EXTEND THE CHILD TAX CREDIT TO UPLIFT FAMILIES!

MOMSRISING STORIES ON HOW THE CHILD TAX CREDIT LIFTS MOMS & FAMILIES
Dear Member of Congress,

The expanded monthly Child Tax Credit (CTC), passed in the 2021 American Rescue Plan, was one of the most successful anti-poverty policies in recent history. In fact, the expanded 2021 CTC helped lower child poverty by more than 40%. CTC payments were a lifeline for families during the pandemic, and are now urgently needed by families to manage the impact of inflation.

It would be completely unconscionable for Congress to renew President Trump’s corporate tax breaks without first providing tax credits for children and families. Our children must be Congress’ first tax policy priority. The inclusion of critical tax credits to help families and children, including the monthly refundable CTC and expanded Earned Income Tax Credit, in any year-end corporate tax package is urgently needed.

At MomsRising, we hear every day from moms and families who say the monthly tax credit made a huge difference in their ability to weather the pandemic. They used the CTC to put food on the table and gas in their cars, to pay the rent, to buy clothing and school supplies for their kids, to heat their homes, and to pay for child care so they could go to work. And in return, the expanded CTC boosted our economy! The Niskanen Center reports that the CTC expansion boosted consumer spending by $27 billion, generated $1.9 billion in revenues from state and local sales taxes, and supported the equivalent of over 500,000 full time jobs.

Now, with the cost of food, gasoline and just about everything else rising so dramatically, families need the CTC even more. Moms like Zoe who writes:

“When the Child Tax Credit was in place, we were able to spend the money on my son’s preschool, an important part of his development and key to the success he is now experiencing in kindergarten. I miss these credits because gas and groceries have gotten so much more expensive, nevermind diapers, and now I have two children. My husband had to take a new job and has taken a pay cut of $20,000 and we are now hovering around just making enough to cover expenses.”

Since the monthly payments from the expanded Child Tax Credit expired last December, nearly 3.7 million more children have fallen into poverty according to a Columbia University study. Luckily, you have a tremendous opportunity to take action by the end of the year and extend the expanded CTC. Extending the expansion to the CTC is essential to helping families manage inflation, and it is an unparalleled opportunity to boost millions of children out of poverty.

We ask that you read the stories below and take in the multitude of ways that the expanded CTC is a life saver for so many families living paycheck to paycheck. And then make sure our families are included in any end-of-the-year package by extending the expanded CTC!

Sincerely,
Kristin Rowe-Finkbeiner
Executive Director/CEO of MomsRising
This Child Tax Credit will allow my children to be able to afford extracurricular activities and lessons, which would not be possible with our budget before. We, like many other families, NEED this expanded Child Tax Credit to be in place for many years, not just this one!

– Kailee, Sylacauga, AL

I’m using the tax credit to save to buy a home and fix my cars. I’m a single mother of 4 and it’s hard. My kids deserve to have the best. I bust my butt trying to give it to them but sometimes I can barely make ends meet. I do not get child support or TANF.

– Deb, Midland City, AL

This is for my 2 young grandchildren who just lost their father and now my daughter-in-law as a new widow is having a rough time keeping her head above water. The expanded Child Tax Credit helped tremendously, and without this, well let’s just say not so much!

– Tina, Wasilla, AK

My children’s father passed away from Covid. And being a single mom, the CTC has helped me a lot. With me not working and attending school. My daughter and I receive survivor benefits for the time being, I feel like this would impact us and help a lot.

– Cheryl, Gilbert, AZ

As a single mother struggling the Child Tax Credit allowed me to not struggle as much. These several months without, have been so hard especially with the cost of everything going up.

– Shawon, Mesa, AZ

We have been spending down our savings this summer to pay for child care. The payments will help us be able to afford care for our kids, both under 5, to afford preschool/daycare while we both work. I am a government employee, a GS 11, making $74,000 a year, my husband is an archaeologist making around $30,000.

This year we had more income than other years, but we can still barely afford childcare for two kids, and not even full time childcare; my parents provide at least two days of free care a week. I would like to have a third child but I’m not sure that we can afford it, which is a heartbreaking feeling.

– Lauren, Tucson, AZ

This will help me fix my very dilapidated house and get my kids birthday and Christmas presents.

– Natalie, Paragould, AR

I’m a single mom of 4 girls and pregnant with a boy and this tax credit has helped me to pay overdue bills, make sure my kids have school clothes, shoes, and supplies! Also has helped me to buy a bed for my oldest daughter so she no longer sleeps on an air mattress!

I have also fixed problems with our van so that I can get my babies back and forth from the doctors, dentist, and eye examiners. I can say that if this is permanent that a lot of moms who do it all alone will definitely be blessed along with their children! And I pray that it moves into place.

– Jasmine, Hot Springs National Park, AR

Our rent was raised exactly $250 so that’s what it will pay: what we lack in rent.

– Marcella, Ogden, AR

Not having the CTC has effected my being able to provide anything “extra” – by extra I mean, food, clothes, utilities bills, tires, car care, medicine, vitamins, school supplies, school pictures, anything “extra.”

I either pay $1,000 rent, on a $1,600 income, or I don’t have a home. It had been devastating to our family. It was the first year, my daughters did not have new school clothes and they used what supplies they had leftover, as well as backpack from prior year.

– Lori, Mckinleyville, CA
The money has been a great help for absorbing some of the costs of childcare and covering child-related expenses (such as my older child’s support services), it makes a big difference for our budget. This is a necessary support for many young families, ours included, in a time when many other supports are unavailable.

– Kendal, Petaluma, CA

The pandemic hit my family badly. My employer made me switch from full time to part time and as a result, my income was cut in half and I lost my health insurance. Luckily, we had a solid foundation – my husband and I started an emergency fund when we tied the knot, and we rely partly on that fund for household necessities during the pandemic. Just when we start to worry about how we can rebuild the fund to ensure our family’s financial stability, the child tax credit came in! We’re saving the credit. Every penny. With an emergency fund in place, we’ll have peace of mind knowing that our family is prepared for any obstacles the future throws at us.

– To-wen, San Diego, CA

COLORADO

The tax credit allows me to more easily afford the health insurance premiums for my two young children. One installment of the Child Tax Credit doesn’t even cover ONE WEEK of childcare costs per month, but it certainly would be a welcome help! Please bring it back!

– Robin, Englewood, CO

Working and middle class families are struggling hard right now with inflation and stagnant salaries. (I am a public school teacher.)

– Adrianne, Arvada, CO

We are putting the money towards the cost of daycare for our 10-month old son – we will finally be able to more comfortably afford childcare, which was never an option before.

– Jessica, Westminster, CO

“I have two kids with autism and multiple special needs. There are so many things I’m told would help them but that I’m supposed to pay for out of pocket... The new Child Tax Credit will help me provide my kids with these things that help give them a more equitable chance at a good future.”

– Robin, Englewood, CO
I have two kids with autism and multiple special needs. There are so many things I’m told would help them but that I’m supposed to pay for out of pocket...a weighted blanket, a particular book, etc. They are already expensive to care for with all the co-pays, one child on a special diet for medical reasons, the other child with a tendency to destroy things (which can’t always be prevented with autism). The new Child Tax Credit will help me provide my kids with these things that help give them a more equitable chance at a good future. Whether or not a child with special needs has their needs met should have nothing to do with a family’s income.

– Robin, Englewood, CO

**CONNECTICUT**

I am a stay at home mom of two with one child in kindergarten. I work from home remotely and part time and my husband works full time. Our house got reassessed and our furnace failed over the past year, which means our real estate tax and our house insurance went up. Our first son also did not make the lottery for the local public school pre-k, so we had to pay for outside pre-K for him. In short, our budget ended up being way more than anticipated. Every bit of help we can get is integral to our survival.

– Sara, North Stonington, CT

I am using it to catch up on rent. Then it will help me pay 6 months of car insurance which is a huge weight off a single mom’s shoulders. I’ll be able to pay off 1 or 2 credit cards I have in collections and it will take the stress off my shoulders for Christmas. I have a November kid birthday and December kid birthday plus Christmas for 5 kids (step kids) so literally this money is a life saver

– Torii, Enfield, CT

**DELAWARE**

This credit has helped me tremendously. I have been able to have more food in home, build savings, and have extra cash in hand for my child.

– Maureen, Newark, DE

I am a single mother and have benefited from the child tax credit. I was able to buy my child a new bed, mattress and school supplies. I work check to check and my bills are always paid on time and with this additional income it has been extremely helpful to purchase the extra things she has been needing and we are so grateful.

– Erica, New Castle, DE

I’m a single mother of three boys. I have to work three jobs just to support us. This money is helping me not to have to work the three jobs so I can spend time with my boys more now.

– Ashley, Wilmington, DE

**FLORIDA**

The child tax credit has helped my 2 children get much needed school supply, used clothing and shoes for the school year and been able to pay for the school outings for educational purposes.

– Dee, Tampa, FL

As a head of house hold who receives no child support and works as a public school teacher this tax credit has made such a big difference in our lives! With the extra money provided I was able to bring my daughter back to her dance classes and with her mental health therapist. PRICELESS services I have to cut short here and there.

– Andrea, Hudson, FL

The summer months are the hardest in South Florida. My husband is self-employed and the summer months means little to no income since the business we do caters to tourist. This money will help with summer food bill and allow us not to fall behind on our bills. We really appreciate this extra income.

– Monique, West Palm Beach, FL

**GEORGIA**

I’m a disabled veteran and single mother which uses the CTC for my child’s school, clothes, and health expenses. I do not receive child support which I’m owed over $15,000 in back child support.

– Ansley, Carrollton, GA

The fact that I have a son with autism spectrum disorder, he has a very peculiar appetite. Food alone is costing me a lot of money because of this appetite. Any extra little money would help a long way. Also therapy costs have risen and it will help me pay for therapy.

– Margaret, Lawrenceville, GA

We are in the process of buying a house and sending our daughter to her second year of pre-k at a private school. With a new mortgage as well as tuition increasing for the
second year of school, the tax increase is going to help us so much. It’ll help me save more money for food and other needs instead of being almost completely broke from tuition and a mortgage. We want our daughter to have the best, even if it means we have basically nothing, but this tax credit is giving us the financial stability we need to have our own home and give our daughter the education she deserves.

– Nichelle, Cumming, GA

HAWAII

My family is boosted by the newly expanded Child Tax Credit. By buying food, clothes and anything else my child needs. School supplies, books, crayons, color pencils and coloring books are my daughter favorite things. We need to keep the Child Tax Credit to keep our children fed, clothed, and to not go without. My daughter and I appreciate it very much.

– Eva, Honolulu, HI

I take care of 3 grandchildren and have had to use credit cards to buy their essentials. I work for 10 months out of the year. This credit is helping me to pay down my credit card debt so that I can get more of their essentials.

– Tia, Wahiawa, HI

IDAHO

The expanded Child Tax Credit went directly towards our enormous monthly child care expense. It is good for families and good for the economy - helping parents stay in the workforce.

– Jill, Victor, ID

We had to make many difficult decisions for our family during the pandemic. One was reducing my work hours, and therefore our income, so that we could care for our baby during isolation. When summer expenses started adding up, increased grocery bills with all three kids at home each day, and consecutive birthdays for our kids, the child tax credit made a big difference for us.

It let us provide for our kids the way anyone would want to, and also manage our household financial obligations despite my reduced (taxed) income. For anyone who values financial stability and family security for Idaho’s children, it just makes sense to make this change to the tax credit permanent.

– Britt, Meridian, ID

The child tax credit is so very important to my family and that of many other families. It makes a big difference in whether we can provide the basics and to pay our health and dental premiums. The cost of inflation has made many things hard to obtain and continue to pay for.

– Anita, Boise, ID

ILLINOIS

Cohabiting with my ex due to high rent rates and inflation. We are not in the best terms at all but I have no where to go. I have two young kids, one being special needs with two different diagnoses. I care for my kids full time; their father does not help at all caring for them. I have no income for me and he gives me nothing so the CTC would be such a big
help for me to provide better for my kids. I am having such a hard time economically, mentally. My kids are the ones pushing me to keep going. Please helps us.

– Nina, Schaumburg, IL

Being a single parent of four and unemployed since the pandemic, with the CTC I’ve been able to buy food, pay for gas to grocery shop, take kids to doctors appointments, pay for their football equipment, pay bills, purchase diapers and wipes, school supplies and clothes plus shoes without having to worry about borrowing money.

– Lurina, Palatine, IL

Childcare prices have exploded over the last decade, and with the pandemic, options have diminished. My husband and I are both public elementary school teachers. We are able to live comfortably but not extravagantly. Affording daycare for our toddler son has pushed our budget to the limit – we make too much to qualify for childcare aid but not enough to actually afford it.

The Child Tax Credit is just enough to ease that burden. We no longer have to dip into savings (or go into debt!) to make sure our child is safe and cared for while we both work.

– Kendra, Chicago, IL

INDIANA

This has helped our family stay up to date with bills, buy my children shoes and clothes when they were needed throughout the year, it has helped us keep food in the fridge when inflation has been a major burden for lower income families like my own.

– Kriscia, Richmond, IN

I am an adoptive grandparent of 3 and I live on disability and get a subsidy for the children. Most of what I get each month goes to rent, gas, electric, garbage, and water. Add phone bill, there’s barely enough to buy clothes and now food since the subsidy monies I get are now counted against my food benefits I got in the past.

I went from getting $600 per month to $50 each month. So I have to spend cash where I didn’t before. So the extra CTC money each month is helping buy clothes and shoes for my Grands. So needless to say the extra cash has been a great help to my family.

– Dorothy, Aurora, IN

IOWA

My family suffers with food insecurity and because of this we’ve fallen behind on bills. We have to go to the clothes closet instead of being able to buy new clothes for our toddler.

You never truly expect to feel like a terrible parent until your child asks for a new pair of shoes because their old pair hurt her feet and we have to tell her we don’t have the money to get new ones because we need to keep food in the fridge. This extra money will mean I won’t have to tell my child no for essentials others take for granted.

– Jennifer, Boone, IA

We will be able to stay out of debt by not having to use credit cards. Thus will allow us to be able to save some money and not live paycheck to paycheck.

– Angie, Dubuque, IA

KANSAS

It’ll be a blessing for assistance with expenses of daycare and my 5-year-old with special needs.

– Martika, Olathe, KS

“You never truly expect to feel like a terrible parent until your child asks for a new pair of shoes because their old pair hurt her feet and we have to tell her we don’t have the money to get new ones because we need to keep food in the fridge. This extra money will mean I won’t have to tell my child no for essentials others take for granted.”

– Jennifer, Boone, IA
Women of color used their monthly Child Tax Credit payments to pay for necessities like food, childcare, rent, or mortgage

And over half of Latinas and nearly half of Black women used it to pay down debt

SOURCE: National Women’s Law Center

**KENTUCKY**

It helped me with a lot of things like bills, food, and Christmas presents for my kids.

– **Vanessa, Somerset, KY**

The money that I did get every month really helped with hygiene and things that my kids need. I’m a single mother. My kid’s dad is strung out on drugs he’s never been in their life so I do everything by myself.

The CTC helped a lot because the extra money really seemed to go a lot farther. We didn’t have to worry about going without. Now I’m just worried about everything.

– **Tonya, Woodbine, KY**

**LOUISIANA**

The Child Tax Credit was a blessing to my kids and I last year. I am a single parent with at five year old and a one year old.

– **Natasha, Ruston, LA**

We are now able to afford quality childcare, put our children in extra activities and just have the extra support we need in this difficult challenging time we are living in. Being able to even make it to work has been challenging for our family with the pandemic on top of all things and being a large family with 7 children, two having special needs, is already a heavy weight but then you add all the extra things going on to it the weight can be unbearable. So having this extra support per month has helped tremendously especially mentally!

– **Pasqueal, Youngsville, LA**

**MAINE**

My husband and I work full time jobs and have two kids to support. We are always JUST getting by, even with incredibly affordable rent and very few luxuries or superfluous expenses. We drive old cars, we go camping on our vacations, and we never hire babysitters (who seem to be charging almost as much as we do!). We’ve both worked for the same (successful) company for 14 years and are dismayed at how tight our budget is after all this time. With the skyrocketing prices of oil, food and general inflation, just getting by is even a struggle. The child tax credit has helped us tremendously in the last couple of years – we’ve been dipping into our savings regularly, but the tax credit lessens that painful withdrawal. Having a reasonable sum in our savings account is what’s keeping our peace of mind right now. Thank you for considering keeping this tax credit. I know that it really makes a difference for families like ours.

– **Lucy, Portland, ME**

I am able to buy my children more clothes and afford them to do after school programs that cost money as well as pay my bills on time instead of being late.

– **Bonnie, Presque Isle, ME**

We used the money from the first check to pay for car repairs and back to school clothes. A HUGE help when expenses beyond the normal monthly budget pop up!

– **Moira, Berwick, ME**

**MARYLAND**

I am a single mother with two daughters (ages 13 and 7). My oldest is in private school (on scholarship) but still a
A $400 monthly commitment. She has an IEP for a processing challenge, ADHD, and anxiety. She is a phenomenal ballerina and has received a scholarship from a professional dance training company.

This training is strengthening her chance for admission to a competitive arts high school. The monthly dance expenses mean more than an extracurricular activity. They mean a way to shine her light other than academically, which is challenging for her. As an educator, I had to stay home and support them both during COVID. Encouraging and supporting them became a priority and teaching online while doing so was impossible. I did not return to the classroom this past year. Instead, I am pursuing a M.Ed. in Gifted & Creative Education.

The extra monthly CTC will go toward paying past due private school tuition and then toward their collective tutoring and dance expenses. Ongoing investment in our country’s children is an investment in our country’s strength and prosperity. It only makes sense that Congress prioritize the expansion of the Child Tax Credit.

– Jonelle, Baltimore, MD

I am a young widowed mom of 5 young kids plus I have custody of my 16 year old nephew with no help! These child tax payments have helped us secure a home, food, keep our car, keep the lights on, new shoes and new clothes for the babies for school! School supplies, braces payment for my oldest son. Seriously the list goes on. It makes way more sense to give us our payments monthly to help subsidize our income rather than get it one lump sum once a year.

– Marta, Middle River, MD

**MASSACHUSETTS**

When the child tax credit was in place, we were able to spend the money on my son’s preschool, an important part of his development and key to the success he is now experiencing in kindergarten. I miss these credits because gas and groceries have gotten so much more expensive, never mind diapers, and now I have two children. My husband had to take a new job and has taken a pay cut of $20,000 and we are now hovering around just making enough to cover expenses.

– Zoe, Lawrence, MA

The tax credit helped us pay for daycare without having to take out a loan.

– Katy, Marlborough, MA

“I am a young widowed mom of 5 young kids plus I have custody of my 16 year old nephew with no help! These child tax payments have helped us secure a home, food, keep our car, keep the lights on, new shoes and new clothes for the babies for school!”

– Marta, Middle River, MD

We had a new baby in November 2020 and when she starts daycare, we will be paying $645 per WEEK for her and our older daughter to attend full time. With dad finishing his Masters degree this fall, we’re in for huge bills. This money will help with childcare and higher education in our family.

– Lauren, Weymouth, MA

**MICHIGAN**

The CTC I received last year for those 6 months was such a big help. I am a single mom, working in healthcare, and I have been struggling since the pandemic started. My hours were cut in the beginning of the pandemic and I’ve been struggling to make up for those missed payments, all these years later. I am back to full time now, but as a result of being behind on payments, I have 2 teenagers that felt they needed to work to help out. I’d rather have them concentrating on their studies but unfortunately I do need their financial help.

If you could help to get us monthly payments again, I think I could finally tell my 15 and 16 year old that they don’t need to work, or at least not as much, since we can help pay our bills with the monthly CTC.

– Michelle, Kent City, MI

Since the start of the new year, my family has been hit with several unexpected medical expenses. These have drained our savings, and the CTC payments would really help offset the costs (and decrease stress in our household).

– Cassie, Farmington, MI
We pay almost $1000 each month for child care for our youngest daughter which is already a struggle, even though my husband and I are both full time working professionals with multiple degrees between us. The child tax credit has helped to float us through August and September which can be difficult months with all the extras for school like pictures, school clothes and supplies, and the minimal sports or music that we participate in (we try to make it possible for each kid to do one extra curricular).

We have 3 children, 2 in Elementary and one in Preschool and THANKFULLY we have the help of our family for after school pick ups, otherwise my small business would be loosing $1550 each week if I had to leave early for pick ups on the two days we have help.

The child care tax credit gives us a little financial relief and frees up dollars that we can spend locally and on increasing the quality of life for our kids by shaving off some of the burden of sports and music participation.

– Kaela, Madison Heights, MI

MINNESOTA

This credit allowed my husband to take a paternity leave when our third child was born, allowing for wonderful bonding time between him and our son. It also helped us be able to wait longer for an infant daycare spot to open up. We need to buy a new car, but with student loan repayments restarting, we likely will not make that purchase without significant new funds.

– Cynthia, Duluth, MN

I am a working mom of 2 young boys and the sole breadwinner of our family of 4 while my husband pursues his dream of establishing a small business. We are living within our means but summer vacation means increased childcare costs and stretching the budget.

We are using the Child Tax Credit to help pay for childcare and it already has helped relieve my anxiety about making ends meet. I thank President Biden and Democrats for making this happen!

– Tanya, Blaine, MN

MISSISSIPPI

The CTC relieved the stress of not having enough food and gas after paying monthly living expenses like mortgage, utilities, water and gas for home and vehicle.

– Yalonda, Jackson, MS

It’s estimated that the CTC expansion boosted CONSUMER SPENDING BY $27 BILLION

Generating $1.9 BILLION IN REVENUES from state and local sales taxes

Supporting the equivalent of over 500,000 FULL-TIME JOBS

I can support my kids with the Child Tax Credit throughout the school year and help feed them because of the shortage of snap benefits.

– Aimee, Cleveland, MS

MISSOURI

My son is severe nonverbal autistic and needs it. It helps with food and clothes for him and pay bills too.

– Michelle, Farmington, MO

It is hard when you are a single mom to save money while paying for everything. The child tax credit has given me an opportunity to buy a vehicle, school clothes, and better meals and traditions during holidays for my children. Kind of a hand up.

– Heather, Rolla, MO
We don’t qualify for SNAP in our state due to the ridiculous income restrictions that we are just over. We have to meet them before they’ll consider any expenses such as rent or daycare or medical, so none of our bills count, causing us to have to rely on pantries for 75% of our food unless we get lucky and work overtime. The CTC gave us some wiggle room to make sure we had food each month or that daycare was paid so we could work.

– Michelle, Florissant, MO

**MONTANA**

Every month is a struggle to pay our bills despite the fact that my wife and I both work as RNs. Our son has dyslexia and his public school doesn’t provide any support services for him. In the hopes of providing him with the tools he needs to be successful in school and in his future, we pay for private tutoring twice a week.

Our family has had to have tough conversations about the fact that, if money gets any tighter, we may have to stop taking him to tutoring. It feels terrible to know your son needs support, but the cost may mean he doesn’t get it. The CTC could help our family continue to get our child the help he needs for his learning disability.

– Amanda, Billings, MT

**NEBRASKA**

It helps so much each month with food costs to helping pay for a sitter – even clothing our children. I just want to let you know what has been done in the past for us helped so much and I want to thank you for that.

But expanding it would be awesome, especially for single mothers trying to make ends meet with bills, clothing, and feeding our children during these hard times. Getting sick every other month to every month is just exhausting for us. Thank you again for all that you have done for us so far.

– Ricole, Omaha, NE

I no longer have to worry about not having enough money to support myself and my 3 children. Jobs aren’t hiring me due to limit availability.

I am on state ADC and that alone is only enough for just bills and still have all other expenses left to take care of. I haven’t had to reach out for extra help and that makes me feel so proud as a person and parent! I would really benefit from this becoming permanent.

– Katlyn, Springfield, NE

“The expanded CTC helps our family afford quality childcare and cover food and expenses for our family, so we can both work full-time and focus on saving for our childrens’ future!”

– Angela, Lebanon, NH

**NEVADA**

The expanded Child Tax Credit was a lifeline for my family and me. It was that glimpse of hope that everything was going to be ok during very dark days. It helped with the bills, rent, gas, school clothes and shoes for my kids, and school supplies. It was prayers answered.

– Maria, Las Vegas, NV

Single mom with five kids and this money will help pay dental and medical bills that my insurance doesn’t cover!

– Angel, Reno, NV

Most of my income goes to pay for daycare - about 80%, in fact. An additional $300 per month will help me pay for other necessities for my growing toddler, like clothes that fit, healthy food, and toys and activities that will challenge her and promote learning. That money will take a significant load of stress off me in the decisions I have to make about what we can afford this month.

– Chelsea, Reno, NV

**NEW HAMPSHIRE**

The expanded CTC helps our family afford quality childcare and cover food and expenses for our family, so we can both work full-time and focus on saving for our childrens’ future!

– Angela, Lebanon, NH
I depend on this money so my daughter can continue her horseback riding lessons. I can’t afford horseback riding without it. This has been so beneficial to her. My daughter is doing so much better in all aspects of her life due to being around the horses and caring for them.

– Patricia, Salem, NH

NEW JERSEY

The boost is only to help provide normal everyday essentials for our family! No frills! Just food, clothing, shelter costs and travel expenses that would not otherwise be available without the child tax credit!

– Luz, Toms River, NJ

My kids have the basic necessities that I often wasn’t able to provide after paying my bills. This money has helped in many ways it given us the ability to afford toilet paper, toothpaste, just basics that after paying bills sometimes we couldn’t afford.

– Nicole, Mount Laurel, NJ

The newly expanded Child Tax Credit will make it much easier for our daughter to get the nutrition she needs. Due to allergies and sensitivities, we have found that the only baby formula she’s comfortable drinking costs us between $9 and $12 a day (depending on the store that has it in stock). Even though it is medically necessary for her to be on specialized formula our health insurance will not help pay for it. The $300 we’ll be receiving thanks to the will go straight to this necessary cost.

– Stephanie, Edison, NJ

NEW MEXICO

We have no extra income to save for college. But this will help! The monthly payments will go directly into the college fund for our two daughters who have college ahead of them just a few years away! What a great idea and we are so grateful.

– Scot, Los Alamos, NM

It was definitely a life changing gift. To be able to give to my children things like new blankets, pillows. I haven’t been able to do that only around Christmas if family sends money to us. New shoes, new clothes and boy is that a hard one to jep up with. My children grow like weeds. I even got to buy decorations and have a birthday party for my ten year old. He was so excited instead of running to open his gifts he hugged me first then ran to the gifts that I would never have been able to give him without the child tax credit. I know nothing lasts forever but if there was one thing in my life that would it would be the child tax credit.

It isn’t easy being a single mom with a little help from SSI, my son is Autistic, that’s why we receive SSI. Thank you so much for the chance to make things better quicker then saving a little here or buying one or the other shoes. I appreciate all that our government helps us single mothers. God bless America.

– Christina, Albuquerque, NM

The expanded child tax credit will help me send my daughter to the Montessori school I want to. As a single mom I am raising my daughter with just my income. I had my daughter right after COVID 19 hit and luckily my mom offered her help so I didn’t have to send my new baby to daycare. I have been saving the tax credit so I can send her to the school I really like for at least a little while. If the tax credit continues I will be able to keep sending her. The tax credit means a great deal to my daughter and I.

– Kari, Albuquerque, NM
NEW YORK

Because of the CTC I was able to get off food stamps for the first time in thirty years!

– Lori, Spencerport, NY

My husband was diagnosed with ALS also known as Lou Gehrig disease. He was diagnosed right after I got pregnant with our son. So I entered into the covid-19 pandemic with no job because I was out on maternity leave with my son. I couldn’t return back to work because of COVID-19 and because of my husband’s diagnoses.

I have to care for him until he dies. This money has done wonders for me and my family. I soon will be a widow and single parent. I can only say this helps families who have situations similar to mine. It definitely will help single parents or people who must care for a loved one. It makes a difference!!

– Mara, Valatie, NY

I am so grateful for the Child Tax Credit. My son needs braces and although we have dental insurance, the insurance only covers a small amount. We have been putting it off, but now we can afford it. Thank you!

– Zenia, New York, NY

The new child tax credit will cover about one third of our monthly childcare cost. We have two young kids, and thankfully one is old enough to go to public school, but childcare is so expensive for our younger one. It is a huge strain on our finances. Using the child tax credit to pay for our childcare will allow us to breathe more easily each month.

– Mirana, Brooklyn, NY

NORTH CAROLINA

My family is SO GRATEFUL for the expanded Child Tax Credit! My 8 year old daughter is permanently disabled, but because we were able to have more than $2,000 in our checking account for the past year, she was disqualified from receiving SSI payments this year. That money had been helping us pay rent and save enough money to pay back taxes from our now-closed business.

The expanded Child Tax Credit is helping to take the place of the SSI money that we still desperately need to get our feet under us financially. My 4 year old daughter still qualifies for Medicaid because we still do not make enough to pay for her to have private health insurance. This Child Tax Credit takes some of the stress off of us financially and gives us hope that we will continue to make our way toward being debt free and maybe even owning a home one day.

– Jennifer, Asheville, NC

This is incredibly helpful in that it nearly covers the costs of childcare for my family. As a result, we won’t have to skimp on dental care and will be able to bring our kids to the dentist every six months. We will also be able to start saving to install a second bathroom in our four person home.

– Stephanie, Asheville, NC

NORTH DAKOTA

I am a single mother, going to school full time. This last year I was without support from my child’s father. I was providing diapers, clothes, wipes, medicine out of my pocket. It was scary. I’m 32 years old with a 2 year old. We left my son’s father because he was mentally and emotionally abusive, I moved into a family shelter, till I was able to get into a place of my own. I was only able to work part time with no child care, finally moving to a full time job once my son’s spot for child care opened up, and now I’ve decided to start school for a paralegal degree. I plan to further my future. But money from the CTC would be such a huge help to me.
being able to do this. I use my student loans to pay my car payment and full coverage insurance during my semester at school. I’m trying to do the next right thing.

– Kaila, Mandan, ND

OHIO

I don’t get food stamps so my 3 kids and I eat a lot of beans, pastas, potatoes and rice. Now we can add fresh fruit and vegetables. Even something sweet sometimes!

– Melissa, Galloway, OH

I have worked part-time, from home, for the last eleven years as we raise our family. It didn’t make sense for me to work and put my entire paycheck (plus some) into childcare. So I took part-time work as a tutor at a local college, which meant I could always be home with the children. But it also meant that I was without work every summer, winter/spring break, and any holiday. I took on seasonal retail jobs, but some years I couldn’t get hired with the short amount of time I could work.

Many years, we would end up living off our credit cards by the end of summer, and putting all our Christmas expenses on there as well. We stopped buying presents for family. Just the kids (and some years we sold things to afford it). We piled on far more debt than we could pay off. Every year at tax time, we would pay off as much as we could, and be right back where we started. My husband got a better job, and we are starting to pay off all our debts. But it’s SLOW. And we were looking at another August without any pay for me.

But with the expanded Child Tax Credit? Now we can buy all the kids’ school supplies. We can buy the “real” groceries instead of the “end of summer” ones. We won’t fall behind and we will keep paying down our debts. We’ll have what we need each month instead of losing sleep over my lost income. This really will change so much, for the better.

– Cami, Kent, OH

OREGON

My wife delayed starting a new job in order to care for her mother, who has been in the hospital for more than 2 months. We have 3 kids in daycare, a bill that runs more than double our mortgage.

The Child Tax Credit allows her to spend time with her mom, navigating the complex medical system and advocating on her behalf. That money will make a real difference in our lives while we get through this difficult period and hopefully get back to normal.

– Kyle, Portland, OR

At 17 I became pregnant. My boyfriend was 26. Aside from being statutory rape, my dreams went out the window. I wanted to go to college, to be able to support myself and the children I would some day have. I opted for an abortion. Today I am a successful nurse with a masters degree working in leadership. I have a son who grew up being supported by me.

– Courtney, OR

OKLAHOMA

My husband passed away in December of 2021. The child tax credit would help me better care for my kids now that he has passed.

– Sara, Mangum, OK

We have been struggling and unable to provide for our children at times. The Child Tax Credit helped us a lot!

– Katelyn, Oklahoma City, OK

“Many years, we would end up living off our credit cards by the end of summer, and putting all our Christmas expenses on there as well... Now we can buy all the kids’ school supplies...We’ll have what we need each month instead of losing sleep over my lost income.”

– Cami, Kent, OH
“This credit will help pay for preschool for my youngest and child care when school is on break for both kids during the summer and winter break. It will make it easier to pay for unexpected child care needs due to work or illness and all that leads to less stress and more financial security.”
– Jessica, Glenside, PA

Long COVID impacts parents ability to work in many families like mine, and the Child Tax Credit helps take some of the pressure off until I complete my vocational training and we can figure out how to live with this new reality where most of the work my husband used to do isn’t doable for him any more.

– Alison, White City, OR

I’m a stay at home mom raising an 18 month old. My husband is the only one bringing in income to our home and it is hard some months. This little bit helps every month with our family and home expenses.

– Arianna, Portland, OR

During the COVID-era, our family has been undergoing marital separation and divorce, home sale preparation and job loss. As my extended UI benefits have ended, I am increasingly trying to find a longer-term job so as to secure stable housing for my special needs daughter and I.

The Child Tax Credit is helping us stabilize until I can get a job to help support the family. We’ve had to pay for school fees, shoes and supplies recently.

– Jenny, Portland, OR

This tax credit made it possible to add to my granddaughter’s 529 savings, access much needed medical and dental care, and purchase warm winter clothing for a fast-growing little girl.

– Rhonda, Apollo, PA

We have been using the CTC to continue to pay for my daughter’s dance classes while my husband is unemployed and I search for full-time work. After a painful year of curtailed activities dance has been the one thing that matter most to her. It has helped to keep some semblance of normalcy and to protect her social-emotional health and teach her resiliency throughout her life and the pandemic, I couldn’t see cutting this out of her life because some would deem it a frivolous expense. She has been dancing for nearly 10 years. She knew as early as 2 that she wanted to dance. If the CTC were cut I would have to rethink the dance classes.

– Tara, Orefield, PA

This credit will help pay for preschool for my youngest and child care when school is on break for both kids during the summer and winter break. It will make it easier to pay for unexpected child care needs due to work or illness and all that leads to less stress and more financial security.

– Jessica, Glenside, PA

Sadly, I feel that I have benefited from working remotely while the world fights a pandemic and I personally fight breast cancer. As a single mom to only one teenager, the Child Tax Credit has helped when child support payments have dropped below the mandated amount. I’m still in significant debt, but working remotely has allowed me to save on gas and the amount that I receive for my teen allows me to put more money towards paying down that debt.

– Crystal, Pawtucket, RI

The Child Tax Credit has been such a help for us. Our stove broke in May and we could not have afforded a new one without it. It also allowed me to buy teaching supplies for my kids because we had to homeschool. Our son is immunocompromised and could not attend regular school. I am so disappointed that it has not passed.

– Amanda, Beaufort, SC
I incurred a lot of debt when my son was in daycare and then after-school care all through elementary school. Despite my husband and I both having college degrees and working full-time, quality affordable childcare sent us spiraling into credit card debt. I ended up taking out a home equity loan to pay off my credit card debt. While I am happy to say that I no longer have credit card debt, I still have a large balance on my home equity loan and that $250 I’ve been receiving is allowing me to make extra payments on my home equity loan.

– Martha, Columbia, SC

SOUTH DAKOTA

We were finally able to get enough household cleaning items, kids hygiene, got loads of laundry done. The kids got a few summer clothes and needed items. We are very very grateful and thankful! It would help a whole lot more if we continued to get the CTC.

– Trisha, Eagle Butte, SD

Because of the child tax credit we were finally able to catch up on outstanding medical and car payment bills without not paying other bills--like car payments, putting gas in our vehicles (very important when the closest place to grocery shop is over 20 miles away!), mortgage bills, water and sewer and electricity, and heat, and phone bills. We could make it to the next paycheck without being overdrawn. It made a huge difference.

When you work 60 hours a week and still can’t give your kids what they need (like clothes and shoes) not to mention what they want; you really feel like a failure. Those payments gave me room to breathe, helped me sleep at night without crying or relentlessly worrying. I work. My husband works. We still can’t afford to live in this country without some type of assistance. Sad, but true. I have a daughter with Type 1 Diabetes. I hope we can afford to give her what she needs to live. That’s the difference child tax payments had in our family’s life--we all could breathe comfortably.

– Emily, South Shore, SD

TENNESSEE

My disabled child is supposed to have 30 hours a week of CNA through TN Care and an additional 13 hours a week of supportive home care through TN’s medicaid wavier. We have not had any of this care for over a year and a half. We also have a huge need for a wheelchair ramped van. I cannot work due to my child’s needs and lack of support services.

– Tracy, Johnson City, TN

The expanded Child Tax Credit helped us provide items like extracurricular activities for our children. Drama classes and graphic design classes have enhanced our kids’ educations, and we wouldn’t have been able to provide those without that additional help.

– Bridget, Maryville, TN

The CTC gives my family extra money to pay off a few small bills and help us make it through month to month. And it usually leaves just enough to go get my babies a new set of jammies or take them for an ice cream. I might not have tons of money or be flying them to Fiji for the weekend or anything but I do my best and work my hardest to give them any and every little thing I possibly can. They are my world!

– Jamie, Knoxville, TN
**TEXAS**

The newly expanded CTC has helped my little family in a big way. Earlier this year my husband had a stroke and has not been able to provide for us. It has been hard paying bills and putting food on the table since we do not qualify for SNAP food benefits. These monthly payments have given us hope and has taken off some of the stress as I continue to work and take care of my husband, daughter, and our home.

– Jaclyn, Harlingen, TX

Monthly health insurance for my daughter and me is $500, and I pay an additional $400 out of pocket for my daughter’s therapist since she doesn’t take insurance and we haven’t found one we like who does. The $250 a month will go towards those expenses.

– Amber, Spring, TX

This makes me able to afford the daycare for my 2 children when otherwise I would have to take out a loan and add that to my monumental student debt. Please consider making the CTC permanent.

– Sarah, Hurst, TX

**UTAH**

Getting the monthly tax credit allows us to pay our childcare expenses and save more for our child’s college fund.

– Angelia, South Jordan, UT

Our Child Tax Credit money will go directly to our $1400 month daycare costs. The cost of childcare has prevented us from purchasing a home. We are hoping that with the extra assistance, we will soon be able to afford a mortgage!

– Dana, Salt Lake City, UT

**VERMONT**

The CTC really helped when my husband got laid off and we had a baby coming. We could afford a car seat and diapers. The CTC has helped pay for instruments and marching band shoes. It has helped cover the cost of school lunches and paid for books and art supplies. It paid for my kids’ fishing licenses and poles. The CTC has helped me give my kids a richer childhood than I could have without it.

– Blithe, Proctor, VT

**WISCONSIN**

I use the Child Tax Credit money to feed my children. My boys are 12 and 16 but they eat like grown men and with my husband losing his job due to COVID it has been hard for me. I am trying to stay above water handling bills, school supplies, clothes, and all that comes my way.

– Lisa, Woodbridge, VA

**WASHINGTON**

The expanded Child Tax Credit will help our family to pay for full-time child care, which is expensive for our middle class family. This will enable us to access a comprehensive preschool experience for our son without having to stress as much about the financial burden on our budget.

– Anne, Seattle, WA

Our family will use that money to be able to give our kids more opportunities, and to help pay for the increases in food and fuel costs that have gone up so significantly in the last year. We will be able to afford to pay for extra-curricular activities that cannot be accessed at the public schools such as tennis, golf, and dance classes, which we have had to discontinue in the last year due to financial pressures. The kids are so excited to get to do what they love again!

– Wynona, Port Orchard, WA

**VIRGINIA**

As a single mom paying for college on my own for my 18 year old, the child tax credit for my 15 year old has helped me.

– Anika, Woodbridge, VA

Normally, at tax time, when I receive my refund courtesy of my child tax credit I use the money to catch up on past due bills and buy my children much need shoes and clothes. When I receive it monthly it allows me, to instead, keep up with my bills and make sure my children don’t go without through the year. My credit score will benefit from keeping up on the bills rather than playing catch up once a year.

– Rebecca, Madison Heights, VA

My husband died in August. My son started kindergarten two days later. The $300 a month I get makes it possible for me to pay for the YMCA after school childcare program at his elementary school so I don’t have to worry about him while I am at work.

– Sarah, Fredericksburg, VA

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– Wynona, Port Orchard, WA
Our three children are disabled and we currently spend about $2,800 per month in medical expenses NOT covered by insurance. This money will go toward those medical expenses. It’s like a lifesaver is being tossed to us since we dig into savings every month.

– Adriana, Olympia, WA

WEST VIRGINIA

This monthly credit will give me a small amount of income security, for utilities, and so I can finally take my 2 girls and leave an abusive marriage. It is helping pave the way for me to break a generational cycle of domestic violence and abuse in my family. It may be a small amount of money to some, but for me and my girls, it’s everything.

– B, Princeton, WV

As a full-time teacher, I have always had a second job to cover all the bills; child care for my own young children or putting food on the table. With the CTC, I have felt less pressure to work night and day to make ends meet. I can now relax and enjoy my time at home with my family, and feel more present in the classroom with my students.

– Jennifer, Morgantown, WV

WISCONSIN

The Child Tax Credit expansion allowed us to finally be able to save some funds for our child’s future. Usually we live hand-to-mouth, but with the CTC expansion we were able to do and hope a little bit more for our child.

– Heather, Plain, WI

This has helped our family out so much. I lost my job after finding out I was pregnant. Our family can’t afford childcare, so only my boyfriend is able to work. We almost lost our house, car, our electric was shut off. The only thing saving us was the help from the child tax credit.

– Brandi, East Troy, WI

WYOMING

We were able to buy my daughter clothes for school for every day of the week when we had it and now she might get enough for a couple days of the week.

– James, Huntington, WV

We were able to buy a second vehicle. I know this is a luxury to some but for us it was a necessity. Now my husband doesn’t have to leave work to take the kids to appointments or leave early to pick them up from school. I can have a vehicle during the day in case one of the kids gets sick or I have an appointment. Having a second car also makes it easier to take my children every other weekend to meet their biological father an hour away for custody visits. Before my husband would have to leave early or I would have to take him to work that day so I could have a vehicle to make my visits but then he, would have to hitch a ride home. Without the tax credit we wouldn’t be able to afford the monthly payment for our car. Towards the end of the year I will be trying to find a way to work from home so we can continue to to afford our second vehicle.

– Brittany, Cheyenne, WY

We have been struggling to pay bills and were homeless because we weren’t able to work. The Child Tax Credit helped us find a home and paid for us to move.

– Rhonda, Powell, WY

For more information on these stories, please contact Elyssa Schmier at elyssa@momsrising.org
MomsRising.org is an on-the-ground and online grassroots organization of more than a million people who are working to increase family economic security, decrease discrimination against women and moms, and to build a nation where businesses and families can thrive. Established in 2006, MomsRising and its members are organizing and speaking out to improve public policy and to change the national dialogue on issues that are critically important to America’s families, including criminal justice reform, immigration policy reform, and gun safety.

MomsRising is working for paid family and medical leave, affordable, high quality childcare and early learning, and for an end to the wage and hiring discrimination which penalizes women — particularly moms and women of color — and so many others. MomsRising advocates for access to healthy food for all kids, health care for all, earned sick days, and breastfeeding rights so that all children can have a healthy start. MomsRising maintains a Spanish language website: MamásConPoder.org. Sign up online at www.MomsRising.org — and follow us on our blog, and on Twitter and Facebook.