

Leveraging State Child Tax Credits (CTC) to Prevent Maltreatment Among Infants and Toddlers

Executive Summary

Research suggests several benefits of expanded child tax credit (CTC) payments for children and families.¹ For example, CTC policies have emerged as a promising component of a holistic approach to preventing child maltreatment and child welfare system involvement among very young children. States have significant control over state CTC policies, schedules, and requirements. This guide highlights promising CTC policies suggested by nonpartisan research to contribute to lower rates of child maltreatment and child welfare system involvement.

Promising state- level CTC policy actions include:

- **Establishing refundable CTCs** that allow caregivers of children to receive a tax refund if the CTC benefit amount exceeds a family's taxes owed in a given year.
- **Administering CTC refunds in monthly payments** for eligible caregivers, rather than offering CTC payments once annually, providing cash for child-related expenses throughout the year.
- **Providing additional CTCs (on top of the standard CTC)** for caregivers of very young children (due to child care costs) and children with disabilities (due to increased medical and caregiving expenses).
- **Removing income requirements** so that low or nonexistent incomes do not prohibit parents and caregivers from accessing CTCs.

Take action! State policymakers and their partners can use this information to develop goals and plans aimed at strengthening CTC access and payment schedules with the explicit goal of impacting child welfare outcomes. These actions can benefit families of very young children and have the potential to reduce rates of child maltreatment in your state.

Need more information? See the rest of this Primer and Action Guide for more details on the research behind these ideas and visit the Measuring Up website for more resources (<https://www.childtrends.org/project/measuring-up>).

Primer and Action Guide

Research shows clear associations between economic challenges and risk for child maltreatment and child welfare system involvement among families with very young children. Emerging research also suggests that CTCs may be one key part of a holistic approach to preventing child maltreatment and child welfare system involvement. CTCs are benefits that allow families with children to reduce their tax liabilities, providing additional expendable cash for families to access when they file taxes.^{2,3}

This resource was created to support the work of:



- **Interagency collaborations** between state child welfare program administrators and state administrators responsible for implementing tax policy and income assistance programs to examine the intersection between families' economic status and child maltreatment
- **State policymakers** interested in promoting child and family well-being and preventing maltreatment through finance and tax-related policymaking
- **Advocates and partners** working with legislative and agency policymakers and administrators

Through these connections, state leaders can explore how state policies related to CTCs might benefit child and family well-being in ways that ultimately help prevent maltreatment and child welfare system involvement among young children and their families.

This document contains:

1. An **overview** of research evidence on the intersection of child maltreatment, family poverty, and CTCs.
2. A summary of **state-level CTC policy options** and research on the effect these policies may have on maltreatment and child welfare system involvement.
3. **Discussion prompts** for use as part of intra- or inter-agency discussions with state-level policymakers, administrators, and advocates interested in child well-being.

Part I: Overview

This overview provides high-level information on child maltreatment, child welfare system involvement, and the CTC program's influence on child and family well-being.

Maltreatment and child welfare system involvement among infants and toddlers

- In the United States, risk of maltreatment and child welfare system involvement is highest among infants and toddlers. In 2022, ~28 percent of child maltreatment victims were under 3 years old, and ~15 percent were under 1 year of age.⁴
- Importantly, reports to the child welfare system do not equate to child maltreatment victimization. In 2021, about half of reports did not receive a formal investigation after initial screening. Of the ~three million children who received an investigation or “alternative response” (e.g., resource provision), nearly two and a half million children were determined not to be victims of maltreatment,⁵ but perhaps in need of other resources or erroneously reported.
- Experts increasingly advocate for a holistic public health approach to *preventing* child maltreatment⁶ and promoting family well-being.⁷ This approach acknowledges the complex needs and challenges of parents and families.⁸

Poverty and child welfare

- In the U.S., 1 in 6 children under age 5 lives in poverty—this is a higher rate than older children.^{9,10}
- Family income has been linked to risks for child maltreatment, with income losses and material hardships emerging as some of the most consistent predictors of maltreatment risk.¹¹
- However, about 75 percent of reports allege neglect as a primary concern,¹ and neglect is cited as a primary reason for over 60 percent of child removals.¹² Among children deemed victims of maltreatment in 2022, ~74 percent were considered victims of neglect, not abuse.¹³
- Neglect definitions vary between states,¹⁴ but generally refer to a failure to meet a child's basic needs, including clothing, shelter, medical care, supervision, safety, and food.¹⁵
- Neglect is widely considered as deeply intertwined with (and often conflated with) poverty.¹⁶ States' legal definitions of child neglect vary with regard to differentiating between “financial inability to provide” and willful child neglect.¹⁷
- As such, many families come into the child welfare system for reasons related to poverty, insufficient resources, or unmet needs of support or assistance. About 85 percent of families investigated by the child welfare system for child neglect have household incomes below 200 percent of the federal poverty line.¹⁸

State CTCs as a tool for preventing child maltreatment and child welfare system involvement

- Some states have made CTCs *refundable*, meaning that any amount credited to a family that exceeds their state tax burden can be returned as a tax refund.¹⁹
- Federal CTCs were temporarily expanded during the COVID-19 pandemic as part of the American Rescue Plan ACT (ARPA),²⁰ with payments ending with the 2021 tax year.
- Expanded federal CTC payments in 2021 are estimated to have reduced child poverty that year by nearly 30 percent.²¹

- Researchers find that families primarily used expanded CTC funds for child care, food, housing, and other basic and immediate needs.^{22,23}
- A recent study analyzing tax credit payments (from CTCs and Earned Income Tax Credits [EITC]) to families from 2015-2018 found a 5 percent decrease in maltreatment reports during the week payments were made, and for four weeks afterward.²⁴ Other state-level policies that increase families' household incomes and assets are also associated with lower rates of child welfare system involvement.²⁵
- Analyses of national child maltreatment data merged with data on state CTC policy changes from 2006-2019 found that implementing a state CTC was associated with decreases in reports of both neglect and physical abuse. Black children experienced the greatest reduction in reports.²⁶
- Taken together, evidence suggests that CTCs may reduce risks for child maltreatment²⁷ and child welfare involvement,²⁸ and promote child and family well-being.²⁹

Key contexts and considerations

The contextual information below may be helpful for state-level policymakers and administrators working collaboratively on CTC-related policy.

Impacts of inflation

In 2023, overall inflation increased by 3 percent in a year, with child care costs rising 6 percent.^{30,31,32} Many families with children reduced other regular expenses and dipped into their savings.³³ In general, CTCs have not kept pace with inflation.³⁴

Options in states without state income tax

Nine states³⁵ do not collect state income tax, creating unique challenges related to implementing CTCs. Policymakers in states without income tax collection should consider methods for implementing CTC-like options that work best for their state.³⁶

Interactions between federal and state CTCs

Federal CTCs have helped lift many families with children out of poverty since 2020.³⁷ State CTCs have the potential to build upon federal CTC benefits. Caution is required in deciding how state and federal CTCs work together, whether eligibility should be related or independent, and whether federal CTCs would count as income in determinations of eligibility for state CTCs.

CTC benefits for child and family well-being

Extensive research indicates that CTCs support child and family well-being in several domains.^{38,39} A rigorous review of 21 economic studies outlines the many costs and benefits of CTCs, suggesting an overall positive return on investment.⁴⁰ State policymakers may consider CTCs as a strategy for boosting child and family well-being more broadly.

Part II: State-Level CTC Policy Options and Effects on Child Maltreatment

This section summarizes nonpartisan research on associations between specific state-level CTC policy actions⁴¹ and state-level rates of child maltreatment and child welfare system involvement. This section can support state policymakers and administrators understanding how these policy variations intersect with child welfare outcomes.

Establish refundable CTCs

- If families eligible for CTCs owe less in taxes than their CTC amount, they can receive the balance as tax refund. For example, if a family is eligible for \$3,600 in CTCs and they owe \$2,500 in state taxes, they can be refunded \$1,100.
- Although both refundable and non-refundable CTCs are beneficial to families, non-refundable CTCs only reduce income taxes owed. When made refundable, CTCs help offset other kinds of financial burdens, such as property taxes or child care related expenses.
- Eleven states have refundable CTCs as of January 2024.⁴²

Remove income requirements for accessing CTC benefits

- Federal CTCs require parents to demonstrate income and file taxes to receive CTCs.^{43,44} This does not alleviate poverty among families impacted most.⁴⁵
- Removing any minimum income requirements may make CTCs more effective in uplifting families facing more severe poverty.⁴⁶
- Currently, only the federal CTC has a minimum income requirement, while none of the 15 states with CTCs or DC impose such requirements.⁴⁷

Administer CTCs in monthly payments

- Annual CTC payments only offer funds once per year, after families file income taxes. This offsets financial burdens briefly. Alternatively, monthly CTC payments could help offset monthly costs throughout the year, thus reducing financial burden for parents in a more consistent way that may allow families to budget for ongoing expenses.^{48,49}
- Currently, no states pay out CTCs in monthly installments,⁵⁰ although three states have taken legislative action related to distributing CTC payments more frequently than annually.⁵¹

Provide additional CTC benefits for certain populations

Children under age 6

- Among the broader ARPA-related expansions,⁵² federal CTCs and some states' CTCs amounts offered to families with children under age 6 were higher than for older children.⁵³
- Children who are too young to attend public school often require child care arrangements that are not universally available like public K-12 schools. Thus, larger CTC amounts for children younger than kindergarten-age can offset some of these additional costs.
- Some states (e.g., CA, CO, NJ, MD, and VT) have CTC policies focused on young children.^{54,55}

Children with disabilities

- Children with disabilities may require additional care or accommodations that can be expensive.⁵⁶ Additional state CTCs may help to offset these costs for families.
- For example, while Maryland provides standard CTC benefits to families with children under six, the state also provides CTCs for families with children up to 17 years old who have certain disabilities (SB-0218).^{57,58}

Implementation example: expanding and adapting state CTCs

- As the federal pandemic-related CTC expansions ended in 2021, Colorado passed a fully refundable state CTC for families with children under age 6. Analysis of U.S. Census data indicate that Colorado's child poverty rate declined slightly from 2021 (11.8%) to 2022 (11.1%).⁵⁹
- In 2023, Colorado expanded CTCs, simplified tax filings for families receiving CTCs, and added language about adjusting CTC filings for inflation (HB23-1112).⁶⁰
- Importantly, Colorado's 2023 expansion allows families with little or no income to claim CTCs. Prior to this change, only families earning income and filing income taxes were eligible. This is estimated to expand the benefits to 12,000 additional Colorado children.⁶¹ States like New Jersey (A-5672/ S-3940)⁶² and Vermont (H-510)⁶³ have adjusted CTCs to start phasing out after a certain limit. In combination, these two approaches specifically target families with less or no income.
- While Maryland provides CTC benefits to eligible families with children aged 6 or younger, the state also offers a CTC benefit for families of older children (i.e., 6-17) with certain disabilities (SB-0218).⁶⁴ Adding a bonus amount to CTCs for children with disabilities could help offset additional costs for families.
- States like California (H.R.3936)^{65,66} and Colorado (HB23-1112)⁶⁷ have introduced policies to adjust CTCs to inflation.
- Many state CTCs were expanded during the COVID-19 pandemic. However, some states' CTCs are set to expire (e.g., NM's CTC was set to expire in 2027, now extended to 2032). CTCs in 11 states (e.g., MA, OK, and UT) do not have expiration dates.⁶⁸

Part III: Discussion Guide

This section offers prompts to help state policymakers, administrators, and advocates partner around alleviating families' financial burden through access to CTCs, which may in turn reduce child maltreatment and child welfare system involvement among very young children in your state. Questions are intended to spur inquiry, dialogue, and reflection to ensure that everyone has a common understanding of the scope and shape of problems, and to help inform action planning and next steps for increasing alignment between state-level policymakers and administrators across domains. This guide is designed to be flexible, so users can choose to focus on selected subtopics, depending on state needs and priorities. Child welfare leaders may also choose to work through the guide internally to support their own goal setting and planning. To access data and information that may help you answer the questions below, see our Annotated Resource Compilation.

Step 1: Gather information.

Infant and toddler maltreatment data

- What are the reasons that young children are being reported to our child welfare system?
- Who are the key players influencing policy and programming related to maltreatment of infants and toddlers in our state, and what are their perspectives and priorities?
- Are state legislators aware of child abuse and neglect trends and issues in our state?
- What are the trends in reported and confirmed abuse and neglect among infants and toddlers?
- Among young children being reported to Child Protective Services, what is the rate of “unsubstantiated” or unconfirmed allegations?

Poverty and economic hardship

- What can data tell us about the prevalence of poverty and economic hardship in our state?
- What communities in our state are disproportionately affected by poverty?
- What are the key drivers of poverty and economic hardships in our state?
- How effective has our state been at addressing child and family poverty in recent years?
- Who are the key players influencing policy and programming related to poverty and economic hardship in our state? What are their perspectives and priorities?

The intersection: Poverty and child maltreatment

- How many of the families reported to the child welfare system in our state are living in poverty?
- How many families in our state undergoing child welfare system interventions may be primarily struggling with poverty?
- What support does our state provide to families with young children experiencing poverty?
 - Are these services administered by the child welfare agency in our state? If so, are there feasible ways to provide these services without requiring child welfare agency involvement?

- Does our state have an established infrastructure for policymakers across multiple agencies to collaborate on efforts or initiatives related to promoting child well-being and/or preventing child maltreatment (e.g., “Children’s Cabinets”)?

CTC-related policies

- What challenges exist for CTC-eligible individuals across our state? For example:
 - Are funding levels adequate for the identified need in our state?
 - Are the agencies responsible for implementation of state and federal policies (and policy changes) responding effectively?
 - How easy or difficult is it for clients to access CTCs in our state?
 - Are there any equity issues? For example, are challenges universal, or do they vary across regions or communities within our state?
- What CTC-related policies are being considered by legislators or being implemented at this time?
- How are CTC benefit amounts calculated?
- Who are key players on this issue, and what are their positions on CTC access and use?

Step 2: Reflect on nuances, challenges, and policy opportunities.

This section lists specific aspects of CTC-related policies that might require more focused reflection, followed by topic-specific questions to help highlight the areas of opportunity in your community. Some questions below may offer opportunities to think about opportunities for improvement and potential barriers (e.g., *Is there room for improvement? If yes, what barriers and opportunities exist?*).

Additional credits for young children and children with complex needs

- What is the state of CTCs for young children in our state?
- What is the average family composition in our state? How many families in our state have young children who would benefit from an increased CTC amount?
- What are the age-related differences in child care costs in our state? How could we estimate additional credits that would help reduce financial burdens on parents of young children?
- What other factors (e.g. supporting children with disabilities) increase child care costs for families in our state?
- What is the average cost of child care and special accommodation for children with disabilities and special needs in our state?
- How could we estimate additional credits that would help reduce financial burdens on parents of children with disabilities and special needs?

CTCs and inflation

- How has inflation impacted child care and other related expenses for families with children/minors?
- How would the systems and offices responsible for distributing CTCs track inflation and assess the need for adjusting the state CTC accordingly?

Refundable and non-refundable CTCs

- Is our state's CTC refundable?
- Do families receive CTC payments annually or more frequently in our state?
- Are our state CTCs refundable for all families with children, irrespective of immigration status, employment status, and income status?

States without state income tax

- What is required to establish CTCs in our state?
- Does our state have other tax credits, or tax credits at a state level? How are those distributed?
- How would we make families aware of the new procedures to receive this credit?

Federal and state CTCs

- Does our state's CTC depend on whether a family receives federal CTCs?
- Does our state CTC eligibility process regard federal CTCs as income? If so, how does this impact the state CTC eligibility and amounts?

Addressing administrative needs

- Does the office administering CTCs in our state have sufficient resources? What evidence points to "Yes" or "No"?
- When making CTC-related policy in our state, how do we consider the resources required by the agencies responsible for administering these benefits? How can we do this better in the future?

Step 3: Take Action! Move from understanding to impact.

State policymakers can use this information to develop goals, action plans, and policies aimed at maintaining or strengthening CTC access, use, and operations. These actions will benefit families of very young children and have the potential to reduce rates of child maltreatment in your state. Users of this resource are encouraged to collect and monitor data on policy impacts over time to assess their success.

Action planning prompts

- How do we define "successful" CTC-related policymaking?
- What data could be used to evaluate impacts of CTC-related policy changes on maltreatment rates?
- Who should collect and analyze the necessary data? Do they have the appropriate authorizations and resources?
- How can we pivot if assessments indicate that changes are needed?
- What questions remain about the status of CTC access, use, and operations in our state?

Public awareness of CTCs

- What percentage of CTC-eligible individuals claim CTCs in our state?
- What public awareness campaigns or efforts does our state engage in? How effective are these campaigns?

- Do we have efficient ways of spreading awareness about the need to file taxes to receive CTCs, especially for families who do not usually need to file taxes?

Engaging CTC clients in policymaking

- Has our state engaged parents and families in CTC-related policymaking?
 - If yes, how are CTC clients engaged? What is working well with this engagement, and could anything be improved?
 - If no, how could we engage CTC clients in the policymaking in our state?
- How can CTC administrators work to co-design program changes with those who can benefit from CTCs? How can policymakers support these co-design efforts?

For more information on our work and original analyses of CTC policies and child welfare system data, see: <https://www.childtrends.org/project/measuring-up>

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