PARENT PERSPECTIVES ON THE CHILD TAX CREDIT

- In 2021, Congress temporarily expanded the Child Tax Credit (CTC) to make a larger cash benefit available to more families with children in advance payments.
- To gain insights into parents' perceptions of the expanded CTC, Children's HealthWatch conducted one-on-one and focus group interviews with 20 mothers of young children in Boston, MA, Minneapolis, MN, and Little Rock, AR.
- Results show monthly payments of **the expanded CTC allowed mothers to attend to their families' unique needs and facilitated choices that supported parent mental health and self-perception**. However, unclear public communication and delivery structures created barriers to access, and Congress' **failure to make the expansion permanent broke trust in government.**

The 2021 expansion of the CTC provided a temporary, nationwide demonstration of what a near-universal child allowance could look like in the United States. For six months, 90 percent of families with children were eligible for monthly cash payments of up to $300 per child, transforming the CTC from a lump-sum tax benefit for moderate-income workers into a more visible and regular source of support. Five years later, much has been published about the expansion's success in reducing child poverty and improving family financial stability and well-being. Far less attention, however, has been paid to studying parents' perception of the expanded CTC's political fate: **despite these documented benefits, Congress allowed the temporary expansion to expire.**

New qualitative research from Children's HealthWatch builds on existing evdence that the expanded CTC enabled parents to meet their families' needs and strengthened their parental self-perception. **Uniquely, this study reveals the barriers that prevented many eligible families with low incomes from accessing the credit and how its expiration eroded trust in government.**

THE EXPANDED CTC:

supported families' physical, mental, and financial health

BUT

administrative barriers prevented many eligible families from accessing the credit

AND

failure to make the expansion permanent eroded trust in government and put basic necessities back out of reach

CHILDREN'S HealthWatch

WHAT DID WE LEARN?

Mothers in our sample described how the **expanded CTC transformed their lives** in both concrete and less visible ways and alleviated the constant strain of meeting their families' basic needs with limited means. Monthly cash payments enabled mothers to be the parents they'd always wanted to be but previously couldn't afford. This improved their self-perception as a "good" parent, in turn elevating self-esteem.

But we also learned where implementation of the expanded credit fell short. **Despite all mothers in our sample being eligible, not all received the expanded CTC.** Mothers faced challenges navigating the tax system to receive payments, especially those who did not have bank accounts, or did not regularly file taxes because their income was below the tax filing requirement. While nonprofit and government partners did their best to conduct outreach, these efforts did not fully address communities'questions, fueling misinformation that mothers would have to pay back the credit.

Many mothers described feeling angry, cheated, and resigned, though not surprised, when the expanded CTC was allowed to expire, reinforcing a belief that **government programs often fail to deliver on their promises.** For some, previous negative experiences with government systems and programs led them to feel skeptical and question whether they qualified for the credit or whether claiming it was worth a perceived risk, ultimately causing eligible families to miss out on the benefit.

These findings suggest that trust is both a prerequisite for and an outcome of effective policy and can be built or eroded through policy design and implementation. Families are more likely to participate when programs are simple, reliable, and clearly communicated. Consistent follow-through can strengthen confidence that government will deliver on its promises. Building trust in government is especially important for communities who have historically experienced discrimination, exclusion, or inequitable access to resources and public systems, where trust has been repeatedly undermined.

WHY DOES THIS MATTER?

Policies that are accessible, predictable, and sustained can both improve family well-being and help rebuild trust in public institutions. The CTC is one of the most viable policy vehicles to alleviate family economic hardship, which in turn supports child and family health, on a national level. These research findings provide further support for permanently expanding a fully refundable CTC that includes all children, while investing in systems and outreach that remove barriers to claiming the credit. Beyond improving families' financial stability, our results suggest that **a permanent, accessible CTC could help strengthen and repair trust in government** – an essential foundational to advancing child health equity and improving population health.

Ettinger de Cuba S, Ruemmele C, Gupta Barnes S, Bruce C, et al. "I'm doing my part, why aren't you doing yours?": A qualitative exploration of the expanded Child Tax Credit among mothers with young children. *Journal of Health Politics, Policy, and Law.* 2026: 12757931. https://doi.org/10.1215/03616878-12757931