

# Communities Speak

## Families with Children Policy Brief



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**Columbia University Communities Speak Survey finds New York's families are facing extraordinary challenges locating accessible and affordable childcare deepening their financial problems and difficulties getting back to work**

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Families with children in New York City face extraordinary challenges that have been exacerbated by the COVID-19 pandemic. Data from the most recent [Communities Speak](#) survey suggest that COVID-19 continues to hurt New York’s families with children, impacting every aspect of their lives. Not only do our most vulnerable families face unprecedented economic, social and health hardships, but by not effectively addressing their needs we are jeopardizing the entire City’s economic recovery. New York families with children are having difficulty both finding and paying for childcare; they continue to worry about COVID-19 in schools; they are much more likely to have difficulty affording rent and paying bills; and they are experiencing food insecurity at much higher rates than households without children.

These problems are not independent of each other. The inability to find affordable and accessible childcare has a cascading effect on families, contributing to their economic insecurity and their children’s educational challenges. New York families with children need government policy to address these problems now, by working with community organizations and the private sector to expand childcare options and target resources to the families in need.

While we expand childcare options and make childcare more affordable, we must also increase the wages of childcare workers. Human services workers are overwhelmingly women and disproportionately women of color. Pay inequity results in human services workers earning below a living wage. That is both unjust and economically unsustainable. As other sectors have increased their salaries, the human service sector cannot effectively compete for workers.

## Background

Between November 2021 and January 2022, the Omicron variant drove a surge in COVID-19 cases that kept many students and teachers out of school buildings.<sup>i</sup> Students who tested positive or were exposed to someone with COVID-19 were often required to quarantine.<sup>ii</sup> Since schools were not required to offer a remote learning option, access to at-home learning while quarantined was mostly unavailable, even for families with reliable technology and internet access.<sup>iii</sup> The decline in school attendance has disrupted student learning and forced many families to seek additional child care. As our survey suggests, this childcare is often unavailable or unaffordable. A 2019 report from the NYC Comptroller’s Office demonstrated that existing challenges have only gotten worse: They found the ratio of infants to seats in childcare programs in the city was 5 to 1.<sup>iv</sup> Even when childcare is available, the cost is a strain on working families. Although the city offers childcare subsidies, the copayments that families are required to pay can be up to 17 percent of the family income.<sup>v</sup> In a 2021 survey done by the NYC Comptroller’s Office

and A Better Balance, over a half-million city residents reported that they were not seeking work due to childcare duties at home.<sup>vi</sup>

Children have been spending more time at home amidst a rise in food insecurity in households across the city, driven by financial constraints and a lack of childcare options. Statewide, over 20 percent of adults with children in their household reported that there was not enough for children to eat due to budget constraints as of March 2021.<sup>vii</sup> Hispanic and Black adults with children in their household were 3.5 times more likely to report food insecurity.<sup>viii</sup>

## Communities Speak Key Findings

The Communities Speak survey data<sup>x</sup> provides a more detailed picture of how New Yorkers are experiencing challenges with childcare, schools, and food insecurity. The challenges are especially acute for Black and Hispanic New Yorkers, as well as communities in the Bronx.

**Most households with children struggle to secure childcare. One-third of all respondents with children indicated that they are not always able to find childcare when they need it.**

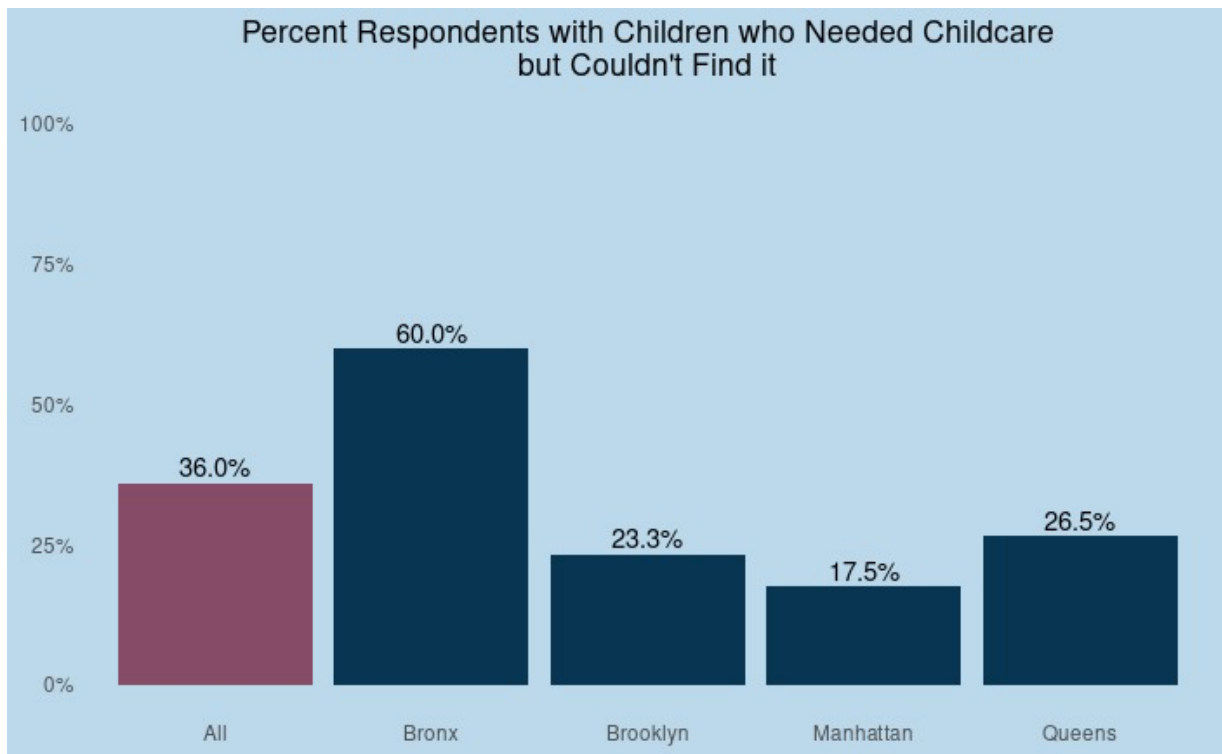
### *Difficulty Finding and Affording Childcare*

	<b>All Families with Children</b>	<b>Black</b>	<b>Hispanic</b>	<b>Asian</b>	<b>White</b>
<b>Difficulty affording childcare</b>	32%	39%	39%	38%*	15%
<b>Difficulty finding childcare when needed</b>	36%	37%	49%	30%*	15%

\*Not statistically significant due to small sample size

The data also show borough and racial disparities.

- **Access to childcare differs by borough, with 60 percent of respondents in the Bronx reporting difficulty finding childcare.**  
Families in other boroughs report less difficulty, but that is only relative to the very high numbers in the Bronx. 23-27 percent of Brooklyn and Queens families and 18 percent of Manhattan families also report difficulty finding childcare when they need it.
- **Childcare affordability is an acute problem for Hispanic, Black and Asian families, with fewer white families reporting this problem.** 38-39 percent of Hispanic, Black and Asian respondents with children report an inability to pay for childcare. In comparison, 15 percent of white respondents report difficulty affording childcare.
- **Families who are unable to afford childcare are nearly twice as likely to be living in the Bronx as compared to the other boroughs.** Over 40 percent of respondents with children in the Bronx report that they need childcare, but can't afford it, compared to 26-27 percent in Brooklyn, Queens, and Manhattan.



\*Staten Island is not included because the sample size was too small.

- **Hispanic families were most likely to report challenges with both finding and affording childcare.** 39 percent of Hispanic families report not being able to afford childcare and nearly half (49 percent) reported not being able to find childcare when they needed it.

**Not only do households with children have difficulty affording and finding childcare they also experience other financial insecurities, especially among Black and Hispanic families.**

***Difficulty Accessing Resources Among Households with Children by Race***

	Households Without Children	Households with Children				
		All	Black	Hispanic	Asian	White
<b>Worried about running out of food</b>	17%	30%	39%	38%	18%	5%
<b>Food ran out</b>	6%	12%	23%	13%	9%	2%
<b>Food insecurity<sup>x</sup></b>	20%	32%	43%	40%	18%	7%
<b>Difficulty paying bills</b>	30%	39%	45%*	51%	27%*	11%
<b>Difficulty paying rent</b>	23%	31%	34%*	43%	18%*	7%

\* Not statistically significant due to the small sample size

***Food Insecurity***

- **Families with children are more likely to experience food insecurity than households without children.**

Among households with children, 32 percent indicated that they had experienced food insecurity within the last 12 months. In contrast, only 20 percent of households without children indicated experiencing any food insecurity.

The data also show racial disparities.

- **Black and Hispanic New Yorkers with children are more than twice as likely to experience food insecurity than Asian families and more than five times as likely than White families.**

43 percent of Black households, 40 percent of Hispanic households with children, 18 percent of Asian households, and 7 percent of White households experienced food insecurity within the last year. This supports statewide data that highlights increased food scarcity among Black and Hispanic New Yorkers this year.<sup>xi</sup>

- **Food insecurity among households with children also varies significantly by borough, with Bronx residents most likely to experience food running out or worry about food running out.**

42 percent of respondents in the Bronx report food insecurity in the past year, compared to 15 percent in Manhattan. Brooklyn and Queens also experienced increased food insecurity, with 29 percent and 28 percent of respondents, respectively reporting difficulty affording food.

### ***Concerns About COVID-19 in Schools and Booster Status***

- **The vast majority of respondents, 98 percent, have sent their children back to in-person school. However, concerns about COVID in schools remain high.**

63 percent of respondents are concerned about their children contracting COVID while at school. This concern is greatest in the Brooklyn and the Bronx, with 73 percent and 70 percent of respondents respectively reporting concerns.

- **Concerns about COVID in school are highest among non-White families.** 80 percent of Black households and 74 percent of Hispanic households report concerns about COVID-19 in school, followed by 67 percent of Asian households and 51 percent of White families.

- **Adults in households with children are less likely to have received a booster dose.**

Despite the majority reporting concerns about transmission of COVID in schools, only 50.5 percent of households with children said they had received or plan to receive a booster dose, compared to 78 percent of respondents without children.

## Implications of Communities Speak Data

**Accessible and affordable childcare will provide needed economic relief to New York's families with children and is central to the City's economic recovery.**

Cases of COVID-19 are receding in New York City, but its secondary impacts on New York's residents are now becoming fully apparent. Communities Speak survey data make clear that the challenges with food insecurity, financial instability, and childcare already being faced by New York City's families have been exacerbated by COVID-19. Daycare center closures during the early days of the pandemic, family health concerns, and frequent, unpredictable school closures decreased the accessibility of childcare in NYC, while the need has only increased. This has impacted every aspect of New York's families lives from limiting job opportunities to threatening their ability to pay for basic needs including bills, food, and rent. The social and economic stressors have continued to grow for families. A Community Service Society survey in September 2021 found that nearly a third of NYC families would be willing or likely to move out of the city due to the pandemic and its effects, highlighting an urgent need for support through targeted policy action.<sup>xii</sup>

Before COVID-19 and its impacts on schools, childcare, and the economy, childcare was already unaffordable for many NYC families. In 2020, NYC families paid an average of \$10,400 annually for childcare and these already high costs are expected to rise by \$700 per year.<sup>xiii</sup> For a family of four living at or near the poverty line, this means that 25 percent of their income would go to childcare alone. Challenges with childcare have only increased over the last two years, due to both decreased availability and the inability of many families to pay existing rates.

As many as 20 percent of national childcare centers have closed since 2020, and the recovery is slow.<sup>xiv</sup> Childcare centers across the nation report that they simply can't hire enough workers,<sup>xv</sup> providing insight into why 25 percent of respondents who are able to afford childcare can't find it. The inaccessibility of childcare provides challenges to families and implications for the labor force. Without action, the limited supply will likely increase the cost, making options further out of reach for many low-income families.

Children missing school has also contributed to the childcare challenge for families who work. A recent New York Times survey found that about a third of New York City students stayed home most days during the month of January.<sup>xvi</sup> Unstable childcare creates an unstable labor

force. Without reliable options, caregivers are forced to adjust, reduce, or abandon their working schedules. Nationally, 20 percent of families report reducing hours or limiting work due to childcare needs, and single mothers, especially Black women, are disproportionately affected. 26 percent of women, 23 percent of Black women, and 22 percent of single women report negative impacts to their careers.<sup>xvii</sup> There is no question that the economic problems originally caused by COVID-19 have been exacerbated by failing to make childcare available and affordable for New York's families.

The childcare challenge extends far beyond the direct impacts to children and families, with significant economic impacts. In 2020, employees missing work or quitting due to childcare responsibilities was expected to cost \$12 billion to businesses and \$2.2 billion in taxes annually for NYC alone.<sup>xviii</sup> These costs were estimated when the attendance rate in NYC schools hovered between 87-90 percent between 2000-2018.<sup>xix</sup> With attendance rates dropping as low as 70 percent during the pandemic,<sup>xx</sup> projected costs to NYC businesses could be three times as high. The childcare challenge is threatening New York City's economic recovery. Accessible and affordable childcare will provide needed economic relief to New York's families with children and is central to the City's economic recovery.

Concerns about COVID-19 in schools provide an additional challenge, especially as vaccination rates vary by income. Wealthier schools tend to have higher vaccination rates,<sup>xxi</sup> and our survey suggests that the heads of households with children are less likely to be boosted than households without children. As the state and the city lift mask mandates, the vast majority of families in our survey that indicated their concern about transmission of COVID in schools must be considered. Keeping school communities safe is critical, and the secondary impacts of school closures present new challenges. As of January 2022, NYC schools will only launch investigations to determine if a school should close when the rate of confirmed infections in schools is greater than the rate of transmission in NYC. This step creates stability for families that rely on schools for childcare and food, but support will be needed for the 66 percent of families who are concerned about their child contracting COVID-19 in schools. Addressing parental concerns early will ensure the best possible outcomes for NYC children and their families.

## Policy Recommendations

***Recommendation 1: The City must expand the availability of all forms of childcare by working with community organizations in targeted neighborhoods***



- Communities Speak project can provide the data necessary so that the City **increases childcare options and resources specifically for high needs families in the neighborhoods where they live or work.**
- The City must work with community organizations and REBNY to **identify vacant storefronts/retail space that can be converted into daycare centers** in all high needs neighborhoods identified by the Communities Speak survey.
- The City must work with community organization to **identify code compliant vacant space in religious institutions** that can be quickly converted into daycare centers in high needs communities identified by Communities Speak survey.
- The City must work with community organizations to **expand the number of certified childcare providers in neighborhoods identified as high need for childcare.**
- The City must work with **private childcare providers to expand childcare in neighborhoods where families have difficulty finding programs but can afford to pay**

***Recommendation 2: The State and City must increase funding for all forms of childcare for high needs families<sup>xxii</sup>***

Childcare is currently funded by a combination of federal, state, and city programs, while the private sector also provides for-profit childcare. Child care vouchers can be used with licensed/regulated providers or approved informal providers, such as relatives, neighbors, or friends, but there are simply not enough slots currently available in either setting and the current rate is unaffordable for large numbers of families with children in NYC.

- **The City must work with the State to increase funding for childcare by expanding eligibility to families with income at 400 percent of the poverty level to achieve universal childcare.**
- **The State and City subsidy to providers of childcare for those who are eligible must increase to a minimum of 90 percent of the cost. The co-pay would be calculated on a sliding scale based on household income.**

***Recommendation 3: The City must engage a community partner network to identify and work directly with families to guide them to open childcare slots in city funded programs***

- The [Child Care subsidy application currently on the ACCESS NY](#) website is too difficult to navigate. The City must work with families and community organizations to make this easier.
- These same community organizations can also assist these same vulnerable populations in accessing SNAP and finding food pantries and other forms of public and philanthropic assistance.

***Recommendation 4: The City must collaborate with philanthropy and business to create a Childcare Capital Investment Fund to build out additional childcare space, prioritizing the use of vacant storefronts in high needs neighborhoods***

The City can work with the Fund for the City of New York and model this Childcare Capital Investment Fund after their Revolving Loan Fund. Providers that meet necessary requirements will be offered a combination of no-interest loans and grants to build out childcare space, prioritizing vacant storefronts in high needs neighborhoods.

***Recommendation 5: The City must work with the State to expand the State's Empire State Child Tax Credit to include children ages four and under***

***Recommendation 6: Any childcare provider that receives the City and State subsidy must be funded to pay its workers a minimum of \$45,000 per year***

Community partners report that current wages for childcare workers - rates set by their government funders - make it difficult to recruit and keep childcare workers. All too often State and City contracts do not fund salaries at living wage levels. The fiscal shortages can only be addressed by wage increases. According to a 2019 NYC Comptroller Report, 93 percent of employed child care workers are women, and one in four (25 percent) live in poverty.<sup>xxiii</sup>

***Recommendation 7: The City must work with philanthropy to fund pilot training programs to expand the number of qualified individuals who can provide home childcare***

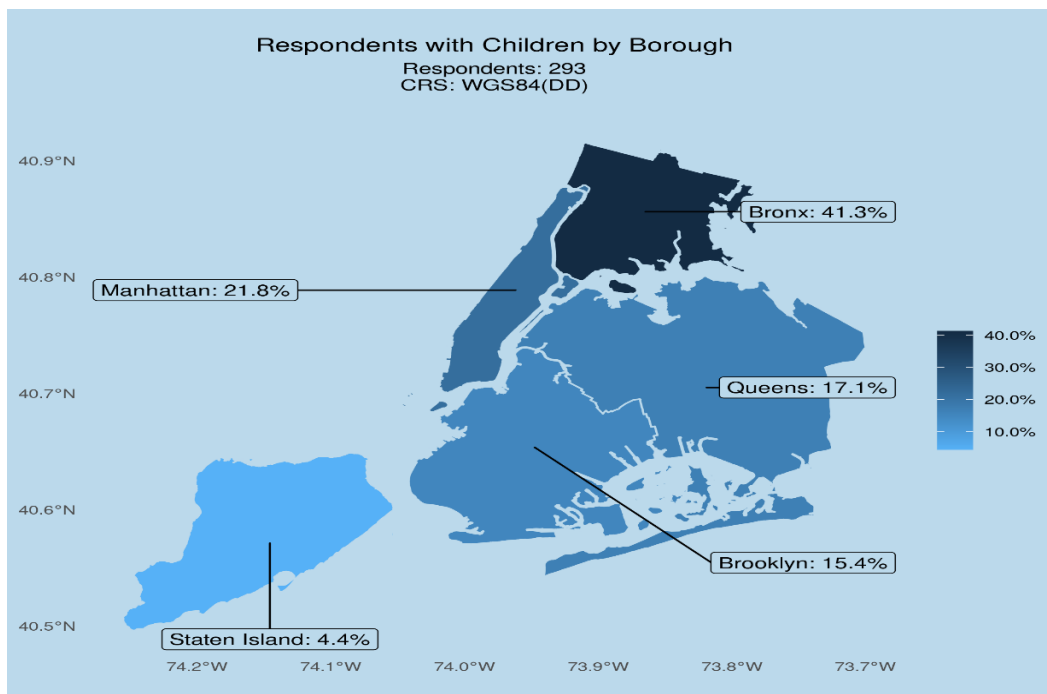
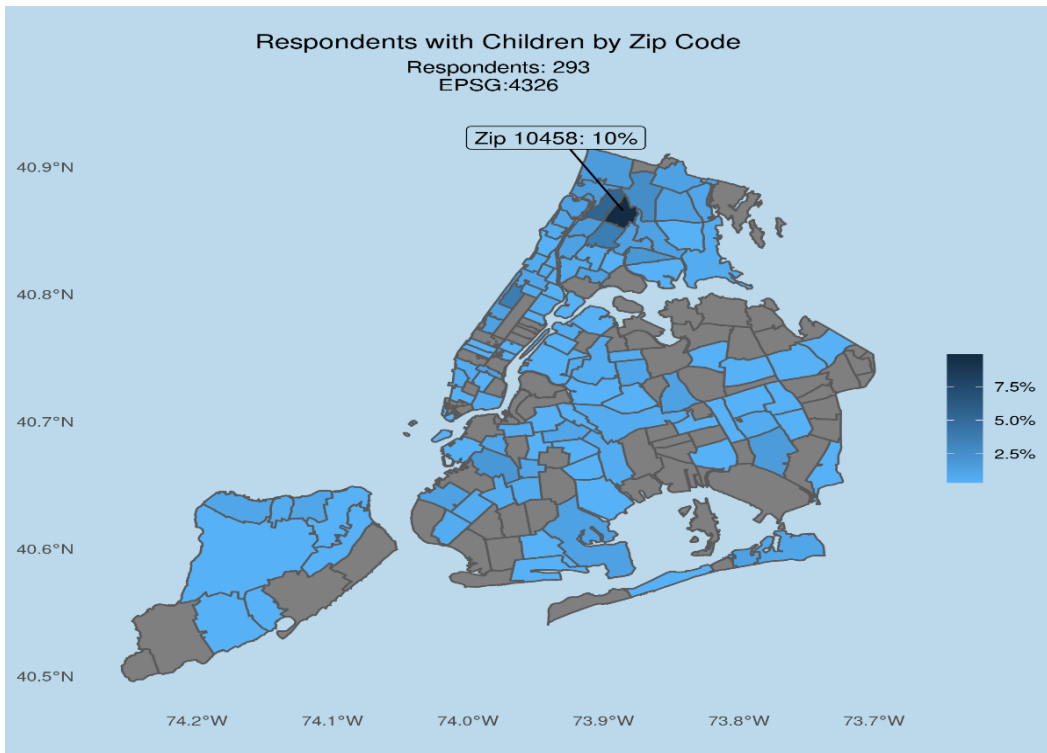
***Recommendation 8: The City must work with the State and Federal government to increase the minimum wage***

Policies that promote economic security are essential to relieving food insecurity and childcare challenges. New York City families confronting the challenges of economic insecurity are disproportionately Black and Hispanic. Achieving self-sufficiency for families is impossible without increasing wages.<sup>xxiv</sup> A \$15 an hour minimum wage is simply inadequate for a family in New York City to reach self-sufficiency.<sup>xxv</sup> Efforts to increase state and federal minimum wages must be ongoing. Moreover, the low-wage workforce and essential workers are too often women, and women of color.

***Recommendation 9: The City must work with the US Conference of Mayors to support federal legislation that permanently expands the Child Tax Credit***

Tax Credits are an effective way to provide financial relief to low income families. Households would benefit from the temporary expansion of both the Child Tax Credit (CTC). The American Rescue Plan temporarily expanded the CTC by increasing its value, making it fully refundable and available to low income families and paying it out in monthly increments. However, expanding this coverage so that it is a consistent cash support could provide much needed long- term support for these families. A permanent expansion of the CTC could cut poverty in New York by one third<sup>xxvi</sup>, bringing 681,000 New York children under 18 above or closer to the poverty line<sup>xxvii</sup>. It would generate an estimated \$800 billion in benefits to society<sup>xxviii</sup> and return roughly \$5 billion to New York households<sup>xxix</sup>.

# Appendix



## Methodology

The Communities Speak Individual Survey was fielded between November 2021 and February 2022. For this non-probability survey, outreach to obtain responses was done in partnership with community-based organizations and the Borough Presidents with online and paper surveys.

We received 1,106 valid responses. We used distributions from the 2020 US Census to weight the survey sample by race. The survey included 293 respondents from households with at least one child between 0-17 years old (28 percent). Some respondents selected one or more racial subsample categories; in this case, they were included in both subsamples when tabulating responses for different racial groups. Many of the findings for Asian households and some findings for Black households were not statistically meaningful, due to the small sample sizes. We did not have enough responses from Staten Island to include them in the sub-population analyses of families with children by borough.

Among the 293 families with children, 65 or 22 percent were Black; 128 or 44 percent were Hispanic; 19 or 6 percent were Asian; and 81 or 28 percent were White.

Among the 293 families with children, 121 or 41.3 percent were Bronx residents; 45 or 15.4 percent were from Brooklyn; 64 or 21.8 percent were from Manhattan; 50 or 17.1 percent were from Queens; and 13 or 4.4 percent were from Staten Island.

## End Notes

- <sup>i</sup> Veiga, C. and Zimmerman, A., “‘Spread very thin’: NYC schools remain open during COVID surge, but learning is disrupted. Jan 2022, accessed at <https://ny.chalkbeat.org/2022/1/7/22872640/nyc-schools-buildings-open-remote-in-person-learning-covid-omicron>.
- <sup>ii</sup> Washington, J. “COVID ‘Crisis Moment’ for Families with Children in NYC Pre-Kand 3K Programs,” Jan 2022, accessed at <https://www.thecity.nyc/coronavirus/2022/1/7/22872492/covid-crisis-moment-children-nyc-pre-k>.
- <sup>iii</sup> Veiga, C. “What’s going on with remote learning in NYC? (Hint: it’s confusing.),” Jan 2022, accessed at: <https://ny.chalkbeat.org/2022/1/18/22890154/nyc-schools-adams-banks-remote-learning-option>.
- <sup>iv</sup> NYC Comptroller Office. “NYC Under Three: A Plan to Make Child Care Affordable for New York Families. May 17, 2019. Accessed at [https://comptroller.nyc.gov/reports/nyc-under-three-a-plan-to-make-child-care-affordable-for-new-york-city-families/#\\_edn6](https://comptroller.nyc.gov/reports/nyc-under-three-a-plan-to-make-child-care-affordable-for-new-york-city-families/#_edn6).
- <sup>v</sup> Ibid.
- <sup>vi</sup> NYC Comptroller Office. “Our Crisis of Care: Supporting Women and Caregivers During the Pandemic and Beyond. March 15, 2021. Accessed at <https://comptroller.nyc.gov/reports/our-crisis-of-care/>
- <sup>vii</sup> NYS Health Foundation, “Continuing Impact of the COVID-19 Pandemic on Food Scarcity in New York, June 2021, accessed at [https://nyshealthfoundation.org/resource/continuing-impact-of-the-covid-19-pandemic-on-food-scarcity-in-new-york/?utm\\_source=Food percent20Scarcity percent20Update percent20June percent202021&utm\\_medium=email&utm\\_campaign=Food percent20Scarcity percent20Update percent20June percent202021#key-findings](https://nyshealthfoundation.org/resource/continuing-impact-of-the-covid-19-pandemic-on-food-scarcity-in-new-york/?utm_source=Food%20Scarcity%20Update%20June%202021&utm_medium=email&utm_campaign=Food%20Scarcity%20Update%20June%202021#key-findings).
- <sup>viii</sup> Ibid.
- <sup>ix</sup> Data for the Community Speaks survey was collected between November 2021 and February 2022.
- <sup>x</sup> If a respondent answered yes to either question “worried about running out of food” or “food ran out,” they were coded as experiencing food insecurity.
- <sup>xi</sup> NYS Health Foundation, “Continuing Impact of the COVID-19 Pandemic on Food Scarcity in New York, June 2021, accessed at <https://nyshealthfoundation.org/resource/continuing->

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[impact-of-the-covid-19-pandemic-on-food-scarcity-in-new-york/?utm\\_source=Food percent20Scarcity percent20Update percent20June percent202021&utm\\_medium=email&utm\\_campaign=Food percent20Scarcity percent20Update percent20June percent202021#key-findings](https://www.nyc.gov/newsroom/press-releases/2021-06-23-impact-of-the-covid-19-pandemic-on-food-scarcity-in-new-york/?utm_source=Food%20Scarcity%20Update%20June%202021&utm_medium=email&utm_campaign=Food%20Scarcity%20Update%20June%202021#key-findings).

<sup>xii</sup> Lew, I. “The Post-Pandemic Future of NYC Through the Eyes of Low-Income New Yorkers,” September 2021, accessed at <https://www.cssny.org/news/entry/the-post-pandemic-future-nyc-low-income-new-yorkers>.

<sup>xiii</sup> Office of Senator Kirsten Gillibrand Press Release, “Child Care Costs Rising \$730 Each Year In New York,” accessed at <https://www.gillibrand.senate.gov/imo/media/doc/ChildCare.pdf>.

<sup>xiv</sup> Terlop, S. “Covid-19 Created a Child-Care Crisis, and Big Providers Aim to Fill the Void,” Nov 2021, accessed at <https://www.wsj.com/articles/covid-19-created-a-child-care-crisis-and-big-providers-aim-to-fill-the-void-1163690200>.

<sup>xv</sup> Ibid.

<sup>xvi</sup> Miller, C.C, and Sanger-Katz, M. “School Is Back in Person, but the Five-Day School Week Often Isn’t,” Feb 2022, accessed at <https://www.nytimes.com/2022/02/28/upshot/schools-covid-closings.html>.

<sup>xvii</sup> Modestino, A.S., Ladge, J.J, Swartz, A., and Lincoln, A. “Childcare Is a Business Issue,” Apr 2021, accessed at <https://hbr.org/2021/04/childcare-is-a-business-issue>.

<sup>xviii</sup> NYC Economic Development Corporation, “A Crisis for Working Women and Mothers: Making the Case for Childcare at the Core of Economic Recovery in NYC,” May 2021, accessed at [https://women.nyc/wp-content/uploads/2021/05/2021-ChildcareInnovation-SOTE\\_report.pdf](https://women.nyc/wp-content/uploads/2021/05/2021-ChildcareInnovation-SOTE_report.pdf).

<sup>xix</sup> The Research Alliance for New York City Schools, “How Has Attendance in NYC Schools Changed Over Time?,” accessed at <https://steinhardt.nyu.edu/research-alliance/research/spotlight-nyc-schools/how-has-attendance-nyc-schools-changed-over-time>

<sup>xx</sup> NYC Department of Education, “End of Year Attendance and Chronic Absenteeism Data,” accessed at <https://infohub.nyced.org/reports/school-quality/information-and-data-overview/end-of-year-attendance-and-chronic-absenteeism-data>.

<sup>xxi</sup> NYC Department of Education. Student Vaccination Rates, accessed at <https://infohub.nyced.org/reports/government-reports/student-vaccination-rates>.

<sup>xxii</sup> See State Senator Jessica Ramos (D,WF-SD13) and Assembly Member Sarah Clark (D-AD136) Early Learning Child Care Act (S7615) for pending state legislation, accessed at <https://www.nysenate.gov/legislation/bills/2021/s7615>

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<sup>xxiii</sup> NYC Comptroller Office. “NYC Under Three A Plan to Make Child Care Affordable for New York City Families,” May 17, 2019, access at [https://comptroller.nyc.gov/reports/nyc-under-three-a-plan-to-make-child-care-affordable-for-new-york-city-families/#\\_edn6](https://comptroller.nyc.gov/reports/nyc-under-three-a-plan-to-make-child-care-affordable-for-new-york-city-families/#_edn6)

<sup>xxiv</sup> See “Undervalued and Underpaid: How New York State Shortchanges Nonprofit Human Service Providers and Their Workers ,” March 2017, accessed <https://www.fpwa.org/wp-content/uploads/2017/03/Undervalued-Underpaid-Workforce-Report-March-2017.pdf>

<sup>xxv</sup> See Federation for Protestant Welfare and Center for Women’s Welfare University of Washington, “The Self-Sufficiency Standard for New York 2021,” accessed at [https://www.fpwa.org/wp-content/uploads/2021/03/NY2021\\_SSS.pdf](https://www.fpwa.org/wp-content/uploads/2021/03/NY2021_SSS.pdf)

<sup>xxvi</sup> Center on Poverty and Social Policy, Columbia University, 2021. “A Poverty Reduction Analysis of the American Family Act” , accessed at <https://static1.squarespace.com/static/5743308460b5e922a25a6dc7/t/600f2123fdfa730101a4426a/1611604260458/Poverty-Reduction-Analysis-American-Family-Act-CPSP-2020.pdf>.

<sup>xxvii</sup> Marr, C., Cox, K., Hingtgen, S., and Windham, K. “Congress Should Adopt American Families Plan’s Permanent Expansions of Child Tax Credit and EITC, Make Additional Provisions Permanent,” May 2021, accessed at <https://www.cbpp.org/research/federal-tax/congress-should-adopt-american-families-plans-permanent-expansions-of-child>.

<sup>xxviii</sup> Garfinkel, I., Sariscsany, L., Ananat, E. Collyer, S., and Wimer, C. “The costs and Benefits of a Child Allowance,” 2021, accessed at <https://static1.squarespace.com/static/5743308460b5e922a25a6dc7/t/605978841a7c672eaeed64ec6/1616476294180/Child-Allowance-CBA-brief-CPSP-March-2021.pdf>.

<sup>xxix</sup> Hammond, S., and Orr, R. “Measuring the Child Tax Credits Economic and Community Impact,” Aug 2021, accessed at <https://www.niskanencenter.org/wp-content/uploads/2021/08/Measuring-the-Child-Tax-Credits-Economic-and-Community-Impact.pdf>.