

Child Tax Credit is Helping Ohio Children go to School Fed, Healthy, and Ready to Learn

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I student-taught with a truly extraordinary teacher, Marc, who kept a desk drawer full of snacks and fresh fruit on his desk. If a student asked for food, he gave it freely. He never interrogated their need nor desire, and he always offered anything he could. Marc is a unique and gifted educator, but he is not the first teacher I have met who goes out of their way to ensure a student is fed, and after a short time with him, I also picked up the habit of keeping extra snacks around for anyone who asked. Marc, like many educators, understands that nutrition is essential to child learning and development and that a child who is hungry cannot meet their full potential.

Educators see firsthand how their students, at no fault of their own, are denied equitable opportunities to thrive in their classrooms due to hunger and the lack of a social safety net to ensure all families with children are supported to afford necessities like food. Childhood hunger is [pervasive](#) in the United States – but what has given many Americans hope, [especially current and former teachers](#), is the potential for a permanently expanded Child Tax Credit (CTC) that, if passed, could help ensure students focus less on their empty stomachs and more on enriching educational experiences.

In 2016, Children's Defense Fund-Ohio's [issue brief](#) on early childhood hunger detailed the substantial impacts on health that thousands of Ohio's youngest children suffer from every day. Food insecure children are more likely to be behind in social skills and reading performance in kindergarten. By elementary school, they are four times more likely to need mental health counseling. The longer food insecurity persists, the more severe the consequences are on a child's long-term well-being. Malnutrition from childhood food insecurity has been linked to adult diseases, including diabetes, hyperlipidemia, and cardiovascular disease. The stress and anxiety of early childhood hunger also makes it harder to learn skills that help later relationship development, school success, and workplace productivity.

[Feeding America reports](#) 1,547,110 Ohioans are facing hunger - nearly three for every ten are children. Statewide, roughly one in six children do not have their nutritional needs met. Moreover, because of the ongoing COVID-19 pandemic, Ohioans are increasingly faced with food insecurities that leave their children hungry and at risk for health concerns. The Child Tax Credit (CTC) payments are one way in which families are addressing the needs of their kids and putting food on the table.

Many families, not just those facing food insecurity, are using the CTC payments to support the well-being of their children in a variety of ways: some households report mostly spending the payments, while others have elected ways to save it or use it to pay off debts.

Data from the [U.S. Census Phase 3.2 Household Pulse Survey](#) reports that those households mostly spending their CTC payments, rather than saving it or paying off debt, are those households who make less than \$50,000 annually. On average 197,311 households who make less than 50,000 annually reported mostly spending their CTC payments.

The U.S. Census Phase 3.2 Household Pulse Survey reports that the top five ways families spent the CTC in Ohio were:

1. Food;
2. Clothing;
3. Schoolbooks and Supplies;
4. Utilities; and
5. Rent and Mortgages.

Almost 375,000 recipients reported spending their CTC payment mostly on food. The CTC payments are instrumental in decreasing childhood hunger. When families can spend more on food, less families are faced with food insecurities and more children are freed from the risks that come from hunger. After just a little over a month of CTC payments, families nationwide [reported](#) more full bellies: nationwide, the number of adults living with children reporting that their household didn't have enough to eat fell by 3.3 million or nearly one-third. The steep decline in food hardship reported by parents directly follows the issuance of the first monthly CTC payment on July 15.

Not only is the CTC allowing families to keep food on the table, but it is providing families with a unique opportunity to pay off debt. A slight majority of families have used the CTC payments to pay off debts. Debt can saddle a family with a heavy burden—interest only makes that burden increasingly troublesome. Studies that examine parental debt and children's socioeconomic well-being prove that certain kinds of debt, like a home mortgage, lead to greater emotional well-being for children. Higher levels of and increases in unsecured (e.g. credit card) debts were associated with lower levels of and declines in child socioemotional wellbeing. When families can pay off debt, they can reduce the interest accrued, improve their credit scores, focus more on other financial

goals, and ease the mental load of having that debt. This financial freedom allows families to better meet the needs of their children.

The Child Tax Credit is set for expansion with the passage of the [Build Back Better](#) proposal. If passed, the CTC payments would be expanded from \$2,000 to \$3,000 per child six years-old and above, and to \$3,600 per child under six. The Build Back Better proposal makes the credit fully refundable on a permanent basis, so that low-income families can benefit from the full tax credit. Combined, these tools allow greater access for families in poverty as a tangible long-term solution to end childhood hunger.

When I think back to all the desk-drawers full of snacks and all the teachers who dole them out day-by-day, I cannot fathom why the richest industrialized nation in the world would allow such a broken social safety net to persist when a simple, sound policy solution such as the CTC has shown positive impacts for bolstering families [in other countries](#) for decades. We can see the positive results that just a few months of payments are already having on families and their ability to be food secure. While unprecedented numbers of children are experiencing hunger still in this moment, we must ensure these payments continue. A child's physical and mental health depend on getting enough nutrients each day and it's our societal obligation to ensure families, who take on the hard work every day to raise their children, can meet those needs.



The deadline for non-filer sign-up through the [GetCTC.org/CTCOH](#) simplified tool is quickly approaching. Most Ohio families qualify for the expanded child tax credit. If an eligible family filed taxes in 2020 or 2019 or used the non-filer online portal to receive stimulus payments, they should automatically receive their payments without taking any further action. Families who did not file taxes in the last two years or register for the stimulus payments need to use the [GetCTC.org/CTCOH](#) non-filer portal to claim their CTC payments before November 15th!

Children's Defense Fund-Ohio thanks Share our Strengths for their generous support of our efforts and that of our partner organizations that have committed to conduct outreach to families with children to enroll in the Child Tax Credit. For more information about the Child Tax Credit, please contact Katherine Ungar, Policy Associate at kungarl@childrensdefense.org.

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