

## The 2021 Child Tax Credit: Who Received it and How Did They Spend It?

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### Abstract:

In March of 2021, Congress passed a one-year expansion of the Child Tax Credit (CTC), creating a temporary, near-universal child benefit. Despite expanding eligibility to millions of previously-ineligible children living in low-income households, only two-thirds received the monthly benefit. We illustrate that historic gaps in receipt of the CTC remain, despite the efforts to make the credit more universal: prior tax filing, household income, and survey language were among the strongest predictors of monthly receipt. More work is needed to understand why families did not receive the CTC and how to reach these vulnerable populations.

### Acknowledgement:

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In March of 2021, Congress passed a one-year expansion of the Child Tax Credit (CTC), increasing the size of the benefit, making the credit fully refundable, and extending eligibility to those with no earnings. Additionally, rather than distributing the entire credit at tax time, half of the credit was delivered in monthly installments from July to December 2021 (see Pilkauskas et al. 2022 for details on the CTC). These reforms expanded eligibility to millions of children living in families with low incomes, temporarily creating a near-universal child benefit in the U.S.. Research suggests that the monthly credit reduced poverty and improved material wellbeing (e.g., Parolin et al. 2021; Pilkauskas et al. 2022; Fox and Burns 2022). However, many seemingly-eligible families reported they did not receive the credit (Parolin et al. 2021). The IRS estimates that 80% of children got the credit (CITE), but reports from a survey of families with low incomes suggest receipt may have been closer to 68% (Pilkauskas and Micheltore, 2022). In this paper we aim to better understand who received the 2021 CTC, the role of tax filing, and spending of the credit among a sample of families with low incomes, many of whom were previously ineligible for the CTC due to minimum earnings requirements. Understanding which families received the credit and how they used it provides insight into the effects of the 2021 CTC and can inform future policymaking efforts surrounding tax-based income support policies.

## **Data and Method**

Data come from a national, monthly survey administered by Propel, the creators of the Providers application (app), created to allow food stamp/Supplemental Nutrition Assistance Program (SNAP) users to track their benefits. Approximately 5 million, or 25% of all SNAP beneficiaries rely on Providers to track their benefits. Propel administers a monthly survey to a random sample of its users. We use data from surveys administered from August 2021 through January 2022 to examine trends in monthly CTC receipt and surveys administered from March

through May of 2022 for information on 2021 tax filing. We limit our sample to respondents living with at least one child under the age of 18, all of whom should be eligible for the CTC, roughly 2,000 respondents each month.<sup>1</sup>

In Appendix Table 1, we show descriptive statistics for our sample. Our sample broadly represents the population of families with children on SNAP or those living below the poverty line (see Pilkauskas et al., 2022 for a comparison with the American Community Survey). The sample is very economically disadvantaged: 29% were out of the labor force and 30% were unemployed, 21% had no earnings in the prior month and median monthly earnings were \$500-\$999, well below the federal poverty line for households with children. About one third of respondents identified as Black, one-third as White, and 21% as Hispanic.

## **Results**

### *Patterns of CTC receipt*

Similar to earlier work (Pilkauskas and Michelmore, 2022), we find that only two-thirds (67%) of seemingly-eligible families with low incomes received the credit in a given month (see Table 1). However, families may not have received the credit for several, valid reasons. For instance, families may not receive the credit if another parent claimed the child, if they opted to receive a lump sum, if the child was born in 2021, or if the living arrangements of the child changed in the past year. Eight percent of respondents fell into this category. Another 4% of respondents said that their benefit was pending, and that they expected to receive the benefit after reconciling information with the IRS. This leaves about one in five respondents who appeared to be eligible for the CTC but did not receive the credit for some unknown reason. Table 1 also shows that CTC receipt was correlated with income. Households with little to no monthly

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<sup>1</sup> Children who do not have Social Security Numbers are not eligible for the CTC, but we do not observe this information.

earnings were much less likely to receive the credit (55%-60%) and more likely to report not getting the credit for a valid reason (10%) relative to households with at least \$2,000 of earnings (80% and 5%, respectively).

In a follow-up question we asked respondents why they did not get the credit. Although respondents were familiar with the CTC, and some reported using the IRS portals to get the credit (25-30%; Pilkauskas and Cooney, 2022), not all families understood why they didn't receive the credit, many saying they "didn't know" or they thought they were not eligible for the credit, did not file taxes, weren't working, or had a concern they might lose other benefits.

Among respondents who received the credit, the average reported amount was about \$520 per month; however, this was about \$200 lower than the credit we predicted they should have received based on the number and ages of the children in their households, \$726. We cannot say if this discrepancy is due to an incorrect estimate (say due to mis-reporting the number of children in the household), mis-reporting of the CTC amount by respondents, or if a change in children's living arrangements occurred since the last tax return was filed.

Figure 1 illustrates how receipt of the monthly CTC varied over the course of the year. Receipt grew from 64% in July to about 68% by December 2022 (see panel A), likely reflecting some initial rollout issues that appear to have stabilized by September. Although 33% of respondents did not get the credit in any given month, we find that slightly less than one-quarter of the sample *never* received the CTC over the six-month distribution period (see panel B). This means that some individuals who did not receive the CTC in a given month ended up receiving the benefit in another month. Still, most respondents who received any benefit received the benefit for all six months (73%, or 56% of the overall sample).

*What characteristics are correlated with monthly CTC receipt?*

In Table 2 we present a linear probability model to examine which characteristics were correlated with receipt of the CTC (see Appendix 2 for the full set of correlates). As expected, given the fact that the CTC was distributed by the IRS, those who filed their 2020 taxes were 24 percentage points more likely to get the CTC compared to those who did not file taxes, by far the biggest correlate of CTC receipt. Conditional on having filed taxes, those who were employed were more likely (12 pp) to have gotten the credit than those who were not in the labor force. Those with more children and higher levels of education were also more likely to receive the credit. There is also a significant income gradient: individuals with higher monthly earnings were more likely to receive the credit, relative to those without earnings. Finally, the second largest correlate of CTC receipt was whether the respondent took the survey in Spanish. Compared to English language survey takers, the Spanish survey takers were 17 percentage points less likely to get the credit. However, after controlling for these other characteristics, we find no racial/ethnic differences in CTC receipt.

*Did tax filing increase between 2020 and 2021?*

Prior tax filing is the primary way that eligible families were identified for the CTC, and is the strongest predictor of receipt. The IRS set up online portals for non-filers and families to make changes in order to help families access the CTC. Given this outreach and increased salience of the CTC, we expected that the overall rate of tax filing would have increased between the 2020 and 2021 tax years. However, for our overall sample, tax filing rates were nearly identical in both years (78% in 2020, compared to 79% in 2021, see Figure 2).<sup>2</sup>

Incentives to file depend on income—those with no earnings have less incentive to file, since they likely would not qualify for other credits, like the Earned Income Tax Credit, and they

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<sup>2</sup> Note, questions about tax filing in the prior year come from the August survey for 2021 and from the May 2022 survey, thus some differences might arise due to the difference in the timing of the survey.

are not required to file. On the other hand, those with earnings above the minimum threshold (\$18,800 for head of household filers; \$25,100 for married filers) are required to file. Finally, those with some earnings, but below the minimum threshold likely have the most to gain from filing taxes, since they may be eligible for other credits and likely have over withheld taxes.

Our findings are consistent with these incentives: we find no change in tax filing for those who had no earnings (62% filed in both years), or at least \$2,000 of monthly earnings (92% filed in both years). For those in the middle of the income distribution (those just below the minimum threshold required to file), we do find some evidence of an increase in tax filing. Among those who earn between \$500 and \$999 a month, there was an 8 percentage point increase in filing between 2020 and 2021: from 75% to 83%. There was also a small uptick in filing (2 percentage points) among those who earned between \$1,000 and \$1,999 per month.

In an open ended question in May 2022 we asked respondents why they hadn't filed their taxes yet. Many respondents reported not working or not making enough money to file (41%). Others reported being disabled/retired (29%), not needing to file (11%), or choosing not to file (4%). See Appendix Table 3 for details.

#### *How did respondents spend their CTC benefits?*

We now consider how the credit impacted families by examining consumption patterns. Table 3, Panel A, reports results from an open-ended question asking families how they spent their monthly benefits (responses are not mutually exclusive). The vast majority of respondents reported using the benefit to pay down bills, loans, and other types of debt (72%). The next most common category was child-related items, such as school supplies, children's clothes, and diapers (23%). Other living expenses, like housing (9%), food (7%), necessities (5%), and child care (5%) were less commonly cited uses.

Since households with lower income typically face more credit constraints than higher-income households, theory suggests that these households should be more likely to use the credit to increase consumption, rather than pay down debt or increase savings. While our entire sample is economically disadvantaged, our findings are consistent with this theory: Households with little or no earnings (less than \$500 per month) purchase items for their children (28%) or household necessities (9%) at higher rates than households in the highest income category (18% and 3.5%, respectively). Similarly, higher-income households are slightly more likely use the credit to pay down debt (76.2%) than those in the lowest income category (71.6%).

Panel B in Table 3 examines how respondents spent their annual tax refund (from March-May 2022 surveys), including the CTC and other credits, in a close ended question. Because the annual tax refund is much larger than the monthly credit (\$5,500, on average, relative to \$500 for the monthly CTC), we expect to find differences in how families spent their refunds, relative to their monthly credits.<sup>3</sup> Consistent with the monthly reports, the vast majority of respondents reported using their tax refund to pay bills, loans, and other debts (87%). However, in contrast to the monthly CTC, where only 9% reported using the credit for rent or mortgage, more than half of respondents reported using the annual refund to pay their rent or mortgage (53%). Another major difference is that a much higher share of respondents reported saving some of their annual refund, 14%, relative to just 1% saving their monthly credit. These patterns are consistent with how we expect families to spend a large, lump sum payment versus a smaller, monthly credit: respondents are much more likely to use the lump sum for housing and savings, while the monthly credit is used on more short-term bills and household necessities.

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<sup>3</sup> Unlike the open-ended question about the monthly CTC, at tax time, we asked respondents how they spent their tax refund with a multiple select close-ended question. Thus, we caution interpretation about differences between lump-sum and monthly payments given the different question formats.

For the lump-sum tax refund we also observe different consumption patterns by household income. Those with no earnings were more likely to pay for household necessities compared to households with higher earnings. We also find a clear income gradient in savings: those in the highest earnings category were more than twice as likely to have saved some of the refund (17.3%), relative to those with no earnings (7.7%).

*How would the ending of the monthly CTC affect families?*

Finally, to better understand how the CTC affected families, we asked how they would manage their budget once the monthly CTC went away. About one-third of respondents said they weren't sure how they would cope, and another 15% said it would be a struggle (see Appendix Table 4). Some respondents said they would look for new or additional work, or would cut back on spending (both 12%) and 7% said they would not change their behaviors. Responses by income revealed a few interesting differences. Those without earnings were far more likely to report not knowing how to cope without the CTC (40%) as compared to those with the highest earnings (23%). Budgeting and cutting back was a more common response among those with higher earnings than those with fewer earnings. Similarly those with higher earnings reported planning to pay bills later or pay partial bills than those with lower earnings, a somewhat surprising finding but possibly reflecting more flexibility with finances. Lastly, borrowing from friends and family and applying for public assistance were options reported by those with no earnings, but far less common among those with some earnings.

## **Conclusion**

The one-year expansion of the Child Tax Credit (CTC) marked an historic moment in U.S. social policy, temporarily establishing a near-universal child benefit. Early research on the credit indicates that it led to a substantial reduction in child poverty and reduced material



hardships (Parolin et al. 2022; Pilkauskas et al. 2022), particularly among low-income households, many of whom were previously ineligible for the credit. However, despite efforts to create a “universal” child benefit, many families were left out. In our sample of families with low incomes, only two-thirds of seemingly-eligible respondents reported receiving the credit, though taking into account pending payments and valid reasons why families did not receive the credit (opting for a lump sum or custody agreements), about 4 out of 5 families reported receiving the benefit. Our analysis reveals that historic gaps in eligibility for the CTC remain, despite eliminating the minimum earnings requirement and making the credit fully-refundable: those with the lowest incomes, those who previously did not file taxes, and those who took our survey in Spanish were among the least likely to receive the credit, findings consistent with work on the Earned Income Tax Credit (Thomson et al. 2022). On the other hand, conditional on survey language, the temporary expansion did appear to reduce racial gaps in receipt of the CTC, a break with historic trends in eligibility (Goldin and Michelmore 2021).

Despite the increased salience of the CTC due to the expansions, we do not find much evidence that families were more likely to file their taxes in the next tax year, except among those just below the minimum threshold required to file. The vast majority of families reported using the credit to pay down debts, though we also find increases in consumption of household necessities and child-related items, particularly among the lowest-income households in our sample. If the CTC is made permanent, our work highlights the persistent gaps in receipt of the credit despite efforts to expand eligibility to the most economically-vulnerable families. More work is needed to understand why these families did not receive the CTC and how to reach these vulnerable populations.

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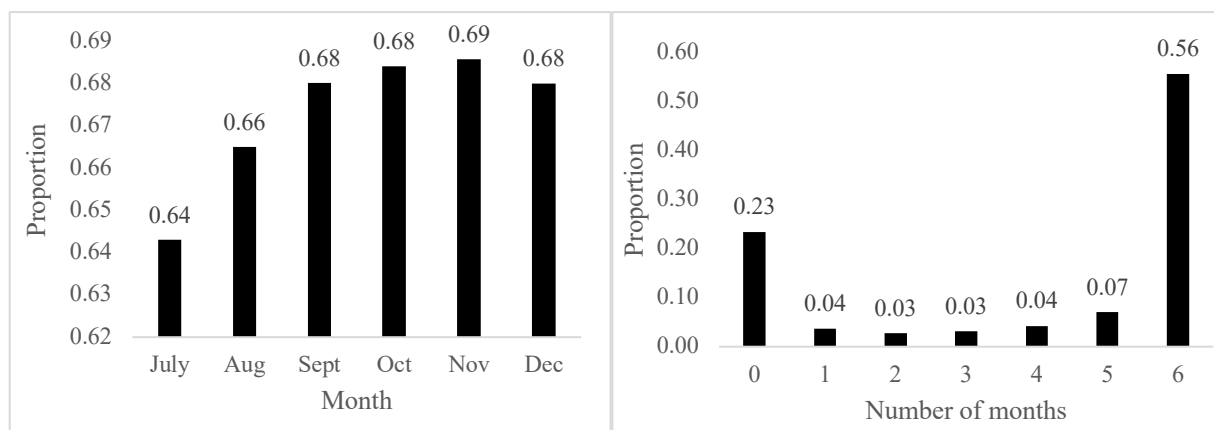
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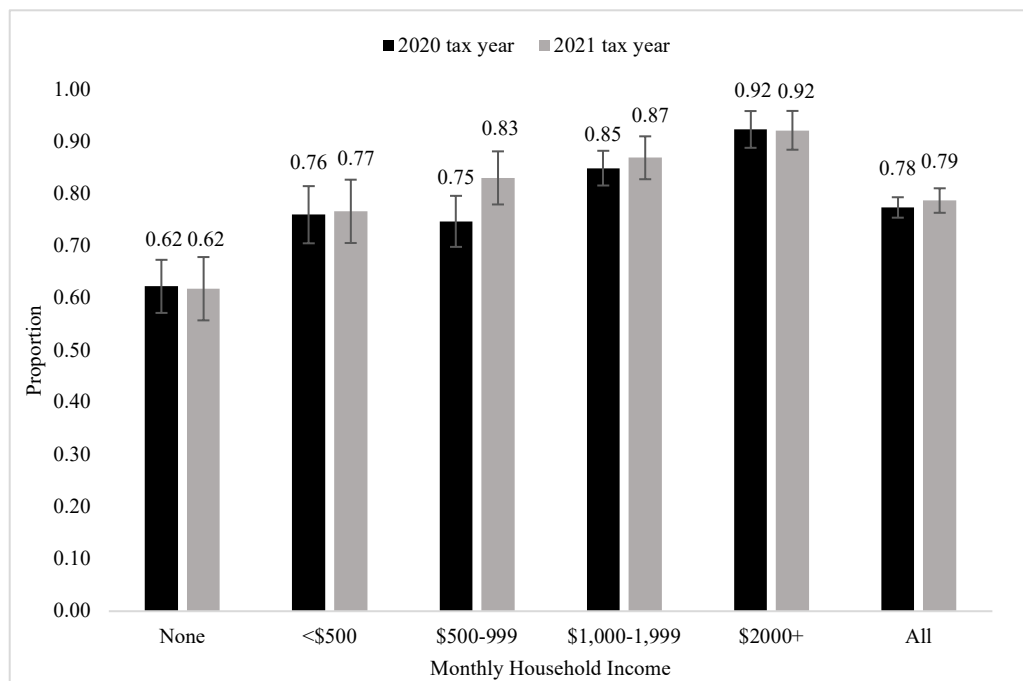
**Figure 1. Trends in receipt of Child Tax Credit over time**



a. Patterns of receipt by month

b. Number of months of receipt

**Figure 2. Trends in tax filing year-over-year, by monthly income**



**Table 1. Monthly CTC receipt and credit amount**

	By monthly household earnings					
	All	No earnings	<\$500	\$500-999	\$1000-1999	\$2000+
Did you receive the CTC last month?						
Yes	0.67	0.56	0.61	0.69	0.74	0.79
No, but for correct/legal reasons	0.08	0.10	0.10	0.08	0.07	0.05
No	0.21	0.29	0.25	0.20	0.15	0.12
No, but pending	0.04	0.05	0.04	0.03	0.03	0.04
Average reported monthly credit	346	282	294	346	396	465
Average reported monthly credit, conditional on receipt	519	499	480	500	536	588
Average predicted monthly credit	726	699	737	713	722	777
Observations	13,348	2,476	2,037	2,229	2,930	1,479

Notes: Monthly CTC information provided by pooling surveys from August, September, November, and December of 2021, as well as January of 2022.

Table 2. Characteristics of those who received the monthly CTC

Filed Taxes in 2021	0.242	***
	(0.013)	
Employed	0.119	***
	(0.014)	
Total number of kids	0.017	***
	(0.004)	
<i>Race/Ethnicity (Ref: White)</i>		
Black	0.010	
	(0.013)	
Hispanic	0.007	
	(0.017)	
<i>Education (Ref: Less than High School)</i>		
High school	0.029	*
	(0.014)	
Some college	0.038	*
	(0.015)	
Associates+	0.043	*
	(0.02)	
<i>Household earnings (Ref: No earnings)</i>		
<\$500	-0.005	
	(0.018)	
\$500-999	0.059	**
	(0.017)	
\$1000-1999	0.068	***
	(0.017)	
\$2,000+	0.111	***
	(0.02)	
<i>Survey Language (Ref: English)</i>		
Spanish	-0.174	***
	(0.026)	
Number of Observations	7282	

Notes: Monthly surveys from August through November 2021. Sample limited to families with at least one child under the age of 18. Results from linear probability model predicting receipt of monthly CTC benefit. Only select coefficients presented. See Appendix Table 2 for full model, which includes controls for whether the respondent filed taxes, employment status, age, gender, living arrangements, urbanicity, race, educational attainment, earnings, and survey language. \*\*\* p<.001 \*\* p<.01 \* p<.05

Table 3. How did families spend their benefits?

Panel A. Monthly CTC	By monthly household earnings					
	All	No earnings	<\$500	\$500-999	\$1000-1999	\$2000+
<i>Bills and living expenses</i>						
Paid bills, loans, debts	0.715	0.716	0.717	0.770	0.773	0.762
Paid rent/mortgage/for housing	0.088	0.091	0.117	0.093	0.092	0.082
Bought food	0.066	0.067	0.055	0.054	0.070	0.114
Bought household necessities (e.g. toiletries, cleaning supplies)	0.051	0.093	0.047	0.051	0.043	0.035
Paid for gas or car expenses	0.040	0.054	0.041	0.044	0.040	0.040
<i>Child related expenses</i>						
Bought child items (school supplies, child clothes, diapers, etc.)	0.225	0.283	0.262	0.219	0.220	0.180
Paid for child care	0.052	0.042	0.067	0.058	0.047	0.061
<i>Other</i>						
Put money in savings	0.014	0.010	0.017	0.008	0.016	0.015
Clothes (not specified kid/adult)	0.014	0.016	0.017	0.011	0.015	0.013
N	8,994	1,394	1,246	1,542	2,164	1,172
<b>Panel B. Annual tax refund</b>						
<i>Bills and living expenses</i>						
Paid bills, loans, debts	0.872	0.824	0.879	0.878	0.889	0.881
Paid rent/mortgage	0.536	0.405	0.536	0.516	0.594	0.579
Bought food	0.522	0.507	0.498	0.556	0.495	0.562
Bought household necessities/repairs	0.612	0.639	0.588	0.638	0.594	0.620
Purchased or repaired a car	0.317	0.281	0.294	0.347	0.328	0.339
<i>Other</i>						
Sent money to friends/family	0.087	0.118	0.115	0.050	0.073	0.082
Put money in savings	0.144	0.077	0.133	0.135	0.155	0.173
N	2,453	363	323	401	574	463

Panel A Notes: Monthly surveys from August-December 2021; January 2022. Sample restricted to respondents who reported receiving the monthly CTC. Results from an open-ended question asking respondents to report how they spent their monthly CTC; multiple responses were coded per person. Panel B Notes: Monthly surveys from March-May 2022. Sample restricted to those who reported receiving an annual tax refund.

Appendix Table 1. Descriptive statistics

	Received the CTC in a given month		
	All	Yes	No
<i>Employment status</i>			
Out of the labor force	0.29	0.24	0.39
Unemployed	0.30	0.29	0.32
Employed	0.41	0.47	0.29
<i>Household earnings</i>			
No earnings	0.21	0.18	0.28
<\$500	0.18	0.16	0.21
\$500-999	0.19	0.20	0.18
\$1000-1999	0.25	0.28	0.20
\$2,000+	0.13	0.15	0.08
Refused	0.04	0.03	0.05
Filed Taxes in 2021 (available August-November)	0.75	0.83	0.57
<i>Age</i>			
18-24	0.08	0.07	0.10
25-34	0.42	0.44	0.38
35-44	0.36	0.37	0.34
45-54	0.11	0.10	0.12
55+	0.03	0.02	0.06
Live with a partner	0.29	0.30	0.27
Living with extended family members	0.11	0.10	0.12
Doubled up with non-relatives	0.04	0.03	0.05
Any kids under 6	0.60	0.59	0.61
Any kids 6+	0.83	0.85	0.78
Female	0.95	0.96	0.94
Rural	0.32	0.32	0.33
Urban	0.47	0.47	0.48
Suburban	0.21	0.22	0.19
<i>Race/Ethnicity</i>			
Black	0.37	0.38	0.34

White	0.33	0.33	0.32
Hispanic	0.21	0.20	0.24
Other	0.09	0.09	0.09
Took the survey in Spanish	0.08	0.06	0.11
<i>Education</i>			
Less than high school	0.24	0.21	0.29
High school	0.40	0.41	0.40
Some college	0.26	0.28	0.23
Associates+	0.10	0.10	0.08
Number of Observations	13,355	8,994	4,354

Notes: Monthly surveys from August through December 2021; January 2022. Sample limited to families with at least one child under the age of 18.

Appendix Table 2. Linear regression predicting receipt of 2021 monthly CTC - full set of results

Filed Taxes in 2021 (available August-November)	0.242	***
	(0.013)	
<i>Employment status (Ref: out of labor force)</i>		
Unemployed	0.057	***
	(0.015)	
Employed	0.119	***
	(0.014)	
<i>Age (Ref: 18-24)</i>		
25-34	0.068	**
	(0.022)	
35-44	0.064	**
	(0.022)	
45-54	0.029	
	(0.026)	
55+	-0.039	
	(0.035)	
Live with a partner	0.008	
	(0.012)	
Living with extended family members	-0.060	**
	(0.018)	
Doubled up with non-relatives	-0.022	
	(0.028)	
Total number of kids	0.017	***
	(0.004)	
Female	0.094	***
	(0.025)	
<i>Urbanicity (Ref: Suburban)</i>		
Rural	-0.033	*
	(0.014)	
Urban	-0.046	**
	(0.014)	
<i>Race/Ethnicity (Ref: White)</i>		
Black	0.010	
	(0.013)	



Hispanic	0.007 (0.017)	
Other	-0.013 (0.02)	
<i>Education (Ref: Less than High School)</i>		
High school	0.029 (0.014)	*
Some college	0.038 (0.015)	*
Associates+	0.043 (0.02)	*
<i>Household earnings (Ref: No earnings)</i>		
<\$500	-0.005 (0.018)	
\$500-999	0.059 (0.017)	**
\$1000-1999	0.068 (0.017)	***
\$2,000+	0.111 (0.02)	***
Prefer not to say	-0.002 (0.03)	
<i>Survey Language</i>		
Spanish	-0.174 (0.026)	***
Number of Observations	7282	

Notes: Monthly surveys from August through November 2021. Sample limited to families with at least one child under the age of 18. Results from linear probability model predicting receipt of monthly CTC benefit. \*\*\* p<.001 \*\* p<.01 \* p<.05

Appendix Table 3: Why didn't you file taxes?

	All	By monthly household earnings				
		No earnings	<\$500	\$500-999	\$1000-1999	\$2000+
Not working/not enough income to file	0.41	0.44	0.47	0.38	0.37	0.31
Disabled/Retired	0.29	0.25	0.13	0.40	0.42	0.33
Don't need to file	0.11	0.12	0.06	0.15	0.16	0.14
Choose not to file	0.04	0.04	0.06	0.04	0.03	0.06
Missing documents	0.04	0.03	0.07	0.02	0.04	0.02
Too busy	0.02	0.01	0.02	0.02	0.01	0.04
I don't know/I don't know how	0.03	0.03	0.04	0.04	0.01	0.00
Other	0.12	0.13	0.19	0.05	0.08	0.18
Number of Observations	1,282	375	104	178	179	51

Note: Results from open-ended question asked in May 2022. Sample is restricted to those who said they did not file and have a child under the age of 18.

Appendix Table 4: How are you planning this month's budget (January) knowing you will not receive a Child Tax Credit payment this month?

	All	By monthly household earnings				
		No earnings	<\$500	\$500-999	\$1000-1999	\$2000+
I don't know/no idea	0.32	0.40	0.38	0.35	0.31	0.23
It will be a struggle/difficult	0.15	0.15	0.15	0.13	0.15	0.18
I'm going to look for work/more hours/another job	0.12	0.12	0.13	0.16	0.10	0.08
I'll budget/be very careful/cut back	0.12	0.08	0.04	0.14	0.13	0.16
Will pay bills late/pay parts of bills	0.09	0.05	0.06	0.10	0.12	0.14
Doing the best I can/praying	0.08	0.08	0.08	0.07	0.07	0.05
I'm not doing anything/I have a job/Doing same	0.07	0.06	0.07	0.07	0.04	0.10
Save as much as I can to make ends meet	0.05	0.03	0.05	0.05	0.07	0.05
Other	0.04	0.04	0.06	0.04	0.03	0.05
Borrow money from friends/family/get a loan	0.02	0.06	0.03	0.01	0.02	0.02
Apply for public assistance	0.01	0.03	0.01	0.01	0.01	0.01
Number of Observations	1146	178	175	196	295	165

Note: Open ended question asked in January 2022 survey. Question was only asked of parents who reported getting the December CTC. Responses are not mutually exclusive.