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State and Local Child Tax Credit Outreach Needed to Help Lift Hardest-to-Reach Children Out of Poverty

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Roughly 4 million or more children in low-income families risk missing out on monthly Child Tax Credit payments this year if their families do not provide the IRS with the identification and payment information it needs to issue them. (See Figure 1.) The American Rescue Plan’s Child Tax Credit expansion made these children’s families eligible for the credit largely for the first time. Government officials and agencies, community-based organizations, and advocates across the country can help reduce poverty and hardship by conducting aggressive outreach and giving hands-on assistance to help the lowest-income, and likely hardest-to-reach, families access the credit.

The Rescue Plan made the full Child Tax Credit available to all families raising children (sometimes called making it “fully refundable”), except to those with the highest incomes; increased the credit’s maximum amount to \$3,000 per child, and \$3,600 for children under age 6 (up to certain income thresholds); and allowed families to claim their 17-year-old children.¹ These changes make children in families with low earnings or that lack earnings in a year eligible for the credit. But to receive it these families must file a tax return or submit their information through the IRS’ non-filer portal if they neither filed a tax return in 2019 or 2020 nor used the portal to claim their Economic Impact Payments (EIPs). The Treasury Department estimates that most eligible children will receive their payments automatically because their families filed returns in 2019 or 2020 or used the portal, but it’s crucial that we reach the remaining eligible children who may otherwise miss out.

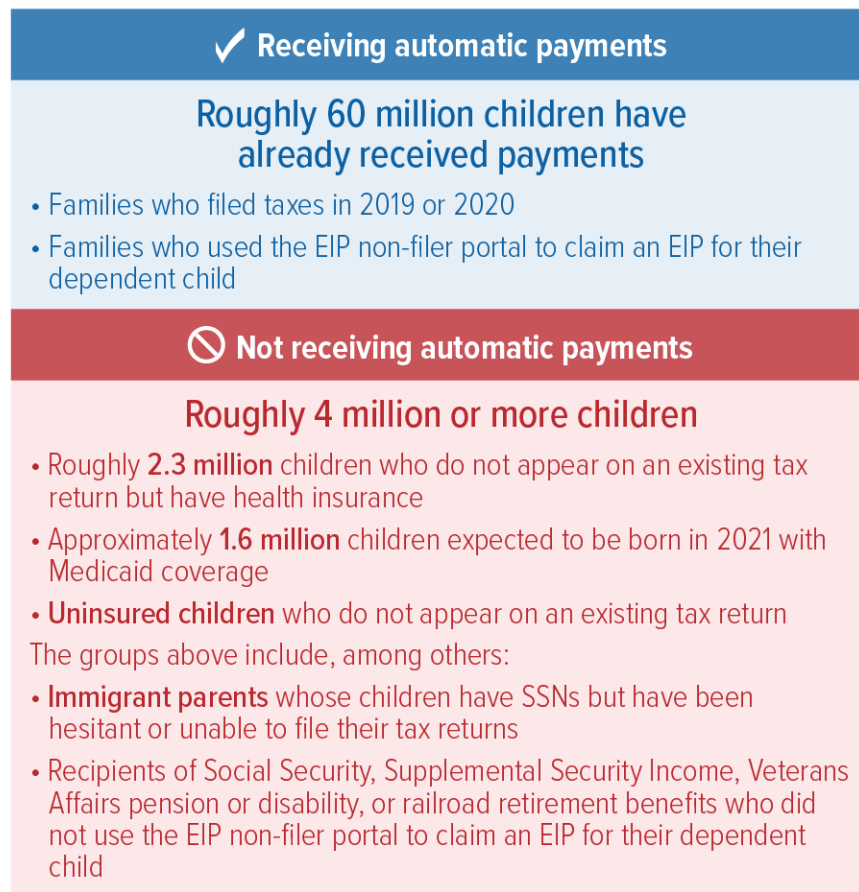
The Rescue Plan also allowed the IRS to distribute part of the credit through advance monthly payments between July and December 2021, rather than as a lump sum at tax time in 2022. The IRS is issuing these advance payments automatically for families for whom it has information, either through tax returns or the EIP portal. Other families, generally those with the lowest incomes, need

¹ The Rescue Plan Act’s increase in the maximum credit amount begins to phase out for single filers making \$75,000, heads of households making \$112,500, and married couples making \$150,000. Previously the Child Tax Credit provided up to \$2,000 per child (or up to \$1,400 per child for the refundable portion) for children under 17 years of age, and phased in as earnings and tax liability rose. “Policy Basics: The Child Tax Credit,” Center on Budget and Policy Priorities, December 10, 2019, <https://www.cbpp.org/research/federal-tax/the-child-tax-credit>.

to be made aware of what is needed to get these advance payments. Outreach and assistance provided now through the fall will enable these families to receive their payments this year.²

FIGURE 1

States, SNAP and Medicaid Agencies, Community Groups Well-Placed to Reach Families Who Need to File for Child Tax Credit



Notes: IRS issued automatic payments to 59.3 million children in July; that number is expected to rise in subsequent payment months. In addition to approximately 1.6 million newborns with Medicaid coverage, other children expected to be born in 2021 will also not receive automatic payments. EIP = Economic Impact Payment. SSN = Social Security Number.

Source: Data from U.S. Treasury, Medicaid and CHIP Payment Access Commission; see <https://www.cbpp.org/research/federal-tax/state-and-local-child-tax-credit-outreach-needed-to-help-lift-hardest-to-reach>

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Many people who need to file will likely face hurdles to doing so. And while the IRS has helpfully created a separate, simplified form for non-filers, experience from the EIP non-filer portal shows that many people will need assistance gathering the required information, accessing the portal, fulfilling the authentication requirements, and completing the process. For example, some filers may

² The IRS has not yet confirmed a cut-off date by which families need to file in order to receive advance payments during 2021. Any credit not received via advance payments can be claimed on a return filed in early 2022.

face language and disability barriers that make it more difficult to access the credit, and others may lack internet access, email addresses, or technical proficiency to provide the required information.

State and local officials and nonprofit staff at all levels can play a pivotal role in making eligible families aware of the credit and providing hands-on support for navigating the process. Such efforts will help individuals and communities. The payments are considerable, both on their own and because families who file returns will likely also become eligible for the three previous rounds of EIPs (and possibly Earned Income Tax Credits, or EITCs; see box, “Families Who Newly Claim the Child Tax Credit Also Eligible for Economic Impact Payments, and Possibly EITC”). And ensuring that very low-income families receive the payments for which they qualify will boost local and state economies, where much of this additional money will likely be spent.

In addition, if federal policymakers extend the Child Tax Credit expansion beyond 2021, families who file this year will likely be eligible to receive future Child Tax Credit payments upon filing subsequent-year tax returns, which will boost the impact on individuals and communities.

Child Tax Credit Poised to Give Families Historic Levels of Help

The American Rescue Plan’s Child Tax Credit expansion is a historic expansion in support of families. The expanded credit will result in almost 90 percent of children receiving a larger credit or getting the credit for the first time, and will provide significant help to the roughly one-third of children whose families have the lowest incomes and previously received only a partial credit or no credit at all.³ The Rescue Plan changes apply only to tax year 2021, and Congress is considering legislation that may continue the expansion beyond 2021, which President Biden also proposed.

The Rescue Plan also allowed the IRS to distribute half of this crucial additional credit via monthly payments from July to December 2021, rather than as a lump sum at tax time in early 2022. The IRS is issuing monthly payments via paper checks to families for whom it does not have direct deposit information. Families can opt out of monthly payments, and provide direct deposit information, via the IRS Child Tax Credit Update Portal, or CTC UP.

The IRS issued the first payments on July 15 and will continue to issue them on or around the 15th of subsequent months.⁴ Families who provide their information to the IRS later this year will likely still receive advance monthly payments this year. Advance payments will amount to 50 percent of a family’s expected credit amount, distributed depending on whenever the IRS has the family’s information. If a family filed their information by June, for example, they will receive one-sixth of their advance credit each month from July to December. If they file before early September, they will receive one-third of their advance credit each month from October to December; they will

³ Chuck Marr *et al.*, “Congress Should Adopt American Families Plan’s Permanent Expansions of Child Tax Credit and EITC, Make Additional Provisions Permanent,” Center on Budget and Policy Priorities, May 24, 2021, <https://www.cbpp.org/research/federal-tax/congress-should-adopt-american-families-plans-permanent-expansions-of-child>, and Jacob Goldin and Katherine Michelmore, “Who Benefits from the Child Tax Credit?” National Bureau of Economic Research Working Paper No. 27940, October 2020, https://www.nber.org/system/files/working_papers/w27940/w27940.pdf.

⁴ Payment dates for the rest of 2021 are: Aug. 13, Sept. 15, Oct. 15, Nov. 15, and Dec. 15. Internal Revenue Service, “IRS: Monthly Child Tax Credit payments begin,” July 15, 2021, <https://www.irs.gov/newsroom/irs-monthly-child-tax-credit-payments-begin>.

receive the full amount of their advance credit in both scenarios. Families who file too late this year for the IRS to act, or who don't file at all this year, will forgo advance payments and can claim their full credit upon filing a tax return in early 2022.

Families Who Newly Claim the Child Tax Credit Also Eligible for Economic Impact Payments, and Possibly EITC

Families who newly provide their information to the IRS to claim the Child Tax Credit will also be eligible to receive a Recovery Rebate Credit (RRC) — that is, any unclaimed Economic Impact Payments (EIPs) from 2020 and 2021 — which together amount to substantial financial support. In 2020 and 2021 three rounds of EIPs were made available to all but the highest-income families. The first round (EIP1), initially issued in March 2020, provided \$1,200 per adult and \$500 per qualifying child. In December 2020, Congress enacted a second round of EIPs (EIP2), of \$600 per adult and \$600 per qualifying child. The third round of EIPs (EIP3) were initially issued in March 2021, making families eligible for \$1,400 per adult and \$1,400 per qualifying dependent. Thus, a qualifying family who newly claims the Child Tax Credit could also claim \$2,500 in EIP/RRC payments for the child alone, and \$3,200 for each qualifying filer, significantly increasing the financial benefit to the family.

The EIP definition of a qualifying child largely matched the pre-Rescue Plan Child Tax Credit definition for the first two rounds of payments, except for the SSN requirements mentioned below. That is, qualifying children younger than 17 were eligible for EIP1 and EIP2 but 17-year-olds were not. Adult dependents and 17-year-old dependents were not eligible for the first two EIPs but were made eligible for EIP3.

Families who include filers with Individual Tax Identification Numbers (ITINs) were eligible for the second round, as long as at least one parent had a Social Security number (SSN), and any child claimed also had to have an SSN. The December 2020 legislation also retroactively applied this SSN eligibility standard to the first round of EIPs, overriding the previous EIP1 requirement that all adults in the family must have SSNs to qualify for any payment. For the third round of payments, every individual with an SSN was eligible, including citizen children of ITIN filers. A child with an SSN, with at least one parent with an SSN, would be eligible for \$2,500 in unclaimed EIPs for themselves alone, and a child with an SSN whose parents lack SSNs would be eligible for \$1,400 in unclaimed EIPs, in addition to the Child Tax Credit amount.

Some families may also be eligible for EITC amounts, in addition to the Child Tax Credit and EIPs. If a family is eligible for the EITC, they should file a tax return rather than submit their information via the non-filer portal. Using the non-filer portal will allow them to claim the Child Tax Credit and EIPs but not the EITC. (If a family submitted their information via the non-filer portal and later learned of their EITC eligibility, they would have to submit an amended Form 1040 to claim their EITC.)

The Rescue Plan's changes to the Child Tax Credit are estimated to reduce the number of children in poverty by more than 40 percent.⁵ To reach that goal, government agencies, community-based organizations, and advocates will need to conduct aggressive outreach and provide hands-on assistance to the lowest-income families with children, whom the IRS traditionally has had a hard time reaching. Many of these families need tax- and information-filing assistance through trusted

⁵ Marr *et al.*, *op. cit.*

messengers given the multiple barriers they may face to accessing the credit, including language, disability, internet access, and difficulty with online forms.

Under current law, children must have Social Security Numbers (SSNs) in order to be eligible for the Child Tax Credit, regardless of whether the filer or filers claiming the child use SSNs or ITINs to file their taxes. Children who use Individual Taxpayer Identification Numbers (ITINs) rather than SSNs are instead eligible for the Credit for Other Dependents of \$500 per dependent, a non-refundable credit available only to families who have positive tax liability. (Adult dependents are also eligible for the Credit for Other Dependents.) The American Rescue Plan did not alter the Credit for Other Dependents or the requirement that a child must have an SSN to receive the Child Tax Credit. If federal policymakers eventually make the expansion permanent (as they should), they should also ensure that children with ITINs are eligible to receive the full Child Tax Credit if they meet the other criteria.

Who Are the Families Needing Information and Assistance?

The majority of the roughly 4 million or more children not receiving Child Tax Credit payments automatically⁶ are in families with low incomes, many of whom aren't required to file federal income tax returns. (The IRS required most married couples with 2020 income above \$24,800 and most single parents above \$18,650 to file.) Moreover, many did not file to claim any of the three previous Economic Impact Payments, so they have been missed by outreach efforts over the past year. (See Appendix Table 1 for estimates of those not receiving automatic Child Tax Credit payments, by state.)

Knowing more about these roughly 4 million or more children in low-income families can help inform outreach efforts. They include the following groups:

- **Roughly 2.3 million children who do not appear on an existing tax return but have health insurance.**⁷ The Treasury Department compared existing filing units with Form 1095 tax information, which lists children who have health insurance (including coverage through Medicaid or CHIP), to identify children whom no adult claimed on a tax return but who have health coverage. Their families will need to submit their information to the IRS to claim the credit. Many of these children participate in Medicaid and/or the Supplemental Nutrition Assistance Program (SNAP) or other state programs, and state benefit agencies can play a key

⁶ Estimates of the number of children not receiving automatic payments vary because estimating the non-filer population poses multiple challenges. For example, underreporting of income in survey data may generate overestimates of non-filers when using Census-based estimates. In addition, many families who have not typically filed returns may have filed 2020 tax returns during 2021 to claim EIPs, reducing the non-filer population relative to pre-pandemic estimates. Our figure relies on Treasury and Medicaid data and is our best approximation of the number of children whose families have lower incomes and need to take action to receive the credit, but as noted it omits uninsured children of non-filers and may be low for other reasons.

⁷ U.S. Department of Treasury, Office of Tax Analysis, "By ZIP Code: Number of Children under Age 18 with a Social Security Number Who Are Not Found on a Tax Year 2019 or 2020 Tax Return but who Appear on a Tax Year 2019 Form 1095 and Associated Number of Policy Holders," June 8, 2021, <https://home.treasury.gov/system/files/131/Estimated-Counts-of-Children-Unclaimed-for-CTC-by-ZIP-Code-2019.pdf>. Treasury estimated the number of children not found on a tax return as of May 27, 2021. If families' tax returns were filed and/or processed after that date, they would receive automatic payment of the Child Tax Credit and the estimate of 2.3 million children would decrease.

role in reaching these families. The Treasury Department has provided ZIP-code level data for these 2.3 million children. (See Appendix with links to resources. Also see box, “State SNAP Agencies Can Target Families With Incomes Likely Below the Filing Threshold.”)

- **Approximately 1.6 million children expected to be born in 2021 with Medicaid coverage.**⁸ Because these children have been or are expected to be born this year, they will not show up on any family’s 2019 or 2020 tax return. A family with a newborn who did *not* file a return in 2019 or 2020 will need to first file a tax return (for example, by using the Child Tax Credit non-filer portal) and then use the Child Tax Credit Update Portal to add their newborn’s information. A family who has a newborn and filed a 2019 or 2020 tax return will only need to update the Child Tax Credit Update Portal with their child’s information.⁹ State Medicaid agencies, as well as hospitals, are especially well-placed to reach these families.
- **Uninsured children who do not show up on any filer’s 2019 or 2020 tax return.** Estimates of this group are limited (and do not appear in our Appendix data), but they likely represent a small number compared with the roughly 2.3 million insured children.

These children come from the following types of families:

- Very low-income families with children, many with parents who have been disconnected from work opportunities for a long period, including many parents with disabilities. Many of the children who won’t automatically receive the credit live in families who receive state- or county-administered benefits such as those under SNAP, Temporary Assistance for Needy Families (TANF), or Medicaid, a fact that underscores the key role for state government in reaching this group. They have low incomes and are among those for whom the monthly payments can make the biggest difference in helping to cover essential expenses.
- Families with immigrant parents whose children have SSNs but who have been hesitant or unable to file their tax returns. These families are eligible to claim the Child Tax Credit but must file to do so. Families who have not previously filed may benefit from extra assistance to navigate the IRS requirements and forms, especially since many are provided only in English. Trusted messengers, such as groups that work closely with families who include immigrants, are especially important for relaying eligibility information and directing families to filing assistance resources. By law, the IRS guarantees the confidentiality of tax data. Information on tax forms

⁸ Medicaid and CHIP Payment and Access Commission, “Financing Maternity Care: Medicaid’s Role,” January 2020, <https://www.macpac.gov/publication/financing-maternity-care-medicoids-role/>. Medicaid covered 1.6 million births in 2018, which we use as an approximation for births in 2021. There is likely some overlap between this group and the 2.3 million children, but we expect it is quite small. This number could overstate current births on Medicaid if, for example, births overall continue to decline or understate current births on Medicaid if rules maintaining eligibility during the national health emergency substantially increase Medicaid coverage at the time of birth.

If the expanded Child Tax Credit is eventually made permanent, forms that families already fill out to register a newborn for an SSN could include information about enrolling in monthly payments for the Child Tax Credit to facilitate families to receive the credit in a timely manner. The IRS and Social Security Administration could enter a data-sharing agreement to facilitate automatic payments for such newborns if their parents submit their payment information at the time of filing for the child’s SSN.

⁹ Internal Revenue Service, Child Tax Credit Update Portal, accessed July 13, 2021, <https://www.irs.gov/credits-deductions/child-tax-credit-update-portal>.

is not shared with any other agency or person, including government immigration enforcement agencies, except in criminal or terrorist investigations.

- Families not required to file taxes and in which the caregiver is a recipient of certain benefits — Social Security, Supplemental Security Income (SSI), Veterans Affairs pension or disability, or railroad retirement — and who received EIPs for themselves automatically but did not use the EIP non-filer portal to claim an EIP for their dependent child. This group may include grandparents who have dependent children in their care. These individuals must submit information on their dependent to receive the Child Tax Credit. Children who themselves are beneficiaries of Social Security or Supplemental Security Income (SSI) may also be among the children at risk of missing out if their families did not file tax returns, and the Social Security Administration is well-placed to reach out to this group.

Governors, mayors, state benefit agencies, and community organizations can take steps to reach these children who are at risk of missing out on the payments. Below we identify concrete ways that states and other groups can raise awareness and direct eligible families to assistance.

State SNAP Agencies Can Target Families With Incomes Likely Below the Filing Threshold

State SNAP agencies reach many children in the lowest-income families and have access to their dependent and income data, which they could use to target outreach efforts to families who are most likely to require additional action to claim their Child Tax Credit. The U.S. Department of Agriculture estimates that SNAP reaches more than 90 percent of the lowest-income families who qualify for the program.^a

In a typical month of 2019, nearly 7 million children lived in SNAP families with no earnings.^b Many of these families received SNAP during a short period of unemployment and had income in other months of the year, so were likely to file taxes based on their annual income. But others would be among the families most likely to have low enough *annual* earnings that their income falls below the tax filing requirement threshold, and thus are more likely to need to file to get the Child Tax Credit.

State agencies could narrow their outreach efforts to families who are more likely to need assistance filing by using the information they have from the SNAP certification process. They could, for example, target families with children who have received SNAP for more than a year and have no recent earnings, or SNAP families with children where the caretaker is a grandparent or other family member with Social Security or SSI and no earnings.

^a Sarah Lauffer and Alma Vigil, “Trends in Supplemental Nutrition Assistance Program Participation Rates: Fiscal Year 2016 to Fiscal Year 2018,” U. S. Department of Agriculture, Food and Nutrition Service, May 2021, <https://fns-prod.azureedge.net/sites/default/files/resource-files/Trends2016-2018.pdf>.

^b Center on Budget and Policy Priorities analysis of SNAP Household Characteristics data for fiscal year 2019.

Many low-income families filed either federal income tax returns or information for the EIPs and hence will receive their payments automatically. State agencies and community groups and others that work with low-income families are the primary organizations able to reach the families who didn't. These groups are uniquely placed to use existing contact information to alert eligible people

about the payments and connect them with services to help them obtain their payment. The following groups would be useful targets for outreach efforts:

- Parents and caregivers with very low incomes, including those who are self-employed;
- Parents and caregivers with lower education levels;
- Parents and caregivers lacking secure housing;
- Parents and caregivers with disabilities;
- Parents and caregivers who are Black or American Indian or Alaska Native and other groups of color;¹⁰
- Parents and caregivers who lack SSNs but whose children have SSNs;
- Parents and caregivers who don't speak English as their first language; and
- Parents and caregivers with limited internet access, or smartphone-only internet access.

Non-Filers Will Need Support to Sign Up

People who have not filed and do not plan to file a 2020 tax return can use the IRS non-filer portal to submit their information. To use the portal, individuals will need to have an email address; SSN or ITIN for themselves and spouse if filing jointly; SSNs for qualifying children; full legal names and dates of birth for everyone listed on the form; a mailing address; and direct deposit information, if they wish to use direct deposit. Individuals must have internet access, preferably on a computer since the non-filer form does not resize and is therefore difficult to use on mobile devices.

Completing the process in the non-filer portal takes 15-30 minutes if one has the required information available. While the portal will submit a simplified 2020 tax return to the IRS, the process may not be easy for people to navigate on their own. The tool requires a user to create an online account, enter certain personal information, verify their email address, and submit the form.

In addition to determining eligibility for advance Child Tax Credit payments, the IRS will use information submitted through the non-filer form to calculate the amount of one's Recovery Rebate Credit (RRC) and their third-round EIP. The RRC is available for individuals who didn't get the full amount of their first or second EIPs. Examples include a Social Security recipient or Veterans Affairs beneficiary who did not receive EIPs for their dependents, or someone who received a partial EIP based on their 2018 tax return.

Calculating the RRC amount they are due will likely be the most challenging aspect of the non-filer form for many people to complete because it requires them to know the amounts of their first

¹⁰ These families are overrepresented in low-paid work and face worse employment prospects due to historical and ongoing discrimination in education, housing, employment, and criminal justice that has systematically limited opportunity. Danilo Trisi and Matt Saenz, "Economic Security Programs Reduce Overall Poverty, Racial and Ethnic Inequities," Center on Budget and Policy Priorities, January 28, 2021, <https://www.cbpp.org/research/poverty-and-inequality/economic-security-programs-reduce-overall-poverty-racial-and-ethnic>. Even in the relatively strong pre-pandemic economy, 1 in 3 Black (33 percent) and Latino (34 percent) workers earned below-poverty wages, as did nearly 1 in 5 white workers (19 percent). Economic Policy Institute, State of Working America Data Library, "Poverty-level wages," 2019, <https://www.epi.org/data/#?subject=povwage>.

and second EIPs and calculate the balance that they are eligible for. The IRS encourages people to refer to their bank statements if they received the payments through direct deposit or IRS notices 1444 and 1444-B, which were mailed after EIPs were delivered and list the EIP amounts paid. Many people will no longer have these documents and will have to provide this information based on memory. While the IRS will correct the amount if someone makes a mistake, this can slightly delay the processing of the form.

Some individuals who do not typically file a return may find the non-filer form hard to complete without assistance or may be discouraged from completing it if they do not have all the required information.¹¹ Improvements to the non-filer form should include making it mobile-friendly, providing instructions in languages other than English, providing more guidance for people to get the RRC, and facilitating identification authentication procedures for people who find the existing procedures daunting. Normally, agencies and service providers can direct people to free taxpayer assistance services such as Volunteer Income Tax Assistance (VITA) sites for help. However, with tax season over, most VITA sites are now closed for the year or are operating under limited capacity. Many non-filers will need help to accurately complete the non-filer form and avoid delays with their advance Child Tax Credit payments.

The most expedient way for people to receive payments is through direct deposit to a bank account, a financial payment app (such as Venmo, PayPal, or Cash App), or a reloadable debit card. If an individual does not provide the IRS with any of this information, the IRS will mail the advance monthly payments as paper checks. Many non-filers may need assistance establishing a bank account or an alternative account that can receive direct deposits. An estimated 16 percent of people with incomes below \$25,000 are “unbanked” (meaning they lack a checking, savings, or money market account), and the share is likely even higher among non-filers who do not regularly receive federal benefit payments.¹² Bank accounts through certain institutions can be opened online.¹³ Several financial apps (including Venmo, PayPal, and Cash App) also address this gap and provide avenues for people to receive direct deposits to their account within the app.

Key Role for Governors, Mayors, and State SNAP and Medicaid Agencies

The Child Tax Credit payments for which the 4 million or more children in low-income families qualify but may miss out on could easily be worth \$13 billion nationally, which is a significant sum both for individual families and local communities. (See Appendix Table 1 for an estimate of the potential Child Tax Credit payment amounts by state). If the families of all eligible children who need to file do so, about half of this amount would be received through advance payments this fall, and the other half would be delivered when they file their 2021 tax return. If we also add the child-based EIPs for which these children would also be eligible, the potential payments total about \$23 billion nationally (and that total rises even higher if the EIPs for the relevant filers are added). (See Appendix Table 2 for an estimate of the child-based EIP amounts available by state.)

¹¹ While the IRS accepts paper tax returns, processing time is much slower, especially as the IRS continues to work through a backlog of mail received when offices were closed in 2020 due to the pandemic.

¹² Board of Governors of the Federal Reserve, “Report on the Economic Well-Being of U.S. Households in 2020,” May 2021, <https://www.federalreserve.gov/publications/files/2020-report-economic-well-being-us-households-202105.pdf>.

¹³ See BankOn, “Expecting the Child Tax Credit?” <https://covidbanking.joinbankon.org/>.

These potential Child Tax Credit payments are significant relative to existing assistance programs. In Alabama and North Carolina, for example, the Child Tax Credit payments for the low-income families who need to file or provide updated information total an estimated \$216 million and \$337 million, respectively, or more than ten times the amount of basic cash assistance those states provide annually through their Temporary Assistance for Needy Families (TANF) programs (\$17 million and \$33 million), our estimates suggest.¹⁴

Families who did not file in 2019 or 2020 also missed out on substantial EIPs for their children and, in many cases, for the filer and any other adults in the household. A child who was eligible for all three EIPs would receive an additional \$2,500 in child-based EIPs upon filing for the Child Tax Credit. If we also include the EIPs the child would be eligible for, the payments available to families total an estimated \$381 million and \$591 million, respectively in Alabama and North Carolina, or roughly 20 times the amount provided through TANF. Each eligible adult in their family would receive an additional \$3,200, if they were eligible for all three EIPs, which would increase the amounts available per state even more.

People and groups essential to raising Child Tax Credit awareness and connecting non-filers with assistance include governors, mayors, and state agencies that administer programs that serve families with low incomes, such as TANF cash assistance, SNAP, Medicaid, and WIC (the Special Supplemental Nutrition Program for Women, Infants, and Children).

Governors and mayors can:

- **Direct state agencies to use available resources to identify families eligible for the credits and provide support to help this vulnerable group file.** States have information about families that could be used to target research, but they may need leadership to make the necessary connections across agencies and establish data-sharing agreements. For example:
 - Governors can direct their state revenue agencies to identify adults in families with children who have not filed taxes but who are enrolled in public benefits such as TANF, SNAP, Medicaid, or WIC. Such information could be useful for very targeted outreach to families who need to file to receive the Child Tax Credit.
 - State revenue agencies can provide demographic information to community groups about populations in the state that may need help getting advance Child Tax Credit payments. This may include families experiencing homelessness, survivors of domestic violence, and families with immigrants.
 - State revenue agencies also can provide information to state benefit agencies or community groups about geographic areas in the state with a larger share of families who have not previously filed taxes.
 - Information about births in 2021 that has been reported to state vital records agencies could be used to target outreach about the need for new parents to update their information with the IRS to claim the advance credit for newborns.

¹⁴ Center on Budget and Policy Priorities, “State Fact Sheets: How States Spend Funds Under the TANF Block Grant,” updated January 12, 2021, <https://www.cbpp.org/research/family-income-support/state-fact-sheets-how-states-spend-funds-under-the-tanf-block-grant>.

- **Use resources such as state and local funding from the American Rescue Plan to fund outreach campaigns and provide assistance to individuals.** For example, governors or mayors could hire temporary workers to reach targeted communities with higher concentrations of non-filers, such as communities with many immigrants, similar to the model some states and localities used for Census data collection. The city of Philadelphia is using a combination of city general funds, philanthropic dollars, and federal Community Services Block Grant funds to boost the capacity of organizations providing free tax preparation to help people complete a tax return, get an ITIN, or use the non-filer portal. The city also uses funds to run a Child Tax Credit education and outreach campaign and to support community partners helping harder-to-reach populations use the non-filer portal.
- **Use their leadership positions to educate the public and organize statewide outreach efforts.** Governors and mayors have led many past outreach efforts, such as campaigns to promote federal tax refunds, children’s health care coverage, and Census form completion efforts. Most recently states have directed large-scale vaccination campaigns. They can drive such outreach efforts through their executive authority, their convening power, and by leveraging their ability to drive significant earned and unearned media interest (that is, through traditional press stories and paid advertising). In states that administer TANF, SNAP, and/or Medicaid at the county level, county leaders can play a similar role.

The state agencies that administer TANF, SNAP, Medicaid, and WIC also can reach out to people who likely haven’t filed taxes yet or have a newborn, educate them about their eligibility and how to file in order to receive the credits, and connect them with local organizations that can assist them with filing. Though many of these agencies face competing demands and high workloads, incorporating this outreach into their regular activities would yield a high impact at relatively low cost. These agencies have regular contact with program participants by phone, in person, or in writing. They also are implementing Pandemic-EBT (P-EBT) this summer, which is providing grocery benefits to more than 30 million school-age and pre-school-age children, and for which many states are already developing new outreach and communications materials. A Child Tax Credit message could be incorporated into P-EBT efforts since both payments are for children.

For example, state SNAP and Medicaid agencies can:

- **Inform the parents and caregivers of infants born in 2021 whose births were covered by Medicaid that they need to take action to receive the advance Child Tax Credit.** The IRS does not know about children who were born (or will be born) in 2021. Parents or caretakers of these children who have previously filed tax returns need to update their information with the IRS using the Child Tax Credit Update Portal, even if they have older children who receive automatic payments. Parents or caretakers of these children who have not previously filed tax returns need to complete the non-filer portal to submit their information. For births late in 2021, state Medicaid agencies can provide information to these parents about what they need to do to receive their advance Child Tax Credit in the context of enrolling the newborn in Medicaid. For births that occurred earlier in the year, the state Medicaid agency could identify these parents for targeted outreach.
- **Include messaging about the Child Tax Credit on TANF, SNAP, Medicaid, and WIC websites and other public places.** Many states have online portals where participants can manage their benefits or report changes. States can post to their websites basic information

about the credits and how to register for the advance payments or report a recent birth. For example, states can link to the IRS non-filer portal and instructions for using it on their websites, client account portals, and mobile phone apps. Agencies that use instant messaging or “chatbots” through their websites may be able to include questions and answers about these payments. State human service agencies that use social media can also use those channels to provide information. And states can provide educational and outreach materials to other government and nonprofit service providers. Some states provide application kiosks and staff to assist applicants in their office lobbies. State health and human services offices that have resumed in-person operations can provide access to the IRS non-filer form such as by making computers and staff to assist available.

- **Include messaging about the Child Tax Credit in written client communications.** State agencies are in direct written contact with residents through text, email, and regular mail regarding TANF, SNAP, Medicaid, and WIC benefits. States can include information about how to file for the payments as part of those routine communications. For example, the Colorado Department of Public Health and Environment developed messaging on the Child Tax Credit in English and Spanish and disseminated it to public health and community-based organizations in the state to share with their clients and networks. Agencies are also routinely in contact with some participants over the phone, particularly through their call centers. Many of those eligible for but not yet receiving the Child Tax Credit will be in touch with state agencies in coming months to renew their benefits or address other issues. This type of interaction is an excellent opportunity for the state to explain a family’s potential eligibility for the credit and provide them with resources on filing.
- **Include messaging about the Child Tax Credit in phone interactions with clients.** Many other individuals contact state agencies via phone or the internet every day. While waiting on hold at a call center or conducting business online, they could receive information about the credits and how non-filers can apply. Local human services offices generally inform their eligibility workers and call center staff about other community resources available to families, such as local food banks and other community-based resources; states could include information about the credits in interview scripts and other materials for eligibility workers so they can provide accurate information.
- **Partner with community organizations to assist SNAP participants.** To contact some non-filers who might not be connected to SNAP or Medicaid, such as people who lack secure housing (including those who experiencing homelessness), state agencies can also ask their contracted service providers and other community partners to reach out. For example, many SNAP agencies work with community-based organizations that assist with SNAP outreach and application assistance; these organizations may be able to help individuals complete the non-filer form. The Alexandria, Virginia Department of Human and Community Services partnered with a free tax preparation program to hold Child Tax Credit sign-up sessions in June and July, as another example. The combined efforts of state and community organizations can vastly increase the number of eligible people who actually receive their payments. (See Box, “Positioning Community Assisters to Provide Hands-On Support.”)
- **Partner with other stakeholders to reach Medicaid and child care participants.** Health care and child care providers are a trusted source of information for low-income families. They can provide information about the Child Tax Credit in conversations with patients or at registration, post fliers in waiting rooms or child care facilities, or share information through outreach channels like email, phone, and text. Similarly, managed care organizations (MCOs)

often employ case managers and community health workers to support Medicaid enrollees' overall well-being, and their call centers regularly interact with their members. MCOs can provide information, referrals, and assistance during these interactions.

Positioning Community Assisters to Provide Hands-On Support

If the expanded Child Tax Credit is eventually extended past 2021, here are some broader steps that policymakers can take to provide the assistance needed for non-filers who are less likely to access the online portals the IRS provides for initial filing and updates.

Expand Worker Information Networks (WINs). House Ways and Means Chair Richard Neal proposed WINs as part of a paid leave bill to provide workers with assistance in accessing benefits. Policymakers could expand the WINs' mission to also include assistance to individuals applying for the Child Tax Credit and other refundable tax credits.

Fund community assisters. Community-based organizations in all states should be made eligible for grants. We have heard from community organizations and legal services groups that the most vulnerable non-filers need significant help navigating the IRS' online portals, given the level of security and identity checks they require. In particular, people of color, people with low incomes, seniors, and people with disabilities are disproportionately likely to lack the required ID. Immigrants with children eligible for the Child Tax Credit will need help from trusted partners so they understand that they are not putting themselves in jeopardy with regard to their immigration status by applying for the Child Tax Credit.

These same groups are disproportionately affected by other barriers such as language, disability, and precarious housing, which tax assistance groups do not necessarily have the tools or experience to handle. These are the groups that are most likely to benefit from the expanded Child Tax Credit. Using trusted partners that already work in the community will be especially important among people who mistrust or are unfamiliar with the tax system.

Unscrupulous entities and individuals may try to scam individuals out of their payment or charge them to submit their information through the free non-filer portal. States can use their communication networks to help push against these fraudulent efforts and direct eligible individuals to trusted helpers and to correct information.

Community-Based Organizations, Schools, and Local Officials Also Critical

Community-based organizations, schools, and local officials can also play a critical role in helping connect non-filers to advance Child Tax Credit payments. Community action agencies, faith-based organizations, and religious institutions are connected to non-filers who don't participate in TANF, SNAP, or Medicaid. Food banks and community health clinics interact with harder-to-reach populations that state agencies and other outreach channels may miss. Additionally, groups delivering services or programming for specific populations such as domestic violence service providers, organizations serving immigrants, and family homeless shelters can help answer questions about eligibility, address concerns about getting the payments, and connect people to support to sign up for advance payments. Libraries, job training programs, and employment services can make computers available for people without internet access to complete the IRS non-filer form. Some community-based organizations have staff who can help people with this process.

Schools can also play an essential role in outreach efforts. School districts can post information on websites and encourage superintendents and school principals to disseminate information to families through robocalls, emails, and text messages. School feeding programs, including summer meal sites, can share flyers and make computers available for people to use the non-filer portal with a printed guide.¹⁵ Back-to-school registration processes can incorporate information about the advance payments and how to get help signing up for them. Head Start and home visitor programs; labor and delivery wards (for newborns), pediatrician offices, free clinics, and other health care providers; and community colleges are also important avenues to reach families.

Mayors and city, county, and town officials are attuned to the needs of their communities and are already working to address challenges that non-filers may face, including homelessness, language barriers, and lack of internet access. Local officials have connections with various entities that can disseminate information, such as school districts and utility companies. In addition to publicizing information about the payments, local officials can help inform people about local sources for help from community organizations.

¹⁵ Get It Back Campaign, “How to Fill out the IRS Non-filer Form,” <https://www.taxoutreach.org/tax-filing/coronavirus/how-to-fill-out-the-irs-non-filer-form/>.

Appendix with links to resources

White House:

- White House Child Tax Credit Information: *This webpage provides an overview of changes to the Child Tax Credit under the American Rescue Plan, as well as concise answers to some frequently asked questions. It also links to the Treasury Department's non-filer zip code data.*
 - English: <https://www.ChildTaxCredit.gov>
 - Spanish: <https://www.whitehouse.gov/es/el-credito-tributario-por-hijos>
- White House Child Tax Credit Non-Filer Sign-Up: *This webpage provides instructions on how to sign up for advance Child Tax Credit payments for non-filers, including a link to the IRS Non-Filer Sign-Up. It also has a Frequently Asked Questions section specifically for non-filers.*
 - English: <https://www.whitehouse.gov/child-tax-credit/sign-up>
 - Spanish: <https://www.whitehouse.gov/es/el-credito-tributario-por-hijos/credito-tributario-por-hijos-para-no-contribuyentes>

IRS:

- IRS Child Tax Credit Information: *This webpage provides a concise overview of the advance Child Tax Credit payments and who is eligible. It also includes links to the Update Portal, Non-Filer Sign-Up, and Eligibility Tool.*
 - English: <https://www.irs.gov/advctc>; <https://www.irs.gov/childtaxcredit2021>
 - Spanish: <https://www.irs.gov/es/credits-deductions/advance-child-tax-credit-payments-in-2021>
- IRS Child Tax Credit FAQs: *This webpage provides a detailed list of frequently asked questions, categorized by topic.*
 - English: <https://www.irs.gov/credits-deductions/2021-child-tax-credit-and-advance-child-tax-credit-payments-frequently-asked-questions>
 - Spanish: <https://www.irs.gov/es/credits-deductions/2021-child-tax-credit-and-advance-child-tax-credit-payments-topic-a-general-information>
- IRS Child Tax Credit Update Portal: *This portal allows users to check their enrollment status for advance Child Tax Credit payments, unenroll from advance payments, and manage their bank account information.*
 - English: <https://www.irs.gov/ctcportal>
 - Spanish: <https://www.irs.gov/es/credits-deductions/child-tax-credit-update-portal>
- IRS Child Tax Credit Non-Filer Sign-Up Tool: *This tool allows people without a tax filing requirement to sign up for advance Child Tax Credit payments, as well as the Recovery Rebate Credit and Economic Impact Payments.*
 - English: <https://www.irs.gov/credits-deductions/child-tax-credit-non-filer-sign-up-tool>
 - Spanish: <https://www.irs.gov/es/credits-deductions/child-tax-credit-non-filer-sign-up-tool>
- IRS Advance Child Tax Credit Eligibility Assistant: *This tool helps users check their eligibility for advance Child Tax Credit payments.*

- o English: <https://www.irs.gov/credits-deductions/advance-child-tax-credit-eligibility-assistant>
- o Spanish: <https://www.irs.gov/es/credits-deductions/advance-child-tax-credit-eligibility-assistant>
- IRS 2021 Child Tax Credit Resources and Guidance: *This webpage links to all IRS resources on the 2021 Child Tax Credit and advanced payments, including an outreach toolkit, guides to the IRS non-filer sign-up in seven languages, and Treasury’s non-filer zip code data.*
 - o English: <https://www.irs.gov/newsroom/2021-child-tax-credit-and-advance-child-tax-credit-payments-resources-and-guidance>
 - o Spanish: <https://www.irs.gov/es/newsroom/2021-child-tax-credit-and-advance-child-tax-credit-payments-resources-and-guidance>

National and State Organizations:

- GetCTC, by Code for America: *This user-friendly webpage provides information on the Child Tax Credit and advance payments, including information on eligibility, how to receive the payments, and frequently asked questions.*
 - o <https://www.getctc.org/en> (English)
 - o <https://www.getctc.org/es> (Spanish)
- CBPP’s Get It Back Campaign Child Tax Credit & Stimulus Outreach Landing Page: *This webpage provides outreach tools and other resources to help eligible individuals access the advanced Child Tax Credit payments and Economic Impact Payments. These resources include outreach scripts and templates, and information for groups that are at risk of missing out on the payments, including non-filers, immigrants, people experiencing homelessness, and people who are incarcerated.*
 - o <https://www.taxoutreach.org/coronavirus>
- CBPP’s Get It Back Campaign Child Tax Credit Information: *This webpage provides detailed responses to frequently asked questions about the Child Tax Credit and advance payments. Notably, this includes questions about how special circumstances, such as sharing custody of a child or owing back taxes, may or may not affect one’s advance payments.*
 - o <https://www.taxoutreach.org/tax-credits/child-tax-credit/whats-new-about-the-child-tax-credit-in-2021>
- CBPP’s Get It Back Campaign Guide to IRS Non-Filer Form: *This webpage helps users determine whether they should use the IRS Non-filer form and provides detailed, step-by-step instructions on how to fill out the form.*
 - o <https://www.taxoutreach.org/tax-filing/coronavirus/how-to-fill-out-the-irs-non-filer-form>
- CBPP’s Get It Back Campaign Guide to IRS Child Tax Credit Update Portal: *This webpage helps users understand what they can use the IRS Child Tax Credit Update Portal for and provides detailed, step-by-step instructions on how to create an account and navigate the portal.*
 - o <https://www.taxoutreach.org/tax-filing/coronavirus/how-to-use-the-irs-child-tax-credit-update-portal-ctc-up>
- CBPP’s Get It Back Campaign Guide to Getting Started With Child Tax Credit Outreach: *This webpage provides key information for Child Tax Credit outreach groups, including information on the*

expanded Child Tax Credit, guidance on building an outreach plan, and specific steps to help raise awareness and increase access to advance payments among non-filers.

- o <https://www.taxoutreach.org/blog/getting-started-with-child-tax-credit-outreach>
- **Propel Child Tax Credit FAQs & Calculator:** *This webpage allows users to calculate an estimate of how much money their family could receive from the Child Tax Credit. It also includes a list of frequently asked questions with concise answers.*
 - o <https://www.childtaxcredit.com>
- **Find Your Funds:** *This website includes information on accessing advance Child Tax Credit payments, the EITC, and Economic Impact Payments. It also includes outreach materials, including email, call, and text templates in 11 languages.*
 - o <https://www.findyourfunds.org>

APPENDIX TABLE 1

Roughly 4 Million or More Children Need Assistance to Claim Child Tax Credit; State and Local Economies Stand to Benefit

State	Insured Children Not Shown on Tax Returns	Approximate Child Tax Credit Amount for Insured Children Not Shown on Tax Returns, by State (\$ millions)	Potential Newborns with Medicaid Coverage	Approximate Child Tax Credit Amount for Potential Newborns with Medicaid Coverage, by State (\$ millions)	Approximate Total Child Tax Credit Amount for Children in Families Who Need Assistance to Claim, by State (\$ millions)
Total U.S.	2,267,562	\$6,803	1,647,833	\$5,932	\$12,735
Alabama	37,018	111	29,120	105	216
Alaska	7,726	23	4,026	14	38
Arizona	61,951	186	43,517	157	343
Arkansas	23,705	71	16,921	61	132
California	371,877	1,116	202,943	731	1,846
Colorado	36,763	110	25,261	91	201
Connecticut	25,839	78	13,058	47	125
Delaware	6,606	20	4,855	17	37
District of Columbia	5,725	17	4,155	15	32
Florida	127,299	382	109,078	393	775
Georgia	99,910	300	59,425	214	514
Hawai'i	10,247	31	5,490	20	51
Idaho	6,373	19	8,196	30	49
Illinois	32,662	98	60,852	219	317
Indiana	41,053	123	33,693	121	244
Iowa	18,753	56	15,381	55	112
Kansas	20,970	63	11,466	41	104
Kentucky	26,635	80	26,158	94	174
Louisiana	36,110	108	38,340	138	246
Maine	3,712	11	4,804	17	28
Maryland	58,459	175	28,631	103	278
Massachusetts	58,494	175	19,652	71	246
Michigan	64,908	195	46,989	169	364
Minnesota	33,221	100	21,871	79	178
Mississippi	18,172	55	23,339	84	139
Missouri	40,285	121	27,919	101	221
Montana	7,837	24	4,864	18	41
Nebraska	9,894	30	8,822	32	61
Nevada	17,193	52	16,834	61	112
New Hampshire	7,745	23	3,091	11	34

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Roughly 4 Million or More Children Need Assistance to Claim Child Tax Credit; State and Local Economies Stand to Benefit

State	Insured Children Not Shown on Tax Returns	Approximate Child Tax Credit Amount for Insured Children Not Shown on Tax Returns, by State (\$ millions)	Potential Newborns with Medicaid Coverage	Approximate Child Tax Credit Amount for Potential Newborns with Medicaid Coverage, by State (\$ millions)	Approximate Total Child Tax Credit Amount for Children in Families Who Need Assistance to Claim, by State (\$ millions)
New Jersey	55,105	165	31,194	112	278
New Mexico	17,445	52	13,350	48	100
New York	199,996	600	110,653	398	998
North Carolina	50,216	151	51,686	186	337
North Dakota	4,882	15	2,677	10	24
Ohio	59,422	178	57,120	206	384
Oklahoma	25,087	75	25,959	93	169
Oregon	12,041	36	19,639	71	107
Pennsylvania	75,363	226	45,537	164	390
Rhode Island	5,457	16	5,146	19	35
South Carolina	26,987	81	28,253	102	183
South Dakota	6,322	19	3,871	14	33
Tennessee	52,343	157	39,045	141	298
Texas	180,794	542	180,969	651	1,194
Utah	26,007	78	12,222	44	122
Vermont	3,565	11	2,421	9	19
Virginia	53,319	160	30,247	109	269
Washington	46,559	140	34,135	123	263
West Virginia	3,059	9	9,261	33	43
Wisconsin	29,297	88	23,500	85	172
Wyoming	3,084	9	2,197	8	17
American Samoa	116	0	*	*	*
Guam	3,557	11	*	*	*
Northern Mariana Islands	401	1	*	*	*
Puerto Rico	4,924	15	*	*	*
Virgin Islands	5,072	15	*	*	*

Notes: Estimates of the number of children not receiving automatic payments vary because estimating the non-filer population poses multiple challenges. These figures reflect the best available data on the number of children in each state whose families have lower incomes and need to take action to receive the credit. Figures exclude uninsured children not shown on tax returns; estimates of this group are limited, but they likely represent a small number compared with the roughly 2.3 million insured children. The dollar amounts listed for the 2.3 million insured children not shown on tax returns (column 3) are *lower* bounds of the amount of assistance available for those children. They assume each child is eligible for \$3,000, but some of the 2.3 million children are under age 6 and thus eligible for \$3,600. The dollar amounts listed for the

Roughly 4 Million or More Children Need Assistance to Claim Child Tax Credit; State and Local Economies Stand to Benefit

State	Insured Children Not Shown on Tax Returns	Approximate Child Tax Credit Amount for Insured Children Not Shown on Tax Returns, by State (\$ millions)	Potential Newborns with Medicaid Coverage	Approximate Child Tax Credit Amount for Potential Newborns with Medicaid Coverage, by State (\$ millions)	Approximate Total Child Tax Credit Amount for Children in Families Who Need Assistance to Claim, by State (\$ millions)
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1.6 million potential newborns with Medicaid coverage (column 5) reflect a credit of \$3,600 per child. (Medicaid covered 1.6 million births in 2018, which we use as an approximation for births in 2021.) There is likely some overlap between the 1.6 million newborns and the 2.3 million children, but we expect it is quite small. We sum these dollar amounts to calculate the total potential Child Tax Credit amount for children in families who need assistance (last column). Figures do not include EIP amounts for which the child, and the filer(s), are eligible (see Appendix Table 2).

*Data on the number of potential newborns with Medicaid coverage in the territories are not available.

Source: CBPP calculations using, for insured children not shown on tax returns, Treasury Department’s Office of Tax Analysis, “By ZIP Code: Number of Children under Age 18 with a Social Security Number Who Are Not Found on a Tax Year 2019 or 2020 Tax Return but who Appear on a Tax Year 2019 Form 1095 and Associated Number of Policy Holders,” June 8, 2021, <https://home.treasury.gov/system/files/131/Estimated-Counts-of-Children-Unclaimed-for-CTC-by-ZIP-Code-2019.pdf>. For potential newborns with Medicaid coverage, “Financing Maternity Care: Medicaid’s Role,” Medicaid and CHIP Payment and Access Commission, January 2020, <https://www.macpac.gov/publication/financing-maternity-care-medicaids-role/>.

APPENDIX TABLE 2

Roughly 4 Million or More Children Also Eligible For All Economic Impact Payments, Which Would Further Boost Support to Individuals and Their Local Economies

State	Insured Children Not Shown on Tax Returns	Potential Newborns with Medicaid Coverage	Approximate Total Children in Families Who Need Assistance to Claim Tax Credits	Approximate Total Economic Impact Payment Amount for Children in Families Who Need Assistance to Claim, by State (\$ millions)	Approximate Total Child Tax Credit and Economic Impact Payment Amount for Children in Families Who Need Assistance to Claim, by State (\$ millions)
Total U.S.	2,267,562	1,647,833	3,915,395	\$9,788	\$22,523
Alabama	37,018	29,120	66,138	165	381
Alaska	7,726	4,026	11,752	29	67
Arizona	61,951	43,517	105,468	264	606
Arkansas	23,705	16,921	40,626	102	234
California	371,877	202,943	574,820	1,437	3,283
Colorado	36,763	25,261	62,024	155	356
Connecticut	25,839	13,058	38,897	97	222
Delaware	6,606	4,855	11,461	29	66
District of Columbia	5,725	4,155	9,880	25	57
Florida	127,299	109,078	236,377	591	1,366
Georgia	99,910	59,425	159,335	398	912
Hawai'i	10,247	5,490	15,737	39	90
Idaho	6,373	8,196	14,569	36	85
Illinois	32,662	60,852	93,514	234	551
Indiana	41,053	33,693	74,746	187	431
Iowa	18,753	15,381	34,134	85	197
Kansas	20,970	11,466	32,436	81	185
Kentucky	26,635	26,158	52,793	132	306
Louisiana	36,110	38,340	74,450	186	432
Maine	3,712	4,804	8,516	21	50
Maryland	58,459	28,631	87,090	218	496
Massachusetts	58,494	19,652	78,146	195	442
Michigan	64,908	46,989	111,897	280	644
Minnesota	33,221	21,871	55,092	138	316
Mississippi	18,172	23,339	41,511	104	242
Missouri	40,285	27,919	68,204	171	392
Montana	7,837	4,864	12,701	32	73
Nebraska	9,894	8,822	18,716	47	108
Nevada	17,193	16,834	34,027	85	197

APPENDIX TABLE 2

Roughly 4 Million or More Children Also Eligible For All Economic Impact Payments, Which Would Further Boost Support to Individuals and Their Local Economies

State	Insured Children Not Shown on Tax Returns	Potential Newborns with Medicaid Coverage	Approximate Total Children in Families Who Need Assistance to Claim Tax Credits	Approximate Total Economic Impact Payment Amount for Children in Families Who Need Assistance to Claim, by State (\$ millions)	Approximate Total Child Tax Credit and Economic Impact Payment Amount for Children in Families Who Need Assistance to Claim, by State (\$ millions)
New Hampshire	7,745	3,091	10,836	27	61
New Jersey	55,105	31,194	86,299	216	493
New Mexico	17,445	13,350	30,795	77	177
New York	199,996	110,653	310,649	777	1,775
North Carolina	50,216	51,686	101,902	255	591
North Dakota	4,882	2,677	7,559	19	43
Ohio	59,422	57,120	116,542	291	675
Oklahoma	25,087	25,959	51,046	128	296
Oregon	12,041	19,639	31,680	79	186
Pennsylvania	75,363	45,537	120,900	302	692
Rhode Island	5,457	5,146	10,603	27	61
South Carolina	26,987	28,253	55,240	138	321
South Dakota	6,322	3,871	10,193	25	58
Tennessee	52,343	39,045	91,388	228	526
Texas	180,794	180,969	361,763	904	2,098
Utah	26,007	12,222	38,229	96	218
Vermont	3,565	2,421	5,986	15	34
Virginia	53,319	30,247	83,566	209	478
Washington	46,559	34,135	80,694	202	464
West Virginia	3,059	9,261	12,320	31	73
Wisconsin	29,297	23,500	52,797	132	304
Wyoming	3,084	2,197	5,281	13	30
American Samoa	116	*	*	*	*
Guam	3,557	*	*	*	*
Northern Mariana Islands	401	*	*	*	*
Puerto Rico	4,924	*	*	*	*
Virgin Islands	5,072	*	*	*	*

Notes: Estimates of the number of children not receiving automatic payments vary because estimating the non-filer population poses multiple challenges. These figures reflect the best available data on the number of children in each state whose families have lower incomes and need to take action to receive the credit. Figures exclude uninsured children not shown on tax returns; estimates of this group are limited, but they

Roughly 4 Million or More Children Also Eligible For All Economic Impact Payments, Which Would Further Boost Support to Individuals and Their Local Economies

State	Insured Children Not Shown on Tax Returns	Potential Newborns with Medicaid Coverage	Approximate Total Children in Families Who Need Assistance to Claim Tax Credits	Approximate Total Economic Impact Payment Amount for Children in Families Who Need Assistance to Claim, by State (\$ millions)	Approximate Total Child Tax Credit and Economic Impact Payment Amount for Children in Families Who Need Assistance to Claim, by State (\$ millions)
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likely represent a small number compared with the roughly 2.3 million insured children. There is likely some overlap between the 2.3 million children and the 1.6 million newborns (Medicaid covered 1.6 million births in 2018, which we use as an approximation for births in 2021), but we expect it is quite small. The children whose families need to file to claim the Child Tax Credit would also be eligible for EIPs. Each child is eligible for \$2,500 in EIPs, across all three EIPs, which we use to calculate the dollar amount available (column 5). (Each filer is eligible for \$3,200 in EIPs, but this amount is excluded from columns 5 and 6.) These payments (column 5), together with the Child Tax Credit payments (Appendix Table 1, column 6), would provide substantial support to families and to their local communities (Appendix Table 2, column 6).

*Data on the number of potential newborns with Medicaid coverage in the territories are not available.

Source: CBPP calculations using, for insured children not shown on tax returns, Treasury Department’s Office of Tax Analysis, “By ZIP Code: Number of Children under Age 18 with a Social Security Number Who Are Not Found on a Tax Year 2019 or 2020 Tax Return but who Appear on a Tax Year 2019 Form 1095 and Associated Number of Policy Holders,” June 8, 2021, <https://home.treasury.gov/system/files/131/Estimated-Counts-of-Children-Unclaimed-for-CTC-by-ZIP-Code-2019.pdf>. For potential newborns with Medicaid coverage, “Financing Maternity Care: Medicaid’s Role,” Medicaid and CHIP Payment and Access Commission, January 2020, <https://www.macpac.gov/publication/financing-maternity-care-medicaids-role/>.