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Are Black and Latine Families with Babies Feeling Relief from the Child Tax Credit?

Equity Research Action Coalition Rescue Plan Full Report
March 2023



EXECUTIVE SUMMARY

The COVID-19 pandemic has had a lasting impact on the physical, mental and social well-being of individuals and families. Job losses and reduced work hours have had a differential impact on individuals based on race and ethnic identities.

Families with low income have faced food and housing insecurity, as well as difficulty paying rent and child-care expenses. Caregivers' experiences during the pandemic are correlated with their experiences of discrimination and their related concern for their children, underscoring the impact of the dual pandemics.ⁱ Finally, exacerbated by the economic, social, and psychological tax of COVID-19 and racism, mental health problems have affected individuals of all age groups from young children to adultsⁱⁱ. The Child Tax Credit (CTC) has provided some relief to the families reeling from the impact of the pandemic. For example, CTC has been an important towards reducing child poverty. Families have also used the CTC to meet their basic needs like housing, paying for utilities and childcare which helped overcome economic insecurity and improved wellbeing. But this has been a temporary stop gap measure.ⁱⁱⁱ

To further understand the impact of the COVID-19 pandemic on the lives of American families with babies with low income and the role of CTC, we used the RAPID-EC survey to examine and unpack how they were affected. In this report, we discuss the experiences of Black and Latine families with low income with babies to assess how the pandemic has impacted them and whether CTC has provided any relief. We find that the CTC had a positive impact for families' economic and general wellbeing, but this economic strategy needs to be sustained for longer periods and refined to better meet the unique needs of Black and Latine families.



Are Black and Latine Families with Babies Feeling Relief from the Child Tax Credit?



Equity Coalition Rescue Plan Final Report | March 2023

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Introduction

The COVID 19 pandemic continues to have a lasting impact on people of all ages. More than one million Americans have lost their lives since 2020. It has affected all segments of the population but is particularly deleterious to the vulnerable populations including people who live in poverty.^{iv} Families have experienced job loss and food insufficiency^v. Higher incidents of discrimination based on race and ethnic identities have been reported during the pandemic, underscoring the prevalence of the dual pandemics -- COVID-19 and racism.^{vi} All of this has contributed to increased anxiety and depression especially among communities of color.^{vii} It is highly imperative that the federal and local governments provide social protection programs like cash payments to mitigate the impact of COVID-19 for people living in poverty and facing economic challenges.

In this report, we discuss the experiences of Black and Latine families with low income with babies to assess how the pandemic has impacted them and whether CTC has provided any relief. Specifically, we assess how families who received CTC compare to those who did not receive CTC in terms of income stability, financial problems, and material hardship. We also consider experiences of discrimination and overall mental health among Black and Latine families with low income with babies. We conclude this report by key policy takeaways and policy recommendations.

The health and well-being of families with low income have been adversely impacted during the pandemic.

There has been a disproportionate impact of COVID-19 based on income, race, and ethnicity. During the early phase of the pandemic, Black Americans were being infected at three times the rate than White Americans and twice as likely to die.^{viii} According to CDC, 16% of U.S. COVID-19 deaths are among Latine people.^{ix} Evidence is mounting that there is an income gradient in COVID-19 mortality, as well, with those with the lowest income levels being more likely to die from COVID-19.^x These inequities stem from structural barriers and preexisting



health conditions, like diabetes and heart disease which heighten susceptibility to this virus, that low-income minority populations experience. For example, Black and Latine people compared to White people live in multigenerational households, in dense neighborhoods, are more likely to commute using public transportation and engage in essential work like food service and driving buses, that does not accommodate remote work and heightens their exposure.^{xi} In addition, Blacks have faced racial bias in medical treatment before and during the pandemic which has increased health disparities including health insurance coverage and healthcare access.^{xii}

Compounded with effects on physical health, the COVID-19 pandemic and the subsequent economic regression have had a negative impact on mental health as well. Higher levels of adverse mental health conditions, substance use, and suicidal ideation were reported by adults in the United States in June 2020. Mental health conditions disproportionately affected young adults, Latine and Black people, essential workers, unpaid caregivers for adults, and those receiving treatment for preexisting psychiatric conditions.^{xiii} Loneliness, social isolation, fear of COVID-19 infection, loss of loved ones, alcohol withdrawal syndrome or substance misuse, and loss of employment have all contributed to mental health challenges.^{xiv} Moreover, due to a rise in demand for counseling services, providers are busier than ever and unable to take on new clients.^{xv}

According to the Household Pulse Survey conducted by the United States Census Bureau, about 4 in 10 adults in the U.S. have reported symptoms of anxiety or depressive disorder, up from one in ten adults who reported these symptoms from January and June 2019. Families of color have been disproportionately affected by the pandemic. Non-Hispanic Black adults (48%) and Hispanic or Latino adults (46%) are more likely to report symptoms of anxiety and/or depressive disorder than Non-Hispanic White adults (41%).^{xvi} This data is further validated by the findings in the study conducted by Thomeer et al. According to their research, mental health of Black, Hispanic, and Asian respondents worsened relative to White respondents during the pandemic, with significant increases in depression and anxiety among racialized minorities compared to Whites.^{xvii}

COVID-19 has had significant and detrimental impact on the economic well-being of American families, especially, Black, Latine, and Native American families.

As a result of unemployment and job losses, many Americans have been out of work leading to labor and economic vulnerability. According to a poll conducted by NPR, Robert Wood Johnson Foundation and Harvard T.H. Chan School of Public Health, half or more Hispanic (57%), Black (56%), and Native American (50%) households in the U.S. report facing serious financial problems as well as 32% of Asian households.^{xviii}

Another major impact of the pandemic has been loss of savings. According to the above-mentioned poll, 19% of all households in the U.S. report losing all of their savings during the COVID-19 outbreak and not



currently having any savings to fall back on. This includes more than one-quarter of all Black (31%), Latine (27%), and Native American (26%) households in the U.S.^{xix}

Unemployment, job loss, and financial strain impacted housing and food insecurity, payment of utilities, and credit card loans. 40% of Black households report serious problems paying credit cards, loans, or other debt while 28% report serious problems paying their utilities, 26% report serious problems affording food. 31% of Latino households report serious problems paying their utilities, while 27% report facing serious problems paying credit cards, loans, or other debt, 26% report serious problems paying their rent or mortgage.^{xx}

The Child Tax Credit provided economic stability for many families.

Social protection programs like income supports play an important role in mitigating some of the adverse impacts of the pandemic. In the U.S. the Biden administration passed the American Rescue Plan in March 2021. One of the provisions of this act was the Child Tax Credit (CTC), which provided families with monthly payments of \$250 - \$300 per child. It also increased the annual CTC payment from \$2000 to \$3000 per child for children over the age of six and from \$2000 to \$3600 for children under the age of six. The cash payments were made each month between July – December 2021, a temporary program that lasted for six months.^{xxi} The CTC reached 61.2 million children across 36 million households by December.^{xxii}

One of the biggest impacts of the CTC has been in reducing child poverty. Estimates suggest that the monthly payments reduced child poverty by about 30%. Most low-income families used the CTC to buy food, clothing, school supplies, pay bills, and cover the rent. Less often, CTC payments have been used for vehicle payments, childcare and paying off debts.^{xxiii} The CTC has been a stabilization tool for middle income families, White families and those with a college degree as well.^{xxiv} The advocacy organization Parents Together Action found that 77% of the parents they surveyed said the monthly CTC made them less anxious about their finances, and 90% said the payments were “helpful” or made a “huge difference” for their family.^{xxv}

Exploring how Racism and Pandemic Impact the Lives of Black and Latine Families with Babies

The Equity Research Action Coalition¹ has been assessing the impact of the CTC payments on Black and Latine families with low income since July 2021, using the RAPID-EC dataset and a series of focus groups with Black



and Latine families. We have consistently found that CTC monthly payments have improved the economic situation of Black and Latine families with low income who have babies by helping to mitigate financial strain and material hardship (e.g., housing, health care) and by increasing income stability.

In addition to assessing the economic impact of the CTC over time, we also examine the link between CTC and families' wellbeing including their experiences with discrimination. We will be complementing our findings from RAPID EC data with the other findings and existing research from Household Pulse Survey data.

Data for this report comes from 456 Black families and 1,650 Latine families with low income with babies. Among these families with low income, the majority had received at least a CTC payment by the end of the year; 71% of Black families and 73% of Latine families had received CTC.



ECONOMIC IMPACT

I. Income Stability

Black and Latine families' income stability increased after receiving CTC, but reduced once CTC ended.

Respondents of the RAPID-EC survey were asked if their income during the pandemic increased, stayed the same or decreased. Among Black families who had received the CTC, 35.5% respondents said that after initial payments they experienced income instability, whereas 37.0% respondents reported that income instability during the summer of 2022, i.e. after payments stopped. (see Figure 1). Among Black families who did not receive the CTC after it had been disbursed, 57.1% respondents reported income instability during the summer of 2021 while 40% reported income instability during the summer of 2022 (when all CTC payments have been disbursed).

Among Latine respondents with low income who had received the CTC, 42.9% Latine respondents said in October '21 that they experienced income instability whereas 38.7% said their income was unstable during the summer of 2022. Among Latine families who did not receive the CTC even after it had been disbursed, 63.64% respondents said in October '21 that their income was unstable, and 47.04% respondents reported that they experienced income instability in the summer of 2022.

II. Financial Problems

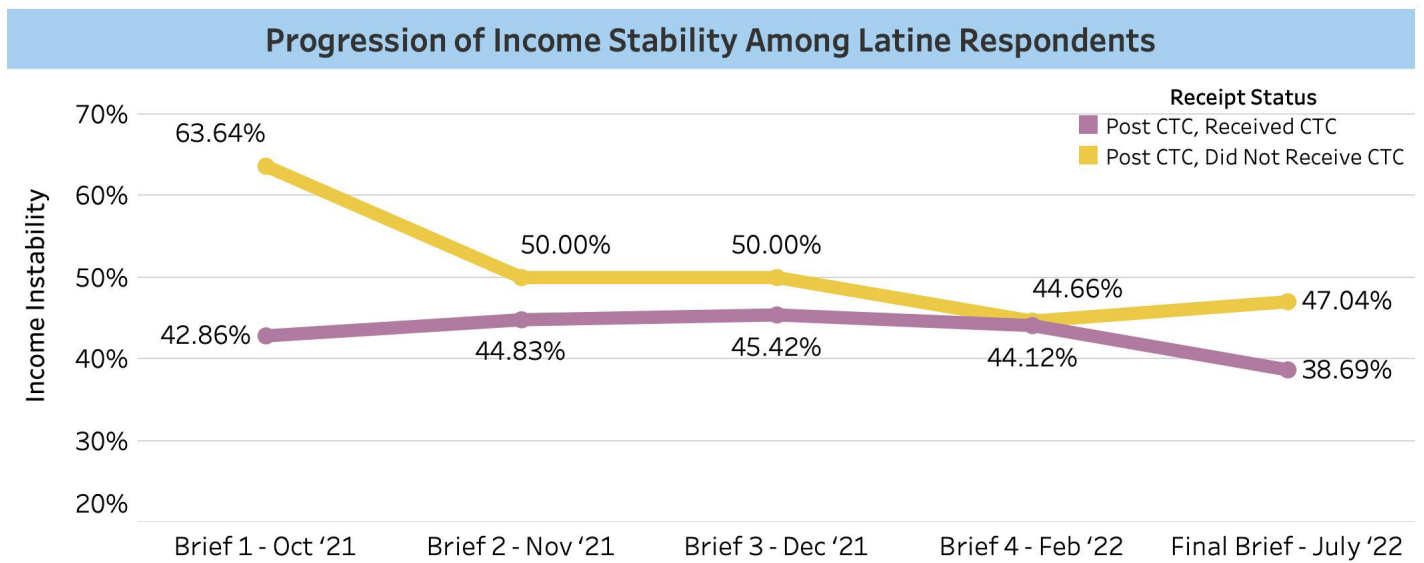
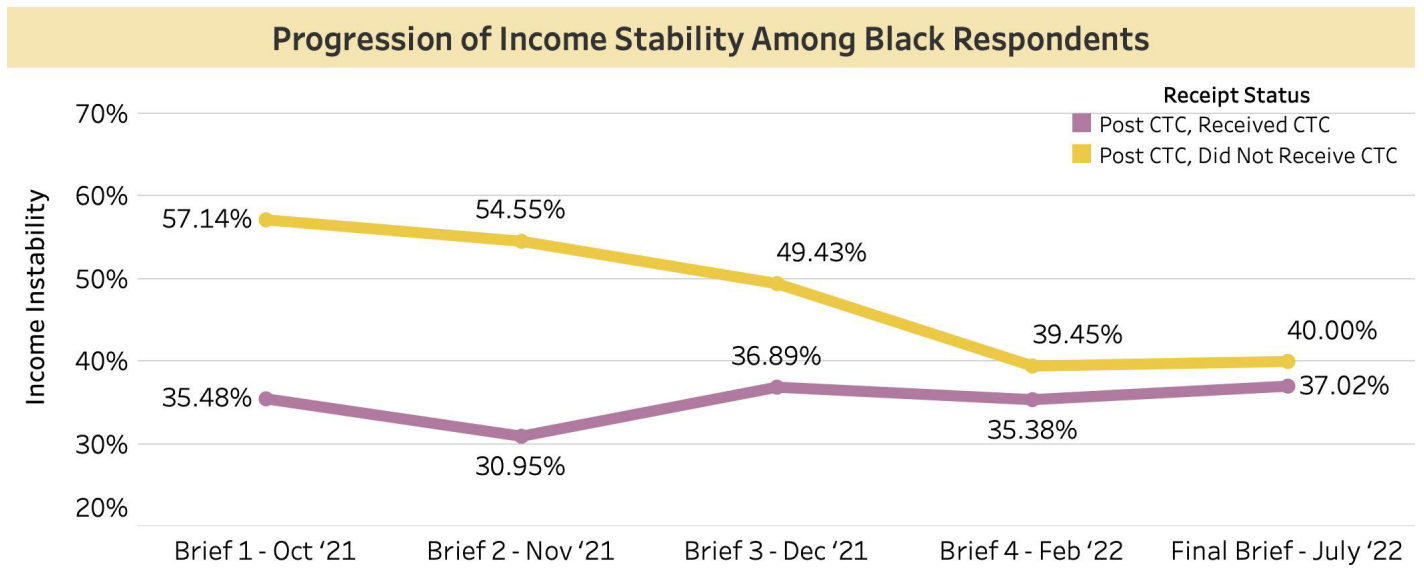
Black and Latine Families who did not received CTC faced more financial problems than those who received CTC.

The coronavirus pandemic caused many American families to experience precarious financial situations. Estimates suggest that nearly 40% of U.S. households faced serious financial difficulties such as paying utility bills or credit card debt. About one-fifth report depleting all of their savings.^{xxvi}

In the RAPID-EC survey, respondents were asked about their family's financial situation. Specifically, they were



Figure 1: Income Stability



“My income has dropped beyond poverty level. I’m worried about finding employment.”
 - Black caregiver



asked whether their family faced extreme problems, major problems, minor problems or no problems. Those who responded in affirmative for the first three were considered to face financial problems. Respondents who Among Black families with low income who had received the CTC, 19.4% said that in the early phase of the program they experienced financial problems whereas the number increased slightly in the middle of this year - 20.4% of respondents said they faced financial problems (see Figure 2). Among Black families who did not receive the CTC, even after CTC payments had been disbursed, 14.3% respondents said their families experienced financial difficulty during the early phase of the program and this increased to 24.4% respondents by the middle of this year.

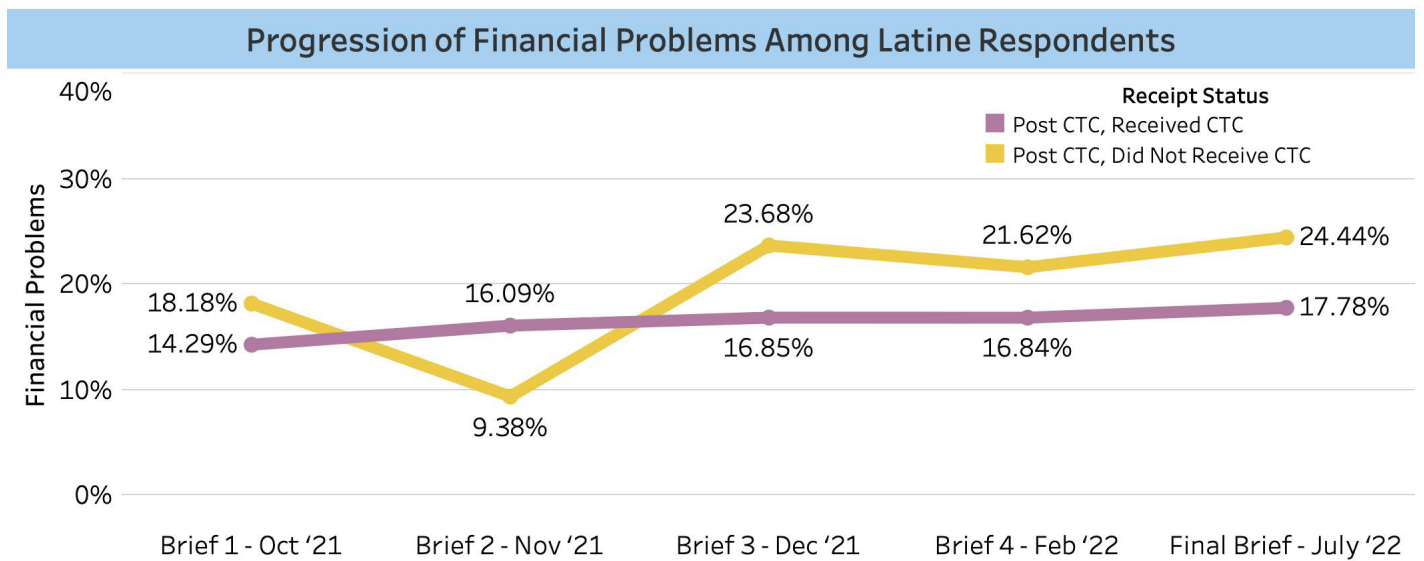
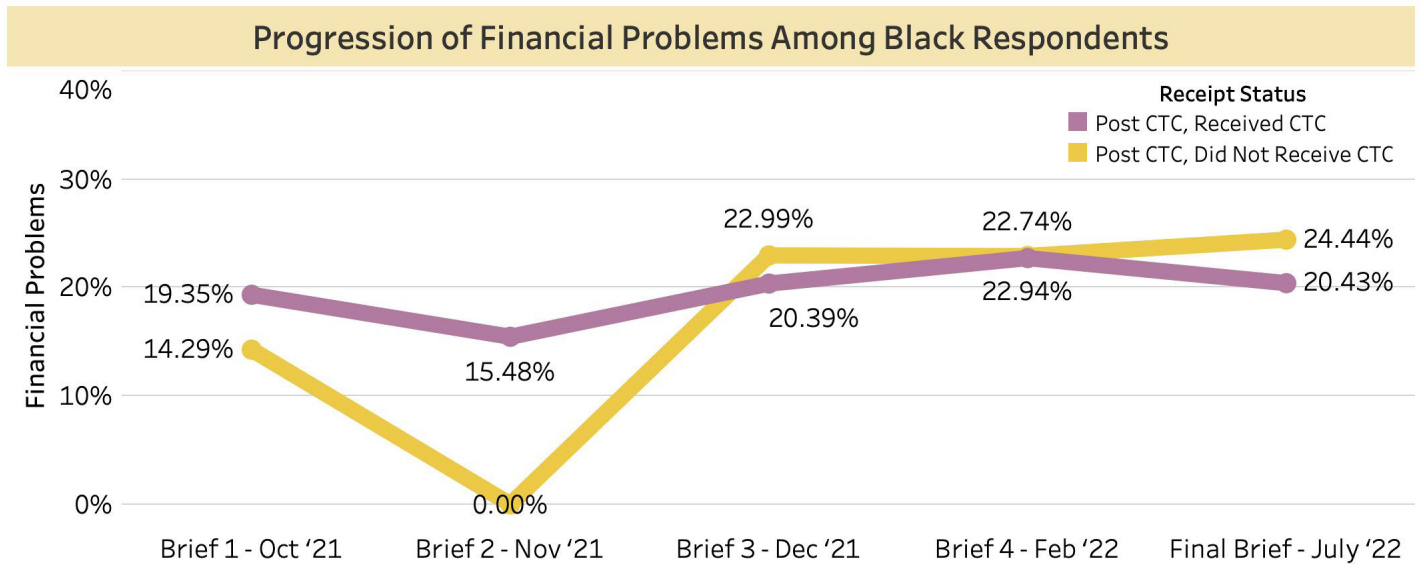
Among Latine families with low income who received the CTC, 14.3% said in the middle of 2021 that their family experienced financial problems whereas 17.8% of respondents said their family faced financial problems in the middle of 2022. Among Latine families who did not receive the CTC even after it had been disbursed, 18.2% of respondents said that after the first couple of disbursements they experienced financial difficulty and this increased to 24.4% of respondents six months after the program ended.

III. Material Hardship

Families who received CTC faced less material hardship compared to those who didn't.

As a result of job losses and unemployment, many families faced material hardship during the pandemic. In the RAPID-EC survey, respondents were asked about material hardships that their family experienced. Specifically, respondents were asked if they faced difficulty paying mortgage or rent, paying for utilities, and paying for gas. Among Black families with low income who received the CTC, 35.5% Black families said during the early phase of the program that they experienced material hardships whereas 36.6% respondents said their families faced material hardships by the middle of this year (see Figure 3). Among Black families who did not receive the CTC even after it had been disbursed, 42.9% respondents said during that the early phase of the program their family experienced material hardships and 41.1% respondents said by middle of this year that their families experienced material hardships.

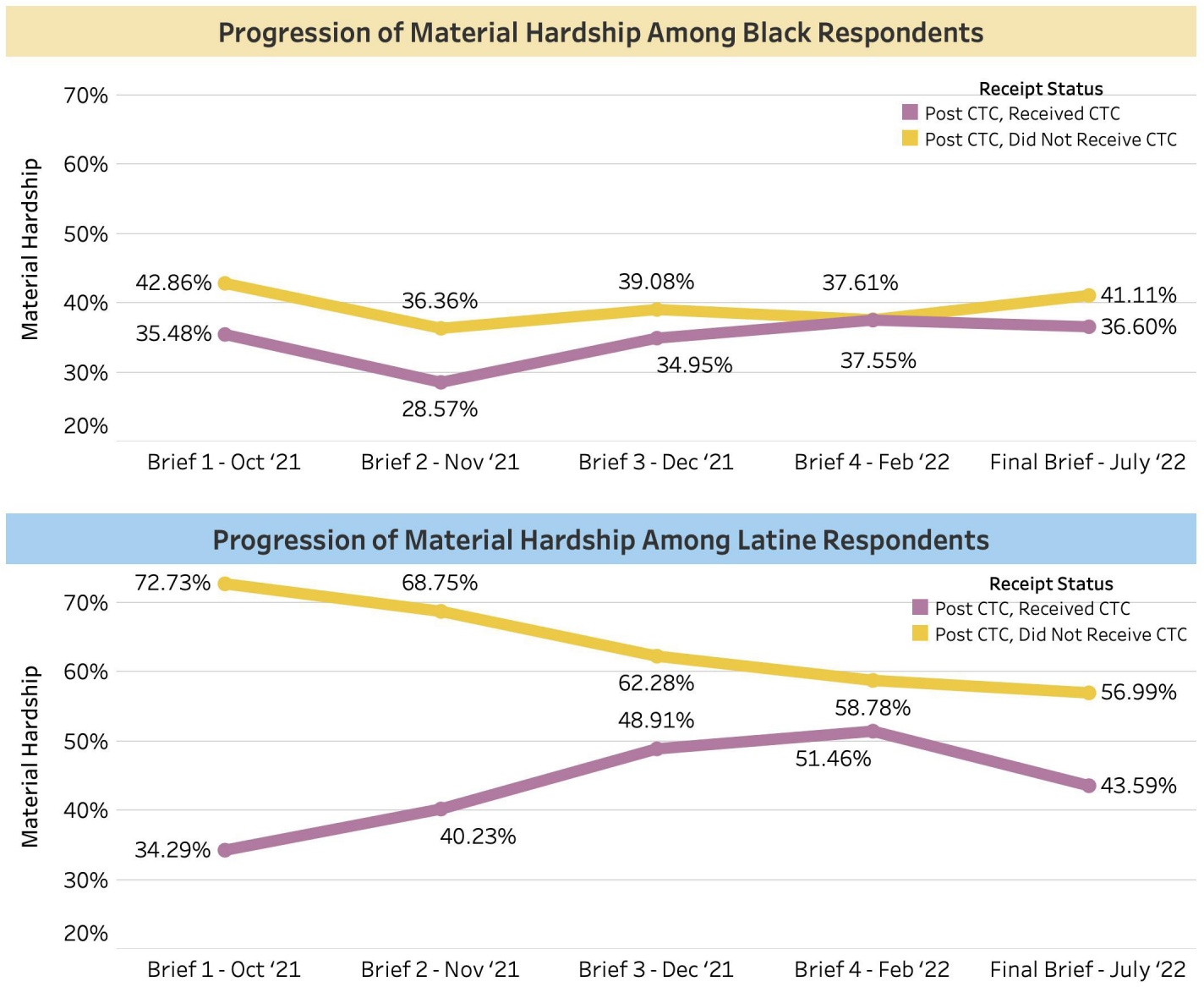
Figure 2: Financial Problems



“It (child tax credit) helped my family with some of the extra expenses and payments that we had, like the dinner, also to buy clothes and shoes for the winter. It also helped us with the gas, because gas is really expensive now.”

-Latine Parent

Figure 3: Material Hardship



Among Latine families with low income who had received the CTC, 34.3% of Latine families said in the early phase of the program that they experienced material hardships whereas 43.6% respondents said their families faced material hardships even after the program ended. Among Latine families who had not yet received the CTC, even after it had been disbursed, 72.7% respondents said after first couple of disbursements that their family experienced material hardships and 57.0% respondents said after the program ended that their families experienced material hardships.

The U.S. Census Bureau’s Household Pulse Survey showed that reports of hardship among households with children decreased when CTC payments began in July 2021. Before the CTC disbursements began, the Household Pulse Survey asked respondents in the household how difficult it was to pay their usual household expenses. They were more likely to respond – somewhat difficult or very difficult. However, after CTC, there was a decline in the share of adults struggling to pay expenses.^{xxvii}

SOCIAL IMPACT



IV. Mental Health

Latine families have high heightened mental health challenges regardless of receipt of CTC, calling for more attention on mechanisms that simultaneously reduce economic and mental health challenges.

According to a report by CDC, mental health conditions are disproportionately affecting specific populations, especially young adults, Hispanic and Black people, essential workers, unpaid caregivers for adults, and those receiving treatment for preexisting psychiatric conditions.^{xxviii} Social determinants of health like access to safe housing, food insecurity and healthcare led to an increase in stress among persons in racial and ethnic minority groups.^{xxix} Hispanic adults reported higher levels of stress and worry about not having enough food or stable housing than did White adults.^{xxx}

The RAPID-EC survey asked caregivers whether they felt nervous, anxious, or on edge. They were also asked if they experienced not being able to stop or control worrying. Respondents were also asked to report whether they experienced feeling down, depressed, or hopeless. Results show that in families with babies living in low income, even among those who reported receipt of the CTC, caregivers reported high rates of anxiety, depressive symptoms, loneliness, and stress. More than half of all caregivers reported experiencing each of these, with more than 75% of Latine and other families with low-income reporting experiencing loneliness and stress. Black families with low income reported lower rates of mental health challenge, though still relatively high with 75% of families reported experiencing stress. This lower rate for Black families may be linked to their culturally-attuned coping and resistance strategies.^{xxxi} These high proportions among families who received the CTC are notable, given other research suggesting that the CTC has been hugely successful at improving mental health outcomes.^{xxxii}

One of the reasons for these unexpected findings could be because our sample includes families with low income with babies. Parents and caregivers have had worse mental health than adults without parenting and caregiving responsibilities.^{xxxiii} And although CTC has had a positive impact in general on parents' stress levels, very little data is available specifically for parents with low income with babies. Our findings could be an eye opener for policy recommendations for such populations.

Table 1a: Mental Health Impact w/ CTC

Mental Health	Black	Latine
Anxiety	60.43%	71.30%
Depressive symptoms	55.74%	59.39%
Loneliness	69.36%	86.46%
Stress	74.04%	85.15%

Table 1b: Mental Health Impact w/o CTC

Mental Health	Black	Latine
Anxiety	57.78%	77.57%
Depressive symptoms	53.33%	65.07%
Loneliness	72.22%	87.50%
Stress	82.22%	88.97%

According to the Household Pulse Survey in January 2021, roughly 30% of all U.S. adults reported feeling anxious or worried more than half of the time, including about 30% of both White adults and Black adults. Figure 4 uses data from Household Pulse Survey to show the association between income and need for counseling. Families who earn less than \$25,000 are more likely to use counseling services compared to those who earn more.

“Being with children all the time creates anxiety, I wanted to be with their children, but when you are thus locked up with them it reaches the point that life changes you.”

- Latine Parent

V. Discrimination and Concern

The coronavirus has negatively impacted the health and economic wellbeing of families but it has also adversely impacted the

Black and Latine families continue to face racial discrimination likely resulting in heightened concerns for their young children. More data is needed to determine the link between receipt of CTC and experiences of discrimination.

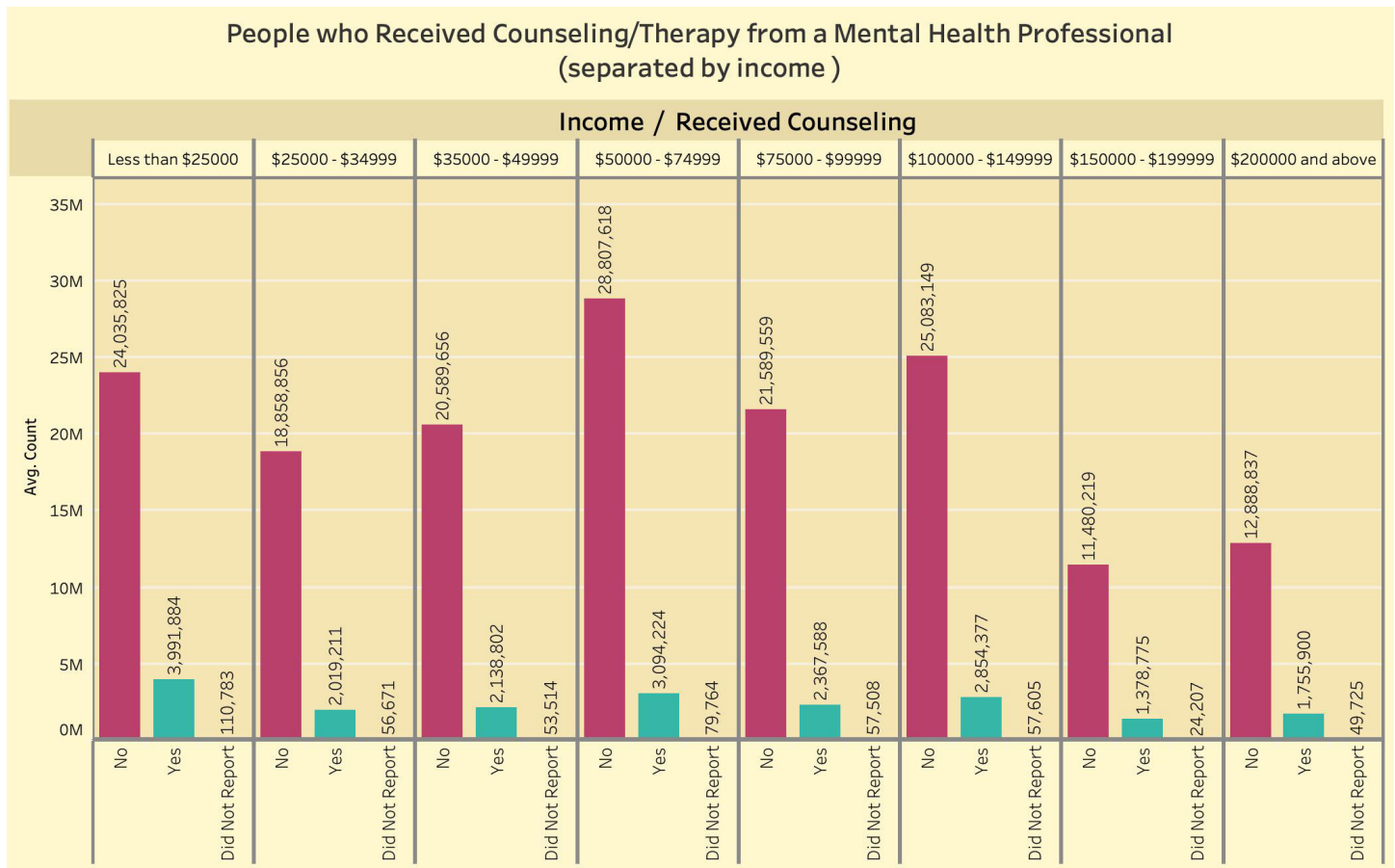
American society is rife with systemic racism and racial discrimination whether it be violence faced by Black people at the hands of police officers or discriminatory policies and practices faced by Latine people primarily based on immigration status.^{xxxiv} The pandemic has further exacerbated these systemic inequities and racial bias faced by Black and Latine communities. Factors like occupational segregation and wealth inequity has resulted in more Black adults losing their jobs and face employment related losses.^{xxxv}

The RAPID-EC survey asks about caregiver's experiences of discrimination during the pandemic after receiving the CTC. The survey also asks about caregiver's concerns about their children's discriminatory experiences during the pandemic including being mistreated by adults, getting stopped in a white neighborhood, and being punished more harshly than others.^{xxxvi}

Based on our data and sample, caregiver discrimination was higher for Black families compared to Latine families who did and did not report receipt of CTC. After receiving CTC, fewer Black families report experiencing racial discrimination; this was not the same for Latine caregivers. Concern for children's experience of discrimination was higher among Black families than Latine families. After receiving CTC, fewer

Black families expressed concern for their children due to their race or ethnicity. In contrast, more Latine families increase in discriminatory experiences after receiving the CTC. One of the reasons for this could be low take up rates. Latine families face additional challenges to accessing tax credits including fears of immigration repercussions, lack of outreach for program awareness and language barriers.^{xxxvii} Black families may have

Figure 4. Household Pulse Survey



reported discrimination over time for many reasons not related to CTC but could be the attention given to racial justice especially due to police killing. Similarly, for Latine families, discrimination increased regardless of CTC because they were becoming more aware of it. It is important to note that this data is correlation and causation can't be determined.

VII. Key Findings & Recommendations

The key findings of this report are as follows

- The CTC has been an economic help for many families with low income increasing income stability, reducing financial problems and material hardships for Black and Latine families. Many families struggled financially before CTC but after receiving CTC, they reported experiencing some stability.
- Black and Latine families were disproportionately impacted by the COVID 19 pandemic, experiencing higher proportion of deaths, hospitalizations, job losses and mental health challenges.
- After the end of the CTC, families with low income have faced setbacks pushing them back towards economic insecurity. Child poverty which had declined during CTC, increased after the payments stopped.^{xxxviii}
- Caregiver discrimination was high during the pandemic for both Latine and Black families. After receiving CTC, it reduced for Black families but not for Latine families. One of the reasons could be heightened awareness of racial discrimination during the pandemic. However, more research is needed in this area.

Policy Recommendations

- Financial assistance like the CTC is required to help families with low income overcome the lasting effects of the pandemic. Such assistance will enable Black and Latine families with low income to overcome prevailing structural and contemporary challenges. There is also a need for racial equity audits of policies to examine how it ensures that it has equitable impacts for families who have been harmed by inequitable policies.
- Mental health clinics and access to mental health experts should be provided broadly and equitably to promote mental health and wellness.
- A national agenda on anti-racist policies and strategies to promote positive outcomes for Black and Latine children is recommended.

Conclusion

The COVID-19 pandemic has differentially impacted low-income Black and Latine families with babies not only in terms of income insecurity but also other social determinants like health, housing, food and safety. Black and Latine adults fare worse than White adults across all measures of social determinants during the pandemic, due to systemic and interpersonal racism and injustice. Further, adults with children in their household fared worse compared to overall adults in several measures including loss of employment income in the household, and difficulty paying for household expenses. Adults in households with children were also more likely to report food insufficiency, symptoms of depression or anxiety, having no confidence in ability to make next month's housing payment than the general population, and borrowing from friends or family to meet household spending.^{xxxix} The findings across this series of micro brief and subsequently this report suggests that the cash payments or CTC had provided some temporary relief to the suffering families and that this relief may be deteriorating once again.



The CTC not only impacted the economic lives of families with low income but has had a positive impact on a wide variety of outcomes. Economic stress due to income instability psychologically impacts parents, causing stress and relationship conflicts which in turn impacts parent-child interactions and child wellbeing. Parents exhibit less warmth and more negative mood in such cases.^{xl} Given this relationship between poverty, parental stress and child wellbeing, CTC has the potential to impact academic and educational outcomes for children as well as long term socio-emotional behavior. A study exploiting variation in child benefits across Canadian provinces demonstrated that increased CTCs were associated with reductions in children's hyperactivity-inattention,

The CTC not only impacted the economic lives of families with low income but has had a positive impact on a wide variety of outcomes. Economic stress due to income instability psychologically impacts parents, causing stress and relationship conflicts which in turn impacts parent-child interactions and child wellbeing. Parents exhibit less warmth and more negative mood in such cases.^{xl} Given this relationship between poverty, parental stress and child wellbeing, CTC has the potential to impact academic and educational outcomes for children as well as long term socio-emotional behavior. A study exploiting variation in child benefits across Canadian provinces demonstrated that increased CTCs were associated with reductions in children's hyperactivity-inattention,

physical aggression, and emotional disorder/anxiety scores, as well as reductions in maternal depression.^{xii} By lifting millions of children out of poverty, CTC can also positively impact earnings and physical health in adulthood and reduce billions of dollars in lost productivity and healthcare.^{xiii} However, this outcomes is not possible when the solution is temporary and not centered on those who have been systematically denied opportunities to wealth generation and asset development.

Methodology

This series of briefs draws on data from the Rapid Assessment of Pandemic Impact on Development-Early Childhood (RAPID-EC). RAPID-EC is an ongoing national survey of households with children ages 5 and under, designed to gather valuable information on the needs and wellbeing of families during the COVID-19 pandemic. The RAPID-EC team collected the data in this brief between April 6, 2020 and May 24, 2022.

RAPID-EC

Families who identified as “Black/African American” are referred to as Black in this report; those who identified as “Hispanic, Latinx, or Spanish” are referred to as Latine in this report. Because an income of roughly twice the federal poverty threshold is necessary to meet a family’s basic needs, low-income families are defined as families with incomes that were less than 200% of the federal poverty threshold. The average household income for Black families with low income with babies in this brief was \$26,369. Five percent also identify themselves as Latine, nearly all (98.5%) report that English is their primary language, and 4% report being first-generation immigrants born outside of the U.S.. Among Latine families with low income with babies in this brief, the average household income was \$31,698. Eighty-nine percent report that English is their primary language and 12% report being first-generation immigrants born outside of the U.S.. For Other families with low income with babies, the average household income was \$31,528. Nearly all (99%) report that English is their primary language, and 3% report being first-generation immigrants born outside of the U.S..

The Household Pulse Survey

The Household Pulse Survey (HPS) is an online survey to assess the impact of the COVID-19 pandemic on the socioeconomic lives of American households. In addition to the core household characteristics like age, race, education, the HPS asks questions pertaining to COVID-19 vaccinations, food sufficiency, household spending, household energy expenditures and consumption, housing security, physical and mental health, and transportation. Phase one of the data collection started in April 2020 and currently the survey is in its third phase. A limited number of addresses from across the country are scientifically selected to participate in the survey. This sample is representative of the entire population.

Endnotes

- i [Discrimination Against Caregivers Increased During the Pandemic | PRB](#)
- ii [The Implications of COVID-19 for Mental Health and Substance Use | KFF](#)
- iii [The Expanded Child Tax Credit is Helping Families, But National Survey Shows Continued Outreach Remains Essential | CLASP](#)
- iv [Everyone Included: Social Impact of COVID 19 | UN](#)
- v [COVID-19 Pandemic Hit Black Households Harder Than White Households, Even When Pre-Pandemic Socio-Economic Disparities Are Taken Into Account | United States Census](#)
- vi [Double Pandemic: Racial Discrimination Amid Coronavirus Disease 2019 | Social Sciences and Humanities Open.](#)
- vii [Racial and Ethnic Disparities in Mental Health and Mental Health Care During The COVID-19 Pandemic | Journal of Racial Ethnic Health Disparities](#)
- viii [US blacks 3 times more likely than whites to get COVID-19 | CIDRAP](#)
- ix [COVID Data Tracker: Daily Updates for the United States | Center for Disease Control and Prevention](#)
- x [The income gradient in COVID-19 mortality and hospitalisation: An observational study with social security administrative records in Mexico | Arceo-Gomez et al](#)
- xi [US blacks 3 times more likely than whites to get COVID-19 | CIDRAP](#)
- xii [Race, Health, and COVID-19: The Views and Experiences of Black Americans | Kaiser Family Foundation](#)
- xiii [Mental Health, Substance Use, and Suicidal Ideation During the COVID-19 Pandemic — United States, June 24–30, 2020 | CDC](#)
- xiv [Impact of Coronavirus Disease 2019 \(COVID-19\) Outbreak Quarantine, Isolation, and Lockdown Policies on Mental Health and Suicide | Frontiers in Psychiatry](#)
- xv [‘Nobody Has Openings’: Mental Health Providers Struggle to Meet Demand | New York Times](#)
- xvi [How the COVID-19 Pandemic is Affecting People’s Mental Health and Substance Use | Kaiser Family Foundation](#)
- xvii [Racial and Ethnic Disparities in Mental Health and Mental Health Care During The COVID-19 Pandemic | J Racial Ethn Health Disparities](#)
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- xxii [The expanded child tax credit briefly slashed child poverty. Here’s what else it did | NPR](#)
- xxiii [The expanded child tax credit briefly slashed child poverty. Here’s what else it did | NPR](#)
- xxiv [Expanded Child Tax Credits Have Been a Lifeline for Many | Center for American Progress](#)
- xxv [Families Face a Mental Health Crisis. We Already know the Solution | Romper](#)
- xxvi [Household Experiences in America during the delta variant outbreak by race/ ethnicity | NPR, Robert Wood Johnson Foundation & Harvard T.H. Chan School of Public Health.](#)
- xxvii [Household Pulse Survey Collected Responses Just Before and Just After the Arrival of the First CTC Checks | United States Census Bureau](#)
- xxviii [Mental Health, Substance Use, and Suicidal Ideation During the COVID-19 Pandemic — United States, June 24–30, 2020 | CDC](#)
- xxix [Racial and Ethnic Disparities in the Prevalence of Stress and Worry, Mental Health Conditions, and Increased Substance Use Among Adults During the COVID-19 Pandemic — United States, April and May 2020 | CDC](#)
- xxx [Racial and Ethnic Disparities in the Prevalence of Stress and Worry, Mental Health Conditions, and Increased Substance Use Among Adults During the COVID-19 Pandemic — United States, April and May 2020 | CDC](#)
- xxxi [Economic Stress and Families | Fox and Bartholomae](#)
- xxxii [The Child Tax Credit: Tackling Child Poverty and Maternal Mental Health | 20/20 Mom’s Policy](#)
- xxxiii [Mental Health Among Parents of Children Aged <18 Years and Unpaid Caregivers of Adults During the COVID-19 Pandemic — United States, December 2020 and February–March 2021 | CDC](#)
- xxxiv [Hispanics and Arizona’s New Immigration Law | Pew Research Center](#)
- xxxv [How COVID-19 Is Affecting Black and Latino Families’ Employment and Financial Well-Being | Urban Institute](#)
- xxxvi [Black Parent Voices – Resilience in the Face of the Two Pandemics, COVID 19 and Racism | Riser](#)
- xxxvii [Hispanic Children and the Child Tax Credit | UNIDOS US](#)
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