

## Spotlight on Illinois

The Get My Payment Illinois (GMPIL) Coalition formed in April 2020 to help low-income Illinoisans receive stimulus funds. The coalition is comprised of the Economic Awareness Council, New America Chicago, Heartland Alliance, and Heartland Human Care Services. In May 2020, the coalition launched a website, [GetMyPaymentIL.org](https://www.getmypaymentil.org). The coalition also worked with government and nonprofit partners to spread the word about the Child Tax Credit (CTC).

Heartland Alliance's Social IMPACT Research Center (IMPACT) and New America Chicago engaged in research for GMPIL to (a) share the impact of CTC expansion on low-income Illinois families to bolster the case for a permanently expanded federal CTC and (b) advocate for improvements to the IRS non-filer tool to strengthen access to the CTC and Earned Income Tax Credit in the long-term.

IMPACT focused primarily on accomplishing the first research goal. To that end, we analyzed data from the Integrated Public Use Microdata Series, Current Population Survey (IPUMS CPS) and the Household Pulse Survey to estimate Illinois families' take up of CTC payments, including demographics--and how they spent those payments--as well as demographics of eligible families who did not receive CTC payments. We conducted interviews with eight families who claimed CTC payments and were intermittent filers (i.e., did not file taxes every year) to learn about their experiences claiming CTC and the impact of the CTC on their lives.

Key findings from the study include:

- Only 55% of eligible Latinx and 66% of eligible Asian families received CTC payments, compared to 76% of eligible White, 75% of eligible Black, and 73% of eligible multiracial families.
- Middle-income (between 35K and 100K) families made up the largest portion of CTC recipients (38%) compared to higher (over 200K) and lower income (under 35K) families (17% and 18% respectively). At the same time, some taxpayers who may have been eligible for the CTC did not receive CTC payments.
- A majority of families (52%) used CTC payments mostly on basic needs.
- CTC payments helped low-income families reduce financial insecurities, but families also experienced barriers in accessing payments.

For the full report, please send an email to [deliasmcallister@HeartlandAlliance.org](mailto:deliasmcallister@HeartlandAlliance.org)

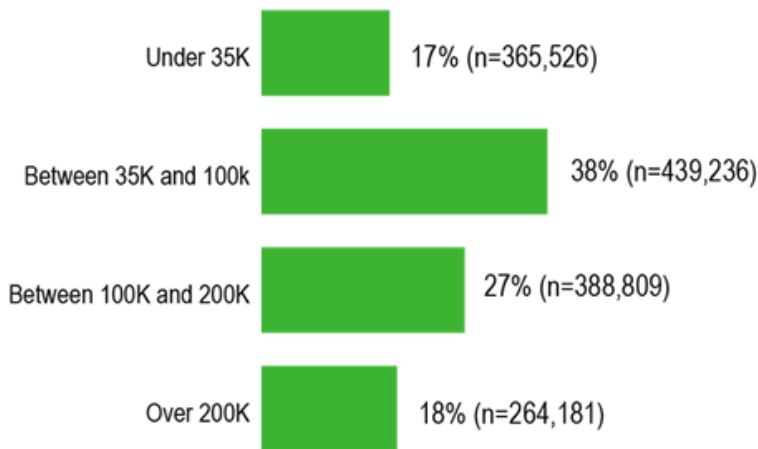
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# Access to Child Tax Credits

## Who Received Child Tax Credit Payments?

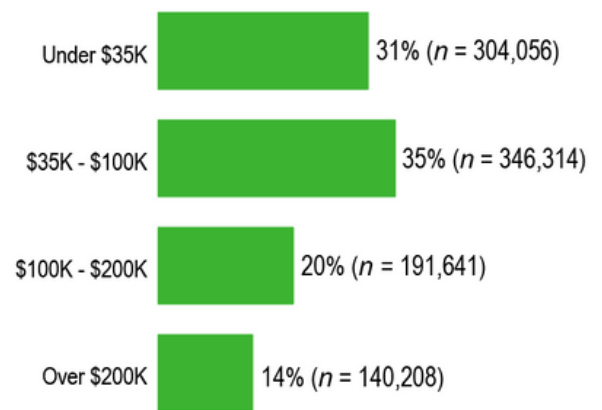
Previous research has shown eligible families with the lowest incomes were the least likely to receive Child Tax Credit (CTC) payments. Other types of eligible families who may not have gotten some or all of their CTC include families who did not file taxes in 2019, 2020, 2021, or 2022; families who did not use the Internal Revenue Service's non-filer tool in 2021 to claim CTC; and families with immigrant parents whose children have social security numbers (Center on Budget and Policy Priorities, 2021; Federal Reserve Bank of Chicago, 2021).

Illinoisans who Received CTC Payments, by Income



Source: IMPACT calculations of 2022 Integrated Public Use Microdata Series, Current Population Survey (IPUMS CPS) data

Illinoisans who *did not* Receive CTC Payments, by Income



Source: IMPACT calculations of July 21, 2021 to February 7, 2022 Household Pulse Survey data

Interview participants underscored the need for an accessible process for people who do not normally file taxes. One participant, for example, had not received the other half of their CTC because they had not yet filed their 2021 taxes. They acknowledged putting off something they needed to do, but expressed self-doubt in their abilities to file taxes without help.



**There are usually people to help low-income people to file taxes, something similar to that would have been helpful [when filling out the IRS non-filer tool].**

Quote Source: IMPACT individual interviews

