

2026 U.S. Poverty Laser Talk

Improve the Child Tax Credit for families with low wages

Engage: The Child Tax Credit (CTC) was created to help families with the cost of raising children. Sadly, recent expansions of the CTC have left out those who need it most.

Problem: In 2025's "One Big Beautiful Bill Act," Congress declined to improve the CTC to help 19 million children whose parents work low wage jobs.

Inform: Congress must fix this discrepancy as soon as possible. Here's how:

1. Change how the CTC accrues with income ("phase-in") so it is available to more families who are paid the lowest wages.
2. Narrow the widening gap between families who get the full credit and those who don't.
3. Remove the CTC refundability cap. Many parents working in low-wage jobs have low income tax liability. Removing the cap would allow them to receive the full benefit of the CTC.
4. Pay the credit monthly when family expenses typically are due.

Call to action: Investing in our families and workforce is the best way to achieve our shared goal of healthy and prosperous communities. In any tax legislation this year, will you support these much-needed improvements to the CTC?

Notes