

Talking Points:

The American Family Act

For over a century, National Council of Jewish Women (NCJW) has fought to create a future where every family has the resources they need to flourish. As costs skyrocket and Congress seeks to cut key safety net programs that Americans rely on — like Medicaid, federal nutrition assistance, and Social Security — it is more crucial now than ever that we advance policies to help families navigate the affordability crisis. The Child Tax Credit is important because it gives families, particularly those with lower incomes, extra money to afford basic needs that would otherwise be out of reach. We need the American Family Act to permanently expand the Child Tax Credit, a proven and direct tool to reduce child poverty.

Background

- The Child Tax Credit (CTC), a federal tax credit for parents with dependent children, was established on a bipartisan basis in 1997 to support low- to middle-income families. The amount of the CTC is determined by families' income level and number of children.
- The CTC helps parents afford essentials like healthy and nutritious food, school clothes and supplies, and household bills like mortgage and rent payments.
- As families struggled during the pandemic, Congress responded and transformed the CTC into a real economic relief program under the American Rescue Plan of 2021, temporarily raising the CTC, making sure even the lowest-income families could qualify, and sending the funds in monthly payments.
- The expanded CTC cut child poverty in half — lifting 4 million children out of poverty — reduced food insecurity by nearly one-third, and boosted our economy. The expanded CTC expired in 2022. Since then, 10 million children have fallen back into poverty.

Talking Points

- The American Family Act, introduced by Representatives Rosa DeLauro (D-CT), Suzan DelBene (D-WA), and Ritchie Torres (D-NY), would permanently expand the monthly CTC to reach all low and middle income families, ensuring all families receive the full credit even if they do not owe taxes, and giving families the option to receive payments monthly.
- Families around the country are struggling with rising costs of food, fuel, and basic necessities. Seventeen million children — roughly 1 in 4 — are left out of the full CTC because their families' incomes are too low to qualify.
- As Jews, we believe that *Kavod habriot*, the dignity of every human, is one of our most sacred commandments. We must strive to achieve economic justice for all.
- **Congress must pass the American Family Act to give children a stronger start in life and ease the financial pressure on families so they can thrive.**