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Children Left Behind by the H.R.1 Child Tax Credit

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The Child Tax Credit (CTC) provides families in the United States with up to $2,000 per child to help them with the costs of raising children. But two central elements of the credit's design—its refundability structure and earnings requirement, both discussed in greater detail below[1]—lead families to need a certain level of income to qualify for the full $2,000 per child credit. These two elements leave low- and moderate-income families less likely to qualify fully for the credit. As a result, millions of children in low- and moderate-income families are currently ineligible for the full credit of $2,000 per child, or are "left behind," because their family income is not high enough for them to qualify fully. In 2023, roughly 17 million children—or 1 in 4 children in the United States—were left behind according to this definition. Here, we examine how the number of children ineligible for the full Child Tax Credit could change under the budget reconciliation bill passed by the US House of Representatives in late May 2025 (H.R.1, 119th Congress). H.R.1 increases the maximum Child Tax Credit from $2,000 to $2,500 per child, but makes no changes to the other central elements of the credit (its refundability structure and earnings requirement) that tie the credit amount that a family receives to its income level.

KEY FINDINGS

- Under H.R.1, the House-passed reconciliation bill, 1 in 3 children (33%) under age 17 would be ineligible for the full Child Tax Credit because their family income is not high enough to fully qualify. This represents 22 million children overall, including roughly five million additional children in moderate-income families who would become newly ineligible for the full Child Tax Credit under H.R.1.[2]
- In 2025, a two-parent family with two children would need a minimum of $48,000 in income to be eligible for the full credit under H.R.1.
- Disproportionately ineligible for the full credit under H.R.1 are: 54% of American Indian or Alaska Native children; 51% of Black children; 44% of Latino children; 65% of children with a female single parent; 34% of children under age six; 43% of children in large families; and 40% of children in rural areas.
- Under H.R.1, there would be 18 states—the majority of which are located in the South—where *more* than 1 in 3 children would be ineligible for the full Child Tax Credit. The states with the greatest share of children ineligible for the full credit under H.R.1 include Mississippi (45%), New Mexico (44%), and Louisiana (43%).

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[1] Families can currently only claim the refundable component credit if they earn more than $2,500 a year, and the credit's refundability structure limits the amount they can receive as a tax refund after their tax liabilities are paid. Under current policy, families can only receive the lesser of 15% of their earned income above $2,500 or $1,700 per child as a tax refund.

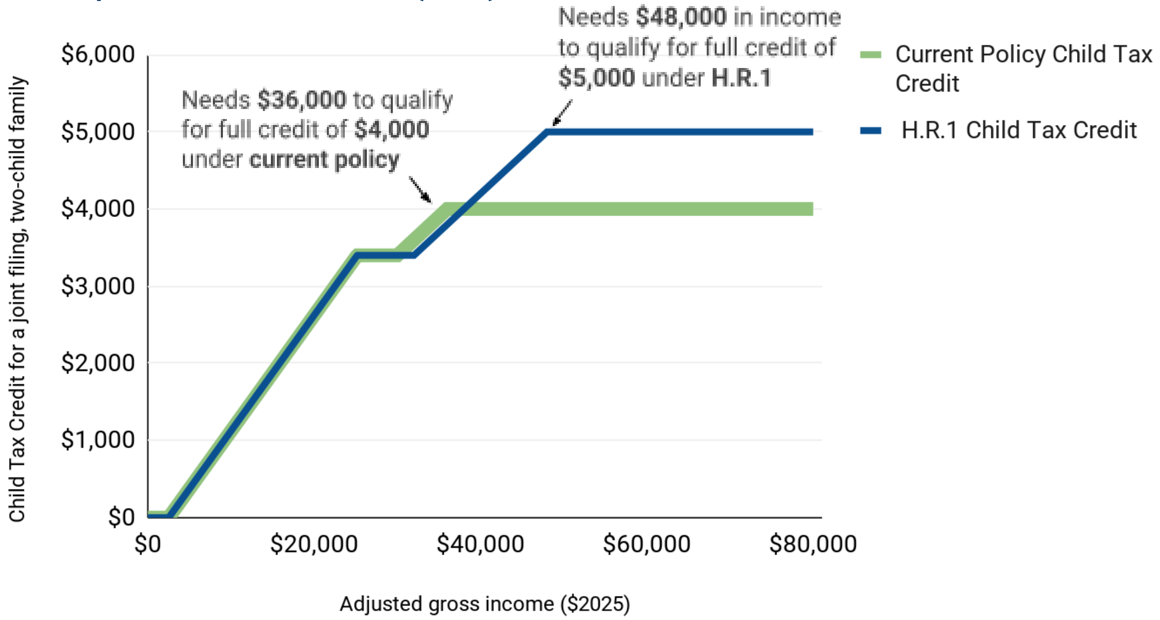
[2] Results do not include estimated share of children who could be denied Child Tax Credit eligibility because they or their parents do not hold Social Security Numbers or because their parents are married but file taxes separately.

How would H.R.1 change the Child Tax Credit?

H.R.1 increases the maximum value of the Child Tax Credit from $2,000 to $2,500 per qualifying child, but it leaves in place the central elements of the credit—namely, its refundability structure and earnings requirement—that tie the credit amount that a family receives to its income level. Families can currently only claim the refundable component of the credit if they earn more than $2,500 a year, and the credit's refundability structure limits the amount they can receive as a tax refund after their tax liabilities are paid. Under current policy, families can only receive the lesser of 15% of their earned income above $2,500 or $1,700 per child as a tax refund.

Figure 1 provides an example of how much a married, joint filing family with two children would need to have in income in 2025 to access the full Child Tax Credit under current policy and under H.R.1.[3,4] Under current policy, these families can access the full Child Tax Credit for their two children ($2,000 x 2 children = $4,000 credit) once their income reaches $36,000, and families with less than $36,000 in income receive less than the full credit. Under the Child Tax Credit outlined in H.R.1, these same families are able to access the full Child Tax Credit for their two children ($2,500 x 2 children = $5,000 credit) only once their income reaches $48,000.[5]

Figure 1. Child Tax Credit structure for a married, joint filing family with two children: current policy vs. House-passed reconciliation bill (H.R.1)



Source: Center on Poverty and Social Policy at Columbia University, 2025.

Note: In this example, Adjusted Gross Income (AGI) and earned income are equivalent. The income needed to gain access to the full Child Tax Credit may be different for families who have, for example, both ordinary income and capital income. Tax liabilities used to determine the value of a families' Child Tax Credit calculated according to 2025 tax parameters. Results also reflect the $2,000 increase in the standard deduction for joint filers included in H.R.1 for the 2025 tax year. Some families may receive a smaller Child Tax Credit under H.R.1 compared to current policy because of the change to the standard deduction.

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[3] This description is for a family whose AGI and earned income are equivalent. The income needed for the full credit may be different for those who have, for example, both ordinary income and capital income.

[4] The credit phases out for higher income families when their AGI is more than $200,000 in the case of heads of household and $400,000 in the case of joint filers, though the phaseout is not depicted in Figure 1.

[5] Results in Figure 1 also reflect the $2,000 increase in the standard deduction for joint filers included in H.R.1 for 2025.

Figure 1 shows that under H.R.1, there is no increase in the credit amount for families with less than $36,000 in income because H.R.1 does not change the credit's earnings requirement, or how the refundable component of the credit is calculated. This means that, even though H.R.1 provides a larger maximum credit, the families currently ineligible for the full credit would see no gain in their credit under H.R.1. This is true for families of all sizes and filing statuses, meaning that **the 1 in 4 children ineligible for the full credit under current policy would not see their Child Tax Credit increase under H.R.1.**

Further, Figure 1 shows that, even though H.R.1 provides a larger maximum credit, the same two-adult, two-child families would now need an *additional $12,000 in income* in order to reach the minimum income level required to access this new higher credit amount. As a result, H.R.1 may increase the value of the credit for some moderate-income families, but they will not necessarily realize the full benefit of the $500 credit increase, and more children would become ineligible for the full credit under H.R.1.

In addition, as under current policy, the income needed to qualify for **the full Child Tax Credit under H.R.1 varies by family size, with larger families needing more income to qualify for the full credit.** Table 1 shows the income needed to qualify for the full credit under H.R.1 based on family size and the tax filing filing status, and how these income levels compare to those needed to be fully eligible for the Child Tax Credit under current policy.[6] Under H.R.1, a married two-parent family (filing jointly) with two children would need at least $48,000 in 2025 to be eligible for the full Child Tax Credit. The same family, if they then welcomed a third child, would need at least $56,000 (or an increase in their family income of more than 15%) to maintain access to the full credit for all of their children.

Table 1. Family income needed to be eligible for the full Child Tax Credit: current policy vs. H.R.1

	Married, Filing Jointly		Head of Household Filers	
	Current Policy Child Tax Credit	H.R.1 Child Tax Credit	Current Policy Child Tax Credit	H.R.1 Child Tax Credit
	Income needed for full credit:		*Income needed for full credit:*	
1-child family	$33,000	**$40,000**	$25,500	**$32,000**
2-child family	$36,000	**$48,000**	$28,500	**$40,000**
3-child family	$39,000	**$56,000**	$34,500	**$46,900**
4-child family	$45,500	**$62,700**	$42,300	**$53,500**

Source: Center on Poverty and Social Policy at Columbia University, 2025.

Note: Married individuals can file taxes as joint filers; single adults with dependents can file as heads of household. These income levels are calculated for families whose Adjusted Gross Income (AGI) and earned income are equivalent. The income needed to gain access to the full Child Tax Credit may be different for families who have, for example, both ordinary income and capital income. Tax liabilities used to determine the value of a families' Child Tax Credit calculated according to 2025 tax parameters. Results also reflect the $2,000 increase in the standard deduction for joint filers and $1,500 increase for head of household filers included in H.R.1 for the 2025 tax year. Under H.R.1, spouses would be required to file jointly in order to claim the Child Tax Credit for their children, and the credit would not be available to spouses who file separately.

[6] See Figure B.1 in Appendix B for additional information on the Child Tax Credit that families are eligible for by family size and income level.

Further, H.R.1 increases the income level at which families gain full credit eligibility more substantially for larger families than smaller families. For example, for a married, joint-filing family with one child, the income needed to gain full credit eligibility would increase from $33,000 under current policy to $40,000 under H.R.1. For a similar family with four children, it would increase from $45,500 to $62,700.

It is important to note that H.R.1 would also revoke Child Tax Credit eligibility for U.S. citizen and legal permanent resident children who are currently eligible for the credit but whose parents do not hold Social Security Numbers (SSNs). Previous estimates show that this Child Tax Credit change could make up to 4.5 million currently-eligible children lose their eligibility for the credit.[7] Estimates presented in this brief, however, speak only to the share of children left behind because their family income is not high enough to qualify fully; the results in this brief do not capture the children who may be income-eligible for the credit but would lose eligibility for the credit altogether based on this new parental SSN requirement. H.R.1 would also make income-eligible children with parents who are married and file taxes separately newly ineligible for the Child Tax Credit.[8] Our estimate in this brief of the number and share of children left behind by the H.R.1 Child Tax Credit does not account for the additional change

Our results speak to the H.R.1 Child Tax Credit outlined for 2025 and account for H.R.1's change in the standard deduction for that year as well. The number and share of children affected may change in future years where H.R.1 makes additional changes to the tax code that would affect family income and eligibility for credit.

H.R.1 also makes additional significant changes to other policies that affect children in low- and moderate-income families who are left behind by the H.R.1 version of the Child Tax Credit, particularly food assistance and health insurance. H.R.1 cuts the Supplemental Nutrition Assistance Program (SNAP) by approximately 30 percent, which would cut off SNAP access altogether for some families and ultimately reduce SNAP benefit amounts overall for remaining recipients.[9] H.R.1 would also cut spending on Medicaid and the Children's Health Insurance Program (CHIP), as well as make cuts to health insurance accessed through the Affordable Care Act (ACA) Marketplace, which is estimated to potentially increase the number of individuals uninsured by close to 11 million over the next decade.[10]

What share of children would be left behind by the federal Child Tax Credit under the House reconciliation bill (H.R.1)?

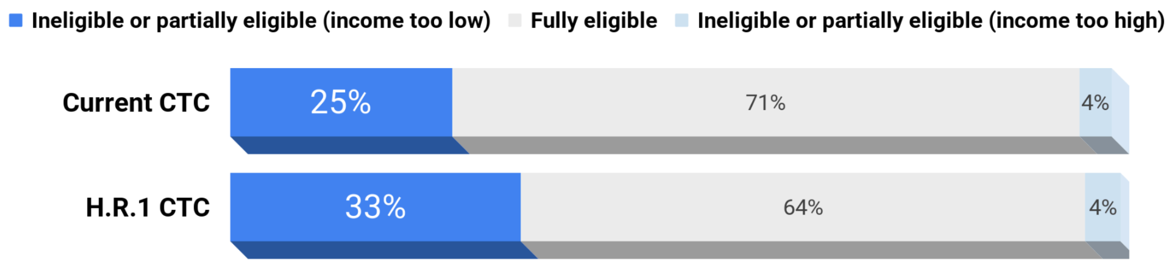
Figure 2 shows that current policy, which reflects changes made to the Child Tax Credit under the 2017 Tax Cuts and Jobs Act (TCJA)[11], leaves roughly 1 in 4 children ineligible for the full

[7] Lisiecki et al. 2025. New estimates of the number of United States citizen and legal permanent resident children who may lose eligibility for the Child Tax Credit. New York: Center for Migration Studies.
[8] Cilluffo. 2025. Tax provisions in H.R.1, the One Big Beautiful Bill Act: House-passed version. CRS Report R48550. Washington DC: Congressional Research Service.
[9] Aussenberg. 2025. Supplemental Nutrition Assistance Program (SNAP) and related nutrition programs in the House-passed budget reconciliation bill: In brief. CRS Report R48552. Washington DC: Congressional Research Service.
[10] Park. 2025. Medicaid and CHIP cuts in the House-passed reconciliation bill explained. Washington DC: Georgetown University Center for Children and Families.
[11] Yera et al. 2025. How did the Tax Cuts and Jobs Act affect children? New York: Center on Poverty and Social Policy.

Child Tax Credit because their family income is not high enough to qualify fully. This translates to roughly 17 million children ineligible for the full credit.

Under the H.R.1 Child Tax Credit, the share of children left behind would ***increase further*** to **1 in 3 children—or 22 million children—ineligible for the full credit** because their family income is not high enough to qualify.[12] This total includes **roughly 5 million *additional* children** who would become **newly ineligible** for the full credit due to the policy change. These are children in moderate-income families who are currently eligible for the full $2,000 credit under current policy, but who would not have access to the full *increased* $2,500 credit under the House-passed bill. Importantly, these children would see the value of their Child Tax Credit increase by some varying amount under H.R.1, but it would not increase by the full $500 per child that children in higher income families would realize.

Figure 2. Share of children under 17 left behind by the Child Tax Credit: current policy vs. the House-passed reconciliation bill (H.R.1)



Source: Center on Poverty and Social Policy at Columbia University, 2025. Calculated using the 2023 American Community Survey (ACS), retrieved from the U.S. Census Bureau. See Appendix A for methodology.

Note: Current policy reflects the Child Tax Credit parameters in tax year 2025. When calculating the Child Tax Credit under current policy and H.R.1, all credit parameters adjusted for inflation between 2023 and 2025 using the chained Consumer Price Index. Results also reflect the $2,000 increase in the standard deduction for joint filers and $1,500 increase for head of household filers included in H.R.1. Results limited to children under age 17 we identify as dependents in the 2023 American Community Survey (ACS). Due to rounding, some totals may not correspond with separate figures. Results do not include estimated share of children who could be denied Child Tax Credit eligibility because they or their parents do not hold Social Security Numbers or because their parents are married but file taxes separately.

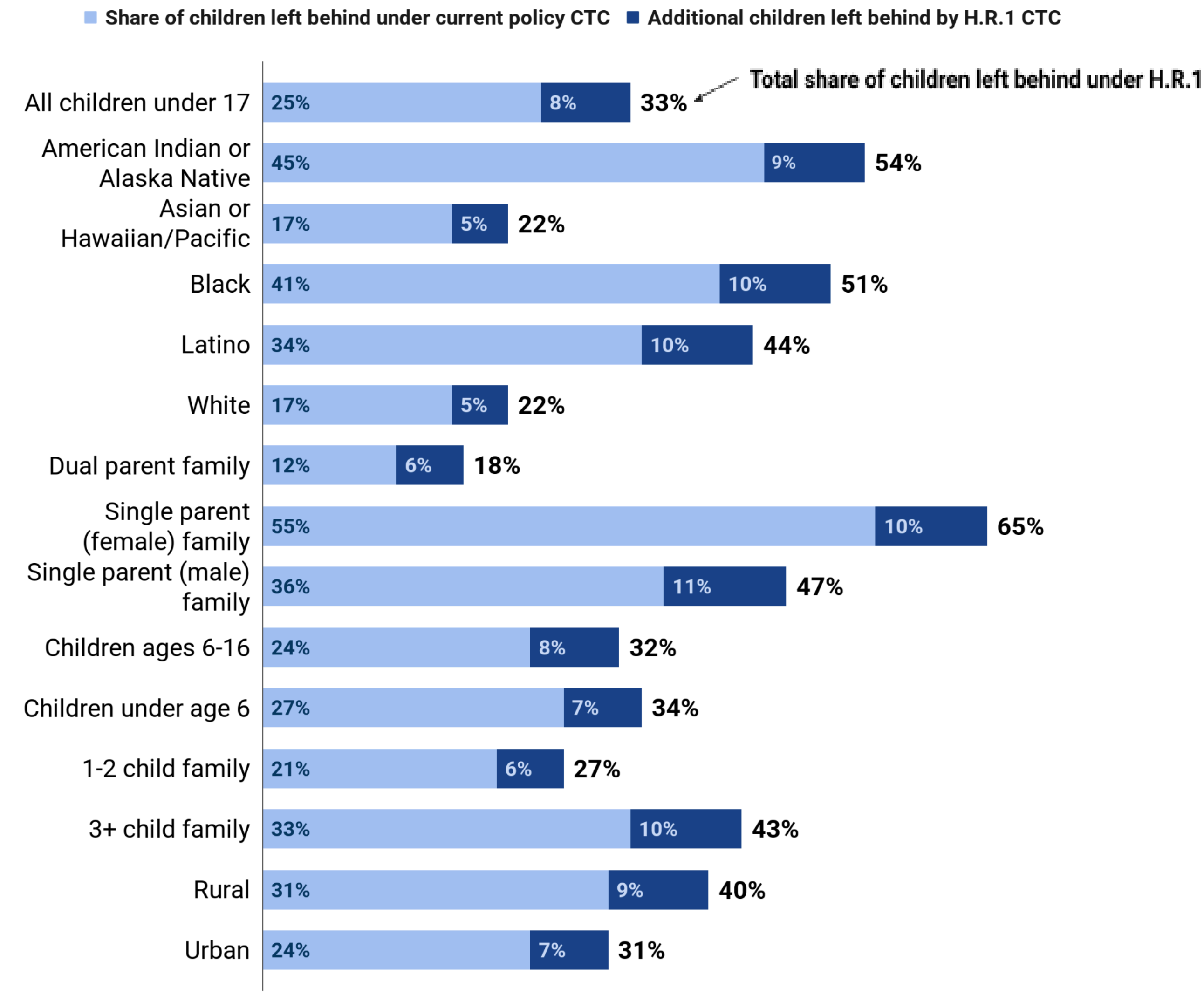
We note that this is likely an *underestimate* of those newly left behind under H.R.1, as the House bill also strips eligibility for the credit from up to 4.5 million U.S. citizen and legal permanent resident children, all of whom have Social Security Numbers, due to new requirements that these children's parents must also have a Social Security Number.[13] In addition, there are children who may be in Child Tax Credit income-eligible families, but they were made ineligible for the credit under current law (Tax Cuts and Jobs Act, 2017) because they do not have Social Security Numbers; they would continue to be ineligible under H.R.1. Our estimates of the number of children ineligible for the credit does not include this population as we cannot identify them in the ACS data we rely on to produce these estimates.

[12] Note that this estimate could differ from other estimates that look at different tax years or specific populations.

[13] Lisiecki et al. 2025. Some of the up to 4.5 million children who could lose Child Tax Credit eligibility due to this new requirement are also in families whose income is not high enough to qualify them for the full credit; therefore, adding together the estimated number of children ineligible for the full credit because their family income is not high enough (22 million) and the 4.5 million made ineligible by the SSN requirement (up to 4.5 million) would produce an overestimate of the number of children left behind.

Figure 3 identifies the shares of children across demographic groups left behind under current policy and the *additional* share left behind by H.R.1. The bill would increase the share of children ineligible for the full Child Tax Credit across a range of demographic groups. Those most affected are children already disproportionately left behind—including Black and Latino children, children in single-parent families, younger children, children in larger families, and children in rural areas.[14]

Figure 3. Share of children under 17 left behind by the Child Tax Credit: current policy and the House-passed reconciliation bill (H.R.1), by population subgroups



Source: Center on Poverty and Social Policy at Columbia University, 2025. Calculated using the 2023 American Community Survey (ACS), retrieved from the U.S. Census Bureau. See Appendix A for methodology.

Note: Current policy reflects the Child Tax Credit parameters in tax year 2025. When calculating the Child Tax Credit under current policy and H.R.1, all credit parameters adjusted for inflation between 2023 and 2025 using the chained Consumer Price Index. Results also reflect the $2,000 increase in the standard deduction for joint filers and $1,500 increase for head of household filers included in H.R.1. Results limited to children under age 17 we identify as dependents in the 2023 American Community Survey (ACS). Due to rounding, some totals may not correspond with separate figures. Results do not include estimated share of children who could be denied Child Tax Credit eligibility because they or their parents do not hold Social Security Numbers or because their parents are married but file taxes separately.

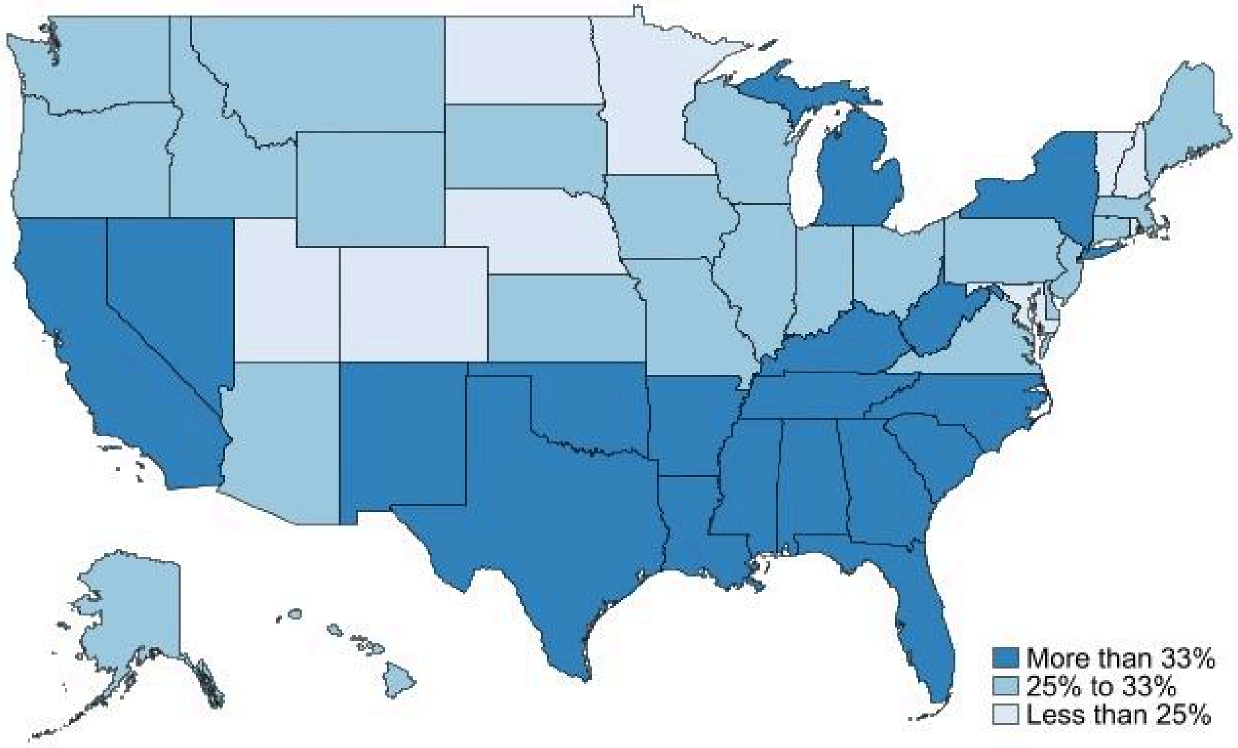
[14] As in Figure 2, the results in Figure 3 do not include children whose families are income-eligible for the full credit but are ineligible for the credit because either they or their parents do not have Social Security Numbers.

More specifically, disproportionately ineligible for the full credit under H.R.1 because their family incomes are not high enough to qualify fully are:

- **54% of American Indian or Alaska Native children;**
- **51% of Black children,**
- **44% of Latino children,**
- **65% of children with a female single parent,**
- **34% of children under age six,**
- **43% of children in large families, and**
- **40% of children in rural areas.**

Under H.R.1, there would also be substantial variation in full Child Tax Credit eligibility across states. Figure 4 shows that **in 18 states—the majority of which are located in the South—more than 1 in 3 children would be ineligible for the full Child Tax Credit.** Table B.1 in Appendix B presents state-level estimates of the share of children left behind under H.R.1 and under the current Child Tax Credit. The states with the greatest share of children left behind under H.R.1 include Mississippi (45%), New Mexico (44%), and Louisiana (43%).

Figure 4. Share of children under 17 left behind by the H.R.1 Child Tax Credit by state



Source: Center on Poverty and Social Policy at Columbia University, 2025. Calculated using the 2023 American Community Survey (ACS), retrieved from the U.S. Census Bureau. See Appendix A for methodology.

Note: Current policy reflects the Child Tax Credit parameters in tax year 2025. When calculating the Child Tax Credit under current policy and H.R.1, all credit parameters adjusted for inflation between 2023 and 2025. Results also reflect the $2,000 increase in the standard deduction for joint filers and $1,500 increase for head of household filers included in H.R.1. Results limited to children under age 17 we identify as dependents in the 2023 American Community Survey (ACS). Results do not include estimated share of citizen children who could be denied Child Tax Credit eligibility because they or their parents do not hold Social Security Numbers or because their parents are married but file taxes separately.

CONCLUSION

The House-passed version of the budget reconciliation bill (H.R.1) includes two meaningful changes to the federal Child Tax Credit. It would increase the maximum credit for qualifying children from $2,000 per child to $2,500 per child, and it would deny eligibility to millions of currently eligible U.S. citizen and legal permanent resident children whose parents do not have a Social Security Number. In this brief, we identify how many children would be ineligible for the full Child Tax Credit under H.R.1 because their family income is not high enough for them to qualify fully. We also identify the number of children newly ineligible for the full Child Tax Credit because H.R.1 requires families to have more income than under current policy in order to qualify for the full credit.

Overall, 1 in 3 children (33%) would be ineligible for the full Child Tax Credit outlined in H.R.1 because their family income is not high enough. This includes roughly five million children who could be made newly ineligible for the full credit. H.R.1 would also widen gaps in full Child Tax Credit eligibility across the child population: children in larger families, young children, children in rural areas, and children with single parents would all be disproportionately ineligible for the full Child Tax Credit under H.R.1, as would children who are Black, Latino, and American Indian or Alaska Natives. Additionally, there are 18 states where more than 1 in 3 children would be ineligible for the full Child Tax Credit under H.R.1.

More children would be ineligible for the full Child Tax Credit under H.R.1 compared to current policy because the bill increases the credit value without making any changes to how the credit value is determined by family income. Changes to the components of the bill that tie full eligibility to income—as have been proposed—could instead ensure that children benefit equally from the Child Tax Credit.

DEFINITION OF TERMS

- 'Child' represents a tax dependent under the age of 17.
- ‘Family’ refers to a tax unit.
- Latino represents anyone who is of Hispanic, Latino, or Spanish origin.
- Urban areas represent metropolitan areas and rural areas represent non-metropolitan areas, as defined by the U.S. Census Bureau

DATA AND METHODS

This report uses data from the 2023 American Community Survey (ACS), reflective of calendar year 2023. Details on our methodology are presented in Appendix A.

SUGGESTED CITATION

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APPENDIX A. Data and Methodology

We retrieved the person-level and household-level 2023 American Community Survey (ACS) files from the U.S. Census Bureau website and combined them for this study. Below, we describe the steps we took to estimate the share of children ineligible for the full Child Tax Credit under current policy and under the House-passed budget reconciliation bill (H.R.1). Note that all Child Tax Credit parameters were deflated from 2025 dollars to 2023 using the Chained Consumer Price Index to better estimate the Child Tax Credit that a family would receive under current policy and H.R.1. Note that our estimates rely on direct reporting of income and household composition from those who completed the ACS, as well as imputations of missing data. Therefore, our estimates of the Child Tax Credit allocated to tax filers in the ACS may not exactly correspond to administrative totals and/or their distributions. Child Tax Credit parameters were deflated using the Monthly Chained Consumer Price Index for All Urban Consumers, retrieved from FRED, Federal Reserve Bank of St. Louis.[15]

1) Building tax units and estimating tax liabilities in the ACS

The 2023 ACS file does not include a variable identifying the tax unit each person in the data belongs to, nor variables identifying tax filers and their dependents. For this analysis, we replicate the Census Tax Model's approach to create tax units and dependent identifiers,[16] and then calculate each tax unit's federal tax liabilities using NBER's TAXSIM.

Constructing tax units following the Census Tax Model's approach requires matching spouses to one another and children to their parents. Such locator variables are not available in the public-use ACS data released by the Census Bureau, but they have been constructed by IPUMS.[17] We begin by merging the IPUMS-constructed spouse- and parent-locator variables onto the ACS dataset. We then use these identifiers and construct tax units by grouping each person in the data into three groups:

1) All married individuals;
2) Dependents, or qualifying children, including all unmarried children ages 18 or younger, adult unmarried children with disabilities, and adult unmarried children ages 19 to 23 enrolled in school; and,
3) All other individuals.

Tax unit ID's are then constructed, with dependents assigned their parents' tax unit. In the case of dependents without parents or those who do not live with their parents, we assign them the tax unit ID of the household head. We next preliminarily assign each person a filing status based on their marital status, age, and dependency status, and run each person through TAXSIM to obtain preliminary estimates of tax liabilities, which are used by the Census Tax Model to identify potential filers. Following the Census Tax Model's filing requirements, we identify tax filers according to their preliminary tax liabilities and adjust the filing statuses originally assigned. Those who do not meet the model's filing requirements are identified as "non-filers." Lastly, we run all identified tax filers through TAXSIM to obtain their final federal tax liabilities and credits.

[15] U.S. Bureau of Labor Statistics, 2025, Chained Consumer Price Index for All Urban Consumers: All items in U.S. city average [SUUR0000SA0].
[16] Lin, 2022, Methods and assumptions of the CPS ASEC Tax Model. Washington D.C.: U.S. Census Bureau.
[17] Ruggles et al., 2025, IPUMS USA: version 16.0 [dataset]. Minneapolis, MN: IPUMS.

See the Census Tax Model documentation for more information on the methods applied to identify tax units and dependents and the related assumptions made in the Census Tax Model.

2) Calculating the current policy and H.R.1 Child Tax Credit amounts, and if children are eligible for a partial or full credit

Next, we calculate the value of the nonrefundable Child Tax Credit and the Additional Child Tax Credit received by each tax unit under the current policy parameters (i.e., tax year 2025) and those passed under H.R.1. As our analysis uses income data from 2023, we deflate the credit's parameters—the maximum credit value for the nonrefundable and refundable credits, earnings requirement, and phaseout thresholds—from 2025 dollars to 2023 dollars using the Chained Consumer Price Index. We combine the calculated nonrefundable Child Tax Credit and Additional Child Tax Credit values to determine the total credit that each tax unit in the data is estimated to be eligible for. When calculating the nonrefundable Child Tax Credit, we also account for the fact that the increases to the 2025 standard deductions outlined in H.R.1 (i.e., a $2,000 increase for joint filers and $1,500 for heads of household) could reduce tax liabilities, and therefore potentially reduce the value of a families' nonrefundable Child Tax Credit.[18]

We then determine the Child Tax Credit for which each child under age 17 is eligible. The total Child Tax Credit estimated for the tax unit includes the value of the credit for children under age 17 *and* those ages 17 or older who could have received the Credit for Older Dependents (ODC) as part of their nonrefundable Child Tax Credit. To determine the per-child Child Tax Credit received by families for their children under age 17, we first estimate the credit received for older dependents (ODC) and remove this from the total Child Tax Credit. We then divided the Child Tax Credit absent the ODC by the number of dependents under age 17 in the tax unit. Children under age 17 whose per-child Child Tax Credit is less than $2,000 (in 2025 dollars) are identified as not being eligible for the full credit under current policy. Those whose per-child credit is less than $2,500 (in 2025 dollars) are identified as not being eligible for the full credit under H.R.1.

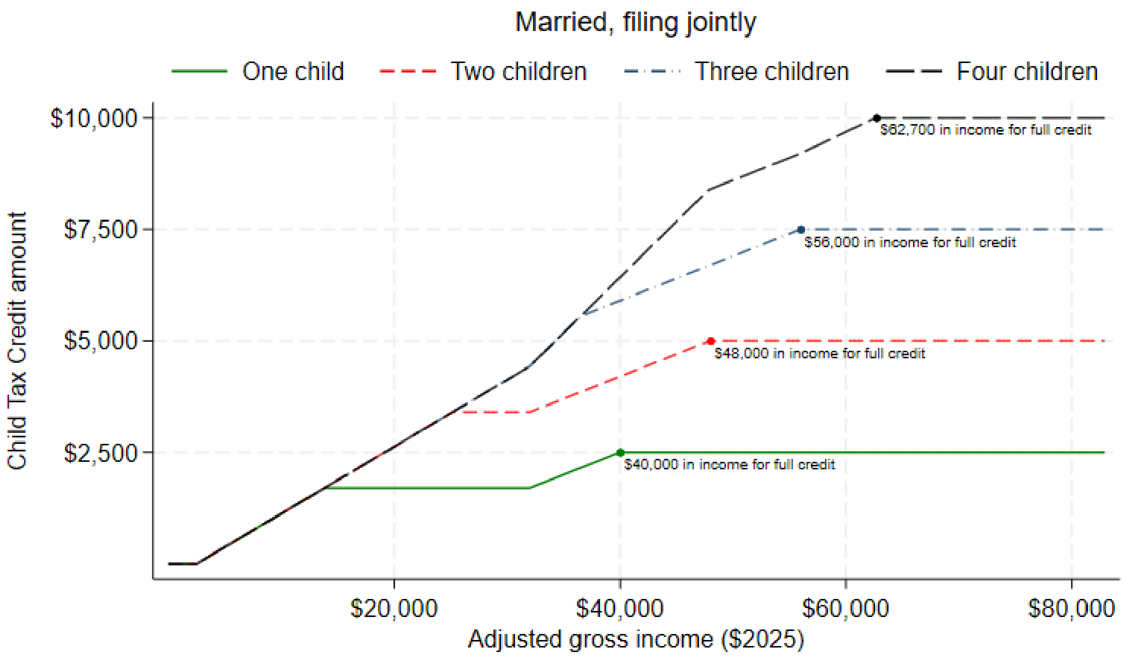
3) Identifying if children are eligible for a partial Child Tax Credit or no Child Tax Credit because their family incomes are not high enough or are too high to qualify fully

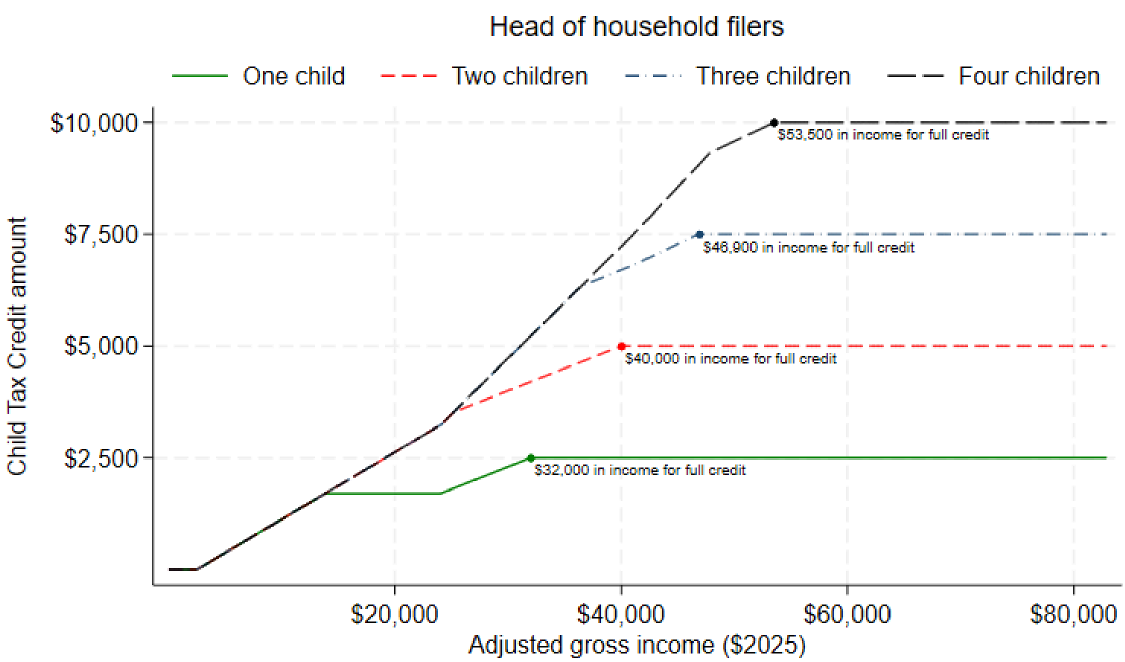
In our final step, we determine if children were eligible for a full, partial, or no Child Tax Credit, and if they were eligible for a partial or no credit because their families were low-income or high-income. We use the tax unit's Adjusted Gross Income and the Child Tax Credit phaseout thresholds of $200,000 and $400,000 (for heads of households and joint filers, respectively) to make this determination.

[18] To adjust for this change in the standard deduction, we first determine how much a tax filers' liabilities would decline by multiplying the increased value of their standard deduction (based on filing type) by the tax rate associated with their tax bracket. This produces an estimate of their reduced tax liability if they are no longer paying taxes on this income, as it is deducted when determining their taxable income. We then deflate this value from 2025 to 2023 dollars and reduce filers' tax liabilities by this deflated amount.

APPENDIX B. Supplementary information

Figure B.1. Child Tax Credit phase-in structure by family size under the House-passed reconciliation bill (H.R.1)





Source: Center on Poverty and Social Policy at Columbia University, 2025.

Note: Married individuals can file taxes as joint filers; single adults with dependents can file as heads of household. These income levels are calculated for families whose Adjusted Gross Income (AGI) and earned income are equivalent. The income needed to gain access to the full Child Tax Credit may be different for families who have, for example, both ordinary income and capital income. Tax liabilities used to determine the value of a families' Child Tax Credit calculated according to 2025 tax parameters. Results also reflect the $2,000 increase in the standard deduction for joint filers and $1,500 increase for head of household filers included in H.R.1 for the 2025 tax year.

Table B.1. Share of children left behind by federal Child Tax Credit: current policy vs. H.R.1, by state

(See Table B.2 for state results organized by greatest to lowest share of children left behind under H.R.1.)

State	Current policy CTC	H.R.1 CTC
United States (all)	25%	**33%**
Alabama	32%	**39%**
Alaska	21%	**28%**
Arizona	26%	**33%**
Arkansas	30%	**39%**
California	26%	**34%**
Colorado	19%	**25%**
Connecticut	21%	**27%**
Delaware	22%	**28%**
District of Columbia	26%	**29%**
Florida	26%	**34%**
Georgia	28%	**36%**
Hawaii	23%	**30%**
Idaho	20%	**29%**
Illinois	23%	**30%**
Indiana	25%	**32%**
Iowa	21%	**27%**
Kansas	21%	**28%**
Kentucky	32%	**38%**
Louisiana	34%	**43%**
Maine	22%	**29%**
Maryland	18%	**24%**
Massachusetts	21%	**26%**
Michigan	26%	**34%**
Minnesota	17%	**23%**
Mississippi	36%	**45%**
Missouri	23%	**31%**
Montana	22%	**30%**
Nebraska	17%	**25%**
Nevada	28%	**38%**
New Hampshire	14%	**19%**
New Jersey	21%	**27%**
New Mexico	33%	**44%**
New York	27%	**34%**
North Carolina	27%	**35%**

State	Current policy CTC	H.R.1 CTC
North Dakota	12%	**17%**
Ohio	26%	**33%**
Oklahoma	30%	**40%**
Oregon	23%	**29%**
Pennsylvania	25%	**33%**
Rhode Island	22%	**25%**
South Carolina	28%	**37%**
South Dakota	25%	**32%**
Tennessee	29%	**37%**
Texas	28%	**36%**
Utah	17%	**23%**
Vermont	12%	**17%**
Virginia	21%	**28%**
Washington	20%	**26%**
West Virginia	32%	**39%**
Wisconsin	20%	**27%**
Wyoming	23%	**30%**

Source: Center on Poverty and Social Policy at Columbia University, 2025. Calculated using the 2023 American Community Survey (ACS), retrieved from the U.S. Census Bureau. See Appendix A for methodology.

Note: Current policy reflects the Child Tax Credit parameters in tax year 2025. When calculating the Child Tax Credit under current policy and H.R.1, all credit parameters adjusted for inflation between 2023 and 2025. Results also reflect the $2,000 increase in the standard deduction for joint filers and $1,500 increase for head of household filers included in H.R.1. Results limited to children under age 17 we identify as dependents in the 2023 American Community Survey (ACS). Results do not include estimated share of children who could be denied Child Tax Credit eligibility because they or their parents do not hold Social Security Numbers or because their parents are married but file taxes separately.

Table B.2. Share of children under 17 left behind by the Child Tax Credit: current policy vs. the House-passed reconciliation bill (H.R.1), by state *(ranked by greatest share of children left behind under H.R.1)*

State	Current policy CTC	H.R.1 CTC
Mississippi	36%	**45%**
New Mexico	33%	**44%**
Louisiana	34%	**43%**
Oklahoma	30%	**40%**
Alabama	32%	**39%**
West Virginia	32%	**39%**
Arkansas	30%	**39%**
Kentucky	32%	**38%**
Nevada	28%	**38%**
South Carolina	28%	**37%**
Tennessee	29%	**37%**
Texas	28%	**36%**
Georgia	28%	**36%**
North Carolina	27%	**35%**
Florida	26%	**34%**
New York	27%	**34%**
Michigan	26%	**34%**
California	26%	**34%**
Ohio	26%	**33%**
Pennsylvania	25%	**33%**
Arizona	26%	**33%**
Indiana	25%	**32%**
South Dakota	25%	**32%**
Missouri	23%	**31%**
Montana	22%	**30%**
Wyoming	23%	**30%**
Hawaii	23%	**30%**
Illinois	23%	**30%**
Oregon	23%	**29%**
District of Columbia	26%	**29%**
Maine	22%	**29%**
Idaho	20%	**29%**
Delaware	22%	**28%**
Kansas	21%	**28%**
Virginia	21%	**28%**

State	Current policy CTC	H.R.1 CTC
Alaska	21%	**28%**
Wisconsin	20%	**27%**
Connecticut	21%	**27%**
Iowa	21%	**27%**
New Jersey	21%	**27%**
Washington	20%	**26%**
Massachusetts	21%	**26%**
Rhode Island	22%	**25%**
Colorado	19%	**25%**
Nebraska	17%	**25%**
Maryland	18%	**24%**
Minnesota	17%	**23%**
Utah	17%	**23%**
New Hampshire	14%	**19%**
North Dakota	12%	**17%**
Vermont	12%	**17%**

Source: Center on Poverty and Social Policy at Columbia University, 2025. Calculated using the 2023 American Community Survey (ACS), retrieved from the U.S. Census Bureau. See Appendix A for methodology.

Note: Current policy reflects the Child Tax Credit parameters in tax year 2025. When calculating the Child Tax Credit under current policy and H.R.1, all credit parameters adjusted for inflation between 2023 and 2025. Results also reflect the $2,000 increase in the standard deduction for joint filers and $1,500 increase for head of household filers included in H.R.1. Results limited to children under age 17 we identify as dependents in the 2023 American Community Survey (ACS). Results do not include estimated share of children who could be denied Child Tax Credit eligibility because they or their parents do not hold Social Security Numbers or because their parents are married but file taxes separately.