



# 'I DIDN'T HAVE TO WORRY'

## HOW THE CHILD TAX CREDIT HELPED FAMILIES CATCH UP ON RENT AND IMPROVED HEALTH

In July 2021, nearly 60 million children in 35 million families across the United States started receiving crucial financial relief through monthly payments from the advance Child Tax Credit (CTC). This report highlights the economic, health, and mental health experiences of families with young children during the pandemic and the impact of the advance Child Tax Credit (CTC) payments on their lives.

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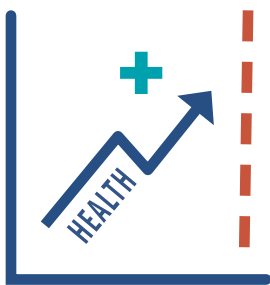
# EXECUTIVE SUMMARY

In July 2021, nearly 60 million children in 35 million families across the United States started receiving crucial financial relief through monthly payments from the advance Child Tax Credit (CTC). Families used the up to \$300 per month to pay for food, rent, child care, and other necessities for their children.<sup>1</sup>

**“The Child Tax Credit for me, that was a big help,”** reported one mother from the Little Rock area interviewed for this study. The potential benefits of these payments, however, was not fully realized due to structural barriers families faced in accessing them and an abrupt end to the payments in December 2021. **“I got one payment. It was weird, I didn’t get any more payments after that until I filed my taxes. It had me in the loophole of processing or whatever the case was and I felt like there was no point in giving us the payments if they were gonna delay them... so many people were backed up, it did not benefit me because I did not get it**

**on the front end at the times where I needed it the most like back to school stuff like that... I was stuck and then when I filed my taxes it’s like okay I got it. But I’ve already suffered.”** said another Little Rock area participant.

New research from Children’s HealthWatch, Revolutionary Healing, and the Kairos Center for Religions, Rights, and Social Justice highlights the economic, health, and mental health experiences of families with young children during the pandemic and the impact of the advance Child Tax Credit (CTC) payments on their lives. Integrated with the stories and experiences of families alongside survey data collected from the same families of young children, we examine parent physical and mental health and economic stability associated with receiving the advance CTC monthly payments. We also document reports of discrimination and inequities exacerbated by the pandemic. Families described difficulty affording food and rent throughout the pandemic, along with experiencing physical and mental health challenges.



Our data show the CTC significantly improved families’ ability to catch up on rent during the pandemic and **improved** parent physical health. Quantitative and qualitative data show the monthly payments seem also to have helped families afford child care and reduced experiences of food insecurity and stress. Survey data also suggested that the advance CTC may have helped decrease parental depression and anxiety. Despite these positive outcomes, we also found **barriers** and inequities in accessing payments persisted for low-income families of young children with immigrant mothers and marginalized Black mothers.

# BUILDING HEALTH, BUILDING WELL-BEING

## Comprehensive health is foundational for family well-being

Positive parent and child health, early childhood development, and parent mental health are strongly linked to economic stability.<sup>2</sup> When families have enough financial resources to afford critically important expenses like food, rent, utilities, child care, and health care without having to sacrifice other needs, children and adults are healthier.<sup>3-6</sup>

“Yeah, it’s hard to budget... you can’t predict the prices or predict... the difference... in cost and everything’s increasing besides the amount of money that you have.”— *Boston area participant*

“Then it’s hard to do that [save money] much. Like these days it seems like every time I take two steps forward I’m getting pushed like five steps back.”  
— *Little Rock area participant*

Poor families, especially families with young children, immigrant families, and Black, Latino, and Indigenous families, are more likely to struggle to afford basic needs than the overall US population.<sup>7-9</sup> As a result, they are more likely to be at risk of poor health outcomes and experience depression and anxiety related to struggles paying bills, feeding their families, and affording rent.<sup>10</sup> The COVID-19 pandemic exacerbated the preexisting inequities. Public policies — both before and during the pandemic — have been designed and implemented in ways that perpetuate the problem.<sup>11</sup> Together, the pandemic and preexisting policies have resulted in stark health and economic inequities.<sup>10</sup> Notably, Black, Latino, Indigenous, and immigrant families have experienced alarmingly high rates of hardship including inability to afford food, rent, and child care.<sup>8</sup> These inequities will have a lasting impact on children and families, particularly given the alarming increase in mental health issues during the pandemic associated

with the trauma of poverty and isolation experienced by poor families, particularly poor families of color, immigrant families, and those with young children.<sup>11,12</sup>

In response to the ongoing economic and public health crisis created by the COVID-19 pandemic, Congress passed the American Rescue Plan Act (ARPA) in March 2021. Among significant investments designed to bolster the economy, the bill expanded the Child Tax Credit through three key improvements: (1) expanded eligibility for the maximum credit amount to include families with low or no income; (2) boosted the annual maximum credit per child from \$2,000 for all children to \$3,600 for children ages 0-6 and \$3,000 for children ages 6-17; (3) enabled half of the annual credit to be paid in monthly installments between July 2021 and December 2021. Families were able to receive the remainder of their CTC when they filed a 2021 tax return in early 2022.

Previous research on the advance CTC expanded through ARPA showed the monthly payments reduced the number of families living below the poverty line in the US and the number of families struggling to afford enough food and other necessities.<sup>13-15</sup> Advance CTC payments have also been associated with increased consumption of fruits, vegetables, and healthy proteins alongside improvements in family financial stability.<sup>16,17</sup> Data also showed the expanded credit reduced racial inequities in poverty rates, increased long-term educational investments among Black and Latino families, and reduced reports of anxiety, depression, and parental distress among Black parents.<sup>18</sup> Despite these positive outcomes, however, disparities in access to payments among eligible families and the exclusion of nearly one million immigrant children who lack a Social Security number tempered the credit’s effectiveness in eliminating inequities and promoting health.<sup>19</sup>

## Understanding the realities of families is key for promoting equitable policies

Using both quantitative and qualitative methods, this study highlights the experiences of families with young children during the COVID-19 pandemic and the impact of the advance CTC payments on food security, being behind on rent, and parent physical and mental health and emphasizes inequities and experiences of discrimination reported by parents.

For this study, Children’s HealthWatch recruited families interviewed pre-pandemic through face-to-face interviews in emergency rooms and primary care clinics in four US cities (Boston, Philadelphia, Minneapolis, and Little Rock) to participate in the COVID-19 Follow-up Study.<sup>20</sup> To understand receipt and impact of the advance CTC payments, we re-interviewed 544 parents by phone between September 2021 and May 2022. Participants were asked about their food security using the Six-Item Short Form U.S. Household Food Security Survey Module,<sup>21</sup> ability to pay rent on time, ability to access child care in order to work or study, physical health status, mental health status, and receipt and access to the monthly CTC payments.

Previous analyses from this cohort of families with young children showed significant increases in food and housing insecurity, with families falling behind on rent in Fall 2020 and Spring 2021.<sup>22</sup> Advance CTC payments were linked to higher rates of food security and positive parental health in our preliminary analyses, but we found disparities in payment receipt by race, ethnicity, nativity, and banking status.<sup>23</sup>

In addition to quantitative data collection efforts, 22 interview and focus group participants were recruited between February 2022 to June 2022 from the COVID-19 Follow-up Study cohort to participate in a focus group, a



one-on-one, in-depth interview, or both to deepen our understanding of their experiences. While participants were recruited from all four sites, only parents from Boston, Minneapolis, and Little Rock participated in a focus group or interview. Researchers at Revolutionary Healing and the Kairos Center for Religions, Rights, and Social Justice led focus groups and in-depth interviews where parents discussed their experiences during the COVID-19 pandemic, including their ability to afford food and housing and any changes in physical and mental health among household members. They also shared their perceptions and experiences of the advance CTC payments. In the following section, we report quantitative findings in the context of qualitative themes emerging from these focus groups and in-depth interviews.

## Challenges affording food, rent, and child care increased during the pandemic, but the advance CTC payments may have helped

For many families, the pandemic took a toll on their ability to afford food, obtain safe, stable housing, stay healthy, and maintain positive mental health.

“I will say that it’s a little stressful sometimes just as far as, especially speaking of inflation ...gas going up, the price of food going up. I mean, that already puts kind of a strain on the family as far as what our budget is... I’m a stay-at-home mom and so there’s only so much in the pot that we can take from, you know. And so with things going up, it does put some stress and there’s some cuts that have to be made and this time we’re not gonna get this certain thing because, you know, the price of that juice is how much? Okay, well let’s go ahead and get this other brand over here because this is cheaper. And so there definitely has been a lot of cutting, I would say more or less just kind of changing what we eat or drink and things like that just because of different prices. And so we might, like I said, substitute for something different. And so... it gets a little stressful going to the store, going to the pump and seeing how much is being drained out of your account and how much things have raised... But it’s also about, I guess, having the budget too and it’s not always easy, but it’s just one of those things that **as of right now, there’s nothing we can do about it. So we just have to make cuts and changes to keep on going.**”

— Little Rock area participant

Parents of young children surveyed by Children’s Health-Watch during the pandemic experienced significant increases in housing and food hardships.<sup>19</sup> Parents who received the advance CTC monthly payments, however, commented on the ways in which it helped them afford bills and catch up on basic expenses.

“**When everybody was receiving [the CTC], it was easier to like pay bills and you know, buy things for the kids** because... they don’t stop growing. And me personally, it actually came in handy because [my son] needed... more clothes because he had another growth spurt and I was backed up on my light and my gas bill as well. Being in the house more, you know it ran the bills up, so now I’m [home] 24/7, not just five hours or six hours of the day... so I’ve seen a huge spike with [bills] and... **it was a little easier when we was receiving [the CTC] because I was looking forward to it each month,** whether I was putting some aside or buying something for him and putting money on a bill... so it made things a little more difficult like when it did stop.”

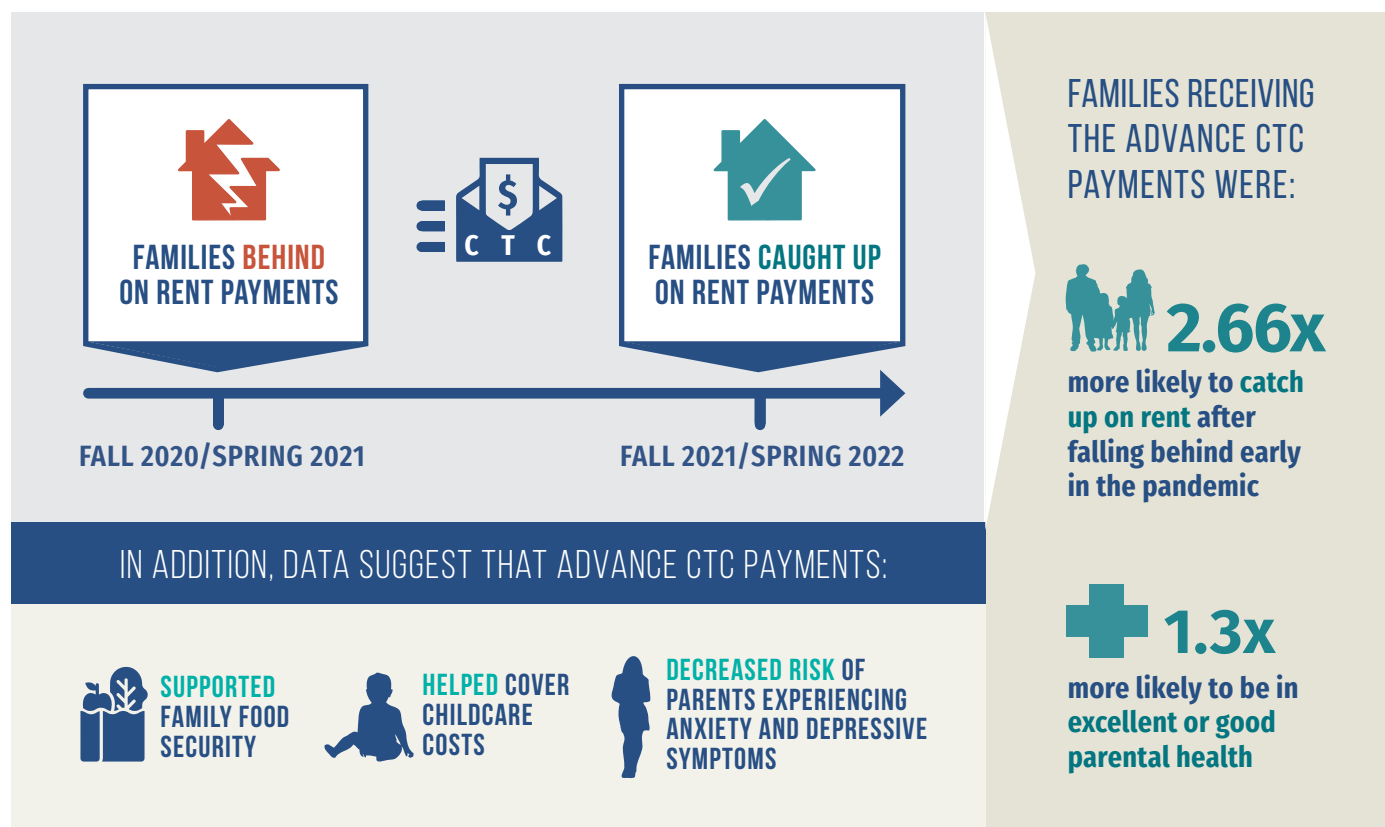
— Boston area participant

“**[After receiving the CTC] I didn’t have to worry about, you know, certain things too much. [The CTC] certainly helped with bills.** I mean pretty much the same things that I... try to take care of now. It did provide like a little bit of a cushion. Plus, I was able to, I’ll say, accumulate a little bit of a savings.”

— Boston area participant



## POSTITIVE IMPACT OF THE CTC, 2020-21 PANDEMIC



In quantitative analyses, families who received the advance CTC payments were 2.66 times more likely to catch up on rent after falling behind early in the pandemic, even after accounting for other food-related assistance they may have received. Additionally, analytic trends suggested that the advance CTC payments may have supported family food security and kept families from falling into food insecurity as the hardships of the ongoing pandemic persisted. The payments may also have helped families afford child care so that they could work or further their education.

Families with young children faced special challenges due to the age of their children and discussed the wide array of resources and supports they navigated to support their families. One participant talked about how important it was to reach out to find resources to close gaps in household needs:

“You know, you just got to be willing... to actually reach out and — and get these things because a lot of people look and it’s just like, well, you know, I just made a few phone calls, you know, and signs up for this and that but a lot of people their pride is in the way like, ‘Oh, I’m too good for that or I don’t need that’, like, Uh, ‘you do need it, you know, because you’re asking me how I got this and that’, I’m like, ‘Look, this is for free, you know, they even gave me a, um, a free tablet.’ ...one of the places... was really generous with a lot of the stuff that they gave and most of it was unexpected... So, I think it — **it helped me. It helped me in a lot of as far as like being able to provide for my kids or have him, you know, I didn’t have to worry about running out of certain things and running out of food period.**” — *Boston area participant*

# IMPROVING PARENTAL HEALTH OUTCOMES

## Pandemic-related closures and economic hardships also took a toll on physical and mental health, but monthly CTC payments improved parental health outcomes

“There’s a lot that has happened during the pandemic. Some of it good, some of it not so good... **it was really tough adjusting to a lot of things** that were affected by the pandemic: going out, being able to be free and do things that we used to do them before and all the restrictions... There was a time where I, I gained so much weight and I know it came from no activity, and then no spending, food felt very comfortable to go to every single time something was upsetting. Like food was my best friend during the beginning of the pandemic and, and I don’t know, I just blew up. However, right now I’m trying... to deal with it. I try to walk every day and I try my best to exercise. It’s very hard when he’s [my son] not at school, but when he’s at school I try to use that time and exercise from home... **all in all I can say that the pandemic has, has changed a lot in me both good and bad.**” — Little Rock area participant

“**I got... anxiety real bad. When my son was 10 months, I’ve been working since then, and when the pandemic hit... I stopped working...** I was also in class...it was a big thing for me because I used to work and other things to keep myself busy to not focus on the reality of like what’s really going on. So me having to do the online classes and... being in the house 24/7, I got anxiety really bad, and I had to give myself... positive affirmations. So I won’t, you know, get in that mindset of, you know, being sad or I don’t know, just a feeling. And when it was time to go back out in the world it was like, I don’t know, it was like almost emerging into the world and I’m like, **I didn’t know how to be anymore outside, it was just a different feeling, like I didn’t know how to be around the people,** you know, everyone’s weird and, um, I think the pandemic made everyone like more rude than they were before.” — Boston area participant

Parental physical and mental health is important for early childhood development. Parents surveyed by Children’s HealthWatch who received the advanced CTC monthly payments were 1.3 times more likely to be in excellent or good health compared to those who did not receive payments. Analytic trends also suggest that parents receiving the advance CTC payments were less likely to experience symptoms of depression and anxiety compared to those who did not receive payments.

In addition to hardship and health changes during the pandemic, families also shared experiences of racial discrimination and discussed how inequities in the U.S. impacted their sense of self, health, well-being, and ability to navigate systems.

“There was a time when the pandemic had just broke out and, and so many people were putting the blame on a particular race and, and that didn’t feel good at all to me because it felt like...people are closing their minds up a little too much and looking at, and finding, finding someone to blame for whatever is happening... I kept on coming across [on the internet] so many comments from people who would say, oh this is like the time... when Ebola broke out and they were blaming Africans for Ebola. And I really related to that [as an immigrant] and I didn’t even experience it at the time, but I related to that and it did not feel good at all. So I was ...feeling so much for the Asian community when they were talking about how COVID is coming from that side, and I was feeling like I don’t know, I just, I just couldn’t do anything about it, but it didn’t really feel good... And it woke me up and it kind of reminded me that you are Black. So the way it has affected me is now I know how to carry myself around people. **I have to be reminded at the back of my head that you’re Black, there’s certain things you shouldn’t do or say in front of certain people. That’s how I feel.** And yeah, I feel like [the pandemic] has changed so much about how I see it and think about race and everything that has to do with that.” — Boston area participant

# INEQUITIES PERSIST

“[I was searching for housing and people were] not showing up [to housing tour appointments]. People not just honoring the appointments and people once they would find out that I am um, Black, they would like just completely not even like respond, you know, stuff like that. **That was very challenging... It was so challenging to a point whereby... like every phone call I made, the first thing I would say is ‘By the way, I’m Black’... And it felt like, do I even have to say this?** Yeah. But then I found it helpful because then I would know if they don’t like, if they don’t want to deal with me, then they just have to may as well, you know, find out from the beginning, but I’m Black. You’re talking to a Black person and stuff like that...” — *Boston area participant*

## UNEQUAL RECEIPT OF CTC



**-42%**

Families with immigrant parents were 42 percent **less likely** to receive advance CTC payments

### DATA SHOWED **INEQUITIES** IN RECEIPT OF THE ADVANCE CTC PAYMENTS BY:

- Race
- Ethnicity
- Nativity
- Banking status
- Education level
- Household employment
- Marital status
- Tax filing status

Many families face **multiple barriers** to accessing critical tax and other resources necessary to support family health and well-being.

## The advance CTC payments supported families, but inequities in access to the credit persist

Though economic and health challenges and experiences of discrimination persist for families, the advance CTC payments provided much needed relief. These findings show the advance CTC payments helped families to catch up on rent payments and potentially stave off food insecurity and challenges affording child care, while improving parent physical and likely also mental health.

While the advance CTC payments were welcomed relief for many families, many parents expressed frustration with the barriers they faced in accessing payments. The parents’ perspectives illuminated and drove home the human toll of our previously reported preliminary data. We found inequities in receipt of the advance CTC payments by race, ethnicity, nativity, banking status, education level, household employment, marital status, and tax filing status.<sup>20</sup> These inequities are interlocking, and many families face multiple barriers to accessing critical tax and other resources necessary to support family health and well-being.

Families with immigrant mothers were disproportionately less likely to receive the benefits of the advance CTC. While US-citizen children of immigrant parents were eligible for the CTC monthly payments, compared to families with US-born parents, **families with immigrant parents were 42 percent less likely to receive advance CTC payments.** While having a bank account increased the likelihood of families with immigrant mothers receiving the credit, the disparity persisted. Likely as a result, this disparity may have weakened the impact of the payments for immigrant families in our sample.



As one immigrant mother described in reflecting on how she might have benefited from the CTC if she did not face access barriers:

**“[Having the CTC would have made me feel] calmer.**

Yeah — calmer... — they say that one shouldn't talk about one's debts and things like that but it's a major reason that I would feel relieved... because, certainly, well because you have to take out the money for the debt. You have to take out money for the rent. You have to take out money for... well food, gas — which was sky-high and and all of it. So, certainly, more relaxed, calmer... yes it helps.” — *Minneapolis area participant*

The American Rescue Plan Act was built upon the existing CTC and created a way for payments to be rapidly deployed by utilizing information from 2020 tax returns. While this structure was helpful for some, it also meant that millions of families with very low incomes were initially excluded from the payments because they had not been required to file taxes. Only 57 percent of eligible families across the country reported receiving payments, suggesting that millions of children missed out on the benefits of the credit.<sup>24</sup> Among those eligible for the credit, Latino and American Indian/Alaska Native, Native Hawaiian/Pacific Islander families and families with incomes below \$25,000 reported the lowest rates of receipt of the advance CTC payments.<sup>21</sup>

Additionally, to efficiently disperse the advance CTC, the Internal Revenue Service (IRS) directly deposited payments into bank accounts they had on file and sent checks to existing addresses. This meant that families without bank accounts — along with those who had unstable housing or moved addresses — were more likely to miss initial payments. These factors resulted

in Black mothers, immigrant families, families in rural areas, and other marginalized groups missing payments due to systemic barriers to: a) employment with wages high enough to require tax filing, b) accessible banking options, and c) stable housing.<sup>25-28</sup> In response, federal, state, and local governments, alongside organizations across the country, launched efforts to reach eligible families who missed payments. Data are necessary, however, to understand the impact of these efforts and to identify opportunities to further remove implicit barriers to receiving the advance CTC.

For immigrant families, specific barriers and exclusions persist across benefits, including the CTC. An explicit ban of children without a Social Security number from CTC eligibility excluded approximately one million immigrant children from payments.<sup>29</sup> This exclusion combined with ongoing confusion and concern among immigrant families about accessing the CTC as well as other public benefits, may have further exacerbated inequities in participation. Specifically, many immigrants feared accessing payments and other benefits, or continuing to access benefits, could jeopardize their future immigration status given harmful changes to immigration policy enacted under the previous administration. Even for those who may have felt comfortable filing for benefits, there were additional hurdles. While parents who do not have Social Security numbers can claim the CTC for their children, they are required to take the additional step of applying for an Individual Tax Identification Number (ITIN) before filing taxes — a process currently experiencing significant delays due to backlogs.<sup>30</sup> This systemic barrier is more than just a hassle — it potentially jeopardizes child and parent health as families are forced to wait on relief that could mitigate current hardships and financial stress.

# AN ABRUPT END

## Abrupt end of advance CTC payments increased family economic hardships

Finally, the abrupt nationwide end to advance CTC payments was detrimental to families' ability to afford basic needs — especially as all families, and particularly those with young children, continue to struggle with rising prices due to inflation and high child care costs. Research shows that the expiration of the payments pushed more than 3 million children below the federal poverty line, threatening their health and well-being. Even brief disruptions in a families' ability to afford basic necessities like food and rent can have a lasting impact on child and family health.<sup>31-33</sup> As one parent put it:

“I don't think [the government was] prepared to handle the things that were being thrown at them, but **there wasn't an excuse for telling us you were going to give us something and then not [give] it to us because we definitely still suffered.** Especially when you told us we were going to give you guys an extra \$300 a month. So then in our minds we started to kind of calculate what can we do for our children with that extra money. How can we maintain our households? They had already cut off like extra assistance programs at this point for a lot of different things.” — *Little Rock area participant*

Another parent highlighted how the payments would help her family respond to rising costs:

“Child Tax Credit for me, that was a big help... Even though I had two kids at the time, I only qualified for one. I'm not sure why because he was of age for me to get it, but they said I only qualify for one of them. It was a big help tremendously because of the pricing of everything that jumped up. **Gas prices and food and everything got — got expensive and that \$300 a month just was a big help.** I wish that they can continue especially with me out of work right now and not having an income and my fiancé paying for everything. That — that would be a big help as of now.” — *Little Rock area participant*





# POLICY SOLUTIONS

## Policy solutions that respond to the realities of all families are urgently necessary

Passing a robust and inclusive expansion of the CTC would respond to the realities of families and children by removing barriers to access and advancing a credit that ensures all families are better able to meet the economic and health needs of their families. Specifically, Children's HealthWatch, Revolutionary Healing, and the Kairos Center for Religions, Rights, and Social Justice recommend the following solutions:

1. **Pass a permanent and inclusive expanded advance CTC** that ensures all children — regardless of immigration status for children or adults and without requirements for earned income — are eligible for monthly payments that improve family health and well-being.
2. **Invest in effective, culturally appropriate outreach and enrollment efforts** that focus on community-driven solutions for increasing awareness of and access to the CTC.
3. **Reduce structural barriers to the CTC** by creating a permanent, accessible simplified tax-filing platform available in multiple languages that is consistently evaluated and improved to promote equitable access to the CTC — particularly for marginalized populations including, but not limited to, those with low or no incomes, limited English proficiency, disabilities, unstable housing, and without bank accounts.
4. **Provide adequate resources to the IRS to improve customer service and operations**, ensure prompt processing of returns and resolution of filing issues, and update processes to administer tax benefits more effectively, particularly for families with low-incomes (or no incomes) and those who face multiple tax filing barriers.<sup>34</sup>

5. **Ensure all eligible children**, including those in mixed status families, are able to receive the CTC in a timely manner by eliminating backlogs and barriers to filing for an ITIN.
6. **Promote increased investment in refundable tax credits** that benefit families with low incomes without harmful offsets that ultimately deprive families with the lowest incomes of resources necessary to support family well-being.

In addition to key improvements to the CTC, this research underscores the urgency of enacting robust, systemic policy change that eliminates poverty and hardship among families and, in turn, seeks to reverse the toll of these adversities on physical and mental health. Specifically, we call on our nation's leaders to enact policies that:

7. **Establish universal rights and access to quality housing, food, and other basic necessities** by improving government safety nets and permanently ensuring robust investment in programs and policies that support family economic stability.
8. **Guarantee access to health care**, including mental health care services, for all people.
9. **Reverse discriminatory policies** that explicitly or implicitly exclude families from accessing critical benefits and promote policies that actively promote racial equity through intentional efforts to respond to the needs of specific communities.
10. **Evaluate and continually seek to improve** policies and programs based on the experiences of people with low incomes and those impacted most by policy change.
11. **Implement automatic stabilizers** across policies that ensure programs and income supports are able to rapidly respond to economic downturns and pass regulatory measures for corporations and other highly profitable entities to reduce rising inflation that directly impacts the costs of basic needs.<sup>35</sup>



## Conclusion

An expanded, inclusive, and accessible advance CTC that promotes health, mental health, economic stability, and racial equity is urgently needed as families with young children continue to face challenges with affording basic needs during the ongoing COVID-19 pandemic. Rising prices and the economic downturn created by the pandemic have only exacerbated long-standing inequities rooted in systemic racism. Robust investments in families, including through the advance CTC, are important for families to thrive and reach their highest potential.

“You all got to do better. American citizens need money. We got other countries that are still helping their people out. You all are willing to give 33 billion to Ukraine. So you got \$33 billion to get to Ukraine but you can't spend that money on your low-income neighborhoods and schools. **...we need some recurring payments and we need some payments without stipulations.**” — Little Rock area participant

## FOR FURTHER INFORMATION

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## ABOUT THIS REPORT

This research is a partnership between Children's HealthWatch, Revolutionary Healing, and the Kairos Center for Religions, Rights, and Social Justice

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## ACKNOWLEDGMENTS

We would like to thank the generous supporters of this project: the Charles and Lynn Schusterman Family Philanthropies, the Boston University Center for Antiracist Research, and the Annie E. Casey Foundation. We would also like to thank the parents of young children who shared their stories with us for this research project.

## SUGGESTED CITATION

Bovell-Ammon A, Burnett B, Ettinger de Cuba S, Gupta-Barnes S, Banks J, Bates E, Coleman S, Bruce C, Lê-Scherban F. 'I didn't have to worry': How the Child Tax Credit Helped Families Catch Up on Rent and Improved Health. *Children's HealthWatch, Kairos Center for Religions, Rights, and Social Justice, and Revolutionary Healing*. August 2022.

## IMAGE CREDITS

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