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MONITORING POVERTY AND WELL-BEING IN NYC

SPOTLIGHT ON

CHILD TAX CREDIT:

Transforming the Lives of Families

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Introduction

Until 2021, the Child Tax Credit existed as a relatively neglected portion of the tax code that provided modest assistance to families with children. Since its establishment in 1997, however, the Child Tax Credit has been gradually expanded to cover more children and to also provide more generous support. But 2021 brought more fundamental reform, as part of President Biden’s American Rescue Plan (ARP). Biden’s ARP made three fundamental changes to the Child Tax Credit. First, it expanded maximum benefit levels, from \$2,000 annually per qualifying child to \$3,600 annually for young children (under six) and \$3,000 annually for older children (aged 6-17). Second, it converted the annual credit delivered at tax time into a monthly credit to help families better meet their routine and ongoing needs. Third, it made the credit “fully refundable,” meaning that the full amount of the credit would be extended to the poorest children who historically had been left out of the credit’s structure because their parents didn’t earn enough money in the labor market to qualify. As such, the reformed Child Tax Credit of the ARP represented a fundamental shift in delivering income support to low-income families with children. But, as of this writing, this experiment in social policy has ended. In December 2021, families received the last of six monthly payments of the expanded Child Tax Credit.¹

Whether the Child Tax Credit will survive as a more permanent policy tool for reducing childhood poverty now hangs in the balance as Congress decides whether to continue it. Previous research has established the benefits of the Child Tax Credit, including reducing child poverty, food insufficiency, financial stress and other hardships.² By December 2021, the Child Tax Credit, on its own, was keeping 3.7 million children out of poverty.³ Analyses of U.S. Census Household Pulse data found that the most common way families used the monthly Child Tax Credit payments was to purchase food.⁴ Food insufficiency rates quickly dropped: the initial Child Tax Credit payments led to a 25% decline in food insufficiency among low-income families with children, while food insufficiency rates among families without children saw no change over the same period.⁵ Data also shows Child Tax Credit recipients were better able to pay their regular expenses, reported stable or reduced levels of hardship (during a period when non-recipients saw their material hardship increase), and

¹ Families will receive the other half of their 2021 CTC payments when they file taxes in 2022, in a lump sum.

² Curran (2021).

³ Parolin, Collyer, and Curran (2021).

⁴ Roll et al (2021); Karpman et al (2021); Zippel (2021).

⁵ Parolin et al (2021); Perez-Lopez (2021).

reported less stress.⁶ Research has also demonstrated that critics' fears that the Child Tax Credit will reduce employment have so far proven unfounded, with independent studies finding no evidence that the monthly payments negatively affected employment and no differences in employment trends before and after the payments rolled out.⁷ Judging by the numbers, it seems clear from early evidence that this policy experiment has been successful. But how did the payments play out in people's lives and people's pocketbooks? That is the question we focus on in this brief.

We draw on qualitative data from the Poverty Tracker (see text box) to add to this growing body of literature in new ways. Much of the research on the Child Tax Credit relies on surveys or one-time interviews. In contrast, we interviewed eighteen families multiple times over the six-month period that they received the Child Tax Credit, capturing how it was incorporated into household budgets over time, and how people shifted its use as needs and financial challenges changed. We also interviewed people in the month following the last payment, thus documenting the effect of the Child Tax Credit's absence on household budgets.

Similar to other studies, we found that families used the Child Tax Credit exactly for what it was intended: to help families with the cost of raising children and improve their lives. We also found that the infusion of money enhanced parent's financial management skills as they decided how best to use it. Further, it did not reduce employment, but rather facilitated it. First, we present the stories of three families to illustrate the Child Tax Credit's potential to transform lives.

THE POVERTY TRACKER:

Launched in 2012, the Poverty Tracker surveys a representative sample of New Yorkers every three months, providing critical information on the dynamics of poverty and other forms of disadvantage in the city. In addition to measures on poverty and disadvantage, the Poverty Tracker collects a wealth of information on other topics such as employment, assets and debts, and health.

⁶ Parolin et al (2021); Perez-Lopez (2021).

⁷ Ananat et al (2021); Roll et al (2022); Curran, (2021).

Findings

Transforming the Lives of Families

Our research design allowed us to track the ups and downs of family budgets and needs over several months, and across families of different income strata. We found across the income spectrum a fluidity of needs; higher-income families experiencing hardship some months but not others, lower-income families sometimes able to save despite living at the margins. The Child Tax Credit's flexibility — monthly direct cash benefits — allowed families to allocate it according to a hierarchy of shifting needs. It let them continually assess and adjust household budgets to meet emergencies or to save for anticipated needs or future goals. As described next, for one family, it meant filling gaps in the household budget despite both parents working full time. For another it meant averting hunger and other hardships. For a third, it helped them work toward realizing dreams of a better life.

Strengthening Family Life

Many of the parents we interviewed were constantly juggling work and home, whether they be a single parent or a dual-income couple. Figuring out how to do school pickups, stay home with a sick child, attend school events, or spend quality time with their children was a constant challenge. Deja is an example of how even middle-income couples can benefit from the Child Tax Credit. She lives with her husband and their blended family of four children ages three, six, eight, and 11. Both she and her husband work full time, she as an EMT. Together they earn about \$84,000 a year.

Her job as an EMT was a big step up from her previous occupation as a home health aide. But she has to work extra double shifts, from 7:30 in the morning until 1:00 a.m. in the evening, just to pay for child care. Working 60 hours a week has been hard on the family. As she explained, “I can go three days or two days without seeing my kids.” With both parents working, there is also no one pick up their children from their charter school. She has also missed holidays with her children, and recently when her son was hospitalized in the intensive care unit, she had to leave him to go to work. To Deja, the Child Tax Credit came, in her words, as a “relief” and made a “big difference.” She spent part of it to help pay for child care, and for a driver to pick up her children after school.

The Child Tax Credit also allowed her to fill gaps in the family budget and avert hardship. In August, this included school uniforms and shoes; in October, it went towards her rent; in November, it supplemented her food budget; in December, it went towards Christmas. Its loss in January meant a return to once again struggling to pay child care costs and no cushion for rent or food money.

Staving Off Food Insecurity

Shanice is a single parent working full time and supporting her two daughters, ages 16 and 26 years old, and a granddaughter. She is also a caretaker to her 85-year-old father, who lives nearby. Above the limit for SNAP, she has to stretch her \$31,000 salary as a lab technician to cover everything, and often falls short. As she describes her financial state, “I feel like I’m a crab in the barrel scratching to get to the top.” When asked what worried her the most she said, “Just in general not havin’ enough [food] . . . I need to feed my dad, and I need to feed my girls, and that’s — I think that’s a general fear.” She also worries about how to pay for clothes and other necessities for her daughter. When she first found out about the Child Tax Credit, her first thought was, “It’s coming in July, so that’s wonderful because she goes back to school in September, so she’s gonna need all the essentials for school, pants, shirts, T-shirts, other clothes.”

Much of the rest of her monthly Child Tax Credit (\$250 per month) went to food. She tried to hold on to her August and September payments, letting them “sit” so she could build up her savings, always an elusive goal on her income. But by November, she had only \$14 in savings because she needed the money for food, including Thanksgiving dinner, and other necessities. The December payment also went to food, and household supplies, and “some little trinkets and toys” for her new baby granddaughter.

In January, the combination of rising food prices and the loss of the Child Tax Credit plunged her back into food insecurity. As she described, she is “in shock every time I open the refrigerator” because it is so empty. Gone are the days, she explained, when she could afford such things as bacon and even her go to staples, like hamburger meat for making multiple meals: “It was eight dollars. I almost passed out.” She is back to feeling anxious and stressed whenever she has to purchase things, especially food, mentally calculating the cost at every turn in the supermarket aisles.

Towards a Better Future

Margarita and her husband were hit particularly hard by the pandemic. Both lost their jobs — she as an adult education teacher, he as a restaurant chef. They have a five-year-old son, and live in a multi-generational household of 10 people sharing a three-bedroom apartment. The household experienced virtually every hardship of the pandemic. Many of the members, who all worked in the restaurant industry, became unemployed, and most of the household caught COVID. She, her husband, and other household members turned to delivering food to make up for the lost income, and nearly two years after losing their jobs, it’s still their only source of income.

Her goal is to move out of the crowded apartment they live in. They have traveled out of state to visit with family, and she noticed how happy her son was outside their cramped apartment: “I see that when we go to [visit] Pennsylvania, he likes it over there. I’ve been thinking of [moving] this whole year. Because when we go over there sometimes we go buy flowers for him, or plants, and he’s like, “Oh. Let’s plant them.” I see my son enjoying it. He wants to just be outside.”

She saved the first two Child Tax Credit payments of \$300 per month, toward her goal of moving out of the city. Intent on saving at least some of the payments for the long-term, she didn't put it in her checking account because "if I don't see it in the account, it doesn't exist." Nor did she put it into savings, because she knew how quickly her "savings" went to other expenses. Instead, she kept the funds hidden in her house.

Then her car — which she needs for making food deliveries — hit a pothole that cost \$1,000 to repair. She put it on her credit card, but the Child Tax Credit again helped her when she used the next month's payment, along with unusually good tips that month, to pay off the debt. Because of the Child Tax Credit, she was also able to buy her son his first Halloween costume: "He's a kid; he's into it. He wants to celebrate it." And after a cold winter last year when they couldn't afford warm coats, she bought her son a winter coat and snow pants. Christmas was also better this year. He had been asking for Spiderman-themed bedding, and she finally bought it for him: "He doesn't have his own room; he has to share the room with us. I go to my husband, "This is what I could give him." Finally, and most significantly, debt free and with some savings, in January, she met her goal of moving out of the city to a rented home out of state and where she and her husband could hopefully find better jobs.

Together these stories illustrate the value and versatility of the Child Tax Credit. For Deja's family it lessened the burden of child care costs, and filled in budget gaps that a two-earner family with four children could not fill on their own. For Shanice, a single parent in a low-wage job, it staved off food insecurity. For Margarita it helped stabilize the family's finances after a rocky time during the pandemic, while also helping her to plan for the future.

Enhancing Financial Management Skills

The Child Tax Credit provided a natural experiment of how a monthly infusion of cash would affect people's spending habits and overall financial health. Some commentators have suggested that it would not be spent wisely but wastefully. We found the opposite: that parents carefully calibrated how to use it to make the most difference in their family's life. Making such choices also enhanced their financial management skills; having more money to spend required more thoughtfulness, not less.

Parents used a variety of financial management strategies over the six-month period they received the payments. One approach was to treat the Child Tax Credit as separate from other income flowing into the house; as "extra" money to be put toward such things as a future goal, items parents couldn't typically afford to provide their children, or for special occasions. Other parents pooled the monthly payments with other income sources and used it to fill gaps in household budgets, whether it be monthly household bills or child-related expenses like clothing, child care, or other activities. Another strategy was to split the payment, allotting a portion to household expenses and the rest to savings or paying down a credit bill. Parents also switched between these different approaches as financial needs changed from month to month.

Whatever approach parents used, we found that they did not change long-standing habits of frugality and thriftiness, despite having a new source of income. As Tyrone, a truck driver and the father of two boys, explained, "You don't try to do anything out of the ordinary. If bills are paid, you just try to hold on to everything

you got. Don't use it to buy nothing." Similarly, Shanice, the lab technician introduced earlier, said that while she is less anxious about spending because of the Child Tax Credit, when shopping she still "looks for the lesser brand . . . constantly thinking in the back of my mind I can't splurge because then that becomes a habit . . . and you're like, 'Oh, my gosh. I'm down to \$52, and I need milk, bread, and sandwich meat.'"

Unlike earlier iterations of the Child Tax Credit, the payments came monthly rather than a lump sum payment during tax time. For some parents, this was not a welcome change initially. They preferred the lump sum payment as a way of building up savings or for large purchases. However, spreading it out made it more likely it would be spent on children's needs. Lucia, a single parent of a nine-year-old girl, and who works full time in a dental office, explained why. When she first heard it would be coming monthly rather than at tax time, she knew she "[had] to spend it wisely [because] at the end of the year I know that it's not gonna be there." Because she knew it was "actually for [her daughter]" it also "opened her eyes" to what she could do for her. The form — monthly payments of \$250 — also encouraged her to think "in smaller increments," with "more realistic goals," on a month-to-month basis. She first decided to spend it on tutoring in math and reading for her child. She then added music lessons in subsequent months.

Like Lucia, others we interviewed illustrate what "extra" money means to people living on the margins. Barely able to cover basic needs like shelter and food, they rarely have a choice on how to spend their money. Esperanza explained how having more money helped her to budget better. She works cleaning offices and has two daughters, five- and six-years-old. In the past, overwhelmed with bills, she had little choice but to use her credit card, increasing her debt. The Child Tax Credit helped her pay the rent, and cut down on her credit card bills. It also improved her budgeting skills. As she explained, "I am more careful about what I buy. I try to buy on sale. I'm researching when veggies are on sale. It's [the Child Tax Credit] made me focus more on what I'm going to buy. I have more ideas, study more about how I'm going to shop."

We found that like Esperanza, when the Child Tax Credit appeared, caution and strategic thinking guided parents' choices. The best evidence of this is the choices they made. Many of the parents we interviewed used a portion of payments to fill gaps in their budgets; it helped them pay the rent, buy food, or pay for child care. Saving was also a priority, even among those with seemingly little opportunity to save. Elena, a single mother working as a home health aide, put a large portion of her \$250 monthly payments directly into savings so that she could move with her 13-year-old son out of the projects. As her son gets older, she worries about his safety in their neighborhood: "I live in public housing, and there's always something. It's never a dull moment. I get more worried and paranoid. . . They'll have a shooting in broad daylight when the kids are getting home from school. . . I'm just tryin' to go. I've been in public housing since he was a baby. . . It's time to go. . . I'm just gonna be less worried about his safety." She contributed to her savings account over several months, unusual for her as a sole breadwinner with earnings just above the poverty line. On the Child Tax Credit, she says, "It's helping me save up as much money as I need to. It's helpin' me save, so I can get outta here."

Another common use of the Child Tax Credit was to pay down credit card debt. Many of the parents we interviewed used their credit cards for daily necessities; without it they would not have been able to afford food and other essential items, like children's clothes, school supplies and household goods. Several described

inventive ways of paying down this debt, juggling cards and calibrating payments to avoid higher interest fees. The Child Tax Credit allowed them to vanish some of this debt; they eagerly used it to wipe out or prevent large balances throughout the months. An example is Barbara, a single mother with a five-year-old and a seven-year-old, working as a medical biller. Because of the \$550 per month Child Tax Credit, she was able to lower her credit card balance from \$2,000 to \$700 over several months.

Virtually all of the parents also used the Child Tax Credit for child-related expenses or enhancements. One of the most common uses was children's clothing. Several parents described the challenge of keeping up with the pace of their children's growth. While they could wear the same worn shoes and jackets from past years (and did), their children could not. Leticia, who used the Child Tax Credit to buy clothes for her 12- and 15-year-old sons, described how quickly her teenage boys grew out of their clothes: "They've gotten tall, so Jack is now wearing extra-large in men and John is wearing large and extra-large in men - so I had to buy new underwear because their other ones are too tight. Their pants were too short. The sleeves of the shirt were too short. . . He wears size 14 extra wide sneakers. I have to order them online and they're expensive."

Each season also brought new challenges: school uniforms or school clothes in the fall, warm winter jackets and boots in the winter, and replacing too small shoes and sneakers any season. Spending of the monthly payments tracked this calendar, as parents bought new school uniforms and clothes with their first payments starting in July, and then winter clothes a few months later as the weather got colder.

Another use of the Child Tax Credit was for educational supports, resources, and extracurricular activities. For Leticia, a single parent, this meant a computer for her two sons, ages 12 and 15. College educated, she is disabled from a stroke, and survives on Social Security disability benefits. Her sons had long wanted a computer, especially the 12-year-old who suffers from autism severe enough to require a home health aide. The child tax credit, which she described as being "their money [her sons]. It's not mine it's theirs," finally allowed her to buy it. Amy also used the Child Tax Credit to help her son, who was having difficulty in school, by paying for a paraprofessional to "shadow" him in the classroom. As described earlier, Lucia spent part of the Child Tax Credit on math and reading tutoring and music lessons for her nine-year-old daughter.

Other parents used the payments for the extracurricular activities that more affluent parents take for granted, and that educators stress can teach valuable skills, create a sense of community, and aid in socioemotional development.⁸ As Isabella, who has two children, explained, the school year is "when things get a little pricey," as there are "more activities going on." Often such activities are beyond the budget of low-income parents. But as one example, the Child Tax Credit enabled Barbara to sign her two children up for karate and art classes. She said that with these classes, "they learn something, like more for development, physical and emotional."

That several of the monthly payments came during the holiday season was especially helpful to parents, who struggled in past years to balance every day needs with the special demands of holidays, especially for children eager to celebrate like the rest of their peers. Shanice used the November payment to cook two Thanksgiving dinners for different members of her family. She described the intricacies of preparing dinner

⁸ National Center for Education Statistics (1995).

for so many people, all the food needed to feed that many people, and the high cost of food, especially lately. Others used it to purchase long-wished-for Christmas gifts for their children, like a computer or Nintendo game, they couldn't afford in past years. Virtually every parent we interviewed used some of their Child Tax Credit to celebrate Christmas or other holidays.

Enhancing Family Well-Being

The deleterious consequences of living in poverty are well-documented, including the psychological consequences.⁹ The parents we interviewed spoke about the stress and anxiety of trying to make ends meet, of worrying about how to pay the rent, put food on the table, and what would happen if they lost their jobs. Thus, beyond the material benefits provided by the Child Tax Credit was a more immeasurable one: the sense of relief in knowing that additional monies were available to meet basic needs. This was reflected in how parents described the Child Tax Credit — as a “game-changer,” a “blessing,” a “big relief,” and other similar terms. Isabella spoke for many when she described the stress relief it bought: “The whole time I was getting it, honestly it made such a big relief because I was able to get caught up — I was able to make my credit card bill payments on time. I was actually able to take my kids and actually get them something they wanted. I was actually able to provide in my house and having a little wiggle room, just a little breathing room. Not so stressed like ‘All right, I don’t know where my next dollars coming from.’”

Family well-being was also enhanced in more subtle ways that are difficult to capture in surveys. Several parents spoke about the little things they were always denying their children, whether it be a small toy or a special treat, especially when they were out shopping together. Margarita’s go-to strategy when her five-year-old son clamored for McDonald’s was to create a McDonald’s meal at home: “Well, Mommy has hamburger meat. I could make a hamburger for you if you want? Then I could cut the potatoes like French fries.” The Child Tax Credit allowed families to do what most families do — give their children an occasional wished for item or treat. Rosa, the mother of a teenage daughter, highlighted this when asked to describe the changes the Child Tax Credit made in her life: “I wanna go ahead and take my daughter to the mall or something and let her buy additional undergarments or maybe something new that she can wear, so she can stay up with the weather changes now, like a hoodie or something that she likes. I can do that.”

Facilitating Work

One question that hovers over direct cash benefits like the Child Tax Credit is whether it will result in reduced work efforts. The real-life stories of the parents we interviewed confirm what emerging studies of the effects of the Child Tax Credit on work have found — that it has not.¹⁰ Our sample was evenly split between single and two-parent families, and families with incomes ranging from 100% to 200% of the poverty line. All but two of the 18 families included at least one wage earner; a majority of the two-parent families had dual wage earners.¹¹ Most had extensive work histories, some of which had been upended by the pandemic, but who

⁹ Graham (2015).

¹⁰ Ananat et al (2021); Roll et. al., (2021).

¹¹ The two families without a wage earner were single parents, one where the mother was disabled, the other a stay at home mother who had stopped working upon the birth of her children several years previously.

were back to work. They also comprised a wide range of occupations, including restaurants, professional services, health care and social services, and transportation.

Through the six months we followed families, none of the families with a wage earner (16 out of the 18 families) reduced or left their employment. While parents — typically mothers — spoke about juggling work hours to be home to put a child to bed, or to supervise a tutoring session or online learning, none viewed the Child Tax Credit as a means for stopping work. To the contrary, they spoke about how the Child Tax Credit enabled work by providing needed supports. Deja, as described earlier, used some of her payments to pay for child care, and for a driver to pick up her children at their charter schools when she working. For Barbara, a single parent of two children ages five and seven who worked as a case manager, the Child Tax Credit solved a common child-care dilemma: what to do with her children during school vacations and the summer. The first thing she thought of when she heard about the Child Tax Credit, which started during the summer, was, “I’m going to pay for summer camp with that money. . . It was not even a question.” In the past her savings — and her credit card — were her go-to methods.

In short, parents viewed the Child Tax Credit as a needed supplement to work wages, not a replacement for it. Practically, the monthly amounts they received — either \$250 or \$300 for each child — were too small to trigger an exodus from work. Nor did it serve as an incentive to reduce hours. What families needed was not less money, or the same money, but more money. The Child Tax Credit filled the crucial gap between income earned and the amount needed to pay for basic needs and enhance a family’s well-being.

Back to Hardship

We returned to interview parents in January, the first month after the Child Tax Credit ended. Not surprisingly, we found the demise of the Child Tax Credit wiped out its material benefits, leaving those at the low end of the wage scale especially vulnerable. Esperanza, introduced earlier, is a case in point. Her wages cleaning offices had left her perpetually in debt until she achieved some economic stability through the Child Tax Credit. She now has returned to using her credit card for basic needs, including food. She also described how she scrimped and saved one week just to have enough money to buy her daughters ice cream as a weekend treat.

Like Esperanza, Leticia has also lost not only the material boost, but the psychological lift of being able to say yes to the small pleasures of childhood. As she explained, “That \$500 does not sound like a lot, but when you don’t have anything, \$500 is \$500. It’s \$500 more than what you had . . . my children . . . would hear no less.” She is back to saying no to simple requests, such as lunch money for school: “Even yesterday I had to tell John I don’t have money to give you to go to school and buy lunch. Make a sandwich. There’s a croissant there. You put butter and cheese, which is what we have, over that. [He] refused to, so he stayed hungry all day in school.” She is also back to sleepless nights filled with worry because she has only “\$2 left to her name.” She told us that, “It’s stressing me out. It’s getting to the point where I don’t sleep at night, and this is terrible, cause I have a lot of underlying health issues, and then I’m saying, “Oh, God, please don’t let me be sick.” She is again using her credit card for food.

Other parents described similar dilemmas as bank accounts that previously had a bit of a cushion each month were now empty. They worried not only about averting hardship, but also eliminating activities for their children they were able to finally afford because of the Child Tax Credit. Kayla is one such example; she is now one month behind in the rent, and trying to find funds to pay for an unexpected medical bill of \$150, and for a dance troupe her daughter joined for \$50 a month. She and her husband are also reconfiguring their budget to allow more money for food. Lucia is trying to figure out how to keep paying for her daughter's English and math tutoring and music lessons.

Conclusion

Our findings demonstrate that parents, long versed in stretching thin budgets to cover the costs of raising children, viewed the Child Tax Credit as an opportunity to enhance their children's lives, ward off hardship, stabilize their budgets, and save for the future. With more money to spend, parents also honed their financial management skills as they decided how to spend it. Its form — direct cash benefits — allowed families to adapt it to their individual budgeting strategies and shifting needs. Thus, in some months it meant averting hardship by using the payments to pay rent or buy food; other months it meant funds for day care or warm clothes for children or a child's birthday party or extracurricular activity. We also found that rather than de-incentivizing work, as some commentators have argued, it facilitated it by increasing the funds available for child care and other needed supports. Perhaps though there is no better argument for the Child Tax Credit than what happened when it ended, as families were plunged back into poverty and financial insecurity.

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Child Tax Credit Chart

CASE #	MO. AMT.	JUL	AUG	SEP	OCT	NOV	DEC
1	\$250	Back to school supplies/clothes	Savings	Savings	Around \$75 to adult son, otherwise unsure - "didn't splurge"	Thanksgiving meal, leftover money to savings	Trinkets/toys for her granddaughter, food and household essentials like dish detergent
2	\$300	Savings	Savings/\$100 loaned to family	School clothes, sneakers	Winter clothes/ child Halloween costume	Credit card debt (due to emergency car expenses)	Christmas presents
3	\$500	TV/dressers for kids (combined with August)	TV/dressers for kids (combined with July), school clothes	School clothes	9 yr old's birthday, food, water bill	Christmas tree, winter clothes, Thanksgiving	Christmas gifts, decorations, food
4	\$1,100	Childcare and other bills	Kids' uniforms and shoes for school	Transportation and childcare	Rent	Childcare, food	Christmas gifts
5	\$1,050	Regular bills	Son's paraprofessional	Regular bills	Regular bills	Credit card bill, including psychiatrist fees	Overdrawn checking account, bills
6	\$250	Half on bills, half savings	Half on bills, including child care/savings rest	Half on bills, half savings	Half on bills, half savings	Tutoring	Tutoring/Christmas gift
7	\$500	Credit card bills	Credit card bills	Credit card bills/ computer for kids	Kids' clothes/shoes	Kids' winter clothes	Kids' Christmas clothes and Nintendo
8	\$250	Costco for bulk food	School uniforms	Phone bill, coat for daughter	Costco, Amazon (night lite for daughter)	Costco and drapes for daughter's canopy bed	TV for daughter and other Christmas presents
9	\$250	Bills, food and daughters clothing/ school supplies	Bills/food and daughters clothing/ school supplies	Bills/food and daughters clothing/ school supplies	Bills/food and daughters clothing/ school supplies	Bills/food and daughters clothing/ school supplies	Bills/food and daughters clothing/ school supplies
10	\$550	Summer camp	Summer camp	Martial arts classes for kids, credit card bills	Kids' things (clothes/shoes/etc)	Credit card debt, Christmas gifts for kids	Christmas presents for kids/ kids' teachers
11	\$650	Regular bills (groceries, etc.)	Regular bills (groceries, etc.)	Regular bills (groceries, etc.)	Regular bills (groceries, etc.)	Chanukah presents for kids	Parenting class and charity donation
12	\$250	Savings	Clothes and sneakers for son	Savings	Savings	Christmas gifts for son, nieces, and nephews	Christmas gifts for son, nieces, and nephews
13	\$500	Regular bills	Regular bills	Regular bills	Regular bills	Regular bills	Regular bills
14	\$250	Bills/food	Bills/food	Bills/food	Bills/food	Bills/food	Bills/food
15	\$550	Rent/car payments	Rent/car payments	Rent/car payments	Rent/car payments	Rent/car payments	Rent/car payments
16	\$1,300	Electricity arrears and rent	Kids' needs (shoes, clothes, etc) and/or electricity arrears and rent	Kids' needs (shoes, clothes, etc) and/or electricity arrears and rent	Kids' needs (shoes, clothes, etc) and/or electricity arrears and rent	Kids' needs (shoes, clothes, etc) and/or electricity arrears and rent	Savings
17	\$250	Electricity, gas, food, the expenses she puts on her credit card	Electricity, gas, food, the expenses she puts on her credit card	Electricity, gas, food, the expenses she puts on her credit card	Electricity, gas, food, the expenses she puts on her credit card	Electricity, gas, food, the expenses she puts on her credit card	Clothes for child, down jacket, shoes, Head set
18	\$500	Food, kids' needs (clothes, etc.), savings	Food, kids' needs (clothes, etc.), savings	Food, kids' needs (clothes, etc.), savings	Food, kids' needs (clothes, etc.), savings	Food, kids' needs (clothes, etc.), savings	Food, kids' needs (clothes, etc.), savings