

Appendix A. Supplementary Results

Appendix Table A1

Local Child Tax Credit amounts needed for reducing child poverty by 25 percent and 50 percent in combination with state and federal Child Tax Credits in each locality under a more universal design

City	25% child poverty reduction		50% child poverty reduction	
	Credit for kids aged 6-17	Credit for kids under 6	Credit for kids aged 6-17	Credit for kids under 6
Baltimore, MD	\$800	\$960	\$3,800	\$4,560
Charlotte, NC	\$100	\$120	\$2,400	\$2,880
Chicago, IL	\$600	\$720	\$3,200	\$3,840
Denver, CO	\$0	\$0	\$900	\$1,080
Denver, CO <i>(Without FATC)</i>	\$300	\$360	\$2,900	\$3,480
Houston, TX	\$600	\$720	\$3,000	\$3,600
Jacksonville, FL	\$0	\$0	\$2,600	\$3,120
Los Angeles, CA	\$1,400	\$1,680	\$4,300	\$5,160
Minneapolis, MN	\$0	\$0	\$500	\$600
New York City, NY <i>(state CTC as % match of federal credit)</i>	\$700	\$840	\$3,600	\$4,320
New York City, NY <i>(expanded state CTC in TY 2026)</i>	\$400	\$480	\$3,300	\$3,960
Oakland, CA	\$1,200	\$1,440	\$5,100	\$6,120
Philadelphia, PA	\$1,000	\$1,200	\$3,700	\$4,440
Phoenix, AZ	\$300	\$360	\$2,500	\$3,000
Seattle, WA	\$200	\$240	\$3,900	\$4,680
Washington, D.C.	\$800	\$960	\$3,000	\$3,600

Source: Institute on Taxation and Economic Policy, Columbia Center on Poverty and Social Policy, 2025

Local Child Tax Credit amounts needed for reducing child poverty by 25 percent and 50 percent when poverty reduction is exclusively driven by local Child Tax Credits after federal and state Child Tax Credits have already been accounted for in baseline poverty rates

City	25% child poverty reduction		50% child poverty reduction	
	Credit for kids aged 6-17	Credit for kids under 6	Credit for kids aged 6-17	Credit for kids under 6
Baltimore, MD	\$2,200	\$2,640	\$5,100	\$6,120
Charlotte, NC	\$1,700	\$2,040	\$3,800	\$4,560
Chicago, IL	\$1,900	\$2,280	\$4,700	\$5,640
Denver, CO	\$2,000	\$2,400	\$5,000	\$6,000
Denver, CO (Without FATC)	\$2,100	\$2,520	\$4,600	\$5,520
Houston, TX	\$2,000	\$2,400	\$4,400	\$5,280
Jacksonville, FL	\$2,100	\$2,520	\$4,700	\$5,640
Los Angeles, CA	\$2,400	\$2,880	\$5,300	\$6,360
Minneapolis, MN	\$2,500	\$3,000	\$4,700	\$5,640
New York City, NY (state CTC as % match of federal credit)	\$2,300	\$2,760	\$5,300	\$6,360
New York City, NY (expanded state CTC in TY 2026)	\$2,100	\$2,520	\$5,100	\$6,120
Oakland, CA	\$2,500	\$3,000	\$6,700	\$8,040
Philadelphia, PA	\$2,200	\$2,640	\$4,400	\$5,280
Phoenix, AZ	\$1,600	\$1,920	\$4,000	\$4,800
Seattle, WA	\$1,900	\$2,280	\$5,000	\$6,000
Washington, D.C.	\$1,700	\$2,040	\$3,600	\$4,320

Note: Local Child Tax Credit amounts are the same under both the more universal and targeted credit structures when the baseline poverty rates already include the effects of state and federal Child Tax Credits.

Source: Authors' analysis of reweighted 2018, 2019, and 2022 American Community Survey data, including variables related to the Supplemental Poverty Measure developed by Fox, Pacas, and Glassman (2020) and retrieved via IPUMS (Ruggles et al. 2025). Data from the peak years of the COVID-19 pandemic were excluded because they are less reflective of experiences today, and many of the policy expansions from those years are no longer in effect. Children are defined as persons under the age of 18.

Cost Estimates for Local Child Tax Credits Assuming Wide Availability

This table presents the cost estimates under both structures when the baseline poverty rate for each city includes the value of state and federal Child Tax Credits, with poverty reduction being measured from this lower baseline rate, and when the baseline poverty rate for each city does not include the value of state and federal Child Tax Credits.

City	Cost to reduce poverty after accounting for state and federal CTCs		Cost to reduce poverty before accounting for state and federal CTCs	
	25% reduction	50% reduction	25% reduction	50% reduction
Baltimore, MD	\$239.3M	\$580.5M	\$83.6M	\$425.2M
Charlotte, NC	\$281.6M	\$670.7M	\$15.1M	\$407.1M
Chicago, IL	\$846.6M	\$2.27B	\$248.6M	\$1.5B
Denver, CO	\$195.1M	\$547.2M	-	\$83.6M
Denver, CO (Without FATC)*	\$205.7M	\$497.4M	\$26.8M	\$294.1M
Houston, TX	\$1.0B	\$2.3B	\$285.0M	\$1.5B
Jacksonville, FL	\$424.1M	\$1.0B	-	\$531.9M
Los Angeles, CA	\$1.5B	\$3.6B	\$857.7M	\$2.9B
Minneapolis, MN	\$157.8M	\$321.4M	-	\$28.7M
New York City, NY (state CTC as % match of federal credit)	\$3.4B	\$8.5B	\$946.5M	\$5.6B
New York City, NY (expanded state CTC in TY 2026)**	\$3.1B	\$8.2B	\$522.1M	\$5.1B
Oakland, CA	\$162.5M	\$479.2M	\$74.1M	\$354.5M
Philadelphia, PA	\$666.8M	\$1.4B	\$287.8M	\$1.2B
Phoenix, AZ	\$582.3M	\$1.5B	\$103.4M	\$931.3M
Seattle, WA	\$97.2M	\$328.2M	\$8.1M	\$237.4M
Washington, D.C.	\$164.2M	\$365.9M	\$74.5M	\$300.3M

*Denver (No FATC): The Family Affordability Tax Credit is a refundable credit for Colorado residents with children under 17, with income limits. Due to a projected decrease in state revenue, stemming in part from federal policy changes, the FATC may be eliminated for the 2026 and 2027 tax years. This row demonstrates the costs needed assuming the FATC is not funded.

**New York City (Expanded CTC): New York has expanded its state child tax credit for Tax Year 2026. The expanded credit is set to sunset after Tax Year 2028.

Source: Institute on Taxation and Economic Policy, Columbia Center on Poverty and Social Policy, 2025

Cost Estimates for Local Child Tax Credits Assuming Targeted Availability

This table presents cost estimates for credits that have the same maximum values mentioned above, but are more targeted to children in lower- and moderate-income families. Under this structure, this credit would begin to phase out at a rate of 21.06 percent at the point where families with three or more dependents are no longer eligible for the federal EITC (\$61,555 for heads of household and \$68,675 for joint filers in tax year 2025). This results in a more targeted credit that would still provide a full local Child Tax Credit to children in the lowest-income households.

City	Baseline Includes State and Federal CTCs		Baseline Excludes State and Federal CTCs	
	Targeted - 25% Reduction	Targeted - 50% Reduction	Targeted - 25% Reduction	Targeted - 50% Reduction
Baltimore, MD	\$211.1M	\$509.0M	\$93.8M	\$373.1M
Charlotte, NC	\$227.0M	\$533.8M	\$12.6M	\$326.3M
Chicago, IL	\$680.1M	\$1.8B	\$208.1M	\$1.2B
Denver, CO	\$158.4M	\$420.0M	-	\$69.1M
Denver, CO (Without FATC)*	\$166.7M	\$383.7M	\$22.8M	\$234.2M
Houston, TX	\$838.9M	\$1.9B	\$243.0M	\$1.3B
Jacksonville, FL	\$346.4M	\$817.7M	-	\$450.9M
Los Angeles, CA	\$1.22B	\$2.9B	\$691.5M	\$2.3B
Minneapolis, MN	\$131.2M	\$254.0M	-	\$25.5M
New York City, NY (state CTC as % match of federal credit)	\$3.0B	\$7.9B	\$768.9M	\$5.0B
New York City, NY (expanded state CTC in TY 2026)**	\$2.7B	\$7.5B	\$423.1M	\$4.5B
Oakland, CA	\$126.5M	\$377.8M	\$61.8M	\$279.0M
Philadelphia, PA	\$544.0M	\$1.1B	\$241.2M	\$937.7M
Phoenix, AZ	\$489.4M	\$1.28B	\$86.5M	\$779.1M
Seattle, WA	\$55.9M	\$171.9M	\$5.3M	\$127.4M
Washington, D.C.	\$144.5M	\$315.2M	\$65.5M	\$260.3M

*Denver (No FATC): The Family Affordability Tax Credit is a refundable credit for Colorado residents with children under 17, with income limits. Due to a projected decrease in state revenue, stemming in part from federal policy changes, the FATC may be eliminated for the 2026 and 2027 tax years. This row demonstrates the costs needed assuming the FATC is not funded.

**New York City (Expanded CTC): New York has expanded its state child tax credit for Tax Year 2026. The expanded credit is set to sunset after Tax Year 2028.

Source: Institute on Taxation and Economic Policy, Columbia Center on Poverty and Social Policy, 2025

Tax Change by Income Group for 50% Poverty Reduction When Baseline Excludes Federal and State Credits

Tax change by income group, 2025							
City	Income group	Income Range		Tax Change as a % of Income		Share of total tax benefits going to group	
		Low	High	Universal	Targeted	Universal	Targeted
Baltimore, MD	Bottom 20%	\$0	\$22,338	-12.20%	-12.20%	22.84%	26.03%
	Second 20%	\$22,339	\$42,603	-5.17%	-5.17%	26.79%	30.52%
	Middle 20%	\$42,604	\$70,862	-3.49%	-3.48%	30.60%	34.77%
	Fourth 20%	\$70,863	\$126,632	-0.89%	-0.46%	13.45%	8.01%
	Top 20%	\$126,633	And Above	-0.15%	0.00%	5.91%	0.19%
Charlotte, NC	Bottom 20%	\$0	\$25,658	-7.45%	-7.45%	27.12%	33.83%
	Second 20%	\$25,659	\$48,076	-3.12%	-3.12%	28.40%	35.43%
	Middle 20%	\$48,077	\$80,439	-1.42%	-1.31%	22.33%	25.67%
	Fourth 20%	\$80,440	\$135,212	-0.58%	-0.12%	15.45%	3.95%
	Top 20%	\$135,213	And Above	-0.07%	0.00%	5.99%	0.23%
Chicago, IL	Bottom 20%	\$0	\$24,588	-8.34%	-8.34%	22.59%	28.70%
	Second 20%	\$24,589	\$48,676	-4.37%	-4.37%	32.12%	40.81%
	Middle 20%	\$48,677	\$87,629	-1.69%	-1.53%	22.51%	26.05%
	Fourth 20%	\$87,630	\$129,681	-0.59%	-0.09%	13.13%	2.62%
	Top 20%	\$129,682	And Above	-0.12%	-0.01%	8.66%	0.57%
Denver, CO	Bottom 20%	\$0	\$29,566	-2.41%	-2.41%	37.14%	44.93%
	Second 20%	\$29,567	\$58,003	-0.67%	-0.67%	30.12%	36.43%
	Middle 20%	\$58,004	\$93,168	-0.28%	-0.16%	21.24%	14.82%
	Fourth 20%	\$93,169	\$141,898	-0.07%	-0.01%	8.46%	1.54%
	Top 20%	\$141,899	And Above	0.00%	0.00%	1.15%	0.00%
Denver (Without FATC)	Bottom 20%	\$0	\$29,566	-7.76%	-7.76%	34.01%	42.70%
	Second 20%	\$29,567	\$58,003	-2.16%	-2.16%	27.58%	34.63%
	Middle 20%	\$58,004	\$93,168	-0.95%	-0.69%	20.14%	18.54%
	Fourth 20%	\$93,169	\$141,898	-0.29%	-0.05%	9.85%	1.95%
	Top 20%	\$141,899	And Above	-0.06%	0.00%	6.69%	0.01%

Appendix Table A5 (continued)

				Tax change by income group, 2025			
City	Income group	Income Range		Tax Change as a % of Income		Share of total tax benefits going to group	
		Low	High	Universal	Targeted	Universal	Targeted
Houston, TX	Bottom 20%	\$0	\$20,767	-10.93%	-10.93%	21.36%	25.69%
	Second 20%	\$20,768	\$39,451	-6.08%	-6.08%	29.08%	34.98%
	Middle 20%	\$39,452	\$69,426	-2.65%	-2.65%	22.70%	27.28%
	Fourth 20%	\$69,427	\$130,171	-1.18%	-0.56%	18.21%	10.34%
	Top 20%	\$130,172	And Above	-0.13%	-0.01%	7.70%	0.56%
Jacksonville, FL	Bottom 20%	\$0	\$22,795	-5.97%	-6.20%	16.78%	20.56%
	Second 20%	\$22,796	\$41,065	-4.63%	-4.81%	30.73%	37.65%
	Middle 20%	\$41,066	\$69,382	-2.20%	-2.28%	25.06%	30.65%
	Fourth 20%	\$69,383	\$129,993	-1.05%	-0.45%	21.22%	10.82%
	Top 20%	\$129,994	And Above	-0.08%	0.00%	6.06%	0.15%
Los Angeles, CA	Bottom 20%	\$0	\$22,469	-10.06%	-10.06%	19.46%	24.52%
	Second 20%	\$22,470	\$44,610	-5.65%	-5.65%	27.71%	34.92%
	Middle 20%	\$44,611	\$80,131	-2.77%	-2.69%	24.69%	30.23%
	Fourth 20%	\$80,132	\$141,198	-1.11%	-0.45%	18.06%	9.20%
	Top 20%	\$141,199	And Above	-0.16%	-0.01%	9.58%	0.51%
Minneapolis, MN	Bottom 20%	\$0	\$26,940	-1.08%	-1.08%	30.90%	34.85%
	Second 20%	\$26,941	\$49,949	-0.57%	-0.57%	41.33%	46.61%
	Middle 20%	\$49,950	\$76,450	-0.13%	-0.12%	14.72%	15.02%
	Fourth 20%	\$76,451	\$120,913	-0.05%	-0.01%	9.34%	3.02%
	Top 20%	\$120,914	And Above	-0.01%	0.00%	3.30%	0.04%
New York City, NY (state CTC as % match of federal credit)	Bottom 20%	\$0	\$25,458	-8.71%	-8.71%	21.76%	24.25%
	Second 20%	\$25,459	\$51,665	-4.77%	-4.76%	30.62%	34.07%
	Middle 20%	\$51,666	\$90,551	-1.88%	-1.75%	22.02%	22.85%
	Fourth 20%	\$90,552	\$143,631	-0.86%	-0.59%	17.12%	13.09%
	Top 20%	\$143,632	And Above	-0.11%	-0.06%	7.05%	4.17%
New York City, NY (expanded state CTC in TY 2026)	Bottom 20%	\$0	\$25,458	-7.99%	-7.98%	21.95%	24.59%
	Second 20%	\$25,459	\$51,665	-4.37%	-4.36%	30.88%	34.54%
	Middle 20%	\$51,666	\$90,551	-1.72%	-1.59%	22.20%	23.00%
	Fourth 20%	\$90,552	\$143,631	-0.78%	-0.51%	17.03%	12.56%
	Top 20%	\$143,632	And Above	-0.09%	-0.05%	6.50%	3.70%

Appendix Table A5 (continued)

				Tax change by income group, 2025			
City	Income group	Income Range		Tax Change as a % of Income		Share of total tax benefits going to group	
		Low	High	Universal	Targeted	Universal	Targeted
Oakland, CA	Bottom 20%	\$0	\$28,745	-10.45%	-10.45%	23.86%	30.32%
	Second 20%	\$28,746	\$56,778	-4.27%	-4.27%	25.59%	32.52%
	Middle 20%	\$56,779	\$96,024	-2.32%	-2.02%	24.66%	27.30%
	Fourth 20%	\$96,025	\$149,999	-0.89%	-0.34%	15.97%	7.71%
	Top 20%	\$150,000	And Above	-0.13%	-0.01%	8.66%	0.55%
Philadelphia, PA	Bottom 20%	\$0	\$18,647	-10.62%	-10.62%	17.12%	21.33%
	Second 20%	\$18,648	\$39,028	-6.57%	-6.57%	27.81%	34.64%
	Middle 20%	\$39,029	\$67,257	-2.67%	-2.67%	21.73%	27.06%
	Fourth 20%	\$67,258	\$121,060	-1.52%	-0.94%	20.76%	16.02%
	Top 20%	\$121,061	And Above	-0.27%	-0.01%	12.10%	0.35%
Phoenix, AZ	Bottom 20%	\$0	\$21,272	-9.40%	-9.40%	19.58%	23.41%
	Second 20%	\$21,273	\$41,574	-5.93%	-5.93%	30.70%	36.70%
	Middle 20%	\$41,575	\$64,204	-2.08%	-2.08%	19.42%	23.21%
	Fourth 20%	\$64,205	\$118,475	-1.35%	-0.83%	20.67%	15.11%
	Top 20%	\$118,476	And Above	-0.17%	-0.01%	8.96%	0.77%
Seattle, WA	Bottom 20%	\$0	\$45,856	-2.78%	-2.78%	29.00%	54.04%
	Second 20%	\$45,857	\$78,426	-0.55%	-0.55%	13.75%	25.21%
	Middle 20%	\$78,427	\$125,394	-0.59%	-0.18%	24.84%	14.30%
	Fourth 20%	\$125,395	\$180,270	-0.29%	-0.01%	17.28%	0.96%
	Top 20%	\$180,271	And Above	-0.07%	0.00%	12.82%	1.18%
Washington, D.C.	Bottom 20%	\$0	\$25,902	-9.33%	-9.33%	36.31%	41.89%
	Second 20%	\$25,903	\$58,025	-3.10%	-3.10%	37.07%	42.76%
	Middle 20%	\$58,026	\$112,646	-0.88%	-0.58%	19.90%	15.11%
	Fourth 20%	\$112,647	\$156,407	-0.13%	0.00%	4.93%	0.13%
	Top 20%	\$156,408	And Above	-0.01%	0.00%	1.70%	0.00%

Tax Change by Income Group for 50% Poverty Reduction When Baseline Includes Federal and State Credits

City	Income group	Tax change by income group, 2025					
		Income Range		Tax Change as a % of Income		Share of total tax benefits going to group	
		Low	High	Universal	Targeted	Universal	Targeted
Baltimore, MD	Bottom 20%	\$0	\$22,338	-16.37%	-16.37%	22.45%	25.62%
	Second 20%	\$22,339	\$42,603	-6.94%	-6.94%	26.33%	30.04%
	Middle 20%	\$42,604	\$70,862	-4.68%	-4.67%	30.08%	34.25%
	Fourth 20%	\$70,863	\$126,632	-1.20%	-0.73%	13.37%	9.30%
	Top 20%	\$126,633	And Above	-0.25%	-0.01%	7.36%	0.32%
Charlotte, NC	Bottom 20%	\$0	\$25,658	-11.79%	-11.79%	26.06%	32.75%
	Second 20%	\$25,659	\$48,076	-4.94%	-4.94%	27.30%	34.30%
	Middle 20%	\$48,077	\$80,439	-2.26%	-2.14%	21.46%	25.62%
	Fourth 20%	\$80,440	\$135,212	-0.95%	-0.30%	15.42%	6.17%
	Top 20%	\$135,213	And Above	-0.16%	0.00%	9.08%	0.29%
Chicago, IL	Bottom 20%	\$0	\$24,588	-12.24%	-12.24%	21.78%	27.78%
	Second 20%	\$24,589	\$48,676	-6.42%	-6.42%	30.97%	39.51%
	Middle 20%	\$48,677	\$87,629	-2.48%	-2.32%	21.72%	26.00%
	Fourth 20%	\$87,630	\$129,681	-0.91%	-0.25%	13.13%	4.54%
	Top 20%	\$129,682	And Above	-0.25%	-0.02%	11.46%	0.95%
Denver, CO	Bottom 20%	\$0	\$29,566	-13.39%	-13.39%	31.52%	41.05%
	Second 20%	\$29,567	\$58,003	-3.72%	-3.72%	25.56%	33.29%
	Middle 20%	\$58,004	\$93,168	-1.64%	-1.33%	18.78%	19.87%
	Fourth 20%	\$93,169	\$141,898	-0.56%	-0.15%	10.10%	3.48%
	Top 20%	\$141,899	And Above	-0.21%	0.00%	12.44%	0.22%
Denver (Without FATC)	Bottom 20%	\$0	\$29,566	-12.32%	-12.32%	31.89%	41.35%
	Second 20%	\$29,567	\$58,003	-3.42%	-3.42%	25.86%	33.53%
	Middle 20%	\$58,004	\$93,168	-1.51%	-1.21%	18.99%	19.69%
	Fourth 20%	\$93,169	\$141,898	-0.51%	-0.12%	10.10%	3.19%
	Top 20%	\$141,899	And Above	-0.18%	0.00%	11.53%	0.15%

Appendix Table A6 (continued)

				Tax change by income group, 2025			
City	Income group	Income Range		Tax Change as a % of Income		Share of total tax benefits going to group	
		Low	High	Universal	Targeted	Universal	Targeted
Houston, TX	Bottom 20%	\$0	\$20,767	-16.04%	-16.04%	20.81%	25.03%
	Second 20%	\$20,768	\$39,451	-8.92%	-8.92%	28.33%	34.07%
	Middle 20%	\$39,452	\$69,426	-3.89%	-3.89%	22.11%	26.58%
	Fourth 20%	\$69,427	\$130,171	-1.75%	-1.00%	17.98%	12.32%
	Top 20%	\$130,172	And Above	-0.26%	-0.02%	9.84%	0.89%
Jacksonville, FL	Bottom 20%	\$0	\$22,795	-10.80%	-10.80%	16.04%	19.73%
	Second 20%	\$22,796	\$41,065	-8.37%	-8.37%	29.38%	36.14%
	Middle 20%	\$41,066	\$69,382	-3.98%	-3.98%	23.96%	29.44%
	Fourth 20%	\$69,383	\$129,993	-1.92%	-1.07%	20.63%	14.15%
	Top 20%	\$129,994	And Above	-0.24%	-0.01%	9.86%	0.37%
Los Angeles, CA	Bottom 20%	\$0	\$22,469	-12.40%	-12.40%	19.08%	24.05%
	Second 20%	\$22,470	\$44,610	-6.96%	-6.96%	27.17%	34.25%
	Middle 20%	\$44,611	\$80,131	-3.41%	-3.33%	24.20%	29.81%
	Fourth 20%	\$80,132	\$141,198	-1.39%	-0.65%	17.95%	10.52%
	Top 20%	\$141,199	And Above	-0.23%	-0.01%	11.11%	0.76%
Minneapolis, MN	Bottom 20%	\$0	\$26,940	-10.15%	-10.15%	25.96%	32.86%
	Second 20%	\$26,941	\$49,949	-5.33%	-5.33%	34.73%	43.95%
	Middle 20%	\$49,950	\$76,450	-1.20%	-1.19%	12.37%	15.47%
	Fourth 20%	\$76,451	\$120,913	-0.57%	-0.30%	9.29%	6.29%
	Top 20%	\$120,914	And Above	-0.36%	-0.02%	17.30%	0.99%
New York City, NY (state CTC as % match of federal credit)	Bottom 20%	\$0	\$25,458	-12.83%	-12.82%	20.94%	22.75%
	Second 20%	\$25,459	\$51,665	-7.02%	-7.01%	29.47%	31.99%
	Middle 20%	\$51,666	\$90,551	-2.77%	-2.64%	21.21%	21.97%
	Fourth 20%	\$90,552	\$143,631	-1.32%	-1.05%	17.25%	14.89%
	Top 20%	\$143,632	And Above	-0.23%	-0.15%	9.76%	6.91%
New York City, NY (expanded state CTC in TY 2026)	Bottom 20%	\$0	\$25,458	-12.34%	-12.34%	21.02%	22.90%
	Second 20%	\$25,459	\$51,665	-6.75%	-6.74%	29.58%	32.18%
	Middle 20%	\$51,666	\$90,551	-2.66%	-2.53%	21.29%	22.06%
	Fourth 20%	\$90,552	\$143,631	-1.27%	-1.00%	17.25%	14.76%
	Top 20%	\$143,632	And Above	-0.21%	-0.14%	9.49%	6.60%

Appendix Table A6 (continued)

				Tax change by income group, 2025			
City	Income group	Income Range		Tax Change as a % of Income		Share of total tax benefits going to group	
		Low	High	Universal	Targeted	Universal	Targeted
Oakland, CA	Bottom 20%	\$0	\$28,745	-13.72%	-13.72%	23.19%	29.42%
	Second 20%	\$28,746	\$56,778	-5.61%	-5.61%	24.87%	31.55%
	Middle 20%	\$56,779	\$96,024	-3.05%	-2.75%	23.99%	27.44%
	Fourth 20%	\$96,025	\$149,999	-1.20%	-0.55%	15.87%	9.25%
	Top 20%	\$150,000	And Above	-0.23%	-0.01%	10.86%	0.79%
Philadelphia, PA	Bottom 20%	\$0	\$18,647	-12.62%	-12.62%	16.89%	21.08%
	Second 20%	\$18,648	\$39,028	-7.82%	-7.82%	27.44%	34.25%
	Middle 20%	\$39,029	\$67,257	-3.18%	-3.18%	21.44%	26.75%
	Fourth 20%	\$67,258	\$121,060	-1.82%	-1.18%	20.57%	16.71%
	Top 20%	\$121,061	And Above	-0.36%	-0.01%	13.18%	0.61%
Phoenix, AZ	Bottom 20%	\$0	\$21,272	-15.04%	-15.04%	19.10%	22.87%
	Second 20%	\$21,273	\$41,574	-9.48%	-9.48%	29.95%	35.86%
	Middle 20%	\$41,575	\$64,204	-3.32%	-3.32%	18.94%	22.68%
	Fourth 20%	\$64,205	\$118,475	-2.19%	-1.49%	20.41%	16.65%
	Top 20%	\$118,476	And Above	-0.33%	-0.03%	10.94%	1.16%
Seattle, WA	Bottom 20%	\$0	\$45,856	-3.56%	-3.56%	26.90%	51.35%
	Second 20%	\$45,857	\$78,426	-0.71%	-0.70%	12.75%	24.04%
	Middle 20%	\$78,427	\$125,394	-0.76%	-0.29%	23.32%	16.82%
	Fourth 20%	\$125,395	\$180,270	-0.41%	-0.02%	17.45%	2.03%
	Top 20%	\$180,271	And Above	-0.13%	-0.01%	17.44%	1.67%
Washington, D.C.	Bottom 20%	\$0	\$25,902	-11.20%	-11.20%	35.76%	41.52%
	Second 20%	\$25,903	\$58,025	-3.72%	-3.72%	36.51%	42.38%
	Middle 20%	\$58,026	\$112,646	-1.06%	-0.73%	19.69%	15.78%
	Fourth 20%	\$112,647	\$156,407	-0.19%	-0.01%	5.91%	0.21%
	Top 20%	\$156,408	And Above	-0.02%	0.00%	2.04%	0.00%

Tax Change by Income Group for 25% Poverty Reduction When Baseline Excludes Federal and State Credits

City	Income group	Tax change by income group, 2025					
		Income Range		Tax Change as a % of Income		Share of total tax benefits going to group	
		Low	High	Universal	Targeted	Universal	Targeted
Baltimore, MD	Bottom 20%	\$0	\$22,338	-2.57%	-3.21%	24.47%	27.25%
	Second 20%	\$22,339	\$42,603	-1.09%	-1.36%	28.69%	31.96%
	Middle 20%	\$42,604	\$70,862	-0.73%	-0.91%	32.77%	36.13%
	Fourth 20%	\$70,863	\$126,632	-0.16%	-0.06%	12.44%	4.01%
	Top 20%	\$126,633	And Above	-0.01%	0.00%	1.19%	0.17%
Charlotte, NC	Bottom 20%	\$0	\$25,658	-0.31%	-0.31%	30.44%	36.38%
	Second 20%	\$25,659	\$48,076	-0.13%	-0.13%	31.88%	38.11%
	Middle 20%	\$48,077	\$80,439	-0.06%	-0.05%	25.06%	23.15%
	Fourth 20%	\$80,440	\$135,212	-0.02%	0.00%	11.48%	1.27%
	Top 20%	\$135,213	And Above	0.00%	0.00%	0.34%	0.14%
Chicago, IL	Bottom 20%	\$0	\$24,588	-1.56%	-1.56%	25.39%	30.32%
	Second 20%	\$24,589	\$48,676	-0.82%	-0.82%	36.10%	43.12%
	Middle 20%	\$48,677	\$87,629	-0.31%	-0.25%	25.04%	24.14%
	Fourth 20%	\$87,630	\$129,681	-0.08%	-0.01%	10.37%	0.80%
	Top 20%	\$129,682	And Above	0.00%	0.00%	2.00%	0.29%
Denver, CO	Bottom 20%	\$0	\$29,566	0.00%	0.00%	0.00%	0.00%
	Second 20%	\$29,567	\$58,003	0.00%	0.00%	0.00%	0.00%
	Middle 20%	\$58,004	\$93,168	0.00%	0.00%	0.00%	0.00%
	Fourth 20%	\$93,169	\$141,898	0.00%	0.00%	0.00%	0.00%
	Top 20%	\$141,899	And Above	0.00%	0.00%	0.00%	0.00%
Denver (Without FATC)	Bottom 20%	\$0	\$29,566	-0.80%	-0.80%	38.55%	45.40%
	Second 20%	\$29,567	\$58,003	-0.22%	-0.22%	31.26%	36.82%
	Middle 20%	\$58,004	\$93,168	-0.09%	-0.05%	20.71%	13.96%
	Fourth 20%	\$93,169	\$141,898	-0.02%	0.00%	7.28%	1.52%
	Top 20%	\$141,899	And Above	0.00%	0.00%	0.24%	0.00%

Appendix Table A7 (continued)

				Tax change by income group, 2025			
City	Income group	Income Range		Tax Change as a % of Income		Share of total tax benefits going to group	
		Low	High	Universal	Targeted	Universal	Targeted
Houston, TX	Bottom 20%	\$0	\$20,767	-2.19%	-2.19%	23.16%	27.17%
	Second 20%	\$20,768	\$39,451	-1.22%	-1.22%	31.53%	36.98%
	Middle 20%	\$39,452	\$69,426	-0.53%	-0.53%	24.62%	28.74%
	Fourth 20%	\$69,427	\$130,171	-0.21%	-0.06%	17.69%	5.51%
	Top 20%	\$130,172	And Above	-0.01%	0.00%	1.96%	0.38%
Jacksonville, FL	Bottom 20%	\$0	\$22,795	0.00%	0.00%	0.00%	0.00%
	Second 20%	\$22,796	\$41,065	0.00%	0.00%	0.00%	0.00%
	Middle 20%	\$41,066	\$69,382	0.00%	0.00%	0.00%	0.00%
	Fourth 20%	\$69,383	\$129,993	0.00%	0.00%	0.00%	0.00%
	Top 20%	\$129,994	And Above	0.00%	0.00%	0.00%	0.00%
Los Angeles, CA	Bottom 20%	\$0	\$22,469	-3.28%	-3.28%	21.31%	26.43%
	Second 20%	\$22,470	\$44,610	-1.84%	-1.84%	30.34%	37.62%
	Middle 20%	\$44,611	\$80,131	-0.90%	-0.84%	27.02%	31.22%
	Fourth 20%	\$80,132	\$141,198	-0.32%	-0.06%	17.53%	3.84%
	Top 20%	\$141,199	And Above	-0.02%	0.00%	3.27%	0.22%
Minneapolis, MN	Bottom 20%	\$0	\$26,940	0.00%	0.00%	0.00%	0.00%
	Second 20%	\$26,941	\$49,949	0.00%	0.00%	0.00%	0.00%
	Middle 20%	\$49,950	\$76,450	0.00%	0.00%	0.00%	0.00%
	Fourth 20%	\$76,451	\$120,913	0.00%	0.00%	0.00%	0.00%
	Top 20%	\$120,914	And Above	0.00%	0.00%	0.00%	0.00%
New York City, NY (state CTC as % match of federal credit)	Bottom 20%	\$0	\$25,458	-1.69%	-1.69%	24.98%	30.74%
	Second 20%	\$25,459	\$51,665	-0.93%	-0.92%	35.15%	43.08%
	Middle 20%	\$51,666	\$90,551	-0.36%	-0.26%	24.95%	22.21%
	Fourth 20%	\$90,552	\$143,631	-0.11%	-0.01%	12.44%	1.88%
	Top 20%	\$143,632	And Above	0.00%	0.00%	0.85%	0.08%
New York City, NY (expanded state CTC in TY 2026)	Bottom 20%	\$0	\$25,458	-0.97%	-0.97%	25.88%	31.91%
	Second 20%	\$25,459	\$51,665	-0.53%	-0.53%	36.41%	44.71%
	Middle 20%	\$51,666	\$90,551	-0.20%	-0.13%	25.55%	20.50%
	Fourth 20%	\$90,552	\$143,631	-0.05%	0.00%	10.17%	0.76%
	Top 20%	\$143,632	And Above	0.00%	0.00%	0.30%	0.04%

Appendix Table A7 (continued)

				Tax change by income group, 2025			
City	Income group	Income Range		Tax Change as a % of Income		Share of total tax benefits going to group	
		Low	High	Universal	Targeted	Universal	Targeted
Oakland, CA	Bottom 20%	\$0	\$28,745	-2.46%	-2.66%	26.87%	34.88%
	Second 20%	\$28,746	\$56,778	-1.00%	-1.09%	28.82%	37.41%
	Middle 20%	\$56,779	\$96,024	-0.54%	-0.41%	27.34%	24.89%
	Fourth 20%	\$96,025	\$149,999	-0.17%	-0.01%	14.18%	0.69%
	Top 20%	\$150,000	And Above	0.00%	0.00%	1.37%	0.28%
Philadelphia, PA	Bottom 20%	\$0	\$18,647	-2.87%	-2.87%	18.78%	22.40%
	Second 20%	\$18,648	\$39,028	-1.78%	-1.78%	30.50%	36.39%
	Middle 20%	\$39,029	\$67,257	-0.72%	-0.72%	23.83%	28.42%
	Fourth 20%	\$67,258	\$121,060	-0.39%	-0.18%	21.44%	12.13%
	Top 20%	\$121,061	And Above	-0.03%	0.00%	4.93%	0.02%
Phoenix, AZ	Bottom 20%	\$0	\$21,272	-1.13%	-1.13%	21.16%	25.30%
	Second 20%	\$21,273	\$41,574	-0.71%	-0.71%	33.18%	39.67%
	Middle 20%	\$41,575	\$64,204	-0.25%	-0.25%	20.99%	25.09%
	Fourth 20%	\$64,205	\$118,475	-0.15%	-0.06%	20.69%	9.05%
	Top 20%	\$118,476	And Above	-0.01%	0.00%	3.26%	0.03%
Seattle, WA	Bottom 20%	\$0	\$45,856	-0.14%	-0.14%	43.84%	66.10%
	Second 20%	\$45,857	\$78,426	-0.03%	-0.03%	20.79%	27.81%
	Middle 20%	\$78,427	\$125,394	-0.02%	0.00%	27.52%	0.52%
	Fourth 20%	\$125,395	\$180,270	0.00%	0.00%	1.27%	0.31%
	Top 20%	\$180,271	And Above	0.00%	0.00%	3.08%	0.00%
Washington, D.C.	Bottom 20%	\$0	\$25,902	-2.49%	-2.49%	39.01%	44.40%
	Second 20%	\$25,903	\$58,025	-0.83%	-0.83%	39.83%	45.33%
	Middle 20%	\$58,026	\$112,646	-0.22%	-0.10%	19.89%	10.02%
	Fourth 20%	\$112,647	\$156,407	-0.01%	0.00%	1.17%	0.13%
	Top 20%	\$156,408	And Above	0.00%	0.00%	0.01%	0.00%

Tax Change by Income Group for 25% Poverty Reduction When Baseline Includes Federal and State Credits

City	Income group	Tax change by income group, 2025					
		Income Range		Tax Change as a % of Income		Share of total tax benefits going to group	
		Low	High	Universal	Targeted	Universal	Targeted
Baltimore, MD	Bottom 20%	\$0	\$22,338	-7.06%	-7.06%	23.50%	26.64%
	Second 20%	\$22,339	\$42,603	-2.99%	-2.99%	27.55%	31.24%
	Middle 20%	\$42,604	\$70,862	-2.02%	-2.01%	31.48%	35.52%
	Fourth 20%	\$70,863	\$126,632	-0.50%	-0.20%	13.37%	5.95%
	Top 20%	\$126,633	And Above	-0.05%	0.00%	3.67%	0.17%
Charlotte, NC	Bottom 20%	\$0	\$25,658	-5.28%	-5.28%	27.77%	34.45%
	Second 20%	\$25,659	\$48,076	-2.21%	-2.21%	29.08%	36.08%
	Middle 20%	\$48,077	\$80,439	-1.01%	-0.90%	22.86%	25.41%
	Fourth 20%	\$80,440	\$135,212	-0.39%	-0.06%	15.20%	2.97%
	Top 20%	\$135,213	And Above	-0.03%	0.00%	4.36%	0.18%
Chicago, IL	Bottom 20%	\$0	\$24,588	-4.95%	-4.95%	23.61%	29.39%
	Second 20%	\$24,589	\$48,676	-2.60%	-2.60%	33.57%	41.79%
	Middle 20%	\$48,677	\$87,629	-1.00%	-0.88%	23.49%	25.66%
	Fourth 20%	\$87,630	\$129,681	-0.33%	-0.03%	12.64%	1.48%
	Top 20%	\$129,682	And Above	-0.05%	0.00%	5.66%	0.40%
Denver, CO	Bottom 20%	\$0	\$29,566	-5.35%	-5.35%	35.35%	43.56%
	Second 20%	\$29,567	\$58,003	-1.49%	-1.49%	28.67%	35.33%
	Middle 20%	\$58,004	\$93,168	-0.65%	-0.44%	20.79%	17.30%
	Fourth 20%	\$93,169	\$141,898	-0.18%	-0.03%	9.30%	1.61%
	Top 20%	\$141,899	And Above	-0.02%	0.00%	4.11%	0.00%
Denver (Without FATC)	Bottom 20%	\$0	\$29,566	-5.62%	-5.62%	35.21%	43.45%
	Second 20%	\$29,567	\$58,003	-1.56%	-1.56%	28.56%	35.24%
	Middle 20%	\$58,004	\$93,168	-0.68%	-0.47%	20.73%	17.47%
	Fourth 20%	\$93,169	\$141,898	-0.19%	-0.03%	9.35%	1.64%
	Top 20%	\$141,899	And Above	-0.03%	0.00%	4.37%	0.00%

Appendix Table A8 (continued)

				Tax change by income group, 2025			
City	Income group	Income Range		Tax Change as a % of Income		Share of total tax benefits going to group	
		Low	High	Universal	Targeted	Universal	Targeted
Houston, TX	Bottom 20%	\$0	\$20,767	-7.29%	-7.29%	21.92%	26.24%
	Second 20%	\$20,768	\$39,451	-4.05%	-4.05%	29.84%	35.72%
	Middle 20%	\$39,452	\$69,426	-1.77%	-1.77%	23.30%	27.84%
	Fourth 20%	\$69,427	\$130,171	-0.77%	-0.30%	18.30%	8.54%
	Top 20%	\$130,172	And Above	-0.06%	0.00%	5.66%	0.49%
Jacksonville, FL	Bottom 20%	\$0	\$22,795	-4.83%	-4.83%	17.00%	20.81%
	Second 20%	\$22,796	\$41,065	-3.74%	-3.74%	31.13%	38.12%
	Middle 20%	\$41,066	\$69,382	-1.78%	-1.78%	25.39%	31.01%
	Fourth 20%	\$69,383	\$129,993	-0.84%	-0.31%	21.31%	9.73%
	Top 20%	\$129,994	And Above	-0.05%	0.00%	5.03%	0.14%
Los Angeles, CA	Bottom 20%	\$0	\$22,469	-5.62%	-5.62%	20.48%	25.67%
	Second 20%	\$22,470	\$44,610	-3.15%	-3.15%	29.15%	36.55%
	Middle 20%	\$44,611	\$80,131	-1.54%	-1.47%	25.97%	30.96%
	Fourth 20%	\$80,132	\$141,198	-0.59%	-0.15%	17.96%	5.92%
	Top 20%	\$141,199	And Above	-0.05%	0.00%	5.93%	0.25%
Minneapolis, MN	Bottom 20%	\$0	\$26,940	-5.40%	-5.40%	28.12%	33.83%
	Second 20%	\$26,941	\$49,949	-2.83%	-2.83%	37.62%	45.25%
	Middle 20%	\$49,950	\$76,450	-0.64%	-0.62%	13.40%	15.76%
	Fourth 20%	\$76,451	\$120,913	-0.29%	-0.11%	9.69%	4.56%
	Top 20%	\$120,914	And Above	-0.11%	0.00%	10.79%	0.14%
New York City, NY (state CTC as % match of federal credit)	Bottom 20%	\$0	\$25,458	-5.57%	-5.56%	22.70%	26.07%
	Second 20%	\$25,459	\$51,665	-3.04%	-3.04%	31.94%	36.60%
	Middle 20%	\$51,666	\$90,551	-1.20%	-1.07%	22.93%	23.50%
	Fourth 20%	\$90,552	\$143,631	-0.50%	-0.27%	16.42%	10.13%
	Top 20%	\$143,632	And Above	-0.04%	-0.02%	4.53%	2.01%
New York City, NY (expanded state CTC in TY 2026)	Bottom 20%	\$0	\$25,458	-5.08%	-5.08%	22.89%	26.45%
	Second 20%	\$25,459	\$51,665	-2.78%	-2.77%	32.20%	37.13%
	Middle 20%	\$51,666	\$90,551	-1.09%	-0.96%	23.11%	23.56%
	Fourth 20%	\$90,552	\$143,631	-0.45%	-0.23%	16.22%	9.47%
	Top 20%	\$143,632	And Above	-0.03%	-0.01%	4.09%	1.66%

Appendix Table A8 (continued)

				Tax change by income group, 2025			
City	Income group	Income Range		Tax Change as a % of Income		Share of total tax benefits going to group	
		Low	High	Universal	Targeted	Universal	Targeted
Oakland, CA	Bottom 20%	\$0	\$28,745	-5.12%	-5.12%	25.51%	32.78%
	Second 20%	\$28,746	\$56,778	-2.09%	-2.09%	27.36%	35.15%
	Middle 20%	\$56,779	\$96,024	-1.13%	-0.88%	26.23%	26.29%
	Fourth 20%	\$96,025	\$149,999	-0.40%	-0.07%	15.46%	3.74%
	Top 20%	\$150,000	And Above	-0.03%	0.00%	4.10%	0.31%
Philadelphia, PA	Bottom 20%	\$0	\$18,647	-6.31%	-6.31%	17.83%	21.86%
	Second 20%	\$18,648	\$39,028	-3.91%	-3.91%	28.97%	35.50%
	Middle 20%	\$39,029	\$67,257	-1.59%	-1.59%	22.63%	27.73%
	Fourth 20%	\$67,258	\$121,060	-0.89%	-0.49%	21.23%	14.27%
	Top 20%	\$121,061	And Above	-0.11%	0.00%	8.84%	0.03%
Phoenix, AZ	Bottom 20%	\$0	\$21,272	-6.02%	-6.02%	20.04%	23.85%
	Second 20%	\$21,273	\$41,574	-3.79%	-3.79%	31.43%	37.40%
	Middle 20%	\$41,575	\$64,204	-1.33%	-1.33%	19.88%	23.65%
	Fourth 20%	\$64,205	\$118,475	-0.85%	-0.48%	20.78%	13.87%
	Top 20%	\$118,476	And Above	-0.08%	0.00%	7.18%	0.42%
Seattle, WA	Bottom 20%	\$0	\$45,856	-1.35%	-1.35%	34.51%	59.99%
	Second 20%	\$45,857	\$78,426	-0.27%	-0.26%	16.37%	27.50%
	Middle 20%	\$78,427	\$125,394	-0.27%	-0.04%	27.77%	7.44%
	Fourth 20%	\$125,395	\$180,270	-0.10%	0.00%	13.84%	0.28%
	Top 20%	\$180,271	And Above	-0.01%	0.00%	4.77%	0.00%
Washington, D.C.	Bottom 20%	\$0	\$25,902	-5.29%	-5.29%	37.63%	42.77%
	Second 20%	\$25,903	\$58,025	-1.76%	-1.76%	38.41%	43.67%
	Middle 20%	\$58,026	\$112,646	-0.49%	-0.28%	20.22%	13.32%
	Fourth 20%	\$112,647	\$156,407	-0.04%	0.00%	2.74%	0.13%
	Top 20%	\$156,408	And Above	0.00%	0.00%	0.90%	0.00%