

Testimony before the House Ways and Means Committee

By Margaret Marple

To be presented before the House Ways and Means Committee on January 14, 2025 in the hearing on *The Need to Make Permanent the Trump Tax Cuts for Working Families*

Chairman Smith, Ranking Member Neal, and members of the Ways and Means Committee, thank you for your invitation to testify today on the importance of the Child Tax Credit.

My name is Margaret Marple, and I am the mother of three children, all boys, ages 9, 2, and 1. Before I first became a mother in 2016, I did not know about the Child Tax Credit. I also did not know how challenging it would be to provide for my children. This challenge increased when I became a single mother in 2017 after experiencing a betrayal and divorce. For four years, the Child Tax Credit served to lighten the load of providing for my son with one income and child-care expenses. It was especially helpful to me in 2018 after Congress passed the *Tax Cuts and Jobs Act*, doubling the Child Tax Credit to \$2000. I remarried in 2020, and for two years received the Child Tax Credit as a two-income household. My husband and I had two more children, and at the end of 2022, I decided to stop working to give my very young and active sons my full time and attention at home. Last year, with only my husband's income supporting our family of five, we witnessed the Child Tax Credit making all the difference.

My husband and I both have college degrees. We have no school debt or credit card debt, yet the majority of our money goes to covering the essential yet astronomical costs of medical care, groceries, and gas. It takes us over a year just to pay the hospital bill for simply giving birth to a child. With an income of \$75,000, and without the Child Tax Credit, last year we would have owed the government over \$2000. What a discouragement it would've been to have yet another financial burden placed on our shoulders after filing our taxes. However, because of the Child Tax Credit, we received back over \$3500. At times, the money we have received from the Child Tax Credit has been the only money in our savings account. We are not looking for a handout. My husband and I understand that it's our job to provide for our children. What we want is an opportunity to thrive. We want to be able to save our hard-earned money for our children's future, so when they leave home, they are not burdens on society, but burden-lifters!

This is what I know about being a hard-working mother today in America, whether single or married. I am raising children in a culture of giving up. At every turn, there is a temptation to give up. On your marriage, on your children, on yourself. Just look at divorce rates, suicide rates, and abortion rates. People are giving up on children before they even come out of the womb! But all human life, from conception to natural death, is valuable. As a mother, I am unwilling to give up on my children. Children indeed are the future of our country. And like

millions of other young people, I am ready for America to be a place again where families can truly thrive. The Child Tax Credit promotes the flourishing of families. And when American families are strong, America is strong.

The Child Tax Credit is a simple yet significant way the tax code can communicate the value of hard-working parents trying to provide for their children under the current weight of high inflation and an unmanageable cost of living. The financial benefit of the Child Tax Credit lightens the load of the financial burden parents carry, but also serves to affirm and enforce the value parents hold. We don't want to be rescued, we want to be valued. Parents need to hear from their government leaders, "*Don't give up! Your dedication and sacrifice remains valuable to this country.*" Without the Child Tax Credit, how else would the government show it supports the important social role of parents? Making the Child Tax Credit expansion within the *Tax Cuts and Jobs Act* permanent would assure parents like me that our value to this country will not be forgotten. As parents persevere and as the government prioritizes financially what's truly important, I believe America's current culture of giving up will turn into a culture of life and strength.

Finally, I want to thank this committee for leading the way and passing the bipartisan *Tax Relief for American Families and Workers Act* last year. That bill, if it had been signed into law, would have helped the Child Tax Credit reach working and growing families like mine, and updating the Child Tax Credit for inflation served to lighten the heavy load parents are already carrying as we work to provide for our families in this economy. I hope you will consider parents like me when negotiating and crafting the upcoming tax package, and look for ways to further extend the 2017 Child Tax Credit expansion.

Congress has an historic opportunity this year to help American families flourish by making the TCJA's Child Tax Credit permanent and consider further improvements as was done in the bipartisan tax package last year. Thank you for the opportunity to testify on this important issue.