

American Family Act of 2025

As a member of the Senate Finance and Banking committees and father of two young children, Senator Reverend Warnock is committed to championing federal policies that put money back into the pocketbooks of working families and help lift children out of poverty.

The Problem

America's pocketbooks are being squeezed like never before. From the rising cost of groceries and child care to the ever-growing challenge of affording rent and health care, people's dollars are not going far enough to keep pace with the basic expenses of raising children. As families try to stay afloat, the federal Child Tax Credit (CTC)—one of the most effective tools we have to combat child poverty and support working parents—is set to shrink at the end of the year.

Congress temporarily expanded the CTC in 2021, which lifted 165,000 Georgia children out of poverty, 2.9 million children across the country, and cut the national child poverty rate nearly in half. After the tax credit expired, the child poverty rate nearly doubled. Currently, there are more than 11 million children living below the poverty line in the United States. Now, if no action is taken and additional provisions expire at the end of the year, then the CTC will be slashed in half and working families will be further strapped for cash at a time when this administration is taking reckless actions that will raise costs for Americans. Congress must act to give families the support they need to raise healthy, thriving children.

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Senator Warnock is co-leading the introduction of legislation to expand the Child Tax Credit (CTC) for working families and reduce child poverty in the U.S. This comes as Washington Republicans are pushing ahead with their plans to enact tax cuts for the ultra-rich by slashing federal funding for critical health care and social safety net programs that support our most vulnerable neighbors. There is no greater contrast in this moment than Washington politicians fighting to cut taxes for the ultra-rich while Senator Warnock is fighting for tax credits that help working families keep more money in their pocketbooks.

This legislation, introduced alongside Senator Michael Bennet (D-CO), proposes the most generous, historic expansion of the CTC. Relative to the current CTC, the legislation would double the CTC for children under 6 years old and nearly double it for kids 6 and up. It would:

- Provide a \$4,320 credit for children under 6 years old and \$3,600 credit for children 6-17, adjusted for inflation
- Provide a "Baby Bonus", a \$2,400 one-time payment for newborns
- Make the Child Tax Credit fully refundable for low-income parents

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