

**Testimony of Melissa Lester**  
**Before the U.S. Senate Finance Committee**  
**June 14, 2023**

Thank you for the chance to testify here today. I am Melissa Lester, a Columbus, Ohio mom of two girls, Olivia, 3, and Emma, 1. I'm a licensed social worker and working for the State of Ohio for over eight years. I'm a very proud member of MomsRising.

I'm here to talk about the Child Tax Credit, which was a godsend for my family. Even with two working parents, making ends meet is a real struggle for us, and child care has long been our biggest expense. The cost is astronomical. Every family I know struggles to pay for child care. Even before our second child was born, we were paying considerably more for child care than our mortgage.

Today, with two little ones, child care costs us \$2,504 per month. Our family's child care costs more than one year tuition at The Ohio State University. The cost of child care just keeps rising.

I see child care as a crisis in this country. There are fewer licensed programs. As expensive as our center is, the program isn't everything I would like. Staff turnover is high. But the waitlists and costs at higher-rated centers make it impossible to leave. One center told us it would be 14 months for our second daughter to get a spot.

Moms like me face impossible choices: Do I keep my job and leave my child at a program that isn't all it could be? Or do I leave the workforce entirely risking hardships for my family.

In 2021, a lot of those problems fell away and life became much more manageable when we began receiving the monthly Child Tax Credit payments for our oldest daughter. The \$300 monthly checks were an enormous help. We used it to cover basic needs. It gave us a little bit of breathing room. Each month I was able to use the payments to help with various things such as birthday party, holiday gifts. And when we took our first-ever family vacation, to Kitty Hawk, I was able to use the \$300 toward some of those expenses. It helped relieve the constant stress over finances. It was an amazing relief. We were even able to save a little in anticipation of the birth of our second daughter, since much of my maternity leave was unpaid.

But then Congress ended those payments. For us, they ended when prices began to skyrocket. My family struggled terribly with the formula shortage. It isn't possible to budget when you have to buy whatever baby formula you can find, whatever the cost. I keep all my first daughter's clothes, toys, furniture for her baby sister to help cut expenses. I fear a very modest vacation is completely out of reach. Even though my family is considered middle class by government standards. Growing up I didn't experience family vacations, I came from a working/low-middle income family. I want better for my children.

Continuing the expanded Child Tax Credit and Child and Dependent Care Tax Credit helped my family, so much. The current credit amounts to a few hundred dollars when we spend thousands on care. We need family friendly policies.

My employer's maternity benefits are grossly inadequate. By the birth of my second daughter I had long since drained all my paid leave, mostly due to COVID-related child care closures. The first two weeks following my delivery, I received no income and then I received 4 weeks of pay at 70%. The next 6 weeks were unpaid. As we all know bills don't stop with a birth, they multiply. I'm still making payments for my delivery, a year later.

I firmly believe that our failure to adopt family-friendly policies hurts families and hurts our country. The Child Tax Credit expansion was a glimmer of hope. It made moms like me feel like maybe, just maybe, it's possible for things to get better.

If the Child Tax Credit payments were reinstated, it would be huge for all parents. It would give us just that little bit of space in our budget so we can breathe.

Data shows the expanded Child Tax Credit dramatically reduced child poverty. I don't understand why Congress let it end. Certainly, they weren't looking out for families.

Hardworking families like mine should matter to all of you. We need family friendly policies like the expanded Child Tax Credit; affordable, quality child care; and paid leave – and we need them now. Thank you.