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American Rescue Plan Act Will Help Millions and Bolster the Economy

By CBPP Staff

The American Rescue Plan Act, which Congress has passed and President Biden is expected to sign on March 12, will provide needed help to tens of millions of people, reduce high levels of hardship, help school districts address student learning loss, and bolster the economy.

The economy remains weak, the jobs recovery has lost momentum, and there are 9.5 million fewer jobs than in February of 2020. Black and Latino unemployment is 9.9 percent and 8.5 percent, respectively, well above the white unemployment rate of 5.6 percent — which itself is too high. The economy won't return to its full potential until 2025, the Congressional Budget Office projects; the number of people employed won't return to pre-pandemic levels until 2024; and unemployment won't fall below 4 percent until 2026.¹

Hardship remains extraordinary; it's particularly acute among Black, Latino, and Indigenous people and immigrants; and households with children also have been particularly hard hit.² Nearly 81 million adults (35 percent of all adults) reported between February 17 and March 1 that their household found it somewhat or very difficult to cover usual expenses in the past seven days, and that figure rises to 41 percent for adults living with children. Some 22 million adults (11 percent) said their household sometimes or often didn't have enough to eat in the past seven days, rising to 14 percent among adults in households with children. An estimated 13.5 million adults in rental housing (19 percent of adult renters) said they were not caught up on rent, rising to 28 percent among adult renters with children.

The American Rescue Plan Act can dramatically reduce hardship and begin to set the stage for a stronger and more equitable recovery. Its key provisions to meet these goals include:

- [Expanded and extended unemployment benefits](#);

¹ Joel Friedman, "Budget Resolution Marks Important Step Toward Urgently Needed COVID Relief," Center on Budget and Policy Priorities, February 3, 2021, <https://www.cbpp.org/blog/budget-resolution-marks-important-step-toward-urgently-needed-covid-relief>.

² Center on Budget and Policy Priorities, "Tracking the COVID-19 Recession's Effects on Food, Housing, and Employment Hardships," updated March 10, 2021, <https://www.cbpp.org/research/poverty-and-inequality/tracking-the-covid-19-recessions-effects-on-food-housing-and-employment-hardships>.

- [Expansions in the Child Tax Credit and Earned Income Tax Credit](#);
- [Continuation of key food assistance provisions now in place and new investments in WIC](#);
- [Expansions in health coverage](#);
- [Increased housing assistance](#);
- [Fiscal aid for states, territories, tribes, and localities](#);
- [Funding for K-12 schools](#); and
- [Emergency funds to help families facing hardship](#).

The Act includes other provisions as well, including a new round of stimulus payments, public health investments, paid leave provisions, additional child care funding, and aid to businesses. These are not covered in this paper.

This legislation will help millions of people, but the nation would need fewer stopgap measures during hard times if we had permanent policies to ensure universal health coverage, adequate jobless benefits, and supports for households struggling to make ends meet. Charting a course for an equitable recovery will require turning to these long-term, underlying investment deficits and policy gaps.

Unemployment Benefits

The American Rescue Plan Act will extend critical unemployment benefits that are helping jobless workers pay their bills and care for their families.³

Not only are there now 9.5 million fewer jobs than in February of 2020, but a disproportionate number of job losses over the past year are in industries that pay low wages. (See Figure 1.) Since the steep job losses of last spring, workers of color and those without a bachelor’s degree have endured a far slower jobs recovery than white workers and college graduates. The lowest-paying industries accounted for 31 percent of all jobs in February of 2020, but 55 percent of jobs lost since then.

The December relief package reinstated a federal unemployment benefit increase, provided more weeks of benefits so that jobless workers wouldn’t lose them while the nation struggled with COVID-19 and its economic fallout, and continued the Pandemic Unemployment Assistance (PUA) program, which expands benefit eligibility to more jobless workers. These provisions are slated to expire in mid-March, and the American Rescue Plan Act will extend them through September 6. The early September cutoff, however, is problematic compared to the end-of-September date in President Biden’s plan. Unemployment, particularly among workers of color and workers without a college degree, will likely remain elevated in the fall; extending benefits through September better aligns with a time when — unlike August — Congress will be in session and focused on budget matters (with the fiscal year ending on September 30) and thus well positioned to extend benefits if

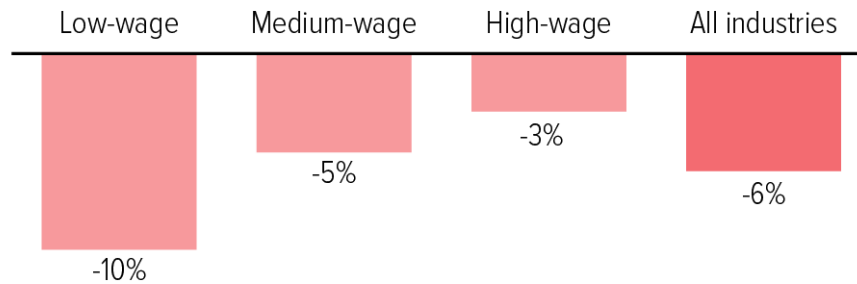
³ Chad Stone, “COVID Relief Package Includes Important Unemployment Benefit Extensions, But Duration Should Be Extended,” Center on Budget and Policy Priorities, February 9, 2021, <https://www.cbpp.org/blog/covid-relief-package-includes-important-unemployment-benefit-extensions-but-duration-should-be>.

necessary. The early September timing makes a benefit lapse, which would hurt families and disrupt states’ ability to administer jobless programs, likelier.

FIGURE 1

Job Losses Largest in Low-Wage Industries

Percent change in number of jobs, February 2020 to February 2021



Note: Industries were ranked by average wages in February 2020 and divided into three groups containing roughly the same number of jobs.

Source: CBPP calculations of Bureau of Labor Statistics data

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Tax Credits

The American Rescue Plan Act will make the full Child Tax Credit available to 27 million children in families with low or no income, increase the size of the Child Tax Credit, and provide an expanded Earned Income Tax Credit (EITC) for far more low-paid adults without minor children at home — driving a historic reduction in child poverty and providing timely income support for millions of people.⁴ (See Appendix Tables 1-3 for state-by-state data.)

Together, the Child Tax Credit and EITC now lift more children above the poverty line (5.5 million) than any other program. The American Rescue Plan Act will make the full Child Tax Credit available to children in families with low or no earnings, raise the maximum credit from \$2,000 to \$3,000 per child and \$3,600 for children under age 6, and extend the credit to 17-year-olds. The increase in the maximum amount will begin to phase out for heads of households making \$112,500 and married couples making \$150,000. The Act will lift 4.1 million additional children above the poverty line — cutting the remaining number of children in poverty by more than 40 percent — and lift 1.1 million children above half the poverty line (referred to as “deep poverty”). Among the children that the Child Tax Credit expansion will lift above the poverty line, some 1.2 million are Black and 1.7 million are Latino.⁵

⁴ Chuck Marr *et al.*, “House COVID Relief Bill Includes Critical Expansions of Child Tax Credit and EITC,” Center on Budget and Policy Priorities, updated March 2, 2021, <https://www.cbpp.org/research/federal-tax/house-covid-relief-bill-includes-critical-expansions-of-child-tax-credit-and>.

⁵ Racial and ethnic categories do not overlap. Unless otherwise noted, figures for each racial group such as Black or Asian American do not include individuals who identify as multiracial or of Latino ethnicity. Latino includes all people of Hispanic, Latino, or Spanish origin regardless of race. Data are not available for people living in the territories. Figures for children identified as American Indian or Alaska Native (AIAN) are particularly sensitive to definition. Among the roughly 2.0 million children identified as AIAN alone or in combination, regardless of Latino ethnicity,

The American Rescue Plan Act also will raise the EITC for low-paid working adults who are not raising children at home and now get only a tiny credit. It will raise the maximum EITC for these so-called “childless workers” from about \$540 to about \$1,500, raise the income cap for them to qualify from about \$16,000 to at least \$21,000, and expand the age range of those eligible to include younger adults aged 19-24 who aren’t full-time students and those 65 and over. That will provide timely income support to over 17 million people who work for low pay, including the 5.8 million childless workers aged 19-65 (excluding full-time students aged 19-23) who are now the lone group that the federal tax code taxes into, or deeper into, poverty because the payroll taxes (and in some cases, income taxes) they owe exceed any EITC they receive.

These expansions will help push against racial disparities. Currently about *half* of all Black and Latino children get only a partial Child Tax Credit or no credit at all because their families’ incomes are too low to qualify for the full credit. This design flaw in the current Child Tax Credit comes on top of long-standing employment discrimination, unequal opportunity in education and housing, and other factors that leave more Black and Latino households struggling to make ends meet. Similarly, the 5.8 million childless workers who are taxed into, or deeper into, poverty are disproportionately people of color: about 26 percent are Latino and 18 percent are Black, compared to 19 percent and 12 percent of the population, respectively.

In two historic firsts, the American Rescue Plan Act will also extend a federal supplement to help Puerto Rico expand its local EITC and will correct a long-standing limitation by which only families with three or more children in the Commonwealth can claim the Child Tax Credit. This will be the first time Puerto Rico receives federal EITC dollars since the program’s inception nearly half a century ago, and the first time that families with one and two children may claim the Child Tax Credit since it was established in the late 1990s. Both credits will provide a crucial boost to hundreds of thousands of families in Puerto Rico, whose poverty rates of 43 percent overall and 57 percent for children are among the highest in the country.

Food Assistance

The American Rescue Plan Act will extend and expand nutrition assistance to help address today’s extraordinarily high levels of hunger and hardship.⁶

The number of households struggling to put enough food on the table spiked last spring due to COVID-19, remained nearly three times its pre-pandemic levels over the summer, and rose even higher in late 2020. Food hardship has disproportionately affected households with children, especially Black and Latino households. Between 6 and 10 million children live in a household in which the children didn’t eat enough in the last seven days because they couldn’t afford enough food, compared to 1.1 million children in December of 2019. The current figure includes 27 percent of children in Black households and 22 percent of children in Latino households, compared to 9 percent in white households.

about 180,000 will be lifted above the poverty line by the American Rescue Plan Act’s Child Tax Credit expansion. (If we apply the non-overlapping categories this report uses for other groups, only 684,000 children are considered AIAN alone, not Latino; 70,000 of them will be lifted above the poverty line by the Act’s Child Tax Credit expansion.

⁶ “Tracking the COVID-19 Recession’s Effects on Food, Housing, and Employment Hardships,” *op. cit.*

The American Rescue Plan Act will extend, through September, a 15 percent increase in SNAP benefits from December’s relief package that is slated to expire in June — likely before the economy has recovered and while food insecurity remains high. (See Appendix Table 4 for state-by-state impacts.) It will allow states to continue, through the summer and through the end of the COVID-19 public health emergency, the Pandemic EBT (P-EBT) program, which provides grocery benefits to replace meals that children miss when they do not attend school or child care in person. Extending this benefit through the summer is important, providing a bridge to help families until school reopens, hopefully fully in-person, for the next school year.

The Act also will provide funds to modernize the WIC nutrition program for low-income women, infants, and children, support innovative service delivery, conduct robust outreach, and temporarily raise the amount of fruit and vegetables that participants can get. These steps will improve a critical program that has been proven to boost health and cognitive outcomes for children but served fewer individuals in fiscal year 2020 than the prior year despite the surge in food hardship during the pandemic. And it will add \$1 billion to the capped block grants for food assistance that Puerto Rico, American Samoa, and the Northern Mariana Islands receive instead of SNAP, enabling them to better meet their residents’ food assistance needs over the next several years.

Health

The American Rescue Plan Act will make comprehensive health coverage more affordable and accessible for millions of people during the current crisis.⁷

Comprehensive health coverage is important under any circumstances because it improves people’s access to care, financial security, and health outcomes. But preserving and extending coverage is even more important now, during COVID-19 and its economic fallout, because it will shield families from financial hardship and support public health efforts, easing people’s access to testing, treatment, and vaccines. Those who have low incomes or are uninsured, in particular, have faced unprecedented challenges. The relief measures that policymakers enacted over the last year in response to COVID-19 and its fallout did not extend health coverage or make it more affordable.

To make marketplace coverage more affordable, the Act eliminates or vastly reduces premiums for many people with low or moderate incomes who enroll in plans through the Affordable Care Act (ACA) marketplaces and provides new help to people with somewhat higher incomes who face high premiums. (See Figure 2.) This provision lowers premiums for most current marketplace enrollees and will expand coverage to 1.3 million people who would otherwise be uninsured.⁸ In addition, the Act improves affordability and decreases the number of uninsured people by:

⁷ Sarah Lueck, “Bigger Tax Credits, More Medicaid Expansion Would Make Health Coverage More Accessible and Affordable,” Center on Budget and Policy Priorities, February 10, 2021, <https://www.cbpp.org/blog/bigger-tax-credits-more-medicaid-expansion-would-make-health-coverage-more-accessible-and>; Tara Straw *et al.*, “Health Provisions in House Relief Bill Would Improve Access to Health Coverage During COVID Crisis,” Center on Budget and Policy Priorities, updated February 19, 2021, <https://www.cbpp.org/research/health/health-provisions-in-house-relief-bill-would-improve-access-to-health-coverage>.

⁸ Congressional Budget Office, “Reconciliation Instructions of the House Committee on Ways and Means,” Cost Estimate, February 15, 2021, <https://www.cbo.gov/system/files/2021-02/hwaysandmeansreconciliation.pdf>.

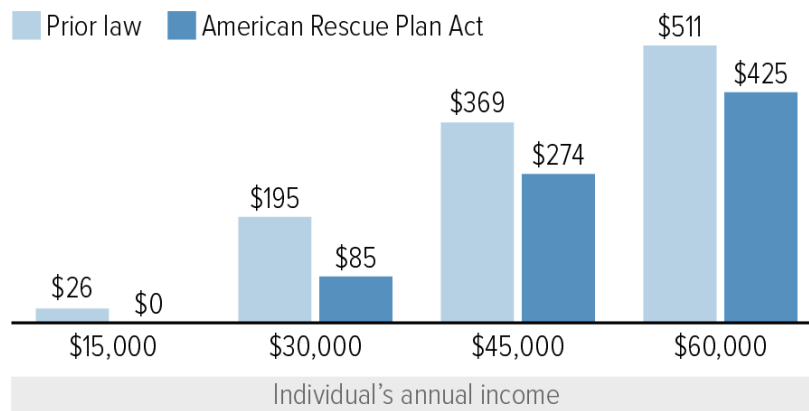
- protecting marketplace enrollees, especially those whose income fluctuated last year, from having to repay large portions of their federal premium tax credits;
- making it easier for those getting unemployment benefits to afford coverage; and
- assisting people who recently lost their job and want to continue their current coverage to afford so-called “COBRA” coverage through September.

In addition, the Act will increase financial incentives for the 14 states that have not implemented the ACA’s Medicaid expansion to do so, which would provide critical coverage to nearly 4 million uninsured people (if all states adopted the expansion). And it will strengthen Medicaid coverage in other ways — for instance, with higher federal matching funds to help more seniors and people with disabilities get services in the community instead of nursing homes, a new state option to extend Medicaid or Children’s Health Insurance Program coverage to 12 months after childbirth for postpartum people, and an option to cover uninsured people for testing, vaccines, and treatment of COVID-19.

FIGURE 2

The American Rescue Plan Act Will Make Marketplace Coverage More Affordable

Monthly premium for benchmark marketplace coverage for a 45-year-old, based on national average premium



Note: These premiums are applicable in all states except for those with different poverty level standards than the national standard (Alaska and Hawai'i) and those states that subsidize marketplace premiums beyond the federal subsidy (California, Massachusetts, New York, and Vermont).

Source: CBPP calculations based on American Rescue Plan Act

Housing

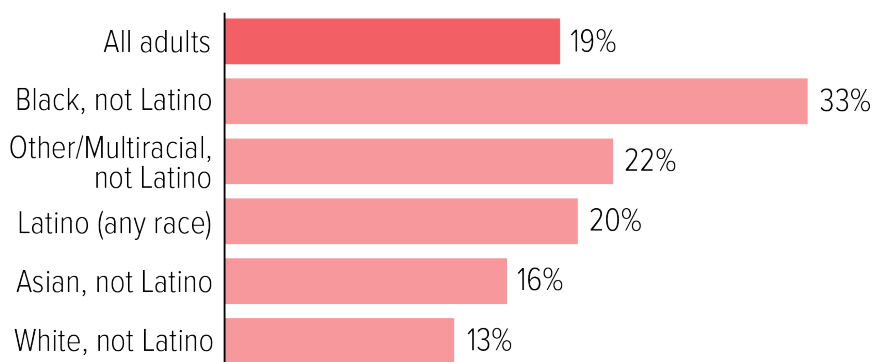
The American Rescue Plan Act includes critical housing assistance for millions who are struggling to pay rent and avoid eviction, and badly needed funds for communities to address homelessness during the pandemic.⁹

As noted, some 13.5 million adults — nearly 1 in 5 adult renters — report that they are not caught up on their rent, and renters likely already owe tens of billions in back rent and will need more help paying rent in the coming months. (See Figure 3.) More than 5 million renters say they have lost employment income and expect to be evicted soon. Struggling renters are disproportionately households with children and people of color, particularly people who are Black or Latino. Communities are struggling to provide safe, non-congregate shelter and housing options to the more than half-million people experiencing homelessness. Evictions and homelessness may exacerbate the spread of COVID-19 and cause severe hardship.

FIGURE 3

Nearly 1 in 5 Renters Not Caught Up on Rent During Pandemic, With Renters of Color Facing Greatest Hardship

Share of adult renters saying their household is not caught up on rent



Note: Other/Multiracial, not Latino = people identifying as American Indian, Alaska Native, Native Hawaiian or Pacific Islander, or more than one race. Chart excludes renters who did not respond to the question.

Source: CBPP analysis of Census Bureau Household Pulse Survey tables for February 17 - March 1, 2021

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The American Rescue Plan Act provides critical relief to reduce evictions and other housing-related hardship. This relief will supplement \$25 billion in rental assistance aid in December's relief package (which will likely help only a fraction of those behind on rent) as well as the Biden Administration's action to extend a Centers for Disease Control and Prevention order prohibiting

⁹ Douglas Rice and Ann Oliva, "Housing Assistance in House COVID Bill Would Prevent Millions of Evictions, Help People Experiencing Homelessness," Center on Budget and Policy Priorities, February 8, 2021, <https://www.cbpp.org/research/housing/housing-assistance-in-house-covid-bill-would-prevent-millions-of-evictions-help>.

most evictions through the end of March. The Act builds upon these efforts by providing \$21.6 billion in emergency rental assistance for low-income renters who have lost income or are experiencing other hardship and risk losing their housing; \$5 billion for Housing Choice Vouchers for people recovering from homelessness and for renters at greatest risk of homelessness; \$5 billion for homelessness assistance through the HOME Investment Partnerships Program; \$750 million in housing aid for tribal nations and Native Hawaiians; \$139 million for rural housing assistance; \$100 million for housing counseling services for renters and homeowners; and \$20 million to support fair housing activities. It also provides \$10 billion to help homeowners who are experiencing financial hardship due to COVID-19 maintain their mortgage, tax, and utility payments and avoid foreclosure and displacement.

State Fiscal Aid

The pandemic has imposed massive additional costs on state and local governments to fight the virus, deliver services despite public-health-related restrictions, and help struggling people and businesses. These substantial, unexpected costs will continue in the months ahead even if the pandemic is ultimately contained. Many millions of people, particularly low-income people and people of color, are struggling with hunger, have large unpaid rent bills, face mental health challenges as a result of the pandemic, or are enduring other forms of extreme hardship.¹⁰ Millions of children have effectively lost a year of schooling. Households, as well as millions of struggling small businesses, will require unprecedented levels of support to make it through the pandemic and to recover from the harm done. While other forms of federal support provide important direct assistance, states and local governments will also need to deliver a wide range of localized supports and services and to sustain them over a long period of time.

Meanwhile, while the pandemic's hit on state revenues has been less than feared, revenues in most states remain below pre-pandemic projections, and some states have experienced severe revenue losses.¹¹ Most cities and counties have received no direct federal aid to date, and revenue sources they depend upon — including hotel and restaurant charges, parking fees, and business license fees — have been hit particularly hard. Tribal nations are especially dependent on tourism and have seen their revenues collapse.¹²

The American Rescue Plan Act provides \$350 billion to help states, localities, tribal governments, and territories cover these unexpected costs and offset the pandemic's impact their revenues. They can also use the funding to help pay for long overdue investments in broadband (a need particularly exposed by the pandemic) and for clean water and sewer infrastructure projects, as well as to provide “premium pay” to essential public workers. In addition, the Act provides a separate \$10 billion to states, territories, and tribal nations for capital projects. To help ensure the funds are spent

¹⁰ “Tracking the COVID-19 Recession’s Effects on Food, Housing, and Employment Hardships,” *op. cit.*

¹¹ Michael Leachman and Elizabeth McNichol, “Despite Improved State Fiscal Conditions, Serious Challenges Remain, Including for Localities, Tribal Nations, and Territories,” Center on Budget and Policy Priorities, February 26, 2021, <https://www.cbpp.org/research/state-budget-and-tax/despite-improved-state-fiscal-conditions-serious-challenges-remain>.

¹² Joshua Marshall, “Tribal Nations More Vulnerable to COVID-19 Impacts, Need Additional Fiscal Aid,” Center on Budget and Policy Priorities, August 5, 2020, <https://www.cbpp.org/blog/tribal-nations-more-vulnerable-to-covid-19-impacts-need-additional-fiscal-aid>.

as intended, the Act requires that any state adopting tax cuts that lose revenue on net lose an equivalent amount in federal aid.

Of the \$350 billion in aid, states will get \$195.3 billion. Each state will receive \$500 million plus its share of the remainder based on its share of the nation's jobless workers; Treasury Secretary Janet Yellen is authorized to withhold up to half of a state's aid for up to 12 months based on her assessment of the state's unemployment rate. Municipalities and counties will get \$130.2 billion (\$65.1 billion each) — with a municipality's allocations based largely on its population and poverty, and county allocations based on each county's share of the nation's population. Half the aid for cities and counties will be distributed within 60 days of the bill's enactment, while the other half will be distributed one year after the first. Tribal nations will receive \$20 billion, and territories will get \$4.5 billion.

Schools

The American Rescue Plan Act includes \$123 billion in new, mostly very flexible funds for school districts, which they will be able to spend through the 2023-24 school year to address the pandemic and its effects on student learning. This is the largest-ever one-time federal investment in K-12 education, but entirely appropriate in light of school funding needs.¹³

Historically, K-12 schooling has been funded overwhelmingly by states and localities; they currently provide 92 percent of funding, with the federal government providing the rest. COVID-19, however, forced states to cut funding and created enormous financial and educational challenges that states and localities will be hard pressed to meet over the next several years without federal assistance. K-12 funding comprises about 26 percent of state budgets and states will find it very hard to fully shield that funding while meeting their balanced-budget requirements. Even before COVID-19, schools endured years of inadequate and inequitable funding. Some 15 to 20 states were still providing less funding for K-12 schools when the pandemic hit than before the Great Recession of a decade ago in per-pupil, inflation-adjusted terms. When COVID-19 hit, schools were employing 77,000 fewer teachers and other workers while educating 1.5 million more children.

The CARES Act of March 2020 provided \$13.2 billion for K-12 education and December's package provided another \$54 billion, but schools will need far more to pay for distance learning, safe in-person instruction, caring for students' physical and mental health, and, most significantly, making up for learning loss. Schools need to close the "digital divide," so all students and teachers have access to devices and connectivity. They need to safely operate in-person schools, which will require plexiglass shields, hand sanitizer, more custodial staff, and more buses and drivers to maintain social distancing. A quarter of schools have no full- or part-time nurse, and most schools lack counselling support to help students navigate the mental-health challenges of returning to school. Many schools will need to add staff and/or portable classrooms to reduce class size to meet social distancing guidelines.

But beyond the costs of operating remotely and in person, the American Rescue Plan Act's funds will enable school districts to make critical investments to address the widespread learning loss that

¹³ Nicholas Johnson and Victoria Jackson, "House Bill to Implement Biden COVID-Relief Plan Includes Much-Needed K-12 Funding," Center on Budget and Policy Priorities, February 9, 2021, <https://www.cbpp.org/research/state-budget-and-tax/house-bill-to-implement-biden-covid-relief-plan-includes-much-needed>.

the pandemic and remote learning have caused. Students on average will likely lose nine months of learning by the end of the 2020-21 school year, McKinsey & Company estimates, and students of color may well lose a full year on average. With resources, schools can lengthen school days and the school year and invest in high-quality tutoring to help students — over the course of the next couple of years — recover what they have lost. The costs of addressing all these needs could easily top \$100 billion over the next few years, based on estimates from the Learning Policy Institute and McKinsey.¹⁴ Along with the \$123 billion, the Act includes “maintenance of equity” provisions that require states to avert funding cuts to schools and school districts with high numbers of poor children.

Emergency Funds

The American Rescue Plan Act includes \$1 billion for a Pandemic Emergency Assistance fund to enable states, tribes, and territories to help families with the lowest incomes cover their additional pandemic-driven expenses and avert eviction and other real hardships.¹⁵

Hardship is particularly high among families with children, raising serious concerns about the long-term consequences for children’s health and academic outcomes. More than 4 in 10 children live in households that are having trouble covering usual expenses, and 4 in 10 children in rental housing live in a household that either isn’t getting enough to eat or isn’t caught up on rent.

States (along with tribes and territories) could use the new fund to provide households with non-recurrent, short-term benefits — that is, benefits that: (1) address a specific crisis or episode of need; (2) don’t meet recurring or ongoing needs; and (3) don’t extend beyond four months. States could direct funds to the families that most need them, and states need not limit payments to families receiving TANF cash assistance. Indeed, in states in which few families get TANF, states could reach more needy families by targeting a broader set of them (such as SNAP families with children). States also could use the funds, for instance, to help families that don’t get emergency housing assistance pay their back rent and avoid eviction, or help families fleeing domestic violence cover their moving costs and initial rental payments.

¹⁴ Emma Dorn *et al.*, “COVID-19 and Learning Loss — Disparities Grow and Students Need Help,” McKinsey & Company, December 8, 2020, <https://www.mckinsey.com/industries/public-and-social-sector/our-insights/covid-19-and-learning-loss-disparities-grow-and-students-need-help>; Michael Griffith, “What Will It Take to Stabilize Schools in the Time of COVID-19?” Learning Policy Institute, May 7, 2020, <https://learningpolicyinstitute.org/blog/what-will-it-take-stabilize-schools-time-covid-19>.

¹⁵ LaDonna Pavetti, “Pandemic Emergency Fund Would Help Families With Lowest Incomes,” Center on Budget and Policy Priorities, February 10, 2021, <https://www.cbpp.org/blog/pandemic-emergency-fund-would-help-families-with-lowest-incomes>.

Appendix

APPENDIX TABLE 1

Estimated Number of Children Who Will Benefit From American Rescue Plan Act Child Tax Credit Expansion, by State

State	Children under 17 left out of the full \$2,000 Child Tax Credit who will benefit from expansion	Children under 18 lifted above the poverty line by expansion	Children under 18 lifted above or closer to the poverty line by expansion	Children under 18 who will benefit from expansion	Share of children under 18 who will benefit from expansion
Total U.S.	27,000,000	4,140,000	9,894,000	65,694,000	90%
Alabama	479,000	80,000	162,000	1,021,000	94%
Alaska	52,000	12,000	21,000	167,000	91%
Arizona	690,000	112,000	238,000	1,508,000	93%
Arkansas	324,000	48,000	94,000	661,000	94%
California	3,527,000	553,000	1,689,000	7,865,000	88%
Colorado	345,000	57,000	132,000	1,109,000	89%
Connecticut	199,000	29,000	79,000	608,000	83%
Delaware	67,000	10,000	24,000	183,000	90%
District of Columbia	52,000	8,000	25,000	94,000	76%
Florida	1,733,000	272,000	698,000	3,837,000	92%
Georgia	1,042,000	171,000	354,000	2,274,000	91%
Hawai'i	92,000	14,000	43,000	278,000	92%
Idaho	154,000	17,000	37,000	410,000	94%
Illinois	986,000	153,000	338,000	2,543,000	89%
Indiana	556,000	80,000	175,000	1,453,000	93%
Iowa	198,000	25,000	48,000	669,000	93%
Kansas	219,000	29,000	57,000	652,000	93%
Kentucky	421,000	69,000	143,000	931,000	93%
Louisiana	529,000	94,000	188,000	1,028,000	94%
Maine	75,000	10,000	21,000	229,000	91%
Maryland	353,000	52,000	158,000	1,125,000	85%
Massachusetts	355,000	55,000	161,000	1,105,000	81%
Michigan	810,000	117,000	249,000	1,970,000	92%
Minnesota	321,000	44,000	85,000	1,126,000	88%
Mississippi	350,000	57,000	116,000	677,000	96%
Missouri	505,000	73,000	153,000	1,262,000	92%
Montana	78,000	10,000	21,000	210,000	93%
Nebraska	141,000	18,000	36,000	434,000	93%
Nevada	272,000	40,000	86,000	634,000	94%

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New Hampshire	52,000	8,000	20,000	222,000	87%
New Jersey	560,000	89,000	257,000	1,608,000	82%
New Mexico	244,000	32,000	71,000	454,000	95%
New York	1,546,000	242,000	680,000	3,564,000	87%
North Carolina	924,000	137,000	307,000	2,088,000	92%
North Dakota	40,000	4,000	10,000	157,000	92%
Ohio	948,000	132,000	278,000	2,372,000	92%
Oklahoma	398,000	63,000	113,000	895,000	94%
Oregon	292,000	40,000	92,000	779,000	90%
Pennsylvania	892,000	140,000	311,000	2,368,000	90%
Rhode Island	67,000	8,000	23,000	185,000	91%
South Carolina	475,000	68,000	151,000	1,025,000	94%
South Dakota	67,000	10,000	19,000	197,000	93%
Tennessee	633,000	95,000	212,000	1,394,000	93%
Texas	3,091,000	503,000	1,079,000	6,696,000	92%
Utah	235,000	32,000	69,000	860,000	94%
Vermont	30,000	4,000	8,000	105,000	91%
Virginia	530,000	85,000	249,000	1,591,000	86%
Washington	478,000	66,000	159,000	1,437,000	88%
West Virginia	169,000	23,000	50,000	346,000	94%
Wisconsin	368,000	46,000	94,000	1,159,000	92%
Wyoming	35,000	3,000	11,000	128,000	95%

Notes: Based on economy as of 2016-2018 using tax year 2020 tax rules and incomes adjusted for inflation to 2020 dollars. Children left out receive less than full \$2,000 per child because their parents lack earnings or have earnings that are too low.

Source: For children left out of the full \$2,000 Child Tax Credit, Tax Policy Center national estimate allocated by state based on CBPP analysis of American Community Survey (ACS) data for 2016-2018. For remaining columns, preliminary CBPP analysis of the March 2019 Current Population Survey (national estimate) allocated by state based on CBPP analysis of ACS data for 2016-2018. Poverty calculations also use U.S. Census Bureau Supplemental Poverty Measure research files for the ACS.

APPENDIX TABLE 2

Estimated Children Under 17 Left Out of the Full \$2,000 Child Tax Credit, by State and by Race/Ethnicity

State	Total	White	Black	Latino	Asian	Another race or multiple races
Total U.S.	27,000,000	8,781,000	5,716,000	9,910,000	814,000	1,779,000
Alabama	479,000	180,000	219,000	55,000	N/A	22,000
Alaska	52,000	15,000	N/A	N/A	N/A	26,000
Arizona	690,000	154,000	39,000	404,000	8,000	84,000
Arkansas	324,000	158,000	87,000	55,000	N/A	22,000
California	3,527,000	450,000	226,000	2,484,000	222,000	145,000
Colorado	345,000	121,000	19,000	176,000	8,000	22,000
Connecticut	199,000	53,000	37,000	92,000	N/A	11,000
Delaware	67,000	19,000	26,000	17,000	N/A	N/A
District of Columbia	52,000	N/A	42,000	N/A	N/A	N/A
Florida	1,733,000	467,000	498,000	658,000	26,000	84,000
Georgia	1,042,000	274,000	470,000	221,000	21,000	56,000
Hawai'i	92,000	N/A	N/A	20,000	15,000	47,000
Idaho	154,000	96,000	N/A	46,000	N/A	10,000
Illinois	986,000	298,000	263,000	355,000	26,000	44,000
Indiana	556,000	307,000	107,000	95,000	11,000	36,000
Iowa	198,000	121,000	24,000	32,000	N/A	17,000
Kansas	219,000	107,000	23,000	65,000	N/A	20,000
Kentucky	421,000	292,000	59,000	37,000	N/A	27,000
Louisiana	529,000	160,000	294,000	42,000	N/A	28,000
Maine	75,000	62,000	N/A	N/A	N/A	6,000
Maryland	353,000	82,000	148,000	85,000	13,000	24,000
Massachusetts	355,000	118,000	50,000	144,000	21,000	22,000
Michigan	810,000	408,000	230,000	97,000	16,000	59,000
Minnesota	321,000	133,000	73,000	56,000	23,000	36,000
Mississippi	350,000	104,000	213,000	17,000	N/A	15,000
Missouri	505,000	299,000	112,000	46,000	N/A	43,000
Montana	78,000	51,000	N/A	N/A	N/A	21,000
Nebraska	141,000	66,000	13,000	46,000	N/A	11,000
Nevada	272,000	53,000	42,000	143,000	N/A	23,000
New Hampshire	52,000	40,000	N/A	N/A	N/A	N/A
New Jersey	560,000	144,000	121,000	251,000	23,000	21,000
New Mexico	244,000	33,000	N/A	165,000	N/A	42,000
New York	1,546,000	470,000	314,000	570,000	123,000	68,000
North Carolina	924,000	300,000	299,000	241,000	18,000	66,000

APPENDIX TABLE 2

Estimated Children Under 17 Left Out of the Full \$2,000 Child Tax Credit, by State and by Race/Ethnicity

State	Total	White	Black	Latino	Asian	Another race or multiple races
North Dakota	40,000	20,000	N/A	N/A	N/A	12,000
Ohio	948,000	512,000	247,000	91,000	N/A	87,000
Oklahoma	398,000	153,000	52,000	100,000	N/A	90,000
Oregon	292,000	146,000	N/A	103,000	N/A	25,000
Pennsylvania	892,000	428,000	195,000	190,000	24,000	53,000
Rhode Island	67,000	23,000	N/A	30,000	N/A	N/A
South Carolina	475,000	156,000	220,000	65,000	N/A	29,000
South Dakota	67,000	28,000	N/A	N/A	N/A	29,000
Tennessee	633,000	313,000	187,000	93,000	N/A	33,000
Texas	3,091,000	478,000	432,000	2,042,000	60,000	79,000
Utah	235,000	131,000	N/A	75,000	N/A	19,000
Vermont	30,000	26,000	N/A	N/A	N/A	N/A
Virginia	530,000	194,000	178,000	103,000	17,000	39,000
Washington	478,000	191,000	32,000	174,000	20,000	61,000
West Virginia	169,000	144,000	N/A	N/A	N/A	12,000
Wisconsin	368,000	172,000	73,000	76,000	13,000	34,000
Wyoming	35,000	22,000	N/A	N/A	N/A	N/A

Notes: Figures are rounded to the nearest 1,000 and may not sum to totals due to rounding. N/A indicates reliable data are not available due to small sample size. Based on economy as of 2016-2018 using tax year 2020 tax rules and incomes adjusted for inflation to 2020 dollars. Children left out receive less than full \$2,000 per child because their parents lack earnings or have earnings that are too low. Racial and ethnic categories do not overlap. Figures for each racial group such as Black, white, or Asian do not include individuals who identify as multiracial or people of Latino ethnicity. Latino includes all people of Hispanic, Latino, or Spanish origin regardless of race.

Source: Tax Policy Center national estimate allocated by state and by race or ethnicity based on CBPP analysis of American Community Survey (ACS) data for 2016-2018.

APPENDIX TABLE 3

Estimated Number of Workers Without Children Who Will Benefit From American Rescue Plan Act EITC Expansion, by State and by Race/Ethnicity

State	Total	White	Black	Latino	Asian	Another race or multiple races
Total U.S.	17,271,000	10,365,000	2,843,000	2,775,000	678,000	610,000
Alabama	287,000	169,000	98,000	N/A	N/A	N/A
Alaska	41,000	22,000	N/A	N/A	N/A	12,000
Arizona	379,000	212,000	23,000	110,000	9,000	26,000
Arkansas	183,000	129,000	37,000	N/A	N/A	N/A
California	1,840,000	707,000	144,000	698,000	216,000	76,000
Colorado	298,000	212,000	15,000	54,000	7,000	10,000
Connecticut	154,000	94,000	22,000	28,000	N/A	N/A
Delaware	48,000	28,000	14,000	N/A	N/A	N/A
District of Columbia	33,000	9,000	18,000	N/A	N/A	N/A
Florida	1,303,000	674,000	228,000	345,000	25,000	30,000
Georgia	569,000	280,000	227,000	34,000	15,000	13,000
Hawai'i	69,000	18,000	N/A	7,000	21,000	21,000
Idaho	109,000	92,000	N/A	12,000	N/A	N/A
Illinois	616,000	373,000	121,000	85,000	24,000	13,000
Indiana	382,000	295,000	50,000	19,000	N/A	11,000
Iowa	181,000	159,000	9,000	N/A	N/A	N/A
Kansas	168,000	127,000	17,000	15,000	N/A	N/A
Kentucky	271,000	222,000	32,000	8,000	N/A	N/A
Louisiana	296,000	149,000	125,000	12,000	4,000	N/A
Maine	93,000	87,000	N/A	N/A	N/A	N/A
Maryland	255,000	124,000	89,000	21,000	13,000	7,000
Massachusetts	292,000	208,000	24,000	36,000	16,000	8,000
Michigan	600,000	437,000	105,000	28,000	12,000	19,000
Minnesota	288,000	228,000	22,000	14,000	11,000	13,000
Mississippi	176,000	85,000	82,000	N/A	N/A	N/A
Missouri	360,000	277,000	54,000	14,000	6,000	N/A
Montana	84,000	73,000	N/A	N/A	N/A	N/A
Nebraska	104,000	82,000	N/A	N/A	N/A	N/A
Nevada	168,000	84,000	21,000	41,000	13,000	10,000
New Hampshire	70,000	65,000	N/A	N/A	N/A	N/A
New Jersey	354,000	179,000	69,000	75,000	22,000	9,000
New Mexico	134,000	53,000	N/A	61,000	N/A	14,000

APPENDIX TABLE 3

Estimated Number of Workers Without Children Who Will Benefit From American Rescue Plan Act EITC Expansion, by State and by Race/Ethnicity

State	Total	White	Black	Latino	Asian	Another race or multiple races
New York	910,000	490,000	152,000	172,000	71,000	25,000
North Carolina	601,000	361,000	173,000	34,000	12,000	21,000
North Dakota	41,000	31,000	N/A	N/A	N/A	N/A
Ohio	691,000	512,000	126,000	25,000	10,000	19,000
Oklahoma	236,000	153,000	27,000	19,000	N/A	34,000
Oregon	263,000	207,000	N/A	28,000	9,000	13,000
Pennsylvania	697,000	514,000	98,000	53,000	17,000	14,000
Rhode Island	48,000	35,000	N/A	N/A	N/A	N/A
South Carolina	315,000	178,000	113,000	12,000	N/A	8,000
South Dakota	53,000	40,000	N/A	N/A	N/A	9,000
Tennessee	395,000	284,000	85,000	13,000	N/A	N/A
Texas	1,396,000	572,000	221,000	528,000	45,000	30,000
Utah	138,000	109,000	N/A	19,000	N/A	N/A
Vermont	40,000	37,000	N/A	N/A	N/A	N/A
Virginia	417,000	246,000	111,000	27,000	18,000	14,000
Washington	358,000	252,000	19,000	39,000	20,000	27,000
West Virginia	110,000	98,000	8,000	N/A	N/A	N/A
Wisconsin	320,000	260,000	30,000	15,000	N/A	10,000
Wyoming	38,000	33,000	N/A	N/A	N/A	N/A

Note: Figures are rounded to the nearest 1,000 and may not sum to totals due to rounding. N/A indicates reliable data are not available due to small sample size. Based on economy as of 2016-2018 adjusted for inflation. Workers without children who would benefit from the House EITC expansion are those aged 19 and over (excluding full-time students 19-24). Racial and ethnic categories do not overlap. Figures for each racial group such as Black, white, or Asian do not include individuals who identify as multiracial or people of Latino ethnicity. Latino includes all people of Hispanic, Latino, or Spanish origin regardless of race.

Source: CBPP analysis of the March 2019 Current Population Survey (national estimate) allocated by state and by race or ethnicity based on CBPP analysis of American Community Survey (ACS) data for 2016-2018.

APPENDIX TABLE 4

Estimated Increase in SNAP Benefits, by State, From Extension of 15 Percent Increase in Maximum Benefit for July through September 2021

Under a 15% increase in SNAP maximum benefit						
State	Number of SNAP participants ^a (thousands)	Average monthly benefit increase per person	Estimated total monthly benefit increase statewide (millions)	Estimated total 3-month benefit increase statewide (millions)	Share of increase going to participants in households with income below 50 percent of federal poverty level	Share of increase going to participants who are in households with children
Alabama	794	\$29	\$23	\$69	42%	72%
Alaska	83	\$35	\$3	\$9	46%	67%
Arizona	816	\$27	\$22	\$66	45%	69%
Arkansas	360	\$28	\$10	\$30	40%	74%
California	4,245	\$28	\$118	\$355	50%	66%
Colorado	508	\$27	\$14	\$41	37%	66%
Connecticut	360	\$28	\$10	\$30	31%	55%
Delaware	119	\$27	\$3	\$10	38%	66%
District of Columbia	137	\$29	\$4	\$12	54%	54%
Florida	3,510	\$28	\$98	\$293	32%	60%
Georgia	1,726	\$27	\$47	\$141	44%	73%
Guam	43	\$36	\$2	\$5	38%	78%
Hawai'i	185	\$52	\$10	\$29	37%	60%
Idaho	135	\$26	\$4	\$11	34%	74%
Illinois	1,878	\$29	\$55	\$165	38%	67%
Indiana	638	\$28	\$18	\$54	41%	74%
Iowa	295	\$28	\$8	\$25	31%	69%
Kansas	199	\$27	\$5	\$16	34%	72%
Kentucky	592	\$28	\$17	\$50	44%	71%
Louisiana	976	\$30	\$29	\$87	48%	73%
Maine	154	\$28	\$4	\$13	20%	55%
Maryland	760	\$29	\$22	\$66	39%	62%
Massachusetts	879	\$28	\$25	\$75	29%	53%
Michigan	1,264	\$24	\$31	\$92	33%	61%
Minnesota	453	\$25	\$11	\$34	34%	64%
Mississippi	423	\$29	\$12	\$36	42%	73%
Missouri	697	\$28	\$19	\$58	38%	71%
Montana	103	\$27	\$3	\$8	37%	65%

APPENDIX TABLE 4

Estimated Increase in SNAP Benefits, by State, From Extension of 15 Percent Increase in Maximum Benefit for July through September 2021

Under a 15% increase in SNAP maximum benefit						
State	Number of SNAP participants ^a (thousands)	Average monthly benefit increase per person	Estimated total monthly benefit increase statewide (millions)	Estimated total 3-month benefit increase statewide (millions)	Share of increase going to participants in households with income below 50 percent of federal poverty level	Share of increase going to participants who are in households with children
Nebraska	156	\$27	\$4	\$13	37%	72%
Nevada	478	\$28	\$14	\$41	40%	62%
New Hampshire	70	\$27	\$2	\$6	17%	64%
New Jersey	776	\$28	\$22	\$65	25%	64%
New Mexico	493	\$24	\$12	\$35	41%	67%
New York	2,720	\$30	\$81	\$242	28%	54%
North Carolina	1,430	\$28	\$40	\$119	40%	70%
North Dakota	50	\$28	\$1	\$4	38%	68%
Ohio	1,465	\$28	\$41	\$122	39%	65%
Oklahoma	616	\$26	\$16	\$47	48%	71%
Oregon	686	\$28	\$19	\$58	33%	52%
Pennsylvania	1,810	\$25	\$46	\$138	25%	61%
Rhode Island	138	\$27	\$4	\$11	27%	54%
South Carolina	605	\$28	\$17	\$50	47%	75%
South Dakota	77	\$27	\$2	\$6	42%	70%
Tennessee	882	\$28	\$24	\$73	46%	71%
Texas	3,674	\$28	\$102	\$307	42%	79%
Utah	164	\$27	\$4	\$13	40%	77%
Vermont	68	\$26	\$2	\$5	21%	54%
Virginia	758	\$28	\$21	\$63	41%	69%
Virgin Islands	23	\$36	\$1	\$2	50%	66%
Washington	930	\$27	\$25	\$76	37%	55%
West Virginia	303	\$28	\$8	\$25	38%	59%
Wisconsin	725	\$27	\$20	\$59	31%	65%
Wyoming	26	\$31	\$1	\$2	39%	73%
United States	41,447	\$28	\$1,160	\$3,479	38%	66%

^a USDA used November 2020 administrative data, with adjustments for some states where November data differed substantially from September and October.

Estimated Increase in SNAP Benefits, by State, From Extension of 15 Percent Increase in Maximum Benefit for July through September 2021

Under a 15% increase in SNAP maximum benefit						
State	Number of SNAP participants ^a (thousands)	Average monthly benefit increase per person	Estimated total monthly benefit increase statewide (millions)	Estimated total 3-month benefit increase statewide (millions)	Share of increase going to participants in households with income below 50 percent of federal poverty level	Share of increase going to participants who are in households with children

Source: USDA, "Fact Sheet: Biden-Harris Administration's Actions to Reduce Food Insecurity Amid the COVID-19 Crisis," March 3, 2021, <https://www.fns.usda.gov/news-item/usda-003721>.