



## **THE AMERICAN RESCUE PLAN ACT OF 2021 WILL HELP WOMEN AND FAMILIES**

The economic security of women and their families has been devastated by COVID-19. Many women already had difficulty making ends meet before COVID-19, but millions of families are facing a full-fledged economic disaster after a year of the pandemic.<sup>1</sup> In addition, the pandemic is expected to have devastating long-term effects on the incomes, wealth, health and well-being, education, and overall economic security of women, children, and families.<sup>2</sup> Predictably but unfortunately, the women and communities of color who experienced the greatest disadvantages before the pandemic have been hit the hardest by the health and economic crisis.<sup>3</sup>

### **The American Rescue Plan Act is a historic piece of legislation that is already providing much-needed relief for women and families.**

The American Rescue Plan of 2021 (ARPA) provides housing and nutrition assistance, boosts the economic security of women and their families, helps stabilize the child care sector, supports health care, funds schools, provides fiscal relief to states—and much more.

Some of the key provisions that will benefit women and families include:

- The ARPA provides nearly \$50 billion in **housing and utility assistance**. This includes \$21.55 billion more in emergency rental assistance, \$5 billion for emergency housing vouchers, \$5 billion for homelessness assistance, and \$5 billion for utility and water assistance. These provisions will help many of the 7.2 million women who were behind on rent payments at the end of March.<sup>4</sup> The ARPA also provides \$9.96 billion for Treasury to create a Homeowner Assistance Fund—the first COVID relief bill to provide financial relief for the millions of homeowners behind on their mortgage payments. It also provides housing relief for rural renters and homeowners, tribal nations, housing counseling, and fair housing activities.<sup>5</sup>
- The ARPA extends **emergency unemployment insurance (UI) benefits** through September 6, 2021, at \$300 per week. This prevents 11.4 million out-of-work people from losing critical benefits. For families with incomes below \$150,000, it also exempts the first \$10,200 of 2020 UI benefits from federal income taxes, saving many struggling families from an unexpected tax liability.<sup>6</sup>
- For tax year 2021, the ARPA makes **the Earned Income Tax Credit (EITC)** more generous and more available for working people who do not claim children for the credit and are currently eligible for only a small EITC. This will provide timely income support to over 17 million low-paid workers.<sup>7</sup>

- For tax year 2021, the ARPA increases the amount of the **Child Tax Credit (CTC)** from \$2,000 per child under age 17 to \$3,600 per child under age six, and \$3,000 per child ages six to 17. In addition, the ARPA makes the CTC fully refundable. This will benefit 27 million children in families with low or no earnings, who previously were unable to access the credit.<sup>8</sup> Starting in July, the IRS will make one or more advance payments of the credit available (totaling up to half of the 2021 CTC amount).
- The ARPA authorizes a third round of **Economic Impact Payments (EIP)**. Families will receive direct payments of up to \$1,400 per eligible person, including children and adult dependents. Importantly, these payments include individuals with Social Security Numbers in mixed-status families—including 1.5 million children.<sup>9</sup>
- The ARPA provides \$39 billion in **direct funding for child care**, through a \$24 billion stabilization fund for child care providers and \$15 billion in funding for the Child Care and Development Block Grant (CCDBG). This funding will help stabilize the child care industry, and will also help families, particularly women, afford and access the child care they need to work. The ARPA also permanently increased the Child Care Entitlement to States (CCES), which provides guaranteed annual child care funding to states, to \$3.4 billion per year.
- In addition, the ARPA expands **the Child & Dependent Care Tax Credit (CDCTC)** for tax year 2021. The CDCTC provides tax assistance for families with out-of-pocket child care expenses that are incurred so the adults in the family can work or look for work. The ARPA makes the CDCTC refundable, so that low- and moderate-income families can benefit from the credit, and increases the amount of the credit for tax year 2021—helping millions of families across the country.<sup>10</sup>
- The ARPA expands and extends the tax credits available to employers who **provide emergency paid leave and paid sick days** under the Families First Coronavirus Response Act. While the ARPA does not reinstate employees’ rights to take leave, the law expanded the qualifying reasons an eligible employee can take leave and “reset the clock” so employees who have already taken leave can take additional time if their qualifying employer chooses to provide leave. Expanding access to paid leave and paid sick days is vital to protect public health<sup>11</sup> and enable people to care for themselves and their loved ones without sacrificing their incomes—especially for women of color, who are disproportionately likely to be both breadwinners and caregivers for their families.<sup>12</sup>
- The ARPA **strengthens our public health system**. The ARPA provides \$7.5 billion to the CDC and \$7.66 billion to state, local and territorial public health departments to hire staff, procure supplies and fund teaching health centers. The ARPA also allocates \$350 billion to support broad public health efforts in response to the COVID-19 pandemic and to make investments in public health infrastructure.
- The ARPA provides \$170.3 billion in **funding for education**, including at least \$125.4 billion for K–12 public education programs and \$39.6 billion for higher education, and requires that at least 20% of funds address learning loss. The ARPA includes a provision addressing “maintenance of equity” that require states to avoid cuts to schools and districts with high numbers of children living in poverty.<sup>13</sup>
- The ARPA significantly **invests in health and our nation’s public health infrastructure**. In addition to \$350 billion in critical state and local funding, the ARPA provides funding for vaccines, PPE, contact tracing, research, and bolsters our public health workforce. The ARPA also provides \$50 million for the Title X Family Planning Program—the first increase in funding since FY2014—which is much-needed during this ongoing public health crisis. The law includes several important provisions expanding access to health care and coverage and does not include restrictions on abortion.

### The ARPA will have a direct impact on the economic security of women and families.

These provisions, along with other pieces of the ARPA, will have a direct and profound impact on the lives of women and their families. The ARPA will forestall the disastrous effects that families experience when they are unable to meet basic needs like shelter<sup>14</sup>, food<sup>15</sup>, and health care.<sup>16</sup> It will mitigate the harm that poverty and hardship cause to children’s well-being and development.<sup>17</sup> It will put more resources in families’ hands, helping to alleviate the extraordinary stress that women and families have experienced during a year of unrelenting economic pain.<sup>18</sup>

## **The ARPA will reduce gender, racial, and economic inequities.**

The provisions of the ARPA are designed to address the disparate health and economic impacts that women of color and women more generally, communities of color, and families with low incomes are experiencing during the pandemic. Distributional analysis of the impact of the ARPA shows that the lowest income quintile will experience the greatest benefit (expressed as a percentage of after-tax income).<sup>19</sup> Women supporting families on their own, and families of color, are overrepresented at the bottom of the income scale.<sup>20</sup>

The ARPA will boost the economic security of likely tens of millions of people with low and moderate incomes across the country. Research has indicated that two federal benefits from previous federal COVID relief legislation (expanded UI benefits and the initial \$1,400 Economic Impact Payments under the CARES Act) lowered poverty rates in 2020 (and, conversely, that poverty rates increased as these policies expired).<sup>21</sup> It has been estimated that four provisions of the ARPA (extended UI benefits, expanded Supplemental Nutrition Assistance Program (SNAP) benefits, the \$1,400 Economic Impact Payments, and the expanded CTC) will reduce the overall poverty rate in 2021 from 13.7 to 8.7 percent—and will cut the poverty rate in half for children, and for households experiencing job loss.<sup>22</sup> Notably, this research indicates that these provisions would reduce the disparities in poverty rates for Black, non-Hispanic people and Latinx people relative to white, non-Hispanic people.<sup>23</sup>

By reducing the negative impacts of the recession for the individuals, families, and communities already facing discrimination and disadvantage, the ARPA increases racial, gender, and economic equity.

## **The ARPA will strengthen the economy.**

Women of color, and women more generally, are the backbone of the economy. Accordingly, the relief that will bolster the economic security of women and their families under the ARPA will, by definition, strengthen the economy.

In addition, the ARPA will forestall the ongoing economic harms that result from the effects of the pandemic on the child care system. Even pre-pandemic, the United States was losing an estimated \$57 billion each year in economic productivity and foregone revenue due to the lack of affordable, high-quality child care.<sup>24</sup> A recent study found that without Congressional action to enact COVID-related relief, the risk of mothers leaving the labor force or reducing work hours in order to assume

caregiving responsibilities could amount to more than \$64.5 billion per year in lost wages and economic activity and an additional possible loss of \$12.2 billion in tax revenue.<sup>25</sup> The child care funding in the ARPA will support providers, strengthen the child care workforce, stabilize child care businesses, fund outreach to ensure equitable access to resources, and lower costs for families.<sup>26</sup> In doing so, the ARPA will stabilize both the child care sector and the jobs that rely on it—that is, the economy overall.

Other relief provided by the ARPA will stimulate the economy, as benefits land in the hands of women and families in need. Even under normal economic circumstances, families in need who receive refunds from tax credits like the EITC and CTC tend to spend them quickly—because they need to pay bills or rent, or for other necessities.<sup>27</sup> During a recession, families are even more likely to spend income boosts provided by increases in refundable tax credits, stimulus payments, or UI benefits.<sup>28</sup> These expenditures not only stabilize the economy, but often have a multiplier effect—generating additional economic activity.<sup>29</sup> Similarly, researchers have estimated that for every dollar of SNAP spending during an economic downturn, \$1.5 dollars' worth of economic activity is generated, supporting new jobs.<sup>30</sup>

For these, and many other reasons, the ARPA is widely expected to boost economic growth.<sup>31</sup>

## **The ARPA will serve as the foundation for an equitable economic recovery that centers women, communities of color, and families with low incomes.**

The ARPA provides targeted relief that addresses the challenges faced by women and their families; mitigates gender, racial, and economic inequality; and boosts the economy. But while it provides robust relief, we cannot ignore the deep structural flaws in our economy that made the pandemic so devastating for women of color and their families and expect an equitable recovery.

The path forward to shared prosperity requires both structural changes and significant public investments.<sup>32</sup> Women deserve economic security and the opportunity to create a brighter future for ourselves and our families. We all win when the economy works for all of us.

- 1 See, e.g., Nat'l Women's Law Ctr., *A Year of Strength and Loss* (March 2021), [https://nwlc.org/wp-content/uploads/2021/03/Final\\_NWLC\\_Press\\_CovidStats.pdf](https://nwlc.org/wp-content/uploads/2021/03/Final_NWLC_Press_CovidStats.pdf).
- 2 See, e.g., Catherine Bosley, Max Reyes, Jeff Green, & Bloomberg, *How Millennials Are Being Set Back by Back-to-Back Financial Crises*, *Fortune* (April 11, 2020), <https://fortune.com/2020/04/11/millennials-coronavirus-great-recession-economy-personal-finance/>; Joint Econ. Comm., *The Impact of the Coronavirus Recession on Older Workers* (August 2020), [https://www.jec.senate.gov/public/\\_cache/files/25a2a42f-6458-4d59-8c02-b19e6e0146f9/impact-of-the-coronavirus-recession-on-older-workers-final.pdf](https://www.jec.senate.gov/public/_cache/files/25a2a42f-6458-4d59-8c02-b19e6e0146f9/impact-of-the-coronavirus-recession-on-older-workers-final.pdf); Chandra Childers & Gladys McLean, Inst. for Women's Pol'y Research, *Black and Hispanic Women Lag in Recovering from the Recession* (August 2017), <https://iwpr.org/iwpr-issues/race-ethnicity-gender-and-economy/black-and-hispanic-women-lag-in-recovering-from-the-recession/>; Jared Bernstein & Janelle Jones, Ctr. on Budget & Pol'y Priorities & Groundwork Collaborative, *The Impact of the COVID-19 Recession on the Jobs and Incomes of Persons of Color* (May 13, 2020), [https://groundworkcollaborative.org/wp-content/uploads/2020/05/Groundwork-Bernstein-Jones-paper\\_5.13.pdf](https://groundworkcollaborative.org/wp-content/uploads/2020/05/Groundwork-Bernstein-Jones-paper_5.13.pdf); Megan Cassella, *Black Workers, Hammered by Pandemic, now Being Left Behind in Recovery*, *POLITICO* (Mar. 23, 2021), <https://www.politico.com/news/2021/03/23/black-workers-pandemic-recovery-477640>.
- 3 See, e.g., Dominique Derbigny, *Closing the Women's Wealth Gap, On the Margins: Economic Security for Women of Color through the Coronavirus Crisis and Beyond* (April 28, 2020), [https://womenswealthgap.org/wp-content/uploads/2020/04/OnTheMargins\\_April2020\\_CWWG.pdf](https://womenswealthgap.org/wp-content/uploads/2020/04/OnTheMargins_April2020_CWWG.pdf); Guillermo Cantor & Lebaron Sims, *Prosperity Now, The Unequal Impact of the COVID-19 Crisis on Households' Financial Stability* (April 2020), <https://prosperitynow.org/resources/unequal-impact-covid-19-crisis-households-financial-stability/>; Connor Maxwell, Ctr. for Am. Progress, *The Coronavirus Crisis Is Worsening Racial Inequality* (June 10, 2020), <https://www.americanprogress.org/issues/race/news/2020/06/10/486095/coronavirus-crisis-worsening-racial-inequality/>; Harvard Law Sch., Petrie-Flom Center, Bill of Health, *COVID-19 is a Perfect Storm of Hardship for US Immigrant Communities* (May 4, 2020), <https://blog.petrieflom.law.harvard.edu/2020/05/04/immigrant-communities-us-covid19-coronavirus/>.
- 4 U.S. Census Bureau, *Week 27 Household Pulse Survey: March 17 – March 29, Housing Table 1b., Last Month's Payment Status for Renter-Occupied Housing Units*, by Select Characteristics, United States (Apr. 7, 2021), <https://www.census.gov/data/tables/2021/demo/hhp/hhp27.html>.
- 5 Nat'l Low-Income Housing Coal., *The American Rescue Plan Act* (Mar. 2021), [https://nlhc.org/sites/default/files/COVID-Relief-Budget\\_Reconciliation.pdf](https://nlhc.org/sites/default/files/COVID-Relief-Budget_Reconciliation.pdf).
- 6 See Brian Galle, *Expert Q&A About the Unemployment Provisions of the American Rescue Plan*, *The Century Found.* (Mar. 10, 2021), <https://tcf.org/content/commentary/questions-answers-unemployment-provisions-america-rescue-plan-act/?agreed=1>.
- 7 Ctr. on Budget & Pol'y Priorities, *American Rescue Plan Will Help Millions and Bolster the Economy* (Mar. 15, 2021), <https://www.cbpp.org/research/poverty-and-inequality/american-rescue-plan-act-will-help-millions-and-bolster-the-economy>.
- 8 *Id.*
- 9 Julia Gelatt, et al., *Migration Pol'y Inst., Nearly 3 Million U.S. Citizens and Legal Immigrants Initially Excluded Under the CARES Act Are Covered under the December 2020 COVID-19 Stimulus* (Jan. 2021), <https://www.migrationpolicy.org/news/cares-act-excluded-citizens-immigrants-now-covered>.
- 10 See Tax Pol'y Ctr., *Model Estimates: T21-0033 – Child and Dependent Care Tax Credit (CDCTC) Enhancement in the House Ways and Means Committee's Budget Reconciliation Legislative Recommendations by Expanded Cash Income Percentile*, 2021 (Feb. 10, 2021), <https://www.taxpolicycenter.org/model-estimates/ways-and-means-committee-budget-reconciliation-legislative-recommendations-7>.
- 11 See, e.g., Stefan Pichler, Katherine Wen, & Nicolas R. Ziebarth, *COVID-19 Emergency Sick Leave Has Helped Flatten the Curve In The United States*, *Health Affairs* (Oct. 15, 2020), <https://www.healthaffairs.org/doi/10.1377/hlthaff.2020.00863>.
- 12 See Nat'l Women's Law Ctr. & Nat'l Partnership for Women and Families, *Expanding Paid Sick Days and Paid Family & Medical Leave in Response to COVID-19* (Apr. 2020), <https://nwlc.org/wp-content/uploads/2020/04/paid-fmla-fs-1.pdf>.
- 13 Michael Griffith, *Learning Pol'y Inst., An Unparalleled Investment in U.S. Public Education: Analysis of the American Rescue Plan Act of 2021* (Mar. 11, 2021), <https://learningpolicyinstitute.org/blog/covid-analysis-american-rescue-plan-act-2021>.
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- 15 See, e.g., Nat'l Women's Law Ctr., *Comment Letter in Response to Proposed Rule: Revision of Categorical Eligibility in the Supplemental Nutrition Assistance Program (SNAP) RIN 0584-AE62* (Sept. 23, 2019), <https://nwlc.org/wp-content/uploads/2019/09/NWLC-Comment-on-SNAP-Categorical-Eligibility-Proposed-Rule-RIN-0584-AE62.pdf>.
- 16 See, e.g., Nat'l Women's Law Ctr., *Promoting Equitable Access to Health Care in Response to COVID-19* (Mar. 2020), [https://nwlc.org/wp-content/uploads/2020/03/NWLC\\_FactSheet\\_COVIDxRepro.pdf](https://nwlc.org/wp-content/uploads/2020/03/NWLC_FactSheet_COVIDxRepro.pdf); Gideon Lukens, Ctr. on Budget & Pol'y Priorities, *Rescue Plan Will Help Millions Who Still Face Reduced Access to Medical Care* (Mar. 29, 2021), <https://www.cbpp.org/blog/rescue-plan-will-help-millions-who-still-face-reduced-access-to-medical-care>.
- 17 See, e.g., Claire Zippel, Ctr. on Budget & Pol'y Priorities, *American Rescue Plan Act Will Help Restore Children's Well-Being After Year of Widespread Hardship* (Mar. 10, 2021), <https://www.cbpp.org/blog/american-rescue-plan-act-will-help-restore-childrens-well-being-after-year-of-widespread>.
- 18 See, e.g., Prudential, *Pulse of the American Worker Survey: Road to Resiliency* (Jan. 2021), <https://news.prudential.com/presskits/pulse-american-worker-survey-road-to-resiliency.htm> (data drawn from Prudential's Pulse of the American Worker Survey conducted by Morning Consult in November 2020 showed that majority of American workers are worried about their financial security); Nat'l Women's Law Ctr., *A Year of Strength and Loss*, *supra* note 1 (in January nearly two in five women (39.3%) reported feeling anxiety more than half the days of the prior week and about one in four (25.3%) reported feeling depressed more than half the days of the prior week); see also Julie Vogtman & Karen Schulman, Nat'l Women's Law Ctr., *Set Up to Fail: When Low Wage Work Jeopardizes Parents' and Children's Success* (2016), <https://nwlc.org/wp-content/uploads/2016/01/FINAL-Set-Up-To-Fail-When-Low-Wage-Work-Jeopardizes-Parents%E2%80%99-and-Children%E2%80%99s-Success.pdf>.
- 19 Philip Bump, *The Difference Between the Trump Tax Cuts and the Biden Relief Bill, in One Chart*, *Wash. Post* (Mar. 9, 2021), <https://www.washingtonpost.com/politics/2021/03/09/difference-between-trump-tax-cuts-biden-relief-bill-one-chart/>; see also Stephanie Clegg, Inst. for Taxation and Econ. Pol'y, *Targeted Relief and the American Rescue Plan in Five Charts* (Mar. 10, 2021), <https://itep.org/targeted-relief-and-the-american-rescue-plan-in-five-charts/>.
- 20 See, e.g., Melissa Boteach, Amy K. Matsui, Indivar Dutta-Gupta, Kali Grant, Funke Aderonmu & Rachel Black, Nat'l Women's Law Ctr., Georgetown Ctr. on Poverty & Inequality, Econ. Security, and Opportunity Initiative, *A Tax Code for the Rest of Us: A Framework and Recommendations for Advancing Gender and Racial Equity through Tax Credits 8-9* (November 2019), <https://nwlc-ciw49tixgw5lbb.stackpathdns.com/wp-content/uploads/2019/11/NWLC-GCPI-Tax-Code-for-the-Rest-of-Us-Nov14.pdf>.
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- 22 Laura Wheaton, Sarah Minton, Linda Giannarelli, & Kelly Dwyer, *Urban Inst., 2021 Poverty Projections: Assessing Four American Rescue Plan Policies* (Mar. 2021), [https://www.urban.org/sites/default/files/publication/103794/2021-poverty-projections-assessing-four-american-rescue-plan-policies\\_0\\_0.pdf](https://www.urban.org/sites/default/files/publication/103794/2021-poverty-projections-assessing-four-american-rescue-plan-policies_0_0.pdf) (using Supplemental Poverty Measure). Other research suggests that other provisions of the ARPA will reduce poverty rates as well. See, e.g., Arloc Sherman, Ctr on Budget & Pol'y Priorities, *The 2009 Recovery Act – Even Better in Preventing Poverty Than We Thought* (October 13, 2011), <https://www.cbpp.org/blog/the-2009-recovery-act-even-better-in-preventing-poverty-than-we-thought>. And while these benefits will accrue to the families who are most in need, their effects will likely touch a broader swath of families. See, e.g., Gary Burtless, Brookings, *The Stimulus Program Was a Smashing Success: It Erased Most Middle Class Income Losses in the Recession* (Nov. 25, 2014), <https://www.brookings.edu/opinions/the-stimulus-program-was-a-smashing-success-it-erased-most-middle-class-income-losses-in-the-recession/>.
- 23 Wheaton, Minton, Giannarelli, & Dwyer, *supra* (stating that poverty rates would fall about 42 percent for Black, non-Hispanic people, 39 percent for Hispanic people, and 34 percent for white, non-Hispanic people).
- 24 Council for a Stronger America, *Want to Grow the Economy? Fix the Child Care Crisis* (Jan 2019), <https://www.strongnation.org/articles/780-want-to-grow-the-economy-fix-the-child-care-crisis>.
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- 26 See Alycia Hardy & Katherine Gallagher Robbins, Ctr. for Law and Social Pol'y, *Child Care Relief Funding in American Rescue Plan: State-by-State Estimates* (Mar. 10, 2021), <https://www.clasp.org/publications/fact-sheet/child-care-estimates-american-rescue-plan>.

- 27** See, e.g., JP Morgan Chase Inst., *Tax Time: How Families Manage Tax Refunds and Payments* (March 2019), available at <https://institute.jpmorganchase.com/content/dam/jpmc/jpmorgan-chase-and-co/institute/pdf/institute-tax-time-report-full.pdf> (showing that even when the economy is not in crisis, families (and especially families with lower incomes) receiving tax refunds increase their spending and reduce their credit card debt).
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- 29** See Claudia Sahm, The Hamilton Project, *Direct Stimulus Payments to Individuals* (May 2019), [https://www.hamiltonproject.org/assets/files/Sahm\\_web\\_20190506.pdf](https://www.hamiltonproject.org/assets/files/Sahm_web_20190506.pdf) (stimulus payments made in 2001 and 2008 shows that “payments to individuals increase spending during a recession and help stabilize the economy”); see also Chuck Marr, Katie Hingtgen, Arloc Sherman, & Katie Windham, Ctr. on Budget & Pol’y Priorities, *Temporarily Expanding Child Tax Credit and Earned Income Tax Credit Would Deliver Effective Stimulus, Help Avert Poverty Spike* (May 13, 2020), [https://www.cbpp.org/research/federal-tax/temporarily-expanding-child-tax-credit-and-earned-income-tax-credit-would#\\_ftn2](https://www.cbpp.org/research/federal-tax/temporarily-expanding-child-tax-credit-and-earned-income-tax-credit-would#_ftn2) (noting that the Congressional Budget Office (CBO) estimated that the 2009 expansions of the EITC and CTC and similar tax credits “generated between 60 cents and \$1.50 in economic activity per dollar of cost”).
- 30** Patrick Canning & Brian Stacy, U.S. Dep’t of Agriculture, *The Supplemental Nutrition Assistance Program (SNAP) and the Economy: New Estimates of the SNAP Multiplier* (July 2019), <https://www.ers.usda.gov/webdocs/publications/93529/err-265.pdf?v=8010>.
- 31** See, e.g., Scott Horsley, *Biden’s \$1.9 Trillion Rescue Plan Set To Turbocharge U.S. Economy*, NPR (March 10, 2021), <https://www.npr.org/2021/03/10/975617565/bidens-1-9-trillion-rescue-plan-set-to-turbocharge-u-s-economy>; Indradip Ghosh & Richa Rebello, *Biden’s Rescue Plan Will Give U.S. Economy Significant Boost: Reuters Poll*, Reuters (Jan. 22, 2021), <https://www.reuters.com/article/us-usa-economy-poll/bidens-rescue-plan-will-give-u-s-economy-significant-boost-reuters-poll-idUSKBN29R1F5> (“U.S. President Joe Biden’s proposed fiscal package will boost the coronavirus-hit economy significantly, according to a majority of economists in a Reuters poll, and they expect it to return to its pre-COVID-19 size within a year.”).
- 32** See, e.g., Nat’l Women’s Law Center, *A Recovery That Works for All of Us* (April 2021), <https://nwlc.org/resources/a-recovery-that-works-for-all-of-us/>.