



American Rescue Plan Financial Help for Families

The COVID-19 pandemic has taken an immense toll on our nation. A little over a year after the virus first spread to the United States, it has now claimed the lives of over half a million Americans. The resulting economic fallout has been similarly severe.

- [19 million](#) Americans are relying on unemployment benefits.
- [Millions](#) are struggling to pay rent, keep the lights on and the water running, and put food on the table for their families.
- [1 in 4](#) children – particularly those who had relied on their schools for breakfast and lunch – are facing a hunger crisis and don't know when or where they might get their next meal.

American families are in desperate need of immediate assistance to weather this crisis. That's why Democrats are moving swiftly to enact The American Rescue Plan Act, which will:

- Provide low- and moderate-income households with a \$1,400 direct payment per adult and an additional \$1,400 per dependent, including for both children and non-child dependents.
- Extend enhanced unemployment benefits as well as the supplemental unemployment benefit of \$300 per week.
- Add more than \$40 billion in rental, homeowner, and homelessness assistance.
- Extend increased SNAP benefits through September, and bolster other vital nutrition assistance to help ensure families, children, and seniors don't go hungry.

Recovery Checks: More than [1 in 3](#) households – and [half](#) of Black and Latinx households – are struggling to pay for everyday household expenses like rent, groceries, and health insurance during the pandemic.

The American Rescue Plan Act delivers immediate, direct relief to struggling families and individuals in the form of:

- \$1,400 per-person payments – plus an additional \$1,400 payment per dependent – to help low- and moderate-income households cover daily living expenses.
 - Importantly, adult dependents are included.
 - This means that a family of four could receive up to \$5,600 in direct economic assistance.
 - It also ensures that U.S.-citizen children will be eligible for a \$1,400 dependent payment, regardless of their parents' status.

Click [HERE](#) for the **COVID-19 recession's effects on economic hardship by state**

Click [HERE](#) for data on the **economic impact of \$1,400 direct checks by state**

Unemployment Insurance: Approximately [19 million](#) Americans are relying on the unemployment insurance program. Last year, Congress extended the emergency federal unemployment programs established in the CARES Act and the number of weeks that unemployed workers can receive these benefits. These extensions are currently set to expire or be phased out after March 14.

The American Rescue Plan Act ensures that emergency unemployment benefits continue to be a lifeline for Americans who have lost their jobs through no fault of their own due to the pandemic. Specifically, this legislation:

- Extends emergency unemployment insurance programs through September 6, 2021, including the Pandemic Unemployment Assistance program for self-employed workers, gig workers, and others in non-traditional employment and the Pandemic Emergency Unemployment Compensation program for workers who have exhausted their state benefits. It also extends the length of time individuals can receive PUA and PEUC benefits by an additional 25 weeks.
- Provides \$300 per week in federal supplemental unemployment benefits through September 6, 2021.

- Prevents surprise tax bills for many workers who received unemployment compensation in 2020 by making the first \$10,200 of unemployment benefits non-taxable for certain taxpayers.

Click [HERE](#) for unemployment insurance data by state

Housing Assistance: [1 in 5 renters](#) are behind on rent, and [1 in 10 homeowners](#) report that they are behind on their mortgage payments. In total, [American families owe an estimated \\$57 billion in back rent](#), and more than [2.1 million homeowners](#) are more than 90 days behind on mortgage payments but not yet in foreclosure – five times the number before the pandemic. This is in addition to the hundreds of thousands of Americans experiencing homelessness.

The American Rescue Plan Act contains billions in funding to help ensure that families and individuals have a roof over their heads, including:

- \$21.6 billion in emergency rental assistance to help renters and small landlords make ends meet.
- \$5 billion for emergency housing vouchers to help renters with the greatest needs secure housing.
- \$9.9 billion to aid homeowners struggling to afford their mortgage payments, utility bills, and other housing costs.
- \$5 billion to secure safe, socially distant housing and supportive services for people experiencing homelessness.
- \$100 million for housing counseling.
- \$139 million for USDA rural rental and rural homeowner assistance through USDA.

Click [HERE](#) for information about renters' needs

Click [HERE](#) for information about housing needs in your state

Food and Nutrition Assistance: Americans are in the midst of a hunger crisis. [50 million people, including 1 in every 4 children](#), are facing food insecurity due to the COVID-19 pandemic. They are in desperate need of assistance to ensure that they can put food on the table.

The American Rescue Plan Act:

- Extends the 15% benefit increase in the Supplemental Nutrition Assistance Program (SNAP) through the end of September.
- Increases the value of Supplemental Assistance for Women, Infants, and Children (WIC) vouchers for fruits and vegetables to \$35 per month for 4 months and includes \$390 million in funding for modernization.
- Broadens eligibility for meals for young adults at homeless shelters by increasing the age limit from 18 to 25 for the rest of the pandemic.
- Extends the Pandemic-Electronic Benefit Transfer (P-EBT) program benefits through the duration of the health emergency, including the summer months, to allow families with children receiving school meals to more easily purchase healthy food during the pandemic.
 - This program fills a critical gap for children who would normally receive free or reduced-price school lunch and breakfast but are no longer able to due to remote learning.
- Provides \$37 million for senior nutrition through the Commodity Supplemental Food Program.
- Provides \$25 million to invest in technological improvements to expand access for families to use their SNAP benefits online.
- Provides \$1 billion for nutrition assistance to the Territories.
- Provides administrative funding for states to enroll increased SNAP caseloads due to the pandemic.

Click [HERE](#) for projected rates of food insecurity by state