

Estimated “Direct Payments” by State Under the House and Senate Versions of the American Rescue Plan Act of 2021 (H.R. 1319)

March 5, 2021

On February 27, 2021, the House passed the American Rescue Plan Act of 2021 (ARPA, H.R. 1319). Section 9601 of that bill would create a [third round](#) of direct payments (also referred to as *economic impact payments* or *stimulus checks*). On March 4, 2021, Senator Schumer [proposed S.Amdt. 891 to H.R. 1319](#) (hereinafter referred to as “the Senate amendment”), which would narrow the income ranges over which the direct payments are phased out. This Insight compares the effects of the shortened phaseout ranges in the Senate amendment to the phaseout ranges included in the House-passed version of H.R. 1319.

In this Insight, a household is defined as all individuals included on a federal income tax return. Under both the House-passed version of H.R. 1319 and the Senate amendment, households could receive a maximum of

- \$1,400 for each eligible adult individual (\$2,800 in the case of most married couples), plus
- an additional \$1,400 for each dependent as defined for tax purposes.

The [House-passed version of the bill](#) would phase out the payments for households with income in given ranges. Households with incomes exceeding these ranges would be ineligible to receive a payment. Under the House-passed version of H.R. 1319, the phaseout ranges would be as follows:

- \$75,000 to \$100,000 for single filers,
- \$112,500 to \$150,000 for head of household filers, and
- \$150,000 to \$200,000 for married joint filers.

The Senate amendment would narrow the income ranges over which the payments would phase out. Under the Senate amendment, the phaseout ranges would be as follows:

- \$75,000 to \$80,000 for single filers,
- \$112,500 to \$120,000 for head of household filers, and

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- \$150,000 to \$160,000 for married joint filers.

Both the House-passed version of H.R. 1319 and the Senate amendment would phase out the payment amounts proportionally (or “ratably”) in relation to the amount of a household’s income within the phaseout range. Due to the narrower phaseout ranges, fewer households would be eligible to receive a direct payment under the Senate amendment than the House-passed version.

CRS estimates that under the House-passed version of H.R. 1319, approximately 152.9 million households (out of a total of 166.1 million households in the United States) would be eligible to receive a total of \$394 billion in direct payments. Under the Senate amendment, CRS estimates that approximately 145.5 million households would be eligible to receive a total of \$380 billion in direct payments. **Table 1** presents these estimates by state.

Table 1. Estimated Eligibility for a Proposed Third Direct Payment, by State

Dollars in thousands

State	House-Passed Version of H.R. 1319		Senate Amendment to H.R. 1319		Difference Between House and Senate Versions	
	Number of Households Receiving a Payment	Aggregate Total of Payments (thousands)	Number of Households Receiving a Payment	Aggregate Total of Payments (thousands)	Number of Households Receiving a Payment	Aggregate Total of Payments (thousands)
Alabama	2,307,184	\$6,075,380	2,225,966	\$5,912,647	81,218	\$162,733
Alaska	319,462	\$885,754	297,440	\$847,315	22,022	\$38,440
Arizona	3,307,739	\$8,722,874	3,166,937	\$8,471,635	140,802	\$251,239
Arkansas	1,426,980	\$3,788,341	1,381,715	\$3,693,877	45,266	\$94,464
California	18,007,433	\$47,032,680	17,030,537	\$45,245,424	976,896	\$1,787,256
Colorado	2,673,375	\$6,654,986	2,492,806	\$6,354,081	180,569	\$300,905
Connecticut	1,691,912	\$4,164,154	1,561,605	\$3,932,063	130,307	\$232,092
Delaware	489,020	\$1,177,504	466,105	\$1,133,329	22,915	\$44,175
District of Columbia	361,230	\$704,900	325,339	\$663,331	35,891	\$41,569
Florida	10,434,594	\$25,917,820	10,050,121	\$25,186,699	384,473	\$731,120
Georgia	4,840,794	\$12,833,802	4,629,178	\$12,413,266	211,616	\$420,536
Hawaii	676,384	\$1,726,110	642,143	\$1,660,746	34,241	\$65,363
Idaho	761,616	\$2,166,736	734,604	\$2,111,168	27,012	\$55,568
Illinois	5,901,274	\$14,976,996	5,560,063	\$14,344,124	341,210	\$632,873
Indiana	3,143,686	\$8,383,536	3,013,560	\$8,104,439	130,126	\$279,097
Iowa	1,482,964	\$3,917,328	1,414,893	\$3,776,146	68,070	\$141,182
Kansas	1,349,856	\$3,516,540	1,286,528	\$3,386,559	63,329	\$129,981
Kentucky	2,155,461	\$5,668,389	2,065,798	\$5,501,097	89,663	\$167,292
Louisiana	2,264,159	\$5,811,487	2,189,021	\$5,665,454	75,139	\$146,034
Maine	686,175	\$1,704,211	659,989	\$1,650,211	26,185	\$54,000
Maryland	2,727,672	\$6,617,686	2,516,312	\$6,256,440	211,360	\$361,246
Massachusetts	3,343,811	\$7,784,598	3,108,170	\$7,366,438	235,640	\$418,161

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Michigan	4,840,418	\$12,104,068	4,622,706	\$11,722,475	217,712	\$381,593
Minnesota	2,578,735	\$6,659,716	2,420,333	\$6,331,264	158,403	\$328,452
Mississippi	1,434,947	\$3,833,330	1,399,455	\$3,761,854	35,492	\$71,477
Missouri	2,863,938	\$7,501,545	2,735,611	\$7,251,562	128,328	\$249,983
Montana	512,507	\$1,318,388	491,225	\$1,275,668	21,282	\$42,719
Nebraska	885,087	\$2,364,448	843,104	\$2,278,711	41,984	\$85,738
Nevada	1,472,921	\$3,823,369	1,426,531	\$3,719,497	46,390	\$103,873
New Hampshire	637,723	\$1,535,633	597,274	\$1,457,134	40,449	\$78,498
New Jersey	3,970,639	\$10,164,989	3,691,546	\$9,618,195	279,093	\$546,794
New Mexico	1,022,549	\$2,646,889	989,431	\$2,583,471	33,119	\$63,418
New York	9,495,311	\$23,235,163	8,968,004	\$22,386,444	527,307	\$848,718
North Carolina	4,891,572	\$12,695,860	4,673,848	\$12,330,532	217,723	\$365,328
North Dakota	367,944	\$962,551	351,652	\$931,557	16,292	\$30,994
Ohio	5,638,336	\$14,476,548	5,373,432	\$13,961,598	264,905	\$514,950
Oklahoma	1,809,893	\$5,007,780	1,742,950	\$4,878,388	66,943	\$129,392
Oregon	2,042,262	\$5,175,572	1,932,081	\$4,986,382	110,181	\$189,191
Pennsylvania	6,187,751	\$15,480,849	5,876,366	\$14,883,553	311,385	\$597,296
Rhode Island	529,393	\$1,270,325	497,590	\$1,217,312	31,803	\$53,013
South Carolina	2,417,867	\$6,190,530	2,335,098	\$6,046,296	82,769	\$144,234
South Dakota	411,892	\$1,074,909	389,712	\$1,034,286	22,180	\$40,623
Tennessee	3,260,040	\$8,366,563	3,162,228	\$8,170,429	97,812	\$196,134
Texas	12,441,832	\$34,237,251	11,873,736	\$33,134,439	568,096	\$1,102,811
Utah	1,256,134	\$3,919,291	1,191,708	\$3,764,534	64,426	\$154,757
Vermont	313,619	\$764,325	295,651	\$731,749	17,968	\$32,576
Virginia	3,840,885	\$9,772,254	3,611,098	\$9,323,938	229,787	\$448,316
Washington	3,374,198	\$8,791,815	3,180,298	\$8,435,046	193,900	\$356,770
West Virginia	923,102	\$2,336,866	891,039	\$2,275,091	32,062	\$61,775
Wisconsin	2,839,872	\$7,217,337	2,722,268	\$6,981,675	117,605	\$235,662
Wyoming	271,898	\$731,820	260,222	\$710,257	11,676	\$21,563
Total	152,886,047	\$393,891,796	145,365,025	\$379,859,827	7,521,021	\$14,031,969

Source: Congressional Research Service (CRS) analysis of data from the Current Population Survey (CPS) and the TRIM3 microsimulation model. TRIM3 is funded by the Department of Health and Human Services (HHS) and maintained at the Urban Institute.

Notes: Data presented in this table reflect three-year averages. Further discussion of the use of a three-year average is available in the “Data and Methods” section. Additional information on the TRIM3 model is available in Appendix B of CRS Report R45971, *The Impact of the Federal Income Tax Code on Poverty*.

Limitations

Due to data limitations, the estimates in **Table 1** do not account for some features of the direct payment included in either version of H.R. 1319. For example, the estimates provided in **Table 1** cover only the 50 states and the District of Columbia. Although residents of U.S. territories would be eligible for the direct payments, the data used in this analysis do not include U.S. territories. As a result, CRS is not able to estimate territorial residents’ eligibility for a direct payment.

Additionally, the data used to create these estimates do not include information on identification numbers used when a household files their income tax return. Language in H.R. 1319 (both versions) requires individuals to provide a Social Security Number (SSN) in order to be eligible for a direct payment, and any dependents’ SSN in order to receive the additional \$1,400 per-dependent amount. Because the estimates in **Table 1** do not account for whether the individuals listed on a taxpayer’s income tax return would provide an SSN, they may somewhat *overestimate* the true number and amount of direct payments.

Other limitations of this analysis may lead the estimates in **Table 1** to somewhat *underestimate* the true number and amount of payments. More information on this potential overestimation effect is available [here](#).

Data and Methods

The estimates in **Table 1** are based on data from the U.S. Census Bureau’s Annual Social and Economic Supplement (ASEC) to the Current Population Survey and data from the TRIM3 microsimulation model. Due to sample-size limitations, these estimates represent a three-year average covering the years 2015, 2016, and 2017 (the most recent three-year period for which TRIM3-adjusted ASEC data are available).

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