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# CARES Act Payments Use and Recipient Characteristics: In Brief

July 24, 2020

**Congressional Research Service**

<https://crsreports.congress.gov>

R46467

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In response to the Coronavirus Disease 2019 (COVID-19) pandemic, the Coronavirus Aid, Relief, and Economic Security Act (CARES Act, P.L. 116-136) provided direct payments<sup>1</sup> to individuals and families. The maximum amount of these payments—sometimes referred to as “stimulus checks” or “stimulus payments”—is \$1,200 per eligible individual (\$2,400 for married taxpayers filing a joint tax return) and \$500 per eligible child. The payment amounts are reduced \$5 for each \$100 that a taxpayer’s income exceeds the phaseout threshold. These thresholds are (1) \$150,000, if filing as married filing jointly; (2) \$112,500, if filing as head of household; and (3) \$75,000, for single filers.

As an example, for a married couple with two eligible children, making the household eligible for a maximum stimulus payment of up to \$3,400, the payment would be reduced if the couple’s income were over \$150,000 and completely phased out if their income is more than \$218,000. For a single individual with one eligible child (i.e., files as a head of household), the payment is reduced if income is over \$112,500 and completely phased out if income exceeds \$146,500. For a single individual with no children, the payment is reduced if income is over \$75,000 and completely phased out if income exceeds \$99,000. Note that the income and other eligibility data used to calculate these payments are generally based on 2019 information, or if unavailable, 2018 information.

This report provides summary statistics on how recipients used their stimulus payments, followed by characteristics of recipients. The estimates in this report were obtained from the Census Bureau’s new Household Pulse Survey.<sup>2</sup> Updates of the Pulse Survey are released weekly. The results presented below are from the most recent Week 11 survey update, which covers July 9, 2020, to July 14, 2020.<sup>3</sup>

For more information on the Household Pulse Survey, see CRS In Focus IF11594, *New Census Bureau Products Track COVID-19’s Effects*, by Jennifer D. Williams. For a summary of the COVID-19 pandemic’s impact on employment and household income using the Pulse Survey, see CRS Insight IN11457, *COVID-19 Pandemic’s Impact on Household Employment and Income*, by Gene Falk. For more information on the direct payments, see CRS Report R46415, *CARES Act (P.L. 116-136) Direct Payments: Resources and Experts*, coordinated by Margot L. Crandall-Hollick.

## Survey Estimates

The Pulse Survey is intended to be a representative sample of 249.1 million American households. The survey for July 9 to July 14 (Week 11) estimates that 211.3 million households (84.8%) have already received or expect to receive a stimulus payment, 35.5 million (14.2%) have not received or do not expect to receive a stimulus payment, and 2.31 million (0.9%) did not respond. These are estimates of the stimulus payment recipients (and expected recipients) overall, not estimates of who received a stimulus payment in that particular week. As with all estimates obtained from a survey that is based on a sample of the population of interest, the estimates can differ from the true summary statistics that would be computed if the entire population were

<sup>1</sup> In the law, the payments are referred to as “2020 recovery rebates.” The Internal Revenue Service (IRS) refers to the payments issued in 2020 as economic impact payments (EIPs).

<sup>2</sup> United States Census Bureau, *Household Pulse Survey: Measuring Social and Economic Impacts during the COVID-19 Pandemic*, <https://www.census.gov/programs-surveys/household-pulse-survey.html>.

<sup>3</sup> A copy of the survey used from June 11 through July 14 (Week 11) may be found at [https://www2.census.gov/programs-surveys/demo/technical-documentation/hhp/2020\\_COVID-19\\_Household\\_Pulse\\_Survey-Week-of-6\\_11\\_2020\\_English.pdf](https://www2.census.gov/programs-surveys/demo/technical-documentation/hhp/2020_COVID-19_Household_Pulse_Survey-Week-of-6_11_2020_English.pdf).

surveyed. The technical documentation that accompanies the survey discusses the steps taken to address the accuracy of the survey results.<sup>4</sup>

## Stimulus Payment Use

**Table 1** provides estimates of the types of goods and services recipients used (or expected they would use) their stimulus checks for. These purposes are not mutually exclusive, meaning recipients could have used their payment for multiple purposes. This table illustrates, for example, that 70% of households reported spending *a portion* of their stimulus payment on food, while 2.7% of households reported spending *a portion* of their stimulus payment on recreational goods.

**Table 1. Estimates of Stimulus Payment Use or Expected Use**

Stimulus Payment Use	Response	Usage Rate
Food: <i>groceries, eating out, take out</i>	147,873,360	70.0%
Utilities and telecommunications: <i>natural gas, electricity, cable, internet, cellphone</i>	112,031,134	53.0%
Household supplies or personal care products	109,554,700	51.8%
Rent	61,122,424	28.9%
Vehicle payments: <i>scheduled or monthly</i>	54,203,300	25.6%
Mortgage: <i>scheduled or monthly</i>	52,728,740	24.9%
Paying down credit card, student loans, or other debts	49,691,147	23.5%
Clothing: <i>clothing, accessories, shoes</i>	38,539,666	18.2%
Savings or investments	29,144,718	13.8%
Household items: <i>TV, electronics, furniture, appliances</i>	14,146,362	6.7%
Other	11,935,561	5.6%
Charitable donations or giving to family members	10,456,404	4.9%
Recreational goods: <i>sports and fitness equipment, bicycles, toys, games</i>	5,681,344	2.7%
Did not report	436,306	0.2%
<b>Total<sup>a</sup></b>	<b>211,338,876</b>	

**Source:** CRS tabulations of the Census Bureau’s Household Pulse survey for the week of July 9-14.

**Notes:** Items do not sum to the total because the question allowed for multiple categories to be marked. Survey respondents were adults aged 18 years and older who received a stimulus payment and were asked “What did, or will, you and your household spend the ‘stimulus payment’ on? Select all that apply.”

a. Total number of respondents who already received or expect to receive a stimulus payment.

<sup>4</sup> United States Census Bureau, Source of the Data and Accuracy of the Estimates for the 2020 Household Pulse Survey, <https://www2.census.gov/programs-surveys/demo/technical-documentation/hhp/Source-and-Accuracy-Statement-July-9-July-14.pdf>.

## Financial Resources Used to Meet Spending Needs in the Last Seven Days

**Table 2** provides estimates of the types of financial resources recipients (and nonrecipients) used to meet their previous week’s spending needs. Available resources are not mutually exclusive, meaning recipients (and nonrecipients) could have had access to multiple financial resources to meet their previous week’s spending needs. This table illustrates, for example, that 69.7% of stimulus recipients met some *portion* of their spending needs using regular income sources, compared to 71.9% of nonrecipients. Among stimulus recipients, 22.6% reported meeting some *portion* of their spending needs using their stimulus payment.

**Table 2. Estimates of Financial Resources Used to Meet Spending Needs in the Last Seven Days**

Resource Used	Stimulus Recipients		Nonrecipients	
	Response	Usage Rate	Response	Usage Rate
Regular income sources like those used before the pandemic	147,343,264	69.7%	25,540,335	71.9%
Credit cards or loans	54,463,450	25.8%	6,604,933	18.6%
Money from savings or selling assets	50,376,719	23.8%	7,548,601	21.3%
Stimulus payment	47,740,940	22.6%	508,114 <sup>a</sup>	1.4%
Unemployment insurance (UI) benefit payments	31,818,866	15.1%	1,909,574	5.4%
Borrowing from friends or family	25,782,605	12.2%	4,546,420	12.8%
Money saved from deferred or forgiven payments (to meet spending needs)	9,590,432	4.5%	1,488,995	4.2%
Did not report	3,201,543	1.5%	724,528	2.0%
<b>Total<sup>b</sup></b>	<b>211,338,876</b>		<b>35,520,192</b>	

**Source:** CRS tabulations of the Census Bureau’s Household Pulse survey for the week of July 9-14.

**Notes:** Items do not sum to total because the question allowed for multiple categories to be marked. Survey respondents are adults aged 18 years and older and were asked “Thinking about your experience in the last 7 days, which of the following did you use to meet your spending needs? Select all that apply.”

- a. Presumably the positive response rate among nonrecipients is due to reporting error on the part of the individual answering the survey.
- b. Total number of stimulus recipients is the number of respondents who already received or expect to receive a stimulus payment. Total number of nonrecipients is the total number of respondents who did not receive or do not expect to receive a stimulus payment.

## Household Income Level

**Table 3** provides estimates of the household income level of stimulus payment recipients, as well as estimates of the distribution of all households (recipients, nonrecipients, and nonresponders) by

income level (the first three columns). This table illustrates, for example, that households with less than \$25,000 of income represent an estimated 14.2% of all households, and 14.6% of all stimulus payment recipient households, with 87.1% of households in this income group receiving the stimulus payment.

**Table 3. Estimated Distribution of Stimulus Payment Recipients by Household Income Level**

Household Income Level	All Households	Percentage of All Households	Households That Received a Stimulus Payment <sup>a</sup>	Percentage of All Households That Received a Stimulus Payment	Percentage of Households by Household Income Level That Received a Stimulus Payment
Less than \$25,000	35,332,289	14.2%	30,773,112	14.6%	87.1%
\$25,000-\$34,999	26,802,457	10.8%	24,990,263	11.8%	93.2%
\$35,000-\$49,999	27,962,797	11.2%	26,067,884	12.3%	93.2%
\$50,000-\$74,999	38,774,009	15.6%	36,185,495	17.1%	93.3%
\$75,000-\$99,999	28,285,867	11.4%	26,315,108	12.5%	93.0%
\$100,000-\$149,999	30,532,645	12.3%	26,643,279	12.6%	87.3%
\$150,000-\$199,999	13,100,943	5.3%	9,780,316	4.6%	74.7%
\$200,000 and above	14,748,335	5.9%	4,285,223	2.0%	29.1%
Did not report	33,631,575	13.5%	26,298,197	12.4%	78.2%
<b>Total</b>	<b>249,170,917</b>	<b>100.0%</b>	<b>211,338,877</b>	<b>100.0%</b>	<b>84.8%</b>

**Source:** CRS tabulations of the Census Bureau’s Household Pulse survey for the week of July 9-14.

**Notes:** Survey respondents were adults aged 18 years and older and were asked “In 2019 what was your total household income before taxes? Select only one answer.”

a. Includes households that responded that they plan to receive a stimulus payment.

## Household Size

**Table 4** provides estimates of the distribution of stimulus payment recipients by household size, as well as estimates of the distribution of all households (recipients, nonrecipients, and nonresponders) by size (the first three columns). This table illustrates, for example, that households composed of one person make up 7.9% of all households, and 7.6% of all stimulus payment recipient households, with 82.2% of households in this size group receiving the stimulus payment.

**Table 4. Estimated Distribution of Stimulus Payment Recipients by Household Size**

Household size	All Households	Percentage of All Households	Households That Received a Stimulus Payment <sup>a</sup>	Percentage of All Households That Received a Stimulus Payment	Percentage of Households by Household Size That Received a Stimulus Payment
1 person	19,645,749	7.9%	16,151,237	7.6%	82.2%
2 people	74,872,999	30.0%	63,012,366	29.8%	84.2%
3 people	47,391,960	19.0%	40,810,072	19.3%	86.1%
4 people	47,188,636	18.9%	39,960,738	18.9%	84.7%
5 people	26,544,953	10.7%	22,285,155	10.5%	84.0%
6 people	13,331,609	5.4%	11,480,185	5.4%	86.1%
7 or more people	20,195,010	8.1%	17,639,123	8.3%	87.3%
<b>Total</b>	<b>249,170,916</b>	<b>100.0%</b>	<b>211,338,876</b>	<b>100.0%</b>	<b>84.8%</b>

**Source:** CRS tabulations of the Census Bureau’s Household Pulse survey for the week of July 9-14.

**Notes:** Survey respondents were adults aged 18 years and older and were asked “How many total people—adults and children—currently live in your household, including yourself? Please enter a number.”

a. Includes households that responded that they plan to receive a stimulus payment.

## Presence of Children Under 18 Years Old

**Table 5** provides estimates of the distribution of stimulus payment recipients by whether a child under 18 years old was present in the household as well as estimates of the distribution of all households (recipients, nonrecipients, and nonresponders) by presence of children under 18 years old (the first three columns). This table illustrates, for example, that households with at least one child under 18 years old make up 39.4% of all households, and 39.7% of all stimulus payment recipient households, with 85.5% of households with children under 18 years old receiving the stimulus payment.

**Table 5. Estimated Distribution of Stimulus Payment Recipients by Presence of Children Under 18 Years Old**

Presence of children under 18 years old	All Households	Percentage of All Households	Households That Received a Stimulus Payment <sup>a</sup>	Percentage of All Households That Received a Stimulus Payment	Percentage of Households by Presence of Children That Received a Stimulus Payment
Children	98,155,716	39.4%	83,916,154	39.7%	85.5%
No children	151,015,200	60.6%	127,422,723	60.3%	84.4%
<b>Total</b>	<b>249,170,916</b>	<b>100.0%</b>	<b>211,338,877</b>	<b>100.0%</b>	<b>84.8%</b>

**Source:** CRS tabulations of the Census Bureau’s Household Pulse survey for the week of July 9-14.

**Notes:** Survey respondents were adults aged 18 years and older and were asked “How many people under 18 years-old currently live in your household? Please enter a number.”

a. Includes households that responded that they plan to receive a stimulus payment.

## Hispanic Origin and Race

**Table 6** provides estimates of the distribution of stimulus payment recipients by Hispanic origin and race, as well as estimates of the distribution of all households (recipients, nonrecipients, and nonresponders) by Hispanic origin and race (the first three columns). For the purposes of these estimates, *the Hispanic origin and race of the household* reflects the Hispanic origin and race of the adult (aged 18 and older) in the household who responded to the survey. This table illustrates, for example, that Hispanic households (of any race) make up 16.9% of all households, and 16.4% of all stimulus payment recipient households, with 82.5% of Hispanic households receiving the stimulus payment.

**Table 6. Estimated Distribution of Stimulus Payment Recipients by Hispanic Origin and Race**

Hispanic Origin and Race	All Households	Percentage of All Households	Households That Received a Stimulus Payment <sup>a</sup>	Percentage of All Households That Received a Stimulus Payment	Percentage of Households by Hispanic Origin and Race That Received a Stimulus Payment
Hispanic (any race)	42,094,505	16.9%	34,733,719	16.4%	82.5%
White alone, not Hispanic	156,021,220	62.6%	132,849,407	62.9%	85.1%
Black alone, not Hispanic	29,051,400	11.7%	25,774,956	12.2%	88.7%
Asian alone, not Hispanic	11,677,306	4.7%	9,028,531	4.3%	77.3%
Two or more races + other races, not Hispanic	10,326,484	4.1%	8,952,262	4.2%	86.7%
<b>Total</b>	<b>249,170,915</b>	<b>100.0%</b>	<b>211,338,875</b>	<b>100.0%</b>	<b>84.8%</b>

**Source:** CRS tabulations of the Census Bureau’s Household Pulse survey for the week of July 9-14.

**Notes:** Survey respondents were adults aged 18 years and older and were asked “Are you of Hispanic, Latino, or Spanish origin?” and “What is your race? Please select all that apply.”

a. Includes households that responded that they plan to receive a stimulus payment.

## Education

**Table 7** provides estimates of the distribution of stimulus payment recipients by education level as well as estimates of the distribution of all households (recipients, nonrecipients, and nonresponders) by education level (the first three columns). For the purposes of these estimates, *the education level of the household* reflects the education level of the adult (aged 18 and older)



in the household who responded to the survey. This table illustrates, for example, that households with less than a high school education make up 9.0% of all households, and 8.5% of all stimulus payment recipient households, with 79.8% of households with less than a high school education receiving the stimulus payment.

**Table 7. Estimated Distribution of Stimulus Payment Recipients by Education Level**

Education Level	All Households	Percentage of All Households	Households That Received a Stimulus Payment <sup>a</sup>	Percentage of All Households That Received a Stimulus Payment	Percentage of Households by Education Level That Received a Stimulus Payment
Less than high school	22,542,105	9.0%	17,988,049	8.5%	79.8%
High school or GED	75,080,406	30.1%	67,061,819	31.7%	89.3%
Some college/associate's degree	75,921,633	30.5%	66,873,001	31.6%	88.1%
Bachelor's degree or higher	75,626,773	30.4%	59,416,007	28.1%	78.6%
<b>Total</b>	<b>49,170,917</b>	<b>100.0%</b>	<b>211,338,876</b>	<b>100.0%</b>	<b>84.8%</b>

**Source:** CRS tabulations of the Census Bureau's Household Pulse survey for the week of July 9-14.

**Notes:** Survey respondents were adults aged 18 years and older and were asked "What is the highest degree or level of school you have completed? Select only one answer."

a. Includes households that responded that they plan to receive a stimulus payment.

## Health Status

**Table 8** provides estimates of the distribution of stimulus payment recipients by health status as well as estimates of the distribution of all households (recipients, nonrecipients, and nonresponders) by health status (the first three columns). For the purposes of these estimates, the *health status of the household* reflects the health status of the adult (aged 18 and older) in the household who responded to the survey. This table illustrates, for example, that households with excellent health status make up 15.1% of all households, and 13.7% of all stimulus payment recipient households, with 76.6% of households with excellent health status receiving the stimulus payment.

**Table 8. Estimated Distribution of Stimulus Payment Recipients by Health Status**

Health status	All Households	Percentage of All Households	Households That Received a Stimulus Payment <sup>a</sup>	Percentage of All Households That Received a Stimulus Payment	Percentage of Households by Health Status That Received a Stimulus Payment
Excellent	37,730,647	15.1%	28,915,963	13.7%	76.6%
Very good	72,557,427	29.1%	61,054,439	28.9%	84.1%
Good	71,663,806	28.8%	63,406,519	30.0%	88.5%
Fair	35,107,276	14.1%	31,910,598	15.1%	90.9%
Poor	9,964,479	4.0%	8,878,678	4.2%	89.1%
Did not report	22,147,281	8.9%	17,172,680	8.1%	77.5%
<b>Total</b>	<b>249,170,916</b>	<b>100.0%</b>	<b>211,338,877</b>	<b>100.0%</b>	<b>84.8%</b>

**Source:** CRS tabulations of the Census Bureau’s Household Pulse survey for the week of July 9-14.

**Notes:** Survey respondents were adults aged 18 years and older and were asked “Would you say your health in general is excellent, very good, good, fair, or poor? Select only one answer.”

a. Includes households that responded that they plan to receive a stimulus payment.

## Age

**Table 9** provides estimates of the distribution of stimulus payment recipients by age, as well as estimates of the distribution of all households (recipients, nonrecipients, and nonresponders) by age (the first three columns). For the purposes of these estimates, the *age of the household* reflects the age of the adult (18 years or older) in the household who responded to the survey. This table illustrates, for example, that 18-24 year olds make up 9.0% of all households, and 7.9% of all stimulus payment recipient households, with 73.8% of 18-24 year-old households receiving the stimulus payment.

**Table 9. Estimated Distribution of Stimulus Payment Recipients by Age**

Age	All Households	Percentage of All Households	Households That Received a Stimulus Payment <sup>a</sup>	Percentage of All Households That Received a Stimulus Payment	Percentage of Households by Age That Received a Stimulus Payment
18-24	22,542,371	9.0%	16,625,159	7.9%	73.8%
25-39	68,881,514	27.6%	61,978,701	29.3%	90.0%
40-54	61,742,504	24.8%	51,481,350	24.4%	83.4%
55-64	43,502,776	17.5%	36,756,096	17.4%	84.5%
65 and over	52,501,752	21.1%	44,497,571	21.1%	84.8%
<b>Total</b>	<b>249,170,917</b>	<b>100.0%</b>	<b>211,338,877</b>	<b>100.0%</b>	<b>84.8%</b>

**Source:** CRS tabulations of the Census Bureau’s Household Pulse survey for the week of July 9-14.

**Notes:** Survey respondents were adults aged 18 years and older and were asked “Age of the adult in the household who responded to the survey.”

a. Includes households that responded that they plan to receive a stimulus payment.

## Gender

**Table 10** provides estimates of the distribution of stimulus payment recipients by gender as well as estimates of the distribution of all households (recipients, nonrecipients, and nonresponders) by gender (the first three columns). For the purposes of these estimates, the *gender of the household* reflects the gender status of the adult (18 years or older) in the household who responded to the survey. This table illustrates, for example, that male households make up 48.4% of all households, and 47.7% of all stimulus payment recipient households, with 83.6% of male households receiving the stimulus payment.

**Table 10. Estimated Distribution of Stimulus Payment Recipients by Gender**

Gender	All Households	Percentage of All Households	Households That Received a Stimulus Payment <sup>a</sup>	Percentage of All Households That Received a Stimulus Payment	Percentage of Households by Gender That Received a Stimulus Payment
Male	120,531,610	48.4%	100,737,644	47.7%	83.6%
Female	128,639,306	52.6%	110,601,232	52.3%	86.0%
<b>Total</b>	<b>249,170,916</b>	<b>100%</b>	<b>211,338,876</b>	<b>100.0%</b>	<b>84.8%</b>

**Source:** CRS tabulations of the Census Bureau’s Household Pulse survey for the week of July 9-14.

**Notes:** Survey respondents were adults aged 18 years and older and were asked “Are you ... [male/female] Select only one answer.”

a. Includes households that responded that they plan to receive a stimulus payment.

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