The health and economic effects of the Coronavirus will require an aggressive state and local policy response to help families make ends meet and avoid disastrous economic consequences. It is critical for Missouri to act in tandem with federal responses in order to cushion the blow for families trying to make ends meet. By helping families withstand the anticipated economic downturn, the state can minimize longer-term economic damage and mitigate the state’s economic recovery.

A report released by researchers at Imperial College London on March 16th paints a bleak picture of the impact of the Coronavirus on health and the economy. The researchers found that the Coronavirus, officially known as COVID-19, will likely reach global pandemic levels akin to the 1918-1919 Flu but even more dire. Without swift and drastic steps, COVID-19 is likely to infect 81 percent of the U.S. population over the course of the pandemic, and result in 2.2 million deaths in the U.S. alone. Under this scenario, the demand on the health care infrastructure will far exceed existing capacity, particularly for hospital critical care and intensive care beds, health care staffing, respirators and basic supplies. Given the vast impact of the disease, the researchers indicate that a variety of responses, including social distancing, home isolation and household quarantine, could be required until a vaccine becomes available – which could be 12 to 18 months from now.

**Economic Impact**

The severity of the impact of Coronavirus on Missourians cannot be overstated. Given the significant public health interventions that will be needed, some of which have already begun, economists are projecting reverberating economic impacts. As illness and social distancing increase and businesses close in response to public health needs and/or decreased customers and reduced demand, more and more workers will be impacted.

- National economists have estimated that the U.S. unemployment rate could increase to between 9 and 20 percent this year.

- Goldman Sachs has projected a peak unemployment rate of 9 percent in the coming months, while U.S. Treasury Secretary Steven Mnuchin recently projected that unemployment in the U.S. could rise to 20 percent this year if the federal government does not intervene.

- A 9 percent unemployment rate would be similar to what was faced during the Great Recession, while 20 percent represents an economic decline not seen since the Great Depression. For comparison, as of January, Missouri’s unemployment rate was 3.5 percent.
State Revenue Impact

The anticipated economic slump will have a drastic impact on the revenue the state relies on to carry out critical public services. State general revenue tax collections are based on income and sales tax. In an economic downswing, if people earn less, state tax collections will also drop steeply.

To illustrate the possible impact on revenue, Missouri Budget Project estimated how two of the most recent economic declines would affect Missouri tax collections, in today’s dollars.

As this chart illustrates, if the economic conditions that followed 9/11 occurred today, it would result in a combined loss of more than $1.8 billion in state general revenue between the current fiscal year and fiscal year 2022.

Similarly, if the Great Recession occurred today, state general revenue would drop by $937 million in Fiscal Years 2020-2021 combined, followed by a decrease of $1.9 billion in Fiscal Year 2022.

Given the projected severity of the economic decline, Missouri could face even greater losses of state general revenue funding.

On March 21st, Governor Parson announced that Missouri’s tax filing deadline would be extended until July 15th. This will delay payments to the state for individual and corporate income taxes that are due in the current state budget year, and may result in a loss of as much as $600 million in the short term. Because the funds would come in to the state by July 15th this would be a temporary dip and unrelated to the economic impact of the receding economy. Because of this, that amount is not included in the projections above, but the delay in tax filing may result in cash flow problems.

Missourians Will Need a Safety Net More Than Ever

The drastic drop in revenue will be compounded by an increased demand for critical public services as a dramatically increased portion of Missourians struggle to make ends meet.

During the Great Recession the demand for public safety net services in Missouri increased significantly. Between 2008 and 2011:

- The number of Missourians receiving health care coverage through Medicaid increased by 100,000.
- The number of Missourians accessing SNAP food assistance increased by 249,000.

$8 billion
$9 billion
$10 billion
$11 billion

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- The number of Missourians accessing SNAP food assistance increased by 249,000.
• The number of children who received child care through the state’s child care assistance program increased by 8,653. It should be noted that child care had much lower increases than other safety net services as the recession took hold because parents were less likely to be working. But, as the recession tapered and parents began to return to work, often at a reduced income, the number of children covered increased.

Ameliorating the catastrophic health and economic impacts that have been projected requires a swift public health response coupled with aggressive federal and state policy changes that provide increased access to critical health care, economic supports for families who are most impacted by the receding economy, and fiscal policies to shore-up critical public services as needs increase. Given the dire consequences, doing too little to intervene would be perilous.

Federal Government Action

The U.S. Congress has passed bills intended to address the Coronavirus pandemic, and is expected to pass additional legislation intended to alleviate the economic ramifications of the pandemic. While federal action is both critical and necessary to address the health and economic needs facing our communities, in order to respond to the consequences of the pandemic, states will need to act to support and bolster the federal response. More details on federal action can be found in the Appendix.

Missouri Must Respond to Support State Recovery

The Missouri government will also need to act quickly to protect its residents from the health and economic consequences of the COVID-19 pandemic. In some cases, the state needs to act urgently to suspend established rules in order to allow residents to qualify for the enhanced federal programs. In other cases, lawmakers may have a bit more time to pass legislation that will help Missouri recover.

Urgent needs are addressed in this section. Recovery needs, or policy changes that could occur over the next 12 to 18 months, are addressed in the next section.
Public Health Funding

Urgent and flexible funding is needed for Missouri’s local public health agencies to successfully address the pandemic. These agencies serve as our first line of defense against the spread of COVID-19, yet they face the crisis with historically low levels of funding. The state’s per capita investment in public health is the lowest in the nation. These critical agencies need access to enhanced funds that are readily available and able to be used for a variety of needs.

State Budget Stabilization

Assistance from the federal government through increased federal reimbursement for Medicaid and direct aid to states will be critical, but the amount of aid is not yet confirmed. Moreover, federal assistance may not be adequate to meet the state’s emergency and recovery needs given the scope of the economic downturn. In fact, during the Great Recession, emergency aid provided to states in the federal Recovery Act of 2009 made up for just one-fourth of the decline in state revenue. In response, Missouri lawmakers should undertake several steps to stabilize the state budget:

Add “E”s into the State Budget to ensure the flexibility to utilize additional federal funding: Traditionally, Missouri budget drafters would include “E”s on the spending lines to allow state departments to utilize additional and unexpected federal funds that are allocated to the state outside of the normal budgeting season. The “E”s will be important to give the Governor flexibility to respond to Congressional actions that increase the federal matching rate for Medicaid and additional federal stimulus payments that may be included in the proposal currently under debate in Congress. The stimulus payments would function similarly to the payments received through the Recovery Act in the Great Recession and could be used to support a variety of needs as state general revenue declines. The enhanced federal matching rate for Medicaid can free up state general revenue to be used for other budget needs as well.

Improve the Budget Reserve Fund: Missouri’s Budget Reserve Fund, established under IV Section 27(a) of the Missouri Constitution, is much more limited than other states. The Missouri Constitution not only limits the amount of the reserve that can be used during emergencies, but requires almost immediate repayment with interest. Currently, one-third of the amount of reserve used must be repaid in each of the next three fiscal years with interest.

State lawmakers should quickly approve a joint resolution that would be put before voters on the August 2020 ballot to make the Budget Reserve Fund more accessible. Changes should include:

- Adjusting the repayment requirements to be tied to economic recovery indicators, rather than an arbitrary schedule;
- Eliminating interest on repayments; and
- Allowing lawmakers to tap the fund with a majority vote rather than a supermajority.

Approve the “Wayfair Fix”: Lawmakers can also quickly approve the Wayfair Fix, to allow the state and localities to capture sales tax for online retail purchases. The issue has broad bipartisan support but has remained mired in discussions of other tax reforms. Given the urgent need to shore-up state revenue, lawmakers should pass a clean version of the bill without delay.
Unemployment

Missouri currently provides just 13-20 weeks of unemployment assistance, with the length of weeks that are available dependent upon the state unemployment rate. However, the national standard is 26 weeks of regular unemployment assistance. Congress did extend unemployment benefits in their COVID-19 response, providing an additional 26 weeks of unemployment that will be fully federally funded during the period of emergency. Congress is also expected to include additional provisions in pending federal legislation to expand the categories of eligibility for unemployment and extend emergency unemployment beyond the immediate three months.

However, accessing unemployment benefits in Missouri currently requires participants to participate in work search and/or job share activities that may be impossible to meet during the pandemic, when stay-at-home orders have been put in place and when families need to provide care for children or seniors. Further, state law generally requires statutory change or executive orders to allow Missourians to benefit from the extended federal benefits.

To ensure that Missouri residents are able to access benefits and utilize the extended federal unemployment, Missouri’s Governor and executive branch should:

- Authorize the Missouri Department of Labor to suspend work search, job share, and waiting period requirements throughout the pandemic’s emergency period and the resulting economic crisis; and
- Authorize the Missouri Department of Labor to make the federally-funded extended unemployment benefits to Missourians.

The Governor’s Executive Order, which was issued on March 18th and runs through May 15, 2020, lays the groundwork for these changes. However, the timeframe of the order will need to be expanded to account for the extent of the crisis, and the Governor likely needs to specifically authorize the Department to take the actions included above.

Medicaid

Though the Congress has approved an enhanced federal matching rate for Medicaid, at least through the emergency period and hopefully for an extended period depending on the third COVID-19 bill that is under consideration, there are many steps the state needs to take to receive the enhanced federal funding and to strengthen access to care.

The Missouri Department of Social Services and the MO HealthNet Division announced several changes on March 19th. However, these changes currently will be enacted only for a 90-day period. Given the severity of the pandemic, and the likely economic consequences, the following changes should be enacted for the entire length of the pending recession resulting from COVID-19:

- Missourians age 19-64 who test positive for COVID-19 will be eligible for Medicaid coverage for 90 days provided they meet income guidelines guidelines as set for people with disabilities (incomes up to 85% of the federal poverty level, or an income of $1,538 per month for a family of three).15
• Medicaid will not be terminated for anyone during the emergency period.

• Annual renewals of eligibility are suspended through June 2020.16

The Department is also relaxing requirements for prescription refills and prior authorizations to ensure Medicaid participants have access to needed treatments, and is reducing regulations around providers and telehealth to increase access.17

Further, some of the changes will be required for an extended period if the Congress extends the length of time that enhanced federal funding is available to support Medicaid. For example, Missouri will be required to limit renewals of eligibility to every 12 months (and suspend quarterly reviews). “Maintenance of Effort” requirements to receive federal funds will further require that Missouri’s Medicaid policies be no more restrictive than they were prior to the crisis, meaning work requirements and/or reductions in eligibility will not be permitted under federal law.

But, to strengthen the steps that the Department has already taken, and to ensure that the state is meeting the health care needs of those who are impacted by COVID-19 and the resulting economic crisis, the Department and State Lawmakers can build on these changes by increasing the length of time that the new provisions are operational to cover the length of the economic crisis. Further, the following additional strategies should be implemented to ensure timely access to care:

• **Expand the use of presumptive eligibility to cover additional Medicaid populations and providers:** Missouri uses what’s known as “presumptive” eligibility to provide temporary Medicaid coverage to individuals who meet certain requirements, including pregnant women and children, parents, those receiving breast and cervical cancer treatments, and former foster youth. The eligibility can be presumed by a select group of health providers, specifically those who participate in the MO HealthNet program and have gone through training. Presumptive eligibility ensures that individuals can access immediate care and that providers will be reimbursed for their services.18 The Department could expand presumptive eligibility to cover seniors and people with disabilities as well.

• **Expand Medicaid eligibility for those with COVID-19:** The Department’s changes, announced on March 19th, include Medicaid coverage for those who test positive for COVID-19. However, the eligibility is limited to those with incomes up to just 85% of the federal poverty level. Because the income eligibility is so low, many workers with low incomes will still be ineligible for Medicaid coverage even if they have COVID-19. Missouri should expand on the Department’s policy by providing immediate Medicaid coverage for all Missourians who are tested positive for COVID-19, regardless of income.

• **Expand Medicaid eligibility for adults:** Many “essential workers,” like home health aides, child care workers and other caregivers, grocery store and pharmacy clerks, and others don’t have access to affordable health insurance, but will be most exposed to the virus due to their interaction with the public. The surest way to ensure that these Missourians have access to the health care they need throughout the epidemic and economic crisis, and to ensure that all Missourians will have access to the COVID-19 vaccine when it becomes available, is to support expanded Medicaid eligibility for working adults with incomes up to 138% of the federal poverty level. Thirty-seven states have already adopted Medicaid expansion as allowed under the Affordable Care Act.19 Missouri will have the opportunity to do the same when the issue is presented to voters on the November 2020 ballot. Lawmakers can support this effort to strengthen access to coverage for their constituents.
• **Streamline applications and renewal procedures**: Lawmakers and administrators broadly agree that Missouri’s application for Medicaid coverage is much more complex than needed. A good deal of research already exists on how the application and renewal procedures can be simplified. Todd Richardson, MO HealthNet Director, has stated that this is a priority. This should be coupled with eliminating auto-closures.

• **Implement express lane eligibility**: Utilize express lane eligibility for children and families, utilizing income verification for other services such as SNAP and Child Care to qualify the family for Medicaid.

### Nutrition Assistance

The Missouri Department of Social Services - Family Support Division (FSD), the Missouri Department of Health (DOH), and the Missouri Department of Elementary and Secondary Education (DESE) have already taken steps to address some of the urgent needs related to COVID-19, including:

• **Work Requirements**: FSD has waived work requirements tied to SNAP eligibility for adults without children for 90 days.

• **School-Based and Summer Meals**: The State has received waivers from the U.S. Department of Agriculture to operate the School Lunch and Summer Meals Programs through non-congregate settings and at school sites, even when schools are closed and during the health emergency.

Additional changes to reduce hunger and food insecurity at this time of economic strife should be implemented, including:

• **Allow online, mail and/or telephone applications for SNAP Food Assistance, and suspend redeterminations of eligibility for the maximum length allowed through the economic crisis.**

• **Suspend work and training requirements and sanctions for an extended period**: These requirements should be suspended beyond the immediate health emergency to include the duration of the economic crisis while workers continue to struggle to find steady employment and the state faces high rates of unemployment. The Department of Social Services could seek waiver authority for the extended period and/or utilize the discretionary exemptions available to extend access to food assistance during the recovery period.

• **Increase SNAP benefits for households with children whose schools have closed for 5 consecutive school days or more.**

• **Increase SNAP benefits for all households temporarily to allow families to prepare with emergency reserves of food.**

### Temporary Assistance to Needy Families (TANF)

• **Suspend work and training requirements and sanctions during the health emergency and through the economic crisis**: Changes were made to Missouri’s TANF program in 2015 that implement increasingly harsh sanctions, culminating in the loss of TANF benefits for the entire family if parents fail to meet work requirements. These requirements should be suspended both
throughout the immediate health emergency and the duration of the economic crisis while workers continue to struggle to find steady employment and the state faces high rates of unemployment.

- **Temporarily suspend TANF time limits**: Federal law allows families to receive TANF benefits under a maximum lifetime limit of 60 months. But, Senate Bill 24, approved in the 2015 State Legislative Session, reduced Missouri’s lifetime limit to 45 months. Many families may be bumping up against that lifetime limit yet not be able to go to work during the health emergency or not able to find work during the economic struggle. Missouri should revert to the 60-month lifetime limit to protect children and families during this crisis.

- **Provide all families with additional, emergency cash benefit to assist in meeting emergency needs due to the crisis**. The maximum cash grant allowed through TANF in Missouri is just $292 per month for a family of three, but the average month benefit is just $223 per family. An additional emergency benefit equal to one to three months of TANF would help families meet emergency needs including payments for rent and housing.

### Child Care Assistance

Although many workers will be under stay-at-home/shelter in place requirements, “essential workers” including medical personal will still be required to work throughout the emergency and will need access to child care for their children. Yet, providers who care for children during the pandemic will be at greater risk for contracting COVID-19. Other providers who depend on attendance to stay afloat will face financial hardship as more parents choose to stay home with their children. To ensure a safe environment for children and child care providers, and sustainability of the child care network in preparation for Missourians to return to work, the state should:

- **Seek waiver approval to expand the child care subsidy to serve essential workers who exceed income requirements through the emergency**;

- **Urgently increase reimbursement rates for child care providers who offer to care for children during the health emergency**;

- **Increase training and public health supports for providers who continue to provide care through the epidemic**; and

- **Base child care payments on enrollment rather than attendance to sustain providers through the crisis**.

### Foster Care and Adoption Assistance

**Strengthen Foster Care**: As many as 61,000 children are being raised by grandparents in Missouri. The grandparents often have limited means and are simultaneously at the highest risk of becoming seriously ill if they contract COVID-19. As grandparents become ill, kids may need to be relocated to a new foster family. At the same time, child welfare providers are already struggling as some foster parents are refusing to take children back when workers attempt to return the child following a home visit. Other foster parents are unwilling to accept the additional risks to care for children who have been exposed to...
COVID-19. These dynamics mean that there is growing concern that Missouri will not have adequate placements to serve children in foster care. To ensure a safe environment for children and foster families, the state should:

- Urgently increase reimbursement rates for foster care for those who offer to care for children during the health emergency, with higher rates for those who care for children that have been exposed to COVID-19; and
- Increase training and public health supports for providers who continue to provide care through the epidemic.

Additional Recovery Needs

After addressing the most urgent needs facing Missouri families, the state of Missouri will need to pass further legislation to ameliorate the effects of the pandemic on Missourians and the state economy.

State Budget Stabilization

**Suspend Senate Bill 509 Tax Cuts:** Missouri’s recovery will be hindered by the ongoing implementation of state tax reductions that were approved in Senate Bill 509 in 2014. The legislation requires that the state reduce the top rate of income tax by 0.5 percent and enact a business income deduction of 20 percent, each of which are implemented in increments over multiple years. The implementation is tied to a “trigger” that requires state general revenue to grow by more than $150 million compared to the general revenue in any of the three previous fiscal years for the next step in the tax reductions to take effect.

Under the projected economic decline, state general revenue is likely to drop steeply. When the economy and state revenue begin to recover, it’s likely that revenue growth will trigger the next step in the SB 509 tax cuts simply because the trigger would be tied to recession levels of funding. **This would occur even though state general revenue in the first years of economic recovery would still be well below pre-recession levels. In other words, state revenue would be reduced at a time when enhanced investments in public services would be critical to strengthening the economy.**

Missouri Lawmakers can adjust for this eventuality by passing legislation to prevent the further implementation of the Senate Bill 509 tax cuts.

Investing in Workers

**Create a Missouri Earned Income Tax Credit:** The issue of a Missouri EITC has broad bipartisan support, yet has remained mired in discussions of other tax reforms. As Missourians return to work as the economy recovers, a Missouri EITC would provide a much-needed boost for hardworking families. This bottom-up tax cut builds the middle class, spurs local economic growth, and provides long-term benefits to families and communities. It is also targeted and cost-effective.
Strengthen Missouri’s Child Care Infrastructure: Access to high quality, affordable childcare not only creates a solid foundation for children to thrive but is essential to supporting a strong workforce as Missourians return to work following the economic crisis. Yet many Missouri families have difficulty accessing child care because of its high cost or lack of availability. Like other states, Missouri provides a Child Care Assistance Program, intended to help offset the costs of child care for working families with low wages. However, funding restrictions have reduced the benefits of Missouri’s program.

As Missouri’s state revenue begins to rebound, increased investments in strengthening the state’s child care program can help families and employers. The state should invest in:

- Increasing eligibility for assistance, which is now among the lowest in the country, and
- Increasing provider reimbursement rates to promote quality and improve access.

Improve Health Care Access: As families return to work under following the economic crisis, their incomes may fluctuate. Some families may secure just temporary employment as the economy rebuilds. These temporary fluctuations in income could result in the loss of Medicaid coverage for children and parents. Missouri should instead implement 12-months continuous coverage in Medicaid to avoid these fluctuations.

Bolster Unemployment Insurance: The length of time that Missourians are eligible for state unemployment insurance is just 13-20 weeks, depending on the unemployment rate, well below the national standard of 26 weeks. Missouri should begin to rebuild the system following the economic crisis, rebuilding reserves and restoring the length of eligibility to be in-line with most other states.
APPENDIX: The Federal Response

The U.S. Congress has passed bills intended to address the Coronavirus pandemic, and is expected to pass additional legislation intended to alleviate the economic ramifications of the pandemic. These include the following:

In early March the Congress approved $8.3 billion in supplemental appropriations aid package that includes increased assistance to support vaccine research and development; assist state and local governments in their disease prevention and public health efforts; emergency loans to support small businesses affected by the pandemic; and fund other key emergency preparedness efforts.

The Federal Families First Coronavirus Response Act, approved the week of March 16th, includes:

- federal funding for coronavirus testing;
- a $36 billion temporary increase in federal Medicaid payments to states – which will provide an estimated additional $172 million in enhanced federal funds to Missouri to support Medicaid in the current year;
- modest changes to the unemployment insurance system;
- additional flexibility to ensure that children who receive school meals, low-income jobless workers, and others have access to needed food assistance; and
- guaranteed paid sick leave to workers to care for themselves or their family members.

As of this writing, federal lawmakers are working on an additional economic stabilization package that is expected to be approved early the week of March 23rd. Economists from across the country are calling for this package to include:

- Additional federal aid to the states to strengthen state services as the economic fallout of COVID-19 builds: The Center on Budget and Policy Priorities has recommended strengthening the enhanced federal Medicaid payments to the states through the economic crisis coupled with aid to states that would be similar to the 2009 Recovery Act’s State Fiscal Stabilization Fund (SFSF).

- Help More People Access Health Care: In addition to the enhanced federal matching rate for Medicaid, encourage states that have not expanded Medicaid eligibility as provided under the Affordable Care Act to do so by increasing the federal share of costs under Medicaid expansion to 100%.

- Improve Unemployment Insurance: Many workers who lose their jobs aren’t eligible for Unemployment Coverage. In fact, just 20% of Missouri workers receive unemployment insurance. National organizations are calling on the Congress to make Unemployment available to all workers, increases in the weekly benefit amounts and number of weeks that are available.

- SNAP Food Assistance: Increase the amount of benefits, similar to what was provided during the Great Recession, and suspend the three month time limit.

- Broad-based stimulus payments to households: Amounts being floated by Congressional leaders
include direct and immediate stimulus payments in the range of $1,200 for individuals and $2,400 for families, including workers that don't earn enough to have a federal tax liability.

- **Paid Sick Leave**: The Families First Coronavirus Response Act included paid sick leave and extended sick leave for many workers, paid by the federal government, but left out many workers and caregivers including workers in large companies and caregivers of older adults and people with disabilities.

- **Housing Assistance**: Additional cash assistance to households that receive SNAP to help struggling households pay rent during the months ahead.\(^2^2\)

- **Child Care**: Federal funding to respond to the specific needs of the child care workforce. As schools close, many essential workers will continue to need child care. Other providers will struggle as they reduce or discontinue services during the pandemic.\(^2^3\)

- **Small Business**: Assistance for small businesses that struggle to get by under closure.
Notes

1. Impact of non-pharmaceutical interventions (NPIs) to reduce COVID19 mortality and healthcare demand,” Imperial College London, WHO Collaborating Centre for Infectious Disease Modelling within the MRC Centre for Global Infectious Disease Analysis, J-IDEA, March 16, 2020; downloaded on 3/20/20 at https://www.imperial.ac.uk/media/imperial-college/medicine/sph/ide/gida-fellowships/Imperial-College-COVID19-NPI-modelling-16-03-2020.pdf

2. The projection of deaths does not account for the negative effects of health systems being overwhelmed on mortality.

3. The research found that demand for ICU or critical care beds would be 30 times greater than the maximum supply in the United States.

4. IBID #1


7. All economic figures in this section are from historical data from the United States Department of Labor, Bureau of Labor Statistics.


9. Missouri Department of Social Services Caseload Counter Historical Data, available at https://dss.mo.gov/mis/clcounter/counter.xlsx

10. IBID #9

11. IBID #9


14. IV Section 27(a) of the Missouri Constitution, available at the following link: https://revisor.mo.gov/main/OneSection.aspx?section=IV+27(a)&bid=31842&constit=y

15. In addition to income limits, resources are also limited to $4,000 for individuals and $8,000 couples.


19. Kaiser State Health Facts

20. Department of Social Services, Missouri Family Support Division Annual Report, Fiscal Year 2018


22. For more details, see Center on Budget & Policy Priorities, “Immediate and Robust Policy Response Needed in Face of Grave Risks to the Economy,” March 19, 2020

23. Child Care Aware of America