Policy Feedback in the Pandemic:
Lessons from Three Key Policies

Jamila Michener

October 2023

About the Author

Jamila Michener is an associate professor of government and public policy at Cornell University. Her research focuses on poverty, racism, and public policy—with an emphasis on how racially and economically marginalized populations can influence the policies that most acutely affect their lives. She is author of *Fragmented Democracy: Medicaid, Federalism, and Unequal Politics* (Cambridge University Press, 2018).

Acknowledgments

Thanks to Mallory SoRelle and Alex Hertel-Fernandez for critical feedback on an early draft. Thanks to Marissa Rivera for research assistance. Thanks also to Suzanne Kahn, Shahrzad Shams, Sonya Gurwitt, Samir Kumar, and Matt Hughes at the Roosevelt Institute for helpful feedback, edits, and input.

Executive Summary

The US government took extraordinary action to temper the economic fallout of COVID-19. Among the most pivotal policies advanced were: (1) emergency rental assistance; (2) an expanded child tax credit; and (3) a pause on student loan payments followed by a (foiled) proposal for partial relief of federal student loan debts. Though these were not the only important COVID relief measures, they were some of the most salient, far-reaching, and bold measures the federal government took in response to the pandemic. Supporters of these policies hoped that such striking interventions would have enduring political repercussions. Indeed, public policies change politics: Once implemented, policy can alter people's lives in ways that shape their attitudes, actions, and relationship to government. Such feedback can be a healthy part of democratic processes, making polities more responsive and adaptive. The distinctive set of policies passed in the wake of COVID-19 raised expectations in the United States for this kind of feedback. Yet the fraught political paths of these policies, combined with the apparent absence of short-term positive feedback, also renewed questions of whether and how much policy really shapes politics. At this juncture, summary judgment of the failures of policy feedback is premature, and more careful analyses are warranted.

To that end, this paper charts the potential feedback dynamics of three key pandemic policies: the child tax credit, emergency rental assistance, and the student loan pause/thwarted relief. Though these policies have not yet fully played out, we can evaluate the prospects for feedback based on how each policy was designed and initially implemented. By applying existing knowledge about policy feedback, we can carefully consider the ramifications of presently evolving policies. Doing so reveals opportunities for organizers, advocates, and policymakers to create a more equitable economy and polity by entrenching policies that bring material benefit to large swaths of Americans. This report emphasizes that democracy-enhancing policy feedback loops are more likely when:

- Civil society organizations intensively and strategically build power among the target populations most affected by policy and most crucial for altering existing power dynamics.

- Policymakers and civil society organizations develop and coordinate messaging and organizing strategies aimed at shifting policy discourse and public perceptions in ways that facilitate long-term wins.
- Policymakers and policy advocates design feedback-sensitive policy featuring at least four key elements: (1) longer durations of policy benefits; (2) immediate benefit without lags; (3) centralized and streamlined policy delivery; and (4) minimal administrative burden.
- Civil society organizations and policymakers render the government's role in providing economic relief as visible as possible for as long as possible, particularly to the populations most vulnerable in the face of existing political-economic configurations, whose inclusion in political processes is most vital.

Introduction

COVID-19 wreaked financial havoc in the lives of lower- and middle-income Americans, and disproportionately so in Black, Latinx, and Indigenous communities (Parker, Minkin, and Bennett 2020; Horowitz, Brown, and Minkin 2021; Kochhar and Sechopoulos 2022). Early in the pandemic, millions of people lost their jobs and millions more saw their hours or pay reduced (Bureau of Labor Statistics 2021; Cajner et al. 2020; Shelton 2021). This translated into staggering material hardship as increasing numbers of Americans reported not getting enough to eat, falling behind on rent, and struggling to cover basic living expenses (CBPP 2022). In response to such widespread deprivation, the US government took extensive action to temper the economic fallout of COVID-19. Three pivotal federal policies included (1) a historic expansion in the child tax credit; (2) billions of dollars in funding for emergency rental assistance; and (3) a prolonged pause in student loan debt payments and accrued interest followed by a (failed) proposal to enact partial relief of federal student loan debts. Born from the unique circumstances of the pandemic, each of these policies had rocky paths. Student debt relief was stopped in its tracks by a federal judge in North Texas who deemed it unlawful (*Department of Education v. Brown* 2023), and the program remained in limbo until the Supreme Court struck down the Biden administration's student debt relief program in the June 2023 *Biden v. Nebraska* decision. The court ruled that the administration overstepped its authority when it moved to cancel hundreds of billions of dollars in student loans. Emergency rental assistance has not come under direct legal scrutiny, but the Supreme Court invalidated a nationwide moratorium on evictions just eight months after the first federal emergency rental assistance legislation was passed. This intensified the need and demand for assistance during a time when efforts to implement the program were already foundering. The expanded child tax credit was unaffected by the courts, but ran aground politically within one year, failing to receive sufficient support in Congress to make benefits permanent before their expiration.

Despite their travails, these policies had remarkable economic and social benefits. They also held promise for enduring shifts in American politics. Policy can shape citizens' attitudes, actions, and relationship to government. Policies can also create enduring political institutions and capacities, generate new ideas or expectations, and change the horizon of what seems necessary or possible.

Scholars refer to the political consequences of policy as *policy feedback* (Béland, Campbell, and Weaver 2022; Hertel-Fernandez 2020). The core insight of policy feedback theory is that "new policies create new politics" and that as this happens, "policies also remake politics" (Schattschneider 1935; Skocpol 1992). Under this formulation, policy is not just an output of the political process—it is also a crucial input that can structure future possibilities (Pierson 1993; Hertel-Fernandez 2020; Michener 2019). Scholars have found evidence of policy feedback for the GI bill, Social Security, cash assistance, Medicaid, after-school programs, criminal legal policy, immigration enforcement, housing policy, consumer finance, and more (Mettler 2005; Campbell 2003; Soss 2000; Michener 2018; Barnes 2020; Lerman and Weaver 2014; Rocha, Knoll, and Wrinkle 2015; Cruz Nichols, LeBrón, and Pedraza, 2018; Johnson, Meier, and Carroll 2018; SoRelle 2020; Thurston 2018).

The sweeping slate of policies passed in the wake of COVID-19 put a spotlight on policy feedback. Journalists, politicians, organizers, and academics openly contemplated the political consequences of pandemic policies. This was perhaps most striking for the expanded child tax credit (CTC). Aware that the CTC expansion had a one-year time horizon from the very start, supporters hoped that its concrete and significant benefits for a large part of the population would swiftly power its path to permanence. Policy feedback was the (implicit) theory at the heart of such aspirations. The core premise was that the expanded CTC would gain enough mass support to make abandoning it politically untenable. But after failed efforts to extend the CTC, pundits, critics, and even supporters became skeptical. The CTC was the dog that never barked. Journalists puzzled over "the $100 billion question" of how the CTC "failed to create its own constituency" (Lowrey 2022) and lamented the impossibly short time frame for CTC feedback effects to take hold (Klein 2022). The apparent absence of short-term CTC feedback cast a shadow of doubt on the effect of policy on politics. To some extent, this was warranted: Feedback loops are not automatic; they are systematically thwarted by political barriers, and they should not be seen as inevitable outcomes (Patashnik and Zelizer 2013; Jacobs and Mettler 2018). This is why scholars generally assess policy feedback through rigorous retrospective research. In the near term, however, there is also much to gain from a prospective approach: Even before the repercussions of a policy have fully played out, we can look to the political possibilities afoot given how that policy is designed and how it has started down the path of implementation. Forecasting the prospects of emergent feedback loops must be more than speculation: Instead, we can apply existing knowledge about policy feedback to analyze the ramifications of presently evolving policies. Hertel-Fernandez (2020) developed a checklist for progressive policy feedback loops that emphasized policy characteristics including visibility, traceability, and stigmatization; government capacity for implementation; the support of organized groups in cultivating positive feedback; and policy as a mechanism for deepening the inclusion of historically marginalized groups. Leveraging distinct lessons and observations emerging from the pandemic, this report draws on and extends Hertel-Fernandez's baseline of considerations by underscoring two core elements of policy with implications for policy feedback:

1. **Characteristics of the target populations** most affected by policy—that is, how such populations are **socially constructed** (i.e., understood in the public and political imaginary) and what **power** they can wield in political processes.
2. **Design and implementation features** of policy, including timing/duration, delivery mechanisms, visibility, and the administrative burden created.

By taking these factors into account, organizers, advocates, and policymakers can identify opportunities to advance nascent policy gains by building power among racially and economically marginalized denizens, and transforming the horizon of ideas, perceptions, and policy possibilities that currently structure the US political-economic landscape.

A Brief Primer on Policy Feedback

The concept of policy feedback helps us understand how policies at one point in time shape the politics and policies that come after them. To concretize this idea, consider three examples that demonstrate different feedback trajectories.

First, Social Security is emblematic of positive feedback loops. It played a pivotal role in catalyzing active and powerful policy constituents on the mass level (e.g., older voters), the organizational level (e.g., AARP), and within government (e.g., via the creation of a large agency staffed with high-level civil servants who could defend and sustain the program) (Campbell 2003; Derthick 1979). Social Security also fostered the development of unprecedented government capacity by building an administrative apparatus that could distribute resources to millions of senior citizens (Campbell 2003; Moynihan and Soss 2014). As a result of its popular, organizational, and administrative strength, Social Security has been fiercely protected and politically durable over time. Though the politics surrounding it are dynamic, the collective power of the people who benefit from Social Security is substantial (Béland 2005).

On the other end of the spectrum, cash assistance programs like Temporary Assistance for Needy Families (TANF) exemplify negative feedback loops. The stigmatizing and negative experiences that beneficiaries of cash assistance have while obtaining benefits, the scant amount of resources they receive, and the restrictive rules with which they must comply along the way all teach harrowing political lessons that erode efficacy and dampen political participation (Soss 2000). The extent and nature of the demobilization that follows from programs like TANF are variable, with negative feedback concentrated in states that have punitive and demanding TANF programs, but no evidence of feedback in less punitive places (Bruch, Ferree, and Soss 2010).

Finally, Medicaid—a massive public program that provides health insurance to nearly 90 million low-income Americans—represents an even more complex and contingent feedback story. Evidence suggests that Medicaid expansion spurs voters to the polls in the short term (Haselswerdt 2017; Clinton and Sances 2018; Baicker and Finkelstein 2019). Indeed, research indicates that "as many as 1.3 million more Americans would vote under universal Medicaid expansion, and voter registration would increase by tens or possibly hundreds of thousands" (Haselswerdt, Sances, and McElwee 2019). The reverse is also true: Medicaid contraction appears to turn potential voters away from the polls (Michener 2018; Haselswerdt and Michener 2019). As with TANF, the consequences of Medicaid for democratic participation are geographically conditioned. US federalism ensures that Medicaid is very different in different places. Eligibility, benefits, reimbursement rates, and administrative processes are largely determined by state governments. Unlike Social Security—with a centralized delivery structure directly coordinated by the federal government—Medicaid is administered by states and mediated by public, and sometimes private, local agencies. In essence, there is no single Medicaid program. As a result, there is no uniform feedback loop. Medicaid is a boon for political engagement in places where the program is generous and well-administered and a bust in the places where benefits are relatively meager and burdensome to obtain (Michener 2018).

The examples of Social Security, TANF, and Medicaid barely scratch the surface of policies for which scholars have amassed evidence of feedback loops. The insights we can draw from this larger body of research are significant and the larger implications are vital. Political processes like policy feedback structure possibilities for moving away from an economy that produces precarity for the many and proliferates profit for the few. Feedback loops are an avenue for building power to cultivate the political conditions necessary for establishing political-economic relations rooted in mutuality and collective good (Benner and Pastor 2021). Moving from precarity and profiteering to mutuality and collective good will necessitate strategic political organizing geared toward medium- and long-term political ends (Han, McKenna, and Oyakawa 2021). Policy feedback is one lens through which to view developing and pursuing those ends. Even, or perhaps especially, for presently unfolding policies, assessing them with an eye toward their implications for politics and power can instructively shift our emphases, alter our calculi, or extend the horizons of our strategic forethought.

In the rest of this report, I use the policy feedback framework to examine and assess three salient policies enacted in the wake of COVID-19: the child tax credit (CTC), the Emergency Rental Assistance (ERA) program, and the pause/proposed partial relief of federal student loans. The scale and speed of investment in these policies was hardly imaginable before the pandemic. Though imperfect and insufficient, they represented movement toward a more generous and equitable economy. Yet the temporary nature of the pandemic means that any gains ushered in through these policies may be short-lived. Policy feedback holds promise for more enduring political upshots. If these policies change the trajectory of politics, they may lay the foundation for their own resilience (or demise) and help build (or undermine) the power of key constituents or institutions. There is no way to know for sure what feedback loops any of these policies will produce, but carefully charting the prospects reveals opportunities for strategic organizing and intentional movement toward a stronger democracy.

A Trifecta of Pandemic Policies

An anticipatory appraisal of feedback possibilities begins with a clear picture of policy. To that end, I offer a brief description of the basics of child tax credit, emergency rental assistance, and student loan policies.

Child Tax Credit (CTC)

The federal CTC was established with bipartisan support as part of the 1997 Taxpayer Relief Act (Taxpayer Relief Act of 1997). In the decades that followed, the CTC was expanded and made partially refundable, allowing more and more low-income families to benefit (Crandall-Hollick 2021). Its most significant transformation came as a response to the economic fallout of COVID-19. The American Rescue Plan Act (ARPA) temporarily expanded the CTC for tax year 2021 and initiated the following critical changes:

- The amount of the credit increased from $2,000 per child to $3,600 per child under age 6 and $3,000 per child up to age 17 (extending the age limit by one year).
- Half of the expanded CTC amount was delivered monthly (from July to December 2021), with the remaining half paid to families if they filed a federal return in 2022.

- The income limits for receiving the credit were raised. Families qualified for the full amount if their annual income was less than $75,000 (single) or $150,000 (married). The benefit gradually decreased and phased out entirely at $200,000 and $400,000, respectively.
- The CTC was "fully refundable," making the full credit available to families with low or no earnings in a year.
- The US Department of Treasury used past tax records to automatically identify eligible households and automate delivery of benefits.

Evidence demonstrates that ARPA's extensive redesign of the CTC successfully alleviated the material suffering caused by (and predating) the pandemic. The CTC reached roughly 62 million children, reducing the child poverty rate by 46 percent and driving it down to the lowest rate ever recorded (Curran 2022). The CTC kept an estimated 5.3 million people out of poverty, including 2.9 million children (Burns, Fox, and Wilson 2022). Making the credit fully refundable gave more low-income people access to it by incorporating those who had too little income to be eligible under the unexpanded version of the CTC.[1] The expanded CTC reduced the Black child poverty rate by 6.3 percentage points, lifting 716,000 Black children out of poverty. Similarly, it lowered the poverty rate for Latinx children by 6.3 percentage points, pulling 1.2 million Latinx children above the poverty line (CBPP 2022). Given the vast multiracial, cross-class constituency it helped, many people hoped that the popularity of the expanded CTC would prompt political elites to extend it beyond the initial one-year term, making it a permanent fixture in US social policy. Moreover, the Treasury Department's innovative use of existing government data to facilitate automatic benefit delivery laid the groundwork for positive governmental feedback by demonstrating the clear growth in federal capacity for large-scale resource distribution. Despite these indicators of positive feedback possibilities, the CTC was not extended. Was this an example of failed or stalled feedback? What lessons can we distill from the brief tenure of the expanded CTC? Instead of judging it in isolation, I juxtapose the CTC with the Emergency Rental Assistance Program and student loan pause/relief.

Emergency Rental Assistance (ERA) Program

COVID-19 exacerbated an ongoing affordable housing crisis. In the context of already severe renter burdens and unsustainably high housing costs, tens of millions of Americans accrued crushing rental debt during the pandemic (Joint Center for Housing Studies 2021).

The specter of mass evictions, the threat of housing displacement fueling the spread of COVID-19, and growing unrest among tenants all compelled the federal government to act (Michener 2022a; Michener and SoRelle 2022). The resulting Emergency Rental Assistance Program operated through

[1] Prior to the ARPA, an estimated 27 million children received less than the full CTC amount because their families' incomes were too low. This included roughly 50 percent of Black children, half of Latinx children, 20 percent of white children, 20 percent of Asian children, and 50 percent of children living in rural areas (CBPP 2022).

two separate funding streams: ERA1 was facilitated by the Consolidated Appropriations Act, 2021 (which appropriated $25 billion for the ERA program). ERA2 functioned via ARPA (which appropriated $21.5 billion). The basic contours of each were similar:

- They required that at least 90 percent of funds be used for direct financial assistance including rent, rental arrears, utilities, and other expenses related to housing.
- Funds were provided directly to states, US territories, local governments, and (in the case of ERA1) Indigenous tribes (TREAS 2023a).
- To apply for ERA, individuals had to go through their local ERA program. Each local program had flexibility in determining how they set up policies and procedures to suit the needs of their community (CFPB n.d.).
- Eligibility was based on a renter household's financial situation and housing needs.
- Tenant applicants were required to provide proof of income and evidence that they were experiencing housing instability (which could include a signed written statement, a past due utility or rent bill or eviction notice, proof of living in unsafe or unhealthy conditions, etc.).
- Landlord eligibility was based on tenants' household needs, and landlords were asked to show that a tenant's household was eligible for assistance.

The ERA program was the first ever nationwide program aimed at preventing eviction through direct assistance to renters. Among those who received assistance, 64 percent were extremely low-income (OES 2022). The ERA program especially benefited Black renters, whose share of the recipient population was 21—22 percentage points higher than their share of the eligible population. Latinx and American Indian/Alaska Native (AIAN) renters were also disproportionately likely to receive ERA benefits (OES 2022). Despite the vital lifeline that the ERA program provided to low-income renters of color, its implementation was halting, geographically variable, and marked by widespread inefficiencies (Schank et al. 2022). In this way, the positive policy feedback that might have been facilitated through the provision of crucial resources was undermined by inefficient administration.

Student Loan Pause/Debt Relief

Long before the pandemic, divestment from higher education and rising costs contributed to a widely recognized student debt crisis that fell primarily in the hands of the US federal government—which owns over 90 percent of student debt (Anderson and Rathke 2020). In early March 2020, the Trump administration waived the interest on federal student loan payments in response to the public health emergency caused by COVID-19. Later that month, the Coronavirus Aid, Relief, and Economic Security (CARES) legislation extended the interest waiver, and suspended payments and collections on federal student loans through September 30, 2020. The process was relatively seamless: Eligible loans were automatically paused, the interest rate was set to 0 percent, and collections proceedings were stopped for defaulted loans (Federal Student Aid n.d.). In the months and years that followed, there were numerous extensions of the student loan pause, first under the Trump administration and then several times under President Biden. The Biden administration faced growing pressure to cancel student loans altogether. In August 2022, Biden's Department of Education announced a compromise approach of targeted debt cancellation that included:

- $20,000 in debt cancellation for Pell Grant recipients with loans held by the Department of Education, and up to $10,000 in debt cancellation for non-Pell Grant recipients, with eligibility limited to borrowers with individual income less than $125,000 ($250,000 for married couples).
- A new income-driven repayment plan capping monthly student loan payments (for undergraduate debt only) at 5 percent of discretionary income (down from 10 percent).
- Full forgiveness of loan balances after 10 years (down from 20) for borrowers with original loan balances of $12,000 or less (which would cover most community college borrowers) (White House 2022).

Though far short of the full cancellation that many were calling for, Biden's proposed debt relief policy was a step forward. The Congressional Budget Office (CBO) pegged the cost at roughly $400 billion—a quarter of funds owed. The reach of policy as proposed was extensive: Of the 37 million borrowers with direct loans from the federal government, the CBO has estimated that 95 percent meet the income criteria for eligibility and 45 percent of income eligible borrowers would have their entire outstanding debt canceled under the plan (Swagel 2022). Debt relief would help up to 43 million borrowers, including canceling the full remaining balance for roughly 20 million people (Perry 2022). The benefits of this would redound disproportionately to Black student loan holders, who have an average of $25,000 more in student loan debt than their white counterparts (Hanson 2023a). In particular, Black women hold more student loan debt than any other group (AAUW n.d.). For these reasons, the Biden administration made the reasonable case that their targeting strategy (e.g., focusing on Pell Grant recipients, including Parent PLUS loans) would advance racial equity (White House 2022).

Assessing Policy Feedback Loops

In the absence of specific and pointed evidence, it is tempting to assume that the political troubles of the CTC, ERA program, and student loan cancellation are proof of the failure of feedback loops to materialize. Such a narrative belies the complexities of policy feedback. Predicting feedback is not an exact science, but accumulated research offers a basis for nuanced analyses. Studies of policy feedback have identified two primary mechanisms through which feedback processes operate:

interpretive effects and resource effects (Mettler and SoRelle 2018; SoRelle and Michener 2022). *Interpretive effects* involve policy experiences that change the political attitudes and actions of ordinary people, governing elites, or organized interests. *Resource effects* occur when the material benefits conferred (or denied) via policy facilitate individual, organizational, or governmental capacities that can alter subsequent political outcomes. By carefully considering these mechanisms, we can think intentionally about how to create or prevent feedback loops. Within the two broad categories of mechanisms, existing research suggests numerous specific pathways for feedback to operate. In the following section, I focus on feedback channels that include interpretive processes at the mass and organizational levels, such as shifting popular perceptions of policies in ways that alter dynamics of policy support, generating and normalizing expectations for government support among the individuals benefiting from policy and/or the civil society organizations that work to advance their interests, and increasing political action among those who benefit most directly from policy and support it most strongly. I also emphasize resource-based avenues of feedback at the governmental level, such as developing and strengthening government infrastructure for supplying benefits. To contextualize and elaborate on these mechanisms, I focus on three dimensions of policy that are especially crucial when assessing the prospects for feedback: 1) target population (who is getting the benefits); 2) policy design (what they are getting); and 3) policy implementation (how they are getting it). Below, I consider the feedback effects of pandemic policies in relation to these dimensions.

Target Population Characteristics

The target people or groups of a policy (themselves determined by prior political processes) shape how that policy is designed and the politics that follow from it. In their seminal theory of the "social construction of target populations," Anne Schneider and Helen Ingram (1993) identify two critical features of target populations: *social constructions* and *power*. Social constructions are popular understandings or renderings of a policy's target populations; such constructions concern shared understandings of policy targets among ordinary people, the media, and political elites. For example, women on "welfare" and men who are incarcerated are generally negatively constructed; "the middle class" and veterans are positively constructed; and some groups, like young adults/millennials, have mixed constructions (Kreitzer and Smith 2018). Social constructions matter for policy feedback processes (Schneider and Ingram 1993; Kreitzer and Smith 2018; Kreitzer, Maltby, and Smith 2022; Maltby and Kreitzer 2023). Constructions of policy beneficiaries shape attitudes toward that policy—an aspect of the policy environment that can lay some of the groundwork for positive feedback on the mass, elite, and organizational levels. They may also motivate (or dissuade) support and attention among the civil society and social movement organizations responsible for implementing, maintaining, or fighting for policies. Social constructions are enduring yet malleable political artifacts that change across time and circumstances. Gauging existing constructions is important for calibrating expectations about feedback, identifying potential barriers to it, and strategically messaging to alter the constructions in ways that support positive feedback or protect against negative feedback.

The second relevant feature of target populations is their power (Schneider and Ingram 1993).[2] Even if groups are positively constructed, a lack of power weakens the political standing of policies meant to address their needs and dampens the likelihood of policy feedback. For example, there is some evidence that positively constructed groups with little power (e.g., children) are often the targets of policies that are positive-sounding and make salient promises but offer little sustained material gain (Schneider and Ingram 2019). The power of policy targets determines, in part, political prospects for advancing or opposing policies that benefit them. Less powerful target populations present more limited political opportunity structures. More powerful groups are more costly for political elites to ignore, and can marshal resources (financial, electoral, cultural, and/or organizational) to punish those who oppose their preferred policies and reward those who advance them. Crucially, power is neither static nor given. It can be built in some places and eroded in others (Michener 2022b). This is why it is imperative for organizers and policymakers to assess feedback possibilities with an eye toward how and where to build power in ways that facilitate positive feedback.

Taken together, social constructions and power are core characteristics of target populations that should be evaluated when thinking prospectively about the likelihood, direction, and intensity of policy feedback loops. Keeping this in view, Table 1 summarizes the target populations germane to our three key policy areas.

[2] Power can be defined in many ways. For our purposes here, I follow Schneider and Ingram (2019) in conceptualizing it in terms of "access, attention, and concern paid to a particular constituency group, as well as the extent of effort made in pursuing legislation beneficial to the group or legislation that regulates or limits the group" (214). Still, it is worth noting that power is located in a variety of places and generated in different ways (e.g., mass-based electoral power, grassroots movement—based power, elite institutional power). Deeper power analyses than those offered here are warranted when evaluating specific policies and target populations.

Table 1. Target Population Characteristics

	Child Tax Credit	Emergency Rental Assistance Program	Student Loan Pause/Relief
Key Beneficiaries	Low-income children; low-, middle-, and high-income families; people living in poverty (working & non-working)	Renters	People with student loan debt; college-educated Americans
Social Construction	Mixed: lean negative	Contested: lean negative	Contested: lean positive
Power	Stable: weak	Growing: weak	Growing: moderate

Child tax credit

Social constructions: There is no singular or uniform existing target population of CTC beneficiaries. Instead, this group entails a heterogenous assortment. Ordinarily, the main subgroups within the larger target populations for the CTC include low-income children and working parents. The expanded CTC widened target populations to include more people living in poverty (working and not working) as well as families who were middle- and even high-income. This variety of target populations has variable constructions: Children and working parents tend to be positively constructed, but single mothers and people living in poverty, especially non-working adults, are negatively constructed, more commonly portrayed as racial "others," and stigmatized as undeserving (by media and other elites).[3] Overall, social constructions of the expanded CTC's target populations are mixed. Available survey data underscores public ambivalence about the targets of the CTC, even in the context of support for it. An August 2021 survey found that 57 percent of respondents favored the child tax credit (López-Santana and Núñez 2021). This is reasonably strong

[3] Kreitzer and Smith 2018 use crowdsourcing methods to systematically measure perceptions of deservingness (e.g., social constructions) and power across a wide range of target populations. Their findings provide empirical evidence supporting these ideas about how groups are constructed.

support, but the same survey showed more support for the Supplemental Nutrition Assistance Program (66 percent) and stronger support in general for "programs helping older and disabled people (81 percent and 85 percent respectively) than families with children (63 percent)—or people with low incomes (65 percent)." This inclination toward only the most "deserving" positively constructed populations was also reflected among key political elites. Joe Manchin (D-WV)—who held the pivotal vote to enact a permanent extension of the CTC through President Biden's Build Back Better legislation—reportedly confided in fellow Democratic senators his unfounded worry that parents would use their child tax credit payments to buy drugs (Scott and Siegel 2021). Manchin also demanded that the credit be more narrowly targeted (with a household income cap of $60,000) and given only to those who could meet a work requirement (Adamczyk 2022).

The varied social constructions of the groups that benefited from the CTC, and the salient negative constructions of several of those groups, enabled a mixed political discourse more liable to diffuse the groundswell of support that many hoped would generate positive feedback. Notably, media coverage of the varied CTC target populations was not necessarily balanced. Some Americans might have heard more about "undeserving" CTC beneficiaries suspected of buying drugs and alcohol—as Manchin had—than they heard about hardworking mothers who could now better care for their children. Moreover, as the pandemic ensued, the media environment was flooded with mixed and sometimes conflicting interpretations of the prevailing economic context. On one hand, media coverage highlighted children and families suffering from the financial fallout of the pandemic and in clear need of help from the government. On the other hand, coverage of rising inflation and tightening labor markets suggested an economy faltering as a result of too much government intervention, accentuating the plight of employers and business owners. In this heterogeneous media environment, otherwise positive attitudes generated by the experience of receiving CTC benefits may have been attenuated through interpretive processes tinged by negative social constructions of some CTC beneficiaries or complicated through competing narratives about positively constructed business owners. This would have made it more difficult to garner the mass support (in terms of political attitudes and action) necessary to create a mandate for CTC expansion.

Negative social constructions of people living in poverty are well-established and difficult to overcome in the context of enduringly stigmatized policies that provide low-income people with cash assistance (Gilens 1999). In the case of the CTC, the emphasis on child poverty might have prevented such difficulty, but most Americans still preferred policies that help people who are disabled and/or elderly over and above those that help families and children (López-Santana and Núñez 2021). While this was not an insurmountable barrier, it meant that the bar for shifting the political winds in favor of the CTC expansion was high. CTC advocates and designers hoped to surmount the challenge by making the expansion more inclusive, thus drawing middle-class Americans into the coalition of support for it. But simply conferring benefits to middle-class Americans did not appear to produce strong resource effects (e.g., give them more material capacity for participating in politics) or interpretive effects (e.g., change their ideas and perceptions about government and policy).[4] Nor were there obvious successful efforts to organize a cross-class coalition. An effective multiracial, cross-class coalition of the sort that CTC advocates hoped would move the policy forward might have sparked a paradigmatic shift in public opinion in ways that were favorable to CTC politics and/or might have channeled the collective power of Americans who benefitted from the CTC through direct political action. But neither happened. This points to the limits of simply expanding policy benefits to include positively constructed and ostensibly more powerful target populations (e.g., "the middle class") in hopes that such groups *might* affirmatively influence the destiny of a policy. The political potential of such expansions is unlikely to materialize in the absence of strategic efforts among civil society and movement groups to mobilize and organize the populations that benefit from policy (Goss, Barnes, and Rose 2019).

Power: Beyond the unorganized and politically indifferent middle-class Americans who benefitted from the expanded version of the CTC, the groups most saliently featured in public discussion and most profoundly reliant on CTC benefits (children and low-income families) are widely understood to have limited political power.[5] The feedback implications of this are sobering. These core CTC target populations face barriers to political participation and systemic democratic unresponsiveness (Bartels 2008; Gilens 2012; Franko 2013; Schlozman, Brady, and Verba 2018). As such, the returns to political engagement for these groups are low, while the costs are high. Even though positive constructions of some of these groups (e.g., children) may motivate elected officials to publicly signal concern for them, their constrained ability to pressure or punish elected officials—especially those with partisan incentives to oppose policies like the CTC—implies unstable and limited support for deep investments in policy benefits like the CTC. This helps explain the muted public reaction to the loss of the expanded CTC. With the odds stacked against low-income families, the likelihood of positive feedback was low without substantial, well-executed organizing. And there was organizing around the CTC: For example, national, state, and local organizations embedded voter registration efforts into larger campaigns to inform people about the CTC benefits and help them file taxes. This focus on both the material and political well-being of CTC beneficiaries may have laid the groundwork for expanding the electorate in ways favorable for the future of the CTC. However, the short time frame for building political support and the cacophony of policies enacted during the pandemic did not create optimal conditions for focused and effective organizing or focused messaging to support positive feedback. This suggests that integrating organizing efforts into a policy rollout may be necessary but is not sufficient for positive feedback. Such efforts also require enough time to

---

[4] For example, survey data collected from López-Santana and Núñez (2021) suggests that the strongest support for the CTC was among Americans whose income was below $50,000 and people of color.

[5] Kreitzer and Smith (2018) find that children, mothers, and "poor families" are all perceived as having little political power.

ensure that organizing is deep and wide enough to be effective, coordinated mobilizing to ensure that people show up where and how needed to defend or advance the policy, and clear messaging to enable discernible policy signals amidst overwhelming political noise.

Emergency Rental Assistance program

Social constructions: While homeowners enjoy generally positive social constructions, public perceptions of renters—the ERA program target population—are mixed. There is a long-standing bias against renters in American policy and politics (Krueckeberg 1999). More generally, since renters are disproportionately Black and Latinx, negative racial stereotypes can spill over onto renters.[6] Renters are also understood as a threat to neighborhood safety and property values, both popularly and by politically active constituents such as "NIMBY"[7] homeowners (Rollwagen 2015). Renting is widely (even if aspirationally) perceived as a transitional state on the way to homeownership. Few people actively desire perpetual tenant status. On balance, these observations suggest negative social constructions of renters. Yet the tide may be turning for this population. There are more US households renting than at any point in recent history, and the predicament of renters became much more salient during the pandemic. There is also public support for "balanced" national housing policy that attends to both renters and homeowners (Hart Research Associates 2013). Altogether, social constructions of renters lean negative but are in a moment of contention. Rising housing costs are making it difficult for people to become homeowners and delaying the timeline for doing so (Lerner 2016). With more people renting for indefinite and long periods, tenants are a burgeoning base that could emerge in distinct and transformative ways as a more positively construed political class (Dougherty 2022; Michener and SoRelle 2022; Raghuveer and Washington 2023; Weaver 2023). As housing markets tighten, wages remain stagnant, and costs of living increase, housing precarity may drive demand for more fundamental policy changes and motivate people to invest political energy into shaping housing policy outcomes. None of this is guaranteed, but the conditions certainly exist for shifts in the politics of housing. The ERA program might have contributed to such a shift by altering expectations and ideas about what is possible and appropriate vis-à-vis housing policy. The ERA program's massive infusion of resources, though not well-targeted, nonetheless sent a message that the needs of renters matter, creating a context for more positive social constructions of renters. Such attitudinal feedback could have unfolded among renters themselves, the larger public, the media, or organizational actors who could decide to focus more intently on renters. However, this was unlikely to happen inadvertently. Instead, it depended

---

[6] Roughly 58 percent of households headed by Black or African American adults rent their homes, as do nearly 52 percent of Latinx-led households. Contrastingly, a quarter of households led by non-Hispanic white adults (27.9 percent) are rentals, as are just under 40 percent of Asian-led households (Desilver 2021).

[7] NIMBY is an acronym for "Not in My Backyard" and refers to homeowners who oppose efforts to expand the supply and affordability of housing in their communities.

on the ERA program being visible, legible, and understood as a beneficial state investment in renters. As I'll discuss further, ERA implementation undermined these possibilities.

Power: Renters are generally disempowered relative to homeowners (Krueckeberg 1999). Research suggests that homeownership boosts political participation, while the residential mobility associated with renting depresses participatory activity (Gay 2012; Hall and Yoder 2022; Hansen 2016; Yoder 2020). Despite their growing numbers, renters are concentrated in specific places. In cities like San Francisco and New York, they may have large majorities and command some power. But in many other places (e.g., suburbs and rural areas) they have more limited power. At present, renters have constrained and contingent power. Nevertheless, that power may be growing. Tenant organizations are salient and politically active local institutions (Dougherty 2022; Michener and SoRelle 2022; Raghuveer and Washington 2023; Weaver 2023). Efforts to secure collective bargaining and other rights for tenants are expanding (Arroyo 2022). In this context, the ERA program signals a broader horizon for tenant politics. The extent and ramifications of this depend on whether and how tenants are organized politically to advance their interests and deflect the powerful opposition that is sure to emerge from those with commercial interests in housing (Dougherty 2022).

Student loan pause/relief

Social constructions: Students are generally positively constructed and there is strong support for institutions of higher education (Aborn and Ruddy 2021). In the US, education is praised as a lever for social mobility and an indicator of work ethic. As a result, students often fare well in the public and political imagination. At the same time, the category of "student" is strikingly varied. There are more than 20 million Americans enrolled in college. Most are full-time students (60 percent) attending public institutions (73 percent) and majoring in business, health-related studies, biological sciences, or social sciences (51 percent). Irrespective of such empirical realities, the public imagination is rife with divergent social constructions of college students (Hanson 2022). Positive constructions might depict traditional full-time students with practical majors that will equip them to be financially independent contributors to society. Positive constructions might also feature upwardly mobile, hardworking community college students pulling themselves up by their bootstraps. Negative constructions of students cast them as navel-gazing humanities majors who will get low-paying jobs and thus do not deserve public subsidization. Both positive and negative constructions reflect social biases, stereotypes, and assumptions about the value of different kinds of education.[8] They are also embedded within a larger context in which higher education is available to a more racially diverse group of students than ever before. According to national enrollment statistics, in 1976, more than 84 percent of college students

[8] For example, see Strauss 2017.

were racialized as white, whereas by 2020 that proportion was 52 percent (Hanson 2022). This trend is politically relevant: Attitudes about higher education (e.g., who is advantaged or disadvantaged in admissions or who should be supported via public subsidies) differ strikingly by race and partisanship (Jackson, Newall, and Lloyd 2021). These political complexities and mixed social constructions suggest a range of possibilities for perceptions of student loan debt relief. Public opinion data reflects as much. Two-thirds of Americans are convinced that student loan debt is a serious problem, and many (63 percent) view debt relief as a potential solution (Galston 2022). This is not surprising given that almost 44 million Americans have federal student loan debt, with an average federal loan balance of more than $37,000 (Hanson 2023b). Numerous surveys show majority support for President Biden's debt relief plan (Quinnipiac 2022; The Economist/YouGov 2022). However, levels of support vary based on the specific provisions (e.g., there's more support for capping monthly payments and covering unpaid interest than there is for forgiving loan balances after 10 years) (Galston 2022). Moreover, concerns about the plan reflect deep partisan polarization and draw upon a range of rationales including insistence that student loan debt relief is unfair to people who did not go to college and skepticism about the deservingness of college-educated Americans who are well-off compared to their counterparts who did not go to college (similar to Manchin's worries that underserving families would receive and squander the CTC). Altogether, the mixed constructions of students and debtors underscore both strengths and vulnerabilities in student loan policies.

Power: College-educated Americans are a target population with potential for wielding pivotal power. There is a well-established positive relationship between education and political participation, suggesting that the people who benefited first from the student loan pause and then from student debt relief are the very people who are likely to turn out to the polls. Indeed, voter turnout among college-aged young people (18—29 years old) in the 2022 midterm election was the second highest youth turnout since the 1990s, highlighting the potential for young people to shape elections (CIRCLE 2022). Organizing efforts by advocacy and social movement groups like Strike Debt and Debt Collective, though nascent, have become more visible (Janzer 2022). Early systematic evidence exploring the potential political ramifications of enacting student debt relief also finds that candidates who support generous and low-burden student debt relief plans get the largest boost in support from prospective voters, especially among core Democratic constituencies (SoRelle and Laws 2023).

Policy Design and Implementation

Policy design and implementation, which determine what people get and how they get it, are also crucial determinants of feedback effects. For the CTC, ERA, and student loan policies, three relevant design and implementation characteristics are: 1) benefit timing/duration; 2) benefit delivery mechanisms; and 3) the burden (or ease) of benefit distribution. A short benefit duration (a year or less) leaves little time to lay sufficient groundwork (e.g., inform the public, help them to understand the policy, generate support). Lagged benefit delivery (that takes months or more before people receive the full benefit) is more drawn out than the immediate provision of benefits. And low-burden distribution requires reduced barriers to receiving help.

Table 2. Policy Design and Implementation

	Child Tax Credit	Emergency Rental Assistance Program	Student Loan Pause/Relief
Policy Design	Short duration/ little groundwork Partial benefit lag	Short duration/ little groundwork Benefit lag	Short duration/ substantial groundwork Immediate benefit/ disruption
Policy Implementation	Centralized delivery Inequitable access Partially visible (advance payments) Variable burden	Decentralized delivery Inequitable access Partially submerged High burden	Centralized delivery Equitable access Visible Low burden Disrupted implementation

Child tax credit

Timing/duration: The CTC was a temporary policy motivated by the pressures of the pandemic. Eligible families received monthly payments from July 15 to December 15, 2021. The amount they received over this duration was half of the total benefit they were eligible for. They received the remaining amount only upon filing their 2021 taxes (so, there was a partial benefit lag). Supporters of the CTC hoped that it would be expanded in late 2021 via the Build Back Better bill. But the feedback processes necessary to facilitate such immediate expansion of the CTC had less than a year to take hold. And not just any year—a year of a continued pandemic, filled with tumult and characterized by an extraordinary amount of policy activity at the federal, state, and local levels. In retrospect (and even at the time), it was unrealistic to suppose that less than a year of CTC payments was a signal clear enough to be discerned amid the pandemic noise or strong enough to generate the support needed to overcome CTC opposition. This is especially true given that there was relatively little groundwork laid for the public to understand and develop preferences around the expanded CTC. Prior to the pandemic, the CTC was a long-standing policy and there were intermittent wonky squabbles over its design and generosity. Nevertheless, it did not garner the attention of media, political officials, or organizers to an extent that produced a group of fierce devotees among the public. As a result, the pre-pandemic base of support for the CTC was modest. Even worse, by the time the CTC expansion debate took place in Congress in late 2021, CTC beneficiaries had not even received the full amount of the tax. As such, there was not nearly sufficient time for the CTC's initially small base to experience the maximum benefits of the policy and respond accordingly.

Social Security—commonly touted as the most successful anti-poverty program in US history—is a useful comparison point. When Social Security passed in 1935, the poverty rate among the elderly was roughly 50 percent. By 1959 it had dropped to 35 percent (DeWitt 2010). In the face of such clear and continual benefits and given long-standing political groundwork, early attitudes toward Social Security were very positive. In 1936, just one year after the program began, 68 percent of surveyed Americans expressed support for it. By 1944, this number approached unanimity at 96 percent (Sherman 1989). Importantly, nearly every demographic measured was supportive (across age, income, region, occupation, etc.). Like Social Security, the expanded CTC began with reasonably high levels of support (roughly 57 percent). However, the CTC did not have the chance to grow its support base in the ways that Social Security did in its initial years. Moreover, the intense partisan polarization of the contemporary moment (which was not a comparable feature of politics in the 1930s and 1940s) meant that support was much more divided across groups, likely making public opinion less effective at compelling bipartisan political alignments (Drutman 2016).

Delivery mechanism: The CTC had a centralized delivery mechanism: the Internal Revenue Service (IRS). Policy experts generally consider benefits delivered through the tax code suboptimal for sparking policy feedback because they are "submerged" through a complicated bureaucratic process that people may not recognize as a government benefit (Mettler 2011). But the expanded CTC was distinctly visible for a tax-based policy: Beneficiaries received checks in the mail or deposited into their bank accounts through the advance payment process. They even received letters explaining that they would get the money. This was a promising innovation insofar as it made the support of the government more visible. However, distribution of CTC benefits through the IRS was an inequitable and exclusionary process. People with no income or very low income are less likely to file taxes, as are people of color, unhoused people, and people who are undocumented or live in mixed-status households (Cox 2021). Estimates indicate that eligible families of up to 4 million children did not receive the advance CTC payments (Cox 2021).

Although the IRS set up a system to allow non-filers to receive benefits, doing so required knowledge of eligibility, awareness of the system, and comfort with submitting information to the IRS. The Treasury Department worked with a wide range of federal, state, and local agencies to address these barriers. Additionally, community organizations and service providers across the country rallied to get families signed up for the CTC. Notwithstanding such efforts, the limited time available to reach people combined with the lack of infrastructure explicitly designed to distribute resources quickly, seamlessly, and equitably to the neediest Americans was a major challenge to delivering benefits—and receipt of benefits is the basic building block for positive policy feedback.

Administrative burden: The burden imposed on those in need of CTC benefits varied across groups of beneficiaries. Middle- and high-income families were likely to be regular tax filers who would receive the benefit as a part of that process. Low-income beneficiaries, especially those who did not usually file taxes, faced much higher burdens, including significant learning costs (to find out about the CTC and how to apply for it) and compliance costs (to navigate the complex multistage process necessary to receive advance payments between July and December 2021, and subsequently file taxes for a final lump sum in 2022) (Herd and Moynihan 2019).

Emergency Rental Assistance program

Timing/duration: The federal government gave local programs the discretion to cover up to 12 months of late rent for applicants and up to 3 months of future rent (subject to availability of funds) (TREAS 2023b). This means that renters had relief during key moments of vulnerability. However, ERA was clearly a short-term and temporary solution that did nothing to alter the broadly unsustainable dynamics of housing markets, to regulate landlords, or to strengthen tenant rights.

Delivery mechanism: The delivery of ERA program benefits was complicated by a decentralized and inefficient distribution system. The US Department of the Treasury gave funds to states and local programs, and renters (and/or landlords) applied for assistance through those programs. One consequence of this decentralized structure was that many renters may not have realized they were benefiting from a government program at all. Even if they did recognize the role of government assistance, it was difficult for the average person to identify the level of government responsible (state, local, or federal) and the specific funding mechanism. In this way, ERA benefits were partially submerged, hidden from the view of tenants in ways that would stymie possibilities for shifting political attitudes or action. This was especially important because federal ERA support was new and not a program people had experienced before so it had no base of support. As a new entrant into the policy landscape, its partial submersion therefore only made it more difficult for potential supporters to discern and fight for.

In addition, many states and localities were not equipped to roll out such a massive policy. For example, states did not have systems in place for verification and distribution of funds. As a result, ERA program implementation was delayed (Schank et al. 2022). Months after the creation of the ERA program, many states did not even have an application available (DeParle 2021). Though ERA was initially established in January 2021 (and the ARPA authorized additional funds for it in March 2021), by August 2021, only 11 percent of program dollars had been spent and only 500,000 of 2.8 million applicants had received aid (Thrush and Rappeport 2021; Schank et al. 2022). Implementation patterns varied dramatically by place. Some states were able to get the program running quickly and efficiently, expending ERA resources to meet need on a timely basis. But many places took much longer, as desperately needed funds sat unused for months and even years. This increased the likelihood of negative feedback (in terms of attitudes toward government and even political action). Renters made to wait during times of acute need might have been left with potentially demobilizing perceptions of government as inept and government assistance as inadequate. This also suggests that feedback might have varied by place, with positive feedback in places with smooth implementation and negative feedback otherwise (Michener 2018). Such geographic heterogeneity not only introduces a basis for inequity but also undermines the development of mass support for ERA and concerted political action to strengthen it and other policies like it.

Administrative burden: The ERA program was generally burdensome for renters. Low levels of knowledge about this new and partially submerged program meant that renters faced learning costs to discover the program existed, whether they qualified, how to apply, and how to comprehend the maze of complex rules. Since ERA applications required landlords to submit information and participate in the process, some renters faced potential psychological costs of having to interact with or rely upon landlords to whom they owed rent and with whom they may have had a history of negative experiences. Finally, assistance through the program required a significant amount of paperwork. Rental applicants had to provide personal identification, proof of residency, proof of rental amount, proof of income, and a copy of a utility bill. This meant that renters faced onerous compliance costs. Importantly, the US Department of the Treasury encouraged (but did not require) a flexible and low-burden approach to ERA eligibility determinations. The Treasury instructed agencies disbursing ERA funds to "be flexible as to the particular form of documentation they require" and to "avoid establishing documentation requirements that are likely to be barriers to participation for eligible households" (TREAS 2023b). It also allowed the use of self-attestation for the purposes of confirming eligibility, an uncommon step in the larger landscape of social policy (TREAS 2023b). Nevertheless, since these innovations were not required, they were variably applied and not comprehensively established as a practice among the agencies that disbursed ERA. Altogether, the chances of the ERA program producing positive feedback were eroded by a policy design and implementation that saddled beneficiaries with undue administrative burdens.

Student loan pause/relief

Timing/duration: The student loan pause began early in the pandemic and was extended across two presidential administrations. Most crucially, it happened in the context of ongoing and salient political debates about student loan debt. Student loans were a central policy issue for Democratic candidates in the 2020 presidential campaign. Candidates offered a full range of plans. Bernie Sanders promised to "cancel all student debt"; Elizabeth Warren proposed to "cancel debt for more than 95% of Americans holding student loan debt"; Joe Biden planned to "forgive all undergraduate tuition-related federal student debt from two- and four-year public colleges and universities for debt holders earning up to $125,000" (Ballotpedia n.d.). Beyond the candidates, organizers and ordinary people alike championed student loan debt and made it the focus of their political energies. The urgency of the pandemic accelerated and strengthened the forces aligned in favor of student loan debt cancellation. Indeed, the original student loan pause was instituted under President Trump at the beginning of the pandemic, underscoring bipartisan recognition of the issue. The pause was a critical intervention that opened space for policy feedback by allowing millions of Americans to experience a prolonged period free from the weight of crushing debt. This experience, likely amplified and solidified by significant organizing and messaging efforts, shifted expectations and altered the horizons of political possibilities. As a result, the Biden administration faced intense demands to cancel student loan debt. On the heels of such pressure, the administration announced its debt relief program in August 2022. The Department of Education encouraged applicants to submit applications swiftly so that their loans could be forgiven before repayment resumed (Federal Student Aid 2022).

There were clear limits to the student loan debt relief design. First, since the program was rooted in executive action through the Department of Education, it was never guaranteed to last beyond the Biden administration. To be sure, the Biden administration took a strong public stance around student loans—even in the face of pushback from opponents. For example, the Department of Education sent notices to student loan applicants telling them that "a number of lawsuits have been filed challenging the program, which have blocked our ability to discharge your debt at present. We believe strongly that the lawsuits are meritless, and the Department of Justice has appealed on our behalf" (Saenz 2022). Notwithstanding this, the reality of partisan polarization around student loan debt relief meant that the Biden administration's efforts remained on very shaky political ground. Second, the student loan relief was billed as a one-time debt relief. Per its original design, it was not a program that people would continually help to mitigate costs for college students. Instead, it was a temporary response to the pandemic that helped people currently holding student loan debt. Still, given the amount of debt that many borrowers held and the extent of debt relief, even a one-time benefit could have lasting consequences in peoples' lives, producing resource-based feedback effects (more ability to participate in politics due to the bandwidth freed up by freedom from debt) and/or interpretive effects (new understandings of the government and its ability to help, as well as one's ability to influence it).

Delivery mechanism: The student loan pauses were centrally administered via the Department of Education. The loan pause was automatic; it required no action on the part of beneficiaries. Though the major debt relief initially proposed by the Biden administration did not ultimately happen, the online application that was opened during a period when it still seemed viable was simple, quick, and efficient. Twenty-two million people submitted applications during the first week the website was open, with the federal government promising to process applications and forgive loans within six weeks (Herd and Moynihan 2022).

Administrative burden: The student loan application process was widely reported as "easy" and "painless" (Herd and Moynihan 2022). Unlike ERA, borrowers did not have to submit income documentation; they simply had to attest to their own eligibility. Indeed, experts hailed student loan relief as "proof of concept for a better approach to public service delivery" (Herd and Moynihan 2022). However, in December 2021, courts issued orders blocking the student debt relief program and the federal government was compelled to stop accepting applications. Subsequently, the courts struck down the Biden administration's debt relief plan entirely. This significantly dimmed the otherwise bright prospect of positive feedback being generated by exposing tens of millions of Americans to a well-run, easily accessible government program.

Key Takeaways

Careful thinking about feedback possibilities underscores opportunities for policymakers and advocates to design or implement policies differently and for civil society organizations to facilitate policy implementation and organize politically in ways that create or reinforce feedback loops. A comparative examination of CTC, ERA, and student loan policies shows aspects of policy that shape efforts to generate feedback loops to advance a more robust democracy and a more equitable economy. The observations offered here suggest policy feedback pathways that build mass support and political wherewithal for key policies by shifting social constructions, building power, and catalyzing action among social groups that are particularly vulnerable in the face of prevailing political-economic arrangements. These processes are most likely to occur when:

- Civil society organizations use policy as a basis and impetus to intensively and strategically build power among the target populations most affected by policy and most critical for altering existing power dynamics. This is especially important for groups whose social constructions and power are in flux (e.g., tenants) and therefore ripe for significant shifts.
- Policymakers and civil society organizations develop and coordinate messaging and/or organizing strategies aimed at shifting policy discourse and transforming public perceptions in ways that facilitate medium- to long-term policy gains.
- Policymakers and policy advocates design feedback-sensitive policy with at least four key elements: (1) longer durations of policy benefits; (2) immediate benefit without lags; (3) centralized and streamlined policy delivery; and (4) minimal administrative burden. Civil society organizations and policymakers must also make government's role in providing economic relief as visible as possible for as long as possible, particularly to the populations most vulnerable in the face of existing political-economic configurations, whose inclusion in political processes is most vital.

None of the three pandemic policies highlighted here met all of these benchmarks. This suggests there is room for structuring and implementing policy in ways that support positive feedback. Arguably, student debt relief initially seemed to come closest: Supporters of debt cancellation contested negative perceptions of student borrowers while promoting positive constructions of them and informing the public of their plight. As an educated population, student borrowers had some degree of political capital, but not enough to force the Biden administration's hand. Instead, organizers worked tirelessly and strategically to channel, build, and extend the political reach of student borrowers—before and during the pandemic—to more effectively pressure the Biden administration. The initial pause further activated this constituency by providing a clear visible form of policy relief. The pause thus laid a groundwork that kept debt relief on otherwise crowded political agendas. The availability of an administratively easy, low-burden mechanism that could be quickly activated to alleviate student debt further also expanded the horizon of possibilities.

Notwithstanding these promising features of student loan policies, the political exigency of the 2023 debt ceiling negotiations created an opportunity for opponents of the payment pause to compel its official end. Even further, the Supreme Court stunted the Biden administration's ability to use its executive powers to broadly forgive large swaths of student loan debt. These intervening political developments underscore the ways that partisanship and other political institutions can stymie policy feedback loops (Jacobs and Mettler 2018; Mettler, Jacobs, and Zhu 2023). So, while some elements point to more optimistic possibilities for student loan policies than either the CTC or ERA program, political contestation around student loan debt remains vigorous. Indeed, shortly after the *Biden v. Nebraska* decision, the Biden administration announced a new student debt repayment program called the Saving on a Valuable Education (SAVE) plan, along with a number of other initiatives that fell squarely within the existing rulemaking authority of the Department of Education (Whitehouse 2023). The continued involvement of civil society organizations to build the power of student loan borrowers along with the strategic policymaking and political maneuvering of debt relief proponents will be vital for the long-term prospects of policy in this domain.

Policy feedback loops are complex and impossible to engineer. But a strategic approach to political change requires being attuned to the possibilities for feedback. This means making active efforts to limit negative feedback loops that undermine democratic participation and political change while advancing positive feedback that facilitates such change. Importantly, institutional constraints put a ceiling on the scale and likelihood of catalyzing positive feedback (e.g., the filibuster gave Manchin disproportionate power to forestall the CTC; the courts blocked student debt relief; partisan polarization limits the public support that can be generated for policies with clear partisan associations). Policy feedback is not a panacea, and feedback processes can spark backlash or foster demobilization (Hertel-Fernandez 2018; Patashnik 2019). These risks, along with the contemporary reality of strong institutional barriers to transformative policymaking, make clear thinking about how to nurture positive feedback all the more important. Such thinking is a vital prerequisite for cultivating a policy landscape more responsive to the needs and preferences of working-class, low-income, and racially marginalized Americans—a landscape reflecting a more robust, equitable, and inclusive democracy and economy.

References

Aborn, Mariette, and Sean Ruddy. 2021. "New Survey Provides Insight into Public's Concerns About College (Un)Affordability." Bipartisan Policy Center, June 9, 2021. *Bipartisan Policy Center* (blog). https://bipartisanpolicy.org/blog/insights-college-unaffordability/.

Adamczyk, Alicia. 2022. "Joe Manchin reiterates that he won't support enhanced child tax credit without a work requirement." *CNBC*, January 4, 2022, sec. Earn. https://www.cnbc.com/2022/01/04/manchin-wont-support-enhanced-child-tax-credit-without-work-requirement.html.

American Association of University Women (AAUW). n.d. "Fast Facts: Women & Student Debt." August 3, 2023. https://www.aauw.org/resources/article/fast-facts-student-debt/.

Anderson, Sarah, and Margot Rathke. 2020. "The Federal Government Owns 92% of Student Debt. Will Biden Wipe It Out?" *Blogging Our Great Divide* (blog). Inequality.org. November 16, 2020. https://inequality.org/great-divide/executive-action-student-debt/.

Arroyo, Noah. 2022. "SF Tenants Set to Gain New Powers in Negotiations With Landlords." *San Francisco Public Press*, February 16, 2022, sec. City Hall. https://www.sfpublicpress.org/sf-tenants-to-gain-new-powers-in-negotiations-with-landlords/.

Baicker, Katherine, and Amy Finkelstein. 2019. "The Impact of Medicaid Expansion on Voter Participation: Evidence from the Oregon Health Insurance Experiment." *Quarterly Journal of Political Science* 14, no. 4 (November): 383—400. https://www.nber.org/papers/w25244.

Ballotpedia. n.d. "2020 presidential candidates on student loan debt." 2020 Elections. August 3, 2023. https://ballotpedia.org/2020_presidential_candidates_on_student_loan_debt.

Barnes, Carolyn. 2020. *State of Empowerment: Low-Income Families and the New Welfare State*. Ann Arbor: University of Michigan Press.

Bartels, Larry M. 2008. *Unequal Democracy: The Political Economy of the New Gilded Age*. Princeton, NJ: Princeton University Press.

Béland, Daniel. 2005. *Social Security: History and Politics from the New Deal to the Privatization Debate*. Lawrence, Kansas: University Press of Kansas.

Béland, Daniel, Andrea Louise Campbell and R. Kent Weaver. 2022. *Policy Feedback: How Policies Shape Politics*. Cambridge, UK: Cambridge University Press.

Benner, Chris, and Manuel Pastor. 2021. *Solidarity Economics: Why Mutuality and Movements Matter*. Cambridge, UK: Polity.

Bureau of Labor Statistics. 2021. "Unemployment Rises in 2020, as the country battles the COVID-19 pandemic." *Monthly Labor Review* (blog). Bureau of Labor Statistics. June 2021.

https://www.bls.gov/opub/mlr/2021/article/unemployment-rises-in-2020-as-the-country-battles-the-covid-19-pandemic.htm.

Department of Education v. Brown. 2023. US Supreme Court. https://www.law.cornell.edu/supremecourt/text/22-535.

Bruch, Sarah K., Myra Marx Ferree, and Joe Soss. 2010. "From Policy to Polity: Democracy, Paternalism, and the Incorporation of Disadvantaged Citizens." *American Sociological Review* 75, no. 2: 205—226. https://doi.org/10.1177/000312241036356.

Burns, Kalee, Liana Fox, and Danielle Wilson. 2022. *Expansions to Child Tax Credit Contributed to 46% Decline in Child Poverty Since 2020*. Washington, DC: United States Census Bureau. https://www.census.gov/library/stories/2022/09/record-drop-in-child-poverty.html.

Cajner, Tomaz, Leland D. Crane, Ryan A. Decker, John Grigsby, Adrian Hamins-Puertolas, Erik Hurst, Christopher Kurz, and Ahu Yildirmaz. 2020. "The US Labor Market During the Beginning of the Pandemic Recession." Working Paper no. 2020-58. Brookings Papers on Economic Activity. Washington, DC: Brookings Institution. https://www.brookings.edu/wp-content/uploads/2020/06/Cajner-et-al-Conference-Draft.pdf.

Campbell, Andrea Louise. 2003. *How Policies Make Citizens: Senior Political Activism and the American Welfare State*. Princeton, NJ: Princeton University Press.

Center for Information & Research on Civic Learning and Engagement (CIRCLE). 2022. "The Youth Vote in 2022." Last updated November 15, 2022. https://circle.tufts.edu/2022-election-center#youth-turnout-second-highest-in-last-three-decades.

Center on Budget and Policy Priorities (CBPP). 2022. *The COVID-19 Economy's Effects on Food, Housing, and Employment Hardships*. Washington, DC: CBPP. https://www.cbpp.org/sites/default/files/8-13-20pov.pdf.

Consumer Financial Protection Bureau (CFPB). n.d. "How federal rental assistance works." Consumer Education. Accessed August 4, 2023. https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/emergency-rental-assistance-for-renters/?utm_source=outreach&utm_medium=banner&utm_campaign=treasury_banner/#4.

Cox, Kris, Roxy Caines, Arloc Sherman, and Dottie Rosenbaum. 2021. "State and Local Child Tax Credit Outreach Needed to Help Lift Hardest-to-Reach Children Out of Poverty." Washington, DC: Center on Budget and Policy Priorities. https://www.cbpp.org/research/federal-tax/state-and-local-child-tax-credit-outreach-needed-to-help-lift-hardest-to-reach.

Crandall-Hollick, Margot L. 2021. *The Child Tax Credit: Legislative History*. Washington, DC: Congressional Research Service. https://www.everycrsreport.com/files/2021-12-23_R45124_d0ab1224ed61ea15905497a5ed01f3d6c70638c6.pdf.

Cruz Nichols, Vanessa, Alana MW LeBrón, and Francisco I. Pedraza. 2018. "Spillover Effects: Immigrant Policing and Government Skepticism in Matters of Health for Latinos." *Public Administration Review* 78, no. 3 (May/June): 432—443. https://doi.org/10.1111/puar.12916.

Curran, Megan A. 2022. “Research Roundup of the Expanded Child Tax Credit: One Year On.” *Poverty and Social Policy Report* 6, no. 9. Center on Poverty and Social Policy, Columbia University. https://www.povertycenter.columbia.edu/publication/2022/child-tax-credit/research-roundup-one-year-on.

DeParle, Jason. 2021. “Federal Aid to Renters Moves Slowly, Leaving Many at Risk.” *New York Times*, April 25, 2021, sec. Politics. https://www.nytimes.com/2021/04/25/us/politics/rental-assistance-pandemic.html.

Derthick, Martha. 1979. *Policymaking for Social Security*. Washington, DC: Brookings Institution.

Desilver, Drew. 2021. “As National Eviction Ban Expires, a Look at Who Rents and Who Owns in the U.S.” *Fact Tank* (blog). Pew Research Center. August 2, 2021. https://www.pewresearch.org/short-reads/2021/08/02/as-national-eviction-ban-expires-a-look-at-who-rents-and-who-owns-in-the-u-s/.

DeWitt, Larry. 2010. “The Development of Social Security in America.” *Social Security Bulletin* 70, no. 3: 1—26. https://www.ssa.gov/policy/docs/ssb/v70n3/v70n3p1.html.

Dougherty, Conor. 2022. “The Rent Revolution is Coming.” *New York Times*, October 15, 2022, sec. Economy. https://www.nytimes.com/2022/10/15/business/economy/rent-tenant-activism.html.

Drutman, Lee. 2016. “American Politics Has Reached Peak Polarization.” *Vox*, March 24, 2016, sec. Polyarchy. https://www.vox.com/polyarchy/2016/3/24/11298808/american-politics-peak-polarization.

Federal Student Aid. n.d. “COVID-19 Loan Payment Pause and 0% Interest.” Announcements & Events. https://studentaid.gov/announcements-events/covid-19/payment-pause-zero-interest.

Federal Student Aid. 2022. “The Biden-Harris Administration’s Student Debt Relief Plan Explained.” Debt Relief Announcement. https://studentaid.gov/debt-relief-announcement.

Franko, William W. 2013. “Political Inequality and State Policy Adoption: Predatory Lending, Children's Health Care, and Minimum Wage.” *Poverty & Public Policy* 5, no. 1 (March): 88—114. https://doi.org/10.1002/pop4.17.

Galston, William A. 2022. “Do Americans support President Biden’s student loan plan?” *Brookings Institution* (commentary). September 6, 2022. https://www.brookings.edu/articles/do-americans-support-president-bidens-student-loan-plan/.

Gay, Claudine. 2012. “Moving to Opportunity: The Political Effects of a Housing Mobility Experiment.” *Urban Affairs Review* 48, no. 2 (March): 147—179. https://doi.org/10.1177/1078087411426399.

Gilens, Martin. 1999. *Why Americans Hate Welfare: Race, Media, and the Politics of Antipoverty Policy*. Chicago, IL: The University of Chicago Press.

Gilens, Martin. 2012. *Affluence and Influence: Economic Inequality and Political Power in America*. Princeton, NJ: Princeton University Press.

Goss, Kristin A., Carolyn Barnes, and Deondra Rose. 2019. "Bringing Organizations Back In: Multilevel Feedback Effects on Individual Civic Inclusion." *Policy Studies Journal* 47, no. 2 (May): 451—470. https://doi.org/10.1111/psj.12312.

Hall, Andrew B., and Jesse Yoder. 2022. "Does Homeownership Influence Political Behavior? Evidence from Administrative Data." *Journal of Politics* 84, no. 1 (January): 351—366. https://doi.org/10.1086/714932.

Han, Hahrie, Elizabeth McKenna, and Michelle Oyakawa. 2021. *Prisms of the People: Power & Organizing in Twenty-First-Century America*. Chicago, IL: University of Chicago Press.

Hansen, Jonas Hedegaard. 2016. "Residential Mobility and Turnout: The Relevance of Social Costs, Timing and Education." *Political Behavior* 38, no. 4: 769—791. https://www.jstor.org/stable/48693843.

Hanson, Melanie. 2022. *College Enrollment & Student Demographic Statistics*. New York: Education Data Initiative. https://educationdata.org/college-enrollment-statistics.

Hanson, Melanie. 2023a. *Student Loan Debt by Race*. New York: Education Data Initiative. https://educationdata.org/student-loan-debt-by-race.

Hanson, Melanie. 2023b. *Student Loan Debt Statistics*. New York: Education Data Initiative. https://educationdata.org/student-loan-debt-statistics.

Hart Research Associates. 2013. *How Housing Matters: Americans' Attitudes Transformed By The Housing Crisis & Changing Lifestyles*. Washington, DC: Hart Research Associates. https://www.macfound.org/media/files/hhm_hart_report_2013.pdf.

Haselswerdt, Jake. 2017. "Expanding Medicaid, Expanding the Electorate: The Affordable Care Act's Short-Term Impact on Political Participation." *Journal of Health Politics, Policy and Law* 42, no. 4 (August): 667—695. https://doi.org/10.1215/03616878-3856107.

Haselswerdt, Jake, Michael Sances, and Sean McElwee. 2019. *The Missing Medicaid Millions*. Washington, DC: Data for Progress. https://www.filesforprogress.org/memos/missing_medicaid_millions.pdf.

Haselswerdt, Jake, and Jamila Michener. 2019. "Disenrolled: Retrenchment and Voting in Health Policy." *Journal of Health Politics, Policy and Law* 44, no. 3 (June): 423—454. https://doi.org/10.1215/03616878-7367012.

Herd, Pamela, and Donald Moynihan. 2019. *Administrative Burden: Policymaking by Other Means*. New York: Russell Sage Foundation.

Herd, Pamela, and Donal Moynihan. 2022. "Turns Out Sometimes the Government Can Get Things Right." *The New York Times*, October 23, 2022, sec. Opinion. https://www.nytimes.com/2022/10/23/opinion/student-loan-debt-relief-application-process.html.

Hertel-Fernandez, Alexander. 2018. "Policy Feedback as Political Weapon: Conservative Advocacy and the Demobilization of the Public Sector Labor Movement." *Perspectives on Politics* 16, no. 2 (June): 364—379. https://doi.org/10.1017/S1537592717004236.

Hertel-Fernandez, Alexander. 2020. *How Policymakers Can Craft Measures that Endure and Build Political Power*. New York: Roosevelt Institute. https://rooseveltinstitute.org/publications/how-policymakers-can-craft-measures-that-endure-and-build-political-power/.

Horowitz, Juliana Menasce, Anna Brown, and Rachel Minkin. 2021. *A Year Into the Pandemic, Long-Term Financial Impact Weighs Heavily on Many Americans*. Washington, DC: Pew Research Center. March 5, 2021. https://www.pewresearch.org/social-trends/2021/03/05/a-year-into-the-pandemic-long-term-financial-impact-weighs-heavily-on-many-americans/.

Jackson, Chris, Mallory Newall, and Neil Lloyd. 2021. "All Americans see the value of higher education, but race continues to be a partisan flashpoint." Ipsos, August 21, 2021. Ipsos. https://www.ipsos.com/en-us/news-polls/all-americans-see-value-higher-education-race-continues-be-partisan-flashpoint.

Jacobs, Lawrence R., and Suzanne Mettler. 2018. "When and How New Policy Creates New Politics: Examining the Feedback Effects of the Affordable Care Act on Public Opinion." *Perspectives on Politics* 16, no. 2 (June): 345—363. https://doi.org/10.1017/S1537592717004182.

Janzer, Cinnamon. 2022. "Organizing to Cancel Debt Fuels Systemic Change." *Yes! Magazine*, November 14, 2022, sec. Education, Wealth and Inequality. https://www.yesmagazine.org/economy/2022/11/14/student-loans-debt-forgiveness.

Johnson, Austin P., Kenneth J. Meier, and Kristen M. Carroll. 2018. "Forty acres and a mule: housing programs and policy feedback for African-Americans." *Politics, Groups, and Identities* 6, no. 4: 612—630. https://doi.org/10.1080/21565503.2016.1234962.

Joint Center for Housing Studies (JCHS). 2021. *The State of the Nation's Housing 2021*. Cambridge, MA: Harvard University: https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_State_Nations_Housing_2021.pdf.

Klein, Ezra. "America Has Turned Its Back on Its Poorest Families." 2022. *New York Times*, April 17, 2022, sec. Opinion. https://www.nytimes.com/2022/04/17/opinion/biden-child-tax-credit.html.

Kochhar, Rakesh, and Stella Sechopoulos. Pew Research Center. 2022. "COVID-19 Pandemic Pinches Finances of America's Lower-and-Middle Income Families." April 20, 2022. https://www.pewresearch.org/social-trends/2022/04/20/covid-19-pandemic-pinches-finances-of-americas-lower-and-middle-income-families/.

Kreitzer, Rebecca J., and Candis Watts Smith. 2018. "Reproducible and Replicable: An Empirical Assessment of the Social Construction of Politically Relevant Target Groups." *PS: Political Science & Politics* 51, no. 4 (October): 768—774. https://doi.org/10.1017/S1049096518000987.

Kreitzer, Rebecca J., Elizabeth A. Maltby, and Candis Watts Smith. 2022. “Fifty shades of deservingness: an analysis of state-level variation and effect of social constructions on policy outcomes.” *Journal of Public Policy* 42, no. 3 (September): 436—464. https://doi.org/10.1017/S0143814X21000222.

Krueckeberg, Donald A. 1999. “The grapes of rent: A history of renting in a country of owners.” *Housing Policy Debate* 10, no. 1: 9—30. https://doi.org/10.1080/10511482.1999.9521325.

Lerman, Amy E., and Vesla M. Weaver. 2014. *Arresting Citizenship: The Democratic Consequences of American Crime Control*. Chicago, IL: University of Chicago Press.

Lerner, Michele. 2016. “All the Reasons It’s So Much Harder to Buy a Home than It Was for Your Parents.” *Washington Post*, July 28, 2016, sec. Real Estate. https://www.washingtonpost.com/realestate/all-the-reasons-its-so-much-harder-to-buy-a-home-than-it-was-for-your-parents/2016/07/27/3d010358-42be-11e6-bc99-7d269f8719b1_story.html.

López-Santana, Mariely, and Lucas Núñez. 2021. “Most Americans Support Biden’s Expanded Child Tax Credit, our Research Finds. But there are Caveats.” *Monkey Cage* (blog). *Washington Post*, November 10, 2021. https://www.washingtonpost.com/politics/2021/11/10/most-americans-support-bidens-expanded-child-tax-credit-our-research-finds-there-are-caveats/.

Lowrey, Anne. 2022. “The Child Tax Credit Was a Little Too Subtle.” *Atlantic*, December 22, 2022, sec. Ideas. https://www.theatlantic.com/ideas/archive/2022/12/child-tax-credit-democrats-inflation-postmaterialism/672543/.

Maltby, Elizabeth, and Rebecca J. Kreitzer. 2023. “How Racialized Policy Contact Shapes the Social Constructions of Policy Targets.” *Policy Studies Journal* 51, no. 1 (February): 145—162. https://doi.org/10.1111/psj.12481.

Mettler, Suzanne. 2005. *Soldiers to Citizens: The GI Bill and the Making of the Greatest Generation*. Oxford, UK: Oxford University Press.

Mettler, Suzanne. 2011. *The Submerged State: How Invisible Government Policies Undermine American Democracy*. Chicago: University of Chicago Press.

Mettler, Suzanne, Lawrence R. Jacobs, and Ling Zhu. 2023. “Policy Threat, Partisanship, and the Case of the Affordable Care Act.” *American Political Science Review* 117, no. 1 (February): 296—310. https://doi.org/10.1017/S0003055422000612.

Mettler, Suzanne, and Mallory SoRelle. 2018. "Policy Feedback Theory." In *Theories of the Policy Process*, pp. 103-134. New York: Routledge.

Michener, Jamila. 2018. *Fragmented Democracy: Medicaid, Federalism, and Unequal Politics*. Cambridge UK: Cambridge University Press.

Michener, Jamila. 2019. “Medicaid and the Policy Feedback Foundations for Universal Healthcare.” *The ANNALS of the American Academy of Political and Social Science* 685, no. 1: 116—134. https://doi.org/10.1177/0002716219867905.

Michener, Jamila. 2022a. "Race, Power, and Policy: Understanding State Anti-eviction Policies during COVID-19." *Policy and Society* 41, no. 2 (June): 231—246. https://doi.org/10.1093/polsoc/puac012.

Michener, Jamila. 2022b. "Health Justice Through the Lens of Power." *Journal of Law, Medicine & Ethics* 50, no. 4: 656—662. https://doi.org/10.1017/jme.2023.5.

Michener, Jamila, and Mallory SoRelle. 2022. "Politics, Power, and Precarity: How Tenant Organizations Transform Local Political Life." *Interest Groups & Advocacy* 11, no. 2 (2022): 209—236. https://link.springer.com/article/10.1057/s41309-021-00148-7.

Moynihan, Donald P., and Joe Soss. 2014. "Policy Feedback and the Politics of Administration." *Public Administration Review* 74, no. 3 (May/June): 320—332. https://doi.org/10.1111/puar.12200.

Office of Evaluation Sciences (OES). 2022. *A Descriptive Study of Equity in the First-Ever Nationwide Eviction Prevention Program*. Washington, DC: OES. https://oes.gsa.gov/projects/era-equity/.

Parker, Kim, Rachel Minkin, and Jesse Bennett. 2020. *Economic Fallout from COVID-19 Continues to Hit Lower-Income Americans the Hardest*. Washington, DC: Pew Research Center. September 24, 2020. https://www.pewresearch.org/social-trends/2020/09/24/economic-fallout-from-covid-19-continues-to-hit-lower-income-americans-the-hardest/.

Patashnik, Eric M. 2019. "Limiting Policy Backlash: Strategies for Taming Countercoalitions in an Era of Polarization." *ANNALS of the American Academy of Political and Social Science* 685, no. 1: 47—63. https://doi.org/10.1177/0002716219862511.

Patashnik, Eric M., and Julian E. Zelizer. 2013. "The Struggle to Remake Politics: Liberal Reform and the Limits of Policy Feedback in the Contemporary American State." *Perspectives on Politics* 11, no. 4 (December): 1071—1087. https://doi.org/10.1017/S1537592713002831.

Perry, Andre M. 2022. "Biden's Student Debt Cancellation Doesn't Solve the Root Problems Facing Borrowers—but It's a Start." *Brookings Institution* (commentary). September 6, 2022. https://www.brookings.edu/articles/bidens-student-debt-cancellation-doesnt-solve-the-root-problems-facing-borrowers-but-its-a-start/.

Pierson, Paul. 1993. "When Effect Becomes Cause: Policy Feedback and Political Change." *World Politics* 45, no. 4 (July): 595—628. https://doi.org/10.2307/2950710.

Quinnipiac University. 2022. "Biden's Approval Rating Surges After Hitting Low Mark in July, Quinnipiac University National Poll Finds; Half of Americans Say Trump Should Be Prosecuted on Criminal Charges Over His Handling of Classified Documents." Press release, August 31, 2022. https://poll.qu.edu/images/polling/us/us08312022_ufcg18.pdf.

Raghuveer, Tara, and John Washington. 2023. "The Case for the Tenant Union." *Poverty and Race* 32, no. 1 (January-March): 1—18. https://prrac.org/newsletters/Jan-March2023.pdf.

Rocha, Rene R., Benjamin R. Knoll, and Robert D. Wrinkle. 2015. "Immigration Enforcement and the Redistribution of Political Trust." *Journal of Politics* 77, no. 4 (October): 901—913. https://doi.org/10.1086/681810.

Rollwagen, Heather. 2015. "Constructing Renters as a Threat to Neighbourhood Safety." *Housing Studies* 30, no. 1: 1—21. https://doi.org/10.1080/02673037.2014.925099.

Saenz, Arlette. 2022. "Biden Administration Notifies Approved Student Loan Relief Applicants as Program Remains Tied up in Courts." *CNN*, November 19, 2022, sec. Politics. https://www.cnn.com/2022/11/19/politics/student-loan-debt-relief-biden-notices/index.html.

Schank, Hana, Alberto Rodríguez, Aaron Lemon-Strauss, and Alexandra Hohenlohe. 2022. *Lessons for Congress from Implementation of the Emergency Rental Assistance Program*. Washington, DC: New America. https://www.newamerica.org/pit/reports/lessons-for-congress-from-implementation-of-the-emergency-rental-assistance-program/#authors.

Schattschneider, Elmer E. 1935. *Politics, Pressures and the Tariff*. Hoboken, New Jersey: Prentice Hall.

Schlozman, Kay, Henry Brady, and Sidney Verba. 2018. *Unequal and Unrepresented: Political Inequality and the People's Voice in the New Gilded Age*. Princeton: Princeton University Press.

Schneider, Anne, and Helen Ingram. 1993. "Social Construction of Target Populations: Implications for Politics and Policy." *American Political Science Review* 87, no: 2 (June): 334—347. https://doi.org/10.2307/2939044.

Schneider, Anne L., and Helen M. Ingram. 2019. "Social Constructions, Anticipatory Feedback Strategies, and Deceptive Public Policy." *Policy Studies Journal* 47, no. 2 (May): 206—236. https://doi.org/10.1111/psj.12281.

Scott, Rachel, and Benjamin Siegel. 2021. "Sen. Joe Manchin Suggests Child Tax Credit Payments Would Be Used to Buy Drugs." *ABC*, December 20, 2021, sec. Politics. https://abcnews.go.com/Politics/sen-joe-manchin-suggests-child-tax-credit-payments/story?id=81865740.

Shelton, Alison. 2021. "More than 40% of Nontraditional Workers had Hours Cut or Lost Jobs Because of COVID-19." Pew Charitable Trusts, April 21, 2021. Pew Charitable Trusts. https://www.pewtrusts.org/en/research-and-analysis/articles/2021/04/21/more-than-40-of-nontraditional-workers-had-hours-cut-or-lost-jobs-because-of-covid-19.

Sherman, Sally R. 1989. "Public Attitudes Toward Social Security." *Social Security Bulletin* 52, no. 12 (December): 2—16. https://www.ssa.gov/policy/docs/ssb/v52n12/v52n12p2.pdf.

Skocpol, Theda. 1992. *Protecting Soldiers and Mothers: The Political Origins of Social Policy in the United States*. Cambridge: Harvard University Press.

Soss, Joe. 2000. *Unwanted Claims: The Politics of Participation in the US Welfare System*. Cambridge: Harvard University Press.

SoRelle, Mallory E., and Jamila Michener. 2022. "Methods for Applying Policy Feedback Theory," in *Methods of the*

Policy Process, edited by Christopher M. Weible and Samuel Workman, 80—104. New York: Routledge.

SoRelle, Mallory E. 2020. *Democracy Declined: The Failed Politics of Consumer Financial Protection*. Chicago, IL: University of Chicago Press.

SoRelle, Mallory E., and Serena Laws. 2023. "The Political Benefits of Student Loan debt Relief." *Research & Politics* 10, no. 2: https://doi.org/10.1177/20531680231174079.

SoRelle, Mallory and Suzanne Mettler. 2023. "Policy Feedback Theory," in *Theories of the Policy Process*, edited by Christopher M. Weible and Paul A. Sabatier, 103—134. New York: Routledge.

Strauss, Valerie. 2017. "Why We Still Need to Study the Humanities in a STEM World." *Washington Post*, October 18, 2017, sec. Answer Sheet. https://www.washingtonpost.com/news/answer-sheet/wp/2017/10/18/why-we-still-need-to-study-the-humanities-in-a-stem-world/.

Swagel, Phillip L. 2022. *Costs of Suspending Student Loan Payments and Canceling Debt*. Washington, DC: Congressional Budget Office. https://www.cbo.gov/system/files/2022-09/58494-Student-Loans.pdf.

Taxpayer Relief Act of 1997. H.R. 2014, 105th Cong. (1997). https://www.everycrsreport.com/files/2021-12-23_R45124_d0ab1224ed61ea15905497a5ed01f3d6c70638c6.pdf.

The Economist/YouGov. 2022. "August 28 - 30, 2022 - 1500 U.S. Adult Citizens." London: The Economist; New York: YouGov. https://docs.cdn.yougov.com/kqp1ntoj7v/econTabReport.pdf.

Thrush, Glenn, and Alan Rappeport. 2021. "About 89% of Rental Assistance Funds Have Not Been Distributed, Figures Show." *New York Times*, August 25, 2021, sec. Politics. https://www.nytimes.com/2021/08/25/us/politics/eviction-rental-assistance.html.

Thurston, Chloe N. 2018. *At the Boundaries of Homeownership: Credit, Discrimination, and the American State*. Cambridge, UK: Cambridge University Press.

United States Department of Treasury (TREAS). 2023a. "Emergency Rental Assistance Program." Assistance for State, Local, and Tribal Governments. Last updated June 28, 2023. https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program.

United States Department of Treasury (TREAS). 2023b. "FAQs." Frequently Asked Questions. Last updated May 10, 2023. https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program/faqs.

Weaver, Cea. 2023. "The Right to a Tenant Union and the Fight for Rent Control in New York State." *Poverty and Race* 32, no. 1 (January-March): 3—11. https://prrac.org/newsletters/Jan-March2023.pdf.

White House. 2022. “FACT SHEET: President Biden Announces Student Loan Relief for Borrowers Who Need It Most.” Statements and Releases, August 24, 2022. https://www.whitehouse.gov/briefing-room/statements-releases/2022/08/24/fact-sheet-president-biden-announces-student-loan-relief-for-borrowers-who-need-it-most/.

Yoder, Jesse. 2020. “Does Property Ownership Lead to Participation in Local Politics? Evidence from Property Records and Meeting Minutes.” *American Political Science Review* 114, no. 4 (November): 1213—1229. https://doi.org/10.1017/S0003055420000556.