

# What the CARES Act Means for Vulnerable Families and Communities

TOTAL AMOUNT	WHO'S INCLUDED	WHO'S LEFT OUT
<b>CASH PAYMENTS</b>		
<b>\$300 billion</b>	<ul style="list-style-type: none"> <li>Individuals earning up to \$75,000, couples earning up to \$150,000, and single heads of household earning up to \$112,500 would receive a payment of \$1,200/\$2,400 + \$500 per child under the age of 17. See <a href="#">calculator</a>.</li> <li>Payment is based on Adjusted Gross Income (line 8b on a 1040 form) in 2019. People who have provided their bank account information when they filed their return will receive a deposit from the IRS within approximately 3 weeks. Those who don't have bank information on file with the IRS will receive a paper check.</li> <li>If you have not filed your 2019 taxes, the payment will be based on your Adjusted Gross Income in 2018, and the IRS will use your 2018 bank information if you provided it then.</li> <li>People whose only source of income is Social Security are eligible for the \$1,200 payment.</li> <li>People who earn too little to file federal taxes or live on SSI benefits will need to file a tax return to get their \$1,200 payment.</li> <li>There is discussion in Congress about another stimulus bill that would include another round of direct cash payments to individuals and families.</li> </ul>	<ul style="list-style-type: none"> <li>Every person in a family must have a Social Security Number for the family to be eligible. If anyone in the family pays taxes with an ITIN then everyone in the family is excluded from the cash payment. This will exclude an estimated 4.3 million adults and 3.5 million children who live in immigrant and mixed-status families, according to an estimate from the Institute for Taxation and Economic Policy.</li> <li>This exclusion should be fixed in future legislation, and states and local governments need to step in to provide a safety net for immigrant families.</li> <li>While people with very low-incomes who are not required to file federal tax forms are eligible, the bill creates a hurdle for them to receive their payment.</li> <li>Young people who are 17 years and older who are dependents on their parent's tax forms are excluded from the direct \$1,200 payment and from the \$500 child payment.</li> </ul>
<b>UNEMPLOYMENT BENEFITS</b>		
<b>\$260 billion</b>	<ul style="list-style-type: none"> <li>The bill provides an extra \$600 on top of what unemployed workers receive from their states, for a period of four months, through July 31.</li> <li>People receiving state unemployment would have an extra 13 weeks of assistance, beyond the 26 weeks that is typically provided by states.</li> <li>For the first time, self-employed workers, including independent contractors, freelancers, workers seeking part-time work, and workers who do not have a long-enough work history to qualify for state unemployment benefits will be eligible under the CARES Act. They will need to submit a statement that they are: (1) partially or fully unemployed, OR (2) unable and unavailable to work because of circumstances related to COVID-19. These workers would receive half the average unemployment benefit in their state + \$600 per week.</li> </ul>	<ul style="list-style-type: none"> <li>Undocumented workers are not able to receive the unemployment benefits (although immigrants with work authorization can apply for unemployment compensation without it counting against them under the public charge rule).</li> </ul>

TOTAL AMOUNT	WHO'S INCLUDED	WHO'S LEFT OUT
<b>HOUSING PROTECTIONS</b>		
	<ul style="list-style-type: none"> <li>• 6 month moratorium on evictions for tenants in federally subsidized buildings</li> <li>• 2 to 6 month moratorium on foreclosures for homeowners with federally-based mortgages (majority of mortgages)</li> <li>• The bill includes \$4 billion in Emergency Service Grants that can go to immediately placing people into at least temporary housing, including in hotel and motel rooms.</li> <li>• \$10 billion for Rental Assistance Vouchers.</li> <li>• \$5 billion in Community Development Block Grants can be used for a variety of state and local needs, including services and rental assistance</li> </ul>	<ul style="list-style-type: none"> <li>• State and local governments must declare moratoriums on evictions by private landlords.</li> </ul>
<b>HEALTH CARE</b>		
<p><b>\$140 billion</b></p>	<ul style="list-style-type: none"> <li>• The bill provides \$100 billion for hospitals for COVID-19-related costs, but leaves it to the discretion of the U.S. Dept. of Health and Human Services how that funding will be allocated.</li> <li>• It includes \$1.32 billion for community health centers</li> <li>• \$16 billion for the emergency stockpile of medical supplies, and \$3.5 billion for research on vaccines and testing.</li> <li>• Allows states to offer coverage for COVID-19 testing and related services to uninsured individuals through the Medicaid program regardless of eligibility without cost-sharing.</li> </ul>	<ul style="list-style-type: none"> <li>• The CARES Act does not provide any dedicated funding to ramp up testing or tracing of patients, a big hole in the \$2 trillion legislation.</li> <li>• There is no special provision for Safety-Net Hospitals.</li> <li>• It does not require insurers to cover coronavirus treatment needs without cost-sharing;</li> <li>• It does not give states the option to cover coronavirus-related treatment and vaccines with no cost-sharing for the uninsured through Medicaid;</li> <li>• It doesn't subsidize COBRA premiums for workers who lose their jobs.</li> <li>• It doesn't protect people from surprise medical bills.</li> </ul>

TOTAL AMOUNT	WHO'S INCLUDED	WHO'S LEFT OUT
<b>SMALL BUSINESS ASSISTANCE</b>		
<p><b>\$350 billion in loans</b></p>	<ul style="list-style-type: none"> <li>The <b>Paycheck Protection Program</b> (PPP) provides 8 weeks of payroll assistance to help small businesses and nonprofits, including congregations, that maintain their payrolls during the crisis. The small business definition includes people who are self-employed, sole proprietors, freelance and gig economy workers, as well as Tribal Business concerns. Businesses, nonprofits, and congregations apply for PPP loans from a local bank. The loan would be forgiven and not counted as income if it's spent during the first eight weeks on payroll, including health insurance costs, rent, mortgage interest payments, and utilities. The amount of the loan is 2.5 times the organization's payroll for the previous year. Guidance on applying will be available by 4/11.</li> <li>Small businesses (and some nonprofits) are also eligible for \$10,0000 <b>Economic Injury Disaster</b> grants, as well as larger loans.</li> <li>More information <a href="#">here</a>.</li> </ul>	
<b>PAYMENTS TO STATE AND LOCAL GOVERNMENTS</b>		
<p><b>\$150 billion</b></p>	<ul style="list-style-type: none"> <li>The funding is allocated to <a href="#">states</a> based on their population.</li> <li>Cities with a population over 500,000 get a direct <a href="#">allocation</a> = to 45% of their share of the state population</li> <li>\$8 billion for Tribal Governments</li> <li>\$3 billion for Washington, DC, Puerto Rico and U.S. territories.</li> </ul>	<ul style="list-style-type: none"> <li>States will decide how much cities with populations below 500,000 receive. The sooner they make this decision the faster those towns and cities can act.</li> <li>This funding can support demands that organizations are making for more equitable access to testing, treatment, and financial support.</li> </ul>
<b>ELECTIONS</b>		
<p><b>\$400 million</b></p>	<ul style="list-style-type: none"> <li>\$400 million to states for election related costs such as early voting and vote-by-mail.</li> </ul>	<ul style="list-style-type: none"> <li>Advocates pressed for \$2 billion, which is likely needed to expand vote-by-mail.</li> </ul>
<b>OTHER FUNDING</b>		
	<ul style="list-style-type: none"> <li>\$30 billion for schools and other education institutions</li> <li>\$200 million in food assistance for Puerto Rico</li> <li>\$350 million for "Migration and Refugee Assistance" managed by the State Department</li> </ul>	<ul style="list-style-type: none"> <li>The bill does not include an increased funding to expand SNAP Food Stamps eligibility.</li> </ul>