



POVERTY IN THE PANDEMIC: WHAT'S IN THE AMERICAN RESCUE PLAN ACT FOR NEIGHBORS IN NEED

Tom Mulloy
National Director of Poverty Programs



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OPENING PRAYER

For all who have contracted coronavirus,
We pray for care and healing.

For those who are particularly vulnerable,
We pray for safety and protection.

For all who experience fear or anxiety,
We pray for peace of mind and spirit.

For affected families who are facing difficult
decisions between food on the table or public
safety,
We pray for policies that recognize their
plight.

For those who do not have adequate health
insurance,
We pray that no family will face financial
burdens alone.

For those who are afraid to access care due to
immigration status,
We pray for recognition of the God-given
dignity of all.

For our brothers and sisters around the world,
We pray for shared solidarity.

For public officials and decisionmakers,
We pray for wisdom and guidance.

Father, during this time may your Church be a sign
of hope, comfort and love to all.

Grant peace.
Grant comfort.
Grant healing.
Be with us, Lord.

Amen

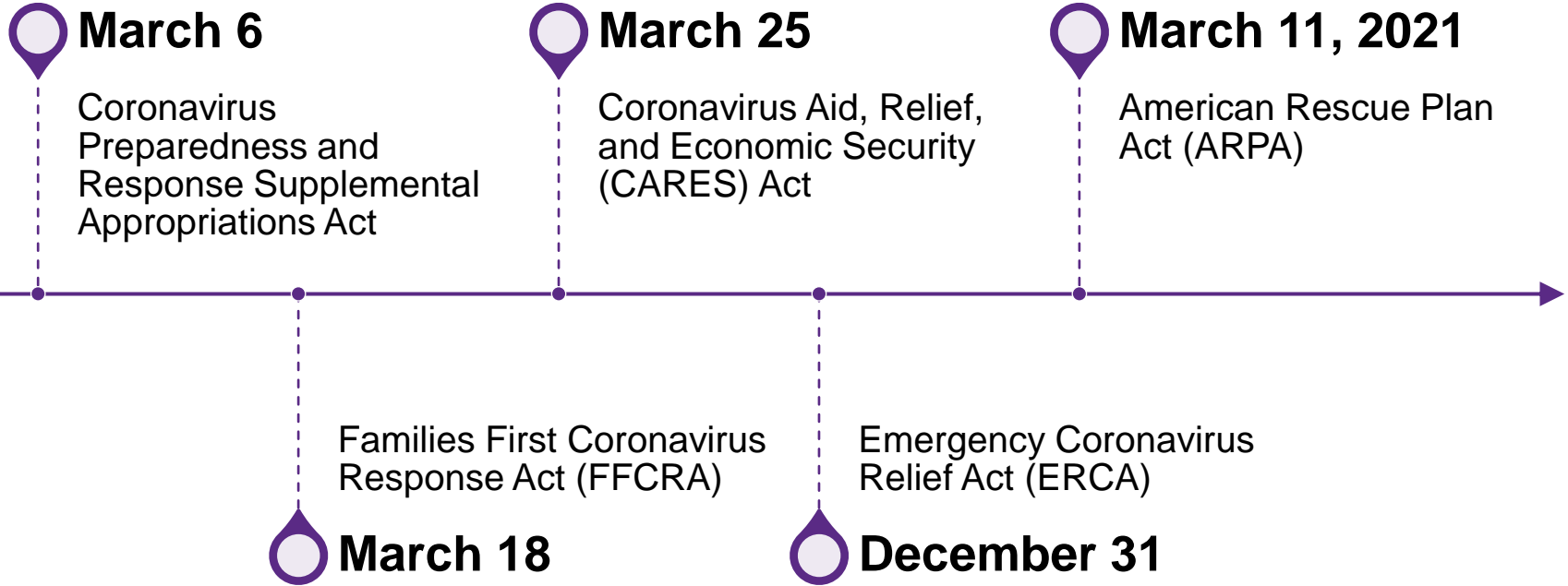
Covid-19: A Prayer of Solidarity. United States Conference of Catholic Bishops: [usccb.org/prayer-and-worship/prayers-and-devotions/prayers/covid-19-prayer-of-solidarity.cfm](https://www.usccb.org/prayer-and-worship/prayers-and-devotions/prayers/covid-19-prayer-of-solidarity.cfm)

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LEGISLATIVE RESPONSES



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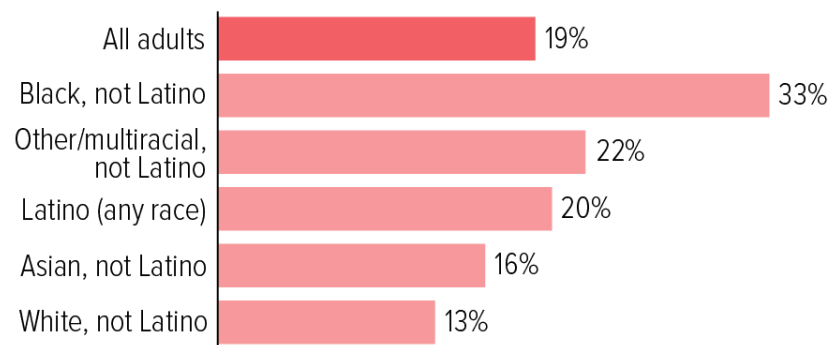
AMERICAN RESCUE PLAN

- Cash Assistance
- Unemployment
- Housing and Homelessness
- Hunger and Nutrition
- Nonprofit Organizations

CURRENT SITUATION

Nearly 1 in 5 Renters Not Caught Up on Rent During Pandemic, With Renters of Color Facing Greatest Hardship

Share of adult renters saying their household is not caught up on rent



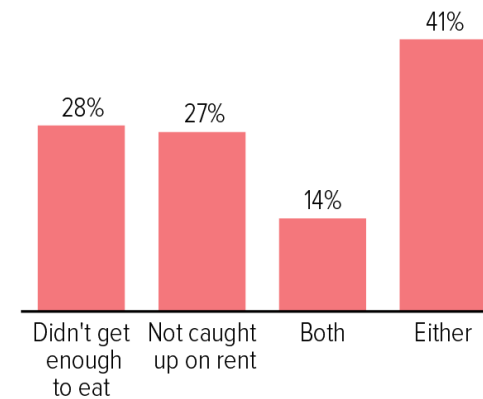
Note: Other/multiracial, not Latino = people identifying as American Indian, Alaska Native, Native Hawaiian or Pacific Islander, or more than one race. Chart excludes renters who did not respond to the question.

Source: CBPP analysis of Census Bureau Household Pulse Survey tables for February 17 - March 1, 2021

CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG

4 in 10 Children in Renter Households Face Food and/or Housing Hardship

Percent of children in households that:



Note: Didn't get enough to eat = household had "not enough to eat" sometimes or often in last 7 days. Figures omit children in households that do not pay cash rent, such as those in employer-provided housing, as well as those who did not respond to one or both hardship questions. Survey does not collect data on children directly; figures for children are estimated based on number of children in each household.

Source: CBPP analysis of Census' Household Pulse Survey public use file, data collected February 3-15, 2021.

CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG

Center on Budget and Policy Priorities, "Tracking the COVID-19 Recession's Effects on Food, Housing, and Employment Hardships", March 15, 2021



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CASH ASSISTANCE

ECONOMIC IMPACT PAYMENTS

- Individuals receive \$1,400/Married Couples \$2,800/ Additional \$1,400 per child
- Benefits phase down at \$75,000 individuals and \$150,000 couples
- Benefit will go out as tax rebates and issued through Treasury Department direct deposit.
- Mixed Status households (at least one parent and child have SSNs) *can* receive EIP.

Resources

- [IRS Economic Impact Payments home page](#)
- ['Get My Payment' to check status of payment & method](#)



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CASH ASSISTANCE

TAX CREDITS

- Child Tax Credit
 - Earned income threshold (\$2,500) eliminated
 - Fully refundable
 - Increased to \$3,000 for 6-16; \$3,600 children under six
 - ❖ Option to receive monthly July-December
- Earned Income Tax Credit
 - maximum childless worker benefit increases from approx. \$500 to \$1,500; expands eligibility to 19 year-olds and eliminates upper age limit.
- Tax Day is May 17

Resources

- [IRS Volunteer Income Tax Assistance \(VITA\) Finder](#)



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CASH ASSISTANCE *EMERGENCY HELP*

- \$1 billion Pandemic Emergency Fund
 - Support families with the lowest incomes by providing “non-recurrent, short-term benefits”
 - Up to four months
 - Address a specific crisis situation or episode

UNEMPLOYMENT ASSISTANCE

- Additional 25 weeks of pandemic-related unemployment benefits, through September 6
- Extends federal \$300/week enhancement
- Extend maximum duration to 79 weeks

Resources

- [Find your state's unemployment benefits](#)

HOUSING & HOMELESSNESS

- \$21.6 billion Emergency Rental Assistance—in addition to \$25 billion (ERCA)
- \$5 billion Emergency Housing Vouchers
- \$5 billion HOME program flexible funding

Resources

- [Emergency Rental Assistance Program \(U.S. Treasury\)](#)
- [National Low-Income Housing Coalition Assistance Map and Database](#)
- [Urban Institute Rent Assistance Prioritization Mapping](#)

HOUSING & HOMELESSNESS

- Eviction Moratorium: still in effect until March 31

Resources

- [Eviction Moratorium FAQ and sample declaration](#)
- [Find your Continuum of Care](#)

HOUSING & HOMELESSNESS

UTILITIES

- \$4.5 billion for the Low-Income Home Energy Assistance Program (LIHEAP) to help households with utility assistance
- \$500 million for low-income households with excessive water and wastewater bills/ arrearages

Resources

- [Find your local LIHEAP program here](#)

HOUSING & HOMELESSNESS

NON-CONGREGATE SHELTER

- The Federal Emergency Management Administration (FEMA) provides funding to state and local governments for costs related to emergency sheltering. State/local government entity can then contract with nonprofit organizations to provide services.
- During pandemic, FEMA will reimburse 100% of the costs associated with housing/sheltering solutions such as hotels, motels, dorms, etc.
- Must be pursuant to a declared public health emergency.

Resources

- [FEMA Non-Congregate Sheltering Guidance \(technical\)](#)
- [Find your State Emergency Management Agency](#)

HUNGER & NUTRITION

- Extended 15% increase in the Supplemental Nutrition Assistance Program (SNAP) benefit through September 30.
 - \$490 million to increase Women, Infants, and Children (WIC) fresh fruits and vegetables voucher
 - Expanded the Pandemic Electronic Benefit Transfer (P-EBT) program to provide direct benefits to households with children that have been unable to access free school lunches.
 - \$1 billion for food assistance to Puerto Rico and other territories
- ❖ Administratively, the U.S. Department of Agriculture (USDA) extended waivers that allow children to continue receiving summer meals.

Resources

- [USDA “Meals for Kids” Food Finder](#)
- [Feeding America](#)

HEALTH CARE

- **Affordable Care Act Exchanges**
In 2021-22, the bill provided health insurance subsidies to individuals who don't currently qualify because their income is too high, and it increases subsidies for many individuals who already qualify.
- **COBRA**
Federal government pays 100% of premiums through September 30, 2021

NONPROFIT OPERATIONS

PAYCHECK PROTECTION PROGRAM

- Additional \$7.5 billion for Paycheck Protection Program; expands eligibility
- Forgivable when certain criteria are met
- Deadline is still March 31, 2021, unless Congress extends

Resources

- [Small Business Administration PPP Page](#)
- [SBA Lender Matching Program](#)

NONPROFIT OPERATIONS

DISASTER LOANS

\$15 billion additional funding for SBA Targeted Economic Impact Disaster Loan (EIDL) Advance program

- Forgivable grants up to \$10,000 for nonprofits serving hardest hit low-income communities

Resources

- [EIDL Advance eligibility and FAQ](#)

NONPROFIT OPERATIONS

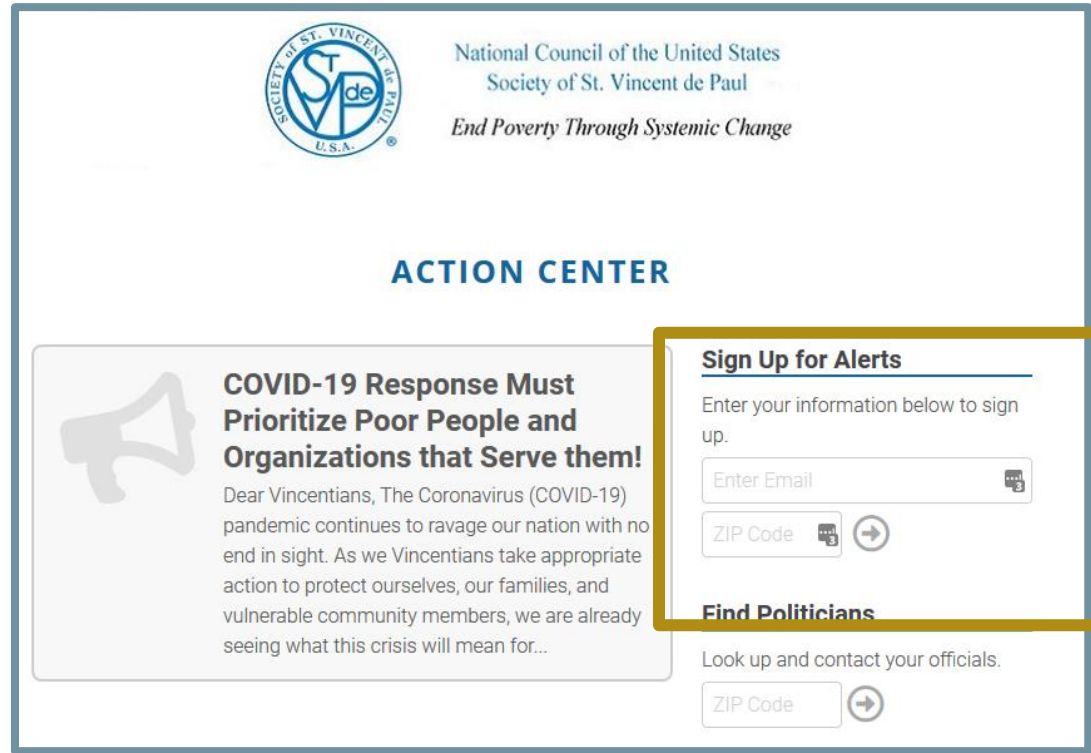
TAX PROVISIONS


- Employee Retention Tax Credit extended through December 31, 2021
- Refundable paid sick and family leave payroll tax credits extended through September 30, 2021 (FFCRA)
- Federal support to cover 50% (until March 31) and 75% (April 1-September 6) of the costs of unemployment benefits for self-insured organizations (FFCRA, CARES)

Resources


- ["Nonprofits, Don't Overlook Your Potential Refund Under the Employee Retention Tax Credit"](#)
- [National Council of Nonprofits](#)

STAY ACTIVE AND STAY TUNED!



 National Council of the United States
Society of St. Vincent de Paul
End Poverty Through Systemic Change

ACTION CENTER

 **COVID-19 Response Must Prioritize Poor People and Organizations that Serve them!**
Dear Vincentians, The Coronavirus (COVID-19) pandemic continues to ravage our nation with no end in sight. As we Vincentians take appropriate action to protect ourselves, our families, and vulnerable community members, we are already seeing what this crisis will mean for...

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STAY ACTIVE AND STAY TUNED!

*Poverty in America and Our Communities:
Using Census Data to Serve and Advocate More Effectively*

Thursday, April 15 at 3:00 PM ET
[Register Here!](#)

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svdpusa.org/members/Programs-Tools/Programs/Voice-of-the-Poor/What-Has-Been-Accomplished



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