



American Rescue Plan Act – Key Wins for America’s Latinos and Their Families

Provision	Funding	Description
<p>Cash/Stimulus Payments to Taxpaying Families, Including Mixed-Status Families</p>	<p>\$1,400/person</p> <p>More than 1.4 million spouses and nearly 3.7 million children who have a Social Security number in mixed-status families will be eligible for \$1400 each in cash relief.</p>	<p>\$1,400 in direct payments per adult and an additional \$1,400 per dependent, including both children and non-child dependents.</p> <p>For the first time, this relief applies to <u>all</u> spouses and children with Social Security numbers in mixed status families, meaning that 2.2 million more children will receive cash payments under this bill than the December-passed “down payment” package and the more than five million spouses and children who were excluded from the CARES Act when passed will be included in the ARP Act.</p> <p>More than 9M ITIN holders still do not qualify for a cash payment, including more than 900k children.</p>

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Enhanced Unemployment Benefits Extended	\$300/week	\$300 in enhanced unemployment benefits per week through September 6, 2021. This will put more money in the hands of some 2.4 million Latinos who are currently unemployed . In February, the Latino unemployment rate was 8.5%—more than double the pre-pandemic average of 4%. The legislation also makes the first \$10,200 in unemployment insurance untaxed for households making under \$150,000/year.
Keeping Families in Their Homes Keeping Families in Their Homes, cont.	\$40+ billion	<p>The bill includes more than \$26 billion in emergency rental assistance, including \$100 million for the housing counseling program, and an additional \$5 billion for people facing homelessness. Another \$10 billion is earmarked for mortgage assistance. This is a major win for Latinos, who have experienced significant housing insecurity during the COVID-19 pandemic. According to a February Census Bureau survey, only 36% of Latinos had high confidence that they could make next month’s mortgage payment and only 27% had high confidence they could make next month’s rent.</p> <p>The bill does <u>not</u> extend the nationwide eviction moratorium, which is currently slated to expire at the end of March 2021.</p>
Tax Credits Expanded to Ease Poverty	\$21 billion to expand the Earned Income Tax Credit (EITC): Nearly triples maximum credit and expands workers who qualify.	Expands the EITC for taxpayers with no qualifying children by almost tripling the maximum credit amount in 2021, from \$543 to \$1,502. Also reduces the minimum age to claim the credit from 25 to 19 (except for full-time students) and eliminates upper age limit. Finally, ensures workers whose earnings decline this year due to the pandemic do not see a reduced EITC.

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	<p>\$88 billion to expand Child Tax Credit (CTC):</p> <ul style="list-style-type: none"> • \$3,000 for children six to 16. • \$3,600 for children below age six. 	<p>This expansion will benefit four million childless Latino workers who—prior to this bill—risked being taxed further into poverty.</p> <p>Increases CTC from current \$2,000 to \$3,000 for children between the ages of six and 16 and creates a tax credit for eligible children below the age of six. Also makes the CTC fully refundable, ensuring that lowest-income households can benefit no matter how little income they earn each year.</p> <ul style="list-style-type: none"> • This provision will lift 1.7 million Latino children out of poverty and 4.1 million Latino children closer to the poverty line. In addition, 9.9 million Latino children will no longer be punished with smaller credits for living in poverty. • Nearly 800,000 undocumented children are still left out of this critical form of support. The CTC was available to them before the passage of the Trump tax cuts in 2017.
Paid Sick Leave Tax Credits Extended	\$3.8 billion	<p>Extends the refundable payroll tax credits for paid sick and family leave, enacted in the Families First Coronavirus Response Act, through the end of September 2021. This will significantly help Latinos, who compared to other racial/ethnic groups, are the least likely to benefit from paid sick leave through their employers. Today, more than half of Latinos—including 55% of men and 51% of women—are unable to earn a single paid sick day through their jobs.</p>
Emergency Assistance to Children and Families	\$1 billion	<p>\$1 billion for a newly established Pandemic Emergency Fund. Through grants to states and tribes, this fund would provide nonrecurring short-term benefits, like cash and vouchers, to eligible families with low incomes. According to one February Census Bureau survey, 20% of Latinos found it “very difficult” to pay for usual household expenses during</p>

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		the COVID-19 pandemic—a percentage that is about twice as high compared to Whites.
Support to Keep Small Businesses and Nonprofits Afloat	\$50 billion total in small business aid	<p>\$7.25 billion for the Paycheck Protection Program (PPP) and expands eligibility for nonprofits and digital news outlets, which increases the total PPP program level from \$806.4 billion to \$813.7 billion.</p> <p>\$15 billion for the Economic Injury Disaster Loan (EIDL) Advance program to help the hardest-hit small businesses.</p> <p>\$25 billion for a new program for food and drinking establishments, due to pandemic’s devastating impact on this sector. \$5 billion of this amount is set aside for businesses with less than \$500,000 in 2019 annual revenue.</p> <p>\$175 for Community Navigator Pilot Program to expand access to COVID-19 relief programs businesses owned by socially and economically disadvantaged individuals, women, and veterans. Provides \$100 million for community navigator grants, and \$75 million for outreach and education.</p>
Aid to State, Local, Tribal, and Territorial Governments	\$350 billion	<p>\$350 billion to help state, local, tribal, and territorial governments pay for unbudgeted expenses tied to the COVID-19 emergency.</p> <ul style="list-style-type: none"> • \$195.3 billion for states and Washington, DC • \$130.2 billion for local governments • \$20 billion for federally recognized tribal governments • \$4.5 billion for territories

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Debt Relief and Assistance for Farmers of Color	More than \$5 billion	More than \$5 billion in debt relief and assistance for farmers of color who have faced widespread and longstanding discrimination and disproportionate impacts from the pandemic.
Education Relief: Child Care, Schools, and Higher Education	<p>\$130 billion K-12</p> <p>\$7.6 billion for broadband</p> <p>\$40 billion for colleges and universities</p> <p>\$40 billion for child care</p>	<p>Nearly \$130 Billion for the Elementary and Secondary School Emergency Relief Fund, which will give schools the resources they need to reopen safely for in-person instruction and address significant impact of the pandemic on students' education and well-being. (Requires schools to have a safe return plan for returning students to the classroom within 30 days of receiving aid.)</p> <p>More than \$7 billion to cover the purchase of broadband service and devices by schools and libraries for use by students, staff, and patrons at other locations.</p> <p>\$40 Billion for the Higher Education Emergency Relief Fund, which is awarded directly to institutions of higher education. At least half of the funding institutions receive must be distributed to students in the form of emergency grants to prevent hunger, homelessness, and other hardships caused by COVID-19. Such grants are extended regardless of students' immigration status.</p> <p>\$39 billion in supplemental funding for childcare, which will help child care providers keep their doors open and reduce costs for struggling families. \$1 billion in emergency funding for Head Start, which will be used to maintain access to services for children and families.</p>

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Public Health Investments to Defeat the Virus	\$60 billion	<p>\$22.4 billion in testing, contact tracing, surveillance, containment, and mitigation, with a targeted investment of no less than \$2.5 billion for expanding access to testing and contact tracing in high-risk and underserved populations, including for communities of color and rural areas.</p> <p>\$19 billion in the nation’s supply of COVID-19 vaccines and therapeutics, including the manufacture, production, and purchase of vaccines, therapeutics, and ancillary supplies.</p> <p>Supplies \$8.75 billion for vaccine distribution, promotion, monitoring, and tracking, with a targeted investment of \$300 million for high risk and underserved populations, including for communities of color and rural areas.</p> <p>\$3.25 billion for the Strategic National Stockpile.</p> <p>\$10 billion for leveraging the Defense Production Act to purchase, manufacture, and distribute critically needed medical supplies and equipment.</p>
Expansion of Health Coverage and Care	<p>\$35 billion for Affordable Care Act (ACA) expansion</p> <p>\$108 million: Medicaid & CHIP coverage for COVID-19 vaccines and treatments</p> <p>\$7.8 billion: COBRA premiums</p>	<p>Reduction in health care premiums for low- and moderate-income families by increasing the ACA premium tax credits, thereby making coverage more affordable for working- and middle-class Americans.</p> <p>100% Medicaid and CHIP coverage for COVID-19 vaccines and treatments with zero cost to patients and fully covers vaccines for one year after the COVID-19 public health emergency ends.</p> <p>100% COBRA premium assistance for laid-off workers on employer plans through September.</p>

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	\$7.6 billion for Community Health Centers (CHCs)	\$7.6 billion for CHCs.
Behavioral Health	\$4 billion	To increase access to mental health and substance use disorder services, treatment, and prevention.
Addressing the Growing Hunger Crisis	\$10.42 billion	<p>Funding helps relieve the historic hunger crisis that has left up to nearly 50 million Americans, 17 million of whom are children, food insecure.</p> <ul style="list-style-type: none"> • 3.5 billion to extend the 15% SNAP increase through September 2021. • \$5 billion in P-EBT so that low-income families have access to food assistance during both the school year and summer months. • \$1 billion in nutrition assistance to Puerto Rico, American Samoa, and the Commonwealth of the Northern Mariana Islands. • \$37 million to the Commodity Supplemental Food Program for to low-income seniors. • \$880 million for the Special Nutrition Program for Woman, Infants and Children (WIC).