



CORONAVIRUS

EXPLAINER

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Proposals for third coronavirus response package

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The PCAF thanks the following organizations for their contributions and insights: American Federation of Teachers, Americans for Financial Reform, Center for Economic and Policy Research, Center for Popular Democracy, Center for Reproductive Rights, Institute for Policy Studies, National Partnership for Women & Families, National Women's Law Center, New America, People's Action, Public Citizen, Service Employees International Union, Social Security Works, and United We Dream

This is an analysis of the Senate Republican proposal released on March 22, 2020 and H.R. 6379, the Take Responsibility for Workers and Families Act, as introduced on March 23, 2020. This comparison focuses on select issues areas. A [section-by-section summary of H.R. 6379](#) is publicly available.

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Income assistance

Senate Republican proposal

- \$1,200 payment per adult (up to \$75,000 in annual income for individuals, \$112,500 for head of household, and \$150,000 for joint filers) and \$500 per child
- Only available to taxpayers who filed a 2018 or 2019 tax return
- The rebate amount is reduced by \$5 for each \$100 a taxpayer's income exceeds the phase-out threshold with complete phaseout at \$99,000 for individuals and \$198,000 for joint filers

House Democratic proposal

- \$1,500 payment per adult or child (capped at \$7,500 per family), including retirees and unemployed individuals
- Individuals with over \$75,000 in annual income (\$150,000 for joint filers) will repay all or part of cash assistance over three years (effectively a zero-interest loan)
- Temporarily suspends work requirements for Temporary Assistance for Needy Families (TANF)
- \$3 billion to help low-income families with utility bills

Unemployment Insurance (UI)

Senate Republican proposal

- Temporary UI program for those ineligible for regular UI through December 31, 2020
- \$600/week in addition to other UI benefits (totaling 100% wage replacement) for up to 3 months
- 50% federal funding for Short-Term Compensation (work sharing) through December 31, 2020 and \$100 million in grants to states
- 13 additional weeks of unemployment benefits through December 31, 2020

House Democratic proposal

- Temporary UI program for self-employed individuals, individuals about to start work, and job entrants at 25% of state's average weekly benefit (in addition to \$600/week)
- \$600/week in addition to other UI benefits (totaling 100% wage replacement)
- Full federal funding for Short-Term Compensation (work sharing) and \$100 million in grants to states
- 13 additional weeks of unemployment benefits
- \$1.36 billion for workforce training and flexibility for state and local workforce programs to continue services

Paid sick days & paid family and medical leave

Senate Republican proposal

- Retains exclusion of employers with more than 500 employees from emergency paid sick and paid family and medical leave programs

House Democratic proposal

- Extends emergency paid sick and paid family and medical leave to employers with more than 500

- Expands potential exemptions for employers with fewer than 50 employees
- Allows exemption of executive branch employees from paid leave protections
- Allows employers and self-employed individuals to receive an advance tax credit for paid leave expenses
- employees (no reimbursement for large employers)
- Eliminates potential exemptions for employers with fewer than 50 employees and health care providers and first responders
- Expands paid sick days to include individuals caring for themselves or a family member experiencing symptoms of COVID-19
- Expands paid family and medical leave to include individuals caring for themselves, a family member who is quarantined, or a senior family member or an adult child with disability
- Requires full wage replacement for all paid sick days use
- Defines “family” to include siblings, grandparents, grandchildren, domestic partners and next of kin and “parent” to include in-laws and parents of a domestic partner, in addition to bio/adopted parents, stepparents and people with an in loco parentis relationship
- Extends emergency paid sick days and paid leave programs through December 31, 2021

Small businesses and nonprofit organizations

Senate Republican proposal

- \$300 billion for loan guarantees and loan subsidies
- 100% guarantee for 7(a) loans and loans made for the Payment Protection Program through December 31, 2020
- Loan forgiveness equal to the amount the borrower spent during an 8-week period after the loan original date on payroll, mortgage interest, rent, or utility payments
- Excludes organizations that receive Medicaid funding, including those that

House Democratic proposal

- \$500 billion+ for grants and interest-free loans to small businesses:
 - \$300 billion in guaranteed, forgivable loans to cover short-term payroll costs
 - \$100 billion for Small Business Economic Injury Grants
 - \$184 billion in Small Business Disaster Loans
- Relief from SBA loan payments for 6 months

- provide reproductive health care, from small business loan eligibility
- Federal government covers 50% of unemployment compensation for nonprofits

- Suspends commercial rent payments for small businesses
- Prohibits internet cutoff
- Prohibits adverse action by debt collectors against small businesses and nonprofits until 120 days after pandemic
- Streamlined bankruptcy protections for more small businesses
- Expands reimbursement for paid sick days and paid leave programs to nonprofits
- Federal government covers 50% of unemployment compensation for nonprofits

Industry aid

Senate Republican proposal

- \$50 billion in aid to passenger airlines; \$8 billion in aid to cargo carriers; \$17 billion for businesses important to national security; and \$425 billion to other eligible businesses, states, or municipalities
- Conditions on aid:
 - No stock buybacks during loan
 - Maintain existing employment levels “to the extent practicable”
 - No executive pay increases for 2 years
 - Limits golden parachutes to double 2019 compensation
- Airline-specific conditions:
 - Maintain scheduled service where deemed necessary by Transportation Secretary
- Suspension of taxes on passengers, cargo, and aviation fuel

House Democratic proposal

- \$40 billion in grants to airlines; up to \$21 billion in loans to airlines; and \$10 billion in grants to airports
- Ban on all stock buybacks during pandemic
- Conditions on aid:
 - Maintain workforce levels, worker pay, and collective bargaining agreements
 - 14 days of paid leave throughout pandemic
 - Ban on executive bonuses, golden parachutes, and federal lobbying until aid repaid
 - Permanent requirement for worker representation on corporate boards
 - \$15 minimum wage to all workers by January 1, 2021
 - Caps executive compensation at 50:1 ratio to median worker pay
 - Limits golden parachutes
- Airline-specific conditions:
 - No dividends to shareholders from aid
 - Health and safety protections
 - Health care for direct and subcontracted employees

- Neutrality in organizing
- Furloughed worker protections
- Outsourcing restrictions
- Protects workers in case of bankruptcy
- Anti-price gouging and refund requirements during emergency
- Fully offset carbon emissions by 2025
- \$1.1 billion investment in green aviation technology

Tax benefits

Senate Republican proposal

- Acceleration of corporate Alternative Minimum Tax credits
- Increased deductions for business interest
- Faster write-offs for business investments
- Deferred payment of the employer share of Social Security tax with full repayment by December 31, 2022
- Above-the-line deduction for charitable contributions up to \$300 and increase in limits on individual and corporate deductions for charitable contributions
- Waives tax penalty for early withdrawal of retirement funds

House Democratic proposal

- Expands eligibility and increases benefit for Earned Income Tax Credit for 2020 and 2021
- Increases refundability and raises value for the Child Tax Credit
- Doubles Child and Dependent Care Tax Credit and raises income threshold for 2020 and 2021
- Expands eligibility for ACA premium tax credits beyond 400% of federal poverty level
- Refundable tax credit against employer share of Social Security taxes
- Refundable payroll tax credits for coronavirus-related charity care provided by hospitals and hospital facility expenditures
- Waives tax penalty for early withdrawal of retirement funds

Access to testing, treatment, and prevention

Senate Republican proposal

- Requires private insurers to cover coronavirus treatment and prevention
- Requires diagnostic test providers to make the price for the coronavirus test publicly available on the internet
- Provides \$1.32 billion in supplemental funding to community health centers on

House Democratic proposal

- Access to coronavirus treatment and future vaccine for all, including uninsured, at no out of pocket cost
- Special two-month open enrollment period for ACA Marketplace
- New incentives for states to expand Medicaid

the front lines of testing and treating patients for COVID-19.

- Requires Medicare and Medicare Advantage to allow fills and refills of prescription drugs for up to 3-month supply during the emergency.
- Requires notice from private insurer if consumer can advance-refill prescriptions
- Reimbursement for coronavirus treatment costs through National Disaster Medical System
- \$100 billion to reimburse hospitals for coronavirus-related expenses
- \$17.2 billion for health care access for veterans
- Sense of Congress that health care providers should avoid surprise medical bills
- Realtime reporting of coronavirus testing and results
- Awareness campaign (including testing and countering stigma) and toll-free CDC hotline for coronavirus questions

Health care capacity

Senate Republican proposal

- \$75 billion for hospitals, Community Health Centers, and government medical programs to treat coronavirus
- No specific funds allocated to increase hospital beds, allow the federal government to order and pay for ventilators, or otherwise improve health care infrastructure apart from an expansion of telehealth
- Clarifies Strategic National Stockpile can include medical supplies for coronavirus testing, treatment, and prevention
- Establishes Ready Reserve Corps

House Democratic proposal

- \$150 billion for hospitals, Community Health Centers, and government medical programs to treat coronavirus
- \$80 billion in low-interest loans to hospitals
- \$1.9 billion for expanded health care services for underserved populations
- \$5 billion for permanent Public Health Emergency Fund
- Additional \$5.5 billion for CDC
- Additional \$800 million for NIH
- Suspends Medicare cuts through sequestration
- Extends funding for Community Health Centers, National Health Service Corps, Teaching Centers, and Special Diabetes Program through November 30, 2020
- \$1.6 billion+ for Strategic National Stockpile of pharmaceuticals, personal protective equipment (PPE), and other medical supplies

- \$3.48 billion for PPE and deployment of medical support through Active, National Guard and Reserve service members (new funding, not reprogrammed)
- \$500 million to ramp up manufacture of PPE through Defense Production Act
- Expanded access to telemedicine
- Establishes Ready Reserve Corps
- Provides needed resources for the Medical Reserve Corps and flexibility for the National Health Service Corps

Worker protections

Senate Republican proposal

- No substantive proposal

House Democratic proposal

- OSHA Emergency Temporary Standard within 7 days (14 days for OSHA state plan states) for elevated-risk sectors:
 - Allows for administrative discretion in enforcement of the OSHA standard
- Requires investigation and recommendations on workplace transmission of coronavirus
- Provides necessary PPE for frontline health care workers
- Requires permanent infectious disease standard within 2 years

Child care

Senate Republican proposal

- No substantive proposal

House Democratic proposal

- \$4 billion for Child Care and Development Block Grants
- \$1 billion for Head Start
- Child care assistance for health care workers and emergency personnel
- Reimbursement of child and family care for federal employees required to work

Education

Senate Republican proposal

House Democratic proposal

- Student loan payments suspended for 3 months with no interest accrual, with possibility of a 3-month extension
- Flexibility for colleges and universities to continue operating
- Flexibility for students whose program eligibility would be affected by coronavirus
- \$10,000 in student debt cancellation for student loan borrowers (keeping borrowers current on payments)
 - Payments for FFEL, Perkins, and direct loan borrowers count toward Public Service Loan Forgiveness and income-driven repayment plans
- Flexibility for colleges and universities to continue operating
- Flexibility for students whose program eligibility would be affected by coronavirus
- \$30 billion State Fiscal Stabilization Fund to support schools and public colleges and universities
- \$10 billion for higher education institutions to alleviate financial burden and prevent layoffs
- Emergency expansion of broadband access to support distance learning

Food security

Senate Republican proposal

- No substantive proposal

House Democratic proposal

- Increases maximum SNAP allotment by 15% and increases minimum SNAP benefit from \$18 to \$30
- Emergency funding for other nutrition programs, including:
 - \$9 billion for child nutrition programs
 - \$450 million for food banks through TEFAP
 - \$750 million for senior nutrition
- Extends eligibility for home-delivered meals and home-based services to individuals quarantined or staying at home due to coronavirus
- Bars implementation of rules that would reduce SNAP benefits and access

Housing

Senate Republican proposal

House Democratic proposal

- No substantive proposal
- \$100 billion in Emergency Rental Assistance
- \$35 billion for Housing Assistance Fund for state housing agencies to assist with mortgage and utility payments
- \$5 billion in Homeless Assistance Grants
- Emergency appropriations for various housing programs to address increased need
- Suspends work requirements for federal housing programs
- Suspends rent payments for households receiving federal rental assistance until 6 months after emergency declaration lifted, with reimbursement for housing providers
- Moratorium on evictions and foreclosures until 6 months after emergency declaration lifted
- Mortgage forbearance for up to 1 year
- Prevents shutoff of electricity, internet, home heating and cooling, drinking water, and wastewater services during coronavirus public health emergency

Financial protection

Senate Republican proposal

- No substantive proposal

House Democratic proposal

- Prohibits late fees, interest rate hikes, or debt collection on non-mortgage loans during pandemic
- Suspends consumer and small business credit payments (including mortgages, student loans, and credit cards) during the pandemic
 - Federal Reserve facility to reimburse creditors during suspensions
- Suspends negative consumer credit reporting until 120 days after pandemic
- Prohibits adverse action by debt collectors against consumers until 120 days after pandemic
- Prohibits debt collection by VA until 60 days after public health emergency
- Extends payment plans from 5 to 7 years for consumer bankruptcy

- Prohibits price gouging related to coronavirus

State and local government aid

Senate Republican proposal

- Some of \$425 billion in loans, loan guarantees, and investments could go to states and municipalities
- Federal government covers 50% of unemployment compensation for state, local, and tribal governments

House Democratic proposal

- \$200 billion in stabilization funding for states
- \$15 billion for local governments through Community Development Block Grants
- \$25 billion for transit agencies
- Authorizes Federal Reserve to purchase state and local government bonds
- Automatically increases federal support for Medicaid if state experiences increase in unemployment
- Extends tax credits for paid sick days and paid leave programs to government agencies
- Federal government covers 50% of unemployment compensation for state, local, and tribal governments

Indian Country

Senate Republican proposal

- No substantive proposal

House Democratic proposal

- \$1.032 billion for Indian Health Service (IHS)
- 100% FMAP for urban Indian organizations
- Guarantees IHS and tribal health organizations direct access to Strategic National Stockpile
- Extends CDC Public Health Emergency Preparedness program to tribes
- \$453 million in emergency aid to tribal governments
- \$350 million for Native American Housing Block Grants and Indian CDBG
- Tribal eligibility for Homeless Assistance Grants
- \$100 million for Food Distribution Program on Indian Reservations
- \$69 million for Bureau of Indian Education

- Ensures voting access for tribes

Immigrants

Senate Republican proposal

- No substantive proposal

House Democratic proposal

- Cash assistance available to anyone with ITIN (ensuring benefit available to mixed status households)
- Allows Medicaid to cover coronavirus treatment regardless of immigration status
- Automatically extends Deferred Action for Childhood Arrivals and Temporary Protected Status
- Prohibits reprogramming/transfer of funds with the Department of Homeland Security
- Prevents exclusion of sanctuary jurisdictions from Byrne Justice Assistance Grants

Incarcerated population

Senate Republican proposal

- No substantive proposal

House Democratic proposal

- \$100 million for Bureau of Prisons for coronavirus prevention, preparation and response
- \$500 million for Byrne Justice Assistance Grants for coronavirus, preparation and response, including PPE
- Medicaid eligibility for inmates temporarily allowed 30 days prior to release

Elections

Senate Republican proposal

- No substantive proposal

House Democratic proposal

- Permanently requires no-excuse absentee voting (ballots must be mailed to all registered voters during an emergency) with prepaid postage

- Permanently requires at least 15 days of early voting
- Requires election contingency plans to protect health and safety
- Requires availability of online voter registration
- \$4 billion for Election Administration Grants

Foreign policy

Senate Republican proposal

- No substantive proposal

House Democratic proposal

- \$600 million for humanitarian assistance