



CORONAVIRUS

EXPLAINER

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Comparison of the CARES Act, Senate Republican bill, and House Democratic bill

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This is a comparison of the CARES Act (H.R. 748) signed into law on March 27, 2020 with the Senate Republican bill (S. 3548) introduced March 19 and the House Democratic bill (H.R. 6379, the Take Responsibility for Workers and Families Act) introduced on March 23.

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Income assistance

Senate Republican bill

- \$1,200 payment per adult (up to \$75,000 in annual income for individuals and \$150,000 for joint filers) and \$500 per child
 - Rebate amount reduced by \$5 for each \$100 a taxpayer's income exceeds the income threshold with complete phaseout at \$99,000 for individuals and \$198,000 for joint filer
 - Only \$600 for individuals with no federal tax liability and \$2,500 of qualified income

CARES Act

- \$1,200 one-time payment per adult (up to \$75,000 in annual income for individuals and \$150,000 for joint filers) and \$500 per child
 - Rebate amount reduced by \$5 for each \$100 a taxpayer's income exceeds the income threshold with complete phaseout at \$99,000 for individuals and \$198,000 for joint filers
 - Includes those with no income
- \$900 million for Low-Income Home Energy Assistance Program

House Democratic bill

- \$1,500 one-time 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)
- \$1.4 billion for Low-Income Home Energy Assistance Program

Unemployment Insurance (UI)

Senate Republican bill

- No substantive proposal

CARES Act

- \$600/week in addition to other UI benefits (totaling 100% wage replacement) for 4 months
- Temporary UI program for part-time, self-employed, gig economy, and other workers excluded from regular UI through December 31, 2020
- 13 additional weeks of unemployment benefits through December 31, 2020
- Provides federal funding for states to waive waiting weeks through December 31, 2020
- Full federal funding for existing STC (work sharing) programs, 50% federal funding for states beginning STC programs, and \$100 million in grants to states through December 31, 2020
- \$360 million for worker training and support and implementation costs at Department of Labor

House Democratic bill

- \$600/week in addition to other UI benefits (totaling 100% wage replacement)
- Temporary UI program for part-time, self-employed, gig economy, and other workers excluded from regular UI
- 13 additional weeks of unemployment benefits
- Full federal funding for STC and \$100 million in grants to states
- \$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 bill

- Retains exclusion of employers with more than 500 employees from emergency paid sick and paid family and medical leave programs
- Expands potential exemptions for employers with fewer than 50 employees
- Excludes parents who have to care for adult children with disabilities
- 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

CARES Act

- Retains exclusion of employers with more than 500 employees from emergency paid sick and paid family and medical leave programs
- Excludes parents who have to care for adult children with disabilities
- 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

House Democratic bill

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

- \$300 billion for loan guarantees and loan subsidies to assist small businesses and nonprofits
 - Forgivable loans for payroll and debt obligations
 - Loan forgiveness reduced if reduction in employees or pay
- Excludes organizations that receive Medicaid funding, including those that provide reproductive health care, from small business loan eligibility

CARES Act

- \$350 billion for new Paycheck Protection Program to assist small businesses and nonprofits
 - Forgivable loans for 8 weeks of payroll (up to \$10 million) to employers (including nonprofits) with less than 500 employees, self-employed individuals, and gig workers
 - Loan forgiveness reduced if reduction in employees or pay
 - Incentive for rehiring workers
- \$17 billion to provide relief from SBA loan payments for 6 months
- \$10 billion for SBA emergency grants for operating costs (up to \$10,000)
- Allows deferment of 7(a) loan payments for 6-12 months
- Federal government covers 50% of unemployment compensation for nonprofits

House Democratic bill

- \$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
- 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 bill

- General conditions on aid:
 - No executive pay increases for 2 years
 - Limits golden parachutes to double 2019 compensation
 - Government option for equity
- \$50 billion in loans and loan guarantees to passenger airlines; \$8 billion in aid to cargo carriers; and \$150 billion to other eligible businesses
- Airline-specific conditions:
 - Maintain scheduled service where deemed necessary by Transportation Secretary
- No independent oversight body
- Suspension of taxes on passengers, cargo, and aviation fuel

CARES Act

- General conditions on aid
 - U.S.-domiciled business with employees predominantly in the U.S. (still allows U.S. subsidiaries of foreign companies to receive aid)
 - No stock buybacks and dividends until 1 year after aid ends
 - No increase in executive compensation or severance pay more than double annual compensation
 - No businesses controlled by President, Cabinet, and Members of Congress (or family members)
- \$454 billion in loans, loan guarantees, and investment to industry
- Within \$454 billion facility, loans to nonprofits and businesses with 500-10,000 employees with conditions
 - Retain 90% of workforce with full compensation and benefits through September 30, 2020
 - No outsourcing of offshoring until two years after loan term
 - Respect for existing collective bargaining agreements until two years after loan term

House Democratic bill

- \$40 billion in grants to airlines and up to \$21 billion in loans to airlines
- \$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

- Neutrality in union organizing during loan term
 - Direct lending of \$25 billion for airlines, \$4 billion for cargo carriers, and \$17 billion for businesses important to national security with conditions
 - Maintenance of at least 90% of employees as of March 24, 2020 through September 30, 2020
 - \$32 billion for air carrier worker relief with conditions
 - Exclusive use for wages, salaries, and benefits
 - No furloughs or pay cuts until September 30, 2020
 - Executive compensation above \$3 million cut by half
 - Maintenance of necessary air service
 - Government option for equity
 - Creates Special Inspector General, Pandemic Response Accountability Committee, and Congressional Oversight Commission (with subpoena power) to provide oversight
 - Requires real-time reporting of aid transactions
 - Suspension of taxes on passengers, cargo, and aviation fuel
 - No \$3 billion bailout for fossil fuel companies
- 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
 - No \$3 billion bailout for fossil fuel companies

Tax benefits

Senate Republican bill

- Deferred payment of the employer share of Social Security tax with full repayment by December 31, 2022
- Allows businesses (including pass-throughs) to offset up to 100% of taxable income with “carry back” losses
- Acceleration of corporate Alternative Minimum Tax credits
- Increased deductions for business interest
- Faster write-offs for business investments
- 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

CARES Act

- Refundable payroll tax credit for 50% of wages paid to employees for employers that suspend operations or see over 50% drop in receipts
- Deferred payment of the employer share of Social Security tax with full repayment by December 31, 2022
- Allows businesses (including pass-throughs) to offset up to 100% of taxable income with “carry back” losses
- Acceleration of corporate Alternative Minimum Tax credits
- Increased deductions for business interest
- Faster write-offs for business investments
- Excise tax on distilled spirits waived for use in hand sanitizer
- 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 bill

- Refundable tax credit for 80% of wages paid to employees for small against employer share of Social Security taxes for small- and medium-sized employers that see over 20% drop in receipts
- Allows businesses (excluding pass-throughs) to offset up to 100% of taxable income with “carry back” losses
 - Disqualifies businesses that returned over 5% of value through stock buybacks or dividends
- 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 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 bill

- Requires private insurers and Medicare to cover coronavirus preventative services and vaccine at no out-of-pocket cost

CARES Act

- Requires private insurers and Medicare to cover coronavirus preventative services and vaccine at no out-of-pocket cost
- Requires diagnostic test providers to make the price for the coronavirus test publicly available on the internet
- Requires Medicare to allow fills and refills of prescription drugs for up to 3-month supply during the emergency
- \$15.85 billion for health care access for veterans

House Democratic bill

- 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
- 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 bill

- \$1.32 billion in supplemental funding to Community Health Centers
- Expanded access to telemedicine
- Establishes Ready Reserve Corps

CARES Act

- \$100 billion for health care providers to cover coronavirus-related costs
- \$27 billion for the Public Health and Social Services Emergency Fund
 - \$16 billion for Strategic National Stockpile of pharmaceuticals, personal protective equipment (PPE), and other medical supplies
 - \$3.5 billion to expand production of vaccines, therapeutics, and diagnostics
- \$4.3 billion for federal, state, and local public health agencies
- \$1 billion to ramp up manufacture of medical supplies through Defense Production Act
- Extends funding for Community Health Centers, National Health Service Corps, Teaching Centers, and Special Diabetes Program through November 30, 2020
- \$1.32 billion in supplemental funding to Community Health Centers
- \$1.4 billion for coronavirus operations by Active, National Guard and Reserve service members
- Additional \$4.3 billion for CDC
- Additional \$945 million for NIH

House Democratic bill

- \$150 billion for health care providers to cover coronavirus-related costs
- Over \$1.6 billion for Strategic National Stockpile of pharmaceuticals, personal protective equipment (PPE), and other medical supplies
- Over \$3 billion to expand production of vaccines, therapeutics, and diagnostics
- \$500 million to ramp up manufacture of medical supplies through Defense Production Act
- \$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
- \$3.48 billion for coronavirus operations by Active, National Guard and Reserve service members
- Expanded access to telemedicine
- Establishes Ready Reserve Corps

- Suspends Medicare cuts through sequestration through December 31, 2020
- Expanded access to telemedicine
- Establishes Ready Reserve Corps
- Provides needed resources for the Medical Reserve Corps and flexibility for the National Health Service Corps

- Provides needed resources for the Medical Reserve Corps and flexibility for the National Health Service Corps

Frontline worker safety

Senate Republican bill

- No OSHA Emergency Temporary standard

CARES Act

- No OSHA Emergency Temporary standard

House Democratic bill

- 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

Education

Senate Republican bill

- 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

CARES Act

- \$30.75 billion for Education Stabilization Fund to support local school systems and higher education institutions
 - \$13.5 billion for elementary and secondary education formula grants
 - \$3 billion for discretionary grants through states
 - \$14.25 billion for higher education
- Student loan payments suspended for 6 months with no interest accrual
- Income tax exclusion for employers to provide up to \$5,250 for student loan repayment assistance
- Flexibility for colleges and universities to continue operating
- Flexibility for students whose program eligibility would be affected by coronavirus

House Democratic bill

- \$30 billion for Education Stabilization Fund to support local school systems and higher education institutions
- \$10 billion for higher education institutions to alleviate financial burden and prevent layoffs
- \$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
- Emergency expansion of broadband access to support distance learning

Child care

Senate Republican bill

- No substantive proposal

CARES Act

- \$3.5 billion for Child Care and Development Block Grants
- \$750 million for Head Start

House Democratic bill

- \$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

Food security

Senate Republican bill

- No substantive proposal

CARES Act

- \$15.8 billion in additional funding for SNAP
- Emergency funding for other nutrition programs, including \$8.8 billion for child nutrition programs and \$450 million for food banks through TEFAP

House Democratic bill

- 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 and \$450 million for food banks through TEFAP
- Bars implementation of rules that would reduce SNAP benefits and access

Housing

Senate Republican bill

- No substantive proposal

CARES Act

- \$4 billion for Emergency Solutions Grants for those who are homeless or at risk of homelessness
- \$3 billion in rental assistance
- 120-day moratorium on evictions in properties receiving any federal assistance
- 60-day foreclosure moratorium on federally backed mortgages and up to 180 days of forbearance during emergency

House Democratic bill

- \$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 for Emergency Solutions Grants for those who are homeless or at risk of homelessness
- 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 bill

- No substantive proposal

CARES Act

- Suspends negative consumer credit reporting until 120 days after pandemic in the case of forbearance of payment modification

House Democratic bill

- 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 bill

- No substantive proposal

CARES Act

- \$150 billion for Coronavirus Relief Fund for states
 - Includes anti-abortion Hyde Amendment restrictions
- \$45 billion for FEMA Disaster Relief Fund for state, local, and tribal governments
- \$25 billion for transit agencies
- \$5 billion for Community Development Block Grant (CDBG), \$1.5 billion for Economic Development Administration, and \$50 million for Manufacturing Extension Partnership programs
- Federal government covers 50% of unemployment compensation for state, local, and tribal governments

House Democratic bill

- \$200 billion for State Stabilization Fund
- \$15 billion for CDBG. \$2 billion for Economic Development Administration, and \$50 million for Manufacturing Extension Partnership programs
- \$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 bill

- No substantive proposal

CARES Act

- \$8 billion set-aside for tribal governments in Coronavirus Relief Fund
- \$1.032 billion for Indian Health Service (IHS)
- \$453 million in additional appropriations to tribal governments
- \$300 million for Indian Housing programs
- \$100 million for Food Distribution Program on Indian Reservations
- \$69 million for Bureau of Indian Education

House Democratic bill

- \$10 billion set-aside for tribal governments in State Stabilization Fund
- \$1.03 billion for 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 additional appropriations 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

Seniors and people with disabilities

Senate Republican bill

- No substantive proposal

CARES Act

- \$955 million for nutrition programs, home and community based services, support for family caregivers, and other programs for seniors and individuals with disabilities
- \$200 million to mitigate spread of coronavirus in nursing homes
- \$50 in housing for low-income seniors
- \$15 million for housing for people with disabilities

House Democratic bill

- \$1.2 billion for nutrition programs, home and community based services, support for family caregivers, and other programs for seniors and individuals with disabilities
- Extends eligibility for home-delivered meals and home-based services to individuals quarantined or staying at home due to coronavirus
- \$550 million to mitigate spread of coronavirus in nursing homes
- Guarantees that State Long-Term Care Ombudsmen will be guaranteed access in person or using technology to residents of long-term care facilities
- Automatically boosts the federal reimbursement rate for Medicaid (FMAP) during economic downturns, providing states with more funding for healthcare, direct care and homecare services
- Authorizes Medicaid Home and Community Based Care Grants to respond to COVID

Immigrants

Senate Republican bill

- Requires Social Security Number for cash assistance (excluding immigrant families)

CARES Act

- Requires Social Security Number for cash assistance (excluding immigrant families)
- “Non-resident aliens” excluded from unemployment insurance
- Prevents exclusion of sanctuary jurisdictions from Byrne Justice Assistance Grants
- Prohibits transfer of funds to border wall

House Democratic bill

- 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 bill

- No substantive proposal

CARES Act

- \$100 million for Bureau of Prisons for coronavirus prevention, preparation and response
- \$850 million for Byrne Justice Assistance Grants to law enforcement and jails for coronavirus, preparation and response, including PPE
- Allows longer release to home confinement

House Democratic bill

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

Elections

Senate Republican bill

- No substantive proposal

CARES Act

- \$400 million for Election Administration Grants

House Democratic bill

- 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 bill

- No substantive proposal

CARES Act

- \$350 million for migration and refugee assistance
- \$258 million for international disaster assistance

House Democratic bill

- \$600 million for humanitarian assistance