

SPECIAL REPORT:
The Cost of Republican Inaction,
Volume 3.

The Price of Inaction is Highest for Poor Families And Low-Wealth Americans

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Executive Summary

From the COVID-19 pandemic, to the worst unemployment numbers since the Great Depression, to the widespread effects of systemic racism, no one feels the sense of urgency of this moment more acutely than low-wealth and poor families. The issues we prioritize, and the investments we make – or don't make – have long-term consequences for people who are barely making ends meet in the best of times. This is especially true for the poor, many people of color, immigrant families, and our tribal communities.

Low-wage work – and our nation's failure to pay even essential workers a living wage – keeps many workers in poverty and unable to meet their family's most basic needs. In the midst of the pandemic, those needs have increased.

Without unemployment insurance and other cash assistance, low-wage workers who are barely hanging on in normal times fall even further behind when their workplaces are shut down, or they're forced to stay home due to illness or child care issues.

Without access to affordable health care, including high-quality primary care, behavioral health care services, and paid sick days, even a minor health issue can become major, affecting all aspects of life including employment, housing, and a family's economic security.

Without housing assistance, low-income families struggle to pay their rent. Some end up in overcrowded, dangerous living conditions without water and electricity. Other people end up with no roof over their heads at all.

Without food assistance and nutrition programs, low-income individuals struggle to keep healthy food on their tables and give their children the nutrition they need to learn and grow.

Without access to prevention resources and programming, struggling families might be thrust into the child welfare system when it's unnecessary.

And in today's world, without internet service, low-wage workers and poor families face an insurmountable barrier to taking part in modern society, particularly during a pandemic – from applying for unemployment, to receiving telehealth services, to keeping up with their schoolwork, to advancing their educations.

The longer Republicans fail to act, the more poor families and low-wealth Americans suffer, and the greater the likelihood that we will emerge from this recession with even greater racial and economic inequality than when we entered it.

Mitch McConnell and Senate Republicans continue to work on behalf of the wealthy and the well-connected while turning their backs on the poor and low-wage workers.

It's time to pass the Heroes Act, which provides premium pay to our frontline workers, many of whom do not have a living wage now.

The Heroes Act also extends unemployment benefits, strengthens emergency paid sick days and family leave, increases food assistance, offer rent and mortgage assistance to those who need it, enhances the earned income and child tax credits, bolsters the Medicaid program, and much more for people struggling during this pandemic.

This is only one step, but it's a step that may be life or death for poor and low-wealth people in our country.

In the words of The Reverend Dr. William J. Barber II of the Poor People's Campaign: "Our problem isn't that we don't have enough money. It's that we don't have the moral capacity to face what ails our society."

Morality demands that we take action now. Low-wage workers and poor families have been waiting for far too long.

Poor and Low-Wealth Americans are in Desperate Need of Help

Before the COVID-19 pandemic, nearly 40 million Americans were already living in poverty, making below \$12,784 on their own or \$25,701 as a family of four.¹ In 2019, one in four Americans were “just getting by” or “finding it difficult to get by,” and more than a quarter of adults were either unable to pay their full monthly bills or were just a \$400 emergency away from being unable to.²

COVID-19 has pushed these poor and low-wealth Americans into further despair. Low-wage workers were the first to lose their jobs, and they face more barriers to getting them back. With little money in savings, these individuals are more likely to go hungry and lose their homes from eviction or foreclosure. Many lack affordable health care, paid sick days, clean water, internet, and other services vital to staying safe and connected during these unprecedented times.

Systemic racism and discrimination in employment and housing and the high cost of higher education have perpetuated a cruel cycle of low wealth and poverty among too many working families.

The toll of poverty on the U.S. economy is not insignificant: before COVID-19, child poverty cost the U.S. as much as \$1.1 trillion annually from crime, poor health outcomes, and lower incomes when poor children grow up.³ Now, America’s most vulnerable face higher risk of infection and severe complications from COVID-19. Without additional support, the economic and health burdens from poverty and low wealth will intensify for these families and the entire country.

Higher Unemployment

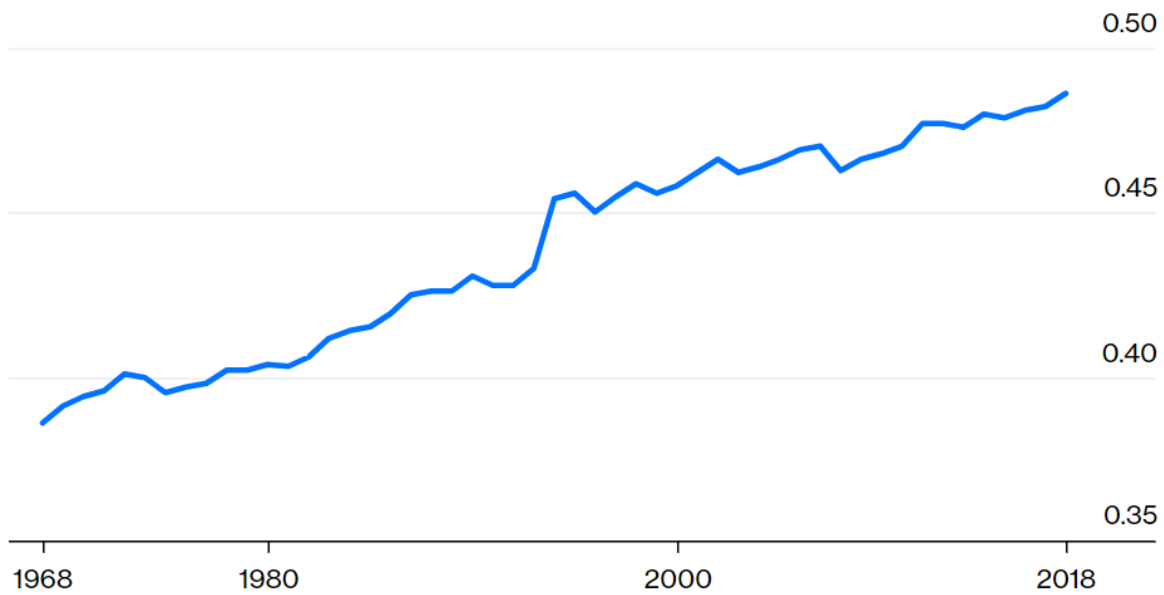
Low-income Americans are suffering the highest levels of unemployment during this pandemic. According to the Center for Budget and Policy Priorities, **more than half of the 20 million private-sector jobs lost from February to April came from low-wage industries.** During this period, the lowest-paying industries shed jobs at double the rate of medium-wage industries and nearly four times the rate of high-wage industries.⁴

Low-wage sectors employ a disproportionate number of women,⁵ people of color, immigrants, and adults without a four-year college degree – all of whom already face barriers to economic opportunity.⁶ This means that when these workers lose their jobs, they have a harder time getting them back. Low-income people are also less able to save money, giving them little – if anything – to fall back on during challenging times.

Analysts warn that these massive job losses among low-wage workers are

exacerbating income and wealth inequality in America, which by some measures was already at an all-time high before this crisis.⁷

A Widening Divide Gini Index of Income Inequality



Source: U.S. Census Bureau via Bloomberg

Source: [Bloomberg](#)

Although overall unemployment fell slightly in May, the job gains were not shared equally. Hispanic unemployment recovered much less than white unemployment, and it still remains the highest of all reported racial and ethnic groups at 17.6%. Meanwhile Black and Asian American unemployment increased in May to 16.8% and 15% respectively.⁸ Experts say this widening gap between white (12.4%) and Black unemployment (16.8%) means the labor market will remain weaker longer for Black workers.⁹

Additionally, as the Bureau of Labor Statistics did not provide any information on American Indian, Alaska Native, or Native Hawaiian unemployment rates in its May report, the continued impact of COVID-19 on Native communities remains unclear.

Unlivable Wages

The unemployment rates among low-wage workers would be even higher if these workers did not make up a great share of today's "essential workers."¹⁰ Although these essential workers have remained employed during the COVID-19 crisis, many

are still barely making ends meet.¹¹ Essential workers are more likely to live at or slightly above the federal poverty line and are more likely to rely on federal assistance like the Supplemental Nutrition Assistance Program (SNAP).¹²

Working full-time at the federal minimum wage of \$7.25/hour is not enough income to afford a modest one-bedroom rental in any state.

Without question, **today's minimum wage is not a living wage.** Working a full-time job at the federal minimum wage of \$7.25 an hour is not enough income to afford a modest one-bedroom rental in any state.¹³ A person working at federal minimum wage would have to work more than 2.5 full-time jobs – 103 hours per week – to cover that rent alone.¹⁴

In 2019, the average hourly wage needed to afford a modest one-bedroom rental in the U.S. was \$18.65.¹⁵ Meanwhile, before the coronavirus pandemic, an estimated 53 million people – 44% of all U.S. workers – were considered low-wage workers, with a median wage of only \$10.22 an hour.¹⁶

One analysis finds that **at least 13 million essential workers who are currently on the job are making less than \$15 per hour** – less than a living wage. About half of these underpaid essential workers are women, and nearly a third are people of color.¹⁷

Click [HERE](#) to calculate the living wage in your state.

Americans deserve wages that allow them to not merely scrape by but also to build a better future for themselves and their families. The essential workers making great personal sacrifices every day during this health crisis also deserve premium pay and enforceable workplace health and safety protections.¹⁸

Poor Access to Health Care

Low-wage workers struggle to afford medical treatment.¹⁹ They generally have less access to healthy foods,²⁰ breathe more polluted air,²¹ and have less disposable income to spend on their own health and wellness.

People in low-income households are more likely to skip medical treatment due to cost. In 2019, 38% of households with family incomes less than \$40,000 reported skipping some medical treatment, compared to 23% of households with

incomes between \$40,000 to \$100,000, and 9% of those making more than \$100,000 annually.²²

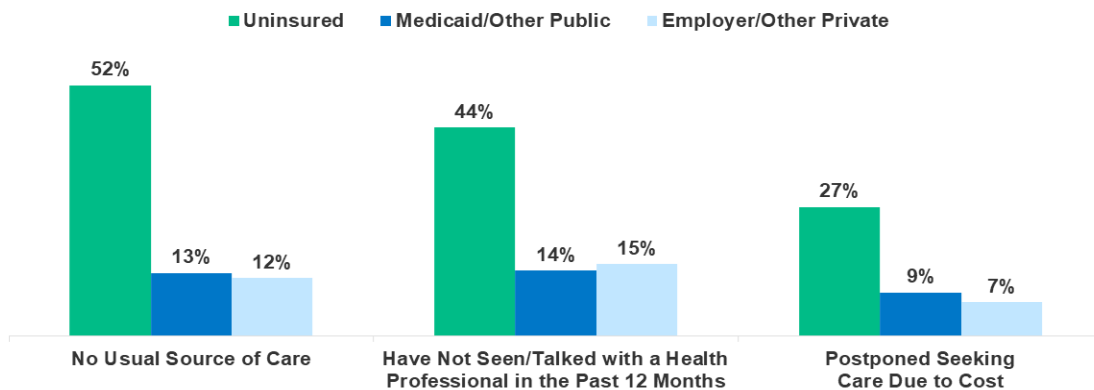
However, some health emergencies and treatments are unavoidable. In 2019, more than one in five adults had major, unexpected medical bills with a median expense between \$1,000 and \$1,999.²³

Furthermore, **nearly 30 million Americans – mostly low-income families and people of color²⁴ – remain uninsured in the United States.**²⁵ In fact, the uninsured rate has been growing under the Trump administration.²⁶ Many uninsured adults work in essential jobs that put them at greater risk of exposure to coronavirus, like construction and custodial services. More than half do not have a usual place to go when they need health care, and if they get sick, they're likely to face large medical bills. The fear of an unaffordable medical bill deters some people from seeking medical care even when they need it.²⁷

Unemployment due to the economic impact of COVID-19 stripped an estimated 27 million Americans, including 7 million children, of their employer-sponsored health insurance.²⁸ While some will be newly eligible for Medicaid, many families will fall through the cracks and continue to be left without access to affordable health coverage in states that have not yet expanded Medicaid.

Figure 2

Barriers to Health Care among Nonelderly Adults by Insurance Status, 2018



NOTE: Includes nonelderly adults ages 18 to 64. Respondents who said usual source of care was the emergency room were included among those not having a usual source of care. All differences between uninsured and insurance groups are statistically significant at the p<0.05 level.
SOURCE: KFF analysis of 2018 National Health Interview Survey.



Source: [Kaiser Family Foundation](https://www.kff.org/)

Medicaid and Community Health Centers

Medicaid is the single largest source of health coverage for low-income Americans, providing coverage to more than 60 million people.²⁹ Medicaid covers a range of health and long-term care services including mental health and substance use disorder treatment. In fact, Medicaid is the single largest payer for mental health services in the United States.³⁰ This has become increasingly important given the toll of the pandemic on people's mental health, including greater feelings of anxiety, depression, stress, and isolation.³¹

Community health centers are also a critical component of the health care safety net and serve as a vital lifeline for the most vulnerable populations in America. Community health centers provide affordable care to everyone who walks in the door. **Of the estimated 28 million patients that health centers serve, 91% are low-income and 63% are racial or ethnic minorities.**³² The COVID-19 pandemic, however, has put increasing pressure on health centers and their already tight budgets and limited workforces, forcing layoffs and temporary site closures. Without additional federal funding and support, these reductions could become permanent, exacerbating health care barriers for poor and low-wealth communities.³³

Housing Instability

Safe housing is essential for good health, and in a public health crisis, access to clean water and a safe place to isolate and quarantine are even more crucial. Before the coronavirus pandemic, more than half a million people were experiencing homelessness on any given night in the United States.³⁴ As these Americans know, it is nearly impossible to practice social distancing, frequent hand washing, or other recommended COVID-19 health precautions in shelters or on the streets.

In 2019, one in four U.S. renters paid over half their income on housing.

Without further action from Congress, even more Americans will find themselves homeless in the coming months as unemployment persists and moratoriums against eviction and foreclosure expire.³⁵ **In 2019, one in four U.S. renters – nearly 11 million households – paid more than half of their incomes on housing, often leaving them just one emergency away from eviction.**³⁶ Now, in the wake of historic layoffs and furloughs, millions of Americans are

struggling to keep a roof over their heads.

Low-income individuals are at greater risk of losing their homes during this crisis. Nearly 20% of surveyed homeowners making less than \$50,000 a year were unable to

pay their May mortgage payment or had to defer it, and more than 28% have little or no confidence they will make June's payment.³⁷

Click [HERE](#) to see how your state ranks in housing affordability.

In general, renters have a harder time weathering financial hardship than homeowners. Renters on average have lower incomes and less savings, less access to credit, and less job stability than homeowners.³⁸ **Renters are also more likely to work in industries most impacted by COVID-19.**³⁹ About 16% of U.S. renters overall were unable to pay rent in May, and 33% have little or no confidence they will be able to pay in June. Among lower-income households, these numbers rise. Nearly 25% of families renting and making less than \$25,000 were unable to pay May rent, and nearly half have little or no confidence they'll be able to pay in June.⁴⁰

The number of renters and homeowners who miss housing payments could rise after expanded unemployment benefits expire on July 31. In addition, state, local, and federal protections against evictions and foreclosures are slated to end over the coming months.⁴¹

PEOPLE OF COLOR ARE OVERREPRESENTED AMONG POOR AND LOW-WEALTH AMERICANS

Generations of employment and housing discrimination have made it difficult for communities of color to amass wealth and find economic security, even in a healthy U.S. economy.⁴² Today, people of color are overrepresented in many of the lowest-paid jobs in the United States and are most vulnerable to economic fallout from the COVID-19 pandemic.⁴³ As a result, they will shoulder most of the burden and suffer a longer recovery.⁴⁴

Less Wealth and Higher Rates of Poverty

- In previous years, the **typical net worth for Black and Hispanic families was \$17,600 and \$20,700, respectively, compared to \$171,000 for whites.**⁴⁵
- **The poverty rates among Blacks (22%), Hispanics (19%), and American Indian and Alaska Natives (24%) were more than double that of whites (9%)** before COVID-19. Asian and Native Hawaiian and Pacific Islanders also reported higher poverty rates (11%).⁴⁶
- Workers of color typically⁴⁷ earn lower wages than whites, especially women of color.⁴⁸ **Black, Hispanic, and American Indian and Alaska Native women earn 62 cents, 54 cents, and 57 cents, respectively, for every dollar non-Hispanic white men earn.**⁴⁹

Higher Unemployment

- In previous years, **Black and American Indian and Alaska Native workers were twice as likely to be unemployed as white workers.**⁵⁰
- **Communities of color are now experiencing higher unemployment during the COVID-19 crisis.** In May, the unemployment rates for Hispanics (17.6%), Blacks (16.8%), and Asians (15%) were far higher than that of whites (12.4%).⁵¹ Regrettably, the unemployment rates for American Indians, Alaska Natives, and Native Hawaiians, remain unclear, as the Bureau of Labor Statistics did not include them in their May employment report.⁵²

Higher Uninsurance Rates

- Before COVID-19, **uninsurance rates among American Indians and Alaska Natives (22%), Hispanics (19%), and Blacks (11%) were more than or close to double that of whites (8%).**⁵³
- **People of color account for over half of the nonelderly uninsured population in the U.S.,** despite being only 43% of the nonelderly U.S. population.⁵⁴

Housing Instability

- **Blacks and Hispanics or Latinx make up a majority of the homeless population, despite being a minority of the total population.** Blacks accounted for 40% of people experiencing homelessness in the U.S. in 2019 despite being 13% of the U.S. population.⁵⁵
- **Families of color are at greater risk of losing their homes during this crisis:** nearly 25% of Black homeowners and more than 17% of Hispanic or Latinx homeowners were unable to make their May mortgage payments or had it deferred compared to 8.5% of whites.⁵⁶ People of color also make up a higher share of renters in the United States.⁵⁷ Renters are typically less able to weather financial hardship than are homeowners.⁵⁸
- **Americans of color and immigrants are more vulnerable to water access issues.** Black and Latinx households are nearly twice as likely to lack complete plumbing as white households. Native Americans are 19 times more likely.⁵⁹
- **American Indians and Alaska Natives reside in some of the worst housing conditions in the country.** Forty percent of Indian housing on Tribal lands are considered substandard, compared to 6% nationally. Nearly a third of homes are overcrowded, nearly half are without public sewer systems, and 16% are without basic running water.⁶⁰

Food Insecurity

- Food insecurity is spiking as a result of COVID-19, especially among people of color. Survey results from April show **29% of Black and 34% of Hispanic Americans reported not having enough food to last the month,** compared to 18% of non-Hispanic whites.⁶¹

Less Access to Internet

- **In 2015, 25% of Black households and 23% of Hispanic or Latinx households with school-age children did not have a high-speed internet connection,** compared to 10% of white households.⁶²
- **Blacks and Hispanics are more likely to rely on their mobile phones for internet access,** making online tasks such as applying for jobs and doing school work especially difficult.⁶³
- **In 2018, 41% of people living on Tribal lands lacked access to high-speed internet. In rural Tribal areas, 68% reported not having access.**⁶⁴

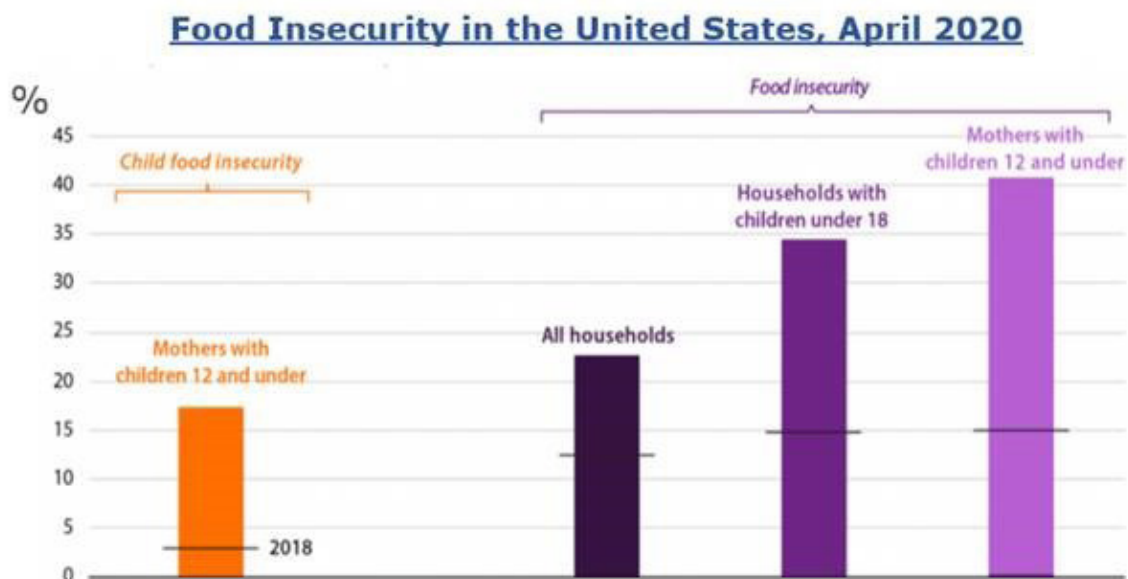
Limited Access to Water and Electricity

As poor families worry about keeping their homes, many cannot afford to keep the water running or the electricity on – essential services during a health emergency. **Before the pandemic, one in three U.S. households already struggled to pay their energy bills or maintain a safe temperature at home,**⁶⁵ and roughly **15% of residential water customers were at risk of payment problems.**⁶⁶

Additionally, **at least 2 million Americans lacked running water, basic indoor plumbing, or sanitation altogether.** Communities of color are more likely to lack water access than white communities, and the disparity is particularly extreme for Native Americans, whose households are 19 times more likely to lack indoor plumbing than white households are.⁶⁷

Food Insecurity

Poor and low-income families, especially those with children, are also more likely to face food insecurity.⁶⁸ **Since the pandemic, food insecurity has doubled in the United States. Among households with children, food insecurity has more than doubled.**⁶⁹ Demand for food assistance has surged among families already receiving some support as well as Americans struggling to afford groceries for the first time.⁷⁰ According to a national survey, **more than 20% of U.S. households and 40% of households with young children were food insecure as of late April 2020.** This is a dramatic rise from 2018, when about 11% of U.S. households and 15% of households with young children were food insecure.⁷¹



Source: [The Hamilton Project](#)

Food assistance programs like the Supplemental Nutrition Assistance Program (SNAP) are a lifeline for the millions of people facing food insecurity in the United States. Between February and April, the number of SNAP participants increased by about 14%, or 2 million people, across 17 states alone. Some states, like Michigan, Kentucky, Indiana, and Florida, saw demand rise 20% or higher. Demand for SNAP typically rises due to financial crises or natural disasters, but the levels we are witnessing today dwarf the maximum 4% increases seen around the Great Recession.⁷²

Click [HERE](#) to learn about hunger in your state.

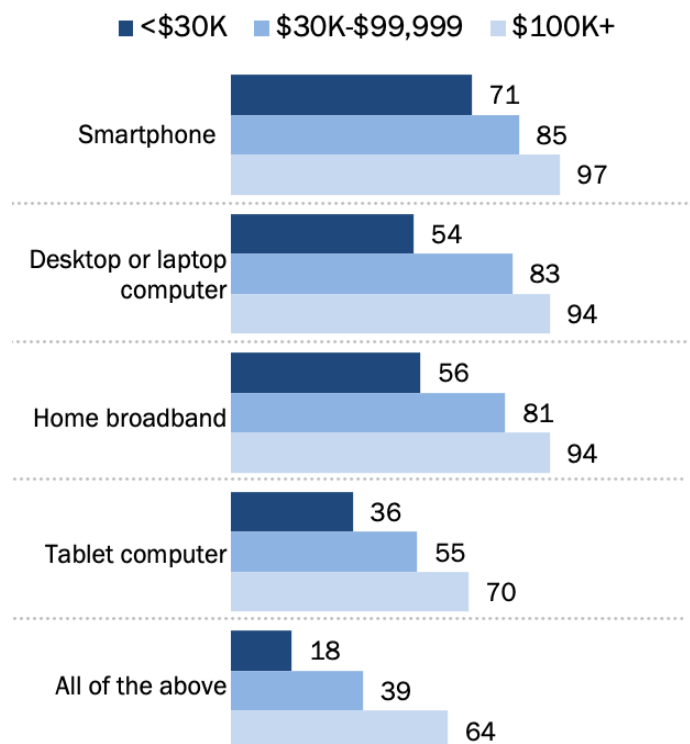
Digital Divide

In today's world, families without internet access face a high barrier to taking part in modern society. Essential services including education, health care, and financial assistance have in some instances shifted completely online amid widespread social distancing measures to control the spread of the coronavirus. The cost and availability of high-speed broadband and technology, however, remains a barrier for many Americans.⁷³ **Lower-income families are less likely to have access to broadband internet⁷⁴ and have lower levels of technology adoption.⁷⁵** Therefore, they risk falling further behind.

The digital divide – the gap between individuals with and without access to high-speed broadband and information technology – has narrowed recently in the United States, but disparities persist among higher- and lower-income Americans, especially as it relates to technological adoption.

Lower-income Americans have lower levels of technology adoption

% of U.S. adults who say they have the following ...



Note: Respondents who did not give an answer are not shown.
Source: Survey conducted Jan. 8-Feb. 7, 2019.

PEW RESEARCH CENTER

According to a national 2019 Pew Survey, nearly 30% of adults in households with annual income less than \$30,000 did not own a smartphone, and more than 40% did not have home broadband or a computer. More than a quarter of adults in these low-income households were “smartphone-dependent” internet users – meaning they owned a smartphone but did not have home broadband.⁷⁶ These users are more likely to rely on smartphones for tasks that are easier to complete on a computer or tablet, like applying for a job, accessing government services or resources, and taking classes.⁷⁷

Children in low-income households are more likely to lack high-speed home internet. A Pew Research Center analysis of 2015 Census data found that **more than a third of children ages 6 to 17 in households earning less than \$30,000 annually did not have high-speed home internet.** This level was more than double the share of children in households earning \$30,000-\$74,999 and much greater than the 6% of children in households earning above \$75,000 who lacked high-speed home internet.⁷⁸

The shift to online learning due to school closures has also taken a significant toll on all students, particularly students of color, students of low-income families, students with disabilities, English learners, migrant children, students experiencing homelessness, and children and youth in the foster care system. For many of these students, school closures don’t just present barriers to accessing high-quality education. They also remove stability, safety, and access to food, counseling, and other resources. At least 1.5 million public school students in the U.S. are experiencing homelessness; nearly half of college students are housing insecure, and 16% are homeless.⁷⁹

Barriers to Accessing Child Care

Widespread school and child care closures have also left many low-income parents scrambling to find and pay for child care to avoid missing work and losing their jobs. More than a third of essential workers have a minor child at home.⁸⁰ While some cities and localities are providing child care for essential workers and many child care providers have remained open to serve these families, accessing and providing safe child care continues to be a challenge throughout the pandemic.⁸¹ Low-income families bear a disproportionate burden of the challenges associated with accessing quality, affordable child care, and child care providers are largely low-wage workers themselves.⁸²

Parents experiencing homelessness also face significant obstacles to accessing child care for their children while schools are closed. Some homeless shelters have had to

turn families away to comply with social distancing measures.⁸³

The COVID-19 crisis has threatened the long-term stability of the nation's child care system and could leave low-income families and families of color with a shortage of quality, affordable child care options that they need to return to work.⁸⁴ Many unemployed parents trying to reenter the job market will be unable to do so without child care.⁸⁵

Disadvantaged Children and Youth in Foster Care

When a family faces poverty and economic instability, parents grapple with impossible decisions to keep their families safe and healthy. Parents experiencing economic instability are under considerable stress and are in need of financial and in-kind support to help make ends meet and provide for their children. As sheltering in place guidelines are lessened, there are concerns that there will be a surge in reported abuse and neglect allegations. Child welfare systems will need federal support to best serve families and have the opportunity to connect them with services and programs so that children are only brought into foster care when it is necessary to do so. This is particularly important for Black and Tribal children, who were already overrepresented in the child welfare system before the pandemic.⁸⁶

Older youth in foster care, and youth aging out of the foster care system, are experiencing extreme financial hardship due to the COVID-19 crisis. Often without a permanent family to lean on for financial support, many of these youth have lost their employment, connection to educational programming due to school closures, and may face homelessness due to closed university campus housing. Youth aging out of foster care at age 18 or 21 lose access to health care and many supportive programs, which is particularly problematic during this uncertain time.⁸⁷

Time to Pass the Heroes Act

Mitch McConnell and Senate Republicans continue to work on behalf of the wealthy and the well-connected while turning their backs on the poor and low-wage workers.

Democrats know it's time to act to provide opportunity and economic support to all Americans.

It's time to give Americans a living wage so they can afford rent and pay their bills while saving for a better future.

And it's time to pass the Heroes Act, which extends lifesaving measures due to expire very soon and provides even more support for America's most vulnerable people and families.

Cash Assistance:

- **Extends the weekly \$600 federal unemployment payments through January 2021**, providing a vital safety net for Americans who have lost their jobs.
- **Provides a second round of economic-impact payments of \$1,200 per family member**, up to \$6,000 per household.

Job and Economic Security

- **Establishes a \$200 billion Heroes Fund** to provide a \$10,000 premium pay increase for essential frontline workers.
- **Directs OSHA to issue an Emergency Temporary Standard** to ensure frontline workers' health and safety are protected during this pandemic.
- **Expands Paid Sick and Family Leave** to nearly all workplaces to ensure workers are not forced to lose a paycheck when they need to stay home sick or care for their children.
- **Enhances the new Employee Retention Credit that encourages employers to keep employees on payroll**, allowing 60 million Americans to remain connected to their paychecks and benefits.
- **Expands the Earned Income Tax Credit**, including by increasing the credit for individuals without dependents and allowing younger workers to benefit.

Health Care

- **Increases Federal Medicaid Assistance Percentage (FMAP) payments to state Medicaid programs by 14 percent** to help states preserve existing health care coverage and expand it to those who need it due to job loss or other issues.
- **Eliminates cost sharing for COVID-19 treatment and vaccines** during the public health emergency.
- **Includes \$7.6 billion for Community Health Centers** to expand their capacity to provide testing and care for COVID-19 patients and continue to offer comprehensive primary health care services.
- **Adds \$3 billion for the Substance Abuse and Mental Health Services Administration** to address the mental health and substance use disorder crisis worsened by COVID-19.
- **Provides subsidies to allow workers losing employer-sponsored coverage to remain on their plan**, and creates a special enrollment period for individuals to enroll in health care through the Affordable Care Act exchanges.
- **Provides \$2.1 billion to the Indian Health Service** to address coronavirus-related health care needs for Native Americans.

Housing Stability:

- **Provides nearly \$200 billion to keep people in their homes**, including \$100 billion in emergency rental assistance and \$75 billion in emergency assistance for homeowners.
- **Expands eviction and forbearance protections** for renters and homeowners.
- **Provides \$900 million for the Bureau of Indian Affairs to meet Tribal government needs** necessary to prevent, prepare for, and respond to the coronavirus, including addressing overcrowded housing and water access and sanitation needs.
- **Includes \$3 billion to assist low-income families with their energy and water bills.**

Food Security:

- **Provides a 15% increase to the maximum SNAP benefit.**
- **Stops harmful SNAP rules proposed by the Trump Administration that take food away from families.**

- **Grants an additional \$1.1 billion to the Special Supplemental Nutrition Program for Women Infants and Children (WIC)**, to provide low-income pregnant women or mothers with young children access to nutritious foods.
- **Includes an additional \$150 million to help local food banks** meet increased demand.
- **Provides an additional \$3 billion for child nutrition programs and extends key flexibilities and assistance like Pandemic EBT to feed children while schools are closed.**

Internet Access and Connectivity

- **Includes \$1.5 billion to close the homework gap** by providing E-rate funding for increased internet access and connected devices for students and library patrons, and \$4 billion for emergency home connectivity needs for those who cannot afford it.
- **Ensures continued connectivity among broadband and telephone customers** by prohibiting providers from terminating service due to a customer's inability to pay because of financial hardships related to the COVID-19 pandemic.

Child Care:

- **Provides \$7 billion in dedicated funding for child care** through the Child Care and Development Block Grant (CCDBG), a vital first step toward stabilizing the child care market.
- **Includes \$850 million through the Social Services Block Grant (SSBG) for child and family care for essential workers.**
- **Makes the Child Tax Credit fully refundable and increases the amount per child.**

Support for Struggling Families

- **Provides \$9.6 billion for emergency aid and services to disadvantaged children, families and households through SSBG.**
- **Includes \$50 million in dedicated funding for older youth who were in foster care at age 14** through the John H. Chafee Foster Care Independence Program.
- **Includes \$100 million to support home visiting programs** funded under the Maternal, Infant, and Early Childhood Home Visiting program (MIECHV).

Endnotes

- 1 <https://www.census.gov/content/dam/Census/library/publications/2019/demo/p60-266.pdf>
- 2 <https://www.federalreserve.gov/publications/files/2019-report-economic-well-being-us-households-202005.pdf>
- 3 <https://www.nap.edu/catalog/25246/a-roadmap-to-reducing-child-poverty>
- 4 <https://www.cbpp.org/blog/people-already-facing-opportunity-barriers-hit-hardest-by-massive-april-job-losses>
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