

*In 2020, thousands of UNITE HERE hospitality workers led the largest union door-to-door canvass in the country, knocking on millions of doors to **Take Back the White House**. Then we threw down in Georgia to **Take Back the Senate**. We were long overdue for urgently needed relief. Now we're starting to win back what we've lost.*

WHAT'S IN THE AMERICAN RESCUE PLAN?

\$1,400 Checks

Most households will receive \$1,400 checks for each household member, including adult dependents. You qualify for the full amount if you have a social security number, you filed taxes in 2019 or 2020, and you reported adjusted gross income of less than \$75,000 (or less than \$150,000 for a married couple.)



This means a lower or middle-income family of four will get a total of \$5,600. The White House estimates 85% of all American families will receive these checks. Although undocumented residents will not qualify, their documented spouses and lawfully present adult dependents are eligible to receive the checks.

- If you've already filed your income tax return for 2020, the IRS will use that information to determine how much you should receive.
- If you haven't yet filed for 2020, the IRS will use your 2019 returns to determine how much you should receive.
- If you put direct deposit or bank account information on your returns, the IRS will send your money electronically. If you did not provide bank information, they will mail you a paper check or debit card.

Unemployment Insurance: \$300/week more for unemployed workers, and extension of the time you can continue to receive benefits



If you're unemployed and are receiving state benefits, the rescue plan provides a \$300 per week supplement to your regular state unemployment check. It also extends the maximum number of weeks you can receive unemployment benefits and extends the time period during which you may qualify for benefits until September 6.

Also, people who receive unemployment benefits will not be taxed on the first \$10,200 of such benefits as long as their household adjusted gross income is less than \$150,000.

Health Care for Laid Off Workers: 100% COBRA premium coverage through 9/30



The Plan includes funding to help laid off workers keep health insurance coverage through a 100% subsidy of the cost of COBRA from April 1 – September 30, 2021.

This subsidy will provide free coverage for certain eligible members and their covered dependents who lost coverage due to reduced hours or loss of their job.

You are eligible if you lost coverage due to involuntary loss of job or reduced hours between Nov 2019 – March 2021, or lose it between April – September 2021, AND you are NOT eligible for coverage through Medicare or other group health insurance (e.g., from another job or a spouse). Health plans will send out a COBRA election form to sign up.

Housing Assistance: Help for renters who are behind on their rent and homeowners behind on their mortgages



The Plan provides \$21 billion in emergency aid to help renters cover back rent. It also provides \$10 billion in funding to assist struggling homeowners to catch up with their mortgage payments and utility costs. And it provides funding for families and individuals who are recovering from or at risk of homelessness. Funds will be distributed to state and local entities, which will process applications for relief from households and landlords.

Food Access: Increased SNAP benefits



The Plan will increase SNAP (Supplemental Nutrition Assistance Program) benefits by 15 percent through September 2021. The Plan also funds partnerships with restaurants to help feed American families. And it provides U.S. territories like Puerto Rico additional nutrition assistance funding, in addition to funding to make sure women, infants and children get the food they need to help address food insecurity.

Support for Families: Increased Child Tax Credit

The Plan increases the child tax credit from \$2,000 per child to \$3,000 per child (and \$3,600 for a child under age 6) and makes 17-year-olds qualifying children for the year. This means a typical family of four with two young children will receive an additional \$3,200 in assistance to help cover costs associated with raising children. The families of more than 66 million kids will benefit.

The IRS will use your 2020 tax return to determine how much money you should receive. Payments should begin to be distributed in July.



Families eligible for the full credit would get payments of \$250 per child (\$300 per child under 6) per month from July through the end of this year, plus a one-time payment of the remaining \$1,500 per child (\$1,800 per child under at 6) received at tax time next year.

Higher Earned Income Tax Credit

Under the Plan, 17 million workers will qualify for tax credits of up to \$1,000 more than what they usually get. According to the White House, the top occupations that will benefit from this provision are cashiers, food preparers and servers, and home health aides.

New Tax Credit to Help Cut Childcare Costs

Families can get back as a refundable tax credit (which means they get it soon after they file their taxes) as much as half of their spending on childcare for children under age 13, so that they can receive a total of up to \$4,000 for one child or \$8,000 for two or more children.

Secure Retirement: Protecting pension benefits for millions of union members and retirees

The American Rescue Plan allows the federal government to stabilize struggling multi-employer pension plans to ensure that millions of American union members can retire with dignity and receive all the retirement benefits to which they are entitled.

Additional Emergency Funding For:

- Expanding vaccine distribution
- Lowering the cost of health insurance under the Affordable Care Act
- Reopening schools safely
- Shoring up child-care providers so they can meet their costs
- Rescuing struggling restaurants
- Boosting state and local government virus testing and vaccine distribution
- Helping public transit systems avoid layoffs and service disruptions

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