



# Hidden Benefits



HOW THE  
GOVERNMENT CAN  
HELP YOU AND  
YOUR FAMILY

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# CHAPTER 1

## Introduction

Are you one of the millions of Americans facing financial hardship, debt, food insecurity, or a housing crisis? If so, you are not alone. It's a fact that hardworking Americans may find themselves up against a financial burden from time to time, and the government is here to help.

Contrary to what some people might tell you, government assistance programs are not so-called "handouts." Instead, these are programs designed to help get you through a hard moment and back on your feet, equipping you with the tools you need to carry on and build a successful life for yourself and your family.

### HOW YOU CAN GET ACCESS

While these programs are in no way exclusive, they aren't necessarily tools you can just snap your fingers and gain access to. If you find yourself in need of government assistance, it's imperative that you first understand the steps you'll need to take in order to quickly and efficiently begin receiving the help you need. And that is precisely the goal of this guide: to streamline the process so you have a full grasp of the avenues available to you, and how to get started.

One important designation to keep in mind is that while the majority of this ebook will cover federal, or nationwide, programs, there are also a host of state-funded programs that you might likewise qualify for. Where possible, we've made sure to mention when such a program might be beneficial to look into.

There will also be certain programs that can only be applied to during specific times of the year, though the majority can be accessed throughout the year. We will also make sure to denote this difference where applicable.

And to make this content as easily consumable as possible, we've broken down the various programs by category, so you can learn more about whatever topic most concerns you, whether it be housing, education, healthcare or food assistance.

Please know there is help available to those who need it, and taking part in a financial relief program is in no way indicative of your future possibilities. In fact, in many ways taking the time to research and do your due diligence is proof of the determination to succeed that you're capable of! Today could just be the first step in a long road of upcoming wins that are coming your way. Let's get started. 4

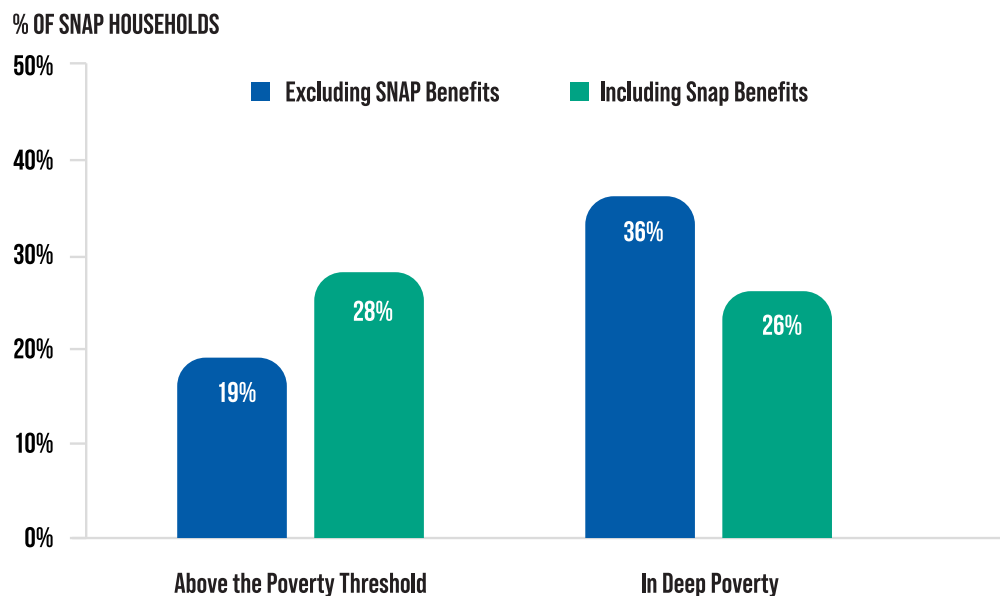


# CHAPTER 2

## Food Assistance

It is no secret that the cost of food is on the rise. American families today are spending more than ever just to keep food on the table, and grocery costs have reached a level that has seen many facing tough times.

**SNAP benefits help lift people out of poverty**



SOURCE: United States Department of Agriculture, Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2020, June NOTES: USDA used 2019 poverty income guidelines to determine FY 2020 SNAP eligibility standards. In 2019, the federal poverty threshold for a family of two adults and two children was \$25,750. Deep poverty is defined by the U.S. Census Bureau as having income below half of the federal poverty threshold. © 2023 Peter G. Peterson Foundation

It's not all doom and gloom, though. The government recognizes that there is a rising need for food assistance, and help is available for those who need it. In fact, food support networks have been around since 1939, when the first grocery assistance program was launched in the wake of the Great Depression and two world wars. [1] And fortunately, it's easier than ever before to take part.

The program has gone through many iterations over the decades, before undergoing a major reinvention in 2008 and being reborn as the SNAP program that we know of today.

## THE NEW “FOOD STAMPS”

You’ve probably heard the term “food stamps,” a colloquial phrase used to describe government assistance in purchasing groceries. But have you ever heard of SNAP?

SNAP, or the Supplemental Nutrition Assistance Program, is the food assistance tool used to help Americans the way many of us think of when we think of food stamps. This federal aid program is run jointly by the US Department of Agriculture (USDA) and the Food and Nutrition Service (FNS). But while this is a federal program, aid is most often distributed by offices at the state level, so there can be slight variations on the service state by state.

One of the main benefits of SNAP is not just that it provides help for those facing food insecurity, but also that it is widely available, easy to use, and applies to so many seeking to gain access.

## ELIGIBILITY OF SNAP

So who can apply? Eligibility requirements are pretty straight forward: you must be a resident of a US state and you have to meet certain requirements, like a lower income threshold and work stipulations. [2] These regulations vary depending on what state you reside in, so it is important that you apply through your residency state. To find out more details about the exact numbers required for eligibility where you live, visit [www.fns.usda.gov/snap/state-directory](http://www.fns.usda.gov/snap/state-directory)

## WHY IS THIS PROGRAM SO EFFECTIVE?

SNAP is an incredibly helpful tool because of the immense resources put behind it—the government recognizes how necessary this program is to its people, and funds it accordingly. In 2018 alone, SNAP provided support for an estimated 40 million Americans, to the tune of more than \$57 billion. And the SNAP program is credited with keeping more than 2 million people out of poverty during the Covid crisis.[3]

In its early years, the program used paper vouchers resembling dollar bills, which is where the name “stamp” was formed. Today, users are given a plastic debit card with funds deposited into 6

an online account each month. They can then purchase products and pay just as if they were using a banking card. The types of products eligible for purchase do have some limitations, however, and the amount of money you are given access to will depend on how many people live in your household. Again, you can go over these exact figures by checking with your specific state.

**Benefits increased for all SNAP beneficiaries on October 1, 2022**

HOUSEHOLD SIZE	MAXIMUM BENEFIT
1	\$281
2	\$516
3	\$740
4	\$939
5	\$1,116
6	\$1,339
7	\$1,480
8	\$1,691
Each Additional Member	+\$211

SOURCE: United States Department of Agriculture, SNAP - Fiscal Year 2023 Cost-of-Living Adjustments, August 2022.  
NOTE: The chart shows maximum household benefits for the contiguous United States.  
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## FOODS THAT ARE AVAILABLE FOR PURCHASE THROUGH SNAP

- Produce like fruits and vegetables
- Meat and other proteins like chicken, seafood and beef
- Dairy and eggs
- Breads, cereals and snacks
- Beverages

Additionally, you can use your funds toward creating your own food garden, so seeds and plants also fall under this category.

- Items That Are Prohibited
- Alcohol
- Tobacco
- Hot prepared food
- Prescription medicines and over the counter medicines
- Pet foods

While you can purchase plants and seeds to grow your own food, you cannot purchase livestock for slaughter or chicken for raising eggs.

## SCHOOL LUNCH

It's good to note that food assistance extends to school age children in need of a nutritious meal during school hours. An estimated 30 million children benefit from this program, which is called the Child Nutrition Program. <sup>8</sup>



# CHAPTER 3

## Health Coverage

If it's an age old adage that you are what you eat, then it is just as true that you are most contented when you have your health.

Healthcare is a crucial part of a happy, well-lived life, but unfortunately for millions of Americans, the rising costs of doctor's visits and medicines means making tough choices between paying for the healthcare they desperately need, or paying for some other necessity like food, utilities or housing. But it doesn't have to be this way—there is help.

In recent decades the government has taken great strides in not only making healthcare more affordable, but also more accessible, making it clear that this is a top priority. Where previously it might be difficult for a patient to receive coverage based on things like age, weight, or preexisting conditions, today the government has put in place regulations broadly guaranteeing that the majority of Americans can receive safe, effective coverage as a basic right and necessity.

### THE AFFORDABLE CARE ACT

The Affordable Care Act, also known as the ACA, is a landmark movement that was enacted in 2010 as a way to provide some of the widest healthcare coverage in American history. When paired with the Health Care and Education Reconciliation Act of 2010, it is the American healthcare system's biggest growth and regulatory coverage change since Medicaid and Medicare's creation, which took place back in 1965. [4]

#### **Some of the hallmarks of this Act include:**

- Guaranteed coverage by the state for minor children who are not already covered by their parents' insurance
- Americans must be provided with essential health benefits, which include items like ambulances and emergency response services, maternity and

newborn baby care, emergency hospitalization, mental health services, support for substance abuse and addiction, and rehabilitation programs

- And insurers are prohibited from denying coverage to patients with preexisting coverage, which was a major issue previously for millions of Americans
- The ACA also has a focus on preventative care, with healthcare categories focused on nutrition and healthy, accessible foods; contraception and family planning education; and counseling.



## HOW TO APPLY FOR COVERAGE THROUGH THE ACA

Like many federal support programs, it is easiest to receive healthcare coverage through the Affordable Care Act by going through your state. Visiting HealthCare.gov will give you an easy to use lookup system where you can search for options based on your state or zip code. Eligibility is not universal, but will likely apply to the majority of Americans. So long as you are a United States citizen, nonelderly, and at an income at or below 138 percent of the federal poverty level, you should have no problem taking part.

## ACCESSIBLE HEALTHCARE FOR SENIOR CITIZENS

You may have noticed we mentioned that the ACA is designed mostly to help “nonelderly” patients. If you fall into the category of senior citizen, that’s where Medicare comes in. It’s a term you’ve likely heard before, as it’s one of the longest running healthcare programs still in existence today. But if you’re new to Medicare, or if you are just now reaching the age group where you’ll need to start participating, we’ve lined out the basic principles of the program to help you better understand what it is, how it works, and who it benefits.

## WHAT IS MEDICARE?

In its simplest explanation, Medicare is the United States government’s program for health coverage for US citizens who are aged 65 and over. This program is also designed to help support youths with disabilities, a fact some people might be surprised to learn.

The program was originally created in 1965 and overseen by the Social Security Administration (SSA), though today it falls under the Centers for Medicare and Medicaid Services. It is a wide reaching program—in 2022 alone, 65 million Americans received health insurance thanks to Medicare, according to the 2023 Medicare Trustees Report. Typically, patients covered under this act pay some part of their coverage, either out of pocket, from retirement savings, or through a private insurance plan. However, Medicare spending went well over \$900 billion in 2022, per that same Trustees Report.

## HOW TO SIGN UP FOR MEDICARE

There are two basic ways participants sign up for Medicare: automatic enrollment and filling out an application online.

If you retire, and or begin receiving social security benefits, you will likely be automatically enrolled and eligible for Medicare benefits. If you reach the age of 65 and are not yet receiving social security benefits because you are still working and not ready to retire, you are likely still eligible but will need to physically fill out an application online, at [ssa.gov/medicare/sign-up](https://ssa.gov/medicare/sign-up)

If you are unsure about your enrollment status or eligibility, you can visit [usa.gov/medicare](https://usa.gov/medicare)

Please remember that if you are under the age of 65 and have a disability, end stage renal disease, or Lou Gehrig's Disease (ALS), you may also be eligible to receive Medicare benefits.

## MEDICAID

If you've heard of Medicare, you've likely heard of Medicaid. In fact, the two programs are often uttered in the same breath, as if they are two sides of the same coin. But Medicaid differs in many ways from Medicare, and it is important that you understand these differences so you can select the healthcare aid program that is going to benefit yourself and your family the most.

In its simplest explanation, Medicaid is a program that supports adults and children with limited resources and income, by providing safe, accessible healthcare options. [5]

# 5 REASONS

## WE'RE BETTER OFF BECAUSE OF THE AFFORDABLE CARE ACT

### BEFORE THE ACA

### WITH THE ACA



62% found it difficult or impossible to find affordable coverage when they tried to buy coverage on the individual market.



47% were denied coverage or charged more because of pre-existing conditions when trying to purchase coverage on the individual



Many individual insurance plans lacked important benefits and limited coverage.



15% Annual premium increase for people who stayed in their individual market plans for more than a year.



6.9% Average annual growth in U.S. health care spending.

1



Nearly 6 in 10 uninsured Americans can get coverage for \$100 a month or less in 2014.

2



It's illegal for insurance companies to discriminate based on pre-existing conditions.

3



Insurance companies must cover essential benefits and annual or lifetime limits on insurance coverage are outlawed.

4



Insurance companies must now publicly justify rate increases of 10% or more before raising any premium.

5



Health care costs are growing at their slowest rate in 50 years.

## MEDICAID ELIGIBILITY

The most eligible individuals for Medicaid are going to be those that fall under an income level defined by your state. Medicaid is also designed to aid vulnerable populations like pregnant women, children, the disabled, or people who are certified blind. If you have concerns about your specific eligibility based on your income level, you can learn more at [healthcare.gov/lower-costs/](https://www.healthcare.gov/lower-costs/)

## WHAT MEDICAID COVERS

Fortunately, Medicaid covers a wide range of healthcare needs as well as emergencies. You can expect your plan to provide insurance for eventualities like preventative care and checkups, dental and vision care, emergency hospital visits and residential care stays, foot care, mental health counseling, substance abuse and rehabilitation care, vaccines and more.



## CHILDREN'S HEALTH INSURANCE PROGRAM

Finally, let's look at arguably the most vulnerable population in our country—the children. CHIP, or the Children's Health Insurance Program, is designed to provide health insurance coverage for children in households with parents who earn too much to qualify for Medicaid, but are still struggling to cover the rising costs of pediatrician's visits and other medical care. [6] CHIP can cover things like annual checkups, eye exams, inoculations, needed prescriptions, and more.

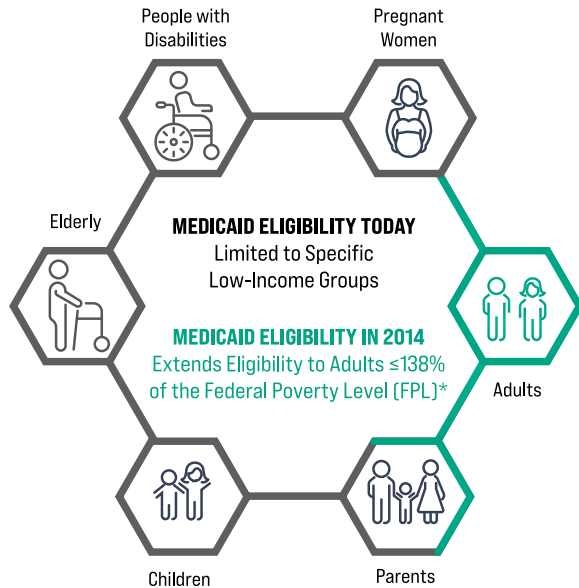
Parents can easily sign up their kids ages 19 and under one of two ways: fill out and submit an application at [healthcare.gov/create-account](https://healthcare.gov/create-account) or call in your application at 1-800-318-2596.

Important note: you can apply for Medicaid and/or CHIP benefits at any time; it is considered open enrollment with an acknowledgement that needs can change overnight, and once you qualify your coverage can begin immediately. 14



# MEDICAID EXPANSION UNDER THE AFFORDABLE CARE ACT

As Part of the Affordable Care Act (ACA), in 2014 Medicaid Will Expand Eligibility to Include More Low-Income Adults



Half of Today's Uninsured Have Incomes Below the New Medicaid Limit (138% FPL)

51% BELOW LIMIT



49% ABOVE LIMIT

TOTAL: 48 MILLION NONELDERLY UNINSURED

In States That Do Not Expand Medicaid, Many Low-Income Adults Will Likely Remain Uninsured

SHARE OF NONELDERLY UNINSURED ≤138% FPL BY STATE

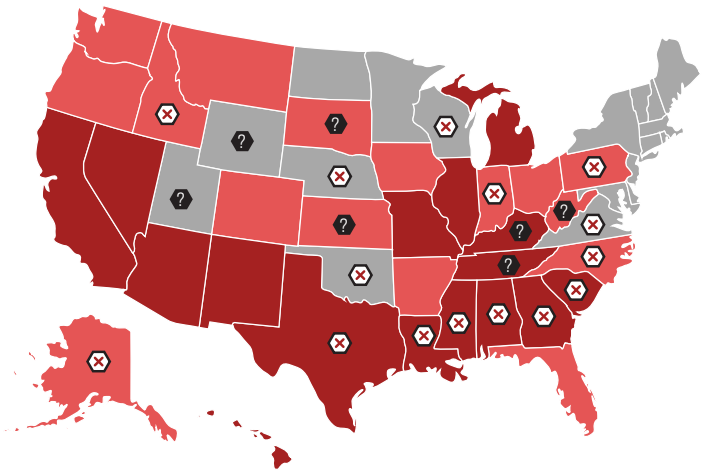
- 26%-47% (17 states, including DC)
- 48%-52% (18 states)
- 53%-61% (16 states)

EXECUTIVE DECISIONS ON THE ACA MEDICAID EXPANSION\*\*

- 27 SUPPORT expansion (unmarked states)
- 17 OPPOSE expansion
- 7 weighing options

10.8 million uninsured under the new Medicaid expansion limit reside in states where governors oppose the expansion or are still weighing options.

\*\* As of March 5, 2013

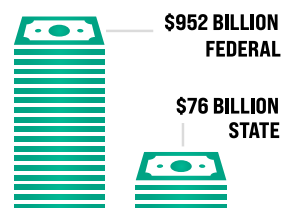


Under the ACA, Medicaid Will Streamline the Enrollment Process

- MULTIPLE WAYS TO ENROLL
- A SINGLE APPLICATION FOR MULTIPLE PROGRAMS
- USE OF ELECTRONIC DATA TO VERIFY ELIGIBILITY  
REAL-TIME ELIGIBILITY DETERMINATION

The Federal Government Will Fund the Vast Majority of Medicaid Expansion Costs

COSTS (2013-2022)



Enrollment



Spending and enrollment figures assume all states will expand. States are likely to see savings or offsets to costs such as reduced uncompensated care and increased economic activity. In many states this could result in overall cost savings related to the ACA Medicaid expansion.



# CHAPTER 4

## The Child Tax Credit

The child tax credit is a wonderful incentive meant to provide some financial relief from the increasingly expensive task of raising children. This is a tax break that will apply when you file your taxes each year with the IRS, and will result in either a tax refund or a lowering on the amount you are due to pay the government in taxes, depending on your current tax bracket.

This credit is part of the American Rescue Plan put forth by the White House, and is reportedly providing financial relief to families at a level that has been unmatched previously. [7]

### HOW MUCH CAN YOU GET BACK?

The good news is, the government recognizes that the cost of child rearing is growing every year, and has responded accordingly. We've seen increases in this benefit several times over the years, with the last increase taking place for the year 2024, with a jump from a standard \$2,000 per young child to \$3,600 per young child. Currently, parents can expect to receive an approximate \$3,600 back for each child under the age of 6 years old, and \$3,000 for each child aged 6 to 17. [8]

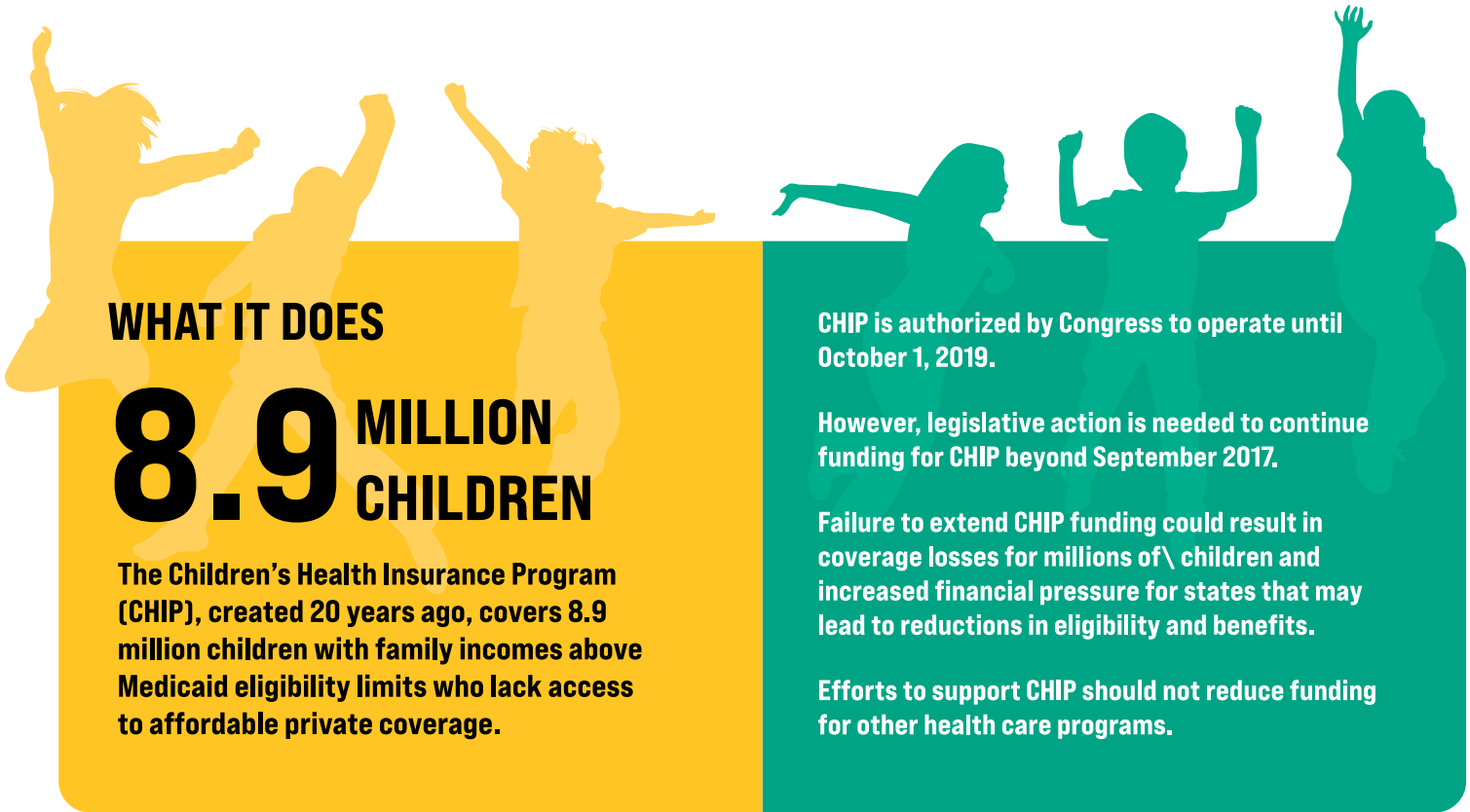
One of the most widely appealing aspects of this plan is that it is not narrow in scope—so many families are looked after under this umbrella legislation, not just those operating below the poverty line. The full tax credit is awarded to all working families if they make up to \$150,000 annually in a two parent household, or if they bring in up to \$112,500 a year in a single parent household.

### BUT WHAT IF I DON'T FILE A TAX RETURN?

Some people are not earning enough each year to require them to submit a tax filing. But that doesn't mean they will miss out on this financial benefit if they have children in the eligible age range. Working with the non-profit group Code for America, the government created a sign up tool designed for so-called "non-

# CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

## WHAT'S AT STAKE FOR KIDS



### WHAT IT DOES

# 8.9 MILLION CHILDREN

The Children's Health Insurance Program (CHIP), created 20 years ago, covers 8.9 million children with family incomes above Medicaid eligibility limits who lack access to affordable private coverage.




CHIP is authorized by Congress to operate until October 1, 2019.

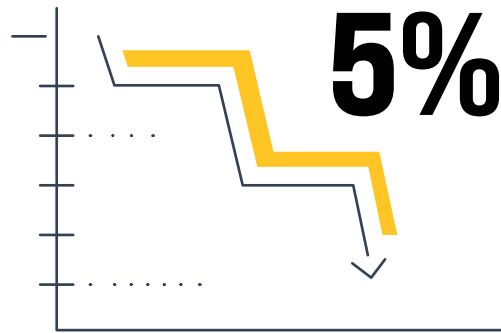
However, legislative action is needed to continue funding for CHIP beyond September 2017.

Failure to extend CHIP funding could result in coverage losses for millions of children and increased financial pressure for states that may lead to reductions in eligibility and benefits.

Efforts to support CHIP should not reduce funding for other health care programs.

### WHY IT'S IMPORTANT

-  Medicaid and CHIP provide health coverage for nearly 4 out of 10 children in the U.S.
-  Studies show that children on CHIP receive more comprehensive benefits at lower costs than with private health insurance.
-  Improved health among children translates into educational gains, with positive implications for both individual economic well-being and overall economic productivity.



The nation's uninsured rate for children is a record low of 5% due in part to Medicaid and CHIP coverage.

filers,” which is available for use on a computer or mobile phone and is also available in Spanish.

By applying, you can receive monthly payments of an estimated \$200 to \$360 per child. To receive this benefit, you must sign up by November 15, however. If you miss the deadline but are still eligible to receive this benefit, you can still gain access to the entire \$3,600 amount by filing your taxes the following year.

You can access the online form for non-filers by visiting [www.getctc.org/en](http://www.getctc.org/en)

## HOW THIS PLAN HELPS

You might be surprised to learn that more than 90 percent of families with eligible children will receive this tax credit, with the average amount each family receives topping more than \$4,800 a year. [9] Moreover, the plan works so that lower income families receive similar compensation to middle and higher income families, which is a change to how the program previously worked.

And lower income families will also receive this benefit, even if they are not working, due to inability to find employment or some other barrier to work, like a disability or medical needs.

It is estimated that some of these changes will go so far as to alter the number of children living in poverty from 13.7 percent to 11.3 percent, with experts saying the total percentage of children living in poverty will decrease to 6.5 percent, cutting the current figure in half. [9]

All in all, the Child Tax Credit is an aggressive action aimed at bettering not just the lives of American children, but also the parents and care givers working hard to raise them. 17

# CHAPTER 5

## Emergency Rental Assistance

The Emergency Rental Assistance (ERA) is a program run by the United States Treasury Dept, aimed at helping keep families in their homes even during times of financial scarcity. The ERA has in total supplied communities with \$46 billion in financial aid to back housing stability during the Covid crisis, when many were out of work and unable to make rent.

Cumulatively, the project has made an estimated 10 million payouts to people facing eviction, and the data has shown that this resource has been a crucial support aid to low income citizens and communities of color in particular. The Treasury Department estimates that millions of families have been saved from eviction notices thanks to this program. [10]

### WHAT CAN EMERGENCY RENTAL ASSISTANCE COVER?

It may sound like this program applies strictly to rent costs, but it actually goes farther than that. Yes, the ERA can go toward your monthly rent payment, but you can also put it to use in paying for your utilities and home energy costs. And if you've incurred any late fees associated with missed rent or utilities payments, your ERA assistance can be put toward that, as well. [11]

Other services you can reasonably expect to pay for with Emergency Rental Assistance are internet and moving costs like apartment application fees and security deposits. You may even find that housing counseling, social services case management, and legal fees related to housing will be covered by the ERA, depending on your state. These housing stability services are there to be broad reaching and provide you with the help you need.

### WHO THE ERA APPLIES TO

It might sound like this program is only for those who are unable to pay their rent, but that is not the case. The Emergency Rental Assistance program does not require that you actually be already behind on your payments for you to take

part. These funds can be used for upcoming rental payments that you feel unequipped to pay as well; however please note, the funds must first be used to pay off any unpaid rental debt you already have before going toward future rent. [12]

## WHAT ABOUT STAYING IN A HOTEL?

You might be surprised to learn that these funds can also be put toward a stay at a hotel or motel for you and/or your family. The ERA understands that needs can change swiftly, and you may find yourself suddenly without anywhere to safely sleep for the night. If this is the case, you may be able to use your ERA payments for a hotel stay. This will apply if you have been forced out of your home and have nowhere else to go; if you can provide evidence of your hotel stay in the form of a bill; and if your local program permits this.

## HOW MUCH FINANCIAL AID CAN I EXPECT?

The amount of funds you can expect to receive is fluid—it depends on your individual state and cost of living in your area. The good news is, this program was designed to help out renters in the long run, not just act as a short term fix. If you are participating, you can receive rental payment assistance for up to 18 months, an entire year and a half. This is designed with an eye for really helping citizens get back on their feet during hard times.

## HOW TO KNOW IF I AM ELIGIBLE?

In order to be eligible for help paying your rent, it is important that you first be in an agreement with a landlord to pay a lease on an apartment, mobile home or house. The agreement does not necessarily have to be a legally binding, signed contract, however.

### **The following must also be true:**

- One member of your household must have qualified for unemployment, have lost income, is owing large debt, or has some other financial trouble.
- Your cumulative household income must fall below a certain threshold, which is determined by the state that you live in.

- At least one member of the household must be facing housing trouble—they are on the brink of having nowhere to live unless someone intervenes.

## HOW DO I SHOW PROOF OF THIS?

So now you know who is eligible for rental assistance, but how do you prove that this applies to you? When you fill out your application for assistance you will be asked to show evidence that your income falls below the state threshold and that you are facing housing instability. Landlords can also apply for this assistance on behalf of their renter, and must show proof that their property is a qualifying residence for this program.

Part of the application process includes signing a written statement verifying that everything you've submitted is truthful and accurate, and that you will indeed use the provided funds to cover your housing expenses.

Proof of low income varies, it could include unemployment benefits paperwork, pay stubs or tax documents, or a letter from your employer. If you are not receiving income at all, you may be permitted to submit a written document outlining the financial hardships you have been facing.

## THE FUNDING BEHIND IT ALL

This program has been made possible thanks to an enormous outreach program by the US Treasury, which contributed an estimated \$21.6 billion. [13]

## WHAT ARE SOME OTHER CONCERNS?

Housing needs are wide and varied, and the government recognizes that renting a place of residence is not a one size fits all situation. If your personal lodgings aren't outlined above, that doesn't mean there's no resources for you. Your local program should have plans in place for a variety of rental issues, from living in a houseboat to rent-to-own agreements to Tribal members living on non-Tribal lands, or a non-Tribal member living on Tribal lands.

The important thing to know is that help is there; reach out to your local program to find out how you can receive aid for your own individual situation. It's likely that there is already a protocol in place.

## HOW TO LEARN MORE ONLINE

If you're looking for emergency rental assistance, renters and landlords can learn more about what this program covers, who is eligible, and how it fully works by visiting the interagency housing portal, which is hosted by the Consumer Financial Protection Bureau, at [www.consumerfinance.gov/housing-insecurity/help-for-renters/get-help-paying-rent-and-bills/](http://www.consumerfinance.gov/housing-insecurity/help-for-renters/get-help-paying-rent-and-bills/)



## CHAPTER 6

# Rescue Payments/Recovery Rebate Credits

The Recovery Rebate Credit is a landmark program aimed at providing financial assistance right where many Americans likely need it most—their bank account. This payout benefited citizens in one of two ways: it either reduced the amount of money you owed the IRS after filing your annual taxes, or it was given back to you in the form of a rebate check, often in the form of a direct deposit right into your checking account.

One of the best aspects of this program is that there really isn't anything you need to do in order to take part. Unlike many of the systems we have outlined above, there are no applications to fill out or evidence of financial need to provide. No qualifying income is needed in order to be eligible for this benefit. Even citizens who have earned zero dollars for the year are eligible for this payment as long as they are not listed as a dependent on another individual's filing, and so long as they have a work-eligible social security number.

## A HISTORICAL LOOK AT STIMULUS PROGRAMS

The current American rebate system is born from programs that date to the early 2000s. In 2001 the government launched the Economic Growth and Tax Relief Reconciliation Act, followed by the Economic Stimulus Act of 2008. The programs saw rebate checks sent to Americans following their tax filing, which is very similar to how the system works now. <sup>23</sup>

In the wake of the Covid crisis, the government launched a new wave of stimulus programs, aimed at helping the people stay afloat during the pandemic which saw many struggling financially. The first Coronavirus stimulus was part of the CARES Act in 2020, with second and third iterations following in 2021. The Rebate Credit that we know today is a branch of these most recent rollouts.



In total, the stimulus program saw great benefits come to so many. More than 476 million payments were made out, making up \$814 billion in financial aid, going to help people and families affected by the Covid pandemic between 2020 and 2021, according to the Pandemic Oversight Committee. [14]

If you did not receive your rebate in 2020 and/or in 2021, you can still receive access to it. First you must be certain that you did not already receive the stimulus, or that you didn't receive it in full. If this is the case, you can have it added to your next tax filing. [15]

Some reasons individuals might not have received their rebate in full could be divorce, forgetting to mention a dependent, no longer qualifying as a dependent themselves, and more. [16]

## HOW MUCH CAN I EXPECT TO RECEIVE?

The amount of rebate you will receive is going to depend on how many individuals live in your home. A single adult living alone can expect a payment of \$1,400 while a family of four, two adults and two children, can expect a payout of \$5,600. However, this does not apply to all citizens. For example, if you are a couple earning more than \$150,000 a year, or if you are an individual earning more than \$112,500 a year, your amount will likely be reduced. This also 24

applies if you live in a household with others but are the only income earner, bringing in more than \$112,500 a year.

# WHAT'S IN THE AMERICAN RESCUE PLAN?

On March 10, 2021, Congress passed the American Rescue Plan, the sixth major COVID-19 relief bill, which will cost an estimated \$1.9 trillion through 2030. Key components of the American Rescue Plan include:



## Direct Payments **\$411 BILLION**

Payments of \$1,400 to taxpayers earning up to \$75,000 (or \$2,800 for married couples earning up to \$150,000), plus an additional \$1,400 per qualified child.



## Direct Aid to State, Local and Tribal Governments **\$362 BILLION**

To help various governments cover expenses and loss of revenues related to the



## Expansion of Unemployment Benefits **\$203 BILLION**

Extends unemployment programs, such as the enhanced weekly benefit of \$300, through September 6, 2021.



## Tax Incentives **\$176 BILLION**

Expands and increases the Child Tax Credit, the Earned Income Tax Credit, the Employee Retention Credit, among other programs.



## Public Health and Related Spending **\$174 BILLION**

Includes funding for vaccine distribution, coronavirus testing, contact tracing, and other public health measures.



## Educational Support **\$170 BILLION**

Primarily to help K-12 schools safely reopen. Colleges and other higher-education institutions would also receive funding.



## Other Programs **\$301 BILLION**

Includes items such as food aid, small business support, emergency rental assistance, and relief for homelessness.

## WHO IS NOT ELIGIBLE?

Unfortunately, not everyone is able to benefit from this program. However, the good news is that by and large the vast majority of Americans will be able to take part. But if you are a couple filing jointly and earning more than \$160,000 a year combined, you will not receive the rebate credit. Similarly, if you are a single person or single earner in your household and making more than \$120,000, you will likely not be receiving this payment.

This does not apply to the largest part of working Americans, however. By and large, this is a system that was designed to be utilized by the majority of citizens, from low or no income to upper middle income.

## WHAT ABOUT PEOPLE ON SOCIAL SECURITY?

We've talked about employed individuals, but what if you are not working due to retirement? If you are currently collecting social security benefits, the rebate program is something you can still take advantage of. You should receive the payment after filing your IRS tax forms for the year, the same as any other citizen who is earning a paycheck. The good news here is that your current employment status will not affect your benefits.

## RECOVERY FUNDS

Another stimulus initiative that is important to note is the State and Local Fiscal Recovery Funds program (SLFRF). This plan was put forth by the American Rescue Plan Act, and seeks to send \$350 billion to local, state, territories, and Tribal governments in the US. These funds are meant to help boost these areas up following the strain on resources brought about by the Coronavirus pandemic. [17]

More than 30,000 governing bodies have already received these monies from SLFRF and invested them back into their communities, fighting problems like struggling small businesses and overstretched public services, and creating proactive approaches like supporting long term opportunities and growth. 26

# CHAPTER 7

## Concluding Thoughts

We hope this guidebook has shown you a way forward and equipped you with some of the knowledge you will need to best situate yourself in the future. Putting in the time to learn more about the resources available to you is a sign that you are ready to better your circumstances and help take care of the people who depend on you. Rather than see this as a time of darkness, we hope you can see that with a bit of help your future can be bright.

If you are still wondering what resources might be available to you, we encourage you to seek out information from local offices, like your community's library, social services, and community outreach programs. There's no shortage of people willing to help or of systems put in place to make sure people who need a boost get that support they deserve. With the right tools and know how, we're sure you can set yourself up for success and start down a path toward affordable, accessible healthcare, housing and food.

### WHO SHOULD SEEK HELP

If you're still wondering if all this applies to you, you might want to consider a few things. Do you have a safety net in place, and savings that can help you out of a tough spot? If you were to lose your home tomorrow, either through financial strain or some other unforeseen circumstances, where would you go? Do you know how you would take care of yourself or your family members if one of you should fall ill? How would you shoulder the financial burden?

These are practical problems that could befall anyone at any time, and it can pay big time to have a backup plan in place. But if you realize you have no such backup plan, it's a good idea to understand how these financial aid programs work, so that you can appropriately take part if the need ever arises.

This is particularly true if you fall into the category of some of the most vulnerable groups in our country, like children, the elderly, low income citizens, the disabled or the chronically ill. A society is defined by how it looks after those

who need support the most, and the government has put these programs into place because it recognizes that truth.

## HOW TO BEST QUALIFY

While we talked at great length in these pages about who is eligible for certain resources and how to qualify, there are still some best practices you can implement in order to best be prepared to advocate for yourself. Making sure to keep and store financial documents like tax returns and pay stubs is a good first step. You might also consider keeping any contracts or correspondence between yourself and your landlord. And hold onto any medical bills or test results you might need if vying for healthcare relief. You never know when it will come in handy to be prepared, and staying organized is one way to stay ahead of the game.

## LOOKING FORWARD

We hope you feel encouraged and empowered with knowledge after reading our book. Information is a crucial part of any goal; after all, you have to read the directions before any big trip. Now you can forge ahead knowing there are tools at your fingertips, and programs and communities standing behind you, ready and willing to help. No man is an island and you don't have to go it alone. Life is better when we approach hardships with an outstretched arm and an open mind. Finding the assistance and help you need and deserve is an important element of a life well lived, and the entire aim of this guidebook. 29

# GLOSSARY

TERM	DEFINITION
<b>CHIP</b>	Provides health insurance coverage for children in households with parents who earn too much to qualify for Medicaid, but are still struggling to cover the rising costs of pediatrician’s visits and other medical care
<b>Food and Nutrition Service</b>	The FNS is an agency of the USDA that is responsible for administering the nation’s domestic nutrition assistance programs
<b>Food insecurity</b>	The condition of not having access to sufficient food, or food of adequate quality, to meet one's basic needs.
<b>Health Care and Education Reconciliation Act of 2010</b>	The bill makes a number of health-related financing and revenue changes to the Patient Protection and Affordable Care Act.
<b>Medicaid</b>	A program that supports adults and children with limited resources and income, by providing safe, accessible healthcare options.
<b>Medicare</b>	The United States government’s health coverage program for US citizens aged 65 and over. This program is also designed to help support youths with disabilities
<b>Rebate</b>	A partial refund to someone who has paid too much money for tax, rent, or utility.
<b>Social Security</b>	Provides a source of income when you retire or if you cannot work due to a disability.
<b>Stimulus Package</b>	A package of economic measures put together by a government to stimulate a struggling economy.
<b>US Department of Agriculture</b>	The USDA oversees farming, ranching, and forestry industries, regulates food quality, safety, and nutrition labeling, and administers social welfare programs such as free school lunches and food stamps.

# FAQ

## **Q: Are food stamps and SNAP the same thing?**

In short- SNAP is the new and improved version of food stamps. SNAP is the food assistance tool used to help Americans the way many of us think of when we think of food stamps. The widely available federal aid program provides help for those facing food insecurity.

## **Q: What can't I purchase through SNAP?**

While many food options can be purchased through SNAP, there are a few limitations. You cannot purchase alcohol, tobacco, hot prepared foods, medications, or pet foods under SNAP regulations.

## **Q: Is everyone eligible to receive healthcare coverage through the Affordable Care Act (ACA)?**

ACA eligibility is not universal, but will likely apply to the majority of Americans. So long as you are a United States citizen, nonelderly, and at an income at or below 138 percent of the federal poverty level, you should have no problem taking part.

## **Q: What is the difference between Medicaid and Medicare?**

You have probably heard these terms used hand and hand, but there are key differences between the two. Medicare is federal health insurance for people 65 or older, and some people under 65 with certain disabilities or conditions. Meanwhile, Medicaid is a joint federal and state program that helps cover medical costs for some people with limited income and resources.

## **Q: Can I claim the child tax credit if I am divorced or separated?**

When divorced or separated, the parent with primary custody of the child for the greater part of the year is generally eligible to claim the child tax credit. If custody is shared equally, the parent with the higher adjusted gross income may claim the credit, but both parents cannot claim the credit for the same child in the same tax year.

## **Q: How long does it take to receive Emergency Rental Assistance after applying?**

The time it takes to review applications varies from person to person. It may take several weeks to receive rental assistance, so it is a good idea to apply ASAP if you are eligible.

**Q: Are Rescue Payments/Recovery Rebate Credits considered taxable income?**

No, Rescue Payments/Recovery Rebate Credits are not considered taxable income and are therefore not subject to federal income tax.

**Q: Are there any restrictions to how I can use my Rescue Payment/Recovery Rebate Credit?**

While there are generally no restrictions to how you can use this financial assistance, you are encouraged to use these funds to support your basic needs, such as housing, groceries, utilities, medical expenses, and other essential expenses.



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