

## CARES Act

In late March, President Trump signed the \$2 trillion stimulus bill called the CARES (Coronavirus Aid, Relief, and Economic Security) Act into law. While it was not perfect, this bill was the largest “rescue” package ever in US history. It is intended to support both large and small businesses, the self-employed, individuals and families, and hospitals.

The first thing this bill addresses is small businesses. It gives \$367 billion to a loan and grant program specifically for small businesses who have been affected or closed down due to COVID-19. It also expands unemployment benefits to more people and allocates more money to give everyone receiving unemployment benefits an extra \$600 per week for four months. The bill includes direct payments of \$1200 per independent adult and \$500 per dependent under the age of 17 to most households. It allocates \$130 billion to hospitals and health care systems and providers. It includes a \$500 billion fund for loans for corporate America, as well as cash grants totaling \$32 billion to give payroll support to airlines. Finally, it allocates \$150 billion to state and local governments.

First and foremost, this policy is quite obviously an example of a residual approach. The goal of the policy is to reduce the impact of the global pandemic on the economy, after it has already begun; it was implemented as an emergency response to keep people paid and employed. In the future, it could potentially be used as a guideline for an institutional policy that specifies what should be done in the event of another pandemic or similar global emergency, thus preventing the economic fallout from ever occurring.

Secondly, it is important to examine this policy with regards to both ideas of universal vs selective services and social control vs social enhancement. Many of these policies are advertised

as helping “everyone,” but in fact there are very strict guidelines for eligibility. This demonstrates a selective approach, since only certain people are selected to qualify. For example, although the direct check portion was depicted in the media as every adult in the country receiving money, many individuals were unable to receive stimulus checks based on dependent status or age, or other factors such as not filing taxes during the previous two years for a variety of reasons. In another area of the bill, small businesses must meet very specific criteria to qualify for a grant or loan, and after being approved must follow very strict directions, such as scheduling a minimum number of hours of work, in order to stay eligible.

In such an emergent time, it would make sense that a universal approach to policy would be the most beneficial and best enhance society. Everyone has been affected in some way, and everyone could use some help from a government policy as a result. Therefore, many of the guidelines that make this bill a selective one are actually extremely oppressive to certain populations who cannot receive help that they may feel like they need. This bill seems to be very much about social control, in that the government is focusing solely on allocating funds strategically to stimulate and maintain the economy.

In situations like this one, it is important that social workers continue to advocate for policies that enhance social equality and the wellbeing of all people, especially as it is likely that there will be more legislation created. It is also important that we keep up to date on available means of emotional and financial support. Even with the distancing guidelines in place, social workers can still work remotely to help connect people with these kinds of resources. If we are up to date on the policies, we can help people in need utilize sources of help.

Although this is a difficult situation to navigate, there are plenty of ways for social workers to continue promoting social justice and wellbeing. One important aspect of the job is

staying informed on current, relevant policies, looking at them in terms of social welfare and analyzing how they can help or hurt society. This particular emergency policy has many elements on both sides, both privileging and oppressing different groups. If we continue to educate ourselves, we can help people use the resources being created, and advocate for those groups that may be oppressed by the legislation.

## References

Chappelow, J. (2020, April 24). *Coronavirus aid, relief, and economic security (CARES) act:*

*What's in the \$2 trillion Coronavirus stimulus bill.* Investopedia.

[https://www.investopedia.com/coronavirus-aid-relief-and-economic-security-cares-act-](https://www.investopedia.com/coronavirus-aid-relief-and-economic-security-cares-act-4800707)

[4800707](https://www.investopedia.com/coronavirus-aid-relief-and-economic-security-cares-act-4800707)