

# U.S. SENATOR BEN CARDIN



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March 13, 2021

Dear Fellow Marylander:

It's been one year since COVID-19 was declared a global pandemic. We may get back to a new normal, but life will never be the same after more than [530,000 deaths](#), millions of job losses and countless small businesses who have had to close their doors.

As I have shared before, we all are in this storm together. Some of us have felt the devastation firsthand and lost loved ones. Some are barely hanging on to a life raft, while still others are drifting in more secure boats or ships. The inequities in our health care system, economy, child care responsibilities, education system and so much of our daily life that became more pronounced during the current pandemic is one of the reasons why I am so proud of the American Rescue Plan that was passed by Congress and signed into law by [President Joe Biden](#) this week.

This is probably the most significant piece of legislation passed in many decades. I say that because it has such an impact on our economy and on American families, particularly those that have been pushed to the edge due to circumstances well beyond their control. It will be transformational by lifting [50 percent of children in poverty](#) out of poverty – 57,000 children in Maryland alone.

To start, the American Rescue Plan provides the resources to get our country past COVID-19. It provides the resources we need to get life-saving shots in arms of Americans and Marylanders, while continuing to support

testing and mitigation programs that can stop the spread of this deadly disease. Those funds provide fair and equitable federal investments nationwide, in every state, county and town, but particularly in underserved communities and communities of color.

Helping to jumpstart our economy on a broader level, the American Rescue Plan provides for an Economic Impact Payment of [\\$1,400 per family member](#) (adults and dependent children) of eligible taxpayers. Added to the \$600 payments distributed in December, this delivers on the promise of \$2,000 more to help American families. In Maryland alone, this is estimated to provide 2.5 million households with nearly \$6.256 billion in relief. The payment does not start phasing out until \$75,000 for individuals and \$150,000 for married couples filing jointly (\$112,500 for heads of household).

Recognizing the cumulative effects of the yearlong pandemic, \$4 billion will be available nationwide to support mental health and addiction programs for individuals in need. The Centers for Disease and Prevention (CDC) reported [81,003 deaths](#) due to drug overdoses over a recent 12-month period. This is a 20 percent increase and the highest annual number of fatal overdoses recorded in this country.

The American Rescue Plan also lowers or eliminates health insurance premiums for millions of Americans who buy insurance through the marketplaces through increased tax credits, reducing premiums by potentially thousands of dollars each year. For the thousands of Marylanders who have contacted my office because they felt squeezed in the middle, struggling to pay for health coverage but previously ineligible for premium subsidies, this is the relief for which you have been asking.

In addition, the plan subsidizes [100 percent of premiums for COBRA](#) continuation coverage to help people who experienced job loss maintain their health coverage. The last thing you need when you have been out of work or under-employed because of the pandemic is to get sick or have a serious accident and fall into debt because of it. The bill also provides \$8.5 billion in provider relief to help struggling rural health care providers and ensure access to care in rural areas.

There are so many game-changing provisions in this legislation for families. We increase the [Child Tax Credit](#) for most families from \$2,000 to \$3,000. We invest in childcare and increase programs for food insecure families – the numbers of which have skyrocketed during the last year of the pandemic. It extends unemployment benefits and supports renters and homeowners who are in jeopardy of losing their homes. We provide the resources to open our schools safely – not only so that students and educators can be safely back in school, but also to provide the resources

needed to catch up for what was lost over the last year – after-school programs, summer programs and access to high-speed internet.

Every one of these items can be linked directly to challenges created or exacerbated by the COVID-19 pandemic.

This is a thoughtful, comprehensive bill, providing help for state and local governments so they can maintain essential services. The State of Maryland and every county and municipality in Maryland will receive a total of \$6.355 billion to respond to and prepare for COVID-19 activities, as well as the replacement of revenues lost as a result of COVID-19. The \$10 billion Coronavirus Capital Projects Fund will provide states with funding to carry out capital projects enabling work, education, and health monitoring, including telehealth options, in response to COVID-19.

Finally, as the Chair of the Senate Small Business and Entrepreneurship Committee, I'm especially proud of the work we have done over the last year to support our small businesses and nonprofit organizations in Maryland and nationwide. The American Rescue Act includes \$50 billion in aid to small businesses – this is in addition to the \$1 trillion in COVID-19 small business aid that has already been approved by Congress. Supported by a broad, diverse and bipartisan coalition – including governors, mayors, and small business owners in red states and blue states alike – our package will get overdue relief to the restaurants, bars, and nonprofits, as well as small businesses in Black, Latino, rural, and other communities that have felt the worst economic effects of the pandemic.

The food services and nonprofits sectors have been two of the hardest-hit during the pandemic. As of December 2020, 110,000 eating and drinking places were closed temporarily, or for good, according to a [study](#) by the Nation Restaurant Association. The pandemic has also devastated small mom-and-pop businesses, especially those in Black, Latino, and other underserved and underbanked communities. During the pandemic, the number of small businesses open and operating has [plummeted 34%](#), with Black communities seeing a [41 percent reduction](#) in the number of active business owners between February and April 2020. These small businesses will face additional challenges—and costs—in the months ahead as they strive to keep staff and patrons safe, and as they retool their businesses to compete in the post-COVID world.

The American Rescue Plan Act includes a new grant program for restaurants and bars that have lost revenue because of the pandemic; an expansion of Paycheck Protection Program eligibility to include more nonprofits and digital media companies, as well as an additional \$7.25 billion for the program; \$15 billion for the Economic Injury Disaster Loan (EIDL) Advance Grants Program to provide grants of up to \$10,000 per

business to small businesses in low-income communities that have been most affected by the pandemic; and an additional \$1.25 billion for the Shuttered Venue Operators Grant program. We also are creating a Community Navigator pilot program, which is designed to help small businesses in underserved and underbanked communities access the COVID-19 relief resources available to them.

For those who say there is too much in this bill, I would echo President Biden and ask, “Where would you have us cut?” Our health care system and our economy have been pushed to the brink during the COVID-19 pandemic. Some wounds will not heal without assistance.

This week, Congress delivered game-changing resources that will lift our families, our children and our country through the remnants of this pandemic and beyond. There are more challenges ahead and I know we will face them together.

Thank you and stay safe.

A handwritten signature in blue ink that reads "Ben".

Ben Cardin

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