



## **CARA Alert – March 27, 2020**

A publication of the California Alliance for Retired Americans

### **FIRST CARA VIRTUAL SING-A-LONG A HUGE SUCCESS**

Thank you to the over 185 people who participated in CARA's first ever virtual sing-a-long. It was so much fun, and we hope to do it again – as well as other activities that will keep us together during this time when we are isolated from one another. A big thank you goes to our song leader, Hali Hammer for her great songs and spirit. A shout out to CARA's L.A. organizer, Jenni Chang, for running the Zoom/Virtual meeting. It was so great to see and hear so many of you. If you have suggestions or song choices for our next sing-a-long, send them to CARA at [jreid.cara@gmail.com](mailto:jreid.cara@gmail.com).



### **SOCIAL SECURITY AND THE CARES ACT**

Many CARA members have been asking how they will personally be impacted by the CARES ACT just passed by Congress – and if the temporary postponement of Employer paid payroll taxes will negatively impact the Social Security Trust Fund. This message from the House Ways and Means Committee should answer your questions.

#### **Social Security and SSI recipients are eligible for the rebate payments:**

- Everyone is eligible for the full rebate payments as long as they have an SSN and their household income is not too high. Rebate payments start to phase out at the thresholds of \$75,000 single, \$112,500 head of household, and \$150,000 married. This includes Social Security beneficiaries (retirement, disability, survivor) and Supplemental Security Income (SSI) recipients.
- The full rebate amounts are \$1,200 per adult and \$500 per child.
- Many people will be paid automatically by IRS: everyone who filed a 2019 or 2018 tax return, and all Social Security beneficiaries (whether or not they filed a return). Others – including SSI recipients, who often do not file taxes – may need to take additional action to be determined by the IRS. One possibility is that they would be asked to file some sort of abbreviated return to get the payments, like with the 2008 stimulus rebates.
- Like other tax credits, these payments do not count as income or resources for means- tested programs. So receiving a rebate will not interfere with someone's eligibility for SSI, SNAP, Medicaid, ACA premium credits, TANF, housing assistance, or other income-related federal programs.
- These rebates do not affect receipt of state or federal unemployment compensation.
- The bill also requires Treasury, in conjunction with SSA and other federal agencies, to conduct a "public awareness campaign" about the rebates, especially targeting those who do not file tax returns.

- The bill gives the Social Security Administration \$38 million for its role in helping carry out the rebates, in addition to \$300 million to bolster its overall service delivery in light of the significant challenges posed by COVID-19.

**The Act's payroll tax provisions have no effect on Social Security's trust funds:**

- The bill lets employers temporarily delay payment of their share of Social Security payroll taxes. This does not mean they don't owe those taxes, but rather that they will make the payments in 2021 and 2022. This effectively allows the Federal government to loan these businesses funds to ensure they can continue operating during this crisis.
- Additionally, certain provisions in the CARES Act, and the recently-enacted Families First Coronavirus Response Act, rely on payroll tax credits to provide much-needed support for businesses during this time.
- None of these provisions change the amount or timing of money deposited into the Social Security trust funds, as the bill replenishes the trust funds from general revenues.
- They also do not alter the fundamental nature of Social Security as a contributory system where individuals earn their benefits with each paycheck.

## **SENIOR AND DISABILITY IN-THE-DISTRICT ADVOCACY DAY MAY 15, 2020**

This year CARA is organizing our Senior and Disability Advocacy Day in the 120 legislative districts – all on May 15<sup>th</sup>. We are still moving forward with this date, in hopes that the virus will be contained by then. If we are still unable to meet in person with our legislators (in the district), we are hoping to set up teleconference meetings with them – all on May 15<sup>th</sup>. If you would like to meet with your State Assemblymember or Senator with other seniors and people with disabilities on key issues, in their local district office, or by teleconference, sign up today. Email [caralobby@gmail.com](mailto:caralobby@gmail.com) and let us know which legislators you would like to meet with. We will get back to you with the time, location / or teleconference number, and list of others who will attend with you.

We plan to have a TELECONFERENCE/ZOOM TRAINING in early May to go over the bills and issues we will be discussing at these visits. Stay tuned for more information on that.

**Get Social With CARA.** Did you know that CARA is on Facebook? Learn about our local activities and meetings, town halls and about other news affecting retirees. [Be sure to like our CARA Facebook page here.](#) Make sure your friends and family like this page too. Help retirees build power by liking CARA's Facebook page. Every like and share helps spread our message.

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