



Impact of the CARES Act on LGBT People

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On March 27, 2020, Congress passed the Coronavirus Aid, Relief, and Economic Security Act,¹ also known as the CARES Act, to provide economic relief to people and businesses impacted by the COVID-19 pandemic. The relief takes many forms, including, for example, direct payouts and unemployment benefits to certain individuals and families, increased grant funding to help vulnerable communities, loans to small businesses, and support for healthcare and various other industries. The CARES Act will provide support to a significant number of LGBT people and same-sex couples. This brief provides estimates of LGBT people and same-sex couples who will benefit under several key provisions of the act.

The CARES Act provides for a direct payout to individuals, married couples, and parents with annual incomes under certain thresholds. Over 6.5 million LGBT people will receive these funds, including:

- 6.4 million single LGBT adults with an annual income of up to \$75,000 who will receive the full payout of \$1,200. An estimated 1.7 million of these adults also have children under age 17 in the home and will receive additional support of \$500 for each child.²
 - 324,000 same-sex married couples with a combined annual income of up to \$150,000 who will receive the full payout of \$2,400. An estimated 64,000 of these couples also have children under age 17 in the home and will receive additional support of \$500 for each child.³
 - A number of additional unmarried LGBT adults who earn up to \$112,500 will qualify for the full payout if they file their taxes as head of household and have children under age 17 in the home. Unmarried LGBT adults who earn an annual income of \$75,001 to \$99,000 and same-sex married couples who earn an annual income of \$150,0001 to \$198,000 will also receive some amount of money, depending on their income and the number of children under age 17 in the home. It is not possible to estimate the number of unmarried LGBT adults who will be eligible for this money using existing data sources.⁴
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The CARES Act provides \$600 in additional unemployment benefits per week for people who are unemployed.

- 292,000 LGBT adults filed for unemployment benefits last week.⁵
- This estimate is likely low given that research suggests that LGBT workers are overrepresented in industries most heavily impacted by the pandemic, including arts, entertainment, transportation, warehousing, and other fields.⁶

The CARES Act provides support and resources for healthcare workers across the country. Support and resources include funding for protective equipment and critical medical supplies, support for enhanced infection control and mitigation efforts, and the development of programs that allow health care workers to connect remotely with their patients.

- 826,000 LGBT people work in the healthcare industry.⁷

The CARES Act provides support for individuals and families experiencing food insecurity. Support includes additional funding for the Supplemental Nutrition Assistance Program (SNAP) and assistance for food banks. LGBT people are already overrepresented among SNAP participants and individuals experiencing food insecurity.

- 1.9 million LGBT adults participate in SNAP.⁸
- 3.1 million LGBT adults experience food insecurity.⁹

Over 6.5 million LGBT people will receive direct payouts under the Coronavirus Aid, Relief, and Economic Stimulus Act.

The CARES Act provides support for American Indian tribes. Support includes funding for healthcare services and supplies, increased staffing at tribal hospitals and facilities, support for social service programs and public benefits, and funding for educational institutions on reservations.

- 285,000 LGBT people are American Indian or Alaska Native, either only or in combination with one or more other races.¹⁰
- An estimated 63,000 LGBT people may live on reservations.¹¹

The CARES Act provides support for seniors. Support includes assistance for home and community-based services, expanded oversight and protection for seniors, and increased infection control measures in nursing homes.

- 814,000 LGBT adults are age 65 and older¹²

The CARES Act provides support for students and for graduates with student loans. Support includes programs to enhance remote learning; funding for colleges and universities to provide grants to students for food, housing, healthcare, and childcare; and the option to delay student loan payments without penalty or interest.

- 3.6 million LGBT people age 15 and older are students.¹³
- 1.4 million LGBT adults have student loans.¹⁴

The CARES Act provides support for veterans. Support includes funding for medical treatment for veterans at VA hospitals and other facilities, assistance for veterans who are homeless or are at increased risk of homelessness, and relaxed eligibility requirements for pensions and other public benefits.

- 601,000 LGBT people are veterans.¹⁵

The CARES Act provides support for people who experience housing instability. Support includes assistance to prevent evictions, funding for shelters and other temporary housing, and funding to ensure that Section 8 voucher recipients remain stably housed.

- 2.9 million LGBT adults who are living below 200% of the federal poverty level rent their place of residence, rather than own their own home.¹⁶ These LGBT adults are likely at increased risk of experiencing housing instability.

In addition to the impact of specific provisions of the CARES Act on LGBT people considered here, a number of other provisions also impact LGBT people, who are represented across demographic characteristics, occupational sectors, and geographic locations.

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ENDNOTES

¹ S. 3548, 116th Cong. (2020).

² Analysis of data from the 2018 Behavioral Risk Factor Surveillance System (BRFSS), the 2017 Gallup Daily tracking survey (on file with authors), and the 2010 Census (projections for year 2017). In 29 states, the BRFSS collects data on the sexual orientation and gender identity of respondents. Data from the 29 states were used to estimate the percentage of unmarried LGBT adults who have an annual income of less than \$75,000 (56%) and the percentage of unmarried LGBT individuals who have an annual income of less than \$75,000 and have children under age 18 in the home (21%). These percentages were applied to national estimates of the adult LGBT population based on data from the 2017 Gallup Daily tracking survey to determine the number of single LGBT adults who have an annual income of less than \$75,000 and those in this income bracket with children under age 18 in the home. In order to estimate the number of these households with children under age 17, we applied the percentage of minors who are under age 17 from the 2010 Census (projections for year 2017). Our estimate is likely conservative because we are unable to determine, using existing datasets, the number of households with only 17-year-old children, that is, households with minor children that would not be eligible for the \$500 payout because there are no other children who are under age 17 in the home. National estimates of the LGBT population are available at Kerith J. Conron, Williams Institute, Adult LGBT Population in the United States (2018), <https://williamsinstitute.law.ucla.edu/publications/adult-lgbt-pop-us/> (unrounded estimate of LGBT adults, 11,342,871).

³ Analysis of data from the 2018 American Community Survey (on file with authors).

⁴ BRFSS does not provide specific information about income levels for those earning \$75,000 or more annually and the Census does not collect information about respondents' sexual orientation or gender identity.

⁵ For the week of March 21, 2020, 3,283,000 workers filed unemployment claims in the US (News Release, U.S. Dep't of Labor, Unemployment Insurance Weekly Claims, Mar. 26, 2020, <https://www.dol.gov/ui/data.pdf>). Analysis of Gallup Daily tracking survey data indicates that 8.9% of the unemployed workforce identifies as LGBT (on file with authors). Applying this percentage to the number of unemployment claims filed indicates that 292,000 LGBT adults are currently unemployed and applied for financial assistance.

⁶ HRC, The Lives and Livelihoods of Many in the LGBTQ Community Are at Risk amidst COVID-19 Crisis (2020), https://assets2.hrc.org/files/assets/resources/COVID19-IssueBrief-032020-FINAL.pdf?_ga=2.208003159.436613104.1585249449-1962758540.1585249449.

⁷ An analysis of data from the State Occupational Employment Statistics Survey conducted by Kaiser Family Foundation found that 16,866,020 workers were employed in the healthcare field (KFF, State Health Facts: Total Health Care Employment (2018), <https://www.kff.org/other/state-indicator/total-health-care-employment/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>). Analysis of Gallup Daily tracking survey data indicates that 4.9% of the workforce identifies as LGBT (on file with authors). Applying this percentage to the number of healthcare workers indicates that 826,000 LGBT people work in healthcare.

⁸ Seventeen percent of LGBT adults participate in SNAP (Taylor N.T. Brown, Adam P. Romero & Gary J. Gates, Williams Institute, Food Insecurity and SNAP Participation in the LGBT Community (2016), <https://williamsinstitute.law.ucla.edu/publications/lgbt-food-insecurity-snap/>). Applying that figure to the number of LGBT adults 11,342,871 (Conron, *supra* note 2) indicates that 1,928,000 LGBT adults participate in SNAP.

⁹ Twenty-seven percent of LGBT adults report not having enough money for food within the past year. (Taylor N.T. Brown, Adam P. Romero & Gary J. Gates, Williams Institute, Food Insecurity and SNAP Participation in the LGBT Community (2016), <https://williamsinstitute.law.ucla.edu/publications/lgbt-food-insecurity-snap/>). Applying that figure to the number of LGBT adults in the US 11,342,871 (Conron, *supra* note 2) indicates that 3,063,000 LGBT adults are food insecure.

¹⁰ Shoshana K. Goldberg & Kerith J. Conron, Williams Institute, LGBT American Indians and Alaskan Natives (2018), <https://williamsinstitute.law.ucla.edu/publications/lgbt-ai-an/>.

¹¹ Census data indicate 22% of AIAN people, including people who are AIAN only and people who are AIAN and one or more other races,

live on reservations (Office of Minority Health, U.S. Dep't of Health and Human Services, Profile: American Indian/Alaska Native, <https://minorityhealth.hhs.gov/omh/browse.aspx?lvl=3&lvlid=62> (last visited March 29, 2020). Applying that percentage to the number of LGBT people who are AIAN suggests that 63,000 LGBT American Indian or Alaska Native people may live on reservations. The Census does not ask respondents to provide information about their sexual orientation or gender identity, so it is not possible to provide precise estimates of the number of LGBT people who live on reservations using the dataset.

¹² Analysis of data from the 2017 Gallup Daily tracking survey and the U.S. Census Bureau (2017 population projections based on Census 2010 data) (on file with authors).

¹³ Kerith J. Conron & Shoshana K. Goldberg, Williams Institute, LGBT People in the U.S. Not Protected by State Non-Discrimination Statutes (2019), <https://williamsinstitute.law.ucla.edu/publications/lgbt-nondiscrimination-statutes/>.

¹⁴ Analysis of data on LGBT people by age cohort from the 2017 Gallup Daily tracking survey (on file with authors) applied to data student loan debt by age cohort from the Center for Microeconomic Data (available at <https://www.newyorkfed.org/microeconomics/topics/student-debt>). It is not possible to precisely estimate the number of LGBT graduates who have federal student loans (which are covered by the act). The estimate here also includes graduates who have private loans.

¹⁵ Analysis of data on veteran status from the 2016 Gallup Daily tracking survey (on file with authors) applied to number of LGBT adults in the US 11,342,871 (Conron, *supra* note 2).

¹⁶ Analysis of data from the 2012-2014 and 2017 Gallup Daily tracking surveys (on file with authors) applied to number of LGBT adults in the US 11,342,871 (Conron, *supra* note 2). LGBT adults who said they are living below 200% of the federal poverty level (earning less than about \$25,000 for a one-person household, \$32,000 for a two-person household, and \$39,000 per year for a family of three) are included in this estimate.