

## CARES ACT BRIEF: EDUCATION & LATINOS

The novel coronavirus (COVID-19) has led to an unprecedented nationwide health and economic crisis. As more of our neighbors fall ill and the death toll rises, the pain and hardship caused by the pandemic will grow. Unfortunately, the brunt of the impact will fall primarily on the shoulders of our nation's working-class families, including the nation's 58 million Latinos, who make significant contributions to the nation's economy and prosperity yet continue to face longstanding disparities.

The Coronavirus Aid, Relief, and Economic Security Act (CARES Act), a \$2.2 trillion bipartisan package from Congress, is a crucial step to protecting the health and economic well-being of millions of Americans hit hardest by the crisis. The Act follows—and in some cases builds on—two other packages, the [Families First Coronavirus Response Act](#) and the [Coronavirus Preparedness and Response Supplemental Appropriations Act](#), and includes many of the priority areas that [UnidosUS asked Congress](#) to address. Namely, it includes some needed relief for American workers and their families, small businesses, nonprofit organizations, and hospitals, as well as local health systems. While there are additional funds in the Act for supporting all levels of education, the law does not do enough to prevent the achievement gap between Latino and White students from growing during this crisis when kids are not in school.

While the CARES Act and earlier packages cover many urgent needs, here is a look at what the CARES Act does on the education issues that are most relevant to the Latino community.

### How does the CARES Act affect education for our youngest learners?

The CARES Act provides additional funding to sustain programs supporting young children. Increased investments in child care and early childhood education are necessary to help parents continue to get access to safe and dependable child care and to help children get a strong start in their education.

- **Additional funding for child care.** The CARES Act gives an additional \$3.5 billion to the Child Care and Development Block Grant (CCDBG), which supplements state investment in child care for low-income families. Many child care centers are currently closed and will remain closed for an uncertain period of time. CCDBG funds will allow child care centers that have had to shut down due to the pandemic to continue to pay their employees and resume operations when appropriate. This will help ensure that low-income families, including Latinos who are overrepresented among the population in poverty at a poverty rate of 18.3%, continue to have access to child care in the future. In the immediate, the funding will also allow for child care centers that remain open to meet emergency staffing needs to provide child care services to first responders, health care workers, and other workers deemed essential—without regard to income eligibility requirements—who are on the front lines of the pandemic.
- **Increased funding for Head Start.** The Act also adds \$750 million for Head Start, a program with 37% of enrollees identifying as Latino. Funds will support meeting emergency staffing needs, address

added operational costs, and provide supplemental summer programs to make up for lost learning time.

### How does the CARES Act support Latino students in K–12 education?

School closures due to coronavirus have impacted at least 124,000 U.S. public and private schools and [affected at least 55.1 million students](#). The CARES Act provides additional funding to help states and school districts provide online learning for all students, including the nation's five million English learners (ELs). Latino youth make up [one in four students](#) in our nation's public schools, a figure that is projected to rise to nearly 30% by 2027. The large majority of K–12 school funding comes from states, but the federal government plays a vital role of filling in gaps for low-income students, students with disabilities, and English learners.

- **Education Stabilization Fund.** The CARES Act provides about \$13.5 billion from this fund for K–12 schools across the country to help offset costs related to planning for long-term school closures. It allows use of funds to address the unique needs of low-income students, students with disabilities, English learners, racial and ethnic minorities, foster care youth, and students experiencing homelessness. Funds can be used to purchase educational technology (including software, hardware, and connectivity) to support online learning for all students. Funds can also be used to provide mental health services and supports, summer learning, and supplemental afterschool programs. An additional \$3 billion will go to governors to allocate at their discretion for emergency support grants to local educational agencies that the state educational agency deems have been most significantly impacted by coronavirus.

### How does the CARES Act provide relief for those in higher education?

The CARES Act aims to help the higher education sector by providing additional funding to support college students and relieving student borrowers from making payments on their student loans for the next six months.

- **Education Stabilization Fund.** The CARES Act provides \$14 billion from this fund to institutes of higher education for costs associated with significant changes to the delivery of instruction due to the coronavirus. At least 50% of these funds must be used for emergency financial aid to students for expenses related to the disruption of campus operations (including eligible expenses under a student's cost of attendance, such as food, housing, course materials, technology, health care, and child care).
- **Temporary Suspension of Student Loan Payments.** The CARES Act authorizes the U.S. Department of Education (DoED) to automatically suspend payments and stop interest accrual on certain federal loans until September 30, 2020. Eligible borrowers do *not* need to [take action](#) to suspend payments. Eligibility for Public Service Loan Forgiveness is maintained, and TEACH grant recipients whose work is interrupted or reduced for some period of time during this emergency will still get credit for that time as part of fulfilling their service requirements. The Act also ensures that suspended payments are treated as a payment made by the borrower for consumer reporting agency purposes. Additionally, involuntary collections during the suspension period described above (such as wage garnishment, reduction of tax refund, or reduction of other federal benefits) are also suspended temporarily.

## What is next?

An initial step is to make sure that the above measures are implemented appropriately and fairly for all students and parents. We have several concerns that can be addressed in the implementation process and by ensuring transparency in decision-making and proper federal and congressional oversight. For instance, we have to ensure that states do not abuse the waiver discretion provided by the Department of Education as well as to ensure that the funds that for-profit colleges receive through the stabilization fund are used appropriately. On the suspension of student loan payments, clear guidance from DoED to loan servicers and communication to borrowers are needed to avoid confusion.

All levels of schools across the country have closed and will likely stay closed for months. This will widen the education opportunity gap and place students at risk of falling further behind, affecting their well-being and the strength of our nation. UnidosUS will work alongside our Affiliates to ensure that our national leaders deliver necessary support to families and students in *all* of America's diverse communities. Our future policy priorities include:

- **Ensure early child learning for migrant families.** The CARES Act invests in early childhood education but does not specifically address the unique needs of farmworker children whose parents continue to work to provide food for the nation but whose places of learning have closed due to the pandemic. Future relief efforts must include targeted funding for Migrant and Seasonal Head Start programs, which provide services for young children of farmworkers and is critical to Latinos, who represent [94%](#) of enrollees.
- **Strengthen supports for English learners.** The CARES Act provides for broad funding to support online learning for all students, but there exists a gap in access and availability of digital resources designed to serve the unique learning needs of ELs that additional funding can address. Targeted and increased investment in online learning supports for ELs (including devices, connectivity, and digital programs) are essential to prevent ELs from being shut out of the learning process. This includes funding trainings for teachers of ELs (who, according to a U.S. Department of Education study last year, [reported fewer hours of professional development](#) with digital learning resources than did mainstream teachers) and funding to address language and cultural barriers and communicate information and resources to parents of EL students.
- **Provide for more robust student debt relief.** Economic hardship will hit individuals with student loans particularly hard. While the CARES Act includes provisions that will help student loan borrowers in the short-term, it does not help student borrowers reduce their amount of debt. Previous proposals related to emergency relief included up to a \$10,000 reduction of debt throughout the duration of the COVID-19 emergency. Borrowers will need relief beyond a temporary six-month suspension of loan payments. Reducing the amount of debt owed would strengthen borrowers' ability to recover financially and pay the remainder of their loans.