

## [NYAPRS Enews] NDI: How New Federal COVID-19 Act Funds & Protections Can Aid People, Organizations in the Recovery Community

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on behalf of

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*NYAPRS' Note: Here's an extremely important and timely piece from Oscar Jimenez-Solomon, Research Scientist at the New York State Psychiatric Institute, Columbia University Medical Center, and vice-chair of the board of the National Disability Institute, emphasizing the great impact that COVID-19 is having on the mental health and fiscal stability of both people with disabilities and the broader public.*

*In anticipating a 'second psychological wave' of the crisis, Oscar also points to a number of benefits to our community of the recently enacted Coronavirus Aid, Relief and Economic Security (CARES) Act and Family First Response Act, including funds to both support individuals in crisis and to fund the additional work of the organizations who support them. See below for information about the report that The National Disability Institute (NDI) has developed on how the financial stimulus package may benefit individuals and communities.*

The COVID-19 epidemic is challenging the financial wellbeing of Americans in ways our country has not experienced in decades. Estimates by the Oxford Economics project suggest that 20 million Americans will lose their jobs in the coming weeks. Goldman Sachs projects that unemployment may climb up to 15% and the economy will shrink rapidly, by about 30% in the next three months. With the economic decline, the financial security of individuals, families and communities will also deteriorate.

But the impact will not only be economic. The recession will also have an impact on our collective mental health. From prior economic crises and research, we know that when financial hardship increases (e.g., unemployment, inability to meet basic needs, housing instability, food insecurity, inability to repay debts) the emotional wellness of individuals and communities also worsens. For many, financial hardship will lead to psychiatric distress, hopelessness, and even suicide.

A second wave, the psychological impact of the economic crisis, is on its way. It is more important than ever for the psychiatric rehabilitation and recovery communities to support individuals to buffer the mental health impact of financial hardship and to flatten the almost inevitable curve of psychiatric distress and suicidal ideation and behaviors that will follow.

One concrete way organizations and advocates can help is by supporting individuals to access the financial incentives and protections that many will be eligible for under the [\*\*Coronavirus Aid, Relief and Economic Security \(CARES\) Act and Family First Response Act\*\*](#), such as one-time cash payments (also available for SSI and SSDI recipients), eviction protections, and student loan moratoriums. Some people will need help filing taxes or forms that will be required by the IRS to access the stimulus checks. Organizations supporting people in mental health

recovery may be able to access new funds to support individuals, such as the unemployed and veterans. Some mental health organizations may also be eligible for payroll loans to keep the doors open.

The National Disability Institute (NDI), a national organization dedicated to promoting the financial wellness of all people with disabilities, has developed a summary of how the financial stimulus package may benefit individuals and communities. Please read it and share it with those in your communities.

[Read NDI's Takeaways from CARES:](#)

<https://www.nationaldisabilityinstitute.org/wp-content/uploads/2020/03/cares-act-and-the-disability-community.pdf>

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**Impact on the Disability Community:  
Coronavirus Aid, Relief and Economic Security (CARES) Act and Family  
First Response Act**

On Friday, March 27, President Trump signed the Coronavirus Aid, Relief and Economic Security Act (The CARES Act). This is the third relief package approved by Congress and signed by the President in response to the health and financial crisis now confronting individuals and families, businesses (for profit and not-for-profit) of all sizes across diverse market sectors, the healthcare system and government at all levels.

National Disability Institute (NDI) has digested the CARES Act and the Families First Response Act and offers this preliminary analysis of possible impact on individuals with disabilities and their families, disability-related nonprofit organizations and publicly-funded systems (education, health, workforce development) that must treat children, youth and/or adults with disabilities and their families as a protected class who should benefit from these targeted resources.

Visit [congress.gov](https://www.congress.gov) to read the law in its entirety.

We offer the following takeaways that require your attention and next steps for future action. Please share this information widely with individuals with disabilities and their families, disability-related nonprofit organizations and among your networks.

[\*\*Read NDI's Takeaways\*\*](#)

To learn about the National Disability Institute:

<https://www.nationaldisabilityinstitute.org/>