

IT IS ALL LIKE THAT



CHANGE

By Barry Cassidy

Many people, some whom I don't even really know, have asked me for help dealing with the recovery programs during the COVID-19 crisis — So much so I posted the rules of the Paycheck Protection Program (PPP) on my website and sent them to the site, so they did not have to write everything down. In most cases, it was a single form with a bunch of attachments that would be done by their accountant.

I heard a lot of complaints concerning the programs and how hard it was to apply. When I went over the paperwork, it was surprisingly easy to apply based on the one-page form, and the rest is just your financial information. I thought about what my skill is, and pretty much it is dealing with government programs and making them work.

My most significant piece of advice to people is to not to overthink the process and give them what they want.

People are always trying to get around something, and with the government, it is pretty straight forward, and you have to give them what they want to see to qualify.

I believe that the government did a good job with the PPP program. They adapted an existing application (7 A Loan) that the Small Business Administration has been administering and used that as a vehicle.

(Continued on page 50)

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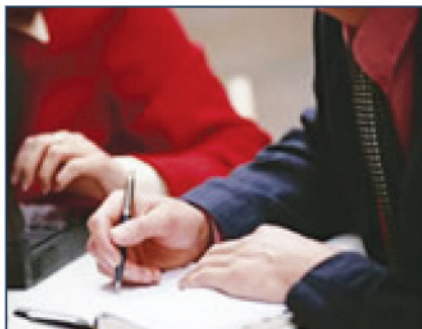
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(Continued from page 49)

This action was a pretty smart thing to do, but of course, it required amendments and fine-tuning. These are legal loans that turn into legal grants to make sure people can eat and pay their rent during the virus crisis. Making those adjustments in the program cannot be done in a day or so because of the reviews that have to be completed by any number of attorneys and bureaucrats to make sure the program offered is technically correct and contains no errors or loopholes.

I watched the news media cover this, and the coverage was unfair and too critical based on the politics of the situation. Before the program was released, there were reports that banks did not know what to do with the program, which was shrouded with perceived complexity. How could people know? The program was still being written! This needless air of uncertainty introduced in a time of panic is a breach of journalistic ethics.

So, the program gets introduced and runs out of funding immediately. Someone knew something once it was explained, because the money went out the door pretty quickly. I was happy that I was able to help some individuals, and

I liked working closely with my good friend Larry Miller from WSFS as he tried desperately to help the Downingtown Senior Center. I think he told me they got in under the wire.

The other program that was offered was the unemployment benefits offered to 1099 employees. Under normal circumstances, because your employer is not paying into the fund, you would not be eligible for unemployment as a 1099 employee. This program was offered later and made many of the people a little uncomfortable as it appeared they had nowhere to go for help until the opening date for the benefit.

What was very interesting was the fact that I had worked for the unemployment office once when I was trying to get laid off to collect unemployment when I went to graduate school at Carnegie Mellon University for a degree in public policy. This action was in the early '80s, and I was living in Pittsburgh during the Japanese steel dumping era. Many of the steelworkers were out of work, and I worked on the trade readjustment program (TRA). I knew it was a temporary assignment, and the employment fit my needs ... which was to be laid off myself.

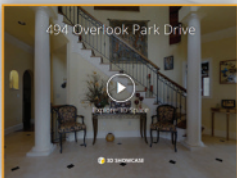
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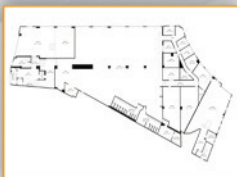
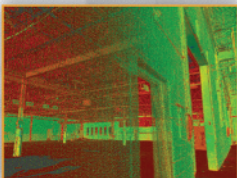
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(Continued from page 50)

What I did remember was that the amount of money that you received was based upon the quarterly income you had accrued. What was interesting about the Covid-19 (Wuhan virus) is that the shutdown happened at the beginning of the quarter. In unemployment terms, your base year is determined by not using the previous two quarters and instead the four quarters before that. So, if you filed in April, your base year excludes the January 2020 quarter and the October 2019

quarter. If you registered in March, you lost the last two quarters of 2019.

I advised people to look at it and potentially backdate the claim based upon what was best for them. I learned that the form allowed backdating, which was very perceptive on someone's part.

It is my impression that the government has done a pretty good job of adapting to this crisis. We have not had this kind of crisis in 100 years, and the situation concerning response has changed. I am sure there were some errors, but most were committed while attempting to make a good-faith effort.

There is one situation that happened that was more than a little out of the ordinary. Coatesville declared a curfew. In the county that has segregated most minorities, the infection numbers from the time did not warrant that kind of action. In comparison, Easttown Township had 36 cases (2010 census, the township was 89.5% non-Hispanic White, 2.0% Black or African American) while Coatesville (45.3% Black or African American Alone, 25.9% White Alone) had 10 cases.

I have not read in any publication that the virus spreads more at night. So far, the Coatesville enhanced lockdown is the

worst government action that I have witnessed. Everyone is responsible for their well-being, and as Philadelphia Mayor Jim Kenny said during the early days of the virus, "And the other thing is people need to really be mature about this. They need to stay home. They need to stop congregating. They need to stop, you know, going out in large groups. And that's what we're doing — I mean, obviously we're not a totalitarian country like China. We can't force people to stay in their homes, but we urge them to do so. And hopefully, they'll be cooperative."

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