



**AMERICANS ABROAD AND THE CORONAVIRUS AID, RELIEF, AND
ECONOMIC SECURITY (CARES) ACT:**

**Research on the CARES Act Aid Programs and Recommendations for
Improving the Delivery of Pandemic Aid to Americans Living Abroad**

Research Datapack

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INTRODUCTION

When the Coronavirus Aid, Relief, and Economic Security (CARES) Act was passed on March 27, 2020, Americans abroad were greatly relieved to be accommodated in the eligibility criteria. In the months that followed, however, Democrats Abroad received thousands of messages from Americans living all over the world about the obstacles they were facing accessing the aid.

Democrats Abroad developed this research¹ project to document the experiences of eligible Americans living abroad in accessing CARES Act aid. The survey opened to participants on October 13, 2020 and attracted responses from 4,362 U.S. citizens living abroad by the time it closed on October 31, 2020.

Democrats Abroad is sharing the findings with the U.S. Congress, U.S. Department of the Treasury, and the IRS, and will continue to advocate in support of the recommendations drawn from the research for improving the distribution of future pandemic aid to Americans living outside the U.S.

Please send questions or comments to taxationtf@democratsabroad.org.

¹ Democrats Abroad, Americans Abroad and the CARES Act research announcement.
https://www.democratsabroad.org/carmelan/dems_abroad_launches_americans_abroad_and_the_cares_act_research_project_-_take_the_survey_today

SECTION I: DEMOGRAPHICS

Table I.1: Gender	
Female	65.2%
Male	31.1%
Non-Binary	0.9%
Prefer not to say	0.8%
	N=4354

Table I.2: Citizenship	
U.S. Citizen	64.3%
Dual Citizen - U.S. and Other	35.6%
Non-U.S. citizen	0.3%
U.S. Green Card holder	0.2%
Prefer not to say	0.0%
	N=4355

Table I.3: Age	
Under 18	0.0%
18-24	2.2%
25-34	16.5%
35-44	17.4%
45-54	14.8%
55-64	18.5%
65-74	22.2%
75+	8.0%
Prefer not to say	0.4%
	N=4352

Table I.4: Race/Ethnicity	
Asian	2.2%
Black or African American	2.7%
Hispanic or Latinx	3.1%
Native American, American Indian or Alaska Native	0.3%
Native Hawaiian or Pacific Islander	0.1%
White	82.5%
Identify as more than one race/ethnicity	3.4%
Do not know	0.6%
Prefer not to say	5.2%
	N=4349

Table I.5: Highest level of Education	
PhD/JD	14.7%
Master's degree	40.6%
Bachelor's degree	31.9%
Some college but no degree	6.5%
Other qualification	1.3%
Associate degree	2.5%
High school or equivalent	1.9%
Less than High School	0.2%
Prefer not to say	0.5%
	N=4342

SECTION II: OTHER PERSONAL INFORMATION

Table II.1: Marital Status	
Married	59.0%
Single	13.6%
Divorced	8.2%
Single in a relationship	7.5%
In a common law marriage/de facto relationship	5.3%
Widowed	3.5%
In a civil union	1.1%
Other	0.5%
	N=4348

Table II.2: Nationality of Spouse	
Non-U.S.	53.4%
U.S.	16.2%
Dual Citizen holding both U.S. and Non-U.S. citizenship	8.1%
U.S. Green Card Holder	2.1%
Not applicable/No partner/No spouse	18.8%
Prefer not to say	1.3%
Do not know	0.1%
	N=4113

Table II.3: Country of Residence

Nation	% of participants	Nation	% of participants
Canada	16.0%	Singapore	0.4%
United Kingdom	13.2%	Brazil	0.4%
Germany	10.1%	Colombia	0.3%
France	7.8%	India	0.3%
Mexico	4.5%	Philippines	0.3%
Netherlands	3.7%	Poland	0.3%
Spain	3.6%	South Africa	0.3%
Sweden	3.5%	China	0.3%
Switzerland	3.0%	Hungary	0.3%
Australia	3.0%	Panama	0.3%
Italy	2.8%	Cambodia	0.2%
Japan	1.8%	Indonesia	0.2%
Denmark	1.8%	Luxembourg	0.2%
Israel	1.7%	Chile	0.2%
Austria	1.6%	Iceland	0.2%
Ireland	1.5%	Kenya	0.2%
Costa Rica	1.4%	Taiwan	0.2%
Thailand	1.4%	Argentina	0.2%
Norway	1.2%	Dominican Republic	0.2%
United States	1.1%	Malaysia	0.2%
Belgium	1.1%	Vietnam	0.2%
Greece	1.0%	Peru	0.2%
United Arab Emirates	1.0%	Ukraine	0.2%
Finland	0.9%	Egypt	0.1%
Portugal	0.9%	Guatemala	0.1%
New Zealand	0.8%	Singapore	0.4%
Korea, South	0.8%	Brazil	0.4%
Czech Republic	0.8%	Colombia	0.3%
Ecuador	0.7%	India	0.3%
Hong Kong	0.6%	Philippines	0.3%
Turkey	0.4%	Poland	0.3%

Nation	% of participants	Nation	% of participants
Malta	0.1%	Prefer not to say	0.0%
Morocco	0.1%	Andorra	0.0%
Laos	0.1%	Anguilla	0.0%
Lebanon	0.1%	Antigua and Barbuda	0.0%
Bulgaria	0.1%	Bermuda	0.0%
Romania	0.1%	Bolivia	0.0%
Russia	0.1%	Bosnia and Herzegovina	0.0%
Albania	0.1%	El Salvador	0.0%
Belize	0.1%	Estonia	0.0%
Cameroon	0.1%	Fiji	0.0%
Nicaragua	0.1%	Georgia	0.0%
Rwanda	0.1%	Honduras	0.0%
Saudi Arabia	0.1%	Kazakhstan	0.0%
Uganda	0.1%	Latvia	0.0%
Bahrain	0.0%	Lithuania	0.0%
Croatia	0.0%	Malawi	0.0%
Cyprus	0.0%	Mozambique	0.0%
Dominica	0.0%	Nepal	0.0%
Ghana	0.0%	Nigeria	0.0%
Haiti	0.0%	Saint Kitts and Nevis	0.0%
Iraq	0.0%	Slovenia	0.0%
Jordan	0.0%	Swaziland	0.0%
Monaco	0.0%	Timor-Leste	0.0%
Mongolia	0.0%	Uruguay	0.0%
Oman	0.0%	Zimbabwe	0.0%
			N=4105

**Table I.6:
Voting State**

State	% Participants		State	% Participants
Alabama	0.28%		Nebraska	0.26%
Alaska	0.33%		Nevada	0.54%
Arizona	2.28%		New Hampshire	0.56%
Arkansas	0.26%		New Jersey	3.61%
California	13.51%		New Mexico	0.79%
Colorado	2.49%		New York	11.86%
Connecticut	1.93%		North Carolina	1.70%
Delaware	0.12%		North Dakota	0.14%
District of Columbia	1.05%		Ohio	2.94%
Florida	6.41%		Oklahoma	0.42%
Georgia	2.21%		Oregon	1.86%
Hawaii	0.47%		Pennsylvania	4.19%
Idaho	0.42%		Rhode Island	0.58%
Illinois	3.75%		South Carolina	0.70%
Indiana	1.21%		South Dakota	0.30%
Iowa	1.12%		Tennessee	0.72%
Kansas	0.51%		Texas	5.62%
Kentucky	0.47%		Utah	0.56%
Louisiana	0.54%		Vermont	0.63%
Maine	0.65%		Virginia	2.38%
Maryland	2.68%		Washington	3.98%
Massachusetts	4.36%		West Virginia	0.33%
Michigan	2.75%		Wisconsin	1.70%
Minnesota	1.98%		Wyoming	0.14%
Mississippi	0.12%		Do Not Know	0.05%
Missouri	1.26%		Prefer not to say	0.05%
Montana	0.26%			N=4292

SECTION III: HOUSEHOLD ECONOMICS

Table III.1 Employment		
U.S. Employer		4.6%
Employee of a local branch/subsidiary of a U.S. company	4.2%	
Employee of the U.S. government or military	0.5%	
Director of a U.S. Corporation	0.1%	
Local Employer		18.7%
Employee of a non-U.S. local company	12.9%	
Employee or a national or local government entity in my country of residence	6.3%	
Director of a Non-U.S. Corporation	0.8%	
	0.0%	
International Employer		15.3%
Employee of a non-U.S. international company	8.1%	
Employee of an international organization	3.0%	
Employee of a not-for-profit organization/NGO	4.3%	
Employee of a religious order or organization	0.3%	
Self Employed		19.7%
Employed by a company of which I am a majority shareholder	0.5%	
Employed by a firm or business in which I am a partner	0.5%	
Self-employed / Freelancer	18.3%	
Not Employed		41.7%
Not employed - seeking employment	4.0%	
Not employed – not seeking employment	2.3%	
Retired	26.3%	
Unpaid volunteer	2.6%	
Student	4.2%	
Disabled, unable to work	1.1%	
Other	1.2%	
		N=4637

Table III.2 2019 Household Income	
Less than \$25,000	15.1%
\$25,000 - \$34,999	9.5%
\$35,000 - \$49,999	11.6%
\$50,000 - \$74,999	16.8%
\$75,000 - \$99,999	12.4%
\$100,000 - \$149,999	11.1%
\$150,000 - \$199,999	5.4%
\$200,000 +	4.6%
Do not know	1.6%
Prefer not to say	11.9%
	N=4337

Table III. 3 In 2019 did you collect social welfare benefits from the Government of the country where you live?	
No	77%
Senior/old age pension	13%
Child benefit payment	5%
Unemployment payments	3%
Disability pension	2%
Indigent pension (5)	0%
Not sure	1%
Prefer not to say	1%
	N=4349

Table III.4 In 2020 have you collected social welfare benefits from the Government of the country where you live?	
No	68%
COVID Pandemic aid	13%
Senior/old age pension	12%
Child benefit payment	6%
Unemployment payment	3%
Disability pension	1%
Indigent pension (12)	0%
Not sure	1%
Prefer not to say	1%
	N=4347

Section IV: CARES Act Economic Impact Payment

Table IV.1 Did You Receive an Economic Impact Payment?	
Yes	66.0%
No not yet; I have a message that I should be getting an EIP.	4.0%
No	24.5%
No, I did not qualify for the EIP because my Adjusted Gross Income exceeded the \$99,000 ceiling	4.2%
No, me and my family were disqualified for a EIP because my spouse files with an ITIN instead of a SSN.	1.4%
	N=4355

Table IV.2 In what form did you receive your EIP?	
Check	68.9%
Direct Deposit to my U.S. bank account	30.6%
Visa Debit card	0.6%
	N=2877

Table IV.3 When did you get your EIP?	
April	18.4%
May	31.2%
June	23.5%
July	14.3%
August	7.6%
September	3.8%
October	1.2%
	N=2758

Table IV.5 Did You Get Your EIP In A Timely Manner?	
Yes	54.5%
No	26.1%
Not sure	16.9%
Other	2.5%
	N=2799

Table IV.6 How Much Was Your EIP?	
My EIP was \$1200	70.0%
My spouse's EIP was \$1200	17.7%
I received a \$500 EIP for my child. I have only 1 child that qualified.	4.2%
I received a \$500 EIP for each of my children. I have more than 1 child that qualified.	4.0%
My EIP was less than \$1200	3.1%
My spouse's EIP was less than \$1200	1.0%
	N=3780

Section V: CARES Act EIP by Check

Table V.1 Did You Choose to Receive the EIP by Check?	
Yes	25.8%
No	58.7%
Not sure	8.0%
Other	7.5%
	N=1980

Table V.2 Would You Have Preferred to Receive Your EIP by Direct Deposit to Your Local Bank Account (instead of via EIP check)?	
Yes	53.7%
No	17.1%
Maybe/Not sure	4.3%
Ambivalent/would make no difference	20.2%
Other	4.8%
	N=1979

Table V.3 How Did You Access the Funds of Your EIP Check?	
My local (not in the U.S.) bank was able to cash my check.	33.7%
I sent an image of my check to my U.S. bank using their App	30.4%
I mailed my EIP check to my U.S. bank for deposit	12.7%
I signed the check over to a friend/family member who was able to cash the check and transfer the funds back to me.	7.1%
I used a commercial service to cash the check.	0.4%
I opened a U.S. bank account to cash/deposit the check.	1.6%
My EIP check was made out to me in my maiden name/the wrong name which caused/is causing delays in my cashing it.	0.1%
I am still trying to figure out how to cash the check.	6.2%
I am not going to cash the check.	0.5%
Other	7.5%
	N=1978

Table V.4 How Much Time Did It Take for You to Receive the Funds of your EIP Check?	
Days	38.8%
More than a week	11.1%
More than 2 weeks	10.8%
More than 3 weeks	7.0%
More than a month	13.3%
Not applicable. I have not cashed/deposited my check.	7.2%
Not sure/Don't know.	8.7%
Other	3.2%
	N=1974

Table V.5 Did You Have Any Difficulties Accessing the Funds in your EIP Check?	
Yes the check took many days/weeks to clear.	15.1%
Yes I incurred material fees for cashing a U.S. government check.	9.8%
Yes my local bank refused to honor the check entirely.	4.1%
Yes I incurred costs in the arrangements I made to cash/deposit the check.	8.5%
Yes I incurred delays in arranging to cash/deposit the check.	11.9%
No I was able to cash/deposit the check locally with little difficulty.	21.3%
No I was able to cash/deposit the check with my U.S. bank with little difficulty.	38.2%
Not applicable. I have not cashed/deposited my check.	5.69%
Other	6.1%
Total Check Recipients	1982

Section VI: CARES Act EIP by Direct Deposit to U.S. Bank Account

Table VI.1 Would You Have Preferred to Receive Your EIP by Direct Deposit to Your Local Bank Account?	
Yes	13.9%
No	51.8%
Maybe/Not sure	9.4%
Ambivalent/would make no difference	23.9%
Other	1.2%
	N=875

Section VI: CARES Act EIP by Visa Debit Card

Table VI.1 Would You Have Preferred to Receive Your EIP by Direct Deposit to Your Local Bank Account?	
Yes	46.7%
No	20.0%
Maybe/Not sure	13.3%
Ambivalent/would make no difference	20.0%
	N=15

Table VI.2 Did you have any difficulties accessing the funds from your EIP Visa Debit Card?	
I accessed my EIP using the Visa Debit Card and had no problems.	50.0%
I had some difficulty accessing the EIP using the Visa Debit Card the IRS posted to me.	31.3%
Other	25.0%
	N=16

Section VII: IRS *Non-Filers: Enter Information Here* Online Tool

Table VII.1 Did you use or attempt to use the <i>Non-Filers</i> Tool?	
Yes	12.6%
No	82.4%
Maybe/Not sure	5.1%
	N=4352

Table VII.2 Did You Experience Any of These Problems with the <i>Non-Filers</i> Tool?	
The system was chronically busy and inaccessible.	22.5%
The system did not recognize my identification/verification information.	26.6%
The system did not accept my Non-US address.	26.2%
I could not access the system because I laced a U.S. phone number and the system would not accept a non-U.S. phone number	17.2%
I could not enter my bank account information because the system only accommodates US bank accounts.	21.4%
I could not enter my U.S. bank account information.	10.3%
I experienced technical glitches accessing the website from abroad.	15.6%
I had no problems accessing and using the system to provide the IRS with information for forwarding my EIP.	25.6%
Number of <i>Non-Filers</i> tool users	N=546

Section VIII: IRS *Get My Payment* Online Tool

Table VIII.1 Did you use or attempt to use the <i>Get My Payment</i> Tool?	
Yes	36.8%
No	57.4%
Maybe/Not sure	5.8%
	N=4342

Table VIII.2 Did You Experience Any of These Problems with the <i>Get My Payment</i> Tool?	
The system was chronically busy and inaccessible.	27.4%
The system did not recognize my identification information.	57.7%
The fields set up specifically for non-U.S. addresses did not accept non-U.S. postal codes.	28.8%
I could not enter my bank account information because the system only accommodates U.S. bank accounts.	14.8%
I could not enter my U.S. bank account information.	16.0%
I experienced technical glitches accessing the website from abroad.	15.1%
I had no problem accessing the system and using it to provide the IRS with information for forwarding my EIP.	13.2%
Other Comments	18.7%
Total number of users	N=1599

Section IX: Pandemic-Related Tax Filing Obstacles

Table X.1 Did you experience any of these pandemic-related issues with filing your 2019 U.S. tax return?	
I file a paper return. My 2019 tax filing was stuck in the IRS processing center, causing the IRS to determine EIP eligibility based on my 2018 return.	7.5%
The IRS required returns to be filed electronically which I could not do.	2.1%
I cannot afford to engage a tax return preparer to file my filing electronically or by paper.	4.2%
I was ineligible to use the FreeFile systems to file electronically.	4.9%
When investigating how to obtain a CARES Act payment I learned that I was required to file a return disclosing my non-U.S. income.	1.4%
I have not filed a U.S. tax return in a long time, and I am still establishing whether it is worthwhile filing a 2019 return in order to receive the \$1,200 EIP.	4.2%
I have decided to not file a 2019 U.S. tax return because the effort and cost would exceed \$1,200.	0.7%
I am scared to file a 2019 U.S. tax return to get the \$1,200 because I am delinquent on my U.S. Federal Student Loans.	0.3%
I normally file electronically and had no issues filing my 2019 return.	35.3%
I do not believe I had any issues filing my 2019 return.	37.2%
Other comments	21.3%
	N=4188

Section X: Federal Student Loan Borrowers

Table X.1 Are you currently re-paying a federal student loan (Federal Family Education Loan (FFEL) OR Health Education Assistance Loan (HEAL)) and so are eligible for support under the CARES Act?	
Yes	8.4%
No	88.2%
Maybe/Not sure	3.4%
	N=4350

Table X.2 Did you receive an interest rate reduction on your federal student loan, in line with the provisions of the Act?	
Yes	48.3%
No	22.4%
Maybe/Not sure	29.4%
	N=514

Table X.3 Did you request and receive student loan forbearance, in line with the provisions in the Act?	
I was unable to contact my student loan servicer to request forbearance.	3.0%
I requested and received loan forbearance from my student loan servicer.	8.7%
My federal student loan was automatically put into forbearance. I did not need to request it.	51.0%
I requested loan forbearance but am not sure I have been excused from making payments.	0.6%
I requested loan forbearance but am not sure I have been excused from making payments and so continued to make loan repayments.	0.4%
No I did not attempt to contact my student loan servicer.	32.4%
My student loan was not under a federal student loan program so I was ineligible.	3.8%
	N=469

Table X.4 Did your student loan servicer take loan repayments out of your EIP or attempt to do so?	
Yes	0.6%
No	92.5%
Maybe	6.9%
	N=508

Section XI: Aid to Small Businesses

Table XI.1 Do you have a small to medium sized business?	
Yes	12.8%
No	87.2%
	N=4351

Table XI.2 Did your small to medium sized business qualify for the CARES Act Paycheck Protection Program?	
Yes	6.95%
No	48.48%
Maybe/Not sure	44.56%
	N=561

Table XI.3 Did your small to medium sized business receive aid under the Paycheck Protection Program?	
Yes	3.4%
No	94.6%
Maybe/Not sure	2.0%
	N=508

Table XI.4 Did you hope/expect your small to medium sized business to be eligible for aid under the Paycheck Protection Program?	
Yes	18.7%
No	35.9%
Maybe/Not sure	11.2%
I knew nothing about it.	34.3%
	N=508