

# OPINION

## A socially distant dilemma



Gayla Cawley

It's been less than a week since statewide closures have started to be enacted, but others have probably already come to the same conclusion I have.

It's nearly impossible to effectively practice social distancing, which has been identified as the most important way to curb the spread of the coronavirus.

Even for those of us who have hoarded a year's worth of toilet paper and hand sanitizer — you know who you are — eventually all of us will have to leave our homes on a somewhat regular basis.

Although nearly every facet of life — schools, businesses, restaurants, malls, and gyms etc. — have been shut down to try to “flatten the curve,” nearly everyone will need to make a trip to the grocery store or pharmacy at some point, which both remain open despite wide-

spread closures.

If my experience last week was any indication, a packed grocery store doesn't bode well for a social distancing strategy that recommends people space themselves at least six feet apart.

Just try navigating your grocery cart around a crowded store. It's like driving around in a traffic jam while encountering the same type of road rage.

Once you leave that grocery store, or workplace for those of us who are still reporting to the office, you're bringing that outside contact back home to your family, roommate or significant other. And your

co-habitants are doing the same whenever they leave the house as well.

None of it is intentional. There's no use trying to assign blame.

For the most part, I would think people are looking at Italy and Iran, which have seen catastrophic death tolls in the thousands, as cautionary tales against limiting social contact, but a person's basic needs make that task exceedingly difficult.

Of course, that doesn't mean a recommended social distancing strategy should be disregarded. However, even the most rigid adherence becomes undone every time someone inevitably leaves their home.

As the saying goes, the road to hell was paved with good intentions.

*Gayla Cawley is a staff reporter with the Daily Item.*

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#### EDITORIAL

## Let the sun shine in

Government affects everyone's life through police and fire service, roads and highways, public health aid and public schools. So it makes sense that records documenting decisions made by governmental bodies and agencies be available to the public.

Unfortunately, Massachusetts' state Legislature, judiciary and executive branch claim exemption from state public records laws that for years have allowed public examination of city and town records and municipal government proceedings. We join newspapers and other media outlets across the state in underscoring the importance of open government and the need for transparency and access to public information.

Public records available at the local level include daily records of police activity, including arrests, and agendas for public bodies, including select boards and city councils. Proceedings from zoning and planning meetings are public records and this newspaper, like others across the state, examines these records and reports on them for our readers.

When the Lynn City Council chamber was designed 71 years ago, the table councilors, with the exception of the council president, sat at it as designed in a semi-circle facing a table where local reporters listened to council proceedings and took notes. This design encompassed practical and symbolic value with reporters able to see and hear who was speaking during meetings and councilors watching as reporters jotted down their public remarks.

This same practical, as well as symbolic, design should apply to the legislative, judicial and executive branches. Legislative hearings, executive agency meetings and court proceedings are open to the public in Massachusetts. But the exemption claimed by the Legislature, judiciary and executive branch from state public records laws keep the public in the dark about the detailed workings of the state's three major governmental branches.

This is not a practice in keeping with the Commonwealth's long heritage of democracy and historic status as an American bastion of freedom. We, along with other Massachusetts press organizations for call for public records laws to be changed to encompass the Legislature, judiciary and executive branch.

### PAUL KUPIEC

## Time to explore prepaid tax fund

For the present pandemic-induced economic crisis, the Federal Reserve is not enough. While the Federal Reserve can under “unusual and exigent circumstances” create emergency lending programs to help corporations unable to secure adequate credit accommodations from other banking institutions, this Fed power is not directly helpful if you are a cash-short citizen.

The federal government in the form of the U.S. Treasury is the only institution capable of stepping in to help, and it can do it quickly and without blowing a hole in the federal budget if it takes a new, creative approach for using federal income tax refunds.

There are soon to be thousands of workers in the restaurant, airline, hotel, sports venue and other hospitality industries who are furloughed for weeks if not longer. When these people stop spending, jobs losses will quickly mount in other industries.

For most people, no work means no paycheck. With no paycheck, a payroll tax reduction will not put a single penny in your pocket. New federal government mandates that require employers to provide employees with new additional paid sick leave may appeal to you unless you are an employer already suffering from the crisis and these new expenses make your situation even worse. Employers did not cause the COVID-19 crisis.

Congress could vote to send a check for thousands of dollars to millions of taxpayers as some have suggested, but this would add a substantial amount to the federal debt when the U.S. debt-to-GDP ratio is nearing levels not seen since World War II. It is in everyone's interest to take the

measures necessary to stop the spread on the coronavirus, and everyone should share the costs necessary to ensure this happens.

One way to quickly alleviate the economic fallout from the coronavirus-crisis without increasing the budget deficit is to send all tax-filing households a prepaid tax refund immediately. The prepaid refund should be identical for every tax-filing household. The magnitude can be fine-tuned, but for arguments sake, call it \$5,000 — an amount roughly equal to twice the average tax refund in 2018. Once the economy recovers, say in two years, future taxpayer refunds will be used to repay the \$5,000 over the course of a few years. Taxpayers that do not normally receive refunds but still receive the \$5,000 prepayment would face tax surcharges over the next few years to repay advanced funds.

A prepaid tax refund is nothing more than an interest-free loan from the federal government. The federal government becomes the lender-of-last-resort for its regular citizens. When the time for repayment arrives, if the economy has recovered, as it likely will, repayment will be simple. If the economy has not recovered, Congress can turn this interest-free loan into a tax cut by changing repayment obligations.

These prepaid tax refunds will have substantial benefits for all taxpayers as households are provided interest-free loans that can be used to bridge the temporary costs of battling the coronavirus.

To avoid political squabbles, I recommend that uniform tax refund checks be sent to all tax filers without any specific income restrictions except for adjusting refunds for tax-paying mar-

ried couples filing separately so tax-paying households receive equal stimulus checks.

Some taxpayers who do not need temporary stimulus relief will get refunds, but this is not a giveaway — these taxpayers will have to repay these refunds. It is likely that these refunds will be invested until tax repayments are due, creating investment inflows that could help to stabilize financial markets — a stimulus similar to how the Federal Reserve recently announced quantitative-easing, but without the Federal Reserve choosing which investments to purchase.

If the prepaid refunds are accounted for like federal government loans, as they in substance are, they will have minimal effect on the current budget deficit because the government receives an asset (deferred tax payments) to offset its cash outlay. If the loans are repaid within 10 years, they have no effect on the Congressional Budget Office 10-year deficit projection. Moreover, the federal government is in a strong position to ensure that prepaid refunds are ultimately repaid.

The true cost of temporarily advancing tax refunds is minimal because the government is borrowing at near-zero interest rates and will recoup the stimulus expenditures when the economy recovers from the virus-induced recession. This stimulus program does not change the magnitude of income taxes, only the timing of tax payments, and it will provide cash-short citizens and the overall economy with an immediate and badly needed stimulus.

*Paul Kupiec is an economist and a resident scholar at the American Enterprise Institute. He wrote this for InsideSources.com.*

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