



## CARES ACT: Unemployment Benefits

### **Who would be covered by the expanded program?**

The new bill would wrap in far more workers than are usually eligible for unemployment benefits, including self-employed people and part-time workers. The bottom-line: Those who are unemployed, partially unemployed or who cannot work for a wide variety of coronavirus-related reasons would be more likely to receive benefits.

### **How much would I receive?**

It depends on your state.

Benefits would be expanded in a bid to replace the average worker's paycheck, explained Andrew Stettner, a senior fellow at the Century Foundation, a public policy research group. The average worker earns about \$1,000 a week, and unemployment benefits often replace roughly 40 to 45 percent of that. The expansion would pay an extra amount to fill the gap.

Under the plan, eligible workers would get an extra \$600 per week on top of their state benefit. But some states are more generous than others.

According to the Century Foundation, the maximum weekly benefit in Alabama is \$265, but it's \$450 in California and \$681 in New Jersey.

So let's say a worker was making \$1,100 per week in New York; she'd be eligible for the maximum state unemployment benefit of \$435 per week. Under the new program, she gets an additional \$600 of federal pandemic unemployment compensation, for a total of \$1,035, or nearly all of her original paycheck.

States have the option of providing the entire amount in one payment, or sending the extra portion separately. But it must all be done on the same weekly basis.

### **Are gig workers, freelancers and independent contractors covered in the bill?**

Yes, self-employed people would be newly eligible for unemployment benefits.

Benefit amounts would be calculated based on previous income, using a formula from the [Disaster Unemployment Assistance program](#), according to a congressional aide.

Self-employed workers would also be eligible for the additional \$600 weekly benefit provided by the federal government.

### **What if I'm a part-time worker who lost their job because of a coronavirus reason, but my state doesn't cover part-time workers. Would I still be eligible?**

Yes. Part-time workers would be eligible for benefits, but the benefit amount and how long benefits would last depend on your state. They would also be eligible for the additional \$600 weekly benefit.

### **What if I've been diagnosed with Covid-19 or I need to care for a family member who has?**

If you've been diagnosed, are experiencing symptoms or are seeking a diagnosis — and you're unemployed, partially unemployed or cannot work as a result — you would be covered. The same goes if you must care for a member of your family or household who has received a diagnosis.

### **What if my child's school or day care shut down?**

If you rely on a school, day care or another facility to care for a child, elderly parent or another household member so that you can work — and that facility has been shut down because of coronavirus — you would be eligible.

### **What if I've been advised by a health care provider to quarantine myself because of exposure to coronavirus? And what about broader orders to stay home?**

People who must self-quarantine would be covered. The legislation also says that individuals who are unable to get to work because of a quarantine imposed as a result of the outbreak would also be eligible.

### **I was about to start a new job and now can't get there because of an outbreak.**

You'd be eligible for benefits. You would also be covered if you were immediately laid off from a new job and did not have a sufficient work history to qualify for benefits under normal circumstances.

### **I had to quit my job as a direct result of coronavirus. Would I be eligible to apply for benefits?**

It depends. Let's say your employer didn't lay you off but you had to quit because of a quarantine recommended by a health care provider, or because your child's day care closed and you're the primary caregiver. Situations like that are covered.

But this provision wasn't intended to cover people who quit (or want to quit) because they fear that continuing to work puts them at risk of contracting coronavirus, according to congressional aides.

**My employer shut down my workplace because of coronavirus. Would I be eligible?**

Yes. If you are unemployed, partially unemployed or unable to work because your employer closed down, you would be covered under the bill.

**The breadwinner of my household has died as a result of coronavirus. I relied on that person for income, and I'm not working. Would that be covered?**

Yes.

**Who would the bill leave out?**

Workers who are able to work from home, and those receiving paid sick leave or paid family leave would not be covered. New entrants to the work force who cannot find jobs would also be ineligible.

**How long would the payments last?**

Many states already provide 26 weeks of benefits, though some states have trimmed that back while others provide a sliding scale tied to unemployment levels.

The bill would provide all eligible workers with an additional 13 weeks. So participants in states with 26 weeks would be eligible for a total of 39 weeks. The total amount cannot exceed 39 weeks, but it may be shorter in certain states.

The extra \$600 payment would last for up to four months, covering weeks of unemployment ending July 31.

## **How long would the broader program last?**

Expanded coverage would be available to workers who were newly eligible for unemployment benefits for weeks starting on Jan. 27, 2020 and through Dec. 31, 2020.

## **I'm already receiving unemployment benefits. Would I receive any help?**

Yes. Even if you're already receiving unemployment benefits for reasons unrelated to the coronavirus, your state-level benefits would still be extended by 13 weeks. You would also receive the extra \$600 weekly benefit from the federal government.

## **My unemployment recently ran out — could I sign up again?**

Yes. If you've exhausted your benefits, eligible workers could generally reapply. But how much you would get and for how long would depend on the state where you worked. Everyone would get at least another 13 weeks, along with the extra \$600 payment.

## **Would this income disqualify me from any other programs?**

Maybe. The additional \$600 benefit would count as income when determining eligibility for means-tested programs, except for Medicaid and the Children's Health Insurance Program, known as CHIP.

## **How long would I need to wait for benefits?**

States have been incentivized to waive the one-week waiting period, but it's unclear how long it would take to process claims — especially with state offices so strained by a flood of claims.