

CARES ACT UNEMPLOYMENT SUMMARY

A. Additional \$600 Payments Through July 31, 2020

Section 2104 of the CARES Act provides for increased unemployment benefits. Workers will receive their regular state unemployment benefit **plus an additional \$600 per week**. The additional \$600 payments will cease on **July 31, 2020**.

States are responsible for issuing the \$600 weekly checks. States may send the total unemployment benefit in a single check or pay the extra \$600 in a separate check. The date the \$600 check will arrive will vary by state.

B. Additional 13 Weeks of Unemployment Benefits Through December 31, 2020

Section 2107 of the CARES Act provides an **additional 13 weeks** of unemployment benefits. The additional 13 weeks applies to individuals who are still unemployed after their state employment benefits have been exhausted, up to a maximum of 39 weeks.

The weekly benefit during the 13 weeks is the state unemployment benefit plus the additional \$600 (however, the additional \$600 expires on July 31, 2020). The additional 13 weeks of benefits expires on **December 31, 2020**.

C. State Waiver of the Waiting Week Through December 31, 2020

Under Section 2105, a state may waive its waiting period requirement to obtain unemployment benefits. If a state takes this option, the federal government will fund the cost of the first week of benefits. This provision ends on December 31, 2020.

D. Expanded Eligibility for Unemployment Through December 31, 2020

Section 2102 of the CARES Act provides benefits to individuals who would not otherwise qualify for unemployment. The expanded coverage is available to workers who became or will become unemployed from January 27, 2020 through December 31, 2020.

The individuals covered by this provision include: the self-employed, independent contractors, gig workers, part-time employment seekers, and those who lack sufficient work history to qualify for unemployment. These benefits also apply to individuals who have exhausted all of their unemployment benefits (including the additional 13 weeks provided by Section 2107) and who live in a state that provides less than 26 weeks of benefits.

In order to be eligible for benefits under Section 2102, workers must self-certify that they are unemployed, partially unemployed, or unable to unavailable to work because:

1. They have been diagnosed with COVID-19 or are experiencing symptoms of COVID-19 that require a medical diagnosis.
2. A member of their household has been diagnosed with COVID-19.
3. They are providing care for a family member or member of their household who has been diagnosed with COVID-19.
4. They are unable to work because a member of their household for which they have primary caregiving responsibility is unable to attend school or another facility due to COVID-19.
5. They are unable to reach their place of employment because of a quarantine imposed as a result of the COVID-19 public health emergency.
6. They are unable to work because they have been advised to self-quarantine by a health care provider.
7. They were scheduled to start a job but are unable to do so as a result of the COVID-19 public health emergency.
8. They have become the major support for their household because the breadwinner has died as a direct result of COVID-19.

9. They have to quit their job as a direct result of COVID-19.
10. Their place of employment is closed due to COVID-19.

Note: the Act provides benefits for individuals who have to quit their job as a direct result of COVID-19. It is unclear how broad this provision extends. Some sources say that this provision does not apply to people who quit because they fear that continuing to work puts them at risk of contracting coronavirus. Therefore, workers who quit over concerns about catching coronavirus should be aware that their claim for benefits may be denied.

Workers not eligible for benefits under Section 2102 include:

1. Workers able to telework.
2. Workers currently receiving paid sick leave benefits.

Benefits under Section 2102 last for a maximum of 39 weeks, minus all weeks of benefits the worker already received (under both state law and the additional 13 weeks of benefits from Section 2107 of the CARES Act). The weekly benefit under Section 2102 is the state unemployment benefit plus the additional \$600 (however, the additional \$600 expires on July 31, 2020). There is a special formula to determine the weekly benefit for self-employed individuals. Section 2102 removes any waiting periods established by state law to receive unemployment benefits.

E. Common Questions

Q. What should you do if you are already receiving unemployment benefits?

A. Contact your state if your benefits are not updated automatically. You may receive your state unemployment benefit, an additional \$600/week until July 31, 2020, and an additional 13 weeks of benefits through December 31, 2020.

Q. What should you do if you become unemployed in the future?

A. File for unemployment benefits with the state. You may receive your state unemployment benefit, an additional \$600/week until July 31, 2020, and an additional 13 weeks of benefits through December 31, 2020.

Q. What should you do if you were not previously eligible for unemployment?

A. File for unemployment benefits with the state. You may receive your state unemployment benefit, an additional \$600/week until July 31, 2020, and an additional 13 weeks of benefits through December 31, 2020.

Q. What should you do if you have already exhausted your state unemployment benefits?

A. File for unemployment benefits with the state. You may receive an additional 13 weeks of benefits (expiring December 31, 2020), plus an additional \$600/week until July 31, 2020.