

Expanded Unemployment Benefits

In addition to increasing unemployment benefits under existing state law, the CARES Act temporarily expands eligibility so that individuals who would not normally be eligible (because they are self-employed or for some other reason) but have been affected by COVID-19 can obtain benefits. Even though the federal government is funding the expanded benefits, you must still apply for the benefits through your state program. A list of state resources appears below.

- **Who is eligible for unemployment benefits?**

- Individuals who qualify for unemployment benefits under existing state law
- Individuals who would not otherwise qualify under state law can qualify if they provide “self-certification” that
 - They are able to work but are “unemployed, partially unemployed, or unable or unavailable to work” because
 - ◆ They have been diagnosed with COVID-19 or are experiencing symptoms and seeking a medical diagnosis
 - ◆ A household member has been diagnosed with COVID-19
 - ◆ They are providing care to a family or household member diagnosed with COVID-19
 - ◆ They are a primary caregiver for a child or household member whose school or other facility has been closed due to COVID-19
 - ◆ They can’t get to work due to a quarantine resulting from COVID-19
 - ◆ They can’t get to work because a health care provider has advised them to self-quarantine due to COVID-19
 - ◆ They were supposed to start work but don’t have a job or can’t get to work because of COVID-19
 - ◆ They have become the breadwinner or major support for their household because the head of the household has died as a result of COVID-19
 - ◆ They have had to quit their job as a result of COVID-19
 - ◆ Their place of employment is closed as a result of COVID-19

OR

- ◆ They meet any additional criteria established by the Secretary of Labor

OR

- They are “self-employed, seeking part-time employment, do not have a sufficient work history, or otherwise would not qualify” for unemployment benefits under state or federal law AND meet the criteria above

BUT

- Individuals do not qualify if they
 - Are able to telework with pay

OR

- Are receiving paid sick leave or other paid leave benefits (regardless of whether they meet the criteria above)

- **How long do the benefits last?**

- Unless extended by Congress, the expanded benefits are available during the period January 27, 2020 through December 31, 2020 and are limited to a total of 39 weeks (including any weeks during which the individual receives any other type of state or federal unemployment benefits)
- The CARES Act incentivizes states to waive any state waiting period (many states have a weeklong waiting period)

- **How much can I receive?**

- The weekly benefit is the amount that would ordinarily be paid by the individual’s state (on average about \$385) or, for self-employed individuals, an amount calculated under an alternative formula based on a tax return or other documentation

PLUS

- An additional \$600 per week through July 31, 2020

- **Additional resources**

For further information on how to apply for unemployment benefits in your state or the District of Columbia, please consult the resources below.

Note: To administer CARES unemployment benefits, states need to enter into agreements with the federal government, and some will need to adjust their rules to meet the requirements of CARES. Some states may still be updating their benefits process — keep checking the state website for updated information.