

Coronavirus Aid, Relief, and Economic Security (CARES) Act: Unemployment

Even in just the first month of the pandemic in the US, the shuttering of restaurants, shops, event centers, schools, and businesses has left almost 10 million Americans out of work. Here in Washington State, unemployment claims broke state records – two weeks in a row. **The federal CARES Act provides a much-needed boost to the nation's unemployment benefits and extends eligibility to recognize many workers and situations that previously didn't qualify.**



CARES Act legislation bolsters pre-existing state unemployment benefits

Through this bill, state Unemployment Income (UI) benefits will receive a much-needed boost. People filing for unemployment will receive an **extra \$600 per week** on top of their state unemployment benefits. This benefit increase will remain in effect until July 31.

The time limit for UI benefits has also been extended. The CARES Act allows states to provide an additional 13 weeks of federally funded extended benefits.

The CARES Act recognizes more workers as eligible for unemployment.

CARES Act legislation created a new program-- the Pandemic Unemployment Assistance (PUA) program. This program will temporarily extend UI benefits to workers who aren't ordinarily eligible for unemployment benefits. **Gig workers, self-employed workers, independent contractors, and part-time workers are all now eligible for unemployment assistance through PUA.**

Anyone receiving unemployment through PUA will also receive the extra \$600 per week, as well as their state UI benefits. The PUA program is temporary, and will remain in effect through the end of the year. The benefits are also retroactive, beginning on or after January 27, 2020. People receiving state UI benefits are eligible to transition onto PUA as long as the program is in place.



The CARES Act also allows people to receive UI/PUA benefits even if they haven't been laid off or fired but are losing income due to the following situations:

- **Diagnosis:** If you've received a diagnosis, or are experiencing symptoms and are seeking a diagnosis — and you're unemployed, partly unemployed or cannot work as a result — you will be covered by PUA. The same goes if you must care for a member of your family or household who has received a diagnosis.
- **School/day care closure:** If you rely on a school, a 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 are eligible.
- **Quarantine:** People who must self-quarantine are 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 are eligible.
- **Employer is closed:** If you are unemployed, partly unemployed or unable to work because your employer closed down, you're covered under the bill.



Employees who quit their jobs for virus-related reasons *MAY* also be eligible for unemployment benefits, under this new legislation:

- You would be covered if 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.
- This 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.
- Workers who are able to work from home, and those receiving paid sick leave or paid family leave are not covered.