

CARES Act Expands Unemployment Relief

The Coronavirus Aid, Relief, and Economic Security (CARES) Act, signed into law on March 27, 2020, provides much-needed unemployment assistance for those affected by the coronavirus pandemic. The Act expands on who qualifies for unemployment insurance benefits, the amount they are eligible to receive, and the length of time for which they may receive benefits.

ELIGIBILITY CHANGES

The CARES Act extends unemployment benefits to those who would not usually be eligible, including self-employed individuals, independent contractors, and those with limited work histories. To qualify, a worker must be unemployed, partially employed, or unable or unavailable to work due to one of the following reasons:

- The individual has been diagnosed with COVID-19 or is experiencing symptoms of COVID-19 and seeking a medical diagnosis;
- A member of the individual's household has been diagnosed with COVID-19;
- The individual is providing care for a family member or member of the household who has been diagnosed with COVID-19;
- A child or other member of the household for which the individual has primary caregiving responsibility is unable to attend school or another facility that is closed as a direct result of the COVID-19 public health emergency and such school or facility care is required for the individual to work;
- The individual is unable to reach their place of employment because of a quarantine imposed as a direct result of the COVID-19 public health emergency;
- The individual is unable to reach their place of employment because they have been advised by a health care provider to self-quarantine due to concerns related to COVID-19;
- The individual was scheduled to commence employment and does not have a job or is unable to reach the job as a direct result of the COVID-19 public health emergency;
- The individual has become the breadwinner or major support for a household because the head of the household died as a direct result of COVID-19;
- The individual has to quit his or her job as a direct result of COVID-19;
- The individual's place of employment is closed as a direct result of the COVID-19 public health emergency; or
- The individual meets any additional criteria established by the Secretary of Labor for unemployment assistance.

An individual will not qualify if they have the ability to telework with pay or if they're currently receiving paid sick leave or other paid leave benefits, such as those provided under the Families First Coronavirus Response Act (FFCRA).

BENEFIT AMOUNT & DURATION CHANGES

The CARES Act also expands on the traditional unemployment benefits as follows:

- Individuals who qualify for unemployment benefits, including for any of the reasons listed in the previous section, will be paid the weekly amount calculated under state law, plus an additional \$600 per week for up to 4 months.
- Individuals may receive up to 39 total weeks of assistance, including any week in which the individual received regular compensation or extended benefits under any Federal or State law.

The unemployment benefit assistance provided under the CARES Act will be available to qualifying individuals for weeks of unemployment, partial unemployment, or inability to work caused by COVID-19 beginning on or after January 27, 2020 and ending on or before December 31, 2020.