



CARES ACT AND UNEMPLOYMENT


**CORONAVIRUS AID, RELIEF, AND ECONOMIC
SECURITY ACT**

QUICK FACTS ABOUT UNEMPLOYMENT EXPANSION UNDER CARES ACT

- Supplements weekly unemployment benefits for qualified workers by an additional \$600/week for up to four months;
- Waives the one-week waiting period to collect unemployment benefits;
- Extends unemployment benefits for an additional 13 weeks;
- Expands access to unemployment benefits to otherwise unqualified workers such as: part time, self-employed, gig economy workers, and those who did not have sufficient earnings over the last year to qualify for state unemployment.

WHO IS ELIGIBLE FOR UNEMPLOYMENT BENEFITS IF OUT OF WORK DUE TO COVID-19?


- ✓ Anyone who has been discharged (including by lay off, reduction in force, or furlough), or if they are partially unemployed due to COVID-19.
- ✓ Workers whose business has been shut down by government order or in relation to COVID-19.
- ✓ Workers who have been temporarily laid off due to COVID-19.
- ✓ Workers on unpaid leave.
- ✓ Workers who have been temporarily quarantined and unable to work.
- ✓ Workers who reasonably and with good cause left work because of fear of being exposed to COVID-19 or to care for a family member due to COVID-19.



**PANDEMIC
UNEMPLOYMENT
COMPENSATION
(PUC)**

PUC Unemployment Benefits

- ❖ Benefits available from March 27, 2020 through July 31, 2020
- ❖ Provides additional \$600/week benefit to those receiving state unemployment and Pandemic Unemployment Assistance benefits.
 - A flat amount, that is not reduced by other unemployment benefits or income level.
 - Available even to those receiving partial unemployment benefits.
 - Is not counted as income for purposes of Medicaid or CHIP.



**PANDEMIC
UNEMPLOYMENT
ASSISTANCE
(PUA)**


PUA Unemployment Benefits

- ❖ Benefits available from January 27, 2020 through December 31, 2020
 - Workers are eligible for retroactive benefits.
- ❖ Minimum benefit of 50% of weekly average of state unemployment compensation (about \$190/week)
- ❖ Those who are immediately eligible for PUA may receive up to 39 weeks of unemployment benefits (13 weeks beyond state unemployment).
- ❖ Provides emergency unemployment assistance to workers that would ordinarily not qualify for state unemployment benefits:
 - Self-employed workers, independent contractors, freelancers, workers seeking part-time work, workers that are new to the workforce and do not have the work history to qualify for regular state unemployment benefits.
 - PUA does **not** cover: immigrant workers not authorized to work in the US, workers who can telework with pay, or workers who are receiving paid sick days or paid leave for time out of work.

Who Qualifies for PUA Unemployment Benefits?

Applicants must show they are either:

- ❖ Partially or fully unemployed; or
- ❖ Unable and unavailable to work because of one of the following reasons:
 - Worker, a family member, or individual under their care has been diagnosed with COVID-19 or the worker has symptoms of COVID-19 and is seeking a diagnosis;
 - Worker is caring for someone whose school or work is closed because of COVID-19;
 - A health care provider recommended self-quarantine for the worker;
 - Worker scheduled to start new job and now out of a job or cannot reach place of employment as a direct result of COVID-19;
 - Worker now the breadwinner of household because former head of household has died as a direct result of COVID-19;
 - Had to quit job or place of employment is closed as direct result of COVID-19; or
 - Meets other criteria established by Secretary of Labor.



**PANDEMIC
EMERGENCY
UNEMPLOYMENT
COMPENSATION
(PEUC)**

PEUC Unemployment Benefits

- ❖ Provides an additional 13 weeks of state unemployment benefits after someone has already exhausted all their regular state unemployment benefits (in Massachusetts, this is 26 weeks, so up to 39 weeks total) .
- ❖ **Who qualifies for this extension?**
 - Workers who have exhausted all other avenues of unemployment, but cannot find work because of COVID-19.
 - Workers who are actively engaged in searching for work or may be unable to search because of COVID-19, such as illness, quarantine, or movement restrictions.
- ❖ **How much is the benefit?**
 - Minimum benefit of 50% of weekly average of state unemployment compensation (about \$190/week).

<https://www.mass.gov/info-details/update-massachusetts-department-of-unemployment-assistance-announces-guidance-on-cares>

<https://www.mass.gov/info-details/employee-unemployment-faq-covid-19>

<https://www.masslegalservices.org/content/unemployment-insurance-ui-benefits-under-federal-cares-law-chart>

**ADDITIONAL
RESOURCES**