



CARES Act Relief: Unemployment Benefits

Unemployment benefits are administered by the individual states according to each state’s own program. The CARES Act makes additional federal funding available to the states so they can expand their programs to address the COVID-19 emergency. In addition to increasing the amount of benefits and the length of time for which they are available, the CARES Act permits *sole proprietors and individual contractors* to receive benefits.

The expanded unemployment benefits authorized by the CARES Act are summarized below. To access these benefits, you need to visit your state’s unemployment website. A state-by-state list of resources is available at <https://musiccovidrelief.com/>.

- **Who is eligible for unemployment benefits?**
 - Individuals who qualify for unemployment benefits under existing state law.
 - Individuals who would not otherwise be eligible 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,

OR

- They have had to quit their job as a result of COVID-19,

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.

- ***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, but states vary) or, for self-employed individuals, an amount calculated under an alternative formula based on a tax return or similar documentation

PLUS

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

- ***When are benefits available, and for how long?***

- 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 waiting period before benefits can be paid (many states ordinarily have a weeklong waiting period).