

## Resources for Guides During COVID19

### Unemployment & Relief Info

*Produced by The Redside Foundation with special thanks to IOGA and The Whale Foundation.*

To file for unemployment and learn about the specifics of eligibility, see the list of states with links at the bottom of this guidance.

#### Coronavirus Resources

Under the bipartisan funding package (CARES Act) that became law on March 27, 2020, in the coming weeks and months, you now have access to economic assistance to help weather the COVID-19 crisis.

• **Providing Recovery Rebates for Individuals:** All individuals with a Social Security Number will receive rebates worth \$1,200 for individuals (\$2,400 for couples) and \$500 per child under 17. A family of four would receive \$3,400. Rebates phase out above \$75,000 for singles filers, \$112,500 for heads of household, and \$150,000 for married couples filing joint returns. There is no income floor or phase-in. Each member of your family must have a Social Security Number (included on your last tax return) to claim a rebate. For more information click [here](#).

• **Federal Expansion of State Unemployment Benefits:** The CARES Act provides Federal funding to each state's unemployment insurance agency and requires that states pay out additional unemployment benefits to individuals who become unemployed for COVID-19 related reasons. The CARES Act expands the definition of a "covered individual," to provide unemployment benefits to those who:

- Have already exhausted their state's unemployment benefits;
- Have or are seeking a diagnosis for COVID-19;
- Have a household member who has been diagnosed with COVID-19;
- Are providing care for a household member, relative, or relative's household member who has been diagnosed with COVID-19;
- Have a child who is unable to attend school or daycare due to a COVID-19 closure order;
- Cannot go to work because they have been quarantined or because their place of work is closed due to a closure order (it does not include those who can telework);
- Had to quit their job as a direct result of COVID-19; or
- Are self-employed, seeking part-time employment, or would not have a sufficient work history under State law to otherwise qualify. The exact amount you can receive through Unemployment depends on your state and your previous earnings. Between now and July 31, an additional \$600 will be added to every unemployment compensation check, so no one will receive less than \$600 per week.

#### COVID-19 Unemployment Compensation Q&A

**Q: How do I know if I'm eligible for Unemployment Insurance?**

**A:** Workers who have been laid off or furloughed by their employer through no fault of their own are generally eligible for unemployment compensation. Additionally, the stimulus package recently passed by Congress temporarily expands unemployment insurance to cover individuals who are not traditionally covered, including the self-employed, gig-workers, independent contractors, and workers with irregular work history. It also expands the list of allowable criteria for claiming unemployment compensation to include many reasons related to the COVID-19 public health emergency.

**Q: What if I'm not eligible for traditional Unemployment Insurance?**

**A:** The CARES Act temporarily expands unemployment insurance to cover individuals who are not traditionally covered, including the self-employed, gig-workers, independent contractors, and workers with irregular work history. It also expands the list of allowable criteria for claiming unemployment compensation to include many reasons related to the COVID-19 public health emergency. Contact the unemployment office in the state where you worked to determine your eligibility.

**Q: What if I've been out of work because of COVID-19 for several weeks already?**

**A:** If you exhaust the weeks of unemployment compensation available to you through your state's laws, you will be eligible for an additional 13 weeks of benefits. These benefits will be federally funded, but you will still receive them through your state.

**Q: How long will the expanded benefits be in place?**

**A:** Expanded eligibility for unemployment insurance will be in effect until December 31, 2020. A \$600 additional benefit will be added to unemployment compensation received for weeks between when the bill is enacted and July 31, 2020.

**Q: Can employees work part-time and receive unemployment?**

**A:** Yes. If you work during the time you claim benefits, you may continue to receive some or all of your benefits depending on the number of hours you work and how much you earn. Earnings must be reported on the weekly certification during the week earned (not when paid).

**Q: What if I'm temporarily laid off because the place where I work is temporarily closed due to the COVID-19 virus?**

**A:** An individual temporarily laid off may qualify for benefits if he or she was able, available for and actively seeking work or returning to work with their employer.

**Q: Will I be required to look for work if I am temporarily out of work because of coronavirus (COVID-19)?**

**A:** No. If you are unemployed due to COVID-19 related reasons and will be returning to work with your employer, you are not required to seek work or register for work. Answer 'yes' to the question asking if you are returning to work within 16 weeks on your unemployment application. You are still required to submit your weekly reports and to maintain contact with your employer.

**Q: What if I must stop working because I am ill or have been diagnosed with COVID-19?**

**A:** If you are currently employed but unable to work due to COVID-19, you would not meet the requirements to qualify for unemployment benefits as you would be covered for paid sick leave benefits by your employer ([learn more here](#)).

If you become ill and you are not currently working, you should check with your state for eligibility.

**Q: What if I quit my job because I am generally concerned over the COVID-19 virus?**

**A:** It depends. This would be determined on a case-by-case review and may vary by state.

**Q: What if I am confined to my home because of COVID-19?**

**A:** If you are physically or mentally unable to work due to COVID-19, you may or may not meet the availability requirements to qualify for benefits in some states. If you are quarantined due to direction of a medical professional, local health district, your employer or state/local government, you may be eligible if you are off work because of COVID-19 and provided you are returning to work with your employer. If you are unemployed due to a stay home order, you may be eligible for benefits. Check with your state for eligibility.

**Q: Is there a difference for people who work seasonally?**

**A:** There isn't a different track for seasonal employees versus regular employees. The eligibility requirements are the same.

**Q: For people who have not yet lost out on wages, when is the best time to apply for unemployment insurance?**

**A:** Unemployment is based on past wages and earnings, so you can start when you need it.

**Learn about eligibility or apply for unemployment in your state:**

[Alabama](#)

[Alaska](#)

[Arizona](#)

[Arkansas](#)

[California](#)

[Colorado](#)

[Connecticut](#)

[Delaware](#)

[Florida](#)

[Georgia](#)

[Hawaii](#)

[Idaho](#)

[Illinois](#)

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