



Pandemic Unemployment Assistance

(Act Sec 2102)

The CARES Act includes provisions that extend and supplement unemployment insurance and extend unemployment insurance benefits to self-employed individuals.

- Covered Individuals (Act Sec 2102(a)(3)) - include those that are not eligible for regular compensation or extended benefits under State or Federal law or pandemic emergency unemployment compensation, and provides self-certification that the individual is able and available for work except for the fact that:
 1. the individual has been diagnosed with COVID-19 or is experiencing symptoms of COVID-19 and seeking a medical diagnosis;
 2. a member of the individual's household has been diagnosed with COVID-19;
 3. the individual is providing care for a family member or a member of the individual's household who has been diagnosed with COVID-19;
 4. a child or other person in 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;
 5. the individual is unable to reach the place of employment because of a quarantine imposed as a direct result of the COVID-19 public health emergency;
 6. the individual is unable to reach the place of employment because the individual has been advised by a health care provider to self-quarantine due to concerns related to COVID-19;
 7. 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;
 8. the individual has become the breadwinner or major support for a household because the head of the household has died as a direct result of COVID-19;
 9. the individual has to quit his or her job as a direct result of COVID-19;

10. the individual's place of employment is closed as a direct result of the COVID-19 public health emergency; or
11. the individual meets any additional criteria established by the Secretary of Labor for unemployment assistance under this section.
- Self-Employed Individual (Sec 2102(a)(3)(A)(ii)(II)) – Includes self-employed individuals who are seeking part-time employment, do not have sufficient work history, or otherwise wouldn't qualify for regular or extended unemployment benefits.
 - Not Covered Is:
 - an individual who has the ability to telework with pay; or
 - an individual who is receiving paid sick leave or other paid leave benefits regardless of whether the individual meets any of the qualifications described in 1 through 11 above.
 - Benefits Are Available: January 27, 2020 through December 31, 2020 (Act Sec 2102(c)(1)(A))
 - Benefits: \$600 per week on top of whatever state benefits for which the individual qualifies. (Act Sec 2104(b)(1)(B))
 - Maximum Coverage: 39 Weeks – Federal benefits. (Sec 2102(c)(2)). Note: it is optional for states to continue to pay state benefits past the established period for the state. (Act Sec 2107)
 - One-week Waiting Period Waived: (Act Sec 2105) Applies also for railroad workers. (Act Sec 2112)

The benefits are applied for and paid through each state's employment development department.

There is no provision in the CARES Act addressing the taxation of the unemployment benefits received because of the COVID-19 pandemic. They continue to be taxable for federal purposes.