

# COVID-19 CARES Act Unemployment for Self-Employed

In our attempt to keep everyone up to date on coronavirus information, here's a brief summary of the extended unemployment benefits for self-employed and independent contractors passed as part of the CARES ACT during the COVID-19 shutdown. For other information, support, and resources, visit the COVID-19 Resource Center section on eNetwork.

## **Pandemic Unemployment Assistance (PUA) under the CARES Act**

Unemployment benefits are extended to self-employed workers, independent contractors, and those with limited work history for up to 39 weeks of unemployment through the end of 2020.

**Excluded:** Those able to telework with pay or receive some form of sick leave or other paid-leave benefits.

## **Eligibility**

Applicants will have to provide self-certification that they are:

1. Partially or fully unemployed, or
2. Unable or unable to work due to one of the following circumstances:
  - Diagnosed with COVID-19 or have symptoms and are seeking diagnosis
  - Member of your household has COVID-19
  - Providing care for someone with COVID-19
  - Providing care for a child who cannot attend school due to closures
  - Quarantined or been advised by a health care provider to self-quarantine
  - Cannot reach your place of employment as a result of COVID-19
  - Have become the breadwinner for a household because the head of household has died as a direct result of COVID-19
  - Place of employment is closed due to COVID-19
  - Meet other criteria established by the Sec. of Labor

## **Amount of Benefits**

Benefits will be calculated the same way as they are for the federal disaster unemployment program. Minimum benefit will be equal to one-half of your state's average weekly UI benefit.

## **Process for Application**

You will apply for PUA through your state's unemployment office. States may implement different systems for applying for PUA. Currently most states have implemented Disaster Unemployment Assistance (DUA) and you apply simultaneously for regular unemployment and DUA. For example, in California, there is a DUA supplement to the regular unemployment insurance application.

Documentation requested may include copies of bank statements, copies of checks, 1099s or other materials.