



children's defense fund southern regional

Please find attached information on emergency unemployment benefits passed by Congress, and how people can apply. Again hope this information will be helpful to your communities. Thanks for all you do!

The Coronavirus Aid, Relief, and Economic Security (CARES) Act, which was signed into law by the President last week, attempts to provide emergency economic assistance to individuals, families, businesses and state governments.

It is clear that slowing the spread of COVID-19 requires extreme measures and disruptions of regular life. We are all asked to stay home as much as possible and to avoid groups greater than 10. These needed actions are causing severe economic hardships. The CARES Act is another phase in the Federal government's attempt to assist struggling families.

Direct Payments to Households

The CARES Act directs the U.S. Treasury Department to send significant direct payments ("recovery rebates") to low- and middle-income families of \$1,200 for most adults and \$500 for children under age 17. A married couple with two children is therefore eligible for \$3,400.

The Treasury Department will send automatic stimulus payments to many people who filed a 2019 or 2018 tax return using the direct deposit information from their tax returns. The Treasury Department has indicated that these payments will be issued in 3 to 4 weeks.

But millions have incomes that are too low to file a return, or they receive the bulk of their income from untaxed sources such as Social Security, veterans benefits, or disability benefits. The Treasury department is responsible for setting up a mechanism to allow individuals in this category to receive their direct payment. More guidance should be coming from the federal government in the coming days. But we know this will be a big concern to low-income families and we will track this issue.

Unfortunately, there are still many people that will not benefit from direct payments. The CARES Act:

- Denies the entire rebate to certain immigrant families, including some with children who are U.S. citizens. For a household to receive any rebate, each person in the household - including children - must have a Social Security number (SSN).
- Denies the rebate to older dependents. Filers may only claim the additional \$500 for dependents for children under age 17. This means that filers who support other dependents - including elderly dependents, adults with disabilities living with family members who help care for them, and college students - won't get extra help based on these dependents.

Enhanced Unemployment Payments

Last week over 3 million Americans filed for unemployment assistance. The CARES Act includes a robust expansion in unemployment benefits that, in the near term, will enable more jobless workers to receive benefits and provide benefits that are more robust. This is critical, given both the sharp rise in unemployment we are already seeing and the underlying weakness in the basic Unemployment Insurance system.

How does the CARES Act expand benefits to jobless workers?

The Act creates new a Pandemic Unemployment Assistance (PUA) program that provides federally funded **unemployment benefits to many workers that don't usually qualify for your state's regular unemployment assistance**. *NOTE: This program will still go through your normal state agency tasked with administering unemployment assistance.* The PUA program will extend benefits to workers lacking an extensive work history or looking for part-time work as well as those who have exhausted their regular UI benefits. It also extends coverage to contract or self-employed workers.

If you qualify for regular unemployment insurance in your state, you will ALSO receive the temporary PUA benefits under the new pandemic program.

The new PUA benefit will provide an **additional \$600 per week**. It's federally funded through July 31. Congress will have to extend this program in July. Workers can receive up to 39 weeks of PUA benefits. This program is only in effect through December 31.

How does the CARES Act help jobless workers directly impacted by COVID-19?

Millions are unable to go to work because they or a family member are ill. Even more people are unable to work because of the social distancing or quarantine rules implement by state or local governments. The PUA benefits are available to most of these workers. Individuals may qualify for the PUA, \$600 a week, program if:

- You or a family member has COVID-19.
- You are providing care for a family member with COVID-19 or for a child whose school is closed.
- You can't get to work because of a quarantine or self-quarantine.
- You were scheduled to start work but your job was canceled or you are unable to reach the job due to COVID-19.
- Your place of employment is closed or you have to quit your job due to COVID-19.
- You are the main breadwinner for your household because your spouse died as a direct result of COVID-19.

How do you file a claim for unemployment benefits?

Applications for both regular and PUA unemployment benefits are filed with the normal state agency that administers unemployment assistance. They are NOT administered by the federal government. Applications should be made available to you over the phone or online. You can visit <https://www.usa.gov/unemployment> to search for your state's unemployment insurance office.