

## **Q&A: UNEMPLOYMENT INSURANCE**

### ***How much can I get from Unemployment Insurance?***

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.

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

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.

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

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.

### ***How long will the expanded benefits be in place?***

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.

### ***Is there a waiting period?***

The CARES Act includes incentives for states to waive the waiting week between applying for unemployment compensation and receiving it. Contact the unemployment office in the state where you worked to determine whether there will be a waiting week.

### ***How do I file for unemployment insurance?***

You can apply for unemployment compensation through the unemployment office in the state where you worked. In most states, you can apply online.