



THE CARES ACT AND IOWA FAMILIES UNEMPLOYMENT COMPENSATION INFORMATION FOR WORKERS

In late March, President Trump signed into law the provisions of the CARES Act, an expansive law designed to help families and businesses financially impacted by the COVID-19 pandemic.

Workers who have lost their job as a result of the COVID-19 pandemic are eligible for unemployment compensation. Workers who are still working but have experienced a reduction of hours and pay due to the pandemic are eligible for partial unemployment compensation. Additionally, workers previously unable to receive unemployment benefits (*self-employed individuals, independent contractors, nonprofit employees, gig employees and part-time workers*) are now eligible to receive unemployment compensation under the CARES Act.

Below is a summary of the benefits available under the CARES ACT. The benefit amount will be equal to the weekly benefit amount as calculated under state law based on recent earnings, the same way regular Unemployment Compensation payments are calculated.

Pandemic Unemployment Assistance (PUA) - This program provides up to 39 weeks of unemployment benefits to individuals who are self-employed, independent contractors, nonprofit employees and gig economy workers, as well as to individuals working part-time, or who otherwise would not qualify for regular Unemployment Compensation. A worker can be compensated beginning February 2, 2020, or the first week he/she was unable to work as a result of COVID-19, whichever date is later. This benefit is payable through the week ending December 26, 2020. The goal is to begin issuing payments by April 16 to those who are eligible. This benefit also applies to anyone who has exhausted all unemployment insurance payment options at the state or federal level, including the PEUC program.

Pandemic Emergency Unemployment Compensation (PEUC) - The PEUC program provides up to 13 weeks of unemployment insurance benefits to individuals who have exhausted regular unemployment benefits under state or federal law or have no rights to regular unemployment benefits under state or federal law. The first week a worker can be compensated on this benefit is the week beginning March 29, 2020 and the last payable week is the week ending December 26, 2020.

Federal Pandemic Unemployment Compensation (FPUC) - The FPUC program provides individuals who are collecting regular Unemployment Compensation (UC), Pandemic Emergency Unemployment Compensation (PEUC), Pandemic Unemployment Assistance (PUA) and some additional UC benefit programs. with an additional \$600 per week. The first week a worker can be compensated on this benefit is the week beginning March 29, 2020 and the last week is the week ending July 25, 2020. The goal is to issue payments by April 16 to those who are eligible.

You don't need to know which program you are applying under – that will be sorted out by Iowa Workforce Development, the state agency which handles unemployment compensation.

Important note: None of the benefits described above, nor unemployment benefits of any kind, are available to employees who quit their job, refuse to return to work or refuse to receive full-time pay.

Note: The CARES Act also provides for individual payments of up to \$1,200, based on household income, plus an additional \$500 for every qualifying child age 16 or under. These payments are not related to unemployment benefits and will be paid directly by the federal government based on information from the Internal Revenue Service (IRS).

Helpful Links:

[IOWA WORKFORCE DEVELOPMENT HOME PAGE](#)

[FILE FOR UNEMPLOYMENT COMPENSATION](#)

[FAQ on COVID-19 and UNEMPLOYMENT BENEFITS FOR WORKERS](#)

[IOWA WORKFORCE DEVELOPMENT COVID-19 INFO](#) – includes helpful videos on how to apply for unemployment compensation - available in English and Spanish

[Iowa Alliance for Choice in Education](#)

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