

COVID-19 FINANCIAL RELIEF

Resources for California Workers as of April 20, 2020



An unprecedented 22 million Americans filed for unemployment benefits in the past two weeks. Millions more are dealing with significantly reduced hours due to sickness, office place closures, or unexpected caregiving duties. In the weeks ahead, these numbers will continue to grow.

If you work in California and your hours or wages have been reduced, your ability to work has been impacted, or you have lost your job as a result of COVID-19, here are some resources you may be able to access for some initial financial relief.

UNEMPLOYMENT INSURANCE

If you have lost your job or had your hours or wages reduced for COVID-19 related reasons, including being unable to work due to school or childcare closures, you may be eligible for unemployment insurance.

In California, if your claim is approved, you can receive between \$40 and \$450 in standard benefits each week, depending on your past earnings.

Regardless of what your standard benefit is, as of April 1 through December 31, 2020, when you apply for unemployment insurance:

- You may be able to receive an additional \$600 per week. (*Note: this added benefit is only currently available until July 31, 2020*)
- You may be eligible for an additional 13 weeks of benefits; benefits period is increased from 26 weeks to 39 weeks.
- The traditional one week waiting period has also been waived for all new claimants; workers can begin qualifying on the first day of lost wages.
- Work search and work registration requirements have been temporarily waived for all claimants. Claimants are not required to prove they have applied or searched for a new job to maintain benefits.

Filing a claim online is the fastest method, and states are strongly encouraging this option given the large request volume. Seeing your first payment might take upwards of four weeks though given surges in demand for benefits.

California residents can [apply here](#) and read about [eligibility here](#). This [checklist](#) provides a list of documents you need to complete the application.

PANDEMIC UNEMPLOYMENT ASSISTANCE

People who don't ordinarily qualify for Unemployment Insurance may be eligible to receive benefits under the Pandemic Unemployment Assistance (PUA) program. This includes:

- Independent contractors
- Self-employed individuals
- Business owners who have had to close their business
- Individuals who remain employed but whose hours have been reduced
- Individuals who have already exhausted unemployment insurance benefits in their state.

PUA claimants in California are eligible to receive a standard benefit of \$167 per week through December 31, 2020. In addition to the standard benefit, all PUA claimants are eligible for the additional \$600 per week from April 1 through Jul 31, 2020. For workers who are still employed but whose time has been reduced, the standard benefit will be prorated, but claimants can receive the full \$600 additional benefit.

Similar to Unemployment Insurance, PUA claimants in California are eligible for 39 weeks of standard benefits. The traditional one week waiting period has also been waived for all new claimants; workers can begin qualifying for benefits on the first day of lost wages. Benefits may be paid retroactively if there are delays in processing your application. Work search and work registration requirements have been temporarily waived. Claimants are not required to prove they have applied or searched for a new job to maintain benefits.

The process to apply for PUA in California has been challenging, and many claimants have reported rejected claims. The state is working to set up a standalone site for PUA claims. The new PUA site will be available to start receiving claims on April 28th, 2020. You can visit it [here](#).

EXPANDED PAID SICK LEAVE

If you are still employed but unable to work due to COVID-19, you may be eligible for expanded sick leave up to 10 paid sick days (80 hours) at your regular rate of pay.

The 10 days are in addition to any other paid sick leave your employer currently offers. Part-time employees can also receive Expanded Paid Sick Leave, but it will be limited to the average number of hours that the employee works over a two week period.

Effective now until December 31, 2020, employees are eligible for Expanded Paid Sick Leave **at their regular rate of pay** if they are:

- Diagnosed with COVID-19;
- Quarantined under doctor's order due to exposure, and/or experiencing COVID-19 symptoms and seeking a medical diagnosis.

Effective now until December 31, 2020, employees are eligible for reduced Paid Sick Leave **at two-thirds their regular rate of pay** if they are:

- Providing care for or assisting a family member who is self-isolating because of diagnosis, or is experiencing symptoms and is under doctor's orders to do so; or
- Caring for a child whose school or place of care is closed.

Eligibility is currently limited to workers at private businesses with fewer than 500 employees. Paid sick leave benefits must be coordinated directly with your employer.

EXPANDED PAID FAMILY LEAVE

If you're still employed but have exhausted your paid sick leave, and are unable to work because you are caring for an ill or quarantined family member with COVID-19, certified by a medical professional, or a child whose school or place of care is closed, you may be eligible for Paid Family Leave.

Paid Family Leave in California provides up to six weeks of benefit payments to eligible workers who have a full or partial loss of wages because they need time off work to care for a seriously ill family member. Claimants can receive up to approximately 60-70 percent of wages, depending on income, with benefits ranging from \$50-\$1,300 a week during the six week period. Applicants are strongly encouraged to apply online.

California residents can [apply here](#) and read about [eligibility here](#).

DISABILITY INSURANCE

If you're still employed but have exhausted your paid sick leave and are unable to work due to illness or medical quarantine related to COVID-19, certified by a medical professional, you may be eligible for Disability Insurance.

If your claim is approved, you can receive approximately 60-70 percent of wages, depending on your income. Benefits range from \$50-\$1,300 a week for up to 52 weeks. Given the volume of claims being processed, claimants are strongly encouraged to apply online.

California residents can [apply here](#) and read about [eligibility here](#).

STUDENT LOAN SUSPENSION

Regardless of your employment status, individuals with federally held student loans have had their loans suspended automatically until September 30, 2020.

Under the CARES Act, there will be no penalty or interest accrued, during this period, and garnishment of wages, Social Security or tax refunds for federally held student loan debt collection is not permitted.

Privately held student loans owned by banks, credit unions, schools, or other private entities, are not eligible for this benefit at this time. In these cases, you should contact your lender directly to explore payment deferral options.

ECONOMIC IMPACT PAYMENT (\$1,200)

Regardless of your employment status, cash may be on its way to you in the form of a \$1,200 payment.

The full \$1,200 amount is available for people making up to \$75,000 (individual) and \$150,000 (married). Benefits are reduced if your individual or household earnings pass this threshold and they phase out completely if you earn over \$99,000 (individual) or \$188,000 (married). In addition to benefits for adults, an additional \$500 cash payment is available per child, up to three children per household.

Estimate your household's expected payment with this [online calculator](#).

Whether or not you have to take action in order to receive the benefit depends on how up to date you are on your taxes. The payment will be sent based on your 2019 or 2018 [adjusted gross income](#) on your tax return. If you haven't filed a tax return for either of these years, you should do so quickly if you can. As part of your return, it is encouraged that you provide direct deposit information so the payment can be wired directly to your account.

If you aren't able to file quickly, or you don't plan to file 2018 or 2019 taxes, the IRS has created a new website for you to [sign up to receive your payment sooner](#). Through this site, you can check your payment status, update your direct deposit information, or register your information to receive the payment.

Individuals claimed as dependents by someone else will not receive a payment. This will likely most affect high school seniors and college students up to the age of 24. People could receive payments as early as April 17th, but it is anticipated some people may wait up to five months before their payment arrives.