

Coronavirus unemployment benefits. Who qualifies? How much they get.

How long do the payments last? What if you worked part time? You got hired but couldn't start your job — are you eligible? And more.

WASHINGTON — The [coronavirus](#) relief package dramatically expands unemployment insurance to for the jobless during the outbreak, aimed at easing the suffering imposed by the crisis as claims last week topped [3 million](#) and shattered records.

The [\\$2 trillion bill](#), which was passed the Senate and is set to be approved by the House on Friday, creates two main categories of benefits for individuals. The first is Pandemic Unemployment Assistance, which covers people who are unable to work because of the coronavirus outbreak that includes independent contractors, gig workers, sick people and those caring for a loved one during the outbreak. The second is an extra \$600 per week over the next four months for those who are out of work and getting jobless benefits in their state.

The unemployment benefits are worth an estimated \$260 billion, according to the [Committee for a Responsible Federal Budget](#).

The unemployment benefits come alongside [direct cash payments to individuals](#) and relief for businesses and the health care sector.

Here are some questions and answers on how the unemployment benefits work:

[Q: I just lost my job. What kind of help can I get?](#)

Once you're on unemployment insurance in your state, you will be eligible for an extra \$600 per week in emergency federal compensation through July 31, 2020. That's in addition to what you'll receive in state benefits.

[Q: Do I get that \\$600 if I was already getting unemployment before the outbreak?](#)

Yes.

[Q: I'm working from home. Can I get any benefits?](#)

Sorry. People who are employed and working from home aren't eligible.

[Q: What if I worked part time or had my hours cut?](#)

It depends on your state. Some provide benefits to part-time workers, but others don't. It's a similar situation for those whose hours are cut. The bill provides funding for states that want to provide benefits when companies slashed workers' hours without laying them off. But not every state provides those benefits, and it appears the federal government is deferring to them on this.

[Q: I had just found a job when coronavirus hit, but I hadn't started work. Will I be eligible?](#) Yes. If you were scheduled to start a job but lost the job or are unable to get to it as a result of coronavirus, you'll be eligible.

Q: I'm self-employed and didn't previously qualify for unemployment. Am I eligible now?

Yes. This bill creates a new program, called Pandemic Unemployment Assistance, that extends benefits to gig workers, contractors and others who wouldn't otherwise qualify for unemployment compensation but cannot work due to the coronavirus emergency. You'll get the \$600 per week, plus half the average unemployment benefit in your state.

Q: \$600 is more than I made before losing my job. Will they cut my benefit?

No. If you qualify for unemployment, the \$600 per week applies regardless of what your salary was. (There was a last-minute kerfuffle where a few Senate Republicans tried to reduce the benefits for those who were earning less, but that effort failed.)

Q: Are unemployment benefits taxable income?

Yes.

Q: What if I'm sick or caring for a sick family member. Will they help me?

You should be eligible for assistance once you certify that you're ordinarily able and willing to work but can't because of the virus emergency. That includes if you've tested positive or exhibit symptoms of COVID-19, or if you're caring for a member of your household or family who has been diagnosed with the illness. You should also be covered if you're out of work due to an inability to reach the office due to a quarantine imposed as a direct result of the coronavirus crisis.

Q: What happens when my state unemployment benefits run out?

In most states, people who lose their job can typically get up to 26 weeks of unemployment, and then it stops, even if you haven't found a new job. This bill will provide another 13 weeks once it runs out. After those 39 weeks, if an "[extended benefits](#)" program is triggered, that can provide an additional 13 to 20 weeks of compensation.

Q: How long do I have to be out of work to start getting benefits?

Some states require a one-week waiting period for people who become unemployed before they start collecting benefits. Under this bill, Washington will pick up the full cost for states that want to provide those benefits immediately, instead of waiting one week. But ultimately, it's up to the state you live in to decide whether to provide benefits during that first week.

Full Link

<https://www.nbcnews.com/politics/congress/coronavirus-unemployment-benefits-here-s-who-qualifies-how-much-they-n1169846>