

COVID-19 FINANCIAL RELIEF RESOURCES

for Early Care and Education Workers as of 5/5/20



Early educators are among the unprecedented millions of Americans who have filed for unemployment benefits in the past month or who are dealing with significantly reduced hours due to sickness, program closures, or their own unexpected caregiving duties.

While [much more needs to be done](#) to protect the early care and education workforce and ensure that programs and staff are ready to provide child care services when it is safe to do so, there are federal and state relief programs that you may be able to access now.

If your hours or wages have been reduced, your ability to work has been impacted, or you have lost your employment as a result of COVID-19, here are some resources you may be able to access.

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 child care closures, you may be eligible for unemployment insurance.

Benefit amounts vary by state. The national average for unemployment benefits is about \$300 per week depending on your past earnings. Some states offer a larger benefit than others; for example Massachusetts offers about \$800 per week per individual, while states like Florida only provide up to \$250 per week. The amount you actually receive is based on your past earnings.

From April 1 until July 31, 2020, regardless of what the standard benefit in your state is, claimants are eligible to receive an additional \$600 per week on top of the standard benefit amount.

Additionally, as of April 1 through December 31, 2020, when you apply for unemployment insurance:

- You may be eligible for an additional 13 weeks of benefits on top of the maximum number of weeks your state typically allows.
- 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.
- 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. States are strongly encouraging

this option given the large request volume. Seeing your first payment might take several weeks, given surges in demand for benefits. However, benefits can be applied retroactively to the date your earnings were reduced, as far back as April 1, 2020.

A full list of unemployment benefits by state, including links to the unemployment office website in each state, is available at the end of this document.

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; and
- Individuals who have already exhausted unemployment insurance benefits in their state.

PUA claimants will receive standard benefits that are determined by each state. In some cases, benefits may be based on past earnings. In addition to the standard benefit, all PUA claimants are eligible for the additional \$600 per week from April 1 through July 31, 2020. For workers who are still employed yet working fewer hours, standard benefits will be prorated, but claimants can receive the additional \$600 weekly benefit in full.

Similar to unemployment insurance, PUA claimants are eligible for an additional 13 weeks of standard benefits on top of the weeks each state usually provides. The traditional one-week waiting period has also been waived for all new claimants; you can begin qualifying for benefits on the first day of lost wages. Work search and work registration requirements have been temporarily waived. You are not required to prove you have applied or searched for a new job to maintain PUA benefits.

Pandemic Unemployment Assistance has generated a lot of confusion across states. Most claimants have been directed to submit their claims through the unemployment insurance agency in their state, but in many cases, these agencies are not yet set up to approve these particular claims. High volumes of PUA claimants are reporting rejected cases.

States are working to create new systems to process PUA claims. If you have been rejected, keep checking your state's unemployment insurance website for updates on how to apply for PUA. PUA claimants will likely not see benefits until at least a month from now, but benefits will be paid retroactively.

Links to the unemployment office website in each state are available at the end of this document.

EXPANDED PAID SICK LEAVE

If you are still employed but unable to work due to COVID-19, you may be eligible for expanded paid sick leave: up to 10 paid sick days (equivalent to 80 hours) at your regular rate of pay in addition to any 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; or
- Experiencing COVID-19 symptoms and are seeking a medical diagnosis.

If you are still employed but unable to work due to caregiving duties (rather than due to your own illness), you may be eligible for expanded paid sick leave benefits at a reduced pay rate.

Effective now until December 31, 2020, employees are eligible for expanded paid sick leave at two-thirds their regular rate of pay if they are:

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

Eligibility for expanded paid sick leave is currently limited to workers at private employers with fewer than 500 employees. Employers with 50 or fewer employees may be exempt from providing this benefit.

Paid sick leave benefits must be coordinated directly with your employer.

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 economic impact payment. The full amount is available to individuals making up to \$75,000 (\$150,000 for spouses filing jointly). Benefits are reduced if your individual or household earnings pass this threshold, and they phase out completely if you earn more than \$99,000 (\$188,000 for spouses filing jointly). In addition to benefits for adults, a \$500 payment will be issued per child (age 16 and under at the end of the 2019 tax year) payable to the head of household. Individuals claimed as dependents will not receive a check, which will most likely affect high school and college students age 17 to 24.

You can estimate your household's expected check using an [online calculator](#).

Some people have received checks as early as April 17, but others may wait up to five months for their payment. If you haven't yet received your economic impact payment, whether or not you have to take action depends on how up to date you are on your taxes. Payments will be based on the adjusted gross income you reported on your 2018 or 2019 tax return. If you haven't filed a tax return for either of these years, you should do so quickly if you can. Your payment can be wired directly to your account if you provide direct deposit information on your tax return.

If you aren't able to file quickly or you don't plan to file 2018 or 2019 taxes, the IRS has 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.

STUDENT LOAN SUSPENSION

Regardless of your employment status, individuals with federally held student loans (which are the vast majority of student loans issued since 2010) have had their loans suspended automatically from March 13, 2020, 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 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.

DISABILITY INSURANCE*

Though not part of pandemic-specific relief funds, if you're still employed but have exhausted your paid sick leave and are still 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 you live in a state that offers this benefit. Five states provide disability insurance: California, Hawaii, New Jersey, New York, and Rhode Island. Residents of Puerto Rico are also eligible for disability insurance.

Benefits vary significantly by participating state. Residents of states where temporary disability insurance is provided can see average benefit amounts and obtain more information through their state office's website listed below.

State	Maximum Amount	State Temporary Disability Insurance Benefits Website	Maximum Duration
California	\$50-\$1,300/week	CA State Temporary Disability Insurance Information	52 weeks
Hawaii	\$1-\$650/week	HI State Temporary Disability Insurance Information	26 weeks
New Jersey	Up to \$667/week	NJ State Temporary Disability Insurance Information	26 weeks
New York	\$20-\$170/week	NY State Temporary Disability Insurance Information	26 weeks
Rhode Island	\$98-\$867/week	RI State Temporary Disability Insurance Information	30 weeks

*Disability insurance is limited to the states and territory noted above.

UNEMPLOYMENT INSURANCE: STANDARD BENEFITS AND ENROLLMENT INFORMATION BY STATE

State	Maximum Weekly Standard Benefit Amount	Maximum Duration in Weeks	State Unemployment Insurance Benefits Site
Alabama	\$275	26	AL Unemployment Information
Alaska	\$370 (Individual) Up to \$442 (w/dependents)	26	AK Unemployment Insurance
Arizona	\$240	26	AZ Department of Economic Security
Arkansas	\$451	20	AR Division of Workforce Services
California	\$450	26	CA Employment Development Department
Colorado	\$618	26	CO Department of Labor and Employment
Connecticut	\$649 (Individual) Up to \$724 (w/dependents)	26	CT Department of Labor
Delaware	\$400	26	DE Division of Unemployment Insurance
District of Columbia	\$444	26	DC Department of Employment Services
Florida	\$275	12	FL Department of Economic Opportunity
Georgia	\$365	14	GA Department of Labor

Hawaii	\$648	26	HI Unemployment Insurance
Idaho	\$448	20	ID Department of Labor
Illinois	\$484 (Individual) Up to \$667 (w/dependents)	26	IL Department of Employment Security
Indiana	\$390	26	IN Department of Workforce Development
Iowa	\$481 (Individual) Up to \$591 (w/dependents)	26	IA Workforce Development
Kansas	\$488	16	KS Department of Labor
Kentucky	\$552	26	KY Career Center
Louisiana	\$247	26	LA Workforce Commission
Maine	\$445 (Individual) Up to \$667 (w/dependents)	26	ME Department of Labor
Maryland	\$430	26	MD Department of Labor
Massachusetts	\$823 (Individual) Up to \$1,234 (w/dependents)	26	MA Labor and Workforce Development
Michigan	\$362 (w/dependents)	20	MI Unemployment Insurance Agency
Minnesota	\$740	26	MN Department of Employment and Economic Development
Mississippi	\$235	26	MS Department of Employment Security

Missouri	\$320	13	MO Department of Labor and Industrial Relations
Montana	\$552	28	MT Department of Labor and Industry
Nebraska	\$440	26	NE Department of Labor
Nevada	\$469	26	NV Department of Employment, Training and Rehabilitation
New Hampshire	\$427	26	NH Department of Employment Security
New Jersey	\$713	26	NJ Department of Labor and Workforce Development
New Mexico	\$511	26	NM Department of Workforce Solutions
New York	\$504	26	NY Department of Labor
North Carolina	\$350	12	NC Division of Employment Security
North Dakota	\$618	26	ND Job Service
Ohio	\$480 (Individual) Up to \$647 (w/dependents)	26	OH Department of Job and Family Services
Oklahoma	\$539	26	OK Unemployment Insurance
Oregon	\$648	26	OR Employment Department
Pennsylvania	\$572 (Individual) Up to \$580 (w/dependents)	26	PA Office of Unemployment Compensation

Puerto Rico	\$190	26	PR Department of Labor & HR
Rhode Island	\$586 (Individual) Up to \$867 (w/dependents)	26	RI Department of Labor and Training
South Carolina	\$326	20	SC Department of Employment and Workforce
South Dakota	\$414	26	SD Department of Labor and Regulation
Tennessee	\$275	26	TN Department of Labor and Workforce Development
Texas	\$521	26	TX Workforce Commission
Utah	\$580	26	UT Department of Workforce Services
Vermont	\$513	26	VT Dept. of Labor
Virginia	\$378	26	VA Employment Commission
Washington	\$790	26	WA Employment Security Department
West Virginia	\$424	26	Workforce WV
Wisconsin	\$370	26	WI Department of Workforce Development
Wyoming	\$508	26	WY Unemployment Insurance