CARES Act Unemployment for Independent Contractors and Gig Workers

Due to the Coronavirus outbreak, many individuals have found themselves seeking assistance navigating the waters of unemployment. The Arts & Business Council of Greater Boston is committed to helping our community of artists and arts organizations through this challenging time by being a resource for both information and personal assistance as they work through these circumstances.

What is the CARES Act?
The Coronavirus Aid, Relief, and Economic Security (CARES) Act was signed into law on March 27, and provides $250 billion in federal funding allocated to unemployment support due to the pandemic. Key points of the CARES Act:

- Relaxes eligibility criteria for unemployment
- Extends duration of benefits
- Increases amount of money people receive

CARES Act Benefits

- Extends regular weekly benefits for up to 39 weeks, between January 27 and December 31, 2020
  - Massachusetts benefits are typically 50% of average weekly wage (max. $823/week)
- Workers are eligible for $600 weekly benefit in addition to state unemployment payments, until July 31, 2020.
  - Massachusetts DUA is working to add additional $600 to weekly benefits, retroactive to March 29

Eligibility

Section 2102 of the CARES Act established a Pandemic Unemployment Assistance (PUA) program, which provides payment to individuals meeting the following criteria:

- Ineligible for any other state or federal unemployment benefits, including self-employed individuals, freelancers, gig workers, and independent contractors
- Unemployed, partially unemployed, or unable to work due reasons attributable to the pandemic

Claiming Unemployment in Massachusetts

- The Department of Unemployment Assistance has received federal guidance regarding Pandemic Unemployment Assistance. CARES Act benefits are not yet available in Massachusetts, and claimants may not apply for them through UI Online yet, but it should be available shortly. Once available, eligibility for PUA benefits may be retroactive to the week ending on February 2.
- Updates about when CARES Act benefits will be available to Massachusetts residents, along with guidelines regarding how you should apply for those benefits, will be posted at www.mass.gov/unemployment/covid-19 as soon as they are available.

What if I Had Two Jobs and Lost One of Them?
While it is unclear how CARES Act unemployment laws are structured around partial unemployment, based on Massachusetts traditional unemployment laws, in some cases you may work part time and receive unemployment benefits.
• If you work **part time**, you may still qualify for benefits. The amount you receive may be adjusted based on how much you earn.
• If you continue to work **full time**, you cannot continue to receive benefits. If you lose your full-time job again, you may qualify for benefits again.
• You must report any income you receive while getting benefits. If you don’t report your income, you may be disqualified from getting any benefits at all.

**What if I Previously Applied for Unemployment?**
Individuals who previously applied for traditional unemployment benefits and were rejected can file an appeal request, either via mail or through their UI Online account. You can find appeal process guidelines [here](#).

As no application guidelines are currently in place for self-employed individuals, gig workers, and the like seeking to utilize the Pandemic Unemployment Assistance program, appealing your case due to newly-initiated Coronavirus causes or benefits will likely not be handled the same way. Guidelines for applying or reapplying for unemployment under new CARES Act benefits will be provided as the Massachusetts Department of Unemployment Assistance makes them available.

**How to Prepare**
While the state has not yet issued guidelines and application requirements, here are some things you will likely need to file for unemployment:

• Personal Information (Date of Birth, Social Security Number, Home and Mailing Address, Phone Number, and Email Address (optional))
• Information about your complete employment history for the last 15 months, including:
  o Employer names, addresses, and phone numbers
  o Work start and end dates, and reasons for leaving those jobs
  o Recall date (if you were laid off but have a set date to return to work)
• Proof of income prior to unemployment (tax forms, pay stubs, invoices, bank statements, etc.)
• Bank name, address, account number, and routing number for direct deposit

**Questions?**
We understand you likely have a number of unanswered questions. The Arts & Business Council will regularly publish updated information regarding unemployment assistance as it is made available, and we invite any questions you may have in the meantime.