



U.S. SENATOR  
**GARY PETERS**

# THE CORONAVIRUS AID, RELIEF, AND ECONOMIC SECURITY (CARES) ACT

## SMALL BUSINESS OWNERS

### **Pandemic Unemployment Assistance**

If you are a self-employed worker or do not have a long enough work history to qualify for regular state unemployment insurance, you may now be eligible for federal Pandemic Unemployment Assistance thanks to provisions I secured in the bipartisan *Coronavirus, Aid, Relief and Economic Security (CARES) Act*. You may even be able to receive benefits retroactively if you lost pay due to Coronavirus after it was declared a public health emergency on January 27, 2020.

Examples of workers eligible for Pandemic Unemployment Assistance include:

- Independent contractors
- Gig economy or freelance workers
- Small business owners
- Temporary or seasonal workers
- Workers who have just started or were about to start a job

Qualifying experiences for Pandemic Unemployment Assistance include:

- A Coronavirus diagnosis or symptoms of Coronavirus
- A member of the household diagnosed with Coronavirus
- Providing care for a family member with Coronavirus
- Caring for a child due to a school or child care closure
- Not being able to reach your place of employment due to a quarantine, a request to self-quarantine, or because the place of employment is closed for reasons related to Coronavirus

### **Increase in unemployment benefit amounts:**

If you are receiving state unemployment insurance or federal Pandemic Unemployment Assistance, you are eligible to receive an additional \$600 in weekly benefits up until July 31, 2020.

### **Extension of unemployment benefits:**

State unemployment insurance and Pandemic Unemployment Assistance will be available for an additional 13 weeks, which will be funded by the federal government. Under Governor Whitmer's executive order and under Pandemic Unemployment Assistance in this package, this means a total of 39 weeks rather than 26 weeks.

**Applying for benefits:** Both the federally funded unemployment assistance and state unemployment insurance benefits will be administered by the Michigan Unemployment insurance agency.

**Contact info for Michigan Unemployment Insurance Agency:** [https://www.michigan.gov/leo/0,5863,7-336-78421\\_97241--,00.html](https://www.michigan.gov/leo/0,5863,7-336-78421_97241--,00.html)



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Work share program support: Work sharing or “cost-sharing” programs allow employers to reduce hours for their employees in order to keep more workers on payroll. Employees receive unemployment benefits to help make up for reduced paycheck. For states with work sharing program options, like Michigan, the federal government will reimburse the state 100 percent for this program. Through executive order, Governor Whitmer expanded the Michigan’s Work Share Program. The CARES Act will help support our state carry out this option for businesses and employees.

For more information on Michigan’s Work Share Program: [https://www.michigan.gov/documents/uia/156\\_-\\_Shared\\_work\\_fact\\_sheet\\_letter\\_426209\\_7.pdf](https://www.michigan.gov/documents/uia/156_-_Shared_work_fact_sheet_letter_426209_7.pdf)

**If you have any additional questions about the federal resources available**, please go to [www.peters.senate.gov/coronavirus](http://www.peters.senate.gov/coronavirus).