

## Overview of Paid Sick, Emergency Paid Leave, and Unemployment Insurance Laws in the New Coronavirus and CARES Acts

The Families First Act (FFA) passed by Congress on March 18, 2020 includes expansions to paid sick time and emergency paid leave at the federal level for workers impacted by the coronavirus (COVID-19). The CARES Act passed by Congress on March 27, 2020 includes expansions of unemployment insurance to those laid off and other unemployed workers. Please note that this is not a legal document and workers and advocates should refer to USDOL for the newest regulations as they emerge. Last updated: April 2, 2020.

	Families First Act (expires Dec 31, 2020) Paid Sick Time	Families First Act (expires Dec 31, 2020) Emergency Paid Leave	CARES Act Unemployment Insurance Support		
			Pandemic Unemployment Compensation (PUC)	Pandemic Emergency Unemployment Compensation (PEUC)	Pandemic Unemployment Assistance (PUA)
Who is covered	<ul style="list-style-type: none"> <li>Private sector workers in companies with fewer than 500 employees</li> <li>All government workers</li> <li>Self-employed</li> <li>Employers under 50 can ask for exemption from family care (caring for child out of school)</li> </ul>	<ul style="list-style-type: none"> <li>Private sector workers in companies with fewer than 500 employees</li> <li>All government workers except federal</li> <li>Self-employed</li> <li>Employers under 50 can ask for exemption from family care (caring for child out of school)</li> </ul>	<ul style="list-style-type: none"> <li>Workers receiving unemployment insurance currently and as a result of COVID-19 layoffs</li> <li>Workers with reduced hours because of COVID-19</li> </ul>	<ul style="list-style-type: none"> <li>Workers who exhausted regular UI and who are actively seeking work                             <ul style="list-style-type: none"> <li>States are required to provide flexibility around seeking work due to COVID-19</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Workers who exhausted regular/extended UI</li> <li>Self-employed, contractors</li> <li>Workers seeking part-time work</li> <li>Workers with work history too short for regular qualify for UI</li> <li>Workers with COVID-19 or caring for someone with COVID-19</li> </ul>
Who is not covered	<ul style="list-style-type: none"> <li>Businesses of 500 or more</li> <li>Health/ emergency response employers may opt out</li> </ul>	<ul style="list-style-type: none"> <li>Businesses of 500 or more</li> <li>Most federal workers</li> <li>Health/ emergency response employers may opt out</li> </ul>	<ul style="list-style-type: none"> <li>Workers who are not receiving regular unemployment insurance or Pandemic Unemployment Assistance (PUA)</li> </ul>	<ul style="list-style-type: none"> <li>Workers who have not exhausted regular UI benefits</li> </ul>	<ul style="list-style-type: none"> <li>Undocumented workers</li> <li>Workers receiving other unemployment benefits</li> <li>Workers who can telework with pay</li> <li>Workers currently receiving paid sick days or paid leave</li> </ul>
Uses	<ul style="list-style-type: none"> <li>Isolation/quarantine ordered by government or health provider without ability to telework</li> <li>COVID-19 illness or symptoms</li> <li>Providing COVID-19 care</li> <li>Child's school/childcare closed</li> </ul>	<ul style="list-style-type: none"> <li>Child's school or daycare closed due to the pandemic</li> </ul>	<ul style="list-style-type: none"> <li>To supplement state unemployment benefits both through the regular Unemployment Insurance Fund and the Pandemic Emergency Unemployment Compensation Fund</li> </ul>	<ul style="list-style-type: none"> <li>To continue state unemployment benefits</li> </ul>	<ul style="list-style-type: none"> <li>To support workers not normally eligible for state unemployment insurance</li> </ul>
Time Available	<ul style="list-style-type: none"> <li>80 hours for full time workers, prorated for part-time (avg hrs worked per 2 weeks)</li> </ul>	<ul style="list-style-type: none"> <li>Up to 12 weeks</li> </ul>	<ul style="list-style-type: none"> <li>Paid weekly until the week ending July 26, 2020</li> </ul>	<ul style="list-style-type: none"> <li>13 additional weeks beyond each state's regular length for unemployment</li> </ul>	<ul style="list-style-type: none"> <li>Up to 39 weeks, retroactive to January 29, 2020 and up to December 31, 2020.</li> </ul>
Rate of pay	<ul style="list-style-type: none"> <li>Self care: Full wage up to \$511 day/ \$5111 total</li> <li>Caring for household member or child out of school/ child care: % wage up to \$200 day/ \$2000 total</li> </ul>	<ul style="list-style-type: none"> <li>First 10 days may be unpaid; can be combined with other leave</li> <li>After 10 days, employer must pay worker % of wages, up to \$200/day or \$10,000 total</li> </ul>	<ul style="list-style-type: none"> <li>\$600/week until the week ending July 26, 2020</li> <li>on top of unemployment benefit</li> </ul>	<ul style="list-style-type: none"> <li>State unemployment benefit levels</li> </ul>	<ul style="list-style-type: none"> <li>A minimum benefit that is equal to one-half the state's average weekly UI benefit (about \$190 per week)</li> </ul>
Protections	<ul style="list-style-type: none"> <li>Antidiscrimination and anti-retaliation</li> </ul>	<ul style="list-style-type: none"> <li>Antidiscrimination and anti-retaliation</li> <li>Job protection in companies of 25+</li> </ul>	<ul style="list-style-type: none"> <li>n/a</li> </ul>	<ul style="list-style-type: none"> <li>n/a</li> </ul>	<ul style="list-style-type: none"> <li>n/a</li> </ul>
Payment Mechanism	<ul style="list-style-type: none"> <li>Workers are paid by their employer</li> </ul>	<ul style="list-style-type: none"> <li>Workers are paid by their employer</li> </ul>	<ul style="list-style-type: none"> <li>Through the state's unemployment insurance office</li> </ul>	<ul style="list-style-type: none"> <li>Through the state's unemployment insurance office</li> </ul>	<ul style="list-style-type: none"> <li>Payment mechanism is still being set up</li> </ul>