What the federal CARES Act means for workers

Congress has approved the Coronavirus Aid, Relief and Economic Security (CARES) Act, and the bill was signed into law by President Trump on March 27. In addition to the widely publicized payments going directly to most people in the U.S., there are numerous provisions specifically to help workers who are struggling due to the COVID-19 pandemic.

What am I eligible for if I’m self-employed or an independent contractor?

Independent contractors and those who are self-employed are eligible for the Paycheck Protection Program, as well as potential tax credits.

Under the PPP, self-employed individuals or independent contractors can get a loan to cover up to 2.5 months of payroll and any new Economic Injury Disaster Loans incurred because of COVID-19. The program is open until June 30, 2020, as it is intended for immediate payroll relief.

How much can I get from unemployment insurance if I was laid off?

The exact amount you can receive through unemployment depends on your previous earnings. Between now and July 31, an additional $600 will be added to every unemployment compensation check, so no one will receive less than $600 per week.

The CARES Act temporarily expands unemployment insurance to cover workers who wouldn’t traditionally be covered, including the self-employed, gig workers, independent contractors and workers with irregular work history. Contact the Colorado Department of Labor and Employment office at Coloradogov/pacific/cdle/unemployment for more information.
Is there help if I am considered “essential” but need assistance with child care?

The CARES Act includes funding to states to support child care needs for frontline essential workers. Child care for essential workers (including but not limited to hospital and healthcare workers including ALL hospital support staff, police, EMT, firefighters and correctional officers, long-term care, mental health workers, etc.) is being made available via COVIDchildcareColorado.com. Care will be provided on a sliding scale for the first two weeks and the state hopes to continue to offer it based on ability to fund via donations and federal dollars.

Can I receive paid leave if I need to take time off work for COVID-19 concerns?

Covered employers (a private employer with fewer than 500 employees) can provide paid sick or family leave to eligible employees who are unable to work or telework due to COVID-19. There are several qualifying reasons why an employee may need this paid leave, including (but not limited to): being told to quarantine due to exposure; caring for a dependent who has been diagnosed with COVID-19; needing to care for a child who cannot access school or child care due to COVID-19. Companies like health care providers and emergency responders may be exempt from providing paid leave. Consult with your employer to determine if this is available to you.

What other measures are part of the CARES Act?

- $360 million in training and supportive services for dislocated workers, seniors, migrant farmworkers, and homeless veterans.
- $3.5 billion for the Child Care Development Block Grant, which allows child care programs to maintain critical operations.

Where can I learn more?

- Colorado Department of Labor and Employment – unemployment resources and office locations – Colorado.gov/pacific/cdle/unemployment
- Colorado Emergency Child Care Collaborative – resources for child care assistance – COVIDchildcareColorado.com

For more information on the CARES Act and how it specifically impacts workers in Aurora, please contact Luke Palmisano at lpalmisa@auroragov.org or 303.739.7781.