



**FACT SHEET ON UNEMPLOYEMENT PROVISIONS IN THE CARES  
ACT FOR SELF-EMPLOYED SMALL BUSINESS OWNERS**  
**(\*AS OF APRIL 3, 2020)**

The House and Senate passed bill allows self-employed small business owners, including freelancers and independent contractors to collect unemployment benefits for the first time.

**Question: Who is eligible for unemployment benefits?**

- **Answer:** The CARES Act created a new unemployment insurance program—the Pandemic Unemployment Assistance program—that covers individuals who were not eligible for traditional unemployment benefits. This new program covers self-employed workers and independent contractors. Small business owners must be unable to work from home in order to receive benefits.

**Question: How much will I be eligible for?**

- **Answer:** It depends on the state that you live in. Each state calculates its benefits differently. You will be eligible for at least one-half of the state’s average unemployment benefit, or at least \$190 per week. Visit [DOL’s Career One Stop](#) for more information and a list of state unemployment insurance programs. The CARES Act also provided an additional \$600 per week, on top of your state’s benefits, for individuals who receive unemployment compensation. This additional benefit lasts until July 31, 2020.

**Question: How long will these benefits last?**

- **Answer:** From January 27, 2020 through December 31, 2020. Self-employed small business owners can access unemployment retroactively, but they may only receive up to 39 weeks of benefits.

**Question: Can I access these benefits immediately?**

- **Answer:** Yes. The CARES Act eliminated the one-week waiting period to access benefits in each state.

**Question: What if my state is not accepting applications for self-employed workers?**

- **Answer:** Keep checking back with your state. All states must implement this program under the CARES Act. Unemployment benefits can be accessed retroactively.

**Question: Are gig economy workers covered under this program?**

- **Answer: It depends.** Gig workers (someone who gets gigs through Uber, Lyft, AirBnB, etc.) are covered under traditional unemployment insurance programs in most states. Gig workers should apply for traditional unemployment benefits first before applying for benefits under the new CARES pandemic unemployment assistance program.