

S. 3548 – Coronavirus Aid, Relief, and Economic Security Act - Unemployment Provisions

Senate Republicans and Democrats have unveiled legislation to provide emergency relief to workers, families, small businesses, and distressed industries. The full package is big, targeted, and will make a difference. [Here are the unemployment insurance details.](#)

Key points:

- Expands the size and scope of unemployment benefits
- Includes relief for workers who are self-employed, as well as independent contractors
- Ensures these changes are temporary

What you need to know:

- **Includes \$250 billion to Expand Unemployment Benefits:** Provides economic relief and much-needed support for workers by making a significant investment in unemployment benefits.
- **Unemployment Benefits for More Americans:** Makes sure self-employed and independent contractors, like Uber drivers and gig workers, can receive unemployment during the public health emergency. The bill also includes support to state and local governments and nonprofits so they can pay unemployment to their employees.
- **More Money for a Longer Period for More Workers:** Makes benefits more generous by adding a \$600/week across-the-board payment increase through the end of July. In addition, for those who need it, the bill provides an additional 13 weeks of benefits beyond what states typically allow.
- **Temporary Provisions:** The expansion in unemployment benefits expires at the end of 2020 in recognition of the temporary nature of this challenge.

The Details: State unemployment offices are experiencing an unprecedented spike in claims and many workers are not covered under regular state unemployment laws. Filings for U.S. unemployment benefits are poised to surge to more than 2 million, according to a [Goldman Sachs](#) analysis of preliminary reports across 30 states. The stimulus package will make a tremendous difference for keeping workers afloat.