GRAND CANYON INSTITUTE

Benefits for Workers Impacted by COVID-19

3/19/2020 updated 4/3/2020

This table provides a summary of benefits for workers effected in a variety of ways by COVID-19 based on state and federal policy. For Unemployment Benefits, contact the Arizona Department of Economic Security at 602 364-2722 or go to its website.

Situation	Program	How big is/was your employer?	
		Under 500 employees OR government OR Union- worker part of "Multi-employer" agreement (employers with less than 50 employees can apply for exemption)	500 or more employees? (non-governmental)
You are diagnosed with COVID-19 You need to be tested You need to self- quarantine	Families First Coronavirus Response Act (H.R. 6201)	The Families First Act provides FULL pay for up to two weeks up to \$2,500 per week. If you are still sick after two weeks, you qualify for up to 12 weeks of unpaid leave through the Family and Medical Leave Act (FMLA). This is in addition to any paid sick leave, vacation or personal days already provided by the employer. If you are a gig worker or self-employed, the aid is in the form of a refundable tax credit that must be applied for. Gov. Ducey issued an executive order on March 20 th to enable people impacted by COVID-19 to be eligible for unemployment insurance (details below).	Not covered by Families First Act—reliant on firm's policy. Gov. Ducey issued an executive order on March 20 th that adds people who work at a business that has been temporarily closed or has reduced hours because of COVID-19, who have to quarantine because of COVID-19, or who have to care for a family member with COVID-19 to the list of people eligible for unemployment insurance. Details on unemployment insurance below.
You must stay home to care for children due to precautionary childcare /school closures		The Act provides 2/3 of pay for 12 weeks up to \$200 a day up to \$1,000 per week. Note first 10 days covered as paid sick leave, last 10 weeks as paid family leave.	Not covered by Families First Coronavirus Act—reliant on firm's policy.
You need to care for a person who is sick or self-quarantining		The Act provides 2/3 pay up to \$1,000 a week for two weeks to care for a family member who is self-isolating or experiencing symptoms. This is in addition to any paid sick leave, vacation or personal days already provided by the employer. Longer periods subject to the unpaid FMLA.	Not covered by Families First Act—reliant on firm's policy or unpaid leave under the unpaid Family and Medical Leave Act (FMLA) Gov. Ducey issued an executive order on March 20 th to enable people impacted by COVID-19 to be eligible for unemployment insurance (see below).



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		Gov. Ducey issued <u>an executive order</u> on March 20 th to enable people impacted by COVID-19 to be eligible for unemployment insurance (see below).		
You are temporarily laid off from work or the business closes due to a slowdown in business or requirements to prevent the spread of COVID-19	Arizona Unemployment Insurance	State Unemployment Benefits (if \$4,680 or more earnings in highest calendar quarter from last four quarters, earnings in at least two quarters and a total of at least \$7,020):		
		You qualify for unemployment benefits which will replace about half of your pay up to \$240 per week (\$6 an hour if full-time). If your pay is more than minimum wage your benefit amount will be far less than half your current pay. These checks may take up to 4 weeks to process for your initial claim, but will be retroactive. These benefits can last up to 39 weeks.		
		PLUS Federal Supplement: The CARES Act provides a federal supplement of \$600 per week though July. These checks will be retroactive but will likely take longer to be received initially.		
		You did not meet the threshold earnings for state unemployment benefits or were a gig worker, self-employed, independent contractor (unknown what minimum earnings might be required):		
		You qualify under Pandemic Unemployment Assistance through the federal CARES Act. Your benefit will be a combination of a state calculated benefit that will be between \$117 and \$240 a month PLUS you will receive a \$600 weekly supplement from the federal government. The state calculated benefit is for up to 39 weeks, the federal portion through July. Arizona encourages you to apply for benefits, but Arizona has not yet received guidance from the U.S. Department of Labor-so while these checks will also be retroactive, they will be the most delayed		
		The <u>Grand Canyon Institute has advocated that the state raise the cap on benefits</u> , which is the second lowest in the country, to \$490 a week immediately and that <u>the threshold to receive</u> <u>benefits be reduced</u> . Discussions at the federal level suggest the government may take additional action to improve benefits. On March 20 th Gov. Ducey issued an <u>executive order</u> that waives the one week waiting period and work search requirements for unemployment beneifts.		



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Situation	Program	How big is/was your employer?
Your work hours are reduced due to a slowdown in business or requirements to prevent the spread of COVID-19		You should qualify for benefits through one of the two unemployment programs above—though not clear what threshold of hour reduction will be needed or how exactly benefit calculations will be made.
		Arizona allows recipients to keep \$30 weekly and then deducts the rest from your benefit amount.
		If you now work 25 hours per week instead at \$12 per hour then your income is \$300 per week which would be deducted from your benefits, less \$30, resulting in zero benefits.
		If you are reduced to 15 hours per week at \$12 per hour, then your pay is \$180 per week. In that case, \$30 dollars would be allowed and \$150 would be deducted from your benefits, resulting in \$90 as your benefit amount.
		If you are paid \$18 per hour, then your pay is \$270 at 15 hours per week—with the \$30 allowance your benefits are reduced to zero.
		The Federal CARES Act is providing a \$600 supplement weekly. GCI's inquiries regarding how that will be applied is still awaiting a response from DES, who in turn is awaiting details from the U.S. Department of Labor. It's also not clear whether benefits will come from the state unemployment insurance program or the PUA program or when one would fall under one program or the other.

Recommended Sources:

Summary of Families First Coronavirus Act from a Better Balance
A Guide to Arizona Benefits from Arizona Dept. of Economic Security, Unemployment Insurance Administration