

More workers are getting adequate unemployment benefits

One goal of the Coronavirus Aid, Relief, and Economic Security (CARES) Act, the \$2 trillion federal stimulus law, is to encourage workers to stay home by providing them enough cash for their families to live on. For many Vermont workers, the policy succeeds.

State unemployment benefits replace 58 percent of a worker's wages and are capped at \$513 a week. The feds will provide \$600 a week on top of state benefits for unemployed workers through July 31.

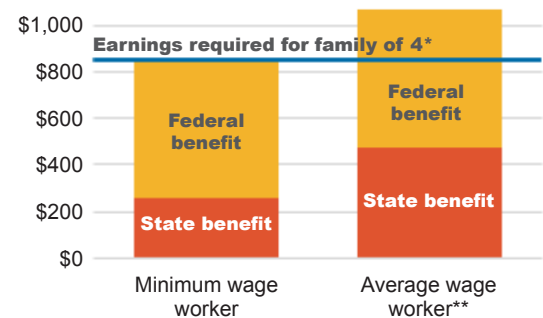
In total, a Vermont full-time minimum wage worker would receive just over \$850 a week; a worker earning the average weekly wage would get a little less than \$1,100 in state and federal benefits. To meet the basic needs of a Vermont family of four, two adults each need to earn \$815 to \$900 a week, according to the Joint Fiscal Office.

Relaxed rules

In a typical three-month period, fewer than half of unemployed Vermonters get jobless benefits. People who are self-employed, for example, do not normally qualify. But many will under the federal stimulus bill. The Scott administration also has relaxed some state rules so people can qualify for unemployment compensation if they're otherwise able to work but need to care for a family member due to the pandemic.

Expansion of the unemployment insurance program will still leave some people without economic protections, particularly undocumented workers. The federal bill does include direct payments to most families, and it offers financial assistance to businesses that retain workers through the crisis. Some [specifics](#) have been published, but it will become clearer in the coming weeks which families and individuals still need assistance.

Vermont and federal jobless support covers basic needs Estimated weekly unemployment benefits for selected workers; weekly earnings/worker to meet basic needs, family of 4



* Weekly per worker, assuming two workers
 ** 3rd quarter 2019

Data source: Vermont Department of Labor, U.S. Bureau of Labor Statistics, Vermont Joint Fiscal Office
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CARES Act expands worker protection

Workers covered under Vermont unemployment insurance and federal pandemic programs

	Vermont unemployment insurance	Federal pandemic assistance (through 12/31/20)
Salary and wage workers	✓	✓
Workers below minimum earnings threshold	✗	✓
Self-employed	✗	✓
Small-farm workers	✗	✓
Independent contractors	✗	✓
Undocumented workers	✗	✗

Data source: U.S. Department of Labor; U.S. House Committee on Ways and Means
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LATEST BLS DATA - MARCH 27, 2020			
	FEB 2020	JAN 2020	FEB 2019
Labor Force	340,147	340,538	344,021
Employment	331,952	332,233	335,938
Unemployment	8,195	8,305	8,083
Unemployment Rate	2.4%	2.4%	2.3%

Source: U.S. Bureau of Labor Statistics