

## Unemployment Compensation and Child Care: Call Questions and Answers



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Between March 6 and March 27, Congress passed three major pieces of legislation to address the widespread impact of COVID-19 throughout the United States. Each of these measures included an array of complicated new programs, rules, and funding – often with intersecting ramifications within communities and states. The Alliance for Early Success network has never faced a more important time to share information, policies and best practices, and provide rapid response in real time so that policymakers, advocates, and those on the ground delivering services can best navigate the way forward in these uncertain times.

With wild patience and determination, the Alliance has embarked on a series of virtual presentations, which includes an opportunity for Q&A with subject matter experts to respond to questions and concerns. On April 3<sup>rd</sup>, the Alliance hosted COVID-19, Unemployment Insurance and Child Care. A recording can be accessed [here](#). At the conclusion of the presentation, panelists Maurice Emsellem (National Employment Law Project), Patti Prunhuber (Child Care Law Center), and Grace Reef (Committee for Economic Development) collaborated to respond to each of the nearly 50 questions posed by participants.

In addition, the Child Care Law Center maintains an ongoing [Frequently Asked Questions resource page](#) which is updated as federal agency guidance is released.

Grace Reef summarized the answers to the questions from the April 3<sup>rd</sup> webinar in the pages that follow. These represent the best information based on available guidance from legal experts and the U.S. Department of Labor at the time they were written. We encourage you to consult your local employment agencies as well, as information will change when the federal government releases official guidance.

### Unemployment General

**Question.** If someone is unemployed, partially unemployed (loss of income), or self-employed (but who is no longer working or has a reduction in income) can they apply for unemployment? And, where do they apply?

**Answer.** Yes, they should be encouraged to apply for unemployment through their state Labor Agency. Rules for state unemployment compensation vary by state, however, the intent of the new federal law is to cover individuals who are typically excluded from state

unemployment programs to provide a broader safety net given the wide impact across the country during this time of COVID-19 emergency.

The new federal unemployment safety net program is called Pandemic Unemployment Assistance. It is retroactive back to January 27 and ends on December 31, 2020. State Labor agencies are the one-stop source for all forms of unemployment compensation (state or federal). The intent is for state Labor agencies to provide unemployment benefits in a seamless manner (so that regular people don't need to be an expert on which source of funding pays for their compensation or fill out multiple applications). [This link](#) enables individuals to select their state to apply for unemployment or find out more information.

**Question.** How much money can individuals expect to receive in unemployment compensation?

Answer. Unemployment weekly payments vary by state. Individuals who do not qualify for state unemployment benefits, who receive unemployment compensation through the new Pandemic Unemployment Assistance program (intended to cover those excluded from state unemployment receipt), will receive no less than half the average state weekly benefit. While that is low, these individuals will receive an extra \$600 per week in unemployment compensation newly created by Congress to supplement state unemployment payments. Individuals receiving weekly benefits through their regular state unemployment program will also receive the supplemental \$600 per week.

**Question.** On the extra \$600 per week in unemployment compensation, when does that start and who does that apply to?

Answer. Congress increased unemployment payments by \$600 per week through a new temporary program called Federal Pandemic Unemployment Compensation. Through July 31, 2020, there will be a \$600 per week supplement to all unemployment compensation (state or federal). Part of the reason for the temporary increase is that typically states set unemployment benefits at a low amount – to incent individuals to look for employment. However, at this time, not only do state benefits vary greatly, but social distancing and stay-at-home orders are in place to promote public health. Therefore, the weekly supplement is intended to help incent people to stay home rather than the previous public policy incentive to look for work. The additional \$600 per week is effective on the date each state has an approved agreement by the Department of Labor. Many states have an approved agreement already and others are working quickly to expedite the process.

**Question.** How will people receive unemployment payments? And, will there be one payment or multiple payments (e.g., the regular payment plus the \$600 per week supplement)?

Answer. States will determine the method of payment. However, if one payment reflecting both the base payment (state or federal) and the \$600 weekly supplement are not made at the same time in the same payment, the federal law requires the payments to be made during the same week. States may use debit cards, direct deposit, or checks. This could vary by an individual's preference (e.g., states may ask for payment method selection as part of the application process).

**Question.** How many weeks of unemployment compensation can people receive?

**Answer.** Generally, individuals will be able to receive unemployment benefits (if needed in the event over time they remain unemployed) for up to 39 weeks through December 31, 2020. This applies for those receiving unemployment through their regular state programs or the new federal Pandemic Unemployment Assistance program.

**Question.** Are unemployment benefits available immediately?

**Answer.** For individuals who qualify for regular state unemployment programs, yes. For individuals typically excluded from regular state unemployment programs, it may take some time for states to adjust their systems. Unemployment payments will be retroactive so that no one is penalized because state Labor agency capacity needs to ramp up or state systems may take some time to adjust.

**Question.** Is unemployment assistance retroactive to the time they apply or to the time they can prove loss of income due to COVID-19?

**Answer.** The federal Pandemic Unemployment Assistance is retroactive as far back as January 27th if the person was unemployed since then. For the \$600 per week supplement check, that will take effect from the date that the state enters into the required agreement with the federal Labor Department. Most states started entering into those agreements over the past week, but more may still need to do so. Whether or not the regular state unemployment program will be retroactive is up to states.

**Question.** Is unemployment compensation taxable? Is the \$600 per week supplement taxable?

**Answer.** Yes. All unemployment compensation is income and therefore is taxable. Individuals have the option of selecting to have taxes withheld.

**Question.** Will the extra \$600 in weekly unemployment assistance make some individuals or families ineligible for other federal benefits?

**Answer.** The CARES Act specifically excludes the \$600 supplemental payment from affecting eligibility for Medicaid and the State Children's Health Insurance Program.

**Question.** If someone is self-employed in a family child care home or a center and/or owns the business that is now closed, are they eligible for unemployment benefits?

**Answer.** Yes. Typically, state unemployment compensation programs exclude the self-employed (such as family child care providers). However, the new federal Pandemic Unemployment Assistance program covers the self-employed. The U.S. Department of Labor is expected to issue guidance to states related to the documentation needed to prove past income for the self-employed. In the meantime, the self-employed can gather the documentation they have such as their most recently filed tax forms. If individuals have not yet filed 2019 taxes, but had income that was higher in 2019 compared to 2018, people

should be encouraged to file their 2019 tax forms. While there is a cap on maximum weekly unemployment benefits, benefits are based on earnings.

**Question.** Can people who are undocumented received unemployment?

**Answer.** No. Only people who are legally authorized to work in the United States can receive unemployment compensation (state or federal). Legally authorized to work includes: asylees, refugees, DACA recipients, individuals with temporary protected status, lawful permanent residents even if their green card has expired), and individuals who have been issued an Employment Authorization Document while their application for legal immigration status is pending.

The California Immigrant Policy Center has comprehensive resources on immigrant rights and resources.

[https://caimmigrant.org/wp-content/uploads/2020/03/2020\\_03-COVID19-Information-Resources-for-CA-Immigrants.pdf](https://caimmigrant.org/wp-content/uploads/2020/03/2020_03-COVID19-Information-Resources-for-CA-Immigrants.pdf)

[https://caimmigrant.org/wp-content/uploads/2020/03/2020\\_03-COVID19-Information-Resources-for-CA-Immigrants.pdf](https://caimmigrant.org/wp-content/uploads/2020/03/2020_03-COVID19-Information-Resources-for-CA-Immigrants.pdf)

**Question.** Are there differences in eligibility if a child care employer is “furloughing” workers vs “closing” vs “temporary lay-off” vs “laying off” status of staff?

**Answer.** As long as individuals are out of work, whether separated or temporarily laid off, and not getting paid for reasons related to COVID-19, they are eligible for unemployment (either through their regular state unemployment program or the new federal Pandemic Unemployment Assistance).

**Question.** How does unemployment compensation apply for individuals who work for temp agencies?

**Answer.** With regard to temporary agencies, it depends on the relationship with the employer (e.g., whether the individual is an employee or an independent contractor). If the individual is an employee, they may qualify for state unemployment programs. If the individual is an independent contractor, they will be eligible under the new federal Pandemic Unemployment Assistance program. Both programs are administered by the state Labor agency. Whether an individual has been correctly classified as an “independent contractor” or “an employee” by the employer is a different question, which was not addressed in the new federal law. For more information related to worker classifications, see the [IRS web site](#).

**Question.** What about an employee who voluntarily leaves child care (or other) employment because they are high risk - compromised immune system, etc. Would that employee qualify for UI?

**Answer.** Yes. They will qualify for unemployment assistance since the overall concept is to support those who have been impacted by COVID-19.

**Question.** Similar to the question above, what about employees who voluntarily leave a child care center because they are worried about exposure to the virus, but are not necessarily

high risk. They are just worried about their health, their families' health due to potential exposure, etc. Would that employee who quits a job qualify for UI?

**Answer.** Good question. The laws are different in each state. But, there's a good chance if related in any way to COVID-19, they may well qualify for state unemployment or the federal Pandemic Unemployment Assistance program. Under the PUA law, there's a category for people who "quit ... as a direct result of COVID-19." We are hopeful that DOL interprets this broadly.

#### Unemployment Nonprofit Organizations and State & Local Governments

**Question.** Can individuals working for nonprofits or state and local government agencies receive unemployment including the \$600 per week supplement?

**Answer.** Yes. Many nonprofit, tribes, and state and local governments do not pay per-worker unemployment taxes. Instead, they opt to be a reimbursable employer, which means that they "self-fund" unemployment when they lay off workers. In essence, this means they reimburse state Labor agencies for unemployment benefits paid to their workers (instead of paying state and federal unemployment taxes). During the COVID-19 emergency, for those entities that have "reimbursable arrangements", employers will only be required to pay half the cost of benefits. The federal government will allocate funds to states to pay for the other half that ordinarily would be paid by those employers. Such employees will also receive the \$600 per week unemployment supplement.

**Question.** So, if you work for a nonprofit, a tribe, or a state and local government, from an individual perspective, you will receive unemployment compensation, including the \$600 per week?

**Answer.** Yes. Depending on state rules, individuals may receive benefits from the state unemployment program or new federal Pandemic Unemployment Assistance program, but all will be eligible to receive unemployment compensation including the \$600 weekly supplement through July 31, 2020.

**Question.** What about individuals who work for a child care program operated by their church? Many states exclude faith-based organizations from their unemployment programs. Will they receive unemployment benefits?

**Answer.** Yes. Individuals typically excluded from state unemployment compensation programs will be covered by the new federal Pandemic Unemployment Assistance (if related to COVID-19 impact). They will also receive the weekly \$600 supplement through July 31, 2020. Additional guidance is expected to be forthcoming from the Department of Labor related to faith-based organizations, but we expect individuals to qualify for the new Pandemic Unemployment Assistance.

#### Paid Sick and Family Leave and Unemployment Receipt

**Question.** How does the use of paid leave interconnect with the receipt of unemployment?

**Answer.** There is no “double-dipping” – if an individual is home receiving paid sick leave or paid family leave, then they are not eligible for unemployment compensation (until they are no longer receiving those benefits paid by their employer).

**Question.** Paid Sick and Family Leave. Are employers with less than 50 employees able to voluntarily opt out of providing paid leave?

**Answer.** The new Families First Coronavirus Response Act requires employers with fewer than 500 employees to provide paid sick and family leave. Employers with less than 50 employees are covered, however, they can seek an exemption from the requirement to provide paid sick and family leave to parents who are home due to school or child care closure. Small businesses with fewer than 50 employees may qualify for an exemption from the requirement to provide leave due to school closings or child care unavailability if the leave requirements would jeopardize the viability of the business as a going concern. For more information, see the Department of Labor’s [web page](#).

**Question.** Can small businesses get reimbursed if they choose to help employees with paid sick and family leave?

**Answer.** Yes. The way it works is that employers qualify for a new tax credit designed to reimburse for the cost of providing paid leave. The tax credit can be available immediately because it essentially enables employers to use funds that they would otherwise pay to the IRS in payroll related taxes to be instead used to provide paid leave. More information on the employer tax credits is available on the IRS [web page](#).

#### Partial Unemployment Receipt

**Question.** If an employer closed at the beginning of the process due to an emergency order or loss of families and are now reopened, can staff apply for unemployment compensation benefits for that interim period?

**Answer.** They should have been told to apply for unemployment for that interim period (e.g., when the program closed). For those individuals eligible for new federal unemployment compensation, claims can be backdated. For state unemployment compensation, it is currently unclear if unemployment claims can be backdated. This may vary by state or be clarified through future U.S. Department of Labor guidance. It is not known at this time. Under federal law, states are instructed to require employers to provide notification to employees at the time of job separation about the availability of unemployment compensation.

**Question.** Are family child care providers who remain open eligible for partial unemployment?

**Answer.** Yes. If family child care providers who are currently open have had a reduction in income, they should be encouraged to apply for unemployment. Even if they qualify for only a small amount of assistance, they will also receive the \$600 per week supplement through July 31, 2020.

**Question.** Can you get unemployment benefits if your family child care home is open but no children are coming? So, technically, they are not unemployed because they are open?

**Answer.** Yes. A self-employed individual with substantial loss of business income will qualify for the new federal Pandemic Unemployment Assistance program (plus the \$600 weekly supplement).

**Question.** If a family child care provider is serving both private-pay families and children on a child care subsidy and states have decided to continue paying based on enrollment (not attendance), would those family child care providers be able to receive unemployment compensation?

**Answer.** Yes. Family child care providers could receive partial unemployment benefits based on the loss of income from private pay families (if private pay families stopped paying). Individuals cannot double dip – if child care subsidy payments are made by the state based on enrollment, those payments represent earnings for the calculation of unemployment benefits.

**Question.** How are partial unemployment benefits calculated?

**Answer.** Each state has different rules for calculating partial unemployment benefits. Some states reduce benefits dollar for dollar based on earnings. Other states allow for a certain dollar amount or percentage to be disregarded in calculating weekly benefit amounts. Regardless of the amount of unemployment for which people qualify (either through the state or new federal Pandemic Unemployment Assistance program), individuals will still receive the additional \$600 weekly supplement through July 31, 2020.

**Question.** For a home child care provider who has gone from caring for 5 kids down to 1 kid, can they put themselves on work share?

**Answer.** First, no one can put themselves on a work-sharing agreement. This is an agreement between the employer and the state Labor agency. Second, does this assume that the family child care provider has an employee (or independent contractor who assists the provider)? It is best to check out the state work-sharing agreement to see the conditions that apply and have a conversation or communication with the state Labor agency. These agreements may apply to the self-employed or may not. A list of states with work-sharing agreements is [here](#) and state contacts for the Department of Labor are [here](#).

**Question.** So, FCC providers should apply via UI even if the Pandemic Unemployment Assistance application is not available yet?

**Answer.** It may be best to wait until the state provides more information about the Pandemic Unemployment Assistance application process. So, it's best to follow the information posted on the state's website. At the same time, family child care providers could be encouraged to document (a) the date they closed and/or (b) any documentation that may show their reduction in income.



**Question.** What if an individual is reduced from full-time employment to part-time? Would they qualify for unemployment benefits?

**Answer.** Yes.

**Question.** If an individual is reduced from full-time to part-time (or has hours reduced compared to what they regularly had worked), can you explain more about the work sharing option?

**Answer.** Work sharing programs, also called Short-Time Compensation programs, are lay-off aversion programs – they are designed by states to partner with employers to incent reducing employee hours rather than laying off employees. Currently, 27 states operate these programs, which are based on an agreement between a state Labor agency and individual employers. These types of programs can be more beneficial to individual workers because they are designed to work on a percentage basis rather than a dollar for dollar reduction (for the calculation of unemployment benefits). For example, if an individual works 40 hours per week and an employer reduces his or her hours down to 32 hours per week, that is a reduction of 20 percent. Under a work sharing agreement with a state Labor agency, the individual could receive 20 percent of the benefits he/she otherwise would have received if fully unemployed. This sounds complicated, but in general, it enables the individual to receive more weekly income. More information about work sharing can be found on the U.S. Department of Labor’s [web site](#).

**Question.** Will the \$600 weekly unemployment supplement also go to people on short-time compensation programs (work sharing)?

**Answer.** Yes.

**Question.** Does the UI benefit create any incentive for a provider to close their doors and let staff go (i.e., a potentially larger paycheck for their employees and then plans to re-hire when they reopen)? If so, how do we help educate providers about alternatives to this (i.e., the work sharing option perhaps?)

**Answer.** Most employers are not aware of work sharing. It is a major opportunity for employers to retain their workers, which will be extremely important when it's time to reopen. In the 27 states that have work sharing programs and those that are now actively looking to do so with the help of new federal funding, education and outreach is needed. We can all lean in on this and spread the word for employers to review work sharing agreements in states that already have them and begin conversations in those states that don't. There could be a financial incentive to states to encourage employers to operate under a work sharing agreement since as a layoff aversion program, typically it costs states less than the full cost when an individual is laid off. The Department of Labor Short-Time Compensation [web page](#) includes more background on the program and model state agreements.

**Question.** What about workers who have multiple part-time jobs? There are circumstances where individuals are laid off from Job #1 due to COVID-19 but still have income from a second job. Under traditional state unemployment, their benefit might be reduced to \$0. Would these individuals still be eligible for the federal benefit of \$600?



**Answer.** If they are partially unemployed due to the lay-off from job #1, they should be encouraged to apply for at least a small amount of unemployment. If they qualify for some benefit, they would then automatically receive the \$600 weekly supplement through July 31, 2020.

#### Employer Concerns Related to Unemployment

**Question.** We are getting questions on how increased uptake by employees of unemployment will impact employer costs/ratings.

**Answer.** Federal law allows states to experience-rate their employers within their state unemployment tax schedule. What this means is that employers that generate the fewest unemployment claims have lower state tax rates (per worker). For example, state unemployment tax rates vary by state and are related to the amount of claims associated with that employer (up to a cap in state law), which is how states finance their state unemployment programs. Federal Law (the Families First Coronavirus Response Act) allows states to waive their rules with regard to experience ratings for employers without incurring a penalty (given the broad impact on employers of COVID-19).

#### Child Care and Development Block Grant (CCDBG) and Intersection with Unemployment Receipt and other Federal Benefits

**Question.** If providers are currently open and paying staff through CCDBG or other methods that may run out in April/May (per state policy) and they have to lay off staff or close at that point, will staff be eligible for unemployment benefits?

**Answer.** Yes.

**Question.** Can states spend some of the new CCDF \$ on outreach and TA to providers? If yes, do the speakers think they should?

**Answer.** Yes, states can spend some of their new CCDBG funding on business TA (and they can also spend some of their regular FY20 CCDBG funding on business TA). Business TA is totally needed! Child care is a business and the various types of assistance newly available are complicated (e.g., unemployment changes, new SBA assistance, new paid and sick leave requirements, new tax credits, etc.). While there is widespread concern about available subsidy assistance for low-income families, as well as support for the children of essential workers, subsidies to support families won't work if the child care industry as a market collapses. Business TA could be helpful to ensure that individual providers understand options that can best support them now and long-term. Use of subsidy does ultimately rely on providers who can be paid to provide child care services (i.e., the supply of available child care).

**Question.** Isn't there funding in the law for community-based expertise for Small Business Development Centers, Women's Business Centers, etc.? It seems they should leverage that as much as possible.

**Answer.** Yes, the CARES Act provided an increase of \$240 million for SBDCs and WBCs. Congress recognized they will play a vital role! However, this is another example of – all hands on deck needed. Child care programs will compete against other small businesses for support from these organizations. Therefore, while it is great that additional funding was provided, the need for business TA for all small businesses will be huge.

**Question.** The \$3.5 billion in CCDBG, do we have a timeline for when the money will be available for states to spend?

**Answer.** Yes, we know from the CARES Act statute that the CCDBG \$3.5 billion is to remain available through September 30, 2021. We don't know at this time exactly when the states will receive the funding but we hope it is soon. Also, as a reminder, this funding does not require a state match.

**Question.** Will the CCDBG funds be handled like typical CCDBG funds that come to the states, with its mandates to percentages related to the Quality Set Aside and Infant Toddler Set Aside?

**Answer.** No. To preserve maximum flexibility to address the current COVID-19 emergency, the CARES Act waives the requirements under the quality set-aside (which requires a minimum percentage of funds to be spent on quality related activities, including infant and toddler quality activities). There are other provisions in the CCDBG statute that are waived as well such as maximum income eligibility (that assistance can only go to families below 85 percent of state median income). This change was designed to provide flexibility to states to support child care for essential personnel.

**Question.** Follow up to above on CCDBG set-asides/Expediting Assistance.

**Answer.** Colorado. We are using quality set-aside for our current Emergency Child Care Response. If we have to funnel all emergency child care requests through direct assistance, it will be more cumbersome than propping up emergency child care with quality set-aside or fully flexible funding.

#### SBA Related Questions/Concerns

**Question.** We've had huge demand for help with the Paycheck Protection Act. We did a webinar with 60+ providers today with child care directors around how the program works and how to fill out the application.

**Answer.** Great! The SBA Paycheck Protection Programs likely works best for those who are still open, and will not reduce staff or cut pay. Otherwise, it will be tough (likely not a forgivable loan). The big questions for child care providers as they consider the new SBA support: (a) the forgivable loan component applies to 8 weeks of eligible expenses (such as staff pay, mortgage interest, utilities, etc.), if the COVID-19 emergency extends beyond the eight week period, can they cover debt repayment? (b) Some SBA assistance repayment is deferred for 6 months or one year, depending on the SBA program used. While outstanding debt used for the post eight-week period carries a very low interest rate, will providers be positioned to repay it while also covering current operating costs? This depends on demand

for child care (e.g., how high the unemployment rate will be and parent demand for paid child care). It is likely that post COVID-19 emergency, there will be a ramp back up to employment, not immediately back to the past employment situation. No one knows the duration of the COVID-19 emergency at this time, therefore, these will be individual business decisions based on reserves and projections of future weekly cash-flow.

**Question.** Does anyone know if a child care center has laid off staff if they are excluded from the forgivable SBA loans if they rehire staff?

**Answer.** In brief, the answer is no, they are not excluded and can still qualify for a forgivable loan. There is a window of time (February 15 through 30 days post-enactment of the CARES Act, which was enacted on March 27) where employers can rehire employees and still qualify for forgivable loans through the SBA's Paycheck Protection Program. The intent was to offer an incentive for employers to rehire laid off staff rather than increase unemployment. For more details, see the SBA web page, Paycheck Protection Program, under [Loan Details and Forgiveness](#).

**Question.** Can you suggest resources for child care small business owners who wish to apply to the CARES small business loan program?

**Answer.** Yes. This is complicated and there are several different options for SBA support. A great resource is your local [Small Business Development Center](#) or [Women's Business Development Center](#). Also, most banks and credit unions are also approved SBA lenders as are many [Certified Development Financial Institutions](#) (CDFIs). If you use the locator on any of the links above, you can find someone local and often great summaries/materials are available on their web site as well as an option to sign up for a time to discuss with an agent. In addition, some documents have been produced by several Alliance partners.

- [Bipartisan Policy Center and Committee for Economic Development](#)
- [Center for Law and Social Policy](#)
- [First Five Years Fund and the U.S. Chamber of Commerce](#)

**Question.** Also, can you clarify which SBA provisions are first come, first served?

**Answer.** Conceptually, like other federally funded programs, the amount that is appropriated acts as a cap unless states supplement funding. Therefore, available funding determines the number of applicants that can be supported. While Congress funded the SBA Paycheck Protection Program at \$349 billion, it is anticipated that demand will exceed available funding. An additional \$10 billion was provided for Economic Injury Disaster Loans (EIDL), which provide an advance of \$10,000 within three days that does not need to be repaid if the ultimate EIDL loan application is rejected. The demand for this program, as well, is expected to exceed funding provided under the CARES Act. There is growing pressure within Congress, particularly from the National Federation of Independent Business (NFIB) to increase funding for SBA COVID-19 related programs. Information about the various available SBA programs during COVID-19 is available on the SBA [web site](#).

**Question.** Does anyone have a structure of support that is set-up specifically for child care small business support? We all have Small Business supports, but I'm wondering if anyone is offering businesses advice and support for specifically child care providers?

**Answer.** Other than the array of advocacy organizations who have summaries of available business assistance related to federal programs, [Tom Copeland](#) offers financial counseling for family child care providers. Louise Stoney and [Opportunities Exchange](#) also have extensive experience with business TA for child care programs. Jerry Cutts at [First Children's Finance](#) has a team of staff who provide business TA. The [Local Initiatives Support Corporation](#) also have nationwide participating members who have on the ground experience with child care.

#### Miscellaneous General Questions

**Question.** I really appreciate the idea that advocates don't need to know the details to encourage EVERYONE to apply. Still...is it true that individual providers won't need to understand and navigate a lot of complicated info? Who is in a position to help FCC navigate this - especially non-English speakers? It may not be advocates - but direct service and grassroots agencies.

**Answer.** Every state has civil legal services programs that serve people with civil legal problems and who are financially eligible (125% of FPL). It is good to connect people who have been denied unemployment benefits with these programs. There are often workers' rights centers in many communities/states. And every state employment agency is required to address access for Limited English Proficient persons. In reality, help for basic navigation will be needed.

**Question.** Is there advocacy beginning for direct child care provider assistance in Round 4 stimulus? We are thinking restart, rehire, recapitalization grants. Child care should not have to compete with other small business and needs support directly, perhaps outside the rigidity of CCDBG. Thoughts?

**Answer.** Yes, national advocacy groups are working on the Round 4 stimulus package. Evidence from the field of what is working, what is not, and gaps will be helpful to share with Members of Congress and staff. This will likely occur over time since Members of Congress will want to see what's going on with the \$2.2 trillion in assistance they just provided and how that is falling short or what additional support is needed.

**Question.** Can we do a survey or google form to quantify some of these unmet needs, who is falling through the cracks, as we prep for the 4th legislative package? I am wondering the best way to coordinate that for our advocacy efforts?

**Answer.** NAEYC may be doing some of that, at least on the provider side. Let's talk about coordinating to be sure that the needs of all providers (FCC and centers) as well as families are addressed.