



Unemployed Workers Now Qualify For New Jobless Benefits

Tens of thousands of workers who have lost their jobs during the coronavirus pandemic are now eligible for newly expanded unemployment insurance benefits, including an extra \$600 a week that has been added to existing benefits. And those existing benefits have been extended.

In addition, more workers are now eligible for these new jobless benefits, including part-time employees, gig workers, those who are self-employed, freelancers and independent contractors.

What does that mean to you, and how much money will you get? Other than the extra \$600 weekly payment, which is scheduled to last through the end of July, it depends on which state you live in, since states can set their own guidelines. One common change across states, however, is that the normal 26-week maximum for regular benefits has been extended for up to an additional 13 weeks.

So, how do you apply for jobless benefits and when should you do it?

Begin by applying online through the state where you work. To find the application, either do an online search by entering your state's name along with the word 'unemployment', or visit [careeronestop.org](https://www.careeronestop.org), which is sponsored by the U.S. Department of Labor. When you find your state's application site, be sure to read its requirements and follow them closely so your benefits won't be delayed.

You should apply as soon as you are no longer working so your application can be processed as quickly as possible, but be aware that states already are struggling to keep up with requests as more and more people seek benefits. To avoid unnecessary delay, you should have the benefit money deposited directly into your financial account, or if you elect to get a check mailed be sure to use mobile deposit through your financial institution's mobile banking app.

Some of the most important things to have on hand when you file include:

- Your Social Security number.
- Your mailing address.
- Your driver's license or state-issued ID.
- The name, address and phone number of your employer.
- Your work start and end dates.

Don't delay. These expanded unemployment benefits can be a lifeline to help you get through this economic crunch.

The following information is from the U.S. Department of Labor.

<https://www.dol.gov/coronavirus/unemployment-insurance>

My regular unemployment compensation benefits do not provide adequate support given the unprecedented economic challenges caused by the COVID-19 outbreak. Can I expect to receive additional relief?

Yes, depending on how your state chooses to implement the CARES Act. The new law creates the Federal Pandemic Unemployment Compensation program (FPUC), which provides an additional \$600 per week to individuals who are collecting regular UC (including Unemployment Compensation for Federal Employees (UCFE) and Unemployment Compensation for Ex-Servicemembers (UCX), PEUC, PUA, Extended Benefits (EB), Short Time Compensation (STC), Trade Readjustment Allowances (TRA), Disaster Unemployment Assistance (DUA), and payments under the Self Employment Assistance (SEA) program). This benefit is available for weeks of unemployment beginning after the date on which your state entered into an agreement with the U.S. Department of Labor and ending with weeks of unemployment ending on or before July 31, 2020.

I am about to exhaust my regular unemployment compensation benefits. What kinds of relief does the CARES Act provide for me?

Under the CARES Act states are permitted to extend unemployment benefits by up to 13 weeks under the new Pandemic Emergency Unemployment Compensation (PEUC) program. PEUC benefits are available for weeks of unemployment beginning after your state implements the new program and ending with weeks of unemployment ending on or before December 31, 2020. The program covers most individuals who have exhausted all rights to regular unemployment compensation under state or federal law and who are able to work, available for work, and actively seeking work as defined by state law. Importantly, the CARES Act gives states flexibility in determining whether you are “actively seeking work” if you are unable to search for work because of COVID-19, including because of illness, quarantine, or movement restrictions.

In addition, if you have exhausted the 13 weeks of additional benefits available under the PEUC program, you may be eligible to continue receiving benefits under the PUA program. PUA benefits are available for a period of unemployment of up to 39 weeks, meaning that if you have exhausted regular UC and PEUC benefits in fewer than 39 weeks, you may be eligible to receive assistance under PUA for the remaining weeks within PUA’s 39-week period.

I am an independent contractor. Am I eligible for unemployment benefits under the CARES Act?

You may be eligible for unemployment benefits, depending on your personal circumstances and how your state chooses to implement the CARES Act. States are permitted to provide Pandemic Unemployment Assistance (PUA) to individuals who are self-employed, seeking part-time employment, or who otherwise would not qualify for regular unemployment compensation. To qualify for PUA benefits, you must not be eligible for regular unemployment benefits and be unemployed, partially unemployed, or unable or unavailable to work because of certain health or economic consequences of the COVID-19 pandemic.

The PUA program provides up to 39 weeks of benefits, which are available retroactively starting with weeks of unemployment beginning on or after Jan. 27, 2020, and ending on or before December 31, 2020. The amount of benefits paid out will vary by state and are calculated based on the weekly benefit amounts (WBA) provided under a state's unemployment insurance laws. Under the CARES Act, the WBA may be supplemented by the additional unemployment assistance provided under the Act.

I run a nonprofit organization and am a reimbursing employer under my state's unemployment insurance program. Due to the economic impacts of the COVID-19 pandemic, I am worried that I may be unable to timely reimburse the state for unemployment benefits it provides to my employees. What should I do?

Contact your state unemployment insurance office to learn what options may be available for delaying reimbursement payments. The CARES Act allows states to provide maximum flexibility to reimbursing employers as it relates to timely payments in lieu of contributions and assessment of penalties and interest. The U.S. Department of Labor will soon be issuing guidance on how states should implement this provision.

Am I Eligible for Regular Unemployment Compensation?

Each state sets its own unemployment insurance benefits eligibility guidelines, but you usually qualify if you:

- Are unemployed through no fault of your own. In most states, this means you have to have separated from your last job due to a lack of available work.
- Meet work and wage requirements. You must meet your state's requirements for wages earned or time worked during an established period of time referred to as a "base period." (In most states, this is usually the first four out of the last five completed calendar quarters before the time that your claim is filed.)
- Meet any additional state requirements. Find details of [your own state's program](#).