

State Unemployment Insurance Benefits Fact Sheet

U.S. Department of Labor. Public domain (accessed February, 2008).

In general, the Federal-State Unemployment Insurance Program provides unemployment benefits to eligible workers who are unemployed through no fault of their own (as determined under state law), and meet other eligibility requirements of state law.

- Unemployment insurance payments (benefits) are intended to provide temporary financial assistance to unemployed workers who meet the requirements of state law.
- Each state administers a separate unemployment insurance program within guidelines established by Federal law.
- Eligibility for unemployment insurance, benefit amounts and the length of time benefits are available are determined by the state law under which unemployment insurance claims are established.
- In the majority of states, benefit funding is based solely on a tax imposed on employers. (Three states require minimal employee contributions.)

Eligibility

- You must meet the state 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 prior to the time that your claim is filed.)
- You must be determined to be unemployed through no fault of your own (determined under state law), and meet other eligibility requirements of state law.

Filing a Claim

- You should contact the state unemployment insurance agency as soon as possible after becoming unemployed. In some states, you can now file a claim by telephone or over the Internet. To locate your state's unemployment insurance agency, visit the America's Service Locator website at <http://www.servicelocator.org/OWSLinks.asp>.
- When you file a claim, you will be asked for certain information, such as addresses and dates of your former employment. To make sure your claim is not delayed, be sure to give complete and correct information.
- Generally, you should file your claim with the state where you worked. If you worked in a state other than the one where you now live or if you worked in multiple states, the state unemployment agency where you now live can provide information about how to file your claim with other states. You may also click on the link above to find contact information for all states.
- It generally takes two to three weeks after you file your claim to receive your first benefit check. Some states require a one-week waiting period; therefore, the second week claimed is the first week of payment, if you are otherwise eligible.

Continued Eligibility

- You must file weekly or biweekly claims (after the week(s) has ended), and respond to questions concerning your continued eligibility. You must report any earnings from work you had during the week(s). You must also report any job offers or refusal of work during the week. These claims are usually filed by mail or telephone; the state will provide filing instructions.
- When directed, you must report to your local unemployment insurance claims office or One-Stop/employment service office on the day and at the time you are scheduled to do so. If you fail to report as scheduled for any interview, benefits may be denied.
- You must continue to meet the eligibility requirements stated in the previous section.

Registering For Work

- Claimants who file for unemployment benefits may be directed to register for work with the state employment service, so it can assist you in finding employment. If you are not required to register, you still may seek help in finding a job from the employment service.
- The One-Stop/employment service office has current labor market information and provides a wide array of re-employment services free of charge.
- Employment service staff can refer you to job openings in your area, or in other parts of the state or country if you are willing to relocate.
- They can refer you to various training programs.
- If job openings in your field are limited, they can offer testing and counseling to determine other jobs you might like to do and are able to do.
- If you believe you have special needs or considerations, such as physical needs or other considerations, which may prevent you from getting a job, they can refer you to other agencies for help with those needs.

Disqualification from Eligibility

- If your reason for separation from your last job is due to some reason other than a "lack of work" - a determination will be made about whether you are eligible for benefits.
- Generally all determinations of whether or not a person is eligible for benefits are made by the appropriate state under its law or applicable federal laws.
- If you are disqualified/denied benefits, you have the right to file an appeal. The state will advise you of your appeal rights. You must file your appeal within an established time frame. Your employer may also appeal a determination if he/she does not agree with the state's determination regarding your eligibility.

Benefits

- In general, benefits are based on a percentage of an individual's earnings over a recent 52-week period, up to a state maximum amount.
- Benefits can be paid for a maximum of 26 weeks in most states.
- Additional weeks of benefits may be available during times of high unemployment. Some states provide additional benefits for specific purposes.
- Benefits are subject to Federal income taxes and must be reported on your Federal income tax return. You may elect to have the tax withheld by the state unemployment insurance agency.