

# FREQUENTLY ASKED QUESTIONS: UNEMPLOYMENT INSURANCE

## WHAT IS UNEMPLOYMENT INSURANCE AND AM I ELIGIBLE?

Unemployment insurance (UI) is a cash benefit program established to ensure working people have income support if they lose their job. Each state has its own UI program overseen by the U.S. Department of Labor, and each state sets its own eligibility standards. While standards vary by state, typically you qualify for UI if you:

- Are unemployed through no fault of your own (for example, if you were laid off because your employer closed or downsized);
- Meet your state's work and wage requirements - applicants must have worked a certain number of hours and earned a certain amount of income in order to qualify; and
- Meet additional state requirements. You can find more information about your state's requirements here: <https://bit.ly/2XBbuQ7>.

The Coronavirus Aid, Relief, and Economic Security (CARES) Act extends eligibility for UI and provides states the authority to waive or amend certain requirements in order to expand access for people who have lost their jobs because of the coronavirus. For example, people who have lost income because their employer is temporarily closed, people who are quarantined with the virus and therefore are unable to work, and people who have left their job in order to care for a sick family member may also be eligible for UI.

## ARE UNDOCUMENTED PEOPLE ELIGIBLE FOR UNEMPLOYMENT INSURANCE?

Unfortunately, people without documentation are not eligible for UI. Excluding undocumented people from receiving UI contributes to systemic racial inequities. More advocacy must be done to ensure everyone can receive assistance, regardless of immigration status.

You can learn more about how immigration status impacts eligibility for UI benefits here: <https://bit.ly/2yia0Q0>

## HOW LONG CAN I RECEIVE UNEMPLOYMENT INSURANCE?

While 26 weeks of unemployment insurance coverage is standard, states can set their own limit to how long someone can receive UI. There is also an Extended Benefits program that allows people to continue receiving UI for an additional 13 or 20 weeks if the recipient lives in an area that is experiencing particularly high rates of unemployment.

The CARES Act created the Pandemic Emergency Unemployment Compensation (PEUC) and Pandemic Unemployment Assistance (PUA) programs to extend UI benefits up to 39 weeks. These programs are only in effect until the end of the year. PUA also extends eligibility for UI to workers who are not typically eligible, including people who are self-employed, independent contractors, and people working "gig" jobs. You can read more about UI and the extensions provided under the CARES Act at: <https://bit.ly/3a8RXcj>

## HOW MUCH WILL MY UNEMPLOYMENT INSURANCE BENEFITS BE?

How much someone on UI receives every week varies from state-to-state. The CARES Act created the Pandemic Unemployment Compensation (PUC) program, which provides an extra \$600 per week in compensation for people receiving UI or PUA in addition to their usual benefits. PUC payments will only last until July 31, 2020.

## WILL RECEIVING UNEMPLOYMENT INSURANCE AFFECT MY HOUSING ASSISTANCE?

Yes. Unemployment insurance is counted as unearned income. However, the weekly \$600 PUC payments are not counted as income and are not used in determining housing benefit eligibility or amount.

If you are receiving housing assistance or live in federally assisted housing and you or members of your household have experienced job loss or a change in income due to the coronavirus, you should request an income recertification as soon as possible. Recent guidance from the Department of Housing and Urban Development (HUD) allows tenants in need of an income recertification to self-certify their change in income by mail or email; owners of assisted housing can request verification documents at a later date.

