

**MONEY**

# Laid off or furloughed because of COVID-19? We answer your questions about unemployment benefits

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Americans are increasingly worried about how they are going to pay their bills as coronavirus forces businesses to close and costs millions of people their jobs.

A record 6.6 million Americans filed for unemployment insurance last week. The surge in jobless claims is being fueled by the growing number of companies, including Marriott, Macy's and GE, that have announced layoffs or furloughs as they try to weather the economic storm caused by the pandemic.

To help struggling Americans, Congress passed a \$2.2 trillion federal relief package last week, including a big boost to unemployment insurance benefits that allow more people to qualify and offers more money for a longer period of time.

But Henry Vitner, who first filed for unemployment insurance in mid-March, says getting that promised financial help hasn't been easy.

"It just feels like this system is made not to help people but to get people so frustrated that they just give up," says Vitner, 23, who put in a jobless claim when business began drying up at the pet sitting shop he works for in San Francisco.

He's been told he qualifies for benefits, but not how much money he can get. And Vitner's spent hours on the phone only to be disconnected before he received any answers.

So how do you file? If you work in one state and live in another, where do you put in your claim? Will the \$2 trillion Coronavirus Aid, Relief, and Economic Security (CARES) Act from the government grant more access to benefits, or make it more difficult?

Here are answers to those questions and more:

# What is unemployment insurance and how do I get it?

Unemployment insurance is a joint program between the federal government and the states set up to provide some money to people who are trying to get a job but can't find one. The benefit has also been enhanced by the CARES Act passed by the federal government last week.

To apply, you can file online.

“Every one of the 50 states has an online application system,” says Michele Evermore, senior researcher and policy analyst for the National Employment Law Project.

## How much can I get?

The maximum weekly benefit varies by state. For instance, in Florida, it tops out at \$275 while in New York, the maximum is \$504.

But under the federal relief bill, everyone will get an additional \$600 a week until July 31.

## How long do benefits last?

Typically, some states offer fewer weeks of benefits than others. But under the CARES Act, anyone who is still out of work when their state benefit period runs out will be able to get payments for an additional 13 weeks from the federal government.

Those who worked in states like Florida where the initial period is only 12 weeks, would be eligible for the unemployment program specifically pegged to the pandemic which tacks on another 14 weeks.

Through these various steps, all those who are out of work will be able to get assistance for up to 39 weeks.

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## Can I file a jobless claim if I work for myself or in the gig economy?

Yes. Independent contractors, freelancers and gig workers will be able to get benefits through a new pandemic assistance program established by the CARES act.

## **Is there a waiting period before you can apply for or receive benefits?**

Previously some states made people wait a week before applying for benefits, but the federal relief bill encourages states to waive that waiting period, and many states have done so because of the pandemic.

"People should apply for benefits the day they become unemployed," Evermore says.

But don't expect to immediately get a check.

"Getting rid of the waiting week doesn't have anything to do with processing times," says Evermore, adding that before the current crisis, it could take two to three weeks for your first check to arrive.

Inadequate staffing and antiquated computer systems may also slow down the acceptance of claims.

But help is on the way. The federal government has designated \$1 billion to go towards beefing up staff to process claims, and many states are asking employers to let them know up front when they have laid off employees, speeding up the process.

## **Do you have to check in regularly to continue getting benefits?**

Normally those receiving benefits would have to check in with their state agency every week to let administrators know they remain out of work as well as what job searches they've done.

Now the job search requirement is generally being waived. But you may still need to go online weekly to confirm you're still unemployed.

## **How long will the COVID-19 related federal program last?**

It will be in place from Jan. 27, 2020, through Dec. 31, 2020. The extra \$600 weekly benefit, however, will stop at the end of July.

## **I live in one state but work in another. Where do I file my jobless claim?**

"You should apply where you work, not where you live," says Evermore, adding that your company is paying taxes in the state where you do your job, and those officials will have all your relevant information on file.

## **If I have two jobs, and I lose one, can I apply for unemployment?**

Yes. You would be eligible for partial unemployment insurance. The formula for figuring out how much aid you can get varies by state, but you should be able to receive some financial assistance.

## **What if my workplace temporarily shuts down because of COVID-19 and I can't go work?**

Federal officials are giving states leeway because of the pandemic, so yes, your state could give you unemployment insurance benefits if your job site shuts down due to the virus.

## **What if I still have a job, but I can't work because I'm quarantined?**

Because of COVID-19, your state can choose to provide you with financial assistance while you are off work.

## **What if I leave my job because of a risk of exposure to the virus, or to take care of a relative who's been infected?**

It's up to your state, but yes, you could receive unemployment benefits for each of those scenarios.

## **If my child's school or daycare center is closed and I can't go to work, can I get unemployment?**

Yes. You can get federal aid, even if your state doesn't provide it.

## **What if I work part-time and lose my job because of the virus? Can I get benefits?**

It depends on the state and it's not clear how the federal relief act may impact those rules.

## **My workplace shut before I could start my new job, or I was laid off soon after I started. Do I qualify for unemployment?**

Yes. You can get benefits in either case.

## **I'm currently getting unemployment. Can I get more assistance?**

Yes. All recipients will receive the extra \$600 a week.

## **I've exhausted my benefits. What now?**

You can reapply and you should be able to receive the additional 13 weeks of payments provided by the federal government and the \$600 in additional weekly pay.

## **Is unemployment retroactive?**

The pandemic aid program dates back to January 27, so those who lost jobs for COVID-19 related reasons should get a benefit starting from when they became unemployed.

## **Are unemployment checks taxed?**

Yes. If you receive those benefits, next year you should get a 1099G form to report that income.

## **If I'm being furloughed vs. laid off, can I file for unemployment?**

Yes.

"As long as your employer tells you you can't come to work and they're not going to pay you ... (you're) unemployed for the purposes of collecting unemployment," says Evermore.

## **What's the difference between being furloughed and laid off?**

Furloughed workers remain on the payroll, but must take some time off without pay. Workers who are laid off are removed from a company's payroll, though they may be rehired at some point in the future.

## **During the time I'm furloughed, will my contributions to my 401(k) or health savings account continue?**

No. Employees approve deductions for each pay period, and "because there's not a paycheck, there wouldn't be a contribution," says Amber Clayton, knowledge center director for the Society for Human Resource Management.

There also won't automatically be catch up deductions when you return to work. For instance, if you contribute 3% of your pay per check to your 401(k) and are furloughed for two weeks, your first check back will be minus 3%. The deduction will not be doubled.

But you can increase your contribution if you want to make up for the time you missed.

## **What about health insurance? Will I still be covered while on furlough?**

It depends on who you work for.

"If there's language in (the employee benefit plan) that allows for continuation of health coverage during short periods of leave, the employer could continue the personal health care coverage," Clayton says."

It would be up to your company to spell out whether premium payments missed while you were not receiving a check would be deducted once you return to work, or if you would have to make that payment before you take off. The company might also help cover your payment.

If your employer is not going to continue covering your health insurance during your furlough period, you should be able to pay for your company health plan on your own through COBRA (Consolidated Omnibus Budget Reconciliation Act). But such coverage can be very expensive.

For those living in the ten most populous states, below are links to unemployment benefit resources:

California: <https://www.edd.ca.gov/unemployment/>

Texas: <https://www.twc.texas.gov/jobseekers/unemployment-benefits-services>

Florida: <https://connect.myflorida.com/Claimant/Core/Login.ASPX>

New York: <https://labor.ny.gov/unemploymentassistance.shtm>

Pennsylvania: <https://www.uc.pa.gov/unemployment-benefits/file/Pages/default.aspx>

Illinois: <https://www2.illinois.gov/ides/individuals/UnemploymentInsurance/Pages/default.aspx>

Ohio: <https://unemployment.cmt.ohio.gov/cmtview/>

Georgia: <https://dol.georgia.gov/unemployment-benefits>

North Carolina: <https://des.nc.gov/apply-unemployment/>

Michigan: [https://www.michigan.gov/leo/0,5863,7-336-78421\\_97241---,00.html](https://www.michigan.gov/leo/0,5863,7-336-78421_97241---,00.html)

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