

## Unemployment Guide

**How To Apply For Unemployment Benefits In Your State** 



# Welcome to the SimplyJobs Unemployment Guide

If you recently lost your job or have been unemployed for some time, rest assured that you are not the only one. Millions of Americans, just like you, are searching for employment and thankfully, there are plenty of resources that can get you the financial assistance you need as well as the help necessary to find a new job.



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### Unemployment Benefits FAQs

### What Is Unemployment Insurance?

Unemployment insurance is a federal and state joint program intended for unemployed workers to receive temporary monetary compensation while they search for employment. Each state administers its own program, but follows federally mandated guidelines as instituted by federal law.

### What Are Unemployment Benefits?

Unemployment insurance compensation is a government program for individuals who are employable, but out of work by no fault of their own. Qualifying recipients collect a weekly stipend while they continue to search for new employment. Learn more about unemployment insurance, here.

### **How Does Unemployment Work?**

When you are terminated from employment, you are entitled to file a claim to collect unemployment benefits. To collect these benefits, you will need to meet certain work and wage

eligibility criteria, meet work search requirements, and apply for claim benefits each week.

Unemployment benefits are for individuals who are employable, but out of work by no fault of their own.

### Do I Have to Pay for Unemployment Insurance?

This depends on the state in which you work and their unemployment legislation. When you are employed in most states, you are required to pay a premium tax that goes into an unemployment insurance fund. Some states require that the employer be responsible for paying this tax and in other states, both you and your employer pay into the fund. Learn more about your state's specific unemployment benefits program, here.



### Who Can File for Unemployment?

Anyone who has been employed for a specific timeframe is eligible to file for unemployment insurance benefits through their state's Department of Labor and Workforce Development. This eligibility timeframe varies by state.

### How Do I File for Unemployment?

Most states have recently adopted systems for individuals to apply for benefits via phone or online through a secure state website. You should contact your state's Unemployment Insurance Program immediately after becoming unemployed for information on how your state conducts claims for unemployment benefits.

### **Can I File for Unemployment Online?**

Most states have now adopted some form of an online unemployment insurance filing system. Methods vary from state to state.





### Can You Collect Unemployment If You Quit?

No. In order to qualify for unemployment benefits compensation in any state, you must have been separated from employment by no fault of your own; you cannot have quit for personal reasons. If you quit due to unbearable or unsafe working conditions, contact your state Department of Labor for information on measures you can take to prove just cause for quitting.

### Can You Get Unemployment If You Are Fired?

Yes. It is considered "no fault" if you are fired for poor job performance. However, if you are fired because of misconduct or insubordinate behavior, you may not be eligible to collect unemployment benefits.

### How Long Do You Have to Work to Collect Unemployment?

Although it differs by state, in most cases the working timeframe required to collect unemployment benefits is the first four out of the last five calendar quarters.

### What Do I Do If I Was Denied Unemployment?

If you are disqualified from collecting unemployment benefits, you can file an appeal through your state Unemployment Insurance (UI) Program. Contact your state UI Program for details on the appeals process and for any other necessary measures you should take.

### Where Do I File If I Have Moved or Worked in Multiple States?

Filing for unemployment should be conducted in the state in which you were employed. If you live in a different state from which you worked, or have since moved out of the state from where you worked, you should file your claim for unemployment benefits within the state in which you were employed.

Sources: http://workforcesecurity.doleta.gov/unemploy/uifactsheet.asp



# How to Determine If You Qualify for Unemployment Benefits

Unemployment Insurance (UI) is a state and federal partnership program. Every state administers its own program, each with exclusive state laws and regulations, in conjunction with established Federal guidelines.

Discover the common standards that apply to unemployment insurance nationally. Eligibility conditions differ from state to state. Benefit amounts and length of benefit availability are determined by the state in which unemployment insurance benefit claims are filed.

Before applying for unemployment compensation there are a number of criteria you must meet. While there may be slight variations in every state there are common standards that apply to unemployment insurance nationally.

- You cannot be at fault for your separation from employment.
- You must meet a minimum wage requirement of earnings during the "base period"—the first 4 full quarters of the previous 18-month period prior to your unemployment claim.
- You must be partially or entirely unemployed but ready and able to work.

### **Possible Disqualifying Factors**

There are certain factor and circumstances that could cause your unemployment application to be denied. Some issues are easily corrected, but even the slightest question about your claim will delay processing time, and if issues are not resolved sufficiently, you could be disqualified from collecting benefits.





Common issues are missing or incomplete information, or the inability to properly document proof of claims made on an application for unemployment compensation.

If there is any suspicion of fraudulent information on any claim filed, it will be fully investigated. If fraud if proven, your unemployment claim will not only be disqualified, you could receive penalties of up to \$5,000 in fines, and 5-years imprisonment.

You must also be able to show proof of identity and ability to work within the United States. If your identity cannot be proven by means of acceptable documentation, you cannot claim benefits until proper proof can be supplied. You must also show proof of military service or Federal employment when filing a claim.



### **Unemployment Claims Monetary Requirements**

When submitting an unemployment, eligibility is determined by calculating all wages earned during the first four of the last five calendar guarters—18months of past work history. Generally, the most recent quarter does not qualify, but must be included in your application along with corresponding documentation.

### **Employment History**

You are required to provide information on all of your employment covering the previous 18 months prior to submitting your claim for Reemployment Assistance. If you only worked for an employer for one hour, or one day, you must report it on the application. All of your employment history will be verified, so it is important to list any and all past employers, even if you think it insignificant.

#### You will Need:

- Employer name and address
- Contact phone number
- Wages earned
- Begin and end dates
- Reason for separation

Once you meet all of the above criteria, and have gathered the necessary documents and information, you are one step closer to collecting unemployment insurance in your state. Contact your local Department of Workforce and Labor for specific details and requirements.



### How to Apply for Unemployment Benefits

The following is an outline of the steps needed to file for unemployment benefits. Unemployment filing varies from state to state, however there are commonalities that are relevant to all states.

The first step in filing for unemployment insurance benefits is to determine whether or not you will qualify based on your state's work and wage eligibility requirements (hyperlink to the eligibility and benefits page). Once you evaluate that, you can have added confidence in your ability to qualify for benefits and have faith that the time you invest in filing for unemployment will profit you.

Although the amount of compensation you can receive in unemployment benefits varies from state to state, each state must offer the minimum monetary benefit amount to those who are applying for and are eligible





to receive unemployment insurance benefits. They must also offer these benefits within a specific timeframe from the application date.

#### **Documentation**

Filing for unemployment insurance benefits is a straightforward process. The most time consuming step in the process is gathering the necessary information and documentation needed to complete and file your initial claim. To file your unemployment insurance claim, you will need:

Social security number

Driver's license or state ID

Your address, telephone number, and email address

Ex-military papers DD-214 if separated from the military within the last 18 months

Ex-federal employees must submit forms SF-8 and/or SF-50 if you worked during the last 18 months

Alien registration papers and expiration dates for non-US citizens Names and social security numbers for your spouse as well as any dependents you will be claiming

An explanation as to why you are currently unemployed or partially unemployed

What your typical occupation is and a list of your job or related skills

Preparing to apply for unemployment benefits may seem a bit overwhelming with all of the information you need to provide, especially if you have had multiple employers over the previous 18 months. However, once you have gathered all of the needed

The most time consuming step in the process is gathering the necessary information

information and documentation, the actual filing of the claim is fairly simple.



Submitting an unemployment application is the only way to fully and accurately determine your true eligibility for benefits. Provided the information you have submitted on your application is accurate, there will be no negative consequences or adverse effects on future unemployment claims if you file a claim and it is legitimately disqualified.

### **Register to Work Requirement**

In order to have your application considered for unemployment benefits in any state you must complete a mandatory workforce registration – there are few exceptions to this mandate. After submitting your unemployment application, it will not be considered complete for claim processing until you have completed this work registration. In order to continue meeting job search requirements and receiving unemployment benefits, you will likely be required to report your weekly job search efforts during each claim week (hyperlink to terminology page). Learn more about your state's Workforce Registration requirements by clicking on your state below.

### File for Unemployment Online or By Phone

Each U.S. state administers their own unemployment insurance benefit program. Most offer online filing and have claims account management systems in place that make the filing process more efficient. Most states also give you the option to file by phone.



### Find Unemployment Benefits in Your State

Select your state below to access all of the unemployment information you need including how to file, details on compensation, work search requirements, state offices, and more.

Alabama Louisiana Ohio

Oklahoma Alaska Maine

Arizona <u>Maryland</u> Oregon

Massachusetts Pennsylvania Arkansas

California Michigan Rhode Island

Colorado South Carolina Minnesota

Connecticut South Dakota Mississippi

Delaware Missouri Tennessee

Florida Montana Texas

Nebraska Georgia Utah

Hawaii Nevada Vermont

**Virginia** Idaho New Hampshire

New Jersey Illinois <u>Washington</u>

New Mexico Indiana West Virginia

New York Wisconsin lowa

Kansas North Carolina **Wyoming** 

North Dakota <u>Kentucky</u>



### Job Resources

Your next opportunity is waiting for you. Explore your options below today!

### **Job Development**

The United States Department of Labor's Employment and Training Administration (ETA), offers employment tools and resources to all individuals in any phase of their job and career development. Coupled with job development services available in your state, the ETA is a valuable resource for anyone who is unemployed or looking to advance in their job skills and career.

These job development services are structured to assist with resume building, training options, job searches, skills assessments, and more. Typically, there are no fees or charges associated with these state-sponsored programs. When you register, you will also have access to paid state and federal resources and programs.





### **Job Workforce Development Services Programs**

#### **One-Stop Career Centers**

The American Job Center, is available to all and can be accessed through your local One-Stop Career Centers. These One-Stop Career Centers are the central hub of the nation's workforce programs. They provide a wide range of reentry employment and training services for workers, which consists of training and networking referrals, counseling, job search tools, and more. The One-Step Career Centers also provide essential assistance to employers and businesses, including the compulsory Workforce Investment Act (WIA) state partners.

#### **Adult Services**

These services are offered through your local One-Stop Career Center. They are designed for adult job seekers and employers who are seeking employees. Adult Services include training and job-skills development, job placement, recruitment services to employers, special consideration for American veterans, and more. Job fair guidance is also provided to both workers and employers participating in the Adult Services job development program.

### **ApprenticeshipUSA**

The ApprenticeshipUSA program gives individuals the opportunity to learn new skills that are necessary to succeed in a career while at the same time allowing them to earn a salary. Participants can earn national industry certification, receive possible college credits toward an associate's or bachelor's degree, experience real-life work experience, and even build a lifetime career.

Learn more about Job Development services at SimplyJobs.com.



Note: Long-term employment is not guaranteed by utilizing any of the job workforce services mentioned above. As with all employment opportunities, the more effort you are able to put into your job search and gaining the necessary skills, the more success you will likely experience.

### **Reentry Employment Services**

Seeking employment after an extended period of absence from the workforce is not always an easy task. Employers may have decreased interest if you have significant gaps in time between jobs and if you have outdated qualifications.

Fortunately, there are several reentry employment services dedicated to helping you deal with the obstacles associated with finding employment. Programs span across national, state, and local levels; with many working in partnership with each other to strengthen the American workforce system and create more positive outcomes.

See more on reentry employment services on SimplyJobs.com.

#### **Job Fairs, Seminars, & Webinars**

Attending a job fair enables you to build your professional network. At job fairs, you can meet with and talk to employers in order to gain valuable insight into their company, understand their needs and job openings, and create and solidify employment leads.

Job seminars and webinars come in many forms, yet a seminar is typically in-person and a webinar is done online. Although it is online, it is important to approach a job webinar with the same manner and level of seriousness as a job seminar. This is especially the case with webinars that offer opportunities for live chat sessions or one-on-one discussions with potential employers.

Search for jobs in your area in just seconds on SimplyJobs.com!



### Helpful Unemployment Links

### **Unemployment Information - National, State, & Local**

- <u>Unemployment Insurance Taxes</u>
- State and Federal Tax Information, Publications and Forms
- Comparison of State UI Laws
- Current Projects / Available Research
- Regions and States Unemployment Data and Information
- ETA Programs and Initiatives
- Online Skills Academy ETA
- Solutions for Business
- <u>Trade Act Program: TAA for Workers</u>
- Frequently Asked Questions
- Work Opportunity Tax Credit
- Work Opportunity Tax Credit Step-By-Step (PDF)





### Job Development-Employment & Unemployment (Resources, Links, and Pages)

- Job & Career Information
- Adult Services

### **Unemployment Insurance General Information**

- Online Training (FREE)
- Adult Training Programs
- Women's Bureau
- Veterans' Employment and Training Service (VETS)
- Apprenticeship
- Resources & Information (grants)

### **Workforce Programs**

- Digital Library
- The Middle Class Tax Relief and Job Creation Act of 2012 Summary (Current Legislation)
- Rapid Response Services for Laid Off Workers
- Employment and Training
- Unemployment Insurance Taxes

