

Partnering with Families to Build Economic Security During Emergencies



Partnering with Families to Access Unemployment Benefits

Families may become unemployed or have reduced work hours at any time, including during an emergency or natural disaster. Early care and education professionals can work with families to access information about unemployment insurance benefits.

The U.S. Department of Labor's unemployment insurance programs provide unemployment benefits to eligible workers who become unemployed through no fault of their own and meet other eligibility requirements. Benefits usually come in the form of weekly cash payments. Unemployment insurance programs are funded by state and federal governments.

You can partner with families to:

1. Determine their eligibility for unemployment insurance benefits
2. Apply for unemployment insurance benefits
3. Look for new work
4. Track progress and celebrate successes

1. Determine General Eligibility for Unemployment Insurance Benefits

Workers who become unemployed. Each state administers its own unemployment insurance program, but all states follow the same federal guidelines. Workers typically qualify if they:

- Are unemployed through no fault of their own. In most states, this means they were separated from their last job due to a lack of available work.

- Meet work and wage requirements. Workers must meet their state’s requirements for wages earned or time worked during an established period of time, called a “base period.” In most states, the base period is a one-year period: usually the first four of the last five completed calendar quarters before the time that a claim is filed. For example, if someone lost their job on May 1, 2020, the base period would be from January 1, 2019, to December 31, 2019.
- Meet any additional state requirements. Families can visit these websites to find contact information for their state’s unemployment insurance office:
 - How Do I File for Unemployment Insurance
 - Unemployment Benefits Finder
- **Workers whose hours are reduced.** Individuals with reduced work hours may be eligible for partial unemployment insurance benefits. Their eligibility will depend on their ability to meet state-specific requirements.

2. File for Unemployment Benefits

Early care and education professionals can help families navigate the unemployment insurance claims process and gather the correct documentation.

- **File a claim.** To receive unemployment benefits, workers need to file a claim with the unemployment insurance program in the state where they worked. Depending on the state, claims may be filed in person, by telephone, or online.
 - Workers should contact their state’s unemployment insurance program as soon as possible after becoming unemployed.
 - Generally, workers should file their claims with the state where they worked. If they worked in a state other than where they now live or if they worked in multiple states, their current state’s unemployment insurance office can provide information about how to file their claim with other states.
 - When workers file a claim, they will be asked for information such as the addresses and dates of their former employment. To make sure their claim is not delayed, workers should be sure to give complete and correct information.
 - It generally takes two to three weeks after a claim is filed for workers to receive their first benefit check.
- **Direct deposit.** Depending on the state, families may be able to sign up for direct deposit of their unemployment benefits into a checking or savings account. Direct deposit is a quick and secure way to receive funds. Not all families have a bank or credit union account, so you can work with them to open an account.



See Staff Tip Sheet 3 for more information about opening a bank or credit union account.

- **Make a budget.** The amount workers receive in unemployment benefits may not be the same as what they would earn in their job. You can share with families such tools as the Make a Budget Worksheet from the Federal Trade Commission to help them create a budget for their unemployment benefits.
 - **Check the effect of unemployment benefits on families' eligibility for other assistance.** Encourage families to contact their state unemployment insurance office to ask if their unemployment benefits will affect their eligibility for other forms of assistance.
 - **Keep trying.** Remind families that although there may be long wait times or other barriers when they try to connect with state unemployment insurance offices, it is important to keep trying.
 - **Appeal a denial of unemployment benefits.** If families are denied unemployment benefits, they can appeal the decision with their state's unemployment insurance office.
- 3. Look for new work.** Families can look for new work while receiving unemployment benefits.
- Through American Job Centers, all citizens can access services tailored to their individual needs. These include job training services, career planning and guidance, and much more.
 - CareerOneStop provides online tools to assist workers with finding a job, accessing available training opportunities, and conducting career planning. There is no cost to businesses or workers who use this service.
 - The Department of Labor's toll-free call center can assist workers and employers with questions about job loss, layoffs, business closures, unemployment benefits, and job training:
 - 1-877-US-2JOBS (1-877-872-5627)
 - TTY: 1-877-889-5627
 - If families don't have access to the internet, you can help them connect to Lifeline. Lifeline is a federal program that helps make communications services more affordable for low-income consumers. Lifeline gives subscribers a discount on monthly telephone service, broadband internet service, or voice-broadband bundled services purchased from participating companies.



See Staff Tip Sheet 5 for more information about partnering with families to pursue employment and career goals.

4. Track Progress and Celebrate Successes

Follow up with families to track their progress toward accessing their unemployment benefits. Celebrate successes!



Staff Tip

You may become unemployed or have reduced work hours during an emergency. If so, follow the steps in this tip sheet to determine your eligibility and file a claim for full or partial unemployment benefits.

Check out the other staff tip sheets in the *Partnering with Families to Build Economic Security During Emergencies* series. Let families know about the companion family tip sheet series so they can get important information on how to improve their family economic security during emergencies.

This document was developed with funds from Grant #90HC0014 for the U.S. Department of Health and Human Services, Administration for Children and Families, Office of Head Start, and Office of Child Care, by the National Center on Parent, Family, and Community Engagement. This resource may be duplicated for noncommercial uses without permission.

For more information about this resource, please contact us:

PFCE@ecetta.info | 1-866-763-6481



NATIONAL CENTER ON
Parent, Family and Community Engagement