

UNEMPLOYMENT INSURANCE

If you can't work because your employer voluntarily closed or because your employer was ordered to close due to the coronavirus pandemic, you may be eligible for enhanced unemployment benefits.

Visit myunemployment.nj.gov to start a new claim online.

Though individual circumstances vary, you are likely eligible for unemployment insurance if you fall into one of the following categories:

- Full-time workers who have lost work through no fault of their own.
- Gig workers, freelancers and independent contractors who have lost work.
- Part-time workers who have lost their jobs.
- Individuals who have been diagnosed with COVID-19 or have been ordered to quarantine or need to care for a family member who has been diagnosed and can no longer work.
- Individuals who rely on a school, day care, or another facility to care for a child, elderly parent, or another household member so that they can work - and that facility has been shut down because of coronavirus.
- Individuals who are unemployed, partially unemployed, or unable to work because their employer closed down, even temporarily.
- Additionally, if you are still working at you have seen your hours reduced, you may qualify for partial unemployment benefits.

Visit myunemployment.nj.gov for more information on claiming weekly benefits due to the coronavirus emergency. You can also apply for unemployment insurance by phone by calling the Reemployment Call Center in your area. Please utilize online resources whenever possible; due to the large volume of claims, phone waiting times are currently high:

- North New Jersey: 201-601-4100
- Central New Jersey: 732-761-2020
- South New Jersey: 856-507-2340

FREQUENTLY ASKED QUESTIONS: UNEMPLOYMENT INSURANCE

How do I file for unemployment insurance?

You can apply for unemployment compensation through the unemployment office in the state where you worked. If you worked in New Jersey, visit myunemployment.nj.gov to start a new claim online.

How much can I get from Unemployment Insurance?

The exact amount you can receive through Unemployment depends on your state and your previous earnings. Between now and July 31, an additional \$600 will be added to every unemployment compensation check.

What if I'm not eligible for traditional Unemployment Insurance?

The CARES Act temporarily expands unemployment insurance to cover individuals who are not traditionally covered, including the self-employed, gig-workers, independent contractors, and workers with irregular work history. It also expands the list of allowable criteria for claiming unemployment compensation to include many reasons related to the COVID-19 public health emergency. Contact the unemployment office in the state where you worked to determine your eligibility.

What if I've been out of work because of COVID-19 for several weeks already?

If you exhaust the weeks of unemployment compensation available to you through your state's laws, you will be eligible for an additional 13 weeks of benefits. These benefits will be federally funded, but you will still receive them through your state unemployment insurance program.

How long will the expanded benefits be in place?

Expanded eligibility for unemployment insurance will be in effect until December 31, 2020. A \$600 additional benefit will be added to unemployment compensation received for weeks between April 1, 2020 and July 31, 2020.

Is there a waiting period?

The CARES Act includes incentives for states to waive the waiting week between applying for unemployment compensation and receiving it. Contact the unemployment office in the state where you worked to determine whether there will be a waiting week. New Jersey does not subject unemployment insurance recipients to a waiting week requirement.

Unemployment Insurance (UI)	
What is it?	<p>A federal program administered by states that gives people who lose their jobs through no fault of their own payments based on their work history until they can find another job. The CARES Act builds on this existing UI program and creates three new ones:</p> <ol style="list-style-type: none"> 1. <u>Pandemic Unemployment Compensation (PUC)</u>: Gives \$600 more per week to anyone receiving payments under the regular UI (that already existed before this new law) and the new Pandemic Unemployment Assistance (PUA) (see below). 2. <u>Pandemic Emergency Unemployment Compensation (PEUC)</u>: Gives 13 more weeks of UI benefits after the regular UI benefits run out. 3. <u>Pandemic Unemployment Assistance (PUA)</u>: Program for those who do not qualify for the regular UI program or have already received all the benefits available through the regular UI program. This includes: self-employed workers, independent contractors, freelancers, workers seeking part-time work, and workers who do not have long-enough work history to qualify for regular UI benefits.
What are the immigration-related requirements?	<p>To be eligible for UI, you must have valid work authorization at the time you apply for benefits, throughout the period you are receiving benefits, and during the “base period.”* It is not clear yet whether there will be more immigration-related restrictions for PUA.</p> <p>This means folks with green cards and unexpired work authorizations--including through DACA and TPS--are eligible. Undocumented community members who do not have work authorization do not qualify.</p> <p>*"Base period" is the period of time, usually one year to 18 months depending on the state, that is used to determine if workers have earned enough wages and worked enough hours to be eligible for UI and what their payment amount should be.</p>
What are the other eligibility requirements?	<p>Eligibility requirements for regular UI, along with their PUC and PEUC extensions, vary by state.</p> <ul style="list-style-type: none"> • You can look for your state’s requirements here: www.careeronestop.org/LocalHelp/UnemploymentBenefits/find-unemployment-benefits.aspx?newsearch=true • You can look at recent state expansions to UI in response to COVID-19 here: www.s27147.pcdn.co/wp-content/uploads/State-Unemployment-Insurance-Developments-Response-COVID-19-v-2020-03-24.pdf

	<p>To be eligible for PUA, you must be:</p> <ol style="list-style-type: none"> 1. partially or fully unemployed; or 2. unable or unavailable to work because of COVID-19-related circumstances; or 3. self-employed; or 4. seeking part-time employment (if state law allows for benefits for part-time workers); or 5. do not have sufficient work history to qualify for UI, or otherwise do not qualify for UI.
<p>How do I get it?</p>	<p>Application procedures vary by state. Look for instructions here: www.careeronestop.org/LocalHelp/UnemploymentBenefits/find-unemployment-benefits.aspx?newsearch=true</p>

For more information on what resources are available for immigrant communities and what the recently passed CARES Act means for immigrant communities, you may also read the [Understanding the Impact of Key Provisions of COVID-19 Relief Bills on Immigrant Communities](#) report from the National Immigration Law Center, or visit www.nilc.org/issues/economic-support/.