

Partnering with Families to Build Economic Security During Emergencies



How Head Start Can Help You Access Unemployment Benefits

You may lose your job or have your work hours reduced during an emergency or natural disaster. Head Start and Early Head Start **family services staff and home visitors** can work with you to access information about unemployment insurance benefits.

The U.S. Department of Labor's unemployment insurance programs provide unemployment benefits, usually in the form of weekly cash payments, to eligible workers who lose their jobs through no fault of their own. Unemployment insurance is funded by state and federal governments.

Your Head Start and Early Head Start family services staff or home visitor can partner with you to:

- Determine your eligibility for unemployment insurance benefits
- Apply for unemployment insurance benefits
- Look for a new job
- Track your progress and celebrate your successes



Spotlight On: Unemployment Insurance Benefits

Determine Your 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 you lost your last job due to a lack of available work.

- Meet work and wage requirements. You must meet your state’s requirements for wages earned or time worked during an established period of time called the “base period.”
 - In most states, the base period is a one-year period. It is 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. You can visit these websites to find information about your state’s unemployment insurance office:
 - How Do I File For Unemployment Insurance on the U.S. Department of Labor website
 - Unemployment Benefits Finder on CareerOneStop.org

Workers whose hours are reduced: You may be able to receive partial unemployment benefits if your work hours have been reduced. This will depend on your state’s specific requirements. Contact your state unemployment insurance office to learn more.

Determine Your Eligibility for Unemployment Insurance Benefits During the Current Pandemic.

A new federal law has greatly expanded unemployment insurance benefits. Many workers who were not previously covered are now eligible. You may be eligible if any of the following are true:

- Your employer permanently or temporarily laid you off due to coronavirus measures.
- Your employer reduced your work hours due to coronavirus measures.
- You are self-employed and have lost income due to coronavirus measures.
- You have quarantined and can’t work due to the coronavirus.
- You are unable to work due to a risk of exposure to the coronavirus.
- You can’t work because you are caring for a family member due to the coronavirus.

Expanded benefits: In addition to expanding eligibility, the new federal law also:

- Increases the weekly benefit amount by \$600, until July 31, 2020
- Provides an additional 13 weeks of benefits for people who are still unemployed after their state benefit period runs out

Your state’s role: Each state implements these new policies within their own unemployment insurance program. Since the law has changed so recently, many states are still updating their systems to reflect these changes.

Apply for Unemployment Insurance Benefits

Head Start and Early Head Start staff can help you understand the unemployment insurance claims process. Staff can help you gather the documentation you need to apply.

- **File a claim:** To receive unemployment insurance benefits, you need to file a claim with the unemployment insurance program in the state where you worked. Depending on the state, you may file your claim in person, by telephone, or online.
 - You should contact your state’s unemployment insurance program as soon as possible after becoming unemployed.
 - Generally, you should file your claim with the state where you worked. If you worked in a state that is not the one where you now live or if you worked in multiple states, contact the state unemployment insurance office where you now live. They can give you information about how to file your claim with other states.
 - When you file a claim, you will be asked to provide certain information, such as the addresses and dates of your former employment. To help make sure your claim is not delayed, be sure to give complete and correct information.
 - You may have to wait two to three weeks after filing your claim to receive your first benefit check.
- **Direct deposit:** Depending on the state in which you live, you may be able to sign up for direct deposit of your unemployment benefits into a checking or savings account. Direct deposit is a quick and secure way to receive funds. If you do not have a checking or savings account, your family services staff or home visitor can work with you to open an account.



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

- **Make a budget:** The amount you receive in unemployment benefits may not be the same as what you earned in your job. You can use online tools like the Make a Budget Worksheet from the Federal Trade Commission to create a budget for your unemployment benefits.
- **Check the effect of unemployment benefits on your eligibility for other assistance:** Sometimes unemployment benefits may impact a person’s ability to receive other government assistance, like housing or food assistance. Contact your state unemployment insurance office and ask if your unemployment benefits will affect your eligibility for other forms of assistance.
- **Keep trying:** Sometimes there are long wait times or other barriers when trying to connect with state unemployment insurance offices. It is important to keep trying.

- **Denial of unemployment benefits:** If you are denied unemployment benefits, you can appeal the decision with your state’s unemployment insurance office. Ask your family services staff or home visitor for help with the appeal process.

Look for new work.

You can look for new work while receiving unemployment benefits. Here are some free resources to help you find a new job:

- American Job Centers offer services tailored to your needs. These include job training services, career planning and guidance, and much more.
- The Career One Stop website provides online tools to help you find a job, access training opportunities, or conduct career planning.
- The Department of Labor’s toll-free call center can assist you with questions you have about job loss, layoffs, business closures, unemployment benefits, and job training: 1-877-US-2JOBS (1-877-872-5627); TTY: 1-877-889-5627.



See Family Tip Sheet 5 for more information about pursuing your employment and career goals.

Track Your Progress and Celebrate Your Successes

Family services staff and home visitors can follow up with you about your progress with accessing unemployment benefits. Celebrate your successes!

Other Family Tip Sheets about building your family’s economic security during emergencies are available. Check with your Head Start and Early Head Start family services staff or home visitor.

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.

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