

## Partnering with Families to Build Economic Security During Emergencies



## Partnering with Families to Access Unemployment Benefits

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Families may become unemployed or have reduced work hours during an emergency or natural disaster. Head Start and Early Head Start **family services staff and home visitors** can work with families 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 become unemployed through no fault of their own and meet other eligibility requirements. Unemployment insurance programs are funded by state and federal governments.

You can partner with families to:

- Determine their eligibility for unemployment insurance benefits
- Apply for unemployment insurance benefits
- Look for new work
- Track progress and celebrate successes

### 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 on the U.S. Department of Labor website
  - Unemployment Benefits Finder on CareerOneStop.org
- **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.

#### **Determine Eligibility for Unemployment Insurance During the Current Pandemic.**

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

- Their employer permanently or temporarily laid them off due to coronavirus measures.
- Their employer reduced their work hours due to coronavirus measures.
- They are self-employed and have lost income due to coronavirus measures.
- They have quarantined and can’t work due to the coronavirus.
- They are unable to work due to a risk of exposure to the coronavirus.
- They can’t work because they are caring for a family member due to coronavirus measures such as early care and education program closures.

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

- Increases the weekly benefit amount that states currently provide 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

**States’ role.** Each state implements these policies within their own unemployment insurance program. Since the law changed so recently, many states are still in the process of updating their unemployment insurance systems to reflect these changes.

## Work with Families to File for Unemployment Insurance Benefits

Head Start staff 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 the one where they now live or if they worked in multiple states, the state unemployment insurance office where they now live 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 tools like the Make a Budget Worksheet from the Federal Trade Commission website with families 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.
- **Denial of unemployment benefits:** If families are denied unemployment benefits, they can appeal the decision with their state's unemployment insurance office.

## Partner with Families to 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.
- The Career One Stop website provides online tools to assist workers with finding a job, accessing available training opportunities, or 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 service purchased from participating companies.



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

## Track Progress and Celebrate Successes

Follow up with families to see if they are able to access 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 tip sheets in the *Partnering with Families to Build Economic Security During Emergencies* series for staff. Review and share the Family Tip Sheets in this series with families. These tip sheets include valuable information families can use to improve their family economic security during emergencies.

#### Related Resources

- **Learn More.** All of the resources mentioned in this tip sheet are available on the Head Start Early Childhood Learning and Knowledge Center (ECLKC) website. To learn more about how to support parents' and families' goals for economic mobility, explore all of the resources in the Building Foundations for Economic Mobility series available on the ECLKC.
- **Join the Economic Mobility Learning Community.** Engage with your colleagues around the country in the online Economic Mobility learning community hosted on the MyPeers platform. You can network, share, and learn from each other about partnering with families to achieve their financial security.
- **Subscribe.** The Building Foundations for Economic Mobility (BFEM) E-newsletter is produced quarterly by the National Center on Parent, Family, and Community Engagement (NCPFCE). It is dedicated to staff working with families.

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