



CALIFORNIA

Anyone who is unemployed or lost income should apply. EDD caseworkers want to get people benefits, not keep them from getting benefits.

1. *What is available for unemployment insurance benefits at state level?*

There are multiple programs. If someone has worked and paid into Unemployment Insurance (UI) in the past 18 months, they are eligible for UI. The recent legislation increases the amount people will receive and the length of time they will receive a benefit.

The Pandemic Unemployment bill adds \$600 of insurance per month and extends unemployment 12 weeks. If individuals are not eligible, which in California they maybe do to the broad definition an employee they still are eligible for Pandemic Unemployment Assistance (PUA). PUA will have a minimum benefit that is equal to one-half the state's average weekly UI benefit (about \$190 per week).

2. *What online resources are available including where to apply?*

The EDD site is difficult on information but the online application is pretty straight-forward. Cases are reviewed individually so if you can't work, you should apply then an EDD case worker can help an individual start receiving their benefits. https://www.edd.ca.gov/unemployment/UI_Online_File_a_Claim.htm

3. *Is there a minimum or maximum to qualify for the benefits?*

See above. If they've worked they will get their benefit plus the additional Federal benefit.

4. *If you have filed for federal aid, can you also do state?*

Yes, if you are unemployed you should apply.

5. *If an independent contractor and not previously paid into fund, can you still qualify? (i.e. unemployment insurance trust fund or if someone has been an independent contractor and not previously paid into that state benefit)*

They should apply. Some people pay into the fund and are not aware of it. Also they may qualify because of California's brand definition of employee and finally they may receive other assistance. The EDD is working to get people into an assistance program, not keep them out. They will work with folks on a case by case basis.

FLORIDA

Website with the current eligibility requirements:

<https://www.stateofflorida.com/articles/florida-unemployment/>.

If applicants meet the criteria, they should be able to receive federal and state aid. Florida, per usual, is a little unique in their wording, but it does not appear that you need to have paid into a fund to qualify.

In order to be eligible for Florida unemployment benefits, you must meet several criteria:

- You must have lost your job through no fault of your own, so you must not have quit for personal reasons or been terminated for malicious misconduct (poor job performance does not disqualify you);
- You must be totally or partially unemployed;
- You must have a minimum amount of wages earned in what is called the "base period," which is the first four complete quarters beginning 18 months prior to your claim;
- You must be able to work, available to work, and actively seeking work. This includes being able to get to a job and have childcare if necessary.

File Your Florida Unemployment Claim

Within **one week** of becoming unemployed, you should begin the claims process to receive your reemployment assistance benefits. The date your application is finished determines when you will begin receiving benefits. Claims always begin with the Sunday prior to the completion of the application. For example, an application completed on Wednesday will take effect on the Sunday before that Wednesday.

All claims in Florida must be completed online. The process should take approximately 30-60 minutes to complete, and must be completed within 72 hours of beginning, or you will have to restart the process.

I am hearing some of this may change with the COVID-19 state of emergency order, but that's not yet clear. I also heard the benefits are more than double with COVID-19 relief.

GEORGIA

Items marked in red are subject to change based on the State of Emergency in Georgia/Phase III Package.

1. *What is available for unemployment insurance benefits at state level? (300-2-4-.02 & .04)*

A new emergency rule extends the time Georgians can receive unemployment from 14 weeks to 26 weeks, which is the longest allowed under federal law. Another new rule allows Georgians who are laid off and earning \$300 or less weekly in a new, part-time job to continue receiving full unemployment benefits.

DOL passed an emergency rule requiring employers to file claims for partial unemployment benefits online on behalf of employees who have been temporarily laid off or had hours reduced due to the Coronavirus.

We are waiting on confirmation whether contractors/1099s would be able to apply for UI benefits during the State of Emergency. The Governor's office will advise shortly, as this is not the usual course in Georgia.

2. *What online resources are available including where to apply?*

The Georgia Department of Labor has a section on their website dedicated to individuals that need to file an unemployment claim. This resource list provides the application for unemployment benefits, a portal to check UI claim status, an area to claim weekly UI benefit payments, an appeals process weekly work search requirements, and change of address among other things. DOL may be updating the website specifically for Pandemic Unemployment Assistance (PUA) in the next week.

DOL has temporarily suspended in-person requirements associated with the application process because of the Coronavirus. To file a claim, the individual must have their Social Security number, driver's license (if they have one), and a routing number as well as last 18 months of work history.

There is an [EmployGeorgia](https://dol.georgia.gov/online-services) resource for those seeking employment as well as employers seeking new hires. Website: <https://dol.georgia.gov/online-services>

3. *Is there a minimum or maximum to qualify for the benefits?*

Yes, the required amount is at least \$1,134 in wages during the last two quarters of the base period in which someone earned the highest wages. *We have written to our contact at DOL to determine if there is a maximum in place or if any of this requirement will be changed as a result of the state of emergency.*

4. *If you have filed for federal aid, can you also do state?*

Someone must apply for state aid before they apply for federal aid. If they are not eligible for state aid, they will be able to apply for Pandemic Unemployment Assistance (PUA) right away.

5. *If an independent contractor and not previously paid into fund, can they still qualify? (i.e. unemployment insurance trust fund or if someone has been an independent contractor and not previously paid into that state benefit)*

NEW YORK

Independent Contractors don't have access to UI in New York, but according to the NY Labor Department, the CARES Act changes things. Pandemic Unemployment Assistance provides payment to workers not traditionally eligible for UI. Here is a chart from the state labor department: <https://labor.ny.gov/ui/pdfs/pandemic-unemployment-assistance.pdf> that indicates who is eligible.

The DOL has also provided a flow chart on the application process: <https://www.labor.ny.gov/formsdocs/ui/ia318.14.pdf>

What you may qualify to receive:

- 26 weeks of PUA benefits.
- An additional \$600/week until 7/31/2020.
(Beginning 4/5/2020)
- An additional 13 weeks of benefits if you are still unemployed after 26 weeks.

If someone believes they are eligible, they should go to the DOL website [here](#) to apply.

ICs in NY don't qualify for Unemployment Insurance, however, when you mention musicians, there is some guidance from the DOL that indicates that certain types of musicians ARE employees no matter how they are categorized depending on the type of musician. See [here](#).

TENNESSEE

1. *What is available for unemployment insurance benefits at state level?*
2. *What online resources are available including where to apply?*
 - Unemployment website: <https://www.tn.gov/workforce/unemployment.html>
 - Employers: <https://www.tn.gov/workforce/covid-19/employers.html>
 - Employees: <https://www.tn.gov/workforce/covid-19/employees.html>
 - Unemployment claim tracker:
https://www.tn.gov/content/dam/tn/workforce/documents/unemployment/calendar_write_up.pdf
 - Apply for unemployment benefits: <https://www.tn.gov/workforce/unemployment/apply-for-benefits.html>
3. *Is there a minimum or maximum to qualify for the benefits?*
 - Do I Qualify? <https://www.tn.gov/workforce/unemployment/apply-for-benefits-redirect-2/do-i-qualify.html>
(again, this might be updated via the federal legislation re: 1099s)
4. *If you have filed for federal aid, can you also do state?*
5. *If an independent contractor and not previously paid into fund, can you still qualify? (i.e. unemployment insurance trust fund or if someone has been an independent contractor and not previously paid into that state benefit)*

TEXAS

1. *What is available for unemployment insurance benefits at state level?*

Requirements for unemployment benefits:

- You must either be unemployed or working reduced hours through no fault of your own. Most people seeking unemployment benefits as a result of COVID-19 related furloughs or cutbacks will meet this requirement.
- You must be considered an employee. If you are an independent contractor or self-employed, you will need to apply for unemployment assistance through the Disaster Unemployment Assistance program, once it is open, which is funded by the federal government and administered by the state. However, you should still apply for regular unemployment benefits because the state must determine that you are ineligible for those benefits first, before they can process your Disaster Unemployment Assistance claim.
- You must have earned wages during two quarters of a previous 12 month period. The state uses past wages from a “base period” in order to determine unemployment benefits, which are the last four quarters of wages earned starting from the quarter before you were unemployed or underemployed.

Texas Workforce Commission: Information regarding Unemployment Benefit Applications for employers, jobseekers, and child care: <https://www.twc.texas.gov/jobseekers/unemployment-benefits-services>

2. *What online resources are available including where to apply?*

<https://www.twc.texas.gov/jobseekers/unemployment-benefits-services>
<https://www.twc.texas.gov/jobseekers/disaster-unemployment-assistance>
<https://www.disasterassistance.gov/>
<https://tdem.texas.gov/covid-19/#1584998707036-c4e58f25-6498>

3. *Is there a minimum or maximum to qualify for the benefits?*

The Texas Workforce Commission also has an [unemployment benefits estimator online](https://apps.twc.state.tx.us/UBS/benefitsEstimator.do) at <https://apps.twc.state.tx.us/UBS/benefitsEstimator.do>

4. *If you have filed for federal aid, can you also do state?*

It appears that the Federal aid will be administered by Texas agencies.

5. *If an independent contractor and not previously paid into fund, can you still qualify? (i.e. unemployment insurance trust fund or if someone has been an independent contractor and not previously paid into that state benefit)*

If you are an independent contractor or self-employed, you will need to apply for unemployment assistance through the Disaster Unemployment Assistance program, once it is open, which is funded by the federal government and administered by the state. However, you should still apply for regular unemployment benefits because the state must determine that you are ineligible for those benefits first, before they can process your Disaster Unemployment Assistance claim.

Eligibility

If you are eligible for regular benefits, we must pay those benefits before taking a DUA application. You may be eligible for DUA if one of the following occurred as a direct result of the disaster:

- You lost your job, which was more than 50% of your total income.
- You live in, work in, or travel through the disaster area.
- Your place of employment was damaged or closed.
- You were scheduled to start work but the job no longer exists or you can no longer reach the new job.

- You suffered injury or incapacitation.
- You became the breadwinner or major support of the household due to the death of the head of household.

DUA is available only during the Disaster Assistance Period, which begins with the first Sunday following the date that the major disaster is declared. Federal Emergency Management Agency (FEMA) and DUA regulations determine when the Disaster Assistance Period begins and ends.

Temporary and seasonal workers are only eligible for DUA for the weeks that they would have been employed if the disaster had not occurred. For example, if a seasonal worker was scheduled to work for four weeks after the disaster and then under normal circumstances would be terminated, that worker would be eligible only for four weeks of DUA.

SOURCE: <https://www.twc.texas.gov/jobseekers/disaster-unemployment-assistance>