



UNEMPLOYMENT INSURANCE BENEFITS

Unemployment insurance programs provide unemployment benefits to eligible workers who become unemployed through no fault of their own and meet certain other eligibility requirements. Unemployment insurance provides cash benefits to eligible workers. Each state administers a separate unemployment insurance program, but all states follow the same guidelines established by federal law.

Am I Eligible for Benefits?

Eligibility: Each individual state sets its own eligibility criteria but a person generally qualifies for regular unemployment insurance if the following conditions are met:

- They have lost a job through no fault of their own which includes being furloughed, laid off;
- They are able to work, available to work and actively seeking work; and
- They have earned at least a certain amount of money during a “base period” prior to becoming unemployed.
- Other specific eligibility requirements apply dependent on the state.
 - Some states provide partial UI. Generally, there are two categories of workers who may be eligible for partial UI benefits: 1) employees who experience a significant, temporary reduction in their usual weekly hours and earnings with their regular employer because of a business slowdown; and 2) unemployed claimants who pick up intermittent part-time work with a new employer while they search for other work.

What are the Basic Benefits Provided?

- Each state sets its own maximum benefit period. In most states, regular UI benefits are provided up to 26 weeks. However, through the CARES Act, workers who go through regular UI can get Extended Benefits, which are available through the end of 2020.
- Benefits are based on a percentage of wages earned up to a maximum weekly benefit. The average person receives \$378 a week.
- Note: the CARES act provides an additional \$600 of benefits to unemployed workers regardless of the program they are utilizing. This goes through July 31, 2020 (unless new legislation is passed).

1. The Permanent Extended Benefit (PEB)
 - Utilized when economic conditions are particularly bad in states (like now during COVID and during the Recession in 2008-2013)
 - Provides an additional 13 to 20 week of UI benefits for individuals who have exhausted their regular state UI benefits
2. Due to COVID-19, the CARES Act provides the following Pandemic-Related Unemployment benefits:
 - Pandemic Unemployment Compensation (PUC): The \$600 a week benefit is currently available through July 31, 2020. Workers and advocates are fighting to extend it.
 - Pandemic Emergency Unemployment Compensation (PEUC): provides 100% federal funding of up to 13 additional weeks of UI. This is a federal supplement benefit and the program ends December 31, 2020.
 - Pandemic Unemployment Assistance (PUA): This is a federal supplement benefit and the program ends December 31, 2020. It is for unemployed workers who are not eligible for regular compensation or extended benefits under federal or state law. These benefits apply to anyone who is able to work and available to work, but who is unemployed, partially unemployed, or who is unable or unavailable to work because of a specific COVID-19 reason. These include the self employed, those seeking parttime work, those who do not have a long enough work history, and those who must leave work for compelling family reasons.
 - PEUC and PUA are available through December 31, 2020 and complement UI to make up to 39 weeks of benefits available to workers.
 - For workers who were on unemployment insurance prior to the pandemic, they will receive 13 weeks of regular state benefits, 13 weeks of PEUC, and 13 weeks of PUA.
 - For those who are only eligible to receive PUA benefits, for example self employed individuals who are not normally eligible for UI, they may receive up to 39 weeks of PUA.

[Find more information here.](#)

Specific Information for Michigan and North Carolina

MICHIGAN

Normally provides 20 weeks of UI, but it has been temporarily extended by Executive Order 2020-10 to 26 weeks + 13 weeks of extended benefits through the PEUC = 39 weeks of coverage.

NORTH CAROLINA

12 weeks+ 6 weeks of extended benefits+21 weeks through the PUA = 39 weeks of coverage

[Find more state specific information here.](#)

Retroactive Eligibility



Eligible individuals are entitled to retroactive UI payments for all eligible weeks.

However, states are backlogged, payments are delayed, and individuals have a hard time getting answers about when they will receive these retroactive payments.

Another complication is that the PUA program expires this weekend, but individuals are entitled to payments they are eligible for, even if they haven't been received by the program end date. And people are coming together to fight to #ExtendUI and #Savethe600. More details and links to sources are below.

CARES Act Boosts Jobless Benefits in 2020

Examples of how Pandemic Emergency Unemployment Compensation (PEUC) and Pandemic Unemployment Assistance (PUA) make more weeks of unemployment insurance (UI) available

-  The PEUC and PUA benefits under the CARES Act last through December 31, 2020 and work with UI to make up to 39 weeks of benefits available to workers.
-  All UI claimants receive an additional \$600 per week through July 31, 2020.

A new UI claimant

Regular benefits	PEUC benefits
26 weeks	13 weeks

An existing UI claimant

A worker with only 13 weeks of regular benefits available

Regular benefits	PEUC benefits	PUA benefits
13 weeks	13 weeks	Up to 13 weeks*

A claimant only eligible for PUA

A worker who would not normally be eligible for UI, like a rideshare driver

PUA benefits
Up to 39 weeks*

* Depending on how many weeks are left in the year at the time of the claim.
Notes: CARES Act = Coronavirus Aid, Relief, and Economic Security Act. Most states provide 26 weeks of regular unemployment insurance benefits, but a handful provide fewer weeks of benefits.
Source: CBPP examples based on CARES Act provisions

"Eligible individuals will receive retroactive payments back to their date of eligibility or the signing of the state agreement, whichever came later. All states have executed agreements with the department as of March 28, 2020. The CARES Act specifies that FPUC benefit payments will end after payments for the last week of unemployment before July 31, 2020."

"In all states, that subsidy will end this weekend — on July 25 or 26 — unless Congress passes legislation before then to extend the timeline."

"Individuals still waiting on a decision regarding their unemployment eligibility will receive all back weeks of FPUC due to them,

even if that decision is made after the end of the current FPUC program in July. They may need to go back and certify for weeks they were eligible (which will vary by state), but they will eventually be made whole for unemployment payments they qualify for."