

Unemployment and Benefits Fact Sheet

I've lost my job. What now?

Contact your state [unemployment office agency](#) as soon as possible.

The Federal-State Unemployment Insurance Program is regulated by individual states within a broader framework of federal rules. This allows states to independently establish rules governing the payout of benefits. NCSL is [tracking unemployment insurance changes](#) for all states, including eligibility and benefits. However, since each state's system is unique, your local unemployment office will have the best information regarding individual program eligibility, as well as benefit payouts.

ELIGIBILITY

In general, the following rules apply:

- You must meet the state requirements for wages earned or time worked during an established period referred to as a "base period." In most states, this is usually the first four out of the last five completed calendar quarters prior to the time that your claim is filed.
- You must be determined to be unemployed through no fault of your own, as determined under state law, and meet any additional eligibility requirements.

Since the COVID-19 outbreak, the Department of Labor has allowed states to expand eligibility for the following:

- An employer temporarily ceases operations due to COVID-19, preventing employees from coming to work.
- An individual is quarantined with the expectation of returning to work after the quarantine is over.

- An individual leaves employment due to a risk of exposure or infection or to care for a family member.

How does the CARES Act affect me?

The Coronavirus Aid, Relief, and Economic Security (CARES) Act was passed on March 27. Part of the \$2 trillion dollars in spending in the CARES Act included significant investment in state unemployment insurance programs. For a more detailed summary of everything included in the CARES Act, read the [NCSL brief](#) on the bill.

Among the changes outlined in the CARES Act is the establishment of three new unemployment programs:

- **Pandemic Emergency Unemployment Compensation (PEUC)**
This program provides up to 13 weeks of unemployment benefits. Benefits terminate with weeks of unemployment ending on or before Dec. 31, 2020.
- **Pandemic Unemployment Assistance (PUA)**
This program provides up to 39 weeks of benefits and is available on or after Jan. 27, 2020. This program covers individuals who are self-employed, seeking part-time employment, or who otherwise would not qualify for regular unemployment compensation, such as a gig economy workers.
- **Federal Pandemic Unemployment Compensation (FPUC)**
This program provides an emergency increase in unemployment compensation benefits of \$600 per week to individuals who are collecting regular unemployment compensation. This program ends July 31.