



LAES has developed a series of immigrant issue instructional modules entitled "Tierra de Oportunidad" for orientation to our complex society.

LAES - Unemployment Insurance

Tierra de Oportunidad - Module 3

Unemployment Insurance

- **Every employment-authorized worker has a right to Unemployment Insurance (UI).** Unemployment insurance is not public assistance or welfare. It is an insurance system paid for by employer contributions, which presumes that most employment is permanent, full-time employment. It is every worker's right to receive unemployment while they look for another job.
- **Practically, many workers are not eligible for Unemployment Insurance.** To be eligible for Unemployment Insurance a person needs to meet a number of qualifications. Some may seem to be fair, some may not seem fair. They are the law, however:
 1. Unemployment Insurance is only available to workers who are laid off, not to those who are fired.
 2. To receive Unemployment Insurance, a worker must be available for work and search for work.
 3. To receive Unemployment Insurance, a worker must have made a minimum amount of money in the last eighteen months.
 4. A worker's employer needs to have paid into the Unemployment Insurance system for you. However, even if an employer has, illegally, not paid into the system, a worker may still be provided with Unemployment Insurance.
 5. To receive Unemployment Insurance, a worker must be employment-authorized, i.e., a citizen, a permanent resident or authorized to work by INS. The unemployment insurance office is required by law to check employment authorization documents to see if they are genuine, but not all offices do this.
- **What are Unemployment Insurance benefits?** Different unemployed people get different amounts of unemployment insurance.
 1. Unemployment Insurance benefits usually amount to slightly less than half a worker's usual salary.
 2. There is a week waiting period before becoming eligible, but it is useful for a worker to file a claim as soon as they can.
 3. Unemployment Insurance benefits usually last for about 13 weeks of unemployment, but, sometimes, are extended to 26 weeks. However, every claim has a maximum amount based on the amount the worker earned the previous year and once the maximum amounts of the claim pay outs are made, the worker will receive no more unemployment help.
 4. Unemployment Insurance benefits are not what is called earned income, but must now

be reported on income tax returns. The Internal Revenue Service is notified of Unemployment Insurance payments made to unemployed workers.

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