

Questions and answers about unemployment benefits

Program overview with filing instructions

Unique situations that could affect your unemployment benefits

Retraining options while receiving unemployment benefits



What are unemployment benefits?

Unemployment benefits are 100 percent funded by employers through payroll taxes and are not based on financial need. Benefits are designed to help those who become unemployed through no fault of their own. Weekly benefits are not meant to replace your regular earnings, but can help you meet expenses until you find a new job.

How much will I get?

Your earnings during a “base year” determine:

- How much you can get each week, called your “weekly benefit amount,” and
- The total amount of benefits you can receive during your claim, called “maximum benefits.”

Your base year is the first four of the last five completed calendar quarters at the time you apply for benefits. You must have worked at least 680 hours during your base year to be eligible for benefits.

If you do not have 680 hours in your base year, we can use the last four completed quarters as an “alternate base year.”

We calculate your weekly benefit amount, averaging the total earnings of the two highest quarters in your base year times 3.85 percent.

Every year in June, the maximum and minimum weekly benefit amounts are adjusted for new applications filed the first full week in July. No one, regardless of earnings, receives more than the maximum or less than the minimum.

You can get an estimate of your weekly benefit amount and see the current maximum and minimum amounts at esd.wa.gov/unemployment/calculate-your-benefit.

How do I apply for unemployment benefits?

You are encouraged to apply during the first week you become unemployed or when your work hours are reduced.

To apply for benefits:

- You can apply online 24 hours a day, 7 days a week using our eServices website at esd.wa.gov. Be sure to carefully read and follow all instructions.
- If you can't apply online, call the Unemployment Claims Center at 800-318-6022. At times, we may require you to call on a particular day based on your Social Security number. Check esd.wa.gov/unemployment for instructions on when to call.

You must provide your name, Social Security number, mailing address (including ZIP code), phone number, each employer you worked for during the past two years, start and end dates of your job with each employer, and the reason you are no longer working for the employer/s.

When will I get my first payment?

You must submit weekly claims to be paid. When you submit your weekly claim, you will answer eligibility questions about the prior week. You can't claim a week until the week is over.

On average, it takes 2 ½ weeks to receive your first payment. The first week you are eligible is called your waiting week. No payments are issued for the waiting week. You must submit your weekly claim on time to get credit for the waiting week. This means you will be entering your third week of unemployment before you claim for a payable week.

How do I submit my weekly claim?

We provide an overview of the claims process when you apply. We encourage you to submit your weekly claim early in the week. If you use our automated phone system, you have from 12:01 a.m. Sunday until 4 p.m. Friday (or the last business day of the week) to submit your claim for the previous week. You can submit your claim online any day of the week using our eServices website at esd.wa.gov, but you still need to wait until a week is over.

How do I get my payments?

You can receive your benefits by direct deposit or loaded onto a debit card. Both options are safe and convenient.

With direct deposit, we send your benefits directly to your bank or credit union. You can sign up when you apply for benefits online or sign up later through our secure eServices website.

You can also choose to receive your benefits by debit card. The card is issued by KeyBank and you can use it to make purchases or cash withdrawals. You'll also have free access to online banking services. You can sign up for a debit card when you apply for benefits or later through our eServices website. You can also ask a claims agent to sign you up for a debit card.

Information about direct deposit and the debit card can be found under Step 3 on esd.wa.gov/unemployment.

You can choose to receive your payments by check but we strongly encourage you to choose direct deposit or a debit card.

How long can I get my benefits?

Your claim is established for a 52-week "benefit year," beginning the week you apply. Your payments are limited to 26 weeks or until you have received maximum benefits on your claim.

You can't apply for benefits again in Washington until your benefit year ends, even if you've collected all your benefits. If you claim full benefits each week, your benefits will last up to 26 weeks.

If you have an opportunity for part-time work, you may receive partial benefits, depending on how much you earn. Partial benefits could allow you to draw benefits longer and working part time could help you qualify for a new claim when your benefit year ends.

You may stop or resume claiming at any time during your benefit year.

How do I know if I'm eligible?

We consider many laws and rules to decide if you're eligible for benefits. For example, you're not eligible if you take a vacation, have full-time work, are not available for work or are not looking for work. Go to esd.wa.gov/unemployment/basic-eligibility-requirements to learn more.

Keep your contact information current

Keep your mailing address, phone number and email address current so we can send you notices and contact you when necessary. If you get your unemployment benefits by direct deposit, you are still responsible for keeping your information current.

What can affect my weekly benefits?

- Not filing each week.
- Failure to look for suitable work and keep a job search log.
- Not being able and available to work each day of the week.
- Failure to respond in a timely manner and correctly to requests for information.

How does severance pay affect my benefits?

Report any separation-related payments you receive or are entitled to receive to the Unemployment Claims Center. We will decide if it affects your claim. Severance payments do not usually affect your benefits.

How does a pension affect my benefits?

If any of your base-year employers contributed to or maintained your employer-paid or union pension plan, we will reduce your weekly benefits based on the amount you receive and the percentage of the employer contribution. We will deduct it whether you are receiving regular payments or cash out some or all of your retirement. Pension withdrawals or cashing out some or all of an employer-contributed 401K are also reportable and may reduce your weekly benefit amount.

Social Security and payments from an individual retirement account, such as an IRA, aren't deducted from your benefits.

Are unemployment benefits taxable?

Yes. Under federal law, unemployment benefits are income and you must report them when you file your federal taxes. When you apply for unemployment, you may choose to have the department withhold 10 percent from your payments, which we send directly to the Internal Revenue Service, or you may choose to pay taxes when you file your tax return.

What are my responsibilities while claiming benefits?

To receive benefits, you must look for work and be willing to accept any suitable work offered. Suitable work is generally full-time employment in an occupation that you have the training, experience and education to perform. If your regular work does not exist in your area, suitable work is any work that you can do. Work would not be considered suitable if the wages, hours or other working conditions are not as favorable as the average for that occupation in the local labor market.

Each week you submit a weekly claim, you must be able to work, available for work and actively seeking

work. You must list your job search activities on a job search log. At a minimum, the log must show:

- Contacts with at least three employers each week,
- Participation in three approved in-person job search activities at a WorkSource center;
- A combination of employer contacts and job search activities, for a weekly total of three.

Job search logs are included in the Handbook for Unemployed Workers, or find them online at esd.wa.gov/unemployment under forms on the left.

Keep your job search logs! We can ask to review them at any time. If your logs do not show you met the minimum job search requirements for any week, we may deny your benefits for the week and you may have to repay them.

Do I have to accept any bump option or job offered by my employer?

If your employer reports you refused a "bump" option or job offer, we will decide if you voluntarily quit or refused new work with the employer. (Note: a bump option generally results from a collective bargaining agreement and gives senior employees the opportunity during a layoff to "bump" employees with less experience.)

Employment Security will investigate the circumstances and details of the offer, taking into account work-related factors that may include, but are not limited to, changes in working conditions, wages, hours, benefits or distance to work.

Am I allowed to go to school and still get unemployment benefits?

Sometimes. We decide if you're eligible based on your unique situation. If you're interested in going to school, you might want to consider these three school-related programs:

1. Commissioner Approved Training (CAT)
2. Training Benefits
3. Self-Employment Assistance Program (SEAP)

These programs do not pay for books, tuition or other training-related expenses.

You can get additional eligibility information and applications for CAT, Training Benefits and SEAP from the Unemployment Claims Center or online at esd.wa.gov/jobs-and-training under forms on the left. You can also apply for Training Benefits online using eServices. Call the Training Benefit Unit at 877-600-7701 between 8 a.m. and 5 p.m. Monday through Friday if you have questions about these training programs.

CAT

You must apply for CAT if you're attending or plan to attend full-time training other than Training Benefits or SEAP. You may be eligible for CAT if jobs for which you're qualified don't exist or are decreasing in your labor market. The training must be for an occupation or skill for which there are reasonable job opportunities when you complete the training. CAT waives your job search requirement.

It does not extend your unemployment benefits.

Training Benefits Program

This program provides additional weeks of benefits if your training lasts longer than your regular benefits.

You must apply for Training Benefits within 90 days after applying for benefits, and you must be enrolled in approved training within 120 days after applying for benefits. Dislocated workers may apply for Training Benefits and enroll in training before the end of their benefit year. Your local WorkSource center can help you submit the Training Benefits application.

SEAP

This training program is a unique opportunity for you to receive self-employment training and counseling while you get unemployment benefits. You can sign up for the program and, if you qualify, enroll in an approved program. If we determine you're eligible, you will not be required to look for work while in training. To be eligible, we must determine that you will likely use all of your unemployment benefits before finding a job or whether you are potentially eligible for CAT.

Approval does not extend your unemployment benefits.

How do I create an eServices account?

To use eServices, you will need to sign in with a SecureAccess Washington (SAW) account. If you established a SAW account for WorkSourceWA.com or another state service, you should use that same username and password. You'll also need to answer questions to verify your identity. This added layer of security is designed to prevent identity thieves from accessing your account.

On the home page of esd.wa.gov, you'll find a user guide and instructional videos to help you sign into and use eServices. If you need help registering, call 855-682-0785.

"How to" videos

Did you know Employment Security has informational videos online? Simply go to esd.wa.gov/newsroom and select [Video library](#). The videos provide basic information about unemployment benefits in English and open-caption formats. Some are available in Spanish. Look for videos about:

- Applying for unemployment benefits
- Submitting a weekly claim
- Signing into eServices
- How to complete your job search log
- Training Benefits program
- Appealing a benefits decision



See our website at esd.wa.gov for more unemployment information or to apply for benefits. If you have questions, call the claims center at 800-318-6022.

The Employment Security Department is an equal-opportunity employer and provider of programs and services. Auxiliary aids and services are available upon request to people with disabilities. Auxiliary aids may include qualified interpreters and telecommunication devices (TTY) for hearing- or speech-impaired individuals. Individuals with limited English proficiency may request free interpretive services to conduct business with the department.

EMS 8453. CC 7540-032-360. UI-12-0299 (Rev. 4/2017)