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Where to Find Information on Unemployment Resources for Individuals and Companies Impacted by COVID-19

Vancouver, Wash. (April 14, 2020) – The COVID-19 pandemic has caused enormous job loss and business upheaval. The response has included new programs and changes to existing programs, like unemployment insurance benefits. Below is information to help answer some of your questions.

In Washington, the Employment Security Department (ESD) administers all Unemployment Insurance programs. They have gone from a record low unemployment rate, to an all-time high. ESD is working as quickly as possible to hire and train new claims agents and update their technology systems to accommodate the sudden spike in claims.

To put this in perspective, ESD reported that between March 29-April 4 they paid out \$79.4 million to 182,315 individuals across Washington state. Since the week ending March 16, the first big week of claims related to COVID-19 job losses, ESD has paid out nearly \$150 million in benefits to Washingtonians.

The best source for the latest updates on unemployment insurance and the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act as it relates to unemployment insurance and expanding eligibility to those who may not otherwise be eligible, including self-employed, gig workers, and part-time workers, is <https://esd.wa.gov/newsroom/covid-19>. You can subscribe for updates here as well, as things are changing rapidly.

The most common questions employees have been asking regarding unemployment insurance over the last few weeks include:

1. I'm locked out of my online eServices/Secure Access Washington (SAW) account

If all the following conditions apply to your situation, this fix is for you.

- Locked out of eServices before 6 a.m. on Saturday, April 4, 2020.
- Previous Secure Access Washington (SAW) account that you can't access anymore. (Some common reasons include not realizing you already had an account, forgetting your username, or inability to access the email address you used when you first set it up.)
- Employment Security told you to call our SAW Helpdesk to verify your identity.

You have a one-time opportunity to reset your information in SecureAccess Washington (SAW). Customers locked out because they have more than one SAW username need to:

- Pick a SAW username—it could be new or one of your existing SAW usernames.
- Log in to eServices with that SAW username.
- Associate your SSN with that username.



- From now on, enter this username when you log into eServices.
- If you think you'll have difficulty remembering your username, write it down and save it in a safe place.

2. I heard legislation was passed to expand unemployment insurance, how does this affect me?

This legislation will likely help many people, including people who typically don't qualify for unemployment benefits – including those who don't have the usually required 680 hours. ESD is working as quickly as possible to implement the changes under the federal legislation and are targeting April 18 to have the expanded benefits ready.

3. How will I know if I'm eligible for these benefits?

Eligibility is made on a case-by-case basis. To better understand who should apply, use the Eligibility Checker at <https://esdorchardstorage.blob.core.windows.net/esdwa/Default/ESDWAGOV/Unemployment/UIEligibilityChecker.pdf>

4. Can those who are self-employed or work in the gig economy apply for unemployment insurance benefits?

There are a few big changes under the Federal CARES act:

- Eligibility for unemployment benefits is expanded to include many Washingtonians currently not eligible, including many self-employed people and those that don't have the typically required 680 hours.
- An additional \$600 per week will be available to nearly everyone on unemployment from March 29 through week ending July 25.
- Benefits will be extended by 13 weeks, for a maximum of 39 (about nine months). This includes people who were already on unemployment as well as those who are newly eligible.
- The State of Washington Employment Security Department is asking only those eligible for regular unemployment, not those newly eligible under the federal CARES Act, to apply as soon as possible.
 - If you became eligible when unemployment was expanded under the CARES Act, do not apply until after April 18 when ESD's system should be updated. You will be paid retroactively after systems are updated for the new federal legislation.

5. When can I expect to receive the additional \$600 in Federal Pandemic Unemployment Compensation (FPUC)?

Under the federal CARES Act, nearly everyone on unemployment will receive an additional \$600 per week for up to four months. ESD is working as fast as they can to implement these changes in their system and you will start receiving that extra money in mid-April. You won't lose out on payments though – once the system is updated they will be provided retroactive from the time the legislation went into effect on March 29.

Serving businesses, job seekers and youth in Clark, Cowlitz and Wahkiakum counties.



6. How can I estimate my weekly unemployment benefit amount?

The maximum weekly benefit amount in Washington is \$790 and the minimum is \$188. There are two ways to estimate your benefits:

- Use this benefits calculator to estimate your weekly benefit amount: <https://esd.wa.gov/unemployment/calculate-your-benefit>
- Alternatively, you can estimate your weekly benefit amount by identifying the two quarters where you had the highest earnings between January and December of 2019. Add together the gross wages in the two highest quarters during that period, divide by 2, and then multiply by 0.0385 to get your weekly benefit amount.

7. I filed for Unemployment Insurance and requested Standby status because my employer intends to rehire me, but I received a denial:

If you are temporarily laid off you should file for unemployment benefits and apply for standby status (full-time or part-time), you may receive an automated notice indicating your request is denied. Do not worry, that notice does not reflect the emergency rules which allow workers to request up to 12 weeks of standby. Employers will be notified of your application. Additionally, employers can request up to 12 weeks of standby for their workers.

ESD is in the process of updating their computer system. Once that is complete they will be reviewing all standby denials from March 8 forward to determine if they meet the new standby criteria. If your request is approved, you will receive another letter informing you of the approval. Continue to file weekly claims during this time. Do not call the claims center.

The most common questions we have received from companies over the last few weeks include:

1. How does the SharedWork program work?

- SharedWork allows employers to reduce the hours of permanent and hourly-paid (full and part time) employees by as much as 50 percent, and the employees can collect partial unemployment benefits to replace a portion of their lost wages.
- Save payroll and hang on to your skilled workforce
- Flexible, from week to week you can change your level of participation from the number of employees to the number of hours

2. How does Standby work?

In the event of a temporary layoff when the employer plans to rehire a laid off employee (or group of employees), you may request to place the worker or group of workers on standby. Standby waives the job search requirements while workers are collecting unemployment benefits during the approved standby period.



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That said, the State of Washington Employment Security Department has temporarily made job search optional. We don't know how long this requirement will be waived. When the waiver is gone, employers can request to place employees on standby for up to 12 weeks.

3. If I lay off workers now, will it affect my ability to qualify for loan forgiveness if I use the Paycheck Protection Program?

Forgiveness is based on the employer maintaining or quickly rehiring employees and maintaining salary levels. Forgiveness will be reduced if full-time headcount declines, or if salaries and wages decrease. More information can be found at www.sba.gov

Businesses and workers who have general questions about filing for unemployment insurance, should attend one of ESD's live webinars here: <https://esd.wa.gov/newsroom/introduction-to-unemployment-insurance-public-webinar>.

If you have general questions about any of these programs, please contact Alyssa Joyner with Workforce Southwest Washington at 503-410-0408 or ajoyner@workforcesw.org and she can get you connected to the best resources.

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