

# COVID-19 AND UNEMPLOYMENT FAQs

The CARES Act - the federal government's \$2 trillion economic relief package - includes \$250 billion to increase access to unemployment benefits. This funding:

- » creates a temporary Pandemic Unemployment Assistance (PUA) program
- » expands coverage to more workers, including those who are self-employed, contractors or furloughed
- » increases unemployment benefits by \$600/week for the next four months
- » makes available 13 additional weeks of unemployment
- » waives the normal one-week waiting period
- » offsets 50% of the costs of state and local governments and nonprofits for paying unemployment to their workers
- » supports short-term, work-share programs as an alternative to layoffs

## HOW DO YOU APPLY IN OKLAHOMA?

- » Applications for unemployment are online at [ok.gov/oesc](https://ok.gov/oesc).
- » For a complete list of the information needed to apply, visit [ok.gov/oesc/claimants/index.html](https://ok.gov/oesc/claimants/index.html).
- » To access information about a pending claim, visit [unemployment.ok.gov](https://unemployment.ok.gov) and click the "Claimant Access" link.

## WHAT IS THE MAXIMUM WEEKLY BENEFIT AMOUNT IN OKLAHOMA?

Oklahoma's maximum weekly benefit amount (WBA) for the year 2020 is \$539. The amount that an individual qualifies for is based on wages earned from covered employers during the base period. The base period is the first four of the last five completed calendar quarters. This amount will be supplemented by an additional \$600 per week from the CARES Act's Pandemic Unemployment Assistance program.

## HOW IS THE WEEKLY BENEFIT AMOUNT CALCULATED IN OKLAHOMA?

The amount you may receive weekly is 1/23 of the highest quarter of taxable wages in your base period, not to exceed the maximum weekly benefit amount allowed by Oklahoma law. Taxable wages are those wages during your base period that are subject to unemployment tax. This is a tax paid by your employer and is not taken from your paycheck. In 2020, the maximum WBA is capped at \$539. For example, if during your base period, your highest calendar quarter of taxable wages was \$14,000, your weekly benefit amount would be \$539. Using this rule,  $\$14,000/23 = \$608.70$ . The maximum benefit amount allowed by law for 2020 is \$539, and since \$608.70 exceeds that amount, your weekly benefit amount would be \$539.

## IS THE OKLAHOMA UNEMPLOYMENT TRUST FUND PROTECTED?

According to Oklahoma Employment Security Commission (OESC) Executive Director Robin Roberson, Oklahoma's unemployment trust fund is one of the most solvent in the nation. The fund contained more than \$1 billion saved for an emergency such as the COVID-19 crisis.

## HOW LONG DO UNEMPLOYMENT BENEFITS LAST?

Unemployment benefits last for a maximum of 26 weeks. However, the CARES Act provides federal funding for an additional 13 weeks for those who need it. Funding for this expires Dec. 31, 2020.

## ARE THE SELF-EMPLOYED, INDEPENDENT CONTRACTORS AND FURLOUGHED WORKERS ELIGIBLE?

Self-employed and independent contractors, like gig workers and Uber drivers, are eligible for Pandemic Unemployment Assistance. This also covers workers laid off from churches and religious institutions who may not be eligible under the state's program. The Pandemic Unemployment Assistance program also helps workers stay connected to their employer by allowing unemployment benefits for workers who have a job but are unable to work due to COVID-19 and are not receiving paid leave through their employer.

## HAS THE PROCESS BEEN STREAMLINED FOR THE COVID-19 PANDEMIC?

To expedite unemployment payments, Gov. Kevin Stitt suspended the one-week waiting period before unemployment benefits can be paid. The work search requirement has also been waived.

## CAN BUSINESSES FILE A MASS CLAIM FOR WORKERS?

Businesses that employ 25 people or more and are temporarily closing can file a mass claim. A mass claim is initiated by the employer when a temporary shutdown occurs. In order to file the mass claim, the employer must have at least 25 employees and must complete an excel file with specific information on each employee. The file will establish claims, and employees will need to file weekly certifications for payment until they return to work. Inquiries on mass claims may be sent to [MASSClaims@oesc.state.ok.us](mailto:MASSClaims@oesc.state.ok.us).

## ARE UNEMPLOYMENT BENEFITS TAXABLE, AND DO THEY COUNT AS INCOME?

Yes. Unemployment benefits are taxable income, and they generally count as income when determining eligibility for public assistance programs.