

## **Unemployment Benefits Available to Those Out of Work**

With increasing unemployment rates and the growing number of workers experiencing long-term joblessness, it's crucial to understand your rights to unemployment benefits and how they work.

A lot of workers don't apply for unemployment benefits because they think they might be ineligible, but they may very well be eligible. Some workers also feel guilty about filing for them. Don't—these are benefits that you've earned throughout your career.

### **Begin the Process**

Although all states have different unemployment benefits rules and guidelines, there are basic nationwide similarities.

You begin by contacting your local unemployment office for information and instructions. After you submit your application, the office decides whether you're eligible to receive benefits.

### **“I quit!” vs. “You’re fired!”**

The general rule is that you're eligible for unemployment benefits if you are involuntarily unemployed. In other words, if you're out of a job through no fault of your own, you should be covered.

If you're laid off, or if your company has gone out of business and you're out of your job, you qualify for benefits. That's the group that in almost all cases will get unemployment benefits. You may also be eligible if you've been fired, or if you have quit your job, although it's tougher to qualify in those cases.

If you're fired and you have not committed misconduct, you may be eligible. If you were just fired because it just wasn't working out, even if you're incompetent, you may qualify. As long as you haven't broken a policy, or thrown your wrench into the gears, you'll still get the benefits.

In some case, rules may allow unemployed workers to receive benefits if they've left a job for family reasons—for example, if a change in childcare arrangements makes one have to leave a job.

You may also qualify for benefits if your employer changes something so you can't do your job anymore—like if your job doesn't require heavy lifting, but then your employer changes it so you have to do heavy-lifting but you're physically not able to.

### **The more you know**

There's still another hurdle to conquer before you start receiving your checks. You have to meet California's requirements for wages earned and time worked during a predetermined period of time, called your base period. Usually, the base period is made up of the first four calendar quarters out of the last five, prior to the time you apply for benefits. Your wages will determine your unemployment pay and you must have earned at least a minimum amount during your base period to qualify for the benefits at all.

The amount of money you'll receive depends on how much money you made during your base period. The rule is 26 weeks of benefit checks, although some states allow you to stretch the checks out over a whole year.

You can be denied benefits if you didn't meet an eligibility requirement, whether it has to do with how you left your job or with the requirements for earnings during your base period. The thing to remember, though, is to not give up just yet.

## **Rejected**

Don't give up if you're denied. They might have the information about your wages wrong, or your employer may have made a false statement about you. Or you might be able to wait a quarter so that your base period shifts to one that will make you eligible.

Do be prepared—save any documentation having to do with your leaving your job, and keep all your paycheck stubs.

It's important to get your pay stubs together, because they will become a very important record for you once you leave work.

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