

FREQUENTLY ASKED QUESTIONS: Unemployment Insurance (UI)

Q: What UI programs are currently available to unemployed workers?

- **Regular State Benefits:** typically provides up to 26 weeks of benefits, but the number of weeks vary by worker and by State. [Click here](#) for additional information (report pages 22-25).
- **Emergency Unemployment Compensation (EUC):** provides up to 53 weeks of extended benefits. Like regular State benefits, these depend on the State and worker. [Click here](#) for additional information.
- **Extended Benefits (EB) program** (100 percent Federally-funded due to Recovery Act): provides up to an additional 13 to 20 weeks of benefits in high unemployment States.

[Click here](#) for more information on the typical flow of UI benefits.

Q: Who is eligible for Federal unemployment benefits?

Generally, people who have exhausted regular State benefits and were unemployed at any point since June 2008 (the beginning of the EUC program) and before May 23, 2010 may be eligible for Federal unemployment benefits.

[Click here](#) for information on applying for Federal unemployment benefits.

[Click here](#) for legislation affecting Federal unemployment benefits (report pages 81-93).

Q: How does the most recent legislation signed by President Obama affect UI benefits?

[The Unemployment Compensation Extension Act of 2010](#), signed by President Obama on July 22, 2010, extends temporary Federal unemployment programs, including EUC and full Federal funding for the EB program through November 30, 2010. Additionally, the new law retroactively restores benefits for those who lost them when the programs expired in June.

Q: Does the legislation provide additional weeks of UI benefits for those who have exhausted all other benefits?

No, the new law does not create additional weeks of benefits after you have exhausted all regular State benefits and available tiers of the EUC and EB programs.

[Click here](#) for information on other public assistance that may be available.

Q: Additional benefits are available in high unemployment States. When is a State considered a high unemployment State?

While regular State benefits and EUC Tiers I and II are automatically available in every State, States must “trigger” on to higher tiers to provide additional benefits. These triggers vary by program and by tier, but are based on unemployment rates and insured unemployment rates (the number of unemployment insurance recipients as a share of all jobs covered by unemployment insurance).

When a State hits one of these triggers, unemployed workers who had previously exhausted benefits and remain unemployed may then become eligible for additional benefits.

[Click here](#) for more information.

Q: What is the maximum amount of weeks of benefits available? How is this number calculated?

Depending on the State, workers may be eligible for up to 73-99 weeks of benefits.

By adding regular State benefits (typically 26 weeks) to the maximum amount of Emergency Unemployment Compensation (EUC) available (53 weeks) to the maximum Extended Benefits (EB) available (20 weeks), the result is a maximum total of 99 weeks.