

Unemployment during COVID-19

Type of Unemployment	Requirements	Benefit Info
Regular Unemployment Insurance (UI)	<p>You should apply for regular UI if you:</p> <ul style="list-style-type: none"> ▪ Earned at least \$5,100 in W-2 wages last year; ▪ Are a US citizen <i>or</i> have work authorization; and ▪ Were laid off, fired, or quit your job for a reason that was not your fault, including a reason related to COVID, such as: <ul style="list-style-type: none"> ○ no child care or elder care, or ○ no in-person, full-time school for your children, or ○ your job puts your health or that of your child, dependent, family or household member at serious risk. 	<p>Your benefits will be:</p> <ul style="list-style-type: none"> ▪ 26 weeks of UI (or less). ▪ Weekly benefit amount based on half your average weekly wages up to \$855/week.
Dependency Allowance (DA)	<p>If you have dependent children, you can get the DA added to your weekly benefit amount.</p>	<ul style="list-style-type: none"> ▪ \$25 extra each week for each dependent child. ▪ The maximum DA is half of your weekly benefit amount.
Federal Pandemic Emergency Unemployment Comp (PEUC)	<p>You used up all your regular UI.</p>	<ul style="list-style-type: none"> ▪ 13 extra weeks of UI. ▪ Can be claimed for weeks back to 3/29/2020 and up until 12/26/2020.
Extended Benefits (EB)	<p>You used up your regular UI and PEUC benefits.</p>	<ul style="list-style-type: none"> ▪ Current law gives up to 13 extra weeks of UI. This may increase to 20 weeks. ▪ Can be claimed for weeks back to 5/3/2020 and as long as unemployment rates are high.

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Pandemic Unemployment Assistance (PUA)

You should apply for PUA if you are:

- A US citizen or have work authorization;
- Unemployed *because of* COVID, such as job hours reduced or ended, quarantined, caring for household/family member with COVID, no childcare or school for the kids or adult care for dependent adult, etc.; and
- Not eligible for regular UI because you:
 - used all your regular UI benefits, or
 - didn't earn enough W-2 wages or work enough weeks last year, or
 - were disqualified from regular UI before COVID and couldn't work enough weeks to qualify (cure) because of COVID, or
 - are a worker who does not usually qualify for regular UI, including: independent contractors, gig workers, self-employed, AmeriCorps, Peace Corps, part-time workers, full-time students with part-time jobs, and clergy or religious workers.

Note: If you are were a part-time worker, full-time student with a part-time job, a clergy or religious worker, *and* you earned more than \$5,100 last year, you must apply for regular UI even though you will be denied. Then you should apply for PUA.

- Up to 46 weeks of benefits. If you got regular UI and EB before PUA, those weeks count. Weeks you got PEUC benefits do not count.
- PUA benefits start at \$267 weekly. May be higher based on 2019 earnings.
- Can get Dependency Allowance for children.
- PUA can be claimed for weeks back to 2/2/2020, and up until 12/26/2020.

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Federal Pandemic Unemployment Compensation (FPUC)	<p>You qualify if you were unemployed and got <i>any</i> unemployment benefit of \$1 or more from 3/29/2020 to 7/25/2020.</p>	<ul style="list-style-type: none"> ▪ \$600/week added to your weekly benefit amount. ▪ Can be claimed for weeks back to 3/29/2020 and up to 7/25/2020.
Lost Wages Assistance (LWA)	<p>You qualify if you were unemployed and received \$100 or more of unemployment benefits from 7/26/2020 to 9/5/2020.</p> <p>Everyone on PUA is automatically eligible for LWA.</p>	<ul style="list-style-type: none"> ▪ \$300/week from 7/26/2020 to 9/5/2020. ▪ Note: If you did not get the extra \$300/week because your weekly benefit is less than \$100/week, a new law says that you will get \$300 for each week that you got UI from 7/26/20 to 9/5/20. Your weekly benefit amount will also go up to \$100 for those weeks.
Continued Benefits While You Work	<p>If you work while you are getting UI or PUA,</p> <ul style="list-style-type: none"> ▪ You can earn up to 33% of your weekly benefit amount (WBA) and your earnings will not reduce your benefit. ▪ If you earn more than 33%, your earnings will reduce your WBA dollar for dollar. ▪ If you earn 133% or more of your WBA, you are no longer eligible. <p>You must tell DUA what you earn each week.</p>	<p>Depends on your earnings.</p>

General information from Greater Boston Legal Services. Not legal advice.

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For more information, see www.masslegalhelp.org and www.masslegalservices.org/unemployment-and-covid-19.

Need help with unemployment? If you live in the Greater Boston area, [fill out this online form](#) or call 617-603-1530 (Spanish) or 617-603-1639 (English and all other languages). If you live in other areas of Massachusetts, call the [legal services program that covers your area](#).