



## **EMPLOYMENT DEVELOPMENT DEPARTMENT (EDD) UNEMPLOYMENT FAQs**

State Unemployment insurance (UI) provides partial wage replacement benefit payments to employees who lose their job or have their hours reduced, through no fault of their own. Filing for UI benefits through the EDD can be done by phone, mail, or online. The EDD's Unemployment Insurance (UI) Online ([www.edd.ca.gov/Unemployment/UI\\_Online.htm](http://www.edd.ca.gov/Unemployment/UI_Online.htm)) is the fastest and most convenient way to file or reopen your claim, certify for benefits, and get up-to-date claim and payment information. [UI Online Mobile<sup>SM</sup>](#) is available for smartphone and tablet users.

- For faster processing, read [How to Set Up a UI Online Account \(DE 2338H\) \(PDF\)](#) to help you apply for benefits.
- For help completing the application, call your local [America's Job Center of California<sup>SM</sup>](#) to schedule a phone appointment with an EDD representative.
- It will take at least three weeks to process your initial claim for unemployment benefits and issue payment to most eligible employees.
- Federal funds are available to get you back to work quickly, including supportive services for basic needs, such as housing, child care, and transportation costs. For more information, visit [COVID-19 Additional Funds for Workers and Businesses](#).

In addition, congress passed a \$2 trillion stimulus package on March 27, 2020. The law, known as the Coronavirus Aid, Relief, and Economic Security (CARES) Act, provides an additional \$600 per week, regardless of income level, to those employees who are eligible to receive UI benefits from the State. This \$600 per week of federal UI benefits is on top of any State UI benefits and is available through July 31 for those that qualify. The additional \$600 per week will be distributed through the State EDD UI.

### **AM I ELIGIBLE?**

Generally, to be eligible for UI benefits, you must be *unemployed* or *have had your work hours reduced* through no fault of your own, physically able and available to work, actively looking for work if required, and ready to accept work immediately. Employees who are temporarily unemployed due to COVID-19 and expected to return to work within a few weeks are not required to actively seek work each week. However, you must remain able, available, and ready to work during their unemployment for each week of benefits claimed and meet all other eligibility criteria,

As the City of Carson has reduced your full or partial work hours due to COVID-19, you can file an Unemployment Insurance (UI) claim. If you're eligible, State UI benefits can range from \$40-\$450 per week. Federal UI benefits from the CARES Act will provide an additional \$600 per week for those who are eligible to receive State UI benefits. The EDD will pay out both the State UI benefit and the federal UI benefit of \$600.

The [Governor's Executive Order](#) waives the one-week unpaid waiting period, so you can collect UI benefits for the first week you are out of work. If you are eligible, the EDD processes and issues payments within a few weeks of receiving a claim.

### **WHAT DO I NEED TO APPLY?**

Make sure you have [information](#) such as your employment history (including the last day you worked, the reason you aren't working anymore and your gross earnings) and driver's license number handy. A recent pay stub is also useful, since it contains all the information you'll likely need. You will also need your employment history for the last 18 months, including start and end dates and wages earned.

Email the City of Carson Payroll Department at [PayrollOffice@carson.ca.us](mailto:PayrollOffice@carson.ca.us) to request a copy of your current payroll receipt, future payroll receipts while you are not reporting to work, and for a copy of your payroll earning report for the past 18 months.

The Administrative Office location for The Employers Group, our third party vendor who assists the City in managing our unemployment claims, will self-populate on your claim – City of Carson, P.O. Box 352039, Westminster, CO 80035-2039.

You are required to report all wages to EDD when you file and/or certify your unemployment claim. Wages are earnings or income received from the following: work performed, back pay award, bonuses, commission, holding fees, holiday pay, idle time pay, in-lieu-of-notice pay, jury duty pay, paid sick leave, pension, piece work pay, residual pay, self-employment, severance pay, strike benefits, temporary total disability pay, tips, vacation pay, vocational rehabilitation maintenance allowance, witness fees, workers' compensation. *So for example, if your hours have been reduced to zero each week during the City's closure, but you are receiving pay from the City through your leave accruals, are paid through another job, or otherwise, you MUST report all of that pay to EDD as "wages."* For more information, please see [https://www.edd.ca.gov/unemployment/FAQ - Reporting Work and Wages.htm](https://www.edd.ca.gov/unemployment/FAQ_-_Reporting_Work_and_Wages.htm)

### **COVID-19: Unemployment Insurance Claims**

By law, you must have authorization to work in the U.S. to be eligible for UI benefits. For Californians who applied for UI benefits after *March 15, 2020* – read the following information below about what to expect. [https://www.edd.ca.gov/about\\_edd/coronavirus-2019/unemployment-claims.htm](https://www.edd.ca.gov/about_edd/coronavirus-2019/unemployment-claims.htm)

### **Step 1 – Monitor Email and Postal Service for Important EDD Claim Information**

The majority of recent online claim filers will receive an email message from the EDD with a subject line of "New Online Account Created". That means your registration was automatically completed in the UI Online system. This will provide you the full functionality of the system so you can move more quickly to Step 2 and certify for your first benefit payment. For those who do not receive an email notifying that you have been auto-registered, if you have not filed a UI claim in the past several years, you will receive your letter with an EDD Customer Account Number in the mail, which you must have to fully establish your personal UI Online account that will then provide you the full functionality of the system so you can then move to Step 2.

NOTE: All claim filers will still receive important EDD claim information in the mail about two weeks after they apply. This will include a notice telling you what the EDD UI wage records

indicate you could receive in weekly UI benefits. For an initial estimate of your weekly benefit amount, use the EDD [UI benefit calculator](#).

You may also get a mailed notice instead that indicates EDD needs more information from you to complete processing your claim. The situations that always take this additional time to resolve include:

- EDD is [unable to verify your identity](#)
- [Your wage information doesn't match EDD records](#)

## **Step 2 – Certify for Benefits**

After you receive your claim package in the mail verifying your eligibility for benefits, or you received an email from EDD notifying you that your registration has been automatically completed in UI Online, it is time for you to “certify” for your first benefit payment. Certifying is the process of answering basic questions *every two weeks* that tells EDD you’re still unemployed and otherwise eligible to continue receiving biweekly payments.

To get started in certifying for benefits:

1. [Log in to your UI Online account](#).
2. If prompted, enter your EDD Customer Account Number you received in the mail to complete registration in the UI Online system.
3. Follow instructions to start certifying for your benefits.

Your first certification period will be *after the first two weeks* from the beginning date of your claim, which is the week when you submitted your initial claim application.

## **Benefit Payment Methods**

Typically, it will take about a week after your first certification to receive your first benefit payment, which for many claimants will arrive on an [EDD Debit Card<sup>SM</sup>](#). Due to the high volume of claims being processed, it may take a few extra days to receive your EDD Debit Card in the mail. You can choose to have your payment transferred to your own bank account by visiting the [Bank of America EDD Debit Card website](#).

If you were issued an EDD Debit Card in the last three years, it will remain active for your current benefit payments. If you lost your EDD Debit Card, contact Bank of America at 1-866-692-9374 (TTY: 1-866-692-9374). Please be patient. It may be difficult to reach a representative by phone due to high call volumes.

## **After Your First Benefit Payment**

*Every two weeks, you will need to certify to the EDD that you remain eligible to continue receiving biweekly benefit payments.* You are required to report wages to EDD when you file and/or certify your unemployment claim. Again, wages are earnings or income received from any work performed – whether through the City or another employer, back pay award, bonuses, holiday pay, vacation pay, paid sick leave, severance pay, workers’ compensation, etc. *So if you*

*are receiving any pay from the City through your leave accruals, pay from another employer, or otherwise, you MUST report all amounts of pay to EDD as “wages.”* For more information, please see <https://www.edd.ca.gov/unemployment/FAQ - Reporting Work and Wages.htm>

### **Step 3 – Check Your UI Online Account**

As long as you remain unemployed and eligible for benefits, [log in to your UI Online account](#) to check for updates. This includes your benefit payments and important notices including when it’s time to certify for your next two weeks of benefits.

Once you receive your EDD Debit Card<sup>SM</sup>, payments should be posted to your EDD Debit Card in about three days after EDD receives your certification. Benefit payments by check will take an additional few day to arrive through the mail.

### **PARTIAL UI CLAIMS**

Due to the sudden and immense impact of the COVID-19 pandemic on businesses and workers and the unprecedented demand for UI benefits, ***the City of Carson is CURRENTLY NOT ISSUING the Notice of Reduced Earnings (DE 2063)(PDF) or Notice of Reduced Earnings (DE 2063F) (PDF) to employees. EDD has confirmed that the City SHOULD NOT issue and IS NOT REQUIRED TO ISSUE these forms to employees to receive UI benefits.***

Due to the COVID-19 pandemic, ***the EDD is not requiring workers who are working reduced hours or are completely laid off to seek work.*** There is no need to participate in the Partial program at this time. The primary benefit of previously participating in this program was to retain skilled and trained workforce because they were not required to look for work.

### **HOW DOES EDD UI CALCULATE MY WEEKLY AMOUNT?**

What you’re paid in State UI benefits [depends on your wages](#) over the past 12 to 18 months, and payments can range from \$40 to \$450 per week. For example, if you made a total of \$500 per week (\$26,000 per year), have had your hours reduced to zero hours per week, and are not receiving pay from for any other employer, your weekly State UI benefits will be \$251 per week. If you made \$1,000 per week (\$52,000 per year), have had your hours reduced to zero hours per week, and are not receiving pay from any other employer, your weekly State UI benefit will be \$450 per week. For more information on how much you might be eligible for in State UI benefits, the EDD offers [a calculator](#).

In addition to the above, federal UI benefits of \$600 per week will be provided by EDD. So in the above examples, the employee receiving \$251 per week in State UI benefits will also receive an additional \$600 in federal UI benefits per week, for a total of \$851 per week. The employee receiving \$450 will also receive an additional \$600, for a total of \$1,050 per week. These amounts are more than the amount of wages each employee would normally make per week.

Working your full normal hours remotely would not qualify you for benefits. However, you could collect some State UI benefits if your usual number of work hours are reduced through no fault of your own. You also could collect some State UI benefits if you receive some, but not all, of your wages through using leave accruals.

The first \$25 or 25% of your wages, whichever is the greater amount, is not counted as wages earned and will not be reduced from your UI weekly benefit amount. For example, if you earned

\$100 in a week, the Department would not count \$25 as wages and would only deduct \$75 from your weekly benefit amount. For someone who has a weekly benefit amount of \$450, they would be paid a reduced amount of \$375 in State UI benefits. ***If you work for multiple employers, you must report pay from ALL of those employers, not just from the City of Carson.***

In response to COVID-19, the Governor announced the availability of an additional \$17.8 million in Workforce Innovation and Opportunity Act funds to help impacted workers and businesses with re-employment, supportive services for basic needs, and Rapid Response activities.

***Not properly reporting wages is considered committing [UI fraud](#) and you could face a variety of serious penalties. You are legally responsible for reporting work and wages correctly. For more information, visit [Fraud Prevention and Detection Activities for Work and Wages](#).***

### **How do leave accruals (i.e. sick, vacation pay or holiday pay) affect my eligibility to receive UI benefits?**

If you were given a definite return-to-work date at the time you were laid off, EDD may deduct sick, vacation and/or holiday pay from your benefits.

- If you are **not** given a definite return-to-work date, any sick, vacation or holiday pay you receive when your job ends is not deducted from your weekly benefit amount.
- If you **are** given a definite return-to-work date, any sick, vacation or holiday pay for the period of the temporary layoff is deducted from your benefits. EDD will allocate your sick, vacation and holiday pay as follows:
  - Sick pay will be allocated to match the number of days you requested vacation, or the number of days the City of Carson required you to use leave accruals during the temporary layoff.
  - Vacation pay will be allocated to match the number of days you requested vacation, or the number of days the City of Carson required you to use leave accruals during the temporary layoff.
  - Holiday pay that is paid **before** you return to work will be allocated to match the holiday weeks. Holiday pay that is paid **after** you return to work will be allocated to match the week that you return to work.

More information is available at [https://www.edd.ca.gov/Unemployment/FAQ\\_-\\_Collecting\\_Benefits.htm](https://www.edd.ca.gov/Unemployment/FAQ_-_Collecting_Benefits.htm).

***Again, the first \$25 or 25% of your weekly pay, including any use of leave accrual, whichever is the greater amount, is not counted as wages earned and will not be reduced from your UI weekly benefit amount. The remaining 75% of your weekly pay – whether from leave accruals or pay from another employer – will be subtracted from your weekly benefit amount.*** For example, if you made \$1,500 per week (\$78,000 per year) and have had your hours reduced to zero, you would be eligible for the maximum amount of \$450 per week in State UI benefits. If you receive \$500 per week in pay through the use of your leave accruals (which you are required to report to EDD as wages), the first 25% of that \$500 is not counted as wages, but the remaining 75% of that \$500 (which is \$375) will be deducted from your weekly benefit of \$450. So instead of receiving \$450 that week, you will receive \$75 (\$450 - \$375) in State UI benefits. You will still be entitled to receive the \$600 per week in federal UI benefits, for a total of \$675 in UI benefits (\$75 + \$600). If you receive \$1,500 per week in pay through the use of your leave accruals (which you are required to report to EDD as wages), the first 25% of that \$1,500 is not

counted as wages, but the remaining 75% of that \$1,500 (which is \$1,125) will be deducted from your weekly benefit of \$450. So you will not be eligible to receive any State UI benefit that week, or any federal UI benefit. If you receive \$400 per week in pay through another employer (which you are required to report to EDD as wages), the first 25% will not count as wages, but the remaining 75% of that \$400 (which is \$300) will be deducted from your weekly benefit of \$450. So instead of \$450 that week, you will receive \$150 (\$450-\$300) in State UI benefits. Again, you will still be entitled to receive the \$600 in federal UI benefits, for a total of \$750 in UI benefits (\$150 + \$600).

### **STATEWIDE WORKER SUPPORTIVE SERVICES**

\$10 million is available to help workers most impacted by COVID-19. Local Workforce Development Boards (Local Board) can apply for grants to assist underserved populations, particularly participants in the English Language Learners (ELL) and ELL Navigator program. The funds will be used to provide supportive services to individuals to help with child care, food, utility assistance, rent, clothes, and transportation/fuel costs. **Supportive services are available in two tiers:**

- An individual receiving at least 50% of their previous wages either from their employer directly or Unemployment Insurance (UI) benefit payments, may receive supportive services totaling \$400. [info@careeronestop.org](mailto:info@careeronestop.org)
- Individuals who are not receiving at least 50% of their wages from their employer directly or UI benefit payments may receive supportive services totaling \$800. [info@careeronestop.org](mailto:info@careeronestop.org)