

# PortlandTribune

## You've been laid off: Now what?

*A guide to unemployment benefits*

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**We've all heard it before – ad nauseam: Oregon's unemployment rate is the highest it's been since 1985 – at a dizzying 9 percent as of December – and people are continuing to lose their jobs.**

On Monday the Oregon Employment Department is expected to release January's statewide unemployment numbers, and projections aren't encouraging. Experts say the economy hasn't hit rock bottom yet, and as it plummets, the number of people being laid off continues to rise.

A weekly unemployment check from the state is paltry compared to the wages many of us are used to earning, but that check can be the difference when it comes to making ends meet. Recently the lines in state employment offices have been spilling out the door and employment department phone systems have had to be shut down due to the increase in call volume.

"It's been crazy, we've just been inundated with job seekers," said Tom Previs, supervisor at WorkSource Portland Metro in Tualatin, a statewide agency that offers employment services. "Well over 100 people come in here on a daily basis. And we have so many well-qualified people registered for jobs, the competition is unprecedented."

But he encourages those looking for work not to lose hope.

"There's lots of help available, and people need to use it."

Following is a guide on how to apply for unemployment benefits and a list of resources available to those who have lost financial security. Most of this information can also be found at [www.employment.oregon.gov/EMPLOY/UI/index.shtml](http://www.employment.oregon.gov/EMPLOY/UI/index.shtml).

### Are you eligible for unemployment benefits?

According to Previs, each unemployment benefit claim is looked at on an individual basis, though there are general requirements. Usually, someone is eligible for unemployment as long as they lost their job through no fault of their own, and their employer paid unemployment insurance tax.

To qualify for a claim, your work and wages the 12 months before filing for unemployment (called a "base year") must meet one of two tests:

- Your total base year wages must be at least one and a half (1.5) times the wages in the highest quarter in your base period and at least \$1000, or
- You worked at least 500 hours during your base year.

The Oregon Employment Department offers an example to make those stipulations easier to understand:

The current minimum unemployment benefit amount available is \$113 a week, and the maximum potential amount is \$482 a week. For Oregon claims, the base year is the first four of the last five calendar quarters completed at the time you file your application. For example, if you file a claim in May 2009, your base year is all four quarters of 2008.

### You may not be eligible for unemployment if:

- You performed 90 days or more of active duty service for the military in the last 18 months, other

than training with the National Guard or a reserve unit;

- You filed an unemployment claim in another state within the last year;
- You have not worked in Oregon in the past 18 months;
- You worked as a merchant seaman for the last 18 months;
- You are currently outside the United States;
- You quit or were fired from your job.

### **How to apply**

There are three ways to file a claim:

- Online at [www.employment.oregon.gov/EMPLOY/UI/index.shtml](http://www.employment.oregon.gov/EMPLOY/UI/index.shtml). Click on the Online Claims System link on the main page.
- By telephone at 503-451-2400 or 1-877-877-1871. Not always the best option since the wait can be long or the phone system is down due to the influx in calls.
- If you need help filing your claim, visit your local Oregon Employment Department office. The nearest office for Tigard and Tualatin residents is the WorkSource Portland Metro office in Tualatin at 7995 S.W. Mohawk St., Suite A.

### **Have the following information when filing for unemployment:**

- Social Security number;
- Work history for the last 18 months, including dates of employment, employer's names, addresses and phone numbers;
- Salary and total income from each employer. Previs said ballpark figures are OK;
- If you are not a U.S. citizen, you will need an Alien

### **Registration Number and documentation;**

Calculating your unemployment insurance

Weekly unemployment is 1.25 percent of your base year wages. So if you earned \$20,000 during your base year, your weekly unemployment check would be \$250 ( $20,000 \times .0125$ ).

Your benefit year starts the week you file your initial claim and lasts for 52 weeks, with up to 26 weeks of benefits. If your wages during the qualifying period are at least \$9,040, you will be eligible for the 26 weeks of benefits. If your qualifying wages are less, then the most you could receive is one third of those wages.

Unemployment benefits are paid by electronic deposit, into a checking account or through ReliaCard Visa. Benefits are usually available after a "waiting week" while the application is processed.

### **You're on unemployment, now what?**

Just because you are receiving unemployment benefits doesn't mean you are finished with the system. Once a week, every week, you are required to claim your unemployment status with the Oregon Employment Department and prove you are available and actively seeking work.

To do that, you need to register with [www.iMatchSkills.com](http://www.iMatchSkills.com), an online work match site for employers and employees run by WorkSource Oregon.

You are obligated, by law, to report if you found work while receiving unemployment benefits.

### **Factors affecting continuation of benefits:**

- Missing an opportunity for work during a week you claimed unemployment;
- Refusing to work;

- Turning down or not contacting an employer referred by WorkSource Oregon;
- Failing to look for work;
- Illness or injury;
- Receiving retirement pay;
- Skipping your weekly unemployment claim.

### **An extra cushion**

The \$787 billion federal stimulus package signed by President Obama Tuesday includes provisions for extended unemployment benefits.

Emergency Unemployment Compensation, which can provide up to 20 weeks of additional benefits to claimants who have exhausted their regular benefits, has been extended beyond its original May sunset date to last until the end of 2009.

Extended Benefits – an unemployment extension paid for by both state and federal funds – can also provide 13 weeks of benefits or half of a claimants' maximum benefit amount.

Craig Spivey, public affairs representative for the Oregon Employment Department, said the stimulus package also calls for an additional \$25 to be added onto weekly unemployment checks, though he said there are still subtleties the department is working out.

### **More resources:**

- If you don't know where to turn for help, dialing 2-1-1 will connect you with an information and service specialist who can provide a list of local community, health and human resources. For more information go to "target="\_blank">[www.211info.org](http://www.211info.org).
- For singles, couples and families looking for affordable housing, go to [www.housingconnections.org](http://www.housingconnections.org) or call 503-802-8562.
- 1-800-SAFENET (723-3638) offers information and referrals to statewide programs for women and children.
- To apply for food stamps, you can go to the Oregon Department of Human Services office in Tigard at 10777 S.W. Cascade Avenue, or go to [www.oregon.gov/DHS/assistance/foodstamps/foodstamps.shtml](http://www.oregon.gov/DHS/assistance/foodstamps/foodstamps.shtml) for eligibility and application information.
- [www.qualityinfo.org](http://www.qualityinfo.org), run by WorkSource Oregon, lists state wages, recent job openings and employment training sites.
- [www.iMatchSkills.com](http://www.iMatchSkills.com), a labor exchange site also run by WorkSource Oregon, is free to employers and people looking for work in Oregon.