

Unemployment Insurance Facts

IDAHO
DEPT. OF LABOR

Purpose of unemployment insurance

To alleviate hardship when an individual suffers loss of income through involuntary unemployment and to maintain purchasing power in the economy.

Who is eligible to receive benefits?

If you are an unemployed worker seeking unemployment insurance benefits, you must:

- » Have worked for an employer covered by the Employment Security Act. Independent contractors or self-employed workers are not covered.
- » Be able, available and actively seeking full-time work. You must be willing to work during customary hours at customary wages and be mentally and physically able to work.
- » Have total wages of at least 1.25 times your highest quarterly wages, receiving at least \$1,872 in covered wages in one calendar quarter.

How much can an unemployed worker receive each week and for how long?

The weekly benefit amount varies, up to a maximum of 60 percent of the state's average wage. A claimant's highest quarterly earnings in the "base period" are divided by 26 to determine this amount. The current maximum weekly benefit amount in Idaho is \$405. The maximum duration is 22 weeks.

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- » The employer you work for pays the "premiums" for this insurance program in the form of a tax based on the wages you earn.
- » Each state has its own laws governing this program, varying from state to state.
- » Each week you must meet certain conditions to qualify for unemployment insurance. It is an eligibility program, not an entitlement program.
- » Your unemployment claim will be based on your earnings from a 12-month period called the "base period." You can only file one claim during any 12-month period.
- » Every unemployment insurance claim is considered on its own merit.
- » Unemployment benefits are taxable. You may request that 10 percent of your weekly benefit be withheld for federal taxes.

Work and unemployment benefits

You can still receive your full weekly unemployment benefit if you work a part-time job that pays half or less of that weekly benefit amount. If the part-time job pays more than half of your weekly benefit amount, your benefit amount will be reduced dollar for dollar for the part-time wage that is more than half the weekly benefit amount.

Example: You receive \$336 a week in unemployment benefits. Your part-time job pays \$166 per week, which is less than one-half of your benefit amount so you can collect your entire weekly benefit. But if your part-time job pays \$200 a week, which is \$32 above one-half of your benefit, your weekly benefit for that week will drop to \$304.

You must file an unemployment insurance claim online at <http://labor.idaho.gov>.