

# 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 \$410. The maximum duration is 26 weeks.

## More...

- » 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>.

labor.idaho.gov

Idaho Department of Labor

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