

Unemployment insurance facts

PURPOSE OF UNEMPLOYMENT INSURANCE

Unemployment insurance benefits replace part of the income you lose when you become unemployed.

WHO IS ELIGIBLE FOR BENEFITS?

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

- Have worked for an employer covered by the Employment Security Act. Independent contractors or self-employed workers are *not* covered.
- You must be unemployed or no longer working full time through no fault of your own.
- Be able, available and actively seeking full-time work (40 hours per week). You must be willing to work during regular hours at common wages. You must be mentally and physically able to work.

HOW MUCH CAN I GET EACH WEEK AND FOR HOW LONG?

The weekly benefit amount varies. You may be eligible for **up to 60% of the state's average wage**.

Your weekly benefit amount is your highest quarterly earnings in the base period divided by 26. The number of full benefits weeks you get will be between 10 (minimum) and 20 weeks (maximum). Your maximum number of weeks depends on the unemployment insurance rate. This is calculated every three months. The formula is a ratio of your total base period wages divided by your highest base period quarter.

WHAT IS A BASE PERIOD?

Your claim will be based on **your earnings from a 12-month period**. This is called the *base period*.

A base period is typically the first 4 of the last 5 completed calendar quarters from the time you file your claim. You can only file one claim during any 12-month period.

To qualify for benefits, you must earn at least \$1,872 in one quarter of your base period. Your total earnings for all other quarters must equal at least 1.25 times your highest quarterly earnings.

ADDITIONAL INFORMATION

- The employers you work for pay the "premiums" for this insurance program. Employers pay a tax based on the wages you earn.
- Each state has its own laws for this program.
- You must meet certain conditions each week to qualify for benefits. Unemployment insurance is an *eligibility program*, **not an entitlement program**.
- Every claim is considered on its own merit.
- Unemployment benefits are taxable. You may ask that 10% of your weekly benefit be withheld for federal taxes. State taxes cannot be withheld.

WORK AND UNEMPLOYMENT BENEFITS

You can work part time and still get your full weekly benefit amount. To get the full amount, you must earn half or less of your weekly benefit amount for the week you claim benefits. If you earn more than half, your benefit amount will be reduced by a dollar for every dollar more that you earn.

Example: You get \$300 a week in unemployment benefits. Your part-time job pays \$150 per week, which is half of your benefit amount. This means you can collect your entire weekly benefit. If your part-time job pays \$200 a week, your weekly benefit for that week will drop to \$250. This is because you have earned \$50 more than half of your benefit amount (\$300-\$50).

Questions? Take a look at the department's [FAQs](#) to find answers to common questions.

Make an appointment with an unemployment insurance navigator for help using or understanding the unemployment insurance system. Visit the local or mobile office directory for dates, times and locations at labor.idaho.gov/officedirectory.

labor.idaho.gov |      

The Idaho Department of Labor's unemployment insurance programs are funded by the [U.S. Department of Labor](#) for SFY25 as part of the Employment and Training Administration grants (93%) and state/nonfederal (7%) totaling \$22,800,000. The Idaho Department of Labor is an equal opportunity employer and service provider. Reasonable accommodations are available upon request. Dial 711 for Idaho Relay Service.

November 2024

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