

Unemployment Insurance (UI) and TANF Are Both Needed to Help Unemployed Families in DC

Unemployment Insurance offers a critical financial lifeline for workers who lose their jobs due to no fault of their own. But not everyone gets unemployment insurance. Indeed, only 32% of jobless workers in DC received unemployment benefits in 2015. Those who do get UI typically see those benefits run out after six months, even if they have not found a new job. Where UI is not available, TANF can serve as a critical safety net benefit for families.

You Need to Meet Basic Requirements to Be Eligible for UI

To be considered for unemployment insurance in the District a person must: (1) Have worked in DC; (2) Have earned at least a minimum of \$1,950 during his or her “base period” (roughly the four full quarters before losing employment); (3) Be able and available to work; (4) Meet the definition of “employee” under the rule; and (5) search for at least two jobs a week.

Who gets left out? (1) Someone who cannot work due to physical or mental impairments, even if they are not permanently disabled; (2) An employee of a religious organization; (3) A participant in a federally-funded job training program; (4) An independent contractor; (5) A very low-wage employee or one with a short work history; and (6) Jobless workers who have run out of unemployment benefits.

But Even if You Meet Basic Test You Can Be Disqualified

Workers can be disqualified from receiving UI if they: (1) leave their job without good cause related to the work, or (2) are terminated after committing misconduct.

Unfortunately, even workers with good intentions can lose part or all of their right to receive UI. For example, some workers who leave their jobs to tend to personal or domestic responsibilities may not be eligible for UI. In fact, misconduct includes more than workers who break the law or refuse to follow the employer's policies. In some circumstances, being repeatedly late or absent for work, or committing minor rules violations can disqualify someone from receiving UI.

Even workers with meritorious UI claims may not get the benefit because of confusion about their rights. Workers who are denied benefits unfairly may not know they can appeal – or may miss their appeal deadline, which is only 15 days, without a very good excuse. If they do appeal, they are often unrepresented by an attorney at their appeal hearing. If the employer is able to put forward a basic case against the worker, the worker may not know how to put forward evidence to prove they should get benefits.

TANF Is an Important Resource When UI Is Not Available

Most families would prefer unemployment benefits to TANF, since UI usually provides much higher income streams. But TANF plays an important role to fill the gaps in safety net services when other benefits like UI are not an option, so that families do not fall through the cracks when they face economic hardship.

Questions? Please feel free to contact:

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