



# COVID-19 Resource Guide

## UNEMPLOYMENT | REBATES



### Unemployment Insurance (UI)

This program [provides financial support for qualifying Alabamians who lose their jobs or suffer a reduction in hours](#) through no fault of their own. The weekly payments range from \$45 to \$275, based on earnings in roughly the past year and a half. That's well below the nationwide median of \$366 per week.

Alabama's UI system is stressed by new claims because of recent massive layoffs. Many applicants [have experienced long delays in accessing the website and phone lines to apply for benefits](#). As in other states, Alabama's UI system wasn't ready for a rapid, unprecedented flood of new applicants. But that's no reason to delay a UI application if you've lost your job. [You can click here to apply for UI benefits in Alabama.](#)

**To file unemployment compensation claims, visit [www.labor.alabama.gov](http://www.labor.alabama.gov) or call 1-866-234-5382.**

The Alabama Department of Labor (DOL) has taken some important steps to ease UI access during the pandemic. The DOL has waived its usual requirements for job searches and a one-week waiting period before benefits begin. Employers also [will not be penalized with an increased UI tax rate](#) based on high amounts of paid benefits for now. This removes a motivation for employers to dispute an employee's claim for benefits.

Even Alabama's maximum UI benefit amount is insufficient to secure the basic needs of many people. Fortunately, new federal legislation enacted Friday will help jobless workers fill that gap for the next few months. The Coronavirus Aid, Relief and Economic Security (CARES) Act will allow Alabama to provide an additional 13 weeks of federally funded UI benefits. The CARES Act also [will supplement state benefits by providing a federally funded \\$600 weekly benefit increase](#) through July 31.

### Recovery Rebates

These benefits are [refundable, one-time federal payments](#). The money will not count as federal taxable income. Here are some key facts:

- The full rebate amounts are \$1,200 for single adults and married couples who file taxes separately, and \$2,400 for married couples filing jointly.
- Families also will receive an additional \$500 per dependent child under age 17. The \$500 payment is unavailable for older dependents like college students, seniors or adults with disabilities.
- Rebates will be paid in full to individuals making up to \$75,000 per year and couples making up to \$150,000 per year. These rebates are available to individuals or households who filed a tax return in either 2018 or 2019. Millions of Americans with extremely low incomes likely will have to file a return to receive the rebate.
- The rebate phases down gradually for individuals who reported more than \$75,000 in annual income and for couples who reported more than \$150,000 in annual income. Payments will be unavailable to individuals with annual incomes of more than \$99,000 and couples with annual incomes of more than \$198,000.
- Payments will arrive via direct deposit for those who have given the IRS their deposit information. Others will receive a check.

### Pandemic Unemployment Assistance (PUA)

This new federal program [provides benefits to many people who lost their jobs amid the pandemic but don't qualify for traditional UI benefits](#). Participants can receive up to 39 weeks of PUA benefits. Eligible people include:

- Self-employed people
- People who haven't been working long enough to qualify for UI
- Contract workers and gig workers
- People who have exhausted regular UI benefits
- People whose workplaces closed because of COVID-19
- Caretakers of people sick with COVID-19

PUA participants will receive half of the average weekly regular UI benefit in Alabama. They are also eligible for the federally funded \$600 weekly benefit increase available to beneficiaries of regular UI. Federal and state agencies are still working to implement guidelines for the new program.

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Medical Advocacy & Outreach

Information courtesy of:

