

## Pandemic Unemployment Assistance in Oregon

### What is Pandemic Unemployment Assistance (PUA)?

PUA is a federal program created through the CARES Act of 2020, and provides unemployment benefits to workers that are not eligible for regular unemployment insurance benefits. This includes people who are self-employed, independent contractors, and those who do not have enough recent earnings to receive regular unemployment benefits.

### Who is eligible for PUA?

Those who are out of work due to COVID-19 and not eligible for any other unemployment insurance benefits will be eligible for PUA. Eligible workers include the:

- Self-employed, 1099 contract workers, and gig workers
- Employees whose wages are not reported for unemployment insurance
- Employees who have not earned enough wages or worked enough hours for regular unemployment benefits, and
- People who were going to start work but could not.

### How long will PUA last? And is it retroactive?

PUA benefits may last for up to 39 weeks you are eligible and out of work due to the COVID-19 pandemic. Possible eligible weeks begin on the week starting February 2, 2020, through the week ending December 26, 2020. This does not mean you will automatically receive PUA for every week from February through December; your eligibility will still need to be determined.

### How much will I receive in PUA benefits and how is that determined?

The minimum PUA benefit is \$205 per week. You could be eligible for an increased benefit amount between \$205 and \$648 per week.

Your weekly benefit amount is 1.25 percent of your total base year earnings. It is net earnings for self-employed workers, but gross earnings for other employees. Your payment will be at least the minimum weekly benefit (\$205) and no more than the maximum weekly benefit (\$648) identified under PUA.

- If you are eligible for PUA, you will receive at least the minimum weekly benefit amount.
- To be eligible for a higher weekly benefit amount, you must:
  - have earned more than \$16,480 in the 2019 tax year, and provide proof of income for your most recently completed tax year (2019 for most people).
- You can use the [form 196PUA](#) to estimate how much you may be eligible to receive.

If you are eligible for PUA, you will also receive an additional \$600 in Federal Pandemic Unemployment Compensation (FPUC) benefits per eligible week from the week starting March 29 through the week July 25, 2020. This does not mean you will automatically receive FPUC for every week from March 29 through July; your eligibility will still need to be determined.

**What documentation will I need to show my previous income?**

We will establish your claim at the minimum amount of \$205 per week without proof of income. However, you should still gather and keep your documentation in case your claim is audited. If you wish to have us evaluate your income to increase your benefit amount, you will need to submit proof of your earnings for your most recently completed tax year, such as:

- 2019 Business tax return showing your net income
- 2019 pay stubs
- 2019 W-2

For purposes of determining your benefit amount, your wages will be calculated using any earnings earned in covered employment and self-employment. In order for us to make these calculations, you will be required to provide proof of your net earnings from your self-employment for your most recently completed tax year.

PUA claims are subject to audit, including random audits. During those audits we may request proof of earnings from employment or self-employment. We will accept various forms of proof during this process. We may also ask for proof of your qualifying situation.

Failing to provide accurate information on the self-certification will result in a denial of the current and future PUA benefits. You will be required to pay back any benefits paid, and you may face federal criminal prosecution.

**What documentation do I need to show I was employed or self-employed?**

You will be self-certifying that the information you are providing is true. Falsifying information on the self-certification will result in the denial of current and future PUA benefits, you will have to pay back any benefits paid, and you may face federal criminal prosecution.

**How long will it take before I can get my payments?**

We anticipate that tens of thousands of applications to be submitted, likely all at once. Each claim requires review for each week of eligibility, and that processing takes time. The PUA process is expected to average 34 weeks, depending on the complexity of the claim. We will post more information on payment timeframes as it becomes available. Subscribe for notifications on the [COVID-19 page](#) to receive automatic updates.

**Am I also eligible for the extra \$600 a week while on PUA?**

If you are eligible for PUA, you are also eligible for the additional \$600 per week included in the CARES Act. The \$600 per week Federal Pandemic Unemployment Compensation (FPUC) benefits will automatically be paid to you in a separate payment. If you are not eligible for PUA in a particular week, you will not receive the \$600 FPUC payment for that week either. FPUC is potentially payable for the weeks March 29, 2020, through July 25, 2020.

**Can I choose to stay on PUA if I qualify for a new claim but that weekly benefit amount is lower?** No. You are not eligible for PUA if you have regular benefits available regardless of the weekly benefit amount.

**I am receiving regular UI benefits. Do I also qualify for PUA benefits?**

No; PUA is only available for those who otherwise do not qualify for a regular unemployment claim or who have exhausted other forms of unemployment insurance benefits.

**I have exhausted UI benefits on my regular claim. Am I eligible for PUA?**

You may be eligible for PUA benefits if you do not qualify for, or have exhausted Pandemic Emergency Unemployment Compensation (PEUC). More information about this program is available on the Employment Department's [CARES Act page](#).

**If I have wages in another state, can I stay on PUA in Oregon instead of filing a claim in another state?**

No; PUA is only available if you have no other regular claim eligibility in any state.

**I am a gig worker. Am I eligible for PUA?**

In Oregon, many gig workers are eligible for regular UI benefits. Please apply for regular UI benefits, and we will evaluate your claim. If you are not eligible for regular UI, we will advise you how to complete your PUA application. If you apply for PUA and it appears you may be eligible for regular UI, we will notify you and you will need to file an application for regular UI benefits.

**I was self-employed and had to cease operations because of the COVID-19 pandemic. Am I eligible for PUA?**

You may be eligible for PUA if you are out of work as a direct result of the COVID-19 public health emergency and:

- You do not qualify for a regular unemployment claim, or
- You do not qualify for, or have exhausted Pandemic Emergency Unemployment Compensation (PEUC).

**I am self-employed and still operating, but my business has significantly slowed because of COVID-19. Am I eligible for PUA?**

You may be eligible for PUA. If you are receiving insurance payments for your business, or you receive payment to your business for work performed in other weeks, please report those on your weekly claims. While you may still be eligible, any business income can impact how much you are eligible to receive under PUA.

**I am receiving other types of financial assistance. Am I eligible for PUA?**

It depends. You must report on your weekly claims if an employer is paying you, or you are receiving insurance payments for your business, or you receive payment to your business for work performed in other weeks. While you may still be eligible, these types of income or payments can impact how much you are eligible to receive under PUA.

**I have a regular claim, but I am serving penalty weeks. Am I eligible for PUA?**

You may be eligible for PUA if you are unable to collect benefits on your regular claim due to a disqualification that prevents you from receiving payment, and you are out of work or unable or unavailable for work due to one of the COVID-19 related reasons. You should apply for PUA, and your claim will be evaluated according to the federal guidelines.

**I have a regular UI claim, but I was denied benefits because of my prior job loss circumstances. Am I eligible for PUA?**

You may be eligible for PUA if you are unable to collect benefits on your regular claim due to a disqualification that prevents you from receiving payment, and you are out of work or unable or unavailable for work due to one of the COVID-19 related reasons. You should apply for PUA, and your claim will be evaluated according to the federal guidelines.

**I just started my first job in January 2020, and am now out of work because of COVID-19. Am I eligible for PUA?**

If you were working when the COVID-19 public health emergency was declared on January 30, 2020, you may be eligible for PUA. You must meet all the eligibility criteria outlined in federal guidelines.

**I am able to telework. Can I collect benefits under PUA?**

PUA is generally not payable to individuals who have the ability to telework with pay for the same hours you would have been working if you were not teleworking.

**I am working reduced hours. Am I eligible for PUA?**

You may be eligible for PUA if:

- you do not qualify for a regular unemployment claim, or
- you do not qualify for, or have exhausted Pandemic Emergency Unemployment Compensation (PEUC),
- and you are working less than 40 hours and earning less than your weekly benefit amount.

**My employer is open, but I am on paid leave. Am I eligible for PUA?**

PUA is generally not payable to individuals who are receiving paid sick leave or other paid leave benefits.

**My employer is closed and paying me during my layoff. Am I eligible for PUA?**

PUA is generally not payable to individuals who are receiving paid sick-leave or other paid leave benefits.

**I had to quit my job as a direct result of COVID-19. Am I eligible for PUA?**

You may be eligible if you are out of work due to COVID-19 and not eligible for any other unemployment insurance benefits. The Employment Department's [temporary rules](#) outline eligibility situations specific to COVID-19.

**I was fired from my job as a direct result of COVID-19. Am I eligible for PUA?**

You may be eligible if you are out of work due to COVID-19 and not eligible for any other unemployment insurance benefits. The Employment Department's [temporary rules](#) outline eligibility situations specific to COVID-19.

**I have never worked before. Am I eligible for PUA?**

PUA is generally not payable to individuals who have not previously worked. However, you may be eligible if you were scheduled to start a new job that did not start or you could no longer reach as a direct result of the COVID-19 public health emergency.

**I have two jobs – one payroll job for an employer and a self-employed job on the side. I've lost work in both due to COVID-19 closures. Which benefits should I apply for?**

If you are eligible to receive benefits on a regular unemployment claim, you will not be eligible to receive PUA. You do not have a choice to claim regular or PUA; you must be on a regular claim if you are eligible.

**My employer has remained open because it is essential. I'm not sick; no one in my household is sick. I do not provide primary care for anyone. I am not in a vulnerable population and have not been advised by a health provider to self-quarantine. I am afraid of getting coronavirus from customers coming to the store. I quit and filed for unemployment. Can I receive benefits under the CARES Act?**

No. Under the CARES Act, you may be eligible for benefits if you meet one of the circumstances listed in the act, but none include the scenario described.

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