



Unemployment Insurance (UI) Fact Sheet

Who qualifies for UI:

Regular UI generally covers individuals who are unemployed through no fault of their own and meet their state's requirements for time in the labor force, wages earned, or both. Eligibility varies from state to state.

Independent contractors, gig workers, self-employed individuals, and individuals with insufficient work history are generally not eligible for unemployment benefits. Under the CARES Act, these individuals are eligible for Pandemic Unemployment Assistance.

Average UI benefits:

The national UI average benefit is currently \$385.33. States have an upper limit on the total weekly benefit amount. The formula and method used to calculate UI benefits vary from state to state. The national average wage replacement for UI is approximately 40%.

Duration of UI benefits:

The duration of UI benefits varies state by state, but most states provide up to 26 weeks of benefits.

The CARES Act included funding that provides an additional 13 weeks of extended benefits through December 31, 2020, to support individuals who remain unemployed after they have exhausted their state unemployment benefits.

Additionally, the CARES Act provides \$1 billion to reinforce state UI administrative funding to assist states as they expand their UI coverage.

Apply for UI:

If you are a New York resident and are traditionally eligible for UI, visit:

<https://applications.labor.ny.gov/IndividualReg/>

New York residents who have exhausted 26 of benefits after July 1, 2019, can apply for extended benefits here: <https://applications.labor.ny.gov/IndividualReg/>

New York residents can also call 1-888-209-8124 if they do not have access to a computer.

The New York State Department of Labor has created a helpful pdf that takes you through the step-by-step process of applying. To view the pdf, click [here](#).