Updated Information About
Unemployment Insurance for Gig Workers

The best way to stay up to date about unemployment insurance updates is by signing up the Employment Security Department’s (ESD) COVID-19 action alerts.

How do I know if I’m eligible for Unemployment Benefits?
Eligibility is made on a case by case basis, but you can use the ESD’s new Eligibility Checker to better understand who should apply.

When should I apply for unemployment?
If you are a gig worker who meets the typically required 680 hours of work, you should apply as soon as you can.

If you are a gig worker that does not meet the required 680 hours of work, there is new guidance for applying for unemployment benefits. The ESD website will be updated as of April 18 for individuals who worked less than the 680 hours to apply for unemployment via the new federal Pandemic Unemployment Assistance (PUA) program. In order to qualify for the federal PUA program, you will need to have been denied regular Washington State Unemployment Benefits.

Because of this, the ESD is urging gig workers who do not meet the 680 hour requirement to log on as soon as possible to apply for benefits, so that they may be denied the state benefits - making them eligible to apply for the federal PUA program when the option becomes available. And don’t worry, benefits will backdate from the time you became eligible for unemployment, not from the time your application is submitted or approved.

What do I need to apply?
Make sure to have all your information ready for when you apply. Here is a list of the items you will need when applying for state unemployment benefits. Additionally, when you are applying for the federal PUA program, you will need:

- You will need documentation of your net income for 4 quarters of calendar year 2019. Scan these into your computer so you can upload them immediately to the application.
- This income will need to be verified, and this will take time. Until income is verified you will receive the minimum amount of unemployment; once the income is verified you receive a supplemental check with the additional amount allowed.
- If you want benefits to go directly to your account, have your bank routing number and account number ready.
- The first payable week is retroactive to February 8, 2020 or the first week an individual is out of work due to COVID-19, whichever is later.
- Benefits will be extended by 13 weeks, to a total of 39 (which is about nine months). This includes people who were already on unemployment as well as those who are newly eligible.