Unemployment Insurance for Gig Workers

On March 27, Congress passed the “CARES” Act which expands unemployment benefits to gig workers. The law will need to be interpreted and implemented at the state level. So in the coming weeks, there will be many more details that need to be discussed and communicated to the public.

Here is some info to know now...

The Washington State Employment Security Department (ESD) will be sharing details as quickly as possible about how to access these benefits.

The best way to stay up to date is signing up for the COVID-19 action alerts for updates.

When should I apply for unemployment?

- Thanks to the new state and federal stimulus packages, gig workers are now eligible to qualify for unemployment benefits.
- 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 who does not meet the typically required 680 hours of work, the ESD is asking you to wait to file for unemployment because their system is not set up to accept your application yet. The changes are expected to be complete by mid-April. Don’t worry, benefits will backdate from the time you became eligible for unemployment, not from the time your application is submitted or approved.
- Make sure to sign up for the COVID-19 action alerts for updates so you can be notified when the system is up and ready for you to apply.

What benefits will become available to me?

- Eligibility for unemployment benefits is expanded to include many Washingtonians currently not eligible, including many gig workers and those that don’t have the typically required 680 hours.
- An additional $600 per week will be available to everyone on unemployment through July 31, 2020.
- 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.

How should I get ready to apply?

Make sure to have all your information ready for when you apply. A list of all necessary documents can be found here. If you want benefits to go directly to your account, have your bank routing number and account number ready.
Waiting Week Waiver
The mandatory “waiting week” has been waived by the Governor so benefits can start immediately. If there is a delay in benefits, payments will be made retroactively.

Taxable Income
Unemployment is taxable income. You will have an option of having some money held back for taxes, if you can afford it.

Stand By Denials
Part time workers that applied for stand by benefits are getting messages that they were denied. This is due to a glitch in the system, ESD will reach out to you directly to correct the issue.

More Info
• Click here to read our blog post with more about the CARES Act.

• Again, the best way to stay up to date on accessing benefits is signing up for the Washington State Employment Security Department’s COVID-19 action alerts for updates.

What other questions do you have?
We are working with our statewide partners to organize more resources for demystifying these new benefits provided by the CARES Act.

Let us know your questions by emailing Info@WashingtonFilmworks.org