



Unemployment for Gig Workers 101: Things to Know

Get Alerts from ESD

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

Get Started

The ESD's website has an information page for self-employed and independent contractors, which you can [visit here](#). Read this before you apply for unemployment. Use the [ESD's Eligibility Checker](#) to figure out if you should apply.

Get Your Info Ready

If you are eligible, make sure to have all the information and documents in hand before applying. If you are a gig worker, you will most likely need to apply for Washington State unemployment as well as the federal Pandemic Unemployment Assistance (PUA).

- [Here's the list](#) of things you need to apply for Washington State unemployment.
- [Here's the list](#) of documents you need to apply for the PUA.

Applying Step by Step

- The ESD will be hosting a number of webinars to walk people through the Washington State unemployment application and the federal PUA expanded benefits application. [Find out more here](#).
- Want a play by play of how to apply? Washington Filmworks, Whipsmart, and Artist Trust asked local actors/filmmakers Melinda Raebyne and Alder Sherwood to document their experience applying for unemployment. [Watch their video here](#).

Getting Denied

Self-employed and independent contractors must apply for regular Washington State unemployment benefits and get denied before they can apply for the expanded benefits provided by the federal government under the Pandemic Unemployment Assistance (PUA) program. You can learn more about this process by reading our [How to Apply Info Sheet](#).

Work Searches

The job search requirement that is normally tied to unemployment benefits is optional during this crisis, so you can answer "no" when asked if you are looking for work on your weekly claim. It won't affect your benefits.

How long will benefits last?

Your benefits will last as long as you continue to be unemployed due to COVID-19 related reasons. If you qualify for the PUA program, you can receive an additional \$600 weekly through July 25, and your unemployment benefits will be extended for a total of 39 weeks.

Taxable Income

All unemployment benefits are taxable income. You will have the option to withhold up to 10% for taxes through the ESD, which is recommended if you can afford to do so. The rate of taxes you will own will be determined by your total income submitted in your annual tax return.

Weekly Claims

Once you are approved for unemployment benefits - you must make weekly claims to actually get paid! Check out our [info sheet](#) with tips for submitting your weekly claims.



Unemployment 101: Terms to Know

Unemployment Insurance (UI): A program under which a person, who is unemployed through no fault of their own, is paid weekly benefits based upon their past wages in employment covered by state or federal laws.

Pandemic Unemployment Assistance (PUA): Pandemic Unemployment Assistance (PUA) is a program that temporarily expands unemployment insurance (UI) eligibility to self-employed workers, freelancers, independent contractors, and part-time workers impacted by the coronavirus pandemic in 2020.

Effective Date: The effective date of your claim will begin the Sunday of the week when you last worked and became unemployed due to reasons directly related to COVID-19.

Standby: Being on Standby means you were a full-time employee that has been laid off temporarily with a probable return-to-work date.

Base Year: Your base year determines the benefit amount that you are eligible to receive. Your base year is the first four of the last five completed calendar quarters before the week in which you file your claim. The wages paid during this period are the basis for the computation of the maximum benefit amount (MBA) and weekly benefit amount (WBA).

Maximum Benefit Amount (MBA): The highest weekly benefit amount for a week of total unemployment as provided under a State or Federal unemployment compensation law.

Weekly Benefit Amount (WBA): The weekly amount of unemployment benefits a person is entitled to based on the base year information provided in the application process. This amount will not exceed \$790 or be less than \$188. No one who is eligible for benefits will receive less than \$188, regardless of their earnings. If you qualify for PUA, your benefits will include an additional \$600 a week.

Weekly Claim: A weekly claim certification is the claim you file each week when you want to receive an unemployment benefit payment for that week.