

Oregon Unemployment Insurance Benefits Overview

How long can those who lose their jobs claim benefits?

In non-pandemic times, most workers who lose their jobs through no fault of their own can receive unemployment insurance benefits for up to 26 weeks while they are actively seeking work with employers, and are available and able to accept work if a job is offered to them. New provisions under the federal CARES Act provide additional pandemic unemployment benefits for those eligible for benefits during the weeks starting March 29, 2020 through the week ending July 25, 2020. More information about these benefits are available on our [CARES Act page](#).

Where can I get information on how the Unemployment Insurance (UI) program applies to closures caused by COVID-19?

The Oregon Employment Department created a dedicated [COVID-19 web page](#) with a resource guide of questions and answers about unemployment for employers, workers, and job seekers impacted by the pandemic. Unemployment Insurance experts also respond to questions sent the [OED COVID19 Info@oregon.gov](mailto:OED_COVID19_Info@oregon.gov) mailbox.

What changes is the Employment Department making to the UI program to help employers and workers affected by COVID-19 closures?

Under the Employment Department's [temporary rules](#), effective March 8, 2020, workers in temporary layoff situations related to COVID-19 can receive unemployment benefits without actively seeking work with other employers. They need to stay actively engaged with their current employer, and return to work when called back as the employer resumes operations.

In addition, the Employment Department's temporary rules will still consider workers as available and able to accept work if they are under quarantine as directed by a health care or government official. Affected workers will also be considered available and able to accept work if they are home caring for children due to COVID-19 school closures and do not have child care.

Are we in a recession?

During the week starting March 15, 2020, the Oregon Employment Department received a record number of initial claims for Unemployment Insurance benefits. Although the National Bureau of Economic Research officially determines recessions after several months of decreased economic activity, the Employment Department has quickly responded to the sharp increase in claims for unemployment benefits by adjusting our agency operations to meet the immediate needs of Oregonians.

How is the Employment Department handling so many extra claims for unemployment benefits?

The agency has been responsive to an abrupt disruption in the economy by enhancing the performance and stability of our [online claims system](#). We have hired additional employees, shifted staff working in other Employment Department programs, and opened up more phone lines to expand our capacity for starting unemployment claims by phone (1-877-FILE-4-UI). Still, record levels of unemployment claims will cause some wait times as the department works to gather and process details that factor into each claimant's eligibility and individual weekly benefit amount.

How much can someone receive in weekly unemployment benefits?

Regular unemployment benefits are generally 1.25 percent of a worker's earnings over a 12-month period. For example, a worker who earned \$12.50 per hour, working 40 hours per week for the past year would generally receive \$325 per week in unemployment benefits. In 2020, regular unemployment benefit payments range from a minimum amount of \$151 per week to a maximum amount of \$648 per week. In addition, pandemic

unemployment benefits are available for those eligible for benefits during the weeks starting March 29, 2020 through the week ending July 25, 2020. More information about these benefits are available on our [CARES Act page](#).

What about the Stay Home, Save Lives executive order?

An employee not able to work due to COVID-19 reasons will still be considered able and available to work, and not disqualified from receiving unemployment benefits if they are required to stay at home by government order.

What if my business is considered essential during the Stay Home, Save Lives order? Will workers who cannot work during this time receive unemployment benefits?

An employer may be deemed as providing essential work and potentially unable to operate at full capacity for COVID-19 reasons. These possibilities are addressed in the new [temporary rules](#) enacted by the Employment Department.

How much money is currently available to pay benefits?

Oregon's Unemployment Insurance Trust Fund currently has more than \$5 billion, making us one of the most securely funded states. Oregon's fund adequacy ratio, a measure of UI trust fund health, is similar now as it was at the onset of the Great Recession. During that economic downturn, Oregon's trust fund remained solvent. States can secure an interest-free loan from the federal government if state resources become insufficient to pay benefits.

How is the operation of the Unemployment Insurance program funded?

Staffing for the UI program is primarily funded through a grant from the U.S. Department of Labor using a formula to determine how much administrative funding each state receives. This federal funding does not fully fund the operation of unemployment insurance programs across the nation. Oregon is funded at approximately 71 percent of our projected need.

Who pays for unemployment benefits received by unemployed workers?

Oregon businesses pay through a payroll tax. The money is deposited in a trust fund jointly held by the state and the federal government. The monies in the fund can only be spent on paying unemployment benefits.

Are taxes raised on employers when more Oregonians qualify for and receive unemployment benefits?

Unemployment Insurance tax rates are set annually; the next determination occurs in November of this year for calendar year 2021. Oregon Unemployment Insurance tax rates are set at one of eight rates (or schedules) based on the level of trust fund monies so that the fund remains solvent and can continue to pay benefits to those unemployed through no fault of their own. This tax structure has been in place for decades, and has served Oregon workers, businesses, and communities well in each economic circumstance since then by providing both benefits and stability.