

N E W S R E L E A S E

Contact: Loree Levy  
Aubrey Henry  
916-654-9029

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**Demand for unemployment payments continues to soar as the self-employed can now apply for new Pandemic Unemployment Assistance benefits**

***Guidance offered for those who have exhausted all available benefits***

**Sacramento** – The demand for unemployment benefits among workers losing income due to COVID-19 continues to increase in California. The state’s Employment Development Department (EDD) processed another [328,042 claims](#) for regular Unemployment Insurance (UI) benefits in the week ending Saturday, April 25. A total of \$1.4 billion in benefit payments was also disbursed that week to those with new claims filed a few weeks before, along with workers who are in continuing claim status and receiving bi-weekly payments.

Since the pandemic impact began in the week ending March 14 through last week, the EDD has processed a total of more than 3.5 million claims and paid a total of \$4.5 billion in benefits to workers in need. In addition, initial estimates show a record one day payment volume of \$1.2 billion on Monday of this week – compared to a similar day in April of last year when the EDD paid \$29.4 million (April 29, 2019), or during the recession when \$123.4 million was paid (April 26, 2010).

“The EDD continues to integrate hundreds of additional redirected employees and assistance from vendor staff on a continuing basis to help us meet this challenge,” said EDD Director Sharon Hilliard. “The demand for benefits is far beyond anything we’ve ever seen even in the worst of recessions and we’re drawing on all resources possible to process and provide payments to so many of our neighbors in need.”

**UI Online**

The EDD’s UI Online system continues to be a critically important tool with usual eligibility requirements adjusted to automatically process large volumes of claims. The EDD is working with IT partners and vendors around the clock to increase capacity and balance the load on UI Online so we can ensure customers an uninterrupted experience when using the system. We also continue to add enhancements needed to implement all of the new demands from the federal CARES Act provisions.

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### **Pandemic Unemployment Assistance**

The new federal [Pandemic Unemployment Assistance \(PUA\) program](#) launched on Tuesday, April 28. This separate program established by the CARES Act was built to provide benefits to eligible business owners, self-employed, and independent contractors, along with those who have limited work history and others not eligible for regular UI benefits who have lost business or work as a direct result of the pandemic.

- As the Governor stated, more than 235,000 claims were filed through UI Online on that first day. Initial data indicates that 190,000 of these claims were for PUA benefits and finalized data will be reported to the U.S. Department of Labor and released next week.
- All workers impacted by the pandemic will use the same UI Online system for applying for benefits with new questions added for possible PUA benefits. Based on responses as well as EDD's wage records, the department will determine if your claim is processed as a regular UI claim or a PUA claim.
- In order to get access to this program available as quickly as possible, the EDD will start paying minimum weekly benefit amounts to eligible PUA claimants and will phase in increased amounts based on proof of income provided. See [PUA FAQs](#) for more information.
- PUA benefits are based on income as reported by the individual for calendar year 2019 (such as 1099 information), as well as wages reported by employers if applicable, which is different than how the regular UI system works in which benefits are based entirely on wages reported by employers (W-2 information).

### **Workers who have exhausted all available unemployment benefits**

The EDD has a dedicated team working to build the new 13-week federal extension of benefits established in the federal CARES Act called the Pandemic Emergency Unemployment Compensation (PEUC). Some workers who have run out of all of their available benefits will be eligible for this extension, while others may qualify for the new PUA program.

Unfortunately, the complex web of eligibility requirements established by the federal government makes this very challenging for impacted workers looking for immediate financial help. To help navigate the mandated requirements, the EDD provides the following guidance to assist workers. It all depends on when you exhausted your benefits, and when your benefit year expires.

1. If you received your last benefit payment for weeks you spent unemployed **between February 2 and March 21**, but are still within the one year that your claim is good for, you could be eligible for PUA benefits for the weeks you are eligible for between February 2, 2020 and March 28, 2020.

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While you will not be able to apply for PUA through UI Online, the EDD will send you a *Notice of Pandemic Unemployment Assistance Award* and a separate document you'll need to complete to give EDD additional details that we don't already have from you to meet PUA requirements. Watch for further updates soon.

2. If you received your last benefit payment for weeks you spent unemployed **on or after March 21** and are still within your benefit year, you will not meet federal requirements for PUA. But the EDD will automatically file an extension claim for you as soon as it's available since we will already have your information needed. You will receive a notice from EDD when that claim has been filed and when you can certify for PEUC benefit payments.
3. If you ran out of benefits **before February 2** and are still within your benefit year, you most likely will not be eligible for PUA because you have to verify your unemployment is a direct result of the pandemic. However, you may be eligible for the new federal 13-week extension. The EDD will notify you of how to apply as soon as further details are available.
4. If you have run out of your benefits **AND** your benefit year has expired, you are encouraged to reapply for benefits through UI Online. Based on the information you provide, the EDD will determine if you qualify for a new regular UI claim based on wage data or a PUA claim.
5. If you are unable to collect regular UI benefits due to a disqualification (such as you voluntarily quit, were fired or discharged from your employer), or you are serving a false statement penalty from a past claim, you could be eligible for PUA benefits. As with group one above, you will receive a *Notice of Pandemic Unemployment Assistance Award* and a separate document you'll need to complete to give the EDD additional details that we don't already have from you to meet PUA requirements. Watch for further updates soon.

### **EDD Debit Cards**

The EDD has been working closely with the Bank of America who supplies EDD Debit Cards for the payment of UI as well as Disability Insurance and Paid Family Leave benefits.

#### *First time recipients of unemployment insurance benefits*

Once you have certified for your first unemployment benefit payment, we will instruct Bank of America to create a debit card and mail it to the recipient. Please allow 7-10 business days to receive it.

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*For previous recipients of unemployment insurance benefits*

If you have previously received unemployment or disability benefits from the EDD on a prepaid card, the EDD will continue to send funds to that existing prepaid card account. If you are no longer in possession of that card, you will need to request a replacement card by accessing the Replace My Card feature on the Bank of America EDD Debit Card website.

Visit the [Bank of America EDD Debit Card website](#) for more information about:

- Replacing a lost or misplaced card. Delivery will take 7-10 business days.
- Resetting a PIN to access your benefits on the debit card.
- Selecting to have your UI benefits transferred from your card to your own bank account at no cost to you. After you receive and activate your card, contact B of A through the website or by phone at 1-866-692-9374 to set up either a one-time direct deposit transfer or an automatic recurring transfer.
- Downloading the Bank of America Prepaid App.
- The B of A representatives cannot answer questions about your claim or pending payments but you can access payment information that is updated daily either through your UI Online account or by calling the UI Self-Service Phone Line at 1-866-333-4606.

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