

## Unemployment Insurance

### Who May File:

- ★ There is no stigma to collecting unemployment. It is an insurance policy that employees and employers have paid into. You are simply submitting a claim.
- ★ **Everyone** has the right to **file** for unemployment. If you're not sure you're eligible, just file and let the government decide. The following are not necessarily barriers to collecting unemployment:
  - quitting your job
  - collecting a pension from a past employer other than the one from which you were laid off
  - collecting social security
  - having your hours reduced

### When One Is Supposed to File the Initial Claim:

- ★ You're supposed to file the next working day after your separation (not at the time of your 2-week notice) from employment. That being said, if your last day of employment is a Friday, it's not wise to call Monday morning. Wednesday and Thursday afternoons are the least busy. Monday mornings are extremely busy.
- ★ If you didn't file for unemployment right away, you may still file later. You just probably won't get back-dated benefits. If you only waited a couple of weeks, you may get your benefits back-dated, as NJLWD knows how bad the telephone delays are.

## How to File:

- ★ There are no longer local employment offices. Everything is now done by telephone or online. Unemployment claim processing & investigation is done by the New Jersey Dept of Labor and Workforce Development (NJLWD).

## To File Online:

- ★ To file, go to: <http://www.njuifile.net>
- ★ There is no cost for filing online. If you're on a website that's charging you to file, it's a scam. They are not authorized by or affiliated with NJLWD. Do not give these websites any personal information. Use the URL above.
- ★ Once you start an online session, you must finish it or lose your work. You cannot save it and come back to it. If your session is idle for 30 minutes, the session will close.
- ★ If you use your browser's BACK button, the session will close.
- ★ It will take about an hour to file.
- ★ Therefore, be sure to have all the following information with you when you get online:
  - pencil & paper
  - your social security #
  - your alien registration card, if applicable
  - for any employment within the past 18 months, you'll need:
    - employer name, address, & phone #
    - (if you have the employer's federal employer #, this will be extremely helpful)
    - your beginning & end dates of employment
    - your salary
    - reason for separation from employer
  - blank check if you want your unemployment checks to be directly deposited into your account
  - (NJ driver's license or non-driver's photo ID will be helpful, but not required)
  - Use the pencil & paper to write down your userid, password, and answers to security questions.
- ★ The online application will ask for an email address, but you are not required to have one.

## To file by phone:

- ★ To file by phone, call a local unemployment number. See <http://lwd.dol.state.nj.us/labor/ui/claim/obtaininfo.html>. There are no toll free numbers. You may call any office in the state, but you may want to call the local one to avoid telephone charges. There is a local number in Flemington - **704-3006**
- ★ Be sure to have all your information ready, as listed above under "To file online."

## When One Should Apply by Phone instead of Online:

- ★ if you're not good with using a computer
- ★ if any of your employers from the past 18 months were outside of NJ
- ★ if you were employed by the federal government
- ★ if you served in the military (in the past 18 months)
- ★ if you were a maritime employee (e.g., a shipping company)
- ★ if you're not a U.S. resident
- ★ if you're re-opening a claim

## Why You May Be on Hold for Hours:

- ★ Before the current economic crisis hit, NJDLW had been staffed based on an unemployment rate of 4%. The current unemployment rate in NJ is 8.7%.
- ★ NJDLW has since put up a new web interface, hired additional people, and gone to a 7-day week. They're still being bombarded though.
- ★ Don't be discouraged if you're on hold for a long time – they **will** get to you. Do something else while you're waiting. Think of it this way – it's better than the old way of standing on long lines outside the Unemployment Office in the rain, cold, or sweltering heat.
- ★ Unemployment phone center hours:
  - Mon thru Fri – 7am to 6pm
  - Sat & Sun – 8am to noon

## Other Things to Know:

- ★ You should get a letter within one week of filing. If you do not, then look into it.
- ★ NJLWD moves slowly because every case must be investigated.
- ★ You must make contact every 2 weeks in order to keep collecting.
- ★ Unemployment benefits are only for when you're looking for work (you must make at least 3 contacts a week). If you're on vacation, you don't collect.
- ★ You must be unemployed "through no fault of your own." (i.e., being laid off due to lack of work is acceptable; being fired for incompetence or insubordination is not)
- ★ Maximum initial claim is for 26 weeks. You will automatically get an extension, for which you do not have to file separately. You'll get a letter stating this.
- ★ Filing online or by telephone can be done in English or Spanish. NJLWD has translators for other languages, but only for special circumstances – not for initial filing. If you do not know English or Spanish, you must get a friend or relative to help you.
- ★ File in the state where you work. If you live and work in NJ, and have also worked in other states, file in NJ by telephone.
- ★ During the first 26 weeks of benefits, you may look for comparable work. After that, you must lower your employment standards in order to keep collecting unemployment.
- ★ If you own your own business, you may not file for unemployment from it, unless it was incorporated. Even then, the NJLWD will decide whether you may receive unemployment benefits.

## **New Jersey One-Stop Career Centers:**

### **Services Offered by Most of Them:**

- ★ finding employment
- ★ job training
- ★ disability accommodations
- ★ veteran representation
- ★ directors who go out to businesses & bring news of the jobs back to the center
- ★ use of the telephone for filing for unemployment benefits
- ★ some centers have people who can answer some unemployment questions
- ★ translator lines (beyond just Spanish)
- ★ workshops on filling out applications and creating resumes
- ★ workshops on interviewing
- ★ workshops on effective job searching, including use of the Internet
- ★ workshops on determining your skills
- ★ professional service groups (for people unemployed from higher paying jobs)
- ★ summer job assistance for youth

## Our Local One-Stop Centers:

- ★ Hunterdon County:  
Flemington One Stop Career Center  
7 Sand Hill Road (off Route 31)  
Flemington, NJ 08822  
(908) 782-2371  
[This is their new address. They're in a white house with a ramp. The sign outside says "Learning Link."]  
According to their website,  
<http://www.servicelocator.org/rsearch/detail-info.asp?Category=CenterInformation&ParentID=49017&state=NJ> , it looks like their services are quite limited.
  
- ★ Somerset County:  
75 Veterans Memorial Drive East  
Suite 102  
Somerville, NJ 08876  
(908) 704-3000  
According to their website,  
<http://www.servicelocator.org/search/detail-info.asp?Category=CenterInformation&ParentID=28142623&state=NJ>, they have a much more complete set of services.
  
- ★ You may go to any One-Stop Center. You don't have to go to the one in the county in which you live. To find centers in other counties, see:  
<http://lwd.state.nj.us/labor/wnpjpin/findjob/onestop/services.html>.