

## Unemployment Insurance: Collecting benefits when you're out of a job

Written by Julie Desmond  
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During 2010, the Unemployment Insurance Program paid over \$2.8 billion in unemployment benefits to more than 348,000 Minnesotans.

If a person is laid off, he or she might be among those eligible for unemployment benefits. If applying for unemployment benefits, do not feel guilty, but do not expect a big payday, either. The program is set up to help job seekers squeak by until you can find new employment. If someone is a first time applicant for Unemployment Insurance benefits, the question may come, when and where to start? According to the Department of Employment and Economic Development, one should apply for benefits as soon as he or she is unemployed or when an individual's hours drop below 32 hours in a week. Applying for benefits can be done online or over the telephone. For those who do not use English as a primary language, the automated system allows speaking options in Spanish, Hmong or Somali.

After one applies, that person will receive a notification in the mail showing the weekly benefit amount and the total benefits available to that individual. This can be confusing because it does not necessarily mean that person is eligible; it is just an indication of what a person can receive if deemed eligible. Sometimes a representative will call requesting more information. A person requesting benefits should respond promptly to any such request to avoid any delay in processing eligibility.

Benefits are not automatically sent to individuals seeking unemployment insurance. Each week, it is up to the beneficiary to call or go online to request payment. The beneficiary may have to answer questions about whether he or she is available and actively looking for work. If one forget to call, payments can be delayed or lost altogether. Even while eligibility is being decided or appealed, one still needs to submit a request every week.

Unemployment compensation is not a winning lottery ticket. The weekly benefit amount is about half of a person's average weekly wage, up to a maximum of \$597. During weeks when a person works more than 32 hours or earns more than the benefit amount, that person will not receive benefits for the week, but the money stays in that person's unemployment account in case it is later needed.

If a person works less than 32 hours, 55 percent of earnings is deducted from a recipient's

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benefit amount. This means working a little is better than not working at all because, first, a person is working, which will make it easier to find fulltime work and second, that person can still collect some benefits. If a person's hours vary every week that is okay. A beneficiary should request payment every week, as usual. Benefits will be systematically calculated for the recipient.

If a mistake is made when reporting earnings, a beneficiary should call the Unemployment Insurance office immediately and report the error. If one knowingly underreports hours or wages, that person will have to repay the benefits.

Good information can be found online explaining the unemployment benefits process in more detail. For more information, visit [www.uimm.org](http://www.uimm.org).

Julie Desmond is Talent Manager for Lake Region Staffing. Write to [julie@lakeregionstaffing.com](mailto:julie@lakeregionstaffing.com).