

# **Ohio Unemployment**

When you file for Ohio Unemployment, your weekly benefit amount is generally computed at one-half of your average weekly wage during your base period. If you have only lost a portion of your hours, you may still qualify for unemployment based on the time lost. However, in no case may the weekly benefit amount exceed the annually established maximum levels (based on the number of allowable dependents claimed. The 2020 maximums for each dependency classification are given in the following table:

Number of Qualifying <u>Dependents</u>	Maximum Weekly Benefit Amount
0	\$480
1-2	\$582
3+	\$647

**Example:** \$1,200 average weekly wage X  $\frac{1}{2}$  = \$600

Using this example, if you had 3 or more dependents, the weekly benefit amount would be \$600 (the maximum of \$647 was not reached). However, if the claimant had less than 3 dependents, the weekly benefit amount would be the maximum level allowable for fewer dependents (0 dependents = \$480, while 1 or 2 dependents = \$582).

Deductible income and earnings may reduce your weekly benefit amount. You must report all weekly income for the time you are paid, including payments other than wages. In certain cases, the entire amount may be deducted from your benefits.

Types of income that may be deductible besides your working wages include:

□ Severance pay, if allocated by the week
□ Vacation Pay
□ Pensions
☐ Company buy-out plans
□ Workers' Compensation
□ Holiday Pay
Some types of income may not be deducted, such as:
□ Social Security
☐ Supplemental unemployment benefits (S.U.B.)
☐ U.S. National Guard/Armed Forces Reserve pay for scheduled drills
☐ Interest dividends
☐ Rental income



NOTE: If the income is to be deducted, but less than your weekly benefit amount, your weekly payment will be reduced by the amount of income for the week.

Ohio law allows that 20% of your weekly benefit amount be exempted from any earnings you may receive before a deduction is made. For example:

If the weekly benefit amount is **\$400.00** and weekly earnings are \$200.00:

## To calculate the earnings deduction:

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Total earnings in week	\$200.00
Minus earnings exemption	
(20% of <b>\$400.00</b> )	- 80.00
Equals earnings deduction	\$120.00
To calculate amount of benefits paid:	
Weekly benefit amount	\$400.00
Minus earnings deducted	-120.00
Equals benefit amount paid	\$280.00

NOTE: If earnings are equal to or greater than your weekly benefit amount, no benefits will be paid. You must report all earnings, even if they would not affect your weekly benefit amount.

#### Question:

If you have two jobs and you've lost one of them, are you eligible for unemployment? **Answer:** 

Unemployment compensation is designed to be a partial replacement of earnings rather than a total compensation for lost wages. An individual may be considered partially unemployed due to the loss of one job, but eligibility for payments will be dependent on earnings for each week of benefits claimed. If earnings for the week are 20% or less of the claimant's weekly benefit amount, then the full weekly amount may be payable. Earnings over 20% of the weekly benefit amount will reduce the payment dollar for dollar. If the weekly earnings are equal to or greater than the weekly benefit amount, then no benefit will be payable.

This calculator will help estimate your benefit: <a href="https://www.ohio-unemployment.org/calculator">https://www.ohio-unemployment.org/calculator</a>

### **Apply for Benefits**

# Ohio has two ways to file an application for Unemployment Insurance Benefits: Online

File online at http://unemployment.ohio.gov, 24 hours/day, 7 days/week. Service may be limited during nightly system updating. Check the website for available services. Please be sure to follow the instructions. If you do not have access to a



computer, visit your local library or OhioMeansJobs Center where computers are available for public use. A list of OhioMeansJobs Centers can be found at: <a href="http://jfs.ohio.gov/owd/wioa/map.stm">http://jfs.ohio.gov/owd/wioa/map.stm</a>.

### Telephone

Call toll-free 1-877-644-6562 or TTY 1-614-387-8408, (excluding holidays) Monday through Friday 8 AM - 5 PM.

### To apply for Unemployment Insurance Benefits, you will need:

- Your Social Security number
- Your driver's license or state ID number
- Your name, address, telephone number, and e-mail address
- Name, address, telephone number, and dates of employment with each employer
- you worked for during the past 6 weeks of employment
- The reason you became unemployed from each employer
- Dependents' names, Social Security numbers, and dates of birth
- If claiming dependents, your spouse's name, Social Security number, and birth date
- If you are not a U.S. citizen or national, alien registration number and expiration date
- Your regular occupation and job skills
- If you had out-of-state employment, have worked for the federal government, or are separated from military service, more information is required, including:
  - o Form DD-214, member 4 copy (for military service)
  - o SF-8 or SF-50 form (for federal government employment)

### Once your application has been filed:

- You will receive further information by mail or e-mail. E-mail will be sent from
  - OJI@odjfs.state.oh.us.
- Your claim will be assigned to a Processing Center, based on the last four digits
  - of your Social Security number
- If filing online and you need your Personal Identification Number (PIN) reset,
  - please call toll-free 1-866-962-4064.