**Colorado Unemployment Benefits**

UPDATE: Benefits have been expanded as part of the CARES Act. Main change is that benefits are increased by $600 per week, might be other changes, need to look into it more.

**Who qualifies?**

* Workers who lose their jobs or suffer a significant reduction in hours or pay through ”no fault of their own”
* A significant reduction in hours means below 32 hours a week and earnings below 55% of previous weekly wages.
* Workers must have earned $2,500 from an employer in the previous 12 months.

**When to apply**

* Workers should apply as soon as they lose their job or have their hours reduced. Unemployment benefits are given based on the date of solicitation, and are not retroactive to the job loss.
* If the worker’s schedule has changed, they should apply when the new schedule starts.
* UPDATE: If you last name begins with the letters A-M, you can file for unemployment benefits Sunday, Tuesday, Thursday, or before noon on Saturday.
* UPDATE: If your last name begins with the letters N-Z, you can file for unemployment benefits Monday, Wednesday, Friday, or Saturday after noon.

**How benefits calculated**

* Unemployment benefits are calculated based on two different formulas, and whichever provides a higher amount is the one used for determination.
  + Formula 1: (total wages for the highest two consecutive quarters in the past year)/26 weeks. This weekly average is then multiplied by 0.6 to determine the weekly benefit. Cannot exceed $561 per week or be less than $25.
  + Formula 2: (total wages for the 12 previous months)/52 weeks. This number is divided by two. Cannot exceed $618 per week, or be less than $25.
* Unemployment benefits are generally around 55% of your lost income. If their income has been consistent over the last year, 60% is the easiest estimate.
* The maximum weekly amount cannot exceed $618.
* Partial benefits are awarded in the case of reduced hours and income.
* Tipped workers can include their tips in their previous wages if they were reported as taxable income.
* Benefits last up to 26 weeks, but that can be extended during a crisis.
* If you receive a vacation cash-out, severance, pension, or any other pay out as a result of your job loss, it may affect and delay your unemployment insurance benefits. For example, if you receive a week of vacation cash-out, you can not receive benefits for that week.

**Calculation example:**

* A randomly selected CCS employee earned an average of $529 per week. Their estimated benefit would be $317 per week, or 60% of their lost income.

**Reduction of hours**

* + You can apply for unemployment if your hours are cut below 32 hours a week and your earnings drop below 55% of previous weekly wages.
  + If a worker is working fewer than 32 hours a week, they can receive partial benefits. Even if they begin working while already receiving unemployment benefits.
  + As long as the part time worker doesn’t earn more than their weekly benefit amount, they can still receive at least some of their benefits.

**To continue receiving benefits, workers must:**

* Request payment biweekly
* Actively seek work
* Be fit to work
* Be willing to accept suitable work.
* Some of these requirements may change in a crisis situation.

**Applying:**

* It can take 4 to 6 weeks to receive benefits after an application
* Benefits are received as a prepaid debit card or via direct deposit.
* You must provide one of the following forms of identification (ID):
  + Valid Colorado driver's license or a valid Colorado ID card.
  + United States military ID card or a military dependent ID card.
  + United States Coast Guard Merchant Mariner card.
  + Native American tribal document.
  + Valid driver's license or ID card issued by another state or Canada.

**Immigration status**

* A worker doesn’t have to be a US citizen to collect unemployment benefits
* However the worker must affirm their citizenship or legal presence in the United States by signing and returning the Verification of Personal Information form.
* A worker must submit a social security number as part of their application.

**Contacts and links:**

* CDLE hotlines: 303-318-9000 or 1-800-388-5515.
  + Operators are available to answer questions but there may be long wait times currently.
* Main [website](https://www.colorado.gov/pacific/cdle/unemployment)
* File a [claim](https://smartfile.coworkforce.com/Start)
* Online benefits [calculator](http://www.coworkforce.com/uibEstimator/default.asp?#estimator):
* CDLE [FAQ](https://www.colorado.gov/pacific/cdle/employer-services-faqs)
* Unemployment Guide in [English](https://www.colorado.gov/pacific/sites/default/files/atoms/files/YourGuidetoUnemploymentBenefits.pdf)
* Unemployment Guide in [Spanish](https://www.colorado.gov/pacific/sites/default/files/atoms/files/SuGuiaparaBeneficiosdeDesempleo.pdf)