



A Union of Professionals

“Underemployment” Insurance

An option when your hours are cut

- All states offer unemployment insurance for workers who lose their jobs. However, you may not know that 24 states offer unemployment insurance when an employee’s hours are cut and that person becomes “partially employed” or “underemployed.” These provisions cover all workers represented by the AFT in the states listed below.* If you have more than one job and lose one entirely, or if you have had your hours cut, you should consult your state department of labor to see if you qualify for benefits.
- Typically you file a claim with your state department of labor during your first week of underemployment. Many states allow you to file online or over the phone.
- Information you will need to apply for benefits:
 - ✓ Social Security number.
 - ✓ Address and telephone phone number.
 - ✓ Driver’s license or valid government issued photo ID.
 - ✓ Alien registration card number if you are not a U.S. citizen.
 - ✓ Your most recent or current employer’s complete name, address and phone number.
 - ✓ If you are or have been a federal employee in the last 18 months, you will need copies of your SF 8 and SF 50 forms.
 - ✓ If you are claiming benefits based on your military service, you will need your most recent DD214, member 4 separation form.
- An employee who is underemployed does not receive full unemployment benefits. The state subtracts the wages you are making from the full benefits you would receive if you had been terminated.
- Benefits for underemployment typically last the same amount of time as unemployment benefits. In many states, unemployment insurance lasts for 26 weeks.
- For further details, go to the U.S. Department of Labor Web site.
<http://www.workforcesecurity.doleta.gov/unemploy/uilawcompar/2009/monetary.pdf>

Contact your local or state union office:

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*The following states offer benefits for underemployment: Alabama, Arkansas, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Washington, DC