

Unemployment Insurance Workshop

for contingent faculty in the CA community college system

May 2025 © 2025 by John Govsky

Legal Stuff

- This presentation is not a substitute for professional legal advice; it is for informational purposes only.
- * The recommended answers may not always be correct for your individual situation.
- This presentation is specifically for contingent faculty in the California community college system.

Presentation Sections

- * Overview
- * Information needed for filing
- * How your benefit award is calculated
- * Tricky questions on the application
- Application filing tips
- * What happens after you file
- * The phone interview
- * What happens after your claim is approved
- * The EDD "black hole"

Unemployment Insurance (UI) Overview

- * The unemployment insurance (UI) system is a unique federal/ state partnership. It is administered and funded by the states, with guidelines and some funding from the federal government.
- In California, the Employment Development Department (EDD) is the agency which administers UI. The EDD can be hard to navigate, and extremely difficult to communicate with.
- Contingent faculty in the CA community colleges have very strong UI eligibility rights, due to the <u>"Cervisi" state court</u> <u>decision</u>.

Who Can Apply

- Generally, all contingent (adjunct) faculty members are eligible for unemployment benefits between terms.
- * You are eligible even if you have been given and accepted an assignment for a future term.
- You may still qualify for benefits if you are "partially" employed.

When to Apply

- * Your claim starts when you file, not when your assignment ends.
- * Unemployment benefits are not retroactive.
- You cannot file early; you need to file after your assignment ends
- It's usually best to apply as soon as the term ends.

What is Your "Last Day of Work"?

- * The earliest date you can file is your last day of work.
- * One date to use for your last day of work is the last day of the term, as listed in your district's academic calendar. If all your courses are online, this is the safest approach.
- If your last class ends before the term ends and you are not working after then — you can file after your last class..
- Another factor to consider is whether or not your offer of assignment states an ending date to your contract.
- Note that districts may take a different stance on what is considered your last day of work. There have been cases where a district considered the last day of work as the date when grades are due.

"Reasonable Assurance"

- * UI benefits are only for those who do not have "reasonable assurance" of being hired in the future.
- Adjunct faculty's future assignments can be cancelled for a variety of reasons, which means they do not have reasonable assurance of being rehired.
- Full-time faculty (and K-12 faculty) do have reasonable assurance of working again starting with the next term, and so are not eligible for UI between terms.

The Cervisi Decision

- * The <u>"Cervisi" court decision</u> holds that CA community college adjunct faculty can receive unemployment because they do not have reasonable assurance of being rehired.
 - This is true regardless of whether or not you have a future assignment, even if you have signed an agreement to teach, as the assignment can still be cancelled by the district.
- * Cervisi is a state court decision which applies only to CA.
- * Thanks to Cervisi, if you are denied benefits because the EDD says you have reasonable assurance, you will almost certainly win on appeal.

Bogus "Reasonable Assurance" Letters

- In November 2024 the San Bernardino Community College District started sending deceptive letters to their part-time faculty, entitled <u>"Notification of Reasonable Assurance."</u> They falsely inform the faculty member that they have "reasonable assurance of returning to work" at "the close of all holiday and recess periods during the year," even though this directly contradicts the <u>Cervisi court decision</u>. This is a clear attempt to intimidate faculty into not applying for the unemployment benefits that they are legally entitled to.
- * If your district makes such a false claim, or if you receive a notice similar to this, please send an email to john@teacherjohn.com.

Claim Logistics

- * There are two ways to file:
 - filing a new claim, or
 filing to reopen an existing claim.
- * A claim is good for one year.
- If you opened a new claim at the end of the last spring semester, then if you file in December for the winter break you are reopening an existing claim.
- * If it has been over a year since you last filed a new claim, you will need to file a new claim again.

Information Needed for Filing



ID.me Account

- You will need to have an <u>ID.me</u> account (to verify your identity) before you can file for benefits: <u>https://www.id.me/</u>
- * To get an ID.me account, you will need:
 - Mobile phone with camera.
 - * Photo ID (driver's license, passport, passport card, or state ID).
 - * Email address.
 - * Social Security number.
 - * Laptop or computer (optional).

Info Needed for Filing

- * If you have FILED BEFORE, you will need to know:
 - * Your myEDD (previously EDD Benefits Programs Online) account login.
 - * Your myEDD account password.
 - * Note: If you have trouble logging in to your EDD account, you may find that your account becomes "locked" due to multiple attempts using an incorrect password. In this case you must simply wait (typically at least an hour) before you can try to log in again.
 - * Your ID.me account login.
 - * Your ID.me account password.
 - You will also need need to list the dates of your previous UI filings of the past two years.

Info Needed for Filing

- * For each employer, you will need to know:
 - Your employer's name, address, and phone number.
 - Your immediate supervisor's name (probably your dean) and phone number.
 - The first date you worked for this employer (your date of hire).

Info Needed for Filing

- Your last day of work (the last day of the term that just ended). You can use the date of the last day of finals for the term.
- Date to return to work (assuming you have a future assignment). (See the note on one of the following slides.)
- * If you are a union member, you will need to know your union's name, address, phone number, local number, and contact person's name.

- * How much you made in the last week you worked.
- * How much you made per hour.
 - * There are a few different ways to calculate these numbers, as we don't punch time clocks and our work extends far beyond in-class time. Think of these figures as estimates; no one knows exactly how many hours you actually work. Do not stress over these numbers; just make a reasonable stab at it.
 - * Your award amount will probably be based only on the numbers reported to the state by the district, and not on any of the numbers you use when you file!

* You may wish to print and fill these out before filing:

* Info Worksheet

(lists general info you will need for filing) https://contingentworld.com/unemployment/ InfoWorksheet.html

Earnings Worksheet #2

 (for calculating hours worked and hourly pay)
 <u>https://contingentworld.com/unemployment/</u>
 <u>EarningsWorksheet2.html</u>

- * For a NEW claim only you will need:
 - For each employer, you will need your gross earnings for each of the last 6 calendar quarters (i.e. Jan-Mar, Apr-Jun, Jul-Sep, Oct-Dec).
- If you are filing during a month that you have not yet received a check for, you will need to estimate your current month's income (perhaps base it on your previous check) to calculate your earnings for this most recent quarter.
- * You will not need all this info when reopening an existing claim.

- * **For a NEW claim only** you may wish to use this interactive worksheet:
 - Interactive Earnings Worksheet

 (for a NEW claim filed April 2025–June 2025)
 <u>https://contingentworld.com/unemployment/</u>
 <u>earningsworksheet.php</u>
- You will only need to list your last 18 months of income for a new claim; you will not need to use this worksheet when reopening an existing claim.

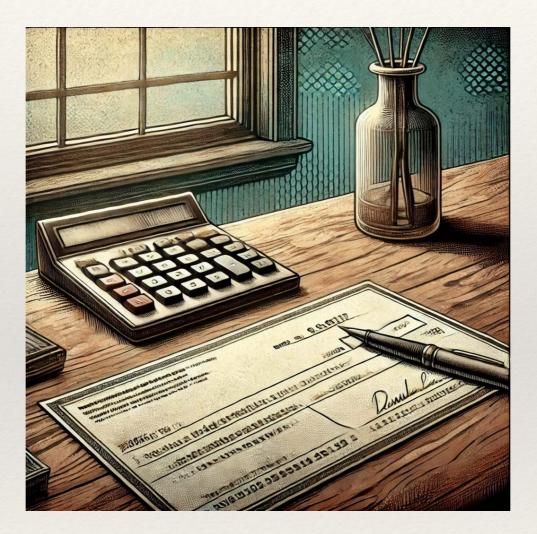
- When reporting earnings to the EDD, earnings are always calculated according to when the work was performed, not when it was paid for.
 - For example, if the college pays for work performed in December with a check dated Jan.
 3rd, remember that this is December income.
- When reporting earnings to the EDD, earnings are always gross (not net or after taxes).

Retirement Income

- Any retirement or pension income from a fund that the claimant has contributed into is not considered to be deductible, and so will not will affect your benefits.
 - * CalSTRS income will not affect your benefits.
 - Social Security income will not affect your benefits.

Are UI Benefits Taxable?

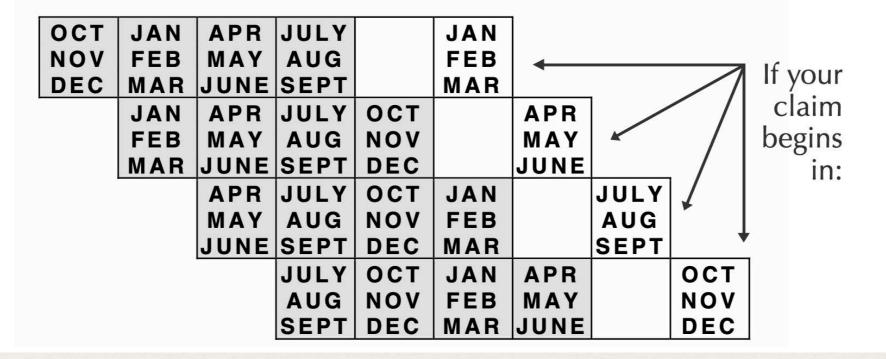
- Unemployment insurance is taxable on federal income tax forms.
- Unemployment insurance is not considered taxable on CA state income tax forms.



- Your weekly benefit amount is based on your earnings of the FIRST FOUR of the last five completed calendar quarters prior to the beginning date of the UI claim (your "Standard Base Period").
- * For example, if you are filing in May 2025, your base period is the four quarters from January 2024 through December 2024.
- To establish a monetarily valid claim, you must have earned at least (1) \$1,300 in one quarter of your base period, or (2) at least \$900 in your highest quarter and total base period earnings of 1.25 times your high quarter earnings.
- * The following charts are from the CA EDD website.

The **Standard Base Period** is the **FIRST** four of the last five completed calendar quarters prior to the beginning date of the UI claim.

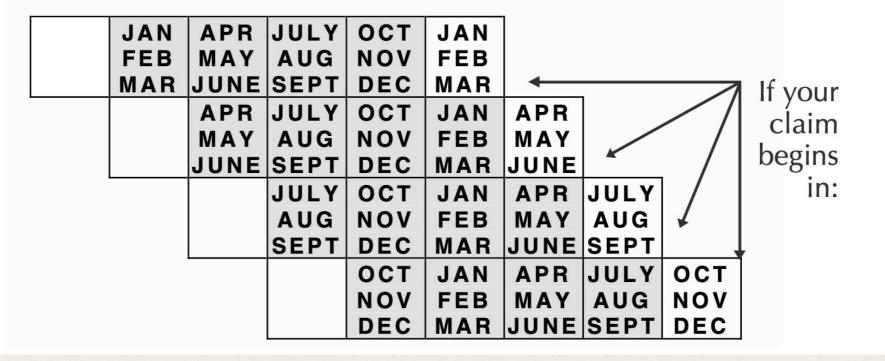
For information on what your **STANDARD** Base Period may be when you file your claim, refer to the chart below. The shaded area represents the Base Period. The non-shaded area represents the month when the claim is filed.



- If you do not have sufficient wages in the Standard Base Period to establish a claim, the EDD will consider whether you qualify to file a claim using the Alternate Base Period. The Alternate Base Period can only be used to file a UI claim when there are not enough wages earned in the Standard Base Period to file a monetarily valid UI claim.
- * The Alternate Base Period is the LAST FOUR completed calendar quarters prior to the beginning date of the claim. For example, if you are filing in May 2024, your alternative base period is the four quarters from April 2024 though March 2025.

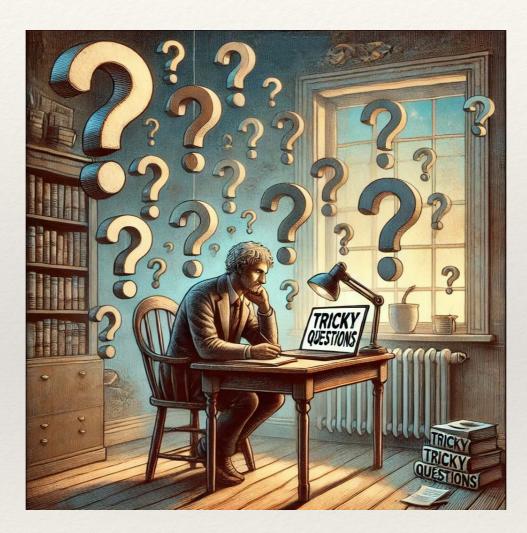
The **Alternate Base Period** is the **LAST** four completed calendar quarters prior to the beginning date of the claim.

For information on what your **ALTERNATE** Base Period* may be when you file your claim, refer to the chart below. The shaded area represents the base period. The non-shaded area represents the month when the claim is filed.



- The maximum unemployment benefit awarded is
 \$450 per week (before taxes).
- * If your highest quarter is \$11,674.01 or more you should get the maximum award of \$450 per week.
- For a new claim there is a one-week waiting period before your unemployment kicks in, so you will not get paid for the first week. There is no waiting period for a re-opened claim.

Tricky Questions



"Gotcha" Questions

- * Always remember: You are never in a "recess period," you are never on a "school break" in service, and your work is not "seasonal."
- Q: Are you applying for Unemployment Insurance benefits because you are currently in a recess period or on a school break? A: No.
- Q: Has your employer given you reasonable assurance (a verbal, written, or implied agreement), that you will return to work after the recess period or school break ends?
 A: No.

"Gotcha" Questions

- Q: Why are you no longer working for this employer?
 A: Laid off due to lack of work.
- * Q: Briefly explain in your own words the reason you are no longer working for your very last employer. Note: The information you provide will be shared with your last employer.

A: My part-time teaching job ended. My next assignment is contingent on adequate enrollment, funding, program need, and district prerogatives.

Q: Is your usual occupation seasonal? (Work that can be performed year round such as teaching at a school, tax preparation, or retail work is NOT considered seasonal work.)
 A: No.

"Gotcha" Questions

- Q: Do you have a return to work date for any employer?
 A: [If you have an assignment for the upcoming semester] Yes, I have a date to return to work.
 - * Note that most guides for adjuncts filing for unemployment advise answering "No" when asked if you have a date to return to work, even if you have been given a start date. This is because, even though you have been offered an assignment, it is not a guaranteed assignment, as it may be cancelled for a number of reasons.
 - * It's your call as to how you wish to answer this question. If you answer Yes, it may trigger a phone interview, in which case you can make clear that your assignment offer is contingent on enrollment, funding, district needs, etc., and is therefore not "reasonable assurance" of employment.

Union Questions

- Q: Does your union or non-union trade association look for work for you?
 A: No.
- Q: Does your union or non-union trade association control your hiring?
 A: No.
- Q: Are you registered with your union or non-union trade association as out of work?
 A: No.

Your Assignment Contract

- * It's a good idea to take a close look at your assignment offer/notice of assignment/contract.
- * Take note of:
 - * **The start and end dates of your assignment.** Generally, these are the dates you would use in your application.
 - Any language indicating that your assignment could be cancelled. This may come in handy in the case of an appeal.

Application Filing Tips



Filing Tips

- * The EDD will log you out after 30 minutes on any page. This is why it's a good idea to have all the needed info handy before you file.
- * Every so often in the process you will see a "Save as Draft" button. Whenever you have the chance you should save a draft, as the last saved draft is what you will have to start with again if you lose the workflow.
- * Always list your mobile phone number, if possible, and not a land line. If scheduled for a phone interview, you will then not have to wait by the phone to receive the call from EDD, a call that you do not want to miss.

Filing Tips

- * Don't bother trying to "correct" the employer address.
 - If the EDD populates the fields for your employer, you may see what appears to be an incorrect address for the employer that you worked for. Many colleges contract out with a third party, such as a credit agency, to administer unemployment claims. So you may see an address used by this third party listed as the address of your college. Simply ignore this and do not try to "correct" this address.
 - It won't hurt to correct the address, but it will add unnecessary time to the filing process.
- * But when asked if the mailing address is different than the physical address, you can then enter the actual college address.

Filing Tips

- * About the first date you worked for an employer:
 - When asked for the first date you worked for an employer, should you enter your initial date of hire, or the beginning of the last term for which you were hired? Enter your initial date of hire. But if you can't remember when that was, estimate the date, or just enter the start date for the last term you worked. It doesn't seem to matter.

Tricky Application Section

- There is a section of the application form which is somewhat confusing and counter-intuitive. (This is in the form to file a new claim, not in the form to re-open a claim.)
- * If you have problems in this section you may wish to follow the step-by-step directions at: <u>https://contingentworld.com/unemployment/</u> <u>unemployment_new.php#tricky</u>

Save Your Filing!

- As one of the last steps of the online filing process, you will be presented with an overview of all your answers. Before submitting your claim, save a copy of this page as a PDF, or print it out, for future reference.
- Once again, for emphasis:
 Save a copy of your application!



- * About a week or two (usually) after filing you will receive some or all of these things in the mail:
 - * A "Notice of Unemployment Insurance Claim Filed." Review this document, as you only have 10 days to correct any errors.
 - * An EDD **"Customer Account Number Notification"** listing your number. (Do not lose this, as you will need this number when set up your online account.)
 - * A "Notification of Unemployment Insurance Benefits Eligibility Interview." This is very important, as you will probably be scheduled for a phone interview. Make sure you are available to receive the call. (On rare occasions you may be given an appointment for an in-person interview, or required to attend a job-search workshop.)
 - * A **"Notice of Unemployment Insurance Award"** which tells you how much you will be getting paid.

- Look closely at the amount listed in the "Notice of Unemployment Insurance Award" which tells you how much you will be getting paid.
- Your award amount is based on the highest quarter of your base period when you file a new claim. If your highest quarter is \$11,674.01 or more you should get the maximum award of \$450 per week.
- If this amount is less than \$450 per week maximum, make sure the amount is correct. See the Unemployment Insurance Benefit Table at:

https://edd.ca.gov/siteassets/files/pdf_pub_ctr/de1101bt5.pdf

- * Some of these documents may be available for you to view online as early as a day or so after you file, but will probably take quite a bit longer.
- * Log in to your account at <u>https://portal.edd.ca.gov/WebApp/Login</u> and then click the "UI Online" link to see your notifications, appointments, and claim summary.
 - * You may wish to periodically log in to your account, as notifications will usually appear there before you receive them in the mail.
- You may be required to register as out-of-work with CalJobs at <u>https://www.caljobs.ca.gov</u>

This doesn't take long to do online, so if EDD tells you that you have to do this then you should do it, or it may affect your benefits.



- It is not unusual that you may be scheduled for a phone interview. This is not an indication that something is wrong; there appears to be a randomness to this.
- If so notified, you will be given a 2-hour window on a specific date, usually within a few weeks of filing your claim. It is important that you are able to receive this call. If you list a land-line number when you enter your contact information, you will need to be there to receive the call. For this reason you may wish to use a mobile number instead.
- * Remember that your unemployment is contingent on your being able to accept work, so if you try to reschedule your phone appointment it will raise a red flag, as this means that you may not be able to work as needed. It's best to be able to receive the call when scheduled.

- * In some cases you will not start receiving benefits until after your phone interview.
- * Unlike other EDD employees that you may talk to on the phone (if you are even lucky enough to get to a live person), the phone interviewers have some real power. Generally, they have the ability to make sure your benefits start flowing — or stop flowing.
- Make sure you have a copy of your filing while on the call. Many of the questions they will ask you are the same ones you've already answered in your filing, and they are probably looking at your filing while asking the questions.

- * Usually the primary purpose of the phone interviewer is to determine if you qualify for benefits. They almost always try to determine if you have "reasonable assurance" of being hired for a future assignment.
- Some interviewers are knowledgeable and helpful, while others may not be so easy to deal with.
- Some interviewers are not familiar with the community college system. Make sure you emphasize that you are not a K-12 teacher (refer to yourself as "professor" or "instructor," not teacher).

- * Always remember the gotcha questions: You are never in a "recess period," you are never on a "school break" in service, and your work is not "seasonal." You are a temporary employee, and you were laid off when your assignment ended.
- * They may ask you whether you expect to return to work (the answer is that you're not sure). Be sure to remind them that any future assignment offer is not a "reasonable assurance" of employment, as there are a number of reasons your assignment could be cancelled (low enrollment, budgetary reasons, district needs, etc.).

Approved! – Now What



Bi-Weekly Claim Forms

- * To receive benefits, every two weeks you will be required to fill out a bi-weekly claim form. (On rare occasions you may be asked to submit weekly, rather than biweekly, claim forms.) The first one will be postal-mailed to you, but you can opt to fill out these forms online.
- There will be a section where you can list the places where you applied for work during the 2-week period, but unless the form indicates that you are required to do this, you can leave these fields blank.

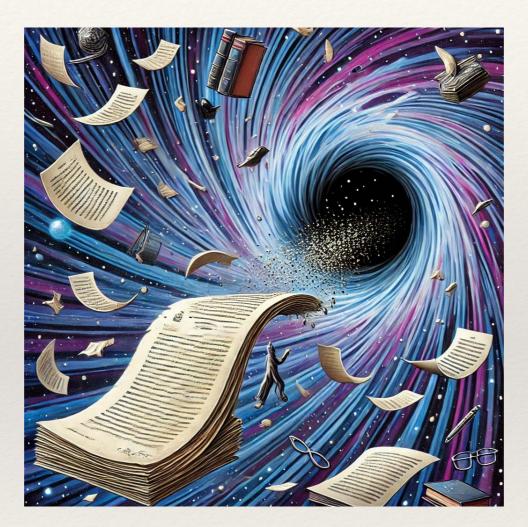
Bi-Weekly Claim Forms

- * When you start working again, you can do one of two things:
 - Simply stop filling out these biweekly forms. (This means that you will need to file a re-opener when your assignment ends.)
 - Continue filling out the forms, stating your earnings. (This means you will not need to file a re-opener when your assignment ends.)
- Note that even if you continue to submit the forms while working, at some point the EDD may stop issuing you the forms, so you will eventually have to file a re-opener anyway.

Direct Deposit (No Bank Card Needed)

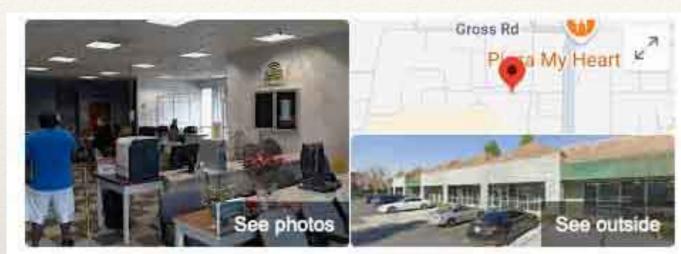
- The EDD now supports directly depositing your unemployment benefits into your personal bank account. You no longer need to use the Money Network bank card to do this; the money will go from EDD to your bank account.
- * To set this up, log in to your EDD Benefits Online account and click the "Profile" link. You will need your bank routing number and your bank account number.

The "EDD Black Hole"



- In some cases after you file you will receive no response at all: nothing in the mail, no email notifications, nothing. It can feel as if something went wrong and they never received your application. This can continue for weeks or even months.
- Do not file again, as this can complicate your situation. (Remember that your claim starts with your filing date.)
- * After a few weeks of waiting, first try calling the EDD by phone to reach someone who can help.
- * After you log in to your MyEDD benefits account, you will see a "Contact" menu item. You can try sending a message this way.
- * You could also try postal mailing the EDD.

- * Another approach to contact the EDD is to go, in person, to a local office. See the EDD's "Office Locater" page at: https://edd.ca.gov/en/Office_Locator/
- * The staff at a local office should have a direct phone line to reach a live person at EDD. If you find a nice person, and if you explain that you cannot reach anyone after repeated attempts, they may help you by calling on your behalf.
- It appears that some EDD offices cannot be found at the EDD's Office Locater page, and even if listed there is no physical address to be found anywhere on the EDD site. An internet search may yield better results that using the EDD website!



EDD

3.6 * * * * 49 Google reviews

Employment agency in Capitola, California

Employment agency providing assistance with unemployment claims.

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Address: 2045 40th Ave ste b, Capitola, CA 95010

Hours: Open · Closes 5 PM ·

Phone: (831) 464-6286

This physical address of this EDD office in Capitola cannot be found on the EDD website. A Google search revealed its location.

- If, after all attempts at communication with the EDD fail, contact the office of your state senator or state representative.
- Some state senators and reps even have a form on their website specifically to help their constituents in dealing with the EDD's unresponsiveness.
- Once your rep contacts the EDD on your behalf, you will probably notice that your situation becomes resolved!

Success!



UI Resources

- Contingent World (comprehensive unemployment guides for contingent faculty in the CA community college system) <u>https://contingentworld.com/unemployment/</u>
- CA Employment Development Department (EDD) help line:
 (800) 300-5616 (It may take a long time to reach someone there...)
- Guide to Applying for Unemployment Benefits (the official guide from the CA Employment Development Department)
 <u>https://unemployment.edd.ca.gov/guide/how-to-apply</u>
- A Guide to Benefits and Employment Services (a handbook from the CA Employment Development Department) <u>https://edd.ca.gov/siteassets/files/pdf_pub_ctr/de1275a.pdf</u>

UI Filing Worksheets

* Info Worksheet

(lists general info you will need for filing) <u>https://contingentworld.com/unemployment/InfoWorksheet.html</u>

* Interactive Earnings Worksheet

(for a **NEW** claim filed April 2025–June 2025) <u>https://contingentworld.com/unemployment/</u> <u>earningsworksheet.php</u>

* Earnings Worksheet #2

(for calculating hours worked and hourly pay) https://contingentworld.com/unemployment/ EarningsWorksheet2.html

Questions?

