

Unemployment for Self-Employed Claimants Q & A - Webinar on April 16, 2020

Questions from Webinar Participants

1) I am self employed and my benefit inquiry still says monetarily ineligible, but I know other self employed people who now have a number of their balance. Am I not getting benefits?

Answer: Please make sure you have submitted your proof of income on our website. We are diligently working through those applications over the next couple weeks. Continue to report your weekly claim and you will be paid all back weeks.

2) I am self-employed. I applied around Mar 31st when IWD first started to tell self-employed individuals to apply. The video instruction was not out yet. I put "Self-employed" as the employer, and not my name as the video instruction states. Do I need to reapply? I already did the income verification.

Answer: You do not need to reapply. If you have submitted your proof of income, we will review that for approval.

3) My benefit inquiry still says "monetarily ineligible". Do I (self-employed) get the \$600 this week or do I have to wait until the application has been processed?

Answer: You will be eligible, but your application has to be approved first. You will receive the back payment for the \$600 as well.

4) If we have a reduction in income and maybe don't qualify for the minimum through the state would we still qualify for the extra \$600/wk through the CARES act?

Answer: If you have reduced hours, you can apply for unemployment insurance. We can review your information to determine eligibility. You must be eligible for unemployment insurance to be eligible for the \$600 payment.

5) My claim still shows "monetarily ineligible" but I know several others that have a balance now. Just wondering when/if it will show that I have been approved. thank you?

Answer: Please make sure you have submitted your proof of income on our website. We are diligently working through those applications over the next couple weeks. Continue to report your weekly claim and you will be paid all back weeks.

6) Are farmers eligible for unemployment? What eligibility requirements are applicable for them?

Answer: Yes, farmers can be eligible if they have had a reduction in work as a result of COVID-19. You will need to file an initial application for unemployment. After filing, you will provide your proof of income on our website.

7) Asking for a family member: She's self-employed as she runs karaoke and dj business. Her income is based on bars and restaurants; she applied for unemployment but we aren't sure if that's the right step or if there's other options available!

Answer: She is potentially eligible for benefits if she has proof of the income that she was receiving.

8) Several of my clients that are self-employed have applied and been denied. What are they doing wrong?

Answer: We have not issued any denials for PUA. If these people have only received the green sheet of paper, they can disregard that letter. If they are denied PUA, a separate letter will be sent in the next couple weeks.

9) I am self-employed and used 2018 taxes; does that mean I will only get minimum?

Answer: We will use the wages for 2018 to determine the weekly amount that you are eligible for. Depending on the wages that you earned, it may end up resulting in the minimum PUA payment.

10) When should we expect to get confirmation on whether or not we're approved and for how much?

Answer: We are working through the approvals right now. All approvals should be done in the next 2 weeks.

11) I have received an email stating to ignore the green paper and kept calling in after I got the email about my documentation being received, but I have not received an official email that I'm approved or denied. Does that email mean that I am approved?

Answer: You will receive another email when you are approved.

12) Could we take the insurance as a credit against taxes?

Answer: We do not believe so.

13) When can self-employed expect unemployment distribution?

Answer: We are working through the approvals right now. All approvals should be done in the next 2 weeks.

14) Is there a minimum adjusted gross income in order to get the PUA and the \$600?

Answer: There is no minimum income that you need to have earned. If you can prove that you were working or have proof that a job was supposed to start, you may be eligible for PUA payments. The calculator for the amount you are eligible for is dependent on your earnings and the number of dependents you have.

15) I keep getting the denied letter but it did let me file my weekly claim how will I know when approved.

Answer: You should continue filing your weekly claim and you will be paid any back payments that you are eligible for.

16) Can you receive unemployment until your PPP comes through?

Answer: You can file unemployment at any time. If you do receive any back wages from your employer, you will be required to repay Iowa Workforce Development for any payments you received and should not have.

17) I am self-employed and used 2018 taxes. Does that mean I will only get a minimum amount, and when I get 2019 taxes done can I upload them?

Answer: We will use the tax return you provided and the payment you are eligible for will be based on those wages. If you do not agree with the amount you are set up to receive, you will have the right to appeal that decision.

18) I have spoken to a rep on the phone after submitting my application and income was uploaded. I put that I worked the week on my claim as I worked around 5 hours, but it is a big reduction in hours. The rep said it was ok and I would still be approved. I am showing monetarily ineligible. What else do I need to do?

Answer: We are working through reviewing applications. You are able to work part-time while collecting unemployment insurance. You need to report those wages you earned when you file your weekly claim.

19) What numbers are they using for reporting? Net income from taxes?

Answer: For the self employed tax return it is the net income amount.

20) How long after we send in the verification income before we can receive payment? I'm self-employed and have not been able to earn money since March 22nd.

Answer: We are working through reviewing applications. You should receive notification after that review is completed in the next couple weeks.

21) I own a small business in which I have self-employed people. My sister and I own the inc. so we are just given a Schedule K. Does that work for my proof of income?

Answer: That document will be sufficient for approval.

22) When small business and self-employed are allowed to open back up, will unemployment still be available for a period of time until we are back up to speed? Will there be some guidelines put into place for self employed so we know?

Answer: IWD is still working through this process and will release an answer to this at a later time.

23) I am self-employed. Operate a business with a FEIN number. I am not on payroll. I fumbled my way through the unemployment claim. Just want to see if I did it correctly.

Answer: As long as you have filed your claim, you are good.

24) Have the funds been released for self-employed from the Department of Labor?

Answer: Yes, we have started issuing payments

25) I applied and they need income info for 2019. I sent in my bank info and my claim still shows "monetarily ineligible" online. just wondering if they have everything that is needed to process my claim. and how long we have to wait to get this. I applied 4 weeks ago.

Answer: We are diligently working through those applications over the next couple weeks. Continue to report your weekly claim and you will be paid all back weeks.

26) When will we get our benefits and will we get the \$600?

Answer: We are diligently working through those applications over the next couple weeks. Continue to report your weekly claim and you will be paid all back weeks. You will also be able to receive the \$600 additional payment when you start getting payments.

27) Do we report income as a self employed person gross or net? And also can I still work part time and still qualify? And how much would we be able to work and still qualify?

Answer: Review the claimant handbook to view information on what effect the wages you report and how it affects your claim. Once you make \$15 over your weekly benefit amount you will no longer be eligible for a payment.

28) I have a regular job during the day, but I also own a photography business and I need that money to pay necessary bills. Will I qualify for anything?

Answer: You will just need to report the day job wages and we will determine if you are eligible for any payments.

29) I submitted income verification online but have not heard anything back yet. I have a call into the local IWD office but have not heard back. Do I need to do anything, how will I find out if I am approved?

Answer: We are diligently working through those applications over the next couple weeks. Continue to report your weekly claim and you will be paid all back weeks.

30) My husband and I are self-employed. We have been forced to layoff all of our employees, but we are still working without pay. We have filed for unemployment. However, when we try to file our weekly claim online, it gives us an error that says we must input earnings for the week. How do we file our weekly claim since we are self-employed but not earning any incoming.

Answer: Our system is being updated to allow no wages to be input. You will need to call in to report your weekly claim.

31) If a self-employed farmer also has a fulltime job where he continues to work, is he eligible for unemployment for the self-employment portion of his income?

Answer: It just depends on the amount that is earned on a full-time job. The wages need to be reported and we will determine the amount you are eligible for.

32) Can you advise dates that have been reviewed?

Answer: We are currently reviewing wage information that was provided about a week to 2 weeks ago for PUA approvals.

33) I operate an in home childcare business and am only open part time to one essential family, so I have income, but it has been drastically reduced. Will I qualify for the loss of income? If so, when it asks if I had worked what should I submit? Do I just submit what income I made for the week? Also, I was closed unpaid for two weeks in mid-March. Will we receive retroactive payment?

Answer: We are diligently working through those applications over the next couple weeks. Continue to report your weekly claim and you will be paid all back weeks.

34) If you entered just your 1099 self-employed is that ok, or do you have to add more info?

Answer: That is sufficient.

35) I have been a contract worker from 2018 through the end of 2019. Health issues kept me from working this year until late February. I haven't been able to find work however. Would I potentially qualify for this program?

Answer: Yes

36) Can you explain further the benefit inquiry amount seen?

Answer: You can check your benefit payment on this screen.

37) Any idea on when the computer system will be updated to show self-employed people approval/benefit amount? How is the benefit amount calculated for self employed people? 3. Will the CARES Act additional \$600 be retroactive like unemployment benefits? 4. Any idea on a timeline for when self employed people could start to see benefits?

Answer: We are diligently working through those applications over the next couple weeks. Continue to report your weekly claim and you will be paid all back weeks. The weekly claim system will be updated soon to allow self employed to accurately input their earnings for the week.

38) I worked part-time for a community college-they laid me off when a pandemic happened, told me to get unemployment. Which I did. I am also an independent hairstylist where the basic of my income comes in. I am receiving benefits from my employer (not much). I applied as an independent contractor. Haven't heard a thing.

Answer: If you filed a claim for unemployment insurance, if you had enough wages from your regular employer, you may be eligible for a regular Iowa claim. If that is the case, you will be paid on that claim type.

39) How will we know when our claim has been processed? Email or phone call or letter?

Answer: We are diligently working through those applications over the next couple weeks. Continue to report your weekly claim and you will be paid all back weeks. After your application has been reviewed, you will be contacted by email and also a letter in the mail.

40) Is there a time frame from when we've already submitted our claim to when we will know our benefit amount and when we can anticipate a payment??

Answer: We are diligently working through those applications over the next couple weeks. Continue to report your weekly claim and you will be paid all back weeks.

41) The benefit inquiry still shows not eligible, self employed for 10 years and have submitted initial claim on 3/27 and income verification but benefit inquiry still shows ineligible?

Answer: We are diligently working through those applications over the next couple weeks. Continue to report your weekly claim and you will be paid all back weeks.

42) If I'm self employed but also work at another job. Can I apply for both as all jobs are closed due to COVID?

Answer: If you filed a claim for unemployment insurance, if you had enough wages from your regular employer, you may be eligible for a regular Iowa claim. If that is the case, you will be paid on that claim type.

43) Self Employed Hairdresser is the Main Job. 2nd Job is 10 hours at a business that is still open. She has been given 3 or 4 different answers on how unemployment works. First the unemployment is being paid based on the 10 hours, not on the main job. She tried to file the Self employment piece and was told that since she qualified based on the 2nd job she couldn't qualify based on the primary job. Except the 2nd job is only 10 hours per week. So currently her check for this week she was told would be \$34. And they hope it helps. Also, what about the additional \$600? Originally they told her she couldn't get it. Then she talked to someone else who said she could. So far, she hasn't gotten any checks but is wondering if the \$34 is all she is getting or if she can get the additional \$600. Also, is there any way to qualify based on her main job, not on her 10 hour per week job so her payment per week would be larger?

Answer: If you filed a claim for unemployment insurance and you had enough wages from your regular employer, you may be eligible for a regular Iowa claim. If that is the case, you will be paid on that claim type. Any earnings that you are paid, need to be reported on your claim. Those earnings can reduce your weekly benefit amount.

44) What is the direct support like for those of us who have individual questions regarding our specific (already filed) claims, is there a specific number we could call to speak to someone who is an expert in our unique self-employed type of claims?

Answer: The customer service line is set up to go to the next available agent. The team does their best to answer the questions. Many of your questions can be answered on our website or watching the video explaining the PUA process. <https://www.youtube.com/watch?v=a19WnMPwgQM>

45) I own a one person business-I just found I can get the PPP, however it only covers about 1/3 of my normal days wages. Can I still file PUA?

Answer: Yes. Just report those wages are paid.

46) How come some people are getting confirmation emails when they submit their proof of income and others aren't?

Answer: An automatic email is sent when the proof is uploaded. It is important that the email be entered correctly as the email will go directly to the email address provided as it is typed in. Also, it would be a good thing to check the SPAM folder of your email.

47) I am self employed but have small gigs (less than \$500/mo) that are W2s. can I also file under the PUA with my 1099s?

Answer: Yes.

48) I am a self employed hairdresser. I also work part time as a secretary. I have filed unemployment as a hairdresser. The company I work for as a secretary has received a PPP loan. Will my unemployment as a self employed hairdresser affect the PPP loan for the other job?

Answer: File and you may be eligible for a regular Iowa claim. Any amount you are receiving from your employer for the PPP, needs to be reported on your weekly claim. That amount will affect the amount you are eligible to receive weekly. You will just need to report wages you earn.

49) If a farmer's income only includes sold grains and he is not selling now due to extremely low prices, is he eligible for unemployment?

Answer: Yes, a farmer can be eligible.

50) I am not sure when to apply for unemployment. I work as an Independent sales rep for one company so really am self employed. I also am a statutory employee for another company so they do take taxes out of my checks. I am a sales rep that calls on furniture stores in the state of Iowa and a few in WI. I work for commission ONLY so I have money coming in this month but have not been working. I will have very little coming in next month and probably a stand still the following month. I get paid on paid invoices only so I am a month behind. How do I start? Do I sign up for two separate? Confused!

Answer: File one claim. The wages are reportable when earned. If you receive money this month for prior work performed, it is not reportable.

51) I have confirmation number as of April 3, but weekly claims states "Your claim is monetarily ineligible." So it is unclear whether I am eligible to proceed with the weekly claim after reading "Your claim is monetarily ineligible."

Answer: Continue to file your weekly claim. After your application is reviewed, you will receive those back payments.

52) I didn't have my 2019 taxes done when I filed my claim so I sent in bank statements. Is that proof enough? or do you need something specific?

Answer: That proof is fine. If we need additional information, we will contact you.

53) I filed 3 weeks ago and provided my income 3 times. The 3rd time I was asked via email to do so. I still have no updates as to when and how much I'll get. I'm self employed

Answer: If you have sent your information, please just wait for those to be reviewed.

54) Any idea of how long until we are approved for unemployment? I applied three weeks ago, and I am still getting denial letters.

Answer: We have not sent denials for the self employed, so we are still going through those applications.

55) If I turned in my 2018 tax information right now but will submit my 2019 later on when it's complete will I get the minimum plus the extra \$600 or just the minimum until the 2019 is turned in?

Answer: Your weekly amount will be based on what you have provided. If you have questions on the amount you are eligible for, you will have the right to appeal.

56) Are we supposed to keep applying every week?

Answer: You only need to file your week your weekly claim each week. You do not need to file a new initial claim application each week.

57) I just submitted my 2018 taxes because my 2019 are unreadable, I was told I will only receive the minimum amount of unemployment due to using 2018 taxes. Will I still get the \$600 also?

Answer: We will review your wage information that you provide. If you do feel the weekly is not as high as you think it will be, you can appeal.

58) My husband and I run an llc together but it is in his name. We both filed but he is approved and I'm still monetarily ineligible. how can I show my income other than our joint taxes?

Answer: If your tax return was completed together, you will need to provide the return to us in a separate submission.

59) On "submit proof of income" section, do we provide the entire 1040 or only the schedule C?

Answer: Schedule C is all we need. You can provide only that section if that is easier for you.

60) To add to my earlier question basically if we haven't been asked for additional information from IWD then we should be good. I did the PUA when it first came out and have not heard anything, so just be patient and hopefully it will be approved.

Answer: That is correct.

61) I submitted my 2019 taxes for my proof of income nearly 2 weeks ago. My first year of self employment (I began Jan 2019) was counted as a loss on my taxes. Does that disqualify me from receiving payment?

Answer: If you had a loss in your business, you will be eligible for the minimum PUA payment \$203 per week.

62) That is the hard part. It is so confusing to know if you are approved or not.

Answer: You should receive information on the results very soon.

63) What are the income minimums you have to show in order to receive benefits? How is the amount set?

Answer: There is no minimum income that you need to have earned. If you can prove that you were working or have proof that a job was supposed to start, you may be eligible for PUA payments. The calculator for the amount you are eligible for is dependent on your earnings and the number of dependents you have.

64) I am still working as a childcare provider but my income has went down. Is there a certain amount that it has to go down before I would qualify for self employment?

Answer: You can file a claim at any time. The amount you are eligible for will depend on the amount of earnings you are still making per week. You must report that amount on your weekly claim.

65) If we are self employed and have a reduction in income and maybe don't qualify for the minimum through the state, because we're still receiving some income, would we still qualify for the extra \$600/wk through the CARES act?

Answer: You must be eligible for an unemployment insurance payment of at least \$1 to be eligible for the additional \$600 payment per week.

66) I am a self-employed hair stylist. I have submitted 3 claims and uploaded taxes to the website. When checking benefits on your site it states I am monetary ineligible. What does this mean?

Answer: We are still working through the self employment applications to determine eligibility. You should continue to file your weekly claim and you will be paid any back pay that you are eligible for.

67) I am providing care for my granddaughter and am receiving payment from child care assistance for a total of 265.00 per week. Would I be able to file?

Answer: If you had other wages in the last year, you can file and potentially be eligible for benefits. You would need to report any wages you are being paid for the care of your granddaughter.

68) If you already submitted your tax information how long after should you expect to wait for your first payment?

Answer: We are still working through the self employment applications to determine eligibility. You should continue to file your weekly claim and you will be paid any back pay that you are eligible for.

69) If you get the green letter that says the application is denied, does this mean we didn't apply correctly?

Answer: The green sheet does not mean you are ineligible. Please disregard that letter if you are unemployed. We are still working through the self employment applications to determine eligibility. You should continue to file your weekly claim and you will be paid any back pay that you are eligible for.

70) If it goes by SSN, why is that not proof of income if I file taxes?

Answer: Iowa Workforce Development does not have access to tax returns that you have submitted.

71) Why does the PUA dependents go from 1 to 4? example single parent with 2 kids, that isn't listed in the qualification amount?

Answer: A person eligible for PUA can have 2 or 3 dependents. The maximum payments for dependents are as follows:

- 0 dependents: \$481
- 1 dependent : \$500
- 2 dependents: \$518
- 3 dependents: \$545
- 4 dependents: \$591

72) I was able to make two weekly claims on Sunday. Does that mean I did everything right?

Answer: Yes, you should continue to file your weekly claims and you will receive back payments.

73) I see it says that child support will be deducted from PUA payments? So if I typically pay those automatically would I stop those payments?

Answer: If you have a requirement by Child Support Recovery to pay child support, those payments will be deducted from your payments.

74) I have a benefit payment ready to pay out next week, the total that I see on the benefit inquiry, will the \$600 be on top of that and back paid also?

Answer: You will receive the \$600 payment on top of that. That additional payment is not currently displayed on that screen.

75) If it's showing a dollar amount under benefits inquiry does that mean we are approved?

Answer: Yes, and the amount will display when your claim has been approved.

76) PUA required either a tax return, 1099A, or last pay stub. However, there is a file size limit and number of allowed attachments. I submitted as many pages of my return as possible, but was not able to send all the pages. Will I be contacted or allowed to submit more if needed?

Answer: If more information is needed, you will be contacted.

77) So if I'm earning more per week than the maximum payment (\$591) I will get denied. But can I get the extra \$600 through CARES? I'm losing over \$2k/mo and I'm wondering if I can at least get the \$600/wk to cover my lost income.

Answer: If your weekly benefit amount is \$591, you will no longer receive a payment from IWD if you have earnings of \$606 or above. You are only eligible for the weekly additional payment for \$600 if you receive at least \$1 in payment from IWD.

78) My green sheet does list my wages. So does that mean I do not need to verify my income again?

Answer: That is correct. No additional information is needed.

79) My benefit inquiry has this statement: "Your claim is monetarily ineligible". What does this mean?

Answer: We are still working through the self employment applications to determine eligibility. You should continue to file your weekly claim and you will be paid any back pay that you are eligible for. If the screen says that, we have not completed our review of your application.

80) We had gross revenue of \$68k but when we look at our Schedule C our income is \$0 after deductions. What will our benefit amount be? The minimum amount?

Answer: If your income is \$0 after deductions, you would be eligible for the minimum PUA payment for \$203 per week.

81) My husband and I are both self-employed - How do we claim our dependents? We have 3 kids. Does one of us claim them all?

Answer: Only one of you can claim each dependent. You can choose how you want them separated.

82) How are direct deposits made when we haven't given our bank info? When is that info taken?

Answer: When you file a claim for unemployment, there is a page to make a selection for your payment method. If you did not input information for a checking account, a debit card will be mailed to you.

83) My application was filed in late March but we have not received any email confirmation, and have claimed every week since. Why have we not received any email conformations?

Answer: If you submitted proof of income, you will receive an email when that application is approved. You won't get weekly emails.

84) If I'm currently being paid overtime for work already completed; how should I report that?

Answer: Wages are reportable from your employer for the week you earned it. If you did not work the current week or are being paid for back work completed, you do not need to report that amount on your weekly claim.

85) Asking for my mom who owns a bed and breakfast, no clients since February. Will she qualify and get back paid? She has already filed but is waiting for approval. She used 2018 taxes.

Answer: She can file a claim and will be eligible if she currently does not have any clients or income coming in.

86) I own a commercial cleaning business and have lost some but not all contracts. If my claim is approved based on what I've already lost but then lose more contracts does the weekly amount change?

Answer: You can file and be eligible. You will just need to report your earnings each week.

87) Does your first payment from PUA benefits include the back pay from the previous weeks you were unemployed or when will that be issued? Will we also be back paid the additional \$600 per week?

Answer: Your first payment will include any prior weeks that you have reported as well as any \$600 payments for prior weeks you were eligible for.

88) I play music at nursing homes. My last job was on March 14. The first week alone I had 8 jobs cancelled. I applied for unemployment, but it didn't start until the week ending April 4 and April 11. Can I claim the two weeks before?

Answer: You may be eligible for back payments. You will need to contact our office to request your claim be backdated.

89) Is the \$600 taxed?

Answer: Yes it is taxable income.