

Essential Info for Advising Families on Unemployment Insurance, WIC, and SNAP

The far-reaching health and economic effects of COVID-19 have resulted in significant loss of family income and made it even more difficult for many low-income households to afford to meet their basic needs.

In March 2020, the **Families First Coronavirus Response Act** was passed. It impacts the eligibility and/or application and re-certification process for Unemployment Insurance, WIC, and SNAP.

How this impacts the families you support:

- ✓ Many **more families will be eligible** for benefits than before.
- ✓ Families may be eligible to **increased benefits** if they already have them.
- ✓ It will be **easier to re-certify** or maintain these benefits than in the past.

What you can do:

- ✓ **Use this job aid** as a reference tool when you advise families about changes to the benefit programs.
- ✓ We will try to keep you updated on major changes that pertain to each program. You should also **watch for any local updates** in your state.

Unemployment Insurance (UI)

*The **Families First Coronavirus Response Act** greatly expanded unemployment insurance. Many workers who were not previously covered are now eligible.*

WHAT IS UNEMPLOYMENT INSURANCE?

UI provides unemployment benefits -- usually in the form of weekly payments -- to eligible workers.

WHO IS ELIGIBLE FOR UI?

In general, you must be unemployed through no fault of your own, and meet certain other eligibility requirements for your state.

Some key changes to eligibility:

The new federal law has greatly expanded eligibility for UI. For example, you may now be eligible if any of the following are true:

- Your employer permanently or temporarily laid you off due to coronavirus measures.
- Your employer reduced your work hours due to coronavirus measures.
- You are self-employed and have lost income due to coronavirus measures.
- You're quarantined and can't work due to coronavirus.
- You're unable to work due to a risk of exposure to coronavirus.
- You can't work because you're caring for a family member due to coronavirus.

TO APPLY FOR UNEMPLOYMENT INSURANCE ...

Implementation of the federal law varies by state. Each state has its own application form and process, so you must apply where you live.



[Find the UI program in your state.](#)

Select your state from the directory, then follow the links to find details of your state's program, including how to apply.

Important note

At this time of significant change and increased need, the application process for UI may require patience and persistence:

- States are currently updating their programs to respond to recent federal law changes, so you may see a link to specific information related to those changes. **If you don't see updated information yet on your state's site, you should still apply.**
- Also, many state websites, phone numbers, and unemployment systems are overwhelmed by extremely high levels of traffic. State unemployment agencies ask that you please be patient if you have trouble getting to a website or filing your claim. They suggest that you **try at different times of the day ... and keep trying!**

Not sure if you're eligible?

If you're not sure if you meet the requirements for **Unemployment Benefits**, you should try applying. States keep expanding who is eligible, and there's no penalty for being rejected!

WIC Special Supplemental Nutrition Program for Women, Infants, and Children)

The **Families First Coronavirus Response Act** provided \$500 million in additional funding to WIC and gave states important flexibility in serving eligible families.

WHAT IS WIC?

WIC provides the following benefits to eligible women and children:

- Supplemental nutritious foods
- Nutrition education and counseling at WIC clinics
- Screening and referrals to other health, welfare, and social services

WHO IS ELIGIBLE FOR WIC?

In general, the target populations for WIC are:

- ✓ Pregnant, postpartum, and breastfeeding women.
- ✓ Infants and children up to age five.

To be eligible, you must:

- Meet income guidelines;
- Be a resident of that state; and
- Be assessed as being at "nutritional risk" (i.e., have at least one of the medical or dietary conditions on the state's list of nutrition risk criteria).

Use the [WIC Pre-screen tool](#) to see if you may be eligible for WIC.

TO APPLY FOR WIC ...

Implementation of the federal law varies by state. Each state has its own application form and process, so you must apply where you live.



[Find WIC offices in your state.](#)

Select your state from the directory, then follow the links to find details of your state's program, including how to apply.

Some key changes to application/certification:

- States can **waive the physical presence requirement** for certification and recertification appointments.
- States can **extend certification periods** to keep issuing benefits while staff develop the capacity to offer telephone or video certification appointments.
- States can **waive any additional regulatory requirements** that are impeding service or are not feasible to meet during the pandemic.

SNAP Supplemental Nutrition Assistance Program

The **Families First Coronavirus Response Act** expanded SNAP eligibility and gave states more flexibility in administering the program.

WHAT IS SNAP?

SNAP provides nutrition benefits to supplement the food budget of eligible families, so they can purchase healthy food and move towards self-sufficiency.

WHO IS ELIGIBLE FOR SNAP?

In general, SNAP eligibility is based on resource and income limits.

Some key changes to eligibility:

- States have the discretion to **increase who is eligible** for SNAP and to **increase the amount of SNAP** aid families are eligible for.
- States can provide **emergency supplemental SNAP benefits** to deliver more food assistance to struggling families who are not yet at the maximum benefit amount. This will pertain to many of our families, who are working and not receiving the maximum allocation of SNAP for their families.
- Nation-wide, **adults without children cannot be required to work** for SNAP benefits during this time.

- For **children who are no longer receiving school meals due to school closures**, states can:
 - Provide meal-replacement benefits for households already receiving SNAP.
 - Make "issuances" to households with school-age children that are not already enrolled in SNAP.

TO APPLY FOR SNAP ...

Implementation of the federal law varies by state. Each state has its own application form and process, so you must apply where you live.



[Find SNAP in your state.](#)

Select your state from the directory, then follow the links to find details of your state's program, including how to apply.

Some key changes to application/certification:

- States can **waive the requirement to complete an in-person interview** and state
- States can **extend the certification periods** so families can keep receiving benefits.