



UNEMPLOYMENT INSURANCE

For Self-Employed, Contractors, Gig Workers, and 1099s

S.C. DEPARTMENT OF EMPLOYMENT & WORKFORCE



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SELF-EMPLOYED, CONTRACTORS, 1099S, ETC.

I am self-employed, contractor, gig worker, file 1099 or church employee and have been denied unemployment insurance. What do I need to do?

You were denied the regular state unemployment insurance benefits. This is the first step in the process to receive federal funds coming from the CARES Act. You are still potentially eligible for PUA which is provided through this Act.

When we are able to process these applications, as per DOL guidance, you will receive a notification by email, text or phone call explaining the next steps in the process.

We have encouraged individuals to go ahead and apply in our system because, if you are eligible under PUA, the benefits will be paid retroactively.

There is nothing additional you need to do at this time.

I'm self-employed. Your system shows my status as "ineligible." What do I need to do?

At this time, there's no action needed on your part. You will receive an initial denial. You do not need to file an appeal. Once the CARES Act and PUA is activated within our system, we will retroactively pay out benefits.

Who do I list as an employer if I'm self-employed, 1099, gig employees, etc.?

Use the name you provide when filing with the IRS.

If I don't have a federal EIN number what do I use?

Use your Social Security Number.

What if I don't have pay stubs, what do I use as proof of payment?

Use your tax documents. If you have not filed 2019 taxes, use your 2018 tax documentation.

I am self-employed 501(c) and my earnings are taken from my personal income tax each year, therefore my gross earnings for the week are \$0. How should I complete this field?

Because the system is not built for the self-employed, this field is a requirement for unemployment insurance. Fill the field with \$1 to proceed to the next screen.

I am adding an employer to my employment history, where do I upload employer documentation while filing out my initial claim?

The last line of the screen says provide any supporting documents you have. Under the checkboxes there is a button labeled *Upload*. When you click this button it will allow you to select documents from your computer to upload into the system.



Are my benefits going to be taxable?

Yes. The system will automatically pay out the full benefit amount, for which you will have to pay federal and state income tax. However, as you complete the application you can choose, when prompted, to have taxes withheld from your benefits.

This will also apply to any benefits you receive through the CARES Act programs.

I was denied benefits and appealed the denial. What happens now?

If you appeal your denial of benefits, our system will dismiss the appeal so that you can proceed with the PUA process when our agency notifies you.

Why does my claim say I have \$0?

Individuals who are self-employed or who are monetarily ineligible will always have \$0 on their claim, but they will be switched over or told how to apply for PUA once it becomes available.

If I am found eligible and begin receiving benefits, is there anything else I will need to do?

Each claim week, Sunday to Saturday, you will need to file a weekly certification. A certification means that you are confirming the information submitted for the claim week is correct and that you should continue receiving unemployment insurance benefits for that week.

Once you have submitted your initial claim, you must login to the system every week to certify that you are still unemployed in order to continue receiving benefits.

My appeal was dismissed. I am self-employed, contractor, gig worker, file 1099 or church employee, was denied benefits, appealed the denial and have now received a letter saying that my appeal was dismissed.

You were denied the regular state unemployment insurance benefits. This is the first step in the process to receive federal funds coming from the CARES Act. You are still potentially eligible for PUA which is provided through this Act.

Because this is a part of the process, you do not need to appeal. If your appeal was dismissed, our team reviewed the appeal and it was determined that the claim was possibly eligible for PUA and did not need to proceed through the appeals process.

When we are able to process these applications, as per DOL guidance, you will receive a notification by email, text or phone call explaining the next steps in the process.

We have encouraged individuals to go ahead and apply in our system because, if you are eligible under PUA, the benefits will be paid retroactively.

There is nothing additional you need to do at this time.

Virtual Meeting: Unemployment for the Self-Employed

This virtual meeting was recorded on April 17, 2020 to walk individuals who filed for unemployment insurance as self-employed, contractor, gig worker, 1099 and more, through the applications process.

[View the meeting here.](#)

Or visit our SC DEW YouTube page to view the video.

CHART: Unemployment Insurance Guide to the CARES Act

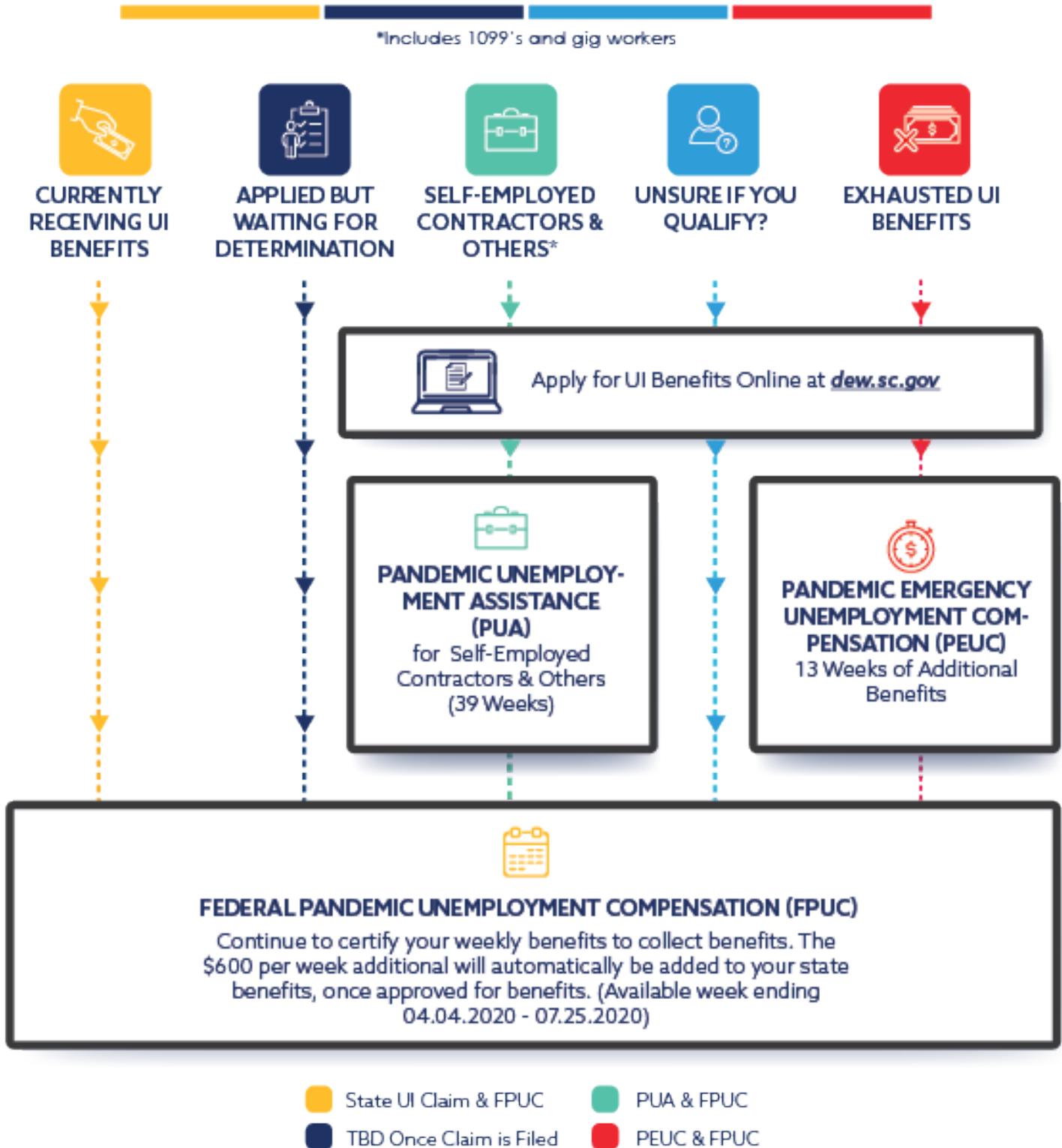


CHART: Comparison of **BENEFIT PROGRAMS**

	SC Unemployment Insurance	SC Extended Benefits	\$600 (Federal Pandemic Unemployment Compensation - FPUC)	Pandemic Emergency Unemployment Compensation (PEUC)	Benefits for Self-Employed and those not Eligible for UI (Pandemic Unemployment Assistance - PUA)
WHO IS THIS FOR?	Unemployed workers who are unemployed through no fault of their own.	Individuals who have exhausted regular UI benefits during periods of high unemployment - triggered by SC law.	Individuals receiving regular UI, EB, PUA, or PEUC.	Individuals who remain unemployed after UI is no longer available.	Individuals whose employment or self-employment has been lost as a direct result of COVID-19 and are not eligible for regular UI, EB, or PEUC, including exhaustees.
WHO DOES THIS SPECIFICALLY EXCLUDE?	Individuals who are unable to work or those who do not have a recent earnings history.				Excludes individuals able to telework with pay or individuals receiving paid leave.
ELIGIBILITY REQUIREMENTS	<ol style="list-style-type: none"> 1. Unemployed through no fault of their own; 2. Able, available, and actively seeking work; 3. Has registered for work with SCWOS; 4. Has not earned excess wages; and 5. Has not refused work. 	If available, Extended Benefits may start after an individual exhausts other UI benefits.	Individuals must have an active benefit claim under state or federal law.	Individuals must have exhausted state benefits or the benefit year has ended, and the individual is not currently eligible for UI.	Individuals must provide self-certification that the individual is otherwise able and available except that the individual is unable to work because of COVID-19.
MONETARY ELIGIBILITY REQUIREMENT	Must have earned at least \$4,455 in covered employment during their base period. The base period is either the four oldest of the last five completed calendar quarters or the last four completed calendar quarters. Additionally, the total amount of wages in the base period must be at least 1.5 times the wages earned in the highest earning quarter.		Must meet state minimum monetary requirements to establish a claim.	Must meet state minimum monetary requirements to establish a claim.	Similar manner to regular state UI benefits. Self-employed must provide information to establish eligibility.
AMOUNT RECEIVED	Between \$42 and \$326.	Between \$42 and \$326.	\$600 per week in addition to regular benefit amount.	Weekly benefit amount from the prior benefit year plus the \$600 FPUC payment.	Weekly benefit amount under state UI law plus the \$600 FPUC payment.
FUNDING	State (the UI trust fund is comprised of taxes SC employers pay on their payroll).	Federally funded (authorized under the Families First Coronavirus Response Act through 12/31/20).	100% federally funded.	100% federally funded.	100% federally funded.
DURATION	Up to 20 weeks of full UI benefits.	Additional 10 weeks of UI benefits.		Additional 13 weeks of benefits.	39 weeks of benefits total, including regular UI and EB weeks.
TIMEFRAME			Effective from the claim week ending April 4, 2020 through the claim week ending December 26, 2020.	Effective from the claim week ending April 4, 2020 through the claim week ending December 26, 2020.	Effective for the claim week ending February 8, 2020 through the claim week ending December 26, 2020.