

FAQ on Unemployment for California Freelance Musicians

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Do I really qualify for Unemployment? Any California worker (that's you) must meet three eligibility requirements to collect unemployment benefits in California:

1. Your past earnings must meet certain minimum thresholds.
2. You must be unemployed through no fault of your own, as defined by California law.
3. You must be able, available, and actively seeking work.

For regularly working musicians, this generally means that ***any week we are not hired by an employer we qualify for these benefits***. Yes, you read that correctly. This is especially helpful during the summer, or during apocalyptic global pandemics.

What if I have a side hustle? Do I still qualify? If you make over \$450 a week through a side hustle like teaching or driving for uber, you may not qualify for unemployment benefits, even if your orchestra/gig work has dried up.

How does it work? If you qualify for unemployment, you will receive a debit card in the mail. Payments are electronically deposited in this account. If you qualify for the maximum, you will receive \$450 a week.

For more information visit: https://www.edd.ca.gov/about_edd/The_EDD_Debit_Card.htm

How do I apply? You can file a claim online [here](#). You can also call 1-800-300-5616. Representatives are available to help you Monday through Friday from 8 a.m. to 12 noon (Pacific time) except on [state holidays](#). I often call in, I find it to be faster than trying to do it online.

What documents will I need in order to apply? Make sure all of the information [on this checklist](#) is easily accessible to you before you call in.

How much money will I get? The state determines how much money you qualify for based on your work history. Many of us qualify for the maximum, which is about \$450 a week.

How will I get paid? You will receive a debit card in the mail. Payments are electronically deposited in this account. If you qualify for the maximum, you will receive \$450 a week.

Does this money get taxed? Yes, payouts from the state count as taxable income. You can choose to have taxes taken out at the front end (your payout will be smaller), or you can choose to have it taken out during tax season later.

I'm not sure if I meet the requirements for unemployment, what should I do? Call in or fill out an application anyway. If you have lost work due to coronavirus, you absolutely should tell the EDD that you are unemployed as a result of a disaster or emergency. You may be eligible for special benefits even if you don't qualify for regular benefits.

Will I still qualify if I am working part-time? Any

income you make during your unemployment pay out periods should be reported when you fill out your bi-monthly application to renew your benefits. If you are being paid in cash or Venmo by students, for example, you are still **technically** required to report this income. It may lower your unemployment payout for that week.

Am I allowed to say yes to a gig while receiving unemployment? Yes, of course. When the time comes, you will simply indicate that particular gig on your bi-monthly form, and it will be deducted from your weekly payout. If you start gigging a bunch you will simply stop qualifying for weekly benefits due to being back at work, but if they dry up again, you can always go back on unemployment.

Am I allowed to turn down a gig while receiving unemployment? You can still collect **unemployment benefits** after refusing a gig, but only if the gig offered is not considered "suitable employment." A job with overly demanding physical requirements or too low of a wage (as compared to your previous job experience) likely would not be considered suitable. For more information check out [this website](#).

Can I leave town while receiving unemployment? If you travel out of state on a vacation or to visit friends you should indicate that you are unavailable for work on your forms, and you will not be entitled to benefits during your trip. However if you travel for the purpose of looking for a job or attending a job interview, you can claim your benefits.

I feel guilty/ashamed of filing for unemployment, what should I do? You should file anyway. Unemployment is not a "handout" in any situation. We all pay into it so that, if things go wrong, we have a safety net. That is the whole point of the social contract we call government. People catch tough breaks. Be kind to yourself and others.