

Unemployment

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Unemployment

The American unemployment system is a federal mandate imposed on the states. Legally employed people and their employers pay into the system and the employees are allowed to collect if they lose their job only after they have been employed for a specific period of time even if you worked for several successive employers. Pay is based on the average of the previous three months recorded income and is capped in most states between \$350 and \$500 a week.

Cheating Employers

An employer is penalized for releasing employees who enter the unemployment system by increased unemployment fees. This is an incentive, especially for small businesses, to deny unemployment benefits by claiming a justified firing.

Justified firing that leaves you ineligible for unemployment includes:

- insubordination (having a hostile attitude towards boss can also be considered being insubordinate)
- stealing
- absenteeism/ no call-no show
- frequent tardiness
- willingly walking off the job, voluntary quit, not showing up for 'company investigations' after being sent home.
- Not keeping licenses, certificates, industry required continuing education, etc. current.
- work place violence or threats of violence/bazaar behavior
- drinking/drug use on job/ failing a drug test (though some may hire you back after a rehab depending on profession, state, or company policy.)

Unemployment eligible firing includes:

- Lack of work
- real layoff due to business closing, disaster, etc.
- Using Employment-at-will laws to let someone go without needing reason.
- Any other reason not mentioned as justifiable.

Notice that this does not include performance issues like missing sales quotas, not being a good fit for the industry, being 'not well liked', etc. Yes, in most states, non-union jobs can just let you go out of the blue - due to employment at will but unemployment is a separate issue.

The preferred method employers use is write-ups to screw wage slaves out of the money Corpgov takes from pay every week. Now, a common myth is that if you simply refuse to sign, they will have no proof to show the unemployment office! There is no law forcing you to sign, BUT - most of the time, though, not signing can be used as an example to prove you had a 'bad attitude' or a 'problem with authority' to unemployment. Better, and a bit lesser known, is that you can counter-document. You have the right to write a comment on the same piece of paper if you feel you have been disciplined unjustly. Be careful with the wording. Make sure you get a copy, and if there is not room on the write-up, be sure to write "comment attached" on it as some greedy places will "lose" it.

Even if your boss tries this dirty trick, you can usually try to sort it out in the telephone hearing or by speaking honestly to the state human services office worker. Sometimes this works, sometimes not as some unemployment workers tend to sympathize with the employers. If it looks like the company is somehow going to win and get you denied, you could think about calling a lawyer and see if you have a case to sue the joint for unfair labor practices. Some employers may drop the "justified termination" act and will sometimes settle for a nice sum of cash (most of which will go to the law firm). However, the courts take long periods of time with multiple appearances needed. If the job was a throw-away job that paid peanuts to begin with, it could be best to forget about it and start looking for more work.

Extension

Benefits run out in most states after six months although during times of high unemployment federally funded extensions could keep you on the gravy train for much longer. In most states enrolling in college will be reported and automatically kick you out of the unemployment payment system.

Logging

You might get audited so keep a job search log as required by law going even if it is fake, in most places you can keep listing the same places you can even show up and be a jerk at the interview once or twice but check the rules in your state, if you travel for fun just log that as a job search, write down the names and phone numbers of a few places you see on the roadside. Two minutes a week logging your "job search" can keep you on the gravy train and out of trouble. One of our contributors backpacked through Europe dutifully logging his visits on the state unemployment website to vineyards and castles as a long out of state job search complete with contact information, his state debit card stayed full of cash as he vacationed for three months.

Another means of logging for job searches is to send faxes to prospective employers. Type up a cover letter with the name and fax number of the company you're contacting, and include your resume on page 2. When the fax machine prints out the "report page" of your fax, it will include a compressed version of the cover letter. Keep that for your files.

Work the System

Lots of bong heads and boarders do the US Forest Service fire fighter, ski lift operator cycle year after year. They build up just enough hours of unemployment credit at these slacker jobs to ride out spring and fall living off of the man while faking their job search records. Remember always apply for jobs making very high salaries during unemployment "job search" the worst case is you are not hired, best case you are hired as a brain surgeon or rocket scientist for two weeks until they discover you are totally unqualified and give you a \$50k severance package.

To supplement your unemployment check see [Get a Job](#) for ideas on making cash while staying off the radar.



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