

# Unemployment Benefits for Workers Impacted by the California Wildfires and Straight-Line Winds Disaster

February 5, 2025

Workers who become unemployed for reasons directly attributable to a presidentially declared [major disaster](#), such as the [California Wildfires and Straight-Line Winds](#) disaster (hereinafter, “the California Wildfires disaster”), may be eligible for income support based on their work history through Unemployment Compensation (UC) or Disaster Unemployment Assistance (DUA). For many disaster-affected unemployed workers, regular state UC benefits will provide weekly income support. Unemployed workers who are ineligible for UC benefits may be eligible for weekly income support through DUA benefits.

This Insight provides background on UC and DUA eligibility and benefits. It also provides information on applying for UC and DUA in California.

## Unemployment Compensation

The UC program pays weekly cash benefits to workers who become involuntarily unemployed for economic reasons and meet state eligibility rules. Although there are broad requirements under federal law regarding UC benefits, the specifics are set out under state laws. States administer UC benefits with U.S. Department of Labor (DOL) oversight, resulting in 53 different UC programs operated in the states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. State unemployment taxes finance the UC benefits.

For more information, see CRS In Focus IF10336, [The Fundamentals of Unemployment Compensation](#).

## UC Amount and Duration

UC benefit calculations are generally based on wages for UC covered work over a [four-quarter base period](#). Most state benefit formulas replace half of a claimant’s average weekly wages up to a weekly maximum. There is considerable variation by state in the [maximum weekly UC benefit amount](#)—ranging from \$235 to \$1,033 as of July 2024. California’s [maximum weekly benefit amount](#) is \$450.

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IN12503

Under current state laws, [the maximum duration of UC benefits](#) ranges from up to 12 weeks to up to 30 weeks, with most states providing up to 26 weeks (including California).

## Disaster Unemployment Assistance

DUA benefits are authorized by the Robert T. Stafford Disaster Relief and Emergency Relief Act ([42 U.S.C. §5177](#)), which authorizes the President to issue a major disaster declaration after state and local government resources have been overwhelmed by a natural catastrophe or “regardless of cause, any fire, flood, or explosion in any part of the United States” ([42 U.S.C. §5122\(2\)](#)).

DUA benefits are federally financed. DOL oversees the DUA program and coordinates with the Federal Emergency Management Agency (FEMA) to provide the federal funds to the state UC agencies for payment of DUA benefits and state administrative costs based on agreements with DOL.

For additional information, see CRS Report RS22022, [Disaster Unemployment Assistance \(DUA\)](#).

## DUA Availability and Eligibility

FEMA maintains [information on current disasters](#) identifying where DUA may be available for certain counties or for an entire state. For the California Wildfires disaster, [DUA is available in Los Angeles County](#).

The DUA program provides income support to individuals who become [unemployed as a direct result of a major disaster](#) and are *ineligible* for regular UC benefits (or who have no remaining entitlement to UC). [DUA regulations](#) define eligible unemployed workers to include

- the [self-employed](#),
- workers who become unemployed as a [direct result of the major disaster](#),
- workers [unable to reach the place of employment](#) as a direct result of the major disaster,
- workers who [were to begin employment](#) and do not have a job or are unable to reach the place of employment as a direct result of the major disaster,
- individuals who [become the primary earner or major support](#) because the head of the household has died as a direct result of the major disaster, and
- workers who [cannot work because of injuries](#) caused as a direct result of the major disaster.

## DUA Amount and Duration

DUA benefits are generally calculated by state UC agencies by applying relevant provisions of the state law for UC in the state where the disaster occurred. The [maximum weekly benefit amount](#) is equivalent to the state UC maximum (\$450 in California).

[Under federal regulations](#), the [minimum DUA weekly benefit amount](#) is the equivalent of 50% of the state’s average UC benefit. This is applied to workers who do not have a sufficient employment history to qualify for UC benefits (e.g., a new worker) and workers who would have received a DUA weekly benefit amount of less than the minimum amount based on application of state UC laws. For the California Wildfires disaster, the [minimum DUA benefit is \\$186](#).

Individuals must apply for DUA within [60 days after](#) the declaration date of the major disaster or 60 days from the time the President designates Individual Assistance availability. When applicants have [good cause](#), they may file claims later. However, applications filed after the 26<sup>th</sup> week following the declaration

date will not be considered. Currently, the [deadline](#) to apply for DUA based upon the California Wildfires disaster is March 10, 2025.

DUA benefits are available to eligible individuals for no longer than 26 weeks after the disaster declaration (July 12, 2025).

## DUA Proof of Earnings

Individuals must provide proof (e.g., income tax returns) within 21 days of employment or self-employment and earnings or documentation (e.g., employment offer letter) that employment was to begin on or after the date of the major disaster. If this documentation is not provided within the 21 days, DUA benefits would be denied and any benefits already paid would be considered overpaid and individuals would be required to repay them.

## How to Apply

Individuals are required first to file for UC. Workers who qualify for UC benefits receive them for the duration of weeks they are entitled to under state UC laws. If ineligible for UC, workers may apply for DUA. Workers who are eligible for fewer than 26 weeks of UC benefits may qualify for DUA benefits for the remaining weeks.

DOL maintains a [website](#) with links to each state's unemployment agency. For the California Wildfires disaster, individuals seeking either UC or DUA benefits should file for UC benefits first through [https://edd.ca.gov/en/unemployment/ui\\_online/](https://edd.ca.gov/en/unemployment/ui_online/). Additional instructions for how to apply for DUA benefits are available from the California Employment Development Department's [January 14, 2025, press release](#).

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