

Disaster Unemployment Assistance (DUA)

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Summary

Disaster Unemployment Assistance (DUA) benefits (42 U.S.C. §5177) may be made available pursuant to a presidential major disaster declaration within the Robert T. Stafford Disaster Relief and Emergency Relief Act (the Stafford Act), 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)).

First created in 1970 through P.L. 91-606, the DUA program provides income support to individuals who become unemployed as a direct result of a major disaster and are ineligible for regular Unemployment Compensation (UC) benefits (or have no remaining entitlement for regular UC). DUA benefits are federally financed. The Department of Labor (DOL) oversees the DUA program and coordinates with the Federal Emergency Management Agency (FEMA) to provide federal funds to the state UC agencies for payment of DUA and state administrative costs based on agreements with DOL and FEMA. DUA beneficiaries (because they are not entitled to regular UC) are not eligible to receive Extended Benefits (EB).

For more information, see CRS Report R45182, *Unemployment and Employment Programs Available to Workers Affected by Disasters*.

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Disaster Unemployment Assistance (DUA) benefits are available only to those individuals who have become unemployed as a direct result of a declared major disaster and who are not eligible for regular Unemployment Compensation (UC). First created in 1970 by P.L. 91-606, DUA benefits are currently authorized by the Robert T. Stafford Disaster Relief and Emergency Relief Act (the Stafford Act; P.L. 93-288, as amended).¹ The Stafford Act 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)). Based upon the request of the affected state’s governor, the President may declare a major disaster. The declaration identifies the areas in the state eligible for assistance. The declaration of a major disaster may make available the full range of disaster assistance available under the Stafford Act, including, but not limited to, the repair, replacement, or reconstruction of public and nonprofit facilities, cash grants for the personal needs of disaster survivors, housing, and unemployment assistance related to job loss from the disaster.

The UC program generally does not provide UC benefits to the self-employed, to those who are unable to work, or to those who do not have a recent earnings history.² However, when the President declares a major disaster, individuals who would typically be ineligible for UC (or who have exhausted UC benefits) may be eligible for DUA.³ In some cases, UC beneficiaries who had an entitlement to UC benefits of fewer than 26 weeks *and* who had become unemployed as a direct result of a disaster *and* exhaust their weeks of UC entitlement may be entitled to some DUA benefits. No more than a total of 26 weeks of total benefits (UC plus DUA) are allowable in this situation.

DUA Financing

DUA benefits are funded through the Disaster Relief Fund (DRF) administered by the Federal Emergency Management Agency (FEMA). The DRF is funded annually through discretionary appropriations on a *no-year* basis, meaning that any unobligated funds from a previous fiscal year may be used in future fiscal years. In general, when the balance of the DRF has become low, additional funding has previously been provided through annual and/or supplemental appropriations to replenish the account. The Department of Labor (DOL) administers the DUA program and coordinates with FEMA to provide the funds to the state UC agencies for payment of DUA benefits and payment of state administrative costs under agreements with DOL.⁴

DUA Eligibility

The individual eligibility requirements for DUA differ from the UC program requirements. First, an individual generally must have no entitlement to UC benefits. (UC beneficiaries who had an entitlement to UC benefits of fewer than 26 weeks *and* who had become unemployed as a direct result of a disaster *and* exhaust their weeks of UC entitlement may be entitled to DUA benefits.

¹ 42 U.S.C. §5177; regulations are found at 20 C.F.R. Part 625.

² For a basic summary of the UC program, see CRS In Focus IF10336, *The Fundamentals of Unemployment Compensation*.

³ For information on how unemployment and employment programs respond to disasters, see CRS Report R45182, *Unemployment and Employment Programs Available to Workers Affected by Disasters*.

⁴ For a summary of federal disaster assistance programs, see CRS Report RL31734, *Federal Disaster Assistance Response and Recovery Programs: Brief Summaries*. For additional information on the Disaster Relief Fund, see CRS Report R45484, *The Disaster Relief Fund: Overview and Issues*.

No more than a total of 26 weeks of benefits [UC plus DUA] are allowable in this situation.) For example, eligibility for DUA benefits does not necessarily require that the individual have a substantial work history and, in some cases, does not require that the worker be available for work (unlike the UC program requirements). In particular, the DUA regulation⁵ defines eligible unemployed workers to include

- the self-employed;
- workers who experience a “week of unemployment” following the date the major disaster began when such unemployment is 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 job as a direct result of the major disaster;
- individuals who have become the primary earner or major support for a household because the head of the household has died as a direct result of the major disaster;⁶ and
- workers who cannot work because of injuries caused as a direct result of the major disaster.

As with state UC programs, workers who do not have permission to work legally in the United States are not eligible for DUA benefits. Noncitizens must have a Social Security number and an alien registration card number in order to apply for DUA benefits.

Time Limit

Generally, applications must be filed within 60 days after the declaration date of the major disaster or 60 days from the time the President designates Individual Assistance availability.⁷ When applicants have good cause, they may file claims after the 60-day deadline.⁸ This deadline may be extended. However, initial applications filed after the 26th week following the declaration date will not be considered.

Eligibility Clarification

On November 13, 2001, DOL issued a new interpretive rule clarifying the definition of the phrase “unemployment as a direct result of the major disaster.” DOL issued this clarifying rule because the September 11, 2001, disasters presented a number of exigencies not anticipated by the

⁵ 20 C.F.R. §625.5.

⁶ The survivor who becomes the head of household is not required to have wage credits and could be eligible for DUA independently of whether the deceased household head would have been eligible for UC benefits.

⁷ FEMA’s Individual Assistance (IA) program provides financial and direct assistance to affected individuals and households. For details of the types of IA, see CRS In Focus IF11298, *A Brief Overview of FEMA’s Individual Assistance Program*.

⁸ The Disaster Assistance Deadlines Alignment Act (P.L. 118-44) modified the deadline for applying for DUA, which had previously been 30 days after the announcement of DUA benefits. The DUA application period now matches the registration period provided by FEMA for the Individuals and Households Program (IHP). The changes apply to all disasters declared on or after March 23, 2024. If the IHP registration period is extended, it is also applied to the DUA deadline. See Department of Labor (DOL), “Disaster Unemployment Assistance (DUA) Application Deadline Change,” Unemployment Insurance Program Letter (UIPL) 03-25, December 2, 2024, p. 1, https://www.dol.gov/sites/dolgov/files/ETA/advisories/UIPL/2025/UIPL%2003-25/UIPL%2003-25_A.pdf.

existing regulations. The action by DOL amended 20 C.F.R. §625.5 by adding a new paragraph (c) to read as follows:

§625.5 Unemployment caused by a major disaster.

(c) Unemployment is a direct result of the major disaster. For the purposes of paragraphs (a)(1) and (b)(1) of this section, a worker's or self-employed individual's unemployment is a direct result of the major disaster where the unemployment is an immediate result of the major disaster itself, and not the result of a longer chain of events precipitated or exacerbated by the disaster. Such an individual's unemployment is a direct result of the major disaster if the unemployment resulted from:

- (1) physical damage or destruction of the place of employment;
- (2) physical inaccessibility of the place of employment due to its closure by the federal government, in immediate response to the disaster; or
- (3) lack of work, or loss of revenues, provided that, prior to the disaster, the employer, or the business in the case of a self-employed individual, received at least a majority of its revenue or income from an entity that was either damaged or destroyed in the disaster, or an entity closed by the federal government in immediate response to the disaster.

Prior to the construction of this new rule, the phrase “unemployed as a direct result of a major disaster” had never been defined in the regulations. Although DOL issued the new clarifying rule in the wake of the September 11, 2001, disasters, the rule applies to any subsequently declared major disasters. The rule is intended to make clear a distinction between those individuals unemployed as an immediate result of the disaster itself, and those whose unemployment may have been caused by a long chain of events initiated by the disaster. The rule is also intended to exclude from DUA those individuals whose unemployment is the result of general economic decline that has been an indirect effect of a major disaster.

DUA Benefit Calculation

DUA benefits are generally calculated by state UC agencies under the provisions of the state law for UC in the state where the disaster occurred. The maximum weekly benefit amount is determined under the provisions of the state law. The minimum weekly DUA benefit a worker may receive is half of the average weekly UC benefit for the state where the disaster occurred.⁹ In all cases, workers will receive a DUA benefit that is at least half of the average UC benefit for that state and cannot receive more than the maximum UC benefit available in that state. DUA beneficiaries (because they are not entitled to regular UC or have exhausted their entitlement to UC) are not eligible to receive Extended Benefits (EB).

When a reasonable comparative earnings history can be constructed, DUA benefits are determined in a similar manner to regular state UC benefit rules. Self-employed persons are required to provide their tax records to prove a level of earnings.¹⁰ These records would take the place of the employer-reported wage data in UC benefit determination. Likewise, workers who would otherwise be eligible for UC benefits *except for the injuries caused as a direct result of the disaster that make them unavailable for work* would receive DUA benefits of an amount

⁹ For the minimum benefit level as of January 1, 2025, see DOL, Employment and Training Administration, “Minimum Disaster Unemployment Assistance (DUA) Weekly Benefit Amount: January 1 - March 31, 2025,” Unemployment Insurance Program Letter No. 06-25, Washington, DC, December 17, 2024, <https://www.dol.gov/agencies/eta/advisories/uipl-06-25>.

¹⁰ 20 C.F.R. §625.6(a)(2).

equivalent to what they would have received under the UC system if they were not injured and were available to work.

Workers who do not have a sufficient employment history to qualify for UC benefits (either as a new worker or as a recent hire) receive a DUA benefit equivalent to half of the average UC benefit for that state. Unemployed workers could also be eligible for reemployment services, which may include counseling and referrals to suitable work opportunities.

Legislative History: Augmenting DUA Benefits

DUA benefits have been temporarily augmented by other weekly federal payments for three periods: once in response to the Great Recession,¹¹ and twice in response to the COVID-19 pandemic.

The Federal Additional Compensation (FAC) program (P.L. 111-5, §2002) provided a \$25 per week payment that temporarily augmented Unemployment Insurance (UI) payments, including DUA claimants benefits from February 2009 through December 2010.¹²

For two periods during the COVID-19 pandemic, DUA benefits were augmented by Federal Pandemic Unemployment Compensation (FPUC) benefits created in the Coronavirus Aid, Relief, and Economic Security (CARES) Act (P.L. 116-136, §2104). FPUC was a temporary, additional, federally financed benefit of \$600 that augmented weekly UI benefits, including DUA. The \$600 FPUC benefit was payable for weeks of unemployment beginning after a state signed an agreement through weeks ending on or before July 31, 2020. After authorization for FPUC had lapsed, the benefit was reestablished and reauthorized at a lower amount of \$300 per week in Division N, Title II, Subtitle A of the Consolidated Appropriations Act, 2021 (P.L. 116-260) for weeks of unemployment beginning after December 26, 2020, and ending on or before March 14, 2021. The \$300 FPUC benefit was further extended through Title IX, Subtitle A of the American Rescue Plan Act of 2021 (ARPA; P.L. 117-2) through weeks of unemployment ending on or before September 6, 2021.

Legislative History: Temporary Extended Duration of DUA Benefits

DUA assistance is available to eligible individuals as long as the major disaster continues, but no longer than 26 weeks after the disaster declaration.¹³ The duration of DUA has been temporarily extended for certain disasters three times: after the September 11th terrorist attacks, after the 2005 Hurricanes Katrina and Rita, and after the 2017 Hurricanes Irma and Maria.

In the 107th Congress, P.L. 107-154 was signed into law on March 25, 2002, temporarily extending the duration of DUA benefits from 26 to 39 weeks for victims of the September 11, 2001, terrorist attacks in the declared major disaster areas in New York and Virginia. This was the

¹¹ The Great Recession, as dated by the National Bureau of Economic Research, lasted from December 2007 through June 2009. See National Bureau of Economic Research, *June 2009 business cycle trough/end of last recession*, September 20, 2009, <https://www.nber.org/news/business-cycle-dating-committee-announcement-september-20-2010>.

¹² The initial authority for the Federal Additional Compensation (FAC) was extended by the Department of Defense Appropriations Act, 2010 (P.L. 111-118), the Temporary Extension Act of 2010 (P.L. 111-144), and the Continuing Extension Act of 2010 (P.L. 111-157). For details, see CRS Report R46472, *Comparing the Congressional Response to the Great Recession and the COVID-19-Related Recession: Unemployment Insurance (UI) Provisions*.

¹³ In 1970, P.L. 91-606 required that DUA benefits not exceed the maximum amount and duration of the state's UC benefit. This generally required a duration of not more than 26 weeks. Section 407 of P.L. 93-288 in 1974 amended this requirement to a duration not to exceed one year. P.L. 100-707 lowered the maximum duration to 26 weeks.

first time the duration of DUA benefits was statutorily extended. This extension did not apply to any subsequent major disasters.

In the 109th Congress, P.L. 109-176 was signed into law on March 6, 2006, extending the duration of DUA benefits from 26 to 39 weeks for victims of the Hurricanes Katrina and Rita disasters. This extension ended on June 3, 2006, for those qualifying for benefits on account of Hurricane Katrina and on June 24, 2006, for those affected by Hurricane Rita. This extension did not apply to any subsequent major disasters.

In the 115th Congress, P.L. 115-254, the FAA Reauthorization Act of 2018, was signed into law on October 5, 2018. Among its many provisions, it retroactively extended DUA for an additional 26 weeks for persons who were unemployed in Puerto Rico and the U.S. Virgin Islands as a direct result of the 2017 Hurricane Irma or Hurricane Maria disasters. (This created a total potential entitlement to DUA of up to 52 weeks for some individuals.) Because the disasters had both been declared more than 52 weeks before the enactment of P.L. 115-254, the remaining DUA weeks were paid retroactively.¹⁴ Individuals who worked in these areas and who had exhausted entitlement to UC or EB may also have been eligible for DUA benefits for the remaining otherwise uncompensated weeks in the disaster assistance period that were not covered by UC and EB.¹⁵

Reduction in DUA Benefits

DUA benefits may be reduced by other income received by the DUA beneficiary, as specified by the state. These reductions are made in a manner similar to how such additional income reduces UC benefits (e.g., all states disregard some earnings as an incentive to take short-term work while unemployed workers search for a permanent job), but do not mirror them exactly. The reductions are made for additional income that includes

- benefits or insurance for loss of wages due to illness or disability;
- supplemental unemployment benefits paid pursuant to a collective bargaining agreement;
- private income protection insurance;
- worker's compensation or survivor's benefits if the DUA beneficiary becomes household head due to the head of the household's death because of the disaster;
- retirement, pension, or annuity income;
- earnings from employment or self-employment; and
- subsidy or price support payments, crops insurance, and farm disaster relief payments.

¹⁴ According to personal communication with CRS on January 31, 2019, DOL issued guidance letters regarding P.L. 115-254 directly to Puerto Rico Department of Labor (PRDOL) and U.S. Virgin Islands Department of Labor (VIDOL) on November 5, 2018. Subsequently, the PRDOL issued a press release announcing availability of the DUA extension provided under P.L. 115-254 on January 22, 2019. VIDOL also issued a press release announcing availability on March 26, 2019. The press releases explained retroactive DUA extension potentially eligible individuals, filing requirements, and deadlines. The filing deadlines for the additional DUA benefits have been extended multiple times, the final deadlines were July 24, 2019, for Puerto Rico and August 30, 2019, for U.S. Virgin Islands.

¹⁵ In Puerto Rico and the U.S. Virgin Islands, up to an additional 26 weeks of DUA would have been available for DUA and UC exhaustees. Because EB was available in the U.S. Virgin Islands from December 17, 2017, through June 23, 2018, some individuals in the U.S. Virgin Islands may have had up to 26 weeks of UC and an additional 13 weeks of EB. In this case, P.L. 115-254 provided up to an additional 13 weeks of DUA benefits. (EB was not triggered on in Puerto Rico during this period.)

Patterns in DUA Benefits

When the President declares a major disaster in a state and indicates DUA benefits may be available, the state's UC agency requests DUA funds from DOL, which in turn receives funds from the Disaster Relief Fund administered by FEMA. The DOL obligates a portion of that request to the state. The state may request more funding as a supplement if needed. **Table 1** shows DUA benefit payments from FY2005 through part of FY2025.¹⁶

Table 1. Disaster Unemployment Assistance Benefit Payments, FY2005-FY2025

(millions of dollars)

Fiscal Year	Benefit Payments
2005	\$44.6
2006	401.1
2007	9.0
2008	7.0
2009	17.3
2010	1.4
2011	5.5
2012	7.2
2013	15.9
2014	0.9
2015	0.4
2016	2.0
2017	4.9
2018	42.3
2019	8.6
2020	2.2
2021	2.4
2022	7.3
2023	41.8
2024	13.5
2025 (PY)	35.4 ^a

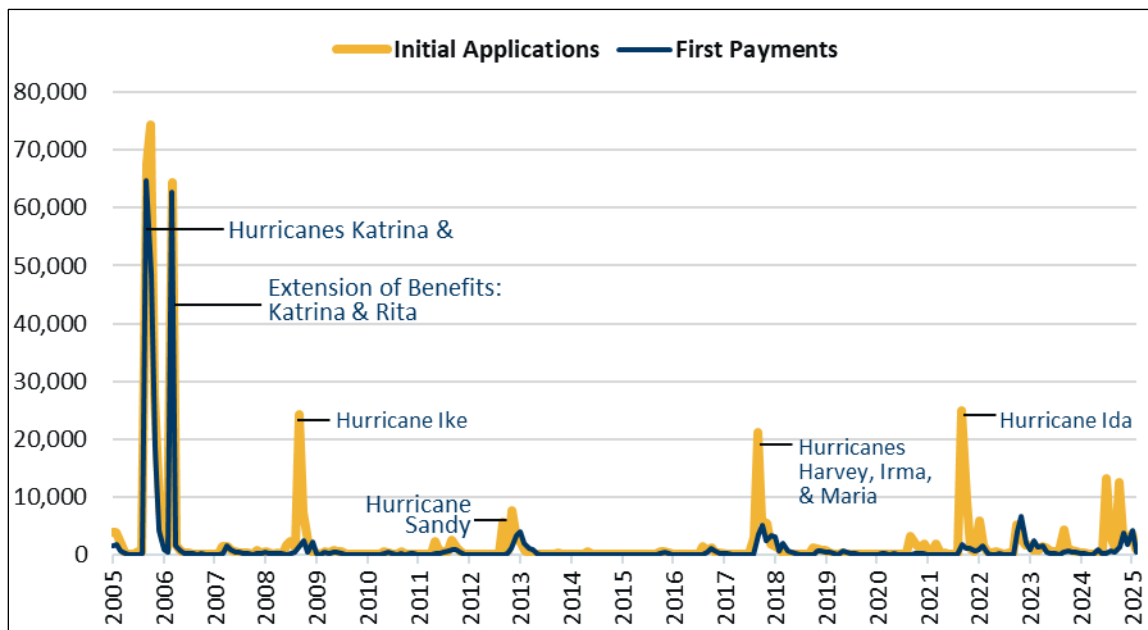
Source: U.S. Department of Labor, Employment and Training Administration, Office of Unemployment Insurance.

a. 2025 data are based on a partial year (PY): October 2024-February 2025.

¹⁶ As of the cover date of this report, FY2025 is a partial year, containing data for October 2024 through February 2025.

Figure 1 plots the number of individuals who applied for DUA benefits (Initial Claims) and the number of individuals who received DUA benefits for at least one week (First Payments) from January 2005 through February 2025. As shown in the figure, there is often several months after the first wave of initial applications where applicants begin to receive their first DUA payment. This pattern reflects the complexity of processing the claims through state workforce agencies, where individuals must prove ineligibility for regular unemployment, prove that the period of unemployment is disaster related, and provide documentation of recent earnings.¹⁷

Figure 1. Disaster Unemployment Assistance: Initial Claims and First Payments, January 2005-February 2025



Source: Created by CRS from data provided by U.S. Department of Labor, Employment and Training Administration, Office of Unemployment Insurance.

The Hurricanes Katrina and Rita disasters surpass all other disasters in the amount of benefits that were paid. As discussed previously, P.L. 109-176, the legislative extension of DUA benefits, provided an additional 13 weeks. This allowed workers who had been receiving UC benefits and had exhausted UC benefits to file for DUA benefits, creating a second wave of first filings and initial claims in March 2006.

¹⁷ The DOL Office of the Inspector General (OIG), in its 2020 audit of how DOL and state workforce agencies performed in providing DUA benefits during the FY2017 Hurricanes Harvey, Irma, and Rita disasters, highlighted the lack of timeliness measurements in the DUA program. Additionally, the audit described how the U.S. Virgin Islands workforce agency was impacted by the disaster: including damaged power lines and fiber network connections, out of service cell and government phone systems, out of service public radio and television stations, and closed roads, airports, and harbors. DOL-OIG, *ETA Should Do More to Assist Vulnerable State Prepare for Disaster Unemployment Assistance Program Implementation*, 04-20-002-03-315, September 29, 2020, <https://www.oig.dol.gov/public/reports/oa/2020/04-20-002-03-315.pdf>.

How to Find Out If DUA Is Available for a Major Disaster in a State

To determine whether DUA is available in a state, disaster victims must ascertain

- whether the President has declared the event a major disaster;
- for which counties (if any) DUA has been made available; and
- how to contact the state UC agency.

FEMA maintains a list of disasters by calendar year, located at <http://www.fema.gov/disasters>. Each disaster is given a *disaster number*, which provides a link to relevant information pertaining to each disaster, including a list of counties designated to receive assistance.

To determine if individual disaster assistance is available for a particular address (and the potential availability of DUA), individuals should access <http://disasterassistance.gov> and follow the instructions.

If counties in a state have been included in a major disaster declaration and have been designated to receive DUA, it is necessary to contact the state's unemployment agency to obtain the details of how to apply for and receive DUA benefits. The DOL maintains a website with links to each state's unemployment agency at <https://www.careeronestop.org/localhelp/unemploymentbenefits/unemployment-benefits.aspx>.

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