

KNOW YOUR RIGHTS

**SENATE BILL 916: UNEMPLOYMENT
INSURANCE FOR STRIKING
WORKERS**



Table of Contents

5 Top Things to Know	3
How to Talk about SB 916	4
SB 916 Benefits Overview	5
Recommended Timeline on When and How To Apply for UI Benefits	7
What to report each week to apply for UI benefits	8
Are strike funds earnings?	8
What to know when filing your taxes after you received UI benefits	8
Example Worker and Timeline	9
Frequently Asked Questions	10
SB 916 What to Know for K-12 Teachers and Negotiated Back Salary	14

5 Top Things to Know

1. Oregon's labor movement passed Senate Bill 916 in 2025 to extend Unemployment Insurance Benefits (UI) to workers after 2 weeks of a strike. The bill goes into effect Jan. 1 2026.
2. Just because you are on strike doesn't mean that you will automatically receive or be eligible for UI benefits, but we still encourage everyone to apply
3. You will need to file an application and apply for weekly benefits every week of the strike. You will be ineligible for benefits for the first full (Sunday - Saturday) 1 -2 weeks of the strike but you still need to file for weekly benefits during those weeks
4. Weekly Benefits are about 40-60% of your weekly wage and will be taxed when you file your taxes at the end of the year
5. It will likely take several weeks for your Unemployment Insurance claim to be reviewed and for your weekly benefits to be processed.

How to Talk about SB 916

This was an incredibly hard policy to pass so it could be challenged or subverted by the courts or legislature going forward. Consequently, **please be mindful about how you are talking about the impact of SB 916 to media and even to members – not doing so could have significant consequences on attacks to this policy:**

X “We will definitely go on strike and stay out on strike longer now that we can get unemployment insurance”

X “SB 916 will mean that we can finally strike, which we haven’t been able to do in the past”

X “SB 916 means that striking is so much easier, less risky, and more affordable for our workers”

✓ “We are considering a strike as an option because.... (economic hardship, corporate greed, unsafe conditions). Striking is always an option of last resort that we take very seriously because we simply can’t agree to a contract that doesn’t meet these basic needs.”

✓ “We’re already talking about striking because we want to make sure management and the community that we serve knows why we’re serious about what we need from this contract for working people to be able to survive”

✓ “SB 916 will mean that if our strike goes longer than 2 weeks, workers could get 40%-60% wage replacement – that’s not enough to get rich, but this UI payment means we can’t be easily starved into a bad contract. UI will help pay the mortgage, put food on the table, pay for medications, and cover the cost of COBRA if and when our employer ends our healthcare.”

✓ “We hope that with SB 916 in effect, employers will think more seriously about coming to the table with their last, best and final offer sooner, instead of drawing strikes out for weeks and months on end”

SB 916 Benefits Overview

Two Week Waiting & Suspension Period

Starting at the beginning of 2026, workers who are otherwise eligible for UI, may now also be eligible for UI because of a strike after a two week period – 1 week of strike suspension followed by 1 waiting week for UI benefits. So starting on Sunday January 4, 2026, striking workers may be eligible for UI benefits.

- If you have any workers that already received UI in the last year, they may only have to wait the 1 week strike suspension period since they've already done their 1 week waiting period for the year. This is due to the normal "waiting" week for all UI applicants, which was already served if the worker had already received UI in the same benefit year (52 weeks from the first date of their initial UI benefit claim).
 - Note, that even if a worker has already served their waiting week, they will still need to wait the one week suspension period that is linked to a strike.
 - Workers who will not have to wait the one week strike suspension period are those who are out of work because of a lockout or if a worker loses their job or has their hours cut by their employer because of a strike they are not participating in
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Eligibility Criteria

To be eligible for UI benefits, the worker must be unemployed – by OED standards that means that the worker is not working full-time, or if working part-time, not earning more than their weekly UI benefit amount. While unemployed, the worker must be actively seeking work.

Due to questions from the Trump Administration's Department of Labor, the Oregon Employment Department issued temporary guidance on December 31 2025 that striking workers will need to complete one work-seeking activity each week. According to [OAR 471-030-0036](#), work-seeking activities include but are not limited to:

- Reviewing the newspaper or job placement web sites without responding to a posted job opening.
- Updating a resume.
- Registering for job placement services with OED.
- Attending job placement meetings sponsored by OED.
- Participating in a job club or networking group dedicated to job placement.
- Making direct contact with an employer.

Workers will be asked if they achieved one of these things each week. They should keep records of the work-seeking activities in the event of a dispute on eligibility.

As part of ongoing discussions with the Department of Labor, the requirements for actively seeking work may change. We will update this document with the most up to date information about any changes that occur.

The worker must also attest to being able (physically and mentally) to do work and available for work (ie not on vacation or in the hospital) to be eligible for benefits.

Just because a worker is currently unemployed or out on strike does not mean they are automatically eligible for benefits. There are scenarios where a worker may be less likely to be eligible for benefits in general or their full benefit amount. Visit OED’s “Do I Qualify?” portal at <https://unemployment.oregon.gov/eligibility>

Maximum Weeks of Benefits for a Strike

After the waiting and suspension periods, a worker is eligible for 10 weeks of UI benefits for a strike.

- If the UI Trust Fund is out of equilibrium – we do not anticipate this to happen – UI benefits for a strike are capped at 8 weeks. If that were to happen we would communicate about that swiftly. For reference, during COVID the UI Trust Fund remained in equilibrium.
- As of January 2026, Oregon is in [tax schedule III for 2026](#), which means a striking worker can receive up to 10 weeks for strike UI.

Weekly Benefit Amount

Weekly benefit amount is typically 40 - 60% of the workers’ weekly wage and maxes out for anyone who in their base year made about \$66,880 before taxes or above (regardless of if this income came from one job or a change in job and salary).¹ The numbers below assume consistent employment and steady pay over the previous 5 quarters. **These numbers are for July 1 2024 - June 30 2025 and are adjusted to inflation annually.**

Income		Unemployment Insurance Benefits			
Base Year	Weekly Pay*	Weekly	Maximum	% of Weekly Pay	WBA benchmark
\$15,680	\$301	\$196	\$5,096	65%	Minimum WBA claim
\$45,360	\$872	\$567	\$14,742	65%	Current Average claim
\$66,880	\$1,286	\$836	\$21,736	65%	Maximum WBA Claim
\$80,000	\$1,538	\$836	\$21,736	54%	-
\$100,000	\$1,923	\$836	\$21,736	43%	-

To find what your potential weekly benefit amount might be, use this **Oregon Employment Department calculator**, filling in how many hours you worked and how much you made over the 5 quarters preceding the strike: <https://secure.emp.state.or.us/ocs/estimator/index.cfm>

¹ <https://olis.oregonlegislature.gov/liz/2025R1/Downloads/CommitteeMeetingDocument/303213>

Recommended Timeline on When and How To Apply for UI Benefits

1. As soon as workers know that a strike could happen: Register for a Frances Online Account

- Getting an account is the critical first step that can take 5 - 10 days, so we recommend doing this as soon as possible.

2. As early as when you have a Frances Account to as late as 30 days from creating your Frances Online Account: File a New Claim for Benefits

- This is just your initial application. This initial application will start your base year of 52 weeks
- When answering questions about why you are out of work:
 - Answer that you are still working for the employer involved in the strike.
 - Under reason for separation, choose “strike or lockout.”
 - Know when the strike started
 - Know your union’s name and local number
 - Know if and when your contract ended

OED may need to gather additional information before we can make a decision about whether you are eligible. Learn more at the [Administrative Decisions and Adjudication page](#).

3. Weekly through the strike: File a Weekly Benefit Claim

- Every week you will need to file weekly benefit claims for the previous week
 - The Oregon Employment Department measures a week as Sunday through Saturday. We recommend filing the same day each week
 - **You will file a claim for the previous week**
 - You will need to attest that you did at least one work seeking activity for the week. A work seeking activity can be reviewing the newspaper or job placement web sites without responding to a posted job opening or updating a resume. Please keep a record of your work-seeking activities.
- You will likely be ineligible for benefits for the first 2 full (Sunday - Saturday) weeks of the strike
- If you wait to apply for benefits much later in the strike, the Employment Department can not back-date payments even if you would have been eligible.

4. Payment

- Receiving your benefit payment from the Oregon Employment Department for your weekly claim could take several weeks

What to report each week to apply for UI benefits

We recommend submitting your weekly claim for benefits each Sunday for the previous week but you have the entire week to do so. For the previous week you need to report any earnings (ie hours worked), self-attest that you were able to work and available for work (i.e. if while on strike you still went on a pre-approved vacation, you would not have been able to work that week if the strike was not occurring), and that you did at least one work seeking activity – this can be reviewing the newspaper or job placement web sites without responding to a posted job opening or updating a resume. Please keep a record of your work-seeking activities.

If you have another job that you are working during the strike or go back to work mid-week, you need to report those as earnings. Earnings are for the time you worked, regardless of when you will be paid. For example, John worked 2 hours at \$15 per hour for the week. He needs to report that \$30 in earnings for the week even if his paycheck has not arrived yet. Not reporting earnings could result in you owing money back to the Employment Department.

Any hours – even if it's for the employer you are striking from – worked Sunday through Saturday needs to be reported as earnings in your weekly claim.

Are strike funds earnings?

If you are required to fulfill a certain number of hours on the strikeline to be eligible for strike fund payments and your union will issue you a 1099 tax form for that strike payment, then yes. If you are receiving strike funds to cover bills or as part of a hardship fund, no.

What to know when filing your taxes after you received UI benefits

Benefits are taxable. At the end of the year OED will send you a 1099. Claimants can select to have Federal, State, both Federal and State or no taxes withheld.

It's very important to look out for communications for the Oregon Employment Department after you've applied for UI benefits. Not replying to the Department could result in unanticipated costs and/or a loss of weekly benefits

Example Worker and Timeline

Marissa is a long-time grocery store worker who consistently works 40 hours a week and makes \$22 an hour. She has no other jobs, so that means she makes \$880 a week (\$45,760 a year) before taxes. She has not received any UI benefits for the last year.

Using the benefit estimator, we can see that Marissa’s weekly UI benefit would be \$572 a week.

January	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Make Frances Online account	6	7 There's word of a strike authorization. Marissa makes a Frances online account	8	9	10	11	12
	13	14	15	16	17 Marissa receives information from OED to finalize her Frances online account	18	19
File Initial Application	20	21 Strike is authorized. Marissa files her initial application for benefits on Francis online	22	23	24	25 Strike is called for February 1	26
First partial week of the strike Marissa's total earnings from her job for the week = \$704 Because Marissa made more than her \$572 weekly benefit amount last week, she is not considered unemployed for the week	27	28 Marissa earns \$176 for her full day of work	29 Marissa earns \$176 for her full day of work	30 Marissa earns \$176 for her full day of work	31 Marissa earns \$176 for her full day of work	1 Day 1 of Strike Marissa earns \$0	2 Day 2 of strike Marissa earns \$0
First full week of the strike: Suspension Week Marissa was unemployed due to a labor dispute and able and willing to return to work when the strike ends. The first full week of the strike would be her strike suspension week so she would not be eligible for UI benefits this week	3 Day 3 of strike File weekly claim for previous week	4 Day 4 of strike	5 Day 5 of strike	6 Day 6 of strike	7 Day 7 of strike	8 Day 8 of strike	9 Day 9 of strike

<p>Second full week of the strike: Waiting Week</p> <p>Because Marissa has not been on UI anytime in the last year, the second full week of the strike would be Marissa's waiting week so she would not be eligible for UI benefits for this week</p>	<p>10 Day 10 of strike</p> <p>File weekly claim for previous week</p>	<p>11 Day 11 of strike</p>	<p>12 Day 12 of strike</p>	<p>13 Day 13 of strike</p>	<p>14 Day 14 of strike</p>	<p>15 Day 15 of strike</p>	<p>16 Day 16 of strike</p>
<p>After the third full week of strike: Eligible for \$572 in weekly benefits.</p> <p>Remember, you're filing on Sunday for the <i>previous week</i></p> <p>It can take OED several weeks to issue you your weekly benefit amount</p>	<p>17 Day 17 of strike</p> <p>File weekly claim for previous week</p>	<p>18 Day 18 of strike</p>	<p>19 Day 19 of strike</p>	<p>20 Day 20 of strike</p>	<p>21 Day 21 of strike</p>	<p>22 Day 22 of strike</p>	<p>23 Day 23 of strike</p>

Since Marissa did not receive any UI benefits for the year prior to the strike, she would be eligible for 10 weeks of UI benefits for this strike assuming she was able and available for work the entire time. For her to exhaust all of those benefits, the strike would need to go for more than 86 days (since the first two days of the strike were not part of a full week)

Frequently Asked Questions

If a strike starts 2 weeks (or more) before January 1 2026, but the workers are still on strike as of January 1 2026, would they still need to fulfill the 2 week waiting period?

Yes. SB 916 becomes effective in Jan 2026 so if workers are on strike on Sunday (the start of the UI week) Jan. 4 – regardless of when the strike started – the workers can begin to file for UI benefits then. After that, there will at least be one-week suspension period and likely the 1 week waiting period (unless the worker already received UI benefits in the benefit year)

If you are on strike as of Sunday, Jan. 4, 2026, and the strike continues, you can:

- Submit an [initial application for benefits](#) OR [restart your existing claim](#).
 - We recommend doing this as soon as possible.
 - The first step for most customers is to [create a Frances Online account](#).
- Beginning Sunday, Jan. 11, file a weekly claim for the week of Jan. 4-10.
 - If you meet all requirements, this will be your unpaid strike week and you will not receive benefits.
- Beginning Sunday, Jan. 18, file a weekly claim for the week of Jan. 11-17.
 - If you filed a new application for benefits, this will be your [waiting week](#) and you will not receive benefits.
 - If you restarted an existing claim and have already served a waiting week, this will be the first week you could receive benefits.
- Beginning Sunday, Jan. 25, file a weekly claim for the week of Jan. 18-24.
 - If you filed a new application for benefits, this will be the first week you could receive benefits.
- Striking workers are limited to 10 weeks of benefits.

I'm fighting for a first contract on strike – will I still be eligible for UI benefits?

Yes. SB 916 defines “labor dispute” as “any concerted or deliberate action by two or more individuals or by an employing unit resulting in either a strike or lockout in which wages, hours, working conditions or terms of employment of the individuals are involved” and “strike” as “any concerted act of employees in a lawful refusal under applicable state or federal law to perform work or services for an employer.”

Some workers have already received UI benefits within the year. Will they still have the 2 week waiting period?

Likely not. If a worker has already received UI benefits in their benefit year (the benefit year starts when they first filed a claim for UI benefits and goes for 52 weeks from that date) they have already fulfilled their 1 week waiting period for the year. All workers who go to strike still have a 1 week suspension period however.

If you are unsure of your eligibility, we recommend you apply and allow OED to make that eligibility determination.

Will I automatically be eligible for UI just because I go on strike?

No. Each individual's situation is unique and there are many scenarios that may affect an individual's eligibility for UI benefits.

Do I need to worry about negotiating a cost-of-living increase or retro-pay in my contract?

As long as you do not negotiate back-salary (ie the salary you would have been making while you were on the strike line), you do not need to worry about negotiating for COLAs or the increase in your salary for the hours you worked under an expired contract. Your weekly UI benefit is calculated based on what you made over the last 5 quarters, not on what you will make in the future.

I'm a K-12 teacher – will things look different for me because of how I'm paid over the summer?

Very possibly – see “SB 916 what to know for K-12 Teachers and Negotiated Back Salary” back payments for teachers can't be paid

How and when do I apply for benefits?

1. As soon as workers know that a strike could happen: Register for a Frances Online Account
 - Getting an account is the critical first step that can take 5 - 10 days, so we recommend doing this as soon as possible.
2. As early as when you have a Frances Account to as late as 30 days from creating your Frances Online Account: File a New Claim for Benefits
 - This is just your initial application. This initial application will start your base year of 52 weeks
 - When answering questions about why you are out of work:
 - Answer that you are still working for the employer involved in the strike.
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- You will likely be ineligible for benefits for the first 2 full (Sunday - Saturday) weeks of the strike

- If you wait to apply for benefits much later in the strike, the Employment Department can not back-date payments even if you would have been eligible.

4. Payment

- Receiving your benefit payment from the Oregon Employment Department for your weekly claim could take several weeks

You can watch a video of the process here: <https://www.youtube.com/watch?v=Qmb7jvqDXuQ>

Throughout this process, please actively look for communications in your Frances account and be prepared to respond swiftly in order to process your benefits as quickly as possible.

What do I need to do to be eligible for UI benefits on strike?

To be eligible for UI benefits, the worker must be unemployed – by OED standards that means that the worker is not working full-time, or if working part-time, not earning more than their weekly UI benefit amount. While unemployed, the worker must be actively seeking work.

Due to questions from the Trump Administration’s Department of Labor, the Oregon Employment Department issued temporary guidance on December 31 2025 that striking workers will need to complete one work-seeking activity each week to be considered “actively seeking work.”. According to [OAR 471-030-0036](#), work-seeking activities include but are not limited to:

- Reviewing the newspaper or job placement web sites without responding to a posted job opening.
- Updating a resume.
- Registering for job placement services with OED.
- Attending job placement meetings sponsored by OED.
- Participating in a job club or networking group dedicated to job placement.
- Making direct contact with an employer.

Workers will be asked if they achieved one of these things each week. They should keep records of the work-seeking activities in the event of a dispute on eligibility.

As part of ongoing discussions with the Department of Labor, the requirements for actively seeking work may change. We will update this document with the most up to date information about any changes that occur.

The worker must also attest to being able (physically and mentally) to do work and available for work (ie not on vacation or in the hospital) to be eligible for benefits.

Just because a worker is currently unemployed or out on strike does not mean they are automatically eligible for benefits. There are scenarios where a worker may be less likely to be eligible for benefits in general or their full benefit amount. Visit OED’s “Do I Qualify?” portal at <https://unemployment.oregon.gov/eligibility>

What is a week in terms of “weekly benefit”? If my strike ends 2 days into the week will I be eligible for

benefits that week?

A UI benefit week is Sunday to Saturday. If the strike ends mid-week and you go back to work, we recommend you still file a claim for that week, however, any earnings (ie hours worked) during that week will be deducted from your UI payment. Depending on how much you work and earn during that time, it could be that your earnings exceed your weekly UI benefit amount so you would not receive any UI payment.

Earnings are for the time you worked, regardless of when you will be paid. For example, John worked 2 hours at \$15 per hour for the week. He needs to report that \$30 in earnings for the week even if his paycheck has not arrived yet. Not reporting earnings could result in you owing money back to the Employment Department.

The strike starts on Friday after I worked the majority of the week – should I still apply for benefits that week?

If you made more than your UI weekly benefit amount in the Sunday- Saturday period the strike starts, you would not be considered unemployed for the week. If you are not considered unemployed, that week could not count towards your strike suspension week or waiting week so you would not need to apply for benefits during this week. However, when in doubt, apply – it will not be held against you if you try to claim for a week of benefits but are denied because you are still considered as “employed” for the week.

What do I need to know if I have a second job?

If you have another job that you are working during the strike or go back to work mid-week, you do need to report those as earnings. Earnings are for the time you worked, regardless of when you will be paid. For example, John worked 2 hours at \$15 per hour for the week. He needs to report that \$30 in earnings for the week even if his paycheck has not arrived yet. Not reporting earnings could result in you owing money back to the Employment Department.

Are strike funds earnings?

If you are required to fulfill a certain number of hours on the strikeline to be eligible for strike fund payments and your union will issue you a 1099 tax form for that strike payment, then yes. If you are receiving strike funds to cover bills or as part of a hardship fund, no.

What if I have a pre-approved vacation or leave during part of the time of the strike?

Each week you apply for UI benefits you will be asked to attest that you were available for work. For workers on strike, just being on strike and in communication with your union is enough to be available for work. However, if you had a pre-planned vacation or leave that you take during this time, you would not be available for work in that self-attestation and employer verification so you would be ineligible for benefits. You should still apply and self-attest but you would be denied for benefits for that week. Assuming you are eligible for work the following week however, you would again be eligible for benefits.

What if I get injured while on strike?

Each week you apply for UI benefits you will be asked to attest that you were able to work during that week. If you were injured and – absent the strike – would have been unable to do your normal job, you would not be able to work for that week.

What happens if I apply for benefits on the 13th week of a strike?

If you've already received 10 weeks of benefits due to a strike, with the 2 week waiting period at the start of the strike, the Oregon Employment Department would deny your benefits on the 13th week.

I've used 18 weeks of UI benefits this year while I was unemployed. Will I still be eligible for 10 weeks of UI benefits for a strike?

UI benefits are capped at 26 weeks a calendar year for all Oregonians. So if you've already used 18 weeks of benefits this year, you would only be eligible for 8 weeks of benefits for the rest of the year.

If I use 10 weeks of benefits for a strike and then become unemployed, what will happen?

UI benefits are capped at 26 weeks a calendar year for all Oregonians. So if you've used 10 weeks of benefits for a strike, within the same year period, you would be able to use an additional 16 weeks for unemployment reasons.

When and how can I expect my weekly UI benefit to come?

You can expect your weekly benefit amount to be deposited within a few weeks of when you file it – this could be as little as 10 days, but it could also be several weeks. Part of this delay is to ensure that you are not a victim of identity theft and fraud. Please be prepared to reply to OED as they reach out to confirm your identity.

When you apply for benefits you will have a choice between direct deposit to your bank account or via an issued debit card. These are the only two options specifically to help eliminate the risk of fraud.

What if my UI deposit comes and the strike is over so I've already gone back to work?

It can sometimes take the Department some time to get payments out, but as long as you receive the weekly benefit for the time you were out *on strike* you should not expect an overpayment or other penalty as long as all other eligibility criteria were met and filed correctly. This check amount will be a part of the 1099 you receive from the Oregon Employment Department at the end of the year when you file your taxes.

What if I don't have a computer or internet to file an application online?

The easiest and fastest way to apply for UI benefits is online. If you don't have internet or computer access, we encourage you to reach out to your union who can help you apply for benefits online. There are also paper application and phone applications that you can learn more about by calling: 1-877-345-3484. If you file this way, please be prepared to answer unknown calls in order to move your application along as swiftly as possible.

My employer has locked me out – will I be eligible for UI?

“Lockout” means an employer has refused to allow an employee to work because of a dispute with employees affecting wages, hours, or other terms or conditions of their employment.

If you are not working because of an employer lockout, you are likely eligible for benefits and should apply. You still must meet all other [eligibility requirements](#).

Other workers at my facility are on strike which has affected by hours. Will I be eligible for UI?

If you have lost your job or your employer has reduced your hours because of a strike that you are not participating in, you are likely eligible for benefits. If you are in this situation, you are not considered a striking worker. When answering questions about why you are out of work, answer that you were “laid off due to lack of work.”

You still must meet all other [eligibility requirements](#).

SB 916 What to Know for K-12 Teachers and Negotiated Back Salary

K-12 teachers are uniquely paid for 12 months of work even though there is less earnings through the summer. Consequently, many K-12 teacher contract negotiations include successfully negotiate still paying the teachers their salary for their time out on strike. For any week where a teacher get paid both UI *and* their salary, complicates the process since this double-payment is illegal under the law.

We recommend deciding early if you want workers to file for UI, wait for a backpay negotiation (ie the original salary they would have received while out on strike but excluding any COLA bumps etc.) negotiation, or do both – doing both is the most administratively complex for the school districts and potentially for the workers.

If workers apply for and receive UI *and* you negotiate for backpay, here’s what to know:

Option 1: Negotiate in your contract that UI payments get deducted from the backpay award – this is much easier administratively for the school district and the Oregon Employment Department

- Ideally, workers would allow OED to quickly share their UI benefits charged (ie \$836 for one week of a strike) with the school district. **Each worker would need to fill out this [informed consent or release of information](#) form with OED. Please note that this needs to be signed at a [Work Source Oregon location](#) or Notarized**
- Quarterly (so this will sometimes result in a delay for the school districts and thus the contract negotiations) school districts receive a bill of benefits charged from OED. They can use this information to subtract benefits from backpay
 - ◆ If any of your teachers are newer and worked for a different employer in the last year, they may need to pay back a portion of their UI benefit after the fact (see overpayment information below). Not doing so would mean that they made more than 100% of their wage during the strike, which is illegal under the bill

Option 2: Full backpay amount is awarded and the Oregon Employment Department (OED) claws back the UI benefits paid out for each worker. It is illegal under SB 916 for a worker to get full backpay amount in addition to UI benefits for the same period of time.

- For this to happen, the school district must send OED the backpay amount (ie weekly salary) for each worker so that OED can issue overpayments.
- Workers will get a letter that outlines how much they owe in UI overpayments. We recommend that workers use part of their backpay award to pay this bill outright, but they can also set up a payment plan if that is not feasible.
 - ◆ Please make sure your workers know that a collections process will occur under Option 2 and that they are prepared to respond quickly. If they do not pay or set up a payment plan quickly, OED may garnish their wages.
- There is a scenario where school districts would need to use their reserves to be able to pay the backpay and pay the initial bill from OED for the UI benefits.
- When UI clawback payments come in from the workers, this will be credited to the school district's account or they can ask for a check from OED, thus backfilling their reserves