

## Can you get unemployment and a pension from an old employer?

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**Q. Can you still collect unemployment from the company that you employs you — soon to be furloughed — if you are receiving a pension from a previous employer? The contributions to the previous employer pension were made by both the company and the employee.**

**— Confused**

A. Yes, you would be permitted to collect unemployment benefits while are you are receiving a [pension](#) from a previous employer — assuming you otherwise qualify.

In order to qualify for unemployment benefits in the state of New Jersey in 2020, you must meet a minimum earnings requirement during the base period, said Marnie Hards, a certified financial planner with Aznar Financial Advisors in Morris Plains.

“The regular base year period consists of four of the last five completed calendar quarters before the week you file an initial claim,” she said.

Per the Department of Labor website: “To be eligible for unemployment insurance benefits in 2020, you must have earned at least \$200 per week during 20 or more weeks in covered employment during the base period or you must have earned at least \$10,000 in total covered employment during the base year period.”

New Jersey provides a [benefit calculator](#) that can provide you with an estimate of how much you would receive.

Assuming that you do qualify for unemployment benefits, the amount you receive may be impacted by [your pension](#).

Whether or not the pension amount will be impacted is dependent on who made the contributions towards your pension, Hards said.

“In your case, you stated that the contributions were made by both yourself as well as your employer,” she said. “In your situation, if we assume that you each contributed 50% of the total, your unemployment benefits may be reduced by 50% of your [weekly pension benefit](#). If you had made 100% of the contributions to your pension and your employer had not contributed at all, there would be zero reduction to your unemployment benefits.”

Email your questions to [Ask@NJMoneyHelp.com](mailto:Ask@NJMoneyHelp.com).

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