

**SIGNIFICANT PROVISIONS OF STATE UNEMPLOYMENT INSURANCE LAWS  
JANUARY 6, 2000**

PREPARED FOR READY REFERENCE, CONSULT THE STATE LAW AND STATE EMPLOYMENT SECURITY AGENCY FOR AUTHORITATIVE INFORMATION

State	BENEFITS									COVERAGE	TAXES		
	Qualifying wage or employment (number x wba or as indicated) <sup>1/</sup>	Wait-ing week <sup>2/</sup>	Computation of wba (fraction of hqw or as indicated) <sup>13/</sup>	Wba for total unemployment <sup>4/</sup>		Earnings disregarded <sup>5/</sup>	Duration in 52 week period		Benefit weeks for total unemployment <sup>7/</sup>			Size of firm (1 worker in specified time and/or size of payroll) <sup>15/</sup>	1999 Taxable wage base
				Min.*	Max.*		Min. <sup>g/</sup>	Max.					
AL	1- 1/2 x hqw	0	1/24 of avg. of 2 highest qtrs.	\$45	\$190	\$15	1/3	15+	26	20 wks.	\$8,000		
AK	\$1,000; wages in 2 qtrs.	1	4.4-0.9% of annual wages, +\$24 per dep. up to \$72	44-68	248-320	1/4 wages over \$50	Weighted schedule of bpw in relation to hqw	16 <sup>7/</sup>	26 <sup>7/</sup>	Any time	24,500		
AZ	1- 1/2 x hqw; \$1,000 in HQ	1	1/25	40	205	\$30	1/3	12+	26	20 wks.	7,000		
AR	27 x wba; wages in 2 qtrs.	1	1/26 up to 66-2/3% of State aww	55	309	2/5	1/3	9	26	10 days	9,000		
CA	\$1,300 in HQ or \$900 in HQ w/ BP wages = to 1-1/4 x HQ	1 <sup>2/</sup>	1/23 - 1/33 <sup>12/</sup>	40	230	Greater of \$25 or 25% of wages	1/2	14+ <sup>7/</sup>	26 <sup>7/</sup>	Over \$100 in any qtr.	7,000		
CO	40 or \$2500 in BP, whichever is greater	1	60% of 1/26 of clmt.'s 2 highest qtrs. up to 50% of 1/52 of bpw	25	337	1/4 wba	1/3	13+	26	20 wks	10,000		
CT	40	0	1/26 of avg. of 2 highest qtrs. up to 60% of State aww +\$10 per dep. up to 1/2 wba or 5 depts.	15-25	362-412	1/3 wages	Uniform	26 <sup>7/</sup>	26 <sup>7/</sup>	20 wks.	15,000		
DE	36	0	<sup>12/</sup>	20	315 <sup>18/</sup>	Greater of \$10 or 30% of wba	1/2	24	26	20 wks.	8,500		
DC	1- 1/2 x hqw; not less than \$1,950; \$1,300 in 1 qtr.	1	1/26, up to 50% of State aww	50	309 <sup>4/</sup>	1/5 wages	1/2	20 <sup>7/</sup>	26 <sup>7/</sup>	Any time	9,000		
FL	1- 1/2 x hqw; \$3,400 in BP	1	1/26	32	275 <sup>22/</sup>	8 x Fed. hrly. min. wage	25%	26	26	20 wks.	7,000		

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				Min.*	Max.*		Min. <sup>g/</sup>	Max.					

t e	indicated) <sup>1/</sup>									payroll) <sup>15/</sup>	
										Min.*	Max.*
GA	150% of hqw; wages in 2 qtrs. <sup>10/</sup>	0 <sup>2/</sup>	1/48 of 2 highest qtrs. <sup>12/</sup>	\$39	\$264	\$30	1/4	9+	26	20 wks.	\$8,500
HI	26; wages in 2 qtrs.	1	1/21 up to 70% of State aww	5	364	\$50	Uniform	26 <sup>7/</sup>	26 <sup>7/</sup>	Any time	27,000
ID	1- 1/4 x hqw; not less than the min. qualifying wages in 1 qtr.; wages in 2 qtrs.	1	1/26 up to 60% of State aww	51	273	1/2 wba	Weighted schedule of bpw in relation to hqw	10	26	20 wks. or \$1,500 in any qtr	23,600
IL	\$1,600; \$440 outside HQ	1	49.5% of clmt. aww in 2 highest qtrs. up to 49.5% of State aww <sup>12/</sup>	51	284-376	1/2 wba	Uniform	26	26	20 wks.	9,000
IN	1-1/4 x hqw; not less than \$2,750; \$1,650 in last 2 qtrs.	1	5% of 1 <sup>st</sup> \$2,000 in HQ, 4% of remaining HQ wages	50	252	Greater of \$3 or 20% of wba from other than BP employer	28%	8+	26	20 wks.	7,000
IA	1-1/4 x hqw; 3.5% of the Statewide aaw in HQ; 1.75% of aaw in a 2 <sup>nd</sup> qtr.	0	<sup>3/12/</sup>	37-47	263-307	1/4 wba	1/3	7+	26	20 wks.	17,300
KS	30; wages in 2 qtrs.	1	4.25% of hqw up to 60% of State aww	73	292	25% of wba	1/3	10	26	20 wks.	8,000
KY	1- 1/2 x hqw; 8 x wba in last 2 qtrs.; \$750 in 1 qtr. and \$750 in other qtrs.	0	1.235% of BP wages up to 62% of State aww	39	268	1/5 wages	1/3	15	26	20 wks.	8,000
LA	\$1,200; 1 - 1/2 x hqw	1	1/25 of 4 qtrs. <sup>13/</sup>	12	215 <sup>18/</sup>	Lesser of 1/2 wba or \$50	27%	26	26	20 wks.	7,000 <sup>20/</sup>
ME	2 x annual aww in each of 2 qtrs. & 6 x annual aww in BP	1	1/22 up to 52% of State aww +\$10 per dep. up to 1/2 wba	44- 64	254- 381	\$25	1/3	26	26	20 wks.	12,000
MD	1- 1/2 x hqw; \$576.01 in 1 qtr.; wages in 2 qtrs.	0	1/24 + \$8 per dep. up to \$40	25-33	250 <sup>4/</sup>	\$70	Uniform	26	26	Any time	8,500

S t a t e	BENEFITS							COVERAGE	TAXES		
	Qualifying wage or employment (number x wba or as indicated) <sup>1/</sup>	Wait-ing week <sup>2/</sup>	Computation of wba (fraction of hqw or as indicated) <sup>13/</sup>	Wba for total unemployment <sup>4/</sup>	Earnings disregarded <sup>5/</sup>	Proportion of base period wages <sup>6/</sup>	Benefit weeks for total unemployment <sup>7/</sup>			Size of firm (1 worker in specified time and/or size of payroll) <sup>15/</sup>	1999 Taxable wage base
				Min.*	Max.*			Min. g/	Max.		
MA	30; not less than \$2,000	1	1/21 - 1/26 up to 57.5% of State	\$14-21	402-583	1/3 wba	36%	10 +/- 30	30	13 wks.	\$10,800

			aaw, + \$25 per dep. up to 1/2 wba								
MI	20 wks. employment at 30 x State min. hourly wage <sup>10/</sup>	0	67% of clmt.'s after tax earnings (ATE) up to a max. of \$300	87	300	<sup>5/</sup>	3/4 wks. employment	15	26	20 wks. or \$1,000 in CY	9,500
MN	1- 1/4 x hqw, at least \$1,000 in HQ	1	<sup>12/</sup>	38	331-410	Greater of \$50 or 25% of wages	1/3	10+	26	20 wks.	19,000
MS	40; \$780 in 1 qtr.; wages in 2 qtrs.	1	1/26	30	190	\$40	1/3	13+	26	20 wks.	7,000
MO	1- 1/2 x hqw; \$1,000 in 1 qtr.; wages in 2 qtrs. <sup>10/</sup>	1 <sup>9/</sup>	4.0%	45	220	\$20	1/3	11+	26	20 wks.	7,500
MT	1- 1/2 x hqw; 7% of aaw in BP or 50% of aaw	1	1% of BP wages or 1.9% of wages in 2 HQ's up to 60% of State aaw	63	254	1/2 wages in excess of 1/4 wba	Weighted schedule of bpw in relation to hqw	8	26	\$1,000 in current or preceding year	17,700
NE	\$1,600; \$800 in each of 2 qtrs.	1	1/20 - 1/24	36	206	1/2 wba <sup>5/</sup>	1/3	20	26	20 wks.	7,000
NV	1- 1/2 x hqw <sup>19/</sup>	0	1/25, up to 50% of State aaw	16	267	1/4 wages	1/3	12+	26	\$225 in any qtr.	18,600
NH	\$2,800; \$1,200 in each of 2 qtrs.	0	1.0 - 1.1% of annual wages	32	301	30% of wba	Uniform	26	26	20 wks.	8,000
NJ	20 wks. emplmt. at 20% of aaw; or 12 x aaw <sup>21/</sup>	1 <sup>9/</sup>	60% of clmt.'s aaw + d.a. up to 56-2/3% of State aaw	61	407 <sup>4/</sup>	Greater of \$5 or 1/5 wba	3/4 wks. employment	15 <sup>7/</sup>	26 <sup>7/</sup>	\$1,000 in any year	21,200
NM	1 - 1/4 x hqw	1	1/26; not less than 10% nor more than 50% of State aaw	46	246	1/5 wba	3/5	19	26	20 wks. or \$450 in any qtr.	14,800
NY	1 1/2 x hqw; least \$1600 in hq; wages in 2 qtrs.	1 <sup>11/</sup>	1/26 unless less than \$3575 than 1/25	40	365	<sup>11/</sup>	Uniform	26	26	\$300 in any qtr.	8,500

	BENEFITS								COVERAGE	TAXES		
	S t a t e	Qualifying wage or employment (number x wba or as indicated) <sup>1/</sup>	Wait-ing week <sup>2/</sup>	Computation of wba (fraction of hqw or as indicated) <sup>13/</sup>	Wba for total unemployment <sup>4/</sup>		Earnings disregarded <sup>5/</sup>	Duration in 52 week period			Proportion of base period wages <sup>6/</sup>	Benefit weeks for total unemployment <sup>7/</sup>
Min.*					Max.*	Min. <sup>8/</sup>		Max.				
NC	6 x State aaw	1	1/26 of HQ up to 66-2/3% of State aaw	\$25	\$322	10% aaw in HQ	Wgt.sched. of bpw in relation to hqw	13-26	26	20 wks.	\$13,200	
ND	1 - 1/2 x hqw	1	1/65 of the 2 highest qtrs.; and 1/2 total wgs. in the 3 <sup>rd</sup> qtr., up to 62% of	43	283	60% of wba	Weighted schedule of bpw in relation to	12	26	20 wks.	16,100	

			the State aww <sup>13/</sup>				hqw				
OH	20 wks. employment w/ wages in ea. wk. of 27.5% of State aww	1	½ clmt.'s aww + d.a. of \$1-\$83 based on clmt.'s aww and no. of dep. <sup>3/16/</sup>	77	279-375	1/5 wba	20 x wba; wba for ea. qualifying wk. excess of 20	20	26	20 wks.	9,000
OK	\$1,500 and 1 - ½ x hqw; \$11,400	1	1/23 <sup>18/</sup>	16	276 <sup>18/</sup>	\$100	<sup>14/</sup>	20+ <sup>14/</sup>	26 <sup>14/</sup>	20 wks.	12,200
OR	1- ½ x hqw; not less than \$1,000 in BP or 500 hrs. of employment in the BP	1	1.25% of bpw up to 64% of State aww	84	360	1/3 wba	1/3	4+ <sup>7/</sup>	26 <sup>7/</sup>	18 wks. or \$225 in any qtr.	23,000
PA	37 + - 40; \$800 in HQ and \$1,320 in BP; at least 20% of bpw outside HQ	1	1/23 - 1/25 up to 66-2/3% of State aww + \$5 for 1 dep.; \$3 for 2 <sup>nd</sup>	35-40	375 - 393 <sup>18/</sup>	Greater of \$6 or 40% wba	At least 16 credit wks. for min., 18 for max.	16	26	Any time	8,000
PR	40 x wba not less than \$280; \$75 in 1 qtr.; wages in 2 qtrs.	1	1/11 - 1/26; up to 50% of State aww	7	133**	wba	Uniform	26 <sup>7/</sup>	26 <sup>7/</sup>	Any time	7,000
RI	<sup>19/</sup>	1	4.62% of hqw up to 67% of State aww + greater of \$10 or 5% of the benefit rate per dep. up to 5 depts.	52-97	383-478	1/5 wba	36%	15+	26	Any time	14,000
SC	1- ½ x hqw; not less than \$900; \$540 in 1 qtr.	1	1/26 up to 66-2/3% of State aww	20	238	1/4 wba	1/3	15	26	20 wks.	7,000
SD	\$728 in HQ; 20 x wba outside HQ	1	1/26 up to 50% of State aww	28	214	1/4 wages over \$25	1/3	15+	26	20 wks.	7,000
TN	40; \$780.01 in highest 2 qtrs. <sup>19/</sup>	1	1/26 of avg. 2 highest qtrs.	30	255	> of \$50 or 25% of wba	1/4	12+	26	20 wks.	7,000

BENEFITS										COVERAGE	TAXES
							Duration in 52 week period				
S t a t e	Qualifying wage or employment (number x wba or as indicated) <sup>1/</sup>	Wait-ing week <sup>2/</sup>	Computation of wba (fraction of hqw or as indicated) <sup>1/3/</sup>	Wba for total unemployment <sup>4/</sup>		Earnings disregarded <sup>5/</sup>	Proportion of base period wages <sup>6/</sup>	Benefit weeks for total unemployment <sup>7/</sup>		Size of firm (1 worker in specified time and/or size of payroll) <sup>15/</sup>	1999 Taxable wage base
				Min.*	Max.*			Min. <sup>g/</sup>	Max.		
TX	37 x wba	1 <sup>9/</sup>	1/25 <sup>16/</sup>	\$47	\$287	Greater of \$5 or 1/4 wba	27%	9+	26	20 wks,	\$9,000
UT	1- ½ x hqw <sup>10/</sup>	1	1/26 up to 60% of State insured avg. FY weekly wage	20	298	3/10 wba	27%	10	26	\$140 in CQ in current or preceding CY	18,500
VT	\$1,299 in a qtr.; BP wages of 40% of total HQ wages	1	<sup>12/</sup>	40	287	Greater of 30% of wba or \$40	Uniform	26	26	20 wks.	8,000

VA	50; wages in 2 qtrs.	1	1/50 of the 2 highest qtrs.	50	230	\$25	1/4	12	26	20 wks.	8,000
VI	1- 1/2 x hqw; \$858 in HQ or \$858 in HQ and 39 x wba in BP	1	1/26 up to 50% of State aww	32	233	Wages in excess of \$15	1/3	13+	26	Any time	14,600
WA	680 hours	1	1/25 of avg. 2 highest qtrs. wages up to 70% of State aww	94	441	1/4 wages over \$5	1/3	16 +/- 30	30	Any time	26,500
WV	\$2,200 and wages in 2 qtrs	1	1.0% of annual wages up to 66-2/3% of State aww	24	318	\$60	Uniform	26	26	20 wks.	8,000
WI	30 x wba; 4 x wba outside HQ	0	4% of hqw up to max. wba	44	297	\$30 plus 33% of wages in excess of \$30	40%	12	26	20 wks.	10,500
WY	1.4 x hqw; 8% of State aaw in BP	1	4% of hqw up to 55% of State aww <sup>18/</sup>	19	261	Wages in excess of 50% of wba	3/10	12- 26	26	\$500 in current or preceding CY	13,100

\* In a few instances data shown is effective a few days after date shown.

\*\* Possible increase in wba was not available at press time.

<sup>1</sup>Weekly benefit amount abbreviated in columns and footnotes as wba; base period, BP; base-period wages, bpw; fiscal year, FY; high quarter, HQ; high-quarter wages, hqw; average annual wage, aaw; average weekly wage, aww; benefit year, BY; calendar quarter, CQ; calendar year, CY; dependent, dep.; dependents allowances, da.; minimum, min.; maximum, max.; quarter, qtr.; week, wk.

<sup>2</sup>Unless otherwise noted, waiting period same for total or partial unemployment. In Ga. by interpretation. In Calif. it may be suspended by the Governor if compliance would hinder or delay the effects of any state of war emergency or state of emergency.

<sup>3</sup>When States use weighted high-quarter, annual-wage, or average weekly-wage formula, approximate fractions or percentages figured at midpoint of lowest and highest normal wage brackets. When da provided, fraction applies to basic wba. In States noted variable amounts above max. basic benefits limited to claimants with specified number of dep. and earnings in excess of amounts applicable to max. basic wba.. In Iowa, and Ohio claimants may be eligible for augmented amount at all benefit levels but benefit amounts above basic max. available only to claimants in dependency classes whose hqw or aww are higher than that required for max. basic benefit. In Mass. for claimant with aww in excess of \$66 wba computed at 1/26 of 2 highest quarters of earnings or 1/13 of highest quarter if claimant has no more than 2 quarters work.

<sup>4</sup>When 2 amounts given, higher includes da.. Higher for min. wba includes max. allowance for one dep.. In D.C., Md., and N.J., same max. with or without dep.

<sup>5</sup>In computing wba for partial unemployment, in States noted full wba paid if earnings are less than 1/2 wba; 1/2 wba if earnings are 1/2 wba but less than wba. In Mich. for each \$1 earned the wba will be reduced by 50 cents; there is also a limitation on total weekly benefits and earnings at 1-1/2 times the benefit amount with an equal reduction of benefits for each \$1 earned; if the reduction in the wba results in a zero benefit rate, the weeks of benefit payments will be reduced by 1 week.

<sup>6</sup>States noted have weighted schedule with percent of benefits based on bottom of lowest and highest wage brackets.

<sup>7</sup>Benefits extended under State program when unemployment in State reaches specified levels; Alaska, Calif., N.J. (until March 1, 1997), by 50%; Conn. by 13 weeks; D.C. by 10 weeks; Oreg. by 25%. In Hawaii benefits extended by 13 weeks when a manmade or disaster causes damage to either the State as a whole or any of its counties and creates an unemployment problem involving a substantial number of persons and families. In P.R. benefits extended by 32 weeks in certain industries, occupations or establishments when special unemployment situation exists. Benefits also may be extended during periods of high unemployment by 50%, up to 13 weeks, under Federal-State Extended Compensation Program.

<sup>8</sup>For claimants with min. qualifying wages and min. wba. When two amounts shown, range of duration applies to claimants with min. qualifying wages in BP; longer duration applies with min. wba; shorter duration applies with max. possible concentration of wages in HQ; therefore highest wba possible for such BP earnings.

<sup>9</sup>Waiting period compensable if claimant unemployed after 9 consecutive weeks, Mo.; when benefits are payable for third week following waiting period, N.J.; after benefits paid equaling 3 x wba, Tex.

<sup>10</sup>14 weeks of employment and BP wages equal to 20 x the State aww, Mich.; BP wages in 2 qtrs. of 1-1/2 x the min. Missouri taxable wage base for that year, Mo.; 20 wks. of work with 5% of monetary BP wage requirement (8% of insured average FY wage for preceding FY in BP) in each week, Utah.; wages in 2 qtrs., 40 x wba in BP, Ga.

<sup>11</sup>For N.Y., waiting period is 4 effective days accumulated in 1-4 weeks; partial benefits 1/4 wba for each 1 to 3 effective days. Effective days: fourth and each subsequent day of total unemployment in week for which not more than \$300 is paid.

<sup>12</sup>To 58.5% State aww if claimant has nonworking spouse; 65.5% if he has dep. child, Ill.; 1/19-1/23 up to 65% of

State aww for claimants with dep, Iowa; 1/46 of wages in highest 2 qtrs. if the trust fund balance is at least \$90 million, or as 1/52 of wages in highest 2 qtrs. if the trust fund balance is less than \$90 million, Del.; higher of 50 percent of the individual's aww during the base period, to a maximum of 66-2/3 percent of the State aww; or 50 percent of the individual's aww during the high quarter to a maximum of 50 percent of the State's aww, or \$331, whichever is higher, Minn.; wages in the 2 highest qtrs. divided by 45, Vt.; if HQ wages exceed \$4,966.99, the max. wba will be 39% of these wages divided by 13, Calif.; 1/24 of HQ if alternative qualifying wages are used, Ga.

<sup>13</sup>Up to 66-2/3% of State aww, La.; 62% of State aww depending on the trust fund reserves or 65% of State aww depending on trust fund reserves and the State's average contribution rate if below the nationwide average for the preceding yr., N.Dak.

<sup>14</sup>Duration can be much less than 26 wks. for individuals with only one BP ER; duration will be lesser of 26 x wba, percentage (based on the UC fund balance and ranging from 20 to 25 percent) of the State's average annual wage, or a percentage (based on the UC fund balance and ranging from 40 to 50 percent) of the individual's insured wages during the BP, Okla.

<sup>15</sup>\$1,500 in any CQ in current or preceding CY unless otherwise specified.

<sup>16</sup>Max. amount adjusted annually: by same percentage increase as occurs in State aww (Ohio) by \$7 for each \$10 increase in average weekly wage of manufacturing production workers (Texas).

<sup>18</sup>Wba's will be reduced by 5% or by the reduction determined by a trigger mechanism, but the wba may not be reduced to less than half the max. wba, Pa.; wba's over \$90 will be reduced to 85% of the computed amount when revenues in the fund are inadequate to pay benefits, Wyo.; the greater of \$197 or 60%, 57.5%, 55%, 52.5% or 50% of State aww of the second preceding CY depending on the condition of the fund, Okla.; if the trust fund balance is greater than 250 million than the max. wba will be \$315, if the trust fund is less than \$250 million but equal to or greater than \$200 million, the max. wba will be \$300, if the trust fund balance is less than \$200 million but equal to or greater than \$165 million, the max. wba will be \$265, if the trust fund balance is less than \$165 million but equal to or greater than \$150 million, the max. wba will be \$245, if the trust fund balance is less than \$150 million but equal to or greater than \$90 million, the max. wba will be \$225 and if the trust fund balance is less than \$90 million, the max. wba will be \$205, Del.; wba will range from \$181-\$215 depending on trust fund bal., La.

<sup>19</sup>Qualifying wages are 200 times min. hourly wage in 1 qtr. and BP wages of 1-1/2 times HQ, however the BP wages must be at least 400 times min. hourly wage, R.I.; with min. aww, greater of 21 times the min. hourly wage in effect on Feb. 4, 1991, or \$80, N.Y.; BP wages of 1-1/2 x HQ or wages in 3 of the 4 qtrs. in the BP, Nev.; claimant with BP earnings outside HQ of less than the lesser of 6 x wba or \$900 will not be eligible for benefits, Tenn.

<sup>20</sup>The taxable wage base depends on the condition of the fund; it could be \$7,000, \$7,700, or \$8,500, (for 1999 the wage base is \$7,000), La.

<sup>21</sup>Several alternate qualifying requirements are available, see N.J. unemployment insurance law for details.

<sup>22</sup>First 8 weeks of benefits are increased by 5% to a wba of \$288.

If you have any questions please contact **Bob Kenyon Jr.** at **202-219-5201 ext 354.**