

SIGNIFICANT PROVISIONS OF STATE UNEMPLOYMENT INSURANCE LAWS
JULY 2002

	BENEFITS							COVERAGE	TAXES	
	Earnings/ Hours Needed to Qualify in BP ¹	Computation of Weekly Benefit Amount	Weekly Benefit Amount ²		Earnings Disregarded ³ (Doesn't Affect WBA)	Calculation of Number of Benefit Weeks ⁴	Number of Benefit Weeks ⁵	Size of Payroll (Length of Employment/ Wages Paid) ⁶	Wages Subject to Tax	Minimum And Maximum Tax Rates
AL	1½ x HQW	1/24 average of 2 highest quarters	\$45	\$210	\$15	1/3 BPW	15-26	20 weeks or \$1,500 in any quarter	\$8,000	0.7% 6.3%
AK	\$1,000; wages in 2 quarters	0.9-4.4% of annual wages + \$24 per dep up to \$72	\$44-68	\$248-320	¼ wages over \$50	Weighted schedule of BPW to HQW	16-26	All services	\$26,000	1.5% 5.9%
AZ	1½ x HQW, \$1,000 in HQ; or wages in 2 quarters, wages in 1 quarter sufficient to qualify for maximum WBA, and BP wages ≥ taxable wage base.	1/25 of HQW	\$40	\$205	\$30	1/3 BPW	12-26	20 weeks or \$1,500 in any quarter	\$7,000	0.05% 5.4%
AR	27 x WBA; wages in 2 quarters	1/26 of HQW	\$62	\$345	2/5	1/3 BPW	9-26	10 days	\$9,000	0.5% 6.4%
CA	\$1,300 in HQ, or \$900 in HQ with BP wages= to 1¼ x HQ	1/23 to 1/29 HQW	\$40	\$330	Greater of \$25 or 25% of wages	Lesser of 26 x WBA or ½ BPW	14-26	Over \$100 in any quarter	\$7,000	0.1% 5.4%
CO	40 x WBA or \$2500, whichever is greater	60% of 1/26 of 2 highest quarters	\$25	\$398	¼ WBA	1/3 BPW	13-26	All services	\$10,000	0% 5.4%
CT	40 x WBA or 1½ x HQW	1/26 average of 2 highest quarters + \$15 per dep, DA capped at WBA (For construction workers, 1/26 HQ)	\$15-30	\$406-481	1/3 wages	Uniform duration	26	20 weeks or \$1,500 in any quarter	\$15,000	1.8% 6.7%
DE	36 x WBA	1/46 total wages in 2 high quarters if fund balance > \$90M. 1/52 otherwise.	\$20	\$330	Greater of \$10 or 30% of WBA	½ BPW	24-26	20 weeks or \$1,500 in any quarter	\$8,500	0.3% 8.2%
DC	1½ x HQW; not less than \$1,950 in 2 quarters; \$1,300 in 1 quarter	1/26 HQW	\$50	\$309	1/5 wages	½ BPW	20-26	All services	\$9,000	1.6% 7.0%
FL	1½ x HQW; minimum \$3,400. Wages in 2 quarters.	1/26 x HQW	\$32	\$275 (1 st 5 weeks: \$288)	8 x federal hourly minimum wage	25% BPW	9-26	20 weeks or \$1,500 in any quarter	\$7,000	0.1% 5.4%
GA	150% x HQW; wages in 2 quarters; earn \$1242 in 2 quarters	1/46 of 2 highest quarters or 1/23 HQW	\$40	\$295	\$50	¼ BPW	9-26	20 weeks or \$1,500 in any quarter	\$8,500	0% 5.4%
HI	26 x WBA; wages in 2 quarters	1/21 HQW	\$5	\$395	\$50	Uniform duration	26	All services	\$29,300	0% 5.4%
ID	1¼ x HQW; not less than minimum qualifying wages in 1 quarter.	1/26 HQW	\$51	\$316	½ WBA	Weighted schedule of BPW to HQW	10-26	20 weeks or \$1,500 in any quarter	\$27,600	0.2% 5.4%
IL	\$1,600; \$440 outside HQ	49.5% of claimant's AWW in 2 highest quarters	\$51-56	\$326-431	½ WBA	Uniform duration	26	20 weeks or \$1,500 in any quarter	\$9,000	0.6% 6.8%
IN	Not less than \$2,750; \$1,650 in last 2 quarters	5% of 1 st \$2,000 in HQ, 4% of remaining HQ wages	\$50	\$336	Greater of \$3 or 20% of WBA from other than BP employer	28% BPW	8-26	20 weeks or \$1,500 in any quarter	\$7,000	0.1% 5.4%
IA	1¼ x HQW; 3.5% of the Statewide AAW in HQ; ½ HQW of 2 nd quarters	1/19 – 1/23 HQW for claimants with depts.	\$42-51	\$283-347	¼ WBA	1/3 BPW	9-26 (39 if plant closing)	20 weeks or \$1,500 in any quarter	\$18,600	0% 7.5%
KS	30 x WBA; wages in 2 quarters	4.25% of HQW	\$86	\$345	25% of WBA	1/3 BPW	10-26	20 weeks or \$1,500 in any quarter	\$8,000	0.04% 7.4%

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	Earnings/ Hours Needed to Qualify in BP ¹	Computation of Weekly Benefit Amount	Weekly Benefit Amount ² Minimum Maximum		Earnings Disregarded ³ (Doesn't Affect WBA)	Calculation of Number of Benefit Weeks ⁴	Number of Benefit Weeks ⁵	Size of Payroll (Length of Employment/ Wages Paid) ⁶	Wages Subject to Tax	Minimum And Maximum Tax Rates
KY	1 ½ x HQW; 8 x WBA in last 2 quarters; \$750 in 1 quarter; \$750 in other quarters	1.3078% of BP wages	\$39	\$329	1/5 wages	1/3 BPW	15-26	20 weeks or \$1,500 in any quarter	\$8,000	0.3% 9%
LA	\$1,200; 1 ½ x HQW	1/25 of the average of 4 quarters	\$10	\$258	Lesser of ½ WBA or \$50	27% BPW	21-26	20 weeks or \$1,500 in any quarter	\$7,000	0.15% 6.2%
ME	2 x annual AWW in each of 2 quarters and 6 x annual AWW in BP	1/22 avg. wages paid in 2 highest quarters of BP + \$10 per dep up to ½ WBA	\$49-73	\$283-424	\$25	1/3 BPW	14-26	20 weeks or \$1,500 in any quarter	\$12,000	0.71% 5.4%
MD	1 ½ x HQW; \$576.01 in HQ	1/24 HQW + \$8 per dep. up to 5 depts.	\$25-65	\$280	\$70	Uniform duration	26	All services	\$8,500	0.3% 7.5%
MA	30 x WBA; \$3,000 minimum	50% of AWW + \$25 per dep. up to ½ WBA	\$29-43	\$512-768	1/3 WBA	36% BPW	10-30	13 weeks or \$1,500 in any quarter	\$10,800	1.325% 7.225%
MI	1 ½ x HQW, at least \$1,998 in HQ; or 14 weeks employment and BP wages = 20 x state AWW	4.1% of HQW plus \$6 for each dep. up to 5	\$81-111	\$362	WBA reduced by 50¢ for every \$1 earned. Earnings limited.	43% BP wages / WBA	14-26	20 weeks or \$1,000 in CY	\$9,500	0.06% 8.4%
MN	At least \$1,000 in HQ; \$250 outside HQ	Higher of 50% of worker's AWW during BP or 50% of worker's AWW during HQ.	\$38	\$467	Greater of \$50 or 25% of wages	1/3 BPW	10- 26	All services	\$21,000	0.17% 9.07%
MS	40 x WBA; \$780 in 1 quarter, wages in 2 quarters	1/26 HQW	\$30	\$210	\$40	1/3 BPW	13-26	20 weeks or \$1,500 in any quarter	\$7,000	0.7% 5.4%
MO	1 ½ x HQW, \$1,000 in 1 quarter; or wages in 2 quarters of BP=1 ½ maximum taxable wage base.	4% HQW	\$40	\$250	\$20	1/3 BPW	12.5-26	20 weeks or \$1,500 in any quarter	\$7,000	0% 6.6%
MT	1 ½ x HQW; minimum 7% of AAW in BP; or 50% of AAW	1% of BP wages or 1.9% of wages in 2 HQ's	\$70	\$297	½ wages in excess of ¼ WBA	Weighted schedule of BPW to HQW	8-26	\$1,000 in current or preceding year	\$18,900	0% 6.37%
NE	\$1,600; \$800 in each of 2 quarters	½ AWW	\$36	\$262	½ WBA	1/3 BPW	15-26	20 weeks or \$1,500 in any quarter	\$7,000	0.05% 5.4%
NV	1 ½ x HQW; or wages in 3 of 4 quarters in BP	1/25 HQW	\$16	\$309	¼ wages	1/3 BPW	12-26	\$225 in any quarter	\$20,900	0.25% 5.4%
NH	\$2,800; \$1,400 in each of 2 quarters	1%-1.1% of annual wages	\$32	\$372	30% WBA	Uniform duration	26	20 weeks or \$1,500 in any quarter	\$8,000	0.05% 6.5%
NJ	20 weeks employment at 20% of AWW; or 12 x AWW	60% of claimant's AWW + DA	\$61-70	\$475	Greater of \$5 or 1/5 WBA	¾ weeks employment	15-26	\$1,000 in any year	\$23,500	0.4% 5.4%
NM	\$1,372.80 in HQW and wages in at least one other quarter	1/26 HQW	\$52	\$277	1/5 WBA	3/5 BPW	19-26	20 weeks or \$450 in any quarter	\$15,900	0.05% 5.4%
NY	1 ½ x HQW; \$1,600 in HQ	1/26 HQW unless such wages ≤ \$3,575. Then, 1/25 HQW.	\$40	\$405	None. All employment affects WBA.	Uniform duration	26	\$300 in any quarter	\$8,500	0.5% 8.5%
NC	1 ½ x HQW, \$3,568.26 minimum	1/26 of HQW	\$34	\$396	10% AWW in HQ	(BPW / HQW) x 8 2/3	13-26	20 weeks or \$1,500 in any quarter	\$15,500	0% 5.7%
ND	1 ½ x HQW	1/65 (wages in 2 HQs + ½ wages in 3 rd HQ)	\$43	\$290	60% WBA	Weighted schedule of BPW to HQW	12-26	20 weeks or \$1,500 in any quarter	\$17,400	0.49% 10.09%

	BENEFITS						COVERAGE	TAXES		
	Earnings/ Hours Needed to Qualify in BP ¹	Computation of Weekly Benefit Amount	Weekly Benefit Amount ² Mini- mum Maxi- mum		Earnings Disregarded ³ (Doesn't Affect WBA)	Calculation of Number of Benefit Weeks ⁴	Number of Benefit Weeks ⁵	Size of Payroll (Length of Employment/ Wages Paid) ⁶	Wages Subject to Tax	Minimum And Maximum Tax Rates
OH	20 weeks employment with wages averaging 27.5 % of State AWW	½ claimant's AWW + DA of \$1-\$83 based on claimant's AWW and number of dep.	\$86	\$308-417	1/5 WBA	20 x WBA + 1 x WBA for each qualifying week in excess of 20	20-26	20 weeks or \$1,500 in any quarter	\$9,000	0.1% 8.1%
OK	1 ½ x HQW, minimum \$1,500; or 100% taxable wages	1/23 HQW	\$16	\$304	\$100	Weighted schedule of BPW to HQW	20 - 26	20 weeks or \$1,500 in any quarter	\$10,500	0.1% 5.5%
OR	1 ½ x HQW, \$1,000 minimum; or 500 hrs of employment	1.25% of BPW	\$94	\$405	1/3 WBA or 10x the State minimum wage	1/25 BPW	3 - 26	18 weeks or \$225 in any quarter	\$25,000	0.66% 5.4%
PA	\$800 in HQ; \$1,320 in BP; at least 20% of BPW outside HQ	1/23-1/25 HQW + \$5 for 1 dep; \$3 for 2 nd dep	\$35-43	\$442-450	Greater of \$6 or 40% WBA	At least 16 credit weeks for minimum, 18 for maximum	16-26	All services	\$8,000	1.47% 9.071%
PR	40 x WBA, \$280 minimum, \$75 in 1 quarter, wages in 2 quarters	1/11- 1/26 HQW	\$7	\$133	WBA	Uniform duration	26	All services	\$7,000	1.4% 5.4%
RI	1 ½ x HQW, 200 x minimum hourly wage in 1 quarter and 400 x minimum hourly wage in BP; or 1200 x minimum hourly wage in BP	4.62% of HQW + greater of \$10 or 5% of the benefit rate per dep up to 5 depts	\$56-106	\$427-533	1/5 WBA	36% BPW	15-26	All services	\$12,000	1.9% 10%
SC	1 ½ x HQW; \$900 minimum; \$540 in 1 quarter	1/26 HQW	\$20	\$278	¼ WBA	1/3 BPW	15-26	20 weeks or \$1,500 in any quarter	\$7,000	0.74% 5.6%
SD	\$728 in HQ; 20 x WBA outside HQ	1/26 HQW	\$28	\$241	¼ wages over \$25	1/3 BPW	15-26	20 weeks or \$1,500 in any quarter	\$7,000	0% 7%
TN	40 x WBA; \$780.01 in highest 2 quarters	1/26 of avg 2 highest quarters	\$30	\$275	Greater of \$50 or ¼ WBA	¼ BPW	13-26	20 weeks or \$1,500 in any quarter	\$7,000	0.15% 10%
TX	37 x WBA; wages in at least 2 quarters	1/25 HQW	\$51	\$319	Greater of \$5 or ¼ WBA	27% BPW	9-26	20 weeks or \$1,500 in any quarter	\$9,000	0.3% 6.54%
UT	\$2,400 or \$120 for 20 weeks	1/26 HQW	\$23	\$365	30% WBA	27% BPW	10-26	\$140 in CQ in current or preceding CY	\$22,000	0.1% 8.1%
VT	\$1,707 in a quarter; minimum 40% HQW	Wages in the 2 highest quarters divided by 45	\$1	351	Greater of 30% WBA or \$40	Uniform duration	26	20 weeks or \$1,500 in any quarter	\$8,000	0.4% 5.4%
VA	\$2,500 to \$13,400.01 in highest 2 quarters	1/50 of the 2 highest quarters	\$69	\$368	\$25	½ BPW	12-26	20 weeks or \$1,500 in any quarter	\$8,000	0% 6.2%
VI	1 ½ x HQW and \$858 in HQ; or \$858 in HQ and 39 x WBA in BP	1/26 HQW	\$32	\$349	25% in excess of \$15	1/3 BPW	13-26	All services	\$16,800	0% 6%
WA	680 hours	1/25 HQW	\$107	\$496	¼ wages over \$5	MBA/WBA	16 - 30	All services	\$28,500	0.5% 5.4%
WV	\$2,200 and wages in 2 quarters	1% of annual wages	\$24	\$338	\$60	Uniform duration	26	20 weeks or \$1,500 in any quarter	\$8,000	1.5% 8.5%
WI	30; 4 x WBA outside HQ	4% of HQW up to max WBA	\$48	\$324	\$30 plus 33% of wages in excess of \$30	40% BPW	12-26	20 weeks or \$1,500 in any quarter	\$10,500	0% 9.75%
WY	1.4x HQW; minimum 8% of State AAW	4% of HQW	\$21	\$296	50% WBA	30% BPW	11-26	All services	\$14,700	0.15% 6.1%

This document is prepared for general reference and may not reflect all the details of a state's law. Consult the state UI agency or the state law for authoritative information. More detailed information may be found in the *Comparison of State Unemployment Compensation Laws*, which also includes information on Temporary Disability Insurance Programs, at www.workforcesecurity.doleta.gov/unemploy/comparison.asp.

KEY:

AAW- Average Annual Wage	AVG- Average	AWW- Average Weekly Wage	BP- Base Period
BPW- Base Period Wages	BY- Benefit Year	CQ- Calendar Quarter	CY- Calendar Year
DA- Dependents Allowance	dep- Dependent	EB- Extended Benefits	ER- Employer
FY- Fiscal Year	HQ- High Quarter	HQW- High Quarter Wages	MBA- Maximum Benefit Amount
UC- Unemployment Compensation	WBA- Weekly benefit amount	"=" - Equal	"%" - Percent
"+" - Plus			

OTHER PROVISIONS OF LAW:

Waiting Week – Most states require a 1-week waiting week, where the claimant must meet all qualifying conditions, to be served before benefits are payable. The following states do not require a waiting week: AL, CT, DE, GA, IA, KY, MA, MD, MI, NV, NH, VT, WY. The waiting week may be paid after a specified period of unemployment in MO, NJ, TX and TN. In some states, it may be suspended under certain conditions.

Base Periods – Qualifying earnings are determined using a base period consisting of the first four of the last five completed calendar quarters. In the following states, more recent earnings may be used under certain conditions: ME, MA, MI, NH, NJ, NY, NC, OH, RI, VT, WA, WI.

FOOTNOTES:

¹ Reflects basic qualifying formula. Some states have alternative qualifying formulas.

² When two amounts given, higher includes dependents allowances. If state has a dependents allowance and only one amount is given, the maximum is the same with or without the allowance.

³ The weekly benefit amount may be reduced by the amount earned by the claimant during the week. This column lists the amount of earnings that do not cause a reduction.

⁴ Although duration of benefits is expressed as the number of weeks payable at the weekly benefit amount for total unemployment, state laws generally do not compute duration in terms of weeks. Instead, they compute the maximum benefit amount payable to a claimant. This column describes the calculation of this maximum amount. Duration, in terms of weeks, is computed by dividing this maximum by the claimant's weekly benefit amount. In the states marked "N/A", duration always equals a fixed number of weeks.

⁵ Lists weeks only for the regular program for total unemployment. In some states, additional benefits are payable under limited circumstances such as high unemployment, continuation of approved training, or workforce dislocations.

⁶ Services performed for persons who have employment or who pay wages at or above the amount shown are available for UI eligibility purposes and are subject to tax. States may have different thresholds for agricultural, domestic and nonprofit employers.

If you have any questions, please contact **Suzanne Schwartz Simonetta** at 202-693-3225 or **Loryn Lancaster** at 202-693-2994.