



SIGNIFICANT PROVISIONS OF STATE UNEMPLOYMENT INSURANCE LAWS, JANUARY 3, 1988

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

State	BENEFITS									COVERAGE Size of firm (1 worker in specified time and/or size of payroll) ¹⁵	TAXES 1988 Taxable wage base
	Qualifying wage or employment (number X wba or as indicated) ¹	Waiting week ²	Computation of wba (fraction of hqw or as indicated) 1/3/	Wba for total unemployment ⁴		Earnings disregarded ⁵	Duration in 52-week period		Benefit for total unemployment ⁷		
				Min.*	Max.*		Proportion of base-period wages ⁶	Min. ⁸			
Ala.	1-1/2 x hqw; not less than \$774.01	0	1/24	\$22	\$120	\$15	1/3	11+	26	20 wks.	\$ 8,000
Alaska	\$1,000; wages in 2 qtrs.	1	3.8-0.95% of annual wages, + \$24 per dep. up to \$72	38-62	188-260	3/4 wages over \$50	Weighted schedule of bpw in relation to hqw	716	726	Any time	21,100
Ariz.	1-1/2 x hqw; \$1,000 in HQ.	1	1/25	40	135	\$15	1/3	12+	26	20 wks	7,000
Ark.	30 x wba; wages in 2 qtrs.	1	1/52 of 2 highest qtrs up to 66-2/3% of State aww	36	204	2/5	1/3	10	26	10 days	7,500
Calif.	8 wks. employment at \$20 & BP wages of \$900 or total BP wages of \$1,200	1	1/24-1/33	30	166	Greater of \$25 or 25% of wages	1/2	712+	726	Over: \$100 in any qtr.	7,000
Colo.	40	1	60% of 1/26 of claimant's 2 highest qtrs up to 50% of State aww	25	213	1/4 wba	1/3	8+-13	26	Any time	10,000
Conn.	40	0	1/26, up to 60% of State aww + \$10 per dep. up to 1/2 wba or 5 deps.	15-22	216-266	1/3 wages	Uniform	726	726	20 wks.	7,100
Del.	36	0	12/	20	205	Greater of \$10 or 30% of wba	1/2	18	26	20 wks.	8,500
D.C.	1-1/2 x hqw; not less than \$900; \$400 in 1 qtr.	1	1/23 + \$5 per dep. up to \$20	26	250 ⁴	1/5 wages	1/2	17	26	Any time	8,000
Fla.	20 wks. employment at average of \$20 or more	1	1/2 claimant's aww	10	200	\$5	1/2 wks. employment	10	26	20 wks.	7,000

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								Min. ¹¹	Max.		
Ga.	1-1/2 x hqw	1 ²	1/50 of 2 highest qtrs.	\$37	\$155	\$8	1/4	12+	26	20 wks	\$ 7,50
Hawaii	30; 14 wks employment	1	1/25 up to 66-2/3% of State aww	5	223	\$2	Uniform	726	726	Any time	8,70
Idaho	1-1/4 x hqw; not less than \$1,144.01 in 1 qtr.; wages in 2 qtrs.	1	1/26 up to 60% of State aww	44	188	1/2 wba	Weighted schedule of bpw in relation to hqw	10	26	20 wks. or \$300 in any quarter	16,20
Ill.	\$1,600; \$440 outside HQ	1	49% of claimant aww in 2 highest qtrs. up to 49% of State aww ¹²	51	176-230	1/2 wba	Uniform	26	26	20 wks.	9,00
Ind.	1-1/2 x hqw; not less than \$2,500; \$1,500 in last 2 qtrs.	1	4.3% of high qtr. wage credits ³	40	96-161	Greater of \$3 or 20% of wba from other than BP employer	1/4	9+	26	20 wks.	7,00
Iowa	1-1/4 x hqw; not less than 1.5 x a HQ amount computed at 3.5% of the state-wide aww.	0	<u>3/12/</u>	25-30	167-205	1/4 wba	1/3	11+	26	20 wks.	11,00
Kans.	30; wages in 2 qtrs.	1	4.25% of hqw up to 60% of State aww	51	204	Lesser of \$47 or 25% of wba	1/3	10	26	20 wks.	8,00
Ky.	1-1/2 x hqw; 8 x wba in last 2 qtrs; \$750 in 1 qtr. and \$750 in other qtrs.	0	1.185% of BP wages up to 55% of State aww	22	151	1/5 wages	1/3	15	26	20 wks.	8,00
La.	1-1/2 x hqw	1	1/20-1/25 ^{13,17}	10	191	Lesser of 1/2 wba or \$50	27%	12	26	20 wks.	8,50
Maine	2 x annual aww in each of 2 qtrs. & 6 x annual aww in BP	1	1/22 up to 52% of State aww +\$5 per dep. to 1/2 wba	26-39	161-241	\$10	1/3	11+ 22	26	20 wks.	7,00

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Md.	1-1/2 x hqw; \$576.01 in 1 qtr; wages in 2 qtrs.	0	1/24 + \$6 per dep. up to \$24	25-31	4195	\$35	Uniform	26	26	Any time	\$ 7,000	
Mass.	30; not less than \$1,200	1	1/21-1/26 up to 57.5% of State aww, + \$25 per dep. up to 1/2 wba ³	14-21	236-354	40% not less than \$10 nor more than \$30	36%	10+-30	30	13 wks.	7,000	
Mich.	20 wks. employment at 30 x State min. hourly wage ¹⁰	0	70% of claimant's after tax earnings (ATE) up to a maximum of 55% of State aww.	58**	229**	Up to 1/2 wba ⁵	3/4 wks. employment	15	26	20 wks. or \$1,000 in CY	9,500	
Minn.	1-1/4 x hqw	91	1/26 ^{12/}	38	250	Greater of \$25 or 25% of wages	1/3	10+	26	20 wks.	11,700	
Miss.	40; \$780 in 1 qtr. wages in 2 qtrs.	1	1/26	30	130	\$5	1/3	13+	26	20 wks.	7,000	
Mo.	1-1/2 x hqw; \$500 in 1 qtr; wages in 2 qtrs.	91	4.5%	22	140	\$10	1/3	11+	26	20 wks.	7,000	
Mont.	20 wks. employment at \$50 or more and 7% of aaw	1	49% of claimant's aww up to 60% of State aww	45	181	1/2 wages in excess of 1/4 wba	Weighted schedule of bpw in relation to hqw	8	26	Over \$1,000 in current or preceding year	12,600	
Neb.	\$1,200; \$400 in each of 2 qtrs.	1	1/17-1/24	20	134	1/2 wba	1/3	20	26	20 wks.	7,000	
Nev.	1-1/2 x hqw	0	1/25, up to 50% of State aww	16	177	1/4 wages	1/3	12+	26	\$225 in any qtr.	12,100	
N.H.	\$2,800; \$1,000 in each of 2 qtrs.	0	0.7-1.4% of annual wages	39	156	1/5 wba	Uniform	26	26	20 wks.	7,000	
N.J.	20 wks. employment at 20% of aww; or 12 x aww	91	60% of claimant's aww + d.a. up to 56-2/3% of State aww	48	4241	Greater of \$5 or 1/5 wba	3/4 wks. employment	15	26	\$1,000 in any year	12,000	

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								Min. ⁸				Max.
N.Mex.	1-1/4 x hqw	1	1/26; not less than 10% nor more than 50% of State aww	\$31**	\$158**	1/5 wba	3/5	19	26	20 wks. or \$450 in any qtr.	\$10,800	
N.Y.	20 wks. employment at minimum average of \$80 or more 10	11	50% of claimant's aww	40	180	11/	Uniform	26	26	\$300 in any qtr.	7,000	
N.C.	1-1/2 x hqw not less than 6 x State aww	1	1/52 of 2 highest qtrs up to 63% of State aww	16	204	10% aww in 2 highest qtrs.	Weighted schedule of bpw in relation to hqw	13-26	26	20 wks.	10,100	
N.Dak.	1-1/2 x hqw	1	1/65 of the 2 highest qtrs; up to 60% of the State aww	43	179	1/2 wba	Weighted schedule of bpw in relation to hqw	12	26	20 wks.	11,000	
Ohio	20 wks. employment at 37 x min. hourly wage	1	1/2 claimant's aww + d.a. of \$1-\$91 based on claimant's aww and number of dep. ^{3,16,}	42	157-248	1/5 wba	20 x wba; wba for each credit wk. in excess of 20	20	26	20 wks.	8,000	
Okla.	40% taxable wages and 1-1/2 x hqw; \$9,100	1	1/25 up to 66-2/3% of State aww <u>18/</u>	16	197 <u>18/</u>	\$7	40% of taxable wage	20+14	26+14	20 wks.	9,100	
Oreg.	18 wks; not less than \$1,000 in BP	1	1.25% of bpw up to 64% of State aww	52	222	1/3 wba	1/3	6+7	26 ⁷	18 wks. or \$225 in any qtr.	14,000	
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 2d	\$35-40	252-260 <u>18/</u>	Greater of \$6 or 40% wba	At least 16 credit wks. for min., 18 for max.	16	26	Any time	8,000	
P.R.	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	110	wba	Uniform	720	720	Any time	7,000	

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								Min. ⁸				Max.
R.I.	20 wks. employment at \$73 or more; or \$4,380	1	60% of claimant's aww up to 67% of State aww, + greater of \$10 or 5% of the benefit rate per dep. up to 5 depts.	43-53	\$225-281	\$5	3/5 wks. employment	12	26	Any time	\$12,000	
S.C.	1-1/2 x hqw; not less than \$900; \$540 in 1 qtr.	1	1/26 up to 66-2/3% of State aww	20	132	1/4 wba	1/3	15	26	20 wks.	7,000	
S.Dak.	\$728 in HQ; 30 x wba outside HQ	1	1/26 up to 62% of State aww ¹⁷	28	140	1/4 wages up to wba	1/3	18+	26	20 wks.	7,000	
Tenn.	40; \$754.01 in highest 2 qtrs.	1	1/25-1/33 of average 2 highest qtrs	30	145	\$30	1/4	12	26	20 wks.	7,000	
Tex.	37 x wba	9 ¹	1/25 ^{16,17}	34	210	Greater of \$5 or 1/4 wba	27%	13+	26	20 wks.	8,000	
Utah	1-1/2 x hqw; bpw of 8 x State aaw	1	1/26	13	202	3/10 wba	27%	10	26	\$140 in CQ in current or preceding CY	13,200	
Vt.	\$1,000 in a qtr; BP wages of 40% of total HQ wages	1	<u>12/</u>	17	160	\$15 +\$3 for each dep. up to 5	Uniform	26	26	20 wks.	8,000	
Va.	50; wages in 2 qtrs.	0	1/50 of the 2 highest qtrs.	58	167	\$25	1/3	12	26	20 wks.	7,000	
V.I.	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	30	138**	1/4 wages in excess of \$15	1/3	14+	26	Any time	14,500**	

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								Min. ⁸	Max.		
Wash.	680 hours	1	1/25 of average of 2 highest qtrs. wages up to 55% of State aww	\$55	\$205	1/4 wages in excess of \$5	1/3	16+-30	30	Any time	\$15,100
W.Va.	\$2,200 and wages in 2 qtrs.	1	1.0% of annual wages up to 70% of State aww <u>17/</u>	24	225	\$25	Uniform	26	26	20 wks.	8,000
Wisc.	17 weeks employment	0	50% of claimant's aww up to 66-2/3% of State aww ¹⁷	38	200	33% wages over \$20	8/10 wks. employment	1-14+	26	20 wks.	10,500
Wyo.	5% of State aww in HQ and 8% of State aww in BP	1	4% of hqw up to 55% of State aww <u>18/</u>	36	198	Greater of \$15 or 1/2 wba	3/10	12-26	26	\$500 in current or preceding CY	10,200

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

**New figures were not available at press time.

1 Weekly benefit amount abbreviated in columns and footnotes as wba; base period, BP; base-period wages, bpw; 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.

2 Unless otherwise noted, waiting period same for total or partial unemployment. In Ga. no waiting week if claimant unemployed not through own fault.

3 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 Ind. da. paid only to claimants with earnings in excess of that needed to qualify for basic wba and who have 1-4 depts.. 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 1/52 of 2 highest quarters of earnings or 1/26 of highest quarter if claimant has no more than 2 quarters work.

4 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.

5 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.

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

7 Benefits extended under State program when unemployment in State reaches specified levels; Alaska, Calif., by 50%; Conn. by 13 weeks; Oreg. (until July 1, 1989) 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.

8 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. Wisc. determines entitlement separately for each employer. Lower end of range applies to claimants with only 1 week of work at qualifying wage; upper end to claimants with 18 weeks or more of such wages.

9 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.; after any 4 weeks in BY, Minn..

10 Or 15 weeks in last year and 40 weeks in last 2 years of aww of \$80 or more, N.Y.; 14 weeks of employment and BP wages equal to 20 x the State aww, Mich..

11 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 \$180 is paid.

12 To 57% State aww if claimant has nonworking spouse; 64% 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.; a State aww ranging from 60% to 66-2/3% depending on the balance in the fund, Minn.; wages in the 2 highest qtrs. divided by 45, Vt..

13 Up to 66-2/3% of State aww, La..

14 Duration can be much less than 26 wks. for individuals with only one BP ER, Okl..

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

16 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).

17 The min. and max. wba's are frozen indefinitely, La. and Wisc.. The max. wba is frozen until July 1988, W.Va.; until October 1989, Tex.; and indefinitely, S.Dak..

18 The wba will be reduced by 5% if the weekly benefit amount is \$75 or more, 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, Okl..

19 For CY 1988 the taxable wage base was computed as 50 percent of the State average annual wage.