SIGNIFICANT PROVISIONS OF STATE UNEMPLOYMENT INSURANCE LAWS EFFECTIVE JANUARY 2020

Version 3

	BENEFITS							COVERAGE	TAXES		
	Earnings/ Employment Needed in Base Period to Qualify	Computation of Weekly Benefit Amount	Weekly Benefit Amount[1]		Weekly Earnings Disregarded	Calculation of Maximum Benefit Amount	Benefit Weeks Payable[2]	Size of Payroll (Length of Employment/ Wages Paid)	Wages Subject to Tax	Minimum & Maximum Rates[3]	New Employer Rate[4]
			Mini-mum	Maxi-Mum							
AL	1½ x HQW	1/26 avg of 2 highest qtrs.	$45	$275	1/3 WBA	Lesser of 1/4 BPW or 14 x WBA	14[5]	20 weeks or $1,500 in any qtr	$8,000	0.65% 6.80%	2.70%
AK	$2,500; wages in 2 qtrs, at least $250 outside HQ	0.9-2.2% of annual wages + $24 per dep up to $72	$56-$128	$370-$442	$50 and ¼ wages over $50	Weighted schedule of BPW to HQW for # of weeks x WBA	16-26	Any size	$41,500	1.00% 5.40%	1.09%
AZ	1½ x HQW and 390 x minimum wage in effect in 1 qtr; or wages in 2 qtrs with wages in 1 qtr sufficient to qualify for maximum WBA and total BPW ≥ taxable wage base	1/25 HQW	$187	$240	$30	Lesser of 1/3 BPW or 26 x WBA	8-26	20 weeks or $1,500 in any qtr	$7,000	0.05% 12.85%	2.00%
AR	35 x WBA; wages in 2 qtrs	1/26 of the avg of the 4 qtrs in BP	$81	$451	40% WBA	Lesser of 1/3 BPW or 16 x WBA	9-16	One employee for 10 or more days in a CY	$7,000	0.10% 6.00%	2.90%
CA	$1,300 in HQ, or $900 in HQ with BPW = 1¼ x HQ	1/23 to 1/26 HQW	$40	$450	Greater of $25 or 1/4 wages	Lesser of 1/2 BPW or 26 x WBA	14-26	Over $100 in any qtr	$7,000	1.50% 6.20%	3.40%
CO	40 x WBA or $2,500, whichever is greater	Higher of 60% of 1/26 of 2 consecutive HQW, capped by 50% of State avg weekly earnings or 50% of 1/52 BP earnings capped by 55% of State avg weekly earnings	$25	$561 or $618[6]	¼ WBA	Lesser of 1/3 BPW or 26 x WBA	13-26	20 weeks or $1,500 in any qtr	$13,600	0.58% 7.40%	1.70%
CT	40 x WBA	1/26 avg of 2 HQs + $15 per dep, up to 5; DA capped at WBA (For construction workers, 1/26 HQ)	$15-30	$649-$724	1/3 wages	N/A	Uniform duration 26	20 weeks or $1,500 in any qtr	$15,000	0.50% 5.40%	3.20%
DE	36 x WBA	1/46 total wages in 2 highest qtrs	$20	$400	Greater of $10 or 50% WBA	1/2 BPW	24-26	20 weeks or $1,500 in any qtr	$16,500	0.10% 8.00%	1.60%
DC	1½ x HQW or within $70; not less than $1,950 in 2 qtrs; $1,300 in 1 qtr	1/26 HQW	$50	$444	1/3 of wages plus $50	N/A	Uniform duration 26	Any size	$9,000	1.60% 7.00%	2.70%
FL	1½ x HQW; minimum $3,400; wages in 2 qtrs	1/26 HQW	$32	$275	8 x Federal hourly mini-mum wage	Lesser of 25% BPW or 12 x WBA	9-12[5]	20 weeks or $1,500 in any qtr	$7,000	0.10% 5.40%	2.70%

GA	Wages in 2 qtrs & 150% x HQW or HQW divided by 21 for WBA w/ total earnings in 2 qtrs totaling at least 40 x WBA	1/42 of wages in highest 2 qtrs or 1/21 HQW	$55	$365	$50	Lesser of 1/4 BPW or 14 x WBA	6-14[5]	20 weeks or $1,500 in any qtr	$9,500	0.04% 7.56% 2.70%
HI	26 x WBA; wages in 2 qtrs	1/21 HQW	$5	$648	$150	N/A	Uniform duration 26	Any size	$48,100	0.00% 5.60% 2.40%
ID	1¼ x HQW; minimum $1,872 in 1 qtr	1/26 HQW	$72	$448	1/2 WBA	Weighted schedule of BPW to HQW for # of weeks x WBA	10-20[5]	20 weeks or $1,500 in any qtr	$41,600	0.24735% 5.40% 0.97%
IL	$1,600; $440 outside HQ	47% of claimant's AWW in 2 highest qtrs.	$51-$77	$484-$667	1/2 WBA	N/A	Uniform duration 26	20 weeks or $1,500 in any qtr	$12,740	0.20% 6.40% 3.125%
IN	1½ x HQW totaling at least $2,500 in last 2 qtrs; not less than $4,200 in BP	47% of AWW in BP	$37	$390	Greater of $3 or 20% WBA from other than BP employers	Lesser of 28% BPW or 26 x WBA	26	Any size	$9,500	0.50% 7.40% 2.50%
IA	1¼ x HQW; 3.5% of the statewide AAW in HQ; 1/2 HQW in qtr not the HQ	1/23 HQW or 1/19-1/22 HQW for claimants with deps	$72-$87	$481-$591	1/2 WBA	Lesser of 1/3 BPW or 26 x WBA	8-26	Any wages preceding or current CY	$31,600	0.00% 7.50% 1.00%
KS	30 x WBA; wages in 2 qtrs	4.25% HQW	$122	$488	25% WBA	Lesser of 1/3 BPW or 16 x WBA	10-16[5]	20 weeks or $1,500 in any qtr	$14,000	0.00% 7.10% 2.70%
KY	1½ x HQW; 8 x WBA in last 2 qtrs; $1,500 in a qtr	1.1923% BPW	$39	$552	1/5 wages	Lesser of 1/3 BPW or 26 x WBA	15-26	20 weeks or $1,500 in any qtr	$10,800	0.30% 9.00%[7] 2.70%
LA	$1,200 total BPW; wages in 2 qtrs; 1½ x HQW	1/25 of the avg of wages in 4 qtrs of BP x 1.05 x 1.15	$10	$247	Lesser of 1/2 WBA or $50	N/A	Uniform duration 26	20 weeks or $1,500 in any qtr	$7,700	0.09% 6.00% IndAvg%
ME	2 x AWW in 2 different BP qtrs; total BPW = 6 x AWW	1/22 avg wages paid in 2 highest qtrs of BP + $10 per dep up to 1/2 WBA	$77-$115	$445-$667	$100	Lesser of 1/3 BPW or 26 x WBA	15-26	20 weeks or $1,500 in any qtr	$12,000	0.06% 5.46%[7] 1.86%
MD	1½ x HQW; $1,176.01 in HQ; $1,800 in 2 qtrs	1/24 HQW + $8 per dep up to 5 deps	$50-$90	$430	≤ $50	N/A	Uniform duration 26	Any size	$8,500	0.30% 7.50% 2.60%
MA	30 x WBA; $5,100 minimum	50% AWW + $25 per dep up to 1/2 WBA	$98-$147	$823-$1,234	1/3 WBA	Lesser of 36% BPW or 26 x WBA	10-26[5]	13 weeks or $1,500 in any qtr	$15,000	0.94% 14.37% 2.42%
MI	Total BPW = 1½ x HQW; wages in at least 2 BP qtrs; at least $3,667 in HQ; or wages in at least 2 BP qtrs; BPW at least 20 x State AWW ($1,022.92) or $20,458.40	4.1% HQW + $6 for each dep up to 5	$150-$180	$362	WBA reduced by 50¢ for every $1 earned, and wages plus benefits cannot exceed 1.5 x WBA	Lesser of 43% BPW or 20 x WBA	14-20	20 weeks or $1,000 in CY	$9,000	0.00% 6.30% 2.70%

MN	5.3% of State AAW	Higher of 50% of 1/13 HQW up to 43% of State AWW or 50% of 1/52 BPW up to 66⅔% of State AWW	$28	$462 or $740[6]	WBA reduced by 50¢ for every $1 earned	Lesser of 1/3 BPW or 26 x WBA	11-26	Any size	$35,000	0.10% 9.00% IndAvg%
MS	40 x WBA; $780 in HQ; wages in 2 qtrs	1/26 HQW	$30	$235	$40	Lesser of 1/3 BPW or 26 x WBA	13-26	20 weeks or $1,500 in any qtr	$14,000	0.00% 5.40% 1.00%
MO	1½ x HQW; $1,500 in 1 qtr; or wages in 2 qtrs of BP = 1½ maximum taxable wage base	4% of the avg of the 2 HQWs	$35	$320	Greater of 20% WBA or $20	Lesser of 1/3 BPW or 20 x WBA	8-20	20 weeks or $1,500 in any qtr	$11,500	0.00% 5.40% 2.376%
MT	BPW ≥ 1½ x HQW and total wages ≥ 7% of AAW or BPW ≥ 50% of AAW	1% BPW or 1.9% wages in 2 HQs	$163	$552	1/4 WBA	Weighted schedule of BPW to HQW for # of weeks x WBA	8-28	$1,000 in current or preceding year	$34,100	0.00% 6.12% IndAvg%
NE	$4,324 in BP; $1,850 in HQW and wages in at least 1 other qtr of $800	1/2 AWW	$70	$440	1/4 WBA	Lesser of 1/3 BPW or 26 x WBA	10-26	20 weeks or $1,500 in any qtr	$9,000 or $24000 for high tax group em-ployers	0.00% 5.40% 1.25%
NV	1½ x HQW in BP and $400 in HQ; or wages in 3 of 4 qtrs in BP and $400 in HQ	1/25 HQW	$16	$469	1/4 wages	Lesser of 1/3 BPW or 26 x WBA	8-26	$225 in any qtr	$32,500	0.25% 5.40% 2.95%
NH	$2,800; $1,400 in each of 2 qtrs	1%-1.1% annual wages	$32	$427	30% WBA	N/A	Uniform duration 26	20 weeks or $1,500 in any qtr	$14,000	0.10% 7.50%[8] 1.70%
NJ	20 weeks employment at 20 x State hourly minimum wage or 1,000 x State hourly minimum wage	60% of claimant's AWW + DA	$120-$138	$713	Greater of 20% WBA or $5	100% base weeks worked in base year up to 26	20-26	$1,000 in any year	$35,300	0.40% 5.40%[7,8] 2.80%
NM	$2,089.72 in HQW and wages in at least 1 other qtr	53.5% of AWW paid in BP qtr in which wages were highest	$86-$129	$461-$511	1/5 WBA	Lesser of 60% BPW or 26 x WBA	14-26	20 weeks or $450 in any qtr	$25,800	0.33% 5.40% IndAvg%
NY	1½ x HQW; $2,600 in HQ	1/25 to 1/26 HQW	$104	$504	None. All employment affects WBA	N/A	Uniform duration 26	$300 in any qtr	$11,600	0.0% 6.9% 2.5%
NC	6 x AWW; wages in 2 qtrs of BP	Last 2 qtrs of BP/52	$15	$350	20% WBA	N/A	Uniform duration 12[9]	20 weeks or $1,500 in any qtr	$25,200	0.06% 5.76% 1.00%
ND	1½ x HQW; wages in 2 qtrs	1/65 of wages in 2 HQs + ½ wages in 3rd HQ	$43	$618	60% WBA	Weighted schedule of BPW to HQW for # of weeks x WBA	12-26	20 weeks or $1,500 in any qtr	$37,900	0.08% 9.69% 1.02%
OH	20 weeks employment with wages averaging 27.5% of State AWW; wages in 2 qtrs	½ claimant's AWW + DA of $1-$155 based on claimant's AWW and number of dep	$135	$480-$647	1/5 WBA	20 x WBA + 1 x WBA for each quali-fying week in excess of 20	20-26	20 weeks or $1,500 in any qtr	$9,000	0.30% 9.40% 2.70%

OK	$1,500 and 1½ x HQW or any taxable wages if total wages equal or exceed taxable wage base for year claim was effective	1/23 HQW	$16	$539	$100	Lesser of % of state annual wage or % of BPW (based on conditional factors); or 26 x WBA	16-26	20 weeks or $1,500 in any qtr	$18,700	0.10% 5.50%[7] 1.50%
OR	BPW ≥ $1,000 and BPW ≥ 1½ x HQW; or 500 hours of employment in BP	1.25% BPW	$151	$648	Greater of $125 or 1/3 WBA	Lesser of 1/3 BPW or 26 x WBA	3-26	18 weeks or $1,000 in any qtr	$42,100	0.70% 5.40%[7] 2.10%
PA	$1,688 in HQ; $2,718 in BP; at least 37% of BPW outside HQ; 18 credit weeks in BP	(4% HQW + 2) x 0.98 + 2 DA; $5 for 1st dep; $3 for 2nd dep	$68-$76	$572-$580	Greater of $21 or 30% WBA	Actual number of credit weeks in BP x WBA	18-26	Any size	$10,000	1.2905% 9.9333% 3.6890%
PR	40 x WBA; $280 minimum; wages in 2 qtrs	1/11-1/26 HQW	$33	$190	WBA	N/A	Uniform duration 26	Any size	$7,000	1.20% 5.40% 2.80%
RI	1½ x HQW; 200 x minimum hourly wage in 1 qtr and 400 x minimum hourly wage in BP; or 1,200 x minimum hourly wage in BP	3.85% of avg high 2 qtrs in BP + greater of $15 or 5% of weekly benefit rate per dep, capped at the greater of $50 or 25% of WBA	$53-$103	$586-$732	1/5 WBA	Lesser of 33% BPW or 26 x WBA	17-26	Any size	$24,000 or $25,500 for high tax group em-ployers	0.90% 9.40%[7,8] 1.27%
SC	1½ x HQW; $4,455 minimum; $1,092 in HQ	50% of HQ avg weekly wage	$42	$326	1/4 WBA	Lesser of 1/3 BPW or 20 x WBA	13-20	20 weeks or $1,500 in any qtr	$14,000	0.00% 5.40% 0.81%
SD	$728 in HQ; 20 x WBA outside HQ	1/26 HQW	$28	$414	1/4 wages over $25	Lesser of 1/3 BPW or 26 x WBA	15-26	20 weeks or $1,500 in any qtr	$15,000	0.00% 9.30% 1.20%
TN	40 x WBA; $780.01 avg wages in highest 2 qtrs; BPW outside HQW ≥ the lesser of 6 x WBA or $900	1/26 of avg 2 highest qtrs	$30	$275	Greater of $50 or 1/4 WBA	Lesser of 1/4 BPW or 26 x WBA	13-26	20 weeks or $1,500 in any qtr	$7,000	0.01% 10.00%[8] 2.70%
TX	37 x WBA; wages in at least 2 qtrs	1/25 HQW Capped at 47.6% of AWW in covered employment in TX, calculated annually	$69	$521	Greater of $5 or 1/4 WBA	Lesser of 27% BPW or 26 x WBA	10-26	20 weeks or $1,500 in any qtr	$9,000	0.00% 6.00% 2.70%
UT	$3,900 in BP and 1½ x HQW	1/26 HQW minus $5	$32	$580	30% WBA	27% BPW	10-26	Any size	$36,600	0.00% 7.00% IndAvg%
VT	1.4 x HQW and $2871 in HQ	Wages in the 2 highest qtrs divided by 45	$72	$513	50% of gross wages	Lesser of 46% BPW or 26 x WBA	21-26	20 weeks or $1,500 in any qtr	$16,100	0.80% 6.50%[7] 1.00%
VA	$3,000 in highest 2 qtrs of BP	1/50 of the 2 highest qtrs.	$60	$378	$50	Weighted schedule of 2 highest qtrs to WBA for # weeks x WBA	12-26	20 weeks or $1,500 in any qtr	$8,000	0.10% 6.20% 2.50%

VI	1½ x HQW and $858 in HQ; or $858 in HQ and 39 x WBA in BP	1/26 HQW	$33	$602	25% in excess of $15	Lesser of 1/3 BPW or 26 x WBA	13-26	Any size	$28,900	2.50% 2.50% 2.00%
WA	680 hours; wages in BP or alternate BP	3.85% of avg of high 2 qtrs in BP	$188	$790	1/4 of wages over $5	Lesser of 1/3 BPW or 26 x WBA	1-26	Any size	$52,700	0.00% 5.40% IndAvg%
WV	$2,200 and wages in 2 qtrs	55% of 1/52 of median wages in worker's wage class	$24	$424	$60	N/A	Uniform duration 26	20 weeks or $1,500 in any qtr	$12,000	1.50% 7.50% 2.70%
WI	35 x WBA, HQ >$1,350 and 4 x WBA outside HQ	4% HQW	$54	$370	$30 + 33% of wages in excess of $30	Lesser of 40% of BPW or 26 X WBA	14-26	20 weeks or $1,500 in any qtr	$14,000	0.00% 10.7% 2.50%
WY	1.4 x HQW; at least 8% of statewide AAW	4% HQW	$36	$508	50% WBA	Lesser of 30% BPW or 26 x WBA	11-26	Any size	$26,400	0.00% 8.50% IndAvg%

This report summarizes key data points from state Unemployment Insurance laws and regulations. This does not include extensions or special programs. It is one of three regularly-provided reports from the Office of Unemployment Insurance (OUI) Division of Legislation. It may be used in conjunction with the *Report on State Legislation* and the *Comparison of State Unemployment Insurance Laws* available online at https://oui.doleta.gov/unemploy/statelaws.asp#RecentStatelaw. This report is issued solely for informational, reference, and research purposes. It is not an official interpretation of state UI laws. The state laws and regulations should be consulted for the full text.

KEY:

Avg – Average	AAW – Average Annual Wage	AWW – Average Weekly Wage	BP – Base Period
BPW – Base Period Wages	CQ – Calendar Quarter	CY– Calendar Year	DA – Dependents Allowance
DEP(s) – Dependent(s)	HQ – High Quarter	HQW – High Quarter Wages	IndAvg – Industry Average
WBA – Weekly Benefit Amount	Qtrs – Quarters		

OTHER PROVISIONS OF LAW:

Waiting Week – Most States require a 1-week waiting period where the claimant must meet all eligibility conditions before benefits are payable. The following states do not require a waiting week: CT, DE, GA, IA, MD, MI, NV, NJ, VT, and WY. The waiting week may be paid after a specified period of unemployment in KY, MO, and TN. In TX, the claimant must be unemployed for a specified period of time and return to full-time work, or exhaust benefits. In some states, the waiting week may be suspended under certain conditions.

Base Periods – Almost all qualifying earnings are determined using a base period consisting of the first four of the last five completed CQs. A few States use a different base period. In the following states, more recent earnings may be used in an alternative base period under certain conditions: AK, AR, CA, CO, CT, DE, DC, GA, HI, ID, IL, IA, KS, ME, MD, MA, MI, MN, MT, NE, NV, NH, NJ, NM, NY, NC, OH, OK, OR, PR, RI, SC, SD, UT, VT, VA, VI, WA, WV, and WI.

FOOTNOTES:

[1] When a range is provided, higher includes dependents' allowance; the higher figure for both the minimum and maximum WBAs includes the dependents' allowance for the maximum number of dependents.

[2] This does not include additional weeks of benefits that some states pay under limited circumstances, such as high unemployment, continuation of approved training, or workforce dislocations. See Chapter 4 of the *Comparison of State Unemployment Insurance Laws*.

[3] Rates apply only to experience rated employers and do **not include surtaxes, penalties, surcharges, or applicable non UI taxes**. See Tables 2-11 and 2-16 in Chapter 2 of the *Comparison of State Unemployment Insurance Laws.*

[4] New employer rate shown is the base rate. Higher rates may apply depending on industry classification and/or other factors in state law.

[5] Number of weeks is dependent on BPW and the state's unemployment rate.

[6] The lower amount shown is based on HQWs and the higher amount shown is based on total BPWs.

[7] Rate year is July 1 through June 30. All other states have a rate year of January 1 through December 31.

[8] Tax rate shown is reduced in some circumstances due to certain UI Administration or non-UI taxes paid (see state law for details).

[9] Uniform number of weeks is dependent on the state's unemployment rate.

Any comments or corrections may be directed to one of the following OUI staff: John Schuettinger at 202-693-2680, Julie Balster at 202-693-3615, or Tiffany Agnew at 202-693-2998.

State-specific information on filing a UI claim, employment assistance, or employer information is available online at https://www.careeronestop.org/localhelp/unemploymentbenefits/unemployment-benefits.aspx.