

SIGNIFICANT PROVISIONS OF STATE UNEMPLOYMENT INSURANCE LAWS  
JANUARY 2005

	BENEFITS							COVERAGE	TAXES	
	Earnings/ Employment Needed in Base Period to Qualify <sup>1</sup>	Computation of Weekly Benefit Amount	Weekly Benefit Amount <sup>2</sup>		Weekly Earnings Disregarded <sup>3</sup>	Calculation of Number of Benefit Weeks <sup>4</sup>	Number of Benefit Weeks <sup>5</sup>	Size of Payroll (Length of Employment/ Wages Paid) <sup>6</sup>	Wages Subject to Tax	Minimum And Maximum Rates <sup>7</sup>
AL	1½ x HQW; qualify for at least min WBA	1/24 avg of 2 highest quarters	\$45	\$220	\$15	1/3 BPW	15-26	20 weeks or \$1,500 in any quarter	\$8,000	0.44% 6.04%
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	Any size	\$27,900	1.3% 5.4%
AZ	1½ x HQW; \$1,500 in 1 quarter; or wages in 2 quarters, wages in 1 quarter sufficient to qualify for maximum WBA, and BP wages ≥ taxable wage base	1/25 HQW	\$60	\$240	\$30	1/3 BPW	12-26	20 weeks or \$1,500 in any quarter	\$7,000	0.02% 5.4%
AR	27 x WBA; wages in 2 quarters	1/26 HQW	\$65	\$345	40% WBA	Lesser of 26 x WBA or 1/3 BPW	9-26	One employee for 10 or more days in a CY	\$10,000	0.9% 10.8%
CA	\$1,300 in HQ, or \$900 in HQ with BP wages = 1¼ x HQ	1/23 to 1/26 HQW	\$40	\$450	Greater of \$25 or 25% of wages	Lesser of 26 x WBA or ½ BPW	14-26	Over \$100 in any quarter	\$7,000	1.3% 5.4%
CO	40 x WBA or \$2,500, whichever is greater	60% of 1/26 of 2 consecutive BP HQW	\$25	\$407	¼ WBA	Lesser of 26 x WBA or 1/3 BPW	13-26	20 weeks or \$1,500 in any quarter	\$10,000	0.3% 5.4%
CT	40 x WBA; wages in 2 quarters	1/26 avg of 2 highest quarters + \$15 per dep, up to 5; DA capped at WBA (For construction workers, 1/26 HQ)	\$15- 30	\$447- 522	1/3 wages	Uniform duration	26	20 weeks or \$1,500 in any quarter	\$15,000	1.9% 6.8%
DE	36 x WBA	1/46 total wages in 2 highest quarters	\$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 or within \$70; not less than \$1,950 in 2 quarters; \$1,300 in 1 quarter	1/26 HQW	\$50	\$309 ( <del>\$359</del> effec- tive March 2005)	1/5 wages	Lesser of 26 x WBA or ½ BPW	19-26	Any size	\$9,000	1.6% 7.0%
FL	1½ x HQW; minimum \$3,400; wages in 2 quarters	1/26 HQW	\$32	\$275	8 x federal hourly mini- mum wage	25% BPW	9-26	20 weeks or \$1,500 in any quarter	\$7,000	0.42% 5.40%
GA	150% x HQW or 40 x WBA; wages in 2 quarters; earn \$1,242 in 2 quarters; \$1,840; \$920 in HQ	1/46 of wages in highest 2 quarters or 1/23 HQW	\$40	\$300	\$50	¼ BPW	9-26	20 weeks or \$1,500 in any quarter	\$8,500	0.00% 7.02%
HI	26 x WBA; wages in 2 quarters (\$8,757 in HQ for maximum & \$10,842 in BP)	1/21 HQW	\$5	\$436	\$50	Uniform duration	26	Any size	\$32,300	0.0% 5.4%
ID	1¼ x HQW; not less the minimum qualifying wages in 1 quarter \$1,326	1/26 HQW	\$51	\$325	½ WBA	Weighted schedule of BPW to HQW	10-26	20 weeks or \$1,500 in any quarter	\$28,000	0.2% 5.4%
IL	\$1,600; \$1,160 in HQ; \$440 outside HQ	48% of claimant's AWW in 2 highest quarters	\$51- 57	\$336- 456	½ WBA	Uniform duration	26	20 weeks or \$1,500 in any quarter	\$10,500	0.3% 8.9%

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IN	1½ x HQW totaling at least \$1,650 in last 2 quarters; not less than \$2,750 in BP	5% of 1 <sup>st</sup> \$2,000 of wage credits in HQ, 4% of remaining HQW credits; wage credits limited to \$8,733	\$50	\$369	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	1½ x HQW; 3.5% of the statewide AAW in HQ; ½ HQW in quarter not the HQ	1/19 – 1/23 HQW for claimants with deps	\$46-56	\$310-381	¼ WBA	1/3 BPW	9-26	20 weeks or \$1,500 in any quarter	\$20,400	0.0% 8.0%
KS	30 x WBA; wages in 2 quarters	4.25% HQW	\$89	\$359	25% of WBA	1/3 BPW	10-26	20 weeks or \$1,500 in any quarter	\$8,000	0.08% 7.40%
KY	1½ x HQW; 8 x WBA in last 2 quarters; \$750 in HQ; \$750 outside HQ	1.3078% BP wages	\$39	\$365	1/5 wages	1/3 BPW	15-26	20 weeks or \$1,500 in any quarter	\$8,000	0.3% 10.0%
LA	\$1,200; 1½ x HQW	1/25 of the avg 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	0.10% 6.20%
ME	2 x AWW in 2 different BP quarters; total BP wages = 6 x AWW	1/22 avg wages paid in 2 highest quarters of BP + \$10 per dep up to ½ WBA	\$52-78	\$302-453	\$25	1/3 BPW	14-26	20 weeks or \$1,500 in any quarter	\$12,000	0.52% 5.40%
MD	1½ x HQW; \$576.01 in HQ	1/24 HQW + \$8 per dep up to 5 deps	\$25-65	\$310	\$90	Uniform duration	26	Any size	\$8,500	0.3% 7.5%
MA	30 x WBA; \$3,000 minimum	50% AWW + \$25 per dep up to ½ WBA	\$29-43	\$528-778	1/3 WBA	36% BPW	10-30	13 weeks or \$1,500 in any quarter	\$14,000	0.1.12% 10.96%
MI	1½ x HQW; at least \$1,998 in HQ; or wages in 2 or more BP quarters totaling at least 20 x state AWW	4.1% HQW plus \$6 for each dep up to 5	\$81-111	\$362	WBA reduced by 50¢ for every \$1 earned. Earnings and benefits limited to 1½ x WBA	43% BP wages/ WBA	14-26	20 weeks or \$1,000 in CY	\$9,000	0.06% 10.3%
MN	At least \$1,000 in HQ; \$250 outside HQ	For maximum 50% of AWW in BP to a maximum of 66 2/3% of state AWW or 50% of AWW in BP HQ to a maximum of 45% of State AWW	\$38	\$493	Greater of \$50 or 25% of wages	Lesser of 1/3 BPW or 26 X WBA	10-26	Any size	\$23,000	0.68% 11.0%
MS	40 x WBA; \$780 in HQ; 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	0.4% 5.4%
MO	1½ x HQW; \$1,200 in 1 quarter; or wages in 2 quarters of BP=1½ maximum taxable wage base	4% HQW	\$48	\$250	\$20	1/3 BPW	16-26	20 weeks or \$1,500 in any quarter	\$11,000	0.0% 6.0%
MT	BPW = 1½ x HQW & total wages ≥ 7% of AAW or BPW ≥ 50% of AAW	1% BPW or 1.9% wages in 2 HQs	\$75	\$335	½ wages in excess of ¼ WBA	Weighted schedule of BPW to HQW	8-28	\$1,000 in current or preceding year	\$21,000	0.13% 6.50 %
NE	\$1,600; \$800 in each of 2 quarters; \$800 in HQ	½ AWW	\$30	\$288	½ WBA	1/3 BPW	17-26	20 weeks or \$1,500 in any quarter	\$7,000	0.05% 5.40%
NV	1½ x HQW; or wages in 3 of 4 quarters of BP	1/25 HQW	\$16	\$329	¼ wages	Lesser of 26 x WBA or 1/3 BPW	12-26	\$225 in any quarter	\$22,900	0.25% 5.40%
NH	\$2,800; \$1,400 in each of 2 quarters	1%-1.1% annual wages	\$32	\$372	30% WBA	Uniform duration	26	20 weeks or \$1,500 in any quarter	\$8,000	0.01% 6.50%

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NJ	20 weeks employ- ment at 20 x state hrly min wage or 1,000 x state hrly min wage; wages in 2 quarters	60% of claimant's AWW + DA	\$61- 70	\$503	Greater of 20% WBA or \$5	100% base weeks worked in base year up to 26	1-26	\$1,000 in any year	\$24,900	0.3% 5.4%
NM	\$1,487.20 in HQW and wages in at least 1 other quarter	50.0% of AWW paid in quarter in which wages were highest	\$57- \$73	\$300- 350	1/5 WBA	3/5 BPW	26	20 weeks or \$450 in any quarter	\$17,200	0.05% 5.40%
NY	1½ x HQW; \$1,600 in HQ	1/26 HQW unless HQW ≤ \$3,575 then, 1/25 HQW	\$40	\$405	None. All employment affects WBA	Uniform duration	26	\$300 in any quarter	\$8,500	0.9% 8.9%
NC	6 x AWW; wages in 2 quarters of BP	1/26 HQW	\$36	\$426	10% AWW in HQ	(BPW / HQW) x 8 2/3	13-26	20 weeks or \$1,500 in any quarter	\$16,700	0.0% 5.7%
ND	1½ x HQW	1/65 of wages in 2 HQs + ½ wages in 3 <sup>rd</sup> HQ	\$43	\$324	60% WBA	Weighted schedule of BPW to HQW	12-26	20 weeks or \$1,500 in any quarter	\$19,400	0.49% 10.09%
OH	20 weeks employment with wages averaging 27.5% of state AWW; wages in 2 quarters	½ claimant's AWW + DA of \$1-\$115 based on claimant's AWW and number of dep	\$93	\$331- 446	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	0.2% 8.0%
OK	\$1,500 and 1½ x HQW; or 100% taxable wages	1/23 HQW	\$16	\$292	\$100	Weighted schedule of BPW to HQW	22-26	20 weeks or \$1,500 in any quarter	\$13,800	0.2% 8.3%
OR	6 x WBA since prior initial claim and total base year earnings ≥ 1½ x HQW; or 500 hours of employment in BP	1.25% BPW	\$98	\$419	1/3 WBA or 10 x the state minimum wage	1/25 BPW	3-26	18 weeks or \$225 in any quarter	\$27,000	1.8% 5.4%
PA	\$800 in HQ; \$1,320 in BP; at least 20% of BPW outside HQ; 16 credit weeks in BP	1/23-1/25 HQW + \$5 for 1 dep; \$3 for 2 <sup>nd</sup> dep	\$35- 43	\$478- 486	Greater of \$6 or 40% WBA	At least 16 credit weeks for minimum, 18 for maximum	16-26	Any size	\$8,000	0.3% 9.2%
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	Any size	\$7,000	1.4% 5.4%
RI	1½ x HQW; 200 x minimum hourly wage in 1 quarter and 400 x minimum hourly wage in BP; or 1,200 x minimum hourly wage in BP	4.62% HQW + greater of \$10 or 5% of the benefit rate per dep up to 5 depts	\$62- 112	\$462- 577	1/5 WBA	36% BPW	8-26	Any size	\$16,000	1.69% 9.79%
SC	1½ x HQW; \$900 minimum; \$540 in HQ	1/26 HQW	\$20	\$292	¼ WBA	1/3 BPW	15-26	20 weeks or \$1,500 in any quarter	\$7,000	1.24% 6.10%
SD	\$728 in HQ; 20 x WBA outside HQ	1/26 HQW	\$28	\$256	¼ wages over \$25	1/3 BPW	15-26	20 weeks or \$1,500 in any quarter	\$7,000	0.0% 7.0%
TN	40 x WBA; \$780.01 in highest 2 quarters; BP wages outside HQW ≥ the lesser of 6 x WBA or \$900	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	0.40% 10.00%
TX	37 x WBA; wages in at least 2 quarters	1/25 HQW	\$54	\$336	Greater of \$5 or ¼ WBA	27% BPW	9-26	20 weeks or \$1,500 in any quarter	\$9,000	0.067% 8.47%
UT	\$2,500 or \$125 for 20 weeks	1/26 HQW	\$24	\$371	30% WBA	27% BPW	10-26	Any size	\$23,200	0.4% 9.4%

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VT	\$1,707 HQW + BP wages ≥ 40% HQW	Wages in the 2 highest quarters divided by 45	\$42	\$371	Greater of 30% WBA or \$40	Uniform duration	26	20 weeks or \$1,500 in any quarter	\$8,000	0.6% 5.9%
VA	\$2,500 in highest 2 quarters	1/50 of the 2 highest quarters	\$50	\$326	\$25	½ BPW	12-26	20 weeks or \$1,500 in any quarter	\$8,000	0.10% 6.20%
VI	1½ x HQW and \$858 in HQ; or \$858 in HQ and 39 x WBA in BP	1/26 HQW	\$33	\$387	25% in excess of \$15	1/3 BPW	13-26	Any size	\$18,600	0.0% 6.0%
WA	680 hours; wages in 2-3 quarters	1% of total BPW	\$111	\$496	¼ wages over \$5	MBA/WBA	12-26	Any size	\$30,500	0.47% 6.50%
WV	\$2,200 and wages in 2 quarters	1% annual wages	\$24	\$366	\$60	Uniform duration	26	20 weeks or \$1,500 in any quarter	\$8,000	1.5% 7.5%
WI	30 x WBA and 4 x WBA outside HQ	4% HQW up to maximum WBA	\$49	\$329	\$30 plus 33% of wages in excess of \$30	40% BPW	12-26	20 weeks or \$1,500 in any quarter	\$10,500	0.0% 8.9%
WY	1.4 x HQW; at least 8% of statewide AAW	4% HQW	\$23	\$316	50% WBA	30% BPW	11-26	Any size	\$16,400	0.29% 8.79%

This document is prepared for general reference and may not reflect all the details of a state's law. Consult the state 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/laws.asp](http://www.workforcesecurity.doleta.gov/unemploy/laws.asp). This is also the website for the Significant Provisions of State Unemployment Insurance Laws.

**KEY:**

avg- Average	AAW- Average Annual Wage	AWW- Average Weekly Wage	BP- Base Period
BPW- Base Period Wages	CQ- Calendar Quarter	CY- Calendar Year	dep- Dependent
DA- Dependents Allowance	HQ- High Quarter	HQW- High Quarter Wages	MBA- Maximum Benefit Amount
WBA- Weekly Benefit Amount	"=" - Equal To	">" - Greater Than	"≥" - Equal To or Greater Than
"≤" - Less Than or Equal To	"%" - Percent	"+" - Plus	"x" - Times

**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: AL, CT, DE, GA, IA, KY, MD, MI, NV, NH, NJ, VT, WI, WY (only from 7/1/02 to 6/30/05). The waiting week may be paid after a specified period of unemployment in TX and TN. In some states, it may be suspended under certain conditions.

**Base Periods** – Most qualifying earnings are determined using a base period consisting of the first 4 of the last 5 completed calendar quarters. In the following states, more recent earnings may be used under certain conditions: CT, DC, GA, HI, ME, MA, MI, NH, NJ, NM, NY, NC, OH, OK (ineffective CY 2005), RI, VA, VT, WA, WI.

**FOOTNOTES:**

- <sup>1</sup> Reflects basic qualifying formula. Some states have alternative qualifying formulas.
- <sup>2</sup> 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.
- <sup>3</sup> This column lists the amount of weekly earnings that are disregarded (will not reduce the weekly benefit amount). However, earnings in excess of those listed will be deducted from the weekly benefit amount, resulting in a reduced payment.
- <sup>4</sup> For states that use earnings, further calculation is needed to derive the number of benefit weeks--take the amount obtained from the formula listed (which is the claimant's maximum benefit amount) and divide it by the claimant's weekly benefit amount. States with uniform duration do not have to calculate the number of benefit weeks since it is fixed.
- <sup>5</sup> Lists number of benefit weeks for only the regular program for total unemployment. In states with uniform duration, all eligible claimants receive the same number of benefit weeks. In some states, additional weeks of benefits are payable under limited circumstances such as high unemployment, continuation of approved training, or workforce dislocations.
- <sup>6</sup> Coverage is determined by the size of the employing unit's payroll or the number of days or weeks worked during a calendar year and applies to employing units who during any calendar quarter in the current or immediately preceding calendar year paid wages of \$1,500 or more, or to employing units who employ one or more workers on at least 1 day in each of 20 weeks during the current or immediately preceding calendar year; such employing units are liable for taxes, and the workers accrue benefit rights. For those states with "Any size," all workers are covered regardless of payroll size or weeks worked. States may have different thresholds for agricultural, domestic, and nonprofit employing units.
- <sup>7</sup> Rates apply only to experience rated employers for the current year and do not include applicable surtaxes or penalties.

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