

**SIGNIFICANT PROVISIONS OF STATE UNEMPLOYMENT INSURANCE LAWS  
JANUARY 2008**

	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 & Maximum Rates <sup>7</sup> (New Employer Rate) <sup>8</sup>
			Mini- mum	Maxi- mum						
AL	1½ x HQW; qualify for at least minimum WBA	1/26 avg of 2 highest qtrs	\$45	\$235	\$15	Lesser of 1/3 BPW or 26 x WBA	15-26	20 weeks or \$1,500 in any qtr	\$8,000	0.44% 6.04% (2.70%)
AK	\$1,000; wages in 2 qtrs	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	\$31,300	1.0% 5.4% (1.5%)
AZ	1½ x HQW; \$1,500 in 1 qtr or wages in 2 qtrs; wages in 1 qtr sufficient to qualify for maximum WBA, and BP wages ≥ taxable wage base	1/25 HQW	\$60	\$240	\$30	Lesser of 1/3 BPW or 26 WBA	12-26	20 weeks or \$1,500 in any qtr	\$7,000	0.02% 5.4% (2.0%)
AR	27 x WBA; wages in 2 qtrs	1/26 HQW	\$73	\$409	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	0.1% 10.0% (2.9%)
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 qtr	\$7,000	1.3% 5.4% (3.4%)
CO	40 x WBA or \$2,500, whichever is greater	60% of 1/26 of 2 consecutive BP HQW	\$25	\$413- 455	¼ WBA	Lesser of 26 x WBA or 1/3 BPW	13-26	20 weeks or \$1,500 in any qtr	\$10,000	0.0% 5.4% (1.7%)
CT	40 x WBR	1/26 avg of 2 highest qtrs + \$15 per dep, up to 5; DA capped at WBA (For construction workers, 1/26 HQ)	\$15-30	\$501- 576	1/3 wages	Uniform duration	26	20 weeks or \$1,500 in any qtr	\$15,000	0.5% 5.4% (3.1%)
DE	36 x WBA	1/46 total wages in 2 highest qtrs	\$20	\$330	Greater of \$10 or 30% of WBA	½ BPW	24-26	20 weeks or \$1,500 in any qtr	\$10,500	0.3% 8.2% (2.1%)
DC	1½ x HQW or within \$70; not less than \$1,950 in 2 qtrs; \$1,300 in 1 qtr	1/26 HQW	\$50	\$359	1/5 wages	Lesser of 26 x WBA or ½ BPW	19-26	Any size	\$9,000	1.3% 6.6% (2.7%)
FL	1½ x HQW; minimum \$3,400; wages in 2 qtrs	1/26 HQW	\$32	\$275	8 x federal hourly mini- mum wage	25% BPW	9-26	20 weeks or \$1,500 in any qtr	\$7,000	0.12% 5.40% (2.7%)
GA	wages in 2 qtrs & 150% x HQW or HQW divided by 21 for WBA w/ total earnings at least 40 x WBA	1/42 of wages in highest 2 qtrs or 1/22 HQW	\$44	\$320	\$50	Lesser of 26 x WBA or ¼ BPW	6-26	20 weeks or \$1,500 in any qtr	\$8,500	0.03% 5.4% (2.70%)
HI	26 x WBA; wages in 2 qtrs (\$10,983 in HQ for maximum & \$13,598 in BP)	1/21 HQW	\$5	\$523	\$150	Uniform duration	26	Any size	\$13,000	0.0% 5.4% (1.7%)

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			Mini- mum	Maxi- mum						
ID	1¼ x HQW; not less than the minimum qualifying wages in 1 qtr \$1,508	1/26 HQW	\$58	\$364	½ WBA	Weighted schedule of BPW to HQW	10-26	20 weeks or \$1,500 in any qtr	\$32,200	0.262% 5.4% (1.0%)
IL	\$1,600; \$440 outside HQ	48% of claimant's AWW in 2 highest qtrs	\$51-70	\$369-511	½ WBA	Uniform duration	26	20 weeks or \$1,500 in any qtr	\$12,000	0.2% 6.6% (2.8%)
IN	1¼ x HQW totaling at least \$1,650 in last 2 qtrs; not less than \$2,750 in BP	5% of 1 <sup>st</sup> \$2,000 of wage credits in HQ, 4% of re-maining HQW credits; wage credits limited to \$9,250	\$50	\$390	Greater of \$3 or 20% of WBA from other than BP employer	Lesser of 28% of BPW or 26 x WBA	8-26	20 weeks or \$1,500 in any qtr	\$7,000	1.1% 5.6% (2.7%)
IA	1¼ x HQW; 3.5% of the statewide AAW in HQ; ½ HQW in qtr not the HQ	1/19 – 1/23 HQW for claimants with depts	\$51-62	\$347-426	¼ WBA	1/3 BPW	9-26	20 weeks or \$1,500 in any qtr	\$22,800	0.0% 8.0% (1.0%)
KS	30 x WBA; wages in 2 qtrs	4.25% HQW	\$101	\$407	25% of WBA	1/3 BPW	10-26	20 weeks or \$1,500 in any qtr	\$8,000	0.00% 7.40% (4.00% or 6.00%)
KY	1½ x HQW; 8 x WBA in last 2 qtrs; \$750 in HQ; \$750 outside HQ	1.3078% BP wages	\$39	\$415	1/5 wages	1/3 BPW	15-26	20 weeks or \$1,500 in any qtr	\$8,000	0.50% 9.5% (2.70%)
LA	\$1,200; 1½ x HQW	1/25 of the avg of wages in 4 qtrs of BP	\$10	\$258	Lesser of ½ WBA or \$50	27% BPW	21-26	20 weeks or \$1,500 in any qtr	\$7,000	0.10% 6.20% (InAvg)
ME	2 x AWW in 2 different BP qtrs; total BP wages = 6 x AWW	1/22 avg wages paid in 2 highest qtrs of BP + \$10 per dep up to ½ WBA	\$57-85	\$331-496	\$25	1/3 BPW	14-26	20 weeks or \$1,500 in any qtr	\$12,000	0.42% 5.40% (1.53%)
MD	1½ x HQW; \$576.01 in HQ	1/24 HQW + \$8 per dep up to 5 depts	\$25-65	\$380	\$100	Uniform duration	26	Any size	\$8,500	0.3% 7.5% (2.4%)
MA	30 x WBA; \$3,300 minimum	50% AWW + \$25 per dep up to ½ WBA	\$32-48	\$600-900	1/3 WBA	36% BPW	10-30	13 weeks or \$1,500 in any qtr	\$14,000	1.26% 12.27% (2.83%)
MI	1½ x HQW; at least \$2,774 in HQ (from 1/6/08 thru 1/3/09); or wages in 2 or more BP qtrs totaling at least 20 x state AWW	4.1% HQW + \$6 for each dep up to 5	\$113-143	\$362	WBA reduced by 50¢ for every \$1 earned. Earnings and benefits limited to 1½ x WBA	43% BP wages	14-26	20 weeks or \$1,000 in CY	\$9,000	0.06% 10.30% (2.7%)
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 43% of state AWW	\$38	\$351 based on HQW & \$538 based on total BPW	WBA reduced by 55¢ for every \$1 earned	Lesser of 1/3 BPW or 26 x WBA	10-26	Any size	\$25,000	0.40% 9.3% (2.32%)
MS	40 x WBA; \$780 in HQ; wages in 2 qtrs	1/26 HQW	\$30	\$210	\$40	1/3 BPW	13-26	20 weeks or \$1,500 in any qtr	\$7,000	0.4% 5.4% (2.7%)

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			Mini- mum	Maxi- mum						
MO	1½ x HQW; \$1,500 in 1 qtr; or wages in 2 qtrs of BP = 1½ maximum taxable wage base	4.00% of the avg of the 2 HQWs	\$45	\$320	Greater of 20% WBA or \$20	Lesser of 26 x WBA or 1/3 BPW	8-26	20 weeks or \$1,500 in any qtr	\$12,000	0.0% 6.0% (2.7%)
MT	BPW = 1½ x HQW & total wages ≥ 7% of AAW or BPW ≥ 50% of AAW	1% BPW or 1.9% wages in 2 HQs	\$114	\$386	½ wages in excess of ¼ WBA	Weighted schedule of BPW to HQW	8-28	\$1,000 in current or preceding year	\$23,800	0.13% 6.30 % (InAvg)
NE	\$2,651; \$800 in each of 2 qtrs; \$800 in HQ	½ AWW	\$30	\$298	¼ WBA	Lesser of 26 x WBA or 1/3 BPW	14-26	20 weeks or \$1,500 in any qtr	\$9,000	0.00% 5.4% (1.29%)
NV	1½ x HQW; or wages in 3 of 4 qtrs of BP	1/25 HQW	\$16	\$362	¼ wages	Lesser of 26 x WBA or 1/3 BPW	12-26	\$225 in any qtr	\$24,600	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	Uniform duration	26	20 weeks or \$1,500 in any qtr	\$8,000	0.10% 6.50% (2.7%)
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	\$85-97	\$560	Greater of 20% WBA or \$5	100% base weeks worked in base year up to 26	1-26	\$1,000 in any year	\$27,700	0.1825% 5.4% (2.6825%)
NM	\$1,603.74 in HQW and wages in at least 1 other qtr	53.5% of AWW paid in BP qtr in which wages were highest	\$66-99	\$355- 455	1/5 WBA	Lesser of 26 x WBA or 60% BPW	Up to 26	20 weeks or \$450 in any qtr	\$19,900	0.030% 5.40% (2.0%)
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 qtr	\$8,500	0.5% 8.5% (3.4%)
NC	6 x AWW; wages in 2 qtrs of BP	1/26 HQW	\$39	\$457	10% AWW in HQ	(BPW / HQW) x 8 2/3	13-26	20 weeks or \$1,500 in any qtr	\$18,600	0.0% 5.7% (1.20%)
ND	1½ x HQW; wages in 2 qtrs	1/65 of wages in 2 HQs + ½ wages in 3 <sup>rd</sup> HQ	\$43	\$385	60% WBA	Weighted schedule of BPW to HQW	12-26	20 weeks or \$1,500 in any qtr	\$22,100	0.20% 9.86% (1.17%)
OH	20 weeks employment with wages averaging 27.5% of state AWW; wages in 4 qtrs	½ claimant's AWW + DA of \$1-\$124 based on claimant's AWW and number of dep	\$103	\$365- 493	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	0.5% 9.2% (2.7%)
OK	\$1,500 and 1½ x HQW	1/23 HQW	\$16	\$392	\$100	Weighted schedule of BPW to HQW	18-26	20 weeks or \$1,500 in any qtr	\$13,600	0.1% 5.50% (1.5%)
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	\$108	\$463	1/3 WBA or 10 x \$7.95 (i.e., the state minimum wage)	1/25 BPW	3-26	18 weeks or \$225 in any qtr	\$30,200	0.9% 5.4% (2.4%)
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	\$539- 547	Greater of \$6 or 40% WBA	At least 16 credit weeks for minimum, 18 for maximum	16 or 26	Any size	\$8,000	0.3% 9.2% (3.5%)

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			Mini- mum	Maxi- mum						
PR	40 x WBA; \$280 minimum; \$75 in 1 qtr; wages in 2 qtrs	1/11- 1/26 HQW	\$7	\$133	WBA	Uniform duration	26	Any size	\$7,000	1.4% 5.4% (2.9%)
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	4.62% HQW + greater of \$10 or 5% of the benefit rate per dep up to 5 depts	\$68-118	\$513-641	1/5 WBA	36% BPW	8-26	Any size	\$14,000	1.69% 9.79% (2.43%)
SC	1½ x HQW; \$900 minimum; \$540 in HQ	1/26 HQW	\$20	\$326	¼ WBA	1/3 BPW	15-26	20 weeks or \$1,500 in any qtr	\$7,000	0.54% 5.40% (2.64%)
SD	\$728 in HQ; 20 x WBA outside HQ	1/26 HQW	\$28	\$285	¼ wages over \$25	1/3 BPW	15-26	20 weeks or \$1,500 in any qtr	\$9,000	0.0% 8.5% (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 ¼ WBA	Lesser of 26 x WBA or ¼ BPW	13-26	20 weeks or \$1,500 in any qtr	\$7,000	0.30% 10.00% (2.7%)
TX	37 x WBA; wages in at least 2 qtrs	1/25 HQW	\$57	\$378	Greater of \$5 or ¼ WBA	27% BPW	10-26	20 weeks or \$1,500 in any qtr	\$9,000	0.22% 6.22% (2.70%)
UT	\$2,800 and 1) 1½ x HQW or 2) \$140 for 20 weeks	1/26 HQW	\$26	\$427	30% WBA	27% BPW	10-26	Any size	\$25,400	0.10% 9.10% (1.1%)
VT	\$1,981 HQW + BP wages ≥ 40% HQW	Wages in the 2 highest qtrs divided by 45	\$61	\$409	Greater of 30% WBA or \$40	Uniform duration	26	20 weeks or \$1,500 in any qtr	\$8,000	0.8% 6.5% (1.0%)
VA	\$2,700 in highest 2 qtrs of BP	1/50 of the 2 highest qtrs	\$54	\$363	\$50	½ BPW	12-26	20 weeks or \$1,500 in any qtr	\$8,000	0.10% 6.20% (2.5%)
VI	1½ x HQW and \$858 in HQ; or \$858 in HQ and 39 x WBA in BP	1/26 HQW	\$33	\$454	25% in excess of \$15	1/3 BPW	13-26	Any size	\$21,800	0.0% 6.0% (1.0%)
WA	680 hours; wages in BP	3.85% of avg of high 2 qtrs in BP	\$122	\$515	¼ wages over \$5	1/3 BPW	1-26	Any size	\$31,400	0.38% 6.02% (InAvg + 15%)
WV	\$2,200 and wages in 2 qtrs	1% annual wages	\$24	\$408	\$60	Uniform duration	26	20 weeks or \$1,500 in any qtr	\$8,000	1.5% 7.5% (2.7%)
WI	30 x WBA and 4 x WBA outside HQ	4% HQW up to maximum WBA	\$53	\$355	\$30 plus 33% of wages in excess of \$30	40% BPW	12-26	20 weeks or \$1,500 in any qtr	\$10,500	0.0% 8.9% (3.25% or 3.40%)
WY	1.4 x HQW; at least 8% of statewide AAW	4% HQW	\$28	\$387	50% WBA	Lesser of 26 x WBA or 30% BPW	11-26	Any size	\$20,100	0.27% 9.03% (InAvg)

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 Insurance 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 this document.

**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	InAvg - Industry Avg
MBA - Maximum Benefit Amount	WBA - Weekly Benefit Amount	"=" - Equal To	">" - Greater Than
">" - Greater Than or Equal To	"<" - Less Than or Equal To	"%" - Percent	"+" - Plus
Qtrs - Quarters	"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. The waiting week may be paid after a specified period of unemployment in KS, TX, and TN. In some states, it may be suspended under certain conditions.

*Base Periods* - Almost all qualifying earnings are determined using a base period consisting of the first 4 of the last 5 completed calendar quarters. 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: CT, DC, GA, HI, ME, MA, MI, NH, NJ, NM, NY, NC, OH, OK, 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; the higher figure for both the minimum and maximum WBAs includes dependents' allowances for the maximum number of dependents. If state has a dependents' allowance and only one amount is given, the maximum is the same with or without the allowance. The total amount of dependents' allowance payable in any week is limited by a cap.

<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 IL the maximum amount payable cannot exceed one's BPW, resulting in some claimants being paid less than 26 weeks). For WA the maximum number of benefit weeks decreases from 30 to the lesser of 26 or 1/3 BPW if the state unemployment rate falls to 6.8% or below. 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.

<sup>8</sup> New employer rate shown is basic rate. Higher rates may apply depending on industry classification and/or other factors in AK, CO, DE, IL, KS (6.0% applies to all construction employers), KY (9.50% entry rate for contract construction), MA (7.17% minimum rate for construction workers), MD (3.6% for foreign contractors), MI, MN, MO, NE, NJ, ND, OH, PA, SD, TN, UT, WV. Also, for AK 4.15% until assigned rate based on InAvg; NJ rate depends on rate schedule in effect; for WI 3.25% with taxable payroll under \$500,000 and 3.40% over \$500,000.

If you have any questions, please contact **Loryn Lancaster** at 202-693-2994 or **Daniel Hays** at 202-693-3011.