

**SIGNIFICANT PROVISIONS OF STATE UNEMPLOYMENT INSURANCE LAWS \***  
**JANUARY 16, 2001**

PREPARED FOR READY REFERENCE, CONSULT THE STATE LAW AND STATE EMPLOYMENT SECURITY AGENCY FOR AUTHORITATIVE INFORMATION <sup>1/</sup>

State	BENEFITS									COVERAGE	TAXES
	Qualifying wage or employment (number x wba or as indicated)	Wait-ing week <sup>2/</sup>	Computation of wba (fraction of hqw or as indicated) <sup>3/</sup>	Wba for total unemployment <sup>4/</sup>		Earnings disregarded <sup>5/</sup>	Duration in 52 week period		Benefit weeks for total unemployment <sup>7/</sup>	Size of firm <sup>15/</sup>	2001 Taxable wage base
				Min.	Max.		Min. <sup>6/</sup>	Max.			
AL	1- 1/2 x hqw	0	1/24 of avg of 2 highest qtrs	\$45	\$190	\$15	1/3	15+	26	20 wks or \$1,500 in any qtr	\$8,000
AK	\$1,000; wages in 2 qtrs	1	4.4-0.9% of annual wages, +\$24 per dep up to \$72	44-116	248-320	1/4 wages over \$50	Weighted schedule of bpw in relation to hqw	16 <sup>7/</sup>	26 <sup>7/</sup>	Anytime	25,500
AZ	1- 1/2 x hqw; \$1,000 in HQ	1	1/25	40	205	\$30	1/3	12+	26	20 wks or \$1,500 in any qtr	7,000
AR	27 x wba; wages in 2 qtrs	1	1/26 up to 66-2/3% of State aww	57	321	2/5	1/3	9	26	10 days	9,000
CA	\$1,300 in HQ or \$900 in HQ w/ BP wages = to 1-1/4 x HQ	1 <sup>2/</sup>	1/23 - 1/33 <sup>12/</sup>	40	230	Greater of \$25 or 25% of wages	1/2	14+ <sup>7/</sup>	26 <sup>7/</sup>	Over \$100 in any qtr	7,000
CO	40 or \$2500 in BP, whichever is greater	1	60% of 1/26 of clmt's 2 highest qtrs up to 50% of 1/52 of aww	25	358	1/4 wba	1/3	13+	26	Anytime	10,000
CT	40 or 1- 1/2 x hqw	0	1/26 of avg of 2 highest qtrs up to 60% of State aww +\$15 per dep 5 depts, no more than wbr	15-30	397-472	1/3 wages	Uniform	26 <sup>7/</sup>	26 <sup>7/</sup>	20 wks or \$1,500 in any qtr	15,000
DE	36	0	1 <sup>2/</sup>	20	315 <sup>18/</sup>	Greater of \$10 or 30% of wba	1/2	24	26	20 wks or \$1,500 in any qtr	8,500
DC	1- 1/2 x hqw; not less than \$1,950 in 2 qtrs; \$1,300 in 1 qtr	1	1/26, up to 50% of State aww	50	309 <sup>4/</sup>	1/5 wages	1/2	20 <sup>7/</sup>	26 <sup>7/</sup>	Anytime	9,000
FL	1- 1/2 x hqw; \$3,400 in BP	1	1/26	32	275 <sup>22/</sup>	8 x Fed hrly min wage	25%	26	26	20 wks or \$1,500 in any qtr	7,000

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				Min.	Max.		Min. <sup>6/</sup>	Max.			



MA	30; not less than \$2,700	1	50% of aww up to 57.5% of State aww, + \$25 per dep up to 1/2 wba	\$29-43	\$477-715	1/3 wba	36%	10 +/- 30	30	13 wks or \$1,500 in any qtr	\$10,800
MI	1-1/2 x hqw 20 wks employment at 30 x State min hourly wage	0	4.1% of HQW plus \$6 for each dep. Up to 5	88 - 118	300	<sup>5/</sup>	3/4 wks employment	14	26	20 wks or \$1,000 in CY	9,500
MN	1- 1/4 x hqw; at least \$1,000 in HQ; 2 qtrs	1	<sup>12/</sup>	38	331-427	Greater of \$50 or 25% of wages	1/3	10+	26	Anytime	20,000
MS	40; \$780 in 1 qtr; wages in 2 qtrs	1	1/26	30	190	\$40	1/3	13+	26	20 wks or \$1,500 in any qtr	7,000
MO	1- 1/2 x hqw; \$1,000 in 1 qtr; wages in 2 qtrs <sup>10/</sup>	1 <sup>9/</sup>	4.0%	40	250	\$20	1/3	8+	26	20 wks or \$1,500 in any qtr	7,000
MT	1- 1/2 x hqw; 7% of aaw in BP or 50% of aaw	1	1% of BP wages or 1.9% of wages in 2 HQ's up to 60% of State aww	65	263	1/2 wages in excess of 1/4 wba	Weighted schedule of bpw in relation to hqw	8	26	\$1,000 in current or preceding year	18,200
NE	\$1,600; \$800 in each of 2 qtrs	1	1/2 aww	36	252	1/2 wba <sup>5/</sup>	1/3	15	26	20 wks or \$1,500 in any qtr	7,000
NV	1- 1/2 x hqw <sup>19/</sup>	0	1/25, up to 50% of State aww	16	291	1/4 wages	1/3	12+	26	\$225 in any qtr	20,300
NH	\$2,800; \$1,400 in each of 2 qtrs	0	1.0 - 1.1% of annual wages	32	301	30% of wba	Uniform	26	26	20 wks or \$1,500 in any qtr	8,000
NJ	20 wks employment at 20% of aww; or 12 x aww <sup>21/</sup>	1 <sup>9/</sup>	60% of clmt's aww + da up to 56-2/3% of State aww	61 - 70	429 <sup>4/</sup>	Greater of \$5 or 1/5 wba	3/4 wks employment	15 <sup>2/</sup>	26 <sup>2/</sup>	\$1,000 in any year	22,100
NM	\$1,324 in hqw and wages in at least one other qtr.	1	1/26; not less than 10% nor more than 50% of State aww	50	267	1/5 wba	3/5	19	26	20 wks or \$450 in any qtr	15,200
NY	1 1/2 x hqw; least \$1600 in hq; wages in 2 qtrs.	1 <sup>11/</sup>	1/26 unless less than \$3575 than 1/25	40	405	<sup>11/</sup>	Uniform	26	26	\$300 in any qtr	8,500

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				Min.	Max.			Min. <sup>8/</sup>	Max.		
							Duration in 52 week period				
NC	At least \$565.50 in BP; 1 1/2 = HQW	1	1/26 of HQ up to 66-2/3% of State aww	\$30	\$375	10% aww in HQ	Wgt.sched. of bpw in relation to hqw	13-26	26	20 wks or \$1,500 in any qtr	\$14,700 *
ND	1 - 1/2 x hqw	1	1/65 of the 2 highest qtrs; and 1/2	43	293	60% of wba	Weighted schedule of	12	26	20 wks or \$1,500 in any	17,000 *

			total wgs in the 3 <sup>rd</sup> qtr, up to 62% of the State aww <sup>13/</sup>				bpw in relation to hqw			qtr	
OH	20 wks employment w/ wages in each wk of 27.5% of State aww	1	½ clmt's aww + da of \$1-\$83 based on clmt's aww and number of dep <sup>3/16/</sup>	77	303-407 *	1/5 wba	20 x wba; wba for ea. qualifying wk. excess of 20	20	26	20 wks or \$1,500 in any qtr	9,000
OK	\$1,500; 1 - ½ x hqw; \$9,800	1	1/23 <sup>18/</sup>	16	291 <sup>18/</sup>	\$100	Weighted schedule of bpw in relation to hqw	20 <sup>14/</sup>	26 <sup>14/</sup>	20 wks or \$1,500 in any qtr	10,100
OR	1- ½ x hqw; not less than \$1,000 in BP or 500 hrs of employment in the BP	1	1.25% of bpw up to 64% of State aww	88 *	376	1/3 wba or 10 x the State min. wage	1/3	3+ <sup>7/</sup>	26 <sup>7/</sup>	18 wks or \$225 in any qtr	25,000
PA	\$800 in HQ; \$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 2 <sup>nd</sup>	35-43	430 - 438 <sup>18/</sup>	Greater of \$6 or 40% wba	At least 16 credit wks for min, 18 for max	16	26	Anytime	8,000
PR	40 x wba; not less than \$280 bpw; \$75 in 1 qtr; wages in 2 qtrs	1	1/11 - 1/26; up to 50% of State aww	7	133	wba	Uniform	26 <sup>7/</sup>	26 <sup>7/</sup>	Anytime	7,000
RI	<sup>19/</sup>	1	4.62% of hqw up to 67% of State aww + greater of \$10 or 5% of the benefit rate per dep up to 5 deps	56-106	397-496	1/5 wba	36%	15+	26	Anytime	12,000
SC	1- ½ x hqw; not less than \$900; \$540 in 1 qtr	1	1/26 up to 66-2/3% of State aww	20	259	1/4 wba	1/3	15	26	20 wks or \$1,500 in any qtr	7,000
SD	\$728 in HQ; 20 x wba outside HQ	1	1/26 up to 50% of State aww	28	224	1/4 wages over \$25	1/3	15+	26	20 wks or \$1,500 in any qtr	7,000

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				Min.	Max.		Min. <sup>6/</sup>	Max.			
TN	40; \$780.01 in highest 2 qtrs <sup>19/</sup>	1	1/26 of avg 2 highest qtrs	\$30	\$255	Greater of \$50 or 25% of wba	1/4	12+	26	20 wks or \$1,500 in any qtr	\$7,000
TX	37; wages in at least 2 qtrs	1 <sup>9/</sup>	1/25 <sup>16/</sup>	48	294	Greater of \$5 or 1/4 wba	27%	9+	26	20 wks or \$1,500 in any qtr	9,000
UT	1- ½ x hqw <sup>10/</sup>	1	1/26 up to 60% of State insured avg	22	355	30% of wba	27%	10	26	\$140 in CQ in current or	21,400

			FY weekly wage							preceding CY	
VT	\$1,571 in a qtr; BP wages of 40% of total HQ wages	0	wages in the 2 highest qtrs. divided by 45	<sup>12/</sup>	298	Greater of 30% of wba or \$40	Uniform	26	26	20 wks or \$1,500 in any qtr	8,000
VA	\$2,500 to \$13,400.01 in highest 2 qtrs	1	1/50 of the 2 highest qtrs	50	268	\$25	1/4	12	26	20 wks or \$1,500 in any qtr	8,000
VI	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	32	331	25% in excess of \$15	1/3	13+	26	Anytime	15,900
WA	680 hours	1	1/25 of avg 2 highest qtrs wages up to 70% of State aww	94	441	1/4 wages over \$5	1/3	16 +/- 30	30	Anytime	26,600
WV	\$2,200 and wages in 2 qtrs	1	1.0% of annual wages up to 66-2/3% of State aww	24	327	\$60	Uniform	26	26	20 wks or \$1,500 in any qtr	8,000
WI	30; 4 x wba outside HQ	0	4% of hqw up to max wba	46	313	\$30 plus 33% of wages in excess of \$30	40%	12	26	20 wks or \$1,500 in any qtr	10,500
WY	1.4 x hqw; 8% of State aaw in BP	1	4% of hqw up to 55% of State aww <sup>18/</sup>	20	271	50% of wba	30%	11- 26	26	Anytime	14,100*

\* Revisions made after January 16, 2001

1 **ABBREVIATIONS:** weekly benefit amount, **wba**; base period, **BP**; base-period wages, **bpw**; fiscal year, **FY**; 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** by interpretation. In **CA** it may be suspended by the Governor if compliance would hinder or delay the effects of any state of war emergency or state of emergency.

3 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 **IA**, and **OH** 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 **MA** for claimant with aww in excess of \$66 wba computed at 1/26 of 2 highest quarters of earnings or 1/13 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 **DC**, **MD**, and **NJ**, 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, **NE**. In **MI** for each \$1 earned the wba will be reduced by 50 cents; there is also a limitation on total weekly benefits and earnings at 1-1/2 times the benefit amount with an equal reduction of benefits for each \$1 earned; if the reduction in the wba results in a zero benefit rate, the weeks of benefit payments will be reduced by 1 week.

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; **CT** by 13 weeks; **DC** by 10 weeks; **OR** by 25%. In **HI** 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 **PR** 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.

9 Waiting period compensable if claimant unemployed after 9 consecutive weeks, **MO**; when benefits are payable for third week following waiting period, **NJ**; after benefits paid equaling 3 x wba, **TX**.

10 BP wages in 2 qtrs. of 1-1/2 x the min. taxable wage base for that year, **MO**; 20 wks. of work with 5% of monetary BP wage requirement (8% of insured average FY wage for preceding FY in BP) in each week, **UT**; wages in 2 qtrs., 40 x wba in BP, **GA**.

11 For **NY**, 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 \$300 is paid.

12 To 58.5% State aww if claimant has nonworking spouse; 65.5% if he has dep. child, **IL**; 1/19-1/23 up to 65% of State aww for claimants with dep, **IA**; 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, **DE**; higher of 50 percent of the individual's aww during the base period, to a

maximum of 66-2/3 percent of the State aww; or 50 percent of the individual's aww during the high quarter to a maximum of 50 percent of the State's aww, or \$331, whichever is higher, MN; wages in the 2 highest qtrs. divided by 45, VT; if HQ wages exceed \$4,966.99, the max. wba will be 39% of these wages divided by 13, CA; 1/24 of HQ if alternative qualifying wages are used, GA.

13 Up to 66-2/3% of State aww, LA. 62% of State aww depending on the trust fund reserves or 65% of State aww depending on trust fund reserves and the State's average contribution rate if below the nationwide average for the preceding yr., ND.

14 Duration can be much less than 26 wks. for individuals with only one BP ER; duration will be lesser of 26 x wba, percentage (based on the UC fund balance and ranging from 20 to 25 percent) of the State's average annual wage, or a percentage (based on the UC fund balance and ranging from 40 to 50 percent) of the individual's insured wages during the BP, OK.

15 All employers (excluding agricultural, domestic, and non-profit organizations) with 1 worker in specified time and/or size of payroll.

16 Max. amount adjusted annually: by same percentage increase as occurs in State aww (OH) by \$7 for each \$10 increase in average weekly wage of manufacturing production workers (TX).

17 Reserved

18 Wba's will be reduced by 5% or by the reduction determined by a trigger mechanism, but the wba may not be reduced to less than half the max. wba, PA; wba's over \$90 will be reduced to 85% of the computed amount when revenues in the fund are inadequate to pay benefits, WY; 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, OK; if the trust fund balance is greater than 250 million than the max. wba will be \$315, if the trust fund is less than \$250 million but equal to or greater than \$200 million, the max. wba will be \$300, if the trust fund balance is less than \$200 million but equal to or greater than \$165 million, the max. wba will be \$265, if the trust fund balance is less than \$165 million but equal to or greater than \$150 million, the max. wba will be \$245, if the trust fund balance is less than \$150 million but equal to or greater than \$90 million, the max. wba will be \$225 and if the trust fund balance is less than \$90 million, the max. wba will be \$205, DE.

19 Qualifying wages are 200 times min. hourly wage in 1 qtr. and BP wages of 1-1/2 times HQ, however the BP wages must be at least 400 times min. hourly wage, RI; with min. aww, greater of 21 times the min. hourly wage in effect on Feb. 4, 1991, or \$80, NY; BP wages of 1-1/2 x HQ or wages in 3 of the 4 qtrs. in the BP, NV; claimant with BP earnings outside HQ of less than the lesser of 6 x wba or \$900 will not be eligible for benefits, TN.

20 The taxable wage base depends on the condition of the fund; it could be \$7,000, \$7,700, or \$8,500, (for 2001 the wage base is \$7,000), LA.

21 Several alternate qualifying requirements are available, see NJ unemployment insurance law for details.

22 First 8 weeks of benefits are increased by 5% to a wba of \$288, FL.

If you have any questions, please contact **Robert Kenyon Jr.** at **202-693-3012** or **Loryn Lancaster** at **202-693-2994**.