U.S. DEPARTMENT OF LABOR **EMPLOYMENT AND TRAINING ADMINISTRATION**
Office of Unemployment Insurance

SIGNIFICANT PROVISIONS OF STATE UNEMPLOYMENT INSURANCE LAWS EFFECTIVE JANUARY 2018

	BENEFITS							COVERAGE	TAXES	
	Earnings/ Employment Needed in Base Period to Qualify[1]	Computation of Weekly Benefit Amount	Weekly Benefit Amount (WBA)[2]		Weekly Earnings Disregarded	Calculation of Maximum Benefit Amount (MBA)	Number of Benefit Weeks Payable[3]	Size of Payroll (Length of Employment/ Wages Paid)	2017 Wages Subject to Tax	2017 Minimum & Maximum Rates[4] / New Employer Rate[5]
			Mini-mum	Maxi-Mum						
AL	1½ x HQW	1/26 avg of 2 highest qtrs	$45	$265	1/3 WBA	Lesser of 1/3 BPW or 26 x WBA	15-26	20 weeks or $1,500 in any qtr	$8,000	0.59% 6.74% 2.70%
AK	$2,500; wages in 2 qtrs, at least $250 oustide 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	16-26	Any size	$39,800	1.00% 5.40% 1.73%
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	$164	$240	$30	Lesser of 1/3 BPW or 26 x WBA	8-26	20 weeks or $1,500 in any qtr	$7,000	0.04% 10.59% 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 16 x WBA or 1/3 BPW	9-16	One employee for 10 or more days in a CY	$12,000	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 26 x WBA or ½ BPW	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 consecu-tive HQW, capped by 50% of State avg weekly earn-ings or 50% of 1/52 BP earnings capped by 55% of State avg weekly earnings	$25	$520 or $573[6]	¼ WBA	Lesser of 26 x WBA or 1/3 BPW	13-26	20 weeks or $1,500 in any qtr	$12,500	0.62% 8.15% 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	$613-688	1/3 wages	Uniform duration	26	20 weeks or $1,500 in any qtr	$15,000	1.90% 6.80% 3.00%
DE	36 x WBA	1/46 total wages in 2 highest qtrs	$20	$330	Greater of $10 or 50% WBA	½ BPW	24-26	20 weeks or $1,500 in any qtr	$18,500	0.30% 8.20% 1.70%
DC	1½ x HQW or within $70; not less than $1,950 in 2 qtrs; $1,300 in 1 qtr	1/26 HQW	$50	$432	1/3 of wages plus $50	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	25% BPW	9-12[7]	20 weeks or $1,500 in any qtr	$7,000	0.10% 5.40% 2.70%
GA	Wages in 2 qtrs & 150% x HQW <u>or</u> 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	$44	$330	$50	Lesser of 14 x WBA or ¼ BPW	6-14[7]	20 weeks or $1,500 in any qtr	$9,500	0.025% 5.40% 2.64%

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			Mini-mum	Maxi-Mum						
HI	26 x WBA; wages in 2 qtrs	1/21 HQW	$5	$619	$150	Uniform duration	26	Any size	$44,000	0.00% 5.60% 2.40%
ID	1¼ x HQW; not less than the minimum qualifying wages in 1 qtr $1,872	1/26 HQW	$72	$405	½ WBA	Weighted schedule of BPW to HQW	10-26	20 weeks or $1,500 in any qtr	$37,800	0.399% 5.40% 1.395%
IL	$1,600; $440 outside HQ	42.9% of claimant's AWW in 2 highest qtrs.	$51-77	$458-627	½ WBA	Uniform duration	24	20 weeks or $1,500 in any qtr	$12,960	0.55% 7.35% 3.45%
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; ½ HQW in qtr not the HQ	1/23 HQW or 1/19 – 1/22 HQW for claimants with deps	$68-82	$455-559	¼ WBA	1/3 BPW	8-26	20 weeks or $1,500 in any qtr	$29,300	0.00% 8.00% 1.00%
KS	30 x WBA; wages in 2 qtrs	4.25% HQW	$118	$474	25% WBA	Lesser of 26 x WBA or 1/3 BPW	10-26[7]	20 weeks or $1,500 in any qtr	$14,000	0.20% 5.40% 2.70%
KY	1½ x HQW; 8 x WBA in last 2 qtrs; $750 outside HQ	1.1923% BPW	$39	$448	1/5 wages	Lesser of 26 x WBA or 1/3 BPW	15-26	20 weeks or $1,500 in any qtr	$10,200	0.60% 9.75% 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 ½ WBA or $50	Uniform duration	26	20 weeks or $1,500 in any qtr	$7,700	0.10% 6.20% 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 ½ WBA	$73-109	$418-627	$25	Lesser of 26 x WBA or 1/3 BPW	15-26	20 weeks or $1,500 in any qtr	$12,000	0.49% 5.40% 1.77%
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	Uniform duration	26	Any size	$8,500	0.30% 7.50% 2.60%
MA	30 x WBA; $4,700 minimum	50% AWW + $25 per dep up to ½ WBA	$42-63	$769-1,153	1/3 WBA	Lesser of 30 x WBA or 36% BPW	10-30	13 weeks or $1,500 in any qtr	$15,000	0.73% 11.13% 1.87%
MI	Total BPW =1½ x HQW; wages in at least 2 BP qtrs; at least $3,589 in HQ; or wages in at least 2 BP qtrs; BPW at least 20 x State AWW ($991.30) or $19,826	4.1% HQW + $6 for each dep up to 5	$147-177	$362	WBA reduced by 50¢ for every $1 earned, and wages plus benefits cannot exceed 1.5 x WBR	43% BP wages	14-20	20 weeks or $1,000 in CY	$9,000	0.06% 10.30% 2.70%

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			Mini-mum	Maxi-Mum						
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	$26	$447-693[6]	WBA reduced by 50¢ for every $1 earned	Lesser of 1/3 BPW or 26 x WBA	11-26	Any size	$32,000	0.10% 9.00% 1.64%
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 20 x WBA or 1/3 BPW	8-20[8]	20 weeks or $1,500 in any qtr	$13,000	0.00% 7.50% 2.70%
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	$153	$518	¼ WBA	Weighted schedule of BPW to HQW	8-28	$1,000 in current or preceding year	$31,400	0.00% 6.12% IndAvg%
NE	$4,145.74 in BP; $1,850 in HQW and wages in at least 1 other qtr of $800	½ AWW	$70	$414	¼ WBA	Lesser of 26 x WBA or 1/3 BPW	12-26	20 weeks or $1,500 in any qtr	$9,000	0.00% 5.40% 0.75%
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	$439	¼ wages	Lesser of 26 x WBA or 1/3 BPW	8-26	$225 in any qtr	$29,500	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	Uniform duration	26	20 weeks or $1,500 in any qtr	$14,000	0.10% 7.50% 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	$100-115	$681	Greater of 20% WBA or $5	100% base weeks worked in base year up to 26	20-26	$1,000 in any year	$33,500	0.50% 5.80% 2.80%
NM	$1,919.63 in HQW and wages in at least 1 other qtr	53.5% of AWW paid in BP qtr in which wages were highest	$81-121	$433-483	1/5 WBA	Lesser of 26 x WBA or 60% BPW	14-26	20 weeks or $450 in any qtr	$24,300	0.33% 5.40% IndAvg%
NY	1½ x HQW; $2,100 in HQ	1/26 HQW if 4 qtrs of wages and HQW > $4,000; 1/26 avg of 2 HQW if wages in only 2 or 3 qtrs; 1/25 HQW if HQW ≤ $3,575	$100	$430	None. All employment affects WBA	Uniform duration	26	$300 in any qtr	$10,900	0.70% 8.10% 3.30%
NC	6 x AWW; wages in 2 qtrs of BP	Last 2 qtrs of BP/52	$15	$350	20% WBA	Uniform duration	12-20[8]	20 weeks or $1,500 in any qtr	$23,100	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	$606	60% WBA	Weighted schedule of BPW to HQW	12-26	20 weeks or $1,500 in any qtr	$35,100	0.49% 11.43% 2.34%

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			Mini-mum	Maxi-Mum						
OH	20 weeks employment with wages averaging 27.5% of State AWW; wages in 2 qtrs	½ claimant's AWW + DA of $1-$148 based on claimant's AWW and number of dep	$128	$443-598	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% 8.80% 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	$506	$100	Lesser of 26 x WBA, percentage of State annual wage of 2nd preceding yr, or percent-age of BPW based on conditional factors	16-26	20 weeks or $1,500 in any qtr	$17,700	0.10% 5.50% 1.50%
OR	BPW ≥ $1,000 and BPW ≥ 1½ x HQW; or 500 hours of employment in BP	1.25% BPW	$141	$604	Greater of $112.50 or 1/3 WBA	Lesser of 26 x WBA or 1/3 BPW	3-26	18 weeks or $1,000 in any qtr	$38,400	1.20% 5.40% 2.60%
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	$561-569	Greater of $21 or 30% WBA	WBA x actual number of credit weeks in BP	18-26	Any size	$9,750	2.6434% 11.2616% 3.6785%
PR	40 x WBA; $280 minimum; $77 in 1 qtr; wages in 2 qtrs	1/11- 1/26 HQW	$7	$133	WBA	Uniform duration	26	Any size	$7,000	2.20% 5.40% 3.20%
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	$51-101	$566-707	1/5 WBA	Lesser of 26 x WBA or 33% BPW	17-26	Any size	$22,400 or $23,900 for high tax group em-ployers	0.99% 9.59% 1.83%
SC	1½ x HQW; $4,455 minimum; $1,092 in HQ	50% of HQ avg weekly wage	$42	$326	¼ WBA	Lesser of 20 x WBA or 1/3 BPW	13-20	20 weeks or $1,500 in any qtr	$14,000	0.06% 5.46% 1.23%
SD	$728 in HQ; 20 x WBA outside HQ	1/26 HQW	$28	$390	¼ wages over $25	Lesser of 26 x WBA or 1/3 BPW	15-26	20 weeks or $1,500 in any qtr	$15,000	0.00% 9.50% 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	$8,000	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	$67	$494	Greater of $5 or ¼ WBA	Lesser of 26 x WBA or 27% BPW	10-26	20 weeks or $1,500 in any qtr	$9,000	0.59% 8.21% 2.70%
UT	$3,700 in BP and 1½ x HQW	1/26 HQW - $5	$30	$543	30% WBA	27% BPW/WBA	10-26	Any size	$33,100	0.20% 7.20% IndAvg%

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			Mini-mum	Maxi-Mum						
VT	$2,501 HQW; 1.4 x BP HQW	Wages in the 2 highest qtrs divided by 45	$77	$466	50% of gross wages	Lesser of 26 x WBA or 46% BPW	21-26	20 weeks or $1,500 in any qtr	$17,300	1.10% 7.70%[9] 1.00%
VA	$3,000 in highest 2 qtrs of BP	1/50 of the 2 highest qtrs.	$60	$378	$50	See table in law	12-26	20 weeks or $1,500 in any qtr	$8,000	0.13% 6.23% 2.53%
VI	1½ x HQW and $858 in HQ; or $858 in HQ and 39 x WBA in BP	1/26 HQW	$33	$505	25% in excess of $15	Lesser of 26 x WBA or 1/3 BPW	13-26	Any size	$23,500	1.50% 6.00% 2.00%
WA	680 hours; wages in BP or alternate BP	3.85% of avg of high 2 qtrs in BP	$169	$713	¼ of wages over $5	Lesser of 26 x WBA or 1/3 BPW	1-26	Any size	$45,000	0.13% 5.72% IndAvg%
WV	$2,200 and wages in 2 qtrs	55% of 1/52 of median wages in worker's wage class	$24	$424	$60	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 up to maximum WBA	$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% 12.00% 3.05%
WY	1.4 x HQW; at least 8% of statewide AAW	4% HQW	$35	$475	50% WBA	Lesser of 26 x WBA or 30% BPW	11-26	Any size	$25,400	0.34% 8.84% IndAvg%

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 is available in the *Comparison of State Unemployment Insurance Laws*. Data reflects a state's regular unemployment insurance program and does not include extensions or special programs. Current and earlier publications of both these documents can be found at https://oui.doleta.gov/unemploy/statelaws.asp#Statelaw.

KEY:

Avg – Average
CQ - Calendar Quarter
IndAvg - Industry Average
AAW - Average Annual Wage
CY- Calendar Year
Qtrs – Quarters
AWW - Average Weekly Wage
HQ - High Quarter
BPW - Base Period Wages
HQW - High Quarter Wages

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] Reflects basic qualifying formula. Some states have alternative qualifying formulas.
[2] When two amounts given, higher includes dependents' allowance; the higher figure for both the minimum and maximum WBAs includes the dependents' allowance 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.
[3] In some states, additional weeks of benefits are payable under limited circumstances such as high unemployment, continuation of approved training, or workforce dislocations.
[4] Rates apply only to experience rated employers and do not include applicable non UI taxes, surtaxes, penalties, or surcharges. In most states, the rate year begins on January 1 and ends on December 31. All tax rates for 2017 are initially posted in the July issue.
[5] New employer rate shown is the base rate. Higher rates may apply depending on industry classification and/or other factors in state law.
[6] The lower amount shown is based on HQWs and the higher amount shown is based on total BPWs.
[7] Maximum weeks payable dependent on the unemployment rate.
[8] Uniform number of weeks payable dependent on the unemployment rate.
[9] Rate year is July 1 through June 30.

If you have any questions, please contact **Julie Balster** at (**202) 693-3615** or **John Schuettinger** at (**202) 693-2680.**