

**SIGNIFICANT PROVISIONS OF STATE UNEMPLOYMENT INSURANCE LAWS
EFFECTIVE JANUARY 2019**

	BENEFITS						COVERAGE	TAXES		
	Earnings/ Employment Needed in Base Period to Qualify ¹	Computation of Weekly Benefit Amount	Weekly Benefit Amount ²		Weekly Earnings Disregarded	Calculation of Maximum Benefit Amount	Number of Benefit Weeks Payable ³	Size of Payroll (Length of Employment/ Wages Paid)	Wages Subject to Tax	Minimum & Maximum Rates ⁴
			Mini- mum	Maxi- mum						New Employer Rate ⁵
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	0.65% 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	16-26	Any size	\$39,900	1.50% 5.90% 1.28%
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	\$172	\$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% 11.80% 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	\$10,000	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 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	\$542 or \$597 ⁶	¼ WBA	Lesser of 26 x WBA or 1/3 BPW	13-26	20 weeks or \$1,500 in any qtr	\$13,100	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	\$631-706	1/3 wages	Uniform duration	26	20 weeks or \$1,500 in any qtr	\$15,000	0.50% 5.40% 3.40%
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	\$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	\$438	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 minimum 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 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	\$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% 8.10% 2.64%

	BENEFITS						COVERAGE	TAXES		
	Earnings/ Employment Needed in Base Period to Qualify ¹	Computation of Weekly Benefit Amount	Weekly Benefit Amount ²		Weekly Earnings Disregarded	Calculation of Maximum Benefit Amount	Number of Benefit Weeks Payable ³	Size of Payroll (Length of Employment/ Wages Paid)	Wages Subject to Tax	Minimum & Maximum Rates ⁴
			Mini- mum	Maxi- mum						New Employer Rate ⁵
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 66 $\frac{2}{3}$ % of State AWW	\$28	\$462- 717 ⁶	WBA reduced by 50¢ for every \$1 earned	Lesser of 1/3 BPW or 26 x WBA	11-26	Any size	\$34,000	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	1 $\frac{1}{2}$ x HQW; \$1,500 in 1 qtr; or wages in 2 qtrs of BP = 1 $\frac{1}{2}$ 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	20 weeks or \$1,500 in any qtr	\$12,000	0.00% 5.40% ----- 2.376%
MT	BPW \geq 1 $\frac{1}{2}$ x HQW and total wages \geq 7% of AAW or BPW \geq 50% of AAW	1% BPW or 1.9% wages in 2 HQs	\$150	\$527	$\frac{1}{4}$ WBA	Weighted schedule of BPW to HQW	8-28	\$1,000 in current or preceding year	\$33,000	0.00% 6.12% ----- IndAvg%
NE	\$4,246 in BP; \$1,850 in HQW and wages in at least 1 other qtr of \$800	$\frac{1}{2}$ AWW	\$70	\$426	$\frac{1}{4}$ WBA	Lesser of 26 x WBA or 1/3 BPW	10-26	20 weeks or \$1,500 in any qtr	\$9,000	0.00% 5.40% ----- 1.25%
NV	1 $\frac{1}{2}$ 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	\$450	$\frac{1}{4}$ wages	Lesser of 26 x WBA or 1/3 BPW	8-26	\$225 in any qtr	\$31,200	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% 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	\$103- 118	\$696	Greater of 20% WBA or \$5	100% base weeks worked in base year up to 26	20-26	\$1,000 in any year	\$34,400	0.40% 5.40% ^{8,9} ----- 2.80%
NM	\$1,992.53 in HQW and wages in at least 1 other qtr	53.5% of AWW paid in BP qtr in which wages were highest	\$82- 123	\$442- 492	1/5 WBA	Lesser of 26 x WBA or 60% BPW	14-26	20 weeks or \$450 in any qtr	\$24,800	0.33% 5.40% ----- IndAvg%
NY	1 $\frac{1}{2}$ x HQW; \$2,400 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 \leq \$3,575	\$100	\$450	None. All employment affects WBA	Uniform duration	26	\$300 in any qtr	\$11,400	0.30% 7.30% ----- 2.90%
NC	6 x AWW; wages in 2 qtrs of BP	Last 2 qtrs of BP/52	\$15	\$350	20% WBA	Uniform duration	12-20 ¹⁰	20 weeks or \$1,500 in any qtr	\$24,300	0.06% 5.76% ----- 1.00%
ND	1 $\frac{1}{2}$ x HQW; wages in 2 qtrs	1/65 of wages in 2 HQs + $\frac{1}{2}$ wages in 3 rd HQ	\$43	\$595	60% WBA	Weighted schedule of BPW to HQW	12-26	20 weeks or \$1,500 in any qtr	\$36,400	0.15% 9.75% ----- 1.21%

	BENEFITS						COVERAGE	TAXES		
	Earnings/ Employment Needed in Base Period to Qualify ¹	Computation of Weekly Benefit Amount	Weekly Benefit Amount ²		Weekly Earnings Disregarded	Calculation of Maximum Benefit Amount	Number of Benefit Weeks Payable ³	Size of Payroll (Length of Employment/ Wages Paid)	Wages Subject to Tax	Minimum & Maximum Rates ⁴
			Mini- mum	Maxi- mum						New Employer Rate ⁵
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	\$130	\$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	\$9,500	0.30% 9.20% ----- 2.70%
OK	\$1,500 and 1½ x HQP or any taxable wages if total wages equal or exceed taxable wage base for year claim was effective	1/23 HQW	\$16	\$520	\$100	Lesser of 26 x WBA, percentage of State annual wage of 2 nd preceding yr, or percent- age of BPW based on conditional factors	16-26	20 weeks or \$1,500 in any qtr	\$18,100	0.10% 5.50% ----- 1.50%
OR	BPW ≥ \$1,000 and BPW ≥ 1½ x HQP; or 500 hours of employment in BP	1.25% BPW	\$146	\$624	Greater of \$120 or 1/3 WBA	Lesser of 26 x WBA or 1/3 BPW	3-26	18 weeks or \$1,000 in any qtr	\$40,600	0.90% 5.40% ⁹ ----- 2.40%
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 1 st dep; \$3 for 2 nd dep	\$68-76	\$561- 569	Greater of \$21 or 30% WBA	WBA x actual number of credit weeks in BP	18-26	Any size	\$10,000	2.3905% 11.0333% ----- 3.6890%
PR	40 x WBA; \$280 minimum; wages in 2 qtrs	1/11-1/26 HQW	\$7	\$133	WBA	Uniform duration	26	Any size	\$7,000	1.40% 5.40% ----- 2.90%
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	\$576- 720	1/5 WBA	Lesser of 26 x WBA or 33% BPW	17-26	Any size	\$23,600 or \$25,100 for high tax group em- ployers	1.10% 9.70% ⁹ ----- 1.17%
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	0.00% 5.40% ----- 0.81%
SD	\$728 in HQ; 20 x WBA outside HQ	1/26 HQW	\$28	\$402	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% 9.35% ----- 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	0.01% 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	0.00% 6.00% ----- 2.70%
UT	\$3,800 in BP and 1½ x HQW	1/26 HQW minus \$5	\$31	\$560	30% WBA	27% BPW/WBA	10-26	Any size	\$35,300	0.00% 7.00% ----- IndAvg%

	BENEFITS						COVERAGE	TAXES		
	Earnings/ Employment Needed in Base Period to Qualify ¹	Computation of Weekly Benefit Amount	Weekly Benefit Amount ²		Weekly Earnings Disregarded	Calculation of Maximum Benefit Amount	Number of Benefit Weeks Payable ³	Size of Payroll (Length of Employment/ Wages Paid)	Wages Subject to Tax	Minimum & Maximum Rates ⁴
			Mini- mum	Maxi- mum						New Employer Rate ⁵
VT	1.4 x HQW and \$2,734 in HQ	Wages in the 2 highest qtrs divided by 45	\$68	\$498	50% of gross wages	Lesser of 26 x WBA or 46% BPW	21-26	20 weeks or \$1,500 in any qtr	\$15,600	0.80% 6.50% ⁸ 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	0.11% 6.21% 2.51%
VI	1½ x HQW and \$858 in HQ; or \$858 in HQ and 39 x WBA in BP	1/26 HQW	\$33	\$552	25% in excess of \$15	Lesser of 26 x WBA or 1/3 BPW	13-26	Any size	\$26,500	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	\$178	\$749	¼ of wages over \$5	Lesser of 26 x WBA or 1/3 BPW	1-26	Any size	\$49,800	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	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% 10.7% 2.50%
WY	1.4 x HQW; at least 8% of statewide AAW	4% HQW	\$35	\$489	50% WBA	Lesser of 26 x WBA or 30% BPW	11-26	Any size	\$25,400	0.00% 8.50% 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. Data reflects a state's regular unemployment insurance program and does not include extensions or special programs. More detailed information is available in the *Comparison of State Unemployment Insurance Laws*. Current and earlier publications of both these documents can be found at <https://oui.doleta.gov/unemploy/statelaws.asp#Statelaw>.

KEY:

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

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 **surtaxes, penalties, surcharges, or applicable non UI taxes**. In most states, the rate year begins on January 1 and ends on December 31.
- 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 is dependent on the state's unemployment rate.
- ⁸ Rate year is July 1 through June 30.
- ⁹ Tax rate shown is reduced in some circumstances due to certain UI Administration or non-UI taxes paid (see state law for details).
- ¹⁰ Uniform number of weeks payable is dependent on the state's unemployment rate.

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