

**SIGNIFICANT PROVISIONS OF STATE UNEMPLOYMENT INSURANCE LAWS  
EFFECTIVE JANUARY 2026**

	BENEFITS						COVERAGE	TAXES			
	Earnings/Employment Needed in Base Period to Qualify	Computation of Weekly Benefit Amount	Weekly Benefit Amount <sup>1</sup>		Weekly Earnings Disregarded	Calculation of Maximum Benefit Amount		Benefit Weeks Payable <sup>2</sup>	Size of Payroll (Length of Employment/Wages Paid)	Wages Subject to Tax	Minimum & Maximum Rates <sup>3</sup>
			Minimum	Maximum							New Employer Rate <sup>4</sup>
AL	1½ x HQW	1/26 avg of 2 highest qtrs	\$45	\$275	1/3 WBA	Lesser of 1/4 BPW or 14 x WBA	14 <sup>5</sup>	20 weeks or \$1,500 in any qtr	\$8,000	0.20% 5.40%	
										2.70%	
AK	\$2,500; wages in 2 qtrs; at least \$250 outside HQ	0.9-2.2% of annual wages + DA up to \$72	\$56 - \$128	\$370 - \$442	\$50 and 1/4 wages over \$50	Weighted schedule of BPW to HQW for # of weeks x WBA	16-26	Any size	\$54,200	1.00% 5.40%	
										1.00%	
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 ≥ TWB	1/25 HQW	\$229	\$320	\$160.49	26 x WBA or 24 x WBA if the unemployment rate in the prior calendar qtr is less than 5%	8-24	20 weeks or \$1,500 in any qtr	\$8,000	0.03% 8.36%	
										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 1/3 BPW or 12 x WBA	9-12	One employee for 10 or more days in a CY	\$7,000	0.10% 6.00%	
										1.8%	
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 1/2 BPW or 26 x WBA	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	\$767 or \$844 <sup>6</sup>	1/2 WBA	Lesser of 1/3 BPW or 26 x WBA	13-26	20 weeks or \$1,500 in any qtr	\$30,600	0.56% 7.34%	
										1.53%	
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)	\$44 - \$88	\$721 - \$796	1/3 wages	N/A	Uniform duration 26	20 weeks or \$1,500 in any qtr	\$27,000	0.1% 10.0%	
										1.9%	
DE	36 x WBA	1/46 total wages in 2 highest qtrs	\$20	\$450	Greater of \$10 or 50% WBA	Lesser of 1/2 BPW or 26 x WBA	24-26	20 weeks or \$1,500 in any qtr	\$14,500	0.40% 5.40%	
										1.0%	
DC	1½ x HQW or within \$70; not less than \$1,950 in 2 qtrs; \$1,300 in 1 qtr	1/26 HQW	\$50	\$444	1/3 of wages plus \$50	N/A	Uniform duration 26	Any size	\$9,000	1.90% 7.40%	
										2.70%	

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			Minimum	Maximum						New Employer Rate <sup>4</sup>
FL	1½ x HQW; minimum \$3,400; wages in 2 qtrs	1/26 HQW	\$32	\$275	8 x Federal hourly minimum wage	Lesser of 25% BPW or 12 x WBA	9-12 <sup>5</sup>	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	\$55	\$365	\$50	Lesser of 14 x WBA or 1/4 BPW	6-26 <sup>5</sup>	20 weeks or \$1,500 in any qtr	\$9,500	0.04% 8.10%
										2.64%
HI	26 x WBA; wages in 2 qtrs	1/21 HQW	\$5	\$868	\$150	26 x WBA	Uniform duration 26	Any size	\$64,500	0.00% 5.60%
										2.40%
ID	1¼ x HQW; minimum \$1,872 in 1 qtr	1/26 HQW	\$72	\$624	1/2 WBA	Weighted schedule of BPW to HQW for # of weeks x WBA	10-26 <sup>5</sup>	20 weeks or \$1,500 in any qtr	\$58,300	0.208% 5.4%
										1.00%
IL	\$1,600; \$440 outside HQ	47% of claimant's AWW in 2 highest qtrs	\$51 - \$77	\$628 - \$859	1/2 WBA	Lesser of 26 x WBA (plus DA) or BP wages	Uniform duration 26	20 weeks or \$1,500 in any qtr	\$14,250	0.20% 6.50%
										2.80%
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	\$100	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; 1/2 HQW in qtr not the HQ	1/23 HQW or 1/19-1/22 HQW for claimants with deps	\$93 - \$112	\$622 - \$763	25% WBA	Lesser of 1/3 BPW or 16 x WBA	9-16	Any wages preceding or current CY	\$20,400	0.00% 5.40%
										1.00%
KS	30 x WBA; wages in 2 qtrs	4.25% HQW	\$159	\$637	25% WBA	Lesser of 1/3 BPW or 26 x WBA	10-16	20 weeks or \$1,500 in any qtr	\$15,100	0.00% 6.95%
										1.75%
KY	1½ x HQW; 8 x WBA in last 2 qtrs; at least \$1,500 outside HQ	1.1923% BPW	\$39	\$720	1/5 wages	Lesser of 16-24 x WBA or 1/3 BPW	16-24 <sup>5</sup>	20 weeks or \$1,500 in any qtr	\$12,000	0.30% 9.00%
										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	\$35	\$282	Lesser of 1/2 WBA or \$50	N/A	12-20	20 weeks or \$1,500 in any qtr	\$7,000	0.09% 6.00%
										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 + \$25 per dep up to 75% of WBA	\$108 - \$189	\$623 - \$1,090	\$123	Lesser of 1/3 BPW or 26 x WBA	15-26	20 weeks or \$1,500 in any qtr	\$12,000	0.00% 6.29%
										2.23%
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	Less than or equal to \$50	N/A	Uniform duration 26	Any size	\$8,500	0.30% 7.50%
										2.60%
MA	30 x WBA; \$6,300 minimum	50% AWW + \$25 per dep (no cap on DA)	\$60 (no cap on DA)	\$1,105 (no cap on DA)	1/3 WBA	Lesser of 36% BPW or 30 x WBA	10-30 <sup>5</sup>	13 weeks or \$1,500 in any qtr	\$15,000	0.94% 14.37%
										2.42%

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			Minimum	Maximum						New Employer Rate <sup>4</sup>
MI	Total BPW = 1½ x HQW; wages in at least 2 BP qtrs; at least \$5,328 in HQ; or wages in at least 2 BP qtrs; BPW at least 20 x State AWW	4.1% HQW + \$19.33 for each dep up to 5	\$218 - \$315	\$530	If remuneration calculation < 1.5 * WBA, reduction is 50¢ for \$1.00 earned or if >1.5 * WBA, reduction is \$1.00 for \$1.00 earned; Total benefits plus earnings cannot exceed 1.5 * WBA	Lesser of 43% BPW or 26 x WBA	14-26	20 weeks or \$1,000 in CY	\$9,000 or \$9,500 for delinquent employers	0.06% 10.3%
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 66¼% of State AWW	\$37	\$611 or \$948 <sup>6</sup>	WBA reduced by 50¢ for every \$1 earned	Lesser of 1/3 BPW or 26 x WBA	9-26	Any size	\$44,000	0.40% 9.30%
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%
MO	1½ x HQW; \$1,500 in 1 qtr; or wages in 2 qtrs of BP = 1½ maximum TWB	4% of the avg of the 2 HQWs	\$35	\$320	Greater of 20% WBA or \$20	Lesser of 1/3 BPW or 20 x WBA	8-20	20 weeks or \$1,500 in any qtr	\$9,000	0.00% 6.00%
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	\$227	\$767	1/4 WBA	Weighted schedule of BPW to HQW for # of weeks x WBA	8-24	\$1,000 in current or preceding year	\$47,300	0.00% 6.12%
NE	\$5,440 in BP \$1,850 in HQW and wages in at least one other quarter of \$800	1/2 AWW of High Quarter	\$70	\$582	1/4 WBA	Lesser of 1/3 BPW or 26 x WBA	10-26	20 weeks or \$1,500 in any qtr	\$9,000 or \$24,000 for high tax group employers	0.00% 5.40%
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	\$631	1/3 wages	Lesser of 1/3 BPW or 26 x WBA	8-26	\$225 in any qtr	\$43,700	0.25% 5.40%
NH	\$2,800; \$1,400 in each of 2 qtrs	1% - 1.1% annual wages	\$32	\$427	30% WBA	N/A	Uniform duration 26	20 weeks or \$1,500 in any qtr	\$14,000	0.10% 7.00% <sup>7,8</sup>
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	\$186 - \$213	\$905	Greater of 20% WBA or \$5	Number of weeks worked in base year up to 26 x WBA	20-26	\$1,000 in any year	\$44,800	0.5% 5.8% <sup>7,8</sup>
NM	\$2,818.70 in HQW and wages in at least 1 other qtr	53.5% of AWW paid in BP qtr in which wages were highest	\$116 - \$166	\$624 - \$674	1/5 WBA	Lesser of 60% BPW or 26 x WBA	14-26	20 weeks or \$450 in any qtr	\$34,800	0.33% 5.40%
										IndAvg%

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			Minimum	Maximum						New Employer Rate <sup>4</sup>
NY	1½ x HQW; \$3,500 in HQ	1/25 to 1/26 HQW	\$140	\$869	Up to 10 hrs of work as long as earnings at or below WBA Max	N/A	Uniform duration 26	\$300 in any qtr	\$17,600	2.025% 9.825%
NC	6 x AWW; wages in 2 qtrs of BP	Last 2 qtrs of BP/52 (must be at least 6 x AWW in last two qtrs of BP to establish a WBA)	\$15	\$350	20% WBA	12 x WBA	12-20	20 weeks or \$1,500 in any qtr	\$34,200	0.06% 5.76%
ND	1½ x HQW; wages in 2 qtrs	1/65 of wages in 2 HQs + 1/2 wages in 3 <sup>rd</sup> HQ	\$43	\$815	60% WBA	Weighted schedule of BPW to HQW for # of weeks x WBA	12-26	20 weeks or \$1,500 in any qtr	\$46,600	0.07% 9.67%
OH	20 weeks employment with wages averaging 27.5% of State AWW; wages in 2 qtrs	1/2 claimant's AWW + DA of \$1 - \$218 based on claimant's AWW and number of dep	\$176	\$624 - \$842	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 qtr	\$9,000	0.40% 10.1%
OK	\$1,500 and 1½ x HQW or any taxable wages if total wages equal or exceed TWB for year claim was effective	1/23 HQW	\$16	\$649	\$100	16 X WBA	16	20 weeks or \$1,500 in any qtr	\$25,000	0.2% 5.8%
OR	BPW ≥ \$1,000 and BPW ≥ 1½ x HQW; or 500 hours of employment in BP	1.25% BPW	\$204	\$872	Greater of 1/3 WBA or \$163.00	Lesser of 1/3 BPW or 26 x WBA	1-26	18 weeks or \$1,000 in any qtr	\$56,700	0.90% 5.40%
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 <sup>st</sup> dep; \$3 for 2 <sup>nd</sup> dep	\$68 - \$76	\$605 - \$613	Greater of \$21 or 30% WBA	Actual number of credit weeks in BP x WBA	18-26	Any size	\$10,000	0.75% 8.95%
PR	40 x WBA; \$280 minimum; wages in 2 qtrs	1/11-1/26 HQW	\$60	\$240	WBA	N/A	Uniform duration 26	Any size	\$7,000	1.2% 5.40%
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	\$82 - \$132	\$745 - \$931	1/2 WBA	Lesser of 33% BPW or 26 x WBA	17-26	Any size	\$30,800 or \$32,300 for high tax group employers	0.69% 9.19% <sup>7</sup>
SC	1½ x HQW; \$4,455 minimum; \$1,092 in HQ	50% of HQ avg weekly wage	\$42	\$350	1/4 WBA	Lesser of 1/3 BPW or 20 x WBA	13-20	20 weeks or \$1,500 in any qtr	\$14,000	0.00% 5.40%
SD	\$728 in HQ; 20 x WBA outside HQ	1/26 HQW	\$28	\$553	1/4 wages over \$25	Lesser of 1/3 BPW or 26 x WBA	15-26	20 weeks or \$1,500 in any qtr	\$15,000	0.00% 8.52%

	BENEFITS						COVERAGE	TAXES		
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			Minimum	Maximum						New Employer Rate <sup>4</sup>
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 wages paid in 2 highest qtrs	\$55	\$325	Greater of \$50 or 25% WBA	12-20 (indexing rate) x WBA	12-20 <sup>5</sup>	20 weeks or \$1,500 in any qtr	\$7,000	0.01% 10.00% <sup>7, 8</sup>  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	\$75	\$605	Greater of \$5 or 1/4 WBA	Lesser of 27% BPW or 26 x WBA	10-26	20 weeks or \$1,500 in any qtr	\$9,000	0.32% 6.32%  2.70%
UT	\$5,500 in BP and 1½ x HQW	1/26 HQW minus \$5	\$47	\$806	30% WBA	27% BPW	10-26	Any size	\$50,700	0.20% 7.20%  IndAvg%
VT	1.4 x HQW and \$3,739 in HQ	Wages in the 2 highest qtrs divided by 45	\$94	\$757	50% of gross wages	Lesser of 46% BPW or 26 x WBA	23-26	20 weeks or \$1,500 in any qtr	\$15,400	0.4% 5.4% <sup>8</sup>  1.00%
VA	\$3,000 in highest 2 qtrs of BP	Listed in Statute Tables	\$112	\$430	\$100	Weighted schedule of 2 highest qtrs to WBA for # weeks x WBA	12-26	20 weeks or \$1,500 in any qtr	\$8,000	0.10% 6.20%  2.50%
VI	1½ x HQW and \$858 in HQ; or \$858 in HQ and 39 x WBA in BP	1/16 HQW	\$33	\$648	25% in excess of \$15	Lesser of 1/3 BPW or 16 x WBA	13-16	Any size	\$32,100	2.43% 5.40%  4.04%
WA	680 hours; wages in BP or alternate BP	3.85% of avg of high 2 qtrs in BP	\$366	\$1,152	1/4 of wages over \$5	Lesser of 1/3 BPW or 26 x WBA	1-26	Any size	\$78,200	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	\$662	\$60 <sup>9</sup>	N/A	Uniform duration 26	20 weeks or \$1,500 in any qtr	\$9,500	1.50% 7.50%  2.70%
WI	35 x WBA, HQ ≥\$1,350 and 4 x WBA outside HQ	4% HQW	\$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	\$47	\$651	50% WBA	Lesser of 30% BPW or 26 x WBA	11-26	Any size	\$33,800	0.10% 8.50  IndAvg%

This report summarizes key data points from state Unemployment Insurance laws and regulations that are effective as of January 1, 2026. This does not include extensions or special programs. It is one of three regularly provided reports from the Office of Unemployment Insurance (OUI) Division of Legislation. It may be used in conjunction with the *Report on State Legislation* and the *Comparison of State Unemployment Insurance Laws* available online at <https://oui.doleta.gov/unemploy/statelaws.asp#RecentStatelaw>. This report is issued solely for informational, reference, and research purposes. It is not an official interpretation of state UI laws. State laws and regulations should be consulted for the full text.

**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(s)	Dependent(s)
DA	Dependents Allowance	HQ	High Quarter	HQW	High Quarter Wages	IndAvg	Industry Average
TWB	Taxable Wage Base	Qtrs	Quarters	WBA	Weekly Benefit Amount		

**FOOTNOTES:**

<sup>1</sup> When a range is provided, the higher figure for both the minimum and maximum WBAs includes the dependents' allowance for the maximum number of dependents.

<sup>2</sup> This does not include additional weeks of benefits that some states pay under limited circumstances, such as high unemployment, continuation of approved training, or workforce dislocations. See Chapter 4 of the *Comparison of State Unemployment Insurance Laws*.

<sup>3</sup> Rates apply only to experience rated employers and do **not include surtaxes, penalties, surcharges, or applicable non-UI taxes**. See Tables 2-11 and 2-16 in Chapter 2 of the *Comparison of State Unemployment Insurance Laws*.

<sup>4</sup> New employer rate shown is the base rate. Higher rates may apply depending on industry classification and/or other factors in state law.

<sup>5</sup> Number of weeks is dependent on BPW and the state's unemployment rate.

<sup>6</sup> The lower amount shown is based on HQWs and the higher amount shown is based on total BPWs.

<sup>7</sup> Tax rate shown is reduced in some circumstances due to certain UI Administration or non-UI taxes paid (see state law for details).

<sup>8</sup> Rate year is July 1 through June 30. All other states have a rate year of January 1 through December 31.

<sup>9</sup> For part-time employment there is no deduction if wages earned are less than the WBA.

For state specific information concerning waiting week and base periods, see Chapter 3 of the *Comparison of State Unemployment Insurance Laws*. State-specific information on filing a UI claim is available at [www.unemployment.gov](http://www.unemployment.gov). For information related to career exploration and training, and employment assistance visit [www.careeronestop.org](http://www.careeronestop.org). Any comments or corrections may be directed to the following OUI staff: Tiffany Agnew at 202-693-2998 and John Schuettinger at 202-693-2680.