

**SIGNIFICANT PROVISIONS OF STATE UNEMPLOYMENT INSURANCE LAWS  
JULY 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)	Waiting 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>	Proportion of base period wages <sup>6/</sup>	Duration in 52 week period		Size of firm <sup>15/</sup>	2001 Taxable wage base
				Minimum	Maximum			Minimum <sup>8/</sup>	Maximum		
AL	1- 1/2 x hqw	0	1/24 of average of 2 highest quarters	\$45	\$190	\$15	1/3	15+	26	20 weeks or \$1,500 in any quarter	\$8,000
AK	\$1,000; wages in 2 quarters	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 weeks or \$1,500 in any quarter	7,000
AR	27 x wba; wages in 2 quarters	1	1/26 up to 66-2/3% of State aww	60	333	2/5	1/3	9	26	10 days	9,000
CA	\$1,300 in HQ or \$900 in HQ with BP wages = to 1-1/4 x HQ	12 <sup>1/</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 quarter	7,000
CO	40 or \$2500 in BP, whichever is greater	1	60% of 1/26 of claimant's 2 highest quarters up to 50% of 1/52 aww	25	390	1/4 wba	1/3	13+	26	Anytime	10,000
CT	40 or 1- 1/2 x hqw	0	1/26 of average of 2 highest quarters up to 60% of State aww +\$15 per dep 5 deps, no more than wba	15-30	397-472	1/3 wages	Uniform	26 <sup>7/</sup>	26 <sup>7/</sup>	20 weeks or \$1,500 in any quarter	15,000
DE	36	0	12 <sup>1/</sup>	20	315 <sup>18/</sup>	Greater of \$10 or 30% of wba	1/2	24	26	20 weeks or \$1,500 in any quarter	8,500
DC	1- 1/2 x hqw; not less than \$1,950 in 2 quarters; \$1,300 in 1 quarter	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 Federal hourly minimum wage	25%	9+	26	20 weeks or \$1,500 in any quarter	7,000
GA	150% of hqw; wages in 2 quarters <sup>10/</sup>	0 <sup>2/</sup>	1/48 of 2 highest quarters <sup>12/</sup>	39	284	\$30	1/4	9+	26	20 weeks or \$1,500 in any quarter	8,500
HI	26; wages in 2 quarters	1	1/21 up to 70% of State aww	5	383	\$50	Uniform	26	26	Anytime	28,400
ID	1-1/4 x hqw; not less than minimum qualifying wages in 1 quarter; wages	1	1/26 up to 60% of State aww	\$51	\$314	1/2 wba	Weighted schedule of bpw in relation to hqw	10	26	20 weeks or \$1,500 in any quarter	\$25,700

State	BENEFITS									COVERAGE	TAXES
	Qualifying wage or employment (number x wba or as indicated)	Waiting week <u>2/</u>	Computation of wba (fraction of hqw or as indicated) <u>3/</u>	Wba for total unemployment <u>4/</u>		Earnings disregarded <u>5/</u>	Proportion of base period wages <u>6/</u>	Duration in 52 week period		Size of firm <u>15/</u>	2001 Taxable wage base
Minimum				Maximum	Minimum <u>8/</u>			Maximum			
	in 2 quarters										
IL	\$1,600; \$440 outside HQ	1	49.5% of claimant aww in 2 highest quarters up to 49.5% of State aww <sup>12/</sup>	51 - 102	315-417	1/2 wba	Uniform	26	26	20 weeks or \$1,500 in any quarter	9,000
IN	not less than \$2,750; \$1,650 in last 2 quarters	1	5% of 1 <sup>st</sup> \$2,000 in HQ, 4% of remaining HQ wages	50	312	Greater of \$3 or 20% of wba from other than BP employer	28%	8+	26	20 weeks or \$1,500 in any quarter	7,000
IA	1-1/4 x hqw; 3.5% of the Statewide aaw in HQ; 1/2 hqw of 2 <sup>nd</sup> quarter	0	<u>3/12/</u>	42-51	283-347	1/4 wba	1/3	9+	26	20 weeks or \$1,500 in any quarter	18,600
KS	30; wages in 2 quarters	1	4.25% of hqw up to 60% of State aww	83	333	25% of wba	1/3	10	26	20 weeks or \$1,500 in any quarter	8,000
KY	1- 1/2 x hqw; 8 x wba in last 2 quarters; \$750 in 1 quarter; \$750 in other quarters	0	1.3078% of BP wages up to 62% of State aww	39	341	1/5 wages	1/3	15	26	20 weeks or \$1,500 in any quarter	8,000
LA	\$1,200; 1 - 1/2 x hqw	1	1/25 of 4 quarters <sup>13/</sup>	10	258	Lesser of 1/2 wba or \$50	27%	21+	26	20 weeks or \$1,500 in any quarter	7,000 <u>20/</u>
ME	2 x annual aww in each of 2 quarters and 6 x annual aww in BP	1	1/22 up to 52% of State aww +\$10 per dep up to 1/2 wba	47- 70	272- 408	\$25	1/3	14+	26	20 weeks or \$1,500 in any quarter	12,000
MD	1- 1/2 x hqw; \$576.01 in 1 quarter; wages in 2 quarters	0	1/24 + \$8 per dep up to 4	25-57	280 <u>4/</u>	\$70	Uniform	26	26	Anytime	8,500
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 weeks or \$1,500 in any quarter	10,800
MI	1-1/2 x hqw 20 weeks employment at 30 x State minimum hourly wage	0	4.1% of HQW plus \$6 for each dep. Up to 5	81 - 111	300	<u>5/</u>	3/4 weeks employment	14	26	20 weeks or \$1,000 in CY	9,500
MN	At least \$1,000 in HQ; \$250 outside HQ	1	<u>12/</u>	38	452 (effective 8/1/1)	Greater of \$50 or 25% of wages	1/3	10+	26	Anytime	20,000
MS	40; \$780 in 1 quarter; wages in 2 quarters	1	1/26	30	200	\$40	1/3	13+	26	20 weeks or \$1,500 in any quarter	7,000
MO	1- 1/2 x hqw; \$1,000 in 1 quarter; wages in 2 quarters <u>10/</u>	1 <u>9/</u>	4.0%	\$40	\$250	\$20	1/3	11+	26	20 weeks or \$1,500 in any quarter	\$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	68	286	1/2 wages in excess of 1/4 wba	Weighted schedule of bpw in	8	26	\$1,000 in current or preceding year	18,200

	BENEFITS									COVERAGE	TAXES
							Duration in 52 week period				
State	Qualifying wage or employment (number x wba or as indicated)	Waiting week <u>2/</u>	Computation of wba (fraction of hqw or as indicated) <u>3/</u>	Wba for total unemployment <u>4/</u>		Earnings disregarded <u>5/</u>	Proportion of base period wages <u>6/</u>	Benefit weeks for total unemployment <u>7/</u>		Size of firm <u>15/</u>	2001 Taxable wage base
				Minimum	Maximum			Minimum <u>8/</u>	Maximum		
			up to 60% of State aww				relation to hqw				
NE	\$1,600; \$800 in each of 2 quarters	1	½ aww	36	252	½ wba <sup>5/</sup>	1/3	15	26	20 weeks or \$1,500 in any quarter	7,000
NV	1 - ½ x hqw <u>19/</u>	0	1/25, up to 50% of State aww	16	291	1/4 wages	1/3	12+	26	\$225 in any quarter	20,300
NH	\$2,800; \$1,400 in each of 2 quarters	0	1.0 - 1.1% of annual wages	32	331	30% of wba	Uniform	26	26	20 weeks or \$1,500 in any quarter	8,000
NJ	20 weeks employment at 20% of aww; or 12 x aww <sup>21/</sup>	1 <u>9/</u>	60% of claimant's aww + da up to 56-2/3% of State aww	61 - 70	446 <u>4/</u>	Greater of \$5 or 1/5 wba	3/4 weeks employment	15 <u>7/</u>	26 <u>7/</u>	\$1,000 in any year	22,100
NM	\$1,324 in hqw and wages in at least one other quarter	1	1/26; not less than 10% nor more than 50% of State aww	50	267	1/5 wba	3/5	19	26	20 weeks or \$450 in any quarter	15,200
NY	1 ½ x hqw; least \$1600 in hq; wages in 2 quarters	1 <u>11/</u>	1/26 unless less than \$3575 than 1/25	40	405	<u>11/</u>	Uniform	26	26	\$300 in any quarter	8,500
NC	At least \$565.50 in BP; 1 ½ = HQW	1	1/26 of HQ up to 66-2/3% of State aww	30	396	10% aww in HQ	Weighted schedule of bpw in relation to hqw	13-26	26	20 weeks or \$1,500 in any quarter	14,700
ND	1 - ½ x hqw	1	1/65 of the 2 highest quarters; and ½ total wgs in the 3 <sup>rd</sup> quarter, up to 62% of the State aww <u>13/</u>	43	290	60% of wba	Weighted schedule of bpw in relation to hqw	12	26	20 weeks or \$1,500 in any quarter	17,000
OH	20 weeks employment with wages averaging 27.5% of State aww	1	½ claimant's aww + da of \$1-\$83 based on claimant's aww and number of dep <u>3/16/</u>	85	303-407	1/5 wba	20 x wba; wba for each qualifying week. excess of 20	20	26	20 weeks or \$1,500 in any quarter	9,000
OK	\$1,500; 1 - ½ x hqw; \$9,800	1	1/23 <u>18/</u>	16	291 <sup>18/</sup>	\$100	Weighted schedule of bpw in relation to hqw	20 <u>14/</u>	26 <u>14/</u>	20 weeks or \$1,500 in any quarter	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	\$93	\$400	1/3 wba or 10 x the State minimum wage	1/3	3+ <u>7/</u>	26 <u>7/</u>	18 weeks or \$225 in any quarter	\$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 <u>18/</u>	Greater of \$6 or 40% wba	At least 16 credit weeks for minimum, 18 for maximum	16	26	Anytime	8,000
PR	40 x wba; not less than \$280 bpw; \$75 in 1 quarter; wages in 2 quarters	1	1/11 - 1/26; up to 50% of State aww	7	133	wba	Uniform	26 <u>7/</u>	26 <u>7/</u>	Anytime	7,000

State	BENEFITS								COVERAGE	TAXES	
	Qualifying wage or employment (number x wba or as indicated)	Waiting week <u>2/</u>	Computation of wba (fraction of hqw or as indicated) <u>3/</u>	Wba for total unemployment <u>4/</u>		Earnings disregarded <u>5/</u>	Proportion of base period wages <u>6/</u>	Benefit weeks for total unemployment <u>7/</u>			
				Minimum	Maximum			Minimum <u>8/</u>	Maximum		
RI	<u>19/</u>	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 dependents	56-106	415-518	1/5 wba	36%	15+	26	Anytime	12,000
SC	1- 1/2 x hqw; not less than \$900; \$540 in 1 quarter	1	1/26 up to 66-2/3% of State aww	20	268	1/4 wba	1/3	15	26	20 weeks or \$1,500 in any quarter	7,000
SD	\$728 in HQ; 20 x wba outside HQ	1	1/26 up to 50% of State aww	28	234	1/4 wages over \$25	1/3	15+	26	20 weeks or \$1,500 in any quarter	7,000
TN	40; \$780.01 in highest 2 quarters <u>19/</u>	<u>1 9/</u>	1/26 of avg 2 highest quarters	30	275	Greater of \$50 or 25% of wba	1/4	13	26	20 weeks or \$1,500 in any quarter	7,000
TX	37; wages in at least 2 quarters	<u>1 9/</u>	1/25 <u>16/</u>	48	294	Greater of \$5 or 1/4 wba	27%	9+	26	20 weeks or \$1,500 in any quarter	9,000
UT	1- 1/2 x hqw <u>10/</u>	1	1/26 up to 60% of State insured average FY weekly wage	22	355	30% of wba	27%	10	26	\$140 in CQ in current or preceding CY	21,400
VT	\$1,571 in a quarter; BP wages of 40% of total HQ wages	0	wages in the 2 highest quarters divided by 45	<u>12/</u>	312	Greater of 30% of wba or \$40	Uniform	26	26	20 weeks or \$1,500 in any quarter	8,000
VA	\$2,500 to \$13,400.01 in highest 2 quarters	1	1/50 of the 2 highest quarters	50	268	\$25	1/4	12	26	20 weeks or \$1,500 in any quarter	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	312	25% in excess of \$15	1/3	13+	26	Anytime	15,900
WA	680 hours	1	.04 of avg 2 highest quarters	106	496	1/4 wages over \$5	1/3	16 +/- 30	30	Anytime	26,600
WV	\$2,200 and wages in 2 quarters	1	1.0% of annual wages up to 66-2/3% of State aww	\$24	\$338	\$60	Uniform	26	26	20 weeks or \$1,500 in any quarters	\$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 weeks or \$1,500 in any quarters	10,500
WY	1.4 x hqw; 8% of State aaw in BP	1	4% of hqw up to 55% of State aww <u>18/</u>	20	283	50% of wba	30%	11- 26	26	Anytime	14,100

**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**

**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 maximum basic benefits limited to claimants with specified number of dep. and earnings in excess of amounts applicable to maximum basic wba. In IA, and QH claimants may be eligible for augmented amount at all benefit levels but benefit amounts above basic maximum available only to claimants in dependency classes whose hqw or aww are higher than that required for maximum 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 minimum wba includes maximum allowance for one dep. In DC, MD, and NJ, same maximum 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 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 minimum qualifying wages and minimum wba. When two amounts shown, range of duration applies to claimants with minimum qualifying wages in BP; longer duration applies with minimum wba; shorter duration applies with maximum 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; waiting week payable after 3 subsequent weeks of eligibility TN.

10 BP wages in 2 quarters of 1-1/2 x the minimum taxable wage base for that year, MO; 20 weeks 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 quarters, 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 quarters if the trust fund balance is at least \$90 million, or as 1/52 of wages in highest 2 quarters 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 quarters divided by 45, VT; if HQ wages exceed \$4,966.99, the maximum 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 weeks. 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 Maximum amount adjusted annually: by same percentage increase as occurs in state aww (QH) 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 maximum 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 then the maximum wba will be \$315, if the trust fund is less than \$250 million but equal to or greater than \$200 million, the maximum wba will be \$300, if the trust fund balance is less than \$200 million but equal to or greater than \$165 million, the maximum wba will be \$265, if the trust fund balance is less than \$165 million but equal to or greater than \$150 million, the maximum wba will be \$245, if the trust fund balance is less than \$150 million but equal to or greater than \$90 million, the maximum wba will be \$225 and if the trust fund balance is less than \$90 million, the maximum wba will be \$205, DE.

19 Qualifying wages are 200 times minimum hourly wage in 1 quarter and BP wages of 1-1/2 times HQ, however the BP wages must be at least 400 times minimum hourly wage, RI; with minimum aww, greater of 21 times the minimum 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 quarters 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 **Suzanne Schwartz Simonetta** at 202-693-3225 or **Loryn Lancaster** at 202-693-2994.