

**SIGNIFICANT PROVISIONS OF STATE UNEMPLOYMENT INSURANCE LAWS
EFFECTIVE JANUARY 2012**

	BENEFITS						COVERAGE	TAXES		
	Earnings/ Employment Needed in Base Period to Qualify ¹	Computation of Weekly Benefit Amount	Weekly Benefit Amount ²		Weekly Earnings Disregarded ³	Calculation of Number of Benefit Weeks ⁴	Number of Benefit Weeks ⁵	Size of Payroll (Length of Employment/ Wages Paid) ⁶	2012 Wages Subject to Tax	2011 Minimum & Maximum Rates ⁷ New Employer Rate ⁸
			Mini- mum	Maxi- mum						
AL	1½ x HQW; qualify for at least minimum WBA	1/26 avg of 2 highest qtrs	\$45	\$265	\$15	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	0.9-4.4% 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	\$34,600	1.00% 5.40% 3.40%
AZ	1½ x HQW and \$1,500 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	\$60	\$240	\$30	Lesser of 1/3 BPW or 26 WBA	12-26	20 weeks or \$1,500 in any qtr	\$7,000	0.02% 5.86% 2.00%
AR	35 x WBA; wages in 2 qtrs	1/26 HQW	\$82	\$457	40% WBA	Lesser of 25 x WBA or 1/3 BPW	9-25	One employee for 10 or more days in a CY	\$12,000	1.00% 6.90% 3.80%
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	\$454 or \$500	¼ WBA	Lesser of 26 x WBA or 1/3 BPW	13-26	20 weeks or \$1,500 in any qtr	\$11,000	1.00% 5.40% 1.70%
CT	40 x WBA	1/26 avg of 2 highest qtrs + \$15 per dep, up to 5; DA capped at WBA (For construction workers, 1/26 HQ)	\$15-30	\$573- 648 Eff. 10/2/ 11	1/3 wages	Uniform duration	26	20 weeks or \$1,500 in any qtr	\$15,000	1.90% 6.80% 3.70%
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	\$10,500	0.10% 8.00% 2.60%
DC	1½ x HQW or within \$70; not less than \$1,950 in 2 qtrs; \$1,300 in 1 qtr	1/26 HQW	\$50	\$359	1/5 of wages plus \$20	Lesser of 26 x WBA or ½ BPW	19-26	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	9-23	20 weeks or \$1,500 in any qtr	\$8,500	1.03% 5.40% 2.70%
GA	Wages in 2 qtrs & 150% x HQW or HQW divided by 21 for WBA w/ total earnings at least 40 x WBA	1/42 of wages in highest 2 qtrs or 1/21 HQW	\$44	\$330	\$50	Lesser of 26 x WBA or ¼ BPW	6-26	20 weeks or \$1,500 in any qtr	\$8,500	0.025% 5.40% 2.62%
HI	26 x WBA; wages in 2 qtrs	1/21 HQW	\$5	\$523	\$150	Uniform duration	26	Any size	\$38,800	1.20% 5.40% 4.00%

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			Mini- mum	Maxi- mum						
ID	1¼ x HQW; not less than the minimum qualifying wages in 1 qtr \$1,872	1/26 HQW	\$72	\$343	½ WBA	Weighted schedule of BPW to HQW	10-26	20 weeks or \$1,500 in any qtr	\$34,100	0.96% 6.80% 3.36%
IL	\$1,600; \$440 outside HQ	47% of claimant's AWW in 2 highest qtrs	\$51-77	\$403-549	½ WBA	Uniform duration	25	20 weeks or \$1,500 in any qtr	\$13,560	0.70% 8.40% 3.80%
IN	1½ x HQW totaling at least \$2,500 in last 2 qtrs; not less than \$4,200 in BP	5% of 1 st \$2,000 of wage credits in HQ, 4% of remaining HQW credits; wage credits limited to \$9,250	\$50	\$390	Greater of \$3 or 20% WBA from other than BP employers	Lesser of 28% BPW or 26 x WBA	8-26	20 weeks or \$1,500 in any qtr	\$9,500	0.70% 9.50% 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 depts	\$57-70	\$385-473	¼ WBA	1/3 BPW	7-26	20 weeks or \$1,500 in any qtr	\$25,300	0.00% 9.00% 1.90%
KS	30 x WBA; wages in 2 qtrs	4.25% HQW	\$111	\$444	25% WBA	1/3 BPW	10-26	20 weeks or \$1,500 in any qtr	\$8,000	0.11% 7.40% 4.00%
KY	1½ x HQW; 8 x WBA in last 2 qtrs; \$750 outside HQ	1.923% BPW	\$39	\$415	1/5 wages	1/3 BPW	15-26	20 weeks or \$1,500 in any qtr	\$9,000	1.00% 10.00% 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 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	0.11% 6.20% InAvg%
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	\$64-96	\$366-549	\$25	1/3 BPW	22-26	20 weeks or \$1,500 in any qtr	\$12,000	0.86% 7.95% 3.02%
MD	1½ x HQW; \$576.01 in HQ; \$1,776.01 in HQ Eff. 3/4/12	1/24 HQW + \$8 per dep up to 5 depts	\$25-65 \$50-90 Eff. 3/4/12	\$430	≤ \$50	Uniform duration	26	Any size	\$8,500	2.20% 13.50% 2.60%
MA	30 x WBA; \$3,500 minimum	50% AWW + \$25 per dep up to ½ WBA	\$33-49	\$653-979	1/3 WBA	36% BPW	10-30	13 weeks or \$1,500 in any qtr	\$14,000	1.26% 12.27% 2.83%
MI	1½ x HQW; at least \$2,871 in HQ; or wages in 2 or more BP qtrs totaling at least \$17,206.80 (20 x State AWW of \$860.34)	4.1% HQW + \$6 for each dep up to 5	\$117-147	\$362	WBA reduced by 40¢ for every \$1 earned. Earnings and benefits limited to 1.6 x WBA	43% BP wages	14-20	20 weeks or \$1,000 in CY	\$9,500	0.06% 10.30% 2.70%
MN	At least \$1,000 in HQ; \$250 outside HQ	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	\$38	\$385-597	WBA reduced by 55¢ for every \$1 earned	Lesser of 1/3 BPW or 26 x WBA	11-26	Any size	\$28,000	0.50% 9.40% 2.91%
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	0.85% 5.40% 2.70%

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			Mini- mum	Maxi- mum						
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	20 weeks or \$1,500 in any qtr	\$13,000	0.00% 9.75% 3.51%
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	\$123	\$431	½ wages in excess of ¼ WBA	Weighted schedule of BPW to HQW	8-28	\$1,000 in current or preceding year	\$27,000	0.82% 6.12% InAvg%
NE	\$3,868 in BP; \$1,850 in HQW and wages in at least 1 other qtr of \$800	½ AWW	\$70	\$354	¼ WBA	Lesser of 26 x WBA or 1/3 BPW	14-26	20 weeks or \$1,500 in any qtr	\$9,000	0.00% 8.66% 2.50%
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	\$396	¼ wages	Lesser of 26 x WBA or 1/3 BPW	12-26	\$225 in any qtr	\$26,400	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	0.01% 7.00% 3.70%
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	\$87- 100	\$611	Greater of 20% WBA or \$5	100% base weeks worked in base year up to 26	1-26	\$1,000 in any year	\$30,300	0.50% 5.80% 2.80%
NM	\$1,749.54 in HQW and wages in at least 1 other qtr	53.5% of AWW paid in BP qtr in which wages were highest	\$74- 111	\$397- 447	1/5 WBA	Lesser of 26 x WBA or 60% BPW	16-26	20 weeks or \$450 in any qtr	\$22,400	0.05% 5.40% 2.00%
NY	1½ x HQW; \$1,600 in HQ	1/26 HQW unless HQW ≤ \$3,575 then, 1/25 HQW	\$64	\$405	None. All employment affects WBA	Uniform duration	26	\$300 in any qtr	\$8,500	1.50% 9.90% 4.10%
NC	6 x AWW; wages in 2 qtrs of BP	1/26 HQW	\$45	\$522	10% AWW in HQ	(BPW / HQW) x 8 2/3	13-26	20 weeks or \$1,500 in any qtr	\$20,400	0.24% 6.84% 1.20%
ND	1½ x HQW; wages in 2 qtrs	1/65 of wages in 2 HQs + ½ wages in 3 rd HQ	\$43	\$470	60% WBA	Weighted schedule of BPW to HQW	12-26	20 weeks or \$1,500 in any qtr	\$27,900	0.20% 10.00% 1.37%
OH	20 weeks employment with wages averaging 27.5% of State AWW; wages in 2 qtrs	½ claimant's AWW + DA of \$1-\$139 based on claimant's AWW and number of dep	\$111	\$400- 539	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	0.70% 9.60% 2.70%
OK	\$1,500 and 1½ x HQW	1/23 HQW	\$16	\$368	\$100	Weighted schedule of BPW to HQW	18-26	20 weeks or \$1,500 in any qtr	\$19,100	0.30% 7.50% 1.00%
OR	BPW ≥ \$1,000 and BPW ≥ 1½ x HQW; or 500 hours of employment in BP	1.25% BPW	\$118	\$507	1/3 WBA or 10 x \$8.50 (i.e., the State minimum wage)	Lesser of 26 x WBA or 1/3 BPW	3-26	18 weeks or \$1,000 in any qtr	\$33,000	2.20% 5.40% 3.30%

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			Mini- mum	Maxi- Mum							
PA	\$800 in HQ; \$1,320 in BP; at least 20% of BPW outside HQ; 16 credit weeks in BP	1/23-1/25 HQW + \$5 for 1 dep; \$3 for 2 nd dep	\$35-43	\$573- 581	Greater of \$6 or 40% WBA	At least 16 credit weeks for minimum, 18 for maximum	16 or 26	Any size	\$8,000	2.68% 10.82% 3.70%	
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	2.40% 5.40% 3.30%	
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	4.62% HQW + greater of \$15 or 5% of the benefit rate per dep, capped at the greater of \$50 or 25% of WBA	\$68- 118	\$566- 707	1/5 WBA	36% BPW	8-26	Any size	\$19,600 or \$21,100 for high tax group em- ployers	1.69% 9.79% 2.46%	
SC	1½ x HQW; \$4,455 minimum; \$1,092 in HQ	1/20 HQW	\$42	\$326	¼ WBA	1/3 BPW	13-20	20 weeks or \$1,500 in any qtr	\$12,000	0.10% 11.28% 2.24%	
SD	\$728 in HQ; 20 x WBA outside HQ	1/26 HQW	\$28	\$323	¼ wages over \$25	1/3 BPW	15-26	20 weeks or \$1,500 in any qtr	\$12,000	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	\$30-80	\$275- 325	Greater of \$50 or ¼ WBA	Lesser of 26 x WBA or ¼ BPW	13-26	20 weeks or \$1,500 in any qtr	\$9,000	0.50% 10.00% 2.70%	
TX	37 x WBA; wages in at least 2 qtrs	1/25 HQW	\$61	\$426	Greater of \$5 or ¼ WBA	27% BPW	10-26	20 weeks or \$1,500 in any qtr	\$9,000	0.78% 8.25% 2.70%	
UT	\$3,200 in BP and 1½ x HQW	1/26 HQW - \$5	\$25	\$467	30% WBA	27% BPW/WBA	10-26	Any size	\$29,500	0.40% 9.40% InAvg%	
VT	\$2,203 HQW + BPW ≥ 40% HQW	Wages in the 2 highest qtrs divided by 45	\$68	\$425	Greater of 30% WBA or \$40	Lesser of 26 x WBA or 46% BPW	21-26	20 weeks or \$1,500 in any qtr	\$16,000	1.30% 8.40% 1.00%	
VA	\$2,700 in highest 2 qtrs of BP	1/50 of the 2 highest qtrs	\$54	\$378	\$50	See table in law	12-26	20 weeks or \$1,500 in any qtr	\$8,000	0.77% 6.87% 3.17%	
VI	1½ x HQW and \$858 in HQ; or \$858 in HQ and 39 x WBA in BP	1/26 HQW	\$33	\$495	25% in excess of \$15	1/3 BPW	13-26	Any size	\$23,700	0.10% 9.00% 3.00%	
WA	680 hours; wages in BP or alternate BP	3.85% of avg of high 2 qtrs in BP	\$138	\$583	¼ of wages over \$5	Lesser of 26 x WBA or 1/3 BPW	1-26	Any size	\$38,200	0.49% 6.00% InAvg%	
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 and 4 x WBA outside HQ	4% HQW up to maximum WBA	\$54	\$363	\$30 plus 33% of wages in excess of \$30	Lesser of 40 X BPW or 26 X WBR	4-26	20 weeks or \$1,500 in any qtr	\$13,000	0.27% 9.80% 3.60%	

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			Mini- mum	Maxi- mum						
WY	1.4 x HQW; at least 8% of statewide AAW	4% HQW	\$32	\$444	50% WBA	Lesser of 26 x WBA or 30% BPW	11-26	Any size	\$23,000	0.67% 10.00% InAvg%

This document is prepared for general reference and may not reflect all the details of a State's law. It is posted on the Web site below. Consult the State agency or the State law for authoritative information. More detailed information may be found in the *Comparison of State Unemployment Insurance Laws*, which also includes information on Temporary Disability Insurance Programs, at <http://www.oui.doleta.gov/unemploy/statelaws.asp>.

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 – Dependent
DA - Dependents Allowance	HQ - High Quarter	HQW - High Quarter Wages	InAvg - Industry Average
MBA - Maximum Benefit Amount	WBA - Weekly Benefit Amount	"=" - Equal To	">" - Greater Than
">" - Greater Than or Equal To	"<" - Less Than or Equal To	"%" - Percent	"+" – Plus
Qtrs - Quarters	"x" - Times		

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 (until 7/1/12), and WY. The waiting week may be paid after a specified period of unemployment in AL, MO, TN, and TX. In some States, it may be suspended under certain conditions.

Base Periods – Almost all qualifying earnings are determined using a BP consisting of the first 4 of the last 5 completed CQs. A few States use a different BP. In the following States, more recent earnings may be used in an alternative BP under certain conditions: AK, AR, CA (effective 04/01/12) 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, RI, SC, SD, TN, 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 DA; the higher figure for both the minimum and maximum WBAs includes DA for the maximum number of depts. If state has a DA and only one amount is given, the maximum is the same with or without the allowance. The total amount of DA payable in any week is limited by a cap. CO and MN do not pay DA. The lower amount is based on HQWs, and the higher amount is based on total BPWs.

³ This column lists the amount of weekly earnings that are disregarded (will not reduce the WBA). However, earnings in excess of those listed will be deducted from the WBA, resulting in a reduced payment.

⁴ For States that use earnings, further calculation is needed to derive the number of benefit weeks--take the amount obtained from the formula listed (which is the claimant's MBA) and divide it by the claimant's WBA. States with uniform duration do not have to calculate the number of benefit weeks since it is fixed at 25 or 26 weeks. In MO, when calculating 1/3 BPW, BPW are limited to 26 x WBA for each quarter.

⁵ Lists number of benefit weeks for only the regular program for total unemployment. In States with uniform duration, all eligible claimants receive the same number of benefit weeks (in IL the maximum amount payable cannot exceed one's BPW, resulting in some claimants being paid less than 26 weeks). For FL the maximum number of weeks annually decreases from 23 with each half percent decline in the avg unemployment rate below 10.5% during the 3rd CQ of the preceding year; however, the maximum number of weeks cannot fall below 12 when the avg unemployment rate is less than 5%. For WA the maximum number of benefit weeks decreases from 30 to the lesser of 26 or 1/3 BPW if the State unemployment rate falls to 6.8% or below. When MA is paying extended benefits and/or emergency unemployment compensation, the maximum number of weeks of regular benefits is 26. For WI, with some limited exceptions, individuals with significant ownership interest in family partnerships, LLCs and corporations, and certain of their family members, are limited to 4 weeks of regular UI benefits. In some States, additional weeks of benefits are payable under limited circumstances such as high unemployment, continuation of approved training, or workforce dislocations.

⁶ Coverage is determined by the size of the employing unit's payroll or the number of days or weeks worked during a CY and applies to employing units who, during any CQ in the current or immediately preceding CY, paid wages of \$1,500 or more, or to employing units who employ one or more workers on at least 1 day in each of 20 weeks during the current or immediately preceding CY; such employing units are liable for taxes, and the workers accrue benefit rights. For those States with "Any size," all workers are covered regardless of payroll size, or weeks worked. States may have different thresholds for agricultural, domestic, and nonprofit employing units.

⁷ Rates apply only to experience rated employers and do not include applicable non UI taxes, surtaxes, penalties, or surcharges. In most States, rate year 2011 begins on January 1, 2011, and ends on December 31, 2011. In NH, NJ, TN, and VT rate year 2011 begins on July 1, 2011, and ends on June 30, 2012. Tax rates for 2012 will be posted in the July 2012 issue. For ME there is an additional 0.06% for the Competitive Skills Scholarship Fund on all employer rates. The rates for IL include the fund building surcharge.

⁸ New employer rate shown is the basic rate. Higher rates may apply depending on industry classification and/or other factors: AR (employers can elect to receive rate based on rate schedule), CO, DE (construction employers pay an avg industry rate), DC, IA (9.0% construction employers), IL (4.1% construction employers which includes the fund building surcharge), KS (6.0% construction employers), KY (foreign & domestic construction firms receive maximum rate), MA (8.62% new construction employers), ME (predetermined yield), MD (foreign contractors assigned avg industry rate, and in 2011 new construction employers headquartered in another state pay a 13.3% avg industry rate), MI (construction employers receive industry rate), MN (high experience rating industries are assigned a rate of 9.69% plus base rate, assessments, and fees), MT, MO (greater of 3.51% or InAvg), NE, NJ, NY (highest rate assigned to employers with positive account balances or 3.4%, whichever is less), ND, OH (new construction employers pay InAvg), PA (new construction employers pay 9.7%), SD (6.0% construction employers), TN, TX, UT, VT (construction employers pay InAvg), WA (90% of InAvg), WV (construction & foreign entities pay 8.5%), WI (larger employers & new construction employers pay higher rate), and WY (InAvg, but not less than 1.0%). NJ and LA rates depend on rate schedule in effect. In RI new employers pay an additional 0.21% Job Development Fund.

If you have any questions, please contact **Loryn Lancaster** at 202-693-2994 or **Agnes Wells** at 202-693-2996.