



SIGNIFICANT PROVISIONS OF STATE UNEMPLOYMENT INSURANCE LAWS, JANUARY 5, 1986

PREPARED FOR READY REFERENCE, CONSULT THE STATE LAW AND STATE EMPLOYMENT SECURITY AGENCY FOR AUTHORITATIVE INFORMATION

| State | BENEFITS | | | | | | | | | COVERAGE Size of firm (1 worker in specified time and/or size of payroll) ¹⁵ | TAXES 1986 Taxable wage base |
|--------|--|---------------------------|--|---|------------------|-----------------------------------|--|-------------------|---|--|---------------------------------|
| | Qualifying wage or employment (number X wba or as indicated) ¹ | Waiting week ² | Computation of wba (fraction of hqw or as indicated) 1/3/ | Wba for total unemployment ⁴ | | Earnings disregarded ⁵ | Duration in 52-week period | | Benefit for total unemployment ⁷ | | |
| | | | | Min. | Max. | | Proportion of base-period wages ⁶ | Min. ⁸ | | | |
| Ala. | 1-1/2 x hqw; not less than \$774.01 | 0 | 1/24 | \$22 | \$120 | \$15 | 1/3 | 11+ | 26 | 20 wks. | \$ 8,000 |
| Alaska | \$1,000; wages in 2 qtrs. | 1 | 3.8-0.95% of annual wages, + \$24 per dep. up to \$72 | 38-62 | 188-260 | 3/4 wages over \$50 | Weighted schedule of bpw in relation to hqw | 716 | 726 | Any time | 21,600 |
| Ariz. | 1-1/2 x hqw; \$1,000 in HQ. | 1 | 1/25 | 40 | 125 | \$15 | 1/3 | 12+ | 26 | 20 wks. | 7,000 |
| Ark. | 30 x wba; wages in 2 qtrs. | 1 | 1/52 of 2 highest qtrs up to 66-2/3% of State avw | 42 | 189 | 2/5 | 1/3 | 10 | 26 | 10 days | 7,500 |
| Calif. | 8 wks. employment at \$20 & BP wages of \$900 or total BP wages of \$1,200 | 1 | 1/24-1/33 | 30 | 166 | Greater of \$25 or 25% of wages | 1/2 | 712+ | 726 | Over \$100 in any qtr. | 7,000 |
| Colo. | 40 | 1 | 60% of 1/26 of claimant's 2 highest qtrs up to 50% of State avw | 25 | 213 | 1/4 wba | 1/3 | 7+-13 | 26 | Any time | 6,000 |
| Conn. | 40 | 0 | 1/26, up to 60% of State avw + \$10 per dep. up to 1/2 wba or 5 depts. | 15-22 | 192-242 | 2/3 wages | Uniform | 726 | 726 | 20 wks. | 7,100 |
| Del. | 36 | 0 | 1/78 of 3 highest qtrs of BP, up to 66-2/3% of State avw | 20 | 195 | Greater of \$10 or 30% of wba | 1/2 | 18 | 26 | 20 wks. | 6,250 |
| D.C. | 1-1/2 x hqw; not less than \$900; \$600 in 1 qtr. | 1 | 1/23 + \$5 per dep. up to \$20 | 26 | 250 ⁴ | 1/5 wages | 1/2 | 17 | 26 | Any time | 8,000 |
| Fla. | 20 wks. employment at average of \$20 or more | 1 | 1/2 claimant's avw | 10 | 175 | \$5 | 1/2 wks. employment | 10 | 26 | 20 wks. | 7,000 |

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| | | | | Min. | Max. | | Proportion of base-period wages ⁶ | Benefit weeks for total unemployment ⁷ | | | |
| | | | | | | | | Min. ⁸ | Max. | | |
| Ga. | 1-1/2 x hqw | 1 ² | 1/50 of 2 highest qtrs. | \$27 | \$135 | \$8 | 1/4 | 4 | 26 | 20 wks | \$ 7,500 |
| Hawaii | 30, 14 wks employment | 1 | 1/25 up to 66-2/3% of State avw | 5 | 200 | \$2 | Uniform | 7 ²⁶ | 7 ²⁶ | Any time | 15,600 |
| Idaho | 1-1/2 x hqw; not less than \$1,144.01 in 1 qtr.; wages in 2 qtrs. | 1 | 1/26 up to 60% of State avw | 44 | 179 | 1/2 wba | Weighted schedule of bpw in relation to hqw | 10 | 26 | 20 wks. or \$300 in any quarter | 15,600 |
| Ill. | \$1,600; \$440 outside BQ | 1 | 48% of claimant avw in 2 highest qtrs. up to 48% of State avw ^{12, 17} | 51 | 161-209 | 1/2 wba | Uniform | 26 | 26 | 20 wks. | 8,500 |
| Ind. | 1-1/2 x hqw; not less than \$2,500; \$1,500 in last 2 qtrs. | 1 | 4.3% of high qtr. wage credits ³ | 40 | 90-151 | Greater of \$3 or 20% of wba from other than BP employer | 1/4 | 9+ | 26 | 20 wks. | 7,000 |
| Iowa | 1-1/4 x hqw; 3.5% of State avw in BQ; 1.75% of State avw outside BQ | 1 ² | <u>3/12/</u> | 23-28 | 158-194 | 1/4 wba | 1/3 | 11+ | 26 | 20 wks. | 12,000 |
| Kans. | 30; wages in 2 qtrs. | 1 | 4.25% of hqw up to 60% of State avw | 47 | 190 | \$8 | 1/3 | 10 | 26 | 20 wks. | 8,000 |
| Ky. | 1-1/2 x hqw; 8 x wba in last 2 qtrs; \$750 in 1 qtr. and \$750 in other qtrs. | 0 | 1.185% of BP wages up to 55% of State avw | 22 | 140 | 1/5 wages | 1/3 | 15 | 26 | 20 wks. | 8,000 |
| La. | 1-1/2 x hqw | 1 | 1/20-1/25 ^{13, 17} | 10 | 205 | Lesser of 1/2 wba or \$50 | 27% | 12 | 26 | 20 wks. | 7,000 |
| Maine | 2 x annual avw in each of 2 qtrs. & 6 x annual avw in BP | 1 | 1/22 up to 52% of State avw +\$5 per dep. to 1/2 wba | 25-37 | 146-219 | \$10 | 1/3 | 7+-22 | 26 | 20 wks. | 7,000 |

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|-------|---|---------------------------|---|---|---------|---|--|---|----|--|---------------------------------|
| | Qualifying wage or employment (number X wba or as indicated) ¹ | Waiting week ² | Computation of wba (fraction of hqw or as indicated) $1/3/$ | Wba for total unemployment ⁴ | | Earnings disregarded ⁵ | Duration in 52-week period | | | | |
| | | | | Min. | Max. | | Proportion of base-period wages ⁶ | Benefit weeks for total unemployment ⁷ | | | |
| | | | | | | Min. ⁸ | | Max. | | | |
| Md. | 1-1/2 x hqw; \$576.01 in 1 qtr; wages in 2 qtrs. | 0 | 1/24 + \$3 per dep. up to \$12 | 25-28 | 4175 | \$35 | Uniform | 26 | 26 | Any time | \$ 7,000 |
| Mass. | 30; not less than \$1,200 | 1 | 1/21-1/26 up to 57.5% of State avw, + \$6 per dep. up to 1/2 wba ³ | 14-21 | 207-310 | 40% not less than \$10 nor more than \$30 | 36% | 9+30 | 31 | 13 wks. | 7,000 |
| Mich. | 20 wks. employment at 30 x State min. hourly wage ¹⁰ | 0 | 65% of claimant's after tax earnings (ATE) up to a maximum of 58% of State avw. ¹⁷ | 54 | 197 | Up to 1/2 wba ⁵ | 3/4 wks. employment | 15 | 26 | 20 wks. or \$1,000 in CY | 9,500 |
| Minn. | 15 wks. employment at 30% of State avw | 91 | 12/ | 56 | 228 | \$25 | 7/10 wks. employment | 11 | 26 | 20 wks. | 10,700 |
| Miss. | 40; \$780 in 1 qtr. wages in 2 qtrs. | 1 | 1/26 | 30 | 115 | \$5 | 1/3 | 13+ | 26 | 20 wks. | 7,000 |
| Mo. | 1-1/2 x hqw; \$300 in 1 qtr; wages in 2 qtrs. | 91 | 4.5% | 14 | 125 | \$10 | 1/3 | 10 | 26 | 20 wks. | 8,000 |
| Mont. | 20 wks. employment at \$50 or more | 1 | 49% of claimant's avw up to 60% of State avw $17/$ | 43 | 171 | 1/2 wages in excess of 1/4 wba | Weighted schedule of bpw in relation to hqw | 8 | 26 | Over \$1,000 in current or preceding year | 12,200 |
| Nebr. | \$600; \$200 in each of 2 qtrs. | 1 | 1/17-1/24 | 12 | 126 | 1/2 wba | 1/3 | 17 | 26 | 20 wks. | 7,000 |
| Nev. | 1-1/2 x hqw | 0 | 1/25, up to 50% of State avw | 16 | 166 | 1/4 wages | 1/3 | 12+ | 26 | \$225 in any qtr. | 11,400 |
| N.H. | \$2,600; \$1,000 in each of 2 qtrs. | 0 | 1.8-1.2% of annual wages | 36 | 150 | 1/5 wba | Uniform | 26 | 26 | 20 wks. | 7,000 |
| N.J. | 20 wks. employment at 20% of avw; or 12 x avw | 91 | 60% of claimant's avw + d.a. up to 56-2/3% of State avw | 20 | 4214 | Greater of \$5 or 1/5 wba | 3/4 wks. employment | 15 | 26 | \$1,000 in any year | 10,700 |

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| | Qualifying wage or employment (number x wba or as indicated) ¹ | Waiting week ² | Computation of wba (fraction of hqw or as indicated) $\frac{1}{3}$ | Wba for total unemployment ⁴ | | Earnings disregarded ⁵ | Duration in 52-week period | | | | Benefit weeks for total unemployment ⁷ |
| | | | | Min. | Max. | | Proportion of base-period wages ⁶ | Min. ⁸ | | | |
| N.Mex. | 1-1/4 x hqw | 1 | 1/26; not less than 10% nor more than 50% of State avw | \$30 | \$154 | 1/5 wba | 3/5 | 19 | 26 | 10 wks. or 1450 in any ctr. | \$10,300 |
| N.Y. | 20 wks. employment at minimum average of \$80 or more 10 | 11 | 67-50% of claimant's avw | 40 | 180 | 11/ | Uniform | 26 | 26 | 1300 in any ctr. | 7,000 |
| N.C. | 1-1/2 x hqw not less than 6 x State avw | 1 | 1/52 of 2 highest qtrs up to 66-2/3% of State avw ¹² | 15 | 175 | 10% avw in 2 highest qtrs. | Weighted schedule of bpw in relation to hqw | 13-26 | 26 | 10 wks. | 9,200 |
| N.Dak. | 1-1/2 x hqw | 1 | 1/52 of the 2 highest qtrs; up to 67% of the State avw | 60 | 194 | 1/2 wba | Weighted schedule of bpw in relation to hqw | 12 | 26 | 10 wks. | 10,800 |
| Ohio | 20 wks. employment at 37 x min. hourly wage | 9 | 1/2 claimant's avw + d.a. of \$1-\$86 based on claimant's avw and number of dep. ^{3,16,17} | 10 | 147-233 | 1/5 wba | 20 x wba; wba for each credit wk. in excess of 20 | 20 | 26 | 10 wks. | 8,000 |
| Okla. | 40% taxable wages and 1-1/2 x hqw; \$8,900 ^{10/} | 1 | 1/25 up to 66-2/3% of State avw $\frac{18}{}$ | 16 | 197 $\frac{18}{}$ | \$7 | 40% of taxable wage | 20+14 | 26 ¹⁴ | 10 wks. | 8,900 |
| Oreg. | 18 wks; not less than \$1,000 in BP | 1 | 1.25% of bpw up to 64% of State avw | 49 | 211 | 1/3 wba | 1/3 | 7+7 | 26 ⁷ | 18 wks. or 1225 in any ctr. | 14,000 |
| Pa. | 37 + - 40; \$800 in HQ and \$1,320 in BP; at least 20% of bpw outside HQ | 1 | 1/23-1/25 up to 66-2/3% of State avw + \$5 for 1 dep; \$3 for 2d | \$35-40 | 232-240 $\frac{18}{}$ | Greater of \$6 or 40% wba | At least 16 credit wks. for min., 18 for max. | 16 | 26 | Any time | 8,000 |
| P.R. | 40 x wba not less than \$280; \$75 in 1 qtr.; wages in 2 qtrs. | 1 | 1/11-1/26; up to 50% of State avw | 7 | 95 | wba | Uniform | 720 | 720 | Any time | 7,000 |

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| | | | | Min. ⁸ | Max. | | | | | | |
| R.I. | 20 wks. employment at \$67 or more; or \$4,020 | 1 | 55% of claimant's awv up to 60% of State awv, + greater of \$5 or 5% of the benefit rate per dep. up to 5 depts. | 36-41 | \$183-228 | \$5 | 3/5 wks. employment | 12 | 26 | Any time | \$11,000 |
| S.C. | 1-1/2 x hqw; not less than \$900; \$540 in 1 qtr. | 1 | 1/26 up to 66-2/3% of State awv | 21 | 125 | 1/4 wba | 1/3 | 14 | 26 | 20 wks. | 7,000 |
| S.Dak. | \$728 in HQ; 30 x wba outside HQ | 1 | 1/26 up to 62% of State awv ¹⁷ | 28 | 129 | 1/4 wages up to wba | 1/3 | 18+ | 26 | 20 wks. | 7,000 |
| Tenn. | 40; \$754.01 in highest 2 qtrs. | 1 | 1/25-1/31 of average 2 highest qtrs | 30 | 120 | \$30 | 1/4 | 12 | 26 | 20 wks. | 7,000 |
| Tex. | 1-1/2 x hqw not less than \$500 | 91 | 1/25 ¹⁶ | 29 | 189 | Greater of \$5 or 1/4 wba | 27% | 13+ | 26 | 20 wks. | 7,000 |
| Utah | 1-1/2 x hqw; bpw of 8 x State awv | 1 | 1/26 up to 60% of State awv | 13 | 193 | 3/10 wba | 27% | 10 | 26 | \$140 in CD in current or preceding CY | 12,600 |
| V.I. | 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 awv | 30 | 136 | 1/4 wages in excess of \$15 | 1/3 | 14+ | 26 | Any time | 14,000 |
| Vt. | 20 wks. employment at \$35 or more | 1 | 1/2 claimant's awv for highest 20 wks up to 60% of State awv ¹⁷ | 18 | 146 | \$15 +\$3 for each dep. up to 5 | Uniform | 26 | 26 | 21 wks. | 8,000 |
| Va. | 50; wages in 2 qtrs. | 0 | 1/50 of the 2 highest qtrs. | 58 | 159 | \$25 | 1/3 | 12 | 26 | 10 wks. | 7,000 |

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| | | | | | | | | Min. ⁸ | Max. | | |
| Wash. | 680 hours | 1 | 1/25 of average of 2 highest qtrs. wages up to 55% of State awv | \$52 | \$190 | 1/4 wages in excess of \$5 | 1/3 | 16+ 30 <u>7/</u> | 30 <u>7/</u> | Any time | \$11,500 |
| W.Va. | \$2,200 and wages in 2 qtrs. | 1 | 1.0% of annual wages up to 70% of State awv <u>17/</u> | 24 | 225 | \$25 | Uniform | 26 | 26 | 20 wks. | 8,000 |
| Wisc. | 19 weeks employment at 30% of State awv | 0 | 50% of claimant's awv up to 66-2/3% of State awv ¹⁷ | 37 | 196 | 33% wages over \$20 | 8/10 wks. employment | 1-14+ | 26 | 20 wks. | 10,500 |
| Wyo. | 5% of State awv in HQ and 8% of State awv in BP | 1 | 4% of hqw up to 55% of State awv <u>18/</u> | 36 | 192 | Greater of \$15 or 1/2 wba | 3/10 | 12-26 | 26 | \$500 in current or preceding CY | 9,900 |

¹Weekly benefit amount abbreviated in columns and footnotes as wba; base period, BP; base-period wages, bpw; 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.; minimum, min.; maximum, max.; quarter, qtr.; week, wk.

²Unless otherwise noted, waiting period same for total or partial unemployment. In Ga. no waiting week if claimant unemployed not through own fault. In Iowa the waiting week will be repealed on January 1 of the first CY for which a contribution rate table other than the highest is in effect.

³When States use weighted high-quarter, annual-wage, or average weekly-wage formula, approximate fractions or percentages figured at midpoint of lowest and highest normal wage brackets. When da provided, fraction applies to basic wba. In States noted variable amounts above max. basic benefits limited to claimants with specified number of dep. and earnings in excess of amounts applicable to max. basic wba.. In Ind. da. paid only to claimants with earnings in excess of that needed to qualify for basic wba and who have 1-4 depts.. In Iowa, and Ohio claimants may be eligible for augmented amount at all benefit levels but benefit amounts above basic max. available only to claimants in dependency classes whose hqw or aww are higher than that required for max. basic benefit. In Mass. for claimant with aww in excess of \$66 wba computed at 1/52 of 2 highest quarters of earnings or 1/26 of highest quarter if claimant has no more than 2 quarters work.

⁴When 2 amounts given, higher includes da.. Higher for min. wba includes max. allowance for one dep.. In D.C., Md., and N.J., same max. with or without dep.

⁵In 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.

⁶States noted have weighted schedule with percent of benefits based on bottom of lowest and highest wage brackets.

⁷Benefits extended under State program when unemployment in State reaches specified levels; Alaska, Calif., by 50%; Conn. by 13 weeks; Wash. (until Dec. 31, 1986) by 6 wks., and Oreg. (until June 27, 1987) by 25%. In Hawaii benefits extended by 13 weeks when a manmade or disaster causes damage to either the State as a whole or any of its counties and creates an unemployment problem involving a substantial number of persons and families. In P.R. 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.

⁸For claimants with min. qualifying wages and min. wba. When two amounts shown, range of duration applies to claimants with min. qualifying wages in BP; longer duration applies with min. wba; shorter duration applies with max. possible concentration of wages in HQ; therefore highest wba possible for such BP earnings. Wisc. determines entitlement separately for each employer. Lower end of range applies to claimants with only 1 week of work at qualifying wage; upper end to claimants with 18 weeks or more of such wages.

⁹Waiting period compensable if claimant unemployed after 9 consecutive weeks, Mo.; when benefits are payable for third week following waiting period, N.J.; after benefits paid equaling 3 x wba, Tex.; after any 4 weeks in BY, Minn.; after 3d week of total unemployment, (for CY 1986 no benefits will be paid for the waiting week) Ohio.

¹⁰Or 15 weeks in last year and 40 weeks in last 2 years of aww of \$80 or more, N.Y.; 14 weeks of employment and BP wages equal to 20 x the State aww, Mich.. Between January 1, 1986, and December 31, 1987, 20 hrs. in each of 20 wks., Okla.

¹¹For N.Y., 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 \$180 is paid.

¹²To 55% State aww if claimant has nonworking spouse; 62.4% if he has dep. child, Ill.; 1/19-1/23 up to 65% of State aww for claimants with dep., Iowa; 60% of first \$85, 40% of next \$85, 50% of balance of individual's aww; max. set at 66-2/3%, Minn. 60% of aww if fund ratio is less than 5.5%; however, the max. wba may not be less than the max. in effect for the previous year, N.C.

¹³Up to 66-2/3% of State aww, La.

¹⁴Duration can be much less than 26 wks. for individuals with only one BP ER, Okla.

¹⁵\$1,500 in any CQ in current or preceding CY unless otherwise specified.

¹⁶Max. amount adjusted annually: by same percentage increase as occurs in State aww (Ohio) by \$7 for each \$10 increase in average weekly wage of manufacturing production workers (Texas).

¹⁷The min. and max. wba's are frozen indefinitely, La. and Wisc.. The max. wba is frozen until June 1986, Vt.; until January 1987, Ill., Mich., Mont., and Ohio; until July 1988, W.Va.; and indefinitely, S.Dak.

¹⁸The wba will be reduced by 5% if the weekly benefit amount is \$75 or more, Id.; wba's over \$90 will be reduced to 85% of the computed amount when revenues in the fund are inadequate to pay benefits, Wyo.; 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, Okla.