

SIGNIFICANT PROVISIONS OF STATE UNEMPLOYMENT INSURANCE LAWS  
EFFECTIVE JULY 2014

|    | BENEFITS   |   |                                       |                      |  |  | COVERAGE                                      | TAXES  |                                    |  |
|----|--|---|---------------------------------------|----------------------|--|--|---|--|------------------------------------|--|
|    | Earnings/<br>Employment<br>Needed in Base<br>Period to Qualify <sup>1</sup>  | Computation of<br>Weekly Benefit<br>Amount  | Weekly Benefit<br>Amount <sup>2</sup> |                      | Weekly<br>Earnings<br>Disregarded <sup>3</sup> | Calculation of<br>Number of<br>Benefit<br>Weeks <sup>4</sup> | Number<br>of<br>Benefit<br>Weeks <sup>5</sup> | Size of Payroll<br>(Length of<br>Employment/<br>Wages Paid) <sup>6</sup> | 2014<br>Wages<br>Subject to<br>Tax | 2014<br>Minimum &<br>Maximum<br>Rates <sup>7</sup><br>New<br>Employer<br>Rate <sup>8</sup> |
|    |  |   | Mini-<br>mum                          | Maxi-<br>mum         |  |  |   |  |                                    |  |
| AL | 1½ x HQW;<br>qualify for at least<br>minimum WBA   | 1/26 avg of 2<br>highest qtrs   | \$45                                  | \$265                | \$15   | Lesser of 1/3<br>BPW or 26 x<br>WBA                          | 15-26   | 20 weeks or<br>\$1,500 in any<br>qtr                                     | \$8,000                            | 0.95%<br>7.10%<br>2.70%  |
| AK | \$2,500; wages in<br>2 qtrs  | 0.9-2.2% of annual<br>wages + \$24 per<br>dep up to \$72  | \$56-<br>128                          | \$370-<br>442        | \$50 and ¼<br>wages over<br>\$50               | Weighted<br>schedule of<br>BPW to HQW                        | 16-26   | Any size   | \$37,400                           | 1.00%<br>5.40%<br>1.98%  |
| AZ | 1½ x HQW and<br>390 x minimum<br>wage in effect in<br>1 qtr; or wages in<br>2 qtrs with wages<br>in 1 qtr sufficient<br>to qualify for<br>maximum WBA<br>and total BPW ≥<br>taxable wage<br>base | 1/25 HQW  | \$123                                 | \$240                | \$30   | Lesser of 1/3<br>BPW or 26 x<br>WBA                          | 12-26   | 20 weeks or<br>\$1,500 in any<br>qtr                                     | \$7,000                            | 0.03%<br>7.17%<br>2.00%  |
| AR | 35 x WBA; wages<br>in 2 qtrs   | 1/26 HQW  | \$81                                  | \$451                | 40% WBA  | Lesser of 25<br>x WBA or 1/3<br>BPW                          | 9-25  | One<br>employee for<br>10 or more<br>days in a CY                        | \$12,000                           | 1.20%<br>7.10%<br>4.00%  |
| CA | \$1,300 in HQ, or<br>\$900 in HQ with<br>BPW = 1¼ x HQ   | 1/23 to 1/26 HQW  | \$40                                  | \$450                | Greater of<br>\$25 or 1/4<br>wages             | Lesser of 26<br>x WBA or ½<br>BPW                            | 14-26   | Over \$100 in<br>any qtr   | \$7,000                            | 1.50%<br>6.20%<br>3.40%  |
| CO | 40 x WBA or<br>\$2,500,<br>whichever is<br>greater   | Higher of 60% of<br>1/26 of 2 consecu-<br>tive HQW, capped<br>by 50% of State<br>avg weekly earn-<br>ings or 50% of 1/52<br>BP earnings<br>capped by 55% of<br>State avg weekly<br>earnings | \$25                                  | \$484<br>or<br>\$532 | ¼ WBA  | Lesser of 26<br>x WBA or 1/3<br>BPW                          | 13-26   | 20 weeks or<br>\$1,500 in any<br>qtr                                     | \$11,700                           | 0.66%<br>8.90%<br>1.70%  |
| CT | 40 x WBA   | 1/26 avg of 2<br>highest qtrs<br>+ \$15 per dep, up<br>to 5; DA capped at<br>WBA (For<br>construction<br>workers, 1/26 HQ)  | \$15-30                               | \$590-<br>665        | 1/3 wages                                      | Uniform<br>duration  | 26  | 20 weeks or<br>\$1,500 in any<br>qtr                                     | \$15,000                           | 1.90%<br>6.80%<br>4.50%  |
| DE | 36 x WBA   | 1/46 total wages in<br>2 highest qtrs   | \$20                                  | \$330                | Greater of<br>\$10 or 50%<br>WBA               | ½ BPW  | 24-26   | 20 weeks or<br>\$1,500 in any<br>qtr                                     | \$18,500                           | 0.30%<br>8.20%<br>2.50%  |
| DC | 1½ x HQW or<br>within \$70; not<br>less than \$1,950<br>in 2 qtrs; \$1,300<br>in 1 qtr   | 1/26 HQW  | \$50                                  | \$359                | 1/5 of wages<br>plus \$20                      | Lesser of 26<br>x WBA or ½<br>BPW                            | 19-26   | Any size   | \$9,000                            | 1.80%<br>7.20%<br>2.70%  |
| FL | 1½ x HQW;<br>minimum \$3,400;<br>wages in 2 qtrs   | 1/26 HQW  | \$32                                  | \$275                | 8 x federal<br>hourly mini-<br>mum wage        | 25% BPW  | 9-16  | 20 weeks or<br>\$1,500 in any<br>qtr                                     | \$8,000                            | 0.59%<br>5.40%<br>2.70%  |
| GA | Wages in 2 qtrs &<br>150% x HQW or<br>HQW divided by<br>21 for WBA w/<br>total earnings in<br>2 qtrs totaling at<br>least 40 x WBA   | 1/42 of wages in<br>highest 2 qtrs or<br>1/21 HQW   | \$44                                  | \$330                | \$50   | Lesser of 15<br>x WBA or ¼<br>BPW                            | 6-20  | 20 weeks or<br>\$1,500 in any<br>qtr                                     | \$9,500                            | 0.02%<br>5.40%<br>2.62%  |

|    | BENEFITS   |   |                                       |              |  |  |   | COVERAGE   | TAXES                              |  |
|----|--|---|---------------------------------------|--------------|--|--|---|--|------------------------------------|--|
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|    |  |   | Mini-<br>mum                          | Maxi-<br>mum |  |  |   |  |                                    |  |
| HI | 26 x WBA; wages in 2 qtrs  | 1/21 HQW  | \$5                                   | \$544        | \$150  | Uniform duration   | 26  | Any size   | \$40,400                           | 0.60%<br>6.00%<br>3.40%  |
| ID | 1¼ x HQW; not less than the minimum qualifying wages in 1 qtr \$1,872  | 1/26 HQW  | \$72                                  | \$383        | ½ WBA  | Weighted schedule of BPW to HQW                              | 10-26   | 20 weeks or \$1,500 in any qtr   | \$35,200                           | 0.54%<br>5.40%<br>1.90%  |
| IL | \$1,600; \$440 outside HQ  | 47% of claimant's AWW in 2 highest qtrs   | \$51-77                               | \$418-569    | ½ WBA  | Uniform duration   | 26  | 20 weeks or \$1,500 in any qtr   | \$12,960                           | 0.55%<br>8.55%<br>3.95%  |
| 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        | 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                            | 0.52%<br>7.62%<br>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  | \$62-75                               | \$416-511    | ¼ WBA  | 1/3 BPW  | 7-26  | 20 weeks or \$1,500 in any qtr   | \$26,800                           | 0.00%<br>8.00%<br>1.00%  |
| KS | 30 x WBA; wages in 2 qtrs  | 4.25% HQW   | \$118                                 | \$474        | 25% WBA  | Lesser of 26 x WBA or 1/3 BPW                                | 10-26   | 20 weeks or \$1,500 in any qtr   | \$8,000                            | 0.11%<br>9.40%<br>2.70%  |
| KY | 1½ x HQW; 8 x WBA in last 2 qtrs; \$750 outside HQ   | 1.1923% BPW   | \$39                                  | \$415        | 1/5 wages  | Lesser of 26 x WBA or 1/3 BPW                                | 15-26   | 20 weeks or \$1,500 in any qtr   | \$9,600                            | 1.00%<br>10.00%<br>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                            | 0.10%<br>6.20%<br>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                      | \$67-100                              | \$386-579    | \$25   | Lesser of 26 x WBA or 1/3 BPW                                | 15-26   | 20 weeks or \$1,500 in any qtr   | \$12,000                           | 0.73%<br>6.80%<br>2.58%  |
| MD | 1½ x HQW; \$1,176.01 in HQ; \$1,800 in 2 qtrs  | 1/24 HQW + \$8 per dep up to 5 depts  | \$50-90                               | \$430        | ≤ \$50   | Uniform duration   | 26  | Any size   | \$8,500                            | 0.30%<br>7.50%<br>2.60%  |
| MA | 30 x WBA; \$3,500 minimum  | 50% AWW + \$25 per dep up to ½ WBA  | \$33-49                               | \$679-1,019  | 1/3 WBA  | 36% BPW  | 10-30   | 13 weeks or \$1,500 in any qtr   | \$14,000                           | 1.26%<br>12.27%<br>2.83%   |
| MI | Total BPW = 1½ x HQW; wages in at least 2 BP qtrs; at least \$2,871 in HQ; or wages in at least 2 BP qtrs; HQW at least 20 x State AWW (\$893.44) or \$17,206.80 | 4.1% HQW + \$6 for each dep up to 5   | \$117-147                             | \$362        | WBA reduced by 40¢ for every \$1 earned                | 43% BP wages   | 14-20   | 20 weeks or \$1,000 in CY  | \$9,500                            | 0.06%<br>10.30%<br>2.70%   |
| 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 66⅔% of State AWW | \$25                                  | \$412-640    | WBA reduced by 50¢ for every \$1 earned                | Lesser of 1/3 BPW or 26 x WBA                                | 11-26   | Any size   | \$29,000                           | 0.10%<br>9.10%<br>2.23%  |
| 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                           | 0.39%<br>5.40%<br>1.16%  |

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|----|--|---|---------------------------------------|---------------|--|--|---|--|------------------------------------|--|
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|    |  |   | Mini-<br>mum                          | Maxi-<br>mum  |  |  |   |  |                                    |  |
| MO | 1½ x HQW;<br>\$1,500 in 1 qtr; or<br>wages in 2 qtrs<br>of BP = 1½<br>maximum taxable<br>wage base           | 4% of the avg of<br>the 2 HQWs  | \$35                                  | \$320         | Greater of<br>20% WBA or<br>\$20               | Lesser of 20<br>x WBA or 1/3<br>BPW  | 8-20  | 20 weeks or<br>\$1,500 in any<br>qtr                                     | \$13,000                           | 0.00%<br>9.75%<br>3.51%  |
| MT | BPW = 1½ x<br>HQW and total<br>wages ≥ 7% of<br>AAW or BPW ≥<br>50% of AAW                                   | 1% BPW or 1.9%<br>wages in 2 HQs  | \$134                                 | \$471         | ½ wages in<br>excess of ¼<br>WBA               | Weighted<br>schedule of<br>BPW to HQW  | 8-28  | \$1,000 in<br>current or<br>preceding<br>year                            | \$29,000                           | 0.42%<br>6.12%<br>InAvg%   |
| NE | \$4,026 in BP;<br>\$1,850 in HQW<br>and wages in at<br>least 1 other qtr<br>of \$800                         | ½ AWW   | \$70                                  | \$372         | ¼ WBA  | Lesser of 26<br>x WBA or 1/3<br>BPW  | 12-26   | 20 weeks or<br>\$1,500 in any<br>qtr                                     | \$9,000                            | 0.00%<br>5.40%<br>1.39%  |
| NV | 1½ x HQW in BP<br>and \$400 in HQ;<br>or wages in 3 of 4<br>qtrs in BP and<br>\$400 in HQ                    | 1/25 HQW  | \$16                                  | \$412         | ¼ wages  | Lesser of 26<br>x WBA or 1/3<br>BPW  | 12-26   | \$225 in any<br>qtr  | \$27,400                           | 0.25%<br>5.40%<br>2.95%  |
| NH | \$2,800; \$1,400 in<br>each of 2 qtrs  | 1%-1.1% annual<br>wages   | \$32                                  | \$427         | 30% WBA  | Uniform<br>duration  | 26  | 20 weeks or<br>\$1,500 in any<br>qtr                                     | \$14,000                           | 0.05%<br>7.00%<br>2.70%  |
| NJ | 20 weeks<br>employment at 20<br>x State hourly<br>minimum wage or<br>1,000 x State<br>hourly minimum<br>wage | 60% of claimant's<br>AWW + DA   | \$87-<br>100                          | \$636         | Greater of<br>20% WBA or<br>\$5                | 100% base<br>weeks<br>worked in<br>base year up<br>to 26   | 1-26  | \$1,000 in any<br>year   | \$31,500                           | 1.20%<br>7.00%<br>3.40%  |
| NM | \$1,822.43 in<br>HQW and wages<br>in at least 1 other<br>qtr   | 53.5% of AWW<br>paid in BP qtr<br>in which wages<br>were highest  | \$75-<br>112                          | \$406-<br>456 | 1/5 WBA  | Lesser of 26<br>x WBA or<br>60% BPW  | 14-26   | 20 weeks or<br>\$450 in any<br>qtr                                       | \$23,400                           | 0.10%<br>5.40%<br>2.00%  |
| NY | 1½ x HQW;<br>\$1,700 in HQ   | 1/26 HQW if 4 qtrs<br>of wages and HQW<br>> \$4,000; avg of 2<br>HQW if wages in<br>only 2 or 3 qtrs;<br>1/25 HQW if HQW<br>< \$3,575 | \$68                                  | \$405         | None. All<br>employment<br>affects WBA         | Uniform<br>duration  | 26  | \$300 in any<br>qtr  | \$10,300                           | 1.50%<br>8.90%<br>3.40%  |
| NC | 6 x AWW; wages<br>in 2 qtrs of BP  | Last 2 qtrs of<br>BP/52   | \$15                                  | \$350         | 20% WBA  | BPW/avg last<br>2 qtrs wages<br>of BP x 8 2/3  | 14  | 20 weeks or<br>\$1,500 in any<br>qtr                                     | \$21,400                           | 0.07%<br>6.91%<br>1.20%  |
| ND | 1½ x HQW;<br>wages in 2 qtrs   | 1/65 of wages in 2<br>HQs + ½ wages in<br>3 <sup>rd</sup> HQ  | \$43                                  | \$594         | 60% WBA  | Weighted<br>schedule of<br>BPW to HQW  | 12-26   | 20 weeks or<br>\$1,500 in any<br>qtr                                     | \$33,600                           | 0.16%<br>9.76%<br>1.22%  |
| OH | 20 weeks<br>employment with<br>wages averaging<br>27.5% of State<br>AWW; wages in 2<br>qtrs                  | ½ claimant's AWW<br>+ DA of \$1-\$146<br>based on<br>claimant's AWW<br>and number of dep  | \$116                                 | \$418-<br>564 | 1/5 WBA  | 20 x WBA +<br>1 x WBA for<br>each quali-<br>fying week in<br>excess of 20  | 20-26   | 20 weeks or<br>\$1,500 in any<br>qtr                                     | \$9,000                            | 0.30%<br>8.50%<br>2.70%  |
| OK | \$1,500 and 1½ x<br>HQW  | 1/23 HQW  | \$16                                  | \$440         | \$100  | Lesser of 26<br>x WBA,<br>percentage of<br>State annual<br>wage of 2 <sup>nd</sup><br>preceding yr,<br>or percent-<br>age of BPW<br>based on<br>conditional<br>factors | 18-26   | Minimum of<br>\$1,500 plus<br>1½ x HQW or<br>taxable limit in<br>1 qtr   | \$18,700                           | 0.20%<br>7.30%<br>2.40%  |

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|    |   |  | Mini-<br>mum                          | Maxi-<br>mum  |   |  |   |  |   |  |
| OR | BPW $\geq$ \$1,000<br>and BPW $\geq$ 1½ x<br>HQW; or 500<br>hours of<br>employment in<br>BP   | 1.25% BPW  | \$128                                 | \$549         | 1/3 WBA or<br>10 x \$8.95<br>(the State<br>minimum<br>wage) | Lesser of 26<br>x WBA or 1/3<br>BPW                          | 3-26  | 18 weeks or<br>\$1,000 in any<br>qtr                                     | \$35,000  | 1.80%<br>5.40%<br>3.10%  |
| PA | \$1,688 in HQ;<br>\$3,391 in BP; at<br>least 49.5% of<br>BPW outside HQ;<br>18 credit weeks in<br>BP  | (1/25 HQW) + 2 DA;<br>\$5 for 1 <sup>st</sup> dep; \$3<br>for 2 <sup>nd</sup> dep  | \$70-78                               | \$573-<br>581 | Greater of<br>\$6 or 30%<br>WBA                             | WBA x actual<br>number of<br>credit weeks<br>in BP           | 18-26   | Any size   | \$8,750   | 2.80%<br>10.89%<br>3.68%   |
| PR | 40 x WBA; \$280<br>minimum; \$77 in<br>1 qtr; wages in 2<br>qtrs  | 1/11- 1/26 HQW   | \$7                                   | \$133         | WBA   | Uniform<br>duration  | 26  | Any size   | \$7,000   | 2.40%<br>5.40%<br>3.30%  |
| RI | 1½ x HQW. 200<br>x minimum hourly<br>wage in 1 qtr and<br>400 x minimum<br>hourly wage in<br>BP; or 1,200 x<br>minimum hourly<br>wage in BP | 3.85% of avg high<br>2 qtrs in BP +<br>greater of \$15 or<br>5% of the benefit<br>rate per dep,<br>capped at the<br>greater of \$50 or<br>25% of WBA | \$41-91                               | \$566-<br>707 | 1/5 WBA   | 33% BPW  | 17-26   | Any size   | \$20,600<br>or \$22,100<br>for high tax<br>group em-<br>ployers | 1.69%<br>9.79%<br>2.85%  |
| SC | 1½ x HQW;<br>\$4,455 minimum;<br>\$1,092 in HQ  | 1/26 HQW   | \$42                                  | \$326         | ¼ WBA   | Lesser of 26<br>x WBA or 1/3<br>BPW                          | 13-20   | 20 weeks or<br>\$1,500 in any<br>qtr                                     | \$12,000  | 0.09%<br>7.81%<br>2.01%  |
| SD | \$728 in HQ; 20 x<br>WBA outside HQ   | 1/26 HQW   | \$28                                  | \$352         | ¼ wages<br>over \$25  | Lesser of 26<br>x WBA or 1/3<br>BPW                          | 15-26   | 20 weeks or<br>\$1,500 in any<br>qtr                                     | \$14,000  | 0.00%<br>9.50%<br>1.20%  |
| TN | 40 x WBA;<br>\$780.01 avg<br>wages in highest<br>2 qtrs; BPW<br>outside HQW $\geq$<br>the lesser of 6 x<br>WBA or \$900                     | 1/26 of avg 2<br>highest qtrs  | \$30                                  | \$275         | Greater of<br>\$50 or ¼<br>WBA                              | Lesser of 26<br>x WBA or ¼<br>BPW                            | 13-26   | 20 weeks or<br>\$1,500 in any<br>qtr                                     | \$9,000   | 0.15%<br>10.00%<br>2.70%   |
| TX | 37 x WBA; wages<br>in at least 2 qtrs   | 1/25 HQW   | \$63                                  | \$454         | Greater of<br>\$5 or ¼<br>WBA                               | Lesser of 26<br>x WBA or<br>27% BPW                          | 10-26   | 20 weeks or<br>\$1,500 in any<br>qtr                                     | \$9,000   | 0.51%<br>7.41%<br>2.70%  |
| UT | \$3,300 in BP and<br>1½ x HQW   | 1/26 HQW - \$5   | \$26                                  | \$487         | 30% WBA   | 27%<br>BPW/WBA   | 10-26   | Any size   | \$30,800  | 0.40%<br>7.40%<br>InAvg%   |
| VT | \$2,312 HQW +<br>BPW $\geq$ 40%<br>HQW  | Wages in the 2<br>highest qtrs<br>divided by 45  | \$58                                  | \$436         | 50% of<br>gross wages                                       | Lesser of 26<br>x WBA or<br>46% BPW                          | 21-26   | 20 weeks or<br>\$1,500 in any<br>qtr                                     | \$16,000  | 1.30%<br>8.40%<br>1.00%  |
| VA | \$3,000 in highest<br>2 qtrs of BP  | 1/50 of the 2<br>highest qtrs  | \$60                                  | \$378         | \$50  | See table in<br>law  | 12-26   | 20 weeks or<br>\$1,500 in any<br>qtr                                     | \$8,000   | 0.52%<br>6.62%<br>2.92%  |
| VI | 1½ x HQW and<br>\$858 in HQ; or<br>\$858 in HQ and<br>39 x WBA in BP  | 1/26 HQW   | \$33                                  | \$468         | 25% in<br>excess of<br>\$15                                 | Lesser of 26<br>x WBA or 1/3<br>BPW                          | 13-26   | Any size   | \$22,500  | 1.50%<br>6.00%<br>2.00%  |
| WA | 680 hours; wages<br>in BP or alternate<br>BP  | 3.85% of avg of<br>high 2 qtrs in BP   | \$151                                 | \$637         | ¼ of wages<br>over \$5                                      | Lesser of 26<br>x WBA or 1/3<br>BPW                          | 1-26  | Any size   | \$41,300  | 0.14%<br>5.82%<br>InAvg%   |
| WV | \$2,200 and<br>wages in 2 qtrs  | 55% of 1/52 of<br>median wages in<br>worker's wage<br>class  | \$24                                  | \$424         | \$60  | Uniform<br>duration  | 26  | 20 weeks or<br>\$1,500 in any<br>qtr                                     | \$12,000  | 1.50%<br>7.50%<br>2.70%  |
| WI | 35 x WBA and 4 x<br>WBA outside HQ  | 4% HQW up to<br>maximum WBA  | \$54                                  | \$370         | \$30 + 33%<br>of wages in<br>excess of<br>\$30              | Lesser of<br>40% of BPW<br>or 26 X WBA                       | 4-26  | 20 weeks or<br>\$1,500 in any<br>qtr                                     | \$14,000  | 0.27%<br>9.80%<br>3.60%  |

|    | BENEFITS  |  |                                       |              |  |  | COVERAGE | TAXES   |  |                                    |  |
|----|---|--|---------------------------------------|--------------|--|--|----------|---|--|------------------------------------|--|
|    | Earnings/<br>Employment<br>Needed in Base<br>Period to Qualify <sup>1</sup> | Computation of<br>Weekly Benefit<br>Amount | Weekly Benefit<br>Amount <sup>2</sup> |              | Weekly<br>Earnings<br>Disregarded <sup>3</sup> | Calculation of<br>Number of<br>Benefit<br>Weeks <sup>4</sup> |          | Number<br>of<br>Benefit<br>Weeks <sup>5</sup> | Size of Payroll<br>(Length of<br>Employment/<br>Wages Paid) <sup>6</sup> | 2014<br>Wages<br>Subject to<br>Tax | 2014<br>Minimum &<br>Maximum<br>Rates <sup>7</sup><br>New<br>Employer<br>Rate <sup>8</sup> |
|    |   |  | Mini-<br>mum                          | Maxi-<br>Mum |  |  |          |   |  |                                    |  |
| WY | 1.4 x HQW; at<br>least 8% of<br>statewide AAW                               | 4% HQW                                     | \$34                                  | \$475        | 50% WBA  | Lesser of 26<br>x WBA or<br>30% BPW                          | 11-26    | Any size                                      | \$24,500   | 0.48%<br>10.00%<br>InAvg%          |  |

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. More detailed information is in the *Comparison of State Unemployment Insurance Laws*, which also includes a chapter on Temporary Disability Insurance Programs. Current and earlier publications of both these documents can be found at <http://www.ows.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, GA, IA, MD, MI, NV, NJ, and WY. The waiting week may be paid after a specified period of unemployment in KY, 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, CO, CT, DE, DC, GA, HI, ID, IL, IA, ME, MD, MA, MI, MN, MT, NE, NV, NH, NJ, NM, NY, NC, OH, OK, OR, PR (effective 01/01/12), RI, SC, SD, UT, VT, VA, VI, WA, WV, and WI.

**FOOTNOTES:**

<sup>1</sup> Reflects basic qualifying formula. Some States have alternative qualifying formulas.

<sup>2</sup> When 2 amounts given, higher includes DA; the higher figure for both the min and max WBAs includes DA for the max # of depts. If State has a DA and only one amount is given, the max 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. For NY, if BP HQWs are > \$3,575, WBA will not be < \$143. For KS, if the 3-month seasonally adjusted avg < 4.5%, max benefit weeks is 16; if the 3-month seasonally adjusted avg is at least 4.5% but < 6%, max benefit weeks is 20; and if the 3-month seasonally adjusted avg is at least 6.0%, max benefit weeks is 26. For ME, WBA changes on June 1<sup>st</sup> each year based on prior calendar year's AWW.

<sup>3</sup> 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. For WA, ½ of wages over \$5, if receiving training benefits.

<sup>4</sup> For States that use earnings, further calculation is needed to derive the # 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 # of benefit weeks since it is fixed at 26 weeks. In MO, when calculating 1/3 BPW, BPW are limited to 26 x WBA for each quarter.

<sup>5</sup> Lists # of benefit weeks for only the regular program for total unemployment. In States with uniform duration, all eligible claimants receive the same # of benefit weeks (in IL the max amount payable cannot exceed one's BPW, resulting in some claimants being paid less than 26 weeks). For FL the # of benefit weeks is 12 if the avg UI rate is ≤ 5% and increases by 1 week for each ½% increment in the avg UI rate above 5%. The # of benefit weeks is limited up to a max of 23 weeks if the avg UI rate is ≥ 10.5%. For GA, max # of weeks is determined semi-annually using the avg UI rate in April and Oct. When the avg UI rate is 6.5% or lower, max # of UI weeks will be 14 and increases by 1 week for each ½% increment increase above 6.5%. The max # of UI weeks cannot be above 20 when the avg UI rate ≥ 9.0%. When MA is paying extended benefits and/or emergency unemployment compensation, the max # 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.

<sup>6</sup> Coverage is determined by the size of the employing unit's payroll or the # 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.

<sup>7</sup> Rates apply only to experience rated employers and do not include applicable non UI taxes, surtaxes, penalties, or surcharges. In most States, rate year 2014 begins on Jan 1, 2014, and ends on Dec 31, 2014. In NH, NJ, TN, and VT rate year 2014 begins on July 1, 2014, and ends on June 30, 2015. All tax rates for 2014 are posted in the July issue. In AR (there is an additional assessment of 2.0% for employers having a deficit rate for 2 years; 4.0% for 3-4 years; 6.0% for 5-6 years; and 8.0% for 7 or more years). In CO experience-rated employers pay an additional 22.19% of base rate for bond principal repayment. For ME there is an additional 0.06% for the Competitive Skills Scholarship Fund on all employer rates. Rates for IL include the fund building surcharge. For MI, an obligation assessment is calculated for each experience rate and is added to each employer's rate.

<sup>8</sup> New employer rate shown is the base rate. Higher rates may apply depending on industry classification and/or other factors: DE (construction employers pay an avg industry rate), DC, IL (5.25% construction employers, 4.65% manufacturing, & 4.75% mining which includes the fund building surcharge), IN (1.60% new governmental employers), IA (8.0% new construction employers and 1.0% new nonconstruction employers), KS (6.0% construction employers), KY (foreign & domestic construction firms receive maximum rate), MD (foreign contractors assigned avg industry rate, and in 2014 new construction employers headquartered in another state pay a 10.5% avg industry rate); MA (9.49% new construction employers), ME (predetermined yield), MI (construction employers receive industry rate), MN (high experience rated industry new employers are assigned a rate of 9.10% plus base rate, assessments, and fees), MT, MO (greater of 3.51% or InAvg; new construction employers pay 4.92%), NE (1.39% new nonconstruction industry employers & 5.40% new construction industry employers not eligible for experience rating), NJ, NY (highest rate assigned to employers with positive account balances or 3.4%, whichever is less), ND (1.22% new positive-balance nonconstruction employers and 6.16% new negative-balance nonconstruction employers), OH (7.2% new construction employers), PA (10.19% new construction employers), RI (new employers pay an additional 0.21% Job Development Fund), SD

(6.0% construction employers), TN (construction 7.5%, mining & extraction 5.0%, NAICS 3--2.7%, NAICS 32--5.0%, NAICS 33--6.5%), TX, UT, VT (construction employers pay InAvg), WA (min/max rates include social cost tax, 90% of InAvg), WV (8.5% new out-of-state construction employers), WI (6.6% new construction employers with payrolls both over and under \$500,000, 4.1% general new employers with payrolls of \$500,000 and over and 3.6% with payrolls under \$500,000), and WY (InAvg, but not less than 1.0%).

If you have any questions, please contact **Loryn Lancaster** at **202-693-2994** or **Julie Balster** at **202-3615**.