

**SIGNIFICANT PROVISIONS OF STATE UNEMPLOYMENT INSURANCE LAWS  
EFFECTIVE JANUARY 2025**

|    | 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> |
|    |                                                                                                                                                      |                                                                                                                                                              | Mini-mum                           | Maxi-mum                    |                                 |                                                                                         |                                    |                                                    |                      | 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%<br>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                                           | \$51,700             | 1.00%<br>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                                                                                                                                                     | \$224                              | \$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              | 0.04%<br>9.72%                       |
|    |                                                                                                                                                      |                                                                                                                                                              |                                    |                             |                                 |                                                                                         |                                    |                                                    |                      | 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%<br>6.00%                       |
|    |                                                                                                                                                      |                                                                                                                                                              |                                    |                             |                                 |                                                                                         |                                    |                                                    |                      | 1.90%                                |
| 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                                                           | 4-26                               | Over \$100 in any qtr                              | \$7,000              | 1.50%<br>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                               | \$735 or \$809 <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                     | \$27,200             | 0.64%<br>8.68%                       |
|    |                                                                                                                                                      |                                                                                                                                                              |                                    |                             |                                 |                                                                                         |                                    |                                                    |                      | 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)                                                              | \$42 - \$84                        | \$721 - \$796               | 1/3 wages                       | N/A                                                                                     | Uniform duration 26                | 20 weeks or \$1,500 in any qtr                     | \$26,100             | 0.1%<br>10.0%                        |
|    |                                                                                                                                                      |                                                                                                                                                              |                                    |                             |                                 |                                                                                         |                                    |                                                    |                      | 2.2%                                 |
| 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                     | \$12,500             | 0.10%<br>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%<br>7.40%                       |
|    |                                                                                                                                                      |                                                                                                                                                              |                                    |                             |                                 |                                                                                         |                                    |                                                    |                      | 2.70%                                |
| 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%<br>5.40%                       |
|    |                                                                                                                                                      |                                                                                                                                                              |                                    |                             |                                 |                                                                                         |                                    |                                                    |                      | 2.70%                                |

|    | 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>       |
| 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%<br>8.10%                       |
|    |                                                                                                                                        |                                                                             |                                    |                        |                                                                                          |                                                      |                                    |                                                    |                                             | 2.64%                                |
| HI | 26 x WBA; wages in 2 qtrs                                                                                                              | 1/21 HQW                                                                    | \$5                                | \$835                  | \$150                                                                                    | 26 x WBA                                             | Uniform duration 26                | Any size                                           | \$62,000                                    | 0.00%<br>5.60%                       |
|    |                                                                                                                                        |                                                                             |                                    |                        |                                                                                          |                                                      |                                    |                                                    |                                             | 2.40%                                |
| ID | 1¼ x HQW; minimum \$1,872 in 1 qtr                                                                                                     | 1/26 HQW                                                                    | \$72                               | \$590                  | 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                     | \$55,300                                    | 0.225%<br>5.4%                       |
|    |                                                                                                                                        |                                                                             |                                    |                        |                                                                                          |                                                      |                                    |                                                    |                                             | 1.00%                                |
| IL | \$1,600; \$440 outside HQ                                                                                                              | 47% of claimant's AWW in 2 highest qtrs                                     | \$51 - \$77                        | \$605 - \$827          | 1/2 WBA                                                                                  | Lesser of 26 x WBA (plus DA) or BP wages             | Uniform duration 26                | 20 weeks or \$1,500 in any qtr                     | \$13,916                                    | 0.20%<br>7.850%                      |
|    |                                                                                                                                        |                                                                             |                                    |                        |                                                                                          |                                                      |                                    |                                                    |                                             | 3.41%                                |
| 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%<br>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                           | \$90 - \$108                       | \$602 - \$739          | 25% WBA                                                                                  | Lesser of 1/3 BPW or 16 x WBA                        | 9-16                               | Any wages preceding or current CY                  | \$39,500                                    | 0.00%<br>7.00%                       |
|    |                                                                                                                                        |                                                                             |                                    |                        |                                                                                          |                                                      |                                    |                                                    |                                             | 1.00%                                |
| KS | 30 x WBA; wages in 2 qtrs                                                                                                              | 4.25% HQW                                                                   | \$153                              | \$612                  | 25% WBA                                                                                  | Lesser of 1/3 BPW or 26 x WBA                        | 10-16                              | 20 weeks or \$1,500 in any qtr                     | \$14,000                                    | 0.00%<br>6.65%                       |
|    |                                                                                                                                        |                                                                             |                                    |                        |                                                                                          |                                                      |                                    |                                                    |                                             | 1.75%                                |
| KY | 1½ x HQW; 8 x WBA in last 2 qtrs; at least \$1,500 outside HQ                                                                          | 1.1923% BPW                                                                 | \$39                               | \$694                  | 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                     | \$11,700                                    | 0.30%<br>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                               | \$275                  | Lesser of 1/2 WBA or \$50                                                                | N/A                                                  | 12-20                              | 20 weeks or \$1,500 in any qtr                     | \$7,700                                     | 0.09%<br>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 | \$104 - \$182                      | \$595 - \$1,041        | \$118                                                                                    | Lesser of 1/3 BPW or 26 x WBA                        | 15-26                              | 20 weeks or \$1,500 in any qtr                     | \$12,000                                    | 0.00%<br>5.97%                       |
|    |                                                                                                                                        |                                                                             |                                    |                        |                                                                                          |                                                      |                                    |                                                    |                                             | 2.11%                                |
| 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%<br>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)                | \$1,051 (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                                    | 0.83%<br>12.65%                      |
|    |                                                                                                                                        |                                                                             |                                    |                        |                                                                                          |                                                      |                                    |                                                    |                                             | 2.13%                                |
| MI | Total BPW = 1½ x HQW; wages in at least 2 BP qtrs; at least \$4,097 in HQ; or wages in at least 2 BP qtrs; BPW at least 20 x State AWW | 4.1% HQW + \$12.66 for each dep up to 5                                     | \$167 - \$230                      | \$446                  | WBA reduced by 50¢ for every \$1 earned, and wages plus benefits cannot exceed 1.5 x WBA | Lesser of 43% BPW or 20 x WBA                        | 14-26                              | 20 weeks or \$1,000 in CY                          | \$9,000 or \$9,500 for delinquent employers | 0.06%<br>10.3%                       |
|    |                                                                                                                                        |                                                                             |                                    |                        |                                                                                          |                                                      |                                    |                                                    |                                             | 2.70%                                |

|    | 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>       |
| 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 | \$36                               | \$589 or \$914 <sup>6</sup> | WBA reduced by 50¢ for every \$1 earned                      | Lesser of 1/3 BPW or 26 x WBA                        | 9-26                               | Any size                                           | \$43,000                                         | 0.40%<br>9.30%                       |
|    |                                                                                            |                                                                                             |                                    |                             |                                                              |                                                      |                                    |                                                    |                                                  | IndAvg%                              |
| 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%<br>5.40%                       |
|    |                                                                                            |                                                                                             |                                    |                             |                                                              |                                                      |                                    |                                                    |                                                  | 1.00%                                |
| 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                     | \$9,500                                          | 0.00%<br>5.40%                       |
|    |                                                                                            |                                                                                             |                                    |                             |                                                              |                                                      |                                    |                                                    |                                                  | 2.376%                               |
| 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                                                               | \$217                              | \$732                       | 1/4 WBA                                                      | Weighted schedule of BPW to HQW for # of weeks x WBA | 8-24                               | \$1,000 in current or preceding year               | \$45,100                                         | 0.00%<br>6.12%                       |
|    |                                                                                            |                                                                                             |                                    |                             |                                                              |                                                      |                                    |                                                    |                                                  | IndAvg%                              |
| NE | \$5,297 in BP \$1,850 in HQW and wages in at least one other quarter of \$800              | 1/2 AWW of High Quarter                                                                     | \$70                               | \$564                       | 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%<br>5.40%                       |
|    |                                                                                            |                                                                                             |                                    |                             |                                                              |                                                      |                                    |                                                    |                                                  | 1.25%                                |
| 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                               | \$604                       | 1/3 wages                                                    | Lesser of 1/3 BPW or 26 x WBA                        | 8-26                               | \$225 in any qtr                                   | \$41,800                                         | 0.25%<br>5.40%                       |
|    |                                                                                            |                                                                                             |                                    |                             |                                                              |                                                      |                                    |                                                    |                                                  | 2.95%                                |
| 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%<br>7.00% <sup>7</sup>          |
|    |                                                                                            |                                                                                             |                                    |                             |                                                              |                                                      |                                    |                                                    |                                                  | 2.7%                                 |
| 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                                                                  | \$181 - \$208                      | \$875                       | 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                                | \$43,300                                         | 0.4825%<br>6.2825% <sup>7,8</sup>    |
|    |                                                                                            |                                                                                             |                                    |                             |                                                              |                                                      |                                    |                                                    |                                                  | 2.9825%                              |
| NM | \$2,698 in HQW and wages in at least 1 other qtr                                           | 53.5% of AWW paid in BP qtr in which wages were highest                                     | \$111 - \$161                      | \$598 - \$648               | 1/5 WBA                                                      | Lesser of 60% BPW or 26 x WBA                        | 14-26                              | 20 weeks or \$450 in any qtr                       | \$33,200                                         | 0.33%<br>5.40%                       |
|    |                                                                                            |                                                                                             |                                    |                             |                                                              |                                                      |                                    |                                                    |                                                  | IndAvg%                              |
| NY | 1½ x HQW; \$3,400 in HQ                                                                    | 1/25 to 1/26 HQW                                                                            | \$136                              | \$504                       | Up to 10 hrs of work as long as earnings at or below WBA Max | N/A                                                  | Uniform duration 26                | \$300 in any qtr                                   | \$12,800                                         | 2.025%<br>9.825%                     |
|    |                                                                                            |                                                                                             |                                    |                             |                                                              |                                                      |                                    |                                                    |                                                  | 4.025%                               |
| 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                     | \$32,600                                         | 0.06%<br>5.76%                       |
|    |                                                                                            |                                                                                             |                                    |                             |                                                              |                                                      |                                    |                                                    |                                                  | 1.00%                                |
| 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                               | \$786                       | 60% WBA                                                      | Weighted schedule of BPW to HQW for # of weeks x WBA | 12-26                              | 20 weeks or \$1,500 in any qtr                     | \$45,100                                         | 0.08%<br>9.69%                       |
|    |                                                                                            |                                                                                             |                                    |                             |                                                              |                                                      |                                    |                                                    |                                                  | 1.03%                                |

|    | 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>       |
| OH | 20 weeks employment with wages averaging 27.5% of State AWW; wages in 2qtrs                                            | 1/2 claimant's AWW + DA of \$1-\$210 based on claimant's AWW and number of dep                                                     | \$169                              | \$600 - \$810 | 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%<br>10.1%                       |
|    |                                                                                                                        |                                                                                                                                    |                                    |               |                                |                                                             |                                    |                                                    |                                                   | 2.70%                                |
| 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                               | \$541         | \$100                          | 16 X WBA                                                    | 16                                 | 20 weeks or \$1,500 in any qtr                     | \$28,200                                          | 0.30%<br>9.20%                       |
|    |                                                                                                                        |                                                                                                                                    |                                    |               |                                |                                                             |                                    |                                                    |                                                   | 1.50%                                |
| OR | BPW ≥ \$1,000 and BPW ≥ 1½ x HQW; or 500 hours of employment in BP                                                     | 1.25% BPW                                                                                                                          | \$196                              | \$836         | Greater of 1/3 WBA or \$159.50 | Lesser of 1/3 BPW or 26 x WBA                               | 1-26                               | 18 weeks or \$1,000 in any qtr                     | \$54,300                                          | 0.90%<br>5.40%                       |
|    |                                                                                                                        |                                                                                                                                    |                                    |               |                                |                                                             |                                    |                                                    |                                                   | 2.4%                                 |
| 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%<br>8.95%                       |
|    |                                                                                                                        |                                                                                                                                    |                                    |               |                                |                                                             |                                    |                                                    |                                                   | 3.8220%                              |
| 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                                           | 2.00%<br>5.40%                       |
|    |                                                                                                                        |                                                                                                                                    |                                    |               |                                |                                                             |                                    |                                                    |                                                   | 3.10%                                |
| 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 | \$77 - \$127                       | \$723 - \$903 | 1/2 WBA                        | Lesser of 33% BPW or 26 x WBA                               | 17-26                              | Any size                                           | \$29,800 or \$31,300 for high tax group employers | 0.89%<br>9.49% <sup>7</sup>          |
|    |                                                                                                                        |                                                                                                                                    |                                    |               |                                |                                                             |                                    |                                                    |                                                   | 1.00%                                |
| SC | 1½ x HQW; \$4,455 minimum; \$1,092 in HQ                                                                               | 50% of HQ avg weekly wage                                                                                                          | \$42                               | \$326         | 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%<br>5.40%                       |
|    |                                                                                                                        |                                                                                                                                    |                                    |               |                                |                                                             |                                    |                                                    |                                                   | 1.00%                                |
| SD | \$728 in HQ; 20 x WBA outside HQ                                                                                       | 1/26 HQW                                                                                                                           | \$28                               | \$532         | 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%<br>8.80%                       |
|    |                                                                                                                        |                                                                                                                                    |                                    |               |                                |                                                             |                                    |                                                    |                                                   | 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 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%<br>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                                                   | \$74                               | \$591         | 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                                           | 0.00%<br>6.00%                       |
|    |                                                                                                                        |                                                                                                                                    |                                    |               |                                |                                                             |                                    |                                                    |                                                   | 2.70%                                |
| UT | \$5,300 in BP and 1½ x HQW                                                                                             | 1/26 HQW minus \$5                                                                                                                 | \$45                               | \$777         | 30% WBA                        | 27% BPW                                                     | 10-26                              | Any size                                           | \$48,900                                          | 0.20%<br>7.20%                       |
|    |                                                                                                                        |                                                                                                                                    |                                    |               |                                |                                                             |                                    |                                                    |                                                   | IndAvg%                              |
| VT | 1.4 x HQW and \$3,606 in HQ                                                                                            | Wages in the 2 highest qtrs divided by 45                                                                                          | \$90                               | \$729         | 50% of gross wages             | Lesser of 46% BPW or 26 x WBA                               | 23-26                              | 20 weeks or \$1,500 in any qtr                     | \$14,800                                          | 0.4%<br>5.4% <sup>8</sup>            |
|    |                                                                                                                        |                                                                                                                                    |                                    |               |                                |                                                             |                                    |                                                    |                                                   | 1.00%                                |

|    | 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> |
|    |                                                             |                                                    | Mini-<br>mum                       | Maxi-<br>mum |                                       |                                                              |                                    |                                                    |                      | New Em-<br>ployer Rate <sup>4</sup>  |
| VA | \$3,000 in highest 2 qtrs of BP                             | 1/50 of the 2 highest qtrs.                        | \$60                               | \$378        | \$50                                  | 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%<br>6.20%<br>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                                           | \$31,100             | 0.4%<br>5.40%<br>2.00%               |
| WA | 680 hours; wages in BP or alternate BP                      | 3.85% of avg of high 2 qtrs in BP                  | \$342                              | \$1,079      | 1/4 of wages over \$5                 | Lesser of 1/3 BPW or 26 x WBA                                | 1-26                               | Any size                                           | \$72,800             | 0.00%<br>5.40%<br>IndAvg%            |
| WV | \$2,200 and wages in 2 qtrs                                 | 55% of 1/52 of median wages in worker's wage class | \$24                               | \$662        | WBA                                   | N/A                                                          | Uniform duration 26                | 20 weeks or \$1,500 in any qtr                     | \$9,500              | 1.50%<br>7.50%<br>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%<br>10.7%<br>2.50%              |
| WY | 1.4 x HQW; at least 8% of statewide AAW                     | 4% HQW                                             | \$45                               | \$624        | 50% WBA                               | Lesser of 30% BPW or 26 x WBA                                | 11-26                              | Any size                                           | \$32,400             | 0.14%<br>10.00%<br>IndAvg%           |

This report summarizes key data points from state Unemployment Insurance laws and regulations that are effective as of January 1, 2025. 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. The 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, higher includes dependents' allowance; 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.

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, employment assistance, or employer information is available online at <https://www.careeronestop.org/localhelp/unemploymentbenefits/unemployment-benefits.aspx>. Any comments or corrections may be directed to one of the following OUI staff: Tiffany Agnew at 202-693-2998, and Nazriet Gebremeskel at 202-693-3182.