

CHAPTER 3

MONETARY ENTITLEMENT

IN GENERAL

This chapter deals with the monetary requirements of state UI laws, including work history, benefit amounts, and the length of time during which a worker may receive UI.

Although the states have developed many different ways to determine monetary entitlement to UI, there are also many similarities. This chapter discusses the following:

- The wages and employment needed in a “base period” to qualify.
- The period during which UI may be collected, commonly called the “benefit year.”
- The amount payable for a week of total or partial unemployment.
- Dependents allowances.
- Waiting periods.
- The maximum amount of regular UI which a worker may receive in a benefit year.

While most workers are employed in the state that they live in, many workers regularly commute to a different state to work, work in more than one state, or move to a different state to look for new work when they become unemployed. The law of the state under which the worker claims UI benefits applies as it would for any other worker. Determinations on eligibility, disqualifications, and the amount and duration of benefits are made by the state in which the wages were paid. However, the process by which these workers apply for UI benefits may vary. (For example, the Interstate Benefit Payment Plan provides a method of filing for UI benefits in the state in which a worker has qualifying wages even though the worker is not physically present in that state.)

Although this chapter analyzes monetary factors separately, the relationship between these factors is complex. In comparing state laws, consideration often needs to be given to these relationships.

BASE PERIOD AND BENEFIT YEAR

As stated above, a worker's benefit rights are determined using wages and employment during a period of time called the base period. Benefits may be paid during a period of time called the benefit year. Workers who exhaust their benefits before the end of a benefit year must wait until a new benefit year is established before they can again draw benefits.

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BENEFIT YEARS—The benefit year is a 1-year or 52-week period during which a worker may receive benefits based on a previous period of employment. In all states, the beginning date of the benefit year depends on when a worker first files a “valid claim,” meaning the worker meets minimal wage and employment requirements. In most states, the benefit year begins with the week in which the valid claim is filed. Exceptions are:

TABLE 3-1: WHEN BENEFIT YEAR BEGINS - OTHER THAN THE WEEK A FIRST CLAIM IS FILED	
AR	Benefit year begins with the first day of the quarter in which a claim is first filed. As a result, the benefit “year” ranges from 40 to 52 weeks.
NY	Benefit year consists of 53 weeks beginning with the effective date of a valid claim.

BASE PERIODS—The base period is the time period during which wages earned and/or hours/weeks worked are examined to determine a worker’s monetary entitlement to UI. Almost all states use the first 4 of the last 5 completed calendar quarters preceding the filing of the claim as their base period. (Although Nebraska has no law provisions on this matter, its regulations establish its base period as the first 4 of the last 5 completed calendar quarters.) Massachusetts uses the four completed calendar quarters preceding the first day of the benefit year.

Because base period employment and/or earnings are an imperfect proxy for labor market attachment, there are instances when workers with labor market attachment are ineligible for UI benefits. To address this, some states developed expanded definitions of the base period.

Alternative Base Periods (ABP)—A base period consisting of the first 4 of the last 5 completed calendar quarters results in a lag of up to 6 months between the end of the base period and the date a worker becomes unemployed/files a claim. As a result, the worker’s most recent work history is not used when making an eligibility determination. As a result, several states use an ABP for workers failing to qualify under the regular base period. For example, if the worker fails to qualify using wages and employment in the first 4 of the last 5 completed calendar quarters, then the state will use wages and employment in the last 4 completed calendar quarters.

Extended Base Periods (EBP)—Several states allow workers who have no wages in the current base period to use older wages and employment under certain conditions. These conditions typically involve illness or injury. For example, a worker who was injured on the job and who has collected workers’ compensation benefits may use wages and employment preceding the date of the worker’s injury to establish eligibility. (Note that some state laws may describe these base periods as “alternative” base periods.)

The following table outlines the options in addition to the standard base period that states use.

TABLE 3-2: STATES WITH ALTERNATIVE AND EXTENDED BASE PERIODS			
State	ABP/EBP	State	ABP/EBP
AK	EBP: BP extended up to 4 quarters if claimant was incapable of working during the greater part of a quarter.	AR	EBP: Up to 4 quarters if worker has insufficient wages to establish a claim because of a job-related injury for which the worker received worker’s compensation.
AZ	EBP: Last 4 completed quarters following previous BP when new BY overlaps preceding BY. Also, first 4 of last 5 completed quarters preceding the week a compensable industrial injury began if not qualified under normal base period, if claim is filed within 2 years of beginning of disability.	CT	ABP: Last 4 completed quarters. ----- EBP: Last 4 completed quarters preceding sickness or disability. <u>1/</u>
DC	Last 4 completed quarters.	GA	ABP: Last 4 completed quarters.

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TABLE 3-2: STATES WITH ALTERNATIVE AND EXTENDED BASE PERIODS

State	ABP/EBP	State	ABP/EBP
HI	ABP: Last 4 completed quarters.	ID	EBP: A worker who experienced a temporary total disability may elect a BP of the first 4 of the last 5 completed quarters preceding the disability if the worker filed a claim within 3 years of the disability and no longer than 6 months after the end of the disability.
IL	EBP: BP extended up to 1 year if the claimant received temporary total disability under a workers' compensation act or occupational diseases act.	IN	EBP: Up to 4 quarters preceding the last day the worker was able to work.
IA	EBP: BP extended 3 or more quarters if the worker received workers' compensation or weekly indemnity insurance benefits for 3 or more quarters.	KS	EBP: Last 4 completed quarters preceding the date of qualifying injury.
KY	EBP: BP extended up to 4 quarters, if a worker due to job-related injury <u>or</u> if a worker who has received workers' compensation files a UI claim within 4 weeks after having received workers' compensation.	ME	EBP: BP extended up to 4 quarters if 1 quarter has been used in a previous determination, extend the BY up to 1 week if there would otherwise be overlapping of the same quarter in 2 consecutive BPs.
MA	EBP: BP extended to 52 weeks if claimant received compensation for temporary total disability under a workers' compensation law for more than 7 weeks in BP. ----- ABP: Last 3 quarters, plus any weeks of work in quarter in which claim is filed. (Worker may also elect to use this ABP if it results in a 10% or more increase in WBA.)	MI	ABP: Last 4 completed quarters if individual fails to meet qualifying wage requirements.
MN	EBP: Up to 4 quarters depending on length of time a worker received compensation for temporary disability under a workers' compensation law. ----- ABP: Last 4 completed calendar quarters. <u>1/</u>	MT	EBP: Up to 4 quarters preceding the disability if the claim was filed within 24 months from the date of the worker's disability.
NV	EBP: Last 4 quarters preceding BY if 1 quarter has been used in a previous determination, extend the BY up to 1 week if there would otherwise be overlapping of the same quarter in 2 consecutive BPs.	NH	ABP: Last 4 completed quarters.
NJ	ABP: BP may be one of two alternatives: (1) last 4 completed quarters or (2) last 3 completed quarters, plus any weeks of work in quarter in which claim is filed.	NM	ABP: Last 4 completed quarters.
NY	ABP: Last 4 completed quarters.	NC	EBP: Up to 4 quarters, if worker has insufficient wages to establish a claim because of a job related injury for which the worker received workers' compensation. ----- ABP: Last 4 completed quarters.
OH	ABP: Last 4 completed quarters.	OK	EBP: 4 quarters prior to regular base period. ----- ABP: Last 4 completed quarters. (Not applicable in any calendar year in which trust fund balance is below a certain level.)
OR	EBP: BP extended up to 4 quarters if the worker is disabled for the majority of a quarter. If the worker received worker's compensation, the base year can be extended up to 4 quarters preceding the illness or injury.	PA	EBP: Last 4 completed quarters immediately preceding the date of the injury if the worker was eligible for workers' compensation during the worker's current BP.

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TABLE 3-2: STATES WITH ALTERNATIVE AND EXTENDED BASE PERIODS

State	ABP/EBP	State	ABP/EBP
RI	EBP: Worker who received workers' compensation and has requested reinstatement to a previous position that no longer exists is eligible to have base period determined as of the date of the work related injury. ----- ABP: Last completed quarters.	SD	EBP: Worker who received temporary total disability payments under a workers' compensation law may use a BP of the first 4 of the last 5 completed quarters preceding the disability, if a claim is filed within 24 months of the date the disability was incurred.
TX	EBP: If an initial claim is filed within 24 months from the date a workers' illness or injury began or occurred, the BP will be the first 4 of the last 5 completed quarters preceding the illness or injury.	VA	ABP: Last 4 completed quarters.
VT	ABP: One of two alternatives: (1) last 4 quarters or, if still ineligible, (2) last 3 quarters plus any weeks of work in quarter in which claim is filed.	WA	ABP: Last 4 completed quarters.
WI	ABP: Last 4 completed quarters.	WY	EBP: A worker who experienced a temporary total disability under Workers' Compensation may elect a BP of the last 4 completed quarters preceding the date of injury if the worker filed a claim within 3 years of the date of injury and no longer than 60 days after notice of the end of the disability.
<p><u>1/</u> In <u>MN</u>, ABP can be used only 30 calendar days or more after the end of the last completed quarter, when a wage detail report has been, or should have been, filed for that quarter, and may not include wage credits upon which a prior benefit year was established.</p>			

QUALIFYING WAGES OR EMPLOYMENT

All states require a worker to have earned a certain amount of wages or to have worked for a certain period of time (or both) within the base period to be monetarily eligible to receive any UI benefits. Most workers qualify for benefits based on employment and wages in a single state. However, some workers who work in more than one state will not have sufficient employment and wages in any single state to establish monetary eligibility, or would be eligible for a small weekly benefit amount. Since 1971, workers with employment and wages in more than one state can elect to file a claim combining employment and wages earned in all states into a claim filed under a single state's law. The "paying state" for a combined wage claim combines all base period employment and wages earned under its law with employment and wages transferred from other states to determine the worker's monetary eligibility under its law. For example, if the worker has earned wages in Illinois and Indiana, the worker may elect to file a combined wage claim using Illinois' law if the claim is filed in Illinois. Because of the potential of subsequently establishing more than one benefit year in more than one state, federal regulations stipulate that employment and wages transferred from one state to a second state for use in establishing a combined wage claim in that second "paying" state cannot be used twice to establish monetary eligibility. The methods that states use to determine monetary eligibility vary greatly, as described below.

Multiple of High-Quarter Wages—Under this method, workers must earn a certain dollar amount in the quarter with the highest earnings of their base period. Workers must also earn total base-period wages that are a multiple—typically 1.5 of the high quarter wages. For example, if a worker earns \$5,000 in the high quarter, the worker must earn another \$2,500 in the rest of the base period. States require earnings in more than one quarter to minimize the likelihood that workers with high earnings in only one quarter receive benefits. Although monetarily eligible, those workers wouldn't be substantially attached to the labor market.

Multiple of Weekly Benefit Amount—Under this method, the state first computes the worker's weekly benefit amount. The worker must have earned a multiple—often 40—of this amount during the base period. For example, if a worker's weekly benefit amount equals \$100, then the worker will need base period earnings of 40 times \$100—or \$4,000—before any UI would be paid. Most states also require wages in at least two quarters. Some states have weighted schedules that require varying multiples for varying weekly benefits.

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Flat Qualifying Amount—States using this method require a certain dollar amount of total wages to be earned during the base period. This method is used by most states with an annual-wage requirement for determining the weekly benefit and by some states with a high-quarter-wage/weekly benefit requirement.

Weeks/Hours of Employment—Under this method, the worker must have worked a certain number of weeks/hours at a certain weekly/hourly wage.

The following table provides information on the qualifying formulas used by the states and the minimum wages needed to qualify for UI in each state.

TABLE 3-3: BASE PERIOD WAGE AND EMPLOYMENT REQUIREMENTS FOR BENEFITS			
State	Qualifying Formula: Wages or Employment	Minimum Wages Needed To Qualify:	
		High Quarter	Base Period
AL	1½ x HQW in BP and qualifies for at least the minimum WBA.	>\$1,157	>\$2,214
AK	Flat amount; wages in 2 quarters of BP		\$1,000
AZ	1½ x HQW in BP and \$1,500 in one quarter; alternative flat-amount requirement: wages in 2 quarters of BP, wages in 1 quarter sufficient to qualify for the maximum WBA and total BP wages equal to or greater than the taxable wage base (\$7,000).	\$1,500	\$2,250
AR	27 x WBA in BP; wages in 2 quarters of BP		\$1,971
CA	Either \$1,300 in HQ or \$900 in HQ with BP wages equal to 1¼ x HQ.	\$900	\$1,125
CO	40 x WBA or \$2,500 in BP, whichever is greater.	\$1,084 (in 2 HQs)	\$2,500
CT	40 x WBA in BP.		\$780 (in 2 HQs)
DE	36 x WBA in BP; if insufficient BP wages, but (36 x WBA) – BP wages ≤ 180, eligible for reduced WBA.		\$920 (in 2 HQs)
DC	1½ x HQW in BP, or within \$70; \$1,300 in 1 quarter, at least \$1,950 in 2 quarters.	\$1,300	\$1,950
FL	1½ x HQW in BP; minimum of \$3,400 in BP; wages in 2 quarters of BP	\$2,267	\$3,400
GA	1½ x HQW in BP; alternative: 40 x WBA in BP; wages in 2 quarters of BP.	\$1,232	\$1,848 (in 2 HQs)
HI	26 x WBA in BP; wages in 2 quarters.		\$130
ID	1¼ x HQW in BP; minimum HQ wages, determined on July 1, must equal 50% of state minimum wage multiplied by 520 hours.	\$1,508	\$1,885
IL	Flat amount (\$1,600). \$440 in quarter outside HQ.		\$1,600
IN	1¼ x HQW totaling at least \$1650 in last 2 quarters of BP and not less than \$2,750 in BP.	\$1,000	\$2,750
IA	1¼ x HQW in BP and HQW 3 ½% of the statewide AAW; and 1¼% statewide AAW in another quarter.	\$1,190	\$1,790
KS	30 x WBA in BP; wages in 2 quarters of BP	\$2,377	\$3,030
KY	1½ x HQW in BP and 8 x WBA in last 2 quarters of BP with \$750 outside HQ.	\$1,963	\$2,944
LA	1½ x HQW in BP.	\$800	\$1,200
ME	2 x AWW in each of 2 different quarters with total wages of 6 x AWW in BP.	\$1,276 (in each of 2 Qs)	\$3,828

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TABLE 3-3: BASE PERIOD WAGE AND EMPLOYMENT REQUIREMENTS FOR BENEFITS

State	Qualifying Formula: Wages or Employment	Minimum Wages Needed To Qualify:	
		High Quarter	Base Period
MD	1½ x HQW in BP; If doesn't meet qualifying requirement for WBA computed on HQW but does for next lower bracket, eligible for lower WBA, step down of 6 brackets; the multiple (1½) is not applied to the worker's HQW, but the qualifying amount, shown in a schedule, is computed at the upper limit of each wage bracket (assuming a normal interval at the maximum benefit amount).	>\$576	\$900
MA	30 x WBA in BP; \$3,000 minimum.		\$3,000
MI	1½ x HQW in BP; or BP wages equal to 20 times the state AWW and wages in 2 quarters.	\$2,757	\$4,136
MN	\$1,000 in HQ and \$250 outside of HQ.	\$1,000	\$1,250
MS	40 x WBA in BP, 26 x minimum WBA in HQ; wages in 2 quarters	\$780	\$1,200
MO	1½ x HQW in BP and \$1,500 in one quarter; or wages in 2 quarters and BP wages of 1½ x maximum taxable wage base for that year.	\$1,500	\$2,250
MT	1½ x HQW in BP with total BP wages equal to or greater than 7% of the AAW; or 50% of AAW.	\$1,392	\$2,087 (in 2 Qs)
NE	\$800 in each of 2 quarters; \$2,651 in BP, \$800 in HQ	\$800	\$2,651
NV	1½ x HQW in BP or wages in 3 of the 4 quarters in the BP.	\$400	\$600
NH	\$1,400 in each of 2 quarters.	\$1,400	\$2,800
NJ	20 weeks at 20 x minimum wage in BP; or 1,000 times the state minimum hourly wage. (\$6.15/hr state minimum wage.)		\$2,860
NM	Wages in 2 quarters.	\$1,604	
NY	1½ x HQW in BP, wages in 2 quarters.	\$1,600	\$2,400
NC	6 x AWW in BP; wages in 2 quarters, \$1,600 in HQ	\$1,066	\$4,291
ND	1½ x HQW in BP; wages in 2 quarters	\$1,984	\$2,975
OH	20 weeks, with wages averaging 27½% of the state AWW in BP; wages in 4 quarters		\$4,120
OK	1½ x HQW in BP, \$1,500 in BP; alternative flat-amount requirement \$13,600 in BP (100% state taxable wage base).	\$1,000	\$1,500
OR	1½ x HQW in BP, \$1000 in BP; alternative flat-amount requirement 500 hours of employment in the BP.	\$667	\$1,000
PA	16 credit weeks. At least 20% BP wages out of HQ (see table in law).	\$800	\$1,320
PR	40 x WBA in BP; wages in 2 quarters; if fail to meet qualifying requirement for WBA computed on HQW but do meet qualifying requirement for next lower bracket, eligible for lower WBA, unlimited stepdown provision. PR has a flat qualifying requirement for agricultural workers.	\$77	\$280
RI	1½ x HQW in BP; or 200 x minimum hourly wage in 1 quarter and BP wages at least 400 x the minimum hourly wage; or in the alternative, 1200 x minimum hourly wage in BP	\$1,480	\$2,960
SC	1½ x HQW in BP (minimum \$540 HQW and \$900 BPW).	\$540	\$900
SD	\$728 in HQ, 20 x WBA must be outside high quarter.	\$728	\$1,288
TN	40 x WBA in BP. Lesser of 6 x WBA or \$900 outside HQ.	>\$780	>\$1,560
TX	37 x WBA in BP; wages in 2 quarters	\$1,413	\$2,091
UT	1½ x HQW in BP or 20 weeks of insured work with 5% of the monetary BP wage requirement (8% of state average fiscal year wages in BP, rounded to the higher \$100) in each week.	\$1,933	\$2,900

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TABLE 3-3: BASE PERIOD WAGE AND EMPLOYMENT REQUIREMENTS FOR BENEFITS

State	Qualifying Formula: Wages or Employment	Minimum Wages Needed To Qualify:	
		High Quarter	Base Period
VT	1.4 x HQW and \$1,981 in HQ (HQ wages will be adjusted by a percentage increase equal to the percentage increase in the state minimum wage for the prior year).	\$1,981	\$2,773
VA	\$2,700 in 2 high quarters.		\$2,700 (in 2 HQs)
VI	1½ x HQW in BP; alternative flat-amount requirement \$858 in HQ and 39 x WBA in BP.	\$858	\$1,287
WA	680 hours in BP.		
WV	Flat amount; wages in 2 quarters		\$2,200
WI	30 x WBA in BP. 4 x WBA outside HQ.	\$1,325	\$1,590
WY	1.4 x HQW in BP. (BPW must be ≥8% statewide average annual wage rounded down to lowest \$50.)	\$2,072	\$2,900

GENERAL NOTE: Additional monetary requirements in some state laws result in minimum high quarter and/or base period wages that are higher than what the qualifying formula alone would require.

QUALIFYING FOR A SECOND BENEFIT YEAR

Since the standard base period established by the states' laws results in a significant lag between the end of the base period and the establishment of a benefit year, a worker could conceivably use lag-period wages and employment to qualify for 2 consecutive benefit years during one long unemployment spell (after benefits are exhausted and the first benefit year ended). As a result, all states require workers to earn wages after the beginning of the first benefit year. In many states, the amount a worker must earn is a multiple (from 3 to 10) of the weekly benefit amount. A few states require a worker to earn wages sufficient to meet the minimum qualifying requirement. In addition, some states specify that the wages needed to requalify must be earned in covered employment.

TABLE 3-4: WAGES NEEDED TO ESTABLISH NEW BENEFIT YEAR (AMOUNT TIMES WBA UNLESS INDICATED)

State	Subsequent To Beginning Of Preceding Benefit Year	Subsequent To Date Of Last Valid Claim	Other	Wages Must Be In Insured Work	State	Subsequent To Beginning Of Preceding Benefit Year	Subsequent To Date Of Last Valid Claim	Other	Wages Must Be In Insured Work
AL	8			X	AK	8			
AZ	8				AR	3			X
CA			Equivalent qualifying wages as in preceding BY		CO	\$2,000			
CT	5 or \$300, whichever is greater			X	DE		10		X
DC	10				FL	3			
GA	10			X	HI	5			X
ID	5½; wages must be in bona fide work				IL	3			
IN	8			X	IA	\$250			X

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TABLE 3-4: WAGES NEEDED TO ESTABLISH NEW BENEFIT YEAR (AMOUNT TIMES WBA UNLESS INDICATED)

State	Subsequent To Beginning Of Preceding Benefit Year	Subsequent To Date Of Last Valid Claim	Other	Wages Must Be In Insured Work	State	Subsequent To Beginning Of Preceding Benefit Year	Subsequent To Date Of Last Valid Claim	Other	Wages Must Be In Insured Work
KS	8			X	KY			8; last 2 quarters of BP	
LA	6; or 3/13th of HQW, whichever is lesser			X	ME	8			X
MD	10			X	MA	3			
MI <u>1/</u>					MN	8			X
MS	8			X	MO		5; 10 x WBA in non-covered work		X
MT	6; or 3/13th of HQW, whichever is lesser			X	NE			Wages in insured work at least 6 x WBA	X
NV	3				NH	\$700 during or subsequent to benefit year			X
NJ	4 weeks of employment and at least 6 x WBA in wages				NM	5			
NY	5				NC	10			X
ND		10 <u>2/</u>		X	OH	3 x AWW and covered employment in 6 weeks			X
OK	10			X	OR	6			X
PA	6				PR	3; for at least one CQ; but not < \$50			X
RI	80 x the minimum hourly wage			X	SC	8			Insured work; must be with a single employer
SD	4			X	TN	5			X
TX	6				UT	6			X
VT	4			X	VA	30 days work or 240 hours			
VI	6				WA	6			
WV	8			X	WI	8			X
WY	8				<u>1/</u> In <u>MI</u> , No additional requirement since the lag period, if any, between BP and BY is too short to qualify for a second BY. <u>2/</u> In <u>ND</u> , Does not apply to employment by a partnership, corporation, or limited liability company if, at the time claim is filed, ownership interest has been ceded.				

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WEEKLY BENEFIT AMOUNT

After determining if a worker has sufficient wages and/or employment to qualify for UI benefits, it is necessary to determine what the weekly benefit amount - the amount payable for a week of total unemployment - will be. As previously mentioned, UI is intended to provide partial wage replacement. For this reason, all workers do not receive the same benefit amount. States replace, on average, 50% of workers' lost wages up to a certain limit (usually the average weekly wage in the state). As a result, states tend to replace a higher percentage of low wage workers income than they do for high wage workers. Several states provide dependents allowances. All states round weekly benefits to an even dollar amount.

States determine eligibility for UI on the basis of the calendar week (Sunday through the following Saturday.) In many states, the claim week is adjusted to coincide with the employer's payroll week when a worker files a benefit claim for partial unemployment.

METHODS OF COMPUTING WEEKLY BENEFITS

As with qualifying wages, states utilize a variety of methods to determine a worker's weekly benefit amount.

High-Quarter Method—More than half the states determine the weekly benefit amount by using the base period quarter in which wages were highest. This quarter is viewed as the period most nearly reflecting full-time work for the worker. By dividing this amount by 13 - the number of weeks in a calendar quarter - the average weekly wage is calculated. Based on the percentage of the weekly wage the state intends to replace, the weekly wage is divided and the weekly benefit amount is calculated. For example, a worker who earns \$2,600 in the high quarter has an average weekly wage of \$200 a week (\$2,600 divided by 13). If the state replaces $\frac{1}{2}$ of the average weekly earnings, the weekly benefit amount is \$100. To simplify the calculations, states determine the "overall" multiple of the high-quarter wages to determine the weekly benefit amount. In the above example, it would be $\frac{1}{26}$ ($\frac{1}{13}$ times $\frac{1}{2}$). (Note that this type of formula is used by all states using a multiple of high-quarter wages to establish a benefit year.) $\frac{1}{26}$ is the most common multiple used by states.

Since even the quarter of highest earnings may include some unemployment, some states use a fraction generating a higher weekly benefit (e.g., $\frac{1}{23}$). Some states use a weighted schedule, which gives a greater proportion of the high-quarter wages to lower-paid workers than to those earning more. In these states, the maximum fraction varies from $\frac{1}{11}$ to $\frac{1}{26}$ while the minimum varies from $\frac{1}{23}$ to $\frac{1}{33}$.

Multi-Quarter Method—Under this method, the weekly benefit amount is calculated as a multiple of the total or average quarterly wages paid in more than one quarter. This approach is viewed as being more likely to reflect a worker's usual full-time employment pattern since it surveys a greater period of time rather than just focusing on the quarter with highest earnings.

Annual-Wage Method—Several states compute the weekly benefit as a percentage of annual wages in the base period. This approach reflects the view that annual wages determine the worker's standard of living. Most states use a weighted schedule which gives a larger proportion of annual wages to the lower-paid workers to determine their weekly benefit amount.

Average-Weekly-Wage Formula—Several states compute the weekly benefit as a percentage of the worker's average weekly wages in the base period.

The following table provides information on how states calculate weekly benefit amounts, what the minimum and maximum weekly benefit amounts are in each state, and the wages required in order to be eligible for the weekly benefit amounts.

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TABLE 3-5: WEEKLY BENEFIT AMOUNTS

State	Method Of Calculating & Formula	Rounding to	Weekly Benefit Amount		Minimum wages required for maximum WBA	
			Minimum <u>1/</u>	Maximum <u>1/</u>	High quarter	Base period
AL	MQ 1/26 of average wages in 2 high quarters	Higher \$	\$45	\$235	N/A	\$12,170 in 2 quarters
AK	AW 0.9% - 4.4% BP wages (See table in law.) + DA	Nearest \$	\$44 - \$68	\$248 - \$320	N/A	\$26,750
AZ	HQ 1/25	Nearest \$	\$60	\$240	\$5,988	\$8,981
AR	HQ 1/26	Lower \$	\$73	\$409	\$10,634	\$11,043
CA	HQ 1/23-1/26 (If HQ wages < \$1,833, see table in law; otherwise, 1/26 HQ wages.)	Higher \$	\$40	\$450	\$11,675	\$14,594
CO	HQ/WW Higher of: (1) 60% of 1/26 of 2 highest consecutive quarters, capped by 50% of average weekly earnings (low formula); or (2) 50% of 1/52 BP earnings, capped by 55% of avg. weekly earnings (high formula)	Lower \$	\$25	\$413 (low formula) \$455 (high formula)	\$8,949 (low formula) Not applicable (high formula)	\$17,897 in 2 quarters (low formula) \$47,320 (high formula)
CT	MQ/HQ 1/26 wages in 2 HQs + DA; for construction workers, 1/26 of HQ wages + DA	Lower \$	\$15 - \$30	\$501 - \$576	\$13,026 in 2 quarters	\$20,040
DE	MQ 1/46 of wages earned in highest 2 quarters	Lower \$	\$20	\$330	N/A	\$15,180 in 2 quarters
DC	HQ 1/26	Lower \$	\$50	\$359	\$9,334	\$14,001
FL	HQ 1/26	Lower \$	\$32	\$275	\$7,150	\$10,725
GA	MQ 1/42 wages in 2 HQs; computed as 1/21 of HQ wages when alternative qualifying wages are used	Lower \$	\$44	\$320	N/A	\$13,440 in 2 quarters
HI	HQ 1/21	Higher \$	\$5	\$523	\$10,963	\$13,598
ID	HQ 1/26	Lower \$	\$58	\$364	\$9,464	\$11,830
IL	MQ 47% of the claimant's wages in highest 2 quarters divided by 26 + DA	Higher \$	\$51 - \$70	\$369 - \$511	N/A	\$20,345 in 2 quarters
IN	HQ 5% of the first \$2,000 in HQ wage credits and 4 % of the remaining HQ wage credits	Lower \$	\$50	\$390	\$9,250	\$11,563
IA	HQ 1/19 (4 or more dependents) - 1/23 (no dependents)	Lower \$	\$51 - \$62	\$347 - \$426	\$7,981	\$9,977
KS	HQ 4.25%	Lower \$	\$101	\$407	\$9,577	\$12,210
KY	AW 1.3078% BP wages	Nearest \$	\$39	\$415	N/A	\$31,695
LA	MQ 1/25 of the average wages in 4 quarters of BP	Lower \$	\$10	\$258	N/A	\$25,800
ME	MQ 1/22 average 2 HQ wages + DA. (see table in law)	Lower \$	\$57 - \$85	\$331 - \$496	N/A	\$14,564 in 2 quarters
MD	HQ 1/24 + DA	Higher \$	\$25 - \$65	\$380; same with or without DA	>\$9,096	\$13,680
MA	MQ 50% of 1/26 of total wages in 2 HQs up to 57.5% of state AWW	Lower \$	\$32 - \$48	\$600 - \$900	N/A	\$31,200 in 2 high quarters
MI	HQ 4.1% + DA	Lower \$	\$113- \$143	\$362	\$8,830	\$13,245

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TABLE 3-5: WEEKLY BENEFIT AMOUNTS

State	Method Of Calculating & Formula	Rounding to	Weekly Benefit Amount		Minimum wages required for maximum WBA	
			Minimum <u>1/</u>	Maximum <u>1/</u>	High quarter	Base period
MN	HQ/WW The higher of 50% of 1/52 BP wages up to 66 $\frac{2}{3}$ % of the state AWW, or 50% of 1/13 HQ up to 43% of the state's AWW	Lower \$	\$38	\$351 (based on HQW) \$538 (based on BPW)	\$9,126 (based on HQW) Not applicable (based on BPW)	\$9,376 (based on HQW) \$55,952 (based on BPW)
MS	HQ 1/26	Lower \$	\$30	\$210	\$5,460	\$8,400
MO	MQ 4.0% of the average of the 2 HQs	Lower \$	\$35	\$320	N/A	\$16,000 in 2 quarters
MT	AW/MQ 1.0% BP wages or 1.9% of wages in highest 2 quarters.	Lower \$	\$114	\$386	N/A	\$20,316 in 2 quarters
NE	HQ 1/26	Lower \$	\$30	\$298	\$7,748	\$8,548
NV	HQ 1/25	Lower \$	\$16	\$362	\$9,050	\$13,575
NH	AW 1.0% - 1.1% BP wages (see table in law)	Nearest \$	\$32	\$427	N/A	\$41,500
NJ	WW 60% (base weeks' wages/ number of base weeks) + DA.	Lower \$	\$85 - \$97	\$560; same with/without DA	N/A	\$18,667 in 20 weeks
NM	HQ 53 $\frac{1}{2}$ % of AWW in HQ + DA; wages in 2 quarters of BP	Lower \$	\$66 - \$99	\$355 - \$455	\$8,626	\$8,627
NY	HQ 1/26; 1/25 if HQW less than \$3,575.	Nearest \$	\$40	\$405	\$10,517	\$15,776
NC	HQ 1/26	Lower \$	\$41	\$476	\$12,376	\$12,377
ND	MQ 1/65 of (total wages earned in highest 2 quarters and $\frac{1}{2}$ of total wages in third highest quarter).	Lower \$	\$43	\$385	N/A	\$25,025
OH	WW 50% (wages in qualified weeks in BP / number of such weeks) + DA	Lower \$	\$103	\$365 - \$493	N/A	\$14,600 in 20 weeks
OK	HQ 1/23	Lower \$	\$16	\$392	\$9,016	\$13,524
OR	AW 1.25% BP wages	Lower \$	\$108	\$463	N/A	\$37,040
PA	HQ 1/23 - 1/25 + DA (see table in law)	Lower \$	\$35 - \$43	\$539 - \$547	\$13,413	\$21,480
PR	HQ 1/11 - 1/26	Lower \$	\$7	\$133	\$3,458	\$5,320
RI	HQ 4.62% + DA	Lower \$	\$68 - \$118	\$513 - \$641	\$11,104	N/A
SC	HQ 1/26	Lower \$	\$20	\$326	\$8,476	\$12,714
SD	HQ 1/26	Lower \$	\$28	\$285	\$7,410	\$13,110
TN	MQ 1/26 of average of 2 HQs (see table in law)	Lower \$	\$30	\$275	N/A	>\$14,300 in 2 quarters
TX	HQ 1/25	Nearest \$	\$57	\$378	\$9,438	\$13,968
UT	HQ 1/26	Lower \$	\$26	\$427	\$11,102	\$16,653
VT	MQ Wages in the 2 highest quarters divided by 45	Lower \$	\$61	\$409	N/A	\$18,405 in 2 quarters
VA	MQ 1/50 2 HQs (see table in law)	Higher \$	\$54	\$363	N/A	>\$18,150 in 2 quarters

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TABLE 3-5: WEEKLY BENEFIT AMOUNTS

State	Method Of Calculating & Formula	Rounding to	Weekly Benefit Amount		Minimum wages required for maximum WBA	
			Minimum ^{1/}	Maximum ^{1/}	High quarter	Base period
VI	HQ 1/26	Lower \$	\$33	\$454	\$11,804	\$17,706
WA	MQ 3.85% of average of 2 HQs	Lower \$	\$122	\$515	N/A	\$26,754
WV	AW 55% of 1/52 of median wages in worker's wage class. (see table in law)	Lower \$	\$24	\$408	N/A	\$38,500
WI	HQ 4.0%	Lower \$	\$53	\$355	\$8,875	\$10,650
WY	HQ 4.0%	Lower \$	\$28	\$387	\$9,675	\$13,545

KEY: HQ = High Quarter Formula MQ = Multi-Quarter Formula AW = Annual Wage Formula WW = Average Weekly Wage Formula
DA = Dependents Allowances

GENERAL NOTE: Since the high quarter and base period wage requirements for the minimum weekly benefit amount are the same as the wage and employment requirements to qualify for benefits, they are not repeated in this table. (See "Wage and Employment Requirements for Benefits" table.) Additionally, in states where the benefit entitlement is calculated using multi-quarter, annual wage, or average weekly wage formulas the high quarter cell is shown as N/A as no specific level of wages is required to exist in the high quarter pursuant to state law.

^{1/} When 2 WBAs are listed, higher figure includes dependents' allowance. Higher figure for minimum and maximum WBAs includes DA for maximum number of dependents.

AUTOMATIC ADJUSTMENTS TO WEEKLY BENEFIT AMOUNTS

In those states where UI is intended to replace a specific percent of wages up to a fixed percent of the state's average weekly wage, the calculation of benefit entitlement is determined by the state's average weekly wage. Because wages increase, states recalculate the average weekly wage periodically to update the benefits schedule and continue to replace the desired percentage of a worker's lost wages. The maximum weekly benefit amount is usually more than 50 percent of the average weekly wage in covered employment within the state during a recent 1-year period. In most states, the minimum weekly benefit is an amount specified in the law. However, some states' laws link the minimum weekly benefit amount with their average weekly wage as well. The following table includes states with automatic adjustment to benefits amounts.

TABLE 3-6: STATES WITH AUTOMATIC ADJUSTMENT TO BENEFITS AMOUNTS

State	Method Of Computation					Percentage Of State AWW		Effective Date Of New Amounts
	Annually As % Of AWW In Covered Employment In:			Semiannually As % Of AWW In Covered Employment In:				
	Preceding CY	12 Months Ending March 31	12 Months Ending June 30	12 Months Ending 6 Months Before Effective Date	All Industries In State	Maximum	Minimum	
AR	X					66 2/3% (high formula)	12% (low formula)	July 1
CO					X	55%		July 1
CT			X			60%; based on AWW of production and related workers (May not be increased by more than \$18 in any year)		1 st Sunday in Oct.
DC		X				66 2/3%		Jan. 1
HI			X			75%		Jan. 1

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TABLE 3-6: STATES WITH AUTOMATIC ADJUSTMENT TO BENEFITS AMOUNTS

State	Method Of Computation					Percentage Of State AWW		Effective Date Of New Amounts
	Annually As % Of AWW In Covered Employment In:			Semiannually As % Of AWW In Covered Employment In:		Maximum	Minimum	
	Preceding CY	12 Months Ending March 31	12 Months Ending June 30	12 Months Ending 6 Months Before Effective Date	All Industries In State			
ID	X					Percentage varies (52% - 60%) depending upon the base tax rate in a given year		Jan. 1
IL	X					49½%; for claimants with dependents, maximum is limited to 66⅔% of state's AWW, which is based on percentage changes from year to year (Maximum for claimants with dependents is limited to 65½% of state's AWW)		Jan. 1
IA	X					53%; for claimants with no dependents. For claimants with dependents, ranges from 55% to 65%.		1 st Sunday in July
KS	X					60%	25% of max WBA	July 1
KY	X					62%; cannot increase in any year when tax schedule increases from previous year (Year-to-year increases limited depending on fund balance)		July 1
LA		X				66⅔%		Sept. 1
ME	X					52%		June 1
MA		X				57½%		1 st Sunday in Oct.
MN	X					Higher of 50% of the worker's AWW in the BP to a maximum of 66⅔% of the state AWW; or 50% of the worker's AWW during the HQ to a maximum of 43% of the state AWW		Last Sunday in October
MT	X					67 ½%	20	July 1
NV	X					50%		July 1
NJ	X					56⅔%		Jan. 1
NM			X			53 ½%	10	1 st Sunday in Jan.
NC	X					66⅔%		August 1
ND	X					62%; 65% of state AWW if trust fund reserves on Oct. 1 are equal to or greater than the required amount and the state's average contribution rate is below the nationwide average for the preceding year		1 st Sunday in July
OH			X			Percentage used is not specified by law		1 st Sunday in Jan.

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TABLE 3-6: STATES WITH AUTOMATIC ADJUSTMENT TO BENEFITS AMOUNTS

State	Method Of Computation					Percentage Of State AWW		Effective Date Of New Amounts
	Annually As % Of AWW In Covered Employment In:			Semiannually As % Of AWW In Covered Employment In:		Maximum	Minimum	
	Preceding CY	12 Months Ending March 31	12 Months Ending June 30	12 Months Ending 6 Months Before Effective Date	All Industries In State			
OK	X					The greater of \$197 or 60%, 57.7%, 55%, 52½% or 50% of state AWW of the second preceding CY, depending on the condition of the fund		July 1
OR	X					64%	15	Week of July 4
PA			X			66⅔%		Jan. 1
PR	X					50%		July 1
RI	X					67%		July 1
SC	X					66⅔%		July 1
SD	X					50%		July 1
TX	X					47.6%	7.6%	Oct. 1
UT			X			62½%		Jan. 1
VT	X					Percentage not specified by law		1 st Sunday in July
VI			X			50%		Jan. 1
WA	X					70%	15	1 st Sunday in July
WV	X					66⅔%		July 1
WI				X		66⅔% of the average wages per average week	15% of maximum rate	Jan. 1 & July 1
WY	X					55%	4	1 st Sunday in July

WAITING PERIOD

Workers who are otherwise eligible for benefits must first serve a waiting period in most states. In most states, the waiting-period requirement for weeks of partial unemployment is the same as for weeks of total unemployment. The waiting period is served in or with respect to a particular benefit year. Special provisions may exist for successive benefit years. (When a worker, after intervening employment, has an additional spell of unemployment that continues beyond the end of the first benefit year, the worker may not have to serve another waiting week if he is monetarily eligible for benefits in the second year.)

TABLE 3-7: STATES WITH INITIAL WAITING PERIOD (IN WEEKS)

State	Total Unemployment	Partial Unemployment	In New Benefit Year	State	Total Unemployment	Partial Unemployment	In New Benefit Year
AK	1	1		AZ	1	1	

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TABLE 3-7: STATES WITH INITIAL WAITING PERIOD (IN WEEKS)

State	Total Unemployment	Partial Unemployment	In New Benefit Year	State	Total Unemployment	Partial Unemployment	In New Benefit Year
AR	1	1	1	CA	1; Waiting period may be suspended by the Governor if compliance would prevent, hinder or delay the mitigation of the effects of any state-of-war emergency or state of emergency.		Not to interrupt consecutive weeks of benefits. Waiting period must be served if, later in the new benefit year, for one or more weeks, there is an interruption of UI payments. May be served in last week of old year.
CO	1	1		DC	1	1	
FL	1	1		HI	1	1	
ID	1	1		IL	1	1	May be served in last week of old BY.
IN	1	1		KS	1; Waived for claimants who become unemployed due to employer terminating business operations within the state, declaring bankruptcy, or initiating a workforce reduction pursuant to the Federal WARN Act. Becomes compensable upon completion of 3 weeks of unemployment consecutive to such waiting week.		1
LA	1	1		ME	1	1	1
MA	1	1		MN	1; Waiting period will not apply if the claimant would have been eligible for disaster benefits, but for the claimant's establishment of a claim.		
MS	1; Waiting period shall be waived if the President of the United States declares a major disaster.		1	MO	1; Becomes compensable in 2008, but only when the remaining balance on the claim is ≤ compensable amount for the waiting week.		
MT	1	1	1	NE	1	1	
NM	1	1		NY	1	2	
NC	1; waived for major industrial disasters.	1		ND	1	1	
OH	1	1		OK	1	1	
OR	1	1	1	PA	1	1	
PR	1		1	RI	1; Waiting period will be suspended if the unemployment is due to a natural disaster or state of emergency.		
SC	1	1		SD	1		

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TABLE 3-7: STATES WITH INITIAL WAITING PERIOD (IN WEEKS)

State	Total Unemployment	Partial Unemployment	In New Benefit Year	State	Total Unemployment	Partial Unemployment	In New Benefit Year
TN	1; Becomes compensable after 3 consecutive weeks of compensable unemployment immediately following waiting period.			TX	1; Compensable after receipt of benefits equaling 3 x WBA.		
UT	1; Waiting period is waived if the worker is in an approved training program.			VA	1; Waiting period is waived if unemployment is caused by employer terminating operations, closing its business or declaring bankruptcy without paying final wages earned.		
VI	1	1		WA	1	1	
WV	1	1					

TABLE 3-8: STATES WITH NO WAITING PERIODS

Alabama	Connecticut	Delaware	Georgia	Iowa
Kentucky	Maryland	Michigan	Nevada	New Hampshire
New Jersey	Wisconsin	Vermont	Wyoming	

BENEFITS FOR PARTIAL UNEMPLOYMENT

Often, instead of being laid off, workers may have their hours reduced during an economic downturn. Or, unemployed workers may find short-term work while looking for a permanent, full-time job. These circumstances characterize partial unemployment. The UI system is set up to permit benefit receipt by these workers as long as they meet all eligibility requirements. However, the weekly benefit amount payable differs.

A week of total unemployment is commonly defined as a week in which the worker performs no work and with respect to which remuneration is not payable. In Puerto Rico, a worker is deemed totally unemployed if earnings from self-employment are less than 1 ½ the weekly benefit amount or if no service is performed for a working period of 32 hours or more in a week. In a few states, a worker is considered totally unemployed in a week even though certain small amounts of wages are earned. In most states, a worker is partially unemployed in a week of less than full-time work and earnings of less than the weekly benefit amount. In some states, a worker is partially unemployed in a week of less than full-time work when less than the weekly benefit amount plus an allowance is earned, either from odd-job earnings or from any source as indicated in the table below.

The worker's UI payment will generally equal the difference between the weekly benefit amount and earnings. All states disregard some earnings as an incentive to take short-time work.

When determining monetary entitlement to benefits, the state usually specifies a maximum dollar amount that can be received—usually equal to a specified number of weeks of benefits for total unemployment multiplied by the weekly benefit amount for total unemployment. Consequently, a partially unemployed worker may draw benefits for a greater number of weeks than a totally unemployed worker.

Most state laws provide that the benefit for a week of partial unemployment will be rounded to the nearest or the lower dollar. For example, in a state with a \$30 earnings disregard and rounding to the nearest dollar, a worker with a \$40 weekly benefit amount and earnings of \$50.95 would receive a partial benefit of \$19.

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TABLE 3-9: PARTIAL UNEMPLOYMENT

State	Definition Of Partial Unemployment: Week Of Less Than Full-Time Work If Earnings Are Less Than:	Earnings Disregarded In Computing Weekly Benefit For Partial Unemployment	State	Definition Of Partial Unemployment: Week Of Less Than Full-Time Work If Earnings Are Less Than:	Earnings Disregarded In Computing Weekly Benefit For Partial Unemployment
AL	WBA	\$15	AK	1½ x WBA + \$50	¼ wages over \$50
AZ	WBA	\$30	AR	WBA + 2/5 WBA	40% WBA
CA	WBA	Greater of \$25 or 25% of wages	CO	WBA	¼ WBA
CT	1½ + basic WBA	½ wages; includes holiday pay in the remuneration for determining partial benefits	DE	WBA + greater of \$10 or 50% of WBA	Greater of \$10 or 30% WBA
DC	WBA + \$20	1/5 wages	FL	WBA	8 x federal hourly minimum wage
GA	WBA	\$50; excludes payments for jury service	HI	WBA	\$150
ID	WBA + ½ WBA	½ WBA	IL	WBA	½ WBA
IN	WBA	Greater of \$3 or 1/5 WBA from other than base period ERs	IA	WBA + \$15	¼ WBA
KS	WBA	25% WBA	KY	1 ¼ x WBA	1/5 wages
LA	WBA	Lesser of ½ WBA or \$50	ME	WBA + \$5	\$25; excludes wages received by members of the National Guard and organized labor, including base pay and allowances or any amounts received as a volunteer emergency medical services worker
MD	Augmented WBA	\$100	MA	WBA	½ WBA; earnings plus WBA may not equal or exceed the worker's AWW
MI	1½ x WBA	For each \$1 earned, WBA reduced by 50 cents (benefits and earnings cannot exceed 1½ WBA); earnings above ½ WBA result in dollar-for-dollar reduction in WBA; If the resulting WBA is zero weeks of benefits payable reduced by 1 week	MN	WBA	55% of wages; no deduction for jury pay and wages earned for services performed in National Guard and military reserve; and as a volunteer firefighter or in ambulance services
MS	WBA	\$40	MO	WBA + \$20 or 20% of claimant's WBA, whichever is greater	\$20 or 20% of claimant's WBA, whichever is greater; excludes termination pay, severance pay, and wages from service in the organized militia for training or authorized duty from benefit computation
MT	2 x WBA	½ wages over ¼ WBA	NE	WBA	¼ WBA
NV	WBA	¼ wages	NH	WBA	30% of WBA
NJ	WBA + greater of \$5 or 1/5 WBA	Greater of \$5 or 1/5 WBA	NM	WBA	1/5 WBA; excludes payments for jury service
NY	Benefits paid at the rate of ¼ the WBA for each effective day within a week beginning on Monday (Effective day defined as 4 th and each subsequent day of total unemployment in a week in which claimant earns not more than \$300)		NC	Week of less than 3 customary scheduled full-time days	10% of AWW in HQ

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TABLE 3-9: PARTIAL UNEMPLOYMENT

State	Definition Of Partial Unemployment: Week Of Less Than Full-Time Work If Earnings Are Less Than:	Earnings Disregarded In Computing Weekly Benefit For Partial Unemployment	State	Definition Of Partial Unemployment: Week Of Less Than Full-Time Work If Earnings Are Less Than:	Earnings Disregarded In Computing Weekly Benefit For Partial Unemployment
ND	WBA	60% WBA	OH	WBA	1/5 WBA
OK	WBA + \$100	\$100	OR	WBA	1/3 WBA; or 10 x state minimum wage (\$7.80 in 2007, \$7.95 in 2008)); excludes wages from service in the organized militia for training or authorized duty from benefit computation
PA	WBA + 40% of WBA	Greater of \$6 or 40% of WBA	PR	1 1/2 x WBA; week in which wages or remuneration from self-employment are less than 1 1/2 times claimant's WBA or the claimant performs no service for a working period of 32 hours or more in a week	WBA
RI ^{1/}	Basic WBA	1/5 WBA	SC	WBA	1/4 WBA
SD	WBA	1/4 wages over \$25	TN	WBA	Greater of \$50 or 25% of WBA
TX	WBA + greater of \$5 or 1/4 WBA	Greater of \$5 or 1/4 WBA	UT	WBA	30% WBA
VT	WBA + \$15 provided the claimant works less than 35 hours (35 hours is considered full-time employment)	Greater of \$40 or 30% WBA	VA	WBA	\$50
VI	1 1/3 x WBA + \$15	25% of wages in excess of \$15	WA	1 1/3 x WBA + \$5	1/4 wages over \$5
WV	WBA + \$61	\$60	WI	Any week the worker receives any wages. (no worker may be eligible for partial benefits if the benefit payment is less than \$5; or if an employer paid the worker at least 80% of the BP wages; or the worker worked for the employer at least 35 hours in the week at the same; or a greater rate of pay as the worker was paid in the HQ)	\$30 plus 33% of wages in excess of \$30 (excludes wages received as a volunteer firefighter or voluntary medical technician from benefit computation)
WY	WBA	Wages in excess of 50% of WBA			

^{1/} Has special provision for totally unemployed workers who have days of employment between the end of the waiting period and the beginning of the first compensable week, and also for those who return to work prior to the end of a compensable week, provided they have been in receipt of benefits for at least 2 successive weeks of total unemployment. For each day of unemployment in such week in which work is ordinarily performed in the worker's occupation, one-fifth of the weekly benefit is paid, up to four-fifths of the weekly rate.

DEPENDENTS ALLOWANCES

Although wages earned during the base period is the primary factor in determining the size of the payment a claimant receives each week, some states' laws provide for a dependents allowance above and beyond the basic benefit amount payable. The definition of dependent, for UI purposes, varies from state to state as does the allowance granted. In general, a dependent must be wholly or mainly supported by the worker or living with or receiving regular support from the worker.

DEFINITION OF DEPENDENT—All states with dependents allowances include children under a specified age. The intent is to include all children whom the worker is morally obligated to support. In most of these states, allowances may be paid on behalf of older children who are unable to work because of physical or mental

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disability. In some states, children are not the only dependents recognized - spouses, parents, or siblings are also included in the definition. The following table outlines, for the states that have dependents allowances, their definition of a dependent.

TABLE 3-10: DEFINITION OF DEPENDENT							
State	Dependent Child		Nonworking Dependent			Number of Dependents Fixed For BY	Max. No. of Dependents
	Under 18 Unless Otherwise Noted <u>1/</u>	Older Child Not Able To Work <u>1/</u>	Spouse	Parent	Brother or Sister		
AK	Child must be unmarried; must have received more than half the cost of support from claimant or be lawfully in the worker's custody at the time the worker claims the allowance. <u>2/</u>	X <u>2/</u>					3
CT	21 if child is full-time student.	X <u>3/</u>	X				5
IL	<u>2/</u>	X <u>2/</u>	Spouse must be currently ineligible for benefits in the State because of insufficient BP wages.				2
IA	<u>2/</u>	X <u>2/</u>	No dependency allowance paid for any week in which spouse earns more than \$120 in gross wages.	X	X	X	4
ME	<u>2/</u>	X <u>2/ 3/</u>	No dependency allowance paid for any week in which spouse is employed full time and is contributing to support of dependents.				<u>4/</u>
MD	16 <u>2/</u>	<u>2/</u>				X	5
MA <u>5/</u>	Child must be unmarried and by interpretation; 24 if child is full-time student. <u>2/</u>	X <u>2/ 3/</u>				X	<u>4/</u>
MI	Must have received more than half the cost of support from claimant for at least 90 consecutive days or for the duration of the parental relationship. <u>2/</u>	X <u>2/ 3/</u>	X	<u>6/</u>	<u>7/</u>	X	5
NJ	19; child must be unmarried; 22 if child is full-time student. <u>2/</u>	X <u>2/ 3/</u>	X			X	3
NM	Child must also be unemancipated. Child may be in legal custody of claimant pending adoption. Court requires claimant to contribute to child's support and no one else is receiving benefits for that child.						4
OH	Must have received more than half the cost of support from claimant within 90 days prior to BYB (or duration of parental relationship, if less than 90 days). Child, stepchild or adopted child may be 18 years of age or older if mentally or physically disabled and unable to work. <u>2/</u>	X <u>2/</u>	May not be claimed as dependent if average weekly income is in excess of 25% of the claimant's AWW.			X	3

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TABLE 3-10: DEFINITION OF DEPENDENT

State	Dependent Child		Nonworking Dependent			Number of Dependents Fixed For BY	Max. No. of Dependents
	Under 18 Unless Otherwise Noted <u>1/</u>	Older Child Not Able To Work <u>1/</u>	Spouse	Parent	Brother or Sister		
PA		X	X			X	2
RI	<u>2/</u>	X <u>2/</u>				X	5

1/ Includes stepchild by statute in all states except MA.
2/ Adopted child is included by statute, AK, IL, IA, ME, MD, MI, NJ, OH, RI; and by interpretation, MA; legal guardian MA.
3/ Full-time student included in, CT, ME, MA, MI, and NJ.
4/ In ME & MA the dependent allowance is capped at 50% of the claimant's weekly benefit amount.
5/ Only dependents residing within the U.S., its Territories and possessions.
6/ Parents over 65 or permanently disabled for gainful employment.
7/ Brother or sister under 18, orphaned, or whose living parents are dependents.

AMOUNT OF WEEKLY DEPENDENTS ALLOWANCES—As with the definition of dependents, there is much variation among states concerning the amount of weekly dependents allowance payable. However, there are some commonalities. For example, the allowance is ordinarily a fixed sum. In addition, all states have a limit on the total amount of dependents allowance payable in any week: in terms of dollar amount; number of dependents; percentage of basic benefits, of high-quarter wages, or of average weekly wage. This limitation results in reductions, for some workers, in the actual allowance per dependent or the maximum number of dependents on whose behalf allowances may be paid. In almost all states, the number of dependents is fixed for the benefit year when the monetary determination on the claim is made. Likewise, in virtually all states, only one parent may draw allowances if both are receiving benefits simultaneously. Workers who are eligible for partial benefits may draw dependents allowances in addition to their basic benefits in most of the states providing for these allowances. They receive the full allowance for a week of partial unemployment. Consequently, the allowance for dependents may be greater than the basic benefit for partial unemployment. Alaska and Connecticut permit the dependents allowances to be adjusted during the benefit year if a worker acquires additional dependents.

TABLE 3-11: AMOUNT OF WEEKLY DEPENDENTS ALLOWANCES

State	Weekly Allowance Per Dependent	Weekly Dependents Allowances Capped At:	Maximum Dependents Allowance For Minimum Weekly Benefit	Maximum Dependents Allowance For Maximum Weekly Benefit
AK	\$24	\$72	\$72	\$72
CT	\$15	Lesser of WBA or \$75	\$15	\$75
IL	\$6-\$125	\$6-\$125	\$12	\$125
IA	\$2-\$29	Schedule \$2-\$74	\$10	\$74
ME	\$10	½ WBA	\$28	\$165
MD	\$8	\$40	\$40	\$0; same maximum WBA with or without dependents.
MA	\$25	½ WBA	\$14	\$250
MI	\$6	\$30	\$30	\$0; same maximum WBA with or without dependents.
NJ	7% of WBA for 1 st dependent and 4% for each of the next 2 dependents.		\$11	\$0; same maximum WBA with or without dependents.
NM	\$25	½ WBA up to \$100	\$25	\$100

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TABLE 3-11: AMOUNT OF WEEKLY DEPENDENTS ALLOWANCES

State	Weekly Allowance Per Dependent	Weekly Dependents Allowances Capped At:	Maximum Dependents Allowance For Minimum Weekly Benefit	Maximum Dependents Allowance For Maximum Weekly Benefit
OH	\$1-\$124	Determined by schedule according to the AWW and dependency class.	\$0	\$124
PA	\$5; \$3 for one other dependent.	\$8	\$8	\$8
RI	The greater of \$10 or 5% WBA per dependent, up to 5 dependents.		\$50	\$123

GENERAL NOTE: Full dependents' allowance (DA) given for weeks of partial benefits in all states with the following exceptions: MD, PA - Not more than 26 DA payments for dependents may be made in any one BY (Workers are partially unemployed if they earn less than the unadjusted weekly benefit amount.) IL - DA shown is for child, spouse DA is different.

DURATION OF BENEFITS

When states compute a worker's monetary eligibility for benefits, in addition to calculating the weekly benefit amount, they determine the duration of benefits—how long benefits can be collected. The duration is usually measured as a number of weeks of total unemployment. Maximum weeks of benefits vary from 26 to 30 weeks, most frequently 26 weeks. A few states' laws establish uniform durations of 26 weeks for all workers who meet the qualifying-wage requirements, whereas the rest of the states have variable durations. Uniform duration states are not necessarily "more generous" than the other states because many of these states have comparatively high minimum wage thresholds to qualify for all but the lowest benefit levels. Similarly, whether directly or indirectly, all uniform duration states require employment in more than one quarter for all - or most - workers to qualify for benefits.

In variable duration states, duration is derived. First, the state determines the limit on total benefits receivable in a benefit year (the maximum entitlement). In most of these states, a worker's benefits are limited to a fraction or percent of base-period wages if it produces an amount less than the specified multiple (usually 26-30) of the worker's weekly benefit amount. The rest of the variable duration states - states using an average-weekly-wage method - set maximum potential benefits as a fraction of weeks worked during the base period. Once the state calculates the maximum entitlement, it divides that amount by the weekly benefit amount to derive the duration. Some states' laws specify both the minimum and maximum duration, in weeks, along with the method of calculating benefit entitlement. Since, in all of these states, the maximum potential benefit may be used in weeks of total or partial unemployment, workers can collect benefits longer than their stated duration (until they have collected their maximum entitlement).

Depending on the distribution of wages in the base period, workers with the same total base period wages can have different durations and different weekly benefit amounts. For example, workers whose wages are concentrated largely or wholly in the high quarter will have a higher weekly benefit amount but a shorter duration.

In most states with variable duration, workers at all benefit levels are subject to the same minimum and maximum weeks of duration.

A few states include a limitation on wage credits in computing duration. For example, in Colorado, only wages up to 26 times the current maximum weekly amount per quarter count. This type of provision tends to reduce weeks of benefits for workers at the higher benefit levels.

This section deals only with the regular UI program. Extensions are addressed in the following chapter.

The following table describes how each variable duration state calculates benefit entitlement and the duration of benefits (number of benefit weeks) a worker is eligible to receive; and for all states, the minimum and maximum potential benefits, duration, and wage credits required to qualify for the maximum duration of the maximum weekly benefit amount.

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TABLE 3-12: BENEFIT ENTITLEMENT & DURATION OF BENEFITS ^{1/}						
State	Formula for Calculating Benefit Entitlement	Minimum Potential Benefits: Amount ^{2/}	Maximum Potential Benefits			Duration (Weeks)
			Amounts ^{3/}	Wage credits required		
				High quarter	Base period	
AL	Lesser of 26 x WBA or 1/3 BPW	\$763	\$6,110	N/A	\$18,330	15 – 26
AK	Ratio of annual wages to HQW—from less than 1.50 to 3.5 or more	\$704	\$6,448 - \$8,320	N/A	\$26,750	16 – 26
AZ	Lesser of 26 x WBA or 1/3 BPW	\$750	\$6,240	\$5,988	\$18,720	12 – 26
AR	Lesser of 26 x WBA or 1/3 BPW	\$657	\$10,634	\$10,634	>\$30,675	9 – 26
CA	Lesser of 26 x WBA or 1/2 BPW	\$562	\$11,700	\$11,675	\$23,400	14 – 26
CO	Lesser of 26 x WBA or 1/3 wage credits in BP	\$650	\$10,738 (low formula) \$11,830 (high formula)	\$8,949 (low formula) Not applicable (high formula)	\$32,214 (low formula) \$47,320 (high formula)	13 – 26
CT	N/A: Uniform duration state	\$390	\$13,026 – \$14,976	\$13,026 in 2 quarters	\$20,040	26 uniform
DE	Lesser of 26 x WBA or 1/2 BPW	\$480	\$8,580	N/A	\$17,160	24 – 26
DC	Lesser of 26 x WBA or 50% BPW	\$975	\$9,334	\$9,334	\$18,668	19 – 26
FL	25% BPW up to \$7150	\$850	\$7,150	\$7,150	\$28,600	9 – 26
GA	Lesser of 26 x WBA or 1/4 BPW	\$462	\$8,320	N/A	\$33,280	6 – 26
HI	N/A: Uniform duration state	\$130	\$13,598	\$10,963	\$13,598	26 uniform
ID	Ratio of BPW to HQW--from 1.25 to 3.5	\$580	\$9,464	\$9,464	\$33,124	10 – 26
IL	N/A: Uniform duration state (Claimants are eligible for the lesser of 26 weeks of benefits or their total BP wages)	\$1,326	\$9,594 – \$13,286	N/A	\$20,345 in 2 quarters	26 uniform
IN	Lesser of 26 x WBA or 28% of BP wage credits; only specified amount of wages per quarter may be used for computing duration of benefits: \$8,733	\$770	\$10,140	\$9,250	\$36,215	8 – 26
IA	Lesser of 26 x WBA or 1/3 BPW; If laid off due to employer going out of business, 1/2 of wages in BP up to 39 weeks	\$596	\$9,022 – \$11,076	\$7,981	\$27,066	9 – 26
KS	Lesser of 26 x WBA or 1/3 BPW	\$1010	\$10,582	\$9,577	\$31,746	10 – 26
KY	Lesser of 26 x WBA or 1/3 BPW	\$981	\$10,790	N/A	\$32,370	15 – 26
LA	Lesser of 26 x WBA or 27% BPW	\$260	\$6,708	N/A	\$24,845	21 – 26
ME	Lesser of 26 x WBA or 1/3 BPW	\$1,276	\$8,606 - \$12,896	N/A	\$25,818	14 – 26
MD	N/A: Uniform duration state	\$650	\$9,880; same maximum with or without DA	>\$9,096	\$13,680	26 uniform
MA	Lesser of 30 x WBA or 36% BPW (Reduced to 26 x WBA if average local unemployment rate ≤ 5.1%)	\$960	\$18,000 - \$27,000	N/A	\$50,000	10 – 30
MI	43% BPW	\$1,582	\$9,412; same maximum with or without DA	\$8,830	\$21,889	14 – 26

MONETARY ENTITLEMENT

TABLE 3-12: BENEFIT ENTITLEMENT & DURATION OF BENEFITS ^{1/}

State	Formula for Calculating Benefit Entitlement	Minimum Potential Benefits: Amount ^{2/}	Maximum Potential Benefits			Duration (Weeks)
			Amounts ^{3/}	Wage credits required		
				High quarter	Base period	
MN	Lesser of 26 x WBA or 1/3 BPW	\$416	\$9,126 (based on HQW) \$13,988 (based on BPW)	\$9,126 (based on HQW) Not applicable (based on BPW)	\$27,378 (based on HQW) \$55,952 (based on BPW)	10 – 26
MS	Lesser of 26 x WBA or 1/3 BPW	\$400	\$5,460	\$5,460	\$16,380	13 – 26
MO	Lesser of 26 x WBA or 1/3 BPW	\$750	\$8,320	N/A	\$24,960	8 – 26
MT	Ratio of BPW to HQW—from 1.0 to 3.5 or greater (See schedule in law)	\$912	\$10,808	N/A	\$35,553	8 – 28 ^{4/}
NE	Lesser of 26 x WBA or 1/3 BPW	\$780	\$7,748	\$7,748	\$23,244	14 – 26
NV	Lesser of 26 x WBA or 1/3 BPW	\$200	\$9,412	\$9,050	\$28,236	12 – 26
NH	N/A: Uniform duration state	\$832	\$11,102	N/A	\$41,500	26 uniform
NJ	Lesser of 26 x WBA or (100% of weeks worked in BP x WBA).	\$1,700	\$14,560; same maximum with or without DA	N/A	\$24,267	1 – 26
NM	Lesser of 26 x WBA or 60% BPW	\$963	\$9,230 – \$11,830	\$8,627	\$15,384	Up to 26
NY	N/A: Uniform duration state	\$1,040	\$10,530	\$10,517	\$15,777	26 uniform
NC	(BPW / HQW) x 8 2/3	\$533	\$12,376	\$12,376	\$37,128	13 – 26
ND	Ratio of BPW to HQW—from 1.5 to 3.2	\$516	\$10,016	N/A	\$53,389	12 – 26
OH	Lesser of 26 x WBA or 20 x WBA+ WBA for each qualifying week in excess of 20 up to a maximum of 26 weeks.	\$2,060	\$9,490 - \$12,818	N/A	\$18,980 in 26 weeks	20 – 26
OK	Lesser of 26 x WBA or percentage of BPW as determined by a sliding scale	\$288	\$10,192	\$9,016	\$20,384	18– 26
OR	Lesser of 26 x WBA or 1/3 BPW	\$333	\$12,038	N/A	\$37,040	3 – 26
PA	A worker with at least 18 credit weeks is eligible for 26 weeks; with at least 16 credit weeks, 16 weeks. A credit week is one in which claimant earned at least \$50	\$560	\$14,014 - \$14,222	\$13,413	\$21,480	16 or 26
PR	N/A: Uniform duration state	\$182	\$3,458	\$3,458	\$5,320	26 uniform
RI	Lesser of 26 x WBA or 36% BPW	\$1,065	\$13,338 - \$16,666	\$11,104	\$37,050	8 – 26
SC	Lesser of 26 x WBA or 1/3 BPW	\$300	\$8,476	\$8,476	\$25,428	15 – 26
SD	Lesser of 26 x WBA or 1/3 BPW	\$429	\$7,410	\$7,410	\$22,230	15 – 26
TN	Lesser of 26 x WBA or 1/4 BPW	\$390	\$7,150	N/A	\$28,600	13 – 26
TX	Lesser of 26 x WBA or 27% BPW	\$570	\$9,828	\$9,438	\$36,400	10 – 26
UT	27% BPW	\$260	\$11,102	\$11,102	\$41,119	10 – 26
VT	N/A: Uniform duration state	\$1,586	\$10,634	N/A	\$18,405	26 uniform
VA	26 x WBA (see table in law)	\$648	\$9,438	N/A	>\$36,300	12 – 26
VI	Lesser of 26 x WBA or 1/3 BPW	\$429	\$11,804	\$11,804	\$35,412	13 – 26
WA	Lesser of 26 x WBA or 1/3 BPW		\$13,390	N/A	\$40,170	1 – 26

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TABLE 3-12: BENEFIT ENTITLEMENT & DURATION OF BENEFITS ^{1/}

State	Formula for Calculating Benefit Entitlement	Minimum Potential Benefits: Amount ^{2/}	Maximum Potential Benefits			Duration (Weeks)
			Amounts ^{3/}	Wage credits required		
				High quarter	Base period	
WV	N/A: Uniform duration state	\$624	\$10,608	N/A	\$38,500	26 uniform
WI	Lesser of 26 x WBA or 40% BPW	\$636	\$9,230	\$8,875	\$23,075	12 – 26
WY	Lesser of 26 x WBA or 30% BPW	\$728	\$10,062	\$9,675	\$33,540	11 – 26

GENERAL NOTE: Since the high quarter and base period wage requirements for the minimum duration of the minimum weekly benefit amount are the same as the wage and employment requirements to qualify for benefits, they are not repeated in this table. (See Table 3-3.) Some states will extend duration under certain circumstances; see chapter 4 for additional information. Additionally, in states where the benefit entitlement is calculated using multi-quarter, annual wage, or average weekly wage formulas the high quarter cell is shown as N/A as no specific level of wages is required to exist in the high quarter pursuant to state law.

^{1/} In states with weighted tables percent of benefits figures at bottom of lowest end of highest wage brackets; in states noted, percentage at other brackets are higher and/or lower than percentage shown.

^{2/} When calculating the minimum potential benefit amounts shown above; if the formula for calculating benefit entitlement resulted in a higher amount than from multiplying the minimum benefit amount by the minimum duration the amount indicated comes from the benefit entitlement formula.

^{3/} When 2 amounts are given, higher includes dependents.

^{4/} In MT, in order to qualify for 28 weeks, individual's ratio of total base period wages to HQ wages must be at least 3.5.

SEASONAL EMPLOYMENT AND BENEFITS

Special provisions are found in several states' laws restricting the payment of benefits to workers who earned some or a substantial part of their base-period wages for employers' whose operations take place only during certain seasons of the year.

In these provisions, the term seasonal is defined - either in the statute or in the rules or regulations implementing the statute - in terms of:

- the industry, employer, or occupation involved;
- the wages earned during the operating period of the employer or industry; and
- the worker.

In most states, the designation of seasonal industries, occupations, or employers and the beginning and ending dates of their seasons is made in accordance with a formal procedure, following action initiated by the UI agency or upon application by the employers or workers involving hearings and presentation of supporting data. Arkansas law provides that any employer classified as a seasonal employer may request not to be treated as a seasonal employer.

In other states a seasonal pursuit, industry, or employer is defined in such terms as one in which, because of climatic conditions or the seasonal nature of the employment, it is customary to operate only during a regularly recurring period or periods of less than a specified number of weeks: 16 weeks in Massachusetts; 26 weeks in Colorado; 26 weeks in Indiana; 26 weeks in Maine (except for seasonal lodging facilities, variety store or trading post, restaurants and camps, where a period of less than 26 weeks applies); 26 weeks in Michigan, 26 weeks in Ohio; and 36 weeks in North Carolina.

In general, the restrictions on the payment of benefits to workers employed during the operating periods of these seasonal industries fall into one of two groups.

1. The most frequent restriction provides that wage credits earned in seasonal employment are available for payment of benefits only for weeks of unemployment in the benefit year that fall within the operating period

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of the employer or industry where they were earned. Wage credits earned in non-seasonal work or in employment with a seasonal employer outside the operating period are available for payment of benefits at any time in the benefit year. The states with this type of provision are listed below, together with the definitions of “seasonal worker” to whom the restrictions apply.

TABLE 3-13: SEASONAL WAGE CREDITS AVAILABLE ONLY DURING SEASON					
AR	Off-season wages of (a) less than 30 times the weekly benefit amount, if worker's seasonal wages were earned in an industry with an operating period of 2-6 months; or (b) less than 24 times the weekly benefit amount, if seasonal wages were earned in an industry with an operating period of 7-8 months.	AZ	For employment in transient lodging only, no benefits based on seasonal wages during the off-season if unemployment is due to substantial slowdown in operations.	CO	Some seasonal wages in operating period of seasonal industry.
IN	Some seasonal wages in operating period of seasonal employer.	ME	Some seasonal wages in operating period or seasonal employer.	MA	Some seasonal wages in operating period of seasonal industry.
MI	Wages must be within seasonal period of 26 weeks or less. Designation of employment as seasonal is voluntary.	MS	Off-season wages of (a) less than 30 times the weekly benefit amount, if worker's seasonal wages were earned in a cotton ginning industry or professional baseball with an operating period of 6-26 weeks; or (b) less than 24 times the weekly benefit amount, if seasonal wages were earned in a cotton ginning industry or professional baseball with an operating period of 27-36 weeks.	NC	25% or more of base period wages earned in operating period of seasonal employer.
OH	Some seasonal wages earned in operating period of seasonal employer.	PA	Seasonal wages for less than 180 days of work in operating period. Applies only if reasonable assurance of reemployment exists.	SD	Some wages earned in operating period of seasonal employer.

2. Other states have established differing seasonal provisions, which are listed below.

TABLE 3-14: OTHER SEASONAL PROVISIONS	
DE	Individual with 75% or more of base period earnings in seasonal employment – defined as the processing of agricultural or seafood products - will be eligible only if the individual had been employed in the corresponding month of the base period.
MN	Individual may use seasonal wage credits – defined as employment with a single employer in the recreation or tourist industry that is available for 15 consecutive weeks or less each calendar year – only if individual is able to establish a benefit year without using such seasonal wages. Seasonal wage credits may not be used to establish eligibility outside the normal employment season.
WV	Individual working less than 100 days in seasonal employment is not eligible unless the individual has non-seasonal employment of at least \$100.
WI	Individual working less than 90 days for a seasonal employer is not eligible unless the individual is paid wages of \$500 or more by at least one other employer.

DEDUCTIONS AND WITHHOLDING FROM BENEFITS

Under federal law, UI must be paid to a worker as a matter of right and may not be intercepted to satisfy debts or other obligations. However, federal law provides some exceptions to this requirement and these are discussed below.

OVERPAYMENTS—All states reduce UI otherwise payable to recover earlier overpayments of UI. See the Overpayments chapter for more information on this topic.

CHILD SUPPORT—Federal law requires states to deduct child support obligations from UI only when the obligations are enforced by the state child support agency.

OVERISSUANCES OF FOOD STAMPS—If the worker owes an uncollected over-issuance of Food Stamps, states may deduct such amount from UI benefits payable. The table below indicates which state laws provide

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for these deductions. However, all of these states do not necessarily make these deductions; it depends on whether the state UI and Food Stamp agencies have entered into agreements.

TABLE 3-15: STATES WITH AUTHORITY TO DEDUCT FOOD STAMP OVER-ISSUANCES															
State		State		State		State		State		State		State		State	
AL	X	AK		AZ	X	AR	X	CA		CO	X	CT		DE	X
DC		FL		GA	X	HI	X	ID		IL	X	IN		IA	X
KS	X	KY		LA	X	ME	X	MD		MA	X	MI		MN	
MS		MO	X	MT	X	NE	X	NV		NH	X	NJ	X	NM	X
NY	X	NC		ND		OH		OK	X	OR		PA		PR	
RI		SC		SD	X	TN	X	TX	X	UT	X	VT	X	VI	X
VA	X	WA		WV		WI		WY	X						

INCOME TAX—Federal law requires states to offer workers the opportunity to voluntarily have federal income tax withheld from UI benefits at the rate of 10 percent. Federal law also permits states to withhold state and local income tax from UI benefits. The following table indicates which states offer workers the opportunity to have state (and/or local) income taxes withheld.

TABLE 3-16: WITHHOLDING STATE AND LOCAL INCOME TAX AT CLAIMANT OPTION														
State	State	Local	State	State	Local	State	State	Local	State	State	Local	State	State	Local
AZ	X		CO	X		CT	X	X	DE	X	X	DC	X	X
GA	X		HI	X	1/	ID	X		IL	X	X	IA	X	
KS	X	X	KY	X		ME	X	X	MD	X		MA	X	
MI	2/		MN	X		MS	X	X	MO	X	X	NE	X	
NH	X	X	NM	X	X	NY	X	X	NC	X		ND	X	
OK	2/		OR	X		RI	X		SC	X		TN	X	
UT	X		VT	2/		WI	X							

GENERAL NOTE: AK, FL, NV, SD, TX, WA & WY have no state income tax.

1/ Local income taxes deducted and withheld from the worker's UI for other states and localities.
 2/ If federal taxes are elected to be withheld from UI benefits, then state taxes will be withheld as well.

HEALTHCARE COVERAGE—Illinois and Oklahoma law authorize the deduction of health insurance premiums from the UI weekly benefit amount if the worker so elects, provided that the state has an approved health care plan for unemployed workers. However, neither state has implemented this authority. Massachusetts has a health insurance program for unemployed workers; however, it is unrelated to the UI program.