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THE IMPORTANCE OF USING MOST RECENT WAGES TO DETERMINE UNEMPLOYMENT INSURANCE ELIGIBILITY AND DURATION OF BENEFITS:
Use of Most Recent Wages Could Significantly Increase Duration of UI Benefits

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Summary and Introduction

This issue brief explains the implications of using an alternate base period in each state to determine an individual's eligibility, benefit duration, and benefit amount for unemployment insurance (UI). The "base period" is a year-long period of a worker's prior work history; the worker's level of earnings during the base period helps determine his or her UI eligibility. The "alternate base period" (ABP) differs from the "traditional base period" (TBP), in that the ABP, unlike the TBP, includes a worker's most recently completed quarter of work. A dozen states currently use the ABP, and two others will soon use it as well.[2]

As those who are familiar with the UI system understand, using the ABP often makes unemployed workers eligible for UI benefits who are ineligible under the TBP. What is less commonly known is that using the ABP also often makes workers who *already qualify* for UI under the TBP eligible for additional weeks of benefits:

- While it is frequently assumed that workers who are eligible for UI benefits can receive those benefits for up to 26 weeks, in fact 43 percent of workers who exhaust their UI benefits do so after receiving fewer than 26 weeks of benefits.

- This is because only nine states guarantee up to 26 weeks of benefits to all workers who qualify for the UI program. In the other states, the number of weeks for which workers are eligible to receive benefits is based upon a combination of the amount and distribution of earnings within the base period.

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[1]The authors wish to thank Christopher Smith for his considerable assistance in preparing this paper.

[2] The states that use the alternative base period are Maine, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Rhode Island, Vermont, and Wisconsin; Washington also uses the ABP but requires a total of at least 680 hours of work in either the traditional base period or the ABP. In addition, Georgia passed a pilot alternate base period that will be in effect January 1, 2003 through June 30, 2004, and Oklahoma will use the alternate base period permanently as of November 1, 2002. However, neither of these recent legislative actions is reflected in this paper; instead, current law is used in all states.

- Many workers receive fewer than 26 weeks of UI benefits because their base period does not include their most recent months of earnings.

- It is possible to use the ABP to increase the number of weeks for which workers are eligible to receive benefits without imposing insurmountable administrative burdens upon the state UI offices. Modern technology makes wage data available earlier in the quarter than it was when the traditional base period was designed.

The examples in this issue brief show that using the ABP can significantly increase some workers' duration of UI benefits. The examples are illustrative. (The specific number of additional weeks for which recipients qualify does vary with the exact wages they earn. The number of additional weeks would change had we selected different wage rates, but the trend towards increased duration is independent of the exact wage rates.)

Based on our findings, we recommend that at a minimum, states use the ABP as an alternative method to evaluate workers who are ineligible for UI based upon their earnings in the TBP.[3] Also, for workers who are eligible for fewer than 26 weeks of UI benefits under the TBP and are on the brink of exhausting their benefits, states should use the ABP to see if it would provide these workers with additional weeks of benefits.

Using the ABP will benefit recently hired workers, many of whom are low-wage workers such as former welfare recipients who left the rolls for work but lost their jobs as the economy weakened. It will increase their chances of being eligible for UI benefits – and of receiving benefits for a longer period of time – because more of their work experience will be included in their benefit determination. It unduly harms workers to ignore their recent work experience in determining their UI benefits.

In addition, using the ABP will make some workers eligible for additional weeks of federally financed UI benefits when they exhaust their regular state UI benefits. To qualify for these federally financed benefits, workers must have at least 20 weeks of earnings within their base period. A recently hired worker might not meet the 20-week requirement under the TBP because it excludes the most recently completed quarter of work, but the same worker might meet that requirement under the ABP, which includes the most recent quarter. Since the temporary federal program ends at the end of the calendar year, there is some urgency to adopt the ABP so that workers can realize the additional benefit of qualifying for federal extended benefits.

[3] For further discussion of potential state actions in response to high unemployment levels, see Emsellem *et al.*, "Failing the Unemployed," Economic Policy Institute, Center on Budget and Policy Priorities, National Employment Law Project, March 2002 and "Relieving the Recession: Nineteen Ways States Can Assist Low-Income Families During the Downturn," Center on Budget and Policy Priorities, February 2002.

Last, using the ABP to re-evaluate workers who are about to exhaust their benefits under the TBP fixes a fundamental inequality in the way the ABP is typically utilized. In states that use the ABP, a worker who barely qualifies for benefits under the TBP may actually be worse off than if he or she had slightly lower earnings, was evaluated under the ABP, and qualified for benefits under the ABP. This is unfair: workers should not be eligible for smaller total UI benefits because they were evaluated under the TBP rather than the ABP.

What Is the Alternate Base Period?

There are two types of eligibility criteria for UI benefits. One set of criteria are non-monetary; they pertain to the reason for unemployment, availability for work, and job search efforts. The second set of criteria are monetary: did the worker earn enough wages during a state-determined base period to qualify for benefits?

In most states, the base period is the first four of the last five quarters before the quarter in which the worker first applies for UI benefits. This "traditional base period" (TBP) does not include the quarter in which the worker applies for benefits or the quarter immediately before that, so up to two quarters of earnings history may be ignored. For example, consider a worker who becomes unemployed in the first quarter of 2002 and immediately applies for benefits: in most states, the worker's TBP is the fourth quarter of 2000 through the third quarter of 2001; earnings in the fourth quarter of 2001 are excluded.

Before computerized wage-reporting simplified the administration of the UI system, excluding the most recently completed quarter of wages was necessary because of the lack of available data. Newer technology has made the traditional base period somewhat obsolete – about 90 percent of wage records are available within thirty days of the beginning of the quarter. Admittedly, for workers who become unemployed and file for benefits at the very beginning of a quarter, wages from the previous (most recently completed) quarter may not yet be in the computer system. However, some states already use the ABP despite this problem.

For workers who are not eligible for UI benefits using the traditional base period, 12 states now use a secondary method of establishing UI eligibility: they use a base period that includes wages during the most recently completed quarter. This so-called "alternate base period" (ABP) consists of the four most recently completed quarters of work. (For example, the ABP of a worker who became unemployed and filed for benefits during the first quarter of 2002 is the first through the fourth quarters of 2001.) Workers who qualify for benefits under the ABP have their benefit level and duration determined using the ABP as well.

Past research has demonstrated the importance of the ABP in qualifying otherwise-ineligible workers for UI benefits. Yet because base-period earnings are used not only to help determine a worker's eligibility for UI benefits but also the worker's benefit level and duration, using the ABP also may increase the level and duration of benefits for workers who *already qualify* for benefits under the TBP. Although specific estimates of the number of workers affected are not available, the impact on workers could be substantial, given that approximately one-third of workers who receive UI benefits exhaust their benefits before finding new employment and that 43 percent of the workers who exhaust their benefits were eligible for fewer than 26 weeks of benefits.

States should first evaluate all workers who were not eligible for UI benefits under the TBP to see if they are eligible under the ABP. Furthermore, for workers that are eligible for benefits under the TBP, states should consider using the ABP to calculate a worker's UI benefits if doing so would provide the workers with additional weeks of benefits. In Massachusetts and New York, two of the 12 states that now use the APB, workers who qualify under the TBP may choose to have their benefits recalculated using the ABP if doing so would increase their benefit amount or duration. However, the other ten states that currently use the ABP do not permit this.

Using the ABP Can Make More Workers Eligible for UI Benefits

Using wages from the ABP rather than the TBP makes some workers who otherwise would not be eligible for UI benefits eligible. Increased eligibility is the most commonly understood effect of the ABP and the purpose for which it is used in the 12 states that now use it, as well as in the two states in which it will soon be used.

Newly hired workers in particular stand to benefit from use of the ABP. These workers are often the first to lose their jobs when the economy slows. Since the TBP excludes between three and six months of wage history, newly hired workers may not have enough earnings to qualify for benefits under the TBP even if they are earning substantial wages when they become unemployed.

For example, consider a worker who loses his or her job after more than half a year of employment and who was either unemployed or not in the labor force before that. Table 1 shows how use of the ABP would affect the UI eligibility of such a worker. In this example, the worker is unemployed or not in the labor force for two quarters, then works full time for 5 weeks in one quarter and all of the next two quarters (earning $7 an hour throughout) before becoming unemployed.

- Such a worker would have earned $8,680 before taxes in a 31-week period, but according to current state law in every state (Situation A), the worker would be ineligible for benefits in 20 states and the District of Columbia.

- If, on the other hand, the ABP were used to calculate the worker's eligibility and benefits (Situation B), the worker would be eligible for benefits in every state.

The reason why the worker would be disqualified in 20 states under current law is that most of these states require total base period earnings to be at least 1.5 times the wages received in the highest quarter of earnings.[4] This requirement, combined with the exclusion of recent wages under the TBP, disadvantages workers with unevenly distributed wages, such as workers who were recently hired. In this example, since the TBP excludes the last 13 weeks of wages, the worker has base period earnings of only a little more than 1.38 times the highest quarter's earnings (18 weeks of earnings versus 13 weeks).

In 18 of the 38 states that do not use the ABP, a worker with only 18 weeks of work in his or her base period still qualifies for benefits under our example described above. Nine of these states require that a minimum amount of wages be earned in the base period and that the worker have earnings in at least two quarters, instead of requiring base period earnings to be at least one and a half times high quarter earnings.[5]

This example illustrates that using the ABP increases UI eligibility, particularly for recently hired workers. Adopting the ABP would make unemployed workers who worked 5 weeks in one quarter followed by 13 weeks in the two subsequent quarters eligible for benefits in an additional 20 states and Washington, D.C.

Using the ABP Can Increase the Duration of UI Benefits

As Table 2 shows, the number of weeks of regular state UI benefits a worker may receive varies by state. Only nine states guarantee 26 weeks of benefits to all unemployed workers who qualify

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[4] Mississippi, South Dakota, and Texas require total wages in the base period to be a certain multiple of the weekly benefit amount that recipients could potentially earn. An unemployed worker with uneven earnings is ineligible in these states because the multiples are set so high that the required base period earnings range from 37 times the weekly benefit amount in Texas to 40 times the weekly benefit amount in Mississippi. Such a worker also is ineligible in Pennsylvania because that state requires at least $5,840 in base period wages when high-quarter earnings are between $3,640 and $3,662, and this worker has only $5,040 in base period wages.

[5] These eligibility requirements are less restrictive because the earnings thresholds are set rather low (ranging from at least $2,500 in base period earnings in Colorado, to only $720 in base period earnings in Delaware) so that even a worker with 18 weeks of wages at $7 and hour qualifies. In another seven states that do not use the ABP but do consider the worker in our example eligible for benefits, workers need less than one and a half times their high quarter wages in over the course of the base period to be eligible, and therefore in our example the worker has sufficient base period earnings. Workers in California, Idaho, and Iowa, for instance, must earn one and a quarter times high quarter wages in their base periods to meet eligibility criteria, while unemployed workers in Arkansas only need 1.03 times high quarter wages in their base periods. Finally, workers in Oregon can meet a requirement for 500 hours of work in their base period instead of earnings of one and a half times high quarter earnings in their base period, so in Oregon the worker in our example would also be eligible for benefits.

for UI[6]; in other states, the number of weeks of benefits that a worker may receive depends on how the worker's earnings are distributed throughout the base period. Generally, the more evenly distributed the worker's earnings, the longer the period for which the worker may receive benefits. Workers with substantial wages in all four quarters of their base period are usually eligible for more weeks of benefits than workers with less-even wages.

Nationally, the average worker who qualifies for UI benefits is eligible for 23.9 weeks of benefits. In many states, however, the average potential length of benefits is 20 to 22 weeks. Since most workers are eligible for 26 weeks of benefits, this implies that substantial numbers of workers can receive only 10 to 15 weeks of benefits.

According to Department of Labor data, 43 percent of the more than 3.3 million workers who exhausted their regular state UI benefits in 2001 were eligible for fewer than 26 weeks of benefits, and 8.4 percent of "exhaustees" were eligible for fewer than 15 weeks of benefits. Use of the ABP could have made many of these unemployed workers eligible for more weeks of UI benefits.

Number of Weeks of UI Benefits for Exhaustees in 2001

Weeks before exhausting benefits	<15 weeks	15-25 weeks	26 or more weeks
Percent of all exhaustions	8.4%	34.6%	56.9%

To see how using the ABP can increase benefit duration, consider a worker who did not work in the fourth quarter of 2000 or the first quarter of 2001, but worked seven weeks (half) of the second quarter and all of the third and fourth quarters of 2001, earning $7 per hour, before becoming unemployed in the first quarter of 2002 and immediately applying for UI benefits. This work pattern might apply to a former welfare recipient who left welfare for work or to other workers new to the workforce. Since the most recently hired workers are often the first fired or laid off during a recession, this situation is not uncommon.

- Table 3 compares this worker's UI benefit duration under the traditional base period and alternate base period. This worker's TBP (Situation C) includes two quarters in which the worker had no earnings, one quarter with seven weeks of earnings, and one quarter with a full 13 weeks of earnings. In contrast, this worker's ABP (Situation D) includes only one quarter with no earnings, plus one quarter with seven weeks of earnings, and two quarters with 13 weeks of earnings. In the 38 states and the District of Columbia that do not currently use the ABP, calculating benefit duration using the

[6] Eight of these states explicitly guarantee a full 26 weeks of benefits to all who are eligible for benefits. Louisiana benefit rules do not explicitly give all unemployed workers 26 weeks of benefits, but they calculate the total benefit amount in such a way that all UI recipients are eligible for a full 26 weeks.

ABP would make this worker eligible for an average of seven additional weeks of benefits, with the number of additional weeks ranging from two to ten depending on the state.

- Also, the worker in Table 3 would be eligible for a full 26 weeks of benefits in only 11 states under the TBP (Situation C). Three of those states (New Hampshire, New York, and Vermont) already use the ABP, but only New York allows workers who already qualify for benefits under the TBP to have their benefits calculated under the ABP. In 12 other states, this worker would be eligible for 12 or fewer weeks of benefits under the TBP. One of these states, Rhode Island, already uses the ABP, but only for workers who do not qualify for benefits at all using the TBP, so this worker would not be able to have his or her benefit duration calculated using the ABP.

- If the ABP were used to calculate benefit duration in all states (Situation D), the worker in our example would be eligible for 26 weeks of benefits in 17 states and would be eligible for more than 12 weeks of benefits in every state.

Using the ABP Can Increase UI Benefit Amounts

Use of the ABP also can increase some unemployed workers' total benefit amounts. In the example in Table 3, in 45 states plus the District of Columbia the worker would be eligible for substantially greater total UI benefits under the ABP — an additional $1,100, on average.

The ABP increases some workers' total benefit amounts primarily because in 38 states, it provides more weeks of benefits than the TBP. For some workers, though, the ABP increases *weekly* benefit amounts. Since many workers receive higher wages as their work tenure grows, their earnings in the most recently completed quarter are higher than in previous quarters. This is important because UI benefit amounts typically depend on the amount of earnings in the highest quarter.

Implementation Approaches

The primary reason states should adopt the ABP is to enable more unemployed workers to qualify for UI benefits, but a close second should be to maximize the period of time for which they are eligible to receive benefits, in proper accordance with their work histories. Increasing weekly benefit amounts ranks a distant third in terms of importance.

In view of these priorities, at a minimum all states should use the ABP to calculate eligibility for workers who do not qualify for UI benefits using the TBP. States also should use the ABP to recalculate benefit duration for workers who qualified for fewer than 26 weeks under the TBP and are close to exhausting their benefits; this could affect more workers than using the ABP to determine initial eligibility.

The mechanism for using the ABP to increase benefit duration should be determined by the states. There are a number of options that would not unduly burden local UI offices or employers.

One possibility is for the state first to calculate all workers' UI eligibility using the TBP:

- If a worker is ineligible under the TBP, then the worker's eligibility, benefit amounts, and benefit duration should be recalculated using the ABP.

- If a worker is eligible under the TBP but for fewer than 26 weeks of benefits and if the worker is close to exhausting his or her benefits, the worker would be re-evaluated using the ABP before benefits run out. If using the ABP results in more weeks of benefits, the worker's period of eligibility should simply be extended accordingly. (The worker's benefit level need not be adjusted, since the duration of benefits is generally more significant than the amount of benefits.)

This approach minimizes the administrative burden on states in two ways. First, states need not recalculate benefits for *all* UI recipients, but rather only for those who initially qualified for fewer than 26 weeks of benefits and who are about to exhaust their benefits. Second, because the ABP calculation is performed at the end of the period of eligibility (as determined by the TBP), sufficient time will have passed that the most recently completed quarter's data will be in the system even for workers who filed for UI benefits at the start of the subsequent quarter. Thus, states would not have to gather extra information on recipients' prior wages, because such information should already have been entered into the UI system and be available for use. The only additional step would be to use wage information that is already in the computer system to recalculate the benefit duration for a fraction of UI recipients.

This example is just one low-cost step that states could take to increase benefit duration for those workers who would most benefit from a longer duration of benefits. Alternatively, states could adopt the system currently used by Massachusetts and New York, which provide workers a choice from the outset: workers may choose to have their UI benefits and benefit duration calculated using the ABP rather than the TBP if doing so results in greater benefits or longer benefit duration. This would be costlier for states, however, because it would require states to carry out the difficult and expensive process of gathering accurate recent wage information before it becomes available through the regular wage reporting method.

Conclusion

The recent rhetoric surrounding the debate over extending UI benefits as part of an economic stimulus package tended to assume that unemployed workers can receive up to 26 weeks of benefits. However, only nine states guarantee up to 26 weeks of benefits to all workers who qualify for benefits. Furthermore, many workers receive fewer than 26 weeks of UI benefits because their most recent months of earnings are not counted in their base period.

It is essential that states not only understand how using the ABP can increase the duration of benefits for some workers who qualify for benefits under the traditional base period, but also take the very manageable steps to ensure that these workers receive the maximum benefits to which they are entitled.

The implementation problems associated with the ABP are surmountable. States can minimize their administrative burdens by using the ABP only for workers who do not qualify for benefits under the TBP and for workers who qualify for fewer than 26 weeks of benefits and are at risk of exhausting those benefits.

Table 1: The Alternative Base Period and Eligibility for UI Benefits

	Situation A: CURRENT LAW					Situation B: ALL STATES ENACT ABP		
	Does state have ABP?	Weekly Benefit Amount	Duration of Benefits	Total Potential Benefits	Eligible for Benefits?	Weekly Benefit Amount	Duration of Benefits	Total Potential Benefits
Alabama	**NO**	**NA**	**NA**	**NA**	**NO**	$152	19	$2,888
Alaska	**NO**	$76	16	$1,216	YES	$104	20	$2,080
Arizona	**NO**	**NA**	**NA**	**NA**	**NO**	$145	20	$2,900
Arkansas	**NO**	$140	12	$1,680	YES	$140	20	$2,800
California	**NO**	$126	20	$2,520	YES	$126	23	$2,898
Colorado	**NO**	$116	14	$1,624	YES	$168	17	$2,856
Connecticut	**NO**	**NA**	**NA**	**NA**	**NO**	$140	26	$3,640
Delaware	**NO**	$109	23	$2,507	YES	$158	26	$4,108
Dist. Columbia	**NO**	**NA**	**NA**	**NA**	**NO**	$140	26	$3,640
Florida	**NO**	**NA**	**NA**	**NA**	**NO**	$140	15.5	$2,170
Georgia	**NO**	**NA**	**NA**	**NA**	**NO**	$151	14	$2,114
Hawaii	**NO**	$173	26	$4,498	YES	$173	26	$4,498
Idaho	**NO**	$140	10	$1,400	YES	$140	18	$2,520
Illinois	**NO**	$138	26	$3,588	YES	$138	26	$3,588
Indiana	**NO**	$165	8	$1,320	YES	$165	14	$2,310
Iowa	**NO**	$158	10	$1,580	YES	$158	18	$2,844
Kansas	**NO**	$154	11	$1,694	YES	$154	18.5	$2,849
Kentucky	**NO**	**NA**	**NA**	**NA**	**NO**	$113	25.5	$2,881
Louisiana	**NO**	**NA**	**NA**	**NA**	**NO**	$87	26	$2,257
Maine	YES	$165	17	$2,805	YES	$165	17	$2,805
Maryland	**NO**	**NA**	**NA**	**NA**	**NO**	$152	26	$3,952
Massachusetts	YES	$140	22	$3,080	YES	$140	22	$3,080
Michigan	YES	$140	23	$3,427	YES	$149	23	$3,427
Minnesota	**NO**	$140	12	$1,680	YES	$140	20	$2,800
Mississippi	**NO**	**NA**	**NA**	**NA**	**NO**	$140	20	$2,800
Missouri	**NO**	**NA**	**NA**	**NA**	**NO**	$145	20	$2,900
Montana	**NO**	**NA**	**NA**	**NA**	**NO**	$138	18	$2,484
Nebraska	**NO**	$140	12	$1,680	YES	$140	20	$2,800
Nevada	**NO**	**NA**	**NA**	**NA**	**NO**	$145	20	$2,900
New Hampshire	YES	$96	26	$2,496	YES	$96	26	$2,496
New Jersey	YES	$168	23	$3,864	YES	$168	23	$3,864
New Mexico	**NO**	$140	21.5	$3,010	YES	$140	26	$3,640
New York	YES	$145	26	$3,770	YES	$145	26	$3,770
North Carolina	YES	$140	20	$2,800	YES	$140	20	$2,800
North Dakota	**NO**	**NA**	**NA**	**NA**	**NO**	$122	14	$1,708
Ohio	YES	$140	26	$3,640	YES	$140	26	$3,640
Oklahoma	**NO**	**NA**	**NA**	**NA**	**NO**	$158	26	$4,108
Oregon	**NO**	$63	26	$1,638	YES	$108	26	$2,808
Pennsylvania	**NO**	**NA**	**NA**	**NA**	**NO**	$148	26	$3,848
Rhode Island	YES	$168	18	$3,024	YES	$168	18	$3,024
South Carolina	**NO**	**NA**	**NA**	**NA**	**NO**	$140	20	$2,800
South Dakota	**NO**	**NA**	**NA**	**NA**	**NO**	$140	20	$2,800
Tennessee	**NO**	$96	13	$1,248	YES	$140	15	$2,100
Texas	**NO**	**NA**	**NA**	**NA**	**NO**	$145	16	$2,320
Utah	**NO**	**NA**	**NA**	**NA**	**NO**	$140	16	$2,240
Vermont	YES	$162	26	$4,212	YES	$162	26	$4,212
Virginia	**NO**	$100	12	$1,200	YES	$145	15	$2,175
Washington	YES	$145	20	$2,900	YES	$145	20	$2,900
West Virginia	**NO**	$52	26	$1,352	YES	$92	26	$2,392
Wisconsin	YES	$145	14	$2,030	YES	$145	24	$3,480
Wyoming	**NO**	**NA**	**NA**	**NA**	**NO**	$145	18	$2,610

Source: State Legislation and “Significant Provisions of State Unemployment Laws January 2002" (Department of Labor website), state UI websites, and most recent state legislative codes. This chart reflects current law in each state. Georgia passed a pilot alternate base period that will be in effect January 1, 2003 through June 30, 2004, and Oklahoma will use the alternate base period permanently as of November 1, 2002, but these recent changes are not shown in the chart.

Note: Cells shaded in gray indicate increases when the alternative base period is used in place of the traditional base period.
Based on a worker who was unemployed for the fourth quarter of one year and the first quarter of the subsequent year, then worked full-time for five weeks of the second quarter and all of the third and fourth quarters (earning $7 an hour for all weeks) and became unemployed at the beginning of the first quarter of the following year.

Table 2: State Benefit Duration, 2000

	Average Potential Duration Of UI Benefits	Average Actual Duration of UI Benefits for Those Who Exhaust
Alabama	24.5	23.4
Alaska	20.7	20.6
Arizona	23.2	21.4
Arkansas	23.4	22.1
California	24.8	23.6
Colorado	22.5	16.1
Connecticut	26.0	26.0
Dist. Columbia	20.0	20.0
Delaware	25.6	25.8
Florida	20.4	18.7
Georgia	21.0	20.1
Hawaii	26.0	26.0
Idaho	21.2	18.0
Illinois	26.0	26.0
Indiana	20.9	17.8
Iowa	23.2	21.7
Kansas	23.3	22.4
Kentucky	26.0	26.0
Louisiana	26.0	26.0
Maine	22.1	21.1
Maryland	26.0	26.0
Massachusetts	27.7	27.0
Michigan	22.8	20.7
Minnesota	23.8	21.4
Mississippi	23.8	22.9
Missouri	23.4	21.9
Montana	20.9	18.3
Nebraska	22.4	17.0
Nevada	23.2	22.9
New Hampshire	26.0	26.0
New Jersey	23.0	21.9
New Mexico	25.5	25.3
New York	26.0	26.0
North Carolina	23.1	21.0
North Dakota	19.8	16.0
Ohio	25.4	25.3
Oklahoma	24.0	23.5
Oregon	24.9	24.4
Pennsylvania	25.9	25.8
Rhode Island	21.7	20.4
South Carolina	23.5	21.0
South Dakota	24.6	22.9
Tennessee	22.0	21.6
Texas	21.1	19.9
Utah	21.2	19.2
Vermont	26.0	25.7
Virginia	21.3	20.2
Washington	26.2	25.0
West Virginia	26.0	25.7
Wisconsin	24.4	21.6
Wyoming	21.8	20.0

Source: Department of Labor, unpublished data

Table 3: The Alternative Base Period and Potential Duration for UI Benefits

	Situation C: Traditional base period			Situation D: Alternative base period		
	Weekly Benefit Amount	Maximum weeks of UI benefits	Maximum total UI benefits	Weekly Benefit Amount	Maximum weeks of UI benefits	Maximum total UI benefits
Alabama	$116	16	$1,856	$151	20	$3,020
Alaska	$80	18	$1,440	$108	22	$2,376
Arizona	$146	12.5	$1,825	$146	21	$3,066
Arkansas	$140	13	$1,820	$140	22	$3,080
California	$126	22	$2,772	$126	26	$3,276
Colorado	$130	14	$1,820	$168	18	$3,024
Connecticut	$108	26	$2,808	$140	26	$3,640
Delaware	$133	21	$2,793	$144	26	$3,794
Dist. Columbia	$140	20	$2,800	$140	26	$3,640
Florida	$140	10	$1,400	$140	16.5	$2,310
Georgia	$116	12	$1,392	$151	15	$2,265
Hawaii	$173	26	$4,498	$173	26	$4,498
Idaho	$140	12	$1,680	$140	20	$2,800
Illinois	$139	26	$3,614	$139	26	$3,614
Indiana	$165	10	$1,650	$165	15.5	$2,558
Iowa	$158	11.5	$1,848	$158	19.5	$3,081
Kansas	$154	12	$1,820	$154	20	$3,080
Kentucky	$73	25.5	$1,862	$120	25.5	$3,060
Louisiana	$56	26	$1,456	$92	26	$2,392
Maine	$127	14.5	$1,842	$165	18.5	$3,052
Maryland	$152	26	$3,952	$152	26	$3,952
Massachusetts	$140	14	$1,960	$140	23.5	$3,290
Michigan	$146	15	$2,190	$146	24.5	$3,577
Minnesota	$140	13	$1,820	$140	22	$3,080
Mississippi	$140	13	$1,820	$140	22	$3,080
Missouri	$146	12.5	$1,825	$146	21	$3,066
Montana	$106	12	$1,272	$138	20	$2,760
Nebraska	$140	13	$1,820	$140	22	$3,080
Nevada	$146	12.5	$1,825	$146	21	$3,066
New Hampshire	$64	26	$1,813	$101	26	$2,626
New Jersey	$168	15	$2,520	$168	24.5	$4,116
New Mexico	$140	24	$3,360	$140	26	$3,640
New York	$140	26	$3,640	$140	26	$3,640
North Carolina	$140	13	$1,820	$140	22	$3,080
North Dakota	$86	12	$1,032	$142	16	$2,272
Ohio	$140	20	$2,800	$140	26	$3,640
Oklahoma	$158	17.5	$2,765	$158	26	$4,115
Oregon	$70	26	$1,820	$115	26	$2,990
Pennsylvania	$148	26	$3,848	$148	26	$3,848
Rhode Island	$165	12	$1,980	$165	20	$3,300
South Carolina	$140	13	$1,820	$140	22	$3,080
South Dakota	$140	13	$1,820	$140	22	$3,080
Tennessee	$108	13	$1,404	$140	16.5	$2,310
Texas	$145	10	$1,450	$145	17	$2,465
Utah	$140	10.5	$1,470	$140	17.5	$2,450
Vermont	$124	26	$3,224	$162	26	$4,212
Virginia	$112	12.5	$1,400	$146	15.5	$2,263
Washington	$112	16.5	$1,848	$146	21	$3,066
West Virginia	$56	26	$1,456	$92	26	$2,392
Wisconsin	$146	15	$2,190	$146	25	$3,650
Wyoming	$146	11.5	$1,679	$146	19	$2,774

Source: State Legislation and "Significant Provisions of State Unemployment Laws January 2002" (Department of Labor website), state UI websites, and most recent state legislative codes. This chart reflects current law in each state. Georgia passed a pilot alternate base period that will be in effect January 1, 2003 through June 30, 2004, and Oklahoma will use the alternate base period permanently as of November 1, 2002, but these recent changes are not shown in the chart.

Note: Cells shaded in gray indicate increases when the alternative base period is used in place of the traditional base period. Based on a worker who was unemployed for the fourth quarter of one year and the first quarter of the subsequent year, then worked full-time half of the second quarter and all of the third and fourth quarters and became unemployed at the beginning of the first quarter of the following year.