



WAGES NEEDED TO QUALIFY FOR UNEMPLOYMENT BENEFITS



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CALCULATING WEEKLY BENEFIT AMOUNT, AND NUMBER OF WEEKS PAYABLE



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The “Base Period” looks at a worker’s wages in past “calendar quarters.” There are 4 calendar quarters in a year:

- ☀ First quarter is January through March
- ☀ Second quarter is April through June
- ☀ Third quarter is July through September
- ☀ Fourth quarter is October through December

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QUARTER 1 of 2009	QUARTER 2 of 2009	QUARTER 3 of 2009	QUARTER 4 of 2009	QUARTER 1 of 2010	QUARTER 2 of 2010
				Lag Quarter	Claim Filed

Let's say a worker files a claim on April 12, 2010. That date is in the second calendar quarter of the year (April through June).

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QUARTER 1 of 2009	QUARTER 2 of 2009	QUARTER 3 of 2009	QUARTER 4 of 2009	QUARTER 1 of 2010	QUARTER 2 of 2010
				Lag Quarter	Claim Filed

The “Standard Base Period” is the first 4, of the last 5, completed calendar quarters.

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QUARTER 1 of 2009	QUARTER 2 of 2009	QUARTER 3 of 2009	QUARTER 4 of 2009	QUARTER 1 of 2010	QUARTER 2 of 2010
				Lag Quarter	Claim Filed

In this example, the “Standard Base Period” for a claim filed in the second quarter of 2010 is the first, second, third, and fourth quarters of 2009. (The first quarter of 2010 is known as the “Lag Quarter” and is usually not used.)

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QUARTER 1 of 2009	QUARTER 2 of 2009	QUARTER 3 of 2009	QUARTER 4 of 2009	QUARTER 1 of 2010	QUARTER 2 of 2010
				Lag Quarter	Claim Filed

The calendar quarter with the highest gross wages must have gross wages from all employers in the quarter of at least \$2,871.

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QUARTER 1 of 2009	QUARTER 2 of 2009	QUARTER 3 of 2009	QUARTER 4 of 2009	QUARTER 1 of 2010	QUARTER 2 of 2010
				Lag Quarter	Claim Filed

The wages in all 4 quarters of the “Base Period” must equal at least 1½ (1.5) times the wages in the “high quarter.”

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QUARTER 1 of 2009	QUARTER 2 of 2009	QUARTER 3 of 2009	QUARTER 4 of 2009	QUARTER 1 of 2010	QUARTER 2 of 2010
Employer A \$1,523	Employer B \$2,983	Employer C \$1,458	Employer D \$1,329	Lag Quarter	Claim Filed
Employer B \$1,479	Employer C \$852				

Let's say a worker earns the wages shown. In Quarter 1 of the "Base Period" the worker is paid a total of \$3,002 from Employers A and B.

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QUARTER 1 of 2009	QUARTER 2 of 2009	QUARTER 3 of 2009	QUARTER 4 of 2009	QUARTER 1 of 2010	QUARTER 2 of 2010
Employer A \$1,523	Employer B \$2,983	Employer C \$1,458	Employer D \$1,329	Lag Quarter	Claim Filed
Employer B \$1,479	Employer C \$852				

In Quarter 2 of the “Base Period” the worker is paid a total of \$3,835 from Employers B and C.

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QUARTER 1 of 2009	QUARTER 2 of 2009	QUARTER 3 of 2009	QUARTER 4 of 2009	QUARTER 1 of 2010	QUARTER 2 of 2010
Employer A \$1,523	Employer B \$2,983	Employer C \$1,458	Employer D \$1,329	Lag Quarter	Claim Filed
Employer B \$1,479	Employer C \$852				

In Quarter 3 of the “Base Period” the worker is paid \$1,458 by Employer C.

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QUARTER 1 of 2009	QUARTER 2 of 2009	QUARTER 3 of 2009	QUARTER 4 of 2009	QUARTER 1 of 2010	QUARTER 2 of 2010
Employer A \$1,523	Employer B \$2,983	Employer C \$1,458	Employer D \$1,329	Lag Quarter	Claim Filed
Employer B \$1,479	Employer C \$852				

In Quarter 4 of the “Base Period” the worker is paid \$1,329 by Employer D.

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QUARTER 1 of 2009	QUARTER 2 of 2009	QUARTER 3 of 2009	QUARTER 4 of 2009	QUARTER 1 of 2010	QUARTER 2 of 2010
Employer A \$1,523	Employer B \$2,983 Employer C \$852	Employer C \$458	Employer D \$329	Lag Quarter	Claim Filed

In all four quarters of the worker's base period, the worker was paid wages of \$9,624. That is more than 1½ times the worker's high quarter wages of \$3,835. The worker's wages will qualify the worker for a claim, based on wages.

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QUARTER 1 of 2009	QUARTER 2 of 2009	QUARTER 3 of 2009	QUARTER 4 of 2009	QUARTER 1 of 2010	QUARTER 2 of 2010
Employer A \$523	Employer B \$2,983 Employer C \$852	Employer C \$458	Employer D \$329		Claim Filed

I've changed the numbers now. The high quarter wages are still \$3,835, but the wages in quarters 1 through 4 of 2009 now total only \$5,145, which is less than 1½ times this worker's high quarter wages.

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QUARTER 1 of 2009	QUARTER 2 of 2009	QUARTER 3 of 2009	QUARTER 4 of 2009	QUARTER 1 of 2010	QUARTER 2 of 2010
Employer A \$523	Employer B \$2,983 Employer C \$852	Employer C \$458	Employer D \$329	Employer E \$2,458	Claim Filed

Now, we have to use the “Alternate Base Period” to see if the worker can qualify for a claim. The “Alternate Base Period” uses the four most recently completed quarters before the claim is filed. So, that includes the “Lag Quarter” which is the first quarter of 2010.

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QUARTER 1 of 2009	QUARTER 2 of 2009	QUARTER 3 of 2009	QUARTER 4 of 2009	QUARTER 1 of 2010	QUARTER 2 of 2010
Employer A \$523	Employer B \$2,983 Employer C \$852	Employer C \$458	Employer D \$329	Employer E \$2,458	Claim Filed

In the first quarter of 2010, the worker had wages from Employer E of \$2,458. That's enough to give the worker a claim, using the "Alternate Base Period."

WAGES NEEDED TO QUALIFY FOR UNEMPLOYMENT BENEFITS

QUARTER 1 of 2009	QUARTER 2 of 2009	QUARTER 3 of 2009	QUARTER 4 of 2009	QUARTER 1 of 2010	QUARTER 2 of 2010
Employer A \$12,589	Employer A \$5,240			Lag Quarter	Claim Filed

I'm going to change the numbers again. This time, let's say the worker had wages in at least two quarters. The high quarter wages were \$12,589, but the total base period wages of \$17,829 are less than 1½ times the high quarter wages. In this case, the "Alternate Earnings Qualifier" will be used to see if the worker qualifies for benefits using that method.

WAGES NEEDED TO QUALIFY FOR UNEMPLOYMENT BENEFITS

QUARTER 1 of 2009	QUARTER 2 of 2009	QUARTER 3 of 2009	QUARTER 4 of 2009	QUARTER 1 of 2010	QUARTER 2 of 2010
Employer A \$12,589	Employer A \$5,240			Lag Quarter	Claim Filed

The “Alternate Earnings Qualifier” provision of the law says that a worker can qualify for benefits with wages in at least two quarters, if the total wages in the base period total at least 20 times the State Average Weekly Wage. In 2010, the State Average Weekly Wage is \$828.73. Twenty times that amount is \$16,574.60. This worker’s wages exceeded that amount, and the worker qualifies using this method.

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QUARTER 1 of 2009	QUARTER 2 of 2009	QUARTER 3 of 2009	QUARTER 4 of 2009	QUARTER 1 of 2010	QUARTER 2 of 2010
Employer A \$1,357	Employer A \$12,589			Employer A \$5,240	Claim Filed

Making another change, if the worker could not qualify using the "Alternate Earnings Qualifier" during the quarters in the Standard Base Period, the wages in the Alternate Base Period are used to see if the worker qualifies for a claim. In this example, the worker would qualify using the "Alternate Base Period."

FIGURING THE WEEKLY BENEFIT AMOUNT

QUARTER 1 of 2009	QUARTER 2 of 2009	QUARTER 3 of 2009	QUARTER 4 of 2009	QUARTER 1 of 2010	QUARTER 2 of 2010
Employer A \$1,523	Employer B \$2,983	Employer C \$1,458	Employer D \$1,329	Lag Quarter	Claim Filed
Employer B \$1,479	Employer C \$852				

The worker's weekly unemployment benefit amount is calculated by taking 4.1% of the worker's high quarter wages. In this case, the high quarter wages are \$3,835. So, the worker's weekly benefit would be \$157.00 ($\$3,835 \times .041 = \157.235 , rounded down to the next lower dollar).

FIGURING THE WEEKLY BENEFIT AMOUNT

QUARTER 1 of 2009	QUARTER 2 of 2009	QUARTER 3 of 2009	QUARTER 4 of 2009	QUARTER 1 of 2010	QUARTER 2 of 2010
Employer A \$1,523	Employer B \$2,983	Employer C \$1,458	Employer D \$1,329	Lag Quarter	Claim Filed
Employer B \$1,479	Employer C \$852				

In addition, \$6.00 per dependent, up to 5 dependents, is added to the weekly benefit amount. If this claimant had 3 dependents, \$18.00 more dollars would be added to the \$157.00 amount, resulting in a weekly benefit amount of \$175.00. The cap is \$362.00.

FIGURING THE NUMBER OF WEEKS OF BENEFITS

QUARTER 1 of 2009	QUARTER 2 of 2009	QUARTER 3 of 2009	QUARTER 4 of 2009	QUARTER 1 of 2010	QUARTER 2 of 2010
Employer A \$1,523	Employer B \$2,983	Employer C \$1,458	Employer D \$1,329	Lag Quarter	Claim Filed
Employer B \$1,479	Employer C \$852				

Take 43% of total “Base Period” wages and divide by the worker’s calculated weekly benefit amount. Round the result down to the next lower half-number. But the minimum can’t be lower than 14; the maximum can’t exceed 26.

FIGURING THE NUMBER OF WEEKS OF BENEFITS

QUARTER 1 of 2009	QUARTER 2 of 2009	QUARTER 3 of 2009	QUARTER 4 of 2009	QUARTER 1 of 2010	QUARTER 2 of 2010
Employer A \$1,523	Employer B \$2,983	Employer C \$1,458	Employer D \$1,329	Lag Quarter	Claim Filed
Employer B \$1,479	Employer C \$852				

$$43\% (0.43) \times \$9,624 = \$4,138.32$$

$$\$4,138.32 \div \$175.00 = 23.65 \text{ rounded down to the next lower } \frac{1}{2} \text{ number} = 23.5$$

So this worker could draw regular state unemployment benefits for up to 23½ weeks.



QUALIFYING; BENEFIT AMOUNT; DURATION

We now know that, based on past wages, this worker qualifies for benefits, and that the weekly amount will be \$175 (less any reductions for earnings), and that benefits can be paid for up to 23½ weeks if the worker maintains eligibility for benefits.

These benefits are paid within the 52-week “Benefit Year” that begins the week the new claim is filed, and extends forward 52 weeks.