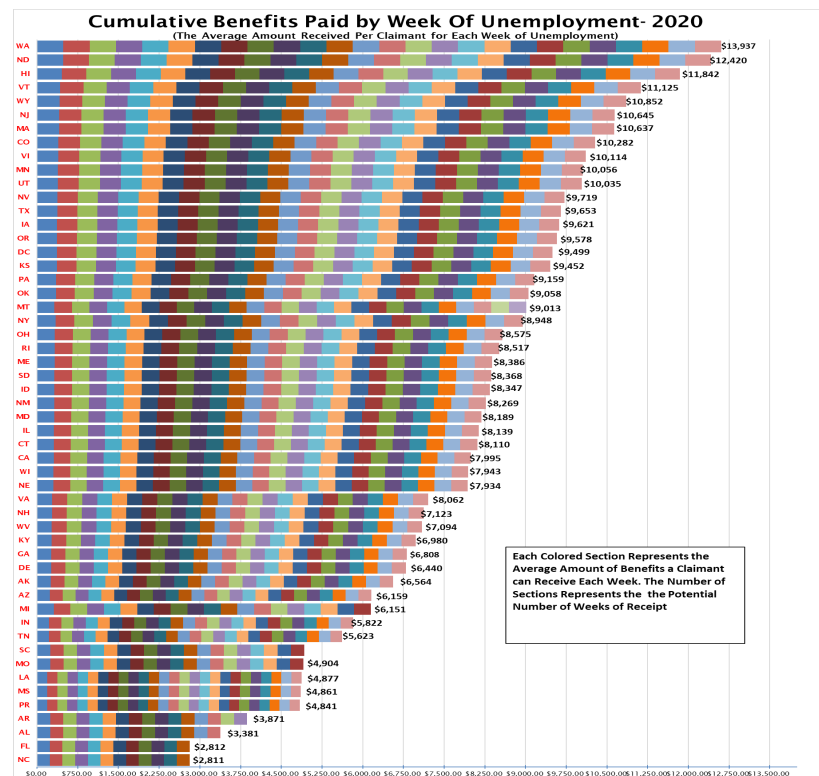


Unemployment Insurance

Comparison of State Benefit Adequacy and Reciprocity

2022



Robert Pavosevich

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July, 2023

Benefit Adequacy and Reciprocity Report

2022 Highlights

- The average duration of claimants receiving Unemployment Insurance (UI) was 14.5 weeks. On average, 73% of claimants left UI before receiving the maximum number of weeks available, (only 27% exhausted all benefit weeks available).
- The Average Weekly Benefit amount in 2022 was less than the Federal Poverty Level in eight states.
- The difference between the total benefit amount received by claimants between states continues to widen. The highest potential maximum amount of benefits received during a spell of unemployment is over \$15,000 in 15 states, and under \$8,000 in seven states.
- The proportion of the unemployed receiving UI, (Reciprocity Rate) was less than 15% in 12 states, while ten states had greater than a 30% Reciprocity Rate.
- In only one state and one jurisdiction is the Maximum Weekly Benefit amount greater than the recommended amount.

Benefit Adequacy and Reciprocity Report

Measuring Benefit Adequacy and Reciprocity

Unemployment Insurance (UI) is a significant social insurance program designed to meet a variety of needs. It helps protect workers against the risk of employment loss when workers become unemployed through no fault of their own, providing temporary partial wage replacement during unemployment spells. The UI program also acts as a counter-cyclical economic stabilizer for local economies hit by economic contractions. The program may also serve to keep displaced trained workers attached to the local labor market.

A key component to achieving the goals of the UI program is the adequacy of the benefits provided to unemployed workers and the proportion of the unemployed receiving benefits.

Ideally, an adequate benefit would be tailored to individual need reflecting a host of factors such as the individual's current income, fixed expenses (e.g., mortgage payment), and cost of living for the geographical area of residence. However, decisions about UI benefit amounts and durations are made by state governments through a political process subject to a variety of overarching considerations to address the needs of the workers and employers in their individual state. When making policy decisions, states face resource limitations and interests in maintaining lower tax impacts to attract and keep businesses in their states.

Historically the term “adequate” has been associated with a suggested “standard” that was developed soon after the program began in 1935. This now longstanding principle holds that a state's weekly benefit amount should replace at least one-half of a worker's prior weekly wage for a six-month period, with a maximum weekly benefit amount equal to at least two-thirds of a state's average weekly wage (AWW). Although this prescribed level of payments was never placed into Federal law, it has been confirmed thereafter by numerous advisory bodies¹. Most states' laws are designed to meet or exceed the first part of this recommendation, (since their laws exceed the minimum recommendation of providing 50 percent of a claimant's prior wages).

However, even though a state weekly benefit formula can be set to provide a proportion of benefits higher than 50 percent of prior wages, each state also sets a maximum benefit that puts a ceiling on the dollar amount paid to any individual. The level of the maximum benefit is important because claimants with higher wages than those required for the maximum weekly benefit receive a progressively smaller proportion of their wage loss. In 2022, only one state and one jurisdiction met the historically recommended standard of having a maximum weekly benefit that is two-thirds of the state's average weekly wage.

¹ The most recent confirmation of this standard came from the Advisory Council on Unemployment Compensation (ACUC Recommendation 1995-22) in 1996.

With the maximum weekly benefit in many states set at relatively low levels, the average of all individuals' replacement rate (average of each individual's weekly benefit amount divided by their prior weekly wage amount) for each state, in 2022, is approximately 43 percent.

The concept of adequacy level also includes the proportion of unemployed that are receiving UI benefits, which is commonly referred to as the recipiency rate. The proportion of the unemployed receiving benefits is dependent on many factors, including: the number of people applying for benefits, the number of weeks of benefits available from the state, the eligibility criteria for benefits, (e.g., if an individual quit work, whether the reason would exclude them from benefit receipt), and administrative procedures. The recipiency rate is imperative to an analysis of benefit adequacy because it addresses the number of jobless workers who have access to these benefits and their duration of benefit receipt. However, the analysis of recipiency rates is challenging because it is greatly influenced by economic conditions, differing by state, which makes the setting of any comparable standard quite difficult. For example, during a recession expected recipiency rates will be much higher as proportionately more workers are laid off because work is not available for them, and proportionately fewer workers quit without good cause or are fired due to misconduct connected with work.

Traditionally, the recipiency rate has been measured as the average number of UI claimants for a single week of a specified period divided by the number of individuals defined as unemployed from the monthly (sample) of individuals counted by the Bureau of Labor Statistics (BLS) in the Current Population Survey. However, many measurement issues have led to several additional measures of this concept, these include comparing the average number of UI benefit recipients for a single week divided by the number of individuals defined as job losers from the monthly (sample) of individuals counted by BLS in the Current Population Survey and the estimated number of UI applicants (individuals filing an initial claim for the given number of average weekly claimants for the year) divided by, again, the counted number of unemployed by BLS.

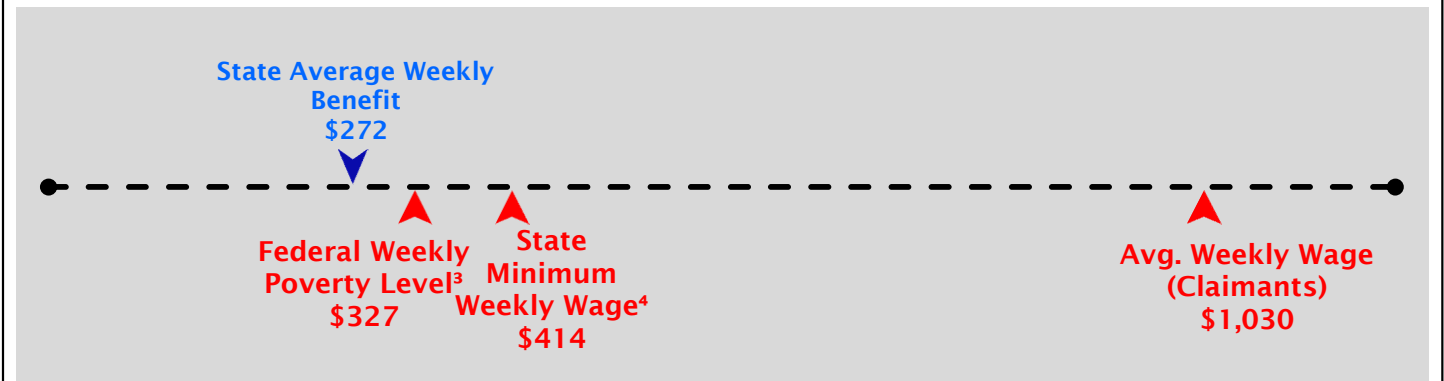
Attempting to capture many of the dynamics behind benefit adequacy is difficult. Recognizing this complexity, this Benefit Adequacy and Recipiency Report attempts to capture these dynamics through the presentation of many metrics to allow for a deeper assessment of benefit adequacy within each state and across states.

Alaska 2022

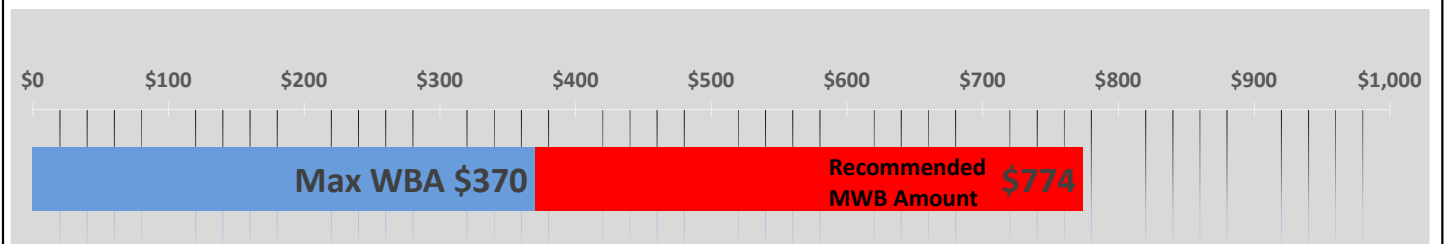
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$56	\$128
2) Maximum Weekly Benefit Amount:	\$370	\$442
3) Maximum Potential Benefit Amount:	\$9,620	\$11,492
4) Minimum Duration (weeks):	16	16
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

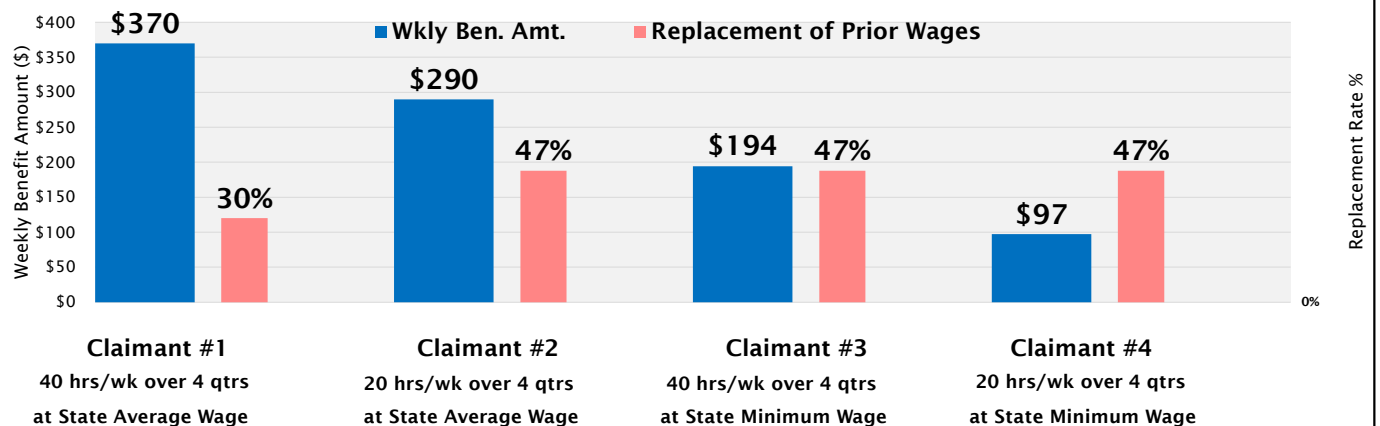


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵

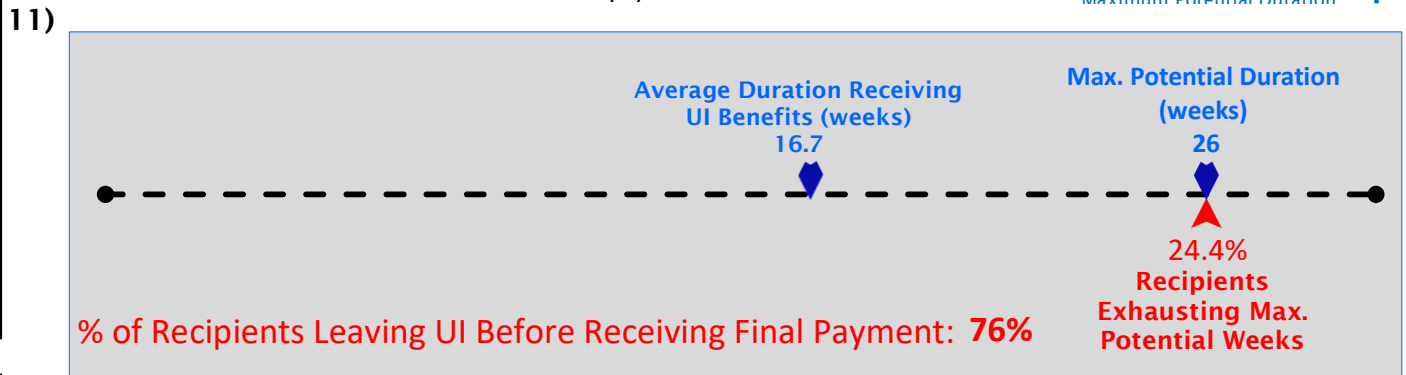
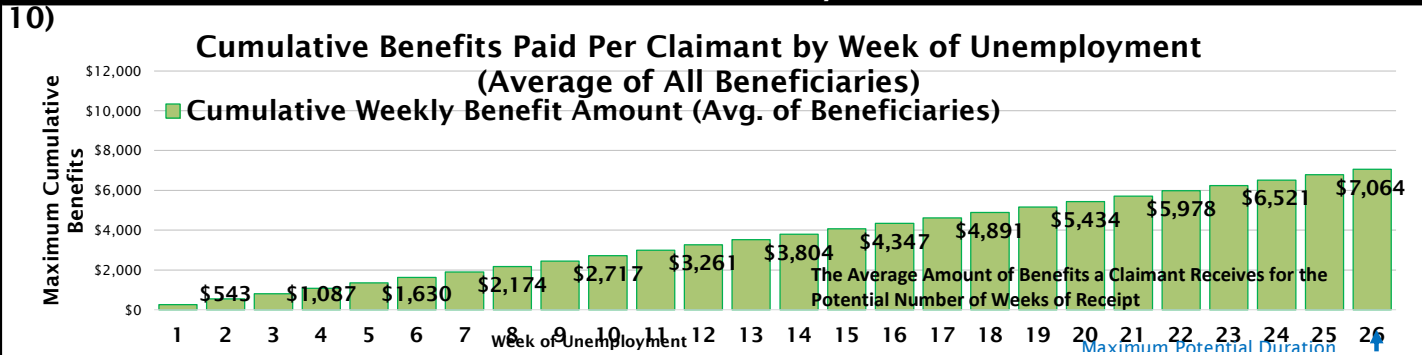


Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

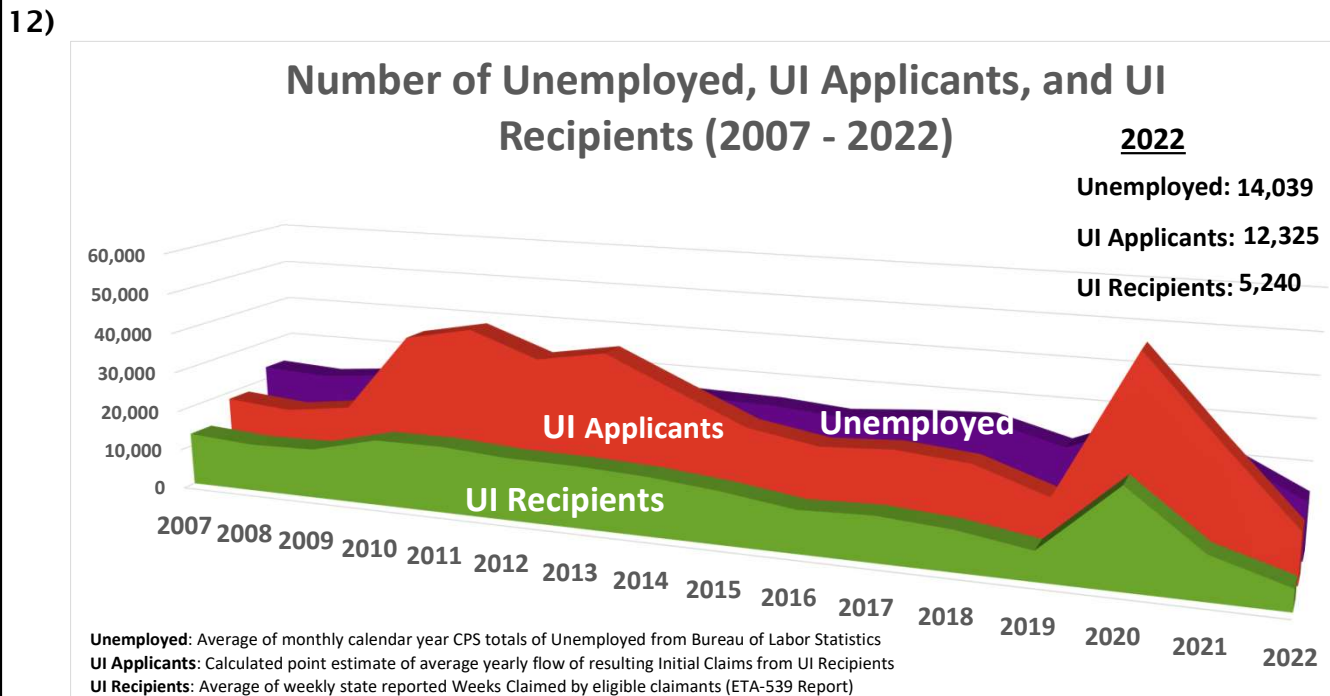
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



Duration of Benefit Payments



Application and Reciprocity



Footnote:

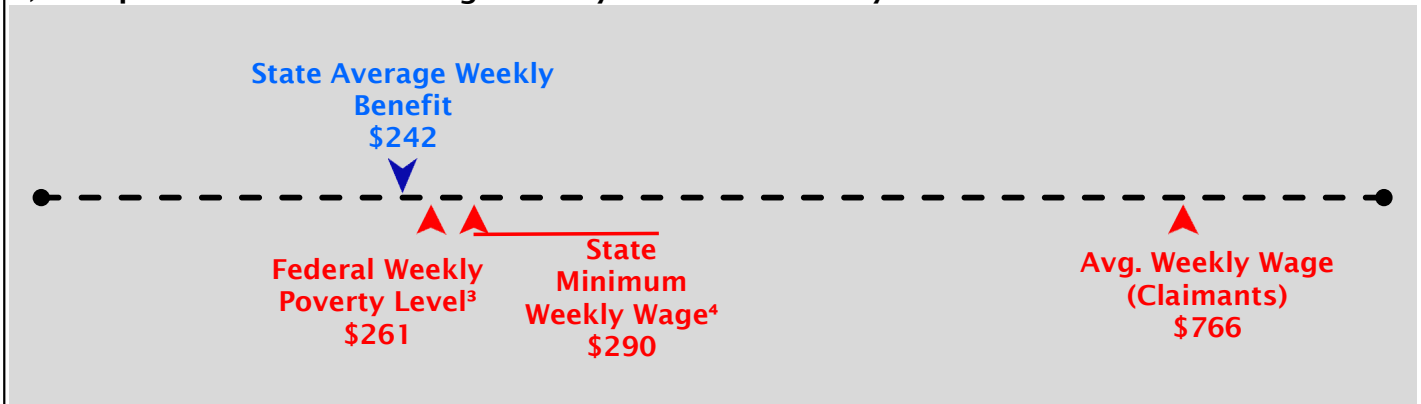
- Formula for claimant's Weekly Benefit Amount is based on specified prior wage level, see Data Definitions item 1.
- Average Weekly Benefit and Replacement Rate as measured from the state's Benefit Accuracy Measures (sampling) database for the year.
- Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
- State hourly minimum wage for 40 hours, as defined by state law - lowest of all state defined minimums. See Data Definitions item 8.
- Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
- Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Alabama 2022

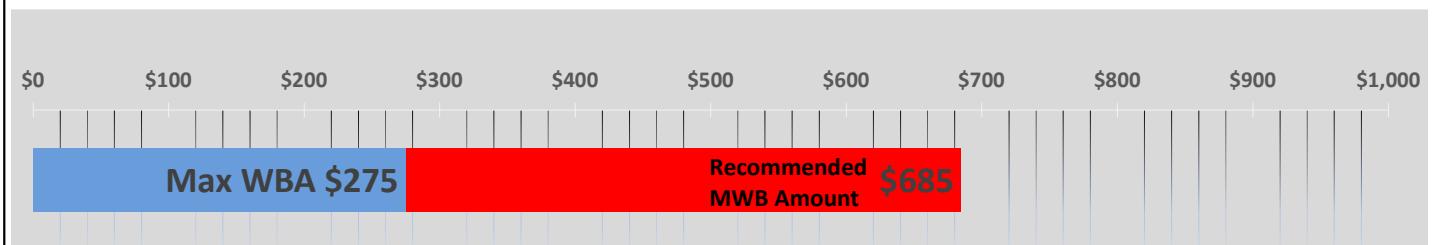
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$45	N/A
2) Maximum Weekly Benefit Amount:	\$275	N/A
3) Maximum Potential Benefit Amount:	\$3,850	N/A
4) Minimum Duration (weeks):	14	14
5) Maximum Duration (weeks):	14	14

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

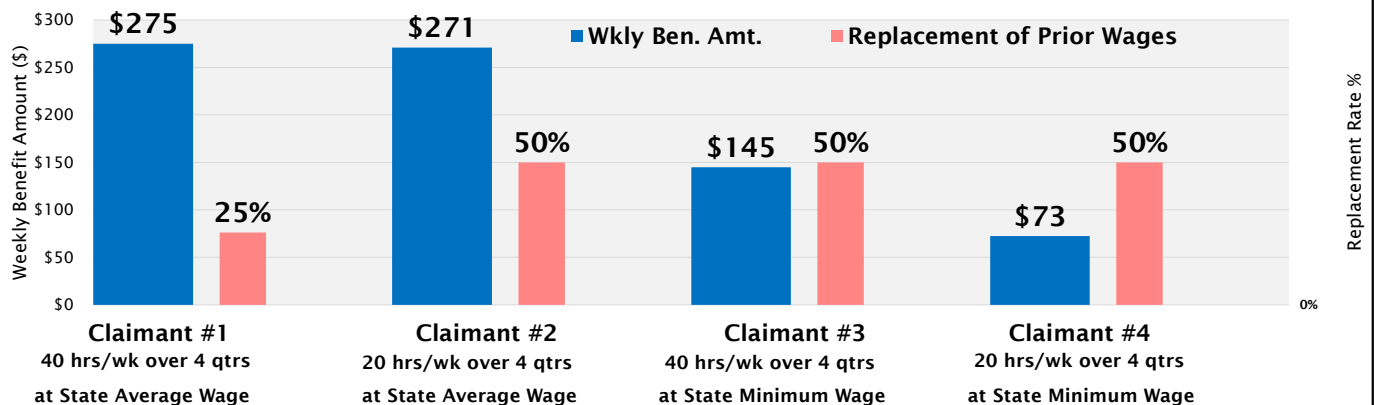


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵



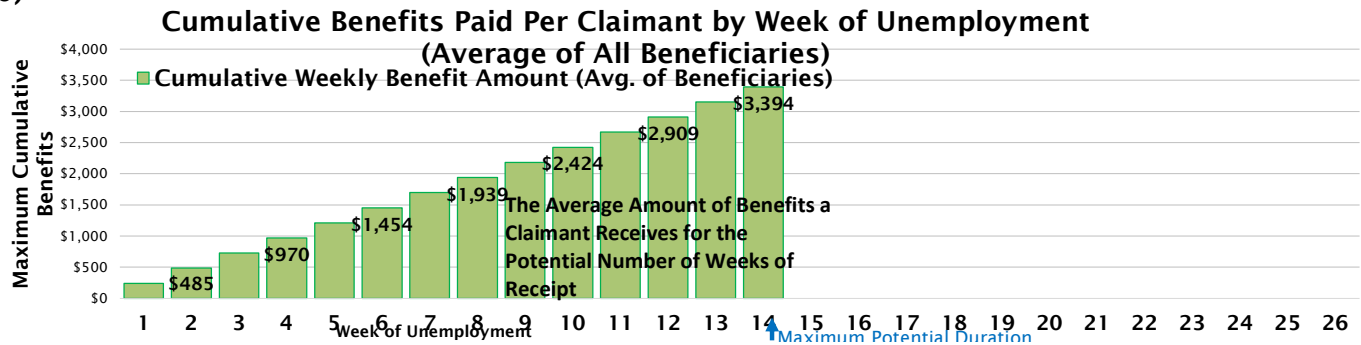
Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶

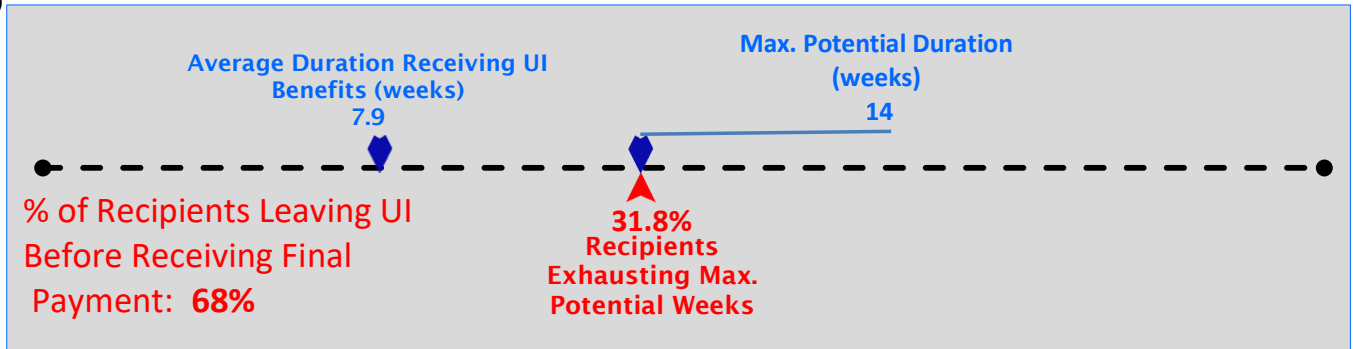


Duration of Benefit Payments

10)

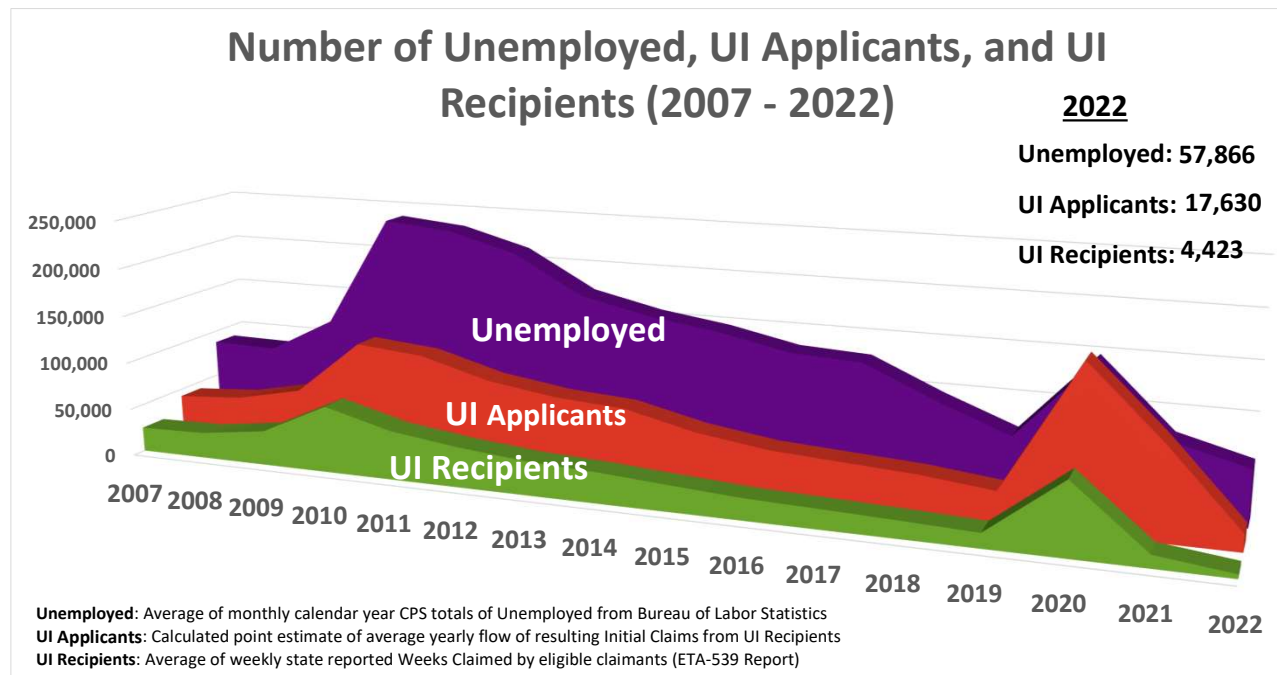


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Application and Reciprocity

12)



Footnote:

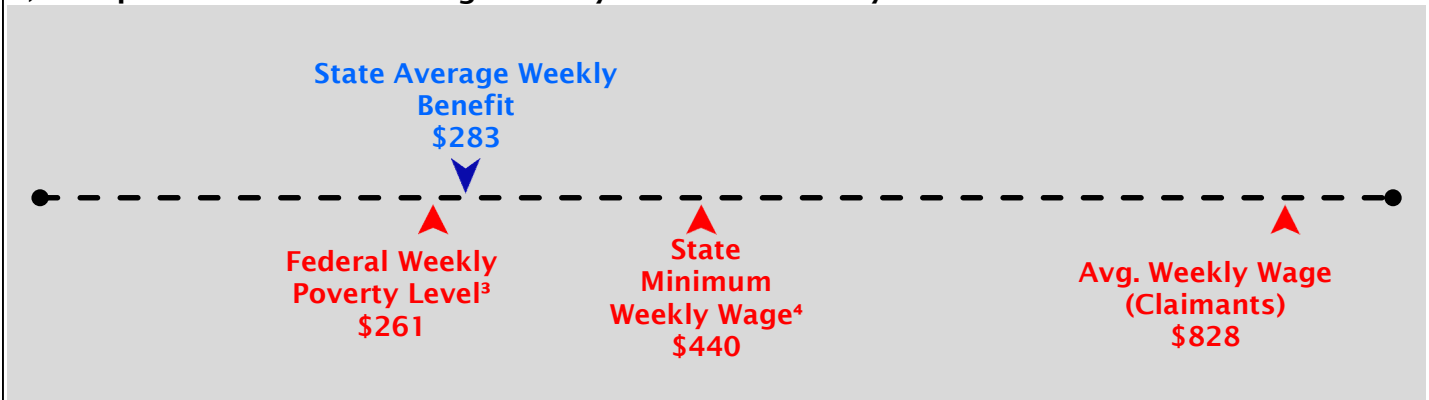
1. Dependents benefits represent the maximum amount a claimant may receive under the most number of dependents allowed.
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Arkansas 2022

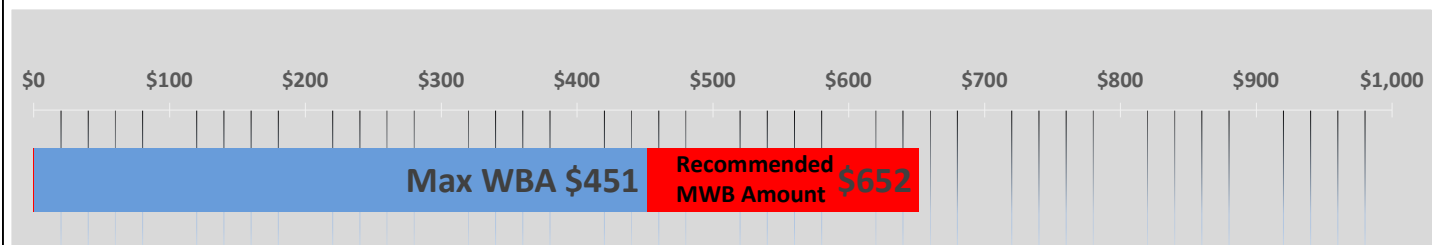
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$81	N/A
2) Maximum Weekly Benefit Amount:	\$451	N/A
3) Maximum Potential Benefit Amount:	\$7,216	N/A
4) Minimum Duration (weeks):	9	9
5) Maximum Duration (weeks):	16	16

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

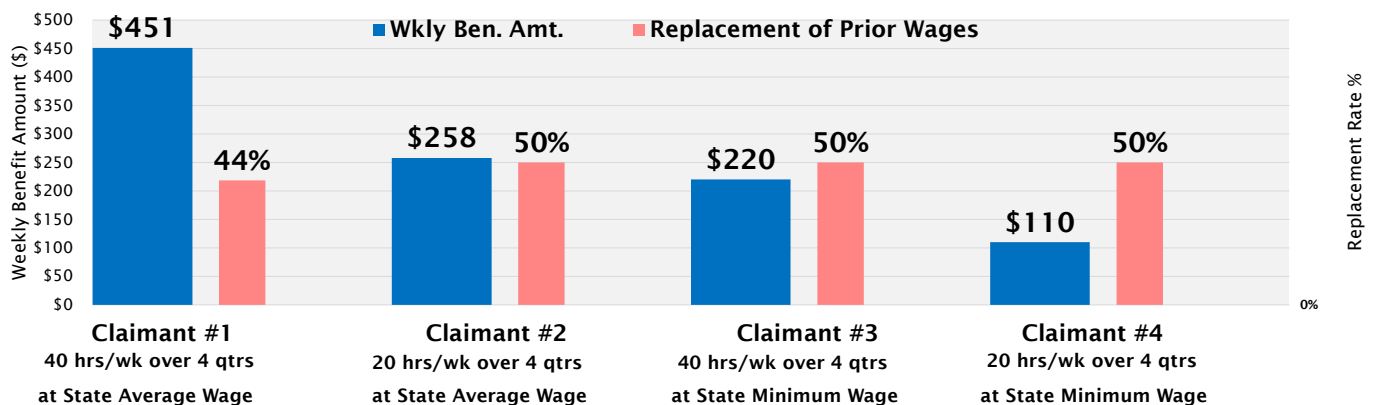


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵



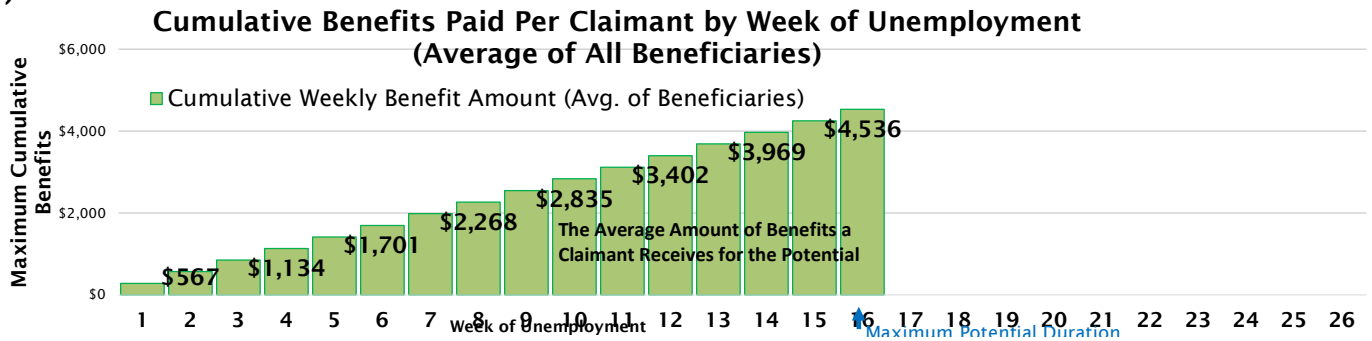
Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶

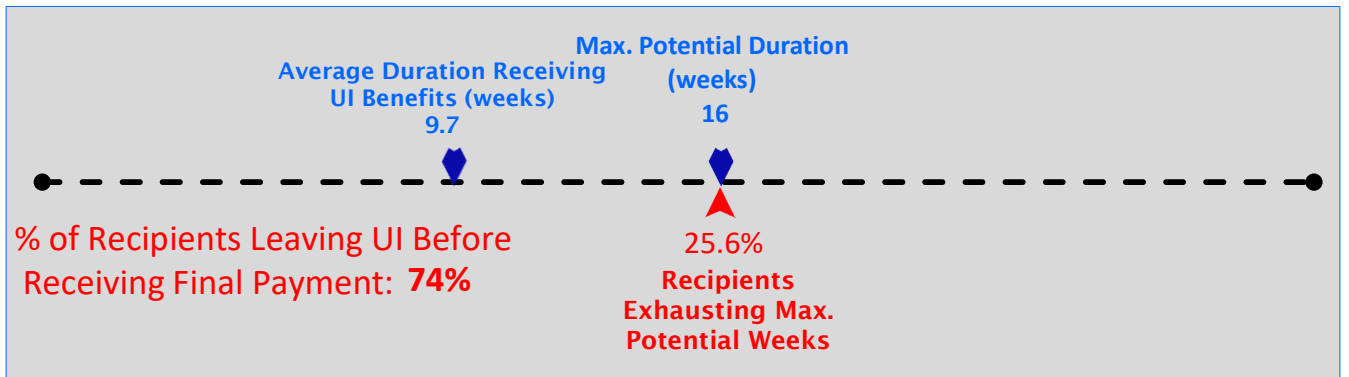


Duration of Benefit Payments

10)

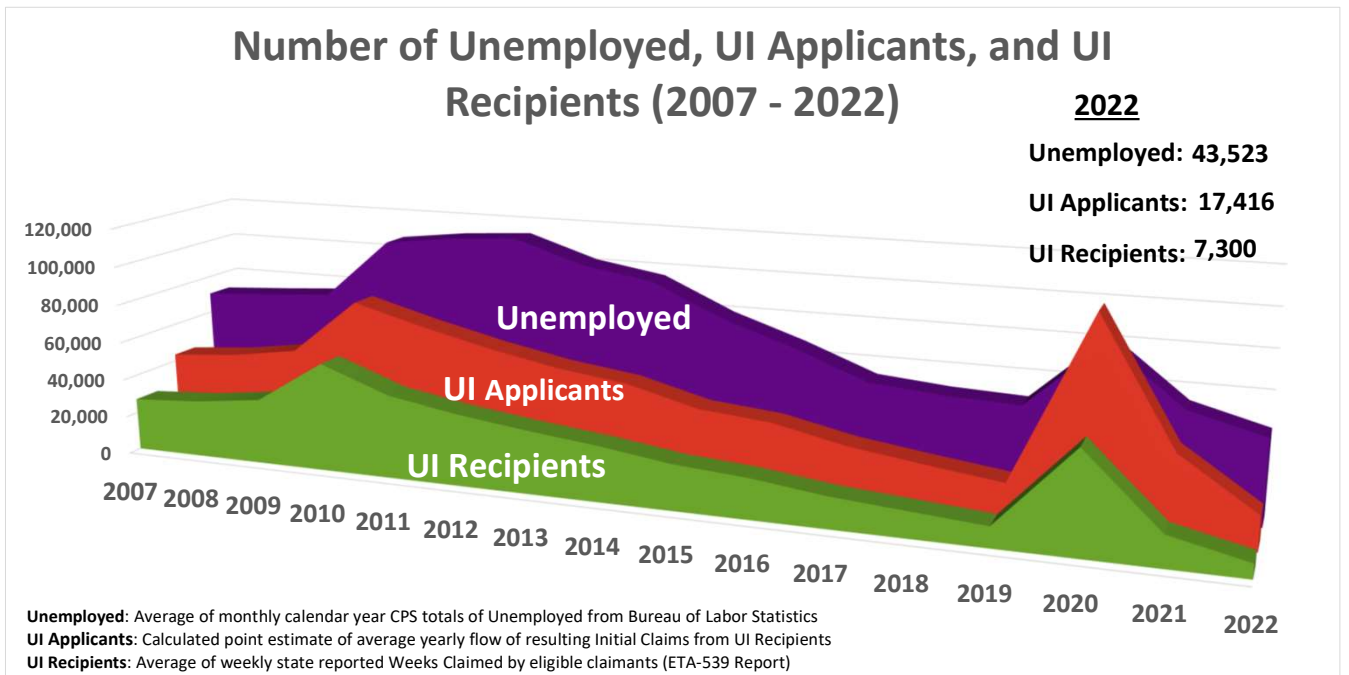


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Application and Reciprocity

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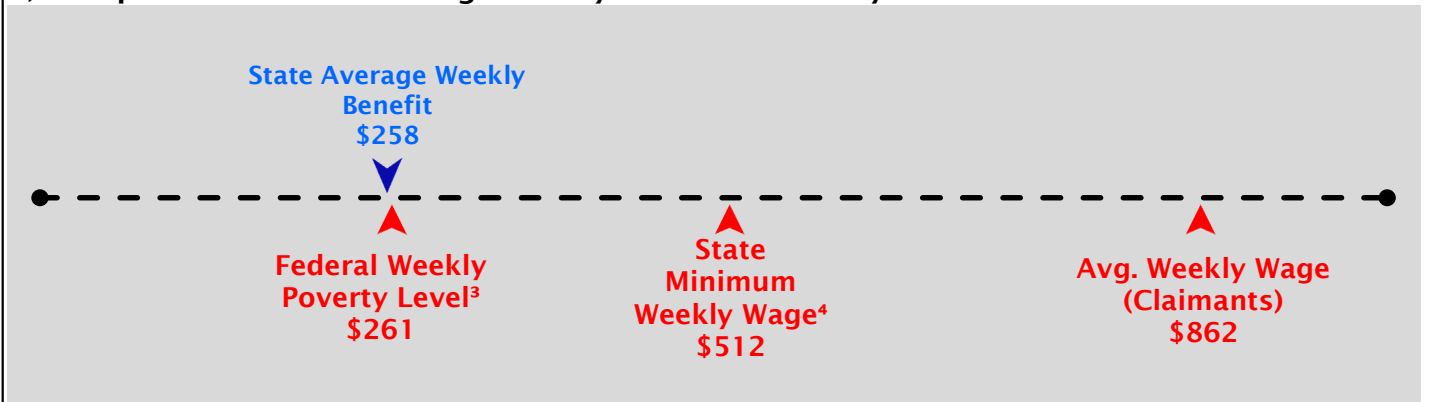
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Arizona 2022

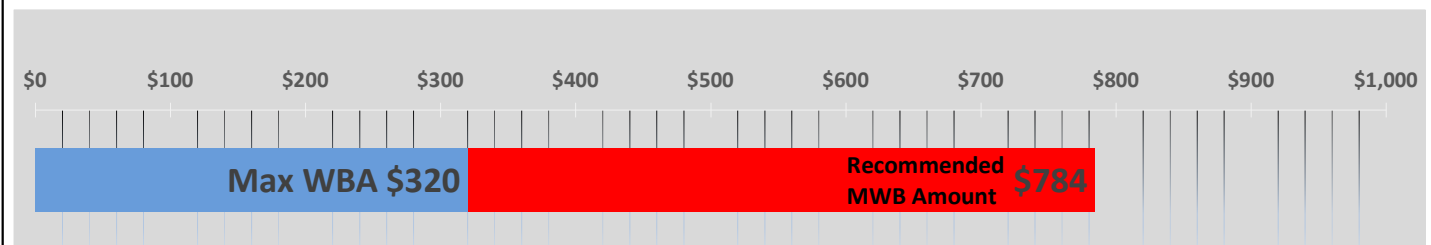
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$117	N/A
2) Maximum Weekly Benefit Amount:	\$320	N/A
3) Maximum Potential Benefit Amount:	\$7,680	N/A
4) Minimum Duration (weeks):	8	8
5) Maximum Duration (weeks):	24	24

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

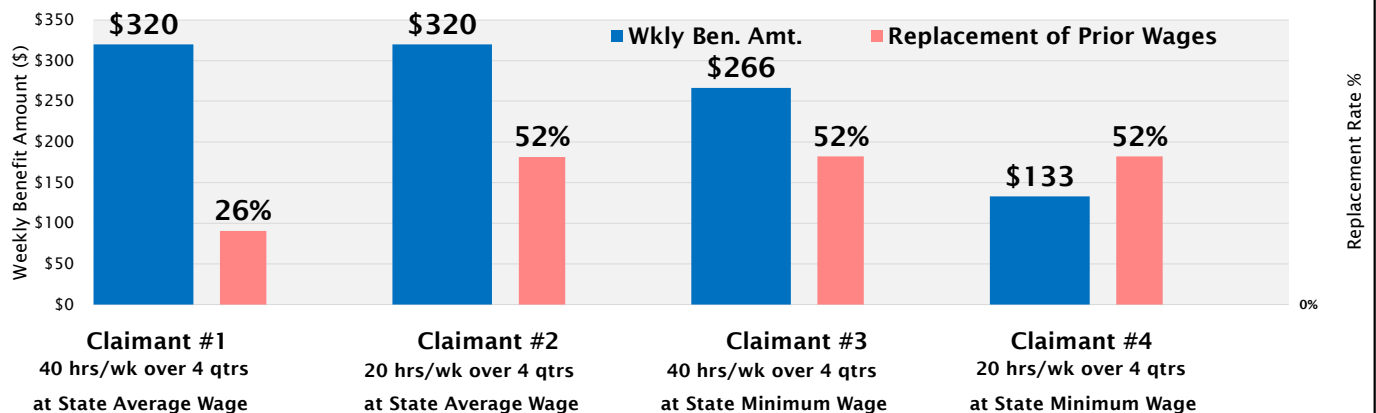


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵

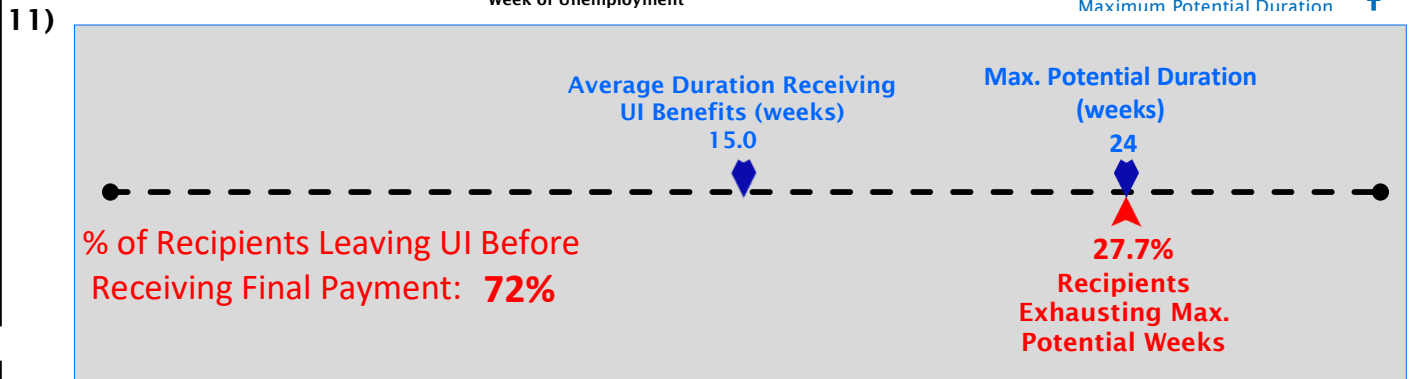
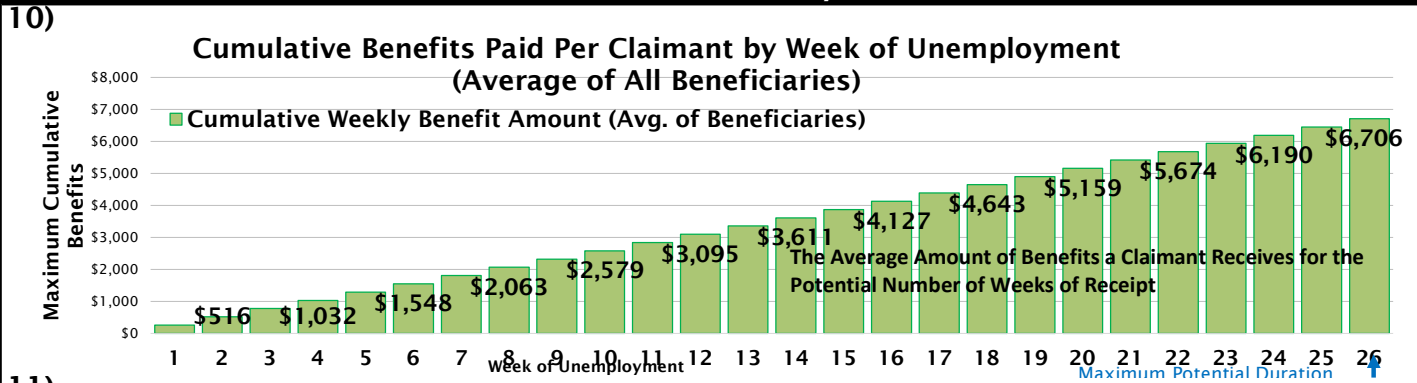


Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

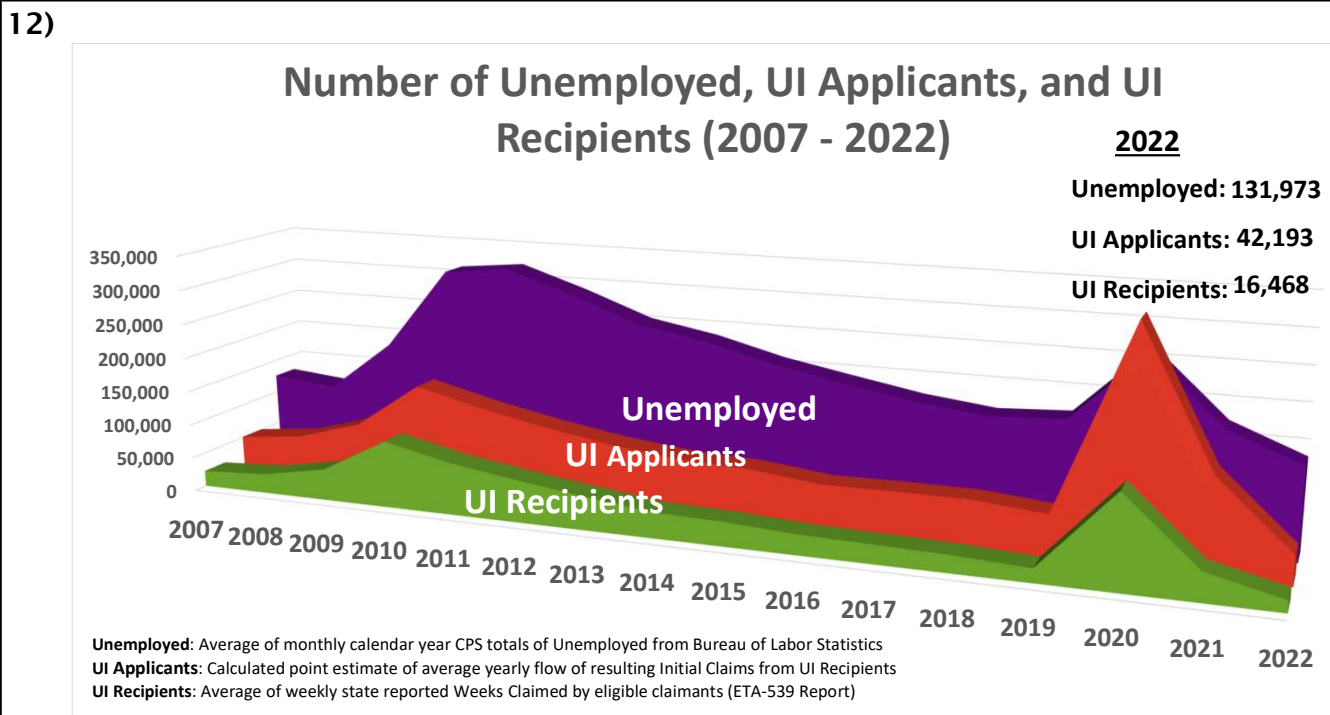
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



Duration of Benefit Payments



Application and Reciprocity



Footnote:

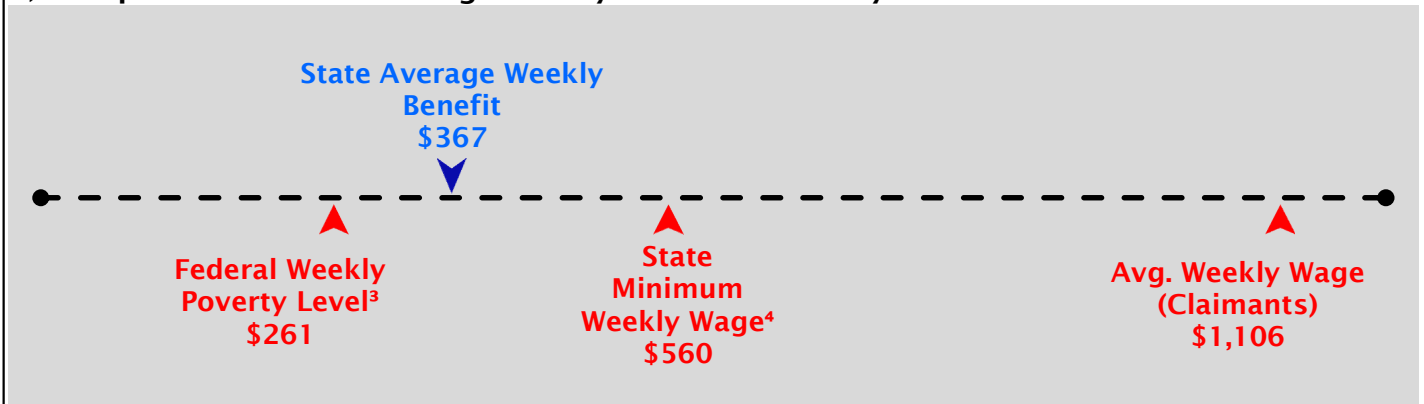
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California 2022

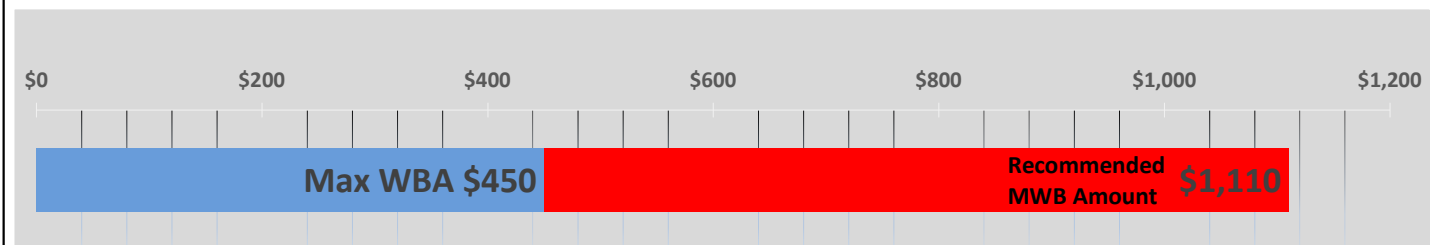
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$40	N/A
2) Maximum Weekly Benefit Amount:	\$450	N/A
3) Maximum Potential Benefit Amount:	\$11,700	N/A
4) Minimum Duration (weeks):	14	14
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

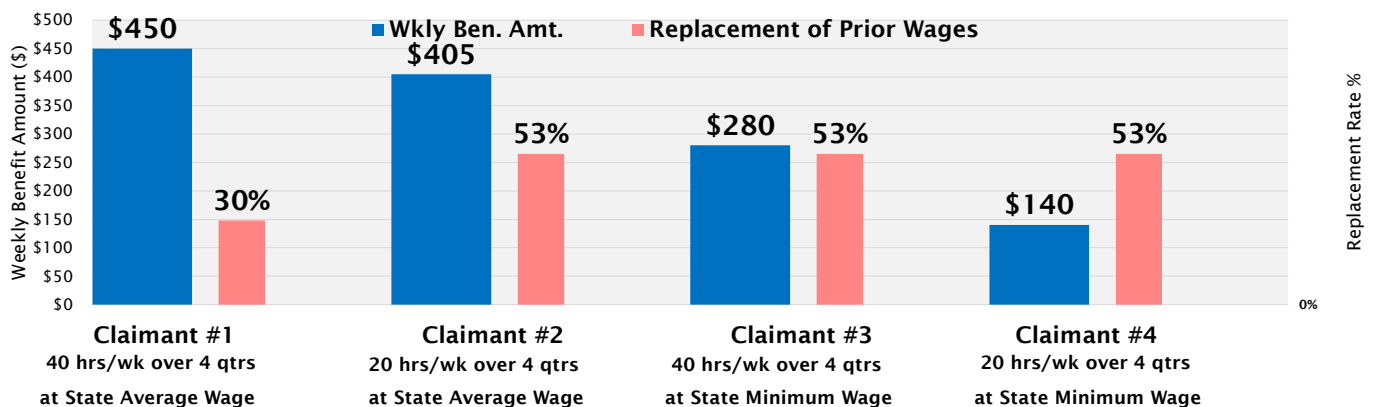


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵



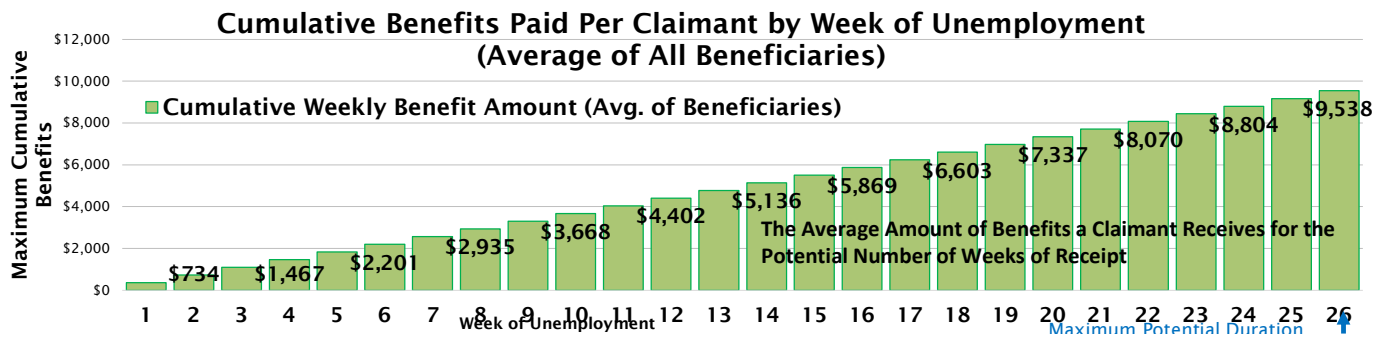
Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

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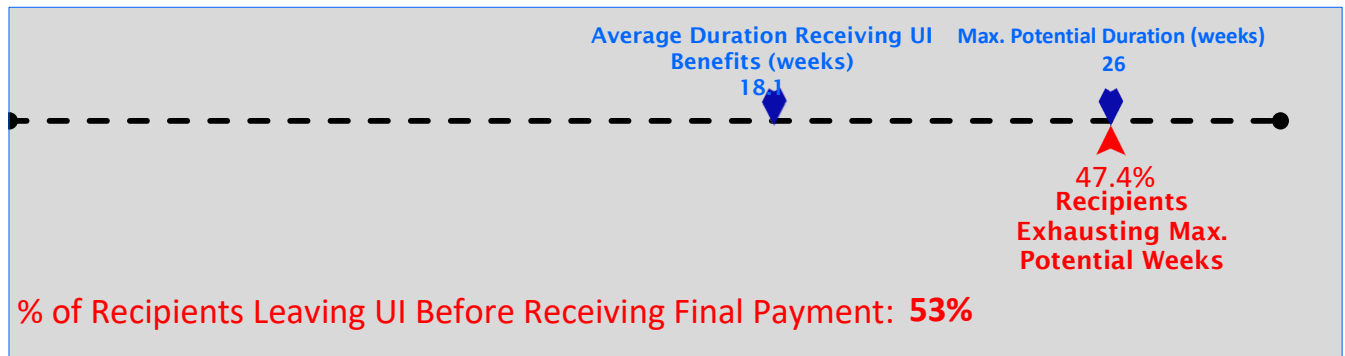


Duration of Benefit Payments

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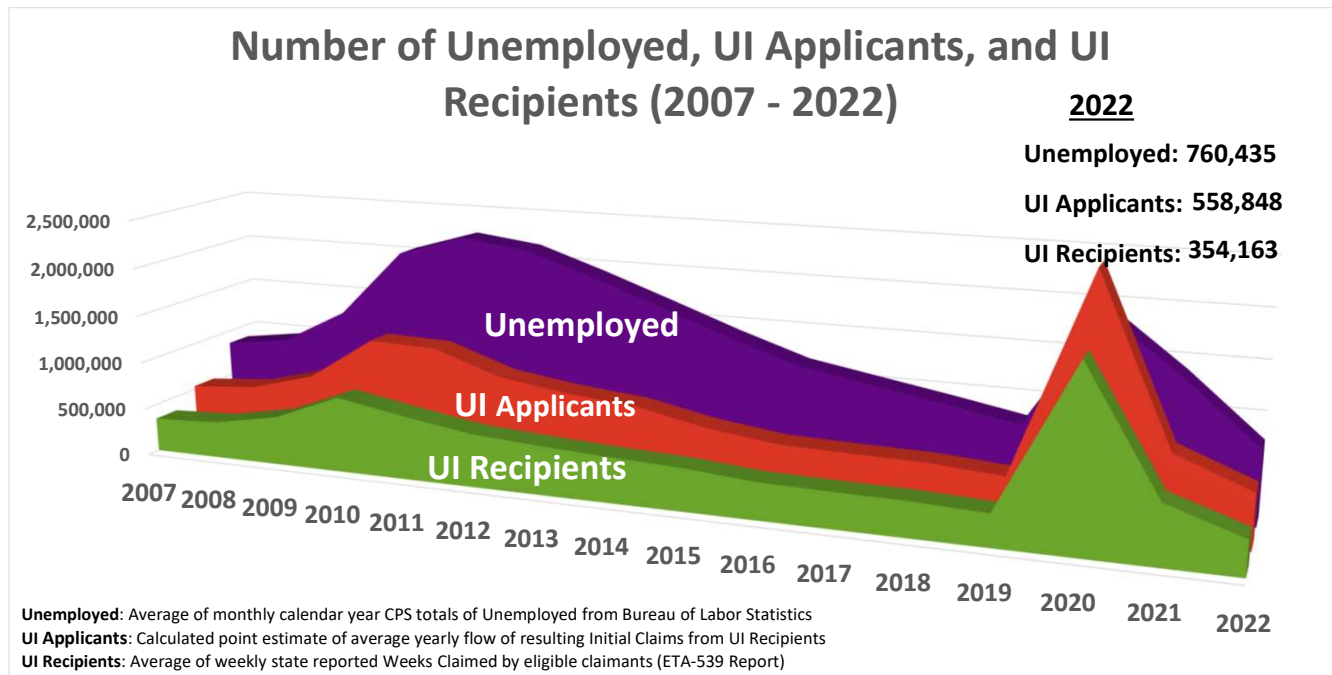


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Application and Reciprocity

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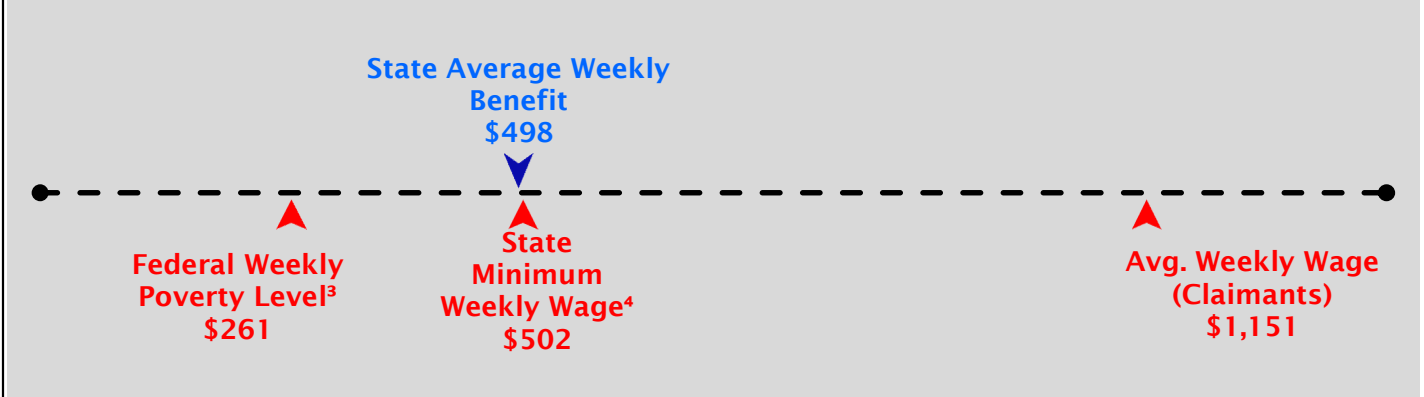
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Colorado 2022

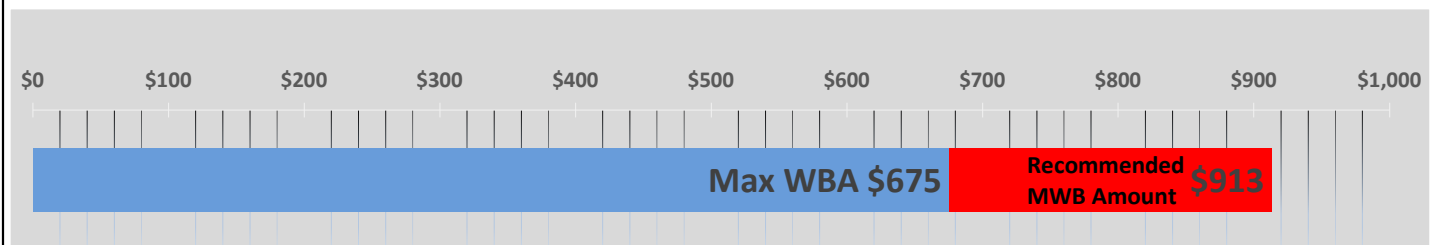
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$25	N/A
2) Maximum Weekly Benefit Amount:	\$675	\$742
3) Maximum Potential Benefit Amount:	\$17,550	\$19,292
4) Minimum Duration (weeks):	13	13
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

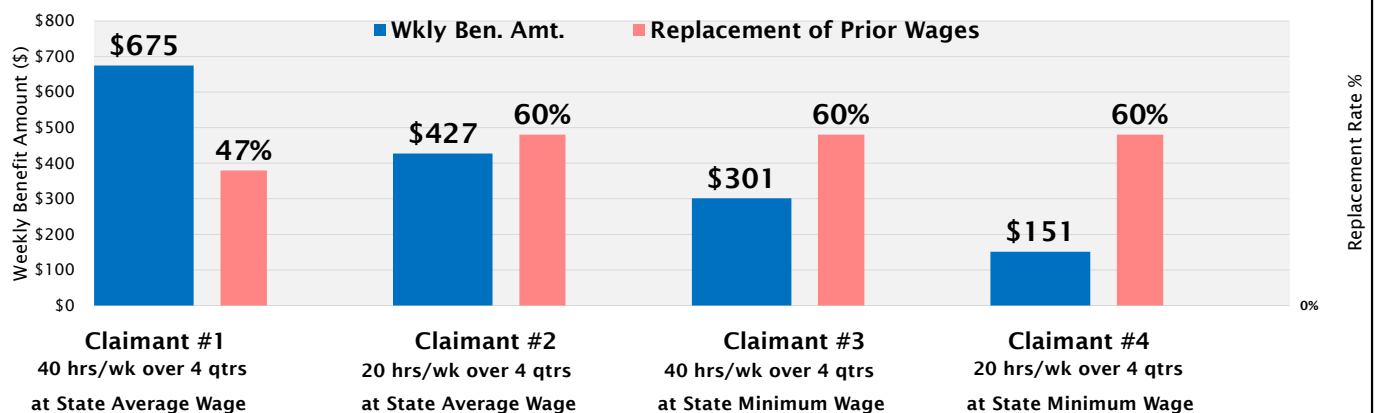


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵

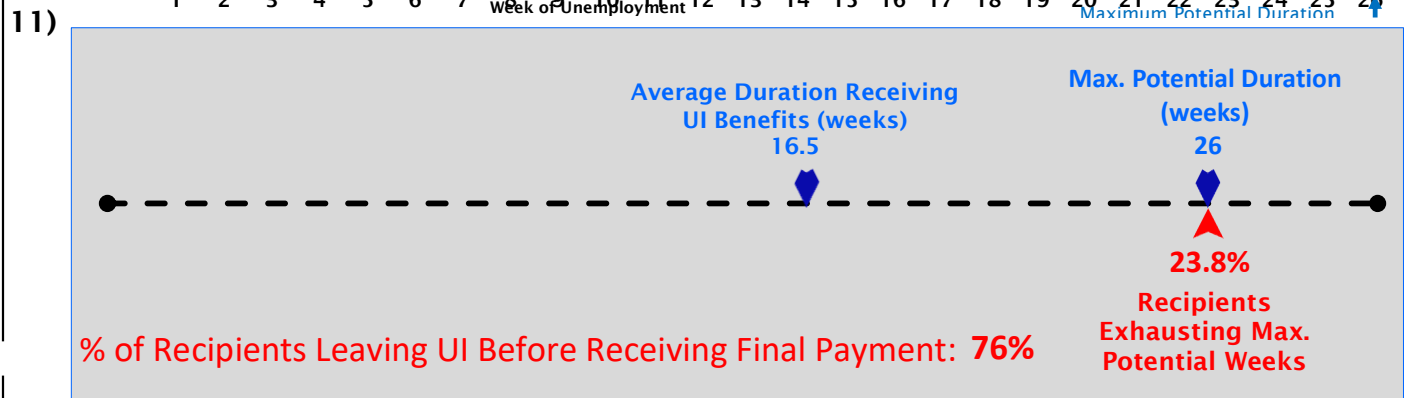
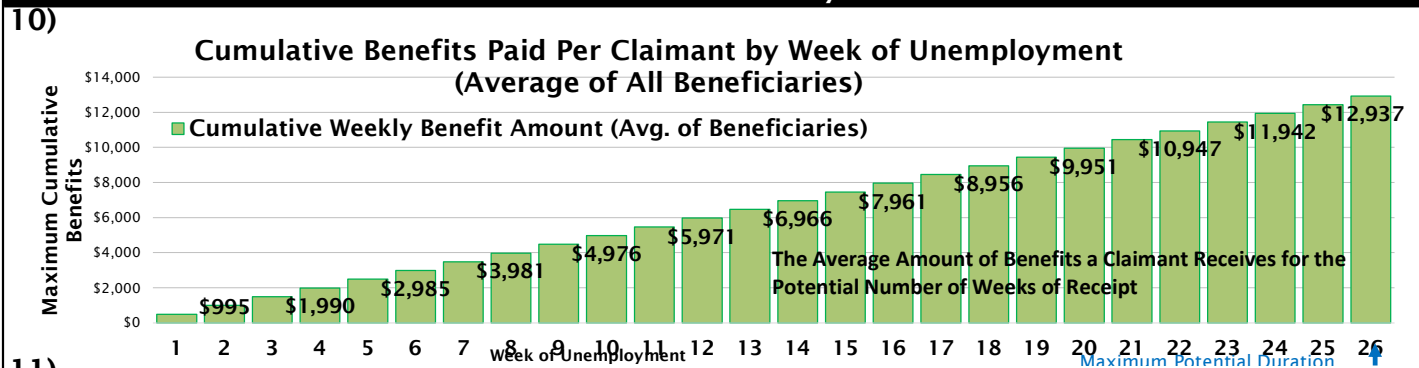


Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

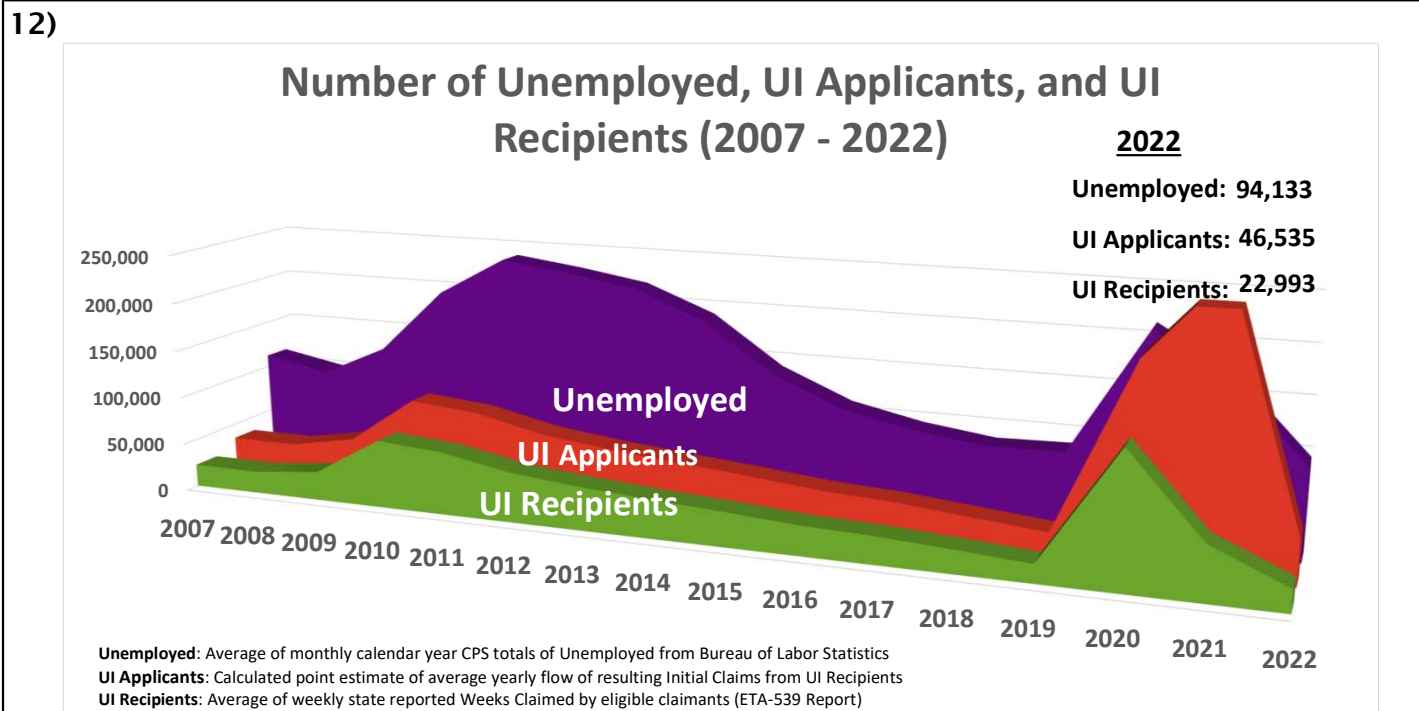
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



Duration of Benefit Payments



Application and Reciprocity



Footnote:

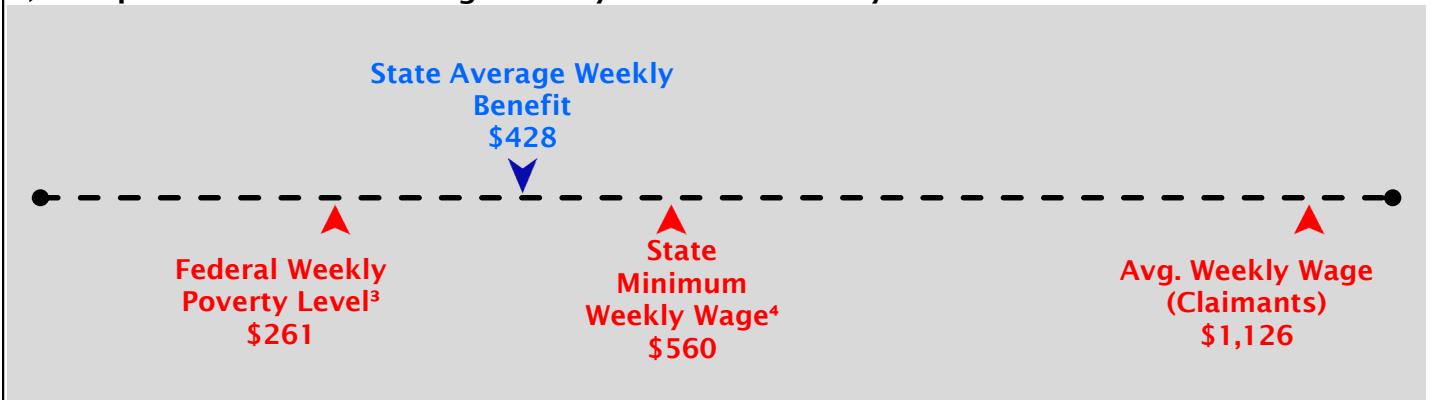
- Dependents benefits represent the maximum amount a claimant may receive under the most number of dependents allowed.
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Connecticut 2022

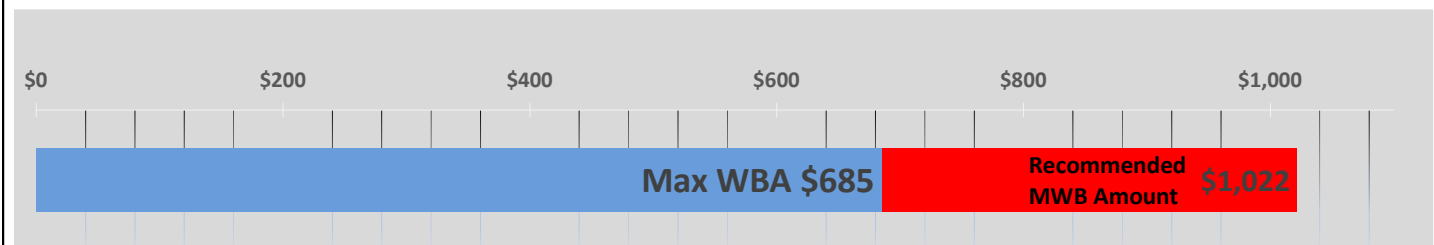
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$15	\$30
2) Maximum Weekly Benefit Amount:	\$685	\$760
3) Maximum Potential Benefit Amount:	\$17,810	\$19,760
4) Minimum Duration (weeks):	26	26
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

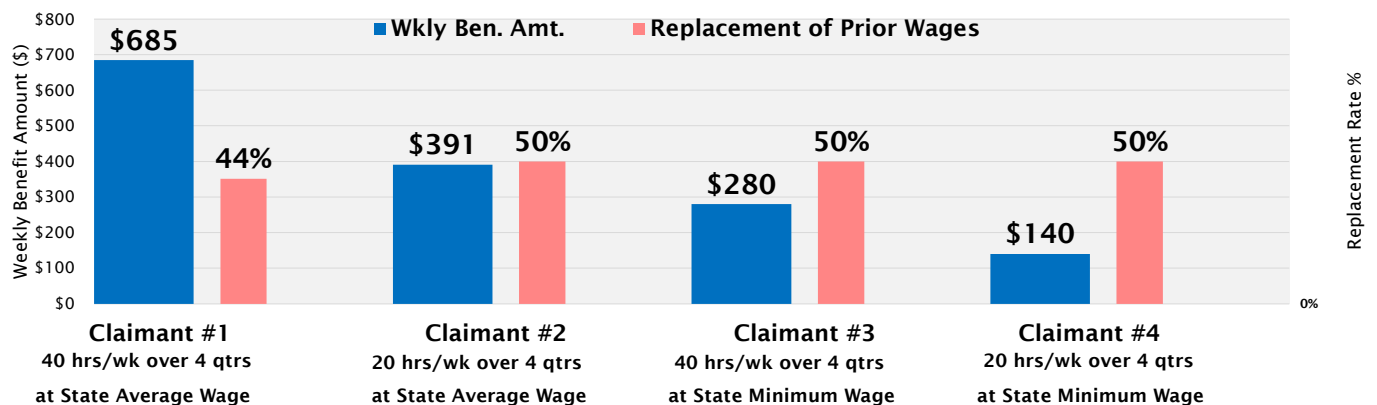


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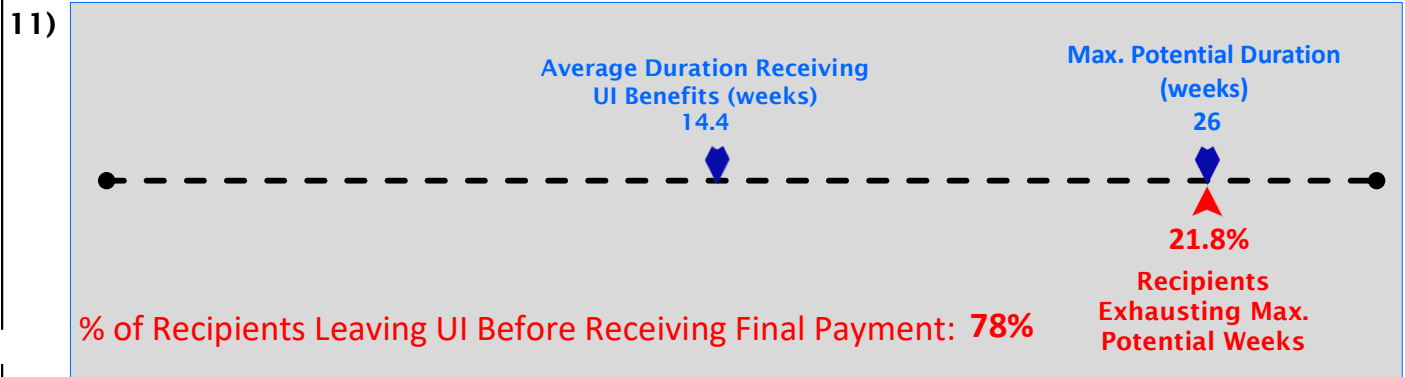
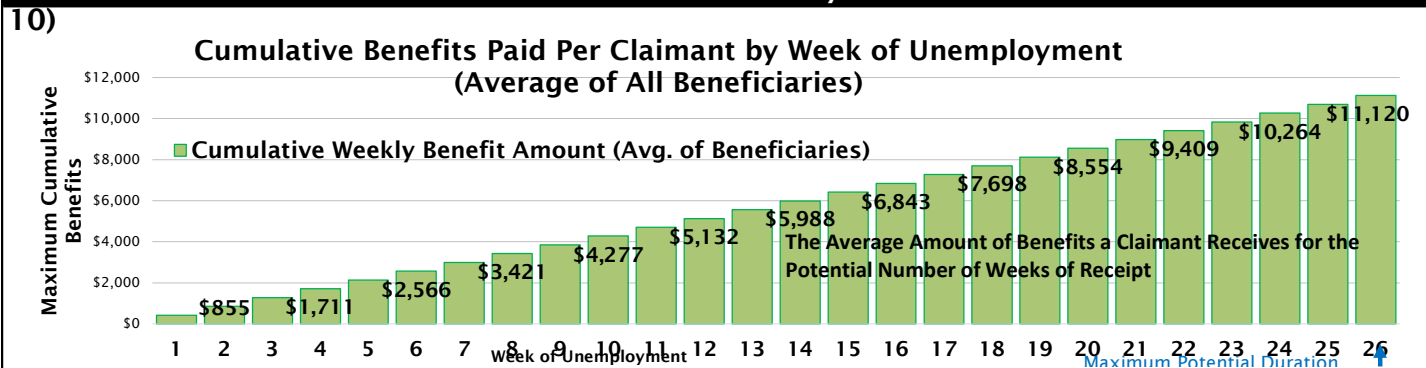


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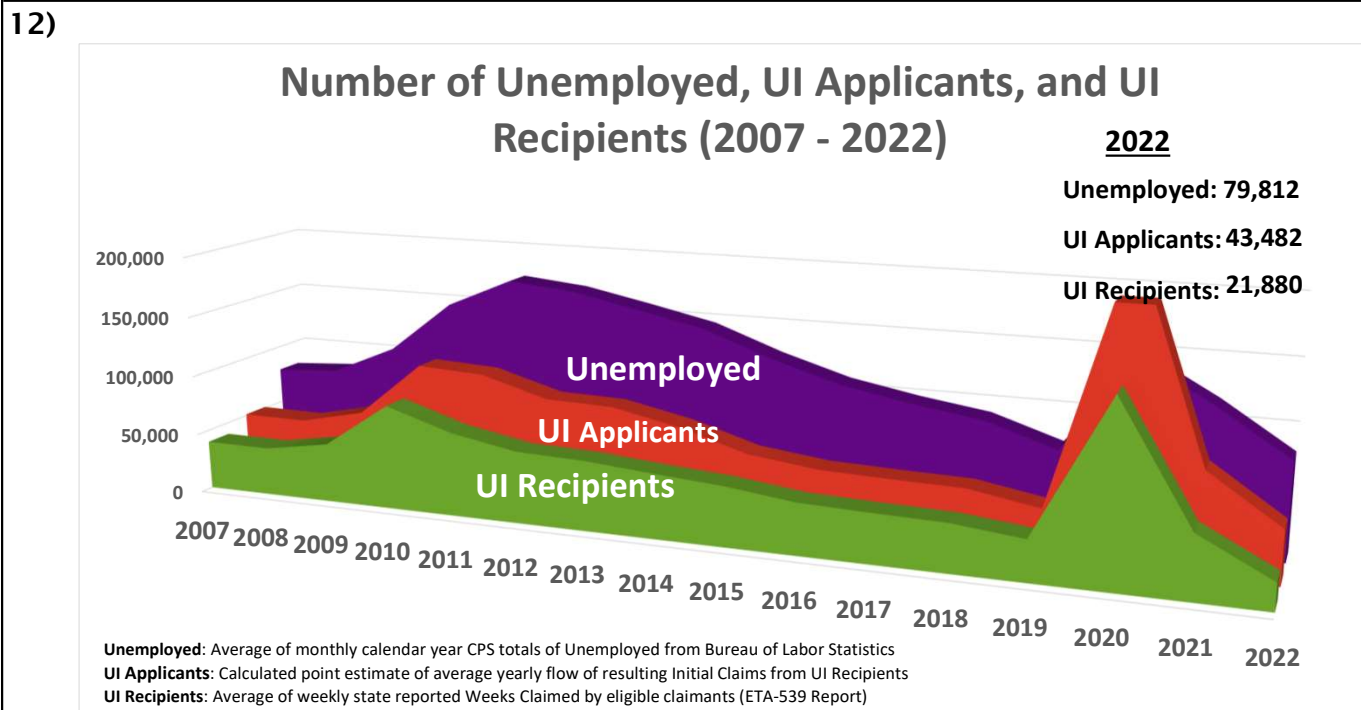
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Duration of Benefit Payments



Application and Reciprocity



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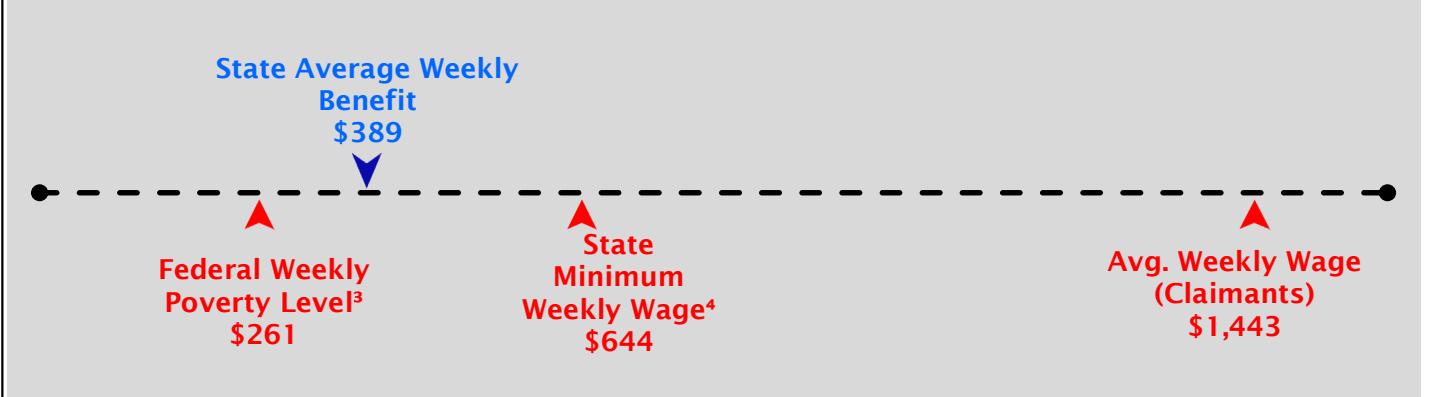
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District of Columbia 2022

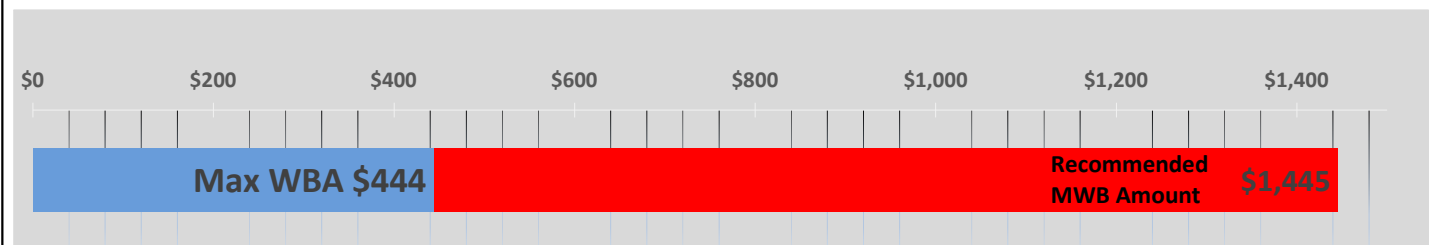
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$50	N/A
2) Maximum Weekly Benefit Amount:	\$444	N/A
3) Maximum Potential Benefit Amount:	\$11,544	N/A
4) Minimum Duration (weeks):	26	26
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

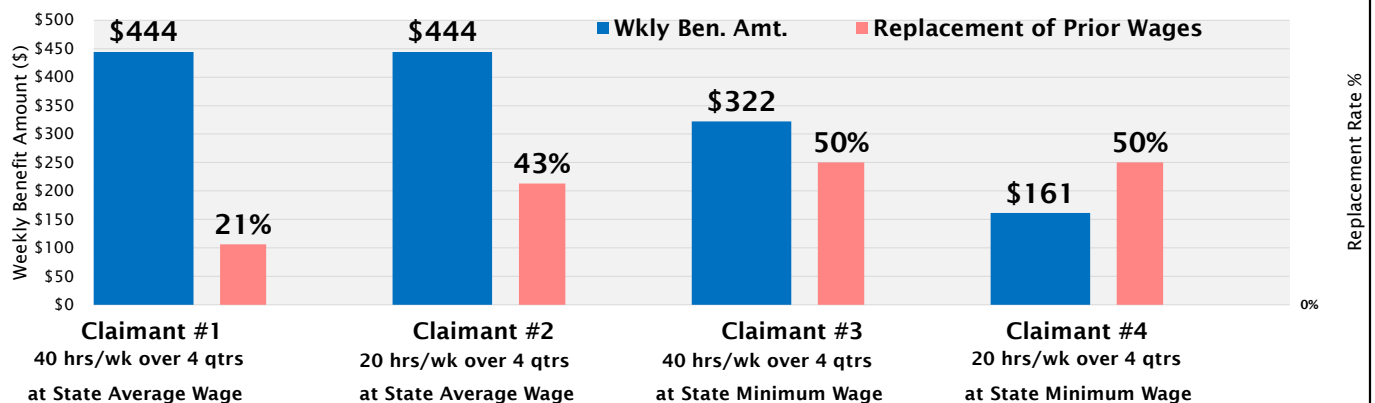


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵

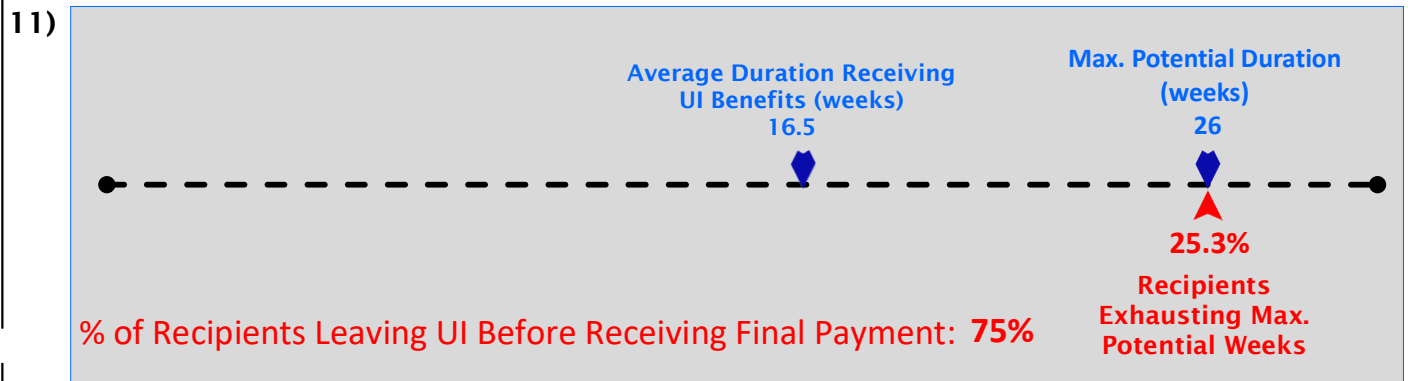
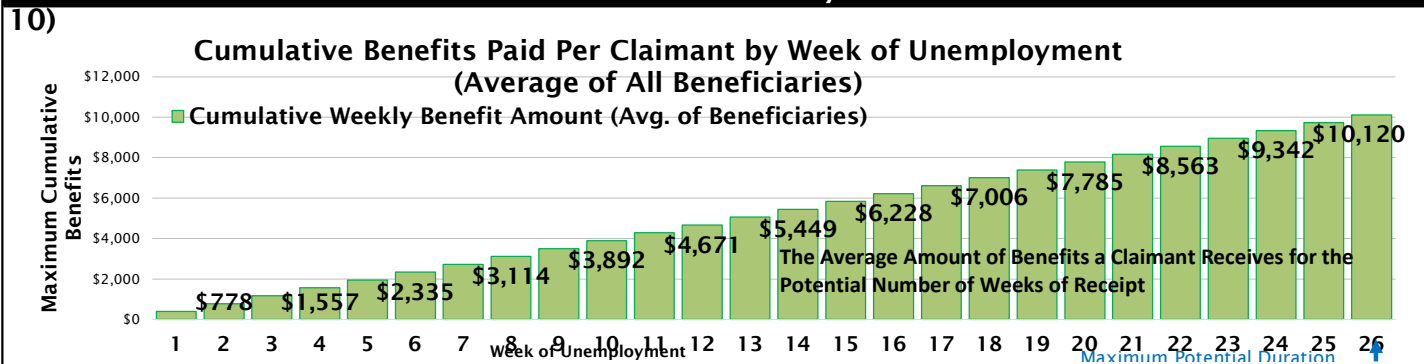


Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

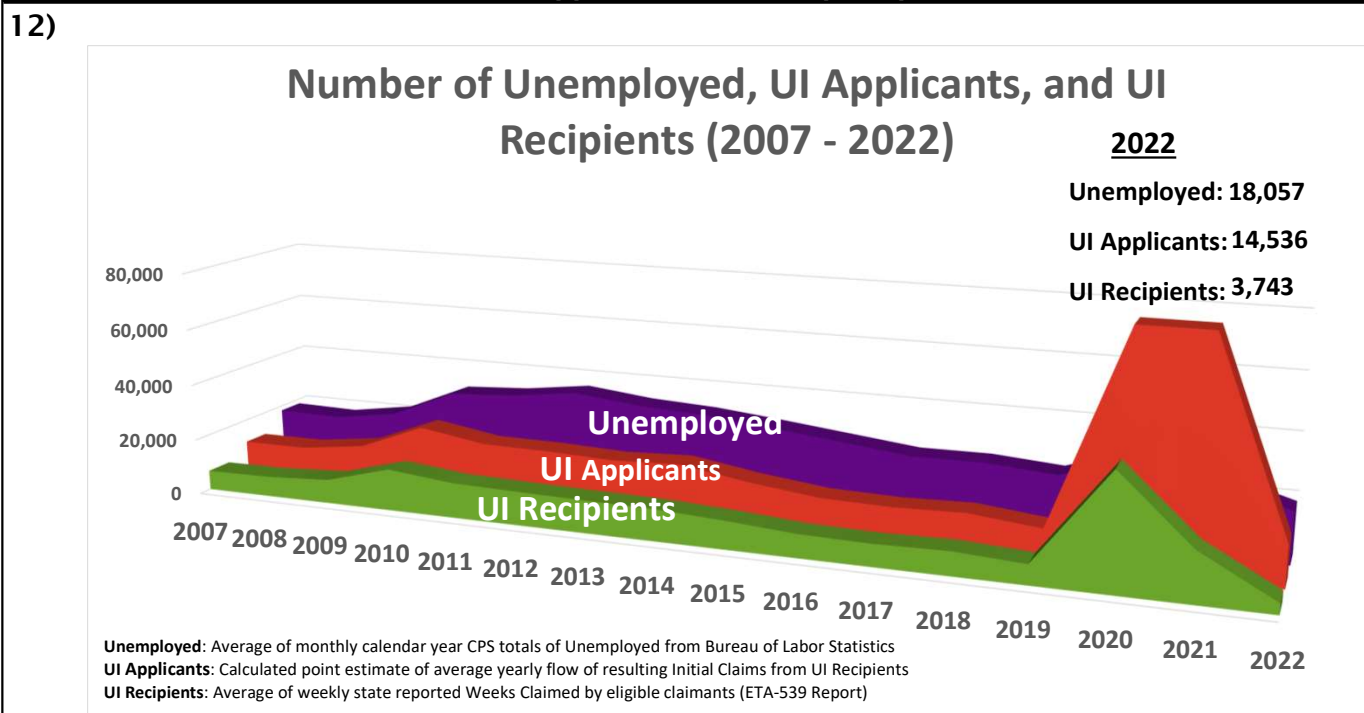
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



Duration of Benefit Payments



Application and Reciprocity



Footnote:

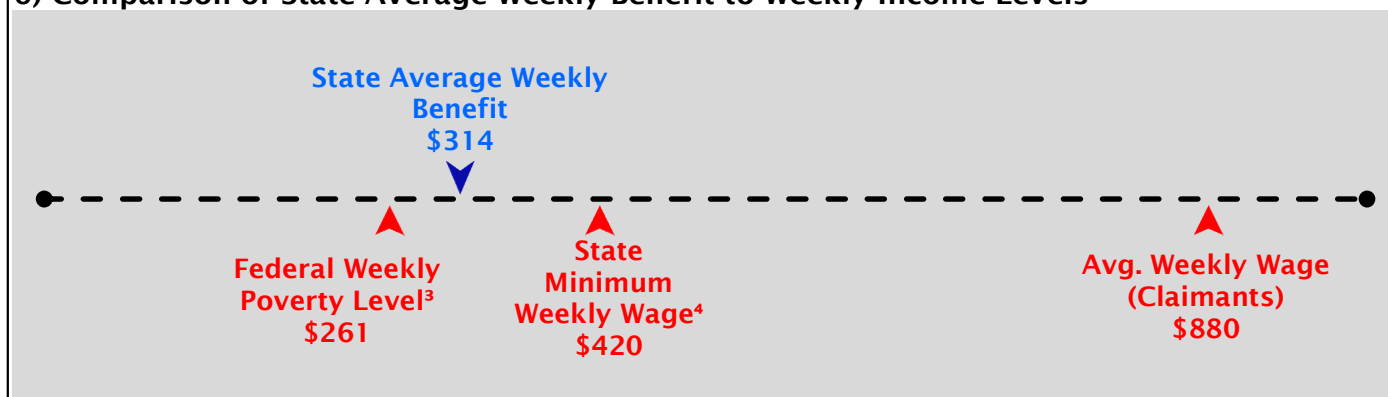
1. Dependents benefits represent the maximum amount a claimant may receive under the most number of dependents allowed.
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5. Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
6. Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Delaware 2022

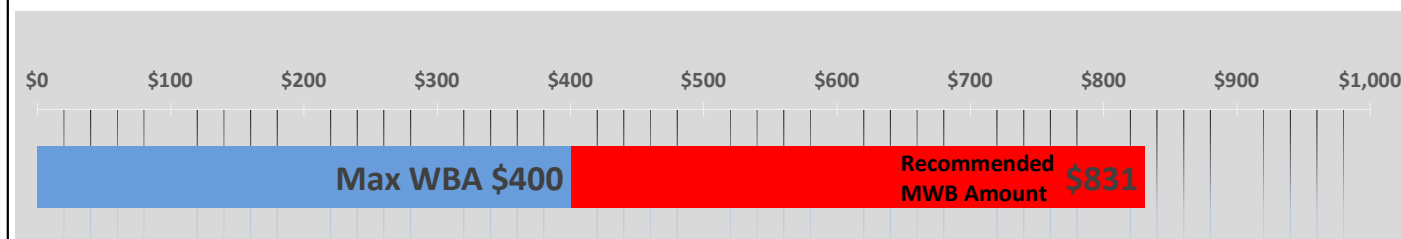
State Benefit Payment Amounts

	Without Dependents	With Dependents ¹
1) Minimum Weekly Benefit Amount:	\$20	N/A
2) Maximum Weekly Benefit Amount:	\$400	N/A
3) Maximum Potential Benefit Amount:	\$10,400	N/A
4) Minimum Duration (weeks):	24	24
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

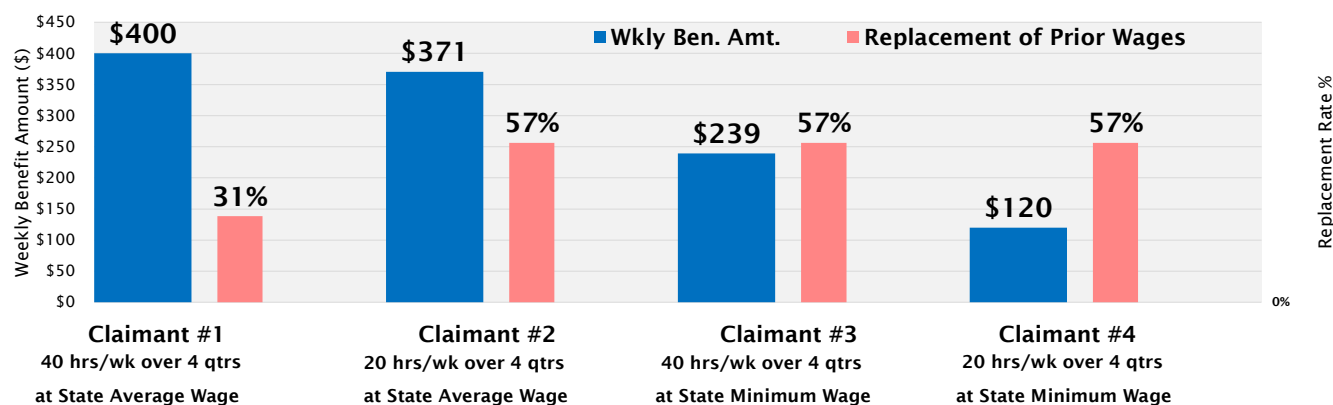


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵



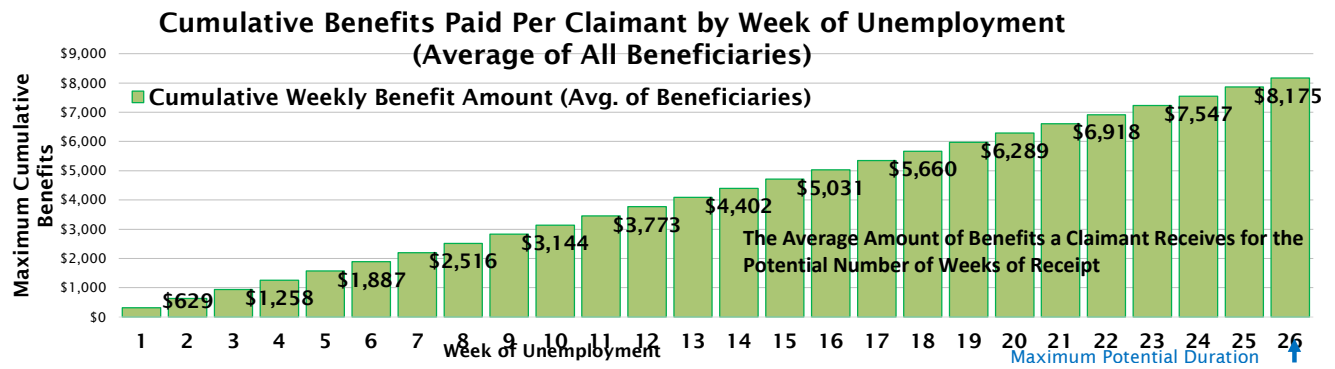
Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶

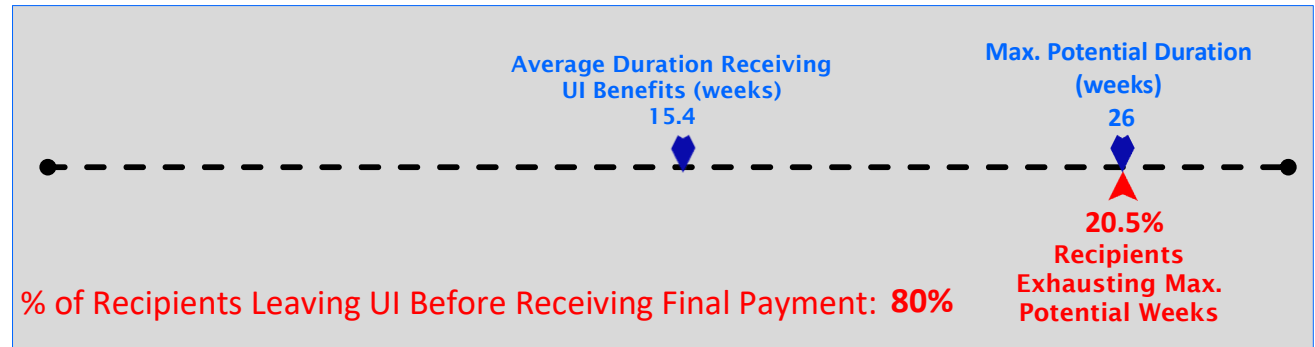


Duration of Benefit Payments

10)

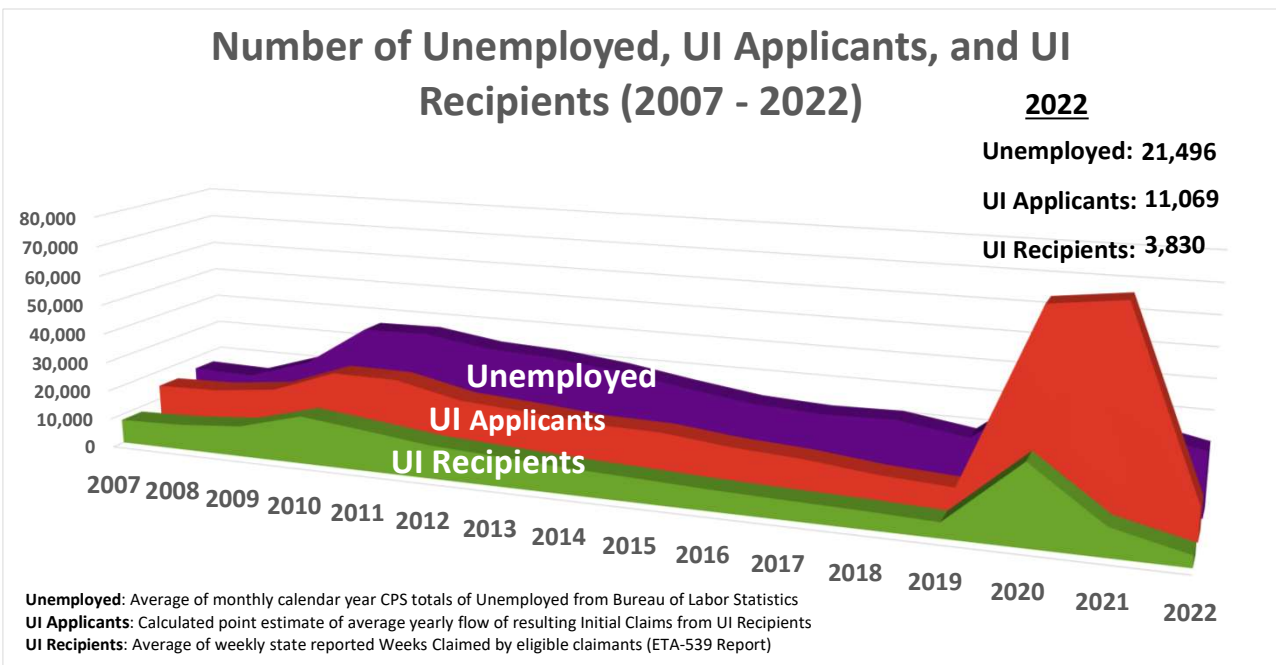


11)



Application and Reciprocity

12)



Footnote:

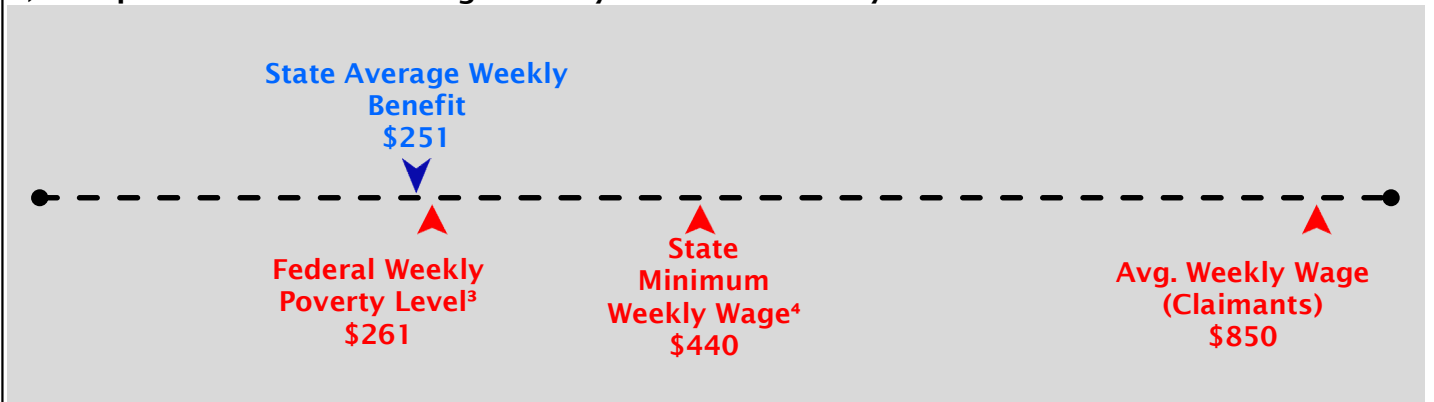
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6. Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Florida 2022

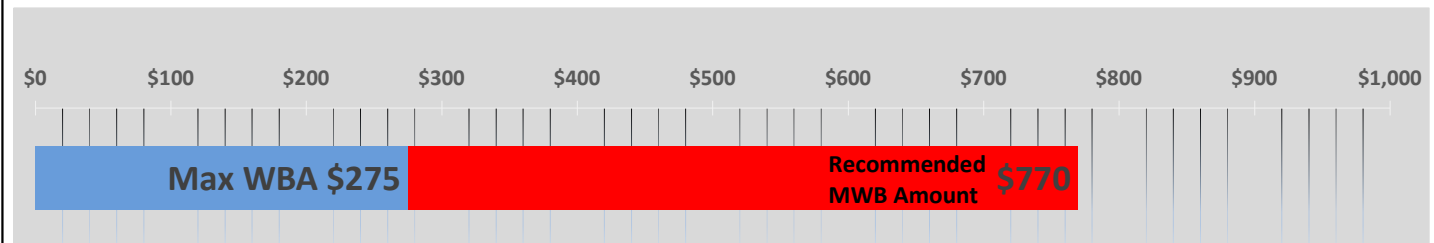
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$32	N/A
2) Maximum Weekly Benefit Amount:	\$275	N/A
3) Maximum Potential Benefit Amount:	\$3,300	N/A
4) Minimum Duration (weeks):	9	9
5) Maximum Duration (weeks):	12	12

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

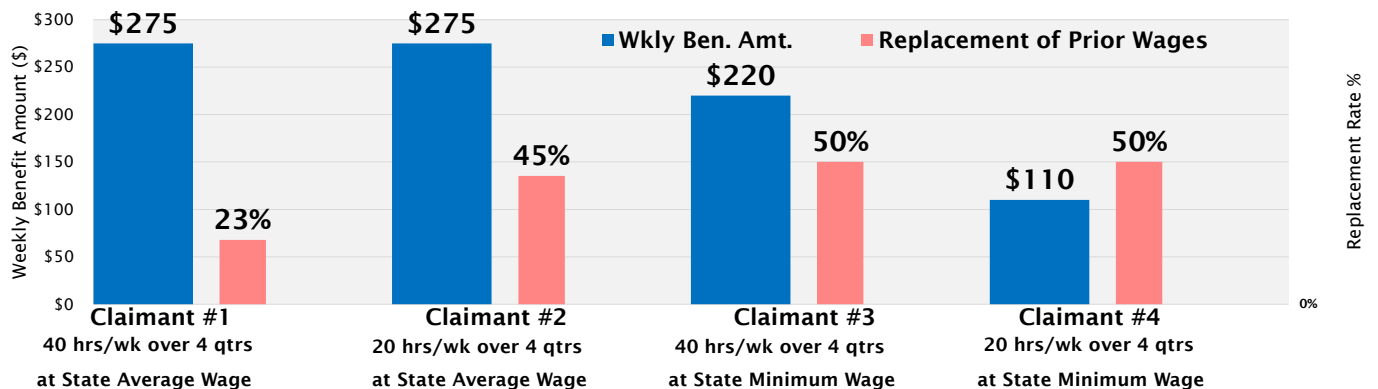


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵



Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

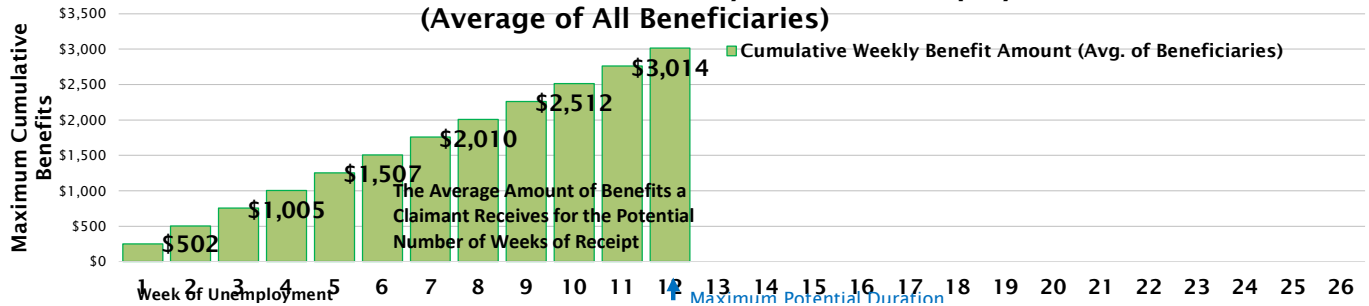
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



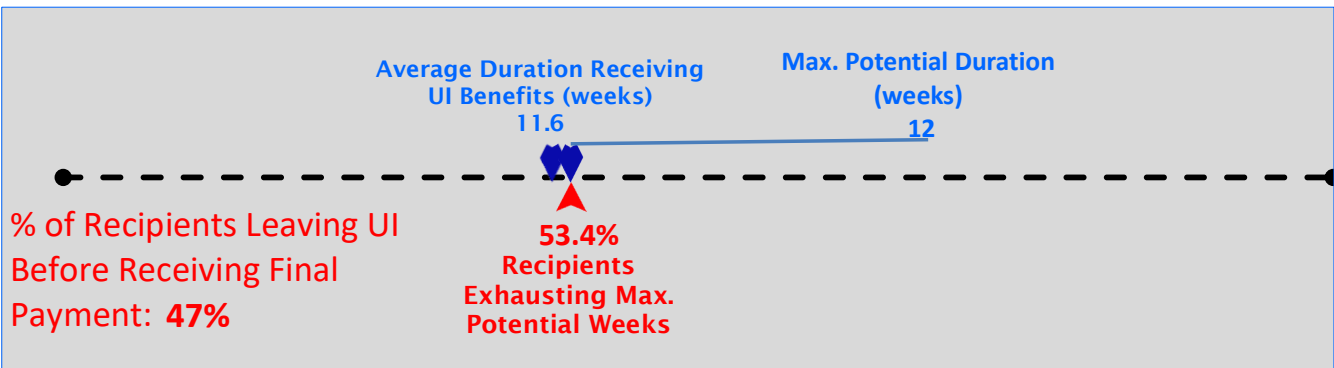
Duration of Benefit Payments

10)

**Cumulative Benefits Paid Per Claimant by Week of Unemployment
(Average of All Beneficiaries)**



11)



Application and Reciprocity

12)

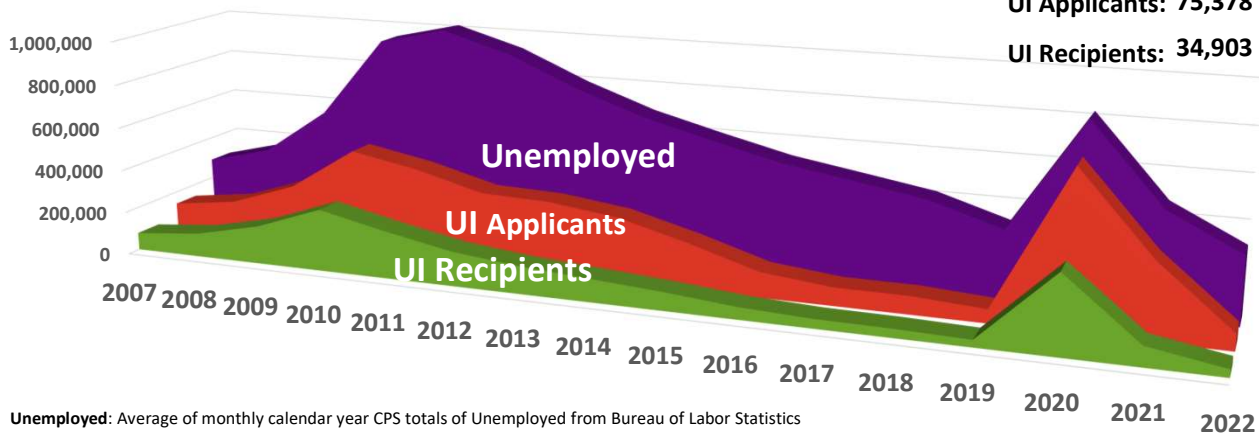
Number of Unemployed, UI Applicants, and UI Recipients (2007 - 2022)

2022

Unemployed: 309,366

UI Applicants: 75,378

UI Recipients: 34,903



Unemployed: Average of monthly calendar year CPS totals of Unemployed from Bureau of Labor Statistics
UI Applicants: Calculated point estimate of average yearly flow of resulting Initial Claims from UI Recipients
UI Recipients: Average of weekly state reported Weeks Claimed by eligible claimants (ETA-539 Report)

Footnote:

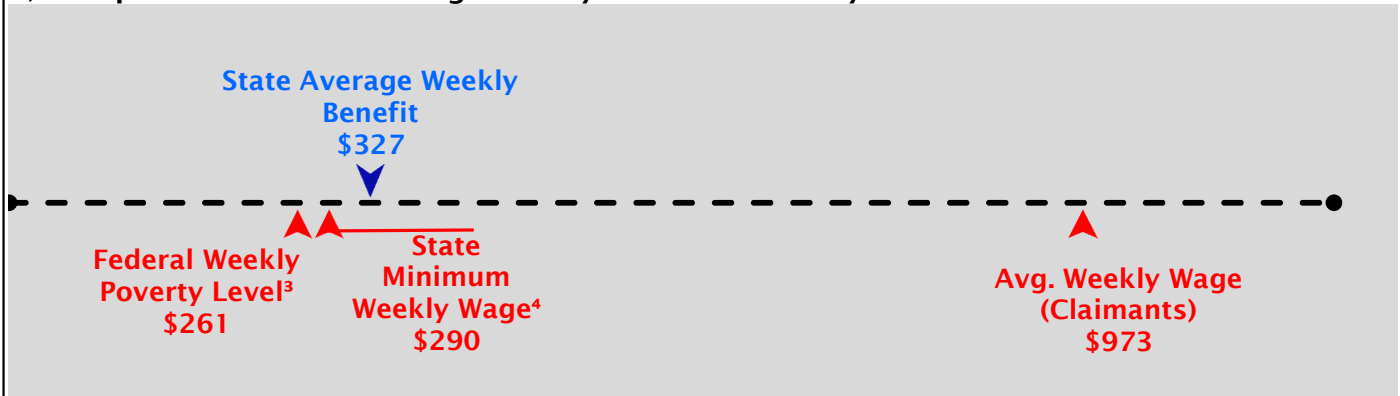
1. Dependents benefits represent the maximum amount a claimant may receive under the most number of dependents allowed.
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4. State hourly minimum wage for 40 hours, as defined by state law - lowest of all state defined minimums. See Data Definitions item 8.
5. Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
6. Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Georgia 2022

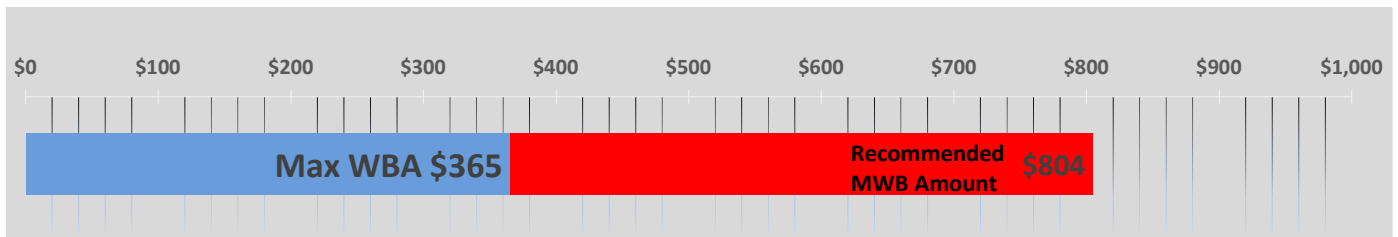
State Benefit Payment Amounts

	Without Dependents	With Dependents ¹
1) Minimum Weekly Benefit Amount:	\$55	N/A
2) Maximum Weekly Benefit Amount:	\$365	N/A
3) Maximum Potential Benefit Amount:	\$5,110	N/A
4) Minimum Duration (weeks):	6	6
5) Maximum Duration (weeks):	14	14

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

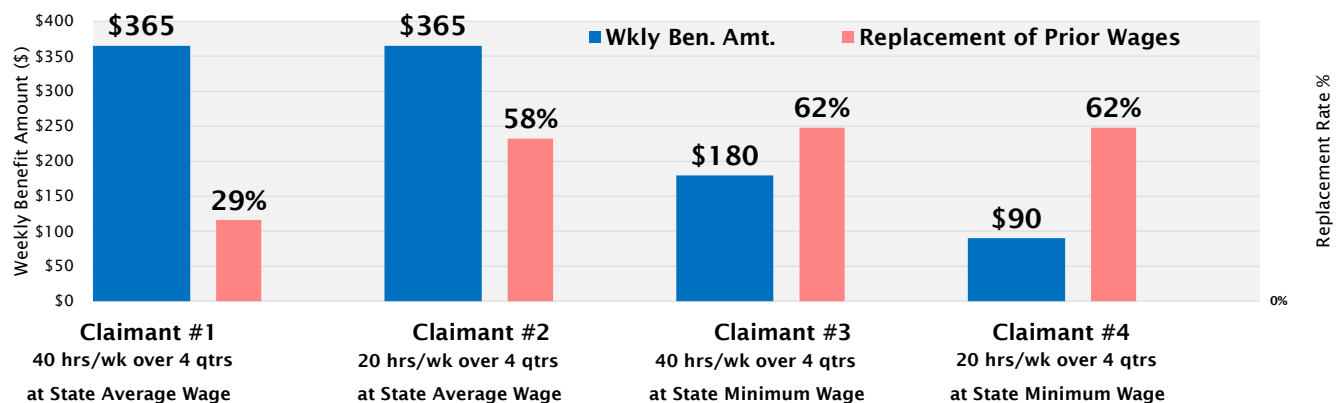


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵



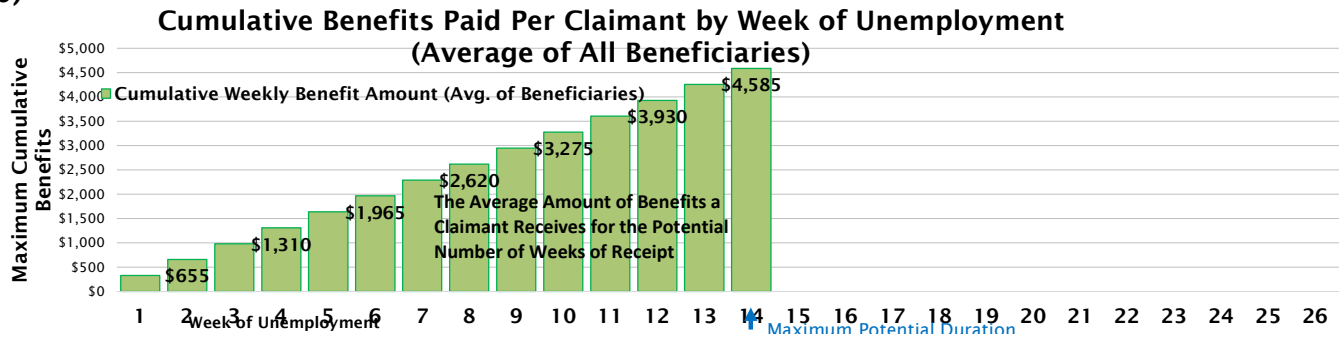
Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶

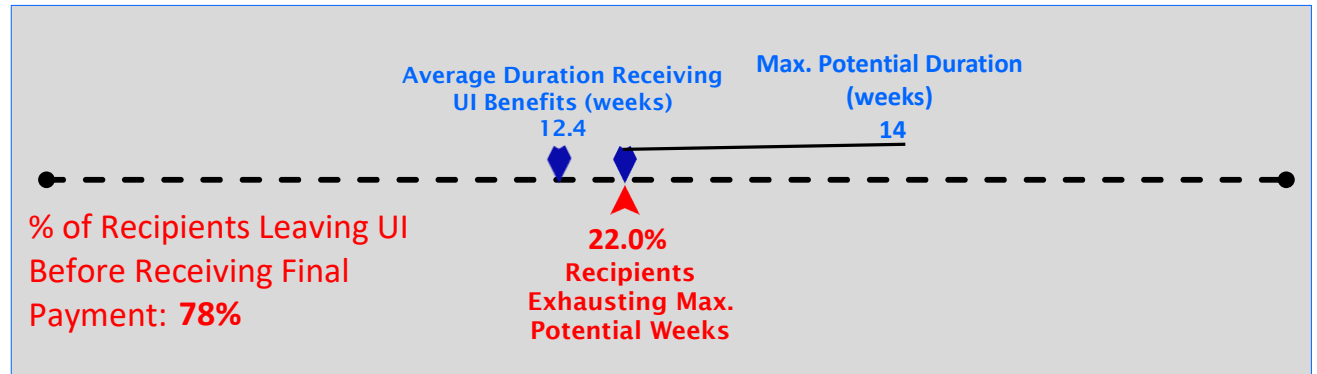


Duration of Benefit Payments

10)

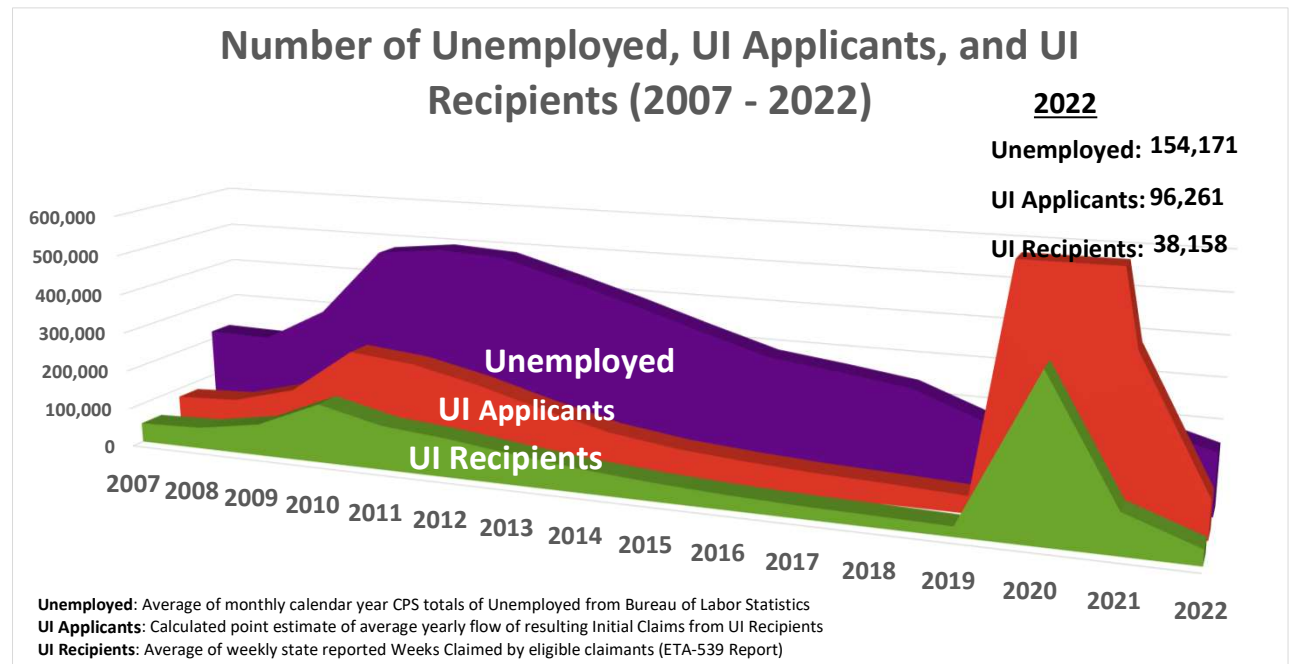


11)



Application and Reciprocity

12)



Footnote:

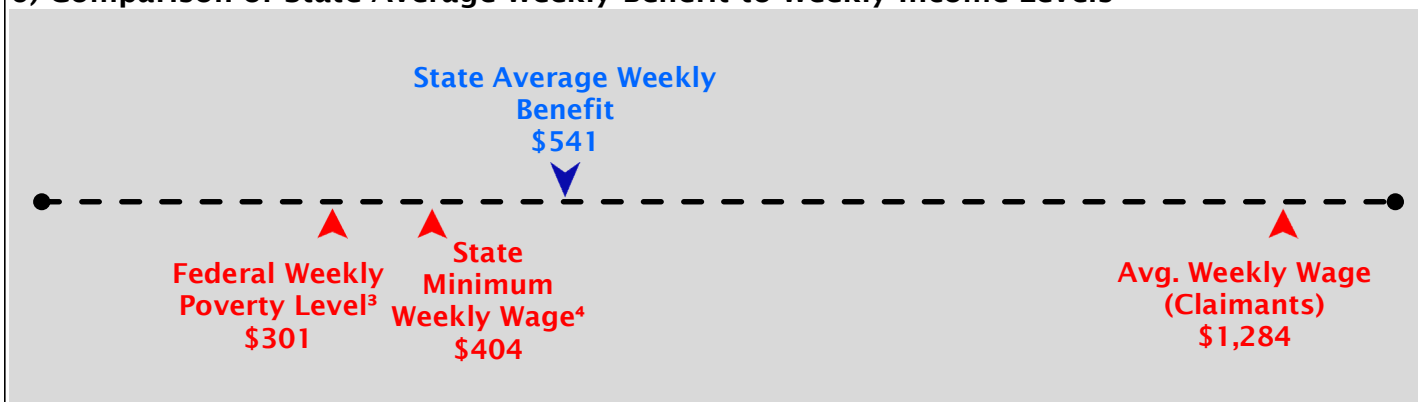
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Hawaii 2022

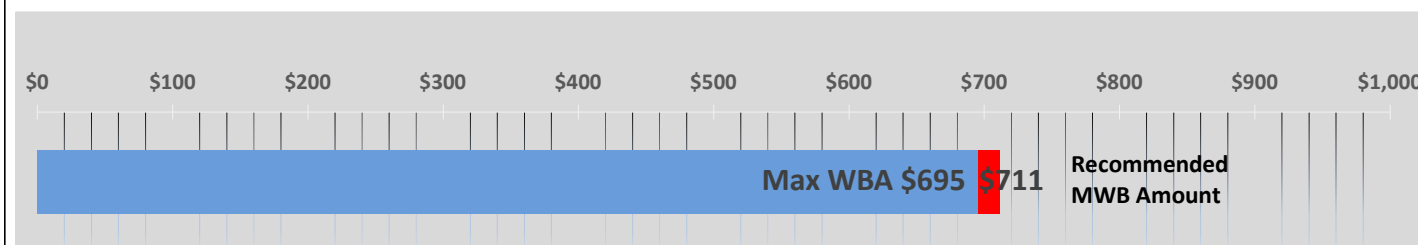
State Benefit Payment Amounts

	Without Dependents	With Dependents ¹
1) Minimum Weekly Benefit Amount:	\$5	N/A
2) Maximum Weekly Benefit Amount:	\$695	N/A
3) Maximum Potential Benefit Amount:	\$18,070	N/A
4) Minimum Duration (weeks):	26	26
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

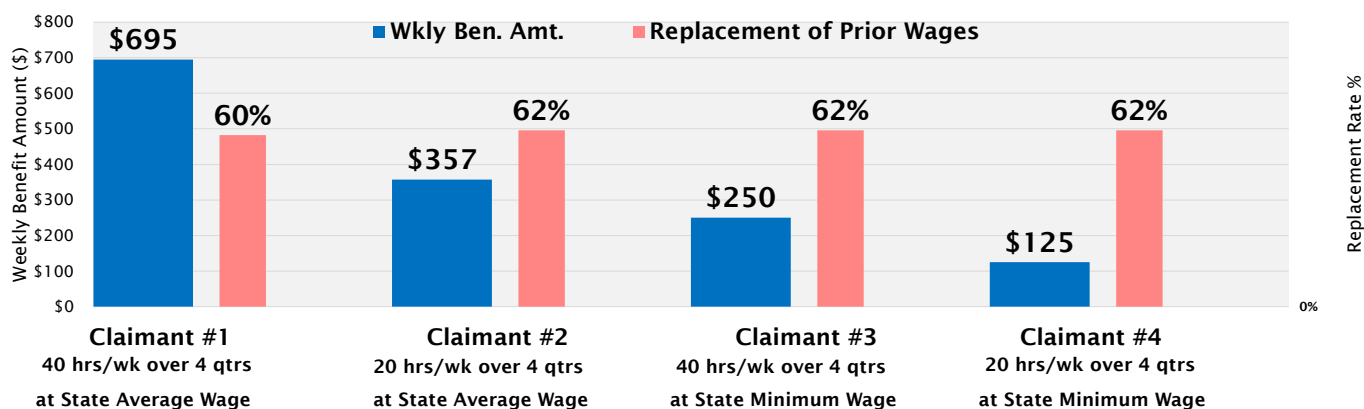


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵

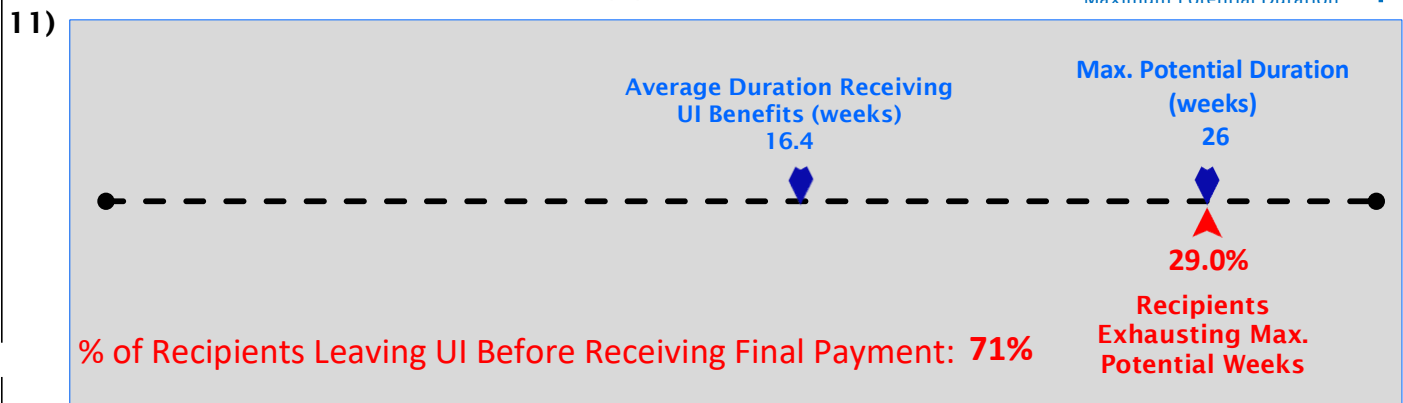
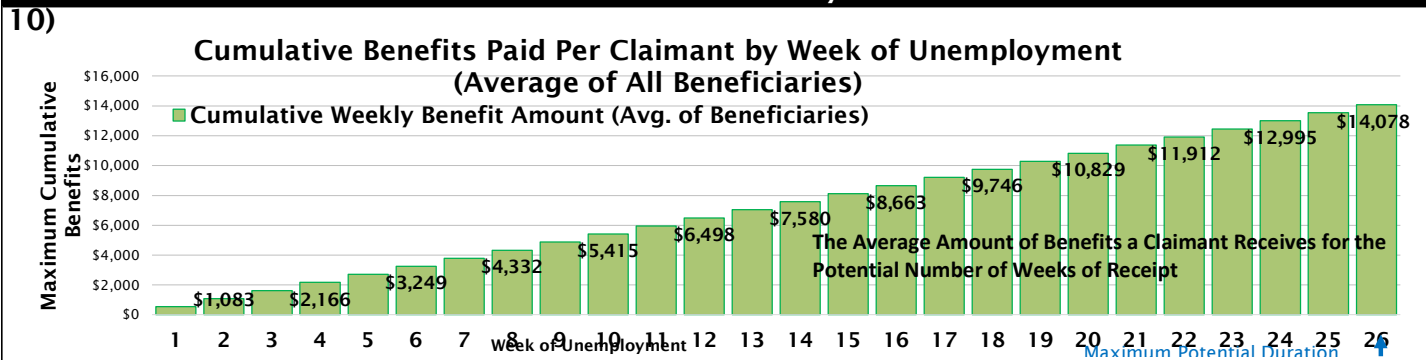


Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

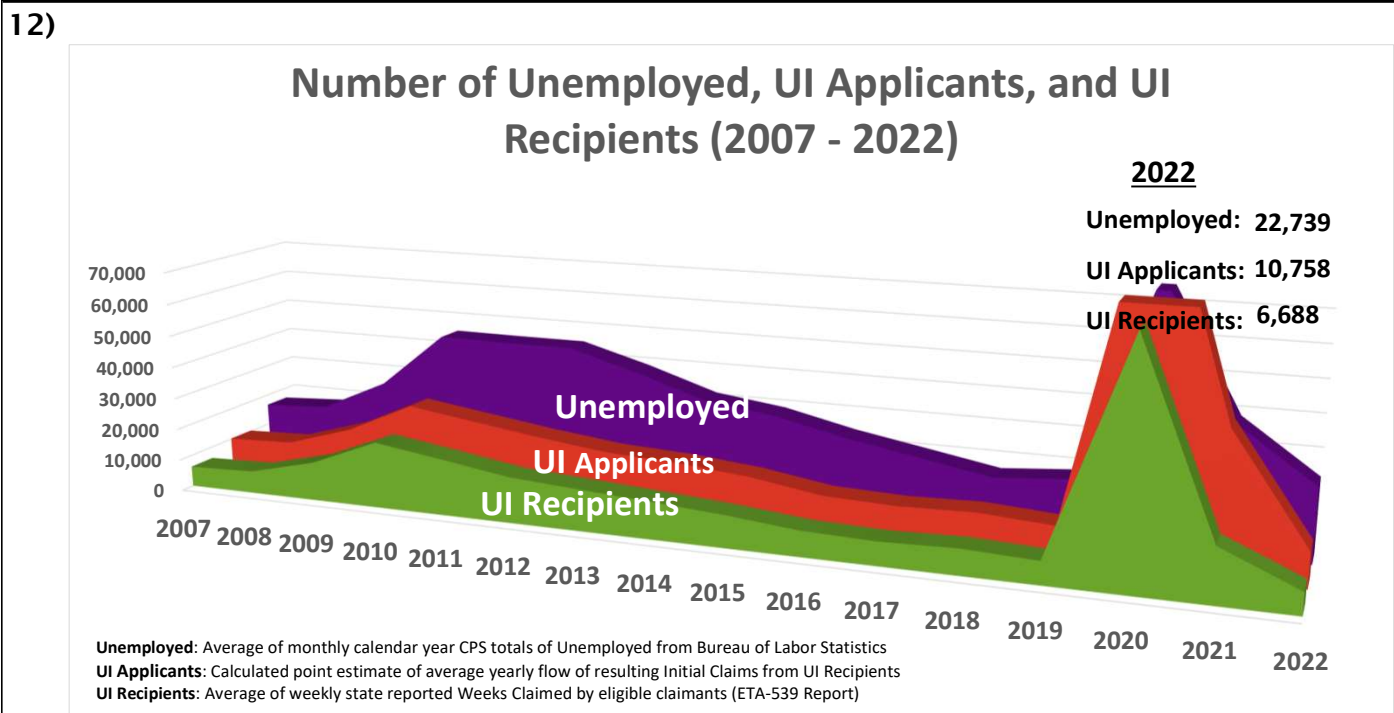
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



Duration of Benefit Payments



Application and Reciprocity



Footnote:

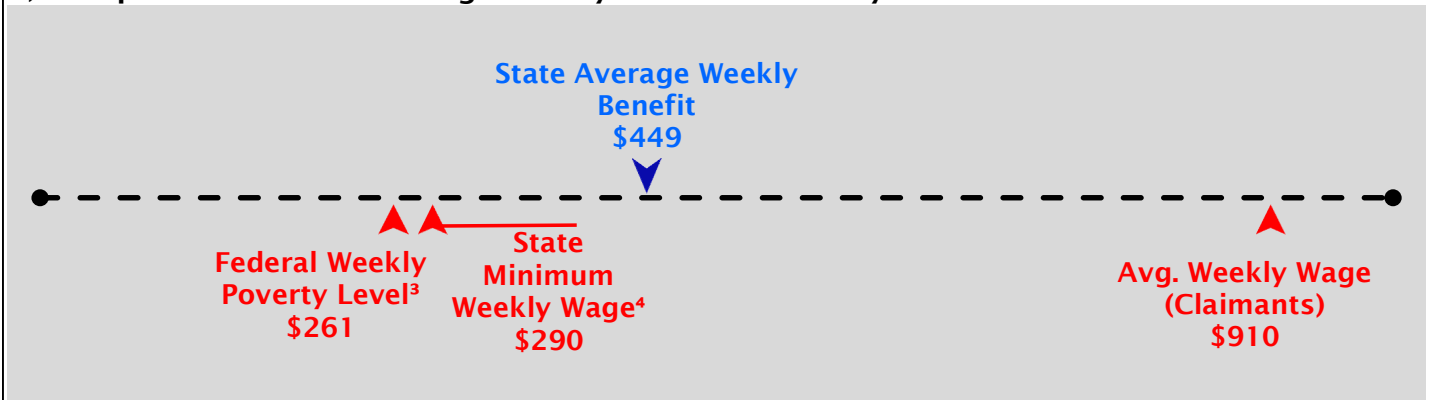
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Iowa 2022

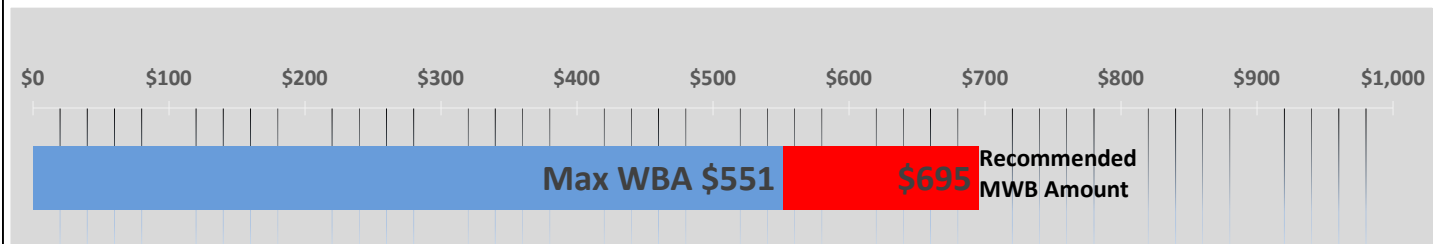
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$82	\$99
2) Maximum Weekly Benefit Amount:	\$551	\$676
3) Maximum Potential Benefit Amount:	\$8,816	\$10,816
4) Minimum Duration (weeks):	8	8
5) Maximum Duration (weeks):	16	16

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

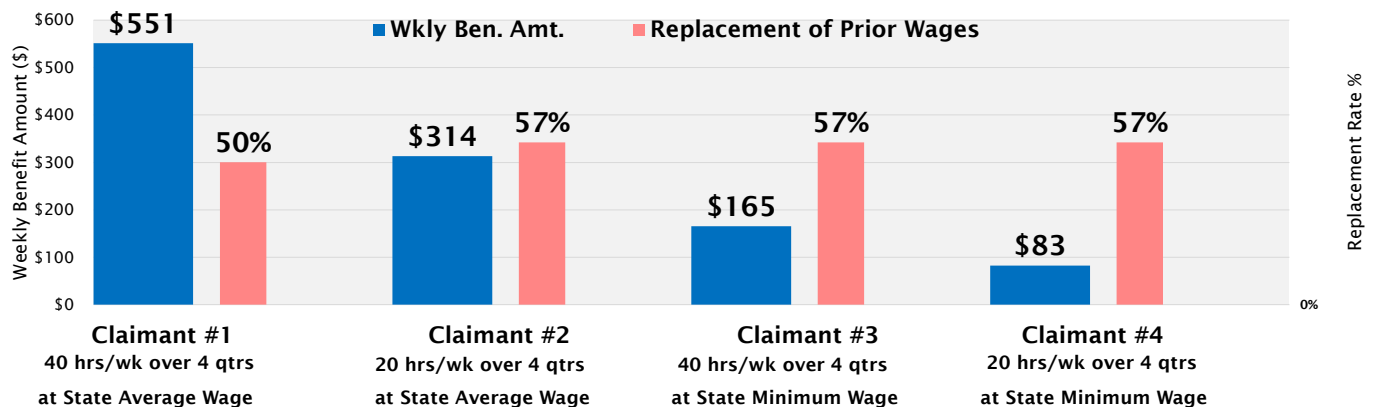


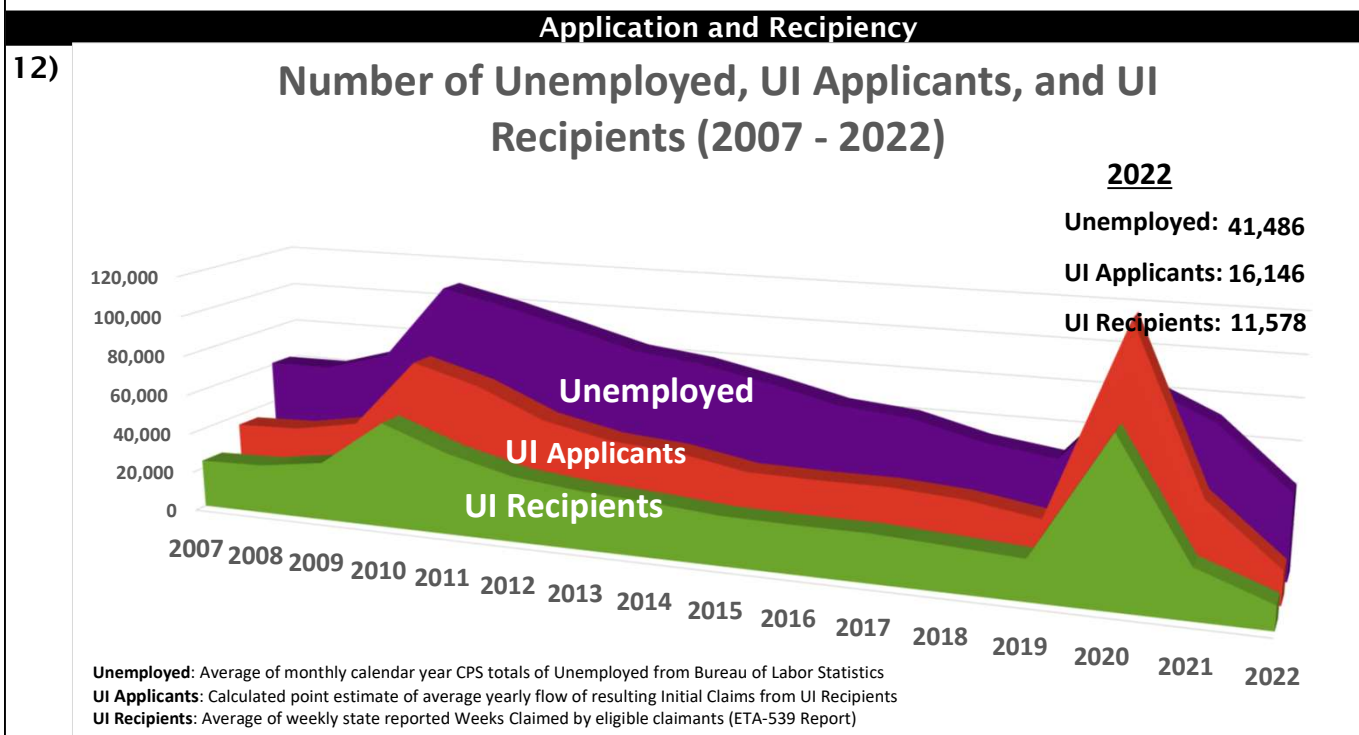
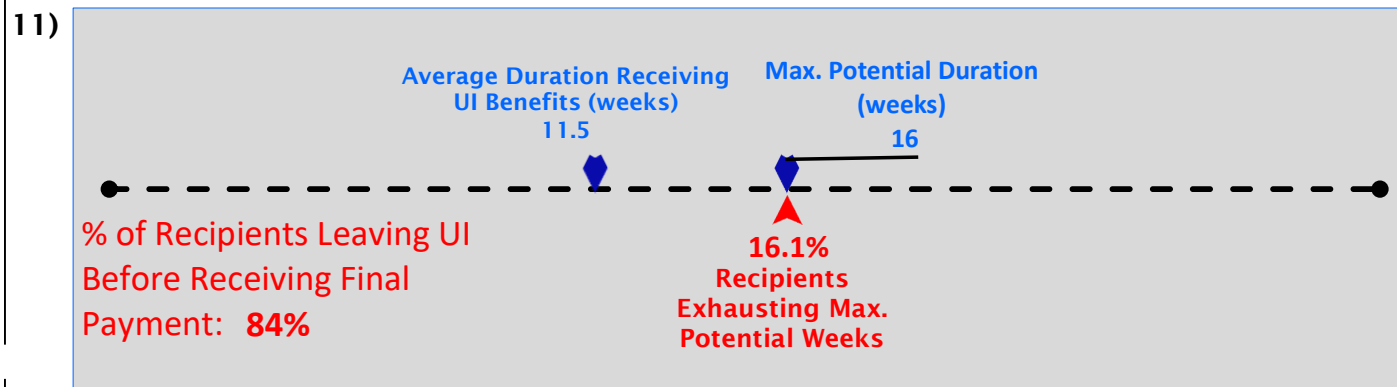
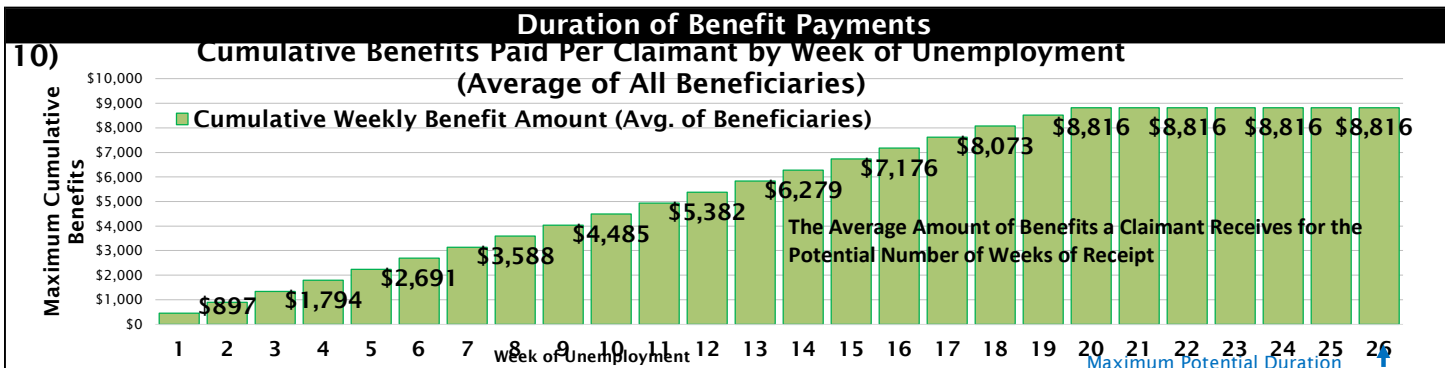
7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵



Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶





Footnote:

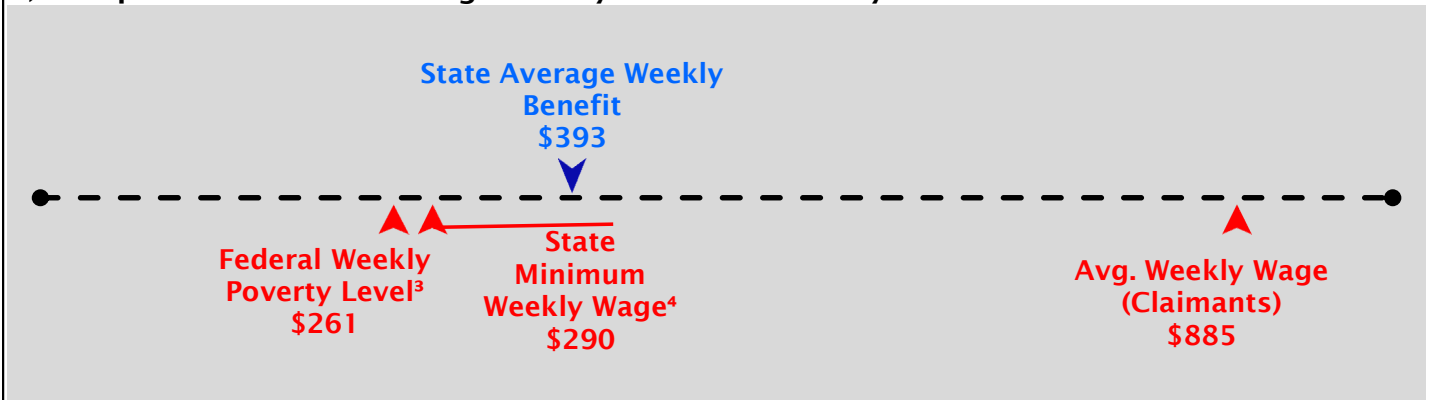
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6. Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Idaho 2022

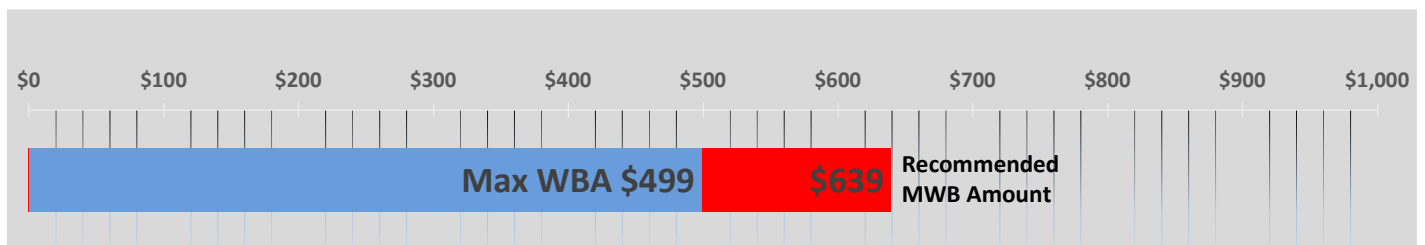
State Benefit Payment Amounts

	Without Dependents	With Dependents ¹
1) Minimum Weekly Benefit Amount:	\$72	N/A
2) Maximum Weekly Benefit Amount:	\$499	N/A
3) Maximum Potential Benefit Amount:	\$12,974	N/A
4) Minimum Duration (weeks):	10	10
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

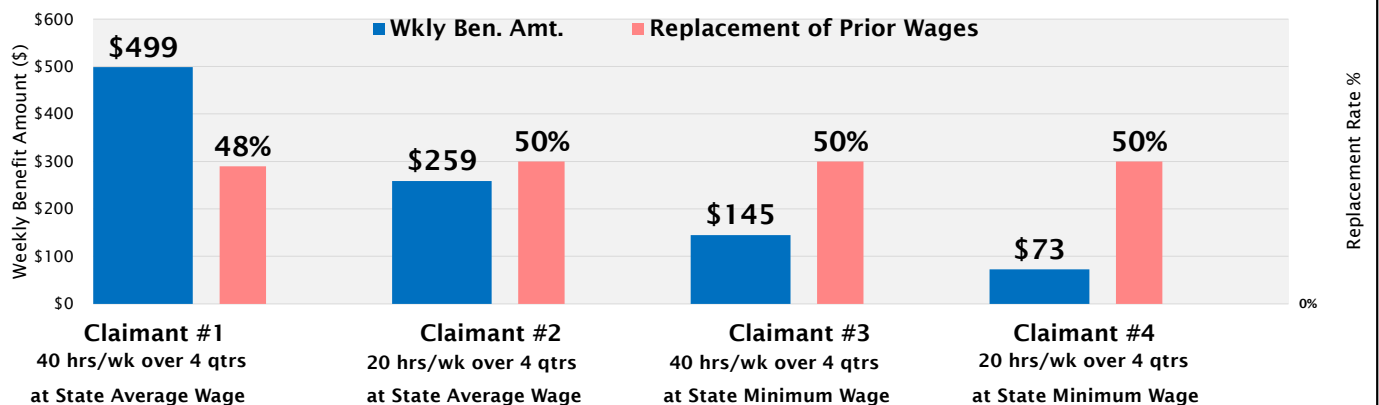


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵



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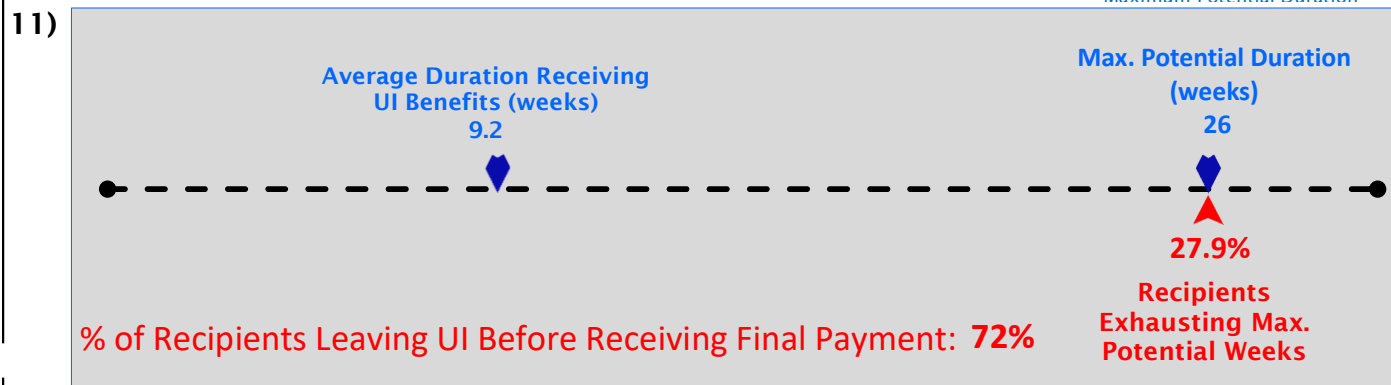
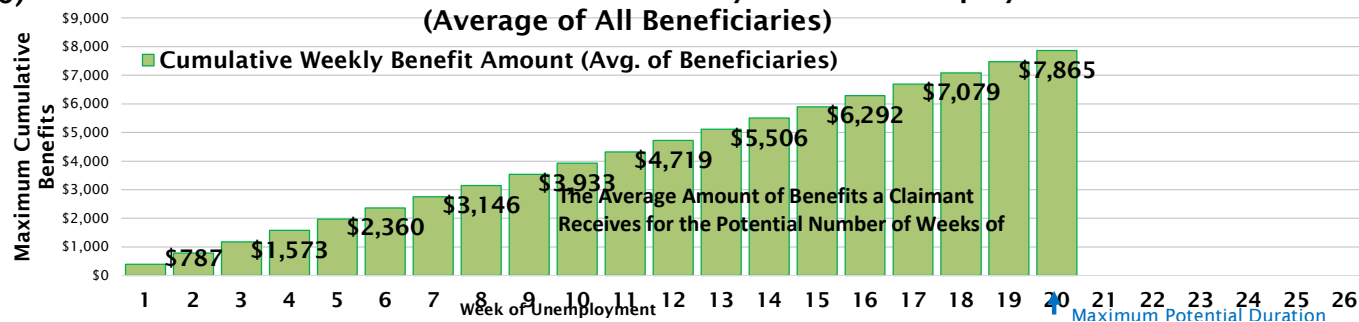
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



Duration of Benefit Payments

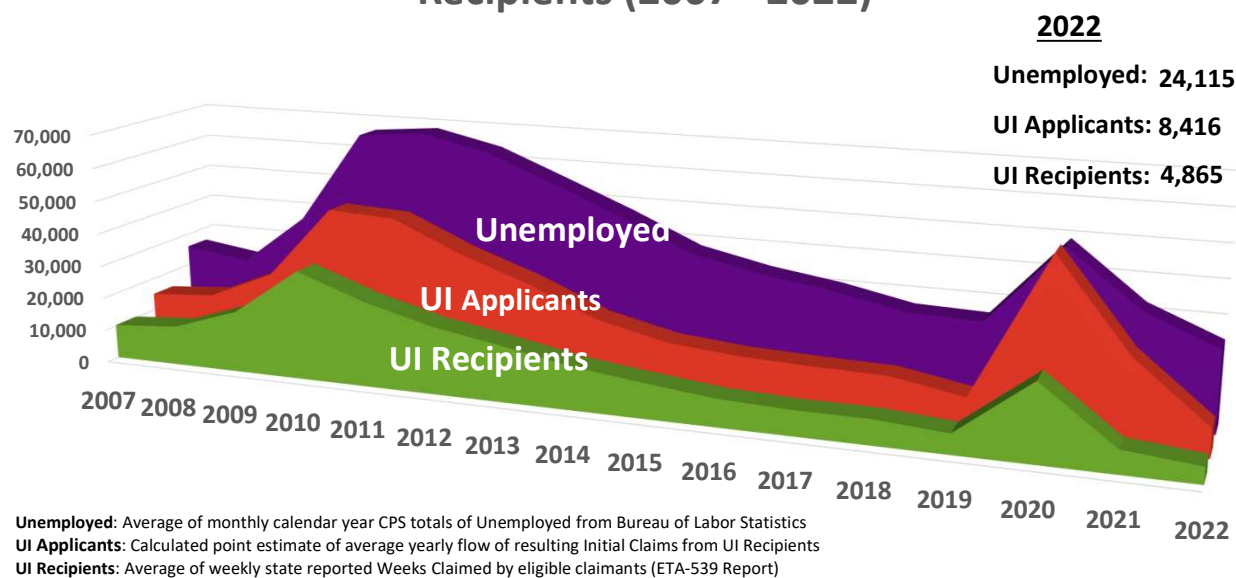
10) Cumulative Benefits Paid Per Claimant by Week of Unemployment

(Average of All Beneficiaries)



Application and Reciprocity

12) Number of Unemployed, UI Applicants, and UI Recipients (2007 - 2022)



Footnote:

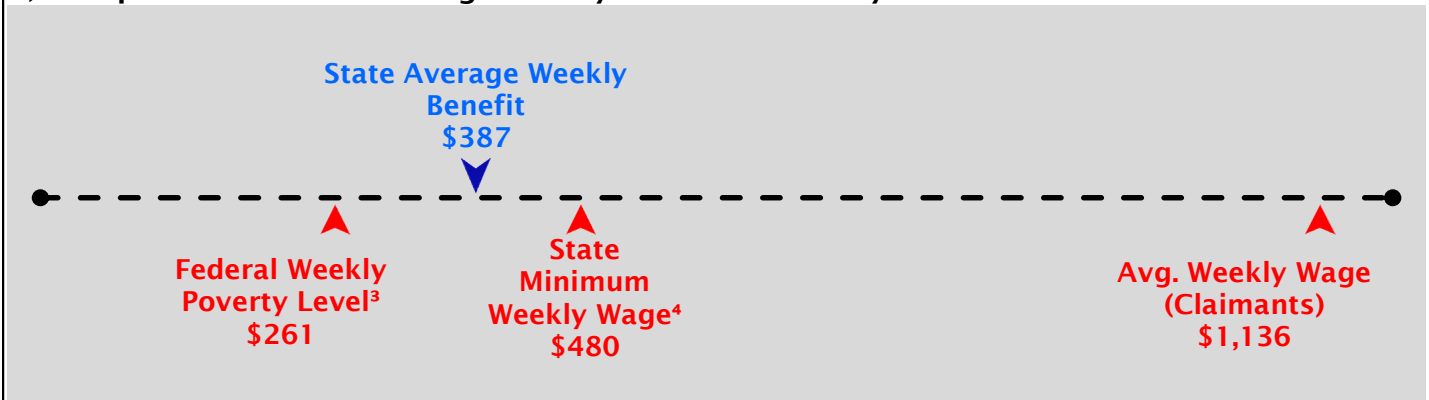
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6. Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Illinois 2022

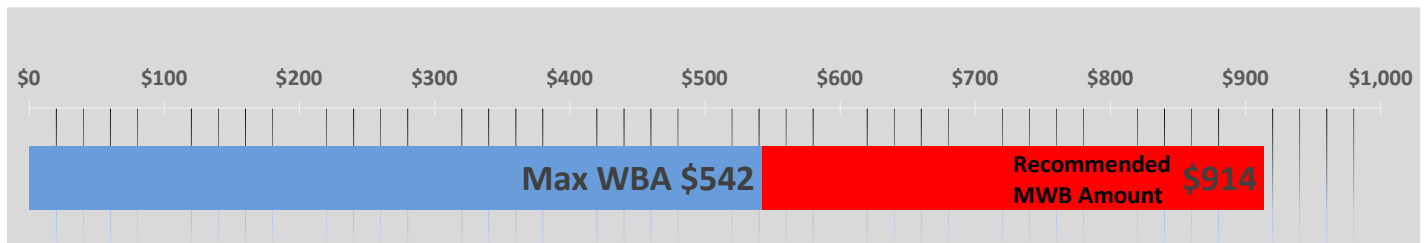
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$51	\$77
2) Maximum Weekly Benefit Amount:	\$542	\$745
3) Maximum Potential Benefit Amount:	\$14,092	\$19,370
4) Minimum Duration (weeks):	26	26
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

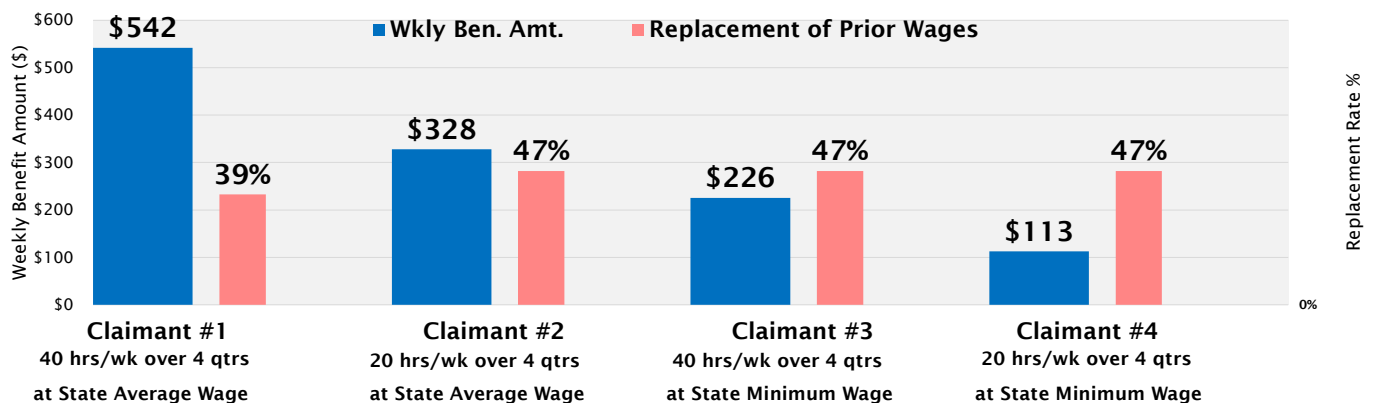


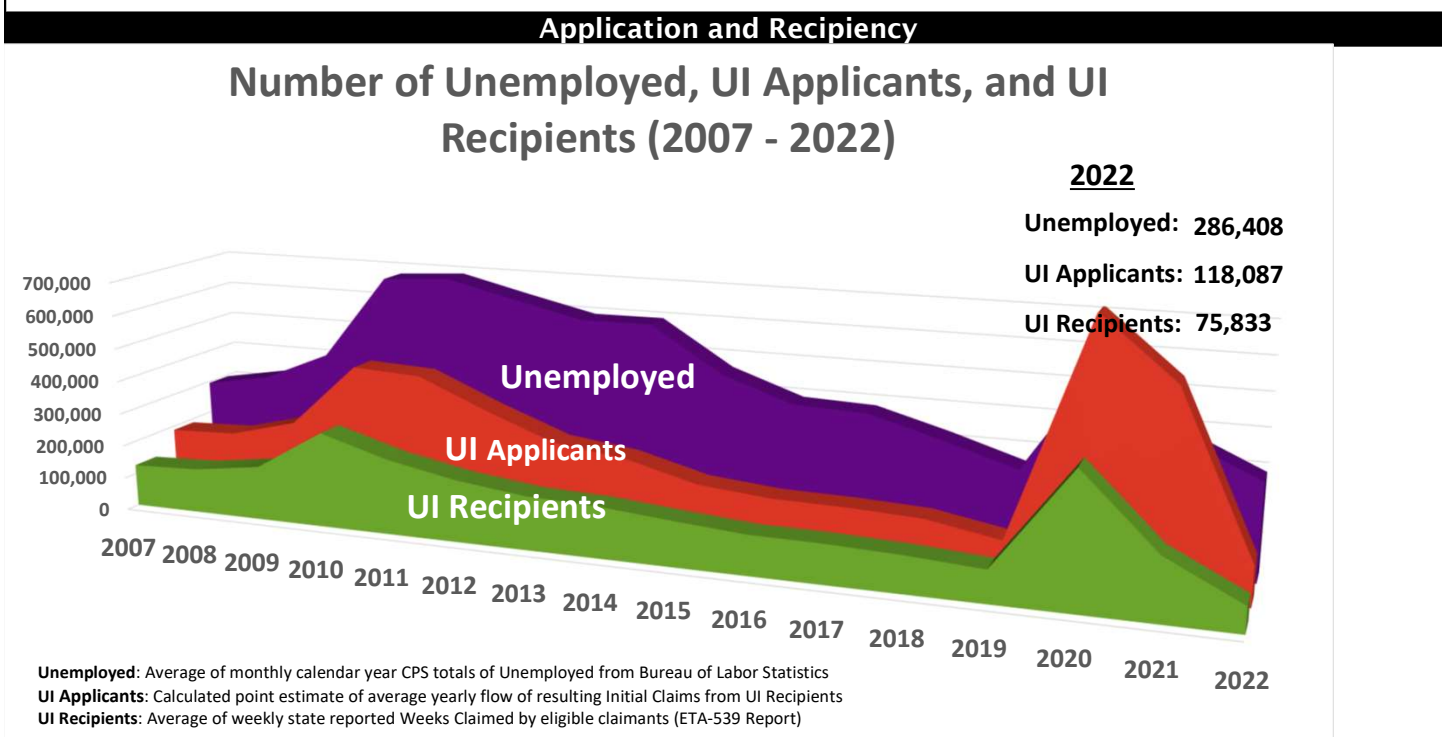
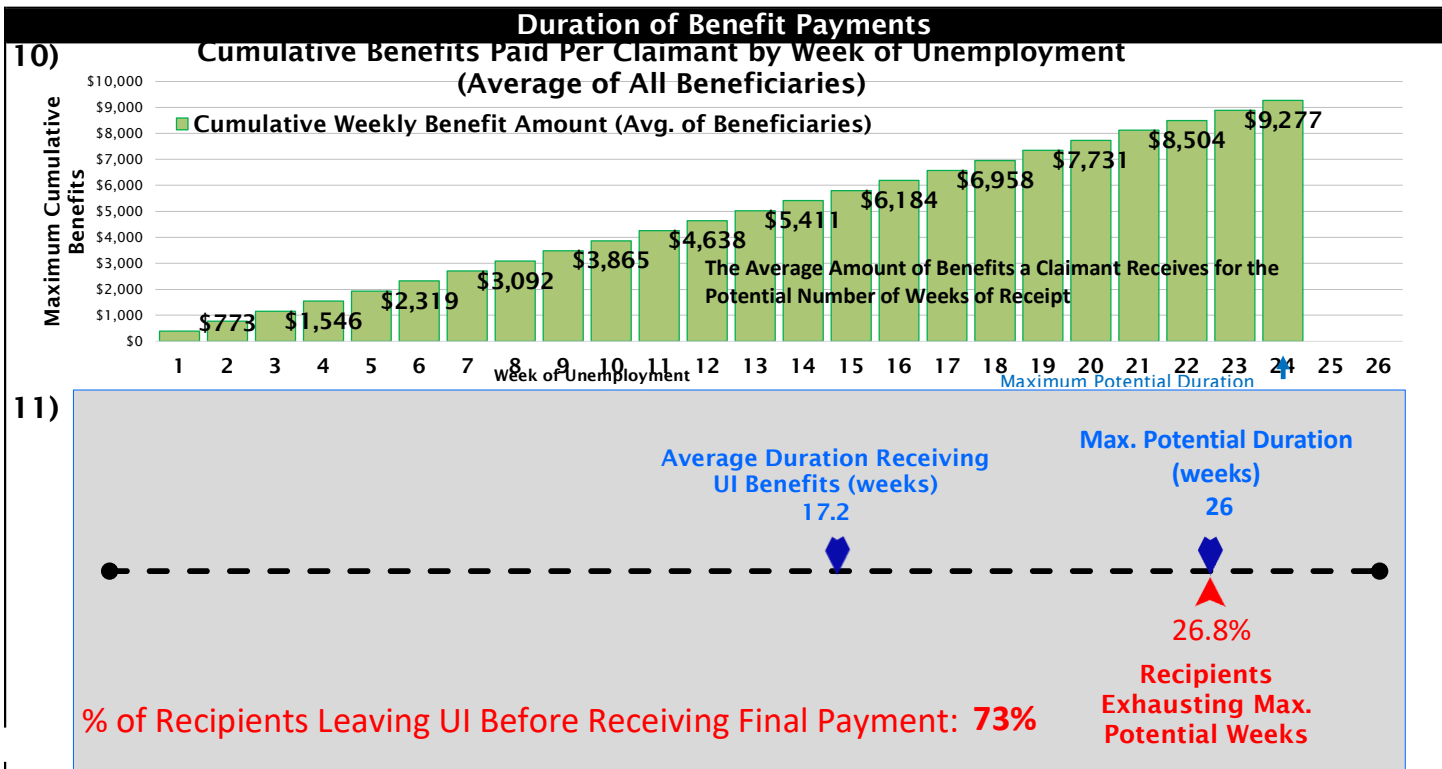
7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵



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9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶





Footnote:

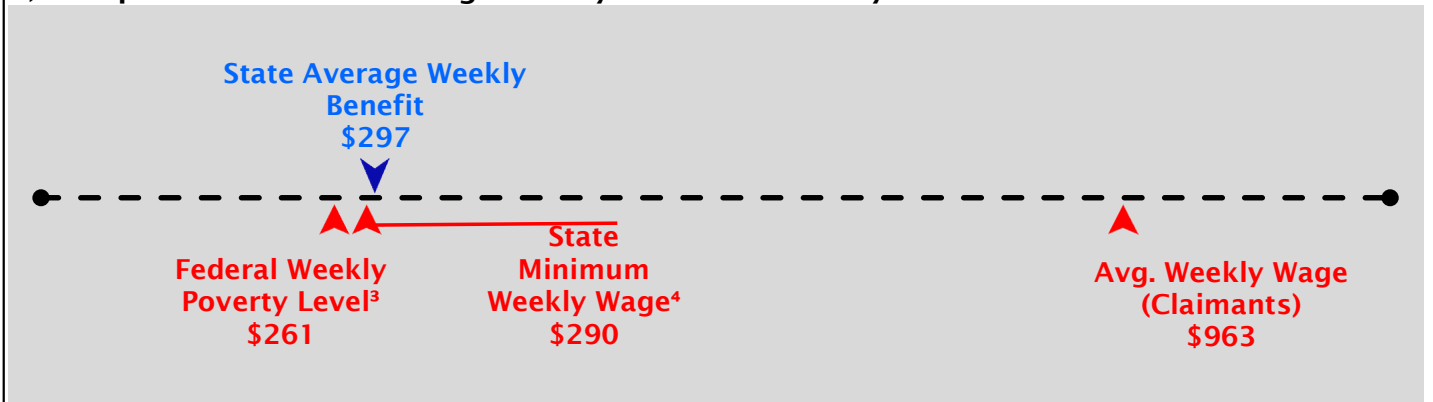
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Indiana 2022

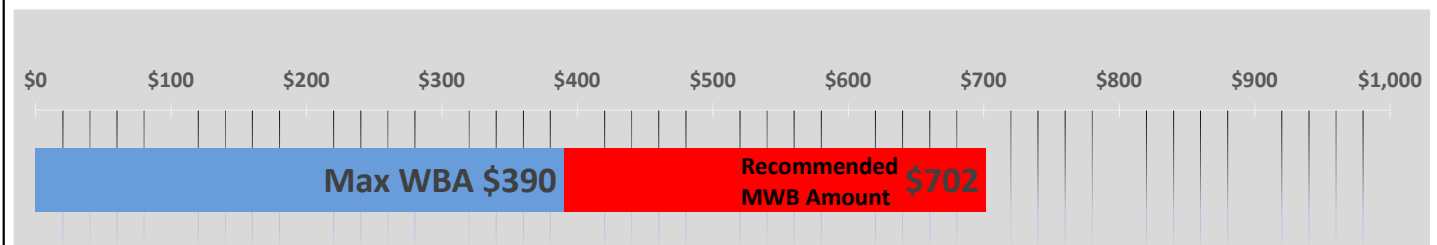
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$37	N/A
2) Maximum Weekly Benefit Amount:	\$390	N/A
3) Maximum Potential Benefit Amount:	\$10,140	N/A
4) Minimum Duration (weeks):	26	26
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

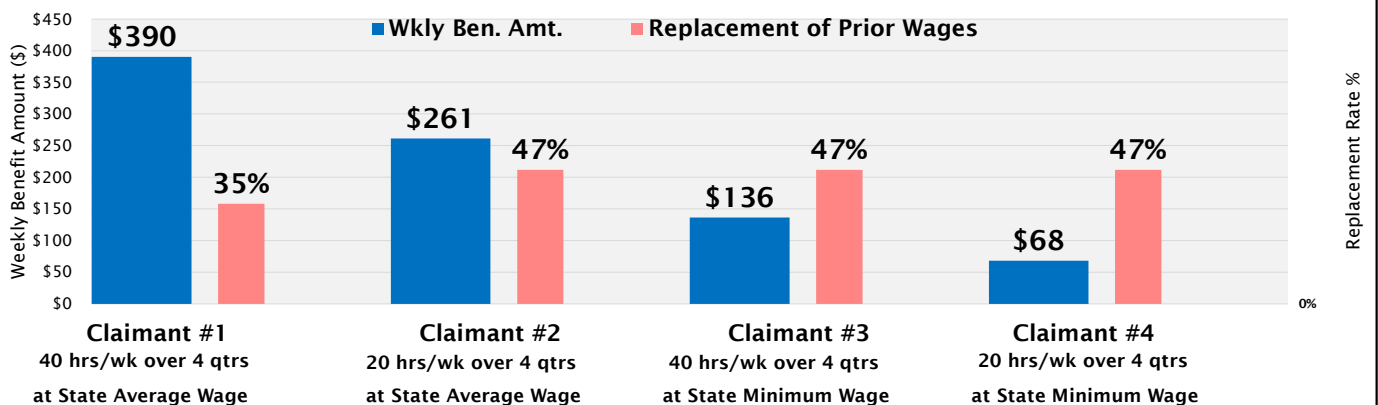


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵

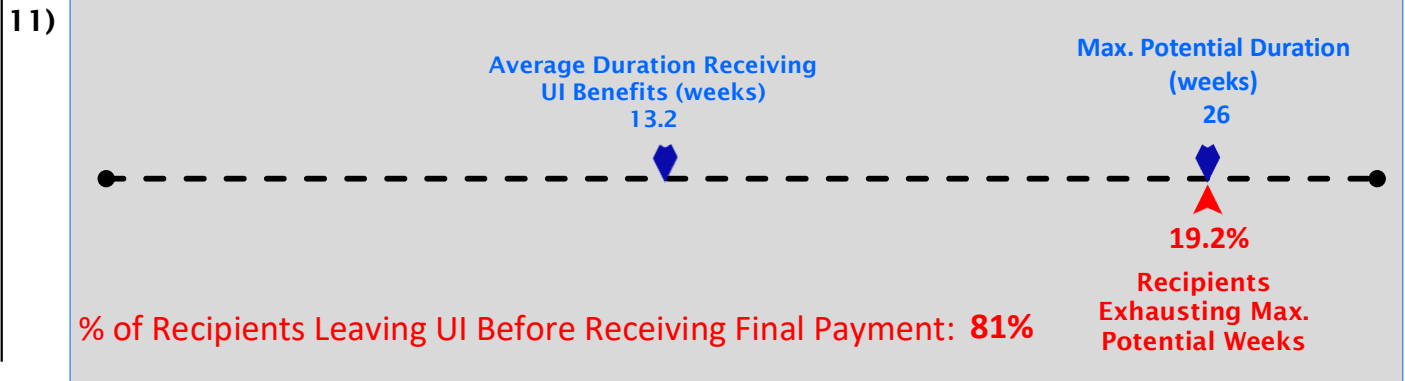
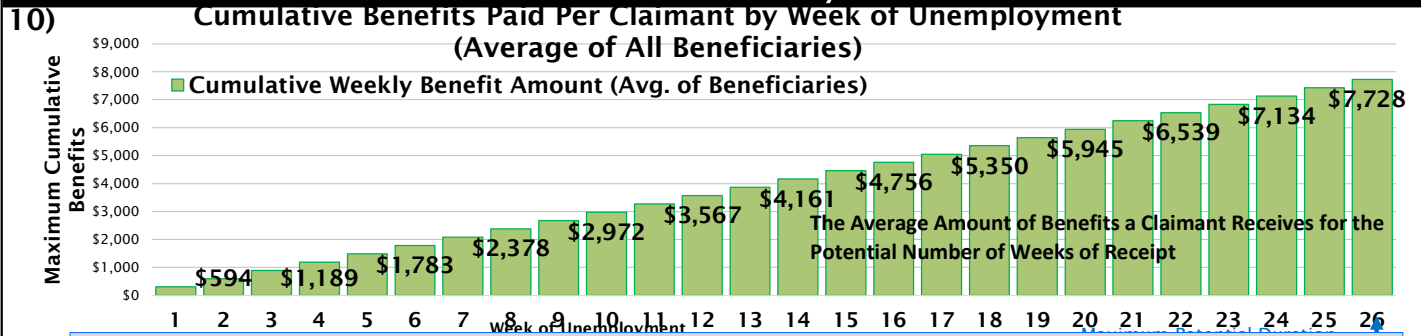


Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶

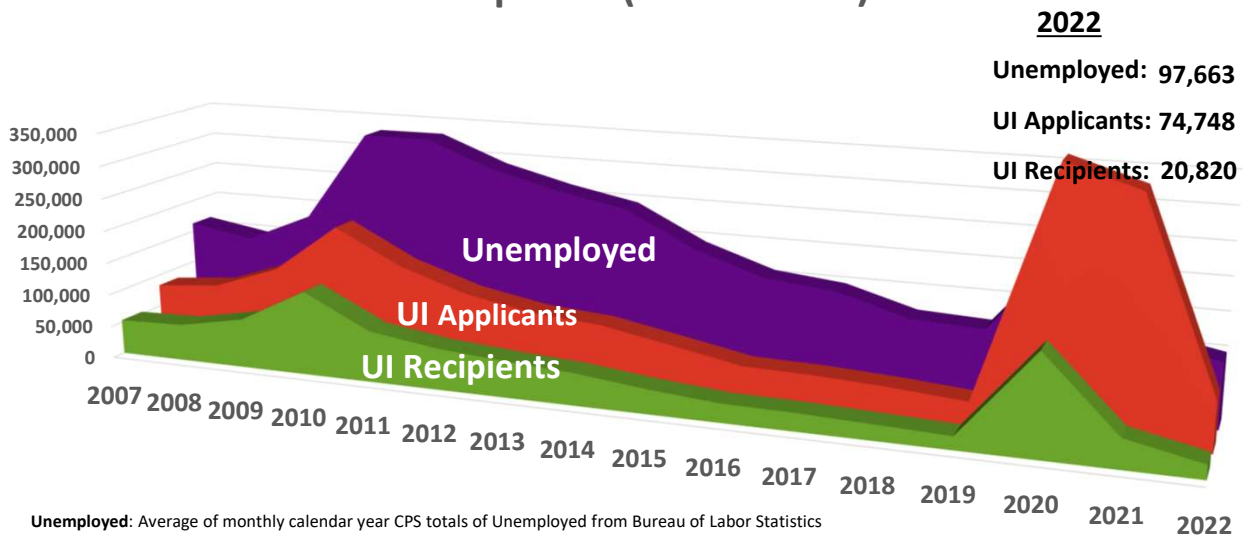


Duration of Benefit Payments



Application and Reciprocity

Number of Unemployed, UI Applicants, and UI Recipients (2007 - 2022)



Unemployed: Average of monthly calendar year CPS totals of Unemployed from Bureau of Labor Statistics
UI Applicants: Calculated point estimate of average yearly flow of resulting Initial Claims from UI Recipients
UI Recipients: Average of weekly state reported Weeks Claimed by eligible claimants (ETA-539 Report)

Footnote:

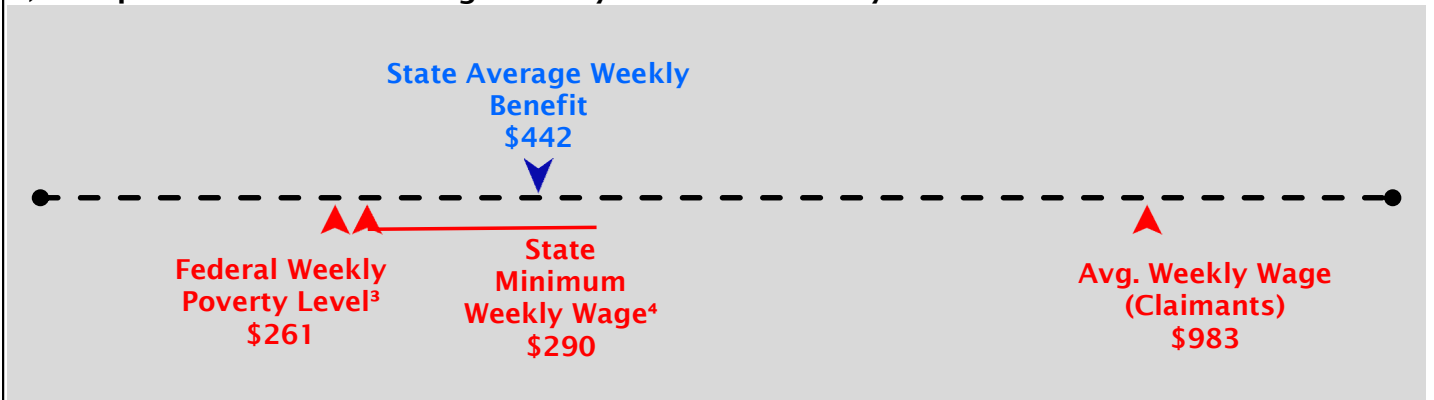
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Kansas 2022

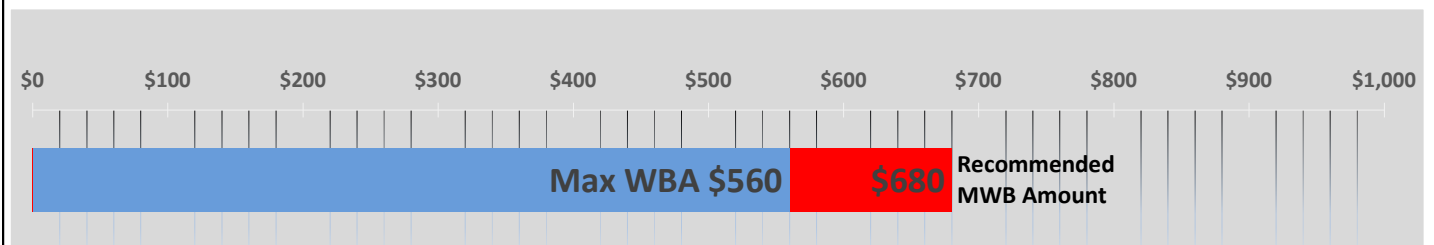
State Benefit Payment Amounts

	Without Dependents	With Dependents ¹
1) Minimum Weekly Benefit Amount:	\$140	N/A
2) Maximum Weekly Benefit Amount:	\$560	N/A
3) Maximum Potential Benefit Amount:	\$8,960	N/A
4) Minimum Duration (weeks):	10	10
5) Maximum Duration (weeks):	16	16

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

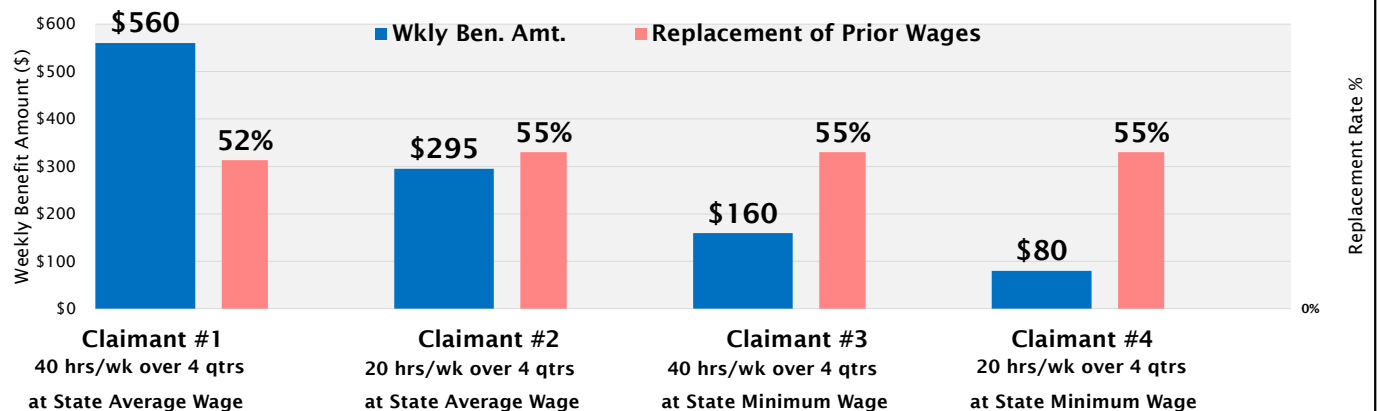


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵



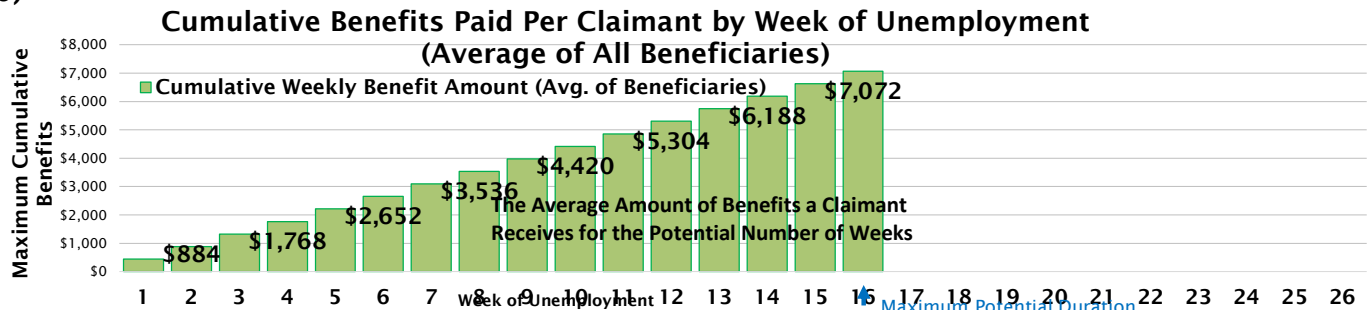
Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶

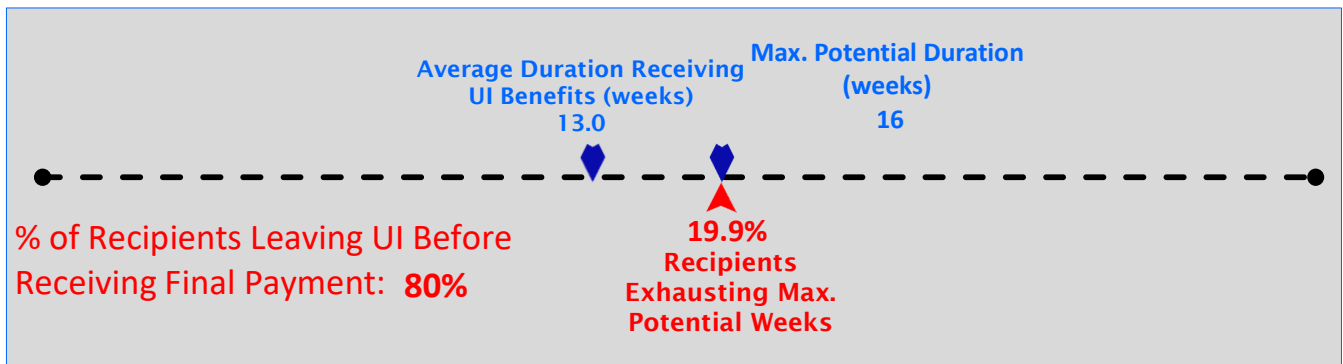


Duration of Benefit Payments

10)

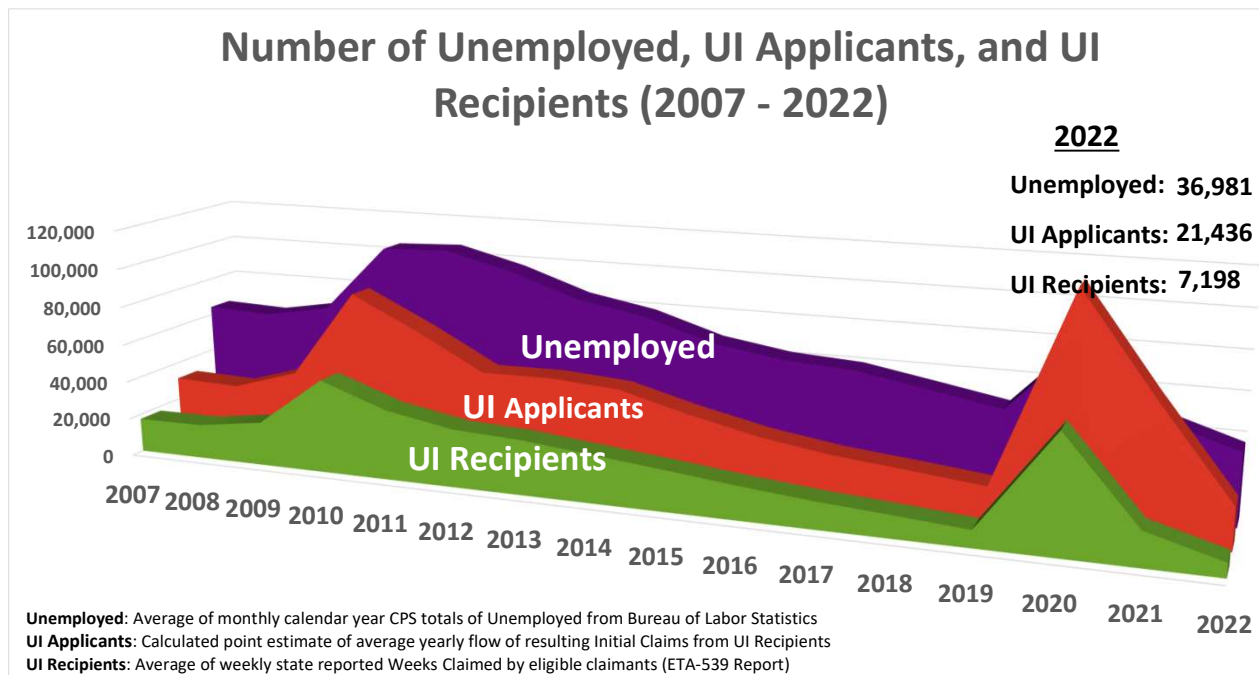


11)



Application and Reciprocity

12)



Footnote:

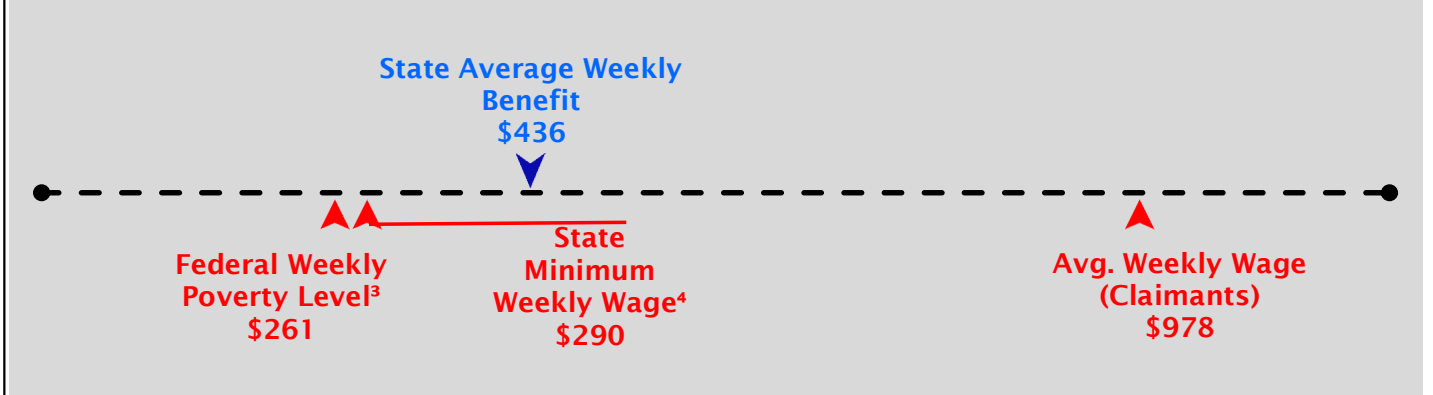
- Dependents benefits represent the maximum amount a claimant may receive under the most number of dependents allowed.
- 1a. State law varies the maximum duration based upon the state's unemployment rate.
- Average Weekly Benefit and Replacement Rate as measured from the state's Benefit Accuracy Measures (sampling) database for the year.
- Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
- State hourly minimum wage for 40 hours, as defined by state law - lowest of all state defined minimums. See Data Definitions item 8.
- Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
- Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Kentucky 2022

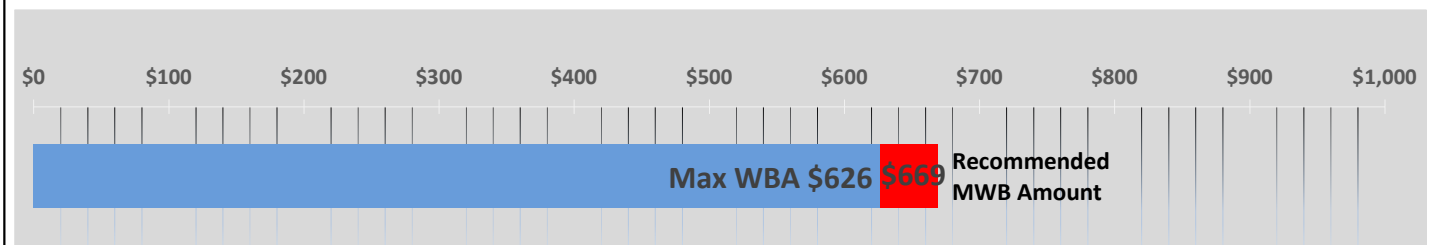
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$39	N/A
2) Maximum Weekly Benefit Amount:	\$626	N/A
3) Maximum Potential Benefit Amount:	\$16,276	N/A
4) Minimum Duration (weeks):	15	15
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

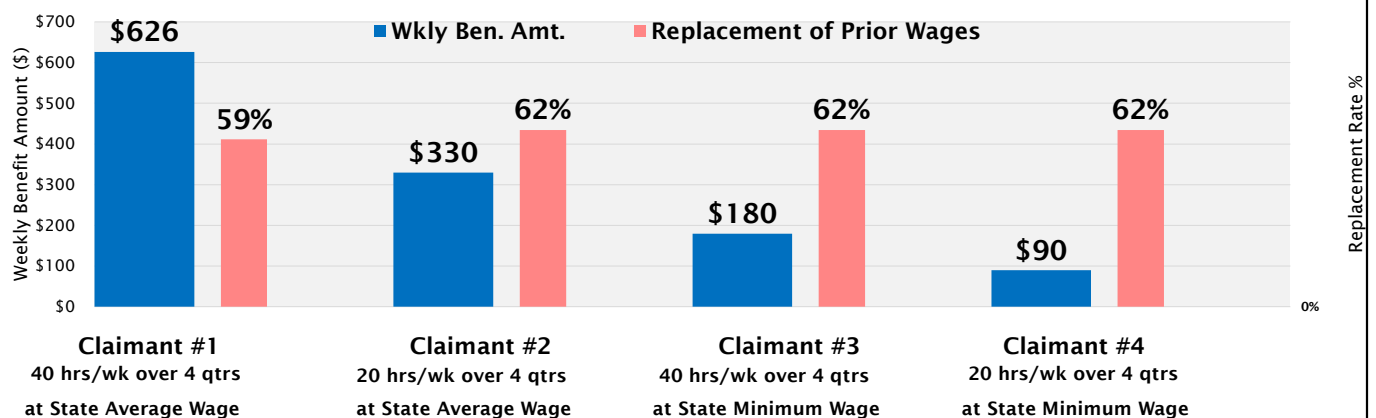


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵

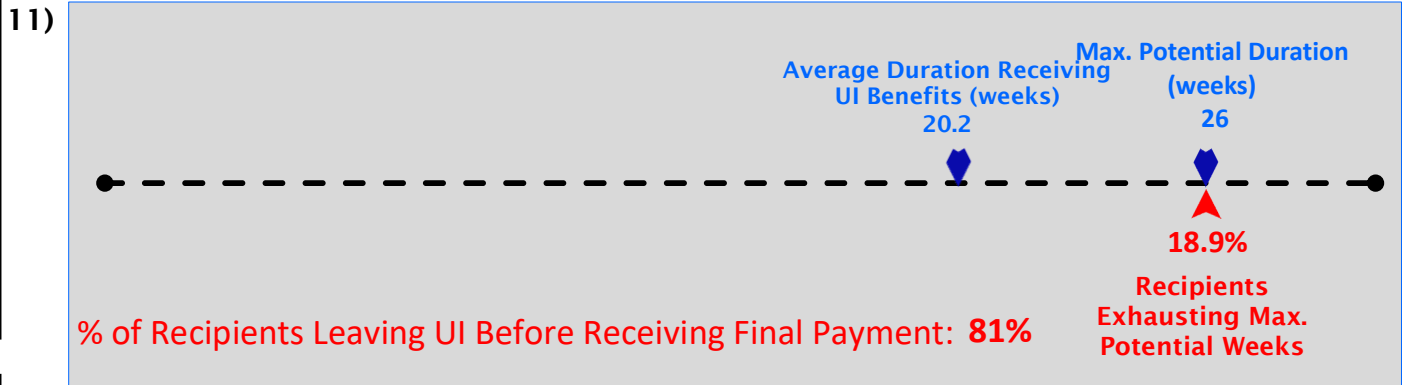
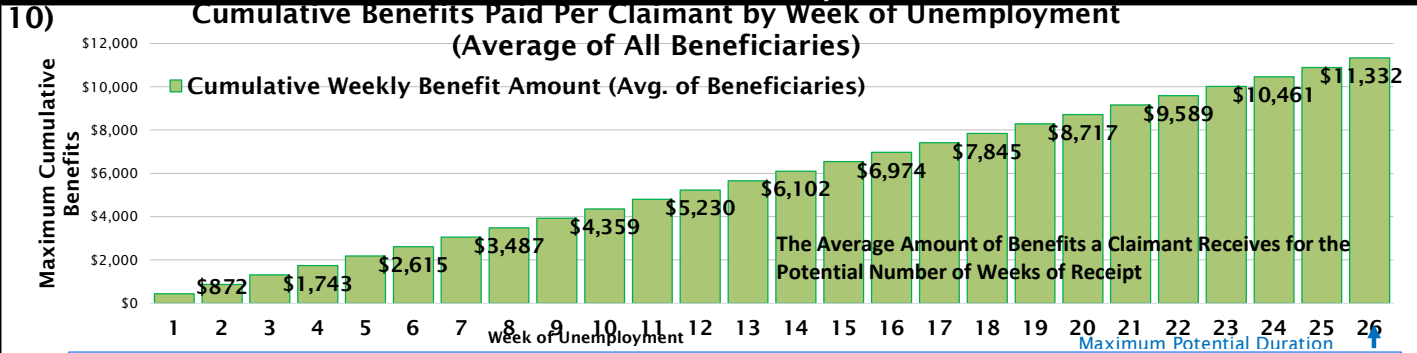


Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

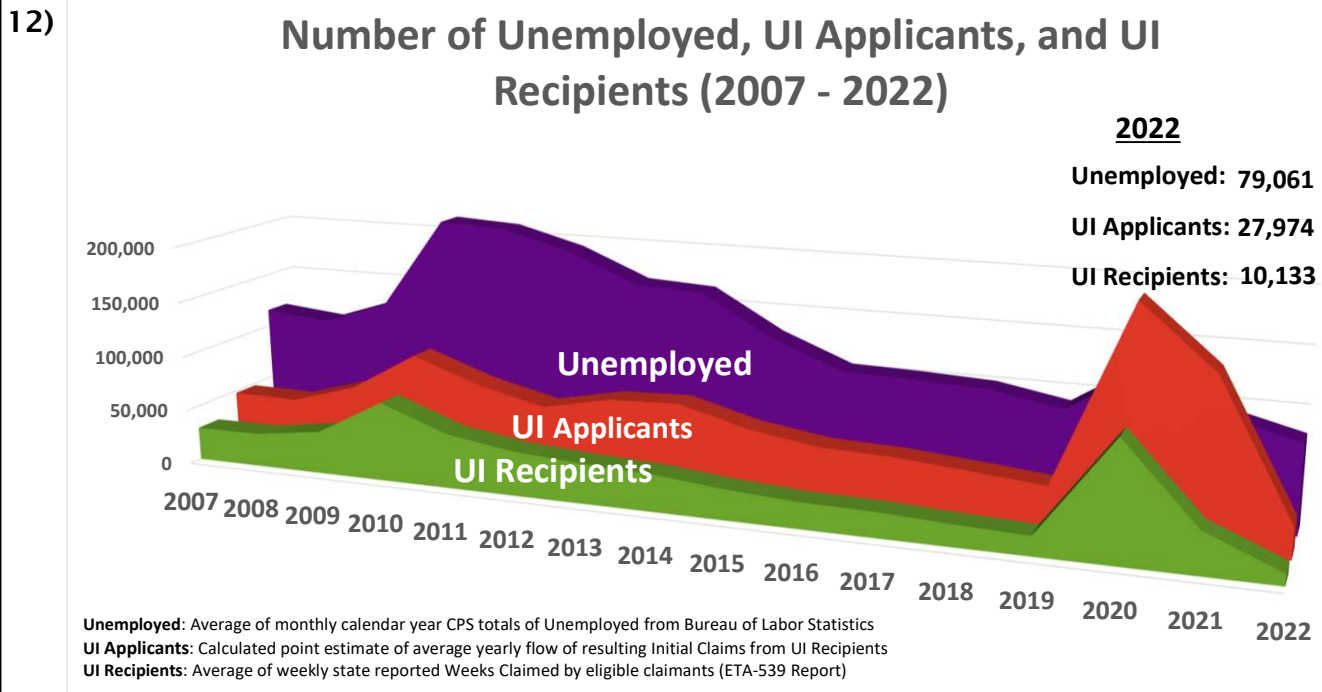
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



Duration of Benefit Payments



Application and Reciprocity



Footnote:

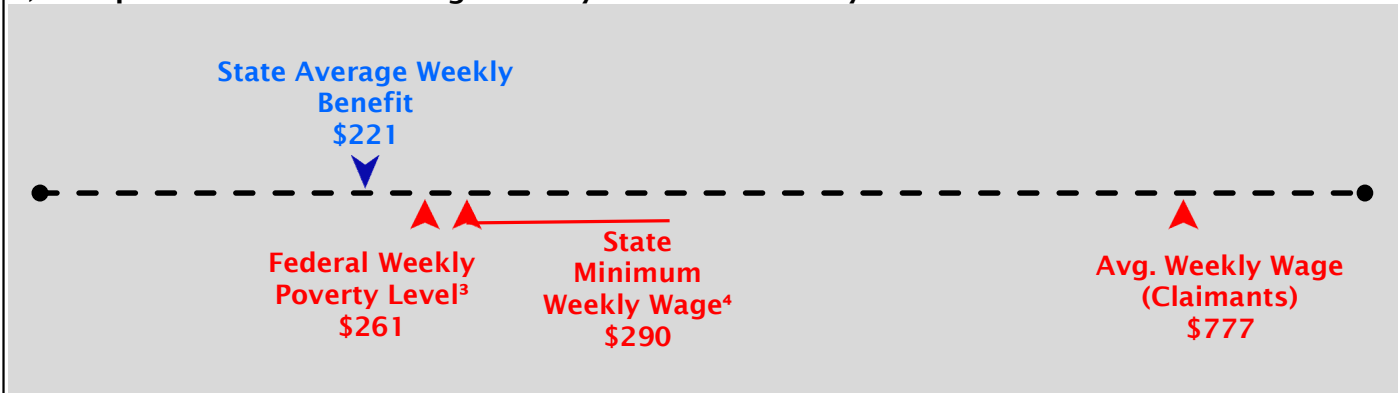
- Dependents benefits represent the maximum amount a claimant may receive under the most number of dependents allowed.
- Average Weekly Benefit and Replacement Rate as measured from the state's Benefit Accuracy Measures (sampling) database for the year.
- Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
- State hourly minimum wage for 40 hours, as defined by state law - lowest of all state defined minimums. See Data Definitions item 8.
- Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
- Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Louisiana 2022

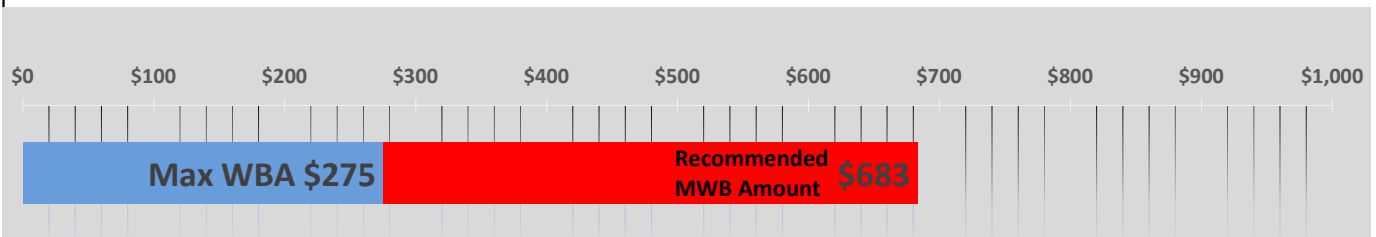
State Benefit Payment Amounts

	Without Dependents	With Dependents ¹
1) Minimum Weekly Benefit Amount:	\$10	N/A
2) Maximum Weekly Benefit Amount:	\$275	N/A
3) Maximum Potential Benefit Amount:	\$7,150	N/A
4) Minimum Duration (weeks):	26	26
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

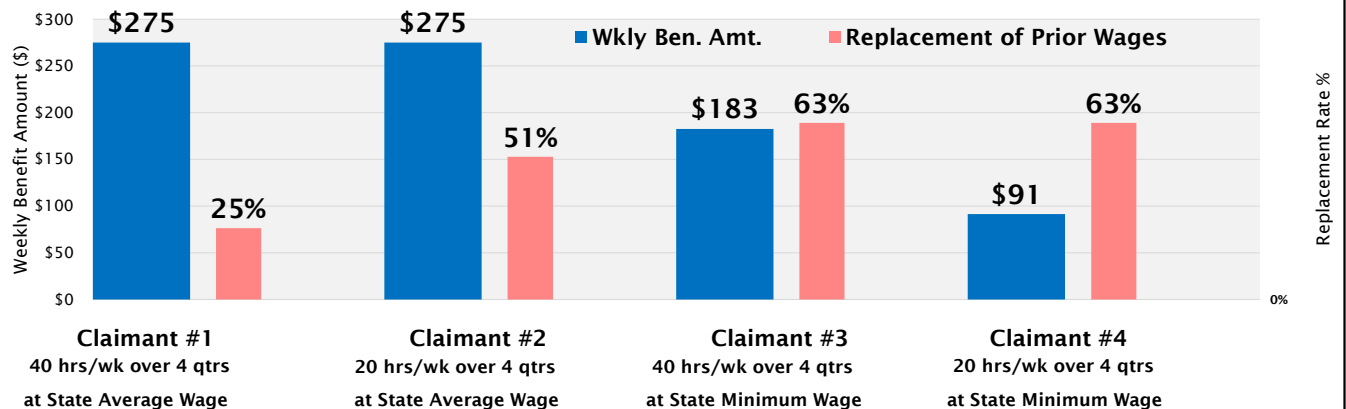


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵



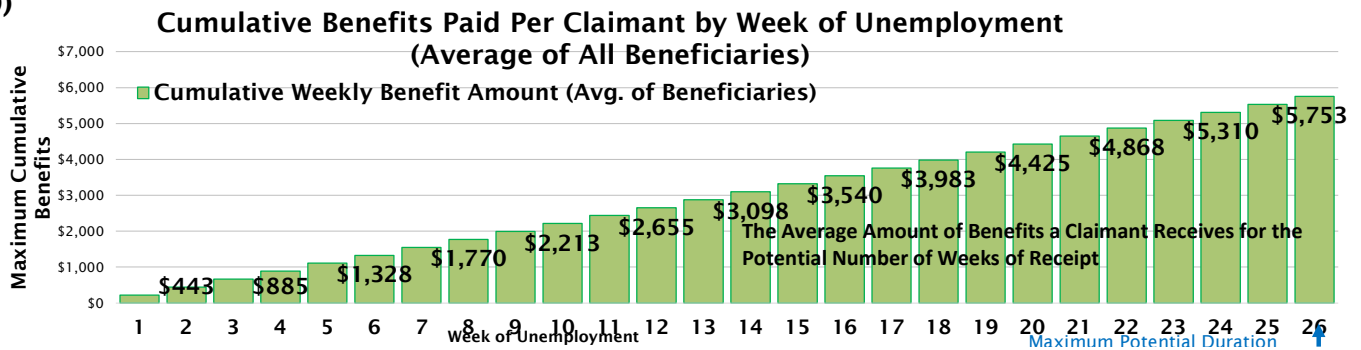
Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶

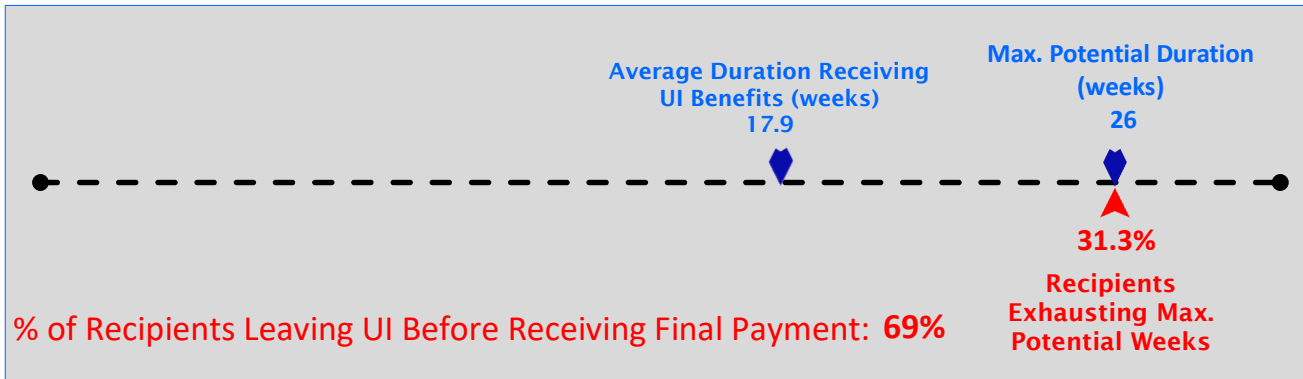


Duration of Benefit Payments

10)



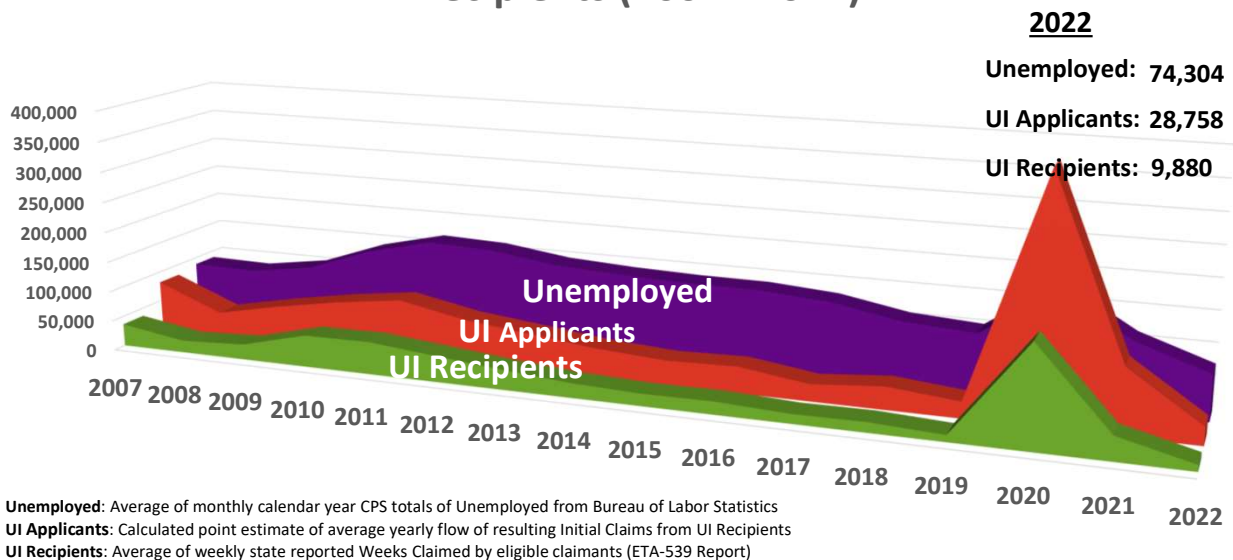
11)



Application and Reciprocity

12)

Number of Unemployed, UI Applicants, and UI Recipients (2007 - 2022)



Footnote:

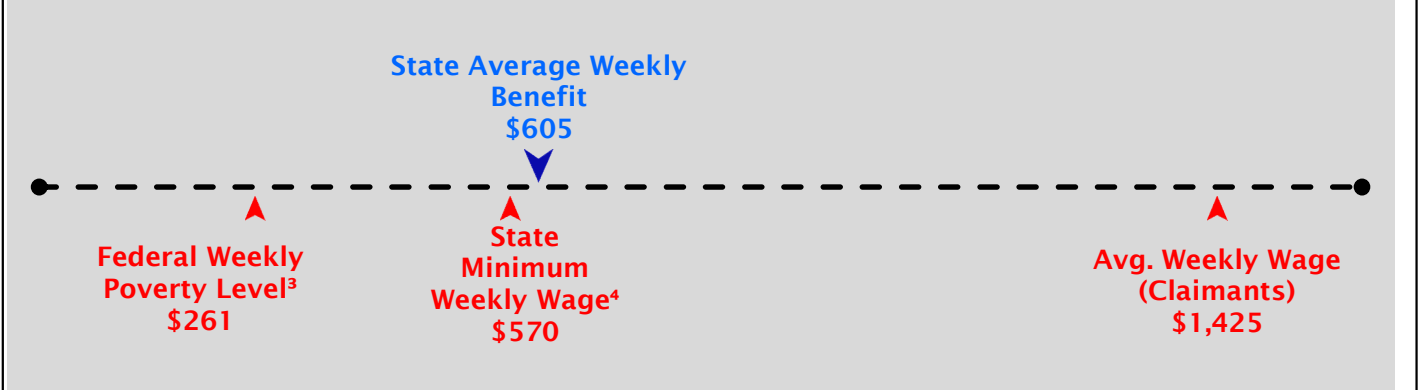
1. Dependents benefits represent the maximum amount a claimant may receive under the most number of dependents allowed.
2. Average Weekly Benefit and Replacement Rate as measured from the state's Benefit Accuracy Measures (sampling) database for the year.
3. Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
4. State hourly minimum wage for 40 hours, as defined by state law - lowest of all state defined minimums. See Data Definitions item 8.
5. Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
6. Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Massachusetts 2022

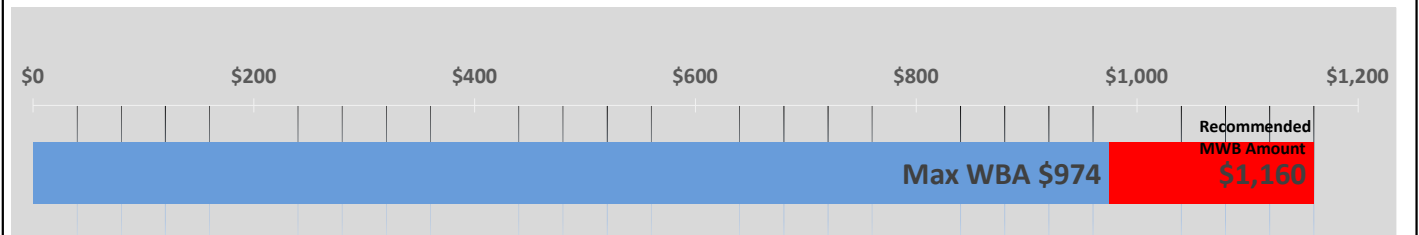
State Benefit Payment Amounts

	Without Dependents	With Dependents ¹
1) Minimum Weekly Benefit Amount:	\$55	\$83
2) Maximum Weekly Benefit Amount:	\$974	\$1,461
3) Maximum Potential Benefit Amount:	\$29,220	\$43,830
4) Minimum Duration (weeks):	10	10
5) Maximum Duration (weeks):	30	30

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

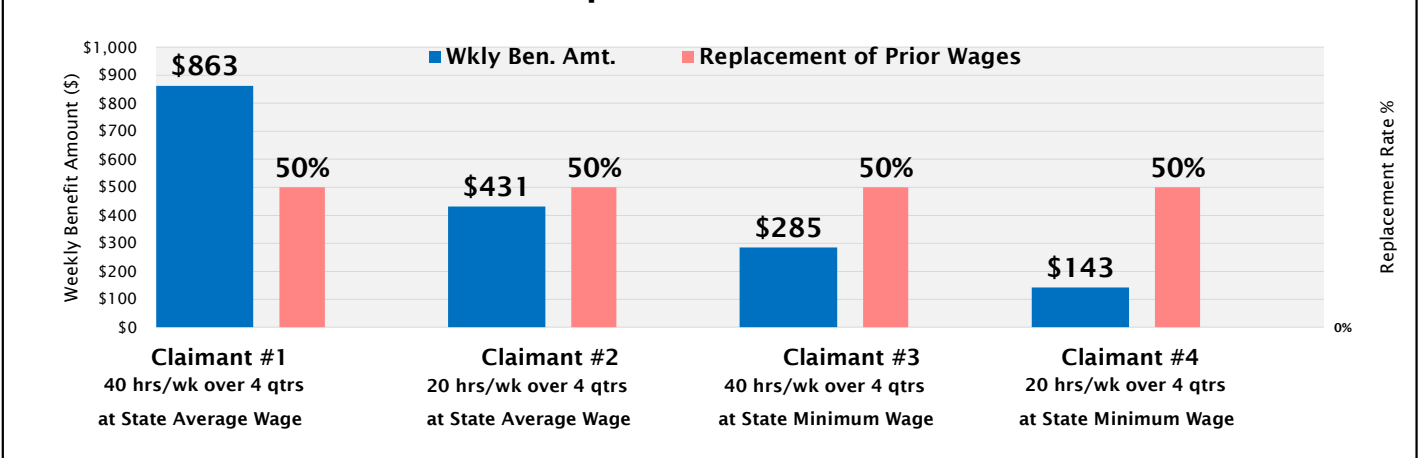


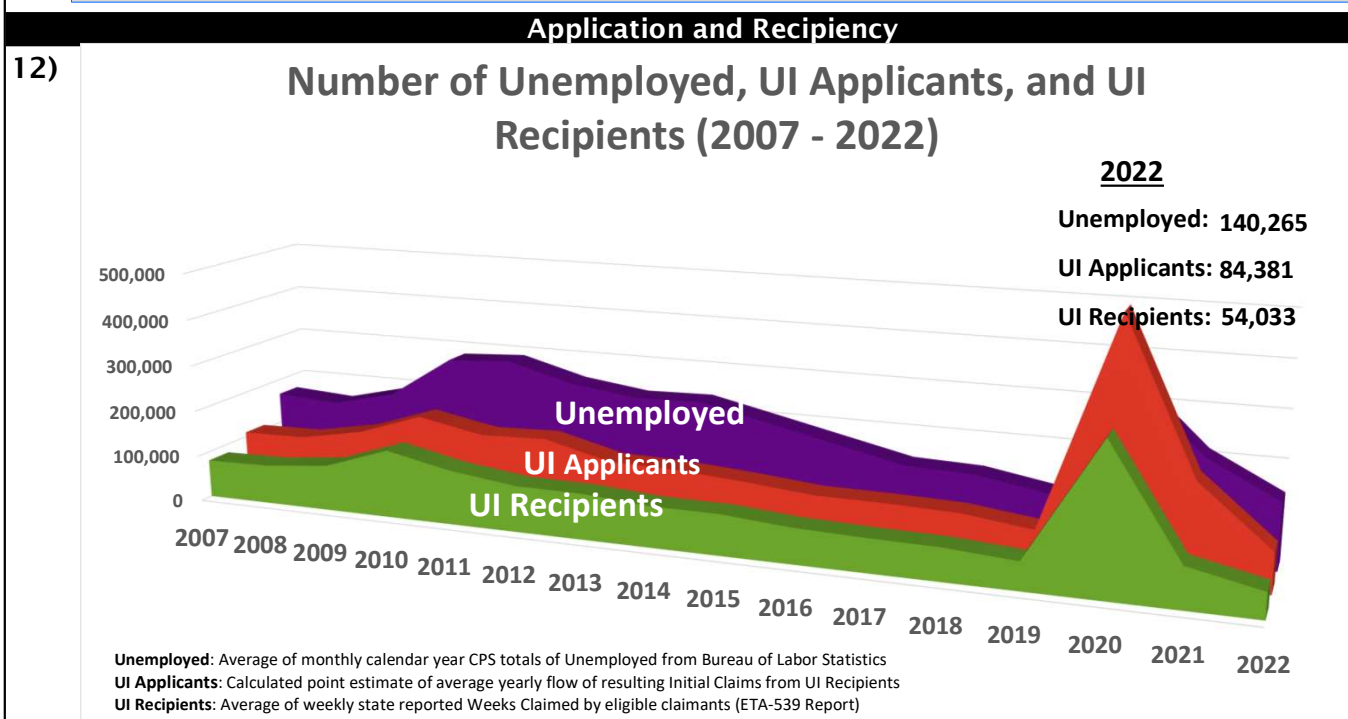
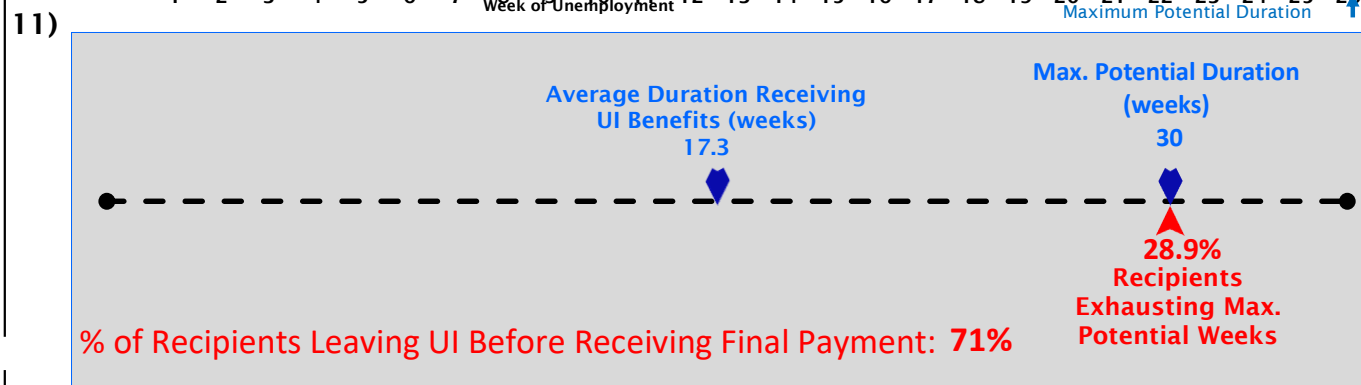
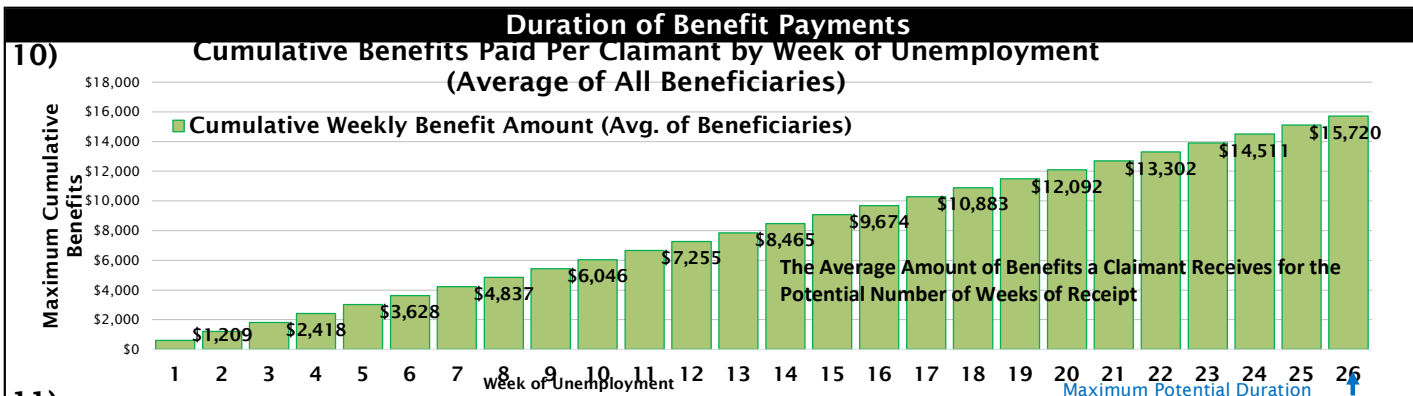
7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵



Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶





2. Average Weekly Benefit and Replacement Rate as measured from the state's Benefit Accuracy Measures (sampling) database for the year.
3. Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
4. State hourly minimum wage for 40 hours, as defined by state law - lowest of all state defined minimums. See Data Definitions item 8.
5. Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.

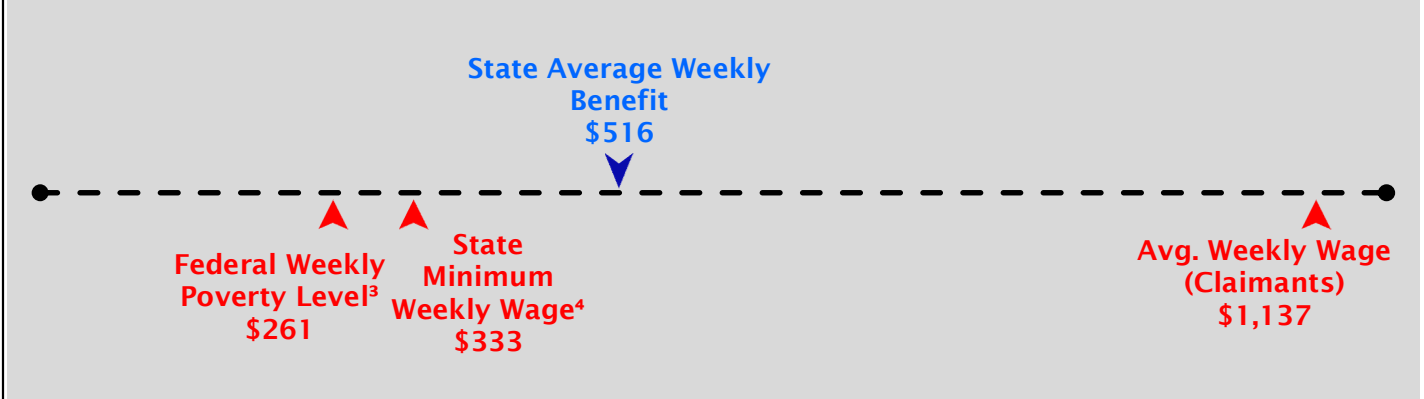
6. Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Minnesota 2022

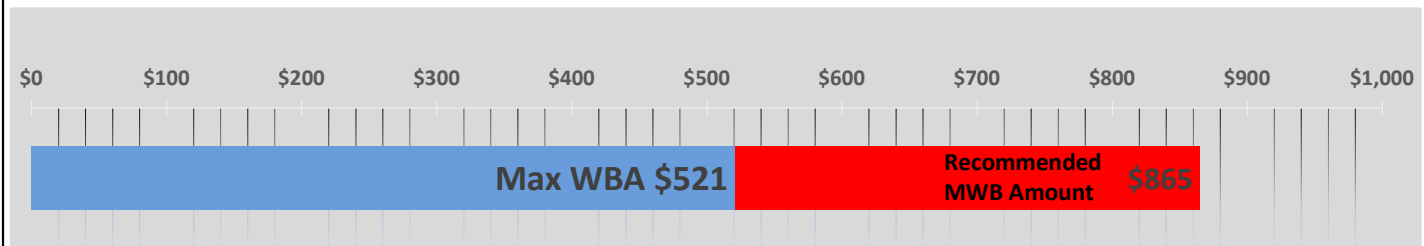
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$31	N/A
2) Maximum Weekly Benefit Amount:	\$521	N/A
3) Maximum Potential Benefit Amount:	\$13,546	N/A
4) Minimum Duration (weeks):	11	11
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

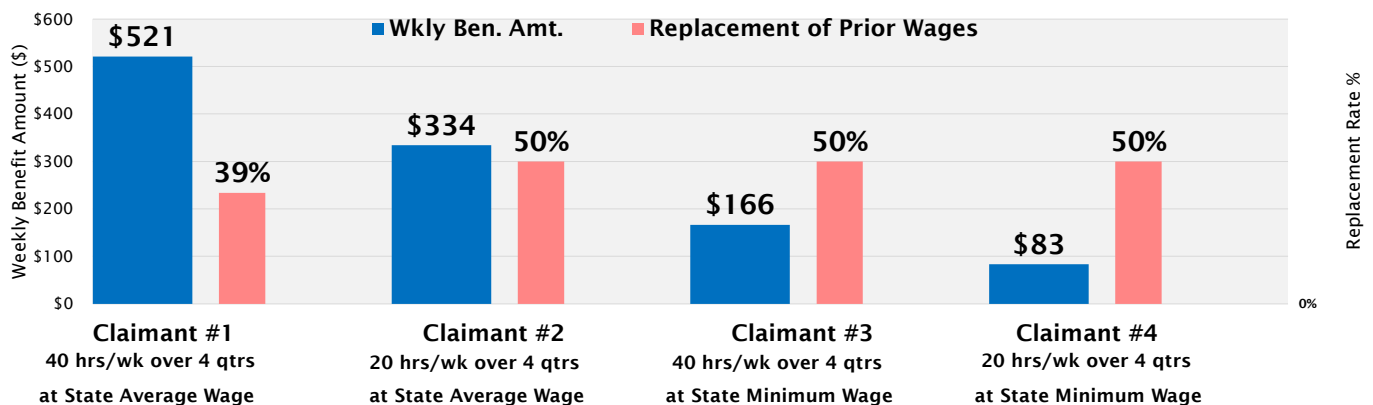


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵

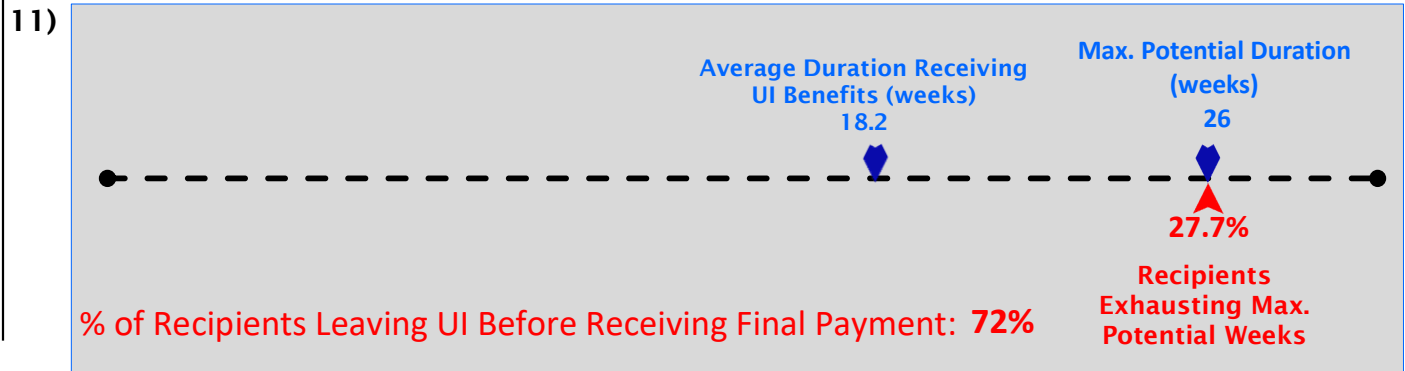
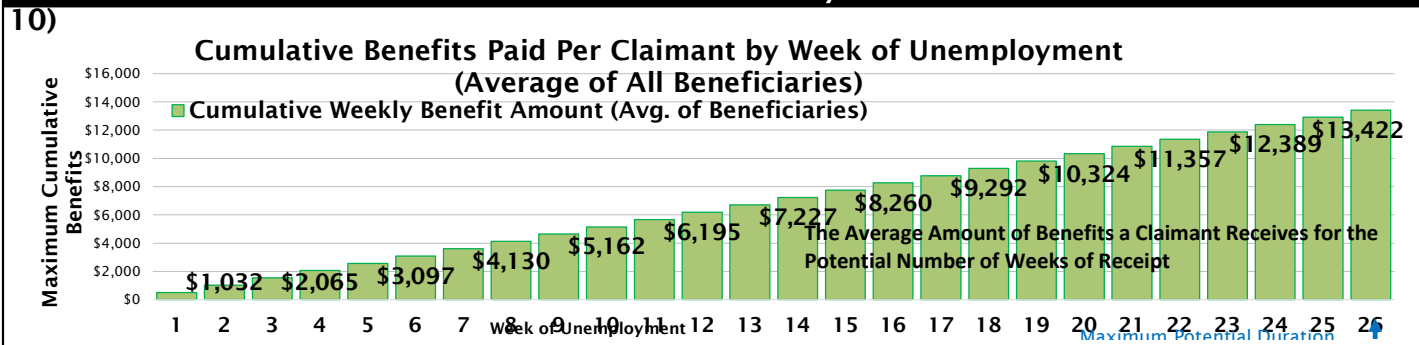


Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

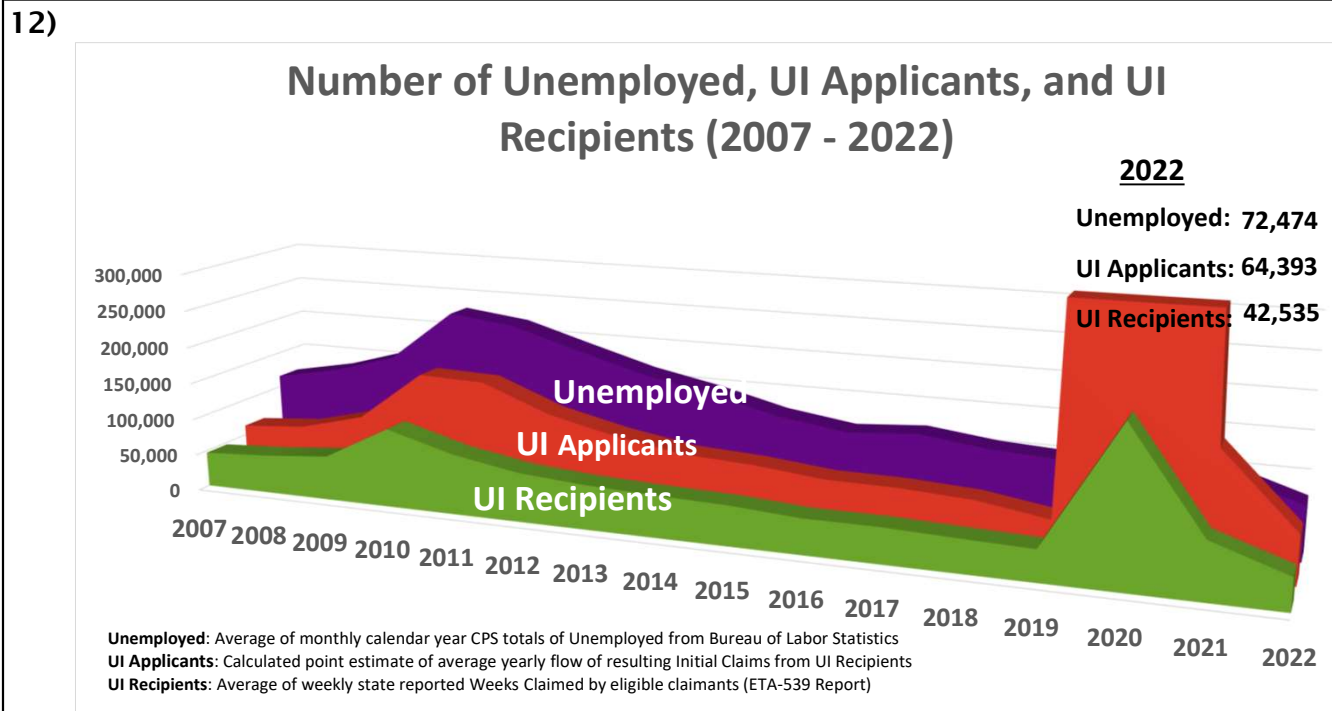
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



Duration of Benefit Payments



Application and Reciprocity



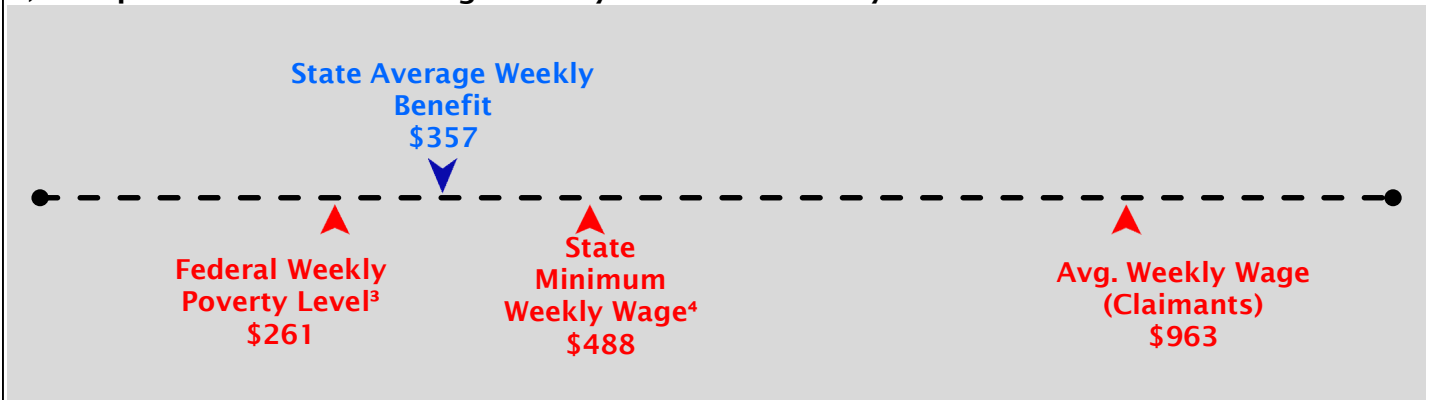
- Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
- State hourly minimum wage for 40 hours, as defined by state law - lowest of all state defined minimums. See Data Definitions item 8.
- Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
- Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Maryland 2022

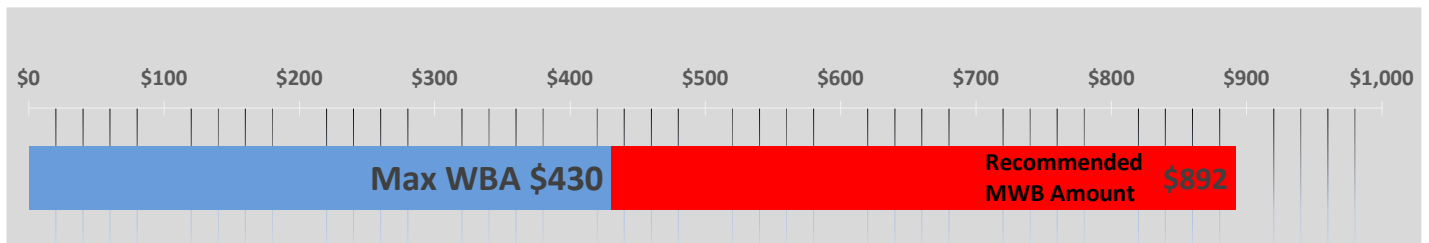
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$50	\$90
2) Maximum Weekly Benefit Amount:	\$430	N/A
3) Maximum Potential Benefit Amount:	\$11,180	N/A
4) Minimum Duration (weeks):	26	26
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

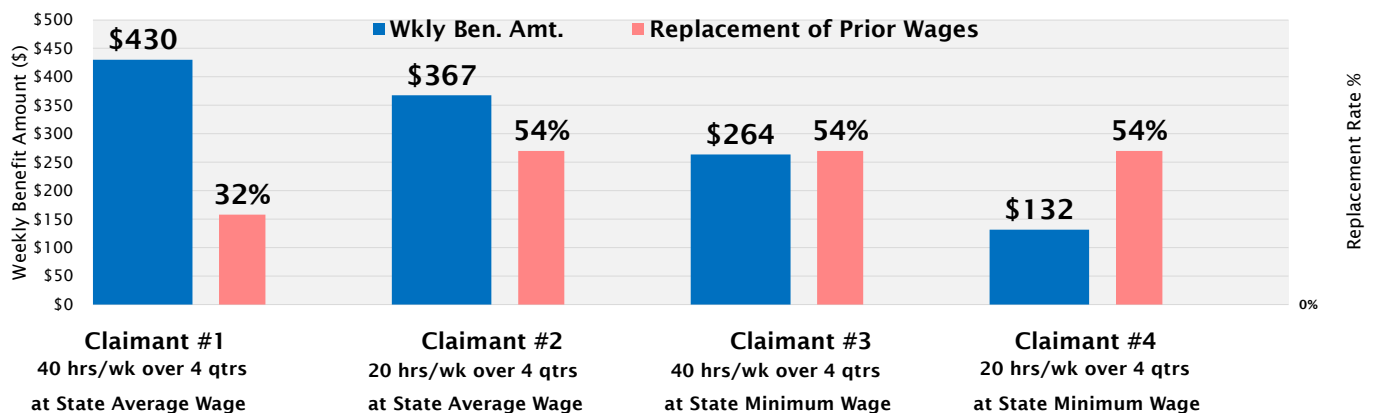


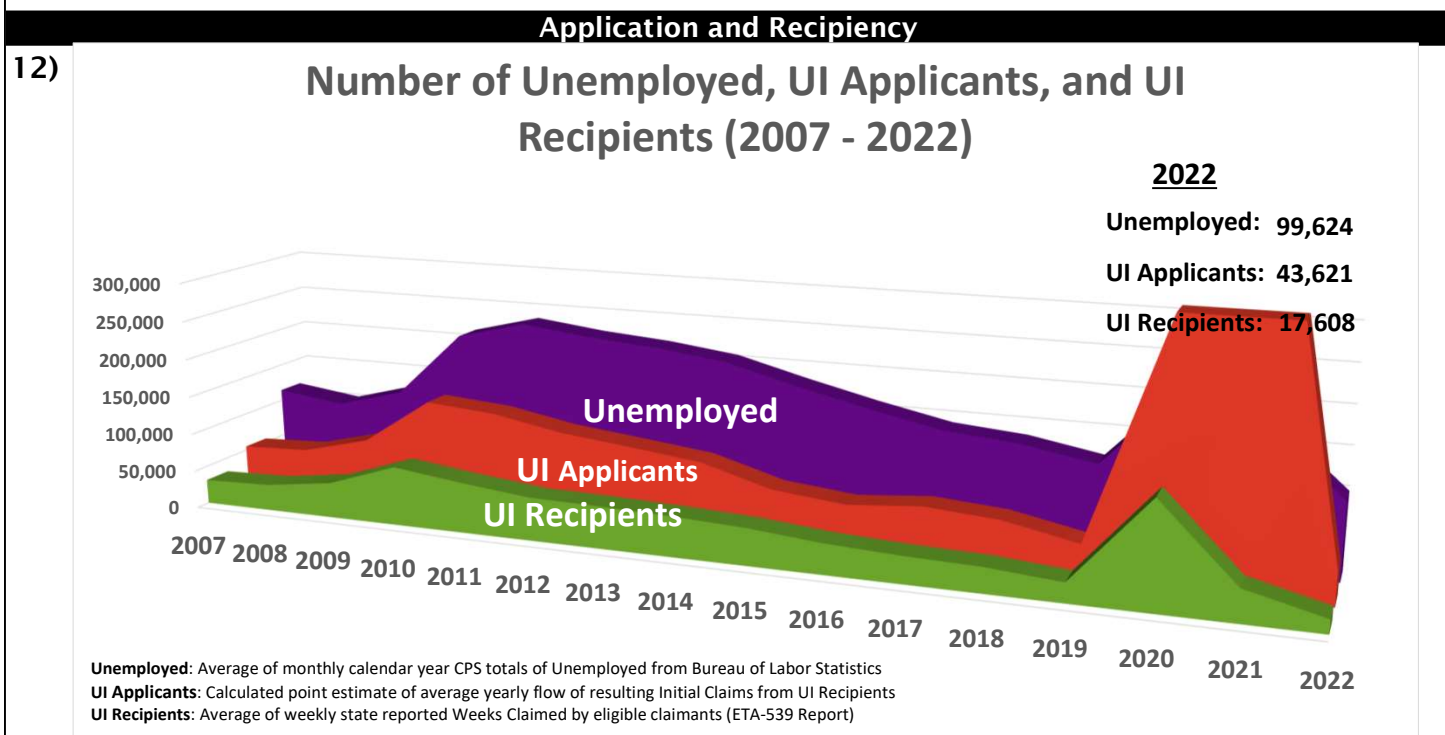
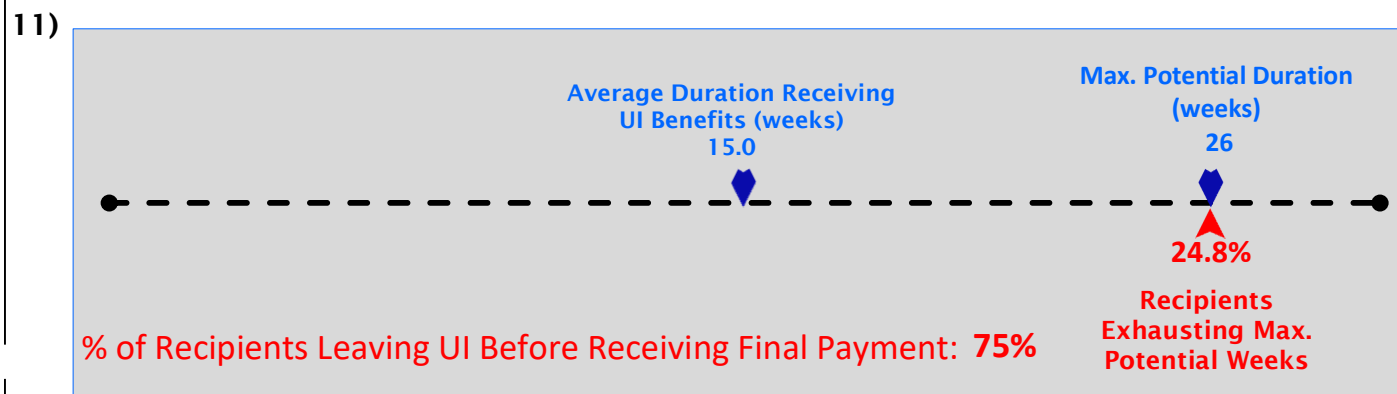
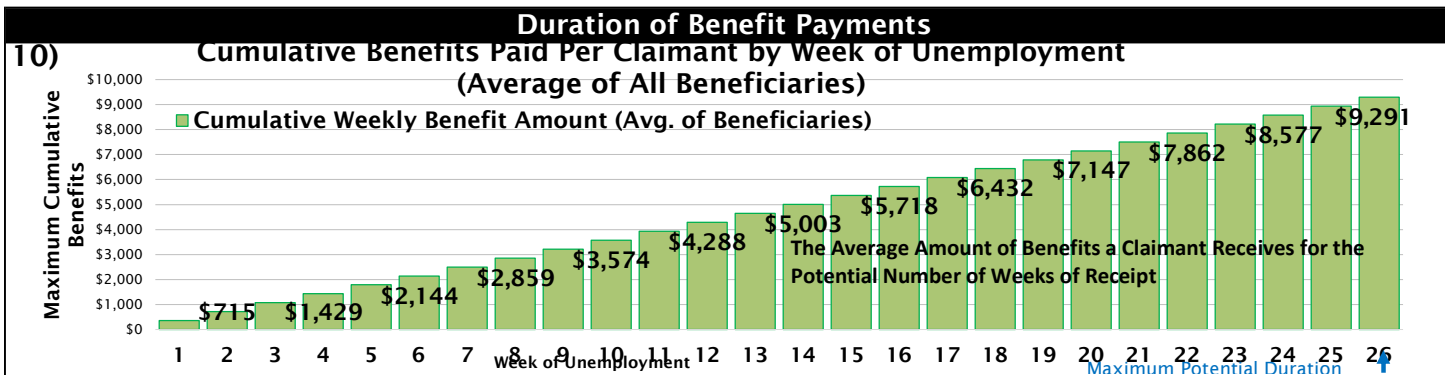
7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵



Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶





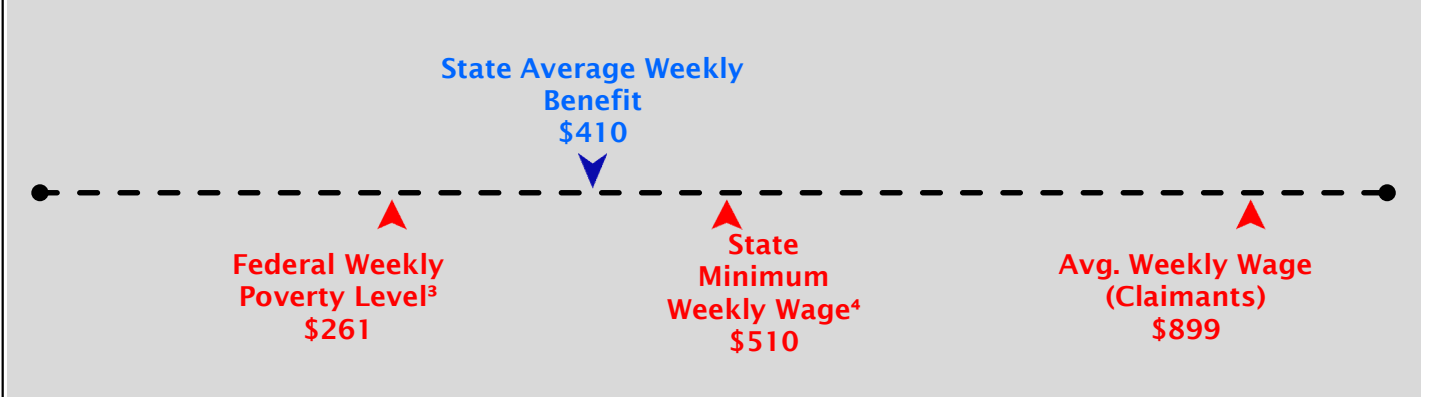
- Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
- State hourly minimum wage for 40 hours, as defined by state law - lowest of all state defined minimums. See Data Definitions item 8.
- Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
- Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Maine 2022

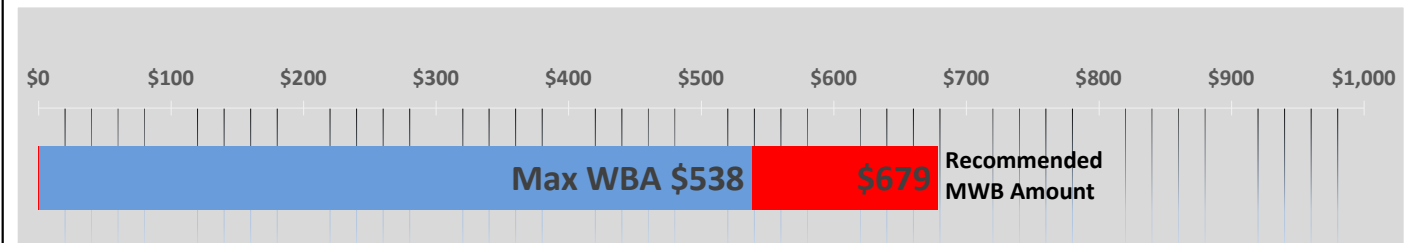
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$94	\$164
2) Maximum Weekly Benefit Amount:	\$538	\$941
3) Maximum Potential Benefit Amount:	\$13,988	\$24,466
4) Minimum Duration (weeks):	15	15
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

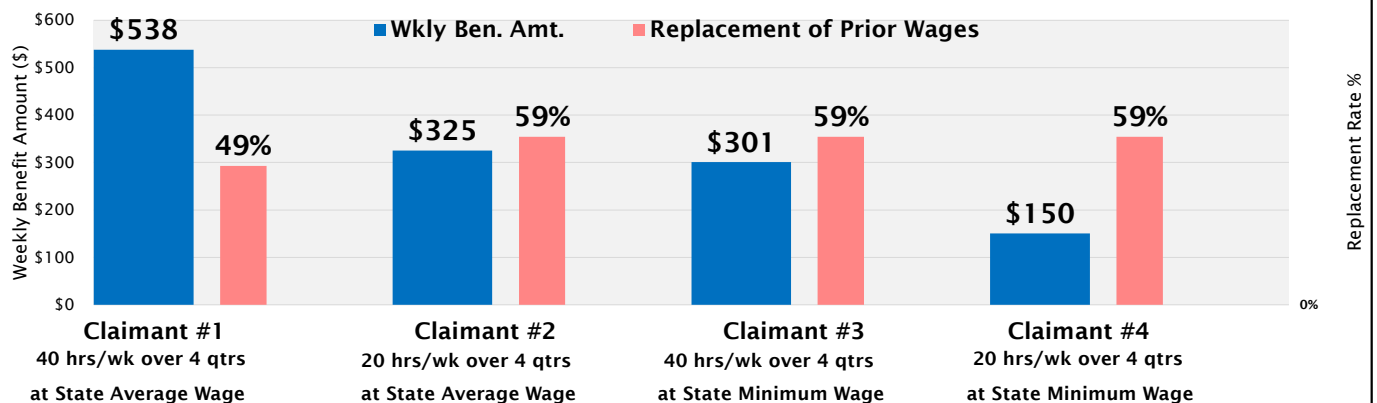


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵

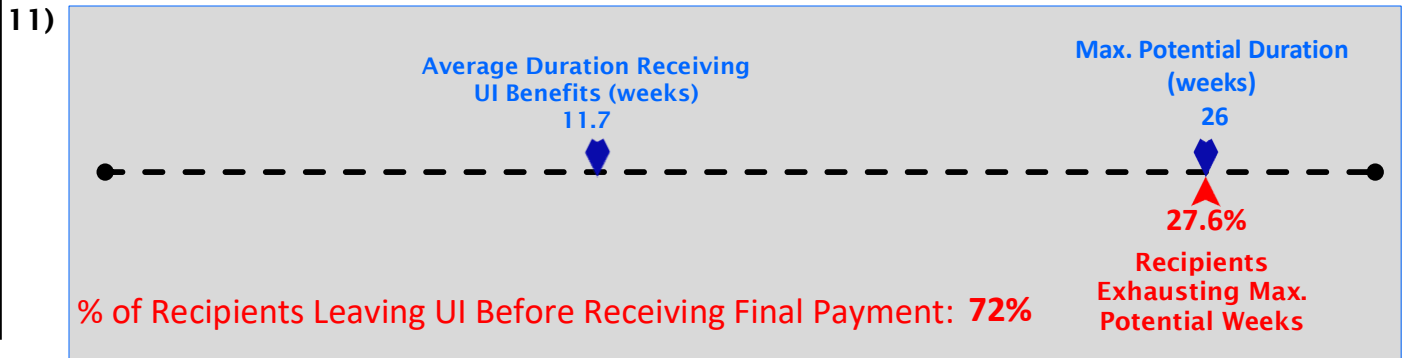
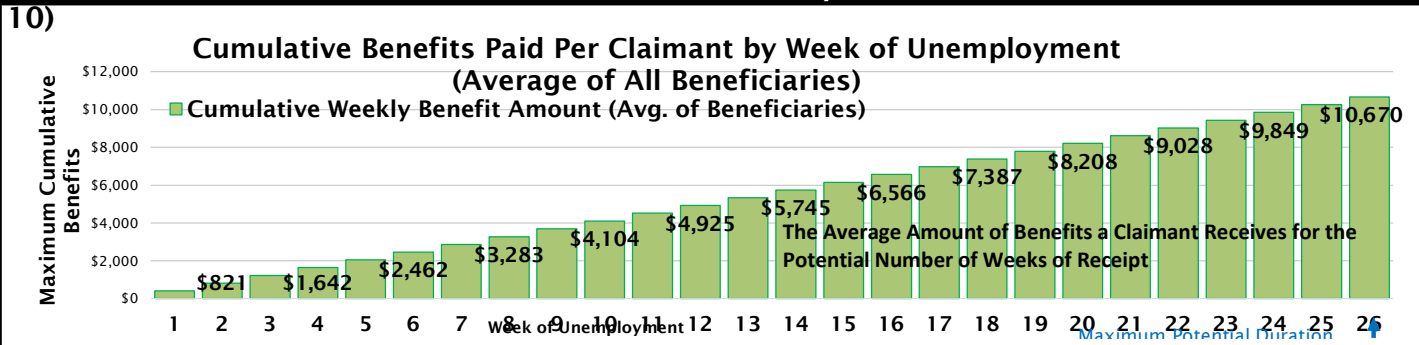


Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

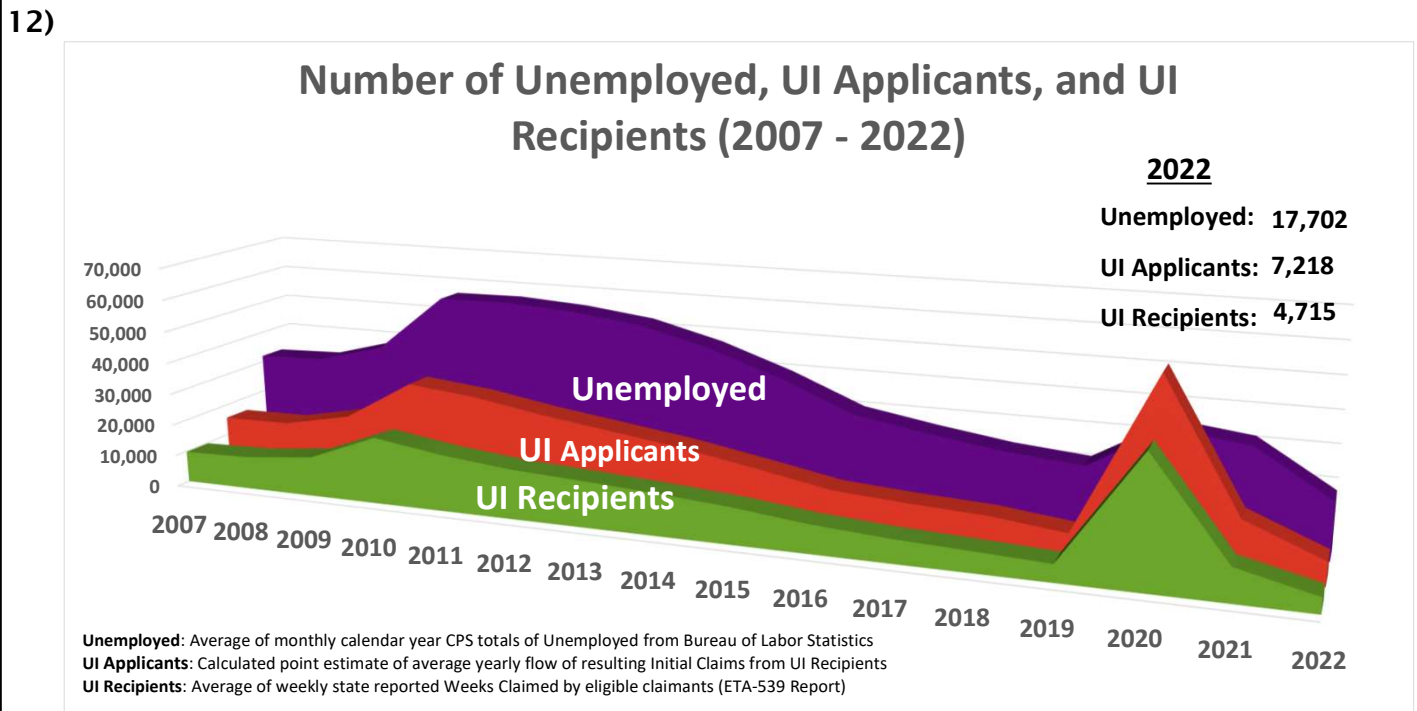
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



Duration of Benefit Payments



Application and Reciprocity



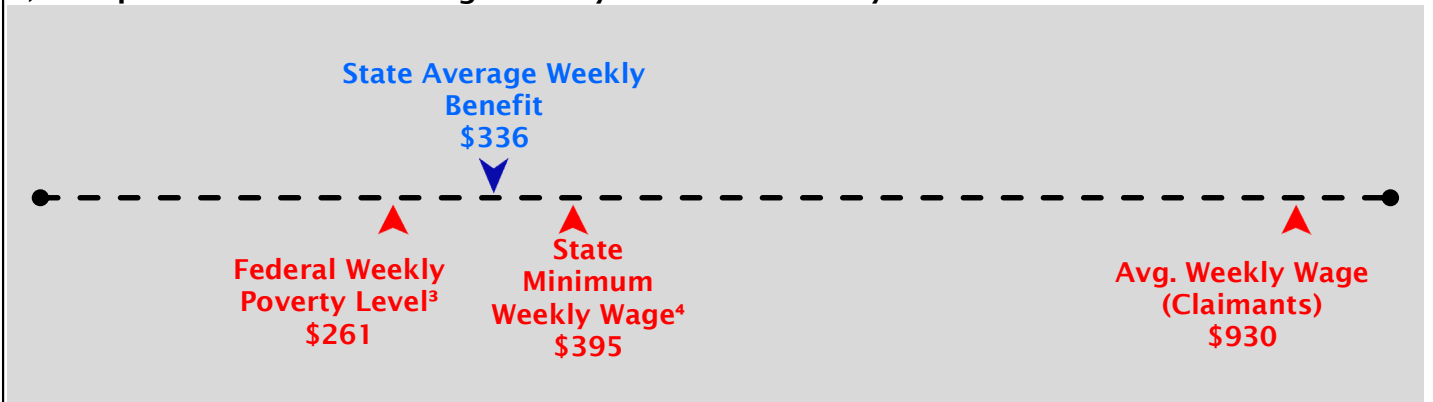
- Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
- State hourly minimum wage for 40 hours, as defined by state law - lowest of all state defined minimums. See Data Definitions item 8.
- Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
- Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Michigan 2022

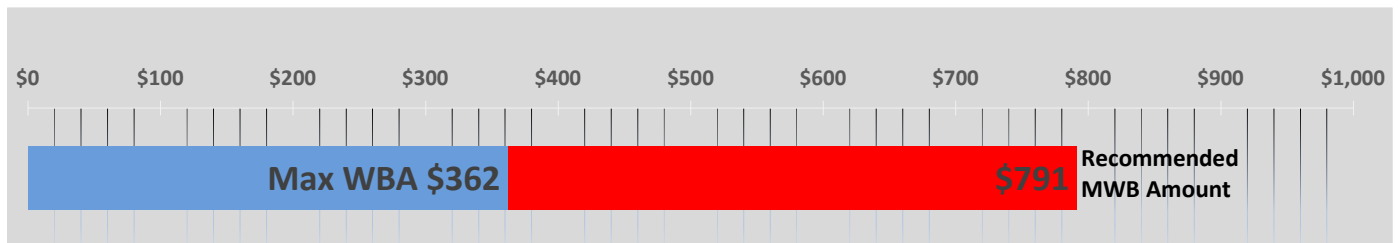
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$157	\$187
2) Maximum Weekly Benefit Amount:	\$362	N/A
3) Maximum Potential Benefit Amount:	\$7,240	N/A
4) Minimum Duration (weeks):	14	14
5) Maximum Duration (weeks):	20	20

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

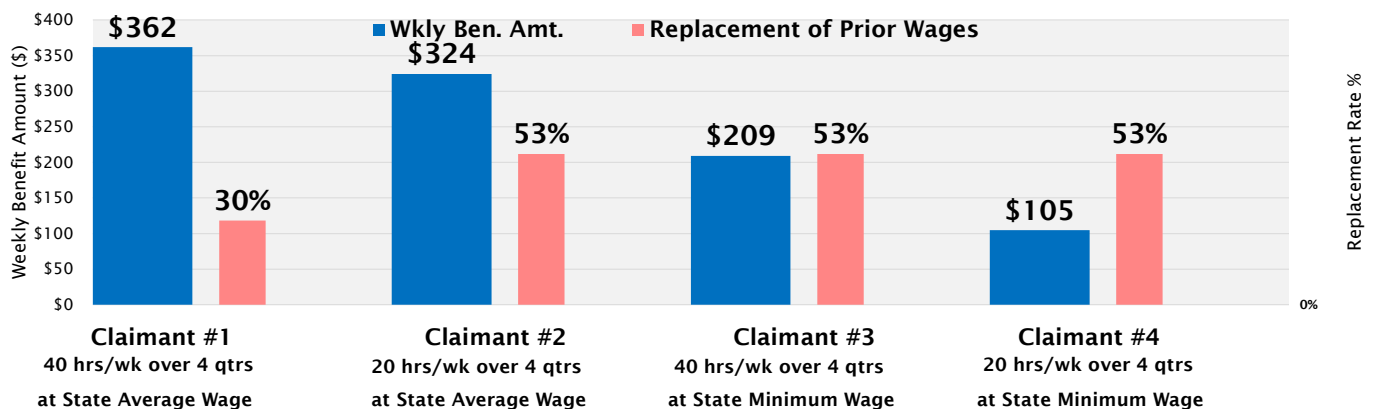


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵



Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

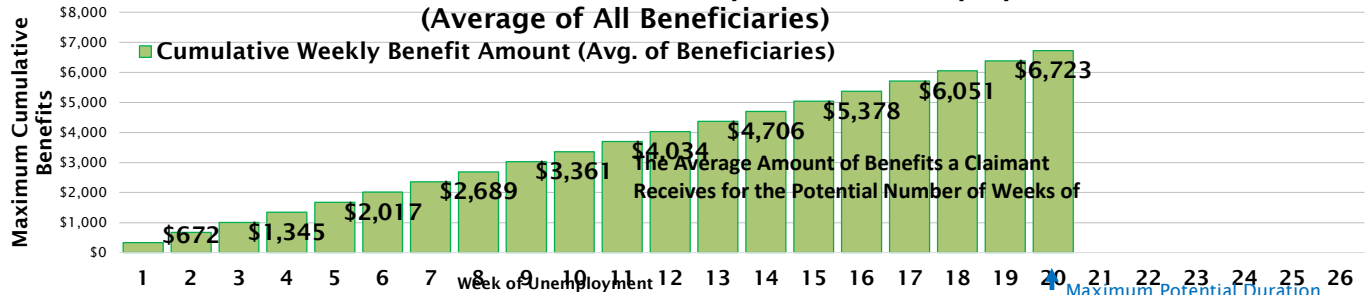
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



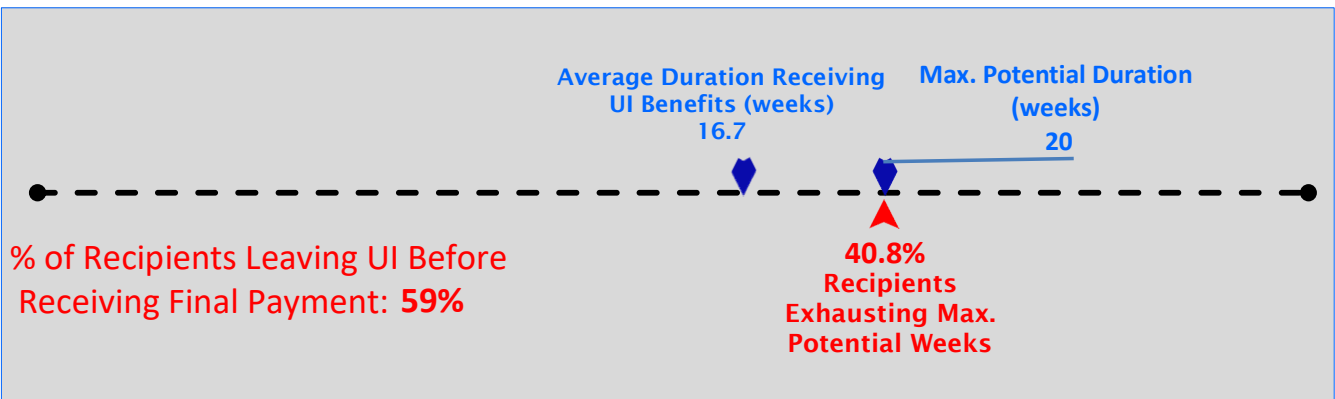
Duration of Benefit Payments

10)

Cumulative Benefits Paid Per Claimant by Week of Unemployment (Average of All Beneficiaries)



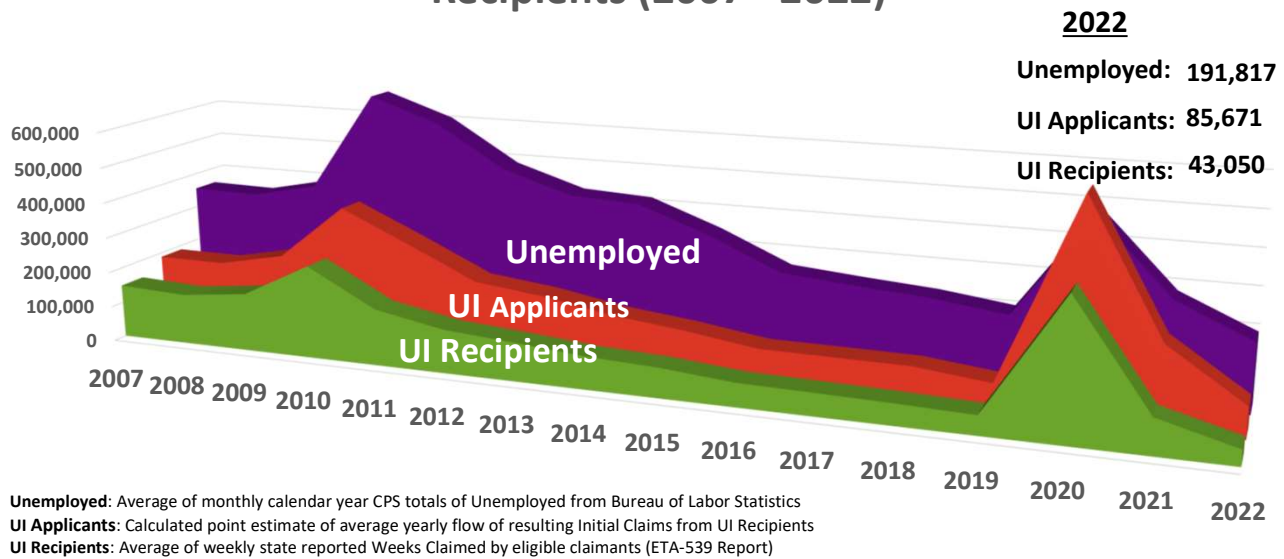
11)



Application and Reciprocity

12)

Number of Unemployed, UI Applicants, and UI Recipients (2007 - 2022)



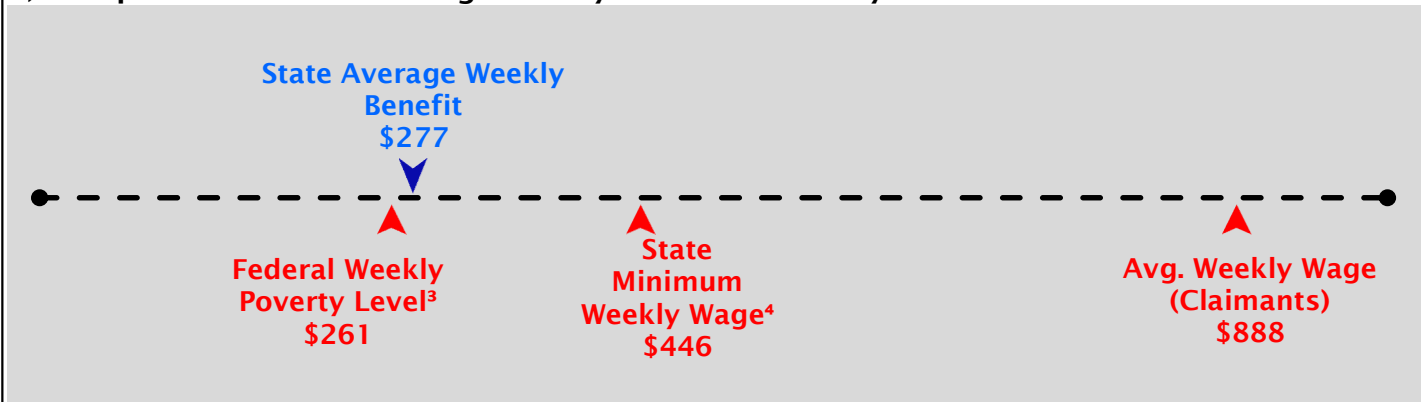
- Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
- State hourly minimum wage for 40 hours, as defined by state law - lowest of all state defined minimums. See Data Definitions item 8.
- Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
- Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Missouri 2022

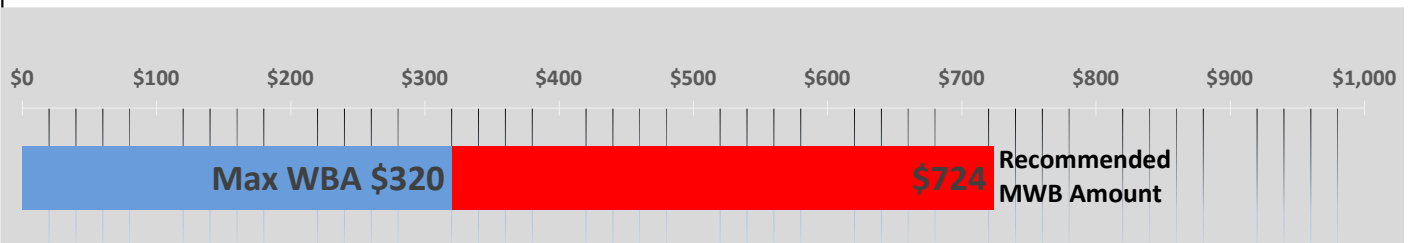
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$35	N/A
2) Maximum Weekly Benefit Amount:	\$320	N/A
3) Maximum Potential Benefit Amount:	\$6,400	N/A
4) Minimum Duration (weeks):	8	8
5) Maximum Duration (weeks):	20	20

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

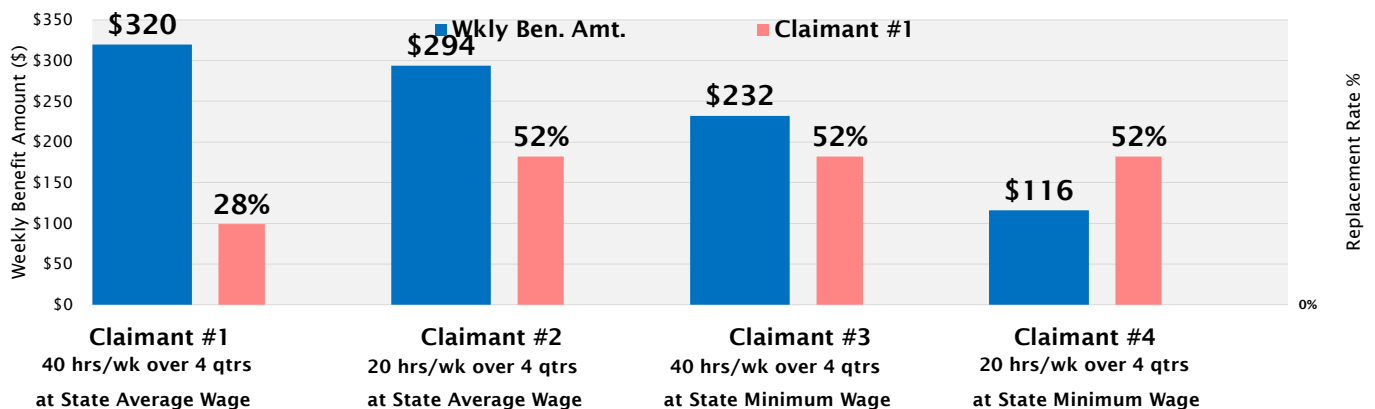


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵



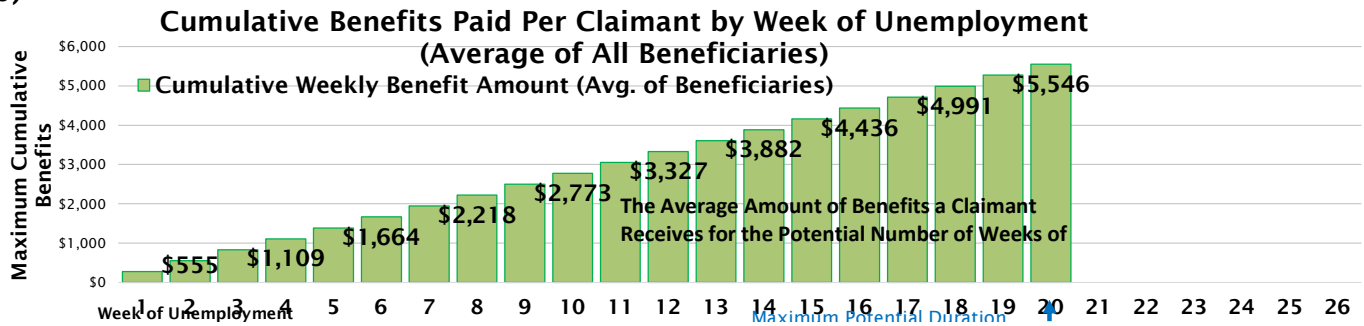
Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶

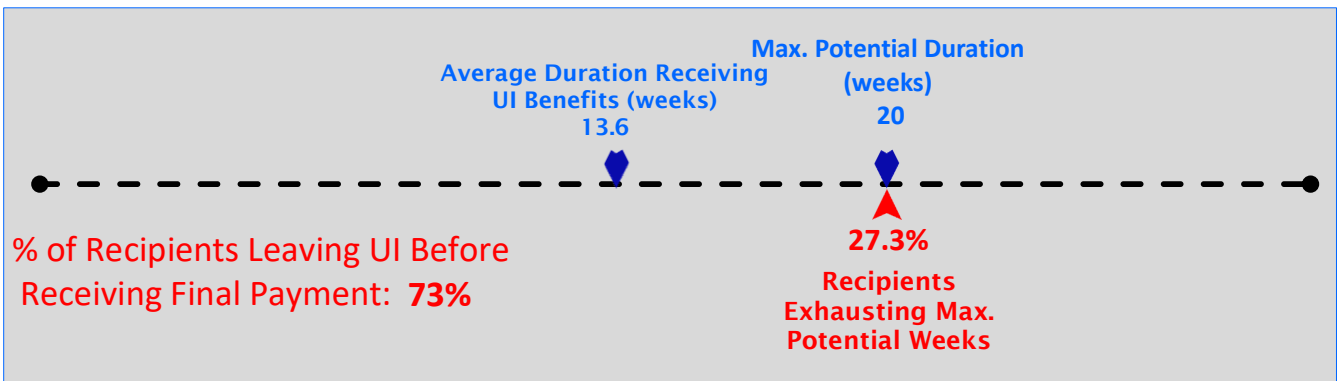


Duration of Benefit Payments

10)

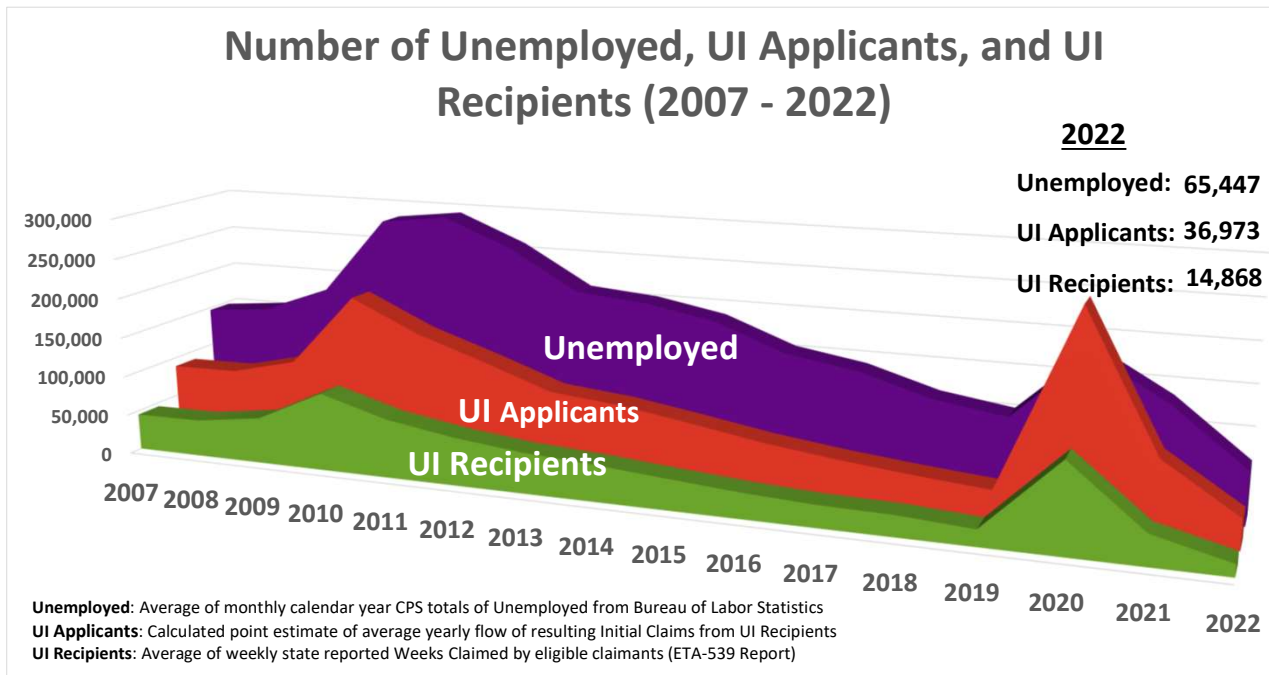


11)



Application and Reciprocity

12)



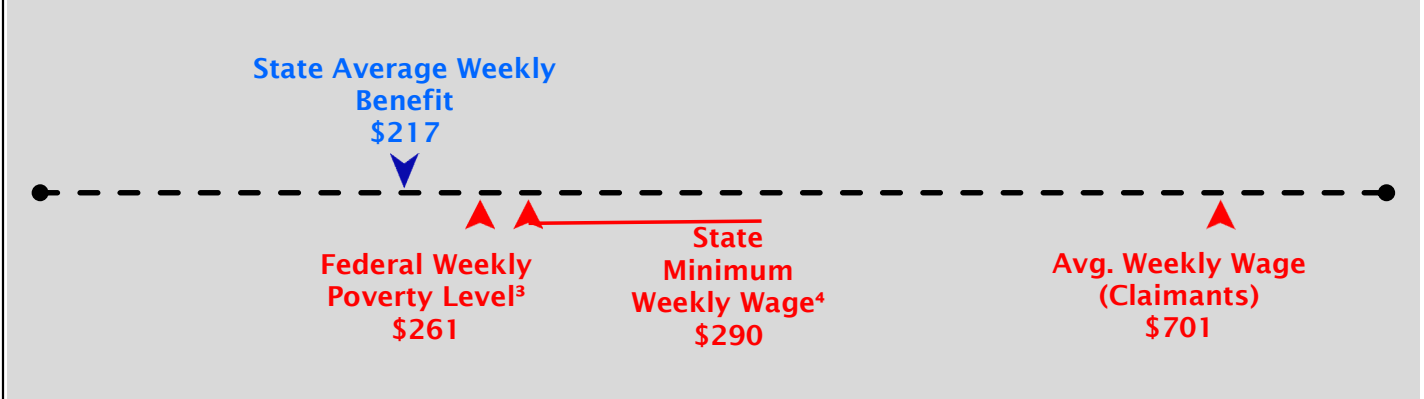
3. Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
4. State hourly minimum wage for 40 hours, as defined by state law - lowest of all state defined minimums. See Data Definitions item 8.
5. Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
6. Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Mississippi 2022

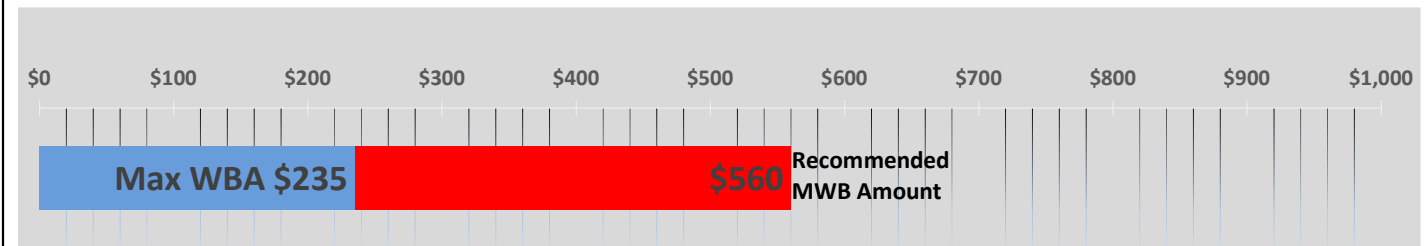
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$30	N/A
2) Maximum Weekly Benefit Amount:	\$235	N/A
3) Maximum Potential Benefit Amount:	\$6,110	N/A
4) Minimum Duration (weeks):	13	13
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

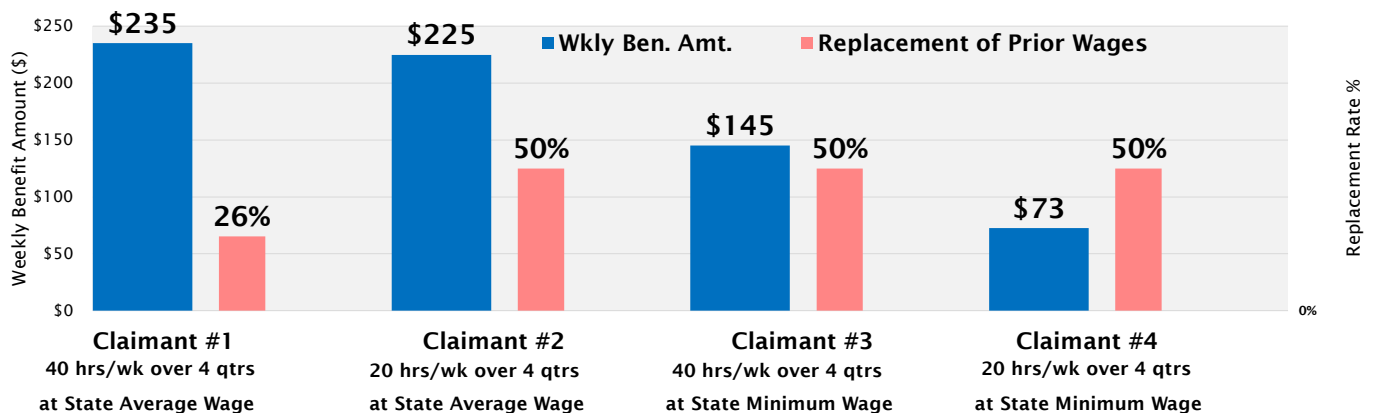


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵

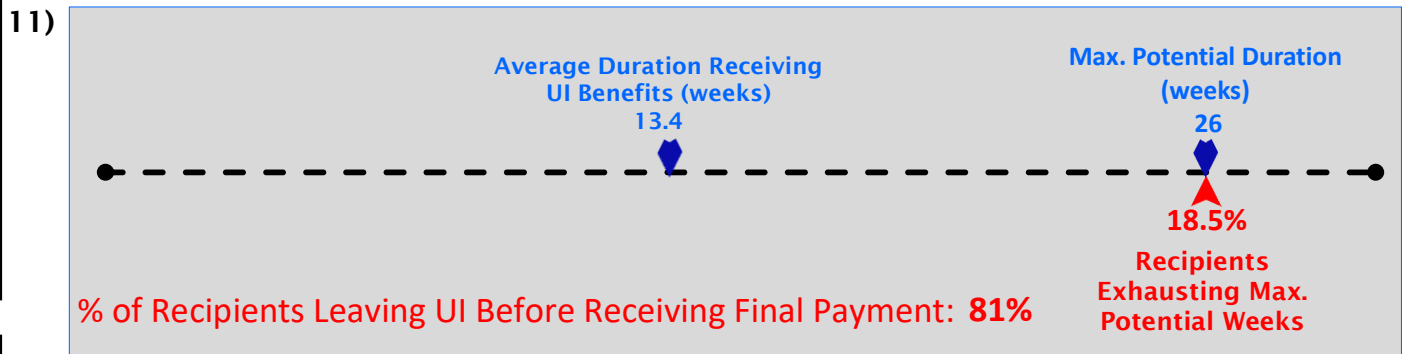
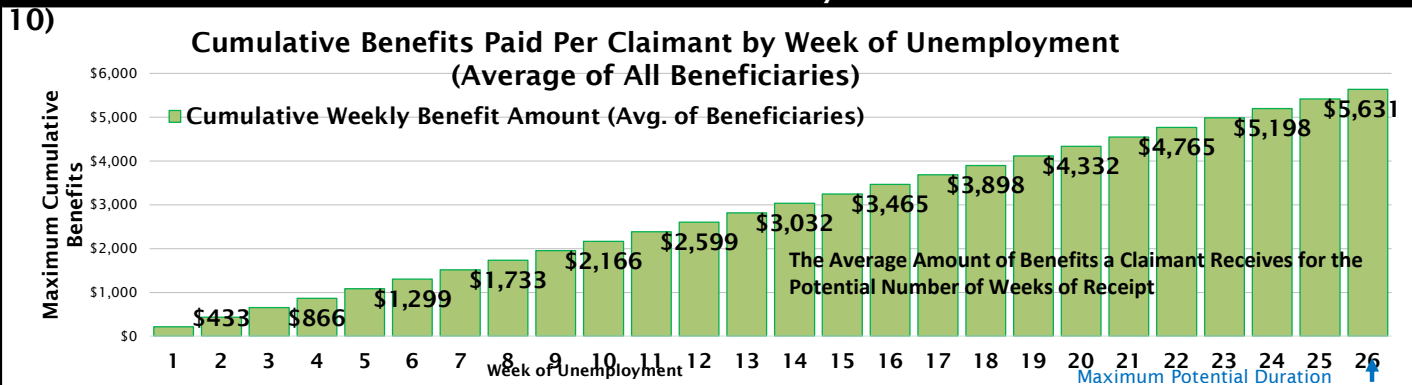


Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

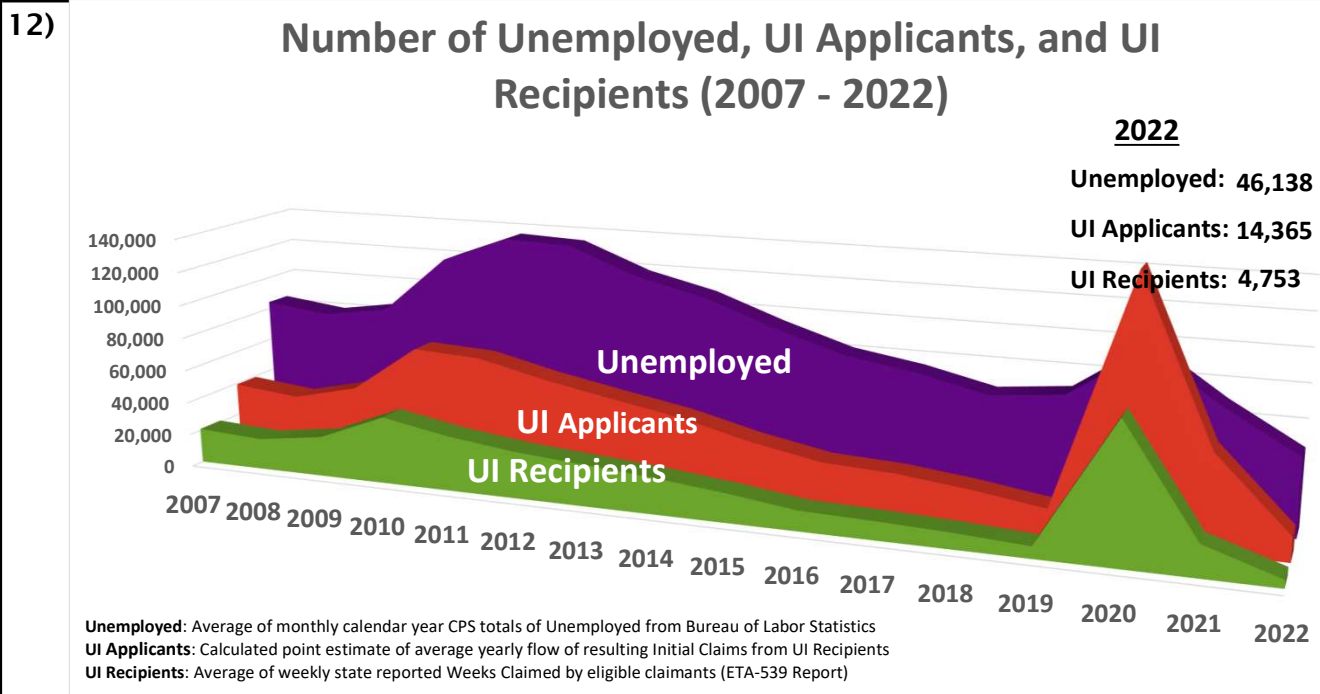
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



Duration of Benefit Payments



Application and Reciprocity



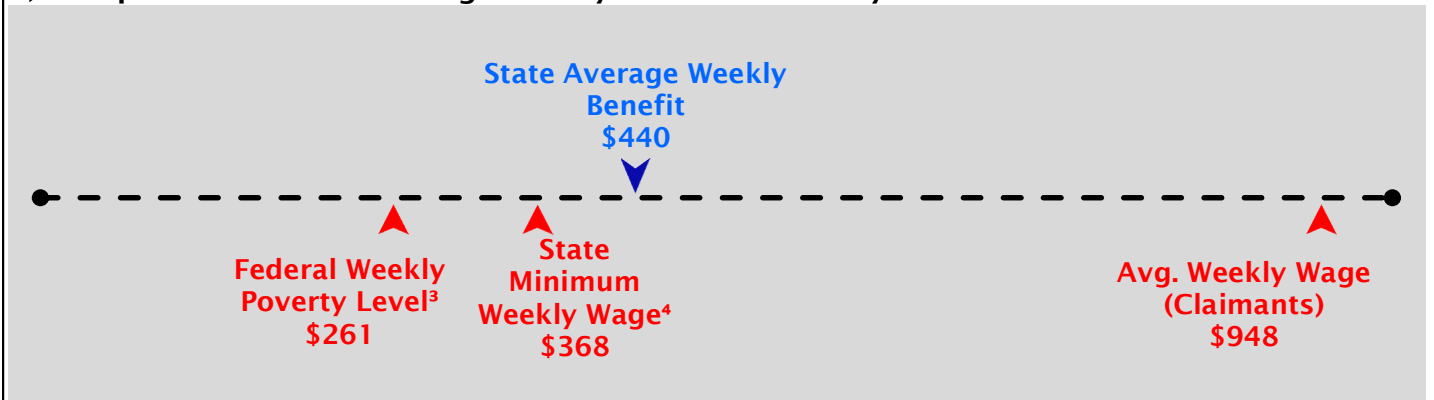
- Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
- State hourly minimum wage for 40 hours, as defined by state law - lowest of all state defined minimums. See Data Definitions item 8.
- Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
- Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Montana 2022

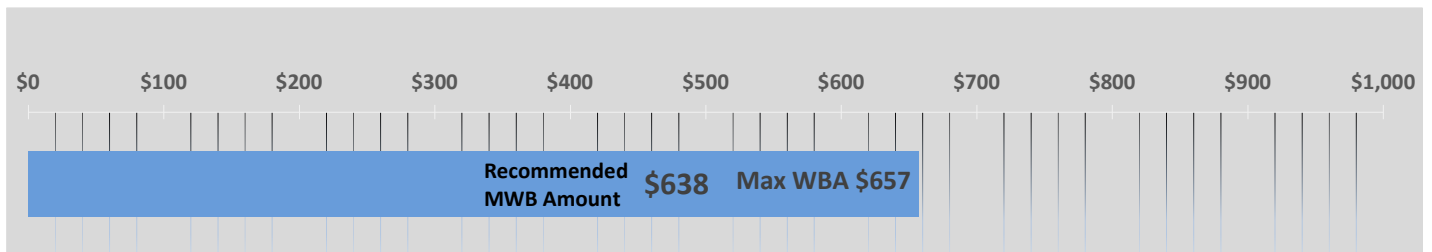
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$194	N/A
2) Maximum Weekly Benefit Amount:	\$657	N/A
3) Maximum Potential Benefit Amount:	\$18,396	N/A
4) Minimum Duration (weeks):	8	8
5) Maximum Duration (weeks):	28	28

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

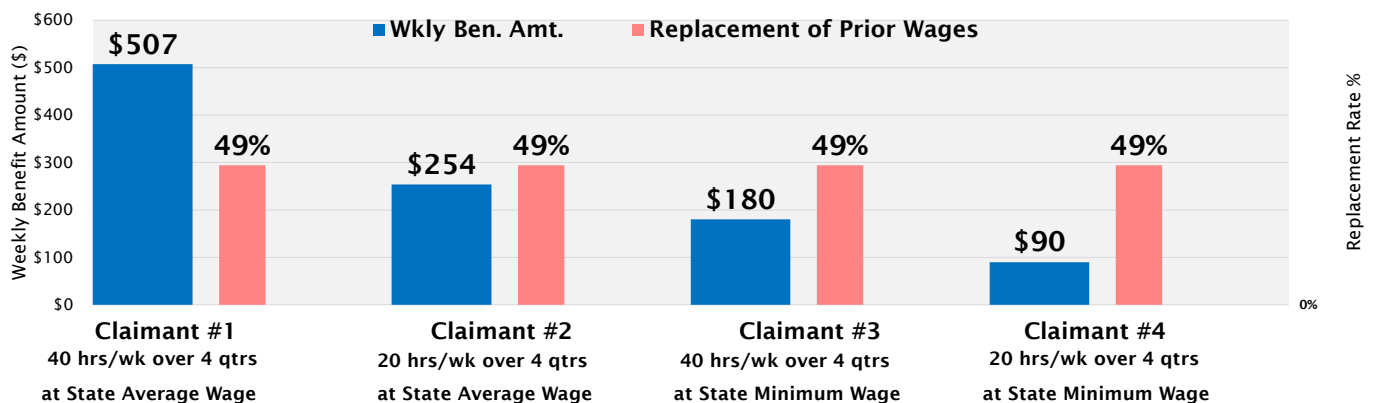


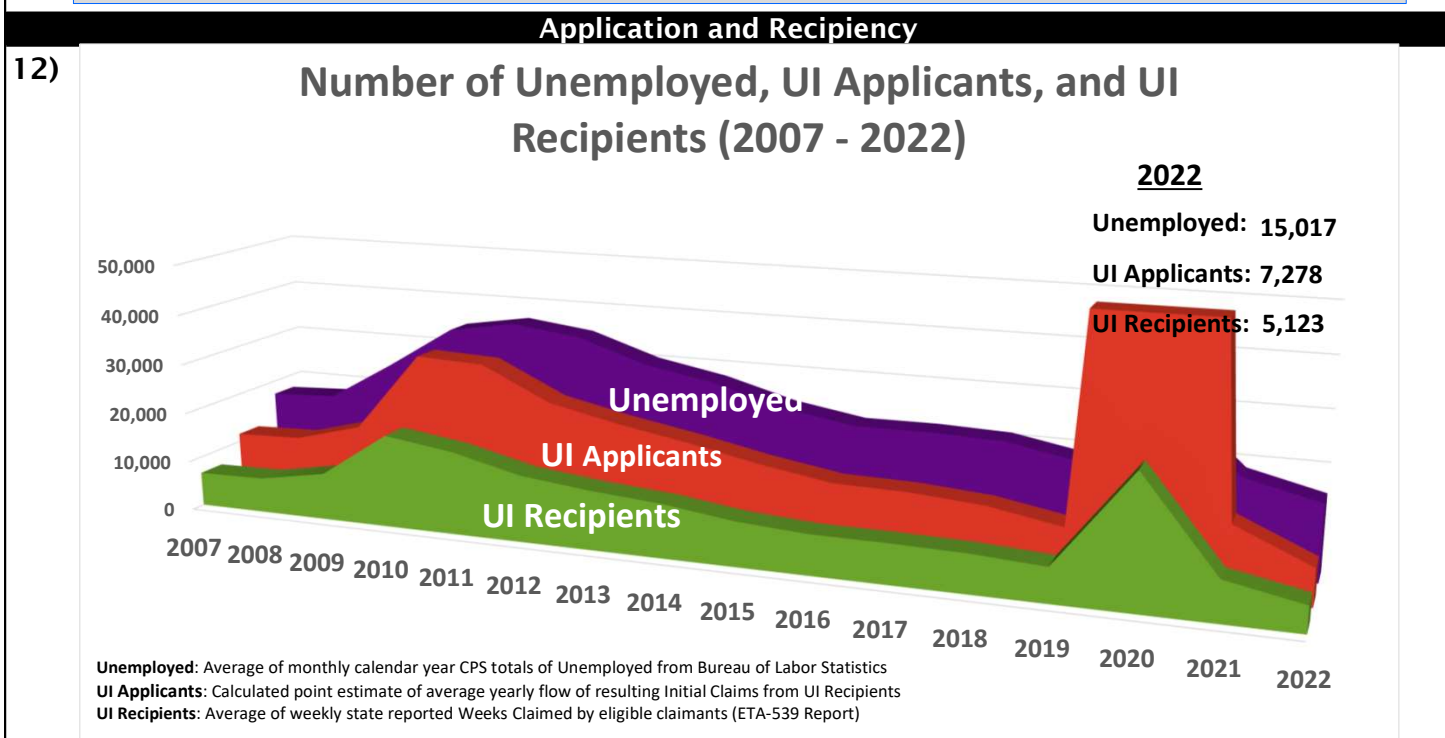
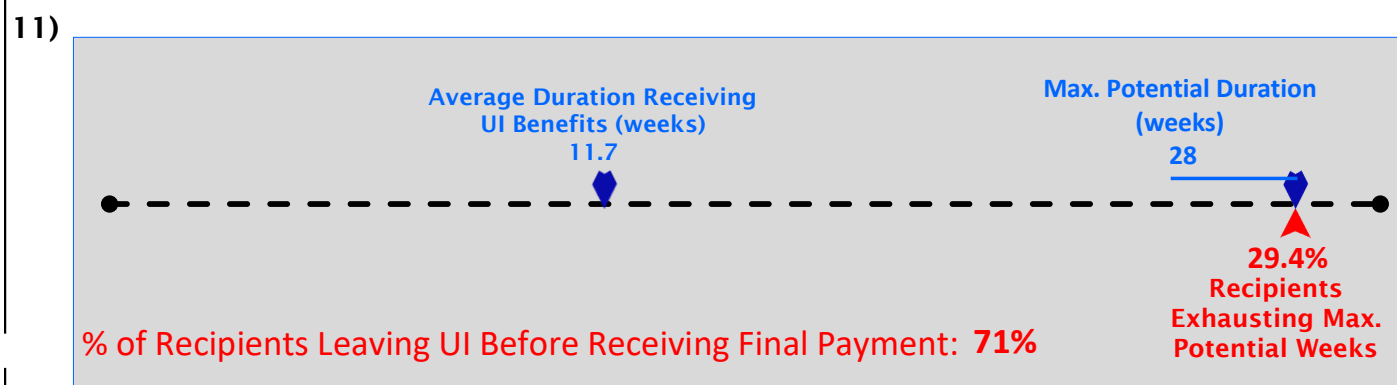
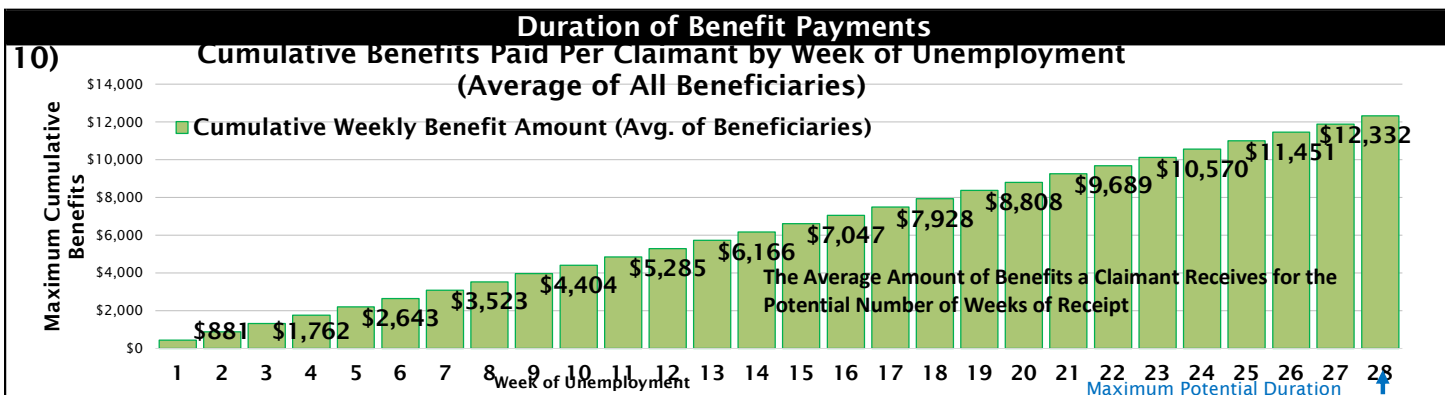
7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵



Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶





Footnote:

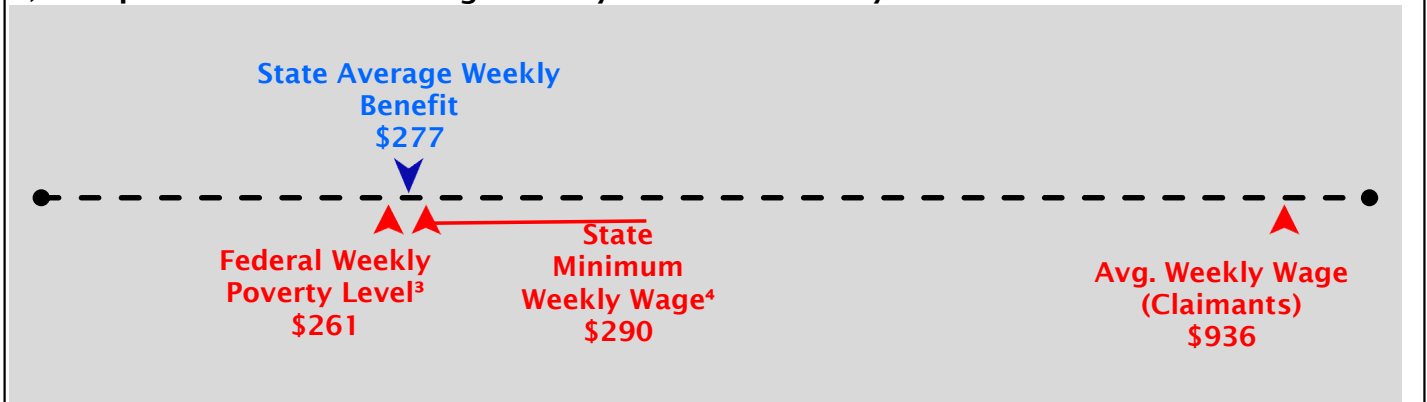
- Dependents benefits represent the maximum amount a claimant may receive under the most number of dependents allowed.
- To qualify for 28 weeks, individual's ratio of total base-period wages to HQ wages must be at least 3.5.
- Average Weekly Benefit and Replacement Rate as measured from the state's Benefit Accuracy Measures (sampling) database for the year.
- Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
- State hourly minimum wage for 40 hours, as defined by state law - lowest of all state defined minimums. See Data Definitions item 8.
- Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
- Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

North Carolina 2022

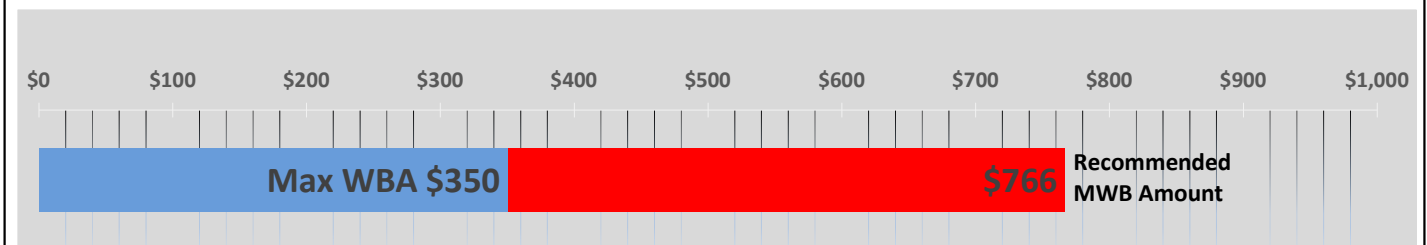
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$15	N/A
2) Maximum Weekly Benefit Amount:	\$350	N/A
3) Maximum Potential Benefit Amount:	\$4,200	N/A
4) Minimum Duration (weeks):	12	12
5) Maximum Duration (weeks):	12	12

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

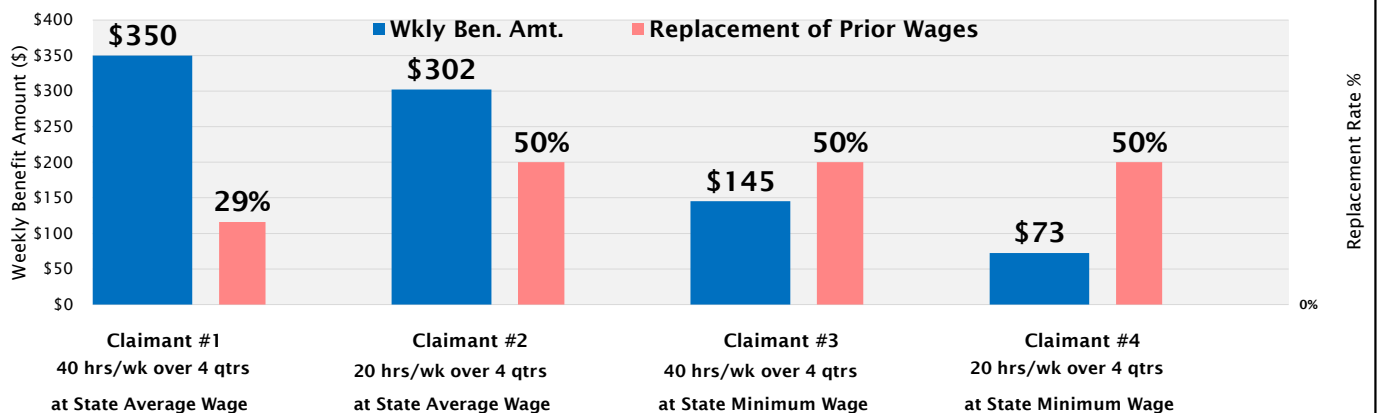


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵



Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

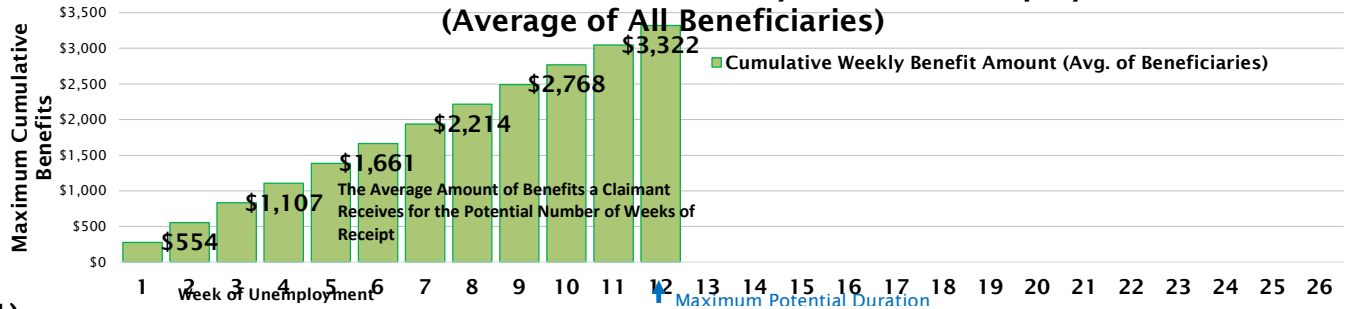
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



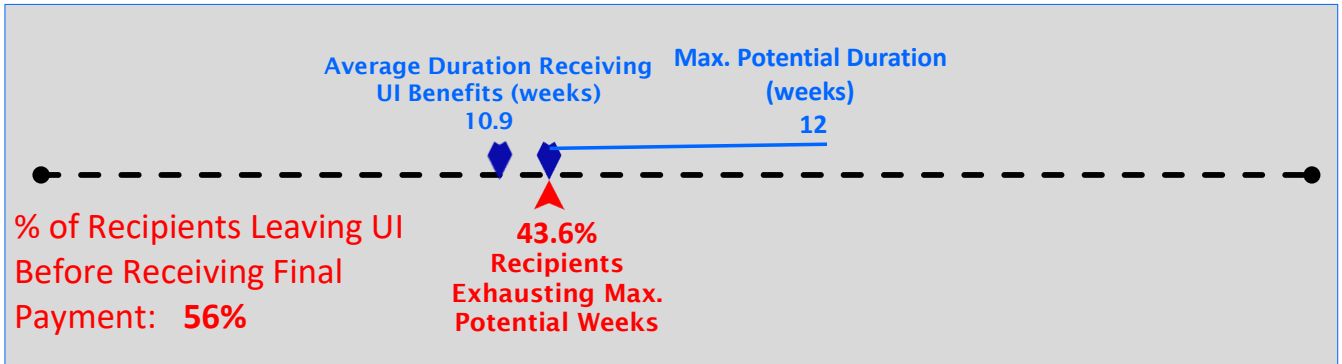
Duration of Benefit Payments

10)

Cumulative Benefits Paid Per Claimant by Week of Unemployment (Average of All Beneficiaries)



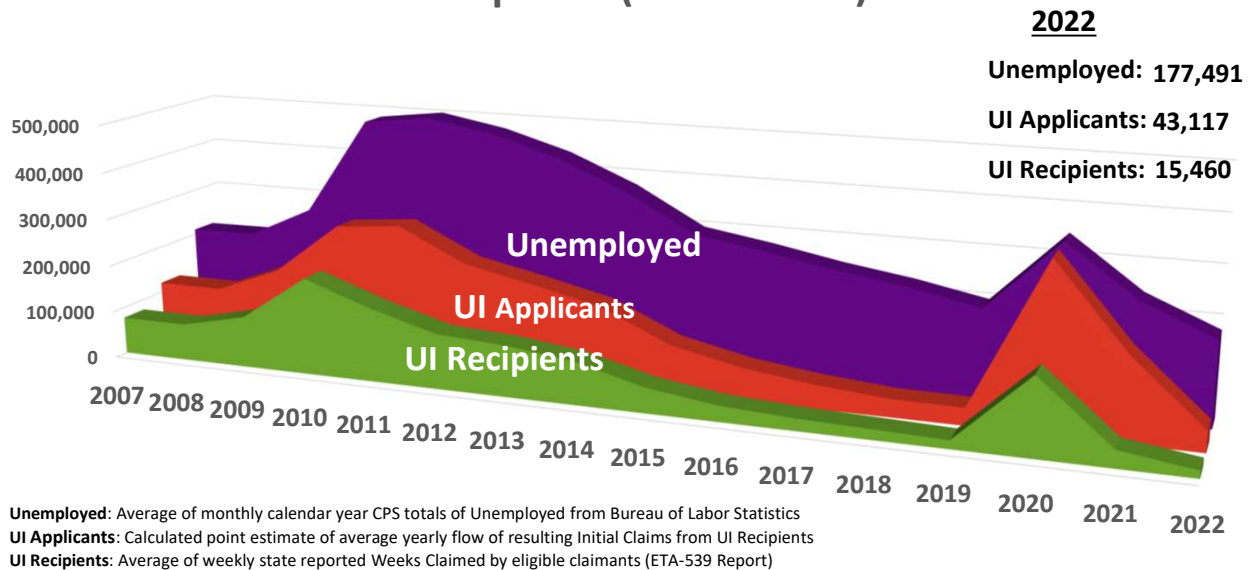
11)



Application and Reciprocity

12)

Number of Unemployed, UI Applicants, and UI Recipients (2007 - 2022)



Footnote:

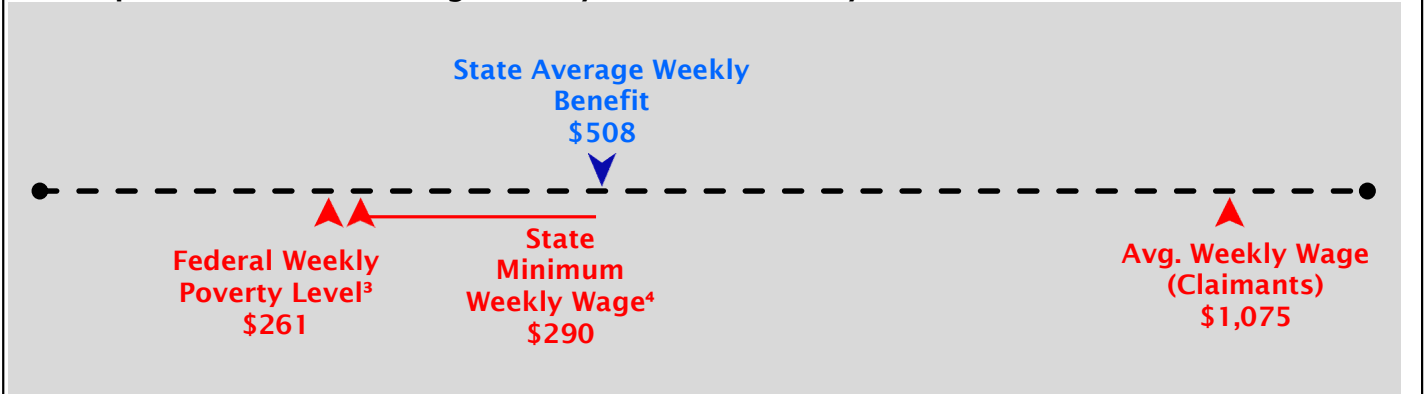
1. Dependents benefits represent the maximum amount a claimant may receive under the most number of dependents allowed.
2. Average Weekly Benefit and Replacement Rate as measured from the state's Benefit Accuracy Measures (sampling) database for the year.
3. Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
4. State hourly minimum wage for 40 hours, as defined by state law - lowest of all state defined minimums. See Data Definitions item 8.
5. Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
6. Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

North Dakota 2022

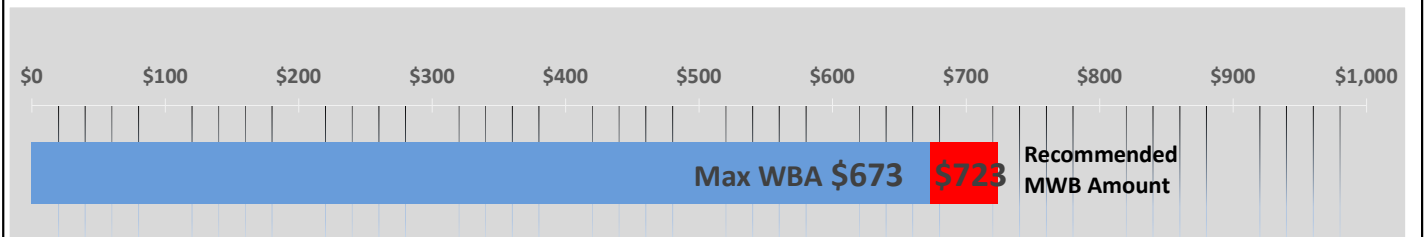
State Benefit Payment Amounts

	Without Dependents	With Dependents ¹
1) Minimum Weekly Benefit Amount:	\$43	N/A
2) Maximum Weekly Benefit Amount:	\$673	N/A
3) Maximum Potential Benefit Amount:	\$17,498	N/A
4) Minimum Duration (weeks):	12	12
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

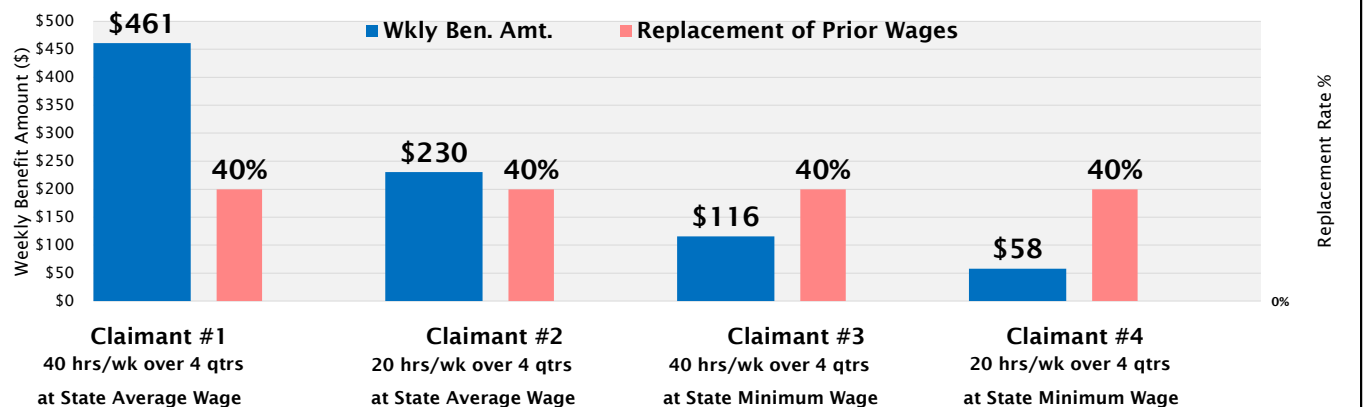


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵



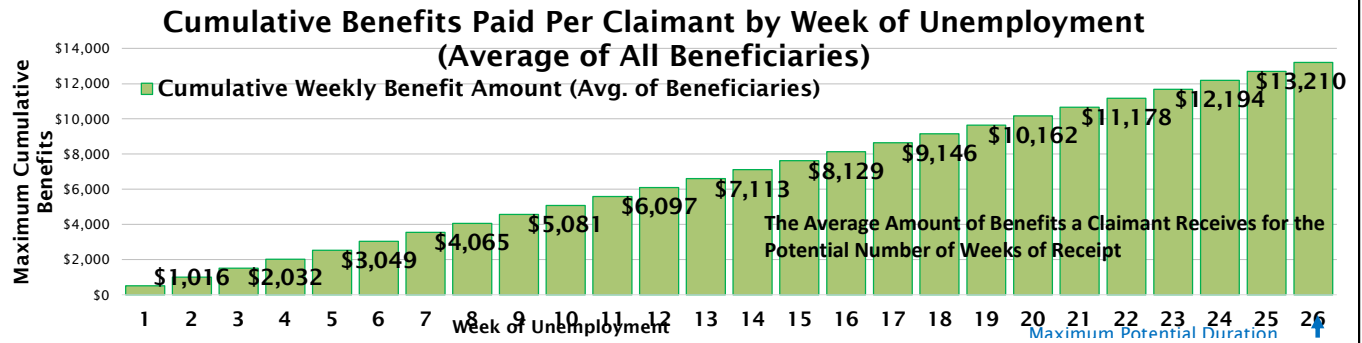
Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶

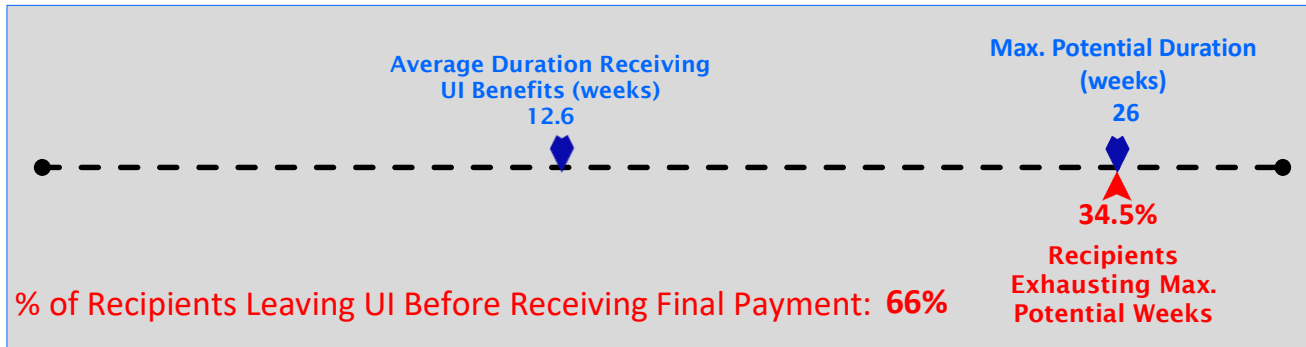


Duration of Benefit Payments

10)



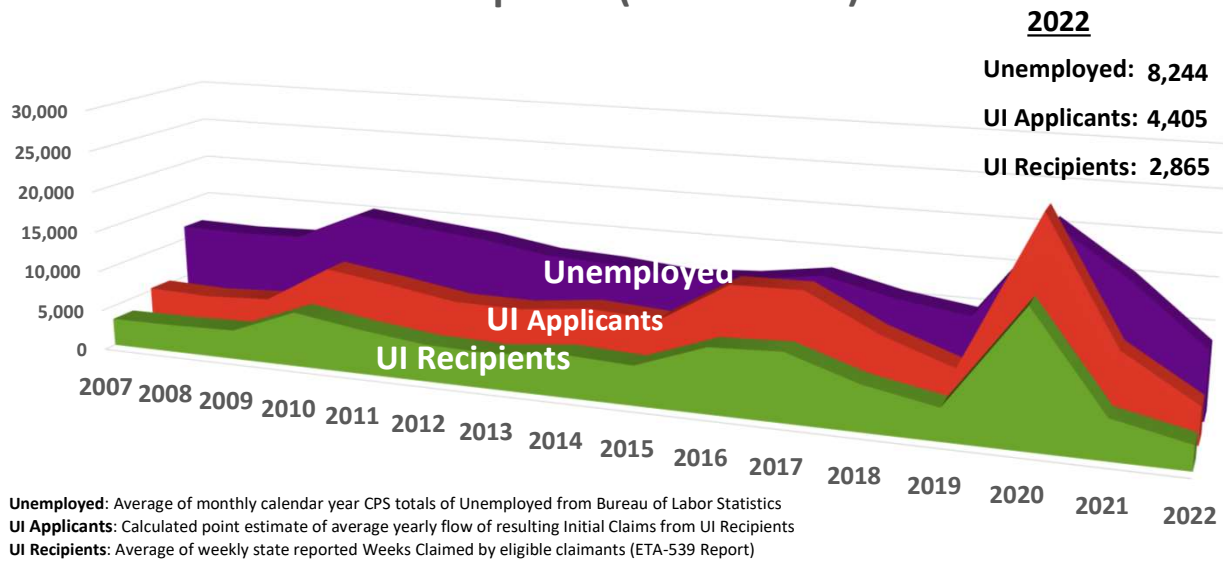
11)



Application and Reciprocity

12)

Number of Unemployed, UI Applicants, and UI Recipients (2007 - 2022)



Footnote:

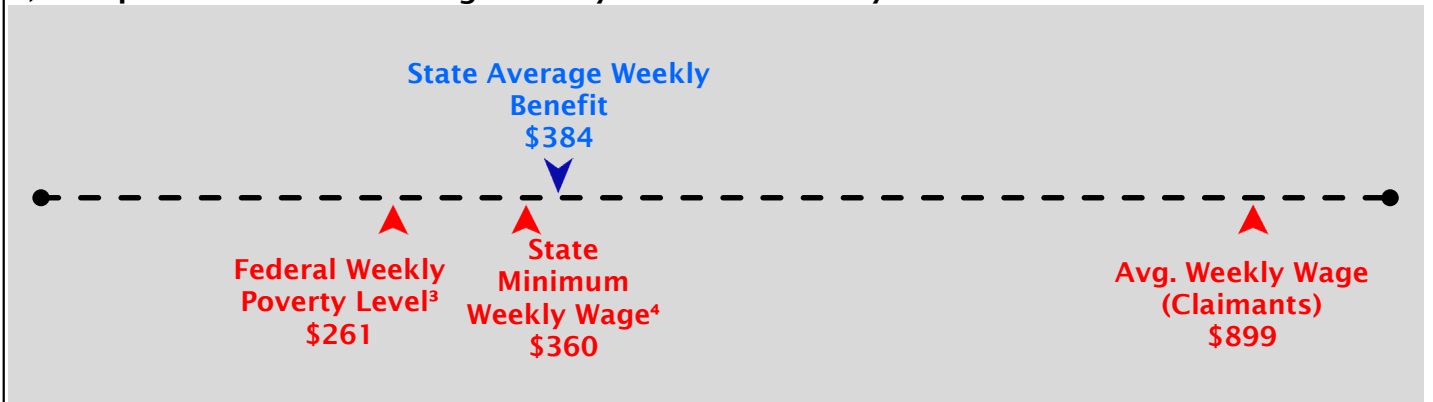
- Dependents benefits represent the maximum amount a claimant may receive under the most number of dependents allowed.
- Average Weekly Benefit and Replacement Rate as measured from the state's Benefit Accuracy Measures (sampling) database for the year.
- Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
- State hourly minimum wage for 40 hours, as defined by state law - lowest of all state defined minimums. See Data Definitions item 8.
- Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
- Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Nebraska 2022

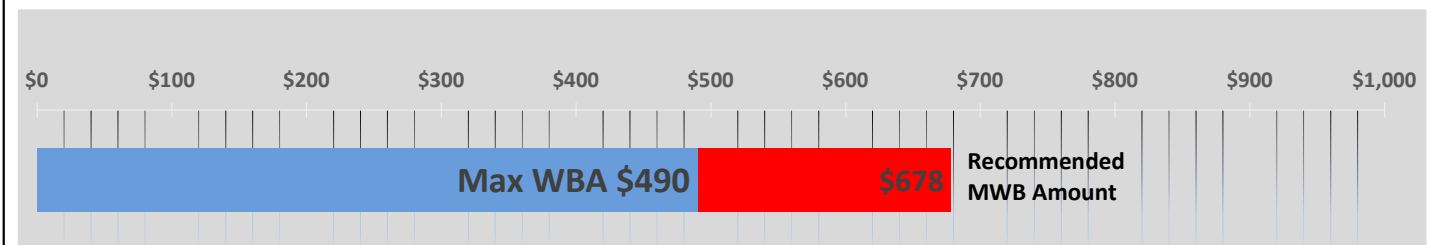
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$70	N/A
2) Maximum Weekly Benefit Amount:	\$490	N/A
3) Maximum Potential Benefit Amount:	\$12,740	N/A
4) Minimum Duration (weeks):	10	10
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

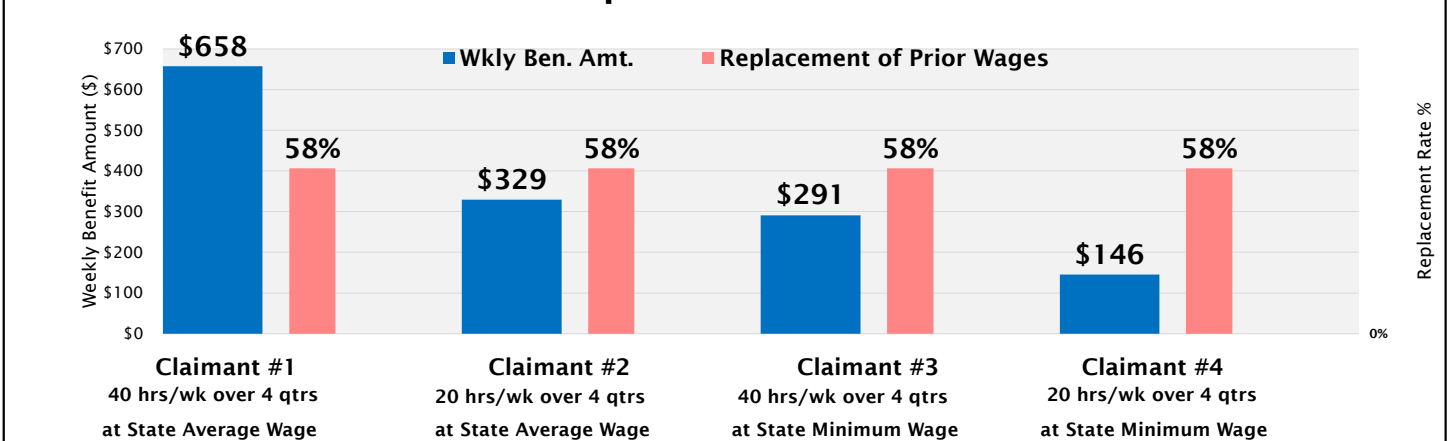


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵

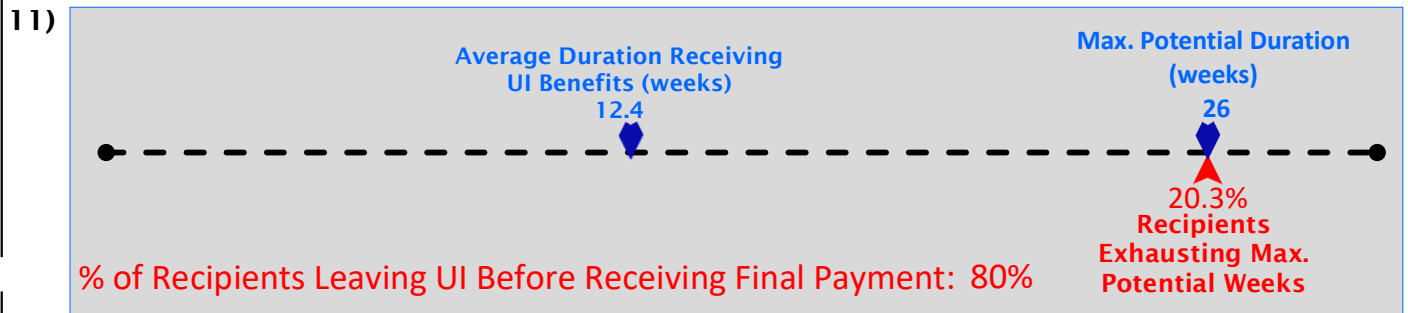
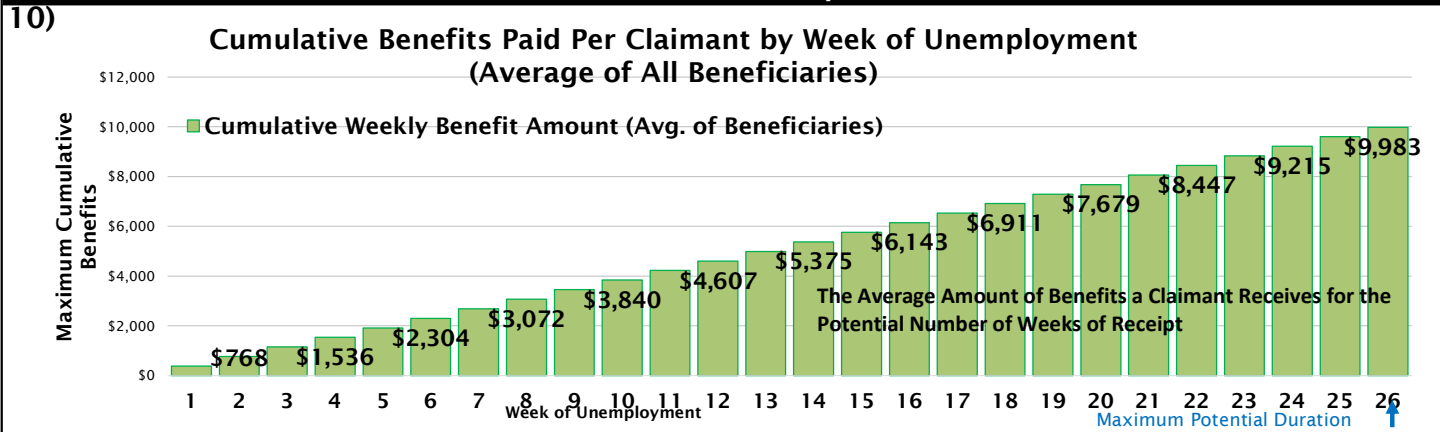


Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

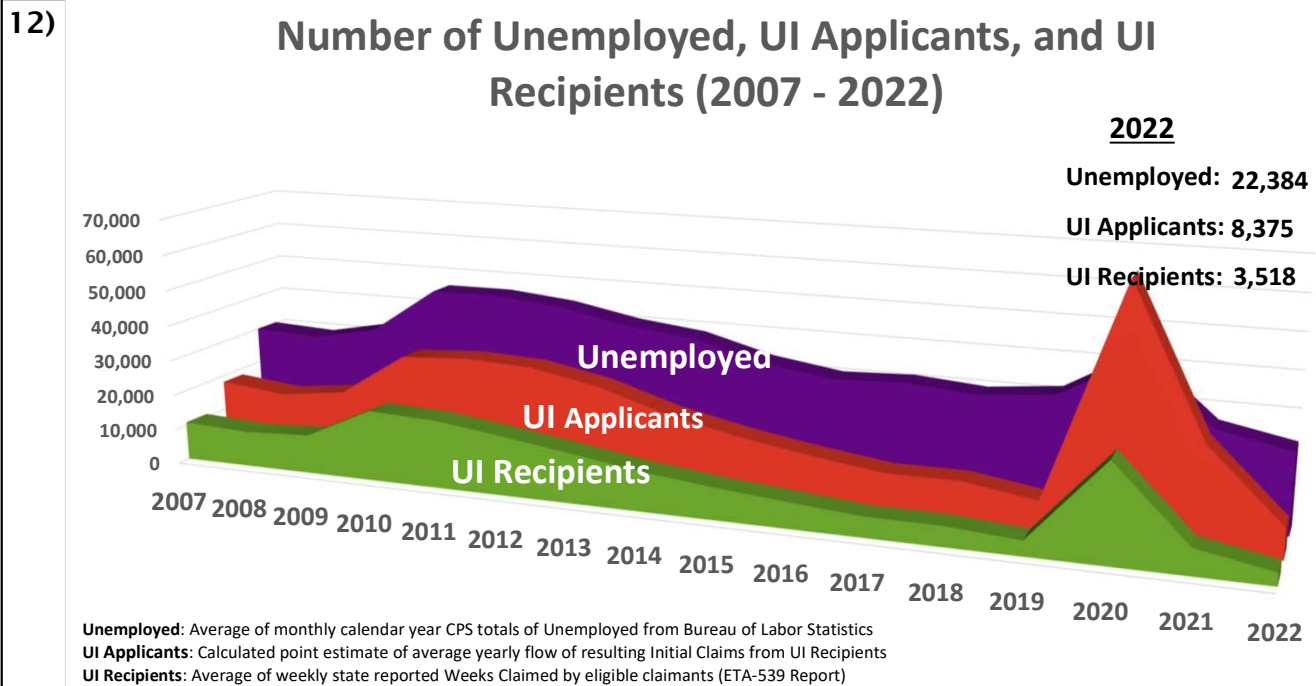
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



Duration of Benefit Payments



Application and Reciprocity



Footnote:

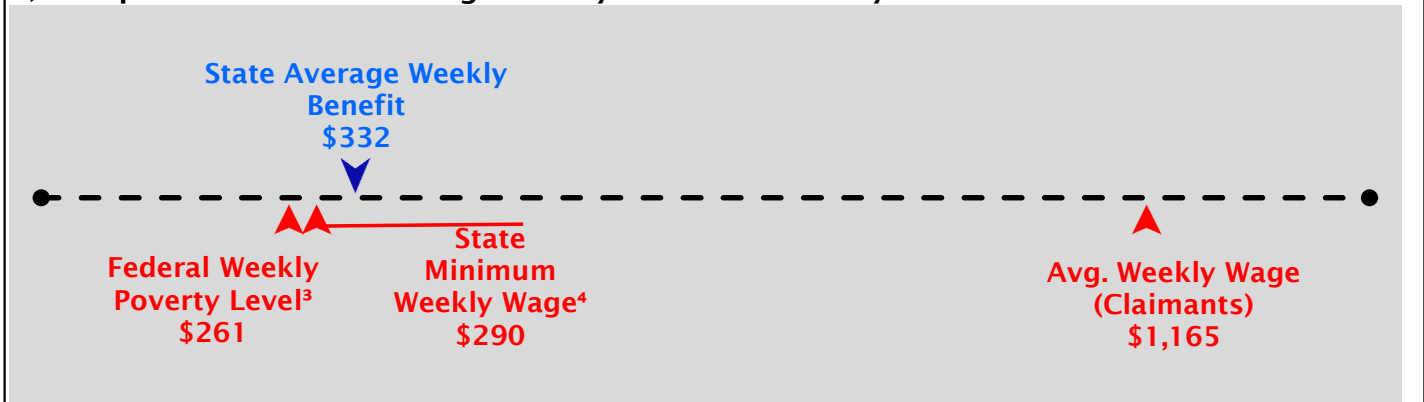
1. Dependents benefits represent the maximum amount a claimant may receive under the most number of dependents allowed.
2. Average Weekly Benefit and Replacement Rate as measured from the state's Benefit Accuracy Measures (sampling) database for the year.
3. Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
4. State hourly minimum wage for 40 hours, as defined by state law - lowest of all state defined minimums. See Data Definitions item 8.
5. Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
6. Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

New Hampshire 2022

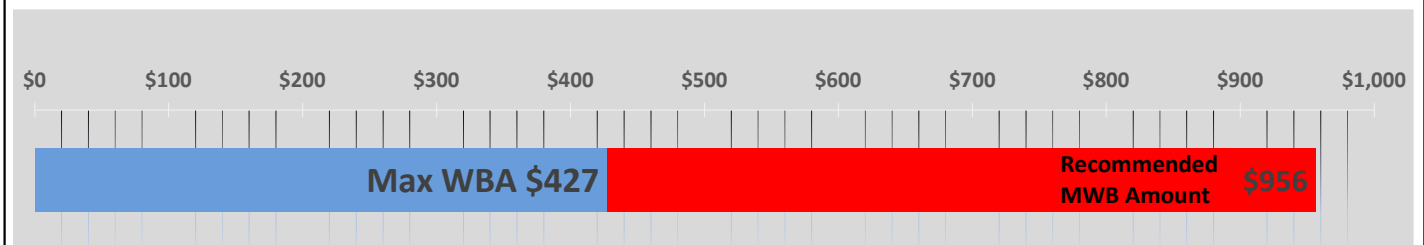
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$32	N/A
2) Maximum Weekly Benefit Amount:	\$427	N/A
3) Maximum Potential Benefit Amount:	\$11,102	N/A
4) Minimum Duration (weeks):	26	26
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

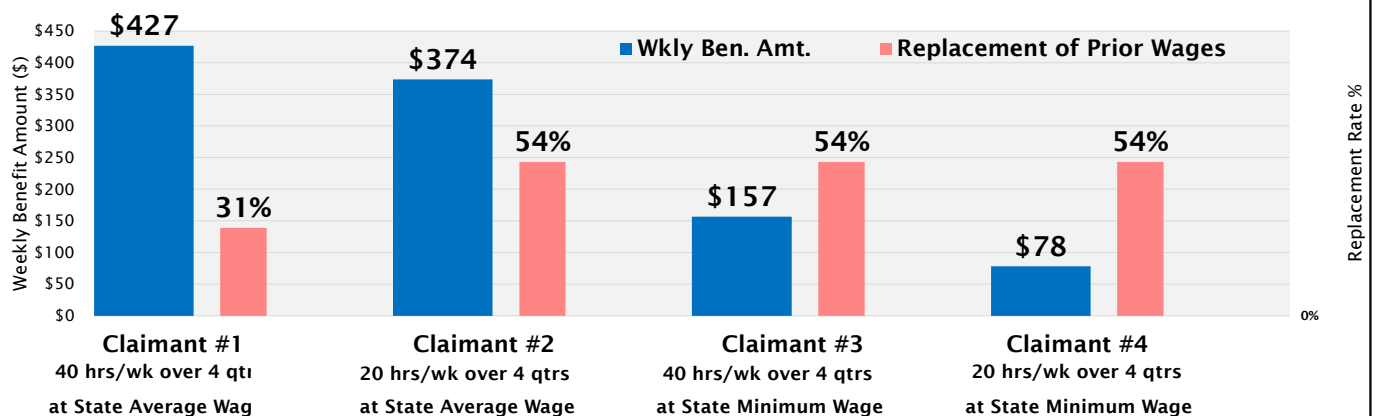


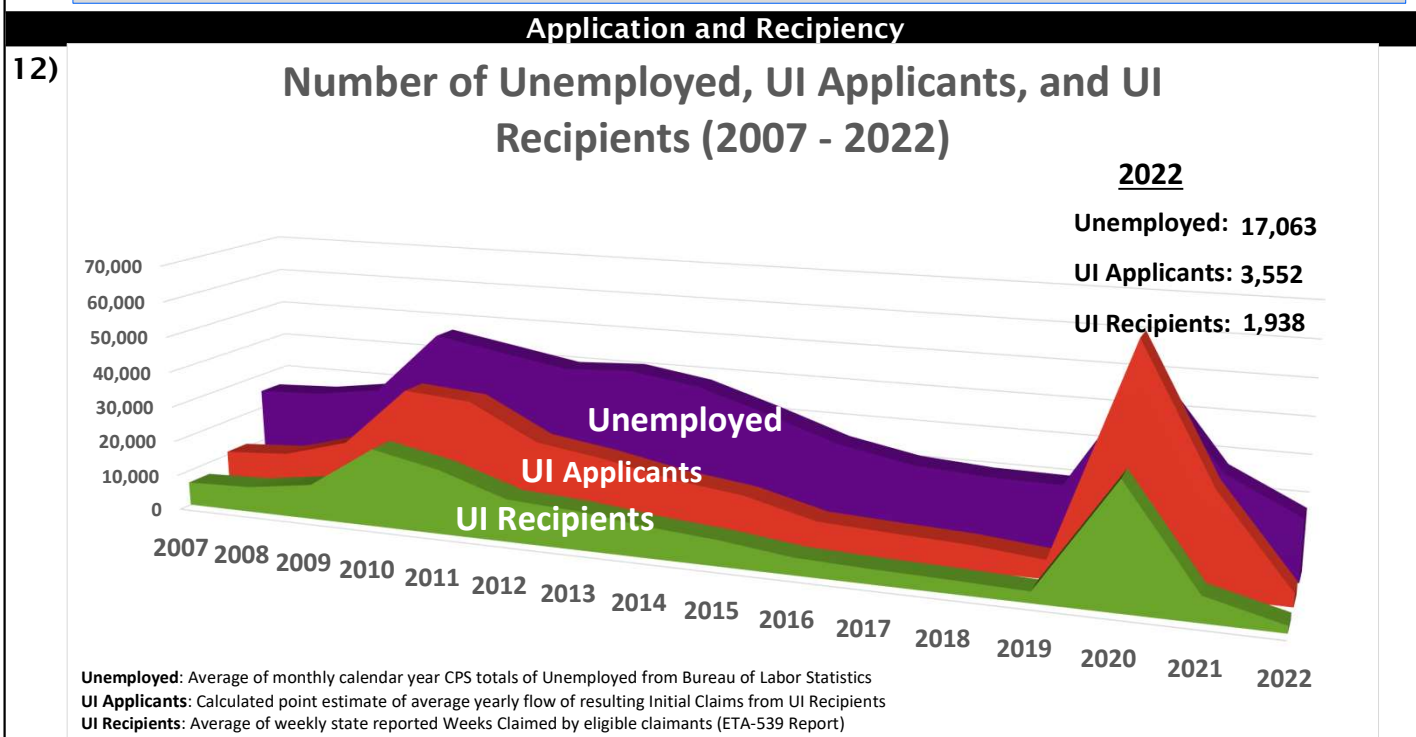
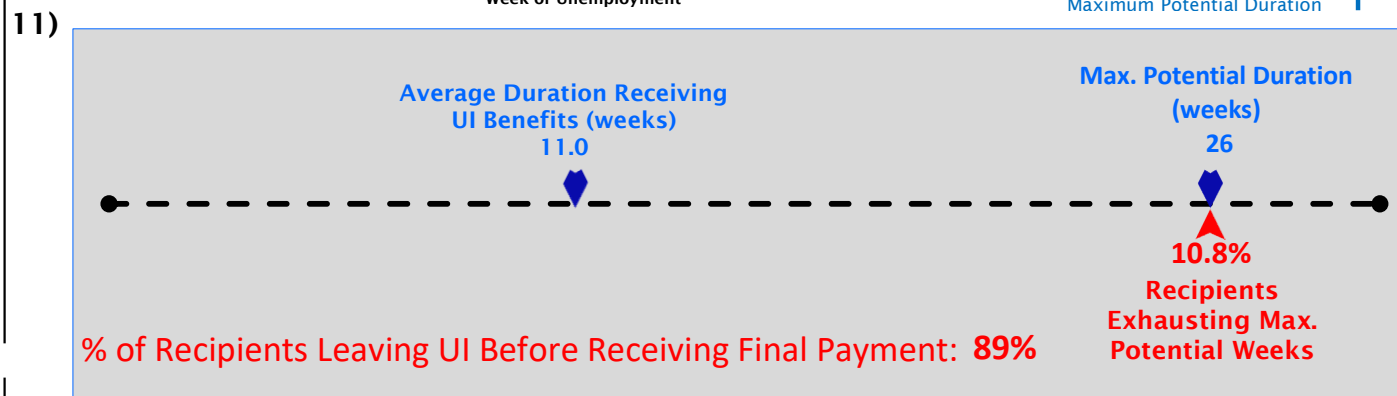
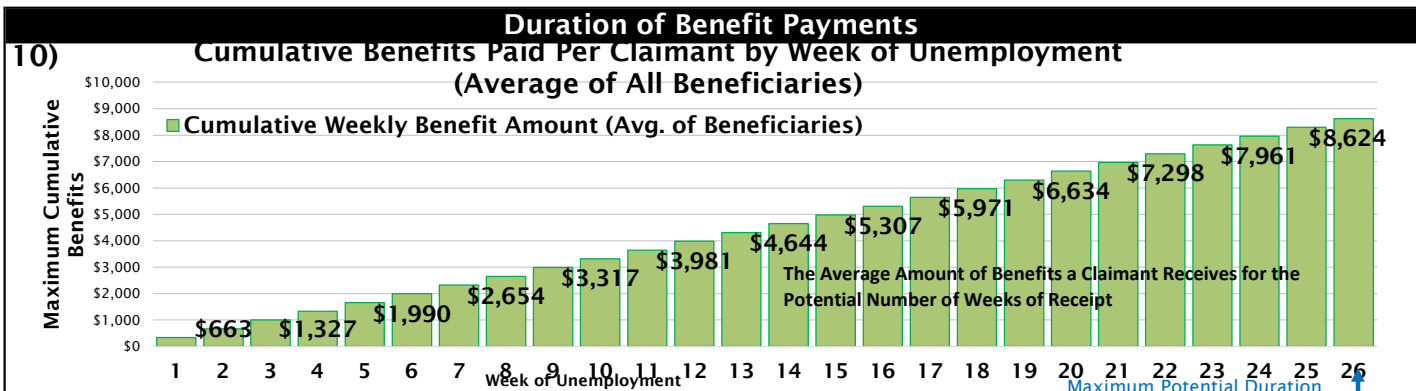
7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵



Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶





Footnote:

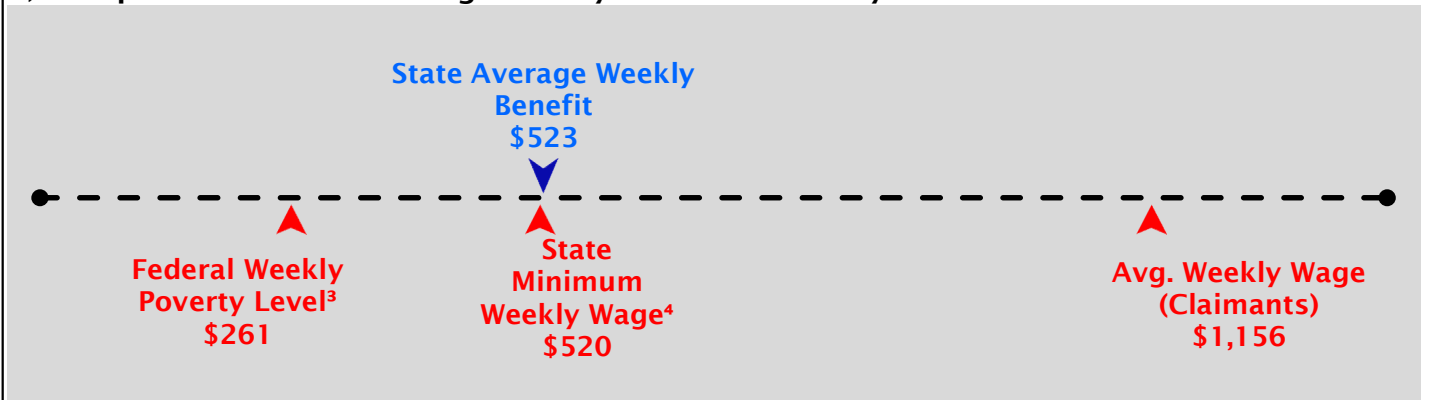
1. Dependents benefits represent the maximum amount a claimant may receive under the most number of dependents allowed.
2. Average Weekly Benefit and Replacement Rate as measured from the state's Benefit Accuracy Measures (sampling) database for the year.
3. Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
4. State hourly minimum wage for 40 hours, as defined by state law - lowest of all state defined minimums. See Data Definitions item 8.
5. Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
6. Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

New Jersey 2022

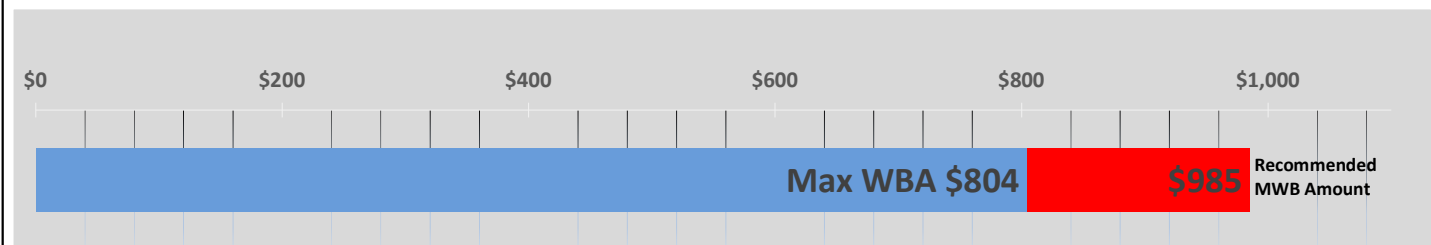
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$144	\$165
2) Maximum Weekly Benefit Amount:	\$804	N/A
3) Maximum Potential Benefit Amount:	\$20,904	N/A
4) Minimum Duration (weeks):	20	20
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

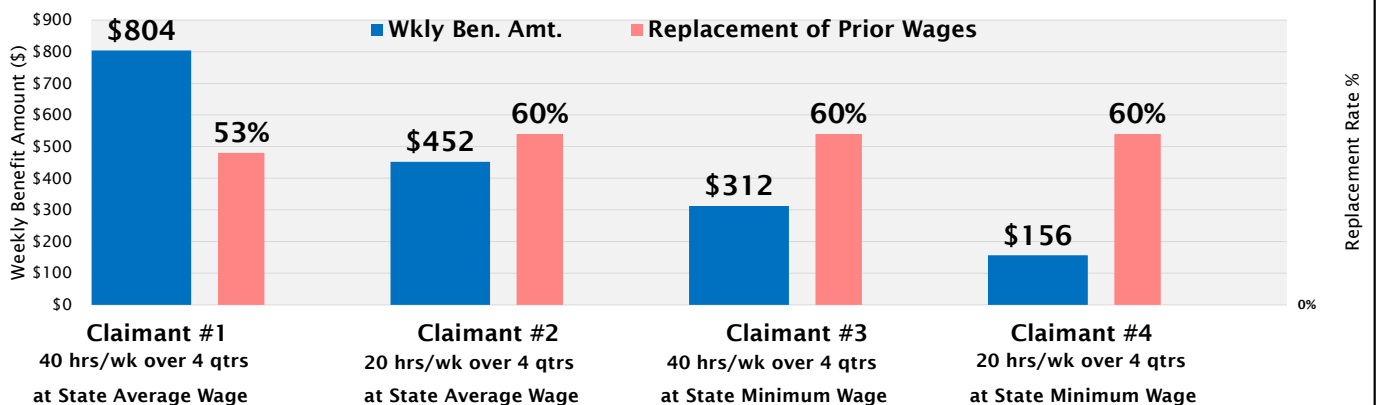


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵



Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

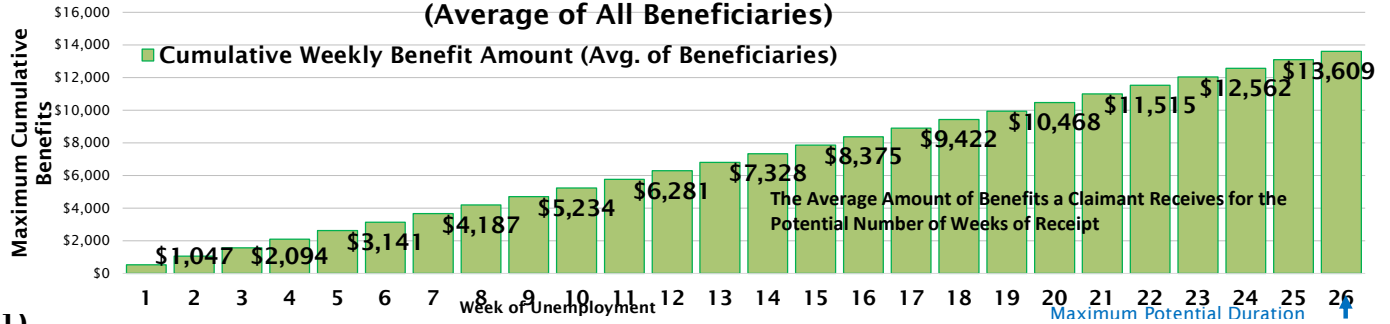
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



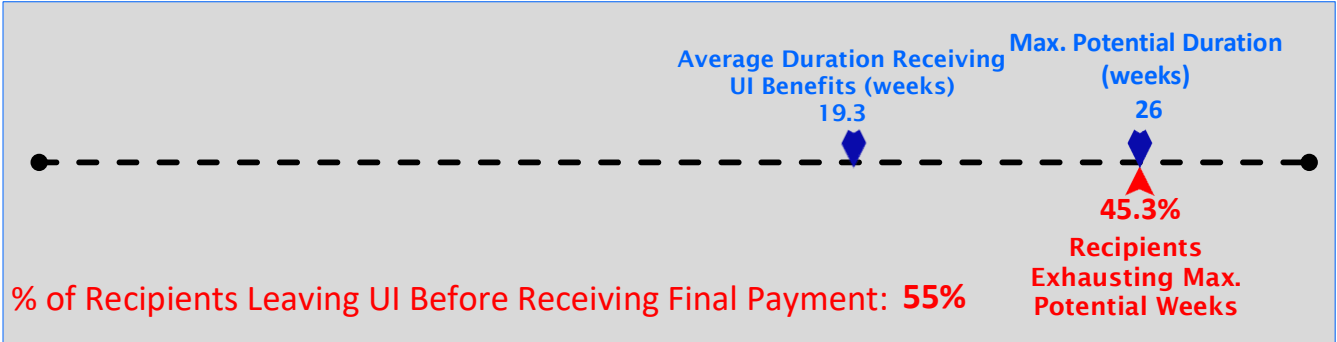
Duration of Benefit Payments

10)

Cumulative Benefits Paid Per Claimant by Week of Unemployment (Average of All Beneficiaries)



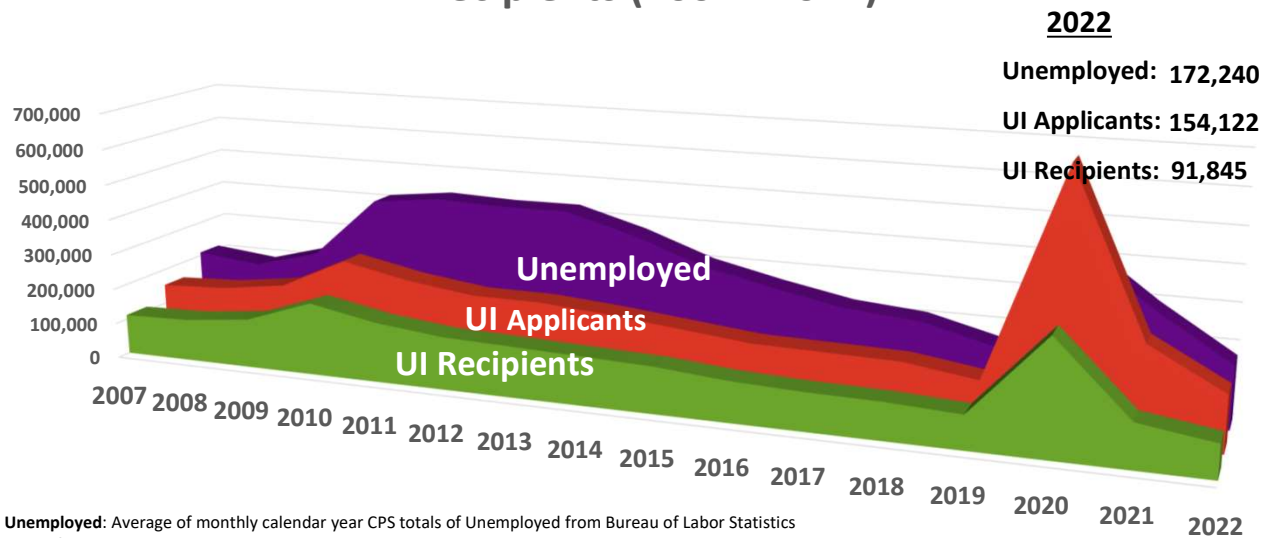
11)



Application and Reciprocity

12)

Number of Unemployed, UI Applicants, and UI Recipients (2007 - 2022)



Unemployed: Average of monthly calendar year CPS totals of Unemployed from Bureau of Labor Statistics
UI Applicants: Calculated point estimate of average yearly flow of resulting Initial Claims from UI Recipients
UI Recipients: Average of weekly state reported Weeks Claimed by eligible claimants (ETA-539 Report)

Footnote:

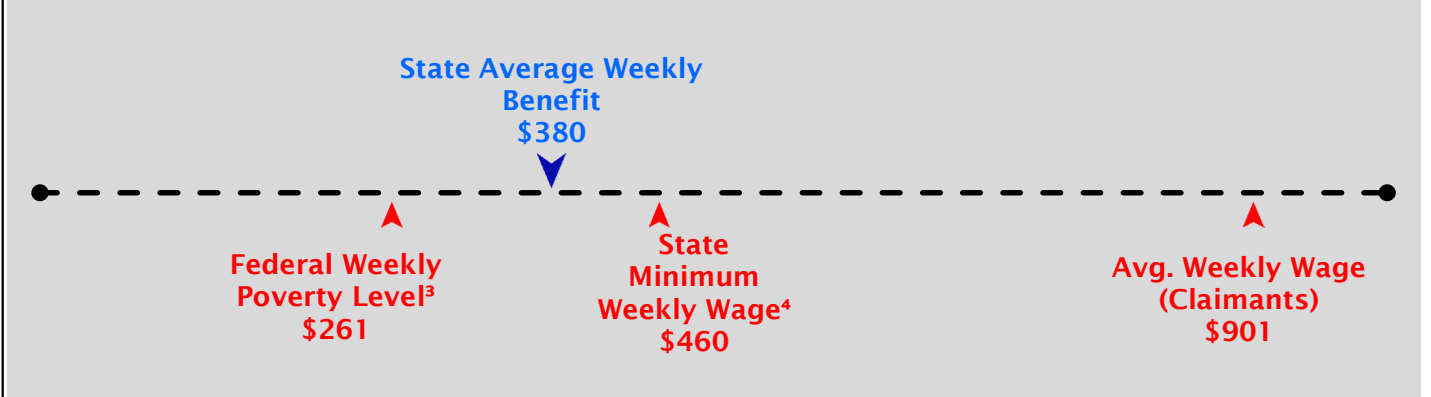
1. Dependents benefits represent the maximum amount a claimant may receive under the most number of dependents allowed.
2. Average Weekly Benefit and Replacement Rate as measured from the state's Benefit Accuracy Measures (sampling) database for the year.
3. Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
4. State hourly minimum wage for 40 hours, as defined by state law - lowest of all state defined minimums. See Data Definitions item 8.
5. Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
6. Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

New Mexico 2022

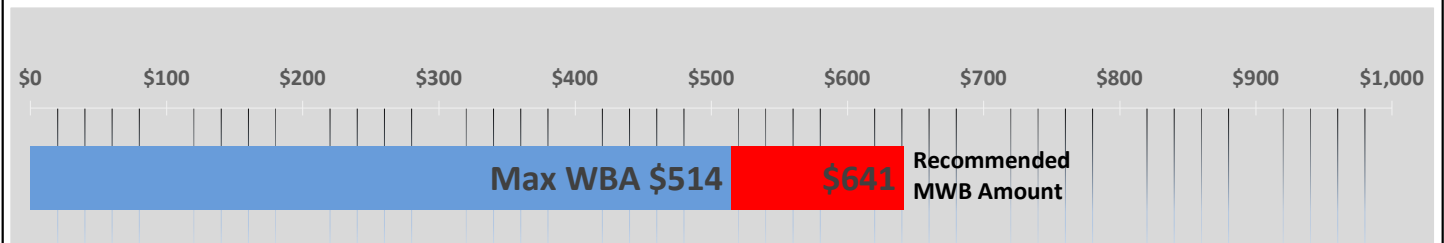
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$96	\$144
2) Maximum Weekly Benefit Amount:	\$514	\$565
3) Maximum Potential Benefit Amount:	\$13,364	\$14,690
4) Minimum Duration (weeks):	14	14
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

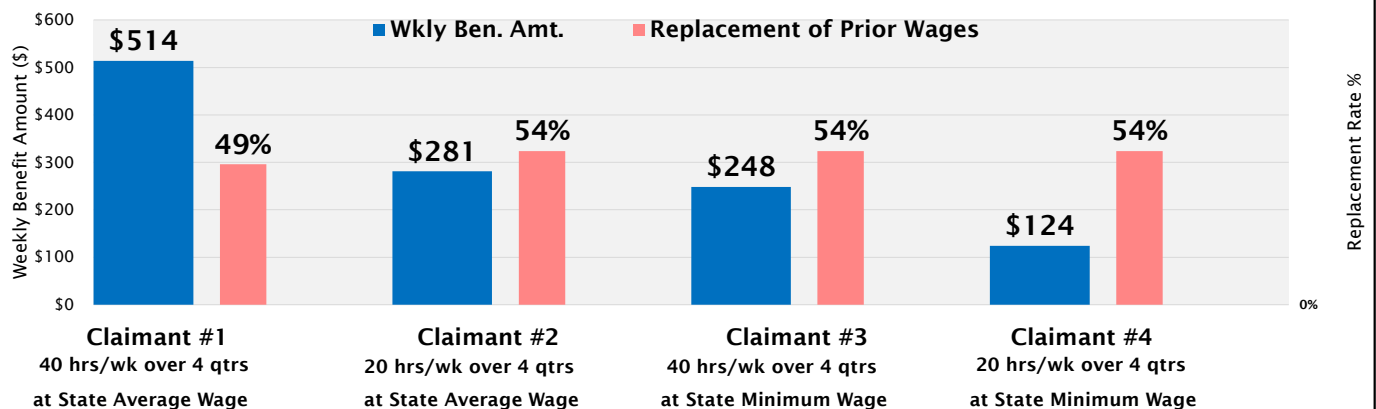


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵

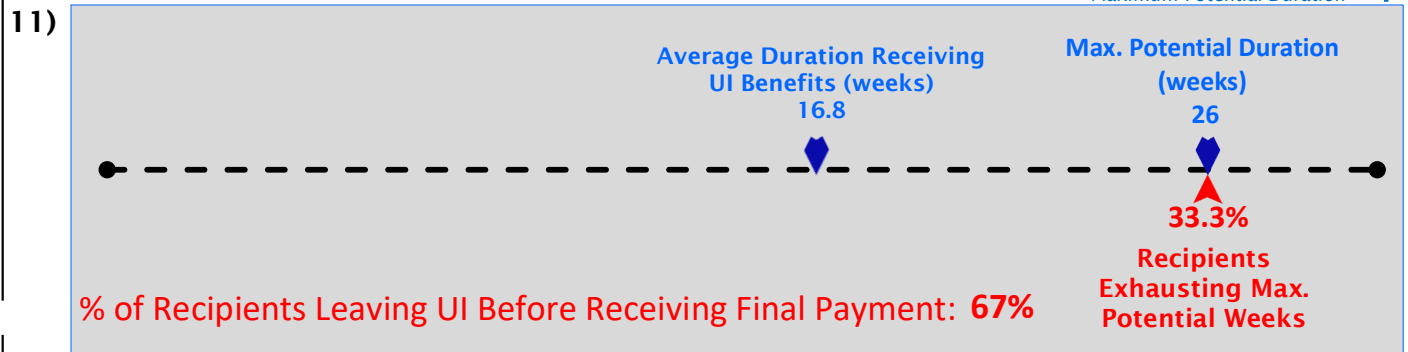
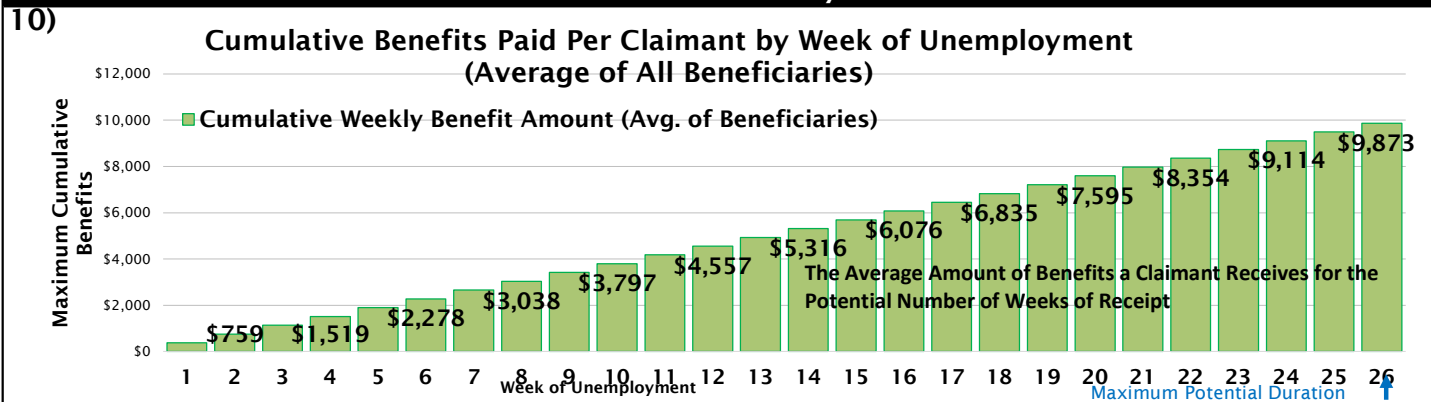


Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

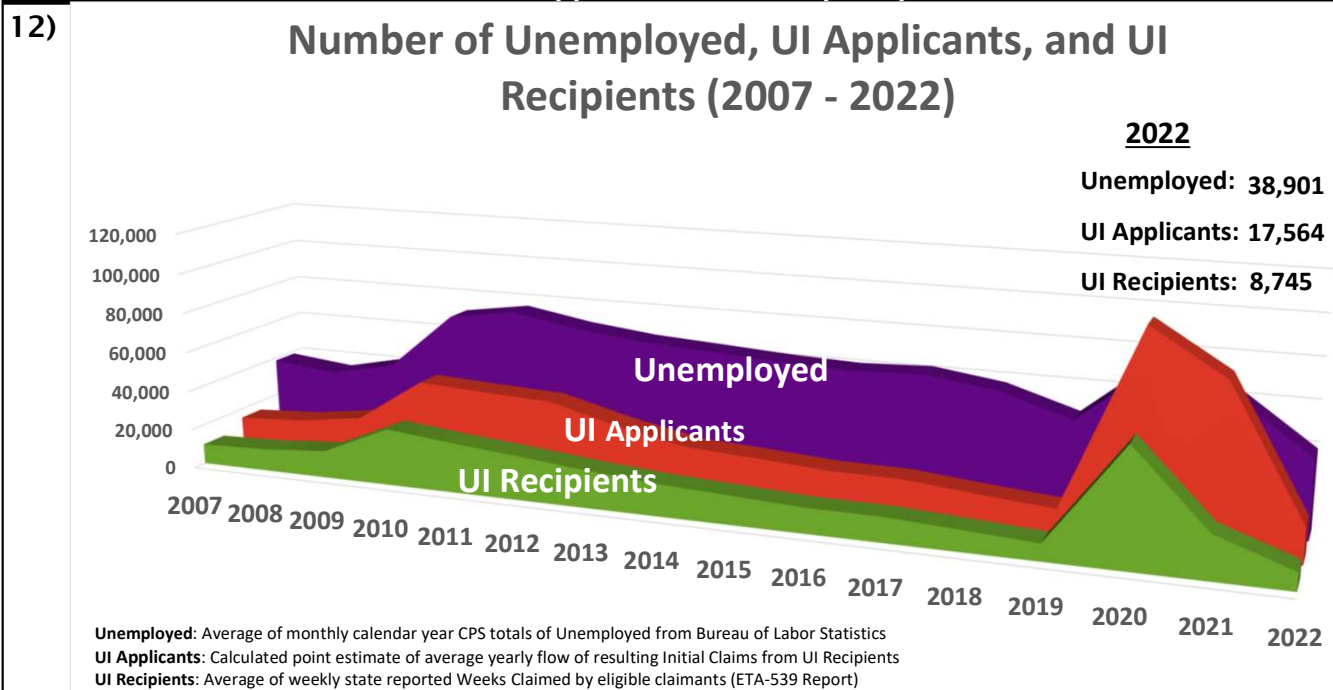
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



Duration of Benefit Payments



Application and Reciprocity



Footnote:

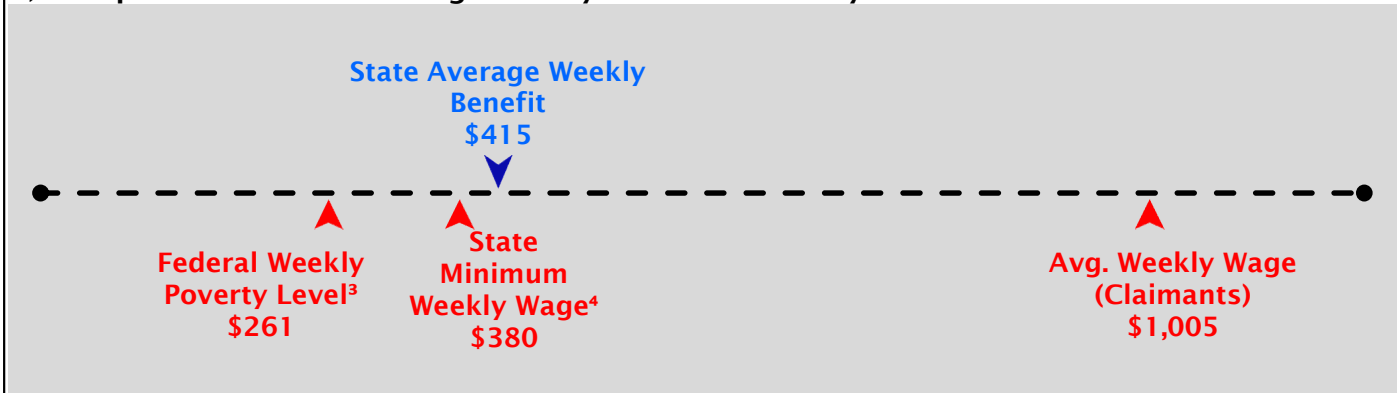
1. Dependents benefits represent the maximum amount a claimant may receive under the most number of dependents allowed.
2. Average Weekly Benefit and Replacement Rate as measured from the state's Benefit Accuracy Measures (sampling) database for the year.
3. Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
4. State hourly minimum wage for 40 hours, as defined by state law - lowest of all state defined minimums. See Data Definitions item 8.
5. Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
6. Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Nevada 2022

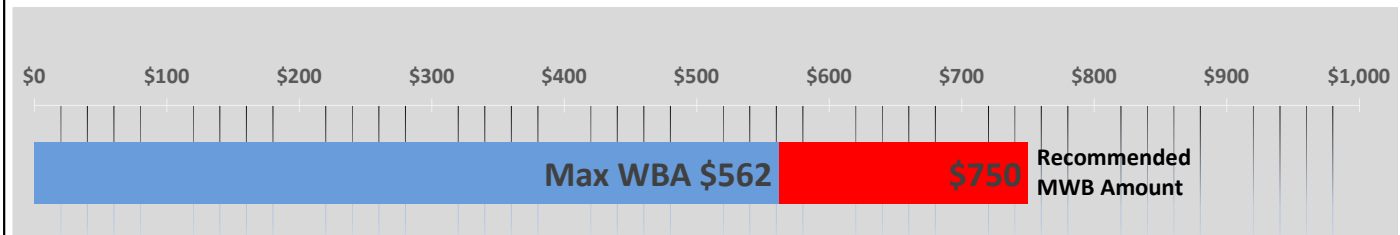
State Benefit Payment Amounts

	Without Dependents	With Dependents ¹
1) Minimum Weekly Benefit Amount:	\$16	N/A
2) Maximum Weekly Benefit Amount:	\$562	N/A
3) Maximum Potential Benefit Amount:	\$14,612	N/A
4) Minimum Duration (weeks):	8	8
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

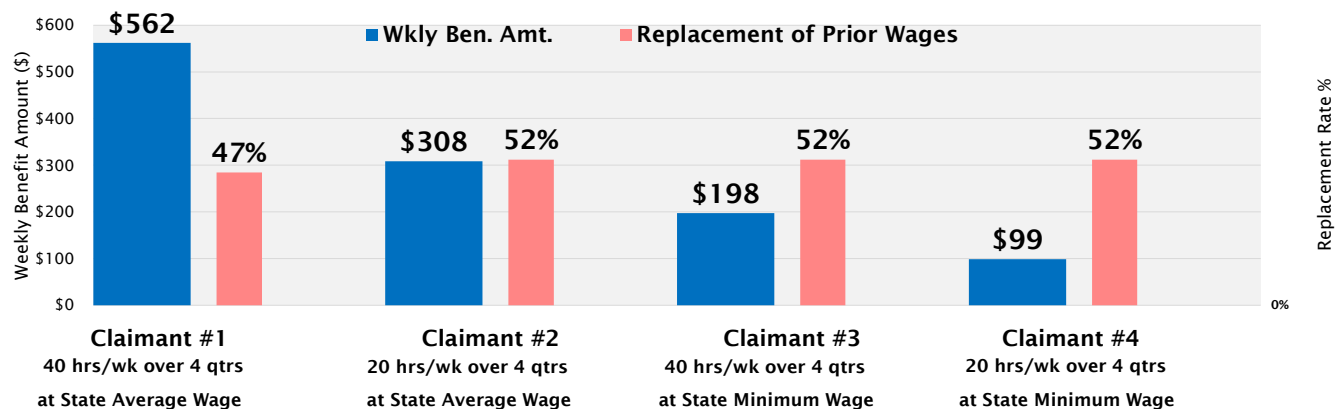


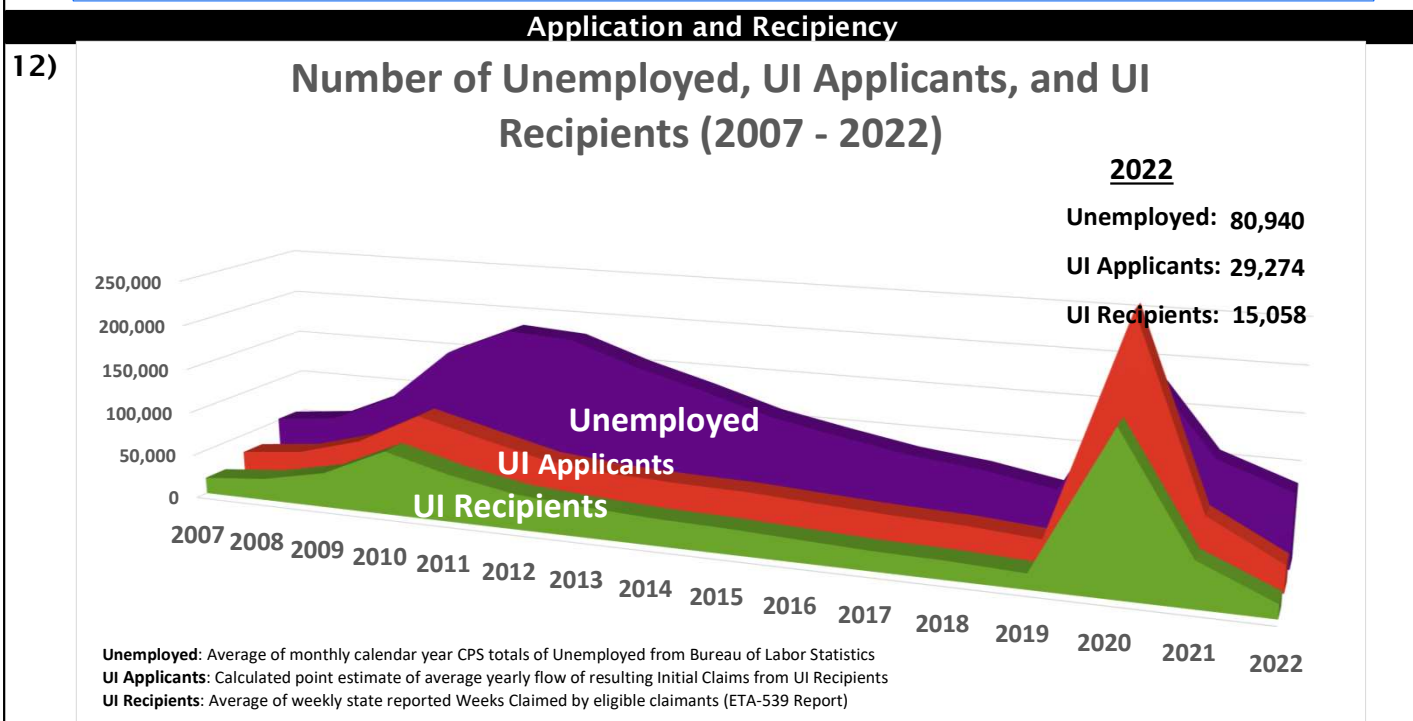
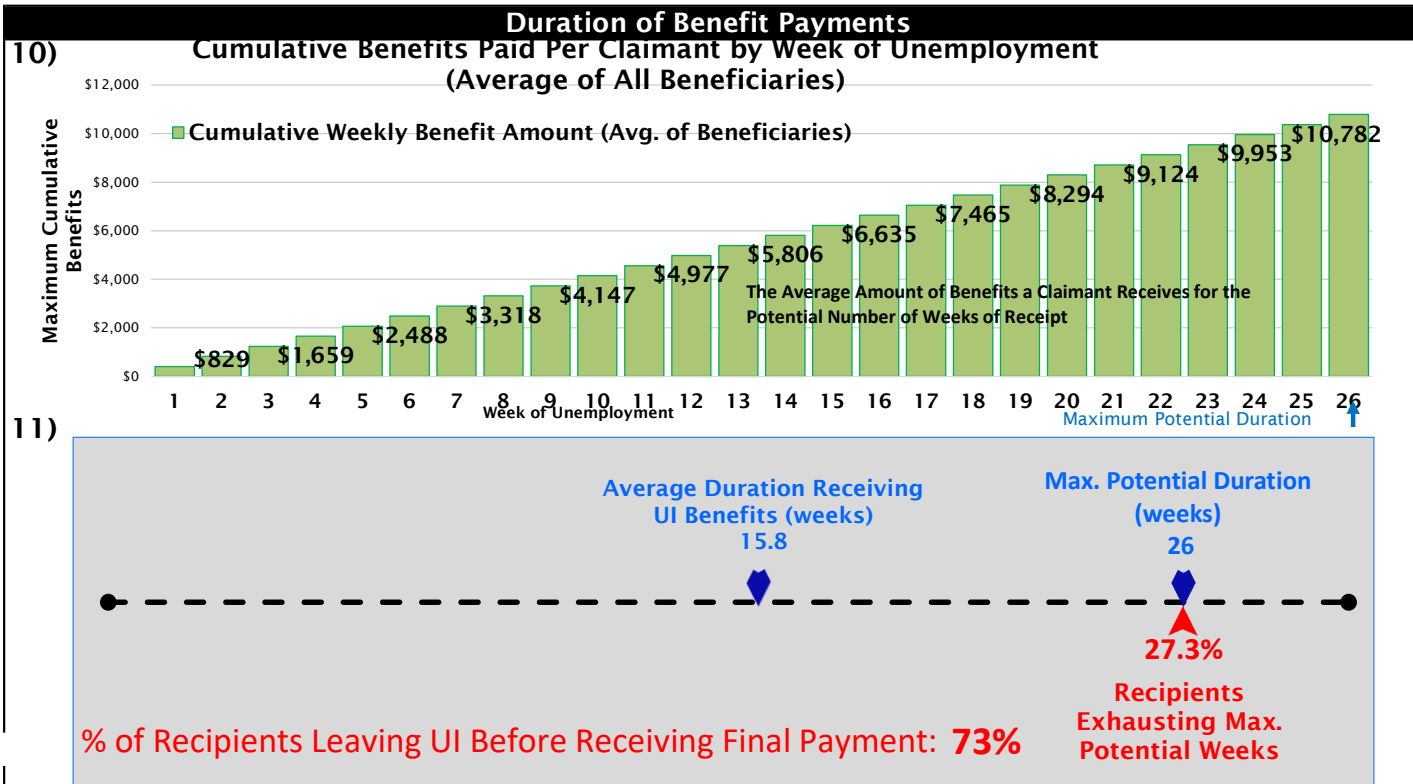
7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵



Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶





Footnote:

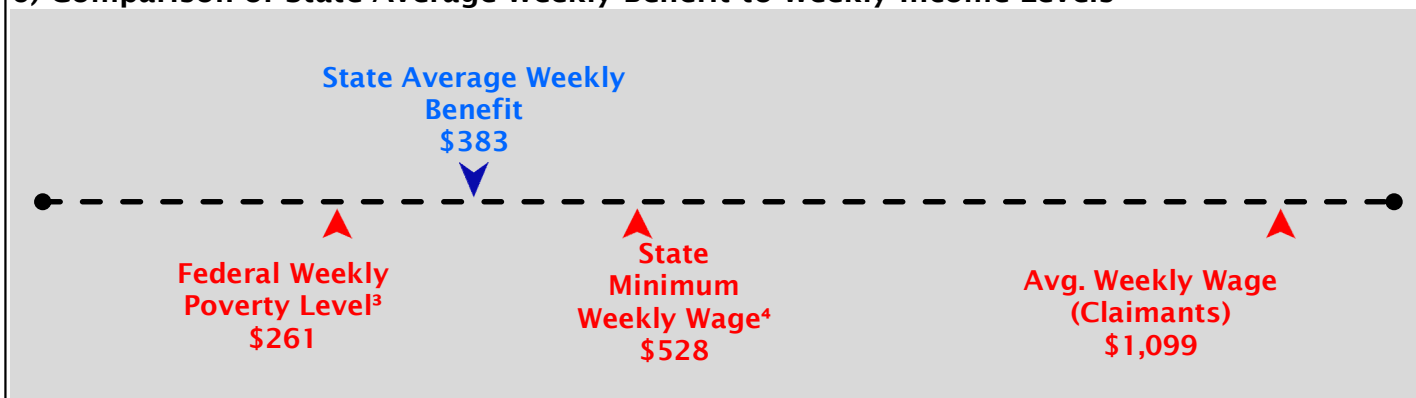
1. Dependents benefits represent the maximum amount a claimant may receive under the most number of dependents allowed.
2. Average Weekly Benefit and Replacement Rate as measured from the state's Benefit Accuracy Measures (sampling) database for the year.
3. Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
4. State hourly minimum wage for 40 hours, as defined by state law - lowest of all state defined minimums. See Data Definitions item 8.
5. Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
6. Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

New York 2022

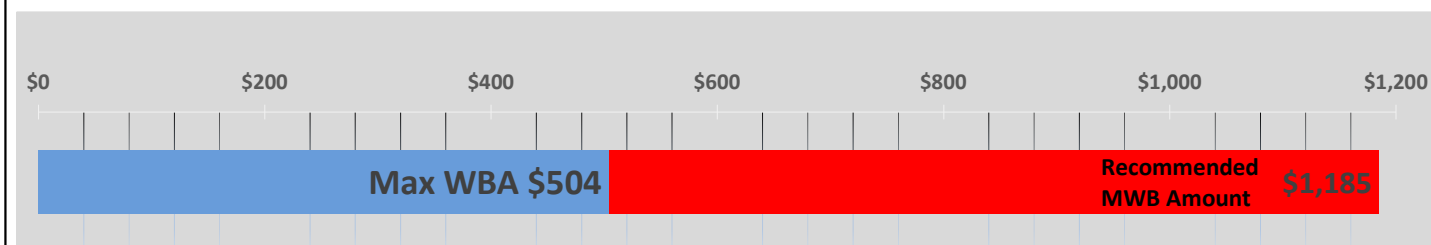
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$116	N/A
2) Maximum Weekly Benefit Amount:	\$504	N/A
3) Maximum Potential Benefit Amount:	\$13,104	N/A
4) Minimum Duration (weeks):	26	26
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

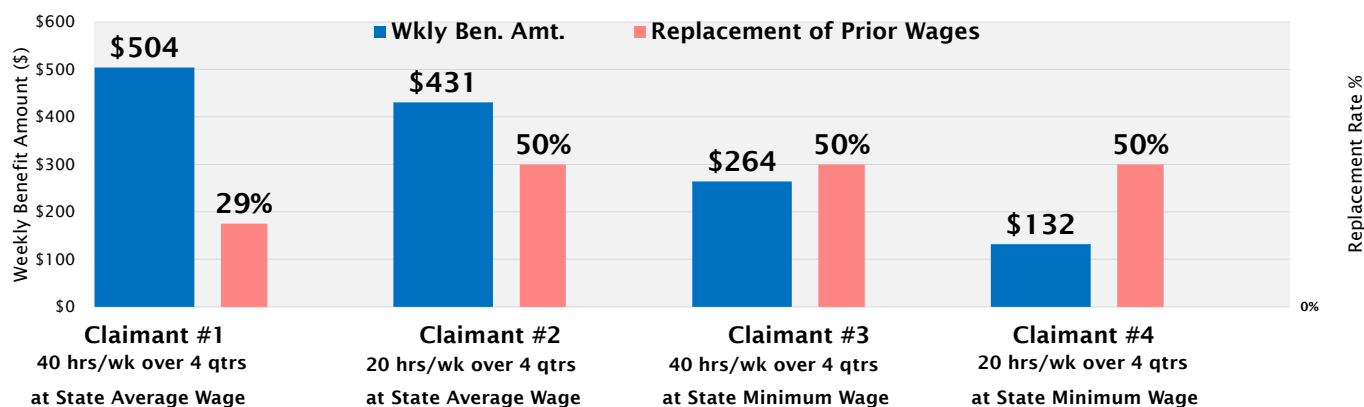


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵



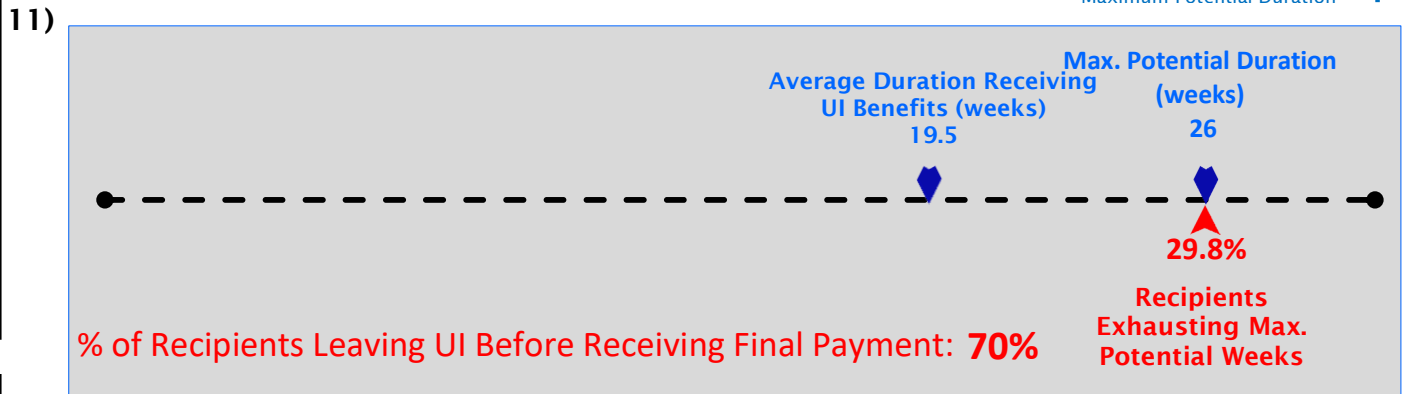
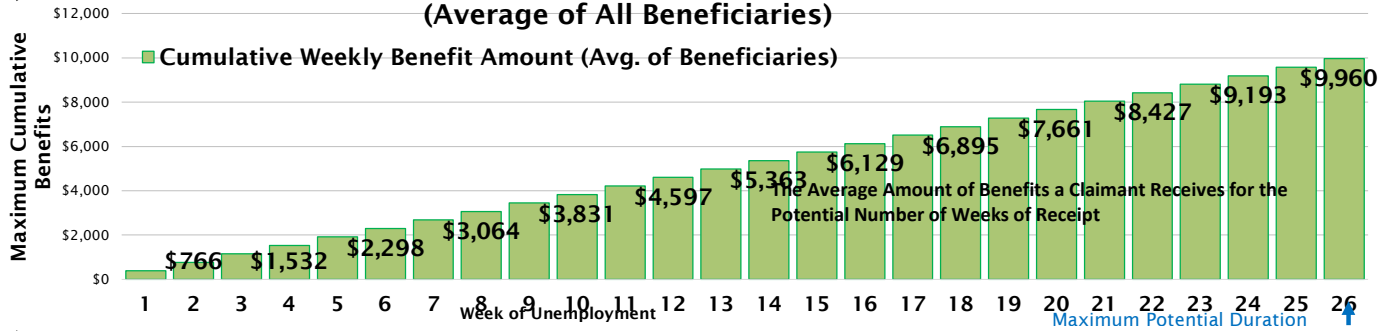
Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



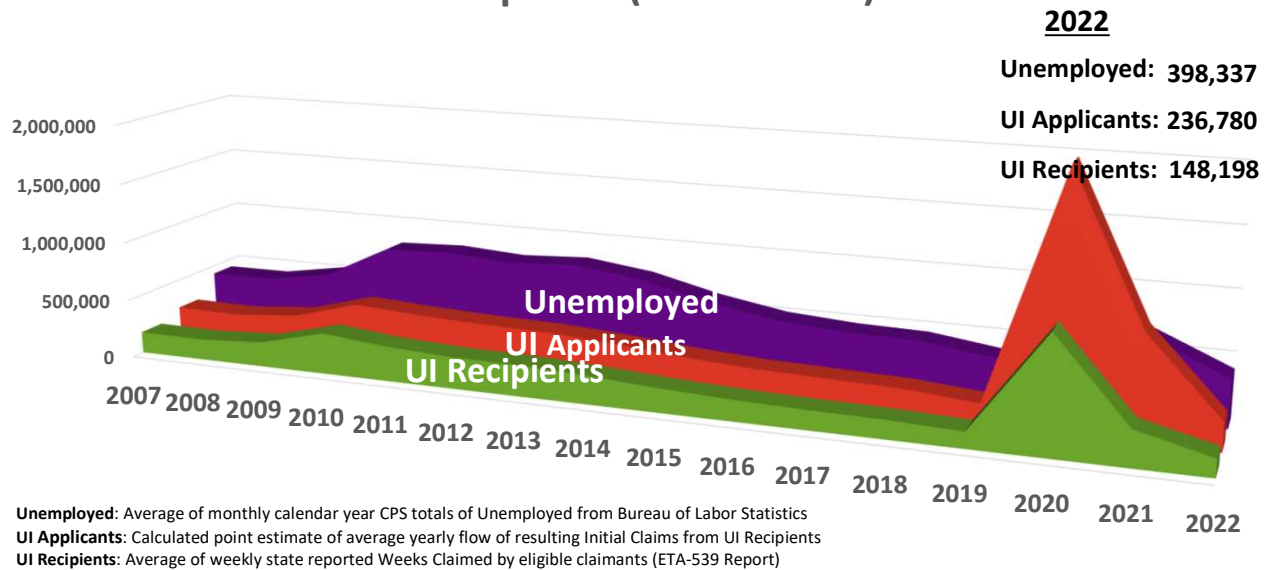
Duration of Benefit Payments

10) Cumulative Benefits Paid Per Claimant by Week of Unemployment (Average of All Beneficiaries)



Application and Reciprocity

12) Number of Unemployed, UI Applicants, and UI Recipients (2007 - 2022)



Footnote:

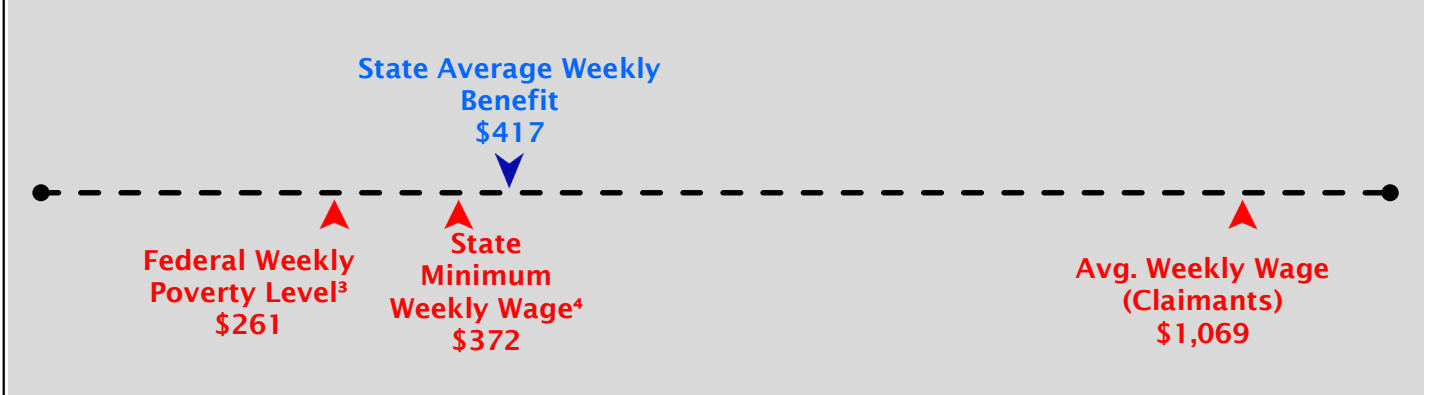
1. Dependents benefits represent the maximum amount a claimant may receive under the most number of dependents allowed.
2. Average Weekly Benefit and Replacement Rate as measured from the state's Benefit Accuracy Measures (sampling) database for the year.
3. Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
4. State hourly minimum wage for 40 hours, as defined by state law - lowest of all state defined minimums. See Data Definitions item 8.
5. Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
6. Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Ohio 2022

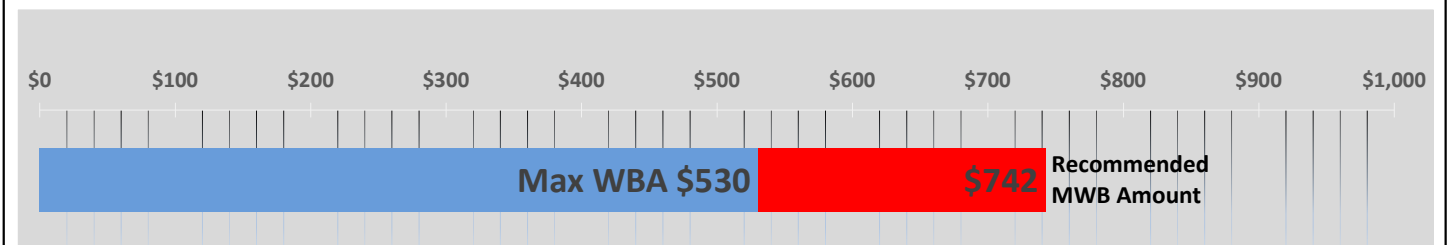
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$149	\$149
2) Maximum Weekly Benefit Amount:	\$530	\$715
3) Maximum Potential Benefit Amount:	\$13,780	\$18,590
4) Minimum Duration (weeks):	20	20
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

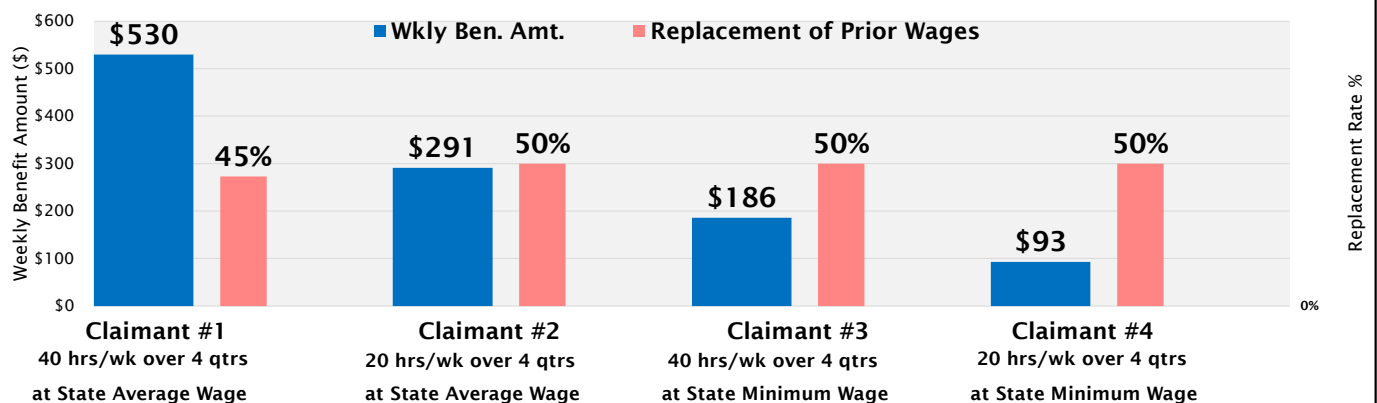


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵

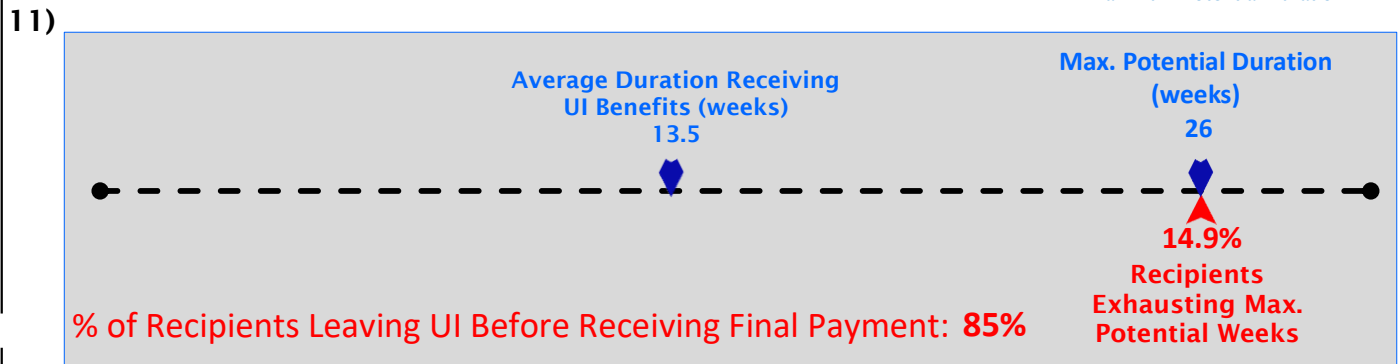
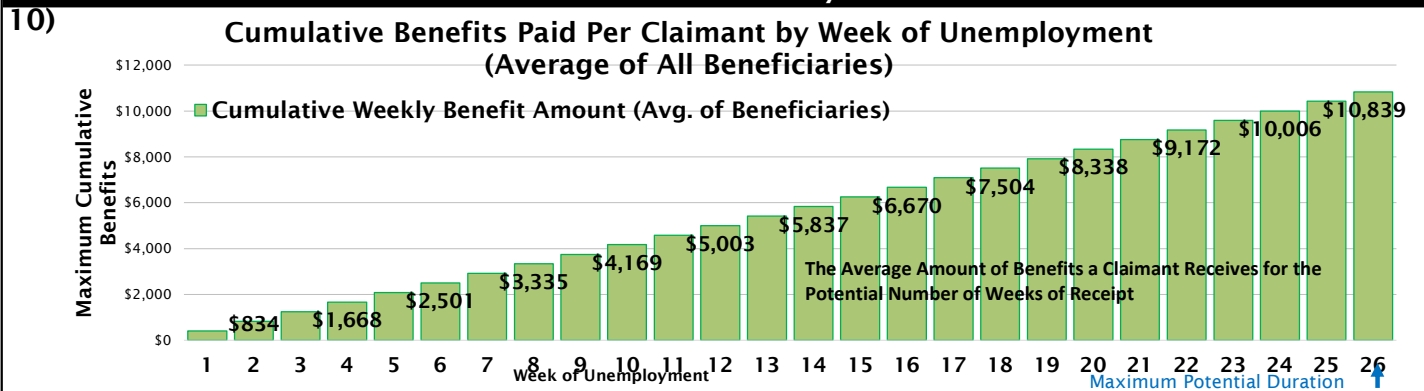


Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

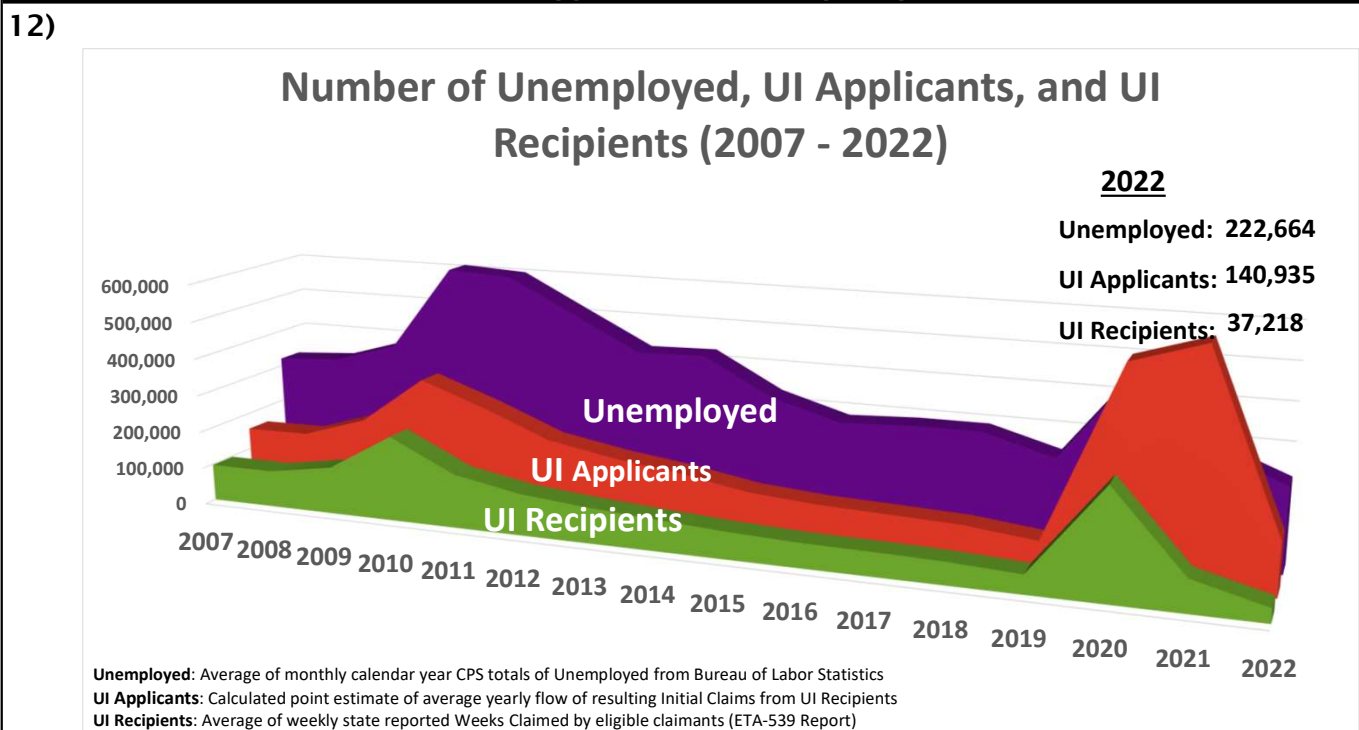
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



Duration of Benefit Payments



Application and Reciprocity



Footnote:

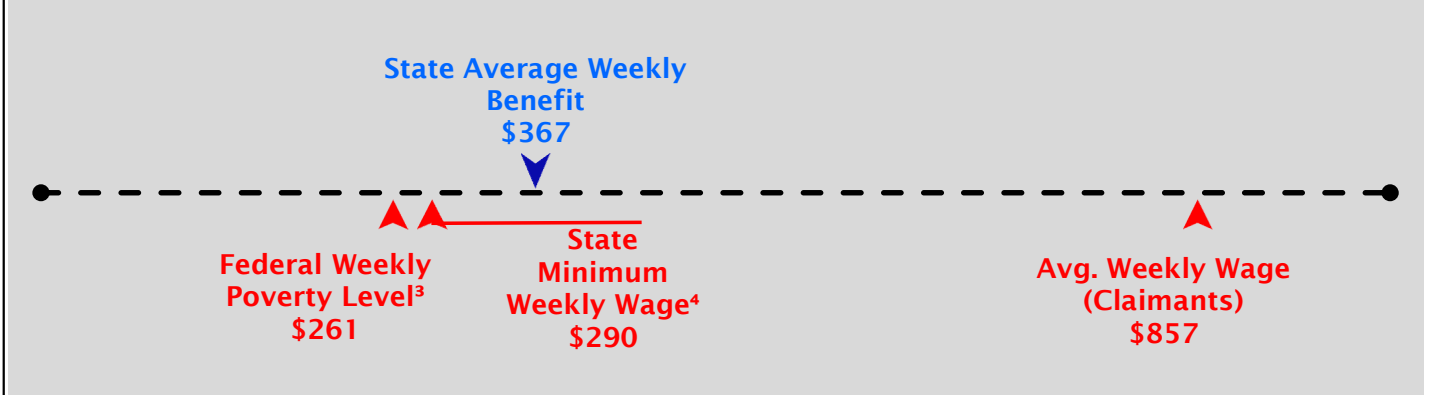
- Dependents benefits represent the maximum amount a claimant may receive under the most number of dependents allowed.
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- Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Oklahoma 2022

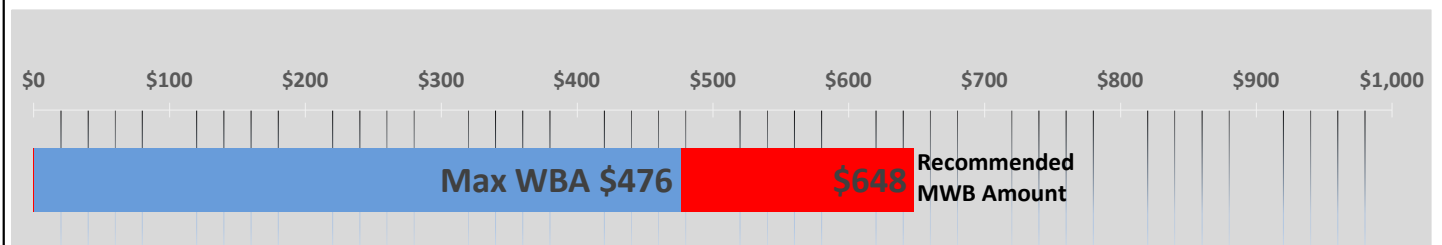
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$16	N/A
2) Maximum Weekly Benefit Amount:	\$476	N/A
3) Maximum Potential Benefit Amount:	\$12,376	N/A
4) Minimum Duration (weeks):	16	16
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

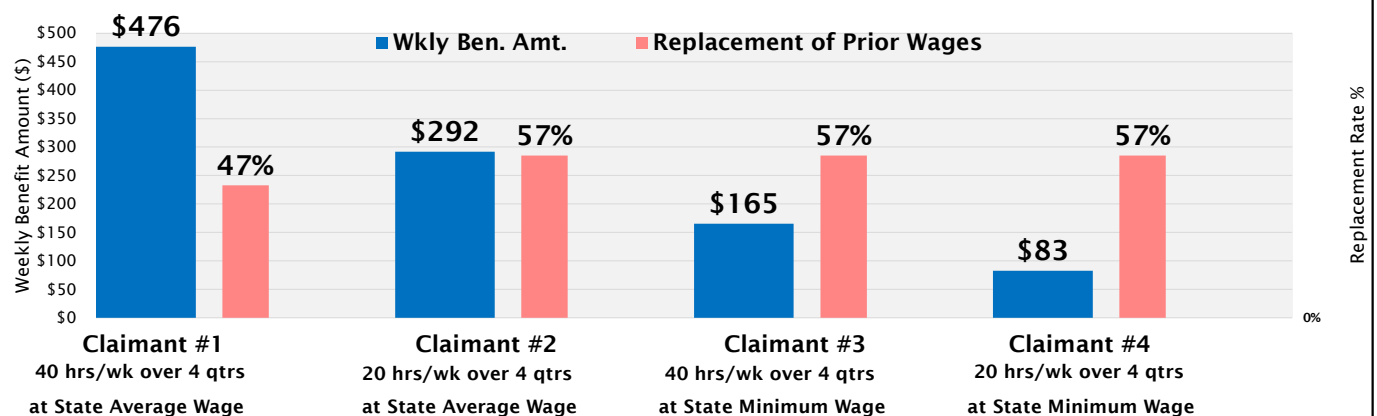


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵

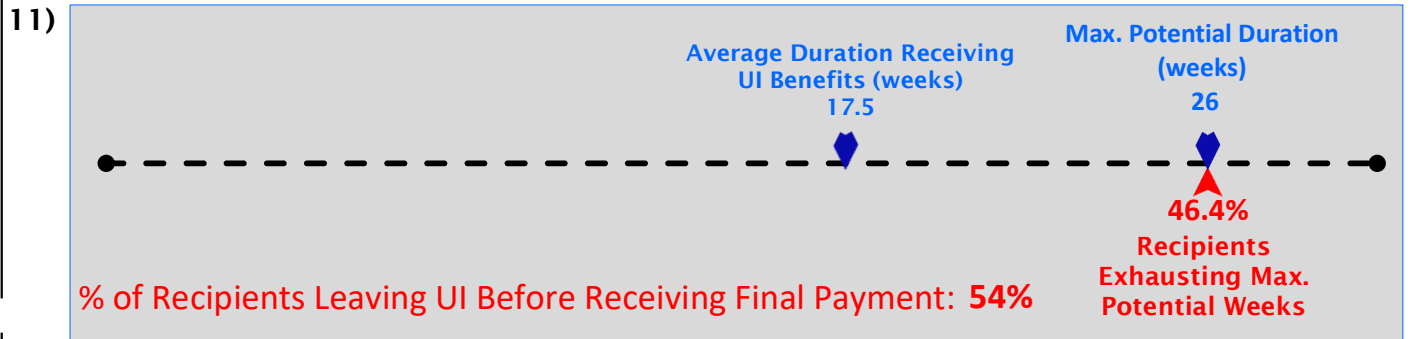
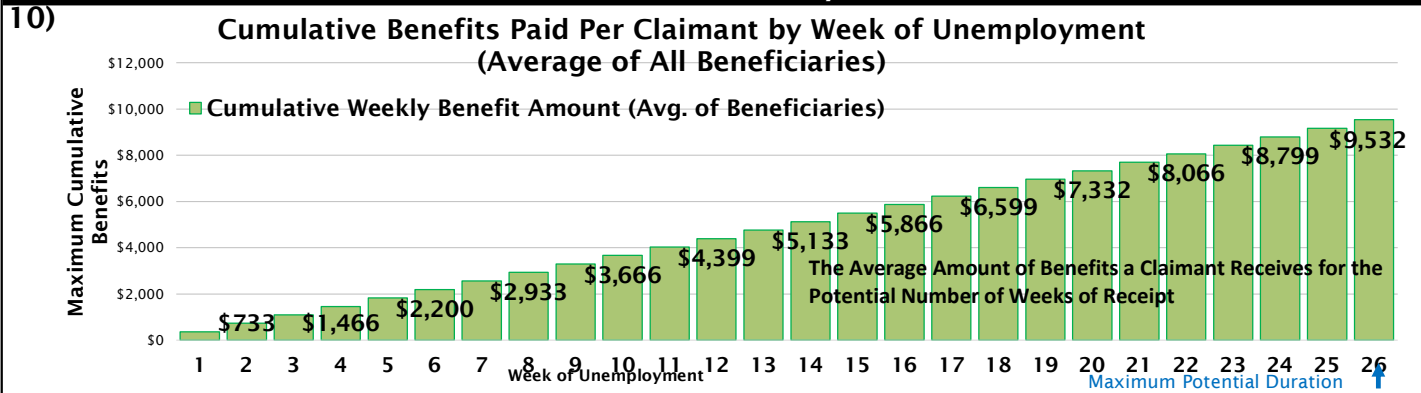


Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

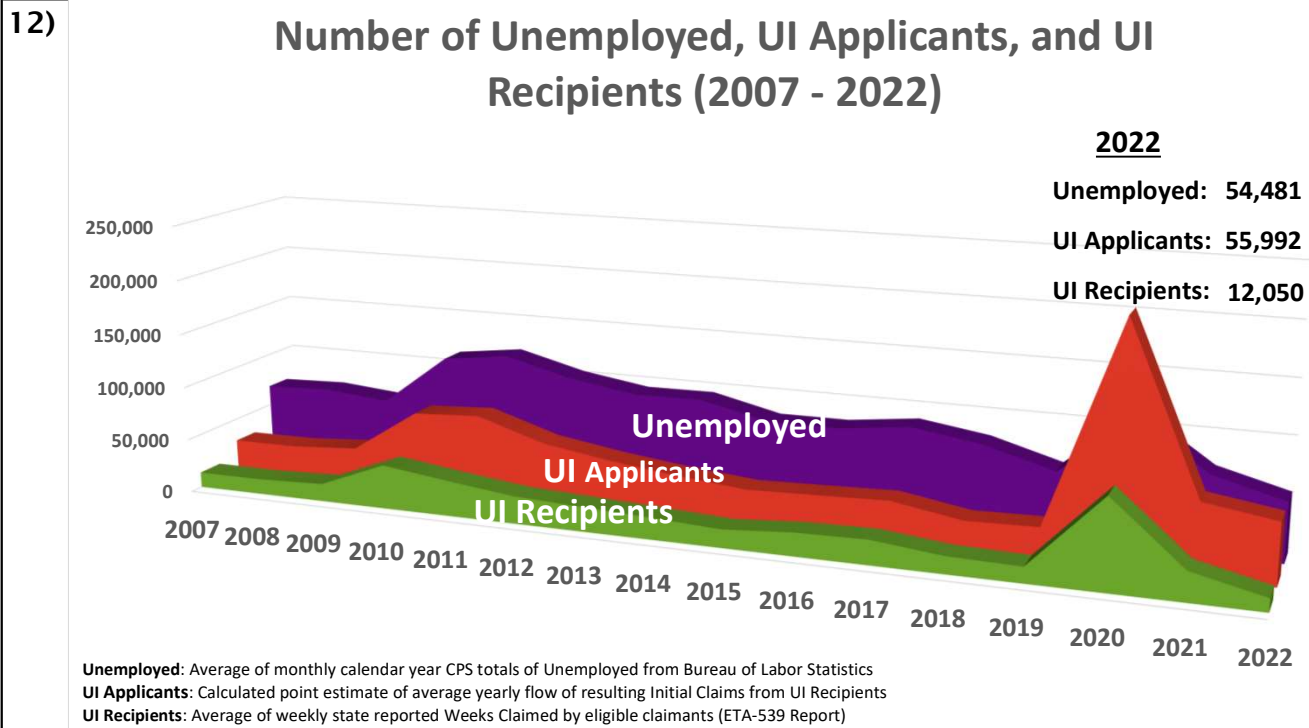
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



Duration of Benefit Payments



Application and Reciprocity



Footnote:

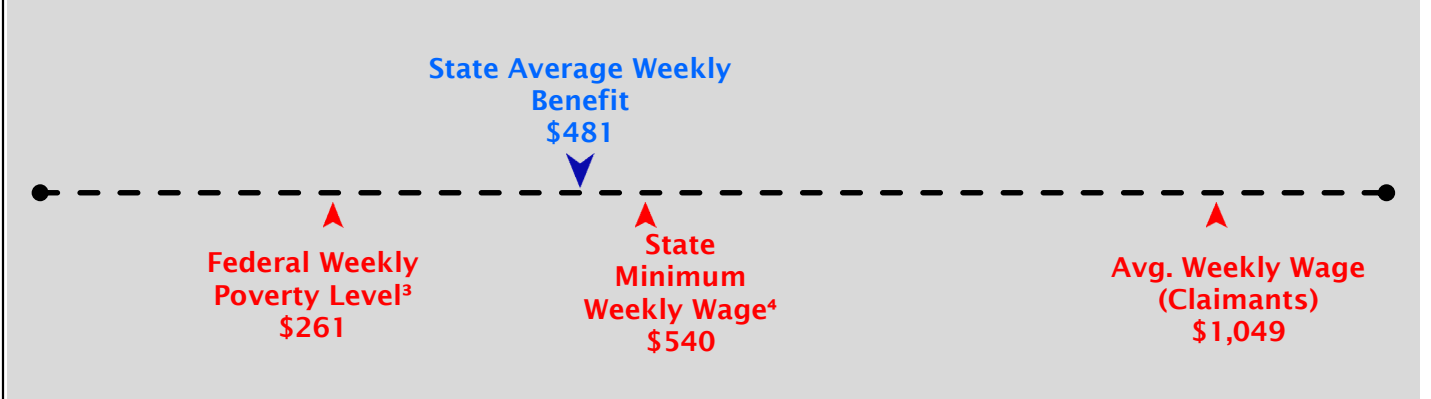
1. Dependents benefits represent the maximum amount a claimant may receive under the most number of dependents allowed.
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6. Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Oregon 2022

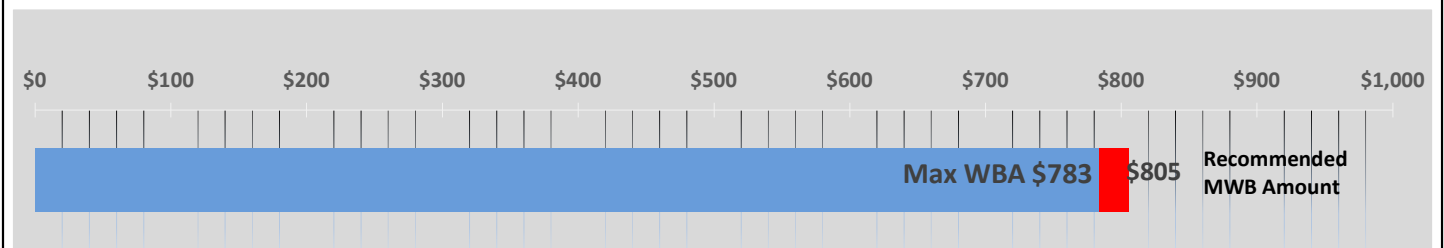
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$183	N/A
2) Maximum Weekly Benefit Amount:	\$783	N/A
3) Maximum Potential Benefit Amount:	\$20,358	N/A
4) Minimum Duration (weeks):	1	1
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

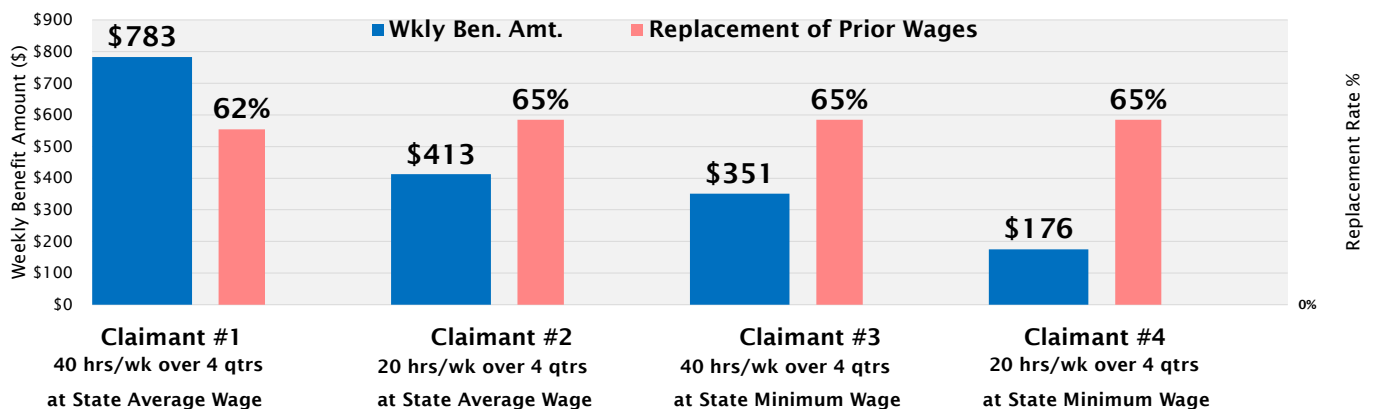


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵

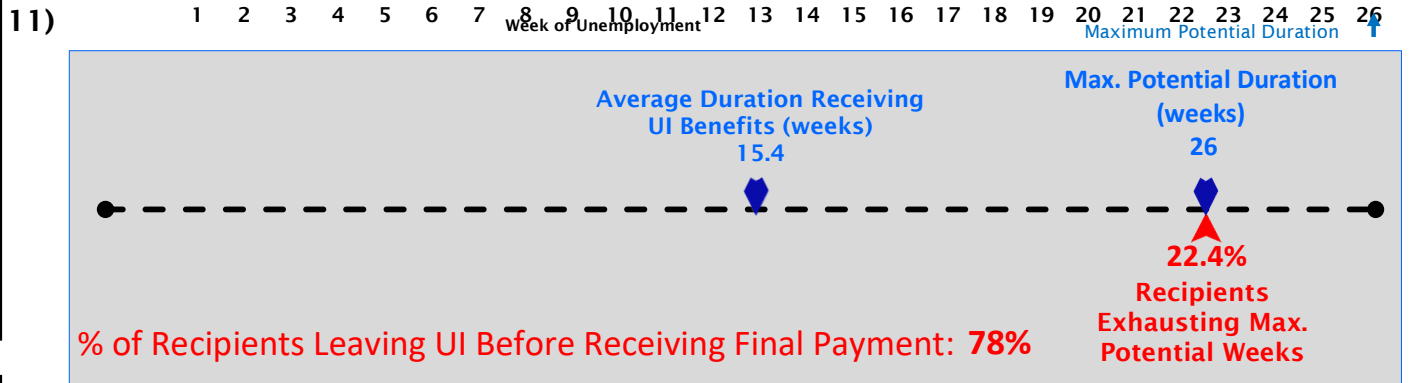
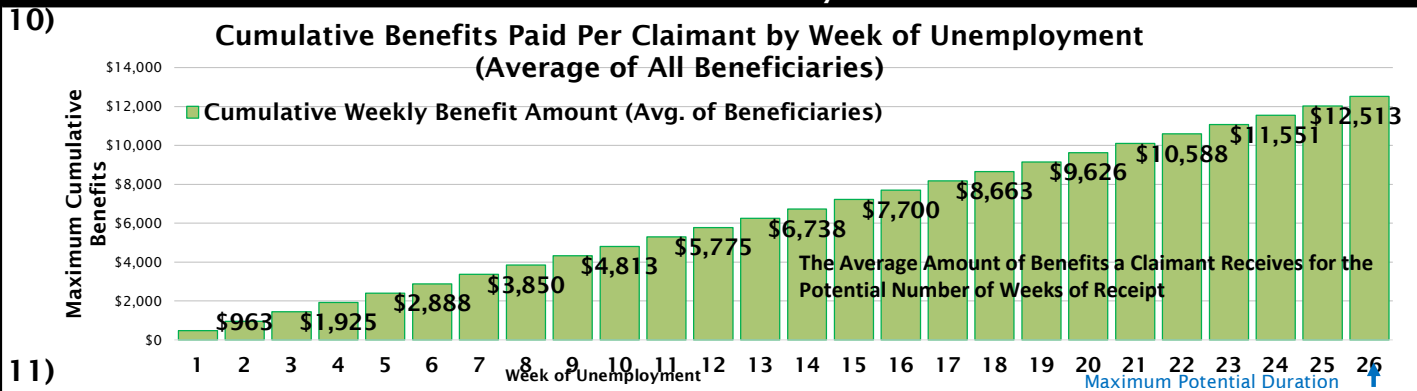


Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

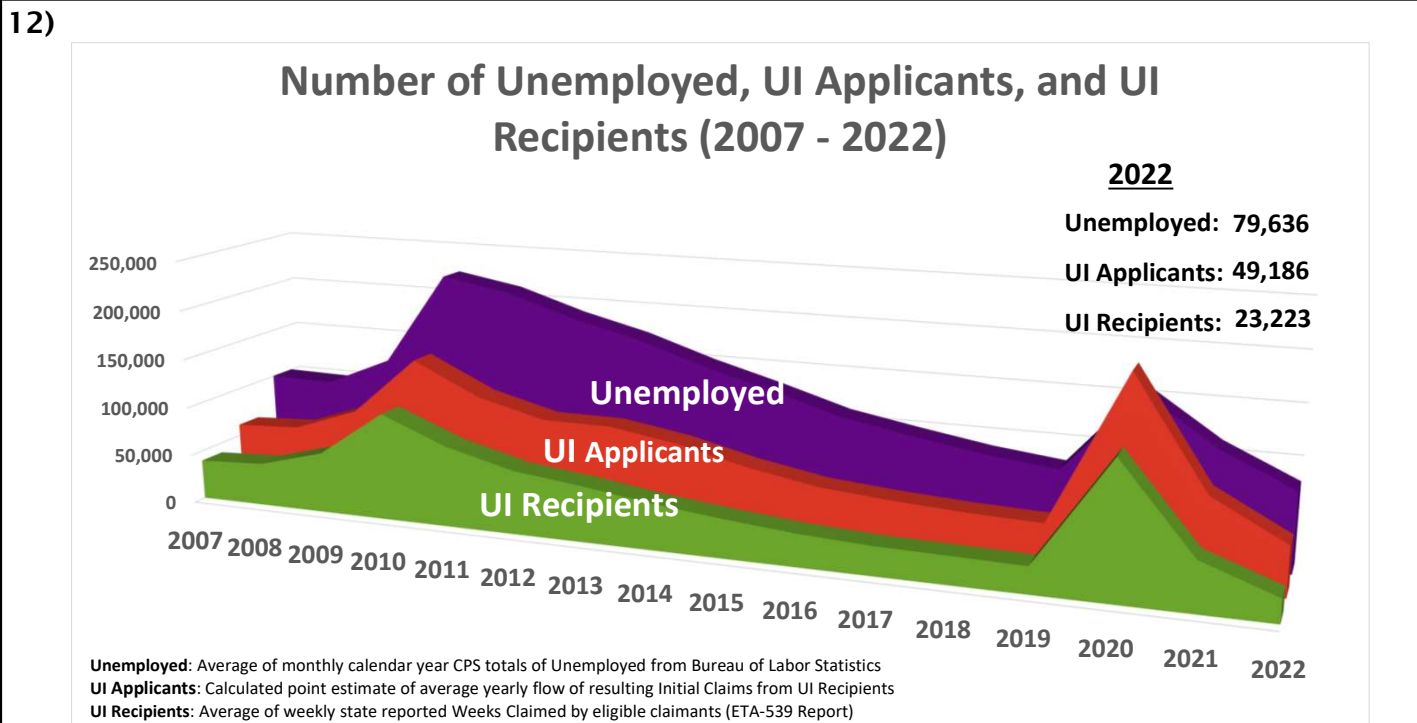
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



Duration of Benefit Payments



Application and Reciprocity



Footnote:

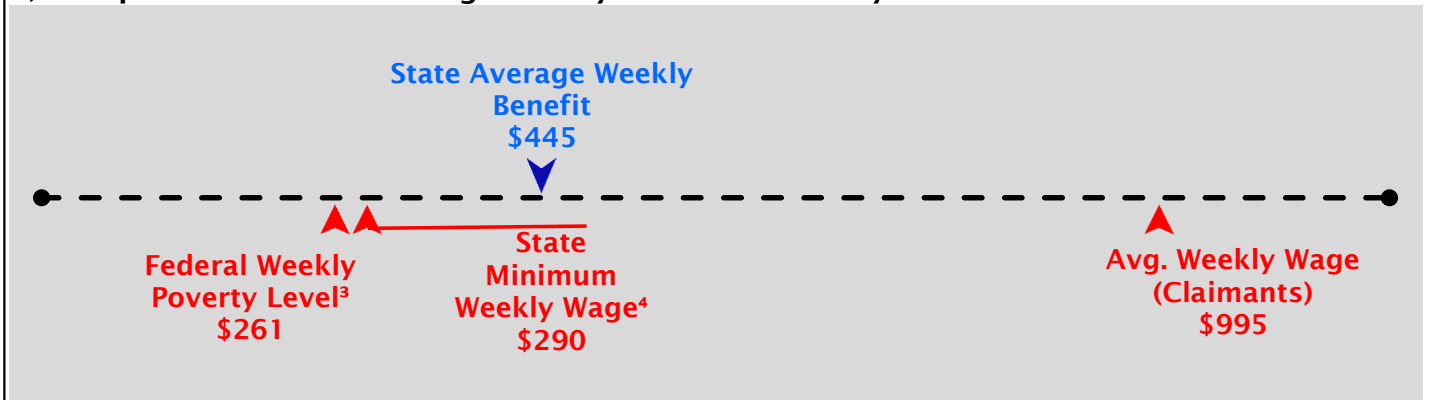
1. Dependents benefits represent the maximum amount a claimant may receive under the most number of dependents allowed.
2. Average Weekly Benefit and Replacement Rate as measured from the state's Benefit Accuracy Measures (sampling) database for the year.
3. Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
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5. Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
6. Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Pennsylvania 2022

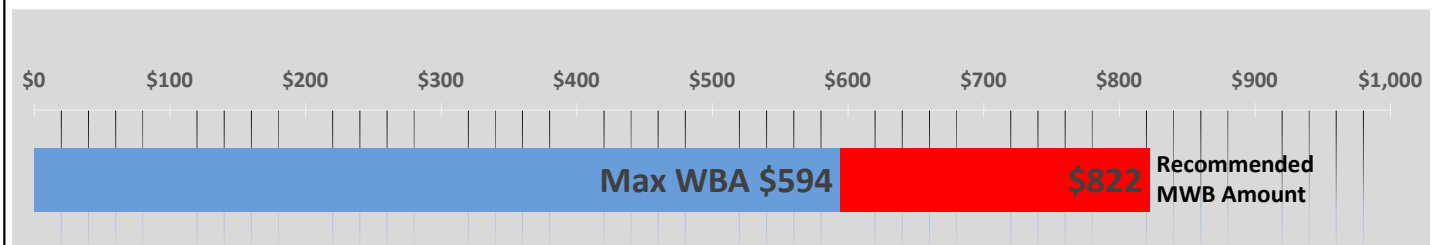
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$68	\$76
2) Maximum Weekly Benefit Amount:	\$594	\$602
3) Maximum Potential Benefit Amount:	\$15,444	\$15,652
4) Minimum Duration (weeks):	18	18
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

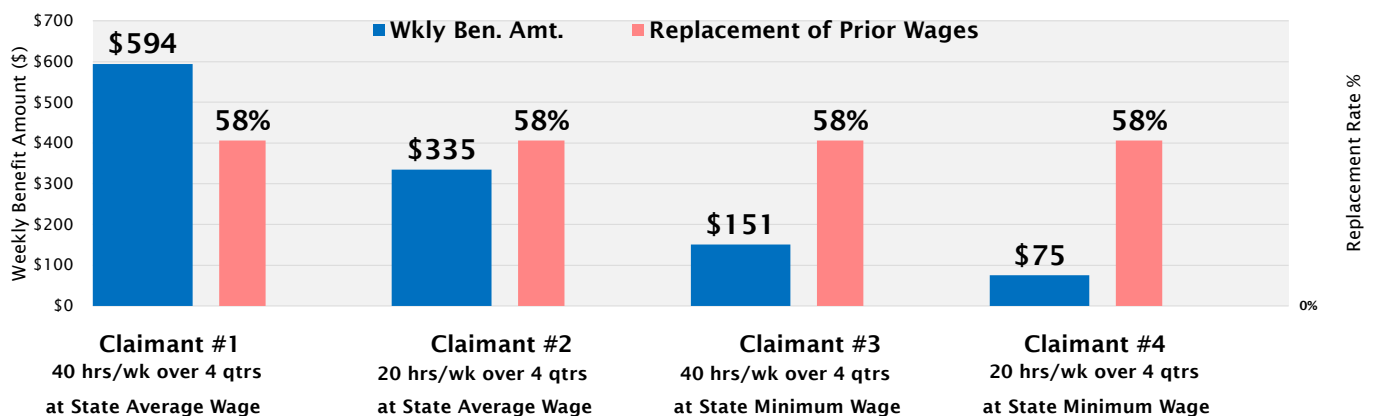


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵

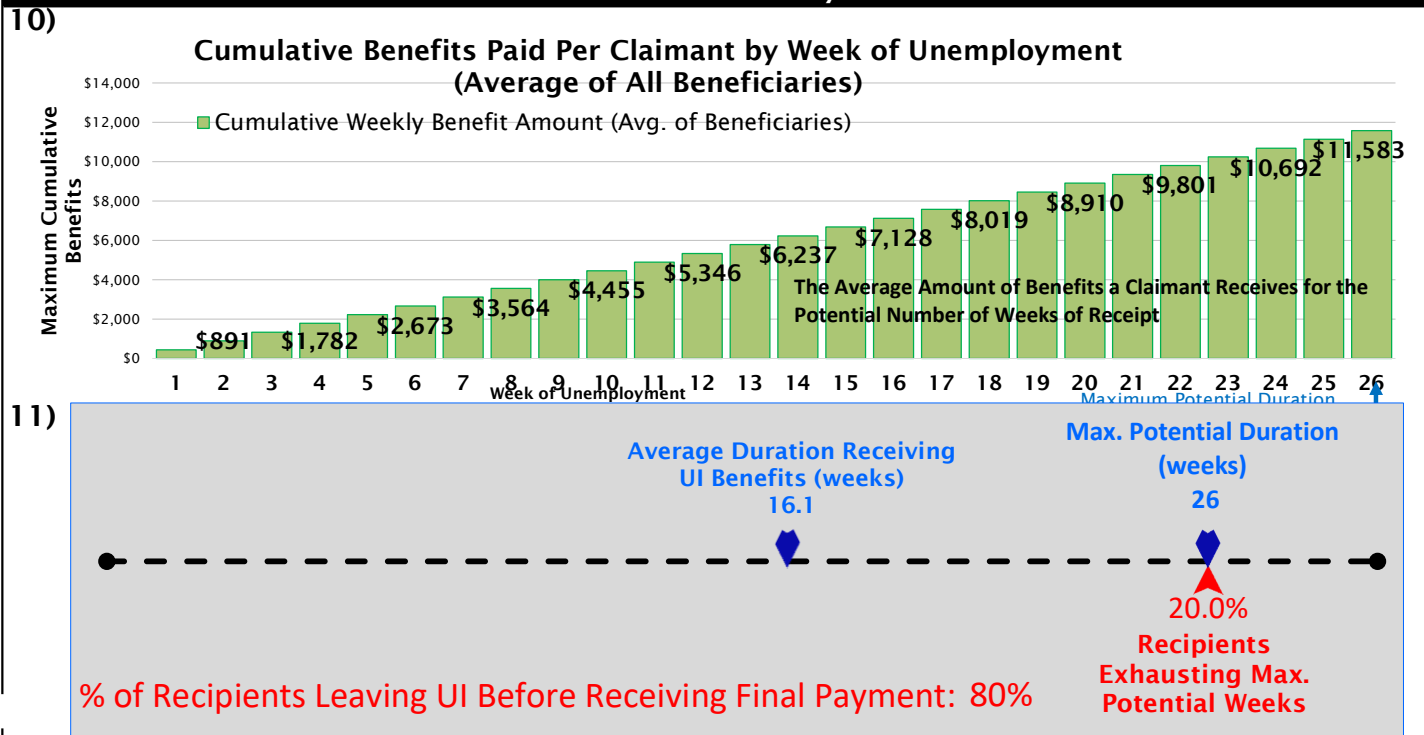


Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

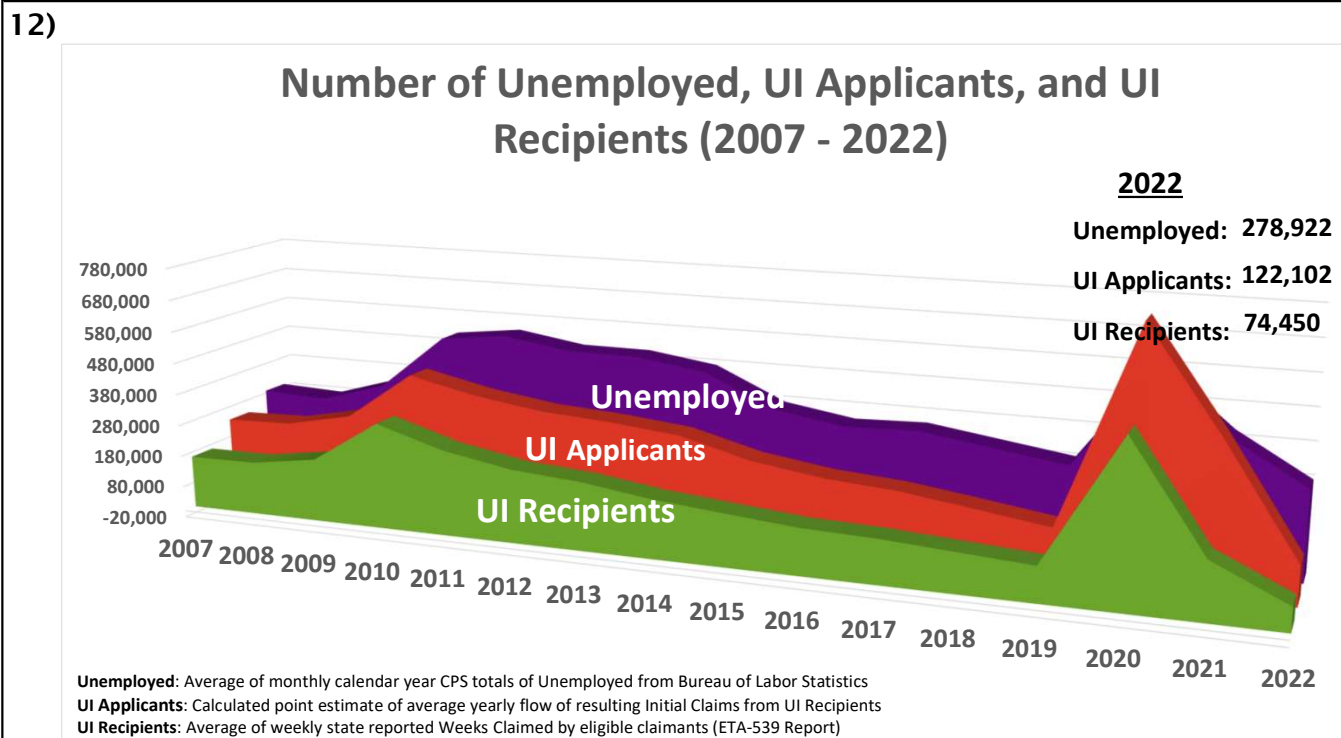
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



Duration of Benefit Payments



Application and Reciprocity



Footnote:

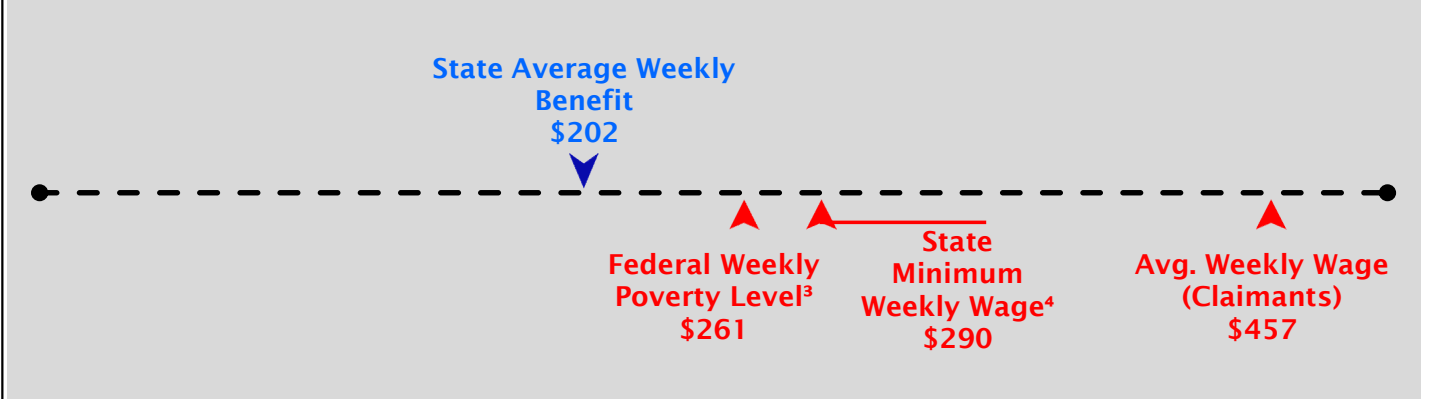
1. Dependents benefits represent the maximum amount a claimant may receive under the most number of dependents allowed.
2. Average Weekly Benefit and Replacement Rate as measured from the state's Benefit Accuracy Measures (sampling) database for the year.
3. Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
4. State hourly minimum wage for 40 hours, as defined by state law - lowest of all state defined minimums. See Data Definitions item 8.
5. Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
6. Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Puerto Rico 2022

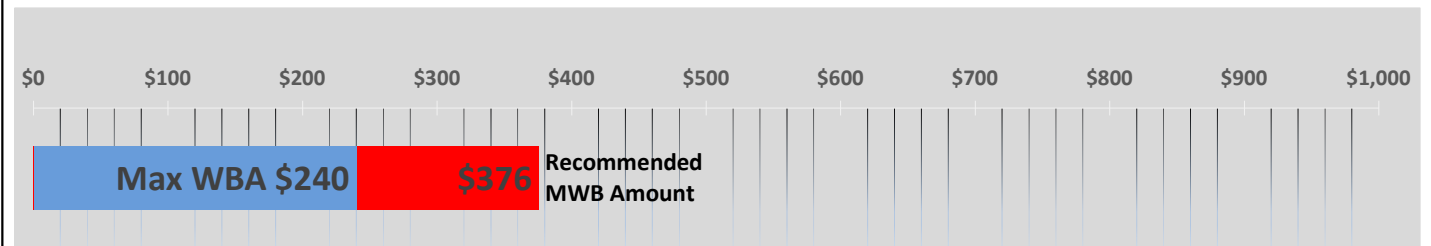
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$60	N/A
2) Maximum Weekly Benefit Amount:	\$240	N/A
3) Maximum Potential Benefit Amount:	\$6,240	N/A
4) Minimum Duration (weeks):	26	26
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

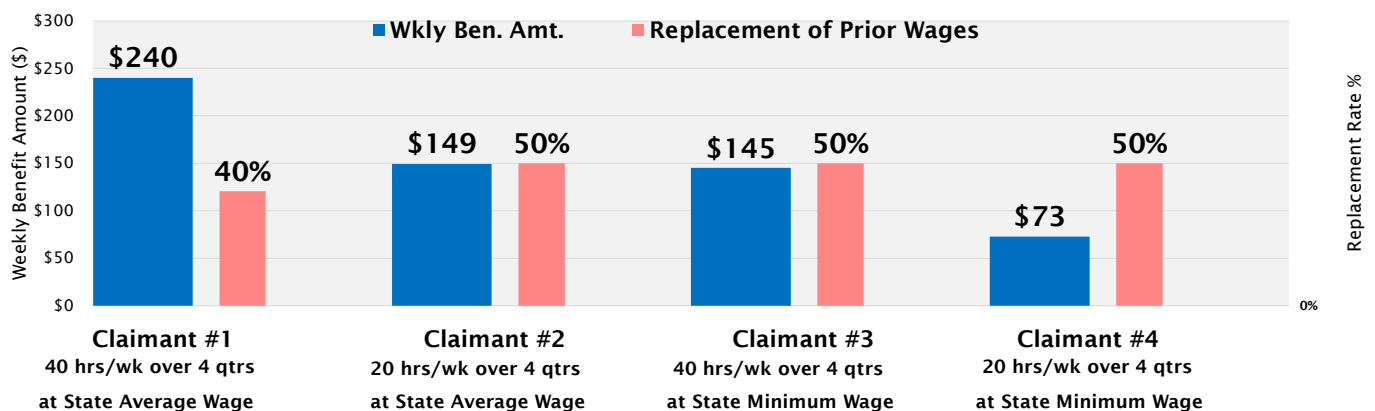


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵

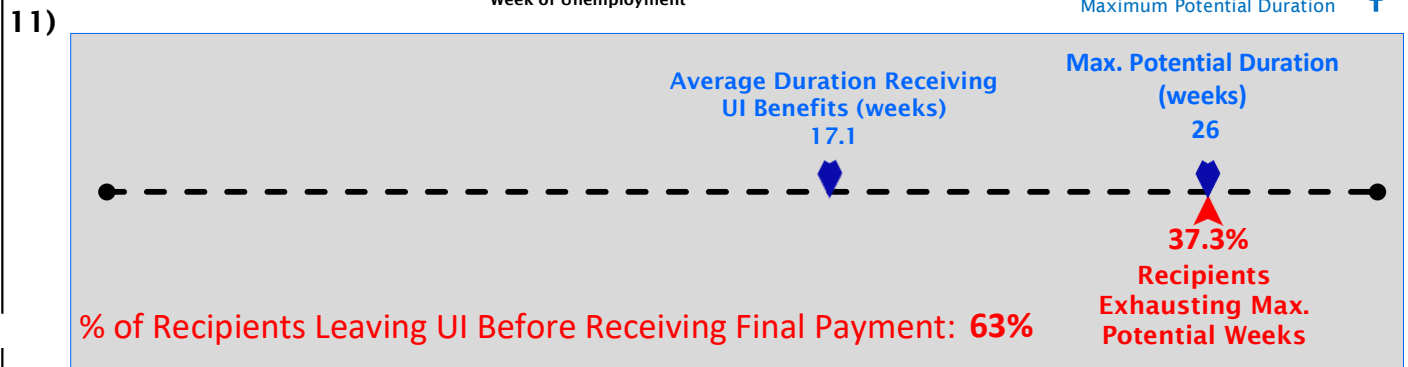
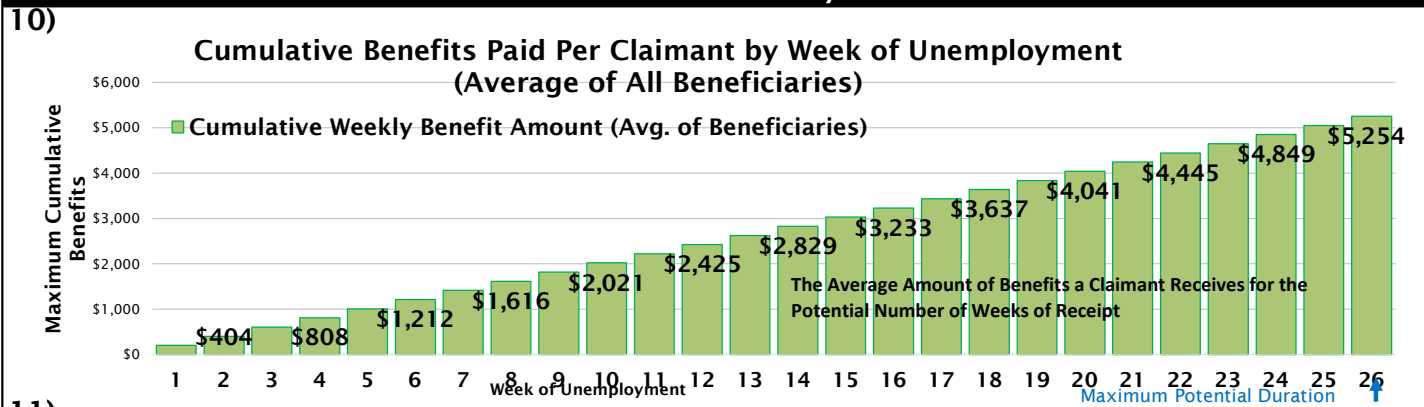


Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

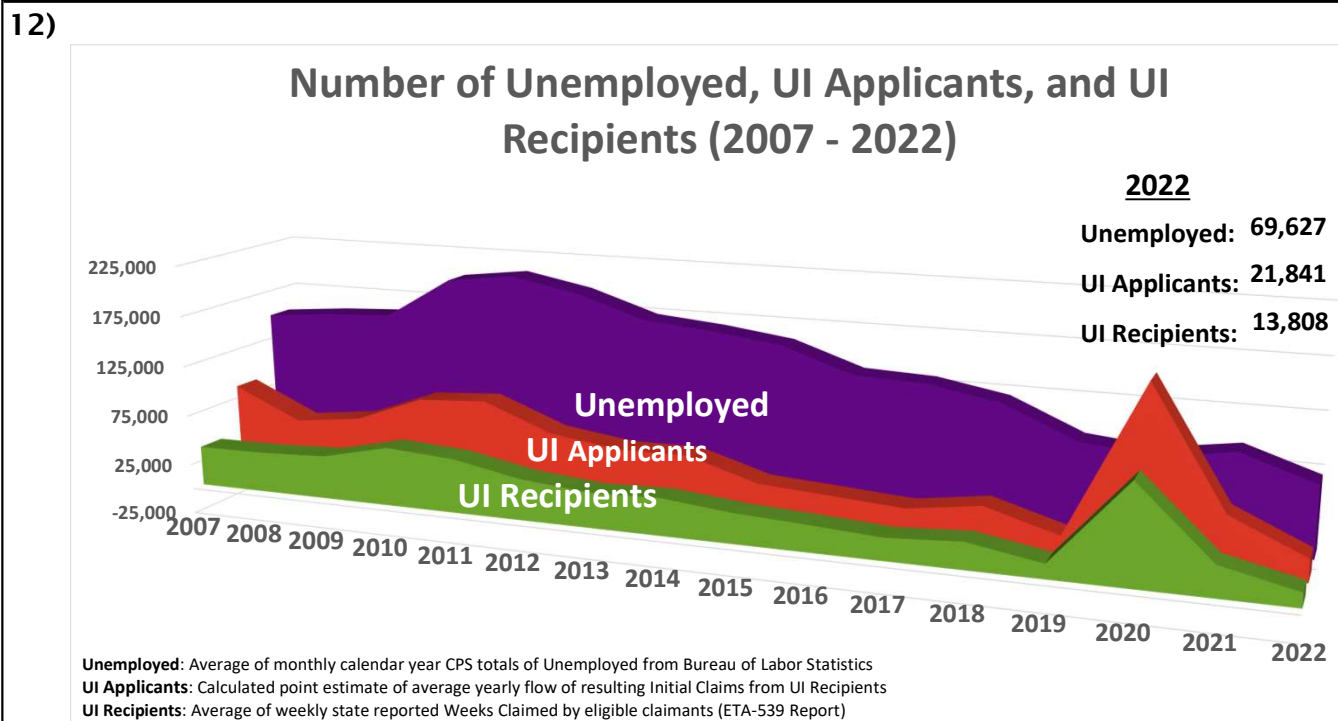
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



Duration of Benefit Payments



Application and Reciprocity



Footnote:

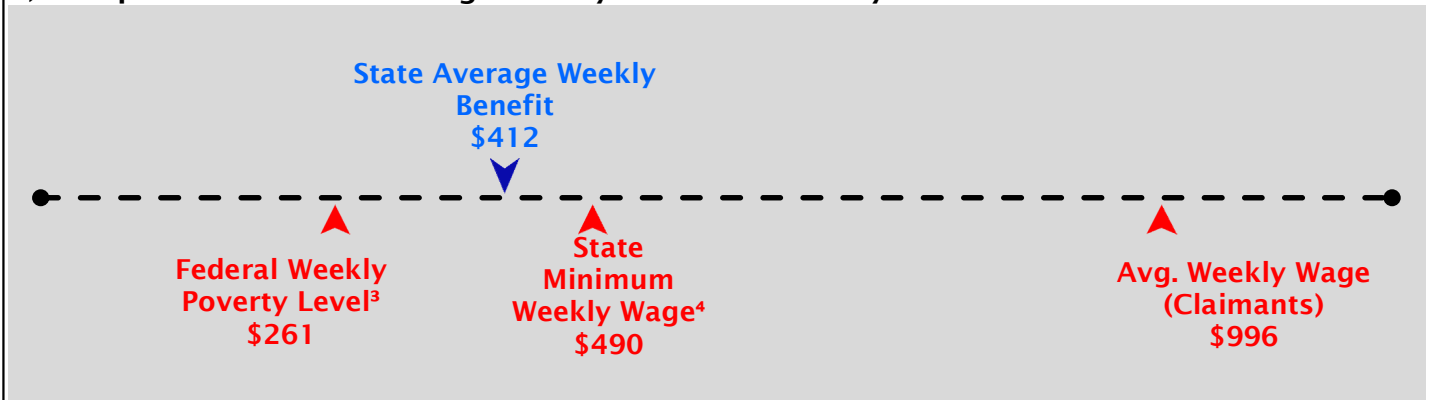
1. Dependents benefits represent the maximum amount a claimant may receive under the most number of dependents allowed.
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5. Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
6. Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Rhode Island 2022

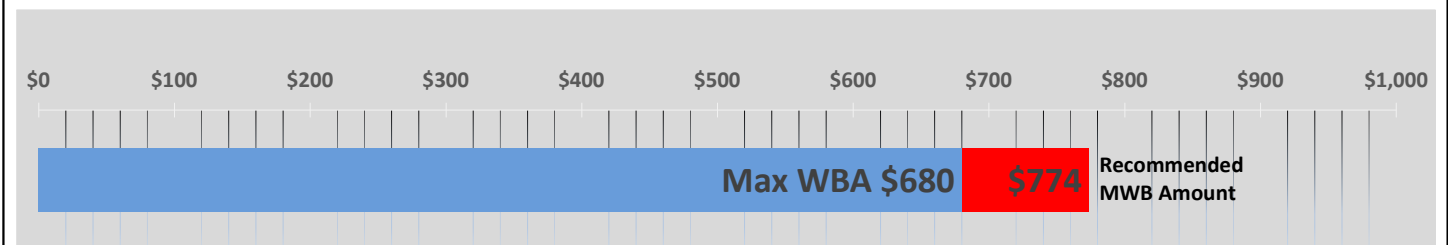
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$62	\$112
2) Maximum Weekly Benefit Amount:	\$680	\$850
3) Maximum Potential Benefit Amount:	\$17,680	\$22,100
4) Minimum Duration (weeks):	17	17
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

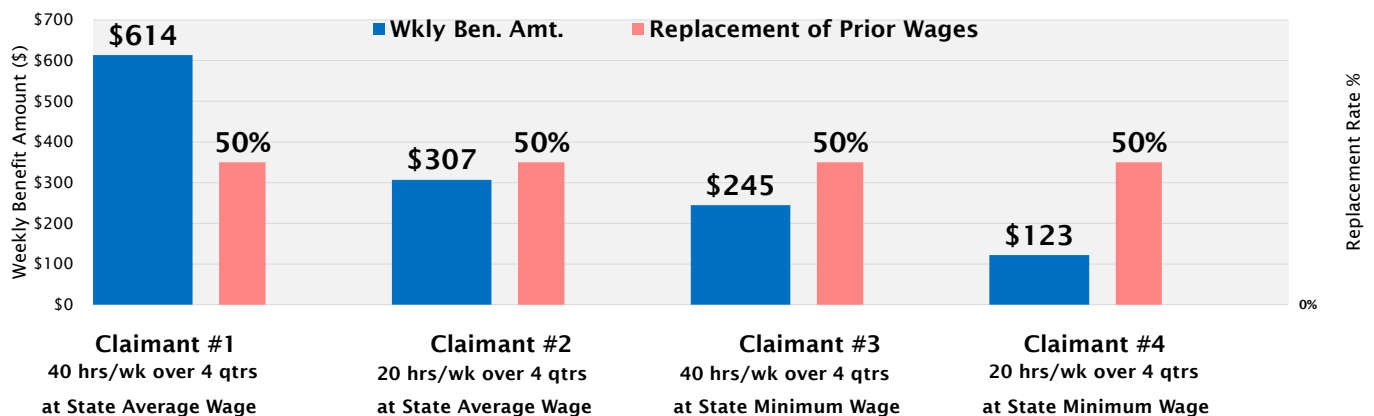


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵

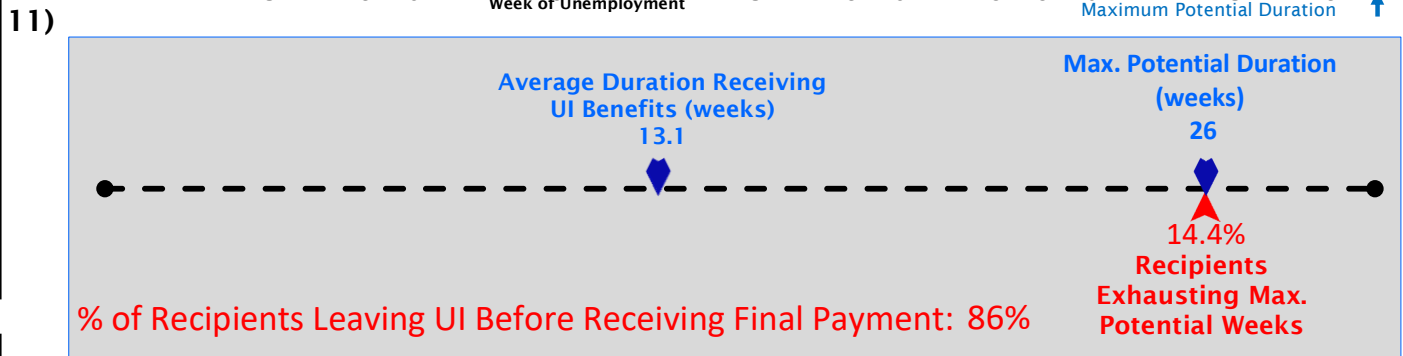
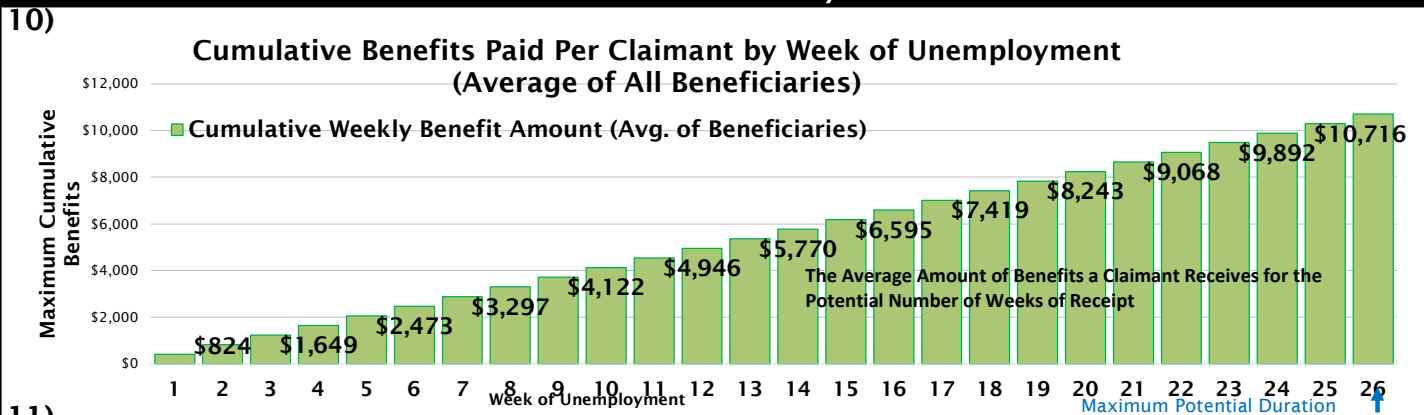


Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

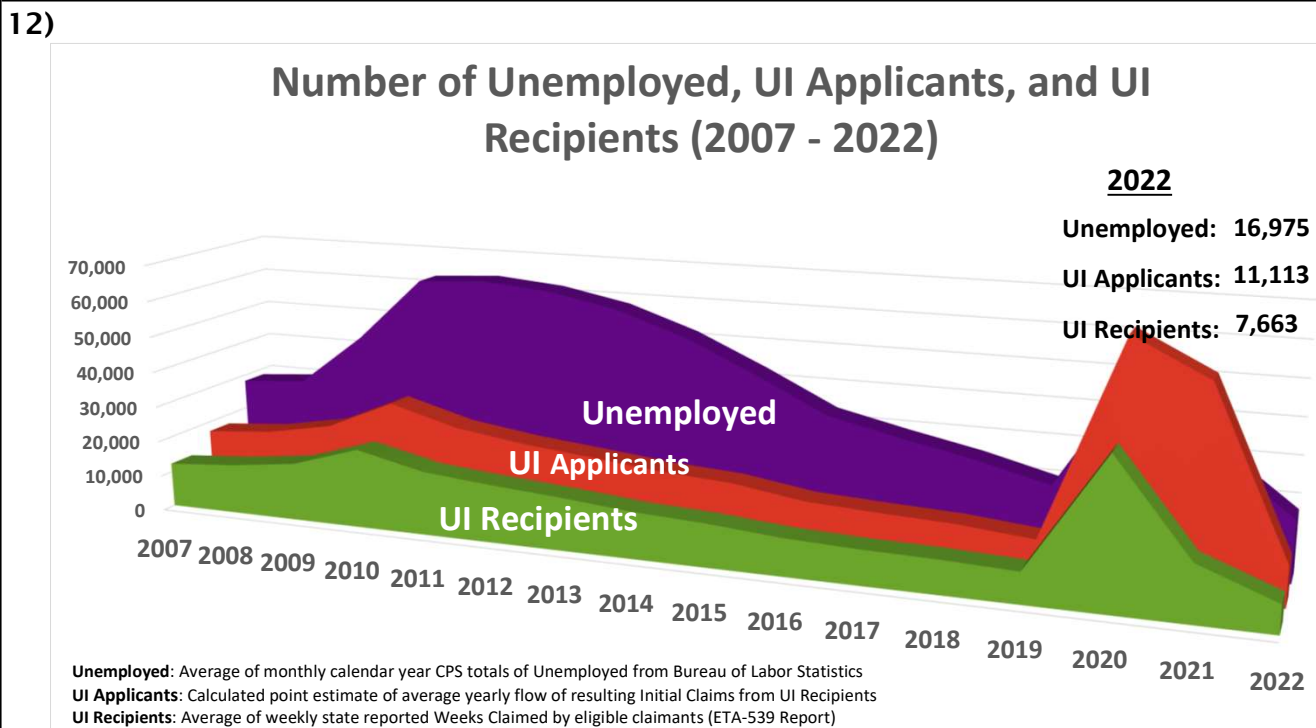
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



Duration of Benefit Payments



Application and Reciprocity



Footnote:

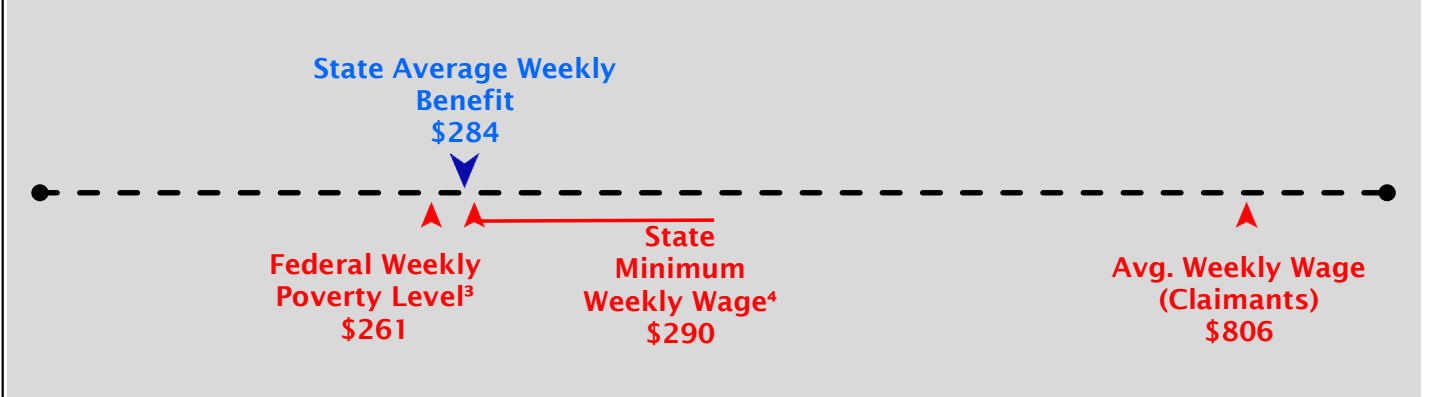
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South Carolina 2022

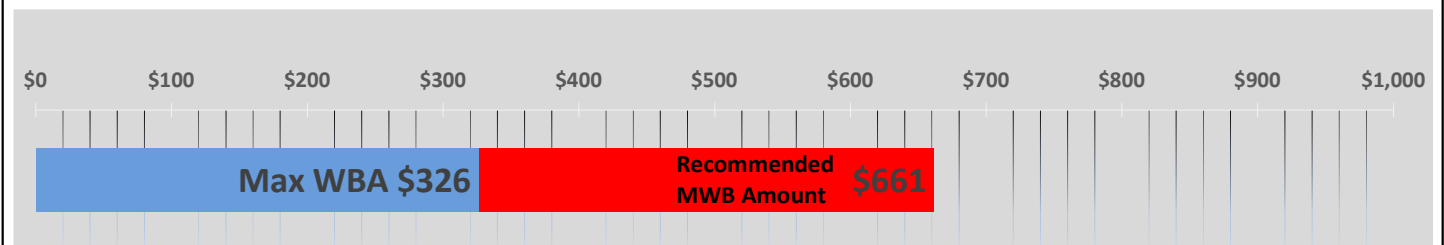
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$42	N/A
2) Maximum Weekly Benefit Amount:	\$326	N/A
3) Maximum Potential Benefit Amount:	\$6,520	N/A
4) Minimum Duration (weeks):	13	13
5) Maximum Duration (weeks):	20	20

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

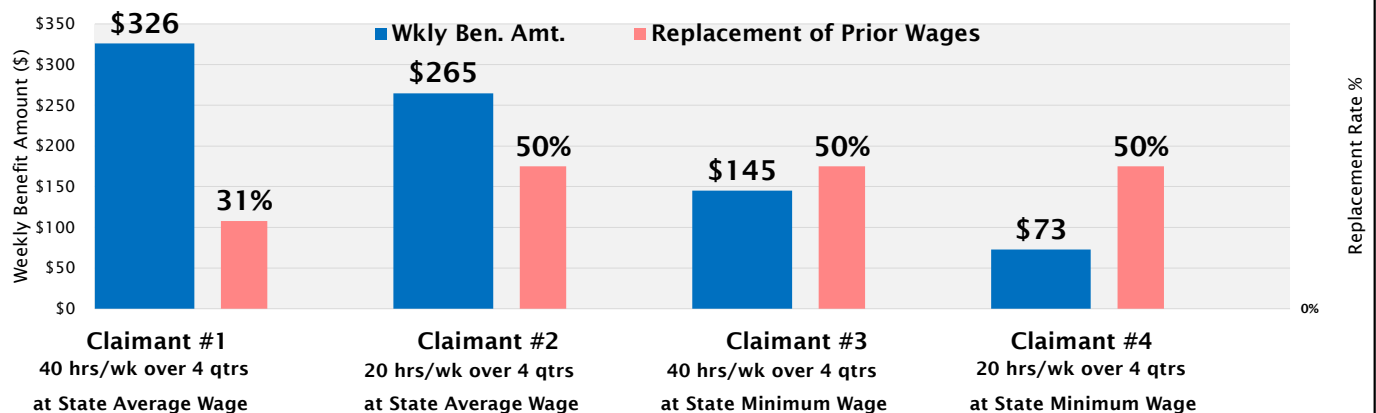


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵



Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

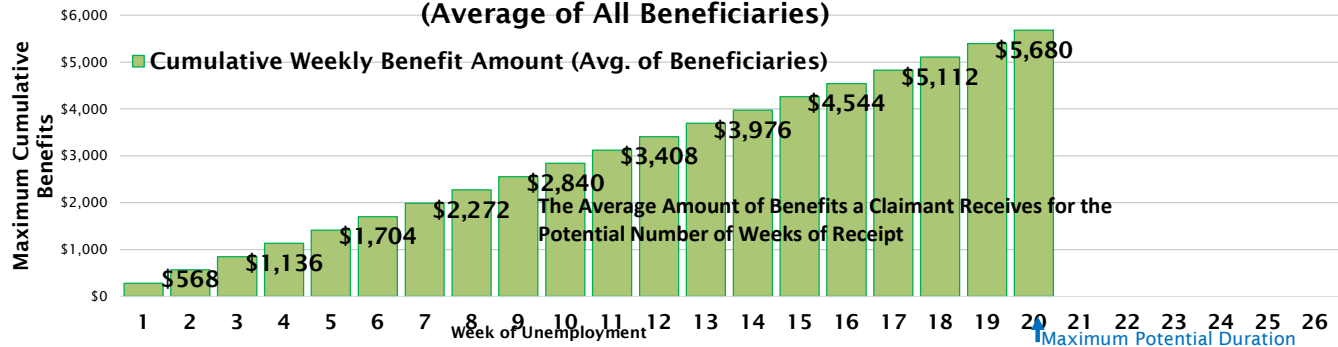
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



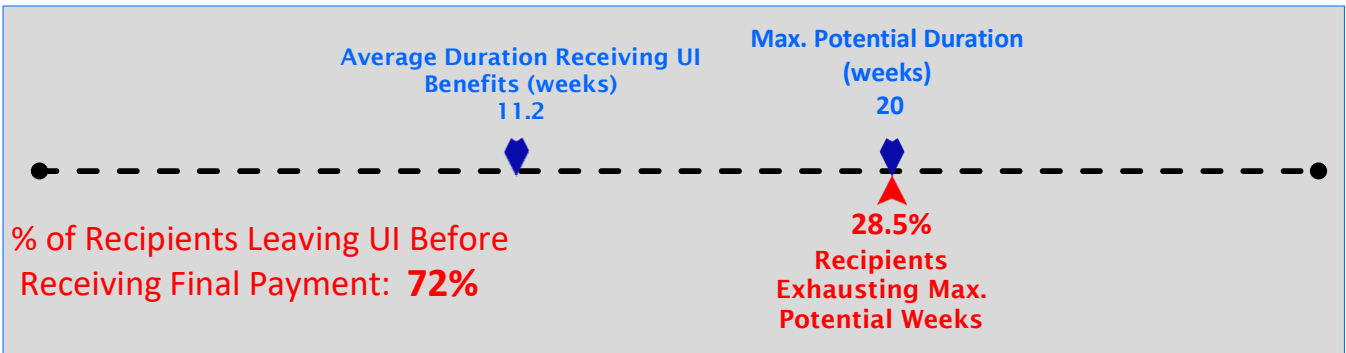
Duration of Benefit Payments

10)

Cumulative Benefits Paid Per Claimant by Week of Unemployment (Average of All Beneficiaries)



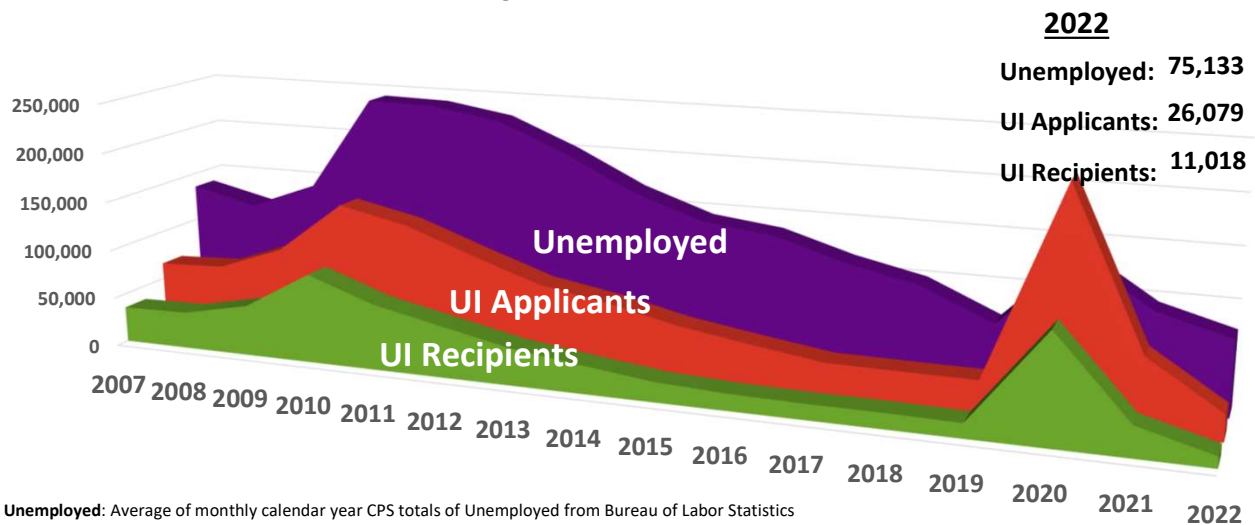
11)



Application and Reciprocity

12)

Number of Unemployed, UI Applicants, and UI Recipients (2007 - 2022)



Unemployed: Average of monthly calendar year CPS totals of Unemployed from Bureau of Labor Statistics
UI Applicants: Calculated point estimate of average yearly flow of resulting Initial Claims from UI Recipients
UI Recipients: Average of weekly state reported Weeks Claimed by eligible claimants (ETA-539 Report)

Footnote:

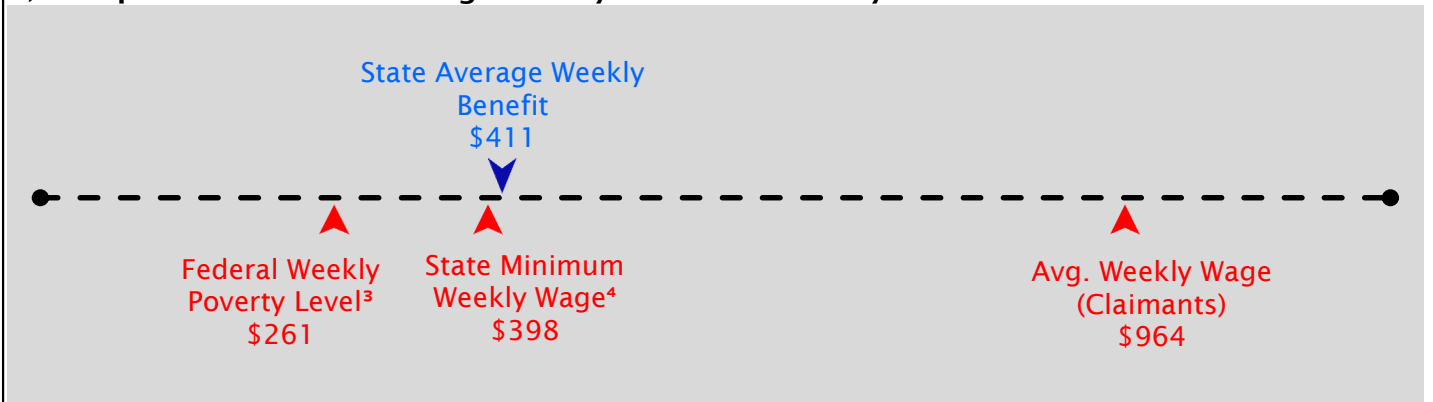
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South Dakota 2022

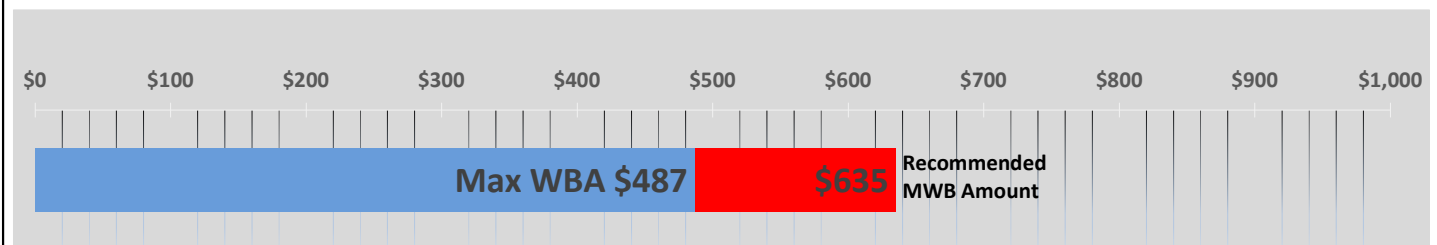
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$28	N/A
2) Maximum Weekly Benefit Amount:	\$487	N/A
3) Maximum Potential Benefit Amount:	\$12,662	N/A
4) Minimum Duration (weeks):	15	15
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

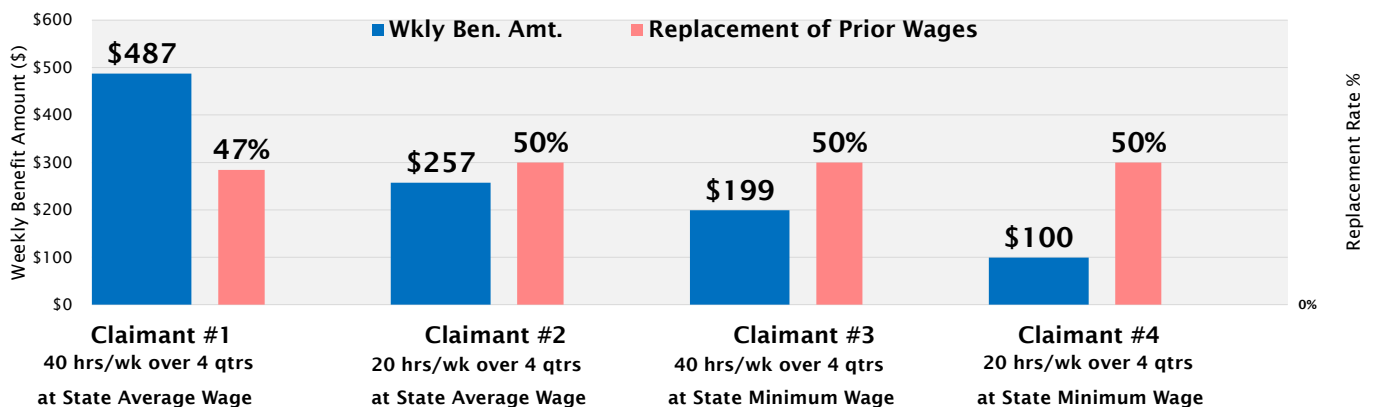


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵

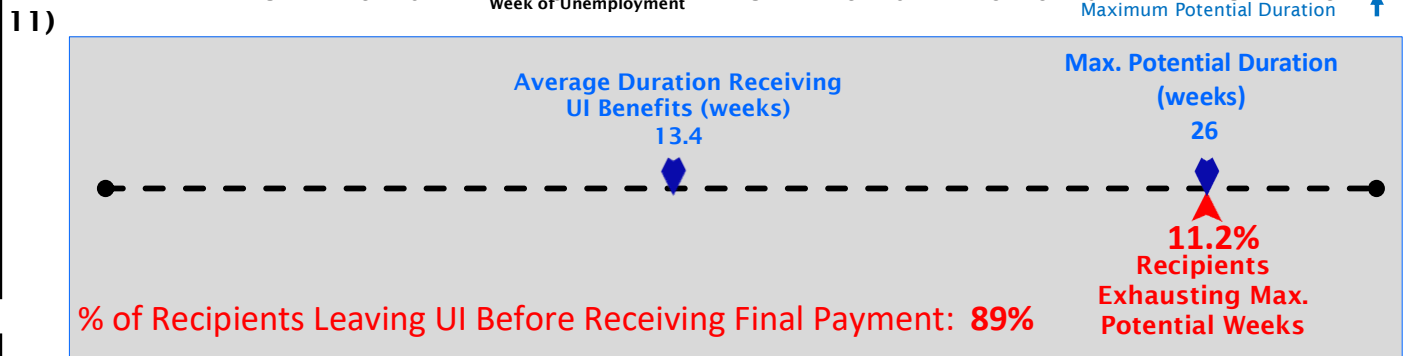
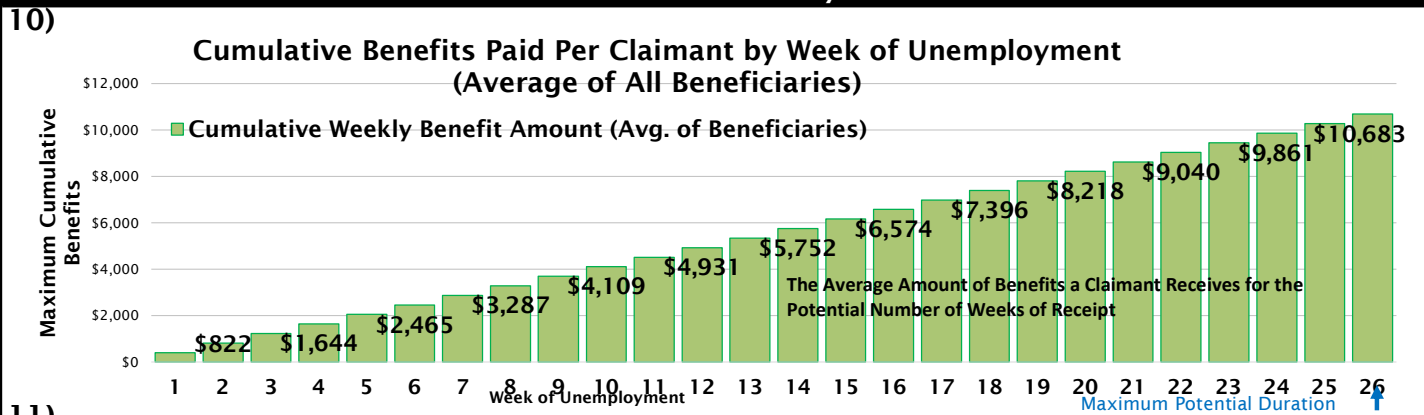


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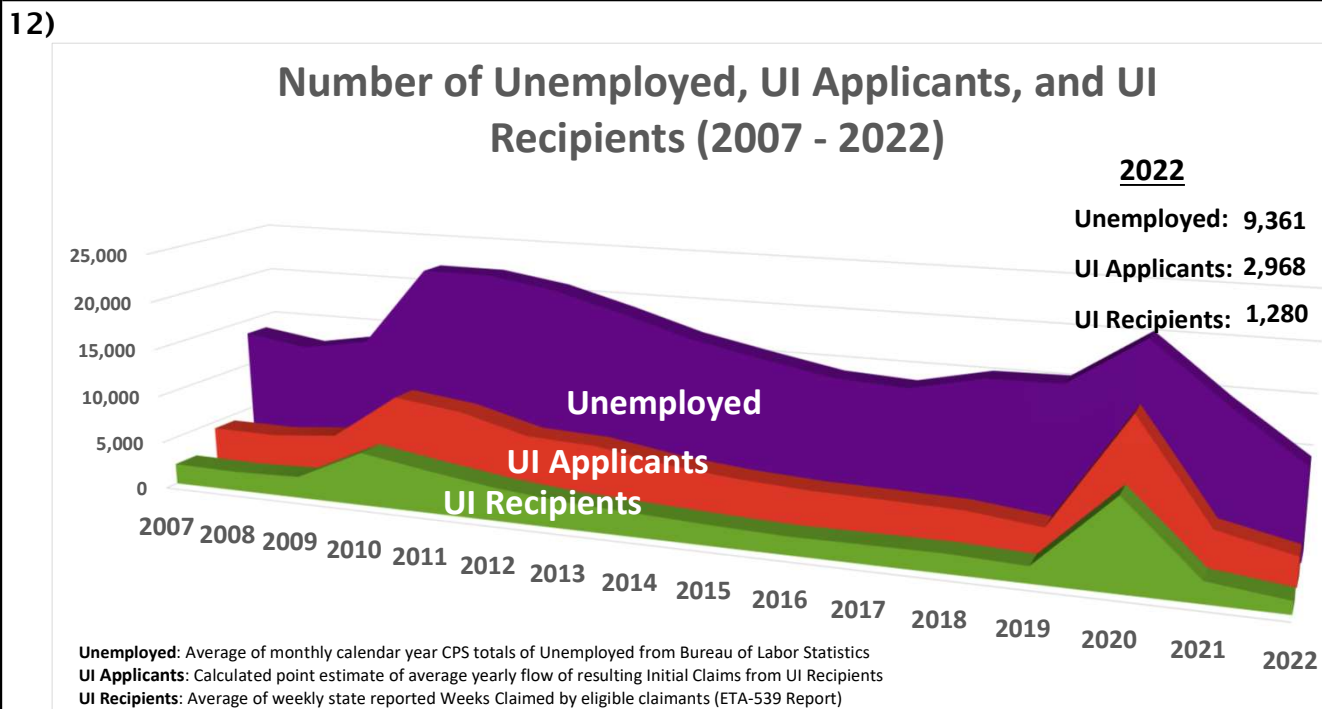
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



Duration of Benefit Payments



Application and Reciprocity



Footnote:

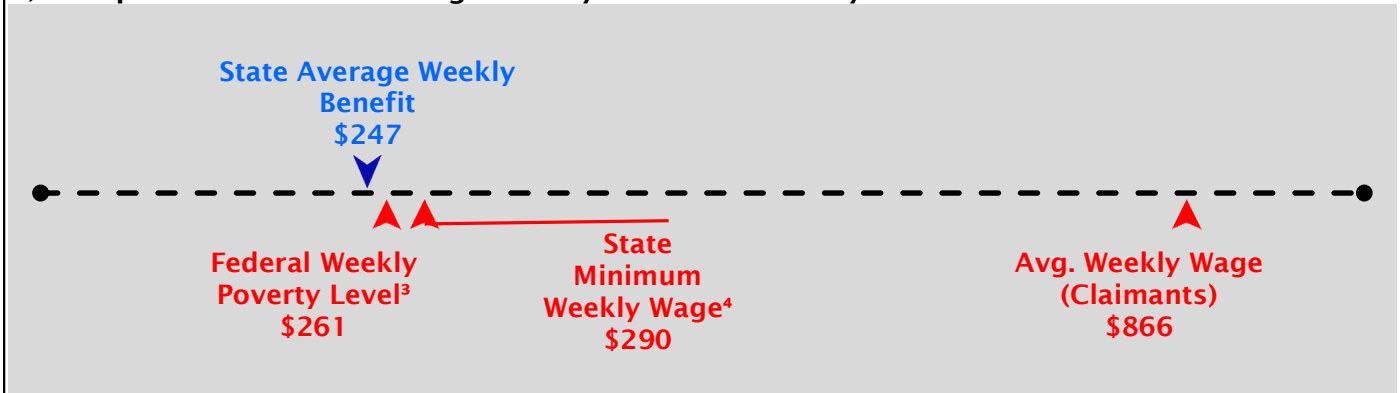
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Tennessee 2022

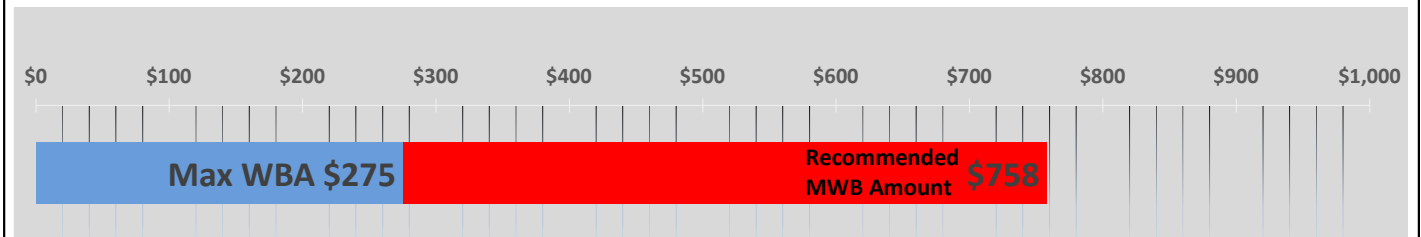
State Benefit Payment Amounts

	Without Dependents	With Dependents ¹
1) Minimum Weekly Benefit Amount:	\$30	N/A
2) Maximum Weekly Benefit Amount:	\$275	N/A
3) Maximum Potential Benefit Amount:	\$7,150	N/A
4) Minimum Duration (weeks):	13	13
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

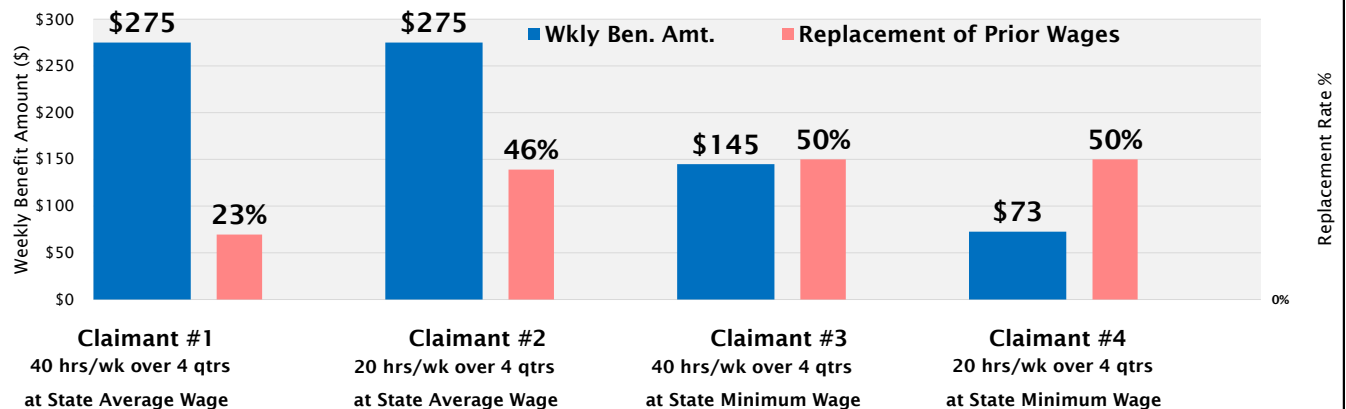


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵



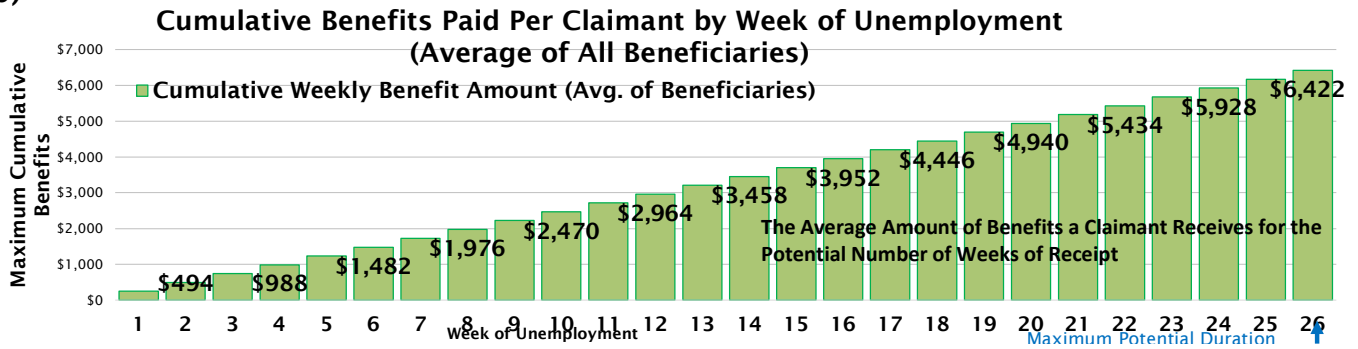
Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶

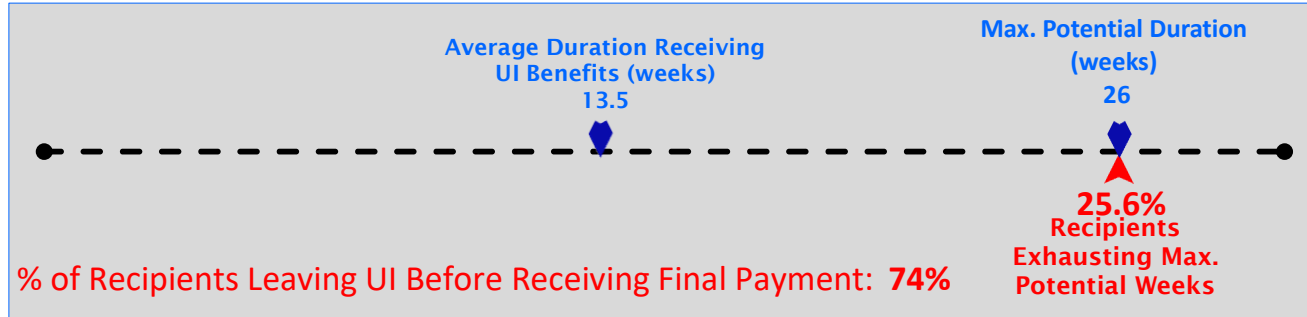


Duration of Benefit Payments

10)

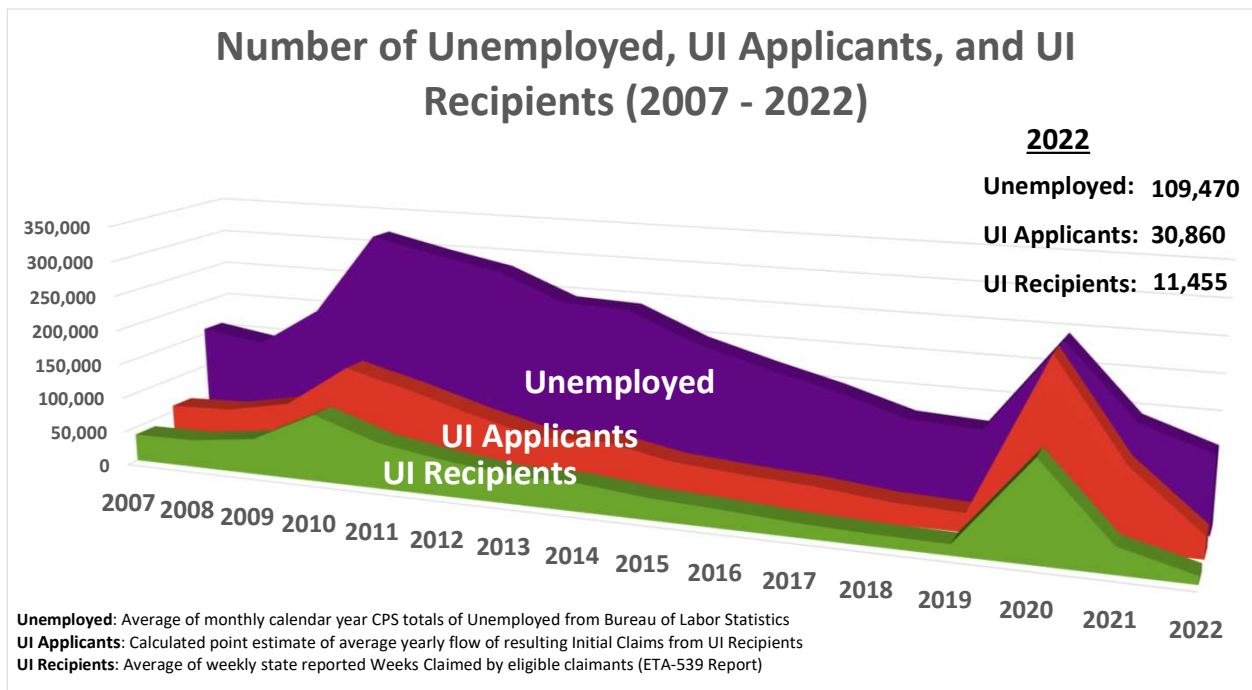


11)



Application and Reciprocity

12)



Footnote:

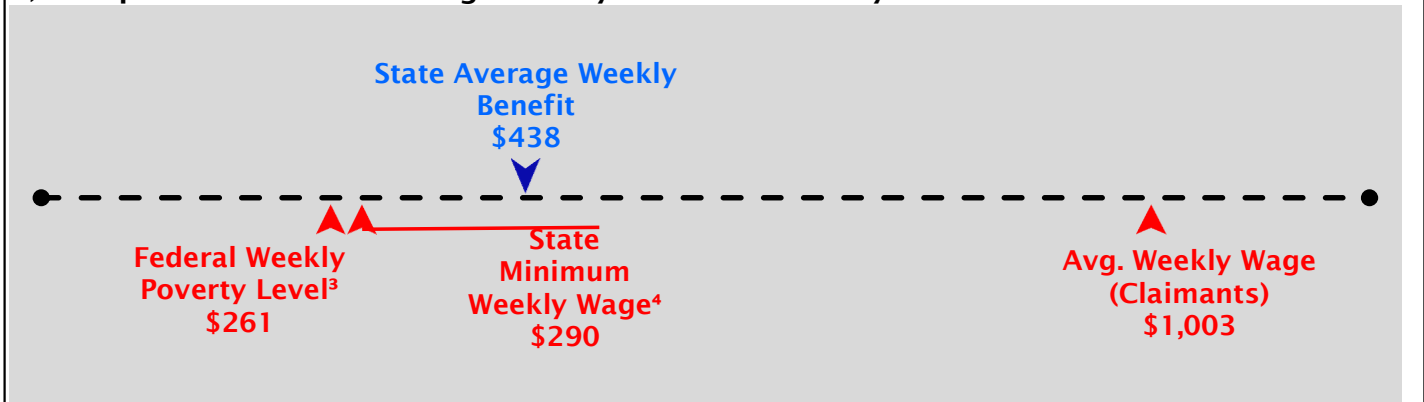
1. Dependents benefits represent the maximum amount a claimant may receive under the most number of dependents allowed.
2. Average Weekly Benefit and Replacement Rate as measured from the state's Benefit Accuracy Measures (sampling) database for the year.
3. Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
4. State hourly minimum wage for 40 hours, as defined by state law - lowest of all state defined minimums. See Data Definitions item 8.
5. Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
6. Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Texas 2022

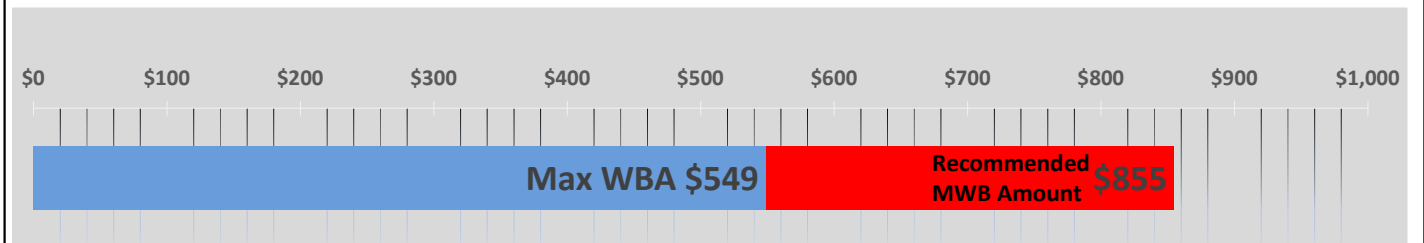
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$71	N/A
2) Maximum Weekly Benefit Amount:	\$549	N/A
3) Maximum Potential Benefit Amount:	\$14,274	N/A
4) Minimum Duration (weeks):	10	10
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

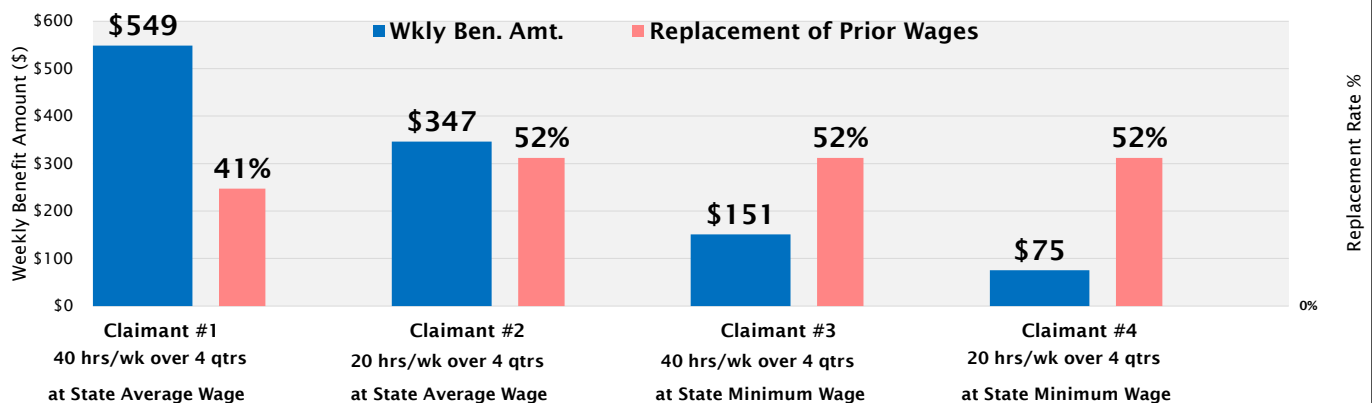


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵



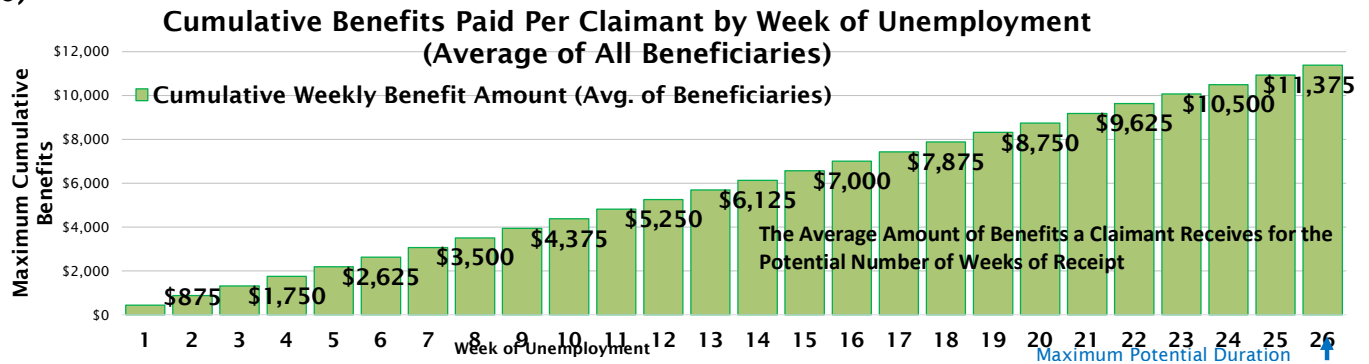
Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶

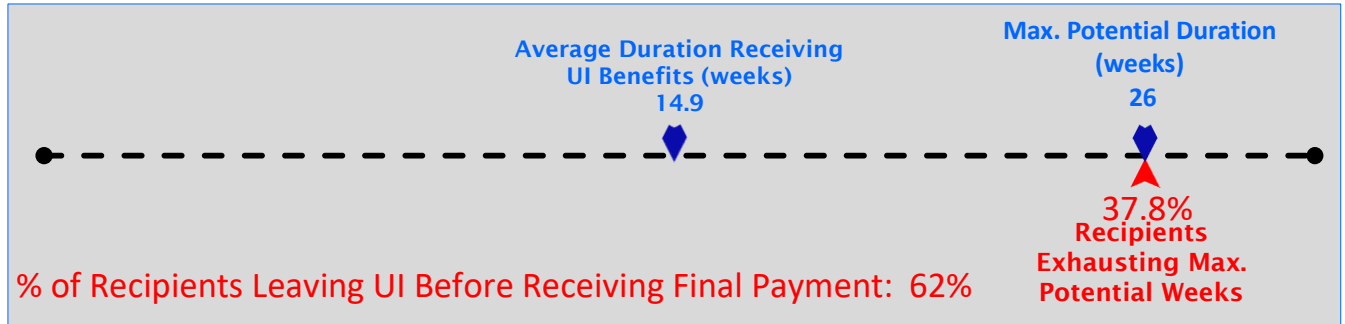


Duration of Benefit Payments

10)

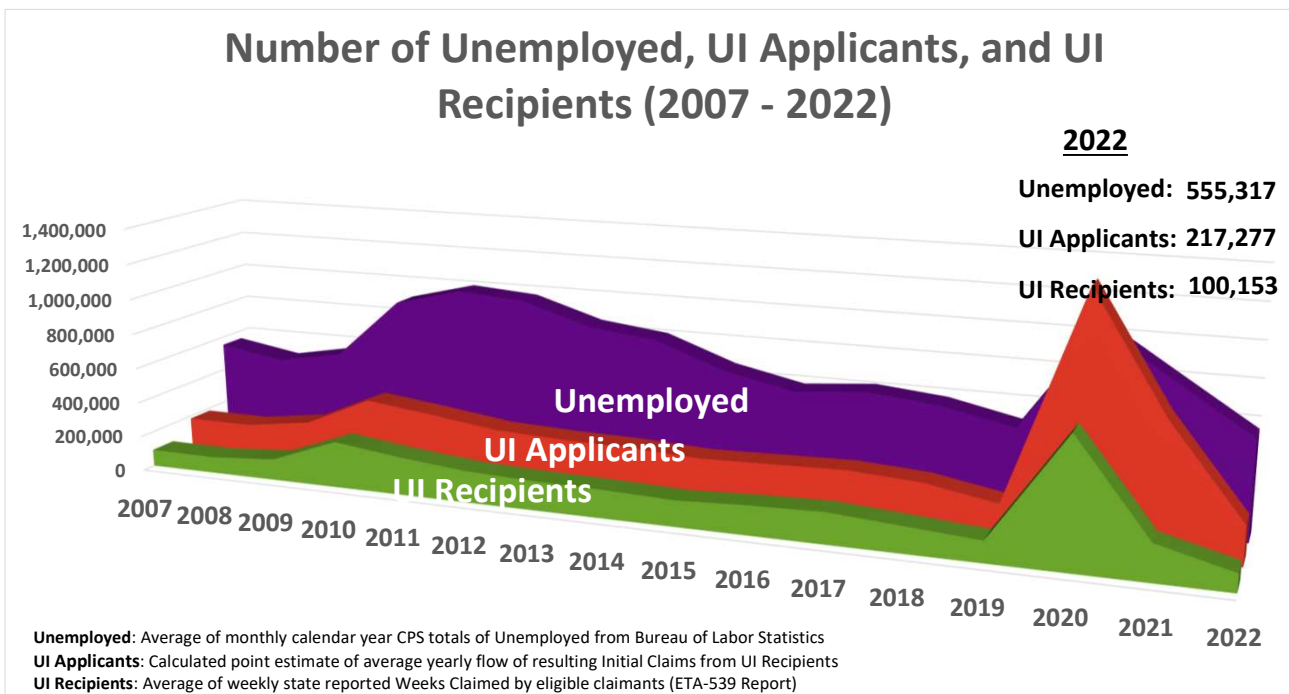


11)



Application and Reciprocity

12)



Footnote:

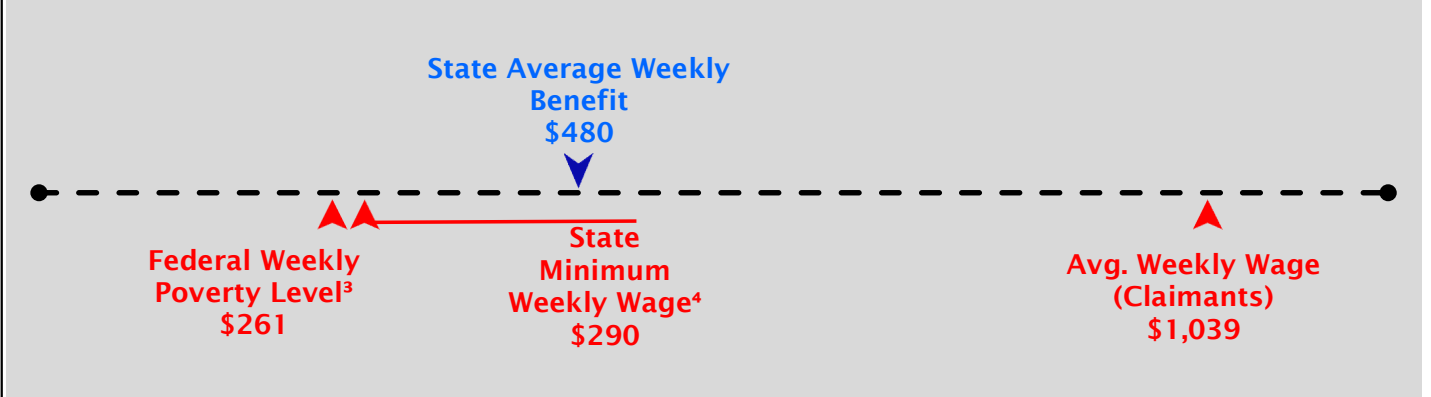
1. Dependents benefits represent the maximum amount a claimant may receive under the most number of dependents allowed.
2. Average Weekly Benefit and Replacement Rate as measured from the state's Benefit Accuracy Measures (sampling) database for the year.
3. Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
4. State hourly minimum wage for 40 hours, as defined by state law - lowest of all state defined minimums. See Data Definitions item 8.
5. Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
6. Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Utah 2022

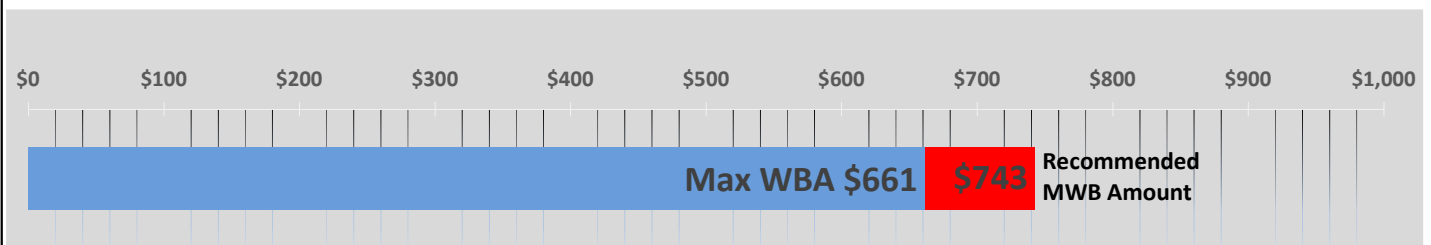
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$38	N/A
2) Maximum Weekly Benefit Amount:	\$661	N/A
3) Maximum Potential Benefit Amount:	\$17,186	N/A
4) Minimum Duration (weeks):	10	10
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

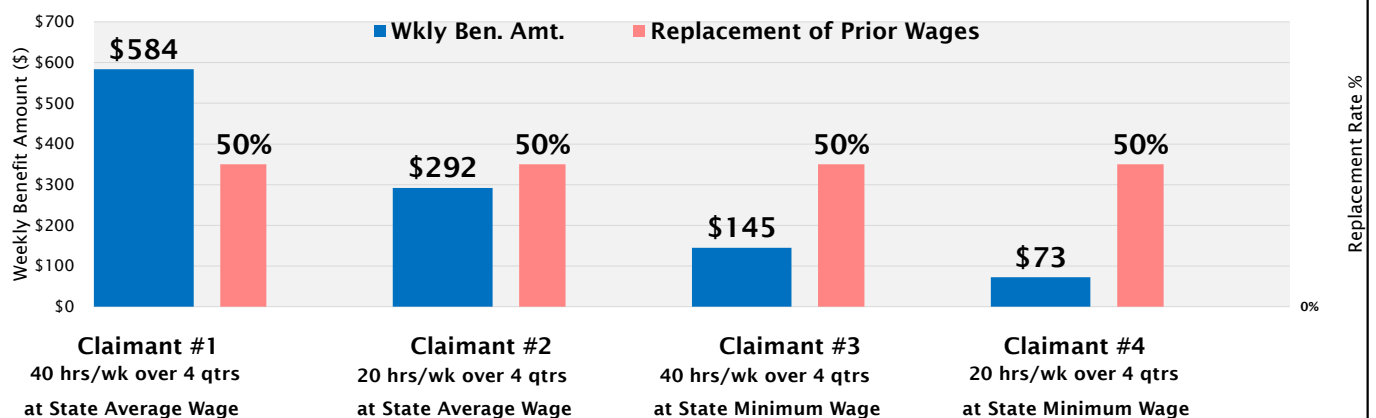


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵

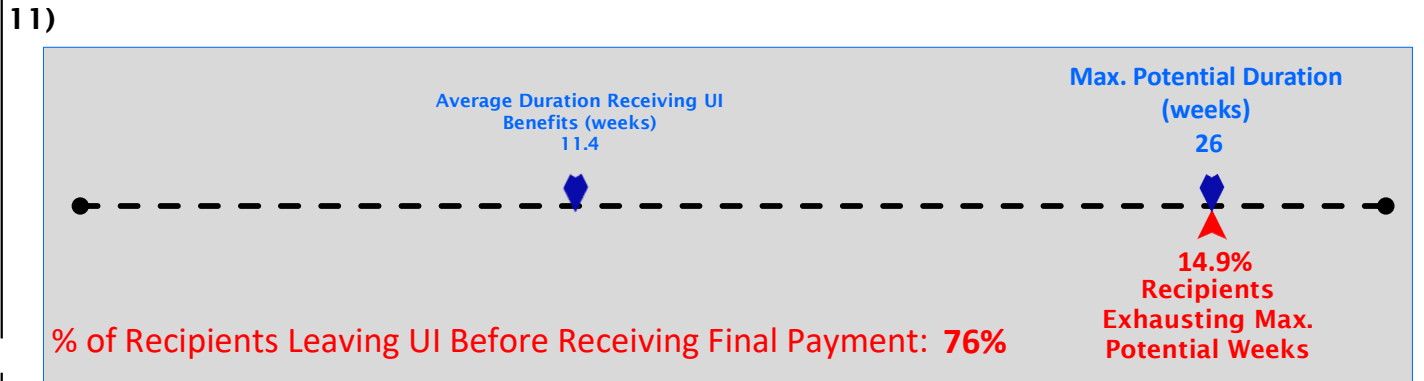
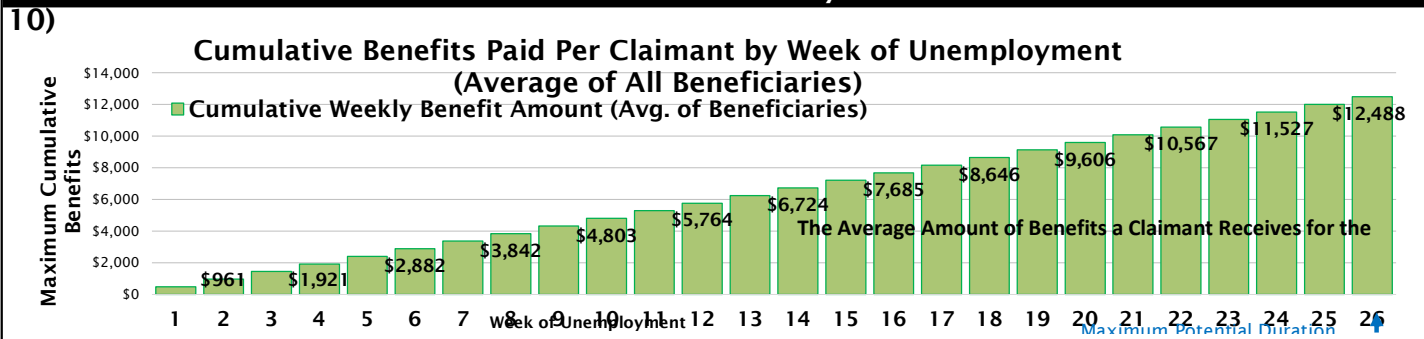


Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

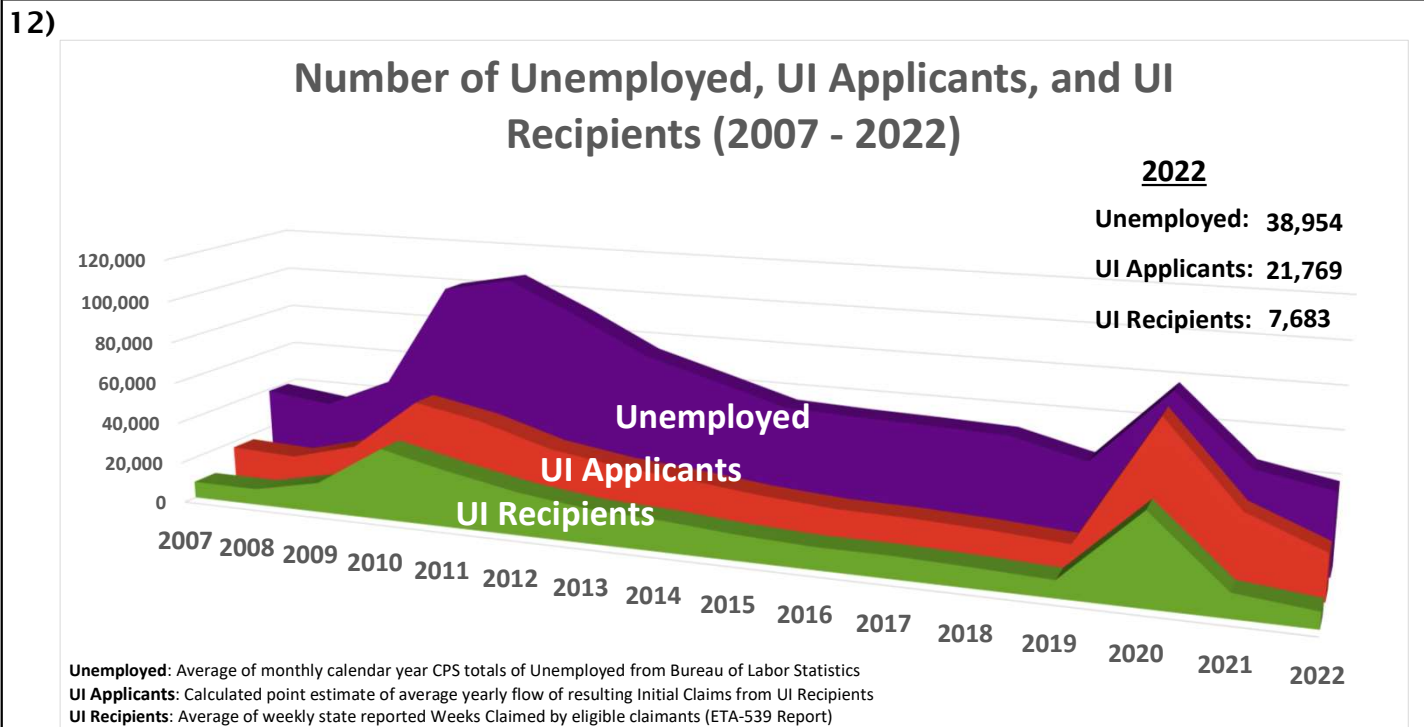
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



Duration of Benefit Payments



Application and Reciprocity



Footnote:

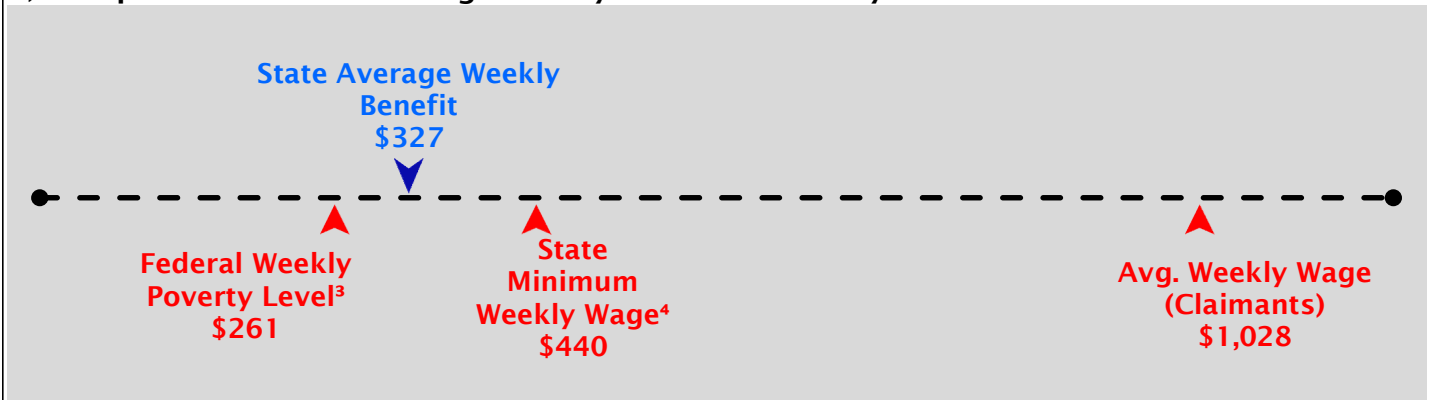
1. Dependents benefits represent the maximum amount a claimant may receive under the most number of dependents allowed.
2. Average Weekly Benefit and Replacement Rate as measured from the state's Benefit Accuracy Measures (sampling) database for the year.
3. Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
4. State hourly minimum wage for 40 hours, as defined by state law - lowest of all state defined minimums. See Data Definitions item 8.
5. Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
6. Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Virginia 2022

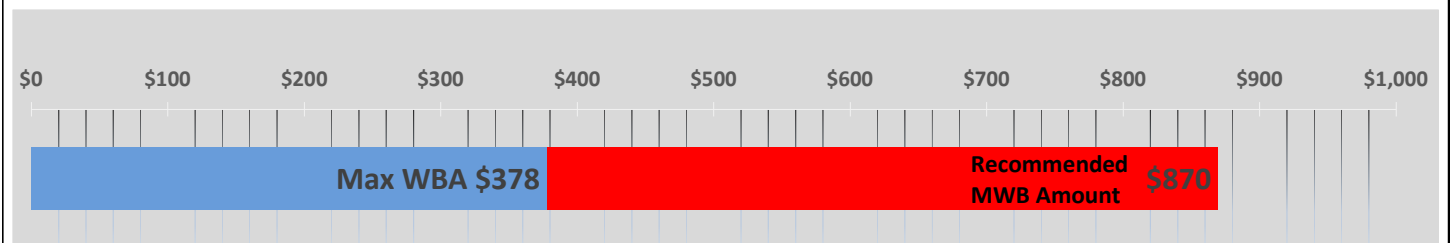
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$60	N/A
2) Maximum Weekly Benefit Amount:	\$378	N/A
3) Maximum Potential Benefit Amount:	\$9,828	N/A
4) Minimum Duration (weeks):	12	12
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

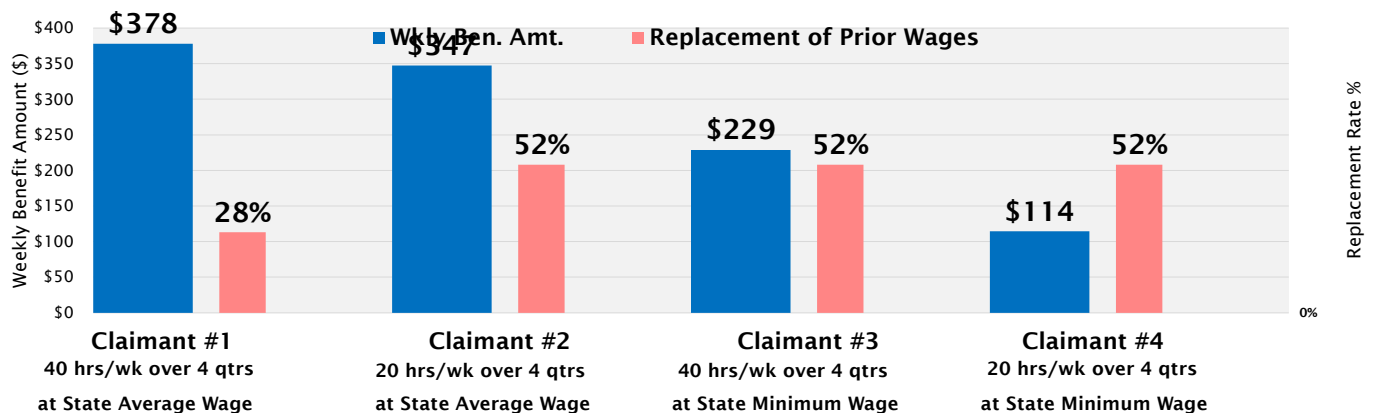


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵

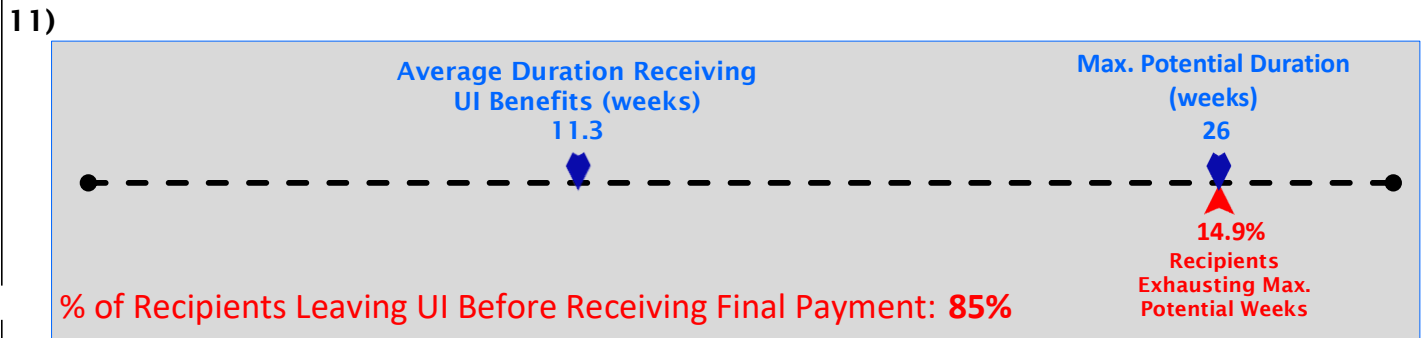
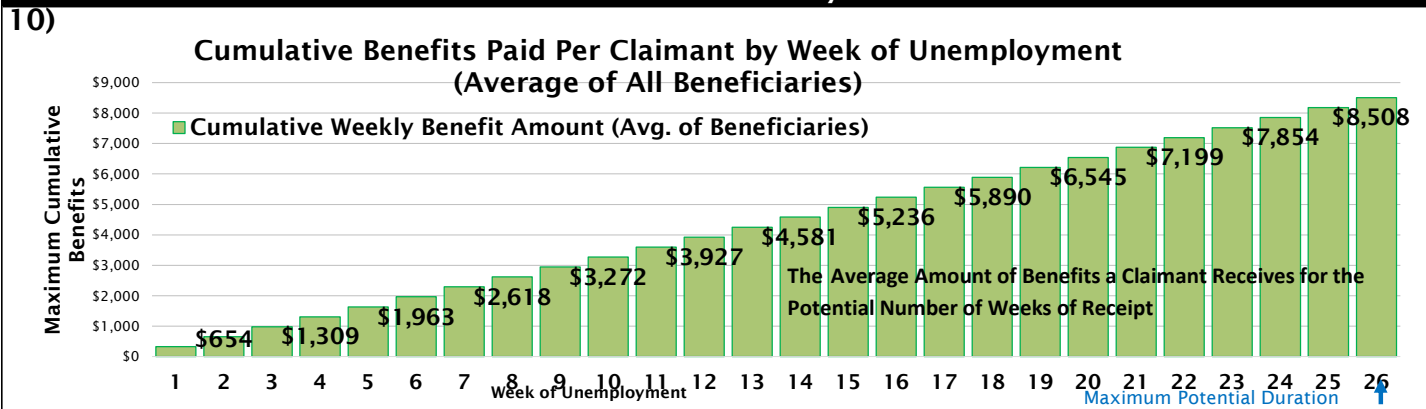


Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

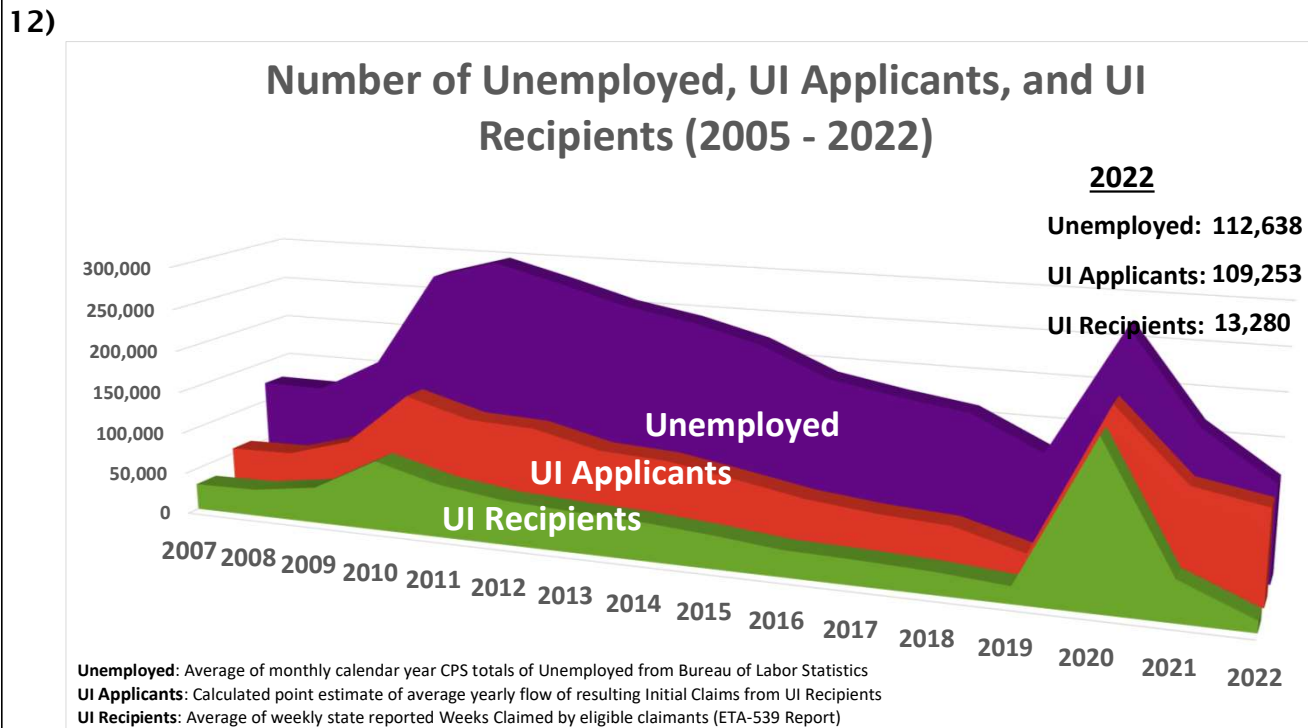
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



Duration of Benefit Payments



Application and Reciprocity



Footnote:

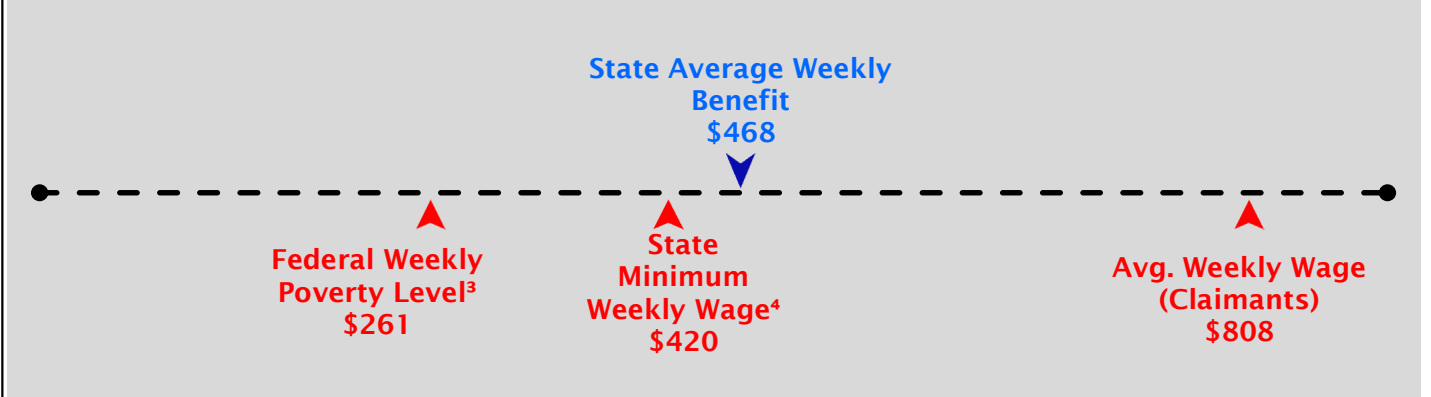
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- Average Weekly Benefit and Replacement Rate as measured from the state's Benefit Accuracy Measures (sampling) database for the year.
- Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
- State hourly minimum wage for 40 hours, as defined by state law - lowest of all state defined minimums. See Data Definitions item 8.
- Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
- Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Virgin Islands 2022

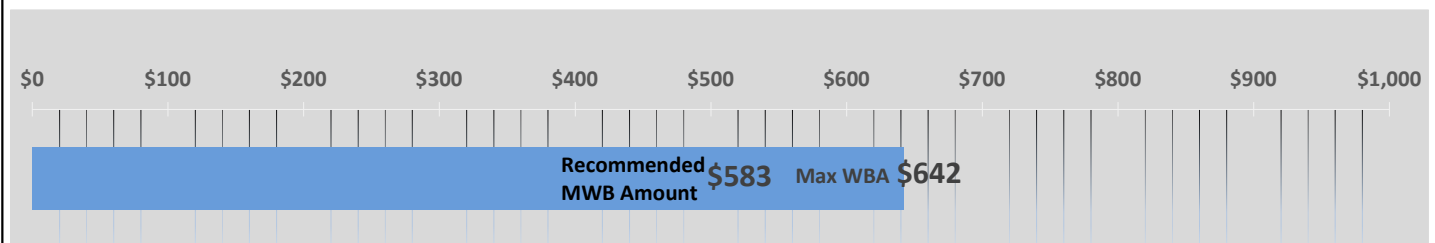
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$33	N/A
2) Maximum Weekly Benefit Amount:	\$642	N/A
3) Maximum Potential Benefit Amount:	\$16,692	N/A
4) Minimum Duration (weeks):	13	13
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

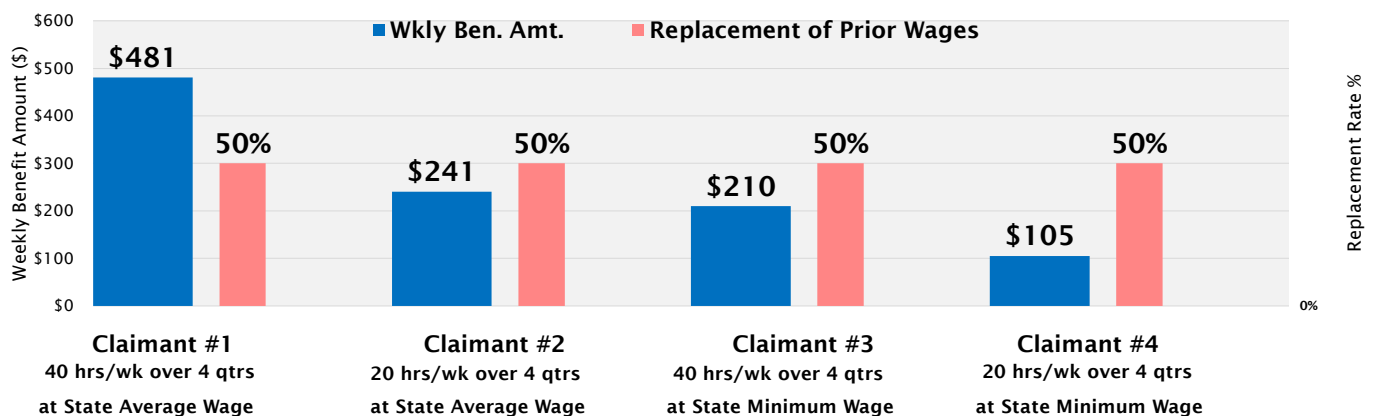


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵



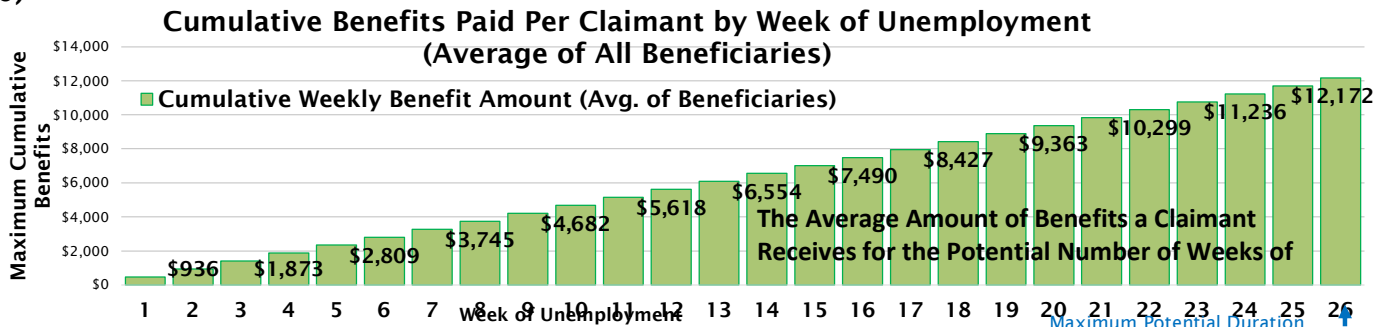
Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶

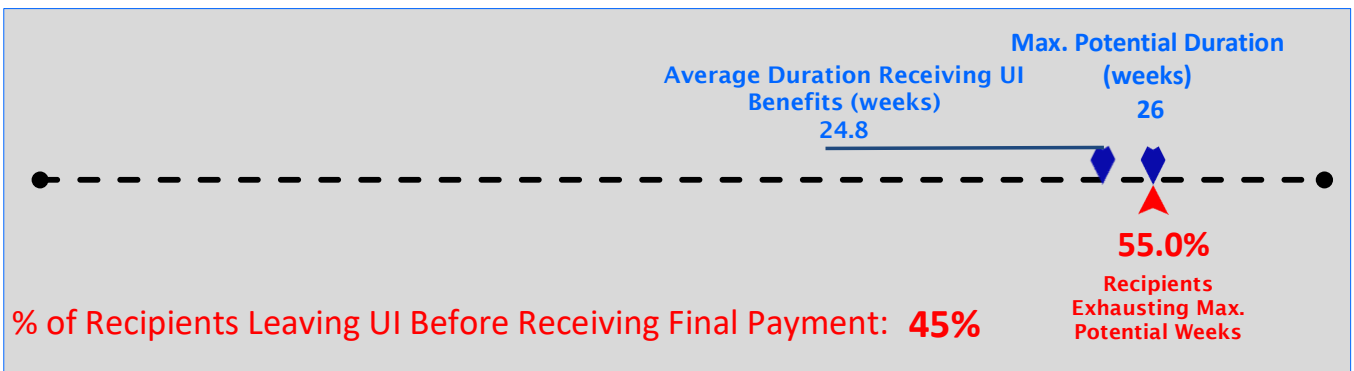


Duration of Benefit Payments

10)



11)



Application and Reciprocity

12)

Footnote:

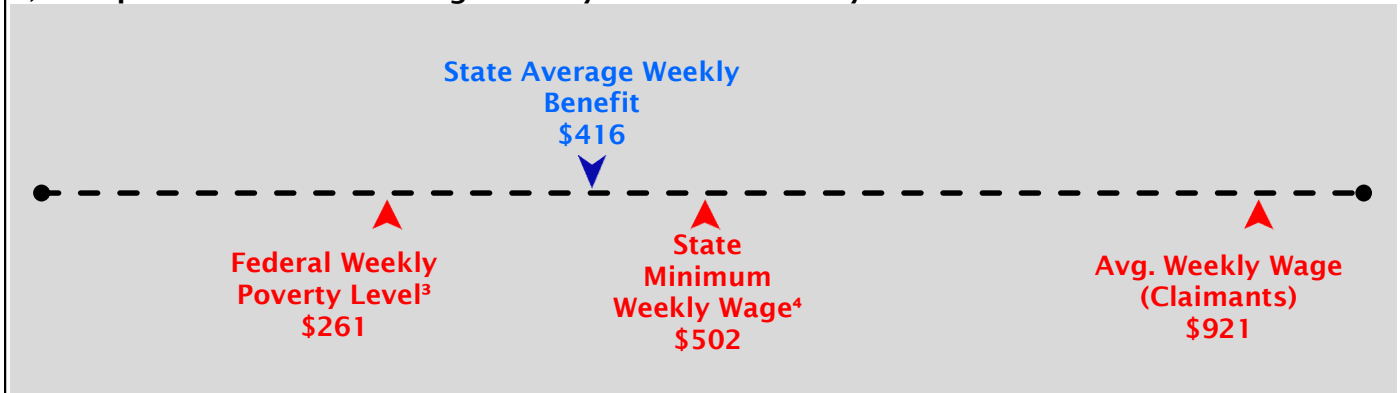
1. Dependents benefits represent the maximum amount a claimant may receive under the most number of dependents allowed.
2. Average Weekly Benefit and Replacement Rate as measured from the state's Benefit Accuracy Measures (sampling) database for the year.
3. Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
4. State hourly minimum wage for 40 hours, as defined by state law - lowest of all state defined minimums. See Data Definitions item 8.
5. Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
6. Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Vermont 2022

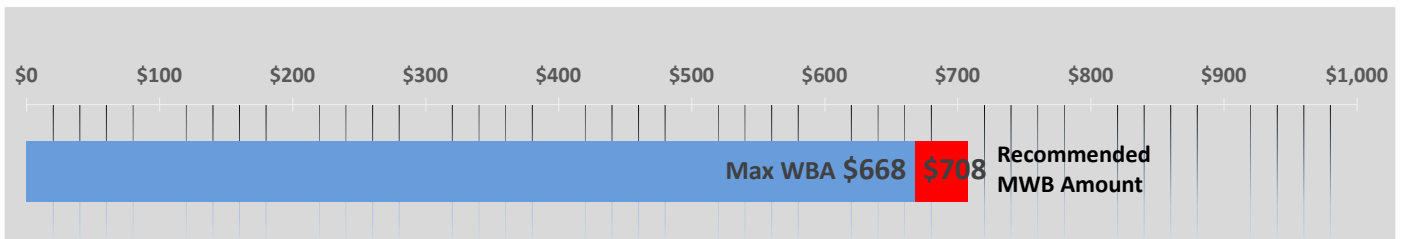
State Benefit Payment Amounts

	Without Dependents	With Dependents ¹
1) Minimum Weekly Benefit Amount:	\$80	N/A
2) Maximum Weekly Benefit Amount:	\$668	N/A
3) Maximum Potential Benefit Amount:	\$17,368	N/A
4) Minimum Duration (weeks):	23	23
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²



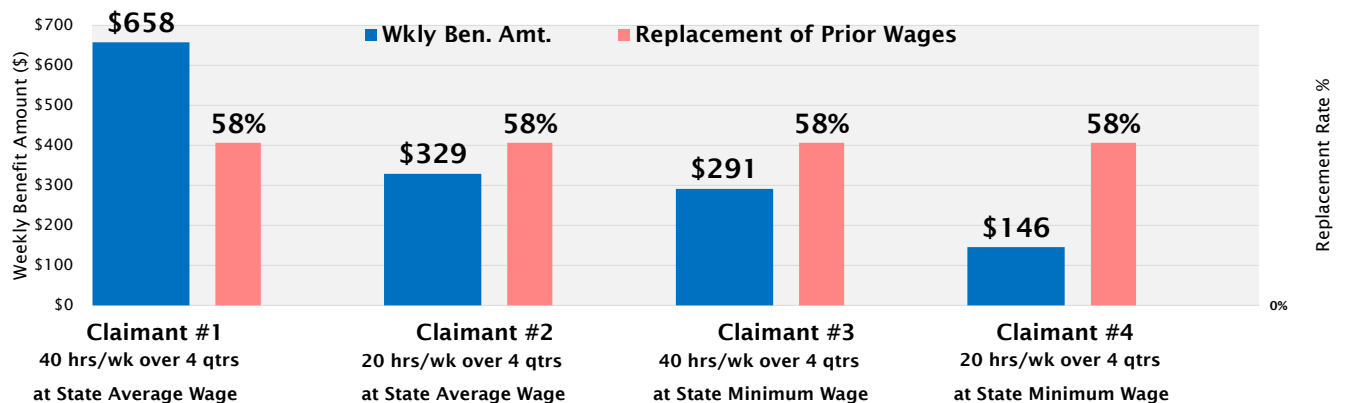
7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵



Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

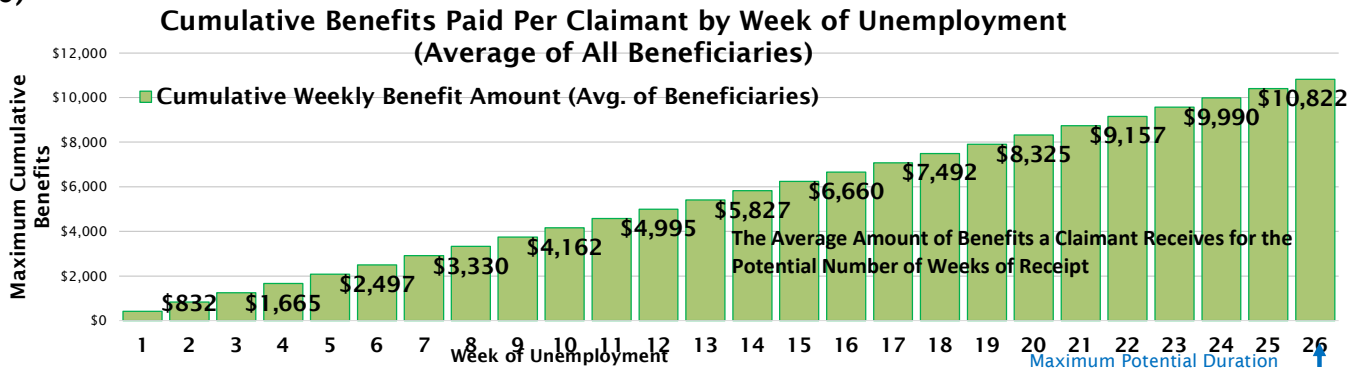
9)

Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶

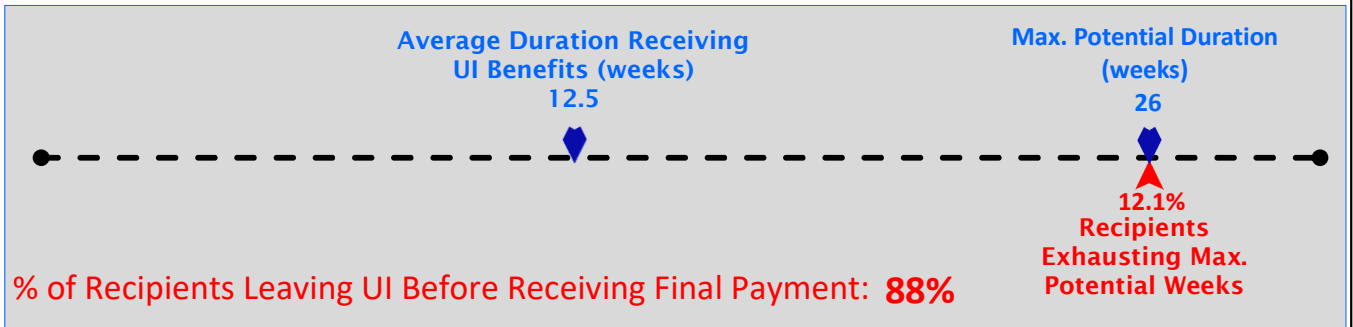


Duration of Benefit Payments

10)

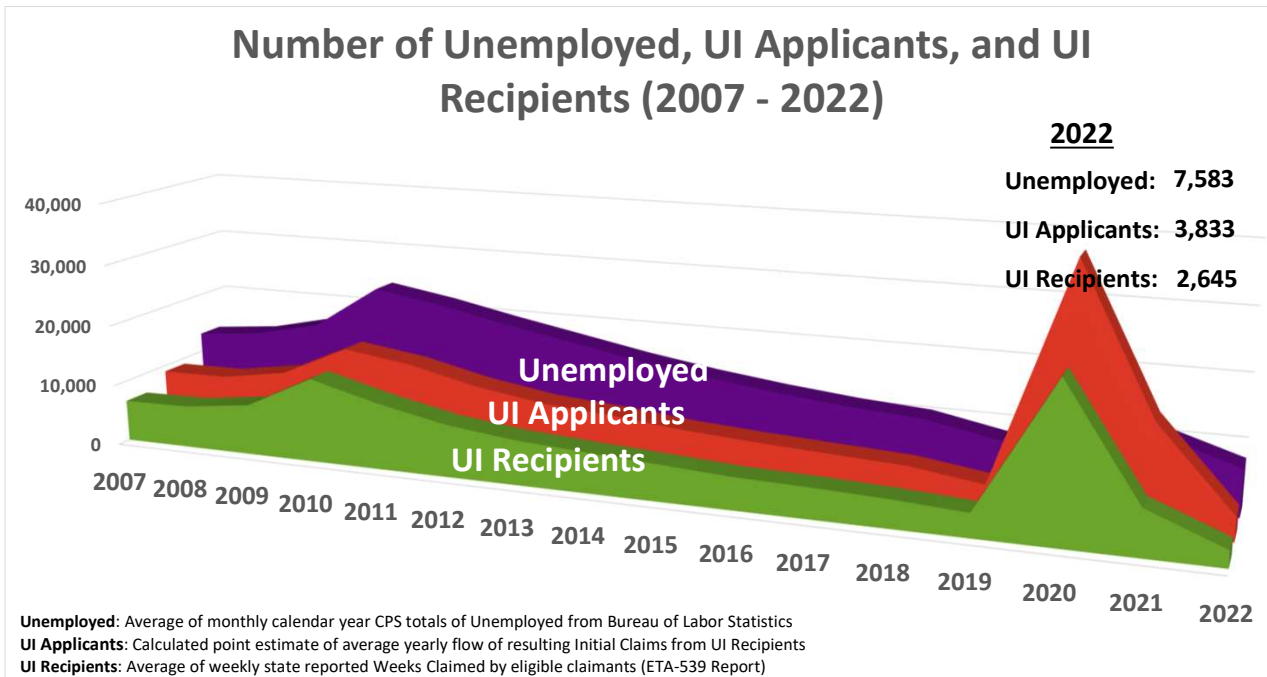


11)



Application and Reciprocity

12)



Footnote:

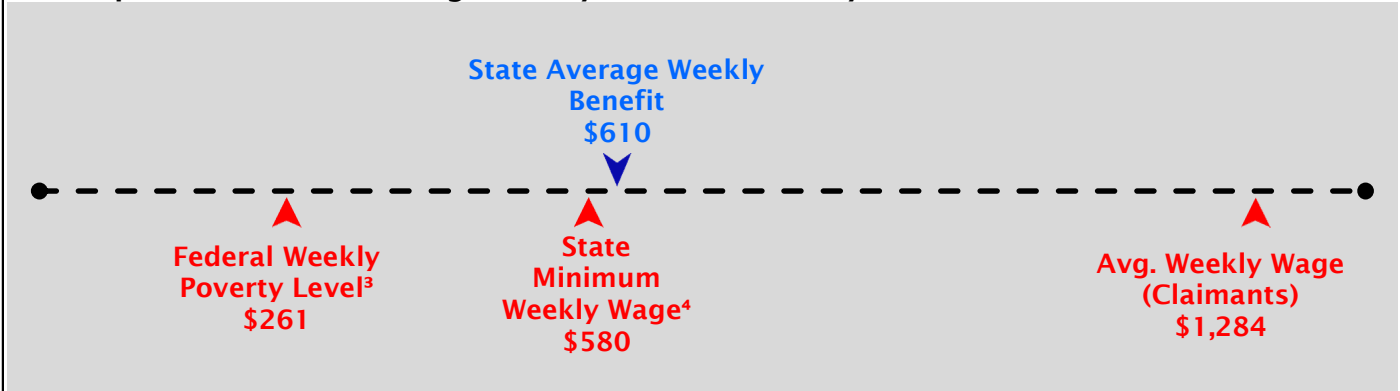
1. Dependents benefits represent the maximum amount a claimant may receive under the most number of dependents allowed.
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6. Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Washington 2022

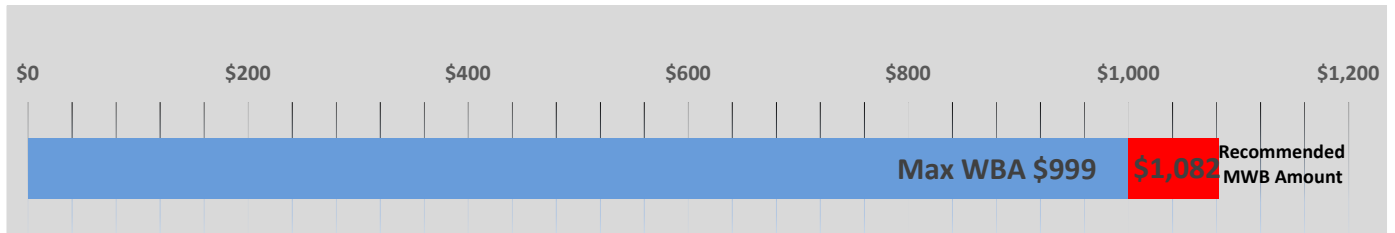
State Benefit Payment Amounts

	Without Dependents	With Dependents ¹
1) Minimum Weekly Benefit Amount:	\$317	N/A
2) Maximum Weekly Benefit Amount:	\$999	N/A
3) Maximum Potential Benefit Amount:	\$25,974	N/A
4) Minimum Duration (weeks):	1	1
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²



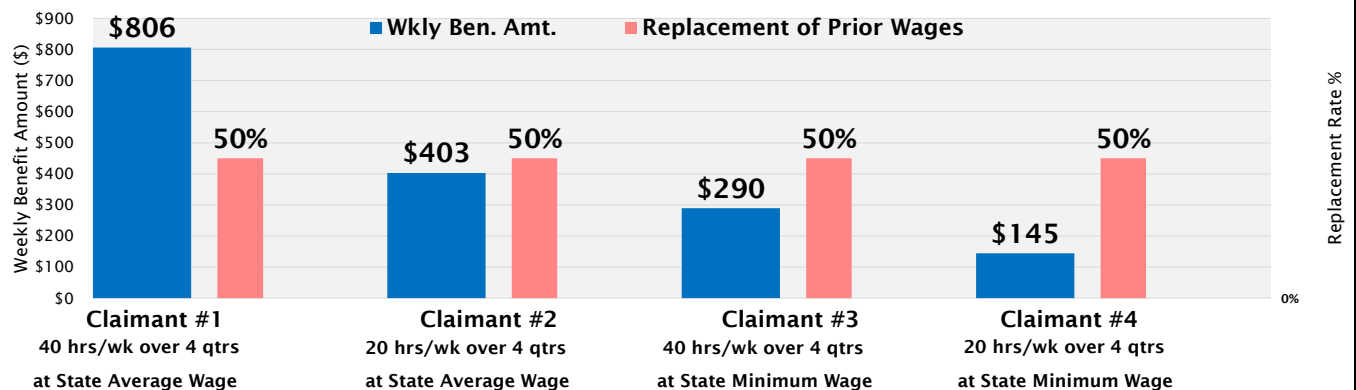
7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵



Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

9)

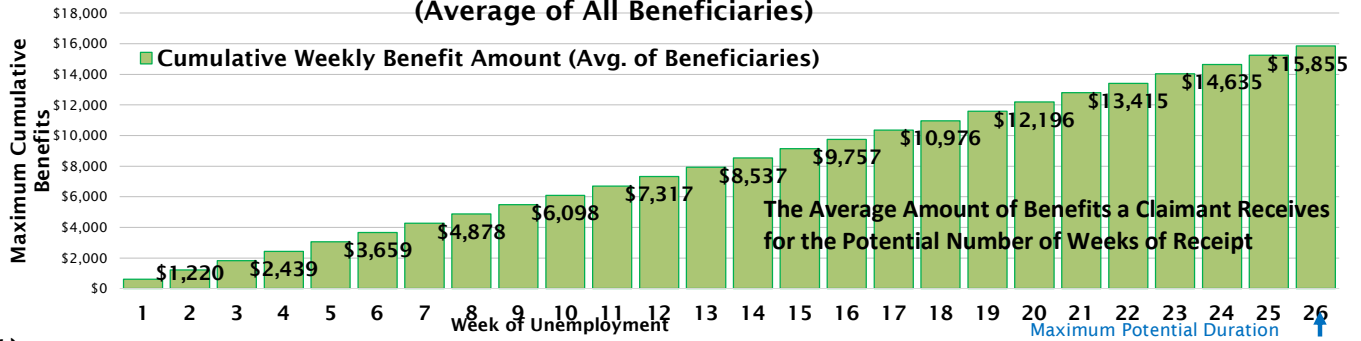
Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



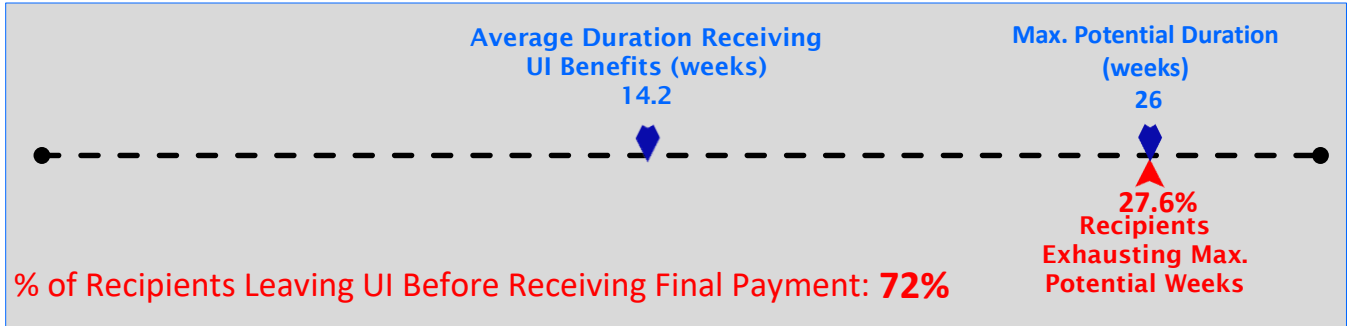
Duration of Benefit Payments

10)

Cumulative Benefits Paid Per Claimant by Week of Unemployment (Average of All Beneficiaries)



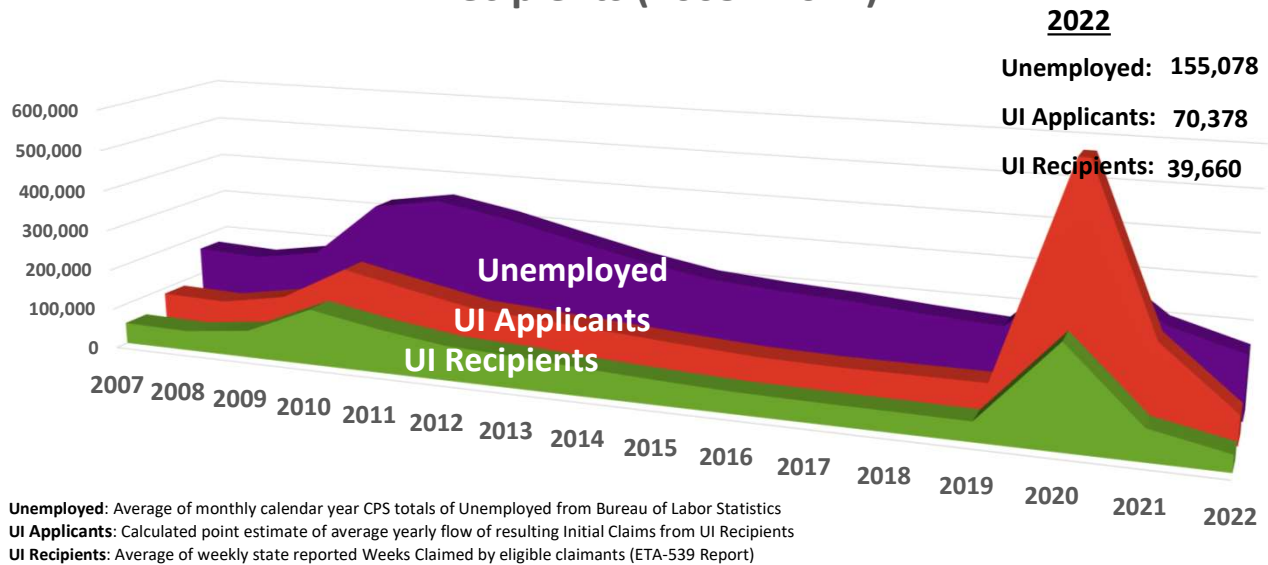
11)



Application and Reciprocity

12)

Number of Unemployed, UI Applicants, and UI Recipients (2005 - 2022)



Footnote:

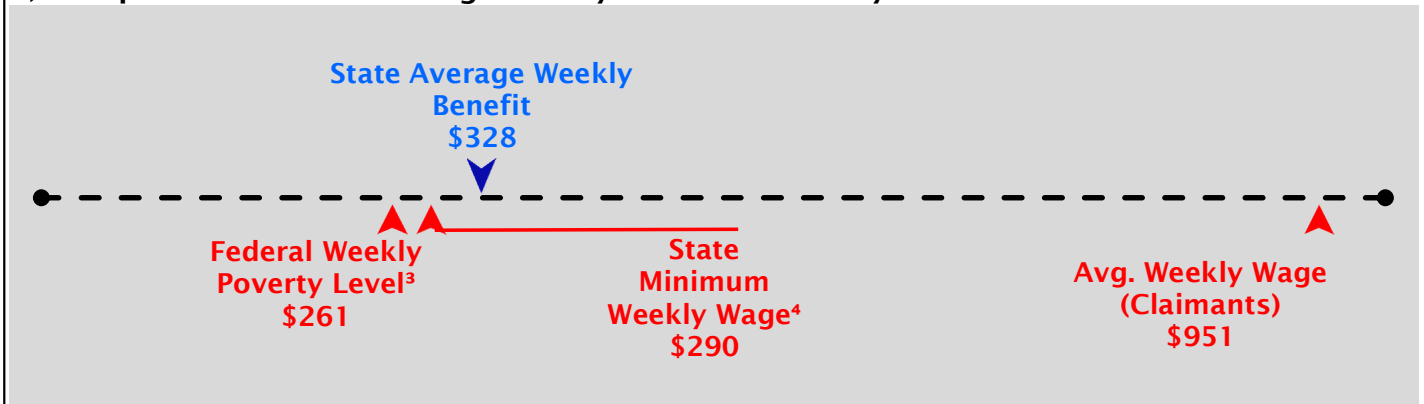
1. Dependents benefits represent the maximum amount a claimant may receive under the most number of dependents allowed.
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6. Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

Wisconsin 2022

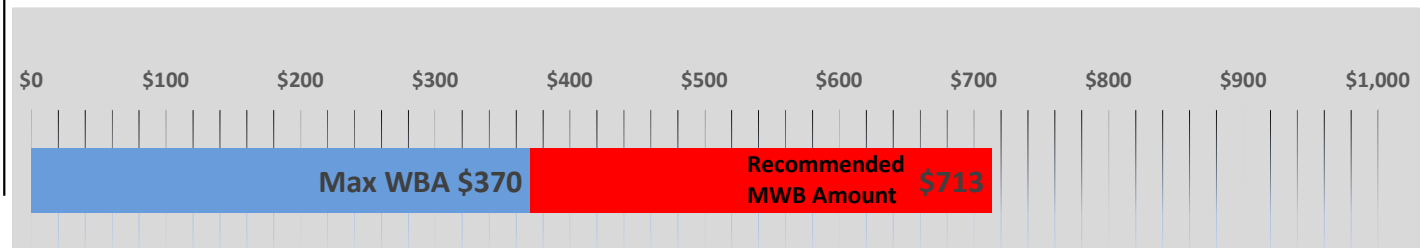
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$54	N/A
2) Maximum Weekly Benefit Amount:	\$370	N/A
3) Maximum Potential Benefit Amount:	\$9,620	N/A
4) Minimum Duration (weeks):	14	14
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

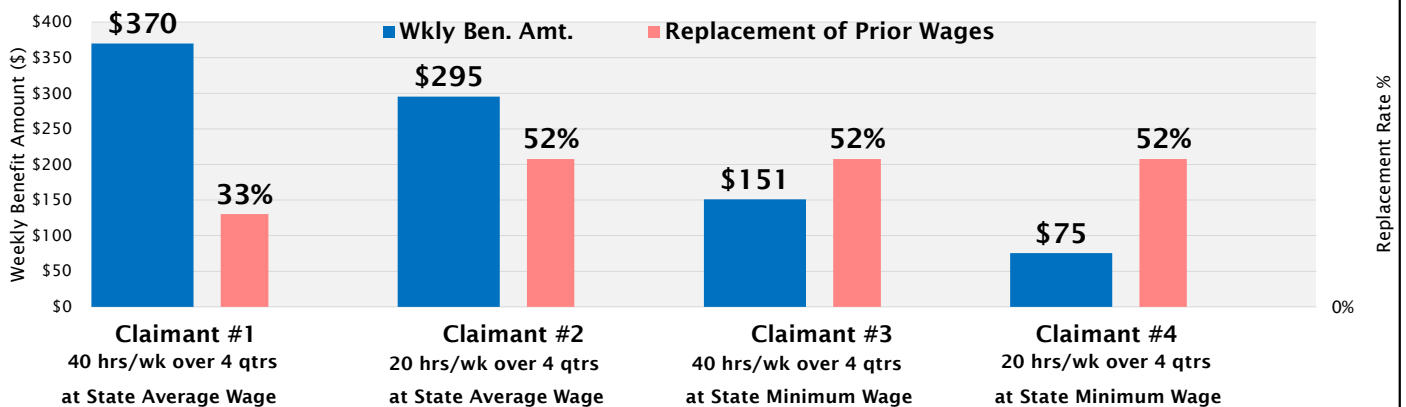


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵

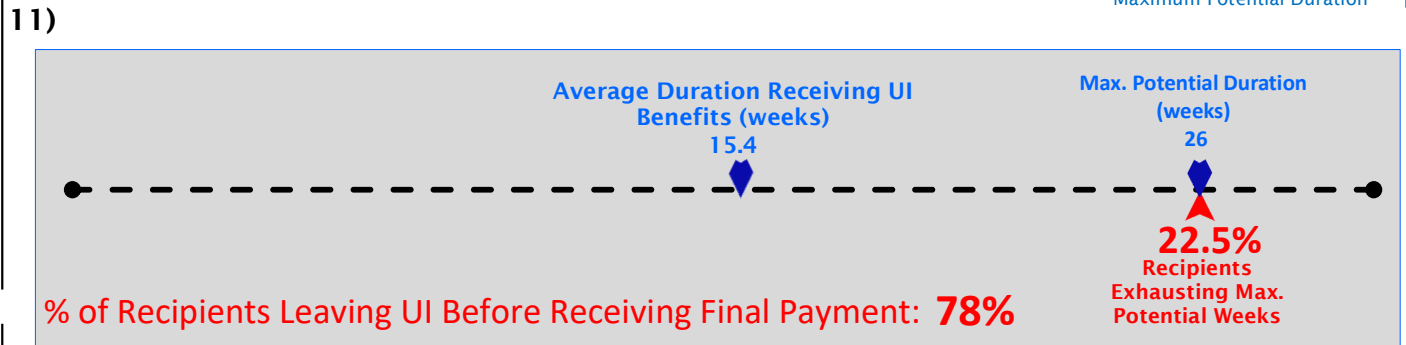
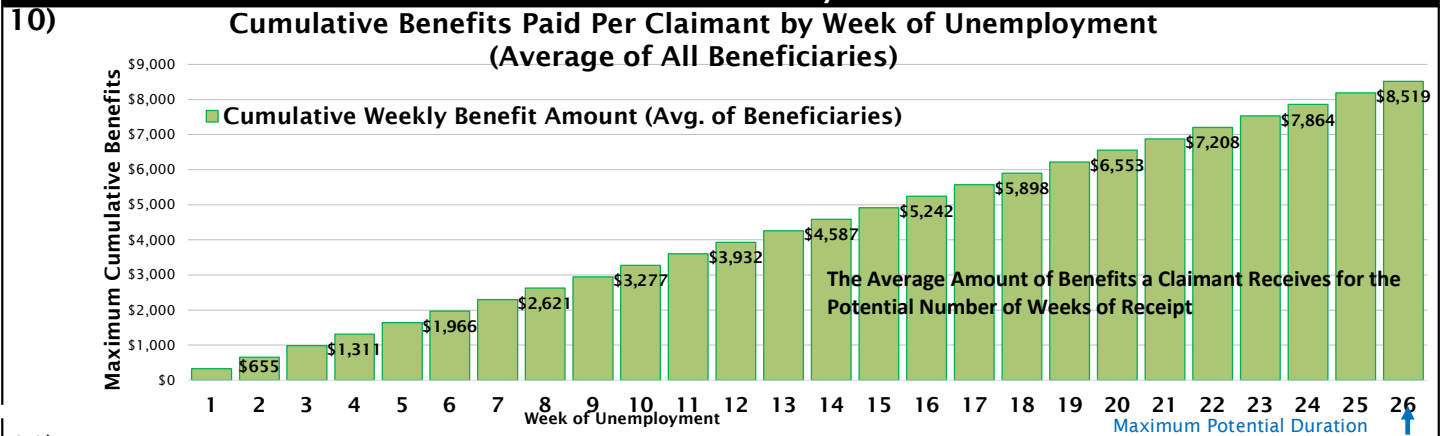


Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

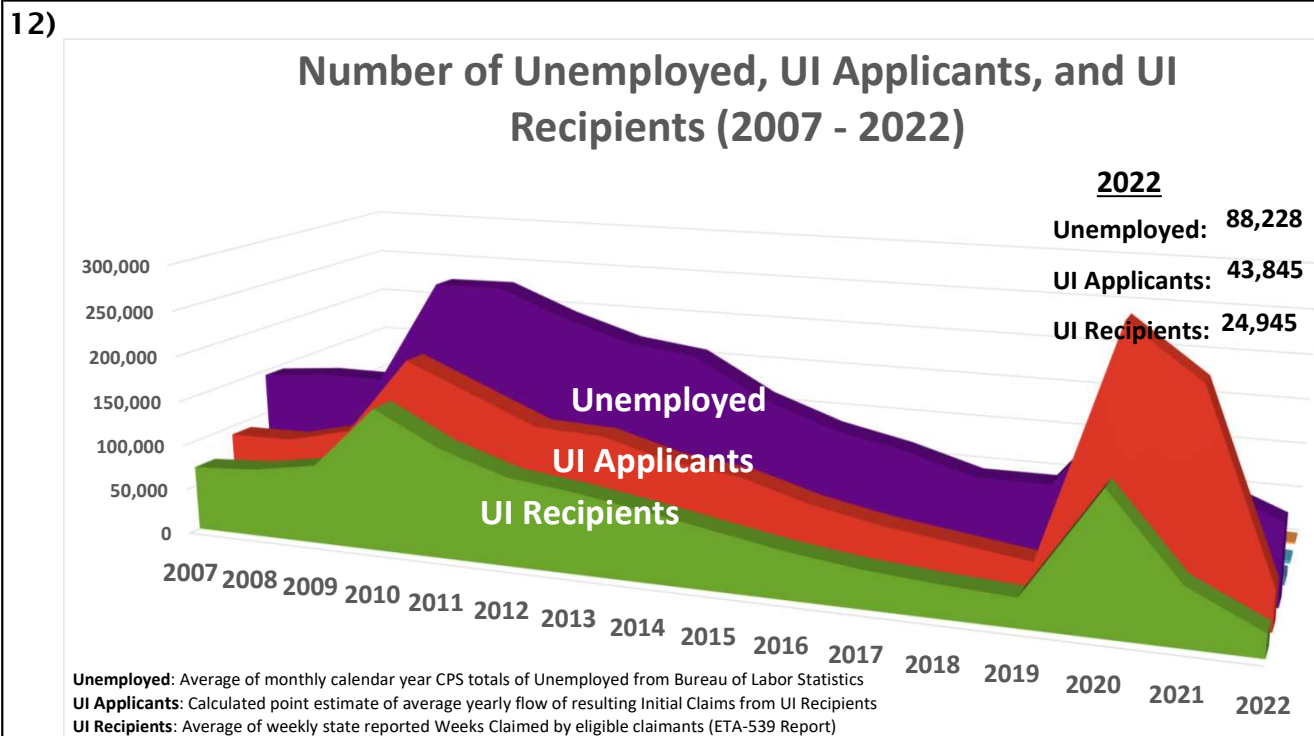
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



Duration of Benefit Payments



Application and Reciprocity



Footnote:

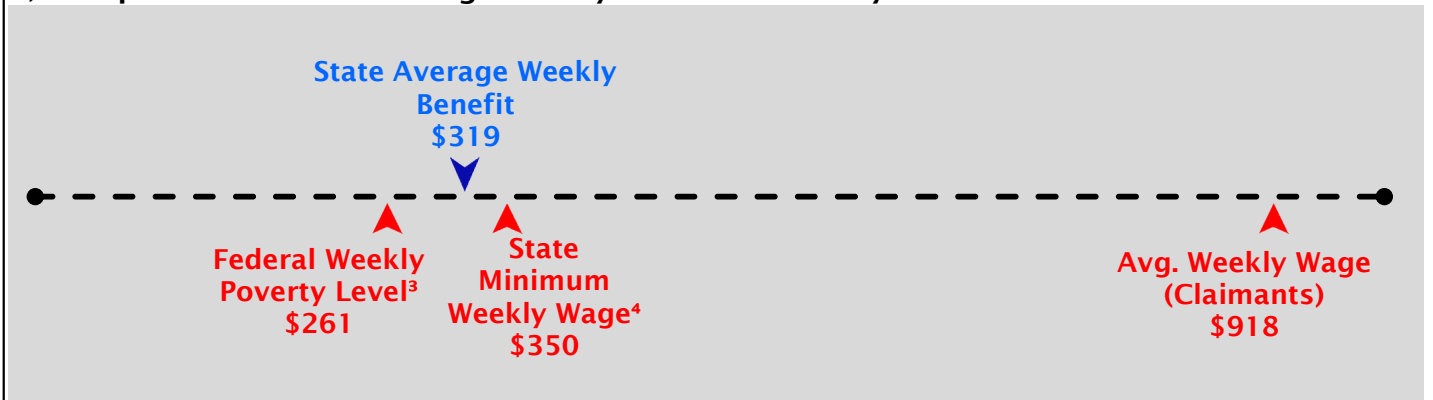
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6. Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

West Virginia 2022

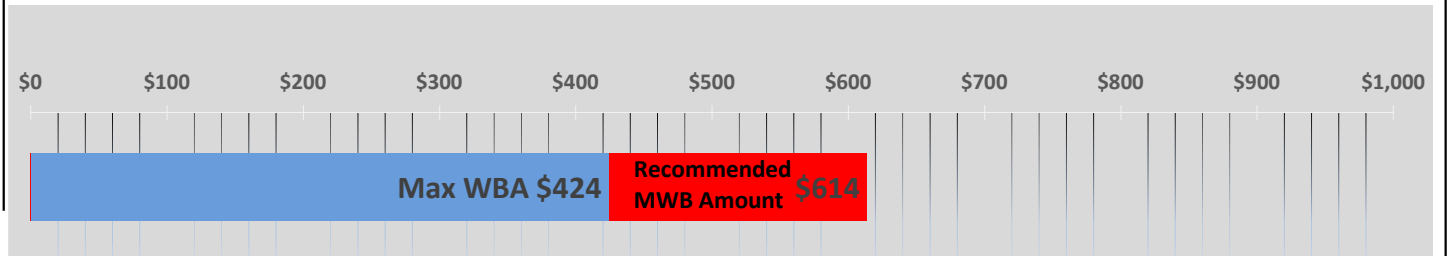
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$24	N/A
2) Maximum Weekly Benefit Amount:	\$424	N/A
3) Maximum Potential Benefit Amount:	\$11,024	N/A
4) Minimum Duration (weeks):	26	26
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

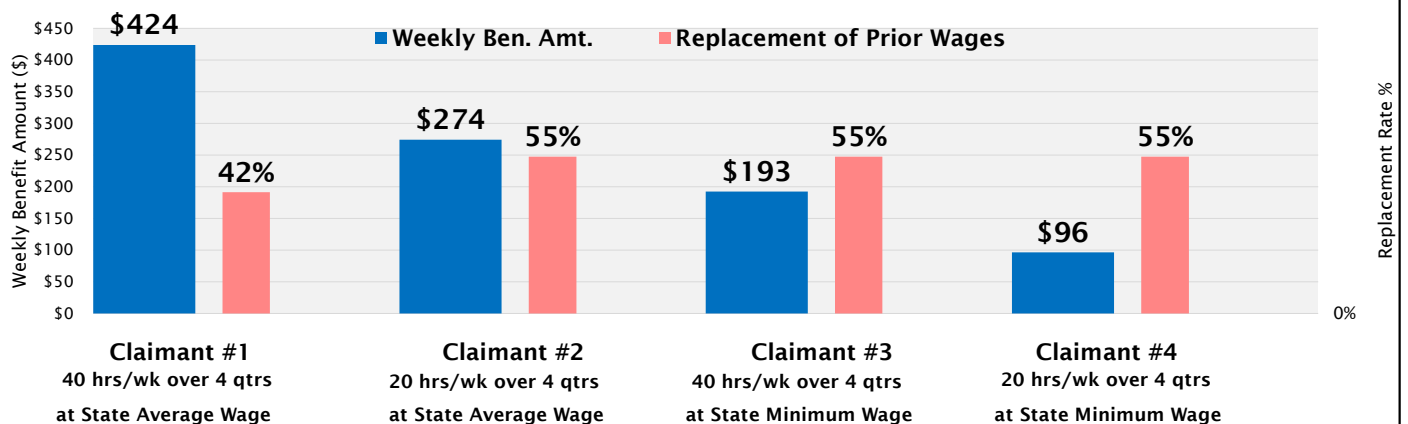


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵

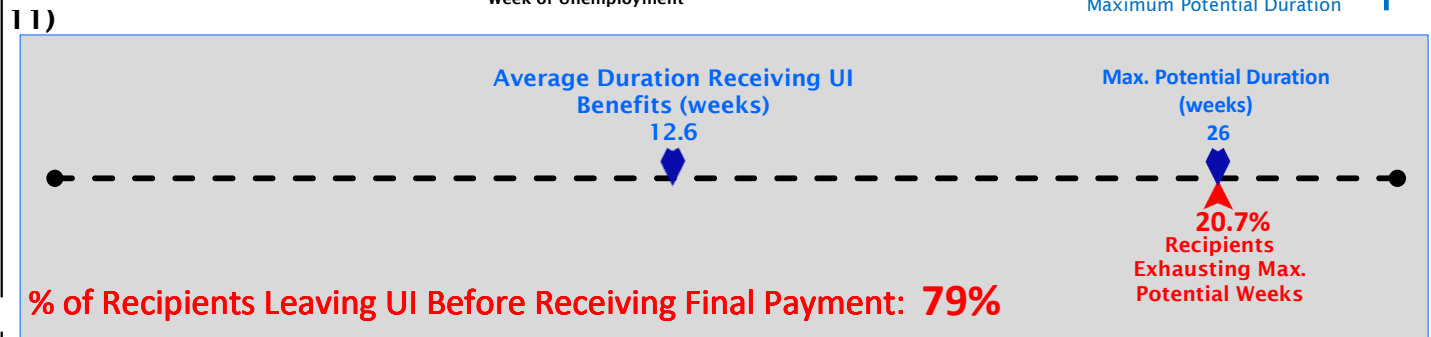
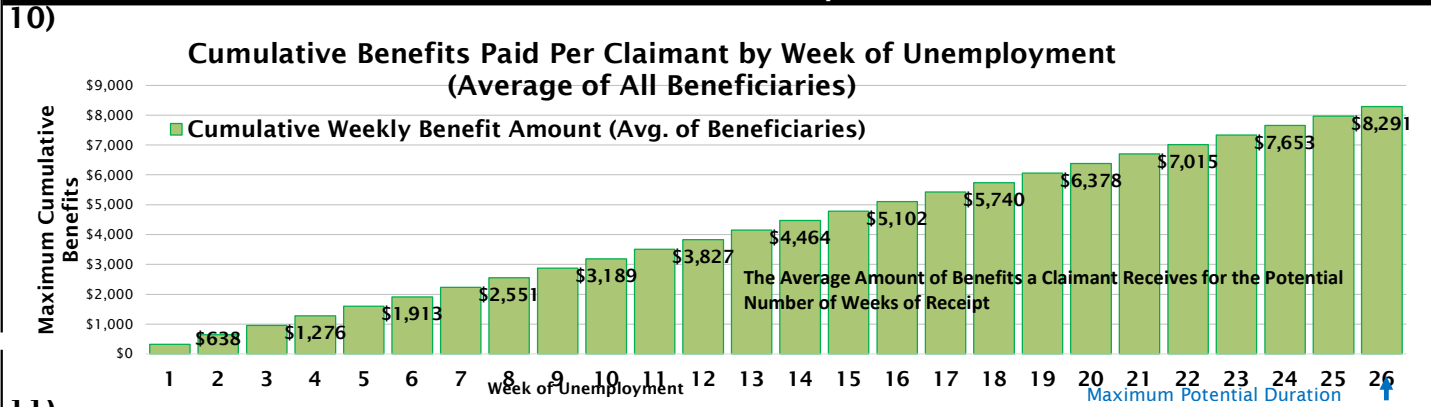


Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

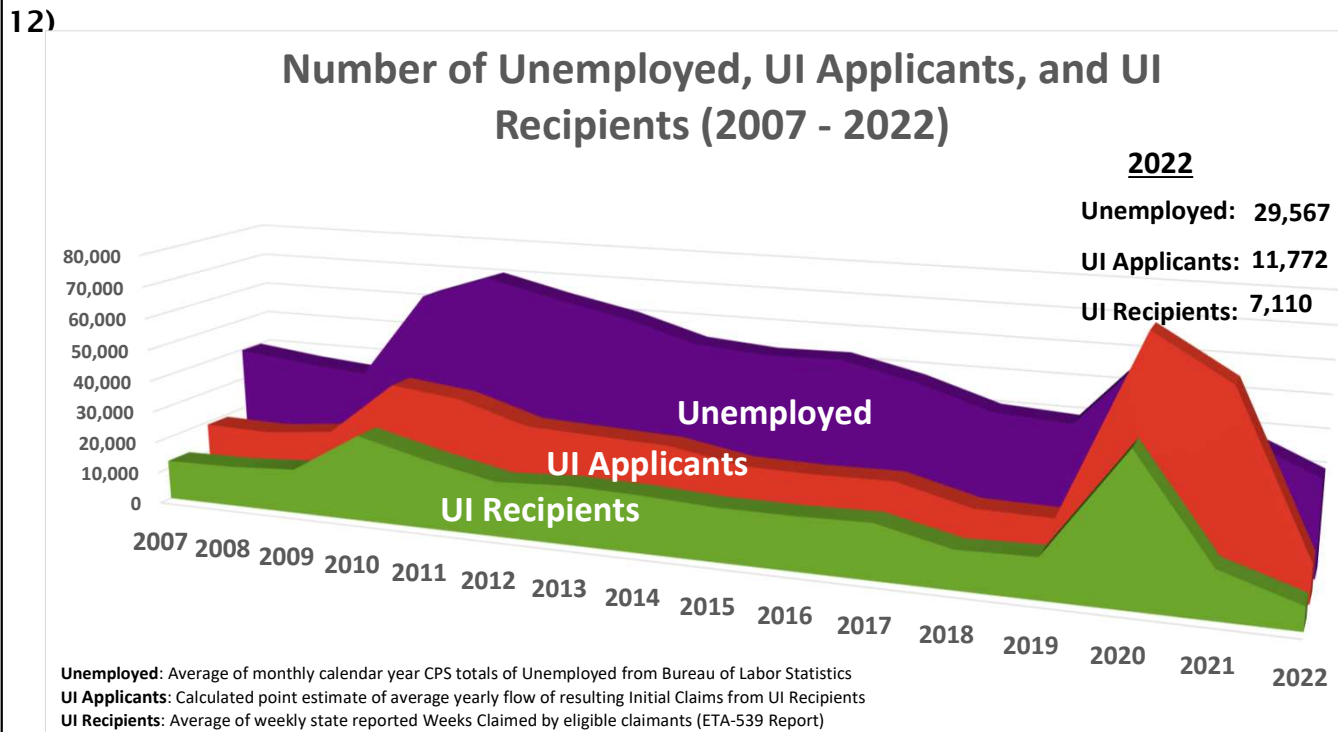
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



Duration of Benefit Payments



Application and Reciprocity



Footnote:

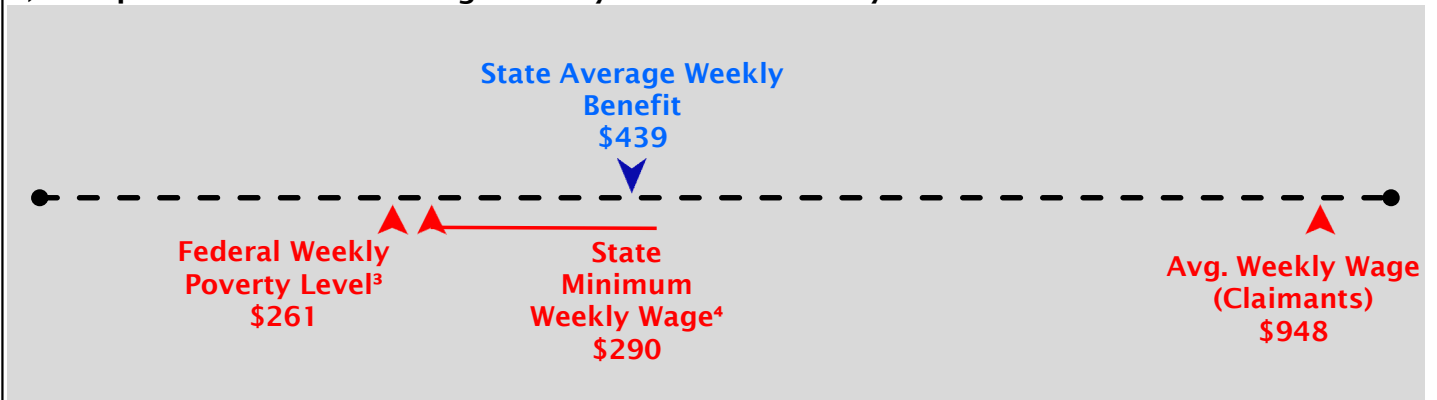
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Wyoming 2022

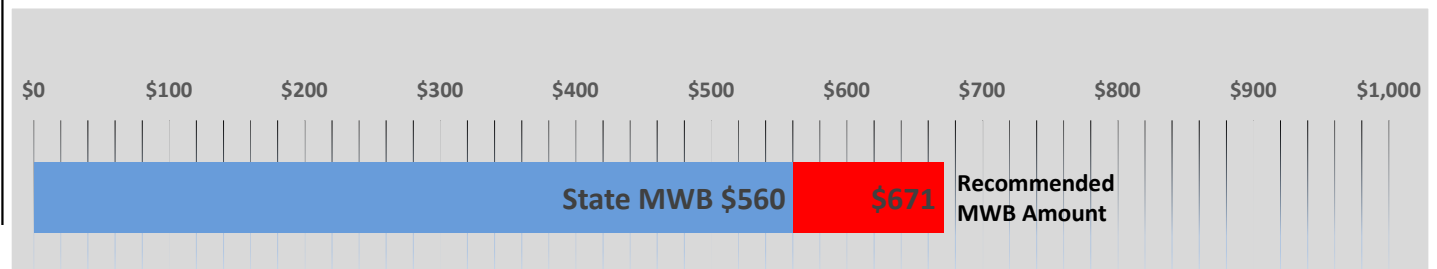
State Benefit Payment Amounts

	<u>Without Dependents</u>	<u>With Dependents¹</u>
1) Minimum Weekly Benefit Amount:	\$40	N/A
2) Maximum Weekly Benefit Amount:	\$560	N/A
3) Maximum Potential Benefit Amount:	\$14,560	N/A
4) Minimum Duration (weeks):	11	11
5) Maximum Duration (weeks):	26	26

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²

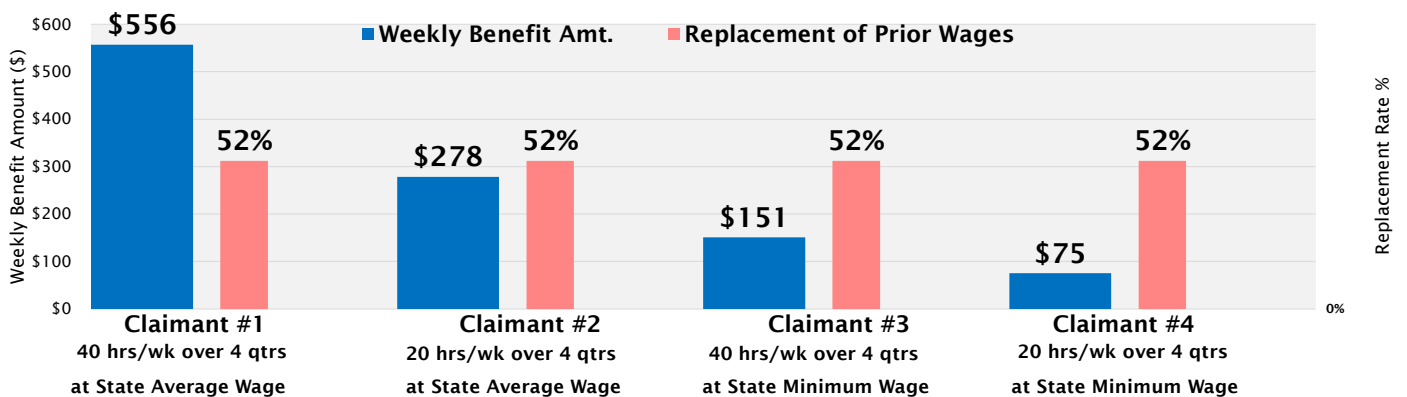


7) Comparison Between State Maximum Weekly Benefit (MWB) and Recommended Level⁵

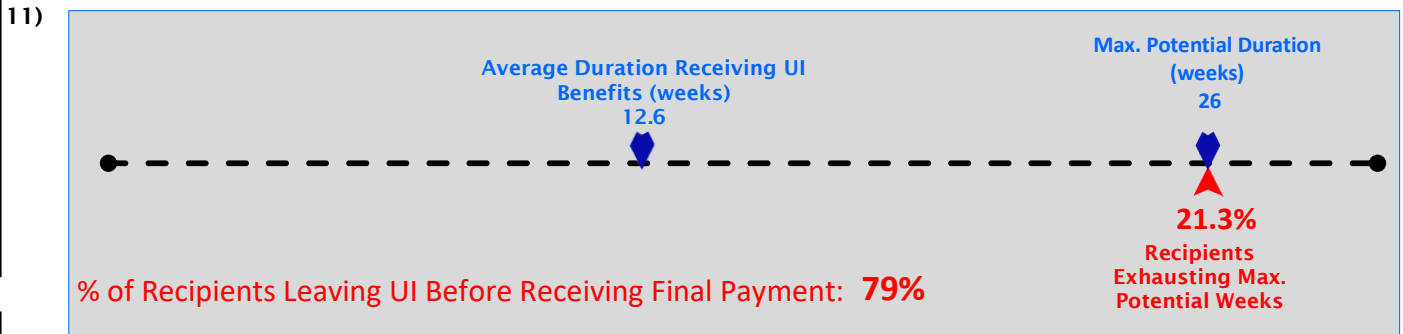
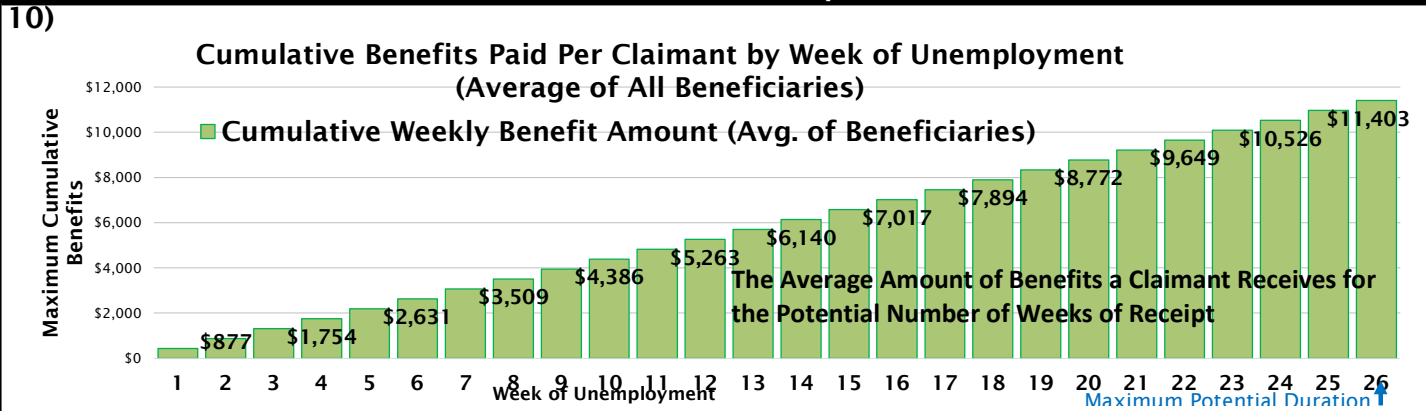


Recommended MWB Level: "...a State MWB equal to 2/3 of the state's prior year's avg. annual wage", (Federal Advisory Council on Unemployment Compensation recommendation 1995-22, (1996)).

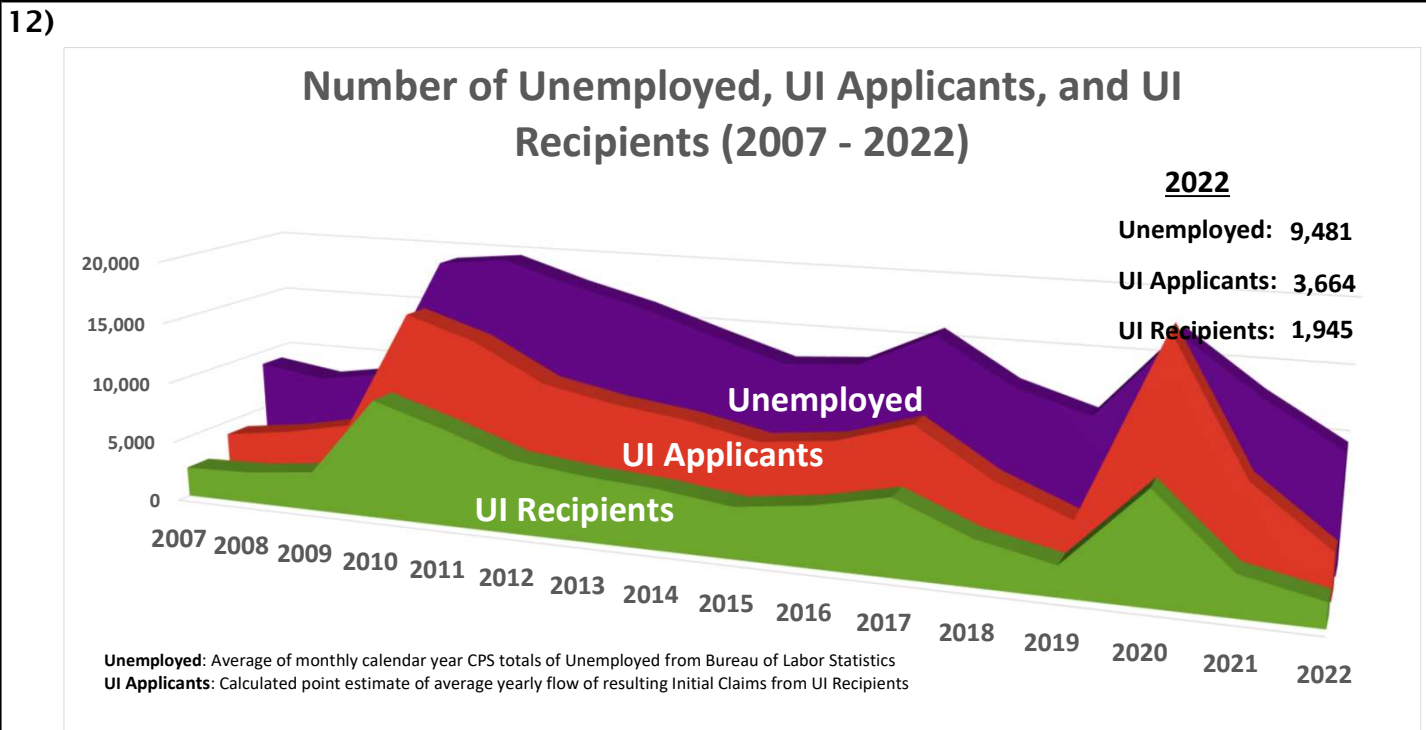
9) Estimated Weekly Benefit Amount and Replacement Rate of Representative Claimants⁶



Duration of Benefit Payments



Application and Reciprocity



Footnote:

- Dependents benefits represent the maximum amount a claimant may receive under the most number of dependents allowed.
- Average Weekly Benefit and Replacement Rate as measured from the state's Benefit Accuracy Measures (sampling) database for the year.
- Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
- State hourly minimum wage for 40 hours, as defined by state law - lowest of all state defined minimums. See Data Definitions item 8.
- Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
- Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

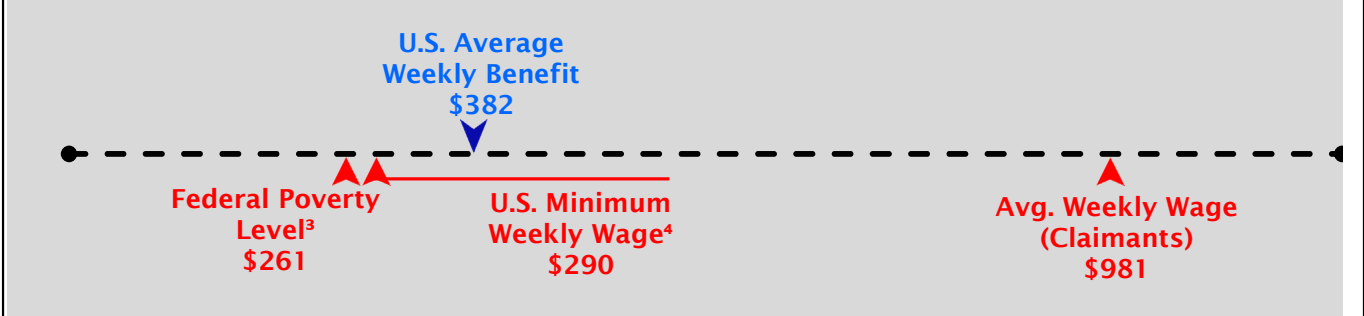
United States 2022

US Benefit Payment Ranges

	Without Dependents		With Dependents	
1) Minimum Weekly Benefit Amount:	\$5	(HI)	\$30	(CT)
2) Maximum Weekly Benefit Amount:	\$999	(WA)	\$1,461	(MA)
3) Maximum Potential Benefit Amount:	\$29,220	(WA)	\$43,830	(MA)
4) Minimum Duration (weeks):	1	(WA)		
5) Maximum Duration (weeks):	30	(MT)	30	(MT)

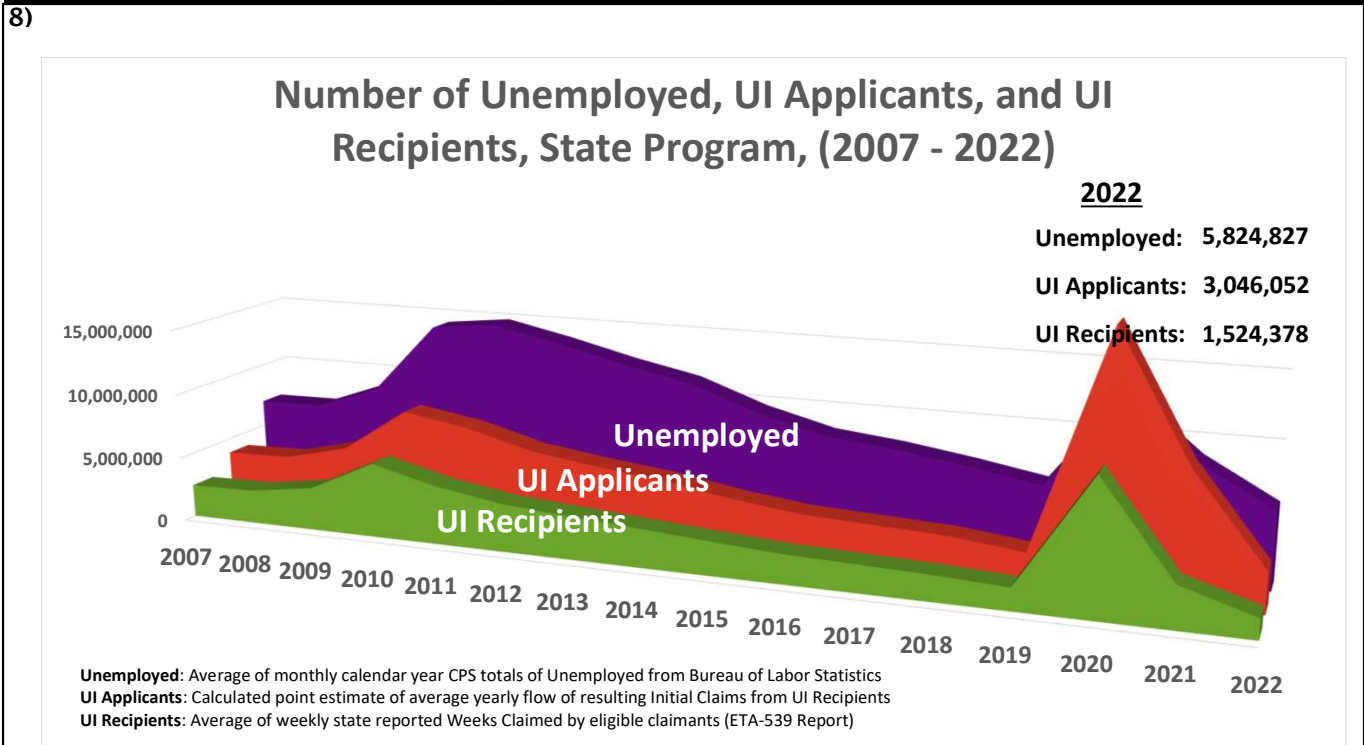
State Weekly Benefit Level Measures

6) Comparison of State Average Weekly Benefit to Weekly Income Levels²



7)	U.S. Actual Avg. UI Duration (weeks):	14.5
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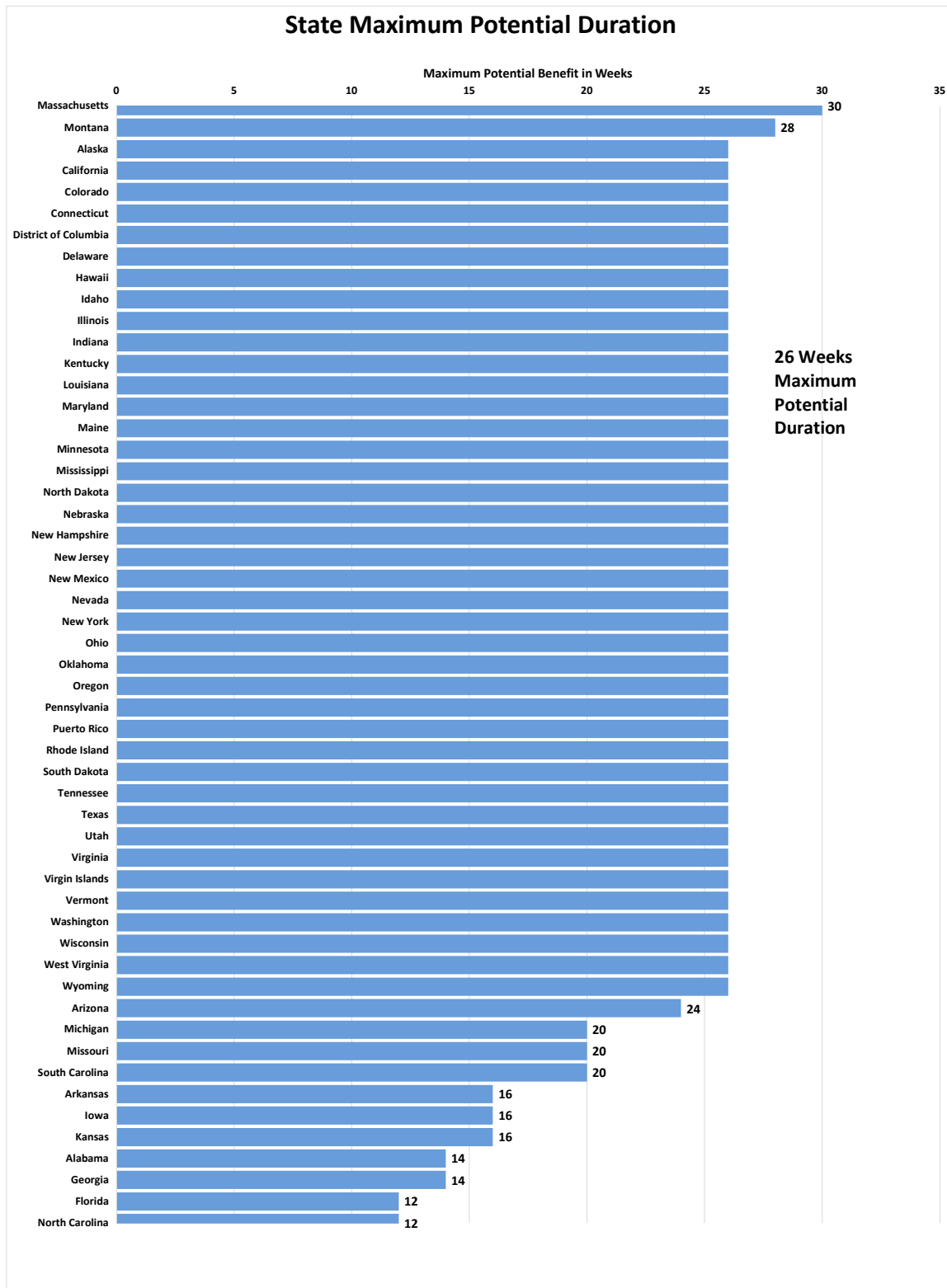
Application and Reciprocity



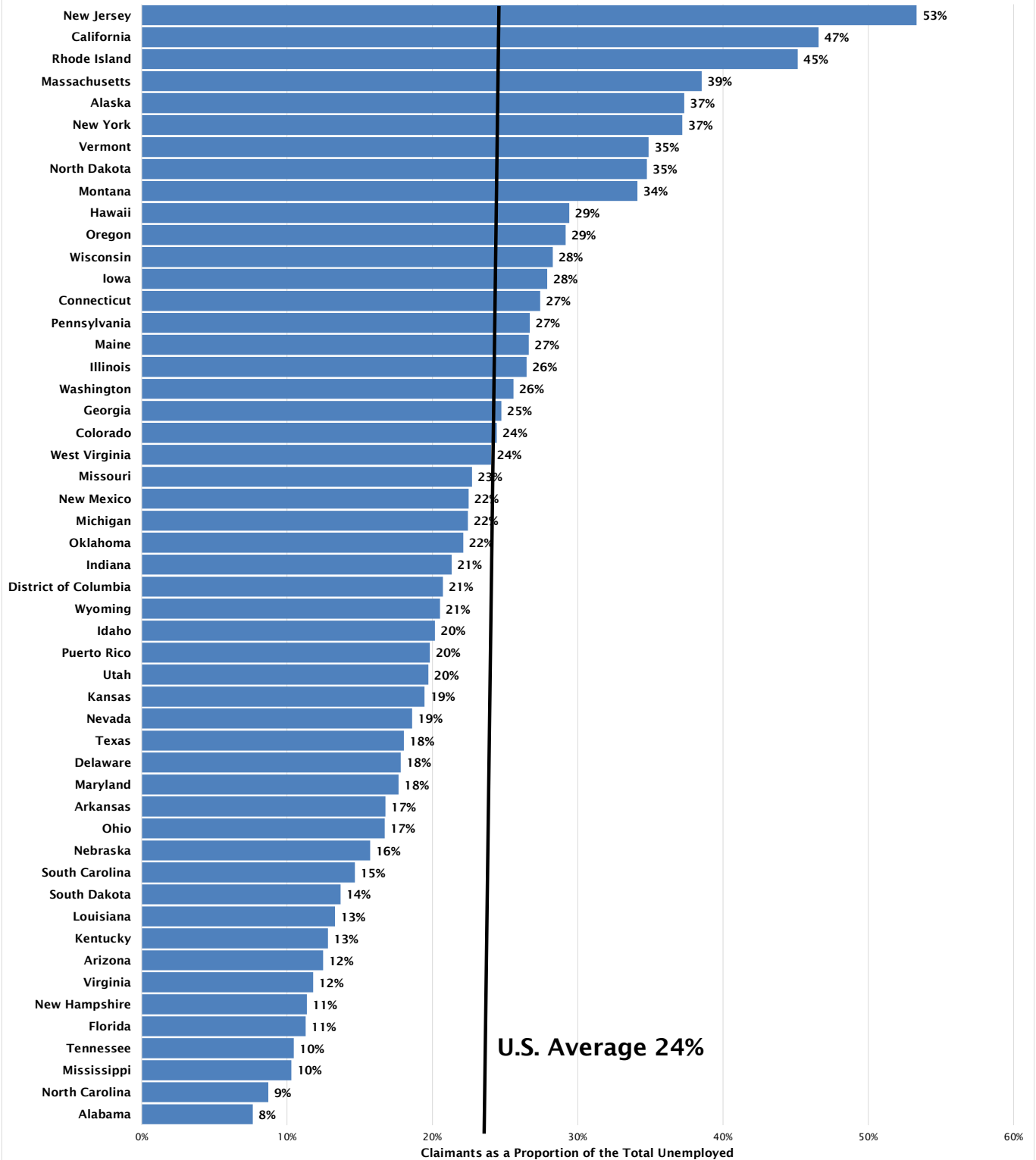
Footnote:

1. Represents the maximum amount in any single state a claimant may receive under the most number of dependents allowed.
2. U.S. Avg. Weekly Benefit and Replacement Rate is an avg. from the states' Benefit Accuracy Measures (sampling) database for the year.
3. Yearly standard provided by the U.S. Department of Health and Human Services. See Data Definitions item 8.
4. Federal hourly minimum wage for 40 hours, as defined by Federal law - lowest of all state defined minimums. See Data Definitions item 8.
5. Advisory Council on Unemployment Compensation (1996) recommendation, 1995-22.
6. Representative Claimants chosen to display the range of benefits and duration does not include Dependents, see Data Definitions item 11.

State Rankings for Benefit Adequacy and Reciprocity

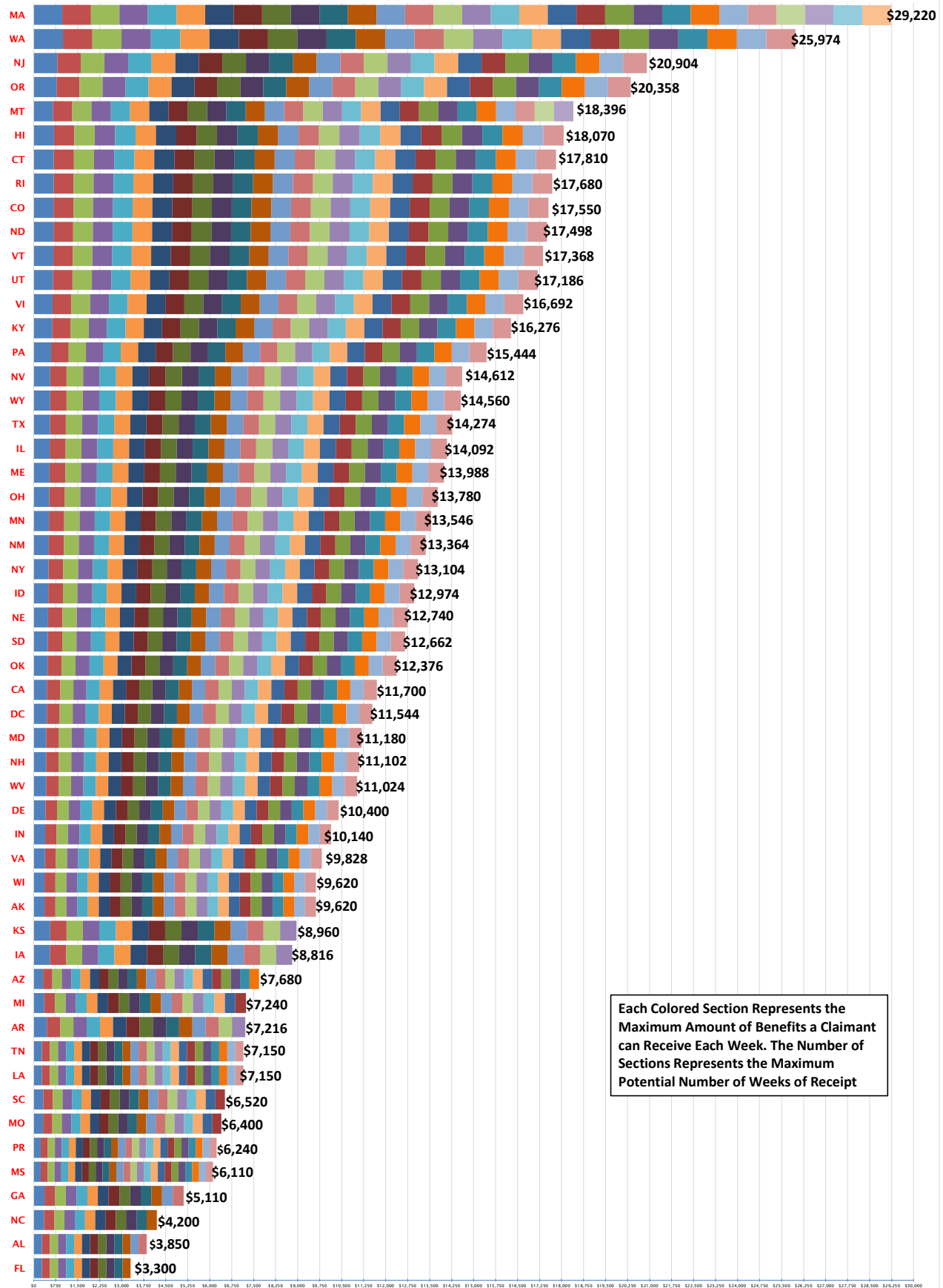


State Reciprocity Rate (Claimants/Total Unemployed)



Maximum Cumulative UI Benefits Paid by Week Of Unemployment- 2022

(The Potential Maximum Amount Received Per Claimant for Each Week of Unemployment with aggregated total)



Report User Guide

Evaluating State Benefit Adequacy and Reciprocity Using the Individual State Benefit Payment Metrics

This description is provided to assist users in properly evaluating the measures provided in this report. For each state, the twelve metrics are divided into three categories: **State Benefit Payment Amounts**, **Duration of Benefit Payments**, and **Application and Reciprocity of UI Benefits**. The material below provides descriptions of each numbered item in the corresponding sequence found on each state's charts.

State Benefit Payment Amounts

After determining if an individual has sufficient wages and or employment to qualify for benefit eligibility, their weekly benefit amount is determined based on the level of past wages during a base period (most often first four of the last five completed calendar quarters). Each state's formula for determining the weekly benefit amount will have a ^{item 1)} **minimum** and ^{item 2)} **maximum weekly benefit amount** and a ^{item 3)} **total potential benefit amount**, all of which are legislatively determined and play an important role in a claimant's benefit amount.

Besides the benefit amount, each state will set a limit on the ^{item 4)} **minimum duration** and the ^{item 5)} **maximum duration** period that a claimant may receive benefits. These limits, for many states, are tied very closely to the minimum and maximum limits on total benefit amounts. In some states the number of potential weeks (duration) of benefits an individual may receive can also be dependent on the formula to determine the maximum benefit amount (MBA) a claimant can receive. In this formulation, the duration of benefits is derived by dividing the MBA by the Weekly Benefit Amount (WBA). Whereas, in the variable duration states, the states use a Weekly-Wage Benefit Formulation to set the maximum potential benefits as a fraction of weeks worked during the base period.

It is important to note that each state has the legal authority to set the method of determining a claimant's potential benefit duration. States use either a uniform potential duration, in which all claimants are eligible to receive the same number of potential weeks, or a variable duration method in which a claimant's eligibility is derived based on their total benefit potentially payable. A few states have a uniform potential duration of 26 weeks for all individuals, whereas the rest of the states have variable periods of potential duration. Benefits in uniform potential duration states are not necessarily "more generous" than in other states because many of these states have comparatively high minimum wage thresholds to qualify for all but the lowest benefit levels. Additionally, some states have laws that allow the available benefit duration to fluctuate from year to year based on the state's unemployment rate, this method of determining benefit duration is referred to as either uniform-flexible or variable-flexible.

When assessing the difference between the level and duration of benefits between states, it is important to note that the threshold of earnings needed to qualify for the maximum number of weeks of benefits may be higher in one state than in another state with the same maximum potential duration. Thus, even if two states offer the same range of weeks of benefits to unemployed workers, this component of benefits is not necessarily the same if fewer workers can receive the maximum number of weeks of benefits. Similarly, if two states provide the same maximum number of weeks of benefits, but one state provides all eligible workers a uniform duration of benefits (e.g., 26 weeks) and the other state provides a variable duration (e.g. 12-26 weeks), the adequacy of this aspect of UI benefits is not the same because fewer workers can receive the maximum amount. In general, states that have lower maximum weekly benefit levels and lower duration limits and no payment for dependents generally have lower benefit payouts.

Also, in this section, **the total amount of additional benefits potentially available for claimants with dependents** (defined in state law as children under a specified age) is displayed.

The ^{item 6)} **average of individuals' weekly benefit amounts is displayed and compared to the Federal Poverty Level, State Minimum Wage level (lowest in the state for a forty-hour week), and the state's Average Weekly Wage level of claimants (from the Benefits Accuracy Measurements data).** The comparative items were chosen as well-known levels of income that provide a common basis of comparison for the relative value of the average weekly benefit amount.

As previously mentioned, each state has in its statute a limit on the amount of money each claimant may receive each week known as the **maximum weekly benefit amount** ^{item 7)}. For each state, the state the maximum weekly benefit is compared against the minimum recommendation of a maximum weekly benefit amount that is no less than two-thirds of the state's prior year's average weekly wage.

Also, in this section, the report displays ^{item 9)} **the weekly benefit amount and maximum potential duration for four simulated individuals that represent a cross section of claimants: two individuals who work 40 hours per week- one who makes the state average wage level and one who makes the state minimum wage, and two individuals who works 20 hours per week- one who makes the average wage and the other who makes the state minimum wage.** (It is assumed for computation purposes that each individual works a uniform number of hours across each of the four quarters of the year.) For each individual, the derived weekly benefit amount and the individual's estimated Replacement Rate (an individual's weekly benefit amount divided by their past average weekly wage level).

Duration of Benefit Payments

Upon confirmation of eligibility, in each state, the claimant's derived weekly benefit amount is provided each week for the duration of their claim. The next measure shows the ^{item 10)}

cumulative amount of benefits a claimant would receive for each week of potential benefit receipt. The dollar amount shown in this graph is the cumulative amount a claimant (on average) would receive for the specified weeks of potential benefit receipt, every other week is shown on the graph, up to the maximum potential number of weeks available.

Each claimant's actual duration will depend on when they leave the UI program, the ^{item 11)}
average of all claimant's actual duration is provided as a comparison to the **maximum potential duration** and the **proportion of claimants that are both leaving UI before receiving all of their available weeks of benefits** and the **proportion exhausting all of their potential weeks of benefits**.

Application and Reciprocity of UI Benefits

The most appropriate measure for gauging the portion of the unemployed that are in the Unemployment Insurance system would be to compare those applying (initial claims) or those receiving UI against all the individuals who are unemployed and eligible for UI in each state. Unfortunately, the number of unemployed who are eligible for UI is not an available number. So, we are left with using the best available comparison measures. The estimates for the ^{item 12)}
number of unemployed in the state, the estimated number of individuals applying for UI and the number of UI recipients.

A precise definition of each measure can be found in the Data Definitions section at the end of the report.

Comparison of State Benefits and Reciprocity Report

Data Definitions

Following are the definitions used for all of the items displayed in this report. The data used for this publication comes from individual state law publications, the ETA-5159 Benefit payment report, the ETA-218 Benefit Rights and Experience report, and the Bureau of Labor Statistics Quarterly Census of Employment and Wages report. All items are taken as of January 1, of the report year.

1) Minimum Weekly Benefit Amount	The lowest amount of money a claimant can collect each week in UI benefits. The amount with Dependents is the highest amount a claimant may receive by receiving the minimum weekly benefit and the most number of dependents allowed.
2) Maximum Weekly Benefit Amount	The highest amount of money a claimant can collect each week in week in UI benefits. The amount with Dependents is the highest amount a claimant may receive by receiving the maximum weekly benefit and the most number of dependents allowed.
3) Maximum Potential Benefit Amount	The highest amount of money a claimant can collect in UI benefits over their entire claim period. The amount with Dependents is the highest amount a claimant may receive by receiving the maximum level of benefits and having the most number of dependents allowed.
4) Minimum Duration	The minimum potential number of week's individuals can collect benefits. The amount with Dependents is the minimum potential number of week's individuals can collect benefits and having the most number of dependents allowed.
5) Maximum Duration	The maximum potential number of weeks individuals can collect benefits. The amount with Dependents is the maximum potential number of week's individuals can collect benefits and having the most number of dependents allowed.
6a) Average Weekly Benefit	This amount represents the average of weekly benefit amounts that are determined upon eligibility in the report year. This value is derived from the state Benefit Accuracy Measures (BAM) sample database- by taking

<p>6b) Federal Poverty Level</p> <p>6c) State Minimum Wage (for one week)</p> <p>6d) Average Weekly Wage</p>	<p>the average of all sampled claimants weekly benefit amount.</p> <p>The minimum annual income required to avoid living in poverty in the U.S. Any level below this is considered insufficient to meet the basic necessities of life for a single individual. Based on yearly calculations from the U.S. Department of Health and Human Services. (Value is the same for the 48 continuous states and the District of Columbia. Separate values for Alaska and Hawaii). (https://www.healthcare.gov/glossary/federal-poverty-level-FPL/)</p> <p>Based on the state statute of the minimum hourly wage level normalized to a 40-hour work week. If the state has several minimum wage levels for various geographical locations, then this is the lowest value set in state law. Department of Labor, Wage and Hour Division: https://www.dol.gov/general/topic/wages/minimumwage</p> <p>The average weekly wage of claimants earned during their base period- derived in this case from the Benefits Accuracy Measurement database by taking the average of all sampled claimants reported base year wage levels.</p>
<p>7a) Maximum Weekly Benefit</p> <p>8) Recommendation for the Maximum Weekly Benefit</p>	<p>The maximum weekly benefit amount is set in state law as either a fixed dollar amount or a proportion of the state average weekly wage.</p> <p>The recommendation of the Advisory Council on Unemployment Compensation, 1994-1996: "...a State Maximum Weekly Benefit should be at least equal to 2/3 of the state's prior year's avg. annual wage", (recommendation 1995-22, (1996))</p>
<p>9) Estimated Weekly Benefit and Replacement Rate of Representative Claimants</p>	<p>Calculated based on the monetary requirements of state law including the minimum wage requirement to receive benefits, the weekly benefit amount formula, the maximum benefit entitlement, and the minimum and maximum weeks of benefits. Calculation are based on claimants without dependents. The calculated amount and duration of benefits are made for the following representative claimants for each state:</p>

<p>Claimant #1: 40 hrs./wk. Over Four Quarters at State Average Wage</p> <p>Claimant #2: 20 hrs./wk. Over Four Quarters at State Average Wage</p> <p>Claimant #3: 40 hrs./wk. Over Four Quarters at State Minimum Wage</p> <p>Claimant #4: 20 hrs./wk. Over Four Quarters at State Minimum Wage</p>	<p>A claimant who has worked 40 hours per week over each of the four quarters of the year at the state's average wage level.</p> <p>A claimant who has worked 20 hours per week over each of the four quarters of the year at the state's average wage level.</p> <p>A claimant who has worked 40 hours per week over each of the four quarters of the year at the state's minimum wage level.</p> <p>A claimant who has worked 20 hours per week over each of the four quarters of the year at the state's minimum wage level.</p>
<p>10) Average Cumulative Benefits Paid by Week of Unemployment</p>	<p>Displayed by week, is the average weekly benefit (item 6a) multiplied by the number of weeks of unemployment up to the maximum potential duration in state law (item 3).</p>
<p>11) State Average UI Duration</p> <p>11b) Maximum Potential Duration</p> <p>11c) Percentage of Claimants Not Receiving Maximum Benefits</p> <p>11d) Percentage of Claimants Receiving All Weeks of Benefits</p>	<p>The average number of weeks all state beneficiaries have collected a UI benefit check. This number is derived by taking the number of weeks compensated for the year divided by the number of first payments, (ETA-5159 Benefit Report).</p> <p>The maximum potential number of weeks individuals can collect benefits.</p> <p>Proportion of claimants not exhausting all weeks of potential benefits.</p> <p>Proportion of claimants receiving all potential weeks of benefits.</p>
<p>12a) Total Unemployed</p>	<p>The average number of individuals, 16 years of age or older, who do not have a job but are available for work and actively seeking work in the week of the 12th in each of the months of the year. This includes individuals on layoff and waiting to report to a new job within 30 days. (Bureau of Labor Statistics--Not Seasonally Adjusted)</p>

12b) Applicants	<p>The average number of individuals filing an initial claim given the average number of claimants (item13e) in the year (ETA-5159 report). This number is derived by taking the average number of claimants for a single week of the year multiplied by the ratio of Initial claims (intrastate, liable state, and transitional) to First Payments.</p>
12c) Recipients	<p>For the report year, the average weekly number of claimants who have filed a continued claim for receipt of UI benefits. (ETA- 5159 Benefits Report).</p>