

Appendix: Pre-COVID-19 summary of unemployment insurance policies by state
[\(Read the research brief\)](#)

Disclaimer: Please do not use the information in the table below to make decisions about applying for benefits, because the rules and benefit levels are very different while the CARES Act is in effect in 2020. The figures below are presented only for the purpose of making cross-state comparisons of state systems as they were before the pandemic.

State	Max. weekly benefit (2020)	Average weekly benefit amount (4th quarter, 2019)	Min. income threshold (2019) (roughly annual) ¹	Restaurants and bars closed? (4/3/2020)	UI trust fund at risk of insolvency? (2020)	UI benefits system IT modernization complete? (2019) ²
Puerto Rico	\$190	\$164	\$280	✓		
Mississippi	\$235	\$213	\$1,200	✓		✓
Arizona	\$240	\$234	\$6,435	✓	✓	
Louisiana	\$247	\$217	\$1,200	✓		✓
Tennessee	\$275	\$246	\$3,120	✓	✓	✓
Florida	\$275	\$253	\$3,400	✓		✓
Alabama***	\$275	\$228	\$4,628	✓		
Missouri	\$320	\$273	\$2,250	✓	✓	✓
South Carolina	\$326	\$265	\$4,455	✓		✓
North Carolina***	\$350	\$277	\$1,560	✓		✓
Michigan	\$362	\$329	\$5,384	✓		✓
Georgia***	\$365	\$319	\$3,520	✓		
Wisconsin	\$370	\$329	\$1,890	✓	✓	
Alaska*	\$370	\$272	\$2,500	✓		
Virginia***	\$378	\$322	\$6,000	✓		
Indiana	\$390	\$299	\$4,200	✓	✓	✓
Delaware	\$400	\$293	\$720	✓	✓	
South Dakota	\$414	\$349	\$1,288			
West Virginia	\$424	\$337	\$2,200	✓	✓	
New Hampshire	\$427	\$346	\$2,800	✓		✓
Maryland	\$430	\$354	\$1,800	✓	✓	
Nebraska	\$440	\$357	\$4,246			
District of Columbia***	\$444	\$363	\$3,900	✓		

Maine*	\$445	\$352	\$4,976	✓		✓
Idaho	\$448	\$345	\$2,340	✓		✓
California	\$450	\$338	\$1,125	✓	✓	
Arkansas	\$451	\$284	\$2,835			
New Mexico*	\$461	\$350	\$1,994	✓		✓
Minnesota**	\$462	\$478	\$2,900	✓	✓	✓
Nevada	\$469	\$372	\$600	✓		✓
Ohio*	\$480	\$382	\$5,220	✓	✓	
Iowa*	\$481	\$419	\$2,410	✓		
Illinois*	\$484	\$403	\$1,600	✓	✓	✓
Kansas	\$488	\$395	\$3,540	✓		
New York	\$504	\$385	\$3,600	✓	✓	
Wyoming	\$508	\$410	\$3,350	✓		✓
Vermont	\$513	\$387	\$3,828	✓		
Texas	\$521	\$427	\$2,516	✓	✓	
Oklahoma	\$539	\$402	\$1,500	Some cities		
Montana	\$552	\$384	\$2,888	✓		
Kentucky	\$552	\$380	\$3,230	✓	✓	
Colorado**	\$561	\$460	\$2,500	✓	✓	
Pennsylvania*	\$572	\$410	\$2,718	✓	✓	
Utah	\$580	\$430	\$3,800	✓		✓
Rhode Island*	\$586	\$379	\$4,200	✓	✓	
Virgin Islands	\$602	\$395	\$1,287	✓	✓	
North Dakota***	\$618	\$483	\$4,472			
Hawaii	\$648	\$533	\$130	✓		
Oregon	\$648	\$429	\$1,000	✓		
Connecticut*	\$649	\$414	\$600	✓	✓	
New Jersey	\$713	\$471	\$3,440	✓	✓	
Washington	\$790	\$492	n/a	✓		✓
Massachusetts*	\$823	\$555	\$4,700	✓	✓	✓
Average:	\$463	\$358	\$2,851			
Source	USDOL	USDOL	Estimated by authors based on USDOL	Author's review of media coverage	USDOL	ITSC

¹ States use a variety of benchmarks to determine if an individual earned enough money during the base period (typically the year preceding their claim) to qualify for UI. While the minimum

eligible base period income varies greatly from state to state, it should be noted that other parameters, such as how much of that money must be made in a single quarter, have been used to tighten income requirements that may look less stringent in this list.

² The IT systems used to process UI taxes, claims, and benefits were originally created in the 1970s. There has been a concerted push to modernize such systems, and states are in different stages of that process. Only 20 states have completed the IT modernization process for their benefits systems. We are already seeing the consequences, as state UI systems are overwhelmed by the current volume of applicants.

**The maximum weekly benefit amount for this state was presented as a range because additional benefits are available for those with dependents. This comparison uses the lower limit of that range to represent adults without dependents.*

***Colorado and Minnesota both have multiple formulae for calculating weekly benefit amount; this comparison uses the formula that produces the lower of the two maximum weekly benefits.*

****These states have income requirements for a shorter timeframe than the base period, and we adjusted them to be comparable to other more annually oriented numbers. For example, Alabama requires people to make >\$2,314 in their two highest earning quarters during the base period. In order to approximate what this is on an annual timeframe for comparison purposes, we multiplied the number by two: \$4628.*