

Statistical Notes



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RAILROAD UNEMPLOYMENT AND SICKNESS INSURANCE PROGRAMS COMPARED WITH STATE PROGRAMS – JANUARY 2015

This report compares the Railroad Unemployment Insurance Act (RUIA) and State unemployment insurance programs with respect to the more important benefit provisions in effect as of January 2015 unless otherwise noted. In addition, a brief summary of the financing provisions of the systems is provided. Information is also presented about sickness benefit programs in the six States (including Puerto Rico), which have such plans, and comparisons are made with the corresponding RUIA provisions. For purposes of this note, the Federal-State unemployment insurance system laws of the 50 States, the District of Columbia, Puerto Rico and the Virgin Islands are classed as State Laws.

Changes to the RUIA as a result of P.L. 111-5, the American Recovery and Reinvestment Act of 2009, and P.L. 111-92, the Worker, Homeownership and Business Assistance Act of 2009, as amended, and to State laws temporarily extending unemployment benefits are not reflected in this report.

In accordance with the Balanced Budget and Deficit Control Act of 1985, as amended by the Budget Control Act of 2011, RUIA unemployment and sickness benefit amounts reflect a reduction of 7.2 percent under sequestration for days of unemployment and sickness after September 30, 2013 and a reduction of 7.3 percent for days after September 30, 2014. Sequestration amounts are reflected in average benefits.

REPORT SYNOPSIS

The highlights of the presentation on unemployment benefits may be summarized as follows:

1. Earnings and Employment Requirements

The RUIA has a \$3,600.00 base year (calendar year) 2014 earnings requirement for all applicants. Eight States have a higher requirement. However, while most States require earnings in at least two quarters for all applicants, the RUIA has a similar requirement only

with regard to new entrants in the railroad industry. A new employee must have some employment in at least five months of the first year worked in the railroad industry in order to draw benefits in the following year.

2. Maximum Weekly Benefit Amount

The RUIA maximum benefit of \$350 per week, prior to sequestration, was exceeded in the comparison month of January 2015 by 41 States.

3. Average Weekly Benefits

In 2014, the average RUIA weekly benefit of \$320, after sequestration, was greater than the \$315 average for all States. Nearly all RUIA claimants qualify for the maximum benefit amount, while for all States the average was only 73 percent of the overall average maximum benefit payable.

4. Maximum Duration of Normal Benefits

Under the RUIA and in most States (44 out of 53) the maximum duration is 26 weeks. Seven of the nine remaining States have a lower maximum duration, between 20 and 25 weeks. The two remaining States have a maximum duration of 28 and 30 weeks.

5. Waiting Period

The RUIA requires a one-week waiting period before benefits are payable. Forty-five States also require a waiting period of one week.

6. Extended Benefits

Under the RUIA, all employees with 10 or more years of service are entitled to 65 days (13 weeks) of extended benefits in an extended period of 7 registration periods. In all States, 13 weeks of extended benefits are payable, for claimants with 20 weeks of work or the equivalent in the base period, following the triggering of an individual State period of high unemployment.

RUIA and State sickness benefit program features are summarized briefly in table 4.

UNEMPLOYMENT BENEFITS

EARNINGS AND EMPLOYMENT REQUIREMENTS

Under both RUIA and State programs, eligibility requirements are determined on the basis of employment and earnings in covered work during a prior period called the base period. All State programs require that an individual earn a specified amount of wages or work for a certain period of time within the base period, or do both, to qualify for benefits. In the case of practically all

State programs, the benefit year begins with the week in which the valid claim is filed. Two States use a method other than the first claim filed. Under the RUIA, earnings and employment in a calendar year establishes eligibility for the benefit year, which ordinarily begins July 1 of the following year.

The 2014 BASE YEAR EARNINGS requirement (\$3,600.00)¹ under the Railroad Unemployment Insurance Act is higher than the requirement in all but eight State laws. In the other 45 State laws, the earnings requirements range from \$130 to \$3,550 – the most frequent (19 States) amounts being in the \$2,500 to \$3,599 range. All States also require earnings in at least two quarters of the base period. Under the RUIA, a similar requirement (earnings in five months of the base year) applies only to employees whose first railroad employment was in the base year. New employees can begin to draw benefits in the following year. Almost all states use the first four of the last five completed calendar quarters preceding the filing of the claim as their base period. Forty-six States have developed expanded definitions of the base period because there are instances when workers with labor market attachment are ineligible for UI benefits. The alternate base method uses wages and employment in the last four completed calendar quarters. Several States allow workers who have no wages in the current base period to use older wages and employment under certain conditions. Accelerated RUIA benefits are available under certain special provisions for railroad employees with 10 or more years of service whose earnings do not qualify them for unemployment or sickness benefits in the current benefit year. In addition to having 10 or more years of service, the employees must be qualified for the next benefit year, but not the current year, have 14 or more consecutive days of unemployment, and not have voluntarily retired or quit without good cause.

States that have a lag between the base period and the benefit year limit the use of lag-period wages for the purpose of qualifying for benefits in the second benefit year. These limits prevent benefit entitlement in two successive benefit years following a single separation from work. All States require an individual to have been employed after the beginning of a benefit year in which he draws unemployment benefits in order to be eligible in the following year. The RUIA has no similar requirement, and since there is a six month period between the end of a base period and the beginning of a benefit year, an employee may qualify for benefits in two consecutive benefit years without any intervening employment.

WEEKLY BENEFIT AMOUNT

WEEKLY BENEFIT AMOUNTS payable under State laws for a week of total unemployment vary within specified minimum and maximum limits according to the level of base period earnings. All State laws use base period wages to determine what the weekly benefit amount will be. Several States provide dependent allowances. The ratio of benefits to earnings is generally established in accordance with one of the following benefit rate definitions:

- High-Quarter Method—the weekly benefit amount is determined using the base period quarter in which wages were highest. The amount is divided by 1/26 in about half the States using this method (22 States).

¹ Only the first \$1,440 earned in any month in 2014 is creditable compensation under the RUIA. Thus, any employee must have earnings in at least three months in order to satisfy the \$3,600.00 earnings requirement.

- Multi-Quarter Method—the weekly benefit amount is calculated as a multiple of the total or average quarterly wages paid in more than one quarter (15 States).
- Annual Wage Method—the weekly benefit is computed as a percentage of annual wages in the base period (5 States).
- Annual Weekly Wage Formula—the weekly benefit is computed as a percentage of the worker’s average weekly wages in the base period (6 States).
- A combination of the various methods. (5 States).

While most States aim at replacing at least 50 percent of wages, a guaranty of a daily benefit rate equal to 60 percent of the individual’s last daily rate of pay of the base year subject to the maximum benefit limit, has been provided under the RUIA since May 1959. However, the unsequestered \$70 maximum limit, in effect July 2014-June 2015, represents only 27 percent of average straight time daily pay in the railroad industry in calendar year 2014. Nearly all RUIA claimants qualify for the maximum benefit amount.

MAXIMUM AND MINIMUM WEEKLY BENEFITS

In 36 States, the maximum benefit limit per week is fixed as a percentage of the average weekly wage of all covered employees in the State in a preceding period. This percentage ranges from 47 percent to 70 percent, and is 60 percent or higher in 24 States (see Table 1). The maximum benefit amounts payable in these 36 States are recomputed annually or semi-annually on the basis of these percentages. The July 2014-June 2015 RUIA weekly unsequestered maximum benefit of \$350 (\$70 times 5 compensable days in a week) is about 25 percent of the average weekly wage of railroad employees. After a reduction of 7.3 percent for sequestration, the max rate is \$324.45, about 23 percent of the average weekly wage. Most States have a higher percentage ratio for basic benefits (those benefit amounts payable on behalf of the worker beneficiaries alone) on the basis of the average weekly wage in their jurisdiction.

In actual dollar amounts, 41 States have a maximum basic rate higher than the RUIA unsequestered maximum benefit. Additional benefits for workers with dependents are provided by 12 States. All of these States have a basic rate above the RUIA maximum of \$350 without using the dependents allowance (see Table 2). The average weekly maximum benefit for all States, including dependent allowances, was \$450 in January 2015.

The minimum weekly amounts payable to qualified employees under the State laws range from \$5 to \$151 with or without dependents. Twenty-nine States pay \$50 or less with dependents included. This figure increases to 31 States without dependents included. The RUIA minimum is \$63.50 (five days at \$12.70 per day). The RUIA minimum is greater than 36 States without including dependents and 31 States with dependents included.

AVERAGE WEEKLY BENEFITS

During 2014, the latest year for which data is available, average weekly benefits of \$320 after sequestration were paid to railroad employees while those covered under State laws received \$315. For all States combined, the average maximum benefit payable per week of total unemployment in 2014, including dependents allowances, was \$429. Average benefits paid for all States were some 73 percent of the overall average maximum benefits payable. The average weekly RUIA benefit paid was 99 percent of the post-sequestration maximum allowed of \$324.80.

MAXIMUM DURATION OF NORMAL BENEFITS

The MAXIMUM DURATION of benefits for normal unemployment is the same in most States as under the RUIA:

In 44 States it is the same – 26 weeks

In 2 States it is longer – 28 and 30 weeks

In 7 States it is shorter – between 20 and 25 weeks

In nine States the maximum duration is uniform for all employees, i.e., not restricted by base period earnings or weeks of employment. However, in the remaining 44 States, the actual maximum duration for individual claimants varies and can be considerably less than the law allows because of an additional limitation related to base period earnings (as under the RUIA) or to weeks of base period employment, or to both (see Table 3).

Of the 44 States with non-uniform maximum durations, 34 use the same method as the RUIA in setting a maximum limit on benefits, i.e., the maximum amount of benefits payable cannot exceed a stated percentage of base period earnings. The percentages in the States range from 25 percent to 60 percent of gross earnings with 33-1/3 percent the most common figure (18 States). Subject to an overall \$9,100 unsequestered maximum (\$350 times 26 weeks), the RUIA permits qualified beneficiaries to receive normal benefits up to 100 percent of base year earnings, counting up to \$1,815 per month for base year 2013 and \$1,860 per month for base year 2014.

A WAITING PERIOD, before benefits for total unemployment are initially paid, is required by 45 States. The waiting period is for one week in all these States. In four of these 45 States, the waiting period time may become compensable if the beneficiary meets certain conditions. RUIA benefits are payable for each day of unemployment in excess of seven during the first 14-day registration period in a benefit period, which, in effect, provides a one-week waiting period. But, only one 7-day waiting period is required during any period of continuing unemployment or sickness, even if that period continues into a subsequent benefit year. Claimants already on the rolls will, therefore, normally not be required to serve another waiting period because of the onset of the new benefit year.

EXTENDED BENEFITS

The Federal-State extended benefit program, established by the Federal-State Extended Unemployment Compensation Act of 1970, is designed to pay extended benefits to workers during periods of high unemployment, regardless of their length of service. The program is financed equally from Federal and State funds and becomes operative on a State level. Under this program, an extended benefit period begins, and 13 weeks of extended benefits become payable, following the triggering of an individual State “on” indicator. Generally, a State indicator is “on” when the State’s insured unemployment rate reaches 5 percent averaged over a 13 week period and that rate is at least 20 percent higher than the comparable rate for the corresponding period in the two preceding years. State law may waive the requirement that the rate be 20 percent higher whenever the insured unemployment rate equals or exceeds 6 percent. There are additional optional triggers based on total unemployment rates. Of the 23 States with solely State financed additional benefit programs, 15 have permanent programs for extending the potential duration of benefits during periods of high unemployment.

The RUIA provides a permanent extended benefit program without regard to the prevailing level of unemployment, but only for employees with 10 or more years of railroad service. Under this program, employees with 10 or more years of railroad service may receive extended benefits for as many as 65 compensable days (13 weeks) in a period of seven consecutive 14-day claim periods having 10 days payable in each. A claimant who received normal benefits in the prior benefit year and is not qualified for normal benefits in the current benefit year may be eligible for extended benefits.

FACTORS AFFECTING BENEFIT ELIGIBILITY

The following section describes the variation in disqualification rules among the States and makes general comparisons of these regulations with the treatment of similar problems under the RUIA.

In all States a worker who leaves his job voluntarily must have good cause if he is not to be disqualified. Forty states restrict good cause for quitting to be limited to reasons connected to work. In some States the disqualification may be either for a fixed or variable number of weeks. The remaining States disqualify entitlement for the duration of the individual’s unemployment. Under the RUIA, a claimant is disqualified from receiving benefits until he or she has returned to railroad employment and earned wages sufficient to qualify for benefits again. This disqualification also applies to a claimant who leaves work voluntarily with good cause, but only with respect to periods in which he or she could receive unemployment benefits under another law.

Discharge for misconduct or refusal of suitable work results in duration-of-unemployment disqualifications in over four-fifths of the States, and the remainder impose penalties of limited duration. Under the RUIA, a discharge is not disqualifying (unless the circumstances causing the discharge result in disqualification under some other provision), and the 30-day penalty for refusal of work is also less severe than in most States.

State disqualification provisions for labor disputes are generally for either the duration of the work stoppage or duration of the dispute. A few States allow workers to end the disqualification period by showing that the labor dispute or work stoppage is no longer the cause of their unemployment. Only New York provides for a definite period of disqualification in unauthorized strikes, which is seven weeks plus the waiting period. The RUIA requires a 14-day waiting period in paying legal strike-related benefits. A benefit year waiting period doesn't count as a strike waiting period. However, the 14-day strike waiting period may count as the benefit year waiting period for subsequent unemployment. This provision applies not only to those railroad employees on strike and those refusing to work because of the strike, but also to any other employees who are unable to work (regardless of their willingness to work) because a railroad strike is in progress. If the strike continues beyond 14 days, benefits are payable in later 14 day registration periods for each day in excess of four, the same as for other employment.

In the case of an illegal strike (commenced in violation of the Railway Labor Act or the established rules and practices of a labor organization), members of classes or crafts not participating directly in the strike, although unemployed, are also entitled to benefits after meeting the waiting period requirement.

Under the Federal Law, State unemployment benefits may be reduced or withheld if the claimant received a non-government pension financed in whole or in part by a former employer. Retirement benefit income under the Social Security Act or any other Federal Law is deductible regardless of employer financing. Under the RUIA, benefits may be reduced or withheld because of receipt of any other social insurance payment, but receipt of a private pension has no effect on entitlement.

DISMISSAL PAYMENTS prevent or reduce unemployment benefits in 34 States, and in 34 States continuation of wages in lieu of a dismissal notice either prevents the payment of benefits or reduces the amount of benefits payable for the period covered by the continuation. Slightly more than half the state laws list worker's compensation under any state or federal law as disqualifying income. Under the RUIA, a separation allowance disqualifies a claimant for approximately the length of time it would have taken him to earn the amount of the allowance. Receipt of protective job payments results in the recovery by the RUIA system of the entire benefit amount paid if the payments, considered on a daily basis, exceed the daily unemployment benefit amount. If the daily unemployment benefit is greater than the daily protective payment, then an amount equal to the total protective payments for the period is recovered.

FINANCING

The financing pattern of State laws for their unemployment benefit programs is influenced by the Federal Unemployment Tax Act since employers may credit toward the Federal payroll tax the contributions which they pay under an approved State law and any savings on the State tax under an approved experience-rating plan.

While all States finance unemployment benefits mainly by contributions of employers on the wages of their covered workers, three States (Alaska, New Jersey and Pennsylvania) also collect employee contributions. The 2015 employer contribution base in four States is the first \$7,000

(minimum limit established by Federal law) of worker earnings in a calendar year. The other States have adopted a higher tax base than the \$7,000 minimum ranging from \$7,700 to \$42,100. In general, the standard rate in most States is 5.4 percent, the maximum allowable credit against the Federal tax of 6.0 percent. However, State employer taxes are based on employers experience with the unemployment compensation system. In 2014 this experience rated State tax could range from zero on some employers (4 States) up to as high as 12.27 percent (1 State), with 10 States having a maximum of 5.4 percent.

Experience rating formulas for the States generally fall under four categories. The most popular is the reserve ratio [(contributions minus benefits charged) divided by payroll] formula, used by 31 States. A benefit ratio (benefits charged divided by payroll) formula is used by 19 States. Two States (Delaware and Oklahoma) use a benefit-wage-ratio formula, and Alaska uses a payroll variation plan. Almost all States have rate schedules based on the fund balance to convert the results of the formulas into a tax rate. Twenty-two States also have a separate solvency tax if the fund balance falls below a specified level. Employers can make voluntary contributions in 27 States. By increasing their reserve balance, employers can achieve a lower tax rate in a subsequent year that more than offsets the added cost.

Under the RUIA, the railroad unemployment and sickness benefit programs are financed exclusively by contributions from railroad employers, based on the taxable earnings of the employees. The employees themselves do not contribute. Experience based tax rates were phased in during 1991-1993. The formula is a hybrid of the reserve ratio and benefit ratio formulas that takes into consideration the employer's actual incidence of benefit usage. Under experience rating, employers whose employees have low incidences of unemployment and sickness pay contributions at a lower rate than employers with higher levels of benefit usage. Each employer's rate also has a component for administrative expenses and a component to cover costs shared by all employers. The rate applies to monthly earnings up to an indexed maximum.

The experience-based tax rates have a 12 percent maximum, or a 12.5 percent maximum if a 3.5 percent surcharge is in effect. Included in the rate is the basic rate, an administration tax rate of 0.65 percent, and, if either is applicable, the surcharge rate or the rate of the pooled credit. Since the basic employer tax rate plus any pooled credit cannot be less than zero, 0.65 percent is the minimum rate that any employer can pay.

A surcharge is added to all employers' unemployment insurance tax rates if the RUI account balance is less than a specified minimum amount the preceding June 30. The surcharge rate is 2.5 percent if the balance is at least zero but less than \$50 million (as indexed). A surcharge of 1.5 percent applies if the balance is \$50 million (as indexed) or more, but less than \$100 million (as indexed). If the account balance is less than zero, the surcharge is 3.5 percent. If the account balance on the preceding June 30 is above \$250 million (as indexed), the excess is refunded to the employers through a pooled credit. Each employer's tax rate (prior to application of individual maximum and minimum limitations) is reduced by the ratio of the excess amount to the taxable payroll of all employers.

In 2013, the tax rates on railroad employers ranged from a minimum of 0.65 percent to a maximum of 12 percent. Most employers were assessed the minimum rate in 2013. New employers in 2013 paid an initial rate of 3.69 percent. The 2013 weighted average experience rate for all railroads was 0.93 percent. The monthly taxable earnings base in 2013 was \$1,405. In 2014, the minimum tax rate was 0.65 percent and the new employer rate was 4.53 percent. The 2014 weighted average experience rate for all railroads was 0.82 percent. The monthly taxable earnings base in 2014 was \$1,440. In 2015, the minimum tax rate was 2.15 percent (includes a surcharge of 1.5 percent) and the new employer rate was 4.09 percent. The monthly taxable earnings base for 2015 was \$1,455. The 2015 weighted average experience rate for all railroads was 2.57 percent.

Administration expenses for each system are specifically provided by law. State administration expenses are financed through the effective Federal tax rate of 0.6 percent (6.0 percent federal unemployment tax minus the 5.4 percent basic and additional tax credit). RUIA administration expenses are provided from a 0.65 percent allocation from the total percentage tax paid by employers. Any amount in excess of \$6 million on September 30 of any year in the Railroad Unemployment Administration Fund is transferred to the Railroad Unemployment Insurance Account.

RUIA employer taxes are used to finance both the unemployment and sickness programs; the State financing mentioned above pertains only to unemployment programs. The six States which pay sickness benefits finance their sickness programs separately, supporting them at least in part by employee taxes.

States with depleted reserves may, under certain conditions, obtain advances from the Federal unemployment account to finance benefit payments. If the required amount is not restored in a specified taxable year, the allowable credit against the Federal tax for that year is decreased. Except for short-term cash flow loans, interest is charged on all loans from the Federal unemployment account. Several States have established special taxes to pay the costs of this interest. The interest payments may not be made from the State's unemployment fund. Twenty-nine States also have permanent financing provisions, which trigger additional taxes when the State has an outstanding loan from the federal government. These taxes are generally immediately deposited in the State's unemployment fund and used for repayment of the loan. Some States also have the authority to use bonds as a way to avoid or repay federal loans. Four States have reserve tax provisions related to solvency requirements. More than half of all States also impose taxes for related items such as administration or job training.

Similarly, to ensure adequate funds in periods of high unemployment, money may be borrowed from the Railroad Retirement Account for the payment of benefits from the Railroad Unemployment Insurance Account. Interest is paid on this money by the RUIA for each fiscal year at the average rate of interest borne by all special obligations held by the RRA on the last day of the preceding fiscal year, rounded to the nearest one-eighth percent. As previously discussed, surcharges of 1.5 percent, 2.5 percent or 3.5 percent are applied to each employer's tax rate when the Railroad Unemployment Insurance Account balance falls below specific indexed amounts.

SICKNESS BENEFITS

Six States pay benefits for sickness: California, Hawaii, New Jersey, New York, Puerto Rico and Rhode Island. All of the previously mentioned States except Rhode Island have defined consecutive periods of disability resulting from the same or related cause or condition. In no State is the coverage for temporary disability insurance the same as the unemployment insurance coverage. In California, New Jersey and Puerto Rico, coverage under an approved private plan may be substituted for the State plan. Contributions are then paid into the private plan and benefits are paid by it. Hawaii and New York require employers to provide disability insurance to their workers with the workers contributing to the cost.

In Rhode Island, employee contributions are paid into a pooled State fund and all sickness benefits are paid from the fund without any distinction for disabilities that began during a period of unemployment. Sickness benefits in California are also funded by employee contributions without making any distinction for disabilities that began during a period of unemployment. California makes charges to a special account depending on whether the worker was covered by a private or state plan. New Jersey receives funding for its sickness program from both employees and employers. The rate paid by employers is subject to experience rating. The principal finance for those disabled during unemployment comes from the unemployment trust fund. Employers and employees in Puerto Rico provide equal funding for sickness payments. Private plans in Puerto Rico must also finance some or all of sickness benefits that begin during a period of unemployment. Employee contributions for sickness benefits are not to exceed the amounts employees would pay to the State fund for those covered by private plans in California, New Jersey, and Puerto Rico. In New York and Hawaii, employees provide contributions up to a specified maximum, with the balance being paid by the employer. New York and Hawaii both maintain funds to pay for disabilities that began during a period of unemployment. In New York, employers may now purchase Enriched Disability Benefits Insurance coverage to provide benefit levels for employees above the statutory requirements. The administrative costs for five of the States are paid from contributions with Hawaii using general revenue.

MAXIMUM BASIC WEEKLY SICKNESS BENEFITS are higher under four of the six State plans than under the RUIA. Benefit amounts under the State plans range from a \$12 minimum for Puerto Rico to a \$1,104 maximum for California. Under the Rhode Island plan, the greatest of \$10 or 7 percent of the beneficiary's benefit rate is paid for each dependent up to five.

Under the RUIA, receipt of additional benefits for sickness under an employer's wage continuation plan usually results in total recovery of the RUIA benefits. However, supplemental sickness benefit plans provided by some employers have no effect on a beneficiary's eligibility for receipt of RUIA sickness benefits. In order for an employer's plan to be deemed a supplemental plan under law, benefits under the plan for each day must be reduced for the RUIA daily benefit amount.

MAXIMUM DURATION of normal sickness benefits for four of the six State plans, as under the RUIA, is 26 weeks. California provides benefits for up to 52 weeks and Rhode Island up to 30 weeks. None of the States provides extended benefits for sickness comparable to those

available under the RUIA, i.e., railroad employees under age 65 with 10 or more years of railroad service may receive extended benefits for as many as 65 compensable days (13 weeks) in a period of 7 consecutive 14-day claim periods having 10 days payable in each.

**Table 1. – Distribution of States as of January 2015
With Flexible Maximum Provisions***

Percent of State Average Weekly Wage Used to Determine Maximum Benefits	Number of States
At least 66-2/3 percent	12
At least 60 but less than 66-2/3 percent	12
At least 55 but less than 60 percent	4
At least 50 but less than 55 percent	5
At least 45 but less than 50 percent	1
Total	^a 36

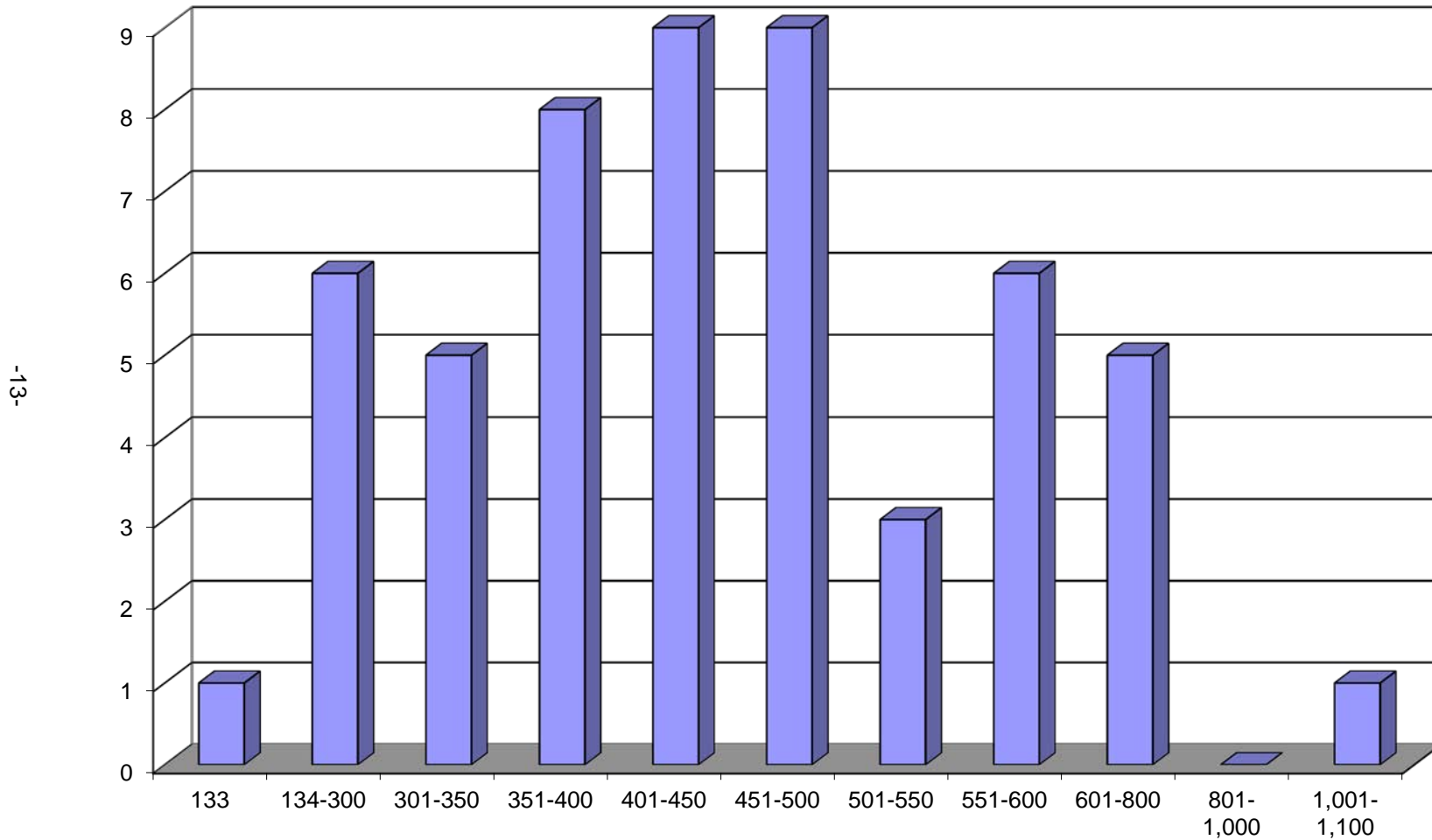
* Maximum benefits limit is stated percentage of average weekly wage of all covered employees in State. Where variable percentage given, table reflects maximum.

^a Includes Ohio & Vermont where the percentage used is not specified by law.

NOTE: RUIA provides for a fixed maximum daily benefit rate equal to 5 percent of the base year monthly tax base, rounded down to the nearest whole dollar. Individual daily benefit rates may not exceed 60 percent of the person’s last daily rate of pay in the base year.

Table 2: Distribution of Maximum State Weekly Unemployment Benefits, January 2015, Including Dependents Allowance

Number of States



Includes all 50 States, the District of Columbia, Puerto Rico and the Virgin Islands

Benefit Amounts (in dollars)

NOTE: The maximum weekly benefit amount under the RUI Act was \$350 prior to sequestration.

**Table 3. – Distribution of States as of January 2015 by
Maximum Duration of Normal Unemployment Benefits**

Maximum Duration (weeks)	Number of States
Uniform:	
26	9
Variable:¹	
20.....	5
23.....	1
25.....	1
26.....	44
28.....	1
30.....	1

¹ Subject to additional limits related to earnings or weeks of employment in the base period.

NOTE: The maximum duration of normal benefits under the Railroad Unemployment Insurance Act is 26 weeks.

Table 4. – Comparison of 2015 Sickness Benefits Under the State Programs and the RUIA

State	Minimum Weekly Benefit Amount (Basic Benefit)	Maximum Weekly Benefit Amount (Basic Benefit)	Maximum Duration for Normal Benefits	Maximum Duration for Extended Benefits
California	\$50	\$1,104	52 weeks	--
Hawaii ¹	14	552	26 weeks	--
New Jersey ¹	²	604	26 weeks	--
New York ³	20	170	26 weeks	--
Puerto Rico ⁴	12	113	26 weeks	--
Rhode Island	84	770	30 weeks	--
RUIA ⁵	63.50	350	26 weeks	13 weeks

¹ Amount and duration of benefits is different for workers with a disability that began during period of unemployment.

² Benefit is lesser of 2/3 of average weekly wage or \$604.

³ Optional enriched disability benefits range from \$255 to \$850 based on coverage level selected.

⁴ Amounts are for non-agricultural workers.

⁵ Amounts are prior to sequestration.