
2001

**Workers' Compensation
and
Unemployment Insurance
Under State Laws
January 1, 2001**

AFL-CIO

Workers' Compensation Under State Laws, January 1, 2001

Jan. '01 Compulsory Law ★ (Other Elective)	EXEMPTIONS Jan. '01 Firms Employing Fewer Than	Jan. '01 Maximum Medical Care	Waiting Period, Jan. '01		Jurisdiction (Ranked Highest to Lowest Max. PTD Benefit Within Region)	Permanent Total Disability, Jan. '01				Temporary Total Disability, Jan. '01			Permanent Partial Disability, Jan. '01 (Nonscheduled)			Death Benefits, Jan. '01				
			No Benefit Payment for First (In Number of Days)	Unless Time Off Exceeds		Intended Benefit as % of Weekly Wage	Weekly Payments		Benefit Limitations		Maximum Weekly Benefit Allowed	Benefit Limitations		Maximum Weekly Benefit Allowed	Benefit Limitations		Maximum Weekly Benefit	Benefit Limitations		
							Maximum	Maximum as % of SAWW	Duration (in Weeks)	Amount		Duration (in Weeks)	Amount		Duration (in Weeks)	Amount		Time	Amount	
★	0	Full	3	14	Eastern Region	District of Columbia.	66 2/3-80*	949	100	Duration of Disability ⁴	949	Duration of Disability	949	Duration of Disability	949	W, C-18 +	No Limit			
★	0	Full	3	14		New Hampshire	66 2/3	923	150	Duration of Disability ⁴	923	Duration of Disability	923	262	\$232,656	923	W, C-18 +	No Limit		
★	0	Full	3	7		Connecticut	75*	838	100	Duration of Disability	838	Duration of Disability	663	520	In Addition to TTD	838	W, C-18 +	No Limit		
★	0	Full	3 ³	10		Vermont	66 2/3	790	150	Duration of Disability	790	Until Maximum Medical Improvement	790	405 +	\$319,950	790	W-Until Age 62 C-18 +	No Limit		
★	0	Full	5	5		Massachusetts	60-66 2/3	831	100	Duration of Disability	831	156	\$129,636	623	260	In Proportion to Scheduled Injuries	831	W, C-18 +	\$207,750 +	
★	0	Full	3	14		Maryland	66 2/3	668	100	Duration of Disability	668	Duration of Disability	668	114- 501	Duration of Disability	668	W, C-18 +	\$ 45,000 +		
★	0	Full	7	14 ⁵		Pennsylvania	66 2/3	644	100	Duration of Disability	644	104 +	\$66,976	644	500	66 2/3% of difference of Wages & Earning Capacity	644	W, C-18 +	No Limit	
★	4	Full	3 ³	14		Rhode Island	75*	653	110	Duration of Disability	653	52	\$33,956	653	Duration of Disability	\$653 Plus \$20 Each Child	W, C-18 +	No Limit		
	0	\$100 ¹	7	7		New Jersey	70	591	75	450 ⁴	Board May Extend	591	400	\$236,400	591	600	Based on % Disability	591	W, C-18 +	No Limit
★	0	Full	3	7		West Virginia	66 2/3	491	100	To age 65	491	208	\$102,034	327	336	Based on % Permanent Physical Impairment	491	W, C-18 +	No Limit	
★	4	Full	7	14 ⁵		Maine	80*	459	90	Duration of Disability ⁴	459	Duration of Disability ⁴	459	260	Based on % Disability	459	W-500 wks C-18+	\$229,500		
★	0	Full	3	7 ⁵		Delaware	66 2/3	450	66 2/3	Duration of Disability	450	Duration of Disability	450	300	In Addition to TTD	450- 674	W, C-18 +	No Limit		
★	0	Full	7	14		New York	66 2/3	400	N/A	Duration of Disability	400	Duration of Disability	400	Duration of Disability	400	Duration of Disability	400	W, C-18 +	No Limit ⁴	
★	0	Full	3 ³	10		Puerto Rico	66 2/3	65	N/A	—	\$24,300	65	312	\$20,280	65	In Proportion to Scheduled Injury	\$12,000	47	W, C-18 +	No Limit
★	0	Full	3 ³	14	Midwest Region	Iowa	80*	1,031	200	Duration of Disability	1,031	Duration of Disability	948	500	In Proportion to Scheduled Injuries	1,031	W, C-18 +	No Limit		
★	0	Full	3 ³	14		Illinois	66 2/3	956	133 1/3	Life	956	Duration of Disability	516	500 +	In Addition to TTD	956	W, C-18 +	The Greater of 20 Yrs. or \$250,000		
★	0	Full	3 ³	10		Minnesota	66 2/3	750	N/A	To age 67 ⁴	750	104	\$78,000	750	Based on % Permanent Physical Impairment	750	W-10 Yrs. + C-18 +	\$390,000 ⁴		
★	3	Full	7	14 ⁵		Michigan	80*	644	90	Duration of Disability ⁴	644	Duration of Disability ⁴	644	Duration of Disability ⁴	644	Duration of Disability ⁴	644	W-500 Wks. C-18 +	\$322,000	
★	0	Full	7	14 ⁵		Ohio	66 2/3	618	100	Life ⁴	618	Duration of Disability ⁴	206	200	In Addition to TTD	618	W, C-18 +	No Limit		
★	5	Full	3	14		Missouri	66 2/3	600	105	Duration of Disability	600	400	\$240,000	314	400	\$125,600	600	W, C-18 +	No Limit	
★	3	Full	3	7		Wisconsin	66 2/3	582	100	Duration of Disability ⁴	582	Duration of Disability ⁴	184	1,000	\$184,000	582	W-300 Wks. C-18 +	\$174,600		
★	0	Full	7 ³	21		Indiana	66 2/3	508	66 2/3	500 +	\$254,000	508	500	\$254,000	508	Based on % Permanent Physical Impairment	508	W-500 Wks. C-18 +	\$254,000	
★	0	Full	7	42		Nebraska	66 2/3	508	100	Duration of Disability	508	Duration of Disability	508	300	TTD Benefit Deducted	508	W, C-18 +	No Limit		
★	0	Full	4	5		North Dakota	66 2/3	497	110	To age 65 ⁴	497	Duration of Disability ⁴	497	450	\$223,650	\$497 Plus \$10 Each Child	W, C-18 +	\$197,000		
★	0	Full	7	21		Oklahoma	70	473	100	Duration of Disability	473	156 +	\$73,788	237	520	\$122,980	473	W, C-18 +	No Limit	
★	0	Full	7	7		South Dakota	66 2/3	448	100	Life	448	Duration of Disability	448	Duration of Disability	\$448 Plus \$50/Mo. Ea. Child	W, C-18 +	No Limit			
★	Firms With Less Than \$10,000 Payroll	Full	7 ³	21		Kansas	66 2/3	401	75	—	\$125,000	401	—	\$100,000	401	415	\$100,000	401	W, C-18 +	W-\$250,000
★	3	Full	7	21	Southern Region	North Carolina	66 2/3	620	110	Duration of Disability	620	Duration of Disability	620	300	\$186,000	620	W-400 Wks. C-18	Benefits for Life if Survivor Unable to Work		
★	3	Full	7	21		Virginia	66 2/3	606	100	Duration of Disability	606	500	\$303,000	606	500	TTD Benefit Deducted	606	W-500 Wks. C-18 +	\$303,000	
★	4	Full	7	21		Florida	66 2/3	571	100	Duration of Disability ⁴	571	104	\$59,384	286	364 ⁴	Based on % Permanent Physical Impairment	571	W, C-18 +	\$100,000	
★	5	Full	7	14		Tennessee	66 2/3	562	N/A	400+ to age 65	\$224,800	562	400	\$224,800	562	400	\$224,800	562	W, C-18 +	\$224,800
★	0	Full	7	28		Texas	49-75	533	100	401 +	\$213,733	533	104	\$55,432	373	401	\$149,573	533	W, C-18 +	No Limit
★	5	Full	3 ³	21		Alabama	66 2/3	531	100	Duration of Disability	531	Maximum Medical Improvement	220 ⁶	300	TTD Benefit May Be Deducted	531	500 Weeks	\$265,500		
★	0	Full	7	14		Kentucky	66 2/3	530	100	Duration of Disability	530	Duration of Disability	398	425	Based on % Permanent Physical Impairment	265- 398	W, C-18 +	No Limit		
★	4	Full	7	14		South Carolina	66 2/3	533	100	500	\$266,500	533	500	\$266,500	533	340	In Addition to TTD	533	W-500 Wks. C-18 +	\$266,500
★	3	6 Months or \$10,000 +	7	14		Arkansas	66 2/3	410	85	Duration of Disability	410	450	\$184,500	308	450	\$138,600	410	W, C-18 +	No Limit	
★	0	Full	7	42		Louisiana	66 2/3	388	75	Duration of Disability ⁴	388	Duration of Disability ⁴	388	520	\$201,760	388	W, C-18 +	No Limit		
★	3	Full	7	21		Georgia	66 2/3	375	N/A	400 +	375	400	\$150,000	375	Based on Statutory Schedule	375	400 Weeks	Not to Exceed \$125,000		
★	5	Full	5	14		Mississippi	66 2/3	316	66 2/3	450	\$142,407	316	450	\$142,407	316	450	In Proportion to Scheduled Injuries	316	W-450 Wks. C-18 +	\$142,407
★	0	Full	3 ³	14	Western Region	Washington	60-75	822	120	Duration of Disability ⁴	822	Duration of Disability ⁴	Based on % Permanent Physical Impairment	\$140,272	822	W, C-18 +	No Limit			
★	0	Full	3	28		Alaska	80*	768	120	Duration of Disability ⁴	768	Duration of Disability ⁴	Based on % Impairment and Payable in Lump Sum	768	W-10 Yrs. Unless Disab. or Age 52, C-19 +	No Limit ⁴				
★	0	Full	3 ³	14 ⁵		Oregon	66 2/3	629	100	Duration of Disability ⁴	629	Duration of Disability	629	Duration of Disability	Based on % Disability	421- 841	W, C-18 +	No Limit		
★	0	Full	5 ³	5		Nevada	66 2/3	581	100	Life	581	Duration of Disability	581	Determined by Commission	Based on % Disability	581	W, C-18 +	No Limit		
★	0	Full	3	14		Colorado	66 2/3	594	91	To age 65 ⁴	594	Duration of Disability ⁴	326	In Proportion to Scheduled Injuries	\$120,000 ⁴	594	W, C-18 +	No Limit ⁴		
★	0	Full	3 ³	10		Hawaii	66 2/3	547	100	Duration of Disability	547	Duration of Disability	547	312	Based on % Disability	547	W-312 Wks. C-18 +	\$170,664		
★	0	Full	3 ³	14 ⁵		California	66 2/3	490	N/A	Life	490	Duration of Disability	230	694	Based on % Disability	490	—	\$160,000		
★	3	Full	7	28		New Mexico	66 2/3	493	100	Life	493	Maximum Medical Improvement	493	700	TTD Benefit Deducted	493	W-700 Wks. C-18 +	\$345,100		
★	0	Full	3 ³	8		Wyoming	N/A	501	66 2/3	344 +	\$172,344	501	26 +	\$13,026	501	In Proportion to Scheduled Injuries	501	W-231 Wks. + C-18 +	\$115,731	
★	0	Full	3 ³	14		Utah	66 2/3	450	85	312 +	Thereafter, 36% of SAWW for Duration	529	312	\$165,048	353	312	TTD Benefit Deducted	450	312 Weeks +	\$140,400 ⁴
★	0	Full	6	6		Montana	66 2/3	439	100	Duration of Disability ⁴	439	Duration of Disability ⁴	220	350	Based on % Disability	439	W-500 Wks. C-18 +	\$219,500		
★	0	Full	5	14 ⁵		Idaho	67	446	90	52	Thereafter, 67% of SAWW for Duration	446	52	Thereafter, 67% of SAWW for Duration	272	500	Based on % Disability	223- 297	500 Weeks	\$148,500
★	0	Full	7	14		Arizona	66 2/3	374	N/A	Duration of Disability	374	Duration of Disability	374	In Proportion to Scheduled Injuries	369	W, C-18 +	No Limit			

SAWW is State Average Weekly Wage.

"W" is payment to widow/widower until death or remarriage.

"C" is payment to children until age specified.

Lower benefit amount applies if no dependents, higher amounts for dependents.

+ Limitations may extend beyond what is specified under certain conditions.

* Based on spendable earnings.

¹ Employee must petition for further treatment.

² Certain occupational diseases are not covered unless employee is on temporary or permanent total disability.

³ Temporary total and/or permanent total disability only.

⁴ Subject to SS and/or UI offset.

⁵ No waiting period under certain conditions.

⁶ Benefits frozen by legislature.

Unemployment Insurance Under State Laws, Jan. 1, 2001

	Jurisdiction (Ranked Highest to Lowest by Maximum Benefit Within Regions)	Maximum Weekly Benefits ²	Average Weekly Benefit Paid for Total Unemployment ⁵	Average Weekly Wages in Covered Employment ¹	Average Weekly Benefit as a Percentage of Average Weekly Wages ⁴	Percentage of Unemployed Receiving Regular Benefits ³	Regular Duration of Benefits by Weeks ³	Average Employer Tax Range, 2000 (Estimated)			Taxable Wage Base
								Percent- age of Claimants Who Exhausted Benefits	Percent- age of Taxable Payrolls	Percent- age of Total Payrolls	
	United States	\$ —	\$217	\$650	33%	34%	—	32%	1.7%	0.6	\$ 10,000
Eastern Region	Massachusetts	477-715	283	805	35	67	10-30	31	2.4	0.7	10,800
	Pennsylvania	430-438 ⁶	255	638	40	50	16-26	25	3.7	1.0	8,000
	New Jersey	429	279	799	35	51	15-26	44	1.6	0.7	20,200
	New York	405	242	833	29	35	26	47	3.1	0.7	8,500
	Connecticut	397-472	221	844	26	73	26	24	1.5	0.5	15,000
	Rhode Island	397-496	237	604	39	56	15-26	33	3.2	1.4	12,000
	West Virginia	327	199	499	40	30	26	19	2.8	1.0	8,000
	Delaware	315 ⁶	217	685	32	37	24-26	19	1.9	0.5	8,500
	District of Columbia	309	237	934	25	43	20-26	50	2.2	0.5	9,000
	New Hampshire	301	215	637	34	17	26	6	0.8	0.2	8,000
	Vermont	298	210	537	39	42	26	13	2.5	0.8	8,000
	Maryland	280	213	660	32	28	26	28	1.6	0.4	8,500
	Maine	265-397	200	519	39	36	14-26	40	2.6	1.1	12,000
	Puerto Rico	133	103	353	29	39	26	50	3.0	0.7	7,000
Midwest Region	Minnesota	331-427	279	655	43	32	10-26	26	1.1	0.5	19,000
	Kansas	320	241	545	44	30	10-26	31	1.6	0.5	8,000
	Wisconsin	313	222	579	38	42	12-26	18	1.9	0.7	10,500
	Michigan	300	245	702	35	37	14-26	25	2.6	0.8	9,500
	Illinois	296-392	242	710	34	33	26	31	2.3	0.6	9,000
	North Dakota	293	192	459	42	29	12-26	35	1.4	0.8	16,100
	Oklahoma	291 ⁶	213	495	43	25	20-26	30	0.3	0.1	9,800
	Ohio	289-389	234	612	38	26	20-26	22	1.5	0.5	9,000
	Indiana	288	219	584	38	30	8-26	31	1.4	0.4	7,000
	Iowa	273-335	234	525	45	47	11-26	18	1.2	0.6	17,300
	Nebraska	252	185	518	36	26	15-26	31	0.7	0.2	7,000
	Missouri	250	187	582	32	51	8-26	29	1.2	0.4	7,500
	South Dakota	224	176	459	38	22	15-26	9	0.6	0.2	7,000
Southern Region	North Carolina	375	234	576	41	37	13-26	20	0.7	0.3	13,900
	Kentucky	329	225	539	42	33	15-26	18	1.6	0.5	8,000
	Arkansas	321	209	492	43	45	9-26	31	1.9	0.8	9,000
	Texas	294	225	646	35	23	9-26	51	1.3	0.4	9,000
	Florida	275	218	564	39	28	26	39	0.7	0.2	7,000
	Georgia	274	210	630	33	22	9-26	28	0.5	0.1	8,500
	Virginia	268	210	633	33	23	12-26	25	0.5	0.1	8,000
	South Carolina	259	188	527	36	33	15-26	24	1.4	0.4	7,000
	Louisiana	258	188	526	36	25	21-26	31	1.4	0.4	7,000
	Tennessee	255	190	572	33	38	12-26	30	1.5	0.4	7,000
	Alabama	190	159	541	29	30	15-26	21	1.1	0.4	8,000
	Mississippi	190	155	469	33	29	13-26	29	1.5	0.5	7,000
Western Region	Washington	441	285	705	40	42	16-30	31	2.2	1.2	24,300
	Oregon	376	236	604	39	41	3-26	26	2.1	1.3	23,000
	Hawaii	371	280	565	50	32	26	26	1.7	1.2	27,500
	Colorado	358	253	669	38	21	13-26	38	0.9	0.3	10,000
	Utah	355	208	540	39	27	10-26	30	0.6	0.3	20,200
	Idaho	296	204	508	40	32	10-26	26	1.2	0.8	24,500
	Nevada	291	220	605	36	45	12-26	32	1.3	0.8	19,600
	Wyoming	271	206	494	42	21	11-26	25	1.4	0.7	13,600
	New Mexico	267	185	503	37	20	19-26	32	1.2	0.6	14,800
	Montana	263	185	444	42	26	8-26	30	1.1	0.8	17,700
	Alaska	248-320	188	649	29	58	16-26	40	2.1	1.4	24,800
	California	230	161	745	22	35	14-26	37	2.7	0.6	7,000
	Arizona	205	160	602	27	24	12-26	33	1.0	0.2	7,000

¹ Twelve months ending September 2000—latest data available.

² Where two figures are shown, the larger includes maximum dependents' allowances.

³ Where two figures are shown, the lower represents the shortest possible duration. In most states this is the entitlement of a claimant with minimum weekly benefits and minimum qualifying wages.

⁴ Maximum weekly benefit is a specified percentage of average weekly covered wages and is computed annually, or in a few states semi-annually. Since the base year used for setting the maximum is not necessarily calendar 2000, the percentage figures may vary from statutory percentages.

⁵ For the 12 months ending September 2000.

⁶ WBA can be reduced depending on amounts in trust fund.

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