

CARES Act Unemployment Benefit Overview & Core Insights

May 2020

Partner Organizations: K&E and Ropes & Gray



**Government, State
& Public Policy**

Notice & Disclaimer

Neither Bain Capital, LP (“Bain Capital”) nor any of its principals, officers, directors, employees, advisors, agents, portfolio companies or affiliates (collectively, “Representatives”), makes any representation, express or implied, as to the accuracy or completeness of any information provided herein or in connection herewith, or as to the appropriateness or accuracy of any assumptions used in the preparation of this presentation, or in any other presentation made available in connection with this presentation.

This presentation is provided to you on a confidential basis for informational purposes only. This presentation contains confidential, proprietary, trade secret and other commercially sensitive information, and by accessing the information you agree to keep such information strictly confidential and not disclose, disseminate, reproduce or redistribute the information in any format without the express written approval of Bain Capital or as permitted in such documentation. You should not construe the contents of this presentation as legal, tax, accounting or investment advice or a recommendation. This document may not be reproduced in whole or in part and may not be delivered to any other person or used for any other purpose without the prior written consent of Bain Capital.

This presentation is as of the date indicated herein and will not be updated or otherwise revised to reflect information that subsequently becomes available, or circumstances existing or changes occurring after such date. The presentation of the material herein does not imply that the information contained therein is correct as of any time subsequent to the date herein. Bain Capital is under no obligation to update the information contained in this presentation or to notify registrant of any subsequent update to this presentation.

This presentation may have been obtained from published and/or non-published sources prepared by other parties, which in certain cases have not been updated through the date hereof. Bain Capital does not assume any responsibility for the accuracy or completeness of such information (or updating the presentation based on facts learned following their issuance), and such information has not been independently verified by Bain Capital. All information contained herein is subject to revision and the information set forth herein does not purport to be complete.

The presentation may contain forward-looking statements and projections that are subject to risks and uncertainties, which could cause actual results and performance to differ materially from those expressed in, or implied by, the presentation. Any such statements and projections reflect various estimates and assumptions by Bain Capital or other sources concerning anticipated results, believed by such party to be reasonable at the time made. Neither Bain Capital nor any of its Representatives undertakes any obligation to update or revise any such forward-looking statements or any other information set forth herein, whether as a result of new or updated information, future events or otherwise.

You agree that neither Bain Capital nor its Representatives shall have any liability to you or your affiliates, or any of your respective directors, officers, managers, employees, advisors or other representatives resulting from this presentation and you agree that neither you nor your advisors, nor any of your respective directors, officers, managers, employees, advisors or other representatives shall sue Bain Capital or its Representatives in connection with this presentation.

By accepting delivery of this presentation, you will be deemed to acknowledge and agree to the matters above.



KEY QUESTIONS

Who is eligible for unemployment benefits under the CAREs act?

What is the increase in unemployment benefits an individual can receive?

What is the time period for the increase in new assistance?

Is there a time period for the extension of unemployment benefits?



BEST PRACTICES

Any individual who is otherwise entitled to unemployment insurance (UI) under State law; any waiting period is waived

On top of the weekly regular UI benefit authorized under state law, the additional benefit is \$600 per week?

The duration of the additional weekly benefit concludes on or before July 31, 2020

An additional 13 weeks of unemployment benefits through December 31, 2020 available to any person who remains unemployed after state regular UI benefit ends

Content	Description	Partner	Pages
CAREs Act Overview: Unemployment Benefits	<ul style="list-style-type: none"> • Overview of Unemployment benefit insurance from March 2020 CAREs Act, including who is covered, time period for new assistance, limitations and extended benefits period 	Ropes & Gray	6 – 7
State Unemployment Graphic	<ul style="list-style-type: none"> • Amount and duration of unemployment varies by state. Chart with US map shows weekly amount and number of weeks of unemployment eligibility by state. 	Internal Bain Capital COVID Response Team	9
50-state Unemployment Insurance Survey	<ul style="list-style-type: none"> • Survey of each state including trigger of overview, maximum weekly benefits, allowance of partial benefits 	Ropes & Gray	11 – 20

- **CAREs Act Overview: Unemployment Insurance**
 - **State Unemployment Amounts**
 - **State Unemployment Insurance Law Survey**

Summary

- Expands unemployment insurance to self-employed, independent contractors, and others who would otherwise be ineligible
 - Provides additional \$600 per week payment to each recipient of unemployment insurance (up to four months)
 - Additional 13 weeks of unemployment benefits through 12/31/2020
 - Funding for existing and new state "short-time" compensation programs
-
- ▶ **Overview.** Title II, Subtitle A of the Coronavirus Aid, Relief, and Economic Security (CARES) Act creates a temporary Pandemic Unemployment Assistance program to provide payments to "Covered Individuals" who would not normally be eligible for or who have exhausted regular unemployment compensation and who are unable to work as a direct result of the COVID-19 public health emergency. In addition, the CARES Act provides increased and extended payments to individuals who have otherwise qualified for regular unemployment compensation.
 - ▶ **Who Qualifies as a Covered Individual?** New unemployment benefits will be available to any individual (including a self-employed individual) who is not eligible for or who has exhausted regular unemployment compensation and whose employment is adversely impacted by COVID-19, other than individuals able to telework or who are receiving paid leave. In order to be considered a "Covered Individual" the individual must self-certify that he or she is otherwise able to work but is unable to do so for reasons (specified in the Act) related to the impacts that COVID-19 has had on such individual, their family, their place of work, and their ability to leave the home.
 - ▶ **Time Period for New Assistance.** Benefits available to Covered Individuals cover weeks of unemployment from January 27, 2020 to December 31, 2020 that are directly attributable to COVID-19.
 - ▶ **Limitation on Duration of New Assistance.** Up to 39 weeks of benefits for Covered Individuals, including any weeks for which such individual received regular unemployment compensation.
 - ▶ **Amount of New Assistance and Increased Assistance.** Covered Individuals are eligible to receive the amount that would have been payable under the unemployment compensation law of their state of employment, plus an additional \$600 payment per week. Individuals who have otherwise qualified for regular unemployment compensation are also entitled to receive the additional \$600 payment per week. In each case, the additional \$600 weekly payment is available from the date that the applicable state enters into an agreement with the federal government until July 31, 2020 (i.e., four months maximum) and is not subject to proration where the individual is partially unemployed.
 - ▶ **Extended Benefits Period.** Additional 13 weeks of unemployment benefits through December 31, 2020 available to any individuals that remain unemployed after regular unemployment compensation (which typically lasts up to 26 weeks) is no longer available.

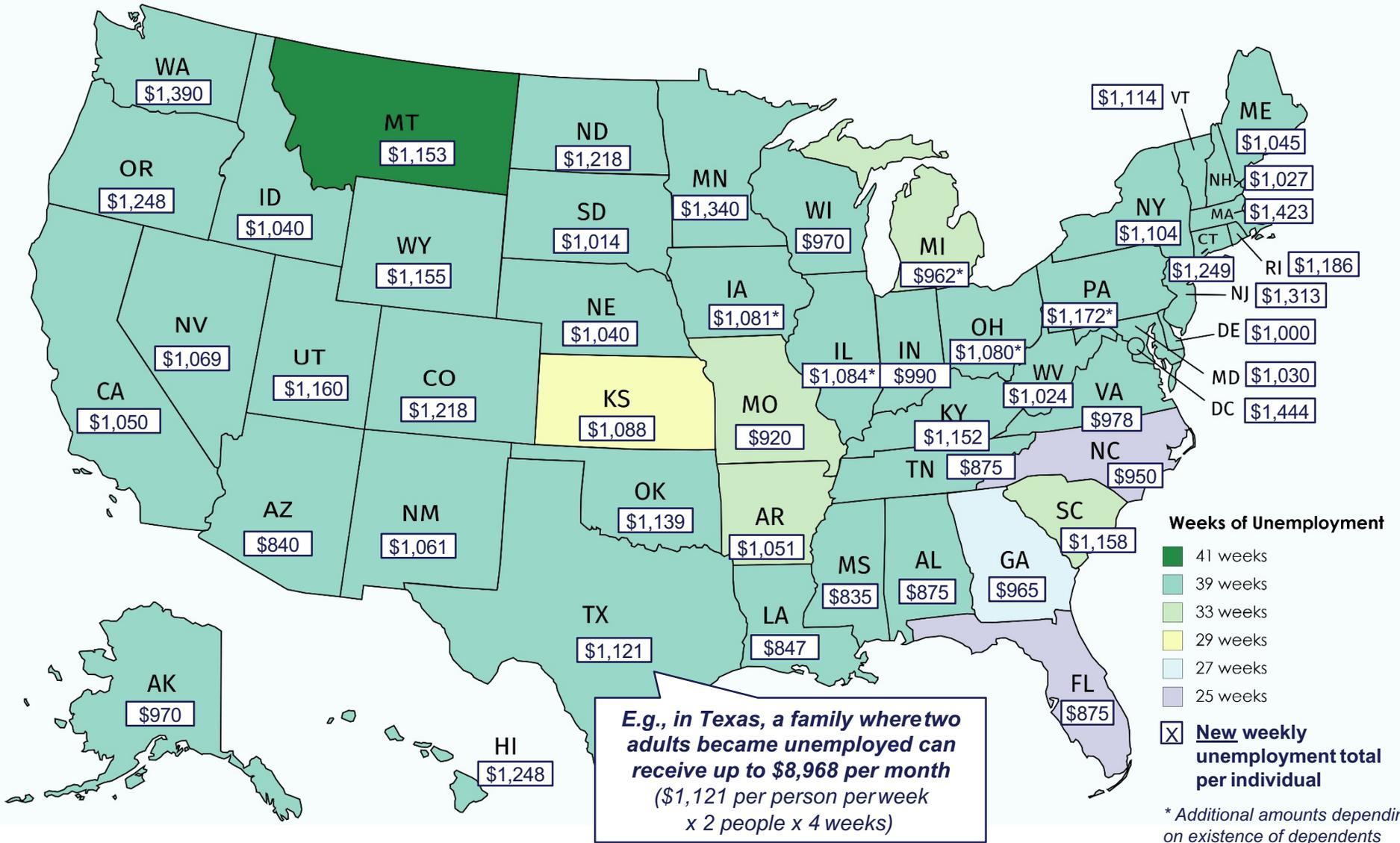
<p>Increase of Unemployment Benefits</p>	<ul style="list-style-type: none"> ▶ Eligibility – Any individual who is otherwise entitled to regular unemployment insurance (UI) benefits under State law, any waiting period is waived ▶ Benefit – The weekly benefit amount is the sum of (i) the weekly regular UI benefit amount authorized under State law and (ii) \$600 ▶ Duration – Beginning on the date the state enters into an agreement with the Secretary of Labor and concludes on or before July 31, 2020
<p>Extension of Unemployment Benefits</p>	<ul style="list-style-type: none"> ▶ Eligibility – Any individual who has exhausted all rights to regular UI benefits in a given year ▶ Benefit – The weekly benefit amount is the sum of (i) the weekly regular UI benefit amount authorized under State law and (ii) through July 31, 2020 only, \$600 ▶ Duration – UI benefits extended for an additional 13 weeks after benefits would otherwise expire under State law beginning on the date the state enters into an agreement with the Secretary of Labor and concluding December 31, 2020
<p>Expansion of Eligibility</p>	<ul style="list-style-type: none"> ▶ Eligibility – Covers any individual who is not eligible for, or has exhausted all rights to, regular or extended UI benefits under State or Federal law (including those set forth above) <ul style="list-style-type: none"> • An individual must self-certify he or she is able to work and available for work (within the meaning of applicable State law), except the individual is unemployed, partially unemployed, or unable or unavailable to work due to nearly any reason related to the impact of COVID-19 • Does not cover an individual who (i) has the ability to telework with pay or (ii) is receiving paid sick leave or other paid leave benefits ▶ Benefit – The weekly benefit amount is the sum of (i) the weekly benefit amount authorized under State law, except the minimum amount may not be less than 50% of the average benefit amount in the state and (ii) through July 31, 2020 only, \$600 ▶ Duration – Beginning on or after January 27, 2020 and ending on or before December 31, 2020, maximum of 39 weeks (subject to state law)
<p>Impact to Payroll Reductions</p>	<ul style="list-style-type: none"> ▶ Layoff – CARES Act provides enhanced benefits (in amount and duration) for currently eligible individuals and individuals who may not be eligible. <ul style="list-style-type: none"> • Likely results in short-tenure employees, temporary and part-time employees, and contract workers receiving benefits that they otherwise would not. • Recommend encouraging all impacted service providers to apply for benefits and note a COVID-19 reduction in work ▶ Furlough – Involuntary furlough of 100% of wages in any given week generally treated as a layoff for UI purposes ▶ Wage reduction – Generally, individual must reduce hours and reduce wages to be eligible for UI benefits. ▶ Partial furlough / reduction in wages and hours – Eligibility assessed on a weekly basis, with most earnings during any given week offsetting UI benefits. Depending on state and total wages paid, may be eligible for partial unemployment benefits. Any resulting benefits subject to enhancement or extension under CARES Act

- CAREs Act Overview: Unemployment Insurance

- **State Unemployment Amounts**

- State Unemployment Insurance Law Survey

Amount and duration of unemployment support varies by state. The chart below shows weekly unemployment amount (in boxes), and number of weeks of unemployment (by color)



- CAREs Act Overview: Unemployment Insurance
- State Unemployment Amounts
- State Unemployment Insurance Law Survey

50 State Unemployment Insurance Law Survey

Last Revised April 1, 2020

State	Trigger for Partial Unemployment Benefits <i>Less than full-time work in a given week, plus the following:</i>	Calculation of weekly benefit amount	Maximum weekly benefit amount (and duration)	Calculation of Benefits/Compensation for Partial Unemployment or Reduced Hours	Workshare program allowing for partial benefits? Requirements?
Alabama	Wages payable are less than weekly benefit amount.	1/26 of the claimant's average quarterly earnings in the two highest-paid quarters of the base period (earliest four of the five complete calendar quarters before employee filed the benefits claim).	\$275/week (for up to 26 weeks).	Weekly benefit amount minus the value of the claimant's earnings in that week, after +E3disregarding one-third of the weekly benefit amount.	No.
Alaska	Wages payable are less than one and one-third (1 and 1/3) times the weekly benefit amount (excluding any allowance for dependents) plus \$50.	Provided by a table.	\$370/week (for up to 26 weeks).	Weekly benefit amount reduced by 75% of the claimant's wages for that week in excess of \$50.	No.
Arizona	Wages payable are less than weekly benefit amount.	4% of claimant's wages earned in highest paid quarter of the base period (earliest four of the five complete calendar quarters before employee filed the benefits claim).	\$240/wk (for up to 26 weeks).	Weekly benefit amount, reduced by wages for that week in excess of \$30.	Yes. To participate, normal weekly work hours for employees must be reduced by 20% (no more than 40%) and apply to at least 10% of employees.
Arkansas	Wages payable are less than one hundred forty percent (140%) of weekly benefit amount.	1/26 of earnings during the highest paid quarter of the base period (earliest four of the five complete calendar quarters before employee filed the benefits claim)	\$451/week (for up to 26 weeks).	Weekly benefit amount, minus earnings payable to the claimant for that week in excess of 40% of the weekly benefit amount.	Yes. To participate, employer must have a positive reserve account and must not have had a temporary layoff of the affected group within the 4 month period preceding the application for the Shared Work Program.
California	Remains employed by regular employer, works less than normal customary full-time hours because of lack of full-time work, and there is no severance of the employer-employee relationship.	If the claimant's past highest-quarter wages during the base period (the earliest four of the five complete calendar quarters before the employee filed benefits claim) were less than \$1,832.99, the amount is provided by a statutory table. If the highest-quarter wages exceeded \$1,832.99, the weekly benefit amount is half of the highest-quarter wages, divided by 13.	\$450/week (for up to 26 weeks).	Weekly benefit amount minus the lesser of: (i) any wages in excess of \$25 of the employee's weekly benefit amount that were payable to the employee in that week, or (ii) any wages in excess of 25% of the employee's weekly benefit amount that were payable to the employee during that week.	Yes. To participate, at least 10% of employees regular workforce (and a minimum of 2 employees) must be affected by reduction in hours and wages and hours and wages must be reduced by at least 10% and not exceed 60% (more requirements to be found: https://www.edd.ca.gov/Unemployment/Work_Sharing_Program.htm).

State	Trigger for Partial Unemployment Benefits <i>Less than full-time work in a given week, plus the following:</i>	Calculation of weekly benefit amount	Maximum weekly benefit amount (and duration)	Calculation of Benefits/Compensation for Partial Unemployment or Reduced Hours	Workshare program allowing for partial benefits? Requirements?
Colorado	Wages payable are less than the weekly benefit amount or wages for a given pay period are less than the proportional equivalent of the weekly benefit amount for that pay period. Any employee employed thirty-two (32) hours or more for any week is deemed to be employed full time and not partially employed.	60% of 1/26th of the highest two quarters during the base period (the earliest four of the five complete calendar quarters before the employee filed the benefits claim).	\$618/week (for up to 26 weeks).	Weekly benefit amount, minus earnings payable to the claimant for that week in excess of 25% of the weekly benefit amount.	Yes. To participate, normal weekly work hours must have been reduced by at least 10% but no more than 40% and at least 2 employees in a certain unit or all employees in the business must be affected. Employer must have paid as much in premiums as the Colorado Department of Labor and Employment paid the employer's former employees in unemployment insurance benefits.
Connecticut	Total remuneration of any nature payable for services during such week amounts to less than one and one-half (1.5) times the weekly benefit amount.	1/26 of the claimant's two highest-paid quarters of the base period (the earliest four of the five complete calendar quarters before the employee filed the benefits claim).	\$649/week, plus \$75/week for a dependent allowance (for up to 26 weeks).	Weekly benefit rate minus 2/3 of wages payable to the claimant for that week	Yes. Shared Work participation must be In lieu of layoffs. An employee's hours and wages cannot be reduced by less than 10 percent or more than 60 percent. The program can be applied to part or full-time permanent employees, but cannot be used to subsidize seasonal workers during the off-season. Employers must have at least two permanent employees participating and cannot eliminate or reduce the worker's fringe benefits. All employees must be able to work and available for additional hours of work with the participating employer.
Delaware	Wages payable to the individual with respect to such week are less than the individual's weekly benefit amount plus whichever is the greater of \$10 or 50% of the individual's weekly benefit amount.	1/46th of the claimant's total wages for the two highest quarters of the base period (the earliest four of the five complete calendar quarters before the employee filed the benefits claim).	\$400/week (for up to 26 weeks).	Weekly benefit amount minus the lesser of: (i) any wages in that week in excess of \$10 of the employee's weekly benefit amount, or (ii) any wages in that week in excess of 50% of the employee's weekly benefit amount.	No.
District of Columbia	The amount of 66% of the earnings payable to employee with respect to such week must be less than the employee's weekly benefit amount plus \$50.	1/26 of the claimant's wages for the highest-earning quarter of the base period	\$444/week (for up to 26 weeks)	Weekly benefit plus \$50, minus 66% of the earnings payable to the claimant for that week.	Yes. The plan must provide for a reduction of work at least 20% but not more than 40%. The program may extend up to 50 weeks (with a possible 2 week extension).
Florida	Earned income payable is less than weekly benefit amount.	1/26th of the total wages for insured work paid during the highest-earning quarter of the base period (the earliest four of the five complete calendar quarters before the employee filed the benefits claim).	\$275/week (for up to 12 weeks).	Weekly benefit amount minus that part of the earned income, if any, payable for that week which is in excess of 8 times the federal hourly minimum wage.	Yes. To participate, at least 10% of the employer's regular workforce (and a minimum of 2 employees) must be affected by a reduction in hours, and wages and hours must be reduced by at least 10% and not exceed 40%. Employees may be eligible for prorated benefits equal to (a) the weekly benefit amount times (b) the ratio of (i) the number of normal weekly hours of work for which the employer would not compensate the individual and (ii) the individual's normal weekly hours of work.

State	Trigger for Partial Unemployment Benefits <i>Less than full-time work in a given week, plus the following:</i>	Calculation of weekly benefit amount	Maximum weekly benefit amount (and duration)	Calculation of Benefits/Compensation for Partial Unemployment or Reduced Hours	Workshare program allowing for partial benefits? Requirements?
Georgia	Earned income payable is less than weekly benefit amount.	Two highest quarters of wages paid in the base period (the earliest four of the five complete calendar quarters before the employee filed the benefits claim) divided by 52 (or, in some circumstances, highest single quarter of base period wages paid divided by 21).	\$365/week (for up to 14 weeks)	The benefit for partial unemployment or reduced hours is the weekly benefit amount less gross earnings in excess of \$50.	No.
Hawaii	Earned income payable is less than the weekly benefit amount, and the hours reduction is due to lack of full-time work.	1/21 of the claimant's total compensation in the highest-paid quarter of the base period (the earliest four of the five complete calendar quarters before the employee filed the benefits claim).	\$648/week (for up to 26 weeks).	The benefit for partial unemployment or reduced hours is the weekly benefit amount minus the wages payable to the claimant for that week in excess of \$150.	No.
Idaho	Total wages payable are less than one and one-half (1.5) times the weekly benefit amount.	1/26 of highest quarter earnings during the base period (the earliest four of the five complete calendar quarters before the employee filed the benefits claim).	\$448/week (for up to 20 weeks)	The benefit for partial unemployment is the weekly benefit amount, reduced by any wages earned that exceed 50% of the weekly benefit amount.	No.
Illinois	Wages payable are less than the weekly benefit amount.	47% of the claimant's two highest-earning calendar quarters of the base period (the earliest four of the five complete calendar quarters before the employee filed the benefits claim).	\$481/week (individual) or \$669 (with dependents) (for up to 26 weeks)	The weekly benefit amount (plus dependents' allowances, if applicable) minus any wages payable in excess of 50% of the employee's weekly benefit amount.	Yes. The law allows partial unemployment benefits when an employer cuts hours among at least 10% of its staff and shares the remaining work among those employees.
Indiana	Working less than normal customary full-time hours and remuneration is less than weekly benefit amount.	47% of claimant's average weekly wage. Average weekly wage is the total wages during the base period (earliest four of the five complete calendar quarters before claimant filed the benefits claim) by 52.	\$390 (available for up to 26 weeks).	Weekly benefit amount minus the claimant's earnings in excess of the greater of: (i) the first \$3, or (ii) 20% of the claimant's weekly benefit amount.	No.
Iowa	Earnings are less than the weekly benefit amount plus fifteen dollars (\$15).	With no dependents, weekly benefit amount is the highest quarter of wages during the base period (earliest four of the five complete calendar quarters before claimant filed benefits claim) divided by 23. For employees with one dependent, the weekly benefit amount is the highest quarter wages divided by 22. The number by which the highest quarter wages are divided is decreased by one for each additional dependent, to a floor of 19 for four dependents.	\$481/week (individual) or \$591/week (with four dependents) (for up to 26 weeks).	Weekly benefit amount minus the wages payable to the claimant for that week in excess of 1/4 of the weekly benefit amount.	Yes. The Voluntary Shared Work (VSW) program is intended for use as an alternative to layoffs. Work reductions are shared by reducing employees' work hours and affected employees are paid a percentage of their weekly unemployment insurance (UI) amount, based on the percentage their hours are reduced (e.g., if hours are reduced from 40 to 32, that is a 20% reduction, and the UI claim would pay them 20% of their weekly UI amount).

State	Trigger for Partial Unemployment Benefits <i>Less than full-time work in a given week, plus the following:</i>	Calculation of weekly benefit amount	Maximum weekly benefit amount (and duration)	Calculation of Benefits/Compensation for Partial Unemployment or Reduced Hours	Workshare program allowing for partial benefits? Requirements?
Kansas	Wages payable are less than the weekly benefit amount.	4.25% of the claimant's highest-earning quarter of the base period (the earliest four of the five complete calendar quarters before the claimant filed the benefits claim).	\$488/week (for up to 16 weeks).	Weekly benefit amount minus the wages payable to the claimant for that week in excess of 1/4 of the weekly benefit amount.	Yes. The Employment Security (Unemployment Insurance) Shared Work Program is offered to employers who reduce employee work hours by between 20% and 40%. It allows an employer to divide the available work or hours of work among a specified group of affected employees in lieu of a layoff. Shared Work allows the employees to receive a portion of their unemployment insurance benefits while working reduced hours.
Kentucky	Earnings less than one and one-fourth (1.25) times the benefit rate.	1.1923% of the claimant's total wages during the base period (the earliest four of the five complete calendar quarters before the claimant filed the benefits claim).	\$552/week (for up to 26 weeks).	Weekly benefit amount minus 80% of wages earned by the claimant for that week.	No.
Louisiana	Wages payable are less than the weekly benefit amount.	1/25 of the average of the claimant's total wages for the four quarters of his base period (the earliest four of the five complete calendar quarters before the claimant filed the benefits claim).	\$247/week (for up to 26 weeks)	Weekly benefit amount, minus wages payable to the claimant for that week in excess of the lesser of (i) 50% of the weekly benefit amount, or (ii) \$50.	No.
Maine	Wages payable are not \$5 or more in excess of the weekly benefit amount.	1/22 of the average of the claimant's wages in the two highest-earning quarters of the base period (the earliest four of the five complete calendar quarters before the claimant filed the benefits claim).	\$445/week (individual) or \$667 (with dependents) (for up to 26 weeks).	Weekly benefit amount, minus the claimant's weekly earnings in excess of \$100.	Yes. In lieu of a layoff, employers can temporarily reduce their work hours in a particular unit, shift or company from 10% to 50%. To help offset the loss of hours, the affected workers can receive a modified weekly unemployment benefit.
Maryland	Wages payable are less than the weekly benefit amount.	Calculated based on Maryland's Schedule of Unemployment Benefits, but is approximately 50% of the employee's weekly earnings during the base period (earliest four of the five complete calendar quarters before the employee filed the benefits claim).	\$430/week (available for up to 26 weeks).	Weekly benefit amount (including any allowance for dependent) minus any wages exceeding \$50 payable to the claimant for that week.	Yes. Work-sharing plan provides for the reduction of normal weekly work hours of affected employees of at least 20% but not more than 50% of each employee. Employees receive the percentage of their weekly UI benefit amount equal to the percentage of reduction of work hours for that week. For example, if an employer needs to reduce work hours by 30%, the employees will be eligible for 30% of their UI benefits.

State	Trigger for Partial Unemployment Benefits <i>Less than full-time work in a given week, plus the following:</i>	Calculation of weekly benefit amount	Maximum weekly benefit amount (and duration)	Calculation of Benefits/Compensation for Partial Unemployment or Reduced Hours	Workshare program allowing for partial benefits? Requirements?
Massachusetts	Earnings are less than the weekly benefit amount. (Based on how the partial unemployment benefit is defined, in practice, to receive any benefit, the employee's hours/earnings must have been reduced by more than 1/3 in that week.)	Assuming the employee makes more than \$66/week on average, the weekly benefit amount is calculated as half (50%) of the employee's average weekly wage in the base period (the earliest four of the five complete calendar quarters before the employee filed the benefits claim).	\$823/week (individual) up to \$1,234 (with dependents) (for up to 30 weeks).	Weekly benefit amount minus the employee's average weekly compensation during that week. Claimant may earn up to one-third of the weekly benefit amount in a given week and still receive the full weekly benefit. Wages in excess of the one-third limit result in a dollar-for-dollar reduction in the weekly benefit payment. (The sum of the employee's earnings, plus the weekly benefit amount, cannot exceed the employee's average weekly wage.)	Yes. To qualify, all employees in the affected department must be included in the WorkShare Plan and all of the employees must have the same reduction in hours. The reduction in hours may range from 10% to 60% for up to 52 weeks due to a downturn in business. The employer must maintain employees on their health insurance and retirement plans and must be current with all contributions owed to the DUA to be eligible for WorkShare participation. Employees whose employers are part of a qualifying workshare program may receive unemployment benefits to offset the reduction in income from their reduced hours.
Michigan	Earnings are less than 1.5 times the weekly benefit amount.	4.1% of wages paid in the claimant's high quarter during the base period (the earliest four of the five complete calendar quarters before the employee filed the benefits claim), with a weekly dependent allowance of \$6 for each of up to five dependents.	\$362/week (for up to 20 weeks)	Weekly benefit amount, minus 50 cents for every dollar of wages earned by the employee in that week. The combination of unemployment benefits and wages is limited to 1.5 times the weekly benefit amount.	Yes - employers must meet a variety of restrictions to be eligible to participate in the WorkShare Program: https://www.michigan.gov/documents/uia/156 - Shared work fact sheet letter 426209 7 pdf. All employees in the affected unit must participate in the plan; plans must include at least two employees; and plans may be approved for up to 52 consecutive weeks.
Minnesota	Hours must be reduced below 32 hours per week: An applicant is not eligible for benefits in any week in which the applicant works 32 or more hours, or gross earnings for the week are equal to or greater than the weekly benefit amount.	50% of the employee's average weekly wages during the base period (the earliest four of the five complete calendar quarters before the employee filed the benefits claim).	\$740 (for up to 26 weeks)	If an applicant has earnings that are less than the applicant's weekly unemployment benefit amount, the applicant is still entitled to benefits, but 50% of the earnings are deducted from the weekly unemployment benefit amount.	Yes. To participate, the employer must, among other requirements, (i) have an unemployment insurance tax account balance that is paid in full, (ii) have employees that are not seasonal, temporary, or work on an intermittent basis, and (iii) must institute the plan for at least two months.
Mississippi	Earnings are less than the weekly benefit amount plus \$40.	All wages paid in the base period (the earliest four of the last five complete calendar quarters before the employee filed the benefits claim), divided by 26.	\$235 (for up to 26 weeks)	Weekly benefit amount minus wages payable in that week in excess of forty dollars (\$40).	No.
Missouri	Earnings are less than the weekly benefit amount plus \$20 or 20% of the weekly benefit amount, whichever is greater.	4% of the two highest quarters in the base period (the earliest four of the last five completed calendar quarters before the employee filed the benefits claim).	\$320/week (of up to 20 weeks)	Weekly benefit amount minus \$20 or 20% of the weekly benefit amount (whichever is greater).	Yes. All Missouri employers are eligible to participate in the WorkShare Program if, among other requirements, (i) the employer is current on all taxes and wage contributions, (ii) there are at least three employees affected, (iii) the plan would apply to at least 10% of the affected employees, and (iv) the normal weekly hours of work and corresponding wages for a participating employee are reduced in the plan by not less than 20% and no more than 40%.

State	Trigger for Partial Unemployment Benefits <i>Less than full-time work in a given week, plus the following:</i>	Calculation of weekly benefit amount	Maximum weekly benefit amount (and duration)	Calculation of Benefits/Compensation for Partial Unemployment or Reduced Hours	Workshare program allowing for partial benefits? Requirements?
Montana	Employee worked fewer than typical hours and wages payable to the individual are less than two times the individual's weekly benefit amount. (An individual is not considered to be unemployed in any week in which the individual works at least 40 hours in employment.)	1% of the wages paid in the base period (the earliest four of the last five completed calendar quarters before the employee filed the benefits claim) or 1.9% of the two highest quarters in the base period.	\$552/week (for up to 26 weeks)	Weekly benefit amount minus 50% of wages for that week in excess of 1/4 of the claimant's weekly benefit amount.	Yes. All Montana employers who have had to reduce the hours of or lay-off workers due to COVID-19 are eligible to participate in the WorkShare Program. Employers are not charged for benefits.
Nebraska	Wages payable are less than the weekly benefit amount.	50% of average weekly wages. Average weekly wages are wages in the highest quarter of the base period (earliest four of last five calendar quarters before the employee filed the benefits claim) divided by 13, but may not exceed one-half of the state average weekly wage.	\$440/week (for up to 26 weeks, or until claimant has received one-third of base period wages, whichever is less)	If the wages paid are 1/4 the benefit amount or less, the employee will receive the full weekly benefit amount. If the wages are greater than 1/4 the benefit, the employee will be paid the weekly benefit minus the wages in excess of 1/4 of the weekly benefit.	Yes. Nebraska has a Short-Time Compensation program that helps prevent layoffs by allowing employers to voluntarily, uniformly reduce affected employees' hours by 10-60% while permitting the employees to receive a prorated unemployment benefit.
Nevada	Earnings payable are less than the weekly benefit amount (as augmented by any applicable dependents).	4% of the highest wages that were paid during the base period (the earliest four of the five complete calendar quarters before the employee filed the benefits claim).	\$469/week (for up to 26 weeks)	Seventy-five percent (75%) of the claimant's gross weekly earnings will be deducted from the weekly benefit amount.	No.
New Hampshire	Earnings payable are less than the weekly benefit amount.	Based on a chart showing annual income and corresponding amount.	\$427/week (for a claimant making annual compensation of \$41,500 or more) (for up to 26 weeks)	Weekly benefit amount minus all earnings in excess of 30% of the weekly benefit amount.	Yes. Employers can temporarily reduce their workforce in a particular unit, shift or company 10-50% and avert a layoff, then recall the employees when business increases. Affected employees keep their health insurance and can collect wages for hours worked plus unemployment compensation for the reduced hours. All NH employers in good standing with the NH Department of Labor and whose taxes are up-to-date are eligible to apply for WorkShare.

State	Trigger for Partial Unemployment Benefits <i>Less than full-time work in a given week, plus the following:</i>	Calculation of weekly benefit amount	Maximum weekly benefit amount (and duration)	Calculation of Benefits/Compensation for Partial Unemployment or Reduced Hours	Workshare program allowing for partial benefits? Requirements?
New Jersey	Hours must be reduced below 80% of normal hours worked. If individuals earn less than 20% of their weekly benefit rate, then eligible for full benefits.	60% of average weekly earnings during the base period (the earliest four of the five complete calendar quarters before the employee filed the benefits claim) with a 7% increase for the first dependent and 4% each for the next two dependents.	\$713/week (for up to 26 weeks)	Weekly benefit amount minus any wages earned in the benefit week in excess of 20% of the weekly benefit amount.	Yes. An employer who has at least 10 employees may apply to the Division of Employer Accounts for approval to provide a Shared Work program, whereby employees whose hours of work are reduced by not less than 10% and not more than 60% may receive "short-time" unemployment benefits for the lost hours of work while continuing to work at reduced hours with a continuation of their health insurance, pension coverage, and other benefits. The benefits are equal to the individual's weekly benefit rate multiplied by the percentage of reduction of the employee's wages resulting from reduced hours of work, not to exceed 52 weeks (and subject to the annual unemployment benefits cap). For some employers, the unemployment insurance tax rate may be lower than if employees were totally unemployed.
New Mexico	Wages payable are less than the weekly benefit amount.	53.5% of the employee's average weekly wage during the employee's highest paid quarter of the base period (the earliest four of the five complete calendar quarters before the employee filed for benefits)	\$511/week (for up to 26 weeks).	Weekly benefit amount minus that part of the wages payable to the individual that is in excess of one-fifth (20%) of the individual's weekly benefit amount.	No.
New York	Must work fewer than four (4) days a week, and earn less than the weekly benefit amount.	1/26th of the employee's highest quarter of wages during the base period (earliest four of the five complete calendar quarters before the employee filed for benefits).	\$504 (for up to 26 weeks)	The unemployment benefit that can be collected while partially unemployed is based on number of days worked, as follows: <ul style="list-style-type: none"> • 1 day of work = 3/4 of full weekly benefit rate; • 2 days of work = 1/2 of full weekly benefit rate; • 3 days of work = 1/4 of full weekly benefit rate; or • 4 days of work = No benefits due. Even a single hour worked in a day qualifies as a "day" for purposes of the above calculations.	Yes. Shared work plan must reduce work hours and corresponding wages 20-60%, applies to employees who normally work 40 or fewer hours a week, does not reduce or eliminate fringe benefits, does not extend beyond 53 weeks (but new plan can be submitted prior to end of plan) and replaces a layoff of an equal percentage of employees. Under the shared work program, the benefit for partial unemployment or reduced hours is the weekly benefit rate, multiplied by the percentage of reduction of his/her wages resulting from reduced hours, as long as the reduction is between 20-60%; i.e., if the employee's work is reduced by 20%, the employee receives 20% of the weekly benefit. (More information about the program is available here: https://labor.ny.gov/ui/claimantinfo/sharedworkclmfaq.shtm)

State	Trigger for Partial Unemployment Benefits <i>Less than full-time work in a given week, plus the following:</i>	Calculation of weekly benefit amount	Maximum weekly benefit amount (and duration)	Calculation of Benefits/Compensation for Partial Unemployment or Reduced Hours	Workshare program allowing for partial benefits? Requirements?
North Carolina	Must be "payroll attached" and: (a) work less than three (3) customary scheduled full-time days for the employer due to lack of work during that week, and (b) earnings are less than the weekly benefit amount.	Wages paid in the last two quarters of the base period (the earliest four of the five complete calendar quarters before the employee filed the benefits claim) divided by 52.	\$350/week (for up to 12 weeks)	Weekly benefit amount, reduced by wages received in that week in excess of 20% of the weekly benefit amount.	No.
North Dakota	Must have (a) earnings less than the weekly benefit amount, (b) worked less than the normal customary full-time hours for the employer due to a lack of full-time work; and (c) a reasonable expectancy of obtaining full-time work from the employer.	The employee's highest earning two-and-a-half quarters during the base period (the earliest four of the five complete calendar quarters before the employee filed for benefits), divided by 65.	\$618/week (for up to 26 weeks)	Weekly benefit amount minus that part of the wages, if any, earned in that week in excess of 60% of the weekly benefit amount. Every dollar over 60% of the weekly benefit amount is deducted dollar for dollar, until the employee earns the weekly benefit amount.	No.
Ohio	Wages payable are less than the weekly benefit amount (due to involuntary loss of work).	50% of the claimant's average weekly wage during the base period (the earliest four of the five complete calendar quarters before claimant filed for benefits)	\$480/week (without dependents) or \$647 (with three dependents) (for up to 26 weeks)	Weekly benefit amount minus earnings over 20% of the weekly benefit amount (a dollar for dollar reduction).	Yes. The shared work plan must reduce work hours by 10- 50% and apply to workers who do not normally work more than 40 hours a week.
Oklahoma	Any amount of work less than 32 hours per week.	1/23 of claimant's wages during the highest paid quarter of the base period (the earliest four of the five complete calendar quarters before claimant filed for benefits).	\$539/week (for up to 26 weeks)	The weekly benefit amount is reduced by any wages earned in excess of \$100.	No.
Oregon	Earnings are less than the weekly benefit amount, due to lack of available work.	1.25% of the total wages in the claimant's base period (the earliest four of the five complete calendar quarters before claimant filed for benefits)	\$648/week (for up to 26 weeks)	Weekly benefit amount minus the amount of earnings paid or payable that exceeds the greater of the following amounts: (a) Ten times (10x) the minimum hourly wage established by the laws of this state; or (b) One-third (1/3) of the individual's weekly benefit amount.	Yes. The shared work plan must apply to three or more employees with reduced work hours and reduce hours and wages by 20-40%.
Pennsylvania	Earnings are less than the weekly benefit amount. (Based on how the partial unemployment benefit is defined, in practice, to receive any benefit, the employee's hours/earnings must have been reduced by more than 30% in that week.)	50% of average weekly wages in the base period (the earliest four of the five complete calendar quarters before the employee filed the benefits claim).	\$573/week (individual) to \$580 (with dependents) (for up to 26 weeks)	The weekly benefit rate minus any amount earned in a week that is over 30% of the weekly benefit rate (as a dollar-for-dollar deduction).	Yes. Shared work plan must apply to at least two employees and reduce hours and wages by 20-40%.

State	Trigger for Partial Unemployment Benefits <i>Less than full-time work in a given week, plus the following:</i>	Calculation of weekly benefit amount	Maximum weekly benefit amount (and duration)	Calculation of Benefits/Compensation for Partial Unemployment or Reduced Hours	Workshare program allowing for partial benefits? Requirements?
Rhode Island	Earnings are less than the weekly benefit amount, due to lack of available work.	3.5% of claimant's average quarterly wages in the two quarters of the base period (the earliest four of the five complete calendar quarters before the claimant filed the benefits claim) in which claimant earned the most.	\$586/week or \$867/week (with 5 dependents)(for up to 26 weeks)	The weekly benefit amount minus wages earned in that week (a dollar-for-dollar deduction).	Yes. Shared work plan must apply to at least 10% of employees in the affected group and reduce hours and wages by 10-50%.
South Carolina	Earnings are less than the weekly benefit amount.	50% of average weekly wages during the base period (the earliest four of the five complete calendar quarters before the employee filed the benefits claim).	\$326/week (for up to 20 weeks)	Weekly benefit amount minus that part of the wages (if any) payable in that week in excess of 25% of the weekly benefit amount.	No.
South Dakota	Earnings are less than the weekly benefit amount, and he or she worked less than 40 hours for the week.	Total earnings of highest quarter during the base period (the earliest four of the five complete calendar quarters before the employee filed the benefits claim) divided by 26.	\$414/week (for up to 26 weeks)	Weekly benefit amount minus 75% of the amount by which the wages or earnings exceed \$25 per week.	No.
Tennessee	Earnings are less than the weekly benefit amount plus the greater of \$50 or 25%.	Determined by a Benefits Table that determines benefits based on the average of claimant's wages from the two highest quarters in the base period (the earliest four of the five complete calendar quarters before the employee filed the benefits claim).	\$275/week (for up to 26 weeks)	Weekly benefit amount, minus that part of the wages, if any, in that week that is in excess of the greater of fifty dollars (\$50) or twenty-five percent (25%) of the claimant's weekly benefit amount (i.e., a claimant may earn the greater of \$50 or 25% of claimant's weekly benefit amount without reducing claimant's weekly benefits.)	No.
Texas	Wages payable are less than the sum of: the weekly benefit amount plus the greater of \$5 or 25% of the benefit amount.	1/25th of the claimant's highest-quarter earnings during the base period (the earliest four of the five complete calendar quarters before the employee filed the benefits claim).	\$521/week (for up to 26 weeks)	Weekly benefit amount plus the greater of \$5 or 25% of the benefit amount, minus wages earned during the benefit period.	Yes. The Shared Work Program allows employers to supplement their employees' wages lost because of reduced work hours with partial unemployment benefits and reduce normal weekly work hours for employees in an affected unit by at least 10% but not more than 40%. The reduction must affect at least 10% of the employees in that unit.
Utah	Working less than 40 hours and earnings of less than the weekly benefit amount.	1/26 of claimant's wages in the highest paid quarter of the base period (the earliest four of the five complete calendar quarters before the employee filed the benefits claim), minus \$5.	\$580/week (for up to 26 weeks)	Weekly benefit amount minus wages payable in that week in excess of 30% of the weekly benefit amount."	No.

State	Trigger for Partial Unemployment Benefits <i>Less than full-time work in a given week, plus the following:</i>	Calculation of weekly benefit amount	Maximum weekly benefit amount (and duration)	Calculation of Benefits/Compensation for Partial Unemployment or Reduced Hours	Workshare program allowing for partial benefits? Requirements?
Vermont	Wages earned are less than the weekly benefit amount. Wages in any week includes only that amount of remuneration to the nearest dollar that is in excess of 50% of the individual's weekly wage.	The two highest paid quarters of the base period (the earliest four of the five complete calendar quarters before the employee filed the benefits claim) divided by 45.	\$513/week (for up to 26 weeks)	The difference between the employee's weekly benefit amount and his or her "wages" earned in the week. "Wages" in any week includes only that amount of remuneration in excess of 50% of the individual's weekly wage.	Yes. The short-time weekly benefit amount shall be the product of the regular weekly unemployment compensation amount multiplied by the percentage of reduction in the individual's usual weekly hours of work.
Virginia	Wages earned are less than the weekly benefit amount.	50% of 1/50 of the (combined) two quarters of highest earnings reported during the base period (the earliest four of the five complete calendar quarters before the employee filed the benefits claim).	\$378/week (for up to 26 weeks)	Weekly benefit amount minus wages payable to employee for such week in excess of \$50.	No (expired).
Washington	Remuneration payable is less than one and one-third (1 and 1/3) times the individual's weekly benefit amount plus \$5.	50% of the gross wages in claimant's two highest quarters of the base period (the earliest four of the five complete calendar quarters before the claimant filed the benefits claim) divided by 26.	\$790/week (for up to 26 weeks)	Weekly benefit amount minus (i) gross earnings minus \$5, multiplied by (ii) 75%.	Yes. Program allows employers to reduce the hours of permanent and hourly-paid employees by as much as 50%, and the employees can collect partial unemployment benefits to replace a portion of their lost wages.
West Virginia	Employee remains a full-time employee on employer's payroll but is not afforded full-time work.	Based on the West Virginia UC Benefit Rate Table.	\$424/week (for up to 26 weeks)	Weekly benefit amount minus earnings payable in such week in excess of \$60.	No.
Wisconsin	Wages earned are less than the weekly benefit amount. A claimant is ineligible for benefits in any week in which the claimant earns wages (or payments treated as wages) totaling more than \$500.	4% of the highest quarter earnings in the base period (the earliest four of the five complete calendar quarters before the employee filed the benefits claim).	\$370/week (for up to 26 weeks)	Weekly benefit amount minus 67% of wages <i>after</i> disregarding the first \$30 of wages. No employee is eligible for benefits if the employee's benefit payment would be less than \$5 for any week.	Yes. The plan must include the greater of 20 positions or 10% of the employees in a work unit. Working hours will be reduced evenly among employees in the workshare program. The reduction of hours must be a set percentage between 10% and 50%.
Wyoming	Wages payable are less than the weekly benefit amount, and claimant must work less than 35 hours in that week.	4% of the highest quarter earnings in the base period (the earliest four of the five complete calendar quarters before the employee filed the benefits claim).	\$508/week (for up to 26 weeks)	Weekly benefit amount minus any earnings for that week that exceeds 50% of the weekly benefit amount.	No.

