

# How Your Weekly Unemployment Insurance Benefit Payment is Calculated

## Understanding Your “Base Period”

Your weekly benefit payment amount depends on how much you were paid during a “base period.” A base period represents one year of your work and wages (four calendar quarters). Calendar quarters are the three-month blocks of time shown in the chart below. Wages earned in your base period are used to calculate your benefit. Your benefit rate is the amount of money you receive if you are eligible for a full week of Unemployment Insurance benefits.

Two types of base periods are shown in the chart below. The **Basic Base Period** is the **first four** of the **last five** completed calendar quarters before the quarter in which you file for benefits. If you have enough wages in your Basic Base Period, we use it when we calculate your benefit payment.

If you do not have enough wages in your Basic Base Period, we use your **Alternate Base Period** to calculate your benefit payment. The Alternate Base Period is the **last four** completed calendar quarters before the quarter in which you file for benefits. **Important: If you have enough wages in your Basic Base Period, we do not automatically check to see if your benefit rate would be higher if your Alternate Base Period is used instead.** If you think your benefit payment would be higher using your Alternate Base Period, you can ask us to use your Alternate Base Period to calculate your benefit amount. However, if you choose to use the alternate quarter (5th quarter as shown in the chart below) wages for your current claim, you cannot use these wages again in the future. This may affect your ability to qualify for a future claim. For more information, see the section “*Requesting a benefit rate recalculation based on Alternate Base Period*” in Chapter 4 of the [claimant handbook](#). Or, see the [Frequently Asked Questions](#) section on our website under, “*What if I think my rate will be higher using the Alternate Base Period?*”

For all base periods, the quarter in which you file for benefits does not count as part of your base period. Wages earned during the quarter you filed will not be used to calculate your benefit rate.

### How Base Periods Work

This is an example only. Your base period quarters may differ from those shown.

----- Previous Year -----				----- Current Year -----	
<b>1<sup>st</sup> Quarter</b> January 1 - March 31	<b>2<sup>nd</sup> Quarter</b> April 1 - June 30	<b>3<sup>rd</sup> Quarter</b> July 1 - September 30	<b>4<sup>th</sup> Quarter</b> October 1 - December 31	<b>5<sup>th</sup> Quarter</b> January 1 - March 31	<b>Quarter you filed for benefits (Does not count as part of base period)</b> April 1 - June 30
<b>Basic Base Period</b> Wages paid to you during these four quarters make up your Basic Base Period.					
<b>Alternate Base Period</b> Wages paid to you during these four quarters make up your Alternate Base Period.					



## Earnings Required to Qualify for Benefits

To qualify for benefits, you must meet **all three** of the following earnings requirements during your base period (basic or alternate):

- You must have worked and been paid wages in jobs covered by Unemployment Insurance in at least two calendar quarters;
- For claims filed in 2016, you must have been paid at least \$1,900 in one calendar quarter (this amount increases to \$2,100 for claims filed in 2017); and
- The total wages paid to you must be at least 1.5 times the amount paid to you in your high quarter. Your high quarter is the quarter of your base period in which you were paid the most money. **Exception:** If your high quarter wages were \$9,460 or more, you must have been paid at least \$4,730 (half of \$9,460) total in the other three quarters of your base period.

To be eligible for benefits, you must also have lost work through no fault of your own; be ready, willing and able to work; and be actively looking for work.

## How We Calculate Your Weekly Benefit Rate

If you were paid wages in **all four quarters** of your base period and your high quarter wages are:

- **More than \$3,575:** Your benefit amount is your high quarter wages divided by 26. If this calculation is less than \$143, your benefit rate is \$143.
- **\$3,575 or less:** Your benefit amount is your high quarter wages divided by 25 or \$100, whichever is higher.

If you were paid wages in only **two or three quarters** of your base period and your high quarter wages are:

- **More than \$4,000:** Your benefit amount is the average wages of your two highest quarter wages, divided by 26. If this calculation is less than \$143, your benefit amount is \$143. For example, your high quarter wages are \$4,500 and your next highest quarter wages are \$4,288, an average of \$4,394 ( $\$4,500 + \$4,288 = \$8,788$ ;  $\$8,788 \div 2 = \$4,394$ ). Your benefit amount is \$169 ( $\$4,394 \div 26 = \$169$ ).
- **\$3,576 to \$4,000:** Your benefit amount is your high quarter wages divided by 26. If this calculation results in less than \$143, your benefit amount is \$143.
- **\$3,575 or less:** Your benefit amount is your high quarter wages divided by 25 or \$100, whichever is higher.

There are maximum and minimum benefit rates. Effective the first Monday of October 2016, the maximum benefit rate increased to \$430. The maximum rate is expected to increase each year until 2026, when it is expected to be set at 50% of the state's average weekly wage. Please visit our website at [www.labor.ny.gov](http://www.labor.ny.gov) for the current maximum weekly benefit rate. The minimum benefit rate is \$100.

For more information and more examples of the information contained in this fact sheet, please see the claimant handbook at [www.labor.ny.gov/uihandbook](http://www.labor.ny.gov/uihandbook).