

How Ohio's Unemployment Insurance Benefit Amounts Are Calculated

Minimum number of weeks worked? You must have worked (full-time or part-time) at least 20 weeks during the base period (see the first chart below) for any number of employers who pay unemployment contributions. A "week" may be established with any calendar week in which you earned or were paid wages, or with allocated payments such as vacation pay, severance pay, and holiday pay.

BASE PERIOD							
OCT NOV DEC	JAN FEB MAR	APR MAY JUN	JUL AUG SEP	OCT NOV DEC	JAN FEB MAR		
Prior Year	JAN FEB MAR	APR MAY JUN	JUL AUG SEP	OCT NOV DEC	JAN FEB MAR	APR MAY JUN	
		APR MAY JUN	JUL AUG SEP	OCT NOV DEC	JAN FEB MAR	APR MAY JUN	JUL AUG SEP
			JUL AUG SEP	OCT NOV DEC	JAN FEB MAR	APR MAY JUN	JUL AUG SEP
	Last Year			This Year			

EXAMPLES:

If you file an application in April, May or June of this year, the base period would be January thru December of last year.

If you apply in July thru September, the base period will be April of last year thru March of this year.

Minimum wages earned? If you file your application during 2020, you must have an average weekly wage of at least \$269 before taxes or other deductions. The average weekly wage is determined by dividing your total wages earned during the base period, from any employer who pays unemployment contributions, by the total number of weeks worked during the same base period for the same employer(s). For example, \$32,000 total wages ÷ 32 weeks = \$1000 average weekly wage. If you worked for more than one employer during a calendar week, wages earned for all the employers will be used to determine your average weekly wage. This wage amount can change each year and applies to the year you file your application - not the year worked. (Wages are the amount earned for services performed.)

NOTE: If you worked 20 weeks, but the weeks do not fall within the *base period* or your average weekly wage was less than the established minimum within the regular base period, you may still be able to establish a right to benefits if the weeks fall within the *alternate base period* (shown in the second chart below).

ALTERNATE BASE PERIOD							
OCT NOV DEC	JAN FEB MAR	APR MAY JUN	JUL AUG SEP	OCT NOV DEC	JAN FEB MAR		
Prior Year	JAN FEB MAR	APR MAY JUN	JUL AUG SEP	OCT NOV DEC	JAN FEB MAR	APR MAY JUN	
		APR MAY JUN	JUL AUG SEP	OCT NOV DEC	JAN FEB MAR	APR MAY JUN	JUL AUG SEP
			JUL AUG SEP	OCT NOV DEC	JAN FEB MAR	APR MAY JUN	JUL AUG SEP
	Last Year			This Year			

If you did not work for 20 weeks or you did not have sufficient wages within the regular base period, ODJFS will use this alternate base period to determine eligibility.

EXAMPLE:

If you apply in July thru September, the alternate base period will be July of last year thru June of this year.

Weekly benefit amount? The weekly benefit amount is the amount of benefits you may be entitled to receive for one week of total unemployment. Your weekly benefit amount is computed at one-half of your average weekly wage during your base period. However, in no case may the weekly benefit amount exceed the state's annually established maximum levels (based on the number of allowable dependents claimed). The 2020 maximums for each dependency classification are given in the following table:

Number of Qualifying Dependents	Maximum Weekly Benefit Amount	Minimum Average Weekly Wage
0	\$480	\$960
1-2	\$582	\$1,164
3 +	\$647	\$1,294

Example: \$1200 average weekly wage X ½ = \$600

Using this example, if you had 3 or more dependents, the weekly benefit amount would be \$600 (as the maximum of \$647 was not reached). However, if the claimant had less than 3 dependents, the weekly benefit amount would be the maximum level allowable for fewer dependents (0 dependents = \$480, while 1 or 2 dependents = \$582).

NOTE: See below for information about deductible income and earnings which may reduce your weekly benefit amount.

Deductible Income? You must report all weekly income, including payments other than wages. In certain cases, the entire amount may be deducted from your benefits. Types of income that **may** be deductible include:

- ★ Severance pay**
- ★ Vacation pay
- ★ Pensions
- ★ Company buy-out plans
- ★ Workers' Compensation

** Severance pay allocated by the employer to a week(s) following the date of separation is deductible from unemployment benefits.

Some types of income may not be deducted, such as:

- ★ Social Security
- ★ Supplemental unemployment benefits (S.U.B.)
- ★ US national guard/armed forces reserve pay for scheduled drills
- ★ Interest dividends
- ★ Rental income

NOTE: If the income is to be deducted, but less than your weekly benefit amount, your weekly payment will be reduced by the amount of income for the week.

Deductible Earnings? Ohio law allows that 20% of your weekly benefit amount be exempted from any earnings you may receive before a deduction is made. An example of how this is computed appears below.

Example: If the weekly benefit amount is **\$400.00** and weekly earnings are \$200.00:

To calculate the earnings deduction:

Total earnings in week	\$200.00
Minus earnings exemption ** (20% of \$400.00)	<u>- 80.00</u>
Equals earnings deduction	\$120.00

To calculate amount of benefits paid:

Weekly benefit amount	\$400.00
Minus earnings deducted	<u>-120.00</u>
Equals benefit amount paid	\$280.00

** Holiday pay is deducted using the 20% earnings exemption.

NOTE: If earnings are equal to or greater than your weekly benefit amount, no benefits will be paid. You must report all earnings, even if they would not affect your weekly benefit amount.

For your convenience, an Ohio UI Benefit Chart is available ([click here](#)).