Unemployment Insurance

According to the Georgia Department of Labor:
"Unemployment insurance is temporary income for workers who are unemployed through no fault of their own and are either looking for another job, have a definite recall within 6 weeks of the last day worked, or are in approved training."

The Unemployment Compensation Program "is a federal-state partnership based upon federal law, but administered by state employees under state law."

How is Unemployment Insurance funded?

In Georgia, Unemployment Insurance (UI) is funded by taxes paid by employers.

The tax rate varies by employer. A tax rate notice is sent to all active employers each year. The beginning tax rate for new employers is 2.7% on wages up to $9,500.

Under the Federal Unemployment Tax Act (FUTA), the tax rate for employers is set at 6% on wages up to $7,000. However, there is a credit available of up to 5.4%, bringing the rate for qualified employers down to 0.6%.

How much can an employee receive?

The minimum and maximum weekly benefit amount is $55-$365. The maximum number of weeks for a claim is 14-20 weeks. The weekly benefit amount is calculated by taking the wage total of the employee’s two highest quarters within the base period and dividing that number by 42.

The base period is the first four of the last five completed quarters, at the time of filing.

The minimum number of weeks for a claim is 6 weeks. Benefit amounts, eligibility, and duration of benefits are subject to change during a recession or national pandemic; as seen through the CARES Act in response to COVID-19.

Prepared by Molly Aziz