

R.I. DEPARTMENT OF LABOR AND TRAINING

2026 UI AND TDI QUICK REFERENCE

(Effective January 1, 2026)

	UNEMPLOYMENT INSURANCE	TDI/TCI INSURANCE
TAXABLE WAGE BASE For Employers at the highest tax rate	\$30,800 \$32,300	\$100,000
TAX SCHEDULES/ TAX RATES Employment Security Job Development Assessment (JDA)	Schedule F: 0.90% to 9.40% 0.69% to 9.19% 0.21%	1.1% Deducted from Employee's Wages
NEW EMPLOYER RATE	1.00% (not including 0.21% JDA)	None (Employee Tax)
EMPLOYEE WAGE DEDUCTION	NONE (employer payroll tax)	1.1% of first \$100,000 earned
WAITING PERIOD	7 days - beginning on a Sunday	No waiting period as of 7/1/12, but must have been unemployed for at least 7 days.
BASE PERIOD	The first four of the last five completed calendar quarters prior to claim; or last 4 completed quarters if needed to meet minimum earnings requirement.	
ELIGIBILITY - MONETARY Based on a Minimum Wage of \$16.00/hour.	\$19,200 in base period wages; or one quarter of base period wages of at least \$3,200 and total base period wages of at least 1.5 times the highest quarter earnings (\$4,800), and total base period earnings of at least \$6,400	
ELIGIBILITY - NONMONETARY	Worked for a subject employer and unemployed through no fault.	Worked for a subject employer and meet all other eligibility requirements.
WEEKLY BENEFIT RATE	3.85% of average of 2 highest quarter wages in base period.	4.62% of total high quarter wages in base period.
MIN. WEEKLY BENEFIT AMOUNT Based on minimum wage of \$16.00/hour	\$82 per week	\$148 per week
MAX. WEEKLY BENEFIT AMOUNT Based on 2024 average weekly wage of \$1,297.06	\$745 per week	\$1,103 per week
DEPENDENT'S ALLOWANCE	Greater of \$15 or 5% of weekly benefit rate (up to 5 depts.)	Greater of \$20 or 7% of weekly benefit rate (up to 5 depts.)
MAX. WEEKLY BENEFIT AMOUNT WITH MAX. 5 DEPENDENTS	\$931 per week	\$1,489 per week
MAXIMUM DURATION	26 weeks	TDI 30 wks / TCI 8 wks
REASONS FOR DENIAL OF BENEFITS	Quit without good cause; fired for misconduct; refusal of suitable work; labor dispute (except lock-out); insufficient earnings in base period.	No certification; insufficient earnings in the base period. Receipt of unemployment or workers' compensation benefits.
BENEFIT APPLICATIONS	Call (401) 415-6772 to file.	Call (401) 462-8420 for application