

# R.I. DEPARTMENT OF LABOR AND TRAINING

## 2025 UI AND TDI QUICK REFERENCE

(Effective July 1, 2025)

	UNEMPLOYMENT INSURANCE	TDI / TCI INSURANCE
<b>TAXABLE WAGE BASE</b> For Employers at the highest tax rate	\$29,800 \$31,300	\$89,200
<b>TAX SCHEDULES/ TAX RATES</b> Employment Security Job Development Assessment (JDA)	Schedule G: 1.10% to 9.70% 0.89% to 9.49% 0.21%	1.3% Deducted from Employee's Wages
<b>NEW EMPLOYER RATE</b>	1.00% (not including 0.21% JDA)	None (Employee Tax)
<b>EMPLOYEE WAGE DEDUCTION</b>	NONE (employer payroll tax)	1.3% of first \$89,200 earned
<b>WAITING PERIOD</b>	7 days - beginning on a Sunday	No waiting period as of 7/1/12, but must have been unemployed for at least 7 days.
<b>BASE PERIOD</b>	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.	
<b>ELIGIBILITY - MONETARY</b> Based on a Minimum Wage of \$15.00/hour.	\$18,000 in base period wages; or one quarter of base period wages of at least \$3,000 and total base period wages of at least 1.5 times the highest quarter earnings (\$4,500), and total base period earnings of at least \$6,000	
<b>ELIGIBILITY - NONMONETARY</b>	Worked for a subject employer and unemployed through no fault.	Worked for a subject employer and meet all other eligibility requirements.
<b>WEEKLY BENEFIT RATE</b>	3.85% of average of 2 highest quarter wages in base period.	4.62% of total high quarter wages in base period.
<b>MIN. WEEKLY BENEFIT AMOUNT</b> Based on minimum wage of \$15.00/hour	\$77 per week	\$139 per week
<b>MAX. WEEKLY BENEFIT AMOUNT</b> Based on 2024 average weekly wage of \$1,297.06	\$745 per week	\$1,103 per week
<b>DEPENDENT'S ALLOWANCE</b>	Greater of \$15 or 5% of weekly benefit rate (up to 5 deps.)	Greater of \$20 or 7% of weekly benefit rate (up to 5 deps.)
<b>MAX. WEEKLY BENEFIT AMOUNT WITH MAX. 5 DEPENDENTS</b>	\$931 per week	\$1,489 per week
<b>MAXIMUM DURATION</b>	26 weeks	TDI 30 wks / TCI 7 wks
<b>REASONS FOR DENIAL OF BENEFITS</b>	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.
<b>BENEFIT APPLICATIONS</b>	Call (401) 415-6772 to file.	Call (401) 462-8420 for application