

Actuarial Evaluation 2024

Financial Operations of the
Pennsylvania Unemployment Compensation Program



Commonwealth of Pennsylvania
Josh Shapiro, Governor

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Introduction

The 2024 Actuarial Evaluation of the Financial Operations of the Pennsylvania Unemployment Compensation (UC) Program is issued pursuant to Section 204.1 of the Pennsylvania UC Law as amended July 1985. The projections contained in this report are based on the January 2025 S&P Global Market Intelligence Baseline Forecast of economic activity.

The report analyzes Pennsylvania's UC Trust Fund activity in 2024 and provides a forecast for 2025 through 2027. For each period, the report examines benefit costs, employer and employee contributions, and the net impact on the UC Trust Fund. The forecast incorporates the UC solvency mechanism provided for by the 1988 UC law amendments and an impact analysis of the mechanism on the UC Trust Fund cash flow. Highlights of the analyses and an overview of the economic forecasts and methodologies used to estimate UC activity are provided in the report.

Tables and figures contained within this report provide detailed information and data based in part on the January 2025 S&P Global Market Intelligence Baseline Forecast.

Appendix A is a statistical appendix containing tables pertinent to Pennsylvania's UC program. Definitions of terms used on the tables in the statistical appendix appear on the page preceding each table.

Appendix B contains tables comparing Pennsylvania's UC program to the programs of other states.

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Executive Summary

Pennsylvania's annual average total unemployment rate ticked up from 3.4 percent in 2023 to 3.5 percent in 2024. Annual average resident employment rose slightly from 6.30 million in 2023 to 6.32 million in 2024.

In 2024, a maximum of 26 weeks of regular UC benefits were available to qualified claimants. No extended benefits (EB) or pandemic emergency unemployment compensation benefits (PEUC) were available in 2024.

The status of the UC program in Pennsylvania for 2024 is summarized below. Program details and projections for 2025 through 2027 are included later in this report.

Benefit Costs

- Annual benefit costs increased from \$1.66 billion in 2023 to \$1.96 billion in 2024.
- The number of individuals who received UC benefits increased from 326,000 in 2023 to 358,000 in 2024.
- The average duration of benefits increased from 13.9 weeks in 2023 to 15.3 weeks in 2024.
- The average weekly benefit amount increased from \$453.22 in 2023 to \$473.16 in 2024.
- The minimum weekly benefit amount for 2024 was \$68 and the maximum benefit amount was \$605.

Employer and Employee Contributions

- Total employer plus employee contributions increased from \$2.32 billion in 2023 to \$2.35 billion in 2024.
- The average tax rate for employers was 3.40 percent for 2024, compared to 3.49 percent for 2023.
- The interest tax rate for 2024 was 0 percent.
- The employee tax rate for 2024 was 0.07 percent.

UC Trust Fund

- The UC Trust Fund balance increased by \$426 million in 2024, from a beginning balance of \$934 million to the year-end balance of \$1.36 billion.
- Pennsylvania's loan balance stood at \$0 at the beginning and end of 2024.
- The Trust Fund solvency percentage – i.e., the Trust Fund balance minus the outstanding bond balance – on June 30, 2024, was 104 percent. The solvency percentage is expected to increase to 109% in 2025 then decrease to 103% in 2026, and 97% in 2027.

Section 1: 2024 in Review

Population, Labor Force, and Unemployment Rate

In 2024, Pennsylvania's annual average total unemployment rate (TUR) was 3.5 percent, compared to 3.4 percent in 2023. Employment in Pennsylvania increased from 6.30 million in 2023 to 6.32 million in 2024. Unemployment increased from 223,000 in 2023 to 227,000 in 2024. The civilian labor force increased from 6.52 million in 2023 to 6.54 million in 2024.

Table A-14 shows population and labor force data for calendar years 2005 through 2024, as well as a monthly breakdown for 2024 and definitions for each field in the table.

Covered Employment and Wages

As of Dec. 31, 2024, there were 335,892 active employers in Pennsylvania, of which 329,148 were contributory employers and 6,744 were reimbursable employers. This is an increase of 3,826 from the 332,066 active employers at the end of 2023. The average monthly covered employment increased from 5.86 million in 2023 to 5.90 million in 2024. Total wages for 2024 (January through September) were \$312.7 billion and taxable wages were \$51.1 billion.

Table A-11 shows covered employment and wages for calendar years 2005 through 2024.

Claims Data

Initial UC claims increased from 588,565 in 2023 to 604,565 in 2024. Weeks claimed increased from 4.6 million in 2023 to 5.0 million in 2024. The annual average insured unemployment rate (IUR), which reflects the ratio of regular UC claims to covered employment, increased from 1.5 percent in 2023 to 1.6 percent for 2024.

Table A-2 contains claims data and IUR values for 2005 through 2024.

Payment Data

Regular UC benefit costs increased from \$1.66 billion in 2023 to \$1.96 billion in 2024. The number of weeks paid increased from 3.93 million in 2023 to 4.53 million in 2024. The average weekly benefit amount increased from \$453.22 in 2023 to \$473.16 in 2024.

The number of individuals who received regular UC benefits increased from 326,000 in 2023 to 358,000 in 2024. The number of first payments increased from 282,347 in 2023 to 296,966 in 2024.

Claimants who received first payments in 2024 had an estimated average duration of 15.3 weeks of benefits, an increase from the 2023 average duration of 13.9 weeks.

Monetary determinations, or determinations of whether claimants had sufficient wages to be eligible for UC benefits, increased from 409,577 in 2023 to 419,009 in 2024. Non-monetary determinations increased from 313,097 in 2023 to 372,280 in 2024.

Table A-3 contains payment data for 2005 through 2024. Table A-4 is a breakdown by county of UC benefit recipients for 2024. Table A-5 is a breakdown by industry sector of UC benefit recipients for 2024. Table A-7 shows monetary determinations for 2005 through 2024. Table A-8 shows nonmonetary determinations for 2005 through 2024.

Weekly Benefit Rates and Earning Requirements

For 2024, the minimum weekly benefit rate was \$68, requiring base year earnings of \$2,718 and high quarter earnings of \$1,688-\$1,712. The maximum weekly benefit rate of \$605 required base year earnings of at least \$24,426, and high quarter earnings of \$15,388 or more, with at least 37 percent of wages earned outside of the high quarter. These rates and requirements are defined by state UC law. Because the solvency measures were in effect in 2024, all weekly benefit rates were reduced by 3.2 percent. In addition to their weekly benefit amount, claimants received a dependent allowance of \$5 per week for a spouse or other dependent, as well as an additional \$3 per week if they had two or more dependents.

Weekly benefit rates and earning requirements are contained in Table A-1. The benefit rates shown in the table do not include the benefit reduction or the dependent allowances.

Employer and Employee Contributions

Total employer and employee contributions deposited were \$2.35 billion in 2024, up from \$2.32 billion in 2023. The average tax rate for employers decreased from 3.49 percent in 2023 to 3.40 percent in 2024.

The taxable wage base for 2024 was \$10,000, which has remained unchanged since 2018. There was no interest tax in 2024, since no federal loan interest was due on September 30, 2024.

The employee tax rate was 0.07 percent for 2024. Contributions to the Reemployment Fund for 2024 totaled \$14.6 million. This represents 5 percent of the employee tax revenues that were received in 2024.

Table A-9 includes the taxable wage base and the average tax rate for calendar years 2005 through 2024. Table A-10 is a summary of tax rates by industry sector for 2024.

UC Trust Fund

The UC Trust Fund balance increased from \$934 million at the end of 2023 to \$1.36 billion at the end of 2024. Employer and employee contributions exceeded benefit payments by \$395 million in 2024.

The solvency percentage calculated on June 30, 2024, was 104 percent. Since the solvency percentage was less than 250 percent, solvency measures were active for 2024 at the rates calculated in 2022 to meet the dollar amounts specified by state UC law. The following solvency measures were in effect for 2024:

- Employer surcharge of 9.2 percent (yielded about \$135 million in contributions due);
- Employer additional tax of 0.6 percent (yielded about \$332 million in contributions due);
- Employee tax of 0.07 percent (yielded about \$297 million in contributions due); and
- Benefit reduction of 3.2 percent (yielded about \$65 million in savings).

Table A-13 is a summary of the UC Trust Fund from 2005 through 2024. Table A-12 shows the solvency measure rates and amounts due, as well as the solvency percentages for 2005 through 2024. The solvency percentage calculation and the determination of solvency measure rates are explained in Section 3, titled “UC Trust Fund Solvency Trigger Mechanism,” which appears later in this report.

UC Federal Loans

Pennsylvania began and ended 2024 with no outstanding federal loans and took no short-term loans over the course of the year. As such, no interest was charged or due in 2024.

Table A-13 includes bond and loan balances for 2005 through 2024.

Emergency and Extended Benefits

There were no emergency or extended benefit programs available in 2024. All the federal programs that were introduced in response to the pandemic ended in 2021. You can view data on these programs in previous editions of the Actuarial Evaluation.

Forecast Comparisons

Figure 1.1 compares the S&P Global Market Intelligence January 2024 forecast that was used to prepare the 2023 Actuarial Evaluation to actual results from 2024. Figure 1.2 compares the January 2025 forecast to the January 2024 forecast.

| Figure 1.1: January 2024 Forecast Compared to Actual Data for 2024 (Dollars in Millions) | | |
|--|----------|--------|
| | Forecast | Actual |
| Beginning Trust Fund Balance | \$934 | \$934 |
| Beginning Federal Loan Balance | 0 | 0 |
| Employer and Employee Trust Fund Contributions | 2,269 | 2,201 |
| Trust Fund Interest Earned | 38 | 39 |
| Interest Factor Excess ¹ | 0 | 0 |
| Benefit Payments | 1,792 | 1,958 |
| Other Withdrawals ² | 0 | 8 |
| Title XII Federal Loans | 0 | 0 |
| Title XII Federal Loan Repayment from Trust Fund | 0 | 0 |
| Title XII Federal Loan Repayment from FUTA Credit Reduction ³ | 0 | 0 |
| Title XII Federal Loan Interest Due on September 30 | 0 | 0 |
| Ending Trust Fund Balance | 1,602 | 1,360 |
| Ending Federal Loan Balance | 0 | 0 |
| Trust Fund Balance as of June 30 | 1,679 | 1,631 |
| Three-year Average Benefit Cost as of June 30 | 1,542 | 1,563 |
| Solvency Percentage as of June 30 ⁴ | 109% | 104% |
| Sources: Pennsylvania Department of Labor & Industry U.S. Bureau of Public Debt S&P Global Market Intelligence January 2024 Baseline Forecast for Pennsylvania | | |

¹ Interest factor contributions are deposited into the Debt Service Fund to cover bond debt service and Title XII federal loan interest.

² Includes other withdrawals from the Trust Fund, such as expenditures from Reed Act subaccounts for administrative purposes.

³ The FUTA credit reduction was reduced to zero in 2012 due to the repayment in full of the federal loan.

⁴ Per Act 60 of 2012, the solvency percentage calculation starting in 2012 is based on the nominal Trust Fund balance minus the amount of outstanding federal loans and bond principal.

Figure 1.2: S&P Global Market Intelligence Forecast Comparison – January 2024 and January 2025

| January 2025 S&P Global Market Intelligence Forecast | | | | |
|--|--------|--------|--------|--------|
| | 2024 | 2025 | 2026 | 2027 |
| United States | | | | |
| Total Non-ag. Employment (millions) | 158.6 | 160.0 | 159.8 | 159.7 |
| Growth Rate | 1.6% | 0.9% | -0.1% | -0.1% |
| National Total Unemployment Rate | 4.0% | 4.4% | 4.7% | 4.8% |
| Pennsylvania | | | | |
| Total Non-ag. Employment (thousands) | 6,177 | 6,221 | 6,197 | 6,178 |
| Growth Rate | 1.5% | 0.7% | -0.4% | -0.3% |
| Average Annual Wage, total non-ag (thousands) | \$72.5 | \$76.1 | \$80.7 | \$84.0 |
| Growth Rate | 3.7% | 4.9% | 6.2% | 4.0% |
| State Total Unemployment Rate | 3.4% | 4.0% | 4.5% | 4.7% |

Source: S&P Global Market Intelligence January 2025 Baseline Forecasts for the United States and Pennsylvania.
Average annual wage is not available for the United States.

| January 2024 S&P Global Market Intelligence Forecast | | | | |
|--|--------|--------|--------|-------------------|
| | 2024 | 2025 | 2026 | 2027 ¹ |
| United States | | | | |
| Total Non-ag. Employment (millions) | 157.4 | 157.8 | 158.0 | |
| Growth Rate | 0.8% | 0.2% | 0.2% | |
| National Total Unemployment Rate | 4.0% | 4.1% | 4.3% | |
| Pennsylvania | | | | |
| Total Non-ag. Employment (thousands) | 6,186 | 6,185 | 6,178 | |
| Growth Rate | 0.7% | 0.0% | -0.1% | |
| Average Annual Wage, total non-ag (thousands) | \$72.9 | \$76.0 | \$79.1 | |
| Growth Rate | 4.3% | 4.2% | 4.0% | |
| State Total Unemployment Rate | 4.0% | 4.5% | 4.7% | |

Source: S&P Global Market Intelligence January 2024 Baseline Forecasts for the United States and Pennsylvania.
Average annual wage is not available for the United States.

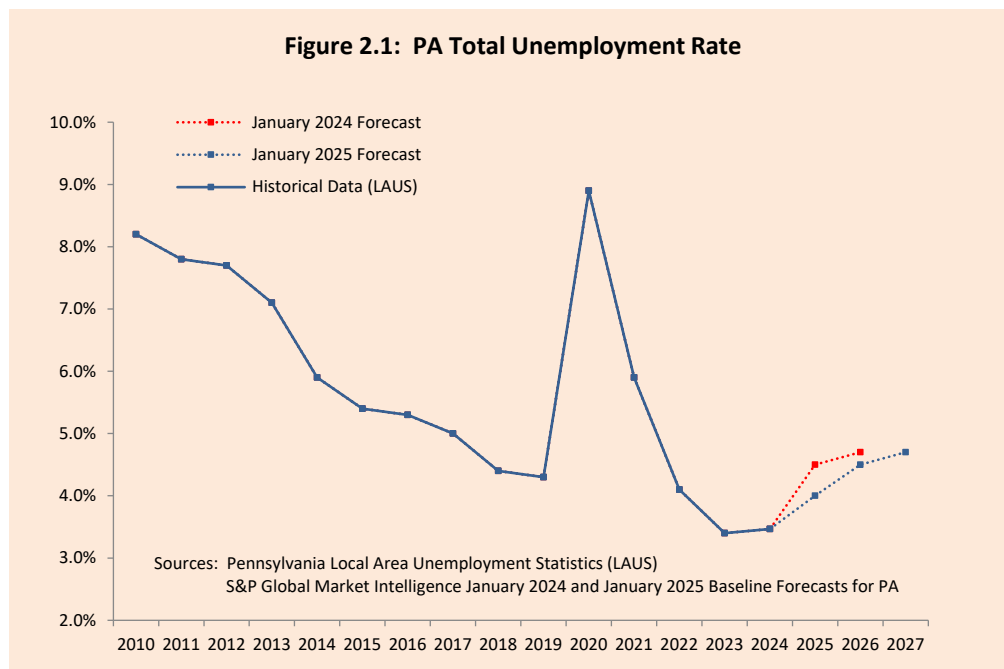
¹ Projected data for 2027 were not included in the 2023 Actuarial Evaluation.

Section 2: Outlook for 2025-2027

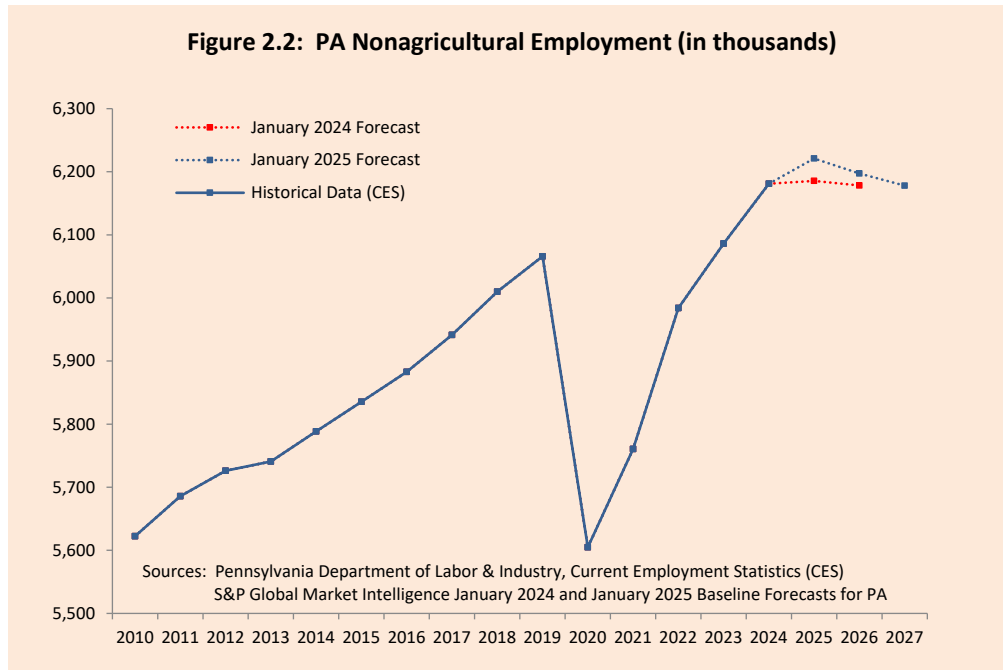
The Pennsylvania Department of Labor & Industry uses S&P Global Market Intelligence (formerly IHS Markit) economic projections for Pennsylvania and the United States as the basis for projections of UC Trust Fund activity. The key economic forecast indicators used to determine UC benefit costs are Pennsylvania's total unemployment rate and nonagricultural wage and salary employment. Pennsylvania's nonagricultural wages and employment are used to forecast UC revenue activity.

The outlook for 2025-2027 UC activity provided in this report is based on the January 2025 Baseline Forecast for Pennsylvania (referred to as the January 2025 S&P Global Market Intelligence Baseline Forecast). Figures 2.1 through 2.11 provide a comparison of the economic forecast indicators under the January 2025 S&P Global Market Intelligence Baseline Forecast versus the January 2024 S&P Global Market Intelligence Baseline Forecast used for the 2023 Actuarial Evaluation of the UC Trust Fund.

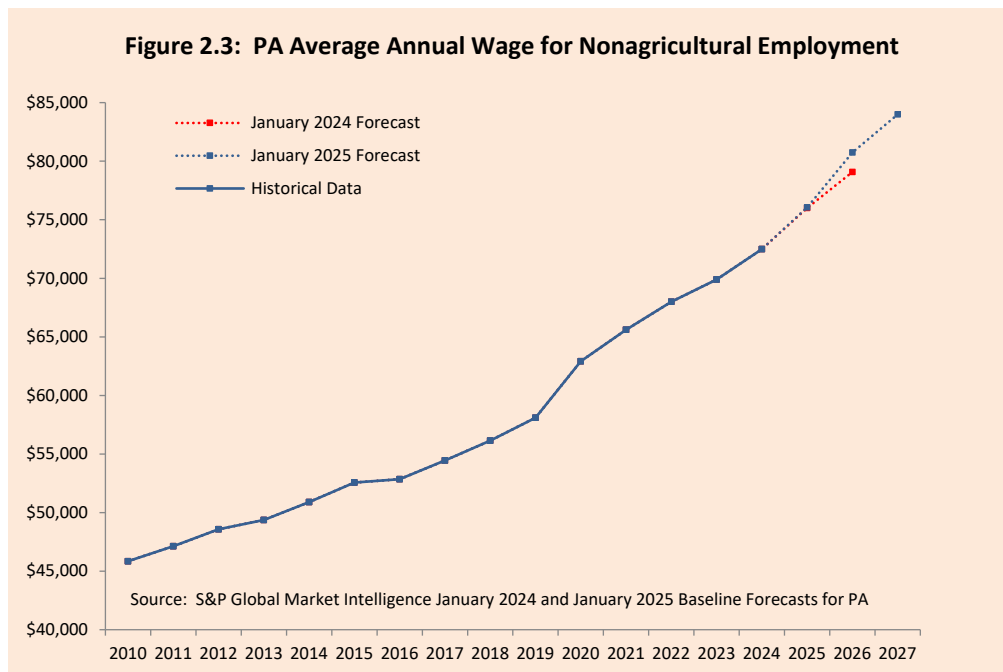
Economic Indicators for Pennsylvania



Pennsylvania's total unemployment rate is projected to increase from 3.5 percent in 2024 to 4.0 percent in 2025. It is then projected to increase to 4.5 percent in 2026 and 4.7 percent in 2027.



Pennsylvania's nonagricultural employment was 6.18 million in 2024. It is projected to increase to 6.22 million in 2025 then drop to 6.20 million in 2026 and 6.18 million in 2027.



Pennsylvania's estimated average annual wage for nonagricultural employment for 2024 is \$72,486. It is projected to increase to \$76,053 in 2025, \$80,739 in 2026, and \$83,992 in 2027.

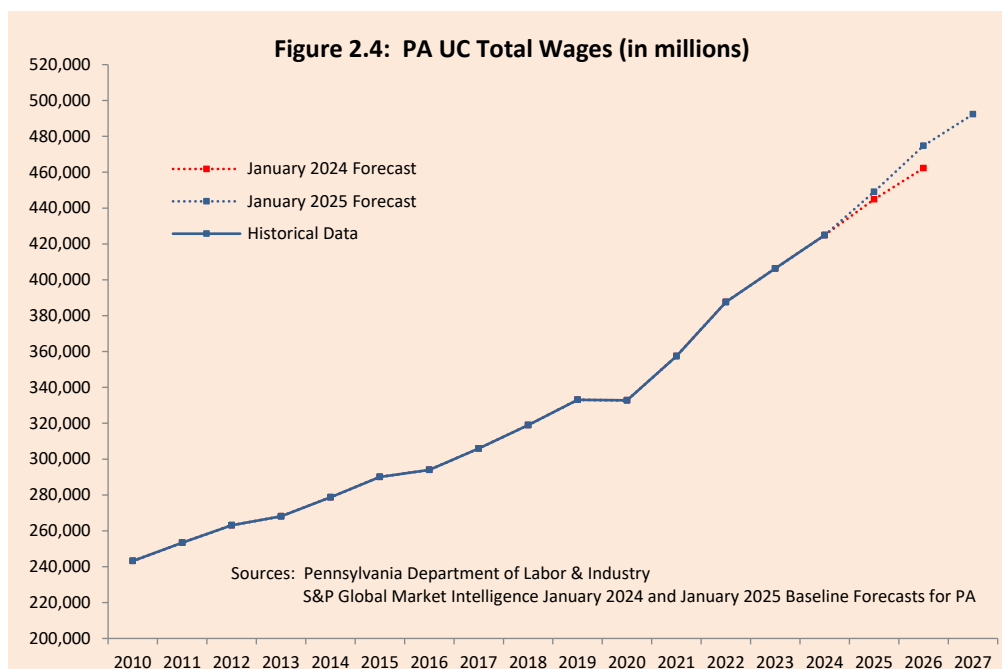
UC Wages

UC total wages are all wages paid by employers that are subject to Pennsylvania's UC law, which includes most employers with few exceptions. UC taxable wages are wages paid by contributory employers, up to the taxable wage base for each employee. The taxable wage base for 2024 was \$10,000.

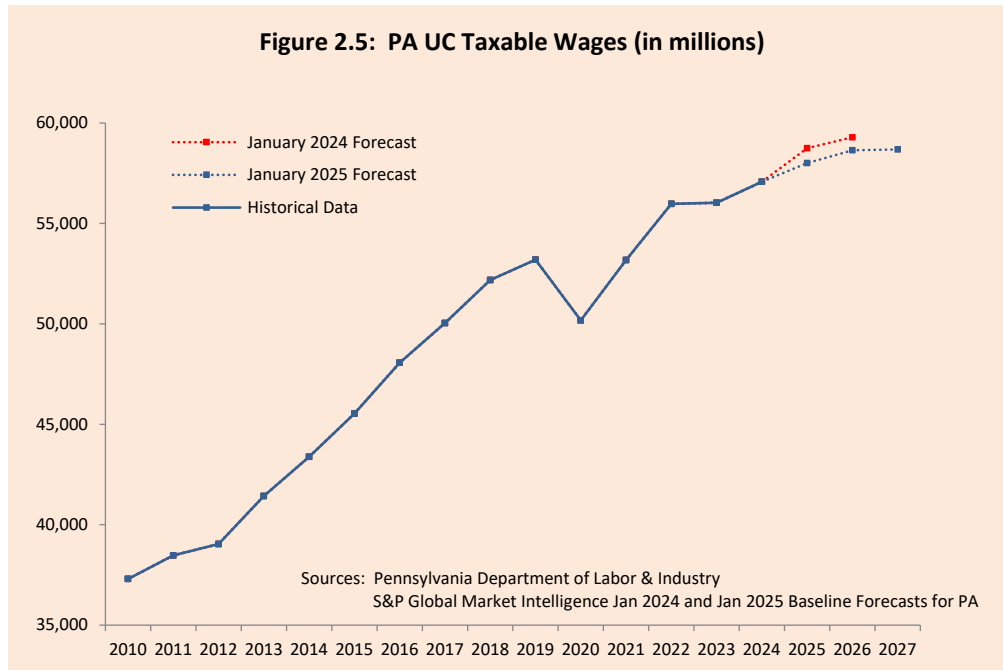
About 98 percent of Pennsylvania UC-covered employers are contributory employers. Each of these employers is assigned a tax rate each year, which is based on the employer's UC experience (benefits charged versus taxes paid) and the employer solvency measures in effect. The assigned tax rate is applied to the employer's taxable wages to generate the amount of contributions due.

The remaining 2 percent of UC-covered employers are reimbursable employers. Examples of reimbursable employers are political subdivisions and non-profit organizations. These employers, given the option under UC law to use the contributory or reimbursable method, have elected to reimburse the UC Trust Fund dollar-for-dollar for benefits paid to former employees rather than pay UC taxes.

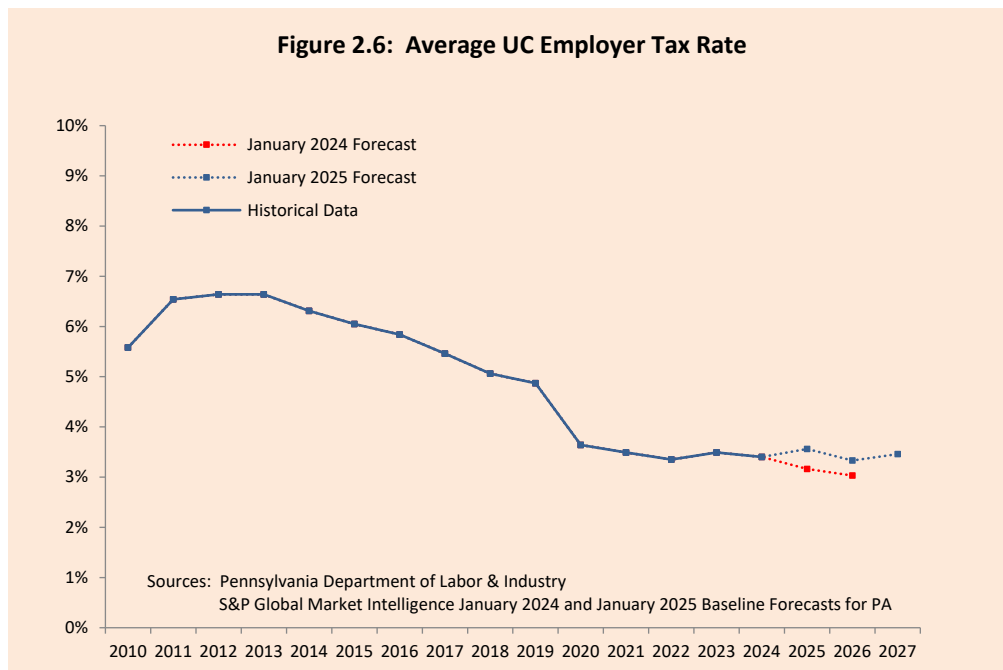
All employees who work for employers that are subject to Pennsylvania's UC law must pay the employee tax whenever solvency measures are in effect. The employee tax is assessed on UC total wages.



Estimated UC total wages were \$424.9 billion in 2024. They are projected to increase to \$449 billion in 2025, \$474.8 billion in 2026, and \$492.3 billion in 2027.

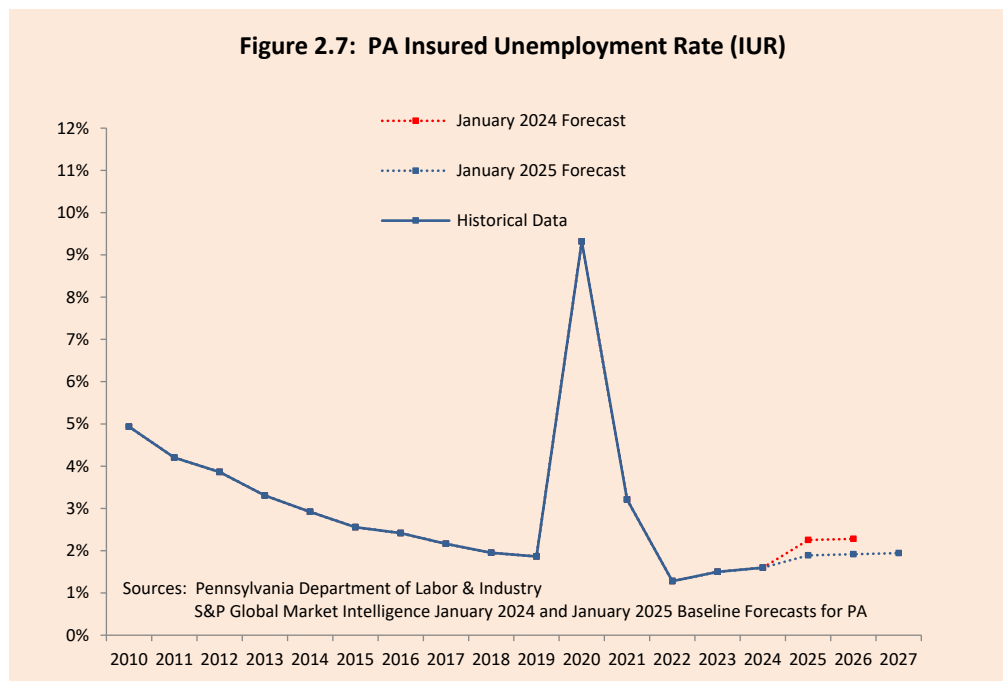


Estimated UC taxable wages were \$57.1 billion in 2024. They are projected to increase to \$58 billion in 2025, \$58.6 billion in 2026, and \$58.7 billion in 2027.

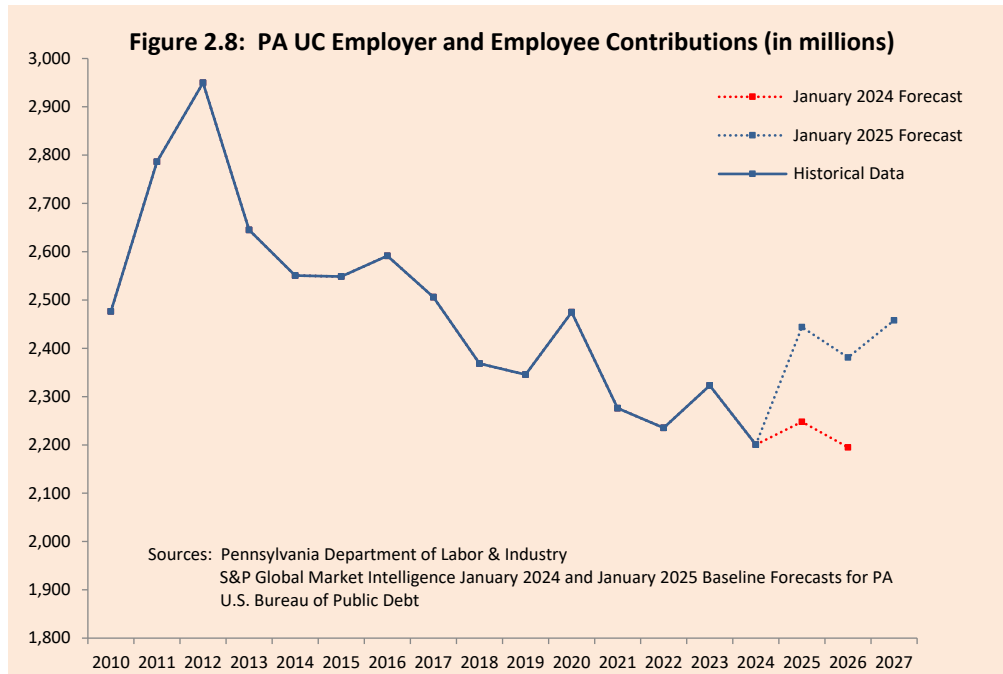


The average UC employer tax rate is projected to increase from 3.40 percent in 2024 to 3.56 percent in 2025, then drop to 3.33 percent in 2026 before rising to 3.46 percent in 2027.

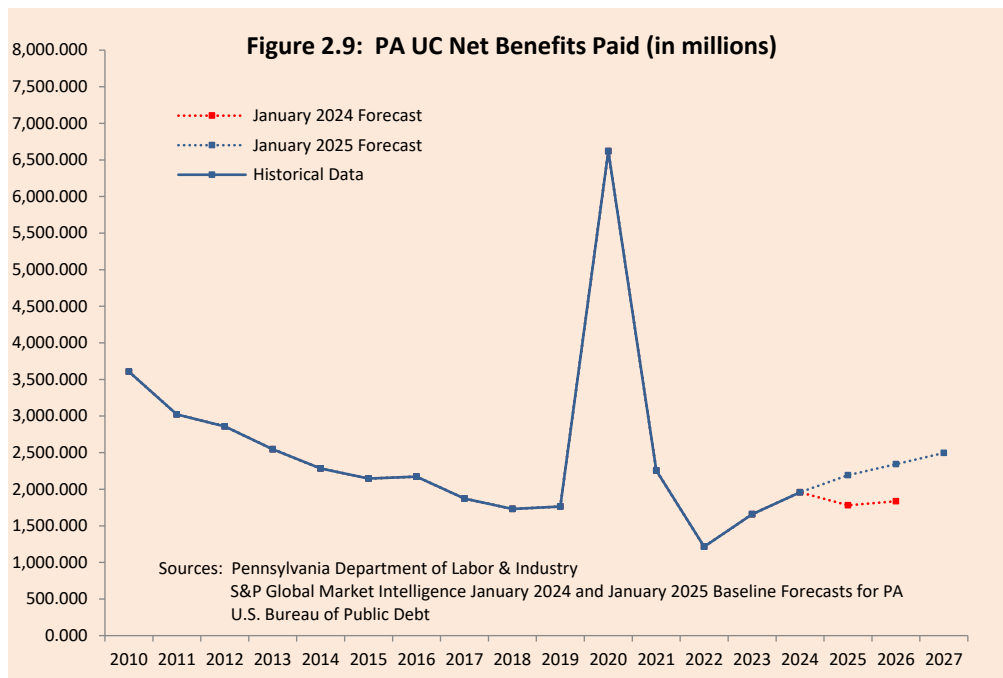
Insured Unemployment Rate (IUR), Benefits Paid, and Contributions



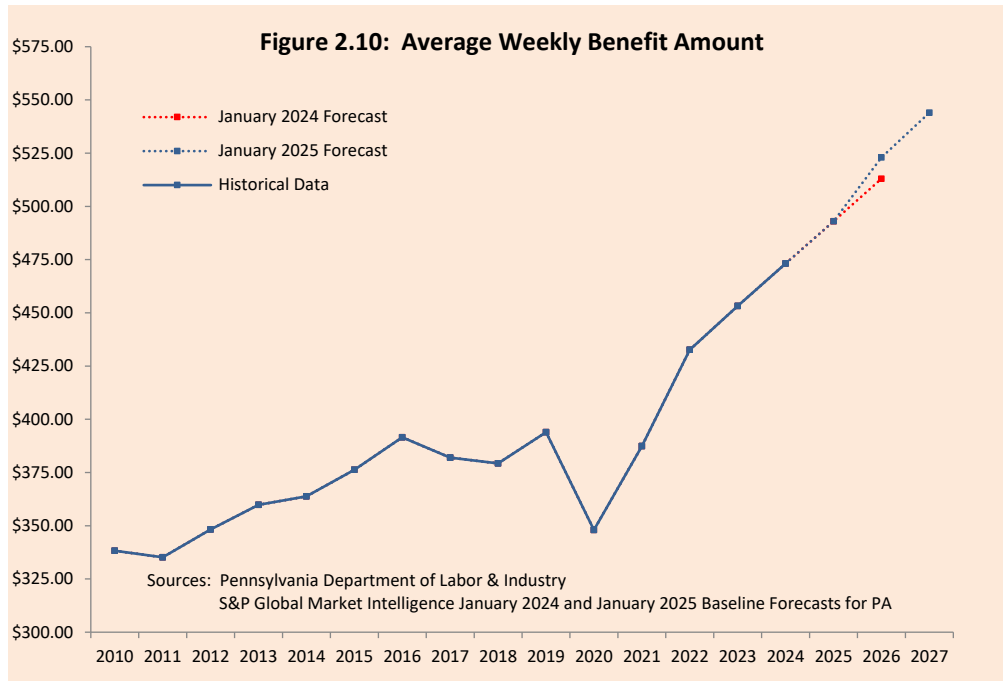
The insured unemployment rate (IUR) is the ratio of average annual weekly UC continued claims to average annual covered employment. The IUR for 2024 was 1.6 percent. It is projected to increase to 1.9 percent in 2025 and remain at 1.9 percent for both 2026 and 2027.



Employer and employee contributions are projected to increase from \$2.20 billion in 2024 to \$2.44 billion in 2025, drop to \$2.38 billion in 2026, and then rise to \$2.46 billion in 2027.



UC net benefits paid were \$1.96 billion in 2024. They are predicted to increase to \$2.19 billion in 2025, \$2.34 billion in 2026, and \$2.50 billion in 2027.



The average weekly benefit amount (based on weeks paid for total unemployment) was \$473 in 2024. It is forecasted to increase to \$493 in 2025, \$523 in 2026, and \$544 in 2027.

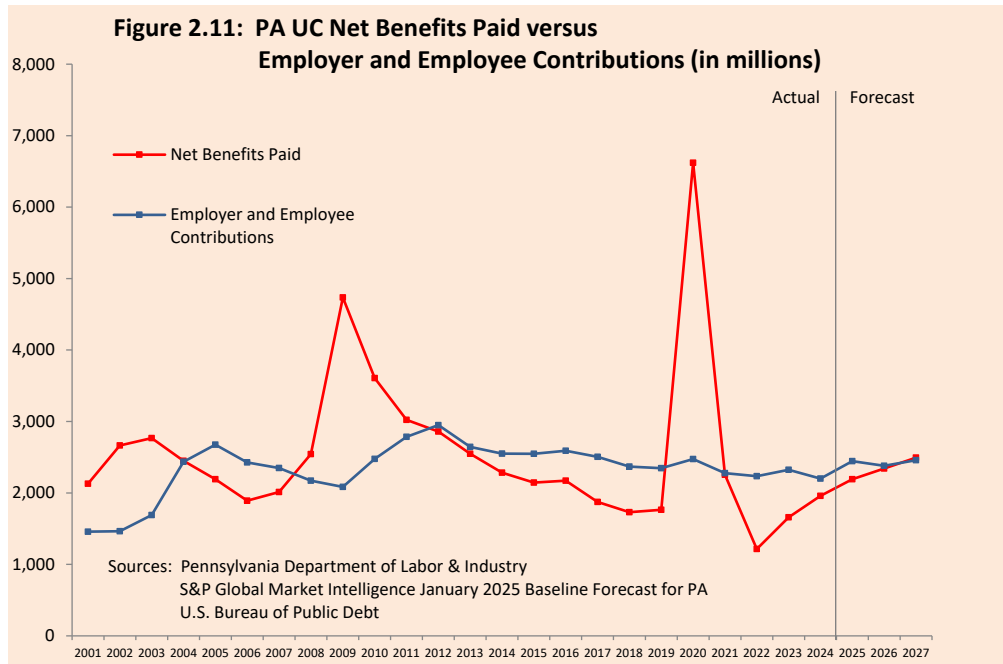


Figure 2.11 illustrates the relationship between benefits and contributions and shows how the solvency trigger mechanism causes employer and employee contributions to rise as a delayed response to an increase in benefits during periods of higher unemployment. Contributions increased following the 2009 recession and exceeded benefits paid in 2012 through 2019. Benefits were substantially higher than contributions for 2020 due to the impact of COVID-19. For each year from 2021 through 2024 benefits were lower than contributions and are forecasted to remain lower annually through 2026. In 2027, benefits are projected to slightly exceed contributions.

Section 3: UC Trust Fund Solvency Trigger Mechanism

Pennsylvania's UC law was amended in October 1988 to include a solvency trigger mechanism. The amendment provided that a measurement, in the form of a solvency percentage, be taken each July 1, starting in 1989. The solvency percentage determines the trigger level, which in turn activates specified tax measures for both employers and employees and triggers "on" or "off" a reduction to UC benefits in the subsequent calendar year.

The solvency percentage is calculated annually on July 1 by dividing the UC Trust Fund balance as of June 30 by the average yearly benefit cost for the past three fiscal years. Under Act 60 of 2012, if the solvency percentage is less than 250 percent, all the solvency measures are triggered "on" for the following calendar year.

Effective in 1992 and each fifth year thereafter, the UC law requires the solvency measure rates to be re-determined to derive a targeted annual dollar amount for each solvency measure. Rates are re-determined based on the prior calendar year's benefit and contribution activity and are effective in the following calendar year. Rates for 2023-2027 were re-determined in 2022 based on contribution and benefit activity for 2021.

Act 60 of 2012 also specifies that the target amounts for the employer surcharge, employer additional contributions, employee tax, and benefit reductions will increase beginning with the year after all UC debt is paid off. This debt includes the UC bonds along with any federal loans that are incurred before the UC bonds are paid off. Although the UC bonds have been paid in full, the high volume of benefits paid in 2020 resulted in the depletion of the UC Trust Fund which required additional federal loans. These loans were paid off on May 6, 2022, which in turn affected solvency measure rates starting in 2023.

| Solvency Measures for 2023 through 2027 (based on contribution and benefit activity for 2021) | | |
|--|----------------------|-------------|
| | Target Amount | Rate |
| Employer surcharge | \$138,000,000 | 9.2% |
| Employer additional contributions | \$310,000,000 | 0.6% |
| Employee tax | \$230,000,000 | 0.07% |
| Benefit reduction | \$72,000,000 | 3.2% |

The employer surcharge is assessed on each employer's contributions due. The surcharge is not assessed on additional contributions. Reimbursable employers are excluded from the surcharge.

The rate of employer additional contributions is added to each employer's assigned rate. Additional contributions are not subject to the employer surcharge. New employers and reimbursable employers are excluded from additional contributions.

The employee tax is assessed on all gross UC-covered wages for each employee.

Projected Revenue from Solvency Measures (millions)

| | 2025 | 2026 | 2027 |
|-----------------------------------|-------|-------|-------|
| Employer surcharge | \$145 | \$136 | \$142 |
| Employer additional contributions | \$337 | \$341 | \$341 |
| Employee tax | \$314 | \$332 | \$345 |
| Benefit reduction | \$72 | \$77 | \$82 |

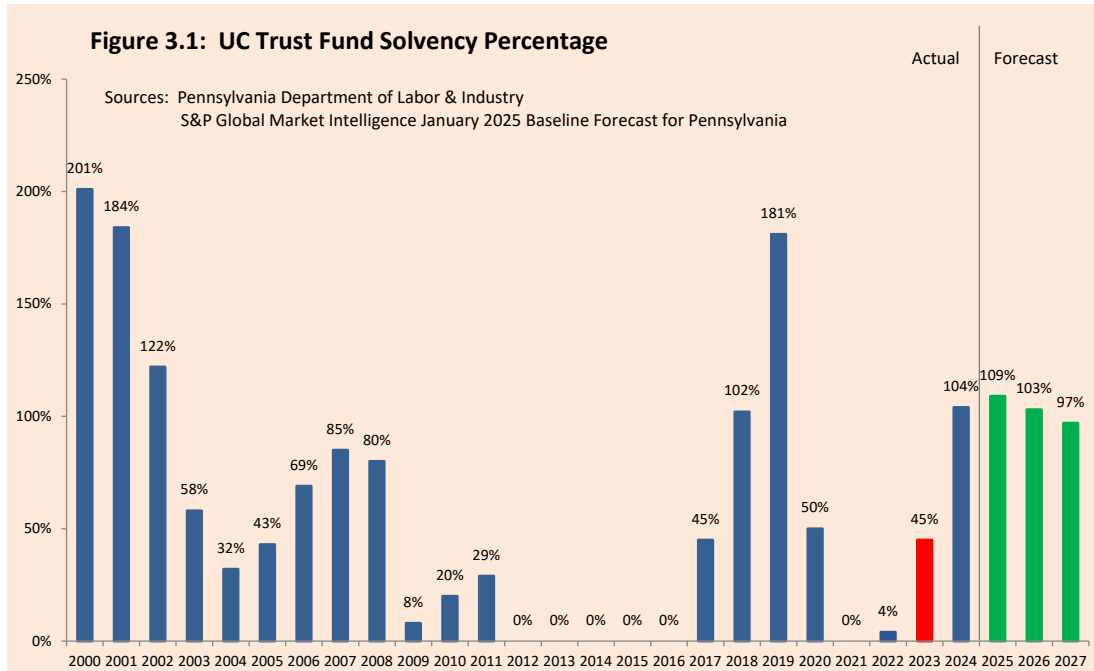
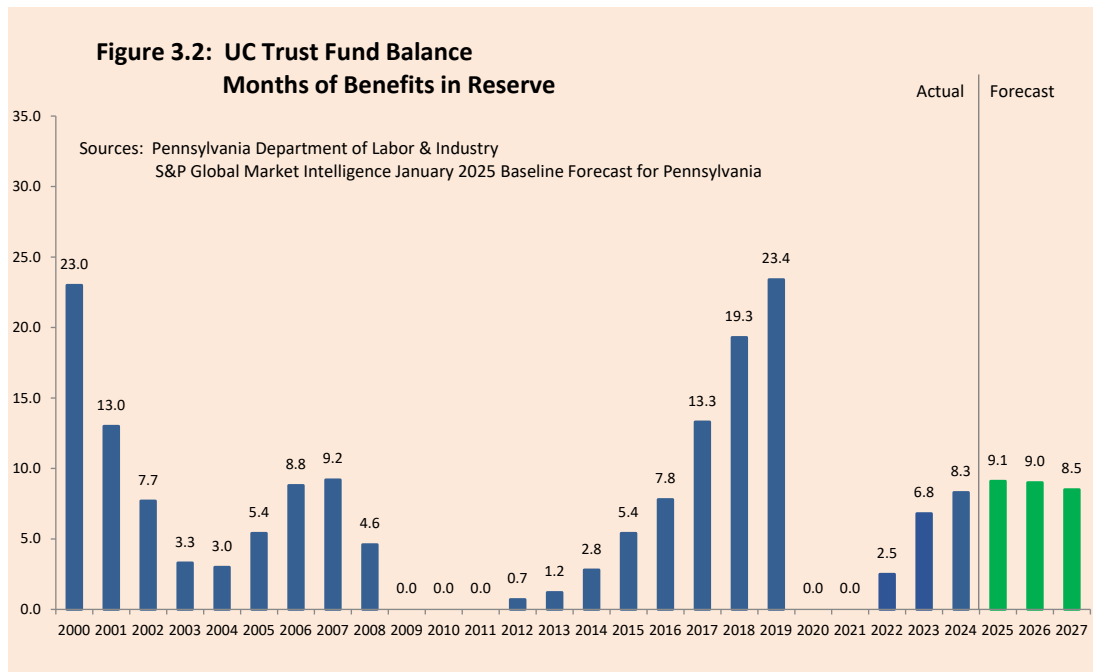


Figure 3.1 shows the annual UC Trust Fund solvency percentage. The solvency percentage for each year is the UC Trust Fund balance on June 30 divided by the three-year average for net benefits paid ending the same day. Per Act 60, starting in 2012 the amount of outstanding bonds or federal loans is subtracted from the Trust Fund balance for this calculation.



The number of months of benefits held in reserve in the UC Trust Fund is calculated using the Trust Fund balance at the end of the year and the total benefits paid during the previous 12 months.

Figure 3.3: UC Trust Fund 2024-2027 Cash Flow
(Dollars in Millions)

| | Actual 2024 | Forecast | | |
|--|----------------|----------|---------|---------|
| | | 2025 | 2026 | 2027 |
| Beginning Trust Fund Balance | \$934 | \$1,360 | \$1,659 | \$1,749 |
| Beginning Federal Loan Balance | 0 | 0 | 0 | 0 |
| Employer and Employee Trust Fund Contributions | 2,201 | 2,444 | 2,381 | 2,458 |
| Trust Fund Interest Earned | 39 | 47 | 51 | 53 |
| Interest Factor Excess ¹ | 153 | 1 | 0 | 0 |
| Benefit Payments | 1,958 | 2,193 | 2,343 | 2,495 |
| Other Withdrawals ² | 8 | 0 | 0 | 0 |
| Title XII Federal Loans | 0 | 0 | 0 | 0 |
| Title XII Federal Loan Repayment from Trust Fund | 0 | 0 | 0 | 0 |
| Title XII Federal Loan Repayment from FUTA Credit Reduction | 0 | 0 | 0 | 0 |
| Title XII Federal Loan Interest Due on September 30 | 0 | 0 | 0 | 0 |
| Ending Trust Fund Balance | 1,360 | 1,659 | 1,749 | 1,764 |
| Ending Federal Loan Balance | 0 | 0 | 0 | 0 |
| Trust Fund Balance as of June 30 | 1,631 | 1,941 | 2,128 | 2,184 |
| Three-year Average Benefit Cost as of June 30 | 1,563 | 1,781 | 2,068 | 2,252 |
| Solvency Percentage as of June 30 ³ | 104% | 109% | 103% | 97% |
| Sources: Pennsylvania Department of Labor & Industry U.S. Bureau of Public Debt S&P Global Market Intelligence January 2025 Baseline Forecast for Pennsylvania | | | | |

¹ Interest Factor Excess are contributions remaining after debt obligations have been covered. These excess debt service contributions are available for deposit into the UC Trust

² Includes other withdrawals from the Trust Fund, such as expenditures from Reed Act subaccounts for administrative purposes.

³ Per Act 60 of 2012, the solvency percentage calculation starting in 2012 is based on the nominal UC Trust Fund balance minus the amount of outstanding federal loans and bond principal.

Section 4: Status of UC Programs and Initiatives

Office of Unemployment Compensation Tax Services (OUCTS)

Accomplishments and Customer Focus

Below are some highlights of activity completed by OUCTS during calendar year 2024:

- Provided UC services to over 335,781 active employers
- Responded to 74,446 customer telephone calls, with an overall average wait time of 40 seconds (21 seconds during non-peak times)
- Responded to 3,419 customer chats with an overall average wait time of 13 seconds (6 seconds during non-peak times)
- Received and responded to 9,154 UC News and UC tax services resource account inquiries
- Processed 1,333,769 quarterly tax returns
- Received 38,341 new employer registrations
- Issued 16,404 clearance certifications
- Revised 8,983 employer contribution rates
- Established 1,450 payment plans for unpaid delinquencies
- Filed 5,836 liens covering \$45.5 million in contributions, interest, and penalties
- Completed 192,059 tasks in UCMS
- Initiated 53 injunctions resulting in \$114,160 in immediate collections and two payment plans
- Deposited approximately \$2.3 billion into the UC Fund, representing timely and delinquent payments from employers
- Received 99% of all dollars electronically for all quarters of 2024
- Issued 3,203 refunds for a total of \$6.4 million
- Completed 4,658 employer audits on gross payroll of \$3.7 billion
- Discovered 22,262 misclassified or unreported workers and \$6.7 million in underreported taxes
- Identified 123 fictitious employers
- Recommended 450 new writs of execution against employer bank accounts and 425 were successfully closed with \$1,995,754 collected of \$6,059,675 sought
- Processed 1,554 offsets totaling \$1,008,727 through the Treasury Offset Program (TOP)--a debt collection program that authorizes the United States Department of the Treasury to intercept federal income tax refunds from employers to repay their delinquent state UC tax debt
- Issued 12,341 Pre-Prosecution Notices on receivables of \$155,976,723 and 9,183 report delinquencies, resulting in collections of \$2,761,099 and 1,077 report filings
- Initiated 119 prosecutions with the Philadelphia District Attorney's Office and local magisterial district courts for employer delinquencies. Fourteen restitution orders were granted in the amount of \$178,217, three UC tax reports were collected, 18 UCTS and magisterial district court-monitored payment plans were established, and \$34,058 were collected because of the complaint filing
- Closed 46 SUTA dumping cases resulting in \$3.5 million in additional contributions and \$854,165 in interest

Office of Unemployment Compensation Benefits Policy (OUCBP)

State Information Data Exchange System (SIDES)

The Department of Labor & Industry uses the State Information Data Exchange System (SIDES) to electronically transmit Separation Information requests and receive responses from participating employers which helps improve the integrity of the UC program. During 2024, 732,240 electronic requests for information were sent through SIDES or SIDES E-Response, and 549,066 responses were received, representing 98% of new and additional claim applications. All the major third-party administrators, including Equifax, ADP, Employer's Edge, Personnel Planners, Paychex, Thomas & Company, Experian, Dunn Corporate Resources, Ernst and Young, and many others, use SIDES to receive and respond to Separation Information requests, and SIDES E-Response is used by almost 150,000 employers not represented by any third-party administrator.

Shared-Work Program

The Shared-Work Program is an alternative to employers having to lay off their trained workforce during economic downturns. A Shared-Work plan provides partial benefits to a group of employees when an employer temporarily reduces their work hours. The UC modernization project has resulted in an upgraded Shared-Work plan application for employers, making it easier for employers to submit Shared-Work plans and the Department of Labor & Industry to review them. While utilizing the new UC system, various bugs had been encountered and corrected. This process did not delay benefit payments as the system allowed application and benefit payment processing while fixes could be discovered, designed, and implemented. During 2024, 34 employees participated in Pennsylvania's Shared-Work program with 67 new plans over the course of the year. Over 786 employees benefited from Shared-Work in 2024.

Treasury Offset Program (TOP)

During calendar year 2024, the Department of Labor & Industry recovered approximately \$8.1 million from claimants' federal income tax refunds. Since the program's inception in 2011, the Department of Labor & Industry has recouped approximately \$179 million in fraudulent UC and extended benefits (EB) overpayments via TOP.

Interstate Reciprocal Overpayment Recovery Arrangement (IRORA)

During calendar year 2024, Pennsylvania allocated \$410,187 in claimants' UC benefits towards their out-of-state overpayments. Pennsylvania also applied \$965,541 in claimants' out-of-state benefits towards their overpayments in Pennsylvania.

Pennsylvania New Hire Program

During calendar year 2024, the Department of Labor & Industry's new hire cross-match, which includes the State Directory of New Hires (SDNH) and National Directory of New Hires (NDNH), detected 419 overpayments in UC benefits. There was a total of \$330,326 written in overpayments and \$675,704 recovered during 2024. As the Department of Labor & Industry continues to recoup overpayments established in prior years, the recouped dollar amount may be higher than the established dollar amount in any given calendar year.

Office of Unemployment Compensation Service Centers (OUCSC)

Accomplishments and Customer Focus

In 2024, Pennsylvania's OUCSC:

- Reduced average call wait times from almost 40 minutes in 2023 to less than 27 minutes in 2024
- Implemented an abbreviated process to reopen a claim, reducing the process from about one hour to only 5-15 minutes
- Answered 179,800 emails in real time
- Served claimants 79,432 times through the UC Live Chat service
- Processed 604,565 initial claims and 4,989,787 continued claims
- Issued 419,009 monetary and 372,280 nonmonetary determinations for UC eligibility

UC Connect

UC Connect is a statewide Pennsylvania program dedicated to helping UC claimants connect with staff through in-person appointments at PA CareerLink® locations. In-person services for UC claimants are designed to assist individuals who do not have proper technology, equipment, or technical skills; individuals without access to home Internet or broadband; and individuals with limited-English proficiency. In 2024, UC Connect served 30,796 individuals in person at PA CareerLink® locations.

Videophone Service for the Deaf

OUCSC provides videophone service for claimants who are deaf. Individuals who are deaf may use the videophone service to file claims for UC benefits and ask questions about their claims. Videophone service is available Wednesdays 8 a.m. to noon (EST) and Fridays noon to 4 p.m. (EST).

The UC Role in Rapid Response Services

The Department of Labor & Industry's Rapid Response Services is a collaboration between OUCSC and the Bureau of Workforce Development Partnership & Operations. These services are available for businesses and workers, at no cost for employers and employees, in the event of job dislocation caused by a natural disaster, economic transition, planned layoff or closure through the Worker Adjustment and Retraining Notification Act (WARN). When separations become necessary, Rapid Response Services can help by explaining UC and other reemployment services.

Appendix A: Statistical Appendix

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Appendix B: State Comparisons

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Definitions for Table A-1

Weekly Benefit Rates and Earning Requirements

Minimum Weekly Benefit Rate

Lowest amount of weekly unemployment compensation benefits available under Pennsylvania's UC law before deductions (e.g., for pensions).

Maximum Weekly Benefit Rate

Highest amount of weekly UC benefits established by Pennsylvania's UC law before deductions (e.g., for pensions) or supplements (e.g., for dependent allowance).

Earning Requirement, High Quarter

Amount of an individual's highest quarterly wages needed to qualify for a particular weekly benefit rate – used in combination with the base year earning requirement to determine benefit eligibility.

Earning Requirement, Base Year

Amount of wages during a four-quarter period needed to qualify for benefits – used in conjunction with the high quarter earning requirement to determine the weekly benefit rate.

Table A-1
Weekly Benefit Rates and Earning Requirements

| Year | Minimum | | | Maximum | | | Benefit Reduction |
|------|---------------------------|---------------------|-----------|---------------------------|---------------------|---------------------|-------------------|
| | Weekly | Earning Requirement | | Weekly | Earning Requirement | | |
| | Benefit Rate ¹ | High Quarter | Base Year | Benefit Rate ¹ | High Quarter | Base Year | |
| 2005 | 35 | 800-812 | 1,320 | 478 | 11,888 | 19,040 | 2.3% |
| 2006 | 35 | 800-812 | 1,320 | 497 | 12,363 | 19,800 | 2.3% |
| 2007 | 35 | 800-812 | 1,320 | 520 | 12,938 | 20,720 | none |
| 2008 | 35 | 800-812 | 1,320 | 539 | 13,413 | 21,480 | none |
| 2009 | 35 | 800-812 | 1,320 | 558 | 13,888 | 22,240 | none |
| 2010 | 35 | 800-812 | 1,320 | 564 | 14,038 | 22,480 | 2.3% |
| 2011 | 35 | 800-812 | 1,320 | 573 | 14,263 | 22,840 | 2.3% |
| 2012 | 35 | 800-812 | 1,320 | 573 | 14,263 | 22,840 | 2.3% |
| 2013 | 70 | 1,688-1,712 | 3,391 | 573 | 14,263 | 28,292 ² | 1.7% |
| 2014 | 70 | 1,688-1,712 | 3,391 | 573 | 14,263 | 28,292 ² | 1.7% |
| 2015 | 70 | 1,688-1,712 | 3,391 | 573 | 14,263 | 28,292 ² | 1.7% |
| 2016 | 70 | 1,688-1,712 | 3,391 | 573 | 14,263 | 28,292 ² | 1.7% |
| 2017 | 68 | 1,688-1,712 | 2,718 | 561 | 14,263 | 22,640 ³ | 1.7% |
| 2018 | 68 | 1,688-1,712 | 2,718 | 561 | 14,263 | 22,640 ³ | 2.4% |
| 2019 | 68 | 1,688-1,712 | 2,718 | 561 | 14,263 | 22,640 ³ | 2.4% |
| 2020 | 68 | 1,688-1,712 | 2,718 | 572 | 14,538 | 23,077 ³ | 2.4% |
| 2021 | 68 | 1,688-1,712 | 2,718 | 583 | 14,813 | 23,513 ³ | 2.4% |
| 2022 | 68 | 1,688-1,712 | 2,718 | 594 | 15,113 | 23,989 ³ | 2.4% |
| 2023 | 68 | 1,688-1,712 | 2,718 | 605 | 15,388 | 24,426 ³ | 3.2% |
| 2024 | 68 | 1,688-1,712 | 2,718 | 605 | 15,388 | 24,426 ³ | 3.2% |

Source: Pennsylvania Department of Labor & Industry

¹ Weekly benefit rates do not include the benefit reduction or dependent allowances (\$5 for first dependent and \$3 for second dependent).

² For calendar years 2013 through 2016, at least 49.5 percent of wages must be earned outside of the high quarter.

³ For calendar years beginning with 2017, at least 37 percent of wages must be earned outside of the high quarter.

Definitions for Table A-2

UC Claim Activities

Insured Unemployment Rate (IUR)

Ratio of the average annual weekly number of persons claiming UC benefits to average annual covered employment - calculated by dividing average annual weekly continued weeks claimed by average annual covered employment.

Initial Claims

Notices of unemployment filed to request a determination of entitlement to and eligibility for compensation in a new benefit year (period of eligibility) following a period of employment or to begin a second or subsequent period of eligibility within the benefit year following interim employment - included are transitional claims which provide another period of eligibility (benefit year) based on a second determination of entitlement without a period of employment separating the end of the first benefit year from the beginning of the second.

New Claims

Type of initial claim representing an individual's first separation from employment for which a determination of benefit eligibility is requested.

Weeks Claimed

Requests for benefits filed by claimants which certify to the fact the claimants experienced total, partial, or part-total unemployment for given weeks (includes waiting weeks claimed and requests subsequently denied).

Table A-2
Unemployment Compensation Claim Activities

| Year | IUR | Initial Claims | New Claims | Weeks Claimed |
|------|-------------------|----------------|------------|---------------|
| 2005 | 3.1% | 1,148,256 | 614,444 | 8,728,555 |
| 2006 | 3.0% | 1,176,669 | 596,054 | 8,496,746 |
| 2007 | 3.0% | 1,250,476 | 621,639 | 8,535,079 |
| 2008 | 3.5% | 1,445,344 | 747,708 | 10,102,236 |
| 2009 | 6.1% | 2,026,055 | 962,106 | 17,099,144 |
| 2010 | 4.9% | 1,577,833 | 806,635 | 13,763,953 |
| 2011 | 4.2% | 1,469,617 | 777,116 | 11,875,753 |
| 2012 | 3.9% | 1,425,911 | 754,499 | 11,006,549 |
| 2013 | 3.3% | 1,321,334 | 724,169 | 9,458,413 |
| 2014 | 2.9% | 1,146,000 | 623,366 | 8,427,164 |
| 2015 | 2.6% | 1,073,923 | 584,048 | 7,440,503 |
| 2016 | 2.4% | 981,496 | 538,860 | 7,092,608 |
| 2017 | 2.2% | 856,471 | 476,496 | 6,406,955 |
| 2018 | 2.0% | 797,134 | 448,186 | 5,858,042 |
| 2019 | 1.9% | 776,774 | 445,994 | 5,648,315 |
| 2020 | 9.3% | 2,743,957 | 2,039,195 | 26,112,439 |
| 2021 | 3.2% | 1,264,391 | 961,337 | 9,268,219 |
| 2022 | 1.3% | 503,412 | 354,569 | 3,815,104 |
| 2023 | 1.5% | 588,565 | 399,402 | 4,575,933 |
| 2024 | 1.6% ¹ | 604,565 | 407,950 | 4,989,787 |

Source: Pennsylvania Department of Labor & Industry

¹ Preliminary rate based on actual 2024 claims activity and a 2024 covered employment estimate based on the first nine months of the year due to a four-month lag in the reporting of covered employment and wages.

Definitions for Table A-3

UC Payment Activities

Number of Recipients

The number of claimants who received at least one payment during the calendar year.

First Payments

First benefit payment a claimant receives for a week of unemployment in a benefit year.

Final Payments

Number of claimants drawing the final payment of their original entitlement in a benefit year under the regular state UC program.

Weeks Paid

The number of weeks claimed for which UC benefits are paid. Weeks compensated for partial unemployment are included.

Net Benefits Paid

Net amount withdrawn from the UC Trust Fund to pay regular state UC benefits. Includes adjustments to original amounts paid such as returned and redeposited payments.

Average Weekly Benefit Amount

The average weekly benefit amount is the benefits paid for total unemployment during the year divided by the number of weeks for which benefits were paid (weeks compensated for total unemployment). Payments for partial unemployment are excluded from both numerator and denominator.

Average Duration

Average number of regular UC weeks paid per claimant for a given time period - calculated by dividing the number of weeks compensated by the number of first payments.

Table A-3
Unemployment Compensation Payment Activities

| Year | Number of Recipients | First Payments | Final Payments | Weeks Paid | Net Benefits Paid | Average Weekly Benefit ¹ | Average Duration (Weeks) |
|-------------------|----------------------|----------------|----------------|------------|-------------------|-------------------------------------|--------------------------|
| 2005 ² | 576,520 | 461,257 | 139,872 | 7,671,548 | 2,192,245,000 | 291.89 | 16.6 |
| 2006 ² | 560,513 | 447,066 | 133,827 | 7,346,051 | 1,891,685,000 | 301.27 | 16.4 |
| 2007 | 570,091 | 461,807 | 131,934 | 7,458,854 | 2,013,558,000 | 322.93 | 16.2 |
| 2008 | 658,629 | 562,343 | 166,335 | 9,035,608 | 2,543,100,000 | 335.40 | 16.1 |
| 2009 | 926,315 | 782,870 | 355,542 | 15,354,988 | 4,735,127,000 | 352.16 | 19.6 |
| 2010 ² | 772,475 | 587,347 | 295,647 | 11,724,613 | 3,606,521,000 | 338.23 | 20.0 |
| 2011 ² | 678,544 | 530,009 | 228,135 | 9,909,169 | 3,023,271,000 | 335.18 | 18.7 |
| 2012 ² | 640,828 | 502,678 | 204,227 | 8,981,239 | 2,859,610,000 | 348.27 | 17.9 |
| 2013 ² | 584,551 | 442,654 | 172,727 | 7,834,254 | 2,547,295,000 | 359.81 | 17.7 |
| 2014 ² | 527,550 | 413,685 | 139,418 | 6,999,112 | 2,284,758,000 | 363.77 | 16.9 |
| 2015 ² | 495,478 | 391,726 | 114,367 | 6,307,952 | 2,145,542,000 | 376.30 | 16.1 |
| 2016 ² | 471,410 | 367,839 | 112,212 | 6,024,232 | 2,172,246,000 | 391.57 | 16.4 |
| 2017 ² | 423,990 | 337,228 | 94,426 | 5,324,053 | 1,873,644,000 | 381.99 | 15.8 |
| 2018 ² | 396,249 | 315,458 | 85,992 | 4,923,006 | 1,730,327,000 | 379.25 | 15.6 |
| 2019 ² | 389,448 | 316,041 | 80,256 | 4,717,665 | 1,764,508,000 | 393.94 | 14.9 |
| 2020 ² | 1,430,306 | 1,364,333 | 379,007 | 21,438,237 | 6,619,707,000 | 347.98 | 15.7 |
| 2021 ² | 615,000 | 359,635 | 179,934 | 6,849,511 | 2,255,411,000 | 387.38 | 19.0 |
| 2022 ² | 260,000 | 210,171 | 40,372 | 3,035,163 | 1,215,114,000 | 432.67 | 14.4 |
| 2023 ² | 326,000 | 282,347 | 43,588 | 3,927,510 | 1,658,216,000 | 453.22 | 13.9 |
| 2024 ² | 358,000 | 296,966 | 69,429 | 4,529,195 | 1,958,210,000 | 473.16 | 15.3 |

Source: Pennsylvania Department of Labor & Industry
U.S. Bureau of Public Debt

¹ The average weekly benefit amount calculation does not include partial payments.

² The net benefits paid and average weekly benefit amount include the benefit reduction that was in effect that year.

Definitions for Table A-4 Benefit Recipients by County

County

The county in which a benefit recipient resides.

Benefit Recipients

The number of persons who received at least one UC payment within each county for the calendar year.

Amount Paid

The estimated total amount paid to recipients within a county.

Table A-4
2024 Benefit Recipients by County

| County | Benefit Recipients | Amount Paid | County | Benefit Recipients | Amount Paid |
|------------|--------------------|-------------|----------------|--------------------|----------------------|
| Adams | 2,000 | 9,106,000 | Lackawanna | 6,442 | 34,030,000 |
| Allegheny | 30,846 | 176,585,000 | Lancaster | 12,110 | 58,114,000 |
| Armstrong | 2,358 | 12,013,000 | Lawrence | 2,887 | 15,536,000 |
| Beaver | 4,980 | 26,878,000 | Lebanon | 3,639 | 16,722,000 |
| Bedford | 1,492 | 7,458,000 | Lehigh | 11,488 | 64,200,000 |
| Berks | 12,380 | 66,669,000 | Luzerne | 11,879 | 63,779,000 |
| Blair | 3,227 | 14,206,000 | Lycoming | 3,572 | 18,726,000 |
| Bradford | 1,320 | 6,621,000 | McKean | 987 | 4,728,000 |
| Bucks | 13,490 | 80,469,000 | Mercer | 2,830 | 13,289,000 |
| Butler | 4,840 | 26,187,000 | Mifflin | 1,479 | 6,694,000 |
| Cambria | 3,799 | 18,132,000 | Monroe | 4,411 | 23,377,000 |
| Cameron | 231 | 723,000 | Montgomery | 18,821 | 114,271,000 |
| Carbon | 2,129 | 10,910,000 | Montour | 386 | 1,935,000 |
| Centre | 2,032 | 10,315,000 | Northampton | 7,705 | 42,406,000 |
| Chester | 10,068 | 59,085,000 | Northumberland | 3,079 | 14,416,000 |
| Clarion | 1,190 | 5,039,000 | Perry | 1,316 | 6,360,000 |
| Clearfield | 2,634 | 12,249,000 | Philadelphia | 45,100 | 270,167,000 |
| Clinton | 1,208 | 6,040,000 | Pike | 981 | 5,289,000 |
| Columbia | 2,291 | 11,329,000 | Potter | 423 | 2,056,000 |
| Crawford | 2,307 | 11,214,000 | Schuylkill | 4,664 | 23,446,000 |
| Cumberland | 5,653 | 30,077,000 | Snyder | 1,277 | 5,384,000 |
| Dauphin | 7,776 | 41,260,000 | Somerset | 2,230 | 10,880,000 |
| Delaware | 12,845 | 78,359,000 | Sullivan | 139 | 785,000 |
| Elk | 1,170 | 4,605,000 | Susquehanna | 963 | 5,369,000 |
| Erie | 7,157 | 35,773,000 | Tioga | 1,131 | 5,374,000 |
| Fayette | 4,362 | 20,987,000 | Union | 894 | 3,710,000 |
| Forest | 178 | 763,000 | Venango | 1,201 | 5,750,000 |
| Franklin | 2,732 | 13,244,000 | Warren | 808 | 3,789,000 |
| Fulton | 296 | 1,412,000 | Washington | 5,740 | 31,474,000 |
| Greene | 920 | 3,988,000 | Wayne | 1,451 | 7,954,000 |
| Huntingdon | 1,678 | 8,027,000 | Westmoreland | 10,748 | 55,478,000 |
| Indiana | 2,591 | 12,869,000 | Wyoming | 721 | 3,810,000 |
| Jefferson | 1,644 | 6,971,000 | York | 12,514 | 64,019,000 |
| Juniata | 888 | 4,144,000 | Out of State | 19,272 | 121,186,000 |
| | | | Total | 358,000 | 1,958,210,000 |

Source: Pennsylvania Department of Labor & Industry
U.S. Bureau of Public Debt

Definitions for Table A-5

Benefit Recipients by Industry Sector

Industry Sector

The primary activity of covered employers based on the grouping according to the North American Industry Classification System (NAICS).

Benefit Recipients

The number of persons who received at least one UC payment within each industry sector for the calendar year.

Amount Paid

The estimated total amount paid to recipients within an industry sector.

Table A-5
2024 Benefit Recipients by Industry Sector

| Industry Sector | Benefit Recipients | Amount Paid |
|--------------------------------------|--------------------|----------------------|
| Natural Resources and Mining | 4,948 | 27,178,000 |
| Construction | 54,496 | 320,337,000 |
| Manufacturing | 45,310 | 235,412,000 |
| Trade, Transportation, and Utilities | 70,516 | 350,405,000 |
| Information | 5,739 | 40,115,000 |
| Financial Activities | 14,812 | 103,466,000 |
| Professional and Business Services | 62,659 | 372,316,000 |
| Education and Health Service | 45,197 | 252,810,000 |
| Leisure and Hospitality | 32,572 | 133,007,000 |
| Other Services | 8,184 | 44,031,000 |
| Local Government | 7,664 | 42,756,000 |
| Unclassified Industry | 5,903 | 36,377,000 |
| Total | 358,000 | 1,958,210,000 |

Source: Pennsylvania Department of Labor & Industry
U.S. Bureau of Public Debt

Definitions for Table A-6
Recipient Demographics

Recipient Demographics

Breakdown by percentage of various characteristics of UC recipients who reside in Pennsylvania. The characteristics included in Table A-6 are base year wages, age, education level, race, gender, and number of dependents.

Table A-6
2024 Recipient Demographics

| Base Year Wages | | Age | |
|--|-----|----------------------------|-----|
| Less than \$10,000 | 6% | 16-19 | 0% |
| \$10,000 - \$19,999 | 17% | 20-24 | 6% |
| \$20,000 - \$29,999 | 16% | 25-34 | 23% |
| \$30,000 - \$39,999 | 15% | 35-44 | 23% |
| \$40,000 - \$49,999 | 12% | 45-54 | 20% |
| \$50,000 - \$59,999 | 9% | 55-64 | 19% |
| \$60,000 - \$74,999 | 9% | 65 and older | 9% |
| \$75,000 and over | 15% | | |
| Education Level | | Race | |
| Less than High School | 8% | White | 66% |
| High School | 49% | Black | 16% |
| Some College, including Associate Degree | 23% | Hispanic | 10% |
| Bachelor's Degree or Higher | 20% | Asian or Pacific Islander | 2% |
| | | American Indian or Alaskan | 0% |
| | | Unknown | 6% |
| Gender | | Number of Dependents | |
| Male | 58% | Zero | 81% |
| Female | 42% | One | 9% |
| | | Two or more | 10% |

Source: Pennsylvania Department of Labor & Industry

Includes Pennsylvania residents only. Percentages may not add to 100 percent due to rounding.

Definitions for Table A-7

Unemployment Compensation Monetary Determinations

Monetary Determinations

Decisions relative to a claimant's financial eligibility for UC benefits. All claimants must earn sufficient wages to qualify for benefits.

Table A-7
Unemployment Compensation Monetary Determinations

| Year | Total | Insufficient Wage Credits | Sufficient Wage Credits |
|------|-----------|------------------------------|----------------------------|
| 2005 | 656,440 | 81,387 | 575,053 |
| 2006 | 631,916 | 76,793 | 555,123 |
| 2007 | 637,906 | 109,659 | 528,247 |
| 2008 | 769,697 | 135,614 | 634,083 |
| 2009 | 991,271 | 151,433 | 839,838 |
| 2010 | 818,753 | 156,418 | 662,335 |
| 2011 | 793,348 | 177,134 | 616,214 |
| 2012 | 770,646 | 175,289 | 595,357 |
| 2013 | 706,156 | 218,248 | 487,908 |
| 2014 | 568,890 | 143,100 | 425,790 |
| 2015 | 566,215 | 121,546 | 444,669 |
| 2016 | 516,726 | 103,591 | 413,135 |
| 2017 | 464,411 | 72,126 | 392,285 |
| 2018 | 432,612 | 64,558 | 368,054 |
| 2019 | 434,454 | 58,341 | 376,113 |
| 2020 | 2,055,418 | 513,047 | 1,542,371 |
| 2021 | 965,023 | 314,209 | 650,814 |
| 2022 | 364,214 | 77,840 | 286,374 |
| 2023 | 409,577 | 60,327 | 349,250 |
| 2024 | 419,009 | 60,277 | 358,732 |

Source: Pennsylvania Department of Labor & Industry

Definitions for Table A-8

Unemployment Compensation Nonmonetary Determinations

Nonmonetary Determinations

Decisions relative to a claimant's nonfinancial eligibility for UC benefits – includes such issues as voluntary quit, fired for misconduct, and able and available for work. Employers or claimants may appeal adverse determinations.

Table A-8
Unemployment Compensation Nonmonetary Determinations

| Year | Total | Ineligible | Eligible |
|------|---------|------------|----------|
| 2005 | 331,390 | 155,612 | 175,778 |
| 2006 | 319,658 | 134,318 | 185,340 |
| 2007 | 308,011 | 124,349 | 183,662 |
| 2008 | 287,722 | 120,489 | 167,233 |
| 2009 | 329,140 | 137,327 | 191,813 |
| 2010 | 329,514 | 137,308 | 192,206 |
| 2011 | 340,397 | 148,004 | 192,393 |
| 2012 | 285,313 | 140,237 | 145,076 |
| 2013 | 293,551 | 166,354 | 127,197 |
| 2014 | 355,405 | 231,492 | 123,913 |
| 2015 | 327,906 | 214,126 | 113,780 |
| 2016 | 310,964 | 202,676 | 108,288 |
| 2017 | 270,303 | 167,760 | 102,543 |
| 2018 | 310,764 | 188,814 | 121,950 |
| 2019 | 311,310 | 197,036 | 114,274 |
| 2020 | 234,246 | 133,334 | 100,912 |
| 2021 | 220,930 | 133,143 | 87,787 |
| 2022 | 205,242 | 140,175 | 65,067 |
| 2023 | 313,097 | 204,538 | 108,559 |
| 2024 | 372,280 | 238,505 | 133,775 |

Source: Pennsylvania Department of Labor & Industry

Definitions for Table A-9

Employer Contribution Factors

Taxable Wage Base

Maximum amount of an employee's annual wages subject to employer state UC taxes – the wage base must be no less than the federal minimum tax base (FUTA) of \$7,000 effective starting in 1983.

Average Tax Rate

Average rate at which UC taxes are payable. Calculated by dividing total UC contributions due by taxable wages – excludes contributions from employees and reimbursable employers.

Portion Experience Rated

Portion of employer taxes that is based on the employer's experience with unemployment. Calculated as the ratio of the average tax rate minus any flat tax to the average tax rate.

Portion Not Experience Rated

Portion of employer taxes that is not based on the employer's experience with unemployment. Calculated as the ratio of any flat tax to the average tax rate.

Table A-9
Employer Contribution Factors

| Year | Taxable Wage Base | Average Tax Rate | Portion Experience Rated | Portion Not Experience Rated |
|------|-------------------|--------------------|--------------------------|------------------------------|
| 2005 | \$8,000 | 5.43% | 56% | 44% |
| 2006 | 8,000 | 5.39% | 56% | 44% |
| 2007 | 8,000 | 5.01% | 56% | 44% |
| 2008 | 8,000 | 4.67% | 58% | 42% |
| 2009 | 8,000 | 4.64% | 57% | 43% |
| 2010 | 8,000 | 5.61% | 57% | 43% |
| 2011 | 8,000 | 6.54% | 57% | 43% |
| 2012 | 8,000 | 6.64% | 61% | 39% |
| 2013 | 8,500 | 6.69% | 49% | 51% |
| 2014 | 8,750 | 6.08% | 53% | 47% |
| 2015 | 9,000 | 6.08% | 53% | 47% |
| 2016 | 9,500 | 5.84% | 50% | 50% |
| 2017 | 9,750 | 5.45% | 47% | 53% |
| 2018 | 10,000 | 5.06% | 51% | 49% |
| 2019 | 10,000 | 4.87% | 49% | 51% |
| 2020 | 10,000 | 3.64% | 62% | 38% |
| 2021 | 10,000 | 3.49% | 60% | 40% |
| 2022 | 10,000 | 3.35% | 59% | 41% |
| 2023 | 10,000 | 3.49% | 55% | 45% |
| 2024 | 10,000 | 3.40% ¹ | 54% | 46% |

Source: Pennsylvania Department of Labor & Industry

¹ Based on data from January through September, due to a four-month lag in reporting of taxable wages.

Definitions for Table A-10

Summary of Tax Rates by Industry

Industry Sector

Primary activity of covered employers based on the grouping according to the 2022 edition of the North American Industry Classification System (NAICS).

Number of Contributory Employers

The number of taxable employers that are subject to the Pennsylvania UC law.

Average Tax Rate

The taxable payroll amount divided by the contributions due for each industry sector.

Total Payroll

Total wages paid by contributory employers that are subject to the Pennsylvania UC law.

Taxable Payroll

Amount of wages subject to UC taxes – these are wages paid by contributory employers, up to the taxable wage base, for each employee. In 2021, the taxable wage base was \$10,000.

Contributions Due

Total amount due to the UC Trust Fund from contributory employers.

Table A-10
2024 Summary of Tax Rates by Industry (Dollars in Millions) ¹

| Industry Sector | Number of Contributory Employers | Average Tax Rate | Total Payroll | Taxable Payroll | Contributions Due |
|--------------------------------------|--|---------------------|------------------|--------------------|----------------------|
| Natural Resources and Mining | 3,470 | 3.9% | \$3,181 | \$590 | \$23 |
| Construction | 31,519 | 6.2% | \$15,621 | \$3,285 | \$203 |
| Manufacturing | 13,660 | 3.5% | \$36,942 | \$6,701 | \$233 |
| Trade, Transportation, and Utilities | 56,971 | 3.0% | \$49,973 | \$12,160 | \$364 |
| Information | 8,833 | 3.2% | \$8,508 | \$951 | \$30 |
| Financial Activities | 23,540 | 2.9% | \$30,300 | \$3,816 | \$112 |
| Professional and Business Services | 77,094 | 3.5% | \$54,132 | \$8,795 | \$307 |
| Education and Health Services | 41,955 | 3.2% | \$25,770 | \$7,300 | \$230 |
| Leisure and Hospitality | 29,777 | 3.2% | \$12,284 | \$5,448 | \$175 |
| Other Services | 33,527 | 2.9% | \$6,132 | \$1,828 | \$53 |
| Local Government | 1,219 | 2.5% | \$815 | \$213 | \$5 |
| Total | 321,565 | 3.4% | \$243,657 | \$51,086 | \$1,735 |

Source: Pennsylvania Department of Labor & Industry

¹ Reflects data from January through September only, due to a four-month lag in the reporting of covered employment and wages.

Definitions for Table A-11

Covered Employment and Wages

Active Employers

Employers that either are subject to or voluntarily elect to be covered under the provisions of the Pennsylvania UC law.

Average Covered Employment

Twelve-month average number of employees working for employers covered under the Pennsylvania UC law.

Total Wages

Amount of annual wages paid to all employees in covered employment.

Taxable Wages

Amount of wages subject to UC taxes – these are wages paid by contributory employers, up to the taxable wage base for each employee. The taxable wage base for 2021 was \$10,000.

Table A-11
Covered Employment and Wages

| Year | Active Employers ¹ | Average Covered Employment | Total Wages | Taxable Wages |
|------|-------------------------------|----------------------------|------------------------------|-----------------------------|
| 2005 | 280,394 | 5,446,514 | 214,210,346,757 | 38,291,369,992 |
| 2006 | 284,770 | 5,502,645 | 225,612,061,613 | 38,839,811,010 |
| 2007 | 289,289 | 5,549,120 | 237,997,366,817 | 39,556,490,803 |
| 2008 | 287,417 | 5,554,566 | 244,561,264,585 | 39,345,958,986 |
| 2009 | 285,010 | 5,363,287 | 238,327,258,507 | 36,878,066,196 |
| 2010 | 284,682 | 5,362,687 | 243,186,797,577 | 37,298,262,921 |
| 2011 | 307,613 | 5,432,412 | 253,351,180,050 | 38,471,034,196 |
| 2012 | 306,408 | 5,478,189 | 263,136,863,490 | 39,041,928,054 |
| 2013 | 302,987 | 5,499,982 | 268,078,102,730 | 41,431,811,579 |
| 2014 | 293,142 | 5,548,946 | 278,694,230,488 | 43,380,509,793 |
| 2015 | 302,997 | 5,595,770 | 290,076,986,670 | 45,529,540,808 |
| 2016 | 300,099 | 5,641,066 | 293,988,620,582 | 48,064,662,662 |
| 2017 | 291,479 | 5,702,015 | 305,940,521,178 | 50,039,671,784 |
| 2018 | 301,632 | 5,770,828 | 318,945,888,731 | 52,184,603,496 |
| 2019 | 312,274 | 5,827,478 | 333,108,059,668 | 53,194,750,070 |
| 2020 | 329,160 | 5,388,373 | 332,775,632,476 | 50,178,770,288 |
| 2021 | 338,407 | 5,551,279 | 357,439,150,528 | 53,178,829,236 |
| 2022 | 338,679 | 5,764,247 | 386,003,448,036 | 55,978,042,238 |
| 2022 | 332,066 | 5,861,389 | 403,804,600,536 | 56,030,001,868 |
| 2024 | 335,892 | 5,896,390 ² | 312,718,027,278 ² | 51,086,415,203 ² |

Source: Pennsylvania Department of Labor & Industry

¹ As of December 31 of each year. Includes contributory and reimbursable employers.

² Reflects data from January through September only due to a four-month lag in the reporting of covered employment and wages.

Definitions for Table A-12

Unemployment Compensation Solvency Measures

Solvency Percentage

The solvency percentage is calculated on July 1 of each year and is defined as the ratio of the UC Trust Fund balance (minus any outstanding loan and bond balances) ending June 30 to the average benefit cost for the three fiscal years ending on the same date. The solvency percentage is used to determine whether or not solvency measures will be in effect during the following calendar year.

Employer Surcharge

The employer surcharge is assessed on each employer's contributions due. The surcharge is not assessed on employer additional contributions, and reimbursable employers are excluded from the surcharge. The employer surcharge rate is based on the target amount defined in Pennsylvania's UC law.

Employer Additional Contribution Tax

The employer additional contribution tax is added to each employer's assigned calendar year tax rate. Reimbursable employers and new contributory employers are exempt from the additional tax. The additional tax rate is based on the target amount defined in the Pennsylvania UC law.

Employee Tax

The employee tax is assessed on the calendar year gross wages of all employees covered under Pennsylvania UC law. The rate is based on the target amount defined in the law.

Benefit Reduction

All weekly benefit rates during a calendar year are reduced at a rate determined by the target amount defined in the state UC law.

Table A-12
Unemployment Compensation Solvency Measures (Dollars in Millions)

| Year ¹ | Solvency Percentage ² | <u>Employer Surcharge</u> | | <u>Employer Additional Tax</u> | | <u>Employee Tax</u> | | <u>Benefit Reduction</u> | |
|-------------------|----------------------------------|---------------------------|-------------------------|--------------------------------|-------------------------|---------------------|-------------------------|--------------------------|-------------------------|
| | | Rate | Amount Due ³ | Rate | Amount Due ³ | Rate | Amount Due ³ | Rate | Amount Due ³ |
| 2005 | 43% | 7.2% | 125 | 0.60% | 215 | 0.09% | 193 | 2.3% | 51 |
| 2006 | 69% | 7.2% | 126 | 0.60% | 219 | 0.09% | 203 | 2.3% | 52 |
| 2007 | 85% | 7.2% | 123 | 0.40% | 149 | 0.09% | 214 | none | 0 |
| 2008 | 80% | 5.8% | 96 | 0.25% | 93 | 0.06% | 147 | none | 0 |
| 2009 | 8% | 5.8% | 89 | 0.25% | 87 | 0.06% | 143 | none | 0 |
| 2010 | 20% | 5.8% | 102 | 0.60% | 230 | 0.08% | 195 | 2.3% | 86 |
| 2011 | 29% | 5.8% | 116 | 0.65% | 236 | 0.08% | 203 | 2.3% | 72 |
| 2012 | 0% | 5.8% | 133 | 0.65% | 250 | 0.08% | 209 | 2.3% | 67 |
| 2013 | 0% | 5.1% | 100 | 0.65% | 255 | 0.07% | 189 | 1.7% | 44 |
| 2014 | 0% | 5.1% | 92 | 0.65% | 262 | 0.07% | 194 | 1.7% | 40 |
| 2015 | 0% | 5.1% | 96 | 0.65% | 273 | 0.07% | 202 | 1.7% | 37 |
| 2016 | 0% | 5.1% | 97 | 0.65% | 281 | 0.07% | 207 | 1.7% | 38 |
| 2017 | 45% | 5.1% | 89 | 0.65% | 297 | 0.07% | 211 | 1.7% | 32 |
| 2018 | 102% | 5.4% | 95 | 0.50% | 233 | 0.06% | 191 | 2.4% | 43 |
| 2019 | 181% | 5.4% | 90 | 0.50% | 252 | 0.06% | 200 | 2.4% | 43 |
| 2020 | 50% | 5.4% | 81 | 0.50% | 238 | 0.06% | 200 | 2.4% | 163 |
| 2021 | 0% | 5.4% | 82 | 0.50% | 252 | 0.06% | 214 | 2.4% | 55 |
| 2022 | 4% | 5.4% | 83 | 0.50% | 264 | 0.06% | 233 | 2.4% | 30 |
| 2023 | 45% | 9.2% | 141 | 0.60% | 334 | 0.07% | 284 | 3.2% | 55 |
| 2024 | 104% | 9.2% | 135 | 0.60% | 332 | 0.07% | 297 | 3.2% | 65 |

Source: Pennsylvania Department of Labor & Industry

¹ The UC Law was amended in 1988 to include an UC solvency trigger mechanism. The first solvency percentage calculation occurred in 1989.

² Solvency percentage activates solvency measures for the following calendar year. The 1989 solvency measures were fixed by the UC Law.

³ Amount of contributions due for the calendar year. Actual receipts during the year may differ because of contributions due for a quarter being received in the subsequent quarter.

Definitions for Table A-13

Unemployment Compensation Trust Fund Summary

Employer and Employee Contributions Deposited

Payments made to the state's UC Trust Fund by employers and employees subject to Pennsylvania's UC law. Includes contributions from employers who submit quarterly contributions to the UC Trust Fund based on their tax rates and taxable wages – included are all businesses for profit, and all nonprofit associations or local governments who do not elect to be reimbursable employers. Also, includes reimbursements from employers who repay the UC Trust Fund dollar for dollar for benefits paid to former employees – included are state government agencies, nonprofit associations and local governments who elect this method of financing their UC costs. Contributions from the employee tax (from the solvency trigger mechanism) are also included.

Net Benefits Paid

Net amount withdrawn from the UC Trust Fund to pay regular state UC benefits. Includes adjustments to original amounts paid such as returned and redeposited payments.

UC Trust Fund Balance

Cash balance in the UC Trust Fund at the end of the calendar year. Includes Title XII federal loans and UC bonds.

Title XII Federal Loan Balance

Total outstanding federal loans at the end of the calendar year.

UC Bond Balance

Total outstanding UC bond balance at the end of the calendar year.

Table A-13
Unemployment Compensation Trust Fund Summary

| Year | Employer and Employee Contributions Deposited | Net Benefits Paid | UC Trust Fund Balance¹ | Title XII Federal Loan Balance | UC Bond Balance |
|-------------|--|------------------------------|--|---|----------------------------|
| 2005 | 2,674,444,000 | 2,192,245,000 | 980,813,000 | 0 | 0 |
| 2006 | 2,426,901,000 | 1,891,685,000 | 1,383,464,000 | 0 | 0 |
| 2007 | 2,348,476,000 | 2,013,558,000 | 1,545,652,000 | 0 | 0 |
| 2008 | 2,171,544,000 | 2,543,100,000 | 981,162,000 | 0 | 0 |
| 2009 | 2,084,405,000 | 4,735,127,000 | 116,777,000 | 1,871,458,000 | 0 |
| 2010 | 2,476,501,000 | 3,606,521,000 | 94,082,000 | 3,008,615,000 | 0 |
| 2011 | 2,786,242,000 | 3,023,271,000 | 40,007,000 | 3,234,745,000 | 0 |
| 2012 | 2,949,685,000 | 2,859,610,000 | 164,275,000 | 0 | 2,827,405,000 |
| 2013 | 2,645,118,000 | 2,547,295,000 | 263,121,000 | 0 | 2,571,740,000 |
| 2014 | 2,550,618,000 | 2,284,758,000 | 540,400,000 | 0 | 2,239,810,000 |
| 2015 | 2,548,711,000 | 2,145,542,000 | 966,815,000 | 0 | 1,874,390,000 |
| 2016 | 2,591,322,000 | 2,172,246,000 | 1,412,673,000 | 0 | 1,470,100,000 |
| 2017 | 2,505,843,000 | 1,873,644,000 | 2,083,619,000 | 0 | 1,013,290,000 |
| 2018 | 2,368,335,000 | 1,730,327,000 | 2,778,535,000 | 0 | 511,375,000 |
| 2019 | 2,345,693,000 | 1,764,508,000 | 3,435,424,000 | 0 | 0 |
| 2020 | 2,474,784,000 | 6,619,707,000 | 66,441,000 | 821,530,000 | 0 |
| 2021 | 2,276,169,000 | 2,255,411,000 | 29,385,000 | 789,805,000 | 0 |
| 2022 | 2,235,157,000 | 1,215,114,000 | 255,379,000 | 0 | 0 |
| 2023 | 2,323,222,000 | 1,658,216,000 | 934,148,000 | 0 | 0 |
| 2024 | 2,200,539,000 | 1,958,210,000 | 1,360,478,000 | 0 | 0 |

Source: Pennsylvania Department of Labor & Industry
U.S. Bureau of Public Debt

¹ UC Trust Fund Balance includes any outstanding Title XII Loan Balance (Federal advances) as well as any Unemployment Compensation Revenue bonds (UC Bond Balance).

Definitions for Table A-14

Population and Labor Force Data

Total Population

Total number of Pennsylvania residents.

Civilian Labor Force

Twelve-month average number of Pennsylvania residents who are classified by the U.S. Bureau of the Census as either employed or unemployed.

Resident Employment

Twelve-month average number of civilian Pennsylvania residents, 16 years old and older, who are either working or on a paid absence from work – resident employment is derived from a monthly survey of a sample of Pennsylvania households by the U.S. Bureau of the Census.

Resident Unemployment

Twelve-month average number of Pennsylvania residents, 16 years old and older, who are not working but are looking for work or are waiting to report to a new job within 30 days – resident unemployment is derived from a monthly survey of a sample of Pennsylvania households by the U.S. Bureau of the Census.

Total Unemployment Rate (TUR)

The percentage of individuals unemployed in the civilian labor force, defined as the number of individuals 16 years of age or older who do not have a job but are available for work and actively seeking work, including individuals on layoff and waiting to report to a new job within 30 days, divided by the number of persons in the civilian labor force – the civilian labor force is the sum of the number of individuals who are either employed or unemployed.

Table A-14
Population and Labor Force Data (in thousands)

| Year | Total Population ¹ | Civilian Labor Force | Resident Employment | Resident Unemployment | Unemployment Rate |
|------|-------------------------------|----------------------|---------------------|-----------------------|-------------------|
| 2005 | 12,450 | 6,257 | 5,944 | 313 | 5.0% |
| 2006 | 12,511 | 6,298 | 6,003 | 295 | 4.7% |
| 2007 | 12,564 | 6,347 | 6,058 | 289 | 4.6% |
| 2008 | 12,612 | 6,440 | 6,097 | 343 | 5.3% |
| 2009 | 12,667 | 6,400 | 5,890 | 510 | 8.0% |
| 2010 | 12,702 | 6,361 | 5,838 | 522 | 8.2% |
| 2011 | 12,747 | 6,382 | 5,887 | 495 | 7.8% |
| 2012 | 12,769 | 6,449 | 5,955 | 494 | 7.7% |
| 2013 | 12,780 | 6,420 | 5,962 | 458 | 7.1% |
| 2014 | 12,792 | 6,389 | 6,010 | 379 | 5.9% |
| 2015 | 12,790 | 6,423 | 6,076 | 347 | 5.4% |
| 2016 | 12,788 | 6,459 | 6,115 | 344 | 5.3% |
| 2017 | 12,795 | 6,485 | 6,162 | 323 | 5.0% |
| 2018 | 12,809 | 6,510 | 6,222 | 288 | 4.4% |
| 2019 | 12,799 | 6,576 | 6,292 | 285 | 4.3% |
| 2020 | 13,003 | 6,506 | 5,930 | 577 | 8.9% |
| 2021 | 13,016 | 6,432 | 6,054 | 378 | 5.9% |
| 2022 | 12,985 | 6,465 | 6,202 | 263 | 4.1% |
| 2023 | 13,018 | 6,518 | 6,296 | 223 | 3.4% |
| 2024 | 13,079 | 6,542 | 6,315 | 227 | 3.5% |

2024 Monthly Data (in thousands, seasonally adjusted)

| Month | Civilian Labor Force | Resident Employment | Resident Unemployment | Unemployment Rate |
|-----------|----------------------|---------------------|-----------------------|-------------------|
| January | 6,544 | 6,324 | 221 | 3.4% |
| February | 6,559 | 6,338 | 221 | 3.4% |
| March | 6,579 | 6,356 | 223 | 3.4% |
| April | 6,596 | 6,373 | 223 | 3.4% |
| May | 6,605 | 6,382 | 223 | 3.4% |
| June | 6,603 | 6,379 | 223 | 3.4% |
| July | 6,603 | 6,378 | 224 | 3.4% |
| August | 6,580 | 6,357 | 223 | 3.4% |
| September | 6,556 | 6,334 | 222 | 3.4% |
| October | 6,531 | 6,308 | 223 | 3.4% |
| November | 6,507 | 6,280 | 227 | 3.5% |
| December | 6,490 | 6,257 | 233 | 3.6% |

Source: Pennsylvania Local Area Unemployment Statistics (LAUS)
U.S. Bureau of the Census

Data may not add to totals due to rounding.

¹ The 2010 and 2020 data reflect actual U.S. Bureau of the Census counts. For all other years, data reflect mid-year statistics provided by the U.S. Bureau of the Census.

Definitions for Tables B-1 and B-1A

Comparison of State UC Data

Total Unemployment Rate

The rate calculated by dividing the number of unemployed persons by the number in the civilian labor force.

Benefits Paid

The total amount paid to recipients of regular UC benefits, including partial payments.

Average Weekly Benefit Amount

Benefits paid for total unemployment divided by the number of weeks paid for total unemployment. Partial payments are not included.

Taxable Wage Base

The maximum amount of wages paid to an employee that are subject to state UI taxes. Wages above this amount are not taxed.

Average Tax on Taxable Wages

Total employer contributions divided by total taxable wages. Due to availability of data, there is a six-month lag for average tax rates on both taxable wages and total wages.

Average Tax on Total Wages

Total employer contributions divided by total wages paid by contributory employers. Due to availability of data, there is a six-month lag for average tax rates on both taxable wages and total wages.

Table B-1
Comparison of State UC Data for 2024

| State | Total Unemployment | | Benefits Paid (thousands) | | Average Weekly Benefit | | Taxable Wage Base ¹ | | Average Tax on Taxable Wages ² | | Average Tax on Total Wages ² | |
|----------------|--------------------|----------|---------------------------|------|------------------------|------|--------------------------------|----------|---|----------|---|----------|
| | Rate | Rank | Amount | Rank | Amount | Rank | Amount | Rank | Rate | Rank | Rate | Rank |
| Alabama | 3.3% | 34 (tie) | \$76,212 | 43 | \$253.92 | 48 | \$8,000 | 43 (tie) | 0.56% | 48 | 0.10% | 49 |
| Alaska | 4.7% | 6 (tie) | \$60,617 | 46 | \$300.01 | 43 | \$49,700 | 5 | 1.73% | 16 | 1.09% | 3 |
| Arizona | 3.8% | 21 (tie) | \$324,263 | 19 | \$312.80 | 42 | \$8,000 | 43 (tie) | 1.24% | 26 | 0.20% | 39 |
| Arkansas | 3.4% | 32 (tie) | \$72,506 | 44 | \$320.42 | 41 | \$7,000 | 47 (tie) | 0.93% | 32 (tie) | 0.16% | 42 |
| California | 5.5% | 2 | \$6,662,038 | 1 | \$371.19 | 33 | \$7,000 | 47 (tie) | 3.17% | 2 | 0.34% | 29 |
| Colorado | 4.4% | 12 (tie) | \$800,417 | 11 | \$622.46 | 4 | \$23,800 | 19 | 1.72% | 17 (tie) | 0.55% | 11 |
| Connecticut | 3.0% | 42 (tie) | \$639,430 | 14 | \$494.49 | 13 | \$25,000 | 18 | 2.01% | 11 | 0.48% | 18 |
| Delaware | 3.7% | 23 (tie) | \$82,729 | 42 | \$363.39 | 34 | \$10,500 | 32 | 0.71% | 41 | 0.14% | 45 (tie) |
| Florida | 3.4% | 32 (tie) | \$291,004 | 22 | \$264.25 | 47 | \$7,000 | 47 (tie) | 0.83% | 39 | 0.12% | 48 |
| Georgia | 3.7% | 23 (tie) | \$340,228 | 18 | \$343.09 | 39 | \$9,500 | 36 (tie) | 1.07% | 29 | 0.19% | 40 |
| Hawaii | 3.0% | 42 (tie) | \$175,787 | 30 | \$654.42 | 3 | \$59,100 | 2 | 2.21% | 9 | 1.55% | 1 |
| Idaho | 3.8% | 21 (tie) | \$123,307 | 36 | \$457.26 | 23 | \$53,500 | 3 | 0.66% | 44 | 0.45% | 19 (tie) |
| Illinois | 5.2% | 3 (tie) | \$2,094,290 | 6 | \$510.18 | 12 | \$13,590 | 28 | 2.81% | 4 | 0.58% | 10 |
| Indiana | 4.5% | 10 (tie) | \$276,259 | 25 | \$324.97 | 40 | \$9,500 | 36 (tie) | 1.33% | 22 | 0.27% | 33 |
| Iowa | 3.2% | 38 (tie) | \$316,387 | 20 | \$538.31 | 11 | \$36,100 | 12 | 0.97% | 30 | 0.52% | 12 (tie) |
| Kansas | 3.6% | 27 (tie) | \$110,564 | 39 | \$478.74 | 19 | \$14,000 | 23 (tie) | 0.88% | 35 | 0.31% | 30 (tie) |
| Kentucky | 5.2% | 3 (tie) | \$169,633 | 31 | \$488.41 | 16 | \$11,400 | 31 | 1.32% | 23 | 0.31% | 30 (tie) |
| Louisiana | 4.4% | 12 (tie) | \$110,617 | 38 | \$251.28 | 49 | \$7,700 | 46 | 1.30% | 24 | 0.23% | 36 (tie) |
| Maine | 3.2% | 38 (tie) | \$129,930 | 35 | \$473.35 | 20 | \$12,000 | 30 | 1.97% | 12 | 0.49% | 16 (tie) |
| Maryland | 3.1% | 40 (tie) | \$400,270 | 16 | \$391.25 | 31 | \$8,500 | 42 | 1.64% | 19 | 0.24% | 34 (tie) |
| Massachusetts | 4.1% | 19 (tie) | \$2,200,274 | 5 | \$709.44 | 2 | \$15,000 | 20 (tie) | 1.82% | 14 | 0.40% | 24 |
| Michigan | 5.0% | 5 | \$796,376 | 12 | \$347.29 | 37 | \$9,500 | 36 (tie) | 2.79% | 5 | 0.50% | 15 |
| Minnesota | 3.3% | 34 (tie) | \$1,336,437 | 9 | \$565.96 | 9 | \$42,000 | 10 | 0.91% | 34 | 0.45% | 19 (tie) |
| Mississippi | 3.3% | 34 (tie) | \$55,649 | 47 | \$222.62 | 50 | \$14,000 | 23 (tie) | 0.43% | 50 | 0.14% | 45 (tie) |
| Missouri | 3.7% | 23 (tie) | \$230,851 | 26 | \$291.78 | 45 | \$10,000 | 33 (tie) | 1.12% | 28 | 0.23% | 36 (tie) |
| Montana | 3.1% | 40 (tie) | \$111,042 | 37 | \$447.22 | 26 | \$43,000 | 8 | 1.15% | 27 | 0.74% | 7 |
| Nebraska | 2.8% | 46 | \$97,610 | 40 | \$451.46 | 25 | \$9,000 | 39 (tie) | 0.85% | 37 (tie) | 0.17% | 41 |
| Nevada | 5.7% | 1 | \$520,687 | 15 | \$481.32 | 18 | \$40,600 | 11 | 1.72% | 17 (tie) | 1.00% | 4 |
| New Hampshire | 2.6% | 47 | \$46,666 | 49 | \$374.39 | 32 | \$14,000 | 23 (tie) | 0.59% | 47 | 0.13% | 47 |
| New Jersey | 4.6% | 8 (tie) | \$2,879,295 | 4 | \$594.64 | 5 | \$42,300 | 9 | 2.11% | 10 | 0.95% | 6 |
| New Mexico | 4.4% | 12 (tie) | \$191,630 | 29 | \$445.49 | 27 | \$31,700 | 13 | 0.86% | 36 | 0.45% | 19 (tie) |
| New York | 4.4% | 12 (tie) | \$3,049,078 | 2 | \$428.39 | 29 | \$12,500 | 29 | 3.04% | 3 | 0.49% | 16 (tie) |
| North Carolina | 3.7% | 23 (tie) | \$286,477 | 24 | \$350.10 | 36 | \$31,400 | 14 | 0.68% | 43 | 0.29% | 32 |
| North Dakota | 2.5% | 48 | \$90,784 | 41 | \$577.27 | 6 | \$43,800 | 7 | 0.69% | 42 | 0.39% | 25 (tie) |
| Ohio | 4.4% | 12 (tie) | \$913,248 | 10 | \$482.66 | 17 | \$9,000 | 39 (tie) | 2.41% | 7 | 0.43% | 23 |
| Oklahoma | 3.3% | 34 (tie) | \$167,283 | 33 | \$421.83 | 30 | \$27,000 | 17 | 0.85% | 37 (tie) | 0.39% | 25 (tie) |
| Oregon | 4.1% | 19 (tie) | \$773,162 | 13 | \$567.03 | 8 | \$52,800 | 4 | 1.81% | 15 | 1.11% | 2 |
| Pennsylvania | 3.6% | 27 (tie) | \$2,072,226 | 7 | \$473.16 | 21 | \$10,000 | 33 (tie) | 3.43% | 1 | 0.60% | 9 |
| Rhode Island | 4.6% | 8 (tie) | \$209,992 | 28 | \$468.64 | 22 | \$29,200 | 16 | 2.23% | 8 | 0.98% | 5 |
| South Carolina | 4.7% | 6 (tie) | \$160,044 | 34 | \$299.98 | 44 | \$14,000 | 23 (tie) | 0.75% | 40 | 0.21% | 38 |
| South Dakota | 1.9% | 50 | \$33,198 | 50 | \$453.58 | 24 | \$15,000 | 20 (tie) | 0.50% | 49 | 0.15% | 43 (tie) |
| Tennessee | 3.6% | 27 (tie) | \$213,914 | 27 | \$279.40 | 46 | \$7,000 | 47 (tie) | 0.95% | 31 | 0.15% | 43 (tie) |
| Texas | 4.2% | 17 (tie) | \$3,000,112 | 3 | \$493.53 | 14 | \$9,000 | 39 (tie) | 1.52% | 20 (tie) | 0.24% | 34 (tie) |
| Utah | 3.5% | 30 (tie) | \$314,212 | 21 | \$568.00 | 7 | \$47,000 | 6 | 0.61% | 45 | 0.36% | 28 |
| Vermont | 2.4% | 49 | \$65,473 | 45 | \$541.48 | 10 | \$14,300 | 22 | 1.94% | 13 | 0.51% | 14 |
| Virginia | 3.0% | 42 (tie) | \$288,300 | 23 | \$352.54 | 35 | \$8,000 | 43 (tie) | 0.60% | 46 | 0.08% | 50 |
| Washington | 4.5% | 10 (tie) | \$1,833,269 | 8 | \$712.50 | 1 | \$68,500 | 1 | 1.26% | 25 | 0.71% | 8 |
| West Virginia | 4.2% | 17 (tie) | \$167,902 | 32 | \$439.71 | 28 | \$9,521 | 35 | 2.42% | 6 | 0.52% | 12 (tie) |
| Wisconsin | 3.0% | 42 (tie) | \$379,106 | 17 | \$345.01 | 38 | \$14,000 | 23 (tie) | 1.52% | 20 (tie) | 0.39% | 25 (tie) |
| Wyoming | 3.5% | 30 (tie) | \$50,355 | 48 | \$490.96 | 15 | \$30,900 | 15 | 0.93% | 32 (tie) | 0.45% | 19 (tie) |

Source: U.S. Department of Labor

¹ Taxable wage base as of 1st quarter 2024

² Average Tax rates are based on contributions/wages from April 2023 – March 2024

Table B-1A
Comparison of State UC Data for 2024
(Pennsylvania and Neighboring States Only)

| State | Total Unemployment | | Benefits Paid (thousands) | | Average Weekly Benefit | | Taxable Wage Base ¹ | | Average Tax on Taxable Wages ² | | Average Tax on Total Wages ² | |
|---------------|--------------------|---------|---------------------------|------|------------------------|------|--------------------------------|------|---|------|---|------|
| | Rate | Rank | Amount | Rank | Amount | Rank | Amount | Rank | Rate | Rank | Rate | Rank |
| Delaware | 3.7% | 5 | \$82,729 | 8 | \$363.39 | 7 | \$10,500 | 3 | 0.71% | 7 | 0.14% | 7 |
| Maryland | 3.1% | 7 | \$400,270 | 5 | \$391.25 | 6 | \$8,500 | 7 | 1.64% | 6 | 0.24% | 6 |
| New Jersey | 4.6% | 1 | \$2,879,295 | 2 | \$594.64 | 1 | \$42,300 | 1 | 2.11% | 5 | 0.95% | 1 |
| New York | 4.4% | 2 (tie) | \$3,049,078 | 1 | \$428.39 | 5 | \$12,500 | 2 | 3.04% | 2 | 0.49% | 4 |
| Ohio | 4.4% | 2 (tie) | \$913,248 | 4 | \$482.66 | 2 | \$9,000 | 6 | 2.41% | 4 | 0.43% | 5 |
| Pennsylvania | 3.6% | 6 | \$2,072,226 | 3 | \$473.16 | 3 | \$10,000 | 4 | 3.43% | 1 | 0.60% | 2 |
| Virginia | 3.0% | 8 | \$288,300 | 6 | \$352.54 | 8 | \$8,000 | 8 | 0.60% | 8 | 0.08% | 8 |
| West Virginia | 4.2% | 4 | \$167,902 | 7 | \$439.71 | 4 | \$9,521 | 5 | 2.42% | 3 | 0.52% | 3 |

Source: U.S. Department of Labor

¹ Taxable wage base as of 1st quarter 2024

² Average Tax rates are based on contributions/wages from April 2023 – March 2024