

Actuarial Evaluation 2021

Financial Operations of the
Pennsylvania Unemployment Compensation Program



Commonwealth of Pennsylvania
Tom Wolf, Governor

Department of Labor & Industry
Jennifer Berrier, Secretary

[This page intentionally left blank]

Introduction

The 2021 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 2022 IHS Baseline Forecast of economic activity.

The report analyzes Pennsylvania's UC Trust Fund activity in 2021 and provides a forecast for 2022 through 2024. 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 2022 IHS 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.

Contents

	<u>Page</u>
Executive Summary	1
Additional Unemployment Programs for Pandemic Relief	2
Section 1: 2021 in Review	3
Figure 1.1: January 2021 Forecast Compared to Actual Data	6
Figure 1.2: IHS Forecast Comparison – January 2021 and January 2022	7
Section 2: Outlook for 2022-2024	8
Figure 2.1: PA Total Unemployment Rate	8
Figure 2.2: PA Nonagricultural Employment	9
Figure 2.3: PA Average Annual Wage	9
Figure 2.4: PA UC Total Wages	10
Figure 2.5: PA UC Taxable Wages	11
Figure 2.6: Average UC Employer Tax Rate	11
Figure 2.7: PA Insured Unemployment Rate (IUR)	12
Figure 2.8: PA UC Employer and Employee Contributions	13
Figure 2.9: PA UC Net Benefits Paid	13
Figure 2.10: Average Weekly Benefit Amount	14
Figure 2.11: PA UC Net Benefits Paid versus Employer and Employee Contributions	15
Section 3: UC Trust Fund Solvency Trigger Mechanism	16
Figure 3.1: UC Trust Fund Solvency Percentage	17
Figure 3.2: UC Trust Fund Balance Months of Benefits in Reserve	18
Figure 3.3: UC Trust Fund 2021-2024 Cash Flow	19
Section 4: Status of UC Programs and Initiatives	20
Office of Unemployment Compensation Tax Services (OUCTS)	20
Office of Unemployment Compensation Benefits Policy (OUCBP)	21
Office of Unemployment Compensation Service Centers (OUCSC)	23
Appendix	25

Executive Summary

Pennsylvania's annual average total unemployment rate decreased from 9.1 percent in 2020 to 6.3 percent in 2021. Annual average resident employment increased from 5.9 million in 2020 to 6 million in 2021.

In 2021, a maximum of 26 weeks of regular UC benefits were available to qualified claimants. Extended benefits (EB) were available for an additional 13 weeks up until May 15, 2021, when the extended benefit period triggered off. Two additional federally funded programs, Pandemic Emergency Unemployment Compensation (PEUC) and Pandemic Unemployment Assistance (PUA), were both available up until September 4, 2021, when both programs ended after an extension from the American Rescue Plan Act (ARP Act).

The status of the UC program in Pennsylvania for 2021 is summarized below. Program details and projections for 2022 through 2024 are included later in this report.

Benefit costs

- Annual benefit costs decreased from \$6.62 billion in 2020 to \$2.26 billion in 2021.
- The number of individuals who received UC benefits decreased from 1,430,306 in 2020 to 577,347 in 2021.
- The average duration of benefits increased from 15.7 weeks in 2020 to 19.2 weeks in 2021.
- The average weekly benefit amount increased from \$347.98 in 2020 to \$387.58 in 2021.
- The minimum weekly benefit amount for 2021 was \$68 and the maximum benefit amount was \$583. This reflects the 2 percent reduction to all weekly benefit amounts as required by Act 144 of 2016.

Employer and Employee Contributions

- Total employer plus employee contributions decreased slightly from \$2.5 billion in 2020 to \$2.3 billion in 2021.
- The average tax rate for employers was 3.5 percent for 2021, compared to 3.6 percent for 2020.
- The interest tax rate for 2021 was 0 percent.
- The employee tax rate for 2021 was 0.06 percent.

UC Trust Fund

- The UC Trust Fund balance decreased by \$37.2 million in 2021, from a beginning balance of \$66.4 million to the year-end balance of \$29.2 million.
- Pennsylvania borrowed a total of \$1.2 billion in federal loans in 2021 in addition to \$822 million borrowed in 2020.
- Pennsylvania paid off \$1.2 billion in federal loans in 2021 resulting in a year-end balance of \$790 million outstanding federal loans.
- The Trust Fund solvency percentage – i.e., the Trust Fund balance minus the outstanding bond balance – on June 30, 2021, was 0 percent. The solvency is expected to remain at 0 percent in 2022 and increase to 2 percent in 2023 and 29 percent in 2024.

Additional Unemployment Programs for Pandemic Relief

During 2021, there were several federally funded unemployment programs available to help compensate for the unprecedented surge in job losses due to the COVID-19 pandemic. The Continued Assistance act of December 2020 extended these programs for the first 11 weeks of 2021. On March 11, 2021, The American Rescue Plan Act (ARP Act) was signed into law which extended these programs an additional 29 weeks. In Pennsylvania, these programs expired on September 4, 2021.

Pandemic Emergency Unemployment Compensation (PEUC)

Eligible claimants who exhausted regular UC benefits could collect up to an additional 13 weeks of 100% federally funded benefits with PEUC in 2020. With the 11- and 29-week extensions, eligible claimants could receive up to a total of 53 weeks. The PEUC program expired on September 4, 2021.

Pandemic Unemployment Assistance (PUA)

PUA provided for up to 39 weeks of benefits to individuals who are self-employed, seeking part-time employment, or otherwise would not qualify for regular UC, EB, or PEUC in 2020. Coverage also included individuals who exhausted all rights to regular UC, EB, or PEUC benefits. With the 11- and 29-week extensions, eligible claimants could receive up to a total of 79 weeks, minus any weeks that the individual received regular UC and EB during the Pandemic Assistance Period. The PUA program expired on September 4, 2021.

Federal Pandemic Unemployment Compensation (FPUC)

This program originally started out as an additional \$600 per week to individuals who were collecting any regular UC, PEUC, PUA, EB, STC, TRA, DUA, or SEA benefits for any weeks starting after March 28, 2020, and ending on July 25, 2020. Under the Continued Assistance act in December 2020, FPUC was reinstated for weekly payments of \$300 per week of unemployment beginning after December 26, 2020. The American Rescue Plan Act extended these payments through September 4, 2021.

Extended Benefits (EB)

Eligible claimants who exhausted both regular UC and PEUC benefits can collect up to an additional 13 weeks of 100% federally funded benefits¹ with EB. The period for which extended benefits becomes available is determined by trigger measures in each state. The EB period for Pennsylvania began on May 12, 2020 and ended on May 15, 2021.

Table A-14 includes claims activity for PEUC and EB. Table A-15 includes payment activity for PEUC and EB. Both tables include historical EUC and EB data when they were active during the recession of 2008.

¹ States usually split the cost of Extended Benefits 50%-50%, but the federal government covered 100% of any Extended Benefits during the period of March 28, 2020 – September 4, 2021.

Section 1: 2021 in Review

Population, Labor Force, and Unemployment Rate

In 2021, Pennsylvania's annual average total unemployment rate (TUR) was 6.3 percent, down from 9.1 percent in 2020. Employment in Pennsylvania increased from 5.9 million in 2020 to 6 million in 2021. Unemployment decreased from 589,000 in 2020 to 407,000 in 2021. The civilian labor force decreased from 6.5 million in 2020 to 6.4 million in 2021.

Table A-16 shows population and labor force data for calendar years 2002 through 2021, as well as a monthly breakdown for 2021 and definitions for each field in the table.

Covered Employment and Wages

As of Dec. 31, 2021, there were 338,407 active employers in Pennsylvania, of which 331,660 were contributory employers and 6,747 were reimbursable employers. This is an increase of 9,247 from the 329,160 active employers at the end of 2020. The average monthly covered employment increased from 5.4 million in 2020 to 5.5 million in 2021. Total wages for 2021 were \$258 billion and taxable wages were \$47.2 billion.

Table A-11 shows covered employment and wages for calendar years 2002 through 2021.

Claims Data

Initial UC claims decreased from 2.7 million in 2020 to 1.3 million in 2021. Weeks claimed decreased from 26.1 million in 2020 to 9.3 million in 2021. The annual average insured unemployment rate (IUR), which reflects the ratio of regular UC claims to covered employment, dropped from 9.3 percent in 2020 to 3.2 percent for 2021.

Table A-2 contains claims data and IUR values for 2002 through 2021.

Payment Data

Regular UC benefit costs decreased from \$6.62 billion in 2020 to \$2.26 billion in 2021. The number of weeks paid decreased from 21.4 million in 2020 to 6.9 million in 2021. The average weekly benefit amount increased from \$347.98 in 2020 to \$387.58 in 2021.

The number of individuals who received regular UC benefits decreased from 1,430,306 in 2020 to 577,347 in 2021. The number of first payments decreased from 1,364,333 in 2020 to 356,459 in 2021.

Claimants who received first payments in 2021 had an estimated average duration of 19.2 weeks of benefits, an increase from the 2020 average duration of 15.7 weeks.

Monetary determinations, or determinations of whether claimants had sufficient wages to be eligible for UC benefits, decreased from 2,055,418 in 2020 to 965,023 in 2021. Nonmonetary determinations decreased from 234,246 in 2020 to 220,930 in 2021.

Table A-3 contains payment data for 2002 through 2021. Table A-4 is a breakdown by county of UC benefit recipients for 2021. Table A-5 is a breakdown by industry sector of UC benefit recipients for 2021. Table A-7 shows monetary determinations for 2002 through 2021. Table A-8 shows nonmonetary determinations for 2002 through 2021.

Weekly Benefit Rates and Earning Requirements

For 2021, 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 \$583 required base year earnings of at least \$23,551, and high quarter earnings of \$14,813 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 2021, all weekly benefit rates were reduced by 2.4 percent. In addition to their weekly benefit amounts, 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 were \$2.3 billion in 2021, down from \$2.5 billion in 2020. The average tax rate for employers decreased from 3.6 percent in 2020 to 3.5 percent in 2021.

The taxable wage base for 2021 was \$10,000, which has remained unchanged since 2018. There was no interest tax in 2021.

The employee tax rate for 2021 was 0.06 percent. The reemployment fund received 5 percent of the total employee tax revenue, or \$10.6 million. The Service and Infrastructure Improvement Fund (SIIF) received \$10 million from employee tax contributions. 2021 will be the final year for contributions to the SIIF.

Table A-9 includes the taxable wage base and the average tax rate for calendar years 2002 through 2021. Table A-10 is a summary of tax rates by industry sector for 2021.

UC Trust Fund

The UC Trust Fund balance decreased from \$66.4 million at the end of 2020 to \$29.2 million at the end of 2021. Employer and employee contributions exceeded benefit payments by \$20.8 Million in 2021.

The solvency percentage calculated on June 30, 2020, was 50 percent. Since the solvency percentage was less than 250 percent, solvency measures were active for 2021 at the rates calculated in 2018 to meet the dollar amounts specified by state UC law. The following solvency measures were in effect for 2021:

- Employer surcharge of 5.4 percent (yielded about \$81 million in contributions due)
- Employer additional tax of 0.50 percent (yielded about \$250 million in contributions due)
- Employee tax of 0.06 percent (yielded about \$216 million in contributions due)
- Benefit reduction of 2.4 percent (yielded about \$55 million in savings)

Table A-13 is a summary of the UC Trust Fund from 2002 through 2021. Table A-12 shows the solvency measure rates and amounts due, as well as the solvency percentages for 2002 through 2021. 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 Bonds and Federal Loans

There were no outstanding bonds in 2021. Pennsylvania began the year with outstanding federal loans in the amount of \$822 million. Pennsylvania obtained federal loans in the amount of \$1.2 billion for 2021 and paid off \$1.2 billion during the year finishing with a year-end balance of \$790 million.

Table A-13 includes bond and loan balances for 2002 through 2021.

Emergency and Extended Benefits

The Pandemic Emergency Unemployment Compensation (PEUC) program was introduced by the CARES Act of 2020. It is a federally funded benefit extension that provides up to an additional 53 weeks of benefits to an individual who has exhausted all rights to regular UC with respect to a benefit year that ended on or after July 1, 2019. In 2021, approximately 395,000 Pennsylvania UC claimants collected \$2.8 billion in PEUC benefits. PEUC benefits expired on September 4, 2021.

The Extended Benefits program (EB) was active in 2021 and provided 13 additional weeks of 100% federally funded benefits. In 2021, approximately 101,000 Pennsylvania UC claimants collected \$285 million in EB benefits. Extended Benefits ended on May 15, 2021, when trigger measures switched off.

Table A-14 includes claims activity for PEUC and EB. Table A-15 includes payment activity for PEUC and EB. Both tables include historical EUC and EB data when they were active during the recession of 2008.

Forecast Comparisons

Figure 1.1 compares the IHS January 2021 forecast that was used to prepare the 2020 Actuarial Evaluation to actual results from 2021. Figure 1.2 compares the January 2022 forecast to the July 2021 forecast.

	Forecast	Actual
Beginning Trust Fund Balance	\$66	\$66
Beginning Federal Loan Balance	822	822
Beginning Bond Balance	0	0
Revenue	4,071	3,583
Employer and Employee Trust Fund Contributions	2,093	2,275
Other Trust Fund Revenues ¹	1,979	1,308
Interest Factor Contributions	0	0
Disbursements	4,138	3,621
Benefit Payments	2,882	2,255
Other ²	10	165
Title XII Federal Loans	1,969	1,169
Title XII Federal Loan Repayment from Trust Fund	1,096	1,201
Title XII Federal Loan Repayment from FUTA Credit Reduction ³	0	0
Title XII Federal Loan Interest Due on September 30	17	1
Bonds ⁴	0	0
Bond Repayment	0	0
Ending Trust Fund Balance	0	29
Ending Federal Loan Balance	1,695	790
Ending Bond Balance	0	0
Trust Fund Balance as of June 30	0	893
Three-year Average Benefit Cost as of June 30	3,626	3,535
Solvency Percentage as of June 30 ⁵	0%	0%
Sources:	Pennsylvania Department of Labor & Industry U.S. Bureau of Public Debt IHS January 2021 Baseline Forecast for Pennsylvania	

¹ Includes other deposits to the Trust Fund, such as special Reed Act distributions from the federal government, interest earnings on Trust Fund reserves, and excess FUTA credit reduction revenues.

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 On Oct. 18, 2012, Pennsylvania closed on a \$2.827 billion (par value) UC bond sale generating a total of \$3.244 billion in funds to repay the \$3.185 billion in interim financing that covered the federal loan balance and \$382 million in UC benefit funding through 2012, establish a \$75 million Bond Reserve Fund, and cover the cost of issuance.

⁵ 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: IHS Forecast Comparison – January 2021 and January 2022

January 2022 IHS Forecast				
	2021	2022	2023	2024
United States				
Total Non-ag. Employment (thousands)	146,139.6	151,608.1	153,568.0	154,705.1
Growth Rate	2.7%	3.7%	1.3%	0.7%
National Total Unemployment Rate	5.4%	3.7%	3.6%	3.8%
Pennsylvania				
Total Non-ag. Employment (thousands)	5,716.0	5,925.0	6,026.6	6,085.1
Growth Rate	2.0%	3.7%	1.7%	1.0%
Average Annual Wage, total non-ag (thousands)	\$66.3	\$69.6	\$72.3	\$75.2
Growth Rate	5.6%	4.9%	4.0%	4.0%
State Total Unemployment Rate	6.6%	4.6%	4.2%	4.3%

Source: IHS January 2022 baseline forecasts for the United States and Pennsylvania.
Average annual wage is not available for the United States.

January 2021 IHS Forecast				
	2021	2022	2023	2024¹
United States				
Total Non-ag. Employment (thousands)	146,530.0	151,374.7	152,538.9	
Growth Rate	3.0%	3.3%	0.8%	
National Total Unemployment Rate	5.2%	3.9%	4.1%	
Pennsylvania				
Total Non-ag. Employment (thousands)	5,799.2	5,998.6	6,036.6	
Growth Rate	3.2%	3.4%	0.6%	
Average Annual Wage, total non-ag (thousands)	\$63.7	\$64.7	\$66.6	
Growth Rate	2.8%	1.6%	3.0%	
State Total Unemployment Rate	5.6%	4.4%	4.5%	

Source: IHS January 2021 baseline forecasts for the United States and Pennsylvania.
Average annual wage is not available for the United States.

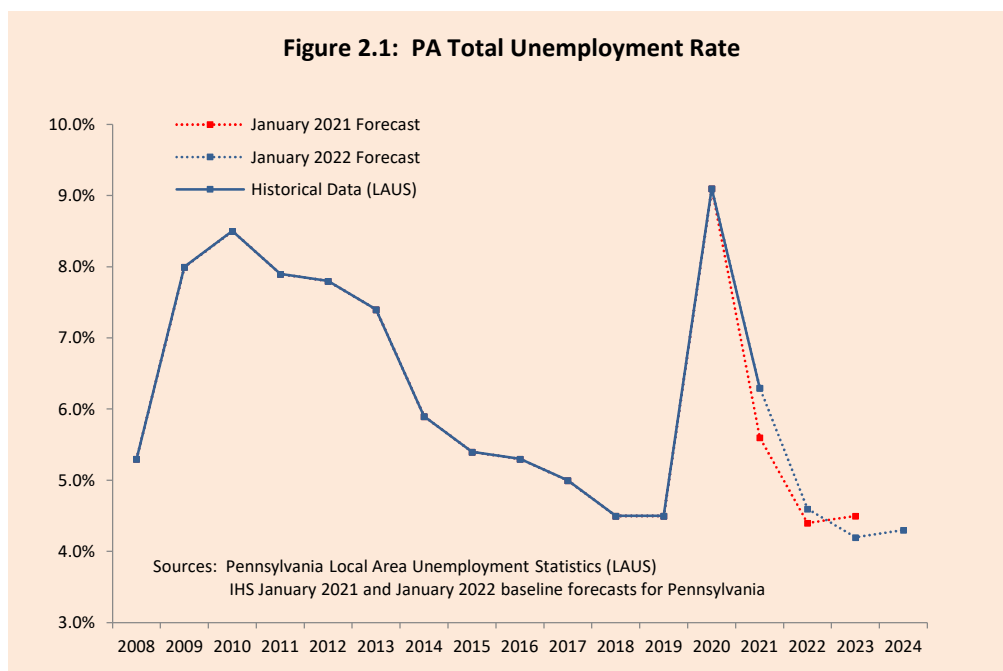
¹ Projected data for 2024 were not included in the 2020 Actuarial Evaluation.

Section 2: Outlook for 2022-2024

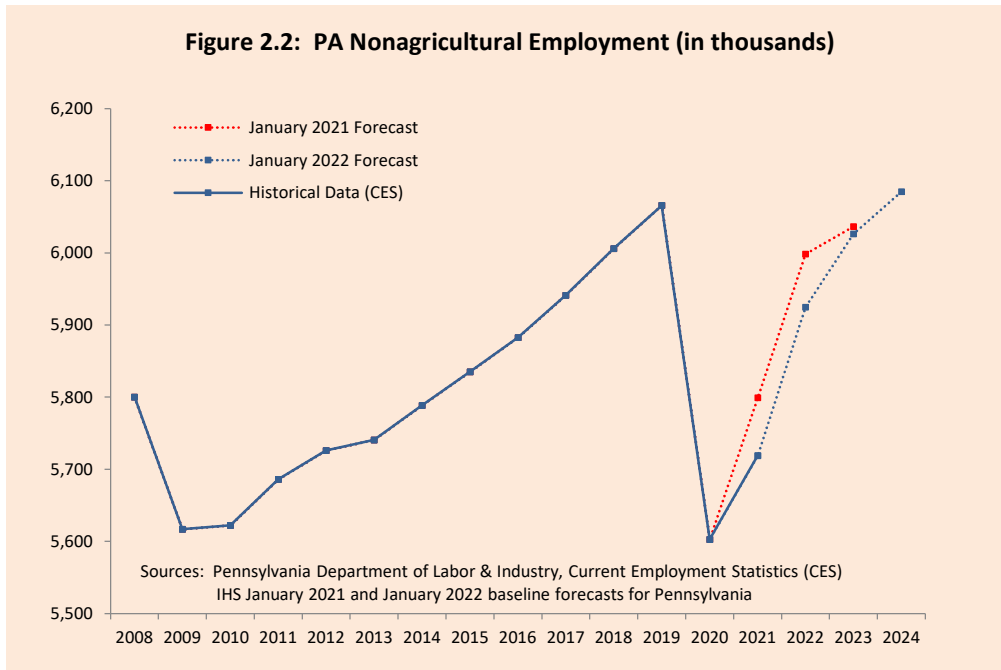
The Pennsylvania Department of Labor & Industry uses IHS Markit’s economic projections for Pennsylvania and the United States as the basis for projections of UC Trust Fund activity. The key economic forecast indicators used to determine UC benefit costs are Pennsylvania’s total unemployment rate and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

The outlook for 2022-2024 UC activity provided in this report is based on the January 2022 baseline forecast for Pennsylvania (referred to as the January 2022 IHS forecast). Figures 2.1 through 2.11 provide a comparison of the economic forecast indicators under the January 2022 IHS forecast versus the January 2021 IHS forecast used for the 2020 Actuarial Evaluation of the UC Trust Fund.

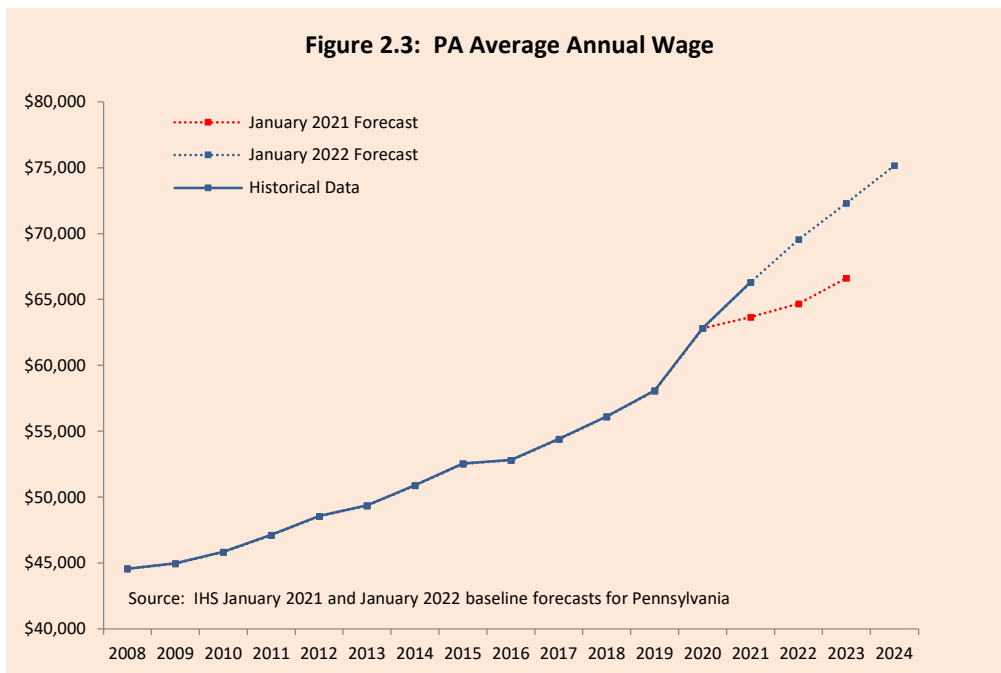
Economic Indicators for Pennsylvania



Pennsylvania’s total unemployment rate is projected to decrease from 6.3 percent in 2021 to 4.6 percent in 2022. It is then projected to decrease to 4.2 percent in 2023 and then increase to 4.3 percent in 2024.



Pennsylvania’s nonagricultural employment was 5.72 million in 2021. It is projected to increase to 5.93 million in 2022, 6.03 million in 2023, and 6.09 million in 2024.



Pennsylvania’s estimated average annual wage for 2021 is \$66,324. It is projected to increase to \$69,568 in 2022, \$72,321 in 2023, and \$75,179 in 2024.

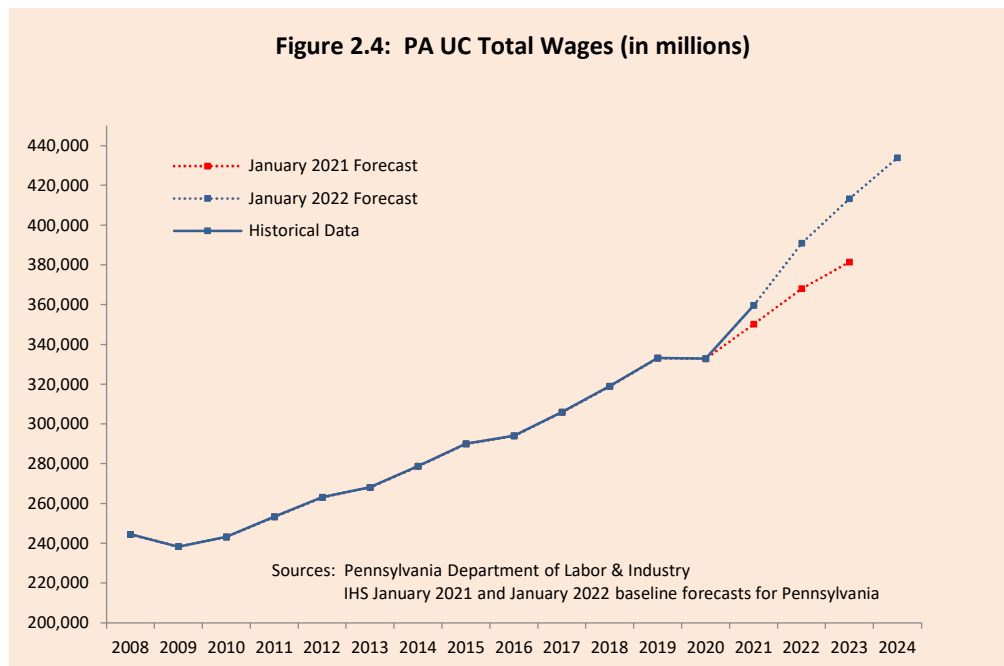
UC Wages

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 2021 was \$10,000.

About 98 percent of Pennsylvania 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.

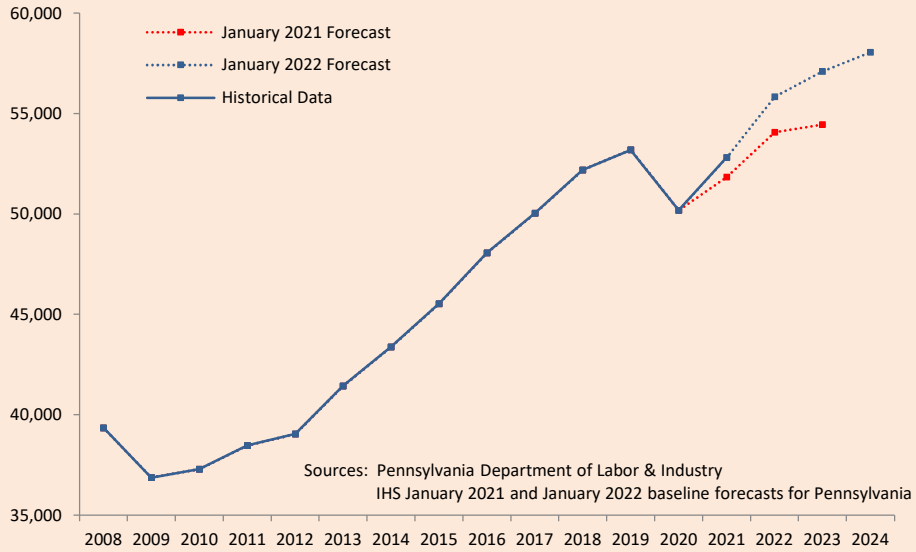
The remaining 2 percent of employers are reimbursable employers. Examples of reimbursable employers are political subdivisions and non-profit organizations. These employers, given the option under UC law to use the contributory or reimbursable method, have elected to reimburse the UC Trust Fund dollar-for-dollar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



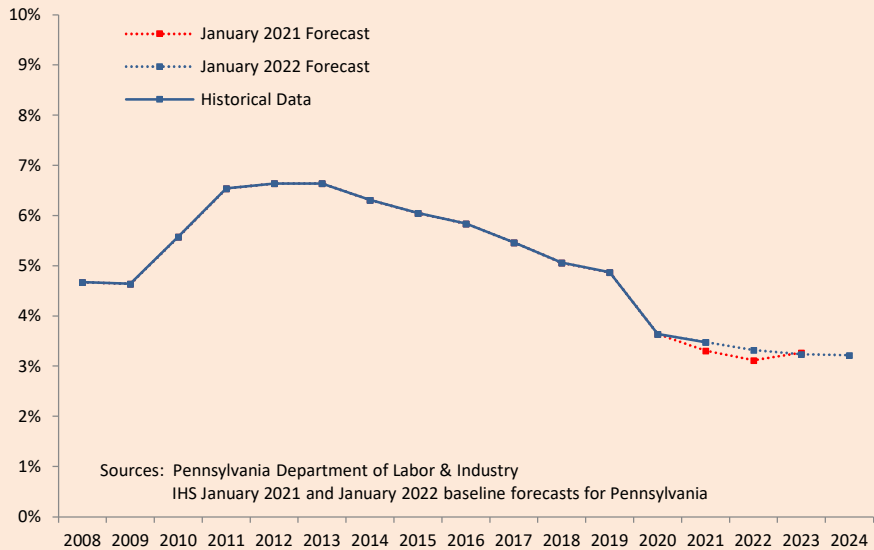
UC total wages were \$359.7 billion in 2021. They are projected to increase to \$391.0 billion in 2022, \$413.4 billion in 2023, and \$433.9 billion in 2024.

Figure 2.5: PA UC Taxable Wages (in millions)



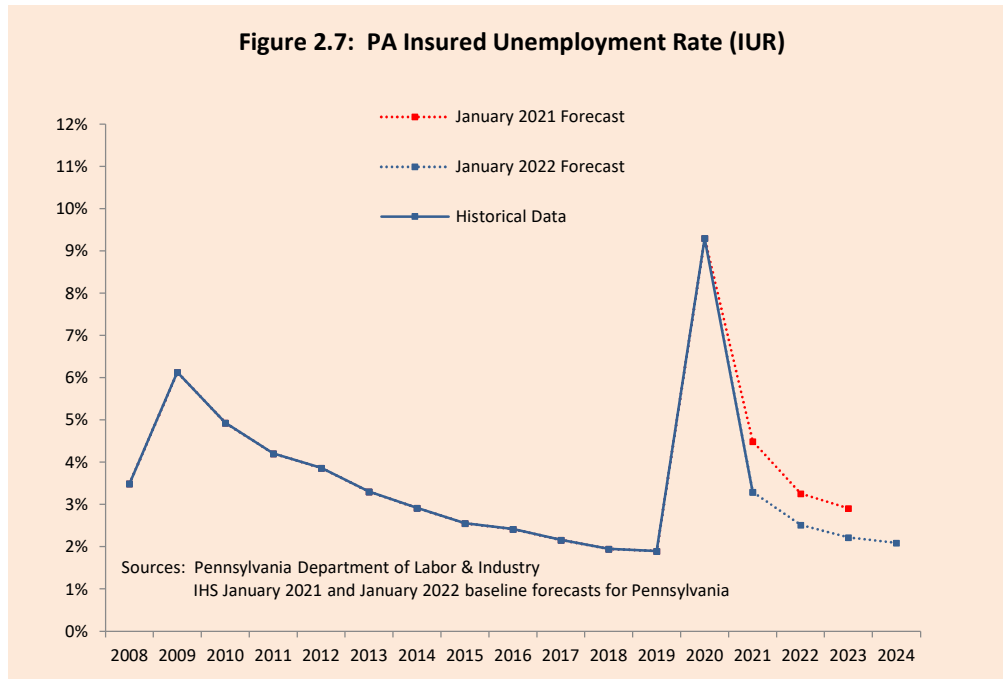
UC taxable wages were \$52.8 billion in 2021. They are projected to increase to \$55.8 billion in 2022, \$57.1 billion in 2023, and \$58.1 billion in 2024.

Figure 2.6: Average UC Employer Tax Rate

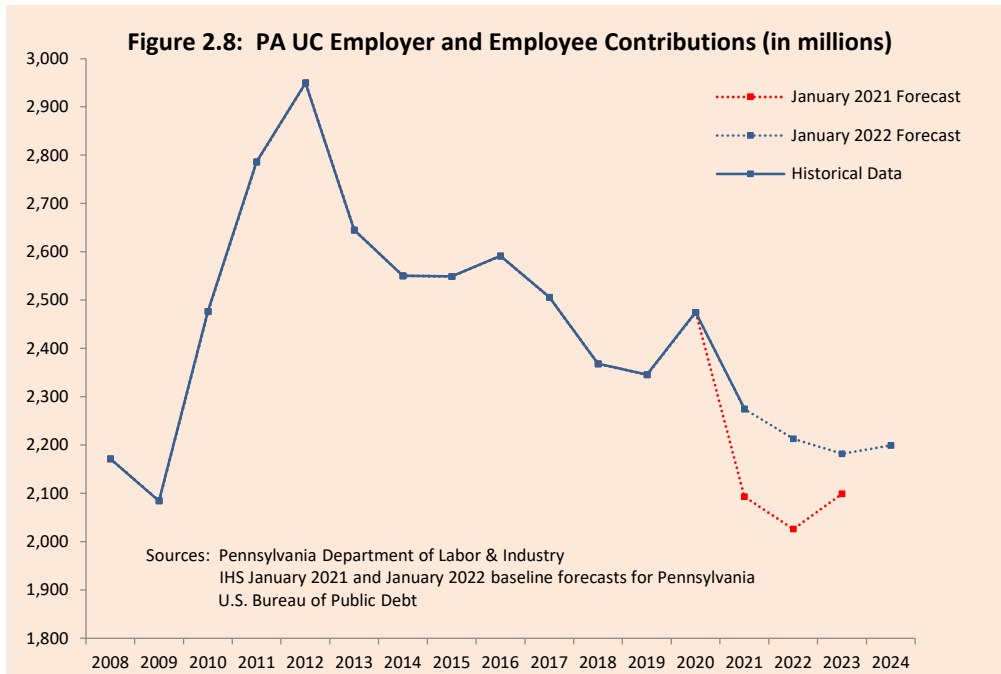


The average UC employer tax rate is projected to decrease from 3.48 percent in 2021 to 3.32 percent in 2022, 3.24 percent in 2023, and 3.22 percent in 2024.

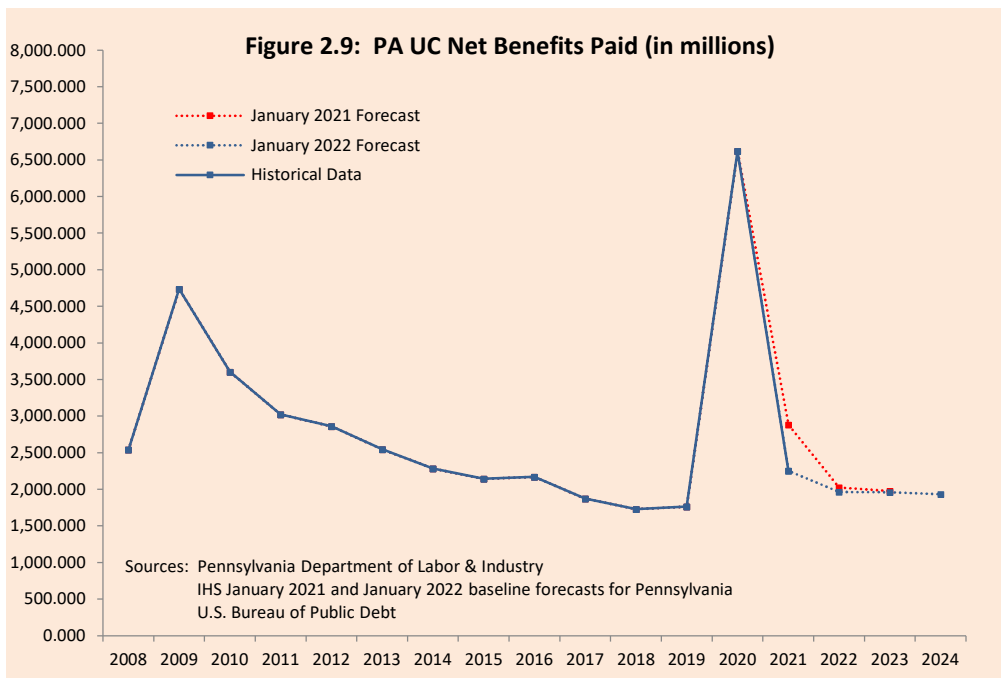
Insured Unemployment Rate (IUR), Benefits Paid, and Contributions



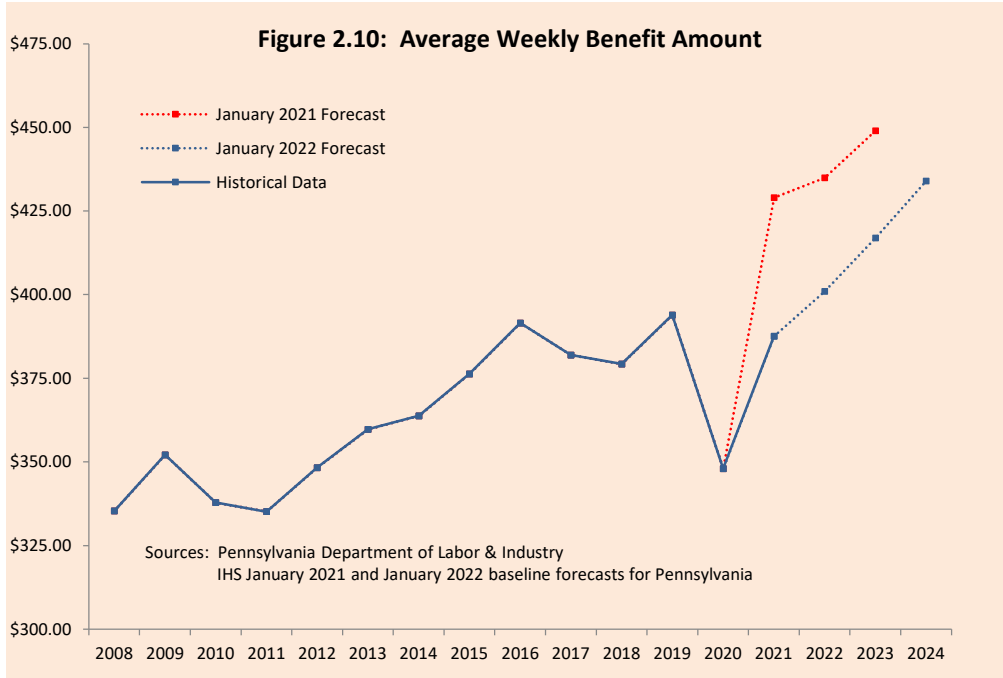
The insured unemployment rate (IUR) is the ratio of average annual weekly UC continued claims to average annual covered employment. The IUR for 2021 was 3.3 percent. It is projected to decrease to 2.5 percent in 2022, 2.2 percent in 2023, and 2.1 percent in 2024.



Employer and employee contributions are projected to decrease from \$2.28 billion in 2021 to \$2.21 billion in 2022, \$2.18 billion in 2023, and then increase to \$2.20 billion in 2024.



UC net benefits paid were \$2.26 billion in 2021. They are predicted to decrease to \$1.96 billion in 2022, \$1.96 billion in 2023, and \$1.93 billion in 2024.



The average weekly benefit amount (based on weeks paid for total unemployment) was \$388 in 2021. It is forecasted to increase to \$401 in 2022, \$417 in 2023 and \$434 in 2024.

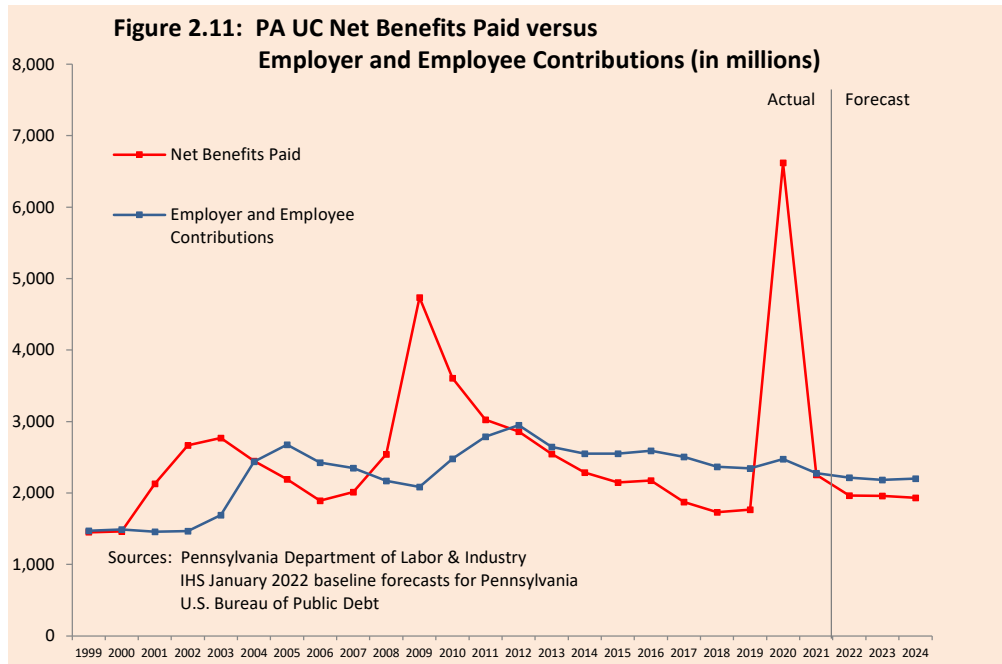


Figure 2.11 illustrates the relationship between benefits and contributions and shows how the solvency trigger mechanism causes employer and employee contributions to rise as a delayed response to an increase in benefits during periods of higher unemployment. Contributions increased following the 2009 recession and exceeded benefits paid in 2012 through 2019. Benefits were substantially higher than contributions for 2020. Overall benefits in 2021 were slightly lower than contributions were and are forecasted to be remain lower through 2024.

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 2018-2022 as well as 2023-2027 were re-determined in 2017 based on contribution and benefit activity for 2016.

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. Since these loans are not expected to be paid off by July 1, 2022, the solvency measures are not expected to change through 2022.

Solvency Measures for 2022 (based on contribution and benefit activity for 2016)

	Target Amount	Rate
Employer surcharge	\$100,000,000	5.4%
Employer additional contributions	\$255,000,000	0.5%
Employee tax	\$166,666,667	0.06%
Benefit reduction	\$52,000,000	2.4%

Solvency Measures for 2023 and 2024 (based on projected contribution and benefit activity for 2021)

	Target Amount	Rate
Employer surcharge	\$100,000,000	6.7%
Employer additional contributions	\$255,000,000	0.45%
Employee tax	\$166,666,667	0.05%
Benefit reduction	\$52,000,000	2.3%

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)			
	2022	2023	2024
Employer surcharge	\$81	\$101	\$102
Employer additional contributions	\$265	\$244	\$248
Employee tax	\$235	\$207	\$217
Benefit reduction	\$48	\$46	\$46

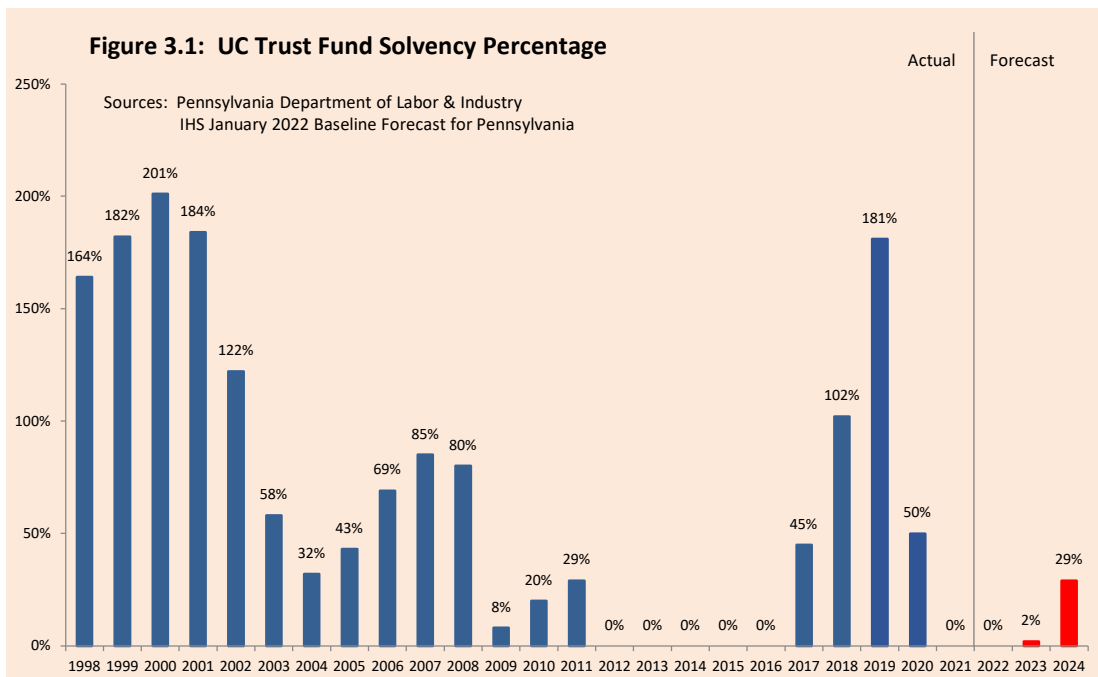
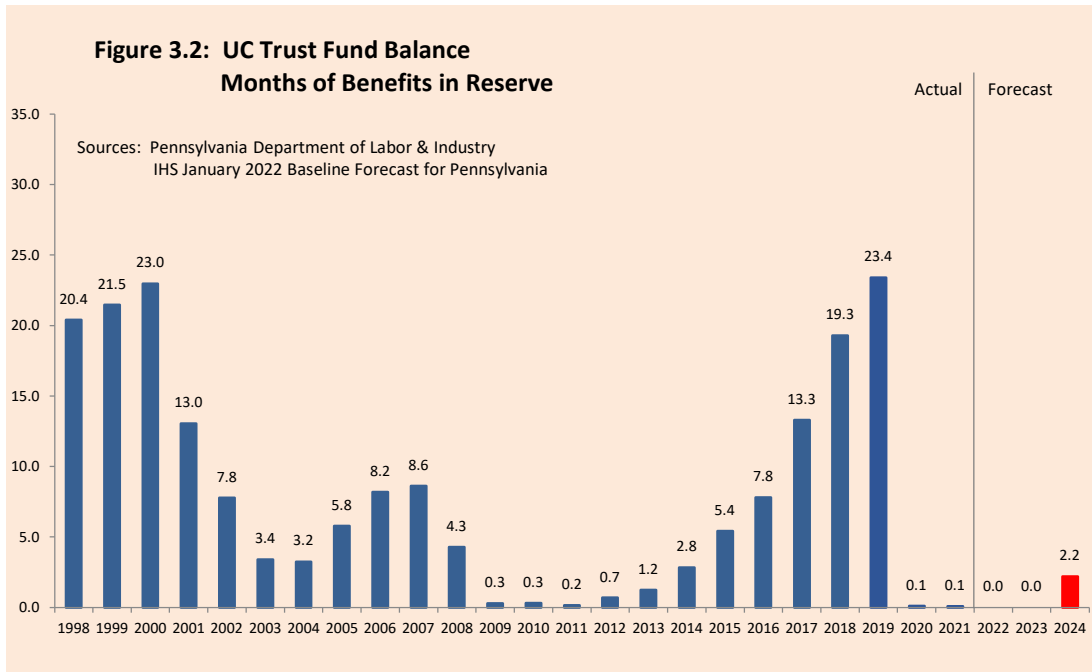


Figure 3.1 shows the annual UC Trust Fund solvency percentage. The solvency percentage for each year is the UC Trust Fund balance on June 30 divided by the three-year average for net benefits paid ending the same day. Per Act 60, starting in 2012 the amount of outstanding bonds or federal loans is subtracted 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. The Trust Fund was mostly depleted in 2020 and isn't expected to have a balance in reserve until 2024.

**Figure 3.3: UC Trust Fund 2021-2024 Cash Flow
(Dollars in Millions)**

	Actual	Forecast		
	2021	2022	2023	2024
Beginning Trust Fund Balance	\$66	\$28	\$0	\$0
Beginning Federal Loan Balance	822	790	513	166
Beginning Bond Balance	0	0	0	0
Employer and Employee Trust Fund Contributions	2,275	2,213	2,182	2,199
Trust Fund Interest Earned	0	0	0	4
Interest Factor Contributions ¹	0	0	0	0
Benefit Payments	2,255	1,964	1,960	1,934
Other Withdrawals ²	165	2	0	0
Title XII Federal Loans	1,169	1,172	891	525
Title XII Federal Loan Repayment from Trust Fund	1,201	1,449	1,117	446
Title XII Federal Loan Repayment from FUTA Credit Reduction ³	0	0	121	245
Title XII Federal Loan Interest Due on September 30	1	12	7	3
Bonds ⁴	0	0	0	0
Bond Repayment	0	0	0	0
Ending Trust Fund Balance	28	0	0	358
Ending Federal Loan Balance	790	513	166	0
Ending Bond Balance	0	0	0	0
Trust Fund Balance as of June 30	893	0	54	561
Three-year Average Benefit Cost as of June 30	3,535	3,582	2,726	1,916
Solvency Percentage as of June 30 ⁵	0%	0%	2%	29%

Sources: Pennsylvania Department of Labor & Industry
U.S. Bureau of Public Debt
IHS January 2022 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 On Oct. 18, 2012, Pennsylvania closed on a \$2.827 billion (par value) UC bond sale generating a total of \$3.244 billion in funds to repay the \$3.185 billion in interim financing that covered the federal loan balance and \$382 million in UC benefit funding through 2012, establish a \$75 million bond reserve fund, and cover the cost of issuance.

⁵ 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 2021:

- Provided UC services to over 338,703 active employers
- Responded to 90,231 customer telephone calls, with an average wait time of 47 seconds, and a low of 13 seconds during non-peak times.
- Responded to 7,240 customer chats with an average wait time of 57 seconds and a low of 33 seconds during non-peak times.
- Received and responded to 11,185 UC News inquiries
- Processed 1,306,426 quarterly tax returns
- Received 44,770 new employer registrations
- Issued 15,481 clearance certifications
- Revised 7,190 employer contribution rates
- Established 500 payment plans for unpaid delinquencies
- Filed 4,652 liens covering \$47.6 million in contributions, interest, and penalties
- Completed 237,504 tasks in UCMS
- No injunctions were initiated due to the pandemic and restricted collection activities
- Deposited approximately \$2.3 billion into the UC Fund, representing timely and delinquent payments from employers
- Deposited \$10 million in interest and \$5 million in penalties to the Special Administrative Fund
- Received 99.68% of all filed reports electronically for third quarter 2021
- Received over 98.8% of all dollars electronically for all quarters of 2021
- Issued 4,069 refunds for a total of \$13.6 million
- Completed 1,490 employer audits on gross payroll of \$1.5 billion
- Discovered 11,567 unreported workers and \$3.8 million in underreported taxes
- Recommended 31 new writs of execution against employer bank accounts and 31 were successfully closed with \$260,907.00 collected of \$835,740.66 sought
- Processed 3,825 offsets totaling \$1,821,733.26 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
- Initiated 11 prosecutions with the Philadelphia District Attorney's office and local Magistrates for employer delinquencies. Zero restitution orders were granted on \$1,237,689 in delinquent receivables, zero UC Tax reports were collected, zero UCTS payment plans and zero court payment plans were established. No additional monies were collected from employers as a result of filing the complaints. Note: These numbers are historically low due to the pandemic and limited actions were permitted to be taken
- Closed 17 SUTA Dumping cases resulting in \$2.9 million in additional contributions and \$1.0 million in interest

Office of Unemployment Compensation Benefits Policy (OUCBP) Accomplishments and Customer Focus

State Information Data Exchange System (SIDES)

The Department 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 2021, 833,000 electronic requests for information were sent through SIDES or SIDES E-Response, representing almost 60% of new and additional claim applications, and 580,635 responses were received. As of January 2022, the following third-party administrators participate in SIDES: Equifax, ADP, Employers Edge, Personnel Planners, Paychex, Thomas & Company, Corporate Cost Control, Dunn Corporate Resources, Ernst and Young, Barnett an Equifax Co, Premier Employer Solutions, NSN Employer Services, Matrix claims Management, Sedgwick CMS, UC Alternative, UI Steward, Alphastaff Inc., Sheakley Uniservice, Emptech, Employers Unity, Tilson HR, HIRETech, OneSource Employee Management, Degroot Management Services Inc, ValeU NSN, and US4U. These third-party administrators handle over 16,000 employer accounts. Currently, over 143,000 employers participate in SIDES E-Response, including some Commonwealth agencies such as Labor & Industry.

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. Pennsylvania was approved by the U.S. Department of Labor for a grant through December 31, 2022, to promote and educate Pennsylvania employers about Shared-Work. Outreach was conducted by various methods from 2019 to the present time. Pamphlets were enclosed with the UC Monthly Notice of Compensation Charged that is sent to all Pennsylvania employers. Several different employer associations, trade organizations and chambers of commerce were also contacted. Many of these groups cooperated by disseminating information about Shared-Work to their member employers and industry groups. Pennsylvania's Shared-Work marketing campaign ran July through November 2020 and again from June through December 2021. These campaigns used traditional marketing techniques of broadcast television, radio, and gas station pump toppers and also included the use of online media across Hulu, Google Video Network, Programmatic Mechanics, Pittsburgh Business Journal, Philadelphia Business Journal, Central Penn Business Journal, and Google Paid Search. The 2021 campaign resulted in more than 25,925,905 impressions, nearly 56,016 clicks to our website, and over 6,154,457 views of our Shared-Work video. 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 to review them. In 2021, approximately 1,231 unique employees participated in a Pennsylvania's Shared-Work program.

Treasury Offset Program (TOP)

During calendar year 2021, L&I recovered approximately \$18.38 million from claimants' federal income tax refunds. Since the program's inception in 2011, L&I has recouped approximately \$153.2 million in fraudulent UC and extended benefits (EB) overpayments via TOP.

Interstate Reciprocal Overpayment Recovery Arrangement (IRORA)

During the first five months of calendar year 2021, Pennsylvania allocated \$46,936.00 in claimants' UC benefits towards their out-of-state overpayments. Pennsylvania also applied \$212,005.27 in claimants' out-of-state benefits towards their overpayments in Pennsylvania.

Pennsylvania New Hire Program

During calendar year 2021, the department's new hire crossmatch, which includes the State Directory of New Hires (SDNH) and National Directory of New Hires (NDNH), detected 93 overpayments in UC benefits. There was a total of \$821,136 written in overpayments and \$1.33 million recovered during 2021. As the department 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.

Trade Adjustment Assistance (TAA)

The Trade Act of 2015, TAARA 2015, ended on June 30, 2021, but includes a provision that creates a modified version of the TAA Program, Reversion 2021, effective for all petitions filed on or after July 1, 2021. Reversion 2021 extends the TAA program through June 30, 2022. During 2021, 39 new petitions were certified under the Trade Act of 2015 program, and 1 new petition was certified under the Reversion 2021 program. 6,748 individuals were notified of potential eligibility. The total amount of TRA cash benefits paid for the year was approximately \$6,944,298.

In addition, many TAA eligible individuals over 50 worked new full-time jobs but since the new job paid less than their previous employment, they were eligible for RTAA payments. During 2021, 350 individuals were paid RTAA. The total amount of RTAA benefits paid was approximately \$924,903.

Office of Unemployment Compensation Service Centers (OUCSC) Accomplishments and Customer Focus

In 2021, Pennsylvania's OUCSC:

- Completed a total of 2,011,806 telephone calls
- Processed 1,191,592 initial claims, including 1,115,175 submitted via the internet
- Processed 9,331,572 continued claims.
- Issued 220,930 non-monetary determinations for UC eligibility

Limited English Proficiency (LEP)

OUCSC updates its Service Plan for Individuals with LEP on an annual basis in accordance with federal regulation and law.

Claimants who primarily speak Spanish can utilize both internet and telephone applications to open claims and file for UC benefits. Pennsylvania Teleclaims (PAT), an interactive voice response continued claims filing system, is available in Spanish at a special toll-free number.

If the individual has difficulty communicating in English, the UC representative utilizes an over-the-phone language contractor to assist in determining the claimant's language needs and provides appropriate service. In 2021, OUCSC/OUCBP used language services for 88,994 calls in 65 different languages. There are 200 different languages available.

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 provided in HOC and is available every Wednesday, from noon to 4 p.m. Cumulatively from 2011 through 2021, 7,896 calls were handled from the deaf community. In 2021, OUCSC answered 1,969 videophone calls.

The UC Role in Rapid Response Services

The department's Rapid Response Services is a collaboration between OUCSC and the Bureau of Workforce Development Partnership. When separations become necessary, Rapid Response Services can help by explaining UC and other reemployment services. The sooner the process can begin with a Rapid Response meeting, the sooner the effects of the layoff can be diminished.

To illustrate, here are the number of meetings held by Rapid Response Services in recent years:

Year	Rapid Response Meetings	Rapid Response Meeting Attendees
2014	460	8,911
2015	507	9,592
2016	449	8,899
2017	270	4,775
2018	335	5,722
2019	272	8,766
2020	216	3,588
2021	94	1,894

The OUCSC Role with Employers

OUCSC supports Labor & Industry’s speaker bureau by explaining the UC program to employers in various interactive settings. Workforce development representatives (WDRs) located throughout the commonwealth at each of the service centers conduct presentations that explain all the basic issues relating to employers as well as specific topics. Experts from UC Tax Services and the UC Board of Review also participate to help employers better understand UC and, in turn, help keep their UC costs at a minimum. Labor & Industry has increased efforts to educate employers in understanding the many new laws and procedures enacted to restore UC Trust Fund solvency and reduce UC costs for all employers.¹

Year	Employee Seminars	Attendees
2014	101	1,995
2015	83	1,127
2016	71	965
2017	33	483
2018	47	567
2019	71	1,838
2020	39	690
2021	43	1,582

¹ The PA Commonwealth budget impasse necessitated the cessation of most employer seminars as of October 1, 2015. Budgetary issues have reduced Labor & Industry’s ability to provide UC seminars to employers.

Appendix A: Statistical Appendix

		Page
Table A-1	Weekly Benefit Rates and Earnings Requirements	27
Table A-2	Unemployment Compensation Claim Activities	29
Table A-3	Unemployment Compensation Payment Activities	31
Table A-4	Benefit Recipients by County	33
Table A-5	Benefit Recipients by Industry Sector	35
Table A-6	Recipient Demographics	37
Table A-7	Unemployment Compensation Monetary Determinations	39
Table A-8	Unemployment Compensation Nonmonetary Determinations	41
Table A-9	Employer Contribution Factors	43
Table A-10	Summary of Tax Rates by Industry	45
Table A-11	Covered Employment and Wages	47
Table A-12	Unemployment Compensation Solvency Measures	49
Table A-13	Unemployment Compensation Trust Fund Summary	51
Table A-14	Extended and Emergency Unemployment Claim Activity	53
Table A-15	Extended and Emergency Unemployment Payment Activity	55
Table A-16	Population and Labor Force Data	57

Appendix B: State Comparisons

		Page
Table B-1	Comparison of State UC Data	59
Table B-1A	Comparison of State UC Data (Pennsylvania and Neighboring States Only)	60

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 Benefit Rate ¹	Earning Requirement		Weekly Benefit Rate ¹	Earning Requirement		
		High Quarter	Base Year		High Quarter	Base Year	
2002	\$ 35	\$ 800-812	\$ 1,320	\$ 442	\$ 10,988	\$ 17,600	none
2003	35	800-812	1,320	451	11,213	17,960	none
2004	35	800-812	1,320	461	11,463	18,360	none
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	23,076 ³	2.4%
2021	68	1,688-1,712	2,718	583	14,813	23,551 ³	2.4%

Source: Pennsylvania Department of Labor & Industry

¹ Weekly benefit rates do not include \$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
2002	3.9%	1,314,267	716,947	10,843,412
2003	4.0%	1,341,118	726,556	11,205,336
2004	3.4%	1,177,499	640,967	9,515,424
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%	1,271,957	964,748	9,331,572

Source: Pennsylvania Department of Labor & Industry

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)
2002	710,085	560,805	197,968	9,681,140	\$ 2,665,274,000	\$ 291.06	17.3
2003	701,949	566,022	212,711	10,095,011	2,767,815,000	291.84	17.8
2004	625,699	486,975	165,590	8,429,492	2,448,788,000	293.61	17.3
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	337.91	19.9
2011 ²	678,544	530,009	228,135	9,909,169	3,023,271,000	335.18	18.7
2012 ²	640,828	502,647	204,218	8,980,732	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	577,347	356,459	181,119	6,857,735	2,255,411,000	387.58	19.2

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
2021 Benefit Recipients by County

County	Benefit Recipients	Amount Paid	County	Benefit Recipients	Amount Paid
Adams	3,701	\$ 10,679,000	Lackawanna	10,056	\$ 37,109,000
Allegheny	52,103	203,467,000	Lancaster	20,893	70,313,000
Armstrong	4,133	16,647,000	Lawrence	4,662	19,694,000
Beaver	8,635	34,806,000	Lebanon	6,108	20,015,000
Bedford	2,810	9,931,000	Lehigh	18,543	69,836,000
Berks	19,952	72,220,000	Luzerne	18,928	75,458,000
Blair	6,493	21,520,000	Lycoming	6,261	24,258,000
Bradford	2,038	7,931,000	McKean	1,707	6,277,000
Bucks	20,015	82,437,000	Mercer	5,303	18,644,000
Butler	8,913	35,473,000	Mifflin	2,545	8,433,000
Cambria	6,841	25,112,000	Monroe	7,012	24,928,000
Cameron	353	984,000	Montgomery	27,561	116,596,000
Carbon	3,503	12,795,000	Montour	650	2,014,000
Centre	4,659	16,929,000	Northampton	12,521	45,388,000
Chester	13,801	56,554,000	Northumberland	4,822	16,713,000
Clarion	2,067	7,304,000	Perry	2,032	7,645,000
Clearfield	4,676	18,782,000	Philadelphia	65,490	277,483,000
Clinton	1,941	7,523,000	Pike	1,469	5,434,000
Columbia	3,492	11,924,000	Potter	703	3,254,000
Crawford	4,157	15,462,000	Schuylkill	7,412	26,903,000
Cumberland	8,682	31,521,000	Snyder	2,055	6,798,000
Dauphin	12,568	46,270,000	Somerset	3,917	15,309,000
Delaware	20,857	89,536,000	Sullivan	279	1,266,000
Elk	2,479	6,961,000	Susquehanna	1,362	6,055,000
Erie	13,927	51,874,000	Tioga	1,853	7,098,000
Fayette	7,535	30,472,000	Union	1,594	4,776,000
Forest	246	962,000	Venango	2,355	8,753,000
Franklin	5,271	17,541,000	Warren	1,616	5,809,000
Fulton	924	2,923,000	Washington	10,387	42,746,000
Greene	1,472	6,465,000	Wayne	2,195	9,185,000
Huntingdon	3,032	11,549,000	Westmoreland	18,532	71,580,000
Indiana	4,383	17,948,000	Wyoming	1,246	5,234,000
Jefferson	2,495	9,415,000	York	18,813	65,272,000
Juniata	1,322	4,711,000	Out of state	26,989	132,507,000
			Total	577,347	\$2,255,411,000

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
2021 Benefit Recipients by Industry Sector

Industry Sector	Benefit Recipients	Amount Paid
Natural Resources and Mining	6,560	\$ 35,645,000
Construction	73,197	415,162,000
Manufacturing	70,401	265,191,000
Trade, Transportation, and Utilities	104,855	386,975,000
Information	5,049	24,656,000
Financial Activities	17,019	87,340,000
Professional and Business Services	74,722	334,475,000
Education and Health Service	90,822	353,095,000
Leisure and Hospitality	84,989	192,392,000
Other Services	19,414	53,106,000
Local Government	25,912	83,013,000
Unclassified Industry	4,407	24,361,000
Total	577,347	\$2,255,411,000

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
2021 Recipient Demographics**

Base Year Wages		Age	
Less than \$10,000	11%	16-19	1%
\$10,000 - \$19,999	22%	20-24	7%
\$20,000 - \$29,999	18%	25-34	23%
\$30,000 - \$39,999	15%	35-44	20%
\$40,000 - \$49,999	11%	45-54	20%
\$50,000 - \$59,999	8%	55-64	19%
\$60,000 - \$74,999	8%	65 and older	10%
\$75,000 and over	6%		

Education Level		Race	
Less than High School	12%	White	71%
High School	53%	Black	12%
Some College, including Associate Degree	18%	Hispanic	8%
Bachelor's Degree or Higher	17%	Asian or Pacific Islander	2%
		American Indian or Alaskan	0%
		Unknown	6%

Gender		Number of Dependents	
Male	53%	Zero	68%
Female	47%	One	13%
		Two or more	19%

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
2002	741,918	65,388	676,530
2003	752,479	81,184	671,295
2004	688,371	83,740	604,631
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

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
2002	382,176	214,937	167,239
2003	410,574	232,727	177,847
2004	436,097	251,112	184,985
2005	331,430	155,630	175,800
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

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
2002	\$ 8,000	3.70%	61%	39%
2003	8,000	4.22%	61%	39%
2004	8,000	5.07%	57%	43%
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%

Source: Pennsylvania Department of Labor & Industry

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 2012 edition of the 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
2021 Summary of Tax Rates by Industry (Dollars in Millions)

Industry Sector	Number of Contributory Employers	Average Tax Rate	Total Payroll	Taxable Payroll	Contributions Due
Natural Resources and Mining	3,434	4.0%	\$ 3,135	\$ 614	\$ 25
Construction	30,581	6.3%	18,896	3,544	224
Manufacturing	13,451	3.7%	43,067	6,968	259
Trade, Transportation, and Utilities	56,124	3.0%	58,537	13,306	400
Information	6,225	3.7%	9,496	992	37
Financial Activities	21,649	3.2%	34,509	3,972	125
Professional and Business Services	66,919	3.8%	63,097	9,660	363
Education and Health Services	43,211	3.0%	27,765	6,869	206
Leisure and Hospitality	28,509	3.0%	11,964	5,251	160
Other Services	32,319	2.9%	6,609	1,782	51
Local Government	1,229	2.6%	927	219	6
Total	303,651	3.5%	\$278,003	\$53,175	\$1,855

Source: Pennsylvania Department of Labor & Industry

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
2002	268,723	5,396,047	\$ 191,748,701,127	\$ 37,612,959,735
2003	271,459	5,363,633	196,855,782,949	37,239,889,015
2004	275,853	5,390,750	206,119,193,758	37,766,495,714
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	5,551,216	357,400,501,105	53,176,511,841

Source: Pennsylvania Department of Labor & Industry

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

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	Employer Surcharge		Employer Additional Tax		Employee Tax		Benefit Reduction	
		Rate	Amount Due ³	Rate	Amount Due ³	Rate	Amount Due ³	Rate	Amount Due ³
2002	122%	-1.4%	\$ -20	none	\$ 0	none	\$ 0	none	\$ 0
2003	58%	3.6%	55	none	0	0.02%	39	none	0
2004	32%	7.2%	119	0.40%	142	0.09%	186	none	0
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%	197	2.4%	163
2021	0%	5.4%	81	0.50%	250	0.06%	216	2.4%	55

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
2002	\$ 1,465,332,000	\$ 2,665,274,000	\$ 1,710,128,000	\$ 0	\$ 0
2003	1,690,395,000	2,767,815,000	761,931,000	0	0
2004	2,436,803,000	2,448,788,000	613,986,000	0	0
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	28,084,000	789,805,000	0

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

¹ Trust Fund balances include Title XII loans (Federal advances) and 2012 Unemployment Compensation Revenue bonds.

Definitions for Table A-14 Extended and Emergency UC Claim

The Extended Benefits (EB) period began on May 3, 2020 and expired on May 15, 2021.

The Pandemic Emergency Unemployment Compensation (PEUC) period began on March 29, 2020 and expired on September 4, 2021.

The previous period that EB was available was from February 15, 2009 through April 12, 2012.

An Emergency Unemployment Compensation period (EUC 2008) began during the week of July 12, 2008. The last payable week for EUC 2008 was the week ending on December 28, 2013.

Data for EB, PEUC, and EUC 2008 include UC, UCFE, and UCX claims and determinations.

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 request for EB or PEUC from 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).

Nonmonetary Determinations

Decisions relative to a claimant's non-financial 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-14
Extended and Emergency Unemployment Claim Activities

Extended Benefits (EB)

Year	Initial Claims	New Claims	Weeks Claimed	Nonmonetary Determinations		
				Total	Ineligible	Eligible
2009	159,794	156,105	1,258,658	3,597	2,380	1,217
2010	162,009	156,066	1,218,263	5,226	2,420	2,806
2011	198,506	187,341	1,527,637	7,176	3,244	3,932
2012	49,704	47,554	447,468	3,493	2,278	1,215
2020	128,844	126,625	505,681	42	25	17
2021	20,867	16,943	805,694	1,036	726	310

Source: Pennsylvania Department of Labor & Industry

Emergency Unemployment Compensation (EUC 2008 & PEUC)

Year	Initial Claims	New Claims	Weeks Claimed	Nonmonetary Determinations		
				Total	Ineligible	Eligible
EUC 2008						
2008	208,716	183,336	1,761,127	11,921	5,717	6,204
2009	416,051	344,489	7,679,747	20,045	9,039	11,006
2010	327,193	239,283	12,239,635	21,082	9,273	11,809
2011	309,920	206,570	8,649,839	47,611	23,232	24,379
2012	247,647	158,878	6,789,483	38,104	23,960	14,144
2013	222,721	132,099	5,022,989	45,844	30,644	15,200
2014	7,414	3,989	82,276	18,798	16,655	2,143
PEUC						
2020	403,781	384,629	3,596,369	677	374	303
2021	183,563	147,444	9,035,264	14,746	9,896	4,850

Source: Pennsylvania Department of Labor & Industry

Definitions for Table A-15

Extended and Emergency Unemployment Payment Activities

The Extended Benefits (EB) period began on May 3, 2020 and expired on May 15, 2021.

The Pandemic Emergency Unemployment Compensation (PEUC) period began on March 29, 2020 and expired on September 4, 2021.

The previous period that EB was available was from February 15, 2009 through April 12, 2012.

An Emergency Unemployment Compensation period (EUC 2008) began during the week of July 12, 2008. The last payable week for EUC 2008 was the week ending on December 28, 2013.

Data for EB, PEUC, and EUC 2008 include UC, UCFE, and UCX payments.

First Payments

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

Final Payments

Last EB or PEUC payment a claimant receives for a week of unemployment, which exhausts their EB or PEUC entitlement.

Weeks Paid

EB or PEUC weeks claimed which were paid to eligible claimants upon certification that UC qualifying unemployment was experienced during given weeks.

Benefits Paid

Benefits paid to individuals under the EB or PEUC programs.

Average Weekly Benefit Amount

The amount of EB or PEUC 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.

Table A-15
Extended and Emergency Unemployment Payment Activities

Extended Benefits (EB)

Year	First Payments	Final Payments	Weeks Paid	Benefits Paid	Average Weekly Benefit Amount
2009	84,973	75,364	1,327,832	\$ 422,330,759	\$ 322.33
2010	86,621	48,581	1,371,190	455,389,873	338.64
2011	103,528	57,190	1,720,157	583,914,988	346.63
2012	34,328	49,128	550,835	184,988,980	343.12
2020	76,896	25,671	561,152	217,913,770	389.37
2021	57,881	58,386	847,566	284,740,173	337.41

Source: Pennsylvania Department of Labor & Industry

Emergency Unemployment Compensation (EUC 2008 & PEUC)

Year	First Payments	Final Payments	Weeks Paid	Benefits Paid	Average Weekly Benefit Amount
EUC 2008					
2008	143,556	43,992	1,692,947	\$ 529,118,048	\$ 318.87
2009	593,062	346,007	7,687,253	2,517,699,653	334.32
2010	1,114,067	985,212	12,521,187	4,176,346,738	340.47
2011	615,576	525,817	8,433,988	2,782,242,718	338.21
2012	419,649	382,839	6,390,281	2,116,349,379	341.74
2013	361,188	322,791	4,681,221	1,450,435,550	321.10
2014	12,197	8,076	124,871	41,884,268	346.51
PEUC					
2020	335,678	130,136	3,246,084	1,120,328,046	352.11
2021	177,503	117,912	8,469,452	2,805,713,861	342.51

Source: Pennsylvania Department of Labor & Industry

Definitions for Table A-16 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-16
Population and Labor Force Data (in thousands)

Year	Total Population¹	Civilian Labor Force	Resident Employment	Resident Unemployment	Unemployment Rate
2002	12,331	6,215	5,869	345	5.6%
2003	12,375	6,158	5,808	350	5.7%
2004	12,411	6,213	5,879	334	5.4%
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	12,746	6,382	5,887	495	7.8%
2012	12,767	6,449	5,955	494	7.7%
2013	12,776	6,420	5,962	458	7.1%
2014	12,788	6,389	6,010	379	5.9%
2015	12,785	6,423	6,076	347	5.4%
2016	12,782	6,459	6,115	344	5.3%
2017	12,788	6,485	6,162	323	5.0%
2018	12,801	6,500	6,210	290	4.5%
2019	12,802	6,561	6,267	294	4.5%
2020	13,003	6,483	5,894	589	9.1%
2021	12,964	6,406	5,999	407	6.3%

2021 Monthly Data (in thousands, seasonally adjusted)

Month	Civilian Labor Force	Resident Employment	Resident Unemployment	Unemployment Rate
January	6,454	5,969	485	7.5%
February	6,448	5,977	471	7.3%
March	6,444	5,988	456	7.1%
April	6,442	5,998	444	6.9%
May	6,435	6,004	431	6.7%
June	6,427	6,004	423	6.6%
July	6,411	6,002	409	6.4%
August	6,392	6,001	391	6.1%
September	6,375	6,003	372	5.8%
October	6,365	6,008	357	5.6%
November	6,365	6,013	351	5.5%
December	6,367	6,017	350	5.5%

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 October 2020 through September 2021

State	Total Unemployment ¹		Benefits Paid (thousands)		Average Weekly Benefit		Taxable Wage Base		Average Tax on Taxable Wages		Average Tax on Total Wages	
	Rate	Rank	Amount	Rank	Amount	Rank	Amount	Rank	Rate	Rank	Rate	Rank
Alabama	3.4%	43 (tie)	\$ 168,447	38	\$ 263.73	40	\$ 8,000	44 (tie)	1.58%	25	0.31%	37
Alaska	6.4%	5	162,264	39	288.50	34	43,600	4	1.91%	18	1.19%	2
Arizona	4.9%	24	599,845	23	236.00	45	7,000	47 (tie)	2.08%	14 (tie)	0.34%	36
Arkansas	4.0%	33 (tie)	114,769	45	241.79	44	10,000	35 (tie)	1.17%	34	0.28%	38
California	7.3%	1	11,295,171	1	303.23	32	7,000	47 (tie)	3.70%	1	0.43%	27
Colorado	5.4%	18	1,454,578	11	381.90	15	13,600	28	1.68%	24	0.42%	28 (tie)
Connecticut	6.3%	6 (tie)	973,766	18	348.13	23	15,000	19 (tie)	3.08%	5	0.67%	11 (tie)
Delaware	5.3%	19	108,209	48	267.83	39	16,500	18	2.58%	8	0.73%	9 (tie)
Florida	4.6%	27 (tie)	1,094,207	14	233.72	46	7,000	47 (tie)	0.74%	44	0.12%	50
Georgia	3.9%	35 (tie)	1,320,491	13	268.71	38	9,500	37 (tie)	1.25%	32	0.26%	40 (tie)
Hawaii	5.7%	12 (tie)	505,710	25	447.96	6	47,400	2	1.48%	27	0.99%	4
Idaho	3.6%	40 (tie)	111,362	46	346.74	24	43,000	5	0.63%	45	0.42%	28 (tie)
Illinois	6.1%	9	3,946,356	4	353.92	21	12,960	29	2.16%	12	0.47%	25
Indiana	3.6%	40 (tie)	616,808	22	245.60	43	9,500	37 (tie)	1.57%	26	0.35%	34 (tie)
Iowa	4.2%	32	496,311	26	413.13	11	32,400	12	1.25%	32	0.66%	14
Kansas	3.2%	47	540,063	24	417.35	10	14,000	23 (tie)	1.36%	28 (tie)	0.51%	22
Kentucky	4.7%	26	409,403	31	332.40	28	10,800	34	1.72%	22	0.44%	26
Louisiana	5.5%	17	459,058	27	182.96	50	7,700	46	1.28%	30	0.25%	43 (tie)
Maine	4.6%	27 (tie)	181,156	37	332.85	27	12,000	30 (tie)	2.08%	14 (tie)	0.58%	16 (tie)
Maryland	5.8%	11	737,630	20	339.75	26	8,500	43	3.67%	2	0.59%	15
Massachusetts	5.7%	12 (tie)	2,521,453	7	490.27	1	15,000	19 (tie)	2.92%	6 (tie)	0.67%	11 (tie)
Michigan	5.9%	10	1,683,202	9	320.33	30	9,500	37 (tie)	2.92%	6 (tie)	0.56%	18
Minnesota	3.4%	43 (tie)	1,594,143	10	426.97	7	35,000	10	1.10%	36 (tie)	0.52%	21
Mississippi	5.6%	15 (tie)	161,007	40	193.96	49	14,000	23 (tie)	0.44%	50	0.16%	49
Missouri	4.4%	30	435,280	28	256.45	41	11,000	33	1.07%	38	0.25%	43 (tie)
Montana	3.4%	43 (tie)	121,262	43	457.41	4	35,300	9	1.14%	35	0.74%	8
Nebraska	2.5%	50	116,732	44	339.93	25	9,000	40 (tie)	0.84%	41 (tie)	0.18%	47
Nevada	7.2%	2	982,034	17	375.56	16	33,400	11	1.73%	21	0.94%	6
New Hampshire	3.5%	42	109,339	47	282.12	36	14,000	23 (tie)	1.85%	19	0.41%	30
New Jersey	6.3%	6 (tie)	2,557,341	6	454.29	5	36,200	8	1.70%	23	0.73%	9 (tie)
New Mexico	6.8%	4	421,587	29	327.43	29	27,000	14	0.77%	43	0.39%	31 (tie)
New York	6.9%	3	5,508,298	2	366.05	20	11,800	32	3.55%	3	0.58%	16 (tie)
North Carolina	4.8%	25	373,149	32	247.11	42	26,000	15	0.61%	46 (tie)	0.26%	40 (tie)
North Dakota	3.7%	39	140,693	42	472.96	2	38,500	7	0.61%	46 (tie)	0.36%	33
Ohio	5.1%	22	1,448,027	12	367.41	19	9,000	40 (tie)	2.41%	11	0.48%	24
Oklahoma	3.8%	37 (tie)	1,080,229	15	319.94	31	24,000	17	1.10%	36 (tie)	0.50%	23
Oregon	5.2%	20 (tie)	1,060,888	16	382.46	13	43,800	3	2.12%	13	1.24%	1
Pennsylvania	6.3%	6 (tie)	3,143,895	5	373.47	17	10,000	35 (tie)	3.49%	4	0.67%	11 (tie)
Rhode Island	5.6%	15 (tie)	275,308	34	382.25	14	24,600	16	2.50%	10	1.05%	3
South Carolina	4.0%	33 (tie)	296,377	33	230.79	47	14,000	23 (tie)	0.84%	41 (tie)	0.26%	40 (tie)
South Dakota	3.1%	48	37,506	50	349.90	22	15,000	19 (tie)	0.59%	48	0.20%	45 (tie)
Tennessee	4.3%	31	418,658	30	219.41	48	7,000	47 (tie)	1.01%	40	0.17%	48
Texas	5.7%	12 (tie)	4,479,476	3	403.02	12	9,000	40 (tie)	1.99%	16	0.35%	34 (tie)
Utah	2.7%	49	240,654	35	422.95	9	38,900	6	0.49%	49	0.27%	39
Vermont	3.4%	43 (tie)	141,197	41	372.57	18	14,100	22	1.83%	20	0.55%	19 (tie)
Virginia	3.9%	35 (tie)	642,565	21	287.55	35	8,000	44 (tie)	1.27%	31	0.20%	45 (tie)
Washington	5.2%	20 (tie)	1,733,892	8	460.77	3	56,500	1	1.04%	39	0.55%	19 (tie)
West Virginia	5.0%	23	198,197	36	270.58	37	12,000	30 (tie)	2.55%	9	0.76%	7
Wisconsin	3.8%	37 (tie)	862,018	19	300.81	33	14,000	23 (tie)	1.36%	28 (tie)	0.39%	31 (tie)
Wyoming	4.5%	29	82,523	49	425.47	8	27,300	13	1.94%	17	0.97%	5

Source: U.S. Department of Labor
U.S. Bureau of Labor Statistics

¹ Total unemployment rate is for calendar year 2021.

Table B-1A
Comparison of State UC Data for October 2020 through September 2021
(Pennsylvania and Neighboring States Only)

State	Total Unemployment ¹		Benefits Paid (thousands)		Average Weekly Benefit		Taxable Wage Base		Average Tax on Taxable Wages		Average Tax on Total Wages	
	Rate	Rank	Amount	Rank	Amount	Rank	Amount	Rank	Rate	Rank	Rate	Rank
Delaware	5.3%	5	\$ 108,209	8	\$ 267.83	8	\$ 16,500	2	2.58%	4	0.73%	2 (tie)
Maryland	5.8%	4	737,630	5	339.75	5	8,500	7	3.67%	1	0.59%	5
New Jersey	6.3%	2 (tie)	2,557,341	3	454.29	1	36,200	1	1.70%	7	0.73%	2 (tie)
New York	6.9%	1	5,508,298	1	366.05	4	11,800	4	3.55%	2	0.58%	6
Ohio	5.1%	6	1,448,027	4	367.41	3	9,000	6	2.41%	6	0.48%	7
Pennsylvania	6.3%	2 (tie)	3,143,895	2	373.47	2	10,000	5	3.49%	3	0.67%	4
Virginia	3.9%	8	642,565	6	287.55	6	8,000	8	1.27%	8	0.20%	8
West Virginia	5.0%	7	198,197	7	270.58	7	12,000	3	2.55%	5	0.76%	1

Source: U.S. Department of Labor
U.S. Bureau of Labor Statistics

¹ Total unemployment rate is for calendar year 2021.