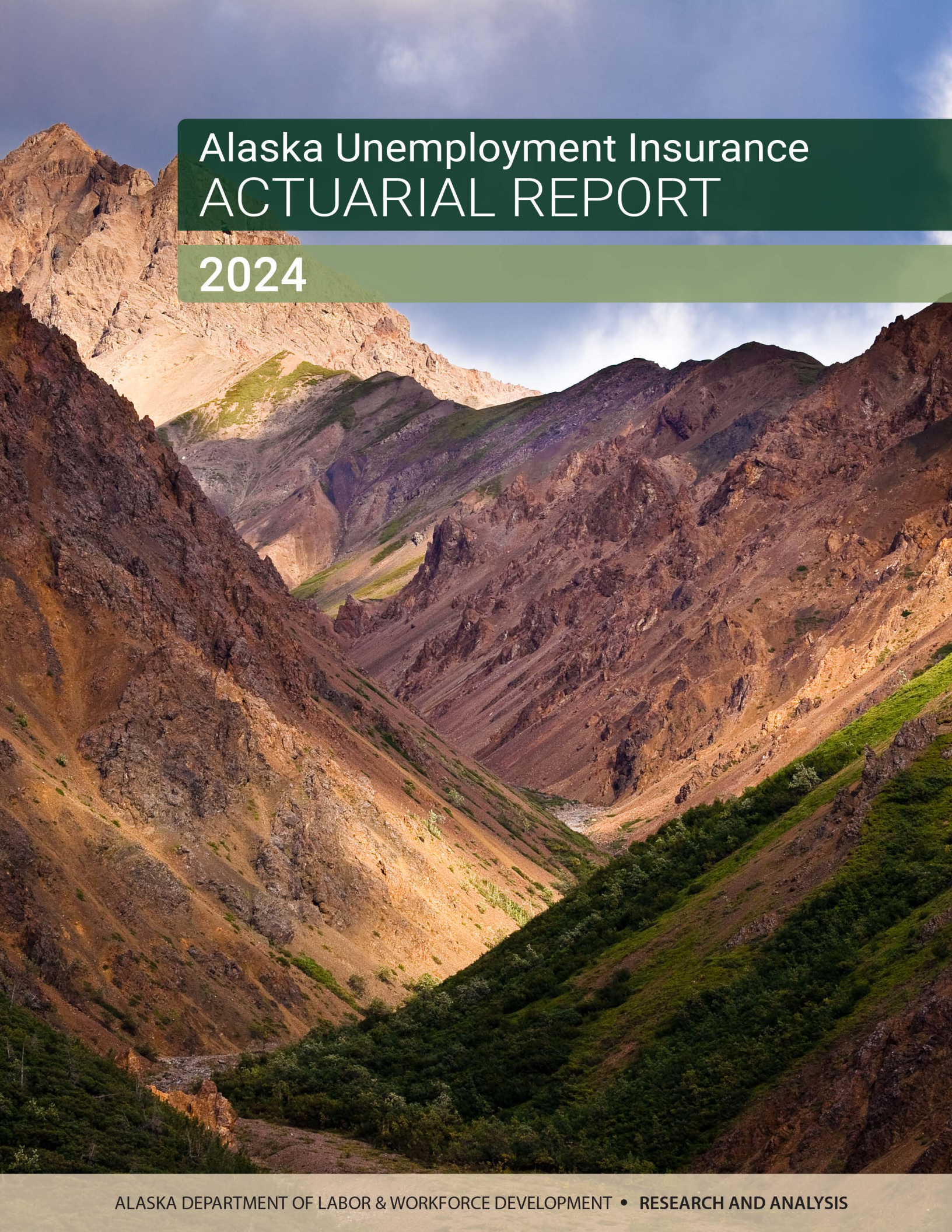




Alaska Unemployment Insurance ACTUARIAL REPORT

2024

Alaska Unemployment Insurance Actuarial Report 2024

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Executive Summary

Under AS 23.20.022, the commissioner of the Department of Labor and Workforce Development submits this actuarial study of the unemployment tax and benefit structures to the governor every other year.

The unemployment insurance trust fund, maintained solely for paying benefits, continued to grow significantly in value and the percentage of covered wages in 2024, and specifically the ratio of reserves to covered wages. The fund began the year with \$656.6 million and ended with \$745.3 million, a net increase of \$88.7 million.

Benefit costs and tax rates

Alaska disbursed \$101.9 million in unemployment compensation in 2024, up from \$87.1 million the previous year. Chargeable benefit payments, which must be recouped by tax contributions, totaled \$51.5 million for the year. The reflected benefit cost rate, defined as chargeable benefits paid as a percentage of wages covered by the program, was 0.4 percent for the year — unchanged from 2023.

Annual benefit costs continued the trend of historic lows. The average tax rate for employers decreased from 1.04 percent in 2023 to 1.00 percent in 2024 on taxable wages while the uniform employee rate decreased from 0.51 percent to 0.50 percent.

Revenues and fund balance

In 2024, employers and employees contributed a combined \$165.3 million in taxes to the fund. These reflect an average combined employer and employee tax rate of 1.50 percent — 0.50 percent for employees and 1.00 percent for employers — assessed on taxable wages (\$10.5 billion in 2024).

However, the \$165.3 million deposited into the fund does not reflect the total amount collected from employers and employees in the same year. A portion of employee taxes are deposited into two training fund accounts (STEP and TVEP), which Chapter 1 details. The fund also earned \$20.3 million in interest, which offsets future contribution rates.

The trust fund continued to grow well beyond actuarial targets last year, finishing with \$745.3 million in reserves. At this level, the fund exceeds explicit funding goals necessary to maintain solvency.

While the statutory target range for full solvency points to a reserve ratio — balance of the fund as a percentage

of wages — of between 3.0 and 3.3 percent, the ratio at the end of 2024 was nearly 4.43 percent. In dollar terms, the fund had about \$190.6 million more than needed for solvency.

Claimant statistics

In 2024, 19,044 individuals collected at least one week of benefits. The average duration a person received regular benefits was 10 weeks and the average weekly payment was \$287.87.

The statewide seasonally adjusted unemployment rate remained historically low, averaging 4.6 percent over the year and ranging from 4.4 percent to 4.8 percent.

The insured unemployment rate, or IUR, averaged 1.59 percent for the year and ranged from a seasonal low of 1.13 percent in September to a seasonal high of 2.16 percent in February.

Covered employment and wages

Alaska had 334,470 nonagricultural wage and salary jobs in 2024, up 5,937 jobs from the previous year. State UI taxable and reimbursable employment totaled 313,420, an increase of 5,494 jobs. Federal employment rose for the second year in a row, by 334 jobs. (See Table 3.1.)

Wages from taxable and reimbursable employment (totaling \$22.1 billion) increased by \$1.4 billion, or 6.6 percent, over the year. Wages solely from reimbursable employers grew from \$5 billion in 2023 to \$5.3 billion in 2024. Taxable wages increased by roughly \$590 million, from \$9.8 billion to \$10.4 billion.

Actuarial trends and concerns

Trends suggest Alaska will continue to see low levels of unemployment claims as a percentage of the covered workforce and therefore a declining benefit cost rate.

In the short term, the primary driver of continued low costs is a resilient labor market. The trend of low claims is reinforced by a growing mismatch between current wage levels and the benefit amounts.

Chapter 4 discusses these trends and how they have affected the health of the UI system given the lack of legislative updates to the statutes that dictate benefits and tax rates.

Unemployment Insurance Benefit Financing System

Trust fund used for paying benefits

Every state has a trust fund designated solely to pay unemployment insurance liabilities. To meet those liabilities, the financial structure of the system must function well, working to maintain solvency.

In 1980, the Alaska Legislature implemented the bulk of the current system. Tax rates adjust annually to reflect changes in benefit costs, wages, and the trust fund reserve ratio while the base on which taxes are assessed adjusts to changes in statewide average earnings.

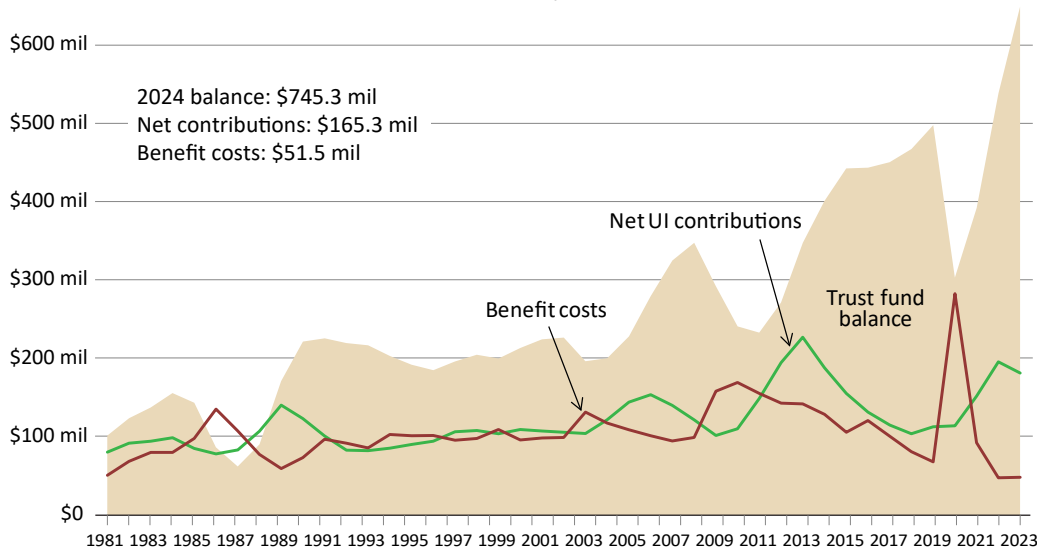
These components provide both forward-looking and backward-looking parameters for maintaining fund solvency. The system is backward-looking in the sense that it looks at costs already borne by UI payments and attributes a rate of recapture based on three years of data. It is also forward-looking in that it seeks to maintain a certain ratio of wages — 3.0 to 3.3 percent — in case of a future downturn. The final tax rate applied in any given year is a direct reflection of both cost recapture and future readiness.

Benefit payments drive the bulk of revenue needs

Benefit payments (for tax calculation purposes) are expressed as a ratio of benefits paid to the total wages of tax-paying employers. This ratio is referred to as the benefit cost rate, or BCR. To smooth out tax rates in any given year, a three-year ratio is calculated. (See Table 1.5 for a detailed breakdown of the most recent year's tax rate calculation.)

Over the past decade, Alaska's benefit cost rate averaged

Figure 1.1 UI Trust Fund End-of-Year Balance
Benefit Costs and Payroll Contributions, 1981 to 2024



Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section

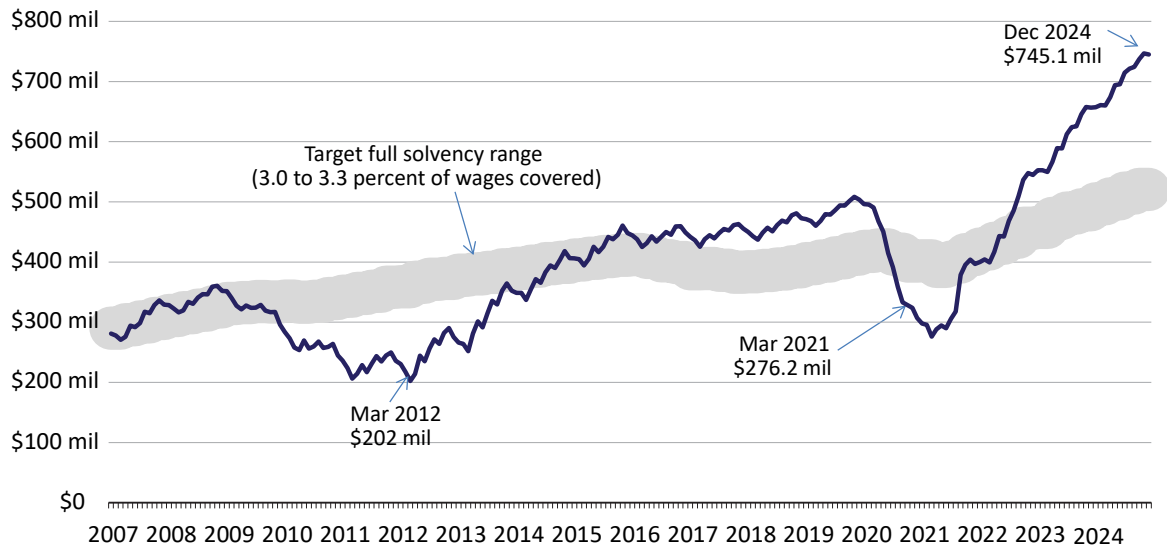
0.9 percent. Before the pandemic, this rate had been falling each year, reaching a low in 2019 of 0.7 percent. In 2020, the pandemic significantly increased benefit costs, and the BCR reached 2.3 percent. The benefit cost rate fell again in 2022, to a new low of 0.4 percent, and has remained there since. (See Table 1.1.)

Payroll tax contributions are the fund's main income source

Alaska's UI taxes assessed on employers and employees are the principal source of income for the UI trust fund. Taxes contributed in 2024 totaled \$165.3 million, down 10 percent from 2023. The fund also earned \$20.3 million in interest. (See Table 1.2.) Interest earnings offset benefit costs in future tax rate calculations.

Alaska assesses UI taxes on wages up to a taxable wage base, defined in Alaska Statute 23.20.175(c) as 75 percent of the average annual earnings for covered employment during the immediately preceding state fiscal year

Figure 1.2 UI Trust Fund Balance, Monthly
2007 to 2024



Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section

(ending June 30). The state taxable wage base was set at \$49,700 in 2024.

How yearly tax rates are calculated

Alaska's UI taxes on employers and employees have three components: 1) the average benefit cost rate, or ABCR; 2) individual employer experience factors; and (3) the trust fund solvency adjustment, or TFSA. Tax rates calculated in November apply to the next calendar year. Below is the current formula for calculating tax rates.

Employer tax rate = $[(0.73 \times \text{ABCR}) \times \text{experience factor}] + \text{TFSA}$

Employee tax rate = $(0.27 \times \text{ABCR})$

The average benefit cost rate is similar to the benefit cost rate, but for tax rate calculation the ABCR is defined as the cost of benefits (minus interest earnings) over the most recent three state fiscal years, divided by the total payroll of contributing employers over the first three of the last four SFYs, inflated by the ratio of taxable to total wages of contributing employers in the most recent state fiscal year. (See Table 1.5.)

The average benefit cost rate measures payments that must be replaced by contributions (taxes). Basing tax rates on a three-year average mitigates single-year rate changes and provides a more stable contribution rate from year to year, a key feature of the system but one that requires a buffer (or reserve) to allow for a smoothed cost recapture. Employers pay 73 percent (revised 2010) of the average

benefit cost rate and employees pay the remaining 27 percent.

Employee rates are not experience-rated and are therefore uniform. Employer rates, however, vary according to an experience rating system and may also include a surtax or credit to help maintain fund solvency. However, employers and employees are subject to minimum rates of 1.00 percent and 0.50 percent and maximums of 6.50 percent and 1.00 percent, respectively.

Experience rating assigns employers to 20 tax rate classes

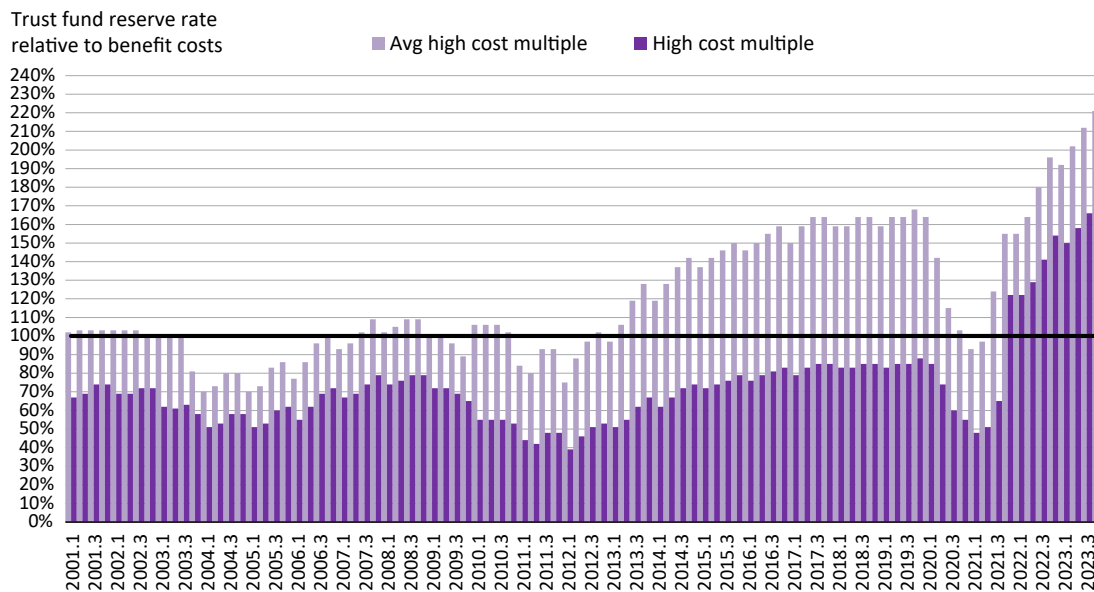
Employers with more layoffs generally have a larger impact on unemployment and benefit payments. Federal guidelines require each state to have an experience rating system.

Alaska has three broad tax rate groups. Most employers fall into the experience-rated group, or "E class." Those qualifying as an experience-rated firm have at least four quarters of wage history before June 30 of the year preceding the tax year.

The industry-rated group, or "I class," contains new employers or those with fewer than four quarters of wage history; they pay a standard industry tax rate.

The penalty-rated group, "P class," includes employers that either failed to report on a timely basis or are delinquent in their payments. The P class employers are taxed at what is considered the "standard" rate, which

Figure 1.3 Other Measures of Trust Fund Adequacy
Cost Multiples, 1st Quarter 2001 Through 4th Quarter 2024



Source: U.S. Department of Labor, Employment and Training Administration, UI Data Summary

can be no less than 5.4 percent.

In 2024, 87.4 percent of all contributing employers were experience-rated, 10.5 percent were industry-rated, and 2.1 percent were penalty-rated. (See Table 1.4.)

Alaska uses a payroll decline method of experience rating. While this is an indirect measure of experience with unemployment, this method's advantage is its simplicity and cost-effectiveness to administer.

The logic behind the payroll decline method is that employers with larger changes in payroll are likely responsible for more compensable unemployment than employers with a lower payroll decline and should therefore contribute more to cover the higher benefit costs of their former employees.

In a payroll decline rating system, each employer's percent decline in payroll from one quarter to the next is averaged for the prior four to 12 quarters. The resulting decline quotients of all employers are then arrayed in ascending order and divided into 21 rate classes. Each class accounts for roughly 5 percent of the total statewide payroll, except for the 20th and 21st rate classes, which account for 4.99 percent and 0.01 percent, respectively.

Class 1 is the "standard rate class" added in 1984 in response to federal legislation requiring a standard tax rate of 5.4 percent from which the state could reduce tax rates according to experience. No employer is assigned Class 21 by experience rating alone, but rather by direct

assignment under administrative penalty; therefore, in practice, it is used as the penalty "P class."

Experience factors are assigned to each rate class — the higher the rate class, the greater the experience factor. Experience factors range from 0.4 to 1.65, according to a schedule in AS 23.20.290(c). (See Table 1.5.)

Trust fund solvency

The system financing discussed so far revolved around cost recapture, or backward-looking components, and the equitable distribution of such costs by experience rating. While cost recapture is a vital component to keeping the system whole, anticipating future benefit costs is also necessary. To prepare for a reasonable number of elevated claims load scenarios, the financing system also incorporates a readiness, or forward-looking, component.

While the average benefit cost rate accounts for this cost recapture, the final rate may also incorporate a solvency adjustment — a surcharge or a credit — to keep the fund balance within an ideal range. To absorb benefit payments during elevated demand, the fund targets a reserve of between 3.0 and 3.3 percent of covered wages.

This target percentage has been determined by the historical benefit costs that proved appropriate during Alaska's most severe recession to date: in the 1980s when the single-year costs in 1986 rose as high as 3.38 percent of covered wages.

Table 1.1 Benefit Cost Rate
2015 to 2024

Year	Taxable Employment			Reimbursable Employment		
	Benefits Paid (In Thousands)	Total Wages (Lagged 1 Yr) (In Thousands)	Benefit Cost Rate (Percent)	Benefits Paid (In Thousands)	Total Wages (Lagged 1 Yr) (In Thousands)	Benefit Cost Rate (Percent)
2015	\$122,741	\$12,814,900	1.0%	\$9,379	\$3,691,886	0.3%
2016	\$140,678	\$13,086,381	1.1%	\$9,154	\$3,921,715	0.2%
2017	\$120,092	\$12,338,999	1.0%	\$8,371	\$3,978,218	0.2%
2018	\$98,957	\$12,195,754	0.8%	\$7,678	\$3,914,749	0.2%
2019	\$84,027	\$12,624,032	0.7%	\$6,381	\$4,047,112	0.2%
2020	\$307,982	\$13,261,534	2.3%	\$22,222	\$4,124,721	0.5%
2021	\$108,517	\$12,767,746	0.8%	\$9,721	\$4,331,712	0.2%
2022	\$55,694	\$13,390,490	0.4%	\$4,779	\$4,449,124	0.1%
2023	\$57,924	\$14,549,178	0.4%	\$4,093	\$4,631,959	0.1%
2024	\$65,140	\$15,767,921	0.4%	\$4,255	\$4,951,735	0.1%

Note: Benefits paid by taxable employers include regular unemployment benefits plus all state supplemental benefit payments plus Alaska's share of extended benefit payments for taxable employers plus the net of benefits paid minus receipts for interstate wage combining.

Sources: Alaska Department of Labor and Workforce Development, Research and Analysis Section: Unemployment Insurance Financial Transaction Summary, ETA 2112 report to the U.S. Department of Labor; Quarterly Census of Employment and Wages (QCEW)

Application of the solvency adjustment

State statute dictates that the solvency surcharge may not increase by more than 0.3 percentage points from one year to the next. This limit allows for a multi-year recovery and prevents dramatic tax rate rises from year to year. Given a sufficient reserve pre-recession, the goal is to replenish the fund incrementally, allowing the system to be prepared for the next cycle of elevated demand for benefits.

The trust fund solvency adjustment applies uniformly to all employers, regardless of the assigned rate class. This adjustment ranges from -0.4 percent to 1.1 percent depending on the trust fund reserve rate, according to AS 23.20.290(f).

In 2024, a -0.4 percent surcharge was applied to the fundamental cost-based tax rate for employers.

Administration of the UI program funded by a federal tax

Separate from state-imposed taxes used solely to finance benefit payments, employers pay an additional federal tax to cover the costs of administering the UI program.

The Federal Unemployment Tax Act, or FUTA, imposes an official tax of 6.0 percent on a base of \$7,000 in wages. However, as long as state law conforms to federal law

and there are no outstanding loans to the trust fund, employers receive an offsetting credit of 5.4 percent on the FUTA tax rate, making the effective tax rate 0.6 percent. The net result is a maximum \$42 tax for each employee.

The purpose of the FUTA credit is to encourage state programs to comply with federal guidelines; as a result, conformity to federal law is frequently the reason for adopting new state provisions. Alaska's Employment Security Act conforms to federal law.

Trust fund revenue includes direct employer reimbursements

While the state trust fund disburses all regular benefits, extended benefits, and supplemental state benefits, they are financed differently.

The federal government reimburses the trust fund for 100 percent of regular and extended benefits paid to former federal employees through its UCFE program and former military employees through its UCX program, as well as a portion (50 percent) of all nonfederal extended benefit payments.

The federal government also pays interest on the trust fund balance. As mentioned earlier, the trust fund earned roughly \$20.3 million in interest in 2024, which both offset benefit costs and mitigated solvency taxes. (See Table 1.2.)

Nonprofit organizations and state and local government agencies that opt to reimburse the trust fund directly instead of paying taxes reimburse 100 percent of the regular and extended benefits paid to their former employees. Through 1988, nonprofit agencies reimbursed only half of extended benefits paid to their former employees, but the Alaska Legislature changed the law in 1989 to require full reimbursement.

Reimbursable employers paid back \$4.2 million in 2024. (See Table 1.7.)

Training programs receive a share of employees' UI tax contributions

The Alaska Department of Labor and Workforce Development administers two employment training programs that are supported by a portion of the unemployment insurance taxes that employees pay. This is legally possible because it comes from employee contributions. By federal law, employer taxes may not be used for anything but paying unemployment benefits.

The State Training and Employment Program, or STEP, created in 1989, was reauthorized six times and made permanent in 2009. The Technical and Vocational Education Program, TVEP, was enacted in 2000. Both programs began with identical funding definitions (AS 23.15.630 and AS 23.15.835, respectively) that provide an amount equal to 0.10 percent of taxable wages.

While the STEP program funding rate has remained constant, the rate for TVEP through 2024 has increased three times since its inception. The first increase, effective in 2009, was by 50 percent, to 0.15 percent of taxable wages. In 2015, the TVEP rate increased by an additional 1/100th of a percentage point, to 0.16 percent. The latest increase came at the end of the 2024 legislative session. Effective July 1, 2024, the TVEP rate is 0.25 percent.

At the employee minimum UI tax rate of 0.5 percent, the share of employee taxes allocated for STEP ($0.10 / 0.5$) is 20 percent and for TVEP ($0.25 / 0.5$) is 50 percent. As a result, at the minimum employee tax, a combined 70 percent of collected employee taxes is dedicated to the two training programs and therefore not deposited into the UI trust fund. However, as the employee tax increases from the minimum rate, the resulting percentage of the total tax that is allocated to training programs decreases.

In 2024, STEP and TVEP received \$31.8 million. During the last five years, employee tax contributions have provided more than \$120.8 million to these training programs.

Table 1.2 Trust Fund Deposits and Disbursements
2011 to 2024

Deposits

Year	UI Tax Contributions (ex. reimb.)	Federal Share Extended Benefits	Amounts Rec'd From Reimb. Employers	Interstate Benefits Wage Combining	Federal Emerg. Comp ¹	Net Penalty ²	Other ³	Trust Fund Interest Earned	Total Revenue Deposited ⁴
2011	\$150,876,106	\$18,306,737	\$14,860,497	\$2,748,887	\$104,680,250	\$17,868,163	\$8,902,300	\$8,195,716	\$326,438,656
2012	\$197,162,141	\$5,132,361	\$13,155,741	\$2,127,352	\$96,153,600	\$18,656,384	\$6,894,300	\$6,813,917	\$346,095,795
2013	\$230,041,831	\$432	\$12,745,377	\$2,691,038	\$67,091,600	\$19,606,134	\$6,725,700	\$7,579,692	\$346,481,804
2014	\$190,467,739	\$255,594	\$12,174,813	\$1,999,803	\$1,615,375	\$20,351,281	\$5,200,344	\$8,933,794	\$240,998,743
2015	\$157,355,840	-\$107,100	\$9,403,554	\$1,469,663	-\$1,012,000	\$21,105,260	\$3,503,600	\$9,778,835	\$201,497,652
2016	\$133,321,498	-\$92,300	\$9,285,108	\$3,371,640	-\$868,809	\$20,896,798	\$2,837,000	\$9,951,769	\$178,702,705
2017	\$116,565,296	\$664,130	\$8,490,108	\$1,425,846	-\$485,927	\$20,371,703	\$2,754,263	\$9,983,472	\$159,768,892
2018	\$105,361,536	\$1,359,928	\$7,826,381	\$1,548,831	-\$431,849	\$20,641,194	\$2,415,485	\$10,475,047	\$149,196,553
2019	\$114,308,510	-\$41,539	\$6,507,862	\$1,219,164	-\$205,112	\$10,398,414	\$1,985,376	\$11,602,374	\$145,775,048
2020	\$115,527,314	\$6,625,879	\$15,165,614	\$4,040,628	\$591,058,956	\$382,812	\$14,994,626	\$9,745,050	\$757,540,878
2021	\$153,850,344	\$7,893,494	\$6,235,664	\$3,842,257	\$351,450,143	\$422,013	\$81,889,346	\$6,074,583	\$611,657,845
2022	\$198,269,699	-\$111,826	\$5,444,136	\$1,068,781	-\$1,572,906	\$477,604	\$20,351,562	\$7,455,021	\$231,382,072
2023	\$183,825,411	\$101,844	\$4,095,885	\$1,080,280	-\$5,485,992	\$638,484	\$1,158,722	\$13,425,272	\$198,839,906
2024	\$165,334,698	-\$26,583	\$4,228,911	\$1,347,079	-\$2,362,071	\$736,939	\$1,038,607	\$20,272,954	\$190,570,533

Disbursements

Year	Regular Benefits + SSB	Extended Benefit Payments	Reimb. Benefit Payments	Interstate Benefits Wage Combining	Federal Emerg. Comp. ¹	Training And Building Fund	Other ³	Total Benefits Disbursed ⁴	Reserve Fund Balance ⁵
2011	\$157,292,889	-\$120,273	\$14,032,924	\$14,976,753	\$103,698,515	\$17,846,713	\$27,460,568	\$335,188,089	\$235,852,878
2012	\$144,796,244	-\$8,611	\$12,867,725	\$16,379,383	\$96,768,472	\$18,259,636	\$17,384,188	\$306,447,039	\$275,501,635
2013	\$143,947,724	-\$45,253	\$12,201,378	\$16,534,278	\$67,022,264	\$19,553,480	\$10,357,291	\$269,571,161	\$352,412,278
2014	\$130,377,061	-\$28,211	\$11,012,079	\$16,087,402	-\$891,989	\$20,369,479	\$10,015,016	\$186,940,838	\$406,470,183
2015	\$107,260,211	-\$22,797	\$9,379,205	\$16,973,554	-\$981,221	\$21,132,710	\$5,939,004	\$159,680,666	\$448,287,169
2016	\$122,273,218	-\$9,935	\$9,154,423	\$21,786,658	-\$911,957	\$20,844,232	\$4,674,467	\$177,811,107	\$449,178,767
2017	\$102,109,821	\$701,252	\$8,370,751	\$18,706,661	-\$480,504	\$20,439,742	\$3,354,231	\$153,201,955	\$455,745,704
2018	\$81,825,592	\$1,638,878	\$7,678,237	\$16,886,908	-\$434,260	\$20,628,189	\$4,129,787	\$132,353,332	\$472,697,596
2019	\$69,134,015	-\$19,287	\$6,381,133	\$16,131,736	-\$199,322	\$21,312,672	\$1,956,012	\$114,696,959	\$503,775,686
2020	\$286,236,248	\$30,007	\$22,222,251	\$15,838,231	-\$73,776	\$20,539,511	\$609,433,157	\$954,225,628	\$306,913,813
2021	\$93,819,931	\$5,986	\$12,302,557	\$18,533,686	-\$62,578	\$21,594,577	\$368,755,530	\$514,949,689	\$396,897,802
2022	\$48,264,984	-\$15,328	\$4,779,198	\$8,513,014	-\$58,599	\$23,898,359	-\$1,998,749	\$83,382,879	\$544,896,995
2023	\$49,049,773	-\$5,127	\$4,092,941	\$9,959,770	-\$9,403	\$25,990,308	-\$1,982,839	\$87,095,422	\$656,641,479
2024	\$51,504,246	-\$3,288	\$4,254,914	\$14,986,430	-\$2,022	\$32,490,881	-\$1,290,672	\$101,940,489	\$745,271,522

¹EUC-08: Emergency Unemployment Compensation 2008, July 2008 to December 2013; and Pandemic Emergency Unemployment Compensation (PEUC): March 2020 to December 2020

²Net collections of penalties and fees

³PSE, DUA, TRA, transfer to Training and Building fund, prior year refunds, child support withholding transfers, federal UCFE and UCX benefits and receipts, federal share of regular benefits

⁴Deposits from all sources including federal and all disbursements made to claimants

⁵Amount available for benefits in trust fund on Dec. 31

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section: Unemployment Insurance Financial Transaction Summary, ETA 2112 report to the U.S. Department of Labor

Table 1.3 Tax Base, Average Employer and Employee Tax Rates, and Ratio of Taxable to Total Wages
2015 to 2024

Year	Wages in Taxable Employment (Thousands)		Taxable Wages as a Percentage of Total Wages	Tax Base	Average Employer Tax Rate		Average Employee Tax Rate	
	Total Wages	Taxable Wages			Percent of Taxable Wages	Percent of Total Wages	Percent of Taxable Wages	Percent of Total Wages
2015	\$13,086,381	\$8,003,041	61.2%	\$38,700	1.53%	0.94%	0.57%	0.3%
2016	\$12,338,999	\$7,840,089	63.5%	\$39,700	1.28%	0.81%	0.50%	0.3%
2017	\$12,195,754	\$7,766,520	63.7%	\$39,800	1.01%	0.64%	0.50%	0.3%
2018	\$12,624,032	\$7,852,702	62.2%	\$39,500	1.00%	0.62%	0.50%	0.3%
2019	\$13,261,534	\$8,122,825	61.3%	\$39,900	1.00%	0.61%	0.50%	0.3%
2020	\$12,767,746	\$7,779,812	60.9%	\$41,500	1.00%	0.61%	0.50%	0.3%
2021	\$13,390,490	\$8,323,859	62.2%	\$43,600	1.41%	0.88%	0.50%	0.3%
2022	\$14,549,178	\$9,112,892	62.6%	\$45,200	1.53%	0.96%	0.56%	0.4%
2023	\$15,776,141	\$9,850,594	62.4%	\$47,100	1.04%	0.65%	0.51%	0.3%
2024	\$16,807,433	\$10,440,892	62.1%	\$49,700	1.00%	0.62%	0.50%	0.3%

Sources: Alaska Statutes 23.20.175 and 23.20.290; and Alaska Department of Labor and Workforce Development, Research and Analysis Section: Quarterly Census of Employment and Wages (QCEW)

Table 1.4 Employer Accounts by Rate Type and Average Tax Rates by Industry

2024 Employers, Assigned to 2025 Tax Rates, By Rate Type

Industry	Experience Rated		Industry Rated		Penalty Rated		Total Rated Employers	
	E-Rated No.	Percent of E-Rated	I-Rated No.	Percent of I-Rated	P-Rated No.	Percent of P-Rated	Total No.	Total Percent
Agriculture, Forestry, Fishing, and Hunting	247	1.3%	14	0.6%	5	1.1%	266	1.2%
Mining	193	1.0%	17	0.8%	2	0.4%	212	1.0%
Utilities	90	0.5%	3	0.1%	4	0.9%	97	0.5%
Construction	2,318	12.4%	244	10.9%	61	13.4%	2,623	12.3%
Manufacturing	539	2.9%	63	2.8%	7	1.5%	609	2.8%
Wholesale Trade	580	3.1%	33	1.5%	11	2.4%	624	2.9%
Retail Trade	1,695	9.1%	93	4.2%	37	8.1%	1,825	8.5%
Transportation and Warehousing	890	4.8%	92	4.1%	10	2.2%	992	4.6%
Information	381	2.0%	69	3.1%	13	2.9%	463	2.2%
Finance and Insurance	571	3.1%	75	3.3%	14	3.1%	660	3.1%
Real Estate and Rental and Leasing	623	3.3%	54	2.4%	12	2.6%	689	3.2%
Professional and Technical Services	2,415	12.9%	532	23.8%	46	10.1%	2,993	14.0%
Management of Companies	78	0.4%	17	0.8%	4	0.9%	99	0.5%
Administrative and Waste Services	1,284	6.9%	245	10.9%	31	6.8%	1,560	7.3%
Educational Services	331	1.8%	58	2.6%	6	1.3%	395	1.8%
Health Care and Social Assistance	1,903	10.2%	185	8.3%	32	7.0%	2,120	9.9%
Arts, Entertainment, and Recreation	604	3.2%	40	1.8%	14	3.1%	658	3.1%
Accommodations and Food Services	1,755	9.4%	119	5.3%	34	7.5%	1,908	8.9%
Other Services, except Public Administration	1,466	7.8%	156	7.0%	31	6.8%	1,653	7.7%
Public Administration	340	1.8%	2	0.1%	21	4.6%	363	1.7%
Unclassified	375	2.0%	129	5.8%	59	13.0%	563	2.6%
Total	18,678	100.0%	2,240	100.0%	454	100.0%	21,372	100.0%
Percent of Grand Total		87.4%		10.5%		2.1%		100.0%

Average Tax Rates For Experience Rated Firms

	2018	2019	2020	2021	2022	2023	2024	2025
Agriculture, Forestry, Fishing, ¹ and Hunting	1.25%	1.19%	1.05%	1.85%	2.10%	1.62%	1.09%	1.00%
Mining	1.19%	1.17%	1.04%	1.82%	2.15%	1.61%	1.08%	1.00%
Utilities	1.04%	1.03%	1.01%	1.43%	1.54%	1.24%	1.02%	1.00%
Construction	1.20%	1.17%	1.04%	1.84%	2.12%	1.59%	1.07%	1.00%
Manufacturing	1.13%	1.10%	1.03%	1.70%	1.91%	1.44%	1.05%	1.00%
Wholesale Trade	1.08%	1.07%	1.01%	1.58%	1.78%	1.36%	1.03%	1.00%
Retail Trade	1.09%	1.08%	1.02%	1.61%	1.76%	1.34%	1.03%	1.00%
Transportation and Warehousing	1.11%	1.10%	1.02%	1.57%	1.76%	1.40%	1.06%	1.00%
Information	1.07%	1.06%	1.01%	1.48%	1.67%	1.35%	1.04%	1.00%
Finance and Insurance	1.06%	1.04%	1.01%	1.49%	1.67%	1.34%	1.04%	1.00%
Real Estate and Rental and Leasing	1.08%	1.07%	1.01%	1.57%	1.76%	1.37%	1.04%	1.00%
Professional and Technical Services	1.11%	1.09%	1.02%	1.59%	1.79%	1.40%	1.05%	1.00%
Management of Companies	1.08%	1.06%	1.01%	1.54%	1.74%	1.41%	1.03%	1.00%
Administrative and Waste Services	1.14%	1.12%	1.03%	1.69%	1.94%	1.48%	1.06%	1.00%
Educational Services	1.12%	1.10%	1.02%	1.69%	1.89%	1.44%	1.05%	1.00%
Health Care and Social Assistance	1.04%	1.03%	1.01%	1.47%	1.59%	1.25%	1.02%	1.00%
Arts, Entertainment, and Recreation	1.19%	1.17%	1.05%	1.87%	2.15%	1.62%	1.08%	1.00%
Accommodations and Food Services	1.13%	1.11%	1.03%	1.78%	1.99%	1.50%	1.06%	1.00%
Other Services, except Public Administration	1.07%	1.05%	1.01%	1.53%	1.66%	1.31%	1.03%	1.00%
Public Administration	1.06%	1.04%	1.00%	1.49%	1.68%	1.32%	1.01%	1.00%
Unclassified	1.16%	1.14%	1.03%	1.74%	1.91%	1.48%	1.06%	1.00%

Notes: Fishing excludes nearly all commercial fish harvesting employment, which is generally not covered by unemployment insurance. Percentages may not sum to 100 due to rounding. Experience-rated firms have at least four quarters of reported wages. Experienced employers are assigned to one of 20 rate classes based on their average payroll decline experience, regardless of industry. Industry-rated firms are newer employers with fewer than four quarters of reportable wages. They are assigned to the tax class that is closest to their industry average. Penalty-rated firms have failed to submit quarterly reports or pay taxes on schedule.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section, Taxable Wages within Size of Payroll Code, Report BTA4310P

Table 1.5 UI Tax Rate Calculations and Tax Rates by Rate Class
2025

Tax Rate Calculations

	SFY 2021	SFY 2022	SFY 2023	SFY 2024
(1) Benefit Cost (Ben-Reimb-Int)	\$226,438,547	\$65,839,182	\$45,487,371	\$45,269,318
(2) Total Wages (taxable employers)	\$12,701,056,958	\$14,010,159,662	\$15,282,115,986	\$16,327,413,484
(3) Taxable Wages				\$10,297,958,083
(4) Benefit Cost for 3 Prev SFY				\$156,595,871
(5) Total Wages, First 3 of Last 4 SFY				\$41,993,332,606
(6) 3-Yr Benefit Cost/Total Payroll (4)/(5)				0.003729
(7) Taxable/Total Wages, Last SFY (3)/(2)				0.630716
(8) Average Benefit Cost Rate (6)/(7)				0.005912
(9) UI Trust Fund Balance, Sep 30				\$724,449,469
(10) Total Wages, Last SFY				\$16,327,413,484
(11) UI Trust Fund Reserve Rate (9)/(10)				0.044370
(12) Solvency Adjustment				-0.0040
Tax Rates (the Percent of Taxable Wages)				
(13) Average Employer Tax Rate: $(0.73 \times \text{ABCR}) + \text{TFSA} = (0.73 \times \#8) + \#12$ (or statutory minimum)				0.03%
(14) Average Employee Tax Rate: $(0.27 \times \text{ABCR}) = (0.27 \times \#8)$ (or statutory minimum)				0.16%

Tax Rates for Employees and Experience Rated Employers

Rate Class	Experience Factor	Employee Tax Rate Percent	Employer Tax Rate Percent	Total Tax Rate Percent
1	0.40	0.50%	1.00%	1.50%
2	0.45	0.50%	1.00%	1.50%
3	0.50	0.50%	1.00%	1.50%
4	0.55	0.50%	1.00%	1.50%
5	0.60	0.50%	1.00%	1.50%
6	0.65	0.50%	1.00%	1.50%
7	0.70	0.50%	1.00%	1.50%
8	0.80	0.50%	1.00%	1.50%
9	0.90	0.50%	1.00%	1.50%
10	1.00	0.50%	1.00%	1.50%
11	1.00	0.50%	1.00%	1.50%
12	1.10	0.50%	1.00%	1.50%
13	1.20	0.50%	1.00%	1.50%
14	1.30	0.50%	1.00%	1.50%
15	1.35	0.50%	1.00%	1.50%
16	1.40	0.50%	1.00%	1.50%
17	1.45	0.50%	1.02%	1.52%
18	1.50	0.50%	1.06%	1.56%
19	1.55	0.50%	1.11%	1.61%
20	1.60	0.50%	1.16%	1.66%
21	1.65	0.50%	5.40%	5.90%

Notes: Total wages, taxable wages, and UI benefit costs are all for employees (current or former) of contributing (taxable) employers only. Reimbursable employers are excluded.

Employee Tax Rate: Statutory minimum tax rate for employee is 0.50%. (Line 14)

Employer Tax Rate: Statutory minimum tax rate for employer is 1.00%. (Line 13)

Sources: Alaska Statutes 23.20.290; Alaska Department of Labor and Workforce Development, Research and Analysis Section: Quarterly Census of Employment and Wages (QCEW); Unemployment Insurance Financial Transaction Summary, ETA 2112 report to the U.S. Department of Labor

Table 1.6 Administrative Costs
2014 to 2023

Federal Fiscal Year ¹	FUTA Collections (in millions)	UI Admin. Grants (in millions)	Employment Services Admin. Grants (In millions)	Other Grants (In millions)	Total Administrative Grants	
					(In millions)	As a Percentage of FUTA
2014	\$13.2	\$26.8	\$7.0	\$1.1	\$33.8	256.1%
2015	\$13.2	\$25.6	\$7.0	\$1.0	\$32.6	247.0%
2016	\$13.3	\$24.7	\$7.0	\$1.3	\$31.7	238.3%
2017	\$12.8	\$24.7	\$7.1	\$1.2	\$31.8	248.4%
2018	\$13.5	\$23.5	\$7.0	\$1.3	\$30.5	225.9%
2019	\$13.0	\$22.0	\$7.0	\$1.4	\$29.0	223.1%
2020	\$12.4	\$31.5	\$7.0	\$1.2	\$38.5	310.5%
2021	\$13.0	\$26.8	\$7.0	\$1.3	\$33.8	260.0%
2022	\$12.9	\$23.3	\$7.1	\$0.6	\$30.4	235.7%
2023	\$13.8	\$23.4	\$7.1	\$0.6	\$30.5	221.0%

¹The federal fiscal year is a 12-month period beginning Oct. 1 of the prior year, ending Sept. 30 of the following year. For example, FFY 2023 would include activity between Oct. 1, 2022 and Sept. 30, 2023.

Source: U.S. Department of Labor, Employment and Training Administration, Office of Workforce Security
Web site: https://oui.doleta.gov/unemploy/futa_receipts.asp. Select the link: "Estimated FUTA Receipts vs. Amounts Returned."

Table 1.7 Collections, UI Regular Benefits Paid
Reimbursable Employment, 2015 to 2024

Year	Collections			Benefits Paid			Total Collections Less Benefits Paid
	Total	Private Nonprofit	Government (State & Local)	Total	Private Nonprofit	Government (State & Local)	
2015	\$9,403,554	\$1,819,213	\$7,584,340	\$9,379,205	\$1,389,881	\$7,989,324	\$24,349
2016	\$9,285,108	\$2,004,230	\$7,280,878	\$9,154,423	\$3,376,093	\$5,778,330	\$130,685
2017	\$8,490,108	\$2,177,043	\$6,313,065	\$8,370,751	\$5,610,879	\$2,759,872	\$119,357
2018	\$7,826,381	\$2,101,671	\$5,724,710	\$7,565,158	\$3,371,588	\$4,193,570	\$261,223
2019	\$6,507,862	\$1,864,279	\$4,643,583	\$6,381,133	\$1,507,739	\$4,873,394	\$126,730
2020	\$15,165,614	\$4,064,632	\$11,100,982	\$22,222,251	\$5,095,631	\$17,126,620	-\$7,056,637
2021	\$6,235,664	\$1,557,810	\$4,677,854	\$9,720,746	\$1,919,561	\$7,801,186	-\$3,485,082
2022	\$5,444,136	\$1,574,588	\$3,869,548	\$4,779,198	\$1,049,945	\$3,729,253	\$664,938
2023	\$4,095,885	\$1,139,497	\$2,956,388	\$4,092,941	\$829,460	\$3,263,480	\$2,944
2024	\$4,228,911	\$1,154,972	\$3,073,939	\$4,254,914	\$1,003,814	\$3,251,099	-\$26,003
10-Year Total							-\$9,237,496

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section: Unemployment Insurance Financial Transaction Summary, ETA 2112 report to the U.S. Department of Labor

Table 1.8 Collections, Benefits Paid, Trust Fund Reserves, and Average Employer Tax Rate as a Percentage of Wages 1993 to 2024

Year	Percent of Total Wages				Percent of Taxable Wages			
	Collections	Benefits Paid	Year-End Reserve	Average Employer Tax Rate	Collections	Benefits Paid	Year-End Reserve	Average Employer Tax Rate
1993	1.58%	1.95%	4.16%	1.28%	2.46%	3.03%	6.46%	1.98%
1994	1.57%	2.16%	3.72%	1.33%	2.41%	3.33%	5.72%	2.04%
1995	1.62%	2.08%	3.44%	1.42%	2.47%	3.17%	5.26%	2.17%
1996	1.67%	2.03%	3.28%	1.52%	2.56%	3.11%	5.01%	2.33%
1997	1.82%	1.90%	3.35%	1.46%	2.80%	2.94%	5.16%	2.25%
1998	1.74%	1.80%	3.30%	1.31%	2.74%	2.82%	5.19%	2.06%
1999	1.65%	1.94%	3.17%	1.38%	2.55%	3.01%	4.91%	2.14%
2000	1.63%	1.64%	3.18%	1.35%	2.52%	2.53%	4.91%	2.08%
2001	1.51%	1.58%	3.15%	1.25%	2.39%	2.51%	4.99%	1.99%
2002	1.43%	1.53%	3.06%	1.16%	2.27%	2.43%	4.86%	1.85%
2003	1.37%	1.88%	2.58%	1.38%	2.17%	2.98%	4.09%	2.19%
2004	1.51%	1.59%	2.48%	1.57%	2.41%	2.54%	3.96%	2.50%
2005	1.69%	1.41%	2.68%	1.53%	2.69%	2.23%	4.25%	2.43%
2006	1.69%	1.23%	3.07%	1.20%	2.72%	1.99%	4.95%	1.94%
2007	1.44%	1.09%	3.33%	0.92%	2.34%	1.77%	5.42%	1.50%
2008	1.17%	1.09%	3.35%	0.70%	1.93%	1.79%	5.51%	1.15%
2009	0.97%	1.69%	2.78%	0.80%	1.59%	2.78%	4.58%	1.31%
2010	1.03%	1.70%	2.24%	1.15%	1.66%	2.76%	3.64%	1.87%
2011	1.32%	1.49%	2.07%	1.45%	2.17%	2.43%	3.39%	2.38%
2012	1.64%	1.33%	2.30%	1.61%	2.69%	2.17%	3.76%	2.64%
2013	1.86%	1.28%	2.85%	1.21%	3.02%	2.07%	4.63%	1.97%
2014	1.49%	1.13%	3.17%	0.93%	2.46%	1.86%	5.24%	1.53%
2015	1.20%	0.94%	3.43%	0.78%	1.97%	1.53%	5.60%	1.28%
2016	1.08%	1.14%	3.64%	0.64%	1.70%	1.79%	5.73%	1.01%
2017	0.96%	0.84%	3.74%	0.64%	1.50%	1.31%	5.87%	1.00%
2018	0.83%	0.65%	3.75%	0.62%	1.34%	1.04%	6.02%	1.00%
2019	0.86%	0.52%	3.80%	0.61%	1.41%	0.85%	6.20%	1.00%
2020	0.90%	2.24%	2.40%	0.86%	1.48%	3.68%	3.95%	1.41%
2021	1.15%	0.70%	2.96%	0.95%	1.85%	1.13%	4.77%	1.53%
2022	1.36%	0.33%	3.75%	0.65%	2.18%	0.53%	5.98%	1.04%
2023	1.17%	0.31%	4.16%	0.65%	1.87%	0.50%	6.67%	1.04%
2024	0.98%	0.31%	4.43%	0.62%	1.58%	0.49%	7.14%	1.00%

Note: Benefits paid by taxable employers include regular unemployment benefits plus all state supplemental benefit payments plus Alaska's share of extended benefit payments for taxable employers plus the net of benefits paid minus receipts for interstate wage combining.

Sources: Alaska Department of Labor and Workforce Development, Research and Analysis Section: Unemployment Insurance Financial Transaction Summary, ETA 2112 report to the U.S. Department of Labor; Quarterly Census of Employment and Wages (QCEW)

Chapter 2

Claims, Claimants, and Benefit Payments by Industry

Created by the Employment Security Act of 1937, the regular benefits program was loosely modeled after work separation benefit programs in Europe at the time. In 2024, 19,044 individuals filed for and collected at least one week of UI benefits, which was 416 fewer than the previous year. (See Figure 2.4.)

Weekly continued claims averaged 4,851, which was down 0.5 percent from a weekly average of 4,874 claims in 2023. However, Alaska has a highly seasonal economy with significant fluctuations in weekly claims, hitting a low in late summer or early fall and peaking around the new year. In 2024, the low was 3,315 in late August and the high was 6,999 in the first week of January.

Monetary eligibility

Eligibility for regular benefits requires a person to earn at least \$2,500 in wages in the base period with at least \$250 earned outside the highest-wage quarter of the base period.

A claimant's base period is the first four of the five most recently completed quarters. While base period wages are

directly related to a claimant's actual wages over a given period, they aren't always identical. For computing benefits payable, base period wages are determined as follows:

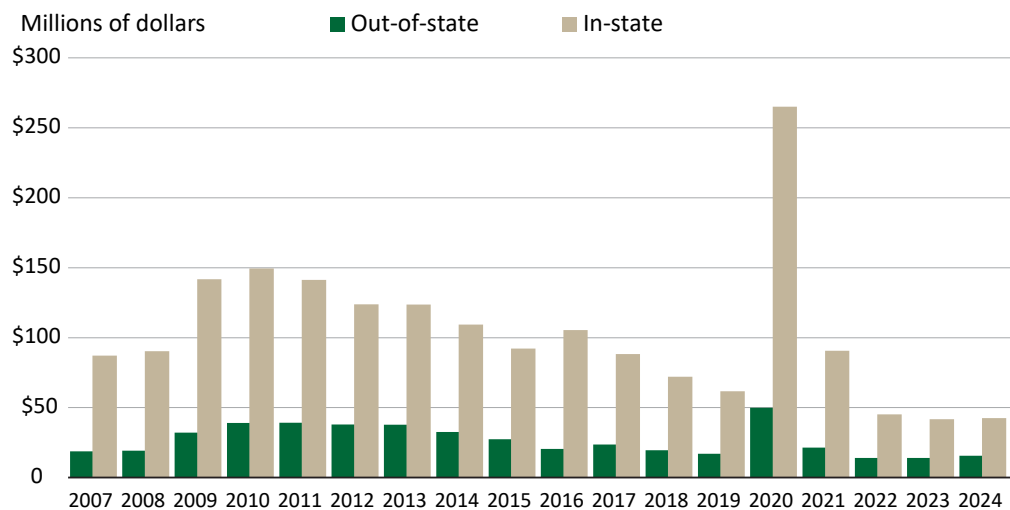
If 90 percent or more of wages are paid in one calendar quarter, base period wages are the sum of the remaining wages in the other three quarters multiplied by 10; or

If the insured worker is paid less than 90 percent of the wages in one calendar quarter, base period wages are simply the wages during the base period.

The weekly benefit amount depends on the base period wages found in the benefits schedule. As of 2009 (the last time the Legislature updated the schedule), the minimum weekly benefit is \$56, which corresponds to \$2,500 in base period wages and increases by \$2 increments for each additional \$250 in wages. The maximum is \$370 for base period wages of \$41,750 or more. (See Table 2.3.)

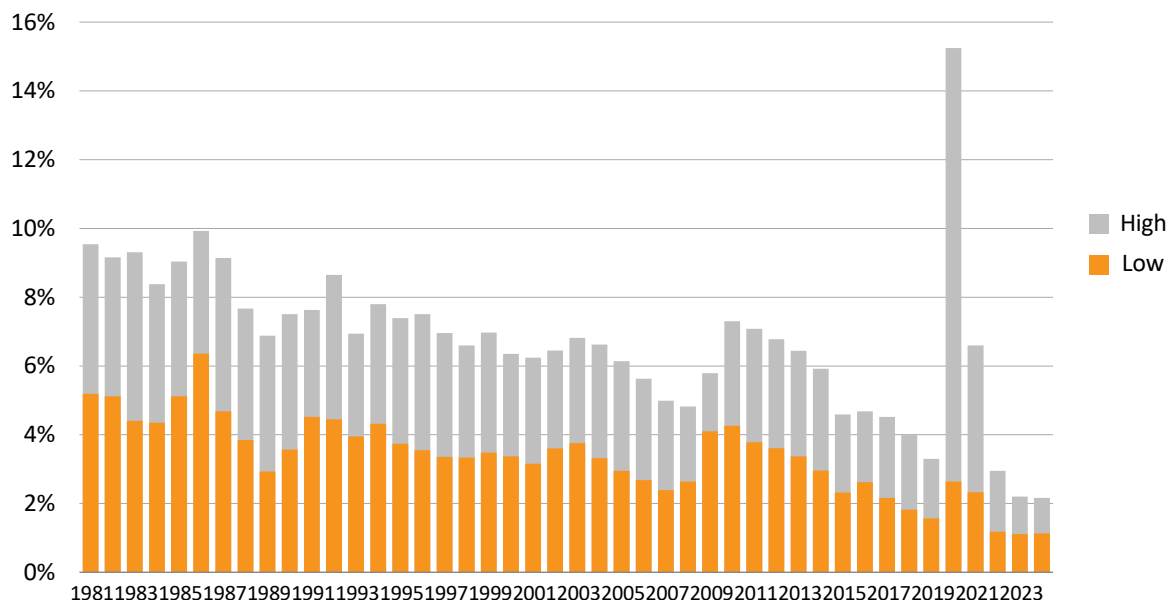
The average weekly benefit in 2024 was \$287.87. While claimants were eligible for an average of 21 weeks of benefits, the actual average duration was 10.4 weeks. (See Table 2.5.)

Figure 2.1 Amount of UI Payments, Regular Benefits 2007 to 2024



Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section

Figure 2.2 Insured Unemployment Rate
Highest and Lowest Weeks, 1981 to 2024



Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section

Claimants with children receive an additional weekly allowance

Alaska is one of 13 states that provide additional benefits to UI claimants with dependents. This allowance increases the maximum amount payable during the claim because it is added to the basic weekly benefit determined by wages. Dependent benefits add the concept of need into a system that is fundamentally an employment loss insurance program.

Claimants are eligible to receive \$24 per dependent per week up to a maximum of \$72 for three. To qualify for dependent benefits, the child must be younger than 18 and be an unmarried child or stepchild of the claimant who is lawfully in the claimant's physical custody at the time of the claim or depends on the claimant for more than 50 percent of his or her support.

A dependent may also be the claimant's legal ward of any age who is dependent on the claimant for more than 50 percent of his or her support and is physically or mentally unable to work.

Duration depends on work stability

The length of time a person may claim benefits varies in each state, and in Alaska, it varies with each claimant. Alaska sets the potential duration of benefits by dividing the base period earnings by the earnings in the highest quarter. The intent is to provide a duration of benefits

that reflects the duration of employment; the assumption is the higher the ratio, the more stable the earnings.

The potential duration is defined by a schedule in AS 23.20.350(e) and ranges from 16 weeks with a ratio of less than 1.50 to 26 weeks with a ratio of 3.50 or more. (See Table 2.4.) Claimants with a ratio of less than 1.50 have earned more than two-thirds of their wages in one quarter.

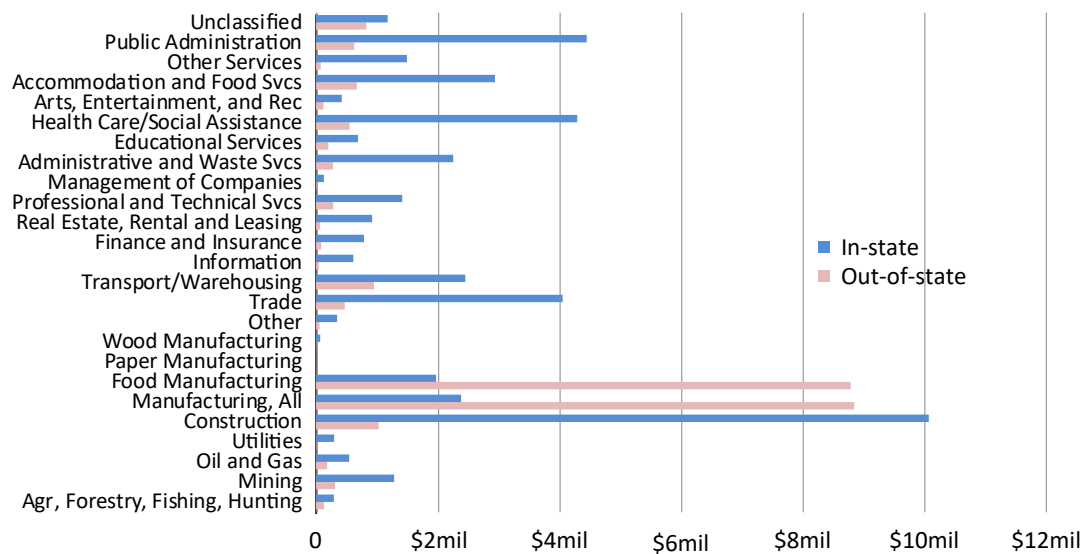
Duration shorter for claimants who quit or were fired

All states either disqualify or postpone benefits for claimants who voluntarily quit work without good cause or are fired. Forty-six states deny benefits to someone who quits or is fired from their job.

Alaska and two other states either postpone or reduce benefits, or both, rather than disqualify. Claimants in Alaska who quit or are fired must wait six weeks for their benefits to begin, including the week waiting period for all claimants. Their total benefit is also reduced by three times their weekly benefit amount.

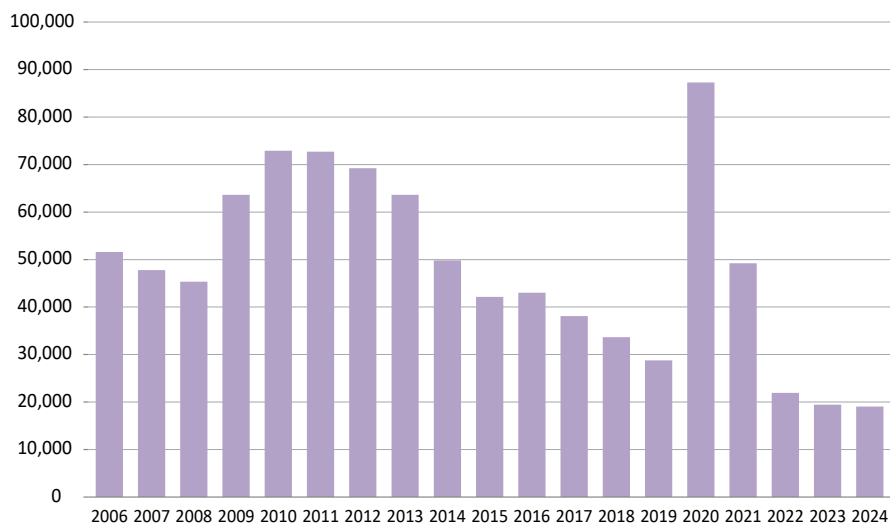
Alaska's policy on work separation is the most lenient in the nation. The primary argument for the six-week waiting period is that the disqualification should be no longer than it takes the average person to find work. The rationale is that after the six-week waiting period, workers' continuing unemployment is no longer due to their

Figure 2.3 UI Regular Benefit Payments by Industry
For In-State and Out-of-State Claimants, 2024



Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section

Figure 2.4 Claimants Receiving at Least One Week's Benefit Payment During Year
2006 to 2024



Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section

reasons for leaving an employer but to the unavailability of work.

Alaska sent \$15.6 million in regular UI payments outside Alaska in 2024

Alaska paid out \$15.6 million in benefits to claimants living outside the state in 2024. In comparison, \$14 million went outside Alaska in 2023. (See Table 2.9.)

Interstate claimants are people who earned wages in Alaska during their base period but lived out of state when UI benefits were paid.

Over 50 percent of the benefits sent out of state in 2024 went to four states/territories: California (24.6 percent), Washington (14.2 percent), Puerto Rico (7.6 percent), and Texas (7.0 percent).

Table 2.1 Insured Unemployment
1994 to 2024

Year	Covered Employment	Insured Unemployment	Insured Unemployment Rate (IUR)
1994	223,455	13,554	6.1%
1995	237,816	12,885	5.4%
1996	239,746	13,120	5.5%
1997	244,255	12,095	5.0%
1998	250,251	12,140	4.9%
1999	252,228	12,866	5.1%
2000	254,310	12,290	4.8%
2001	265,463	12,224	4.6%
2002	270,525	13,980	5.2%
2003	274,706	14,259	5.2%
2004	279,151	13,471	4.8%
2005	285,560	12,443	4.4%
2006	291,179	11,649	4.0%
2007	294,001	10,503	3.6%
2008	298,443	10,995	3.7%
2009	296,814	14,277	4.8%
2010	299,311	13,896	4.6%
2011	305,016	13,325	4.4%
2012	311,059	12,520	4.0%
2013	313,278	11,959	3.8%
2014	315,332	10,659	3.4%
2015	316,730	8,757	2.8%
2016	311,090	9,431	3.0%
2017	307,063	8,460	2.8%
2018	306,167	7,172	2.3%
2019	308,867	6,130	2.0%
2020	282,372	27,029	9.6%
2021	290,236	9,116	3.1%
2022	299,041	4,217	1.4%
2023	307,926	3,886	1.3%
2024	313,420	3,750	1.2%

Notes: Insured unemployment is a weekly average of claimants derived from total weeks claimed in a calendar year divided by 52. Covered employment excludes the federal government.

Sources: Alaska Department of Labor and Workforce Development, Research and Analysis Section: Quarterly Census of Employment and Wages (QCEW); ETA 5159 report to the U.S. Department of Labor, Line 201-10 and 201-11

Table 2.2 **UI Claimant Characteristics**
2024

	Number	Percent of Total		Number	Percent of Total
Total Claimants	19,044	100.0	Occupation:		
Gender:			Agriculture, Forestry, and Fishing	296	1.6
Male	11,409	59.9	Benchwork	69	0.4
Female	7,336	38.5	Clerical and Sales	2,381	12.5
Indeterminate	205	1.1	Machine Trades	510	2.7
Did not answer	94	0.5	Processing	2,147	11.3
Age:			Professional, Technical, Managerial Services	2,355	12.4
Less than 21	164	0.9	Structural Work	2,464	12.9
21 - 24	841	4.4	Miscellaneous and Unknown	3,648	19.2
25 - 34	4,269	22.4		5,174	27.2
35 - 44	5,239	27.5	Average Annual Earnings:		
45 - 54	3,951	20.7	\$0 - \$9,999	1,424	7.5
55 - 64	3,419	18.0	\$10,000 - \$19,999	2,589	13.6
65 or over	1,161	6.1	\$20,000 - \$29,999	3,024	15.9
Number of Dependents:			\$30,000 - \$39,999	2,928	15.4
0	13,499	70.9	\$40,000 - \$49,999	2,561	13.4
1	2,436	12.8	\$50,000 - \$59,999	1,907	10.0
2	1,636	8.6	\$60,000 - \$69,999	1,146	6.0
3 or more	1,473	7.7	\$70,000 - \$79,999	828	4.3
Ethnic Background:			\$80,000 - \$89,999	637	3.3
Alaska Native or American Indian	4,943	26.0	\$90,000+	2,000	10.5
Asian and Pacific Islander	2,077	10.9	Location:		
Black	1,201	6.3	Aleutians East Borough	35	0.2
Hispanic	17	0.1	Aleutians West Census Area	115	0.6
White	8,895	46.7	Anchorage, Municipality	4520	23.7
Other	583	3.1	Bethel Census Area	715	3.8
No Information	1,328	7.0	Bristol Bay Borough	15	0.1
Industry:			Chugach Census Area	196	1.0
Agriculture, Forestry, Fishing and Hunting	142	0.7	Copper River Census Area	258	1.4
Mining	482	2.5	Denali Borough	53	0.3
Oil and Gas	236	1.2	Dillingham Census Area	97	0.5
Other Mining	246	1.3	Fairbanks North Star Borough	1568	8.2
Utilities	99	0.5	Haines Borough	74	0.4
Construction	3,209	16.9	Hoonah-Angoon Census Area	106	0.6
Manufacturing	3,389	17.8	Juneau, City and Borough	454	2.4
Food Products	3,209	16.9	Kenai Peninsula Borough	1294	6.8
Wood Products	25	0.1	Ketchikan Gateway Borough	268	1.4
Other Manufacturing	155	0.8	Kodiak Island Borough	432	2.3
Trade	1,729	9.1	Kusilvak Census Area	401	2.1
Transportation and Warehousing	1,209	6.3	Lake and Peninsula Borough	39	0.2
Information	186	1.0	Matanuska-Susitna Borough	2381	12.5
Finance and Insurance	261	1.4	Nome Census Area	366	1.9
Real Estate, Rental, and Leasing	324	1.7	North Slope Borough	89	0.5
Professional and Technical Services	523	2.7	Northwest Arctic Borough	280	1.5
Management of Companies	41	0.2	Petersburg Borough	108	0.6
Administrative and Waste Services	854	4.5	Prince of Wales-Hyder CA	167	0.9
Educational Services	324	1.7	Southeast Fairbanks Census Area	69	0.4
Health Care and Social Assistance	1,544	8.1	Sitka, City and Borough	98	0.5
Arts, Entertainment and Recreation	244	1.3	Skagway, Municipality	78	0.4
Accommodation and Food Services	1,465	7.7	Unknown	1	0.0
Other Services, except Public Admin	534	2.8	Wrangell, City and Borough	37	0.2
Public Administration	1,756	9.2	Yakutat, City and Borough	16	0.1
Unclassified/Unknown	729	3.8	Yukon-Koyukuk Census Area	242	1.3
			Total in state	14,571	76.5
			Total out of state	4,472	23.5

Notes: Fishing excludes nearly all commercial fish harvesting employment, which is generally not covered by unemployment insurance. Percentages may not sum to 100 due to rounding.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section: UI Claimant Characteristics Files

Table 2.3 Schedule of UI Weekly Benefit Amounts
Effective January 1, 2009

Base Period Wages		Weekly Benefit Amount	Base Period Wages		Weekly Benefit Amount	Base Period Wages		Weekly Benefit Amount
At Least	Less Than		At Least	Less Than		At Least	Less Than	
\$0	\$2,500	\$0	\$15,250	\$15,500	\$158	\$28,250	\$28,500	\$262
\$2,500	\$2,750	\$56	\$15,500	\$15,750	\$160	\$28,500	\$28,750	\$264
\$2,750	\$3,000	\$58	\$15,750	\$16,000	\$162	\$28,750	\$29,000	\$266
\$3,000	\$3,250	\$60	\$16,000	\$16,250	\$164	\$29,000	\$29,250	\$268
\$3,250	\$3,500	\$62	\$16,250	\$16,500	\$166	\$29,250	\$29,500	\$270
\$3,500	\$3,750	\$64	\$16,500	\$16,750	\$168	\$29,500	\$29,750	\$272
\$3,750	\$4,000	\$66	\$16,750	\$17,000	\$170	\$29,750	\$30,000	\$274
\$4,000	\$4,250	\$68	\$17,000	\$17,250	\$172	\$30,000	\$30,250	\$276
\$4,250	\$4,500	\$70	\$17,250	\$17,500	\$174	\$30,250	\$30,500	\$278
\$4,500	\$4,750	\$72	\$17,500	\$17,750	\$176	\$30,500	\$30,750	\$280
\$4,750	\$5,000	\$74	\$17,750	\$18,000	\$178	\$30,750	\$31,000	\$282
\$5,000	\$5,250	\$76	\$18,000	\$18,250	\$180	\$31,000	\$31,250	\$284
\$5,250	\$5,500	\$78	\$18,250	\$18,500	\$182	\$31,250	\$31,500	\$286
\$5,500	\$5,750	\$80	\$18,500	\$18,750	\$184	\$31,500	\$31,750	\$288
\$5,750	\$6,000	\$82	\$18,750	\$19,000	\$186	\$31,750	\$32,000	\$290
\$6,000	\$6,250	\$84	\$19,000	\$19,250	\$188	\$32,000	\$32,250	\$292
\$6,250	\$6,500	\$86	\$19,250	\$19,500	\$190	\$32,250	\$32,500	\$294
\$6,500	\$6,750	\$88	\$19,500	\$19,750	\$192	\$32,500	\$32,750	\$296
\$6,750	\$7,000	\$90	\$19,750	\$20,000	\$194	\$32,750	\$33,000	\$298
\$7,000	\$7,250	\$92	\$20,000	\$20,250	\$196	\$33,000	\$33,250	\$300
\$7,250	\$7,500	\$94	\$20,250	\$20,500	\$198	\$33,250	\$33,500	\$302
\$7,500	\$7,750	\$96	\$20,500	\$20,750	\$200	\$33,500	\$33,750	\$304
\$7,750	\$8,000	\$98	\$20,750	\$21,000	\$202	\$33,750	\$34,000	\$306
\$8,000	\$8,250	\$100	\$21,000	\$21,250	\$204	\$34,000	\$34,250	\$308
\$8,250	\$8,500	\$102	\$21,250	\$21,500	\$206	\$34,250	\$34,500	\$310
\$8,500	\$8,750	\$104	\$21,500	\$21,750	\$208	\$34,500	\$34,750	\$312
\$8,750	\$9,000	\$106	\$21,750	\$22,000	\$210	\$34,750	\$35,000	\$314
\$9,000	\$9,250	\$108	\$22,000	\$22,250	\$212	\$35,000	\$35,250	\$316
\$9,250	\$9,500	\$110	\$22,250	\$22,500	\$214	\$35,250	\$35,500	\$318
\$9,500	\$9,750	\$112	\$22,500	\$22,750	\$216	\$35,500	\$35,750	\$320
\$9,750	\$10,000	\$114	\$22,750	\$23,000	\$218	\$35,750	\$36,000	\$322
\$10,000	\$10,250	\$116	\$23,000	\$23,250	\$220	\$36,000	\$36,250	\$324
\$10,250	\$10,500	\$118	\$23,250	\$23,500	\$222	\$36,250	\$36,500	\$326
\$10,500	\$10,750	\$120	\$23,500	\$23,750	\$224	\$36,500	\$36,750	\$328
\$10,750	\$11,000	\$122	\$23,750	\$24,000	\$226	\$36,750	\$37,000	\$330
\$11,000	\$11,250	\$124	\$24,000	\$24,250	\$228	\$37,000	\$37,250	\$332
\$11,250	\$11,500	\$126	\$24,250	\$24,500	\$230	\$37,250	\$37,500	\$334
\$11,500	\$11,750	\$128	\$24,500	\$24,750	\$232	\$37,500	\$37,750	\$336
\$11,750	\$12,000	\$130	\$24,750	\$25,000	\$234	\$37,750	\$38,000	\$338
\$12,000	\$12,250	\$132	\$25,000	\$25,250	\$236	\$38,000	\$38,250	\$340
\$12,250	\$12,500	\$134	\$25,250	\$25,500	\$238	\$38,250	\$38,500	\$342
\$12,500	\$12,750	\$136	\$25,500	\$25,750	\$240	\$38,500	\$38,750	\$344
\$12,750	\$13,000	\$138	\$25,750	\$26,000	\$242	\$38,750	\$39,000	\$346
\$13,000	\$13,250	\$140	\$26,000	\$26,250	\$244	\$39,000	\$39,250	\$348
\$13,250	\$13,500	\$142	\$26,250	\$26,500	\$246	\$39,250	\$39,500	\$350
\$13,500	\$13,750	\$144	\$26,500	\$26,750	\$248	\$39,500	\$39,750	\$352
\$13,750	\$14,000	\$146	\$26,750	\$27,000	\$250	\$39,750	\$40,000	\$354
\$14,000	\$14,250	\$148	\$27,000	\$27,250	\$252	\$40,000	\$40,250	\$356
\$14,250	\$14,500	\$150	\$27,250	\$27,500	\$254	\$40,250	\$40,500	\$358
\$14,500	\$14,750	\$152	\$27,500	\$27,750	\$256	\$40,500	\$40,750	\$360
\$14,750	\$15,000	\$154	\$27,750	\$28,000	\$258	\$40,750	\$41,000	\$362
\$15,000	\$15,250	\$156	\$28,000	\$28,250	\$260	\$41,000	\$41,250	\$364
						\$41,250	\$41,500	\$366
						\$41,500	\$41,750	\$368
						\$41,750	\$42,000	\$370
						\$42,000		\$370

Source: Alaska Statute 23.20.350(d)

Table 2.4 **Schedule of Weekly Benefits Duration**
Effective October 1, 1980

Ratio of Base Period Earnings to High Quarter Earnings	Duration of Benefits (in Weeks)
Less than 1.50	16
1.50-1.99	18
2.00-2.49	20
2.50-2.99	22
3.00-3.49	24
3.50 or more	26

Source: Alaska Statute 23.20.350(e)

Table 2.5 **UI Regular Benefits**
2014 to 2024

Year	Weeks Claimed	Number of Final Payments	Average Duration in Weeks			Avg Weekly Benefit	Maximum Weekly Benefit Amount	
			Potential	Actual	Actual for Exhausts		Benefits Without Dependents	Benefits With Dependents
2014	703,193	16,746	20.8	11.5	20.8	\$236.58	\$370	\$442
2015	573,462	12,068	21.0	10.9	21.0	\$248.82	\$370	\$442
2016	604,889	12,522	21.2	11.6	21.5	\$258.83	\$370	\$442
2017	536,330	11,482	21.1	11.1	16.1	\$253.37	\$370	\$442
2018	454,717	9,607	20.5	10.6	14.4	\$242.99	\$370	\$442
2019	389,566	7,282	21.0	10.5	16.1	\$262.29	\$370	\$442
2020	1,410,618	20,146	21.5	13.4	22.0	\$243.85	\$370	\$595
2021	560,572	11,859	20.9	10.5	19.4	\$248.33	\$370	\$442
2022	273,220	4,097	20.7	9.6	20.7	\$267.55	\$370	\$442
2023	256,639	3,241	20.8	10.0	20.4	\$277.03	\$370	\$442
2024	253,697	4,420	21.0	10.4	20.5	\$287.87	\$370	\$442

Notes: Payment data are for taxable and reimbursable benefits. Exhaustion means a person received the maximum number of weeks' payments available in a particular program. Dependent benefit is \$24 per dependent, to a maximum of three (\$72), but in 2020 the dependent allowance was increased to \$75 each because of the pandemic.

Sources: Alaska Department of Labor and Workforce Development, Research and Analysis Section: ETA 5159 report to the U.S. Department of Labor; and Claimant Characteristics Report

Table 2.6 Extended Benefits
2014 to 2024

Year	Number of Weeks Claimed	Number of Final Payments	Average Weekly Benefit
2014	0	0	NA
2015	0	0	NA
2016	0	0	NA
2017	7,367	1	\$246.70
2018	16,024	964	\$235.23
2019	0	0	NA
2020	36,820	191	\$211.72
2021	43,478	3	\$265.93
2022	28	0	\$289.05
2023	0	0	NA
2024	0	0	NA

Table 2.7 State Supplemental Benefits
2014 to 2024

Year	Number of Weeks Claimed	Number of Final Payments	Average Weekly Benefit
2014	0	0	NA
2015	0	0	NA
2016	19	0	NA
2017	73	0	\$70.50
2018	116	0	\$67.74
2019	12	0	NA
2020	453	3	\$69.36
2021	391	0	\$181.17
2022	0	0	NA
2023	0	0	NA
2024	0	0	NA

Sources for Tables 2.6 and 2.7: Alaska Department of Labor and Workforce Development, Research and Analysis Section; and ETA 5159 report to the U.S. Department of Labor

Table 2.8 **UI Regular Benefit Payments by Industry**
Intrastate, 2019 to 2024

Number of Weeks Paid						
Industry	2019	2020	2021	2022	2023	2024
Agriculture, Forestry, Fishing, and Hunting	1,046	4,838	2,701	1,219	1,384	1,055
Mining, All	6,219	42,056	11,938	4,667	4,292	3,796
Oil and Gas	3,253	36,906	8,678	2,369	1,881	1,525
Utilities	1,929	3,369	1,851	1,393	1,168	963
Construction	47,511	100,126	62,838	37,553	31,142	29,993
Manufacturing, All	17,429	48,614	22,413	9,779	8,002	8,450
Food Products	14,214	35,020	17,884	7,836	6,600	7,076
Paper Products	0	2	0	0	0	0
Wood Products	414	1,296	632	292	281	245
Other Products	2,801	12,296	3,897	1,651	1,121	1,129
Trade	28,134	130,482	40,188	17,059	16,940	16,139
Transportation and Warehousing	16,183	79,378	19,639	9,437	8,306	8,640
Information	2,987	9,579	2,704	1,841	1,561	1,748
Finance and Insurance	4,157	11,861	5,563	2,643	2,972	2,575
Real Estate, Rental, and Leasing	4,911	16,073	6,441	3,122	3,187	3,296
Professional and Technical Services	6,706	27,473	10,217	4,609	4,263	4,403
Management of Companies	847	2,140	826	438	432	393
Administrative and Waste Services	11,709	49,051	18,172	7,424	6,965	7,958
Educational Services	5,531	30,062	7,215	3,505	3,321	2,542
Health Care and Social Assistance	24,175	110,953	34,781	17,106	14,780	14,091
Arts, Entertainment, and Recreation	3,666	22,218	3,766	1,814	1,787	1,953
Accommodation and Food Services	20,203	189,763	34,276	10,851	12,053	12,199
Other Services, exc Public Administration	8,355	41,522	12,048	5,379	4,931	5,370
Public Administration	26,044	56,440	36,416	20,923	18,036	17,000
Unclassified	3,834	19,587	8,650	3,273	3,879	4,054

Amount of Payments						
Industry	2019	2020	2021	2022	2023	2024
Agriculture, Forestry, Fishing, and Hunting	266,769	1,187,694	719,248	319,792	367,336	293,043
Mining, All	1,975,715	16,454,495	4,285,906	1,576,989	1,424,259	1,282,642
Oil and Gas	1,046,877	14,753,464	3,206,561	835,120	639,646	544,305
Utilities	531,377	1,049,446	513,534	401,080	330,571	294,478
Construction	15,021,280	33,608,826	21,181,240	12,429,248	10,411,850	10,082,375
Manufacturing, All	3,633,625	11,271,720	5,229,686	2,365,216	2,145,483	2,384,498
Food Products	2,724,961	7,447,629	3,937,607	1,816,651	1,758,480	1,975,034
Paper Products	0	846	0	0	0	0
Wood Products	104,701	338,473	192,251	74,544	71,702	65,904
Other Products	803,963	3,484,772	1,099,828	474,021	315,301	343,560
Trade	6,250,193	30,653,708	9,004,189	4,024,274	4,088,311	4,054,338
Transportation and Warehousing	4,110,133	22,553,917	5,200,037	2,500,906	2,307,397	2,455,290
Information	935,086	2,596,536	821,884	611,207	533,670	611,331
Finance and Insurance	1,194,383	3,843,021	1,686,255	777,615	877,677	786,724
Real Estate, Rental, and Leasing	1,227,249	4,361,861	1,758,865	852,132	827,281	922,662
Professional and Technical Services	1,886,007	8,190,379	3,141,141	1,390,526	1,295,614	1,415,538
Management of Companies	254,066	682,237	252,287	152,897	140,171	127,750
Administrative and Waste Services	2,832,869	12,747,148	4,700,278	1,963,786	1,860,805	2,254,767
Educational Services	1,290,447	6,768,422	1,737,425	894,887	819,235	689,472
Health Care and Social Assistance	6,440,593	32,107,366	9,255,407	4,807,478	4,276,142	4,294,514
Arts, Entertainment, and Recreation	666,643	4,411,463	716,441	309,358	355,081	420,213
Accommodation and Food Services	4,096,849	42,002,099	6,392,186	2,280,096	2,747,095	2,942,823
Other Services, exc Public Administration	2,030,294	10,629,715	2,939,000	1,431,570	1,313,865	1,492,306
Public Administration	6,089,082	15,019,224	8,818,310	5,213,442	4,542,065	4,454,081
Unclassified	1,015,024	4,873,822	2,000,458	837,306	1,061,023	1,176,945

Table 2.8 (cont.)

UI Regular Benefit Payments by Industry

Intrastate, 2019 to 2024

Average Weekly Payment						
Industry	2019	2020	2021	2022	2023	2024
Agriculture, Forestry, Fishing, and Hunting	\$255.04	\$245.49	\$266.29	\$262.34	\$265.42	\$277.77
Mining, All	\$317.69	\$391.25	\$359.01	\$337.90	\$331.84	\$337.89
Oil and Gas	\$321.82	\$399.76	\$369.50	\$352.52	\$340.06	\$356.92
Utilities	\$275.47	\$311.50	\$277.44	\$287.93	\$283.02	\$305.79
Construction	\$316.16	\$335.67	\$337.08	\$330.98	\$334.33	\$336.16
Manufacturing, All	\$208.48	\$231.86	\$233.33	\$241.87	\$268.12	\$282.19
Food Products	\$191.71	\$212.67	\$220.17	\$231.83	\$266.44	\$279.12
Paper Products	#DIV/0!	NA	#DIV/0!	NA	NA	NA
Wood Products	\$252.90	\$261.17	\$304.19	\$255.29	\$255.17	\$269.00
Other Products	\$287.03	\$283.41	\$282.22	\$287.11	\$281.27	\$304.30
Trade	\$222.16	\$234.93	\$224.05	\$235.90	\$241.34	\$251.21
Transportation and Warehousing	\$253.98	\$284.13	\$264.78	\$265.01	\$277.80	\$284.18
Information	\$313.05	\$271.07	\$303.95	\$332.00	\$341.88	\$349.73
Finance and Insurance	\$287.32	\$324.00	\$303.12	\$294.22	\$295.32	\$305.52
Real Estate, Rental, and Leasing	\$249.90	\$271.38	\$273.07	\$272.94	\$259.58	\$279.93
Professional and Technical Services	\$281.24	\$298.12	\$307.44	\$301.70	\$303.92	\$321.49
Management of Companies	\$299.96	\$318.80	\$305.43	\$349.08	\$324.47	\$325.06
Administrative and Waste Services	\$241.94	\$259.88	\$258.65	\$264.52	\$267.17	\$283.33
Educational Services	\$233.31	\$225.15	\$240.81	\$255.32	\$246.68	\$271.23
Health Care and Social Assistance	\$266.42	\$289.38	\$266.11	\$281.04	\$289.32	\$304.77
Arts, Entertainment, and Recreation	\$181.84	\$198.55	\$190.24	\$170.54	\$198.70	\$215.16
Accommodation and Food Services	\$202.78	\$221.34	\$186.49	\$210.13	\$227.92	\$241.23
Other Services, exc Public Administration	\$243.00	\$256.00	\$243.94	\$266.14	\$266.45	\$277.90
Public Administration	\$233.80	\$266.11	\$242.15	\$249.17	\$251.83	\$262.00
Unclassified	\$264.74	\$248.83	\$231.27	\$255.82	\$273.53	\$290.32

Notes: Payment data include taxable and reimbursable. 2020 data do not include FPUC add-on. Fishing excludes nearly all commercial fish harvesting employment, which is generally not covered by unemployment insurance. Some line values are subsets of other lines, e.g., Mining and Manufacturing.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section: Claimant Characteristics Report

Table 2.9 **UI Regular Benefit Payments by Industry**
Interstate, 2019 to 2024

Number of Weeks Paid

Industry	2019	2020	2021	2022	2023	2024
Agriculture, Forestry, Fishing, and Hunting	464	1,176	786	596	560	388
Mining, All	1,997	21,919	3,883	1,185	966	874
Oil and Gas	1,167	20,589	3,272	766	620	513
Utilities	136	207	85	43	15	31
Construction	3,719	8,427	5,112	2,853	2,193	2,867
Manufacturing, All	27,595	46,418	33,186	25,208	25,456	29,012
Food Products	27,203	45,107	32,528	24,905	25,111	28,831
Paper Products	-	-	-	-	-	-
Wood Products	42	122	46	23	-	7
Other Products	350	1,189	612	280	345	174
Trade	3,009	10,060	3,395	1,466	1,383	1,710
Transportation and Warehousing	4,241	13,900	3,766	2,260	2,590	3,014
Information	462	853	371	254	187	146
Finance and Insurance	655	1,106	499	339	289	238
Real Estate, Rental, and Leasing	468	1,177	760	336	255	215
Professional and Technical Services	1,703	6,014	2,168	911	945	821
Management of Companies	126	151	82	66	1	26
Administrative and Waste Services	1,823	6,544	1,967	1,181	950	884
Educational Services	863	2,687	877	560	455	622
Health Care and Social Assistance	2,633	9,090	3,845	2,054	1,850	1,602
Arts, Entertainment, and Recreation	533	3,608	530	225	383	465
Accommodation and Food Services	3,983	18,345	3,599	2,083	2,566	2,552
Other Services, exc Public Administration	654	2,390	715	275	253	216
Public Administration	3,301	5,106	3,433	2,266	2,009	1,882
Unclassified	2,871	8,840	3,780	2,790	2,774	2,830

Amount of Payments

Industry	2019	2020	2021	2022	2023	2024
Agriculture, Forestry, Fishing, and Hunting	\$151,218	\$330,628	\$249,981	\$201,049	\$183,602	\$129,131
Mining, All	\$718,966	\$8,795,811	\$1,450,951	\$433,346	\$358,702	\$312,555
Oil and Gas	\$417,109	\$8,300,490	\$1,212,298	\$283,689	\$232,232	\$180,339
Utilities	\$39,281	\$71,667	\$27,724	\$15,022	\$3,870	\$7,662
Construction	\$1,296,801	\$3,034,377	\$1,835,135	\$1,020,152	\$777,898	\$1,026,314
Manufacturing, All	\$6,854,673	\$12,198,929	\$8,940,179	\$7,102,901	\$7,511,864	\$8,853,522
Food Products	\$6,735,898	\$11,809,034	\$8,746,538	\$6,997,004	\$7,391,077	\$8,796,697
Paper Products	\$0	\$0	\$0	\$0	\$0	\$0
Wood Products	\$8,882	\$37,567	\$16,668	\$7,273	\$0	\$2,590
Other Products	\$109,893	\$352,328	\$176,973	\$98,624	\$120,787	\$54,235
Trade	\$803,461	\$2,611,270	\$895,882	\$422,981	\$398,061	\$470,721
Transportation and Warehousing	\$1,271,632	\$3,981,368	\$1,197,892	\$715,223	\$808,162	\$952,919
Information	\$161,304	\$288,735	\$122,367	\$95,271	\$66,706	\$48,995
Finance and Insurance	\$219,995	\$374,826	\$165,008	\$121,496	\$103,993	\$81,985
Real Estate, Rental, and Leasing	\$144,423	\$384,018	\$248,043	\$112,318	\$88,598	\$66,201
Professional and Technical Services	\$580,302	\$2,151,038	\$751,389	\$296,445	\$315,704	\$282,250
Management of Companies	\$44,105	\$56,564	\$29,187	\$23,842	\$370	\$8,252
Administrative and Waste Services	\$479,129	\$2,048,847	\$651,765	\$369,260	\$280,880	\$277,523
Educational Services	\$259,246	\$779,166	\$255,050	\$184,564	\$150,640	\$202,099
Health Care and Social Assistance	\$837,336	\$2,918,332	\$1,215,941	\$675,258	\$629,356	\$551,706
Arts, Entertainment, and Recreation	\$135,677	\$772,888	\$118,048	\$58,654	\$97,759	\$121,854
Accommodation and Food Services	\$899,326	\$4,221,385	\$827,921	\$515,152	\$694,483	\$668,086
Other Services, exc Public Administration	\$203,124	\$684,721	\$186,107	\$79,345	\$82,822	\$73,689
Public Administration	\$1,079,989	\$1,663,162	\$1,196,440	\$736,498	\$677,807	\$629,028
Unclassified	\$807,031	\$2,624,519	\$1,047,465	\$766,610	\$793,496	\$827,244

Table 2.9 (cont.)

UI Regular Benefit Payments by Industry

Interstate, 2019 to 2024

Average Weekly Payment

Industry	2019	2020	2021	2022	2023	2024
Agriculture, Forestry, Fishing, and Hunting	\$325.90	\$281.15	\$318.04	\$337.33	\$327.86	\$332.81
Mining, All	\$360.02	\$401.29	\$373.67	\$365.69	\$371.33	\$357.61
Oil and Gas	\$357.42	\$403.15	\$370.51	\$370.35	\$374.57	\$351.54
Utilities	\$288.83	\$346.22	\$326.16	\$349.35	\$258.00	\$247.16
Construction	\$348.70	\$360.08	\$358.99	\$357.57	\$354.72	\$357.97
Manufacturing, All	\$248.40	\$262.81	\$269.40	\$281.77	\$295.09	\$305.17
Food Products	\$247.62	\$261.80	\$268.89	\$280.95	\$294.34	\$305.11
Paper Products	NA	NA	NA	NA	NA	NA
Wood Products	\$211.48	\$307.93	\$362.35	\$316.22	#DIV/0!	NA
Other Products	\$313.98	\$296.32	\$289.17	\$352.23	\$350.11	\$311.70
Trade	\$267.02	\$259.57	\$263.88	\$288.53	\$287.82	\$275.28
Transportation and Warehousing	\$299.84	\$286.43	\$318.08	\$316.47	\$312.03	\$316.16
Information	\$349.14	\$338.49	\$329.83	\$375.08	\$356.72	\$335.58
Finance and Insurance	\$335.87	\$338.90	\$330.68	\$358.40	\$359.84	\$344.47
Real Estate, Rental, and Leasing	\$308.60	\$326.27	\$326.37	\$334.28	\$347.44	\$307.91
Professional and Technical Services	\$340.75	\$357.67	\$346.58	\$325.41	\$334.08	\$343.79
Management of Companies	\$350.04	\$374.60	\$355.94	\$361.24	\$370.00	\$317.38
Administrative and Waste Services	\$262.82	\$313.09	\$331.35	\$312.67	\$295.66	\$313.94
Educational Services	\$300.40	\$289.98	\$290.82	\$329.58	\$331.08	\$324.92
Health Care and Social Assistance	\$318.02	\$321.05	\$316.24	\$328.75	\$340.19	\$344.39
Arts, Entertainment, and Recreation	\$254.55	\$214.22	\$222.73	\$260.68	\$255.25	\$262.05
Accommodation and Food Services	\$225.79	\$230.11	\$230.04	\$247.31	\$270.65	\$261.79
Other Services, exc Public Administration	\$310.59	\$286.49	\$260.29	\$288.53	\$327.36	\$341.15
Public Administration	\$327.17	\$325.73	\$348.51	\$325.02	\$337.39	\$334.23
Unclassified	\$281.10	\$296.89	\$277.11	\$274.77	\$286.05	\$292.31

Notes: Payment data include taxable and reimbursable. 2020 data do not include FPUC add-on. Fishing excludes nearly all commercial fish harvesting employment, which is generally not covered by unemployment insurance. Some lines are subsets of other lines, e.g., Mining and Manufacturing.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section: Claimant Characteristics Report

Table 2.10 UI Regular Benefit Payments by Industry
Intrastate and Interstate Total, 2019 to 2024

Number of Weeks Paid						
Industry	2019	2020	2021	2022	2023	2024
Agriculture, Forestry, Fishing, and Hunting	1,510	6,014	3,487	1,815	1,944	1,443
Mining, All	8,216	63,975	15,821	5,852	5,258	4,670
Oil and Gas	4,420	57,495	11,950	3,135	2,501	2,038
Utilities	2,065	3,576	1,936	1,436	1,183	994
Construction	51,230	108,553	67,950	40,417	33,335	32,860
Manufacturing, All	45,024	95,032	55,599	35,017	33,458	37,462
Food Products	41,417	80,127	50,412	32,771	31,711	35,907
Paper Products	-	2	-	-	-	-
Wood Products	456	1,418	678	315	281	252
Other Products	3,151	13,485	4,509	1,931	1,466	1,303
Trade	31,143	140,542	43,583	18,525	18,323	17,849
Transportation and Warehousing	20,424	93,278	23,405	11,697	10,896	11,654
Information	3,449	10,432	3,075	2,095	1,748	1,894
Finance and Insurance	4,812	12,967	6,062	2,982	3,261	2,813
Real Estate, Rental, and Leasing	5,379	17,250	7,201	3,458	3,442	3,511
Professional and Technical Services	8,409	33,487	12,385	5,520	5,208	5,224
Management of Companies	973	2,291	908	504	433	419
Administrative and Waste Services	13,532	55,595	20,139	8,605	7,915	8,842
Educational Services	6,394	32,749	8,092	4,065	3,776	3,169
Health Care and Social Assistance	26,808	120,043	38,626	19,160	16,630	15,693
Arts, Entertainment, and Recreation	4,199	25,826	4,296	2,039	2,170	2,418
Accommodation and Food Services	24,186	208,108	37,875	12,934	14,619	14,751
Other Services, exc Public Administration	9,009	43,912	12,763	5,654	5,184	5,586
Public Administration	29,345	61,546	39,849	23,195	20,045	18,882
Unclassified	6,690	28,407	12,307	6,063	6,747	6,973

Amount of Payments						
Industry	2019	2020	2021	2022	2023	2024
Agriculture, Forestry, Fishing, and Hunting	\$417,987	\$1,518,322	\$969,229	\$520,841	\$550,938	\$422,174
Mining, All	\$2,694,681	\$25,250,306	\$5,736,857	\$2,010,335	\$1,782,961	\$1,595,197
Oil and Gas	\$1,463,986	\$23,053,954	\$4,418,859	\$1,118,809	\$871,878	\$724,644
Utilities	\$570,658	\$1,121,113	\$541,258	\$416,102	\$334,441	\$302,140
Construction	\$16,318,081	\$36,643,203	\$23,016,375	\$13,453,470	\$11,189,748	\$11,108,689
Manufacturing, All	\$10,488,298	\$23,470,649	\$14,169,865	\$9,475,521	\$9,657,347	\$11,238,020
Food Products	\$9,460,859	\$19,256,663	\$12,684,145	\$8,821,059	\$9,149,557	\$10,771,731
Paper Products	\$0	\$846	\$0	\$0	\$0	\$0
Wood Products	\$113,583	\$376,040	\$208,919	\$81,817	\$71,702	\$68,494
Other Products	\$913,856	\$3,837,100	\$1,276,801	\$572,645	\$436,088	\$397,795
Trade	\$7,053,654	\$33,264,978	\$9,900,071	\$4,447,255	\$4,486,372	\$4,525,059
Transportation and Warehousing	\$5,381,765	\$26,535,285	\$6,397,929	\$3,216,129	\$3,115,559	\$3,408,209
Information	\$1,096,390	\$2,885,271	\$944,251	\$706,478	\$600,376	\$660,326
Finance and Insurance	\$1,414,378	\$4,217,847	\$1,851,263	\$899,111	\$981,670	\$868,709
Real Estate, Rental, and Leasing	\$1,371,672	\$4,745,879	\$2,006,908	\$964,450	\$915,879	\$988,863
Professional and Technical Services	\$2,466,309	\$10,341,417	\$3,892,530	\$1,686,971	\$1,611,318	\$1,697,788
Management of Companies	\$298,171	\$738,801	\$281,474	\$176,739	\$140,541	\$136,002
Administrative and Waste Services	\$3,311,998	\$14,795,995	\$5,352,043	\$2,333,046	\$2,141,685	\$2,532,290
Educational Services	\$1,549,693	\$7,547,588	\$1,992,475	\$1,079,451	\$969,875	\$893,421
Health Care and Social Assistance	\$7,277,929	\$35,025,698	\$10,471,348	\$5,482,736	\$4,905,498	\$4,846,220
Arts, Entertainment, and Recreation	\$802,320	\$5,184,351	\$834,489	\$368,012	\$452,840	\$542,067
Accommodation and Food Services	\$4,996,175	\$46,223,484	\$7,220,107	\$2,795,248	\$3,441,578	\$3,610,909
Other Services, exc Public Administration	\$2,233,418	\$11,314,436	\$3,125,107	\$1,510,915	\$1,396,687	\$1,565,995
Public Administration	\$7,169,071	\$16,682,386	\$10,014,750	\$5,952,160	\$5,219,872	\$5,083,109
Unclassified	\$1,818,365	\$7,490,941	\$3,025,022	\$1,603,916	\$1,885,405	\$2,036,920

Table 2.10 (cont.) UI Regular Benefit Payments by Industry

Intrastate and Interstate Total, 2019 to 2024

Average Weekly Payment						
Industry	2019	2020	2021	2022	2023	2024
Agriculture, Forestry, Fishing, and Hunting	\$276.81	\$252.46	\$277.95	\$286.96	\$283.40	\$292.57
Mining, All	\$327.98	\$394.69	\$362.61	\$343.53	\$339.09	\$341.58
Oil and Gas	\$331.22	\$400.97	\$369.78	\$356.88	\$348.61	\$355.57
Utilities	\$276.35	\$313.51	\$279.58	\$289.76	\$282.71	\$303.96
Construction	\$318.53	\$337.56	\$338.73	\$332.87	\$335.68	\$338.06
Manufacturing, All	\$232.95	\$246.98	\$254.86	\$270.60	\$288.64	\$299.98
Food Products	\$228.43	\$240.33	\$251.61	\$269.17	\$288.53	\$299.99
Paper Products	#DIV/0!	\$423.00	NA	#DIV/0!	NA	NA
Wood Products	\$249.09	\$265.19	\$308.14	\$259.74	\$255.17	\$271.80
Other Products	\$290.02	\$284.55	\$283.17	\$296.55	\$297.47	\$305.29
Trade	\$226.49	\$236.69	\$227.15	\$240.07	\$244.85	\$253.52
Transportation and Warehousing	\$263.50	\$284.48	\$273.36	\$274.95	\$285.94	\$292.45
Information	\$317.89	\$276.58	\$307.07	\$337.22	\$343.46	\$348.64
Finance and Insurance	\$293.93	\$325.28	\$305.39	\$301.51	\$301.03	\$308.82
Real Estate, Rental, and Leasing	\$255.01	\$275.12	\$278.70	\$278.90	\$266.09	\$281.65
Professional and Technical Services	\$293.29	\$308.82	\$314.29	\$305.61	\$309.39	\$325.00
Management of Companies	\$306.45	\$322.48	\$309.99	\$350.67	\$324.58	\$324.59
Administrative and Waste Services	\$244.75	\$266.14	\$265.76	\$271.13	\$270.59	\$286.39
Educational Services	\$242.37	\$230.47	\$246.23	\$265.55	\$256.85	\$281.93
Health Care and Social Assistance	\$271.48	\$291.78	\$271.10	\$286.16	\$294.98	\$308.81
Arts, Entertainment, and Recreation	\$191.07	\$200.74	\$194.25	\$180.49	\$208.68	\$224.18
Accommodation and Food Services	\$206.57	\$222.11	\$190.63	\$216.12	\$235.42	\$244.79
Other Services, exc Public Administration	\$247.91	\$257.66	\$244.86	\$267.23	\$269.42	\$280.34
Public Administration	\$244.30	\$271.06	\$251.32	\$256.61	\$260.41	\$269.20
Unclassified	\$271.80	\$263.70	\$245.80	\$264.54	\$279.44	\$292.12

Notes: Payment data include taxable and reimbursable. 2020 data do not include FPUC add-on. Fishing excludes nearly all commercial fish harvesting employment, which is generally not covered by unemployment insurance. Some line values are subsets of other lines, e.g., Mining and Manufacturing.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section: Claimant Characteristics Report

Table 2.11 UI Regular Benefit Payments by Borough/Census Area
2024

Borough/Census Area	Regular UI	Extended Benefits	State Supp Benefits	PEUC*	All ProgramsTotal
Aleutians East Borough	\$127,025	\$0	\$0	\$0	\$127,025
Aleutians West Census Area	\$302,726	\$0	\$0	\$0	\$302,726
Anchorage, Municipality	\$13,466,056	\$0	\$0	\$0	\$13,466,056
Bethel Census Area	\$1,924,593	\$0	\$0	\$0	\$1,924,593
Bristol Bay Borough	\$39,831	\$0	\$0	\$0	\$39,831
Chugach Census Area	\$648,418	\$0	\$0	\$0	\$648,418
Copper River Census Area	\$827,791	\$0	\$0	\$0	\$827,791
Denali Borough	\$159,304	\$0	\$0	\$0	\$159,304
Dillingham Census Area	\$306,393	\$0	\$0	\$0	\$306,393
Fairbanks North Star Borough	\$4,711,785	\$0	\$0	\$0	\$4,711,785
Haines Borough	\$188,448	\$0	\$0	\$0	\$188,448
Hoonah-Angoon Census Area	\$259,553	\$0	\$0	\$0	\$259,553
Juneau, City and Borough	\$1,130,891	\$0	\$0	\$0	\$1,130,891
Kenai Peninsula Borough	\$3,792,054	\$0	\$0	\$0	\$3,792,054
Ketchikan Gateway Borough	\$604,913	\$0	\$0	\$0	\$604,913
Kodiak Island Borough	\$1,020,532	\$0	\$0	\$0	\$1,020,532
Kusilvak Census Area	\$1,018,877	\$0	\$0	\$0	\$1,018,877
Lake and Peninsula Borough	\$150,739	\$0	\$0	\$0	\$150,739
Matanuska-Susitna Borough	\$7,191,339	\$0	\$0	\$0	\$7,191,339
Nome Census Area	\$993,733	\$0	\$0	\$0	\$993,733
North Slope Borough	\$324,243	\$0	\$0	\$0	\$324,243
Northwest Arctic Borough	\$928,200	\$0	\$0	\$0	\$928,200
Petersburg Census Area	\$264,711	\$0	\$0	\$0	\$264,711
Prince of Wales-Hyder Census Area	\$528,720	\$0	\$0	\$0	\$528,720
Sitka, City and Borough	\$224,074	\$0	\$0	\$0	\$224,074
Skagway, Municipality	\$205,775	\$0	\$0	\$0	\$205,775
Southeast Fairbanks Census Area	\$247,518	\$0	\$0	\$0	\$247,518
Wrangell, City and Borough	\$94,277	\$0	\$0	\$0	\$94,277
Yakutat, City and Borough	\$58,120	\$0	\$0	\$0	\$58,120
Yukon-Koyukuk Census Area	\$721,524	\$0	\$0	\$0	\$721,524
Area Unknown	\$1,480	\$0	\$0	\$0	\$1,480

*The Pandemic Emergency Unemployment Compensation program began in April 2020 and was effective through most of 2021.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section: Claimant Characteristics File

Table 2.12 Claimants With Dependents
2014 to 2024

Year	Number of Claimants with Dependents	All Reg UI Claimants	Percent Claimants with Dependents	Weeks Compensated with Dependents	All Weeks Compensated	Percent Weeks Compensated with Dependents	Amount of Dependent Benefits
2014	18,254	49,826	36.6	217,023	574,016	37.8	\$9,563,832
2015	15,301	42,138	36.3	171,310	461,162	37.1	\$7,577,808
2016	15,427	43,017	35.9	183,047	498,109	36.7	\$8,055,648
2017	13,576	38,086	35.6	153,802	422,218	36.4	\$6,785,184
2018	11,758	33,664	34.9	129,347	356,668	36.3	\$5,741,976
2019	9,757	28,781	33.9	105,945	302,889	35.0	\$4,787,112
2020	25,315	87,288	29.0	353,727	1,163,925	30.4	\$57,043,350
2021	12,403	39,762	31.2	135,692	417,044	32.5	\$19,677,600
2022	6,900	21,912	31.5	66,940	211,130	31.7	\$2,997,480
2023	5,846	19,460	30.0	60,320	195,575	30.8	\$2,706,600
2024	5,545	19,044	29.1	58,644	197,107	29.8	\$2,598,000

Notes: The allowance is \$24 per dependent per week, with a maximum of \$72. The dependent allowance was increased to \$75 each in 2020 because of the pandemic. Data are for state regular UI program only.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section: Claimant Characteristics Report

UI Covered Employment and Wages

98% of Alaska's workers are covered

State and federal unemployment insurance programs covered an average of 328,957 jobs in Alaska in 2024 — 98.3 percent of all nonagricultural wage and salary jobs. (See Table 3.1 and Figure 3.1.) State programs covered 93.7 percent of Alaska's jobs and federal programs covered 4.6 percent.

The remaining roughly 1.6 percent of jobs not covered include full-commission salespeople, elected and appointed officials, and unpaid family workers. Fishermen who work on a share basis are also excluded from coverage. As of 2006, real estate jobs are also not covered.

Most employers pay UI taxes

In Alaska, most employers are assigned tax rates each calendar year and pay their contributions each quarter on the taxable wages of their employees. However, a few select employers such as nonprofit organizations and state and local government agencies exercise their option

to reimburse the state directly for any UI benefits paid to their former employees.

Reimbursable employers composed 0.9 percent of all employers in the state, but their employment accounted for slightly more than one-fifth of all jobs in 2024: 72,216, or 23 percent of total jobs. (See Table 3.2.)

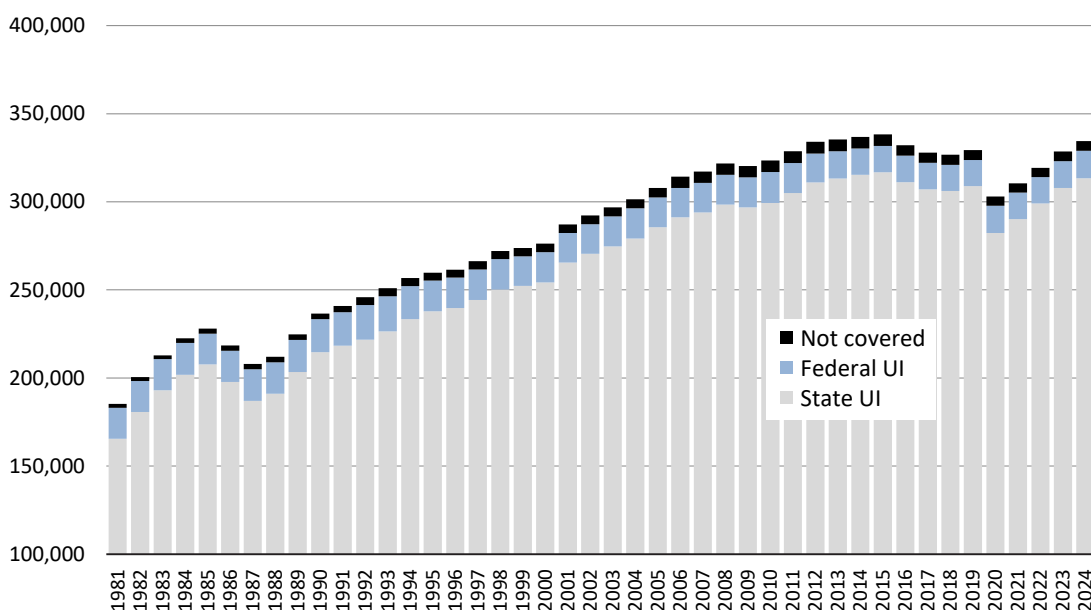
Covered jobs and wages grew in 2024

Average monthly covered employment (which excludes the federal government but includes reimbursable employers) increased by 5,548, or roughly 1.8 percent, in 2024. (See Table 3.2.)

Total covered wages grew by \$1.4 billion (6.6 percent) in 2024, to \$22.1 billion. Private industry wages increased by \$1.1 billion while state and local government wages rose by roughly \$227 million (6.1 percent). (See Table 3.3.)

Wages subject to UI taxation increased by \$590 million (6.0 percent). Growth was strongest in dollar terms in

Figure 3.1 **Employment by Type of UI Coverage**
1981 to 2024



Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section

the construction, mining, transportation, and health care industries.

Average wages continue to show strong gains

Average annual wages per job increased by \$3,202, or 4.8 percent, to \$70,502 in 2024. Since 2019, average annual wages have risen by more than \$14,000.

By industry, for a second year in a row, construction wages grew the most at 8.9 percent, or by \$8,353, from

\$93,397 to \$101,750 (see Table 3.6). Wages for the entire private sector went up 4.8 percent, and all but two industries recorded wage gains.

Manufacturing, which is mostly seafood processing in Alaska, was the only major sector with a notable decline in average wages (-3.3 percent, or a loss of \$2,272). Private educational services was essentially flat, with an average decline of \$46.

Average state government wages rose 4.1 percent while local government wages increased by 4.5 percent.

Table 3.1

Nonagricultural Wage and Salary Employment

Covered and Noncovered, 2015 to 2024

Year	Total Nonagricultural Wage and Salary Employment	State UI Taxable and Reimbursable Employment	Percent of Total	Alaska Federal Government Employment	Percent of Total	Noncovered Employment	Percent of Total
2015	338,280	316,758	93.6	14,955	4.4	6,567	1.9
2016	332,143	311,090	93.7	15,190	4.6	5,863	1.8
2017	327,945	307,063	93.6	15,055	4.6	5,827	1.8
2018	326,781	306,167	93.7	14,868	4.6	5,746	1.8
2019	329,384	308,867	93.8	14,840	4.5	5,677	1.7
2020	302,994	282,372	93.2	15,413	5.1	5,209	1.7
2021	310,523	290,236	93.5	15,058	4.8	5,229	1.7
2022	319,294	299,041	93.7	15,003	4.7	5,250	1.6
2023	328,533	307,926	93.7	15,203	4.6	5,404	1.6
2024	334,470	313,420	93.7	15,537	4.6	5,513	1.6

Note: Percentages may not sum to 100 due to rounding.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section: Quarterly Census of Employment and Wages (QCEW) report to the U.S. Department of Labor

Table 3.2 Average Monthly Covered Employment by Industry/Ownership
2021 to 2024

	Employment				Percent			
	2021	2022	2023	2024	2021	2022	2023	2024
Total Taxable and Reimbursable	290,236	299,041	307,872	313,420	100	100	100	100
Private Industry	232,549	241,111	248,945	253,582	80.1	80.6	80.9	80.9
Agriculture, Forestry, Fishing, and Hunting	1,650	1,612	1,551	1,552	0.7	0.7	0.6	0.6
Mining	10,285	10,804	11,505	12,352	4.4	4.5	4.6	4.9
Utilities	2,467	2,476	2,516	2,575	1.1	1.0	1.0	1.0
Construction	15,927	16,166	17,128	18,521	6.8	6.7	6.9	7.3
Manufacturing	12,201	12,126	12,777	11,965	5.2	5.0	5.1	4.7
Trade	40,462	41,185	41,613	41,345	17.4	17.1	16.7	16.3
Transportation and Warehousing	18,078	20,082	21,389	22,200	7.8	8.3	8.6	8.8
Information	4,792	4,769	4,564	4,381	2.1	2.0	1.8	1.7
Finance and Insurance	6,317	6,308	6,193	6,000	2.7	2.6	2.5	2.4
Real Estate, Rental, and Leasing	4,248	4,377	4,350	4,439	1.8	1.8	1.7	1.8
Professional and Technical Services	12,877	13,150	13,513	13,743	5.5	5.5	5.4	5.4
Management of Companies	2,852	2,900	2,961	3,127	1.2	1.2	1.2	1.2
Administrative and Waste Services	10,757	11,377	11,705	11,980	4.6	4.7	4.7	4.7
Educational Services	2,436	2,601	2,656	2,698	1.0	1.1	1.1	1.1
Health Care and Social Assistance	47,423	46,862	48,238	49,728	20.4	19.4	19.4	19.6
Arts, Entertainment, and Recreation	3,799	4,742	5,127	5,402	1.6	2.0	2.1	2.1
Accommodation and Food Services	26,587	29,527	30,590	30,631	11.4	12.2	12.3	12.1
Other Services, except Public Administration	9,326	9,888	10,429	10,753	4.0	4.1	4.2	4.2
Public Administration	0	0	0	0	0.0	0.0	0.0	0.0
Unclassified	65	159	140	190	0.0	0.1	0.1	0.1
State Government	21,361	21,097	21,572	22,320	7.4	7.1	7.0	7.1
Education	4,917	4,898	5,218	5,455	23.0	23.2	24.2	24.4
Public Administration	15,564	15,256	15,394	15,874	72.9	72.3	71.4	71.1
All Other	880	943	960	991	4.1	4.5	4.5	4.4
Local Government	36,326	36,833	37,355	37,518	12.5	12.3	12.1	12.0
Education	18,649	18,964	19,074	18,915	51.3	51.5	51.1	50.4
Health Care and Social Assistance	1,344	1,363	1,451	1,542	3.7	3.7	3.9	4.1
Public Administration	15,741	15,921	16,241	16,505	43.3	43.2	43.5	44.0
All Other	592	585	589	556	1.6	1.6	1.6	1.5

Table 3.2 (cont.) Average Monthly Covered Employment by Industry/Ownership
2021 to 2024

	Employment				Percent			
	2021	2022	2023	2024	2021	2022	2023	2024
Reimbursables Only	68,390	68,426	70,380	72,216	23.6	22.9	22.9	23.0
Private Industry	20,079	20,111	21,087	22,116	29.4	29.4	30.0	30.6
Agriculture, Forestry, Fishing, and Hunting	43	43	44	46	0.2	0.2	0.2	0.2
Mining	0	0	0	0	0.0	0.0	0.0	0.0
Utilities	0	0	0	0	0.0	0.0	0.0	0.0
Construction	0	0	0	0	0.0	0.0	0.0	0.0
Manufacturing	0	0	0	0	0.0	0.0	0.0	0.0
Trade	11	176	164	162	0.1	0.9	0.8	0.7
Transportation and Warehousing	3	8	8	9	0.0	0.0	0.0	0.0
Information	55	53	57	58	0.3	0.3	0.3	0.3
Finance and Insurance	0	0	0	0	0.0	0.0	0.0	0.0
Real Estate, Rental, and Leasing	58	57	60	64	0.3	0.3	0.3	0.3
Professional and Technical Services	732	727	786	837	3.6	3.6	3.7	3.8
Management of Companies	29	28	30	31	0.1	0.1	0.1	0.1
Administrative and Waste Services	4	5	4	6	0.0	0.0	0.0	0.0
Educational Services	342	392	375	380	1.7	1.9	1.8	1.7
Health Care and Social Assistance	17,884	17,647	18,518	19,387	89.1	87.7	87.8	87.7
Arts, Entertainment, and Recreation	98	105	122	150	0.5	0.5	0.6	0.7
Accommodation and Food Services	31	32	32	30	0.2	0.2	0.2	0.1
Other Services, except Public Administration	789	838	887	956	3.9	4.2	4.2	4.3
Public Administration	0	0	0	0	0.0	0.0	0.0	0.0
Unclassified	0	0	0	0	0.0	0.0	0.0	0.0
State Government	21,043	20,779	21,255	21,998	30.8	30.4	30.2	30.5
Education	4,917	4,898	5,218	5,455	23.4	23.6	24.5	24.8
Public Administration	15,527	15,214	15,349	15,833	73.8	73.2	72.2	72.0
All Other	599	667	688	710	2.8	3.2	3.2	3.2
Local Government	27,268	27,536	28,038	28,102	39.9	40.2	39.8	38.9
Education	18,649	18,964	19,074	18,915	68.4	68.9	68.0	67.3
Health Care and Social Assistance	1,344	1,363	1,451	1,542	4.9	4.9	5.2	5.5
Public Administration	7,266	7,199	7,503	7,636	26.6	26.1	26.8	27.2

Note: Fishing excludes nearly all commercial fish harvesting employment, which is generally not covered by unemployment insurance.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section: Quarterly Census of Employment and Wages (QCEW)

Table 3.3 Total Covered Wages by Industry/Ownership
2021 to 2024

	Wages in Thousands				Percent			
	2021	2022	2023	2024	2021	2022	2023	2024
Total Taxable and Reimbursable	\$17,839,614	\$19,181,137	\$20,719,656	\$22,096,738	100.0	100.0	100.0	100.0
Private Industry	\$14,395,984	\$15,647,951	\$16,975,819	\$18,125,502	80.7	81.6	81.9	82.0
Agriculture, Forestry, Fishing, and Hunting	\$74,814	\$81,100	\$79,303	\$79,773	0.5	0.5	0.5	0.4
Mining	\$1,622,919	\$1,673,834	\$1,846,219	\$2,019,291	11.3	10.7	10.9	11.1
Utilities	\$247,088	\$252,776	\$271,245	\$287,972	1.7	1.6	1.6	1.6
Construction	\$1,298,374	\$1,372,003	\$1,599,705	\$1,884,519	9.0	8.8	9.4	10.4
Manufacturing	\$710,250	\$794,947	\$889,298	\$805,596	4.9	5.1	5.2	4.4
Trade	\$1,659,627	\$1,786,037	\$1,873,874	\$1,940,167	11.5	11.4	11.0	10.7
Transportation and Warehousing	\$1,475,620	\$1,714,304	\$1,836,541	\$1,973,221	10.3	11.0	10.8	10.9
Information	\$373,890	\$384,649	\$376,898	\$387,661	2.6	2.5	2.2	2.1
Finance and Insurance	\$532,069	\$511,794	\$499,431	\$513,062	3.7	3.3	2.9	2.8
Real Estate, Rental, and Leasing	\$215,305	\$233,411	\$249,124	\$265,907	1.5	1.5	1.5	1.5
Professional and Technical Services	\$999,682	\$1,078,502	\$1,198,578	\$1,288,779	6.9	6.9	7.1	7.1
Management of Companies	\$273,749	\$300,825	\$323,525	\$360,414	1.9	1.9	1.9	2.0
Administrative and Waste Services	\$550,905	\$626,919	\$685,715	\$728,963	3.8	4.0	4.0	4.0
Educational Services	\$99,151	\$111,944	\$120,466	\$122,246	0.7	0.7	0.7	0.7
Health Care and Social Assistance	\$2,974,253	\$3,181,567	\$3,416,216	\$3,643,464	20.7	20.3	20.1	20.1
Arts, Entertainment, and Recreation	\$100,476	\$135,319	\$155,608	\$170,624	0.7	0.9	0.9	0.9
Accommodation and Food Services	\$755,552	\$916,696	\$1,002,470	\$1,049,208	5.2	5.9	5.9	5.8
Other Services, except Public Administration	\$428,712	\$481,174	\$541,032	\$589,924	3.0	3.1	3.2	3.3
Public Administration	\$0	\$0	\$0	\$0	0.0	0.1	0.1	0.1
Unclassified	\$3,549	\$10,153	\$10,571	\$14,711	0.0	0.1	0.1	0.1
State Government	\$1,375,668	\$1,404,007	\$1,524,554	\$1,642,688	7.7	7.3	7.4	7.4
Education	\$297,850	\$300,294	\$335,583	\$355,913	21.7	21.4	22.0	21.7
Public Administration	\$1,012,168	\$1,032,249	\$1,113,381	\$1,204,407	73.6	73.5	73.0	73.3
All Other	\$65,650	\$71,464	\$75,590	\$82,369	4.8	5.1	5.0	5.0
Local Government	\$2,067,961	\$2,129,178	\$2,219,283	\$2,328,548	11.6	11.1	10.7	10.5
Education	\$1,047,346	\$1,084,799	\$1,102,666	\$1,133,387	50.6	50.9	49.7	48.7
Health Care and Social Assistance	\$110,842	\$115,869	\$125,950	\$139,762	5.4	5.4	5.7	6.0
Public Administration	\$512,451	\$500,992	\$539,596	\$576,673	24.8	23.5	24.3	24.8
All Other	\$397,322	\$427,518	\$451,070	\$478,726	19.2	20.1	20.3	20.6

Table 3.3 (cont.) Total Covered Wages by Industry/Ownership
2021 to 2024

	Wages in Thousands				Percent			
	2021	2022	2023	2024	2021	2022	2023	2024
Reimbursables Only	\$4,449,124	\$4,631,959	\$4,951,735	\$5,289,305	24.9	24.1	23.9	23.9
Private Industry	\$1,422,833	\$1,547,242	\$1,680,392	\$1,818,895	32.0	33.4	33.9	34.4
Agriculture, Forestry, Fishing, and Hunting	\$1,751	\$1,822	\$2,034	\$2,155	0.1	0.1	0.1	0.1
Mining	\$0	\$0	\$0	\$0	0.0	0.0	0.0	0.0
Utilities	\$0	\$0	\$0	\$0	0.0	0.0	0.0	0.0
Construction	\$0	\$0	\$0	\$0	0.0	0.0	0.0	0.0
Manufacturing	\$0	\$0	\$0	\$0	0.0	0.0	0.0	0.0
Trade	\$197	\$4,614	\$4,487	\$4,699	0.0	0.3	0.3	0.3
Transportation and Warehousing	\$61	\$196	\$190	\$228	0.0	0.0	0.0	0.0
Information	\$3,207	\$3,166	\$3,636	\$3,776	0.2	0.2	0.2	0.2
Finance and Insurance	\$0	\$0	\$0	\$0	0.0	0.0	0.0	0.0
Real Estate, Rental, and Leasing	\$3,051	\$3,261	\$3,646	\$3,835	0.2	0.2	0.2	0.2
Professional and Technical Services	\$57,512	\$66,041	\$71,755	\$79,137	4.0	4.3	4.3	4.4
Management of Companies	\$2,502	\$2,378	\$2,670	\$2,756	0.2	0.2	0.2	0.2
Administrative and Waste Services	\$286	\$422	\$364	\$523	0.0	0.0	0.0	0.0
Educational Services	\$12,132	\$15,821	\$15,681	\$16,300	0.9	1.0	0.9	0.9
Health Care and Social Assistance	\$1,307,320	\$1,412,620	\$1,533,684	\$1,657,962	91.9	91.3	91.3	91.2
Arts, Entertainment, and Recreation	\$4,327	\$4,646	\$5,351	\$5,708	0.3	0.3	0.3	0.3
Accommodation and Food Services	\$1,401	\$1,377	\$1,338	\$1,343	0.1	0.1	0.1	0.1
Other Services, except Public Administration	\$29,086	\$30,878	\$35,555	\$40,471	2.0	2.0	2.1	2.2
Public Administration	\$0	\$0	\$0	\$0	0.0	0.0	0.0	0.0
Unclassified	\$0	\$0	\$0	\$0	0.0	0.0	0.0	0.0
State Government	\$1,354,641	\$1,381,974	\$1,501,749	\$1,619,157	30.4	29.8	30.3	30.6
Education	\$297,850	\$300,294	\$335,583	\$355,913	22.0	21.7	22.3	22.0
Public Administration	\$1,010,027	\$1,029,790	\$1,110,666	\$1,201,918	74.6	74.5	74.0	74.2
All Other	\$46,763	\$51,889	\$55,501	\$61,326	37.6	36.8	35.7	35.0
Local Government	\$1,671,650	\$1,702,743	\$1,769,594	\$1,851,253	37.6	36.8	35.7	35.0
Education	\$1,047,346	\$1,084,799	\$1,102,666	\$1,133,387	62.7	63.7	62.3	61.2
Health Care and Social Assistance	\$110,842	\$115,869	\$125,950	\$139,762	6.6	6.8	7.1	7.5
Public Administration	\$512,451	\$500,992	\$539,596	\$576,673	30.7	29.4	30.5	31.2

Note: Fishing excludes nearly all commercial fish harvesting employment, which is generally not covered by unemployment insurance.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section: Quarterly Census of Employment and Wages (QCEW)

Table 3.4 Taxable Wages by Industry/Ownership
2021 to 2024

	Wages in Thousands				Percent			
	2021	2022	2023	2024	2021	2022	2023	2024
Total	\$8,323,859	\$9,112,892	\$9,850,594	\$10,440,892	100.0	100.0	100.0	100.0
Private Industry	\$8,018,193	\$8,784,082	\$9,507,837	\$10,076,797	96.3	96.4	96.5	96.5
Agriculture, Forestry, Fishing, and Hunting	\$58,996	\$62,164	\$61,208	\$63,194	0.7	0.7	0.6	0.6
Mining	\$573,302	\$616,247	\$678,544	\$768,242	7.2	7.0	7.1	7.6
Utilities	\$108,569	\$113,484	\$120,129	\$129,355	1.4	1.3	1.3	1.3
Construction	\$813,077	\$852,265	\$969,904	\$1,112,821	10.1	9.7	10.2	11.0
Manufacturing	\$560,632	\$623,616	\$693,701	\$625,284	7.0	7.1	7.3	6.2
Trade	\$1,261,505	\$1,345,545	\$1,419,066	\$1,465,602	15.7	15.3	14.9	14.5
Transportation and Warehousing	\$762,283	\$897,183	\$976,246	\$1,053,901	9.5	10.2	10.3	10.5
Information	\$198,755	\$205,459	\$203,388	\$204,770	2.5	2.3	2.1	2.0
Finance and Insurance	\$267,692	\$280,416	\$282,136	\$287,148	3.3	3.2	3.0	2.8
Real Estate, Rental, and Leasing	\$153,480	\$167,044	\$175,390	\$187,680	1.9	1.9	1.8	1.9
Professional and Technical Services	\$533,424	\$566,113	\$609,319	\$651,764	6.7	6.4	6.4	6.5
Management of Companies	\$131,253	\$138,908	\$146,262	\$164,503	1.6	1.6	1.5	1.6
Administrative and Waste Services	\$393,555	\$446,218	\$483,879	\$513,094	4.9	5.1	5.1	5.1
Educational Services	\$62,235	\$69,770	\$73,440	\$76,847	0.8	0.8	0.8	0.8
Health Care and Social Assistance	\$1,070,806	\$1,115,667	\$1,198,317	\$1,271,187	13.4	12.7	12.6	12.6
Arts, Entertainment, and Recreation	\$83,004	\$114,698	\$131,430	\$142,441	1.0	1.3	1.4	1.4
Accommodation and Food Services	\$688,870	\$834,154	\$912,765	\$954,835	8.6	9.5	9.6	9.5
Other Services, except Public Administration	\$294,006	\$327,943	\$366,105	\$395,964	3.7	3.7	3.9	3.9
Public Administration	\$-	\$-	\$-	\$-	0.0	0.0	0.0	0.0
Unclassified	\$2,747	\$7,189	\$6,608	\$8,165	0.0	0.1	0.1	0.1
State Government	\$13,674	\$14,688	\$15,031	\$15,663	0.2	0.2	0.2	0.2
Education	\$-	\$-	\$-	\$-	0.0	0.0	0.0	0.0
Public Administration	\$1,576	\$1,778	\$1,871	\$1,760	11.5	12.1	12.4	11.2
All Other	\$12,098	\$12,910	\$13,160	\$13,903	88.5	87.9	87.6	88.8
Local Government	\$291,992	\$314,122	\$327,726	\$348,432	3.5	3.4	3.3	3.3
Education	\$-	\$-	\$-	\$-	0.0	0.0	0.0	0.0
Health Care and Social Assistance	\$-	\$-	\$-	\$-	0.0	0.0	0.0	0.0
Public Administration	\$269,861	\$291,765	\$303,380	\$323,284	92.4	92.9	92.6	92.8
All Other	\$22,131	\$22,358	\$24,346	\$25,149	7.6	7.1	7.4	7.2

Note: Fishing excludes nearly all commercial fish harvesting employment, which is generally not covered by unemployment insurance.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section: Quarterly Census of Employment and Wages (QCEW)

Table 3.5 Taxable as a Share of Total Wages by Industry/Ownership
2021 to 2024

	Percent			
	2021	2022	2023	2024
Total	46.7	47.5	47.5	47.3
Private Industry	55.7	56.1	56.0	55.6
Agriculture, Forestry, Fishing, and Hunting	78.9	76.7	77.2	79.2
Mining	35.3	36.8	36.8	38.0
Utilities	43.9	44.9	44.3	44.9
Construction	62.6	62.1	60.6	59.1
Manufacturing	78.9	78.4	78.0	77.6
Trade	76.0	75.3	75.7	75.5
Transportation and Warehousing	51.7	52.3	53.2	53.4
Information	53.2	53.4	54.0	52.8
Finance and Insurance	50.3	54.8	56.5	56.0
Real Estate, Rental, and Leasing	71.3	71.6	70.4	70.6
Professional and Technical Services	53.4	52.5	50.8	50.6
Management of Companies	47.9	46.2	45.2	45.6
Administrative and Waste Services	71.4	71.2	70.6	70.4
Educational Services	62.8	62.3	61.0	62.9
Health Care and Social Assistance	36.0	35.1	35.1	34.9
Arts, Entertainment, and Recreation	82.6	84.8	84.5	83.5
Accommodation and Food Services	91.2	91.0	91.1	91.0
Other Services, except Public Administration	68.6	68.2	67.7	67.1
Public Administration	0.0	0.0	0.0	0.0
Unclassified	77.4	70.8	62.5	55.5
State Government	1.0	1.0	1.0	1.0
Education	0.0	0.0	0.0	0.0
Public Administration	0.2	0.2	0.2	0.1
All Other	18.4	18.1	17.4	16.9
Local Government	14.1	14.8	14.8	15.0
Education	0.0	0.0	0.0	0.0
Health Care and Social Assistance	0.0	0.0	0.0	0.0
Public Administration	52.7	58.2	56.2	56.1
All Other	5.6	5.2	5.4	5.3

Note: Fishing excludes nearly all commercial fish harvesting employment, which is generally not covered by unemployment insurance.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section: Quarterly Census of Employment and Wages (QCEW)

Table 3.6 Avg Annual Wages in Covered Employment by Industry/Ownership
2021 to 2024

	Percent			
	2021	2022	2023	2024
Total	\$61,466	\$64,142	\$67,300	\$70,502
Private Industry	\$61,905	\$64,899	\$68,191	\$71,478
Agriculture, Forestry, Fishing, and Hunting	\$45,342	\$50,310	\$51,130	\$51,400
Mining	\$157,795	\$154,927	\$160,471	\$163,479
Utilities	\$100,157	\$102,090	\$107,808	\$111,834
Construction	\$81,520	\$84,870	\$93,397	\$101,750
Manufacturing	\$58,212	\$65,557	\$69,601	\$67,329
Trade	\$41,017	\$43,366	\$45,031	\$46,926
Transportation and Warehousing	\$81,625	\$85,365	\$85,864	\$88,884
Information	\$78,024	\$80,656	\$82,581	\$88,487
Finance and Insurance	\$84,228	\$81,134	\$80,644	\$85,510
Real Estate, Rental, and Leasing	\$50,684	\$53,327	\$57,270	\$59,902
Professional and Technical Services	\$77,633	\$82,015	\$88,698	\$93,777
Management of Companies	\$95,985	\$103,733	\$109,262	\$115,259
Administrative and Waste Services	\$51,214	\$55,104	\$58,583	\$60,848
Educational Services	\$40,702	\$43,039	\$45,356	\$45,310
Health Care and Social Assistance	\$62,718	\$67,892	\$70,820	\$73,268
Arts, Entertainment, and Recreation	\$26,448	\$28,536	\$30,351	\$31,585
Accommodation and Food Services	\$28,418	\$31,046	\$32,771	\$34,253
Other Services, except Public Administration	\$45,970	\$48,662	\$51,878	\$54,861
Public Administration	NA	NA	NA	NA
Unclassified	\$54,604	\$63,854	\$75,508	\$77,428
State Government	\$64,401	\$66,550	\$70,673	\$73,597
Education	\$60,576	\$61,310	\$64,312	\$65,245
Public Administration	\$65,033	\$67,662	\$72,326	\$75,873
All Other	\$74,602	\$75,784	\$78,740	\$83,117
Local Government	\$56,928	\$57,806	\$59,411	\$62,065
Education	\$56,161	\$57,203	\$57,810	\$59,920
Health Care and Social Assistance	\$82,472	\$85,011	\$86,802	\$90,637
Public Administration	\$32,555	\$31,467	\$33,224	\$34,939
All Other	\$671,152	\$730,800	\$765,824	\$861,018

Note: Fishing excludes nearly all commercial fish harvesting employment, which is generally not covered by unemployment insurance.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section: Quarterly Census of Employment and Wages (QCEW)

Actuarial Trends and Concerns

Trend of low benefit costs continues

The single year benefit cost rate — costs as a percentage of wages covered — mentioned in Chapter 1 remained at an all-time low of 0.4 percent for a third straight year. As mentioned in the previous years' report, claims were already heading in that direction before the pandemic, with a cost rate of 0.7 percent in 2019.

The tax rate calculation incorporates a three-year average, and it too continued a long-term downward trend in 2024. Peaking in 1989 at 4.0 percent, the three-year average rate is now consistently below 2.0 percent and rapidly approaching 1.0 percent as the pandemic values fall off of the average. Last year reflected a three-year average rate of just 1.3 percent, similar to the previous all-time low used for the 2020 financing rates. (See Figure 4.1.)

Short-term trends

Since the pandemic, employment has mostly recovered. Short term, the labor market has become “stuck”; hiring has slowed as layoffs and especially quits have fallen well below historical norms. The current low unemployment rates reflect that tight market without much churn.

In the past couple of years, fewer people have filed for and collected unemployment insurance benefits. In 2024, the claims rate for covered employment remained at 1.4 percent, the lowest in program history. (See Table 1.2 for a series going back to 1993.)

As uncertainty about the economic outlook continues in the near term, fewer will be willing to leave their current jobs, which will contribute to ongoing lower claims.

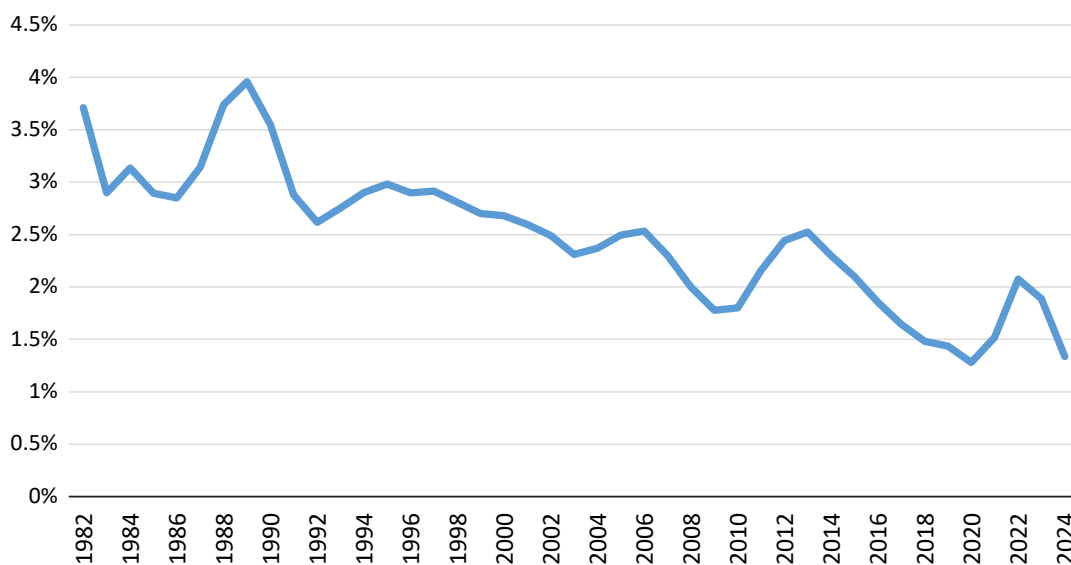
Long-term trends

The long-term claims trend is simply less use of the program. While the state's seasonal economy means claims still fluctuate from summer to winter, the rate at which people file for benefits relative to employment covered by the program has declined every year. This is evident in the insured unemployment rate over multiple decades. Even during recessions, when claims rise, they aren't rising as much. (See Figure 4.2.)

Issues with program structure

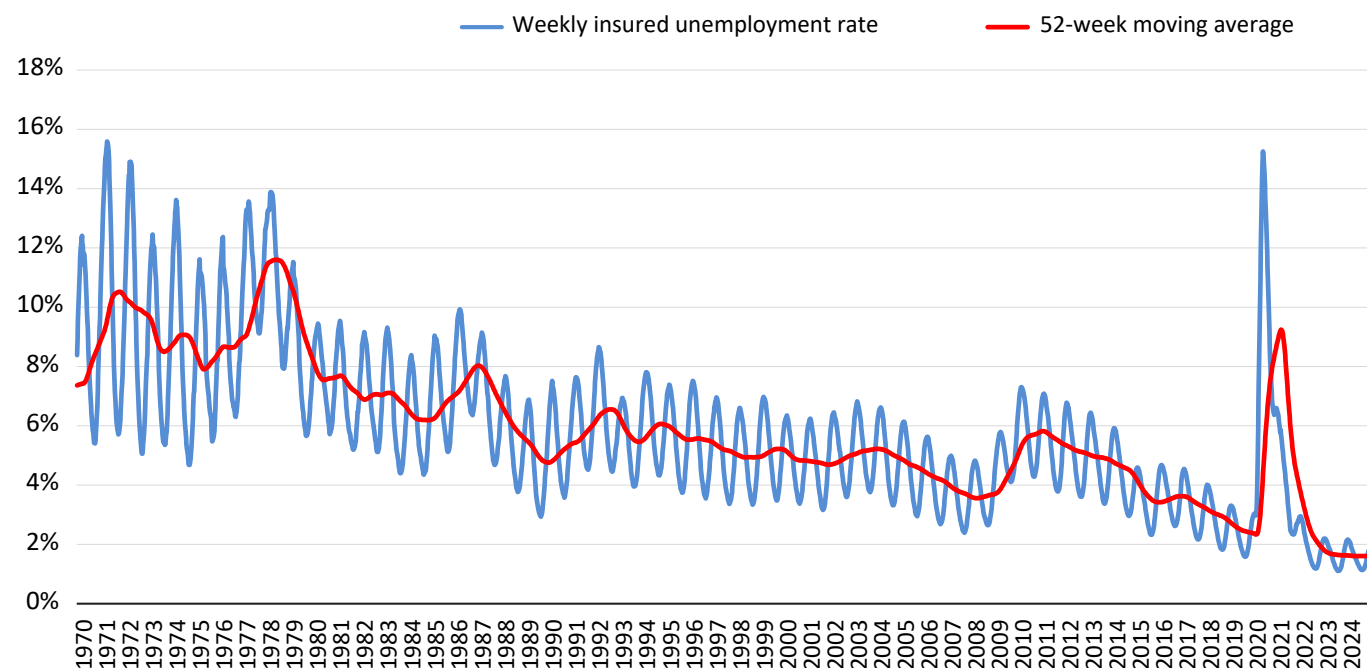
Without legislative changes to certain program elements, Alaska will likely continue to see lower claims loads that

Figure 4.1 **Average Benefit Cost Rate**
1982 to 2024



Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section

Figure 4.2 **Weekly Insured Unemployment Rate**
1970 to 2024



Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section

will be even lower given declining use of the program.

The benefit schedule that outlines how much money a claimant may collect hasn't been updated since 2008, and effective since January 2009. (See Table 2.3.) The current maximum is \$370 per week, which was also the maximum in 2009. Now, it requires \$41,750 in wages to qualify for that maximum amount, which results in a wage replacement rate of 46 percent.

In 2024, however, the average covered wage was \$70,502 (see Table 3.6), meaning the maximum benefit would cover just 27.3 percent of the lost wages. The longer the 2009 benefit schedule is in place, the more the wage replacement value of Alaska's benefits will fall. In 2023, the replacement rate at the average weekly wage was 28.2 percent.

The negative consequences of the out-of-date benefit schedule extend beyond the claims side, however. The financing system, set in statute has become unresponsive to payments at such low levels and is therefore pulling in more money quarter after quarter, year after year, than is necessary to pay these ultra-low benefits. This is because employment rate minimums are set in statute and are currently 1.00 percent.

Financing system not able to adapt

With qualifying benefit amounts fixed in statute, and with

a financing structure that uses a combination of indexing or inputs and minimum contribution rates, the system has become increasingly unresponsive to the ultra-low costs the state is experiencing more often. As a result, the fund balance continues to grow beyond actuarial need while meaningfully serving fewer people.

The three specific concerns about the future functioning of the UI system as currently structured are:

1. Excessive program funding from the growing disconnect between benefit payment structure and financing. While financing is indexed to wages, the payment structure is fixed in statute.
2. The current rate minimums set in statute cannot accommodate benefit costs at such low levels, which were not anticipated when the framework was created and are exacerbated by an outdated benefit structure.
3. Experience rating of employers breaks down in practice when a majority of tax classes become subject to the minimum 1 percent rate.

Fund balance shows system out of sync

The UI trust fund can be measured in many ways: as the value of the fund in dollars; as a percentage of wages, referred to as a reserve ratio; and as a reflection

of the potential liabilities the system has faced in the form of a “cost multiple.” This report covered balances and reserve ratios in Chapter 1, which brings us to cost multiples, which in short show that in 2024, the fund had about double the amount it needed to cover a period of higher costs.

The federal government’s Employment and Training Administration points to both the average high-cost multiple and high-cost multiple as two appropriate barometers of trust fund adequacy. See Figure 1.3, which may not garner as much attention as other exhibits but is arguably one of the most important metrics in determining whether the fund balance can withstand a shock to the labor market.

The average high-cost multiple, or AHCM, is the fund’s reserve ratio divided by the average high cost rate (or the average benefit cost ratio of the three highest cost 12-month periods of benefits over multiple decades).

Breaking this calculation apart, we’re determining whether the fund balance (as a percentage of wages covered) can absorb a cost period (in the form of a benefit cost rate) that is equivalent.

For example, let’s assume the current reserve ratio is at our target of 3.15 percent. This ratio would put us right in the middle of our target window for full solvency. If at the same time the average of the three highest cost periods in program history as a percentage of wages covered at the time of those costs also equals 3.15 percent, the resulting AHCM would be 1 ($3.15 \text{ reserve ratio} / 3.15 \text{ average high cost rate} = \text{AHCM of } 1$). This multiple shows we have the right fund balance to absorb an average high cost period using our own state’s experience.

As mentioned previously, Figure 1.3 shows this AHCM over time. As of the end of 2023, its value is 2.21, or 221 percent. That means Alaska has more than double the amount needs to handle an average high-cost period, in Alaska’s own experience.

A more aggressive measure of trust fund adequacy is the high cost multiple, or HCM. This uses the same trust fund reserve ratio as the AHCM, but differs in the denominator. Instead of using an average of three recent periods of elevated cost rates, it uses the state’s all-time high cost rate. Even with this higher bar of solvency, the state ended the year with a value of 176 percent.

So, while benefit amounts continue to become increasingly out of date with the wages they cover and the financing system moves further into territory it was not designed to face, the trust fund continues to balloon to levels never seen before.

Summary of Major Changes in the Alaska Employment Security Act

Part 1: Coverage Provisions of the Alaska Employment Security Act Since 1937

April 2, 1937	Alaska Employment Security Law enacted. Employers with eight or more employees in 20 weeks of the year are liable for taxes. The following types of employment are excluded from coverage: agriculture; domestic service; officers and crews on vessels; service performed by a parent, spouse, or child under 21; government; nonprofit organizations; and those covered under a federal unemployment program. Employers not subject to the law may elect coverage with permission of the commission. Ch. 4, ESLA 1937
July 1, 1945	Coverage extended to employers of one or more people at any time. Ch. 7, SLA 1945
Mar. 20, 1947	List of excluded services extended. Additional exclusions include newsboys and students. Any employment liable for a tax under the Federal Unemployment Tax Act (FUTA) will be automatically covered under the state U.I. law. Ch. 48, SLA 1947
Mar. 17, 1959	Employees in finance, insurance, and real estate paid on a commission basis are excluded from coverage. Ch. 46, SLA 1959
April 17, 1961	Faculty of nonprofit universities excluded. Ch. 108, SLA 1961
Jan. 1, 1972	Coverage made mandatory for employees of nonprofit organizations, state hospitals, and institutes of higher education employing four or more in 20 weeks of the year. These employers are allowed to elect coverage on a reimbursable basis. Reimbursable financing also made available, by election, to any political subdivision. Ch. 94, SLA 1971
Jan. 1, 1972	Fishermen covered. Ch. 94, SLA 1971
April 1, 1977	Fishermen earning wages on a share basis excluded from coverage. Ch. 122, SLA 1977
Jan. 1, 1978	Coverage made mandatory for most employees of state and local governments. Coverage also extended to certain domestic and agricultural workers. Ch. 122, SLA 1977
July 1, 1984	Executive officers of nongovernmental corporations are excluded. Ch. 106, SLA 1984
Sept. 27, 1995	Certain direct sellers of consumer products are excluded. Ch. 97, SLA 1995
May 28, 2009	Reimbursable financing available to federally recognized tribes. Ch. 27, SLA 2009

Part 2: Financing Provisions of the Alaska Employment Security Act Since 1937

April 2, 1937	All wages paid to employees covered under the law are assessed a uniform tax of 1.8 percent. Ch. 4, ESLA 1937
Jan. 1, 1938	Uniform tax increased to 2.7 percent of total covered wages. Ch. 4, ESLA 1937
Mar. 26, 1941	Taxable wages limited to first \$3,000 of wages paid to an employee. Ch. 40, SLA 1941
June 30, 1947	Credits against the tax are available to qualified employers if there is a fund surplus. The credit is based on the individual employer's annual payroll decline. Ch. 74, SLA 1947

Jan. 1, 1955	Tax base increased to first \$3,600 of wages. An employee tax of 0.5 percent is also assessed. Employer tax credit is eliminated. Ch. 5, ESLA 1955
April 4, 1957	Tax base increased to first \$4,200 of wages. Ch. 169, SLA 1957
Mar. 30, 1960	Uniform employer tax increased to 2.9 percent. Uniform employee tax increased to 0.6 percent. Tax base increased to \$7,200. Ch. 60, SLA 1960
Oct. 1, 1960	Individual employer and employee tax rates made variable depending on quarterly payroll declines of employer. Employer tax rates range from 1.5 percent to 4.0 percent with an average tax rate of 2.9 percent. Employee tax rates range from 0.3 percent to 0.9 percent averaging 0.65 percent. Ch. 60, SLA 1960
Jan. 1, 1974	Employee tax made uniform and employer tax left variable. The tax base is \$10,000. There are 10 alternative tax rate schedules with the appropriate schedule determined by the “reserve multiple,” which measures the ability of the fund to meet potential benefit payments. Ch. 43, SLA 1973
Jan. 1, 1981	Tax base will be 60 percent of the average annual wage for calendar years 1981 and 1982 and will be 75 percent of the average annual wage for future years. Ten alternative tax rate schedules are replaced with 20 “experience factors.” An employer’s yearly rate calculation will be 82 percent of the benefit cost rate times the experience factor. A solvency tax will be added across the board if the “reserve ratio” of the fund is under 3.2 percent. Employee tax will be a uniform 18 percent of the benefit cost rate. Ch. 9, SLA 1980
Oct. 1, 1984	The amount of interest earned on the trust fund balance will be deducted from the amount of benefits in the calculation of average benefit cost rate. Ch. 106, SLA 1984
Jan. 1, 1985	A new rate class, Class 21, is established and assigned an experience rating of 1.65 and a minimum employer tax rate of 5.4 percent. Solvency adjustments changed to provide a surcharge if the trust fund reserve rate falls below 3.0 percent and a credit if the reserve rate equals or exceeds 3.3 percent. Ch. 106, SLA 1984
Sept. 13, 1987	Interest on funds borrowed from the federal government to cover shortfalls in the trust fund may be paid out of employee contributions. Ch. 82, SLA 1987
July 1, 1989	Training programs pilot project to be funded by transfer of 0.1 percent of taxable wages from amount contributed by employees. Ch. 95, SLA 1989
June 30, 1993	Training programs pilot project extended until 1996. Ch. 17, SLA 1993
July 1, 1996	Training programs (STEP) extended until June 30, 2002. Ch. 116, SLA 1996
Jan. 1, 1997	Employer’s yearly rate calculation will be 80 percent of the benefit cost rate times the experience factor. (No change in the solvency tax provision). Employee tax will be a uniform 20 percent of the benefit cost rate. Ch. 116, SLA 1996
July 1, 2000	Technical and Vocational Education Program (TVEP) created. Program to be funded by transfer of 0.1 percent of taxable wages from amount contributed by employees. Ch. 132, SLA 2000
July 1, 2002	Training programs (STEP) extended until June 30, 2003. Ch. 86, SLA 2002
July 1, 2003	Training programs (STEP) extended until June 30, 2004. Ch. 49, SLA 2003
July 1, 2004	Training programs (STEP) extended until June 30, 2008. Ch. 89, SLA 2004
July 1, 2008	Training programs (STEP) extended until June 30, 2010. Ch. 46, SLA 2008
July 1, 2008	Technical and Vocational Education Program (TVEP) expanded. Program to be funded by transfer of 0.15 percent (from 0.10) of taxable wages from amount contributed by employees. Ch. 47, SLA 2008

Jan. 1, 2009	For 2009, the employer's yearly rate calculation will be 76 percent of the benefit cost rate times the experience factor (no change in the solvency tax provision). The 2009 employee tax will be a uniform 24 percent of the benefit cost rate. For 2010 and future years, the employer's yearly rate calculation will be 73 percent of the benefit cost rate times the experience factor, and the employee tax will be a uniform 27 percent of the benefit cost rate. Ch. 45, SLA 2008
June 24, 2009	Training programs (STEP) made permanent. Ch. 36, SLA 2009
July 1, 2013	A limitation on the decrease in the solvency surcharge was removed from AS 23.20.290(f). Table identifying the previous solvency surcharge to be implemented has been removed and replaced with a formula calculating out to 1/100th of a percentage point. Ch. 50, SLA 2013
July 1, 2013	AS. 23.20.291 was adopted to give the department's commissioner the discretion to prevent tax rate increases, in whole or in part, if the average high cost multiple is .8 or greater. Ch.50, SLA 2013
July 1, 2014	TVEP expanded. Program to be funded by transfer of 0.16 percent (from 0.15) of taxable wages from amount contributed by employees. Takes effect January 2015. Ch. 15, SLA 2014
July 1, 2016	AS. 23.20.291 is repealed.

Part 3: Benefit Provisions of the Alaska Employment Security Act Since 1937

April 2, 1937	Benefits first made payable Jan. 1, 1939. Minimum payment is \$5; maximum is \$15. Weekly benefit amount (WBA) set at 50 percent of full-time weekly wage. Total benefit payments not to exceed 16 times the WBA. Ch. 4, ELSA 1937
Jan. 17, 1939	Minimum payment is \$5; maximum is \$16. WBA set at one-twentieth of high quarter wages. Total benefit payments not to exceed either 16 times the WBA or a third of base year earnings. Ch. 1, SLA 1939
Oct. 1, 1946	Minimum payment is \$8; maximum is \$25. Maximum reduced to \$20 if the fund balance is less than \$2 million on Jan. 1. Total benefit payments not to exceed either 25 times the WBA or a third of base year earnings. Ch. 32, ELSA 1946
July 1, 1949	WBA is increased by 20 percent for each dependent of the claimant, up to three. Ch. 25, SLA 1949
July 1, 1951	Minimum payment is \$8; maximum is \$30. Ch. 11, SLA 1951
July 1, 1953	Minimum payment is \$8; maximum is \$35. WBA now based on total wages in base year. Total benefit payments limited to 26 times the WBA for most claimants. Ch. 99, SLA 1953
July 3, 1955	Minimum payment is \$10; maximum is \$45. Maximum limited to \$25 for claimants residing outside the territory. WBA is increased by \$5 for each dependent of the claimant, up to five. Claimants with dependents residing outside the territory are disqualified for the dependent allowance. Ch. 5, ELSA 1955
Mar. 30, 1960	Maximum WBA for interstate claimants reduced to \$20. Ch. 60, SLA 1960
July 1, 1966	Minimum payment is \$10; maximum is \$55. Total benefit payments limited to 28 times the WBA for most claimants. Ch. 112, SLA 1966
July 1, 1969	Minimum payment is \$18; maximum is \$60. Ch. 106, SLA 1969
Jan. 29, 1971	Depending on the level of national and state unemployment rates, benefit payments may be extended. Extended benefit payments not to exceed one-half of total benefits available under the regular program. Ch. 106, SLA 1971
Jan. 1, 1972	Discrimination against nonresident claimants ends. Ch. 106, SLA 1971

July 1, 1973	Minimum payment is \$18; maximum is \$90. Dependent allowance set at \$10 per dependent, up to three. Ch. 43, SLA 1973
Oct. 1, 1980	Minimum payment is \$34; maximum payment is \$150 for basic WBA. Dependent allowance set at \$24 per dependent, up to three. Dependent allowance increases if an additional dependent is acquired by birth or adoption. Potential duration of benefits (16 to 26 weeks) is determined by the ratio of total base period wages to high quarter wages. Ch. 9, SLA 1980
Oct. 31, 1981	Weekly benefits are reduced dollar for dollar upon receipt of periodic payments based on wages used to establish a benefit year. Ch. 114, SLA 1981
Sept. 26, 1982	Child support obligations may be deducted from weekly benefit checks. Ch. 115, SLA 1982
Jan. 1, 1983	Minimum payment is \$34; maximum payment is \$156 for basic WBA. Ch. 115, SLA 1982
Oct. 1, 1984	Minimum payment is \$38; maximum payment is \$188 for basic WBA. Ch. 106, SLA 1984
Oct. 1, 1990	Minimum payment is \$44; maximum payment is \$212 for basic WBA. Ch. 167, SLA 1990
Jan. 1, 1997	Minimum payment is \$44; maximum payment is \$248 for basic WBA. Ch. 116, SLA 1996
Jan. 1, 2009	Minimum payment is \$56; maximum payment is \$370 for basic WBA. Ch. 45, SLA 2008

Part 4: Qualifying Provisions of the Alaska Employment Security Act Since 1937

April 2, 1937	To qualify for benefits, a claimant must have: 1) been unemployed in two of the last 13 weeks preceding claim; 2) have wages in the first three of the last four calendar quarters totaling more than 16 times the WBA; and 3) be ready and able to work. The claimant is disqualified for five additional weeks upon quitting the last employment without good cause. Ch. 4, ESLA 1937
Jan. 17, 1939	Total wages in base year must equal or exceed 25 times the WBA. Ch. 1, SLA 1939
Mar. 26, 1941	Claimant must have been unemployed for two weeks in the benefit year including the week in which the claim was filed. Ch. 40, SLA 1941
July 1, 1945	Women are disqualified during the last two months of pregnancy and the month following pregnancy. Ch. 50, SLA 1945
Oct. 1, 1946	Minimum required wages in base year set at \$150. Ch. 32, SLA 1946
June 30, 1947	Waiting period reduced to one week. Ch. 74, SLA 1947
July 1, 1953	Minimum wage requirement set at \$300. Seasonal workers are disqualified for benefits for unemployment not occurring during their regular working season. Ch. 99, SLA 1953
July 3, 1955	Minimum wage requirement set at \$450 or 1.25 times high quarter wages. Women are disqualified until they subsequently earn \$120 if they leave work: 1) to get married; 2) to live with their husband; or 3) due to pregnancy. Any week of unemployment due to a labor dispute is disqualified. A claimant found guilty of fraud is disqualified for 26 weeks. Ch. 5, ESLA 1955
April 4, 1957	Minimum wage requirement set at \$500 or 1.25 times high quarter wages. Ch. 169, SLA 1957
April 7, 1962	Claimants are not disqualified while attending a training course to improve their skills. Ch. 63, SLA 1962
July 1, 1969	Minimum wage requirement set at \$750, \$100 of which must have been earned outside the quarter with the highest wages. Ch. 106, SLA 1969
Jan. 1, 1972	Women no longer disqualified during pregnancy. Ch. 106, SLA 1971

Oct. 1, 1980	Minimum wage requirement set at \$1,000 with at least 10 percent earned outside the quarter of highest wages. If a claimant earns more than 90 percent of the base period wages in one quarter, base period wages used for determining benefits will be reduced to 10 times the wages paid in the base period outside the high quarter. The six-week disqualification for voluntary quit and misconduct includes a reduction of potential benefits by three times the basic WBA. The six-week disqualification is lifted if the claimant returns to work and earns eight times the WBA. Ch. 9, SLA 1980
Oct. 31, 1981	A waiting week must be served for each new benefit year. Extended benefit claimants must actively seek work and may not refuse an offer of “suitable” work. Claimants filing for extended benefits from a state not triggered onto extended benefits are eligible for no more than two weeks of benefits. Ch. 114, SLA 1981
June 26, 1982	The national “on” and “off” trigger indicators for extended benefits are repealed in conformity with federal law. Ch. 115, SLA 1982
Sept. 26, 1982	In conformity with federal law, the state “on” indicator for extended benefits is increased to 6 percent insured unemployment rate. In conformity with federal law, a claimant is not eligible for extended benefits unless total base period wages equal or exceed 40 times the weekly benefit entitlement including dependent benefits. Supplemental state benefits are provided for claimants otherwise eligible for extended benefits except for the new 40 times the WBA requirement. All other conditions of extended benefits apply to supplemental state benefits. Ch. 115, SLA 182
June 16, 1984	State interim benefits provided for noncertified teachers of indigenous languages and school employees in other than an instructional, research or principal capacity. Ch. 106, SLA 1984
July 2, 1989	An insured worker is ineligible for benefits for one year if discharged for commission of a felony or theft in connection with work. Ch. 100, SLA 1989
Nov. 15, 1991	An agreement with the U.S. Department of Labor allows the temporary payment of benefits under the Emergency Unemployment Act of 1991 (PL 102-162) in place of extended benefits.
July 1, 1993	The implementation of the Emergency Unemployment Compensation (EUC) program, 26 U.S.C. 3304. Eligibility for supplemental state benefits (SSB) remains in effect during a period in which extended benefits (EB) are triggered “off,” but during which EUC benefits are payable. The eligibility for extended benefits set Oct. 3, 1993 requires the claimant meet the existing 40 times WBA requirement, or have a total of 1.5 times the base period high quarter wage. The total amount of extended benefits payable is the lowest of: (1) 80 percent of total regular benefits, (2) 20 times the WBA or (3) 46 times the WBA minus total regular benefits paid. In addition to the existing extended benefits triggers, extended benefits are “on” if the state three-month total unemployment rate (TUR) is 6.5 percent, and is 110 percent of the same three-month period in either of the prior two years. Extended benefits are “off” if there is no “on” indicator, or if the state is eligible for the EUC program. Ch. 28, SLA 1993
Jan. 1, 2009	Minimum wage requirement set (from \$1,000) to \$2,500, with at least 10 percent (\$250) in a second quarter. Ch. 45, SLA 2008.
Jan. 1, 2010	Alternative Base Period (last four completed quarters) created for those who fail to qualify for a benefit with the standard base period. Ch. 27 SLA 2009

Updated November 2011

Appendix B

Glossary

Alaska geography (area definitions): Geographic entities within Alaska. (1) Largest areas are the boroughs (legal boundaries) and census areas (statistical boundaries, equivalent to boroughs). (2) Cities are defined by their legal descriptions. (3) Census designated places (CDPs) are unincorporated established communities.

alternate base period: The most recent completed calendar quarters immediately preceding the first day of an individual's benefit year. The alternate base period is a secondary examination for qualifying wages (a safety net) and is used only when an individual fails to qualify for a benefit with the traditional base period. Alaska adopted the alternate base period to begin in 2010. (See "base period.")

average annual wages: Total wages in covered employment, divided by average monthly covered employment.

average high cost rate: The average of the three highest calendar benefit cost rates (from the last 20 years, or a period including three recessions, if longer). Part of a federal solvency measure. (See "average high cost multiple.")

average high cost multiple (AHCM): A federal solvency measure. The reserve ratio divided by the average high cost rate. One of two federal solvency measures used to evaluate and compare the states.

average monthly covered employment: The sum of all reported covered employment for a 12-month period, divided by 12.

average weekly benefit amount (AWBA): A UI program statistical measure: the total benefits paid for full-time unemployment, divided by the number of weeks compensated.

average weekly wages: Average annual wages in covered employment, divided by 52.

base period: The earliest four of the five most recently completed calendar quarters immediately preceding the first day of an individual's benefit year. (See "alternate base period.")

base period wages: (1) If workers were paid 90 percent or more of their wages in a single quarter of the base period, the BPW are the wages in the other three quarters times 10. (2) If the workers were not paid 90 percent or more of their wages in a single quarter of the base period, the BPW are the wages during the base period.

benefit: Monetary amount payable (weekly) to an individual under AS 23.20.

benefit cost rate: A cost of benefits measure (percent) calculated as the ratio of regular benefits paid in the current year, divided by total wages in the previous year.

benefit year: A one-year period beginning with the Sunday of the week an insured worker files a request for determination of insured status.

claimant: An individual who has filed a request for determination of insured status, a notice of unemployment, a certification for waiting week credit, or a claim for benefits.

combined wages (interstate wage combining): Earnings during a base period that were paid in more than one state for determining the share of liability in each state.

coverage: The determination, by the state, whether an employing unit should be considered an employer subject

to the state's unemployment insurance laws.

covered employment: The number of people employed during the pay period that included the 12th of each month, by place of work. Workers who are not covered include agricultural workers, self-employed workers, some employed students, most fishermen, full-commissioned sales workers, private railroad workers, and elected and appointed officials.

decline quotient: An estimate of an employer's experience with unemployment, determined by dividing the decline in payroll within two consecutive quarters by the payroll of the earlier quarter. An employer's annual quotient is the average of all declines for the last 12 quarters, with a minimum of four quarters' wage records required for the calculation.

dependent benefits (or dependents' allowance [DA]): Benefits in addition to the weekly benefit amount paid to claimants with dependents, up to three dependents per claimant. Alaska's DA is \$24, and the maximum for three is \$72.

Disaster Unemployment Assistance (DUA): A federal program funded by the Federal Emergency Management Agency in which UI benefits are authorized by the President of the United States for individuals unemployed as a result of a major disaster.

duration: The number of weeks in which payments were received by an individual (actual), or qualified for (potential), for each program. Average duration is the number of weeks paid per program in a 12-month period, divided by the number of first payments received in that program during that period.

earnings replacement: The proportion of average weekly wages replaced by the UI weekly benefit amount. In general, the U.S. unemployment insurance system's goal is 50 percent.

Emergency Unemployment Compensation (1991) (EUC): A federally funded program similar to extended benefits, paying additional weeks of benefits, beginning November 17, 1991 and ending April 30, 1994. Alaska elected to pay EUC benefits instead of EB during that time.

Emergency Unemployment Compensation 2008 (EUC08): A federally funded program similar to the 1990s EUC program. Benefits were first payable for the week ending July 12, 2008, and the last week payable (first extended to April 30, 2011) was re-extended to June 9, 2012 and extended again to the end of 2012. The four tiers of the program provided up to 20, 14, 13, and six weeks of benefits, for a total of up to 53 maximum available weeks. Tiers three and four were available for Alaska based on the state's total unemployment rate figures (three-month average TUR $\geq$ 6.0 for tier three, and $\geq$ 8.5 for tier four). Tier four payments ended July 3, 2010 and were again paid in 2011 from Jan. 16 to June 11, and in 2012 from Jan. 22 to May 12. One hundred percent federal funding for EB was also provided during most of this period (through 2011 to phase out in 2012).

Employment and Training Administration (ETA): A division of the U.S. Department of Labor.

Employment Security Act: Title 23, Chapter 20 of the Alaska Statutes (AS 23.20), which governs the Unemployment Insurance Program. It started in 1937. Appendix B contains a summary of changes.

exhausts: A person was paid all the weeks available for a specific UI benefit program.

experience rating: A method of measuring an employer's experience with unemployment. Alaska's employers (those eligible for experience rating) are ranked by their average quarterly decline quotient and are assigned to one of 20 tax rate classes, each with an experience factor between 0.40 and 1.60. A special penalty class 21 (with a factor of 1.65) was created in 1985 for firms that are delinquent in filing quarterly reports or making tax

payments. New employers are assigned tax rates based on an industry average rate.

extended benefits (EB): Additional benefits available after regular state UI benefits have been exhausted, but only when extended benefits are in effect. Congress enacted EB in 1970, and Alaska enacted them in 1971.

extended benefits period: A period during which extended benefit payments are authorized, usually defined as a period of 13 weeks or more as determined by unemployment rate data. Section 23.20.408 of the Alaska Employment Security Act defines the conditions required for an extended benefits period.

Federal Additional Compensation (FAC): Part of the 2009 federal economic stimulus programs. FAC provided an additional \$25 to the weekly benefit amount of all recipients. The first Alaska FAC payable was the week ending Feb. 28, 2009. The last Alaska week payable (originally July 3, 2010) was Dec. 11, 2010.

federal fiscal year: Oct. 1 of the prior calendar year through Sept. 30 of the current calendar year. For example: federal fiscal year 2014 is from Oct. 1, 2013 to Sept. 30, 2014.

Federal Supplemental Benefits (FSB): A federally funded program similar to the Federal Supplemental Compensation (FSC) that was in effect between 1975 and 1978.

Federal Supplemental Compensation (FSC): A federally funded program in effect from October 1982 to April 1985 that provided additional payments after regular benefits had been exhausted and extended benefits had been exhausted or an extended benefits period was not in effect.

final payment: The last payment of a weekly benefits entitlement. (See “exhausts.”)

first payment: The first payment for a week of unemployment claimed under a specific program.

Federal Unemployment Tax Act (FUTA): U.S. employers pay a national FUTA tax, and receive credit (reduction of FUTA tax owed) for UI taxes paid to approved state UI programs.

high cost rate: The highest benefit cost rate of historical record (for Alaska = 4.33% for year 1958).

high cost multiple (HCM): A measure of trust fund adequacy, TF as a percentage of total wages divided by the high cost rate. The high cost rate is the highest historical ratio of benefits to wages for a 12-month period.

high quarter: The quarter of the base period with the greatest reported wages.

high unemployment period (HUP): A definition in the trigger for extended benefits that increases the maximum number of EB weeks payable from 13 to 20. The HUP is in effect if the three-month average total unemployment rate (TUR) is 8.0 percent or greater. HUP was in effect from 2009 week 19 through 2010 week 42, and again in 2011 for weeks 8 through 20.

industry: The classification of an employer establishment by primary economic activity, according to a government coding system (NAICS). (See “North American Industry Classification System.”)

insured unemployment: The number of people filing continued claims for full regular benefits or partial regular benefits, or who are in a waiting week status during a given week.

insured unemployment rate (IUR): Ratio of insured unemployed, expressed as a percentage of average covered employment. It is computed as the average insured unemployment for a 13-week period, divided by average covered employment lagged six months. The IUR is computed weekly.

interstate claims, payments: Claims made by, or payments made to, people residing in other states who worked in Alaska, and for which Alaska is at least partially liable for unemployment compensation.

intrastate claims, payments: Claims made by, or payments made to, people residing within Alaska, including payments from other liable states.

Local Area Unemployment Statistics (LAUS): A federal-state cooperative statistical program that provides labor force and unemployment rate data for areas within the state.

local offices: Unemployment insurance (UI) claims centers. Until December 1995, there were 20 offices, including the mail claims and interstate unit. Beginning in late 1996, Alaska reorganized the local offices into three UI call centers for UI claims purposes. Most claims are now filed online or by phone.

mail claims: Claims that were filed by mail to the mail claims center by people residing more than 55 miles from the nearest local office. The call center now handles claims from rural areas.

North American Industry Classification System (NAICS): A nationally standardized system to classify employers into industries. The first year of NAICS-based data in Alaska was 2003.

nonagricultural wage and salary employment: Employment that does not include self-employed workers, unpaid family workers, domestics, most fishermen, and agricultural workers, by place of work rather than residence.

ownership: Classification of employers according to legal proprietorship (private industry or federal, state, or local government) rather than by type of economic activity.

regular benefits (or state UI program): The main benefits program in the UI system, financed by a state-administered tax system.

reimbursable: A contribution system where certain employers can elect to reimburse the state UI trust fund directly for benefits paid to former employees, rather than pay taxes under the experience rating system. Eligible employers include state and local governments, schools, nonprofits, tribal corporations, and hospitals (nonprofit, tribal, or government).

reserve rate: The measure of UI Trust Fund Solvency, computed as the balance of the fund on September 30 divided by total wages paid by taxable employers during the last state fiscal year. The reserve rate determines the inclusion of a solvency tax or credit, if any, for the next tax year, according to the table in AS 23.20.290 (f).

reserve ratio: In general, it is the trust fund balance as a percent of total wages. See “reserve rate” for Alaska program specifics. Several prevalent solvency measures use the reserve ratio.

solvency adjustment: A *surcharge* added to employer taxes when the trust fund balance falls below 3.0 percent of the total payroll, or a *credit* lowering taxes when the balance rises above 3.3 percent.

Standard Industrial Classification System (SIC): A nationally standardized system to classify employers into industries, in effect through 2002, and succeeded by NAICS.

state fiscal year: July 1 of the prior calendar year through June 30 of the current calendar year. For example, state fiscal year 2014 is from July 1, 2013 to June 30, 2014.

State Interim Benefits (SIB): A special Alaska program (started in 1984) that, for a few years, paid benefits to certain noninstructional educational employees between sessions.

State Supplemental Benefits (SSB): A special Alaska program (created in 1982) that pays benefits to claimants who have been denied extended benefits because they do not meet the federal requirement that they earn 40 times their weekly benefit amount in their base period.

State Training and Employment Program (STEP): A state-administered training program, started in July 1989, funded by a share of worker UI tax funds, as defined by AS 23.15.620 – 645. (See “TVEP.”)

state UI regular program: An insurance program designed to provide temporary compensation for those who are involuntarily unemployed, funded through employer and employee taxes and reimbursements.

supplemental payments: Payments made to claimants who were paid previously but may have been underpaid for various reasons.

tax base: The maximum amount of each employee’s wages subject to state unemployment insurance taxes. It is calculated (for each tax year) as 75 percent of the average annual wage (using last state fiscal year data).

tax rate class: Alaska assigns experience-rated employers to one of 20 tax rate classes, or a 21st penalty class. New employers enter the rate class closest to the mathematical average tax rate of experience-rated employers in the same industry. Classes 10 and 11 contain the average tax rate for the tax year. There is one tax rate for all employees.

taxable wages: The portion of total wages (payroll) of employers within the experience rating system that is subject to state unemployment tax provisions. Since 1983, the taxable wage base has been 75 percent of the average annual wage (using last state fiscal year data).

Technical and Vocational Education Program (TVEP): A state-administered training program, started in July 2000, funded by a share of worker UI tax funds, as defined by AS 23.15.820 – 850. (See “STEP.”)

Temporary Emergency Unemployment Compensation (TEUC): A federal program enacted by Congress following the attacks of Sept. 11, 2001. Benefits were first payable the week ending March 16, 2002. The last week for new claims was the week ending Dec. 27, 2003. The last week the program paid claims for was the week ending April 3, 2004.

total labor force: All people age 16 and older residing in a specific area who are either employed, unemployed and seeking employment, or involved in a labor dispute.

total unemployment: All people age 16 and older who did not work during the survey week, but were available and seeking work or were waiting to report for work within 30 days.

total unemployment rate (TUR): An expression of the number of unemployed people as a percent of the total civilian labor force. It is the total unemployment divided by the total labor force. The TUR is the “official” quoted rate of unemployment, issued monthly.

total wages: The total of all wages and salaries (taxable and reimbursable) paid by covered employers. It includes bonuses, tips, cash value of meals, lodging, and other gratuities furnished with the job.

trade readjustment allowance (TRA): An allowance authorized under the federal Trade Act of 1974 for providing benefits and training to workers whose employment opportunities have been impacted by adjustments to federal regulations on international trade.

Training and Building Fund: An account separate from the UI trust fund that receives interest and penalties paid

by taxed employers. It supports training and provides office space.

trust fund: A state fund (at the U.S. Treasury) to receive and disburse unemployment insurance funds.

trust fund reserve: As an accounting definition, it is the sum of amounts in the trust fund, plus balances in the state's clearing account and benefit payment account, as well as interest credited for the last quarter of the calendar year. The reserve of the trust fund, programmatically, is the amount beyond current inflows and outflows, designed to maintain fund solvency in recession when tax revenues lag far behind benefit payments.

Unemployment Compensation for Federal Employees (UCFE): A federally funded insurance program designed to provide temporary compensation for former employees of the federal government who are involuntarily unemployed.

Unemployment Compensation for Ex-Servicemen (UCX): A federally funded insurance program, similar to UCFE, designed to provide temporary unemployment compensation for former members of the armed forces.

UI: Unemployment insurance

UI claims center (or call center): Offices in Anchorage, Fairbanks, and Juneau (including mail claims and interstate claims centers) that process UI claims. In-person claims filing was phased out in 1996 and 1997. In-state claims are filed online, through an automated telephone system (VICTOR), and by mail.

waiting week: The first week of claimed unemployment, for which there is no disqualification. There is no payment for the waiting week, but claimants receive payments for subsequent qualifying weeks. States that have no waiting week provision will not receive the federal share for the first week of any claimant's extended benefits payment.

weekly benefit amount (WBA): The benefit paid (actual) or entitled to (potential) per week.

week claimed: A claim for a waiting week credit, or benefit, for a week of unemployment.

weeks paid: The number of weeks claimed that received a benefit payment.

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