

Idaho unemployment insurance financing, benefit costs and experience rating report

2025 publication update
Research and Communications Bureau

Idaho unemployment insurance

Financing, benefit costs and experience rating report



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Idaho's unemployment insurance programs are supported by the U.S. Department of Labor. A total of \$15,926,802, or 64%, is financed with federal funds, and \$9,000,000, or 36%, is funded by other sources for SFY26 as part of Employment and Training Administration grants totaling \$24,926,802.

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Preface

Unemployment insurance program

The purpose of Idaho's unemployment insurance (UI) program is to replace a portion of an eligible individual's wages on a temporary basis when they lose a job due to no fault of their own. The Idaho Unemployment Insurance Financing, Benefit Costs and Experience Rating Report provides information about the structure, development, history and status of Idaho's unemployment insurance program. The report can be used as a reference on benefit costs, benefit financing and experience rating using the latest available data up to the time of publication.

Unemployment Insurance Trust Fund

General principles

The trust fund financing system attempts to forward fund the insurable unemployment risk. The overriding principle of building a trust fund to pay unemployment insurance benefits is that the fund should remain solvent during economic downturns while keeping the tax rate steady to avoid large swings in the tax rate.

Ideally, the unemployment insurance system should be countercyclical. When the economy experiences a downturn, a drawdown of the fund occurs. This is because of an increase in unemployment benefit payments while tax revenues flowing into the fund decrease.

Conversely, as payrolls expand during periods of relative economic health, benefit payments decrease while tax revenues flowing into the fund increase.

In Idaho, countercyclical taxation is partially achieved through the lag-time built into the tax system. It is important to note the absolute dollar balance of the trust fund has little value in determining the financial health of the fund. The balance must be assessed relative to known actuarial variables such as the high-cost multiple, average high-cost multiple and the ratio of the fund to total wages. Idaho uses the average high-cost ratio of the past 20 years as the barometer of solvency.

Table 1 shows that throughout the years, the fund has fluctuated up and down in response to economic expansions and contractions. This continued until it reached its lowest balance, less than \$76 million in 2009, for an active employer base with unemployment insurance coverage of 49,200. Since then, it steadily grew to \$1.3 billion at the end of December 2024, while the number of active employers reached 86,913.

In the calculation of tax rates, the UI Trust Fund balance is the combination of the Employment Security Fund, managed by the U.S. Treasury (Figure 1), and the Idaho reserve fund, managed by the state treasury.

Table 1. Combined trust fund balances

End of calendar year	Balance (\$)
2024	1,317,934,442
2023	1,205,200,682
2022	1,134,223,118
2021	1,044,143,551
2020	997,740,722
2019	913,429,708
2018	849,453,650
2017	782,928,133
2016	699,798,102
2015	601,921,900
2014	556,615,514
2013	506,866,569
2012	401,055,750
2011	288,086,528
2010*	180,180,025
2009	75,693,401
2008	198,142,494
2007	306,791,101
2006	281,378,229
2005	215,075,123
2004	191,573,726
2003	213,510,930
2002	276,572,936
2001	314,792,470
2000	340,382,534
1999	332,832,971
1998	330,810,272
1997	331,699,651
1996	316,391,696
1995	295,715,532
1994	293,697,044
1993	279,061,261

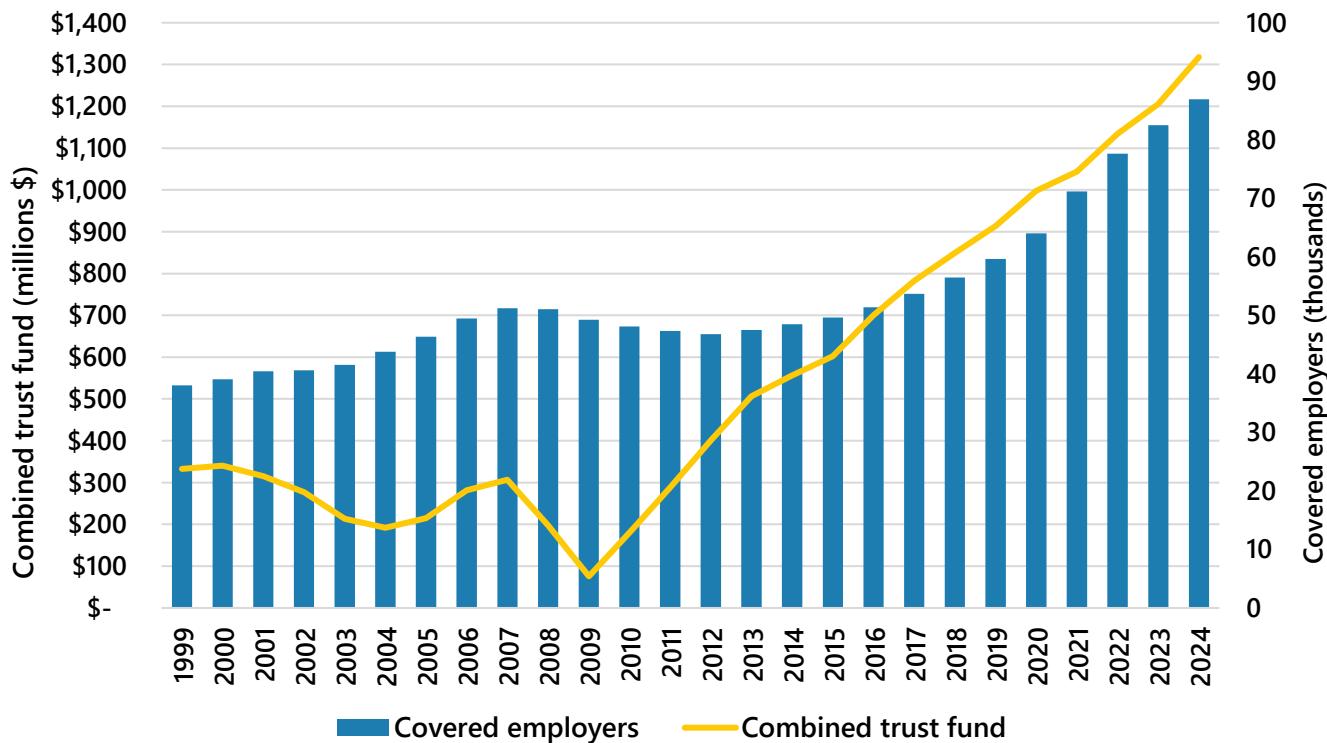
*2010 Includes borrowed federal money

The fund managed by the U.S. Treasury is dedicated exclusively to pay for benefits, while the reserve fund serves as a backup to finance the federally held fund if necessary.

In the calculation of tax rates, the UI Trust Fund balance is the combination of the Employment Security Fund, managed by the U.S. Treasury (Figure 1), and the Idaho reserve fund, managed by the state treasury. The fund managed by the U.S. Treasury is dedicated exclusively to pay for benefits, while the reserve fund serves as a backup to finance the federally held fund if necessary.

Earnings from investing the federally held fund are deposited back into the fund, while earnings generated from the Idaho reserve fund are deposited into the Special Administration Account. The Special Administration Account was created by the Idaho Legislature in 1991 and is used to supplement declining federal grants to operate unemployment insurance, employment services and other Labor programs. The balance of the reserve fund, which fluctuates with the markets, was about \$248 million at the end of 2024.

Figure 1. Combined trust fund to covered employers



High-cost multiple

Both wages and unemployment insurance benefits are dynamic. Wages are the direct result of labor markets while unemployment benefits are indexed to average annual wages, thus wages and benefits move in tandem with inflation. Therefore, the potential liability to the trust fund cannot be gauged by an absolute dollar amount. The premise of the high-cost multiple is to maintain a high enough trust fund to offset the liability generated by the average of the three highest cost years of the previous 20 calendar years.

Ratio of fund to wages

The ratio of the fund to total wages is a relative measure of fund adequacy. The rationale of this measure is that as total covered wages increase, the potential liability to the fund also increases because of employment growth and wage inflation. This metric is embedded into Idaho's tax formula.

Fund adequacy by criteria

Table 2 provides historical data on the fund's adequacy criteria from 1994 through 2024. This metric may lag up to two years to the time of publication. The fund adequacy dropped significantly in 2009, ultimately reaching its lowest possible point: a zero balance. These two metrics bounced back, reflecting a solvent trust fund going into the 2020s.

Table 2. Trust fund adequacy criteria

Ratio year end trust fund balances, excluding reserve fund balances, to covered wages and cost multiples, 1994-2024					
Year	December trust fund balance (\$000)	Covered wages (\$000)	Ratio (balance to wages) trust fund balance to covered wages	AHCM (average 3-year high)	HCM (high cost multiple)
				Year in effect *	
2024	1,069,971	40,138,538	0.0267	1.48	1.01
2023	992,397	37,451,615	0.0265	1.46	1.04
2022	946,935	35,302,303	0.0268	1.58	1.14
2021	844,752	31,607,485	0.0267	1.54	1.13
2020	793,573	27,663,137	0.0287	1.50	1.12
2019	713,687	25,626,955	0.0278	1.45	1.11
2018	655,210	24,072,651	0.0272	1.35	1.07
2017	586,590	22,315,043	0.0263	1.26	0.96
2016	506,730	20,621,164	0.0246	1.37	0.85
2015	455,813	19,817,863	0.0230	1.23	0.90
2014	471,851	18,878,585	0.0250	0.93	0.48
2013	397,415	17,767,137	0.0224	0.58	0.19
2012	286,794	16,876,378	0.0170	0.36	-0.04
2011	173,164	16,474,254	0.0105	-0.03	-0.07
2010	104,487	16,081,048	0.0065	0.34	0.36
2009	-	15,973,231	-	0.80	0.55
2008	80,755	17,277,413	0.0047	0.72	0.53
2007	192,190	17,578,848	0.0109	0.55	0.46
2006	174,435	16,647,551	0.0105	0.46	0.44
2005	130,421	14,770,064	0.0088	0.59	0.53
2004	106,929	13,638,784	0.0078	0.81	0.70
2003	126,803	12,703,374	0.0100	0.79	0.80
2002	189,914	12,419,273	0.0153	0.92	0.87
2001	231,115	12,364,096	0.0187	1.00	0.95
2000	270,053	12,329,350	0.0219	1.09	1.03
1999	262,515	11,052,325	0.0238	1.21	1.10
1998	263,032	10,174,288	0.0259	1.22	1.12
1997	274,563	9,515,323	0.0289	1.19	1.10
1996	259,261	8,909,294	0.0291	1.29	1.19
1995	238,612	8,453,059	0.0282	1.42	1.24
1994	239,366	7,815,924	0.0306	1.49	1.23

* AHCM and HCM are lagging metrics, example: ratios from 2023 are used in 2024 to compute tax rates to be in effect over the 2025 calendar year.

Factors significantly affecting insurance costs and tax rates

Average annual wage

In 1976, the unemployment insurance taxable wage base was indexed to total wages. The taxable wage base is the maximum amount of each employee's wages that are taxable each year. For computational purposes, this amount is derived from dividing total experience-rated wage by its employment.

Average weekly wage and average weekly benefit amount

The annual wage divided by 52 produces the average weekly wage. This metric reflects the average weekly wages paid by experience-rated and cost reimbursable employers combined, excluding wages from federal employment.

The average weekly wage is used to determine the maximum weekly benefit amount for new claimants. For the historical series, see Figure 2 and Table 3.

In 1992, the maximum weekly benefit amount was indexed to 60% of average wages. In 2005, the maximum weekly benefit amount was indexed to tax rates and began fluctuating from 52% to 60% as tax rates moved up and down. In 2018, the maximum weekly benefit amount was fixed to 55% of average weekly wages.

The maximum weekly benefit amount a claimant can receive is 55% of the average weekly wage. For 2024, this amount was set at \$558, or 55% of the average weekly wage as derived from 2022's average weekly wage of \$1,034.10.

In 2007, the Legislature matched the state minimum wage to the federal minimum wage, which was increased in three steps through 2009. As a result, the minimum weekly benefit amount increased from \$51 to \$58 in 2008, to \$65 in 2009 and to \$72 in 2010 where it currently remains.

In 2020, the COVID-19 pandemic caused an unusually high number of low-income workers to lose their jobs. Since unemployment insurance benefits are determined based on earnings, an unprecedented number of claimants received a lower-than-average unemployment insurance benefit amount, causing a dip in the overall average weekly benefit amount, as seen in Figure 2. This dip can also be seen in Table 3, which shows the ratio between the average weekly benefit amount and the average weekly wage representing the average wage replacement a claimant receives in benefits.

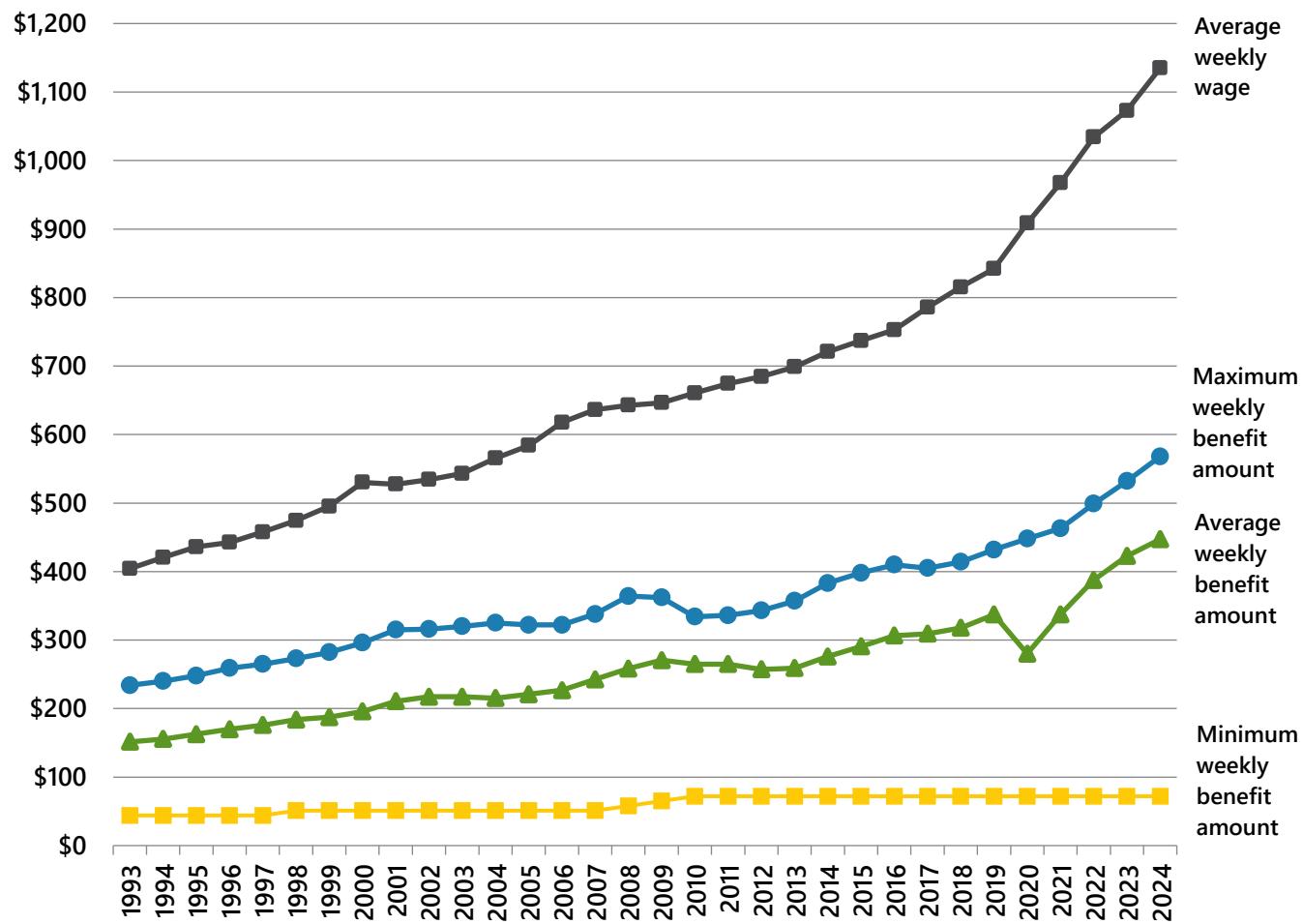
Taxable-to-total wages ratio

The taxable-to-total ratio is the percentage of total wages against which tax rates are applied. This ratio is an important measure in program financing because it indicates cross-subsidization of program costs among the various industry groups.

Other significant factors that affect the ratio of taxable-to-total wages include seasonal employment patterns, wage levels, worker turnover, part-time and temporary worker patterns along with the business cycle.

Even though ratios differ between major industries, only relatively small changes have occurred in the relationships between the industries since the taxable wage base was indexed to wages.

Figure 2. Average weekly wage and benefit, 1993-2024



This indexing has resulted in a consistent stability in the taxable-to-total ratio. Historically, the portion of total wages taxed for all Idaho industries has hovered around 67%. This stability has been maintained through periods of rapid economic expansion, deep prolonged recession, the pandemic, economic recovery and episodes of wage growth.

Table 3. Average weekly wage and average weekly benefits

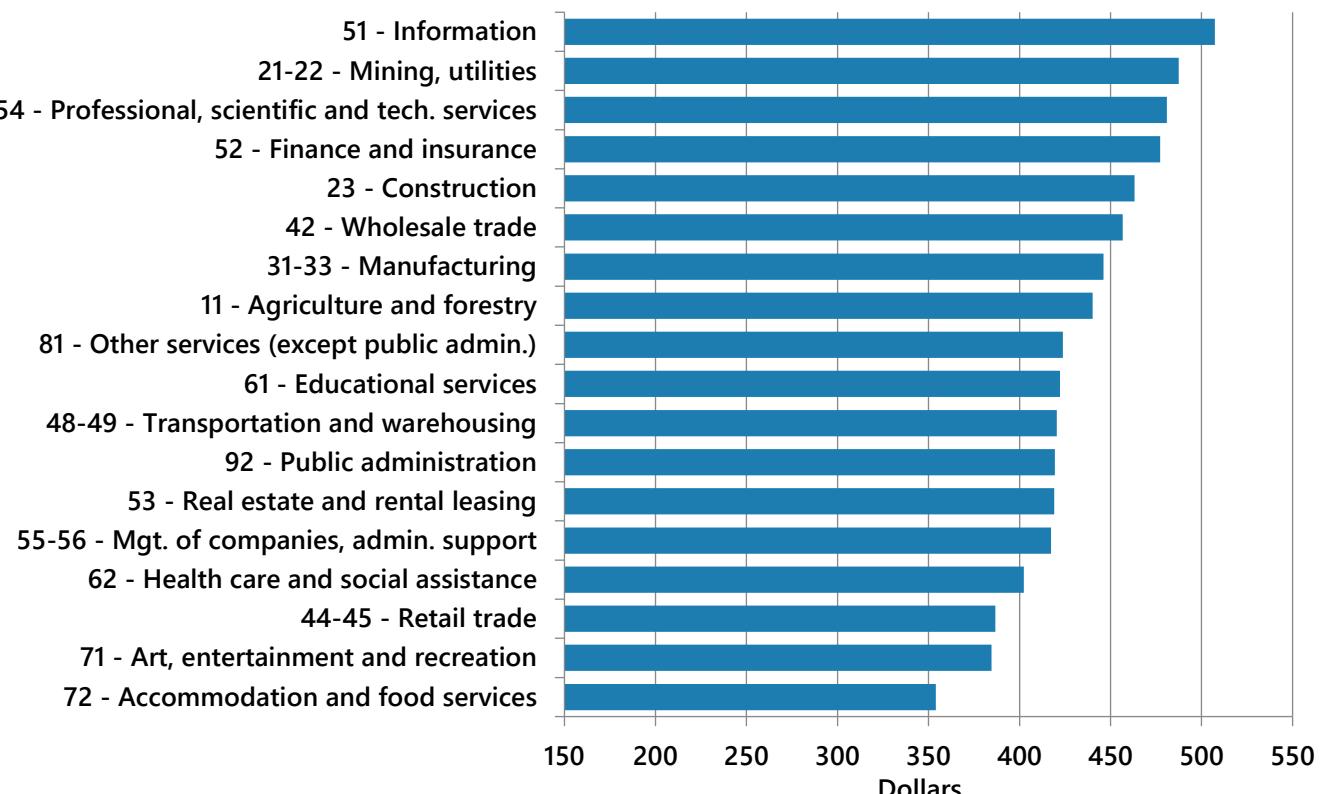
1989 to 2024			
Year	Average weekly wage	Average weekly benefits (AWB)	AWB as a % of average weekly wage
2024	1135.02	447.18	39.4
2023	1072.74	422.58	39.4
2022	1034.10	387.71	37.5
2021	967.42	337.54	34.9
2020	908.47	280.14	30.8
2019	842.01	337.30	40.1
2018	815.09	317.76	39.0
2017	785.59	309.23	39.4
2016	752.73	306.51	40.7
2015	737.02	290.74	39.4
2014	720.95	275.95	38.3
2013	698.83	259.13	37.1
2012	684.46	257.17	37.6
2011	674.27	264.79	39.3
2010	660.62	264.87	40.1
2009	646.27	270.48	41.9
2008	642.80	258.28	40.2
2007	636.24	242.60	38.1
2006	617.63	226.75	36.7
2005	583.97	220.85	37.8
2004	565.38	215.17	38.1
2003	543.15	217.30	40.0
2002	534.25	217.28	40.7
2001	527.45	210.62	39.9
2000	530.21	195.83	36.9
1999	495.10	187.50	37.9
1998	470.25	183.74	39.1
1997	454.67	175.92	38.7
1996	441.39	169.80	38.5
1995	432.92	162.64	37.6
1994	413.93	155.43	37.6
1993	400.40	151.37	37.8
1992	389.44	146.12	37.5
1991	371.05	143.73	38.7
1990	360.05	134.98	37.5
1989	344.52	128.20	37.2
1988	335.27	125.87	37.5

Average weekly benefit by industry

Seasonal employment patterns and the use of part-time or temporary workers throughout the major industry groups influence average weekly benefits. This is because average weekly wages for seasonal, part-time or temporary workers tend to be less than their full-time counterparts.

Figure 3 shows the wide variation by major industry groups in these averages for 2024 — from \$354 per week in accommodation and food services to \$507 per week in information. On average, the differences among industry groups reflect worker earnings.

Figure 3. 2024 Average weekly benefit amount by industry group



Average duration of benefits

Benefit duration is the number of weeks a claimant draws unemployment insurance compensation. The maximum duration for any eligible claimant is determined by the ratio of the high quarter earnings to total earnings in the claimant's base period.

Table 4 shows the average claimant remained on regular unemployment benefits in 2024 for 9.9 weeks. This is slightly up from 2023's average duration of 9.7 weeks, but significantly lower than the 17-week average in 2009. Table 4 also shows the average duration of weeks compensated over the years.

Table 4. UI regular weeks compensated and average duration

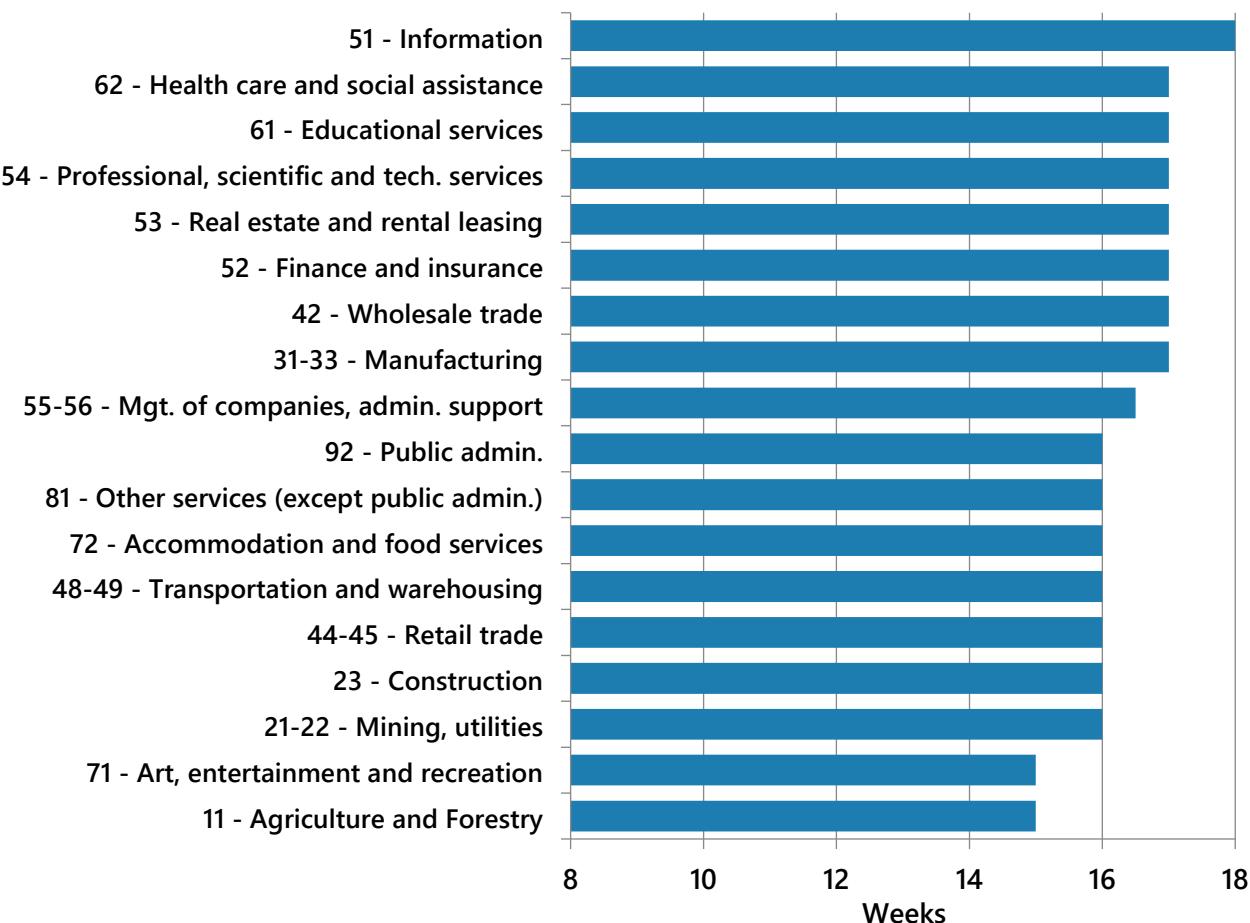
Calendar year	Weeks compensated	First pay	Final pay	Avg. duration (weeks)
2024	280,529	28,272	7,964	9.9
2023	269,749	27,805	7,869	9.7
2022	208,673	23,823	6,209	8.8
2021	290,603	25,062	10,973	11.6
2020	954,348	95,617	26,887	10.0
2019	256,442	26,372	7,884	9.7
2018	266,197	27,269	8,661	9.8
2017	320,527	29,079	8,611	11.0
2016	334,241	29,427	7,713	11.4
2015	357,801	30,082	9,102	11.9
2014	455,972	37,351	10,922	12.2
2013	597,158	44,243	15,654	13.5
2012	760,213	52,630	23,081	14.4
2011	955,792	63,945	30,553	14.9
2010	1,190,341	74,465	41,070	16.0
2009	1,551,762	91,394	45,767	17.0
2008	889,414	70,147	18,885	12.7
2007	528,895	45,499	11,072	11.6
2006	479,498	40,232	10,782	11.9
2005	577,594	44,149	14,112	13.1
2004	696,710	50,391	17,976	13.8
2003	865,204	59,818	22,408	14.5
2002	849,194	58,672	20,772	14.5
2001	693,078	57,109	14,541	12.1
2000	527,699	45,292	11,219	11.7
1999	542,464	43,684	12,536	12.4
1998	552,125	46,120	12,688	11.9
1997	537,345	45,116	13,055	11.9
1996	585,244	48,788	14,744	12.0
1995	590,835	48,724	15,291	12.1
1994	521,685	44,924	13,984	11.6
1993	518,804	41,134	14,689	12.6
1992	571,677	46,156	16,010	12.4
1991	564,858	48,116	13,991	11.7
1990	437,715	39,990	9,837	11.2
1989	427,682	36,539	10,069	11.7
1988	456,730	37,626	11,408	12.1
1987	530,182	41,160	15,082	12.9

Average potential benefit duration by groups

There are meaningful differences in potential duration by major industry groups. Seasonal employment patterns and the use of temporary or part-time workers are important factors.

Figure 4 shows finance and insurance had the highest average potential duration of 18 weeks in 2024. Agriculture and forestry had the lowest average potential duration at 15 weeks, reflecting their seasonal industry pattern in terms of employment.

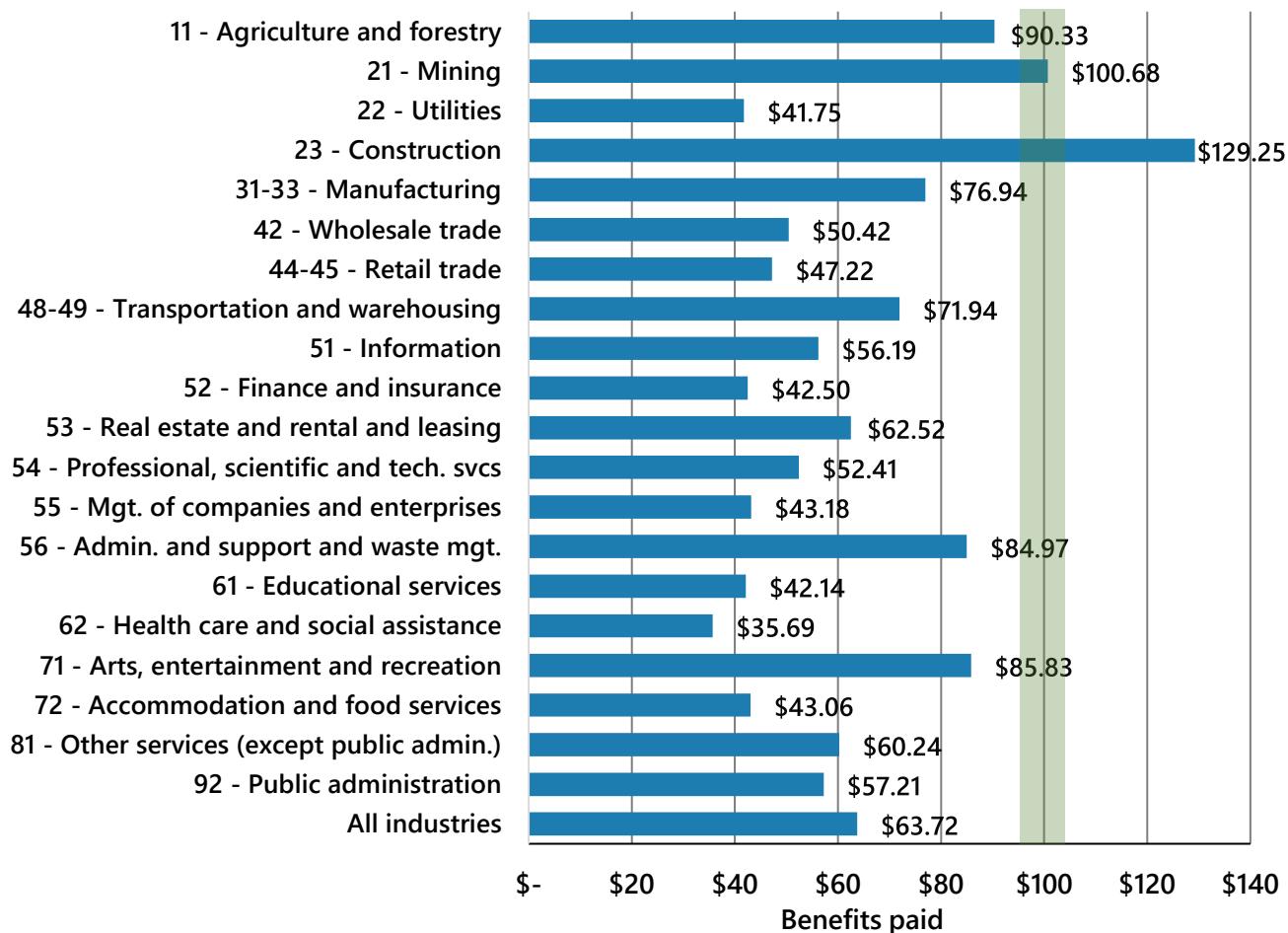
Figure 4. 2024 Average potential duration of benefits by industry group



Average contributions by industry

Figure 5 illustrates the average benefits paid per \$100 in contributions by industry in 2024. The industries that paid out more benefits on average than they contributed to the fund are seasonal in nature and included construction and mining industries. The industries with the lowest average benefits-to-contributions ratio included health care and social assistance; utilities; and educational services. Of the 20 industries, 18 paid more contributions into the fund than their employees received in benefits from the fund. In 2024, mining and construction were the two industries receiving subsidies from the fund, meaning for every \$100 in contributions more than \$100 was paid out in benefits.

Figure 5. 2024 Average benefits per \$100 of contributions by industry group



Experience rating

A tax on the payrolls of employers covered by unemployment insurance law is the primary source of revenue for benefits. When necessary, states may borrow federal money to pay benefits. Experience rating is the process that determines the rates that individual covered employers pay on their workers.

Idaho is a reserve ratio state. Simply put, a reserve ratio is the ratio of reserves in an employer's account to the employer's average taxable payroll over the past four years.

Tax rates are calculated and assigned based on the individual employer's own benefit experience in relation to all other employers' experience. This is known as the array method. A positive experience factor means the accumulated total of taxes paid by an employer exceeds the accumulated total benefits charged against the employer. A negative experience factor means the accumulated total benefit payments charged to an employer's account exceeds the accumulated total taxes paid. New and unrated employers are assigned a standard rate.

By legislative design, most Idaho employers are positively rated (Table 5). For tax arrays distribution, see Table 9. In 2025, about 93.2% of all experience-rated employers were assessed a positive tax rate lower than the 1% rate for new employers. The top two industries with the highest percentage of positive-rated employers were health care at 98.7% and educational services at 96.9%. The agriculture industry and the admin and support management industry had the largest proportion of negative-rated employers at 15.5% and 14.8% respectively.

Table 5. Positive and negative rated employers by major industry group for 2025

* Major industry group (NAICS)	Positive rated		Negative rated	
	#	%	#	%
Agriculture and forestry	1,796	84.5	329	15.5
Mining	141	86.0	23	14.0
Utilities	227	93.4	16	6.6
Construction	8,078	86.5	1,266	13.5
Manufacturing	2,753	95.1	143	4.9
Wholesale trade	3,618	95.8	158	4.2
Retail trade	3,922	95.5	184	4.5
Transportation and warehousing	1,717	90.1	189	9.9
Information	1,790	91.1	174	8.9
Finance and insurance	2,813	95.0	147	5.0
Real estate and rental and leasing	2,696	96.0	111	4.0
Professional, scientific and tech. services	9,293	94.6	526	5.4
Mgt. of companies and enterprises	321	95.8	14	4.2
Admin and support and waste mgt.	3,592	85.2	624	14.8
Educational services	930	96.9	30	3.1
Health care and social assistance	7,797	98.7	103	1.3
Arts, entertainment and recreation	936	93.5	65	6.5
Accommodation and food services	3,184	96.5	117	3.5
Other services (ex public admin)	3,515	96.8	118	3.2
Public administration	142	94.7	8	5.3
Awaiting assigned/rev. ind. code	29	96.7	1	3.3
All industries	59,290	93.2	4,346	6.8

* Excludes new and not yet rated employer accounts

Experience rating: benefits charged and non-charged

Whether benefits are charged to any tax-rated employer account is an important factor in benefit costs and financing because non-charges are pooled, or socialized, and borne by all tax-rated employers.

Non-charges are the more common reason that benefits paid to a former employee do not increase the tax imposed on the employer. Additional reasons for socialized charges include:

- Benefits paid when an employer has gone out of business.
- Benefits paid to a worker who voluntarily quits without good cause or was discharged for misconduct by the base-period employer. Claimants would initially be denied benefits under these two scenarios but could overcome this disqualification by earning 14 times their benefit amount at another job and then becoming unemployed through no fault of their own.
- The proportion of benefits paid to multistate claimants, also called wage combining, exceeds the benefits computed using only Idaho wages.
- Benefits paid in accordance with an extended benefit program.
- Benefits paid but eligibility is subsequently reversed, with the claimant eligible for a waiver of the

overpayment.

- Benefits paid to a worker who continues to work for the subject employer while receiving benefits due to being laid off from another employer.

Table 6 shows the dollar amount of regular benefit payments by industry and the percentage of total regular benefit payments. The industry with the greatest regular benefit expenditures in 2024 was construction. Over \$21 million was paid to workers in this industry.

Table 6. Regular UI benefits paid by major industry groups for 2024

Major industry group (NAICS)	Regular benefits paid (M\$)	Percent of total regular benefits
Agriculture and forestry	4.7	4%
Mining, utilities	1.1	1%
Construction	21.2	18%
Manufacturing	10.6	9%
Wholesale trade	3.7	3%
Retail trade	7.5	6%
Transportation and warehousing	7.2	6%
Information	2.1	2%
Finance and insurance	3.1	3%
Real estate and rental leasing	1.5	1%
Prof., scientific and tech. services	8.8	7%
Mgt. of companies and enterprises, admin. and support and waste mgt.	18.9	16%
Educational services	2.4	2%
Health care and social assistance	8.5	7%
Arts, entertainment and recreation	2.5	2%
Accommodation and food services	7.2	6%
Other services (except public admin.)	3.7	3%
Public administration	3.1	3%
Awaiting assigned industry code	2.3	2%
TOTAL	119.9	100%

Benefit cost rate

The unemployment insurance cost rate, commonly referred to as the Idaho Benefit Cost Rate, is the ratio of benefits paid to total covered wages. The yearly rate is computed using finalized data from two years prior. The benefit cost rate is a useful indicator measure in any analysis of program costs. The cost relative to total wages is a good indicator of business cycles. A higher benefit cost rate indicates a struggling economy. Since the data is finalized from two years prior, the benefit cost rate of 0.81 in 2022 indicates a struggling economy in 2020 due to the pandemic. Table 7 shows the benefit cost rate decreasing in 2023 and 2024 to 0.28 and 0.19 respectively, indicating a healthy, post-pandemic economy. Prior to the pandemic, the five-year averaged benefit cost rate was 0.35.

Table 7. Benefit cost rate: net UI benefits paid as a percent of total wages*

Calendar year	Idaho's covered wages, excludes cost reimbursement employers	Net UI benefits experience rated only (in millions)	Idaho benefit cost rate %
2024	35,302	67.3	0.19
2023	31,607	89.1	0.28
2022	27,663	225.3	0.81
2021	25,627	71.2	0.28
2020	24,073	68.1	0.28
2019	22,315	82.1	0.37
2018	20,621	82.9	0.40
2017	19,818	84.9	0.43
2016	18,879	107.4	0.57
2015	17,767	130.9	0.74
2014	16,876	162.8	0.96

* Covered wages and UI benefits are using finalized data from two years prior

Average tax rates

Taxable wages are the wages that tax rates are applied against. A covered employer pays unemployment taxes on an individual worker's earnings that do not exceed the taxable wage base. Table 8 indicates the taxable wage base for 2025 is \$55,300, an increase from the 2024 base of \$53,500. The average tax rates are average rates based on taxable wages — total taxable wages divided by total taxes paid. The average tax rate estimate for all experience-rated employers in 2025 is 0.75%, slightly higher than the average tax rate of 0.71% in 2024, but consistent with the rates of the preceding seven years.

Table 8. Average tax rate and taxable wage base by rate year

Rate year	Taxable wage base	Average tax rate (%)
2025	55,300	0.75
2024	53,500	0.71
2023	49,900	0.61
2022	46,500	0.63
2021	43,000	0.61
2020	41,600	0.68
2019	40,000	0.72
2018	38,200	0.80
2017	37,800	1.09
2016	37,200	1.32
2015	36,000	1.54
2014	35,200	1.59
2013	34,800	2.37
2012	34,100	2.81
2011	33,300	2.83
2010	33,300	2.49
2009	33,200	1.18
2008	32,200	0.84
2007	30,200	1.20
2006	29,200	1.44
2005	28,000	1.34
2004	27,600	1.20
2003	27,600	1.18
2002	27,600	1.12
2001	25,700	1.16
2000	24,500	1.14
1999	23,600	1.12
1998	23,000	1.14
1997	21,000	1.41
1996	21,600	1.66
1995	21,000	1.37
1994	20,400	1.45
1993	19,200	1.72
1992	18,600	1.65
1991	18,000	1.38
1990	17,400	1.78
1989	16,800	2.25
1988	16,200	2.97
1987	16,200	2.91
1986	15,600	2.97
1985	15,000	3.06

* The most recent two years are subject to ongoing revisions.

Effective tax rate

The effective tax rate is an indirect metric derived from tax rates and reflects the tax rate employers pay based on total covered wages as opposed to taxable wages. Each state has custom unemployment insurance laws to fit their needs, and the effective tax rate metric allows for valid comparisons of tax systems among the states.

Table 9. Taxable wage rates by rate class

Positive-rated employers												
Rate class	(% of taxable payroll)	Taxable wage rates for positive employers										
		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1	-- 12	0.453	0.425	0.399	0.269	0.251	0.255	0.207	0.207	0.207	0.281	0.225
2	12 24	0.755	0.709	0.664	0.448	0.418	0.424	0.346	0.346	0.346	0.469	0.375
3	24 36	0.906	0.850	0.797	0.537	0.502	0.509	0.415	0.415	0.415	0.562	0.450
4	36 48	1.057	0.992	0.930	0.627	0.585	0.594	0.484	0.484	0.484	0.656	0.525
5	48 60	1.208	1.134	1.063	0.716	0.669	0.679	0.553	0.553	0.553	0.750	0.600
6	60 72	1.359	1.275	1.196	0.806	0.753	0.764	0.622	0.622	0.622	0.843	0.675
7	72 --	1.510	1.417	1.329	0.895	0.836	0.849	0.691	0.691	0.691	0.937	0.750
Standard rated employers												
Taxable wage rates for standard employers												
		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
		1.585	1.488	1.395	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Deficit-rated employers												
Rate class	(% of taxable payroll)	Taxable wage rates for negative employers										
		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
-1	-- 30	2.717	2.551	2.391	1.611	1.505	1.527	1.245	1.245	1.245	1.687	1.351
-2	30 50	3.019	2.834	2.657	1.791	1.672	1.697	1.383	1.383	1.383	1.874	1.501
-3	50 65	3.321	3.118	2.923	1.969	1.840	1.867	1.521	1.521	1.521	2.062	1.651
-4	65 80	3.623	3.401	3.189	2.149	2.007	2.037	1.659	1.659	1.659	2.249	1.801
-5	80 95	4.227	3.968	3.720	2.507	2.341	2.376	1.936	1.936	1.936	2.624	2.101
-6	95 --	5.400	5.400	5.400	5.400	5.400	5.400	5.400	5.400	5.400	5.400	5.400
Average rates for all experienced rated employers												
As a percent of taxable wages		1.545	1.323	1.093	0.802	0.723	0.681	0.609	0.632	0.606	0.705	0.746
As a percent of total wages		1.043	0.909	0.736	0.534	0.487	0.452	0.401	0.419	0.409	0.500	0.518

Coronavirus Aid, Relief and Economic Security (CARES Act)

In March 2020, the Coronavirus Aid, Relief and Economic Security (CARES) Act was signed into law, providing the unemployed with new and expanded unemployment benefits if they were out of work for reasons related to the pandemic.

The CARES Act was designed to mitigate the economic effects of the pandemic in a variety of ways. The act included a provision of temporary benefits for claimants who had exhausted their entitlement to regular unemployment compensation (UC) as well as coverage for claimants who were not eligible for regular UC (such as claimants who were self-employed or who had limited recent work history). *Note: traditional unemployment insurance excludes the self-employed from coverage.* The bill also allowed for the full federal funding of the waiving of the waiting week and 50% federal funding for cost reimbursed companies such as government entities and nonprofit organizations.

Also in March 2020, Gov. Brad Little issued an executive order (EO) which took advantage of federal flexibility and funding provided under the Families First Coronavirus Response Act. The EO waived the waiting week for claimants through the end of the year and waived the chargeability for businesses where employees were laid off due to the pandemic.

Coverage for most of the programs under the CARES Act started with weeks of unemployment beginning on or after Jan. 27, 2020, and ending on or before Dec. 31, 2020. The CARES Act created temporary unemployment compensation programs, including Pandemic Emergency Unemployment Compensation (PEUC), Pandemic Unemployment Assistance (PUA) and Federal Pandemic Unemployment Compensation (FPUC). Claimants could move between regular UI and the new federal programs on a week-by-week basis as their eligibility changed.

The PEUC program extended unemployment insurance for 13 weeks to those who exhausted their regular UC benefits. To receive PEUC, workers had to be actively seeking work. However, the bill provided flexibility in meeting such requirements in case claimants were unable to search for work because of the pandemic, including illness, quarantine or movement restriction. The benefits under the PEUC program were extended several times and were to expire Sept. 4, 2021. However, Gov. Little ceased Idaho's participation in the CARES Act programs beginning June 20, 2021.

The PUA program provided up to 39 weeks of additional unemployment benefits to individuals unemployed due to the pandemic but not eligible for regular unemployment insurance benefits. This program covered claimants who were self-employed; independent contractors and certain gig economy workers; people who did not have enough work history to be eligible for a regular Idaho claim such as low wage, non-profit or part-time employees; and claimants denied regular benefits due to being discharged for misconduct or quitting without good cause. It also covered claimants who had exhausted all rights to regular UC, extended benefits or PEUC under state or federal law. Eligible PUA claimants were entitled to a minimum of \$168 per week, which is higher than the regular minimum weekly benefit amount of \$72. The benefits under the PUA program were extended several times and were to expire Sept. 4, 2021. However, Gov. Little ceased Idaho's participation in the CARES Act programs beginning June 20, 2021.

The CARES Act allowed claimants to receive an additional \$600 weekly benefit amount (WBA) under the FPUC program if they were eligible for such compensation for a week claimed under any of the eligible unemployment benefits programs. The program ran from March 29, 2020, through July 25, 2020. Under

the FPUC \$600 benefit program, 112,002 unemployed were paid an additional \$560.1 million.

In June 2020, Pres. Donald Trump issued a presidential memorandum creating the Lost Wages Assistance (LWA) program allowing for the addition of \$300 per week for compensable weeks claimed under eligible unemployment benefits programs. The program was administered by the Federal Emergency Management Agency using disaster relief funds. Idaho participated in LWA for five weeks from July 26, 2020, to Aug. 29, 2020, and distributed \$40.7 million to 36,330 claimants.

The CARES Act programs were extended to continue past Dec. 31, 2020, for 11 weeks through the passage of the Continued Assistance Act (CAA). The CAA reinstated FPUC unemployment benefit payments for the same period at \$300 per week instead of the original \$600, over and above state unemployment benefits.

The American Rescue Plan Act of 2021 authorized 29 additional weeks of FPUC, PEUC and PUA non-retroactive benefits. These benefits were only payable with respect to weeks of unemployment beginning March 14, 2021 — the end of the CAA extension — through Sept. 6, 2021. The new expiration date effectively limited PEUC and PUA benefits to no more than an additional 25 weeks, a cumulative total of 49 weeks for PEUC and 75 weeks for PUA. At the end of August 2023, Idaho had 22,099 PEUC claimants who received \$88.4 million and 45,395 PUA claimants who received \$129 million in benefits.

Up to the end of August 2023, the federal government paid a cumulative \$1,046,261,549 for CARES Act programs to Idaho's unemployed, benefiting tax-rated and cost reimbursed employers alike.

Federal-State Extended Benefit Programs

Federal-State Extended Benefits

Federal-State Extended Benefits (EB) are additional benefits available during periods of high unemployment. These are periods when the insured unemployment rate reaches 5% and is at least 120% of the average of the prior two-year insured unemployment rate. Typically, half the cost of extended benefits is paid by the state and half by the federal government. Extended benefits trigger off when the covered unemployment rate falls below 5% or 120% of the prior two-year average. All states must have at least one of two extended benefit triggers coded in law; either based on insured unemployment rate, total unemployment rate or both.

During the Great Recession, Idaho legislated temporary participation in a trigger based on the total unemployment rate while fully subsidized by the federal government.

On adoption of the optional extended benefits program, Idaho triggered extended benefits when the average three-month rolling unemployment rate hit 6.5% and was at least 110% of the average unemployment rate for the same period in either of the two previous years. Under this secondary trigger, there is a sub-trigger called a period of high unemployment (HUP) that is also based on when the total unemployment rate reaches 8% and is 110% greater than the corresponding rate of the prior two years. Idaho triggered extended benefits under HUP during the Great Recession.

The duration and magnitude of the Great Recession was such that several modifications to the extended benefits were put in place throughout to allow the distribution of benefits to the long-term unemployed for up to 99 weeks.

During the 2020 pandemic, Idaho triggered on extended benefits for up to 13 weeks of additional benefits but declined to participate in the optional total unemployment and high unemployment

triggers.

Under the CARES Act, eligible claimants for Idaho's Federal-State Extended Benefit (EB) program were required to first exhaust all benefits available to them under the regular benefit program paid through the state and the PEUC program before they applied for EB benefits. If eligible, the EB program added up to 13 additional weeks of benefits. Funding for the EB program is traditionally shared between the state and federal government. However, under the CARES Act, the federal government subsidized the total cost of extended benefits paid. The weekly benefit amount available for those in EB matched the amount they were entitled to under regular state unemployment benefits. Even though the EB program ended in August 2020, some residual payments were made in the months following. The EB program covered 281 claimants and paid \$375,969 in benefits.

Emergency Unemployment Compensation (EUC)

Traditionally, Emergency Unemployment Compensation (EUC) is 100% federally funded, provided such compensation is for individuals who exhaust their regular state benefits.

Due to the severity and duration of recessions, the program has gone through a multitude of extensions or benefit duration changes, which are too complex and numerous to detail, in particular those from the Great Recession.

Even though emergency compensation programs are fully funded by the federal government and do not impact the solvency level of the trust fund, some historical aspects remain relevant. From 1961 to the end of the CARES Act in 2021, Idaho has participated in some version of emergency compensation or additional benefits about 20 times, either for EB or in some other combination of EUC (Table 10).

The most recent additional compensation programs started in 2020 with the CARES Act, which provided additional unemployment benefits under the FPUC program in the form of \$600 and under the CAA of \$300 weekly checks to about 154,000 claimants in the amount of \$716.9 million. Comparatively, during the Great Recession claimants received an extra \$25 in weekly checks.

Disaster Unemployment Assistance

Disaster Unemployment Assistance is a federally financed program providing both benefits to individuals unemployed because of major disasters and money to state employment security agencies for administration.

Authorized by section 407 of the Disaster Relief Act of 1974, the program became effective April 1, 1974. The Federal Disaster Assistance administrator was responsible for administering the act and delegated to the Secretary of Labor the responsibility of administering the payment of benefits.

Since the beginning of the program, benefits have been paid to unemployed Idaho workers because of five disasters starting with the Teton Dam failure in June 1976 and most recently the 2000 fire season.

For a historical perspective on temporary and emergency benefit programs see Table 10.

Table 10. Development in temporary extended benefit programs

Beginning date	Ending date	Type of program	Weeks compensated	Benefits paid
5/24/2020**	8/22/2020**	EB	1,222	\$394,217
3/7/2009	12/11/2010	FAC	-	\$96,403,605
2/8/2009	6/9/2012	*FSE	261,360	\$68,078,063
7/26/2008	12/28/2013	EUC08	3,084,438	\$789,719,746
3/23/2002	6/22/2002	EUC	299,571	\$68,556,936
3/15/1987	5/30/1987	FSE	32,006	\$4,287,009
2/22/1986	5/17/1986	FSE	33,614	\$4,279,499
3/31/1985	6/29/1985	FSE	35,846	\$4,385,481
3/18/1984	6/16/1984	FSE	41,494	\$4,842,212
9/12/1982	3/31/1985	FSC	350,728	\$37,950,846
10/3/1981	7/2/1983	FSE	294,304	\$33,253,865
2/2/1980	6/27/1981	FSE	124,122	\$11,501,670
2/25/1979	6/9/1979	FSE	18,413	\$1,590,018
4/15/1978	7/8/1978	FSE	9,770	\$732,428
1/4/1975	1/7/1978	FSE	160,728	\$10,377,551
4/9/1972	10/7/1972	TC	19,186	\$1,004,068
1/2/1972	2/5/1972	FSE	12,930	\$629,887
1/23/1971	10/2/1971	FSE	28,206	\$1,273,466
2/3/1963	7/13/1963	TEB	21,860	\$737,316
1/7/1962	4/30/1962	TEB	30,829	\$1,041,080
4/8/1961	6/30/1962	TEUC	50,117	\$1,531,544
2/5/1961	4/8/1961	TEB	17,965	\$579,673

*Includes FSE and High Unemployment Period (HUP)

** Triggered onto Extended Benefits (EB) under the CARES Act. Triggered Off (EB).

State unemployment insurance

The state unemployment insurance non-experience-rated system is designed to provide coverage for the unemployed from state agencies and universities. The program works on a reimbursable basis by pooling all covered employment from each of the departments, universities and commissions to effectively share the cost of unemployment coverage among agencies.

The contributions to the program are assessed on total wages using a tax rate established by the Idaho Department of Labor at the beginning of each state fiscal year.

The solvency goal for this fund is to accumulate reserves sufficient to cover 12 months of unemployment while maintaining the tax rate between 0% and 1% (Table 11).

The CARES Act program provided cost reimbursable employers 50% of emergency relief for benefits paid for weeks claimed beginning March 13, 2020, to March 31, 2021. This increased to 75% relief for weeks claimed beginning March 31 to on or before Sept. 6, 2021. Idaho ended CARES Act participation on June 19, 2021. The state fund received \$1.5 million in reimbursements in December 2021 for this program.

Table 11. State unemployment insurance, contributions and fund balance

State fiscal year	Yr-qtr	State employment	Wages (\$1,000)	Benefit paid (\$1,000)	Advance payments received (\$1,000)	SUI reserve balance	Contribution rate %
FY 2024	2024-2	28,012	390,241	249	0	8,750	0.00
	2024-1	26,829	438,126	431	0	8,999	0.00
	2023-4	29,331	376,538	325	0	9,430	0.00
	2023-3	28,701	433,526	256	0	9,754	0.00
FY 2023	2023-2	28,166	355,018	225	-1	10,010	0.00
	2023-1	27,505	394,843	395	2	10,236	0.00
	2022-4	26,283	337,723	239	-3	10,630	0.00
	2022-3	28,394	397,010	174	2,107	10,871	0.00
FY 2022	2022-2	27,418	376,281	174	1,489	8,939	0.49
	2022-1	26,479	312,781	336	1,701	7,624	0.49
	2021-4	25,915	366,084	235	3,249	6,259	0.49
	2021-3	26,402	314,702	281	7	3,244	0.49
FY 2021	2021-2	25,809	351,283	300	7	3,519	0.00
	2021-1	25,425	297,354	570	-41	3,812	0.00
	2020-4	25,221	348,239	672	90	4,423	0.00
	2020-3	26,222	301,441	806	449	5,004	0.00
FY 2020	2020-2	25,408	350,037	702	347	5,361	0.13
	2020-1	25,469	297,959	403	483	6,449	0.13
	2019-4	25,549	349,603	291	393	6,369	0.13
	2019-3	26,648	304,697	239	442	6,268	0.13
FY 2019	2019-2	26,473	344,365	224	366	6,065	0.13
	2019-1	25,258	284,835	443	435	5,923	0.13
	2018-4	25,295	338,809	306	376	5,910	0.13
	2018-3	26,343	292,213	241	492	5,840	0.13
FY 2018	2018-2	26,367	332,129	222	408	5,589	0.15
	2018-1	25,373	275,728	481	476	5,403	0.15
	2017-4	25,312	320,316	341	417	5,408	0.15
	2017-3	26,536	281,147	284	469	5,333	0.15
FY 2017	2017-2	25,984	316,540	267	385	5,148	0.15
	2017-1	25,121	260,640	604	452	5,029	0.15
	2016-4	25,002	302,460	479	470	5,182	0.15
	2016-3	26,318	315,411	395	386	5,191	0.15

Appendix I

Major historical developments in the benefit formula, eligibility requirements and Federal-State Extended Benefit Programs

1938 The benefit formula put in effect in September 1938 provided for weekly benefit amounts ranging from \$5 to \$15 for three to 18 weeks. It also provided for three waiting weeks.

1939 In April, the maximum weekly benefit was raised to \$18, and duration changed from seven to 17 weeks. The waiting period was reduced to two weeks.

1947 In July, the weekly benefit was increased to a minimum of \$10 and a maximum of \$20. Duration was increased from 10 to 20 weeks, and the waiting period was reduced to one week.

1951 In May, the maximum weekly benefit was increased to \$25, and maximum duration was extended to 26 weeks.

1956 In July, the maximum weekly benefit was raised to \$30.

1957 In July, the weekly benefit was changed to a minimum of \$15 and a maximum of \$40.

1961 Beginning July 1, the minimum weekly benefit was raised to \$17, and the maximum weekly benefit was indexed to 52.5% of the average weekly wage. As a result, the maximum weekly benefit was raised to \$43. Claimants whose earnings exceeded the amounts in the benefit table had their eligibility and number of benefit weeks computed on the same basis as individuals whose base period earnings came within the limits of the benefit table. This resulted in some claimants with very high base period earnings in the required two or more quarters being monetarily disqualified for the first time. It also resulted in reducing potential duration for those claimants with a high but disproportionate amount of earnings in one quarter.

1970 On July 1, the Idaho Legislature eliminated the benefit table and substituted a formula requiring at least \$416.01 of wages in a claimant's highest quarter and total wages of at least 1.25 times the high quarter wages as a condition of eligibility. The weekly benefit equals 1/26 of highest quarter wages rounded to the next dollar if not an even dollar amount, not to exceed the maximum weekly benefit. Duration varied from 10 to 26 weeks in two-week intervals based on ratios of base period to high quarter earnings varying from 1.25 to 3.25 in intervals of 0.25.

1971 The Legislature increased the maximum weekly benefit to 55% of the average weekly wage for covered employment.

1972 Beginning July 1, the maximum weekly benefit rose to \$68.

1973 The Legislature increased the maximum weekly benefit to 60% of the average weekly wage in covered employment.

1974 The Emergency Unemployment Compensation Act of 1974, as amended in 1975 and 1977, provided Federal Supplemental Benefits of up to 26 weeks to claimants who exhausted their regular and Federal-State Extended benefits. Idaho first triggered this federally funded program on Jan. 4, 1975, with payments continuing through October 1976. This federal program triggered on again in January 1977, ending on Jan. 31, 1978. The program paid \$5,280,600 to recipients in Idaho. No portion of this amount was paid from Idaho's trust fund.

1980 The Legislature deleted weekly benefit amounts of \$17 through \$35 from the benefit formula, raised

	the required high quarter earnings from \$416.01 to \$910.01 and raised total wages required as a condition of eligibility from \$520.01 to \$1,137.51.
1982	Additional Extended Benefits became effective March 7, 1982, and provided benefits to Idaho claimants who exhausted both regular and Federal-State Extended benefits. The law, enacted by the Idaho Legislature in 1982, was a one-time extension of benefits that expired Dec. 31, 1982. While in effect, the program paid out \$5,458,973 in benefits.
1982	Federal Supplemental Compensation was a temporary extended benefit program wholly funded by the federal government. The law creating the program took effect Sept. 12, 1982. The original expiration of March 31, 1983, was extended several times. To be eligible, a claimant must have exhausted all compensation under the regular and Federal-State Extended benefit programs. From Sept. 12, 1982, through July 1985, the program paid \$37,950,846 in benefits.
1983	Idaho's benefit formula underwent the most extensive, far-reaching changes in its history in response to the recessionary drain on the trust fund. The Legislature made substantive changes that significantly affected claimants' eligibility for benefits, benefit amounts and duration of benefits. The act: <ul style="list-style-type: none"> Changed the earnings required from eight times the weekly benefit amount to 20 times. Changed monetary eligibility requirements for an individual to at least \$1,144.01 earned in a calendar quarter in the base period and total base period wages of at least 1.5 times the high quarter wages. Raised the minimum weekly benefit from \$37 to \$45 and shortened the potential duration of benefit payments for most claimants. Froze the maximum weekly benefit at the July 1982 level of \$159 through at least June 30, 1984, and until July 1 of a year that the trust fund has not borrowed to pay benefits for the two preceding quarters. This condition was met July 1, 1984, and the maximum weekly benefit was raised to \$173 under the benefit formula. Rounded to the next lower dollar unemployment compensation — if not an even dollar amount — that is payable to any individual for any week. This provision results in savings to the fund and slightly reduced benefit amounts for almost all of those receiving benefits. Changed from three to 5.5 times the weekly benefit amount established during the first benefit year to be eligible for a second successive year of benefits.
1985	The "20 times" requirement passed in 1983 to re-establish eligibility for benefits was changed to "16 times" the weekly benefit amount.
1987	Effective July 1, the earnings eligibility requirement dropped from 1.5 times the high quarter of base period wages to 1.25 times. Claimants becoming eligible with the restoration of the "1.25 times" provision were entitled to 10 weeks of benefits while all other entitlements were increased by one week except for those claimants who were entitled to the maximum 26 weeks. The eligibility criterion for Federal-State Extended Benefits remained at 1.5 times the high quarter wages.
1997	The Legislature changed the benefit formula to restore the benefit entitlement to pre-1983 levels by adding one week of eligibility for most claimants. All claimants except those eligible for 10 weeks and 26 weeks became eligible for one additional week of benefits.
1998	The Legislature indexed the wage required to qualify for the minimum weekly benefit to 50% of the state minimum wage. Because Idaho's minimum wage was \$5.15 per hour, Idaho's minimum weekly benefit increased from \$44 to \$51. The re-qualification formula when filing for benefits in a subsequent benefit year was raised from 5.5 times the weekly benefit amount to six times.

2000 The Legislature clarified disqualification for making a false statement applies only to those intentionally falsifying data.

2001 The loss of employer appeal rights for failing without good cause to provide separation information within 10 days was repealed.

2005 Benefit and tax programs are revised under unanimous approval by the Legislature. Some key changes to the benefits program included:

- Duration of benefits was modified to be calculated weekly rather than biweekly between 10 and 26 weeks.
- To be eligible for any week of benefits or waiting week credit, claimants must be able to work, be available for work and seeking work unless sick, disabled or responding to a compelling personal circumstance that does not exceed a minor portion of the week in question.
- Penalties for overpayments due to false statements, misrepresentations or omission of facts were increased to 25% of the overpayment for the first offense, 50% for the second offense and 100% for the third and subsequent offenses. All judgments for overpayments become liens.
- The penalty for employers failing to file quarterly taxes and reports on time was set at 100% of the tax amount or \$250, whichever is more. This law affected the benefit formula. The maximum weekly benefit floats annually between 52% and 60% of the average weekly wage. As tax rates increase, the maximum benefit decreases, and vice versa.

2007 The Legislature matched the state minimum wage to the federal minimum wage, which was increasing in three steps through 2009. As a result, the minimum weekly benefit amount increased from \$51 to \$58 in 2008, to \$65 in 2009 and to \$72 in 2010.

2008 Legislation maintained the confidentiality of benefit fraud whistleblowers in the files of affected claimants, and new civil penalties following federal direction were adopted for unauthorized disclosure of employment security information.

The reasons for claimants failing to attend approved training without loss of benefits were limited to illness, disability in certain circumstances and compelling personal circumstances.

The penalty for employers failing to file quarterly taxes and reports on time was reduced from 100% of the tax owed (or \$250) to 25% of the tax (or \$75) for the first offense, 50% (or \$150) for the second offense and 100% (or \$250) for the third and subsequent offenses.

2009 The Legislature implemented a series of changes in benefit provisions to qualify for a one-time Reed Act distribution of \$32 million under the federal modernization program. The changes included:

- Part-time benefit eligibility. Allows claimants laid off from part-time work to remain eligible for unemployment insurance coverage if they seek only part-time work of 20 hours a week or more. *"Part-time employee" means any employee whose regularly scheduled work is fewer than forty (40) hours a week.*
- Benefit eligibility during training. This amendment doubles the benefit entitlement up to 26 additional weeks only for claimants in approved training.
- Alternate base period. A claimant found monetarily ineligible based on earnings in the first four of the previous five completed quarters can have eligibility calculated on the last four completed quarters.
- Total unemployment rate trigger. Uses the total unemployment rate to trigger Federal-State Extended Benefits when the federal government covers 100% of the cost.
- The definition of employment was revised to exclude individuals selling consumer products

from anywhere other than a permanent retail establishment.

Federal Additional Compensation (FAC) was a 100% federally financed \$25 increase in weekly unemployment benefits for all programs from Feb. 22, 2009, through Dec. 4, 2010. Claimants with benefit years beginning after May 30, 2010, were ineligible for the additional \$25. By the end of the FAC, Idaho claimants received \$96.4 million through the program.

2010 Existing law was amended to reduce the amount of benefits paid in a compensable week by the amount equal to temporary disability benefits under a workers' compensation law. This change relates to supplanting the UI benefit dollar by dollar with temporary disability benefits.

The duration schedule was modified to redistribute benefits from claimants with volatile earnings to those with more stable earnings during the base period.

Existing laws were added or amended to define when corporate officers are unemployed and to allow corporations to exempt corporate officers from unemployment insurance coverage.

2011 The 2011 Revision of the Unemployment Insurance Benefit and Tax Program added a new Idaho Code Section 72-1351B which spelled out a federal conformity provision prohibiting relief from liability. New Idaho Code Section 72-1369 outlined overpayments, civil penalties, interest collection and waivers.

Existing law was amended to add an additional temporary total unemployment rate indicator for extended benefits that qualify for federal funds for employment security law purposes.

Existing law was amended to clarify that 15% of certain overpayments must be paid into the Employment Security Fund.

2015 Existing law was amended to provide an additional circumstance for exempt employment under the state's Employment Security Law regarding motor carriers and motor vehicles.

2016 Terminology and provisions regarding the base tax rate were revised. The maximum weekly benefit amount was revised to be 55% of the average wage paid by covered employers. Maximum weeks of benefits were revised to be between 20 to 26 weeks depending on Idaho's unemployment rate.

2020 Due to the COVID-19 pandemic, Executive Order 2020-11 provided a temporary suspension of certain state's employment security laws governing unemployment benefits to include waiving of the waiting week effective March 8, 2020, through Jan. 2, 2021. Claimants and employers are granted an additional 14 days for all appeals filed.

2020 The CARES Act was passed by Congress and signed by Pres. Donald Trump on March 29, 2020. Idaho Department of Labor signed on to these programs under an agreement with the U.S. Department of Labor. This act provided for:

- Pandemic Unemployment Assistance (PUA) effective March 29, 2020. PUA is a federal program that allows those individuals usually not eligible for UI to receive benefits (self-employed, monetarily ineligible, those that are not working due to COVID-19). The claimant must be unemployed due to the COVID-19 pandemic.
- Federal Pandemic Unemployment Compensation (FPUC) effective March 29, through July 26, 2020, providing an additional \$600 per week to all eligible weeks.
- Pandemic Emergency Unemployment Compensation (PEUC) effective March 29, 2020, providing additional unemployment payments to those who had exhausted all regular UI benefits.

2020 Idaho pays Extended Benefits June 8 through Aug. 22 due to the rise in the unemployment insurance rate.

- 2020 As of June 19, Idaho Labor no longer reviews all separations within 14 times the claimant's weekly benefit amount. Only the last separation is adjudicated. Requalification is still 14 times the claimant weekly benefit amount.
- 2020 The Lost Wages Assistance (LWA) program begins on July 26 and runs through Aug. 29, 2020. The LWA program added an additional \$300 per week for each payment.
- 2020 On Nov. 29 Idaho Labor begins requiring claimants to go through ID.me, the department's identity proofing partner, to combat the high volume of attempted fraudulent claims.
- 2020 Pres. Donald Trump signs the Continuing Assistance Act on Dec. 27 which extends the CARES Act programs through March 13, 2021. PUA goes from 39 to 50 weeks. PEUC goes from 13 to 24 weeks. FPUC was reinstated with payments of \$300 per eligible week.
- 2021 Pres. Joe Biden signs the American Rescue Plan Act of 2021 on March 11, which further extends the CARES Act programs to Sept. 4, 2021. PUA is capped at 75 weeks, PEUC at 49 weeks and FPUC continues at \$300 per eligible week.
- 2021 Gov. Brad Little announces on May 11 that Idaho will stop participating in the CARES Act programs effective June 20.
- 2021 Statute was changed effective July 1, establishing a four-week cap on the illness provision, which allows individuals who became ill after filing their claim to still receive benefits.
- 2021 ID.me is fully implemented as of July 7. All claimants must go through ID.me to access the Claimant Portal. If a claimant is unable/unwilling to go through the ID.me process, the claim will be processed manually, and the claimant will not be able to have direct deposit.
- 2023 Gov. Little signs legislation effective on July 1, 2023, that would allow unemployment insurance benefits to individuals who must leave their employment due to being a victim of domestic violence or due to their military spouse being transferred.
- 2024 Gov. Little signs legislation effective on July 7, 2024, to define what qualifies as a "work search" activity that unemployment claimants must engage in to receive unemployment insurance benefits. Specifically, this bill requires claimants to conduct five work search actions, instead of two, per week in order to receive benefits.
- 2025 Gov. Little signs legislation effective on July 1, 2025, updating the statute that applies to claimants who commit UI fraud.

Table 12 provides a current and historical perspective for the benefit structure.

Table 12. Developments in Idaho benefit formula

Effective date	Maximum WBA	Minimum WBA	Duration (weeks)	Waiting weeks
1/1/2025	590	72	10-(20-26) *	1
1/1/2024	568	72	10-(20-26) *	1
1/1/2023	532	72	10-(20-26) *	1
1/1/2022	499	72	10-(20-26) *	1
1/1/2021	463	72	10-(20-26) *	1**
1/1/2020	448	72	10-(20-26) *	1**
1/1/2019	432	72	10-(20-26) *	1
1/1/2018	414	72	10-(20-26) *	1
1/1/2017	405	72	10-(20-26) *	1
1/1/2016	410	72	10-26	1
1/1/2015	398	72	10-26	1
1/1/2014	383	72	10-26	1
1/1/2013	357	72	10-26	1
1/1/2012	343	72	10-26	1
1/1/2011	336	72	10-26	1
1/1/2010	334	72	10-26	1
1/1/2009	362	65	10-26	1
1/1/2008	364	58	10-26	1
1/1/2007	338	51	10-26	1
7/1/2006	322	51	10-26	1
7/1/2005	322	51	10-26	1
7/1/2004	325	51	10-26	1
7/1/2003	320	51	10-26	1
7/2/2002	316	51	10-26	1
7/1/2001	315	51	10-26	1
7/1/2000	296	51	10-26	1
7/1/1999	282	51	10-26	1
7/1/1998	273	51	10-26	1
7/1/1997	265	44	10-26	1
7/1/1996	259	44	10-26	1
7/1/1995	248	44	10-26	1
7/1/1994	240	44	10-26	1
7/1/1993	234	44	10-26	1
7/1/1992	223	44	10-26	1
7/1/1991	215	44	10-26	1
7/1/1990	206	44	10-26	1
7/1/1989	200	44	10-26	1
7/1/1988	193	44	10-26	1

* Maximum weeks of benefits will be between 20 to 26 weeks depending on Idaho's unemployment rate.

** Waiting week partially suspended by the Governor's executive order while under CARES Act.

Appendix II

Major developments in employer experience rating and tax provisions

1935 Tax rates were applied to total wages paid by employers. All employers paid the same rate.

1936	0.9%
1937	1.8%
1938 -1942	2.7%

1943 Only the first \$3,000 of an employee's wages were subjected to the annual tax. Experience rating procedures, provided first in 1943, have used different bases for rating employment experience. The 1943 law used a ratio of the excess of taxes over benefits to average annual payroll and set up steps of 2.3%, 1.9% and 1.5% for rated employers.

1947 A 1.1% tax rate step was added.

1951 The array method of reserve ratio experience rating was instituted to determine employers' tax rates. Each eligible employer has an experience factor calculated based on past experience. This factor is the reserve ratio of the accumulated excess of contributions over benefits divided by average taxable payroll for the past two, three or four years, depending on the length of time an employer has been in business. Employers are arrayed according to their experience factors. The Employment Security Law provides the percentage of taxable payroll to be assigned to each rate group. Those employers with the most favorable experience factor receive the lowest rate, and other employers are rated according to their place in the array. The range of rates and the percentages in each rate group have been changed several times by legislative action.

1955 The Legislature established five alternate tax tables with minimum tax rates ranging from 0.3% to 1.7%. The rate schedule in effect at any period was determined by the ratio of the unencumbered balance in the Unemployment Insurance Trust Fund to total taxable payroll.

1961 For 1961 and 1962 only, a 25% surtax was added to the rates of Table 4 of the 1955 law. This resulted in effective rates of 1.625% to 3.375% for 1961 and 1962. This surtax was prompted by depletion of the trust fund during the 1960-1961 recession.

1963 The Legislature amended the Employment Security Law to provide:

- Deficit rates above a standard rate for employers whose benefit charges exceed their taxes paid.
- The tax schedule for a particular rate year is determined by the ratio of fund balance to total wages.
- Eight alternative tax schedules, each with seven rates for positive-rated employers, six rates for deficit employers and a standard rate for unrated employers. Schedule I varied from 0.3% to 3.9% while Schedule VII varied from 2.7% to 5.1%. The taxable wage base was raised from \$3,000 to \$3,600.

1971 The taxable wage base was increased from \$3,600 to \$4,200 effective Jan. 1, 1972.

1975 The wage base became the same as the annual average wage rounded to the nearest \$600 multiple for covered employment in the second year prior to the effective date. Effective January 1976, the taxable wage base increased to \$7,800. The tax schedules were adjusted so that effective January 1976, Schedule I varied from 0.2% to 3.2% and Schedule VIII varied from 2.7% to 4.4%.

1983 The Legislature adopted nine positive-rated tax schedules instead of eight and five deficit-rated tax

schedules as well as increased the rates employers paid through 1985. Rate Schedule VI was in effect for 1983, Rate Schedule VII for 1984 and Rate Schedule VIII for 1985.

The 1985 Legislature modified its 1983 decision and made Rate Schedule VI effective for both 1985 and 1986.

1986 The Legislature added a new rate class on all schedules for the most deficit employers. About 1% of all deficit-rated employers would pay 5.4% in the most favorable rate schedule and 6.8% in the least favorable schedule. The definition of wages was changed to include sick pay other than workers' compensation benefits and tips totaling \$20 or more per month, detailed in a written statement from the claimant to the employer. Any employer making a sickness or accident disability payment that is not excluded from wages will be treated as the employer with respect to payment of such wages. The law does not charge benefits paid to an individual who continues to perform services for an employer without a reduction in work schedule and is eligible to receive benefits based on earnings from another employer.

1987 The Legislature changed the computation that determines which rate schedule will be in effect. The ratio of the unencumbered balance in the trust fund to the total wages on June 30 immediately preceding the rate year determines the appropriate rate schedule beginning in 1989. This moved the computation date forward six months from Dec. 31 of the second prior year to June 30 immediately preceding the rate year.

1989 The Legislature created an innovative method of determining the annual rate schedule. This method computes from the penultimate year of an average cost multiple, which is a 10-year moving average of the ratios of annual benefits paid to total wages in covered employment multiplied by 1.5. This resulting ratio, when applied to covered wages of the penultimate year, represents the desired fund size.

Beginning in 1989, the average cost multiple became the minimum ratio of total wages for Rate Schedule V, the middle of Idaho's nine rate schedules. The trust fund balance to wages ratio for Rate Schedules I through IX is then adjusted up or down from Rate Schedule V in equal increments of 0.005%.

As an example of the new methodology, the average cost multiple for 1989 was 0.0264, and the ratio of fund balance to total wages in the penultimate year, 1987, was 0.0400, which triggered Rate Schedule III for 1989.

One effect of the change was to return the point in time of the computation of the effective tax rate schedule to the penultimate year as it was prior to the 1987 legislation.

1991 The Legislature established an administrative fund to help meet Idaho Department of Employment (as the Department of Labor was known at the time) operating expenses. The fund was financed by a reserve tax equal to 20% of the employers' taxable wage rate and invested by the state treasurer. The reserve fund may be used for loans to the Employment Security Fund and the repayment of interest-bearing advances and accrued interest. The state treasurer deposits the interest earned by the reserve fund in the special administrative fund to be used by Idaho Labor for administering the unemployment insurance and employment services programs.

1991 The Legislature limited the 20% diversion of employer taxes to only those years when the balance of the Administrative Fund was less than 1% of Idaho taxable wages and less than half the balance of the Unemployment Insurance Trust Fund. The 20% diversion of employer taxes would be collected in combination with the remaining 80%, which is deposited in the Unemployment Insurance Trust Fund. When the Administrative Fund ceiling is reached, 100% of all employer taxes are deposited in the trust fund.

In calculating an individual employer's reserve ratios, only taxes will be used in those years when the 20% diversion is in effect.

The combination of the trust fund and the newly established reserve fund would be used to compute the minimum ratio of the fund balance to total wages, which is used to determine which of Idaho's nine rate schedules are in effect for any particular rate year. The effective date for implementing this legislation was Jan. 1, 1991.

1995 The Legislature removed the expiration date on Idaho's special Administrative Fund and changed the computation date for determining which of Idaho's rate schedules will be in effect from Dec. 31 to Sept. 30, which permitted tax rate notices to be sent to employers earlier.

1996 The Legislature established the Workforce Development Training Fund with a training tax equal to 3% of the taxable wage rate in effect each year. As a result, unless a reserve tax is imposed, unemployment insurance taxes equal 97% of the taxable wage rate.

The Legislature also changed the reserve tax established in 1991 from 20% of the taxable wage rate to 17%. Accordingly, when the 17% reserve tax is in effect, the training tax equals 3% of the taxable wage rate and the balance — 80% — goes to contributions.

1997 The Legislature cut 1997 taxes for Idaho's experience-rated employers by reducing the taxable wage base to \$21,000 from the \$22,800 dictated by the index formula. It also put Rate Schedule I in effect instead of Rate Schedule II, which was dictated by the formula. This change resulted in a 0.04% reduction in tax rates for all rate classes except the 5.4% rate class. These changes rolled back the taxable wage base and tax schedule to 1995 levels.

1998 The Legislature made substantive tax schedule changes by removing the highest two tax schedules and adding two lower schedules. Lawmakers lowered the standard rate for new employers on all schedules, reduced tax rates for most positive-rated employers, changed the percentage distribution in the array of taxable payroll that places employers in each rate class, reduced the percentage allocation of change for positive-rated employers when they move from one rate class to another and increased the percentage of taxable payroll in the highest deficit tax rate from 1% to 5%.

2001 The Legislature froze the 2002 tax rates at the 2001 level — Rate Schedule II.

The interest payment provisions for federal loans were changed to make it an option rather than a requirement for the director to levy a tax on experience-rated employers to pay loan interest.

2002 The Legislature continued the freeze at Rate Schedule II and the taxable wage base at \$27,600 for rate years 2003 and 2004 and ultimately extended the freeze until the first half of 2005 for an average effective rate of 0.8%. Employers continued to experience rate increases and decreases as they moved up and down the rate classes under the experience-rating methodology.

2003 The taxable wage base was frozen at \$27,600 for 2003 and 2004. Tax rates of 0.2% to 1.4% were assigned to positive-rated employers and 2.6% to 5.4% for negative-rated employers.

2005 Benefit and tax programs were revised under unanimous approval by the Legislature. Some key changes to the tax program included:

- Every covered employer must register with Idaho Labor within six months of becoming a covered employer.
- The formulae were revised for calculating the average high-cost ratio, the average high-cost multiple, the benefit cost rate, the fund balance ratio, the base tax rate and the taxable wage rate. The criteria are set out for assigning taxable wage rates and contribution rates to employers.

- Jeopardy assessments including penalty and interest are subject to immediate seizure as well as other lawful collection procedures and are binding unless employers appeal within 14 days.
- Chargeability of benefits to an employer's account becomes final unless appealed within 14 days.

The Legislature lowered trust fund adequacy measure with the Equitable and Proportional Model that triggers a more responsive tax structure using a mathematical equation to compute tax rates instead of the current tax schedule. This equation increases equity by implementing the same percentage tax rate changes for all employer rate classes. This change is phased in over three years by fixing the rates for 2005 and 2006. In 2007, the formula determined the rates under the Equitable and Proportional Model.

Penalties for fraud were increased to stop the practice of State Unemployment Tax Act (SUTA) dumping — the manipulation of the tax system to obtain a lower tax rate. The primary methods of dumping are setting up shell companies to transfer payroll from the businesses with poor experience rating to new companies with the lower standard tax rate. A few low-turnover positions are transferred to the shell companies until a new lower tax rate is achieved. Then, the company can transfer the remaining employees.

The unobligated balance of the Workforce Development Training Fund was capped to prevent the fund from becoming excessive during economic downturns. Funds over the cap are transferred to the Unemployment Insurance Reserve Fund.

2006 The Legislature overrode the trigger criteria to allow a one-time tax diversion to reinforce the Reserve Fund. As a result, 17% of taxes were diverted from the Employment Security Fund.

For reimbursable employers, refunds can be made when yearly contributions exceed benefit payments and tax rates will be raised to compensate when benefit payments exceed contributions.

2007 The Legislature amended the civil penalty structure for employers who willfully fail to file timely quarterly wage reports. Monetary penalties of the greater of \$75 or 25% of the amount due are assessed against employers failing to file a timely report the first time, \$150 or 50% for the second time and \$250 or 100% for the third and subsequent times. If the employer has filed timely for the preceding 16 quarters, the penalty reverts and begins at \$75 or 25%.

2008 In cases where employers collude with employees to defraud the benefit system, a penalty of 10 times the weekly benefit amount of such employee or former employee shall be added to the liability of the employer in addition to other penalties provided by law.

2010 The multiplier used to determine the target balance of the trust fund was increased in stages from 0.8 to 1.5 beginning in 0.1 increments in 2012, reaching the 1.5 level in 2018. Professional employer organizations were subjected to a fine of \$25 per client up to \$5,000 per quarter for every client they failed to provide full wage and employment reports on.

The formula for triggering Federal-State Extended Benefits under the total unemployment rate was revised. Benefits are to be paid when current rates are 110% of the three-month average for the third preceding year.

2011 Existing law relating to the Employment Security Law was amended to allow Idaho Labor to revise the ratios of total base period earnings to the highest quarter earnings. This allowed for the adjustment of weeks of entitlement for employment security law purposes.

2018 Idaho Code was amended to reduce the taxable wage rate used for determining employers' unemployment insurance by adjusting the unemployment fund multiplier downward to 1.3.

2020 Legislation passed to allow Idaho Labor to relieve charges to the employer's account when the

claimant has good cause for quitting their employment, but the employer wasn't the cause for the person quitting, and to give corporate officers greater flexibility when deciding whether to exempt themselves from unemployment insurance coverage or to remain covered.

- 2020 Government entities and nonprofit organizations were relieved of 50% of charges from March 15, 2020, through March 14, 2021. Charges were relieved at 75% from March 15, 2021, through June 19, 2021. This was all federally funded through the CARES Act and subsequent legislation.
- 2020 Gov. Little's Executive Order 2020-11 temporarily suspended regular unemployment benefits charges related to COVID-19 from experience-rating to minimize the impact of the pandemic on the upcoming employer tax rates for 2021.
- 2020 Prior to tax rates computation for 2021, Gov. Little authorized a \$200 million state CARES Act deposit to the trust fund to prevent a significant increase in rates from pandemic-related claims.
- 2021 Legislation passed defining custom farming as "agricultural employment" rather than "general employment" and reduced the timeframe new employers need to pay taxes before qualifying for a reduced unemployment insurance tax rate.
- 2022 Legislation froze the 2021 tax rate for 2022 and 2023. The tax formula in code takes into consideration the cost of providing benefits by looking back over the past 20 years of costs on a rolling years system. Because of this system, over 2022 and 2023 the high-cost years from the 2001-2002 recession were no longer a component affecting the tax rate calculation. Freezing the rate prevented an increase in rates followed by a significant decrease. Instead, rates were stable over 2021-2023 and the UI Trust Fund remained solvent.
- 2024 Idaho Code was amended to reduce the taxable wage rate used for determining employers' unemployment insurance by adjusting the unemployment fund multiplier downward from 1.3 to 1.2 on and after Jan. 1, 2024.

Table 13 provides some historical perspective of the development in unemployment insurance tax rates and the taxable wage base in Idaho.

Table 13. Unemployment insurance tax rates and taxable wage base

Year law passed or administrative order issued	Effective date	Rate schedules percent	Taxable wage base (\$)	Eligibility requirements for experience rating
2025	January 1	0.225 - 5.4	55,300	6 Quarters
2024	January 1	0.281 - 5.4	53,500	6 Quarters
2023	January 1	0.207 - 5.4	49,900	6 Quarters
2022	January 1	0.207 - 5.4	46,500	6 Quarters
2021	January 1	0.207 - 5.4	43,000	6 Quarters
2020	January 1	0.255 - 5.4	41,600	6 Quarters
2019	January 1	0.251 - 5.4	40,000	6 Quarters
2018	January 1	0.269 - 5.4	38,200	6 Quarters
2017	January 1	0.399 - 5.4	37,800	6 Quarters
2016	January 1	0.425 - 5.4	37,200	6 Quarters
2015	January 1	0.453 - 5.4	36,000	6 Quarters
2014	January 1	0.545 - 5.4	36,000	6 Quarters
2013	January 1	0.786 - 6.8	35,200	6 Quarters
2012	January 1	0.960 - 6.8	34,800	6 Quarters
2011	January 1	0.960 - 6.8	34,100	6 Quarters
2010	January 1	0.960 - 6.8	33,300	6 Quarters
2009	January 1	0.447 - 5.4	33,300	6 Quarters
2008	January 1	0.262 - 5.4	33,200	6 Quarters
2007	January 1	0.372 - 5.4	32,200	6 Quarters
2006	January 1	0.477 - 5.4	30,200	6 Quarters
2005	January 1	0.429 - 5.4	29,200	6 Quarters
2004	January 1	0.1 - 6.8	27,600	6 Quarters
2003	January 1	0.1 - 6.8	27,600	6 Quarters
2002	January 1	0.1 - 6.8	27,600	6 Quarters
2001	January 1	0.1 - 6.8	25,700	6 Quarters
2000	January 1	0.1 - 6.8	24,500	6 Quarters
1999	January 1	0.1 - 6.8	23,600	6 Quarters
1998	January 1	0.1 - 6.8	23,000	6 Quarters
1997	January 1	0.1 - 6.8	21,000	6 Quarters
1996	January 1	0.1 - 6.8	21,600	6 Quarters
1995	January 1	0.1 - 6.8	21,000	6 Quarters

Appendix III

Major historical developments in coverage provisions

1935 Covered employment is defined as any service performed for wages unless specifically excluded in the law. The major exclusions in the 1935 Idaho law, which was written to comply with federal standards, were jobs in agriculture, government, nonprofit organizations, domestic work and jobs held by certain family members. There were numerous other exclusions, but these affected a relatively small number of workers.

1959 Major changes added city, county and most state workers. The latter group was included in covered employment from January 1962 to April 1963.

1963 City and county government workers were removed from coverage. Benefits paid to former state employees were on a reimbursable basis and therefore did not directly affect the Unemployment Insurance Trust Fund.

1967 Idaho law has, almost from the beginning, covered workers in firms employing one or more workers, provided that the quarterly payroll met the legal minimum. Federal standards originally required coverage by firms with eight or more workers. This was later reduced to four or more workers and then one or more workers. In 1937, the Idaho minimum quarterly payroll subjected to taxes was \$75. This was raised to \$150 in July 1955 and to \$300 in July 1967.

1972 Coverage in Idaho was again broadened to all faculty members and administration officials of state-operated schools. Workers packaging fresh fruits and vegetables and haulers of farm products, previously classified as agriculture workers, were reclassified to food processing and transportation workers and became covered. Most services for nonprofit organizations were covered, including hospital employees.

1978 Coverage was extended to local government workers, domestic workers and agriculture workers. The minimum quarterly payroll for domestic workers was set at \$1,000 in any quarter of the preceding calendar year. Agriculture workers were covered if their employers paid \$20,000 or more in wages in any one quarter or if they employed at least 10 workers in agricultural labor for 20 days during the year.

1986 Benefits between terms and during a vacation period were denied to individuals employed by any educational service agency.

1986 The minimum quarterly payroll requiring taxes to be paid was raised from \$300 to \$1,500.

1997 Professional employer organization experience rating legislation allowed professional employer organizations to use the experience rate of the businesses with which they were contracting. Services by AmeriCorps program participants were exempt from coverage.

2010 The legislature limits the amount of charges against an employer account when claimants in approved training fail to accept suitable work offers from the charged employer. The benefit charges at that point became socialized for purposes of experience rating.

2020 The CARES Act's Pandemic Unemployment Assistance (PUA) expanded fully subsidized unemployment insurance coverage to self-employed people who lost jobs because of the pandemic. The minimum amount of benefits paid to each self-employed claimant ranged from \$168 to the normal maximum benefit amount set in place for the traditional claimant population.

Table 14 provides the historical impact of changes in minimum wage law for unemployment insurance benefits.

Table 14. Changes in minimum wage for unemployment insurance benefits

Effective date	Size of firm	Minimum quarterly wage	Coverage change
1/1/2010	1 or more	1,872	
1/1/2009	1 or more	1,690	
1/1/2008	1 or more	1,508	
7/1/1998	0 or more	1,326	Minimum quarterly wage indexed to minimum wage
1/1/1979	1 or more	300	Added local government workers, domestic workers and agriculture workers
1/1/1972	1 or more	300	Added school coverage for state universities and administrative staff, professional staff of state hospitals, employees of most nonprofit organizations and some food processing and transportation workers, who were previously classified as agriculture workers
7/1/1967	1 or more	300	
5/1/1963	1 or more	150	Removed coverage for city and county government workers
1/1/1962	1 or more	150	Added city and county government workers
7/1/1959	1 or more	150	Added state employees, except school faculties, elective and some medical specialists
7/1/1955	1 or more	150	
7/1/1947	1 or more in each of 20 weeks	78	
1/1/1939	1 or more	78	
6/18/1935	1 or more	1,500	
4/20/1935	1 or more	75	
4/19/1935	8 or more in each of 20 weeks		