Unemployment Compensation Advisory Council

Committee on Unemployment Compensation Benefit System

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Contents

UC Advisory Council
Committee on Unemployment Compensation Benefit System

CHARACTERISTICS OF THE LONG-TERM UNEMPLOYED

The material in this package is provided in response to the Committee's request for additional data from the July 14, 2005 meeting. New summaries are provided on Pennsylvania's overall population, the unemployed and long-term unemployed with social security-age eligible detail, Pittsburgh and Philadelphia-New Jersey metropolitan statistical area (MSA) unemployed and long-term unemployed characteristics, Pennsylvania characteristics of all unemployment compensation (UC) claimants and UC exhaustees with social security-age eligible detail, and state comparisons based on long-term unemployed demographics and UC program characteristics.

The information included on Pennsylvania's overall population is based on the 1990 and 2000 census. For the unemployed and long-term unemployed, separate summaries are provided for Pennsylvania statewide, Pittsburgh MSA, and Philadelphia-New Jersey MSA. Separate long-term unemployed summaries are also shown for UC-eligible and ineligible individuals. The statewide tables cover 1990-93 and 2001-04, while the Pittsburgh MSA and Philadelphia-New Jersey MSA summaries reflect 2001-2003 only, since availability of historical data was more limited at the sub-state level. Composition of the MSA's is based on the 1990 census. The Pittsburgh MSA is comprised of Allegheny, Beaver, Butler, Fayette, Washington, and Westmoreland counties. The Philadelphia-New Jersey MSA includes Philadelphia, Bucks, Chester, Delaware, and Montgomery counties in Pennsylvania and Burlington, Camden, Gloucester, and Salem counties in New Jersey. Data at the MSA level is subject to a greater degree of sampling error due to a small sample size.

The added summary representing UC claimants who collected benefits in 2003 serves as a comparison set for exhaustees. The claimant group represents the larger population made up of individuals who exhausted their benefit entitlement as well as those who did not.

Two additional state comparison tables are also included. One shows demographic profiles of the long-term unemployed, and the other compares UC program characteristics across states.

Data summaries throughout this package include separate profiles of social security age-eligible individuals. The segment of the population represented in the social security age-eligible profiles include those individuals who are age 62 and over, the age at which individuals are eligible to start collecting social security retirement benefits. This demographic has been highlighted since it was identified as a group of interest during the July 14 meeting. In addition, data summaries include separate profiles of individuals age 46 to 61, the fastest growing segment of the population.

Pennsylvania Long-term Unemployed Characteristics Study
Social Security-Age Eligible and Regional Detail

Population

- Between the 1990 and 2000 censuses, Pennsylvania's percentage of persons social security-age eligible (age 62 and over) declined by 1 percent. However, the 62 and over age group is projected to grow by 2 percent between 2000 and 2012.

- Pennsylvania's proportion of Whites declined from 88 percent to 84 percent between the 1990 and 2000 censuses. The state's share of Blacks, Hispanics and other races increased.

- The only age category to show growth in Pennsylvania between the 1990 and 2000 censuses is those age 46 to 61 (3%). In addition, the 46 to 61 age group is projected to grow by another 4 percent between 2000 and 2012.

- The number of Pennsylvanians with some college or above increased between the 1990 and 2000 censuses. The number with a high school education or lower decreased.

UC Claimants

- The demographic distribution of all UC claimants is similar to that of UC exhaustees, with the exception of Blacks, who make up a smaller proportion of claimants (11%) compared to exhaustees (17%).

- The pre- to post-UC average weekly wage increased by 3% for all UC claimants but decreased by 15% for UC exhaustees.

Social Security-Age Eligible (age 62 and over)

Gender

- Women age 62 and over represent 45% of unemployed workers, on average from 2001-04, up from 39% in the 1990-93 period.

- Once unemployed, males age 62 and over are more likely than females age 62 and over to become long-term unemployed.

- The percentage of long-term unemployed males social security-age eligible and covered by UC law was 12 percent higher in 2001-04 than in 1990-93.

Race

- The percentage of unemployed Blacks age 62 and over declined from 9 percent in 1990-93 to 5 percent in 2001-04. The percentage of Whites, Hispanics, and Other races age 62 and over increased.

- The long-term unemployed age 62 and over are predominately white.

- Blacks are the fastest declining segment of the long-term unemployed social security-age eligible. The Other races category is the fastest growing segment.

- Blacks and Whites social security-age eligible make up less of the long-term unemployed covered by UC in 2001-04 than in 1990-03. Hispanics and Other races social security-age eligible make up more.

- Whites make up the entire population of the long-term unemployed age 62 and over and not covered by UC law in 2001-04.

- The proportion of Blacks is 17% among all UC exhaustees but only 7% of social security-age eligible UC exhaustees. Conversely, Whites make up 78% of all UC exhaustees and 90% of social security-age eligible UC exhaustees.

Age

- The percentage of unemployed individuals age 62 and over in the period 2001-04 was 3 percent, unchanged from 1990-03.

- The percentage of the long-term unemployed social security-age eligible declined from 5 percent in 1990-93 to 4 percent in 2001-04.

- The proportion of the long-term unemployed age 62 and over and covered by UC law declined between the 1990-03 and 2001-04 periods.

- The percentage of the long-term unemployed social security-age eligible and not covered by UC law increased between the 1990-03 and 2001-04 periods.

- Individuals age 62 or older represent the smallest proportion (5%) of UC claimants and exhaustees.

- Among UC claimant age groups, individuals age 62 or older showed the largest decrease in pre- to post-UC average weekly wage.

Education

- Social security-age eligible individuals with some college or above make up a 13% greater share of the long-term unemployed than they do of all unemployed individuals.

- Better-educated workers represent a larger share of the long-term unemployed age 62 and over covered by UC law than they do for all long-term jobless individuals.

- The majority of the long-term unemployed age 62 and over and not covered by UC law are high school graduates (67%).

- Individuals with less than a high school diploma make up only 12% of all UC claimants but 21% of social security-age eligible UC claimants.

Industry

- The largest segment of the long-term unemployed social security-age eligible is from the manufacturing sector (39%), followed by the service sector (32%).

- Manufacturing industry workers age 62 and over compose a greater percentage of the long-term unemployed (39%) than they do for all unemployed individuals (25%).

- Manufacturing industry workers age 62 and over compose a 23 percent greater share of the long-term unemployed covered by UC law than they do for all long-term unemployed individuals age 62 and over.

- The plurality of the long-term unemployed social security-age eligible and not covered by UC law is in the service industry (38%).

Occupation

- Individuals in management, business, and financial occupations represent the largest group of the long-term unemployed age 62 and over (31%).

- The plurality of the long-term unemployed social security-age eligible and covered by UC law is in office and administrative support occupations (41%).

Individuals Age 46 to 61

- The percentage of the unemployed age 46 to 61 increased from 15 percent in 1990-93 to 23 percent in 2001-04.

- The percentage of the long-term unemployed age 46 to 61 increased by 10 percent between 1990-93 and 2001-04.

- The percentage of the long-term unemployed age 46 to 61 and covered by UC law increased from 25 percent in 1990-93 to 41 percent in 2001-04.

Gender

- Women age 46 to 61 represent 36% of long-term unemployed workers, on average from 2001-04, up from 32% compared to the 1990-93 period.

Race

- Blacks age 46 to 61 made up 6 percent of the long-term unemployed covered by UC law in 2001-04, down from 14 percent in 1990-93.

- Hispanics and Other races age 46 to 61 made up 7 percent of the long-term covered by UC law in 2001-04, up from 1 percent in 1990-93.

- Long-term unemployed Whites age 46 to 61 and not covered by UC law declined by 25 percent between 1990-93 and 2001-04.

- Long-term unemployed Blacks age 46 to 61 and not covered by UC law increased by 27 percent between 1990-93 and 2001-04.

- Blacks represented 17% of all UC exhaustees but only 12% of exhaustees in the 46 to 61 age group.

Age

- The unemployed and long-term unemployed are increasingly composed of those age 46 to 61.

- The 46 to 61 age group had the highest pre- and post-UC average weekly wage among UC claimants and exhaustees.

Education

- The majority of the unemployed age 46 to 61 is high school graduates.

- The unemployed and long-term unemployed who are age 46 to 61 are better educated then the general unemployed and long-term unemployed populations.

- The majority of the long-term unemployed age 46 to 61 and covered by UC law is high school graduates.

- Those age 46 to 61 with some college or above make up a greater proportion of the long-term unemployed not covered by UC law (46%) than they do for long-term unemployed individuals covered by UC law (38%).

Industry

- The plurality of the long-term unemployed age 46 to 61 and covered by UC law is in the manufacturing industry (37%).

- The plurality of the long-term unemployed age 46 to 61 and not covered by UC law is in the service industry (55%).

- Manufacturing industry workers compose a greater percentage of 46 to 61 age-group UC claimants and exhaustees (33% and 29%, respectively) than they do for all claimants and exhaustees (27% and 24%).

Occupation

- Management, business, and financial occupations (16%) and production occupations (16%) have the highest amount of the long-term unemployed age 46 to 61.

- There is greater share of the long-term unemployed age 46 to 61 in production occupations covered by UC law (18%) than in production occupations not covered by UC law (9%).

- There is greater share of the long-term unemployed age 46 to 61 in service occupations not covered by UC law (23%) than in service occupations covered by UC law (5%).

<u>Regional Detail</u>

- The Pittsburgh Metropolitan Statistical Area's (MSA) unemployed and long-term unemployed are composed of a higher percentage of Whites, those age 46 to 61, and those with a high school education or above than the Philadelphia-New Jersey MSA.

- The Philadelphia-New Jersey MSA's unemployed and long-term unemployed consist of a higher percentage of races other than White, those age 16 to 45, and those with less than a high school education than the Pittsburgh MSA.

- The Pittsburgh MSA has a greater share of the unemployed and long-term unemployed social security-age eligible and covered by UC law than the Philadelphia-New Jersey MSA.

- The Pittsburgh MSA has an 8 percent greater share of the long-term unemployed in the construction industry than the Philadelphia-New Jersey MSA.

- The Philadelphia-New Jersey MSA has a 5 percent greater share of the long-term unemployed covered by UC law in service occupations than the Pittsburgh MSA.

- Among UC claimants and exhaustees, the southeast region has the greatest share of races other than White and the highest proportion of individuals with a Bachelor's degree or more.

- Manufacturing was the primary industry sector among UC claimants and exhaustees in the northwest, central, and northeast regions. In the remaining regions (southwest and southeast), the service sector was largest.

State Comparisons

- Among all states, Pennsylvania ranks seventh in the average number of long-term unemployed, but ranks sixteenth in its long-term unemployed share of total unemployment.

- Of Pennsylvania and its six contiguous states, Pennsylvania has the second highest percentage of long-term unemployed individuals social security-age eligible.

- Of Pennsylvania and its six surrounding states, Pennsylvania has the second highest percentage of long-term unemployed individuals who are age 46 to 61.

- Of the six contiguous states, only Ohio (32%) has a higher percentage than Pennsylvania (19%) of the long-term unemployed from the manufacturing industry.

- Of Pennsylvania and its six surrounding states, Pennsylvania has the lowest percentage of females who are long-term unemployed.

- The states with the highest solvency percentages based on Pennsylvania's formula tend to have smaller populations, substantially lower costs and revenue, and lower insured unemployment rates (IUR's) compared to Pennsylvania. Comparable states were clustered near Pennsylvania's position.

- Of the ten highest solvency percentage states, five have higher taxable wage bases than Pennsylvania and tend to have lower benefit cost structures in part due to having a lower average weekly wage.

Conclusion

- During the next recession the volume and percentage of the unemployed and long-term unemployed that are social security-age eligible will likely increase due to the increasing population in the 46 to 61 age category.

- The long-term unemployed covered by UC law are composed of a 16 percent greater share of those age 46 to 61 from 1990-93 to 2001-04, which exceeds the 3 percent population growth rate in that age group between the 1990 and 2000 censuses. The likely assumption is that those age 46 to 61 are struggling to transfer their work skills tailored to a manufacturing-based economy to a service-based economy.

- Pennsylvania's share of the long-term unemployed of total unemployment for those covered by UC law declined from 13 percent in 1990-93 to 11 percent in 2001-04.

- Pennsylvania's share of the long-term unemployed of total unemployment for those social security-age eligible and covered by UC law declined from 5 percent in 1990-93 to 3 percent in 2001-04.

- The long-term unemployed and the long-term unemployed that are age 62 and over are increasingly composed of those not covered by UC law.

- Aside from showing a proportionately smaller share of Blacks and an increase in the pre- to post-UC average weekly wage, the profile of all UC claimants largely reflects the characteristics of the smaller subset of UC exhaustees.

- Among UC claimants and exhaustees, the primary differences across regions are in the race, education, and industry factors. Compared to the other areas of the state, the southwest and southeast regions (containing Pittsburgh and Philadelphia, respectively) have proportionately more individuals with college degrees and a higher percentage of people from the service sector. The southeast region, specifically, has a significantly higher proportion of races other than White compared to the rest of the state.

- The 46 to 61 age group of UC claimants and exhaustees earned higher pre- and post-UC wages, were more likely to be White, and more likely to come from manufacturing industries than the broader claimant and exhaustee populations.

- Compared to the overall population of UC claimants and exhaustees, social security age-eligible individuals in these groups had a larger decrease in pre- to post-UC average weekly wages, were more likely to be White, less likely to have education beyond high school, and less likely to have dependents.

Population and Long-term Unemployment Tables

Pennsylvania Characteristics Summary for All Individuals
1990 to 2012

	1990				2000				2012 (Projected)				Percent Chg. of Pop.	
	Population	Pct.	Age 46-61	Soc. Sec. Age	Population	Pct.	Age 46-61	Soc. Sec. Age	Population	Pct.	Age 46-61	Soc. Sec. Age		
Total	11,881,643		16%	19%	12,281,054		19%	18%	12,639,226		23%	20%	3%[1]	3%[2]
Gender														
Male	5,694,265	48%	48%	41%	5,929,663	48%	49%	40%	6,112,052	48%	49%	42%	0%[1]	0%[2]
Female	6,187,378	52%	52%	59%	6,351,391	52%	51%	60%	6,527,174	52%	51%	58%	0%[1]	0%[2]
Race														
Black	1,072,459	9%	NA	NA	1,202,437	10%	NA	7%	NA	NA	NA	NA	1%[1]	
Hispanic	232,262	2%			394,088	3%		1%					1%[1]	
Other	154,864	1%			362,074	3%		1%					2%[1]	
White	10,422,058	88%			10,322,455	84%		91%					-4%[1]	
Age														
16-24	1,535,505	13%			1,437,100	12%			1,504,269	12%			-1%[1]	0%[2]
25-45	3,800,216	32%			3,688,400	30%			3,358,187	27%			-2%[1]	-3%[2]
46-61	1,866,833	16%	100%		2,359,200	19%	100%		2,896,271	23%	100%		3%[1]	4%[2]
62 and over	2,199,535	19%		100%	2,220,200	18%		100%	2,468,833	20%		100%	-1%[1]	2%[2]
Education														
Less than a High School Graduate	2,218,325	19%	NA	NA	1,717,900	14%	NA	NA	NA	NA	NA	NA	-5%[1]	
High School Graduate	3,476,455	29%			3,476,800	28%							-1%[1]	
Some College	1,865,222	16%			2,216,100	18%							2%[1]	
Bachelor's Degree or more	1,524,699	13%			1,951,300	16%							3%[1]	
Industry (Employment)[3]														
Mining	31,396	1%	NA	NA	16,569	0%	NA	NA	NA	NA	NA	NA	-1%[1]	
Agriculture, forestry, fishing, and hunting	97,811	2%			56,890	1%							-1%[1]	
Government	218,606	4%			235,767	4%							0%[1]	
Financial activities	351,519	6%			372,148	7%							1%[1]	
Transportation, utilities, and information	376,741	7%			453,176	8%							1%[1]	
Construction	331,161	6%			339,363	6%							0%[1]	
Wholesale and retail trade	1,166,867	21%			885,263	16%							-5%[1]	
Manufacturing	1,087,220	20%			906,398	16%							-4%[1]	
Services	1,773,211	33%			2,387,926	42%							9%[1]	
Occupation (Employment)[3]														
Management, business, and financial	610,637	11%	NA	NA	696,479	12%	NA	NA	NA	NA	NA	NA	1%[1]	
Professional and related	961,498	18%			1,144,696	20%							2%[1]	
Service	708,520	13%			838,137	15%							2%[1]	
Sales and related	605,915	11%			610,693	11%							0%[1]	
Office and administrative support	912,845	17%			914,168	16%							-1%[1]	
Farming, fishing, and forestry	90,255	2%			26,722	0%							-2%[1]	
Construction and extraction	305,594	6%			281,357	5%							-1%[1]	
Installation, maintenance, and repair	238,453	4%			219,541	4%							0%[1]	
Production	564,812	10%			520,015	9%							-1%[1]	
Transportation and material moving	436,002	8%			401,422	7%							-1%[1]	

NA - Not available. Individual races are for non-Hispanic. "Some College" includes Associate degrees.

[1] Percent change from 1990 to 2000. [2] Percent change from 2000 to 2012.

[3] Industry and Occupation data compiled by SIC for 1990 and NAICS for 2000 and are not comparable in all categories.

Source: U.S. Census Bureau.

Pennsylvania Unemployed Characteristics Summary for All Individuals
1990-93 and 2001-04

	1990-93				2001-04				Percent Chg. of Avg.
	Average	Percent	Age 46-61	Soc. Sec. Age	Average	Percent	Age 46-61	Soc. Sec. Age	
Total	398,800		15%[1]	3%[1]	335,500		23%[1]	3%[1]	
Gender									
Male	235,300	59%	60%	61%	187,900	56%	58%	55%	-3%
Female	163,500	41%	40%	39%	147,600	44%	42%	45%	3%
Race									
Black	63,800	16%	9%	9%	53,700	16%	10%	5%	0%
Hispanic	12,000	3%	1%	0%	16,800	5%	3%	3%	2%
Other	8,000	2%	1%	3%	6,700	2%	2%	4%	0%
White	319,000	80%	89%	88%	261,700	78%	85%	89%	-2%
Age									
16-24	135,600	34%			114,100	34%			0%
25-45	187,400	47%			130,800	39%			-8%
46-61	59,800	15%	100%		77,100	23%	100%		8%
62 and over	12,000	3%		100%	10,100	3%		100%	0%
Education									
Less than a High School Graduate	NA	NA	NA	NA	83,900	25%	8%	22%	NA
High School Graduate					144,300	43%	52%	46%	
Some College					63,700	19%	23%	10%	
Bachelor's Degree or more					43,600	13%	17%	21%	
Industry									
Mining	NA	NA	NA	NA	0	0%	0%	0%	NA
Agriculture, forestry, fishing, and hunting					3,400	1%	1%	0%	
Government					6,700	2%	2%	4%	
Financial activities					13,400	4%	5%	5%	
Transportation, utilities, and information					23,500	7%	8%	8%	
Construction					40,300	12%	14%	6%	
Wholesale and retail trade					53,700	16%	13%	18%	
Manufacturing					53,700	16%	22%	25%	
Services					140,900	42%	33%	36%	
Occupation									
Management, business, and financial	NA	NA	NA	NA	26,800	8%	12%	13%	NA
Professional and related					33,600	10%	12%	14%	
Service					70,500	21%	13%	18%	
Sales and related					43,600	13%	9%	9%	
Office and administrative support					43,600	13%	15%	15%	
Farming, fishing, and forestry					3,400	1%	1%	0%	
Construction and extraction					33,600	10%	11%	5%	
Installation, maintenance, and repair					10,100	3%	3%	4%	
Production					33,600	10%	14%	11%	
Transportation and material moving					33,600	10%	9%	12%	

[1] Share of all unemployed.

NA - Not available. Individual races are for non-Hispanic. "Some College" includes Associate degrees.

Industry and Occupation data compiled by NAICS. Counts are based on a monthly average in the timeframe specified.

Individuals may be counted more than once. Data may not add due to rounding. Source: Current Population Survey/Basic.

Pennsylvania Long-term Unemployed Characteristics Summary for All Individuals
1990-93 and 2001-04

	1990-93				2001-04				Percent Chg. of Avg.
	Average	Percent	Age 46-61	Soc. Sec. Age	Average	Percent	Age 46-61	Soc. Sec. Age	
Total	73,800	19%[1]	4%[1]	1%[1]	62,300	19%[1]	6%[1]	1%[1]	
Gender									
Male	49,000	66%	68%	74%	40,000	64%	64%	74%	-2%
Female	24,800	34%	32%	26%	22,300	36%	36%	26%	2%
Race									
Black	13,300	18%	13%	9%	13,700	22%	14%	0%	4%
Hispanic	2,100	3%	1%	0%	2,200	4%	2%	7%	1%
Other	800	1%	1%	3%	2,400	4%	4%	11%	3%
White	57,500	78%	85%	89%	44,000	71%	80%	81%	-7%
Age									
16-24	12,000	16%			13,500	22%			6%
25-45	41,600	56%			26,300	42%			-14%
46-61	16,400	22%	100%		19,700	32%	100%		10%
62 and over	3,500	5%		100%	2,700	4%		100%	-1%
Education									
Less than a High School Graduate	NA	NA	NA	NA	11,900	19%	10%	4%	NA
High School Graduate					27,500	44%	50%	52%	
Some College					13,400	22%	24%	11%	
Bachelor's Degree or more					9,500	15%	16%	33%	
Industry									
Mining	NA	NA	NA	NA	100	0%	0%	0%	NA
Agriculture, forestry, fishing, and hunting					400	1%	1%	0%	
Government					1,800	3%	1%	7%	
Financial activities					2,300	4%	5%	6%	
Transportation, utilities, and information					4,800	8%	9%	2%	
Construction					5,800	9%	11%	3%	
Wholesale and retail trade					10,200	16%	10%	12%	
Manufacturing					13,500	22%	30%	39%	
Services					23,400	37%	30%	32%	
Occupation									
Management, business, and financial	NA	NA	NA	NA	7,500	12%	16%	31%	NA
Professional and related					6,800	11%	14%	10%	
Service					11,900	19%	10%	8%	
Sales and related					7,100	11%	7%	9%	
Office and administrative support					8,400	13%	15%	22%	
Farming, fishing, and forestry					300	0%	0%	0%	
Construction and extraction					4,200	7%	6%	1%	
Installation, maintenance, and repair					3,100	5%	5%	8%	
Production					6,900	11%	16%	5%	
Transportation and material moving					6,000	10%	9%	6%	

[1] Share of all unemployed.
NA - Not available. Individual races are for non-Hispanic. "Some College" includes Associate degrees.
Industry and Occupation data compiled by NAICS. Counts are based on a monthly average in the timeframe specified.
Individuals may be counted more than once. Data may not add due to rounding. Source: Current Population Survey/Basic.

Pennsylvania Long-term Unemployed Characteristics for those Covered by Unemployment Compensation in 1990-93 and 2001-04

	1990-93				2001-04				Percent Chg. of Avg.
	Average	Percent	Age 46-61	Soc. Sec. Age	Average	Percent	Age 46-61	Soc. Sec. Age	
Total	51,300	13%[1]	3%[1]	1%[1]	35,500	11%[1]	4%[1]	<1%[1]	
Gender									
Male	37,000	72%	70%	68%	25,100	71%	68%	80%	-1%
Female	14,300	28%	30%	32%	10,400	29%	32%	20%	1%
Race									
Black	8,200	16%	14%	8%	5,100	14%	6%	0%	-2%
Hispanic	1,200	2%	1%	0%	1,100	3%	3%	9%	1%
Other	500	1%	0%	4%	1,200	3%	4%	27%	2%
White	41,400	81%	85%	88%	28,100	79%	87%	64%	-1%
Age									
16-24	5,500	11%			4,000	11%			0%
25-45	30,600	60%			15,900	45%			-15%
46-61	12,600	25%	100%		14,500	41%	100%		16%
62 and over	2,500	5%		100%	1,000	3%		100%	-2%
Education									
Less than a High School Graduate	NA	NA	NA	NA	5,100	14%	6%	10%	NA
High School Graduate					16,100	45%	56%	30%	
Some College					7,700	22%	23%	10%	
Bachelor's Degree or more					6,500	18%	15%	50%	
Industry									
Mining	NA	NA	NA	NA	0	0%	0%	0%	NA
Agriculture, forestry, fishing, and hunting					0	0%	0%	0%	
Government					1,100	3%	1%	0%	
Financial activities					1,400	4%	6%	0%	
Transportation, utilities, and information					3,300	9%	11%	4%	
Construction					3,800	11%	12%	8%	
Wholesale and retail trade					5,300	15%	11%	4%	
Manufacturing					9,300	26%	37%	62%	
Services					11,400	32%	24%	23%	
Occupation									
Management, business, and financial	NA	NA	NA	NA	5,000	14%	18%	23%	NA
Professional and related					4,400	12%	14%	0%	
Service					4,600	13%	5%	12%	
Sales and related					3,000	9%	8%	4%	
Office and administrative support					4,700	13%	15%	41%	
Farming, fishing, and forestry					200	1%	0%	0%	
Construction and extraction					2,800	8%	7%	4%	
Installation, maintenance, and repair					2,200	6%	5%	4%	
Production					5,000	14%	18%	8%	
Transportation and material moving					3,700	10%	10%	5%	

[1] Share of all unemployed.
NA - Not available. Individual races are for non-Hispanic. "Some College" includes Associate degrees.
Industry and Occupation data compiled by NAICS. Counts are based on a monthly average in the timeframe specified.
Individuals may be counted more than once. Data may not add due to rounding. Source: Current Population Survey/Basic.

Pennsylvania Long-term Unemployed Characteristics for those
Not Covered by Unemployment Compensation in 1990-93 and 2001-04

	1990-93				2001-04				Percent Chg. of Avg.
	Average	Percent	Age 46-61	Soc. Sec. Age	Average	Percent	Age 46-61	Soc. Sec. Age	
Total	22,500	6%[1]	1%[1]	<1%[1]	27,000	8%[1]	2%[1]	1%[1]	
Gender									
Male	11,600	52%	56%	78%	15,000	55%	50%	75%	3%
Female	10,900	48%	44%	22%	12,000	45%	50%	25%	-3%
Race									
Black	5,300	24%	9%	12%	8,600	32%	36%	0%	8%
Hispanic	900	4%	3%	0%	1,200	4%	2%	0%	0%
Other	300	1%	3%	0%	1,200	4%	2%	0%	3%
White	16,000	71%	85%	89%	16,000	59%	60%	100%	-12%
Age									
16-24	6,800	30%			9,500	35%			5%
25-45	10,900	48%			10,400	39%			-9%
46-61	3,800	17%	100%		5,200	19%	100%		2%
62 and over	900	4%		100%	1,600	6%		100%	2%
Education									
Less than a High School Graduate	NA	NA	NA	NA	6,800	25%	19%	0%	NA
High School Graduate					11,400	42%	35%	67%	
Some College					5,700	21%	27%	7%	
Bachelor's Degree or more					3,100	11%	19%	27%	
Industry									
Mining	NA	NA	NA	NA	100	0%	0%	0%	NA
Agriculture, forestry, fishing, and hunting					400	1%	6%	0%	
Government					800	3%	2%	12%	
Financial activities					900	3%	4%	9%	
Transportation, utilities, and information					1,500	6%	4%	0%	
Construction					1,900	7%	8%	0%	
Wholesale and retail trade					5,000	19%	8%	17%	
Manufacturing					4,000	15%	14%	24%	
Services					12,200	45%	55%	38%	
Occupation									
Management, business, and financial	NA	NA	NA	NA	2,400	9%	13%	36%	NA
Professional and related					2,400	9%	15%	16%	
Service					7,500	28%	23%	6%	
Sales and related					4,200	16%	5%	13%	
Office and administrative support					3,800	14%	17%	9%	
Farming, fishing, and forestry					100	0%	0%	0%	
Construction and extraction					1,300	5%	4%	0%	
Installation, maintenance, and repair					800	3%	3%	10%	
Production					1,900	7%	9%	3%	
Transportation and material moving					2,300	9%	4%	7%	

[1] Share of all unemployed.
NA - Not available. Individual races are for non-Hispanic. "Some College" includes Associate degrees.
Industry and Occupation data compiled by NAICS. Counts are based on a monthly average in the timeframe specified.
Individuals may be counted more than once. Data may not add due to rounding. Source: Current Population Survey/Basic.

Pennsylvania Selected Metropolitan Statistical Areas (MSA)
Unemployed Characteristics Summary for All Individuals 2001-03

	2001-2003			
	Pittsburgh MSA		Philadelphia-New Jersey MSA	
	Average	**Percent**	**Average**	**Percent**
Total	60,100	NA	141,600	NA
Gender				
Male	34,500	57%	78,700	56%
Female	25,700	43%	63,000	44%
Race				
Black	5,900	9%	38,900	27%
Hispanic	100	0%	8,000	6%
Other	1,800	3%	13,800	10%
White	55,700	88%	80,900	57%
Age				
16-24	18,400	29%	45,700	32%
25-45	25,000	39%	59,800	42%
46-61	18,400	29%	31,700	22%
62 and over	1,600	3%	4,400	3%
Education				
Less than a High School Graduate	9,800	15%	31,600	22%
High School Graduate	27,100	42%	54,700	39%
Some College	16,800	26%	30,600	22%
Bachelor's Degree or more	11,100	17%	24,700	17%
Industry				
Mining	400	1%	100	0%
Agriculture, forestry, fishing, and hunting	500	1%	100	0%
Government	500	1%	2,700	2%
Financial activities	2,600	4%	7,000	5%
Transportation, utilities, and information	5,400	9%	10,600	7%
Construction	7,800	13%	13,600	10%
Wholesale and retail trade	10,400	18%	27,900	20%
Manufacturing	8,200	14%	17,900	13%
Services	23,300	39%	61,700	44%
Occupation				
Management, business, and financial	6,600	11%	15,100	11%
Professional and related	4,000	7%	17,600	12%
Service	12,200	21%	32,600	23%
Sales and related	9,400	16%	21,000	15%
Office and administrative support	7,800	13%	20,000	14%
Farming, fishing, and forestry	200	0%	400	0%
Construction and extraction	6,000	10%	13,200	9%
Installation, maintenance, and repair	1,700	3%	4,100	3%
Production	4,600	8%	8,000	6%
Transportation and material moving	6,600	11%	11,800	8%

NA - Not available. Individual races are for non-Hispanic. "Some College" includes Associate degrees.

Industry and Occupation data compiled by NAICS. Counts are based on a monthly average in the timeframe specified.

Individuals may be counted more than once. Data may not add due to rounding. Source: Current Population Survey/Basic.

Data compiled at the sub-state level is subject to sampling error.

Pittsburgh MSA is Allegheny, Beaver, Butler, Fayette, Washington & Westmoreland Counties.

Philadelphia-New Jersey MSA is Bucks, Chester, Delaware, Montgomery and Philadelphia Counties in PA and

Burlington, Camden, Gloucester and Salem Counties in NJ.

Pennsylvania Selected Metropolitan Statistical Areas (MSA)
Long-term Unemployed Characteristics Summary for All Individuals 2001-03

	2001-2003			
	Pittsburgh MSA		Philadelphia-New Jersey MSA	
	Average	**Percent**	**Average**	**Percent**
Total	9,300	NA	31,100	NA
Gender				
Male	5,700	61%	19,600	63%
Female	3,500	38%	11,500	37%
Race				
Black	1,100	11%	12,200	32%
Hispanic	0	0%	1,400	4%
Other	700	7%	4,300	11%
White	8,500	83%	19,700	52%
Age				
16-24	1,200	13%	7,400	23%
25-45	3,900	41%	15,200	47%
46-61	4,100	43%	8,900	27%
62 and over	400	4%	900	3%
Education				
Less than a High School Graduate	1,200	12%	6,300	19%
High School Graduate	4,000	41%	12,400	38%
Some College	2,800	29%	7,100	22%
Bachelor's Degree or more	1,800	18%	6,600	20%
Industry				
Mining	100	1%	0	0%
Agriculture, forestry, fishing, and hunting	0	0%	100	0%
Government	0	0%	800	2%
Financial activities	600	6%	2,400	7%
Transportation, utilities, and information	1,300	13%	3,400	10%
Construction	1,400	14%	2,100	6%
Wholesale and retail trade	1,200	12%	4,500	14%
Manufacturing	2,300	23%	6,300	19%
Services	3,000	30%	13,600	41%
Occupation				
Management, business, and financial	1,900	20%	4,900	15%
Professional and related	700	7%	4,200	13%
Service	1,200	12%	7,200	22%
Sales and related	1,000	10%	4,100	12%
Office and administrative support	1,000	10%	5,800	18%
Farming, fishing, and forestry	0	0%	200	1%
Construction and extraction	800	8%	1,600	5%
Installation, maintenance, and repair	500	5%	1,200	4%
Production	1,000	10%	1,900	6%
Transportation and material moving	1,600	16%	2,000	6%

NA - Not available. Individual races are for non-Hispanic. "Some College" includes Associate degrees.

Industry and Occupation data compiled by NAICS. Counts are based on a monthly average in the timeframe specified.

Individuals may be counted more than once. Data may not add due to rounding. Source: Current Population Survey/Basic.

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Burlington, Camden, Gloucester and Salem Counties in NJ.

Pennsylvania Selected Metropolitan Statistical Areas (MSA) Long-term Unemployed Characteristics for those Covered by Unemployment Compensation in 2001-03

	2001-2003			
	Pittsburgh MSA		Philadelphia-New Jersey MSA	
	Average	**Percent**	**Average**	**Percent**
Total	4,700	NA	18,100	NA
Gender				
Male	3,000	64%	12,000	66%
Female	1,700	36%	6,000	34%
Race				
Black	300	6%	3,600	20%
Hispanic	0	0%	800	4%
Other	400	8%	1,800	10%
White	4,400	86%	12,000	66%
Age				
16-24	300	6%	2,000	11%
25-45	1,800	38%	9,000	50%
46-61	2,400	50%	6,300	35%
62 and over	300	6%	700	4%
Education				
Less than a High School Graduate	400	9%	2,300	13%
High School Graduate	1,900	40%	6,800	38%
Some College	1,400	30%	4,200	23%
Bachelor's Degree or more	1,000	21%	4,800	27%
Industry				
Mining	0	0%	0	0%
Agriculture, forestry, fishing, and hunting	0	0%	0	0%
Government	0	0%	700	4%
Financial activities	400	8%	1,300	7%
Transportation, utilities, and information	600	12%	3,200	16%
Construction	700	14%	1,000	5%
Wholesale and retail trade	500	10%	2,300	12%
Manufacturing	1,300	25%	4,900	25%
Services	1,600	31%	6,400	32%
Occupation				
Management, business, and financial	1,000	20%	3,600	18%
Professional and related	400	8%	2,800	14%
Service	500	10%	3,000	15%
Sales and related	400	8%	2,200	11%
Office and administrative support	400	8%	3,300	17%
Farming, fishing, and forestry	0	0%	100	1%
Construction and extraction	500	10%	600	3%
Installation, maintenance, and repair	400	8%	1,200	6%
Production	800	16%	1,600	8%
Transportation and material moving	700	14%	1,400	7%

NA - Not available. Individual races are for non-Hispanic. "Some College" includes Associate degrees.
Industry and Occupation data compiled by NAICS. Counts are based on a monthly average in the timeframe specified.
Individuals may be counted more than once. Data may not add due to rounding. Source: Current Population Survey/Basic.
Data compiled at the sub-state level is subject to sampling error.
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Burlington, Camden, Gloucester and Salem Counties in NJ.

Pennsylvania Selected Metropolitan Statistical Areas (MSA) Long-term Unemployed Characteristics for those Not Covered by Unemployment Compensation in 2001-03

| | 2001-2003 | | | |
| | Pittsburgh MSA | | Philadelphia-New Jersey MSA | |
	Average	**Percent**	**Average**	**Percent**
Total	4,600	NA	13,000	NA
Gender				
Male	2,800	61%	7,500	58%
Female	1,800	39%	5,500	42%
Race				
Black	800	15%	6,400	49%
Hispanic	0	0%	300	2%
Other	300	6%	1,700	13%
White	4,100	79%	4,600	36%
Age				
16-24	1,000	20%	5,300	37%
25-45	2,100	43%	6,300	44%
46-61	1,700	35%	2,600	18%
62 and over	100	2%	100	1%
Education				
Less than a High School Graduate	800	16%	4,000	28%
High School Graduate	2,100	41%	5,600	39%
Some College	1,400	27%	3,000	21%
Bachelor's Degree or more	800	16%	1,800	13%
Industry				
Mining	100	2%	0	0%
Agriculture, forestry, fishing, and hunting	0	0%	100	1%
Government	0	0%	100	1%
Financial activities	200	5%	1,100	8%
Transportation, utilities, and information	400	9%	200	1%
Construction	700	16%	1,100	8%
Wholesale and retail trade	700	16%	2,200	16%
Manufacturing	900	20%	1,400	10%
Services	1,400	32%	7,200	54%
Occupation				
Management, business, and financial	900	19%	1,300	10%
Professional and related	300	6%	1,300	10%
Service	700	15%	4,200	31%
Sales and related	600	13%	1,900	14%
Office and administrative support	700	15%	2,500	19%
Farming, fishing, and forestry	0	0%	100	1%
Construction and extraction	400	8%	1,000	7%
Installation, maintenance, and repair	100	2%	100	1%
Production	200	4%	400	3%
Transportation and material moving	900	19%	600	4%

NA - Not available. Individual races are for non-Hispanic. "Some College" includes Associate degrees.

Industry and Occupation data compiled by NAICS. Counts are based on a monthly average in the timeframe specified.

Individuals may be counted more than once. Data may not add due to rounding. Source: Current Population Survey/Basic.

Data compiled at the sub-state level is subject to sampling error.

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Burlington, Camden, Gloucester and Salem Counties in NJ.

Unemployment Compensation Claimant and Exhaustees Tables

Unemployment Compensation Long-Term Unemployed Study
Characteristics of Pennsylvania Unemployment Compensation Claimants in 2003

	Claimants[1]	% of Total	Prior UC Claims in Last Three Years[2]				Average Weekly Wage($)		
			0	1	2	3	Pre-UC[3]	Post-UC[4]	% Change
Total[5]	704,358		315,726	181,890	109,373	77,880	$652	$669	3%
			45%	26%	16%	11%			
Gender									
Male	424,904	60%	55%	62%	69%	65%	742	777	5%
Female	279,454	40%	45%	38%	31%	35%	517	500	-3%
Race									
Black	76,859	11%	14%	12%	9%	5%	516	517	0%
Hispanic	23,661	4%	4%	4%	3%	2%	507	521	3%
Other	9,055	1%	2%	1%	1%	1%	725	704	-3%
White	562,494	84%	81%	83%	88%	92%	669	684	2%
Info Not Available	32,289	NA	NA	NA	NA	NA	755	858	14%
Age									
16-24	64,639	9%	13%	8%	4%	2%	384	455	19%
25-45	374,871	53%	52%	56%	55%	48%	648	670	3%
46-61	229,140	33%	29%	31%	36%	43%	741	748	1%
62 and over	35,556	5%	5%	4%	4%	8%	609	542	-11%
Info Not Available	152	NA	NA	NA	NA	NA	550	585	6%
Education									
Less than High School Diploma	84,920	12%	11%	13%	14%	14%	496	528	6%
High School Diploma	410,969	60%	54%	61%	68%	71%	609	630	3%
Some College	106,747	16%	18%	16%	13%	10%	682	669	-2%
Bachelor's Degree or more	83,404	12%	17%	11%	6%	4%	981	979	0%
Info Not Available	18,318	NA	NA	NA	NA	NA	NA	1,289	NA
Industry[6]									
Agriculture, Forestry and Fisheries	12,196	2%	1%	2%	2%	4%	495	556	12%
Mining	4,347	1%	0%	1%	1%	1%	818	814	0%
Construction	101,665	15%	8%	14%	25%	31%	821	907	10%
Manufacturing	185,655	27%	22%	32%	37%	27%	706	710	1%
Wholesale and Retail Trade	122,651	18%	24%	16%	10%	11%	500	490	-2%
Transportation and Public Utilities	47,345	7%	6%	6%	6%	11%	640	676	6%
Finance, Insurance and Real Estate	24,484	4%	6%	3%	1%	0%	778	757	-3%
Services	173,997	26%	32%	25%	17%	13%	587	567	-3%
Government	7,809	1%	1%	1%	1%	1%	560	537	-4%
Info Not Available	24,209	NA	NA	NA	NA	NA	755	880	17%
Family Status									
0 dependents	436,756	62%	66%	61%	57%	58%	601	605	1%
1 dependent	122,518	17%	16%	18%	20%	20%	711	735	3%
2 or more dependents	145,084	21%	19%	22%	23%	22%	755	799	6%

[1] Claimants are defined as all individuals covered by UC Law who applied for and collected UC benefits in 2003.

[2] Represents the proportion of claimants who had a given number of prior UC claims in the preceding three years. The percentages for each demographic characteristic are based on the column total. For example, males represented 65% of the 77,880 claimants who had prior claims in 2000, 2001, and 2002.

[3] Based on the average weekly wage in a claimant's highest earnings quarter within a four-quarter timeframe before they started collecting UC benefits.

[4] Based on the average weekly wage in a claimant's highest earnings quarter within a four-quarter timeframe after their last compensable week of unemployment in 2003.

[5] Data on prior claims and pre-UC wages is not available for 3% of the total number of claimants.

[6] Based on the 1987 edition of the "Standard Industrial Classification Manual". Wholesale and retail trade have been combined into a single group.

* Percentages may not add to 100% due to rounding.
* NA = Information Not Available.

Unemployment Compensation Long-Term Unemployed Study
Characteristics of Pennsylvania Unemployment Compensation Social Security Age Claimants in 2003

	Claimants[1]	% of Total	Social Security Age[2]	Social Security Age Prior UC Claims in Last Three Years[3]				Social Security Age Average Weekly Wage($)		
				0	1	2	3	Pre-UC[4]	Post-UC[5]	% Change
Total[6]	704,358		35,556	16,474	7,360	4,840	6,128	$609	$542	-11%
			5%	46%	21%	14%	17%			
Gender										
Male	424,904	60%	55%	54%	59%	59%	46%	751	664	-12%
Female	279,454	40%	45%	46%	41%	41%	54%	442	398	-10%
Race										
Black	76,859	11%	7%	8%	7%	6%	5%	530	496	-6%
Hispanic	23,661	4%	1%	1%	2%	2%	1%	559	498	-11%
Other	9,055	1%	1%	1%	1%	1%	1%	682	845	24%
White	562,494	84%	91%	89%	90%	91%	94%	608	531	-13%
Info Not Available	32,289	NA	NA	NA	NA	NA	NA	800	883	10%
Age										
16-24	64,639	9%	0%	0%	0%	0%	0%	NA	NA	NA
25-45	374,871	53%	0%	0%	0%	0%	0%	NA	NA	NA
46-61	229,140	33%	0%	0%	0%	0%	0%	NA	NA	NA
62 and over	35,556	5%	100%	100%	100%	100%	100%	609	542	-11%
Info Not Available	152	NA	NA	NA	NA	NA	NA	NA	NA	NA
Education										
Less than High School Diploma	84,920	12%	21%	17%	20%	25%	26%	501	481	-4%
High School Diploma	410,969	60%	59%	57%	59%	60%	64%	568	497	-12%
Some College	106,747	16%	10%	12%	11%	8%	6%	710	586	-17%
Bachelor's Degree or more	83,404	12%	10%	14%	10%	6%	3%	973	871	-10%
Info Not Available	18,318	NA	NA	NA	NA	NA	NA	NA	1,263	NA
Industry[7]										
Agriculture, Forestry and Fisheries	12,196	2%	1%	1%	1%	2%	2%	456	457	0%
Mining	4,347	1%	1%	0%	1%	1%	1%	751	733	-2%
Construction	101,665	15%	9%	5%	8%	14%	15%	864	856	-1%
Manufacturing	185,655	27%	29%	25%	37%	40%	22%	689	620	-10%
Wholesale and Retail Trade	122,651	18%	19%	24%	17%	11%	19%	459	380	-17%
Transportation and Public Utilities	47,345	7%	9%	6%	8%	9%	20%	492	432	-12%
Finance, Insurance and Real Estate	24,484	4%	3%	5%	3%	1%	0%	681	691	1%
Services	173,997	26%	26%	31%	25%	20%	19%	579	491	-15%
Government	7,809	1%	2%	2%	1%	2%	3%	482	371	-23%
Info Not Available	24,209	NA	NA	NA	NA	NA	NA	846	866	2%
Family Status										
0 dependents	436,756	62%	78%	81%	76%	73%	77%	561	479	-15%
1 dependent	122,518	17%	21%	18%	22%	25%	22%	779	732	-6%
2 or more dependents	145,084	21%	2%	2%	2%	1%	1%	852	709	-17%

[1] Claimants are defined as all individuals covered by UC Law who applied for and collected UC benefits in 2003.

[2] Represents the proportion of claimants who were at least 62 years old, the age at which individuals can start receiving social security retirement benefits. The percentages for each demographic characteristic are based on the column total. For example, males represented 55% of the 35,556 claimants who were 62 or older.

[3] Represents the proportion of social security age claimants who had a given number of prior UC claims in the preceding three years. The percentages for each demographic characteristic are based on the column total. For example, males represented 46% of the 6,128 social security age claimants who had prior claims in 2000, 2001, and 2002.

[4] Based on the average weekly wage in a social security age claimant's highest earnings quarter within a four-quarter timeframe before they started collecting UC benefits.

[5] Based on the average weekly wage in a social security age claimant's highest earnings quarter within a four-quarter timeframe after their last compensable week of unemployment in 2003.

[6] Data on prior claims and pre-UC wages is not available for 2% of the total number of social security age claimants.

[7] Based on the 1987 edition of the "Standard Industrial Classification Manual". Wholesale and retail trade have been combined into a single group.

* Percentages may not add to 100% due to rounding.
* NA = Information Not Available.

Unemployment Compensation Long-Term Unemployed Study
Characteristics of Pennsylvania Unemployment Compensation 46 to 61 Age-Group Claimants in 2003

	Claimants[1]	% of Total	46 to 61 Age Group[2]	Prior UC Claims in Last Three Years[3]				Average Weekly Wage($)		
				0	1	2	3	Pre-UC[4]	Post-UC[5]	% Change
Total[6]	704,358		229,140	92,709	57,066	39,379	33,178	$741	$748	1%
			33%	40%	25%	17%	14%			
Gender										
Male	424,904	60%	60%	55%	62%	67%	61%	858	881	3%
Female	279,454	40%	40%	45%	38%	33%	39%	568	547	-4%
Race										
Black	76,859	11%	9%	11%	10%	7%	5%	605	598	-1%
Hispanic	23,661	4%	2%	2%	2%	2%	2%	563	570	1%
Other	9,055	1%	1%	2%	1%	1%	1%	695	647	-7%
White	562,494	84%	87%	85%	87%	90%	92%	749	749	0%
Info Not Available	32,289	NA	NA	NA	NA	NA	NA	960	1,186	23%
Age										
16-24	64,639	9%	0%	0%	0%	0%	0%	NA	NA	NA
25-45	374,871	53%	0%	0%	0%	0%	0%	NA	NA	NA
46-61	229,140	33%	100%	100%	100%	100%	100%	741	748	1%
62 and over	35,556	5%	0%	0%	0%	0%	0%	NA	NA	NA
Info Not Available	152	NA	NA	NA	NA	NA	NA	NA	NA	NA
Education										
Less than High School Diploma	84,920	12%	12%	10%	11%	14%	15%	564	591	5%
High School Diploma	410,969	60%	60%	53%	61%	68%	70%	684	687	0%
Some College	106,747	16%	15%	17%	15%	12%	10%	794	762	-4%
Bachelor's Degree or more	83,404	12%	13%	20%	13%	6%	5%	1,093	1,129	3%
Info Not Available	18,318	NA	NA	NA	NA	NA	NA	NA	1,486	NA
Industry[7]										
Agriculture, Forestry and Fisheries	12,196	2%	1%	1%	1%	1%	3%	525	576	10%
Mining	4,347	1%	1%	1%	1%	1%	1%	915	883	-4%
Construction	101,665	15%	14%	6%	12%	22%	29%	924	997	8%
Manufacturing	185,655	27%	33%	27%	39%	44%	29%	775	772	0%
Wholesale and Retail Trade	122,651	18%	15%	20%	14%	9%	12%	578	536	-7%
Transportation and Public Utilities	47,345	7%	7%	7%	6%	5%	12%	721	786	9%
Finance, Insurance and Real Estate	24,484	4%	3%	6%	3%	1%	0%	898	926	3%
Services	173,997	26%	23%	30%	23%	16%	13%	664	625	-6%
Government	7,809	1%	1%	1%	1%	1%	2%	592	537	-9%
Info Not Available	24,209	NA	NA	NA	NA	NA	NA	928	1,084	17%
Family Status										
0 dependents	436,756	62%	66%	68%	66%	63%	65%	663	651	-2%
1 dependent	122,518	17%	21%	19%	21%	24%	23%	863	895	4%
2 or more dependents	145,084	21%	13%	13%	13%	13%	11%	947	998	5%

[1] Claimants are defined as all individuals covered by UC Law who applied for and collected UC benefits in 2003.

[2] Represents the proportion of claimants who were 46 to 61 years old. The percentages for each demographic characteristic are based on the column total. For example, males represented 60% of the 229,140 claimants who were 46 to 61 years old.

[3] Represents the proportion of 46-61 age-group claimants who had a given number of prior UC claims in the preceding three years. The percentages for each demographic characteristic are based on the column total. For example, males represented 61% of the 33,178 46-61 age-group claimants who had prior claims in 2000, 2001, and 2002.

[4] Based on the average weekly wage in a 46-61 age-group claimant's highest earnings quarter within a four-quarter timeframe before they started collecting UC benefits.

[5] Based on the average weekly wage in a 46-61 age-group claimant's highest earnings quarter within a four-quarter timeframe after their last compensable week of unemployment in 2003.

[6] Data on prior claims and pre-UC wages is not available for 3% of the total number of 46-61 age-group claimants.

[7] Based on the 1987 edition of the "Standard Industrial Classification Manual". Wholesale and retail trade have been combined into a single group.

* Percentages may not add to 100% due to rounding.
* NA = Information Not Available.

Unemployment Compensation Long-Term Unemployed Study
Characteristics of Pennsylvania Unemployment Compensation Claimants in 2003
by Pennsylvania Region

	Claimants[1]	% of Total	Pennsylvania Region[2]				
			Northwest	Southwest	Central	Northeast	Southeast
Total[3]	704,358		64,337	160,200	148,994	129,770	166,817
			9%	23%	21%	18%	24%
Gender							
Male	424,904	60%	64%	63%	61%	60%	54%
Female	279,454	40%	36%	37%	39%	40%	46%
Race							
Black	76,859	11%	3%	8%	4%	3%	32%
Hispanic	23,661	4%	1%	0%	3%	7%	5%
Other	9,055	1%	1%	1%	1%	1%	3%
White	562,494	84%	95%	91%	91%	89%	61%
Info Not Available	32,289	NA	NA	NA	NA	NA	NA
Age							
16-24	64,639	9%	10%	9%	9%	9%	10%
25-45	374,871	53%	53%	52%	53%	52%	55%
46-61	229,140	33%	33%	34%	33%	33%	30%
62 and over	35,556	5%	4%	5%	5%	5%	6%
Info Not Available	152	NA	NA	NA	NA	NA	NA
Education							
Less than High School Diploma	84,920	12%	11%	8%	16%	15%	13%
High School Diploma	410,969	60%	67%	60%	65%	61%	53%
Some College	106,747	16%	14%	19%	12%	15%	17%
Bachelor's Degree or more	83,404	12%	8%	14%	8%	9%	18%
Info Not Available	18,318	NA	NA	NA	NA	NA	NA
Industry[4]							
Agriculture, Forestry and Fisheries	12,196	2%	2%	2%	2%	2%	2%
Mining	4,347	1%	1%	1%	0%	1%	0%
Construction	101,665	15%	14%	19%	14%	15%	12%
Manufacturing	185,655	27%	40%	20%	40%	33%	16%
Wholesale and Retail Trade	122,651	18%	16%	18%	16%	18%	21%
Transportation and Public Utilities	47,345	7%	5%	8%	6%	6%	7%
Finance, Insurance and Real Estate	24,484	4%	2%	3%	2%	3%	6%
Services	173,997	26%	20%	27%	18%	22%	36%
Government	7,809	1%	1%	1%	1%	1%	1%
Info Not Available	24,209	NA	NA	NA	NA	NA	NA
Family Status							
0 dependents	436,756	62%	59%	62%	62%	63%	63%
1 dependent	122,518	17%	19%	17%	18%	17%	16%
2 or more dependents	145,084	21%	22%	21%	20%	20%	21%

[1] Claimants are defined as all individuals covered by UC Law who applied for and collected UC benefits in 2003.

[2] Represents the proportion of claimants who reside within a given region of Pennsylvania.
The percentages for each demographic characteristic are based on the column total. For example,
males represented 64% of the 64,337 claimants who reside in the northwest region of the state.

[3] Pennsylvania regional data excludes the 5% of total claimants who reside outside of Pennsylvania.

[4] Based on the 1987 edition of the "Standard Industrial Classification Manual". Wholesale and retail trade have been combined into a single group.

* Percentages may not add to 100% due to rounding.
* NA = Information Not Available.

Pennsylvania Regions

Unemployment Compensation Long-Term Unemployed Study
Characteristics of Pennsylvania Unemployment Compensation Social Security Age Claimants in 2003
by Pennsylvania Region

	Claimants[1]	% of Total	Social Security Age[2]	Social Security Age Pennsylvania Region[3]				
				Northwest	Southwest	Central	Northeast	Southeast
Total[4]	704,358		35,556	2,693	8,022	6,876	7,070	9,487
			5%	8%	23%	19%	20%	27%
Gender								
Male	424,904	60%	55%	58%	53%	58%	53%	51%
Female	279,454	40%	45%	42%	47%	42%	47%	49%
Race								
Black	76,859	11%	7%	2%	5%	3%	1%	17%
Hispanic	23,661	4%	1%	0%	0%	1%	2%	2%
Other	9,055	1%	1%	0%	1%	1%	1%	2%
White	562,494	84%	91%	97%	94%	95%	96%	79%
Info Not Available	32,289	NA	NA	NA	NA	NA	NA	NA
Age								
16-24	64,639	9%	0%	0%	0%	0%	0%	0%
25-45	374,871	53%	0%	0%	0%	0%	0%	0%
46-61	229,140	33%	0%	0%	0%	0%	0%	0%
62 and over	35,556	5%	100%	100%	100%	100%	100%	100%
Info Not Available	152	NA	NA	NA	NA	NA	NA	NA
Education								
Less than High School Diploma	84,920	12%	21%	20%	15%	27%	24%	18%
High School Diploma	410,969	60%	59%	65%	62%	59%	60%	54%
Some College	106,747	16%	10%	9%	12%	7%	9%	12%
Bachelor's Degree or more	83,404	12%	10%	6%	11%	6%	7%	15%
Info Not Available	18,318	NA	NA	NA	NA	NA	NA	NA
Industry[5]								
Agriculture, Forestry and Fisheries	12,196	2%	1%	1%	1%	2%	1%	1%
Mining	4,347	1%	1%	3%	1%	1%	1%	0%
Construction	101,665	15%	9%	8%	9%	11%	9%	6%
Manufacturing	185,655	27%	29%	37%	19%	37%	37%	24%
Wholesale and Retail Trade	122,651	18%	19%	17%	21%	16%	20%	22%
Transportation and Public Utilities	47,345	7%	9%	10%	14%	8%	7%	8%
Finance, Insurance and Real Estate	24,484	4%	3%	2%	4%	2%	2%	5%
Services	173,997	26%	26%	21%	31%	19%	21%	33%
Government	7,809	1%	2%	3%	2%	3%	2%	1%
Info Not Available	24,209	NA	NA	NA	NA	NA	NA	NA
Family Status								
0 dependents	436,756	62%	78%	73%	76%	76%	78%	83%
1 dependent	122,518	17%	21%	25%	22%	22%	21%	15%
2 or more dependents	145,084	21%	2%	1%	1%	1%	1%	2%

[1] Claimants are defined as all individuals covered by UC Law who applied for and collected UC benefits in 2003.

[2] Represents the proportion of claimants who were at least 62 years old, the age at which individuals can start receiving 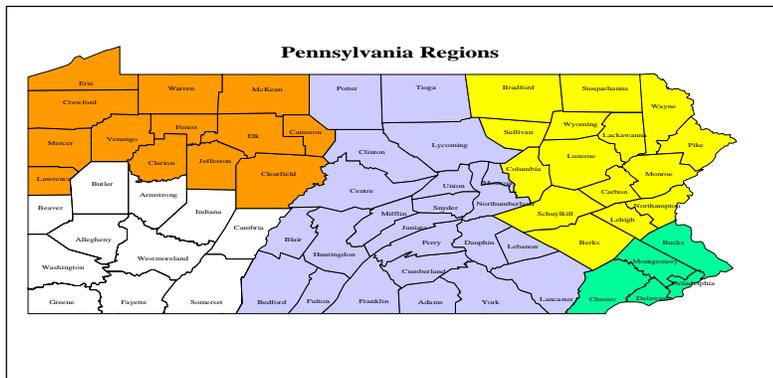social security retirement benefits. The percentages for each demographic characteristic are based on the column total. For example, males represented 55% of the 35,556 claimants who were 62 or older.

[3] Represents the proportion of social security age claimants who reside within a given region of Pennsylvania. The percentages for each demographic characteristic are based on the column total. For example, males represented 58% of the 2,693 social security age claimants who reside in the northwest region of the state.

[4] Pennsylvania regional data excludes the 4% of total social security age claimants who reside outside of Pennsylvania.

[5] Based on the 1987 edition of the "Standard Industrial Classification Manual". Wholesale and retail trade have been combined into a single group.

* Percentages may not add to 100% due to rounding.
* NA = Information Not Available.

Pennsylvania Regions

Unemployment Compensation Long-Term Unemployed Study
Characteristics of Pennsylvania Unemployment Compensation 46 to 61 Age-Group Claimants in 2003
by Pennsylvania Region

	Claimants[1]	% of Total	46 to 61 Age Group[2]	46 to 61 Age Group Pennsylvania Region[3]				
				Northwest	Southwest	Central	Northeast	Southeast
Total[4]	704,358		229,140	21,347	53,805	49,687	43,319	49,228
			33%	9%	23%	22%	19%	21%
Gender								
Male	424,904	60%	60%	64%	62%	60%	58%	55%
Female	279,454	40%	40%	36%	38%	40%	42%	45%
Race								
Black	76,859	11%	9%	3%	7%	4%	2%	25%
Hispanic	23,661	4%	2%	1%	0%	2%	4%	3%
Other	9,055	1%	1%	1%	0%	1%	1%	3%
White	562,494	84%	87%	96%	92%	93%	93%	68%
Info Not Available	32,289	NA	NA	NA	NA	NA	NA	NA
Age								
16-24	64,639	9%	0%	0%	0%	0%	0%	0%
25-45	374,871	53%	0%	0%	0%	0%	0%	0%
46-61	229,140	33%	100%	100%	100%	100%	100%	100%
62 and over	35,556	5%	0%	0%	0%	0%	0%	0%
Info Not Available	152	NA	NA	NA	NA	NA	NA	NA
Education								
Less than High School Diploma	84,920	12%	12%	10%	7%	15%	14%	12%
High School Diploma	410,969	60%	60%	68%	61%	65%	61%	52%
Some College	106,747	16%	15%	13%	18%	11%	14%	16%
Bachelor's Degree or more	83,404	12%	13%	9%	15%	9%	10%	20%
Info Not Available	18,318	NA	NA	NA	NA	NA	NA	NA
Industry[5]								
Agriculture, Forestry and Fisheries	12,196	2%	1%	1%	1%	1%	1%	1%
Mining	4,347	1%	1%	1%	2%	1%	1%	0%
Construction	101,665	15%	14%	12%	17%	13%	14%	11%
Manufacturing	185,655	27%	33%	46%	24%	46%	39%	22%
Wholesale and Retail Trade	122,651	18%	15%	12%	16%	13%	16%	18%
Transportation and Public Utilities	47,345	7%	7%	6%	9%	7%	6%	7%
Finance, Insurance and Real Estate	24,484	4%	3%	2%	3%	2%	2%	6%
Services	173,997	26%	23%	18%	26%	16%	20%	34%
Government	7,809	1%	1%	2%	2%	1%	1%	1%
Info Not Available	24,209	NA	NA	NA	NA	NA	NA	NA
Family Status								
0 dependents	436,756	62%	66%	62%	64%	68%	68%	69%
1 dependent	122,518	17%	21%	25%	23%	22%	21%	17%
2 or more dependents	145,084	21%	13%	13%	13%	10%	11%	14%

[1] Claimants are defined as all individuals covered by UC Law who applied for and collected UC benefits in 2003.

[2] Represents the proportion of claimants who were 46 to 61 years old. The percentages for each demographic characteristic are based on the column total. For example, males represented 60% of the 229,140 claimants who were 46 to 61 years old.
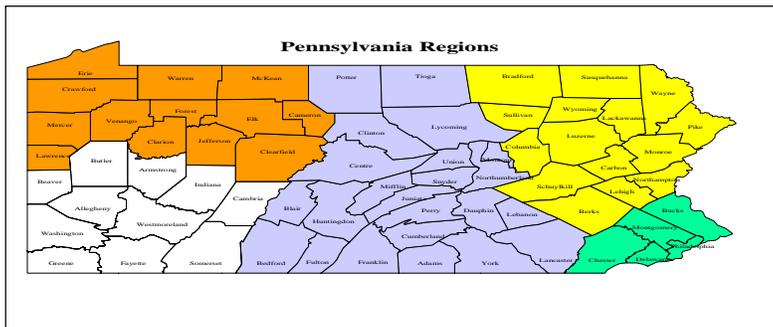
[3] Represents the proportion of 46-61 age-group claimants who reside within a given region of Pennsylvania. The percentages for each demographic characteristic are based on the column total. For example, males represented 64% of the 21,347 46-61 age-group claimants who reside in the northwest region of the state.

[4] Pennsylvania regional data excludes the 5% of total 46-61 age-group claimants who reside outside of Pennsylvania.

[5] Based on the 1987 edition of the "Standard Industrial Classification Manual". Wholesale and retail trade have been combined into a single group.

* Percentages may not add to 100% due to rounding.
* NA = Information Not Available.

Pennsylvania Regions

Unemployment Compensation Long-Term Unemployed Study
Characteristics of Pennsylvania Unemployment Compensation Exhaustees in 2003

	Exhaustees[1]	% of Total	Prior UC Claims in Last Three Years[2]				Average Weekly Wage($)		
			0	1	2	3	Pre-UC[3]	Post-UC[4]	% Change
Total[5]	211,014		114,277	54,659	23,816	11,711	$665	$562	-15%
			54%	26%	11%	6%			
Gender									
Male	117,143	56%	51%	58%	65%	66%	756	658	-13%
Female	93,871	44%	49%	42%	35%	34%	552	440	-20%
Race									
Black	33,363	17%	18%	18%	15%	9%	517	467	-10%
Hispanic	7,541	4%	4%	4%	3%	2%	505	436	-14%
Other	3,035	2%	2%	1%	1%	1%	768	589	-23%
White	155,951	78%	77%	77%	81%	88%	693	577	-17%
Info Not Available	11,124	NA	NA	NA	NA	NA	788	731	-7%
Age									
16-24	15,611	7%	10%	6%	3%	1%	384	390	1%
25-45	113,598	54%	52%	57%	56%	47%	637	546	-14%
46-61	71,220	34%	33%	32%	37%	44%	763	636	-17%
62 and over	10,525	5%	5%	4%	4%	7%	726	539	-26%
Info Not Available	60	NA	NA	NA	NA	NA	586	491	-16%
Education									
Less than High School Diploma	23,911	12%	11%	12%	14%	15%	473	430	-9%
High School Diploma	115,506	56%	52%	59%	65%	69%	599	516	-14%
Some College	35,685	17%	19%	17%	14%	12%	698	574	-18%
Bachelor's Degree or more	29,838	15%	18%	12%	7%	5%	1,030	827	-20%
Info Not Available	6,074	NA	NA	NA	NA	NA	NA	946	NA
Industry[6]									
Agriculture, Forestry and Fisheries	1,938	1%	1%	1%	1%	3%	465	452	-3%
Mining	1,122	1%	0%	1%	1%	1%	917	744	-19%
Construction	22,603	11%	5%	11%	25%	38%	774	799	3%
Manufacturing	48,905	24%	20%	29%	32%	27%	732	568	-22%
Wholesale and Retail Trade	41,230	20%	24%	18%	12%	9%	529	433	-18%
Transportation and Public Utilities	14,221	7%	7%	7%	4%	4%	773	665	-14%
Finance, Insurance and Real Estate	10,575	5%	7%	4%	2%	1%	793	666	-16%
Services	61,460	30%	34%	29%	22%	17%	613	500	-19%
Government	2,201	1%	1%	1%	1%	1%	568	488	-14%
Info Not Available	6,759	NA	NA	NA	NA	NA	751	669	-11%
Family Status									
0 dependents	145,418	69%	69%	67%	69%	76%	635	532	-16%
1 dependent	29,995	14%	14%	15%	14%	12%	726	618	-15%
2 or more dependents	35,601	17%	17%	18%	17%	12%	732	635	-13%

[1] Exhaustees are defined as those individuals covered by UC Law who applied for UC benefits and exhausted their benefit entitlement in 2003.

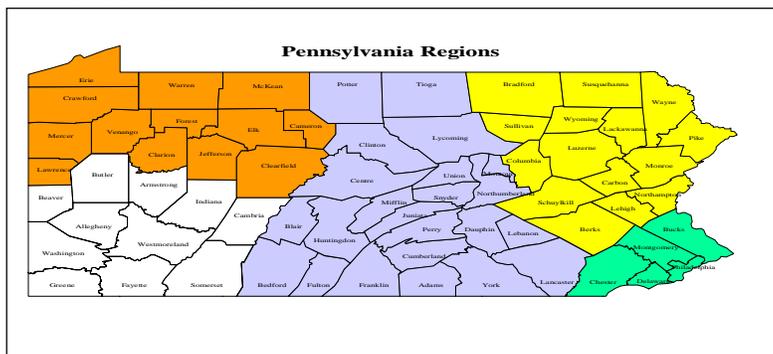[2] Represents the proportion of exhaustees who had a given number of prior UC claims in the preceding three years.
The percentages for each demographic characteristic are based on the column total. For example,
males represented 66% of the 11,711 exhaustees who had prior claims in 2000, 2001, and 2002.

[3] Based on the average weekly wage in an exhaustee's highest earnings quarter within a four-quarter timeframe before they started collecting UC benefits.

[4] Based on the average weekly wage in an exhaustee's highest earnings quarter within a four-quarter timeframe after they exhausted UC benefits.

[5] Data on prior claims and pre-UC wages is not available for 3% of the total number of exhaustees.

[6] Based on the 1987 edition of the "Standard Industrial Classification Manual". Wholesale and retail trade have been combined into a single group.

* Percentages may not add to 100% due to rounding.
* NA = Information Not Available.

Unemployment Compensation Long-Term Unemployed Study
Characteristics of Pennsylvania Unemployment Compensation Social Security Age Exhaustees in 2003

	Exhaustees[1]	% of Total	Social Security Age[2]	Social Security Age Prior UC Claims in Last Three Years[3]				Social Security Age Average Weekly Wage($)		
				0	1	2	3	Pre-UC[4]	Post-UC[5]	% Change
Total[6]	211,014		10,525	6,096	2,279	1,035	841	$726	$539	-26%
			5%	58%	22%	10%	8%			
Gender										
Male	117,143	56%	54%	52%	57%	58%	51%	895	679	-24%
Female	93,871	44%	46%	48%	43%	42%	49%	532	377	-29%
Race										
Black	33,363	17%	7%	8%	7%	6%	6%	593	458	-23%
Hispanic	7,541	4%	1%	1%	1%	2%	1%	611	387	-37%
Other	3,035	2%	1%	2%	1%	1%	0%	669	501	-25%
White	155,951	78%	90%	89%	90%	91%	93%	729	521	-28%
Info Not Available	11,124	NA	NA	NA	NA	NA	NA	953	1,063	12%
Age										
16-24	15,611	7%	0%	0%	0%	0%	0%	NA	NA	NA
25-45	113,598	54%	0%	0%	0%	0%	0%	NA	NA	NA
46-61	71,220	34%	0%	0%	0%	0%	0%	NA	NA	NA
62 and over	10,525	5%	100%	100%	100%	100%	100%	726	539	-26%
Info Not Available	60	NA	NA	NA	NA	NA	NA	NA	NA	NA
Education										
Less than High School Diploma	23,911	12%	16%	14%	16%	20%	27%	563	397	-29%
High School Diploma	115,506	56%	58%	57%	60%	60%	61%	669	476	-29%
Some College	35,685	17%	12%	13%	12%	11%	7%	825	545	-34%
Bachelor's Degree or more	29,838	15%	13%	16%	11%	9%	5%	1,083	898	-17%
Info Not Available	6,074	NA	NA	NA	NA	NA	NA	NA	1,013	NA
Industry[7]										
Agriculture, Forestry and Fisheries	1,938	1%	1%	0%	1%	1%	2%	505	373	-26%
Mining	1,122	1%	1%	0%	1%	1%	1%	877	562	-36%
Construction	22,603	11%	8%	4%	7%	17%	26%	869	901	4%
Manufacturing	48,905	24%	32%	27%	38%	44%	33%	796	497	-38%
Wholesale and Retail Trade	41,230	20%	19%	24%	17%	10%	8%	552	371	-33%
Transportation and Public Utilities	14,221	7%	5%	6%	5%	2%	4%	815	583	-28%
Finance, Insurance and Real Estate	10,575	5%	5%	6%	4%	1%	1%	790	1,016	29%
Services	61,460	30%	28%	31%	27%	23%	23%	702	504	-28%
Government	2,201	1%	1%	1%	1%	1%	3%	516	364	-29%
Info Not Available	6,759	NA	NA	NA	NA	NA	NA	918	628	-32%
Family Status										
0 dependents	145,418	69%	85%	85%	85%	84%	88%	682	475	-30%
1 dependent	29,995	14%	14%	14%	13%	15%	11%	980	957	-2%
2 or more dependents	35,601	17%	1%	1%	2%	1%	1%	963	612	-36%

[1] Exhaustees are defined as individuals covered by UC Law who applied for UC benefits and exhausted their benefit entitlement in 2003.

[2] Represents the proportion of exhaustees who were at least 62 years old, the age at which individuals can start receiving social security retirement benefits. The percentages for each demographic characteristic are based on the column total. For example, males represented 54% of the 10,525 exhaustees who were 62 or older.

[3] Represents the proportion of social security age exhaustees who had a given number of prior UC claims in the preceding three years. The percentages for each demographic characteristic are based on the column total. For example, males represented 51% of the 841 social security age exhaustees who had prior claims in 2000, 2001, and 2002.

[4] Based on the average weekly wage in a social security age exhaustee's highest earnings quarter within a four-quarter timeframe before they started collecting UC benefits.

[5] Based on the average weekly wage in a social security age exhaustee's highest earnings quarter within a four-quarter timeframe after they exhausted UC benefits.

[6] Data on prior claims and pre-UC wages is not available for 3% of the total number of social security age exhaustees.

[7] Based on the 1987 edition of the "Standard Industrial Classification Manual". Wholesale and retail trade have been combined into a single group.

* Percentages may not add to 100% due to rounding.
* NA = Information Not Available.

	Exhaustees[1]	% of Total	46 to 61 Age Group[2]	46 to 61 Age Group Prior UC Claims in Last Three Years[3]				46 to 61 Age Group Average Weekly Wage($)		
				0	1	2	3	Pre-UC[4]	Post-UC[5]	% Change
Total[6]	211,014		71,220	37,321	17,570	8,709	5,203	$763	$636	-17%
			34%	52%	25%	12%	7%			
Gender										
Male	117,143	56%	57%	52%	59%	65%	64%	880	750	-15%
Female	93,871	44%	43%	48%	41%	35%	36%	609	487	-20%
Race										
Black	33,363	17%	12%	13%	13%	12%	9%	597	524	-12%
Hispanic	7,541	4%	2%	2%	2%	2%	1%	574	485	-16%
Other	3,035	2%	1%	2%	1%	1%	1%	747	563	-25%
White	155,951	78%	84%	83%	83%	84%	89%	778	636	-18%
Info Not Available	11,124	NA	NA	NA	NA	NA	NA	1,004	1,016	1%
Age										
16-24	15,611	7%	0%	0%	0%	0%	0%	NA	NA	NA
25-45	113,598	54%	0%	0%	0%	0%	0%	NA	NA	NA
46-61	71,220	34%	100%	100%	100%	100%	100%	763	636	-17%
62 and over	10,525	5%	0%	0%	0%	0%	0%	NA	NA	NA
Info Not Available	60	NA	NA	NA	NA	NA	NA	NA	NA	NA
Education										
Less than High School Diploma	23,911	12%	10%	9%	10%	14%	15%	531	479	-10%
High School Diploma	115,506	56%	56%	52%	58%	63%	67%	681	565	-17%
Some College	35,685	17%	17%	18%	17%	15%	12%	801	654	-18%
Bachelor's Degree or more	29,838	15%	17%	21%	15%	8%	6%	1,140	940	-18%
Info Not Available	6,074	NA	NA	NA	NA	NA	NA	NA	1,177	NA
Industry[7]										
Agriculture, Forestry and Fisheries	1,938	1%	1%	1%	1%	1%	2%	501	476	-5%
Mining	1,122	1%	1%	1%	1%	1%	1%	1,049	851	-19%
Construction	22,603	11%	11%	5%	10%	23%	37%	862	889	3%
Manufacturing	48,905	24%	29%	24%	35%	37%	28%	814	627	-23%
Wholesale and Retail Trade	41,230	20%	18%	22%	16%	11%	8%	608	471	-23%
Transportation and Public Utilities	14,221	7%	7%	8%	6%	4%	4%	918	782	-15%
Finance, Insurance and Real Estate	10,575	5%	5%	7%	4%	1%	0%	913	818	-10%
Services	61,460	30%	28%	31%	27%	20%	18%	698	556	-20%
Government	2,201	1%	1%	1%	1%	1%	2%	620	507	-18%
Info Not Available	6,759	NA	NA	NA	NA	NA	NA	903	858	-5%
Family Status										
0 dependents	145,418	69%	74%	73%	74%	76%	81%	698	575	-18%
1 dependent	29,995	14%	16%	16%	15%	16%	13%	927	798	-14%
2 or more dependents	35,601	17%	10%	11%	10%	9%	6%	984	853	-13%

[1] Exhaustees are defined as individuals covered by UC Law who applied for UC benefits and exhausted their benefit entitlement in 2003.

[2] Represents the proportion of exhaustees who were 46 to 61 years old. The percentages for each demographic characteristic are based on the column total. For example, males represented 57% of the 71,220 exhaustees who were 46 to 61 years old.

[3] Represents the proportion of 46-61 age-group exhaustees who had a given number of prior UC claims in the preceding three years. The percentages for each demographic characteristic are based on the column total. For example, males represented 64% of the 5,203 46-61 age-group exhaustees who had prior claims in 2000, 2001, and 2002.

[4] Based on the average weekly wage in a 46-61 age-group exhaustee's highest earnings quarter within a four-quarter timeframe before they started collecting UC benefits.

[5] Based on the average weekly wage in a 46-61 age-group exhaustee's highest earnings quarter within a four-quarter timeframe after they exhausted UC benefits.

[6] Data on prior claims and pre-UC wages is not available for 3% of the total number of 46-61 age-group exhaustees.

[7] Based on the 1987 edition of the "Standard Industrial Classification Manual". Wholesale and retail trade have been combined into a single group.

* Percentages may not add to 100% due to rounding.
* NA = Information Not Available.

Unemployment Compensation Long-Term Unemployed Study
Characteristics of Pennsylvania Unemployment Compensation Exhaustees in 2003
by Pennsylvania Region

	Exhaustees[1]	% of Total	Pennsylvania Region[2]				
			Northwest	Southwest	Central	Northeast	Southeast
Total[3]	211,014		16,751	48,708	34,632	35,544	62,859
			8%	23%	16%	17%	30%
Gender							
Male	117,143	56%	62%	58%	55%	55%	51%
Female	93,871	44%	38%	42%	45%	45%	49%
Race							
Black	33,363	17%	4%	10%	7%	4%	39%
Hispanic	7,541	4%	1%	1%	4%	8%	4%
Other	3,035	2%	0%	1%	1%	1%	3%
White	155,951	78%	95%	89%	88%	87%	54%
Info Not Available	11,124	NA	NA	NA	NA	NA	NA
Age							
16-24	15,611	7%	8%	7%	7%	8%	8%
25-45	113,598	54%	52%	53%	52%	53%	56%
46-61	71,220	34%	36%	36%	36%	34%	30%
62 and over	10,525	5%	4%	5%	5%	5%	5%
Info Not Available	60	NA	NA	NA	NA	NA	NA
Education							
Less than High School Diploma	23,911	12%	11%	7%	15%	15%	12%
High School Diploma	115,506	56%	64%	55%	61%	58%	53%
Some College	35,685	17%	16%	20%	14%	16%	17%
Bachelor's Degree or more	29,838	15%	9%	17%	10%	11%	18%
Info Not Available	6,074	NA	NA	NA	NA	NA	NA
Industry[4]							
Agriculture, Forestry and Fisheries	1,938	1%	1%	1%	1%	1%	1%
Mining	1,122	1%	1%	1%	0%	0%	0%
Construction	22,603	11%	11%	15%	11%	12%	7%
Manufacturing	48,905	24%	40%	18%	34%	30%	16%
Wholesale and Retail Trade	41,230	20%	17%	21%	20%	21%	21%
Transportation and Public Utilities	14,221	7%	5%	8%	6%	6%	6%
Finance, Insurance and Real Estate	10,575	5%	2%	5%	3%	4%	8%
Services	61,460	30%	22%	31%	22%	25%	39%
Government	2,201	1%	1%	1%	2%	1%	1%
Info Not Available	6,759	NA	NA	NA	NA	NA	NA
Family Status							
0 dependents	145,418	69%	68%	70%	71%	70%	66%
1 dependent	29,995	14%	15%	14%	14%	14%	15%
2 or more dependents	35,601	17%	17%	16%	15%	16%	19%

[1] Exhaustees are defined as those individuals covered by UC Law who applied for UC benefits and exhausted their benefit entitlement in 2003.

[2] Represents the proportion of exhaustees who reside within a given region of Pennsylvania.
 The percentages for each demographic characteristic are based on the column total. For example,
 males represented 62% of the 16,751 exhaustees who reside in the northwest region of the state.

[3] Pennsylvania regional data excludes the 6% of total exhaustees who reside outside of Pennsylvania.

[4] Based on the 1987 edition of the "Standard Industrial Classification Manual". Wholesale and retail trade have been combined into a single group.

* Percentages may not add to 100% due to rounding.
* NA = Information Not Available.

Pennsylvania Regions

Unemployment Compensation Long-Term Unemployed Study
Characteristics of Pennsylvania Unemployment Compensation Social Security Age Exhaustees in 2003
by Pennsylvania Region

	Exhaustees[1]	% of Total	Social Security Age[2]	Social Security Age Pennsylvania Region[3]				
				Northwest	Southwest	Central	Northeast	Southeast
Total[4]	211,014		10,525	747	2,420	1,731	1,840	3,225
			5%	7%	23%	16%	17%	31%
Gender								
Male	117,143	56%	54%	58%	51%	56%	54%	51%
Female	93,871	44%	46%	42%	49%	44%	46%	49%
Race								
Black	33,363	17%	7%	1%	5%	2%	1%	18%
Hispanic	7,541	4%	1%	0%	0%	1%	2%	2%
Other	3,035	2%	1%	0%	1%	1%	1%	3%
White	155,951	78%	90%	98%	94%	95%	96%	78%
Info Not Available	11,124	NA	NA	NA	NA	NA	NA	NA
Age								
16-24	15,611	7%	0%	0%	0%	0%	0%	0%
25-45	113,598	54%	0%	0%	0%	0%	0%	0%
46-61	71,220	34%	0%	0%	0%	0%	0%	0%
62 and over	10,525	5%	100%	100%	100%	100%	100%	100%
Info Not Available	60	NA	NA	NA	NA	NA	NA	NA
Education								
Less than High School Diploma	23,911	12%	16%	16%	12%	22%	19%	15%
High School Diploma	115,506	56%	58%	65%	59%	61%	62%	54%
Some College	35,685	17%	12%	10%	15%	9%	10%	13%
Bachelor's Degree or more	29,838	15%	13%	8%	15%	8%	9%	18%
Info Not Available	6,074	NA	NA	NA	NA	NA	NA	NA
Industry[5]								
Agriculture, Forestry and Fisheries	1,938	1%	1%	1%	1%	1%	0%	0%
Mining	1,122	1%	1%	3%	1%	1%	1%	0%
Construction	22,603	11%	8%	8%	8%	10%	10%	5%
Manufacturing	48,905	24%	32%	41%	23%	41%	37%	28%
Wholesale and Retail Trade	41,230	20%	19%	16%	23%	18%	19%	19%
Transportation and Public Utilities	14,221	7%	5%	7%	5%	6%	4%	4%
Finance, Insurance and Real Estate	10,575	5%	5%	2%	5%	3%	4%	7%
Services	61,460	30%	28%	21%	33%	18%	23%	35%
Government	2,201	1%	1%	2%	1%	2%	1%	1%
Info Not Available	6,759	NA	NA	NA	NA	NA	NA	NA
Family Status								
0 dependents	145,418	69%	85%	81%	84%	84%	86%	87%
1 dependent	29,995	14%	14%	17%	15%	15%	13%	12%
2 or more dependents	35,601	17%	1%	1%	2%	1%	1%	2%

[1] Exhaustees are defined as those individuals covered by UC Law who applied for UC benefits and exhausted their benefit entitlement in 2003.

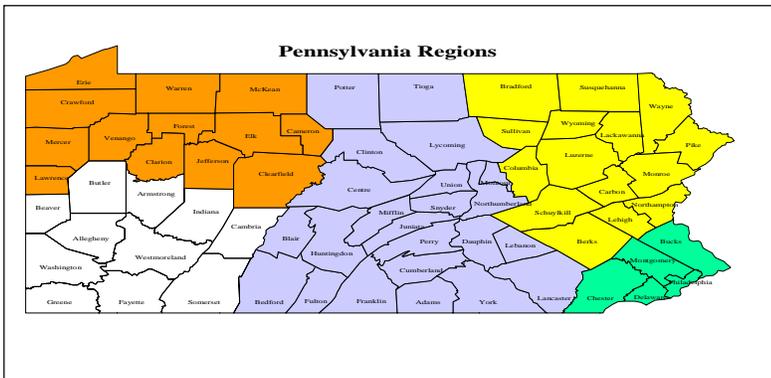[2] Represents the proportion of exhaustees who were at least 62 years old, the age at which individuals can start receiving social security retirement benefits. The percentages for each demographic characteristic are based on the column total. For example, males represented 54% of the 10,525 exhaustees who were 62 or older.

[3] Represents the proportion of social security age exhaustees who reside within a given region of Pennsylvania. The percentages for each demographic characteristic are based on the column total. For example, males represented 58% of the 747 social security age exhaustees who reside in the northwest region of the state.

[4] Pennsylvania regional data excludes the 5% of total social security age exhaustees who reside outside of Pennsylvania.

[5] Based on the 1987 edition of the "Standard Industrial Classification Manual". Wholesale and retail trade have been combined into a single group.

* Percentages may not add to 100% due to rounding.
* NA = Information Not Available.

Pennsylvania Regions
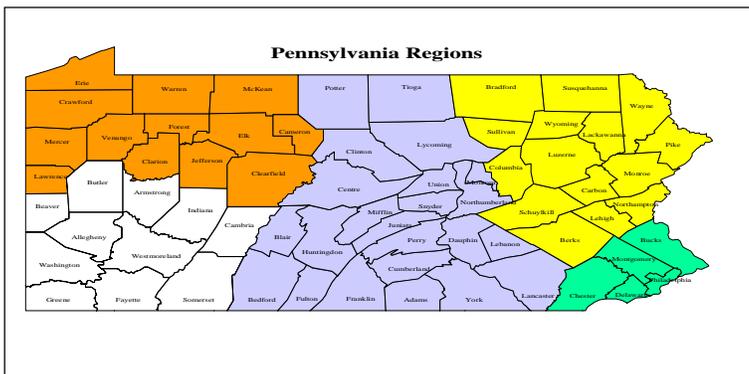
Unemployment Compensation Long-Term Unemployed Study
Characteristics of Pennsylvania Unemployment Compensation 46-61 Age-Group Exhaustees in 2003
by Pennsylvania Region

	Exhaustees[1]	% of Total	46 to 61 Age Group[2]	46 to 61 Age Group Pennsylvania Region[3]				
				Northwest	Southwest	Central	Northeast	Southeast
Total[4]	211,014		71,220	6,039	17,396	12,382	11,978	18,917
			34%	8%	24%	17%	17%	27%
Gender								
Male	117,143	56%	57%	63%	59%	56%	56%	53%
Female	93,871	44%	43%	37%	41%	44%	44%	47%
Race								
Black	33,363	17%	12%	3%	9%	5%	3%	30%
Hispanic	7,541	4%	2%	0%	0%	2%	5%	3%
Other	3,035	2%	1%	0%	1%	1%	1%	3%
White	155,951	78%	84%	96%	90%	91%	91%	64%
Info Not Available	11,124	NA	NA	NA	NA	NA	NA	NA
Age								
16-24	15,611	7%	0%	0%	0%	0%	0%	0%
25-45	113,598	54%	0%	0%	0%	0%	0%	0%
46-61	71,220	34%	100%	100%	100%	100%	100%	100%
62 and over	10,525	5%	0%	0%	0%	0%	0%	0%
Info Not Available	60	NA	NA	NA	NA	NA	NA	NA
Education								
Less than High School Diploma	23,911	12%	10%	9%	6%	14%	13%	11%
High School Diploma	115,506	56%	56%	65%	56%	61%	58%	50%
Some College	35,685	17%	17%	15%	20%	14%	16%	18%
Bachelor's Degree or more	29,838	15%	17%	11%	18%	11%	14%	21%
Info Not Available	6,074	NA	NA	NA	NA	NA	NA	NA
Industry[5]								
Agriculture, Forestry and Fisheries	1,938	1%	1%	1%	1%	1%	1%	1%
Mining	1,122	1%	1%	1%	3%	0%	0%	0%
Construction	22,603	11%	11%	11%	14%	11%	11%	7%
Manufacturing	48,905	24%	29%	46%	21%	38%	34%	22%
Wholesale and Retail Trade	41,230	20%	18%	14%	19%	17%	19%	18%
Transportation and Public Utilities	14,221	7%	7%	5%	7%	7%	6%	6%
Finance, Insurance and Real Estate	10,575	5%	5%	2%	5%	3%	4%	8%
Services	61,460	30%	28%	20%	30%	20%	23%	36%
Government	2,201	1%	1%	1%	1%	2%	1%	1%
Info Not Available	6,759	NA	NA	NA	NA	NA	NA	NA
Family Status								
0 dependents	145,418	69%	74%	72%	74%	77%	75%	73%
1 dependent	29,995	14%	16%	18%	16%	15%	15%	15%
2 or more dependents	35,601	17%	10%	10%	10%	8%	10%	12%

[1] Exhaustees are defined as those individuals covered by UC Law who applied for UC benefits and exhausted their benefit entitlement in 2003.

[2] Represents the proportion of exhaustees who were 46 to 61 years old. The percentages for each demographic characteristic are based on the column total. For example, males represented 57% of the 71,220 exhaustees who were 46 to 61 years old.

[3] Represents the proportion of 46-61 age-group exhaustees who reside within a given region of Pennsylvania. The percentages for each demographic characteristic are based on the column total. For example, males represented 63% of the 6,039 46-61 age-group exhaustees who reside in the northwest region of the state.

[4] Pennsylvania regional data excludes the 6% of total 46-61 age-group exhaustees who reside outside of Pennsylvania.

[5] Based on the 1987 edition of the "Standard Industrial Classification Manual". Wholesale and retail trade have been combined into a single group.

* Percentages may not add to 100% due to rounding.
* NA = Information Not Available.

Pennsylvania Regions
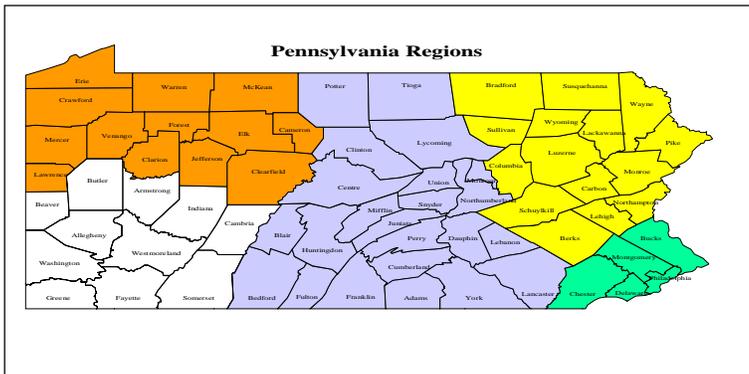
State
Comparisons
Tables

Comparison of Selected Characteristics Long-term Unemployed for All Individuals
2003

Rank*	Area	Share of Unemployment	Average Number of Long-Term Unemp.	Female	Hispanic	Black	Age 46 and over	Age 62 and over	Some College and above	Manufacturing	Service	Construction	Wholesale & Retail
1	New York	28.5%	172,435	41%	18%	33%	29%	4%	47%	10%	39%	8%	15%
2	Georgia	27.8%	58,470	46%	5%	56%	20%	3%	33%	18%	42%	5%	17%
2	Indiana	27.8%	47,389	34%	4%	20%	29%	6%	35%	19%	35%	13%	17%
4	Massachusetts	26.5%	54,240	39%	11%	14%	41%	6%	59%	20%	43%	5%	13%
5	Mississippi	26.0%	22,373	38%	0%	64%	28%	6%	34%	32%	26%	7%	17%
6	Illinois	25.6%	110,732	40%	9%	34%	24%	4%	45%	21%	32%	7%	17%
7	Connecticut	25.0%	23,987	42%	15%	19%	36%	7%	45%	29%	35%	5%	10%
8	West Virginia	24.8%	12,097	42%	0%	6%	24%	2%	28%	9%	34%	10%	12%
9	New Hampshire	24.2%	7,652	40%	4%	0%	47%	5%	54%	31%	34%	8%	12%
10	Michigan	24.1%	91,547	43%	4%	23%	35%	2%	41%	22%	37%	12%	12%
11	North Carolina	23.5%	65,628	42%	6%	36%	31%	3%	36%	27%	38%	8%	16%
12	New Jersey	23.2%	61,541	52%	13%	31%	34%	4%	54%	17%	38%	6%	17%
13	California	22.9%	275,541	39%	25%	14%	37%	3%	53%	18%	38%	6%	12%
14	Washington	22.6%	54,469	37%	8%	6%	41%	7%	51%	23%	29%	8%	14%
15	Tennessee	22.5%	38,360	40%	1%	40%	14%	1%	28%	26%	36%	7%	3%
16	Pennsylvania	22.3%	78,162	38%	3%	17%	37%	5%	40%	19%	35%	8%	14%
16	Colorado	22.3%	34,452	48%	20%	9%	39%	7%	60%	16%	34%	7%	17%
18	South Carolina	22.0%	30,273	46%	2%	56%	36%	3%	46%	30%	30%	12%	10%
19	Alabama	21.8%	27,864	44%	1%	48%	24%	2%	23%	27%	35%	10%	10%
20	Maryland	21.7%	28,389	51%	2%	53%	39%	6%	41%	5%	41%	7%	21%
21	Oklahoma	21.4%	20,739	37%	4%	14%	35%	5%	39%	20%	33%	9%	20%
22	Rhode Island	21.0%	6,683	38%	19%	11%	29%	2%	35%	27%	30%	4%	22%
23	Ohio	20.6%	77,999	40%	3%	18%	36%	4%	33%	32%	25%	7%	14%
24	Missouri	19.8%	34,256	45%	1%	25%	42%	3%	50%	18%	35%	3%	12%
25	Oregon	19.6%	29,772	32%	5%	2%	42%	4%	52%	18%	29%	10%	19%
25	Kentucky	19.6%	24,997	40%	2%	11%	30%	5%	32%	19%	37%	15%	10%
27	Florida	19.1%	80,873	49%	25%	37%	43%	5%	47%	17%	34%	7%	11%
28	Wisconsin	18.9%	33,925	42%	6%	25%	34%	9%	33%	23%	42%	8%	14%
29	Virginia	18.8%	29,244	46%	2%	44%	37%	6%	41%	29%	36%	4%	11%
29	Arizona	18.8%	28,664	45%	23%	5%	40%	10%	46%	14%	58%	2%	10%
31	Louisiana	18.3%	24,585	46%	0%	57%	29%	5%	27%	7%	39%	12%	20%
32	Arkansas	18.2%	14,658	55%	0%	56%	29%	1%	31%	11%	40%	7%	10%
33	Delaware	18.1%	3,404	55%	14%	30%	27%	1%	38%	8%	36%	9%	15%
34	Texas	17.9%	135,655	42%	25%	28%	26%	6%	48%	13%	35%	8%	14%
35	New Mexico	17.7%	10,648	46%	51%	2%	17%	3%	44%	15%	37%	6%	15%
36	Maine	17.4%	6,242	44%	0%	0%	24%	4%	25%	25%	33%	9%	4%
37	Hawaii	17.0%	4,472	45%	10%	0%	34%	7%	50%	13%	48%	7%	14%
38	Nebraska	16.9%	6,862	39%	6%	8%	50%	7%	47%	22%	38%	6%	12%
39	Iowa	16.8%	12,746	35%	6%	1%	37%	2%	35%	15%	39%	8%	11%
40	Nevada	15.9%	9,068	41%	20%	6%	37%	11%	46%	9%	32%	11%	19%
41	Minnesota	14.8%	22,362	33%	4%	8%	43%	3%	47%	20%	36%	12%	8%
42	South Dakota	14.5%	2,290	42%	0%	0%	27%	7%	34%	0%	41%	8%	4%
43	Kansas	14.0%	11,538	44%	4%	20%	33%	7%	43%	24%	26%	9%	15%
43	Utah	14.0%	9,910	42%	13%	1%	36%	3%	57%	20%	27%	15%	8%
45	Alaska	13.8%	3,799	33%	3%	1%	41%	6%	40%	7%	41%	9%	11%
46	Wyoming	13.7%	1,706	50%	7%	0%	47%	9%	36%	3%	51%	11%	19%
47	Montana	13.2%	3,127	30%	3%	0%	29%	5%	35%	10%	41%	5%	12%
48	Vermont	12.7%	2,111	45%	1%	1%	32%	7%	51%	7%	50%	10%	18%
49	Idaho	11.9%	4,539	31%	10%	0%	28%	4%	31%	15%	38%	17%	20%
50	North Dakota	10.6%	1,479	14%	0%	0%	36%	1%	25%	17%	20%	21%	10%
	Average	*20%*		*41%*	*8%*	*20%*	*33%*	*5%*	*41%*	*18%*	*36%*	*9%*	*14%*

*Rank based on Share on Unemployment. Source: US Census Bureau, CPS Survey/Basic.

Unemployment Compensation Program Comparison by State
2004

Rank Based on Solvency Percentage	State	PA Solvency Percentage Formula[1]	National AHCM[2]	2004 CY TF Balance (in millions)	Contributions (in millions)	Benefits (in millions)	Taxable Wage Base	Average Tax Rate	Employer Cost per Employee	IUR[3]	Average Weekly Wage	Average Check[4]	Average Duration in Weeks	Minimum Benefit Amount	Maximum Benefit Amount	Exhaustions	Exhaustion Rate
1	Louisiana	488%	1.18	$1,460	$170	$280	$7,000	1.43%	$100	1.9	$605	$195	16.3	$10	$258	37,901	38.4%
2	New Mexico	426%	2.36	$562	$78	$125	$17,200	0.89%	$153	1.9	$586	$220	17.9	$57	$300	15,284	43.2%
3	Wyoming	407%	1.20	$172	$29	$41	$16,400	1.32%	$216	1.5	$590	$238	12.4	$23	$316	4,507	31.3%
4	Mississippi	386%	1.88	$684	$160	$153	$7,000	2.11%	$148	2.1	$538	$172	15.2	$30	$210	22,104	34.1%
5	Maine	354%	1.64	$437	$88	$116	$12,000	1.73%	$208	2.0	$603	$235	15.5	$52	$302	11,475	35.7%
6	Hawaii	283%	1.63	$388	$134	$115	$32,300	1.20%	$388	1.5	$656	$323	15.5	$5	$436	7,103	26.4%
7	Montana	281%	1.36	$204	$74	$67	$21,000	1.20%	$252	2.2	$520	$197	16.0	$75	$335	8,837	35.1%
8	New Hampshire	251%	1.40	$243	$84	$79	$8,000	4.24%	$339	1.3	$749	$251	15.4	$32	$372	5,329	25.9%
9	Vermont	247%	1.70	$227	$46	$81	$8,000	2.60%	$208	2.3	$632	$256	14.5	$42	$371	4,764	17.6%
10	Arizona	206%	1.01	$689	$197	$274	$7,000	1.05%	$74	1.7	$697	$177	16.3	$60	$240	43,435	41.5%
11	Iowa	191%	0.95	$677	$259	$312	$20,400	1.31%	$267	1.9	$613	$261	14.1	$46	$310	26,896	27.1%
11	North Dakota	191%	0.56	$77	$59	$36	$19,400	1.63%	$316	1.2	$548	$226	12.2	$43	$324	4,622	32.5%
13	Utah	190%	0.94	$395	$157	$154	$23,200	1.06%	$246	1.4	$607	$266	13.3	$24	$371	17,077	33.8%
14	Delaware	189%	1.26	$213	$72	$109	$8,500	2.50%	$213	2.3	$815	$247	16.0	$20	$330	9,307	32.6%
15	Oklahoma	182%	1.05	$451	$286	$207	$13,800	1.49%	$206	1.6	$577	$219	16.2	$16	$292	30,506	45.8%
16	Nevada	166%	0.78	$468	$275	$239	$22,900	1.37%	$314	2.2	$708	$245	15.0	$16	$329	26,154	35.7%
17	Oregon	156%	1.06	$1,152	$760	$587	$27,000	2.55%	$689	3.4	$678	$252	16.1	$98	$419	61,814	37.8%
18	Alaska	154%	0.81	$206	$136	$130	$27,900	2.50%	$698	4.9	$729	$194	14.9	$44	$248	20,192	42.2%
19	Maryland	145%	0.64	$698	$524	$431	$8,500	2.61%	$222	1.8	$790	$254	15.8	$25	$310	40,753	34.4%
20	West Virginia	126%	0.44	$204	$136	$142	$8,000	2.80%	$224	2.3	$569	$219	15.2	$24	$366	12,304	25.3%
20	Florida	126%	0.83	$1,421	$996	$1,014	$7,000	2.12%	$148	1.5	$669	$223	15.3	$32	$275	149,910	49.4%
22	Georgia	123%	0.80	$870	$716	$587	$8,500	2.05%	$174	1.6	$719	$242	12.0	$40	$300	92,853	40.9%
23	Nebraska	109%	0.67	$132	$107	$118	$7,000	2.52%	$176	1.5	$599	$220	13.7	$30	$288	18,638	42.0%
24	Tennessee	103%	0.57	$574	$513	$466	$7,000	2.49%	$174	1.8	$664	$209	13.7	$30	$275	63,368	35.7%
25	South Dakota	101%	0.43	$28	$18	$26	$7,000	0.70%	$49	0.9	$533	$205	12.5	$28	$256	1,666	15.4%
26	Washington	96%	0.70	$1,377	$1,408	$1,064	$30,500	2.75%	$839	3.0	$748	$310	17.4	$111	$496	68,768	29.0%
27	Kansas	94%	0.60	$327	$309	$294	$8,000	3.48%	$278	1.9	$622	$272	16.1	$89	$359	31,135	39.5%
28	Alabama	91%	0.40	$264	$263	$246	$8,000	2.13%	$170	1.8	$629	$177	12.0	$45	$220	36,144	29.2%
29	Rhode Island	86%	0.47	$176	$171	$202	$16,000	3.24%	$518	2.9	$713	$324	15.7	$62	$462	16,151	39.1%
30	Wisconsin	85%	0.45	$800	$638	$852	$10,500	3.00%	$315	2.9	$665	$251	14.0	$49	$329	76,573	25.9%
31	Indiana	82%	0.60	$572	$464	$651	$7,000	3.16%	$221	2.0	$662	$267	13.5	$50	$369	78,182	39.7%
32	South Carolina	78%	0.47	$309	$273	$348	$7,000	2.27%	$159	2.4	$606	$211	13.9	$20	$292	50,680	37.5%
33	Connecticut	69%	0.51	$475	$639	$603	$15,000	3.04%	$456	2.7	$980	$284	17.6	$15	$447	47,731	33.7%
34	Idaho	63%	0.34	$107	$120	$144	$28,000	1.31%	$367	2.8	$565	$229	13.4	$51	$325	17,661	32.5%
35	Kentucky	59%	0.29	$267	$337	$416	$8,000	2.84%	$227	2.0	$631	$257	14.0	$39	$365	32,093	26.0%
36	Virginia	51%	0.31	$292	$454	$376	$8,000	2.02%	$162	1.1	$757	$240	13.0	$50	$326	47,806	34.4%
37	Ohio	48%	0.20	$644	$903	$1,217	$9,000	2.28%	$205	2.1	$695	$252	15.9	$93	$331	102,796	31.4%
37	New Jersey	48%	0.36	$1,002	$1,438	$1,977	$24,900	2.02%	$503	3.3	$920	$331	18.6	$61	$503	168,412	47.7%
39	Michigan	37%	0.19	$714	$1,391	$1,896	$9,000	4.47%	$402	3.4	$773	$289	14.5	$81	$362	165,081	34.5%
39	Texas	37%	NA	$774	$1,627	$1,713	$9,000	2.17%	$195	1.7	$734	$259	16.2	$54	$336	215,479	45.4%
41	Arkansas	27%	0.20	$79	$264	$257	$10,000	2.63%	$263	2.7	$574	$228	14.0	$65	$345	34,365	37.9%
42	Pennsylvania	24%	0.14	$597	$2,436	$2,272	$8,000	5.35%	$428	3.4	$735	$294	17.3	$35	$478	165,590	31.7%
43	Colorado	18%	0.12	$88	$386	$383	$10,000	2.45%	$245	1.5	$766	$298	14.9	$25	$370	46,300	46.3%
44	California	13%	0.09	$694	$4,858	$5,000	$7,000	4.41%	$309	2.9	$854	$260	17.9	$40	$450	565,799	46.2%
45	Massachusetts	7%	0.05	$116	$1,525	$1,510	$14,000	4.13%	$578	3.0	$939	$351	18.5	$29	$528	96,787	38.4%
46	Illinois	6%	NA	$151	$2,045	$2,066	$10,500	4.73%	$497	2.8	$809	$279	18.9	$51	$336	174,155	41.0%
47	Missouri	3%	NA	$18	$413	$515	$11,000	2.08%	$229	2.3	$664	$205	15.5	$48	$250	68,495	39.4%
48	North Carolina	2%	NA	$17	$1,064	$909	$16,700	1.77%	$296	2.3	$664	$256	13.5	$36	$426	115,456	37.6%
49	Minnesota	0%	NA	$0	$752	$701	$23,000	1.86%	$428	2.0	$773	$318	15.8	$38	$493	52,722	33.2%
49	New York	0%	NA	$0	$2,779	$2,467	$8,500	4.20%	$357	2.5	$958	$271	18.5	$40	$405	257,891	47.4%

[1] As of December 31, 2004. The solvency percentage expresses the UC Trust Fund balance on December 31 as a percentage of the average annual benefit payout over the last three calendar years.

[2] As of December 31, 2004. The average high cost multiple (AHCM) is an indicator that shows the relationship between average benefits paid in the highest three years of the past twenty calendar years or three previous recessions compared to covered wages (average benefit cost rate) and the current year ending Trust Fund balance compared to covered wages for the same year (reserve ratio). If the relationship between these two ratios is 1.0 (reserve ratio divided by benefit cost rate), the Trust Fund in theory is supposed to have adequate reserves to support a benefit cost payout in line with the average of the highest three years.

[3] The insured unemployment rate (IUR) is the ratio of the average annual weekly number of persons claiming UC benefits to average annual covered employment.

[4] Does not include payments for weeks of partial unemployment. With partial payments Pennsylvania's average check is $269.58.

* NA = Information Not Available.