

<b>EMPLOYMENT AND TRAINING ADMINISTRATION</b> <b>ADVISORY SYSTEM</b> <b>U.S. DEPARTMENT OF LABOR</b> <b>Washington, D.C. 20210</b>	<b>CLASSIFICATION</b> Unemployment Insurance
	<b>CORRESPONDENCE SYMBOL</b> OUI/DUIO
	<b>DATE</b> December 6, 2024

**ADVISORY: UNEMPLOYMENT INSURANCE PROGRAM LETTER NO. 04-25**

**TO:** STATE WORKFORCE AGENCIES

**FROM:** JOSÉ JAVIER RODRÍGUEZ   
Assistant Secretary

**SUBJECT:** Social Security Annuities and Federal Civilian Pensions

1. **Purpose.** To ensure that states are aware that the social security survivors and old age retirement annuities and the Federal civilian pensions annual cost-of-living adjustment (COLA) increased for calendar year (CY) 2025, and to provide the U.S. Office of Personnel Management’s (OPM) COLA information.
2. **Action Requested.** State Administrators should provide the information contained in this Unemployment Insurance Program Letter (UIPL) to appropriate staff.
3. **Summary and Background.**
  - a. Summary – This UIPL provides the CY 2025 COLA information and informs states to make necessary programming adjustments to accommodate the COLA increase.
  - b. Background – Each year, OPM posts the COLA information for social security survivors and old age retirement annuities and Federal civilian pensions on its website. The 2025 COLA information is located at: <https://www.opm.gov/retirement-center/my-annuity-and-benefits/annuity-payments/#url=Cost-of-Living>. The Employment and Training Administration (ETA) is providing these tables in Attachment I.
4. **Instructions.** States that have laws requiring a reduction of the unemployment insurance (UI) weekly benefit amount by the prorated weekly amount of retired pay and pensions should program the increase in the COLA amount for CY 2025 into their UI systems.
5. **Inquiries.** Please direct inquiries to the appropriate ETA Regional Office.

<b>RESCISSIONS</b> None	<b>EXPIRATION DATE</b> Continuing
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6. **References.**

- 5 U.S.C. 8502(b); and
- Employment and Training Handbook No. 391, *Unemployment Compensation for Federal Employees Handbook for State Agencies, Chapter VII (3)(g)*.  
<https://www.dol.gov/agencies/eta/advisories/handbooks/et-handbook-no-391>.

7. **Attachment.** Attachment I: Prorated Civil Service Retirement System (CSRS) and Federal Employees Retirement System (FERS) COLA Effective 12/01/2024.

**Prorated Civil Service Retirement System (CSRS) and Federal Employees Retirement System (FERS) COLA Effective 12/01/2024**

Social Security Annuities and Federal Civilian Pensions

Under the Civil Service Retirement System (CSRS) and the Organization Retirement and Disability System (ORDS), the COLA will be 2.5 percent for those who have received benefits for at least one year. Under the Federal Employees Retirement System (FERS) and FERS Special, the COLA will be 2.0 percent for those who have received benefits for at least one year.

The table below shows the prorated percentage increase according to the month the retiree's annuity began.

<b>Monthly Annuity Began</b>	<b>Amount of Percentage Increase</b>	
<b>Retirement System</b>	<b>CSRS</b>	<b>FERS</b>
December 2023 or earlier	2.5%	2.0%
January 2024	2.3%	1.8%
February 2024	2.1%	1.7%
March 2024	1.9%	1.5%
April 2024	1.7%	1.3%
May 2024	1.5%	1.2%
June 2024	1.3%	1.0%
July 2024	1.0%	0.8%
August 2024	0.8%	0.7%
September 2024	0.6%	0.5%
October 2024	0.4%	0.3%
November 2024	0.2%	0.2%