

Exploring Unemployment Insurance (UI) Program Options for Guam

Technical Appendix

Date: September 2024

Prepared for: Administrative Data Research and Analysis
U.S. Department of Labor, Chief Evaluation Office

Contract Number: 1605-DC-18-R-00044

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Purpose of study

The U.S. Department of Labor (DOL) Chief Evaluation Office (CEO), in partnership with the U.S. DOL Employment and Training Administration (ETA) and the Guam Department of Labor, seeks to understand the feasibility of implementing an unemployment insurance (UI) program in Guam. The study aims to explore multiple facets of feasibility, including financial, legal, and administrative considerations, to determine the potential for establishing a UI program that would provide temporary financial assistance to qualified unemployed workers until the return to work.¹ In support of this goal, Summit Consulting, LLC (Summit) conducted an exploratory study designed to address each of the four research questions outlined in Table 1.

TABLE 1: STUDY RESEARCH QUESTIONS

RQ#	Research Question
RQ1	What are the factors to consider (e.g., cost, administrative burden, IT requirements, benefits to workers and employers) in the design and implementation of a new UI program in Guam?
RQ2	What are the available historical and current labor market and program data from Guam? Additionally, how will key economic and labor market characteristics influence design considerations or design options? What additional data (if any) is required to answer these questions?
RQ3	What can be learned from the Disaster Unemployment Assistance (DUA) and Pandemic Unemployment Assistance (PUA) programs to inform UI design?
RQ4	What are feasible UI design options for consideration (including hybrid options), along with strengths, weaknesses, and challenges?

To answer the research questions above, Summit undertook a comprehensive approach, involving the following steps:

- **Reviewed existing literature.** Conducted an extensive review of literature on Guam’s labor market and the current state of UI programs in the United States to establish a foundational understanding of the context and challenges.
- **Explored labor market data.** Analyzed both historical and current labor market and program data specific to Guam, providing insight into employment trends and the potential impact of a UI program.
- **Examined DUA and PUA experiences.** Investigated the experiences and outcomes of Guam’s DUA and PUA programs, drawing lessons that could inform the design of a permanent UI program.
- **Solicited expert input.** Engaged with Guam and UI experts through targeted interviews to gather specialized knowledge and insight that would shape the study’s findings.
- **Gathered employer perspectives.** Collected feedback from Guamanian employers to understand their views and concerns regarding the potential implementation of a UI program.

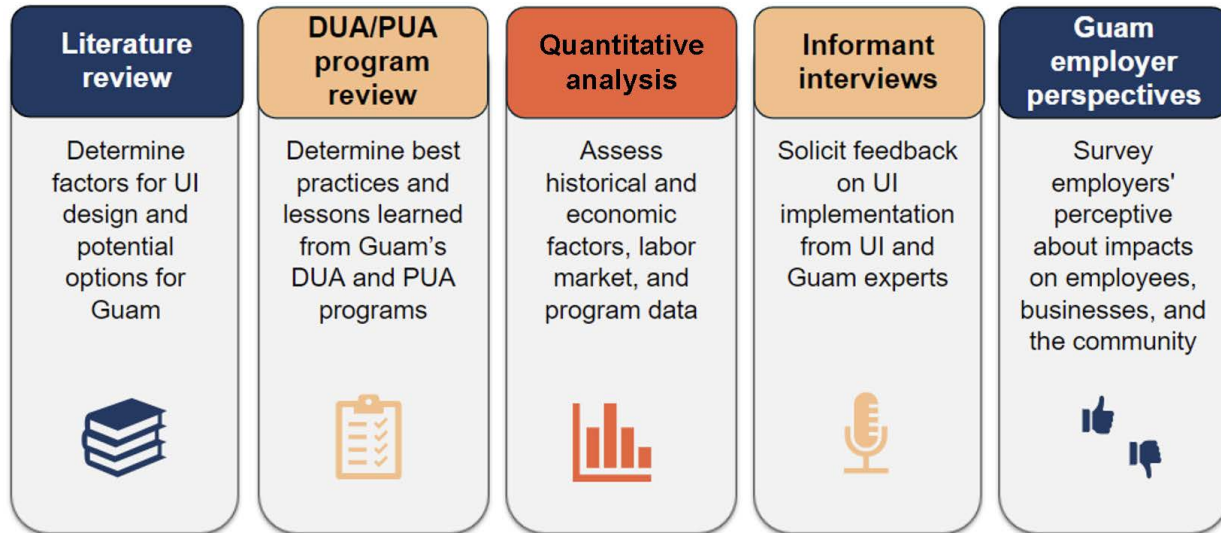
This Technical Appendix details the methodologies, supplemental analyses, and limitations associated with the findings of the factors relevant to UI programs and potential design options for Guam presented in, [Exploring Unemployment Insurance \(UI\) Program Options for Guam: Options Brief](#).

¹ <https://www.dol.gov/agencies/oasp/evaluation/topic-areas/unemployment-insurance>

Methods

Summit leveraged five distinct techniques to collect and analyze data to answer the research questions. These methods, shown in Figure 1, are a literature review, DUA/PUA program review, quantitative analysis, informant interviews, and a Guam employer perspectives survey.

FIGURE 1: DATA COLLECTION AND ANALYSIS METHODS



Literature review. Serving as the backbone for the study, the literature review provided a framework from which the research team organized documentation review, quantitative analyses, and primary data collection. The research team worked with the U.S. DOL and subject matter experts to identify a targeted list of the most relevant reports and information sources to review. Table 2 provides this targeted list, along with the relevant title, source, and relevant link of each entry. The review of these sources compiled factors Guam should consider in UI program design and implementation, such as cost, administrative burden, IT requirements, and benefits to workers and employers. Additionally, the team identified several feasible UI design options for consideration, along with their respective strengths and weaknesses. The findings were coded and categorized for thematic analysis, providing a backdrop for relevant findings identified through other methods.

TABLE 2: LITERATURE REVIEW SOURCES

Title	Source
<i>Unemployment insurance schemes around the world: Evidence and policy options</i>	International Labour Office
<i>Unemployment Insurance in the United States: Analysis of Policy Issues</i>	Upjohn Institute for Employment Research
<i>A Comparative Analysis of Unemployment Insurance Financing Methods</i>	Urban Institute
<i>Guam Recovery Research Project: The Impact of COVID-19 on Guam Residents and Business</i>	University of Guam
Legal documentation	
<i>Social Security: Major Decisions in the House and Senate Since 1935</i>	Congressional Research Service

Title	Source
<u>Social Security Act Amendments of 1950: A Summary and Legislative History</u>	Social Security Administration
<u>Eligibility of Aliens for Unemployment Compensation Under Section 3304(a)(14)(A), FUTA (1985)</u>	U.S. Department of Labor, Employment and Training Administration
<u>Federal Unemployment Tax Act, 26 U.S.C § Ch. 23 (1954)</u>	U.S. House of Representatives, Office of Law Revision Counsel
<u>Social Security Act (1935)</u>	Social Security Administration
Comparative UI programs	
<u>Church Unemployment Pay Program, Inc. Policy Handbook</u>	Church Unemployment Pay Program
<u>Railroad Unemployment and Sickness Benefits 2023</u>	U.S. Railroad Retirement Board
<u>Unemployment Insurance Savings Accounts</u>	National Bureau of Economic Research
<u>Immigrant Workers' Eligibility for Unemployment Insurance</u>	National Employment Law Project
<u>Unemployment Insurance Data Dashboard</u>	The Century Foundation
U.S. Department of Labor	
<u>Unemployment Insurance Directors' Guide</u>	U.S. Department of Labor, Employment and Training Administration
<u>Unemployment Insurance Program Letter No. 16-20</u>	U.S. Department of Labor
<u>Comparison of State Unemployment Laws 2023</u>	U.S. Department of Labor
<u>Tax Measures Report</u>	U.S. Department of Labor
<u>Significant Provisions of State Unemployment Insurance Laws Effective January 2024</u>	U.S. Department of Labor, Employment and Training Administration
<u>Unemployment Compensation Federal-State Partnership</u>	U.S. Department of Labor, Office of Unemployment Insurance, Division of Legislation
<u>Disaster and Unemployment Assistance (DUA)</u>	U.S. Department of Labor, Employment and Training Administration
<u>Self-Employment Assistance (SEA)</u>	U.S. Department of Labor, Employment and Training Administration
<u>Short-Time Compensation</u>	U.S. Department of Labor, Employment and Training Administration
<u>Trade Adjustment Allowances</u>	U.S. Department of Labor, Employment and Training Administration
<u>Unemployment Compensation for Ex-Servicemembers (UCX)</u>	U.S. Department of Labor, Employment and Training Administration

DUA/PUA program review. The study included a comprehensive review of the DUA and PUA programs, focusing on Guam’s response to Typhoon Mawar and the COVID-19 pandemic. The data, spanning from 2020 to 2024, encompassed variables related to applicants’ employment sectors, occupations, employment status, education level, and veteran status. However, it is important to note that the data contained limited applicant demographic and employment details. Furthermore, it did not include comprehensive information on the number of individuals who received benefits, their benefit amounts, or the timeframe in which benefits were distributed. Despite these limitations—which can be further explored in the Limitations section—the data provided valuable insight into Guam’s historical support and helped identify potential implications for the design and implementation of a sustainable UI program.

Quantitative analysis. Table 3 provides the list of the quantitative data sources the research team leveraged in this study. These sources include various economic and labor statistics from Guam, Hawaii, Puerto Rico, and the U.S. Virgin Islands, covering a range of time periods from 1974 to 2024. These statistics provide insight into a range of categories, including UI claim counts, occupational wages, Gross Domestic Product (GDP) per capita, and more.

The review and analysis of each source provided key insight into Guam’s economy as well as labor market trends in Guam. The team cleaned and merged data sources (when applicable), generated summary statistics for variables of interest, and created data visualization for contextual analysis. Collection periods and intervals varied by source, requiring some standardization of variables across time in cases when sources were combined for analysis. For example, unemployment rates from Hawaii, Puerto Rico, and the U.S. Virgin Islands were reported monthly while unemployment rates in Guam were reported quarterly. Monthly unemployment rates from the preceding states and territories were averaged to generate quarterly unemployment rates, allowing for comparisons to Guam.

TABLE 3: LIST OF QUANTITATIVE DATA SOURCES

Title	Source	Variables of Interest
Hawaii Economy at a Glance [1974-2024]	U.S. Department of Labor, Bureau of Labor Statistics	Hawaii: unemployment rate over time
Labor Force Statistics: Household Data (Table A-14) [2000-2024]	U.S. Department of Labor, Bureau of Labor Statistics	National: unemployment rates for construction, wholesale and retail trade, and leisure and hospitality industries over time
May 2022 State Occupational Employment and Wage Estimates [2022]	U.S. Department of Labor, Bureau of Labor Statistics	Guam, Hawaii, Puerto Rico, U.S. Virgin Islands: average hourly wage, average annual wage; variables reported by occupation; employment per 1,000 total jobs, highest average hourly wage, and highest average annual wage
Puerto Rico Economy at a Glance [1974-2024]	U.S. Department of Labor, Bureau of Labor Statistics	Puerto Rico: unemployment rate over time
Unemployment Insurance Data [2019-2024]	U.S. Department of Labor, Employment and Training Administration	Hawaii, Puerto Rico, U.S. Virgin Islands: civilian labor force, covered employment, subject employers, total unemployment rate, total unemployed, total benefits paid, first payments, average weekly benefit, average benefits per first payment past 12 months, initial claims, total weeks claimed, total weeks compensated, total wages, total wages taxable employers, taxable wages, average weekly wage, state revenue past 12 months, average tax rate on total wages past 12 months, average tax rate on taxable wages past 12 months, taxable wage base, trust fund balance, trust fund as percent of total wages, and interest earned
Unemployment Insurance Weekly Claims Data [1987-2024]	U.S. Department of Labor, Employment and Training Administration	Hawaii, Puerto Rico, U.S. Virgin Islands: average initial claims, average continued claims, average covered employment, average insured unemployment rate, average initial claims/average covered employment
Current Employment Statistics Historical Summary: 1993-2023	Guam Department of Labor, Bureau of Labor Statistics	Guam: employment sector, industry, number employed, percent of total employment

Title	Source	Variables of Interest
Pandemic Unemployment Assistance and Disaster Unemployment Assistance data [2020-2024]	Guam Department of Labor, Bureau of Labor Statistics	This data was provided by Guam Department of Labor in May, June, and July 2024 and is not publicly available. Guam: counts and percentages of total applicants, applicant employment sectors, occupations, employment status, and education levels; veteran status. Results were provided by DUA/PUA event
Unemployment Historical Summary: 1974-2023	Guam Department of Labor, Bureau of Labor Statistics	Guam: unemployment rate over time
VI Unemployment Rate (LAUS) [1974-2024]	U.S. Virgin Islands Department of Labor, Bureau of Labor Statistics	U.S. Virgin Islands: unemployment rate over time
GDP per capita (current US\$) – Guam [2002-2022]	World Bank	Guam: GDP per capita over time
GDP per capita (current US\$) – Puerto Rico [2002-2022]	World Bank	Puerto Rico: GDP per capita over time
GDP per capita (current US\$) – Virgin Islands (U.S.) [2002-2021]	World Bank	U.S. Virgin Islands: GDP per capita over time

Informant interviews. Summit conducted 17 informant interviews with U.S. DOL UI experts, Guam DOL staff, and external UI policy experts. These informants were selected based on their subject matter expertise, familiarity with Guam, and/or past experiences with UI programs. All interview sessions were semi-structured, allowing the interviewee to direct the conversation toward topics they felt most relevant to a potential UI program in Guam. For each interview, the research team developed an agenda and a series of guided and open-ended questions on a range of topics, including successful UI program experiences, lessons learned from existing programs, and administrative considerations (such as staffing and IT infrastructure). When consent was given, the interviews were recorded to ensure accurate transcription and analysis. Interview transcriptions and interviewer notes were imported into qualitative analysis software NVivo, coded, and analyzed to identify common themes.

Employer perspective survey. Summit conducted a survey of eight Guamanian employers, selected by Guam DOL staff, to gather local perspectives on the potential impact of a permanent UI program on businesses and workers in Guam.² The pool of employers was designed to capture major industries within Guam—including construction, services, and tourism, among others. Specifically, surveyed employers represent businesses from sectors that include Accommodation and Food Services; Finance and Insurance; Health Care and Social Assistance; Professional, Scientific, and Technical Services; Retail Trade; and Construction. None of the respondents identified their businesses as nonprofit, religious, or otherwise tax-exempt organizations. The survey explored a range of topics, including business information, workforce stability and tenure, and experiences with DUA and PUA. Respondents were also asked to speculate on potential impacts to the local economy and overall community of Guam by implementing a permanent UI program in Guam.

Mapping methods to research questions. The team employed the above activities to develop a thorough understanding of Guam’s legislative and labor market landscape, which was crucial for proposing potential UI design options. Insights gained from the literature review, DUA/PUA program

² The informant interviews and surveys were each reviewed and granted exemption from Institutional Review Board (IRB) review.

reviews, informant interviews, and the employer perspective survey, collectively informed the development of viable UI program options tailored to Guam’s unique needs. The following table aligns each methodology with the relevant research questions it addresses, summarizing how these approaches contributed to the overall study.

TABLE 4: MATRIX OF METHODOLOGIES TO STUDY RESEARCH QUESTIONS

	RQ1	RQ2	RQ3	RQ4
Literature review	✓			✓
DUA/PUA program reviews	✓	✓	✓	✓
Quantitative analysis		✓	✓	
Informant interviews	✓		✓	✓
Guam employer perspective survey	✓		✓	✓

Supplemental analyses, tables, and figures

The following section presents supplemental results and figures beyond those included in [Exploring Unemployment Insurance \(UI\) Program Options for Guam: Options Brief](#). This section offers a deeper understanding of the data and trends relevant to Guam and its comparators, providing additional perspectives and potential avenues for future research.

Economic overview of Guam and comparator states or territories

Table 5 provides an overview of the labor force composition in Guam for individuals aged 16 and older as of September 2023. This table is valuable for understanding the distribution of Guam’s labor market in broad terms, including those employed, unemployed, not in the labor force, and veterans.³

TABLE 5: HIGHLIGHTS OF THE EMPLOYMENT SITUATION ON GUAM (JUNE 2022–SEPTEMBER 2023)

SELECTED CATEGORIES	Jun. 2022	Sep. 2022	Dec. 2022	Mar. 2023	Jun. 2023	Sep. 2023
Total Civilian Population 16 years of age and over	123,980	123,640	123,110	123,160	122,960	122,680
Civilian Labor Force	69,780	71,680	73,370	74,210	70,420	71,990
Total Employed	66,400	68,550	70,460	71,050	67,630	69,010
<i>Adult women</i>	31,150	31,610	30,670	31,970	28,510	32,230
<i>Adult men</i>	34,690	35,370	38,130	36,710	35,210	34,930
<i>Teenagers</i>	560	1,570	1,660	2,370	3,910	1,850
<i>Household Heads</i>	25,260	27,540	25,290	31,380	26,280	25,990
<i>Full-time workers</i>	56,990	61,040	65,070	63,940	53,660	60,490
<i>Part-time workers</i>	9,410	7,510	5,390	7,110	13,970	8,520
<i>U.S. Citizens</i>	54,140	59,850	56,780	61,580	59,240	63,900
<i>Immigrant aliens</i>	10,560	8,700	13,680	9,470	8,380	5,110
<i>Veterans</i>	5,450	6,260	4,560	7,110	5,590	5,960
Total Unemployed	3,380	3,130	2,900	3,160	2,790	2,980
Not in the Labor Force	54,200	51,960	49,740	48,950	52,540	50,690

Source: *The Unemployment Situation on Guam*, September 2023, [Guam Bureau of Labor Statistics](#).

Table 6 below provides an overview of Guam’s labor market as of September 2023, highlighting the dominant sectors in both the private and public spheres.

³ “Not in the labor force” encompasses civilians 16 or older that fit any of the following: students, stay-at-home parent or spouse, primary caregiver, and individuals that are not actively seeking employment.

TABLE 6: INDUSTRIES WITH HIGH EMPLOYMENT IN GUAM (SEPTEMBER 2023)

Sector	Industry	Number Employed	Percent of Total
Private	Services*	16,180	24%
	Retail trade	12,110	18%
	Construction	12,080	18%
	Other	10,000	15%
Public	Government of Guam	12,040	18%
	Federal Government	4,110	6%

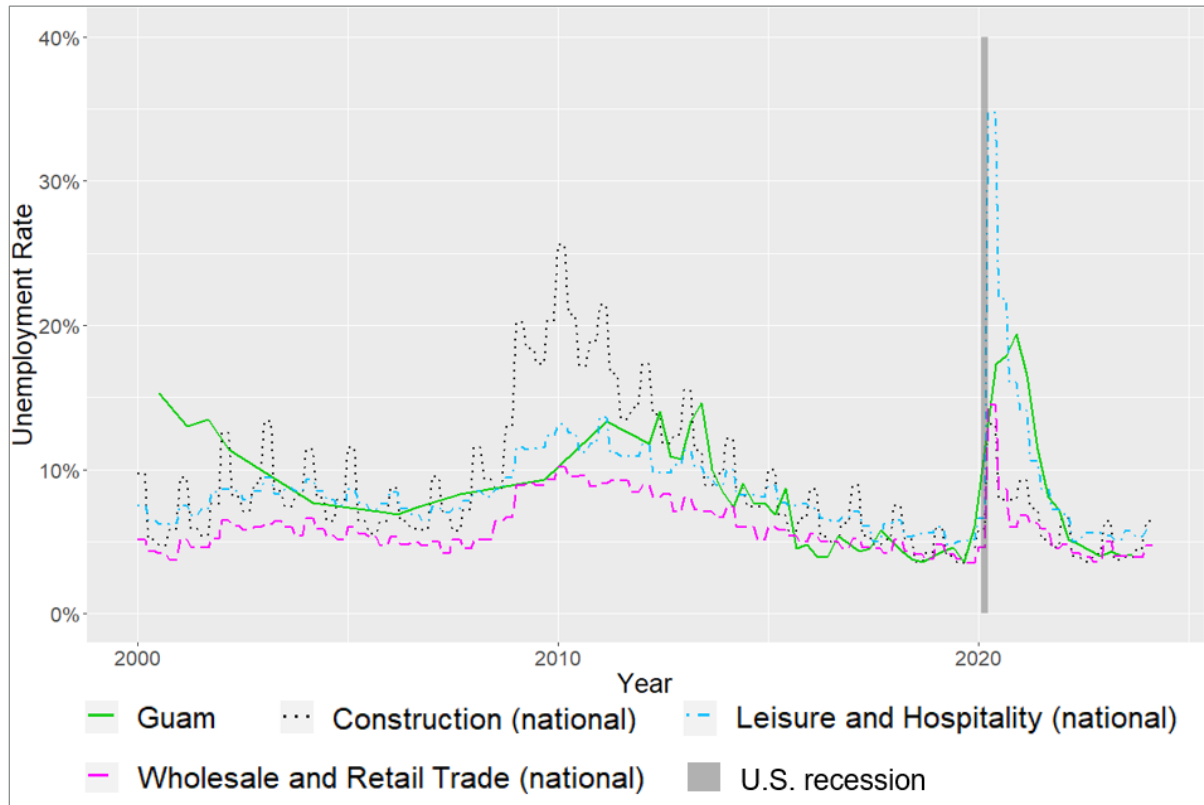
Source: *Current Employment Statistics Historical Summary: 1993–2023*, [Guam Bureau of Labor Statistics](#)

*Includes "hotels and other lodging places" and "all other services."

(Note: The sum of the Percent of Total column is 99, due to rounding of these percentages.)

Figure 2 presents the unemployment rate in Guam compared to national rates in key industries, including construction, leisure and hospitality, and wholesale and retail trade, from 2000 to 2023. This figure details how various sectors of Guam’s labor market responds to employment shocks relative to the island’s overall economy.

FIGURE 2: COMPARING GUAM’S UNEMPLOYMENT RATE TO NATIONAL UNEMPLOYMENT RATES FOR INDUSTRIES WITH HIGH EMPLOYMENT IN GUAM (2000–2023)



Sources: *Unemployment Historical Summary: 1974–2023*, [Guam Bureau of Labor Statistics](#); *Labor Force Statistics: Household Data (Table A-14)*, [U.S. Bureau of Labor Statistics](#).

Table 7 presents a comparison of the top five occupations with the highest employment per 1,000 total jobs in Guam, Hawaii, Puerto Rico, and the U.S. Virgin Islands for the year 2022. This table is useful for identifying the occupational sectors that are most prevalent in each location, providing context for assessing the labor market structure in Guam relative to other comparators in terms of geography and economic outlook.

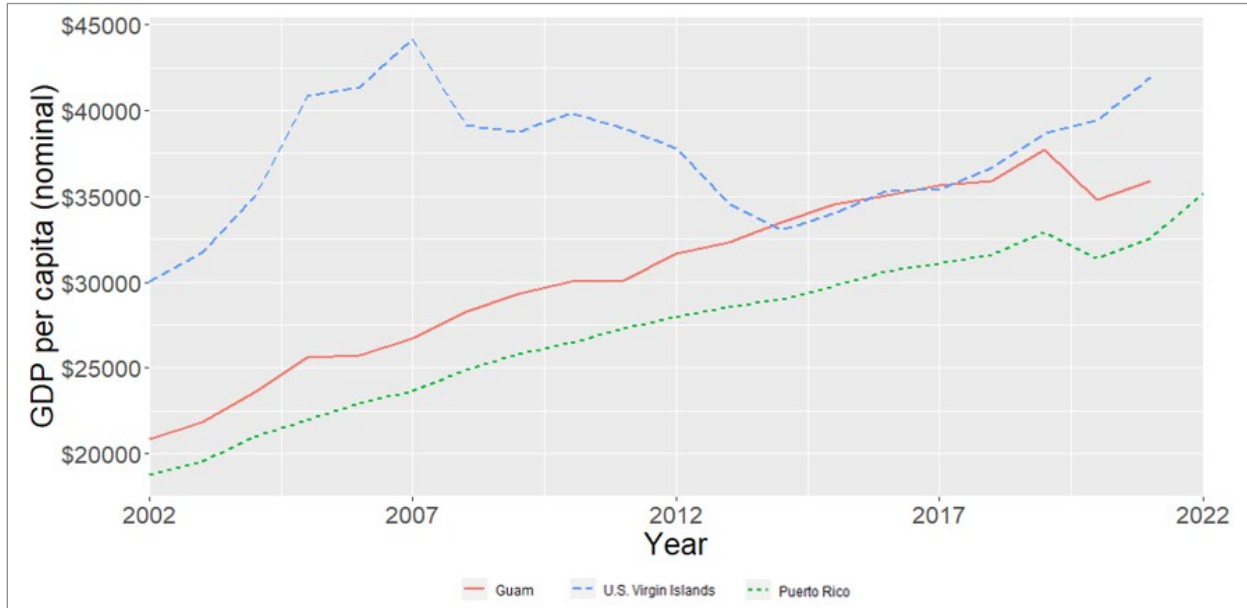
TABLE 7: TOP FIVE OCCUPATIONS WITH THE HIGHEST EMPLOYMENT PER 1,000 JOBS IN GUAM, HAWAII, PUERTO RICO, AND THE U.S. VIRGIN ISLANDS (2022)

Location	Occupation Groups	Employment per 1,000 Total Jobs
Guam	Office and Administrative Support Occupations	137
Guam	Construction and Extraction Occupations	106
Guam	Food Preparation and Serving Related Occupations	98
Guam	Management Occupations	88
Guam	Sales and Related Occupations	80
Hawaii	Office and Administrative Support Occupations	134
Hawaii	Food Preparation and Serving Related Occupations	124
Hawaii	Sales and Related Occupations	86
Hawaii	Transportation and Material Moving Occupations	80
Hawaii	Educational Instruction and Library Occupations	65
Puerto Rico	Office and Administrative Support Occupations	166
Puerto Rico	Sales and Related Occupations	117
Puerto Rico	Food Preparation and Serving Related Occupations	79
Puerto Rico	Transportation and Material Moving Occupations	72
Puerto Rico	Production Occupations	67
U.S. Virgin Islands	Office and Administrative Support Occupations	139
U.S. Virgin Islands	Food Preparation and Serving Related Occupations	118
U.S. Virgin Islands	Sales and Related Occupations	93
U.S. Virgin Islands	Management Occupations	87
U.S. Virgin Islands	Transportation and Material Moving Occupations	71

Source: *May 2022 State Occupational Employment and Wage Estimates*, [U.S. Bureau of Labor Statistics](#).

Figure 3 below depicts the nominal GDP per capita trends from 2002 to 2022 for Guam, the U.S. Virgin Islands, and Puerto Rico. This figure is useful for comparing the economic output of these territories over time, offering insight into the relative growth and economic stability of each region.

FIGURE 3: GDP PER CAPITA (NOMINAL) OF GUAM, THE U.S. VIRGIN ISLANDS, AND PUERTO RICO (2002–2022)



Sources: GDP per capita (current US\$) – Guam, [World Bank](#); GDP per capita (current US\$) – Virgin Islands (U.S.), [World Bank](#); GDP per capita (current US\$) – Puerto Rico, [World Bank](#).

Table 8 compares the average hourly and annual wages in Guam, Hawaii, Puerto Rico, and the U.S. Virgin Islands using the most recently available data (2022). The table highlights the variations in wage levels between these regions, illustrating how Guam’s wages compare to those of its peers in both hourly and annual terms.

TABLE 8: AVERAGE ANNUAL AND HOURLY WAGES IN GUAM, HAWAII, PUERTO RICO, AND THE U.S. VIRGIN ISLANDS (2022)

Location	Average Hourly Wage	Average Hourly Wage Standard Deviation	Average Annual Wage	Average Annual Wage Standard Deviation
Guam	\$20.05	\$8.99	\$41,690	\$18,705.50
Hawaii	\$29.53	\$11.34	\$61,420	\$23,590.93
Puerto Rico	\$15.54	\$8.15	\$32,330	\$16,947.51
U.S. Virgin Islands	\$23.01	\$9.51	\$47,850	\$19,785.90

Source: May 2022 State Occupational Employment and Wage Estimates, [U.S. Bureau of Labor Statistics](#). (Note: data for all locations can be accessed by selecting the link for downloadable XLS file.)

Table 9 provides the occupations with the highest average hourly wages in Guam, Hawaii, Puerto Rico, and the U.S. Virgin Islands for the year 2022. These tables are useful for understanding wages across states or territories and assessing overall economic outlook in each.

TABLE 9: OCCUPATIONS WITH THE HIGHEST AVERAGE HOURLY WAGE IN GUAM, HAWAII, PUERTO RICO, AND THE U.S. VIRGIN ISLANDS (2022)

Location	Occupation Group	Highest Average Hourly Wage
Guam	Management Occupations	\$40.58
Guam	Legal Occupations	\$38.58
Guam	Healthcare Practitioners and Technical Occupations	\$36.77
Guam	Architecture and Engineering Occupations	\$32.10
Guam	Business and Financial Operations	\$27.96
Hawaii	Healthcare Practitioners and Technical Occupations	\$56.52
Hawaii	Management Occupations	\$55.14
Hawaii	Computer and Mathematical Occupations	\$44.42
Hawaii	Architecture and Engineering Occupations	\$43.71
Hawaii	Legal Occupations	\$42.56
Puerto Rico	Management Occupations	\$40.33
Puerto Rico	Legal Occupations	\$32.72
Puerto Rico	Architecture and Engineering Occupations	\$28.57
Puerto Rico	Life, Physical, and Social Science Occupations	\$24.89
Puerto Rico	Computer and Mathematical Occupations	\$24.85
U.S. Virgin Islands	Legal Occupations	\$50.97
U.S. Virgin Islands	Management Occupations	\$41.00
U.S. Virgin Islands	Healthcare Practitioners and Technical Occupations	\$38.72
U.S. Virgin Islands	Architecture and Engineering Occupations	\$36.27
U.S. Virgin Islands	Computer and Mathematical Occupations	\$31.29

Source: *May 2022 State Occupational Employment and Wage Estimates*, [U.S. Bureau of Labor Statistics](https://www.bls.gov). (Note: data for all locations can be accessed by selecting the link for downloadable XLS file.)

TABLE 10: OCCUPATIONS WITH THE HIGHEST AVERAGE ANNUAL WAGE IN GUAM, HAWAII, PUERTO RICO, AND THE U.S. VIRGIN ISLANDS (2022)

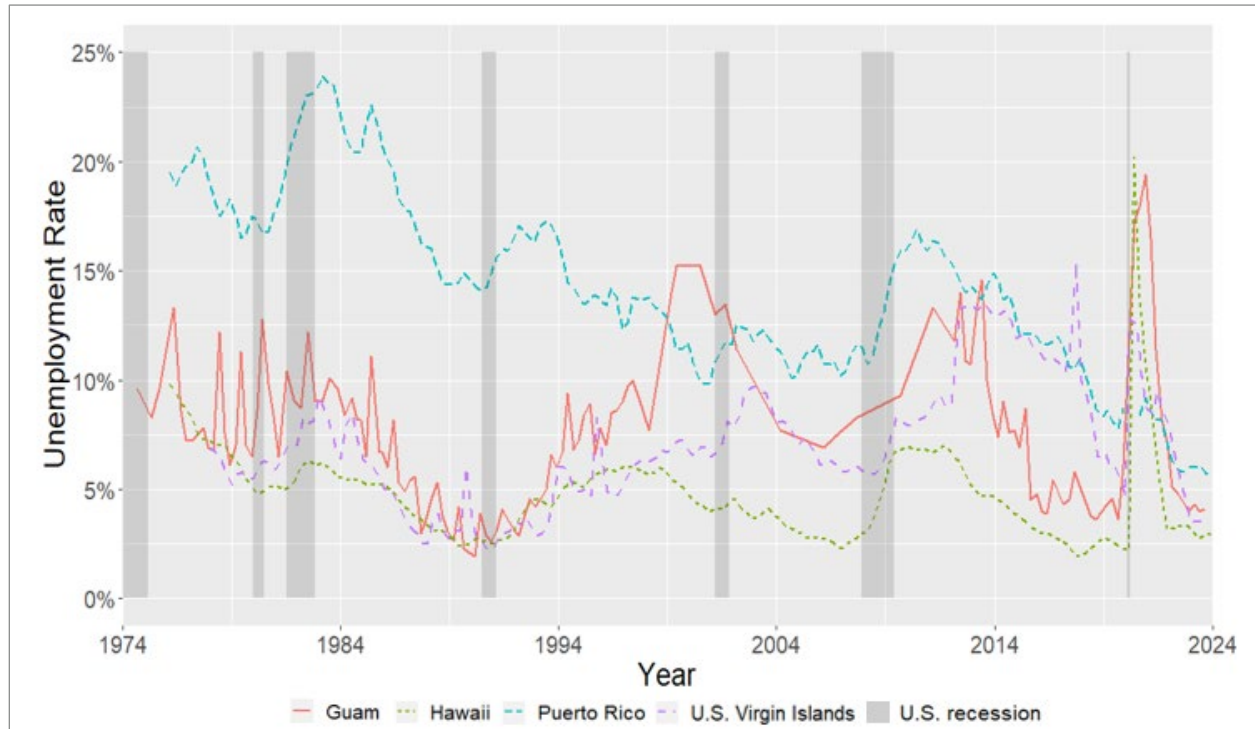
Location	Occupation Group	Highest Average Annual Wage
Guam	Management Occupations	\$84,410
Guam	Legal Occupations	\$80,250
Guam	Healthcare Practitioners and Technical Occupations	\$76,490
Guam	Architecture and Engineering Occupations	\$66,770
Guam	Business and Financial Operations Occupations	\$58,170
Hawaii	Healthcare Practitioners and Technical Occupations	\$117,570
Hawaii	Management Occupations	\$114,690
Hawaii	Computer and Mathematical Occupations	\$92,390
Hawaii	Architecture and Engineering Occupations	\$90,910
Hawaii	Legal Occupations	\$88,530
Puerto Rico	Management Occupations	\$83,890

Location	Occupation Group	Highest Average Annual Wage
Puerto Rico	Legal Occupations	\$68,050
Puerto Rico	Architecture and Engineering Occupations	\$59,420
Puerto Rico	Life, Physical, and Social Science Occupations	\$51,780
Puerto Rico	Computer and Mathematical Occupations	\$51,700
U.S. Virgin Islands	Legal Occupations	\$106,020
U.S. Virgin Islands	Management Occupations	\$85,270
U.S. Virgin Islands	Healthcare Practitioners and Technical Occupations	\$80,540
U.S. Virgin Islands	Architecture and Engineering Occupations	\$75,440
U.S. Virgin Islands	Computer and Mathematical Occupations	\$65,070

Source: *May 2022 State Occupational Employment and Wage Estimates*, [U.S. Bureau of Labor Statistics](https://www.bls.gov). (Note: data for all locations can be accessed by selecting the link for downloadable XLS file.)

Figure 4 illustrates the unemployment rates in Guam, Hawaii, Puerto Rico, and the U.S. Virgin Islands from 1974 to 2024 highlighting periods of U.S. recessions. It is useful for comparing market volatility across Guam and its comparator states/territories.

FIGURE 4: UNEMPLOYMENT RATE IN GUAM, HAWAII, PUERTO RICO, AND THE U.S. VIRGIN ISLANDS (1974–2024)



Notes: All data points are presented quarterly. Data for the Guam Bureau of Labor Statistics is collected quarterly while data for Hawaii, Puerto Rico, and the U.S. Virgin Islands are collected monthly. A quarterly average was calculated to set all states or territories to the same level.

Sources: *Unemployment Historical Summary: 1974–2023*, [Guam Bureau of Labor Statistics](https://www.guambls.gov); *Hawaii Economy at a Glance*, [U.S. Bureau of Labor Statistics](https://www.bls.gov); *Puerto Rico Economy at a Glance*, [U.S. Bureau of Labor Statistics](https://www.bls.gov); *VI Unemployment Rate (LAUS)*, [U.S. Virgin Islands Bureau of Labor Statistics](https://www.bls.gov).

UI data from Hawaii, Puerto Rico, and the U.S. Virgin Islands

Table 11 provides a detailed comparison of UI data for Hawaii, Puerto Rico, and the U.S. Virgin Islands, derived from the *Unemployment Insurance Weekly Claims Data* published by the U.S. DOL Employment and Training Administration (ETA). These data are available for Hawaii, Puerto Rico, and the U.S. Virgin Islands and provide context for each location’s UI program.

TABLE 11: UI claims in Hawaii, Puerto Rico, and the U.S. Virgin Islands (1987–2024)

Location	Average Weekly Initial Claims	Average Weekly Continued Claims	Average Weekly Covered Employment	Average Weekly Insured Unemployment Rate	Average Weekly Initial Claims/Average Weekly Covered Employment
Hawaii	1,730.87	11,955.49	539,938.89	2.19%	0.003205677
Puerto Rico	3,598.75	43,134.94	910,613.72	4.74%	0.003952005
U.S. Virgin Islands	62.78	829.68	40,467.47	2.05%	0.001551369

Notes: Data are weekly averages across time (1987-2024). The final column (“(Average Weekly Initial Claims)/ (Average Weekly Covered Employment)”) is derived by dividing the “Average Weekly Initial Claims” by the “Average Weekly Covered Employment” for each location.

Sources: *Unemployment Insurance Weekly Claims Data*, U.S. Department of Labor, [Employment & Training Administration](#). (This data can be found by selecting “State,” beginning year of “1987,” ending year of “2024,” and selecting the states of interest.)

The following section presents several tables of UI statistics published by DOL ETA. This data, queried by Summit in April 2024, covers Hawaii, Puerto Rico, and the U.S. Virgin Islands, providing context for each UI program’s performance from 2019 through 2023. The tables include metrics such as the size of the civilian labor force, covered employment, employment rates, and rates across the 53 current jurisdictions under the Federal-State Unemployment Compensation (UC) program. DOL ETA also notes the following for these tables:

1. Not all reports have been received. The data is updated each time all reports have been received and will reflect revisions with each quarterly update. If data was not received from the state or territory, their Total Unemployment Rate ranking was automatically 53.
2. Blank cells appearing in any section of this report indicates that information is unavailable.
3. N.A. refers to data calculation that is Not Applicable.
4. Wages and Covered Employment appear in the period in which they occurred in the application tables.

Table 12 breaks down high-level unemployment statistics for Hawaii, Puerto Rico, and the U.S. Virgin Islands by quarter, 2019–2023. This breakdown enables a comparative analysis of the total unemployment rates across these territories, showing the relative ranking (1 being the highest rank attainable, 53 being the lowest) of each region based on its unemployment rate.

TABLE 12: UNEMPLOYMENT INSURANCE DATA: EMPLOYMENT AND UNEMPLOYMENT IN HAWAII, PUERTO RICO, AND THE U.S. VIRGIN ISLANDS (2019–2023)

Location	Year	Quarter	Civilian Labor Force (thousand)	Covered Employment (thousand)	Subject Employers (thousand)	Total Unemployment Rate (%)	Total Unemployment Rate (Rank)	Total Unemployed (thousand)
HI	2019	1	687	624	33	2.7	51	19
HI	2019	2	683	624	33	2.6	46	18
HI	2019	3	685	619	33	2.5	45	17
HI	2019	4	689	630	33	2.2	49	15
HI	2020	1	692	625	33	2.1	52	15
HI	2020	2	656	480	34	20.4	2	134
HI	2020	3	654	483	34	14.3	2	93
HI	2020	4	655	512	35	10.7	1	70
HI	2021	1	675	525	36	8.9	1	60
HI	2021	2	674	552	36	7.1	7	48
HI	2021	3	668	562	37	4.9	22	33
HI	2021	4	663	575	37	3.1	33	21
HI	2022	1	671	575	38	3.1	41	21

Location	Year	Quarter	Civilian Labor Force (thousand)	Covered Employment (thousand)	Subject Employers (thousand)	Total Unemployment Rate (%)	Total Unemployment Rate (Rank)	Total Unemployed (thousand)
HI	2022	2	674	582	38	3.5	25	23
HI	2022	3	680	586	39	3.7	22	25
HI	2022	4	680	598	39	3.7	11	25
HI	2023	1	679	597	40	3.1	33	21
HI	2023	2	676	601	40	2.9	29	19
HI	2023	3	674		40	3.0	35	20
HI	2023	4	675		40	2.9	37	20
PR	2019	1	1,079	854	52	8.7	1	94
PR	2019	2	1,108	856	52	7.9	1	87
PR	2019	3	1,102	850	52	7.7	1	85
PR	2019	4	1,074	879	52	8.9	1	96
PR	2020	1	702	858	53	8.7	1	61
PR	2020	2	745	755	53	9.0	43	67
PR	2020	3	1,132	798	53	8.4	20	95
PR	2020	4	1,116	841	54	9.5	3	106
PR	2021	1	1,128	832	55	8.1	6	91
PR	2021	2	1,167	845	55	7.8	2	91
PR	2021	3	1,180	858	56	8.8	1	104
PR	2021	4	1,213	900	56	7.0	1	85
PR	2022	1	1,211	892	58	6.1	1	74
PR	2022	2	1,185	893	57	5.8	1	69
PR	2022	3	1,160	895	58	6.0	1	70
PR	2022	4	1,201	933	59	6.2	1	75
PR	2023	1	1,205	907	59	5.8	1	70
PR	2023	2	1,169	911	59	6.0	1	70

Location	Year	Quarter	Civilian Labor Force (thousand)	Covered Employment (thousand)	Subject Employers (thousand)	Total Unemployment Rate (%)	Total Unemployment Rate (Rank)	Total Unemployed (thousand)
PR	2023	3	1,195		60	6.2	1	73
PR	2023	4	1,221			5.7	1	69
VI	2019	1		36	4	N.A.	53	
VI	2019	2		37	4	N.A.	53	
VI	2019	3		38	4	N.A.	53	
VI	2019	4		39	4	N.A.	53	
VI	2020	1		39	4	N.A.	53	
VI	2020	2		34	4	N.A.	53	
VI	2020	3		34	4	N.A.	53	
VI	2020	4		34	4	N.A.	53	
VI	2021	1		34	4	N.A.	53	
VI	2021	2		34	4	N.A.	53	
VI	2021	3		34	4	N.A.	53	
VI	2021	4		34	4	N.A.	53	
VI	2022	1		34	4	N.A.	53	
VI	2022	2		34	4	N.A.	53	
VI	2022	3		34	4	N.A.	53	
VI	2022	4		34	4	N.A.	53	
VI	2023	1		35	4	N.A.	53	
VI	2023	2		35	4	N.A.	54	
VI	2023	3			5	N.A.	53	
VI	2023	4			5	N.A.	53	

Notes: Blank cells appearing in any section of this report indicates that information is unavailable. If data was not received from the state or territory, the Total Unemployment Rate ranking is assumed to be 53. N.A. refers to data calculation that is Not Applicable. Wages and Covered Employment appear in the period in which they occurred in the application tables.

Source: *Unemployment Insurance Data*, U.S. Department of Labor, [Employment & Training Administration](#) (In data selection box, select: State; All Categories; Hawaii, Puerto Rico, Virgin Islands; Start Year 2019 Quarter 1; End Year 2024 Quarter 1).

Table 13 provides detailed insight into the UI data from 2019 to 2023, including total benefits paid, average weekly benefits, and the total number of claims across different territories. These metrics enable a comparative analysis of the territories and could be informative on the effectiveness and reach of each UI program. “Total weeks claimed” refers to the total number of weeks for which individuals filed unemployment claims. “Total weeks compensated” indicates the actual number of weeks for which benefits were paid out.

TABLE 13: UNEMPLOYMENT INSURANCE DATA: BENEFITS AND COUNTS OF CLAIMS (2019–2023)

Location	Year	Quarter	Total Benefits Paid (thousand)	First Payments	Average Weekly Benefit	Average Benefits per First Payment Past 12 Months	Initial Claims	Total Weeks Claimed	Total Weeks Compensated
HI	2019	1	\$41,595	5,647	\$529.96	\$7,392	16,376	94,626	80,803
HI	2019	2	\$39,505	5,184	\$529.29	\$7,513	16,003	87,695	76,878
HI	2019	3	\$41,111	4,951	\$523.42	\$7,703	15,358	91,051	80,635
HI	2019	4	\$35,172	4,228	\$533.32	\$7,865	15,854	77,565	67,932
HI	2020	1	\$41,058	7,119	\$542.15	\$7,301	94,536	108,999	78,190
HI	2020	2	\$624,349	147,028	\$468.03	\$4,541	203,761	1,388,392	1,360,124
HI	2020	3	\$715,416	30,941	\$448.25	\$7,480	86,921	1,616,062	1,639,924
HI	2020	4	\$265,510	10,808	\$424.23	\$8,404	59,219	647,845	652,773
HI	2021	1	\$94,983	5,954	\$452.65	\$8,731	47,510	311,181	227,040
HI	2021	2	\$77,777	12,702	\$495.79	\$19,099	36,653	209,187	170,189
HI	2021	3	\$67,440	7,825	\$496.53	\$13,562	37,358	179,845	147,877
HI	2021	4	\$55,272	6,654	\$484.80	\$8,917	23,530	145,881	120,811
HI	2022	1	\$47,457	5,557	\$509.42	\$7,574	20,924	106,947	98,280
HI	2022	2	\$37,963	5,255	\$540.90	\$8,229	16,441	80,032	73,337
HI	2022	3	\$38,322	4,762	\$550.00	\$8,054	15,025	77,095	71,742
HI	2022	4	\$34,795	4,137	\$578.62	\$8,043	15,064	71,314	62,074
HI	2023	1	\$36,966	4,800	\$593.16	\$7,811	15,648	75,492	64,507
HI	2023	2	\$37,398	4,630	\$613.30	\$8,046	14,826	75,182	63,000
HI	2023	3	\$56,004	11,018	\$629.08	\$6,718	31,406	124,975	91,777
HI	2023	4	\$73,515	5,589	\$617.67	\$7,831	18,169	143,475	123,721

Location	Year	Quarter	Total Benefits Paid (thousand)	First Payments	Average Weekly Benefit	Average Benefits per First Payment Past 12 Months	Initial Claims	Total Weeks Claimed	Total Weeks Compensated
PR	2019	1	\$17,360	8,458	\$119.79	\$2,073	14,323	188,957	147,431
PR	2019	2	\$18,362	10,756	\$119.72	\$1,936	18,203	176,588	155,734
PR	2019	3	\$33,749	14,636	\$157.17	\$2,098	15,599	231,477	216,977
PR	2019	4	\$29,489	8,455	\$164.13	\$2,339	12,641	209,073	182,884
PR	2020	1	\$31,530	12,240	\$161.87	\$2,455	110,018	244,077	198,048
PR	2020	2	\$396,487	188,689	\$210.79	\$2,193	314,394	1,958,126	1,894,877
PR	2020	3	\$354,551	60,800	\$178.98	\$3,006	46,550	2,071,496	1,993,670
PR	2020	4	\$306,162	15,213	\$527.50	\$3,931	15,837	712,432	612,164
PR	2021	1	\$93,223	13,555	\$304.53	\$4,134	17,430	433,017	325,806
PR	2021	2	\$60,504	21,294	\$155.05	\$7,346	45,422	377,504	279,195
PR	2021	3	\$78,222	20,539	\$195.61	\$7,622	45,242	482,740	407,993
PR	2021	4	\$49,485	9,155	\$195.36	\$4,360	10,789	300,122	260,003
PR	2022	1	\$29,844	9,044	\$199.78	\$3,632	13,016	185,417	153,372
PR	2022	2	\$25,415	11,602	\$202.82	\$3,635	18,024	154,276	128,158
PR	2022	3	\$36,252	12,996	\$200.80	\$3,295	20,220	197,365	182,954
PR	2022	4	\$38,133	12,579	\$202.92	\$2,805	25,910	213,628	191,055
PR	2023	1	\$35,437	8,866	\$204.69	\$2,937	14,799	204,561	175,599
PR	2023	2	\$31,714	12,000	\$210.07	\$3,048	20,169	179,903	153,257
PR	2023	3	\$45,894	15,659	\$209.42	\$3,079	20,183	253,095	221,245
PR	2023	4	\$38,530	9,063	\$212.86	\$3,325	16,809	205,410	183,509
VI	2019	1	\$2,218	280	\$360.15	\$8,043	411	6,454	6,266
VI	2019	2	\$1,721	278	\$393.78	\$6,022	469	4,566	4,426
VI	2019	3	\$2,009	310	\$399.57	\$6,043	557	5,198	5,093
VI	2019	4	\$1,942	382	\$394.97	\$6,312	517	5,017	5,103

Location	Year	Quarter	Total Benefits Paid (thousand)	First Payments	Average Weekly Benefit	Average Benefits per First Payment Past 12 Months	Initial Claims	Total Weeks Claimed	Total Weeks Compensated
VI	2020	1	\$2,491	416	\$433.33	\$5,890	3,146	5,412	5,884
VI	2020	2	\$14,997	4,708	\$361.13	\$3,686	4,645	43,892	43,265
VI	2020	3	\$17,933	1,561	\$365.48	\$5,287	2,790	49,762	52,465
VI	2020	4	\$10,770	862	\$389.64	\$6,120	1,158	25,725	29,726
VI	2021	1	\$8,272	665	\$422.87	\$6,667	1,658	19,730	21,369
VI	2021	2	\$5,321	543	\$467.94	\$11,649	2,109	11,527	12,097
VI	2021	3	\$5,537	661	\$528.37	\$10,948	1,732	12,331	10,805
VI	2021	4	\$6,001	424	\$583.71	\$10,960	781	11,024	10,392
VI	2022	1	\$5,356	269	\$468.86	\$11,710	686	9,249	12,051
VI	2022	2	\$2,484	188	\$529.53	\$12,566	453	4,618	4,711
VI	2022	3	\$1,728	268	\$442.93	\$13,549	580	4,231	3,895
VI	2022	4	\$1,220	194	\$429.67	\$11,739	251	3,079	2,892
VI	2023	1	\$839	119	\$414.67	\$8,155	250	2,380	2,010
VI	2023	2	\$1,161	187	\$463.11	\$6,444	9,276	2,865	2,585
VI	2023	3	\$1,330	249	\$460.46	\$6,076	529	3,238	2,920
VI	2023	4	\$1,221	175	\$446.38	\$6,236	558	3,283	2,882

Notes: "Total weeks claimed" refers to the total number of weeks for which individual filed unemployment claims. "Total weeks compensated" indicates the actual number of weeks for which benefits were paid out. Figures presented in tables with "thousand" indicate that the values are in thousands (e.g., 100 represents 100,000)

Source: *Unemployment Insurance Data*, U.S. Department of Labor, [Employment & Training Administration](#). (In data selection box, select: State; All Categories; Hawaii, Puerto Rico, Virgin Islands; Start Year 2019 Quarter 1; End Year 2024 Quarter 1).

Table 14 provides a detailed look of UI wage data across Hawaii, Puerto Rico, and the U.S. Virgin Islands from 2019 to 2023. The table compares metrics such as total wages, wages from taxable employers, taxable wages, and average weekly wages across these territories. This comparison helps to set up a three-dimensional view of each state or territory’s UI program’s financial structure (taxable wages) relative to worker wages.

TABLE 14: UNEMPLOYMENT INSURANCE DATA: WAGES IN HAWAII, PUERTO RICO, AND THE U.S. VIRGIN ISLANDS (2019–2023)

Location	Year	Quarter	Total Wages (thousand)	Total Wages Taxable Employers (thousand)	Taxable Wages (thousand)	Average Weekly Wage
HI	2019	1	\$7,943,237	\$5,892,872	\$5,499,366	\$958
HI	2019	2	\$7,744,345	\$5,764,562	\$4,612,449	\$966
HI	2019	3	\$7,896,762	\$5,796,448	\$3,608,542	\$975
HI	2019	4	\$8,353,533	\$6,306,770	\$2,841,710	\$984
HI	2020	1	\$8,196,642	\$6,073,444	\$5,667,238	\$991
HI	2020	2	\$6,682,130	\$4,695,985	\$3,651,636	\$1,016
HI	2020	3	\$6,804,566	\$4,692,747	\$2,644,509	\$1,041
HI	2020	4	\$7,883,449	\$5,677,559	\$2,332,591	\$1,083
HI	2021	1	\$7,242,169	\$5,175,457	\$4,766,047	\$1,100
HI	2021	2	\$7,733,529	\$5,653,857	\$4,396,337	\$1,101
HI	2021	3	\$8,195,094	\$6,018,036	\$3,540,961	\$1,110
HI	2021	4	\$8,927,880	\$6,770,416	\$2,884,572	\$1,116
HI	2022	1	\$8,291,903	\$6,194,391	\$5,690,514	\$1,126
HI	2022	2	\$8,414,854	\$6,337,905	\$5,007,215	\$1,135
HI	2022	3	\$8,984,256	\$6,769,012	\$4,111,106	\$1,150
HI	2022	4	\$9,358,222	\$7,122,124	\$3,125,826	\$1,152
HI	2023	1	\$9,185,984	\$7,023,438	\$6,525,962	\$1,170
HI	2023	2	\$9,127,841	\$6,864,377	\$5,448,209	\$1,183
HI	2023	3				
HI	2023	4				

Location	Year	Quarter	Total Wages (thousand)	Total Wages Taxable Employers (thousand)	Taxable Wages (thousand)	Average Weekly Wage
PR	2019	1	\$5,959,924	\$4,489,383	\$2,917,400	\$534
PR	2019	2	\$5,728,450	\$4,276,254	\$1,129,843	\$531
PR	2019	3	\$5,652,343	\$4,222,879	\$498,112	\$530
PR	2019	4	\$6,362,442	\$4,794,036	\$402,063	\$530
PR	2020	1	\$5,974,857	\$4,531,075	\$2,909,458	\$530
PR	2020	2	\$5,254,416	\$3,807,738	\$831,493	\$535
PR	2020	3	\$5,485,732	\$4,104,026	\$509,851	\$540
PR	2020	4	\$6,561,310	\$4,974,769	\$442,393	\$551
PR	2021	1	\$5,900,623	\$4,489,525	\$2,875,251	\$554
PR	2021	2	\$6,021,009	\$4,606,871	\$1,172,021	\$556
PR	2021	3	\$6,147,525	\$4,731,537	\$584,791	\$561
PR	2021	4	\$7,334,036	\$5,669,646	\$564,073	\$569
PR	2022	1	\$6,538,579	\$5,152,249	\$3,009,297	\$573
PR	2022	2	\$6,700,096	\$5,260,813	\$1,189,509	\$580
PR	2022	3	\$6,973,227	\$5,429,034	\$585,699	\$592
PR	2022	4	\$7,862,144	\$5,927,078	\$484,688	\$598
PR	2023	1	\$7,322,628	\$5,736,926	\$3,586,960	\$612
PR	2023	2	\$7,140,372	\$5,549,117	\$1,093,390	\$618
PR	2023	3				
PR	2023	4				
VI	2019	1	\$456,010	\$318,711	\$273,184	\$901
VI	2019	2	\$450,741	\$324,358	\$190,240	\$931
VI	2019	3	\$496,673	\$355,159	\$152,953	\$967
VI	2019	4	\$529,466	\$394,853	\$136,120	\$1,005

Location	Year	Quarter	Total Wages (thousand)	Total Wages Taxable Employers (thousand)	Taxable Wages (thousand)	Average Weekly Wage
VI	2020	1	\$523,434	\$380,099	\$319,772	\$1,012
VI	2020	2	\$443,679	\$312,942	\$165,788	\$1,009
VI	2020	3	\$441,236	\$294,638	\$124,821	\$1,007
VI	2020	4	\$461,851	\$310,763	\$105,098	\$1,028
VI	2021	1	\$422,679	\$292,929	\$255,556	\$1,001
VI	2021	2	\$405,087	\$270,750	\$188,649	\$979
VI	2021	3	\$406,731	\$257,864	\$135,426	\$959
VI	2021	4	\$421,110	\$269,176	\$108,309	\$936
VI	2022	1	\$402,887	\$257,914	\$228,213	\$925
VI	2022	2	\$417,648	\$257,275	\$177,958	\$932
VI	2022	3	\$426,766	\$262,241	\$123,028	\$944
VI	2022	4	\$441,620	\$273,723	\$93,030	\$955
VI	2023	1	\$427,624	\$280,408	\$237,416	\$969
VI	2023	2	\$440,935	\$272,872	\$175,559	\$982
VI	2023	3				
VI	2023	4				

Notes: Blank cells appearing in any section of this report indicates that information is unavailable. Figures presented in tables with “thousand” indicate that the values are in thousands (e.g., 100 represents 100,000)

Source: *Unemployment Insurance Data*, U.S. Department of Labor, [Employment & Training Administration](#). (In data selection box, select: State; All Categories; Hawaii, Puerto Rico, Virgin Islands; Start Year 2019 Quarter 1; End Year 2024 Quarter 1).

Table 15 provides an overview of UI state revenue, tax rates on total and taxable wages, and the taxable wage base in Hawaii, Puerto Rico, and the U.S. Virgin Islands by year and quarter between 2019 and 2023. The data also includes trailing state revenue from the past 12 months alongside the average tax rates on both total and taxable wages, and the taxable wage base for each quarter. The comparison of these data provide insight into how Guam may align or differ in wage structures under potential UI programs and enables a comparative analysis of the total unemployment rates across these territories, showing the relative ranking (1 being the highest rank attainable, 53 being the lowest) of each state/territory based on its unemployment rate.

TABLE 15: UNEMPLOYMENT INSURANCE DATA: STATE REVENUE, TAX RATE ON TAXABLE WAGES, AND TAXABLE WAGE BASE IN HAWAII, PUERTO RICO, AND THE U.S. VIRGIN ISLANDS (2019–2023)

Location	Year	Quarter	State Revenue Past 12 Months	Average Tax Rate on Total Wages Past 12 Months (%)	Average Tax Rate on Total Wages Past 12 Months (Rank)	Average Tax Rate on Taxable Wages Past 12 Months (%)	Average Tax Rate on Taxable Wages Past 12 Months (Rank)	Taxable Wage Base
HI	2019	1	\$182,972	0.8	14	1.1	42	\$46,800
HI	2019	2	\$185,609	0.8	13	1.1	40	\$46,800
HI	2019	3	\$186,445	0.8	12	1.1	40	\$46,800
HI	2019	4	\$186,100	0.8	11	1.1	40	\$46,800
HI	2020	1	\$185,520	0.8	8	1.2	34	\$48,100
HI	2020	2	\$197,929	0.8	7	1.2	32	\$48,100
HI	2020	3	\$214,349	0.8	7	1.2	31	\$48,100
HI	2020	4	\$211,931	0.8	7	1.2	29	\$48,100
HI	2021	1	\$213,416	0.9	6	1.4	31	\$47,400
HI	2021	2	\$214,538	1.0	5	1.4	30	\$47,400
HI	2021	3	\$214,397	1.0	5	1.5	30	\$47,400
HI	2021	4	\$231,046	1.0	5	1.5	30	\$47,400
HI	2022	1	\$244,321	1.0	5	1.5	28	\$51,600
HI	2022	2	\$243,147	0.9	6	1.4	27	\$51,600
HI	2022	3	\$242,478	0.9	6	1.4	28	\$51,600
HI	2022	4	\$244,812	0.9	6	1.3	28	\$51,600
HI	2023	1	\$242,953	1.2	3	1.8	19	\$56,700
HI	2023	2	\$338,845	1.5	1	2.2	14	\$56,700

Location	Year	Quarter	State Revenue Past 12 Months	Average Tax Rate on Total Wages Past 12 Months (%)	Average Tax Rate on Total Wages Past 12 Months (Rank)	Average Tax Rate on Taxable Wages Past 12 Months (%)	Average Tax Rate on Taxable Wages Past 12 Months (Rank)	Taxable Wage Base
HI	2023	3	\$418,014					\$56,700
HI	2023	4	\$474,090					\$56,700
PR	2019	1	\$179,089	0.9	9	3.0	7	\$7,000
PR	2019	2	\$176,498	0.8	9	2.9	6	\$7,000
PR	2019	3	\$161,156	0.8	10	2.9	6	\$7,000
PR	2019	4	\$159,393	0.8	10	2.8	6	\$7,000
PR	2020	1	\$154,685	0.8	11	2.7	7	\$7,000
PR	2020	2	\$133,590	0.7	13	2.7	7	\$7,000
PR	2020	3	\$128,415	0.7	12	2.7	6	\$7,000
PR	2020	4	\$125,699	0.7	11	2.7	6	\$7,000
PR	2021	1	\$138,235	0.7	8	2.7	8	\$7,000
PR	2021	2	\$150,729	0.8	8	2.8	8	\$7,000
PR	2021	3	\$157,472	0.8	8	2.8	8	\$7,000
PR	2021	4	\$166,214	0.8	8	2.9	8	\$7,000
PR	2022	1	\$161,784	0.8	7	3.1	4	\$7,000
PR	2022	2	\$179,333	0.8	7	3.2	3	\$7,000
PR	2022	3	\$189,983	0.8	8	3.2	3	\$7,000
PR	2022	4	\$194,153	0.8	8	3.2	2	\$7,000
PR	2023	1	\$176,604	0.9	7	3.5	1	\$7,000
PR	2023	2	\$200,978	0.9	7	3.6	1	\$7,000
PR	2023	3	\$187,206					\$7,000
PR	2023	4	\$176,980					\$7,000
VI	2019	1	\$9,999	1.1	2	1.9	17	\$26,500
VI	2019	2	\$11,442	1.2	1	2.1	14	\$26,500

Location	Year	Quarter	State Revenue Past 12 Months	Average Tax Rate on Total Wages Past 12 Months (%)	Average Tax Rate on Total Wages Past 12 Months (Rank)	Average Tax Rate on Taxable Wages Past 12 Months (%)	Average Tax Rate on Taxable Wages Past 12 Months (Rank)	Taxable Wage Base
VI	2019	3	\$13,183	1.3	1	2.3	12	\$26,500
VI	2019	4	\$18,972	1.3	1	2.4	11	\$26,500
VI	2020	1	\$19,511	1.3	1	2.4	10	\$28,900
VI	2020	2	\$22,429	1.3	1	2.4	10	\$28,900
VI	2020	3	\$22,065	1.3	1	2.4	10	\$28,900
VI	2020	4	\$17,606	1.3	1	2.4	9	\$28,900
VI	2021	1	\$16,444	1.3	1	2.4	11	\$32,500
VI	2021	2	\$14,650	1.4	1	2.4	13	\$32,500
VI	2021	3	\$14,771	1.5	1	2.4	13	\$32,500
VI	2021	4	\$15,337	1.5	1	2.5	13	\$32,500
VI	2022	1	\$15,575	1.5	1	2.5	11	\$30,800
VI	2022	2	\$15,444	1.5	1	2.4	11	\$30,800
VI	2022	3	\$18,977	1.5	1	2.4	10	\$30,800
VI	2022	4	\$19,081	1.4	1	2.4	10	\$30,800
VI	2023	1	\$18,967	1.4	1	2.4	9	\$30,200
VI	2023	2	\$20,518	1.4	2	2.4	8	\$30,200
VI	2023	3	N.A.					\$30,200
VI	2023	4	N.A.					\$30,200

Notes: Blank cells appearing in any section of this report indicates that information is unavailable. N.A. refers to data calculation that is Not Applicable.

Source: *Unemployment Insurance Data*, U.S. Department of Labor, [Employment & Training Administration](#). (In data selection box, select: State; All Categories; Hawaii, Puerto Rico, Virgin Islands; Start Year 2019 Quarter 1; End Year 2024 Quarter 1).

Table 16 provides information on the UI trust fund balance (funds for claims) and the interest earned in Hawaii, Puerto Rico, and the U.S. Virgin Islands from 2019 to 2023. The data allows for a comparison between the trust funds and their balances. This provides insight into how Guam may choose to manage its own UI trust fund.

TABLE 16: UNEMPLOYMENT INSURANCE DATA: TRUST FUND BALANCE AND INTEREST EARNED IN HAWAII, PUERTO RICO, AND THE U.S. VIRGIN ISLANDS (2019–2023)

Location	Year	Quarter	Trust Fund Balance (thousand)	Trust Fund as Percent of Total Wages (%)	Interest Earned (thousand)
HI	2019	1	\$549,815	2.4	\$3,265
HI	2019	2	\$575,554	2.5	\$3,428
HI	2019	3	\$591,634	2.5	\$3,599
HI	2019	4	\$597,674	2.5	\$3,643
HI	2020	1	\$592,589	2.5	\$3,668
HI	2020	2	\$95,595	0.4	\$2,403
HI	2020	3	\$16,070	N.A.	\$129
HI	2020	4	\$500	N.A.	\$0
HI	2021	1	\$1,131	N.A.	\$0
HI	2021	2	\$4	N.A.	\$2
HI	2021	3	\$5	N.A.	\$4
HI	2021	4	\$70,828	0.3	\$156
HI	2022	1	\$120,627	0.5	\$423
HI	2022	2	\$157,843	0.6	\$615
HI	2022	3	\$191,051	0.7	\$770
HI	2022	4	\$214,059	0.8	\$904
HI	2023	1	\$224,307	0.8	\$1,001
HI	2023	2	\$356,712	1.3	\$1,580
HI	2023	3	\$446,474		\$2,834
HI	2023	4	\$482,276		\$3,172
PR	2019	1	\$622,397	3.6	\$3,654

Location	Year	Quarter	Trust Fund Balance (thousand)	Trust Fund as Percent of Total Wages (%)	Interest Earned (thousand)
PR	2019	2	\$687,272	3.9	\$3,978
PR	2019	3	\$693,206	3.9	\$4,232
PR	2019	4	\$684,689	3.9	\$4,189
PR	2020	1	\$673,755	3.8	\$4,160
PR	2020	2	\$466,997	2.7	\$3,572
PR	2020	3	\$270,371	1.6	\$1,815
PR	2020	4	\$168,794	1.0	\$1,228
PR	2021	1	\$276,600	1.6	\$1,656
PR	2021	2	\$310,876	1.7	\$1,741
PR	2021	3	\$288,007	1.5	\$1,217
PR	2021	4	\$268,627	1.4	\$1,124
PR	2022	1	\$271,351	1.3	\$1,074
PR	2022	2	\$351,122	1.7	\$1,296
PR	2022	3	\$358,085	1.7	\$1,475
PR	2022	4	\$347,913	1.6	\$1,516
PR	2023	1	\$339,284	1.5	\$1,530
PR	2023	2	\$453,853	2.0	\$2,084
PR	2023	3	\$458,801		\$3,052
PR	2023	4	\$461,483		\$3,097
VI	2019	1	\$248	N.A.	\$0
VI	2019	2	\$3,302	N.A.	\$0
VI	2019	3	\$5,575	N.A.	\$0
VI	2019	4	\$11,010	N.A.	\$0
VI	2020	1	\$11,131	N.A.	\$0
VI	2020	2	\$4,989	N.A.	\$0
VI	2020	3	\$455	N.A.	\$10

Location	Year	Quarter	Trust Fund Balance (thousand)	Trust Fund as Percent of Total Wages (%)	Interest Earned (thousand)
VI	2020	4	\$1,180	N.A.	\$0
VI	2021	1	\$1,532	N.A.	\$0
VI	2021	2	\$5,625	N.A.	\$0
VI	2021	3	\$5,018	N.A.	\$0
VI	2021	4	\$197	N.A.	\$0
VI	2022	1	\$721	N.A.	\$0
VI	2022	2	\$3,600	N.A.	\$0
VI	2022	3	\$9,930	N.A.	\$0
VI	2022	4	\$12,151	N.A.	\$0
VI	2023	1	\$13,586	N.A.	\$0
VI	2023	2	\$20,975	N.A.	\$0
VI	2023	3	\$24,546		\$0
VI	2023	4	\$26,608		\$0

Notes: Blank cells appearing in any section of this report indicates that information is unavailable. N.A. refers to data calculation that is 'Not Applicable.' Figures presented in tables with "thousand" indicate that the values are in thousands (e.g., 100 represents 100,000)

Source: *Unemployment Insurance Data*, U.S. Department of Labor, [Employment & Training Administration](#). (In data selection box, select: State; All Categories; Hawaii, Puerto Rico, Virgin Islands; Start Year 2019 Quarter 1; End Year 2024 Quarter 1).

Disaster response programs

During recent years, there have been two different types of unemployment programs used in Guam in response to disasters, namely the Disaster Unemployment Assistance (DUA) and the Pandemic Unemployment Assistance (PUA) programs. The DUA program was most recently used to provide federal assistance during Typhoon Mawar (2023), as many workers lost their ability to work due to the destruction. PUA, on the other hand, was federally enacted to assist those who lost their jobs during the COVID-19 pandemic.⁴ Both programs are key representations of the effects and utilization of unemployment assistance in Guam. A breakdown of some of the statistical findings from the DUA and PUA datasets can be found in Table 17 through Table 22, including what the most common sectors were for claimants, as well as information like education levels. These tables reflect how Guam’s workforce was affected by these events and how the unemployment programs were used.

TABLE 17: DUA/PUA APPLICATIONS PER EVENT (2020–2024)

Event	Number of Applications	Percent of Total
COVID-19	156,682	87.9%
COVID-19—2	*	*
COVID-19—ARP	16,731	9.4%
Typhoon Mawar	4,823	2.7%
Total	178,244	100%

Notes: Guam classified three different COVID-era events; COVID-19 was the original event (first payable week Feb. 8, 2020) followed by COVID-19—2 (first payable week Jan. 2, 2021) and COVID-19—ARP (Mar. 20, 2021).

* Indicates a suppressed value to protect applicants’ privacy.

Source: Pandemic Unemployment Assistance and Disaster Unemployment Assistance data provided by Guam Department of Labor.

TABLE 18: DUA/PUA APPLICATIONS: BREAKDOWN BY EMPLOYMENT SECTORS (2020–2024)

DUA/PUA Event	Employment Sector	Count	Total Count for DUA/PUA Event	Percent of Total for DUA/PUA Event
COVID-19	Private Business	92,162	156,654	58.83%
COVID-19	Other	36,778	156,654	23.48%
COVID-19	Local Government	10,056	156,654	6.42%
COVID-19	Nonprofit	8,235	156,654	5.26%
COVID-19	Have never worked	2,676	156,654	1.71%
COVID-19	Education (K-12)	2,058	156,654	1.31%
COVID-19	Federal Government	2,058	156,654	1.31%
COVID-19	State Government	1,942	156,654	1.24%
COVID-19	Higher Education	689	156,654	0.44%
COVID-19—2	Private Business	*	*	*
COVID-19—2	Nonprofit	*	*	*
COVID-19—2	Other	*	*	*

⁴ During the COVID-19 pandemic, PUA classified three separate events to support Guamanian workers. “COVID-19” was the original event where the first payable week occurred in February 2020. It was later followed by “COVID-19—2” (January 2021) and “COVID-19—ARP” (March 2021).

DUA/PUA Event	Employment Sector	Count	Total Count for DUA/PUA Event	Percent of Total for DUA/PUA Event
COVID-19—ARP	Private Business	14,660	16,723	87.66%
COVID-19—ARP	Other	1,062	16,723	6.35%
COVID-19—ARP	Local Government	568	16,723	3.40%
COVID-19—ARP	Nonprofit	146	16,723	0.87%
COVID-19—ARP	Federal Government	111	16,723	0.66%
COVID-19—ARP	Have never worked	98	16,723	0.59%
COVID-19—ARP	Education (K-12)	53	16,723	0.32%
COVID-19—ARP	State Government	*	16,723	*
COVID-19—ARP	Higher Education	*	16,723	*
Typhoon Mawar	Private Business	4,174	4,820	86.60%
Typhoon Mawar	Other	402	4,820	8.34%
Typhoon Mawar	Local Government	110	4,820	2.28%
Typhoon Mawar	Federal Government	45	4,820	0.93%
Typhoon Mawar	Nonprofit	42	4,820	0.87%
Typhoon Mawar	Education (K-12)	30	4,820	0.62%
Typhoon Mawar	Have never worked	*	4,820	*
Typhoon Mawar	Higher Education	*	4,820	*
Typhoon Mawar	State Government	*	4,820	*

Notes: Guam classified three different COVID-era events; COVID-19 was the original event (first payable week Feb. 8, 2020) followed by COVID-19—2 (first payable week Jan. 2, 2021) and COVID-19—ARP (Mar. 20, 2021).

* Indicates a suppressed value to protect applicants' privacy.

Source: Pandemic Unemployment Assistance and Disaster Unemployment Assistance data provided by Guam Department of Labor.

TABLE 19: DUA/PUA APPLICATIONS: BREAKDOWN OF APPLICANT OCCUPATIONS BY PUA OR DUA EVENT (2020–2024)

DUA/PUA Event	Occupation Group	Count	Total Count for DUA/PUA Event	Percent of Total for DUA/PUA Event
COVID-19	Sales and Related Occupations	19,781	156,682	12.62%
COVID-19	Management Occupations	17,516	156,682	11.18%
COVID-19	Food Preparation and Serving Related Occupations	16,301	156,682	10.40%
COVID-19	Personal Care and Service Occupations	15,206	156,682	9.71%
COVID-19	Office and Administrative Support Occupations	11,910	156,682	7.60%
COVID-19	Transportation and Material Moving Occupations	11,717	156,682	7.48%
COVID-19	Not specified	8,929	156,682	5.70%
COVID-19	Construction and Extraction Occupations	8,832	156,682	5.64%

DUA/PUA Event	Occupation Group	Count	Total Count for DUA/PUA Event	Percent of Total for DUA/PUA Event
COVID-19	Building and Grounds Cleaning and Maintenance Occupations	7,749	156,682	4.95%
COVID-19	Production Occupations	5,580	156,682	3.56%
COVID-19	Arts, Design, Entertainment, Sports, and Media Occupations	5,186	156,682	3.31%
COVID-19	Business and Financial Operations Occupations	4,784	156,682	3.05%
COVID-19	Installation, Maintenance, and Repair Occupations	4,458	156,682	2.85%
COVID-19	Healthcare Support Occupations	3,866	156,682	2.47%
COVID-19	Educational Instruction and Library Occupations	3,779	156,682	2.41%
COVID-19	Architecture and Engineering Occupations	2,509	156,682	1.60%
COVID-19	Healthcare Practitioners and Technical Occupations	2,461	156,682	1.57%
COVID-19	Protective Service Occupations	2,061	156,682	1.32%
COVID-19	Computer and Mathematical Occupations	1,068	156,682	0.68%
COVID-19	Community and Social Service Occupations	1,018	156,682	0.65%
COVID-19	Life, Physical, and Social Science Occupations	788	156,682	0.50%
COVID-19	Farming, Fishing, and Forestry Occupations	699	156,682	0.45%
COVID-19	Legal Occupations	322	156,682	0.21%
COVID-19	Military Specific Occupations	162	156,682	0.10%
COVID-19—2	Sales and Related Occupations	*	*	*
COVID-19—2	Management Occupations	*	*	*
COVID-19—2	Architecture and Engineering Occupations	*	*	*
COVID-19—2	Food Preparation and Serving Related Occupations	*	*	*
COVID-19—2	Production Occupations	*	*	*
COVID-19—ARP	Food Preparation and Serving Related Occupations	3,334	16,731	19.93%
COVID-19—ARP	Sales and Related Occupations	2,119	16,731	12.67%
COVID-19—ARP	Office and Administrative Support Occupations	1,983	16,731	11.85%
COVID-19—ARP	Building and Grounds Cleaning and Maintenance Occupations	1,503	16,731	8.98%
COVID-19—ARP	Transportation and Material Moving Occupations	1,373	16,731	8.21%
COVID-19—ARP	Not specified	1,318	16,731	7.88%
COVID-19—ARP	Management Occupations	989	16,731	5.91%

DUA/PUA Event	Occupation Group	Count	Total Count for DUA/PUA Event	Percent of Total for DUA/PUA Event
COVID-19—ARP	Personal Care and Service Occupations	988	16,731	5.91%
COVID-19—ARP	Production Occupations	558	16,731	3.34%
COVID-19—ARP	Installation, Maintenance, and Repair Occupations	463	16,731	2.77%
COVID-19—ARP	Arts, Design, Entertainment, Sports, and Media Occupations	422	16,731	2.52%
COVID-19—ARP	Protective Service Occupations	380	16,731	2.27%
COVID-19—ARP	Business and Financial Operations Occupations	298	16,731	1.78%
COVID-19—ARP	Construction and Extraction Occupations	260	16,731	1.55%
COVID-19—ARP	Healthcare Support Occupations	236	16,731	1.41%
COVID-19—ARP	Educational Instruction and Library Occupations	148	16,731	0.88%
COVID-19—ARP	Community and Social Service Occupations	89	16,731	0.53%
COVID-19—ARP	Computer and Mathematical Occupations	65	16,731	0.39%
COVID-19—ARP	Architecture and Engineering Occupations	53	16,731	0.32%
COVID-19—ARP	Healthcare Practitioners and Technical Occupations	48	16,731	0.29%
COVID-19—ARP	Farming, Fishing, and Forestry Occupations	46	16,731	0.27%
COVID-19—ARP	Life, Physical, and Social Science Occupations	37	16,731	0.22%
COVID-19—ARP	Legal Occupations	*	16,731	*
COVID-19—ARP	Military Specific Occupations	*	16,731	*
Typhoon Mawar	Food Preparation and Serving Related Occupations	998	4,823	20.69%
Typhoon Mawar	Sales and Related Occupations	661	4,823	13.71%
Typhoon Mawar	Office and Administrative Support Occupations	486	4,823	10.08%
Typhoon Mawar	Not specified	425	4,823	8.81%
Typhoon Mawar	Transportation and Material Moving Occupations	386	4,823	8.00%
Typhoon Mawar	Personal Care and Service Occupations	376	4,823	7.80%
Typhoon Mawar	Management Occupations	285	4,823	5.91%
Typhoon Mawar	Construction and Extraction Occupations	245	4,823	5.08%
Typhoon Mawar	Production Occupations	197	4,823	4.08%
Typhoon Mawar	Healthcare Support Occupations	133	4,823	2.76%
Typhoon Mawar	Arts, Design, Entertainment, Sports, and Media Occupations	131	4,823	2.72%
Typhoon Mawar	Installation, Maintenance, and Repair Occupations	102	4,823	2.11%

DUA/PUA Event	Occupation Group	Count	Total Count for DUA/PUA Event	Percent of Total for DUA/PUA Event
Typhoon Mawar	Building and Grounds Cleaning and Maintenance Occupations	90	4,823	1.87%
Typhoon Mawar	Educational Instruction and Library Occupations	85	4,823	1.76%
Typhoon Mawar	Business and Financial Operations Occupations	76	4,823	1.58%
Typhoon Mawar	Protective Service Occupations	34	4,823	0.70%
Typhoon Mawar	Healthcare Practitioners and Technical Occupations	28	4,823	0.58%
Typhoon Mawar	Architecture and Engineering Occupations	*	4,823	*
Typhoon Mawar	Farming, Fishing, and Forestry Occupations	*	4,823	*
Typhoon Mawar	Computer and Mathematical Occupations	*	4,823	*
Typhoon Mawar	Community and Social Service Occupations	*	4,823	*
Typhoon Mawar	Life, Physical, and Social Science Occupations	*	4,823	*
Typhoon Mawar	Legal Occupations	*	4,823	*

Notes: Guam classified three different COVID-era events; COVID-19 was the original event (first payable week Feb. 8, 2020) followed by COVID-19—2 (first payable week Jan. 2, 2021) and COVID-19—ARP (Mar. 20, 2021).

* Indicates a suppressed value to protect applicants' privacy.

Source: Pandemic Unemployment Assistance and Disaster Unemployment Assistance data provided by Guam Department of Labor.

TABLE 20: DUA/PUA APPLICATIONS: APPLICANT EMPLOYMENT STATUS (2020–2024)

DUA/PUA Event	Employment Status	Count	Total Count for DUA/PUA Event	Percent of Total for DUA/PUA Event
COVID-19	Not Working	114,938	156,682	73.36%
COVID-19	Working Full Time	27,794	156,682	17.74%
COVID-19	Working Part Time	10,654	156,682	6.80%
COVID-19	Never Worked	1,862	156,682	1.19%
COVID-19	Other	1,434	156,682	0.92%
COVID-19—2	Not Working	*	*	*
COVID-19—2	Working Part Time	*	*	*
COVID-19—ARP	Working Full Time	6,700	16,731	40.05%
COVID-19—ARP	Not Working	6,220	16,731	37.18%
COVID-19—ARP	Working Part Time	3,441	16,731	20.57%
COVID-19—ARP	Other	*	16,731	*
COVID-19—ARP	Never Worked	*	16,731	*
Typhoon Mawar	Working Full Time	2,967	4,820	61.56%
Typhoon Mawar	Working Part Time	1,206	4,820	25.02%
Typhoon Mawar	Not Working	532	4,820	11.04%

DUA/PUA Event	Employment Status	Count	Total Count for DUA/PUA Event	Percent of Total for DUA/PUA Event
Typhoon Mawar	Other	*	4,820	*
Typhoon Mawar	Never Worked	*	4,820	*

Notes: Guam classified three different COVID-era events; COVID-19 was the original event (first payable week Feb. 8, 2020) followed by COVID-19—2 (first payable week Jan. 2, 2021) and COVID-19—ARP (3/20/2021).

* Indicates a suppressed value to protect applicants' privacy.

Source: Pandemic Unemployment Assistance and Disaster Unemployment Assistance data provided by Guam Department of Labor.

TABLE 21: DUA/PUA APPLICATIONS: TOP FIVE EDUCATION LEVELS FOR APPLICANTS (2020–2024)

DUA/PUA Event	Education Level	Count	Total Count for DUA/PUA Event	Percent of Total for DUA/PUA Event
COVID-19	High School Diploma	63,239	156,680	40.36%
COVID-19	Bachelor's Degree	24,609	156,680	15.71%
COVID-19	Associate degree	11,901	156,680	7.60%
COVID-19	High School Equivalency Diploma	9,342	156,680	5.96%
COVID-19	12th Grade Completed & Did not receive diploma or equivalent	9,274	156,680	5.92%
COVID-19	Other	38,315	156,680	24.45%
COVID-19—2	High School Diploma	*	*	*
COVID-19—2	10th Grade Completed	*	*	*
COVID-19—2	12th Grade Completed & Did not receive diploma or equivalent	*	*	*
COVID-19—2	Other	*	*	*
COVID-19—ARP	High School Diploma	7,290	16,731	43.57%
COVID-19—ARP	Bachelor's Degree	1,964	16,731	11.74%
COVID-19—ARP	2 Years at College or a Technical or Vocational School	1,375	16,731	8.22%
COVID-19—ARP	1 Year at College or a Technical or Vocational School	863	16,731	5.16%
COVID-19—ARP	12th Grade Completed & Did not receive diploma or equivalent	798	16,731	4.77%
COVID-19—ARP	Other	4,441	16,731	26.54%
Typhoon Mawar	High School Diploma	2,007	4,822	41.62%
Typhoon Mawar	Bachelor's Degree	668	4,822	13.85%
Typhoon Mawar	2 Years at College or a Technical or Vocational School	404	4,822	8.38%
Typhoon Mawar	1 Year at College or a Technical or Vocational School	251	4,822	5.21%
Typhoon Mawar	Associate degree	249	4,822	5.16%
Typhoon Mawar	Other	1,243	4,822	25.78%

Notes: Guam classified three different COVID-era events; COVID-19 was the original event (first payable week Feb. 8, 2020) followed by COVID-19—2 (first payable week Jan. 2, 2021) and COVID-19—ARP (Mar. 20, 2021).

Source: Pandemic Unemployment Assistance and Disaster Unemployment Assistance data provided by Guam Department of Labor.

TABLE 22: DUA/PUA APPLICATIONS: VETERAN STATUS OF APPLICANT (2020–2024)

Veteran	Count	Percent of Total
No	176,004	98.74%
Yes	2,240	1.26%
Total	178,244	100%

Notes: Guam classified three different COVID-era events; COVID-19 was the original event (first payable week Feb. 8, 2020) followed by COVID-19—2 (first payable week Jan. 2, 2021) and COVID-19—ARP (Mar. 20, 2021).
 Source: Pandemic Unemployment Assistance and Disaster Unemployment Assistance data provided by Guam Department of Labor.

Lessons learned on temporary UI programs

The information below summarizes the research team’s interview findings related to temporary UI programs, including the DUA Program and the PUA Program. These insights, captured from the experiences and perspectives of key informants, could inform Guam’s potential strategies for designing and implementing a UI program by pulling from existing resources and avoiding past challenges. Below are a series of findings from the literature and informant interviews that correspond to temporary UI programs:

- Leveraging external support.** During the implementation of both DUA and PUA, Guam significantly utilized support from DOL due to the lack of an established UI infrastructure, which other states or territories had due to existing UI programs. For instance, Guam adopted Hawaii’s laws and regulations to govern the PUA program, including work search requirements and conditions that individuals receiving unemployment benefits must meet to demonstrate they are actively seeking employment (Guam Department of Labor, n.d.). However, not all these laws apply, requiring selective adoption and further customization to suit Guam’s unique context (for more details on Hawaii’s laws and regulations during PUA, see [Hawaii’s Administrative Rule 12-5-35](#)). While Hawaii’s legal infrastructure offered a starting point, informants emphasized that Guam would still need to develop a tailored system to effectively support any type of UI program.
- Staffing challenges and infrastructure gaps.** Respondents in informant interviews reported that within Guam, the PUA program was very understaffed. It also had difficulties hiring new staff. Only a few staff from these programs remained employed after the conclusion of these programs, so there may be limited institutional knowledge within Guam DOL to support future staff. Respondents indicated that there is little remaining infrastructure from the DUA program that could be utilized for a future UI program.
- Data Collection Deficiencies.** One of the key issues highlighted by informants was the lack of robust data collection during DUA and PUA. Unlike more permanent UI programs, which typically require comprehensive tracking of employment and personal data, neither DUA nor PUA required Guam to collect extensive tracking data (e.g., employment data, personal data) from claimants. As a result, informants stressed the importance of establishing infrastructure for data collection in any future UI program to ensure accurate tracking and effective program management.
- Fraud Prevention.** During PUA, fraud and improper payments were serious problems both for Guam and in the continental United States. Guam’s primary fraud detection mechanism was to restrict applications to claimants with Guam IP addresses and those using local Guam banks. Although this measure helped reduce fraud, it also inadvertently disqualified some legitimate claimants from receiving aid, according to informants. To establish a more equitable UI program, Guam would need to develop a more robust program integrity practice.

- **Limited applicability of temporary programs.** The interviews covered several topics, including what temporary programs currently exist that Guam may be able to use or model after. Among these existing temporary programs, the Trade Adjustment Assistance (TAA) and the Short-Term Compensation (STC) programs were mentioned as options for Guam to review and assess for its own UI coverage. These programs are implemented alongside traditional Federal-State UC programs in states. Given that Guam does not currently have the ability to operate a Federal-State UC program, operating one or both of these independently would likely not have the same level of impact in Guam as it does in other states or territories.
- **Inapplicability of PUA.** Respondents in informant interviews reported that the PUA program would not be a useful model for Guam's UI system due to significant differences between PUA and the UI designs that are potentially feasible for Guam. PUA was a temporary program specifically designed to respond to the COVID-19 pandemic, hosting broader eligibility criteria, a heightened sense of urgency, and federal funding. In contrast, Guam's UI program will likely have more targeted eligibility criteria, be designed for long-term sustainability, and require consistent funding streams to ensure viability.

Employer perspectives survey findings

The information below summarizes findings from the research team's survey of Guamanian employers. The complete Employer Perspectives Survey can be found after the Limitations section. To protect the anonymity of respondents, findings are presented without identifiers, such as their business's industry. The following findings are organized by survey section and question.

Business information. None of the eight employers responding to the survey identified their businesses as nonprofit, religious, or otherwise tax-exempt organizations. Employers indicated their businesses were in the following industries (with corresponding NAICS sectors in brackets):

- Accommodation and Food Services [72]
- Finance and Insurance [52]
- Health Care and Social Assistance [62]
- Professional, Scientific, and Technical Services [54]
- Retail Trade [44–45]
- Construction [23] (Note: implied by survey responses)

The employer with the fewest employees reported having 10 to 19 employees, and the employer with the most reported having 1,000 or more employees. Four respondents reported employing between 250 and 999 employees.

Workforce tenure and stability. When asked about the stability of the workforce in their industry, half of respondents indicated that their industry has a stable workforce, while the other half indicated that the workforce in their industry is not stable or has a high turnover. Only one respondent indicated that the time of year (seasonality) impacts workforce stability in their industry.

Employers reported a wide range for employee tenure: one employer reported that their employees typically remain at their business for six months to one year, while two others reported employees remaining at the business for over 20 years. Averaging across all respondents, employees are reported to remain with the same business for roughly eight years.

When asked about common reasons for layoffs in their industries, three employers highlighted poor job performance.⁵ Other common reasons for layoffs mentioned by one or more employers included cost-reducing measures (mentioned by two employers) and layoffs due to high-level economic situations (such as reduced tourism, market crashes, and seasonality), which was mentioned by three employers.

Experience with DUA and PUA. When asked about the impact PUA had on Guam's economy and workforce, five of eight respondents agreed that employees/the Guam economy positively benefited from PUA. However, the same number of respondents separately agreed that PUA had a negative impact on businesses. These employers mentioned that employees could earn more money from PUA than they could from working, which presented an obstacle for getting employees to return to work.

When asked about DUA's impact on the Guam economy and workforce, half of the respondents indicated they believed DUA helped Guam's economy. However, three respondents noted that, like PUA, they believed DUA negatively impacted employers attempting to hire new employees due to a financial incentive to remain unemployed to collect DUA benefits. Additionally, one respondent noted that assistance was not distributed in a timely manner.

Potential impacts of a permanent UI program. When asked about the potential impacts of a permanent UI program on businesses, employees, and the community, six of the eight respondents anticipated negative impacts from a permanent UI program, including hiring difficulties and new financial burdens for their business. One respondent highlighted that while a permanent UI program could be beneficial during stable business cycles, natural disasters may strain the system, potentially leading to insolvency.⁶ Six respondents noted positive effects, such as increased consumer spending, but concerns about incentivizing unemployment and the affordability of the program were prominent. Six employers also expressed a tendency among some people to rely on government programs.

These findings suggest that any UI program in Guam should be carefully designed to balance temporary support for unemployed individuals with the sustainability of the system. Public outreach and education will be crucial to address misconceptions and ensure the program meets the needs of the community without discouraging workforce participation.

Concerns about a permanent UI program. When asked about potential burdens of a permanent UI program in Guam, six of eight employers indicated that the biggest burden would be financial (higher taxes and higher staffing costs). One employer noted these financial burdens on businesses could lead to increased prices for goods and services in Guam. Another burden mentioned by two respondents was related to administrative burdens, such as increased reporting requirements or stricter rules on terminations.

When asked to describe their biggest concerns about a permanent UI program in Guam, several respondents reiterated that their biggest concerns are (a) employees taking advantage of UI benefit payments instead of working (two of eight respondents) and (b) financial hardships for businesses (three of eight respondents).

Additional information requested by employers. Employers were asked to describe additional information they would like to know before deciding whether Guam should have a permanent UI program.

⁵ Being laid off for poor job performance can be considered being fired, and the nuances between these ideas can affect an applicant's eligibility for UI. However, the survey purposefully excluded terminology that included "firing." This context was freely given by the respondents.

⁶ This sentiment exemplifies a need for public outreach and education in Guam on how a permanent UI program would function. If a permanent UI program is implemented, DUA will still exist, meaning that the UI program would be supplemented by the existing DUA support to provide workers access to benefits after a natural disaster.

Two respondents indicated they would like to know specifics about UI program guidelines and requirements and costs for employers (in terms of both time and money). One respondent expressed interest in Guam's research into strategies to address economic impacts of prolonged dependence on UI benefits. Two other respondents reiterated a permanent UI program would not be a good fit for Guam.

Limitations

There are a series of limitations to note when interpreting the results and conclusions of this research. Future studies or research may benefit from addressing the following limitations encountered in this exploratory study:

- **This exploratory study provides a high-level assessment of the fundamental actions required for Guam to establish a UI program.** Regardless of any chosen UI design, Guam will need to amend numerous island-specific policies to align with federal standards and meet the unique needs of its workforce. This alignment includes reviewing high-level cost estimates, projected operational costs, administrative staffing needs, and data collection standards, as well as incorporating insights from comparable programs like DUA and PUA that solve UI-related challenges for similarly situated jurisdictions.
- **Hawaii, Puerto Rico, and the U.S. Virgin Islands were selected as comparators for Guam prior to data collection based on their perceived similarities in geography and economic structure.** While these states or territories share relevant characteristics with Guam, UI experts mentioned that other states, such as Wyoming, may be good case studies for Guam in how to successfully operate a UI program. However, these additional comparisons were not explored in detail. An additional analysis that includes states with solvent UI programs and similar economic profiles to Guam such as Wyoming may be beneficial.
- **Guam's closest existing comparable programs are the DUA and PUA programs.** While these programs provide some insight into Guam's experience, they serve as proxies and are not suitable for a direct comparison to a more permanent UI system. Additionally, the DUA and PUA data lacked significant information such as detailed demographic and employment information, as well as comprehensive records on the number of beneficiaries, benefit amounts, and the distribution timelines. Moreover, both Guamanian employers and several informants indicated that PUA is not a useful comparison, as it was a temporary program created hastily during a crisis. The lack of administrative documentation, including data on staffing needs, IT infrastructure, and staff training, further increased reliance on qualitative interview data to understand the operational aspects of these programs.
- **Informant interviews were limited to subject matter experts on UI and Guam policy.** The research team interviewed a total of 17 informants from U.S. DOL, Guam DOL, National Association of Workforce Agencies (NASWA), external research firms, and universities. This relatively small pool of informants could result in a narrower range of perspectives, potentially missing out on the broader diversity of opinions and expertise.
- **Guamanian employers for the survey were not randomly selected.** The sampling of Guamanian employers was not conducted through a statistically rigorous random sampling process. Instead, Guam DOL hand selected and contacted nine employers to participate in the survey, with eight of them opting to participate. These individuals were selected based on their positions within their respective industries, the number and types of workers they employ, and the perspectives they could offer on previous programs, such as DUA and PUA. A non-random sampling process can introduce selection bias, restricting scope of the findings and interpretations.
- **The results of the Guam employer perspective survey are not generalizable.** Only eight of nine selected employers responded to the survey. This sample size is too small to provide statistically significant results or draw generalizable conclusions about Guamanian employer perspectives on a UI program in Guam. Furthermore, the employers' prior understanding of UI programs varied, meaning many responses could stem from feelings or perceptions rather than evidence. This mixed level of education about UI program implementation may not reflect Guam's wider employer population.
- **Guamanian workers and employee associations were not leveraged in this study.** Primary data collection and analysis was limited to field experts and Guamanian employers. Should Guam move forward with any UI design, future research should capture the opinions and perspectives of workers that will be affected by the program.

Full Instrument Employer Perspectives Survey

This survey is intended to gather employers' opinions on how a permanent unemployment insurance (UI) program in Guam would affect businesses and workers. You will be asked questions about your business, your perspectives on Disaster Unemployment Assistance (DUA) and the Pandemic Unemployment Assistance (PUA) programs, potential impacts of a permanent UI program, and any concerns you might have about a permanent UI program in Guam. **This survey should take about 15 to 20 minutes to complete.**

This study is being conducted by Summit Consulting, LLC (Summit) and sponsored by the U.S. Department of Labor (DOL) Chief Evaluation Office, in partnership with the Guam Department of Labor and the U.S. DOL Employment and Training Administration. The results of this survey will help identify critical factors relevant to Guam's needs and status to inform potential UI program design and implementation, including strengths, weaknesses, and challenges of those designs.

Your replies will be confidential. Although we do not ask for your name, industry information may be identifying so individual survey responses will only be accessible to Summit staff. All data used in reporting study findings will be aggregated, and any quotations used will remove identifying information (such as industry) and will not be attributed to you. There are no known risks involved with this study. Participation is completely voluntary and there will be no penalty or loss of benefits if you choose not to participate in this research study or to withdraw. If you choose not to participate, you can leave this site. You may choose to not answer a question by simply leaving it blank. Identifiers will be removed from your identifiable private information. After such removal, the information could be used for future research studies or distributed to another investigator for future research studies without your additional informed consent (or consent from your legally authorized representative).

Once you complete the survey, you can delete your browsing history for added security. Completing the online survey indicates your consent for use of the answers you supply. If you have any questions about the survey, you may contact DOL Evaluation Specialist Tara Martin (martin.tara.e@dol.gov) or Summit Director Sarah Cunningham (sarah.cunningham@summitllc.us).

If you have any questions concerning your rights as a research participant, you may contact the Biomedical Research Alliance of New York Institutional Review Board at (516) 318-6877 or <https://www.brany.com/concerns-about-research>.

By completing this survey, you are also confirming that you are **18** years of age or older.

If you would like to proceed with the survey, please click the arrow button at the bottom of the screen.

Begin survey.

Business information

- Please select your business's industry. [drop-down list with NAICS sectors]
 - Agriculture, Forestry, Fishing, and Hunting
 - Mining, Quarrying, and Oil and Gas Extraction
 - Utilities
 - Construction
 - Manufacturing
 - Wholesale Trade
 - Retail Trade
 - Transportation and Warehousing
 - Information
 - Finance and Insurance
 - Real Estate and Rental and Leasing
 - Professional, Scientific, and Technical Services
 - Management of Companies and Enterprises
 - Administrative and Support and Waste Management and Remediation Services
 - Educational Services
 - Health Care and Social Assistance
 - Arts, Entertainment, and Recreation
 - Accommodation and Food Services
 - Other Services (except Public Administration)
 - Public Administration
 - None of these [prompted on the next page to specify]
- Are you a nonprofit, religious, or otherwise tax-exempt organization?
 - Yes
 - No
- How many employees do you employ? [drop-down list with size buckets from the U.S. Census]
 - Less than 5
 - 5 to 9
 - 10 to 19
 - 20 to 49
 - 50 to 99
 - 100 to 249
 - 250 to 499
 - 500 to 999
 - 1,000 or more
- [open-ended] Thinking about your industry, how stable is the workforce? For example, is there a high level of employee turnover? Does the time of year (seasonality) play into how many employees can/need to work at your business?
- [open-ended] If you had to estimate, how long do workers tend to stay employed at the same business in your industry?
- [open-ended] What are the most common reasons for layoffs in your industry (for example, seasonality, lack of work, cost-reducing measures)?

Perspectives on DUA and PUA

- [open-ended] From your perspective as a business owner in Guam, how did the Pandemic Unemployment Assistance (PUA) program affect the Guam economy and workforce?
- [open-ended] From your perspective as a business owner in Guam, how has the Disaster Unemployment Assistance (DUA) program impacted the Guam economy and workforce?

Potential impacts

- [open-ended] From your perspective as a business owner in Guam, how might a permanent unemployment insurance (UI) program affect your **business**? Please consider any possible benefits or challenges you would expect.
- [open-ended] How might a permanent UI program affect your **employees**? Please consider any possible benefits or challenges you would expect.
- [open-ended] How might a permanent UI program affect your **local community**? Please consider any possible benefits or challenges you would expect.

Concerns

- [open-ended] Based on your current knowledge of unemployment insurance (UI) programs, what burdens (e.g., financial, administrative, technological) do you anticipate your business might face if Guam stood up a permanent UI program?
- [open-ended] What are your biggest concerns if Guam were to stand up a permanent UI program?
- [open-ended] Before deciding whether you think Guam should or should not have a permanent UI program, what additional information would you like to know?

Thank you page

Thank you for your response!

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About this Resource: This resource was prepared for the U.S. Department of Labor, Chief Evaluation Office by Summit Consulting, LLC, under contract 1605-DC-18-R-00044. The views expressed are those of the authors and should not be attributed to DOL, nor does mention of trade names, commercial products, or organizations imply endorsement of same by the U.S. Government.

Suggested Citation: Cunningham, S., & Crane, K. 2024. *Exploring Unemployment Insurance (UI) Program Options for Guam: Technical Appendix*. Submitted to U.S. Department of Labor Chief Evaluation Office. Washington, DC: Summit Consulting.