



FALL 2025

Employer ADVISOR

**UNEMPLOYMENT
INSURANCE
TURNS 90!**



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AS A POWERFUL ECONOMIC
STABILIZER, WHICH DIRECTLY
BENEFITS ALL BUSINESSES.**

SINCE ITS INCEPTION with the signing of the Social Security Act in 1935, the unemployment insurance (UI) program has been a vital part of the U.S. economy. As we mark its 90th anniversary, it's a great opportunity to reflect on how this federal-state partnership has consistently provided a crucial safety net. The program, funded primarily by employer contributions, was designed to, "stabilize the economy during times of distress, helping to maintain consumer purchasing power and prevent widespread financial collapse." While often viewed from the perspective of the individual worker, the UI program offers significant, and sometimes overlooked, benefits to employers and the broader business community.

One of the most important benefits for employers is the UI program's role in stabilizing the labor force. By providing temporary wage replacement for laid-off workers, UI benefits prevent skilled employees from leaving the area in search of new opportunities. This helps businesses retain a readily available pool of trained talent, which is essential for a quick and efficient recovery when economic conditions improve. Without UI, a business facing temporary layoffs might lose its most valuable asset — its experienced workforce — to other industries or regions, making it far more challenging and costlier to ramp up operations when demand returns. The program ensures that the human capital you've invested in remains accessible.

The UI program serves as a powerful economic stabilizer, which directly benefits all businesses. By cushioning the financial blow of job loss for individuals, UI benefits help to sustain local economies by ensuring people can continue to pay for essential goods and services. This continued consumer spending helps maintain a level of demand for businesses, reducing the severity and duration of economic downturns. For employers, this means a more resilient market for their products and services. The UI program is more than just a safety net for workers; it's a form of economic insurance for businesses, helping to protect them from the ripple effects of mass layoffs and ensuring a more stable and predictable business environment.

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CALENDAR YEAR 2026 UI TAX RATES

Utah's unemployment insurance program is gathering the data needed to calculate tax rates for 2026. One required data element is provided by the Federal Bureau of Labor Statistics during the first part of November. We will be ready to factor in that final element and publish your 2026 UI tax rates by the middle of November.



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