

The United States

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • September 2010

The US has the opportunity to save billions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) programs. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. The American Institute for Full Employment has the resources and personnel to assist in instituting policies and procedures that can help make a difference in your state's UI and workforce programs. For a comprehensive review and analysis, please contact Don Peitersen, Unemployment Insurance Project Director at (303) 681-1351.

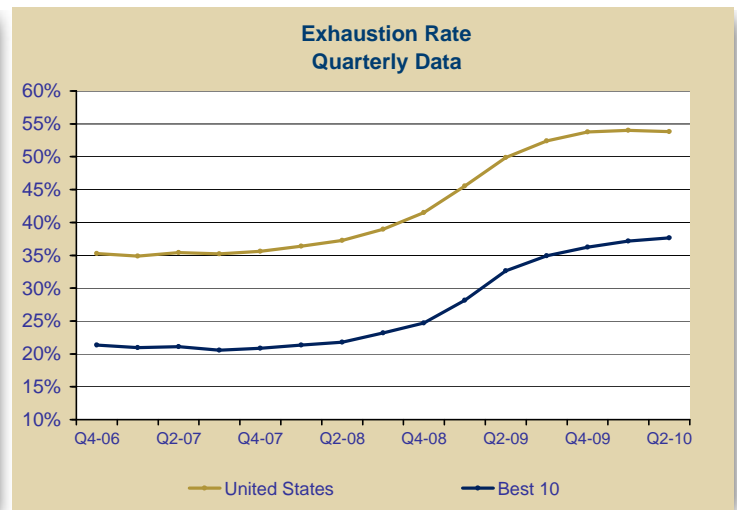
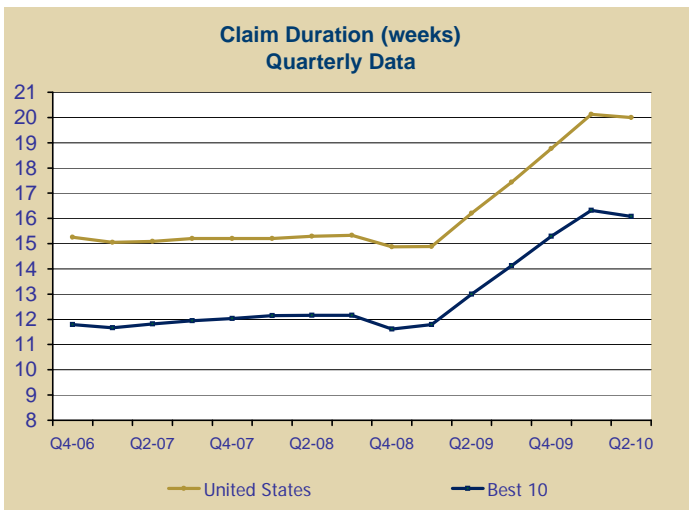
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	9.50%	9.50%
Civilian Labor Force	154,759,000	153,741,000
Unemployed	14,721,000	14,623,000
Daily UI Caseload	5,875,586	4,027,283
Total Benefits Paid **	\$65.2 bil	\$70.3 bil

* Seasonally Adjusted ** Annual

Effectiveness

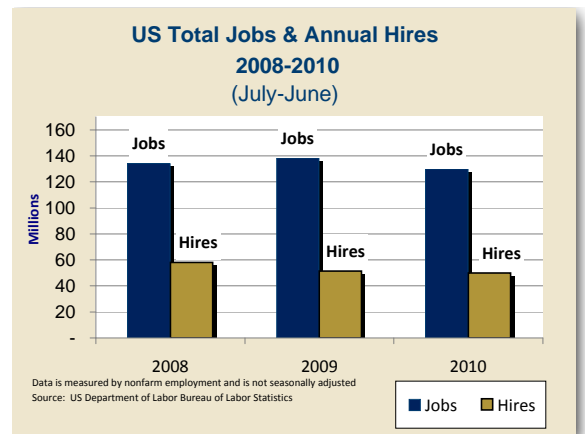
On average, UI claimants in United States did not find their way off of unemployment insurance for over four and a half months, and nearly one half of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	US
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	20.0
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	53.8%

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.

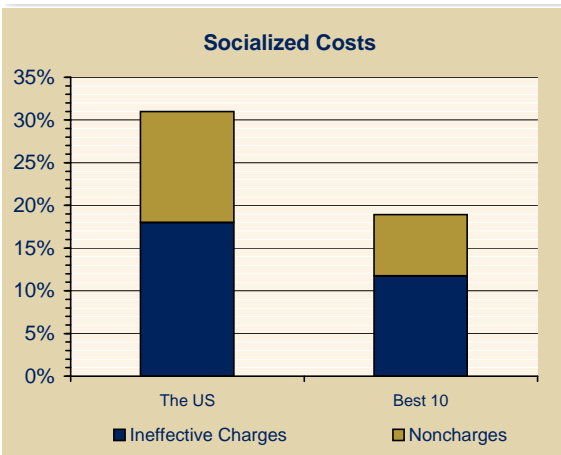


For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico. "Rank" is from 1 to 53, with 1 being the best performance per category.

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Efficiency

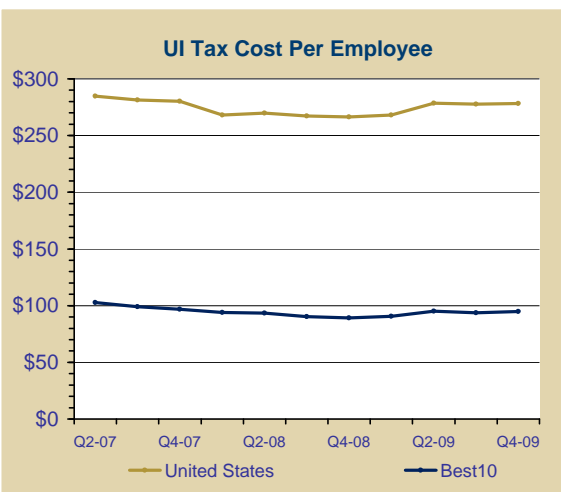
The United States' average UI tax structure had 64% more socialized costs than the Best 10 states, costing all employers \$9.5 billion for such charges.



	2009	Best 5	Best 10	US 2009
SOCIALIZED COSTS		13%	19%	31%
		* Data from the 2009 Significant Measures Report		
The percentage of benefit costs not charged to responsible employers, but instead socialized as:				
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .				
and				
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.				
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.				

Cost

The average United States employer paid 193% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	US
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$278.39
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.				
WAGE REPLACEMENT RATE		25.3%	26.8%	35.1%
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.				
** UI Tax Cost Per Employee data lags other data by two quarters.				

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
- Evaluation of performance measures and incentives
- Examination of coordination of all agencies involved with UI claimant
- Integration of claimant work search rules, incentives and assistance
- Analysis of a subsidized wage program for employers willing to train UI claimants

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The Best 10 States

UNEMPLOYMENT INSURANCE

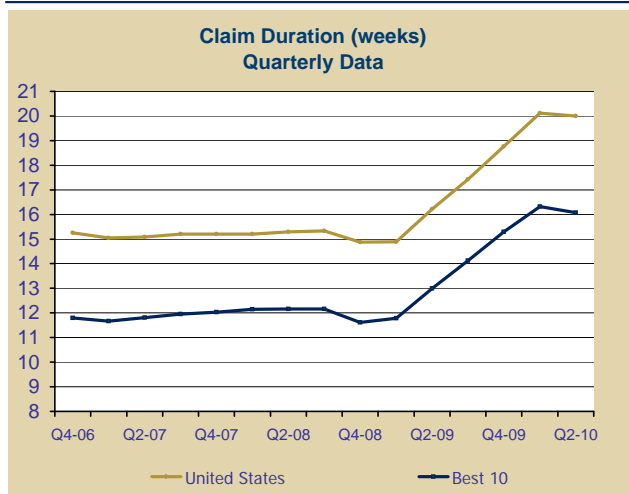
OPPORTUNITY REPORT

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States have the opportunity to save millions of dollars and promote the overall well-being of their unemployed workers by implementing best practices in their Unemployment Insurance (UI) programs. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is too rarely used. This report surveys the Best Ten states' performance and highlights common areas for evaluation for all states. Rankings and individual state analyses can be found at www.fullemployment.org. For a more detailed policy or program review, please contact Don Peitersen, Unemployment Insurance Project Director at (303) 681-1351.

Fairness

On average, unemployment insurance claimants in the Best 10 states 1) found their way off of unemployment insurance nearly one month faster and 2) exhausted their benefits at almost half the rate of the average state.

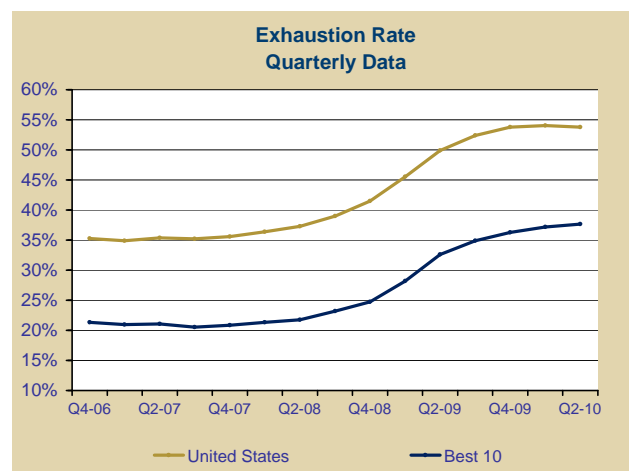


Best 10 States - Duration

July 2009 - June 2010

Average number of weeks a claimant receives benefits during a claim

Rank	State	12 Mo. Ave
1	North Dakota	13.7
2	South Dakota	15.2
3	Nebraska	15.4
4	Georgia	15.7
5	Iowa	15.9
6	Idaho	16.3
7	Virginia	16.7
8	Utah	17.1
9	New Hampshire	17.2
10	Maine	17.6
Best 10 Average		16.1
United States Average		20.0



Best 10 States - Exhaustion Rate

July 2009 - June 2010

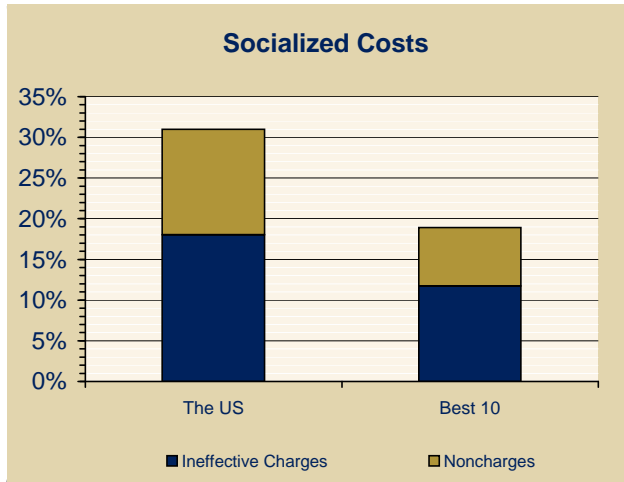
Percentage of UI claimants who exhaust their benefits

Rank	State	12 Mo. ave
1	Michigan	21.3%
2	South Dakota	27.4%
3	Vermont	35.2%
4	Wisconsin	39.7%
5	New Hampshire	40.5%
5	West Virginia	40.5%
7	North Dakota	41.5%
8	Iowa	41.7%
9	Kentucky	43.3%
10	Alabama	45.4%
Best 10 Average		37.6%
United States Average		58.3%

For the purposes of this report, "States" include the 50 US states plus the District of Columbia, the Virgin Islands and Puerto Rico. "Rank" is from 1 to 53, with 1 being the best performance per category. All data for this report was provided by the US Department of Labor.

Efficiency

Compared with the average state, the average Best 10 state promoted employment through a UI tax structure that had a third less in socialized costs.



Best 10 States - Socialized Costs *

Significant Measures 2009

Rank	State	2009
1	New York	11.4%
2	Colorado	11.7%
3	District Of Columbia	12.7%
4	Illinois	14.9%
5	North Dakota	15.5%
6	Georgia	23.7%
7	Minnesota	24.0%
8	Michigan	24.7%
9	Tennessee	25.3%
10	Virginia	25.4%
	Best 10 Average	18.9%
	United States Average	31.0%

* Socialized Costs - The percentage of benefit costs not charged to responsible employers, but instead socialized as:

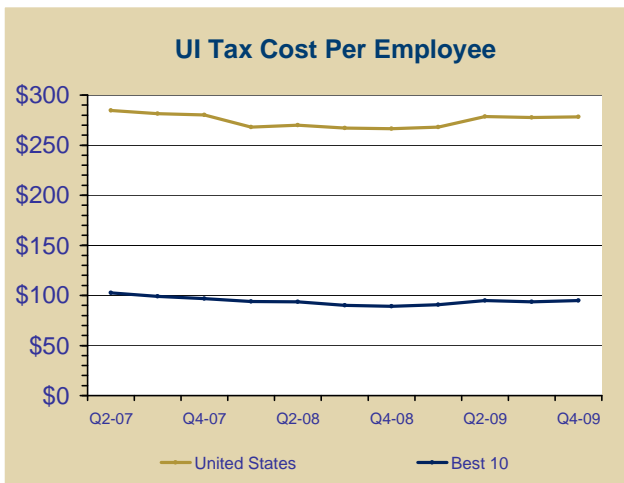
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit and

2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.

The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.

Cost

Employers in the Best 10 states spend almost less than one third as much on UI tax as the average US employer.



Best 10 States - UI Tax Cost per Employee

July 2009 - June 2010**

Average annual amount of UI taxes paid by an employer per employee

Rank	State	12 Mo. Ave.
1	Virgin Islands	\$32.57
2	Mississippi	\$87.43
3	Arizona	\$92.92
4	Virginia	\$96.16
5	South Dakota	\$97.82
6	Oklahoma	\$101.50
7	Louisiana	\$107.41
8	Florida	\$107.70
9	Kansas	\$110.02
10	Texas	\$115.25
	Best 10 Average	\$94.88
	United States Average	\$278.39

** Taxable wage data lags other data by two quarters.

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
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Alaska

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Alaska has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

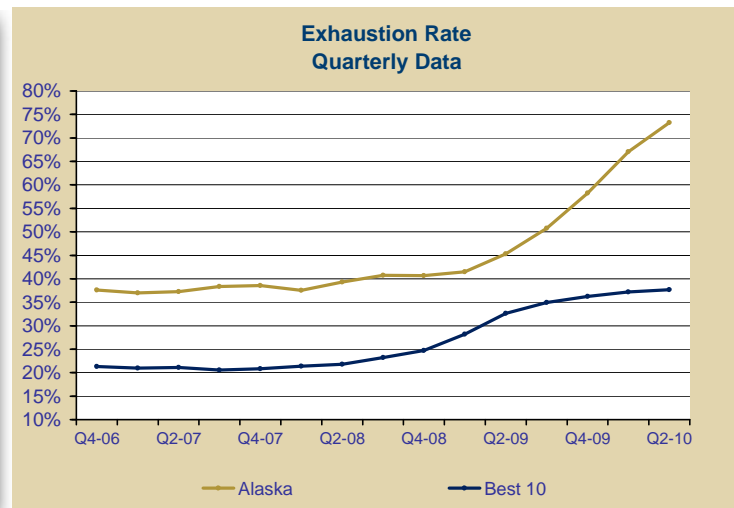
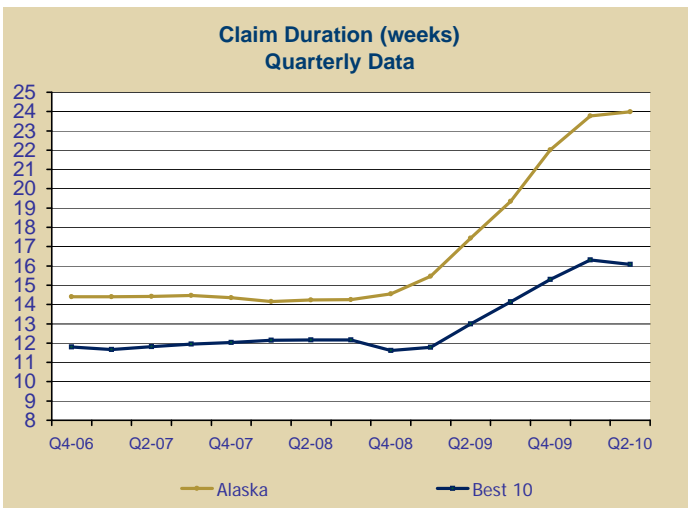
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	8.00%	7.90%
Civilian Labor Force	360,965	363,892
Unemployed	28,792	28,755
Daily UI Caseload	14,814	15,113
Total Benefits Paid **	\$133 mil	\$189 mil

* Seasonally Adjusted ** Annual

Effectiveness

On average, UI claimants in Alaska did not find their way off of unemployment insurance for over five months, and nearly one half of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	AK	AK Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	24.0	53
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	73.3%	53

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



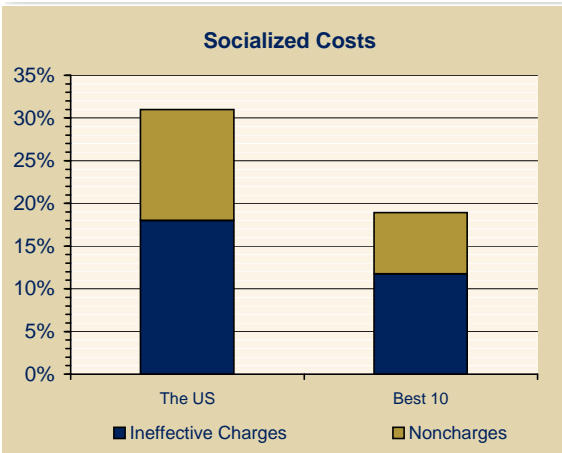
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Efficiency

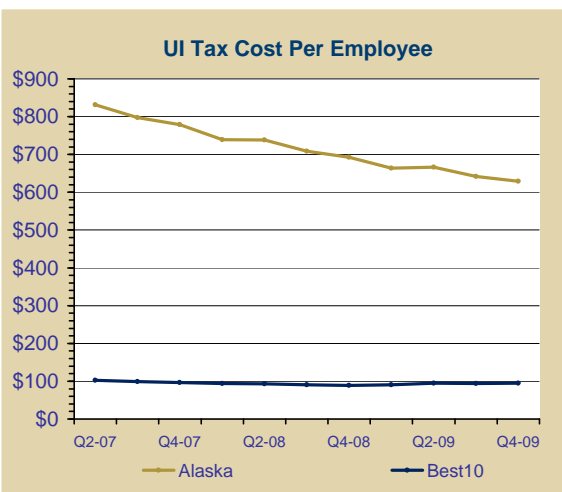
The United States' average UI tax structure had 64% more socialized costs than the Best 10 states, costing all employers \$9.5 billion for such charges.



2009	Best 5	Best 10	AK 2009	AK Rank
SOCIALIZED COSTS	13%	19%	NO DATA	
* Data from the 2009 Significant Measures Report				
The percentage of benefit costs not charged to responsible employers, but instead socialized as:				
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .				
and				
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.				
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.				

Cost

The average Alaska employer paid 563% more in UI taxes than the average employer in the Best 10 states.



July 2009 - June 2010 Average **	Best 5	Best 10	AK	AK Rank
UI TAX COST PER EMPLOYEE	\$81.38	\$94.88	\$628.84	52
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.				
WAGE REPLACEMENT RATE	25.3%	26.8%	26.7%	4
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.				
** UI Tax Cost Per Employee data lags other data by two quarters.				

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
- Evaluation of performance measures and incentives
- Examination of coordination of all agencies involved with UI claimant
- Integration of claimant work search rules, incentives and assistance
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Alabama

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Alabama has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

Unemployment Rate and Caseload

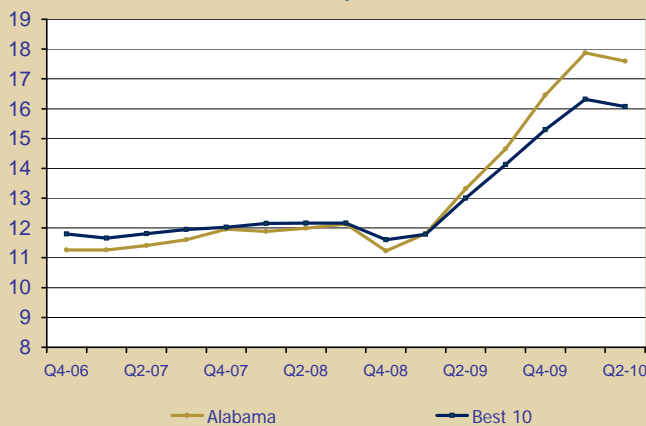
	Jun-09	Jun-10
Unemployment Rate *	10.30%	10.30%
Civilian Labor Force	2,125,924	2,099,123
Unemployed	218,112	216,501
Daily UI Caseload	78,998	50,040
Total Benefits Paid **	\$536 mil	\$576 mil

* Seasonally Adjusted ** Annual

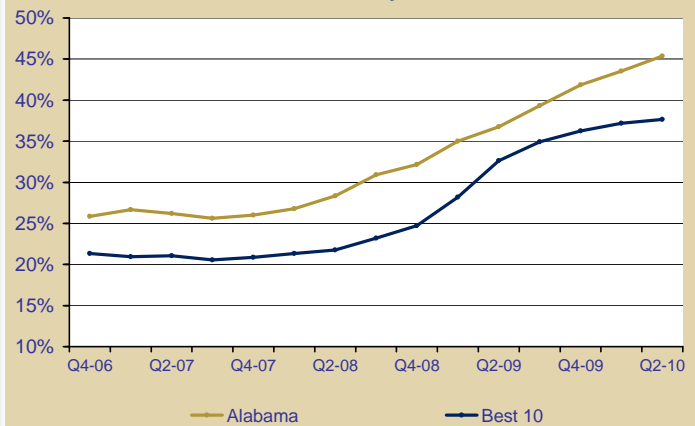
Effectiveness

On average, UI claimants in Alabama did not find their way off of unemployment insurance for over four months, and over one third of all claimants exhausted their benefits.

Claim Duration (weeks)
Quarterly Data



Exhaustion Rate
Quarterly Data



July 2009 - June 2010 Average	Best 5	Best 10	AL	AL Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	17.6	11
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	45.4%	10

CLAIM DURATION

The average number of weeks UI claimants received benefits

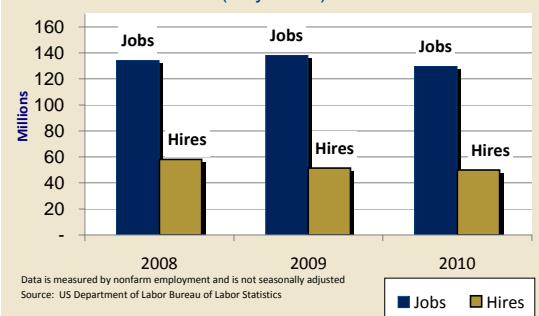
EXHAUSTION RATE

The average percentage of UI claimants who exhausted their benefits

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.

US Total Jobs & Annual Hires
2008-2010
(July-June)



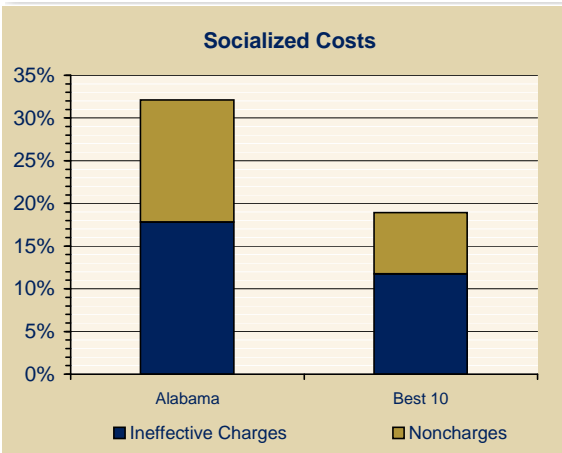
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Efficiency

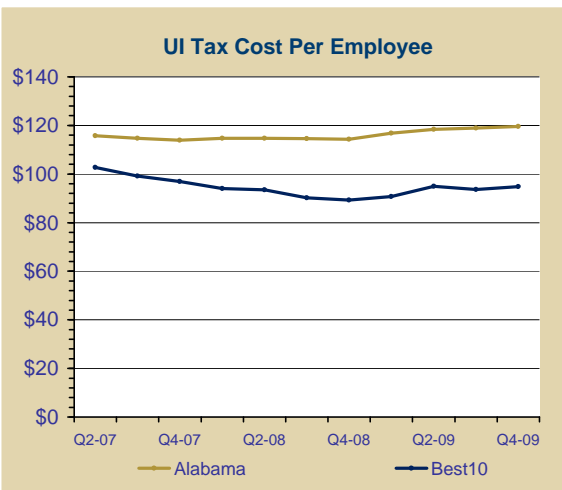
Alabama's UI tax structure had 70% more socialized costs than the Best 10 states, costing all employers \$81 million for such charges.



	2009	Best 5	Best 10	AL 2009	AL Rank
SOCIALIZED COSTS		13%	19%	32%	27
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Alabama employer paid 26% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	AL	AL Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$119.59	11
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	27.9%	7
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

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Arkansas

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Unemployment Rate and Caseload

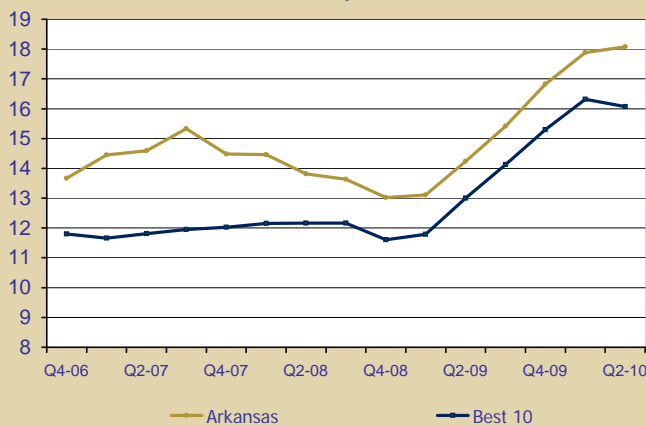
	Jun-09	Jun-10
Unemployment Rate *	7.30%	7.50%
Civilian Labor Force	1,366,513	1,352,830
Unemployed	100,181	100,919
Daily UI Caseload	50,740	30,616
Total Benefits Paid **	\$515 mil	\$557 mil

* Seasonally Adjusted ** Annual

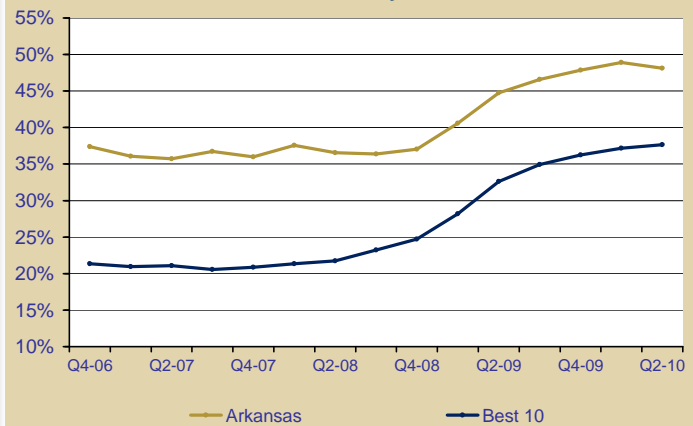
Effectiveness

On average, UI claimants in Arkansas did not find their way off of unemployment insurance for over four months, and well over one third of all claimants exhausted their benefits.

Claim Duration (weeks)
Quarterly Data



Exhaustion Rate
Quarterly Data



July 2009 - June 2010 Average	Best 5	Best 10	AR	AR Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	18.1	14
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	48.1%	16

CLAIM DURATION

The average number of weeks UI claimants received benefits

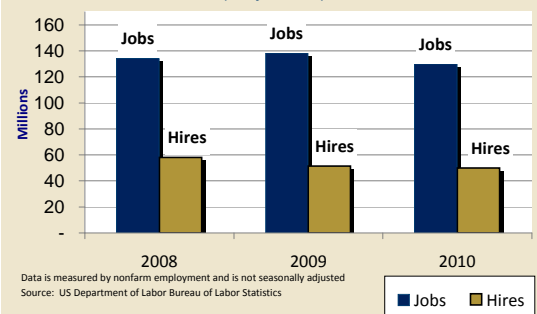
EXHAUSTION RATE

The average percentage of UI claimants who exhausted their benefits

US Total Jobs & Annual Hires Summary

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2008-2010
(July-June)



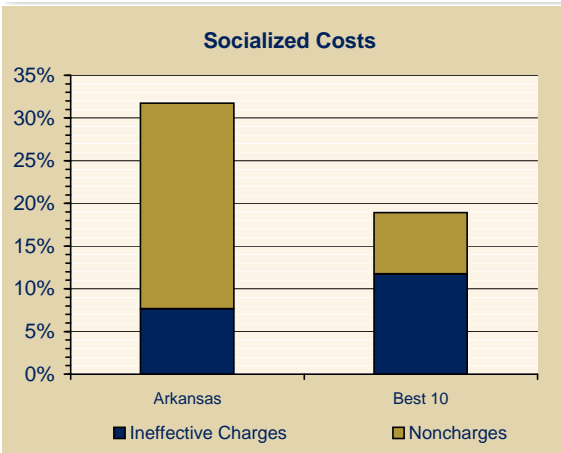
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Efficiency

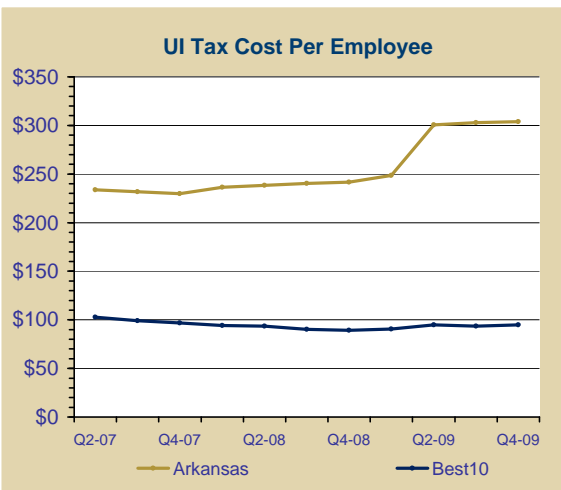
Arkansas' UI tax structure had 68% more socialized costs than the Best 10 states, costing all employers \$92 million for such charges.



	2009	Best 5	Best 10	AR 2009	AR Rank
SOCIALIZED COSTS		13%	19%	32%	25
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
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The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Arkansas employer paid 220% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	AR	AR Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$303.98	34
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	41.7%	41
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
- Evaluation of performance measures and incentives
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Arizona

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • September 2010

Arizona has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

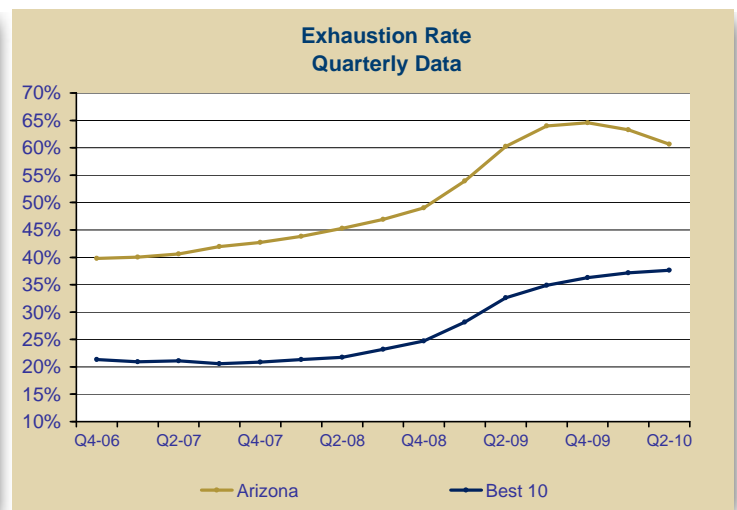
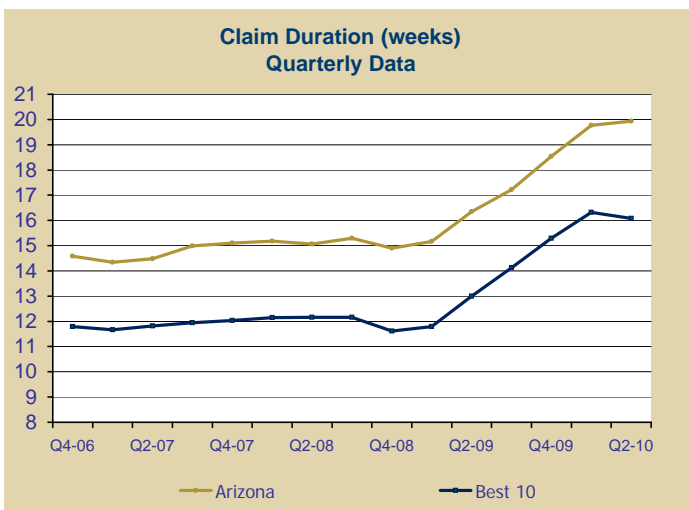
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	9.30%	9.60%
Civilian Labor Force	3,144,062	3,176,408
Unemployed	293,512	304,472
Daily UI Caseload	108,176	78,592
Total Benefits Paid **	\$724 mil	\$910 mil

* Seasonally Adjusted ** Annual

Effectiveness

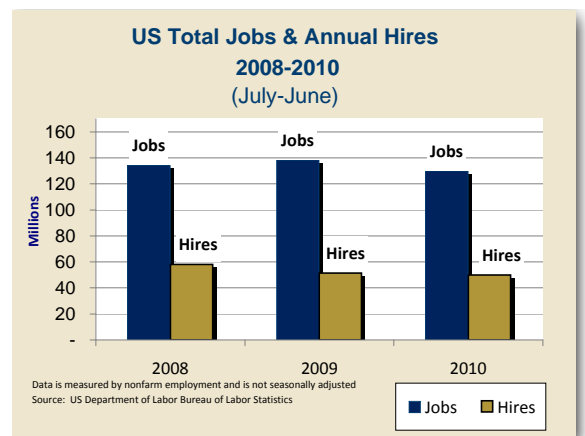
On average, UI claimants in Arizona did not find their way off of unemployment insurance for over four and a half months, and nearly two thirds of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	AZ	AZ Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	19.9	31
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	60.7%	45

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.

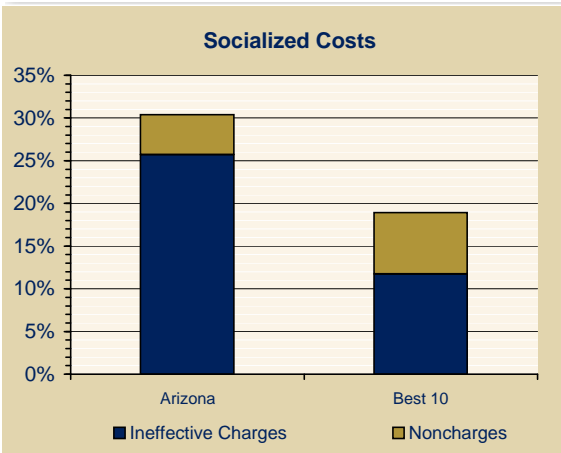


For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico. "Rank" is from 1 to 53, with 1 being the best performance per category.

All base data used and developed in this report was sourced from the US Department of Labor and the Bureau of Labor Statistics.

Efficiency

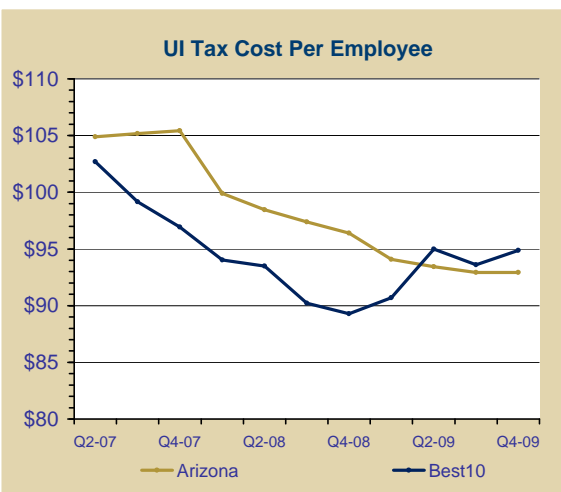
Arizona's UI tax structure had 61% more socialized costs than the Best 10 states, costing all employers \$95 million for such charges.



	2009	Best 5	Best 10	AZ 2009	AZ Rank
SOCIALIZED COSTS		13%	19%	30%	19
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

Arizona had the 3rd lowest UI tax costs in the nation.



	July 2009 - June 2010 Average **	Best 5	Best 10	AZ	AZ Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$92.92	3
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	26.3%	3
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

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California

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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California has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

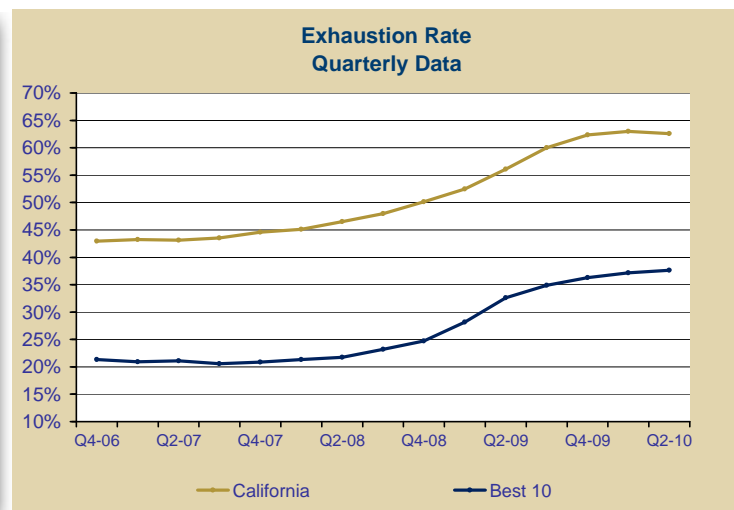
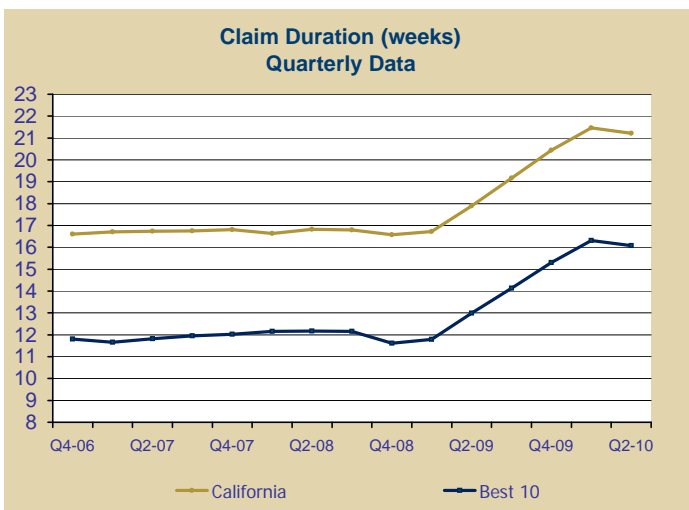
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	11.60%	12.30%
Civilian Labor Force	18,282,444	18,313,020
Unemployed	2,112,032	2,243,632
Daily UI Caseload	769,036	621,341
Total Benefits Paid **	\$9.2 bil	\$10.1 bil

* Seasonally Adjusted ** Annual

Effectiveness

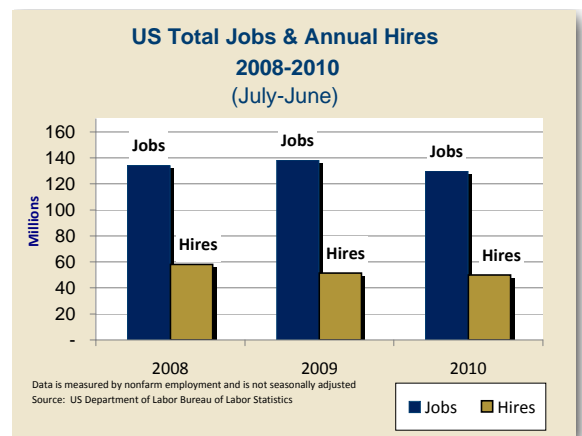
On average, UI claimants in California did not find their way off of unemployment insurance for almost five months, and over one half of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	CA	CA Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	21.2	42
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	62.6%	47

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



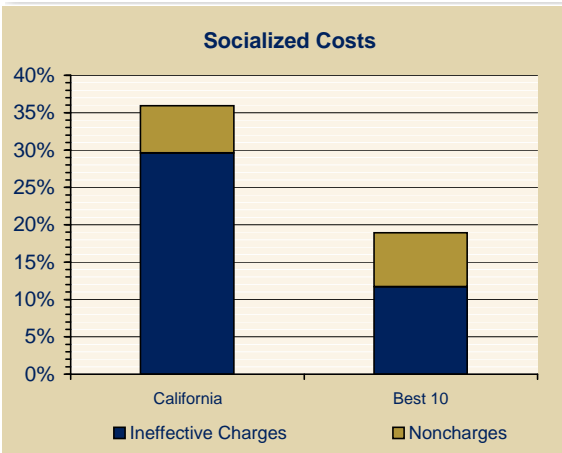
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Efficiency

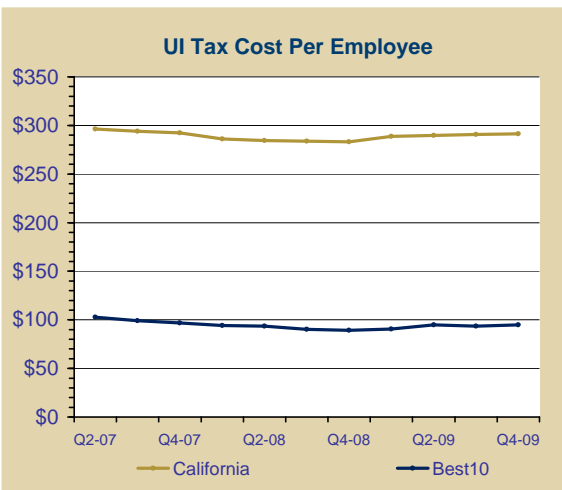
California's UI tax structure had 90% more socialized costs than the Best 10 states, costing all employers \$2 billion for such charges.



	2009	Best 5	Best 10	CA 2009	CA Rank
SOCIALIZED COSTS		13%	19%	36%	35
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average California employer paid 207% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	CA	CA Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$291.49	33
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	30.8%	13
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

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Colorado

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Colorado has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

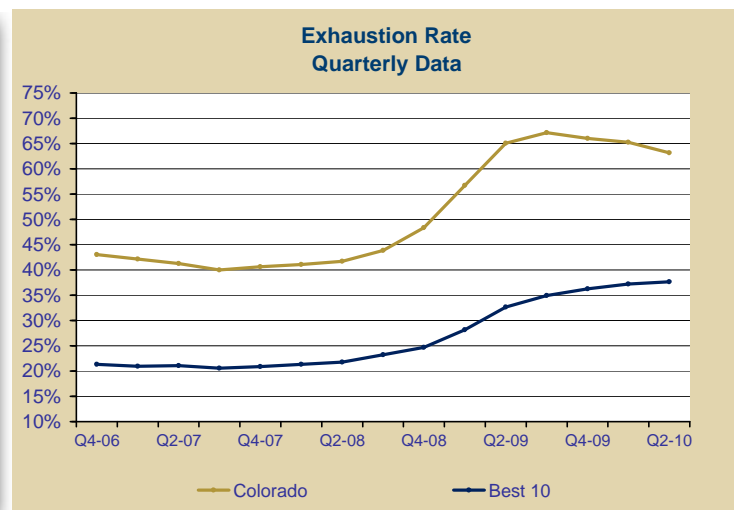
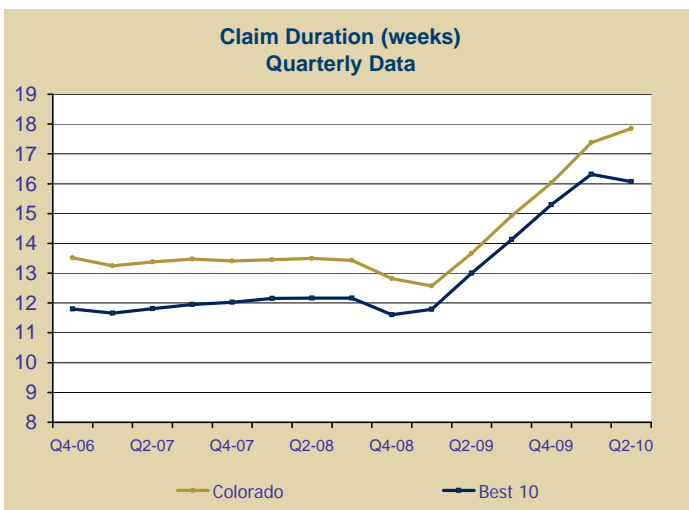
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	8.30%	8.00%
Civilian Labor Force	2,718,321	2,662,424
Unemployed	224,498	212,743
Daily UI Caseload	64,085	53,666
Total Benefits Paid **	\$746 mil	\$1.1 bil

* Seasonally Adjusted ** Annual

Effectiveness

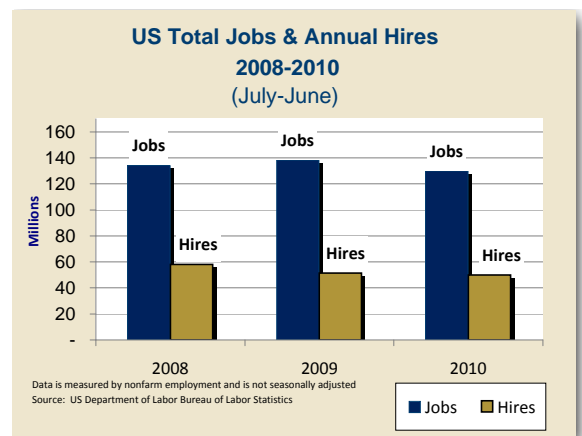
On average, UI claimants in Colorado did not find their way off of unemployment insurance for over four months, and nearly two thirds of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	CO	CO Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	17.9	12
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	63.2%	48

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.

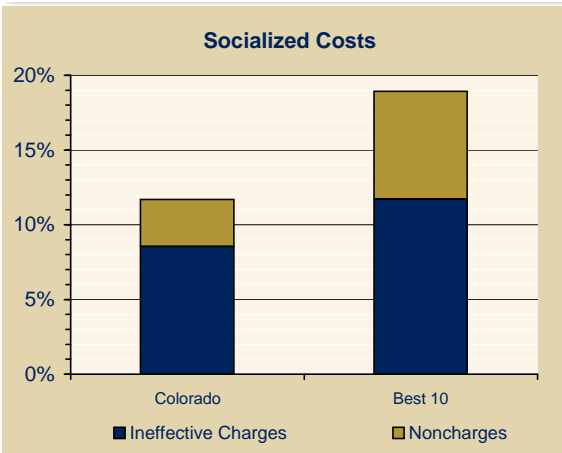


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Efficiency

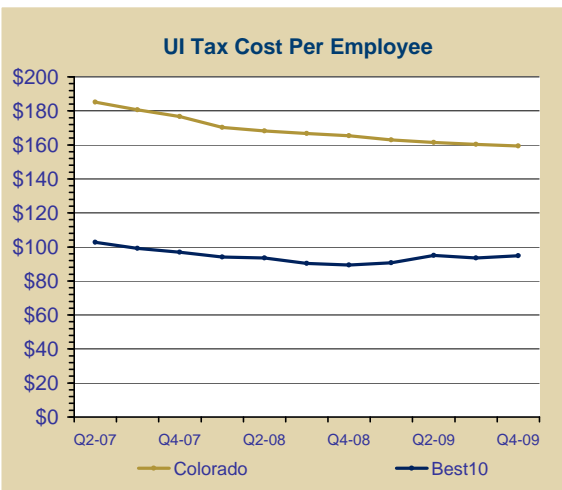
Colorado's UI tax structure had 38% less socialized costs than the Best 10 states, costing all employers \$37 million for such charges.



	2009	Best 5	Best 10	CO 2009	CO Rank
SOCIALIZED COSTS		13%	19%	12%	2
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Colorado employer paid 68% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	CO	CO Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$159.45	15
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	39.0%	29
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

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Connecticut

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Connecticut has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

Unemployment Rate and Caseload

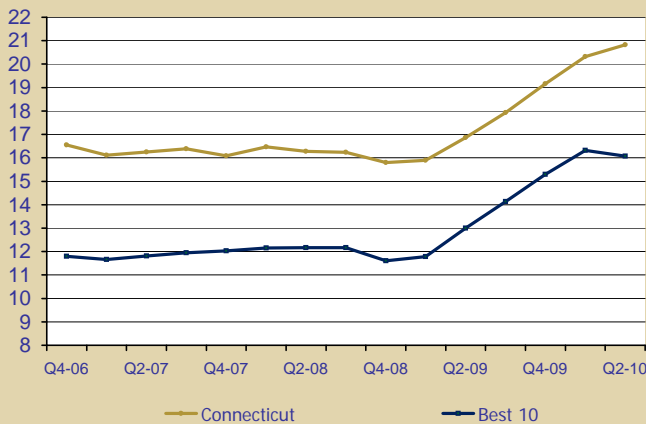
	Jun-09	Jun-10
Unemployment Rate *	8.40%	8.80%
Civilian Labor Force	1,892,828	1,887,023
Unemployed	158,271	165,985
Daily UI Caseload	90,208	63,794
Total Benefits Paid **	\$1.1 bil	\$1.2 bil

* Seasonally Adjusted ** Annual

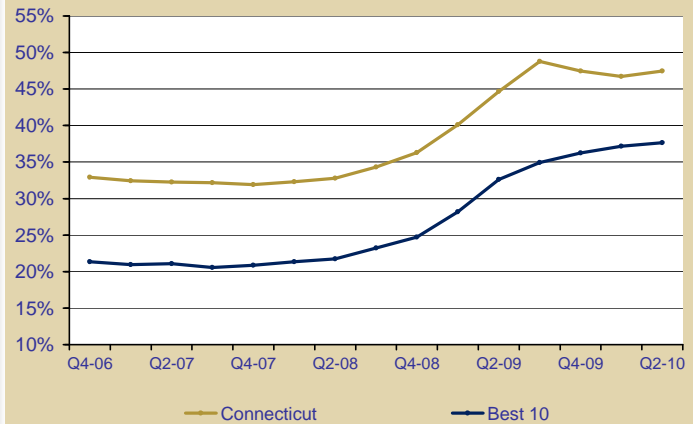
Effectiveness

On average, UI claimants in Connecticut did not find their way off of unemployment insurance for almost five months, and well over one third of all claimants exhausted their benefits.

Claim Duration (weeks)
Quarterly Data



Exhaustion Rate
Quarterly Data



July 2009 - June 2010 Average	Best 5	Best 10	CT	CT Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	20.8	37
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	47.5%	12

CLAIM DURATION

The average number of weeks UI claimants received benefits

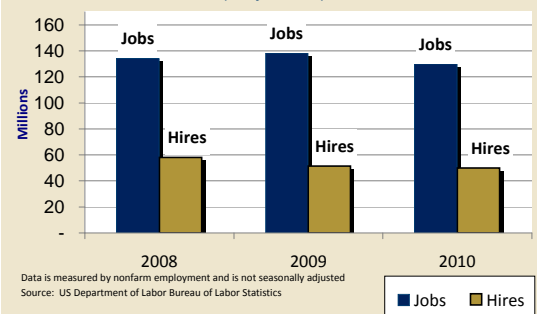
EXHAUSTION RATE

The average percentage of UI claimants who exhausted their benefits

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.

US Total Jobs & Annual Hires
2008-2010
(July-June)



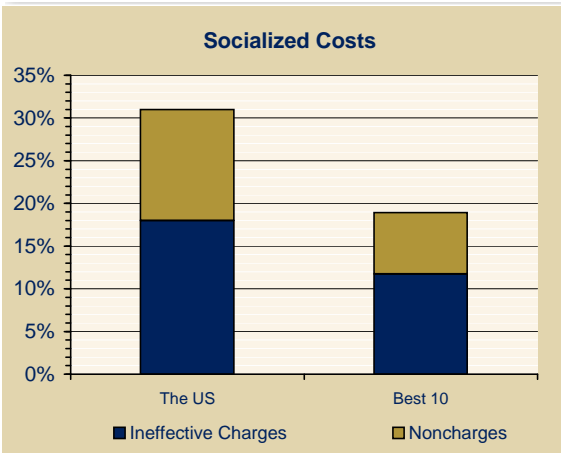
Data is measured by nonfarm employment and is not seasonally adjusted
Source: US Department of Labor Bureau of Labor Statistics

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Efficiency

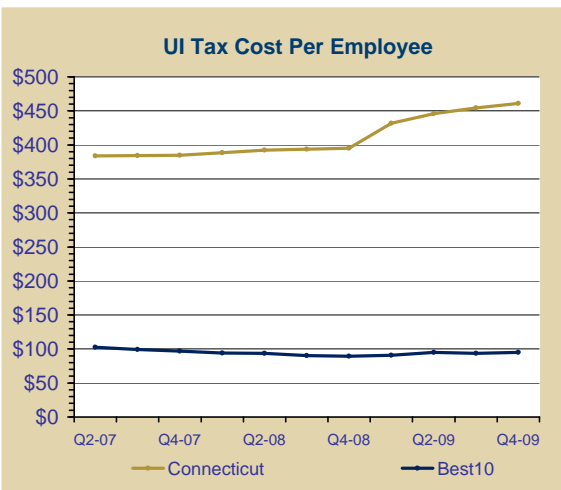
The United States' average UI tax structure had 64% more socialized costs than the Best 10 states, costing all employers \$9.5 billion for such charges.



2009	Best 5	Best 10	CT 2009	CT Rank
SOCIALIZED COSTS	13%	19%	NO DATA	
* Data from the 2009 Significant Measures Report				
The percentage of benefit costs not charged to responsible employers, but instead socialized as:				
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit . and				
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.				
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.				

Cost

The average Connecticut employer paid 386% more in UI taxes than the average employer in the Best 10 states.



July 2009 - June 2010 Average **	Best 5	Best 10	CT	CT Rank
UI TAX COST PER EMPLOYEE	\$81.38	\$94.88	\$460.95	47
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.				
WAGE REPLACEMENT RATE	25.3%	26.8%	29.7%	11
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.				
** UI Tax Cost Per Employee data lags other data by two quarters.				

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District of Columbia

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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District of Columbia has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

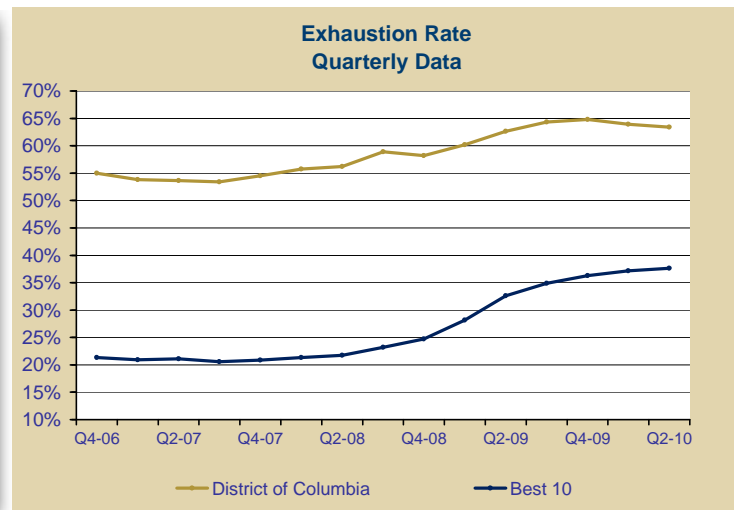
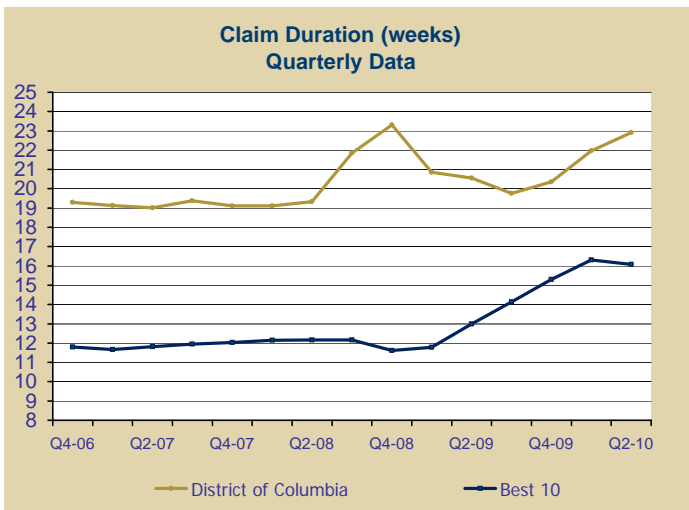
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	10.10%	10.00%
Civilian Labor Force	331,142	337,139
Unemployed	33,319	33,580
Daily UI Caseload	15,846	12,535
Total Benefits Paid **	\$178 mil	\$201 mil

* Seasonally Adjusted ** Annual

Effectiveness

On average, UI claimants in District of Columbia did not find their way off of unemployment insurance for over five months, and nearly two thirds of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	DC	DC Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	22.9	52
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	63.4%	49

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.

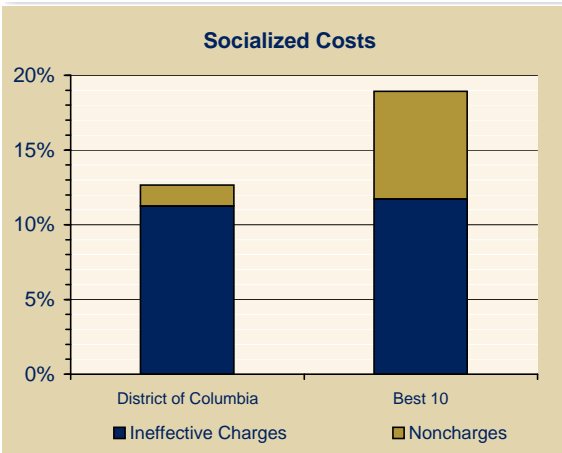


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Efficiency

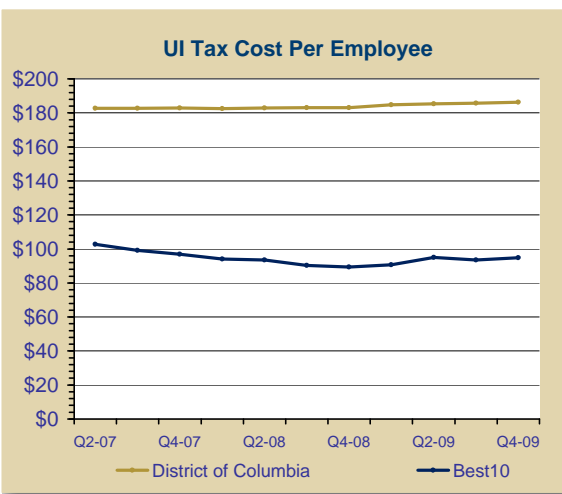
District Of Columbia's UI tax structure had 33% less socialized costs than the Best 10 states, costing all employers \$11 million for such charges.



	2009	Best 5	Best 10	DC 2009	DC Rank
SOCIALIZED COSTS		13%	19%	13%	3
	* Data from the 2009 Significant Measures Report				
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average District of Columbia employer paid 96% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	DC	DC Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$186.18	19
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	22.1%	1
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
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Delaware

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • September 2010

Delaware has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

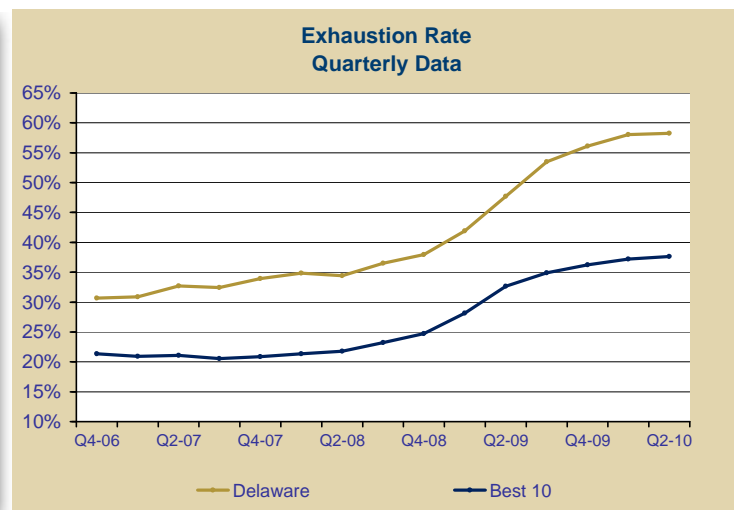
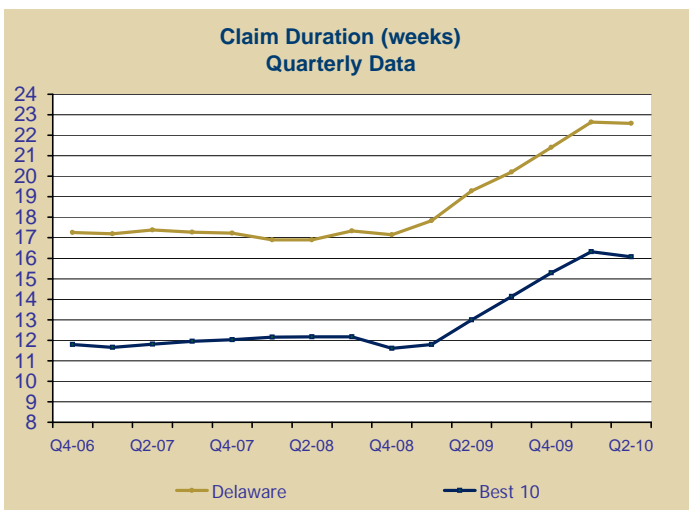
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	8.10%	8.50%
Civilian Labor Force	435,760	424,649
Unemployed	35,191	36,203
Daily UI Caseload	17,506	13,200
Total Benefits Paid **	\$177 mil	\$175 mil

* Seasonally Adjusted ** Annual

Effectiveness

On average, UI claimants in Delaware did not find their way off of unemployment insurance for over five months, and nearly one half of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	DE	DE Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	22.6	51
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	58.3%	40

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



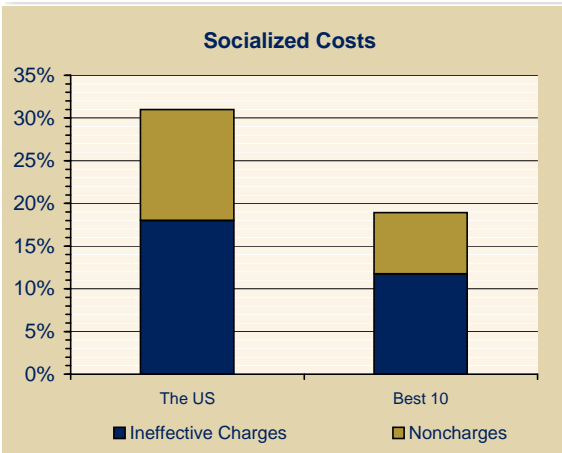
For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico.

"Rank" is from 1 to 53, with 1 being the best performance per category.

All base data used and developed in this report was sourced from the US Department of Labor and the Bureau of Labor Statistics.

Efficiency

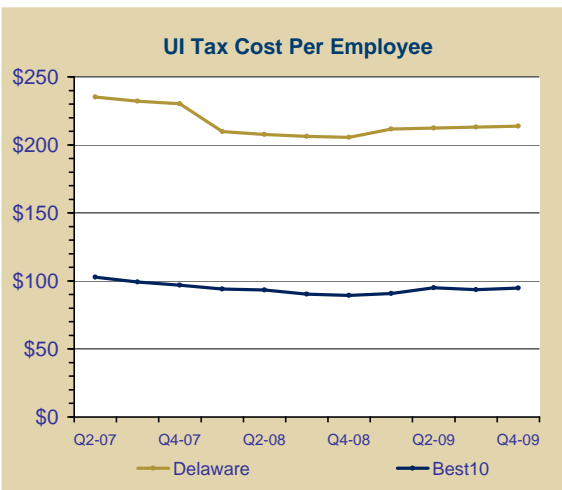
The United States' average UI tax structure had 64% more socialized costs than the Best 10 states, costing all employers \$9.5 billion for such charges.



2009	Best 5	Best 10	DE 2009	DE Rank
SOCIALIZED COSTS	13%	19%	NO DATA	
* Data from the 2009 Significant Measures Report				
The percentage of benefit costs not charged to responsible employers, but instead socialized as:				
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .				
and				
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.				
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.				

Cost

The average Delaware employer paid 125% more in UI taxes than the average employer in the Best 10 states.



July 2009 - June 2010 Average **	Best 5	Best 10	DE	DE Rank
UI TAX COST PER EMPLOYEE	\$81.38	\$94.88	\$213.76	21
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.				
WAGE REPLACEMENT RATE	25.3%	26.8%	27.3%	5
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.				
** UI Tax Cost Per Employee data lags other data by two quarters.				

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
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Florida

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Florida has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

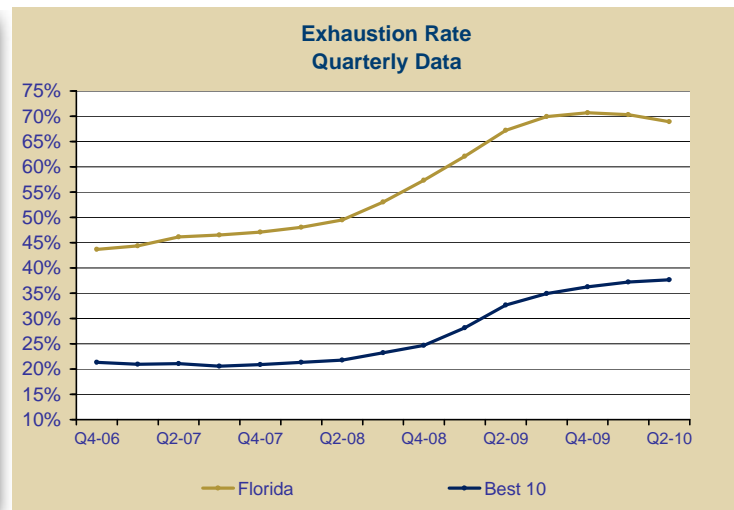
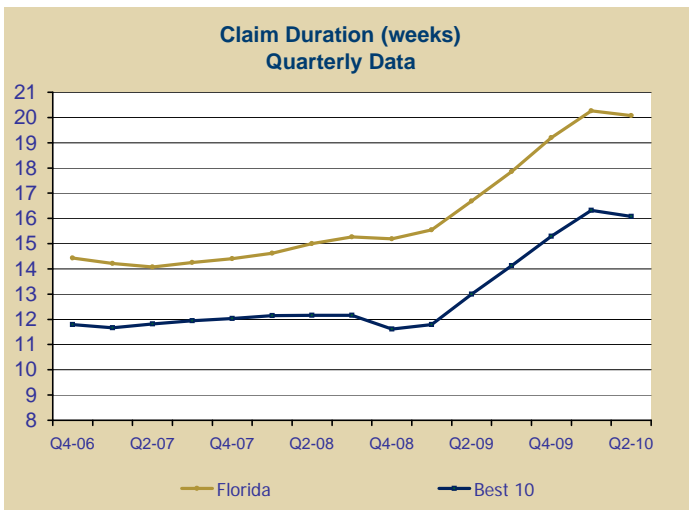
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	10.50%	11.40%
Civilian Labor Force	9,191,183	9,237,690
Unemployed	965,715	1,056,517
Daily UI Caseload	293,703	205,881
Total Benefits Paid **	\$2.6 bil	\$2.7 bil

* Seasonally Adjusted ** Annual

Effectiveness

On average, UI claimants in Florida did not find their way off of unemployment insurance for over four and a half months, and over two thirds of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	FL	FL Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	20.1	32
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	68.9%	52

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.

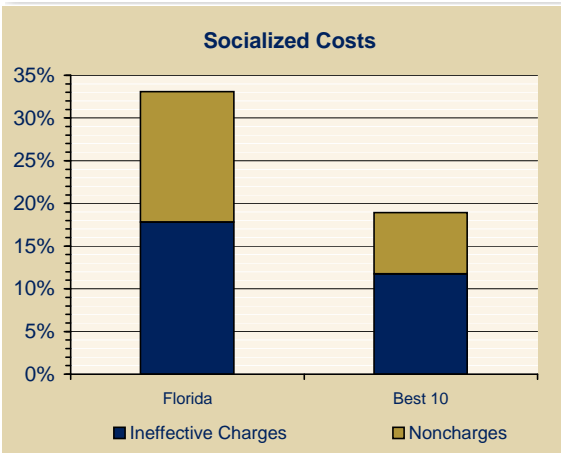


For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico. "Rank" is from 1 to 53, with 1 being the best performance per category.

All base data used and developed in this report was sourced from the US Department of Labor and the Bureau of Labor Statistics.

Efficiency

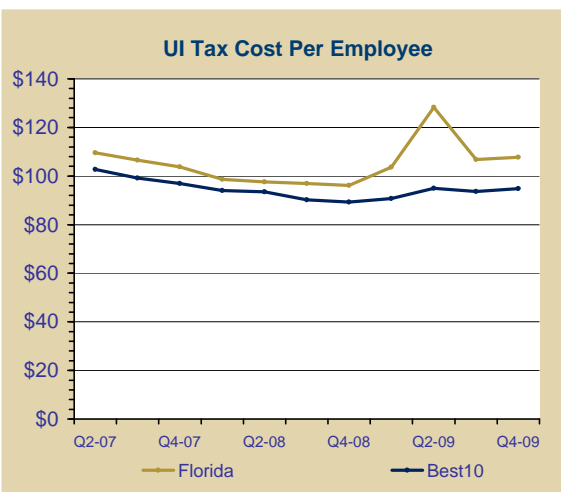
Florida's UI tax structure had 75% more socialized costs than the Best 10 states, costing all employers \$461 million for such charges.



	2009	Best 5	Best 10	FL 2009	FL Rank
SOCIALIZED COSTS		13%	19%	33%	30
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Florida employer paid 14% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	FL	FL Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$107.70	8
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	29.9%	12
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
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Georgia

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Georgia has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

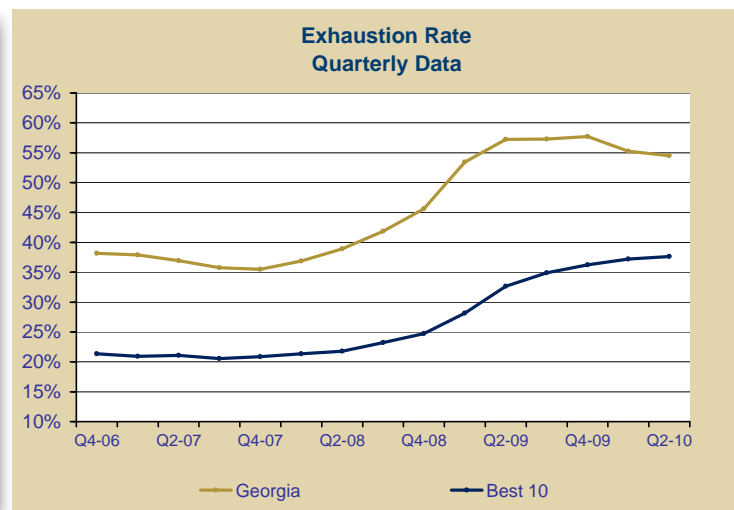
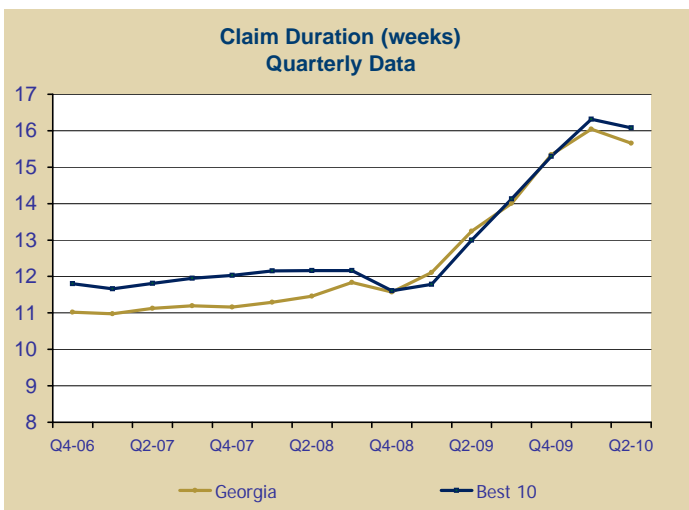
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	9.70%	10.00%
Civilian Labor Force	4,782,075	4,697,685
Unemployed	462,366	467,978
Daily UI Caseload	140,648	90,943
Total Benefits Paid **	\$1.5 bil	\$1.4 bil

* Seasonally Adjusted ** Annual

Effectiveness

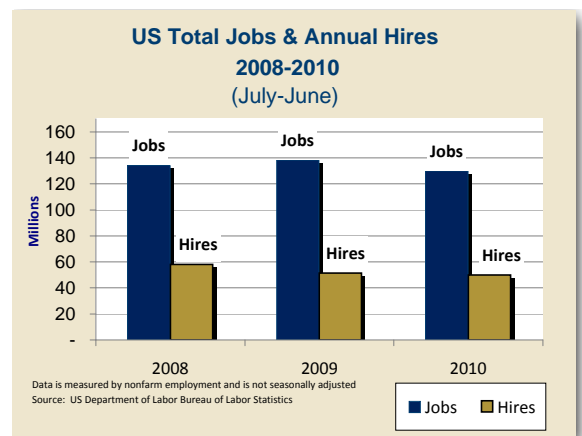
Georgia's Claim Duration was only 0.5 weeks higher than the Best 10 state average, ranking Georgia 4th among all states, but over one half of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	GA	GA Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	15.7	4
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	54.5%	30

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.

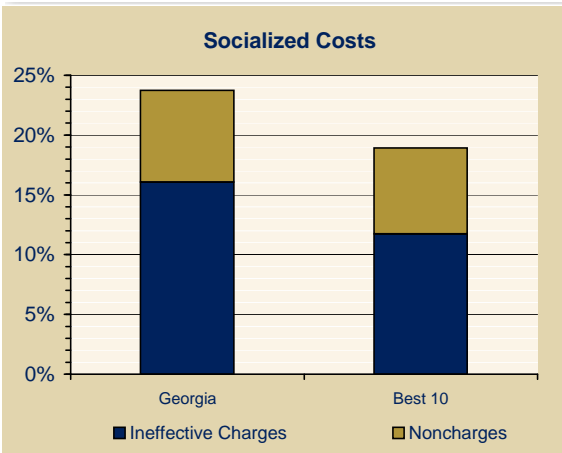


For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico. "Rank" is from 1 to 53, with 1 being the best performance per category.

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Efficiency

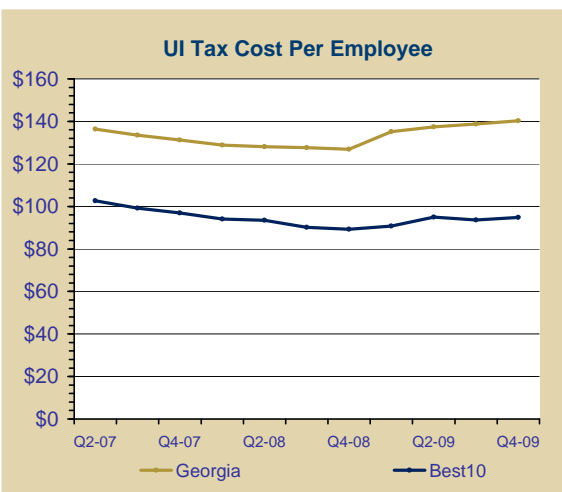
Georgia's UI tax structure had 25% more socialized costs than the Best 10 states, costing all employers \$163 million for such charges.



	2009	Best 5	Best 10	GA 2009	GA Rank
SOCIALIZED COSTS		13%	19%	24%	6
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit . and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Georgia employer paid 48% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	GA	GA Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$140.26	13
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	34.0%	17
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

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Hawaii

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Hawaii has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

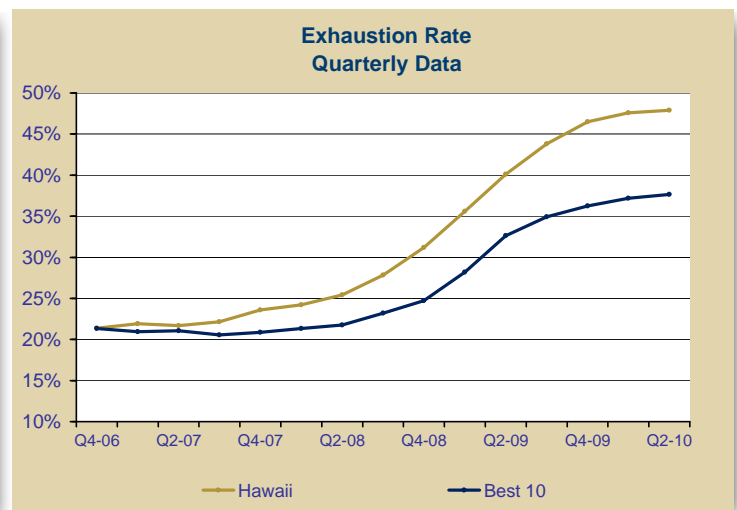
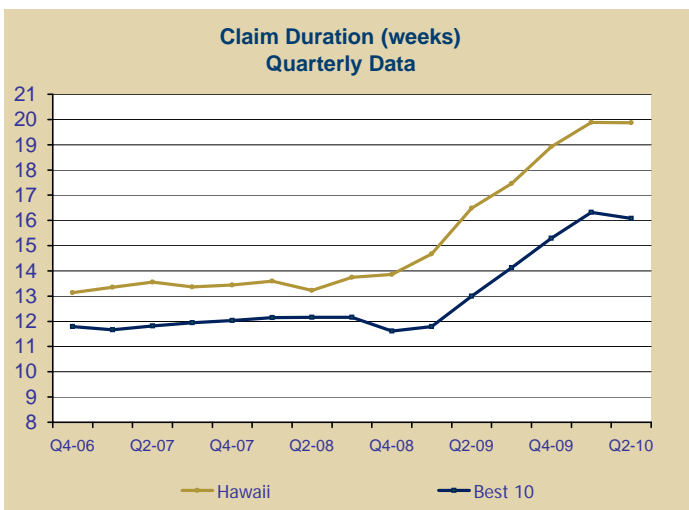
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	7.00%	6.30%
Civilian Labor Force	638,415	636,394
Unemployed	44,590	40,363
Daily UI Caseload	21,498	17,404
Total Benefits Paid **	\$330 mil	\$369 mil

* Seasonally Adjusted ** Annual

Effectiveness

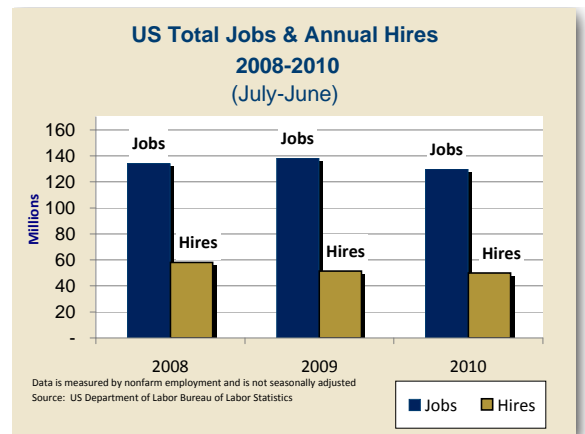
On average, UI claimants in Hawaii did not find their way off of unemployment insurance for over four and a half months, and well over one third of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	HI	HI Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	19.9	29
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	47.9%	14

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.

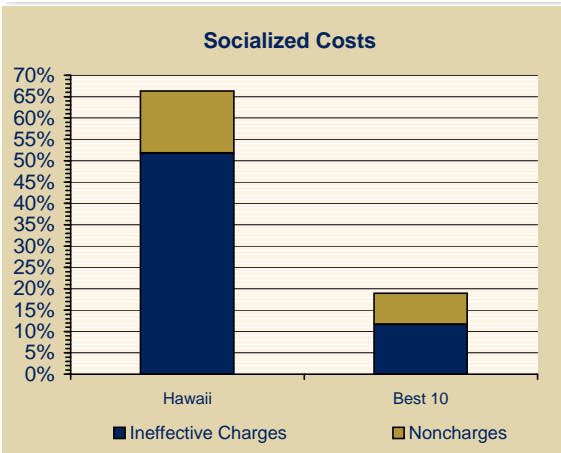


For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico. "Rank" is from 1 to 53, with 1 being the best performance per category.

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Efficiency

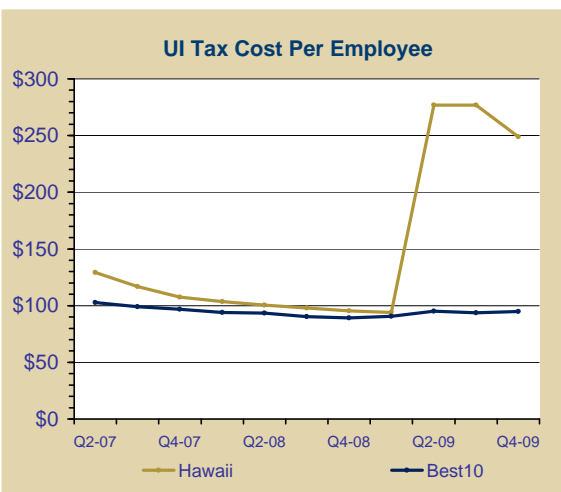
Hawaii's UI tax structure had 250% more socialized costs than the Best 10 states, costing all employers \$141 million for such charges.



	2009	Best 5	Best 10	HI 2009	HI Rank
SOCIALIZED COSTS		13%	19%	66%	44
	* Data from the 2009 Significant Measures Report				
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Hawaii employer paid 162% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	HI	HI Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$248.80	28
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	54.5%	53
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

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Iowa

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Iowa has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

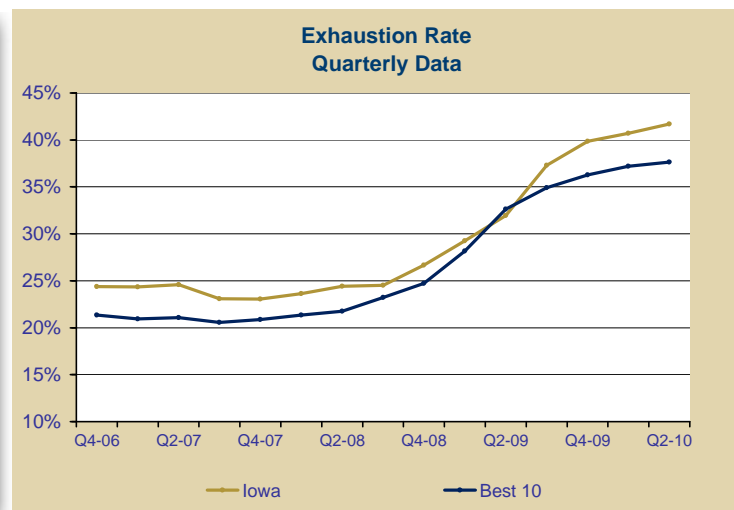
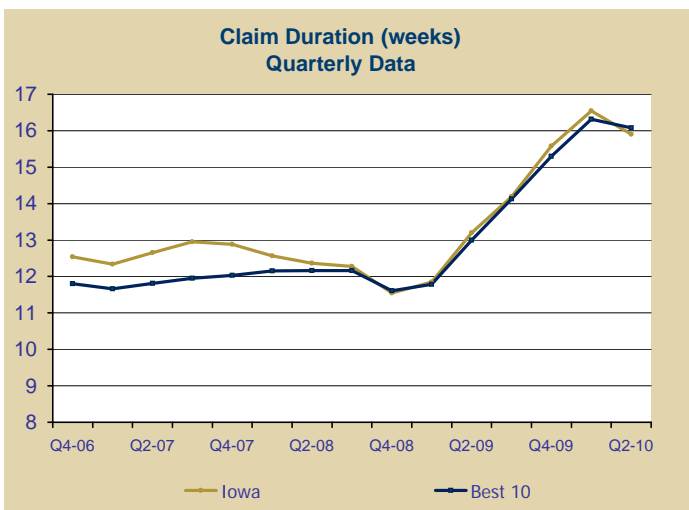
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	6.00%	6.70%
Civilian Labor Force	1,671,946	1,680,262
Unemployed	99,510	113,077
Daily UI Caseload	46,610	36,339
Total Benefits Paid **	\$634 mil	\$709 mil

* Seasonally Adjusted ** Annual

Effectiveness

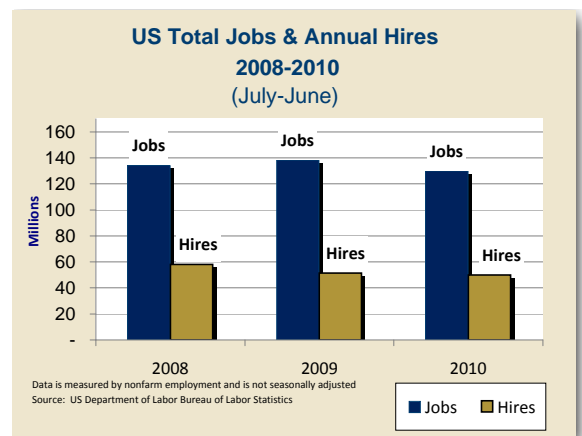
Iowa's Claim Duration was only 0.7 weeks higher than the Best 10 state average, ranking Iowa 5th among all states, but nearly one third of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	IA	IA Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	15.9	5
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	41.7%	8

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



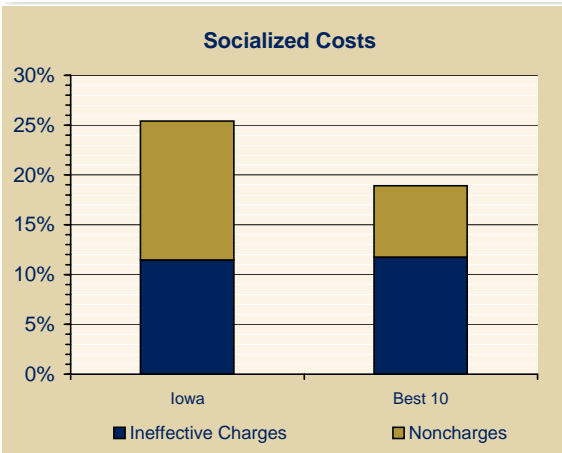
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Efficiency

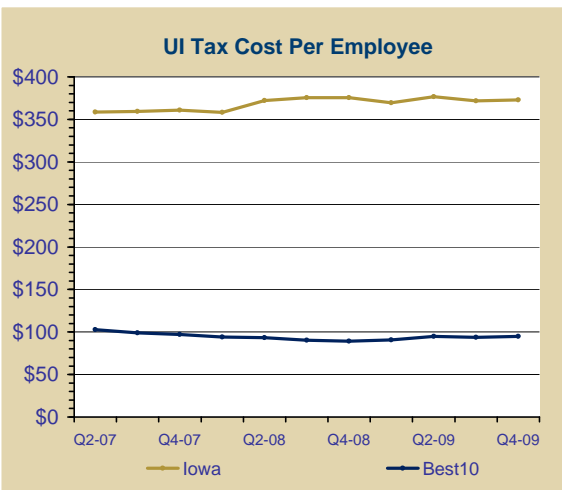
Iowa's UI tax structure had 34% more socialized costs than the Best 10 states, costing all employers \$85 million for such charges.



	2009	Best 5	Best 10	IA 2009	IA Rank
SOCIALIZED COSTS		13%	19%	25%	11
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Iowa employer paid 293% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	IA	IA Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$372.90	43
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	45.1%	50
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
- Evaluation of performance measures and incentives
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- Analysis of a subsidized wage program for employers willing to train UI claimants

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Idaho

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • September 2010

Idaho has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

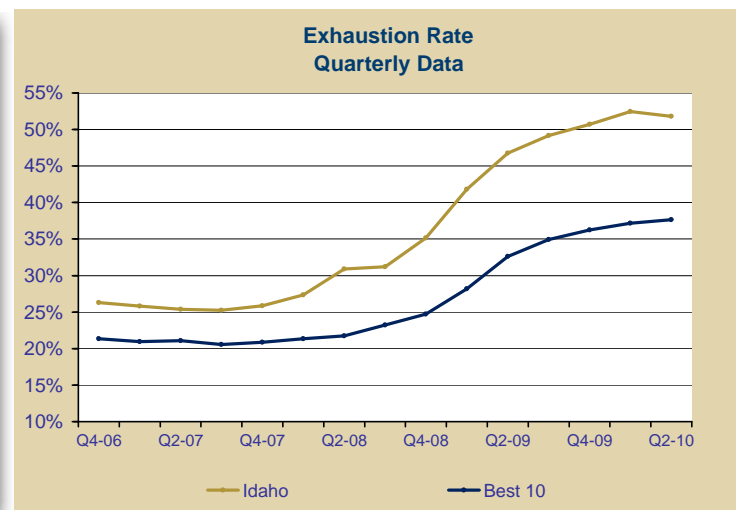
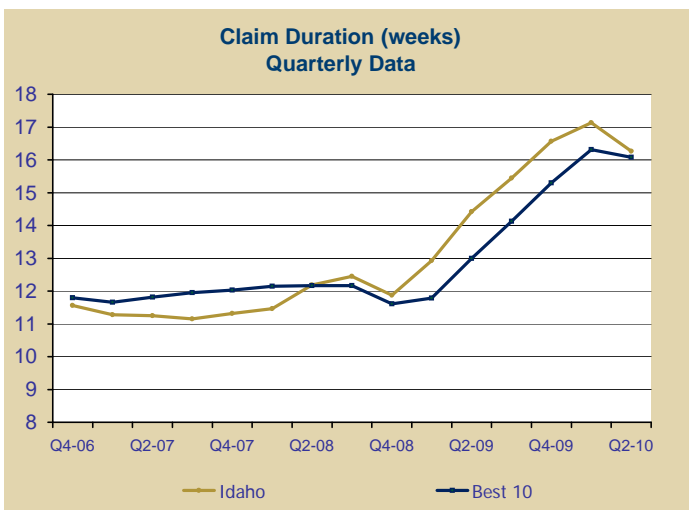
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	7.90%	8.80%
Civilian Labor Force	748,233	759,208
Unemployed	59,463	66,749
Daily UI Caseload	31,163	21,756
Total Benefits Paid **	\$349 mil	\$326 mil

* Seasonally Adjusted ** Annual

Effectiveness

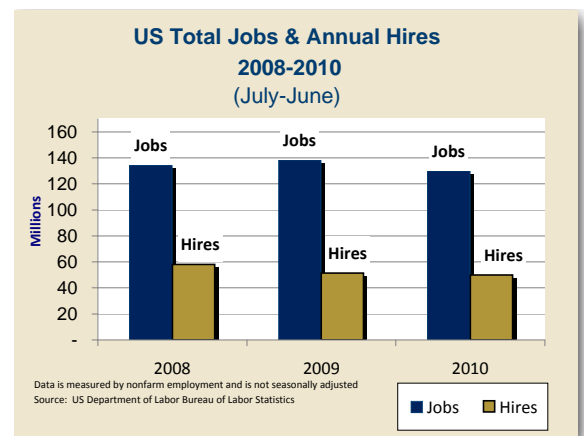
Idaho's Claim Duration was 1.1 weeks higher than the Best 10 state average, ranking Idaho 6th among all states, but nearly one half of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	ID	ID Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	16.3	6
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	51.8%	22

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



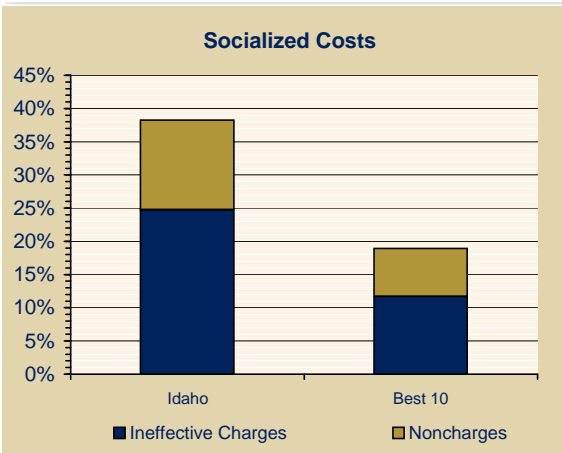
For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico.

"Rank" is from 1 to 53, with 1 being the best performance per category.

All base data used and developed in this report was sourced from the US Department of Labor and the Bureau of Labor Statistics.

Efficiency

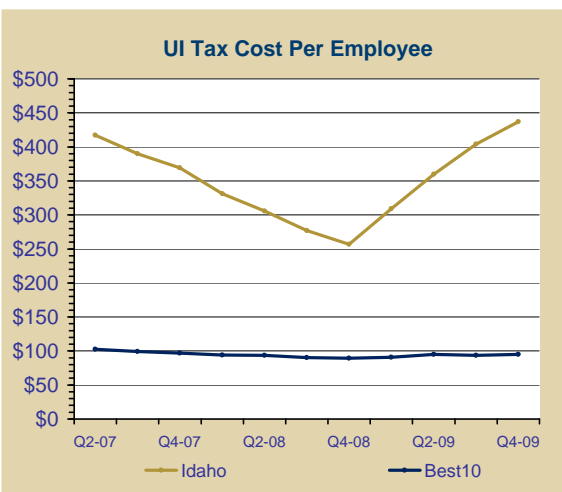
Idaho's UI tax structure had 102% more socialized costs than the Best 10 states, costing all employers \$61 million for such charges.



	2009	Best 5	Best 10	ID 2009	ID Rank
SOCIALIZED COSTS		13%	19%	38%	39
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Idaho employer paid 361% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	ID	ID Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$437.10	46
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	39.5%	32
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
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Illinois

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Illinois has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

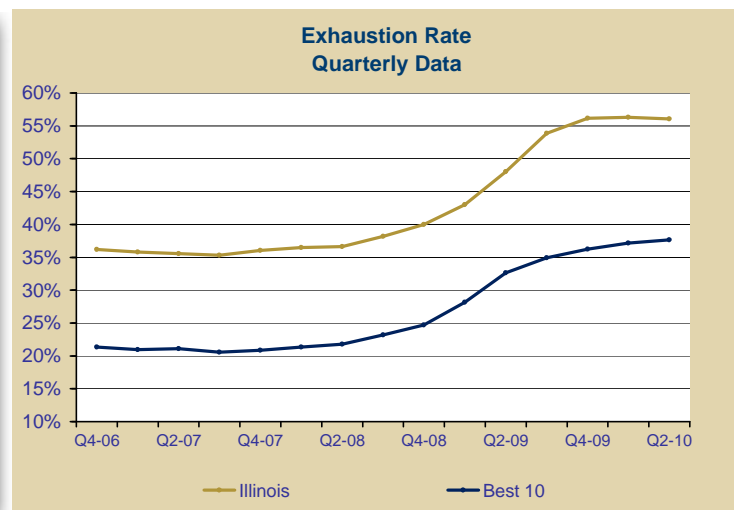
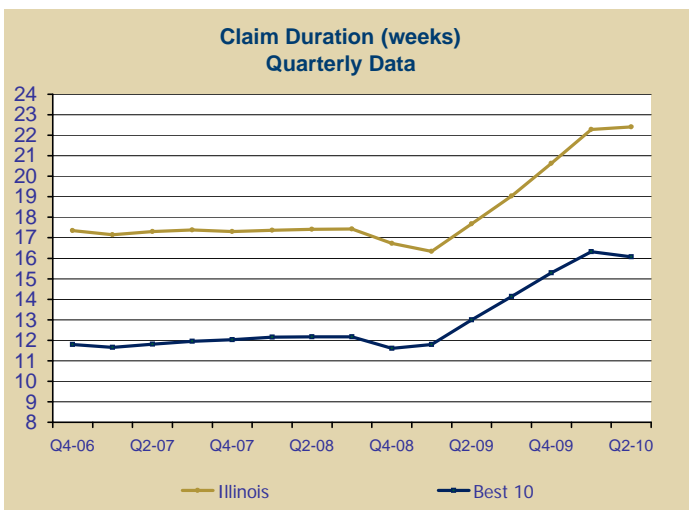
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	10.30%	10.40%
Civilian Labor Force	6,615,576	6,661,063
Unemployed	679,911	693,685
Daily UI Caseload	308,137	202,867
Total Benefits Paid **	\$3.6 bil	\$3.9 bil

* Seasonally Adjusted ** Annual

Effectiveness

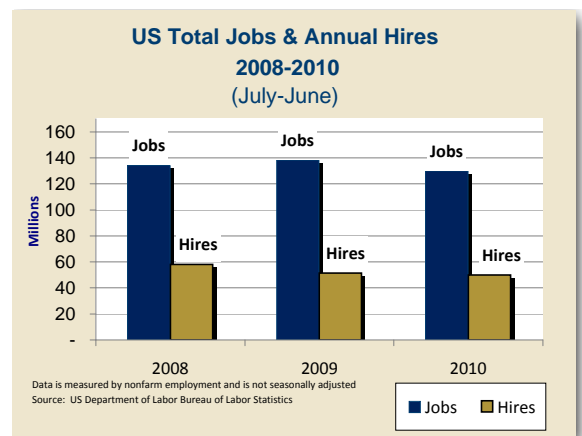
On average, UI claimants in Illinois did not find their way off of unemployment insurance for over five months, and nearly one half of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	IL	IL Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	22.4	50
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	56.1%	34

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



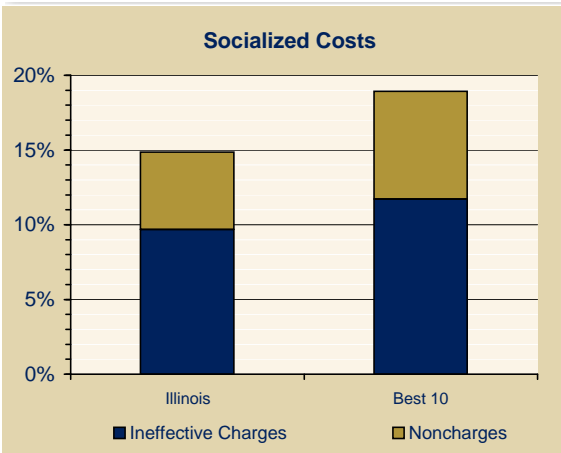
For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico.

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Efficiency

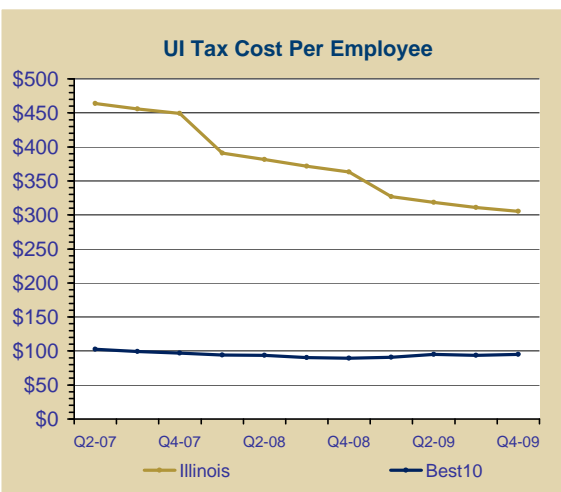
Illinois' UI tax structure had 21% less socialized costs than the Best 10 states, costing all employers \$257 million for such charges.



	2009	Best 5	Best 10	IL 2009	IL Rank
SOCIALIZED COSTS		13%	19%	15%	4
	* Data from the 2009 Significant Measures Report				
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Illinois employer paid 222% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	IL	IL Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$305.23	35
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	34.1%	19
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
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Indiana

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Indiana has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

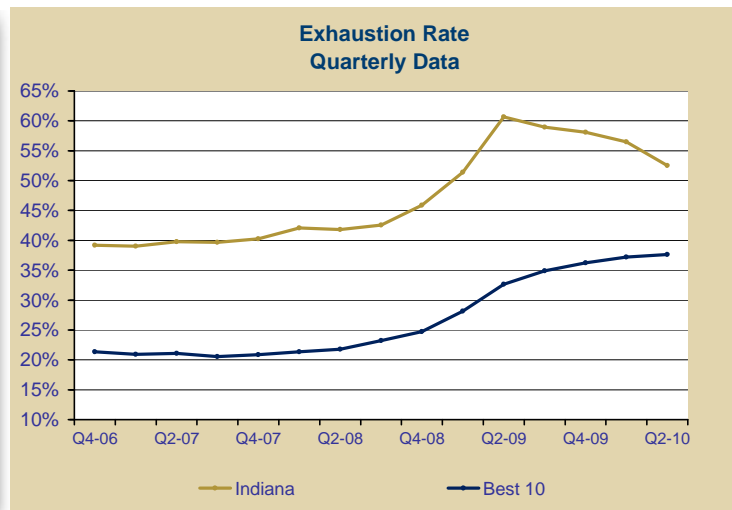
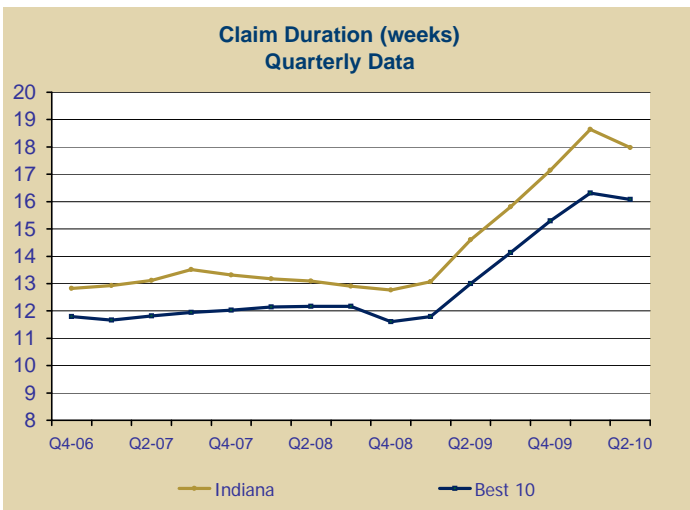
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	10.60%	10.10%
Civilian Labor Force	3,200,288	3,133,958
Unemployed	338,168	315,273
Daily UI Caseload	134,668	67,384
Total Benefits Paid **	\$1.6 bil	\$1.3 bil

* Seasonally Adjusted ** Annual

Effectiveness

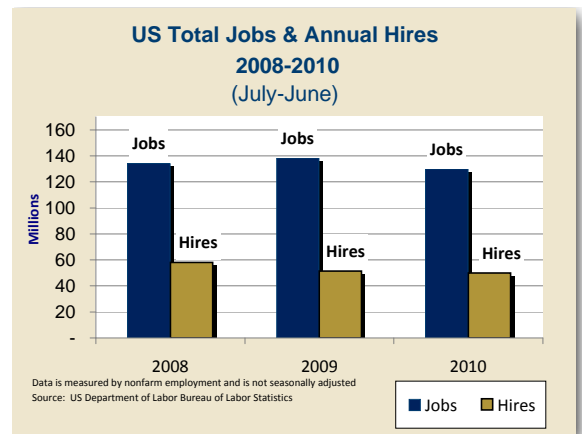
On average, UI claimants in Indiana did not find their way off of unemployment insurance for over four months, and nearly two thirds of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	IN	IN Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	18.0	13
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	52.5%	25

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



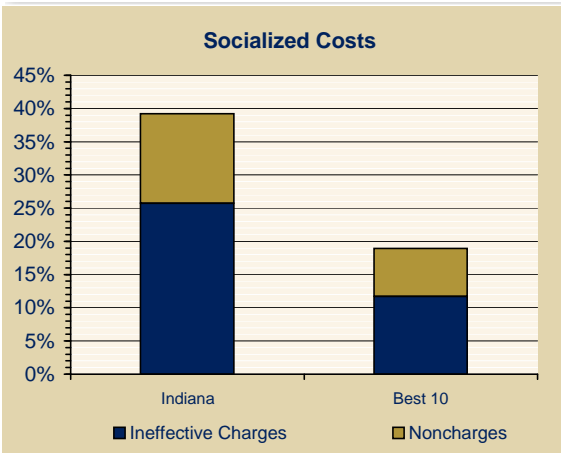
For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico.

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Efficiency

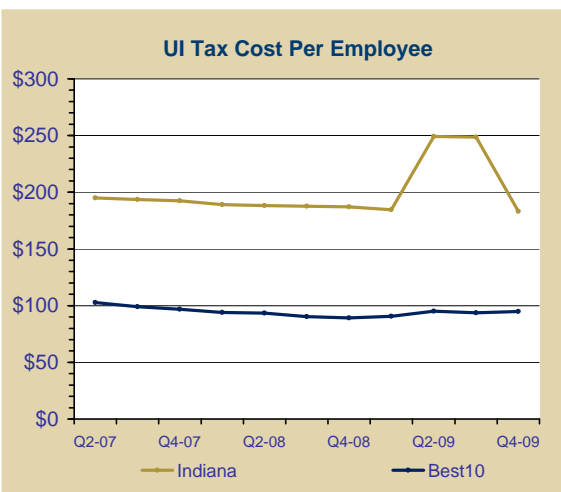
Indiana's UI tax structure had 107% more socialized costs than the Best 10 states, costing all employers \$310 million for such charges.



	2009	Best 5	Best 10	IN 2009	IN Rank
SOCIALIZED COSTS		13%	19%	39%	40
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Indiana employer paid 93% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	IN	IN Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$183.04	18
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	40.5%	39
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
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Kansas

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Kansas has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

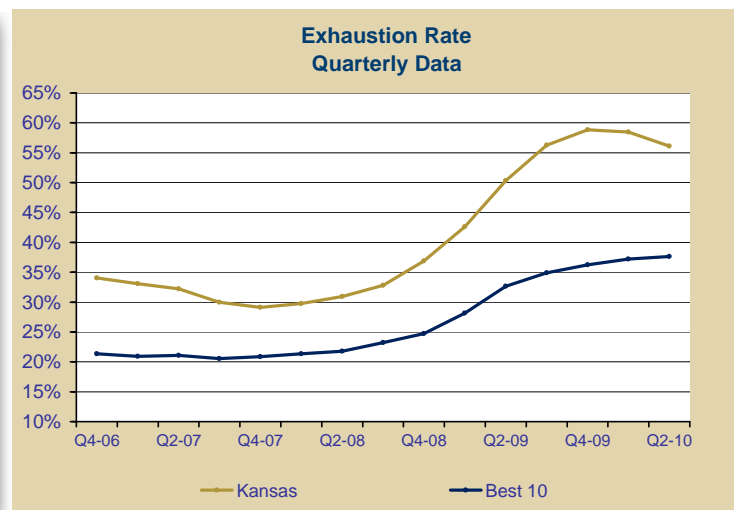
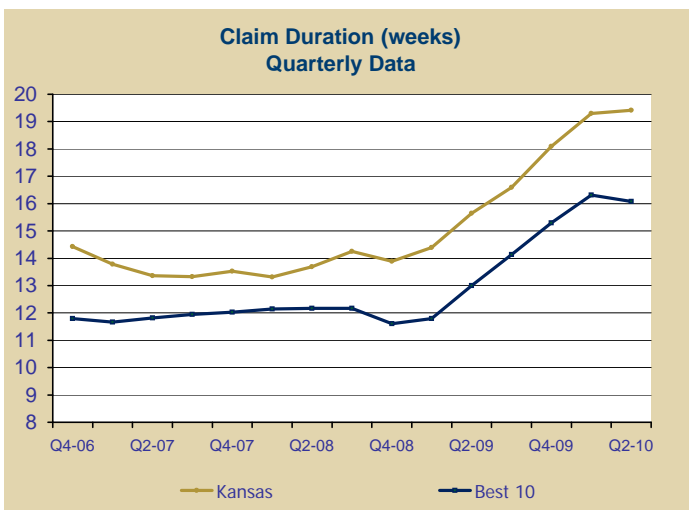
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	7.20%	6.50%
Civilian Labor Force	1,525,728	1,500,153
Unemployed	109,821	97,367
Daily UI Caseload	52,576	29,015
Total Benefits Paid **	\$569 mil	\$678 mil

* Seasonally Adjusted ** Annual

Effectiveness

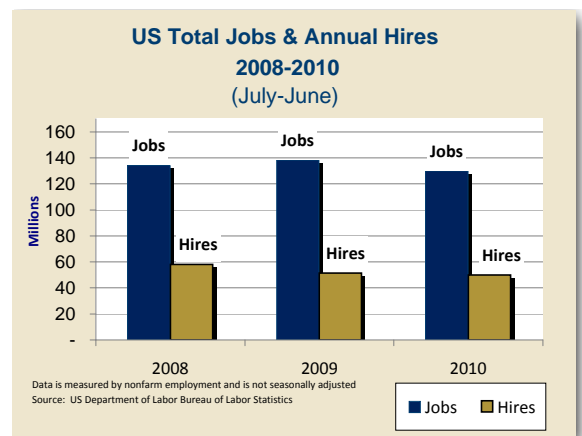
On average, UI claimants in Kansas did not find their way off of unemployment insurance for over four and a half months, and over one half of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	KS	KS Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	19.4	25
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	56.1%	35

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



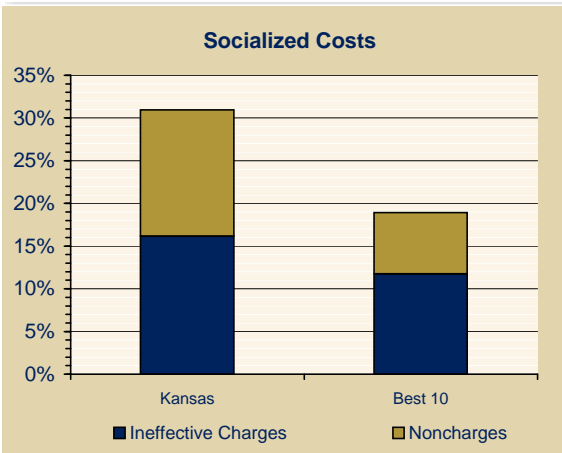
For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico.

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Efficiency

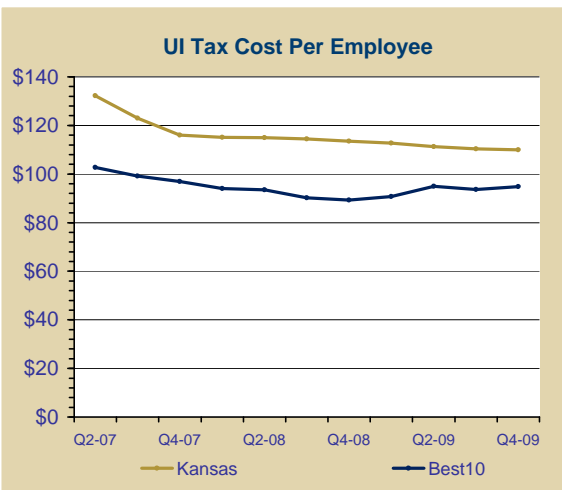
Kansas' UI tax structure had 64% more socialized costs than the Best 10 states, costing all employers \$73 million for such charges.



	2009	Best 5	Best 10	KS 2009	KS Rank
SOCIALIZED COSTS		13%	19%	31%	22
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Kansas employer paid 16% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	KS	KS Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$110.02	9
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	44.9%	48
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

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Kentucky

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Kentucky has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

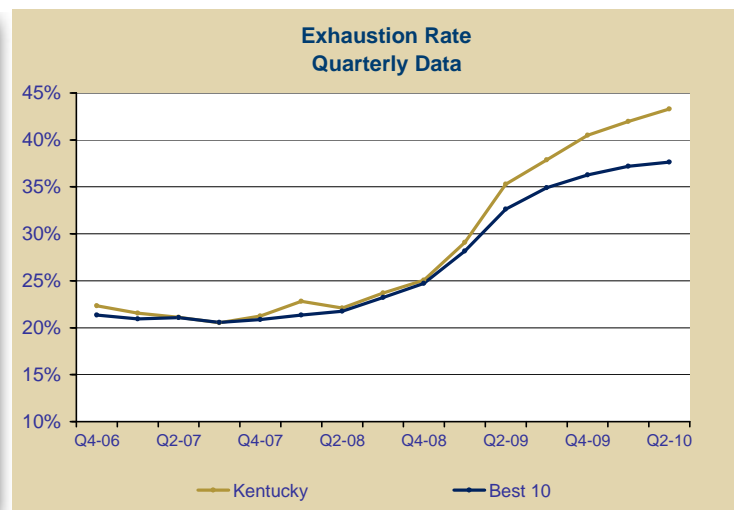
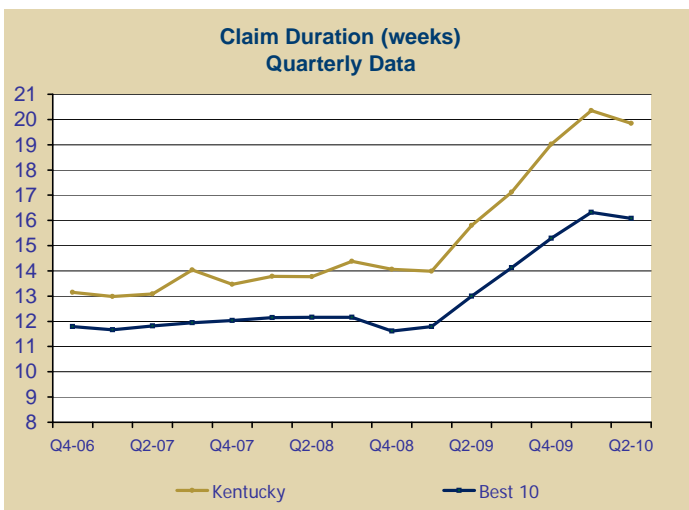
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	10.80%	10.00%
Civilian Labor Force	2,088,769	2,071,063
Unemployed	225,247	207,641
Daily UI Caseload	82,349	50,809
Total Benefits Paid **	\$926 mil	\$859 mil

* Seasonally Adjusted ** Annual

Effectiveness

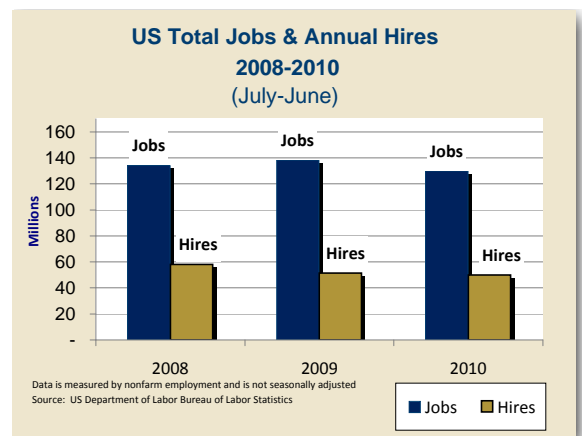
On average, UI claimants in Kentucky did not find their way off of unemployment insurance for over four and a half months, and over one third of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	KY	KY Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	19.9	28
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	43.3%	9

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.

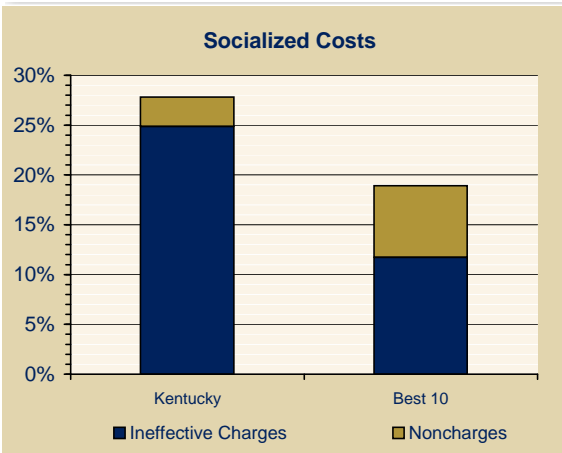


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Efficiency

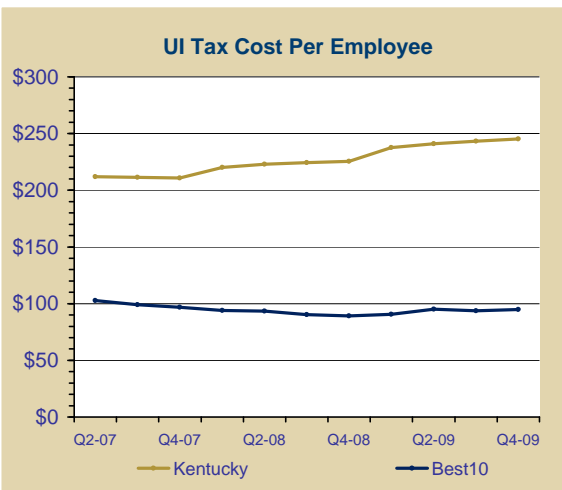
Kentucky's UI tax structure had 47% more socialized costs than the Best 10 states, costing all employers \$127 million for such charges.



	2009	Best 5	Best 10	KY 2009	KY Rank
SOCIALIZED COSTS		13%	19%	28%	14
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Kentucky employer paid 158% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	KY	KY Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$245.24	26
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	40.1%	38
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
- Evaluation of performance measures and incentives
- Examination of coordination of all agencies involved with UI claimant
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- Analysis of a subsidized wage program for employers willing to train UI claimants

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Louisiana

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • September 2010

Louisiana has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

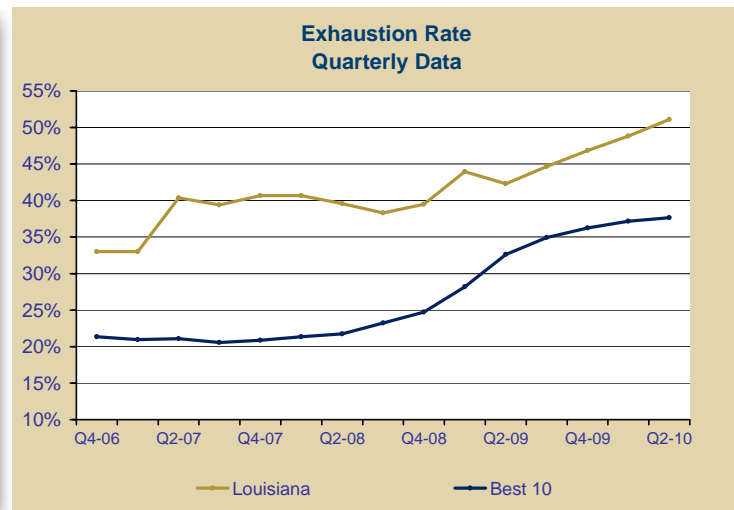
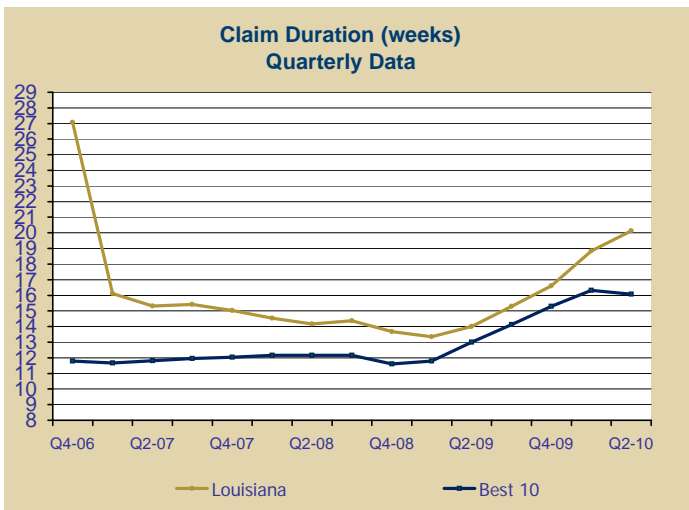
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	7.10%	7.00%
Civilian Labor Force	2,067,789	2,095,018
Unemployed	146,295	147,073
Daily UI Caseload	52,664	41,444
Total Benefits Paid **	\$334 mil	\$567 mil

* Seasonally Adjusted ** Annual

Effectiveness

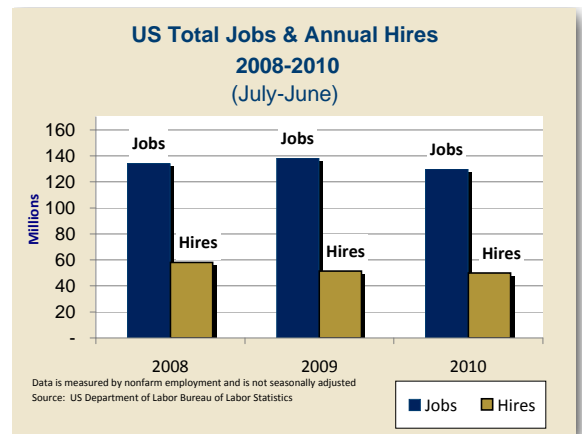
On average, UI claimants in Louisiana did not find their way off of unemployment insurance for over four and a half months, and well over one third of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	LA	LA Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	20.1	33
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	51.1%	19

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.

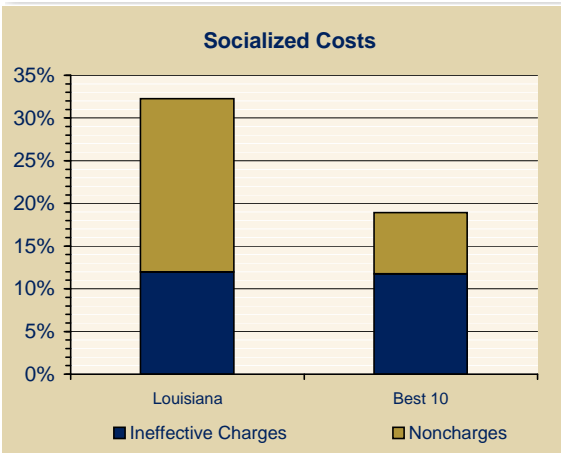


For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico. "Rank" is from 1 to 53, with 1 being the best performance per category.

All base data used and developed in this report was sourced from the US Department of Labor and the Bureau of Labor Statistics.

Efficiency

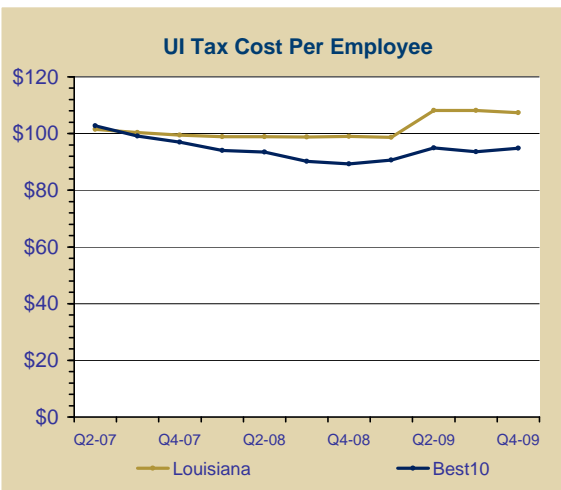
Louisiana's UI tax structure had 70% more socialized costs than the Best 10 states, costing all employers \$60 million for such charges.



	2009	Best 5	Best 10	LA 2009	LA Rank
SOCIALIZED COSTS		13%	19%	32%	29
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Louisiana employer paid 13% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	LA	LA Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$107.41	7
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	27.3%	6
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
- Evaluation of performance measures and incentives
- Examination of coordination of all agencies involved with UI claimant
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Massachusetts

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Massachusetts has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

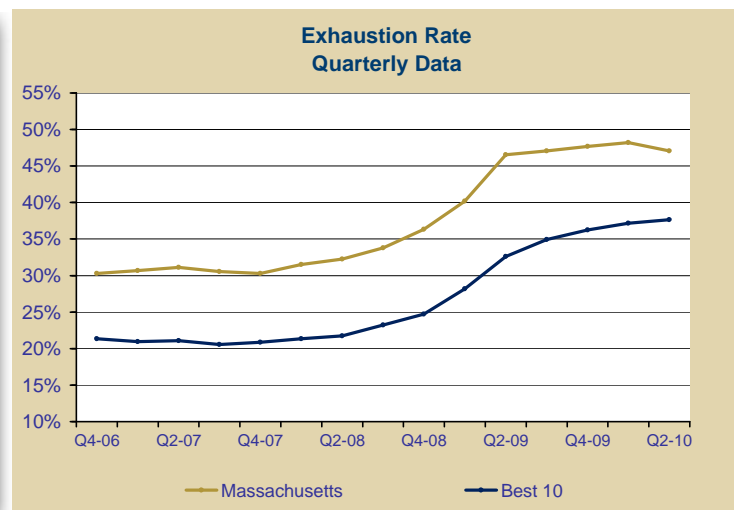
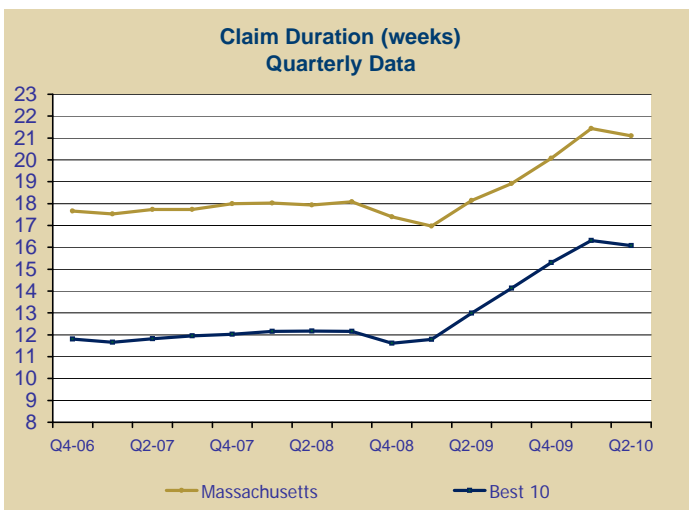
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	8.50%	9.00%
Civilian Labor Force	3,475,344	3,478,879
Unemployed	294,218	312,224
Daily UI Caseload	153,815	101,433
Total Benefits Paid **	\$2.4 bil	\$2.4 bil

* Seasonally Adjusted ** Annual

Effectiveness

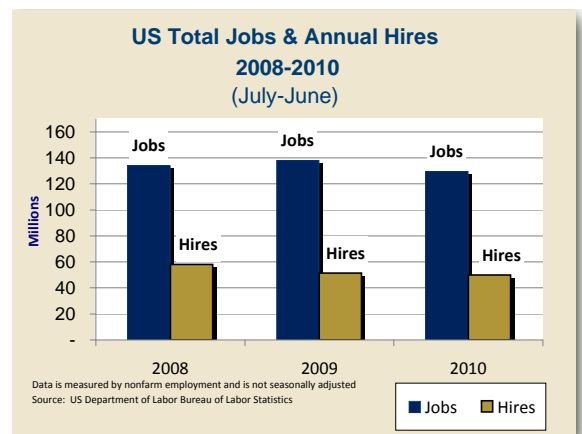
On average, UI claimants in Massachusetts did not find their way off of unemployment insurance for almost five months, and over one half of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	MA	MA Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	21.1	40
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	52.5%	24

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.

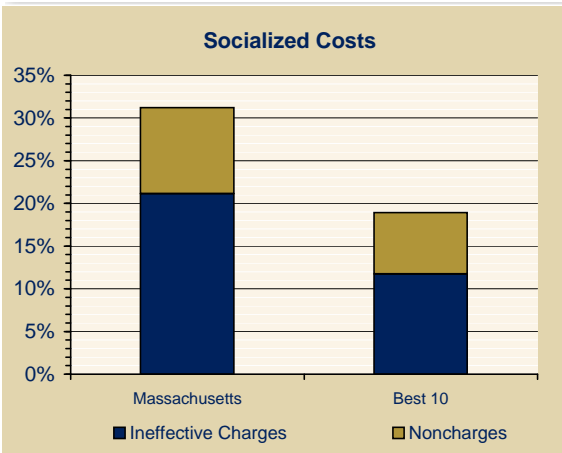


For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico. "Rank" is from 1 to 53, with 1 being the best performance per category.

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Efficiency

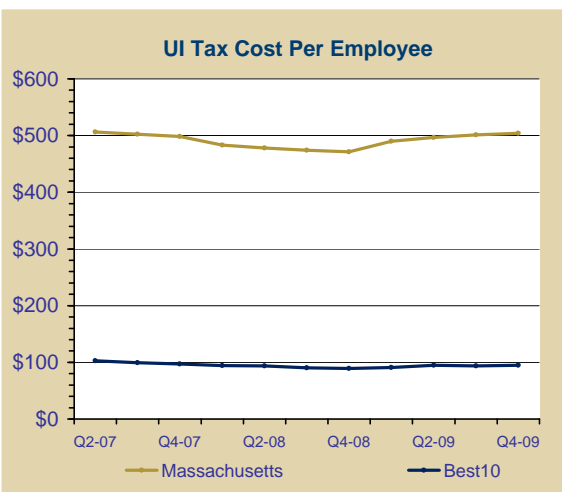
Massachusetts' UI tax structure had 65% more socialized costs than the Best 10 states, costing all employers \$442 million for such charges.



	2009	Best 5	Best 10	MA 2009	MA Rank
SOCIALIZED COSTS		13%	19%	31%	23
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Massachusetts employer paid 432% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	MA	MA Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$504.32	48
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	36.7%	25
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
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Maryland

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Maryland has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

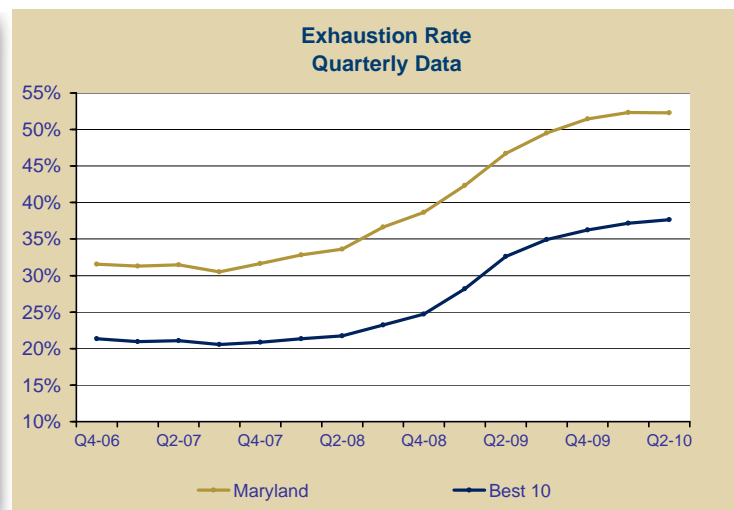
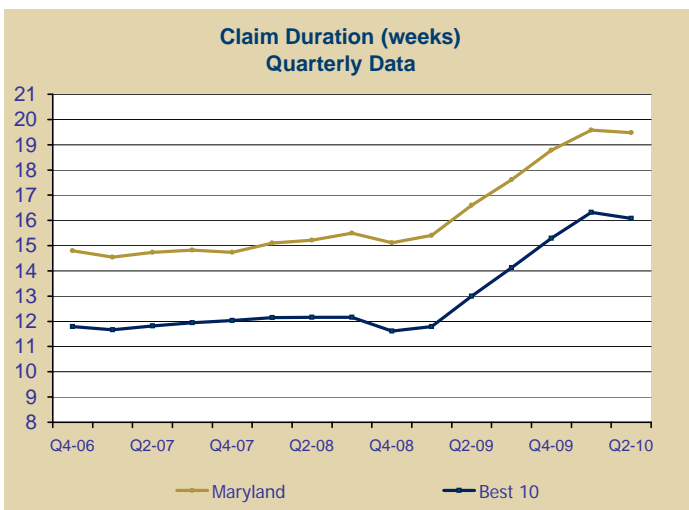
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	7.10%	7.10%
Civilian Labor Force	2,993,383	2,958,448
Unemployed	212,934	209,445
Daily UI Caseload	79,380	59,547
Total Benefits Paid **	\$917 mil	\$990 mil

* Seasonally Adjusted ** Annual

Effectiveness

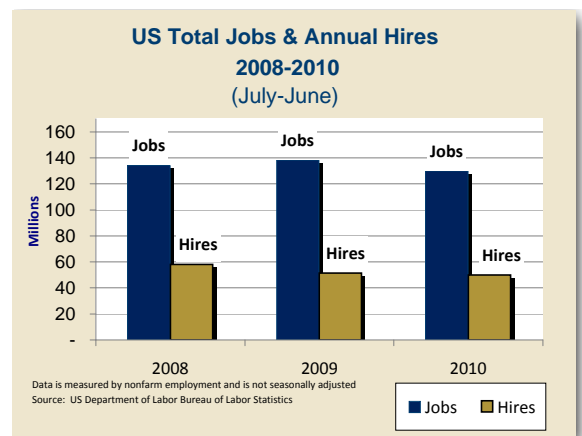
On average, UI claimants in Maryland did not find their way off of unemployment insurance for over four and a half months, and nearly one half of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	MD	MD Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	19.5	26
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	52.3%	23

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



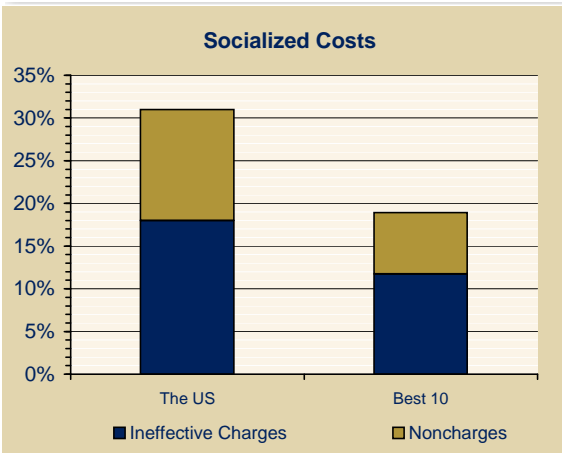
For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico.

"Rank" is from 1 to 53, with 1 being the best performance per category.

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Efficiency

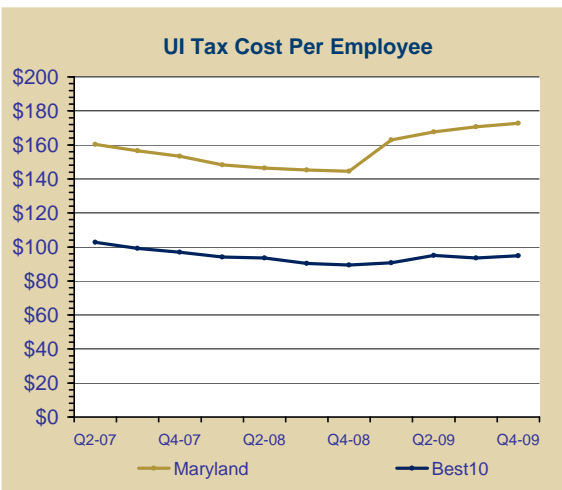
The United States' average UI tax structure had 64% more socialized costs than the Best 10 states, costing all employers \$9.5 billion for such charges.



2009	Best 5	Best 10	MD 2009	MD Rank
SOCIALIZED COSTS	13%	19%	NO DATA	
* Data from the 2009 Significant Measures Report				
The percentage of benefit costs not charged to responsible employers, but instead socialized as:				
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .				
and				
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.				
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.				

Cost

The average Maryland employer paid 82% more in UI taxes than the average employer in the Best 10 states.



July 2009 - June 2010 Average **	Best 5	Best 10	MD	MD Rank
UI TAX COST PER EMPLOYEE	\$81.38	\$94.88	\$172.79	17
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.				
WAGE REPLACEMENT RATE	25.3%	26.8%	34.1%	18
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.				
** UI Tax Cost Per Employee data lags other data by two quarters.				

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
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Maine

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Maine has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

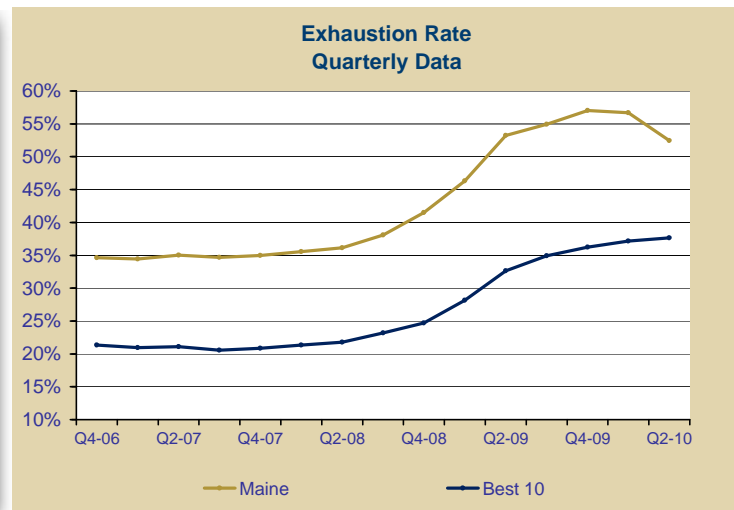
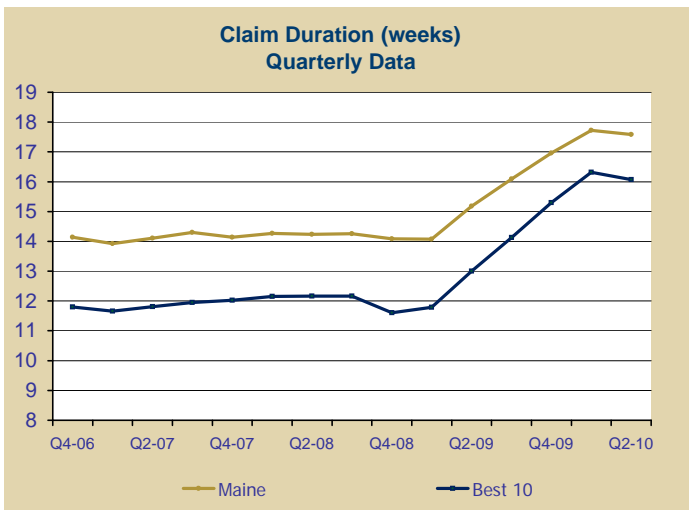
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	8.20%	8.00%
Civilian Labor Force	703,496	698,049
Unemployed	57,860	55,559
Daily UI Caseload	19,745	13,111
Total Benefits Paid **	\$217 mil	\$231 mil

* Seasonally Adjusted ** Annual

Effectiveness

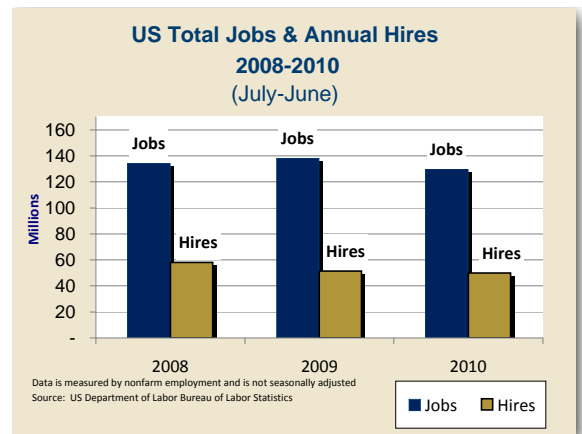
On average, UI claimants in Maine did not find their way off of unemployment insurance for over four months, and nearly one half of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	ME	ME Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	17.6	10
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	47.1%	11

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.

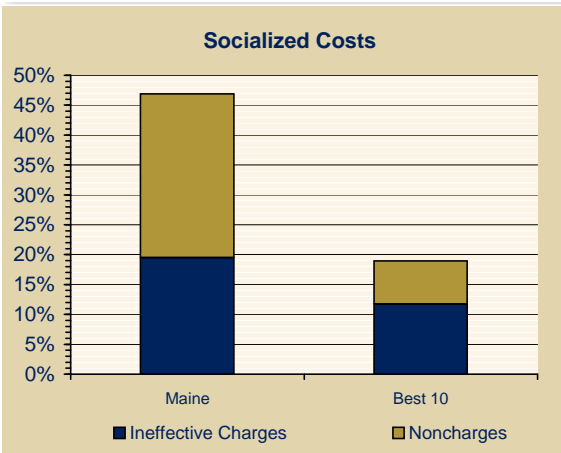


For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico. "Rank" is from 1 to 53, with 1 being the best performance per category.

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Efficiency

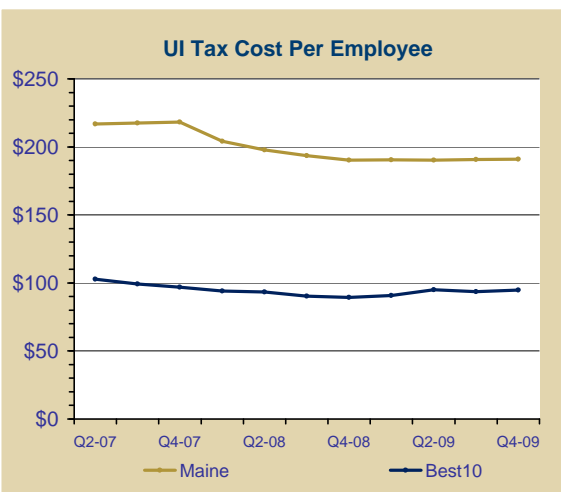
Maine's UI tax structure had 148% more socialized costs than the Best 10 states, costing all employers \$57 million for such charges.



	2009	Best 5	Best 10	ME 2009	ME Rank
SOCIALIZED COSTS		13%	19%	47%	42
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Maine employer paid 101% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	ME	ME Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$191.08	20
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	39.8%	35
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

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Michigan

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Michigan has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

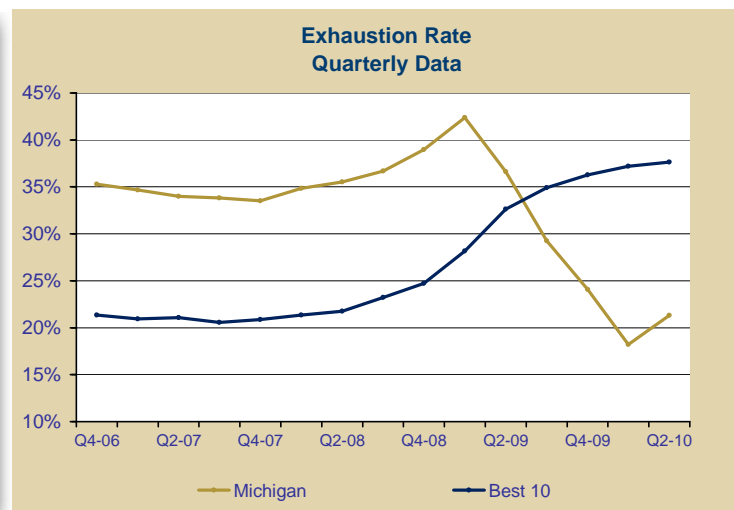
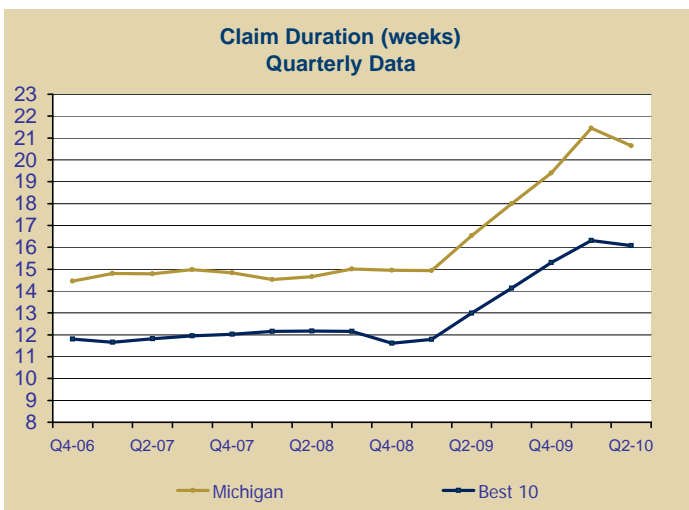
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	13.90%	13.20%
Civilian Labor Force	4,899,307	4,862,677
Unemployed	683,285	640,445
Daily UI Caseload	272,333	130,467
Total Benefits Paid **	\$3.3 bil	\$2.8 bil

* Seasonally Adjusted ** Annual

Effectiveness

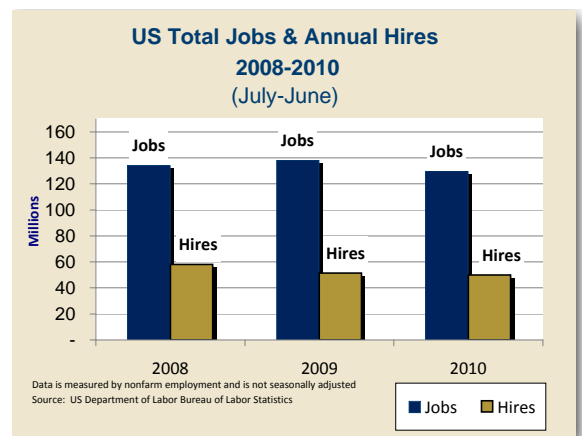
On average, UI claimants in Michigan did not find their way off of unemployment insurance for almost five months, but only just over one third of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	MI	MI Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	20.6	36
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	21.3%	1

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



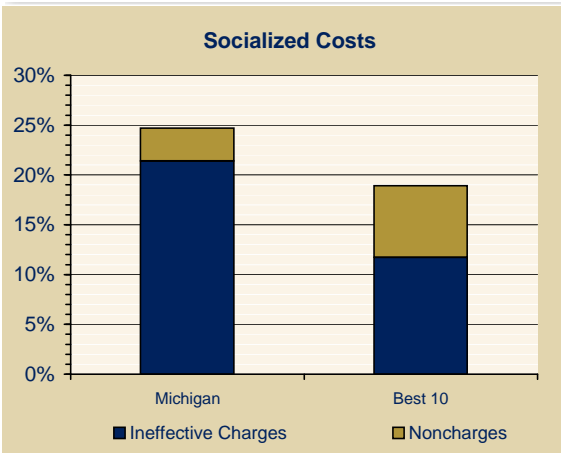
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Efficiency

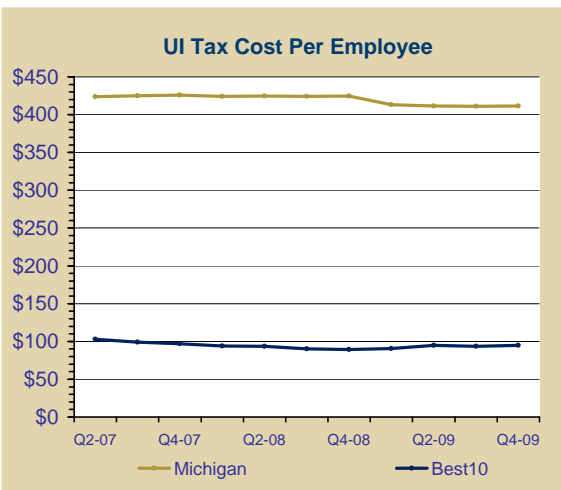
Michigan's UI tax structure had 31% more socialized costs than the Best 10 states, costing all employers \$470 million for such charges.



	2009	Best 5	Best 10	MI 2009	MI Rank
SOCIALIZED COSTS		13%	19%	25%	8
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Michigan employer paid 334% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	MI	MI Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$411.36	45
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	36.0%	22
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
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Minnesota

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • September 2010

Minnesota has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

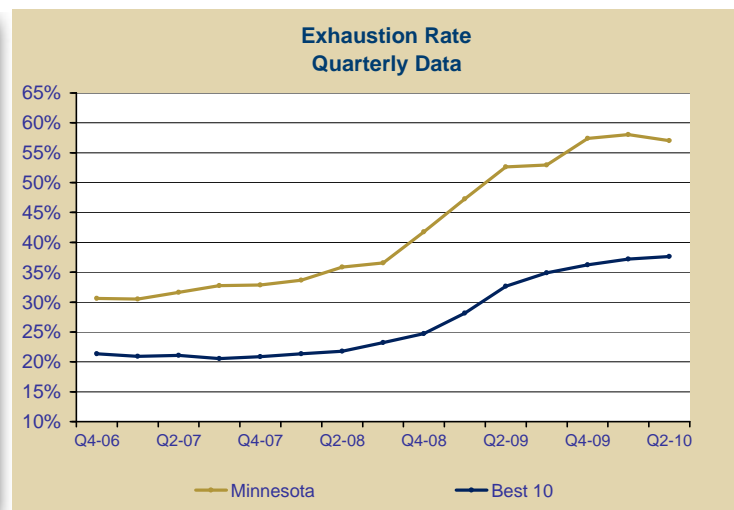
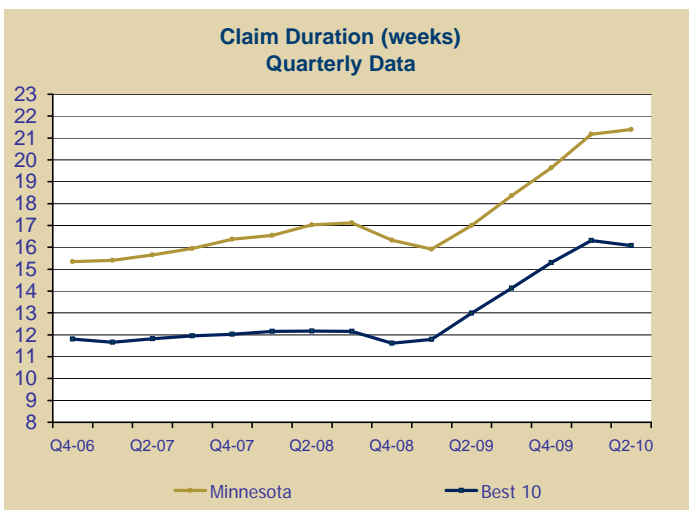
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	8.40%	6.80%
Civilian Labor Force	2,972,481	2,970,704
Unemployed	249,787	202,295
Daily UI Caseload	105,997	70,187
Total Benefits Paid **	\$1.4 bil	\$1.6 bil

* Seasonally Adjusted ** Annual

Effectiveness

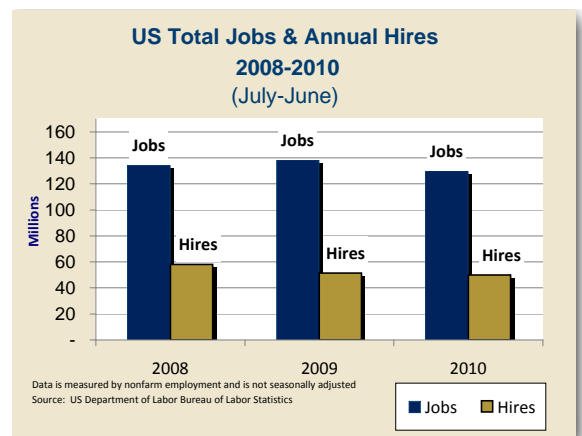
On average, UI claimants in Minnesota did not find their way off of unemployment insurance for almost five months, and over one half of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	MN	MN Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	21.4	44
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	57.0%	39

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



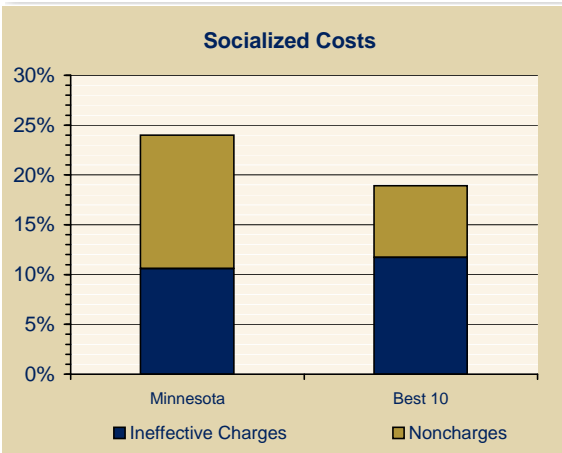
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Efficiency

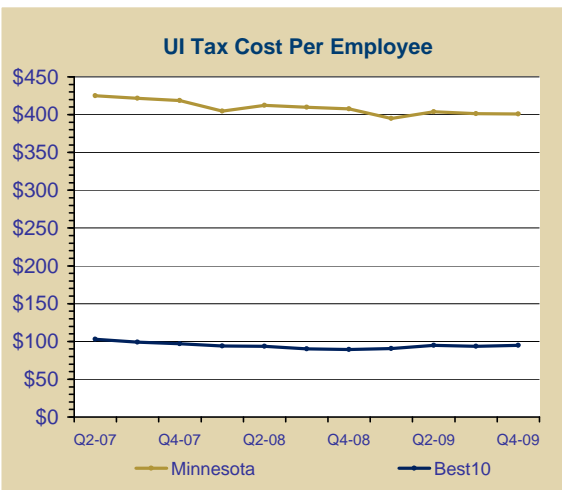
Minnesota's UI tax structure had 27% more socialized costs than the Best 10 states, costing all employers \$186 million for such charges.



	2009	Best 5	Best 10	MN 2009	MN Rank
SOCIALIZED COSTS		13%	19%	24%	7
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Minnesota employer paid 323% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	MN	MN Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$400.95	44
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	41.3%	40
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

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Missouri

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Missouri has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

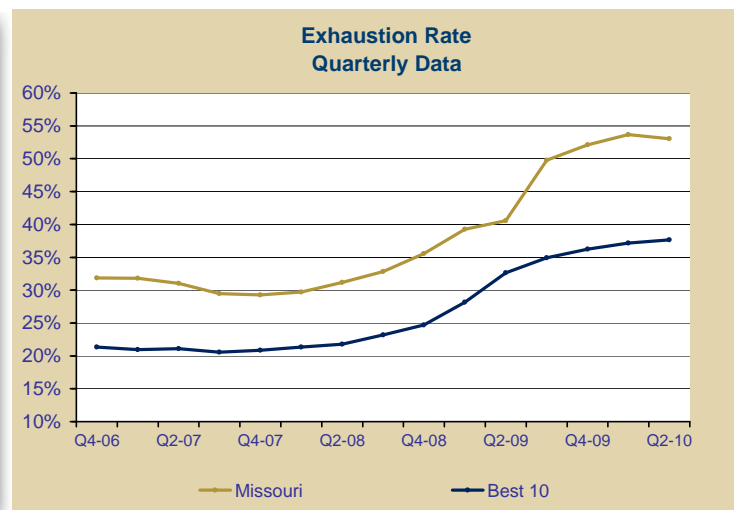
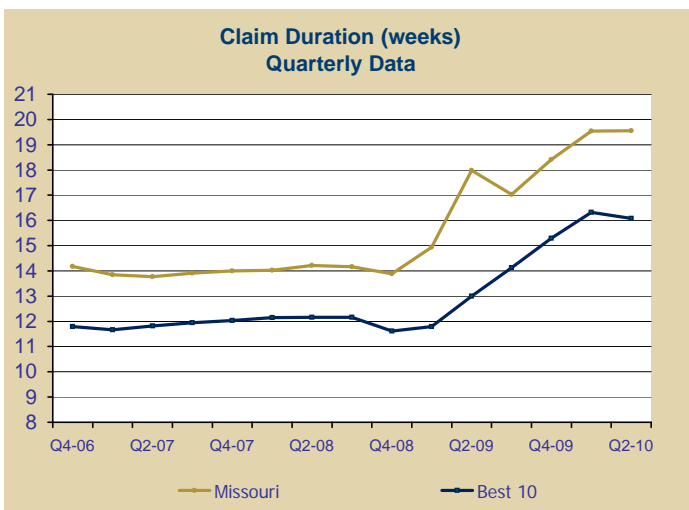
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	9.50%	9.10%
Civilian Labor Force	3,046,435	2,988,447
Unemployed	290,592	272,815
Daily UI Caseload	102,502	73,430
Total Benefits Paid **	\$902 mil	\$988 mil

* Seasonally Adjusted ** Annual

Effectiveness

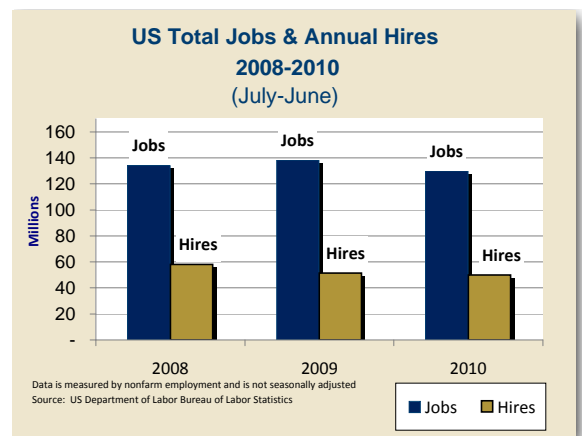
On average, UI claimants in Missouri did not find their way off of unemployment insurance for over four and a half months, and well over one third of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	MO	MO Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	19.6	27
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	53.0%	26

US Total Jobs & Annual Hires Summary

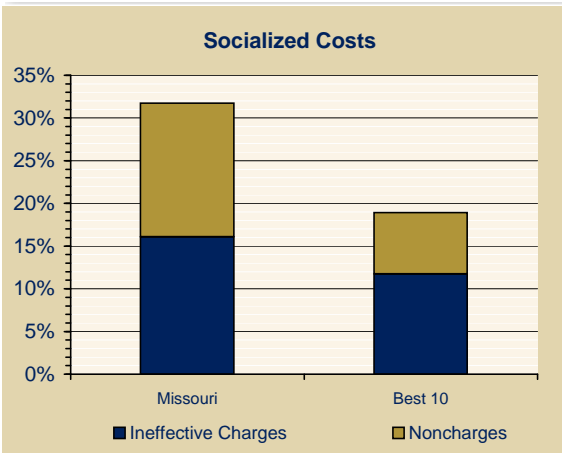
In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



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Efficiency

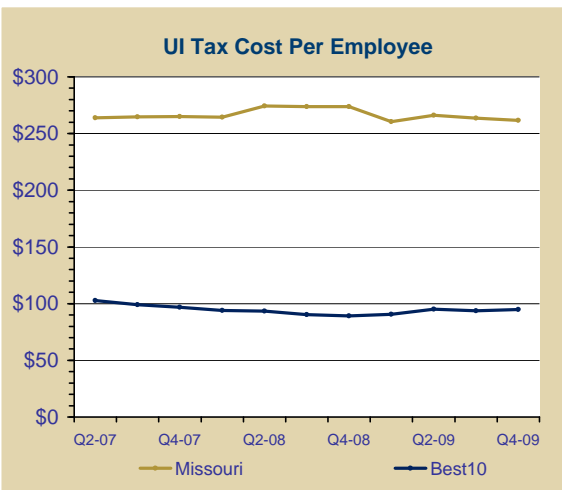
Missouri's UI tax structure had 68% more socialized costs than the Best 10 states, costing all employers \$160 million for such charges.



	2009	Best 5	Best 10	MO 2009	MO Rank
SOCIALIZED COSTS		13%	19%	32%	24
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Missouri employer paid 176% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	MO	MO Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$261.53	30
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	32.1%	15
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

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Mississippi

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Mississippi has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

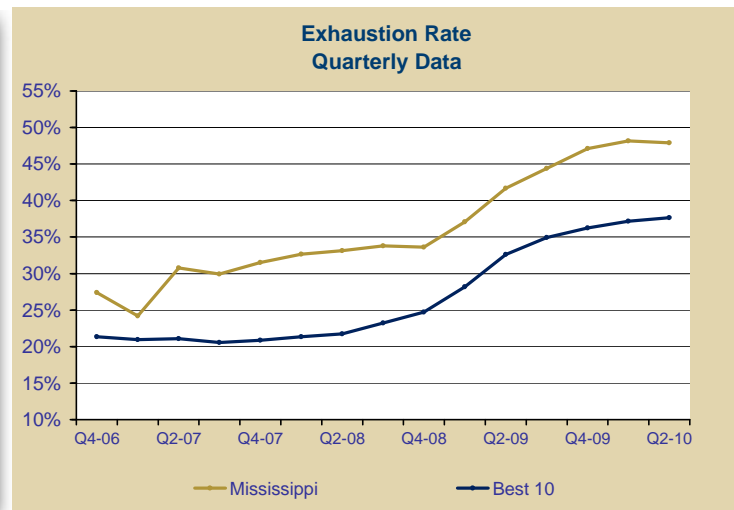
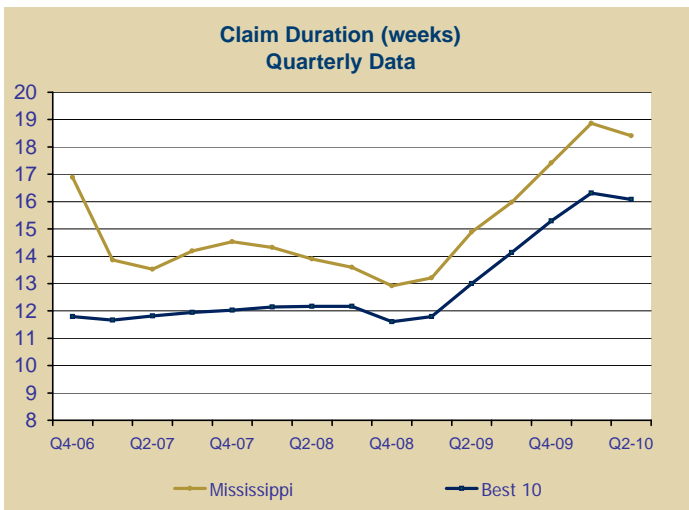
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	9.50%	11.00%
Civilian Labor Force	1,291,634	1,297,982
Unemployed	122,637	142,675
Daily UI Caseload	44,191	33,591
Total Benefits Paid **	\$281 mil	\$296 mil

* Seasonally Adjusted ** Annual

Effectiveness

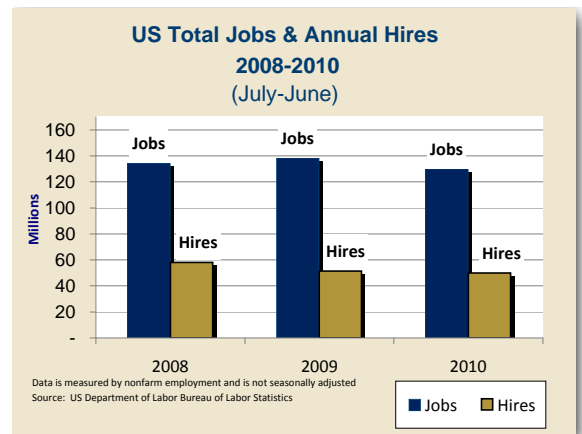
On average, UI claimants in Mississippi did not find their way off of unemployment insurance for over four months, and well over one third of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	MS	MS Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	18.4	17
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	47.9%	14

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



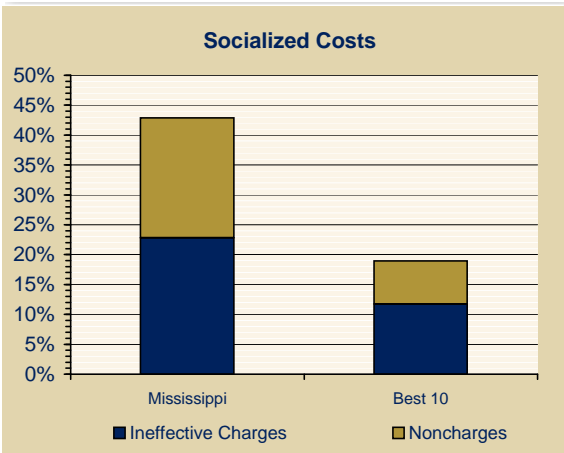
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Efficiency

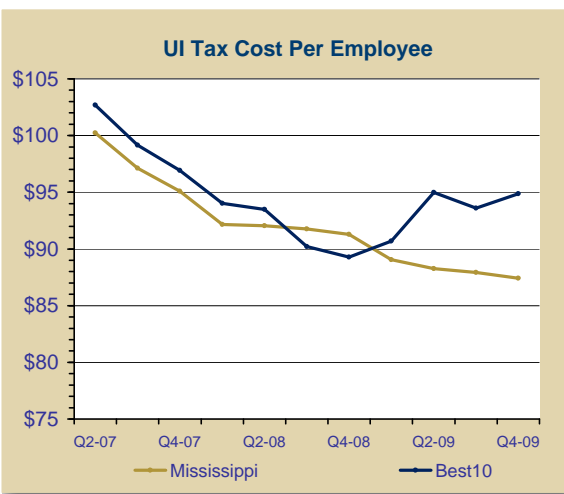
Mississippi's UI tax structure had 127% more socialized costs than the Best 10 states, costing all employers \$67 million for such charges.



	2009	Best 5	Best 10	MS 2009	MS Rank
SOCIALIZED COSTS		13%	19%	43%	41
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

Mississippi had the 2nd lowest UI tax costs in the nation.



	July 2009 - June 2010 Average **	Best 5	Best 10	MS	MS Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$87.43	2
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	29.7%	10
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

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Montana

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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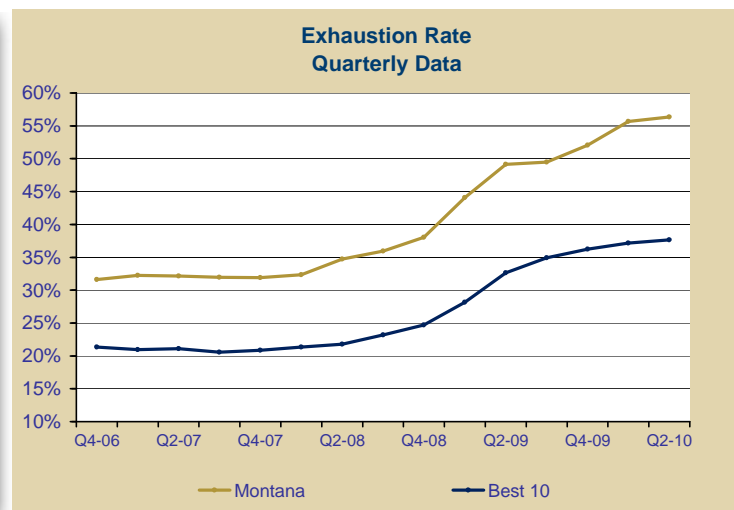
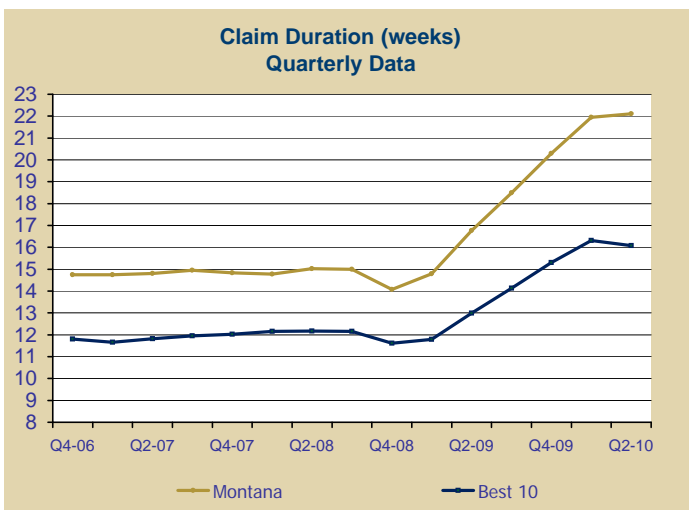
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	6.20%	7.30%
Civilian Labor Force	498,897	500,159
Unemployed	30,686	36,367
Daily UI Caseload	17,168	13,838
Total Benefits Paid **	\$169 mil	\$194 mil

* Seasonally Adjusted ** Annual

Effectiveness

On average, UI claimants in Montana did not find their way off of unemployment insurance for over five months, and nearly one half of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	MT	MT Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	22.1	48
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	56.4%	38

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



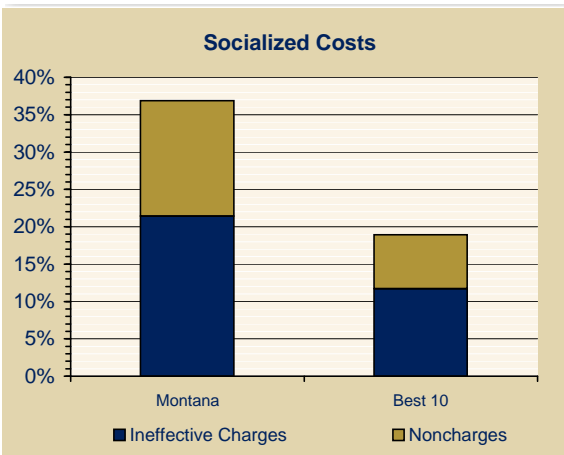
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Efficiency

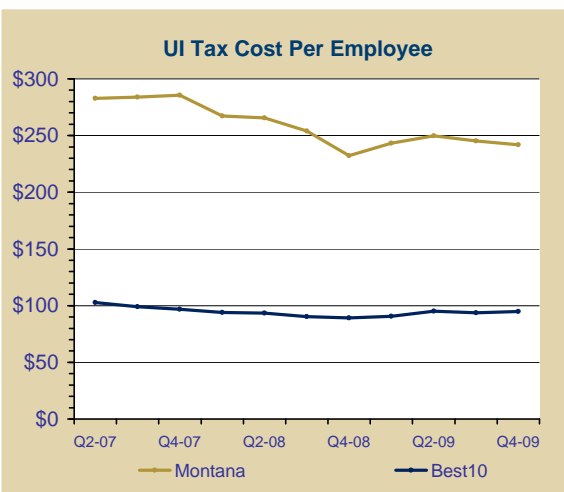
Montana's UI tax structure had 95% more socialized costs than the Best 10 states, costing all employers \$31 million for such charges.



	2009	Best 5	Best 10	MT 2009	MT Rank
SOCIALIZED COSTS		13%	19%	37%	37
* Data from the 2009 Significant Measures Report					
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Montana employer paid 155% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	MT	MT Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$241.88	24
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	43.1%	43
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

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North Carolina

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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North Carolina has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

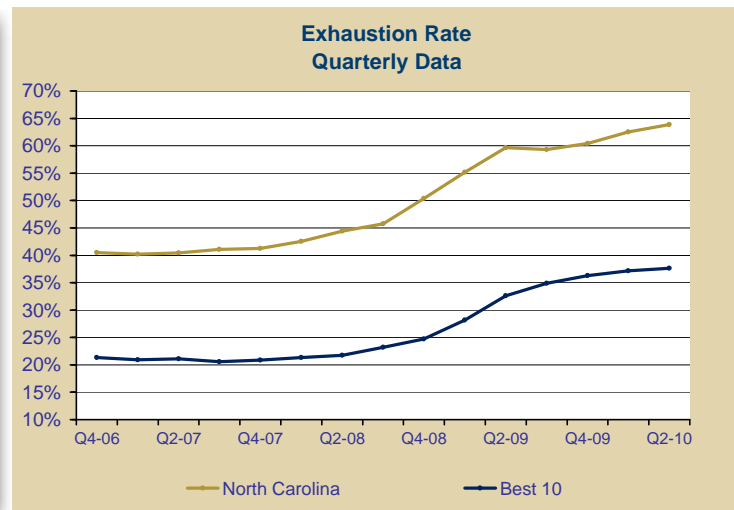
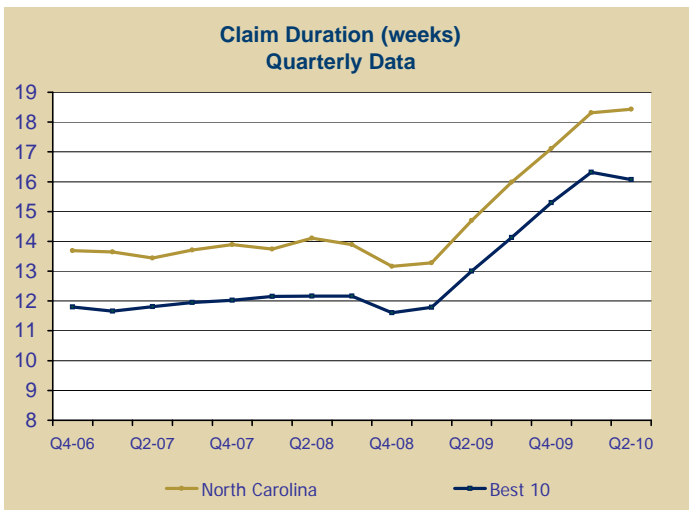
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	11.00%	10.00%
Civilian Labor Force	4,542,861	4,545,756
Unemployed	497,958	456,557
Daily UI Caseload	202,997	133,498
Total Benefits Paid **	\$2.2 bil	\$2.5 bil

* Seasonally Adjusted ** Annual

Effectiveness

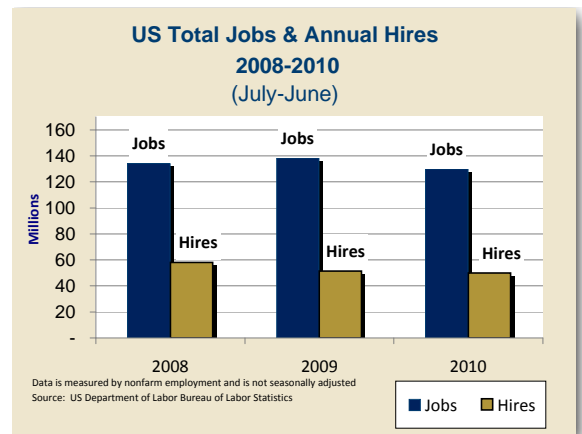
On average, UI claimants in North Carolina did not find their way off of unemployment insurance for over four months, and over one half of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	NC	NC Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	18.4	19
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	63.9%	50

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.

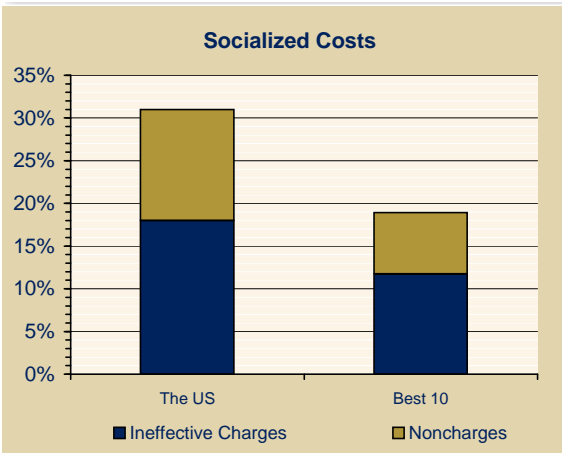


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All base data used and developed in this report was sourced from the US Department of Labor and the Bureau of Labor Statistics.

Efficiency

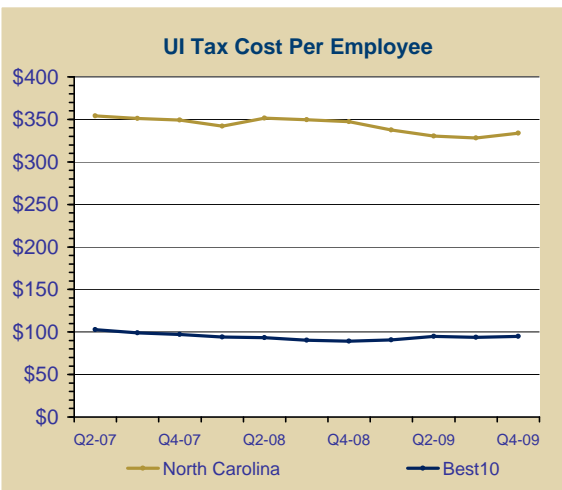
The United States' average UI tax structure had 64% more socialized costs than the Best 10 states, costing all employers \$9.5 billion for such charges.



2009	Best 5	Best 10	NC 2009	NC Rank
SOCIALIZED COSTS	13%	19%	NO DATA	
* Data from the 2009 Significant Measures Report				
The percentage of benefit costs not charged to responsible employers, but instead socialized as:				
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .				
and				
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.				
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.				

Cost

The average North Carolina employer paid 252% more in UI taxes than the average employer in the Best 10 states.



July 2009 - June 2010 Average **	Best 5	Best 10	NC	NC Rank
UI TAX COST PER EMPLOYEE	\$81.38	\$94.88	\$333.95	40
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.				
WAGE REPLACEMENT RATE	25.3%	26.8%	39.6%	34
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.				
** UI Tax Cost Per Employee data lags other data by two quarters.				

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
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- Integration of claimant work search rules, incentives and assistance
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North Dakota

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • September 2010

North Dakota has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

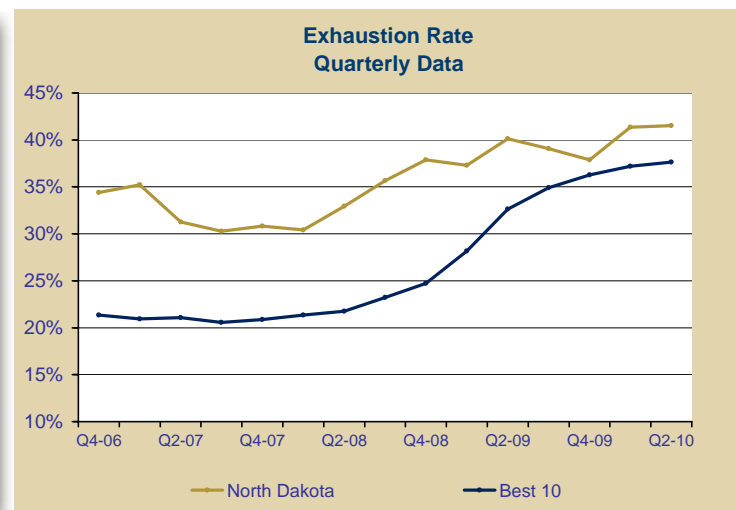
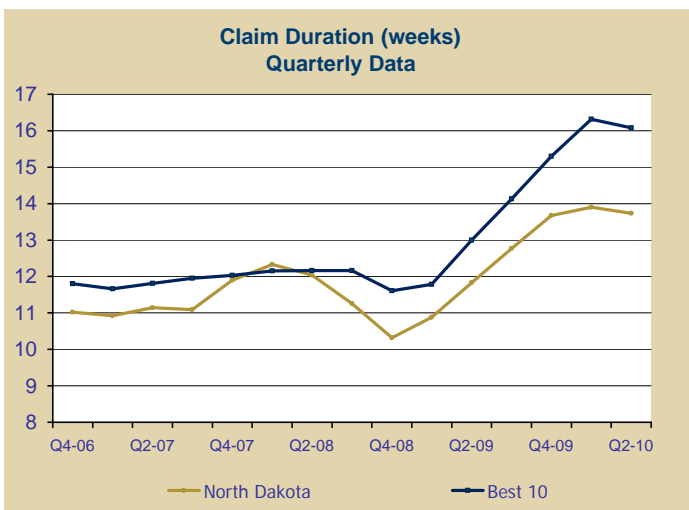
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	4.40%	3.60%
Civilian Labor Force	365,102	369,356
Unemployed	16,073	13,166
Daily UI Caseload	5,743	3,965
Total Benefits Paid **	\$77 mil	\$84 mil

* Seasonally Adjusted ** Annual

Effectiveness

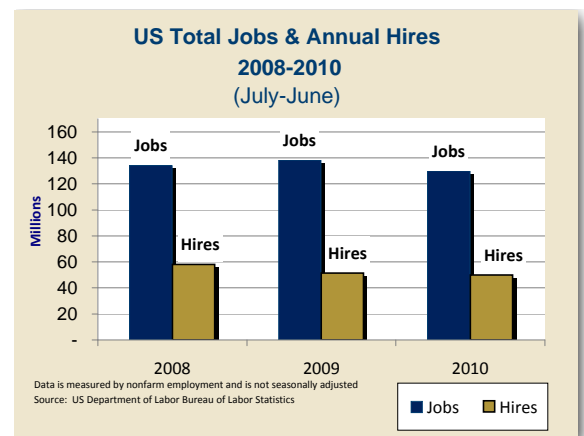
North Dakota's Claim Duration was 1.5 weeks lower than the Best 10 state average, ranking North Dakota 1st among all states, but well over one third of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	ND	ND Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	13.7	1
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	41.5%	7

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.

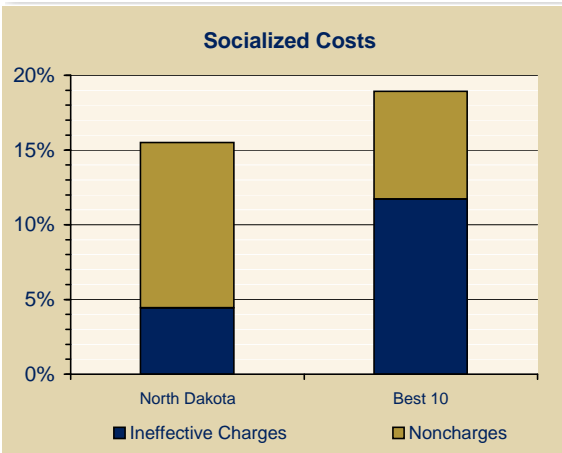


For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico. "Rank" is from 1 to 53, with 1 being the best performance per category.

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Efficiency

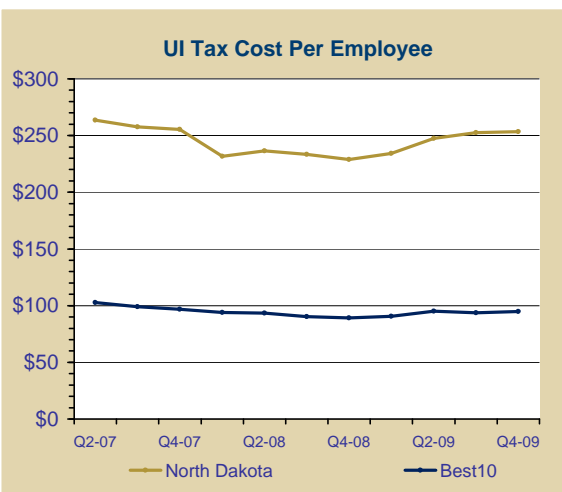
North Dakota's UI tax structure had 18% less socialized costs than the Best 10 states, costing all employers \$7 million for such charges.



	2009	Best 5	Best 10	ND 2009	ND Rank
SOCIALIZED COSTS		13%	19%	16%	5
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average North Dakota employer paid 167% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	ND	ND Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$253.47	29
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	45.1%	49
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
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Nebraska

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Nebraska has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

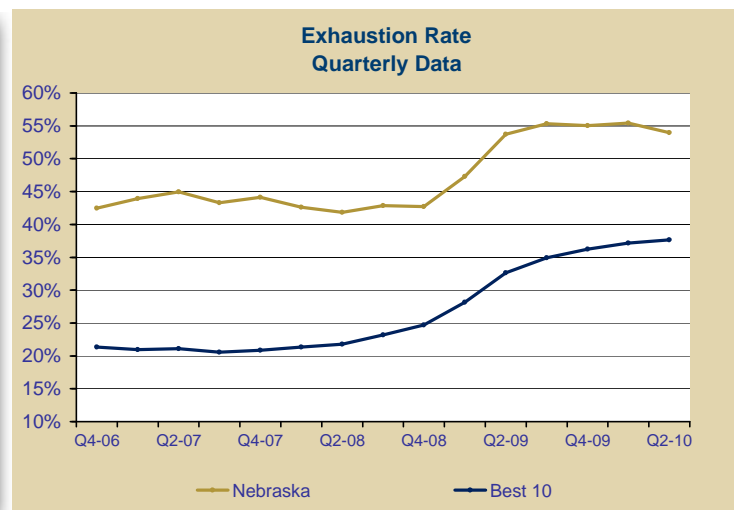
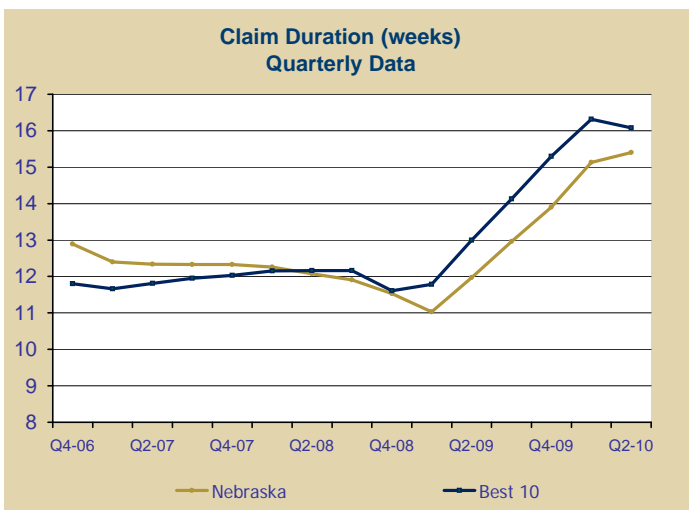
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	4.80%	4.90%
Civilian Labor Force	983,121	984,068
Unemployed	47,283	47,772
Daily UI Caseload	20,003	16,412
Total Benefits Paid **	\$176 mil	\$214 mil

* Seasonally Adjusted ** Annual

Effectiveness

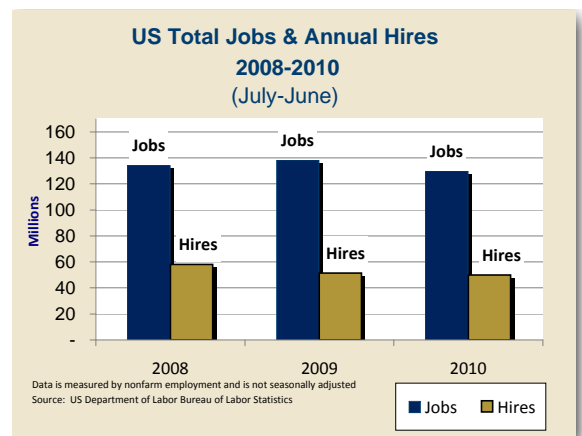
Nebraska's Claim Duration was only 0.2 weeks higher than the Best 10 state average, ranking Nebraska 3rd among all states, but over one half of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	NE	NE Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	15.4	3
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	54.0%	27

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



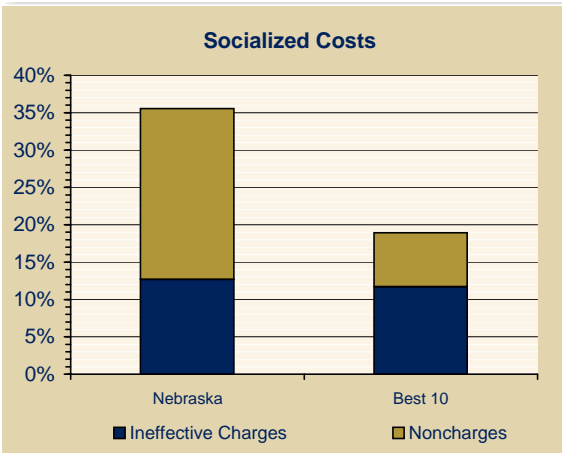
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Efficiency

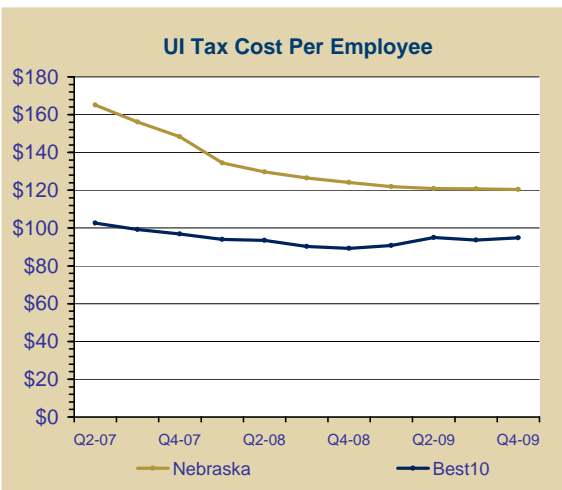
Nebraska's UI tax structure had 88% more socialized costs than the Best 10 states, costing all employers \$37 million for such charges.



	2009	Best 5	Best 10	NE 2009	NE Rank
SOCIALIZED COSTS		13%	19%	36%	33
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Nebraska employer paid 27% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	NE	NE Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$120.47	12
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	35.8%	21
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

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New Hampshire

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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New Hampshire has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

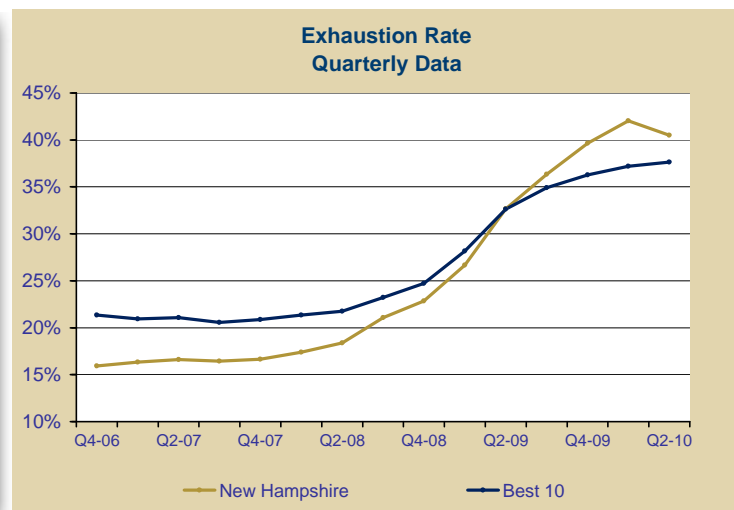
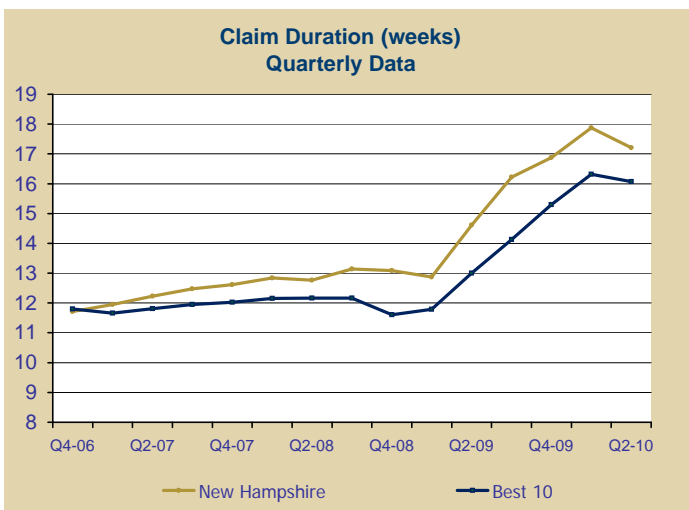
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	6.40%	5.90%
Civilian Labor Force	742,431	741,794
Unemployed	47,664	44,027
Daily UI Caseload	22,820	13,790
Total Benefits Paid **	\$204 mil	\$228 mil

* Seasonally Adjusted ** Annual

Effectiveness

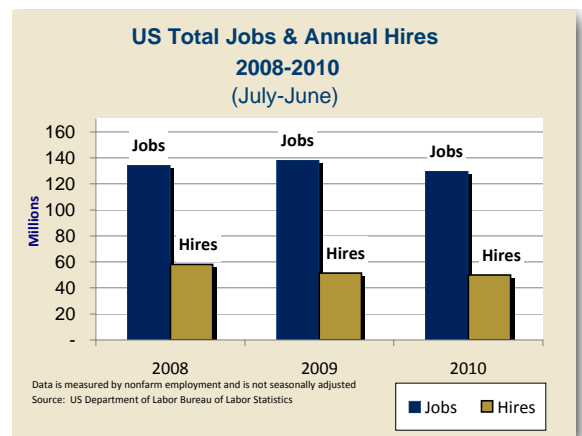
On average, UI claimants in New Hampshire did not find their way off of unemployment insurance for over four months, but only just nearly one third of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	NH	NH Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	17.2	9
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	40.5%	5

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



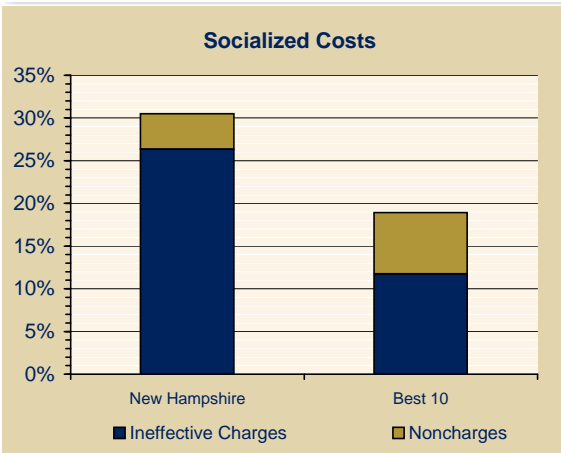
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Efficiency

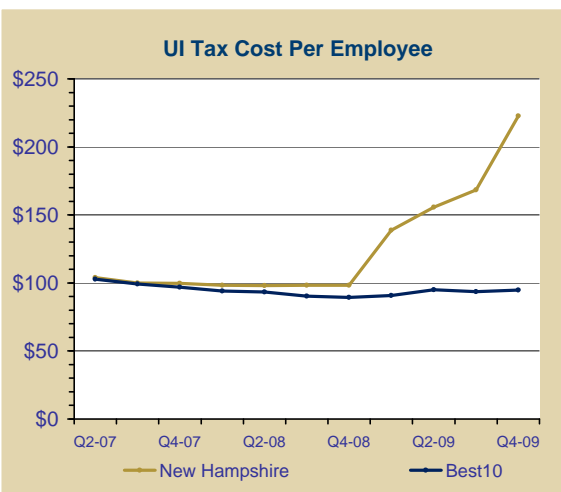
New Hampshire's UI tax structure had 61% more socialized costs than the Best 10 states, costing all employers \$25 million for such charges.



	2009	Best 5	Best 10	NH 2009	NH Rank
SOCIALIZED COSTS		13%	19%	31%	20
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average New Hampshire employer paid 135% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	NH	NH Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$222.67	23
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	32.0%	14
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

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New Jersey

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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New Jersey has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

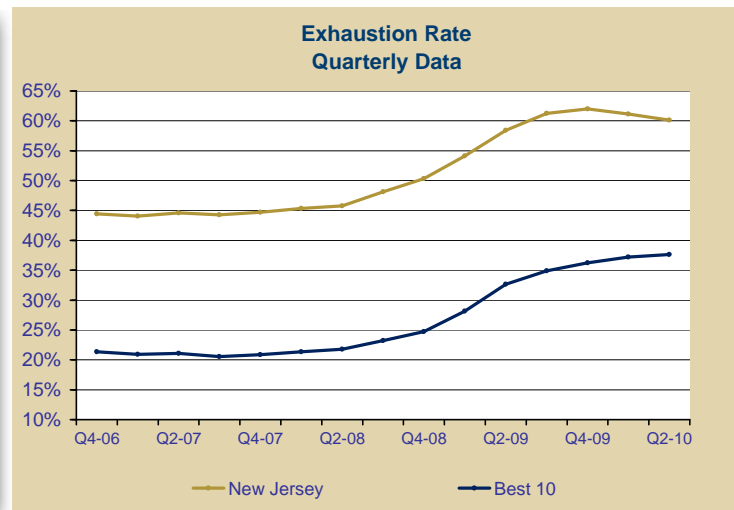
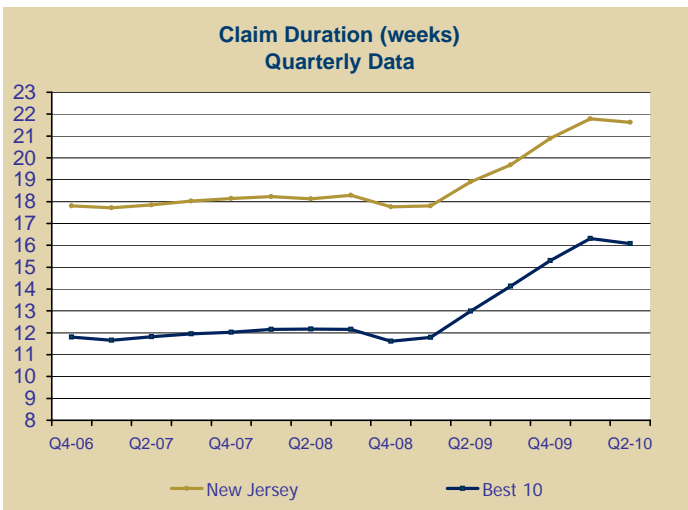
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	9.40%	9.60%
Civilian Labor Force	4,545,644	4,551,912
Unemployed	427,028	438,638
Daily UI Caseload	215,293	147,798
Total Benefits Paid **	\$3.2 bil	\$3.3 bil

* Seasonally Adjusted ** Annual

Effectiveness

On average, UI claimants in New Jersey did not find their way off of unemployment insurance for over five months, and over one half of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	NJ	NJ Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	21.6	46
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	60.1%	44

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.

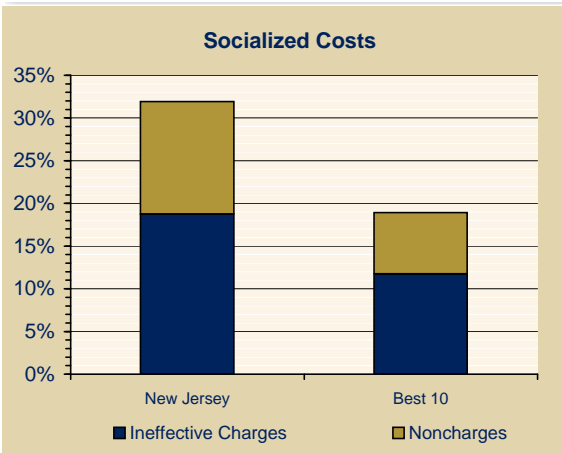


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Efficiency

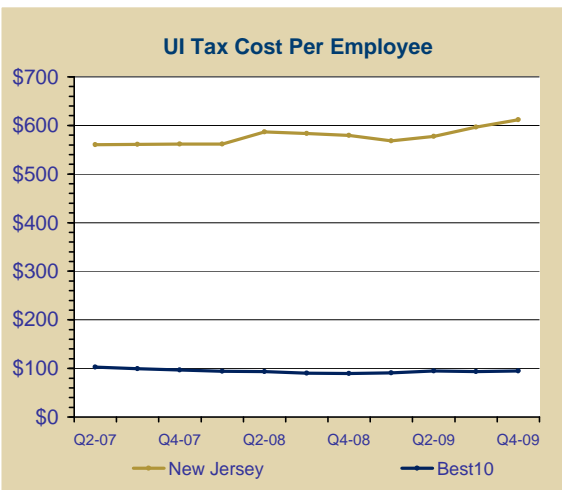
New Jersey's UI tax structure had 69% more socialized costs than the Best 10 states, costing all employers \$589 million for such charges.



	2009	Best 5	Best 10	NJ 2009	NJ Rank
SOCIALIZED COSTS		13%	19%	32%	26
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average New Jersey employer paid 545% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	NJ	NJ Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$612.06	50
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	38.4%	28
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

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New Mexico

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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New Mexico has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

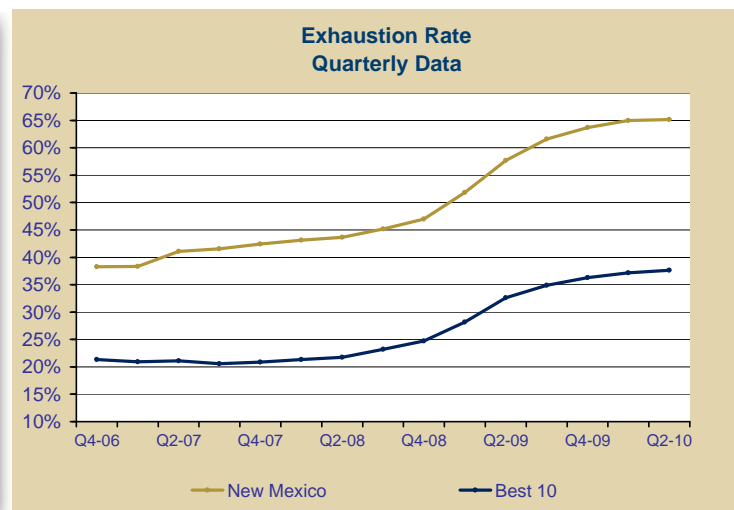
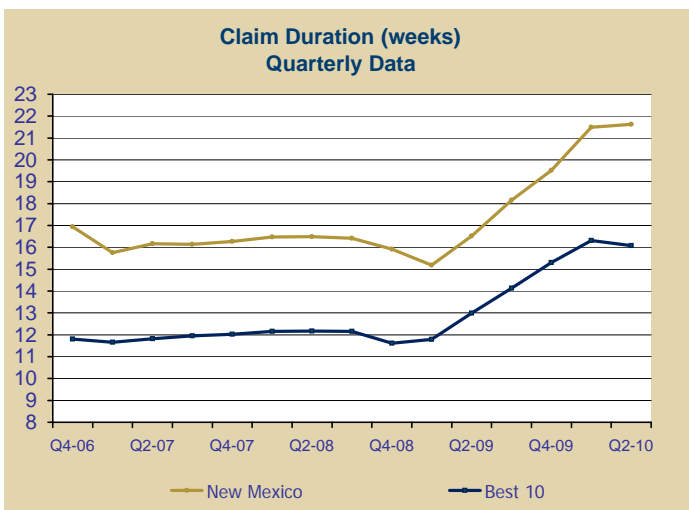
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	7.10%	8.20%
Civilian Labor Force	953,000	960,308
Unemployed	67,562	78,421
Daily UI Caseload	26,991	22,130
Total Benefits Paid **	\$268 mil	\$376 mil

* Seasonally Adjusted ** Annual

Effectiveness

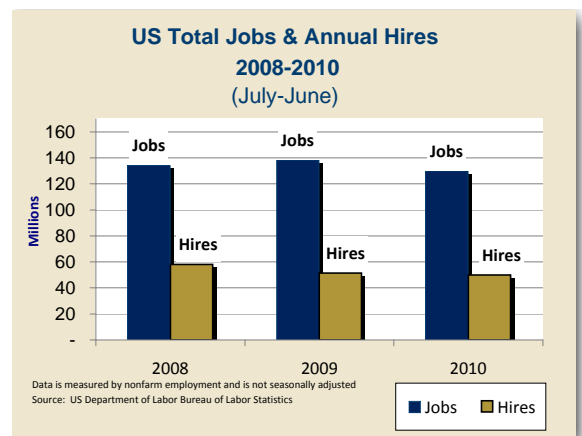
On average, UI claimants in New Mexico did not find their way off of unemployment insurance for over five months, and over one half of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	NM	NM Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	21.6	46
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	65.2%	51

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



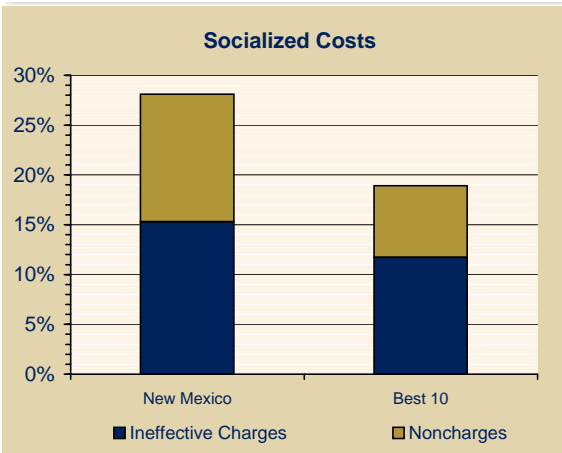
For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico.

"Rank" is from 1 to 53, with 1 being the best performance per category.

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Efficiency

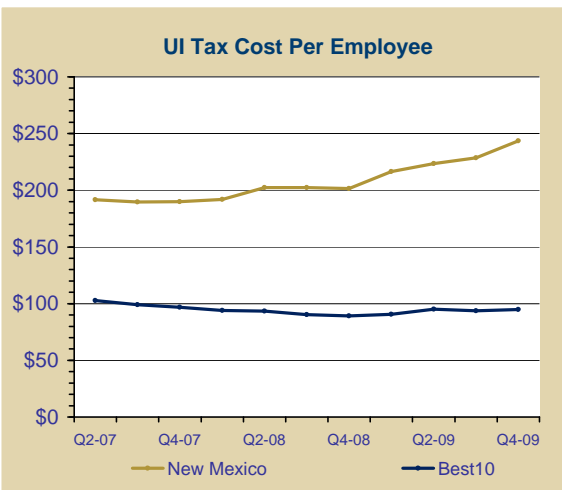
New Mexico's UI tax structure had 49% more socialized costs than the Best 10 states, costing all employers \$39 million for such charges.



	2009	Best 5	Best 10	NM 2009	NM Rank
SOCIALIZED COSTS		13%	19%	28%	15
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average New Mexico employer paid 157% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	NM	NM Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$243.62	25
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	44.7%	47
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
- Evaluation of performance measures and incentives
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Nevada

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • September 2010

Nevada has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

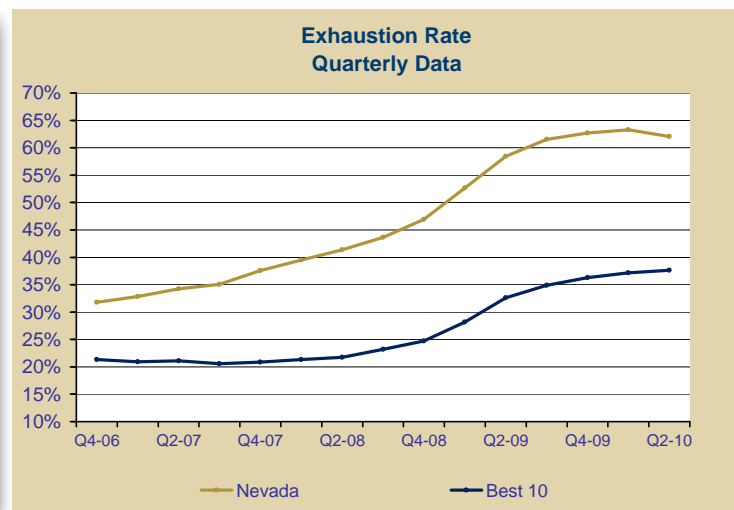
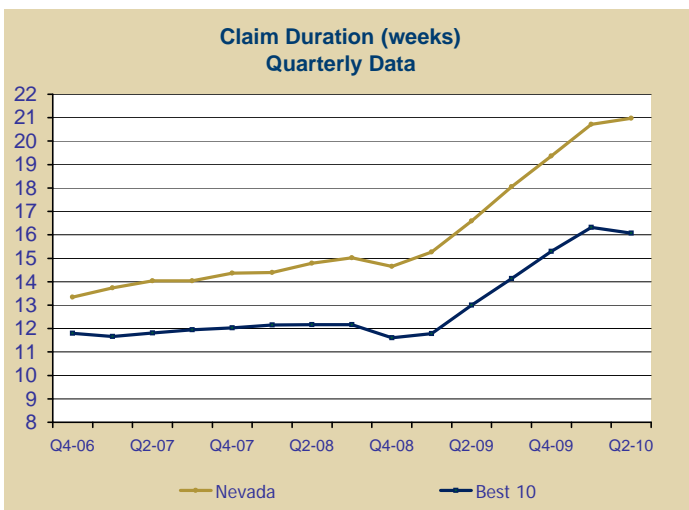
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	11.90%	14.20%
Civilian Labor Force	1,370,437	1,367,513
Unemployed	163,262	193,867
Daily UI Caseload	75,404	45,657
Total Benefits Paid **	\$873 mil	\$970 mil

* Seasonally Adjusted ** Annual

Effectiveness

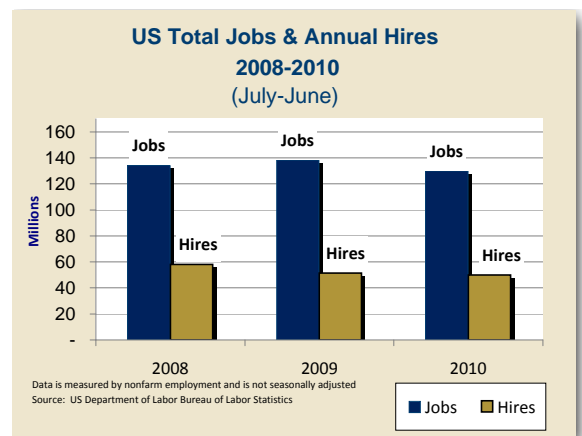
On average, UI claimants in Nevada did not find their way off of unemployment insurance for almost five months, and over one half of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	NV	NV Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	21.0	38
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	62.1%	46

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



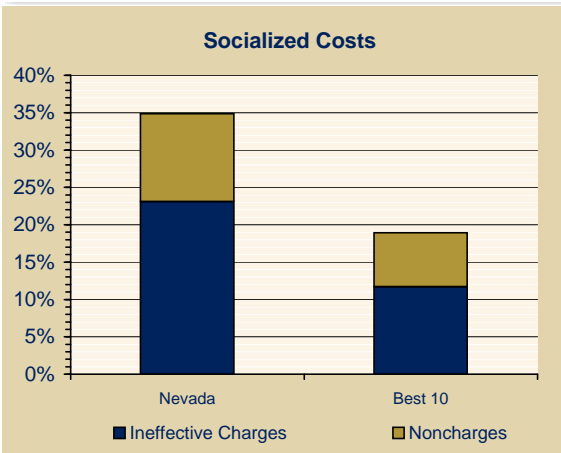
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Efficiency

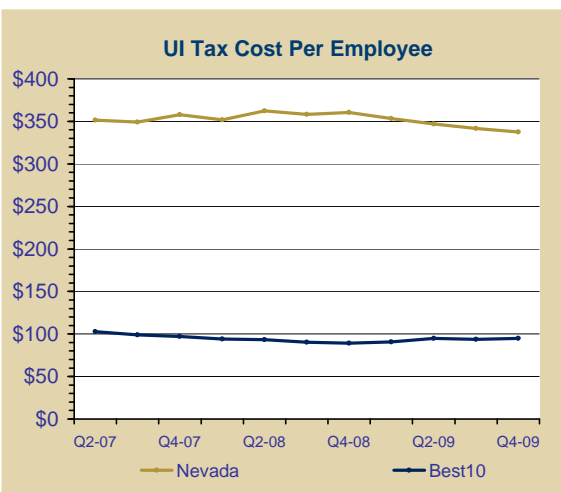
Nevada's UI tax structure had 84% more socialized costs than the Best 10 states, costing all employers \$155 million for such charges.



	2009	Best 5	Best 10	NV 2009	NV Rank
SOCIALIZED COSTS		13%	19%	35%	32
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Nevada employer paid 256% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	NV	NV Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$337.42	41
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	39.3%	30
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
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New York

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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New York has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

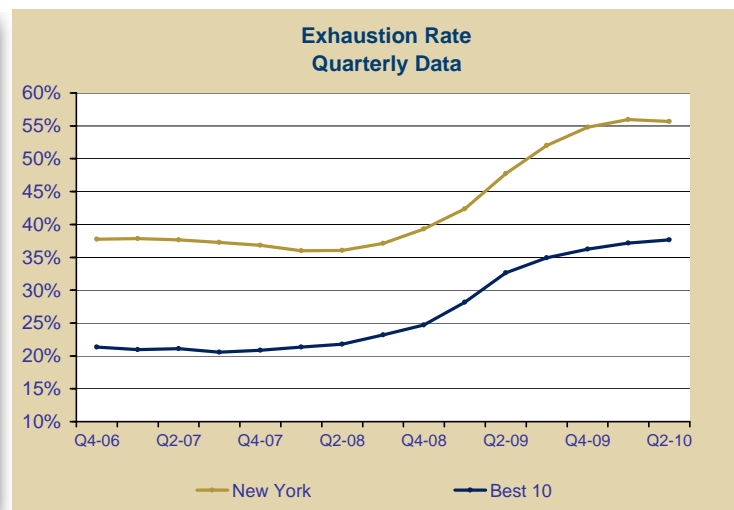
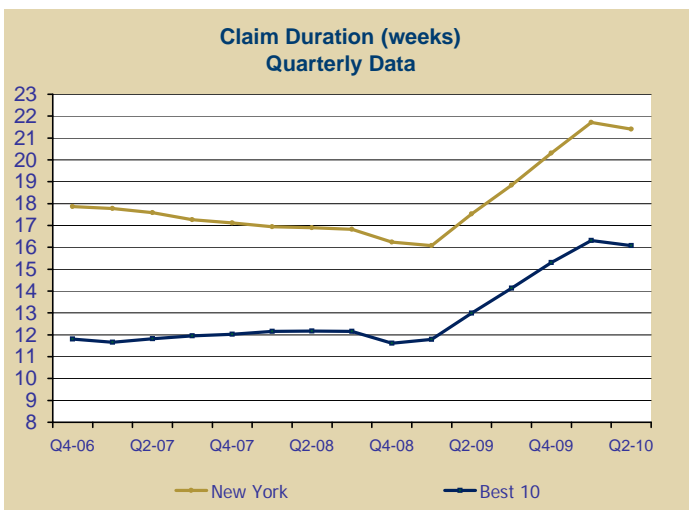
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	8.60%	8.20%
Civilian Labor Force	9,723,413	9,689,951
Unemployed	833,386	798,155
Daily UI Caseload	368,031	270,248
Total Benefits Paid **	\$4.1 bil	\$4.4 bil

* Seasonally Adjusted ** Annual

Effectiveness

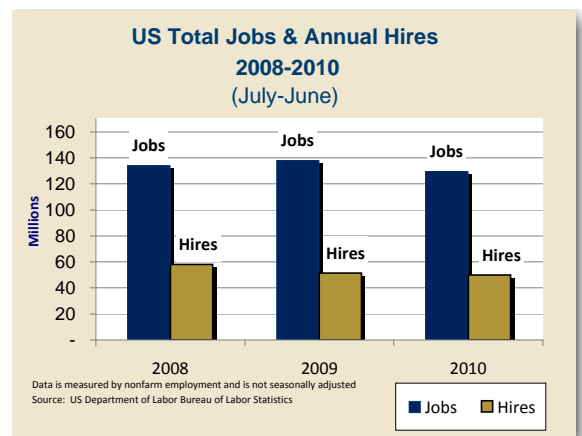
On average, UI claimants in New York did not find their way off of unemployment insurance for almost five months, and nearly one half of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	NY	NY Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	21.4	45
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	55.7%	33

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



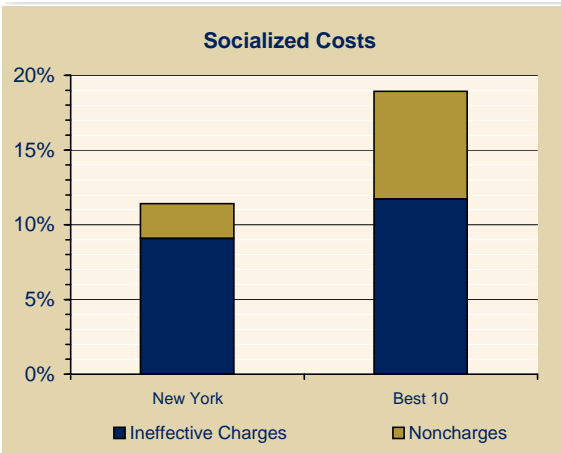
For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico.

"Rank" is from 1 to 53, with 1 being the best performance per category.

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Efficiency

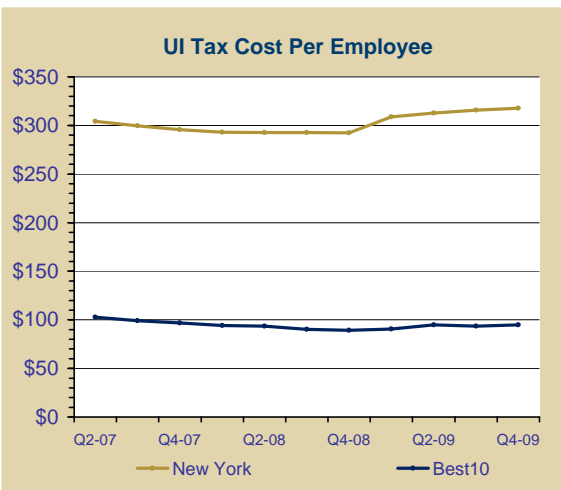
New York's UI tax structure had 40% less socialized costs than the Best 10 states, costing all employers \$298 million for such charges.



	2009	Best 5	Best 10	NY 2009	NY Rank
SOCIALIZED COSTS		13%	19%	11%	1
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average New York employer paid 235% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	NY	NY Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$317.87	37
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	27.9%	8
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

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Ohio

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Ohio has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

Unemployment Rate and Caseload

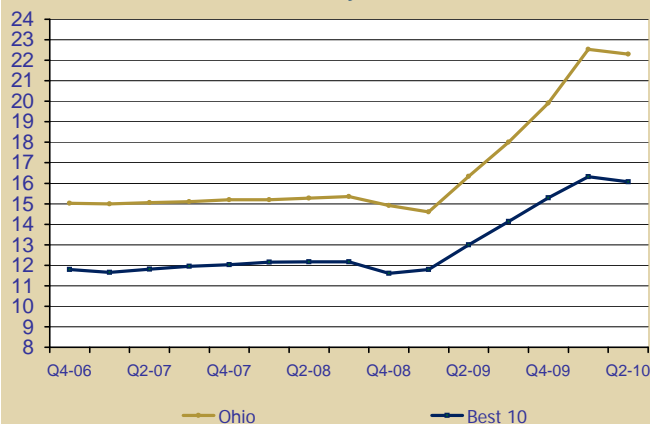
	Jun-09	Jun-10
Unemployment Rate *	10.50%	10.50%
Civilian Labor Force	5,993,422	5,966,433
Unemployed	630,206	625,279
Daily UI Caseload	254,331	125,583
Total Benefits Paid **	\$2.6 bil	\$2.6 bil

* Seasonally Adjusted ** Annual

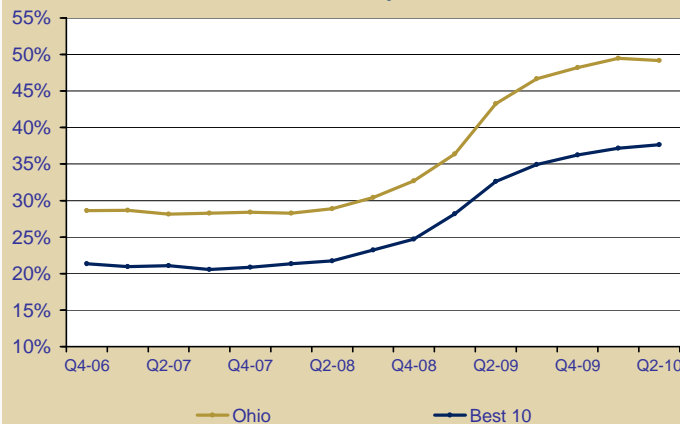
Effectiveness

On average, UI claimants in Ohio did not find their way off of unemployment insurance for over five months, and well over one third of all claimants exhausted their benefits.

Claim Duration (weeks)
Quarterly Data



Exhaustion Rate
Quarterly Data



July 2009 - June 2010 Average	Best 5	Best 10	OH	OH Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	22.3	49
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	49.2%	17

CLAIM DURATION

The average number of weeks UI claimants received benefits

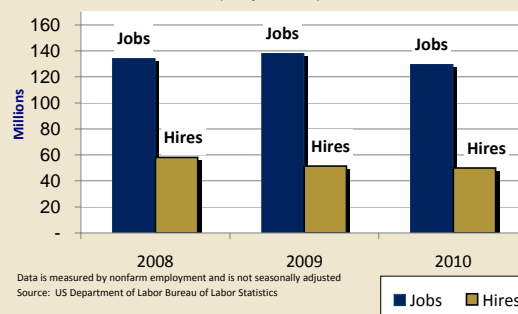
EXHAUSTION RATE

The average percentage of UI claimants who exhausted their benefits

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.

US Total Jobs & Annual Hires
2008-2010
(July-June)



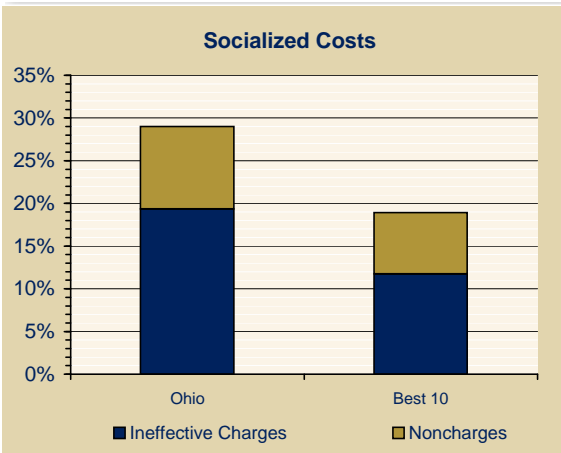
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Efficiency

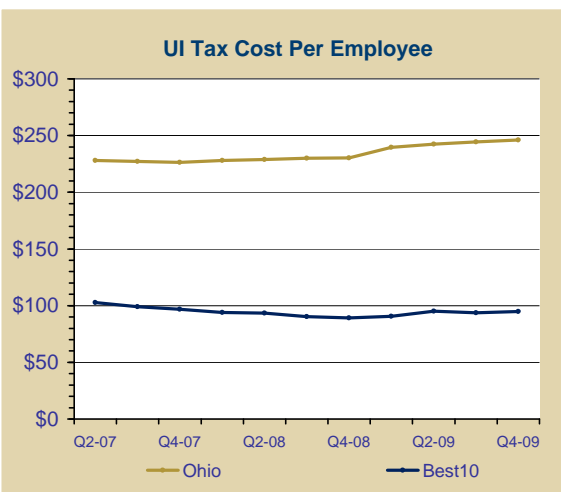
Ohio's UI tax structure had 53% more socialized costs than the Best 10 states, costing all employers \$343 million for such charges.



	2009	Best 5	Best 10	OH 2009	OH Rank
SOCIALIZED COSTS		13%	19%	29%	16
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit . and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Ohio employer paid 159% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	OH	OH Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$246.08	27
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	45.4%	51
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

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Oklahoma

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Oklahoma has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

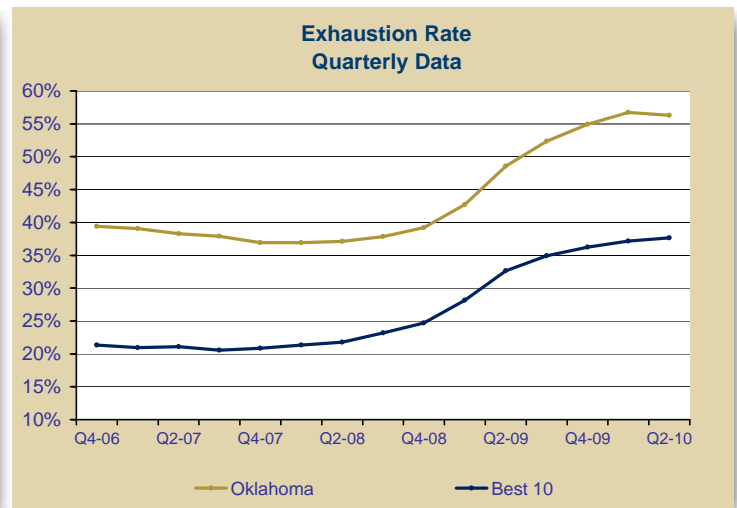
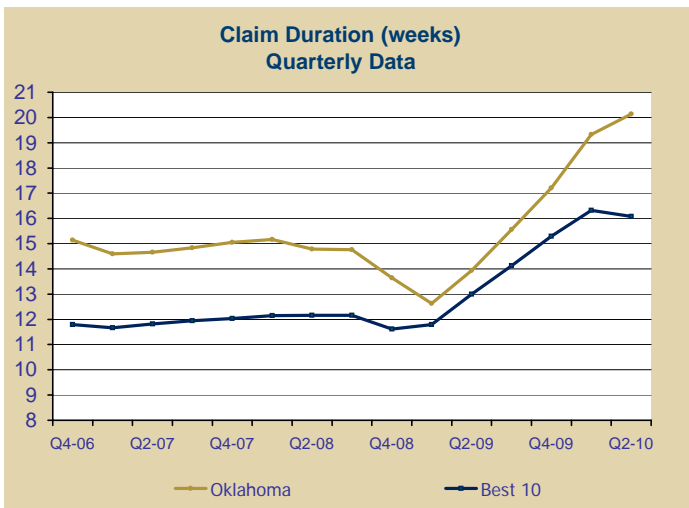
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	6.70%	6.80%
Civilian Labor Force	1,777,252	1,769,996
Unemployed	119,340	120,708
Daily UI Caseload	40,466	26,175
Total Benefits Paid **	\$374 mil	\$500 mil

* Seasonally Adjusted ** Annual

Effectiveness

On average, UI claimants in Oklahoma did not find their way off of unemployment insurance for over four and a half months, and nearly one half of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	OK	OK Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	20.1	34
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	56.3%	37

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.

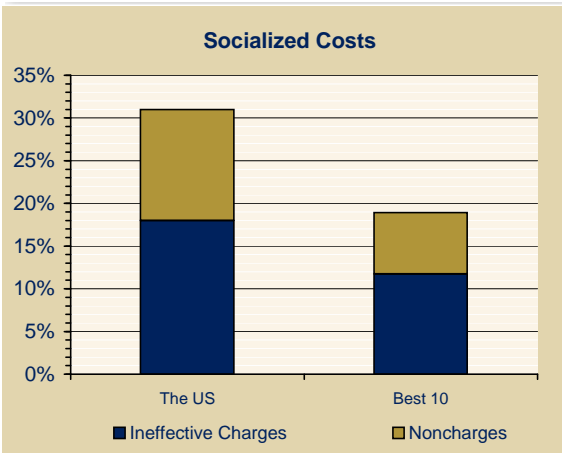


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Efficiency

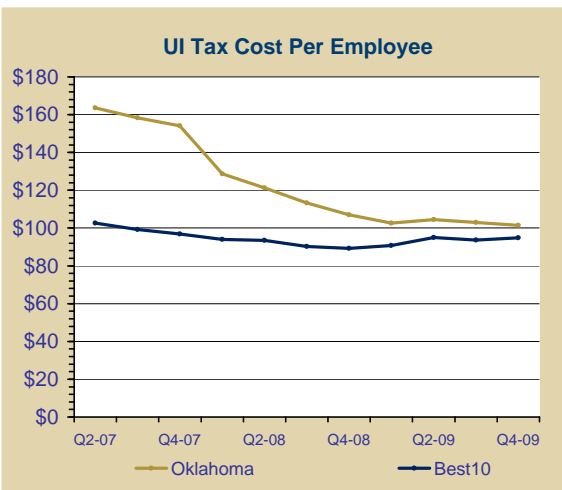
The United States' average UI tax structure had 64% more socialized costs than the Best 10 states, costing all employers \$9.5 billion for such charges.



2009	Best 5	Best 10	OK 2009	OK Rank
SOCIALIZED COSTS	13%	19%	NO DATA	
* Data from the 2009 Significant Measures Report				
The percentage of benefit costs not charged to responsible employers, but instead socialized as:				
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .				
and				
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.				
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.				

Cost

The average Oklahoma employer paid 7% more in UI taxes than the average employer in the Best 10 states.



July 2009 - June 2010 Average **	Best 5	Best 10	OK	OK Rank
UI TAX COST PER EMPLOYEE	\$81.38	\$94.88	\$101.50	6
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.				
WAGE REPLACEMENT RATE	25.3%	26.8%	39.5%	33
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.				
** UI Tax Cost Per Employee data lags other data by two quarters.				

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Oregon

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Oregon has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

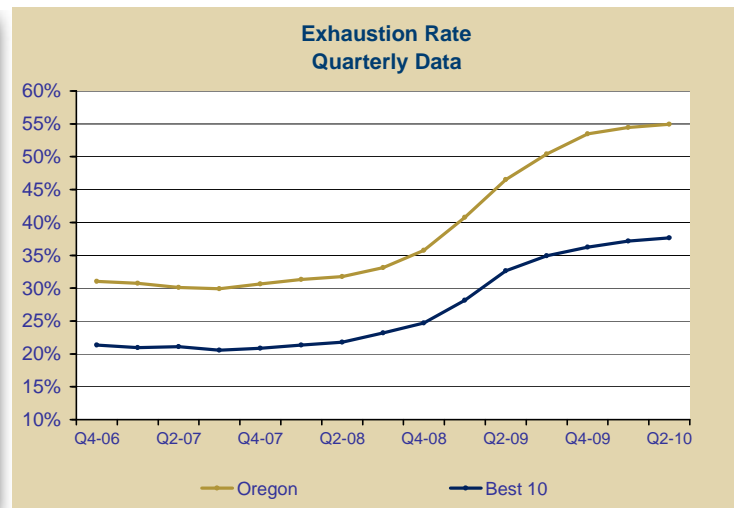
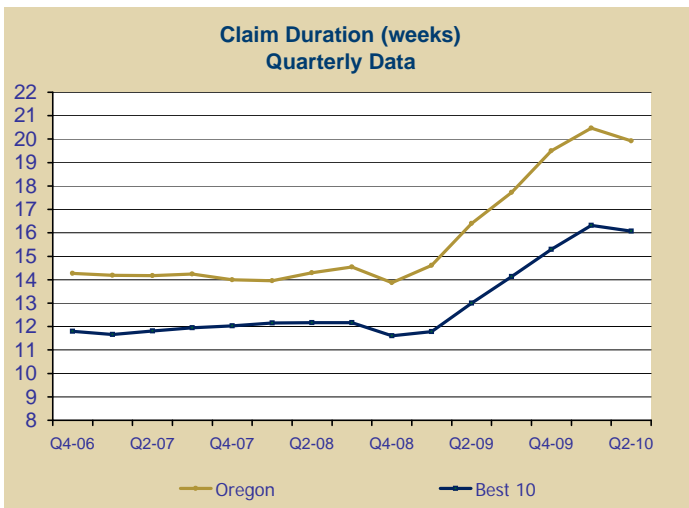
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	11.60%	10.50%
Civilian Labor Force	1,972,248	1,962,269
Unemployed	228,342	205,788
Daily UI Caseload	117,703	79,666
Total Benefits Paid **	\$1.3 bil	\$1.3 bil

* Seasonally Adjusted ** Annual

Effectiveness

On average, UI claimants in Oregon did not find their way off of unemployment insurance for over four and a half months, and nearly one half of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	OR	OR Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	19.9	30
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	55.0%	32

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



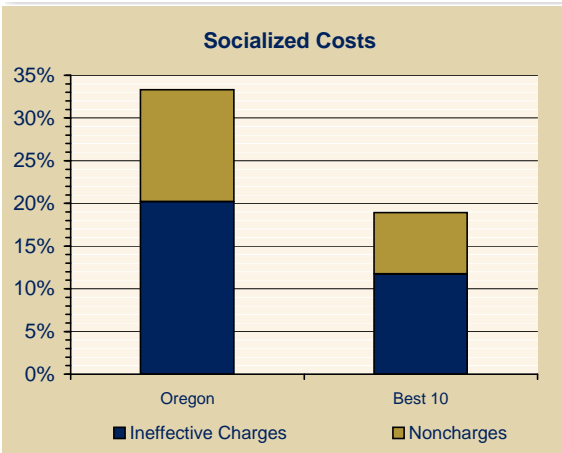
For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico.

"Rank" is from 1 to 53, with 1 being the best performance per category.

All base data used and developed in this report was sourced from the US Department of Labor and the Bureau of Labor Statistics.

Efficiency

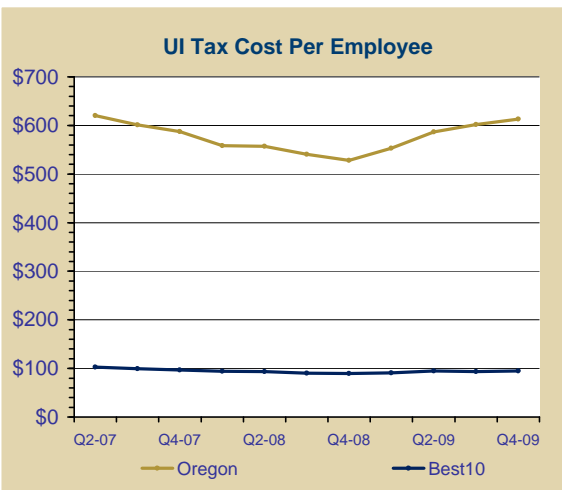
Oregon's UI tax structure had 76% more socialized costs than the Best 10 states, costing all employers \$201 million for such charges.



	2009	Best 5	Best 10	OR 2009	OR Rank
SOCIALIZED COSTS		13%	19%	33%	31
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Oregon employer paid 546% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	OR	OR Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$612.82	51
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	37.4%	27
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
- Evaluation of performance measures and incentives
- Examination of coordination of all agencies involved with UI claimant
- Integration of claimant work search rules, incentives and assistance
- Analysis of a subsidized wage program for employers willing to train UI claimants

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Pennsylvania

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • September 2010

Pennsylvania has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

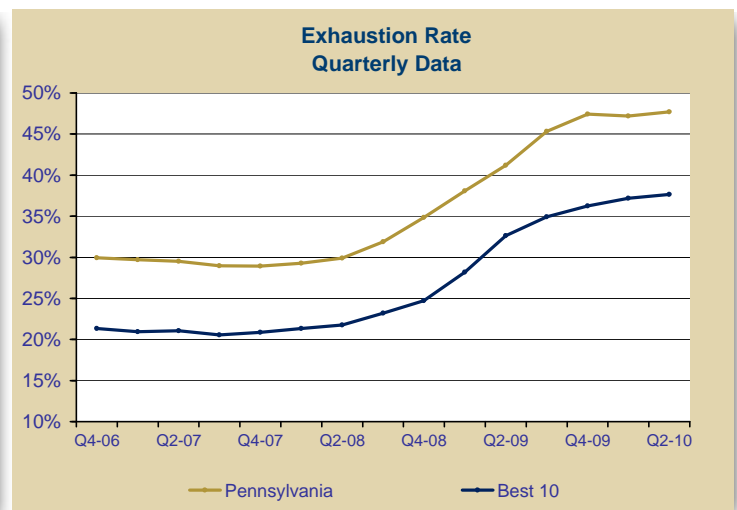
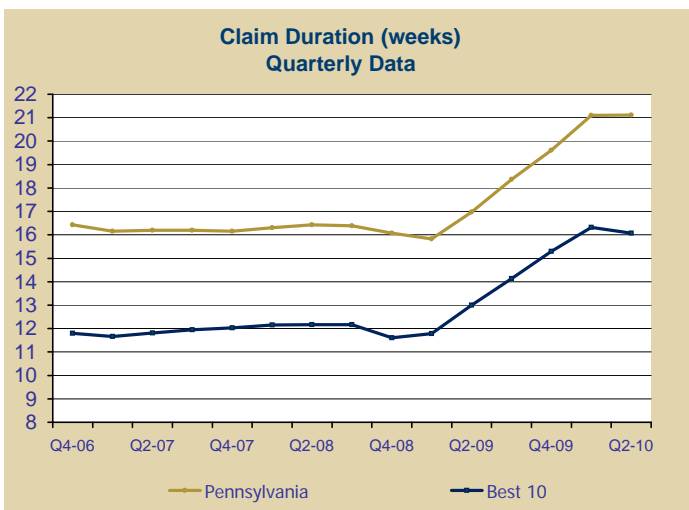
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	8.20%	9.20%
Civilian Labor Force	6,407,582	6,438,040
Unemployed	523,480	590,943
Daily UI Caseload	296,918	236,329
Total Benefits Paid **	\$4.1 bil	\$4.4 bil

* Seasonally Adjusted ** Annual

Effectiveness

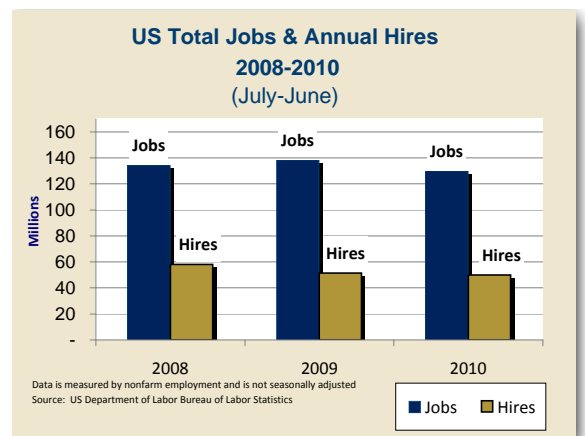
On average, UI claimants in Pennsylvania did not find their way off of unemployment insurance for almost five months, and well over one third of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	PA	PA Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	21.1	41
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	47.7%	13

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



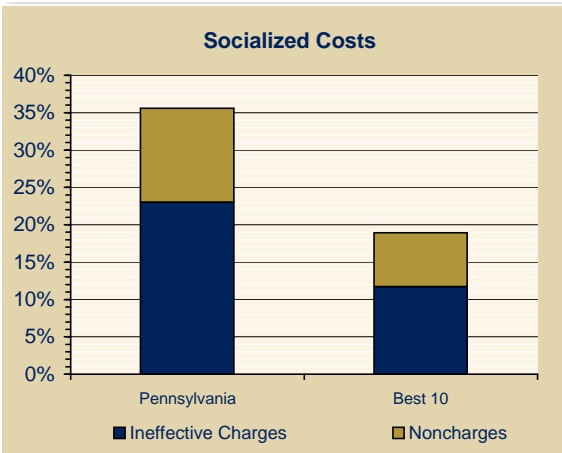
For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico.

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Efficiency

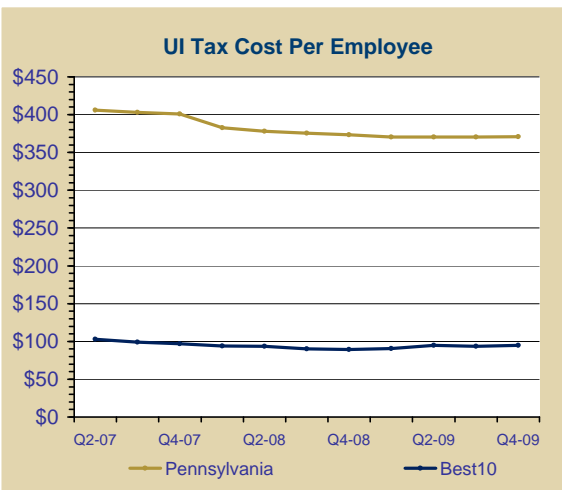
Pennsylvania's UI tax structure had 88% more socialized costs than the Best 10 states, costing all employers \$796 million for such charges.



	2009	Best 5	Best 10	PA 2009	PA Rank
SOCIALIZED COSTS		13%	19%	36%	34
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Pennsylvania employer paid 291% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	PA	PA Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$370.81	42
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	40.0%	37
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
- Evaluation of performance measures and incentives
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Puerto Rico

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • September 2010

Puerto Rico has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

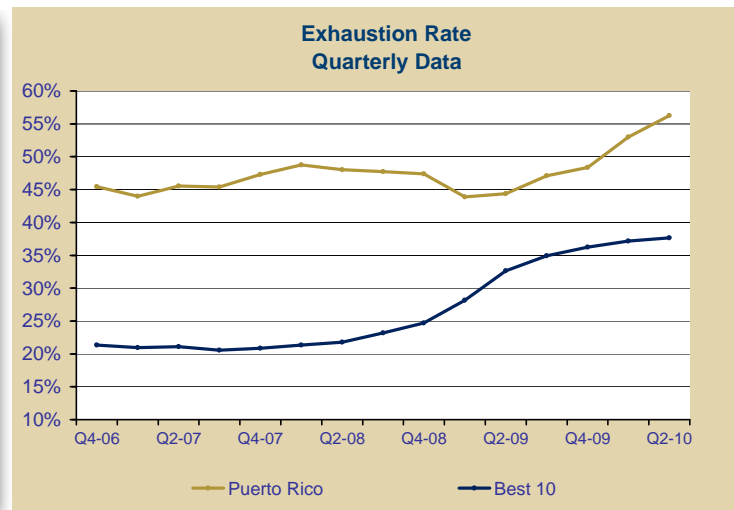
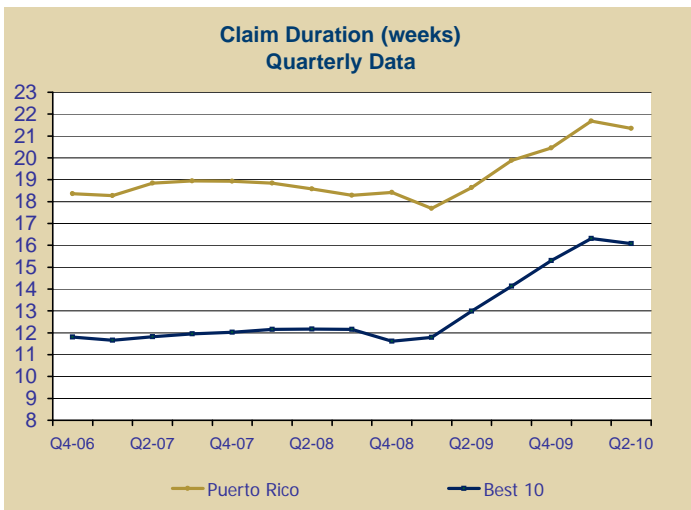
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	14.60%	16.30%
Civilian Labor Force	1,312,080	1,301,010
Unemployed	191,847	211,848
Daily UI Caseload	63,181	59,415
Total Benefits Paid **	\$263 mil	\$305 mil

* Seasonally Adjusted ** Annual

Effectiveness

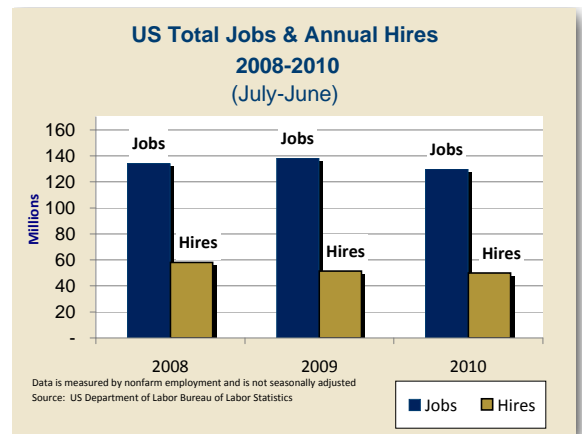
On average, UI claimants in Puerto Rico did not find their way off of unemployment insurance for almost five months, and well over one third of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	PR	PR Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	21.4	43
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	56.2%	36

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



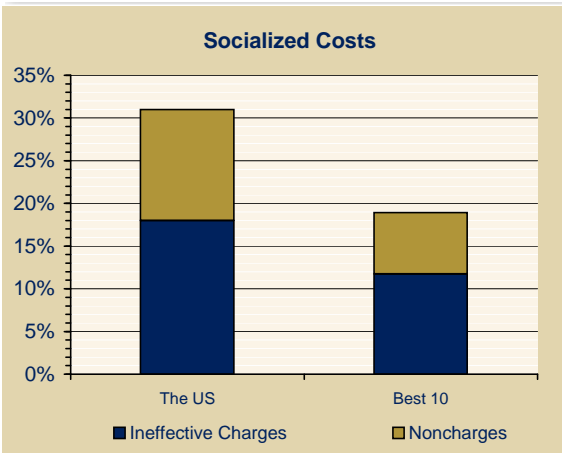
For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico.

"Rank" is from 1 to 53, with 1 being the best performance per category.

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Efficiency

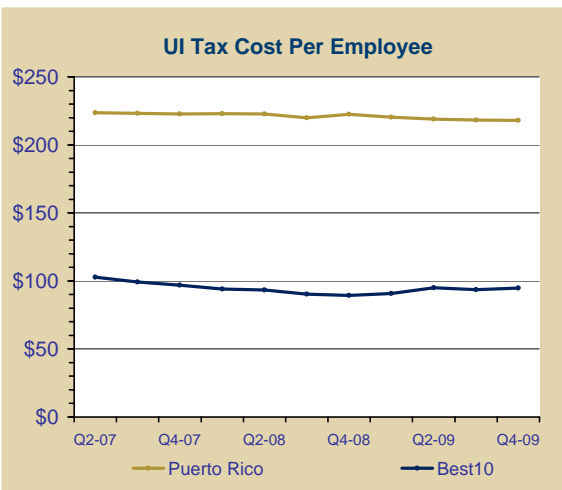
The United States' average UI tax structure had 64% more socialized costs than the Best 10 states, costing all employers \$9.5 billion for such charges.



2009	Best 5	Best 10	PR 2009	PR Rank
SOCIALIZED COSTS	13%	19%	NO DATA	
* Data from the 2009 Significant Measures Report				
The percentage of benefit costs not charged to responsible employers, but instead socialized as:				
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .				
and				
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.				
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.				

Cost

The average Puerto Rico employer paid 130% more in UI taxes than the average employer in the Best 10 states.



July 2009 - June 2010 Average **	Best 5	Best 10	PR	PR Rank
UI TAX COST PER EMPLOYEE	\$81.38	\$94.88	\$218.02	22
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.				
WAGE REPLACEMENT RATE	25.3%	26.8%	24.0%	2
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.				
** UI Tax Cost Per Employee data lags other data by two quarters.				

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
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Rhode Island

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Rhode Island has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

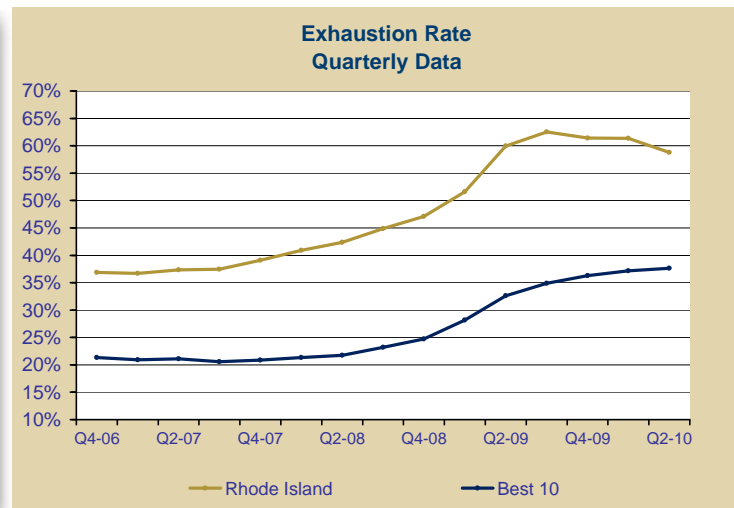
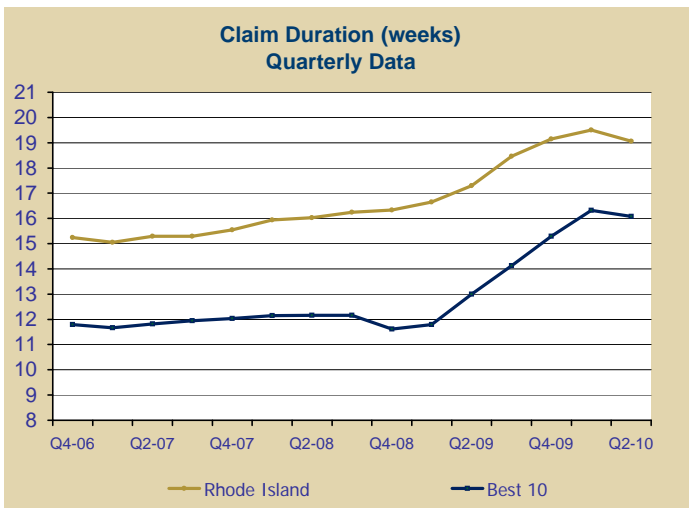
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	11.10%	12.00%
Civilian Labor Force	564,868	576,100
Unemployed	62,465	69,308
Daily UI Caseload	22,747	16,185
Total Benefits Paid **	\$357 mil	\$340 mil

* Seasonally Adjusted ** Annual

Effectiveness

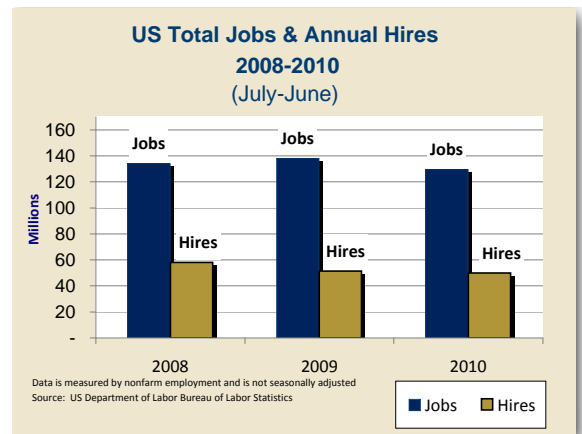
On average, UI claimants in Rhode Island did not find their way off of unemployment insurance for nearly four and a half months, and over one half of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	RI	RI Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	19.1	23
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	58.8%	41

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



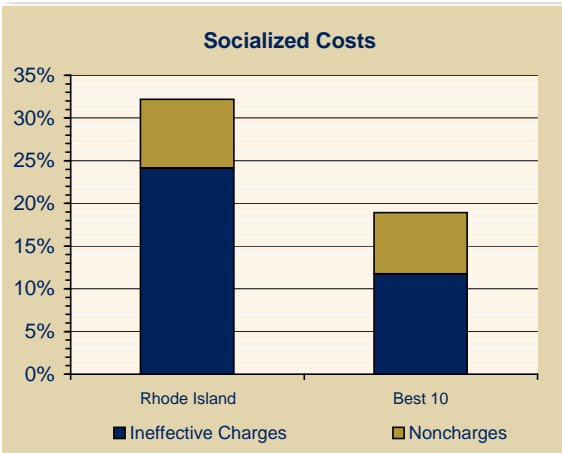
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"Rank" is from 1 to 53, with 1 being the best performance per category.

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Efficiency

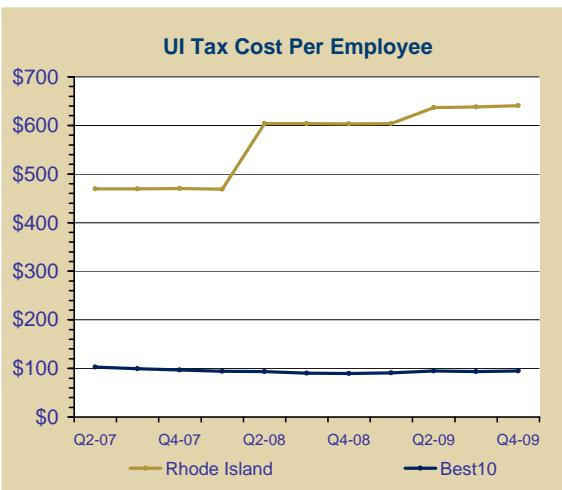
Rhode Island's UI tax structure had 70% more socialized costs than the Best 10 states, costing all employers \$77 million for such charges.



	2009	Best 5	Best 10	RI 2009	RI Rank
SOCIALIZED COSTS		13%	19%	32%	28
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Rhode Island employer paid 575% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	RI	RI Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$640.66	53
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	46.4%	52
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

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South Carolina

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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South Carolina has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

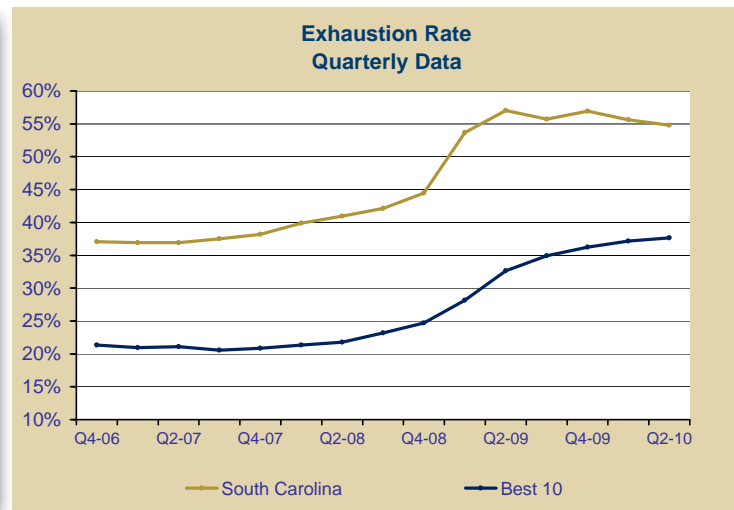
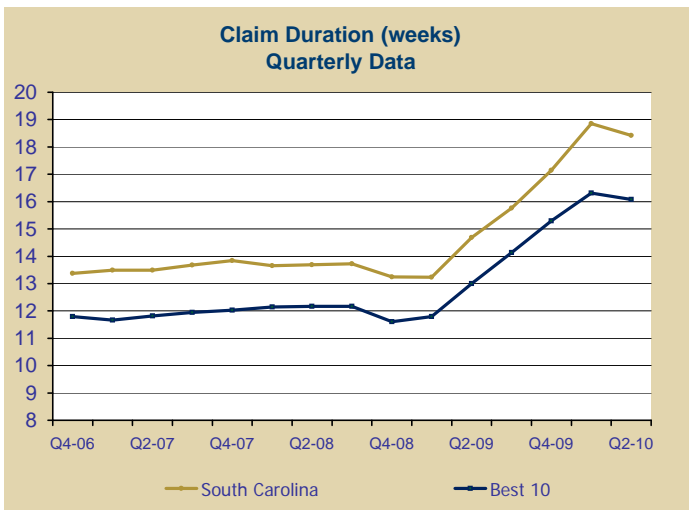
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	11.90%	10.70%
Civilian Labor Force	2,183,667	2,150,249
Unemployed	259,481	230,785
Daily UI Caseload	85,168	45,689
Total Benefits Paid **	\$785 mil	\$737 mil

* Seasonally Adjusted ** Annual

Effectiveness

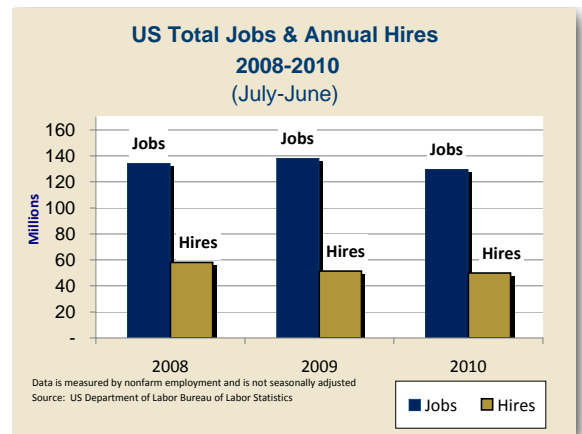
On average, UI claimants in South Carolina did not find their way off of unemployment insurance for over four months, and over one half of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	SC	SC Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	18.4	18
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	54.8%	31

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



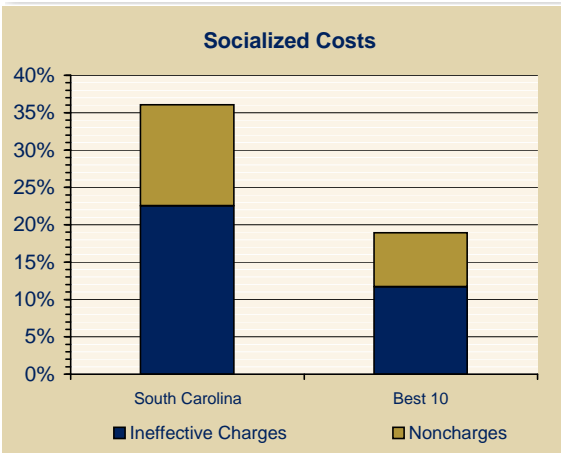
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Efficiency

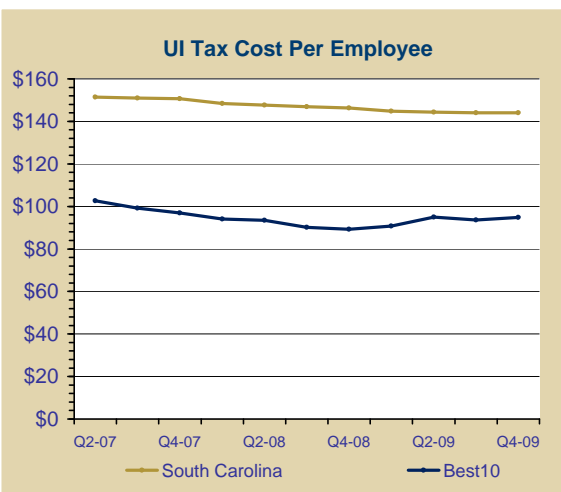
South Carolina's UI tax structure had 91% more socialized costs than the Best 10 states, costing all employers \$139 million for such charges.



	2009	Best 5	Best 10	SC 2009	SC Rank
SOCIALIZED COSTS		13%	19%	36%	36
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average South Carolina employer paid 52% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	SC	SC Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$144.07	14
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	34.2%	20
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

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South Dakota

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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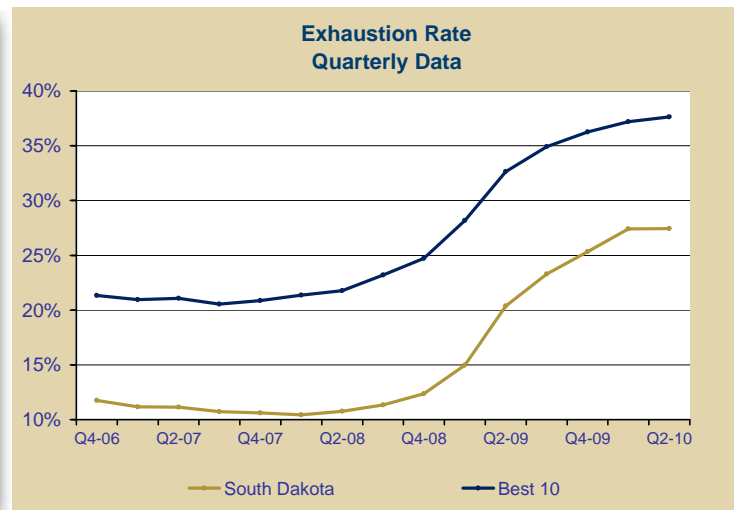
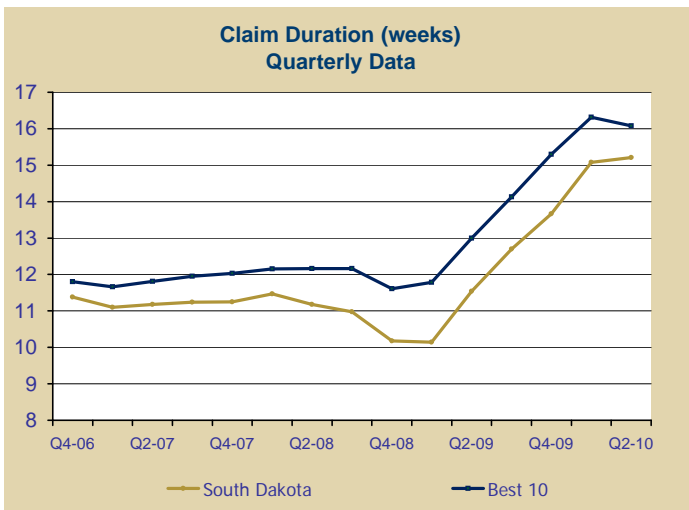
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	4.90%	4.40%
Civilian Labor Force	446,352	443,648
Unemployed	21,956	19,670
Daily UI Caseload	4,903	3,172
Total Benefits Paid **	\$44 mil	\$56 mil

* Seasonally Adjusted ** Annual

Effectiveness

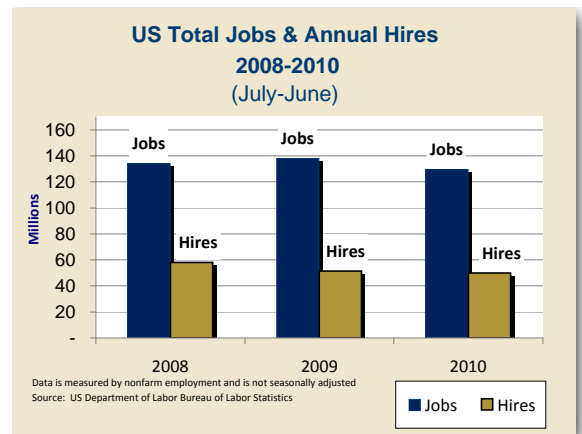
South Dakota's Claim Duration was only 0.03 weeks higher than the Best 10 state average, ranking South Dakota 2nd among all states, and only just over twenty percent of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	SD	SD Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	15.2	2
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	27.4%	2

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



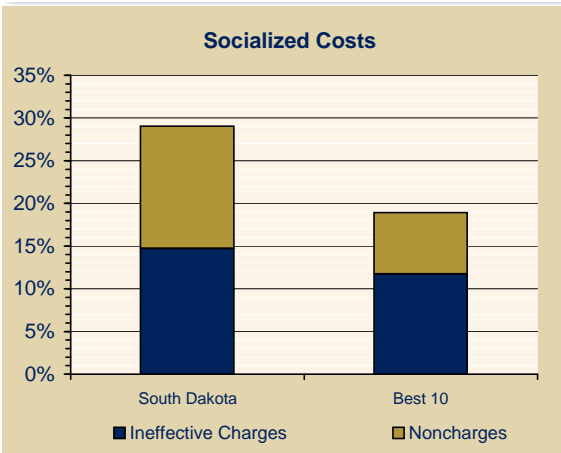
For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico.

"Rank" is from 1 to 53, with 1 being the best performance per category.

All base data used and developed in this report was sourced from the US Department of Labor and the Bureau of Labor Statistics.

Efficiency

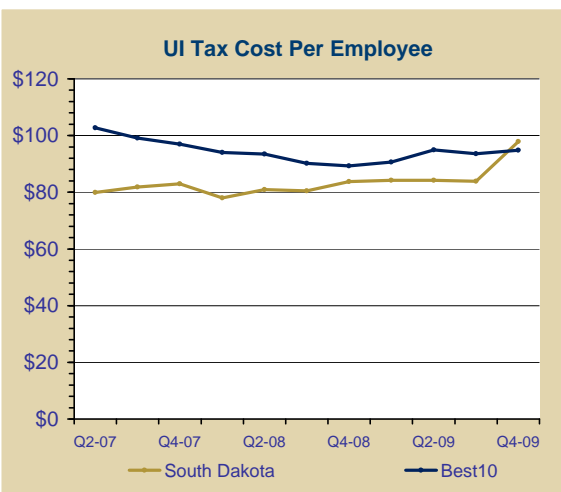
South Dakota's UI tax structure had 53% more socialized costs than the Best 10 states, costing all employers \$7 million for such charges.



	2009	Best 5	Best 10	SD 2009	SD Rank
SOCIALIZED COSTS		13%	19%	29%	17
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

South Dakota had the 5th lowest UI tax costs in the nation.



	July 2009 - June 2010 Average **	Best 5	Best 10	SD	SD Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$97.82	5
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	39.4%	31
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
- Evaluation of performance measures and incentives
- Examination of coordination of all agencies involved with UI claimant
- Integration of claimant work search rules, incentives and assistance
- Analysis of a subsidized wage program for employers willing to train UI claimants

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Tennessee

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • September 2010

Tennessee has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

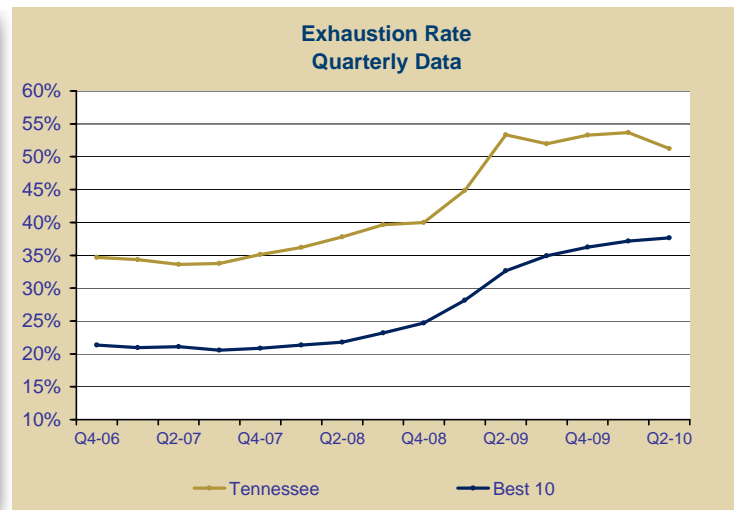
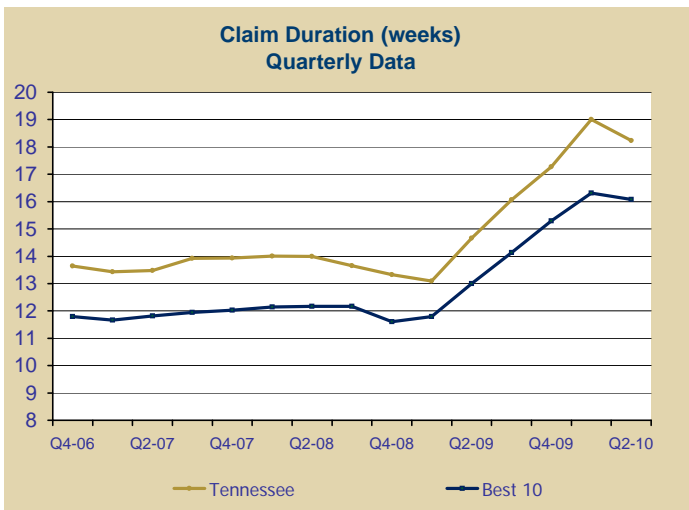
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	10.90%	10.00%
Civilian Labor Force	3,023,421	3,034,326
Unemployed	328,612	304,683
Daily UI Caseload	118,665	65,413
Total Benefits Paid **	\$935 mil	\$841 mil

* Seasonally Adjusted ** Annual

Effectiveness

On average, UI claimants in Tennessee did not find their way off of unemployment insurance for over four months, and over one half of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	TN	TN Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	18.2	15
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	51.2%	20

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.

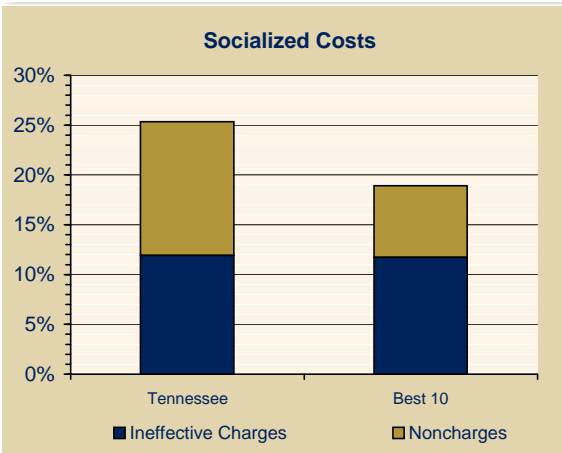


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Efficiency

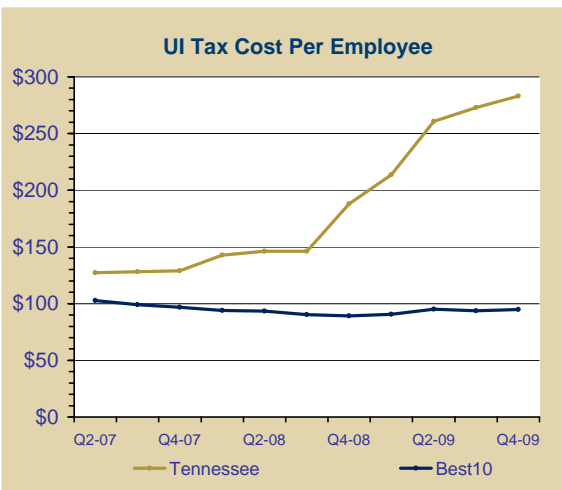
Tennessee's UI tax structure had 34% more socialized costs than the Best 10 states, costing all employers \$107 million for such charges.



	2009	Best 5	Best 10	TN 2009	TN Rank
SOCIALIZED COSTS		13%	19%	25%	9
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Tennessee employer paid 198% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	TN	TN Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$283.14	32
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	28.6%	9
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
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Texas

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Texas has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

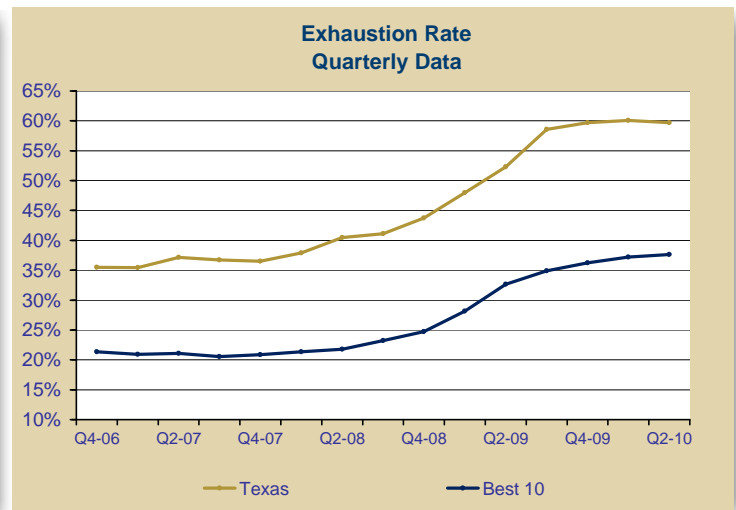
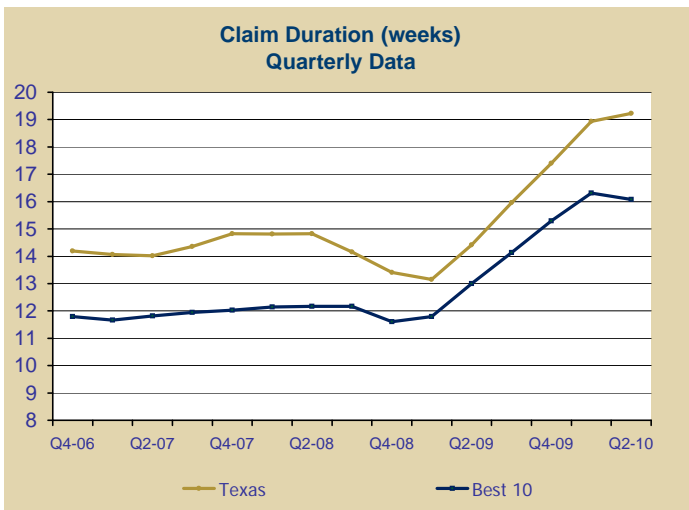
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	7.80%	8.20%
Civilian Labor Force	11,928,785	12,177,071
Unemployed	925,233	998,979
Daily UI Caseload	303,107	212,624
Total Benefits Paid **	\$2.8 bil	\$3.6 bil

* Seasonally Adjusted ** Annual

Effectiveness

On average, UI claimants in Texas did not find their way off of unemployment insurance for nearly four and a half months, and over one half of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	TX	TX Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	19.2	24
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	59.7%	42

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.

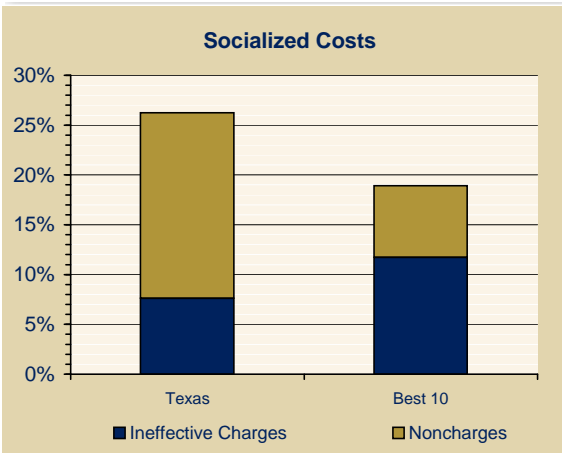


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Efficiency

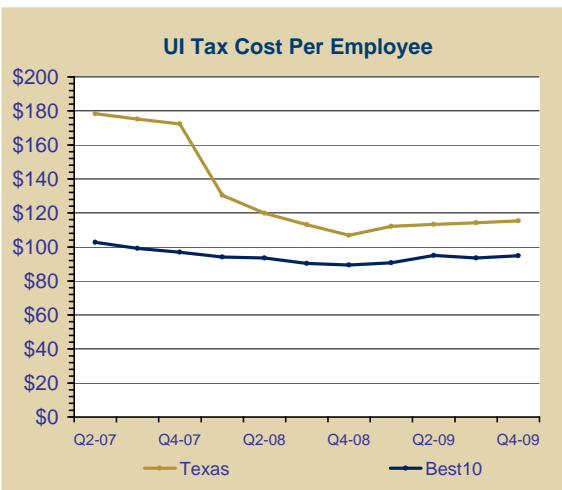
Texas' UI tax structure had 39% more socialized costs than the Best 10 states, costing all employers \$345 million for such charges.



	2009	Best 5	Best 10	TX 2009	TX Rank
SOCIALIZED COSTS		13%	19%	26%	12
* Data from the 2009 Significant Measures Report					
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Texas employer paid 21% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	TX	TX Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$115.25	10
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	36.6%	24
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

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Utah

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Utah has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

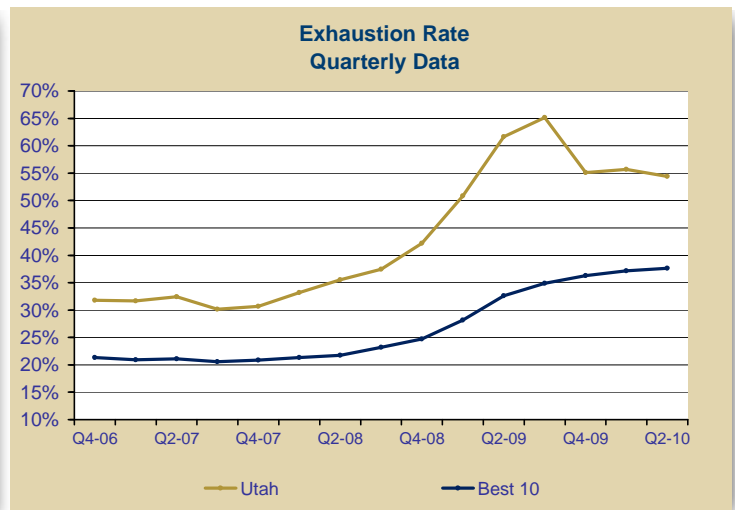
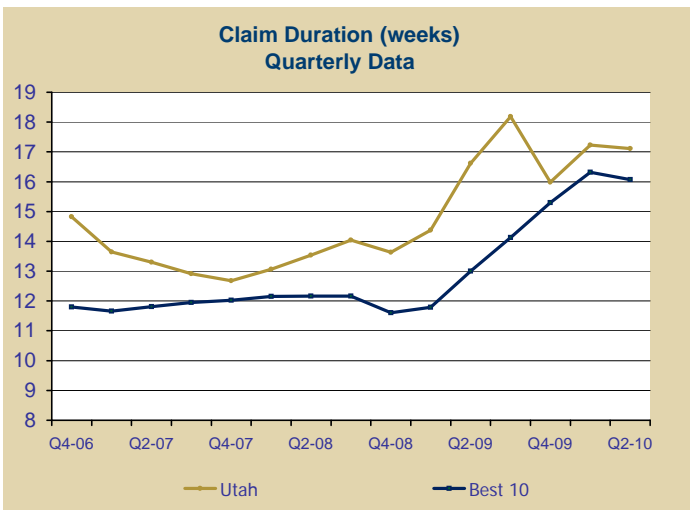
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	6.80%	7.20%
Civilian Labor Force	1,370,347	1,350,926
Unemployed	93,587	97,682
Daily UI Caseload	37,625	22,180
Total Benefits Paid **	\$378 mil	\$452 mil

* Seasonally Adjusted ** Annual

Effectiveness

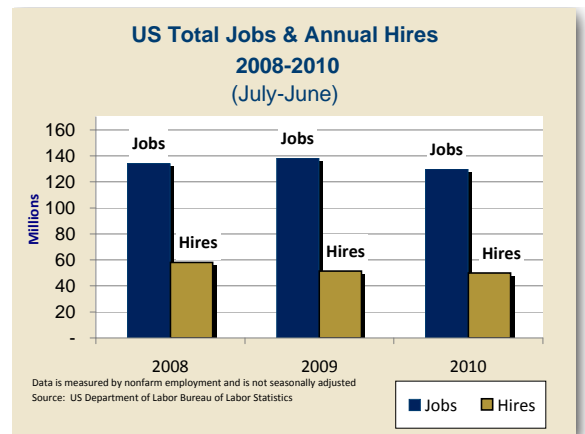
On average, UI claimants in Utah did not find their way off of unemployment insurance for almost four months, and nearly two thirds of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	UT	UT Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	17.1	8
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	54.4%	29

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



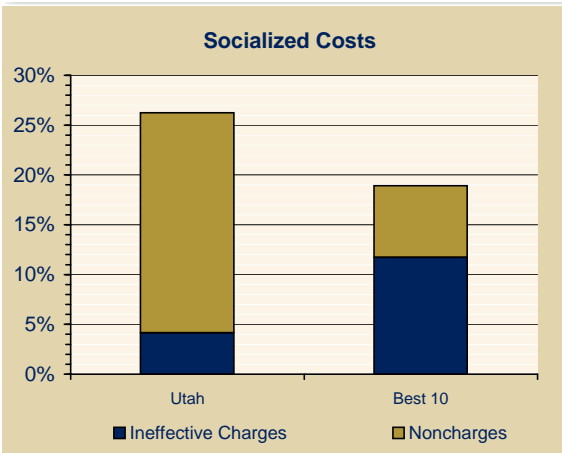
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Efficiency

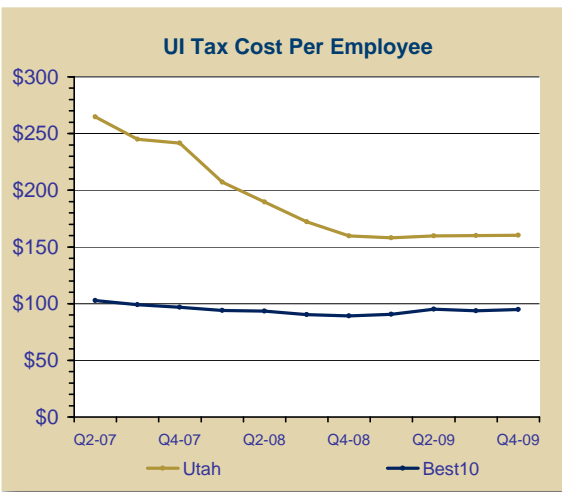
Utah's UI tax structure had 39% more socialized costs than the Best 10 states, costing all employers \$35 million for such charges.



	2009	Best 5	Best 10	UT 2009	UT Rank
SOCIALIZED COSTS		13%	19%	26%	13
* Data from the 2009 Significant Measures Report					
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit . and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Utah employer paid 69% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	UT	UT Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$160.23	16
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	43.6%	44
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

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Virginia

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Virginia has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

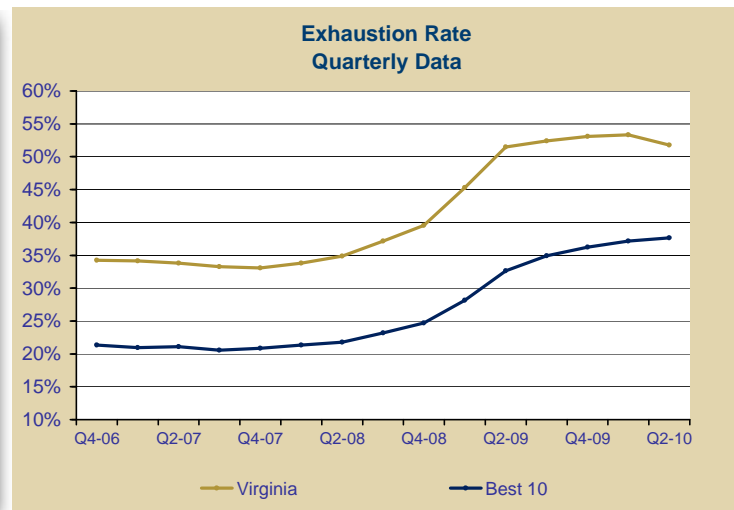
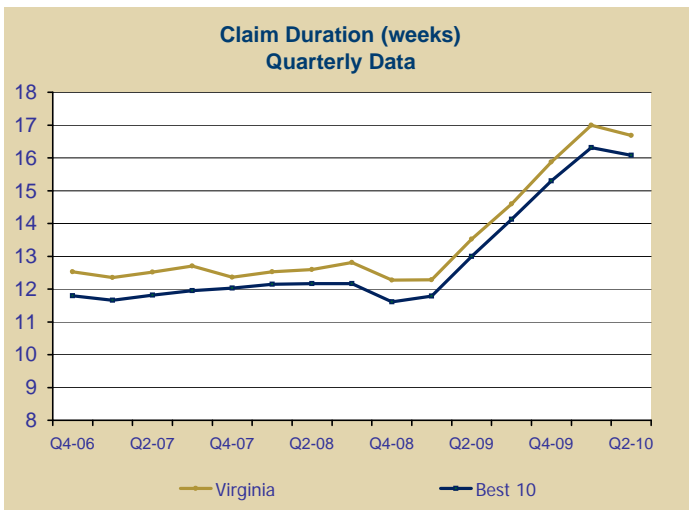
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	6.90%	7.00%
Civilian Labor Force	4,189,366	4,185,604
Unemployed	288,505	292,989
Daily UI Caseload	87,270	56,750
Total Benefits Paid **	\$879 mil	\$915 mil

* Seasonally Adjusted ** Annual

Effectiveness

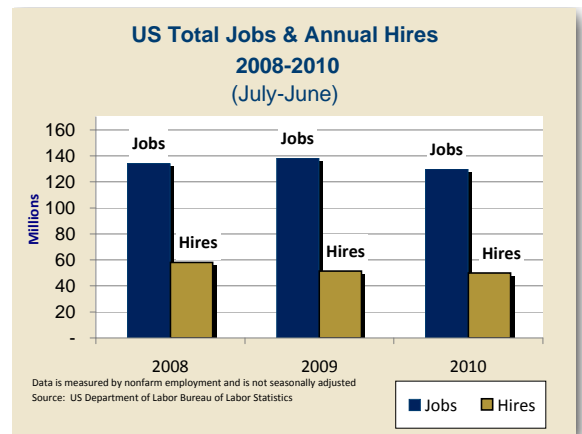
On average, UI claimants in Virginia did not find their way off of unemployment insurance for almost four months, and over one half of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	VA	VA Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	16.7	7
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	51.8%	21

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



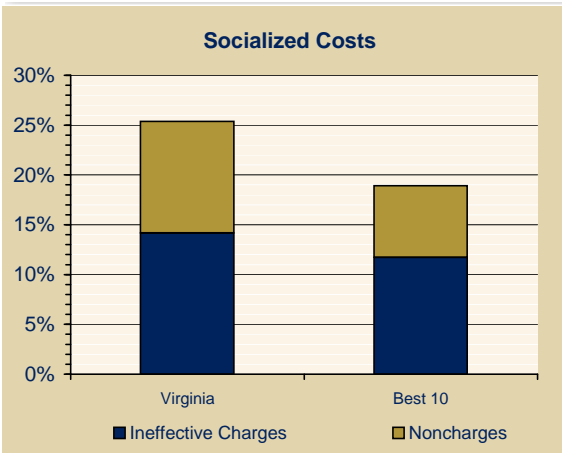
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Efficiency

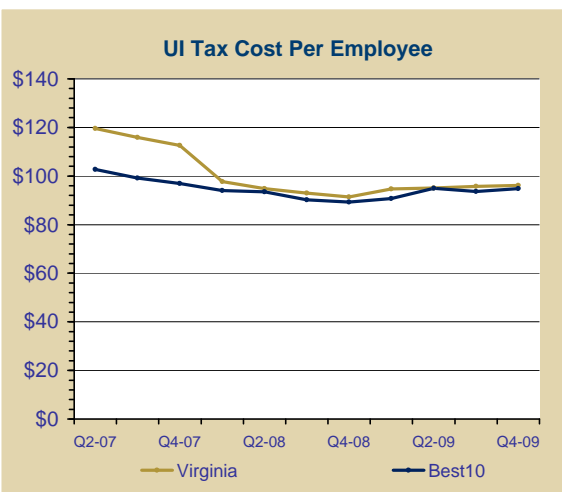
Virginia's UI tax structure had 34% more socialized costs than the Best 10 states, costing all employers \$101 million for such charges.



	2009	Best 5	Best 10	VA 2009	VA Rank
SOCIALIZED COSTS		13%	19%	25%	10
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
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The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

Virginia had the 4th lowest UI tax costs in the nation.



	July 2009 - June 2010 Average **	Best 5	Best 10	VA	VA Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$96.16	4
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	32.4%	16
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

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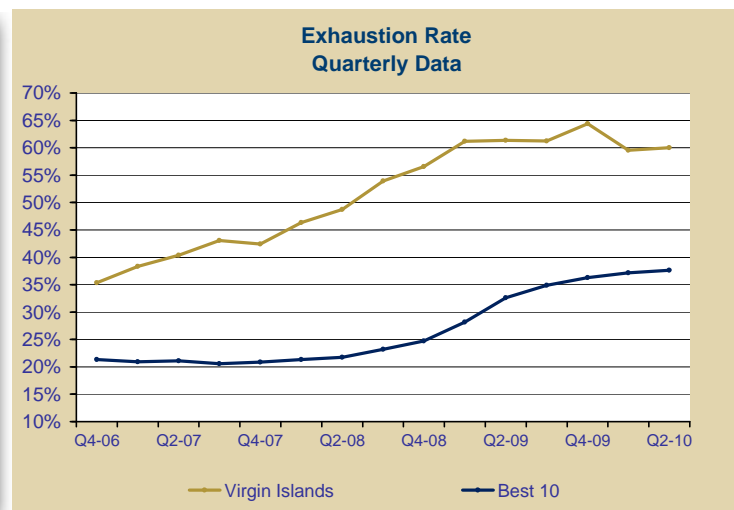
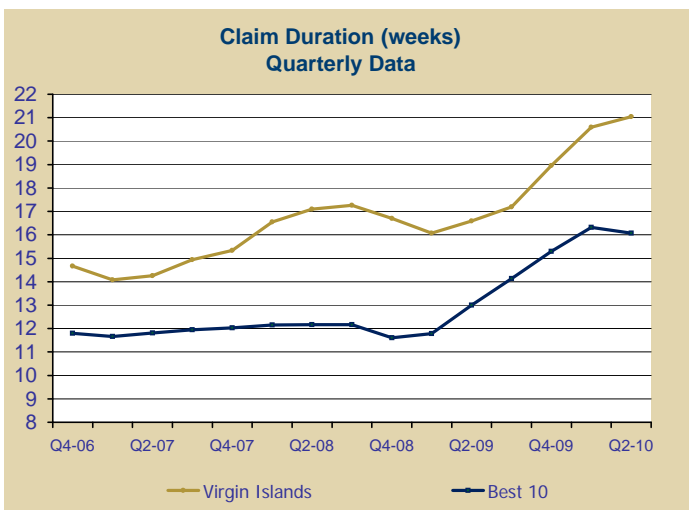
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	7.90%	8.10%
Civilian Labor Force	52,087	51,321
Unemployed	4,421	4,172
Daily UI Caseload	1,427	870
Total Benefits Paid **	\$16 mil	\$18 mil

* Seasonally Adjusted ** Annual

Effectiveness

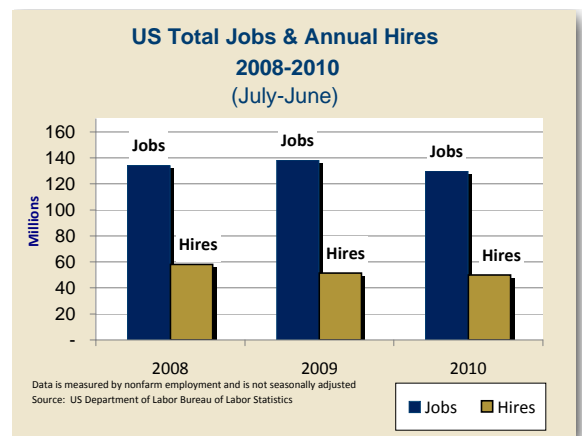
On average, UI claimants in Virgin Islands did not find their way off of unemployment insurance for almost five months, and nearly two thirds of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	VI	VI Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	21.1	39
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	60.0%	43

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



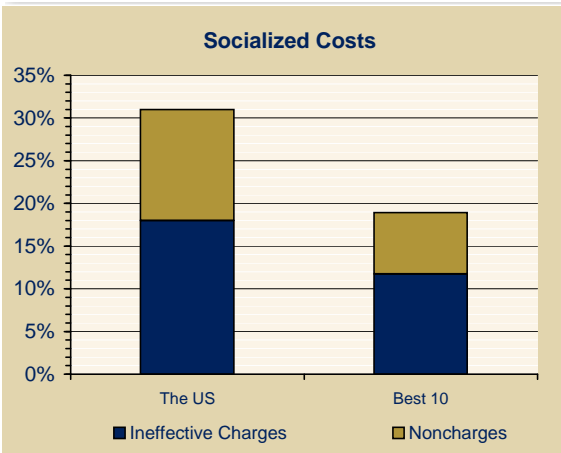
For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico.

"Rank" is from 1 to 53, with 1 being the best performance per category.

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Efficiency

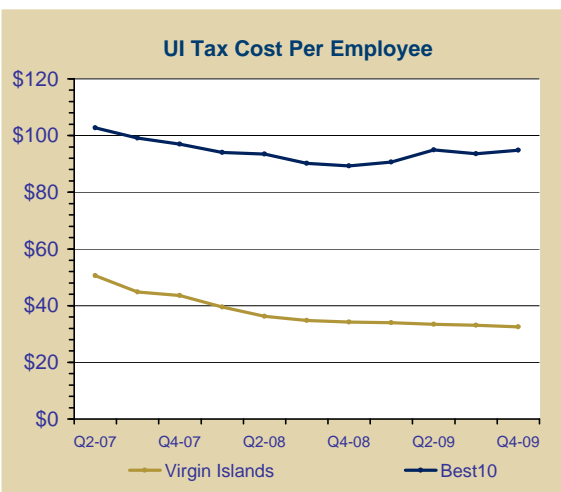
The United States' average UI tax structure had 64% more socialized costs than the Best 10 states, costing all employers \$9.5 billion for such charges.



2009	Best 5	Best 10	VI 2009	VI Rank
SOCIALIZED COSTS	13%	19%	NO DATA	
* Data from the 2009 Significant Measures Report				
The percentage of benefit costs not charged to responsible employers, but instead socialized as:				
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .				
and				
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.				
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.				

Cost

Virgin Islands had the lowest UI tax costs in the nation.



July 2009 - June 2010 Average **	Best 5	Best 10	VI	VI Rank
UI TAX COST PER EMPLOYEE	\$81.38	\$94.88	\$32.57	1
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.				
WAGE REPLACEMENT RATE	25.3%	26.8%	43.9%	45
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.				
** UI Tax Cost Per Employee data lags other data by two quarters.				

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
- Evaluation of performance measures and incentives
- Examination of coordination of all agencies involved with UI claimant
- Integration of claimant work search rules, incentives and assistance
- Analysis of a subsidized wage program for employers willing to train UI claimants

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Vermont

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • September 2010

Vermont has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

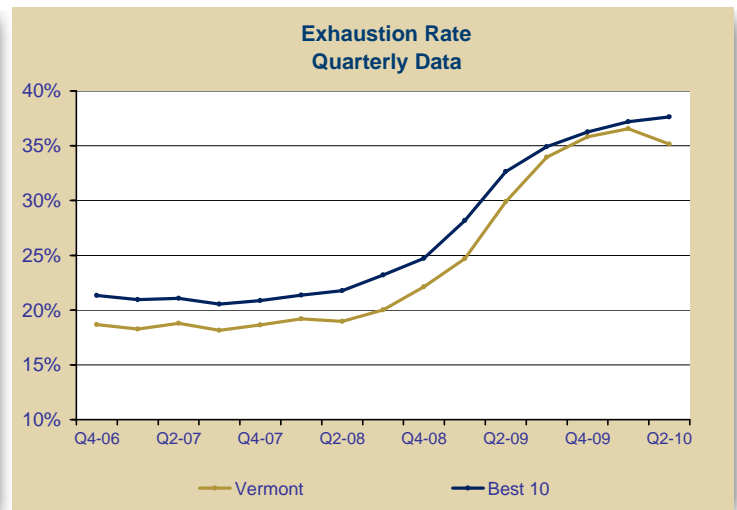
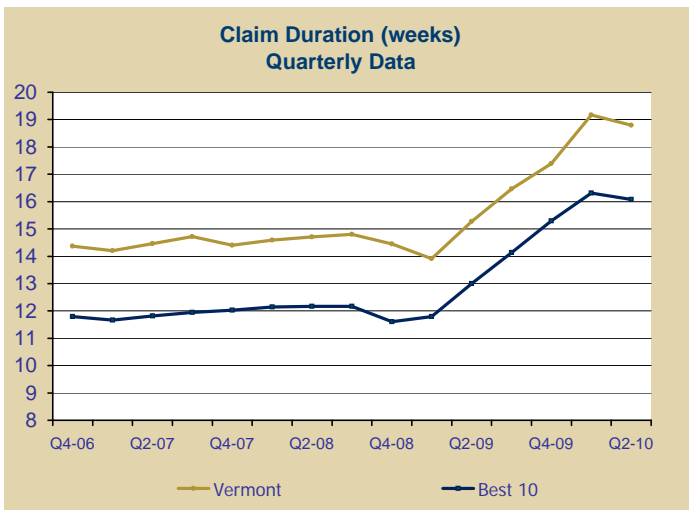
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	7.20%	6.00%
Civilian Labor Force	360,134	358,778
Unemployed	25,920	21,591
Daily UI Caseload	13,639	10,311
Total Benefits Paid **	\$166 mil	\$170 mil

* Seasonally Adjusted ** Annual

Effectiveness

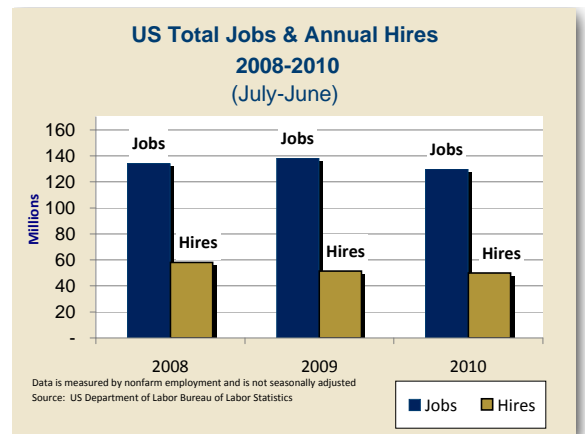
On average, UI claimants in Vermont did not find their way off of unemployment insurance for over four months, but only just over one quarter of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	VT	VT Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	18.8	21
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	35.2%	3

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



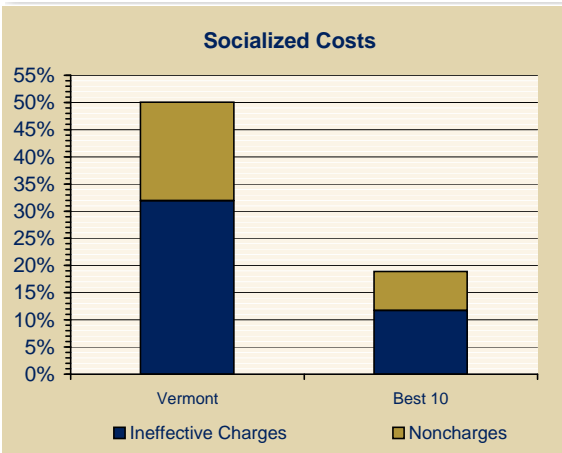
For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico.

"Rank" is from 1 to 53, with 1 being the best performance per category.

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Efficiency

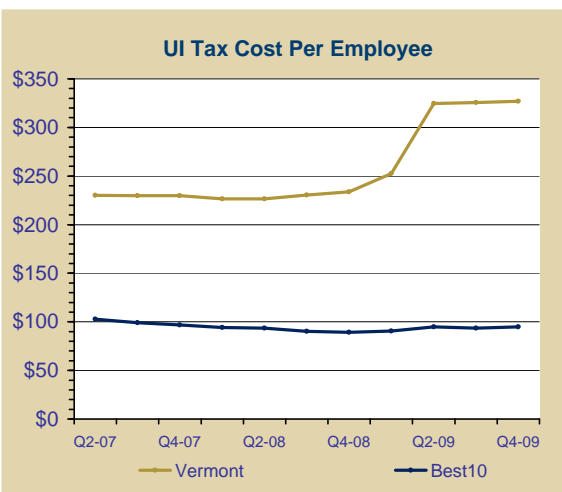
Vermont's UI tax structure had 165% more socialized costs than the Best 10 states, costing all employers \$43 million for such charges.



	2009	Best 5	Best 10	VT 2009	VT Rank
SOCIALIZED COSTS		13%	19%	50%	43
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Vermont employer paid 245% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	VT	VT Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$327.08	39
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	39.9%	36
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
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Washington

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Washington has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

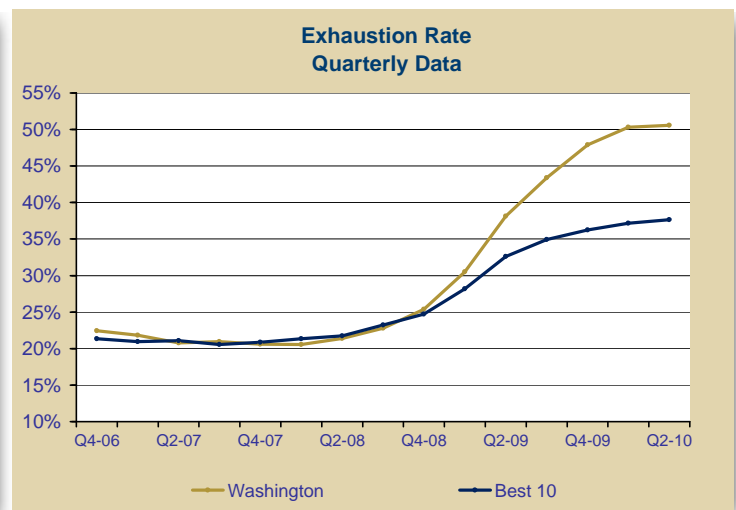
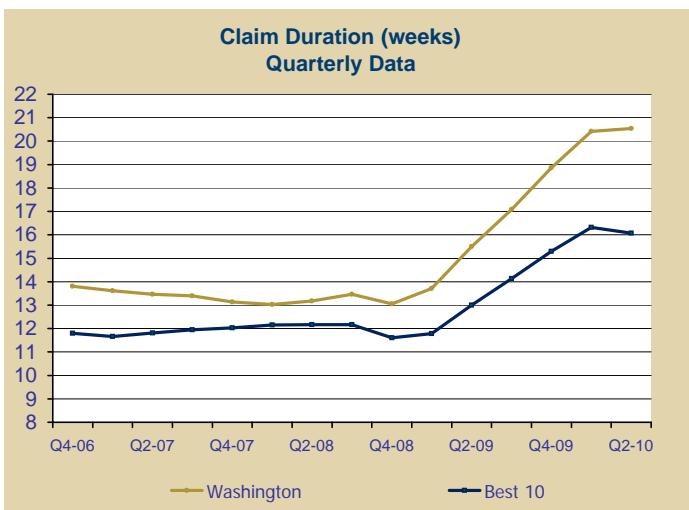
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	9.20%	9.00%
Civilian Labor Force	3,537,769	3,546,201
Unemployed	324,579	318,027
Daily UI Caseload	132,017	90,949
Total Benefits Paid **	\$1.8 bil	\$2.3 bil

* Seasonally Adjusted ** Annual

Effectiveness

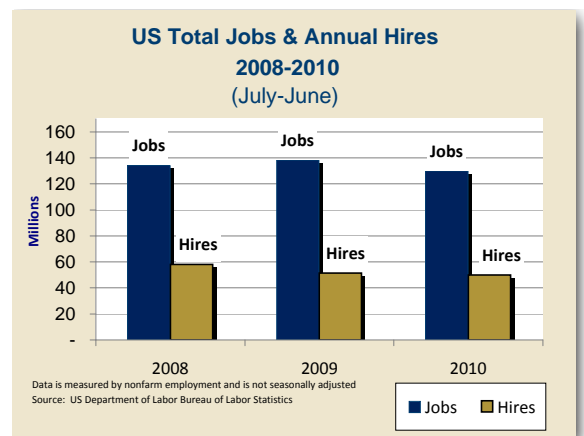
On average, UI claimants in Washington did not find their way off of unemployment insurance for over four and a half months, and over one third of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	WA	WA Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	20.5	35
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	50.6%	18

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



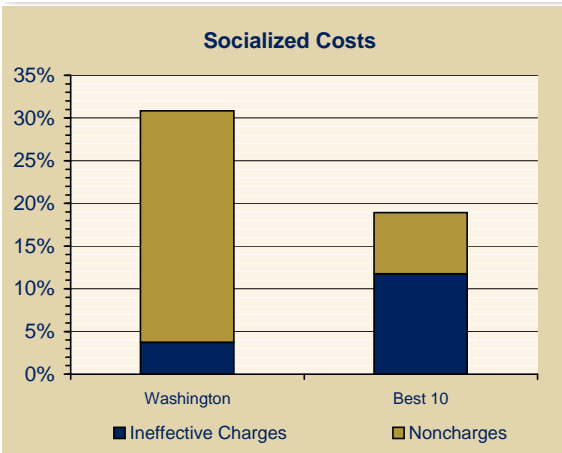
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"Rank" is from 1 to 53, with 1 being the best performance per category.

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Efficiency

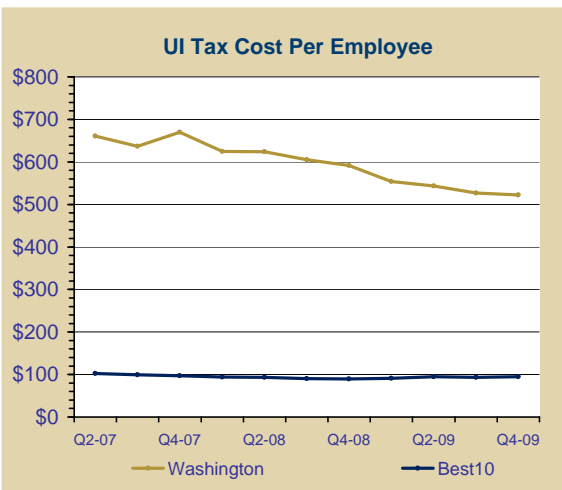
Washington's UI tax structure had 63% more socialized costs than the Best 10 states, costing all employers \$247 million for such charges.



	2009	Best 5	Best 10	WA 2009	WA Rank
SOCIALIZED COSTS		13%	19%	31%	21
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Washington employer paid 450% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	WA	WA Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$521.98	49
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	42.7%	42
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
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Wisconsin

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Wisconsin has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

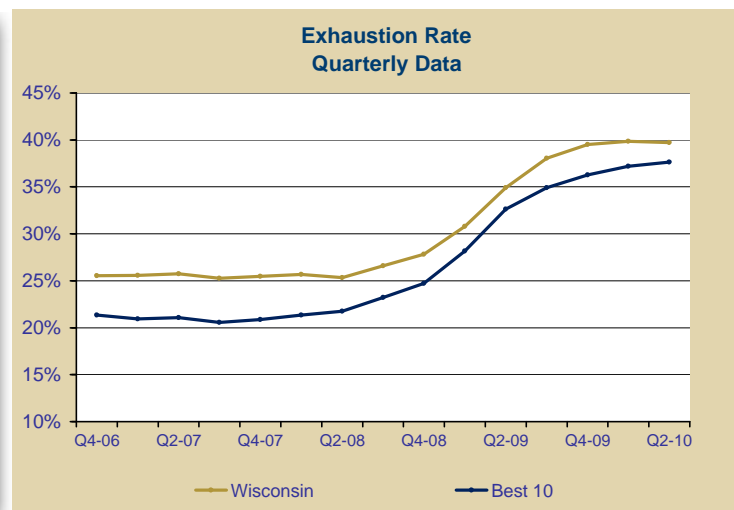
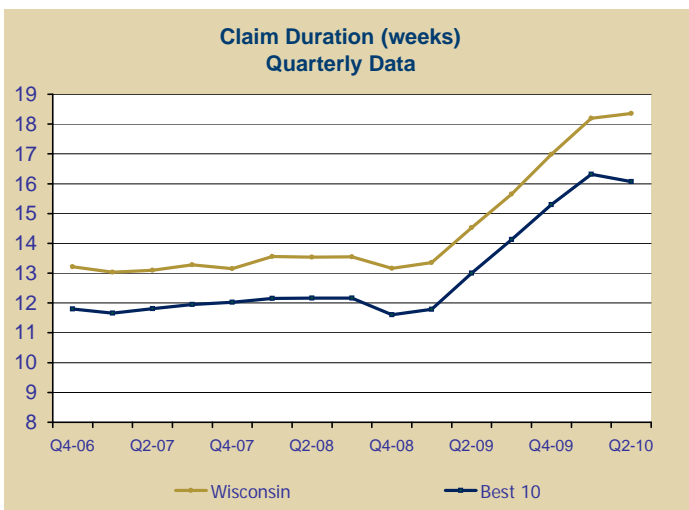
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	8.90%	7.90%
Civilian Labor Force	3,100,872	3,040,729
Unemployed	277,333	240,798
Daily UI Caseload	151,014	98,191
Total Benefits Paid **	\$1.6 bil	\$1.7 bil

* Seasonally Adjusted ** Annual

Effectiveness

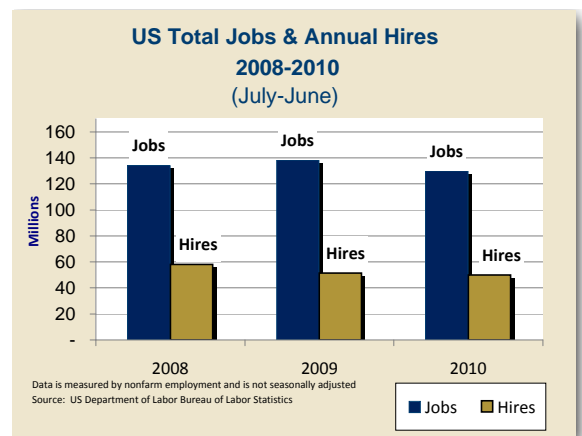
On average, UI claimants in Wisconsin did not find their way off of unemployment insurance for over four months, but only just over one third of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	WI	WI Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	18.4	16
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	39.7%	4

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



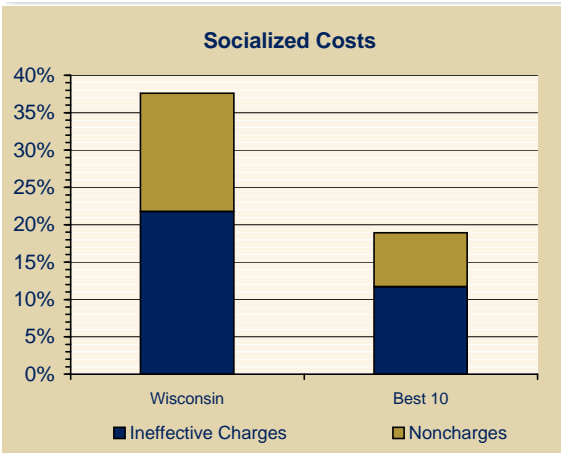
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"Rank" is from 1 to 53, with 1 being the best performance per category.

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Efficiency

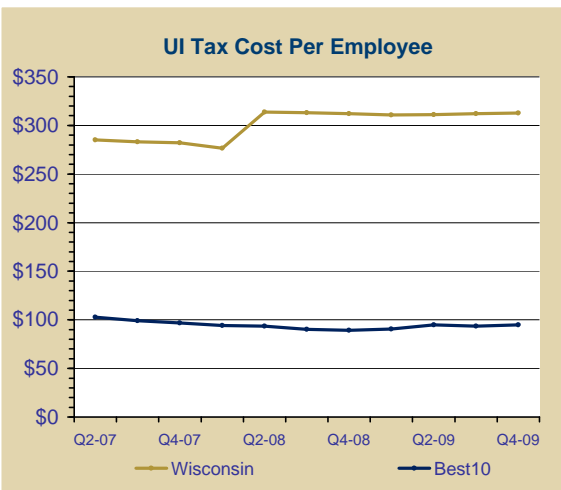
Wisconsin's UI tax structure had 99% more socialized costs than the Best 10 states, costing all employers \$306 million for such charges.



	2009	Best 5	Best 10	WI 2009	WI Rank
SOCIALIZED COSTS		13%	19%	38%	38
		* Data from the 2009 Significant Measures Report			
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Wisconsin employer paid 230% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	WI	WI Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$312.66	36
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	36.7%	26
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

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West Virginia

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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West Virginia has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

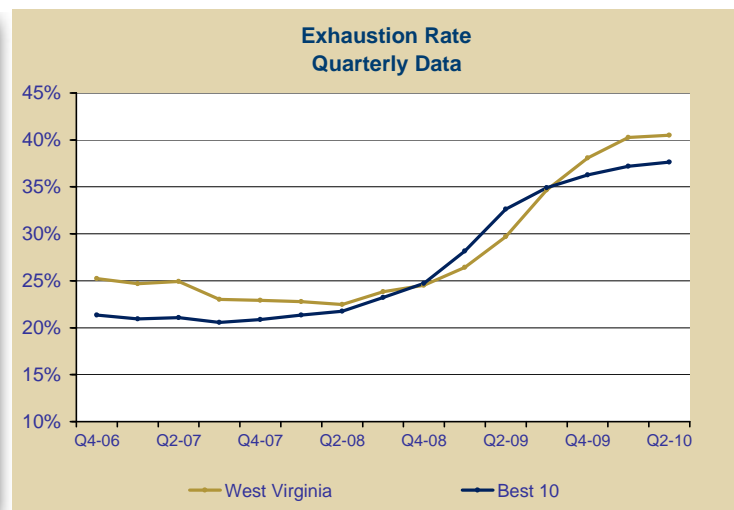
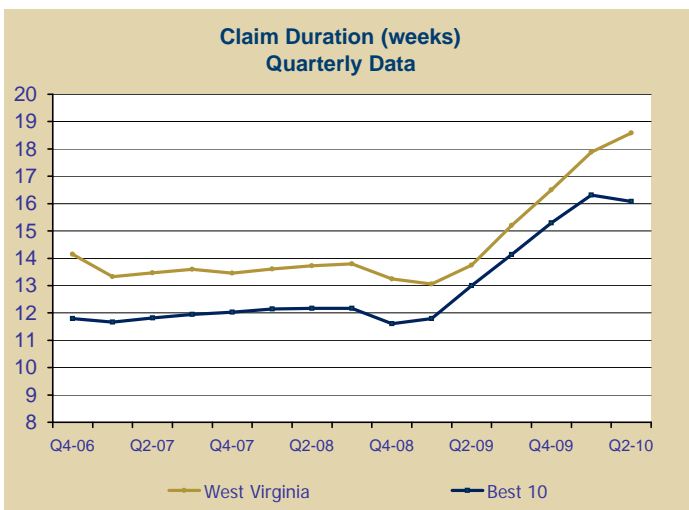
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	8.20%	8.50%
Civilian Labor Force	802,873	781,781
Unemployed	66,118	66,629
Daily UI Caseload	28,397	18,413
Total Benefits Paid **	\$240 mil	\$309 mil

* Seasonally Adjusted ** Annual

Effectiveness

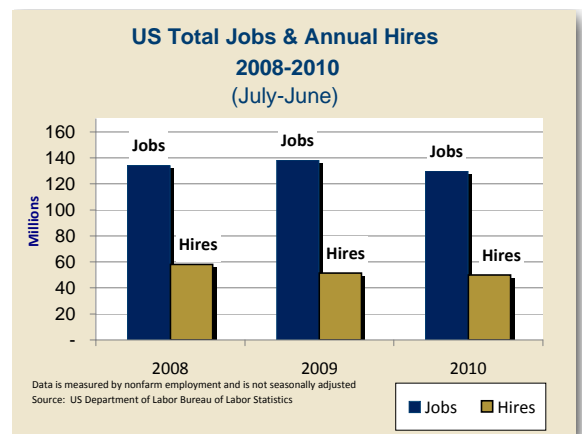
On average, UI claimants in West Virginia did not find their way off of unemployment insurance for over four months, but only just over one quarter of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	WV	WV Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	18.6	20
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	40.5%	5

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



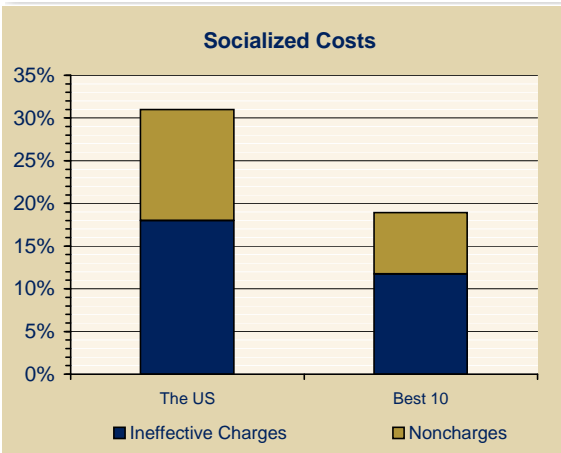
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Efficiency

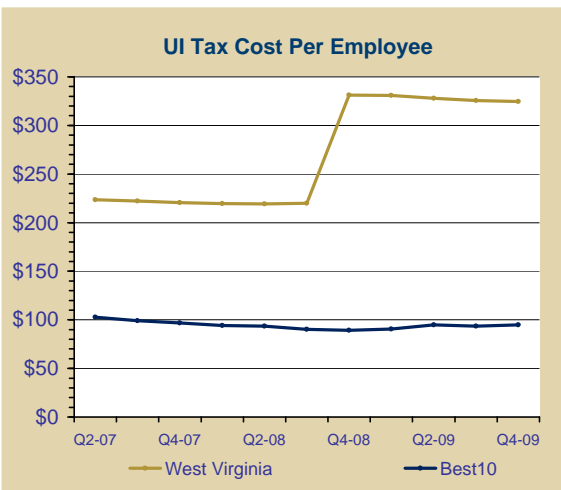
The United States' average UI tax structure had 64% more socialized costs than the Best 10 states, costing all employers \$9.5 billion for such charges.



2009	Best 5	Best 10	WV 2009	WV Rank
SOCIALIZED COSTS	13%	19%	NO DATA	
* Data from the 2009 Significant Measures Report				
The percentage of benefit costs not charged to responsible employers, but instead socialized as:				
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .				
and				
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.				
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.				

Cost

The average West Virginia employer paid 242% more in UI taxes than the average employer in the Best 10 states.



July 2009 - June 2010 Average **	Best 5	Best 10	WV	WV Rank
UI TAX COST PER EMPLOYEE	\$81.38	\$94.88	\$324.60	38
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.				
WAGE REPLACEMENT RATE	25.3%	26.8%	36.3%	23
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.				
** UI Tax Cost Per Employee data lags other data by two quarters.				

How We Can Assist Your State in Improving Performance

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Wyoming

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Wyoming has the opportunity to save millions of dollars and promote the overall well-being of its unemployed workers by implementing additional best practices in its Unemployment Insurance (UI) program. UI is an often overlooked, yet critical program for employers and employees. UI policy decisions involve not only significant expenditures in the economy, affecting the business climate and economic development, but also the financial, mental, and physical well-being of the unemployed. In designing their UI programs, federal law allows states substantial flexibility that is rarely used. AIFE has the resources and personnel to assist you in instituting policies and procedures that can help you make a difference in your UI and workforce programs. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director, American Institute for Full Employment at 303-681-1351.

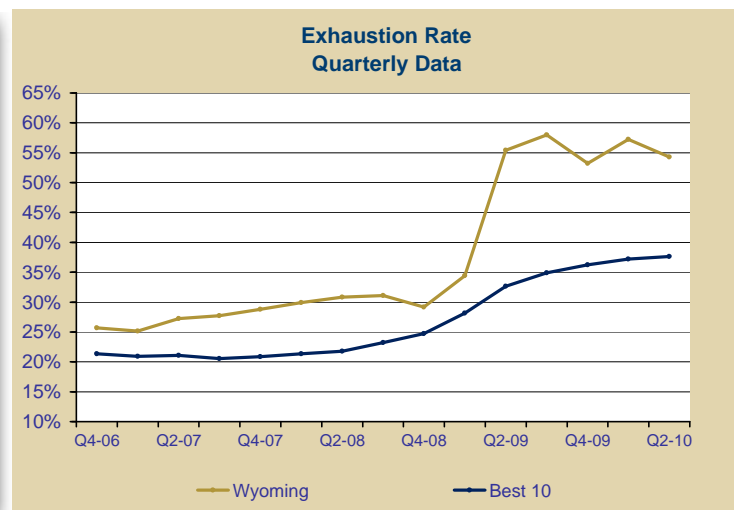
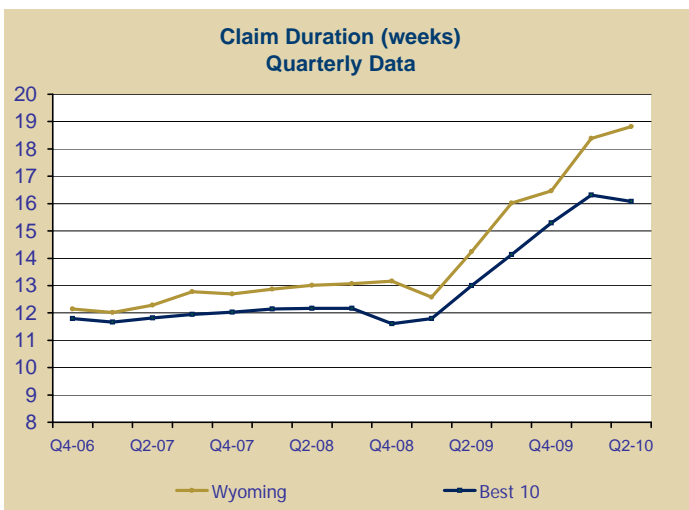
Unemployment Rate and Caseload

	Jun-09	Jun-10
Unemployment Rate *	6.50%	6.80%
Civilian Labor Force	294,769	292,023
Unemployed	19,083	19,819
Daily UI Caseload	11,171	7,530
Total Benefits Paid **	\$106 mil	\$161 mil

* Seasonally Adjusted ** Annual

Effectiveness

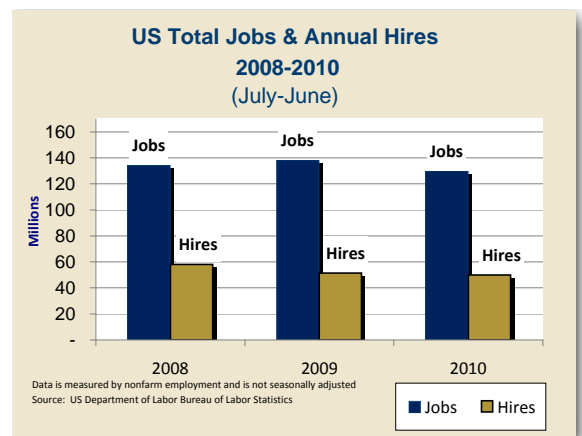
On average, UI claimants in Wyoming did not find their way off of unemployment insurance for over four months, and over one half of all claimants exhausted their benefits.



July 2009 - June 2010 Average	Best 5	Best 10	WY	WY Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	15.2	16.1	18.8	22
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	32.8%	37.6%	54.3%	28

US Total Jobs & Annual Hires Summary

In an economy of 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come from a variety of sources normally, including: 1) quits, 2) retirement, 3) moves, 4) firing, 5) total new job creation and more.



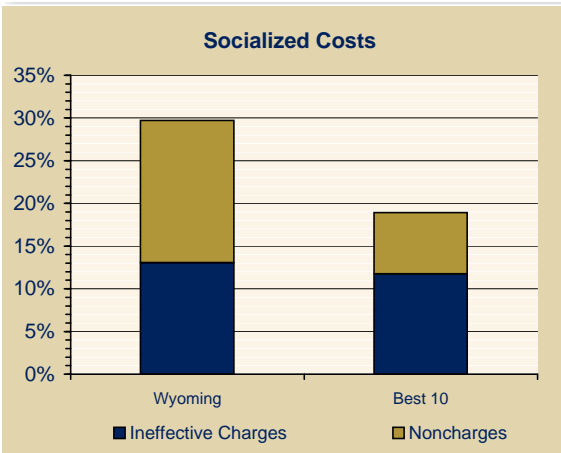
For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico.

"Rank" is from 1 to 53, with 1 being the best performance per category.

All base data used and developed in this report was sourced from the US Department of Labor and the Bureau of Labor Statistics.

Efficiency

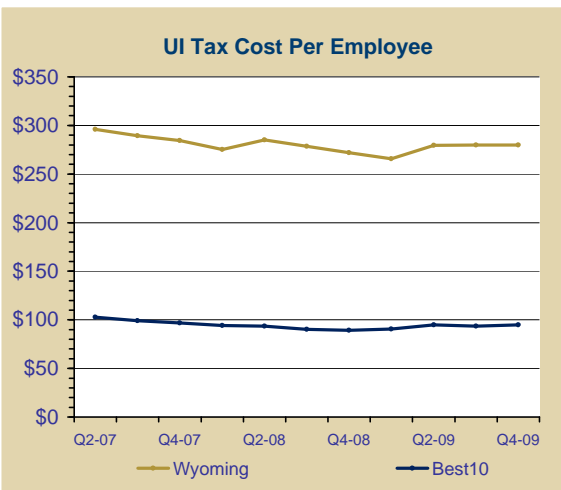
Wyoming's UI tax structure had 57% more socialized costs than the Best 10 states, costing all employers \$12 million for such charges.



	2009	Best 5	Best 10	WY 2009	WY Rank
SOCIALIZED COSTS		13%	19%	30%	18
* Data from the 2009 Significant Measures Report					
The percentage of benefit costs not charged to responsible employers, but instead socialized as:					
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit .					
and					
2) Ineffective Charges - the yearly amount of benefit charges assigned to individual employers that exceed the amount of contributions paid by those same employers in the following year. These charges tend to lessen some employers' responsibility to pay the full cost of their claims, due to e.g. a maximum tax rate that is too low or an otherwise less responsive tax structure.					
The levels of both noncharges and ineffective charges are largely within the control of state policy makers and affect the state's unemployment rates by raising or lowering: 1) the cost of employing a worker and 2) the cost of laying off a worker.					

Cost

The average Wyoming employer paid 195% more in UI taxes than the average employer in the Best 10 states.



	July 2009 - June 2010 Average **	Best 5	Best 10	WY	WY Rank
UI TAX COST PER EMPLOYEE		\$81.38	\$94.88	\$279.96	31
The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.					
WAGE REPLACEMENT RATE		25.3%	26.8%	44.1%	46
The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.					
** UI Tax Cost Per Employee data lags other data by two quarters.					

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
- Evaluation of performance measures and incentives
- Examination of coordination of all agencies involved with UI claimant
- Integration of claimant work search rules, incentives and assistance
- Analysis of a subsidized wage program for employers willing to train UI claimants

For a more detailed evaluation contact our consultants at

800-562-7752

or visit us on the web at fullemployment.org

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