

The Best 10 States

UNEMPLOYMENT INSURANCE

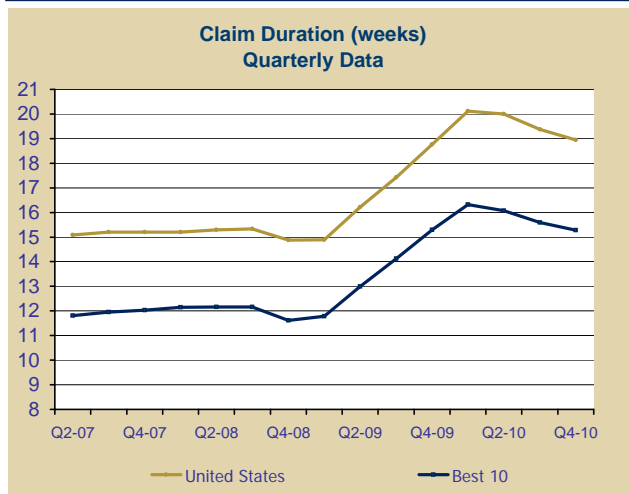
OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • June 2011

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.

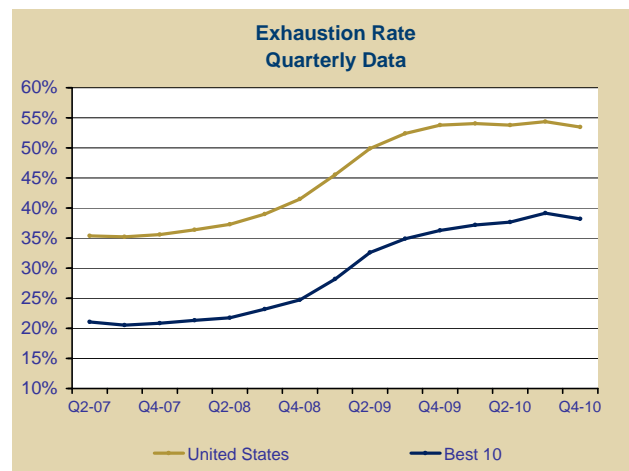


Best 10 States - Duration

January 2011 - December 2011

Average number of weeks a claimant receives benefits during a claim

Rank	State	12 Mo. Ave
1	North Dakota	13.7
2	South Dakota	14.4
3	Georgia	14.7
4	Nebraska	14.9
5	Iowa	15.3
6	Virginia	15.3
7	Idaho	15.7
8	Indiana	16.1
9	New Hampshire	16.2
10	Utah	16.4
Best 10 Average		15.3
United States Average		18.9



Best 10 States - Exhaustion Rate

January 2011 - December 2011

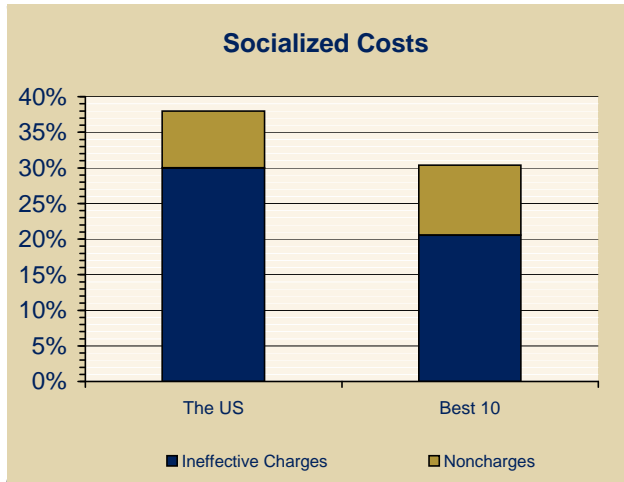
Percentage of UI claimants who exhaust their benefits

Rank	State	12 Mo. ave
1	South Dakota	25.2%
2	Vermont	33.1%
3	New Hampshire	35.6%
4	West Virginia	38.0%
5	Iowa	38.3%
6	Wisconsin	38.3%
7	Kentucky	41.9%
8	North Dakota	42.6%
9	Alabama	44.2%
10	Connecticut	45.1%
Best 10 Average		38.2%
United States Average		53.4%

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 *

Rank	State	2010
1	District Of Columbia	21.0%
2	Tennessee	25.1%
3	North Dakota	27.6%
4	Iowa	27.6%
5	New York	30.1%
6	New Mexico	33.2%
7	Nebraska	33.2%
8	Connecticut	34.4%
9	New Jersey	35.3%
10	Idaho	36.1%
Best 10 Average		30.4%
United States Average		38.0%

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

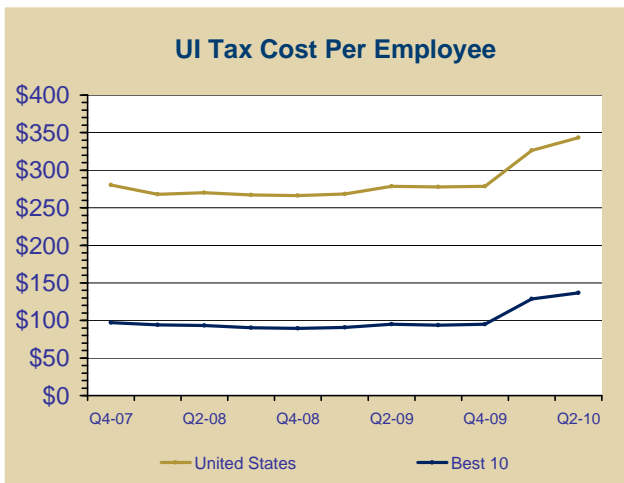
1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit and

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

January 2011 - December 2011**

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

Rank	State	12 Mo. Ave.
1	Virgin Islands	\$45.15
2	Mississippi	\$109.86
3	Louisiana	\$121.07
4	Arizona	\$131.26
5	Oklahoma	\$134.25
6	Virginia	\$150.40
7	Florida	\$156.46
8	South Carolina	\$157.30
9	Georgia	\$178.27
10	Kansas	\$183.37
Best 10 Average		\$136.74
United States Average		\$343.17

** 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
- 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 United States

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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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 help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis, please contact Don Peitersen, Unemployment Insurance Project Director at (303) 681-1351.

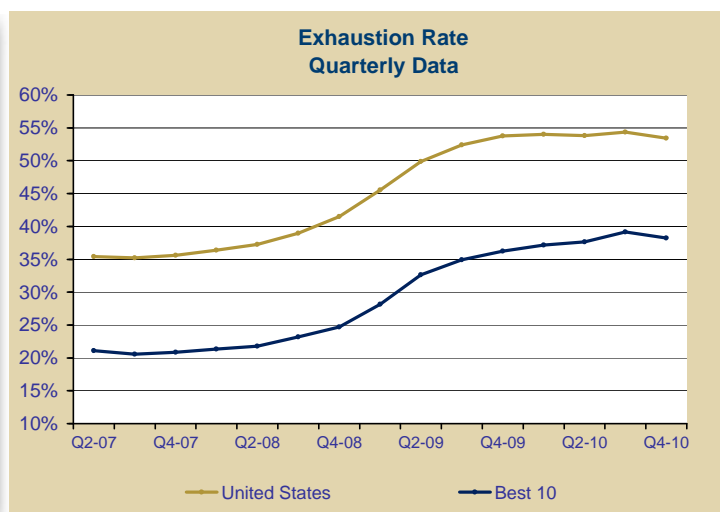
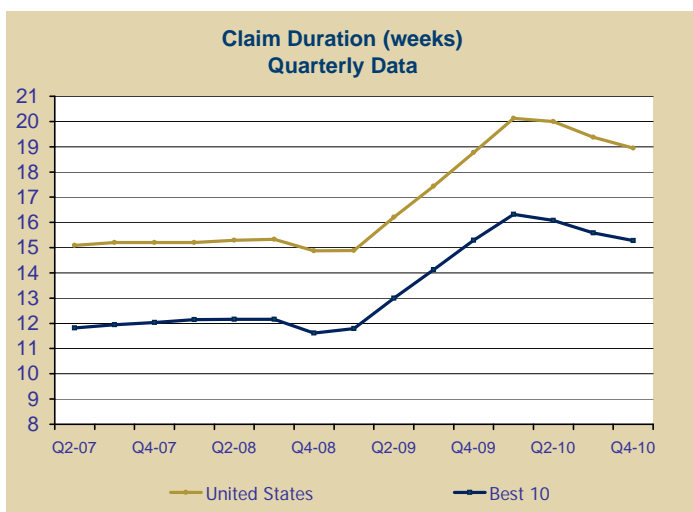
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	9.90%	9.40%
Civilian Labor Force	153,172,000	153,690,000
Unemployed	15,212,000	14,485,000
Daily UI Caseload **	4,765,756	3,457,928
Total Benefits Paid ***	\$79.6 bil	\$58.6 bil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

On average, UI claimants in United States 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.



January - December 2010 Average	Best 5	Best 10	US
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	18.9
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	53.4%

US Total Jobs & Annual Hires Summary

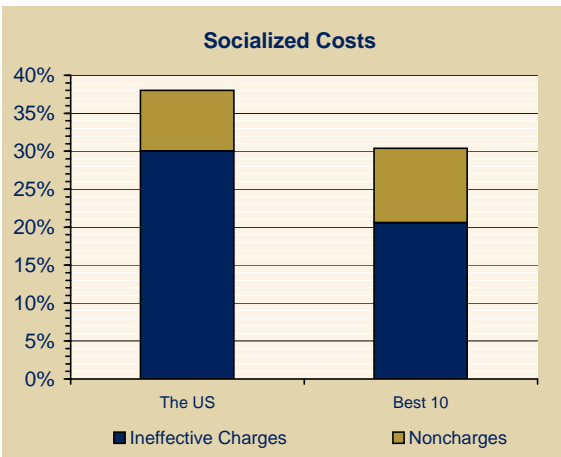
In an economy of approximately 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come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



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

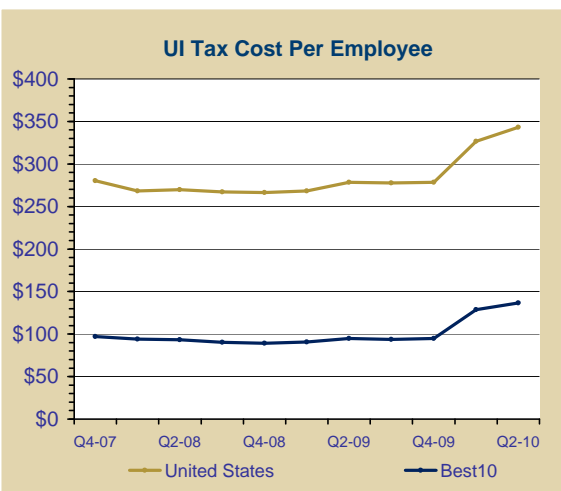
The United States' average UI tax structure had 25% more socialized costs than the Best 10 states, costing all employers \$23.3 billion for such charges.



2010	Best 5	Best 10	US
SOCIALIZED COSTS *	26%	30%	38%
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p>			
* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security			

Cost

The average United States employer paid 151% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	US
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$343.17
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>			
WAGE REPLACEMENT RATE	24.5%	26.1%	33.8%
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p>			
** 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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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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

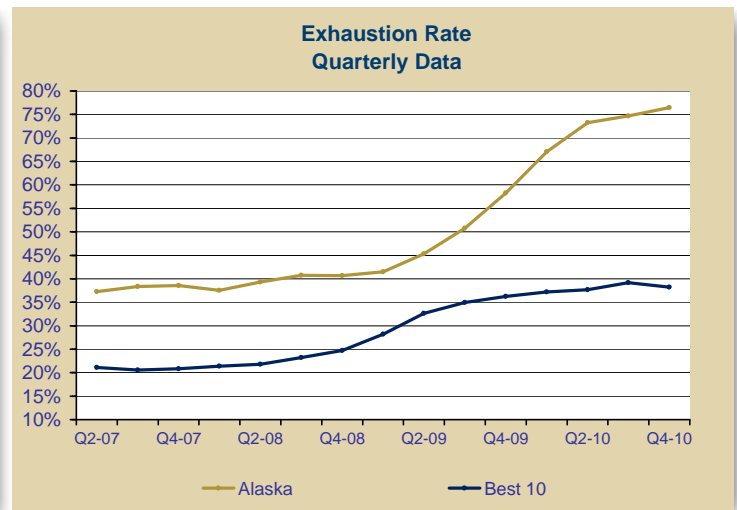
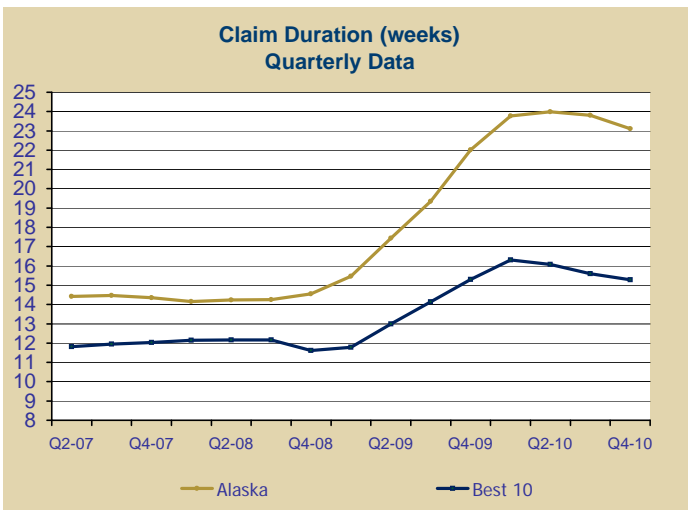
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	8.20%	7.90%
Civilian Labor Force	360,175	362,998
Unemployed	29,615	28,808
Daily UI Caseload **	20,762	17,366
Total Benefits Paid ***	\$171 mil	\$185 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

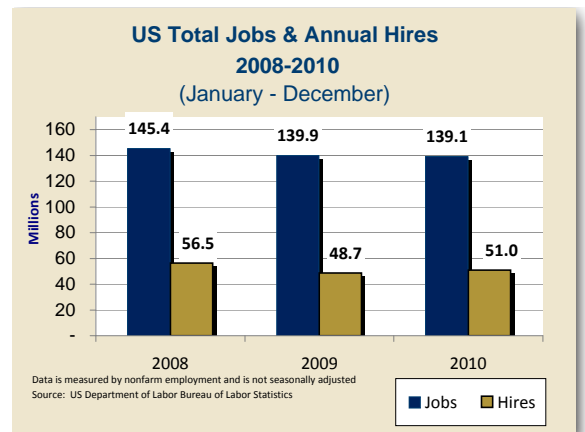
On average, UI claimants in Alaska did not find their way off of unemployment insurance for over five months, and over three quarters of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	AK	AK Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	23.1	53
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	76.5%	53

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.

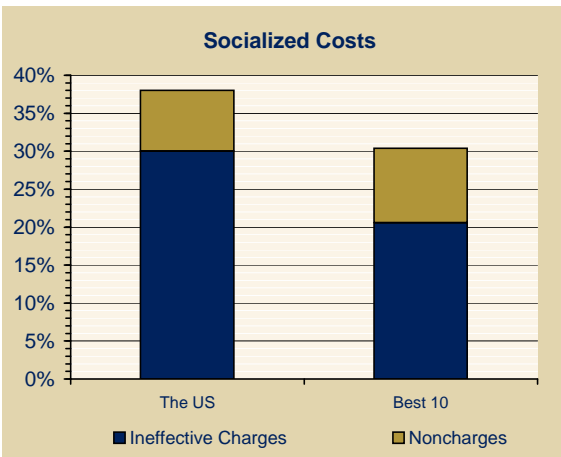


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Efficiency

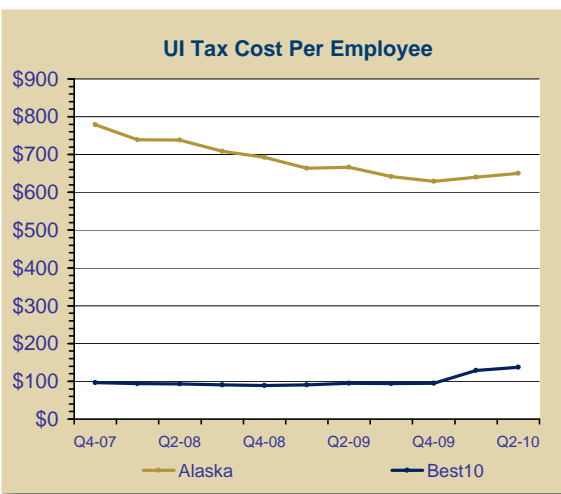
The United States' average UI tax structure had 25% more socialized costs than the Best 10 states, costing all employers \$23.3 billion for such charges.



2010	Best 5	Best 10	AK	AK Rank
SOCIALIZED COSTS *	26%	30%	NO DATA	
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p> <p>* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security</p>				

Cost

The average Alaska employer paid 375% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	AK	AK Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$650.15	48
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>				
WAGE REPLACEMENT RATE	24.5%	26.1%	26.6%	7
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p>				
** 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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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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

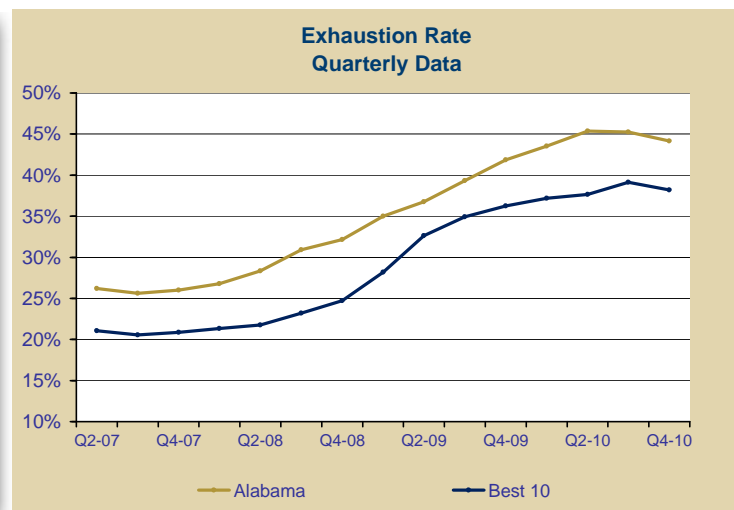
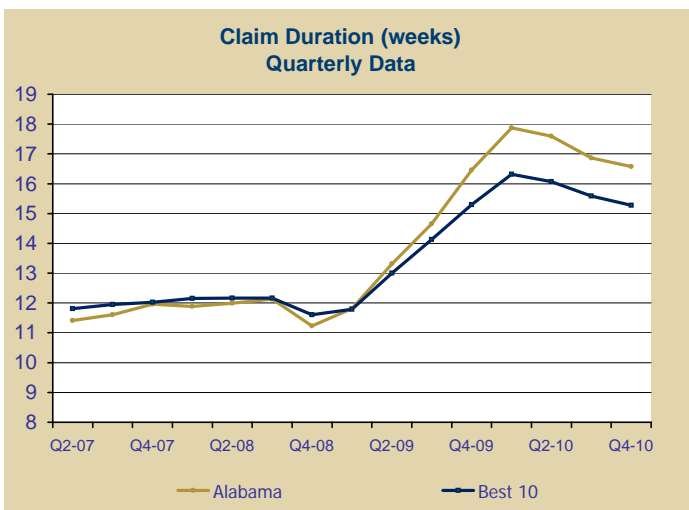
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	10.40%	9.10%
Civilian Labor Force	2,149,760	2,114,655
Unemployed	222,864	193,158
Daily UI Caseload **	61,565	38,448
Total Benefits Paid ***	\$661 mil	\$471 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

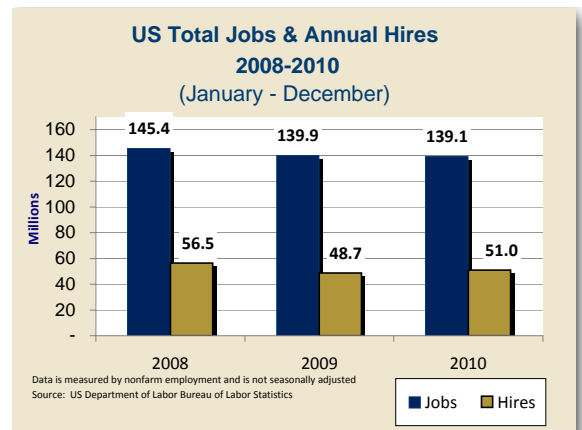
On average, UI claimants in Alabama did not find their way off of unemployment insurance for almost four months, and well over one third of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	AL	AL Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	16.6	12
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	44.2%	9

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.

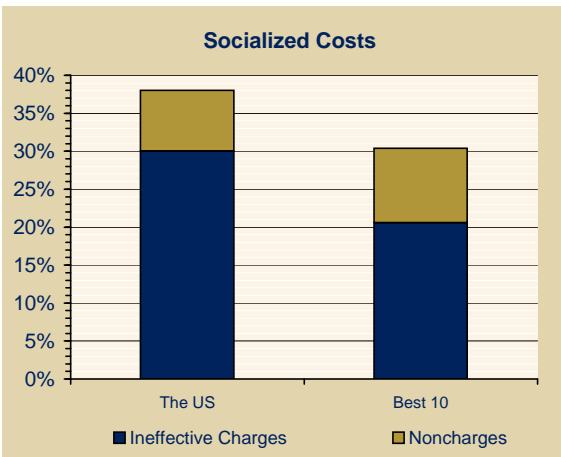


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Efficiency

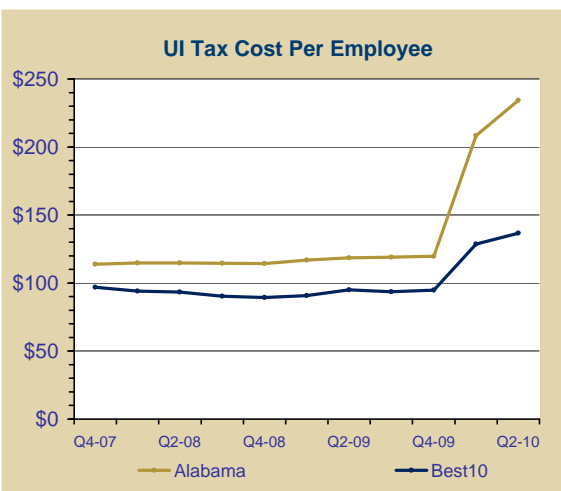
The United States' average UI tax structure had 25% more socialized costs than the Best 10 states, costing all employers \$23.3 billion for such charges.



2010	Best 5	Best 10	AL	AL Rank
SOCIALIZED COSTS *	26%	30%	NO DATA	
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p>				
* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security				

Cost

The average Alabama employer paid 71% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	AL	AL Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$234.35	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	24.5%	26.1%	27.4%	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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Arkansas

UNEMPLOYMENT INSURANCE

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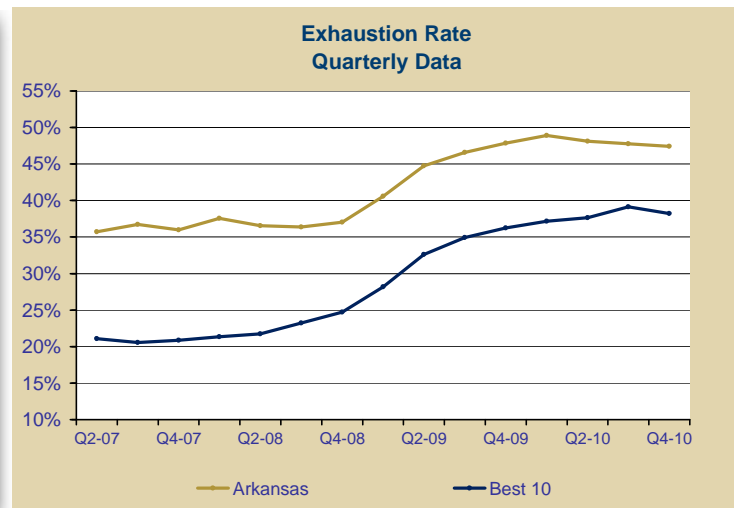
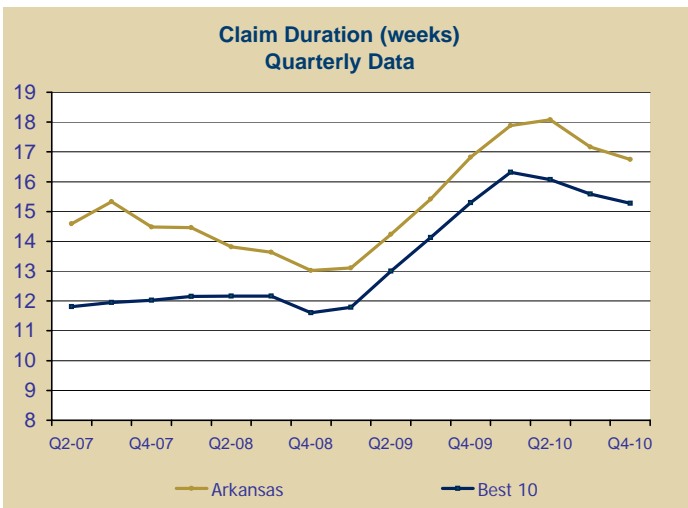
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	7.90%	7.90%
Civilian Labor Force	1,349,030	1,361,022
Unemployed	106,595	107,172
Daily UI Caseload **	41,659	31,032
Total Benefits Paid ***	\$631 mil	\$451 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

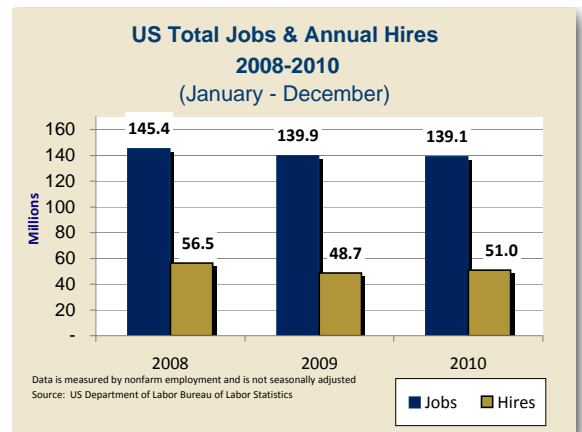
On average, UI claimants in Arkansas did not find their way off of unemployment insurance for almost four months, and nearly one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	AR	AR Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	16.8	14
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	47.4%	14

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



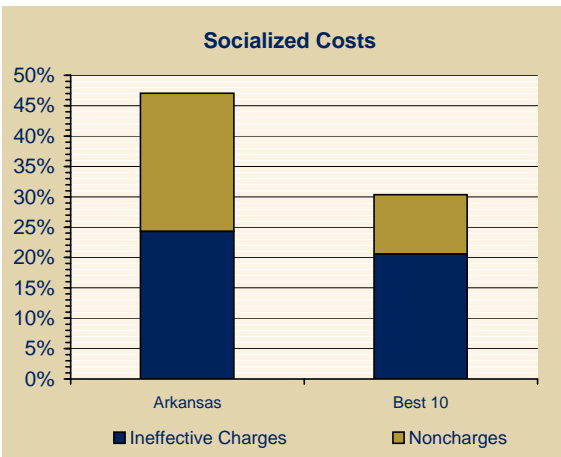
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Efficiency

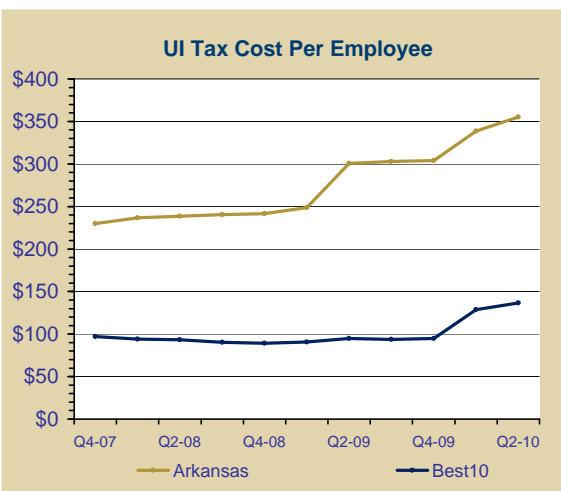
Arkansas' UI tax structure had 55% more socialized costs than the Best 10 states, costing all employers \$242 million for such charges.



2010	Best 5	Best 10	AR	AR Rank
SOCIALIZED COSTS *	26%	30%	47%	29
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p>				
* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security				

Cost

The average Arkansas employer paid 160% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	AR	AR Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$355.13	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	24.5%	26.1%	40.3%	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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2636 Biehn Street • Klamath Falls, OR 97601

Arizona

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • June 2011

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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

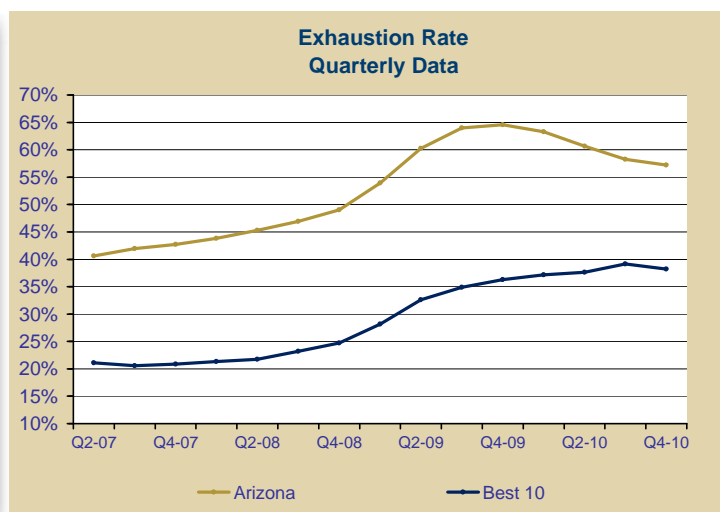
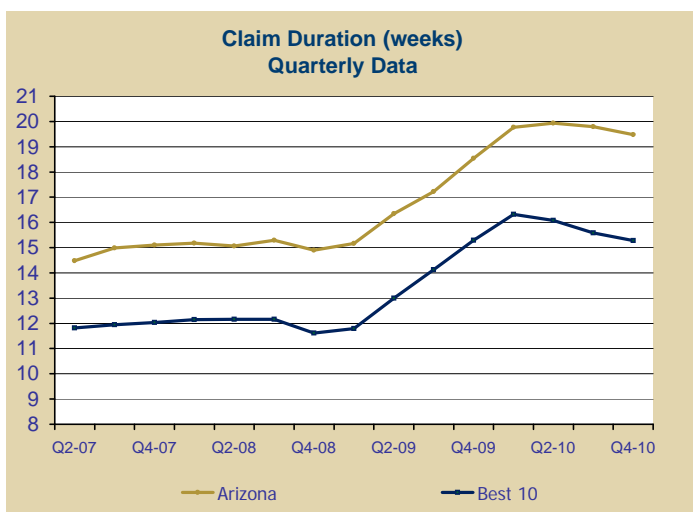
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	10.40%	9.60%
Civilian Labor Force	3,162,902	3,172,761
Unemployed	328,129	304,417
Daily UI Caseload **	78,706	49,502
Total Benefits Paid ***	\$976 mil	\$730 mil

* Seasonally Adjusted ** Regular UI Claims *** 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 over one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	AZ	AZ Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	19.5	34
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	57.2%	39

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



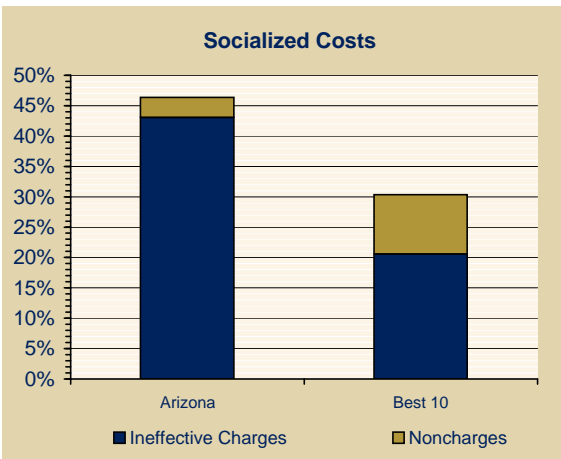
For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico.

"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

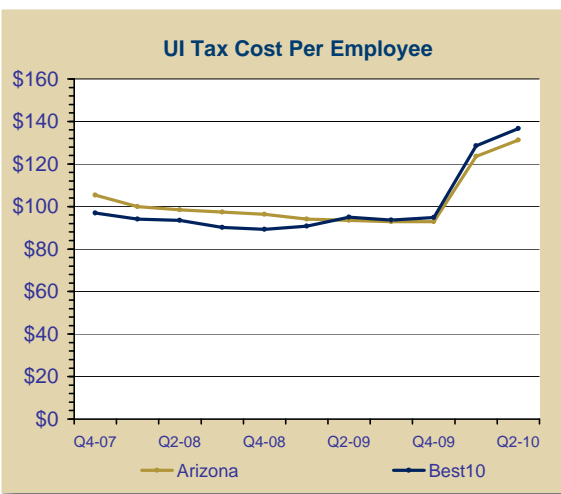
Arizona's UI tax structure had 53% more socialized costs than the Best 10 states, costing all employers \$298 million for such charges.



2010	Best 5	Best 10	AZ	AZ Rank
SOCIALIZED COSTS *	26%	30%	46%	25
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p> <p><small>* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security</small></p>				

Cost

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



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	AZ	AZ Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$131.26	4
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>				
WAGE REPLACEMENT RATE	24.5%	26.1%	26.1%	4
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p> <p><small>** UI Tax Cost Per Employee data lags other data by two quarters.</small></p>				

How We Can Assist Your State in Improving Performance

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California

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • June 2011

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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

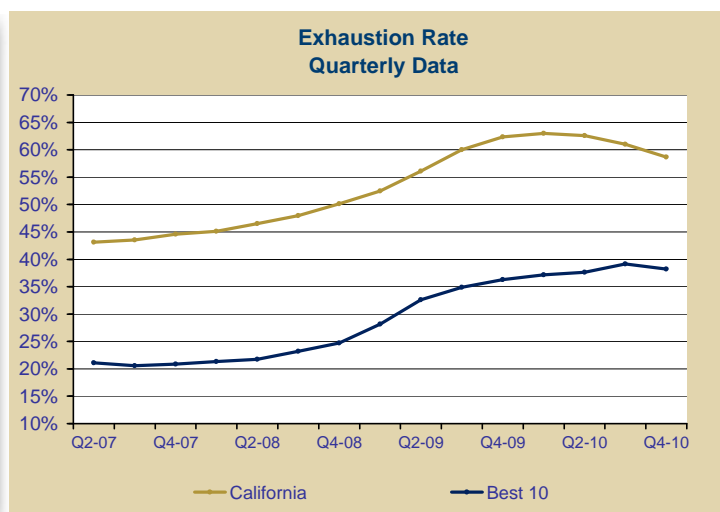
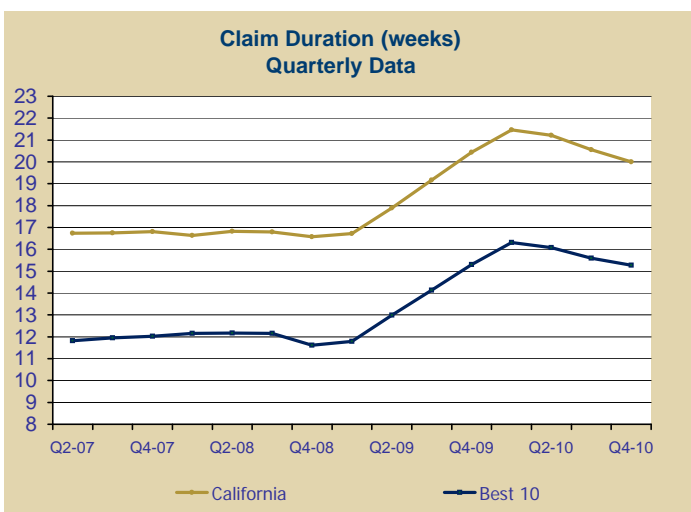
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	12.20%	12.50%
Civilian Labor Force	18,148,896	18,150,832
Unemployed	2,223,197	2,272,547
Daily UI Caseload **	698,360	551,035
Total Benefits Paid ***	\$10.9 bil	\$8.7 bil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

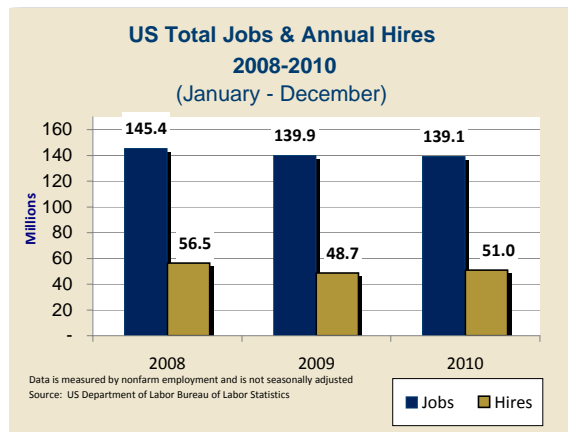
On average, UI claimants in California did not find their way off of unemployment insurance for over four and a half months, and over one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	CA	CA Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	20.0	40
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	58.7%	44

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



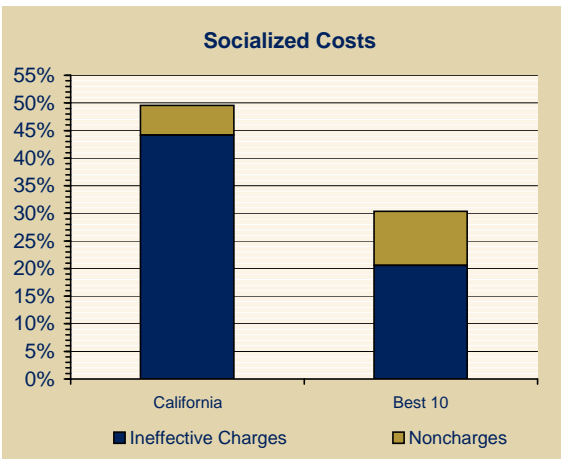
For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico.

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Efficiency

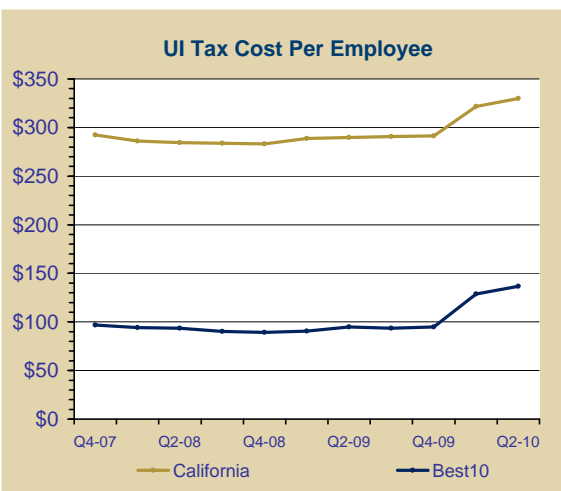
California's UI tax structure had 63% more socialized costs than the Best 10 states, costing all employers \$4.5 billion for such charges.



2010	Best 5	Best 10	CA	CA Rank
SOCIALIZED COSTS *	26%	30%	50%	32
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p> <p>* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security</p>				

Cost

The average California employer paid 141% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	CA	CA Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$329.81	29
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>				
WAGE REPLACEMENT RATE	24.5%	26.1%	29.5%	12
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p>				
** UI Tax Cost Per Employee data lags other data by two quarters.				

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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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

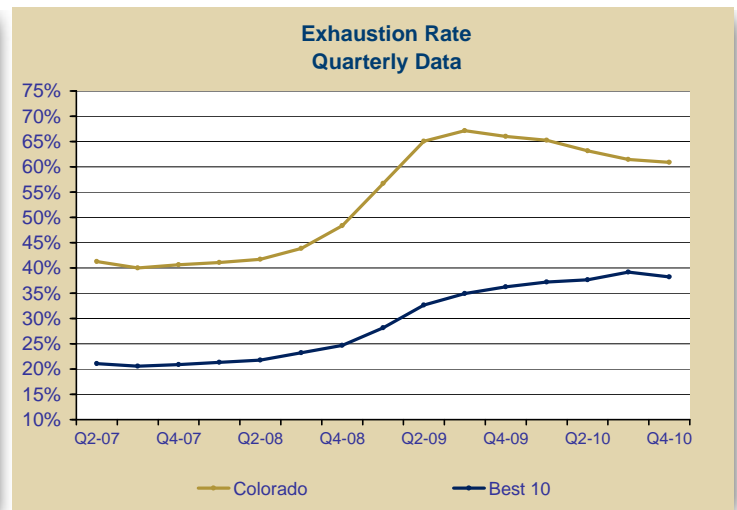
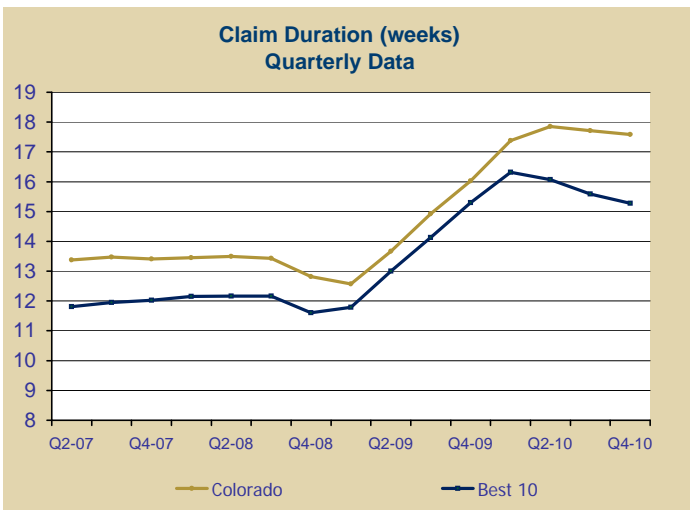
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	8.70%	8.90%
Civilian Labor Force	2,696,479	2,668,432
Unemployed	235,542	238,015
Daily UI Caseload **	55,701	40,715
Total Benefits Paid ***	\$1.1 bil	\$916 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

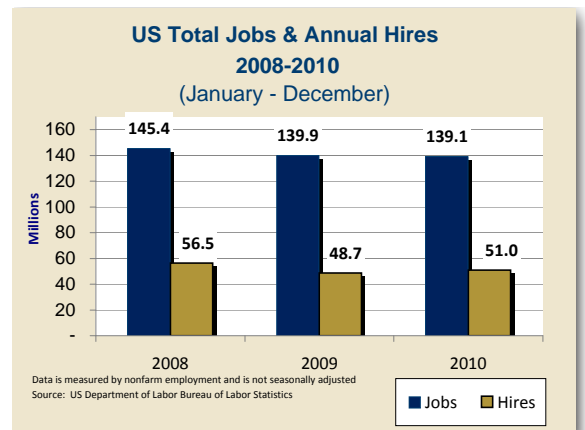
On average, UI claimants in Colorado did not find their way off of unemployment insurance for over four months, and nearly two thirds of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	CO	CO Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	17.6	19
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	60.9%	47

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



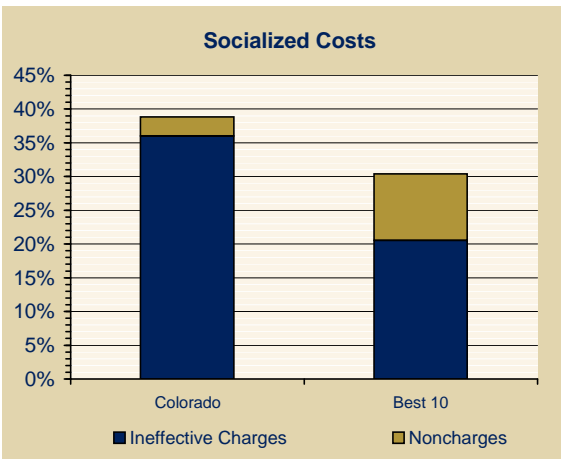
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Efficiency

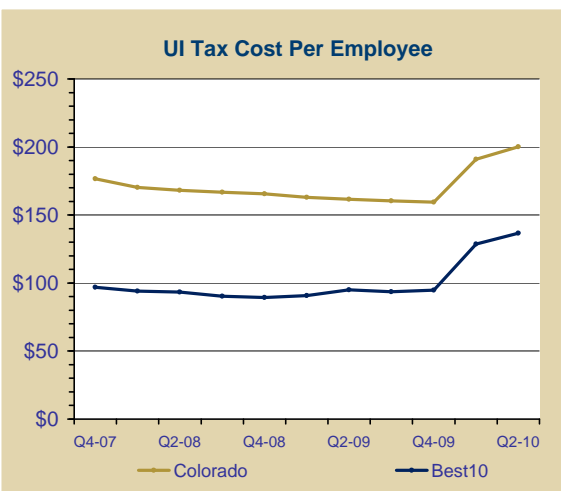
Colorado's UI tax structure had 28% more socialized costs than the Best 10 states, costing all employers \$279 million for such charges.



2010	Best 5	Best 10	CO	CO Rank
SOCIALIZED COSTS *	26%	30%	39%	13
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p>				
* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security				

Cost

The average Colorado employer paid 46% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	CO	CO Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$200.03	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	24.5%	26.1%	37.8%	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.				

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Connecticut UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • June 2011

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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

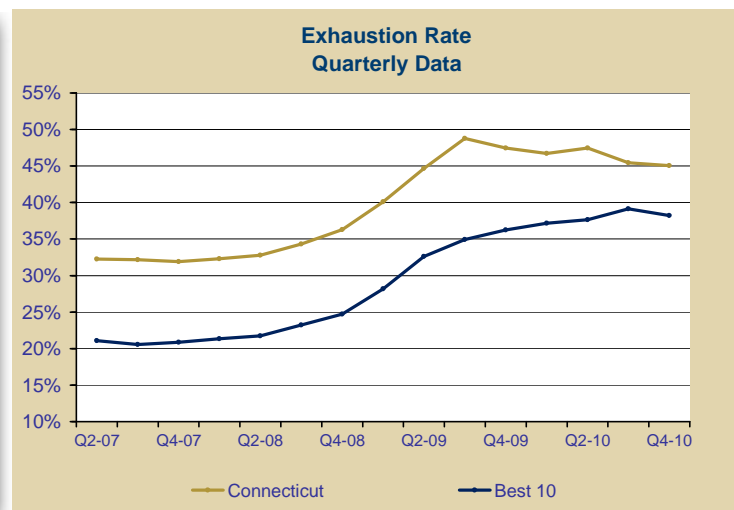
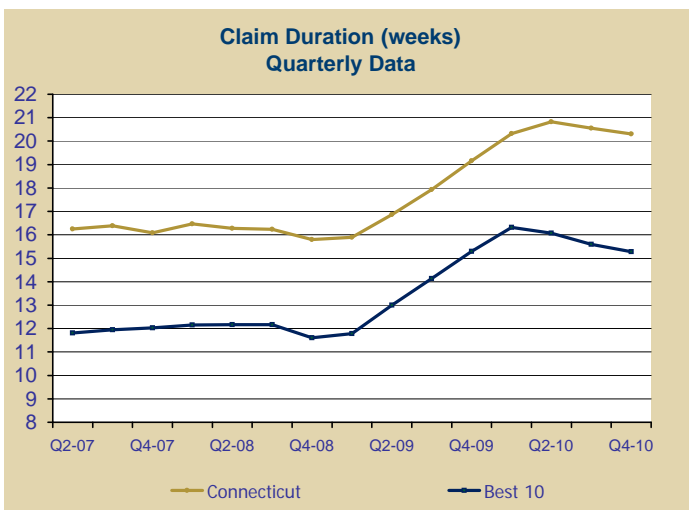
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	9.00%	9.00%
Civilian Labor Force	1,888,874	1,896,645
Unemployed	170,924	171,447
Daily UI Caseload **	72,795	55,475
Total Benefits Paid ***	\$1.3 bil	\$1.0 bil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

On average, UI claimants in Connecticut 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.



January - December 2010 Average	Best 5	Best 10	CT	CT Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	20.3	44
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	45.1%	10

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



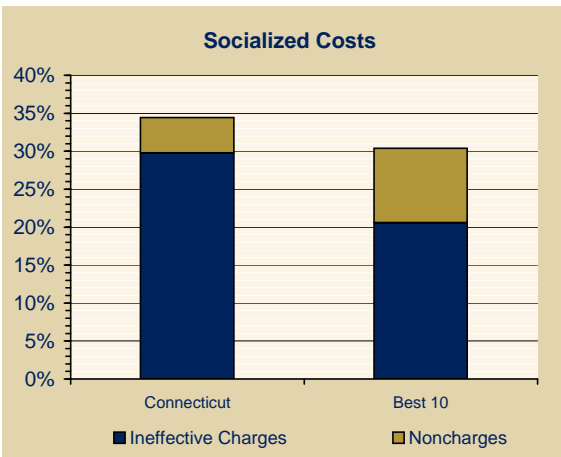
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Efficiency

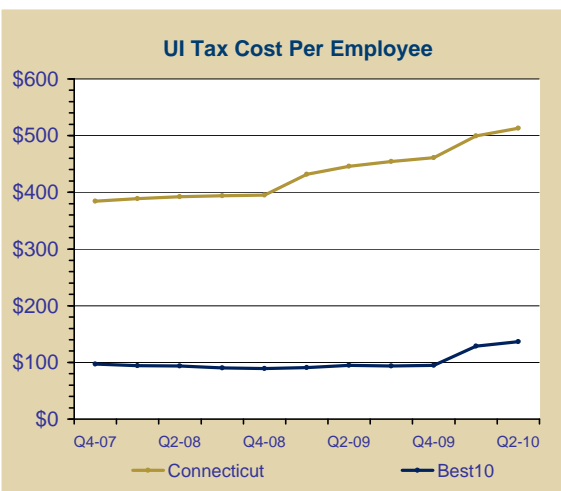
Connecticut's UI tax structure had 13% more socialized costs than the Best 10 states, costing all employers \$367 million for such charges.



2010	Best 5	Best 10	CT	CT Rank
SOCIALIZED COSTS *	26%	30%	34%	8
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p>				
* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security				

Cost

The average Connecticut employer paid 275% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	CT	CT Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$513.09	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	24.5%	26.1%	28.8%	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.				

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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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

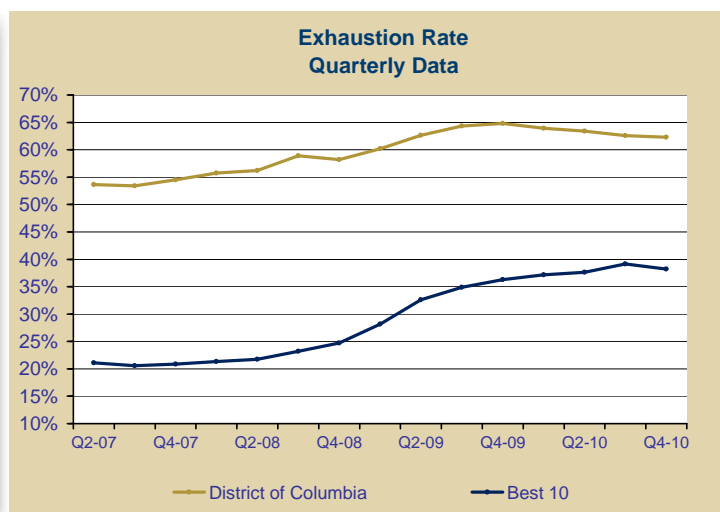
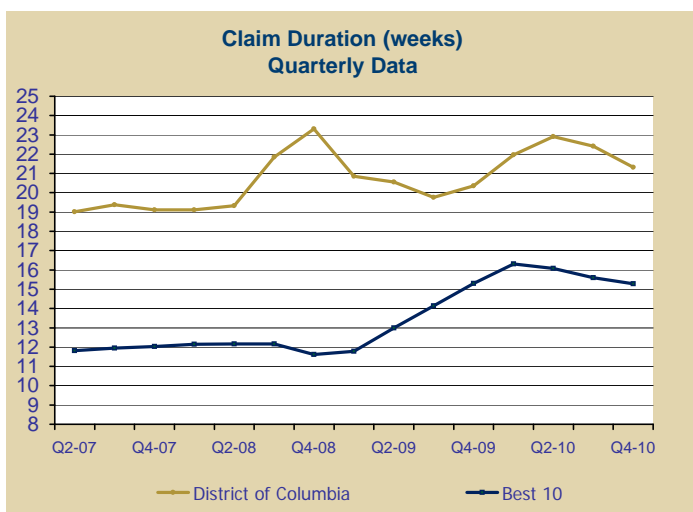
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	10.40%	9.60%
Civilian Labor Force	333,337	331,150
Unemployed	34,570	31,878
Daily UI Caseload **	15,109	10,747
Total Benefits Paid ***	\$205 mil	\$176 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

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



January - December 2010 Average	Best 5	Best 10	DC	DC Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	21.3	48
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	62.3%	49

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



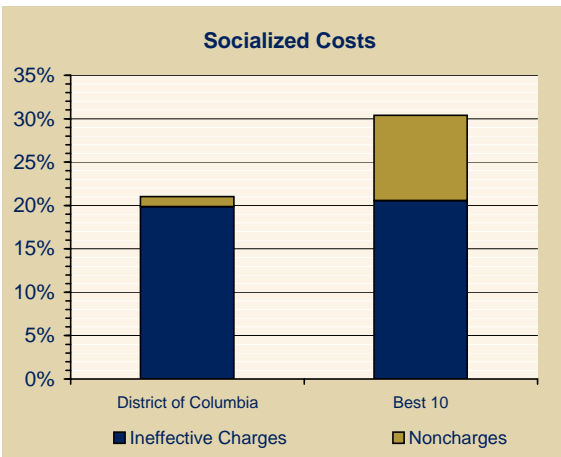
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Efficiency

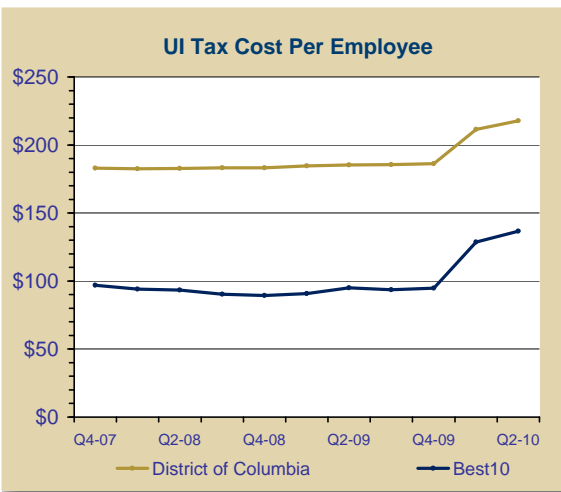
District Of Columbia's UI tax structure had 31% less socialized costs than the Best 10 states, costing all employers \$28 million for such charges.



2010	Best 5	Best 10	DC	DC Rank
SOCIALIZED COSTS *	26%	30%	21%	1
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p>				
* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security				

Cost

The average District of Columbia employer paid 59% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	DC	DC Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$217.83	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	24.5%	26.1%	21.4%	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.				

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2636 Biehn Street • Klamath Falls, OR 97601

Delaware

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • June 2011

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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

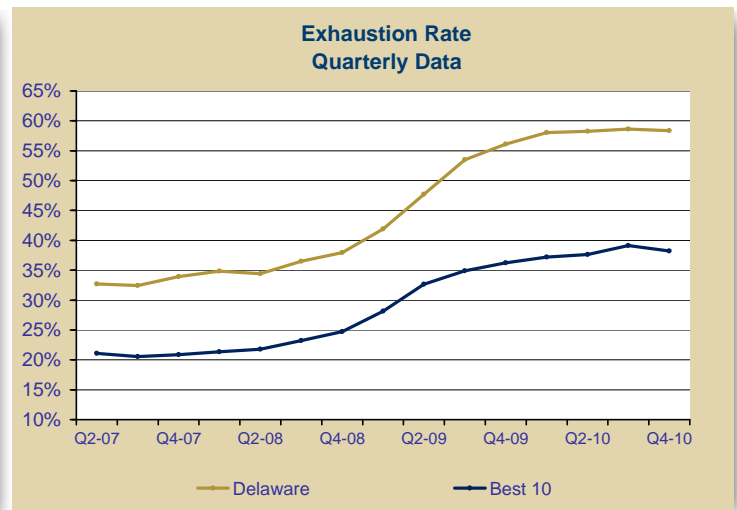
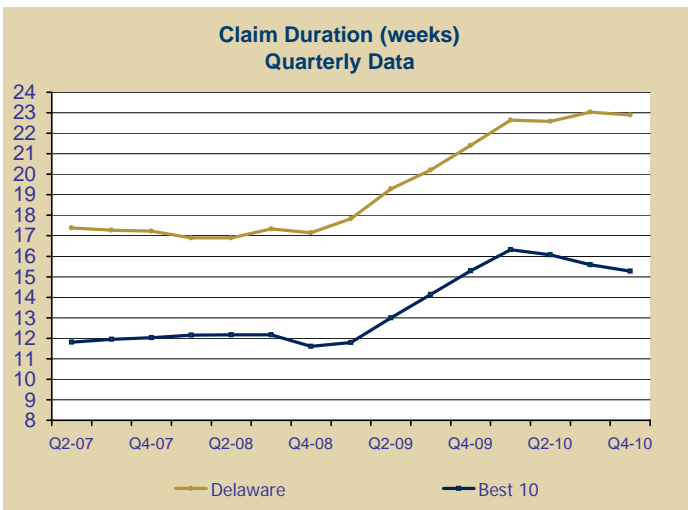
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	8.70%	8.50%
Civilian Labor Force	430,098	422,624
Unemployed	37,354	35,765
Daily UI Caseload **	13,681	9,996
Total Benefits Paid ***	\$197 mil	\$151 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

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



January - December 2010 Average	Best 5	Best 10	DE	DE Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	22.9	52
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	58.3%	43

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.

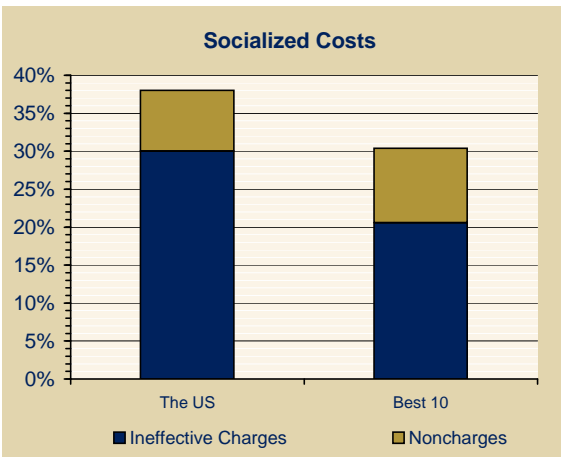


For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico. "Rank" is from 1 to 53, with 1 being the best performance per category.

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

Efficiency

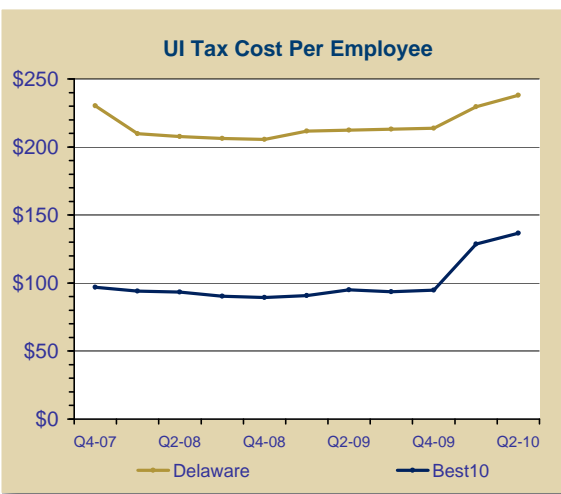
The United States' average UI tax structure had 25% more socialized costs than the Best 10 states, costing all employers \$23.3 billion for such charges.



2010	Best 5	Best 10	DE	DE Rank
SOCIALIZED COSTS *	26%	30%	NO DATA	
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p>				
* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security				

Cost

The average Delaware employer paid 74% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	DE	DE Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$237.93	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	24.5%	26.1%	26.3%	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
- 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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Florida

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • June 2011

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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

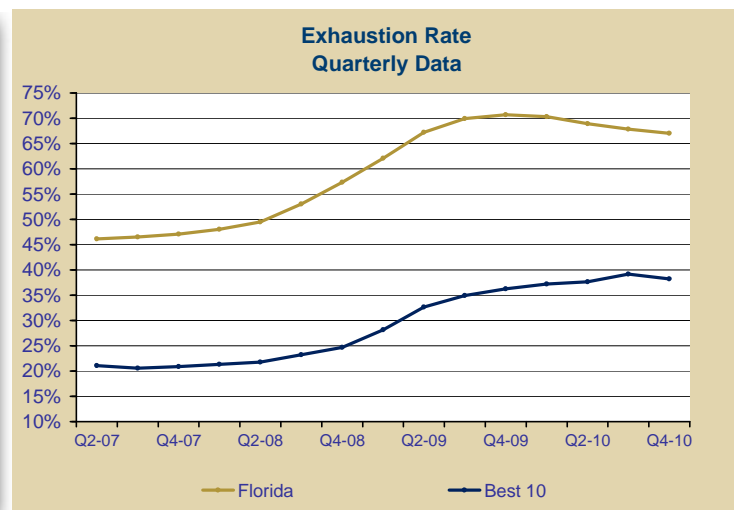
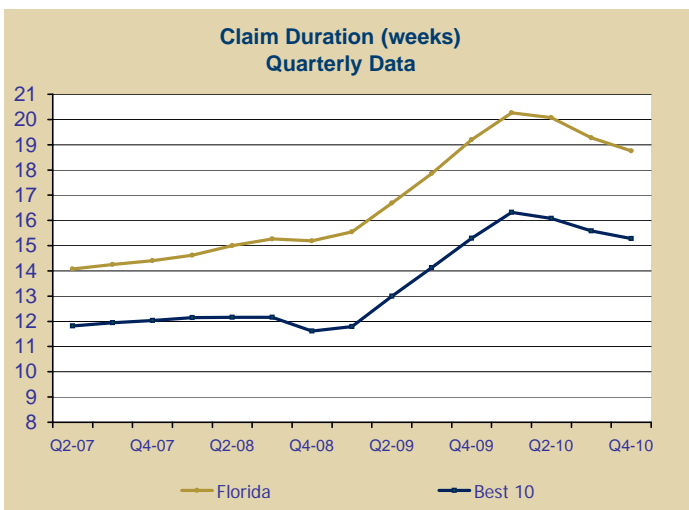
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	11.20%	12.00%
Civilian Labor Force	9,138,164	9,280,145
Unemployed	1,024,598	1,110,628
Daily UI Caseload **	236,162	157,973
Total Benefits Paid ***	\$3.1 bil	\$2.2 bil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

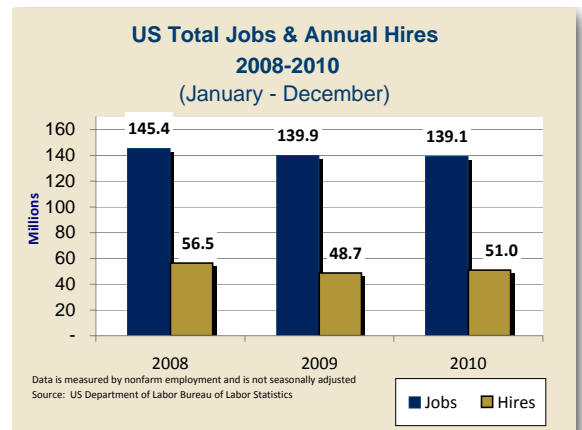
On average, UI claimants in Florida did not find their way off of unemployment insurance for over four months, and over two thirds of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	FL	FL Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	18.8	30
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	67.0%	52

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.

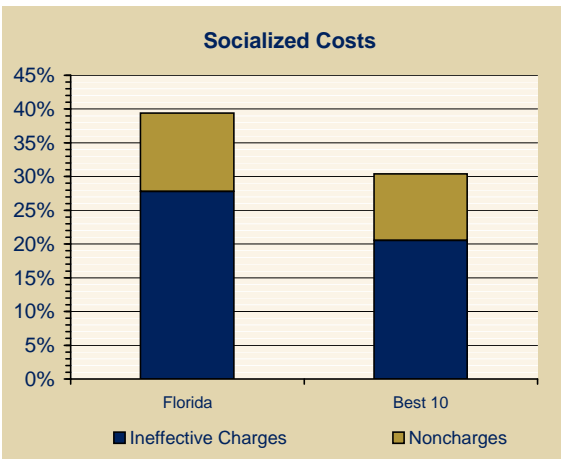


For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico. "Rank" is from 1 to 53, with 1 being the best performance per category.

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Efficiency

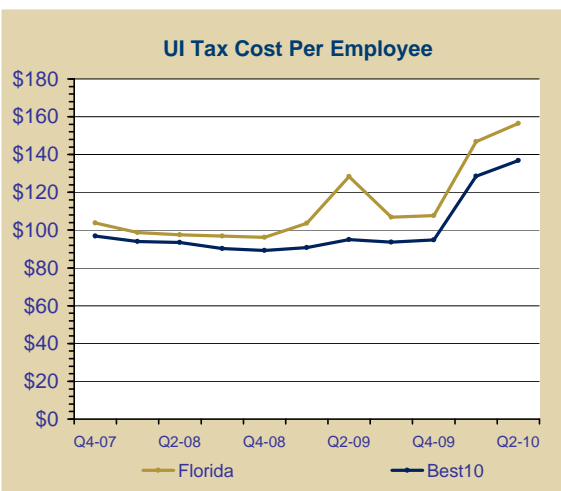
Florida's UI tax structure had 30% more socialized costs than the Best 10 states, costing all employers \$1 billion for such charges.



2010	Best 5	Best 10	FL	FL Rank
SOCIALIZED COSTS *	26%	30%	39%	15
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p> <p>* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security</p>				

Cost

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



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	FL	FL Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$156.46	7
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>				
WAGE REPLACEMENT RATE	24.5%	26.1%	29.2%	10
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p>				
<p>** UI Tax Cost Per Employee data lags other data by two quarters.</p>				

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

Prepared by the American Institute for Full Employment • June 2011

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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

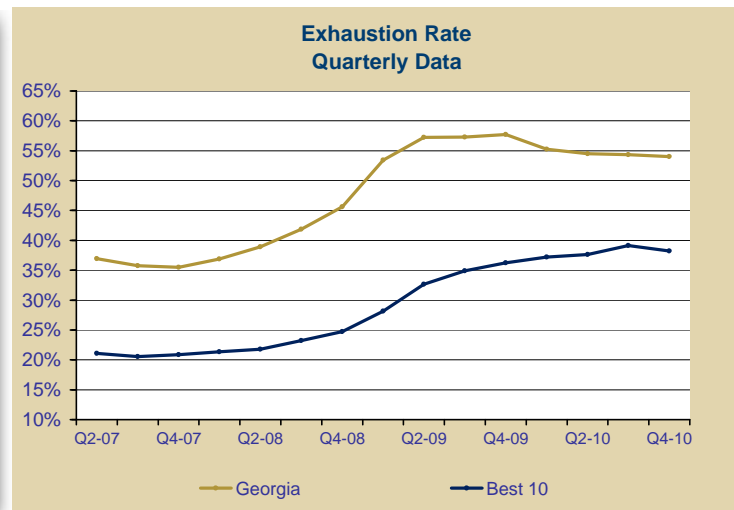
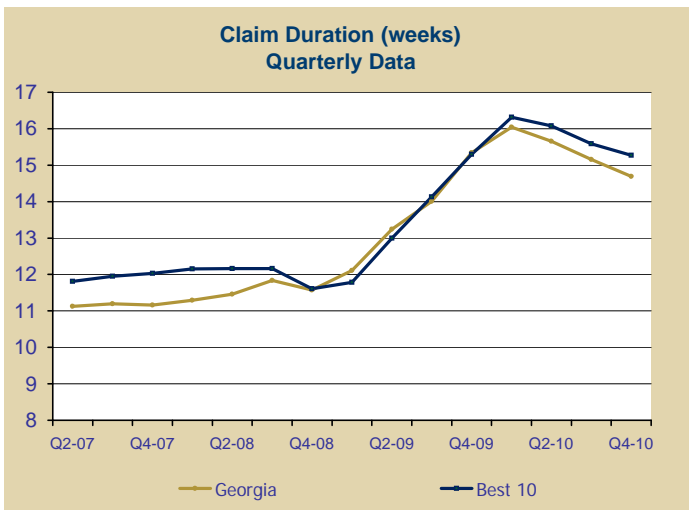
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	10.40%	10.40%
Civilian Labor Force	4,720,037	4,685,727
Unemployed	491,140	487,863
Daily UI Caseload **	120,479	78,895
Total Benefits Paid ***	\$1.7 bil	\$1.2 bil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

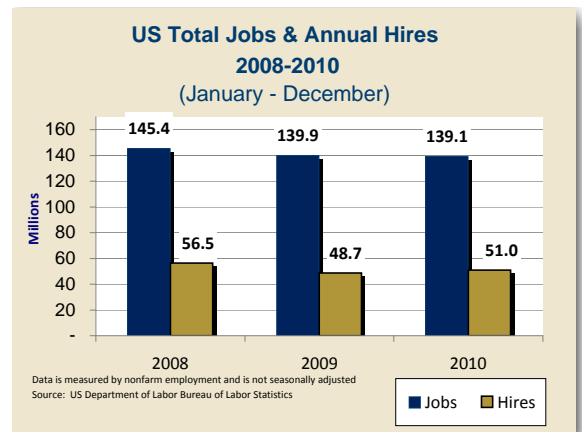
Georgia's Claim Duration was only 0.1 weeks higher than the Best 10 state average, ranking Georgia 3rd among all states, but over one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	GA	GA Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	14.7	3
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	54.0%	33

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.

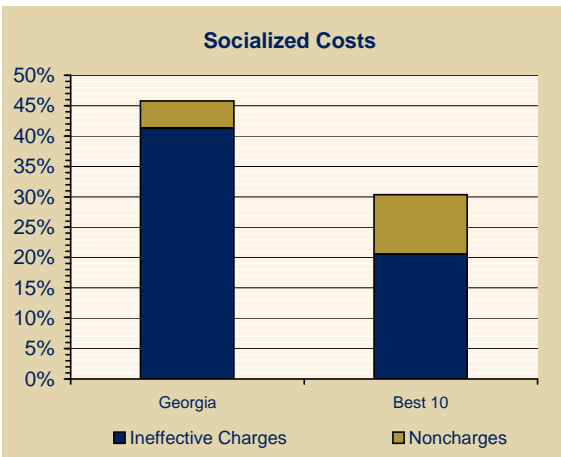


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Efficiency

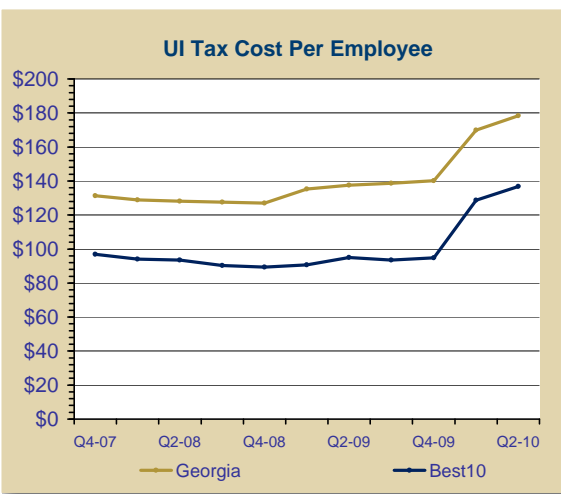
Georgia's UI tax structure had 51% more socialized costs than the Best 10 states, costing all employers \$655 million for such charges.



2010	Best 5	Best 10	GA	GA Rank
SOCIALIZED COSTS *	26%	30%	46%	23
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p> <p><small>* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security</small></p>				

Cost

The average Georgia employer paid 30% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	GA	GA Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$178.27	9
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>				
WAGE REPLACEMENT RATE	24.5%	26.1%	32.8%	17
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p> <p><small>** UI Tax Cost Per Employee data lags other data by two quarters.</small></p>				

How We Can Assist Your State in Improving Performance

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

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • June 2011

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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

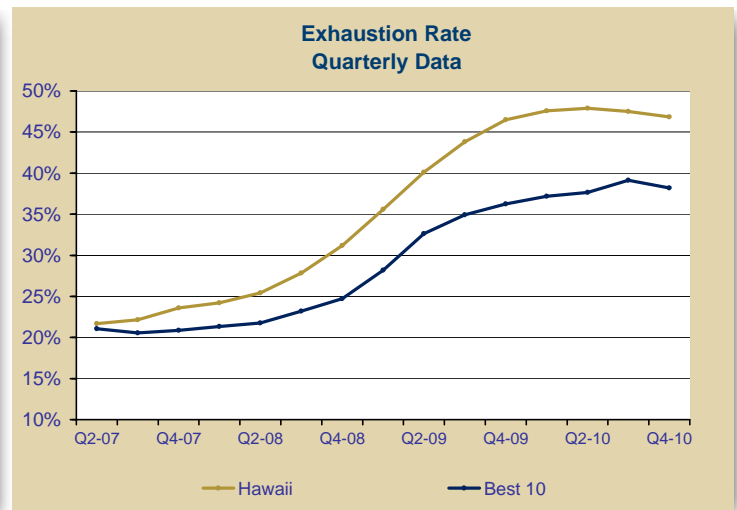
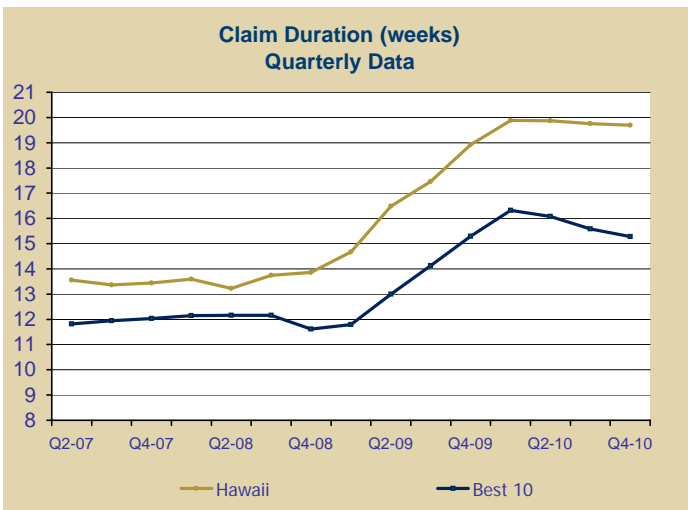
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	6.90%	6.30%
Civilian Labor Force	628,399	630,713
Unemployed	43,631	40,020
Daily UI Caseload **	17,627	13,068
Total Benefits Paid ***	\$394 mil	\$328 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

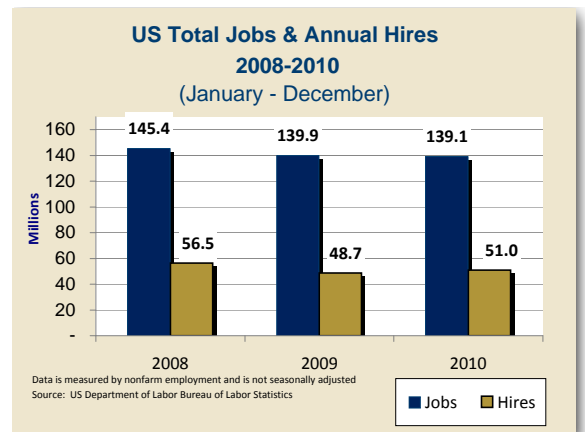
On average, UI claimants in Hawaii did not find their way off of unemployment insurance for over four and a half months, and nearly one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	HI	HI Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	19.7	36
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	46.8%	13

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.

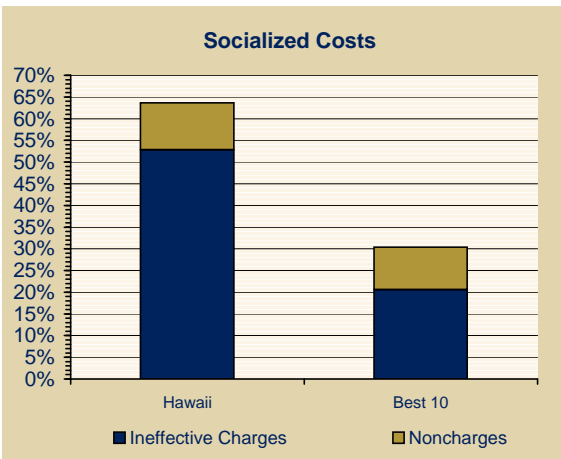


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Efficiency

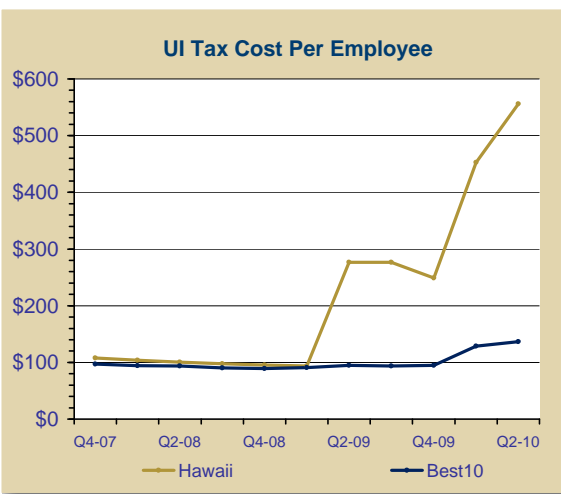
Hawaii's UI tax structure had 110% more socialized costs than the Best 10 states, costing all employers \$240 million for such charges.



2010	Best 5	Best 10	HI	HI Rank
SOCIALIZED COSTS *	26%	30%	64%	42
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p>				
* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security				

Cost

The average Hawaii employer paid 307% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	HI	HI Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$555.85	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	24.5%	26.1%	53.8%	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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

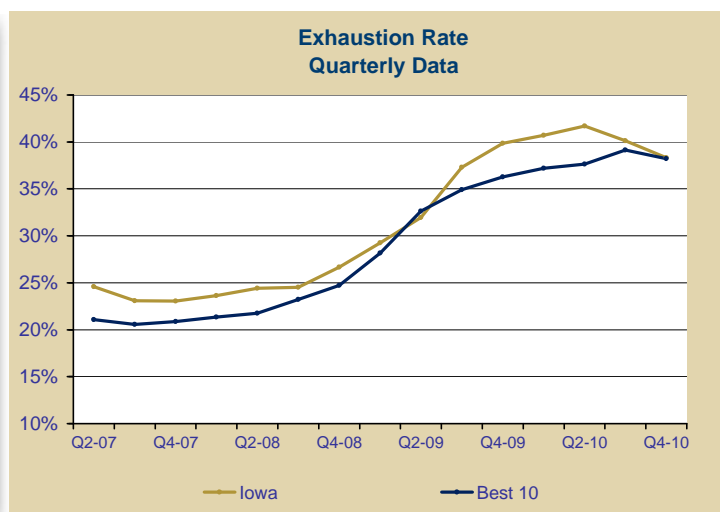
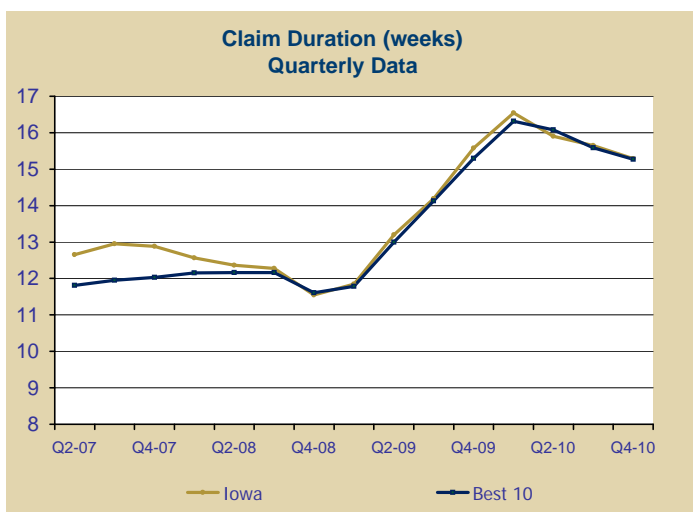
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	6.00%	6.10%
Civilian Labor Force	1,661,713	1,675,573
Unemployed	100,421	102,631
Daily UI Caseload **	52,938	39,485
Total Benefits Paid ***	\$788 mil	\$587 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

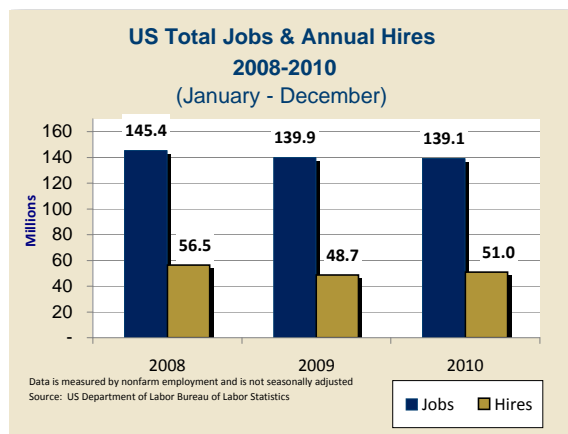
Iowa's Claim Duration was only 0.7 weeks higher than the Best 10 state average, ranking Iowa 5th among all states, and only just over one third of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	IA	IA Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	15.3	5
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	38.3%	5

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



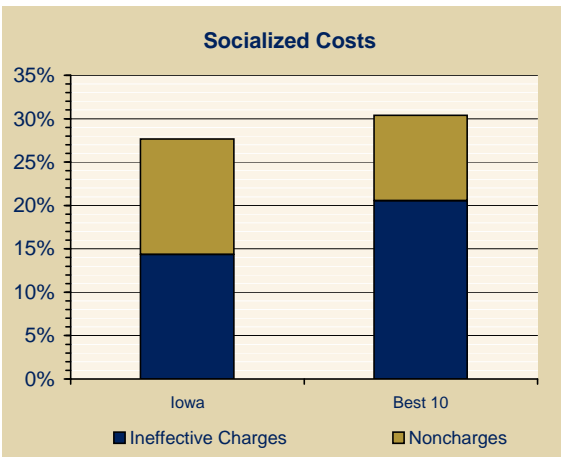
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Efficiency

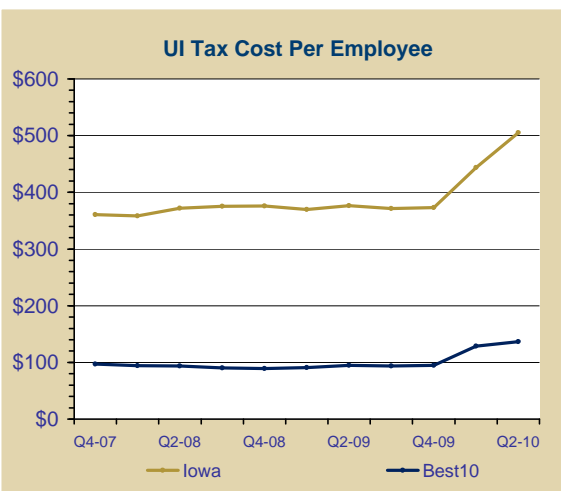
Iowa's UI tax structure had 9% less socialized costs than the Best 10 states, costing all employers \$168 million for such charges.



2010	Best 5	Best 10	IA	IA Rank
SOCIALIZED COSTS *	26%	30%	28%	4
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p>				
* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security				

Cost

The average Iowa employer paid 269% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	IA	IA Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$505.09	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	24.5%	26.1%	44.3%	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.				

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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- 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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Idaho

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • June 2011

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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

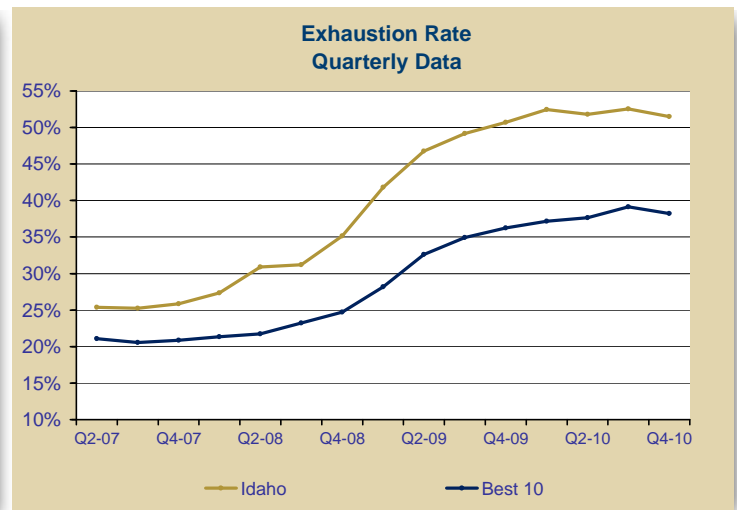
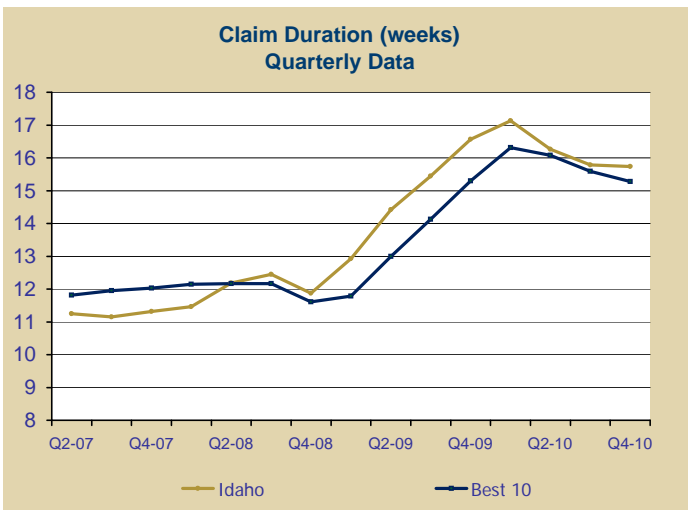
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	8.80%	9.70%
Civilian Labor Force	752,976	758,929
Unemployed	66,156	73,381
Daily UI Caseload **	32,495	21,483
Total Benefits Paid ***	\$396 mil	\$281 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

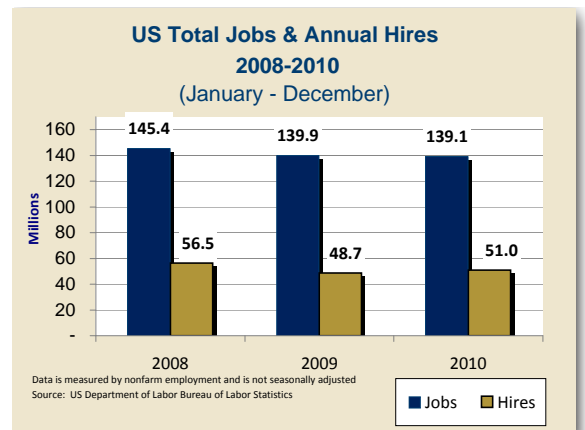
On average, UI claimants in Idaho did not find their way off of unemployment insurance for over three and a half months, and over one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	ID	ID Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	15.7	7
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	51.5%	24

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



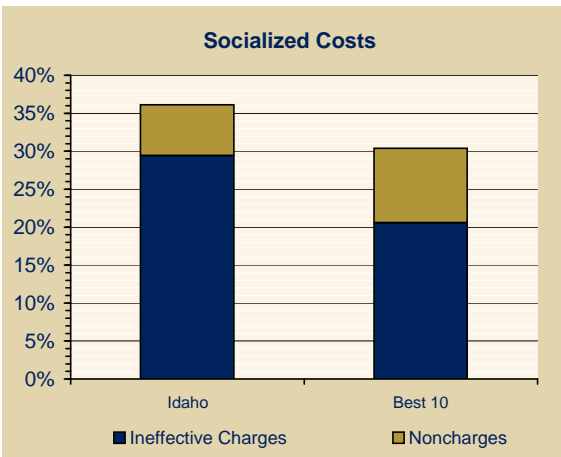
For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico.

"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

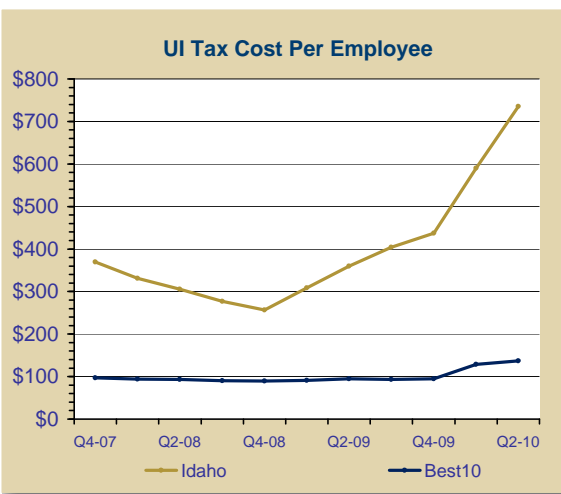
Idaho's UI tax structure had 19% more socialized costs than the Best 10 states, costing all employers \$116 million for such charges.



	2010	Best 5	Best 10	ID	ID Rank
SOCIALIZED COSTS *		26%	30%	36%	10
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p> <p><small>* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security</small></p>					

Cost

The average Idaho employer paid 438% more in UI taxes than the average employer in the Lowest 10 states.



	July 2009 - June 2010 Average **	Lowest 5	Lowest 10	ID	ID Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$735.46	52	
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>					
WAGE REPLACEMENT RATE	24.5%	26.1%	38.2%	31	
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p> <p><small>** UI Tax Cost Per Employee data lags other data by two quarters.</small></p>					

How We Can Assist Your State in Improving Performance

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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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

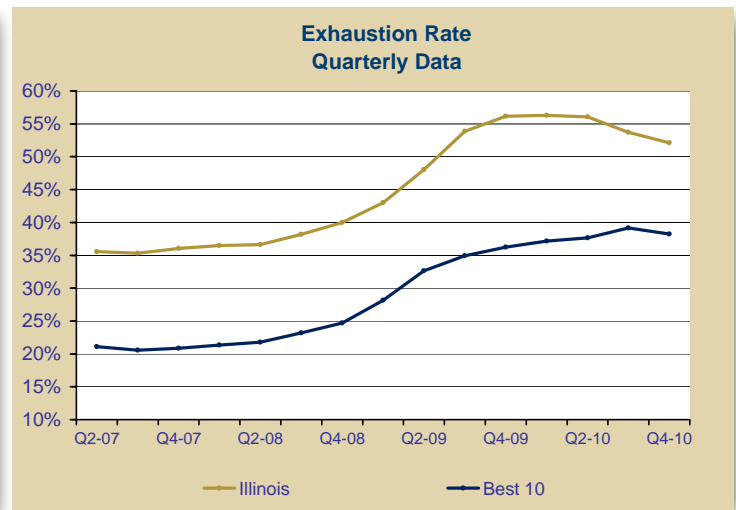
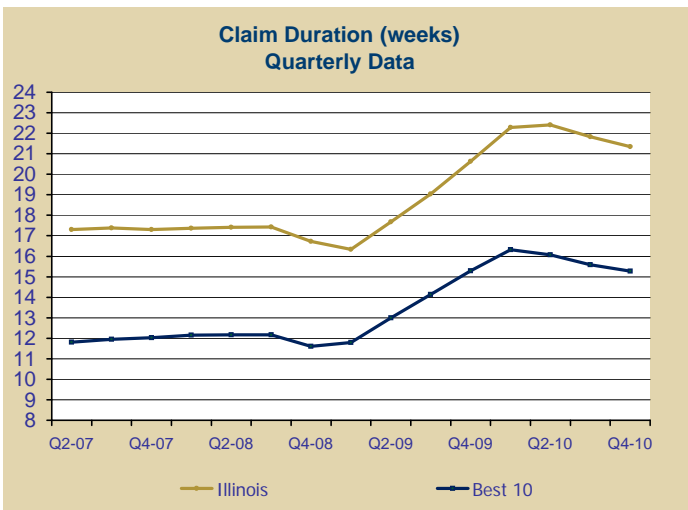
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	11.10%	9.20%
Civilian Labor Force	6,598,964	6,666,130
Unemployed	735,775	613,399
Daily UI Caseload **	246,482	174,875
Total Benefits Paid ***	\$4.5 bil	\$3.2 bil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

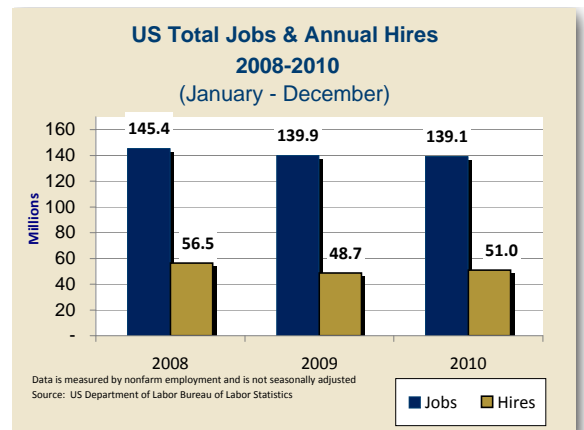
On average, UI claimants in Illinois did not find their way off of unemployment insurance for almost five months, and over one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	IL	IL Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	21.4	49
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	52.1%	25

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



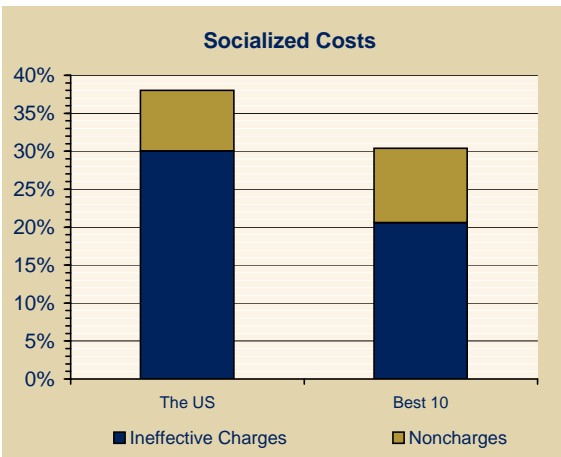
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Efficiency

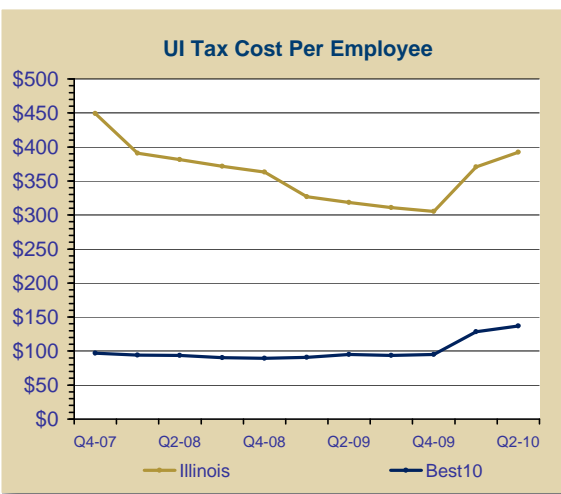
The United States' average UI tax structure had 25% more socialized costs than the Best 10 states, costing all employers \$23.3 billion for such charges.



2010	Best 5	Best 10	IL	IL Rank
SOCIALIZED COSTS *	26%	30%	NO DATA	
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p>				
* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security				

Cost

The average Illinois employer paid 187% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	IL	IL Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$392.33	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	24.5%	26.1%	34.0%	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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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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

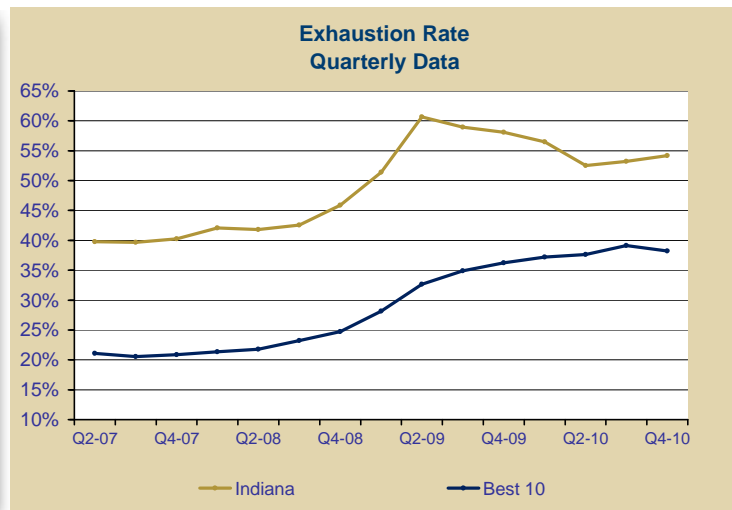
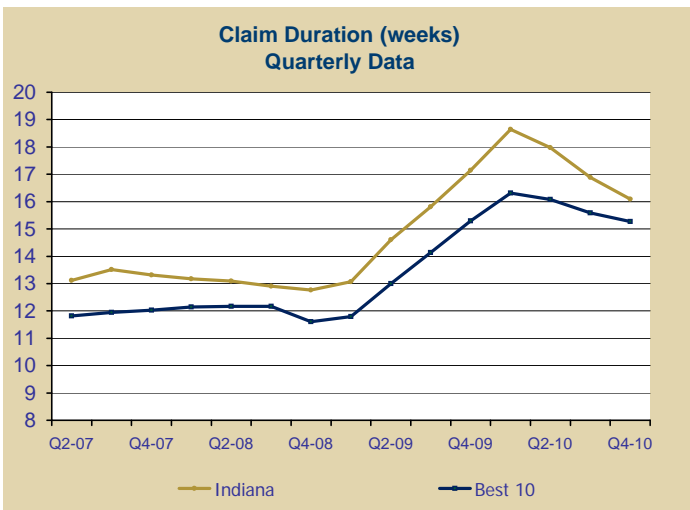
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	10.70%	9.50%
Civilian Labor Force	3,138,343	3,126,053
Unemployed	334,538	296,090
Daily UI Caseload **	83,082	59,752
Total Benefits Paid ***	\$1.8 bil	\$1.0 bil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

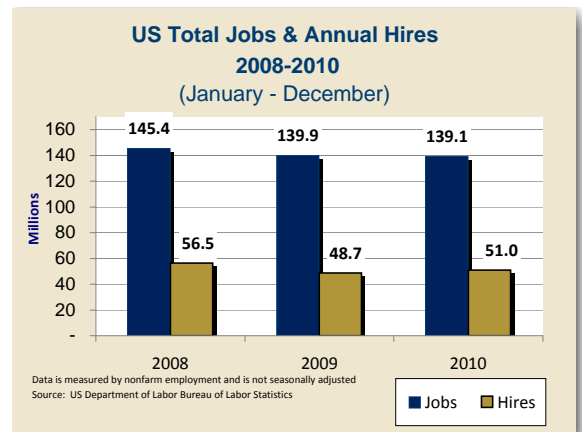
On average, UI claimants in Indiana did not find their way off of unemployment insurance for over three and a half months, and over one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	IN	IN Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	16.1	8
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	54.2%	34

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



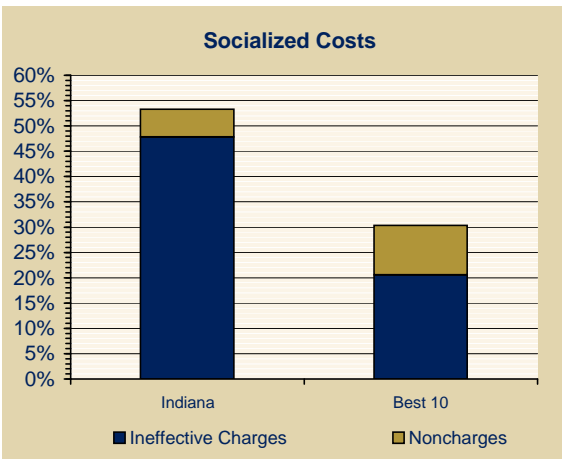
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Efficiency

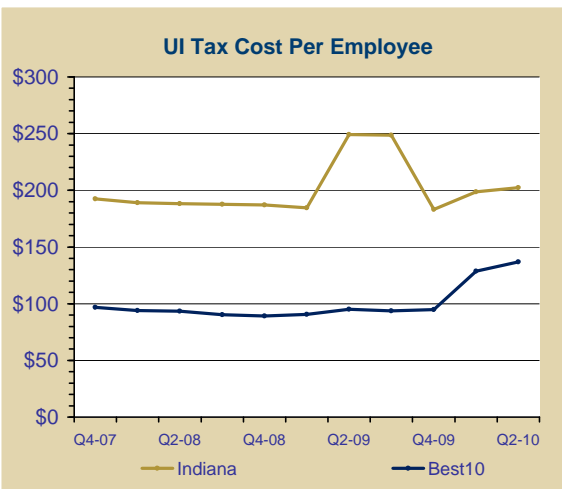
Indiana's UI tax structure had 75% more socialized costs than the Best 10 states, costing all employers \$834 million for such charges.



2010	Best 5	Best 10	IN	IN Rank
SOCIALIZED COSTS *	26%	30%	53%	36
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p>				
* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security				

Cost

The average Indiana employer paid 48% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	IN	IN Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$202.23	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	24.5%	26.1%	39.6%	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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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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

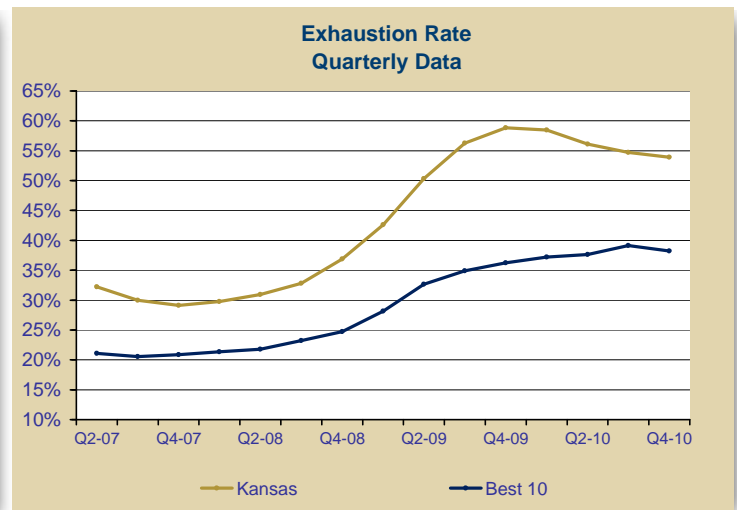
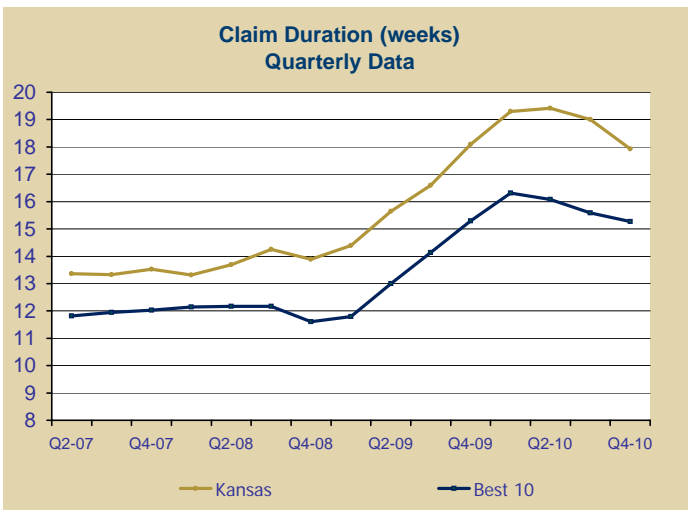
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	7.30%	6.80%
Civilian Labor Force	1,503,496	1,500,587
Unemployed	109,158	102,667
Daily UI Caseload **	45,765	26,784
Total Benefits Paid ***	\$774 mil	\$522 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

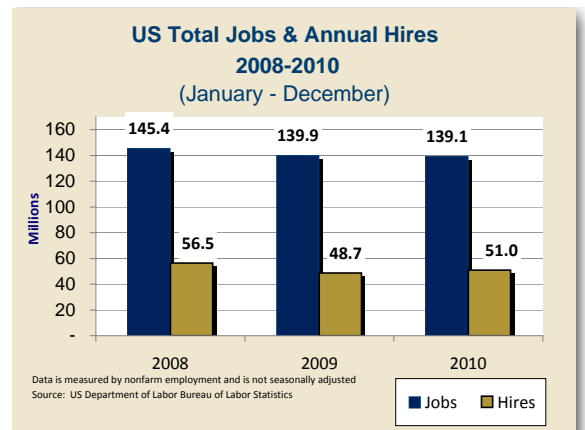
On average, UI claimants in Kansas did not find their way off of unemployment insurance for over four months, and over one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	KS	KS Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	17.9	21
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	53.9%	32

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



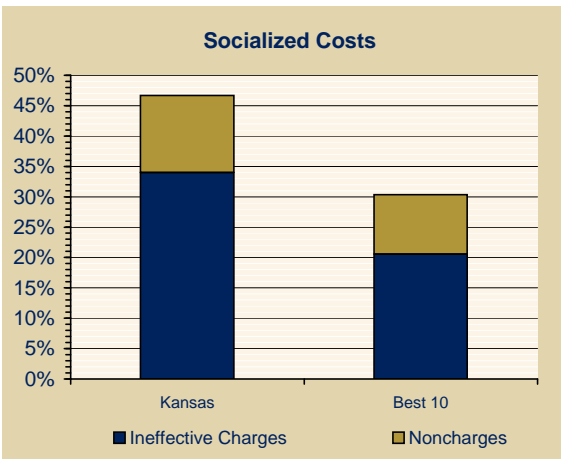
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Efficiency

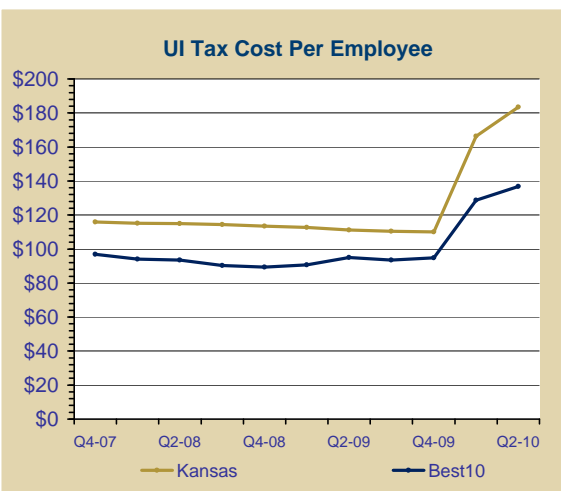
Kansas' UI tax structure had 54% more socialized costs than the Best 10 states, costing all employers \$245 million for such charges.



2010	Best 5	Best 10	KS	KS Rank
SOCIALIZED COSTS *	26%	30%	47%	27
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p>				
* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security				

Cost

The average Kansas employer paid 34% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	KS	KS Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$183.37	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	24.5%	26.1%	43.7%	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

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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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

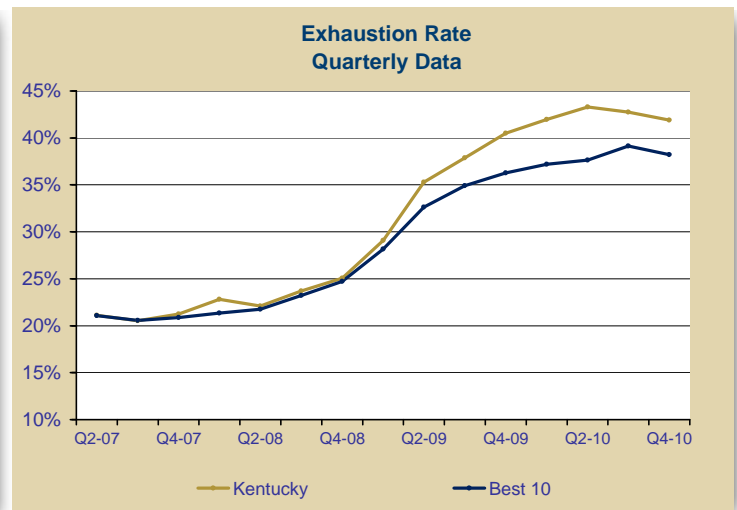
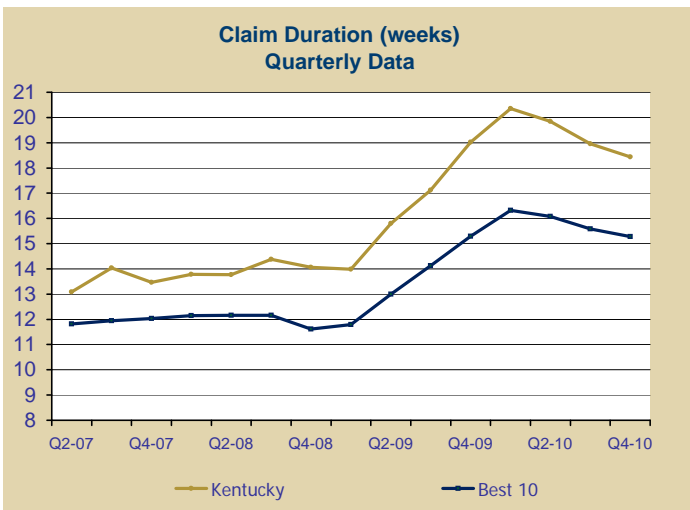
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	11.00%	10.30%
Civilian Labor Force	2,078,372	2,091,140
Unemployed	227,738	214,734
Daily UI Caseload **	55,797	40,241
Total Benefits Paid ***	\$1.1 bil	\$690 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

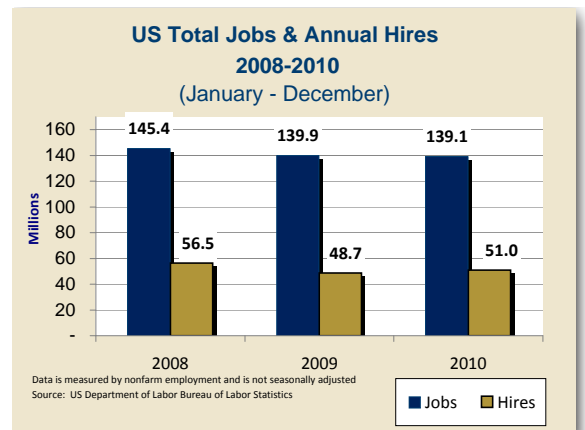
On average, UI claimants in Kentucky did not find their way off of unemployment insurance for over four months, and well over one third of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	KY	KY Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	18.4	27
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	41.9%	7

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



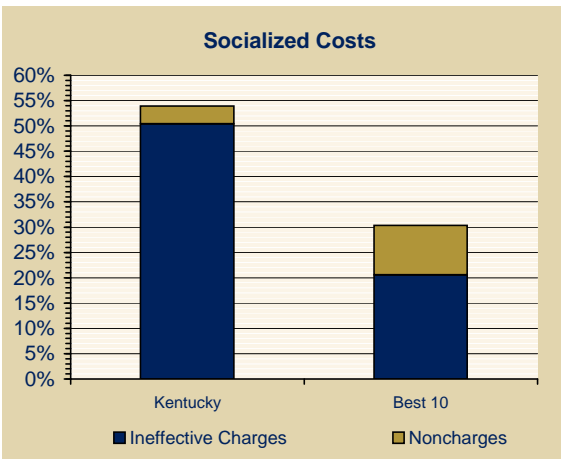
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Efficiency

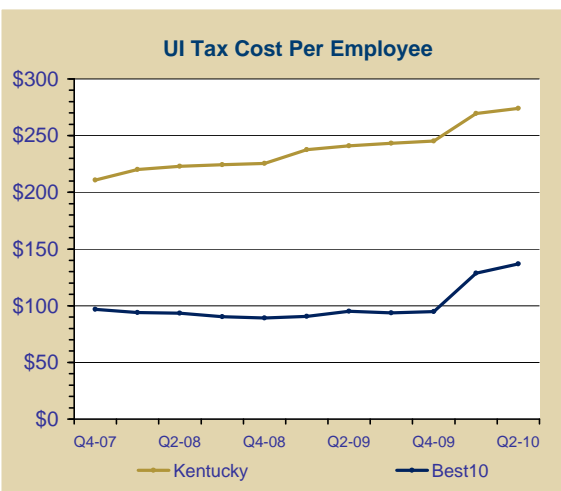
Kentucky's UI tax structure had 78% more socialized costs than the Best 10 states, costing all employers \$532 million for such charges.



2010	Best 5	Best 10	KY	KY Rank
SOCIALIZED COSTS *	26%	30%	54%	38
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p>				
* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security				

Cost

The average Kentucky employer paid 100% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	KY	KY Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$274.00	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	24.5%	26.1%	39.2%	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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- 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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Louisiana

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • June 2011

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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

Unemployment Rate and Caseload

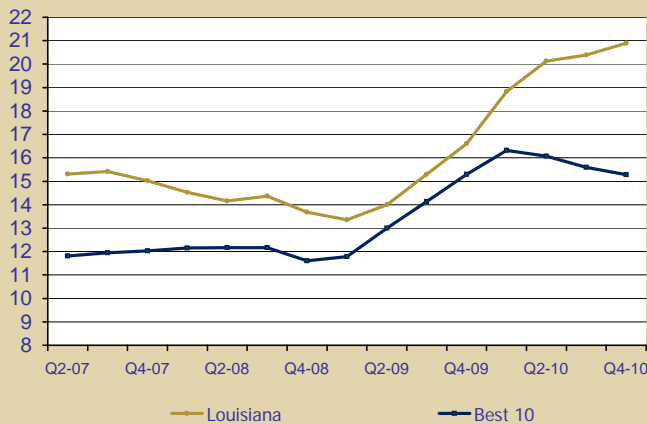
	Dec-09	Dec-10
Unemployment Rate *	7.10%	7.70%
Civilian Labor Force	2,060,231	2,089,232
Unemployed	145,760	160,018
Daily UI Caseload **	50,254	38,106
Total Benefits Paid ***	\$517 mil	\$464 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

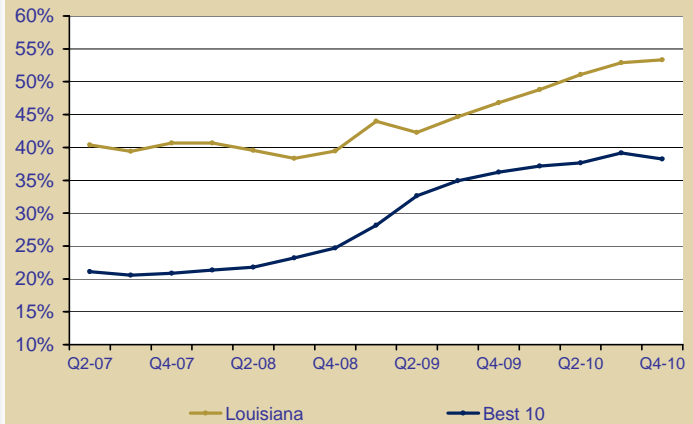
Effectiveness

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

Claim Duration (weeks)
Quarterly Data



Exhaustion Rate
Quarterly Data



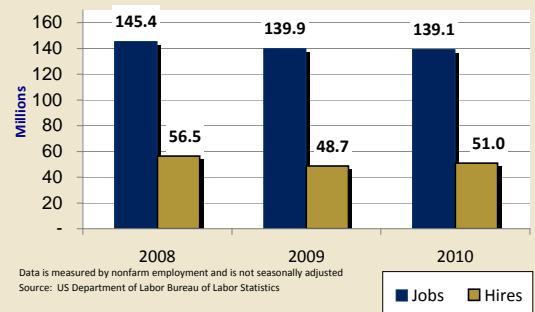
January - December 2010 Average

	Best 5	Best 10	LA	LA Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	20.9	46
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	53.3%	31

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.

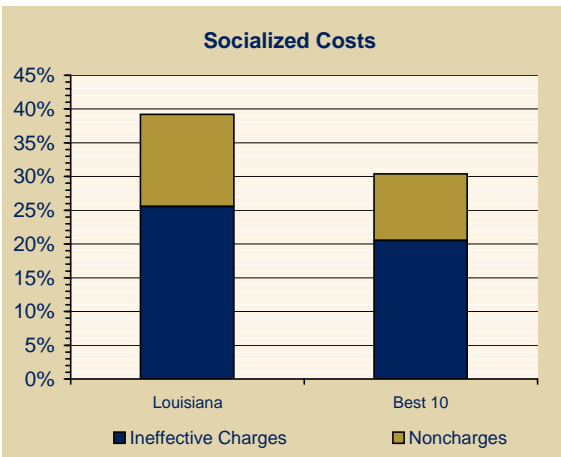
US Total Jobs & Annual Hires
2008-2010
(January - December)



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

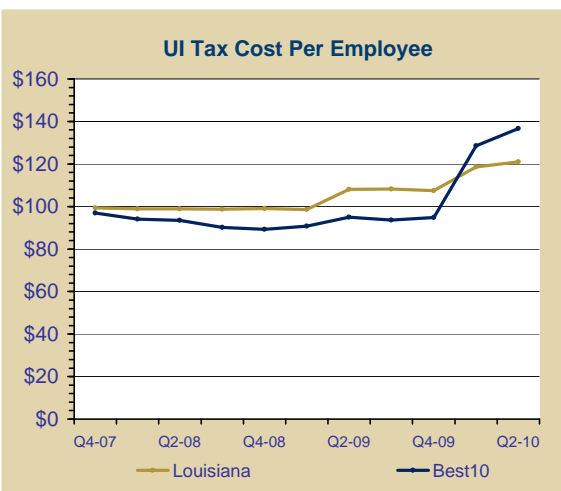
Louisiana's UI tax structure had 29% more socialized costs than the Best 10 states, costing all employers \$125 million for such charges.



	2010	Best 5	Best 10	LA	LA Rank
SOCIALIZED COSTS *		26%	30%	39%	14
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p> <p>* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security</p>					

Cost

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



	July 2009 - June 2010 Average **	Lowest 5	Lowest 10	LA	LA Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$121.07		3
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>					
WAGE REPLACEMENT RATE	24.5%	26.1%	25.1%		3
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p> <p>** UI Tax Cost Per Employee data lags other data by two quarters.</p>					

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
- Analysis of a subsidized wage program for employers willing to train UI claimants

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Massachusetts

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • June 2011

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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

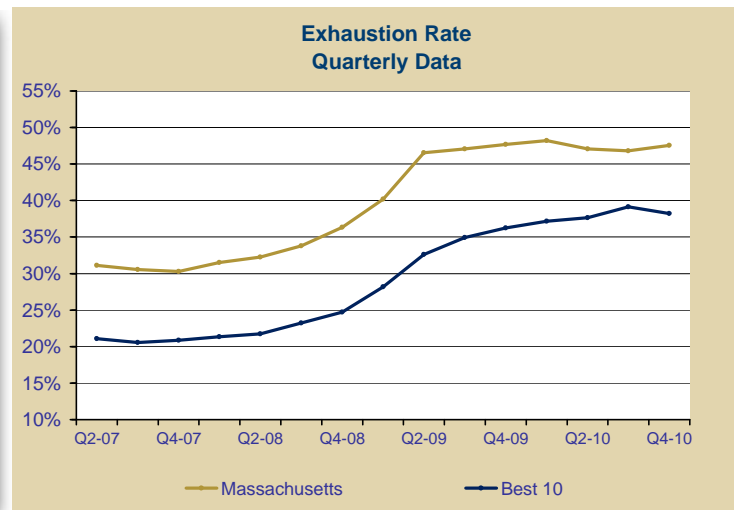
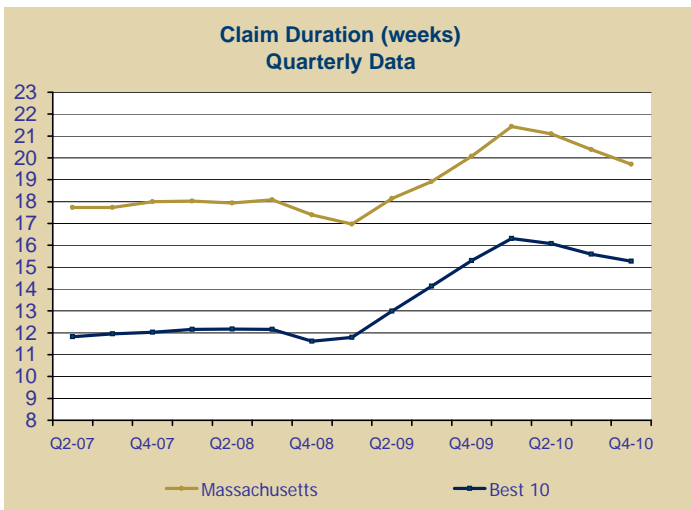
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	8.80%	8.30%
Civilian Labor Force	3,476,162	3,499,946
Unemployed	306,351	291,684
Daily UI Caseload **	122,327	89,437
Total Benefits Paid ***	\$2.9 bil	\$2.0 bil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

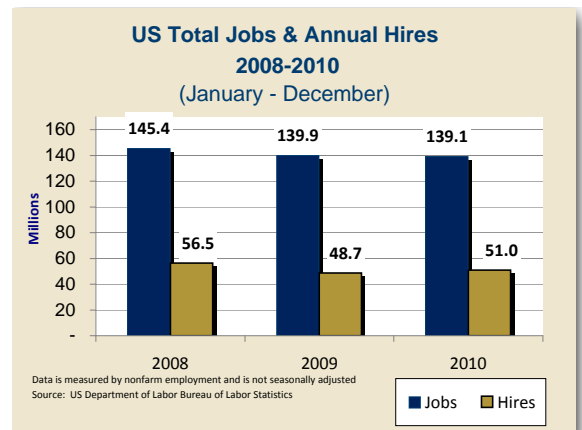
On average, UI claimants in Massachusetts did not find their way off of unemployment insurance for over four and a half months, and nearly one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	MA	MA Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	19.7	37
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	48.3%	17

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



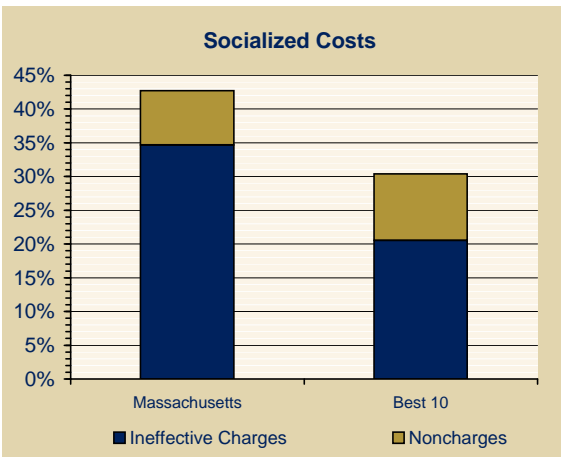
For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico.

"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

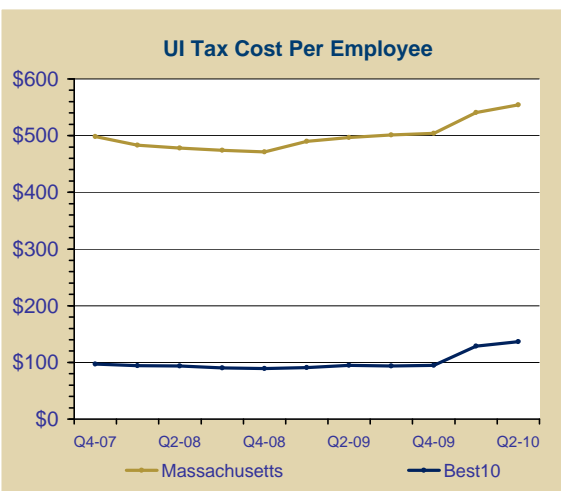
Massachusetts' UI tax structure had 41% more socialized costs than the Best 10 states, costing all employers \$1.1 billion for such charges.



2010	Best 5	Best 10	MA	MA Rank
SOCIALIZED COSTS *	26%	30%	43%	19
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p> <p>* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security</p>				

Cost

The average Massachusetts employer paid 305% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	MA	MA Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$554.40	46
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>				
WAGE REPLACEMENT RATE	24.5%	26.1%	35.9%	24
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p>				
** 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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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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

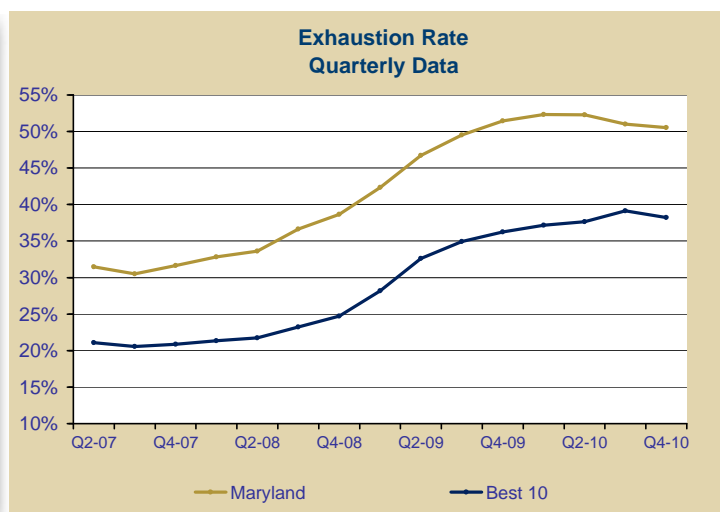
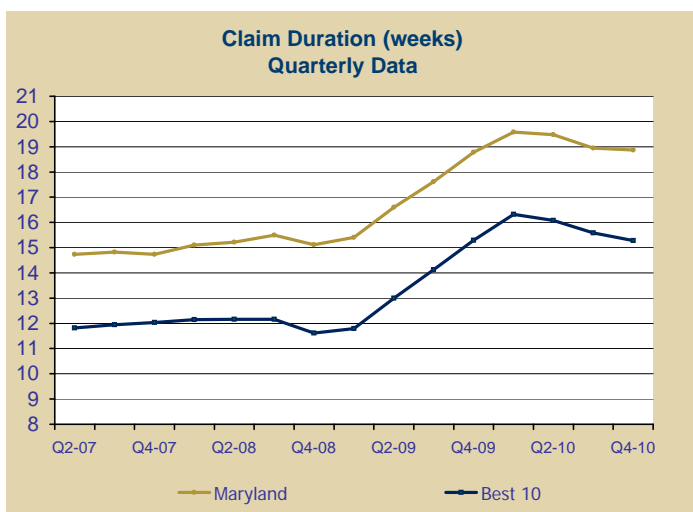
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	7.60%	7.40%
Civilian Labor Force	2,977,526	2,979,485
Unemployed	227,597	219,702
Daily UI Caseload **	59,641	48,491
Total Benefits Paid ***	\$1.1 bil	\$901 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

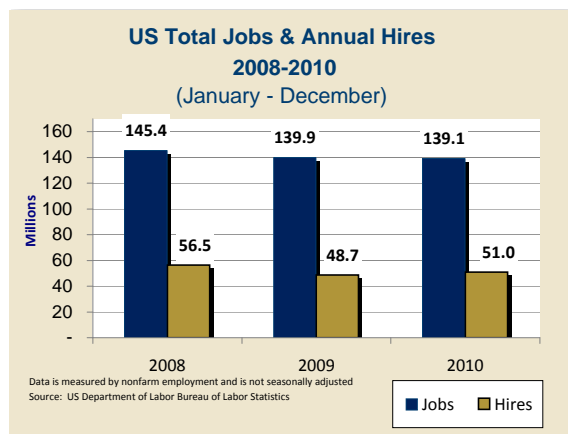
On average, UI claimants in Maryland did not find their way off of unemployment insurance for over four months, and over one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	MD	MD Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	18.9	31
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	50.6%	22

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



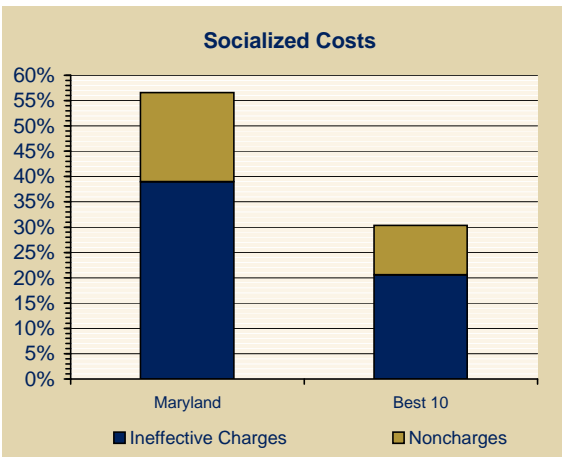
For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico.

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

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Efficiency

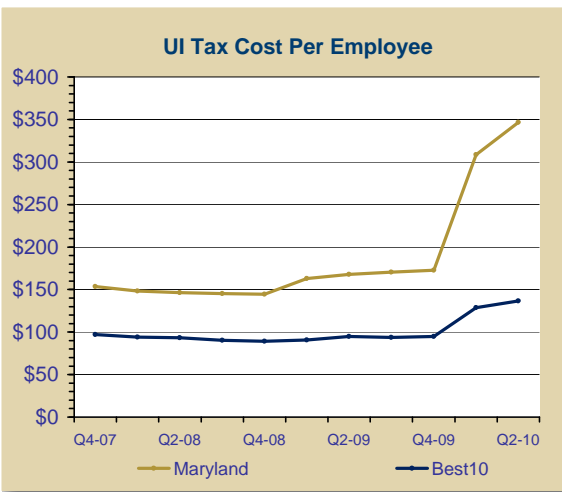
Maryland's UI tax structure had 86% more socialized costs than the Best 10 states, costing all employers \$275 million for such charges.



2010	Best 5	Best 10	MD	MD Rank
SOCIALIZED COSTS *	26%	30%	57%	41
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p>				
* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security				

Cost

The average Maryland employer paid 153% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	MD	MD Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$346.49	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	24.5%	26.1%	33.8%	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

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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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

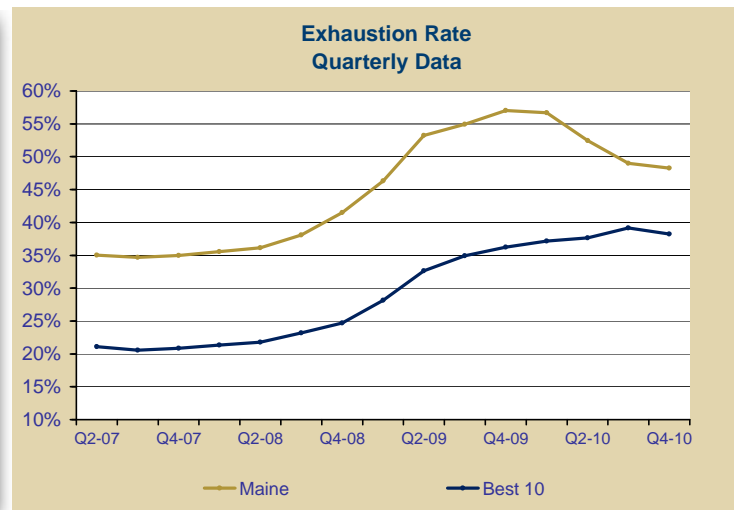
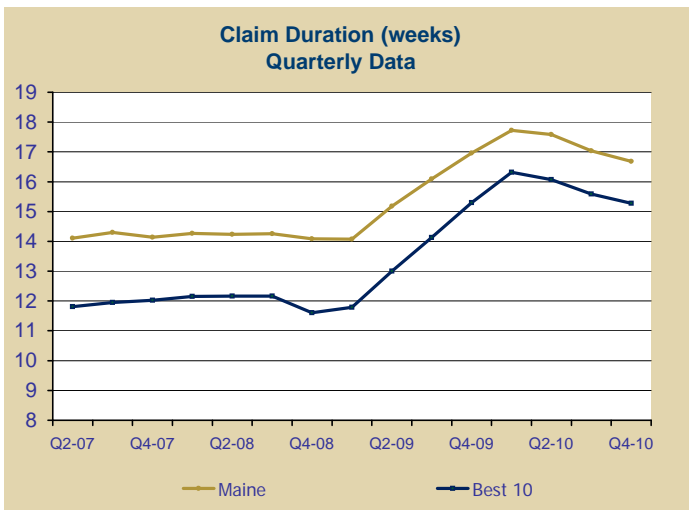
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	8.40%	7.50%
Civilian Labor Force	696,042	698,520
Unemployed	58,425	52,485
Daily UI Caseload **	16,155	13,807
Total Benefits Paid ***	\$256 mil	\$210 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

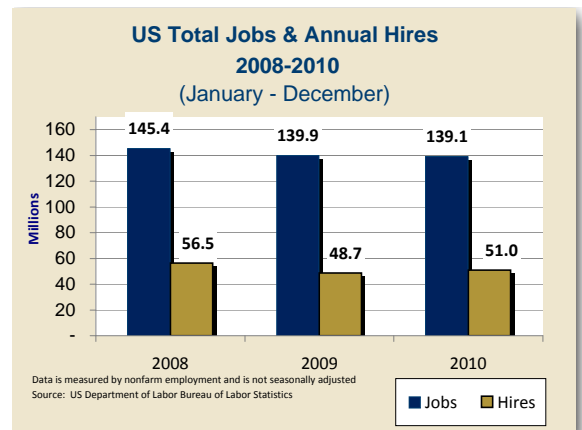
On average, UI claimants in Maine did not find their way off of unemployment insurance for almost four months, and nearly one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	ME	ME Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	16.7	13
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	47.6%	15

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



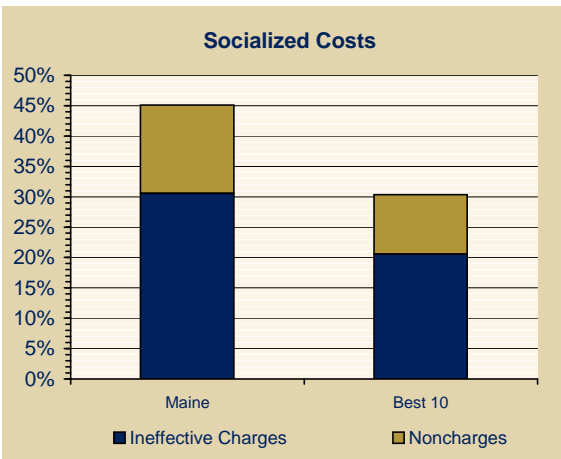
For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico.

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

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Efficiency

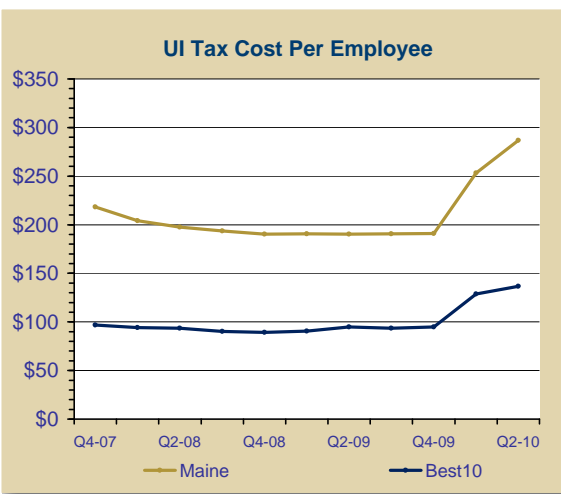
Maine's UI tax structure had 48% more socialized costs than the Best 10 states, costing all employers \$96 million for such charges.



2010	Best 5	Best 10	ME	ME Rank
SOCIALIZED COSTS *	26%	30%	45%	20
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p> <p><small>* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security</small></p>				

Cost

The average Maine employer paid 110% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	ME	ME Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$286.76	26
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>				
WAGE REPLACEMENT RATE	24.5%	26.1%	38.8%	35
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p> <p><small>** UI Tax Cost Per Employee data lags other data by two quarters.</small></p>				

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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

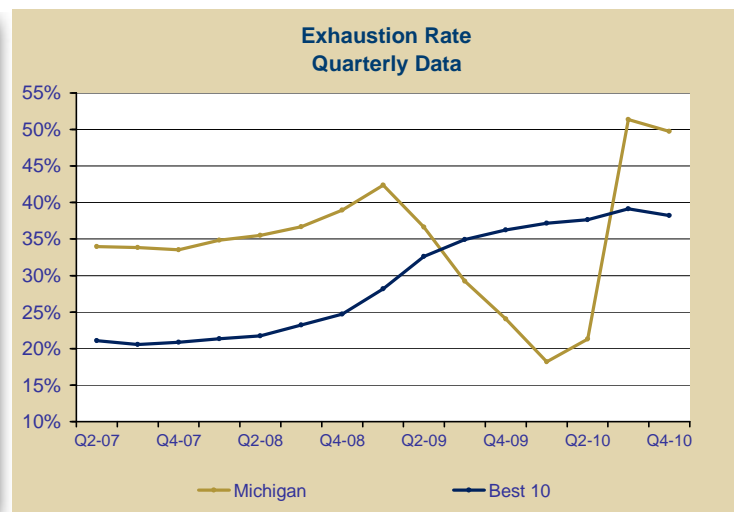
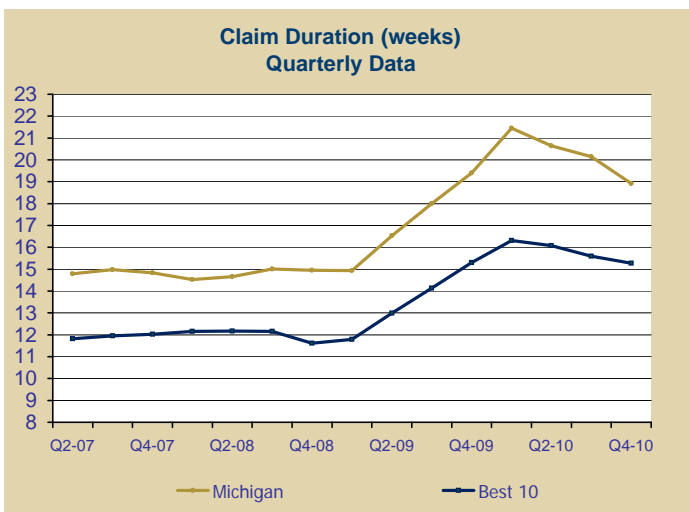
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	13.80%	11.10%
Civilian Labor Force	4,812,536	4,745,906
Unemployed	662,968	528,707
Daily UI Caseload **	207,764	131,147
Total Benefits Paid ***	\$3.8 bil	\$2.1 bil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

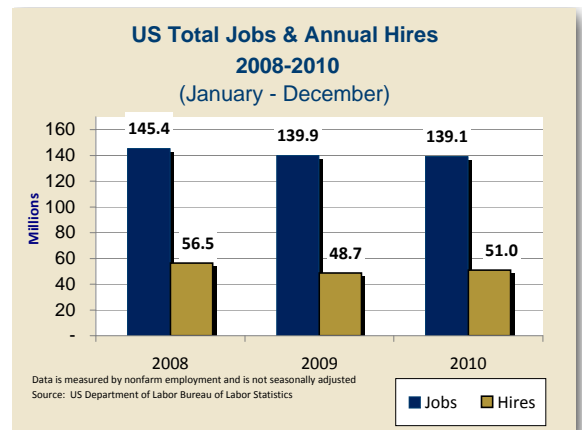
On average, UI claimants in Michigan did not find their way off of unemployment insurance for nearly four and a half months, and nearly one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	MI	MI Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	18.9	32
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	49.7%	20

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



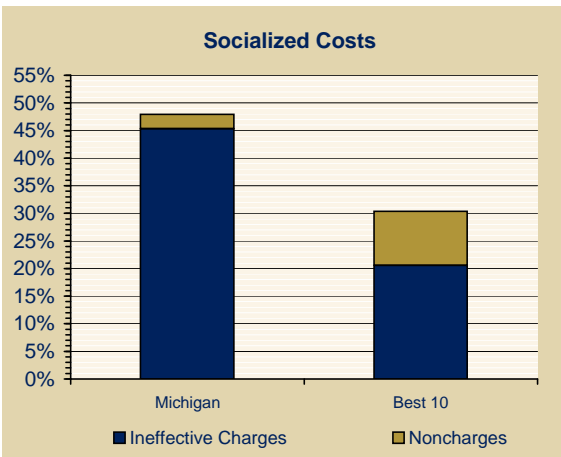
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"Rank" is from 1 to 53, with 1 being the best performance per category.

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Efficiency

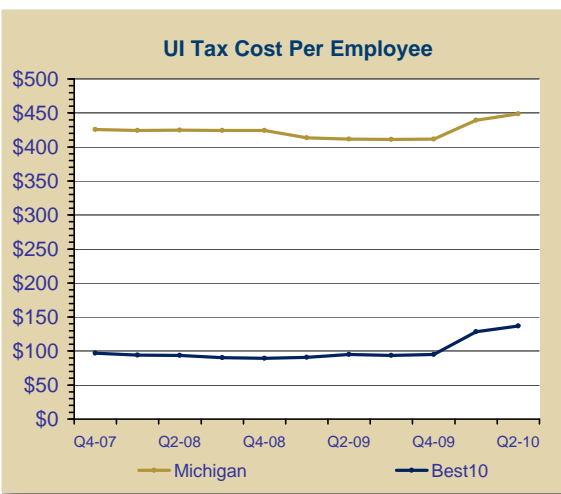
Michigan's UI tax structure had 58% more socialized costs than the Best 10 states, costing all employers \$1.6 billion for such charges.



	2010	Best 5	Best 10	MI	MI Rank
SOCIALIZED COSTS *		26%	30%	48%	30
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p> <p><small>* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security</small></p>					

Cost

The average Michigan employer paid 228% more in UI taxes than the average employer in the Lowest 10 states.



	July 2009 - June 2010 Average **	Lowest 5	Lowest 10	MI	MI Rank
UI TAX COST PER EMPLOYEE		\$108.32	\$136.74	\$448.55	41
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>					
WAGE REPLACEMENT RATE		24.5%	26.1%	34.5%	21
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p> <p><small>** UI Tax Cost Per Employee data lags other data by two quarters.</small></p>					

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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Minnesota UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • June 2011

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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

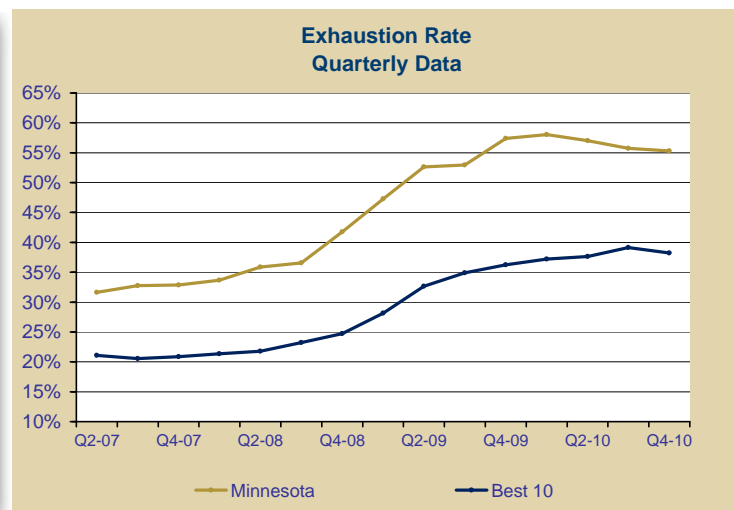
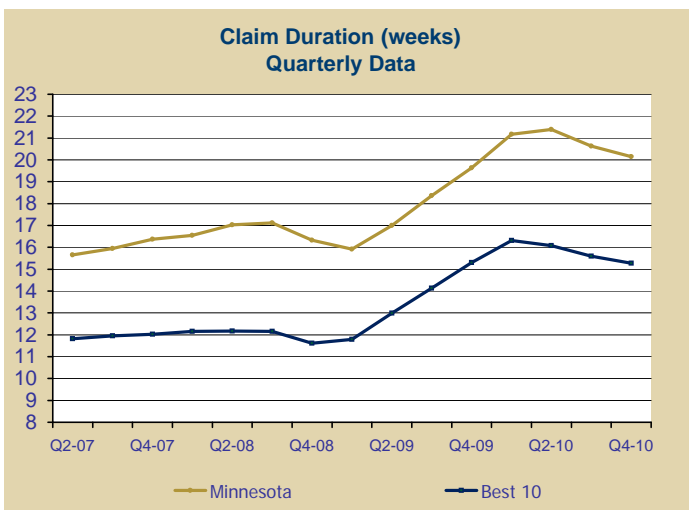
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	7.80%	6.90%
Civilian Labor Force	2,942,898	2,964,192
Unemployed	230,708	204,812
Daily UI Caseload **	102,162	65,749
Total Benefits Paid ***	\$1.7 bil	\$1.3 bil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

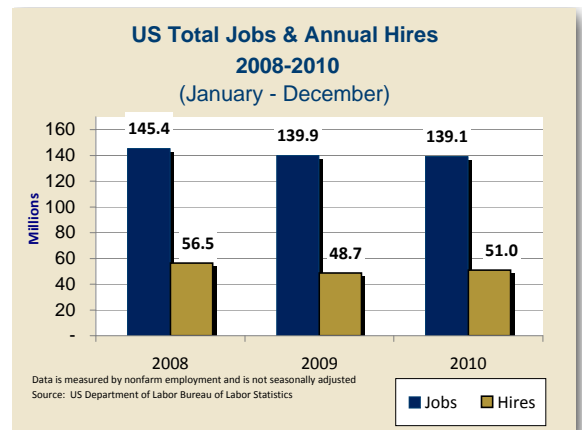
On average, UI claimants in Minnesota did not find their way off of unemployment insurance for over four and a half months, and over one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	MN	MN Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	20.2	42
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	55.3%	36

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.

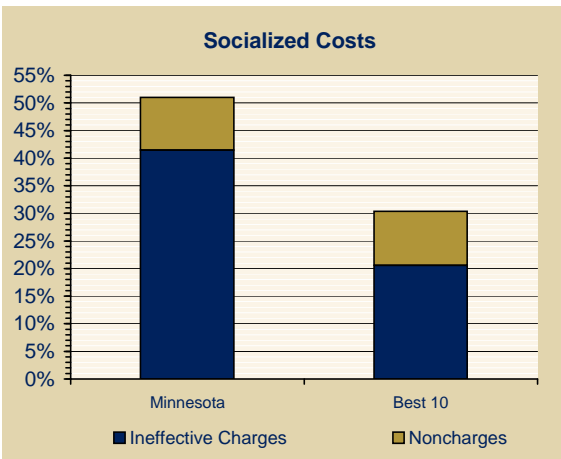


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Efficiency

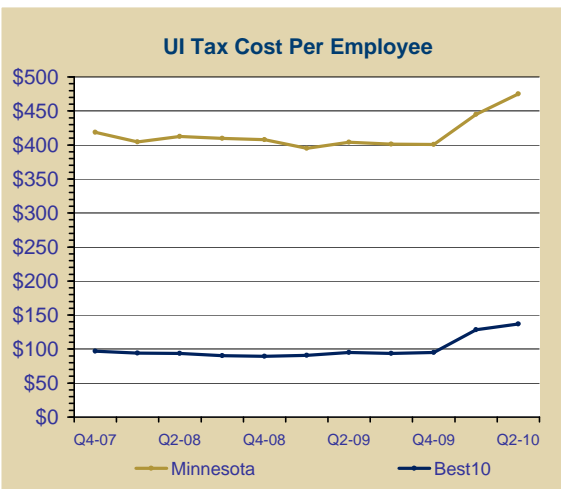
Minnesota's UI tax structure had 68% more socialized costs than the Best 10 states, costing all employers \$785 million for such charges.



2010	Best 5	Best 10	MN	MN Rank
SOCIALIZED COSTS *	26%	30%	51%	33
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p>				
* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security				

Cost

The average Minnesota employer paid 248% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	MN	MN Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$475.20	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	24.5%	26.1%	39.7%	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

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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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

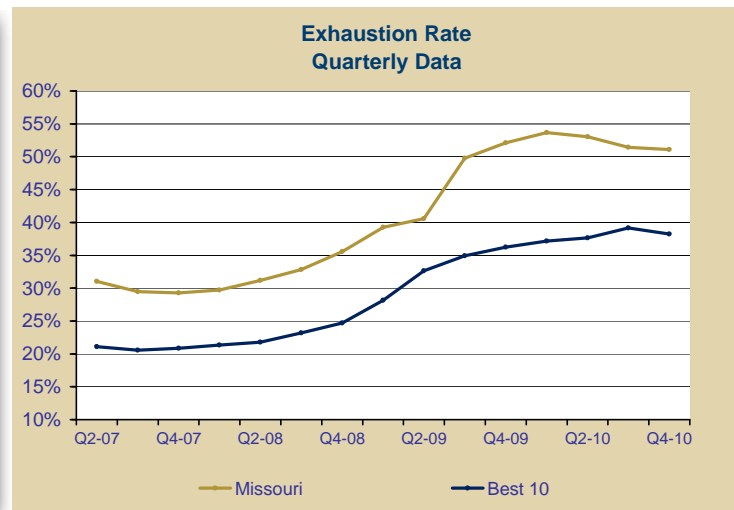
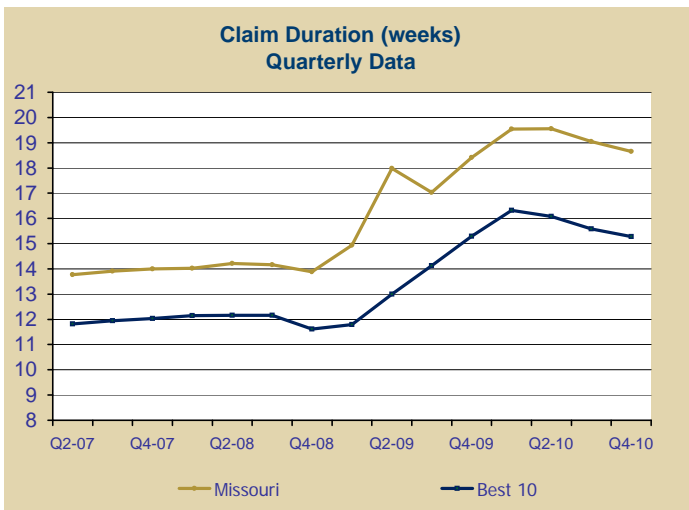
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	9.70%	9.60%
Civilian Labor Force	3,027,963	3,000,851
Unemployed	293,776	287,376
Daily UI Caseload **	88,982	57,924
Total Benefits Paid ***	\$1.1 bil	\$828 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

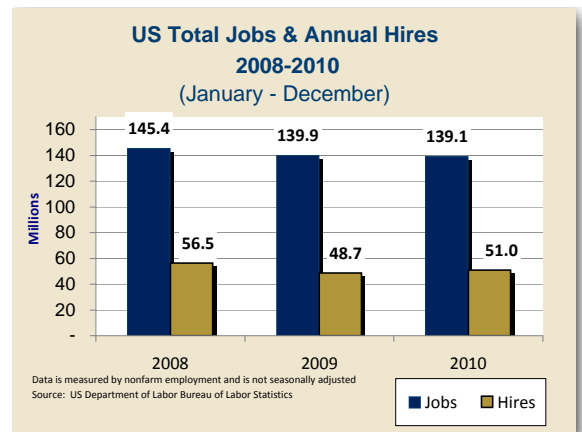
On average, UI claimants in Missouri did not find their way off of unemployment insurance for over four months, and over one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	MO	MO Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	18.7	29
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	51.1%	23

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.

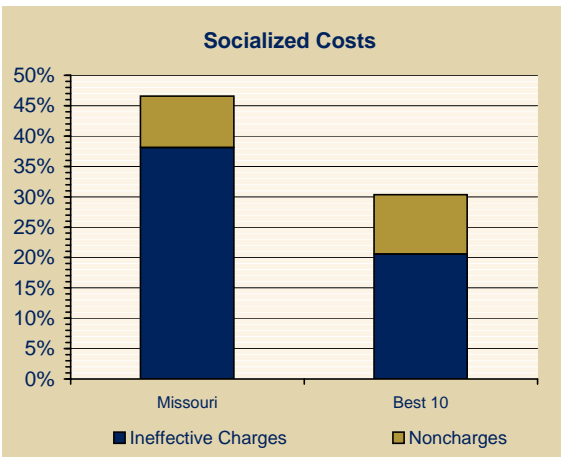


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Efficiency

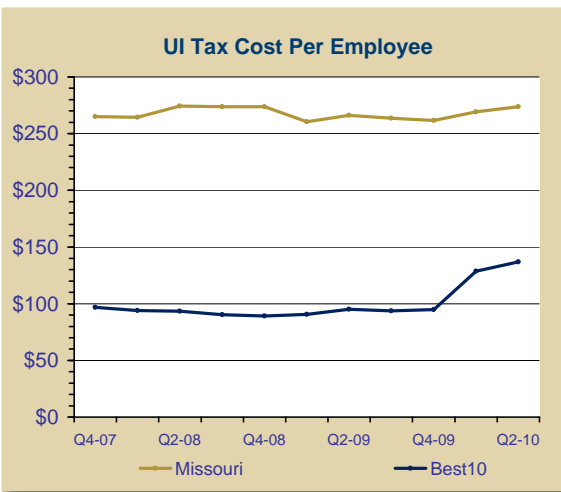
Missouri's UI tax structure had 53% more socialized costs than the Best 10 states, costing all employers \$420 million for such charges.



2010	Best 5	Best 10	MO	MO Rank
SOCIALIZED COSTS *	26%	30%	47%	26
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p> <p><small>* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security</small></p>				

Cost

The average Missouri employer paid 100% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	MO	MO Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$273.69	21
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>				
WAGE REPLACEMENT RATE	24.5%	26.1%	31.6%	16
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p> <p><small>** UI Tax Cost Per Employee data lags other data by two quarters.</small></p>				

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Mississippi UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • June 2011

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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

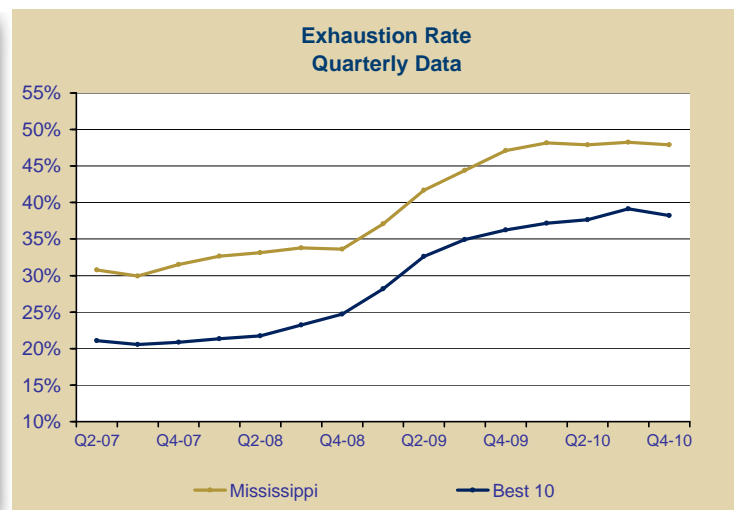
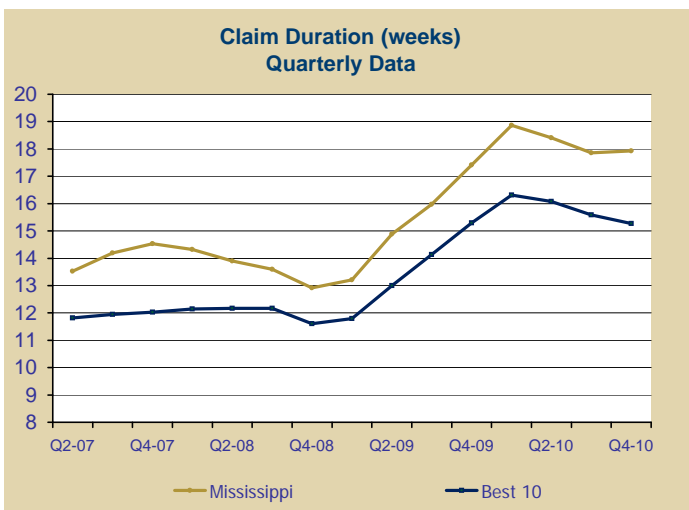
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	10.90%	10.20%
Civilian Labor Force	1,304,731	1,320,565
Unemployed	142,159	134,713
Daily UI Caseload **	30,270	23,365
Total Benefits Paid ***	\$336 mil	\$259 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

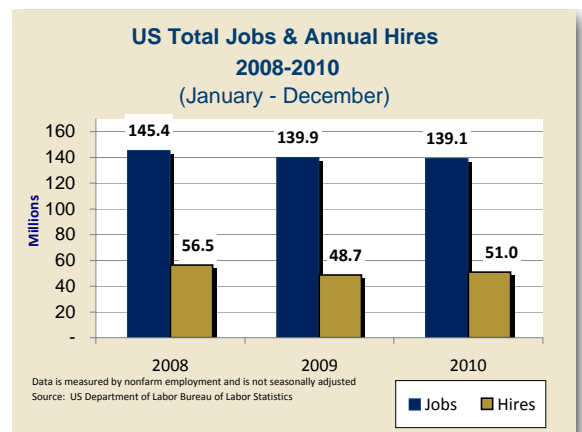
On average, UI claimants in Mississippi did not find their way off of unemployment insurance for over four months, and nearly one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	MS	MS Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	17.9	21
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	47.9%	16

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.

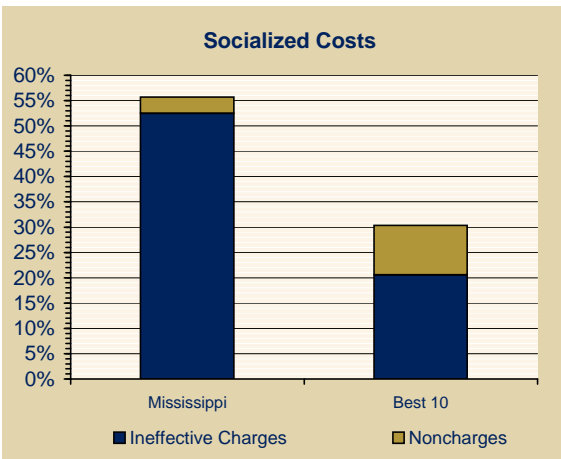


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Efficiency

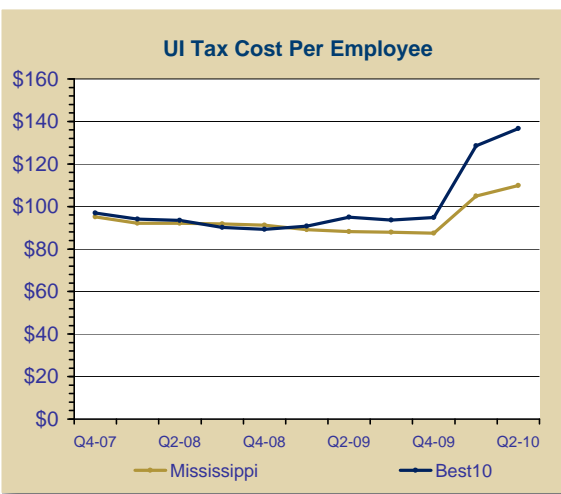
Mississippi's UI tax structure had 83% more socialized costs than the Best 10 states, costing all employers \$166 million for such charges.



2010	Best 5	Best 10	MS	MS Rank
SOCIALIZED COSTS *	26%	30%	56%	40
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p> <p>* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security</p>				

Cost

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



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	MS	MS Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$109.86	2
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>				
WAGE REPLACEMENT RATE	24.5%	26.1%	29.3%	11
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p> <p>** UI Tax Cost Per Employee data lags other data by two quarters.</p>				

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Montana

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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Montana 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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

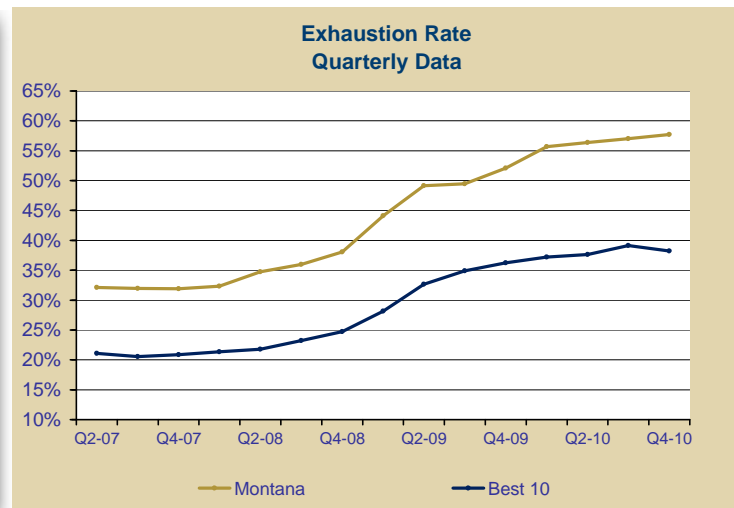
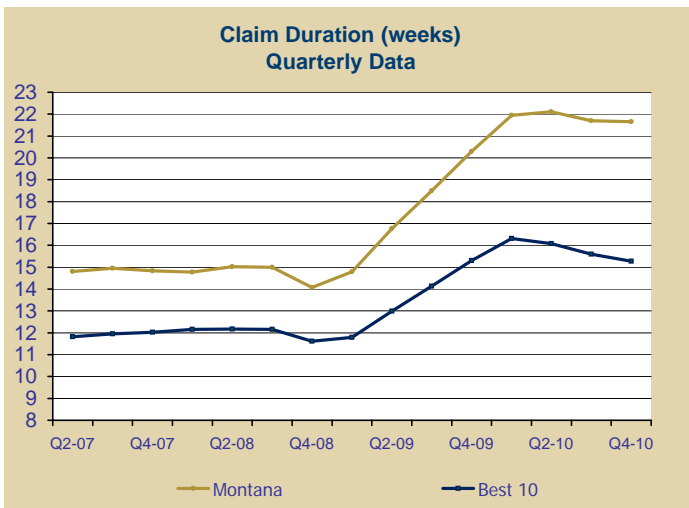
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	7.00%	7.40%
Civilian Labor Force	495,202	497,567
Unemployed	34,612	36,833
Daily UI Caseload **	18,559	14,364
Total Benefits Paid ***	\$207 mil	\$175 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

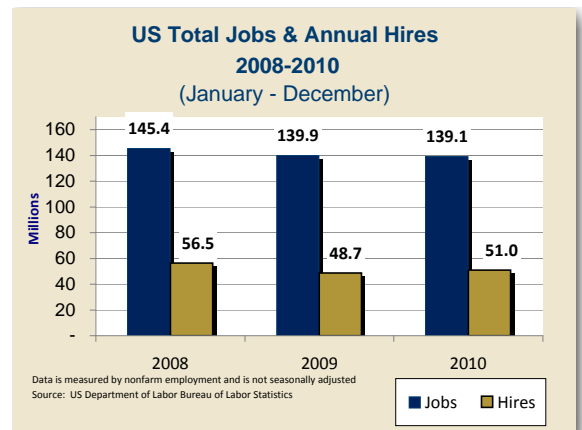
On average, UI claimants in Montana did not find their way off of unemployment insurance for over five months, and over one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	MT	MT Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	21.7	51
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	57.7%	41

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



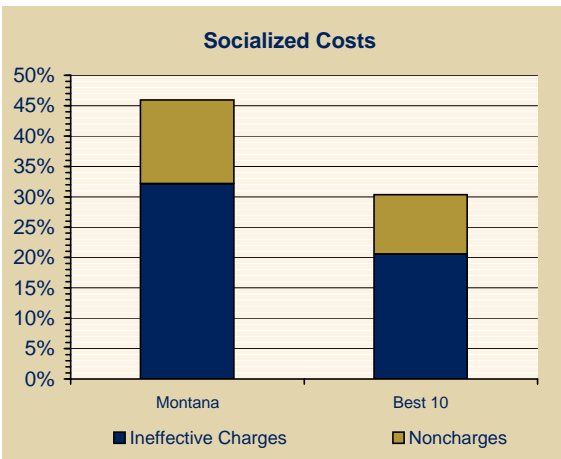
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Efficiency

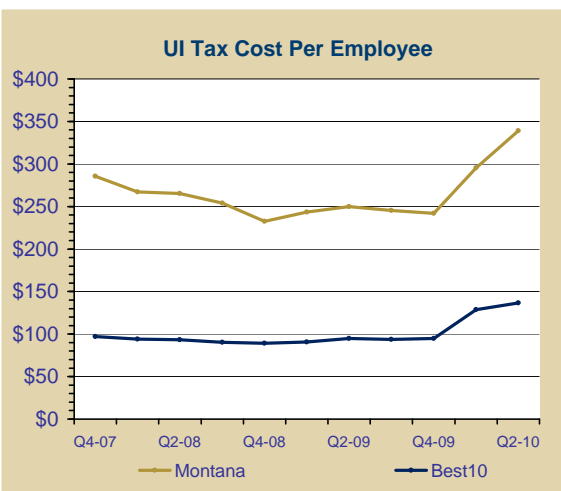
Montana's UI tax structure had 51% more socialized costs than the Best 10 states, costing all employers \$87 million for such charges.



2010	Best 5	Best 10	MT	MT Rank
SOCIALIZED COSTS *	26%	30%	46%	24
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p>				
* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security				

Cost

The average Montana employer paid 148% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	MT	MT Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$339.12	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	24.5%	26.1%	40.8%	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.				

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North Carolina

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

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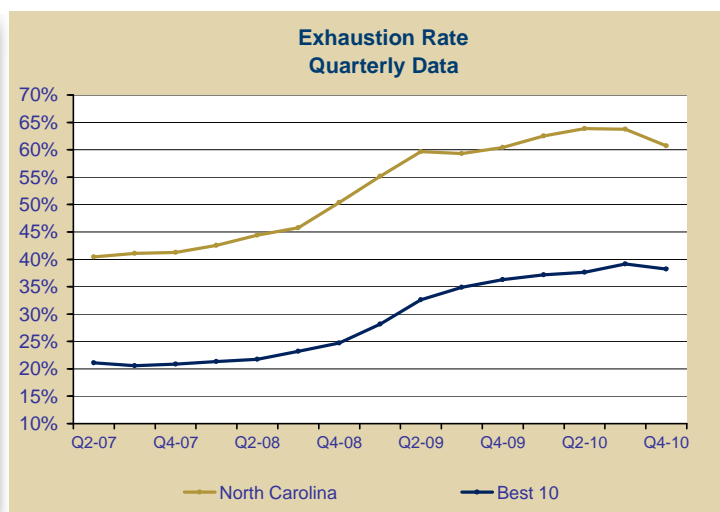
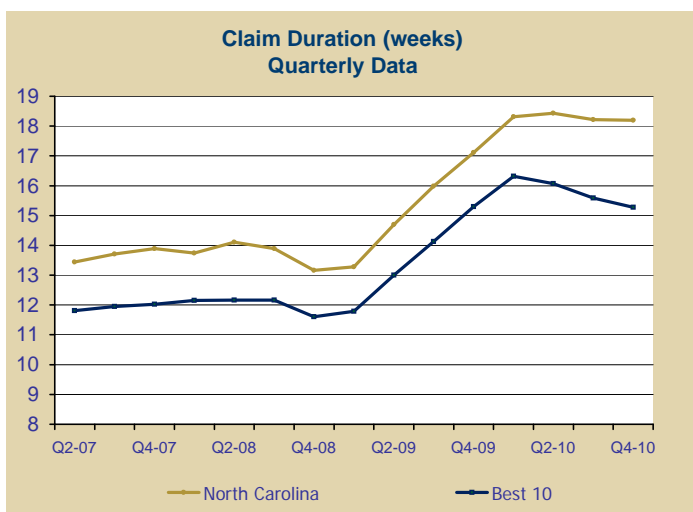
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	11.30%	9.80%
Civilian Labor Force	4,533,969	4,461,716
Unemployed	513,246	437,248
Daily UI Caseload **	166,805	99,123
Total Benefits Paid ***	\$2.8 bil	\$2.0 bil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

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



January - December 2010 Average	Best 5	Best 10	NC	NC Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	18.2	26
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	60.7%	46

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



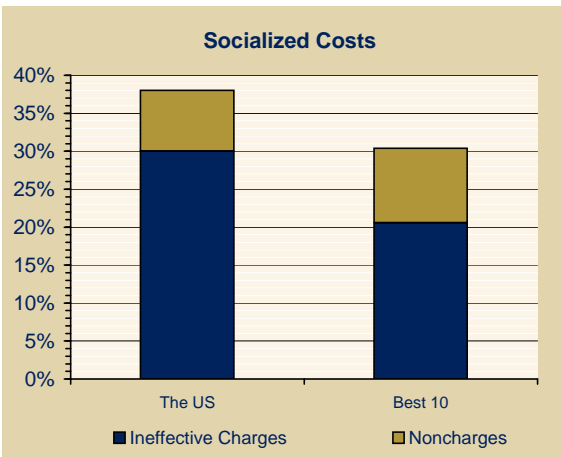
For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico.

"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

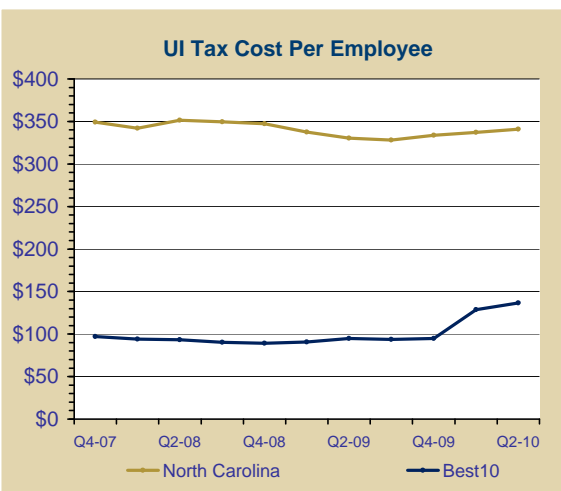
The United States' average UI tax structure had 25% more socialized costs than the Best 10 states, costing all employers \$23.3 billion for such charges.



2010	Best 5	Best 10	NC	NC Rank
SOCIALIZED COSTS *	26%	30%	NO DATA	
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p>				
* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security				

Cost

The average North Carolina employer paid 149% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	NC	NC Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$340.95	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	24.5%	26.1%	37.8%	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
- 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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North Dakota

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • June 2011

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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

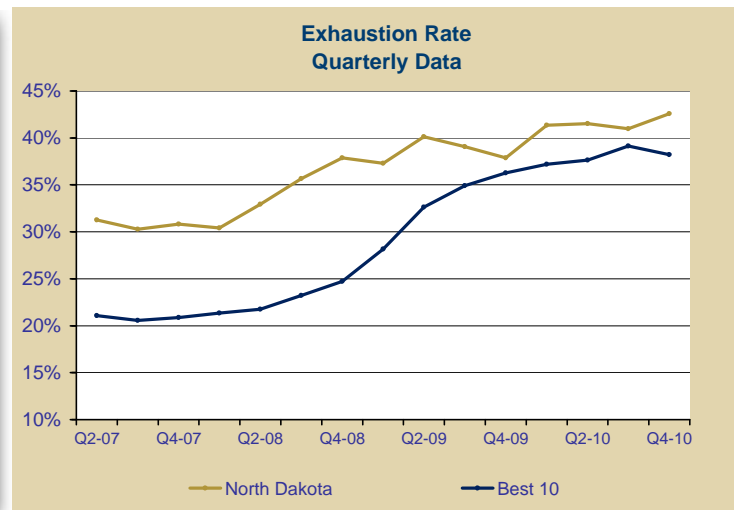
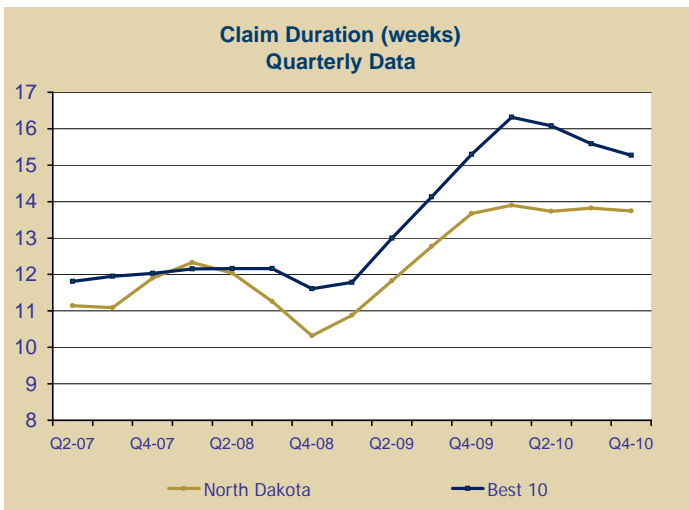
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	4.20%	3.80%
Civilian Labor Force	368,417	370,998
Unemployed	15,421	14,266
Daily UI Caseload **	5,712	4,600
Total Benefits Paid ***	\$93 mil	\$74 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

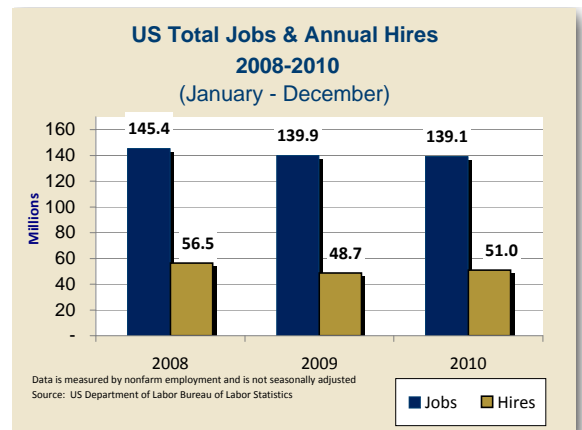
North Dakota's Claim Duration was 0.9 weeks lower than the Best 10 state average, ranking North Dakota 1st among all states, but well over one third of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	ND	ND Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	13.7	1
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	42.6%	8

US Total Jobs & Annual Hires Summary

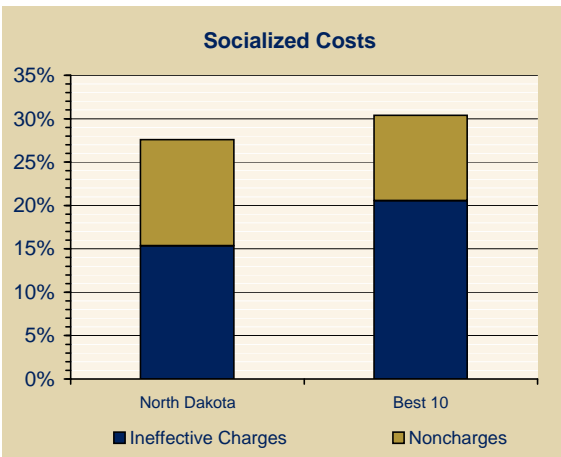
In an economy of approximately 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come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



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

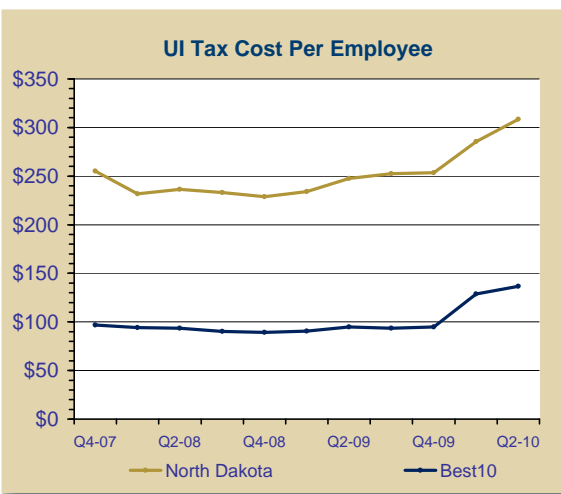
North Dakota's UI tax structure had 9% less socialized costs than the Best 10 states, costing all employers \$25 million for such charges.



	2010	Best 5	Best 10	ND	ND Rank
SOCIALIZED COSTS *		26%	30%	28%	3
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p> <p><small>* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security</small></p>					

Cost

The average North Dakota employer paid 126% more in UI taxes than the average employer in the Lowest 10 states.



	July 2009 - June 2010 Average **	Lowest 5	Lowest 10	ND	ND Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$308.55		27
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>					
WAGE REPLACEMENT RATE	24.5%	26.1%	44.3%		50
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p> <p><small>** UI Tax Cost Per Employee data lags other data by two quarters.</small></p>					

How We Can Assist Your State in Improving Performance

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Nebraska

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • June 2011

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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

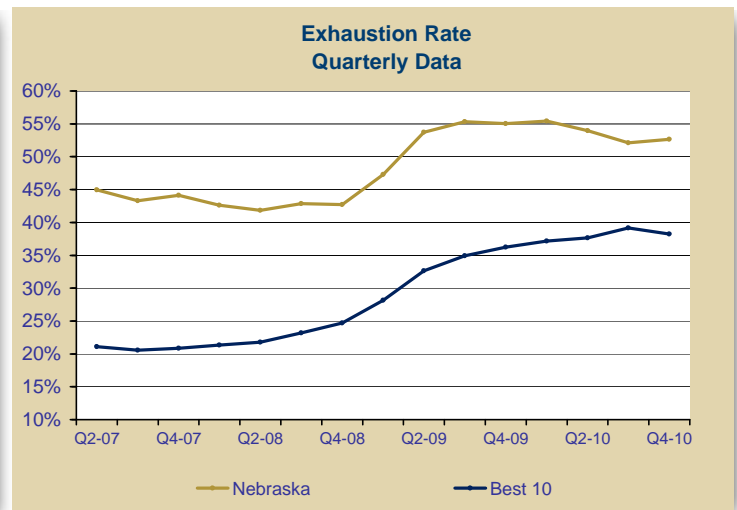
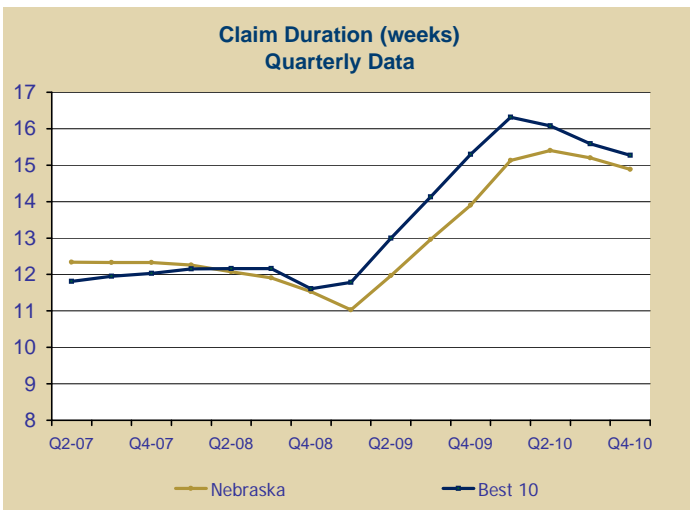
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	5.00%	4.30%
Civilian Labor Force	976,534	976,325
Unemployed	48,460	42,432
Daily UI Caseload **	16,371	13,843
Total Benefits Paid ***	\$226 mil	\$198 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

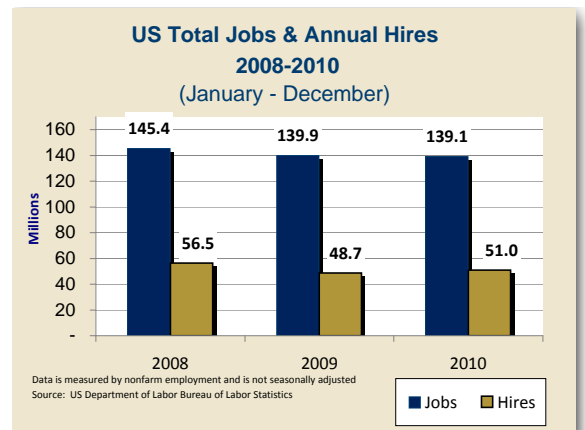
Nebraska's Claim Duration was only 0.3 weeks higher than the Best 10 state average, ranking Nebraska 4th among all states, but over one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	NE	NE Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	14.9	4
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	52.6%	26

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.

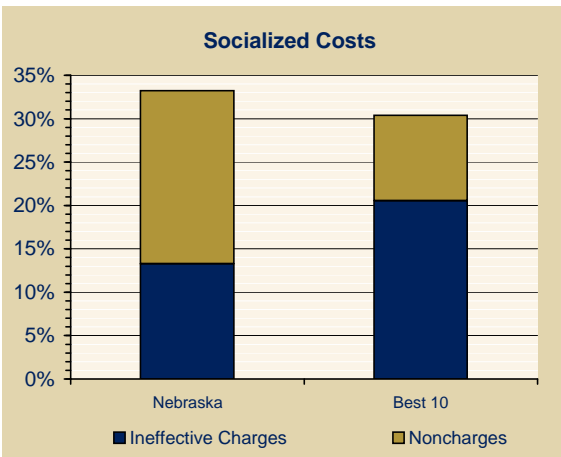


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Efficiency

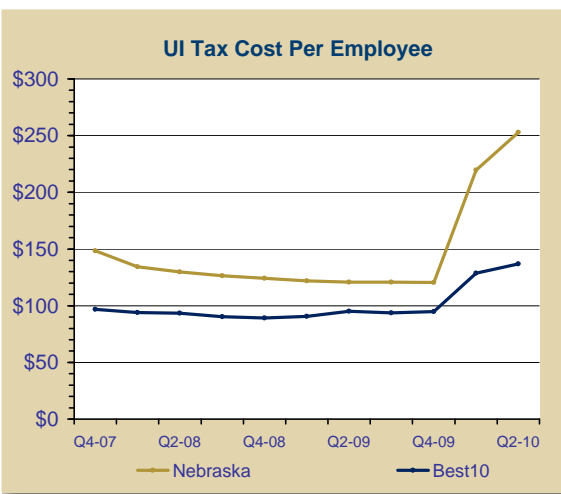
Nebraska's UI tax structure had 9% more socialized costs than the Best 10 states, costing all employers \$70 million for such charges.



2010	Best 5	Best 10	NE	NE Rank
SOCIALIZED COSTS *	26%	30%	33%	7
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p> <p><small>* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security</small></p>				

Cost

The average Nebraska employer paid 85% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	NE	NE Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$252.96	20
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>				
WAGE REPLACEMENT RATE	24.5%	26.1%	36.6%	25
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p> <p><small>** UI Tax Cost Per Employee data lags other data by two quarters.</small></p>				

How We Can Assist Your State in Improving Performance

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New Hampshire UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • June 2011

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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

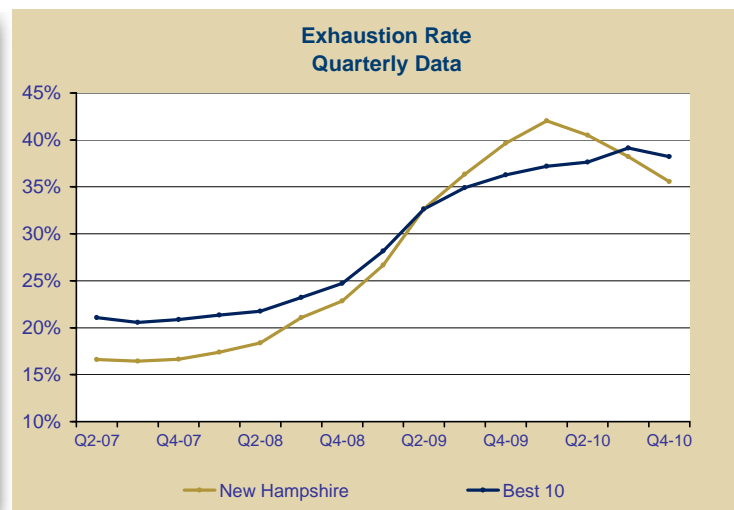
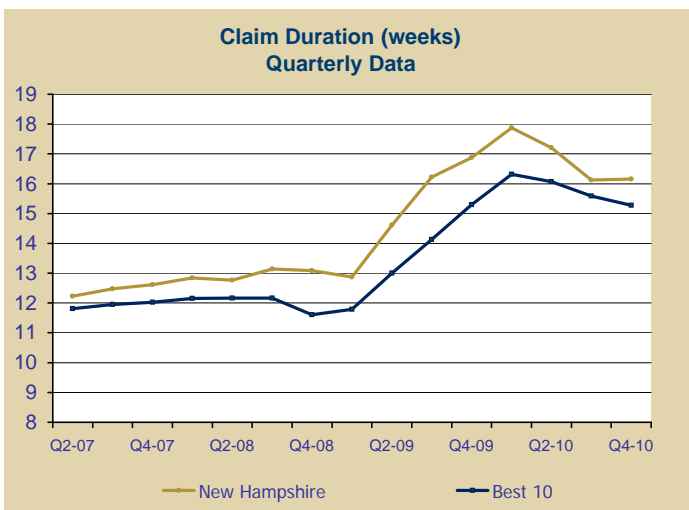
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	6.70%	5.60%
Civilian Labor Force	743,124	743,682
Unemployed	49,811	41,758
Daily UI Caseload **	17,563	9,317
Total Benefits Paid ***	\$265 mil	\$178 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

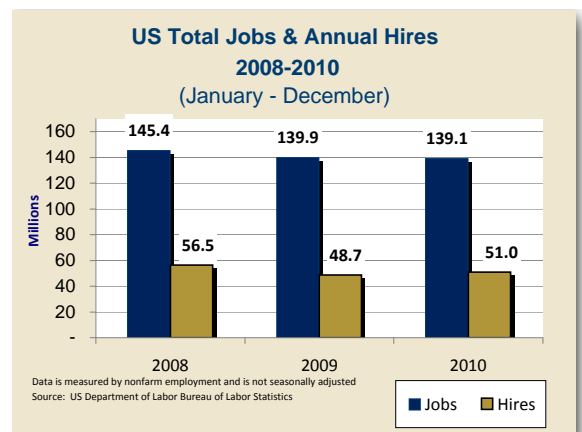
On average, UI claimants in New Hampshire did not find their way off of unemployment insurance for over three and a half months, but only just over one third of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	NH	NH Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	16.2	9
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	35.6%	3

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.

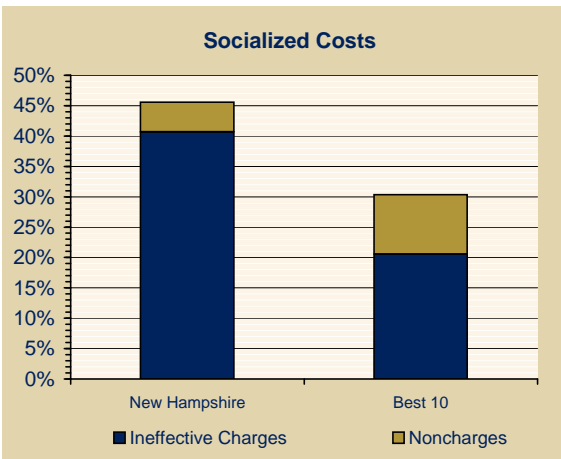


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Efficiency

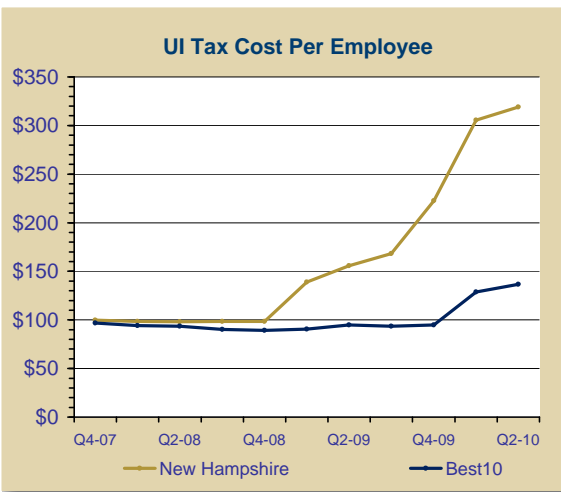
New Hampshire's UI tax structure had 50% more socialized costs than the Best 10 states, costing all employers \$52 million for such charges.



2010	Best 5	Best 10	NH	NH Rank
SOCIALIZED COSTS *	26%	30%	46%	22
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p>				
* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security				

Cost

The average New Hampshire employer paid 133% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	NH	NH Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$319.05	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	24.5%	26.1%	31.2%	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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

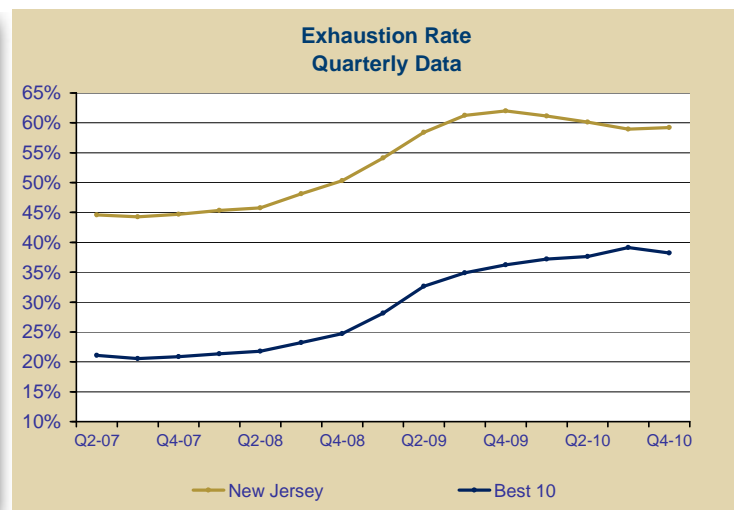
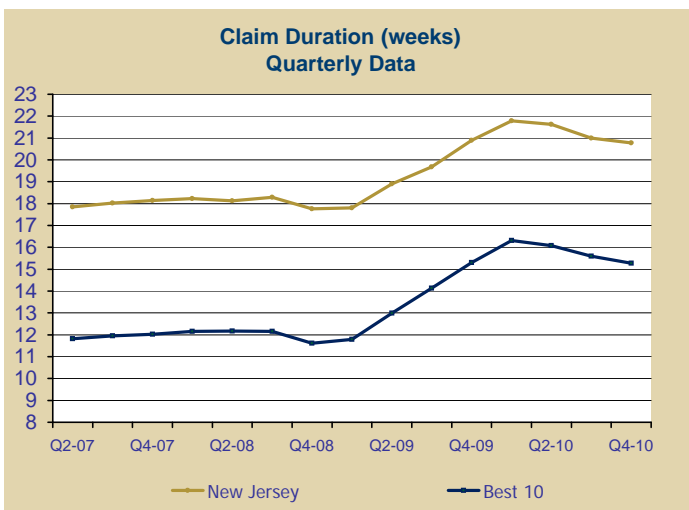
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	9.70%	9.10%
Civilian Labor Force	4,517,007	4,472,545
Unemployed	439,985	407,303
Daily UI Caseload **	169,852	137,048
Total Benefits Paid ***	\$3.7 bil	\$3.0 bil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

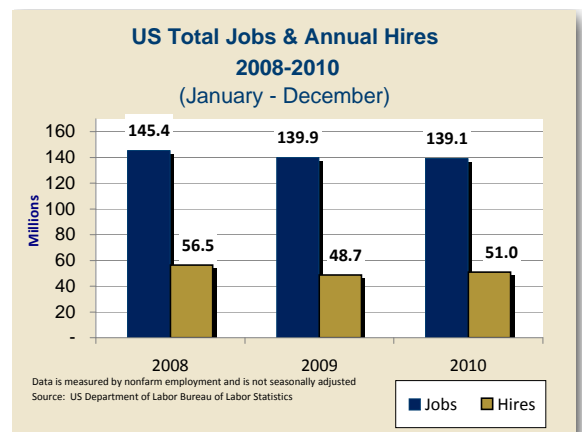
On average, UI claimants in New Jersey did not find their way off of unemployment insurance for almost five months, and over one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	NJ	NJ Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	20.8	45
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	59.2%	45

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



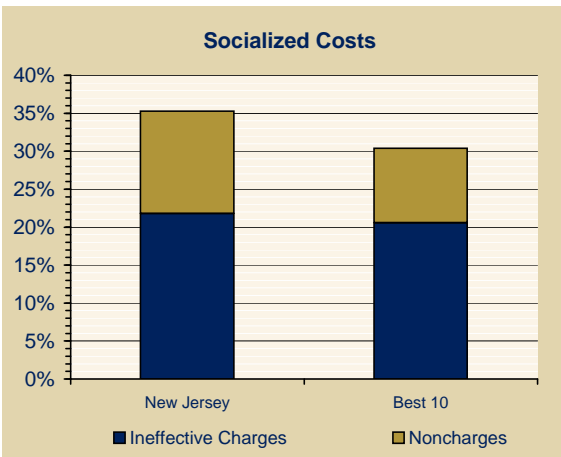
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Efficiency

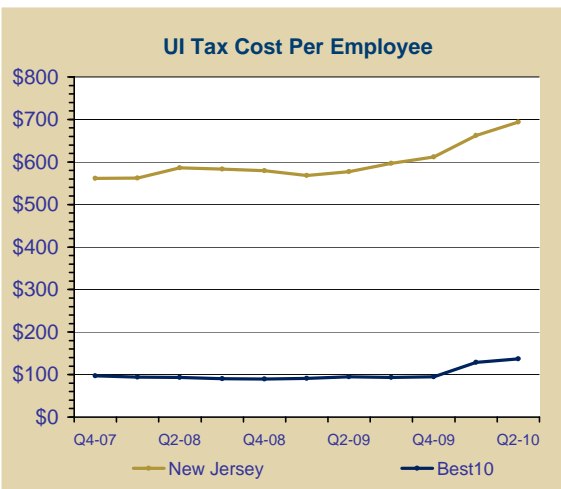
New Jersey's UI tax structure had 16% more socialized costs than the Best 10 states, costing all employers \$802 million for such charges.



	2010	Best 5	Best 10	NJ	NJ Rank
SOCIALIZED COSTS *		26%	30%	35%	9
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p> <p>* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security</p>					

Cost

The average New Jersey employer paid 408% more in UI taxes than the average employer in the Lowest 10 states.



	July 2009 - June 2010 Average **	Lowest 5	Lowest 10	NJ	NJ Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$694.18		50
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>					
WAGE REPLACEMENT RATE	24.5%	26.1%	37.1%		26
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p>					
<p>** UI Tax Cost Per Employee data lags other data by two quarters.</p>					

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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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

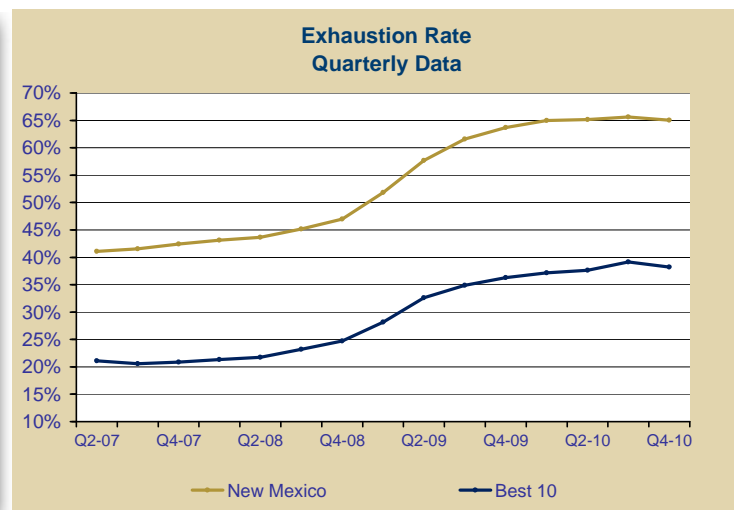
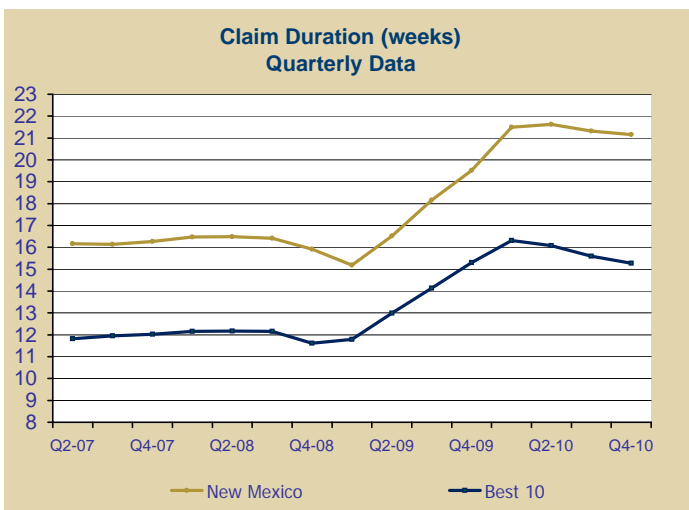
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	8.00%	8.60%
Civilian Labor Force	943,795	956,479
Unemployed	75,945	82,639
Daily UI Caseload **	20,990	18,332
Total Benefits Paid ***	\$364 mil	\$355 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

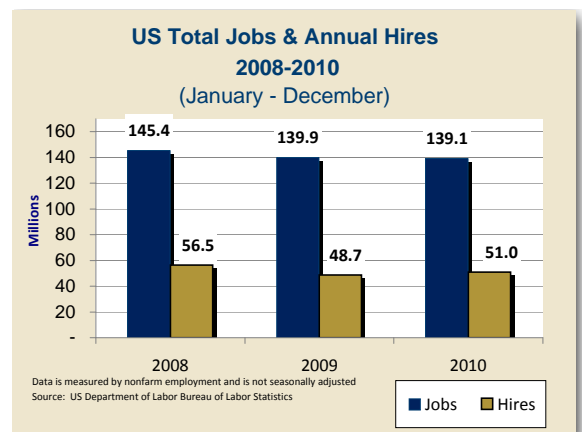
On average, UI claimants in New Mexico did not find their way off of unemployment insurance for almost five months, and nearly two thirds of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	NM	NM Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	21.2	47
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	65.0%	51

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.

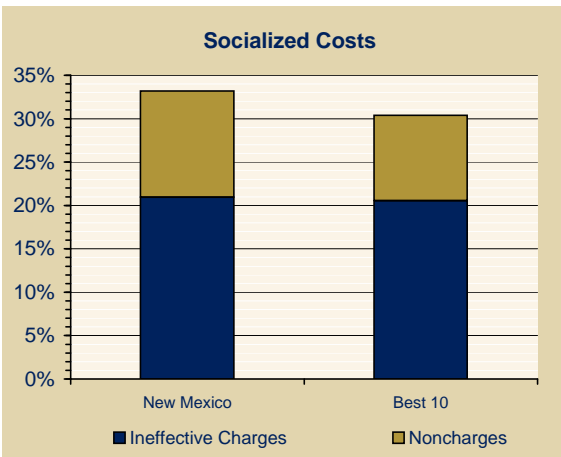


For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico. "Rank" is from 1 to 53, with 1 being the best performance per category.

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

Efficiency

New Mexico's UI tax structure had 9% more socialized costs than the Best 10 states, costing all employers \$90 million for such charges.



2010	Best 5	Best 10	NM	NM Rank
SOCIALIZED COSTS *	26%	30%	33%	6

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

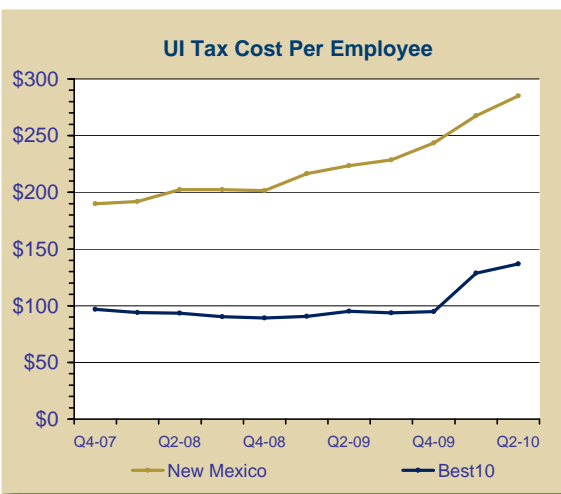
- 1) Noncharges - the total amount of benefit payments not charged to individual employer experience rating accounts. They often shift to the UI tax system social program costs; such as payments to workers who voluntarily quit . and
- 2) Ineffective Charges - the yearly amount of benefit charges assigned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

* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security

Cost

The average New Mexico employer paid 109% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	NM	NM Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$285.18	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	24.5%	26.1%	41.9%	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
- 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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Nevada

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • June 2011

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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

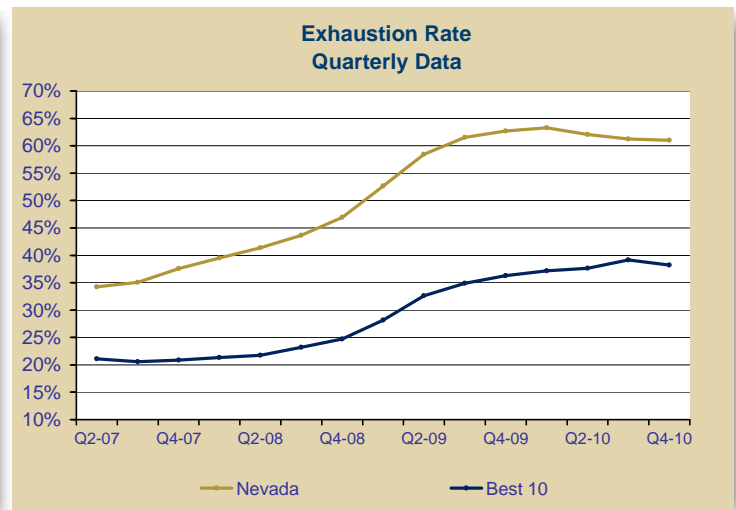
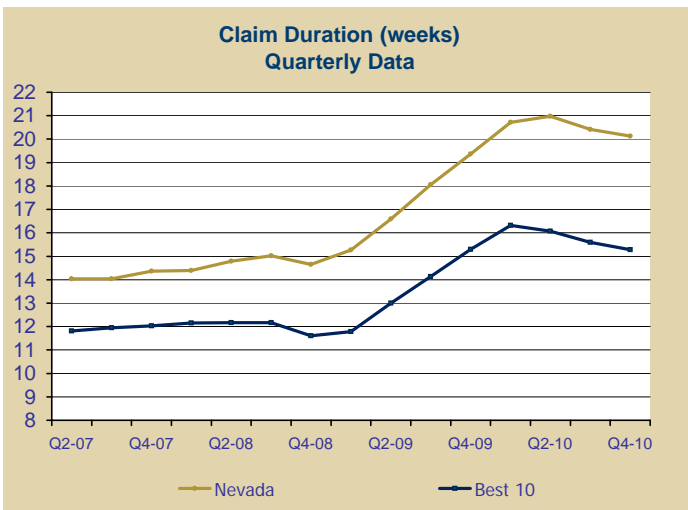
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	14.50%	14.90%
Civilian Labor Force	1,359,550	1,334,583
Unemployed	197,257	198,227
Daily UI Caseload **	58,476	40,773
Total Benefits Paid ***	\$1.1 bil	\$789 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

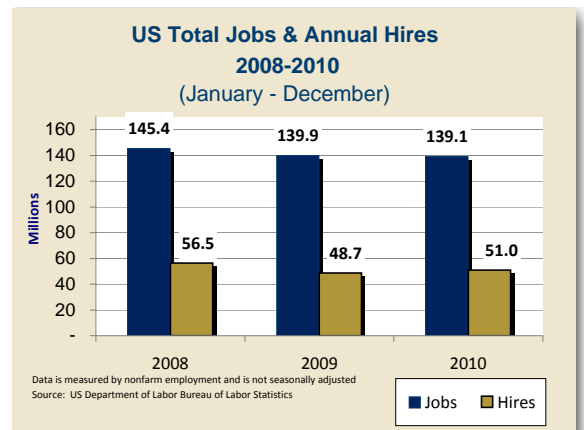
On average, UI claimants in Nevada did not find their way off of unemployment insurance for over four and a half months, and nearly two thirds of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	NV	NV Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	20.1	41
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	61.0%	48

US Total Jobs & Annual Hires Summary

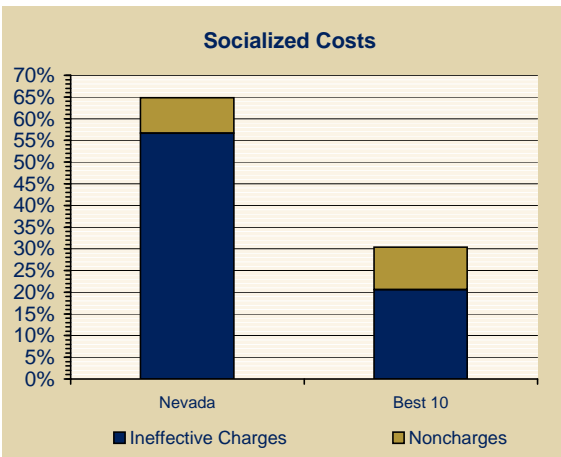
In an economy of approximately 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come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



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

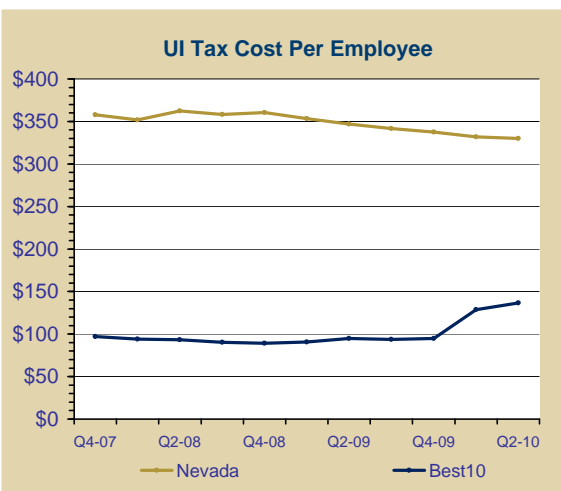
Nevada's UI tax structure had 113% more socialized costs than the Best 10 states, costing all employers \$620 million for such charges.



2010	Best 5	Best 10	NV	NV Rank
SOCIALIZED COSTS *	26%	30%	65%	43
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p>				
* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security				

Cost

The average Nevada employer paid 141% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	NV	NV Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$330.05	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	24.5%	26.1%	38.2%	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
- 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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New York

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • June 2011

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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

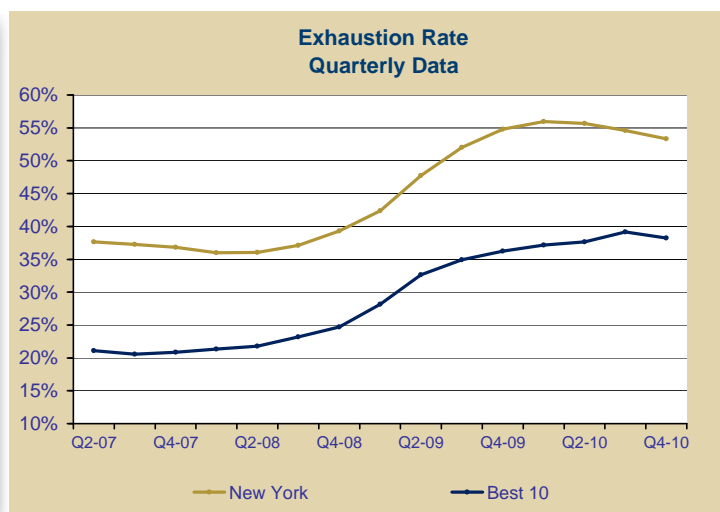
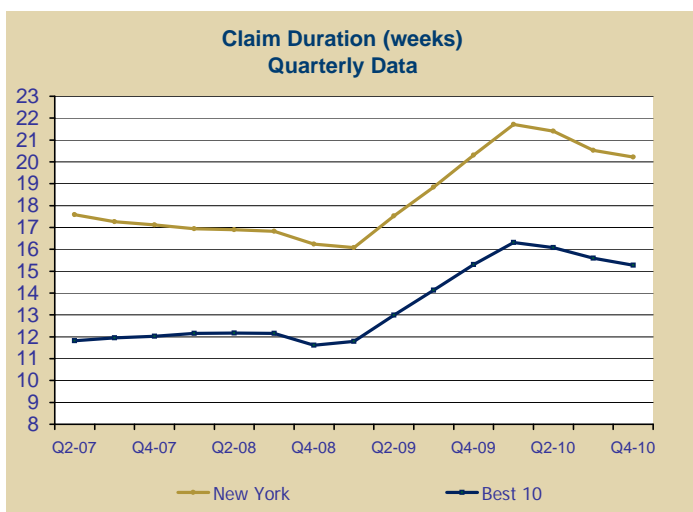
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	8.90%	8.20%
Civilian Labor Force	9,646,430	9,574,933
Unemployed	858,022	788,065
Daily UI Caseload **	283,090	233,564
Total Benefits Paid ***	\$4.9 bil	\$3.9 bil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

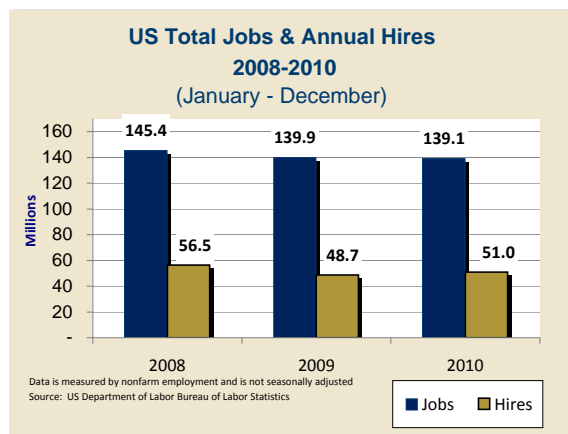
On average, UI claimants in New York did not find their way off of unemployment insurance for over four and a half months, and over one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	NY	NY Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	20.2	43
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	53.3%	30

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



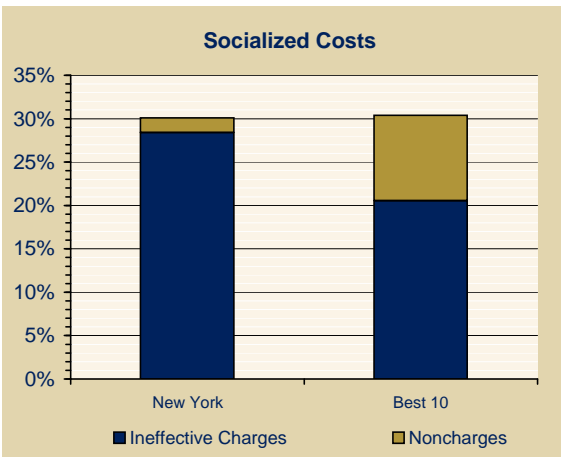
For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico.

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

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Efficiency

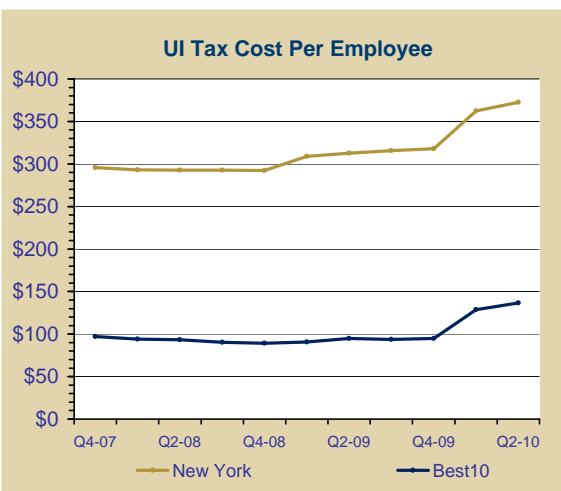
New York's UI tax structure had 1% less socialized costs than the Best 10 states, costing all employers \$1.4 billion for such charges.



2010	Best 5	Best 10	NY	NY Rank
SOCIALIZED COSTS *	26%	30%	30%	5
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p> <p><small>* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security</small></p>				

Cost

The average New York employer paid 173% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	NY	NY Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$372.71	37
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>				
WAGE REPLACEMENT RATE	24.5%	26.1%	26.6%	6
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p> <p><small>** UI Tax Cost Per Employee data lags other data by two quarters.</small></p>				

How We Can Assist Your State in Improving Performance

- Analysis of claimant information flow between agencies and job sources
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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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

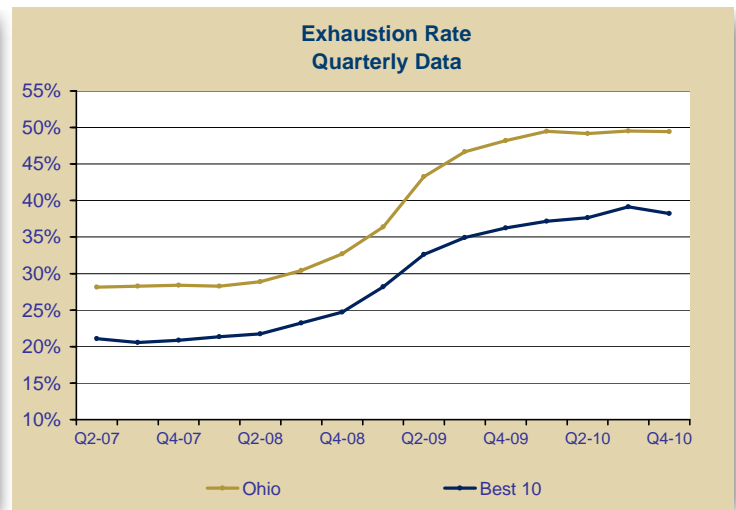
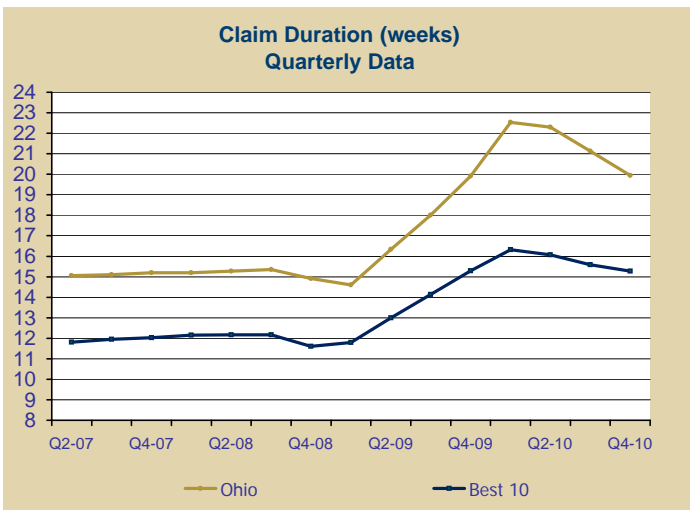
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	10.60%	9.50%
Civilian Labor Force	5,893,509	5,893,907
Unemployed	625,472	559,998
Daily UI Caseload **	143,586	97,874
Total Benefits Paid ***	\$3.2 bil	\$2.2 bil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

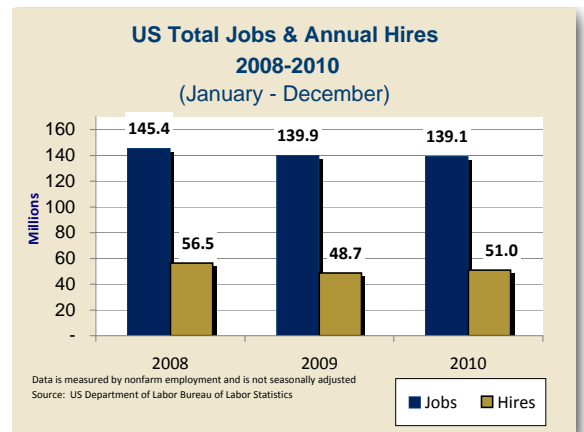
On average, UI claimants in Ohio did not find their way off of unemployment insurance for over four and a half months, and nearly one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	OH	OH Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	19.9	39
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	49.4%	18

US Total Jobs & Annual Hires Summary

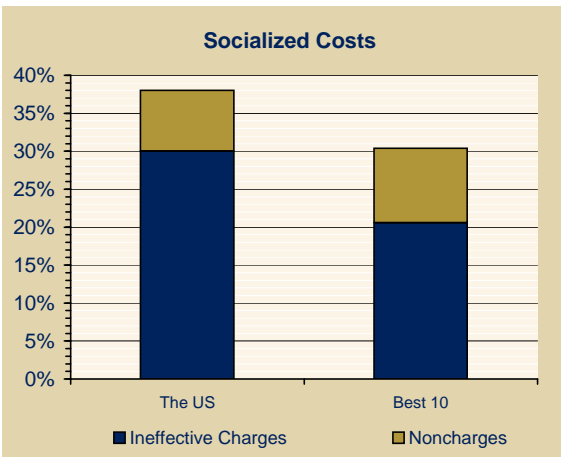
In an economy of approximately 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come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



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Efficiency

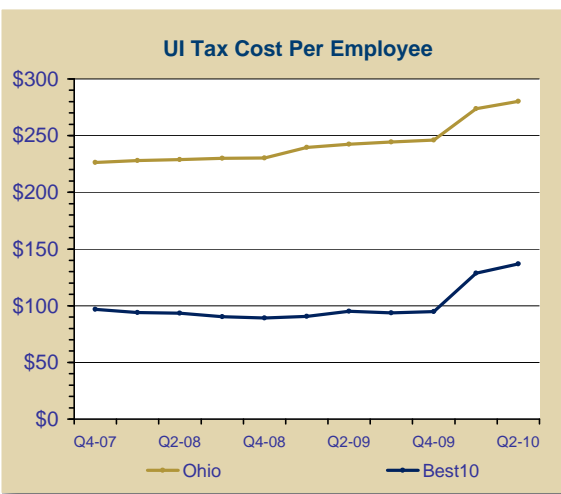
The United States' average UI tax structure had 25% more socialized costs than the Best 10 states, costing all employers \$23.3 billion for such charges.



2010	Best 5	Best 10	OH	OH Rank
SOCIALIZED COSTS *	26%	30%	NO DATA	
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p> <p><small>* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security</small></p>				

Cost

The average Ohio employer paid 105% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	OH	OH Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$280.15	23
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>				
WAGE REPLACEMENT RATE	24.5%	26.1%	37.2%	27
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p> <p><small>** UI Tax Cost Per Employee data lags other data by two quarters.</small></p>				

How We Can Assist Your State in Improving Performance

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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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

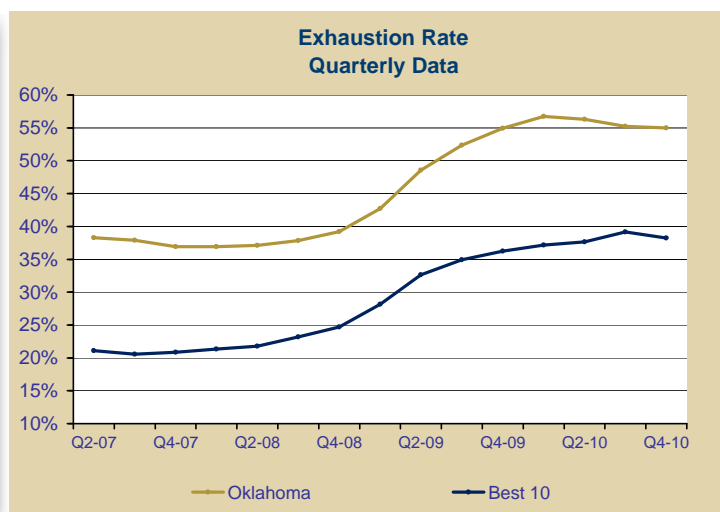
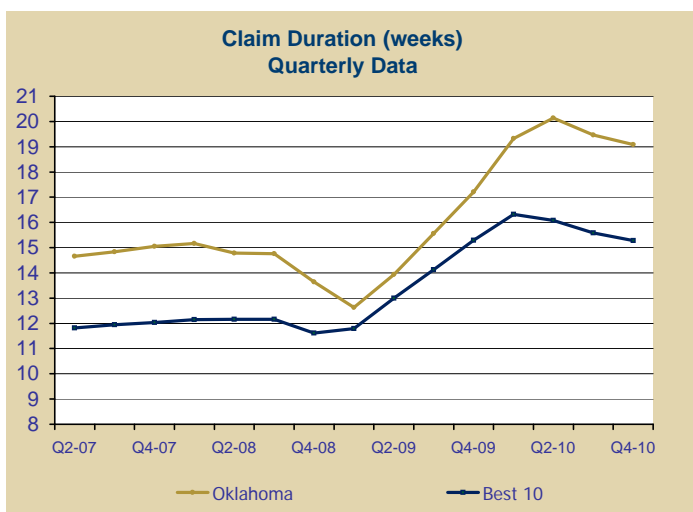
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	7.30%	6.80%
Civilian Labor Force	1,754,393	1,749,406
Unemployed	127,960	119,197
Daily UI Caseload **	31,428	23,129
Total Benefits Paid ***	\$545 mil	\$400 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

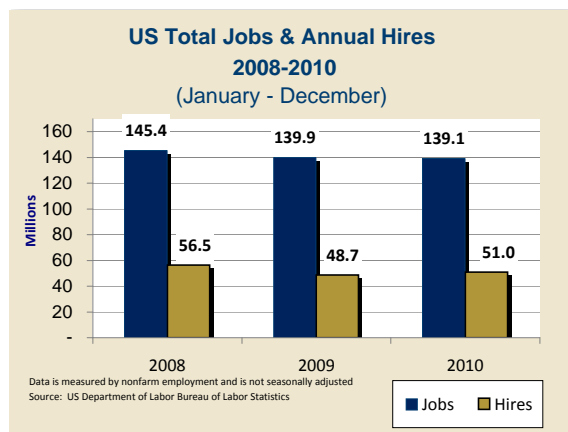
On average, UI claimants in Oklahoma did not find their way off of unemployment insurance for nearly four and a half months, and over one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	OK	OK Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	19.1	33
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	55.0%	35

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



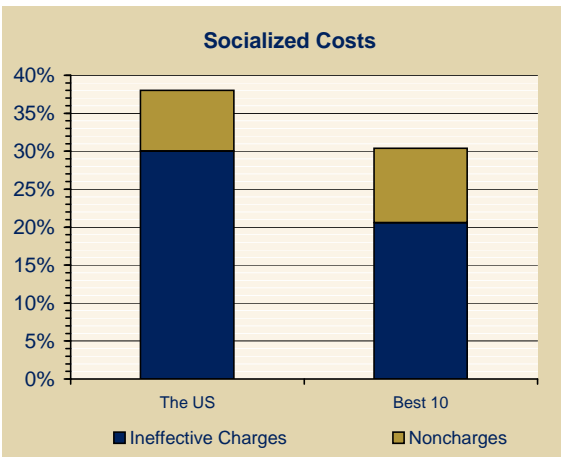
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"Rank" is from 1 to 53, with 1 being the best performance per category.

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Efficiency

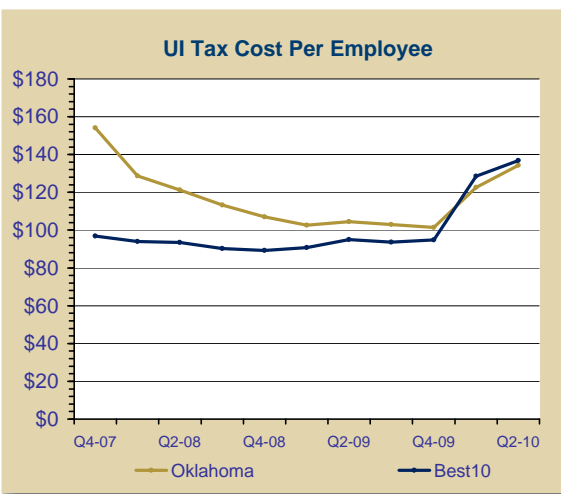
The United States' average UI tax structure had 25% more socialized costs than the Best 10 states, costing all employers \$23.3 billion for such charges.



2010	Best 5	Best 10	OK	OK Rank
SOCIALIZED COSTS *	26%	30%	NO DATA	
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p> <p><small>* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security</small></p>				

Cost

Oklahoma had the 5th lowest UI tax costs in the nation.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	OK	OK Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$134.25	5
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>				
WAGE REPLACEMENT RATE	24.5%	26.1%	38.8%	36
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p> <p><small>** UI Tax Cost Per Employee data lags other data by two quarters.</small></p>				

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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Oregon

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • June 2011

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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

Unemployment Rate and Caseload

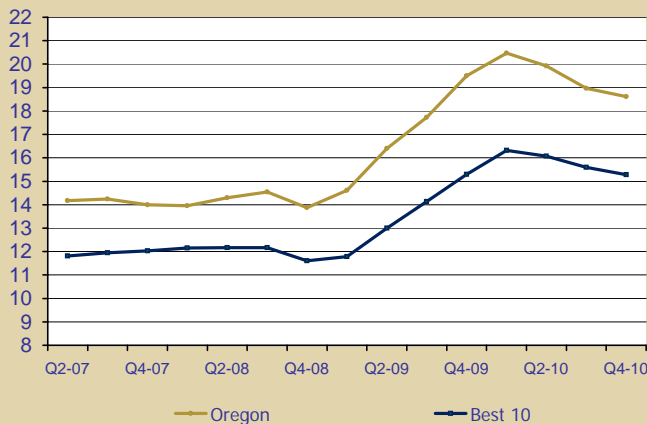
	Dec-09	Dec-10
Unemployment Rate *	11.00%	10.60%
Civilian Labor Force	1,969,360	1,991,714
Unemployed	216,719	210,766
Daily UI Caseload **	82,093	58,439
Total Benefits Paid ***	\$1.5 bil	\$1.0 bil

* Seasonally Adjusted ** Regular UI Claims *** Annual

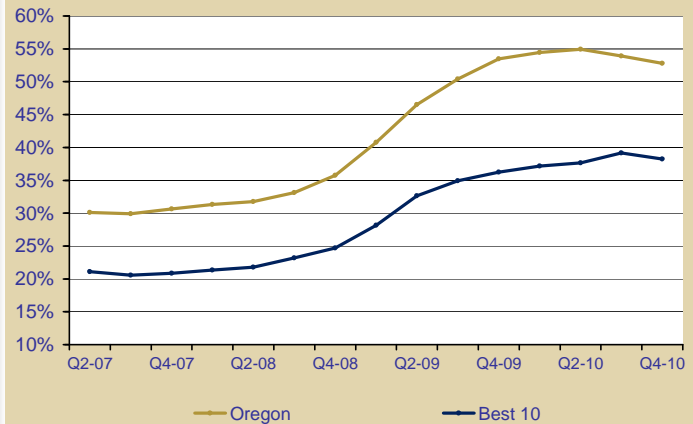
Effectiveness

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

Claim Duration (weeks)
Quarterly Data



Exhaustion Rate
Quarterly Data



January - December 2010 Average	Best 5	Best 10	OR	OR Rank
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CLAIM DURATION

The average number of weeks UI claimants received benefits

14.6	15.3	18.6	28
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EXHAUSTION RATE

The average percentage of UI claimants who exhausted their benefits

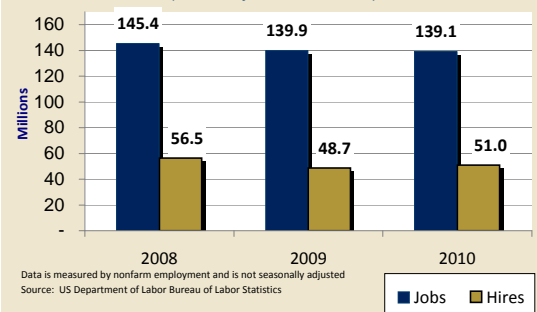
34.0%	38.2%	52.8%	28
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US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.

US Total Jobs & Annual Hires

2008-2010
(January - December)



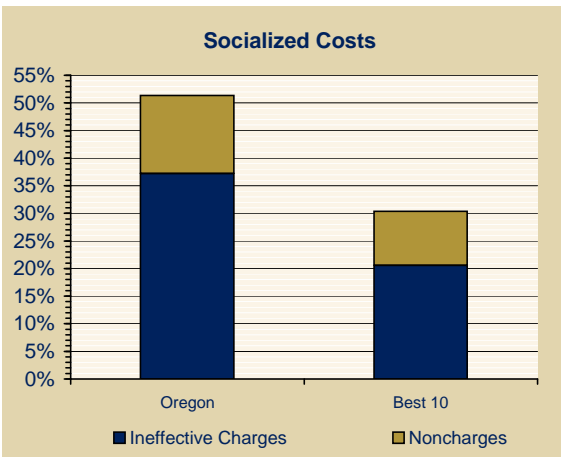
For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico.

"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

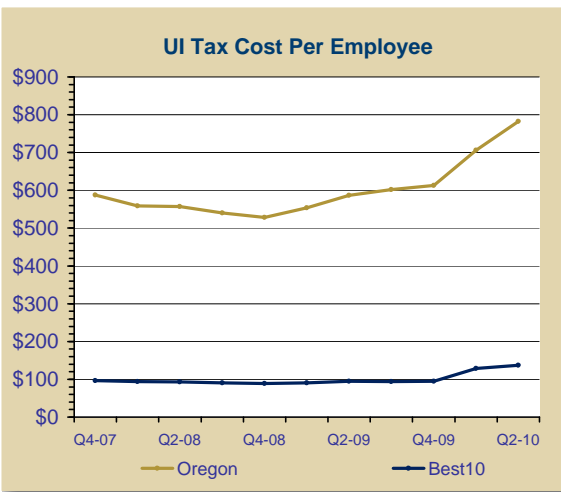
Oregon's UI tax structure had 69% more socialized costs than the Best 10 states, costing all employers \$689 million for such charges.



	2010	Best 5	Best 10	OR	OR Rank
SOCIALIZED COSTS *		26%	30%	51%	34
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p> <p><small>* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security</small></p>					

Cost

The average Oregon employer paid 472% more in UI taxes than the average employer in the Lowest 10 states.



	July 2009 - June 2010 Average **	Lowest 5	Lowest 10	OR	OR Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$782.18		53
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>					
WAGE REPLACEMENT RATE	24.5%	26.1%	37.3%		28
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p> <p><small>** UI Tax Cost Per Employee data lags other data by two quarters.</small></p>					

How We Can Assist Your State in Improving Performance

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Pennsylvania

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • June 2011

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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

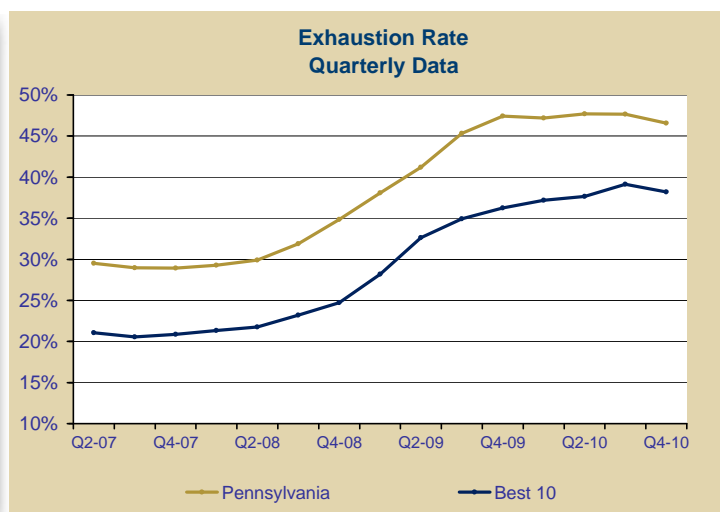
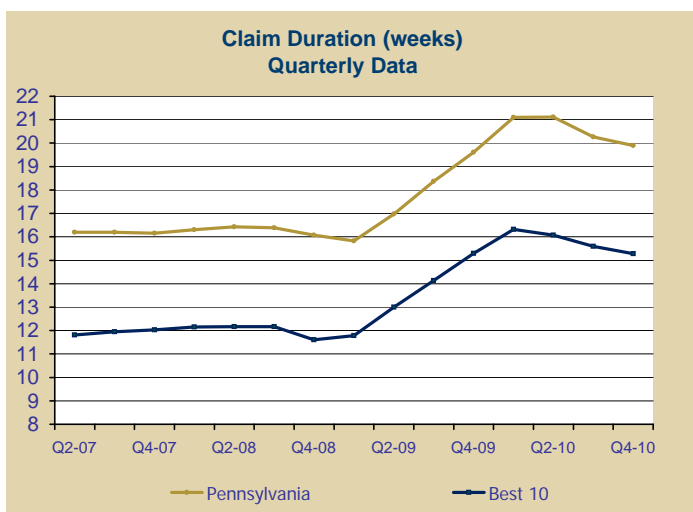
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	8.70%	8.50%
Civilian Labor Force	6,338,334	6,326,175
Unemployed	551,222	535,281
Daily UI Caseload **	288,835	222,316
Total Benefits Paid ***	\$5.0 bil	\$3.7 bil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

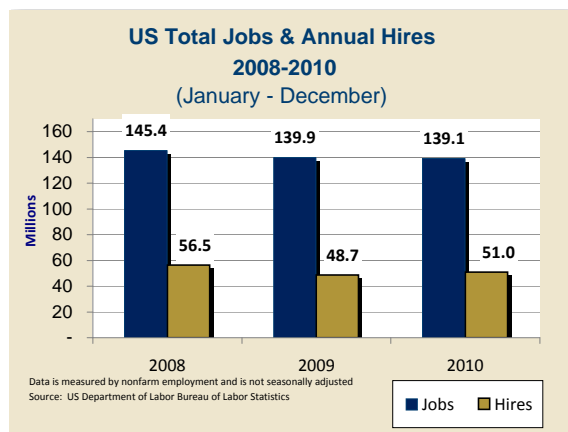
On average, UI claimants in Pennsylvania did not find their way off of unemployment insurance for over four and a half months, and nearly one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	PA	PA Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	19.9	38
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	46.6%	11

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



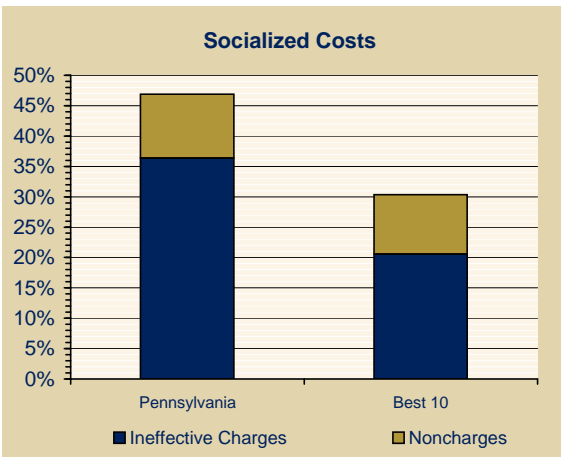
For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico.

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

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Efficiency

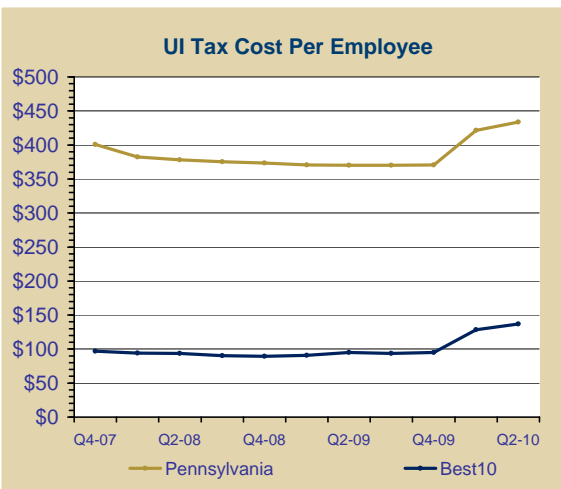
Pennsylvania's UI tax structure had 54% more socialized costs than the Best 10 states, costing all employers \$1.8 billion for such charges.



2010	Best 5	Best 10	PA	PA Rank
SOCIALIZED COSTS *	26%	30%	47%	28
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p> <p>* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security</p>				

Cost

The average Pennsylvania employer paid 217% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	PA	PA Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$433.78	40
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>				
WAGE REPLACEMENT RATE	24.5%	26.1%	39.2%	38
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p>				
** 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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Puerto Rico

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • June 2011

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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

Unemployment Rate and Caseload

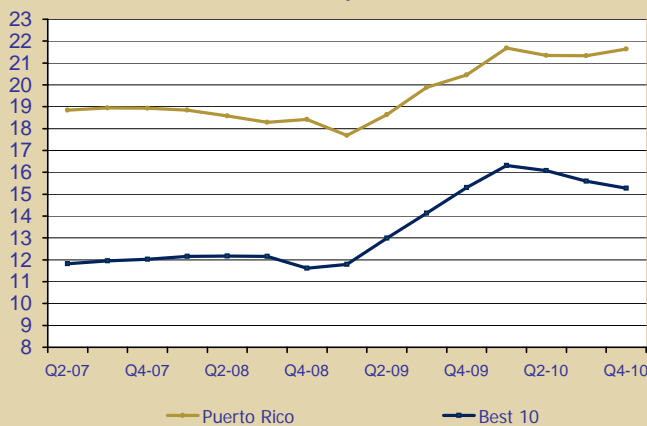
	Dec-09	Dec-10
Unemployment Rate *	15.20%	15.70%
Civilian Labor Force	1,311,089	1,276,173
Unemployed	198,793	200,115
Daily UI Caseload **	45,257	37,572
Total Benefits Paid ***	\$303 mil	\$293 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

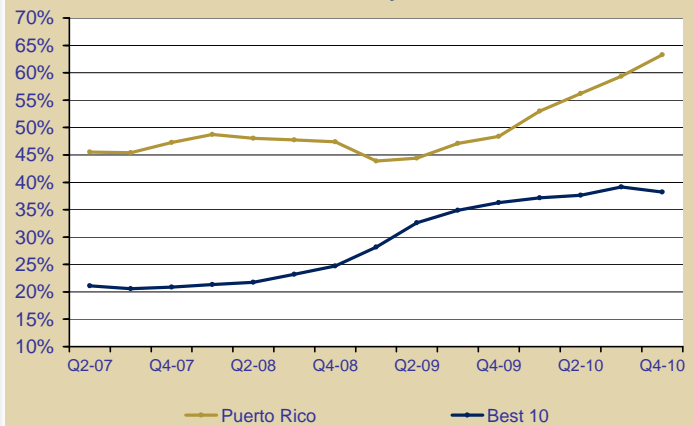
Effectiveness

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

Claim Duration (weeks)
Quarterly Data



Exhaustion Rate
Quarterly Data



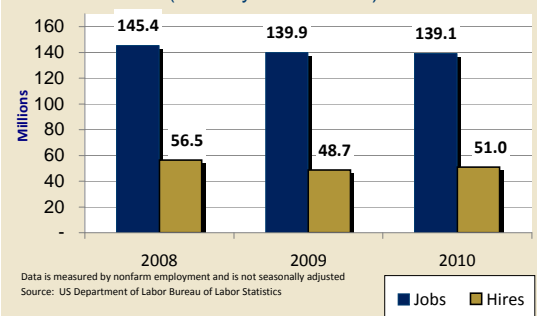
January - December 2010 Average

	Best 5	Best 10	PR	PR Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	21.6	50
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	63.3%	50

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.

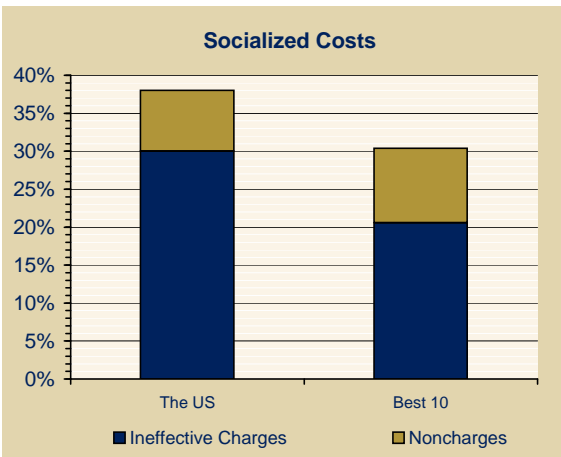
US Total Jobs & Annual Hires
2008-2010
(January - December)



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

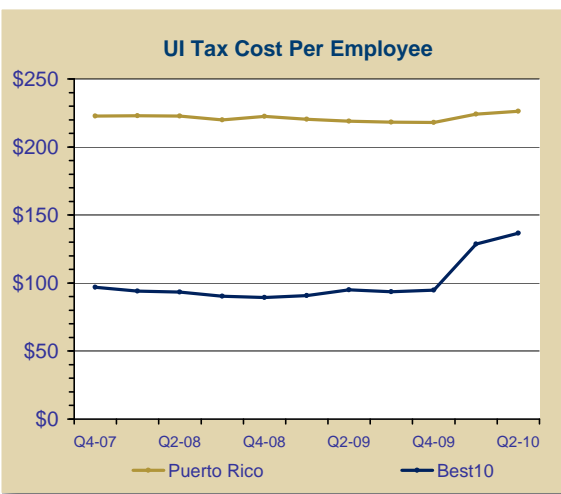
The United States' average UI tax structure had 25% more socialized costs than the Best 10 states, costing all employers \$23.3 billion for such charges.



2010	Best 5	Best 10	PR	PR Rank
SOCIALIZED COSTS *	26%	30%	NO DATA	
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p> <p><small>* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security</small></p>				

Cost

The average Puerto Rico employer paid 65% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	PR	PR Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$226.17	15
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>				
WAGE REPLACEMENT RATE	24.5%	26.1%	23.7%	2
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p> <p><small>** UI Tax Cost Per Employee data lags other data by two quarters.</small></p>				

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

Prepared by the American Institute for Full Employment • June 2011

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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

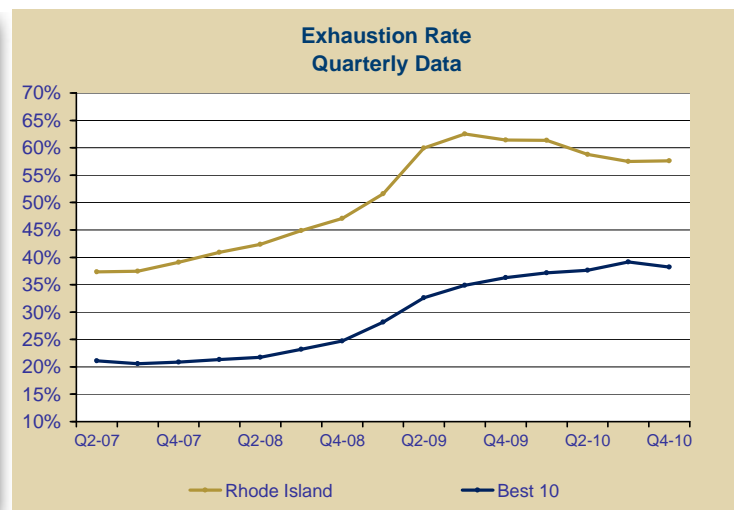
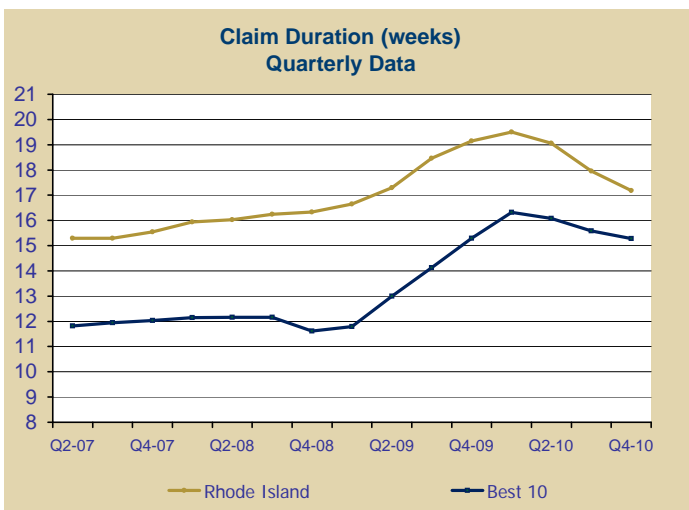
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	11.80%	11.50%
Civilian Labor Force	570,018	577,253
Unemployed	67,039	66,191
Daily UI Caseload **	15,689	13,991
Total Benefits Paid ***	\$393 mil	\$305 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

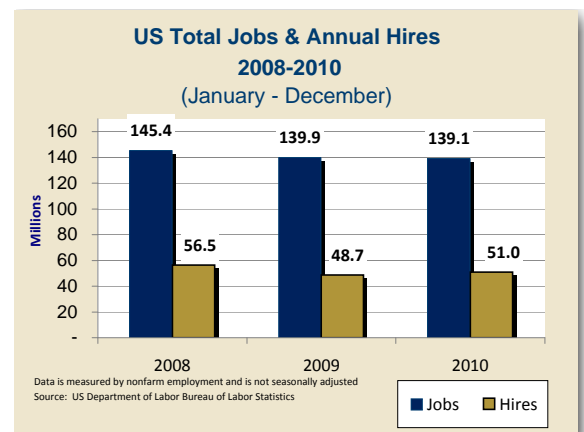
On average, UI claimants in Rhode Island did not find their way off of unemployment insurance for almost four months, and over one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	RI	RI Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	17.2	16
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	57.6%	40

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.

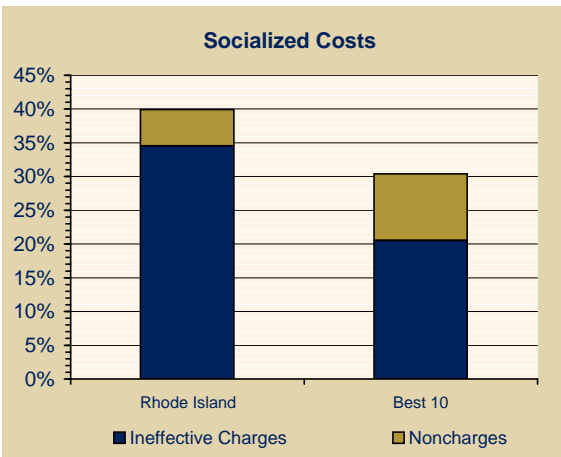


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Efficiency

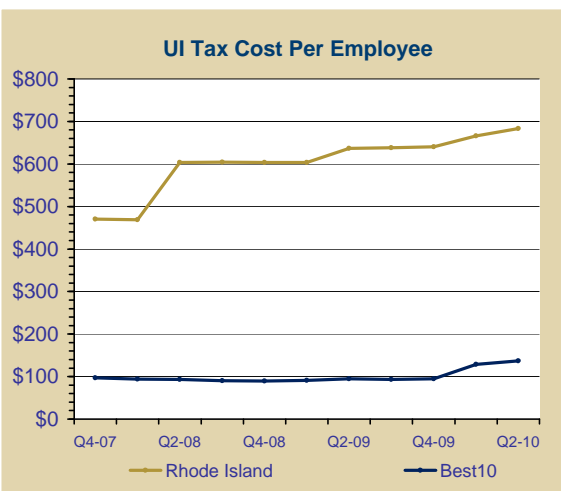
Rhode Island's UI tax structure had 31% more socialized costs than the Best 10 states, costing all employers \$145 million for such charges.



2010	Best 5	Best 10	RI	RI Rank
SOCIALIZED COSTS *	26%	30%	40%	17
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p>				
* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security				

Cost

The average Rhode Island employer paid 399% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	RI	RI Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$682.97	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	24.5%	26.1%	46.0%	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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

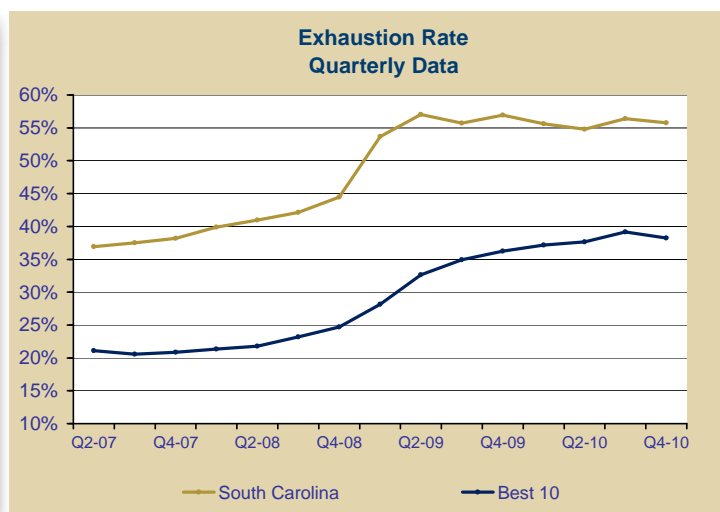
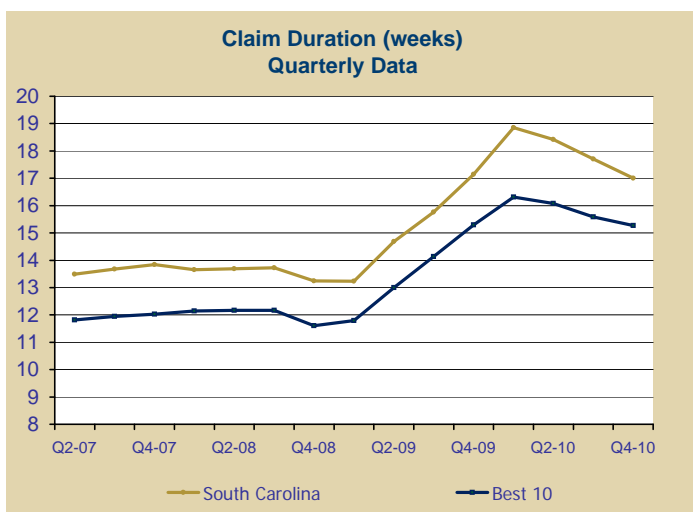
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	11.80%	10.90%
Civilian Labor Force	2,165,356	2,164,091
Unemployed	255,135	235,982
Daily UI Caseload **	58,040	39,483
Total Benefits Paid ***	\$927 mil	\$574 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

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



January - December 2010 Average	Best 5	Best 10	SC	SC Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	17.0	15
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	55.8%	37

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



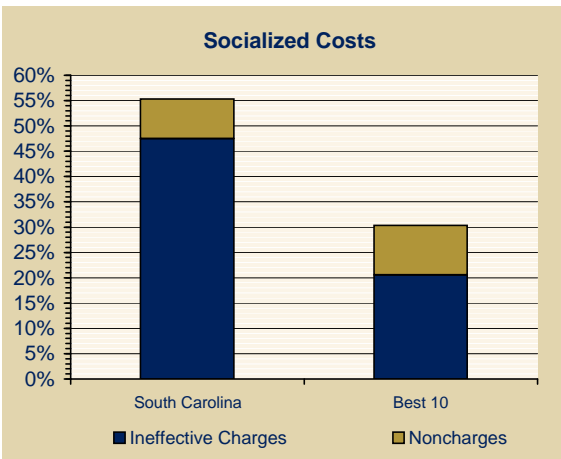
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Efficiency

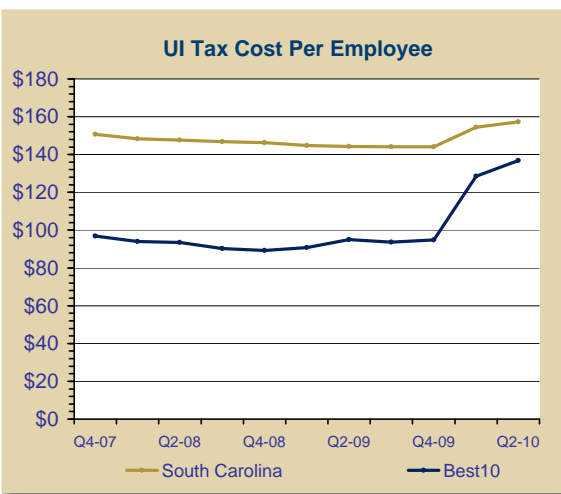
South Carolina's UI tax structure had 82% more socialized costs than the Best 10 states, costing all employers \$417 million for such charges.



	2010	Best 5	Best 10	SC	SC Rank
SOCIALIZED COSTS *		26%	30%	55%	39
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p>					
* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security					

Cost

The average South Carolina employer paid 15% more in UI taxes than the average employer in the Lowest 10 states.



	July 2009 - June 2010 Average **	Lowest 5	Lowest 10	SC	SC Rank
UI TAX COST PER EMPLOYEE		\$108.32	\$136.74	\$157.30	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		24.5%	26.1%	33.0%	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
- 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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South Dakota UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • June 2011

South 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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

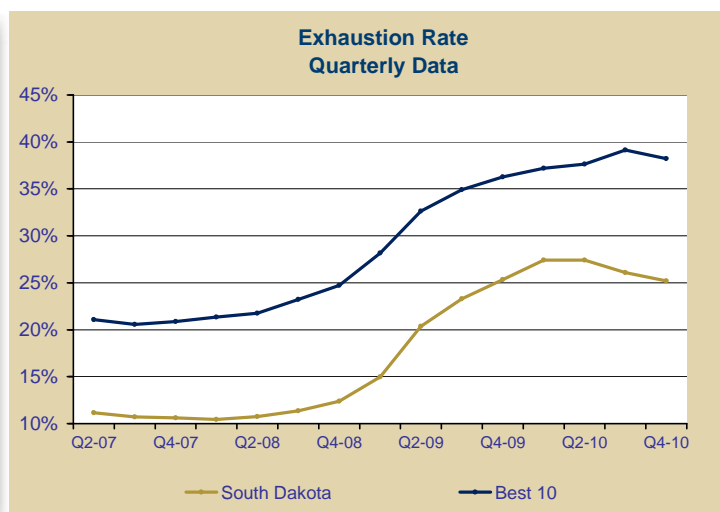
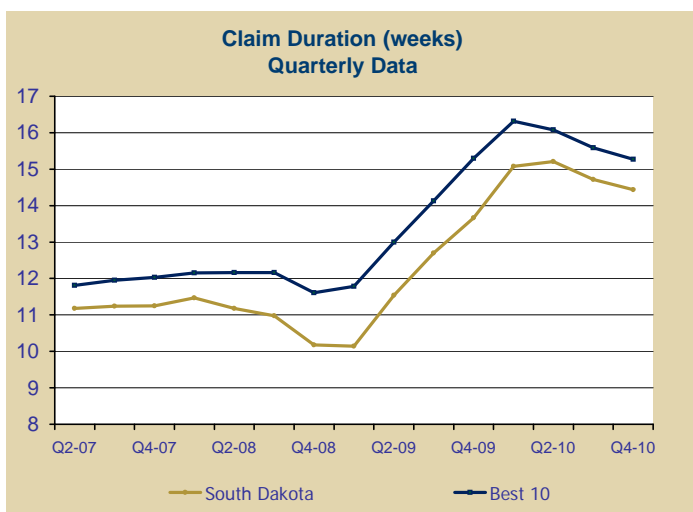
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	5.20%	4.70%
Civilian Labor Force	441,705	445,279
Unemployed	22,861	20,808
Daily UI Caseload **	4,694	3,358
Total Benefits Paid ***	\$59 mil	\$47 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

South Dakota's Claim Duration was 0.2 weeks lower than the Best 10 state average, ranking South Dakota 2nd among all states, and only just over one quarter of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	SD	SD Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	14.4	2
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	25.2%	1

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



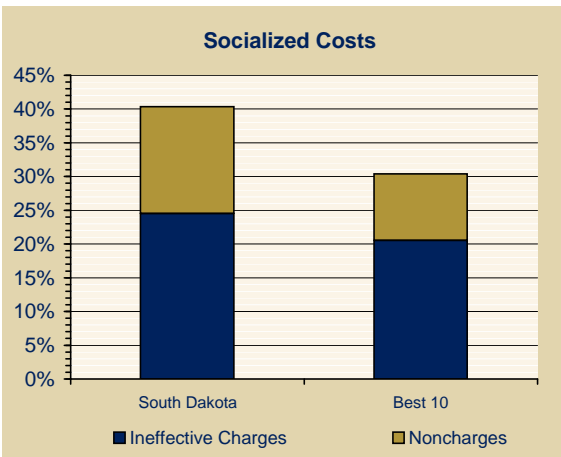
For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico.

"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

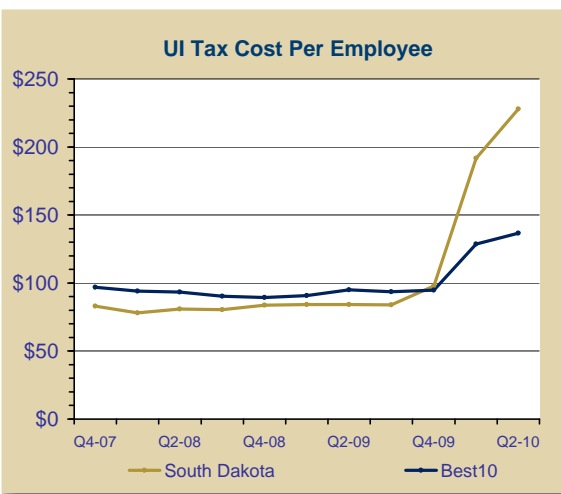
South Dakota's UI tax structure had 33% more socialized costs than the Best 10 states, costing all employers \$26 million for such charges.



2010	Best 5	Best 10	SD	SD Rank
SOCIALIZED COSTS *	26%	30%	40%	18
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p>				
* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security				

Cost

The average South Dakota employer paid 67% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	SD	SD Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$228.00	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	24.5%	26.1%	38.5%	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.				

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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Tennessee

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • June 2011

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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

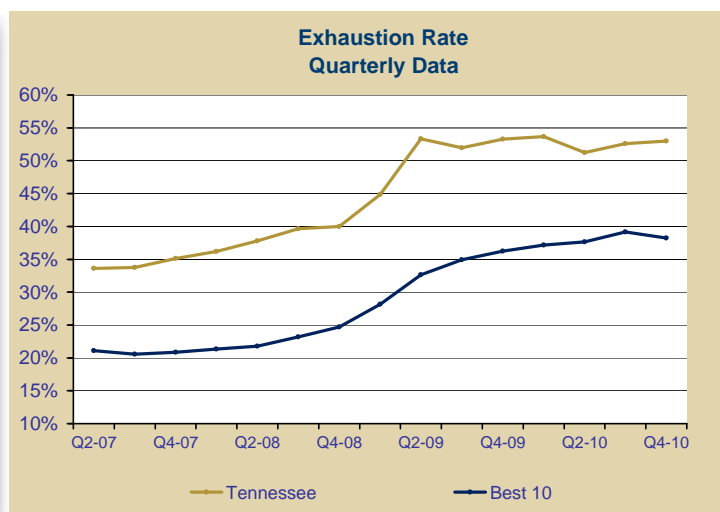
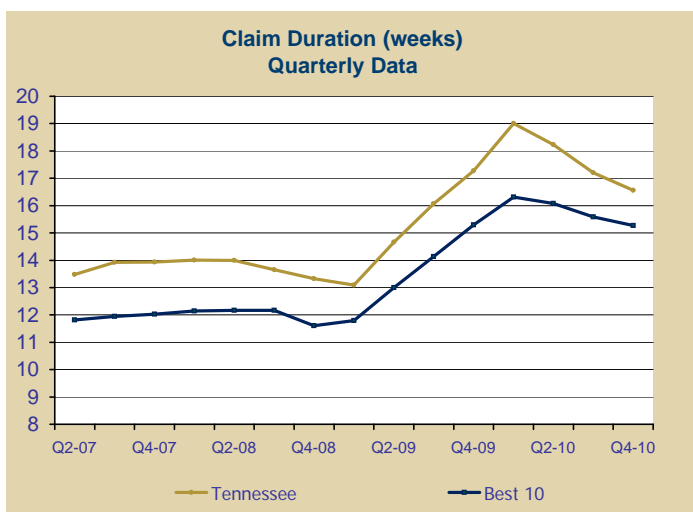
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	10.50%	9.40%
Civilian Labor Force	3,043,130	3,063,125
Unemployed	318,678	286,936
Daily UI Caseload **	73,156	52,156
Total Benefits Paid ***	\$1.1 bil	\$706 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

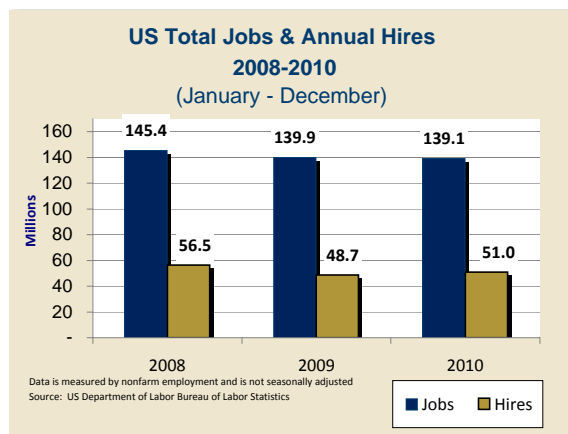
On average, UI claimants in Tennessee did not find their way off of unemployment insurance for almost four months, and over one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	TN	TN Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	16.6	11
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	53.0%	29

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



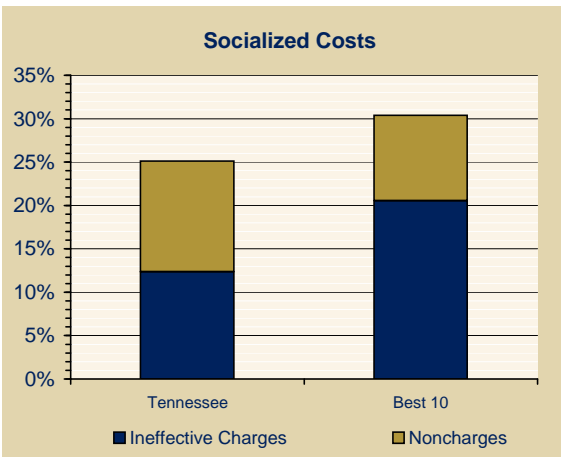
For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico.

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

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Efficiency

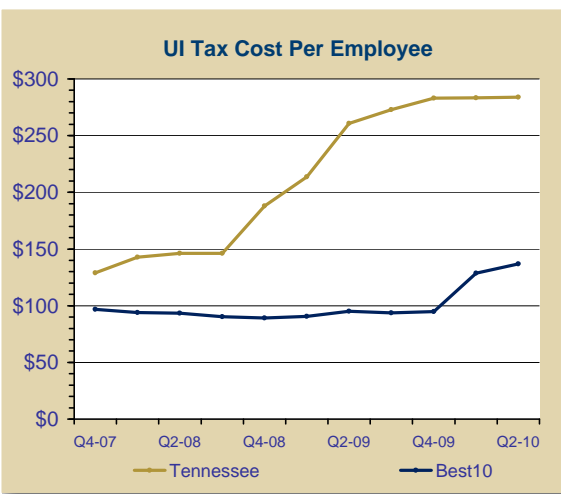
Tennessee's UI tax structure had 17% less socialized costs than the Best 10 states, costing all employers \$138 million for such charges.



2010	Best 5	Best 10	TN	TN Rank
SOCIALIZED COSTS *	26%	30%	25%	2
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p> <p><small>* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security</small></p>				

Cost

The average Tennessee employer paid 108% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	TN	TN Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$283.92	24
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>				
WAGE REPLACEMENT RATE	24.5%	26.1%	30.1%	13
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p> <p><small>** UI Tax Cost Per Employee data lags other data by two quarters.</small></p>				

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

Prepared by the American Institute for Full Employment • June 2011

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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

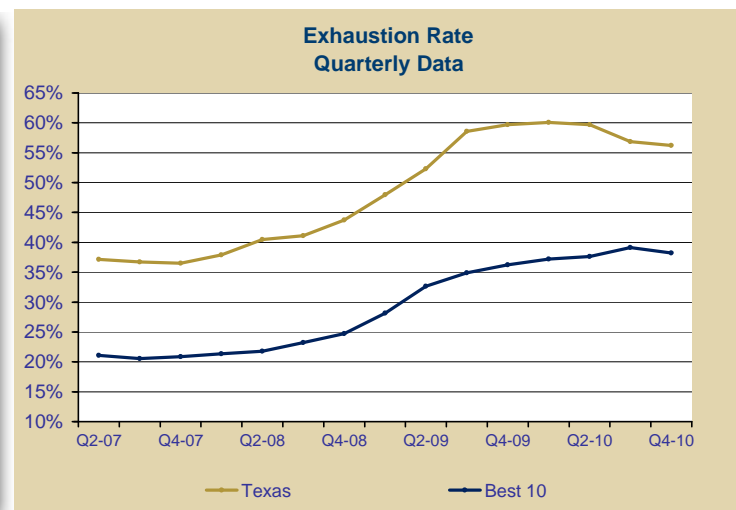
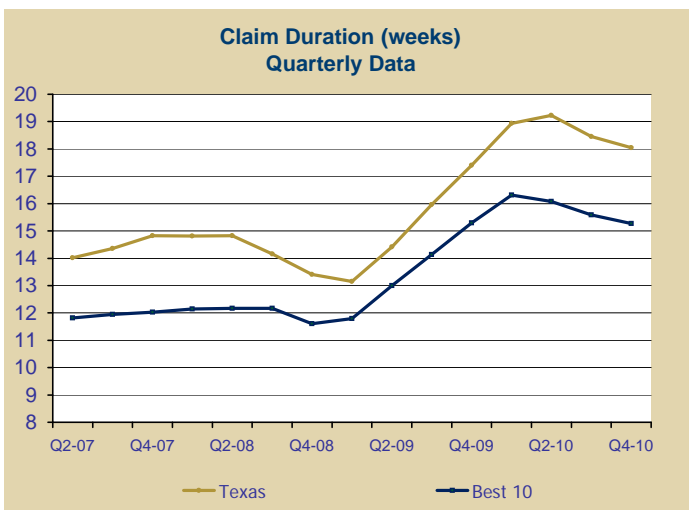
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	8.10%	8.30%
Civilian Labor Force	12,008,026	12,209,364
Unemployed	978,187	1,010,719
Daily UI Caseload **	238,670	170,072
Total Benefits Paid ***	\$3.9 bil	\$3.0 bil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

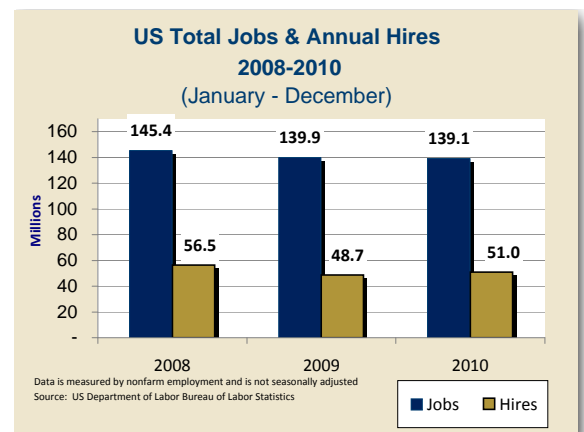
On average, UI claimants in Texas did not find their way off of unemployment insurance for over four months, and over one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	TX	TX Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	18.1	24
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	56.2%	38

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.

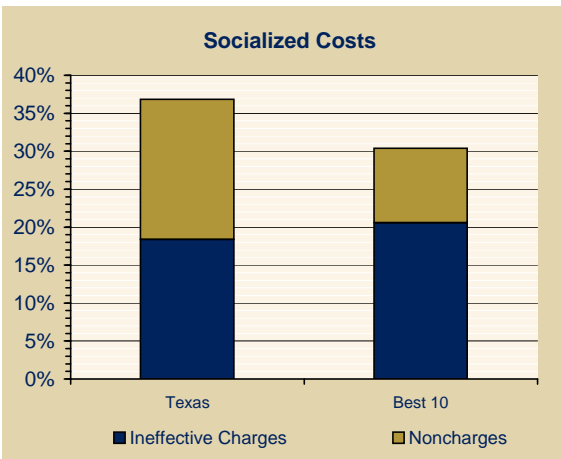


For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico. "Rank" is from 1 to 53, with 1 being the best performance per category.

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Efficiency

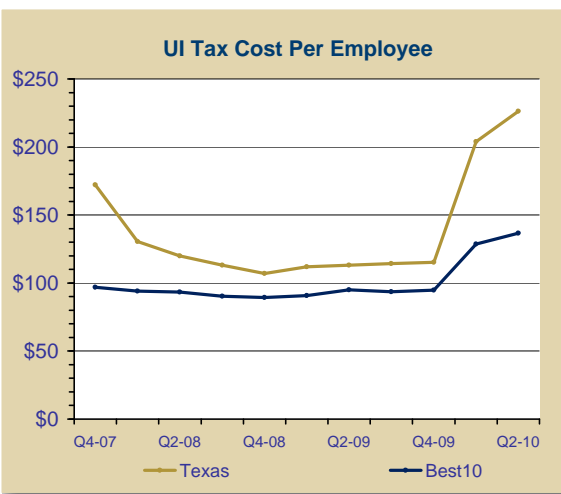
Texas' UI tax structure had 21% more socialized costs than the Best 10 states, costing all employers \$1.2 billion for such charges.



2010	Best 5	Best 10	TX	TX Rank
SOCIALIZED COSTS *	26%	30%	37%	11
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p>				
* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security				

Cost

The average Texas employer paid 65% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	TX	TX Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$226.25	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	24.5%	26.1%	35.6%	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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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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

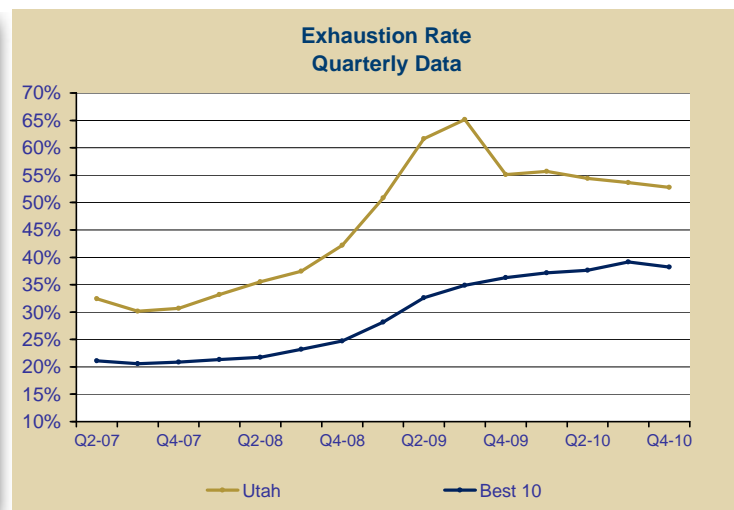
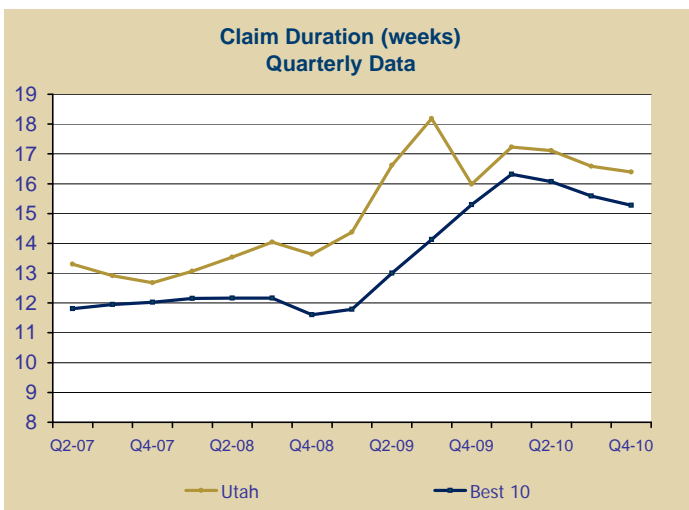
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	7.80%	7.50%
Civilian Labor Force	1,376,026	1,356,090
Unemployed	107,774	101,899
Daily UI Caseload **	28,182	19,069
Total Benefits Paid ***	\$497 mil	\$378 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

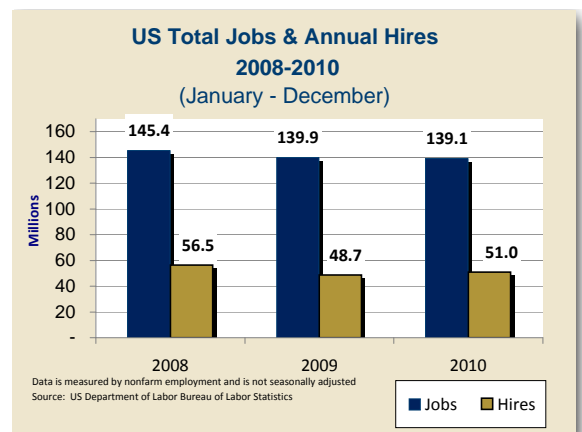
On average, UI claimants in Utah did not find their way off of unemployment insurance for almost four months, and over one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	UT	UT Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	16.4	10
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	52.7%	27

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



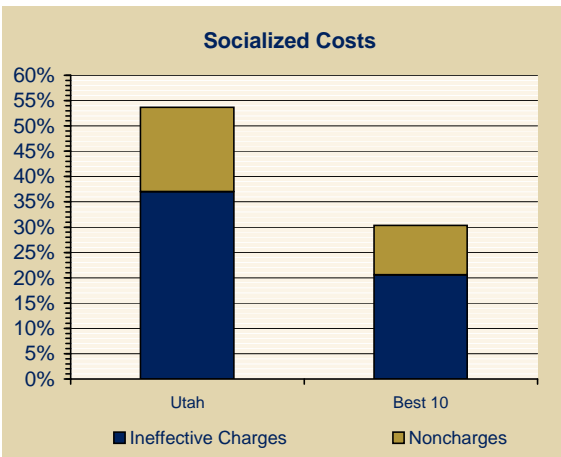
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Efficiency

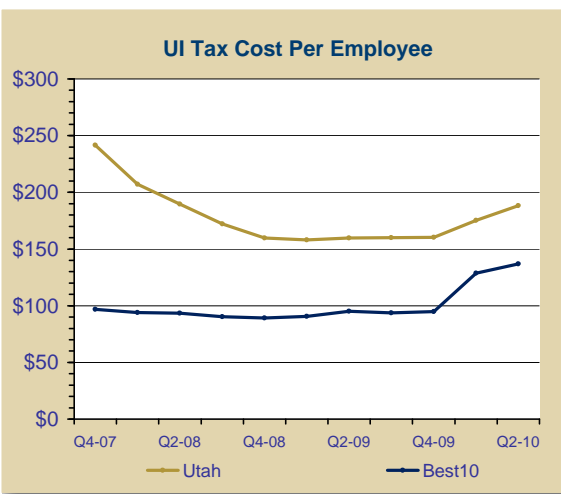
Utah's UI tax structure had 77% more socialized costs than the Best 10 states, costing all employers \$195 million for such charges.



2010	Best 5	Best 10	UT	UT Rank
SOCIALIZED COSTS *	26%	30%	54%	37
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p>				
* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security				

Cost

The average Utah employer paid 38% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	UT	UT Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$188.22	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	24.5%	26.1%	42.6%	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

- Analysis of claimant information flow between agencies and job sources
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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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

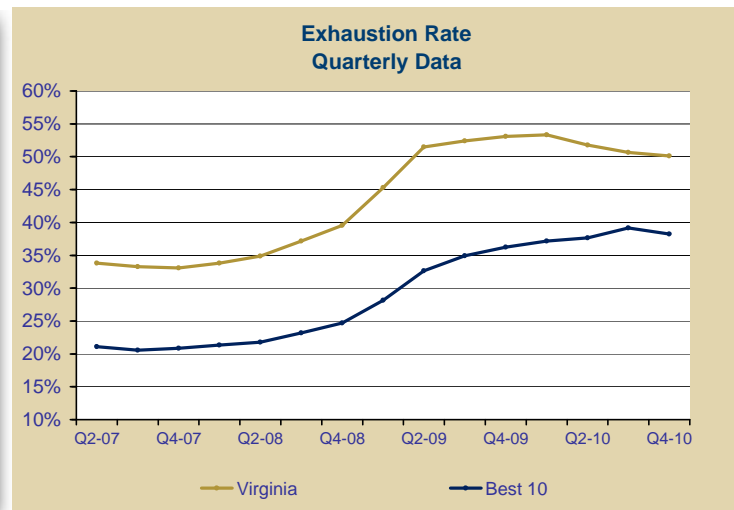
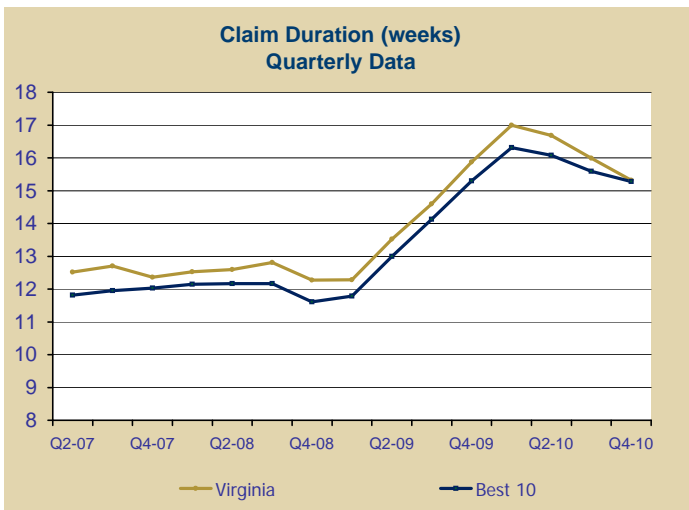
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	7.20%	6.60%
Civilian Labor Force	4,178,736	4,182,608
Unemployed	300,106	276,054
Daily UI Caseload **	64,753	44,443
Total Benefits Paid ***	\$1.1 bil	\$748 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

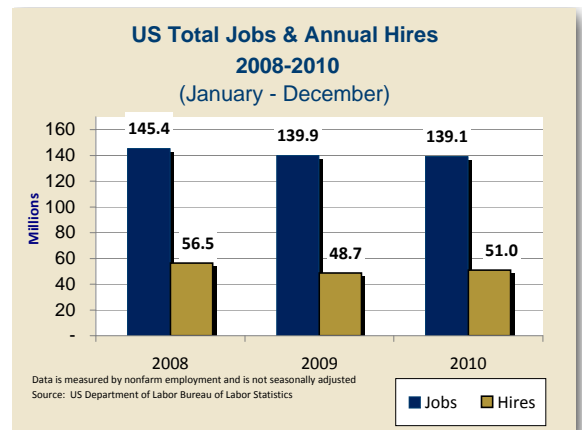
Virginia's Claim Duration was 0.7 weeks higher than the Best 10 state average, ranking Virginia 6th among all states, but over one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	VA	VA Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	15.3	6
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	50.1%	21

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.

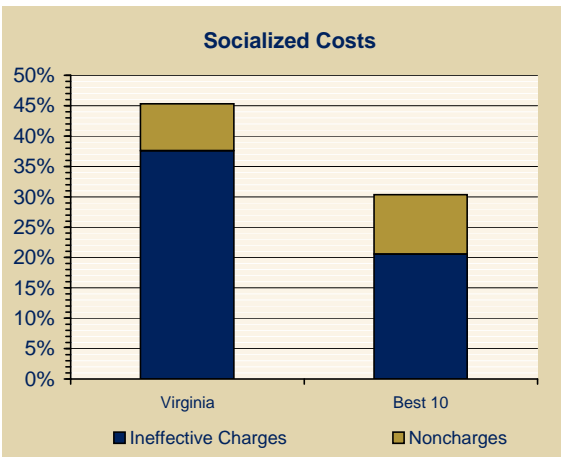


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Efficiency

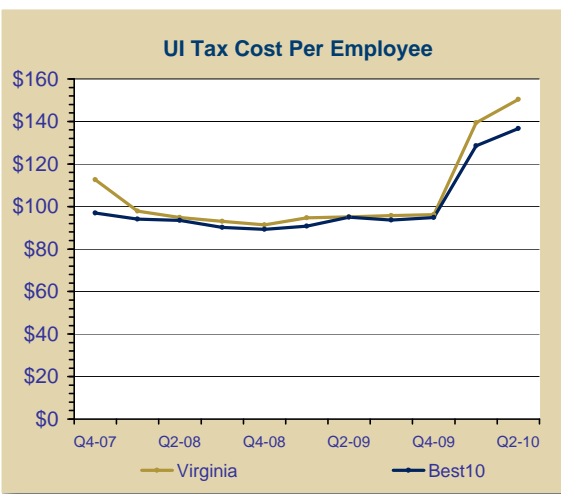
Virginia's UI tax structure had 49% more socialized costs than the Best 10 states, costing all employers \$369 million for such charges.



2010	Best 5	Best 10	VA	VA Rank
SOCIALIZED COSTS *	26%	30%	45%	21
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p>				
* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security				

Cost

The average Virginia employer paid 10% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	VA	VA Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$150.40	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	24.5%	26.1%	31.5%	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

- Analysis of claimant information flow between agencies and job sources
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Virgin Islands UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • June 2011

Virgin Islands 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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

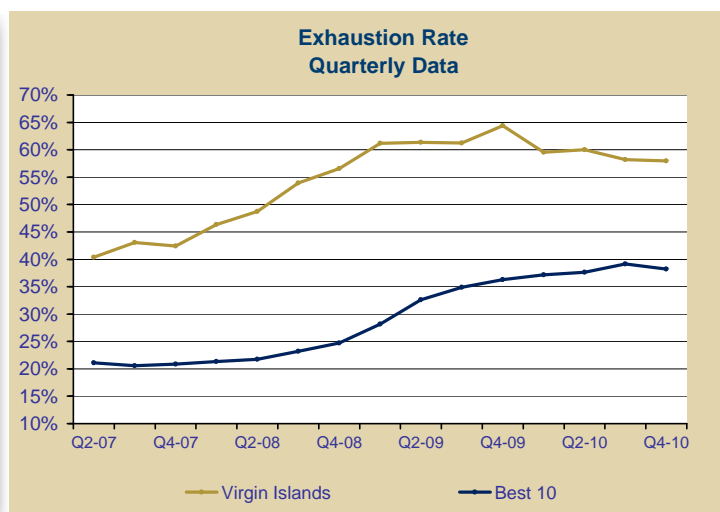
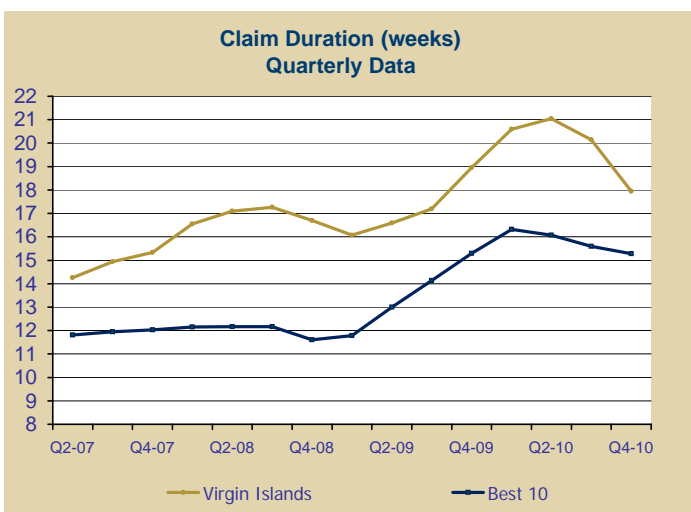
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	7.90%	8.50%
Civilian Labor Force	Not Available	Not Available
Unemployed	Not Available	Not Available
Daily UI Caseload **	1,104	812
Total Benefits Paid ***	\$21 mil	\$13 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

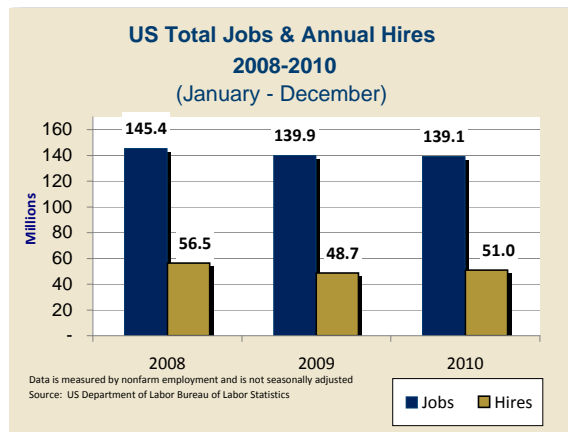
On average, UI claimants in Virgin Islands did not find their way off of unemployment insurance for over four months, and over one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	VI	VI Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	17.9	23
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	58.0%	42

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



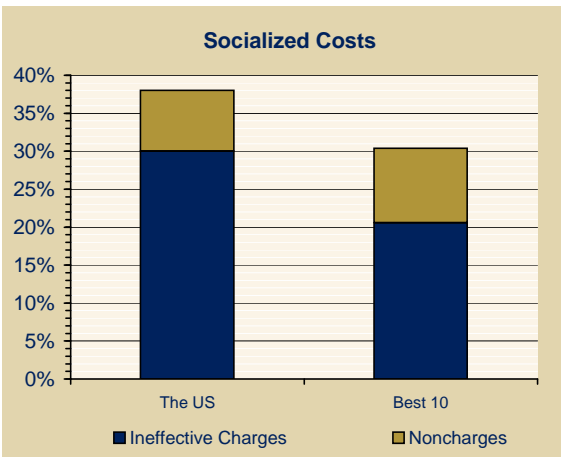
For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico.

"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

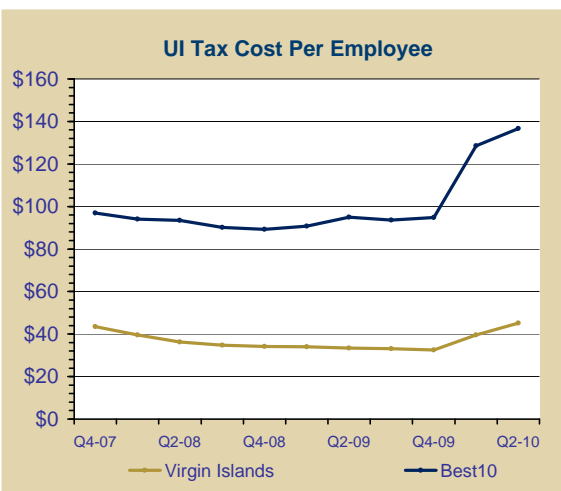
The United States' average UI tax structure had 25% more socialized costs than the Best 10 states, costing all employers \$23.3 billion for such charges.



2010	Best 5	Best 10	VI	VI Rank
SOCIALIZED COSTS *	26%	30%	NO DATA	
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p> <p>* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security</p>				

Cost

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



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	VI	VI Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$45.15	1
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>				
WAGE REPLACEMENT RATE	24.5%	26.1%	41.5%	46
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p>				
** 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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Vermont

UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • June 2011

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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

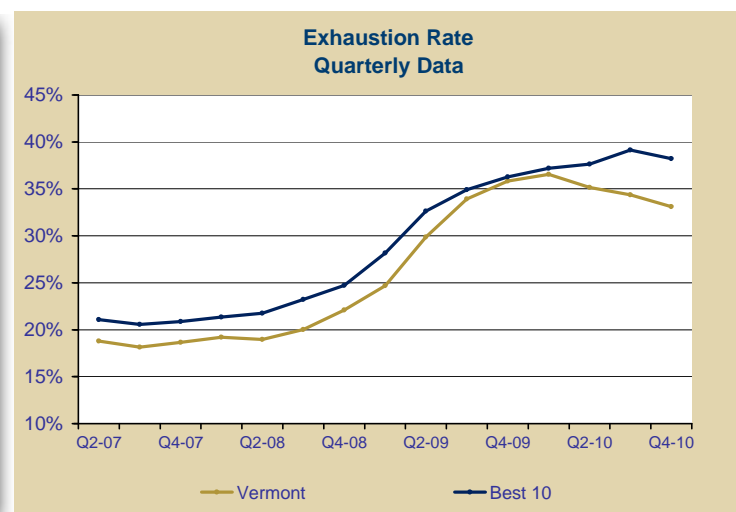
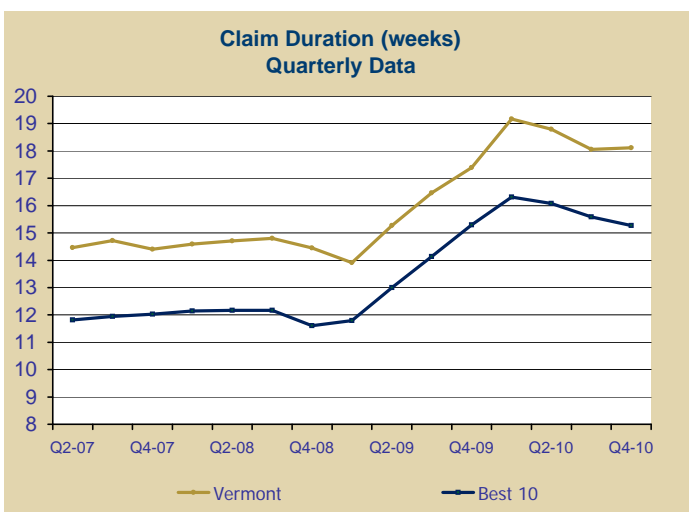
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	6.70%	5.80%
Civilian Labor Force	358,720	361,235
Unemployed	24,150	20,996
Daily UI Caseload **	12,430	9,847
Total Benefits Paid ***	\$195 mil	\$147 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

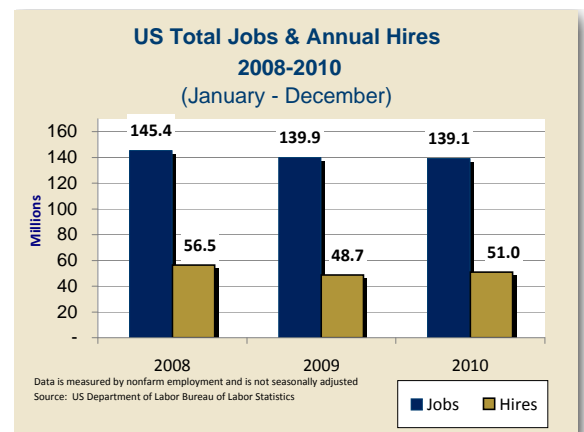
On average, UI claimants in Vermont did not find their way off of unemployment insurance for over four months, but only just over one third of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	VT	VT Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	18.1	25
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	33.1%	2

US Total Jobs & Annual Hires Summary

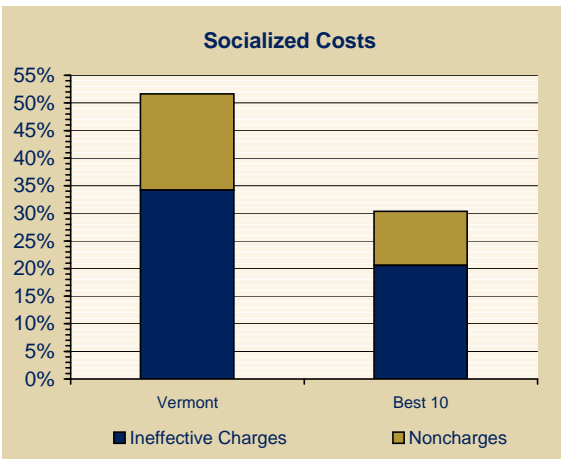
In an economy of approximately 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come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



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

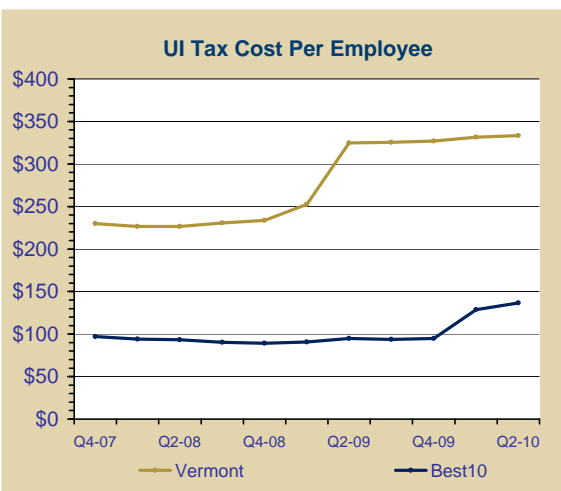
Vermont's UI tax structure had 70% more socialized costs than the Best 10 states, costing all employers \$56 million for such charges.



2010	Best 5	Best 10	VT	VT Rank
SOCIALIZED COSTS *	26%	30%	52%	35
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p> <p>* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security</p>				

Cost

The average Vermont employer paid 144% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	VT	VT Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$333.49	31
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>				
WAGE REPLACEMENT RATE	24.5%	26.1%	39.3%	39
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p> <p>** UI Tax Cost Per Employee data lags other data by two quarters.</p>				

How We Can Assist Your State in Improving Performance

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Washington UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • June 2011

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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

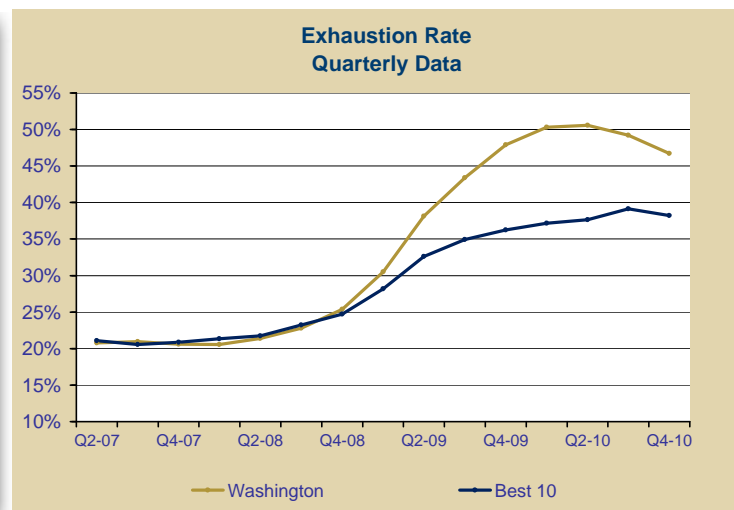
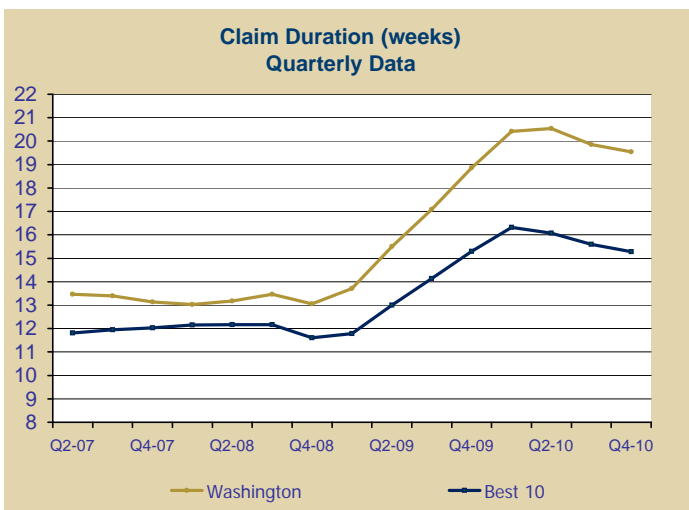
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	10.00%	9.30%
Civilian Labor Force	3,521,516	3,529,632
Unemployed	351,352	328,489
Daily UI Caseload **	127,022	87,650
Total Benefits Paid ***	\$2.5 bil	\$1.8 bil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

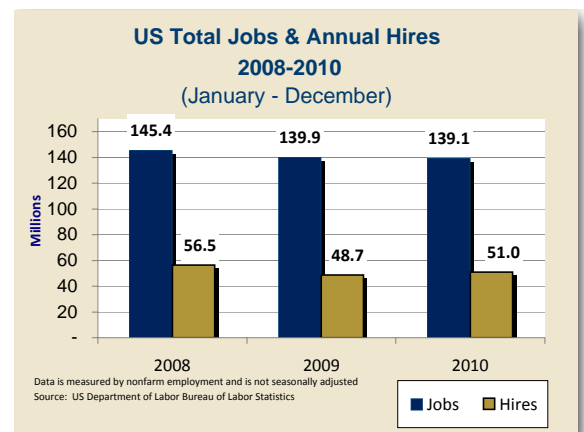
On average, UI claimants in Washington did not find their way off of unemployment insurance for over four and a half months, and nearly one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	WA	WA Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	19.5	35
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	46.7%	12

US Total Jobs & Annual Hires Summary

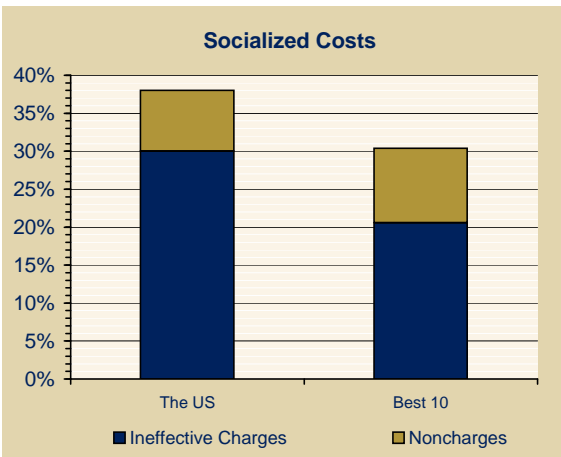
In an economy of approximately 130 million jobs, US employers made over 50 million hires - more than one hire for every three jobs. Common statistics track only net new jobs, but our dynamic economy creates many more opportunities than just those from net new jobs. Job openings and hiring activity come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



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

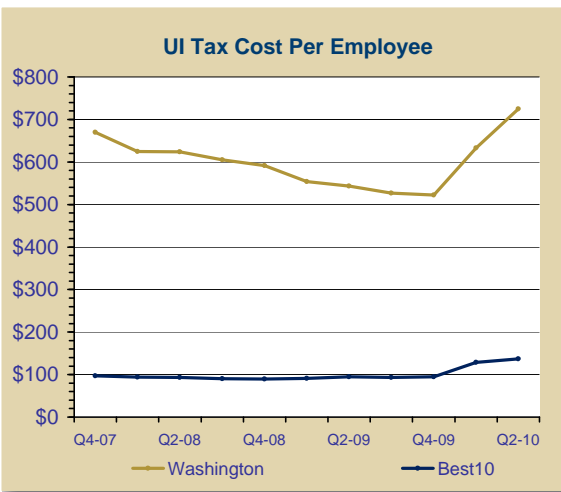
The United States' average UI tax structure had 25% more socialized costs than the Best 10 states, costing all employers \$23.3 billion for such charges.



2010	Best 5	Best 10	WA	WA Rank
SOCIALIZED COSTS *	26%	30%	NO DATA	
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p> <p>* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security</p>				

Cost

The average Washington employer paid 430% more in UI taxes than the average employer in the Lowest 10 states.



July 2009 - June 2010 Average **	Lowest 5	Lowest 10	WA	WA Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$724.48	51
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>				
WAGE REPLACEMENT RATE	24.5%	26.1%	40.4%	43
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p>				
** 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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

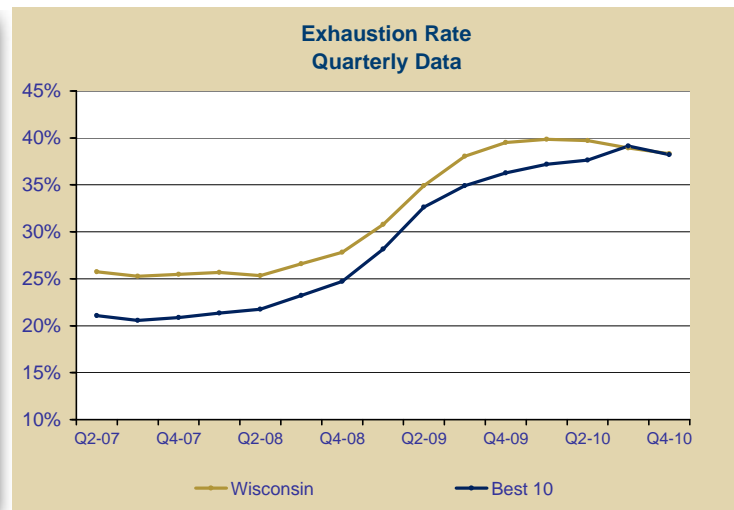
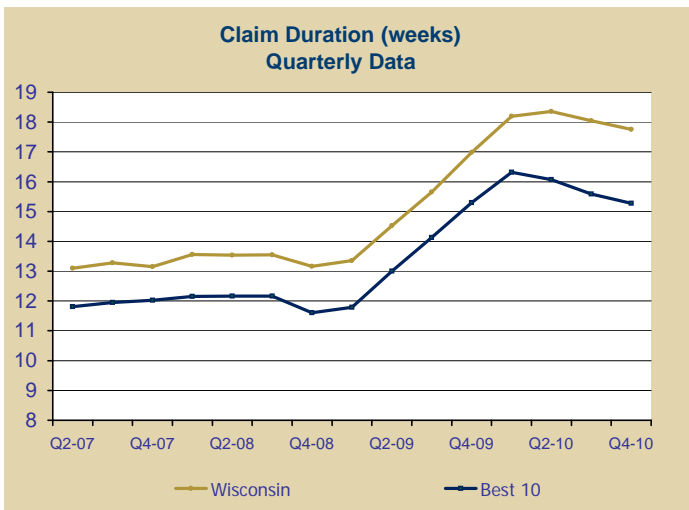
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	9.10%	7.50%
Civilian Labor Force	3,076,520	3,044,726
Unemployed	281,278	227,684
Daily UI Caseload **	132,402	97,849
Total Benefits Paid ***	\$2.0 bil	\$1.4 bil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

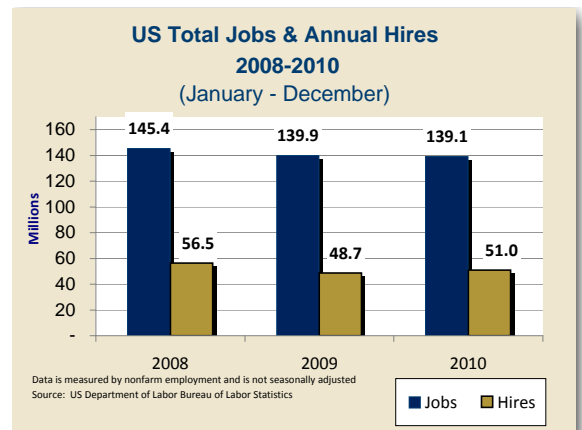
On average, UI claimants in Wisconsin did not find their way off of unemployment insurance for over four months, but only just over one third of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	WI	WI Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	17.8	20
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	38.3%	6

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



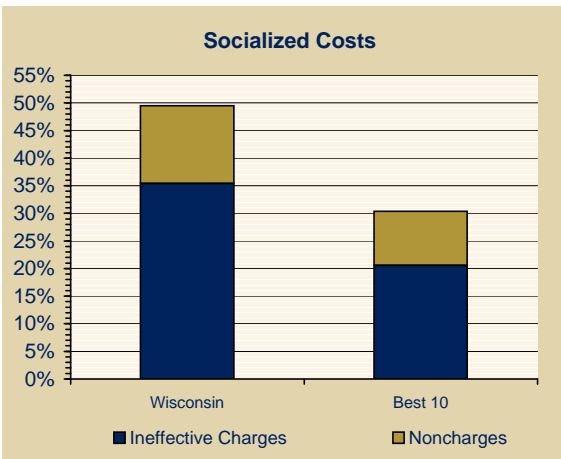
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Efficiency

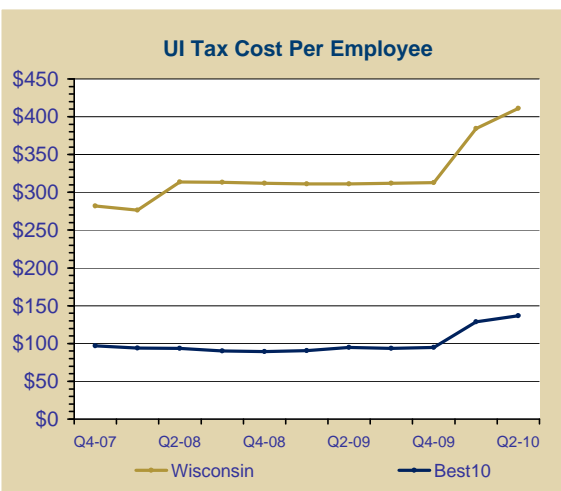
Wisconsin's UI tax structure had 63% more socialized costs than the Best 10 states, costing all employers \$774 million for such charges.



	2010	Best 5	Best 10	WI	WI Rank
SOCIALIZED COSTS *		26%	30%	50%	31
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p> <p>* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security</p>					

Cost

The average Wisconsin employer paid 201% more in UI taxes than the average employer in the Lowest 10 states.



	July 2009 - June 2010 Average **	Lowest 5	Lowest 10	WI	WI Rank
UI TAX COST PER EMPLOYEE	\$108.32	\$136.74	\$411.19	39	
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>					
WAGE REPLACEMENT RATE	24.5%	26.1%	35.8%	23	
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p> <p>** UI Tax Cost Per Employee data lags other data by two quarters.</p>					

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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

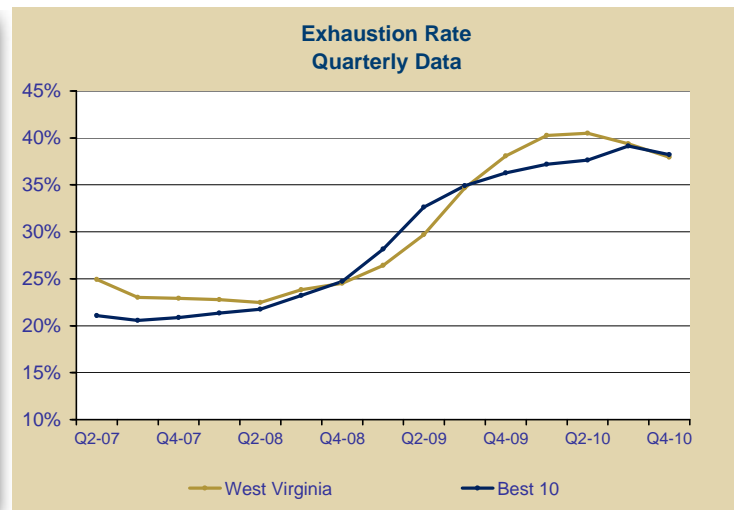
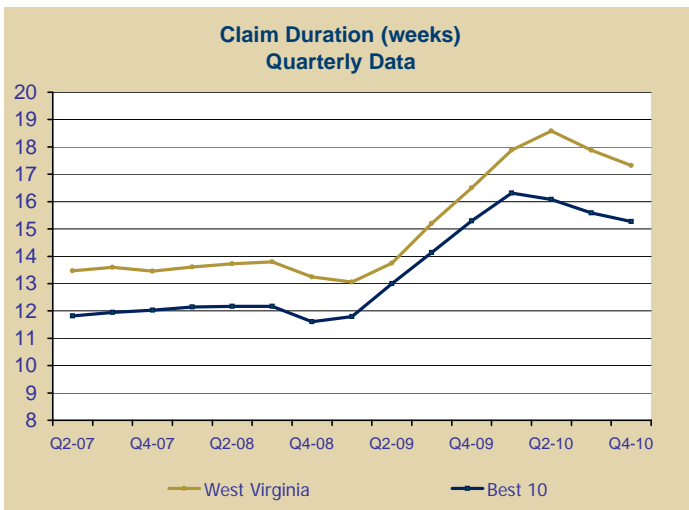
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	8.70%	9.70%
Civilian Labor Force	788,736	778,935
Unemployed	68,465	75,628
Daily UI Caseload **	22,777	17,048
Total Benefits Paid ***	\$335 mil	\$245 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

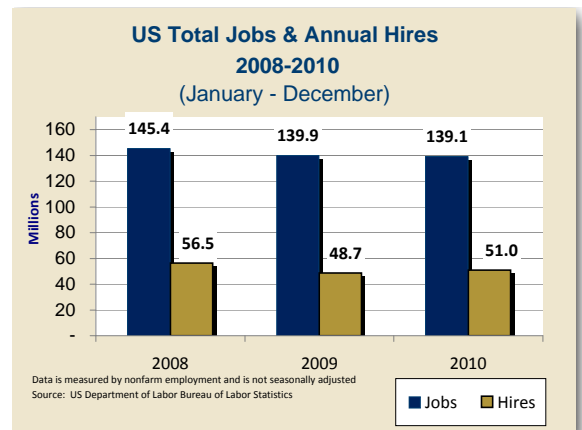
On average, UI claimants in West Virginia did not find their way off of unemployment insurance for over four months, but only just over one third of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	WV	WV Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	17.3	17
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	38.0%	4

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.

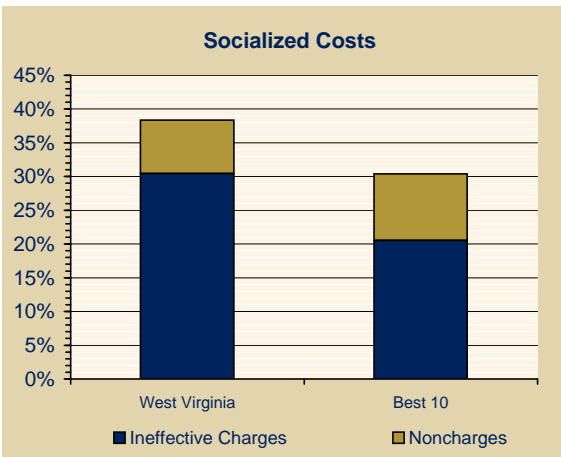


For the purposes of this report, "States" include the 50 US states plus the District of Columbia, The Virgin Islands and Puerto Rico. "Rank" is from 1 to 53, with 1 being the best performance per category.

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

Efficiency

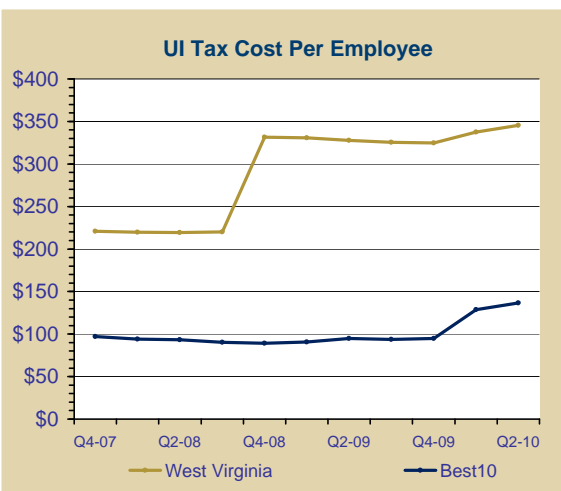
West Virginia's UI tax structure had 26% more socialized costs than the Best 10 states, costing all employers \$93 million for such charges.



	2010	Best 5	Best 10	WV	WV Rank
SOCIALIZED COSTS *		26%	30%	38%	12
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p> <p>* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security</p>					

Cost

The average West Virginia employer paid 153% more in UI taxes than the average employer in the Lowest 10 states.



	July 2009 - June 2010 Average **	Lowest 5	Lowest 10	WV	WV Rank
UI TAX COST PER EMPLOYEE		\$108.32	\$136.74	\$345.41	34
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>					
WAGE REPLACEMENT RATE		24.5%	26.1%	38.5%	34
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p> <p>** UI Tax Cost Per Employee data lags other data by two quarters.</p>					

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

**AMERICAN INSTITUTE
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2636 Biehn Street • Klamath Falls, OR 97601

Wyoming UNEMPLOYMENT INSURANCE

OPPORTUNITY REPORT

Prepared by the American Institute for Full Employment • June 2011

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. The American Institute for Full Employment has the resources and personnel to help you design and implement innovative UI and workforce programs that make impact. For a comprehensive review and analysis of how to make a difference, please contact Don Peitersen, Unemployment Insurance Project Director at 303-681-1351.

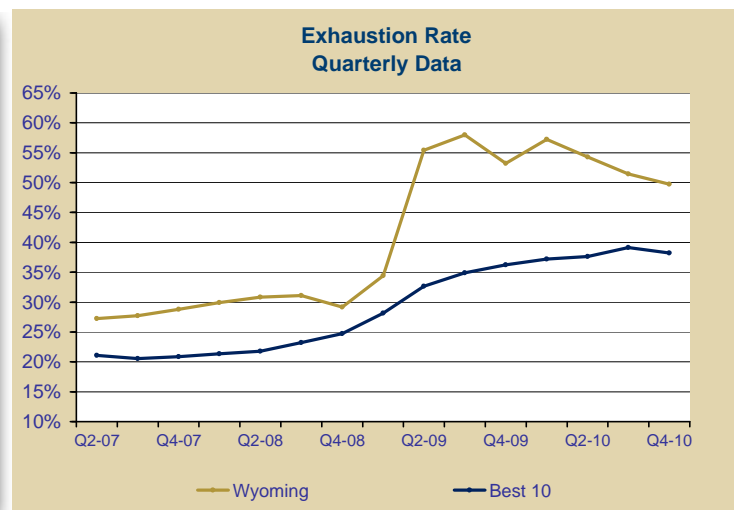
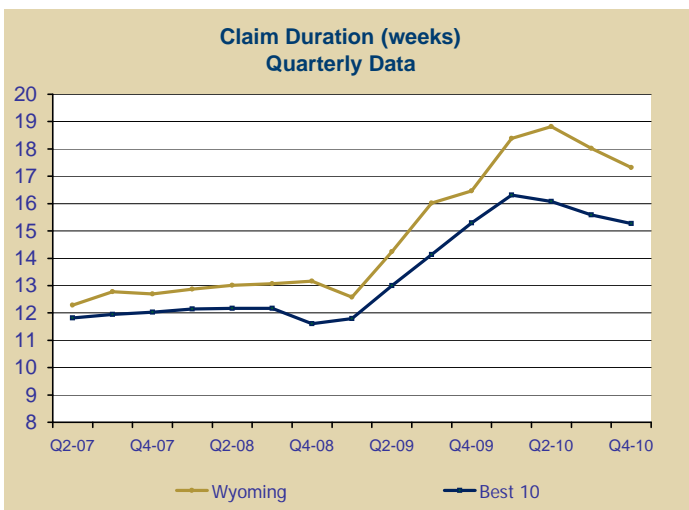
Unemployment Rate and Caseload

	Dec-09	Dec-10
Unemployment Rate *	7.70%	6.40%
Civilian Labor Force	296,478	291,118
Unemployed	22,760	18,500
Daily UI Caseload **	11,499	6,955
Total Benefits Paid ***	\$163 mil	\$128 mil

* Seasonally Adjusted ** Regular UI Claims *** Annual

Effectiveness

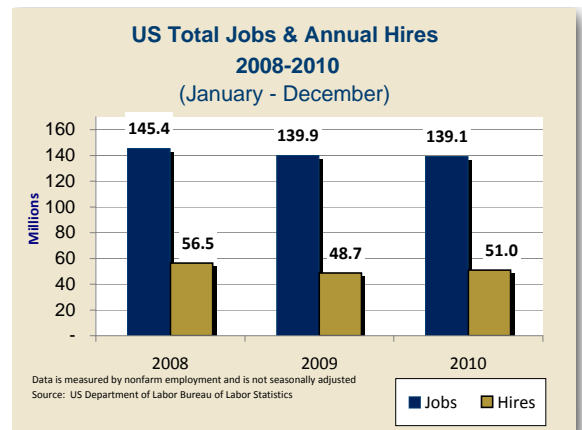
On average, UI claimants in Wyoming did not find their way off of unemployment insurance for over four months, and nearly one half of all claimants exhausted their benefits.



January - December 2010 Average	Best 5	Best 10	WY	WY Rank
CLAIM DURATION The average number of weeks UI claimants received benefits	14.6	15.3	17.3	17
EXHAUSTION RATE The average percentage of UI claimants who exhausted their benefits	34.0%	38.2%	49.7%	19

US Total Jobs & Annual Hires Summary

In an economy of approximately 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 other causes.



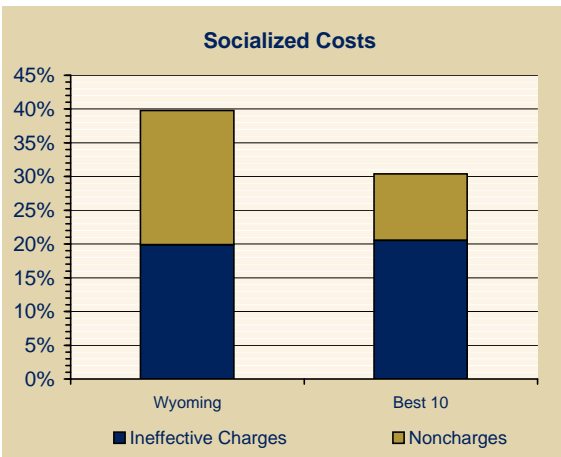
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Efficiency

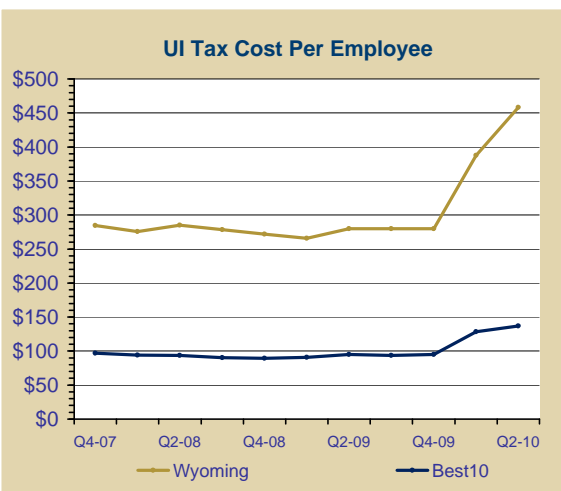
Wyoming's UI tax structure had 31% more socialized costs than the Best 10 states, costing all employers \$41 million for such charges.



	2010	Best 5	Best 10	WY	WY Rank
SOCIALIZED COSTS *		26%	30%	40%	16
<p>The percentage of benefit costs not charged to responsible employers, but instead socialized as:</p> <p>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</p> <p>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.</p> <p>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.</p> <p>* Data from the 2010 Significant Measures Report - U.S. Department of Labor Office of Workforce Security</p>					

Cost

The average Wyoming employer paid 235% more in UI taxes than the average employer in the Lowest 10 states.



	July 2009 - June 2010 Average **	Lowest 5	Lowest 10	WY	WY Rank
UI TAX COST PER EMPLOYEE		\$108.32	\$136.74	\$457.92	42
<p>The average annual amount of UI taxes paid by an employer per employee. Taxable wage data lags other data by two quarters.</p>					
WAGE REPLACEMENT RATE		24.5%	26.1%	40.9%	45
<p>The average amount of weekly UI benefits paid per claimant divided by the average amount of weekly wages earned.</p> <p>** UI Tax Cost Per Employee data lags other data by two quarters.</p>					

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