



FISCAL DATA FOR STATE UNEMPLOYMENT INSURANCE SYSTEMS 2003 – 2012



October 2013

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FISCAL DATA FOR STATE UNEMPLOYMENT INSURANCE SYSTEMS

2003 – 2012

I. Summary of Results

The National Foundation publishes this Bulletin as an annual “report card” on the financial condition and related performance indicators for state unemployment insurance (UI) programs. The Bulletin analyzes the fiscal status and solvency of state unemployment insurance systems using the latest data available from the Department of Labor (DOL) and state UI agencies.

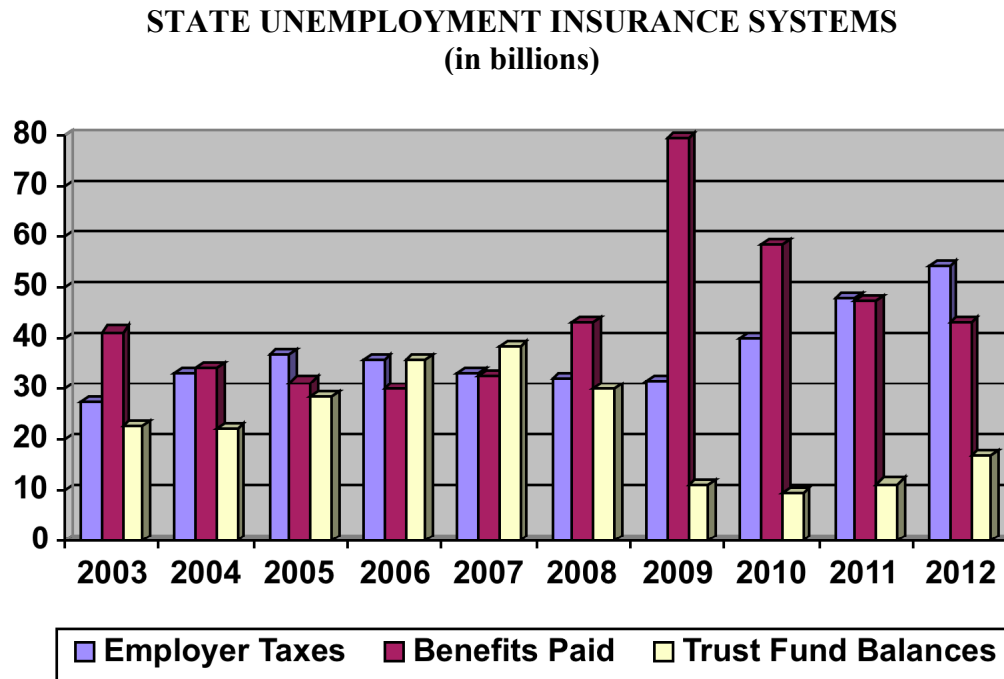
The seasonally adjusted unemployment rate decreased from 8.1% in August 2012 to 7.3% in August 2013. The seasonally adjusted U-6 unemployment rate also decreased from 14.7% in August 2012 to 13.7% in August 2013.¹ The following statistics demonstrate how the recession is affecting UI programs:

1. The seasonally adjusted insured unemployment rate (IUR) was 2.2% for the week ending August 31, 2013, a decrease from 2.6% for the week ending August 31, 2012. The IUR measures the unemployment rate for workers who are in covered employment who may be eligible to receive unemployment insurance benefits.
2. Total state tax revenues collected increased by \$6.1 billion (12.6%) from 2011 to 2012, and at \$54.0 billion, were at their highest level during the entire period from 2003 to 2012. Tax revenues also increased by \$22.1 billion (69.2%) from 2008, when the recession began, to 2012. States moved to higher tax rate tables as their trust fund balances were depleted by an increase in claims. Many states also increased their tax collection efforts, especially regarding delinquent accounts.
3. The total payout of UI benefits decreased by \$4.09 billion (-8.7%) from 2011 to 2012. Total benefits also decreased by \$36.5 billion (-45.8%) from 2009 to 2012. Many benefit recipients exhausted their state UI benefits, and some states also enacted legislation restricting benefit eligibility.
4. The net trust fund balances increased by \$5.4 billion (47.6%) from 2011 to 2012. This was a sharp turnaround from recent years. The recession in fact caused net trust fund balances to decrease by \$27.0 billion (-70.5%) from 2007 to 2011.
5. For the second consecutive year, total benefits paid were lower than state tax revenues. In 2012, the discrepancy was \$10.9 billion (-20.1%). That number was only \$729.2 million (-1.5%), in 2011, but still at least some indication of an improving economy.
6. The state trust fund solvency rate for all states is indicated by the average high cost multiple (AHCM). But as was true in 2009, 2010, and 2011, the AHCM could not be calculated for 2012 because too many states had trust funds with outstanding debt that exceeded their balances. DOL recommends a minimum AHCM of 1.0.

¹ DOL defines the U-6 as the “total unemployed, plus all persons marginally attached to the labor force, plus total employed part time for economic reasons, as a percent of the civilian labor force plus all persons marginally attached to the labor force. DOL also defines “persons marginally attached to the labor force “ as those who currently are neither working nor looking for work but indicate that they want and are available for a job and have looked for work sometime in the past 12 months. Discouraged workers, a subset of the marginally attached, have given a job-market related reason for not currently looking for work. Persons employed part time for economic reasons are those who want and are available for full-time work but have had to settle for a part-time schedule.”

II. Analysis

The following chart illustrates national trends in Employer Taxes, Benefits Paid, and Trust Fund Balances from 2003 to 2012.



The effects of the recession and slow recovery are clearly seen in the graph.

Employer Taxes. Employer taxes increased from 2003 to 2005, declined from 2006 to 2009, but then increased dramatically in 2010, 2011, and by \$6.1 billion (12.6%) from 2011 to 2012. Employer taxes increased by \$26.6 billion (97.3%) from 2003 to 2012.

Table 1 shows the amount of UI taxes collected from each state from 2003 to 2012. State UI taxes are deposited in state accounts in the Unemployment Trust Fund (UTF). These revenues pay state unemployment insurance (UI) benefits and the state share of extended benefits (EB). Contributions steadily increased starting in 2003, reaching a peak of \$36.7 billion in 2005. They then began an equally steady decrease during the next several years, to \$31.3 billion in 2009, before increasing dramatically in 2010 to \$40.0 billion, \$47.9 billion in 2011, and \$54.0 billion in 2012. The dramatic increase is largely attributable to the fact that many states moved to higher tax rate tables and imposed additional surcharges and surtaxes. Beginning in 2010 state trust funds for states subject to FUTA offset credit reductions began to receive additional funds due to the FUTA penalty tax increases. The penalty tax funds are deposited into individual state unemployment trust funds. As more states are subject to FUTA offset credit reduction penalties the amount of FUTA tax revenue credited to state UI trust funds will increase.

Benefits Paid. Benefits paid increased by \$1.8 billion (4.4%) from 2003 to 2012, but were \$79.6 billion in 2009. Benefits paid then started to decline, to \$58.6 billion in 2010, \$47.2 billion in 2011, and \$43.1 billion in 2012. Benefits paid in fact decreased by \$4.09 billion (-8.7%) from 2011 to 2012.

Table 2 shows the amount of UI benefits (Regular State Benefits and State Share of Extended Benefits) paid from 2003 to 2012. Benefit payments declined dramatically from 2003 to 2004, and then remained essentially unchanged through 2007. They then increased again in 2008 by nearly 32.8%, skyrocketed by another 84.9% in 2009 as the recession deepened, and then declined by 26.4% in 2010, 19.4% in 2011, and 8.7% in 2012 as many claimants exhausted their state UI benefits.

The cost of Extended Benefits is typically split between the federal government and the states. But the American Recovery and Reinvestment Act of 2009 (ARRA) (P.L. 111 – 5) began temporary full funding of all Extended Benefits by the federal government. The Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 (P.L. 111-312) extended this policy until January 4, 2012. The “Middle Class Tax Relief and Job Creation Act of 2012 (P.L. 112-96)” further extended the temporary full funding through the end of 2012. More information about federal benefit legislation enacted since 2008 is available [here](#) on the DOL website. (Scroll down to “Chronology of Federal Unemployment Compensation Laws.”)

Trust Fund Balances. Trust fund balances decreased by \$5.9 billion (-26.2%) from 2003 to 2012, with the most dramatic decline occurring between 2007 and 2011. Trust fund balances increased by \$1.8 billion (19.0%) from 2010 to 2011, and then again dramatically by \$5.4 billion (47.6%) from 2011 to 2012.

Table 3 shows the trust fund balances as of the end of each year from 2003 to 2012. These balances represent the amount of money in each state UTF account, minus Title XII federal loans. The total trust fund balance was essentially unchanged between 2003 and 2004, and then increased steadily through 2007. The balances predictably began to decline thereafter as the recession ensued, including a 63.1% decrease from 2008 to 2009, and another 16.3% decline from 2009 to 2010. They subsequently increased in 2011 and 2012 as noted. Trust fund balances are especially important because tax schedules in many states are automatically increased based on the amount in the state account on a date prescribed by law (typically June 30 of the prior year).

State (Trust Fund) Loans. The federal government extends interest-bearing Title XII advances to states on request when state UTF balances are insufficient to pay UI benefits. States may also borrow from other lenders (e.g., by issuing bonds). Illinois, Louisiana, North Carolina and Texas have previously financed loans through private financing arrangements. Colorado, Idaho, Michigan, Illinois, Arkansas, Nevada and Pennsylvania have recently enacted legislative authority to issue bonds. As of September 19, 2013, seventeen states and the Virgin Islands had borrowed approximately \$20.6 billion from the federal government. Those states and the amounts are listed in the following table:

TRUST FUND LOANS
(in millions)

State	Loan Amount		State	Loan Amount
Arizona	130.3		New Jersey	58.2
Arkansas	157.8		New York	2,746.6
California	9,080.5		North Carolina	1,979.1
Connecticut	573.8		Ohio	1,554.1
Delaware	71.5		Rhode Island	163.0
Georgia	296.6		South Carolina	531.5
Indiana	1,341.6		Virgin Islands	76.5
Kentucky	607.2		Wisconsin	389.4
Missouri	322.3		Total	20,589.8
Nevada	509.8			

States currently with employer assessments to pay debt service on bonds include Texas, Idaho, Michigan, Illinois, Colorado and Pennsylvania.

Title XII loans carry interest charges at the federal funds rate. States with outstanding Title XII interest to be paid by September 30th included Arizona, Arkansas, California, Connecticut, Delaware, Georgia, Indiana, Kentucky, Missouri, Nevada, New York, North Carolina, Ohio, Rhode Island, South Carolina, Virgin Islands and Wisconsin.

One exception to this is for loan amounts after January 1st that are repaid before October 1st of the year, and if the state avoids borrowing for the balance of the year. This “cash flow” loan provision has been used by a number of states to avoid paying interest, and some states have applied for this waiver provision for 2013. However, beginning in 2014 this special provision will only be available to states that meet new financing standards established by DOL in regulations. The financing standards include a state trust fund solvency minimum of an AHCM of at least 0.5%.

Generally, if a state loan under Title XII is due and unpaid as of January 1st of a particular year, a balance remains unpaid as of the following January 1st and is not repaid by November 9th, federal law automatically recoups the funds by increasing the FUTA rate in 0.3% increments for each year a state has a balance outstanding. The table below shows the states projected to have their FUTA tax rates increased in 2013.

ANTICIPATED FUTA CREDIT REDUCTIONS FOR 2013

State	Reduction (%)		State	Reduction (%)
Arizona	0.6		Nevada	0.9
Arkansas	0.9		New Jersey	0.9
California	0.9		New York	0.9
Connecticut	0.9		North Carolina	0.9
Delaware	0.6		Ohio	0.9
Florida*	0.9		Rhode Island	0.9
Georgia	0.9		South Carolina*	1.2
Indiana	1.2		Vermont*	0.6
Kentucky	0.9		Virgin Islands*	1.5
Missouri	0.9		Wisconsin	0.9

*Florida and Vermont repaid outstanding loans earlier in 2013, but it is not clear yet whether they will be able to avoid further borrowing this year. South Carolina has qualified for an avoidance of the FUTA offset credit penalty in previous years and applied again for an avoidance for 2013. A determination by DOL will be made on November 11, 2013. The Virgin Islands was subject to an additional penalty for 2012, and is likely to be subject to another penalty for 2013 which is yet to be calculated.

Benefit Cost Rate Add-On FUTA Tax. Under federal law ([20 CFR 606.25](#)), at the fifth year of an outstanding Title XII being due and unpaid, states are subject to a solvency review to determine whether an additional reduction in the FUTA offset credit should be applied. This Benefit Cost Rate Add-on compares the benefits and taxing effort by a state over five years. The Add-on imposes an additional FUTA offset credit reduction in order to increase the FUTA revenue that is deposited in the state's unemployment trust fund account. DOL can waive the BCR Add-on if a state application demonstrates that the state made no net reduction in solvency through administrative, legislative or judicial means in the year ending September 30th.

For 2013, Indiana and South Carolina were subject to the BCR Add-on. Both states applied for a waiver and both are pending a decision by DOL on November 11, 2013. States subject to the BCR Add-on for 2014 are shown in the table below.

STATES SUBJECT TO BCR ADD-ON FUTA TAX FOR 2014

State	BCR Add-on (%)		State	BCR Add-on (%)
Arizona	0.86		Nevada	0.86
Arkansas	0.00		New Jersey	0.19
California	1.40		New York	0.26
Connecticut	0.13		North Carolina	0.48
Delaware	0.95		Ohio	0.41
Florida	0.00		Pennsylvania	1.00
Georgia	0.60		Rhode Island	0.97
Indiana	1.23		South Carolina	0.02
Kentucky	1.24		Vermont	0.22
Michigan	2.08		Virgin Islands	2.29
Minnesota	0.36		Virginia	0.08
Missouri	0.35		Wisconsin	0.05

Trust Fund Solvency. This Bulletin contains many methods for examining the solvency of state UI trust funds. No one method can completely measure such solvency in every state. The states have differing economic characteristics that are constantly changing, and significant differences in their experience rating mechanisms. Tax rate tables and fund “triggers” also react more quickly in some states than in others to replenish trust fund reserves. Tax rates should ideally ameliorate the effects of a recession by accumulating reserves during economic expansions and reducing the need for tax increases when the economy is weak. But maintaining “high” reserves can take money out of the economy that could otherwise be used to create or to encourage job growth. High reserves may also tempt elected officials to expand benefits and eligibility or to adopt tax reductions that may make the trust fund financially vulnerable in the future.

- Average High Cost Multiple. The Average High Cost Multiple (AHCM) is DOL’s recommended test for assessing state trust fund solvency. DOL recommends a minimum AHCM of 1.0. The AHCM is determined by dividing the Calendar Year Reserve Ratio (Trust Fund as a percentage of Total Wages) by the Average High Cost Rate. The Average High Cost Rate is the average of the three highest calendar year benefit cost rates in the last twenty years or a period including three recessions, whichever is longer. Benefit cost rates are benefits paid (including the state share of extended benefits but excluding reimbursable benefits) as a percentage of total wages in taxable employment. As was true in 2009, 2010, and 2011, the AHCM could not be calculated for 2012 because too many states had trust funds with outstanding debt that exceeded their balances. The AHCM for each state for 2013 is listed in the following table. The table also shows that only Alaska, Iowa, Louisiana, Mississippi, Nebraska, North Dakota, Oklahoma, Oregon, Utah, Washington, and Wyoming had an AHCM of at least 1.0.

AHCM FOR 2012

State	AHCM		State	AHCM
Alabama	0.16		Nebraska	1.65
Alaska	1.00		Nevada	N.A.
Arizona	N.A.		New Hampshire	0.75
Arkansas	N.A.		New Jersey	N.A.
California	N.A.		New Mexico	0.20
Colorado	N.A.		New York	N.A.
Connecticut	N.A.		North Carolina	N.A.
Delaware	N.A.		North Dakota	1.08
Dist. of Col.	0.91		Ohio	N.A.
Florida	N.A.		Oklahoma	1.42
Georgia	N.A.		Oregon	1.02
Hawaii	0.30		Pennsylvania	N.A.
Idaho	N.A.		Puerto Rico	0.81
Illinois	N.A.		Rhode Island	N.A.
Indiana	N.A.		South Carolina	N.A.
Iowa	1.05		South Dakota	0.91
Kansas	0.08		Tennessee	0.57
Kentucky	N.A.		Texas	N.A.
Louisiana	1.19		Utah	1.12
Maine	0.92		Vermont	0.13
Maryland	0.66		Virginia	0.04
Massachusetts	0.13		Virgin Islands	N.A.
Michigan	N.A.		Washington	1.09
Minnesota	0.32		West Virginia	0.33
Mississippi	1.47		Wisconsin	N.A.
Missouri	N.A.		Wyoming	1.60
Montana	0.90		United States	N.A.

- High Cost Multiple.** The High Cost Multiple (HCM) is a second measure for assessing trust fund solvency. Table 4 indicates the HCM and national ranking for each state from 2003 to 2012. The HCM is the reserve ratio for each state presented as a multiple of the highest cost rate during any consecutive twelve month period. The HCM is computed as: (Trust Fund/Total Wages)/High Cost Rate (HCR). DOL defines the HCR as “the highest historical ratio of benefits to wages for a 12-month period.” A multiple of 1.5 is considered the minimum adequate reserve, which means that the state should be able to pay unemployment benefits for about 18 months when the cost rate is as high as in any prior year. But as was true in 2009, 2010, and 2011, the HCM could not be calculated for 2012 because too many states had trust funds with outstanding debt that exceeded their balances. The HCM for each state for 2012 is listed in the following table.

HCM FOR 2012

State	HCM		State	HCM
Alabama	0.07		Nebraska	0.79
Alaska	0.52		Nevada	N.A.
Arizona	N.A.		New Hampshire	0.31
Arkansas	N.A.		New Jersey	N.A.
California	N.A.		New Mexico	0.18
Colorado	N.A.		New York	N.A.
Connecticut	N.A.		North Carolina	N.A.
Delaware	N.A.		North Dakota	0.44
Dist. of Col.	0.50		Ohio	N.A.
Florida	N.A.		Oklahoma	1.03
Georgia	N.A.		Oregon	0.79
Hawaii	0.26		Pennsylvania	N.A.
Idaho	N.A.		Puerto Rico	0.49
Illinois	N.A.		Rhode Island	N.A.
Indiana	N.A.		South Carolina	N.A.
Iowa	0.59		South Dakota	0.46
Kansas	0.05		Tennessee	0.27
Kentucky	N.A.		Texas	N.A.
Louisiana	0.38		Utah	0.63
Maine	0.61		Vermont	0.08
Maryland	0.36		Virginia	0.02
Massachusetts	0.00		Virgin Islands	N.A.
Michigan	N.A.		Washington	0.62
Minnesota	0.23		West Virginia	0.13
Mississippi	0.79		Wisconsin	N.A.
Missouri	N.A.		Wyoming	0.77
Montana	0.44		United States	N.A.

Ratio of Year End Reserves to Total Wages (Reserve Ratio). Table 5 shows the ratio of year end reserves to total wages (reserve ratio) from 2003 to 2012. This ratio is determined for each state by dividing the total year end reserves in a calendar year by the total amount of wages paid during the same period. DOL recommends a reserve level of at least 1.0. The average state reserve ratio from 2003 to 2012 has varied from a high of 0.80 in 2007 to a low of 0.21 in 2010. The decline was again caused by the recession. The following table ranks states by their 2012 reserve ratio. A higher ranking (1 being the highest) indicates a higher reserve ratio.

STATES RANKED BY 2012 RESERVE RATIO

State	Rank		State	Rank
Alabama	35		Nebraska	13
Alaska	4		Nevada	40
Arizona	47		New Hampshire	19
Arkansas	31		New Jersey	44
California	47		New Mexico	29
Colorado	23		New York	47
Connecticut	36		North Carolina	34
Delaware	40		North Dakota	15
Dist. of Col.	17		Ohio	47
Florida	47		Oklahoma	10
Georgia	44		Oregon	1
Hawaii	21		Pennsylvania	38
Idaho	7		Puerto Rico	5
Illinois	31		Rhode Island	47
Indiana	44		South Carolina	27
Iowa	9		South Dakota	25
Kansas	37		Tennessee	21
Kentucky	39		Texas	33
Louisiana	14		Utah	12
Maine	6		Vermont	16
Maryland	18		Virginia	43
Massachusetts	30		Virgin Islands	28
Michigan	20		Washington	2
Minnesota	26		West Virginia	24
Mississippi	8		Wisconsin	47
Missouri	40		Wyoming	3
Montana	11			

Cost to Employers. There are several different ways to assess the costs to employers.

- Ratio of Benefits to Total Wages. Table 6 shows the ratio of benefits to total wages from 2003 to 2012. This ratio is determined for each state by dividing the total amount of benefits paid in a calendar year by the total amount of wages paid during the same period. The average state ratio regularly fluctuated from 2003 to 2012, with a low of 0.57 in 2007, and a high of 1.37 in 2009. The ratio increased from 0.72 in 2008 to 1.37 in 2009, and then declined dramatically to 1.02 in 2010, 0.79 in 2011, and 0.70 in 2012. The pattern is therefore consistent with claimants exhausting their benefits.
- Average Employer Tax Rates for Taxable and Total Wages. Table 7 shows average employer tax rates using taxable and total wages from 2003 to 2012. These ratios are determined for each state by dividing the total employer taxes paid in a calendar year by the total amount of taxable and total wages paid during the same period. The average

total wage ratio remained relatively steady from 2003 to 2012, fluctuating from 0.6 to 0.8 during this period, but then increasing to 1.0 in 2011 and 2012.

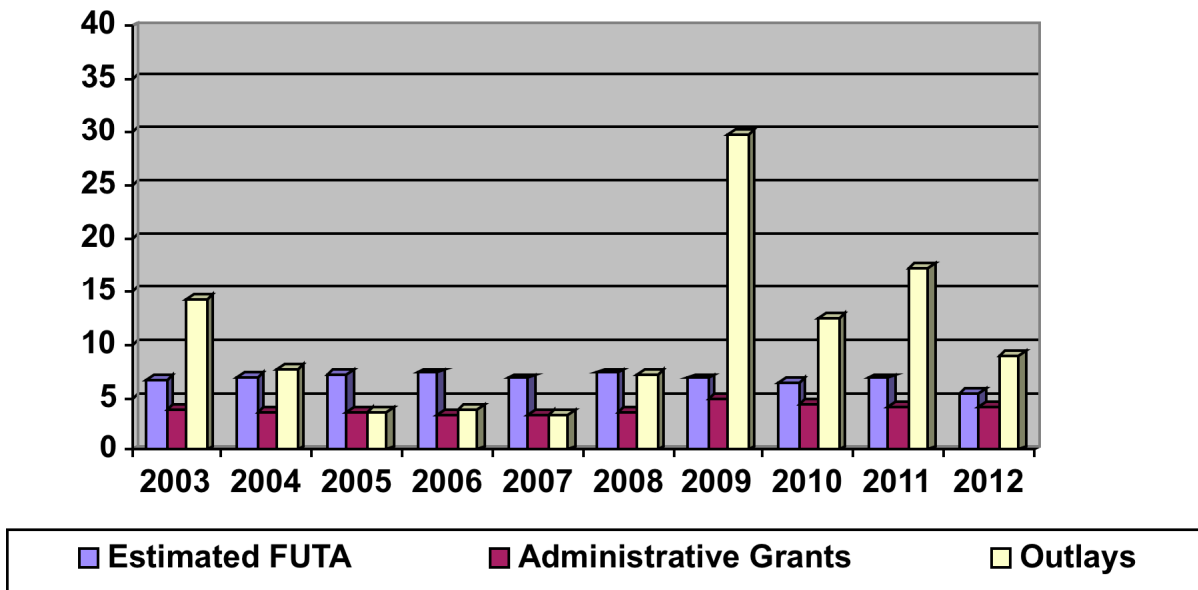
Taxable wages are wages that are subject to state UI taxes. The taxable wage base for each state is the maximum amount of wages paid to an employee by a given employer during a calendar year which are subject to state UI taxes. Wages above this amount are not taxed. The ratio for taxable wages increased steadily from 1.8 in 2003 to 2.4 in 2005, declined just as steadily to 2.0 in 2009, and then increased dramatically to 2.5 in 2010, 3.0 in 2011, and 3.5 in 2012. This dramatic increase is again another indication of the severity of the recession. The ratio increased because as already noted, there was a dramatic increase in employer taxes as many states tried to replenish their depleted trust funds. There was also a concomitant decline in wages because more people were unemployed.

Average Benefit Duration. Table 8 shows the average benefit duration (ABD), namely average amount of time that UI recipients received benefits in each state from 2003 to 2012. The number is computed by dividing the number of weeks compensated for the year by the number of first UI payments. Because the ABD is sensitive to economic conditions and other factors, it is instructive to compare the current ABD to the ABD in prior periods with comparable unemployment rates. This comparison shows that the ABD has steadily increased after each recession and recovery. The ABD was 15.9 weeks in 2003, but had declined to 14.9 weeks by 2008. It then increased to 18.8 and 18.9 weeks in 2009 and 2010 respectively, before declining to 17.5 weeks in 2011 and 17.1 weeks in 2012, as claims recipients exhausted their benefits.

Contribution Levels. The Bulletin has three tables detailing Employer Contributions for 2012. Table 9A details the estimated employer contributions for each covered employee and for every one dollar of wages paid. Table 9B details the estimated employer contributions at the minimum, average, and maximum tax rates in each state. Table 9C details how much of each dollar in contributions goes to pay benefits in the previous computation year and into the UI trust fund of each state. According to DOL, “for the amount going to pay benefits in the previous computation year, a value greater than one dollar means that benefits were greater than contributions and the difference is being taken from the UI trust fund. If the value is less than one, contributions are greater than benefits and the remaining amount is being put into the UI trust fund.” During periods of high unemployment and low solvency, states may reasonably have values above one, and during periods of low unemployment and high solvency, states will reasonably be expected to have values below one. Please note that DOL has only estimated this data.

UI/ES Administrative Financing. State UI administrative agencies are financed from FUTA revenue collected from employers. Congress appropriates FUTA funds for administrative financing each year. The appropriation is then allocated among the states according to a formula administered by DOL. Table 10 provides the UI/ES Administrative Financing data for each state for 2012. (Please note the data for each year from 1981 to 2012 is available [here](#) on the DOL website.) The cumulative data for the period 2003 to 2012 is detailed in the following table.

FUTA RECEIPTS VS. OUTLAYS (in billions)



- “Estimated FUTA” includes money from the share of receipts transferred to the Extended Unemployment Compensation Account (EUCA), and those retained in the Employment Security Administration Account (ESAA).
- “Administrative Grants” includes the following:
 - UI -- state administrative costs for unemployment insurance (UI) excluding postage (before 2008) and a portion of National Activities.
 - ES -- state administrative costs for employment services (ES) excluding postage (before 2008) and a portion of National Activities. ES fiscal year data are estimated from program year data and adjusted for the general revenue share of ES funding (approximately 3% of the total).
 - Other -- includes veteran’s employment programs and Bureau of Labor Statistics Labor Market Information programs. Data include postage for FY 1997-2007.
- “Outlays” is the sum of:
 - Estimated FUTA;
 - Administrative Grants;
 - Federal Accounts Distribution, which is the distribution of funds from the federal trust fund accounts to state trust fund accounts. It includes Reed Act distributions, UI Modernization distributions, and Hurricane Katrina transfers;
 - Federal share of Federal-State Extended Benefits (EB), and shareable regular benefits;
 - Estimated amount of Emergency Unemployment Compensation (EUC) benefits funded from FUTA (applies to FY 1992-94, and FY 2008-09);
 - Estimated amount of Temporary Extended Unemployment Compensation (TEUC) benefits funded from FUTA (applies to FY 2002-04).

There was a special “Reed Act” type distribution of \$8 billion to state budget accounts in 2002, and the Temporary Extended Unemployment Compensation (TEUC) program during 2002 and 2003. The Reed Act is a federal statute which provides that when the balances in all three federal trust fund accounts exceed their statutory ceilings on October 1, the excess will be distributed to the individual state trust fund accounts. These funds are proportionally allocated to each state according to how their share of FUTA wages compares to the total amount of FUTA wages during the prior calendar year. Reed Act funds may be used to maintain trust fund solvency and for the payment of regular unemployment benefits.

A state legislature may also appropriate Reed Act funds for the administration of its UI law and public employment offices. There were three Reed Act distributions in 1956, 1957, and 1958, when a total of \$138 million was distributed. There was a \$15 million distribution in 1998, and “special” distributions of \$100 million per year in fiscal years 2000, 2001, and 2002. The special distributions were restricted to use for UI administration. In 2002 Congress legislated the special “Reed Act” type distribution as part of the “Job Creation and Worker Assistance Act of 2002” (H.R. 3090). Beginning in 2008, and continuing through the “American Recovery and Reinvestment Act of 2009” (ARRA), which was enacted in February, 2009, there were significant increases in EB and EUC payouts, resulting from 100% reimbursement of the state share of regular EB and special EUC provisions. The following table lists all such distributions for the period 2002 to 2012, as well as those for EB and EUC.

REED ACT, EB, EUC, and TEUC DISTRIBUTIONS
(in millions)

Year	Reed Act	EB	EUC	TEUC
2002	8,100.0	72.5	0.0	7,516.6
2003	0.0	165.8	0.0	10,278.5
2004	0.0	73.2	0.0	3,923.9
2005	0.0	2.0	0.0	0.0
2006	0.0	11.2	0.0	0.0
2007	0.0	0.0	0.0	0.0
2008	0.0	1.7	3,458.2	0.0
2009	0.0	4,242.0	17,575.9	0.0
2010	0.0	7,388.7	0.0	0.0
2011	0.0	11,951.3	0.0	0.0
2012	0.0	4,825.2	0.0	0.0
Total	8,100	28,733.6	21,034.1	21,719

“Estimated FUTA” was largely stable from 2003 to 2011, increasing slightly (3.0%) from \$6.6 billion in 2003 to \$6.8 billion in 2011, with a high of \$7.3 billion in 2007. But it declined dramatically from \$6.8 billion to \$5.3 billion (-22.1%) in 2012 because Congress repealed the 0.2% FUTA surtax as of June 30, 2011.

“Administrative Grants” were similarly stable, but only from 2003 to 2008, decreasing slightly (-5.3%) from \$3.8 billion to \$3.6 billion, with a high of \$3.8 billion in 2003. They then increased dramatically from \$3.6 billion to \$4.8 billion (33.2%) from 2008 to 2009, before decreasing again to \$4.1 billion (-14.6%) in 2012.

“Outlays” declined from 2003 to 2007, from \$14.3 billion to \$3.4 billion (-76.2%). The recession caused them to increase to \$7.1 billion (108.8%) in 2008, and to \$29.8 billion (319.7%) in 2009. They then eventually declined to \$8.9 billion in 2012 (-70.1%), as the economy improved.

Fiscal Year (FY) 2014 State UI Allocations (Planning Targets). The State UI Allocations show the base funding amounts distributed to states for the administration of UI programs. In addition to the amounts shown, states may receive additional funds each quarter for actual UI claims workload above the base. The following table details the allocations for 2014:

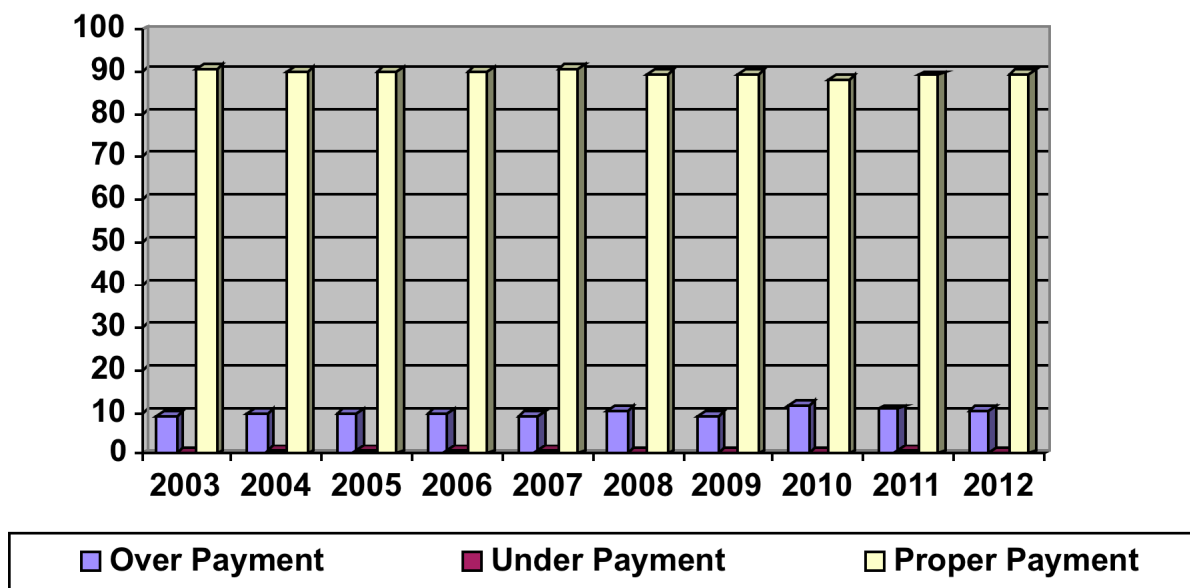
FY 2014 STATE UI ALLOCATIONS (PLANNING TARGETS)
(in millions)

State	Allocation		State	Allocation
Alabama	27.4		Nebraska	13.3
Alaska	22.4		Nevada	25.4
Arizona	32.1		New Hampshire	12.3
Arkansas	19.6		New Jersey	94.4
California	328.4		New Mexico	12.3
Colorado	32.0		New York	155.7
Connecticut	45.2		North Carolina	54.4
Delaware	9.3		North Dakota	6.2
Dist. of Col.	9.8		Ohio	78.7
Florida	76.5		Oklahoma	19.4
Georgia	59.7		Oregon	46.8
Hawaii	13.1		Pennsylvania	119.0
Idaho	14.6		Puerto Rico	15.4
Illinois	140.9		Rhode Island	12.1
Indiana	40.2		South Carolina	27.1
Iowa	24.3		South Dakota	5.1
Kansas	16.2		Tennessee	32.7
Kentucky	25.7		Texas	114.5
Louisiana	25.1		Utah	23.2
Maine	12.3		Vermont	6.9
Maryland	53.9		Virginia	38.7
Massachusetts	51.0		Virgin Islands	1.5
Michigan	115.1		Washington	82.6
Minnesota	37.9		West Virginia	11.8
Mississippi	17.2		Wisconsin	54.5
Missouri	33.0		Wyoming	8.0
Montana	8.1		Total	2,363.0

Benefit Accuracy Management (BAM) Data. Benefit payment accuracy and integrity are an important measure of a state’s performance. Table 11 shows the Benefit Accuracy Management (BAM) data for 2012. The BAM program is designed to determine the accuracy of paid intrastate claims in three major UI programs. The sample size represents the number of weekly claims examined by investigators. The over and under payment percentages estimate the number of claims that were accurately computed. (Please note that the BAM data capture only detected overpayments and therefore may significantly understate the true amount of improper payments, much of which is not detected.)

In its “CY 2011 Benefit Accuracy Measurement Annual Report,” DOL notes that “the Improper Payments Information Act (IPIA) of 2002 (P.L. 107-300) and subsequent amendments in the Improper Payments Elimination and Recovery Act (IPERA) of 2010 (P.L. 111-204) require agencies to examine the risk of erroneous payments in all programs and activities they administer. (Please note that as of the date of this bulletin, DOL has not published its 2012 report.) An improper payment is defined as any payment that was made to an ineligible recipient, duplicate payments, and payments that are for the incorrect amount -- both overpayments and underpayments, including inappropriate denials of payment or service. Agencies are required to review all programs and activities they administer and identify those that may be susceptible to significant erroneous payments. IPERA defines “significant erroneous payments” as annual erroneous payments exceeding both 2.5 percent of program payments and \$10 million. UI meets both of these criteria. Additionally, IPERA codifies the requirement for valid statistical estimates of improper payments such as those generated by BAM and compels actions to reduce improper payments.” The report is available [here](#) on the DOL website. BAM data for the period 2003 to 2012 is detailed in the following table.

BENEFIT ACCURACY MANAGEMENT (BAM) DATA
(percentages)



The overpayment percentage increased from 9.3% in 2003 to 10.2% in 2012 (9.8%), but also decreased from 10.7% (-4.7%) in 2011. The BAM data show that approximately \$5.0 billion in benefits were overpaid in 2012. The states with the highest overpayment error rates in 2012 were the District of Columbia (24.79%), Indiana (16.86%), Louisiana (20.90%), Nebraska (24.84%), and Pennsylvania (30.75%). The states with the lowest overpayment error rates were Connecticut (3.02%), New Hampshire (4.13%), Oklahoma (3.60%), Rhode Island (2.23%), and West Virginia (3.73%).

On June 10, 2011, DOL issued Unemployment Insurance Program Letter (UIPL) No. 19-11, which is “an immediate call to action to all state administrators to ensure that UI integrity is a top priority and to develop state specific strategies to bring down the UI improper payment rate.” The UIPL is available [here](#) on the DOL website, and “provides information to state workforce agencies about a national strategic plan to aggressively target UI overpayment prevention and to request that all states participate in a federal-state collaboration to significantly reduce each state’s and the national UI improper payment rates.” The UIPL asks the states to immediately implement the following recommendations in order to reduce their overpayment rate:

- Conduct weekly and daily cross-matches with the National Directory of New Hires (NDNH) and the State Directory of New Hires (SDNH).
- Review the wording of the state’s continued claims certification form or telephone script to assess whether any questions or language should be made clearer to ensure claimants understand what is being asked.
- Implement the State Information Data Exchange System (SIDES) as quickly as feasible. SIDES “enables more rapid and accurate communications between state agencies and employers or employers’ third party administrators.”
- Implement a cross-functional integrity task force.

The UIPL also notes that DOL will implement at least fourteen new strategies in the coming year to reduce overpayment rates, and that it “has collaborated with the National Association of State Workforce Agencies to form a federal-state Integrity Workgroup to develop and implement a national action agenda for reducing overpayments.” DOL is also providing additional assistance to states with the highest overpayment rates, until their error rates drop below 10% for at least six months. More information is available [here](#) and [here](#) on the DOL website.

The high error rates and increases in overpayment generally may in part have been a direct result of the recession. State UI agencies were inundated with claims as well as a variety of new federal and state programs to administer on behalf of the unemployed. In 2012, the leading causes of overpayment by percent of dollars spent were: benefit year earnings (claiming benefits after returning to work) (3.40%), work search issues (failing to actively seek work) (2.59%), separation issues (being ineligible for benefits due to voluntarily quitting employment or being discharged for cause) (2.27%), employment service registration issues (failing to register for referral to work or reemployment services) (1.23%), and base period wage issues (0.56%).

EB and EUC Overpayments. Starting in 2012, DOL developed management information measures to assess the extent to which states are detecting and recovering overpayments in the Extended Benefit (EB) and Emergency Unemployment Compensation (EUC) programs. More information is available [here](#) on the DOL website. These measures were announced in UI Program Letter No. 29-12 (August 21, 2012), which is available [here](#) on the DOL website.

Table 11A details the total amount of EB and EUC paid in 2012, as well as the BAM operational overpayment rate. According to DOL, this rate includes those overpayments that the states are reasonably expected to detect and establish for recovery -- fraud and nonfraud recoverable overpayments (excluding work search), employment service (ES) registration, base period wage issues and miscellaneous causes, such as benefits paid during a period of disqualification, redeterminations, and back pay awards. The states with the highest EB overpayment rates were Arizona (14.53%), Louisiana (16.87%), Maryland (13.30%), Nevada (15.83%), and Virginia (14.90). The states with the highest EUC overpayment rates were Arizona (13.51%), Louisiana (14.72%), Nevada (13.46%), Utah (13.04%), and Virginia (13.23%).

Socialized Costs and the Experience Rating Index. The state UI taxes employers pay are sometimes insufficient to finance the UI benefits collected by employees based on their employment with the employer charged for the claim. This is true either because the employer was already at the maximum tax rate or ceased business operations. State laws also specify that the employer is not charged for certain types of benefits (“noncharging”). In either of these situations, benefits are subsidized by all employers and are therefore considered “socialized.”

Through 2004 these “socialized” costs were reflected in the Experience Rating Index (ERI) for each state. The ERI is a calculation of total benefits paid, ineffective charges (charges for which employer taxes do not completely fund the benefits charged), inactive charges (charges that cannot be collected because the employer is no longer in business), and noncharges. Starting in 2005, DOL replaced the ERI with a report entitled “Significant Measures of State UI Tax Systems.” UWC used data from this report to try and approximate the ERI for 2005 and all subsequent years. Note that due to slightly differing ways of calculating the data, the ERI for 2005 to 2007 is not entirely comparable to the ERI for 2000 through 2004².

Table 12 details that the ERI for 2012 was 69, after being 64 in 2011. The increase was largely caused by a decrease in the average ineffective charge from 19 in 2011 to 13 in 2012. The average ineffective charge was 6 in 2009, and 32 in 2010. These dramatic increases and decreases are a reflection of the economy, as the recession occurred and then began to wane during the last few years. A dramatic increase in ineffective charges may be at least partially attributable to the fact that during recessions the cost of UI claims for some employers can easily exceed their tax contributions in the same year. The tax rates for these employers will not be increased to reflect the cost of their claims and new experience rating until the next year, after

² DOL originally calculated the ERI using the following formula: $ERI = (1 - ((IEC + IAC + NNC) / BEN)) \times 100$, where IEC equals ineffective charges, IAC equals inactive charges, NNC equals noncharges, and BEN equals benefits. In essence, this formula results in a value equal to the amount of effective charges as a percentage of benefits. DOL’s new data for 2005 - 2012 provide inactive charges, noncharges and ineffective charges already calculated as percentages of benefits. Therefore, summing those percentages and subtracting them from 100% yields approximately the same results at the old ERI formula. But starting in 2005, DOL estimates the amount of taxable wages for the report year rather than using the previous year’s value, as was done for the old ERI, which leads to a slightly different value for contribution in the ineffective charges measure than previously used.

the ineffective charges have already been incurred. The new and presumably higher tax rates typically reduce ineffective charges in the next year, unless the employer again incurs UI claims which exceed its contributions. Ineffective charges do typically increase dramatically during recessions.

During the recession in the early 1990s, ineffective charges increased from approximately \$3 million to approximately \$5.5 million from 1991 to 1992, but subsequently declined as the economy improved during the intervening years. Table 13 details the state ERI for 2003 to 2012, and indicates that the average ERI fluctuated with the economy during this period. The ERI was consistently in the 60s between 2005 and 2008, fluctuated wildly as noted between 2009 and 2011, and then began to stabilize in 2012 as the economy recovered. The ERIs of 2011 and 2012 are in fact consistent with those from 2005 to 2008, before the recession.

Appendix. The remaining pages of this Bulletin contain the tables summarized above. Note that many tables contain “US Aggregate” or “US Total” and “State Average” figures. The US Total results reflect the totals of all reported state data. The US Aggregate results calculate the appropriate formulas for each table using the totals of all reported state data. The State Average is determined by summing the state data already computed with the appropriate formula and dividing that sum by the number of states reporting data.

TABLE 1: STATE UNEMPLOYMENT INSURANCE TAXES COLLECTED
(in thousands)

STATE	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
ALABAMA	465,446	551,015	440,811	228,114	224,616	223,063	254,672	315,434	263,148	239,621
ALASKA	210,318	165,737	127,032	113,838	131,793	149,627	164,732	156,683	136,057	117,630
ARIZONA	433,778	409,525	362,833	261,967	284,377	315,821	309,706	272,807	196,848	154,098
ARKANSAS	401,542	400,328	359,575	264,827	267,057	257,076	271,971	275,949	264,330	236,853
CALIFORNIA	6,437,108	6,208,853	5,420,645	4,725,433	4,854,862	5,029,570	5,293,136	5,321,663	4,857,816	3,343,720
COLORADO	849,130	776,518	467,423	362,044	407,773	434,620	492,648	526,326	385,995	220,046
CONNECTICUT	865,916	814,683	714,690	631,721	567,874	551,645	558,174	629,652	638,931	584,211
DELAWARE	124,153	107,317	92,803	90,603	84,555	84,353	83,610	80,430	71,735	60,371
DIST. OF COLUMBIA	160,028	164,326	141,683	124,362	114,902	107,726	111,298	109,897	108,875	97,914
FLORIDA	2,329,840	1,799,272	1,254,876	884,639	839,964	924,404	1,174,675	1,194,880	996,211	712,918
GEORGIA	867,955	779,288	687,229	525,778	511,462	546,641	642,873	724,493	715,880	157,638
HAWAII	328,047	292,773	186,653	57,051	68,305	117,892	149,094	138,225	133,642	159,234
IDAHO	326,981	282,805	284,710	139,975	102,328	134,944	141,534	139,443	119,630	110,878
ILLINOIS	3,359,389	2,781,094	2,021,750	1,563,201	1,931,841	2,304,528	2,584,122	2,704,431	2,044,839	1,424,969
INDIANA	782,256	764,522	587,895	499,134	545,386	565,019	603,180	613,992	463,566	360,390
IOWA	614,966	657,401	511,768	352,696	369,179	346,767	302,520	265,845	258,954	275,908
KANSAS	417,434	408,510	365,794	212,738	223,826	234,727	334,828	351,669	308,831	233,343
KENTUCKY	522,211	479,456	459,779	394,783	394,664	367,223	367,301	363,246	337,195	308,147
LOUISIANA	241,856	250,039	209,127	161,079	168,520	181,418	207,678	181,201	170,229	157,022
MAINE	176,142	173,568	148,266	96,898	97,480	107,699	105,500	100,526	88,277	89,179
MARYLAND	1,115,069	1,025,632	856,900	436,114	382,906	404,962	483,736	546,559	524,426	299,783
MASSACHUSETTS	1,921,309	1,903,099	1,739,926	1,565,855	1,506,499	1,578,772	1,668,914	1,715,816	1,524,648	923,554
MICHIGAN	1,889,128	1,773,124	1,570,412	1,408,730	1,578,891	1,624,370	1,606,560	1,524,934	1,390,840	1,158,335
MINNESOTA	1,374,811	1,252,985	982,101	795,282	829,483	864,059	918,549	892,805	752,363	540,713
MISSISSIPPI	278,491	266,447	126,584	97,987	105,577	110,908	140,277	134,579	159,520	122,562
MISSOURI	673,595	680,391	603,677	569,902	605,059	578,668	571,099	545,978	412,801	352,988
MONTANA	160,425	150,794	114,151	74,907	80,031	89,796	81,689	76,236	74,286	65,305

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TABLE 1 (CONTINUED): STATE UNEMPLOYMENT INSURANCE TAXES COLLECTED
(in thousands)

STATE	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
NEBRASKA	187,064	230,444	212,482	99,468	106,778	127,333	161,807	145,971	107,027	116,371
NEVADA	533,368	422,557	291,833	312,431	353,154	372,212	359,278	325,082	275,081	247,593
NEW HAMPSHIRE	221,724	207,337	161,724	88,453	52,071	55,746	66,102	82,814	84,156	40,805
NEW JERSEY	2,946,668	2,792,468	2,338,906	1,943,269	1,950,172	1,920,320	1,612,616	1,709,534	1,437,517	1,271,904
NEW MEXICO	220,380	196,245	268,421	99,603	81,611	110,660	104,168	89,180	78,087	89,115
NEW YORK	3,222,178	3,231,075	2,998,652	2,462,546	2,310,636	2,350,352	2,592,360	2,652,092	2,779,400	2,674,025
NORTH CAROLINA	1,244,000	937,127	824,464	803,452	907,441	927,798	961,293	928,819	1,063,994	778,616
NORTH DAKOTA	104,061	89,689	74,953	53,413	49,990	53,849	57,471	58,879	58,771	53,785
OHIO	1,451,064	1,535,736	1,254,698	1,106,204	1,093,657	1,096,249	1,115,312	993,854	903,027	749,278
OKLAHOMA	575,784	451,141	187,475	137,608	157,675	209,200	257,034	294,030	286,498	169,469
OREGON	1,037,003	992,967	850,427	586,548	781,760	642,785	718,412	758,656	759,870	589,318
PENNSYLVANIA	6,233,298	2,913,799	2,477,080	2,084,933	2,171,325	2,348,448	2,427,440	2,674,459	2,436,201	1,687,664
PUERTO RICO	189,509	244,167	183,881	171,351	178,124	186,276	194,289	197,632	183,309	184,935
RHODE ISLAND	271,023	246,428	232,973	204,940	185,521	189,176	202,890	194,060	170,616	146,616
SOUTH CAROLINA	415,721	536,121	289,261	258,283	280,895	289,507	292,015	283,509	273,356	238,378
SOUTH DAKOTA	46,982	50,429	73,571	30,514	26,240	26,418	19,867	18,950	17,760	16,265
TENNESSEE	749,940	748,432	701,813	646,665	411,534	360,274	380,848	457,760	512,703	448,384
TEXAS	2,783,312	2,582,763	2,395,390	1,190,144	1,009,567	1,055,240	1,624,608	1,742,381	1,627,111	3,085,959
UTAH	353,466	311,319	154,807	127,414	136,710	198,437	243,966	222,897	156,555	96,950
VERMONT	140,909	120,469	87,556	73,155	64,454	64,132	56,330	53,977	46,146	44,940
VIRGINIA	787,013	702,240	530,590	327,864	335,881	416,274	529,567	542,402	453,500	255,311
VIRGIN ISLANDS	3,280	2,639	1,243	1,023	1,417	1,556	1,412	2,014	2,600	1,962
WASHINGTON	1,319,833	1,526,152	1,401,762	974,792	1,107,774	1,235,150	1,385,622	1,490,235	1,407,707	1,184,813
WEST VIRGINIA	229,161	225,213	198,233	174,781	142,064	141,419	143,543	140,484	136,307	128,884
WISCONSIN	1,244,835	1,187,850	924,516	686,240	663,423	685,797	720,092	724,337	637,501	537,858
WYOMING	141,373	123,960	92,034	52,992	55,825	54,007	53,739	37,981	28,898	18,097
US TOTAL	\$53,980,273	\$47,928,269	\$40,047,838	\$31,337,744	\$31,894,909	\$33,354,913	\$35,906,155	\$36,725,687	\$33,323,571	\$27,364,625
STATE AVERAGE	\$1,018,496	\$904,307	\$755,620	\$591,278	\$601,791	\$629,338	\$677,475	\$692,938	\$628,747	\$516,314

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TABLE 2: STATE UNEMPLOYMENT BENEFITS PAID
(in thousands)

STATE	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
ALABAMA	302,736	379,087	471,484	661,221	321,598	226,445	213,106	220,715	246,257	307,860
ALASKA	159,664	171,316	185,141	171,371	108,737	108,111	113,922	119,647	130,380	137,772
ARIZONA	453,334	563,240	730,482	975,809	437,849	253,549	194,433	226,941	274,244	354,509
ARKANSAS	347,499	378,668	451,346	631,394	342,044	296,553	253,553	238,431	256,934	313,096
CALIFORNIA	6,524,647	7,032,784	8,664,564	10,932,328	6,818,097	4,924,872	4,392,553	4,526,464	4,999,608	5,965,775
COLORADO	598,624	677,447	915,574	1,060,782	412,583	304,802	288,595	305,942	382,888	529,934
CONNECTICUT	879,947	893,336	1,046,569	1,352,751	743,014	579,027	572,715	569,401	602,708	746,595
DELAWARE	116,623	126,315	150,553	197,386	128,133	105,413	97,727	100,015	109,130	121,168
DIST. OF COLUMBIA	152,127	162,063	176,061	205,312	140,949	90,462	85,928	84,084	86,414	108,379
FLORIDA	1,261,145	1,594,039	2,221,232	3,063,006	1,827,610	1,118,340	791,177	827,703	1,014,086	1,155,124
GEORGIA	825,532	935,576	1,165,636	1,725,087	950,464	604,261	541,244	527,949	586,537	760,021
HAWAII	241,770	265,081	328,139	393,510	220,811	115,884	98,903	90,911	114,767	137,583
IDAHO	174,056	215,832	281,030	396,185	219,190	123,992	104,237	122,766	144,351	182,687
ILLINOIS	2,323,652	2,442,919	3,193,065	4,454,368	2,317,087	1,857,317	1,686,946	1,823,059	2,066,127	2,425,486
INDIANA	676,644	823,863	1,016,508	1,811,519	971,681	702,307	665,469	648,841	651,022	742,784
IOWA	416,953	463,391	586,858	788,090	421,486	329,639	312,894	296,315	312,493	381,483
KANSAS	384,115	427,504	521,945	773,824	326,284	235,490	221,536	255,721	294,451	388,156
KENTUCKY	476,162	553,249	690,085	1,071,401	562,853	423,885	381,950	373,313	415,986	471,186
LOUISIANA	267,045	357,839	463,764	517,227	213,748	167,209	306,365	719,554	280,286	318,059
MAINE	171,931	190,994	210,131	256,010	143,038	113,962	104,671	110,210	115,692	131,095
MARYLAND	778,506	795,708	900,651	1,068,774	633,490	433,349	383,518	384,716	430,777	512,131
MASSACHUSETTS	1,740,999	1,763,686	2,002,082	2,863,236	1,708,944	1,453,684	1,329,426	1,363,789	1,509,933	1,833,954
MICHIGAN	1,353,535	1,553,409	2,063,575	3,771,655	2,225,042	1,849,071	1,972,734	1,827,284	1,895,894	1,989,324
MINNESOTA	853,923	933,688	1,271,546	1,731,625	907,708	756,032	686,251	660,567	700,551	864,165
MISSISSIPPI	190,534	216,215	258,604	335,765	176,292	135,115	161,734	210,724	153,128	186,824
MISSOURI	514,547	642,475	828,317	1,101,540	580,571	428,255	394,648	422,891	515,176	603,369
MONTANA	123,405	138,114	175,375	206,596	101,297	67,622	58,175	63,655	67,388	79,643

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TABLE 2 (CONTINUED): STATE UNEMPLOYMENT BENEFITS PAID
(in thousands)

STATE	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
NEBRASKA	138,005	169,445	197,810	225,991	103,415	90,993	86,161	110,026	117,741	128,467
NEVADA	478,523	564,783	789,416	1,078,926	536,744	324,415	227,999	209,011	238,912	287,472
NEW HAMPSHIRE	118,224	127,871	178,293	264,899	117,220	84,187	72,701	69,997	78,560	103,364
NEW JERSEY	2,507,238	2,601,155	3,001,558	3,704,728	2,380,001	1,960,090	1,808,857	1,852,386	1,976,635	2,138,878
NEW MEXICO	260,767	290,248	354,835	363,818	165,762	125,746	101,343	109,041	125,412	136,730
NEW YORK	3,440,854	3,503,748	3,930,005	4,930,033	2,769,461	2,219,035	2,162,880	2,332,369	2,466,994	2,922,057
NORTH CAROLINA	1,321,514	1,406,958	1,981,900	2,757,980	1,289,143	903,617	836,748	817,246	909,178	1,193,315
NORTH DAKOTA	64,192	62,203	74,250	92,583	45,233	40,968	38,006	35,883	36,177	42,493
OHIO	1,417,137	1,725,694	2,167,459	3,164,940	1,586,561	1,206,524	1,177,610	1,138,883	1,216,934	1,364,431
OKLAHOMA	267,751	292,879	400,247	544,913	191,935	153,706	142,350	156,107	207,177	282,380
OREGON	743,892	805,217	1,038,588	1,534,183	810,473	541,781	473,320	508,448	586,651	790,648
PENNSYLVANIA	2,912,340	3,078,942	3,719,123	5,026,524	2,850,183	2,258,333	2,082,900	2,115,064	2,330,993	2,778,516
PUERTO RICO	197,536	230,700	293,210	303,100	220,744	202,726	197,252	204,042	191,109	218,059
RHODE ISLAND	250,847	272,753	304,743	392,599	272,607	224,281	190,853	194,847	201,528	205,729
SOUTH CAROLINA	305,377	443,130	574,005	927,021	484,358	351,541	323,146	332,097	348,103	412,696
SOUTH DAKOTA	31,469	37,806	47,057	58,978	22,046	19,276	19,148	23,898	25,713	28,827
TENNESSEE	528,145	622,199	705,975	1,078,412	561,656	430,458	408,195	433,318	465,971	593,023
TEXAS	2,313,364	2,466,541	2,968,815	3,906,260	1,591,044	1,150,089	1,106,112	1,284,380	1,712,777	2,266,730
UTAH	231,418	280,613	377,550	496,607	194,448	98,509	90,720	116,535	154,217	214,681
VERMONT	98,947	117,157	147,461	195,387	112,868	91,743	84,517	79,769	80,556	99,012
VIRGINIA	591,827	625,754	748,099	1,099,712	504,608	363,789	334,997	327,193	376,194	608,250
VIRGIN ISLANDS	26,019	15,813	12,761	20,590	12,891	9,367	4,809	5,582	4,833	13,560
WASHINGTON	1,298,488	1,391,879	1,819,935	2,463,014	1,028,074	704,181	722,952	762,575	1,064,300	1,514,222
WEST VIRGINIA	224,599	193,802	244,621	334,561	150,577	134,908	126,325	131,780	141,667	177,740
WISCONSIN	945,893	1,080,809	1,376,310	1,955,060	1,051,394	897,095	803,864	804,425	851,618	993,121
WYOMING	83,585	93,164	127,654	162,832	40,776	33,490	28,962	33,461	40,696	46,258
US TOTAL	\$43,107,606	\$47,199,101	\$58,551,997	\$79,601,423	\$43,054,822	\$32,425,496	\$30,067,136	\$31,309,970	\$34,307,854	\$41,308,821
STATE AVERAGE	\$813,351	\$890,549	\$1,104,755	\$1,501,914	\$812,355	\$611,802	\$567,304	\$590,754	\$647,318	\$779,412

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TABLE 3: STATE UNEMPLOYMENT TRUST FUND BALANCES AS OF DECEMBER 31 OF EACH YEAR
(in thousands)

STATE	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
ALABAMA	91,179	6,951	8,007	8,947	314,100	410,640	417,411	373,421	264,182	253,437
ALASKA	275,938	236,417	245,403	298,439	353,513	331,214	284,520	233,297	205,951	193,066
ARIZONA	6,655	10,942	10,974	168,909	866,980	990,481	905,040	762,809	689,163	749,730
ARKANSAS	82,306	87,680	51,800	13,977	82,954	151,132	168,706	125,376	78,584	61,109
CALIFORNIA	54,679	92,379	91,093	110,875	639,200	2,533,133	2,400,802	1,457,070	693,970	961,713
COLORADO	531,563	10,003	10,405	64,579	627,982	630,397	494,601	289,067	87,987	132,078
CONNECTICUT	108,981	127,860	39,709	38,738	445,329	598,111	593,732	570,909	474,770	413,214
DELAWARE	6,397	4,482	1,304	38,828	131,380	174,156	192,477	201,780	212,894	239,422
DIST. OF COLUMBIA	292,702	293,878	300,732	329,696	411,777	400,275	376,861	355,227	320,254	287,080
FLORIDA	30,810	48,937	102,956	135,506	1,320,285	2,203,889	2,290,913	1,806,478	1,421,452	1,373,524
GEORGIA	29,935	89,763	19,887	18,045	909,805	1,281,787	1,272,514	1,118,340	869,518	702,911
HAWAII	102,020	15,627	2,823	130,687	424,975	556,334	530,815	456,442	387,834	347,155
IDAHO	288,566	174,995	105,405	3,396	88,456	196,048	180,067	135,885	106,963	127,302
ILLINOIS	575,310	0	1,509	8,975	1,456,078	1,801,983	1,280,863	488,390	150,742	-506,308
INDIANA	15,939	16,916	18,148	18,954	12,915	306,787	477,323	534,337	571,636	758,340
IOWA	712,023	507,550	310,023	383,905	737,040	740,178	695,732	676,506	676,723	705,644
KANSAS	44,094	16,150	43,444	119,794	566,419	637,983	603,853	453,519	327,094	293,884
KENTUCKY	40,606	67,988	9,144	10,437	81,861	230,766	263,919	264,630	266,952	340,062
LOUISIANA	756,454	790,309	895,643	1,144,195	1,460,753	1,444,768	1,371,468	1,428,356	1,460,186	1,491,196
MAINE	277,556	269,493	278,708	335,162	453,214	479,164	463,521	445,671	436,613	438,298
MARYLAND	758,970	418,330	199,897	135,304	773,782	1,016,659	1,018,371	884,321	698,034	584,047
MASSACHUSETTS	380,653	193,845	18,223	234,162	1,241,756	1,290,297	994,345	556,569	115,863	57,975
MICHIGAN	865,708	113,939	188,013	115,056	29,716	31,111	112,346	441,786	713,933	1,247,842
MINNESOTA	448,266	8,856	8,882	9,636	508,445	545,587	396,108	136,091	-123,008	-175,548
MISSISSIPPI	462,913	365,142	339,704	469,903	679,152	727,918	732,492	724,041	684,470	647,702
MISSOURI	37,423	13,479	18,537	13,878	118,483	113,246	106,331	-191,403	-270,295	-139,230
MONTANA	168,566	126,802	111,973	166,822	274,994	280,512	250,437	224,007	204,264	196,111

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TABLE 3 (CONTINUED): STATE UNEMPLOYMENT TRUST FUND BALANCES AS OF DECEMBER 31 OF EACH YEAR
(in thousands)

STATE	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
NEBRASKA	332,529	275,750	215,340	167,832	280,971	278,865	233,698	145,971	131,784	142,036
NEVADA	17,402	25,618	31,980	41,478	606,022	793,215	728,364	589,866	468,190	428,576
NEW HAMPSHIRE	174,165	73,979	4,283	17,905	152,422	240,422	265,249	264,688	242,709	226,460
NEW JERSEY	32,574	32,349	35,807	69,478	516,779	650,449	693,638	914,608	1,001,771	1,513,268
NEW MEXICO	67,304	108,235	224,869	281,026	512,785	575,524	578,168	557,919	561,621	588,757
NEW YORK	27,266	29,837	34,713	41,752	7,084	429,723	313,162	-357,319	-691,332	-744,760
NORTH CAROLINA	225,558	225,767	225,658	19,245	190,695	394,426	186,570	43,286	17,037	10,412
NORTH DAKOTA	157,762	120,210	96,326	98,997	139,632	134,442	119,471	99,507	77,058	55,455
OHIO	21,477	39,981	104,059	35,395	63,121	444,530	499,580	518,985	643,538	882,554
OKLAHOMA	746,598	434,771	269,431	488,513	824,286	831,388	747,655	610,895	450,517	352,751
OREGON	1,392,196	1,087,941	910,585	1,050,277	1,970,663	1,933,225	1,737,203	1,432,450	1,152,199	1,017,200
PENNSYLVANIA	164,275	40,007	94,082	116,777	981,162	1,545,652	1,383,464	980,813	613,986	761,931
PUERTO RICO	363,835	359,118	294,276	397,376	506,875	529,260	525,623	525,044	519,928	512,280
RHODE ISLAND	775	1,123	37,169	1,930	73,858	159,901	193,196	178,101	175,762	203,277
SOUTH CAROLINA	210,738	122,151	6,990	9,963	754	199,183	251,315	276,459	308,571	373,232
SOUTH DAKOTA	51,696	36,940	25,767	1,222	25,481	24,680	19,504	20,766	27,618	38,218
TENNESSEE	547,167	311,083	159,482	167,600	438,292	566,161	634,285	634,888	574,448	499,035
TEXAS	1,026,547	475,639	292,901	40,130	1,313,253	1,774,694	1,964,805	1,328,386	773,900	771,831
UTAH	503,035	365,460	312,720	492,923	822,707	842,680	706,140	523,971	395,342	368,196
VERMONT	80,100	54,533	1,363	23,038	137,837	177,613	195,303	213,378	226,959	248,152
VIRGINIA	47,016	55,334	63,269	68,552	616,445	775,202	713,062	517,974	292,018	226,323
VIRGIN ISLANDS	4,144	905	194	809	11,499	22,287	29,396	32,277	36,012	36,462
WASHINGTON	2,718,263	2,647,396	2,392,336	2,596,130	4,044,330	3,794,156	3,112,286	2,258,054	1,376,856	972,417
WEST VIRGINIA	108,144	105,325	76,837	123,859	232,319	244,786	242,451	217,456	203,701	207,605
WISCONSIN	9,321	13,849	39,472	26,294	234,746	592,228	733,017	769,088	800,177	961,664
WYOMING	221,722	158,889	124,298	155,048	258,778	243,500	216,070	183,966	172,398	177,597
US TOTAL	\$16,697,821	\$11,310,903	\$9,506,553	\$11,060,354	\$29,974,140	\$38,302,748	\$35,898,240	\$28,450,507	\$22,279,498	\$22,612,681
STATE AVERAGE	\$310,870	\$210,192	\$179,369	\$208,686	\$565,550	\$722,693	\$677,325	\$536,498	\$420,368	\$426,654

TABLE 4: STATES RANKED BY HIGH COST MULTIPLE (HCM)
(lowest to highest)

STATE	2012		2011		2010		2009		2008		2007		2006		2005		2004		2003	
	HCM	RANK	HCM	RANK	HCM	RANK	HCM	RANK	HCM	RANK	HCM	RANK	HCM	RANK	HCM	RANK	HCM	RANK	HCM	RANK
ALABAMA	0.07	4	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.25	16	0.33	20	0.35	21	0.34	20	0.26	14	0.26	10
ALASKA	0.52	19	0.48	13	0.53	15	0.64	19	0.78	39	0.78	40	0.70	36	0.63	34	0.59	31	0.58	31
ARIZONA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.08	5	0.40	29	0.44	27	0.42	24	0.41	24	0.41	23	0.48	26
ARKANSAS	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.10	9	0.18	8	0.21	9	0.17	8	0.11	4	0.09	2
CALIFORNIA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.04	3	0.18	8	0.17	6	0.11	4	0.06	2	0.09	2
COLORADO	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.06	3	0.56	32	0.59	31	0.48	28	0.31	17	0.10	3	0.16	5
CONNECTICUT	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.17	13	0.23	11	0.23	13	0.24	13	0.22	10	0.20	7
DELAWARE	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.10	6	0.32	24	0.43	25	0.45	27	0.53	31	0.59	31	0.71	32
DIST. OF COLUMBIA	0.50	18	0.53	16	0.58	16	0.66	21	0.78	39	0.80	41	0.79	40	0.83	39	0.78	36	0.76	34
FLORIDA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.28	20	0.46	29	0.48	28	0.42	25	0.36	19	0.38	19
GEORGIA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.31	23	0.42	24	0.44	26	0.42	25	0.35	18	0.30	12
HAWAII	0.26	9	0.04	2	N.A.	N.A.	0.35	11	1.11	46	1.50	51	1.48	51	1.39	48	1.29	44	1.23	44
IDAHO	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.16	12	0.35	21	0.33	19	0.29	15	0.25	13	0.32	14
ILLINOIS	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.24	15	0.30	17	0.22	11	0.06	1	N.A.	N.A.	N.A.	N.A.
INDIANA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.20	10	0.30	17	0.36	22	0.40	22	0.56	30
IOWA	0.59	20	0.44	11	0.29	7	0.36	12	0.66	34	0.69	34	0.66	34	0.70	36	0.74	33	0.82	38
KANSAS	0.05	3	N.A.	N.A.	N.A.	N.A.	0.14	9	0.61	33	0.71	35	0.72	37	0.58	32	0.45	26	0.42	23
KENTUCKY	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.06	4	0.16	7	0.19	8	0.21	12	0.22	10	0.29	11
LOUISIANA	0.38	13	0.42	10	0.51	13	0.63	18	0.79	41	0.82	42	0.86	43	0.97	42	1.05	42	1.12	40
MAINE	0.61	21	0.62	18	0.67	22	0.82	26	1.03	44	1.12	46	1.11	48	1.12	46	1.12	43	1.17	42
MARYLAND	0.36	12	0.21	6	0.11	4	0.07	4	0.39	28	0.52	30	0.53	31	0.51	28	0.42	25	0.38	19
MASSACHUSETTS	0.00	1	0.00	1	0.00	1	0.05	2	0.26	18	0.28	16	0.23	13	0.14	7	0.03	1	0.02	1
MICHIGAN	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.02	1	0.08	2	0.14	6	0.25	9
MINNESOTA	0.23	8	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.28	20	0.30	17	0.22	11	0.08	2	N.A.	N.A.	N.A.	N.A.
MISSISSIPPI	0.79	25	0.65	20	0.64	20	0.89	27	1.19	48	1.32	49	1.36	50	1.47	49	1.46	46	1.43	45
MISSOURI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.07	6	0.07	2	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
MONTANA	0.44	14	0.36	9	0.33	8	0.50	15	0.77	38	0.82	42	0.78	39	0.78	38	0.76	35	0.76	34

TABLE 4 (CONTINUED): STATES RANKED BY HIGH COST MULTIPLE (HCM)

(lowest to highest)

STATE	2012		2011		2010		2009		2008		2007		2006		2005		2004		2003	
	HCM	RANK	HCM	RANK	HCM	RANK	HCM	RANK	HCM	RANK	HCM	RANK	HCM	RANK	HCM	RANK	HCM	RANK	HCM	RANK
NEBRASKA	0.79	25	0.69	23	0.58	16	0.44	13	0.71	37	0.74	39	0.63	33	0.48	27	0.41	23	0.46	25
NEVADA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.47	30	0.63	32	0.60	32	0.53	29	0.48	28	0.49	27
NEW HAMPSHIRE	0.31	11	0.14	4	0.01	2	0.04	1	0.27	19	0.43	25	0.50	30	0.53	29	0.52	30	0.51	29
NEW JERSEY	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.09	7	0.11	4	0.13	5	0.18	9	0.20	8	0.32	14
NEW MEXICO	0.18	7	0.29	7	0.64	20	0.79	24	1.36	50	1.58	52	1.73	52	1.87	50	2.02	47	2.25	47
NEW YORK	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.00	1	0.04	1	0.03	2	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
NORTH CAROLINA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.06	4	0.13	5	0.07	3	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
NORTH DAKOTA	0.44	14	0.44	11	0.43	10	0.47	14	0.67	35	0.72	36	0.67	35	0.62	33	0.51	29	0.39	22
OHIO	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.01	2	0.09	3	0.10	4	0.11	4	0.14	6	0.20	7
OKLAHOMA	1.03	28	0.66	22	0.45	11	0.80	25	1.28	49	1.42	50	1.28	49	1.23	47	0.97	39	0.79	37
OREGON	0.79	27	0.65	20	0.60	18	0.65	20	1.14	47	1.14	47	1.07	47	0.97	42	0.83	38	0.78	36
PENNSYLVANIA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.15	11	0.25	13	0.23	13	0.18	9	0.11	4	0.15	4
PUERTO RICO	0.49	17	0.51	15	0.42	9	0.56	16	0.69	36	0.73	38	0.73	38	0.76	37	0.79	37	0.85	39
RHODE ISLAND	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.12	10	0.25	13	0.32	18	0.30	16	0.31	15	0.38	19
SOUTH CAROLINA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.13	5	0.17	6	0.20	11	0.24	12	0.30	12
SOUTH DAKOTA	0.46	16	0.35	8	0.26	6	N.A.	N.A.	0.25	16	0.25	13	0.21	9	0.25	14	0.34	16	0.50	28
TENNESSEE	0.27	10	0.16	5	0.09	3	0.10	6	0.22	14	0.30	17	0.34	20	0.38	23	0.36	19	0.33	16
TEXAS	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.29	22	0.40	23	0.35	21	0.13	6	N.A.	N.A.	N.A.	N.A.
UTAH	0.63	23	0.49	14	0.46	12	0.71	23	1.10	45	1.15	48	1.06	46	0.92	40	0.75	34	0.75	33
VERMONT	0.08	5	N.A.	N.A.	N.A.	N.A.	0.10	6	0.54	31	0.72	36	0.79	40	0.92	40	1.01	40	1.18	43
VIRGINIA	0.02	2	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.35	26	0.44	27	0.42	24	0.33	19	0.20	8	0.17	6
VIRGIN ISLANDS	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.36	27	0.68	33	0.99	45	1.08	45	1.44	45	1.73	46
WASHINGTON	0.62	22	0.64	19	0.63	19	0.67	22	0.99	43	0.98	45	0.85	42	0.69	35	0.45	26	0.33	16
WEST VIRGINIA	0.13	6	0.13	3	0.11	4	0.17	10	0.32	24	0.35	21	0.36	23	0.35	21	0.34	16	0.37	18
WISCONSIN	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.09	7	0.23	11	0.29	16	0.32	18	0.36	19	0.45	24
WYOMING	0.77	24	0.59	17	0.52	14	0.60	17	0.93	42	0.95	44	0.97	44	0.99	44	1.01	40	1.14	41
US AGGREGATE	N.A.		N.A.		N.A.		N.A.		0.27		0.36		0.35		0.30		0.25		0.27	
STATE AVERAGE	0.51		0.41		0.40		0.42		0.48		0.55		0.55		0.55		0.55		0.59	

TABLE 5: RATIO OF YEAR END RESERVES TO TOTAL WAGES (RESERVE RATIO)
(as a percentage)

STATE	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
ALABAMA	0.15	0.01	0.01	0.02	0.54	0.72	0.75	0.73	0.56	0.56
ALASKA	2.26	2.07	2.31	2.78	3.38	3.36	3.03	2.72	2.55	2.52
ARIZONA	0.01	0.01	0.01	0.21	0.98	1.10	1.04	1.01	1.01	1.20
ARKANSAS	0.24	0.26	0.17	0.04	0.26	0.49	0.56	0.45	0.30	0.24
CALIFORNIA	0.01	0.01	0.02	0.02	0.10	0.40	0.39	0.26	0.13	0.20
COLORADO	0.57	0.01	0.01	0.08	0.70	0.74	0.60	0.39	0.13	0.20
CONNECTICUT	0.14	0.16	0.05	0.05	0.57	0.76	0.78	0.81	0.72	0.67
DELAWARE	0.04	0.03	0.01	0.26	0.83	1.10	1.16	1.37	1.52	1.84
DIST. OF COLUMBIA	0.92	0.98	1.07	1.21	1.44	1.47	1.46	1.52	1.44	1.40
FLORIDA	0.01	0.02	0.05	0.06	0.53	0.85	0.89	0.78	0.68	0.71
GEORGIA	0.02	0.06	0.02	0.01	0.66	0.90	0.94	0.90	0.75	0.63
HAWAII	0.58	0.09	0.02	0.80	2.36	3.17	3.14	2.95	2.75	2.60
IDAHO	1.69	1.05	0.67	0.02	0.51	1.10	1.06	0.93	0.80	1.00
ILLINOIS	0.24	0.00	0.00	0.00	0.63	0.79	0.59	0.24	0.08	0.00
INDIANA	0.02	0.02	0.02	0.02	0.01	0.35	0.54	0.65	0.72	1.00
IOWA	1.54	1.17	0.76	0.94	1.73	1.81	1.74	1.83	1.94	2.15
KANSAS	0.09	0.03	0.10	0.27	1.21	1.40	1.41	1.15	0.88	0.82
KENTUCKY	0.07	0.13	0.02	0.02	0.16	0.45	0.53	0.57	0.61	0.81
LOUISIANA	1.17	1.28	1.58	1.95	2.44	2.54	2.64	3.00	3.22	3.44
MAINE	1.74	1.75	1.89	2.32	2.92	3.19	3.14	3.17	3.18	3.34
MARYLAND	0.79	0.45	0.23	0.16	0.86	1.14	1.17	1.11	0.93	0.83
MASSACHUSETTS	0.25	0.13	0.01	0.17	0.84	0.90	0.73	0.44	0.09	0.05
MICHIGAN	0.60	0.08	0.16	0.09	0.02	0.02	0.08	0.31	0.52	0.92
MINNESOTA	0.45	0.01	0.01	0.01	0.54	0.59	0.44	0.16	0.00	0.00
MISSISSIPPI	1.56	1.29	1.27	1.75	2.34	2.60	2.67	2.89	2.88	2.82
MISSOURI	0.04	0.02	0.02	0.02	0.14	0.14	0.13	0.06	0.03	0.01
MONTANA	1.32	1.08	1.00	1.50	2.33	2.47	2.36	2.35	2.31	2.31
NEBRASKA	1.24	1.08	0.90	0.69	1.10	1.16	0.99	0.75	0.64	0.71
NEVADA	0.04	0.06	0.09	0.11	1.30	1.73	1.65	1.45	1.31	1.36
NEW HAMPSHIRE	0.77	0.34	0.02	0.09	0.69	1.08	1.26	1.33	1.30	1.29
NEW JERSEY	0.02	0.02	0.02	0.04	0.29	0.38	0.42	0.59	0.67	1.07
NEW MEXICO	0.29	0.48	1.05	1.30	2.23	2.59	2.84	3.07	3.31	3.69
NEW YORK	0.01	0.01	0.01	0.01	0.00	0.11	0.08	0.00	0.00	0.00
NORTH CAROLINA	0.17	0.18	0.19	0.02	0.15	0.31	0.16	0.04	0.02	0.01
NORTH DAKOTA	1.04	1.04	1.01	1.10	1.57	1.68	1.57	1.44	1.19	0.92
OHIO	0.01	0.02	0.07	0.02	0.04	0.27	0.31	0.34	0.44	0.61
OKLAHOMA	1.41	0.90	0.62	1.09	1.75	1.94	1.75	1.68	1.32	1.08
OREGON	2.52	2.09	1.91	2.19	3.66	3.67	3.43	3.10	2.66	2.51
PENNSYLVANIA	0.08	0.02	0.05	0.07	0.51	0.83	0.77	0.59	0.39	0.50
PUERTO RICO	2.18	2.24	1.87	2.49	3.05	3.22	3.23	3.36	3.47	3.77
RHODE ISLAND	0.01	0.01	0.27	0.01	0.52	1.08	1.38	1.33	1.37	1.65
SOUTH CAROLINA	0.38	0.23	0.01	0.02	0.00	0.38	0.49	0.58	0.69	0.87
SOUTH DAKOTA	0.49	0.37	0.28	0.01	0.26	0.27	0.22	0.26	0.36	0.53
TENNESSEE	0.58	0.35	0.19	0.21	0.49	0.65	0.75	0.82	0.78	0.71
TEXAS	0.23	0.11	0.08	0.01	0.33	0.46	0.55	0.42	0.27	0.28
UTAH	1.28	0.99	0.93	1.44	2.23	2.32	2.15	1.85	1.51	1.51
VERMONT	0.95	0.67	0.02	0.31	1.71	2.28	2.52	2.93	3.21	3.75
VIRGINIA	0.03	0.04	0.05	0.05	0.46	0.58	0.55	0.43	0.26	0.22
VIRGIN ISLANDS	0.37	0.08	0.02	0.08	1.04	1.96	2.87	3.12	4.17	5.01
WASHINGTON	2.36	2.45	2.43	2.58	3.81	3.76	3.27	2.66	1.72	1.25
WEST VIRGINIA	0.52	0.53	0.43	0.67	1.27	1.40	1.42	1.38	1.38	1.47
WISCONSIN	0.01	0.02	0.05	0.03	0.28	0.72	0.91	1.01	1.11	1.40
WYOMING	2.33	1.79	1.57	1.81	2.83	2.89	2.94	3.01	3.05	3.45
US AGGREGATE	0.33	0.23	0.21	0.25	0.62	0.80	0.78	0.67	0.59	0.64
STATE AVERAGE	0.68	0.53	0.48	0.59	1.14	1.36	1.37	1.33	1.27	1.36

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TABLE 6: RATIO OF BENEFITS TO TOTAL WAGES
(as a percentage)

STATE	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
ALABAMA	0.42	0.54	0.69	0.95	0.45	0.33	0.33	0.36	0.42	0.56
ALASKA	1.05	1.19	1.35	1.26	0.84	0.88	0.98	1.11	1.22	1.39
ARIZONA	0.43	0.56	0.75	0.95	0.41	0.24	0.20	0.26	0.35	0.47
ARKANSAS	0.82	0.93	1.16	1.59	0.87	0.79	0.70	0.61	0.76	1.02
CALIFORNIA	0.81	0.91	1.18	1.44	0.87	0.65	0.61	0.67	0.82	0.98
COLORADO	0.56	0.66	0.93	1.04	0.40	0.31	0.31	0.35	0.49	0.67
CONNECTICUT	0.89	0.92	1.14	1.43	0.77	0.62	0.64	0.67	0.75	0.98
DELAWARE	0.57	0.64	0.81	1.02	0.65	0.54	0.51	0.56	0.59	0.77
DIST. OF COLUMBIA	0.40	0.45	0.51	0.60	0.41	0.28	0.28	0.29	0.32	0.43
FLORIDA	0.42	0.54	0.78	1.05	0.60	0.37	0.27	0.31	0.39	0.50
GEORGIA	0.49	0.58	0.75	1.08	0.57	0.37	0.35	0.36	0.43	0.58
HAWAII	1.03	1.18	1.49	1.73	0.95	0.52	0.47	0.46	0.67	0.80
IDAHO	0.82	1.04	1.40	1.91	1.02	0.59	0.54	0.69	0.78	1.16
ILLINOIS	0.82	0.89	1.22	1.65	0.83	0.69	0.66	0.76	0.89	1.10
INDIANA	0.61	0.77	1.00	1.74	0.90	0.67	0.65	0.66	0.61	0.81
IOWA	0.73	0.85	1.11	1.47	0.79	0.65	0.64	0.64	0.62	0.92
KANSAS	0.74	0.86	1.08	1.56	0.65	0.49	0.50	0.61	0.71	1.00
KENTUCKY	0.70	0.85	1.10	1.70	0.87	0.68	0.64	0.65	0.74	0.90
LOUISIANA	0.34	0.47	0.64	0.70	0.30	0.25	0.50	1.22	0.51	0.58
MAINE	0.80	0.91	1.03	1.25	0.69	0.58	0.55	0.59	0.67	0.77
MARYLAND	0.64	0.68	0.80	0.94	0.55	0.39	0.36	0.39	0.44	0.58
MASSACHUSETTS	0.91	0.96	1.15	1.63	0.95	0.86	0.82	0.89	1.00	1.30
MICHIGAN	0.76	0.92	1.29	2.25	1.25	1.05	1.12	1.05	1.09	1.20
MINNESOTA	0.68	0.77	1.11	1.48	0.76	0.66	0.63	0.63	0.66	0.90
MISSISSIPPI	0.52	0.61	0.74	0.94	0.49	0.39	0.49	0.68	0.50	0.65
MISSOURI	0.48	0.63	0.83	1.06	0.56	0.43	0.41	0.46	0.54	0.71
MONTANA	0.83	0.99	1.30	1.52	0.74	0.53	0.49	0.58	0.58	0.82
NEBRASKA	0.40	0.51	0.62	0.70	0.32	0.30	0.30	0.40	0.41	0.51
NEVADA	1.00	1.21	1.71	2.16	1.00	0.63	0.47	0.47	0.60	0.80
NEW HAMPSHIRE	0.41	0.46	0.67	0.98	0.43	0.31	0.29	0.28	0.33	0.48
NEW JERSEY	1.16	1.24	1.47	1.79	1.12	0.96	0.92	0.99	1.11	1.25
NEW MEXICO	0.88	1.00	1.26	1.26	0.58	0.46	0.41	0.47	0.59	0.67
NEW YORK	0.67	0.69	0.81	1.02	0.55	0.46	0.48	0.56	0.62	0.78
NORTH CAROLINA	0.82	0.91	1.33	1.82	0.82	0.60	0.59	0.61	0.74	0.99
NORTH DAKOTA	0.38	0.44	0.60	0.78	0.40	0.40	0.39	0.39	0.29	0.53
OHIO	0.66	0.84	1.11	1.57	0.76	0.59	0.59	0.59	0.64	0.76
OKLAHOMA	0.45	0.53	0.76	1.01	0.36	0.31	0.30	0.36	0.54	0.72
OREGON	1.07	1.21	1.64	2.34	1.20	0.84	0.77	0.89	1.07	1.53
PENNSYLVANIA	1.12	1.23	1.56	2.09	1.18	0.97	0.94	1.00	1.11	1.44
PUERTO RICO	0.82	0.97	1.23	1.24	0.90	0.84	0.83	0.89	0.91	1.08
RHODE ISLAND	1.24	1.40	1.62	2.07	1.41	1.16	1.04	1.10	1.11	1.28
SOUTH CAROLINA	0.45	0.68	0.91	1.44	0.73	0.55	0.53	0.58	0.62	0.79
SOUTH DAKOTA	0.22	0.29	0.38	0.48	0.18	0.17	0.18	0.23	0.22	0.31
TENNESSEE	0.48	0.59	0.70	1.05	0.53	0.42	0.42	0.47	0.50	0.72
TEXAS	0.45	0.51	0.66	0.85	0.35	0.27	0.28	0.35	0.52	0.69
UTAH	0.50	0.64	0.89	1.14	0.44	0.24	0.24	0.34	0.46	0.71
VERMONT	0.84	1.03	1.34	1.78	1.02	0.86	0.82	0.81	0.82	1.10
VIRGINIA	0.35	0.38	0.47	0.69	0.32	0.24	0.23	0.24	0.29	0.51
VIRGIN ISLANDS	1.62	0.94	0.80	1.29	0.80	0.59	0.33	0.40	0.36	1.09
WASHINGTON	0.91	1.03	1.41	1.87	0.79	0.58	0.63	0.72	1.02	1.54
WEST VIRGINIA	0.84	0.77	1.03	1.38	0.65	0.61	0.59	0.65	0.68	0.96
WISCONSIN	0.86	1.02	1.36	1.88	1.00	0.88	0.81	0.85	0.87	1.14
WYOMING	0.71	0.83	1.20	1.44	0.37	0.33	0.33	0.43	0.54	0.69
US AGGREGATE	0.70	0.79	1.02	1.37	0.72	0.57	0.62	0.69	0.81	1.03
STATE AVERAGE	0.71	0.80	1.04	1.36	0.70	0.55	0.54	0.60	0.65	0.86

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TABLE 7: AVERAGE EMPLOYER TAX RATES FOR TAXABLE AND TOTAL WAGES

STATE	2012		2011		2010		2009		2008		2007		2006		2005		2004		2003	
	TAXABLE WAGES	TOTAL WAGES	TAXABLE WAGES	TOTAL WAGES	TAXABLE WAGES	TOTAL WAGES	TAXABLE WAGES	TOTAL WAGES	TAXABLE WAGES	TOTAL WAGES	TAXABLE WAGES	TOTAL WAGES	TAXABLE WAGES	TOTAL WAGES	TAXABLE WAGES	TOTAL WAGES	TAXABLE WAGES	TOTAL WAGES	TAXABLE WAGES	TOTAL WAGES
ALABAMA	3.3	0.8	3.7	0.9	2.9	0.7	1.5	0.4	1.4	0.4	1.5	0.4	1.7	0.5	2.1	0.6	1.8	0.5	1.7	0.5
ALASKA	2.8	1.8	2.3	1.4	1.9	1.2	2.0	1.2	2.3	1.4	2.7	1.7	3.0	1.9	2.9	1.8	2.6	1.6	2.4	1.5
ARIZONA	2.3	0.5	2.2	0.4	1.9	0.4	1.3	0.3	1.4	0.3	1.5	0.3	1.5	0.3	1.3	0.3	1.0	0.3	0.8	0.2
ARKANSAS	3.5	1.2	3.3	1.2	3.0	1.0	2.5	0.8	2.4	0.8	2.3	0.8	2.5	0.9	2.6	0.9	2.5	0.9	2.3	0.8
CALIFORNIA	5.3	0.9	5.2	0.9	4.7	0.8	4.1	0.7	4.1	0.7	4.2	0.8	4.4	0.8	4.6	0.9	4.2	0.8	2.9	0.6
COLORADO	3.4	0.9	3.2	0.8	2.0	0.5	1.6	0.4	1.7	0.5	1.9	0.5	2.2	0.6	2.3	0.7	1.7	0.5	1.0	0.3
CONNECTICUT	4.2	1.0	3.9	1.0	3.4	0.9	3.0	0.8	2.6	0.7	2.6	0.7	2.7	0.7	3.0	0.9	3.1	0.9	2.8	0.9
DELAWARE	2.9	0.7	2.7	0.6	2.3	0.5	2.0	0.5	2.0	0.5	2.2	0.5	2.4	0.5	2.2	0.5	2.0	0.5	1.7	0.4
DIST. OF COLUMBIA	2.8	0.4	2.7	0.4	2.4	0.4	2.1	0.3	2.0	0.3	2.0	0.3	2.1	0.4	2.4	0.4	2.4	0.4	2.1	0.4
FLORIDA	3.8	0.9	3.2	0.7	2.2	0.5	1.5	0.3	1.4	0.3	1.6	0.4	2.0	0.5	2.0	0.5	1.7	0.5	1.3	0.3
GEORGIA	2.7	0.6	2.5	0.6	2.1	0.5	1.6	0.4	1.5	0.4	1.6	0.4	1.9	0.5	2.2	0.6	2.0	0.6	0.6	0.2
HAWAII	2.6	1.8	2.3	1.5	1.6	0.8	0.7	0.3	0.8	0.4	1.0	0.7	1.3	0.9	1.3	0.9	1.4	1.0	1.5	1.1
IDAHO	2.9	1.9	2.9	1.9	2.2	1.5	1.1	0.7	1.0	0.6	1.3	0.9	1.5	1.0	1.4	0.9	1.3	0.9	1.2	0.8
ILLINOIS	5.0	1.4	4.2	1.1	3.1	0.8	2.5	0.7	3.1	0.8	3.9	1.0	4.6	1.2	4.9	1.3	3.9	1.0	2.8	0.7
INDIANA	3.1	0.8	3.2	0.8	2.9	0.6	2.6	0.6	2.7	0.6	2.8	0.6	3.0	0.7	3.0	0.7	2.3	0.5	1.8	0.4
IOWA	2.5	1.4	2.6	1.4	2.0	1.1	1.5	0.8	1.6	0.8	1.6	0.8	1.6	0.9	1.6	0.9	1.6	0.8	1.4	0.8
KANSAS	2.7	0.9	2.6	0.9	2.3	0.8	1.4	0.5	1.4	0.5	1.7	0.6	2.3	0.8	2.5	0.9	2.2	0.8	1.7	0.6
KENTUCKY	3.5	0.9	3.5	0.9	3.4	0.9	3.0	0.8	2.8	0.7	2.7	0.7	2.7	0.7	2.7	0.8	2.5	0.7	2.3	0.7
LOUISIANA	1.8	0.4	1.9	0.4	1.6	0.4	1.4	0.3	1.4	0.3	1.5	0.3	1.5	0.4	1.5	0.4	1.8	0.5	1.7	0.4
MAINE	3.1	1.1	2.9	1.0	2.4	0.8	1.6	0.6	1.7	0.6	1.8	0.7	1.8	0.7	1.7	0.7	1.5	0.6	1.6	0.7
MARYLAND	5.5	1.1	5.1	1.0	4.1	0.8	2.0	0.4	1.7	0.4	1.9	0.4	2.3	0.5	2.6	0.6	2.5	0.6	1.4	0.4
MASSACHUSETTS	4.2	1.2	4.3	1.2	4.0	1.1	3.6	1.0	3.4	1.0	3.6	1.1	3.9	1.2	4.0	1.3	3.6	1.1	2.5	0.7
MICHIGAN	5.6	1.3	5.5	1.2	5.0	1.2	4.6	1.0	4.7	1.1	4.7	1.1	4.6	1.1	4.3	1.0	3.9	1.0	3.2	0.8
MINNESOTA	2.4	1.2	2.2	1.1	1.8	0.9	1.5	0.7	1.6	0.7	1.7	0.8	1.8	0.9	1.8	0.9	1.6	0.7	1.2	0.6
MISSISSIPPI	2.3	0.9	2.1	0.8	1.6	0.4	1.3	0.3	1.3	0.4	1.4	0.4	1.8	0.5	1.9	0.5	2.1	0.6	1.7	0.5
MISSOURI	2.4	0.8	2.3	0.8	2.1	0.7	2.1	0.6	2.2	0.7	2.2	0.7	2.2	0.7	2.1	0.6	2.0	0.5	1.8	0.5
MONTANA	1.9	1.3	1.8	1.2	1.3	0.9	1.0	0.6	1.1	0.7	1.2	0.8	1.2	0.8	1.2	0.8	1.2	0.8	1.1	0.8

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TABLE 7 (CONTINUED): AVERAGE EMPLOYER TAX RATES FOR TAXABLE AND TOTAL WAGES

STATE	2012		2011		2010		2009		2008		2007		2006		2005		2004		2003	
	TAXABLE WAGES	TOTAL WAGES	TAXABLE WAGES	TOTAL WAGES	TAXABLE WAGES	TOTAL WAGES	TAXABLE WAGES	TOTAL WAGES	TAXABLE WAGES	TOTAL WAGES	TAXABLE WAGES	TOTAL WAGES	TAXABLE WAGES	TOTAL WAGES	TAXABLE WAGES	TOTAL WAGES	TAXABLE WAGES	TOTAL WAGES	TAXABLE WAGES	TOTAL WAGES
NEBRASKA	2.6	0.7	3.1	0.9	2.8	0.8	1.3	0.4	1.4	0.4	1.8	0.5	2.5	0.7	2.3	0.6	1.8	0.5	1.6	0.4
NEVADA	2.2	1.2	1.6	1.0	1.2	0.7	1.3	0.7	1.4	0.8	1.4	0.8	1.4	0.8	1.4	0.8	1.3	0.8	1.3	0.8
NEW HAMPSHIRE	3.5	1.0	3.7	1.0	3.2	0.7	2.0	0.4	1.2	0.3	1.3	0.3	1.5	0.3	1.9	0.4	1.8	0.4	0.9	0.2
NEW JERSEY	3.2	1.4	2.9	1.3	2.3	1.0	1.9	0.9	2.0	0.9	2.0	0.9	1.5	0.7	2.0	0.9	1.7	0.8	1.6	0.8
NEW MEXICO	1.6	0.8	1.6	0.8	1.3	0.7	1.1	0.6	1.0	0.5	1.0	0.5	1.0	0.5	0.9	0.5	0.9	0.5	1.0	0.5
NEW YORK	4.6	0.7	4.6	0.7	4.4	0.7	3.7	0.6	3.5	0.5	3.6	0.6	4.0	0.7	4.2	0.8	4.3	0.8	4.1	0.8
NORTH CAROLINA	2.3	1.0	2.1	0.9	1.7	0.8	1.7	0.8	1.8	0.8	1.9	0.8	2.0	0.9	2.0	0.9	1.7	0.8	1.5	0.7
NORTH DAKOTA	1.3	0.7	1.3	0.7	1.3	0.7	1.0	0.6	1.0	0.6	1.2	0.7	1.4	0.8	1.5	0.8	1.6	0.9	1.5	0.8
OHIO	3.5	0.8	3.7	0.9	3.1	0.8	2.7	0.7	2.5	0.6	2.5	0.7	2.6	0.7	2.3	0.6	2.1	0.6	1.7	0.5
OKLAHOMA	2.4	1.1	1.9	0.8	0.9	0.4	0.7	0.3	0.9	0.3	1.2	0.5	1.5	0.6	1.8	0.8	1.7	0.7	1.1	0.5
OREGON	3.1	1.8	3.0	1.8	2.4	1.5	1.8	1.1	1.8	1.1	2.1	1.2	2.4	1.4	2.6	1.6	2.6	1.6	2.1	1.3
PENNSYLVANIA	6.7	1.3	6.3	1.3	5.4	1.1	4.6	1.0	4.7	1.0	5.1	1.1	5.4	1.2	5.1	1.2	4.2	1.0	3.9	1.0
PUERTO RICO	3.6	1.2	3.5	1.1	3.2	1.0	3.1	1.0	3.2	1.1	3.2	1.1	3.3	1.2	3.4	1.2	3.3	1.2	3.4	1.3
RHODE ISLAND	3.8	1.6	3.8	1.6	3.6	1.5	3.4	1.3	3.4	1.2	3.4	1.3	3.3	1.4	3.3	1.3	3.2	1.2	3.0	1.1
SOUTH CAROLINA	2.8	0.9	3.4	0.9	2.3	0.5	2.1	0.5	2.1	0.5	2.2	0.5	2.2	0.6	2.2	0.6	2.2	0.6	1.9	0.5
SOUTH DAKOTA	1.2	0.4	1.4	0.5	2.3	0.7	0.8	0.3	0.9	0.3	0.9	0.3	0.8	0.2	0.8	0.2	0.7	0.2	0.7	0.2
TENNESSEE	3.3	0.8	3.4	0.8	3.2	0.8	2.9	0.7	2.1	0.5	1.8	0.4	1.9	0.4	2.4	0.6	2.9	0.7	2.4	0.6
TEXAS	3.2	0.7	3.1	0.7	2.5	0.6	1.3	0.3	1.3	0.3	2.0	0.5	2.3	0.6	2.5	0.7	2.4	0.6	2.1	0.6
UTAH	1.6	0.9	1.3	0.7	0.7	0.4	0.6	0.3	0.7	0.4	1.0	0.6	1.3	0.8	1.3	0.7	0.9	0.5	0.6	0.4
VERMONT	4.0	1.6	4.0	1.3	3.3	0.9	3.3	0.8	2.8	0.7	2.9	0.8	2.4	0.6	2.4	0.7	2.0	0.6	2.0	0.6
VIRGINIA	2.8	0.5	2.5	0.5	1.9	0.4	1.2	0.2	1.2	0.2	1.5	0.3	1.9	0.4	2.0	0.5	1.6	0.4	0.9	0.2
VIRGIN ISLANDS	0.5	0.3	0.4	0.2	0.2	0.1	0.2	0.1	0.2	0.1	0.2	0.1	0.3	0.2	0.3	0.2	0.2	0.1	0.2	0.1
WASHINGTON	1.9	1.1	2.2	1.3	1.9	1.1	1.5	0.9	1.8	1.0	2.1	1.2	2.5	1.5	2.8	1.7	2.7	1.6	2.3	1.4
WEST VIRGINIA	3.2	1.1	3.1	1.1	2.9	1.0	2.7	0.9	2.7	0.8	2.8	0.8	2.8	0.8	2.9	0.9	2.8	0.9	2.8	0.9
WISCONSIN	4.3	1.4	4.1	1.3	3.4	1.1	2.6	0.8	2.6	0.8	2.7	0.8	2.9	0.9	2.9	0.9	2.6	0.8	2.2	0.7
WYOMING	3.2	1.6	2.8	1.4	2.0	1.0	1.2	0.6	1.3	0.6	1.5	0.7	1.6	0.8	1.3	0.6	1.0	0.5	0.8	0.4
STATE AVERAGE	3.5	1.0	3.0	1.0	2.5	0.8	2.0	0.6	2.0	0.6	2.1	0.7	2.3	0.8	2.4	0.8	2.2	0.7	1.8	0.6

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TABLE 8: STATE UNEMPLOYMENT BENEFITS -- AVERAGE BENEFIT DURATION
(in weeks)

STATE	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
ALABAMA	14.7	15.0	16.6	16.5	11.2	12.0	11.3	11.5	12.0	12.7
ALASKA	20.0	19.9	23.1	22.0	14.6	14.4	14.4	14.3	14.9	14.7
ARIZONA	17.1	17.6	19.5	18.5	14.9	15.1	14.6	15.6	16.3	17.9
ARKANSAS	15.3	15.5	16.8	16.8	13.0	14.5	13.7	13.9	14.0	14.0
CALIFORNIA	18.7	18.9	20.0	20.4	16.6	16.8	16.6	17.4	17.9	18.1
COLORADO	15.3	16.0	17.6	16.0	12.8	13.4	13.5	13.9	14.9	15.2
CONNECTICUT	19.2	18.3	20.3	19.2	15.8	16.1	16.6	16.7	17.6	17.9
DELAWARE	21.9	21.1	22.9	21.4	17.2	17.2	17.3	16.6	16.0	16.1
DIST. OF COLUMBIA	20.3	20.2	21.3	20.4	23.3	19.1	19.3	19.5	20.5	20.5
FLORIDA	20.3	18.7	18.8	19.2	15.2	14.4	14.4	15.2	15.3	15.9
GEORGIA	13.2	13.3	14.7	15.3	11.6	11.2	11.0	11.5	12.0	12.6
HAWAII	17.9	18.3	19.7	18.9	13.9	13.4	13.1	14.1	15.5	15.6
IDAHO	13.6	14.5	15.7	16.6	11.9	11.3	11.6	12.7	13.4	14.0
ILLINOIS	18.0	19.0	21.4	20.6	16.7	17.3	17.4	18.2	18.9	19.0
INDIANA	13.6	14.8	16.1	17.1	12.8	13.3	12.8	12.9	13.5	13.6
IOWA	13.6	14.2	15.3	15.6	11.6	12.9	12.5	12.5	14.1	13.5
KANSAS	15.3	15.9	17.9	18.1	13.9	13.5	14.4	15.3	16.1	16.0
KENTUCKY	19.8	16.5	18.4	19.0	14.1	13.5	13.2	13.5	14.0	14.5
LOUISIANA	16.9	18.1	20.9	16.6	13.7	15.0	27.1	12.4	16.3	15.3
MAINE	15.1	15.9	16.7	17.0	14.1	14.1	14.1	14.8	15.5	18.2
MARYLAND	18.1	18.2	18.9	18.8	15.1	14.7	14.8	15.3	15.8	15.9
MASSACHUSETTS	17.8	18.5	19.7	20.1	17.4	18.0	17.7	17.9	18.5	18.9
MICHIGAN	15.0	15.6	18.9	19.4	15.0	14.8	14.5	14.3	14.5	14.0
MINNESOTA	16.9	16.3	20.2	19.6	16.3	16.4	15.3	15.0	15.8	16.7
MISSISSIPPI	15.2	16.6	17.9	17.4	12.9	14.5	16.9	11.3	15.2	15.5
MISSOURI	14.9	16.7	18.7	18.4	13.9	14.0	14.2	15.4	15.5	16.5
MONTANA	18.2	19.7	21.7	20.3	14.1	14.8	14.8	14.9	16.0	15.5
NEBRASKA	13.4	14.6	14.9	13.9	11.5	12.3	12.9	13.7	13.7	14.1
NEVADA	16.7	17.9	20.1	19.4	14.7	14.4	13.3	13.9	15.0	15.8
NEW HAMPSHIRE	15.0	14.8	16.2	16.9	13.1	12.6	11.7	11.8	15.4	17.8
NEW JERSEY	17.4	19.7	20.8	20.9	17.8	18.1	17.8	18.1	18.6	18.0
NEW MEXICO	19.6	20.1	21.2	19.5	15.9	16.3	16.9	17.5	17.9	17.6
NEW YORK	18.7	19.4	20.2	20.3	16.2	17.1	17.9	18.0	18.5	18.7
NORTH CAROLINA	16.2	16.3	18.2	17.1	13.2	13.9	13.7	13.0	13.5	13.8
NORTH DAKOTA	11.0	12.6	13.7	13.7	10.3	11.9	11.0	12.1	12.2	12.4
OHIO	16.6	17.8	19.9	19.9	14.9	15.2	15.0	15.2	15.9	15.5
OKLAHOMA	16.4	17.1	19.1	17.2	13.7	15.1	15.1	15.2	16.2	16.3
OREGON	18.3	16.6	18.6	19.5	13.9	14.0	14.3	15.2	16.1	17.5
PENNSYLVANIA	17.9	18.7	19.9	19.6	16.1	16.2	16.4	16.6	17.3	17.8
PUERTO RICO	18.6	20.0	21.6	20.5	18.4	18.9	18.4	18.3	19.1	19.6
RHODE ISLAND	16.5	16.8	17.2	19.2	16.3	15.6	15.2	15.5	15.7	15.9
SOUTH CAROLINA	12.6	15.2	17.0	17.1	13.3	13.8	13.4	13.7	13.9	13.7
SOUTH DAKOTA	15.8	13.9	14.4	13.7	10.2	11.3	11.4	12.3	12.5	12.4
TENNESSEE	15.5	15.3	16.6	17.3	13.3	13.9	13.6	13.7	13.7	14.5
TEXAS	16.2	16.5	18.1	17.4	13.4	14.8	14.2	14.3	16.2	16.8
UTAH	13.5	14.6	16.4	16.0	13.6	12.7	14.8	12.7	13.3	14.4
VERMONT	14.4	16.3	18.1	17.4	14.5	14.4	14.4	13.6	14.5	14.4
VIRGINIA	15.8	16.8	15.3	15.9	16.7	12.4	12.5	16.1	13.0	14.0
VIRGIN ISLANDS	18.0	17.2	17.9	19.0	12.3	15.3	14.7	12.6	15.9	23.5
WASHINGTON	16.9	17.0	19.5	18.9	13.1	13.1	13.8	14.7	17.4	18.4
WEST VIRGINIA	15.0	16.2	17.3	16.5	13.2	13.5	14.2	15.0	15.2	15.4
WISCONSIN	16.9	16.2	17.8	17.0	13.2	13.2	13.2	13.3	14.0	13.8
WYOMING	14.7	16.0	17.3	16.5	13.2	12.7	12.1	11.8	12.4	12.8
STATE AVERAGE	17.1	17.5	18.9	18.8	14.9	15.2	14.7	14.6	15.4	15.9

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TABLE 9A: CONTRIBUTION LEVELS

ESTIMATED EMPLOYER CONTRIBUTIONS

	<u>PER COVERED EMPLOYEE</u>	<u>FOR EVERY \$100 OF WAGES PAID</u>
STATE		
ALABAMA	399	0.86
ALASKA	625	1.47
ARIZONA	194	0.48
ARKANSAS	441	1.24
CALIFORNIA	490	0.92
COLORADO	405	0.84
CONNECTICUT	734	1.18
DELAWARE	389	0.70
DIST. OF COLUMBIA	310	0.42
FLORIDA	321	0.84
GEORGIA	273	0.50
HAWAII	652	1.72
IDAHO	629	1.86
ILLINOIS	531	1.10
INDIANA	335	0.84
IOWA	487	1.30
KANSAS	326	0.96
KENTUCKY	281	0.75
LOUISIANA	137	0.33
MAINE	374	1.07
MARYLAND	472	0.89
MASSACHUSETTS	714	1.24
MICHIGAN	676	1.52
MINNESOTA	581	1.21
MISSISSIPPI	283	0.84
MISSOURI	302	0.75
MONTANA	416	1.43
NEBRASKA	227	0.63
NEVADA	510	1.34
NEW HAMPSHIRE	355	0.81
NEW JERSEY	776	1.45
NEW MEXICO	308	0.84
NEW YORK	442	0.69
NORTH CAROLINA	340	0.01
NORTH DAKOTA	307	0.71
OHIO	350	0.84
OKLAHOMA	289	0.74
OREGON	749	1.92
PENNSYLVANIA	583	1.30
PUERTO RICO	258	0.97
RHODE ISLAND	682	1.54
SOUTH CAROLINA	295	0.82
SOUTH DAKOTA	154	0.47
TENNESSEE	323	0.82
TEXAS	330	0.68
UTAH	334	0.89
VERMONT	442	1.19
VIRGINIA	205	0.41
VIRGIN ISLANDS	46	0.13
WASHINGTON	493	1.04
WEST VIRGINIA	409	1.10
WISCONSIN	556	1.44
WYOMING	650	1.60
STATE AVERAGE	419	0.97

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TABLE 9B: CONTRIBUTION LEVELS

ESTIMATED CONTRIBUTIONS PER EMPLOYEE AT THE TAX BASE

	<u>MINIMUM RATE</u>	<u>AVERAGE RATE</u>	<u>MAXIMUM RATE</u>
STATE			
ALABAMA	47	275	539
ALASKA	469	852	1,993
ARIZONA	1	161	447
ARKANSAS	144	421	852
CALIFORNIA	105	378	434
COLORADO	110	378	594
CONNECTICUT	285	720	1,020
DELAWARE	11	326	840
DIST. OF COLUMBIA	144	255	648
FLORIDA	121	336	432
GEORGIA	3	238	689
HAWAII	466	1,018	2,095
IDAHO	327	938	2,319
ILLINOIS	75	542	1,281
INDIANA	51	324	759
IOWA	0	605	2,277
KANSAS	9	341	752
KENTUCKY	90	317	900
LOUISIANA	8	112	477
MAINE	106	368	972
MARYLAND	187	439	1,148
MASSACHUSETTS	176	699	1,718
MICHIGAN	6	632	1,050
MINNESOTA	188	717	3,044
MISSISSIPPI	133	325	756
MISSOURI	0	303	1,268
MONTANA	221	629	1,652
NEBRASKA	0	217	584
NEVADA	66	610	1,426
NEW HAMPSHIRE	364	466	980
NEW JERSEY	182	985	1,939
NEW MEXICO	11	365	1,210
NEW YORK	77	391	757
NORTH CAROLINA	0	386	1,395
NORTH DAKOTA	56	329	2,765
OHIO	63	317	819
OKLAHOMA	57	390	1,757
OREGON	726	1,007	1,782
PENNSYLVANIA	195	536	847
PUERTO RICO	168	234	378
RHODE ISLAND	431	762	2,019
SOUTH CAROLINA	12	359	1,042
SOUTH DAKOTA	0	168	1,140
TENNESSEE	45	296	900
TEXAS	55	286	682
UTAH	118	462	2,183
VERMONT	208	667	1,344
VIRGINIA	66	176	554
VIRGIN ISLANDS	119	55	1,422
WASHINGTON	53	676	2,231
WEST VIRGINIA	180	383	1,020
WISCONSIN	35	574	1,274
WYOMING	150	751	2,300
STATE AVERAGE	131	462	1,240

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TABLE 9C: CONTRIBUTION LEVELS

FOR EVERY ONE DOLLAR IN CONTRIBUCTIONS THE AMOUNT GOING

STATE	<u>TO PAY BENEFITS IN THE</u>	
	<u>PREVIOUS COMP. YEAR</u>	<u>INTO THE TRUST FUND</u>
ALABAMA	0.72	0.28
ALASKA	1.08	-0.08
ARIZONA	1.46	-0.46
ARKANSAS	0.93	0.07
CALIFORNIA	1.27	-0.27
COLORADO	0.98	0.02
CONNECTICUT	0.97	0.03
DELAWARE	1.00	0.00
DIST. OF COLUMBIA	1.14	-0.14
FLORIDA	0.99	0.01
GEORGIA	1.15	-0.15
HAWAII	0.87	0.13
IDAHO	0.77	0.23
ILLINOIS	1.14	-0.14
INDIANA	1.20	-0.20
IOWA	0.86	0.14
KANSAS	1.06	-0.06
KENTUCKY	1.48	-0.48
LOUISIANA	2.00	-1.00
MAINE	1.19	-0.19
MARYLAND	1.02	-0.02
MASSACHUSETTS	0.89	0.11
MICHIGAN	0.83	0.17
MINNESOTA	0.81	0.19
MISSISSIPPI	0.97	0.03
MISSOURI	1.15	-0.15
MONTANA	0.89	0.11
NEBRASKA	1.01	-0.01
NEVADA	1.31	-0.31
NEW HAMPSHIRE	1.04	-0.04
NEW JERSEY	1.20	-0.20
NEW MEXICO	1.55	-0.55
NEW YORK	1.17	-0.17
NORTH CAROLINA	1.79	-0.79
NORTH DAKOTA	0.77	0.23
OHIO	1.88	-0.88
OKLAHOMA	1.00	0.00
OREGON	0.99	0.01
PENNSYLVANIA	1.36	-0.36
PUERTO RICO	1.59	-0.59
RHODE ISLAND	1.11	-0.11
SOUTH CAROLINA	1.07	-0.07
SOUTH DAKOTA	0.90	0.10
TENNESSEE	0.99	0.01
TEXAS	0.78	0.22
UTAH	0.95	0.05
VERMONT	1.48	-0.48
VIRGINIA	1.07	-0.07
VIRGIN ISLANDS	0.00	1.00
WASHINGTON	1.20	-0.20
WEST VIRGINIA	0.96	0.04
WISCONSIN	0.93	0.07
WYOMING	0.71	0.29
STATE AVERAGE	1.09	-0.09

TABLE 10: FY 2012 UI/ES ADMINISTRATIVE FINANCING
(in millions)

STATE	FUTA REVENUE COLLECTED	ADMIN GRANTS	FED ACT DIST	BENEFITS PAID FEDERAL SHARE		TOTAL FUTA RETURNED	% of FUTA RETURNED
				EB	EUC		
ALABAMA	72.0	49.3	0.0	39.7	0.0	89.0	123.6
ALASKA	12.8	32.8	0.0	3.4	0.0	36.2	282.8
ARIZONA	100.7	58.5	0.0	0.0	0.0	58.5	58.1
ARKANSAS	45.5	32.6	0.0	0.0	0.0	32.6	71.6
CALIFORNIA	623.5	547.3	0.0	948.4	0.0	1,495.7	239.9
COLORADO	94.7	61.1	0.0	97.9	0.0	159.0	167.9
CONNECTICUT	64.4	72.6	0.0	111.7	0.0	184.3	286.2
DELAWARE	16.0	14.3	0.0	9.8	0.0	24.1	150.6
DC	22.3	17.9	0.0	31.0	0.0	48.9	219.3
FLORIDA	310.2	147.6	0.0	224.1	0.0	371.7	119.8
GEORGIA	159.3	99.7	0.0	133.3	0.0	233.0	146.3
HAWAII	22.2	21.3	0.0	0.0	0.0	21.3	95.9
IDAHO	22.9	29.8	0.0	12.1	0.0	41.9	183.0
ILLINOIS	224.2	210.0	0.0	242.3	0.0	452.3	201.7
INDIANA	112.2	63.8	0.0	70.9	0.0	134.7	120.1
IOWA	55.5	39.8	0.0	0.1	0.0	39.9	71.9
KANSAS	53.5	30.1	0.0	21.1	0.0	51.2	95.7
KENTUCKY	69.2	47.6	0.0	69.2	0.0	116.8	168.8
LOUISIANA	77.9	50.9	0.0	0.4	0.0	51.3	65.9
MAINE	21.1	47.2	0.0	6.3	0.0	53.5	253.6
MARYLAND	93.7	79.3	0.0	120.6	0.0	199.9	213.3
MASSACHUSETTS	125.7	92.6	0.0	106.9	0.0	199.5	158.7
MICHIGAN	153.6	158.6	0.0	128.2	0.0	286.8	186.7
MINNESOTA	97.7	61.5	0.0	26.4	0.0	87.9	90.0
MISSISSIPPI	40.8	58.9	0.0	0.0	0.0	58.9	144.4
MISSOURI	97.8	56.6	0.0	52.3	0.0	108.9	111.3
MONTANA	14.7	15.8	0.0	0.0	0.0	15.8	107.5
NEBRASKA	34.0	25.8	0.0	0.0	0.0	25.8	75.9
NEVADA	50.7	45.4	0.0	84.3	0.0	129.7	255.8
NEW HAMPSHIRE	23.4	23.3	0.0	0.0	0.0	23.3	99.6
NEW JERSEY	149.2	148.5	0.0	449.7	0.0	598.2	400.9
NEW MEXICO	28.6	50.3	0.0	12.3	0.0	62.6	218.9
NEW YORK	324.0	284.5	0.0	574.0	0.0	858.5	265.0
NORTH CAROLINA	149.4	95.0	0.0	192.0	0.0	287.0	192.1
NORTH DAKOTA	16.3	14.2	0.0	0.1	0.0	14.3	87.7
OHIO	195.8	143.3	0.0	141.2	0.0	284.5	145.3
OKLAHOMA	59.9	36.4	0.0	0.0	0.0	36.4	60.8
OREGON	61.4	70.9	0.0	63.4	0.0	134.3	218.7
PENNSYLVANIA	212.6	188.0	0.0	286.5	0.0	474.5	223.2
PUERTO RICO	30.2	30.9	0.0	0.0	0.0	30.9	102.3
RHODE ISLAND	16.9	46.9	0.0	25.8	0.0	72.7	430.2
SOUTH CAROLINA	69.4	48.8	0.0	45.3	0.0	94.1	135.6
SOUTH DAKOTA	14.1	12.0	0.0	0.0	0.0	12.0	85.1
TENNESSEE	107.1	62.1	0.0	66.6	0.0	128.7	120.2
TEXAS	456.2	207.6	0.0	263.1	0.0	470.7	103.2
UTAH	45.9	38.3	0.0	0.0	0.0	38.3	83.4
VERMONT	10.5	11.6	0.0	0.0	0.0	11.6	110.5
VIRGINIA	142.8	69.4	0.0	0.0	0.0	69.4	48.6
VIRGIN ISLANDS	1.4	5.0	0.0	1.3	0.0	6.3	450.0
WASHINGTON	109.6	128.6	0.0	94.0	0.0	222.6	203.1
WEST VIRGINIA	26.7	23.0	0.0	19.3	0.0	42.3	158.4
WISCONSIN	100.4	89.8	0.0	49.9	0.0	139.7	139.1
WYOMING	10.9	14.5	0.0	0.1	0.0	14.6	133.9
US AGGREGATE	5,251.5	4,111.6	0.0	4,825.0	0.0	8,936.6	170.2
STATE AVERAGE	99.1	77.6	0.0	91.0	0.0	168.6	163.8

TABLE 11: 2012 STATE UNEMPLOYMENT BENEFIT ACCURACY MEASUREMENT (BAM)

STATE	SAMPLE SIZE	TOTAL PAID (in millions)	OVERPAYMENT (percentage)	UNDERPAYMENT (percentage)	PROPER PAYMENT (percentage)
ALABAMA	490	402.35	9.32	0.35	90.68
ALASKA	487	181.66	10.56	0.89	89.44
ARIZONA	496	566.05	8.81	0.18	91.19
ARKANSAS	480	391.59	9.61	0.34	90.39
CALIFORNIA*	998	7,397.95	5.48	0.38	94.52
COLORADO	486	689.99	14.04	1.21	85.96
CONNECTICUT	467	858.32	3.02	0.34	96.98
DELAWARE	360	131.00	5.64	0.49	94.36
DIST. OF COLUMBIA	371	173.56	24.79	0.91	75.21
FLORIDA	489	1,672.88	7.71	0.31	92.29
GEORGIA	490	1,002.68	7.61	0.40	92.39
HAWAII	367	284.18	9.38	0.85	90.62
IDAHO	508	228.94	8.52	0.40	91.48
ILLINOIS	485	2,362.45	9.11	0.74	90.89
INDIANA	486	883.46	16.86	0.46	83.14
IOWA	480	485.92	11.87	1.56	88.13
KANSAS	499	422.41	8.00	0.01	92.00
KENTUCKY	494	568.58	5.53	0.58	94.47
LOUISIANA	498	339.88	20.90	1.84	79.10
MAINE	488	192.38	13.74	0.28	86.26
MARYLAND	483	844.13	8.13	0.28	91.87
MASSACHUSETTS	509	1,772.91	7.08	1.42	92.92
MICHIGAN	480	1,498.20	7.87	0.37	92.13
MINNESOTA	488	958.32	7.77	0.66	92.23
MISSISSIPPI	494	220.18	5.56	0.27	94.44
MISSOURI	480	669.11	5.63	0.18	94.37
MONTANA	360	146.57	10.36	0.50	89.64
NEBRASKA	360	155.42	24.84	0.17	75.16
NEVADA	485	580.81	13.81	0.70	86.19
NEW HAMPSHIRE	373	113.63	4.13	0.59	95.87
NEW JERSEY*	485	2,617.51	11.14	1.53	88.86
NEW MEXICO	484	266.22	4.92	0.73	95.08
NEW YORK	483	3,665.75	5.82	0.26	94.18
NORTH CAROLINA	530	1,483.19	14.62	0.16	85.38
NORTH DAKOTA	364	62.91	10.85	0.20	89.15
OHIO	484	1,393.71	16.14	0.58	83.86
OKLAHOMA	486	306.53	3.60	0.41	96.40
OREGON	487	831.14	9.15	0.22	90.85
PENNSYLVANIA	480	3,167.67	30.75	0.63	69.25
PUERTO RICO	482	239.59	8.89	0.95	91.11
RHODE ISLAND	480	284.03	2.23	0.44	97.77
SOUTH CAROLINA	530	456.68	9.33	0.34	90.67
SOUTH DAKOTA	360	41.33	10.59	0.15	89.41
TENNESSEE	480	516.61	9.98	0.36	90.02
TEXAS	490	2,465.00	6.93	0.51	93.07
UTAH*	481	302.54	10.30	0.36	89.70
VERMONT	363	120.93	4.61	0.87	95.39
VIRGINIA	483	664.62	15.59	0.77	84.41
WASHINGTON	488	1,422.98	8.43	0.19	91.57
WEST VIRGINIA	480	201.34	3.73	0.49	96.27
WISCONSIN	485	1,079.45	10.69	0.39	89.31
WYOMING	360	89.53	11.14	0.16	88.86
US AGGREGATE*	24,676	47,874.77	10.16	0.55	89.84
STATE AVERAGE	474.54	920.67	10.10	0.55	89.90

*US rates may be higher than reported. California BAM not compliant with NDNH crossmatch requirement until the 4th quarter of 2012. New Jersey rates have been adjusted due to BAM program shut down. Utah methodology under review. Several states appear not to be in compliance with mandated work search requirements.

TABLE 11A: 2012 EB AND EUC OVERPAYMENTS (BAM)

STATE	EXTENDED BENEFIT (EB) OVERPAYMENTS		EMERGENCY UNEMPLOYMENT (EUC) COMPENSATION OVERPAYMENTS	
	TOTAL PAID	BAM OPERATIONAL RATE	TOTAL PAID	BAM OPERATIONAL RATE
ALABAMA	61,704,510	6.46	302,913,873	6.04
ALASKA	6,234,710	4.23	172,764,377	3.69
ARIZONA	278,132	14.53	517,956,708	13.51
ARKANSAS	0	0.00	249,698,290	10.34
CALIFORNIA	1,323,176,966	3.65	7,172,821,124	3.05
COLORADO	136,196,095	9.61	753,198,651	8.19
CONNECTICUT	175,294,282	3.18	808,479,213	3.18
DELAWARE	15,309,170	5.99	93,479,187	5.40
DIST. OF COLUMBIA	43,230,587	10.19	165,658,793	9.65
FLORIDA	347,955,960	8.13	1,696,333,565	6.65
GEORGIA	186,881,009	5.15	1,015,845,683	4.97
HAWAII	0	0.00	195,951,229	1.47
IDAHO	17,857,557	10.97	140,783,994	10.74
ILLINOIS	396,228,500	10.45	2,129,893,522	10.19
INDIANA	127,343,273	9.41	846,571,540	9.21
IOWA	0	0.00	269,828,449	6.12
KANSAS	27,937,289	4.90	307,543,200	4.37
KENTUCKY	101,896,240	6.79	688,309,518	6.44
LOUISIANA	11,528	16.87	199,836,728	14.72
MAINE	10,950,396	12.78	118,489,276	12.52
MARYLAND	124,424,304	13.30	607,702,792	12.74
MASSACHUSETTS	178,979,089	5.05	1,378,195,453	4.84
MICHIGAN	235,561,653	7.32	1,462,961,956	6.82
MINNESOTA	60,237,738	7.83	593,711,730	7.68
MISSISSIPPI	0	0.00	232,141,536	9.40
MISSOURI	85,034,545	8.06	597,496,390	7.68
MONTANA	1,331	8.83	74,593,802	8.63
NEBRASKA	0	0.00	113,022,132	7.87
NEVADA	119,840,053	13.83	607,980,455	13.46
NEW HAMPSHIRE	142,163	4.36	57,903,035	4.20
NEW JERSEY	656,459,542	5.47	2,836,693,891	4.88
NEW MEXICO	27,055,877	8.36	247,833,962	7.79
NEW YORK	753,682,671	5.24	3,030,838,326	3.94
NORTH CAROLINA	308,853,969	8.41	1,557,874,568	7.84
NORTH DAKOTA	0	0.00	18,449,069	8.81
OHIO	243,884,697	10.41	1,279,719,533	10.17
OKLAHOMA	0	0.00	244,174,807	3.19
OREGON	108,811,873	9.98	781,520,597	9.13
PENNSYLVANIA	429,297,850	8.89	2,415,668,701	7.56
PUERTO RICO	16,654	10.75	264,589,109	9.72
RHODE ISLAND	30,671,362	5.23	240,670,036	5.23
SOUTH CAROLINA	68,578,303	8.56	487,735,761	8.11
SOUTH DAKOTA	0	0.00	10,393,029	12.19
TENNESSEE	109,760,834	7.89	586,039,979	7.14
TEXAS	444,858,681	7.47	2,460,233,205	7.11
UTAH	0	0.00	178,223,935	13.04
VERMONT	0	0.00	36,309,314	2.01
VIRGINIA	106,846	14.90	488,105,041	13.23
WASHINGTON	205,134,372	9.98	1,201,646,817	9.21
WEST VIRGINIA	27,451,147	3.55	128,174,516	3.34
WISCONSIN	101,441,706	8.70	693,466,833	8.70
WYOMING	0	0.00	36,219,197	7.23
US AGGREGATE	\$7,298,773,464	7.38	\$42,796,646,427	6.67
STATE AVERAGE	\$140,361,028	6.65	\$823,012,431	7.76

TABLE 12: EXPERIENCE RATING INDEX 2011 - 2012

	2011				2012			
STATE	NON-CHARGES	INACTIVE CHARGES	INEFFECTIVE CHARGES	ERI	NON-CHARGES	INACTIVE CHARGES	INEFFECTIVE CHARGES	ERI
	(as a percentage of benefits)				(as a percentage of benefits)			
ALABAMA	NA	NA	NA	NA	12	4	NA	NA
ALASKA	93	NA	NA	NA	91	NA	NA	NA
ARIZONA	4	4	25	67	10	5	15	70
ARKANSAS	21	2	15	62	22	2	4	72
CALIFORNIA	4	7	42	47	4	6	29	61
COLORADO	4	6	21	69	4	7	16	73
CONNECTICUT	7	4	23	66	8	4	10	78
DELAWARE	22	4	NA	NA	16	5	NA	NA
DIST. OF COLUMBIA	2	5	15	78	4	3	13	80
FLORIDA	11	10	25	54	11	13	10	66
GEORGIA	11	2	21	66	11	1	9	79
HAWAII	9	7	27	57	9	9	24	58
IDAHO	12	3	2	83	14	2	3	81
ILLINOIS	NA	NA	NA	NA	NA	NA	NA	NA
INDIANA	7	11	23	59	10	7	13	70
IOWA	11	4	12	73	12	5	10	73
KANSAS	15	5	24	56	10	7	12	71
KENTUCKY	5	8	21	66	8	5	17	70
LOUISIANA	14	1	3	82	16	2	4	78
MAINE	12	1	16	71	19	1	14	66
MARYLAND	23	5	15	57	25	4	10	61
MASSACHUSETTS	8	3	18	71	9	3	17	71
MICHIGAN	3	11	26	60	2	11	4	83
MINNESOTA	11	3	14	NA	13	4	4	79
MISSISSIPPI	17	9	30	44	17	9	30	44
MISSOURI	7	1	23	69	7	1	15	77
MONTANA	14	8	5	73	13	7	6	74
NEBRASKA	20	9	14	57	20	9	16	55
NEVADA	13	1	23	63	12	8	18	62
NEW HAMPSHIRE	4	11	6	79	6	11	10	73
NEW JERSEY	9	5	31	55	10	7	57	26
NEW MEXICO	10	11	22	57	8	10	18	64
NEW YORK	2	5	8	85	3	4	14	79
NORTH CAROLINA	16	11	35	38	17	23	4	NA
NORTH DAKOTA	11	5	7	77	10	2	6	82
OHIO	5	8	20	67	5	4	10	81
OKLAHOMA	15	10	NA	NA	15	10	NA	NA
OREGON	24	5	7	64	20	5	6	69
PENNSYLVANIA	7	6	29	58	NA	NA	NA	NA
PUERTO RICO	NA	NA	NA	NA	0	22	7	NA
RHODE ISLAND	8	6	16	70	8	6	15	71
SOUTH CAROLINA	18	5	12	65	22	2	6	70
SOUTH DAKOTA	15	6	15	64	12	6	11	71
TENNESSEE	9	12	13	66	9	11	6	74
TEXAS	17	0	7	76	16	9	7	68
UTAH	14	10	2	74	13	9	1	77
VERMONT	15	6	27	52	16	7	26	51
VIRGINIA	7	6	29	58	8	5	10	77
VIRGIN ISLANDS	NA	NA	NA	NA	NA	NA	NA	NA
WASHINGTON	NA	9	14	NA	NA	9	15	NA
WEST VIRGINIA	8	10	30	52	9	9	24	58
WISCONSIN	12	4	28	56	14	2	22	62
WYOMING	29	1	13	57	14	6	12	68
STATE AVERAGE	13	6	19	64	13	7	13	69

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TABLE 13: EXPERIENCE RATING INDEX 2003 - 2012

STATE	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
ALABAMA	NA	NA	NA	78	66	68	66	67	61	60
ALASKA				PAYROLL DECLINE SYSTEM - ERI NOT APPLICABLE						
ARIZONA	70	67	69	86	69	64	66	60	44	NA**
ARKANSAS	72	62	49	72	62	63	63	61	59	NA**
CALIFORNIA	61	47	48	70	64	64	63	57	50	NA
COLORADO	73	69	56	91	88	87	78	68	53	35
CONNECTICUT	78	66	41	85	72	70	69	67	58	58
DELAWARE*	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
DIST. OF COLUMBIA	80	78	66	91	NA	NA	NA	NA	NA	NA
FLORIDA	66	54	24	69	63	61	60	63	58	51
GEORGIA	79	66	59	85	74	76	80	73	72	12
HAWAII	58	57	70	80	56	62	69	61	55	57
IDAHO	81	83	52	89	54	61	58	58	51	46
ILLINOIS	NA	NA	NA	88	82	88	87	81	64	49
INDIANA	70	59	65	70	52	53	52	51	48	43
IOWA	73	73	25	70	69	70	69	65	59	64
KANSAS	71	56	57	80	65	64	65	58	50	56
KENTUCKY	70	66	71	83	72	74	74	70	62	52
LOUISIANA	78	82	48	81	61	17	57	53	55	55
MAINE	66	71	55	76	53	60	54	54	48	41
MARYLAND	61	57	41	NA	NA	60	63	58	NA**	43
MASSACHUSETTS	71	71	58	81	69	69	73	67	58	38
MICHIGAN	83	60	59	76	64	68	68	61	57	NA**
MINNESOTA	79	NA	46	83	78	NA	81	73	NA**	NA**
MISSISSIPPI	44	44	74	81	NA	54	61	50	44	44
MISSOURI	77	69	61	89	77	81	71	57	49	50
MONTANA	74	73	52	79	63	67	65	61	NA**	NA**
NEBRASKA	55	57	20	68	56	59	54	49	45	45
NEVADA	62	63	57	81	68	78	78	NA	38	NA
NEW HAMPSHIRE	73	79	61	82	68	NA	61	30	29	NA**
NEW JERSEY	26	55	50	76	56	58	52	53	51	45
NEW MEXICO	64	57	32	73	62	70	60	50	NA	53
NEW YORK	79	85	67	92	86	86	84	82	76	68
NORTH CAROLINA	NA	38	NA	NA	NA	NA	NA	NA	NA**	NA**
NORTH DAKOTA	82	77	18	71	72	70	74	80	80	80
OHIO	81	67	48	75	68	67	64	57	50	NA**
OKLAHOMA	NA	NA	NA	NA	NA	NA	NA	NA	46	26
OREGON	69	64	70	79	68	69	66	53	47	44
PENNSYLVANIA	NA	58	80	83	64	64	63	60	55	NA**
PUERTO RICO	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
RHODE ISLAND	71	70	54	78	70	75	72	70	65	66
SOUTH CAROLINA	70	65	64	76	55	57	55	61	47	41
SOUTH DAKOTA	71	64	37	75	68	70	63	53	44	43
TENNESSEE	74	66	20	69	64	65	65	62	59	57
TEXAS	68	76	60	79	60	74	58	66	58	56
UTAH	77	74	31	74	70	73	70	77	NA	NA
VERMONT	51	52	55	57	43	45	46	39	37	34
VIRGINIA	77	58	56	80	72	76	79	73	55	36
VIRGIN ISLANDS	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
WASHINGTON	NA	NA	NA	73	67	72	78	75	NA**	NA**
WEST VIRGINIA	58	52	47	70	58	59	55	53	54	58
WISCONSIN	62	56	55	72	61	62	63	62	56	50
WYOMING	68	57	51	79	70	71	66	63	54	58
STATE AVERAGE	69	64	52	78	66	66	66	61	53	49

*Delaware report not required due to use of benefit-wage ratio.

** Reported data failed consistency checks.