STATE UNEMPLOYMENT INSURANCE

TAX MEASURES REPORT

2021

U.S. Department of Labor
Office of Unemployment Insurance
Division of Fiscal and Actuarial Services

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View this report online at:
https://oui.doleta.gov/unemploy/siq_measure.asp
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CLICK ON DESIRED STATE:

UNITED STATES

Note: Blank cells appearing in any section of this report indicates that information is unavailable.
State UI Tax Measures Report  
2021 Highlights

The measures in this report describe the 2021 tax rate year amounts for each state. Forty-six states and three jurisdictions have employer tax rates that were assigned beginning on January 1, 2021 and went to December 31, 2021. Four states have employer tax rates assigned from July 1, 2020, to June 30, 2021. For this period:

- On average UI taxable employers paid $295 per employee in UI taxes, which was equivalent to $0.47 per every hundred dollars paid in wages. This represents a 9% increase from 2020, when employers paid an average of $267 per employee.

- Sixty nine percent of taxable employers paid a total UI tax bill at or below $0.50 per hundred dollars of wages paid, (thirteen states had a minimum tax rate of 0% assigned to employers). On the higher end, less than 1 percent of taxable employers paid a UI tax bill that was over $2.00 per hundred dollars paid in wages.

- Two percent of the total benefits paid were made to claimants that were laid off from firms that went out of business.

- Six percent of total benefits were paid to claimants who were laid off from a non-taxed reimbursable employer (Federal, state, or local government, or non-profit organization).

- Due to the impact of the COVID-19 Pandemic on UI benefits, numerous states did not charge either some or all of the benefits paid in 2020 back to employers.

- Many states utilized funding provided by Congress through the Coronavirus Response Fund (CRF) and the State and Local Fiscal Recovery Fund (SLFRF) programs to help limit the UI tax implications of the pandemic. The U.S. Treasury Department administered these programs and ETA does not have official data on States’ use of these funds for UI trust fund relief.
Evaluating State Unemployment Insurance (UI) Tax Systems Using the Tax Measures Report

The publication of this yearly report provides an opportunity for interested users to evaluate and compare the primary functions of a state’s UI tax structure. The wide range of methodologies and application of UI taxes across states creates a growing need to measure the differences and workings of these systems.

The following description is provided to assist users in effectively evaluating a state’s UI tax structure. The individual state metrics in this report are divided into four sections: the first eight variables provide the primary State Tax Structure Features, the next five items cover the state’s Tax Levels, followed by five variables on the Benefits Assigned to Individual Employer Experience Rating measures, and concluding with items on the Distribution of Wages, Benefits, and Contributions.

State Tax Structure Features
Items in this section provide an overview of the applicable laws for each state’s UI tax structure, together with the average tax rate in the state and the state’s solvency level to begin the year.

Each state has the legal authority to set the type of 1) experience rating method to apply in the formulation of employers’ tax rates. The majority of states, thirty-one, use the Reserve Ratio experience rating methodology, the only method which gives credit to employers for the amount of contributions they have made. Nineteen states use the Benefit Ratio method, which exclusively uses the benefits assigned to individual employers in the rate formulation. Two states use the Benefit Wage Ratio method, which is based on assigning the prior wages earned of claimants to employers for rate assignment. One state employs the Payroll Decline method, which is based on measuring the difference in payroll decreases by quarter to measure experience and assign tax rates.

In addition to the type of experience rating method, states differ in the 2) type of employer ranking employed in the assignment of tax rates; eleven states assign UI tax rates by using a relative ranking of all employers, sometimes called the Array Method. Essentially these states assign tax rates based on how employers compare against each other in terms of their experience with unemployment. A pre-determined proportion of employers taxable wages are assigned to each tax rate interval within the state’s tax schedule. The remaining states all use fixed intervals of their experience rating measure to place employers in tax rate groups.

Of the states that assign a claimant’s benefits back to an employer to be used in their experience rating formulation (three states do not assign benefits back to individual employers at all) all use one of three 3) types of assignment methods. For claimants with multiple recent employers, thirteen states assign benefits to the most recent or principal employer, on the theory that this employer has primary responsibility for the unemployment. Based on the belief that unemployment results from
general conditions of the labor market, more than from a given employer’s behavior, the largest number of states, thirty-four, assign benefits to employers in proportion to the base period wages earned. Five states assign benefits to base period employers in an inverse chronological order from which they occurred, generally up to a specified percentage of base period wages.

The 4) taxable wage base is the maximum amount of an employee’s yearly total wages that can be taxed for Unemployment Insurance purposes in the state. The 5) average tax rate is calculated by dividing the total contributions of taxable employers by taxable or total wages. It represents the average rate an employer would face in the state. The 7) statutory minimum rate is the tax rate on taxable wages that is assigned to those employers with the best experience rate, those laying off the fewest employees, the 7) maximum rate is the rate on taxable wages that is assigned to the employers laying off the most employees. The 6) new employer rate applies to firms that have only been in existence from one to three years and the specifics of each state rate can be found in the appendix. For all states this is a flat rate applied to all new employers.

Contribution Levels
Every state varies the level of its yearly tax rates based on its UI trust fund balance and the application of experience rated reductions and increases. The average tax rate is one measure of the overall level of contributions. The 9) contribution per covered employee translates the average tax rate into a dollar figure to give a nominal view of this rate. Likewise, the 9) employer contribution for every $100 of wages paid shows the portion of wages that employers are paying in UI taxes, with most all states below one dollar. This amount signifies, on average, how much each taxable employer is paying yearly in taxes for each job. States with higher average contribution levels are collecting higher amounts, but they also may be paying higher levels of benefits or may have lower solvency levels, which can also be compared in this report. Three states require payment of UI taxes by employees (Alaska, New Jersey, and Pennsylvania). Employee contributions are deducted by the employer from the employee’s pay and forwarded with the employer’s taxes to the state agency.

Just comparing the minimum and maximum statutory tax rates in effect across states is not a clear indication of the applicable ranges in effect because each state may have a different taxable wage base. The 10) employer contributions per employee at the tax base identifies the amount an employer assigned the minimum rate would pay for an employee earning at least the taxable wage base. A few states may have a zero value if the rates in effect for that year have a zero tax rate for the lowest rate applicable. Likewise, contributions at the maximum rate provides the amount an employer would pay for each employee earning at least the taxable wage base if they are assigned the maximum tax rate. The lowest amount a maximum-rated employer would pay per year is $378 (5.4% times $7,000 wage base) a year. For comparison between states it must be remembered that a significant number of employees, especially in high wage base states, would not be making the level of the wage base so the tax amount would be less.

States are continually paying UI benefits and receiving UI contributions with the difference between these monies being deposited or withdrawn from the UI trust fund. One way to compare the incoming and outgoing flows is to reduce the yearly totals to per dollar values by computing the ratio of benefits to contributions. For the 11) 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. Values opposite of these expectations may be a matter of concern and merit further examination.

In an attempt to measure the adequacy of a state’s level of taxation it is necessary to arrive at a standard level of taxation which can be used as a level of comparison. In this report a comparison is made between the state’s current average tax rate for the year against the Minimum Adequate Level of Financing (AFR). The minimum adequate level of financing is calculated as the tax rate equal to the amount needed to cover the state’s total benefit payments (average level of last six years) plus a solvency amount (difference between the state’s current trust fund level (including loans) and the recommended minimum adequate level (a trust fund level equivalent to a 1.0 Average High Cost Multiple, which was recommended by the Advisory Council on Unemployment Insurance (1996)) divided by five (for the increment over the next five years)). The percentage difference between the state’s average tax rate and the Minimum Adequate Financing Rate shows how the state’s current level of financing compares to the determined adequate level. A large negative number corresponds to a level of financing that is well below adequate. This measure can be combined with the level of solvency (Average High Cost Multiple) to suggest that a state may have an inadequate level of taxation if they have a large negative difference from the adequate financing rate and a low level of solvency.

It is important to note, if a state has made a recent reduction in benefit payments, either through its benefit formula or potential duration, then the adequate financing rate would not be representative of the new required revenue requirements, since it is relying on the average of the past six years of benefits for its construction.

Benefits Assigned to Individual Employer’s Experience Rating
Of the total benefits paid, all but three states assign a portion of these benefits paid to a so called “responsible” employer in order to formulate an experience rate and assign an individual tax rate. The total amount of benefits paid that are assigned to active employers’ experience rating accounts varies tremendously among states (between 50 and 90 percent of total benefits paid). It is important to note that the amount of benefits attributed to individual employer accounts is not the amount employers will pay in UI taxes, but only the amount used in the formulation of their final tax rates. Also, because of the various methods of assigning the so called socialized benefits back to employers, it is not necessarily true that a state with a relatively higher level of total benefits assigned to individual employers has a greater degree of experience rating.

The benefits assigned to individual employers are important for comparing yearly fluctuations in each category and comparing against estimated overall contribution levels. The level of Benefits assigned to Inactive employers shows the amount of benefits that have been assigned to employers that are no longer in business or considered active employers. A large proportion of
inactive benefits may indicate more turbulent economic conditions or a changing pattern of employment composition. 17) **Reimbursable benefits** reflect the portion of benefits paid to claimants from federal, state and local governments, and non-profit organizations, (these benefits are not included in the amount of total benefits paid value which is just from taxable employers).

All states limit the liability of the worst rated employers (those laying off the most employees) by putting a cap on how high the maximum tax rate may go. Due to this cap there will be a difference between the 18) **amount the maximum tax rate employers are assigned in benefits in the prior year and the estimated amount these employers pay in contributions during the current year.** The difference between these two values is often referred to as “ineffective benefit charges”, this amount is shown both as a nominal amount and as a percentage of the total benefits paid in the year. A higher percentage may indicate a serious financing issue that is attributable to a low level of the state’s maximum tax rate.

**Distribution of Wages, Benefits, and Contributions**

Using only the average tax rate to measure the tax burden can disguise a good deal of the actual distribution of tax rate assignment. Since for any single variable the data can be grouped in any number of various patterns above and below an average rate, displaying the actual distribution provides a much finer comparison.

The scale used for each variable distribution in this report is the so called effective tax rate or tax rate on total wages. It is derived by dividing total contributions for the year by the total wages. Effective tax rates are comparable across states because they are not affected by differences in the taxable wage base.

A high 19) **proportion of total wages** located under the lowest rates (0 - .5%) indicates employers with a high proportion of wages have very low tax rates. A high proportion of wages at the highest interval of > 2.0% indicates a large proportion of wages for employers assigned higher tax rates.

The 20) **proportion of accounts** at each rate interval indicates the number of employers taxed at each interval. A larger share of wages than accounts in any one interval means a greater share of larger and/or higher-wage employers located at that interval, while a smaller share of wages than accounts in any one interval means a greater share of smaller and/or lower-wage employers located there.

Comparing the 21) **distribution of benefits charged** to the 22) **distribution of contributions** provides further insight into the allocation of costs to those employers deemed “responsible.” All states will have a higher proportion of benefits charged in the highest tax categories compared to the proportion of contributions received at this interval, indicating the limited liability of the worst rated employers. Often those states with the largest difference between these distributions at the highest intervals also have a comparably large and opposite difference between the contributions received and benefits charged at the lowest levels in order to adequately fund their programs.

A precise definition of each measure can be found in the Data Definitions section at the end of the report.
## ALABAMA 2021

### STATE TAX FEATURES

1) Type of Experience Rating Method: Benefit Ratio  
2) Type of Employer Ranking: Fixed  
3) Type of Charging Method: Proportionally  
4) Taxable Wage Base ($): 8,000  
5) Avg. Tax Rate (Total / Taxable Wages): 0.32 / 1.64  
6) New Employer Tax Rate (%): 2.7  
7) Statutory Tax Rate (Minimum / Maximum)%: 1.15 / 7.30  
8) Average High Cost Multiple (1/1/2021): 0.52

### STATE TAX LEVELS

9) Employer Contributions:  
   - Average Per Covered Employee: $149  
   - Average For Every $100 of Wages Paid: $0.32  
10) Employer Contributions Per Employee at the Tax Base:  
    - Minimum Rate: $52  
    - Maximum Rate: $564  
11) For Every One Dollar of Contributions to Pay Benefits in Previous Comp. Year the Amount going:  
    - Into the Trust Fund: $2.70  
    - Out of the Trust Fund: -$1.70  
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:  
    - Current Avg. Tax Rate: 1.64%  
    - Minimum Adequate Financing Rate: 2.25%  
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -27%

### BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid
15) Benefits Assigned to Active Employers
16) Benefits Assigned to Inactive Employers
17) Reimbursable Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

19) Total Benefits: 37%  
   - 1% of Total Benefits
   - 1% of Total Benefits
   - 6% of Total Benefits

### DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

19) Proportion of Total Wages:
20) Proportion of Employers:
21) Proportion of Total Benefits Charged:
22) Proportion of Total Estimated Contributions:

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1 See "New Employer Tax Rate Table" for more information

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**ALASKA 2021**

### STATE TAX FEATURES

1) Type of Experience Rating Method: Payroll Decline  
2) Type of Employer Ranking: Array  
3) Type of Charging Method: None  
4) Taxable Wage Base ($): 43,600  
5) Avg. Tax Rate (Total / Taxable Wages) %: 1.21 / 1.94  
6) New Employer Tax Rate (%): 2.07% or IndAvg  
7) Statutory Tax Rate (Minimum / Maximum)%: 1.00 / 5.40  
8) Average High Cost Multiple (1/1/2021): 1.26

### STATE TAX LEVELS

9) Employer Contributions:  
   - Average Per Covered Employee: $706  
   - Average For Every $100 of Wages Paid: $1.21

10) Employer Contributions Per Employee at the Tax Base:  
    - Minimum Rate: $436  
    - Maximum Rate: $2,354

11) For Every One Dollar of Contributions the Amount Going:  
    - To Pay Benefits in Previous Comp. Year: $0.94  
    - Into the Trust Fund: $0.06

12) Average Tax Rate Compared to Minimum Adequate Financing Rate:  
    ![Graph showing the comparison between the current average tax rate and the minimum adequate financing rate]

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: 13%

### BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid
15) Benefits Assigned to Active Employers
16) Benefits Assigned to Inactive Employers
17) Reimbursable Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

1 See "New Employer Tax Rate" table for more information  
2 Employee Contributions: In Alaska, the employee contribution rate equals 27% of the average benefit cost rate, but not less than 0.5% or more than 1.0%
### ARIZONA 2021

#### STATE TAX FEATURES

1) Type of Experience Rating Method: Reserve Ratio  
2) Type of Employer Ranking: Fixed  
3) Type of Charging Method: Proportionally  
4) Taxable Wage Base ($): 7,000  
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.34 / 2.15  
6) New Employer Tax Rate (%): 2.0  
7) Statutory Tax Rate (Minimum / Maximum)%: 0.08 / 20.60  
8) Average High Cost Multiple (1/1/2021): 0.05

#### STATE TAX LEVELS

<table>
<thead>
<tr>
<th>Employer Contributions:</th>
<th>Average Per Covered Employee</th>
<th>Average For Every $100 of Wages Paid</th>
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</thead>
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<tr>
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<td>$200</td>
<td>$0.34</td>
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<thead>
<tr>
<th>Employer Contributions Per Employee at the Tax Base:</th>
<th>Minimum Rate</th>
<th>Maximum Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$0</td>
<td>$1.442</td>
</tr>
</tbody>
</table>

11) For Every One Dollar of Contributions the Amount Going:  
   - To Pay Benefits in Previous Comp. Year: $1.31  
   - Into the Trust Fund: -$0.31

12) Average Tax Rate Compared to Minimum Adequate Financing Rate:  

- Current Avg. Tax Rate: 2.15%  
- Minimum Adequate Financing Rate: 3.10%

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -31%

#### BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

- 14) Total Benefits Paid  
- 15) Benefits Assigned to Active Employers: 37% of Total Benefits  
- 16) Benefits Assigned to Inactive Employers: 1% of Total Benefits  
- 17) Reimbursable Benefits: 6% of Total Benefits  
- 18) Benefits in Excess of Taxes from Max. Rated Employers: 0% of Total Benefits

#### DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

<table>
<thead>
<tr>
<th>Proportion of Total Wages:</th>
<th>.5% - 1.0%</th>
<th>1.0% - 1.5%</th>
<th>1.5% - 2.0%</th>
<th>&gt;2.0%</th>
</tr>
</thead>
<tbody>
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<td>&lt; = .5%</td>
<td>12%</td>
<td>4%</td>
<td>4%</td>
<td>0%</td>
</tr>
<tr>
<td>.5% - 1.0%</td>
<td>6%</td>
<td>8%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>1.0% - 1.5%</td>
<td>13%</td>
<td>9%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>1.5% - 2.0%</td>
<td>9%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>&gt;2.0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

1 See “New Employer Tax Rate Table” for more information
ARKANSAS 2021

STATE TAX FEATURES
1) Type of Experience Rating Method: Reserve Ratio
2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Proportionally
4) Taxable Wage Base ($): 10,000
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.28 / 1.16
6) New Employer Tax Rate (%): 2.9
7) Statutory Tax Rate (Minimum / Maximum)%: 0.10 / 6.00
8) Average High Cost Multiple (1/1/2021): 1.23

STATE TAX LEVELS
9) Employer Contributions:
   Average Per Covered Employee: $112
   Average For Every $100 of Wages Paid: $0.28
10) Employer Contributions Per Employee at the Tax Base:
    Minimum Rate: $10
    Maximum Rate: $600
11) For Every One Dollar of Contributions the Amount Going:
    To Pay Benefits in Previous Comp. Year: $2.83
    Into the Trust Fund: -$1.83
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:
    Current Avg. Tax Rate: 1.165%
    Minimum Adequate Financing Rate: 1.61%
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -28%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING
14) Total Benefits Paid
15) Benefits Assigned to Active Employers
16) Benefits Assigned to Inactive Employers
17) Reimbursable Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES
19) Proportion of Total Wages:
    < .5%: 91%
    .5% - 1.0%: 6%
    1.0% - 1.5%: 4%
    1.5% - 2.0%: 0%
    >2.0%: 0%
20) Proportion of Employers:
    93%
    4%
    4%
    0%
    0%
21) Proportion of Total Benefits Charged:
    53%
    38%
    10%
    0%
    0%
22) Proportion of Total Estimated Contributions:
    < .5%: 43%
    .5% - 1.0%: 32%
    1.0% - 1.5%: 4%
    1.5% - 2.0%: 0%
    >2.0%: 0%

1 See "New Employer Tax Rate Table" for more information
CALIFORNIA 2021

STATE TAX FEATURES

1) Type of Experience Rating Method: Reserve Ratio
2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Proportionally
4) Taxable Wage Base ($) : 7,000
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.40 / 3.64
6) New Employer Tax Rate (%) : 3.4
7) Statutory Tax Rate (Minimum / Maximum) %: 1.50 / 6.20
8) Average High Cost Multiple (1/1/2021): 0.00

STATE TAX LEVELS

9) Employer Contributions:
   Average Per Covered Employee $399
   Average For Every $100 of Wages Paid $0.40
10) Employer Contributions Per Employee at the Tax Base:
    Minimum Rate $105
    Maximum Rate $434
11) For Every One Dollar of Contributions the Amount Going:
    To Pay Benefits in Previous Comp. Year $2.34
    Into the Trust Fund $1.34
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:
    Current Avg.
    Tax Rate 3.64%
    Minimum Adequate Financing Rate 11.97%
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -70%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid
15) Benefits Assigned to Active Employers
16) Benefits Assigned to Inactive Employers
17) Reimbursable Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

19) Proportion of Total Wages:
   < .5% 33% 1.0% - 1.3% 1.5% - 2.0% >2.0%
20) Proportion of Employers:
    .5% - 1.0% 99% .5% 1.5%
21) Proportion of Total Benefits Charged:
22) Proportion of Total Estimated Contributions:

1 See "New Employer Tax Rate Table" for more information

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COLORADO 2021

STATE TAX FEATURES
1) Type of Experience Rating Method: Reserve Ratio
2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Inverse Order
4) Taxable Wage Base ($): 13,600
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.42 / 1.71
6) New Employer Tax Rate (%): 1.7
7) Statutory Tax Rate (Minimum / Maximum) %: 0.71 / 9.64
8) Average High Cost Multiple (1/1/2021): 0.00

STATE TAX LEVELS
9) Employer Contributions: Average Per Covered Employee $358, Average For Every $100 of Wages Paid $0.42
10) Employer Contributions Per Employee at the Tax Base: Minimum Rate $97, Maximum Rate $1,311
11) For Every One Dollar of Contributions the Amount Going: To Pay Benefits in Previous Comp. Year $1.62, Into the Trust Fund $0.62
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:

- Minimum Adequate Financing Rate 3.62%

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -53%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING
14) Total Benefits Paid
15) Benefits Assigned to Active Employers
16) Benefits Assigned to Inactive Employers
17) Reimbursable Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES
19) Proportion of Total Wages:
20) Proportion of Employers:
21) Proportion of Total Benefits Charged:
22) Proportion of Total Estimated Contributions:

- See "New Employer Tax Rate Table" for more information
STATE TAX FEATURES

1) Type of Experience Rating Method: Benefit Ratio
2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Proportionally
4) Taxable Wage Base ($): 15,000
5) Avg. Tax Rate (Total / Taxable Wages): 0.66 / 3.06
6) New Employer Tax Rate (%): 3.0
7) Statutory Tax Rate (Minimum / Maximum): 0.50 / 5.40
8) Average High Cost Multiple (11/2021): 0.00

STATES LEVELS

9) Employer Contributions:
   - Average Per Covered Employee: $557
   - Average For Every $100 of Wages Paid: $0.66
10) Employer Contributions Per Employee at the Tax Base:
    - Minimum Rate: $75
    - Maximum Rate: $810
11) For Every One Dollar of Contributions the Amount going:
    - To Pay Benefits in Previous Comp. Year: $2.04
    - Into the Trust Fund: -$1.04
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:
    - Current Avg. Tax Rate: 3.06%
    - Minimum Adequate Financing Rate: 5.77%
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -47%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid
15) Benefits Assigned to Active Employers
16) Benefits Assigned to Inactive Employers
17) Reimbursable Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

19) Proportion of Total Wages:
20) Proportion of Employers:
21) Proportion of Total Benefits Charged:
22) Proportion of Total Estimated Contributions:

1 See "New Employer Tax Rate Table" for more information

CONNECTICUT 2021

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**STATE TAX FEATURES**

1) Type of Experience Rating Method: Benefit Wage

2) Type of Employer Ranking: Fixed

3) Type of Charging Method: None

4) Taxable Wage Base ($) 16,500

5) Avg. Tax Rate (Total / Taxable Wages): 0.79 / 2.83

6) New Employer Tax Rate (%): 1.8

7) Statutory Tax Rate (Minimum / Maximum)%: 0.10 / 8.00

8) Average High Cost Multiple (11/2021): 0.86

**STATE TAX LEVELS**

9) Employer Contributions:
   - Average Per Covered Employee: 505.5
   - Average For Every $100 of Wages Paid: 0.79

10) Employer Contributions Per Employee at the Tax Base:
    - Minimum Rate: $17
    - Maximum Rate: $1,320

11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year
    - the Amount going: $1.51
    - Into the Trust Fund: -$0.51

12) Average Tax Rate Compared to Minimum Adequate Financing Rate:
    - Current Avg. Tax Rate: 2.83%
    - Minimum Adequate Financing Rate: 1.98%
    - Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: 43%

13) Benefits Assigned to Individual Employer Experience Rating
   - 14) Total Benefits Paid: 88% of Total Benefits
   - 15) Benefits Assigned to Active Employers: 4% of Total Benefits
   - 16) Benefits Assigned to Inactive Employers: 5% of Total Benefits
   - 17) Reimbursable Benefits: NA
   - 18) Benefits in Excess of Taxes from Max. Rated Employers: NA

1 See "New Employer Tax Rate Table" for more information
## DISTRICT OF COLUMBIA  2021

### STATE TAX FEATURES

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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Type of Experience Rating Method:</td>
<td>Reserve Ratio</td>
<td>2) Type of Employer Ranking:</td>
<td>Fixed</td>
<td></td>
</tr>
<tr>
<td>3) Type of Charging Method:</td>
<td>Proportionally</td>
<td>4) Taxable Wage Base ($)</td>
<td>9,000</td>
<td></td>
</tr>
<tr>
<td>5) Avg. Tax Rate (Total / Taxable Wages) %:</td>
<td>0.26 / 2.54</td>
<td>6) New Employer Tax Rate (%)</td>
<td>2.7</td>
<td></td>
</tr>
<tr>
<td>7) Statutory Tax Rate (Minimum / Maximum) %:</td>
<td>1.90 / 7.40</td>
<td>8) Average High Cost Multiple (1/1/2021):</td>
<td>0.15</td>
<td></td>
</tr>
</tbody>
</table>

### STATE TAX LEVELS

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>9) Employer Contributions:</td>
<td>Average Per Covered Employee</td>
<td>$250</td>
</tr>
<tr>
<td>10) Employer Contributions Per Employee at the Tax Base:</td>
<td>Minimum Rate</td>
<td>$171</td>
</tr>
<tr>
<td>11) For Every One Dollar of Contributions the Amount Going:</td>
<td>Maximum Rate</td>
<td>$666</td>
</tr>
<tr>
<td>To Pay Benefits in Previous Comp. Year</td>
<td>Into the Trust Fund</td>
<td></td>
</tr>
<tr>
<td>$0.93</td>
<td>$0.07</td>
<td></td>
</tr>
</tbody>
</table>

### Average Tax Rate Compared to Minimum Adequate Financing Rate:

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Avg. Tax Rate</td>
<td>2.54%</td>
</tr>
<tr>
<td>Minimum Adequate Financing Rate</td>
<td>4.86%</td>
</tr>
</tbody>
</table>

### Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:

-48%

---

1 See "New Employer Tax Rate" table for more information
### State Tax Features 2021

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Experience Rating Method:</td>
<td>Benefit Ratio</td>
</tr>
<tr>
<td>Type of Employer Ranking:</td>
<td>Fixed</td>
</tr>
<tr>
<td>Type of Charging Method:</td>
<td>Proportionally</td>
</tr>
<tr>
<td>Taxable Wage Base ($)</td>
<td>7,000</td>
</tr>
<tr>
<td>Avg. Tax Rate (Total / Taxable Wages) %:</td>
<td>0.12 / 0.78</td>
</tr>
<tr>
<td>New Employer Tax Rate (%):</td>
<td>2.7</td>
</tr>
<tr>
<td>Statutory Tax Rate (Minimum / Maximum) %:</td>
<td>0.10 / 5.40</td>
</tr>
<tr>
<td>Average High Cost Multiple (1/1/2021)</td>
<td>0.22</td>
</tr>
<tr>
<td>Employer Contributions:</td>
<td>$66 / $0.12</td>
</tr>
<tr>
<td>Employer Contributions Per Employee at the Tax Base:</td>
<td>Minimum Rate $7 / Maximum Rate $378</td>
</tr>
<tr>
<td>For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year the Amount going:</td>
<td>$4.16 / $3.16</td>
</tr>
<tr>
<td>Average Tax Rate Compared to Minimum Adequate Financing Rate:</td>
<td>-65%</td>
</tr>
<tr>
<td>Benefits Assigned to Active Employers:</td>
<td>33% of Total Benefits</td>
</tr>
<tr>
<td>Benefits Assigned to Inactive Employers:</td>
<td>3% of Total Benefits</td>
</tr>
<tr>
<td>Reimbursable Benefits:</td>
<td>4% of Total Benefits</td>
</tr>
<tr>
<td>Benefits in Excess of Taxes from Max. Rated Employers:</td>
<td>1% of Total Benefits</td>
</tr>
<tr>
<td><strong>Table of Contents</strong></td>
<td></td>
</tr>
</tbody>
</table>

---

**STATE TAX LEVELS**

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer Contributions:</td>
<td>Average Per Covered Employee $66 / Average For Every $100 of Wages Paid $0.12</td>
</tr>
<tr>
<td>For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year the Amount going:</td>
<td>Minimum Rate $7 / Maximum Rate $378</td>
</tr>
<tr>
<td>Average Tax Rate Compared to Minimum Adequate Financing Rate:</td>
<td>-65%</td>
</tr>
<tr>
<td>Benefits Assigned to Active Employers:</td>
<td>31% of Total Benefits</td>
</tr>
<tr>
<td>Benefits Assigned to Inactive Employers:</td>
<td>3% of Total Benefits</td>
</tr>
<tr>
<td>Reimbursable Benefits:</td>
<td>4% of Total Benefits</td>
</tr>
<tr>
<td>Benefits in Excess of Taxes from Max. Rated Employers:</td>
<td>1% of Total Benefits</td>
</tr>
</tbody>
</table>

---

**DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES**

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proportion of Total Wages:</td>
<td>&lt; .5% / .5% - 1.0% / 1.0% - 1.5% / 1.5% - 2.0% / &gt;2.0%</td>
</tr>
<tr>
<td>Proportion of Employers:</td>
<td>&lt; .5% / .5% - 1.0% / 1.0% - 1.5% / 1.5% - 2.0% / &gt;2.0%</td>
</tr>
<tr>
<td>Proportion of Total Benefits Charged:</td>
<td>&lt; .5% / .5% - 1.0% / 1.0% - 1.5% / 1.5% - 2.0% / &gt;2.0%</td>
</tr>
<tr>
<td>Proportion of Total Estimated Contributions:</td>
<td>&lt; .5% / .5% - 1.0% / 1.0% - 1.5% / 1.5% - 2.0% / &gt;2.0%</td>
</tr>
</tbody>
</table>

---

1 See "New Employer Tax Rate Table" for more information.
GEORGIA 2021

STATE TAX FEATURES

1) Type of Experience Rating Method: Reserve Ratio
2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Most Recent
4) Taxable Wage Base ($) 9,500
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.25 / 1.23
6) New Employer Tax Rate (%): 2.7
7) Statutory Tax Rate (Minimum / Maximum)%: 0.04 / 8.10
8) Average High Cost Multiple (1/1/2021): 0.05

STATE TAX LEVELS

9) Employer Contributions: Average Per Covered Employee $182
   Average For Every $100 of Wages Paid $0.25
10) Employer Contributions Per Employee at the Tax Base:
    Minimum Rate $4
    Maximum Rate $7.0
11) For Every One Dollar of Contributions
    the Amount Going: To Pay Benefits in Previous Comp. Year $3.05
    Into the Trust Fund $2.05
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -62%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid
15) Benefits Assigned to Active Employers 12% of Total Benefits
16) Benefits Assigned to Inactive Employers 0.1% of Total Benefits
17) Reimbursable Benefits 5% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers 0% of Total Benefits

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

19) Proportion of Total Wages:
20) Proportion of Employers:
21) Proportion of Total Benefits Charged:
22) Proportion of Total Estimated Contributions:

1 See “New Employer Tax Rate Table” for more information
**STATE TAX FEATURES**

1) Type of Experience Rating Method: Reserve Ratio
2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Proportionally
4) Taxable Wage Base ($) : 47,400
5) Avg. Tax Rate (Total / Taxable Wages) %: 1.01 / 1.53
6) New Employer Tax Rate (%) : 3.0
7) Statutory Tax Rate (Minimum / Maximum)%: 0.20 / 5.80

**STATE TAX LEVELS**

9) Employer Contributions: Average Per Covered Employee $596, Average For Every $100 of Wages Paid $1.01
10) Employer Contributions Per Employee at the Tax Base: Minimum Rate $95, Maximum Rate $2,749
11) For Every One Dollar of Contributions the Amount Going: To Pay Benefits in Previous Comp. Year $7.03, Into the Trust Fund $36.03
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:

```
-67%
```

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:

```
-67%
```

**BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING**

14) Total Benefits Paid 56% of Total Benefits
15) Benefits Assigned to Active Employers 4% of Total Benefits
16) Benefits Assigned to Inactive Employers 3% of Total Benefits
17) Reimbursable Benefits 1% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

**DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES**

19) Proportion of Total Wages:

```
< .5% 5% - 1.0% 1.0% - 1.5% 1.5% - 2.0% >2.0%
```

```
33% 44% 33% 4% 7%
```

20) Proportion of Employers:

```
< .5% 5% - 1.0% 1.0% - 1.5% 1.5% - 2.0% >2.0%
```

```
34% 49% 30% 2% 4%
```

21) Proportion of Total Benefits Charged:

```
< .5% 5% - 1.0% 1.0% - 1.5% 1.5% - 2.0% >2.0%
```

```
31% 30% 19% 4% 10%
```

22) Proportion of Total Estimated Contributions:

```
< .5% 5% - 1.0% 1.0% - 1.5% 1.5% - 2.0% >2.0%
```

```
2% 33% 36% 3% 84%
```
1) Type of Experience Rating Method: Reserve Ratio
2) Type of Employer Ranking: Array
3) Type of Charging Method: Most Recent
4) Taxable Wage Base ($) : 43,000
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.40 / 0.61
6) New Employer Tax Rate (%): 1.0
7) Statutory Tax Rate (Minimum / Maximum)%: 0.20 / 5.40
8) Average High Cost Multiple (1/1/2021): 1.57
9) Employer Contributions: $223 $0.40
10) Employer Contributions Per Employee at the Tax Base: Minimum Rate $96 Maximum Rate $2,322
11) For Every One Dollar of Contributions the Amount Going: To Pay Benefits in Previous Comp. Year $1.89 Into the Trust Fund -$0.89
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: 21%

14) Total Benefits Paid
15) Benefits Assigned to Active Employers 31% of Total Benefits
16) Benefits Assigned to Inactive Employers 0% of Total Benefits
17) Reimbursable Benefits 6% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers 0.0% of Total Benefits

19) Proportion of Total Wages:
20) Proportion of Employers:
21) Proportion of Total Benefits Charged:
22) Proportion of Total Estimated Contributions:

---

1 See “New Employer Tax Rate Table” for more information
1) Type of Experience Rating Method: Benefit Ratio
2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Most Recent
4) Taxable Wage Base ($): 12,960
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.46 / 2.16
6) New Employer Tax Rate (%): 2.7
7) Statutory Tax Rate (Minimum / Maximum) %: 0.20 / 6.40
8) Average High Cost Multiple (1/1/2021): 0.00

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

19) Proportion of Total Wages:
- < = 0.5%: 74.9%
- 0.5% - 1.0%: 13.0%
- 1.0% - 1.5%: 6.3%
- 1.5% - 2.0%: 4.4%
- >2.0%: 5%

20) Proportion of Employers:
- < = 0.5%: 48.2%
- 0.5% - 1.0%: 14.5%
- 1.0% - 1.5%: 16.7%
- 1.5% - 2.0%: 4.4%
- >2.0%: 18.3%

21) Proportion of Total Benefits Charged:
- < = 0.5%: 40%
- 0.5% - 1.0%: 18%
- 1.0% - 1.5%: 24%
- 1.5% - 2.0%: 4%
- >2.0%: 11%

22) Proportion of Total Estimated Contributions:
- < = 0.5%: 40%
- 0.5% - 1.0%: 18%
- 1.0% - 1.5%: 24%
- 1.5% - 2.0%: 4%
- >2.0%: 11%

1) See "New Employer Tax Rate Tables" for more information.
1) Type of Experience Rating Method: Reserve Ratio
2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Proportionally
4) Taxable Wage Base ($): 9,500
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.34 / 1.56
6) New Employer Tax Rate (%): 2.5
7) Statutory Tax Rate (Minimum / Maximum)%: 0.50 / 7.40
8) Average High Cost Multiple (1/1/2021): 0.23

**STATE TAX LEVELS**

<table>
<thead>
<tr>
<th>Employers Contributions Per Employee at the Tax Base:</th>
<th>Minimum Rate</th>
<th>Maximum Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>$48</td>
<td>$703</td>
<td></td>
</tr>
</tbody>
</table>

11) For Every One Dollar of Contributions the Amount Going:

<table>
<thead>
<tr>
<th>To Pay Benefits in Previous Comp. Year</th>
<th>Into the Trust Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2.43</td>
<td>$1.43</td>
</tr>
</tbody>
</table>

12) Average Tax Rate Compared to Minimum Adequate Financing Rate:

<table>
<thead>
<tr>
<th>Current Avg. Tax Rate</th>
<th>Minimum Adequate Financing Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.56%</td>
<td>2.62%</td>
</tr>
</tbody>
</table>

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -41%

**BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING**

14) Total Benefits Paid
15) Benefits Assigned to Active Employers
16) Benefits Assigned to Inactive Employers
17) Reimbursable Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

**DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES**

<table>
<thead>
<tr>
<th>&lt; = .5%</th>
<th>.5% - 1.0%</th>
<th>1.0% - 1.5%</th>
<th>1.5% - 2.0%</th>
<th>&gt;2.0%</th>
</tr>
</thead>
<tbody>
<tr>
<td>91%</td>
<td>1%</td>
<td>5%</td>
<td>3%</td>
<td>0%</td>
</tr>
<tr>
<td>99%</td>
<td>1%</td>
<td>6%</td>
<td>2%</td>
<td>0%</td>
</tr>
<tr>
<td>82%</td>
<td>3%</td>
<td>15%</td>
<td>4%</td>
<td>0%</td>
</tr>
<tr>
<td>63%</td>
<td>3%</td>
<td>20%</td>
<td>11%</td>
<td>9%</td>
</tr>
</tbody>
</table>

1 See "New Employer Tax Rate Table" for more information
IOWA 2021

STATE TAX FEATURES

1) Type of Experience Rating Method: Benefit Ratio
2) Type of Employer Ranking: Array
3) Type of Charging Method: Inverse Order
4) Taxable Wage Base ($) 32,400
5) Avg. Tax Rate (Total / Taxable Wages): 0.66 / 1.24
6) New Employer Tax Rate (%): 1.0
7) Statutory Tax Rate (Minimum / Maximum): 0.00 / 7.50
8) Average High Cost Multiple (1/1/2021): 0.96

STATE TAX LEVELS

9) Employer Contributions:
   Average Per Covered Employee $356
   Average For Every $100 of Wages Paid $0.66
10) Employer Contributions Per Employee at the Tax Base:
    Minimum Rate $0
    Maximum Rate $2,430
11) For Every One Dollar of Contributions the Amount going:
    To Pay Benefits in Previous Comp. Year $2.00
    Into the Trust Fund $1.00
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:
    Current Avg. Tax Rate 1.81%
    Minimum Adequate Financing Rate 1.81%
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -31%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid
15) Benefits Assigned to Active Employers
16) Benefits Assigned to Inactive Employers
17) Reimbursable Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

19) Proportion of Total Wages:
20) Proportion of Employers:
21) Proportion of Total Benefits Charged:
22) Proportion of Total Estimated Contributions:

1 See "New Employer Tax Rate Table" for more information
KANSAS 2021

STATE TAX FEATURES
1) Type of Experience Rating Method: Reserve Ratio
2) Type of Employer Ranking: Array
3) Type of Charging Method: Proportionally
4) Taxable Wage Base ($) 14,000
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.51 / 1.38
6) New Employer Tax Rate (%): 2.7
7) Statutory Tax Rate (Minimum / Maximum)%: 0.20 / 7.60
8) Average High Cost Multiple (1/1/2021): 0.61

STATE TAX LEVELS
9) Employer Contributions: Average Per Covered Employee $264, Average For Every $100 of Wages Paid $0.51
10) Employer Contributions Per Employee at the Tax Base: Minimum Rate $28, Maximum Rate $1,064
11) For Every One Dollar of Contributions the Amount Going: To Pay Benefits in Previous Comp. Year $1.39, Into the Trust Fund -$0.39
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:

Average High Cost Multiple (1/1/2021): 0.61

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: 0%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING
14) Total Benefits Paid
15) Benefits Assigned to Active Employers
16) Benefits Assigned to Inactive Employers
17) Reimbursable Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES
19) Proportion of Total Wages:
20) Proportion of Employers:
21) Proportion of Total Benefits Charged:
22) Proportion of Total Estimated Contributions:

1 See "New Employer Tax Rate Table" for more information
# Kentucky 2021

## State Tax Features

| 1) Type of Experience Rating Method: | Reserve Ratio |
| 2) Type of Employer Ranking: | Fixed |
| 3) Type of Charging Method: | Most Recent |
| 4) Taxable Wage Base ($) | 10,800 |
| 5) Avg. Tax Rate (Total / Taxable Wages) %: | 0.44 / 1.72 |
| 6) New Employer Tax Rate (%)<sup>1</sup> | 2.7 |
| 7) Statutory Tax Rate (Minimum / Maximum) %: | 0.30 / 9.00 |
| 8) Average High Cost Multiple (1/1/2021): | 0.00 |

## State Tax Levels

| 9) Employer Contributions: | Average Per Covered Employee | $236 |
| | Average For Every $100 of Wages Paid | $0.44 |
| 10) Employer Contributions Per Employee at the Tax Base: | Minimum Rate | $32 |
| | Maximum Rate | $972 |
| 11) For Every One Dollar of Contributions the Amount Going: | To Pay Benefits in Previous Comp. Year | $3.25 |
| | Into the Trust Fund | -$2.25 |

## Average Tax Rate Compared to Minimum Adequate Financing Rate:

- Current Avg. Tax Rate: 1.72%
- Minimum Adequate Financing Rate: 5.03%

## Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:

-66%

---

<sup>1</sup> See "New Employer Tax Rate" table for more information
1) Type of Experience Rating Method: Reserve Ratio
2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Proportionally
4) Taxable Wage Base ($): 7,700
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.24 / 1.27
6) New Employer Tax Rate (%): IndAvg
7) Statutory Tax Rate (Minimum / Maximum)%: 0.09 / 6.00
8) Average High Cost Multiple (1/1/2021): 0.00

9) Employer Contributions: Average Per Covered Employee $135
   Average For Every $100 of Wages Paid $0.24
10) Employer Contributions Per Employee at the Tax Base:
    Minimum Rate $7
    Maximum Rate $462
11) For Every One Dollar of Contributions the Amount Going:
    To Pay Benefits in Previous Comp. Year $3.99
    Into the Trust Fund $2.99
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:
    Current Avg. Tax Rate 1.27%
    Minimum Adequate Financing Rate 4.52%
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -72%

14) Total Benefits Paid
15) Benefits Assigned to Active Employers 22% of Total Benefits
16) Benefits Assigned to Inactive Employers 0.3% of Total Benefits
17) Reimbursable Benefits 1% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers 0% of Total Benefits

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

19) Proportion of Total Wages:
   < .5% 51%
   .5% - 1.0% 16%
   1.0% - 1.5% 0%
   1.5% - 2.0% 0%
   > 2.0% 0%

20) Proportion of Employers:
   < .5% 9%
   .5% - 1.0% 17%
   1.0% - 1.5% 9%
   1.5% - 2.0% 0%
   > 2.0% 0%

21) Proportion of Total Benefits Charged:
   < .5% 51%
   .5% - 1.0% 48%
   1.0% - 1.5% 9%
   1.5% - 2.0% 0%
   > 2.0% 0%

22) Proportion of Total Estimated Contributions:
   < .5% 65%
   .5% - 1.0% 35%
   1.0% - 1.5% 0%
   1.5% - 2.0% 0%
   > 2.0% 0%

1 See "New Employer Tax Rate Table" for more information
### STATE TAX FEATURES

1) Type of Experience Rating Method: Reserve Ratio

2) Type of Employer Ranking: Array

3) Type of Charging Method: Most Recent

4) Taxable Wage Base ($) : 12,000

5) Avg. Tax Rate (Total / Taxable Wages) % : 0.58 / 2.12

6) New Employer Tax Rate (%) : 2.1

7) Statutory Tax Rate (Minimum / Maximum) % : 0.49 / 5.81

8) Average High Cost Multiple (1/1/2021) : 1.59

### STATE TAX LEVELS

<table>
<thead>
<tr>
<th>Employer Contributions:</th>
<th>Minimum Rate</th>
<th>Maximum Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average Per Covered Employee</td>
<td>$323</td>
<td></td>
</tr>
<tr>
<td>Average For Every $100 of Wages Paid</td>
<td>$0.58</td>
<td></td>
</tr>
</tbody>
</table>

10) Employer Contributions Per Employee at the Tax Base:

- Minimum Rate: $59
- Maximum Rate: $697

11) For Every One Dollar of Contributions the Amount Going:

- To Pay Benefits in Previous Comp. Year: $1.86
- Into the Trust Fund: -$0.86

12) Average Tax Rate Compared to Minimum Adequate Financing Rate:

- Current Avg. Tax Rate: 2.12%
- Minimum Adequate Financing Rate: 1.20%

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: 78%

---

1 See "New Employer Tax Rate" table for more information
### STATE TAX FEATURES

| 1) Type of ExperienceRating Method: | Benefit Ratio |
| 2) Type of Employer Ranking: | Fixed |
| 3) Type of Charging Method: | Proportionally |
| 4) Taxable Wage Base ($) | 8,500 |
| 5) Avg. Tax Rate (Total / Taxable Wages) %: | 0.61 / 3.90 |
| 6) New Employer Tax Rate (%)\(^1\): | 2.3 |
| 7) Statutory Tax Rate (Minimum / Maximum)%: | 2.20 / 13.50 |
| 8) Average High Cost Multiple (1/1/2021) | 0.06 |

### STATE TAX LEVELS

| 9) Employer Contributions: | Average Per Covered Employee | Average For Every $100 of Wages Paid |
| Minimum Rate | $207 | $0.61 |
| Maximum Rate | $1,148 | $207 |

| 10) Employer Contributions Per Employee at the Tax Base: | Minimum Rate | Maximum Rate |
| $187 | $1,148 |

| 11) For Every One Dollar of Contributions to Pay Benefits in Previous Comp. Year into the Trust Fund |
| the Amount going: | $0.95 | $0.05 |

| 12) Average Tax Rate Compared to Minimum Adequate Financing Rate: |

| Current Avg. Tax Rate | 3.90% |
| Minimum Adequate Financing Rate | 4.47% |
| 0% | 7% |

| 13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: | -13% |

---

\(^1\) See "New Employer Tax Rate" table for more information
Massachusetts 2021

State Tax Features:

1) Type of Experience Rating Method: Reserve Ratio
2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Inverse Order
4) Taxable Wage Base ($) 1: 15,000
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.69 / 3.41
6) New Employer Tax Rate (%) 1: 2.4
7) Statutory Tax Rate (Minimum / Maximum) %: 0.94 / 14.37
8) Average High Cost Multiple (1/1/2021): 0.00

State Tax Levels:

9) Employer Contributions:
   - Average Per Covered Employee: $596
   - Average For Every $100 of Wages Paid: $0.69

10) Employer Contributions Per Employee at the Tax Base:
    - Minimum Rate: $141
    - Maximum Rate: $2,156

11) For Every One Dollar of Contributions the Amount Going:
    - To Pay Benefits in Previous Comp. Year: $3.32
    - Into the Trust Fund: -$2.32

12) Average Tax Rate Compared to Minimum Adequate Financing Rate:
    - Current Avg. Tax Rate: 3.41%
    - Minimum Adequate Financing Rate: 6.91%

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -51%

Benefits Assigned to Individual Employer Experience Rating:

14) Total Benefits Paid
15) Benefits Assigned to Active Employers
16) Benefits Assigned to Inactive Employers
17) Reimbursable Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES:

19) Proportion of Total Wages:
   - ≤ .5%: 44%
   - .5% - 1.0%: 40%
   - 1.0% - 1.5%: 3%
   - 1.5% - 2.0%: 3%
   - >2.0%: 4%

20) Proportion of Employers:
    - ≤ .5%: 39%
    - .5% - 1.0%: 39%
    - 1.0% - 1.5%: 7%
    - 1.5% - 2.0%: 2%
    - >2.0%: 3%

21) Proportion of Total Benefits Charged:
    - ≤ .5%: 11%
    - .5% - 1.0%: 38%
    - 1.0% - 1.5%: 33%
    - 1.5% - 2.0%: 10%
    - >2.0%: 6%

22) Proportion of Total Estimated Contributions:
    - ≤ .5%: 38%
    - .5% - 1.0%: 44%
    - 1.0% - 1.5%: 5%
    - 1.5% - 2.0%: 3%
    - >2.0%: 6%

1 See "New Employer Tax Rate Table" for more information

Table of Contents 31
State Pages
1) Type of Experience Rating Method: Benefit Ratio
2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Most Recent
4) Taxable Wage Base ($): 9,500
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.55 / 2.93
6) New Employer Tax Rate (%): 2.7
7) Statutory Tax Rate (Minimum / Maximum) %: 0.00 / 6.30
8) Average High Cost Multiple (1/1/2021): 0.18

9) Employer Contributions: Average Per Covered Employee $349, Average For Every $100 of Wages Paid $0.55
10) Employer Contributions Per Employee at the Tax Base: Minimum Rate $0, Maximum Rate $599
11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year the Amount going: $2.87, Into the Trust Fund $1.87

12) Average Tax Rate Compared to Minimum Adequate Financing Rate:

Current Avg. Tax Rate 2.93%
Minimum Adequate Financing Rate 6.02%
Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -51%

14) Total Benefits Paid
15) Benefits Assigned to Active Employers 19% of Total Benefits
16) Benefits Assigned to Inactive Employers 1% of Total Benefits
17) Reimbursable Benefits 6% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers 0.0% of Total Benefits

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

19) Proportion of Total Wages:

20) Proportion of Employers:

21) Proportion of Total Benefits Charged:

22) Proportion of Total Estimated Contributions:

1 See "New Employer Tax Rate Table" for more information
### STATE TAX FEATURES

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Type of Experience Rating Method:</td>
<td>Benefit Ratio</td>
</tr>
<tr>
<td>2) Type of Employer Ranking:</td>
<td>Fixed</td>
</tr>
<tr>
<td>3) Type of Charging Method:</td>
<td>Proportionally</td>
</tr>
<tr>
<td>4) Taxable Wage Base ($)</td>
<td>35,000</td>
</tr>
<tr>
<td>5) Avg. Tax Rate (Total / Taxable Wages) %</td>
<td>0.51 / 1.10</td>
</tr>
<tr>
<td>6) New Employer Tax Rate (%)</td>
<td>Ind/Avg</td>
</tr>
<tr>
<td>7) Statutory Tax Rate (Minimum / Maximum) %</td>
<td>0.10 / 9.00</td>
</tr>
<tr>
<td>8) Average High Cost Multiple (1/1/2021) %</td>
<td>0.00</td>
</tr>
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### STATE TAX LEVELS

<table>
<thead>
<tr>
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<th>Details</th>
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<tbody>
<tr>
<td>9) Employer Contributions: Average Per Covered Employee</td>
<td>$325</td>
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<tr>
<td>Average For Every $100 of Wages Paid</td>
<td>$0.51</td>
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<tr>
<td>10) Employer Contributions Per Employee at the Tax Base:</td>
<td>Minimum Rate $35 / Maximum Rate $3,150</td>
</tr>
<tr>
<td>11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year</td>
<td>$4.20 / $3,26</td>
</tr>
<tr>
<td>the Amount going:</td>
<td></td>
</tr>
<tr>
<td>12) Average Tax Rate Compared to Minimum Adequate Financing Rate:</td>
<td>Current Avg. Tax Rate 1.10% / Minimum Adequate Financing Rate 2.75%</td>
</tr>
<tr>
<td>13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:</td>
<td>-60%</td>
</tr>
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### BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

<table>
<thead>
<tr>
<th>Description</th>
<th>Percentage of Total Benefits Paid</th>
</tr>
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<tr>
<td>14) Total Benefits Paid</td>
<td>84%</td>
</tr>
<tr>
<td>15) Benefits Assigned to Active Employers</td>
<td>4%</td>
</tr>
<tr>
<td>16) Benefits Assigned to Inactive Employers</td>
<td>16%</td>
</tr>
<tr>
<td>17) Reimbursable Benefits</td>
<td>4%</td>
</tr>
<tr>
<td>18) Benefits in Excess of Taxes from Max. Rated Employers</td>
<td>16%</td>
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</tbody>
</table>

### DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

<table>
<thead>
<tr>
<th>Description</th>
<th>Percentage of Total Benefits Paid</th>
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</thead>
<tbody>
<tr>
<td>19) Proportion of Total Wages:</td>
<td></td>
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<tr>
<td>&lt; = .5%</td>
<td>81.2%</td>
</tr>
<tr>
<td>.5% - 1.0%</td>
<td>9.1%</td>
</tr>
<tr>
<td>1.0% - 1.5%</td>
<td>4.9%</td>
</tr>
<tr>
<td>1.5% - 2.0%</td>
<td>2.7%</td>
</tr>
<tr>
<td>&gt;2.0%</td>
<td>1.6%</td>
</tr>
<tr>
<td>20) Proportion of Employers:</td>
<td></td>
</tr>
<tr>
<td>&lt; = .5%</td>
<td>81.6%</td>
</tr>
<tr>
<td>.5% - 1.0%</td>
<td>12%</td>
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<tr>
<td>1.0% - 1.5%</td>
<td>8%</td>
</tr>
<tr>
<td>1.5% - 2.0%</td>
<td>6%</td>
</tr>
<tr>
<td>&gt;2.0%</td>
<td>4%</td>
</tr>
<tr>
<td>21) Proportion of Total Benefits Charged:</td>
<td></td>
</tr>
<tr>
<td>&lt; = .5%</td>
<td>56.4%</td>
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<tr>
<td>.5% - 1.0%</td>
<td>9.1%</td>
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<tr>
<td>1.0% - 1.5%</td>
<td>4.3%</td>
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<tr>
<td>1.5% - 2.0%</td>
<td>3.0%</td>
</tr>
<tr>
<td>&gt;2.0%</td>
<td>19.1%</td>
</tr>
<tr>
<td>22) Proportion of Total Estimated Contributions:</td>
<td></td>
</tr>
<tr>
<td>&lt; = .5%</td>
<td>33%</td>
</tr>
<tr>
<td>.5% - 1.0%</td>
<td>12%</td>
</tr>
<tr>
<td>1.0% - 1.5%</td>
<td>6%</td>
</tr>
<tr>
<td>1.5% - 2.0%</td>
<td>4%</td>
</tr>
<tr>
<td>&gt;2.0%</td>
<td>45%</td>
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</table>

1 See "New Employer Tax Rate Table" for more information
## MISSISSIPPI  2021

### STATE TAX FEATURES

<table>
<thead>
<tr>
<th>Feature</th>
<th>Details</th>
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<tbody>
<tr>
<td>Type of Experience Rating Method:</td>
<td>Benefit Ratio</td>
</tr>
<tr>
<td>Type of Employer Ranking:</td>
<td>Fixed</td>
</tr>
<tr>
<td>Type of Charging Method:</td>
<td>Proportionally</td>
</tr>
<tr>
<td>Taxable Wage Base ($)</td>
<td>14,000</td>
</tr>
<tr>
<td>Avg. Tax Rate (Total / Taxable Wages) %:</td>
<td>0.15 / 0.43</td>
</tr>
<tr>
<td>New Employer Tax Rate (%)</td>
<td>1.0</td>
</tr>
<tr>
<td>Statutory Tax Rate (Minimum / Maximum) %:</td>
<td>0.00 / 5.40</td>
</tr>
<tr>
<td>Average High Cost Multiple (1/1/2021)</td>
<td>1.32</td>
</tr>
</tbody>
</table>

### STATE TAX LEVELS

<table>
<thead>
<tr>
<th>Feature</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer Contributions: Average Per Covered Employee</td>
<td>$68</td>
</tr>
<tr>
<td>Employer Contributions Per Employee at the Tax Base:</td>
<td>Minimum Rate: $0, Maximum Rate: $756</td>
</tr>
<tr>
<td>For Every One Dollar of Contributions the Amount going: To Pay Benefits in Previous Comp. Year</td>
<td>$6.54</td>
</tr>
<tr>
<td>Into the Trust Fund</td>
<td>$-5.54</td>
</tr>
<tr>
<td>Average Tax Rate Compared to Minimum Adequate Financing Rate:</td>
<td>0.43%</td>
</tr>
<tr>
<td>Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:</td>
<td>-64%</td>
</tr>
</tbody>
</table>

1 See “New Employer Tax Rate Table” for more information
**Missouri 2021**

**State Tax Features**

1. Type of Experience Rating Method: Reserve Ratio
2. Type of Employer Ranking: Fixed
3. Type of Charging Method: Proportionally
4. Taxable Wage Base ($): 11,000
5. Avg. Tax Rate (Total / Taxable Wages) %: 0.25 / 1.06
6. New Employer Tax Rate (%): 2.4
7. Statutory Tax Rate (Minimum / Maximum)%: 0.00 / 5.40
8. Average High Cost Multiple (1/1/2021): 0.35

**State Tax Levels**

9. Employer Contributions: Average Per Covered Employee $143
   Average For Every $100 of Wages Paid $0.25
10. Employer Contributions Per Employee at the Tax Base: Minimum Rate $0
     Maximum Rate $594
11. For Every One Dollar of Contributions to Pay Benefits in Previous Comp. Year:
    the Amount Going: $2.75
    Into the Trust Fund -$1.75
12. Average Tax Rate Compared to Minimum Adequate Financing Rate:

**Benefits Assigned to Individual Employer Experience Rating**

13. Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -46%

**Distribution of Wages, Benefits, and Contributions by Effective Tax Rates**

14. Total Benefits Paid
15. Benefits Assigned to Active Employers
16. Benefits Assigned to Inactive Employers
17. Reimbursable Benefits
18. Benefits in Excess of Taxes from Max. Rated Employers

**Proportion of Total Wages:**

- < 0.5%: 20%
- 0.5% - 1.0%: 5%
- 1.0% - 1.5%: 2%
- 1.5% - 2.0%: 2%
- > 2.0%: 3%

**Proportion of Employers:**

- < 0.5%: 68%
- 0.5% - 1.0%: 15%
- 1.0% - 1.5%: 7%
- 1.5% - 2.0%: 3%
- > 2.0%: 5%

**Proportion of Total Benefits Charged:**

- < 0.5%: 48%
- 0.5% - 1.0%: 11%
- 1.0% - 1.5%: 11%
- 1.5% - 2.0%: 9%
- > 2.0%: 6%

**Proportion of Total Estimated Contributions:**

- < 0.5%: 36%
- 0.5% - 1.0%: 3%
- 1.0% - 1.5%: 10%
- 1.5% - 2.0%: 4%
- > 2.0%: 1%

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1 See "New Employer Tax Rate Table" for more information

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**Table of Contents**

35 State Pages
MONTANA 2021

STATE TAX FEATURES
1) Type of Experience Rating Method: Reserve Ratio
2) Type of Employer Ranking: Array
3) Type of Charging Method: Proportionally
4) Taxable Wage Base ($) 35,300
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.72 / 1.12
6) New Employer Tax Rate (%): IndAvg
7) Statutory Tax Rate (Minimum / Maximum) %: 0.00 / 6.12
8) Average High Cost Multiple (1/1/2021): 1.35

STATE TAX LEVELS
9) Employer Contributions:
   Average Per Covered Employee $288
   Average For Every $100 of Wages Paid $0.72
10) Employer Contributions Per Employee at the Tax Base:
    Minimum Rate $0
    Maximum Rate $2,160
11) For Every One Dollar of Contributions the Amount Going:
    To Pay Benefits in Previous Comp. Year $2.40
    Into the Trust Fund -$1.40
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:
    Current Avg. Tax Rate 1.12%
    Minimum Adequate Financing Rate 1.20%
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -6%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING
14) Total Benefits Paid
15) Benefits Assigned to Active Employers 38% of Total Benefits
16) Benefits Assigned to Inactive Employers 3% of Total Benefits
17) Reimbursable Benefits 5% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers 2% of Total Benefits

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES
19) Proportion of Total Wages:
   <= .5% 52% 5% 3% 44%
   .5% - 1.0% 38% 1% 2% 43%
   1.0% - 1.5% 1% 1% 1% 11%
   1.5% - 2.0% 3% 3% 3% 32%
   >2.0% 19% 44% 3% 3%

20) Proportion of Employers:
   <= .5% 14% 14% 1% 27%
   .5% - 1.0% 27% 1% 1% 46%
   1.0% - 1.5% 32% 1% 1% 28%
   1.5% - 2.0% 1% 1% 1% 11%
   >2.0% 21% 43% 3% 26%

21) Proportion of Total Benefits Charged:
   <= .5% 14% 14% 1% 27%
   .5% - 1.0% 27% 1% 1% 46%
   1.0% - 1.5% 32% 1% 1% 28%
   1.5% - 2.0% 1% 1% 1% 11%
   >2.0% 21% 43% 3% 26%

22) Proportion of Total Estimated Contributions:
   <= .5% 14% 14% 1% 27%
   .5% - 1.0% 27% 1% 1% 46%
   1.0% - 1.5% 32% 1% 1% 28%
   1.5% - 2.0% 1% 1% 1% 11%
   >2.0% 21% 43% 3% 26%

1 See “New Employer Tax Rate Table” for more information

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STATE PAGES
## NEBRASKA 2021

### STATE TAX FEATURES

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<thead>
<tr>
<th>1) Type of Experience Rating Method:</th>
<th>Reserve Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>2) Type of Employer Ranking:</td>
<td>Array</td>
</tr>
<tr>
<td>3) Type of Charging Method:</td>
<td>Inverse Order</td>
</tr>
<tr>
<td>4) Taxable Wage Base ($)</td>
<td>9,000</td>
</tr>
<tr>
<td>5) Avg. Tax Rate (Total / Taxable Wages %)</td>
<td>0.18 / 0.82</td>
</tr>
<tr>
<td>6) New Employer Tax Rate (%)¹</td>
<td>1.3</td>
</tr>
<tr>
<td>7) Statutory Tax Rate (Minimum / Maximum) %</td>
<td>0.00 / 5.40</td>
</tr>
<tr>
<td>8) Average High Cost Multiple (1/1/2021):</td>
<td>1.54</td>
</tr>
</tbody>
</table>

### STATE TAX LEVELS

<table>
<thead>
<tr>
<th>9) Employer Contributions:</th>
<th>Average Per Covered Employee</th>
<th>$95</th>
<th>Average For Every $100 of Wages Paid</th>
<th>$0.18</th>
</tr>
</thead>
<tbody>
<tr>
<td>10) Employer Contributions Per Employee at the Tax Base:</td>
<td>Minimum Rate</td>
<td>$0</td>
<td>Maximum Rate</td>
<td>$495</td>
</tr>
<tr>
<td>11) For Every One Dollar of Contributions the Amount Going:</td>
<td>To Pay Benefits in Previous Comp. Year</td>
<td>$5.10</td>
<td>Into the Trust Fund</td>
<td>$4.10</td>
</tr>
</tbody>
</table>

### Diagram

- Minimum Adequate Financing Rate: 1.25%
- Current Avg. Tax Rate: 0.82%
- Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -34%

1 See "New Employer Tax Rate" table for more information
NEVADA 2021

STATE TAX FEATURES

1) Type of Experience Rating Method: Reserve Ratio
2) Type of Employer Ranking: Array
3) Type of Charging Method: Most Recent
4) Taxable Wage Base ($) : 33,400
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.91 / 1.72
6) New Employer Tax Rate (%): 3.0
7) Statutory Tax Rate (Minimum / Maximum)%: 0.25 / 5.40
8) Average High Cost Multiple (1/1/2021): 0.00

STATE TAX LEVELS

9) Employer Contributions: Average Per Covered Employee $527 Average For Every $100 of Wages Paid $0.91
10) Employer Contributions Per Employee at the Tax Base: Minimum Rate $84 Maximum Rate $1,804
11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year the Amount Going: $2.50 Into the Trust Fund -$1.50
12) Average Tax Rate Compared to Minimum Adequate Financing Rate: Current Avg. Tax Rate 1.72% Minimum Adequate Financing Rate 3.17%
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -46%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid
15) Benefits Assigned to Active Employers
16) Benefits Assigned to Inactive Employers
17) Reimbursable Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

19) Proportion of Total Wages:
20) Proportion of Employers:
21) Proportion of Total Benefits Charged:
22) Proportion of Total Estimated Contributions:

1 See "New Employer Tax Rate Table" for more information
**NEW HAMPSHIRE  2021**

### STATE TAX FEATURES

| 1) Type of Experience Rating Method: | Reserve Ratio |
| 2) Type of Employer Ranking: | Fixed |
| 3) Type of Charging Method: | Most Recent |
| 4) Taxable Wage Base ($) | 14,000 |
| 5) Avg. Tax Rate (Total / Taxable Wages) %: | 0.63 / 2.90 |
| 6) New Employer Tax Rate (%): | 2.7 |
| 7) Statutory Tax Rate (Minimum / Maximum)%: | 0.10 / 7.00 |
| 8) Average High Cost Multiple (1/1/2021): | 0.38 |

### STATE TAX LEVELS

| 9) Employer Contributions: | Average Per Covered Employee $161 | Average For Every $100 of Wages Paid $0.63 |
| 10) Employer Contributions Per Employee at the Tax Base: | Minimum Rate $14 | Maximum Rate $880 |
| 11) For Every One Dollar of Contributions the Amount Going: | To Pay Benefits in Previous Comp. Year $0.12 | Into the Trust Fund $0.88 |
| 12) Average Tax Rate Compared to Minimum Adequate Financing Rate: |
| 13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: | 71% |

### BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

- **14) Total Benefits Paid**
- **15) Benefits Assigned to Active Employers**
- **16) Benefits Assigned to Inactive Employers**
- **17) Reimbursable Benefits**
- **18) Benefits in Excess of Taxes from Max. Rated Employers**

### DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

| 19) Proportion of Total Wages: |
| 20) Proportion of Employers: |
| 21) Proportion of Total Benefits Charged: |
| 22) Proportion of Total Estimated Contributions: |

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1 See “New Employer Tax Rate Table” for more information

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STATE PAGES 39
NEW JERSEY 2021

STATE TAX FEATURES

1) Type of Experience Rating Method: Reserve Ratio
2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Proportionally
4) Taxable Wage Base ($) : 36,200
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.72 / 1.70
6) New Employer Tax Rate (%): 2.8
7) Statutory Tax Rate (Minimum / Maximum)%: 0.50 / 5.80
8) Average High Cost Multiple (1/1/2021): 0.00

STATE TAX LEVELS

9) Employer Contributions:
   Average Per Covered Employee $569
   Average For Every $100 of Wages Paid $0.72

10) Employer Contributions Per Employee at the Tax Base:
    Minimum Rate $181
    Maximum Rate $2,100

11) For Every One Dollar of Contributions the Amount Going:
    To Pay Benefits in Previous Comp. Year $1.56
    Into the Trust Fund $2.56

12) Average Tax Rate Compared to Minimum Adequate Financing Rate:

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -54%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid
15) Benefits Assigned to Active Employers
16) Benefits Assigned to Inactive Employers
17) Reimbursable Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

19) Proportion of Total Wages:

20) Proportion of Employers:

21) Proportion of Total Benefits Charged:

22) Proportion of Total Estimated Contributions:

1 See "New Employer Tax Rate Table" for more information
2 Employee Contributions: In New Jersey, the tax rate is 0.425%
# New Mexico 2021

## State Tax Features

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
</tr>
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<tbody>
<tr>
<td>1) Type of Experience Rating Method:</td>
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<tr>
<td>2) Type of Employer Ranking:</td>
<td>Fixed</td>
</tr>
<tr>
<td>3) Type of Charging Method:</td>
<td>Proportionally</td>
</tr>
<tr>
<td>4) Taxable Wage Base ($)</td>
<td>27,000</td>
</tr>
<tr>
<td>5) Avg. Tax Rate (Total / Taxable Wages) %:</td>
<td>0.40 / 0.79</td>
</tr>
<tr>
<td>6) New Employer Tax Rate (%)</td>
<td>IndAvg</td>
</tr>
<tr>
<td>7) Statutory Tax Rate (Minimum / Maximum) %:</td>
<td>0.33 / 5.40</td>
</tr>
<tr>
<td>8) Average High Cost Multiple (1/1/2021)</td>
<td>0.00</td>
</tr>
</tbody>
</table>

## State Tax Levels

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>9) Employer Contributions:</td>
<td>Average Per Covered Employee: $248, Average For Every $100 of Wages Paid: $9.40</td>
</tr>
<tr>
<td>10) Employer Contributions Per Employee at the Tax Base:</td>
<td>Minimum Rate $89, Maximum Rate $1,458</td>
</tr>
<tr>
<td>11) For Every One Dollar of Contributions</td>
<td>To Pay Benefits in Previous Comp. Year: $2.62, Into the Trust Fund: $-1.62</td>
</tr>
<tr>
<td>12) Current Avg. Tax Rate</td>
<td>0.79%</td>
</tr>
<tr>
<td>13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:</td>
<td>-69%</td>
</tr>
</tbody>
</table>

## Benefits Assigned to Individual Employer Experience Rating

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>14) Total Benefits Paid</td>
<td>59% of Total Benefits</td>
</tr>
<tr>
<td>15) Benefits Assigned to Active Employers</td>
<td>7% of Total Benefits</td>
</tr>
<tr>
<td>16) Benefits Assigned to Inactive Employers</td>
<td>3% of Total Benefits</td>
</tr>
<tr>
<td>17) Reimbursable Benefits</td>
<td></td>
</tr>
<tr>
<td>18) Benefits in Excess of Taxes from Max. Rated Employers</td>
<td></td>
</tr>
</tbody>
</table>

## Distribution of Wages, Benefits, and Contributions by Effective Tax Rates

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>19) Proportion of Total Wages:</td>
<td></td>
</tr>
<tr>
<td>20) Proportion of Employers:</td>
<td></td>
</tr>
<tr>
<td>21) Proportion of Total Benefits Charged:</td>
<td></td>
</tr>
<tr>
<td>22) Proportion of Total Estimated Contributions:</td>
<td></td>
</tr>
</tbody>
</table>

1 See "New Employer Tax Rate Table" for more information
NEW YORK  2021

STATE TAX FEATURES
1) Type of Experience Rating Method: Reserve Ratio
2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Proportionally
4) Taxable Wage Base ($): 11,800
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.58 / 3.68
6) New Employer Tax Rate (%): 4.1
7) Statutory Tax Rate (Minimum / Maximum) %: 2.10 / 9.90
8) Average High Cost Multiple (1/1/2021): 0.00

STATE TAX LEVELS
9) Employer Contributions:
   Average Per Covered Employee: $594
   Average For Every $100 of Wages Paid: $0.58
   Minimum Rate: $248
   Maximum Rate: $1,168
11) For Every One Dollar of Contributions the Amount Going:
    To Pay Benefits in Previous Comp. Year: $3.57
    Into the Trust Fund: -$2.57
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -54%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING
14) Total Benefits Paid
15) Benefits Assigned to Active Employers
16) Benefits Assigned to Inactive Employers
17) Reimbursable Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES
19) Proportion of Total Wages:
20) Proportion of Employers:
21) Proportion of Total Benefits Charged:
22) Proportion of Total Estimated Contributions:

1  See “New Employer Tax Rate Table” for more information

TABLE OF CONTENTS 42  STATE PAGES
1) Type of Experience Rating Method: Reserve Ratio
2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Proportionally
4) Taxable Wage Base ($) 26,000
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.26 / 0.62
6) New Employer Tax Rate (%): 1.0
7) Statutory Tax Rate (Minimum / Maximum) %: 0.06 / 5.76
8) Average High Cost Multiple (1/1/2021): 0.92

STATE TAX LEVELS

9) Employer Contributions:
   Average Per Covered Employee $158
   Average For Every $100 of Wages Paid $0.26

10) Employer Contributions Per Employee at the Tax Base:
    Minimum Rate $16
    Maximum Rate $1,498

11) For Every One Dollar of Contributions the Amount Going:
    To Pay Benefits in Previous Comp. Year $2.26
    Into the Trust Fund $1.26

12) Average Tax Rate Compared to Minimum Adequate Financing Rate:
    Current Avg. Tax Rate 0.62%
    Minimum Adequate Financing Rate 0.65%

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -5%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid
15) Benefits Assigned to Active Employers
16) Benefits Assigned to Inactive Employers
17) Reimbursable Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

19) Proportion of Total Wages:
    < = .5% 18% 5% 2% 1% 1%
    .5% - 1.0% 3% 4% 1%
    1.0% - 1.5% 3% 4% 1%
    1.5% - 2.0% 3% 4% 1%
    >2.0% 3% 4% 1%

20) Proportion of Employers:
    < = .5% 53% 34% 10% 4% 16%
    .5% - 1.0% 3% 4% 1%
    1.0% - 1.5% 3% 4% 1%
    1.5% - 2.0% 3% 4% 1%
    >2.0% 3% 4% 1%

21) Proportion of Total Benefits Charged:
    < = .5% 55% 34% 10% 4% 16%
    .5% - 1.0% 3% 4% 1%
    1.0% - 1.5% 3% 4% 1%
    1.5% - 2.0% 3% 4% 1%
    >2.0% 3% 4% 1%

22) Proportion of Total Estimated Contributions:
    < = .5% 55% 34% 10% 4% 16%
    .5% - 1.0% 3% 4% 1%
    1.0% - 1.5% 3% 4% 1%
    1.5% - 2.0% 3% 4% 1%
    >2.0% 3% 4% 1%

1 See “New Employer Tax Rate Table” for more information
1) Type of Experience Rating Method: Reserve Ratio
2) Type of Employer Ranking: Array
3) Type of Charging Method: Proportionally
4) Taxable Wage Base ($) 38,500
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.33 / 0.55
6) New Employer Tax Rate (%) 1.0
7) Statutory Tax Rate (Minimum / Maximum)%: 0.08 / 9.69
8) Average High Cost Multiple (1/1/2021): 1.22

9) Employer Contributions: Average Per Covered Employee $250 Average For Every $100 of Wages Paid $0.33
10) Employer Contributions Per Employee at the Tax Base: Minimum Rate $31 Maximum Rate $3,731
11) For Every One Dollar of Contributions the Amount Going: To Pay Benefits in Previous Comp. Year $4.64 Into the Trust Fund $3.64
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:
    - Current Avg. Tax Rate 0.55%
    - Minimum Adequate Financing Rate 1.76%
    - Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -69%

13) BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid
15) Benefits Assigned to Active Employers 24% of Total Benefits
16) Benefits Assigned to Inactive Employers 1% of Total Benefits
17) Reimbursable Benefits 6% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers 1% of Total Benefits

19) DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES
20) Proportion of Total Wages:
    - ≤ .5% 93%
    - 0.5% - 1.0% 1%
    - 1.0% - 1.5% 0%
    - 1.5% - 2.0% 0%
    - >2.0% 6%
21) Proportion of Employers:
    - ≤ .5% 6%
    - 0.5% - 1.0% 9%
    - 1.0% - 1.5% 5%
    - 1.5% - 2.0% 0%
    - >2.0% 8%
22) Proportion of Total Benefits Charged:
    - ≤ .5% 33%
    - 0.5% - 1.0% 2%
    - 1.0% - 1.5% 6%
    - 1.5% - 2.0% 0%
    - >2.0% 60%
23) Proportion of Total Estimated Contributions:
    - ≤ .5% 33%
    - 0.5% - 1.0% 2%
    - 1.0% - 1.5% 6%
    - 1.5% - 2.0% 0%
    - >2.0% 59%

1 See “New Employer Tax Rate Table” for more information
### OHIO 2021

#### STATE TAX FEATURES

1) **Type of Experience Rating Method:** Reserve Ratio  
2) **Type of Employer Ranking:** Fixed  
3) **Type of Charging Method:** Proportionally  
4) **Taxable Wage Base ($)**: 9,000  
5) **Avg. Tax Rate (Total / Taxable Wages) %:** 0.47 / 2.45  
6) **New Employer Tax Rate (%)**:
   - **Minimum**: 2.7%  
   - **Maximum**: 9.3%  
7) **Statutory Tax Rate (Minimum / Maximum) %**:
   - **Minimum**: 0.30  
   - **Maximum**: 9.30  
8) **Average High Cost Multiple (1/1/2021)**: 0.00

#### STATE TAX LEVELS

9) **Employer Contributions**:
   - **Average Per Covered Employee**: $299  
   - **Average For Every $100 of Wages Paid**: $0.47  
10) **Employer Contributions Per Employee at the Tax Base**:
    - **Minimum Rate**: $27  
    - **Maximum Rate**: $837
11) **For Every One Dollar of Contributions the Amount Going**:
    - To Pay Benefits in Previous Comp. Year: $2.17  
    - Into the Trust Fund: -$1.17
12) **Average Tax Rate Compared to Minimum Adequate Financing Rate**:
    - **Current Avg. Tax Rate**: 2.15%  
    - **Minimum Adequate Financing Rate**: 3.10%
13) **Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate**: -50%

#### BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) **Total Benefits Paid**
15) **Benefits Assigned to Active Employers**
16) **Benefits Assigned to Inactive Employers**
17) **Reimbursable Benefits**
18) **Benefits in Excess of Taxes from Max. Rated Employers**

#### DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

19) **Proportion of Total Wages**:
20) **Proportion of Employers**:
21) **Proportion of Total Benefits Charged**:
22) **Proportion of Total Estimated Contributions**:

1 See "New Employer Tax Rate Table" for more information
### OKLAHOMA  2021

#### STATE TAX FEATURES

| 1) Type of Experience Rating Method: | Benefit Wage |
| 2) Type of Employer Ranking: | Fixed |
| 3) Type of Charging Method: | None |
| 4) Taxable Wage Base ($) | 24,000 |
| 5) Avg. Tax Rate (Total / Taxable Wages) %: | 0.50 / 1.14 |
| 6) New Employer Tax Rate (%): | 1.5 |
| 7) Statutory Tax Rate (Minimum / Maximum)%: | 0.30 / 7.50 |
| 8) Average High Cost Multiple (1/1/2021): | 0.21 |
| 9) Employer Contributions: | $246 $0.50 |
| 10) Employer Contributions Per Employee at the Tax Base: | Minimum Rate $72 Maximum Rate $1,800 |
| 11) For Every One Dollar of Contributions the Amount going: | To Pay Benefits in Previous Comp. Year $2.08 Into the Trust Fund -$1.08 |
| 12) Average Tax Rate Compared to Minimum Adequate Financing Rate: | Current Avg. Tax Rate 3.06% Minimum Adequate Financing Rate 5.77% |

#### STATE TAX LEVELS

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: **-48%**

#### BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

| 14) Total Benefits Paid |
| 15) Benefits Assigned to Active Employers |
| 16) Benefits Assigned to Inactive Employers |
| 17) Reimbursable Benefits |
| 18) Benefits in Excess of Taxes from Max. Rated Employers |

1 See "New Employer Tax Rate Table" for more information
OREGON 2021

STATE TAX FEATURES

1) Type of Experience Rating Method: Benefit Ratio
2) Type of Employer Ranking: Array
3) Type of Charging Method: Proportionally
4) Taxable Wage Base ($) 43,800
5) Avg. Tax Rate (Total / Taxable Wages) %: 1.26 / 2.17
6) New Employer Tax Rate (%): 2.6
7) Statutory Tax Rate (Minimum / Maximum) %: 1.20 / 5.40
8) Average High Cost Multiple (1/1/2021) 1.77

STATE TAX LEVELS

9) Employer Contributions: Average Per Covered Employee $800, Average For Every $100 of Wages Paid $1.26
10) Employer Contributions Per Employee at the Tax Base: Minimum Rate $526, Maximum Rate $2,365
11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year the Amount going: $0.97 Into the Trust Fund $0.03
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: 167%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid 93% of Total Benefits
15) Benefits Assigned to Active Employers 3% of Total Benefits
16) Benefits Assigned to Inactive Employers 8% of Total Benefits
17) Reimbursable Benefits 1% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

19) Proportion of Total Wages:
20) Proportion of Employers:
21) Proportion of Total Benefits Charged:
22) Proportion of Total Estimated Contributions:

1 See “New Employer Tax Rate Table” for more information
1) Type of Experience Rating Method: Benefit Ratio
2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Proportionally
4) Taxable Wage Base ($) : 10,000
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.65 / 3.46
6) New Employer Tax Rate (%): 3.7
7) Statutory Tax Rate (Minimum / Maximum) %: 1.29 / 9.93
8) Average High Cost Multiple (1/1/2021): 0.00

9) Employer Contributions:
<table>
<thead>
<tr>
<th>Average Per Covered Employee</th>
<th>Average For Every $100 of Wages Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>$437</td>
<td>$0.65</td>
</tr>
</tbody>
</table>

10) Employer Contributions Per Employee at the Tax Base:
    Minimum Rate: $129
    Maximum Rate: $993

11) For Every One Dollar of Contributions to Pay Benefits in Previous Comp. Year:
    Amount going: 0.69
    Into the Trust Fund: 0.31

12) Average Tax Rate Compared to Minimum Adequate Financing Rate:
    Current Avg. Tax Rate: 3.46%
    Minimum Adequate Financing Rate: 7.67%

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -55%

14) Total Benefits Paid
15) Benefits Assigned to Active Employers
16) Benefits Assigned to Inactive Employers
17) Reimbursable Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

19) Proportion of Total Wages:
   - <= 0.5%: 53.1%
   - 0.5% - 1.0%: 32.6%
   - 1.0% - 1.5%: 7.5%
   - 1.5% - 2.0%: 4.4%
   - >2.0%: 2.9%

20) Proportion of Employers:
   - <= 0.5%: 19.2%
   - 0.5% - 1.0%: 27.0%
   - 1.0% - 1.5%: 14.9%
   - 1.5% - 2.0%: 15.4%
   - >2.0%: 33.1%

21) Proportion of Total Benefits Charged:
   - <= 0.5%: 19.2%
   - 0.5% - 1.0%: 27.0%
   - 1.0% - 1.5%: 14.9%
   - 1.5% - 2.0%: 15.4%
   - >2.0%: 33.1%

22) Proportion of Total Estimated Contributions:
   - <= 0.5%: 24.4%
   - 0.5% - 1.0%: 19.8%
   - 1.0% - 1.5%: 18%
   - 1.5% - 2.0%: 18%
   - >2.0%: 5%

1 See "New Employer Tax Rate Table" for more information
2 Employee Contributions: In Pennsylvania, depending on the adequacy of the fund balance, employee contribution rates range from 0.8% to 8.89% of total gross covered wages.
1) Type of Experience Rating Method: Reserve Ratio
2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Most Recent
4) Taxable Wage Base ($) : 7,000
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.76 / 2.84
6) New Employer Tax Rate (%) : 2.8
7) Statutory Tax Rate (Minimum / Maximum)%: 1.00 / 5.40
8) Average High Cost Multiple (1/1/2021): 0.37
9) Employer Contributions: Average Per Covered Employee $221 Average For Every $100 of Wages Paid $0.76
10) Employer Contributions Per Employee at the Tax Base: Minimum Rate $70 Maximum Rate $378
11) For Every One Dollar of Contributions the Amount Going: To Pay Benefits in Previous Comp. Year $2.53 Into the Trust Fund $1.53
12) Average Tax Rate Compared to Minimum Adequate Financing Rate: Current Avg. Tax Rate 2.84% Minimum Adequate Financing Rate 5.71%
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -50%
14) Total Benefits Paid..
15) Benefits Assigned to Active Employers
16) Benefits Assigned to Inactive Employers
17) Reimbursable Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

19) Proportion of Total Wages:
   - < = .5% 93%
   - .5% - 1.0% 7%
   - 1.0% - 1.5% 0%
   - 1.5% - 2.0% 0%
   - >2.0% 0%
20) Proportion of Employers:
   - < = .5% 98%
   - .5% - 1.0% 12%
   - 1.0% - 1.5% 0%
   - 1.5% - 2.0% 0%
   - >2.0% 0%
21) Proportion of Total Benefits Charged:
   - < = .5% 74%
   - .5% - 1.0% 36%
   - 1.0% - 1.5% 0%
   - 1.5% - 2.0% 0%
   - >2.0% 0%
22) Proportion of Total Estimated Contributions:
   - < = .5% 83%
   - .5% - 1.0% 17%
   - 1.0% - 1.5% 0%
   - 1.5% - 2.0% 0%
   - >2.0% 0%

1 See "New Employer Tax Rate Table" for more information
RHODE ISLAND  2021

STATE TAX FEATURES

1) Type of Experience Rating Method: Reserve Ratio
2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Most Recent
4) Taxable Wage Base ($) : 24,600
5) Avg. Tax Rate (Total / Taxable Wages) %: 1.05 / 2.56
6) New Employer Tax Rate (%): 1.2
7) Statutory Tax Rate (Minimum / Maximum)%: 1.20 / 9.80
8) Average High Cost Multiple (1/1/2021): 0.34

STATE TAX LEVELS

9) Employer Contributions: Average Per Covered Employee $659
   Average For Every $100 of Wages Paid $1.05
10) Employer Contributions Per Employee at the Tax Base: Minimum Rate $205
     Maximum Rate $2,411
11) For Every One Dollar of Contributions the Amount Going: To Pay Benefits in Previous Comp. Year $2.43
     Into the Trust Fund -1.43
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:
    Current Avg. Retail Rate 2.56%
    Minimum Adequate Financing Rate 3.51%
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -27%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid
15) Benefits Assigned to Active Employers
16) Benefits Assigned to Inactive Employers
17) Reimbursable Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

0% 1% 3% 5% 7%

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

19) Proportion of Total Wages:
   < .5% .5% - 1.0% 1.0% - 1.5% 1.5% - 2.0% >2.0%

20) Proportion of Employers:

21) Proportion of Total Benefits Charged:

22) Proportion of Total Estimated Contributions:

1 See “New Employer Tax Rate Table” for more information

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STATE PAGES
SOUTH CAROLINA  2021

### STATE TAX FEATURES

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<th>Benefit Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>2) Type of Employer Ranking:</td>
<td>Array</td>
</tr>
<tr>
<td>3) Type of Charging Method:</td>
<td>Most Recent</td>
</tr>
<tr>
<td>4) Taxable Wage Base ($)</td>
<td>14,000</td>
</tr>
<tr>
<td>5) Avg. Tax Rate (Total / Taxable Wages) %:</td>
<td>0.24 / 0.79</td>
</tr>
<tr>
<td>6) New Employer Tax Rate (%)¹</td>
<td>0.5</td>
</tr>
<tr>
<td>7) Statutory Tax Rate (Minimum / Maximum)%:</td>
<td>0.00 / 5.40</td>
</tr>
<tr>
<td>8) Average High Cost Multiple (1/1/2021)</td>
<td>1.07</td>
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</tbody>
</table>

### STATE TAX LEVELS

<table>
<thead>
<tr>
<th>9) Employer Contributions:</th>
<th>Average Per Covered Employee $128</th>
<th>Average For Every $100 of Wages Paid $0.24</th>
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</thead>
<tbody>
<tr>
<td>10) Employer Contributions Per Employee at the Tax Base:</td>
<td>Minimum Rate $0</td>
<td>Maximum Rate $756</td>
</tr>
<tr>
<td>11) For Every One Dollar of Contributions the Amount going:</td>
<td>To Pay Benefits in Previous Comp. Year $3.35</td>
<td>Into the Trust Fund -$2.35</td>
</tr>
<tr>
<td>12) Average Tax Rate Compared to Minimum Adequate Financing Rate:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current Avg. Tax Rate 0.79%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Minimum Adequate Financing Rate 1.18%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:</td>
<td>-34%</td>
<td></td>
</tr>
</tbody>
</table>

¹ See "New Employer Tax Rate Table" for more information
### SOUTH DAKOTA 2021

#### STATE TAX FEATURES

1) Type of Experience Rating Method: Reserve Ratio
2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Inverse Order
4) Taxable Wage Base ($): 15,000
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.20 / 0.61
6) New Employer Tax Rate (%): 1.2
7) Statutory Tax Rate (Minimum / Maximum) %: 0.00 / 9.30
8) Average High Cost Multiple (1/1/2021): 1.34

#### STATE TAX LEVELS

9) Employer Contributions:
   - Average Per Covered Employee: $91
   - Average For Every $100 of Wages Paid: $0.20
10) Employer Contributions Per Employee at the Tax Base:
    - Minimum Rate $0
    - Maximum Rate $1.395
11) For Every One Dollar of Contributions to Pay Benefits in Previous Comp. Year:
    - The Amount Going: $3.13
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:
    - Current Avg. Tax Rate 0.61%
    - Minimum Adequate Financing Rate 0.77%
    - Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -21%

#### BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

13) Proportion of Total Wages: 95%
14) Total Benefits Paid: 35%
15) Benefits Assigned to Active Employers: 7%
16) Benefits Assigned to Inactive Employers: 2%
17) Reimbursable Benefits: 7%
18) Benefits in Excess of Taxes from Max. Rated Employers: 2%

#### DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

19) Proportion of Total Wages:
    - ≤ 0.5%: 95%
    - 0.5% - 1.0%: 5%
    - 1.0% - 1.5%: 0%
    - 1.5% - 2.0%: 0%
    - > 2.0%: 0%
20) Proportion of Employers:
    - ≤ 0.5%: 95%
    - 0.5% - 1.0%: 5%
    - 1.0% - 1.5%: 0%
    - 1.5% - 2.0%: 0%
    - > 2.0%: 0%
21) Proportion of Total Benefits Charged:
    - ≤ 0.5%: 54%
    - 0.5% - 1.0%: 31%
    - 1.0% - 1.5%: 4%
    - 1.5% - 2.0%: 1%
    - > 2.0%: 1%
22) Proportion of Total Estimated Contributions:
    - ≤ 0.5%: 50%
    - 0.5% - 1.0%: 10%
    - 1.0% - 1.5%: 9%
    - 1.5% - 2.0%: 0%
    - > 2.0%: 31%

---

1 See "New Employer Tax Rate Table" for more information.
### TENNESSEE 2021

#### STATE TAX FEATURES

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Type of Experience Rating Method:</td>
<td>Reserve Ratio</td>
</tr>
<tr>
<td>2</td>
<td>Type of Employer Ranking:</td>
<td>Fixed</td>
</tr>
<tr>
<td>3</td>
<td>Type of Charging Method:</td>
<td>Proportionally</td>
</tr>
<tr>
<td>4</td>
<td>Taxable Wage Base ($)</td>
<td>7,000</td>
</tr>
<tr>
<td>5</td>
<td>Avg. Tax Rate (Total / Taxable Wages) %:</td>
<td>0.16 / 1.02</td>
</tr>
<tr>
<td>6</td>
<td>New Employer Tax Rate (%)¹:</td>
<td>2.7</td>
</tr>
<tr>
<td>7</td>
<td>Statutory Tax Rate (Minimum / Maximum) %:</td>
<td>0.01 / 10.00</td>
</tr>
<tr>
<td>8</td>
<td>Average High Cost Multiple (1/1/2021):</td>
<td>0.81</td>
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</table>

#### STATE TAX LEVELS

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>9</td>
<td>Employer Contributions:</td>
<td>Average Per Covered Employee $78</td>
</tr>
<tr>
<td>10</td>
<td>Employer Contributions Per Employee at the Tax Base:</td>
<td>Minimum Rate $1</td>
</tr>
<tr>
<td>11</td>
<td>For Every One Dollar of Contributions the Amount Going:</td>
<td>To Pay Benefits in Previous Comp. Year $0.61</td>
</tr>
<tr>
<td>12</td>
<td>Average Tax Rate Compared to Minimum Adequate Financing Rate:</td>
<td></td>
</tr>
</tbody>
</table>

![Bar Chart]

Current Avg. Tax Rate 1.02%

Minimum Adequate Financing Rate 2.05%

0% - 7%

13 | Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: | -50%

¹ See "New Employer Tax Rate" table for more information

---

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53 **STATE PAGES**
## Texas 2021

### State Tax Features

<table>
<thead>
<tr>
<th>1) Type of Experience Rating Method:</th>
<th>Benefit Ratio</th>
<th>2) Type of Employer Ranking:</th>
<th>Fixed</th>
</tr>
</thead>
<tbody>
<tr>
<td>3) Type of Charging Method:</td>
<td>Proportionally</td>
<td>4) Taxable Wage Base ($)</td>
<td>9,000</td>
</tr>
<tr>
<td>5) Avg. Tax Rate (Total / Taxable Wages): %</td>
<td>0.34 / 1.99</td>
<td>6) New Employer Tax Rate (%) (^1):</td>
<td>2.7</td>
</tr>
<tr>
<td>7) Statutory Tax Rate (Minimum / Maximum) %</td>
<td>0.00 / 6.00</td>
<td>8) Average High Cost Multiple (1/1/2021)</td>
<td>0.00</td>
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</table>

### State Tax Levels

<table>
<thead>
<tr>
<th>9) Employer Contributions:</th>
<th>Average Per Covered Employee</th>
<th>Average For Every $100 of Wages Paid</th>
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<tbody>
<tr>
<td></td>
<td>$239</td>
<td>$0.34</td>
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<tr>
<td>10) Employer Contributions Per Employee at the Tax Base:</td>
<td>Minimum Rate</td>
<td>Maximum Rate</td>
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<tr>
<td></td>
<td>$0</td>
<td>$540</td>
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<tr>
<td>11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year</td>
<td>$3.55</td>
<td>$2.55</td>
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<tr>
<td>the Amount going:</td>
<td>$3.55</td>
<td>$2.55</td>
</tr>
</tbody>
</table>

#### Average Tax Rate Compared to Minimum Adequate Financing Rate:

- Current Avg. Tax Rate: 1.99%
- Minimum Adequate Financing Rate: 5.54%

#### Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:

-64%

### Benefits Assigned to Individual Employer Experience Rating

- 14) Total Benefits Paid
- 15) Benefits Assigned to Active Employers
- 16) Benefits Assigned to Inactive Employers
- 17) Reimbursable Benefits
- 18) Benefits in Excess of Taxes from Max. Rated Employers

#### Distribution of Wages, Benefits, and Contributions by Effective Tax Rates

1) See "New Employer Tax Rate Table" for more information

<table>
<thead>
<tr>
<th>Proportion of Total Wages:</th>
<th>&lt; = 0.5%</th>
<th>0.5% - 1.0%</th>
<th>1.0% - 1.5%</th>
<th>1.5% - 2.0%</th>
<th>&gt;2.0%</th>
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<tbody>
<tr>
<td>Proportion of Employers:</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Proportion of Total Benefits Charged:</td>
<td></td>
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<tr>
<td>Proportion of Total Estimated Contributions:</td>
<td></td>
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</tbody>
</table>

### Table of Contents

- 54 State Pages
### UTAH 2021

#### STATE TAX FEATURES

1) **Type of Experience Rating Method:** Benefit Ratio  
2) **Type of Employer Ranking:** Fixed  
3) **Type of Charging Method:** Proportionally  
4) **Taxable Wage Base ($):** 38,900  
5) **Avg. Tax Rate (Total / Taxable Wages):** 0.27 / 0.50  
6) **New Employer Tax Rate (%)**\(^1\): IndAvg  
7) **Statutory Tax Rate (Minimum / Maximum):** 0.00 / 7.00  
8) **Average High Cost Multiple (1/1/2021):** 0.88

#### STATE TAX LEVELS

9) **Employer Contributions:**  
   - Average Per Covered Employee: $144  
   - Average For Every $100 of Wages Paid: $0.27

10) **Employer Contributions Per Employee at the Tax Base:**  
    - Minimum Rate: $0  
    - Maximum Rate: $2,723

11) **For Every One Dollar of Contributions the Amount going:**  
    - To Pay Benefits in Previous Comp. Year: $2.19  
    - Into the Trust Fund: -$1.19

12) **Average Tax Rate Compared to Minimum Adequate Financing Rate:**

   - Current Avg. Tax Rate: 0.50%  
   - Minimum Adequate Financing Rate: 0.77%

13) **Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:** -34%

#### BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

- **14) Total Benefits Paid**
- **15) Benefits Assigned to Active Employers**
- **16) Benefits Assigned to Inactive Employers**
- **17) Reimbursable Benefits**
- **18) Benefits in Excess of Taxes from Max. Rated Employers**

#### DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

19) **Proportion of Total Wages:**
   - \(\leq 0.5\%\): 41.6%  
   - 0.5% - 1.0%: 4.6%  
   - 1.0% - 1.5%: 9.9%  
   - 1.5% - 2.0%: 9.9%  
   - \(>2.0\%\): 19.3%

20) **Proportion of Employers:**
   - \(\leq 0.5\%\): 53.2%  
   - 0.5% - 1.0%: 2.4%  
   - 1.0% - 1.5%: 1.4%  
   - 1.5% - 2.0%: 0.9%  
   - \(>2.0\%\): 4.8%

21) **Proportion of Total Benefits Charged:**
   - \(\leq 0.5\%\): 48.8%  
   - 0.5% - 1.0%: 19.0%  
   - 1.0% - 1.5%: 6.2%  
   - 1.5% - 2.0%: 3.2%  
   - \(>2.0\%\): 22.4%

22) **Proportion of Total Estimated Contributions:**
   - \(\leq 0.5\%\): 44.4%  
   - 0.5% - 1.0%: 17.8%  
   - 1.0% - 1.5%: 6.0%  
   - 1.5% - 2.0%: 3.0%  
   - \(>2.0\%\): 11.4%

---

1 See "New Employer Tax Rate Table" for more information.
VERMONT 2021

STATE TAX FEATURES

1) Type of Experience Rating Method: Benefit Ratio
2) Type of Employer Ranking: Array
3) Type of Charging Method: Proportionally
4) Taxable Wage Base ($) : 14,100
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.51 / 1.73
6) New Employer Tax Rate (%)1: 1.0
7) Statutory Tax Rate (Minimum / Maximum)%: 0.80 / 6.50
8) Average High Cost Multiple (1/1/2021): 0.88

STATE TAX LEVELS

9) Employer Contributions:
   Average Per Covered Employee $282
   Average For Every $100 of Wages Paid $0.51
10) Employer Contributions Per Employee at the Tax Base:
    Minimum Rate $113
    Maximum Rate $171
11) For Every One Dollar of Contributions to Pay Benefits in Previous Comp. Year the Amount going:
    $6.50
    Into the Trust Fund $-5.50
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -46%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid
15) Benefits Assigned to Active Employers
16) Benefits Assigned to Inactive Employers
17) Reimbursable Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

19) Proportion of Total Wages:

20) Proportion of Employers:

21) Proportion of Total Benefits Charged:

22) Proportion of Total Estimated Contributions:

1 See "New Employer Tax Rate Table" for more information
1) Type of Experience Rating Method: Benefit Ratio
2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Most Recent
4) Taxable Wage Base ($) : 8,000
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.20 / 1.32
6) New Employer Tax Rate (%)\(^1\): 2.5
7) Statutory Tax Rate (Minimum / Maximum)%: 0.10 / 6.20
8) Average High Cost Multiple (1/1/2021) : 0.10

9) Employer Contributions: Average Per Covered Employee $113
Average For Every $100 of Wages Paid $0.20

10) Employer Contributions Per Employee at the Tax Base: Minimum Rate $8
Maximum Rate $496

11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year the Amount going: $3.64
Into the Trust Fund $2.64

12) Average Tax Rate Compared to Minimum Adequate Financing Rate:

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -54%

14) Total Benefits Paid
15) Benefits Assigned to Active Employers
16) Benefits Assigned to Inactive Employers
17) Reimbursable Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

19) Proportion of Total Wages:
20) Proportion of Employers:
21) Proportion of Total Benefits Charged:
22) Proportion of Total Estimated Contributions:

\(^1\) See "New Employer Tax Rate Table" for more information
## VIRGIN ISLANDS 2021

### STATE TAX FEATURES

<table>
<thead>
<tr>
<th>1) Type of Experience Rating Method:</th>
<th>Reserve Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>2) Type of Employer Ranking:</td>
<td>Fixed</td>
</tr>
<tr>
<td>3) Type of Charging Method:</td>
<td>Proportionally</td>
</tr>
<tr>
<td>4) Taxable Wage Base ($)</td>
<td>32,500</td>
</tr>
<tr>
<td>5) Avg. Tax Rate (Total / Taxable Wages) %:</td>
<td>1.47 / 2.37</td>
</tr>
<tr>
<td>6) New Employer Tax Rate (%)¹:</td>
<td>2.0</td>
</tr>
<tr>
<td>7) Statutory Tax Rate (Minimum / Maximum)%:</td>
<td>1.50 / 6.00</td>
</tr>
<tr>
<td>8) Average High Cost Multiple (1/1/2021):</td>
<td>0.00</td>
</tr>
</tbody>
</table>

### STATE TAX LEVELS

<table>
<thead>
<tr>
<th>9) Employer Contributions:</th>
<th>Average Per Covered Employee</th>
<th>Average For Every $100 of Wages Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$655</td>
<td>$1.47</td>
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</table>

<table>
<thead>
<tr>
<th>10) Employer Contributions Per Employee at the Tax Base:</th>
<th>Minimum Rate</th>
<th>Maximum Rate</th>
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<tr>
<td></td>
<td>$488</td>
<td>$1,950</td>
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<table>
<thead>
<tr>
<th>11) For Every One Dollar of Contributions the Amount Going:</th>
<th>To Pay Benefits in Previous Comp. Year</th>
<th>Into the Trust Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$3.26</td>
<td>-$2.26</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>12) Average Tax Rate Compared to Minimum Adequate Financing Rate:</th>
<th>Current Avg. Tax Rate: 2.37%</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Minimum Adequate Financing Rate: 6.37%</td>
</tr>
</tbody>
</table>

| 13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: | -63% |

¹ See "New Employer Tax Rate" table for more information
WASHINGTON 2021

### STATE TAX FEATURES

1) Type of Experience Rating Method: **Benefit Ratio**
2) Type of Employer Ranking: **Fixed**
3) Type of Charging Method: **Proportionally**
4) Taxable Wage Base ($) : 56,500
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.56 / 1.08
6) New Employer Tax Rate (%): IndAvg
7) Statutory Tax Rate (Minimum / Maximum)%: 0.00 / 5.40
8) Average High Cost Multiple (1/1/2021): 5.43
9) Employer Contributions: Average Per Covered Employee $878, Average For Every $100 of Wages Paid $0.56
10) Employer Contributions Per Employee at the Tax Base: Minimum Rate $0, Maximum Rate $3,051
11) For Every One Dollar of Contributions the Amount going: To Pay Benefits in Previous Comp. Year $1.17, Into the Trust Fund $0.17
12) Average Tax Rate Compared to Minimum Adequate Financing Rate: Current Avg. Tax Rate 1.08%, Minimum Adequate Financing Rate 1.88%
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -42%

### BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid
15) Benefits Assigned to Active Employers
16) Benefits Assigned to Inactive Employers
17) Reimbursable Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

### DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

19) Proportion of Total Wages:
20) Proportion of Employers:
21) Proportion of Total Benefits Charged:
22) Proportion of Total Estimated Contributions:

---

1 See “New Employer Tax Rate Table” for more information
STATE TAX FEATURES

1) Type of Experience Rating Method: Reserve Ratio
2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Proportionally
4) Taxable Wage Base ($): 12,000
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.75 / 2.56
6) New Employer Tax Rate (%): 2.7
7) Statutory Tax Rate (Minimum / Maximum) %: 1.50 / 7.50
8) Average High Cost Multiple (1/1/2021): 0.00

STATE TAX LEVELS

9) Employer Contributions: Average Per Covered Employee $372
   Average For Every $100 of Wages Paid $0.75
10) Employer Contributions Per Employee at the Tax Base: Minimum Rate $180
    Maximum Rate $900
11) For Every One Dollar of Contributions the Amount Going: To Pay Benefits in Previous Comp. Year $2.16
    Into the Trust Fund -$1.16
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -51%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid
15) Benefits Assigned to Active Employers 86% of Total Benefits
16) Benefits Assigned to Inactive Employers 7% of Total Benefits
17) Reimbursable Benefits 9% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers 50% of Total Benefits

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

19) Proportion of Total Wages:
20) Proportion of Employers:
21) Proportion of Total Benefits Charged:
22) Proportion of Total Estimated Contributions:

1 See "New Employer Tax Rate Table" for more information
1) Type of Experience Rating Method: Reserve Ratio
2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Proportionately
4) Taxable Wage Base ($) 14,000
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.37 / 1.34
6) New Employer Tax Rate (%) 2.5
7) Statutory Tax Rate (Minimum / Maximum)%: 0.00 / 10.70
8) Average High Cost Multiple (1/1/2021): 0.56

STATE TAX FEATURES

9) Employer Contributions: Average Per Covered Employee $210 Average For Every $100 of Wages Paid $0.37
10) Employer Contributions Per Employee at the Tax Base: Minimum Rate $0 Maximum Rate $1,498
11) For Every One Dollar of Contributions the Amount Going To Pay Benefits in Previous Comp. Year $2.08 Into the Trust Fund $1.08
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:

Current Avg. Tax Rate 1.34% Minimum Adequate Financing Rate 2.36% Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -43%

13) Proportion of Total Wages:

< .5% .5% - 1.0% 1.0% - 1.5% 1.5% - 2.0% >2.0%

14) Total Benefits Paid 87% of Total Benefits
15) Benefits Assigned to Active Employers 0.4% of Total Benefits
16) Benefits Assigned to Inactive Employers 10% of Total Benefits
17) Reimbursable Benefits 1% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

19) Proportion of Total Wages:

< .5% .5% - 1.0% 1.0% - 1.5% 1.5% - 2.0% >2.0%

68% 9% 9% 9% 4%

20) Proportion of Employers:

73% 14% 8% 0% 4%

21) Proportion of Total Benefits Charged:

64% 19% 9% 0% 17%

22) Proportion of Total Estimated Contributions:

46% 17% 17% 4% 19%

1 See “New Employer Tax Rate Table” for more information
### STATE TAX FEATURES

1) **Type of Experience Rating Method:** Benefit Ratio  
2) **Type of Employer Ranking:** Fixed  
3) **Type of Charging Method:** Proportionally  
4) **Taxable Wage Base ($):** 27,300  
5) **Avg. Tax Rate (Total / Taxable Wages) %:** 1.10 / 2.23  
6) **New Employer Tax Rate (%)**\(^1\): IndAvg  
7) **Statutory Tax Rate (Minimum / Maximum)%:** 0.00 / 8.50  
8) **Average High Cost Multiple (1/1/2021):** 1.68

### STATE TAX LEVELS

<table>
<thead>
<tr>
<th>Employer Contributions:</th>
<th>Minimum Rate</th>
<th>Maximum Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average Per Covered Employee</td>
<td>$561</td>
<td>$1.10</td>
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<tr>
<td>Average For Every $100 of Wages Paid</td>
<td>$2,321</td>
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<table>
<thead>
<tr>
<th>Employer Contributions Per Employee at the Tax Base:</th>
<th>Minimum Rate</th>
<th>Maximum Rate</th>
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<tbody>
<tr>
<td>To Pay Benefits in Previous Comp. Year $1.12</td>
<td>$2,321</td>
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<tr>
<td>Into the Trust Fund -$0.12</td>
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<table>
<thead>
<tr>
<th>For Every One Dollar of Contributions the Amount going:</th>
<th>Current Avg. Tax Rate 2.23%</th>
<th>Minimum Adequate Financing Rate 1.18%</th>
</tr>
</thead>
</table>

1) See "New Employer Tax Rate Table" for more information

13) **Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:** 88%
Average Employer Tax Amount Per Covered Employee

<table>
<thead>
<tr>
<th>State</th>
<th>Tax Amount</th>
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<td>Washington</td>
<td>$878</td>
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<tr>
<td>Oregon</td>
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<tr>
<td>Alaska</td>
<td>$706</td>
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<td>Rhode Island</td>
<td>$659</td>
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<td>Virgin Islands</td>
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<td>Massachusetts</td>
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<td>Indiana</td>
<td>$187</td>
</tr>
<tr>
<td>Georgia</td>
<td>$182</td>
</tr>
<tr>
<td>New Hampshire</td>
<td>$166</td>
</tr>
<tr>
<td>North Carolina</td>
<td>$158</td>
</tr>
<tr>
<td>Alabama</td>
<td>$149</td>
</tr>
<tr>
<td>Utah</td>
<td>$144</td>
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<td>Missouri</td>
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<td>Louisiana</td>
<td>$135</td>
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<tr>
<td>South Carolina</td>
<td>$128</td>
</tr>
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<td>Virginia</td>
<td>$113</td>
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<tr>
<td>Arkansas</td>
<td>$112</td>
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<tr>
<td>Nebraska</td>
<td>$95</td>
</tr>
<tr>
<td>South Dakota</td>
<td>$91</td>
</tr>
<tr>
<td>Tennessee</td>
<td>$78</td>
</tr>
<tr>
<td>Mississippi</td>
<td>$68</td>
</tr>
<tr>
<td>Florida</td>
<td>$66</td>
</tr>
</tbody>
</table>

U.S. Average: $295
Summary of State Contribution Levels 2021

Chart 2

Percentage Difference Between State Average Tax Rate and a Minimum Adequate Financing Rate

States With an Average Tax Rate Below a Minimum Adequate Financing Rate

States With an Average Tax Rate Above a Minimum Adequate Financing Rate
### Percentage of Benefits Assigned to Active Employer Experience Rating Accounts

<table>
<thead>
<tr>
<th>State</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>MISSISSIPPI</td>
<td>10%</td>
</tr>
<tr>
<td>GEORGIA</td>
<td>12%</td>
</tr>
<tr>
<td>ARKANSAS</td>
<td>15%</td>
</tr>
<tr>
<td>NORTH CAROLINA</td>
<td>17%</td>
</tr>
<tr>
<td>NEVADA</td>
<td>18%</td>
</tr>
<tr>
<td>MASSACHUSETTS</td>
<td>19%</td>
</tr>
<tr>
<td>MICHIGAN</td>
<td>19%</td>
</tr>
<tr>
<td>OHIO</td>
<td>19%</td>
</tr>
<tr>
<td>LOUISIANA</td>
<td>22%</td>
</tr>
<tr>
<td>KANSAS</td>
<td>23%</td>
</tr>
<tr>
<td>NORTH DAKOTA</td>
<td>24%</td>
</tr>
<tr>
<td>SOUTH CAROLINA</td>
<td>25%</td>
</tr>
<tr>
<td>RHODE ISLAND</td>
<td>28%</td>
</tr>
<tr>
<td>UTAH</td>
<td>28%</td>
</tr>
<tr>
<td>OKLAHOMA</td>
<td>30%</td>
</tr>
<tr>
<td>MISSOURI</td>
<td>30%</td>
</tr>
<tr>
<td>CONNECTICUT</td>
<td>31%</td>
</tr>
<tr>
<td>FLORIDA</td>
<td>31%</td>
</tr>
<tr>
<td>IOWA</td>
<td>31%</td>
</tr>
<tr>
<td>IDAHO</td>
<td>34%</td>
</tr>
<tr>
<td>TEXAS</td>
<td>35%</td>
</tr>
<tr>
<td>SOUTH DAKOTA</td>
<td>37%</td>
</tr>
<tr>
<td>ALABAMA</td>
<td>37%</td>
</tr>
<tr>
<td>ARIZONA</td>
<td>38%</td>
</tr>
<tr>
<td>MONTANA</td>
<td>56%</td>
</tr>
<tr>
<td>HAWAI</td>
<td>59%</td>
</tr>
<tr>
<td>NEW MEXICO</td>
<td>60%</td>
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<tr>
<td>TENNESSEE</td>
<td>61%</td>
</tr>
<tr>
<td>COLORADO</td>
<td>64%</td>
</tr>
<tr>
<td>MARYLAND</td>
<td>66%</td>
</tr>
<tr>
<td>MINNESOTA</td>
<td>68%</td>
</tr>
<tr>
<td>PUERTO RICO</td>
<td>70%</td>
</tr>
<tr>
<td>PENNSYLVANIA</td>
<td>75%</td>
</tr>
<tr>
<td>WASHINGTON</td>
<td>80%</td>
</tr>
<tr>
<td>WEST VIRGINIA</td>
<td>82%</td>
</tr>
<tr>
<td>NEBRASKA</td>
<td>84%</td>
</tr>
<tr>
<td>WISCONSIN</td>
<td>85%</td>
</tr>
<tr>
<td>DELAWARE</td>
<td>85.2%</td>
</tr>
<tr>
<td>NEW HAMPSHIRE</td>
<td>85.6%</td>
</tr>
<tr>
<td>VERMONT</td>
<td>86%</td>
</tr>
<tr>
<td>OREGON</td>
<td>86.6%</td>
</tr>
<tr>
<td>DISTRICT OF COLUMBIA</td>
<td>86.7%</td>
</tr>
<tr>
<td>MARYLAND</td>
<td>87%</td>
</tr>
<tr>
<td>MISSOURI</td>
<td>88%</td>
</tr>
<tr>
<td>ARIZONA</td>
<td>88%</td>
</tr>
<tr>
<td>NEW MEXICO</td>
<td>90%</td>
</tr>
<tr>
<td>TENNESSEE</td>
<td>92%</td>
</tr>
<tr>
<td>GEORGIA</td>
<td>93%</td>
</tr>
<tr>
<td>ARKANSAS</td>
<td>94%</td>
</tr>
<tr>
<td>NORTH CAROLINA</td>
<td>96%</td>
</tr>
<tr>
<td>RHODE ISLAND</td>
<td>98%</td>
</tr>
<tr>
<td>UTAH</td>
<td>98%</td>
</tr>
<tr>
<td>MONTANA</td>
<td>98%</td>
</tr>
</tbody>
</table>

**U.S. Average:** 45%
<table>
<thead>
<tr>
<th>STATE</th>
<th>RATE</th>
<th>TAX RATE DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>ALABAMA</td>
<td>2.70%</td>
<td></td>
</tr>
<tr>
<td>ALASKA</td>
<td>2.07%</td>
<td>Average industry rate, or average for all employers if undetermined industry</td>
</tr>
<tr>
<td>ARIZONA</td>
<td>2.00%</td>
<td></td>
</tr>
<tr>
<td>ARKANSAS</td>
<td>2.90%</td>
<td></td>
</tr>
<tr>
<td>CALIFORNIA</td>
<td>3.40%</td>
<td></td>
</tr>
<tr>
<td>COLORADO</td>
<td>1.70%</td>
<td>Greater of 1.7%, actual rate if higher. Construction industry pays average industry rate</td>
</tr>
<tr>
<td>CONNECTICUT</td>
<td>3.60%</td>
<td>Higher of 1% or state’s 5-year benefit cost rate</td>
</tr>
<tr>
<td>DELAWARE</td>
<td>1.60%</td>
<td>Construction employers pay an avg industry rate</td>
</tr>
<tr>
<td>DISTRICT OF COLUMBIA</td>
<td>2.70%</td>
<td>5.25% construction employers, 4.65% manufacturing, &amp; 4.75% mining</td>
</tr>
<tr>
<td>FLORIDA</td>
<td>2.70%</td>
<td></td>
</tr>
<tr>
<td>GEORGIA</td>
<td>2.64%</td>
<td></td>
</tr>
<tr>
<td>HAWAII</td>
<td>2.40%</td>
<td>1.7%-5.2% based on schedule in effect</td>
</tr>
<tr>
<td>IDAHO</td>
<td>1.00%</td>
<td>1% - 3.36% based on fund balance calculation</td>
</tr>
<tr>
<td>ILLINOIS</td>
<td>3.23%</td>
<td>Industry average rate up to 5.4%</td>
</tr>
<tr>
<td>INDIANA</td>
<td>2.50%</td>
<td>1.60% new governmental employers IA</td>
</tr>
<tr>
<td>IOWA</td>
<td>1.00%</td>
<td>8.0% new construction employers and 1.0% new non-construction employers</td>
</tr>
<tr>
<td>KANSAS</td>
<td>2.70%</td>
<td>6.0% construction employers</td>
</tr>
<tr>
<td>KENTUCKY</td>
<td>2.70%</td>
<td>Foreign &amp; domestic construction firms receive maximum rate</td>
</tr>
<tr>
<td>LOUISIANA</td>
<td>InAvg</td>
<td>Industry average</td>
</tr>
<tr>
<td>MAINE</td>
<td>1.86%</td>
<td>Predetermined yield if higher</td>
</tr>
<tr>
<td>MARYLAND</td>
<td>2.60%</td>
<td>Foreign contractors assigned average industry rate</td>
</tr>
<tr>
<td>MASSACHUSETTS</td>
<td>2.13%</td>
<td>New construction employers pay industry average</td>
</tr>
<tr>
<td>MICHIGAN</td>
<td>2.70%</td>
<td>Construction employers receive industry rate</td>
</tr>
<tr>
<td>MINNESOTA</td>
<td>1.64%</td>
<td>Higher of 1% or state's 4-year benefit cost rate</td>
</tr>
<tr>
<td>MISSISSIPPI</td>
<td>1.00%</td>
<td>1% - 1.2% depending on years of liability</td>
</tr>
<tr>
<td>MISSOURI</td>
<td>2.51%</td>
<td>3.51% or InAvg; 1.3% for non-profits</td>
</tr>
<tr>
<td>MONTANA</td>
<td>InAvg</td>
<td>Greater of 3.51% or InAvg; new construction employers pay 4.92%</td>
</tr>
<tr>
<td>NEBRASKA</td>
<td>1.25%</td>
<td>lesser of 2.5% or average combined tax rate; construction 2.6%</td>
</tr>
<tr>
<td>NEVADA</td>
<td>2.95%</td>
<td></td>
</tr>
<tr>
<td>NEW HAMPSHIRE</td>
<td>1.70%</td>
<td></td>
</tr>
<tr>
<td>NEW JERSEY</td>
<td>2.80%</td>
<td></td>
</tr>
<tr>
<td>NEW MEXICO</td>
<td>InAvg</td>
<td>New employers will have a rate that is the greater of their industry average contribution rate or 1.0%.</td>
</tr>
<tr>
<td>NEW YORK</td>
<td>3.30%</td>
<td>Highest rate assigned to employers with positive account balances or 3.3%, whichever is less.</td>
</tr>
<tr>
<td>NORTH CAROLINA</td>
<td>1.00%</td>
<td></td>
</tr>
<tr>
<td>NORTH DAKOTA</td>
<td>1.70%</td>
<td>Higher of 90% of the positive employer max rate or 1.0%; 5.4% for construction</td>
</tr>
<tr>
<td>OHIO</td>
<td>2.70%</td>
<td>Average rate for all employers if higher</td>
</tr>
<tr>
<td>OKLAHOMA</td>
<td>1.50%</td>
<td>Higher of 1% or the average contribution rate paid by all employers</td>
</tr>
<tr>
<td>OREGON</td>
<td>2.40%</td>
<td></td>
</tr>
<tr>
<td>PENNSYLVANIA</td>
<td>3.50%</td>
<td>10.19% new construction employers</td>
</tr>
<tr>
<td>PUERTO RICO</td>
<td>3.20%</td>
<td>2.7% - 3.4% based upon the rate schedule in effect</td>
</tr>
<tr>
<td>RHODE ISLAND</td>
<td>1.50%</td>
<td>1% up to 4.2%</td>
</tr>
<tr>
<td>SOUTH CAROLINA</td>
<td>1.03%</td>
<td>Rate applicable to rate class 12</td>
</tr>
<tr>
<td>SOUTH DAKOTA</td>
<td>1.20%</td>
<td>1.2% for first year, 1.0% for second if positive balance</td>
</tr>
<tr>
<td>TENNESSEE</td>
<td>2.70%</td>
<td>Construction 7.0%; sect 33 mfg; 5.5%; mining 5.0%</td>
</tr>
<tr>
<td>TEXAS</td>
<td>2.70%</td>
<td>Construction employers receive 6.0%</td>
</tr>
<tr>
<td>UTAH</td>
<td>InAvg</td>
<td>Greater of 2.7% or industry average</td>
</tr>
<tr>
<td>VERMONT</td>
<td>1.00%</td>
<td>Industry average or rate for rate class eleven, whichever is lower</td>
</tr>
<tr>
<td>VIRGIN ISLANDS</td>
<td>2.00%</td>
<td></td>
</tr>
<tr>
<td>VIRGINIA</td>
<td>2.50%</td>
<td></td>
</tr>
<tr>
<td>WASHINGTON</td>
<td>InAvg</td>
<td>Greater of predetermined yield or 1.0%</td>
</tr>
<tr>
<td>WEST VIRGINIA</td>
<td>2.70%</td>
<td>Construction and foreign entities pay 7.5%</td>
</tr>
<tr>
<td>WISCONSIN</td>
<td>3.05%</td>
<td>General employers 3.05% - 3.25%; construction 4.4% - 4.55%</td>
</tr>
<tr>
<td>WYOMING</td>
<td>InAvg</td>
<td>InAvg, but not less than 1.0%</td>
</tr>
</tbody>
</table>
## Data Definitions

Following are the definitions used for all of the items reported. The data used for this publication comes from individual state law publications and from the ETA-204 Experience Rating Report submitted yearly by all state agencies.

<table>
<thead>
<tr>
<th>State Tax Measure</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Type of Experience Rating Method:</td>
<td>Method used to measure employers’ experience with unemployment. There are currently four methods: Reserve Ratio, Benefit Ratio, Benefit Wage Ratio, and Payroll Decline.</td>
</tr>
<tr>
<td>2) Type of Employer Ranking:</td>
<td>A “Fixed” measure of rating employers’ experience has predefined intervals for the assignment of tax rates. An “Array” ranking method ranks all of the employers against each other before assigning tax rates.</td>
</tr>
<tr>
<td>3) Type of Charging Method:</td>
<td>If a claimant has multiple recent employers, states determine the benefits attributable to a specific employer in three ways: 1) proportionally according to the amount of wages earned from each base period employer, 2) in inverse order based on wages earned, or 3) the most recent employer.</td>
</tr>
<tr>
<td>4) Taxable Wage Base:</td>
<td>The maximum amount of an employee’s yearly total wages that is taxable.</td>
</tr>
<tr>
<td>5) Statutory Tax Rates (Minimum and Maximum):</td>
<td>Minimum statutory rate is the lowest tax rate (on taxable wages) assigned in law to any employer for the year of the report. Maximum is the highest tax rate (on taxable wages) assigned to an employer for the year of the report.</td>
</tr>
<tr>
<td>6) New Employer Tax Rate:</td>
<td>The tax rate assigned to newly established employers who do not have enough experience to qualify for a variable rate (also Ineligible Rate).</td>
</tr>
</tbody>
</table>
7) Average Tax Rate (on Total Wages/Taxable Wages):
The estimated total contributions received by the state divided by the total wages for the year. Average Tax Rate on Taxable Wages is the estimated total contributions received divided by the total taxable wages for the year.

8) Average High Cost Multiple (AHCM):
The calendar year reserve ratio (year ending UI Trust Fund balance divided by total wages for the calendar year) divided by the Average High Cost Rate, which is the average of the three highest calendar year benefit cost rates in the last twenty years- or a period including three recessions, if longer. The Benefit Cost Rate is the ratio of the total benefits paid in the state over the calendar year divided by the total wages paid in the state over the same time period.

<table>
<thead>
<tr>
<th>State Tax Levels</th>
</tr>
</thead>
<tbody>
<tr>
<td>9) Employer Contributions:</td>
</tr>
<tr>
<td>10) Employer Contributions per Employee At the Taxable Wage Base (Minimum/Maximum):</td>
</tr>
<tr>
<td>11) For Every One Dollar of Contributions Received the Amount Going: To Pay Benefits in the Previous Computation Year or Into the Trust Fund:</td>
</tr>
</tbody>
</table>
12) Minimum Adequate Financing Rate: The tax rate formulated by taking the average benefit cost rate plus a solvency amount. The average benefit cost rate is equal to the average of the previous six calendar year ratios, (not including recession years), of total benefits paid to total taxable wages. The solvency amount is equal to the difference between the state’s current Trust Fund Balance, including outstanding advances as of Jan. 1, and the Trust Fund Balance needed to have an AHCM of 1.0, divided by five, divided by taxable wages. For states above a 1.5 AHCM, a negative solvency amount (subtracted from benefit costs) is included. This amount is equal to the amount the trust fund exceeds the thrust fund balance needed to have a 1.5 AHCM, divided by taxable wages.

13) The Average Tax Rate Compared to The Min. Adequate Financing Rate: The percentage difference between the Average Tax Rate on Taxable Wages, (item 7), and the Adequate Financing Rate (item 12).

<table>
<thead>
<tr>
<th>Benefit Assigned to Individual Employer Experience Rating</th>
</tr>
</thead>
</table>

14) Total Benefits Paid: The sum of Unemployment Insurance benefits paid to individuals under a state program for all weeks compensated including partial payments for the previous twelve months ending on the state’s computation date in the report year (ETA-204 report).

15) Benefits Charged to Active Taxable Employers: The portion of total benefits paid that is assigned to active individual employer experience rating accounts (ETA-204 report).

16) Benefits Charged to Inactive Accounts: Benefits assigned to employers that are no longer active (ETA-204 report).

17) Total Reimbursable Benefits Paid: Benefits paid to all claimants from reimbursable employers (public sector and nonprofit organizations).
18) Benefits Assigned to Employers at the Maximum Tax Rate in Excess of the Contributions from Those Employers:

The amount by which the benefits assigned to employers assigned the maximum tax rate in the state tax schedule the prior year exceed the projected contributions for that same group of employers in the current year. This amount is also shown as a percentage of total benefits paid (item 14) in the previous year.

<table>
<thead>
<tr>
<th>Distribution of Wages, Benefits, and Contributions</th>
</tr>
</thead>
<tbody>
<tr>
<td>19) Proportion of Total Wages by Effective Tax Rate:</td>
</tr>
<tr>
<td>20) Proportion of Employers by Effective Tax Rate:</td>
</tr>
<tr>
<td>21) Proportion of Total Benefits Assigned to Employer Accounts by Effective Tax Rate:</td>
</tr>
<tr>
<td>22) Proportion of Estimated Contributions Effective Tax Rate:</td>
</tr>
</tbody>
</table>