

# Unemployment Insurance: There is a safe, cost-effective alternative out there.

## What do high unemployment rates, increased taxes and negative State Trust Fund Balances mean to your nonprofit?

All these statistics mean less money for your cause. First Nonprofit Group provides more than 1,600 nonprofits around the country with unemployment insurance at affordable rates. Below is a sample savings analysis of one member since 2010.

### FIRST NONPROFIT



### STATE TAX



Member savings sample—  
**TOTAL SAVINGS '10-'14: \$167,977**



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## South Dakota

### 55% Increase

#### INCREASED TAX COST

In 2009, the average unemployment tax cost to the South Dakota Department of Labor and Regulation, per employee, was about \$93. In order to replenish the diminishing unemployment trust fund caused by the recession, factors used in calculating unemployment rates were increased, therefore increasing the average unemployment tax cost per employee. By 2013 that cost had increased by 55% to about \$144.

### \$15,000

#### TAXABLE WAGE INCREASES

Since 2012, South Dakota's unemployment wage base has increased by \$1,000 each year. It has already been announced that South Dakota's wage base will increase again from \$14,000 in 2014 to \$15,000 in 2015.

Source: [doleta.gov](http://doleta.gov)