

Unemployment Insurance for Nonprofits: 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 1,700 nonprofits around the country with unemployment insurance at affordable rates. Below is a sample savings analysis of one member since 2010.

FIRST NONPROFIT



STATE UNEMPLOYMENT TAX (SUTA)



\$0 \$100,000 \$200,000 \$300,000 \$400,000 \$500,000
■ 2010 ■ 2011 ■ 2012 ■ 2013 ■ 2014 ■ 2015

Member savings sample—

TOTAL SAVINGS '10-'15: \$189,312



First Nonprofit Group

An AmTrust Financial Company

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Arkansas

\$359 Million

2011: NEGATIVE STATE TRUST FUND BALANCE

In April 2011, the Arkansas Department of Workforce Services owed more than \$359 million to the federal government. This loan was used to pay the excess unemployment claims the state trust fund could not cover.

51% Increase

INCREASED TAX COST

In order to replenish the trust fund, the Department of Workforce Services increased factors used in calculating state unemployment tax (SUTA) rates over recent years, therefore increasing the average unemployment tax cost per employee.

Cost Per Employee:

\$253 | 2009

\$382 | est. 2014

7.682%

IMPROPER PAYMENT RATE

The Department Workforce Services had a 7.682% average improper payment rate from 2011 to 2014. In 2014, improper UI payments totaled over \$17 million.

Source: doleta.gov