

# Unemployment insurance cost facts every *Texas nonprofit* should know

What do state unemployment taxes (SUTA), state unemployment reserve balances and claims overpayment rates mean to your nonprofit?



***These factors could mean less money for your nonprofit organization's cause.***

**94%**

2009 – 2015 INCREASED TAX COST

In order to replenish the fund, factors used in calculating employer unemployment tax rates were increased, therefore increasing the average unemployment tax cost per employee from \$115 in 2009 to \$223 in 2015.

**\$230 Million**

UNEMPLOYMENT CLAIM OVERPAYMENTS

The Texas April 2014 – March 2015 unemployment claim overpayment rate was 10.835%, equaling over \$230 million in overpayments.

**\$1.4 Billion**

NEGATIVE STATE TRUST FUND BALANCE

Texas Workforce Commission owed more than \$1.4 billion (Sept. 2010) to the federal government. This loan was used to pay the excess claims the State's Trust Fund could not cover. The federal loan was paid back by securing a bond in the private market and an obligation assessment rate was added to employers' 2011-2016 unemployment tax rates to pay the debt service on the bonds.

*However, there are options to financing your nonprofit organization's state unemployment costs...*



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EMPOWERING NONPROFITS

First Nonprofit Group provides more than 1,800 nonprofit organizations and governmental entities around the country with unemployment insurance at affordable rates. To the right is a sample savings analysis of one of our Texas members since 2005.

State Unemployment Tax (SUTA) Savings with First Nonprofit  
2009 – 2016 Total Savings: \$664,423



Visit our website or call to request a free, no-obligation cost savings evaluation. Evaluations include a 2017 rate projection!

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