

# State by State Report Card on Unemployment Insurance

This table shows how unemployment insurance programs in every state and the District of Columbia fare in five key areas. In each category, a failing grade means: “eligibility” – unemployed have limited access to benefits; “benefits” – levels are set too low to act as a true safety net; “revenue” – state UI taxes are below average and fail to keep pace with earnings growth; “trust fund” – state substantially reduced taxes and the funds are insufficient to pay benefits for another nine months of recession; “preparedness” – state does not have adequate mechanisms to provide additional assistance during an extended recession. The 23 states that received failing grades in three out of the five categories also received an “F” overall. These measures are only minimum standards. States not listed as failing are not necessarily providing optimum protections. Some of them, in effect, passed with a “D.”

	Eligibility	Benefits	Revenue	Trust fund	Preparedness	Overall
Alabama	F	F	F	F	F	F
Alaska	F	F	-	-	-	-
Arizona	F	F	F	-	F	F
Arkansas	F	-	-	F	F	F
California	F	F	F	-	-	F
Colorado	F	-	F	-	F	F
Connecticut	F	-	-	F	-	-
Delaware	F	-	-	-	F	-
D.C.	F	-	F	-	-	-
Florida	F	-	F	-	F	F
Georgia	F	-	F	-	F	F
Hawaii	F	-	-	-	-	-
Idaho	F	-	-	-	F	-
Illinois	F	-	-	F	F	F
Indiana	F	-	F	-	F	F
Iowa	F	-	-	-	F	-
Kansas	F	-	-	-	-	-
Kentucky	F	-	-	-	F	-
Louisiana	F	F	-	-	F	F
Maine	F	-	-	-	-	-
Maryland	F	F	F	-	F	F
Massachusetts	F	-	-	-	-	-
Michigan	F	-	-	F	-	-
Minnesota	F	-	-	F	F	F
Mississippi	F	F	F	-	F	F
Missouri	F	F	F	F	F	F

	Eligibility	Benefits	Revenue	Trust fund	Preparedness	Overall
Montana	F	-	-	-	F	-
Nebraska	F	-	F	-	F	F
Nevada	F	-	-	-	F	-
New Hampshire	F	-	F	-	-	-
New Jersey	F	-	-	-	-	-
New Mexico	F	-	-	-	F	-
New York	F	-	-	F	-	-
North Carolina	F	-	-	F	F	F
North Dakota	F	-	-	F	F	F
Ohio	F	-	F	F	F	F
Oklahoma	F	-	-	-	F	-
Oregon	F	-	-	-	-	-
Pennsylvania	F	-	-	-	F	-
Rhode Island	-	-	-	-	-	-
South Carolina	F	-	F	-	F	F
South Dakota	F	F	F	-	F	F
Tennessee	F	-	F	-	F	F
Texas	F	-	F	F	F	F
Utah	F	-	-	-	F	-
Vermont	-	-	-	-	-	-
Virginia	F	-	F	-	F	F
Washington	F	-	-	-	-	-
West Virginia	F	-	-	-	F	-
Wisconsin	F	-	-	-	-	-
Wyoming	F	-	-	-	F	-
<b>Total F's</b>	<b>49</b>	<b>9</b>	<b>19</b>	<b>12</b>	<b>34</b>	<b>23</b>