



## MAY 2010 UNEMPLOYMENT INSURANCE (UI) FUND FORECAST

### INTRODUCTION

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This report provides the status of the UI Fund and includes information on the current and projected fund balance, receipts, disbursements, and contribution rates.

The UI Fund deficit was \$6.2 billion at the end of 2009. The UI Fund is projected to have a deficit of \$15.3 billion at the end of 2010 and a deficit of \$20.9 billion at the end of 2011 if changes are not made to the financing structure.

Unemployment levels are projected to be 2,200,000 in 2010 and 2,029,000 in 2011 compared to the actual unemployment level of 2,153,000 in 2009. The UI regular benefit payments covered by the State's UI fund were \$11.3 billion in 2009. The UI benefit payments covered by the State's UI fund are projected to be \$11.4 billion for benefits plus an additional \$2.6 billion for the State's share of the Federal-State extended (FED-ED) Unemployment Compensation Act of 1970 for a total of \$14.0 billion in 2010. The UI benefit payments covered by the State's UI fund are projected to be \$10.7 billion for regular benefits plus an additional \$0.3 billion for the State's share of FED-ED for a total of \$11.0 billion in 2011.

There was an additional \$7.3 billion in 2009, and an estimated \$5.0 billion in 2010 of extended benefits that are fully federally funded. Total receipts for the UI Fund were \$4.8 billion in 2009, and are projected to be \$4.9 billion in 2010, and \$5.4 billion in 2011.

Currently, employers' UI contributions are based on the "F" contribution rate schedule plus a 15 percent surcharge, which is required by current statute when the UI Trust Fund balance dips below specified levels. Employers will remain on this contribution rate schedule for all of 2010 and are projected to be on the same schedule in 2011.

Beginning on January 26, 2009, California began borrowing from the Federal Government to pay UI benefits. As part of the American Recovery and Reinvestment Act (ARRA), interest owed on borrowed funds is waived through December 2010. Interest will begin accruing on January 1, 2011, and repayment to the Department of Labor would need to occur no later than September 30, 2011.

The basis for the projections in this fund forecast is the January 2010 Labor Market Information Division (LMID) economic outlook. This forecast will be updated in October 2010 and may change depending upon actual employment levels, claims filed, and legislative changes.

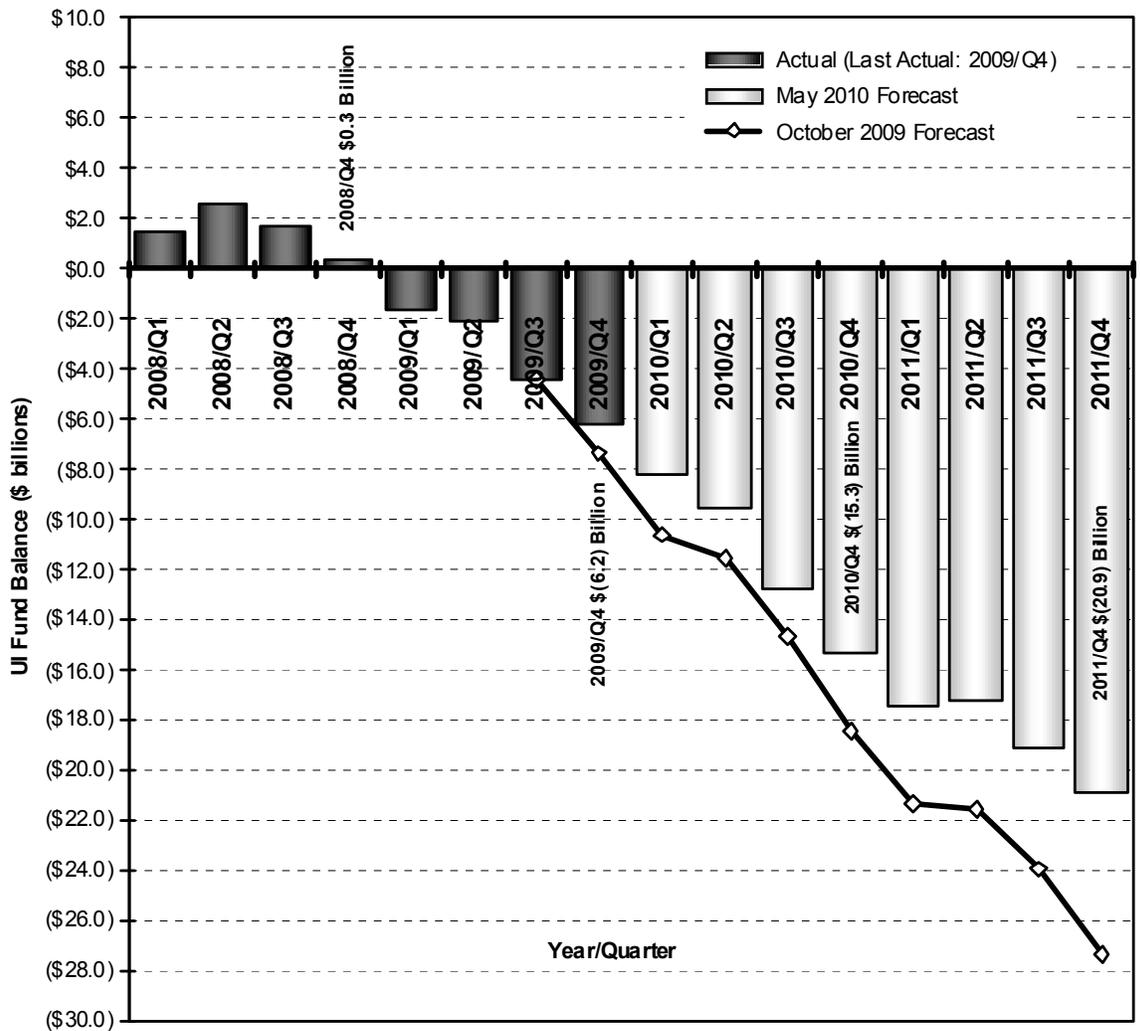
The data contained within the following pages of this document represent only projections to the California UI Trust Fund and does not include any of the unemployment benefit dollars paid for by the Federal Government. Potential impacts from the current Emergency Unemployment Compensation (EUC) Congressional proposals on FED-ED benefits are not included in this forecast.

## FUND BALANCE

The UI Fund balance had a deficit of \$6.2 billion at the end of 2009, a projected deficit of \$15.3 billion at the end of 2010, and a projected deficit of \$20.9 billion at the end of 2011 if no changes are made to the financing structure.

The chart below shows the projected quarterly UI Fund balance through 2011. These estimated balances could change depending upon actual employment levels and claims filed.

UI Fund Balance 2008 - 2011



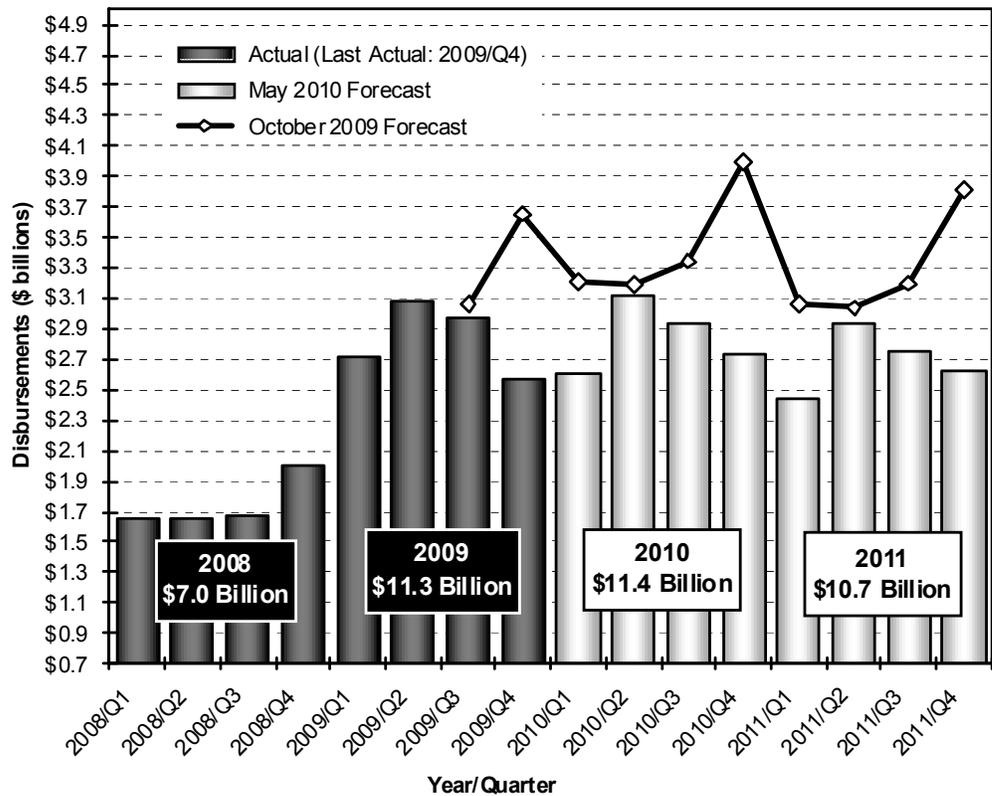
The UI Fund has a projected deficit of \$15.3 billion at the end of 2010.

## DISBURSEMENTS, REGULAR UI BENEFITS

Total regular UI benefit payments were \$11.3 billion for 2009. Regular UI benefit payments are projected to be approximately \$11.4 billion in 2010 and \$10.7 billion in 2011. The projected decrease in benefit payments for 2011 is due to a projected decrease in the number of people unemployed.

The chart below shows the projected quarterly disbursements through 2011. These estimated disbursements could change depending upon actual claims filed.

**Regular UI Benefits Disbursements 2008 - 2011**



*Regular UI benefit payments are projected to be \$11.4 billion in 2010.*

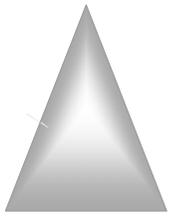
## DISBURSEMENTS, 2010 AND 2011 FEDERAL-STATE EXTENDED UNEMPLOYMENT COMPENSATION ACT OF 1970 BENEFITS

The Federal-State Extended Unemployment (FED-ED) Compensation Act of 1970 is expected to be triggered on in 2010 and the beginning of 2011. The State is responsible to pay fifty percent of the FED-ED benefits. California is expected to pay approximately \$2.6 billion in 2010 and \$289 million in 2011 from the UI Trust Fund for the State's share of the FED-ED benefits.

Total FED-ED benefit payments are projected to be approximately \$5.2 billion in 2010 and \$577 million in 2011. In 2011 the FED-ED Compensation program is projected to be triggered off after the first quarter.

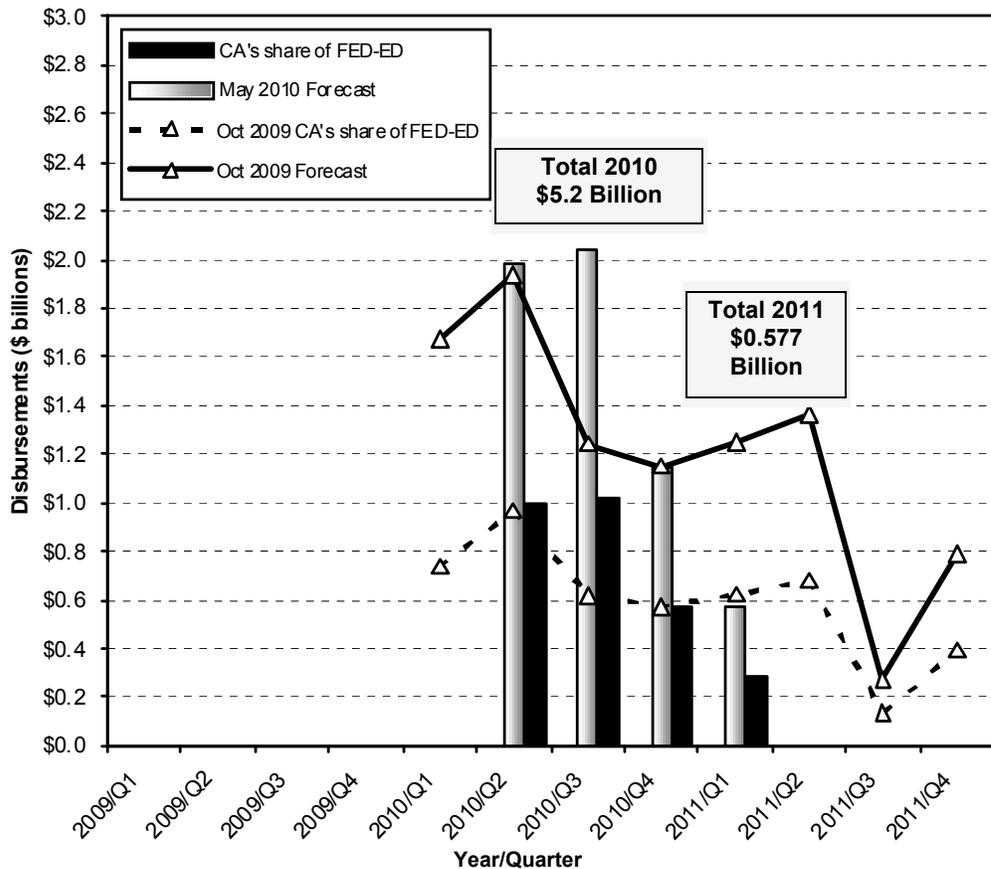
Potential impacts from current EUC Congressional proposals on FED-ED benefits are not included in this forecast.

The chart below shows the projected quarterly FED-ED disbursements in 2010 and 2011. These estimated disbursements could change depending upon actual claims filed and Congressional action.



*California's share of FED-ED Benefit payments are projected to be \$2.6 billion in 2010; total FED-ED benefits are projected to be \$5.2 billion in 2010.*

**Federal-State Extended Unemployment Compensation Act of 1970 Disbursements, 2010 and 2011**

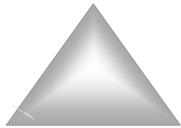


## EMPLOYER CONTRIBUTIONS

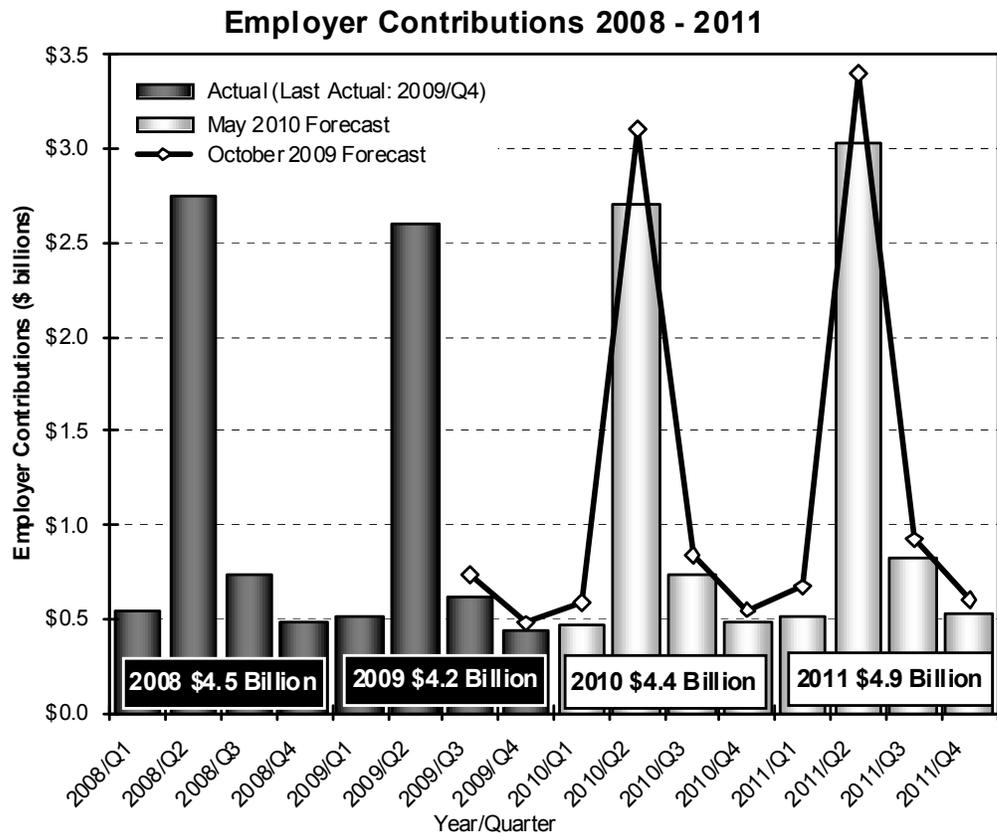
Employer contributions were \$4.2 billion in 2009, and are projected to be \$4.4 billion in 2010 and \$4.9 billion in 2011. Other receipts were \$616.4 million in 2009, and are projected to be \$525.3 million in 2010 and \$492.4 million in 2011. Total receipts were \$4.8 billion in 2009 and are projected to be \$4.9 billion in 2010 and \$5.4 billion in 2011. Other receipts include reimbursements of UI benefits paid to employees of reimbursable employers, interest, and payments for UI automation efforts (see Table 1, page 6).

Employers are currently on the “F” contribution rate schedule, plus a 15 percent surcharge in 2009. Employers will remain on this contribution rate schedule for all of 2010 and are projected to be on the same schedule in 2011. (Refer to pages A3 and A4 in the Appendix for an explanation of the contribution rate schedules.)

The following chart shows the projected quarterly employer contributions through 2011. These estimated employer contributions could change depending upon actual employment levels.



*Employer contributions are projected to total \$4.4 billion in 2010.*



UNEMPLOYMENT INSURANCE FUND  
FORECAST FOR CALENDAR YEARS 2010 - 2011

Table 1  
(Dollars in millions)

|                                      | 2008        | 2009        | 2010(F)              | 2011(F)             |
|--------------------------------------|-------------|-------------|----------------------|---------------------|
| YEAR END FUND BALANCE                | \$326.2     | (\$6,216.2) | <b>(\$15,295.3)</b>  | <b>(\$20,941.7)</b> |
| Fund Balance as a Percentage of:     |             |             |                      |                     |
| Receipts                             | 6.6%        | -           | -                    | -                   |
| Employer Contributions               | 7.2%        | -           | -                    | -                   |
| Disbursements                        | 4.7%        | -           | -                    | -                   |
| RECEIPTS MINUS DISBURSEMENTS         | (\$2,036.9) | (\$6,542.3) | <b>(\$9,079.1)</b>   | <b>(\$5,646.5)</b>  |
| RECEIPTS                             | \$4,957.2   | \$4,789.9   | <b>\$4,909.3</b>     | <b>\$5,384.0</b>    |
| Employer Contributions               | \$4,512.0   | \$4,173.5   | <b>\$4,384.0</b>     | <b>\$4,891.6</b>    |
| Interest                             | \$98.1      | \$2.3       | <b>\$0.0</b>         | <b>\$0.0</b>        |
| Reimbursements                       | \$331.4     | \$555.7     | <b>\$542.3</b>       | <b>\$514.1</b>      |
| Other Receipts                       | \$15.8      | \$58.4 (a)  | <b>(\$17.0) (a)</b>  | <b>(\$21.7) (a)</b> |
| DISBURSEMENTS                        | \$6,994.1   | \$11,332.2  | <b>\$13,988.4</b>    | <b>\$11,030.4</b>   |
| Regular Benefits                     | \$6,992.0   | \$11,332.2  | <b>\$11,401.6</b>    | <b>\$10,741.8</b>   |
| FED-ED Benefits, State's portion (c) | -           | -           | <b>\$2,586.8 (b)</b> | <b>\$288.6 (b)</b>  |
| Other                                | \$2.1       | \$0.0       | <b>\$0.0</b>         | <b>\$0.0</b>        |

**(F) Forecast** Last actual data through fourth quarter of 2009. Bolded numbers are estimates.

Totals may not be exact due to rounding.

(a) This includes undisbursed Reed Act funding set aside for UI automation.

(b) This represents approximately 50% of the FED-ED benefits that California is responsible to pay out of the UI Trust Fund.

(c) Potential impacts from current EUC Congressional proposals on FED-ED benefits are not included in this forecast.

UNEMPLOYMENT INSURANCE FUND  
FORECAST FOR CALENDAR YEARS 2009 - 2011  
Table 2

|  | 2008       | 2009(F)           | 2010(F)           | 2011(F)           |
|--|------------|-------------------|-------------------|-------------------|
| <b>CLAIM ACTION</b>                            |            |                   |                   |                   |
| New Claims (a)                                 | 2,106,075  | 2,825,357         | <b>2,794,000</b>  | <b>2,624,000</b>  |
| First Payments                                 | 1,419,526  | 1,871,239         | <b>1,869,000</b>  | <b>1,753,000</b>  |
| Weeks Compensated                              | 23,420,207 | 37,872,703        | <b>38,076,000</b> | <b>34,805,000</b> |
| Average Duration                               | 16.5       | 20.2              | <b>20.4</b>       | <b>19.9</b>       |
| Weekly Benefit Amount                          |            |                   |                   |                   |
| Maximum/Minimum                                | \$450/\$40 | \$450/\$40        | <b>\$450/\$40</b> | <b>\$450/\$40</b> |
| Average (All Claimants)                        | \$299      | \$299             | <b>\$299</b>      | <b>\$309</b>      |
| <b>COVERED WAGES</b>                           |            |                   |                   |                   |
| Total Wages (Less Reimbursables) (In billions) | \$625.2    | <b>\$601.1</b>    | <b>\$605.2</b>    | <b>\$637.6</b>    |
| Average Weekly Wage                            | \$969      | <b>\$1,003</b>    | <b>\$1,022</b>    | <b>\$1,045</b>    |
| Taxable Wages (In billions)                    | \$110.4    | <b>\$96.6</b>     | <b>\$92.9</b>     | <b>\$99.2</b>     |
| Percent of Total Wages                         | 17.7%      | <b>16.1%</b>      | <b>15.4%</b>      | <b>15.6%</b>      |
| Regular Benefits/Taxable Wages                 | 6.3%       | <b>11.7%</b>      | <b>12.3%</b>      | <b>10.8%</b>      |
| <b>EMPLOYER CONTRIBUTION FACTORS</b>           |            |                   |                   |                   |
| Taxable Wage Ceiling                           | \$7,000    | \$7,000           | <b>\$7,000</b>    | <b>\$7,000</b>    |
| Contribution Rate Schedule                     | F+         | F+                | <b>F+</b>         | <b>F+</b>         |
| Average Contribution Rate (b)                  | 4.07%      | <b>4.22%</b>      | <b>4.76%</b>      | <b>4.99%</b>      |
| <b>EMPLOYMENT</b>                              |            |                   |                   |                   |
| Average Covered Employment                     | 15,250,326 | <b>14,284,000</b> | <b>14,002,000</b> | <b>14,430,000</b> |
| Reimbursables - Average Covered Employment     | 2,894,109  | <b>2,807,000</b>  | <b>2,657,000</b>  | <b>2,738,000</b>  |
| All Others - Average Covered Employment        | 12,356,217 | <b>11,477,000</b> | <b>11,345,000</b> | <b>11,692,000</b> |
| Contributions/Employment All Others            | \$365      | <b>\$364</b>      | <b>\$386</b>      | <b>\$418</b>      |
| <b>CALIFORNIA LABOR DATA (c)</b>               |            |                   |                   |                   |
| Civilian Labor Force                           | 18,392,000 | 18,464,000        | <b>18,331,000</b> | <b>18,479,000</b> |
| Unemployment Level                             | 1,332,000  | 2,153,000         | <b>2,200,000</b>  | <b>2,029,000</b>  |
| Civilian Unemployment Rate                     | 7.2%       | 11.7%             | <b>12.0%</b>      | <b>11.0%</b>      |

**(F) Forecast:** Last actual data for wages and employment through second quarter 2009. Last actual data for all other items through the fourth quarter 2009. Bolded numbers are estimates.

Totals may not be exact due to rounding.

(a) This includes intrastate, interstate, and transitional claims.

(b) The average contribution rate is calculated based on contributions from April - March each year. This varies from the average contribution rate reported to the Department of Labor that is calculated based on calendar year contributions.

(c) California Labor Data is from the Labor Market Information Division's January 2010 economic outlook.

# A P P E N D I X

## UNEMPLOYMENT INSURANCE (UI) DEFINITIONS

The definitions below are informational only and arranged in the order of their appearance in Tables 1 and 2. The law is the California Unemployment Insurance Code (CUIC). Interpretations of the law are contained in opinions of the Attorney General, administrative and court decisions, and Title 22 of the California Code of Regulations.

### **YEAR-END FUND BALANCE**

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The sum of all money remaining in the Unemployment Fund at the end of the year after all receipts and disbursements have been recorded but before the unamortized balance invested in capital assets is recorded.

### **RECEIPTS**

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#### ***Receipts:***

This includes all income to the Unemployment Fund. Receipt items are on an “as received” basis rather than on an “as earned” basis.

#### ***Employer Contributions:***

Contributions paid by an employer based on a contribution rate derived from the Experience Rating System. This system determines each individual employer’s contribution rate based on the employer’s employment experience and the condition of the UI Trust Fund. New employers are required to pay a rate of 3.4 percent for up to three years. (See Employer Contribution Factors on page A3.)

#### ***Interest:***

Income produced by investing a portion of the Unemployment Fund. This investment is made by the federal government and California has no discretion in investment decisions.

#### ***Reimbursements:***

Amounts received from employers (nonprofit organizations, state and local governments) required to reimburse the Unemployment Fund for benefits paid to their former employees.

#### ***Other Receipts:***

Includes receipts from miscellaneous adjustments such as insurance checks reverted.

## **DISBURSEMENTS**

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### ***Disbursements:***

All money paid from the Unemployment Insurance Trust Fund.

### ***Regular Benefits:***

Disbursements made to UI claimants under the authority of Division 1, Part 1, of the CUIC. This includes only benefits paid under the California UI program from the UI Trust Fund. Regular benefits paid from the Federal Unemployment Benefit Account, which is separate from the California UI Trust Fund, including Unemployment Compensation for Federal Employees (UCFE) and Unemployment Compensation for Ex-Service Persons (UCX) programs or any combination of these programs are excluded. Benefits paid under extended benefit programs are also excluded.

- ◆ UI: A state program that provides benefits to individuals covered under state and federal unemployment compensation laws.
- ◆ UCFE: The federal program of unemployment compensation for federal employees.
- ◆ UCX: The federal program of unemployment compensation for ex-service personnel.

### ***Federal-State Extended (FED-ED) Unemployment Compensation Act of 1970:***

The FED-ED Program is available in every State and provides one-half of a claimant's total State benefits up to 13 weeks in States with an activated program, for a combined maximum of 39 weeks of regular and extended benefits. Weekly benefit amounts are identical to the regular State Unemployment Compensation for each claimant, and Federal funds pay half the cost. The program activates in a State under one of two conditions: (1) if the State's 13-week average insured unemployment rate (IUR) in the most recent 13 weeks is at least 5.0 percent and at least 120 percent of the average of its 13-week IURs in the last 2 years for the same 13-week calendar period; or (2) if its current 13-week average IUR is at least 6.0 percent.

### ***Federal Emergency Unemployment Compensation (EUC) Benefits:***

July 2008 Federal legislation for all states provided up to 13 weeks of extended benefits for workers who exhausted their regular UI benefits. November 2008 Legislation added up to 7 weeks to the earlier extension (EUC Tier I), for a total of up to 20 weeks. These added benefits are only payable for weeks beginning on or after November 23, 2008, and includes a second extension (EUC Tier II) of up to 13 weeks for high unemployment states, which includes California, and also adds an extra \$25 of UI benefits for each week a claimant is eligible for at least \$1 in UI benefits, also known as the Federal Additional Compensation (FAC). February 2010 legislation added additional extensions including Tier III, Tier IV, and an additional week to Tier II. Tier III added up to 13 weeks of UI benefits while Tier IV added up to 6 weeks of additional benefits. For Tier II, an additional week of benefits was added to the original 13 weeks for a total of 14 weeks. Current enacted federal legislations, which are 100 percent paid by the Federal Government, have ended and future extension legislation has not been finalized. California legislation modified the trigger from IUR to Total Unemployment Rate (TUR) effective February 1, 2009, in order to receive the maximum reimbursement, up to 20 weeks, from the federal government for emergency benefits. California became eligible when the State's TUR exceeded 6.5 percent.

## **CLAIM ACTION**

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### ***New Claims:***

An application for determination of eligibility for benefits, weekly amount, and award which certifies either the beginning of a first period of unemployment within a benefit year, or the continuance of a period of unemployment into a new benefit year.

### ***First Payments:***

The first benefit payment made to a claimant in his/her benefit year.

### ***Weeks Compensated:***

The total number of weeks of unemployment for which regular benefits are paid.

### ***Average Duration:***

The number of weeks of benefits paid divided by the first payments.

### ***Weekly Benefit Amount (WBA): Maximum/Minimum:***

Per Section 1280 of the CUIC, effective January 1, 2005, the maximum weekly benefit amount is \$450. The minimum weekly benefit amount is \$40.

### ***Average Weekly Benefit Amount (AWBA):***

For all claimants, regular benefits divided by the number of weeks compensated including full, partial, and part-total weekly benefit amounts results in the AWBA.

## **COVERED WAGES**

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### ***Total Wages:***

All remuneration payable to employees subject to the CUIC for personal services, including tips and gratuities received by workers.

### ***Average Weekly Wage:***

Total wages less reimbursable wages divided by average covered employment less reimbursable employment divided by 52.2 weeks.

### ***Taxable Wages:***

Portion of total wages subject to taxation under Section 930 of the CUIC. (See Employer Contribution Factors below.)

### ***Percent of Total Wages:***

The ratio of taxable wages divided by total wages, expressed as a percentage.

### ***Benefits/Taxable Wages:***

The ratio of benefit expenditures to taxable wages. (Reimbursables excluded.)

## EMPLOYER CONTRIBUTION FACTORS

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### ***Taxable Wage Ceiling:***

The maximum remuneration paid to an individual by an employer during a calendar year, which is subject to Section 930 of the CUIIC. The taxable wage ceiling is set by state law. The current ceiling is \$7,000.

### ***Contribution Rate Schedule:***

Per Section 977 of the CUIIC, the Unemployment Insurance contribution rate schedule for the following calendar year is determined by the ratio of the Unemployment Insurance Trust Fund balance on September 30 of the prior calendar year to total covered wages paid for the prior completed state fiscal year.

Unemployment Insurance Trust Fund Balance (September 30)  
 Total UI Covered Wages (July 1 – June 30)

| <b>If the ratio is</b>      | <b>Use schedule</b>        |
|-----------------------------|----------------------------|
| Greater than 1.8%           | AA                         |
| From 1.8% to more than 1.6% | A                          |
| From 1.6% to more than 1.4% | B                          |
| From 1.4% to more than 1.2% | C                          |
| From 1.2% to more than 1.0% | D                          |
| From 1.0% to 0.8%           | E                          |
| From less than 0.8% to 0.6% | F                          |
| <b>Below 0.6%</b>           | <b>F schedule plus 15%</b> |

**Contribution Rate Schedule:**

The following tables are used to determine each employer's contribution rate based on its reserve ratio and the schedule in effect for the year.

| Line | Reserve Ratio |          | Contribution Rate Schedules |     |     |     |     |     |     |        |     |
|------|---------------|----------|-----------------------------|-----|-----|-----|-----|-----|-----|--------|-----|
|      | Column 1      | Column 2 | AA                          | A   | B   | C   | D   | E   | F   | F+ 15% |     |
| 01   | less          | than     | -20                         | 5.4 | 5.4 | 5.4 | 5.4 | 5.4 | 5.4 | 5.4    | 6.2 |
| 02   | -20           | to       | -18                         | 5.2 | 5.3 | 5.4 | 5.4 | 5.4 | 5.4 | 5.4    | 6.2 |
| 03   | -18           | to       | -16                         | 5.1 | 5.2 | 5.4 | 5.4 | 5.4 | 5.4 | 5.4    | 6.2 |
| 04   | -16           | to       | -14                         | 5.0 | 5.1 | 5.3 | 5.4 | 5.4 | 5.4 | 5.4    | 6.2 |
| 05   | -14           | to       | -12                         | 4.9 | 5.0 | 5.3 | 5.4 | 5.4 | 5.4 | 5.4    | 6.2 |
| 06   | -12           | to       | -11                         | 4.8 | 4.9 | 5.2 | 5.4 | 5.4 | 5.4 | 5.4    | 6.2 |
| 07   | -11           | to       | -10                         | 4.7 | 4.8 | 5.1 | 5.3 | 5.4 | 5.4 | 5.4    | 6.2 |
| 08   | -10           | to       | -09                         | 4.6 | 4.7 | 5.1 | 5.3 | 5.4 | 5.4 | 5.4    | 6.2 |
| 09   | -09           | to       | -08                         | 4.5 | 4.6 | 4.9 | 5.2 | 5.4 | 5.4 | 5.4    | 6.2 |
| 10   | -08           | to       | -07                         | 4.4 | 4.5 | 4.8 | 5.1 | 5.3 | 5.4 | 5.4    | 6.2 |
| 11   | -07           | to       | -06                         | 4.3 | 4.4 | 4.7 | 5.0 | 5.3 | 5.4 | 5.4    | 6.2 |
| 12   | -06           | to       | -05                         | 4.2 | 4.3 | 4.6 | 4.9 | 5.2 | 5.4 | 5.4    | 6.2 |
| 13   | -05           | to       | -04                         | 4.1 | 4.2 | 4.5 | 4.8 | 5.1 | 5.3 | 5.4    | 6.2 |
| 14   | -04           | to       | -03                         | 4.0 | 4.1 | 4.4 | 4.7 | 5.0 | 5.3 | 5.4    | 6.2 |
| 15   | -03           | to       | -02                         | 3.9 | 4.0 | 4.3 | 4.6 | 4.9 | 5.2 | 5.4    | 6.2 |
| 16   | -02           | to       | -01                         | 3.8 | 3.9 | 4.2 | 4.5 | 4.8 | 5.1 | 5.4    | 6.2 |
| 17   | -01           | to       | 00                          | 3.7 | 3.8 | 4.1 | 4.4 | 4.7 | 5.0 | 5.4    | 6.2 |
| 18   | 00            | to       | 01                          | 3.4 | 3.6 | 3.9 | 4.2 | 4.5 | 4.8 | 5.1    | 5.9 |
| 19   | 01            | to       | 02                          | 3.2 | 3.4 | 3.7 | 4.0 | 4.3 | 4.6 | 4.9    | 5.6 |
| 20   | 02            | to       | 03                          | 3.0 | 3.2 | 3.5 | 3.8 | 4.1 | 4.4 | 4.7    | 5.4 |
| 21   | 03            | to       | 04                          | 2.8 | 3.0 | 3.3 | 3.6 | 3.9 | 4.2 | 4.5    | 5.2 |
| 22   | 04            | to       | 05                          | 2.6 | 2.8 | 3.1 | 3.4 | 3.7 | 4.0 | 4.3    | 4.9 |
| 23   | 05            | to       | 06                          | 2.4 | 2.6 | 2.9 | 3.2 | 3.5 | 3.8 | 4.1    | 4.7 |
| 24   | 06            | to       | 07                          | 2.2 | 2.4 | 2.7 | 3.0 | 3.3 | 3.6 | 3.9    | 4.5 |
| 25   | 07            | to       | 08                          | 2.0 | 2.2 | 2.5 | 2.8 | 3.1 | 3.4 | 3.7    | 4.3 |
| 26   | 08            | to       | 09                          | 1.8 | 2.0 | 2.3 | 2.6 | 2.9 | 3.2 | 3.5    | 4.0 |
| 27   | 09            | to       | 10                          | 1.6 | 1.8 | 2.1 | 2.4 | 2.7 | 3.0 | 3.3    | 3.8 |
| 28   | 10            | to       | 11                          | 1.4 | 1.6 | 1.9 | 2.2 | 2.5 | 2.8 | 3.1    | 3.6 |
| 29   | 11            | to       | 12                          | 1.2 | 1.4 | 1.7 | 2.0 | 2.3 | 2.6 | 2.9    | 3.3 |
| 30   | 12            | to       | 13                          | 1.0 | 1.2 | 1.5 | 1.8 | 2.1 | 2.4 | 2.7    | 3.1 |
| 31   | 13            | to       | 14                          | 0.8 | 1.0 | 1.3 | 1.6 | 1.9 | 2.2 | 2.5    | 2.9 |
| 32   | 14            | to       | 15                          | 0.7 | 0.9 | 1.1 | 1.4 | 1.7 | 2.0 | 2.3    | 2.6 |
| 33   | 15            | to       | 16                          | 0.6 | 0.8 | 1.0 | 1.2 | 1.5 | 1.8 | 2.1    | 2.4 |
| 34   | 16            | to       | 17                          | 0.5 | 0.7 | 0.9 | 1.1 | 1.3 | 1.6 | 1.9    | 2.2 |
| 35   | 17            | to       | 18                          | 0.4 | 0.6 | 0.8 | 1.0 | 1.2 | 1.4 | 1.7    | 2.0 |
| 36   | 18            | to       | 19                          | 0.3 | 0.5 | 0.7 | 0.9 | 1.1 | 1.3 | 1.5    | 1.7 |
| 37   | 19            | to       | 20                          | 0.2 | 0.4 | 0.6 | 0.8 | 1.0 | 1.2 | 1.4    | 1.6 |
| 38   | 20            | or       | more                        | 0.1 | 0.3 | 0.5 | 0.7 | 0.9 | 1.1 | 1.3    | 1.5 |

***Average Contribution Rate:***

The average of the rates assigned to all employers at the beginning of the year.

**EMPLOYMENT**

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***Average Covered Employment:***

The monthly average of the number of workers who earned wages in employment subject to the unemployment compensation provisions of the CUIC.

***Reimbursables:***

The average number of workers whose employers reimburse the Unemployment Fund (dollar for dollar) for all benefit payments that are attributed to their employment and wages.

***All Others:***

The average number of workers whose employers are subject to the regular unemployment tax.

***Contributions/Employment All Others:***

All employer contributions divided by the average covered employment, which excludes reimbursables, provides an average cost per nonreimbursable employee.

**CALIFORNIA LABOR DATA**

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***Civilian Labor Force:***

Those individuals, 16 years of age and older, who were working or actively seeking work.

***Unemployment Level:***

Comprised of non-institutionalized civilians who did not work, but made specific efforts to find a job.

***Civilian Unemployment Rate:***

The number of unemployed persons in California expressed as a percentage of the total number of persons in the California civilian labor force.