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LOOKING BACK AND LOOKING FORWARD: AN ASSESSMENT OF THE TEMPORARY FEDERAL UNEMPLOYMENT BENEFITS PROGRAM AND THE NEEDS OF THE LONG-TERM UNEMPLOYED

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Summary

Originally signed into law on March 9, 2002, the Temporary Extended Unemployment Compensation (TEUC) program typically provides up to 13 weeks of federally financed unemployment benefits to unemployed workers who exhaust their regular, state-funded unemployment benefits without finding jobs. (Unemployed workers in states that meet the program's stringent criteria for "high unemployment" can receive up to 26 weeks of temporary federal benefits.) The program originally expired on December 28, 2002, but Congress restarted it on January 8, 2003. TEUC is now scheduled to start phasing out at the end of May 2003.

This report finds that one year after its inception, TEUC has provided much-needed assistance to a total of 4.7 million jobless workers and has injected $12 billion of well-targeted stimulus into the sluggish economy. However, more than half of all TEUC recipients still had not been able to find jobs when their TEUC benefits expired. An estimated one million of these workers remain unemployed today and are in immediate need of additional assistance. Far more individuals have exhausted their temporary federal benefits and thus have gone without paychecks or unemployment benefits than in the wake of the early 1990s recession.

Overview of TEUC

- Provides federally funded unemployment benefits to jobless workers who run out of regular, state-funded unemployment benefits without finding work.
- Has assisted 4.7 million long-term jobless workers since its creation in March 2002.
- 1 million workers have exhausted TEUC benefits but remain jobless today.
- Program is scheduled to begin expiring at the end of May even though the need for the program – as measured by the number of individuals exhausting their regular unemployment benefits – is still rising.

This fact largely reflects the weaknesses of TEUC compared to the temporary unemployment insurance program Congress created in the early 1990s. Not only does TEUC provide fewer weeks of benefits in all states than the program in the early 1990s, but it also allows fewer states to qualify as "high unemployment" states, which triggers the provision of additional weeks of benefits.

This report takes a look at the likelihood that TEUC will need to be extended beyond its scheduled expiration. It finds that the need for the program — as measured by the number of workers running out of regular state unemployment insurance benefits — continued to grow through January (the last month for which actual data are available). It predicts that this trend is not about to reverse itself, based on estimates that the overall number of regular program exhaustees from February through the end of May will be slightly higher than during the same months in 2002. In contrast to the scheduled premature termination of the TEUC program, earlier federal unemployment insurance programs remained in place until the number of workers exhausting regular state-funded benefits had declined by a considerable amount and for an extended period.

Thus, the report recommends that Congress (and the Administration) be prepared to extend the TEUC program when its expiration approaches in May, and to consider strengthening the program as well. In addition, given TEUC's weakness relative to previous temporary federal programs, the report recommends that Congress act now to provide additional weeks of TEUC benefits to the one million TEUC "exhaustees."

What Are the Goals of TEUC?

Like unemployment insurance programs in general, temporary federal unemployment programs like TEUC have two broad goals:

- *Helping unemployed workers cope with the loss of their paycheck.* A 1990 Congressional Budget Office study found that without unemployment insurance benefits, 46 percent of long-term unemployment insurance recipients would be poor; with unemployment insurance benefits, only 19 percent were.[1] Similarly, a study of the temporary federal unemployment insurance program created during the 1970s recession found that 22 percent of households receiving benefits were lifted above the poverty line by those benefits.[2]

  Furthermore, few unemployed households have much in savings to cushion them: more than 80 percent of workers who become unemployed have savings equal to less than two months of income when they lose their jobs, according to a study by Massachusetts Institute of Technology economist Jonathan Gruber.[3] Since unemployment benefits typically replace less than half of lost wages, many workers presumably have to draw upon their savings even before they exhaust their state-funded unemployment benefits and therefore have depleted their

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[1] *Family Incomes of Unemployment Insurance Recipients and the Implication for Extending Benefits*, Congressional Budget Office, February 1990.

[2] Walter Corson and Walter Nicholson, *The Federal Supplemental Benefits Program: An Appraisal of Emergency Extended Unemployment Insurance Benefits*, Upjohn Institute, 1982.

[3] Jonathan Gruber, "The Consumption Smoothing Benefits of Unemployment Insurance," *The American Economic Review,* March 1997, Volume 87, Issue 1.

already meager savings when those benefits expire after six months of unemployment.

- *Providing economic stimulus by putting money into the hands of those likely to spend it quickly, in the areas that need it most.* Unemployment insurance is among the most effective and efficient forms of economic stimulus because it is targeted to the individuals and geographic areas that have been most affected by an economic downturn. As Nobel Prize-winning economist Joseph Stiglitz observed, "give money to people who have lost their jobs in this recession, and it would be quickly spent."[4]

  In fact, unemployment benefits are more effective economic stimulus than tax relief, because a greater portion of unemployment benefits than tax-cut benefits is spent quickly. A study by Alan Auerbach and Daniel Feenberg found that, dollar for dollar, the unemployment insurance system is eight times more effective than tax relief in offsetting the effects of a recession.[5]

How Well Has TEUC Performed?

In the year since TEUC was created, more than 4.7 million jobless workers have received benefits through the program.[6] (See Table 1 for state-by-state data.) Many of these workers and their families might otherwise have been unable to pay rent or utilities bills or even meet basic food and medical expenses.

All told, $12 billion in benefits have been paid through TEUC. Research commissioned by the Department of Labor indicates that each dollar of unemployment insurance increases Gross Domestic Product by $2.15.[7] Using that formula to estimate the stimulative effect of unemployment insurance benefits generally, the TEUC program has added close to $26 billion to the nation's economy thus far.

Other data, however, reveal weaknesses in the benefits provided by the program. Almost 2.6 million workers who received TEUC benefits — more than half of all TEUC recipients — ran out of benefits before they were able to find new jobs. These workers were left with no paycheck and no unemployment benefits; as mentioned previously, many have few resources

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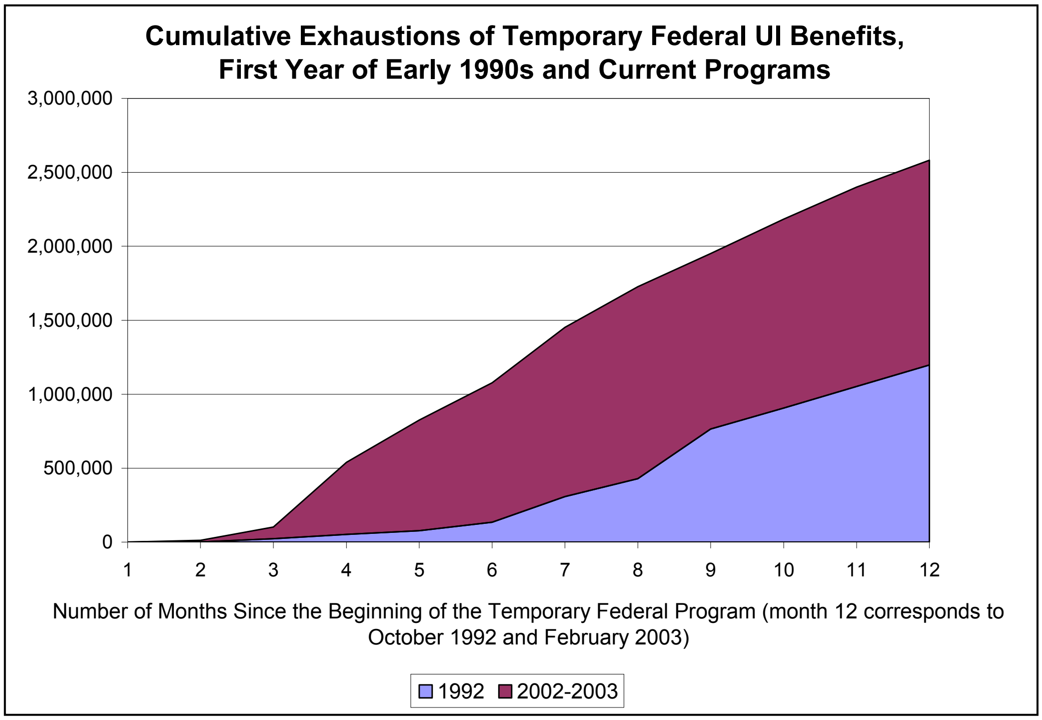
[4] Joseph Stiglitz, "A Boost That Goes Nowhere," *The Washington Post,* November 11, 2001, page B1.

[5] Alan Auerbach and Daniel Feenberg, "The Significance of Federal Taxes as Automatic Stabilizers," *Journal of Economic Perspectives,* Vol. 14, Number 3, Summer 2000, pages 37-56.

[6] All data for the first year of the TEUC program consist of actual figures reported to the Department of Labor for March 2001 to January 2003 plus Center on Budget and Policy Priorities estimates for February 2003.

[7] Lawrence Chimerine, Theodore Black, and Lester Coffey, "Unemployment Insurance as an Automatic Stabilizer: Evidence of Effectiveness over Three Decades," *Unemployment Insurance Occasional Paper 99-8*, U.S. Department of Labor, July 1999.



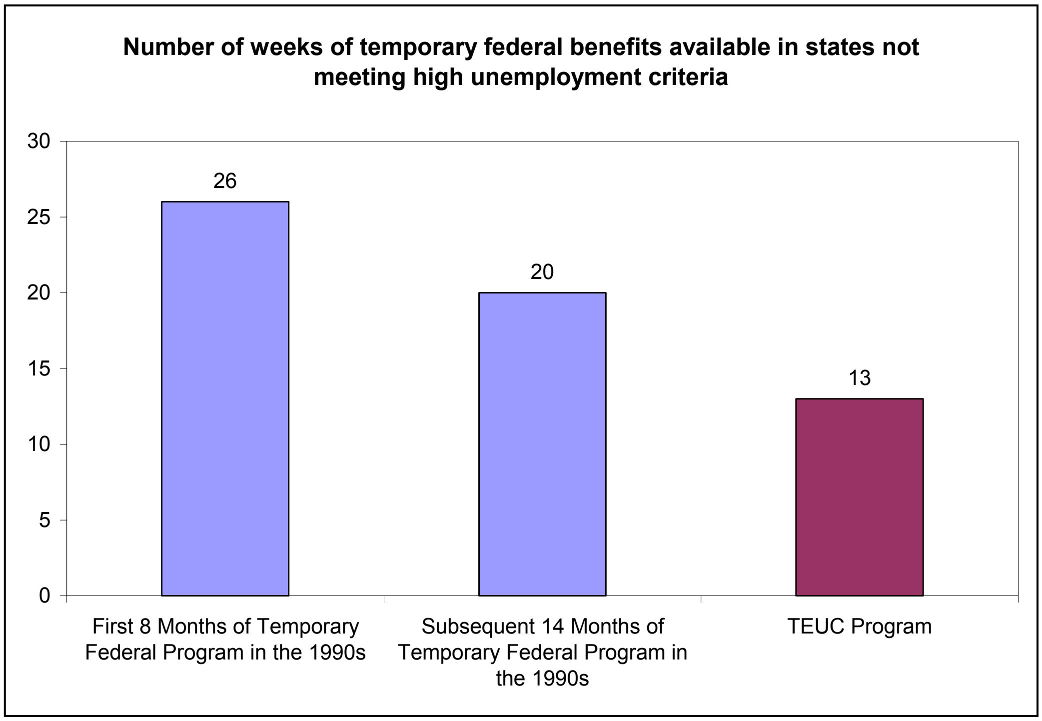
with which to satisfy basic needs. We estimate that one million of those workers are still unemployed as of the end of February. (See Table 2 for state-by-state data.)

As the graph above shows, more than twice as many workers have run out of temporary federal benefits without finding jobs in the first year of the TEUC program as in the first year of the temporary federal program Congress created during the recession of the early 1990s (called Emergency Unemployment Compensation or EUC). In the first year of the earlier program, 1.2 million workers exhausted their temporary federal benefits. Even after adjusting that figure upwards to reflect the growth in the population over the last decade, far more workers ran out of temporary federal benefits during the first year of the current TEUC program than during the first year of the earlier EUC program.[8]

The primary reasons why more of the unemployed are exhausting their benefits today are that compared to the earlier program, TEUC (a) provides fewer weeks of benefits in all states, and (b) allows fewer states to qualify as "high unemployment" states, which triggers the provision of additional weeks of benefits.

For the first eight months of the earlier program (November 1991 to June 1992), workers received 33 weeks of benefits in high-unemployment states and 26 weeks in all other states. Even after the program was scaled back in mid-1992, workers in high-unemployment states could receive 26 weeks of benefits and workers in other states got up to 20 weeks, through mid-September 1993. Thus, for the first 22 months of the earlier program, workers got a minimum of

[8] After adjusting for the increase in the number of workers covered by the UI system between the early 1990s and the present, 80 percent more workers exhausted benefits in the first year of the TEUC program than in the first year of the EUC program.



20 weeks of benefits. Under TEUC, in contrast, the vast majority of workers qualify for no more than 13 weeks of benefits.

In addition, fewer states qualify as "high unemployment" states under TEUC — and thus are eligible for additional weeks of benefits — than under the earlier program, which used more comprehensive criteria to define "high unemployment." Only four states qualify for the second tier of benefits under TEUC as of the end of February. In contrast, 19 states qualified as "high unemployment" states at a similar stage of the earlier program.

TEUC's primary definition of "high unemployment" is based on the number of workers in a state who are currently receiving state unemployment insurance benefits.[9] That leaves out the very unemployed workers the TEUC program was created to help: those who have run out of state unemployment insurance benefits because they have been unemployed for more than half a year. In contrast, the temporary federal program of the 1990s did consider the number of long-term unemployed workers in defining "high unemployment."

Under TEUC, states may adopt a second method of measuring "high unemployment," one that includes all unemployed workers and not just those who qualify for state unemployment benefits. Only a few states, however, have adopted this optional trigger. As of the beginning of

[9] A state is eligible to provide the second tier of TEUC benefits if the average of its "Insured Unemployment Rate" over the past three months is at least four percent, and is at least ten percent higher than at the same time in either of the previous two years.

March, California, Illinois, and Mississippi would qualify to provide the second, longer tier of TEUC benefits if they were to adopt the optional trigger.[10]

A bill recently introduced in the House would replace TEUC's primary trigger with a new measure of "high unemployment" that includes the short- and long-term unemployment of experienced workers. A similar measure was used by the temporary federal program of the 1990s. The use of this trigger would allow 15 additional states — for a total of 19 states — to offer up to 26 weeks of federal benefits.[11] See Table 3 for a list of states that would qualify under such a trigger.

Is the TEUC Program Still Needed?

The labor market looks slightly worse now than in March 2002, when the TEUC program was first enacted. The unemployment rate of 5.8 percent in February 2003 is slightly higher than the rate in March 2002. There are 154,000 fewer jobs in the economy. More to the point, the *long-term* unemployment situation, as measured by the number of workers running out of regular state unemployment insurance benefits without finding jobs, has actually deteriorated since the TEUC program was created. We focus on this measure of long-term unemployment because the workers exhausting their regular state unemployment benefits are the workers for whom TEUC was created.

Unemployment data vary somewhat predictably throughout the calendar year; these changes, such as declining employment in the construction industry during winter months, are known as "seasonal variations." Because the data released by the Department of Labor on the numbers of workers exhausting their regular unemployment insurance benefits are not adjusted to reflect these seasonal variations, trends in these data are best measured by comparing data from the same month in different years (January 2003 versus January 2002, and so on). The data show that long-term unemployment is increasing:

- The most recently available data indicate that 381,000 workers exhausted their regular state unemployment insurance benefits in January 2003. This was about 14,000 more workers than exhausted their regular state unemployment benefits in January 2002. January 2003 marked the 23rd consecutive month in which the number of "exhaustions" increased relative to the same month one year earlier.

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[10] The optional trigger requires a three-month average "Total Unemployment Rate" of at least 6.5 percent that is at least 20 percent higher than the average rate for the same three months in the past two years.

[11] The trigger used in the 1990s and the trigger in the House bill (H.R. 17) use an alternative measure of unemployment, the "Adjusted Insured Unemployment Rate" (AIUR). The AIUR includes workers who are currently receiving regular, state-funded unemployment benefits (who by definition have been unemployed for 26 weeks or fewer) as well as workers who exhausted such benefits in the previous three months. Effectively, the AIUR includes workers who are unemployed for up to 39 weeks. In contrast, the "insured unemployment rate," which is the current trigger for the TEUC program, only includes workers who have been unemployed for 26 weeks or fewer. The trigger proposed in H.R. 17 requires states to have a three-month average AIUR of at least four percent and to have an AIUR that is at least ten percent higher than in the same months of either of the past two years. H.R. 17 also preserves the optional trigger, which is based upon the Total Unemployment Rate calculated from survey data.

TEUC and the Role of State Unemployment Insurance Systems

Because only workers who exhaust regular state-funded unemployment insurance benefits can qualify for additional federal benefits, the TEUC program's strength reflects that of the underlying state unemployment systems. Certain aspects of these systems, however, are operating inadequately. For example, state eligibility requirements typically exclude part-time workers and ignore workers' most recent earnings; these requirements disproportionately make low-wage workers ineligible for unemployment benefits.

- Part-time workers in over half of the states do not qualify for unemployment insurance, even if they have sufficient earnings and are looking for new jobs with the same number of hours as the jobs they lost. Since these workers, who may have child care or other obligations that preclude their working full time, cannot receive regular state-funded unemployment benefits, they are also excluded from the TEUC program.

- Similarly, only 14 states currently consider earnings from the quarter immediately preceding the quarter in which the applicant became unemployed in determining unemployment insurance eligibility. In other states, up to six months of recent earnings are ignored. Workers who would have sufficient wage history to qualify for state unemployment benefits if their most recent earnings were considered, but do not meet the requirements because of antiquated "base period" definitions, are also excluded from TEUC benefits.

For TEUC benefits to have maximum effectiveness, benefits must reach as many deserving workers as possible, including those who are denied state benefits because of inappropriate eligibility criteria. Bills have been introduced in the House (H.R. 19) and Senate (S. 270) that would provide federal funding for TEUC benefits for workers who are disqualified because they work part time or because they do not meet earnings requirements due to their state's failure to count their most recent wages. Such a measure would increase the ability of the TEUC program to meet both of its goals – economic stimulus and worker relief.

State Variation in TEUC Receipt

Some workers who do qualify for and subsequently exhaust state unemployment insurance benefits do not receive TEUC benefits. The percentage of state unemployment insurance "exhaustees" who then receive TEUC benefits varies widely by state, from 99 percent in North Carolina down to less than 60 percent in Nevada. Some workers who exhaust state UI benefits do not qualify for TEUC because they do not have a wage history that includes earnings in at least 20 weeks, which is one of the requirements of the temporary federal program. However, the substantial variation among states in the percentage of regular UI exhaustees who receive TEUC is unexpected. While varying levels of state outreach and differences in administrative procedures may account for some of the differences, the low percentage of workers exhausting regular unemployment benefits who receive TEUC benefits in some states warrants further investigation. See Table 4 for state data.

- The *percentage* of workers who exhaust their regular unemployment insurance benefits without finding work is also steadily rising (in comparison to the same month in the previous year). The 41.5 percent exhaustion rate for January 2003 was higher than the rate in January 2002, and exhaustion rates have been at record or near-record levels for each of the past six months.[12]

The increase in long-term unemployment is not likely to reverse itself decisively during the first half of 2003. Although the number of exhaustions may fall in some months relative to comparable months in 2002, our *overall* estimate is that another 1.5 million workers will run out

[12] Based upon Department of Labor data back to 1980.

of state unemployment benefits between February and the end of May, which would slightly exceed the total for the equivalent months of 2002.

Further, under current law, no workers will be permitted to begin receiving TEUC benefits after the end of May. But in June alone, more than 350,000 workers are likely to exhaust state unemployment insurance benefits; if the program is not extended, these jobless workers will not receive any further assistance.

In previous recessions, Congress has kept temporary federal unemployment insurance programs in place until exhaustions of regular state unemployment benefits were steadily declining. By the time the temporary program created during the 1990s recession ended, for example, exhaustions had decreased for 19 consecutive months (again, measured on a year-over-year basis). The temporary program created during the 1980s recession did not end until exhaustions had declined in 23 of the 24 previous months.

In sum, the data indicate that the need for the TEUC program will likely persist past the program's scheduled expiration at the end of May.

Policy Implications

- **Congress should provide additional weeks of TEUC benefits to the one million workers who have exhausted their benefits and are still unemployed.** These workers face a labor market that is more or less stagnant and is slightly worse than when TEUC was created in March 2002. Furthermore, they received many fewer weeks of federal assistance than jobless workers in the recession of the early 1990s. They need further support until the economy is consistently creating significant numbers of jobs and until long-term unemployment is steadily declining.

- **Congress and the Administration should be prepared to extend TEUC beyond May 2003 and should consider strengthening the program.** As explained above, previous federal unemployment programs did not expire until both the labor market and long-term unemployment had shown steady improvement for a lengthy period. Currently, in contrast, the number of workers exhausting state unemployment benefits continues to mount and will likely be slightly higher in the first five months of 2003 combined than in the same five months in 2002. Even if the labor market were to turn the corner very soon, it is very unlikely that the recovery would have progressed sufficiently by May to justify allowing TEUC to expire.

  If the TEUC program is allowed to begin phasing out at the end of May, it will have been fully operational for only 15 months, far less than the 27 months for which the program in the early 1990s was in full effect.[13] The President did not

[13] Both the EUC and the TEUC programs have phase-out provisions that allow workers who begin receiving temporary federal benefits by a certain date (February 5, 1994 for EUC and May 31, 2003 for TEUC) to continue

include an extension of TEUC in his fiscal year 2004 budget, but indications are that such an extension will likely be necessary in May. It would therefore make sense for Congress to accommodate funding for a TEUC extension (including potential program improvements) in the budget resolution it is preparing this spring.

receiving benefits for an additional three months. No additional workers can begin to receive temporary federal benefits during the phase-out period, and at the end of the period (April 30, 1994 for EUC and August 30, 2003 for TEUC) all benefit payments cease.

Table 1. Number of Workers in Each State Who Have Received TEUC Benefits in the First Year of the Program	
Alabama	54,100
Alaska	16,500
Arizona	48,800
Arkansas	33,600
California	608,100
Colorado	61,000
Connecticut	63,700
Delaware	9,700
District of Columbia	13,800
Florida	238,300
Georgia	122,800
Hawaii	17,000
Idaho	18,400
Illinois	236,500
Indiana	82,400
Iowa	39,100
Kansas	29,600
Kentucky	49,700
Louisiana	47,400
Maine	13,500
Maryland	56,000
Massachusetts	177,200
Michigan	190,700
Minnesota	71,900
Mississippi	42,200
Missouri	75,500
Montana	11,100
Nebraska	15,800
Nevada	31,400
New Hampshire	7,100
New Jersey	238,800
New Mexico	15,200
New York	427,700
North Carolina	151,100
North Dakota	6,400
Ohio	147,800
Oklahoma	31,500
Oregon	78,200
Pennsylvania	265,300
Rhode Island	18,300
South Carolina	70,800
South Dakota	2,100
Tennessee	113,000
Texas	351,700
Utah	31,700
Vermont	6,500
Virginia	68,800
Washington	129,300
West Virginia	15,000
Wisconsin	74,800
Wyoming	3,200
Total	**4,732,000**

Note: Data consist of actual figures reported to the Department of Labor for March 2002 to January 2003 plus Center on Budget and Policy Priorities estimates for February 2003.

Table 2. Exhaustions of TEUC Benefits During the First Year of the Program

	Total number of workers who have exhausted TEUC benefits	Estimated number of workers who have exhausted TEUC benefits and are still unemployed at the end of February
Alabama	28,600	14,100
Alaska	7,900	4,400
Arizona	24,400	10,300
Arkansas	19,000	9,400
California	306,000	121,200
Colorado	37,100	16,800
Connecticut	34,400	16,400
Delaware	5,500	2,100
District of Columbia	8,100	2,400
Florida	137,800	55,700
Georgia	93,600	22,800
Hawaii	6,800	2,900
Idaho	8,700	4,300
Illinois	140,100	53,400
Indiana	47,300	21,000
Iowa	19,700	9,400
Kansas	15,900	8,300
Kentucky	32,600	16,500
Louisiana	22,500	11,600
Maine	7,000	3,100
Maryland	30,800	11,500
Massachusetts	90,300	35,400
Michigan	114,600	47,700
Minnesota	41,300	16,900
Mississippi	23,000	8,200
Missouri	42,400	16,000
Montana	5,100	3,300
Nebraska	8,700	3,600
Nevada	18,800	7,500
New Hampshire	3,700	1,500
New Jersey	124,500	51,500
New Mexico	7,500	2,600
New York	276,000	90,700
North Carolina	75,700	39,500
North Dakota	2,600	1,600
Ohio	85,000	42,100
Oklahoma	19,400	7,800
Oregon	25,200	16,200
Pennsylvania	122,100	39,300
Rhode Island	10,900	4,900
South Carolina	42,200	19,700
South Dakota	800	500
Tennessee	65,100	25,700
Texas	176,900	59,700
Utah	15,300	7,900
Vermont	3,000	1,500
Virginia	39,300	15,700
Washington	46,500	38,800
West Virginia	7,700	3,600
Wisconsin	45,700	22,200
Wyoming	2,900	1,100
Total	**2,575,900**	**1,049,900**

Note: Data consist of actual figures reported to the Department of Labor for March 2002 to January 2003 plus Center on Budget and Policy Priorities estimates for February 2003. Number of workers still unemployed as of the end of February are Center on Budget and Priorities estimates based on Department of Labor data and estimated rates of reemployment.

Table 3. States That Would Qualify for the Second Tier of TEUC Benefits Under Trigger Proposed in HR 17

	Adjusted Insured Unemployment Rate, 2/15/03	Would qualify as a "high unemployment state" under adjusted trigger?
Alabama	3.01%	no
Alaska	8.26%	yes*
Arizona	2.13%	no
Arkansas	4.77%	yes
California	4.97%	yes
Colorado	2.74%	no
Connecticut	4.50%	yes
Delaware	3.09%	no
District of Columbia	2.23%	no
Florida	2.22%	no
Georgia	2.98%	no
Hawaii	2.41%	no
Idaho	5.34%	yes
Illinois	4.43%	yes
Indiana	3.33%	no
Iowa	3.41%	no
Kansas	3.27%	no
Kentucky	3.34%	no
Louisiana	2.55%	no
Maine	3.26%	no
Maryland	2.76%	no
Massachusetts	4.84%	yes
Michigan	4.88%	yes
Minnesota	3.57%	no
Mississippi	3.38%	no
Missouri	3.78%	no
Montana	4.16%	yes
Nebraska	2.37%	no
Nevada	3.79%	no
New Hampshire	2.20%	no
New Jersey	4.91%	yes
New Mexico	2.85%	no
New York	4.49%	yes
North Carolina	4.19%	yes
North Dakota	2.64%	no
Ohio	3.29%	no
Oklahoma	2.52%	no
Oregon	6.24%	yes**
Pennsylvania	5.42%	yes**
Rhode Island	4.67%	yes
South Carolina	3.93%	no
South Dakota	1.46%	no
Tennessee	3.42%	no
Texas	3.03%	no
Utah	2.79%	no
Vermont	4.26%	yes
Virginia	2.32%	no
Washington	5.69%	yes**
West Virginia	4.02%	yes
Wisconsin	4.98%	yes
Wyoming	2.89%	no
Total	**3.88%**	**19**

Note: See footnote 11. The trigger proposed in HR 17 would allow states to qualify for the second tier of TEUC benefits if their three-month average AIUR is at least four percent and has increased by at least ten percent relative to either of the past two years. *Alaska does not qualify based on its AIUR because it does not meet the requirement that the AIUR be at least 10 percent higher than in the same week of either of the past two years, but does meet current TUR and IUR triggers and is currently paying the second tier of TEUC benefits. **Oregon, Pennsylvania, and Washington meet triggers under current law as well as satisfying the proposed AIUR requirement; all three states are currently paying second tier TEUC benefits.

Table 4. Percent of Workers Exhausting State Unemployment Benefits Who Receive TEUC Benefits

Alabama	86%
Alaska	69%
Arizona	68%
Arkansas	65%
California	69%
Colorado	86%
Connecticut	94%
Delaware	N/A
District of Columbia	67%
Florida	97%
Georgia	73%
Hawaii	85%
Idaho	80%
Illinois	88%
Indiana	77%
Iowa	94%
Kansas	71%
Kentucky	92%
Louisiana	86%
Maine	83%
Maryland	75%
Massachusetts	94%
Michigan	88%
Minnesota	88%
Mississippi	98%
Missouri	78%
Montana	94%
Nebraska	70%
Nevada	58%
New Hampshire	80%
New Jersey	90%
New Mexico	85%
New York	88%
North Carolina	99%
North Dakota	85%
Ohio	93%
Oklahoma	82%
Oregon	77%
Pennsylvania	96%
Rhode Island	83%
South Carolina	90%
South Dakota	93%
Tennessee	96%
Texas	73%
Utah	86%
Vermont	87%
Virginia	81%
Washington	83%
West Virginia	74%
Wisconsin	60%
Wyoming	92%
Total	**83%**

Note: Based on Department of Labor data from August 2002 to January 2003.