

April 14, 2010

FAILURE TO RENEW FEDERAL BENEFITS CHANGES THE MAP FOR STATE UNEMPLOYMENT INSURANCE COVERAGE

By Chad Stone and Hannah Shaw

Congress's failure to extend the measures providing extra weeks of unemployment insurance (UI) and subsidized COBRA health insurance coverage for unemployed workers – which President Obama and Congress enacted in the 2009 American Recovery and Reinvestment Act – has greatly reduced the number of weeks of UI benefits currently available in every state (see map on page 3). Opponents' unwarranted objections to extending those measures unless Congress offsets the costs creates speed bumps in an economy trying to recover from the worst recession since the 1930s and uncertainty for unemployed workers and their families.¹

Maximum Duration of Unemployment Insurance Under the Recovery Act

The total number of weeks of benefits available in any particular state depends on the unemployment rate and unemployment insurance laws in the state where the person worked.

- Workers in any state can receive up to 26 weeks of benefits from the regular state-funded unemployment compensation program.
- Until the Recovery Act provisions extending UI benefits expired, (1) workers in any state who exhausted their regular UI benefits before they could find a job could receive up to 34 additional weeks of benefits through the temporary federal

TABLE 1: Additional Weeks of Benefits Under EUC and EB	
Program and Unemployment Rate Threshold	Additional Weeks
<i>Emergency Unemployment Compensation (EUC)</i>	
less than 6 percent	34
at least 6 percent, but less than 8.5 percent	47
at least 8.5 percent	53
<i>Extended Benefits (EB)*</i>	
at least 6.5 percent, but less than 8 percent	13
at least 8 percent	20

* Not currently available in every state.

¹ See Chad Stone, "Congress Should Act Quickly to Extend UI/COBRA Benefits Through the End of This Year," Center on Budget and Policy Priorities, April 12, 2010, <http://www.cbpp.org/cms/index.cfm?fa=view&id=3149>.

Emergency Unemployment Compensation (EUC) program, and (2) workers in states with especially high unemployment rates could have received 53 additional weeks of benefits under EUC (see Table 1).

- Workers who exhaust their regular UI and EUC benefits can receive additional weeks of benefits (13 weeks in some states, 20 weeks in others) through the permanent federal-state Extended Benefits (EB) program if their state’s unemployment insurance laws allow it.

The top map on the next page shows the maximum number of weeks of benefits available in each state. Table 2 shows how many states fall into each category, and what combination of regular UI, EUC, and EB benefits produces the total for those states.

TABLE 2: Maximum Total Number of Weeks Available, March 2010					
Maximum Duration	Unemployment Range	Reg. UI Available	EUC Available	EB Available	Number of States
60 weeks	less than 6 percent	26 wks	34 wks	none	3
73 weeks	at least 6, but less than 8.5 percent	26 wks	47 wks	none	8
79 weeks	at least 8.5 percent	26 wks	53 wks	none	2
86 weeks	at least 6.5, but less than 8 percent	26 wks	47 wks	13 wks	7
93 weeks	at least 8, but less than 8.5 percent	26 wks	47 wks	20 wks	3
99 weeks	at least 8.5 percent	26 wks	53 wks	20 wks	28

Source: US Department of Labor Employment and Training Administration

Maximum Duration of Unemployment Insurance Without the Recovery Act

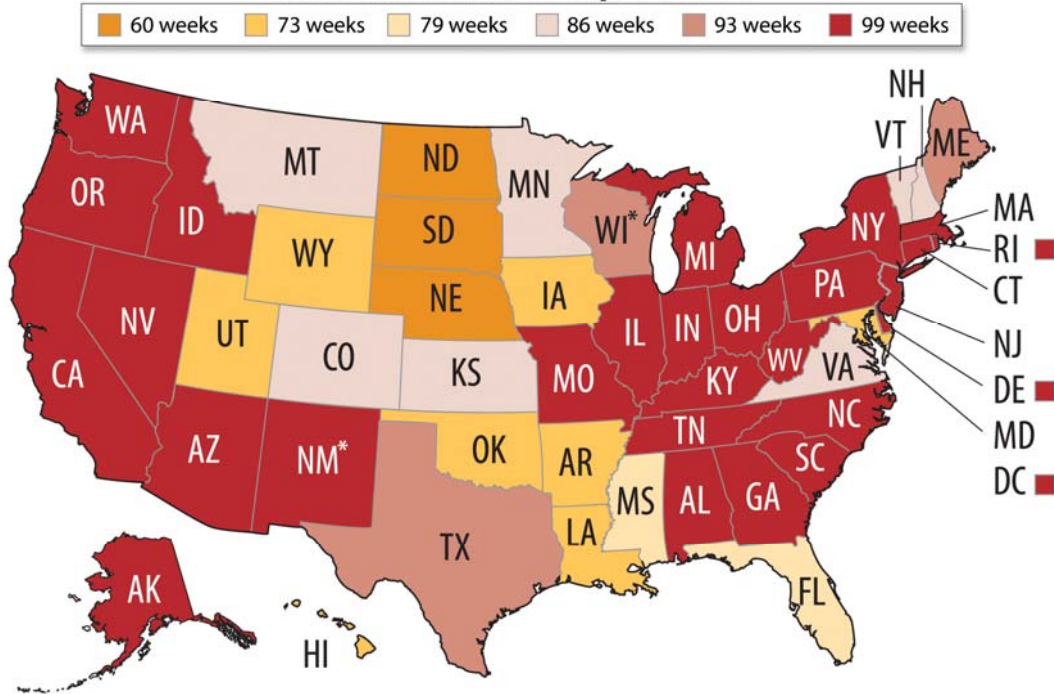
Because Congress allowed them to expire on April 5, the Recovery Act’s UI provisions were not in effect this week. Without extensions of those provisions, workers in most states receive just the 26 weeks of regular state UI benefits.

The EB triggers in Table 1 are optional triggers for the states, and many have chosen to adopt them only so long as the Recovery Act is in effect and the states receive full federal funding for EB (normally the cost of EB is split 50-50 between the states and the federal government). The states with more than 26 weeks in the lower map on the next page are those where EB is still active.²

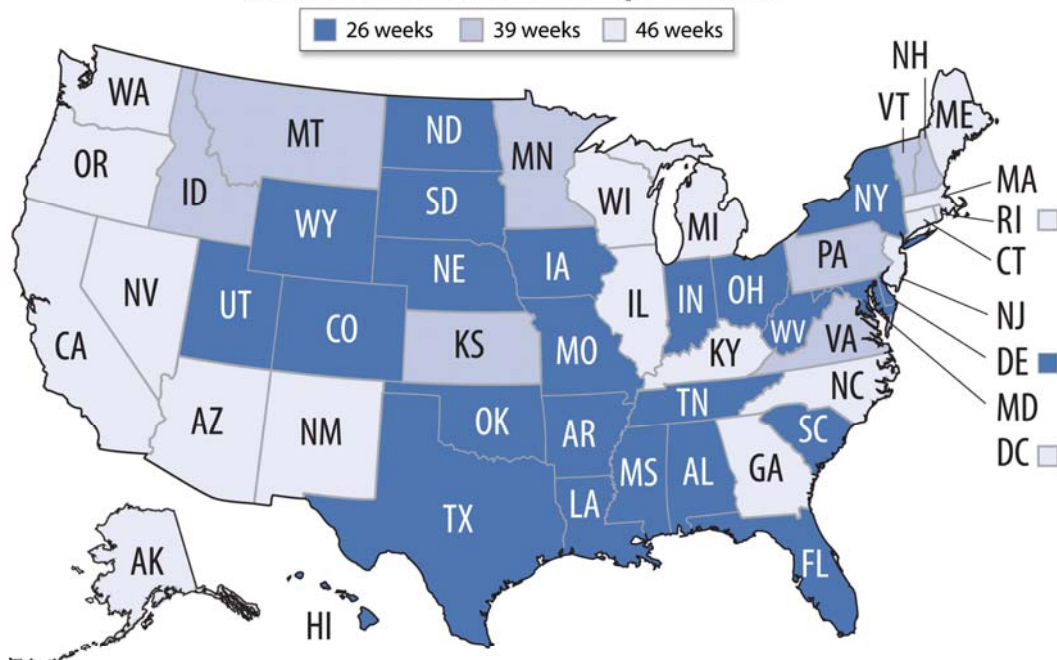
² Some of these states have permanently adopted the optional EB triggers shown in Table 1, but EB is triggered in other states by a different measure of high unemployment.

Maximum Duration of Unemployment Insurance by State

with extension of UI provisions



without extension of UI provisions



Note: First map includes regular benefits, all tiers of EUC and EB. Second map reflects expiration of EUC and some states' EB expansions.

*New Mexico triggered "on" for tier 4 EUC benefits March 28th, but was not scheduled to begin making payments until April 11th. Wisconsin will likely trigger on for tier 4. The Virgin Islands currently have 60 weeks of UI, Puerto Rico has 73 weeks. Data last updated April 11