



From the National Employment Law Project
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NELP Analysis:
**Over Half a Million to Exhaust Benefits by End of September; 1.5 Million
by End of '09**

Federal Stimulus Provided Critical Help to Unemployed – But More Needed Soon

Revised July 24, 2009

New York – A sobering analysis released today by the National Employment Law Project estimates that 540,000 Americans will exhaust their unemployment insurance benefits by the end of September, and a whopping 1.5 million will run out of coverage by the end of the year. NELP's state-by-state analysis comes on the same day as the states announce their latest unemployment figures, and together they demonstrate the pressing need for more extensions.

“Over half a million Americans will face life without a paycheck or an unemployment check by the end of September. By the end of the year, that figure will triple. It is clear we are coming up on a tidal wave of need for more extensions and help from the federal government,” said Andrew Stettner, Deputy Director of the National Employment Law Project.

NELP's state-by-state breakdown (attached) shows how many workers will exhaust benefits by the end of September and the end of 2009. It provides each state's unemployment rate, which benefits program each state has accessed, and the number of weeks of federal benefits they have received.

As NELP's analysis illustrates:

- Thirty-one states now have three-month average unemployment rates over 8%, affecting over 400,000 jobless workers who will be cut off unemployment by the end of September. Benefits are running out the soonest in these high unemployment states because they triggered on to the full packages of unemployment benefit provisions the quickest.
- Thirteen states and the District of Columbia now have three-month average unemployment rates over 10%, with an estimated 230,000 workers facing exhaustion by September. Some of the nation's most populous states – like California and Florida – are the hardest hit. But while severe unemployment and benefit exhaustions are significantly impacting southern states (Kentucky,

Tennessee, Florida, North Carolina, South Carolina) and the Midwest (Michigan, Ohio, and Indiana), the exhaustions are hitting the nation from the West coast (Nevada, Oregon, California) to the East (Rhode Island).

With the rush of exhaustions just around the corner, the NELP analysis also underscores how important the American Recovery and Reinvestment Act has been in addressing the unemployment crisis thus far. Enacted in February, the ARRA provisions offered unprecedented help at a critical time. For example, 100% federally funded extended benefits, which last 20 to 53 weeks depending on the state's unemployment rate, are covering 2.8 million workers.

Nevertheless, in just the past five months since the recovery bill passed, the economy has hemorrhaged 2.7 million more jobs. The unemployment rate has increased from 8.1% to 9.5%, a level not seen since the deep recession of the early 1980s. There are now an all-time high of 4.4 million Americans who have been out of work for more than six months, up dramatically from 2.6 million in February. That translates into 29% of jobless workers who have been out of work for six months, a record since data were first reported in 1948.

“Congress and President Obama took bold and swift action in February to respond to the unemployment crisis. As the latest unemployment figures show, however, we are simply not out of the woods, and the situation will not measurably improve anytime soon. More action is needed now, including a significant expansion of unemployment benefits for all those in need before their benefits run out in September,” stated Stettner.

“Never in the history of the unemployment insurance program have more workers been unemployed for such prolonged periods of time. With an onslaught of exhaustions just around the corner, Americans still need robust benefits to keep their families and communities above water,” said Stettner.

NELP will release a paper next week with further trends and next-step recommendations as the unemployment crisis continues.

Click here for NELP's June update on state implementation ARRA unemployment insurance provisions: http://nelp.3cdn.net/045dbfa4719454865f_1pm6iyyjf.pdf.

To view this release on the web: <http://www.nelp.org/page/-/UI/PR.UI.Exhaustion.Update.7.17.09.pdf>

(NOTE: The state unemployment rates listed on the NELP chart and mentioned above reflect states' 3-month average unemployment rates – the figures used by the U.S. Department of Labor to calculate which states trigger the Extended Benefits program. These averages will differ from the June 2009 unemployment rates released today.)

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Number of Workers Exhausting Federal Extensions of Unemployment Benefits
National Employment Law Project, July 2009

State	Three-Month Average Unemployment Rate as of June 2009	Latest Federal Program Trigger	Total Weeks of Federal Benefits	Number of Exhaustions through September 2009	Number of Exhaustions through December 2009
Michigan	14.1	Extended Benefits	53	29,410	72,281
Oregon	12.1	Extended Benefits	53	5,737	12,941
Rhode Island	11.9	Extended Benefits	53	2,867	5,163
South Carolina	11.8	Extended Benefits	46	15,866	25,170
California	11.4	Extended Benefits	53	79,146	177,759
Nevada	11.3	Extended Benefits	53	5,806	16,281
North Carolina	11.0	Extended Benefits	53	17,316	37,055
Ohio	10.7	Extended Benefits	53	13,410	74,345
District of Columbia	10.5	Extended Benefits	53	1,088	4,266
Kentucky	10.5	Extended Benefits	53	4,393	16,154
Tennessee	10.5	Extended Benefits	53	9,559	37,766
Indiana	10.4	Extended Benefits	53	11,344	35,615
Florida	10.2	Extended Benefits	53	31,513	131,893
Illinois	9.9	Extended Benefits	53	23,343	57,624
Georgia	9.7	Extended Benefits	53	15,945	67,828
Alabama	9.6	EUC Tier II	33	19,543	29,807
Mississippi	9.3	EUC Tier II	33	12,895	19,109
Washington	9.1	Extended Benefits	53	5,331	12,043
Wisconsin	8.8	Extended Benefits	53	10,176	27,851
Missouri	8.8	Extended Benefits	53	4,712	23,677
New Jersey	8.8	Extended Benefits	53	25,749	47,889
West Virginia	8.4	EUC Tier II	33	3,892	6,136
Massachusetts	8.3	Extended Benefits	53	0	45,532
Maine	8.2	Extended Benefits	53	0	5,573
Alaska	8.2	Extended Benefits	53	2,594	4,262
Arizona	8.2	Extended Benefits	53	5,923	16,728
New York	8.2	Extended Benefits	53	0	103,275
Minnesota	8.2	Extended Benefits	53	7,805	15,843
Pennsylvania	8.1	Extended Benefits	46	43,831	70,158
Delaware	8.0	Extended Benefits	53	0	2,464
Connecticut	7.9	Extended Benefits	46	5,669	13,521
Idaho	7.7	Extended Benefits	46	3,519	6,456
Colorado	7.5	Extended Benefits	46	0	15,957
Hawaii	7.2	EUC Tier II	33	2,774	5,456
Vermont	7.2	Extended Benefits	46	1,349	2,142
Maryland	7.1	EUC Tier II	33	15,650	25,681
Texas	7.1	EUC Tier II	33	46,872	79,396
Virginia	7.0	Extended Benefits	46	0	14,832
Arkansas	6.9	Extended Benefits	46	5,846	9,529
Kansas	6.8	Extended Benefits	46	0	4,399
Louisiana	6.5	EUC Tier II	33	0	8,773
New Hampshire	6.5	Extended Benefits	46	0	4,654
New Mexico	6.4	EUC Tier II	33	0	4,998
Oklahoma	6.3	EUC Tier II	33	0	5,943
Montana	6.2	EUC Tier II	33	3,042	4,234
Iowa	5.7	EUC Tier I	20	19,845	32,936
Utah	5.4	EUC Tier I	20	10,731	18,043
Wyoming	5.2	EUC Tier I	20	2,158	3,467
South Dakota	5.0	EUC Tier I	20	954	1,533
Nebraska	4.7	EUC Tier I	20	9,308	14,309
North Dakota	4.2	EUC Tier I	20	3,187	5,377
Virgin Islands	5.8	EUC Tier I	20	1,052	1,294
Puerto Rico	14.8	Extended Benefits	46	1,770	7,414
Total Number of Final Exhaustions:				542,921	1,492,830

Federal UI Programs Trigger On Dates, and Estimated Start of Exhaustions

National Employment Law Project, July 2009

State	Latest Federal Program Trigger	Trigger ON Date for Latest Federal Program*	Program Exhaustions Will Begin in:
Alabama	EUC Tier II	02.15.2009	May 2009
Alaska	Extended Benefits	01.25.2009	September 2009
Arizona	Extended Benefits	02.22.2009	September 2009
Arkansas	Extended Benefits	04.12.2009	July 2009
California	Extended Benefits	02.22.2009	September 2009
Colorado	Extended Benefits	04.12.2009	October 2009
Connecticut	Extended Benefits	02.15.2009	July 2009
Delaware	Extended Benefits	06.28.2009	November 2009
District of Columbia	Extended Benefits	04.05.2009	September 2009
Florida	Extended Benefits	02.22.2009	September 2009
Georgia	Extended Benefits	02.22.2009	September 2009
Hawaii	EUC Tier II	05.03.2009	August 2009
Idaho	Extended Benefits	02.08.2009	July 2009
Illinois	Extended Benefits	03.15.2009	September 2009
Indiana	Extended Benefits	03.15.2009	September 2009
Iowa**	EUC Tier I	n/a	July 2009
Kansas	Extended Benefits	07.05.2009	December 2009
Kentucky	Extended Benefits	02.22.2009	September 2009
Louisiana	EUC Tier II	07.05.2009	October 2009
Maine	Extended Benefits	03.29.2009	October 2009
Maryland	EUC Tier II	04.12.2009	July 2009
Massachusetts	Extended Benefits	03.22.2009	October 2009
Michigan	Extended Benefits	01.25.2009	September 2009
Minnesota	Extended Benefits	03.29.2009	September 2009
Mississippi	EUC Tier II	07.06.2008	April 2009
Missouri	Extended Benefits	02.22.2009	September 2009
Montana	EUC Tier II	02.15.2009	August 2009
Nebraska	EUC Tier I	n/a	January 2009
Nevada	Extended Benefits	02.22.2009	September 2009
New Hampshire***	Extended Benefits	Will start 7.2009	October 2009
New Jersey	Extended Benefits	03.15.2009	August 2009
New Mexico	EUC Tier II	07.05.2009	October 2009
New York	Extended Benefits	03.29.2009	October 2009
North Carolina	Extended Benefits	10.05.2008	September 2009
North Dakota	EUC Tier I	n/a	January 2009
Ohio	Extended Benefits	03.15.2009	September 2009
Oklahoma	EUC Tier II	07.05.2009	October 2009
Oregon	Extended Benefits	12.07.2008	September 2009
Pennsylvania	Extended Benefits	02.15.2009	July 2009
Puerto Rico	Extended Benefits	01.25.2009	August 2009
Rhode Island	Extended Benefits	07.06.2008	September 2009
South Carolina	Extended Benefits	03.08.2009	July 2009
South Dakota	EUC Tier I	n/a	January 2009
Tennessee	Extended Benefits	02.22.2009	September 2009
Texas	EUC Tier II	04.12.2009	July 2009
Utah	EUC Tier I	n/a	January 2009
Vermont	Extended Benefits	03.22.2009	August 2009
Virgin Islands**	EUC Tier I	n/a	April 2009
Virginia	Extended Benefits	05.03.2009	November 2009
Washington	Extended Benefits	02.15.2009	September 2009
West Virginia	EUC Tier II	04.05.2009	July 2009
Wisconsin	Extended Benefits	02.22.2009	September 2009
Wyoming	EUC Tier I	n/a	January 2009

* Trigger Dates for Emergency Unemployment Compensation are for Tier II EUC.

**Iowa triggered on to Tier II EUC from 03.22.2009 until 06.27.2009, and is now currently receiving only EUC Tier I. The Virgin Islands triggered on to Tier II EUC from 01.04.2009 until 04.12.2009. Montana triggered on to Extended Benefits from 03.15.2009 until 07.18.2009.

*** New Hampshire has a three-month TUR of 6.5 percent, and the optional TUR trigger is in place, allowing the state to draw 13 weeks of Extended Benefits. A trigger-on date for NH EB has not yet been released.