

# Worker Rights Perspective on the Future of Unemployment Insurance

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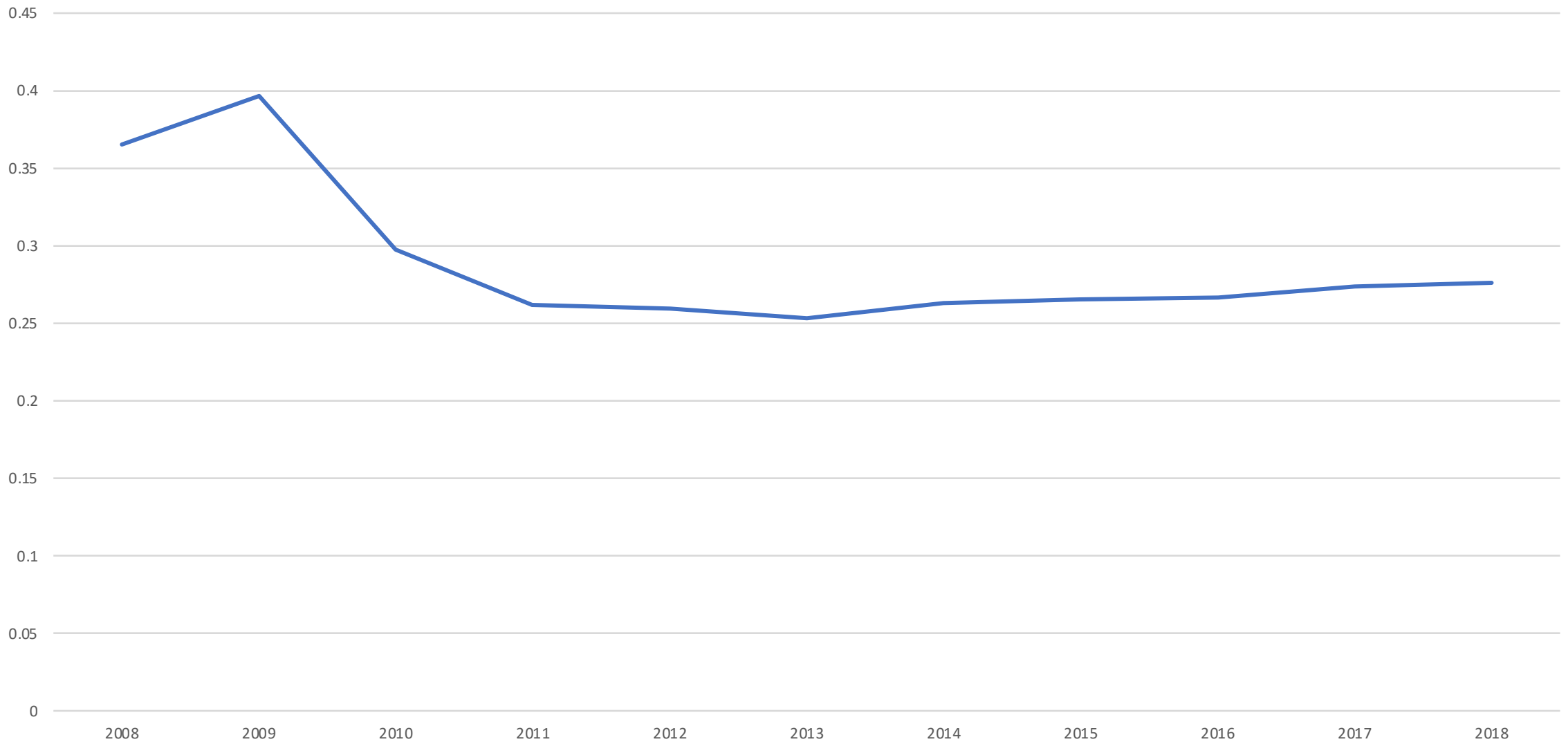


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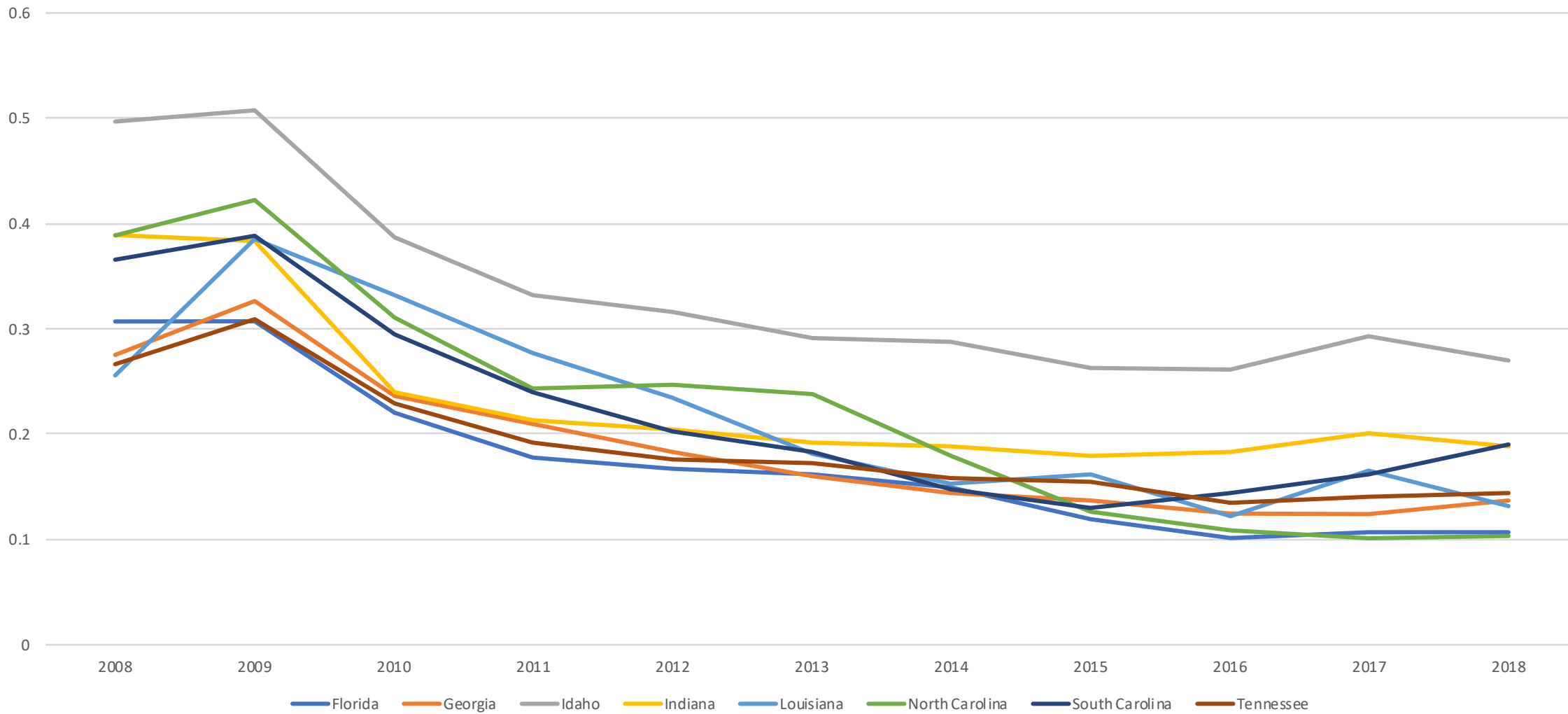
# Overview

- Replacement rates and reciprocity states continue to decline in some states while improving in others
- This disparity in state level sufficiency is unprecedented – we question whether this will affect recession readiness in some states
- Reduced access to UI during a recession could have long term economic implications. When unemployed workers don't have enough time to find a job close to what they lost, they take work that is not a good fit. That is generally not good for the economy or employers.

U.S. reciprocity rate 2008-2018



### States with major policy changes Recipiency 2008-2018



# Policy ideas for recession protection

- States should adopt work sharing policies to allow employers to reduce overall hours and subsidize workers with unemployment benefits rather than lay workers off entirely during recessions, with federal supplements during recessions.
- As states are moving to online application systems, they should make sure that these systems are easily accessible for all workers. They should test their systems regularly to ensure accessibility for people with limited computer proficiency, limited English proficiency, and disabilities.
- As signs begin to indicate the possibility of another recession, we should be thinking about UI as an automatic stabilizer and dramatically improving triggers for extended benefits.

# Policy ideas continued

- States that have explicitly cut benefits or reduced benefit durations should immediately reverse those direct cuts to benefits. This includes monetary determinations and non-monetary and non-separation denials that result in reduced take-up and reciprocity.
- Rather than reduce eligible number of weeks, introduce proven work search and training interventions that help get workers reemployed sooner.
- In order to address all of these issues, it is critical that both state and federal funding for administration of UI benefits be increased to make sure the agency is empowered to do all that it can to ensure that people who are entitled to unemployment insurance have the knowledge and access necessary to secure benefits.