Introduction

The Unemployment Insurance Policy Advocate’s Toolkit is designed as a reference guide to the issues we have faced together as advocates since the Great Recession and emerging issues we can expect to face in the future. This 2015 revision is intended to provide our readers with readily-used resources for significant state UI issues. We have added new topics, including independent contractors/misclassification and reemployment assistance. Readers will find resources supporting positive reforms as well as defending unemployment insurance (UI) programs from increasingly strident attacks.

We celebrated unemployment insurance’s 80th birthday in 2015. At its birth in the late 1930s, UI was more important for its potential than for its reality as a safety net—out of caution, benefits were low and not many weeks of benefits were provided in the early years. By the 1950s, though, state UI programs were replacing half of lost wages for a reasonable portion of the nation’s jobless workers and 26 weeks was becoming the accepted norm for available weeks of benefits. The 1950s program was designed for a labor market where traditional male breadwinners supported two-parent families. Most workers expected to return to their former jobs after temporary layoffs.

By 2015, this traditional household model and the 1950s labor market that supported it have dramatically changed. Today’s workforce is made up of many different types of families. Women are in the workforce in large numbers and their incomes are no longer just supplemental, but are necessary for household essentials and, in some cases, are the primary source of family income. Workers are vulnerable to permanent and more frequent layoffs that could lead to involuntary part-time work or even a spell of long-term unemployment. Low-wage workers are more likely to lose their job, but less likely to receive UI benefits. Like part-time workers, they are mostly women.

Equally important, the emerging “gig economy” is combining with older forms of work that fall outside formal employment rules. To maintain relevance to our economy and viability in our political scene, UI must grow and adapt by ensuring that part-time workers are eligible in all states, work sharing programs are universally offered, and high quality reemployment tools are offered to jobseekers.

Toolkit Overview

The 2015 edition of the UI Toolkit begins with an overview of recurring issues concerning benefits and eligibility rules for UI programs. Chapter 1 discusses topics ranging from the maximum number of available weeks to work sharing. We cover part-time availability and partial benefits and compelling family circumstances as well because these are logical steps toward making UI more relevant for today’s labor market. In Chapter 2 we explore topics relating to benefit disqualifications and sanctions, misconduct standards, seasonal work and educational employee exclusions, and drug testing. Chapters 3 and 4 covers recurrent topics that advocates encounter when UI topics are debated; disincentive effects, economic impact, and reemployment. We look forward to your feedback on this publication as well as working with you in the future.