



By November 30, More Than 142,000 Unemployed Michigan Workers Will Lose Their Benefits

Unemployment Insurance (UI) has helped many of Michigan's laid-off workers support their families as they look for work. However, due to a combination of reasons, 142,733 long-term unemployed Michigan workers will lose their benefits before November 30 of this year, and 324,264 are on track to lose their benefits by April 2011. In October alone, nearly 49,000 workers will lose their Unemployment Insurance.

The workers losing their benefits before the end of November are known as "99ers"—those who will have received the maximum of 99 weeks of UI and have no more weeks of benefits available to them. Others losing benefits after that time, however, will have not received the maximum 99 weeks of benefits. If they remain unemployed, they will be cut off from future benefits due to expiring of the legislation that was extended in July of this year, unless another extension is passed. (To find out the number of exhaustions by month and county, see County UI Exhaustions table.)

In order to understand why and how workers will be losing their benefits, it is important to be familiar with the various kinds of UI benefit programs. **Basic UI** is what all states have, all the time; it enables any eligible worker to collect up to 26 weeks of UI benefits after he or she has lost a job. **Extended Benefits (EB)** are available to workers in states with high unemployment rates and add up to 13 weeks of benefits. The American Recovery and Reinvestment Act added up to another seven weeks of EB for states with an unemployment rate 8 percent or higher (which included Michigan).

In response to the national economic crisis, the federal government passed legislation authorizing **Emergency Unemployment Compensation (EUC)**. This emergency benefit has four tiers; when a worker exhausts one tier he or she moves on to the next tier. Michigan has qualified for all four tiers because of its high unemployment rate, but many other states have only qualified for two or three of the tiers.

Because Michigan has qualified for all levels of Extended Benefits and all tiers of EUC in addition to Basic UI, a Michigan worker can collect up to 99 weeks of benefits if needed. A worker first collects Basic UI, then moves through the four tiers of EUC as needed, and finally collects Extended Benefits as needed. (For more detail on the sequence of benefits, see next page.)

Each UI exhaustion on the County Exhaustions table is due to one of three reasons:

- 1) *A worker has exhausted all benefits up to 99 weeks.* There has been no federal legislation passed that will add a "fifth tier" of EUC or add weeks to an existing tier.
- 2) *The expiration of legislation governing EUC on November 30.* The legislation that Congress voted to extend in July will expire on November 30. Workers collecting EUC are allowed to finish out whatever tier they are in on that date before losing their benefits. If a worker exhausts a tier before November 30 and moves to another tier, he or she can finish out that tier. These exhaustions can be prevented by extending the legislation authorizing EUC.

3) *The expiration of Michigan's eligibility for Extended Benefits on January 1.* Unlike EUC, Extended Benefits stop on January 1 regardless of how many Extended Benefit weeks a worker has left.

It is important to remember that workers who have collected less than 26 weeks of basic UI are eligible for

that full number of weeks as needed, but will not be able to collect benefits beyond the 26th week without Congressional action.

It is also important to remember that for any of the 324,264 affected workers who find stable employment, this will be a moot issue, and that is, of course, the best outcome.

Michigan's Unemployment Insurance Benefit Programs (Listed in Sequence Used by Unemployed Workers)

Source	Which States Qualify?	When Michigan Qualified	Funding Source	Maximum Number of Weeks
Basic UI	All states.	Ongoing	Federal and state taxes levied on employers	26
Emergency Unemployment Compensation (EUC)—Tier 1 (Enacted July 2008)	All states. This provides additional weeks to all qualified workers who have exhausted basic unemployment compensation.	When Enacted	Federal Gov't.	20
Emergency Unemployment Compensation (EUC)—Tier 2 (Enacted November 2008)	Originally, only states with an unemployment rate 6 percent or higher. However, the November 2009 legislation allows all states to qualify.	November 2008	Federal Gov't.	14
Emergency Unemployment Compensation (EUC)—Tier 3 (Enacted November 2009)	Only states with an unemployment rate 6 percent or higher.	When Enacted	Federal Gov't.	13
Emergency Unemployment Compensation (EUC)—Tier 4 (Enacted November 2009)	Only states with an unemployment rate 8.5 percent or higher.	When Enacted	Federal Gov't.	6
Extended Benefits (EB)	When the Insured Unemployment Rate (the number of UI claims divided by the number of insured employees) is five percent for a 13-week period, and 20 percent above the IUR rate for the same 13-week period in the two previous years.	Most recently, in Jan. 2009	Generally shared by state and federal gov'ts, but currently funded fully by federal gov't. under ARRA until June 2010	13
Extended Benefits (EB)—Additional under ARRA	Only states with an unemployment rate 8 percent or higher. Michigan had to amend its UI statute in order to accept the funds.	When Enacted	Federal Gov't.	7
Maximum number of UI benefit weeks in Michigan				99

County UI Exhaustions (Sept. 2010-April 2011)

County	All are 99ers				Some are 99ers	None are 99ers				Sept-April
	Sept.	Oct.	Nov.	Sept.-Nov.	Dec.*	Jan.	Feb.	March	April	
Alcona	257	335	313	905	300	428	233	69	12	1,947
Alger	248	374	302	924	311	433	231	54	6	1,959
Allegan	500	660	633	1,793	565	671	433	260	73	3,795
Alpena	311	390	402	1,103	374	488	285	90	35	2,375
Antrim	313	427	373	1,113	364	498	287	105	50	2,417
Arenac	280	357	361	998	337	484	259	57	10	2,145
Baraga	254	332	315	901	305	437	227	70	20	1,960
Barry	395	448	456	1,299	402	562	350	148	63	2,824
Bay	460	548	530	1,538	530	714	451	278	90	3,601
Benzie	295	376	367	1,038	373	456	251	77	31	2,226
Berrien	632	618	604	1,854	515	758	495	324	80	4,026
Branch	333	397	407	1,137	368	545	343	125	76	2,594
Calhoun	578	565	544	1,687	520	809	559	350	85	4,010
Cass	348	400	395	1,143	356	522	283	91	46	2,441
Charlevoix	321	411	392	1,124	388	480	270	94	37	2,393
Cheboygan	427	474	437	1,338	426	481	260	106	44	2,655
Chippewa	349	433	514	1,296	395	482	275	93	45	2,586
Clare	328	392	373	1,093	358	490	281	110	47	2,379
Clinton	372	410	423	1,205	437	554	334	140	46	2,716
Crawford	278	334	317	929	319	456	237	61	22	2,024
Delta	315	516	406	1,237	387	531	293	110	47	2,605
Dickinson	278	482	342	1,102	351	471	248	82	32	2,286
Eaton	454	516	563	1,533	476	685	443	202	78	3,417
Emmet	356	466	424	1,246	413	469	280	106	40	2,554
Genesee	1,585	1,381	1,213	4,179	1,410	1,737	1,216	1,019	465	10,026
Gladwin	302	355	337	994	355	483	272	57	32	2,193
Gogebic	246	321	294	861	308	436	235	78	15	1,933
Gr. Traverse	478	555	554	1,587	489	649	422	210	82	3,439
Gratiot	343	404	333	1,080	367	510	309	99	44	2,409
Hillsdale	370	387	438	1,195	382	520	291	109	48	2,545
Houghton	326	384	367	1,077	375	489	271	98	47	2,357
Huron	315	408	404	1,127	374	494	271	113	43	2,422
Ingham	795	682	822	2,299	713	1,033	700	461	168	5,374
Ionia	385	446	457	1,288	431	577	355	163	67	2,881
Iosco	318	393	405	1,116	360	454	250	91	24	2,295
Iron	264	342	300	906	314	421	221	60	8	1,930
Isabella	351	408	386	1,145	386	553	316	144	79	2,623
Jackson	703	781	683	2,167	523	854	571	370	133	4,618
Kalamazoo	706	683	663	2,052	527	1,007	718	502	145	4,951
Kalkaska	303	378	339	1,020	340	464	254	92	34	2,204
Kent	1,622	1,498	1,472	4,592	1,288	2,084	1,394	1,121	556	11,035
Keweenaw	237	303	288	828	297	418	218	44	6	1,811
Lake	258	323	321	902	312	442	234	66	21	1,977
Lapeer	526	566	720	1,812	698	647	386	222	78	3,843

Note: These estimates assume a phase out of the current federal extensions starting after November 30, 2010.

* December exhaustions include those exhausting their benefits on January 1, 2011.

Source: Michigan Unemployment Insurance Agency

Table created by Michigan League for Human Services

County UI Exhaustions (Sept. 2010-April 2011)

County	All are 99ers				Some are 99ers	None are 99ers				Sept-April
	Sept.	Oct.	Nov.	Sept.-Nov.	Dec.*	Jan.	Feb.	March	April	
Leelanau	293	347	336	976	355	448	246	78	21	2,124
Lenawee	520	561	494	1,575	482	709	451	284	122	3,623
Livingston	679	701	677	2,057	682	947	562	318	111	4,677
Luce	254	341	297	892	317	464	268	52	6	1,999
Mackinac	336	387	366	1,089	377	464	233	56	9	2,228
Macomb	2,987	2,254	2,359	7,600	2,305	2,880	2,310	2,081	798	17,974
Manistee	307	379	363	1,049	345	480	260	94	45	2,273
Marquette	362	452	413	1,227	426	542	317	120	56	2,688
Mason	330	468	429	1,227	365	480	288	87	28	2,475
Mecosta	330	415	409	1,154	397	490	288	118	36	2,483
Menominee	259	363	310	932	338	443	256	70	17	2,056
Midland	380	437	404	1,221	397	593	340	164	67	2,782
Missaukee	262	362	367	991	343	449	249	68	22	2,122
Monroe	576	686	575	1,837	635	885	513	258	91	4,219
Montcalm	439	472	450	1,361	408	606	347	150	65	2,937
Montmorency	271	342	312	925	315	469	231	66	18	2,024
Muskegon	781	926	805	2,512	577	969	611	463	168	5,300
Newaygo	376	452	454	1,282	408	549	354	134	66	2,793
Oakland	3,199	2,199	2,164	7,562	2,527	3,894	2,766	2,660	1,086	20,495
Oceana	316	325	398	1,039	388	478	276	89	43	2,313
Ogemaw	308	369	376	1,053	340	460	606	92	26	2,577
Ontonagon	244	392	293	929	300	430	237	58	10	1,964
Osceola	293	403	405	1,101	352	484	267	88	45	2,337
Oscoda	261	330	314	905	307	428	221	54	8	1,923
Otsego	324	415	337	1,076	343	486	274	93	46	2,318
Ottawa	749	1,449	897	3,095	769	953	606	455	171	6,049
Presque Isle	289	369	383	1,041	367	457	237	62	27	2,191
Roscommon	311	368	348	1,027	342	447	267	93	24	2,200
Saginaw	735	680	681	2,096	802	891	631	444	182	5,046
St. Clair	881	771	717	2,369	731	900	541	428	197	5,166
St. Joseph	374	465	449	1,288	377	601	323	136	66	2,791
Sanilac	383	420	502	1,305	455	531	286	148	64	2,789
Schoolcraft	251	338	315	904	322	428	227	53	13	1,947
Shiawassee	438	501	532	1,471	499	636	373	169	87	3,235
Tuscola	383	482	499	1,364	497	549	343	166	67	2,986
Van Buren	469	511	599	1,579	516	641	368	202	78	3,384
Washtenaw	751	661	601	2,013	617	1,109	736	466	189	5,130
Wayne	6,407	4,581	4,206	15,194	4,079	6,754	4,918	4,940	2,218	38,103
Wexford	328	426	443	1,197	374	515	288	111	70	2,555
Unspecified	13	32	24	69	58	27	14	7	3	178
Other	516	441	429	1,386	380	500	381	238	124	3,009
Total by Month	47,080	48,932	46,721	142,733	45,033	62,642	39,822	24,234	9,800	324,264

Note: These estimates assume a phase out of the current federal extensions starting after November 30, 2010.

* December exhaustions include those exhausting their benefits on January 1, 2011.

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