

PAID TO STAY HOME:

How the \$300 weekly unemployment bonus and other benefits are stifling the economic recovery



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KEY FINDINGS

1

THE COVID-19 PANDEMIC EXPANDED UNEMPLOYMENT BENEFITS AND OTHER WELFARE PROGRAMS TO UNPRECEDENTED LEVELS.



2

AMERICANS CAN RECEIVE NEARLY \$3,700 PER MONTH IN UNEMPLOYMENT AND OTHER CASH BENEFITS TO STAY HOME.



3

REMAINING HOME IS MORE LUCRATIVE THAN RETURNING TO WORK.



4

MILLIONS ARE COLLECTING UNEMPLOYMENT WHILE BUSINESSES STRUGGLE TO FILL A RECORD-HIGH 8.1 MILLION JOBS OPENINGS.



THE BOTTOM LINE:

STATES MUST END THE UNEMPLOYMENT BONUS AND CONGRESS MUST ALLOW IT TO EXPIRE.

The COVID-19 pandemic expanded unemployment benefits and other welfare programs to unprecedented levels

The unemployment system was designed to provide temporary, limited benefits to unemployed Americans who lost their jobs through no fault of their own as they searched for new work. But in the midst of passing COVID-19 response packages, federal policymakers fundamentally changed the nature of unemployment insurance.

By implementing a \$600 weekly UI bonus in the CARES Act, Congress discouraged work and opened the floodgates to fraud by paying people more to stay home than to return to work.¹⁻² Although the original unemployment bonus in the CARES Act expired, Congress resurrected and extended additional bonuses—including in President Biden’s so-called “American Rescue Plan”—which have continued the harmful impact caused by the original boost.³⁻⁷



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To make matters worse, Congress extended unemployment eligibility to more than a year and suspended work search requirements for those collecting benefits.⁸⁻⁹ They also relaxed eligibility rules for welfare programs like food stamps and Medicaid, created an unprecedented new child tax credit scheme, and more.¹⁰⁻¹³

As a result, many unemployed Americans can now collect far more in unemployment and other welfare benefits by staying at home than they can by working. This phenomenon threatens not only individuals’ personal wellbeing, but also the entire economic recovery.

Americans can receive nearly \$3,700 per month in unemployment and other cash benefits to stay home

Take the scenario of John, a single parent with two kids. After being laid off from work, John found that not only was he eligible for regular unemployment benefits but a whole host of other cash and cash-equivalent benefits as well.

In total, John can collect nearly \$3,700 per month—more than \$44,000 per year—in cash or cash-equivalent benefits just by staying home.¹⁴ John could receive even more from non-monetary benefits like Medicaid coverage, Section 8 housing vouchers, enhanced premium tax credits, and more.¹⁵

GOVERNMENT BENEFITS PAY THOUSANDS TO STAY HOME

Value of total cash and cash-equivalent benefits for an unemployed low-wage worker with two children under the age of six

GOVERNMENT BENEFIT	MONETARY VALUE
Regular state unemployment insurance	\$1,003 per month
\$300 weekly unemployment bonus	\$1,300 per month
Food stamps	\$365 per month
Child tax credits	\$600 per month
Earned income tax credit	\$426 per month
TOTAL	\$3,694 per month

Source: Foundation for Government Accountability

In some states, John’s benefits would be even greater due to higher benefit levels. If John lived in Hawaii, for example, he could receive more than \$4,300 per month—or more than \$52,000 per year—on these same government programs.¹⁶

The money John receives by staying home is undoubtedly more lucrative than he could earn by going back to his job.

Remaining home is more lucrative than returning to work

A full-time worker would need to earn more than \$21 per hour—nearly three times the minimum wage—to match these taxpayer-funded benefits.¹⁷⁻¹⁸ Not only can these individuals collect more in unemployment and other welfare benefits than they were previously earning on the job, these benefits provide more than even the average full-time worker earns.¹⁹⁻²⁰

STAYING HOME IS MORE LUCRATIVE THAN WORK

	EARNINGS FROM WORK	INCOME FROM BENEFITS	PERCENT DIFFERENCE
Federal minimum wage	\$7.25 per hour (\$1,257 per month)	\$21.31 per hour (\$3,694 per month)	194 percent
Median hourly wage	\$20.17 per hour (\$3,496 per month)	\$21.31 per hour (\$3,694 per month)	6 percent

Source: U.S. Department of Labor

At the equivalent of \$21.31 per hour at a 40-hour-per-week job, government benefits pay more than work for far too many jobseekers. This is higher than median wages for pipe layers, roofers, stonemasons, truck drivers, automotive technicians, welders, manufacturing operators, accounting and auditing clerks, pharmacy technicians, dental technicians, and more.²¹

Millions are collecting unemployment while businesses struggle to fill a record-high 8.1 million jobs

Unfortunately, while millions remain on unemployment rolls—and hundreds of thousands of new claimants are added each week—there are more than 8.1 million open jobs at American businesses, a record high.²² Filling those existing vacancies would be enough to bring employment above its pre-pandemic levels.²³⁻²⁵



But, employers are finding it nearly impossible to fill open positions. **A whopping 73 percent of small business owners report difficulty hiring workers.**²⁶ Most have been forced to turn away customers or missed other growth opportunities because they could not find enough employees.²⁷ Most report that even when they manage to get applicants and make a hire, some of those new hires never show up for work.²⁸ The labor shortage is so bad that nearly one in three say they are likely to close within the next year if they cannot find enough workers.²⁹

Simply put, businesses are struggling to find workers—while government is paying people more to stay home.

Bottom line: States must end the unemployment bonus and Congress must allow it to expire

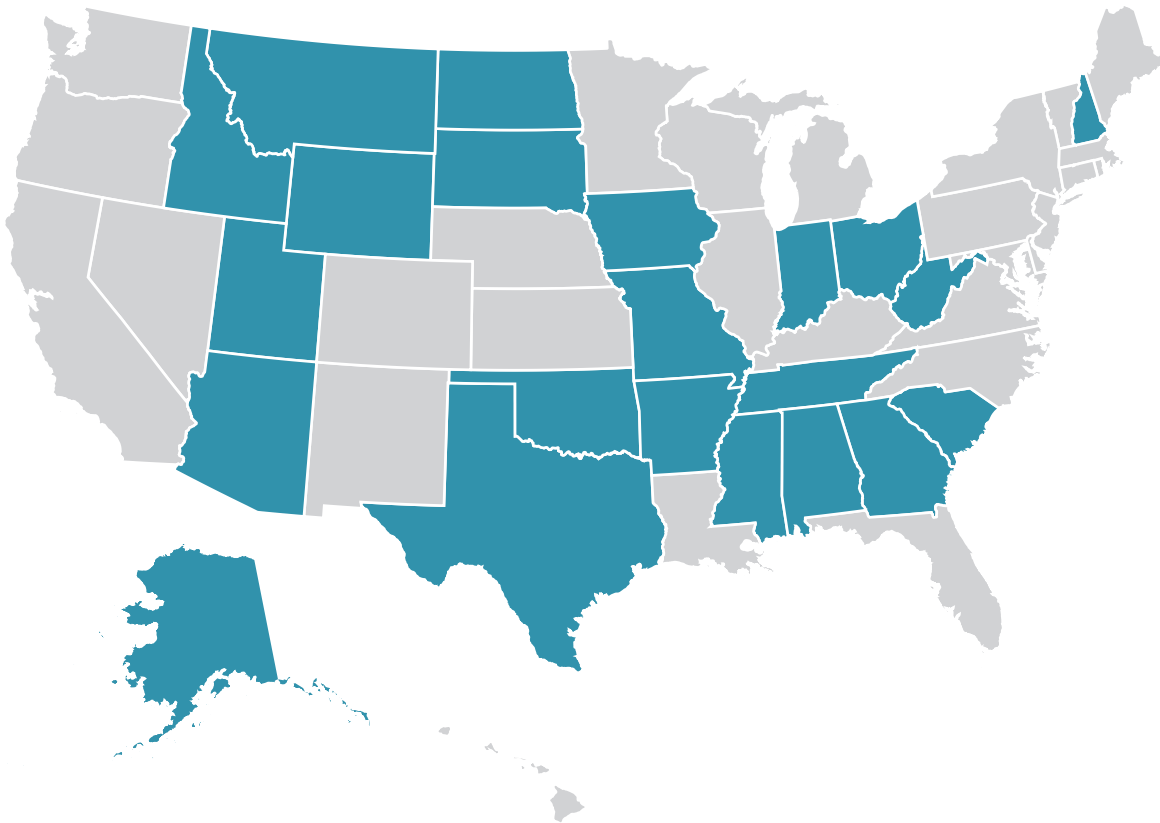
Thankfully, states can end the unemployment bonus simply by giving notice to the U.S. Department of Labor—and they are.

On May 4, 2021, Montana Governor Greg Gianforte became the first governor to opt out of the egregious \$300 unemployment bonus and has sparked a national trend.³⁰ Over the next week, another nine governors joined him.³¹⁻³⁹ By May 18, a whopping 22 states had ended the bonus.⁴⁰⁻⁵¹

22 STATES HAVE OPTED OUT OF THE UNEMPLOYMENT BONUS

As of May 18, 2021

■ Opted out of unemployment bonus



These states are sending a signal to job creators that they are serious about re-igniting the economic recovery and bolstering their labor force. Other governors should join them in ending this harmful provision that will only further stagnate the American economy the longer it remains in place.

Meanwhile, Congress should allow the unemployment bonus to expire once and for all. With the economy reopening and millions of open jobs, there is simply no need to continue excessive unemployment bonuses that stifle work and foster dependency. It is past time to get America back to work.

APPENDIX 1

VALUE OF GOVERNMENT BENEFITS COMPARED TO MINIMUM WAGE AND MEDIAN WAGE, BY STATE

STATE	GOVERNMENT BENEFITS			MINIMUM WAGE			MEDIAN WAGE		
	MONTHLY CASH BENEFITS	ANNUALIZED	HOURLY EQUIVALENT	MONTHLY EARNINGS	ANNUALIZED	HOURLY EQUIVALENT	MONTHLY EARNINGS	ANNUALIZED	HOURLY EQUIVALENT
Alabama	\$3,689	\$44,266	\$21.28	\$1,257	\$15,080	\$7.25	\$3,021	\$36,254	\$17.43
Alaska	\$3,848	\$46,175	\$22.20	\$1,792	\$21,507	\$10.34	\$4,238	\$50,856	\$24.45
Arizona	\$3,690	\$44,278	\$21.29	\$2,106	\$25,272	\$12.15	\$3,354	\$40,248	\$19.35
Arkansas	\$3,606	\$43,269	\$20.80	\$1,907	\$22,880	\$11.00	\$2,862	\$34,341	\$16.51
California	\$3,663	\$43,959	\$21.13	\$2,253	\$27,040	\$13.00	\$3,942	\$47,299	\$22.74
Colorado	\$3,832	\$45,978	\$22.10	\$2,135	\$25,626	\$12.32	\$3,903	\$46,842	\$22.52
Connecticut	\$3,678	\$44,133	\$21.22	\$2,080	\$24,960	\$12.00	\$4,259	\$51,106	\$24.57
Delaware	\$3,725	\$44,703	\$21.49	\$1,603	\$19,240	\$9.25	\$3,591	\$43,098	\$20.72
Florida	\$3,652	\$43,821	\$21.07	\$1,499	\$17,992	\$8.65	\$3,132	\$37,586	\$18.07
Georgia	\$3,800	\$45,605	\$21.93	\$1,257	\$15,080	\$7.25	\$3,222	\$38,667	\$18.59
Hawaii	\$4,364	\$52,367	\$25.18	\$1,751	\$21,008	\$10.10	\$3,890	\$46,675	\$22.44
Idaho	\$3,629	\$43,546	\$20.94	\$1,257	\$15,080	\$7.25	\$3,084	\$37,003	\$17.79
Illinois	\$3,623	\$43,481	\$20.90	\$1,907	\$22,880	\$11.00	\$3,642	\$43,701	\$21.01
Indiana	\$3,597	\$43,162	\$20.75	\$1,257	\$15,080	\$7.25	\$3,217	\$38,605	\$18.56
Iowa	\$3,756	\$45,075	\$21.67	\$1,257	\$15,080	\$7.25	\$3,326	\$39,915	\$19.19
Kansas	\$3,730	\$44,756	\$21.52	\$1,257	\$15,080	\$7.25	\$3,222	\$38,667	\$18.59
Kentucky	\$3,748	\$44,976	\$21.62	\$1,257	\$15,080	\$7.25	\$3,103	\$37,232	\$17.90
Louisiana	\$3,762	\$45,140	\$21.70	\$1,257	\$15,080	\$7.25	\$3,039	\$36,462	\$17.53
Maine	\$3,750	\$44,994	\$21.63	\$2,106	\$25,272	\$12.15	\$3,371	\$40,456	\$19.45
Maryland	\$3,782	\$45,380	\$21.82	\$2,037	\$24,440	\$11.75	\$4,061	\$48,734	\$23.43
Massachusetts	\$3,689	\$44,273	\$21.28	\$2,340	\$28,080	\$13.50	\$4,463	\$53,560	\$25.75
Michigan	\$3,730	\$44,763	\$21.52	\$1,673	\$20,072	\$9.65	\$3,409	\$40,914	\$19.67
Minnesota	\$3,681	\$44,169	\$21.24	\$1,747	\$20,966	\$10.08	\$3,884	\$46,613	\$22.41
Mississippi	\$3,608	\$43,302	\$20.82	\$1,257	\$15,080	\$7.25	\$2,727	\$32,718	\$15.73
Missouri	\$3,690	\$44,278	\$21.29	\$1,785	\$21,424	\$10.30	\$3,241	\$38,896	\$18.70
Montana	\$3,629	\$43,553	\$20.94	\$1,517	\$18,200	\$8.75	\$3,155	\$37,856	\$18.20

APPENDIX 1, CONTINUED

VALUE OF GOVERNMENT BENEFITS COMPARED TO MINIMUM WAGE AND MEDIAN WAGE, BY STATE

STATE	GOVERNMENT BENEFITS			MINIMUM WAGE			MEDIAN WAGE		
	MONTHLY CASH BENEFITS	ANNUALIZED	HOURLY EQUIVALENT	MONTHLY EARNINGS	ANNUALIZED	HOURLY EQUIVALENT	MONTHLY EARNINGS	ANNUALIZED	HOURLY EQUIVALENT
Nebraska	\$3,637	\$43,640	\$20.98	\$1,560	\$18,720	\$9.00	\$3,321	\$39,853	\$19.16
Nevada	\$3,689	\$44,270	\$21.28	\$1,560	\$18,720	\$9.00	\$3,215	\$38,584	\$18.55
New Hampshire	\$3,687	\$44,242	\$21.27	\$1,257	\$15,080	\$7.25	\$3,678	\$44,138	\$21.22
New Jersey	\$3,852	\$46,220	\$22.22	\$2,080	\$24,960	\$12.00	\$4,011	\$48,131	\$23.14
New Mexico	\$3,609	\$43,311	\$20.82	\$1,820	\$21,840	\$10.50	\$3,115	\$37,378	\$17.97
New York	\$3,724	\$44,693	\$21.49	\$2,167	\$26,000	\$12.50	\$4,132	\$49,587	\$23.84
North Carolina	\$3,640	\$43,684	\$21.00	\$1,257	\$15,080	\$7.25	\$3,229	\$38,750	\$18.63
North Dakota	\$3,663	\$43,959	\$21.13	\$1,257	\$15,080	\$7.25	\$3,685	\$44,221	\$21.26
Ohio	\$3,652	\$43,823	\$21.07	\$1,525	\$18,304	\$8.80	\$3,357	\$40,290	\$19.37
Oklahoma	\$3,725	\$44,703	\$21.49	\$1,257	\$15,080	\$7.25	\$3,092	\$37,107	\$17.84
Oregon	\$3,823	\$45,872	\$22.05	\$2,080	\$24,960	\$12.00	\$3,647	\$43,763	\$21.04
Pennsylvania	\$3,677	\$44,119	\$21.21	\$1,257	\$15,080	\$7.25	\$3,481	\$41,766	\$20.08
Rhode Island	\$3,693	\$44,314	\$21.30	\$1,993	\$23,920	\$11.50	\$3,947	\$47,362	\$22.77
South Carolina	\$3,663	\$43,959	\$21.13	\$1,257	\$15,080	\$7.25	\$3,009	\$36,109	\$17.36
South Dakota	\$3,652	\$43,821	\$21.07	\$1,638	\$19,656	\$9.45	\$3,068	\$36,816	\$17.70
Tennessee	\$3,663	\$43,959	\$21.13	\$1,257	\$15,080	\$7.25	\$3,120	\$37,440	\$18.00
Texas	\$3,690	\$44,278	\$21.29	\$1,257	\$15,080	\$7.25	\$3,304	\$39,645	\$19.06
Utah	\$3,650	\$43,800	\$21.06	\$1,257	\$15,080	\$7.25	\$3,290	\$39,478	\$18.98
Vermont	\$3,785	\$45,417	\$21.84	\$2,037	\$24,440	\$11.75	\$3,605	\$43,264	\$20.80
Virginia	\$3,690	\$44,278	\$21.29	\$1,647	\$19,760	\$9.50	\$3,768	\$45,219	\$21.74
Washington	\$3,722	\$44,662	\$21.47	\$2,373	\$28,475	\$13.69	\$4,300	\$51,605	\$24.81
West Virginia	\$3,625	\$43,504	\$20.92	\$1,517	\$18,200	\$8.75	\$2,959	\$35,506	\$17.07
Wisconsin	\$3,676	\$44,110	\$21.21	\$1,257	\$15,080	\$7.25	\$3,430	\$41,163	\$19.79
Wyoming	\$3,689	\$44,270	\$21.28	\$1,257	\$15,080	\$7.25	\$3,586	\$43,035	\$20.69
U.S. Average	\$3,694	\$44,334	\$21.31	\$1,257	\$15,080	\$7.25	\$3,496	\$41,954	\$20.17

Source: Foundation for Government Accountability

APPENDIX 2

PERCENT DIFFERENCE IN BENEFITS COMPARED TO INCOME FROM MINIMUM WAGE AND MEDIAN WAGE, BY STATE

STATE	BENEFITS VS MINIMUM WAGE	BENEFITS VS MEDIAN WAGE
Alabama	194%	22%
Alaska	115%	-9%
Arizona	75%	10%
Arkansas	89%	26%
California	63%	-7%
Colorado	79%	-2%
Connecticut	77%	-14%
Delaware	132%	4%
Florida	144%	17%
Georgia	202%	18%
Hawaii	149%	12%
Idaho	189%	18%
Illinois	90%	-1%
Indiana	186%	12%
Iowa	199%	13%
Kansas	197%	16%
Kentucky	198%	21%
Louisiana	199%	24%
Maine	78%	11%
Maryland	86%	-7%
Massachusetts	58%	-17%
Michigan	123%	9%
Minnesota	111%	-5%
Mississippi	187%	32%
Missouri	107%	14%
Montana	139%	15%

STATE	BENEFITS VS MINIMUM WAGE	BENEFITS VS MEDIAN WAGE
Nebraska	133%	10%
Nevada	136%	15%
New Hampshire	193%	0%
New Jersey	85%	-4%
New Mexico	98%	16%
New York	72%	-10%
North Carolina	190%	13%
North Dakota	192%	-1%
Ohio	139%	9%
Oklahoma	196%	20%
Oregon	84%	5%
Pennsylvania	193%	6%
Rhode Island	85%	-6%
South Carolina	192%	22%
South Dakota	123%	19%
Tennessee	192%	17%
Texas	194%	12%
Utah	190%	11%
Vermont	86%	5%
Virginia	124%	-2%
Washington	57%	-13%
West Virginia	139%	23%
Wisconsin	193%	7%
Wyoming	194%	3%
U.S. Average	194%	6%

Source: U.S. Department of Labor, Foundation for Government Accountability

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