

Issue Brief

June 2008

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Unemployment Insurance and Older Workers in the United States

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Introduction

People are living longer and healthier lives at the same time that layoffs are increasing and pension plans are being curtailed. As the era of longevity progresses, unemployment among older Americans is likely to be a growing problem. In addition to the traditional male workforce, a larger number of older women will have had substantially more work experience than was historically true. Among women without spousal support (the single, widowed, and divorced), many will find that they must remain employed if they are to meet their financial needs.

Labor force data for 1965 to 1981 indicate that when older workers became unemployed, they were “less likely to find a job and more likely to leave the labor force in discouragement” (Rones 1983). Today, even though older jobless workers continue to face longer duration of unemployment and less success in finding jobs than younger workers, the retirement option is less realistic because inflation has not been matched by the cost-of-living adjustment (COLA) in Social Security and because there has been a variety of other inroads on retirement security. (Social Security On-line 2007, 2008)

In the past, discouraged workers of retirement age often discontinued the search for jobs and retired on Social Security (often but not always supplemented by pensions). When an older worker becomes unemployed, it not only cuts income and curtails necessary household spending but also invades financial reserves that were part of an overall retirement plan. Relations with family members may suffer when younger family members need their income to keep going themselves and to pay for their children’s education. On the other hand, commitments of financial aid from an older family member to younger members may no longer be possible, and isolation may set in when even transportation costs are an impediment to maintaining social interactions. Nationally, too, the effects are significant not only because of the loss of experienced older workers but also because of the decline in their purchasing power.

Older workers who are laid off not only tend to remain jobless far longer than younger workers but also are more likely to be permanently separated from jobs they have held for a number of years (O’Leary and Wandner 2000). Workers who are laid off often lose employer-sponsored health insurance, and the older unemployed are especially vulnerable because they utilize more hospital and physician services than the general public and have a higher rate of prescription drug usage. Increases in health insurance premiums, Medicare cost-sharing, and rising prices of health services and drugs all take a bite out of their unemployment checks and retirement funds.

From 1990 to 2007 total health care prices more than doubled. Hospital prices nearly tripled.

Health care costs make up about 14% of the consumption expenditures of householders aged 65+. This is twice the percent for all households.

The share of income going to health care also increased as a percent of older households’ disposable income.

U.S. Bureau of Labor Statistics 2007

The U.S. system of unemployment insurance (UI) is operated through the states under federal regulation and was adapted from the older European nations’ labor exchanges, with taxes on employers supplemented by general revenues. The two main elements of this program are (1) protection against poverty due to loss of income, and (2) assisting reemployment through various services, while making financial benefits contingent upon active job search.

The word *insurance* is an inadequate term for a system that is built upon these two essential functions; both elements are important aspects of social policy in the market economy. Obviously, insurance payments help the household survive in the short run, and assistance with a job search promotes restoration of earning power (O’Leary and Eberts 2007), as well as releasing

program funds for new claimants. However, a continuing challenge is the potential for conflict between these functions, insofar as eligibility for payments is made strongly contingent on continuous job search activity even when jobs are hard to find.

In general, older workers will benefit by improvements that apply to all workers who are covered by UI. In addition, UI should be made more responsive to the particular needs of the older applicants. This would include family caregivers and others who need part-time work, older workers who require skill updating, coaching, and advice on finding and holding jobs in the changing workplace, and those older persons who have become demoralized and would benefit from proactive outreach efforts.

In identifying vital issues in the economics of aging, such as Social Security features, pensions, health care, and job opportunities, unemployment insurance has received relatively little attention until fairly recently. This issue brief discusses unemployment insurance in the context of the mounting importance of labor market services, including financial protection against joblessness, for older persons.

How broad is the unemployment problem among older persons in terms of numbers at risk?

We start with population (See Annex Table 1). Briefly we can note that since 1960 the older age groups have been growing more rapidly than total population, and this trend is expected to continue until 2050 (United Nations 2002). Life expectancy is now near 80 years.

By 2030 we will have more than 70 million people aged 65+. More than 30 million of them will live in the ten oldest states, that is, those with the largest older populations today.

How likely is it that older people will be in the labor force?

Both sexes will have increased participation, but their stories are not the same (See Annex Tables 2 and 3). For older men, participation has been increasing since 2000 (the most recent year listed is 2006) after a long period of widespread retirement at earlier ages. Older women's economic activity rates have risen as part of the overall growth in labor force participation of the female population since 1950.

How significant is the risk of unemployment after 65?

The numbers have increased in recent years (2000–2006), from 130,000 to 156,000.

While rates for younger age groups fluctuate with the economy's ups and downs, the rate for those 65+ has increased steadily.

While obviously small, these figures underestimate the extent of the job problem for older persons. The official definition of unemployment requires having actively searched for work in the last four weeks. Those who gave up the search are considered out of the labor force and out of the unemployment count. Social Security was a widespread recourse for such individuals, pensions less so. More people in their late sixties and seventies will need to remain employed because of the financial pressures described earlier, while permanent dislocation from jobs of long tenure has been increasing (See Annex Tables 4 and 5). In addition, because of better health and a desire to continue doing satisfying work, many older people who might have left the workforce wish to remain. In relation to the tasks of the UI system, the “long-term unemployed” (meaning not successful after six months) account for the largest share of all the job loss, and the risk is higher among older workers who

have lost their jobs. Overall, the mean duration of unemployment increased from 11.7 weeks in the 1950s to 15.7 weeks in the 1990s. Much of this trend has been attributed to unemployment of older workers (Vroman 2007).

When appraising possible improvements to the UI system, variation among states is a key concern: (1) Some states currently have, and will continue to have, particularly large older populations and numbers of job seekers. (2) States vary with respect to the average size of weekly payments and the maximum number of weeks allowed before a claim expires. As indicated by our interstate comparisons, a jobless person's locale is a large factor in the financial shelter that can be expected.

Yet interstate variance is not the only issue. The fact that state statistics are close to the national averages may indicate that a program goal is too low. For example, when one looks at the duration of weekly payments before the claimant's right to benefits expires, where the ten oldest states do not vary by much around the national average, even the best state programs have duration limits that are too short for those with longer episodes of unemployment. Also, across the United States, only ten states provide a supplement for family members to weekly benefits.

In this report we used official state data (U.S. Department of Labor 2007a, 2007b) as the main source to examine the degree of variation in selected aspects of the UI program:

- Percent of unemployed who are insured
- Average weekly benefit amount in relation to average wage levels
- Average weeks duration of benefits
- Total insurance income received per claim (weekly amount times weeks paid)
- Claims ending by exhaustion (reaching duration limit) of benefit
 - Percent of claims so ending
 - Weeks duration of claims so ending

We found the following:

Percent uninsured

“Coverage” of the U.S. workforce for UI is almost universal based on those working in firms liable for payroll taxes (plus federally mandated inclusion of state and local employees and certain other groups). Yet, because of many conditions of eligibility in each state, the UI system is far from a universal safety net. Most unemployed persons today are experienced workers, and they can more easily qualify for benefits than those with a scant work history. Nevertheless, nationally the reciprocity rate (insured unemployed as a percent of total unemployed) is only 36 percent, and among the ten top states with the oldest labor force, the highest reciprocity rate was 61 percent.

Data vary from 19.7% in Texas to 60.3% in Pennsylvania.

Weekly benefits and deductibles

Dollar amounts of weekly payments vary widely between states, and in general weekly benefits are about one-third of average weekly wages. The standard of living that is possible is affected by how strictly the state reduces benefits by the amount of countable other income the unemployed worker receives and which sources of income are affected.

For example, Colorado, Illinois, Louisiana, Maine, Massachusetts, Minnesota, Ohio, and Utah reduce benefits for jobless persons receiving Social Security by a percentage of the Social Security payment. Other provisions also affect the final total of income received by the jobless insured. Thus, the amount of current earnings received while on UI that may be kept without reducing the UI benefit is one-fifth of weekly earnings in one state, three-fifths in another, and in other states as low as \$15 or \$25. Any more that is earned is simply deducted from the weekly benefit.

Nationwide average weekly benefits were \$287.52. Data vary from \$188 in Alabama to \$379 in Massachusetts. Among “old” states, they vary from \$238.02 in Florida to \$363.10 in New Jersey.

Many states deny benefits to persons receiving vacation pay, but some exempt vacation pay received at severance rather than following a normal company schedule. In some states applicants receiving back pay get reduced benefits for the week in which back pay is received; in five states the entire benefit for the week is returned to the state. In classifying pensions from an employer-financed plan as deductible, seven states make no allowance for the employee’s past contributions to the plan.

Duration of benefits

The basic UI pattern is aimed at short-term protection. Nationally, the average has been 15.1 weeks. Because a drop in employment automatically triggers benefit payouts, UI has a positive countercyclical effect. It helps to stabilize consumption expenditure, improving the outlook when the economy is undergoing decline. But states need additional resources. Unfortunately, the Congressional authorization for federally financed extension of benefits when unemployment is high has been both temporary and on a limited scale (Vroman 2007).

Data vary from 11.1 weeks in Georgia and North Dakota to 19.0 weeks in the District of Columbia.

Among “old” states, data vary from 13.4 weeks in North Carolina to 17.9 weeks in New Jersey.

Total benefit value received per claim

Given the short duration and the limited average amount of weekly benefits, the total sum received by an unemployed claimant averages \$4,341 nationally.

The total sum received by a claimant:
Florida—\$3,356
New Jersey—\$6,500

Examination of the range within the group of ten states with the oldest populations shows that total benefit value is almost twice as high in New Jersey as in Florida.

Claims ending in exhaustion

Exhaustion of benefits is an indication of unresolved, continuing unemployed status and a threat of poverty for worker households. At least one-third of claims end this way nationally, and among the individual states, a number have rates that are over 40 percent. In the ten oldest states, none has an exhaustion rate below one-fourth of claims. Exhaustion rates rose from 25.2 percent in the 1950s to 35.5 percent in the 1990s.

Weeks of benefits prior to exhaustion

The average duration of benefits for claims ending in exhaustion is a further indicator of shaky protection against poverty. None of the ten oldest states deviate by much from the national average of 22.9 weeks.

Claimants with high risk of benefit exhaustion must be referred for more intensive service under a 1993 Act, and one-stop centers were mandated by the Workforce Investment Act of 1998 to integrate services and promote reemployment. Despite these changes, limited benefit duration needs attention, as shown by proposals for benefit extension in state legislatures and in Congress.

Nationwide—35.45%

Data vary from 11.2% in South Dakota to 53.6% in the District of Columbia.

Among “old” states, data vary from 28.2% in Ohio to 46.1% in Florida.

Simply in terms of the proportion of jobless workers who are eligible for any benefits, the reach of unemployment insurance is far from complete, and the availability of any help from this source varies with the state of residence.

Occupation, industry, and common patterns of work history very likely contribute to this geographical variance.

But one must also recognize the manifold opportunities that states have to influence the distribution and amount of help provided through numerous conditions of qualifying for receipt of and continued eligibility for benefits. These are expressed through regulations and verbal and written interpretations as well as state law and stand in the way of a national standard as a practical reality.

Recommendations

The authors believe that improvements in the rules governing unemployment insurance and services will benefit job seekers of all ages. Here we focus on policies that would be especially attuned to the problems and needs of older workers.

Development of programs that aid unemployed older workers in their job search

1. Since older workers may have limited familiarity with computers and the Internet, it would be useful to make basic training in computer skills a standard component of reemployment services.
2. Website sponsors should modify design features (such as screen layouts, fonts, and prompts) to make them user-friendly for older persons.
3. As successive age cohorts become comfortable with computer technology, the skill deficit and needs of older job seekers very likely will decline. Change in the prevalence of computer and Internet competence can be monitored by periodic study of age differences. Effectiveness of different job search methods should also be assessed over time.

Changing job requirements

1. Helping older workers to adapt to newer production technology and changes in consumer goods and services is a national issue that calls for a national policy and resource commitment.

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2. Public sector responsibility for training programs should build on what is currently done. Its aims should include helping older workers adapt to changes within a given occupation, prepare for a step up the occupational ladder, or reenter the workforce.
 3. Investment in public partnerships with employers should be strengthened. Furthermore, training programs should allow for sufficient time to prepare the older unemployed for a quality job.

Family caregivers who return to the workforce

1. As the older population increases, so does the number of aged persons who require personal care services in order to live at home. This increases the number of present and former caregivers who intend to return to the labor force or to engage in full-time instead of part-time work.
2. Services that would aid this reentry will be especially valuable to women, who provide most of the care to seriously dependent family members.

Changes in the urban environment

1. Transportation assistance would be useful for many older workers who live in metropolitan areas, where the spatial scatter of possible employers makes a job search unwieldy.
2. Job fairs and industrial and professional conferences should be used as a venue for human resource personnel and applicants to meet and for unemployment agency staff to present their services. Special attention could be given to older workers, and the personal contact could help them utilize the agency's help more quickly after the onset of unemployment.

Adaptation of state laws and regulations

As the experiences of the older workforce change, features of the UI service menu and the profile of state laws and regulations should adapt. Two types of situations are noted: the displaced career worker and the part-time-job seeker.

1. **Career jobs and base periods.** Accommodation should be made for dislocated workers who do not have enough base-year employment credits for UI because they have not been employed throughout the previous year or had to take a lower-paid job when a career job was lost.
 - a. If these workers are accepted to receive UI, they may not be entitled to receive benefits up to the legal limit of duration. The formulas for determining who is eligible and computing benefit size vary from state to state.
 - b. Dislocated applicants should be granted more latitude in selecting a favorable base-earning period rather than being confined to the most recent quarter-years before job loss. (Several states have adopted an alternate base period for eligibility, but the leeway allowed is limited. There are current proposals to do more [Vroman 2007].)

2. **Part-time work.** Many older workers are not available for full-time work, whether because of health problems, caregiving responsibilities, or the desire to supplement a pension entitlement with a part-time job.

More than half of the states currently require claimants to search for full-time jobs regardless of the hours worked on their previous job. *Benefits should not be withheld from claimants who are not available for a full-time job offer.*

Looking forward to interagency cooperation

1. To reduce the prevalence and risk of extended unemployment, the UI program must draw on the resources and knowledge of several fields, including benefit administration, job search assistance, educational expertise, social welfare, and early response to individuals who become unemployed.
2. The effects of policies and practices on older persons should be considered in program design and evaluation. Interagency cooperation and consistency are essential in dealing with this multifaceted responsibility.

Conclusion

Almost 60 percent of the U.S. unemployed are not insured against unemployment. For older job seekers, particularly those who are dislocated workers, flexible conditions of eligibility and more realistic duration of benefits, plus early targeting for job search and training assistance, would help protect their participation in the labor force and their prospects for economic security.

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Table 1

Changes in older population in the USA, 1960, 2006, 2030 (in % and thousands)

MALES						
Age groups	(In thousands)			(% of total population)		
	1960	2006	2030	1960	2006	2030
All ages	88,331	144,188	176,585	100.0	100.0	100.0
60+ years	10,912	21,427	41,880	12.4	14.8	23.7
60–64 years	3,409	6,243	9,887	3.9	4.3	5.6
65–69 years	2,931	4,782	10,125	3.3	3.3	5.7
70–74 years	2,185	3,743	8,834	2.5	2.6	5.0
75–79 years	1,359	3,252	6,381	1.5	2.3	3.6
80+ years	1,027	3,407	6,653	1.2	2.3	3.8
FEMALES						
All ages	90,992	149,647	181,901	100.0	100.0	100.0
60+ years	12,790	27,231	47,074	14.1	18.2	27.9
60–64 years	3,733	6,243	10,339	4.1	4.3	5.7
65–69 years	3,327	4,782	10,840	3.7	3.3	6.0
70–74 years	2,554	3,743	10,010	2.8	2.6	5.5
75–79 years	1,694	3,252	7,985	1.9	2.3	4.4
80+ years	1,482	5,900	11,495	1.6	4.0	6.3

Table 2

USA: Population 65 and over, top "older" states: 2000, 2005, 2010, and 2030

NN	States	2000		2005		2010 (estimated)		2030 (estimated)	
		Number	%	Number	%	Number	%	Number	%
	United States	34,991.8	12.4	36,790.0	12.4	40,243.7	13.0	71,453.5	19.7
1	California	3,595.7	10.6	3,869.0	10.7	4,392.7	11.5	8,288.2	17.8
2	Florida	2,807.6	17.6	2,993.0	16.8	3,418.7	17.8	7,769.5	27.1
3	New York	2,448.4	12.9	2,515.0	13.1	2,651.7	13.6	3,916.9	20.1
4	Texas	2,072.5	9.9	2,272.0	9.9	2,587.4	10.5	5,186.2	15.6
5	Pennsylvania	1,919.2	15.6	1,893.0	15.2	1,956.2	15.5	2,890.7	22.6
6	Illinois	1,500.0	12.1	1,530.0	12.0	1,600.9	12.4	2,412.2	18.0
7	Ohio	1,507.8	13.3	1,529.0	13.3	1,587.0	13.7	2,357.0	20.4
8	Michigan	1,219.0	12.3	1,258.0	12.4	1,334.5	12.8	2,080.7	19.5
9	New Jersey	1,113.1	13.2	1,129.0	13.0	1,231.6	13.7	1,959.5	20.0
10	North Carolina	969.0	12.0	1,054.0	13.0	1,161.2	12.4	2,173.2	17.8
[7]	Arizona							2,371.4	22.1

Sources: U.S. Census Bureau, ESOP database, ILC-USA

Note: All numbers are in thousands; % shows the share of persons age 65+ in the total group population.

In 2000, nine states with 1 million and more of persons aged 65+; in 2005 and 2010, ten states;

in 2030 (the U.S. CB interim projections), 23 states, ten with 2+ million older persons;

in 2030, Arizona will take seventh place, above Ohio, North Carolina, and Michigan, while New Jersey will be eleventh.

Table 3

Civilian labor force changes in the USA, 1960, 2000, and 2006 (in thousands and percents of population in each age group)

MALES						
Age groups	(In thousands)			(Labor force participation rates)		
	1960	2000	2006	1960	2000	2006
All ages	47,468	75,247	80,669	79.2	75.2	73.1
60+ years	4,858	5,157	6,861	44.5	27.3	31.9
60–64 years	2,627	2,718	3,772	77.1	54.8	59.4
65–69 years	1,264	1,288	1,603	43.1	30.1	33.7
70–74 years	613	682	828	28.0	17.9	21.8
75+ years	354	469	659	14.8	8.0	10.0
FEMALES						
All ages	22,410	65,616	69,540	35.3	65.6	59.0
60+ years	2,017	3,981	5,625	15.8	16.4	18.8
60–64 years	1,099	2,219	3,233	29.4	40.1	46.5
65–69 years	548	969	1,307	16.5	19.4	24.0
70–74 years	242	472	629	9.5	9.9	13.6
75+ years	130	321	456	4.1	3.5	4.5

Table 4

USA: Civilian labor force, 60–64, 65–69, and 75+ age groups, top “older” states: 2000

State	Civilian population (both sexes)				Civilian labor force (both sexes)				Unemployed (both sexes)			
	All ages	60–64 yrs	65–69 yrs	70+ yrs	All ages	60–64 yrs	65–69 yrs	70+ yrs	All ages	60–64 yrs	65–69 yrs	70+ yrs
USA	281,422	10,805	9,534	25,458	140,863	4,937	2,257	1,944	5,655	131	72	59
California	33,872	1,142.4	986.3	2,600.5	15,829.2	543.8	247.5	238.7	1,110.3	26.6	12.8	25.0
Florida	15,892	734.7	730.2	2,079.9	7,407.5	316.2	165.7	171.6	412.4	12.5	7.3	14.5
New York	18,976	752.1	663.0	1,787.7	9,023.1	346.0	160.7	154.1	640.1	16.6	7.8	11.9
Texas	20,852	700.0	609.9	1,457.6	9,830.6	329.2	159.1	141.6	596.2	11.6	5.6	8.6
Pennsylvania	12,281	511.6	483.4	1,436.8	5,992.9	235.1	110.2	115.1	339.4	8.1	4.3	12.0
Ohio	11,353	453.1	404.4	1,103.7	5,684.8	205.1	96.1	94.0	282.6	5.7	2.5	4.5
Illinois	12,419	463.7	396.9	1,102.0	6,208.6	231.1	104.8	103.0	375.4	8.4	3.9	5.4
Michigan	9,938	377.1	330.8	888.4	4,922.5	157.4	68.9	70.3	285.0	6.4	2.9	7.0
New Jersey	8,414	330.6	292.9	820.1	4,193.1	174.4	80.9	75.8	243.1	7.8	3.8	5.8

Sources: U.S. Census Bureau, Census 2000 Summary File 3, Matrices P43 and PCT35
Numbers in thousands

Links: <http://www.census.gov/population/www>
<http://www.bls.gov/lau/staadata.txt>

Table 5

USA: LFPR and unemployment rates, selected states, selected age groups, in 2000

State	Civilian labor force participation rates (both sexes)				Unemployment rates (both sexes)			
	All ages	60–64 yrs	65–69 yrs	70+ yrs	All ages	60–64 yrs	65–69 yrs	70+ yrs
United States	67.2	45.7	23.7	7.6	4.0	2.7	3.2	3.0
California	61.8	47.6	25.1	9.2	7.0	4.9	5.2	10.5
Florida	58.1	43.0	22.7	8.3	5.6	4.0	4.4	8.5
New York	60.9	46.0	24.2	8.6	7.1	4.8	4.9	7.7
Texas	62.9	47.0	26.1	9.7	6.1	3.5	3.5	6.1
Pennsylvania	61.8	46.0	22.8	8.0	5.7	3.5	3.9	10.4
Ohio	64.7	45.3	23.8	8.5	5.0	2.8	2.6	4.8
Illinois	65.1	49.8	26.4	9.3	6.0	3.6	3.7	5.3
Michigan	64.5	41.8	20.8	7.9	5.8	4.1	4.2	9.9
New Jersey	64.1	52.8	27.6	9.2	5.8	4.5	4.7	7.6
North Carolina	64.2	44.9	24.4	10.2	5.3	3.1	3.7	13.0

Sources: U.S. Census Bureau, Census 2000 Summary File 3, Matrices P43 and PCT35
Numbers in thousands

Links: <http://www.census.gov/population/www>
<http://www.bls.gov/lau/staadata.txt>

Table 6

USA: Insured unemployed and weekly benefits, 10 top "older" states, in 2nd Q 2007

State	Unemployed persons		Average weekly wages (in \$)	AWBA (in \$)	AWBA as % of AWW	Weeks compensated
	Total	IU as % of TU				
United States	6,771.0	36.1	850.91	287.52	33.79	15.1
California	911.8	40.6	925.55	296.41	32.03	16.7
Florida	309.2	32.3	733.41	238.02	32.45	14.1
New York	395.9	41.4	1,064.99	300.84	28.25	17.6
Texas	475.7	19.7	810.00	286.74	35.40	14.0
Pennsylvania	255.1	60.3	788.36	326.12	41.37	16.2
Ohio	341.5	27.5	735.22	287.09	39.05	15.1
Illinois	328.1	37.5	873.24	303.98	34.81	17.3
Michigan	349.1	38.3	806.99	292.33	36.22	14.8
New Jersey	188.4	56.1	988.98	363.10	36.71	17.9
North Carolina	217.3	34.5	714.75	274.87	38.46	13.4

AWBA: average weekly benefit amount; AWW: average weekly wages
IU: insured unemployed; TU: total number of unemployed

Sources: 1) U.S. Census Bureau
House Committee on Ways and Means
Statement of Maurice Emsellem, policy director
National Employment Law Project. March 15, 2007

The International Longevity Center–USA

(ILC–USA) is a not-for-profit, nonpartisan research, education, and policy organization whose mission is to help individuals and societies address longevity and population aging in positive and productive ways, and to highlight older people’s productivity and contributions to their families and society as a whole.

The organization is part of a multinational research and education consortium, which includes centers in the United States, Japan, Great Britain, France, the Dominican Republic, India, South Africa, Argentina, the Netherlands, and Israel. These centers work both autonomously and collaboratively to study how greater life expectancy and increased proportions of older people impact nations around the world.

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