AMERICAN ENTERPRISE INSTITUTE

Answering Key Questions About Unemployment Insurance Reforms

Matt Weidinger
Resident Scholar, American Enterprise Institute

June 14, 2024

The American Enterprise Institute (AEI) is a nonpartisan, nonprofit, 501(c)(3) educational organization and does not take institutional positions on any issues. The views expressed in this testimony are those of the author.

Chairman LaHood, Ranking Member Davis, and members of the Work and Welfare Subcommittee, thank you for the opportunity to submit testimony on potential improvements to the nation's unemployment insurance (UI) system to better support American workers, businesses, and taxpayers. My name is Matt Weidinger, and I am a Rowe Scholar in poverty studies at the American Enterprise Institute. Previously, I served for over two decades on the staff of the House Ways and Means Committee, including as the committee's deputy staff director and for many years as the staff director of this subcommittee.

My testimony reviews possible reforms designed to improve the operation of the UI system in the context of key questions raised during the subcommittee's June 4, 2024 hearing.

Background on the UI System

The nation's UI system was created in 1935 in response to the Great Depression. It remains a shared partnership between the federal government and the states, which generally determine eligibility for, the amount of, and the duration of weekly state UI benefit checks—which offer partial wage replacement to eligible individuals. There are 53 "state" UI programs, including those operating in the District of Columbia, Puerto Rico, and the US Virgin Islands.

The "insurance" in its name marks UI as part of a broader array of government social insurance programs for workers, which includes the Social Security Old-Age, Survivors, and Disability Insurance program and the Medicare program. As under those other social insurance programs, state and federal UI payroll taxes (i.e., premiums) are paid in advance, entitling workers to coverage against the loss of income and thus prompting the need for unemployment benefits in the event of a layoff.

A January 2024 report I coauthored with Amy Simon breaks down the respective federal and state roles:

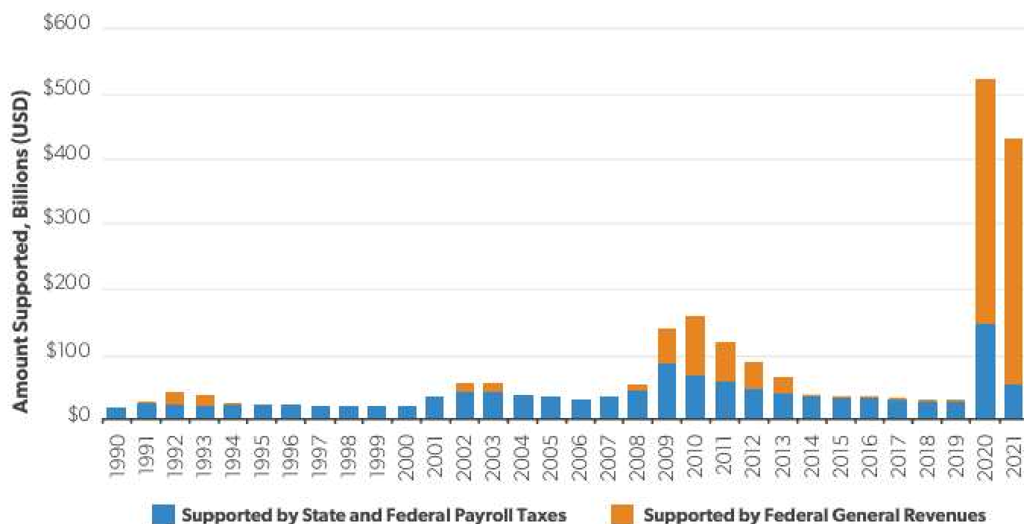
> The federal role in the UI program includes providing states funds to administer program benefits and, in recent decades, creating additional permanent and temporary programs offering extended benefits for those who exhaust up to 26 weeks of state UI checks. Except for the brief recession in 1980, in every recession since 1957, Congress has authorized temporary or "emergency" federal unemployment benefit programs that offered additional weeks of benefits to workers who exhaust state benefits. A permanent joint federal-state program called Extended Benefits, which at most times is supported with 50 percent state and 50 percent federal funds, was created in 1970. During the past two recessions, the Extended Benefits program was temporarily supported with 100 percent federal funds. States administer and pay both state and, when payable, federal unemployment benefits; their administrative costs are generally supported by federal funds.[1]

During the COVID-19 pandemic, Congress authorized major, but temporary, expansions in federal unemployment benefits. As depicted in Figure 1, a record $700 billion in temporary

[1] Matt Weidinger and Amy Simon, *Pandemic Unemployment Fraud in Context: Causes, Costs, and Solutions*, American Enterprise Institute, January 29, 2024, https://www.aei.org/research-products/report/pandemic-unemployment-fraud-in-context-causes-costs-and-solutions. See the report for additional discussion about state variation in labor markets, UI benefit levels, and payroll taxes.

federal unemployment benefits was provided in the form of $600-per-week, and later $300-per-week, federal supplements; extended benefits under two separate federal programs; unprecedented benefits paid by the federal Pandemic Unemployment Assistance (PUA) program; and other assistance.[2]

Figure 1. Shares of Unemployment Benefit Spending Supported by State and Federal Payroll Taxes Versus Federal General Revenues, by Fiscal Year Since 1990



Source: Matt Weidinger and Amy Simon, *Pandemic Unemployment Fraud in Context: Causes, Costs, and Solutions,* American Enterprise Institute, January 29, 2024, https://www.aei.org/wp-content/uploads/2024/02/Pandemic-Unemployment-Fraud-in-Context.pdf.

Figure 1 also displays that most pandemic benefit expansions were supported by federal general revenues and not the state or federal payroll taxes that have historically financed UI benefits and connected them to prior worker earnings. As during the Great Recession, the cost of these record federal benefit expansions was added to already-large federal deficits. As a result, the financing of the UI system during these emergencies became more typical of general revenue–funded welfare programs than of unemployment insurance, as that term has long been understood. Policymakers considering reforms to the UI system—and especially those that would revive pandemic expansions—should heed not only the enormous cost of doing so but also the resulting fundamental alternation of UI away from its longstanding social insurance roots.

Key Questions and Policy Answers on UI Reforms

1. *How can policymakers best determine appropriate funding for program administration?*

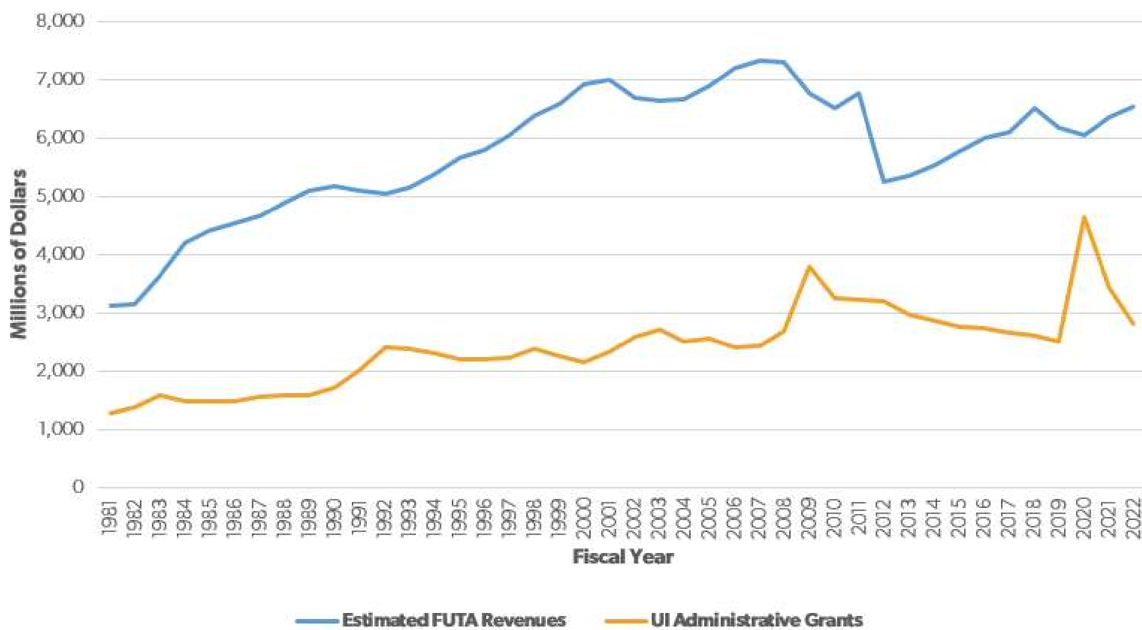
A key federal responsibility in the UI system is providing funding for program administration, which has drawn increasing attention in recent years. A common perspective is reflected in an April 2024 Department of Labor (DOL) report, which stated that "in real terms, administrative

[2] For an overview of benefit expansions during the pandemic, see Matt Weidinger, "Unprecedented: A Brief Review of the Extraordinary Unemployment Benefit Response to the Coronavirus Crisis," American Enterprise Institute, April 9, 2020, https://www.aei.org/research-products/report/unprecedented-a-brief-review-of-the-extraordinary-unemployment-benefit-response-to-the-coronavirus-crisis.

funding declined by 23 percent between 1989 (on the eve of 1990 recession) and 2019."[3] That statement reflects annual administrative funding and not one-time and other federal administrative funding all states receive during emergencies. Before deciding on future changes in federal administrative funding, the subcommittee should request of DOL a complete accounting of *all* federal administrative funds provided to states in recent years, including those devoted to administering major temporary federal benefit programs during the pandemic.

As Congress reviews that bigger picture, the adequacy of annual funding for UI program administration remains an important question. As Chairman LaHood and several witnesses noted, such funding typically falls well short of Federal Unemployment Tax Act (FUTA) revenue collected each year, including for that purpose. Figure 2 uses DOL data to compare nominal FUTA revenue with annual federal administrative grants since 1981.

Figure 2. Estimated Federal Unemployment Tax Act (FUTA) Revenues vs. Unemployment Insurance (UI) Administrative Grants, 1981–2022



Source: US Department of Labor, Employment and Training Administration, "FUTA Receipts vs. Amounts Returned," https://oui.doleta.gov/unemploy/futa/futa_report.asp.

Figure 2 displays how federal administrative grants to states typically fall far short of FUTA revenue collected to support that and other program purposes. The combined gap since 1981 totals $140 billion, or approximately 58 percent of FUTA revenues collected during that period, in nominal terms. Other uses of FUTA revenue, such as paying for the federal share of Extended

[3] US Department of Labor, Employment and Training Administration, *Building Resilience: A Plan for Transforming Unemployment Insurance: Executive Summary*, April 18, 2024, 17, https://oui.doleta.gov/unemploy/pdf/transfplan/Building_Resilience_Executive_summary.pdf.

Benefits (EB) program costs, explain only a small part of the gap.[4] Other purposes, such as supporting the cost of DOL national activities, typically reflect even smaller shares of FUTA revenue.

As the subcommittee discussed, some states object to significant variation in the distribution of federal administrative funding and perceived underfunding. Using DOL data to compare FUTA revenues with administrative funding provided to states in fiscal year 2022 (the most recent year of data) reveals that almost every state that year was a net loser. That is, 51 of 53 states received less in federal UI administrative funding than their employers paid in FUTA taxes.[5] Counting EB and other federal funds, 47 of 53 states were still net losers.[6] The bottom line is that, in the most recent year of data, the vast majority of states received less back in federal funds to administer UI benefits than their employers paid in federal payroll taxes for that and other program purposes.

At a time when many argue that state UI systems should be improving how they prepare for future program needs, these data show instead that federal funding available for administration is effectively being diverted from that purpose in most states. Some might argue that is to be expected of a program whose federal trust funds are designed to grow during recoveries so they can be drawn down in recessions. However, that design is in direct tension with calls to improve this system's administrative capacity and efficiency before a future emergency. It also puts at risk current state and future federal benefits, which will no doubt once again be subject to attack by criminals at home and abroad in another emergency. As displayed in Figure 1, if recent policies are revived, such benefits will be backed by federal general revenues that will far eclipse the comparatively smaller benefits supported by state and federal UI trust funds. That means all federal taxpayers, not just employers who pay UI payroll taxes, are effectively at risk.

One thing is clear: Current policy does not provide states with a predictable and, in the view of many observers, adequate stream of funding for program administration. That dynamic is especially pronounced in expansion years, when the important work of preparing for recessions should occur. As the nation experienced during the pandemic, real losses are associated with that, including considerable delays in providing benefits to eligible claimants when demand surges and the susceptibility of antiquated systems to improper payments and fraud.

The longstanding gap between FUTA revenue and federal administrative funding displayed in Figure 2 suggests that Congress has resources it could devote to expanding administrative funding if it chooses to do so. Achieving that aim will not be without cost, however. For example, scorekeepers will regard proposals that guarantee states receive a minimum share of

---

[4] For a discussion, see Matt Weidinger, "Why Even Permanent Benefit Expansions Are Never Enough," AEIdeas, September 27, 2022, https://www.aei.org/opportunity-social-mobility/why-even-permanent-benefit-expansions-are-never-enough. This post discusses how most federal EB program benefits, which were provided during the past two recessions, were supported by federal general revenues and not FUTA payroll taxes.

[5] The exceptions were Alaska and the US Virgin Islands. Data retrieved from US Department of Labor, Employment and Training Administration, "Estimated FUTA Receipts vs. Amounts Returned," April 18, 2024, https://oui.doleta.gov/unemploy/futa_receipts.asp.

[6] US Department of Labor, Employment and Training Administration, "Estimated FUTA Receipts vs. Amounts Returned." The additional "winner" states were Connecticut, New Jersey, New Mexico, and Wyoming.

FUTA revenues for program administration (such as the 80 percent figure discussed during the subcommittee hearing) as creating a new federal entitlement in place of current discretionary appropriations. The cost of doing so is far larger than one might assume, since the score of such legislation will not be credited with reduced discretionary spending toward the expense of new mandatory spending. To use a simplified example, if Congress currently appropriates $3 billion per year for program administration but instead adopts policies that guarantee states receive $4 billion in such funding, the new mandatory cost would be $4 billion per year—not an additional $1 billion as one might assume. Given the challenge of finding offsets for $4 billion in new annual mandatory spending, such proposals face significant headwinds.

Consistent with Rep. Blake D. Moore's (R-UT) suggestion that solutions often reside at the state level, lawmakers might instead replace the current federal administrative funding system altogether. Under the current system, federal payroll taxes are collected and then only partially appropriated back to states based on complicated federal formulas. A better targeted system would allow individual states to set and collect the proper amount of revenue needed to support administrative expenses.[7] Some states already do so, to a degree. Due to current federal underfunding, 28 states have adopted state surtaxes to support non-benefit needs, including 14 states that use such surtaxes to support program administration.[8] If they had more control over FUTA revenues, states might be able to reduce or even eliminate such surtaxes.

It is worth noting that, even if such revenues dedicated for program administration are held in the US Treasury, scorekeepers will likely project reduced revenues from allowing states to determine the proper level of these taxes. That would reflect in part the degree to which many states are losers under the current law (that is, by receiving less back in administrative grants than their employers pay in FUTA revenues), among other factors. Congress could minimize that effect by setting a floor on the revenues states must collect for program administration. The cost still would likely be smaller than that of proposals that would guarantee all states a minimum of 80 percent of current FUTA revenues.

2. *How can Congress better prevent fraud and abuse?*

The DOL inspector general has reported that improper payments during the pandemic conservatively totaled $191 billion, which he admitted reflects only a partial view of total taxpayer losses.[9] Some private estimates suggest that improper payments might have totaled $400 billion out of approximately $900 billion in total state and federal benefit spending.[10]

---

[7] Congress has in the past considered "devolution" proposals designed to better match tax revenues with state administrative funding. For an example, see Employment Security Financing Act of 1999, S. 462, 106th Cong., 1st sess. (1999).

[8] US Department of Labor, "Financing: The Federal Tax and the Federal Unemployment Trust Fund (UTF)," https://oui.doleta.gov/unemploy/pdf/financing.html.

[9] Matt Weidinger, "Official Estimate of Unemployment Misspending Rises to 191 Billion—and That Is Still the 'Low End,'" AEIdeas, February 9, 2023, https://www.aei.org/opportunity-social-mobility/official-estimate-of-unemployment-misspending-rises-to-191-billion-and-that-is-still-the-low-end.

[10] For a detailed review of pandemic improper payments, see Weidinger and Simon, *Pandemic Unemployment Fraud in Context.*

The reforms proposed in H.R. 1163, the Protecting Taxpayers and Victims of Unemployment Fraud Act, reflect a strong starting point for realizing increased recovery of pandemic improper payments and preventing future losses.[11] The Senate should follow the House in passing this legislation so it can be signed into law this year.

In addition, future temporary federal programs should also incorporate lessons learned during the pandemic, including by

- Requiring identity verification before federal emergency benefits are paid;
- Barring self-certification of eligibility for benefits, as was the case initially under the temporary PUA program, which contributed to large losses to fraud and abuse;[12]
- Ensuring total unemployment benefits, including any federal supplements, do not exceed prior wages;[13] and
- Applying all data-matching rules under the regular UI program, including matches against lists of incarcerated, deceased, working, and other ineligible individuals, along with preventing the payment of claims filed in multiple states or to individuals using foreign IP addresses.

As Sen. Todd Young (R-IN) proposed during the pandemic, Congress also should make the provision of future federal emergency administrative funds—and perhaps even some subset of federal emergency benefits—contingent on states' adopting integrity improvements.[14]

3. *How can lessons learned during the pandemic improve future emergency responses?*

Beyond its demonstrated vulnerability to fraud and abuse, the UI system during the pandemic had a key failing: It could not manage the massive surge in unemployment claims as businesses shut down and Congress offered greatly expanded federal benefits, including through the unprecedented PUA and Pandemic Unemployment Compensation programs. Given the unique nature of the pandemic, a similar surge in claims and the revival of such extraordinary programs will hopefully not be repeated. But policymakers might consider several novel ways to better assist workers and states in responding to a future emergency whenever one occurs.

One low-cost approach would be to provide workers immediate access to their personal retirement savings in the event of a future crisis, allowing them to withdraw without penalty amounts equal to up to four weeks of average UI benefits in their state.[15] States could then use

[11] Protecting Taxpayers and Victims of the Unemployment Fraud Act, H. Rept. 118-34, 118th Cong., 1st sess. (2023).
[12] A review of reasons to reject self-certification is available at Matt Weidinger, "Recalling Pandemic Lessons on 'Self-Certifying' Eligibility," AEIdeas, February 29, 2024, https://www.aei.org/center-on-opportunity-and-social-mobility/recalling-pandemic-lessons-on-self-certifying-eligibility.
[13] For a discussion of how unemployment benefits during the pandemic often exceeded workers' wages, see Matt Weidinger, "If Congress Extends the $600 Unemployment Bonus Now, It May Never Go Away," *Washington Examiner*, June 24, 2020, https://www.aei.org/op-eds/if-congress-extends-the-600-unemployment-bonus-now-it-may-never-go-away.
[14] Unemployment Insurance Systems Modernization Act of 2021, S. 2898, 117th Cong., 1st sess. (2021).
[15] The March 2020 CARES Act included similar policies allowing coronavirus-affected individuals to take penalty-free distributions from personal retirement plans, which amounts they would later repay. See Congressional

those weeks to determine the claimant's eligibility for UI benefits, without the intense pressure that attended such determinations at the outset of the pandemic. Once a state determines the claimant is eligible for benefits, the withdrawals would be replaced with UI program funds and regular weekly UI benefit checks would continue for their normal course of up to 26 weeks, depending on the state.

This would let millions of workers quickly access funds needed to support themselves after layoff while also relieving pressure on state agencies and providing them crucial time to accurately assess individuals' eligibility for UI benefits. As a result, the UI system would provide more rapid assistance to workers while improving program integrity and efficiency—and hopefully preventing a repeat of the massive misspending that attended rushed eligibility determinations during the pandemic.

Lawmakers could also expand administrative flexibility by providing that whenever the EB program (or a temporary federal benefits program) is operational in a state, the merit staff requirement is automatically waived, as it was during the pandemic. This would provide immediate flexibility to expand the administrative resources available to quickly process UI and federal benefit claims whenever demand rises.

Other measures could focus on improving the design of future emergency federal benefit programs. One of the most noteworthy developments during the second year of the pandemic occurred when about half of all states terminated expanded federal unemployment benefits before the statutory end of those programs, often based on the view that those benefits delayed returns to work and the state economies' recovery.[16] Rather than revive the binary choice of retaining or shutting down such temporary programs altogether, Congress could provide states greater flexibility in how they can use federal emergency funds.

For example, states could be permitted to use federal emergency benefit funds to help workers find new jobs, pay reemployment bonuses, make systems improvements, or even shore up state trust funds to prevent future payroll tax hikes on jobs.[17] Over two decades ago, states were given similar flexibility in the use of federal funds in the wake of 9/11.[18] The nonpartisan Government Accountability Office confirmed that states used that flexibility to keep payroll taxes low, boosting job creation and wage growth that benefited all workers.[19] That flexibility also would

---

Research Service, "The Coronavirus Aid, Relief, and Economic Security (CARES) Act—Tax Relief for Individuals and Businesses," April 28, 2020, https://crsreports.congress.gov/product/pdf/R/R46279.

[16] Matt Weidinger, "As Red States Drop Unemployment Expansions, Democrats Try to Make Them Permanent," *The Hill*, May 21, 2021, https://www.aei.org/op-eds/as-red-states-drop-unemployment-expansions-democrats-try-to-make-them-permanent.

[17] For an example, see Matt Weidinger, "Use the $600 Unemployment Supplements to Get People Back to Work," RealClearPolicy, April 16, 2020, https://www.aei.org/opportunity-social-mobility/use-the-600-unemployment-supplements-to-get-people-back-to-work; and Matt Weidinger, "On Additional Stimulus, Try a Little Federalism," RealClearPolicy, November 18, 2020, https://www.aei.org/op-eds/on-additional-stimulus-try-a-little-federalism.

[18] Weidinger, "On Additional Stimulus, Try a Little Federalism."

[19] US General Accounting Office, "Unemployment Insurance: States' Use of the 2002 Reed Act Distribution," March 2003, https://www.gao.gov/assets/gao-03-496.pdf.

limit the cost of such a policy—a welcome feature as Congress wrestles with soaring federal deficits and debt.[20]

An additional measure to promote early returns to work would involve better targeting extended benefits to high-unemployment states. Doing so would promote earlier returns to work in lower-unemployment states by requiring that the EB program operate as a precursor to any temporary federal extended benefits—while also ensuring that states pay their half of EB program costs.[21] In the past two recessions, the federal government has paid for all EB program costs, in effect creating a second extended benefits program supported entirely with federal funds, which encouraged states to expand benefit eligibility since they bore none of the costs of doing so. Especially given regular trillion-dollar federal deficits, and comparatively flush state budgets, following that practice again makes little sense. Eligible states can and should support their half of EB program costs, as permanent federal law has long required.

A final policy that should be applied to future emergency programs would address states that receive federal unemployment loans. In sum, federal law should require that states with outstanding federal loan balances use any flexible federal emergency funds they receive to repay those loan balances first—that is, before devoting the flexible federal funds to additional spending, as some states have done in recent years.

During the pandemic, many states received federal Title XII unemployment loans to cover shortfalls in state benefit trust funds. In October 2020—roughly six months into the pandemic—19 states had received $34 billion in federal loans; in October 2021, 12 states had loans worth almost $46 billion.[22] As of June 5, 2024, only three states still maintained federal loan balances: California ($18.8 billion), New York ($5.8 billion), and the US Virgin Islands ($80 million).[23]

Many states used the massive amounts of flexible federal funding provided during the pandemic to repay their unemployment loans—and thus avoided the federal payroll tax hikes otherwise required to repay outstanding Title XII loans. In all, 23 states used $7.6 billion in federal CARES Act funds to boost their UI trust funds, while 26 states (many for a second time) used $19.2 billion in American Rescue Plan Act (ARPA) funds to do the same, including by repaying federal unemployment loans.

---

[20] The 2002 legislation that provided all states a share of $8 billion in flexible federal unemployment funds was scored by the Congressional Budget Office as costing only $1.2 billion. See Erin Whitaker et al., "H.R. 3090: Job Creation and Worker Assistance Act of 2002," Congressional Budget Office, May 3, 2002, https://www.cbo.gov/sites/default/files/107th-congress-2001-2002/costestimate/hr30903.pdf.

[21] Weidinger, "Why Even Permanent Benefit Expansions Are Never Enough."

[22] Unless otherwise noted, these and other data related to states, loan balances, and the use of flexible federal funds are from Matt Weidinger, "The Next Time States Are 'Swimming in Money,' Make Them Repay Their Federal Loans," AEIdeas, November 20, 2023, https://www.aei.org/center-on-opportunity-and-social-mobility/the-next-time-states-are-swimming-in-money-make-them-repay-their-federal-loans.

[23] FiscalData.Treasury.gov, "Advances to State Unemployment Funds (Social Security Act Title XII)," https://fiscaldata.treasury.gov/datasets/ssa-title-xii-advance-activities/advances-to-state-unemployment-funds-social-security-act-title-xii.

In contrast, California—which received the largest flexible federal grants, totaling nearly $60 billion, and maintained its own historic state budget surpluses during the pandemic—chose to spend those flexible federal funds on other purposes. As one January 2021 article put it, California was "swimming in money" yet devoted only a tiny $5.9 million in CARES Act and zero dollars in ARPA funds "towards unemployment benefits."[24] Meanwhile, following ARPA, the state adopted Gov. Gavin Newsom's $12 billion "Golden State stimulus plan" that provided Californians $600 checks as they headed to the polls for his recall election.[25] New York similarly used ARPA funds to design an unprecedented $2 billion unemployment benefit program for those living in the US illegally.[26]

As a result of their continuing large loan balances, federal payroll tax rates on employers in California and New York have already doubled and will continue rising so long as their federal loans are not fully repaid.[27] Economists agree that such payroll taxes directly reduce worker wages.[28] Legislation such as H.R. 8559, the Protecting Small Businesses from Imposed Tax Hikes Act introduced by Subcommittee Members Rep. Michelle Steel (R-CA) and Claudia Tenney (R-NY), is a well-intentioned attempt to shield small businesses and their employees from the effects of rising payroll tax rates.[29] Yet doing so will shift that burden to other employers without diminishing the prospect of an expensive federal bailout, which should be avoided at all costs.

In the future, Congress should be more aggressive in protecting taxpayers' interests by requiring states to repay unemployment loans using available federal resources. Policymakers also should reject calls to permanently increase federal payroll taxes in all states, as if that were somehow a solution to the temporarily elevated tax rates applied in these two large states due their irresponsible fiscal decisions.

Concluding Thoughts

The subcommittee's June 4 hearing focused on important questions related to the UI system's administrative financing, susceptibility to fraud and abuse, and efforts to help unemployed individuals return to work. The subcommittee is correct to focus on these important issues and

---

[24] Adam Beam, "California Governor's Budget Booms Despite Pandemic Problems," Associated Press, January 8, 2021, https://apnews.com/article/gavin-newsom-california-coronavirus-pandemic-8d01e88ceeb4b0bc6cb1fb0d6a8d72b7.

[25] Evan Symon, "California Stimulus Checks to Arrive Week Before Recall Election in September," California Globe, July 13, 2021, https://californiaglobe.com/fl/california-stimulus-checks-to-arrive-week-before-recall-election-in-september.

[26] Matt Weidinger, "Flush with Federal Stimulus Cash, New York Creates $2 Billion Fund for Those Living in the US Illegally," AEIdeas, April 19, 2021, https://www.aei.org/society-and-culture/flush-with-federal-stimulus-cash-new-york-creates-2-billion-fund-for-those-living-in-the-us-illegally.

[27] US Department of Labor, Employment and Training Administration "FUTA Credit Reductions," April 18, 2024, https://oui.doleta.gov/unemploy/futa_credit.asp.

[28] Tax Foundation, TaxEDU Glossary, "Payroll Tax," https://taxfoundation.org/taxedu/glossary/payroll-tax.

[29] Office of Michelle Steel, "Steel, Tenney Introduce Legislation to Protect Small Businesses from Tax Hikes," press release, May 23, 2024, https://steel.house.gov/media/press-releases/steel-tenney-introduce-legislation-protect-small-businesses-tax-hikes.

develop practical and affordable reforms. As described above, such reforms should involve permanent law changes and the application of key lessons learned during the pandemic to future temporary emergency responses.

Along the way, Congress should reject proposals that call for the permanent revival of temporary programs created specifically in response to the pandemic or a federal takeover of the UI system.[30] Such proposals would result in large benefit increases along with matching payroll and other tax hikes that would encourage benefit collection over returns to work, among many other problematic effects. Doing so would slow returns to work and transition UI away from its social insurance roots, converting it into a quasi-welfare program that offers large, one-size-fits-all benefits increasingly separated from prior employment.

[30] For a review of such proposals and their flaws, see Matt Weidinger, "'Automatic Stimulus': How It Would Have Increased the Record Unemployment Benefits Paid During the Great Recession and Pandemic," American Enterprise Institute, December 2022, https://www.aei.org/wp-content/uploads/2022/12/Automatic-Stimulus-How-It-Would-Have-Increased-the-Record-Unemployment-Benefits.pdf.