Center on Opportunity and Social Mobility

PERSPECTIVES ON OPPORTUNITY

A Review of the Wide Variation Across States in Federal Pandemic Unemployment Benefit Funding

Matt Weidinger

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Federal lawmakers created major temporary unemployment benefit programs during the pandemic, which collectively distributed a record $700 billion to unemployed individuals nationwide. Little attention has been paid to wildly divergent state shares of that funding. A review of federal funding provided to states per member of the civilian labor force reveals massive gulfs between the highest- and lowest-funded states, stretching from a 10-to-one ratio under the Pandemic Unemployment Compensation program to 62 to one under the Pandemic Emergency Unemployment Compensation program. Differing state benefit levels and unemployment rates explain some of those gaps, but other factors—such as varying degrees of fraud and abuse—likely also contribute.

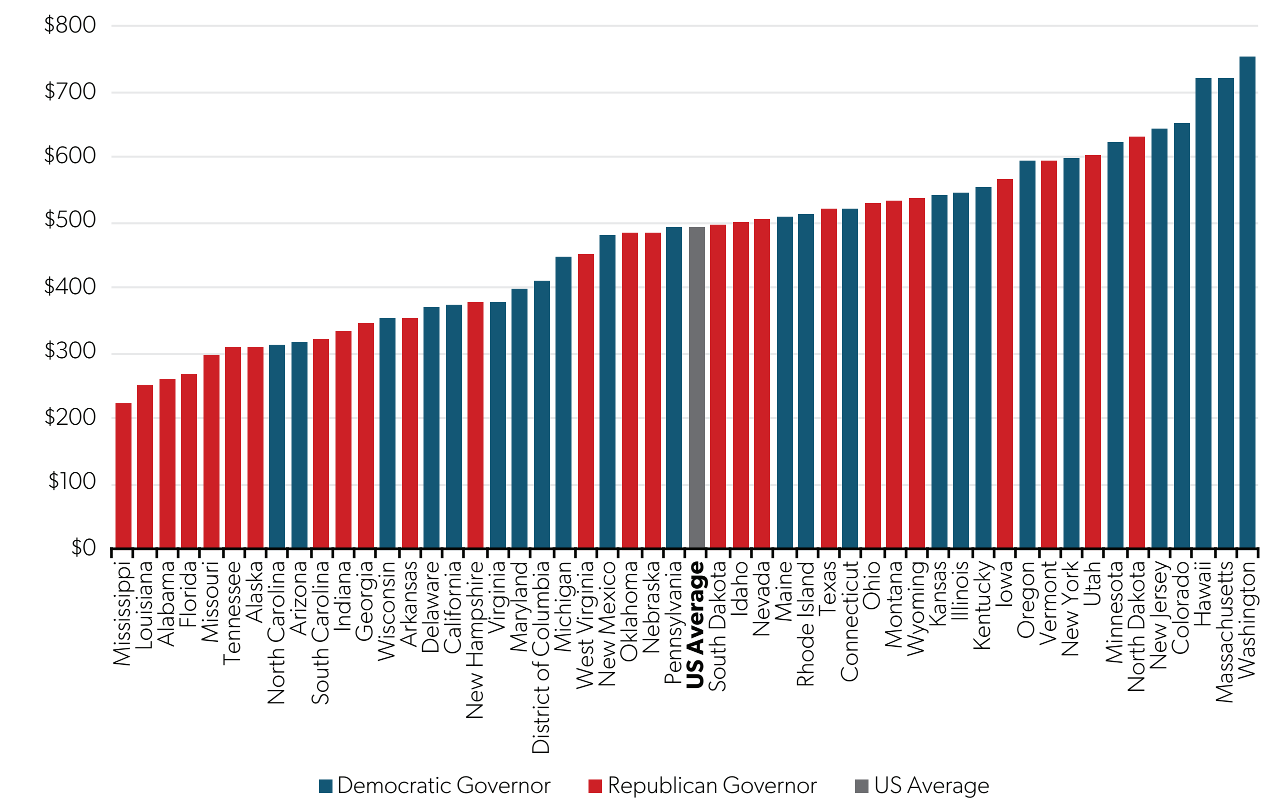
When unemployment rises significantly, federal lawmakers expand unemployment benefits for the long-term unemployed and, in recent recessions, newly unemployed individuals. During the COVID-19 pandemic, that dynamic was on display as never before, with multiple temporary federal programs providing record expansions in the size and scope of unemployment benefits paid to tens of millions of recipients.[1] In all, federal lawmakers created temporary federal unemployment benefit programs during the pandemic that collectively distributed over $700 billion to unemployed individuals nationwide.

A close examination of those temporary federal unemployment benefit expansions reveals a little-noted artifact: The expansions provided far greater federal relief in some states than in others, even after controlling for the size of the labor force. As this report finds, there were massive gulfs in funding per labor force member provided to the highest- and lowest-funded states, stretching from a 10-to-one ratio under the federal Pandemic Unemployment Compensation (PUC) program to 62 to one under the Pandemic Emergency Unemployment Compensation (PEUC) program.[2] Differences in state unemployment rates and unemployment benefit amounts, which

1 For a review of expanded benefits during the pandemic, see Weidinger (2020d).

2 The DOL refers to PUC as Federal Pandemic Unemployment Compensation (FPUC).

Figure 1. Average Weekly UI Benefit Check, by State and Governor's Party, March 2026



Source: ETA (2026); and NGA (n.d.).

some federal benefit payments matched, fail to explain those wide differences.

That leaves another possible explanation: varying degrees of fraud and abuse, including as a result of criminals targeting states with weaker controls. This report reviews that record and argues for Congress to alter how it provides federal relief to more equitably distribute aid and better insulate taxpayers against recurring fraud and abuse.

Background on State and Federal Unemployment Benefits

The nation's unemployment insurance (UI) system was created in 1935 in response to the Great Depression. Nine decades later, it remains a shared partnership between the federal government and individual states, with states generally determining eligibility for, the amount of, and the duration of weekly state UI benefit checks.[3] In recent decades, many states have provided up to 26 weeks of state UI checks per claimant, although a number shortened maximum durations in the wake of the Great Recession, often keyed to lower state unemployment rates.[4]

Benefit levels and eligibility terms vary widely across states. As Figure 1 shows, in March 2026, the national average weekly state UI benefit (counting all 50 states and Washington, DC) was $495, which reflects total state UI benefits paid there divided by weeks of total unemployment nationwide (ETA 2026). But that national average conceals a significant range of average benefits paid by state, stretching from $225 in Mississippi to $753 in Washington state.

3 For a detailed background on the UI system with a focus on its administration, see Weidinger (2026b).

4 For a review of why some states adopted shorter durations, see Weidinger (2019).

In March 2026, states with Republican governors were more likely to provide weekly UI benefits that fell below the US average. Of the 26 states that provided average benefits below the $495 US average, 15 (58 percent) had Republican governors. Conversely, 14 (56 percent) of the 25 states that paid average weekly benefits above the US average had Democratic governors.

Overall, of the $4.2 billion in state UI benefits paid in March 2026, $3.3 billion (80 percent) were paid in blue states (ETA 2026). Across the 8.4 million total weeks of benefits paid nationwide that month, the average state UI check in blue states was $519 per week, compared with $462 in red states.[5]

Disproportionately large blue-state UI spending is actually somewhat dampened by California, where one-fifth of all state UI benefits across the US were paid but a long-running funding crisis continued to constrain the average weekly benefit level to just $374 in March 2026 (ETA 2026). California remains the only state carrying a federal UI loan balance from the pandemic, which totaled $18.9 billion as of August 21, 2026. That loan balance, and the growing federal tax rate hikes required to repay it, limit the state's ability to raise state payroll taxes needed to increase state UI benefit levels (Fiscal Data n.d.).[6]

As it did during the pandemic, the range of state UI benefits will prove consequential when the economy takes a turn for the worse and Congress again provides expanded federal unemployment benefits. In recent years, those expanded federal benefits have come in several forms. But the most common federal assistance in recent decades has been temporary extended unemployment benefits, which provide additional weeks of unemployment checks after individuals exhaust eligibility for state UI checks.[7] When Congress opts to provide those benefits, the federal government covers the entire cost of the extended benefit checks.

Significantly, when federal extended benefit checks are paid, they generally match the amount of the state UI check previously paid to the same individual. For example, if a UI claimant collected the recent average state UI benefit of $225 per week in Mississippi and Congress made federal extended benefits temporarily available for an additional 13, 26, or more weeks, the person would typically still collect $225 per week. Conversely, an individual who exhausted the average state UI benefit of $753 per week in Washington state would collect $753 per week in federal extended benefits, with the payer shifting from state UI trust funds to federal taxpayers. Other things being equal (including the number and duration of eligible long-term unemployed individuals), this dynamic means that states with relatively higher state UI benefit amounts receive more federal funds to pay extended unemployment benefits.

Federal Pandemic Unemployment Benefits

On the eve of the pandemic, in February 2020, the US unemployment rate was a historically low 3.5 percent, and state UI checks, which were then paid to a seasonally adjusted 1.7 million individuals, averaged $387 per week nationwide (BLS n.d.; DOL 2020; ETA 2026). Within the next few months, the unemployment rate would spike to nearly 15 percent, and the number of "persons" the Department of Labor (DOL) reported as claiming state and newly expanded federal unemployment benefits would exceed 30 million.[8] Due to the disproportionate influx of lower-paid claimants, the average weekly state UI benefit fell sharply to $304 in July 2020, which was then supplemented by an unprecedented $600 per week in federal assistance per claimant (ETA 2026).

Those $600-per-week federal supplements were just one component of the unprecedented variety, number, and amount of temporary federal unemployment benefits paid during the pandemic, which collectively expanded benefit payouts as never before. Even though the operation of emergency federal programs generally between April 2020 and September 2021 was

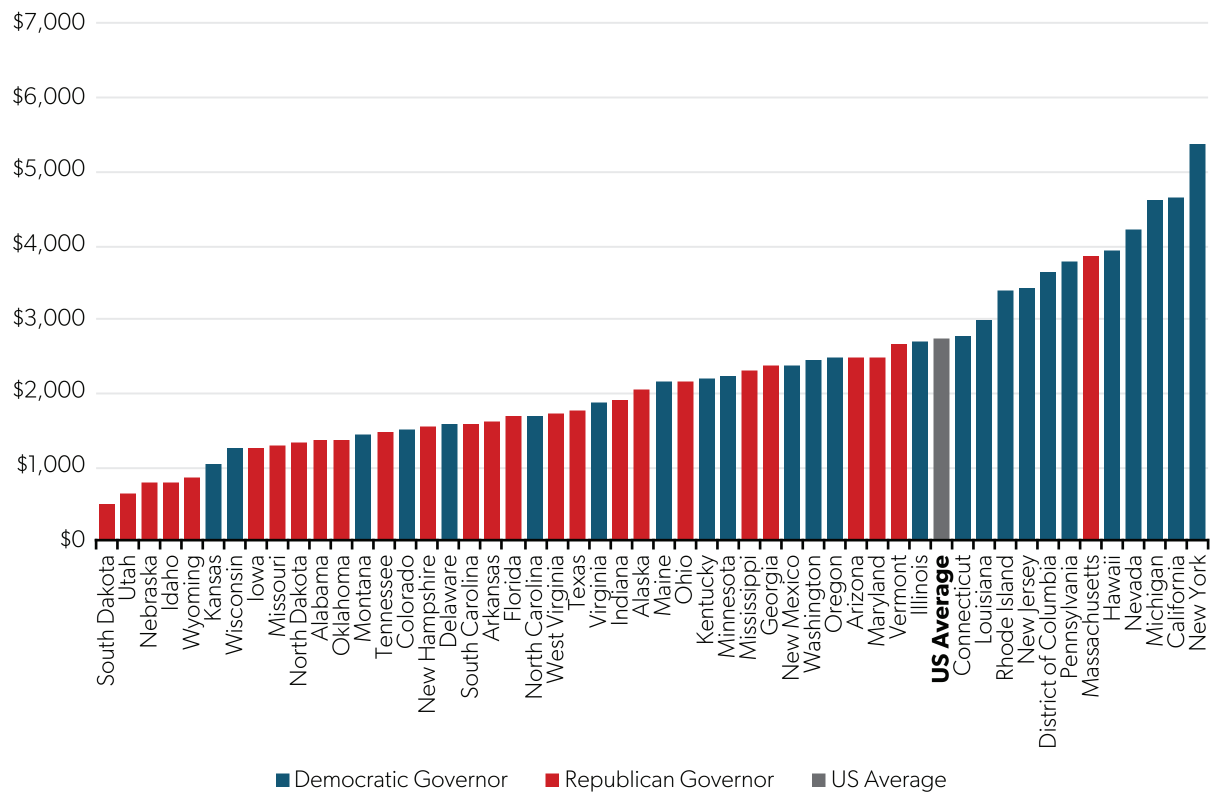
5 Overall blue- and red-state averages were obtained by weighting the average weekly benefit paid in each blue and red state by the share of all blue- and red-state weeks compensated in that state, respectively (ETA 2026).

6 For a discussion, see Weidinger (2026a).

7 For a review, see Weidinger (2020a).

8 These claims figures include significant fraud and double counting, such as when individuals were paid back weeks of benefits. For a discussion, see Weidinger (2020b).

Figure 2. Total PUC Funding per Member of the Civilian Labor Force, by State and Governor's Party, December 2020



Source: ETA (2026); and NGA (n.d.).

comparatively short, they constituted the vast majority of roughly $700 billion in total federal unemployment benefits paid, which far exceeded records set during and after the Great Recession.

The three most costly federal unemployment benefit programs during the pandemic were

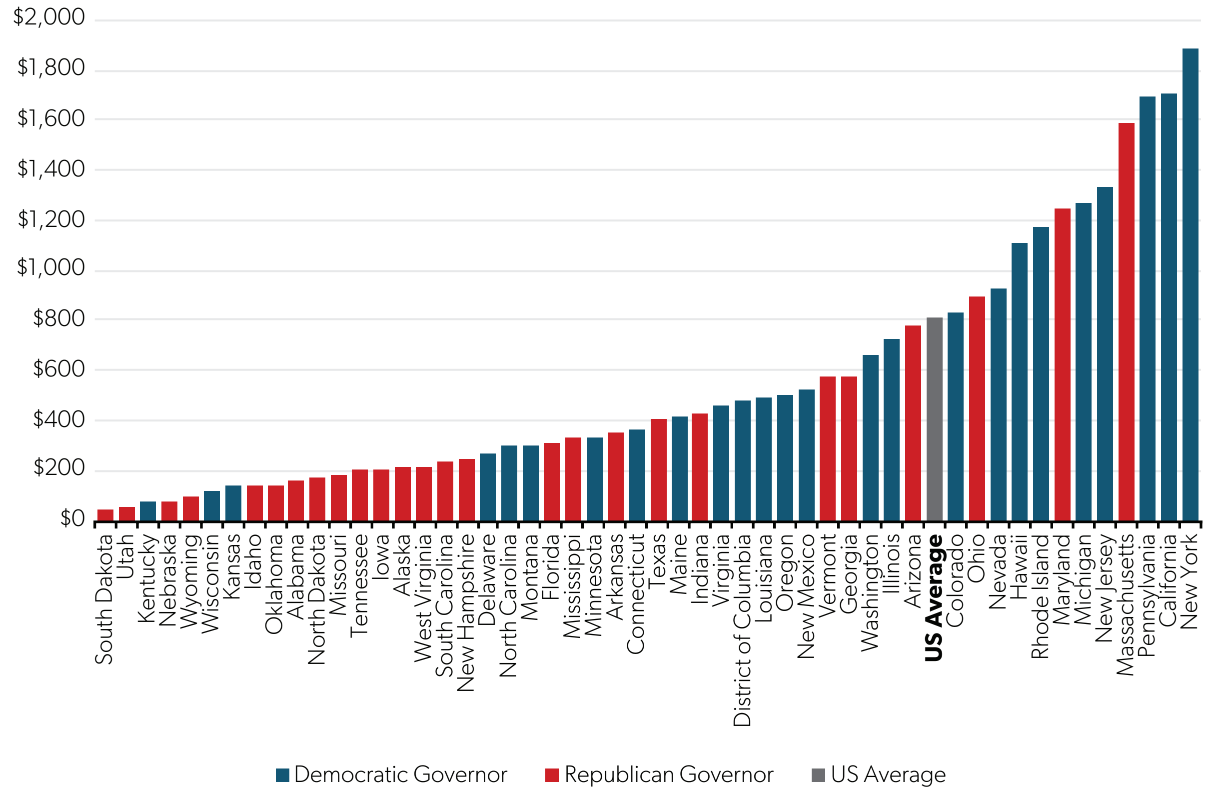
- PUC, which provided $444 billion in $600-per-week (and later $300-per-week) federal supplements to other state and federal unemployment checks;
- Pandemic Unemployment Assistance (PUA), which provided $132 billion in unemployment benefits for the first time to self-employed and gig workers, among others not normally eligible for state UI checks; and
- PEUC, which provided $85 billion in federal extended unemployment benefits to those exhausting state UI checks.9

State shares of the combined $661 billion in federal funding provided under these three programs naturally varied massively, with funding directed to states with the largest populations and labor forces far exceeding others. The range of total federal funding provided to the 50 states and Washington, DC, stretches from highs of $132 billion in California and $79 billion in New York to a low of $265 million in South Dakota.

Figures 2, 3, and 4 provide a more nuanced view of that funding, displaying federal funding provided to the 50 states and Washington, DC, under each of the major federal programs per member of the civilian labor force,

9 For program funding, see ETA (n.d.). An additional benefit expansion made the normally 50 percent state-funded Extended Benefits (EB) program 100 percent federally funded, from March 2020 through September 2021.

Figure 3. Total PUA Funding per Member of the Civilian Labor Force, by State and Governor's Party, December 2020



Source: ETA (n.d.); and LAUS (2026).

according to Current Population Survey (CPS) data published monthly by the DOL.[10] These figures spotlight the US average and differences between red and blue states, reflecting the governor's party in December 2020, the midpoint of the temporary programs' operation. Federal funding reflects the entirety of each program, which generally operated from April 2020 through September 2021.[11] The civilian labor force is defined as the average number of individuals who are either employed or unemployed in the week that includes the 12th day of the month, and the data used in these figures reflect each state's average civilian labor force from April 2020 through September 2021.

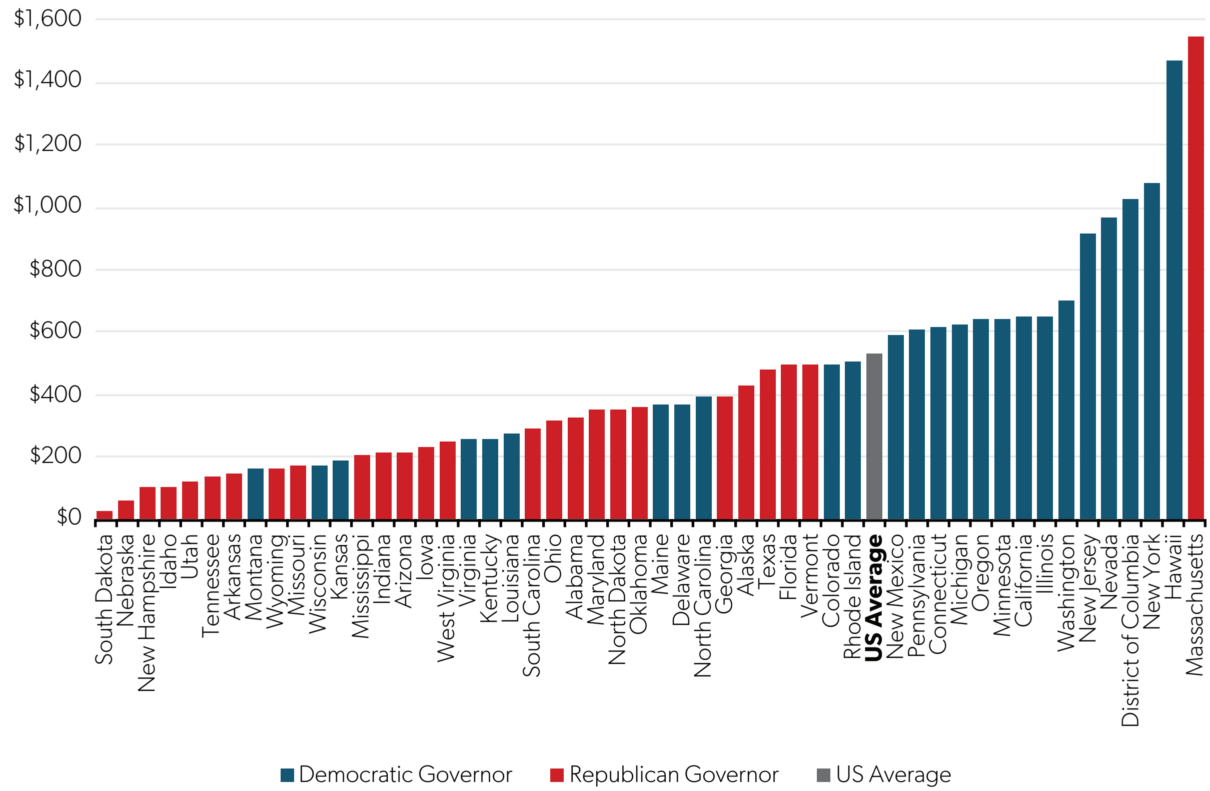
Figure 2 displays the vast range of federal PUC funding per member of the civilian labor force across all states, stretching from highs of $5,376 in New York to a low of just $497 in South Dakota, a spread of well over 10 to one.[12] It also shows how the highest funding levels are concentrated in large blue states like New York, California, and Michigan. Overall, 11 (92 percent) of the

10 The CPS or "household" survey does not provide seasonally adjusted civilian labor force data for Puerto Rico and the US Virgin Islands. Even though they are considered among 53 "states" in the UI system, for that and other reasons Puerto Rico and the US Virgin Islands are not included in the figures in this report.

11 There were exceptions to this timeline in states that chose to end one or more of the programs sooner, and some claims continued to be processed after the programs nominally ceased operation.

12 PUC supplements were paid to recipients of state UI checks and federal PUA and PEUC benefits, with $600 supplements paid generally between April and July 2020 and $300 supplements paid from January through early September 2021. In the summer of 2021, about half of all states opted out of paying $300 PUC supplements (and, in most cases, other federal pandemic UI benefits) for the last few months of that program's operation. Red states were disproportionately likely to opt out. For a list of opt-out states and a discussion, see Whittaker and Isaacs (2021); Weidinger (2021a).

Figure 4. Total PEUC Funding per Member of the Civilian Labor Force, by State and Governor's Party, December 2020



Source: ETA (n.d.); and LAUS (2026).

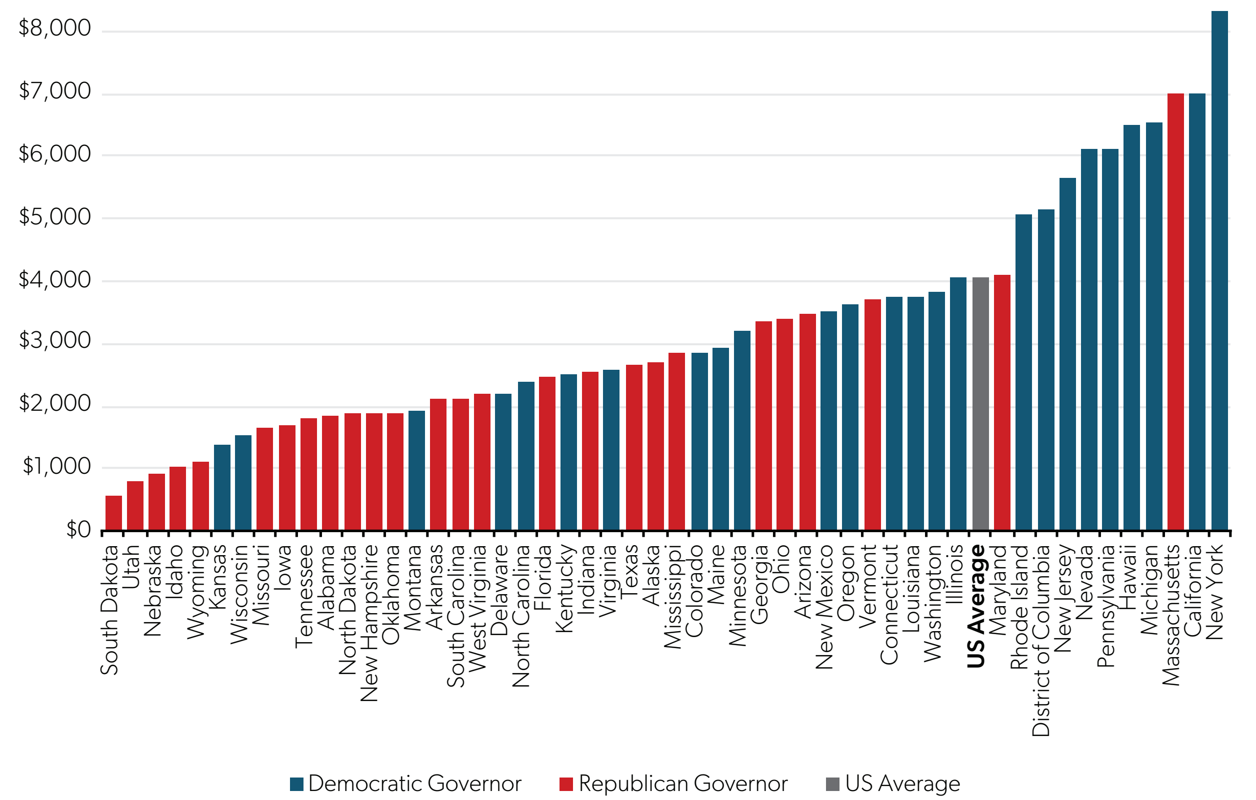
12 states that received federal PUC funding above the $2,721 national average per labor force member had a Democratic governor in December 2020, and the only exception (Massachusetts) has since elected a Democratic governor. Of the 39 states with federal PUC funding below the national average, 25 (64 percent) had a Republican governor.

PUA funding displayed in Figure 3 follows a similar pattern, with nine (75 percent) of the 12 states above the US average of $815 in PUA funding per member of the civilian labor force led by a Democratic governor in December 2020. Two of these previously red states (Massachusetts and Maryland) have since elected a Democratic governor, while Nevada has replaced its Democratic governor with a Republican. The top four states in terms of average funding (blue New York, California, and Pennsylvania plus formerly red Massachusetts) all received over $1,500 in PUA funding per member of the labor force. In contrast, the bottom five states (red South Dakota, Utah, Nebraska, and Wyoming, plus blue Kentucky) received less than $100 per member of the labor force. Comparing funding in the highest (New York) and lowest (South Dakota) states reveals a vast spread of almost 42 to one.

Figure 4 tells a similar story, with the largest funding for PEUC extended benefits per civilian labor force member once again heavily concentrated in blue states. Only one of the 15 states with above-average federal PEUC funding (Massachusetts) had a Republican governor in December 2020, and it has since elected a Democratic governor. The ratio of the highest average federal funding ($1,550 per member of the civilian labor force in formerly red Massachusetts) and the lowest (just $25 in red South Dakota) is 62 to one.

The overall picture Figures 2, 3, and 4 present is consistent: federal funding flowing disproportionately

Figure 5. Total PUC, PUA, and PEUC Funding per Member of the Civilian Labor Force, by State and Governor's Party, December 2020



Source: ETA (n.d.); and LAUS (2026).

to blue states under each program. Blue states collectively received 69 percent of PUC, 73 percent of PUA, and 66 percent of PEUC funds—more than twice the amount as red states in absolute terms and well above their 55 percent share of the civilian labor force in December 2020. Had federal funds instead matched blue states' share of the civilian labor force, they would have collectively received $94 billion less in these federal pandemic funds, with red states receiving an equivalent boost.

Figure 5 combines PUC, PUA, and PEUC funding by state and, as with Figures 2, 3, and 4, presents those data on a per-civilian-labor-force-member basis. The resulting funding stretches from a high of $8,337 in New York to a low of $567 in South Dakota, or a range of almost 15 to one. As with the previous figures for the individual programs, it displays how the greatest federal funding per member of the civilian labor force was heavily focused on blue states, while red states dominated the low end of the funding scale.

What Could Account for These Differences?

Several program features likely contribute to some of the differences in funding noted in Figures 2, 3, and 4 and summed together in Figure 5.

In most states, PUA initially provided a flat weekly benefit to all recipients equal to half the value of the average state UI check; thus states with bigger average state UI benefit amounts (which tend to be blue states, as Figure 1 shows) also tended to receive more PUA funds per recipient.

PUA also was designed to benefit workers not covered by the state UI system, including gig workers and the self-employed. The presence of gig workers varies somewhat by state, with recent accounts suggesting they compose roughly 20 percent of all jobs in states such as Florida, California, Texas, and Illinois that have "thriving tech sectors" (Vidakovic 2026). A 2022 report using data from the Census Bureau's American Community Survey noted that the national self-employment rate was 10.5 percent in the spring of 2020. The percentage of workers who were self-employed ranged by state from 7 percent to a high of 16 percent in Montana, where self-employed positions in agriculture are concentrated (Self Financial 2022).

PUC benefits supplemented state UI checks as well as federal PUA benefits, meaning states with relatively more recipients of those benefits would see greater PUC funding as well.

PEUC benefits naturally are concentrated in states where more claimants experienced lengthy spells of unemployment. The Bureau of Labor Statistics reports that in 2021 the median duration of unemployment varied widely by state, with 10 states (California, Delaware, the District of Columbia, Hawaii, Louisiana, Massachusetts, Nevada, New Jersey, New York, and Oregon) exceeding 20 weeks and 10 states (Idaho, Iowa, Kansas, Kentucky, Montana, Nebraska, North Dakota, South Dakota, Utah, and Wyoming) falling below 10 weeks (Wilkins 2024). It is thus unsurprising that, as reflected in Figure 4, Massachusetts, with a median unemployment duration of over 23 weeks, received far more PEUC funds to pay extended benefits than did South Dakota, where the median duration was just five weeks.

Blue states often have higher unemployment rates than red states do, a dynamic evident during the pandemic. For example, in June 2020, when the national unemployment rate was 11.1 percent, the highest state unemployment rates were in Massachusetts (17.4 percent), New Jersey (16.6 percent), and New York (15.7 percent), while the lowest were in Kentucky (4.3 percent), Utah (5.1 percent), and Idaho (5.6 percent) (BLS 2020).

The amount of federal unemployment benefits paid ultimately depends on the number of unemployed individuals in each state who claim, qualify for, and collect those benefits. Figure 6 reflects the average unemployment rate in each state, covering April 2020 through September 2021, when the vast majority of federal unemployment benefits were paid.

Figure 6 shows that the average state unemployment rate across this period ranged from a high of 11.9 percent in Nevada to a low of 3.7 percent in Nebraska and South Dakota, a span of approximately three to one. Once again, blue states dominated the highest unemployment levels, making up 14 of 16 states with unemployment rates above the 7.6 percent US average across this period. The only exceptions were Alaska and Massachusetts, the latter of which subsequently elected a Democratic governor. Similarly, red states compose an outsized share of lower-unemployment states, numbering 15 of the 22 states with unemployment rates that averaged below 6.0 percent.

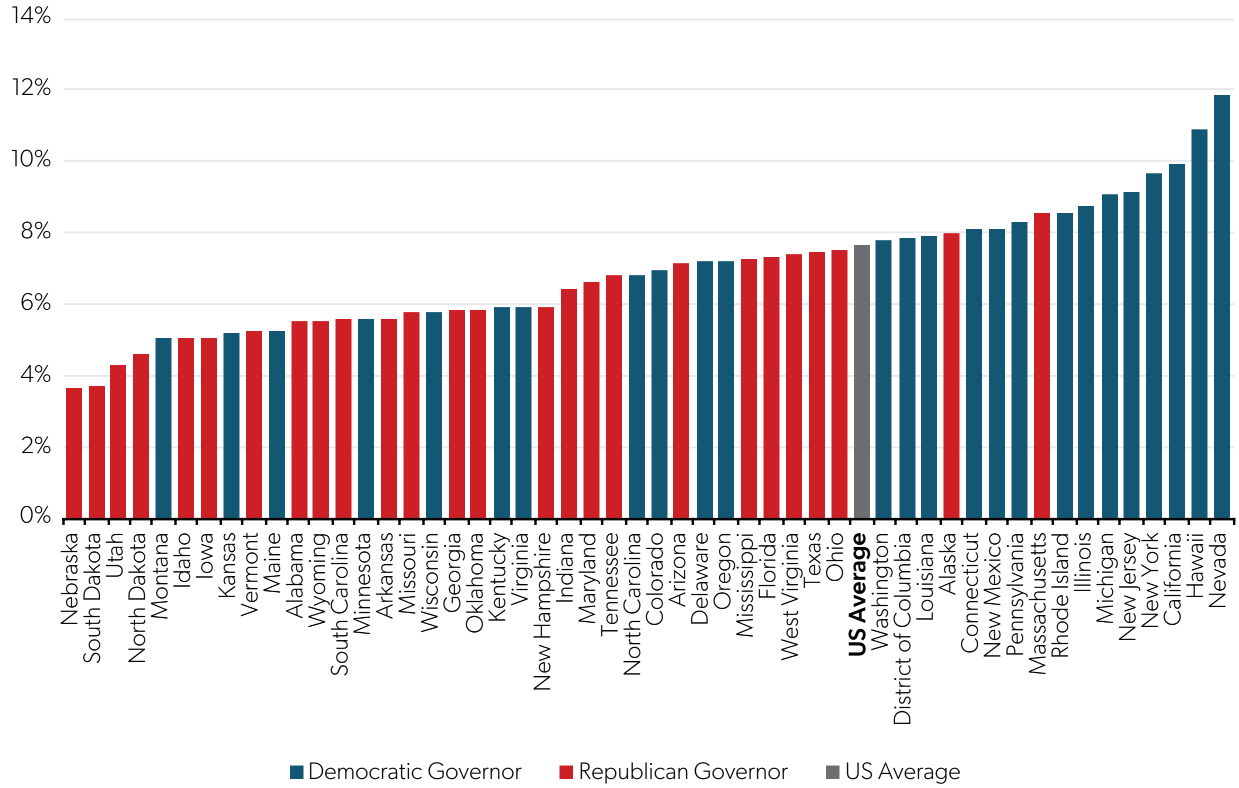
Differences in average state benefit amounts and the duration and number of unemployed individuals contribute to the vast funding variations displayed in Figures 2 through 5. But they fail to account for one potential, though difficult to establish, explanation for that variation: varying degrees of fraud and improper payments.

It is widely accepted that PUA benefits (and by extension PUC supplements paid to millions of PUA recipients) were particularly plagued by fraud and abuse, with the DOL admitting that the PUA program had a staggering 36 percent national improper payment rate, nearly double the assumed improper payment rate for other federal benefits (Weidinger 2023a). Official estimates from the DOL inspector general suggest that improper payments across all state and federal UI programs totaled at least $191 billion.[13] Private-sector experts cite even greater losses, with some suggesting that total improper benefit payments reached $400 billion, out of around $900 billion in total benefits paid (Hall 2022).

No reliable data compare state improper payment rates or dollar losses across federal benefit programs. But if losses to fraud were especially large in blue states, that would contribute to—and go a long way toward explaining—disproportionate federal funding provided to those states. Some state-by-state data suggest greater fraud and abuse in large blue states:

13 The report admitted that the true amount of improper payments was "likely higher" than this figure, which did not account for the 36 percent PUA improper payment rate DOL subsequently reported. See Turner (2023). See also Weidinger (2023b).

Figure 6. Average State Unemployment Rate, April 2020 Through September 2021, by Governor's Party, December 2020



Source: ETA (n.d.); and LAUS (2026).

- In early 2021, California estimated that "approximately 10%" of unemployment benefit payments made early in the pandemic had "been confirmed as fraudulent. An additional 17% of the paid claims have been identified as potentially fraudulent." That potential 27 percent fraud rate would equate to $31 billion in improper payments (KGO-TV 2021; see Weidinger 2021f).

- The PUA program in California was widely abused. A September 2020 report suggested that literally every self-employed person in California had applied for PUA benefits: "Since the start of the crisis, there have been 2.2 million PUA claims by individuals indicating previous self-employment. According to available estimates, there were only approximately 2.2 million self-employed individuals in [California] prior to the start of the pandemic" (Bell et al. 2020, 4). Many fraudsters likely saw an assertion of self-employment as an easy route to collecting PUA benefits.

- After program-integrity changes were applied in early 2021, initial claims for PUA benefits fell by two-thirds nationwide in just a few weeks. In some states, the drop-off was even more precipitous. In New York, when basic anti-fraud initiatives were implemented, initial PUA claims fell by 92 percent (Weidinger 2021c).

One thing is unfortunately certain: Recent DOL reports offer little useful guidance for understanding fraud and non-fraud federal benefit overpayments across states (Mack 2026). Overall, states have reported $63 billion in overpayments involving federal pandemic benefits—a fraction of official estimates of

$191 billion in improper payments and an even smaller share of far larger private-sector estimates. Individual state estimates appear highly unreliable. For example, data recently released by the DOL indicate that, despite admitting to as much as $31 billion in potential losses to fraud during the pandemic, California officials have reported establishing just $43 million in overpayments. Meanwhile Colorado, whose civilian labor force is one-sixth California's size, reported establishing 55 times as many overpayments and recovering seven times as much in overpayments as the Golden State (Weidinger 2026c).

Reducing Disproportionate Blue-State Subsidies

The bottom line is that federal unemployment benefit policy during the pandemic tilted federal funding heavily toward blue states, with outsized fraud and misspending there potentially contributing significantly to those disparities.

An additional factor to consider is the state response to the continuation of large temporary federal programs. In the summer of 2021, for the first time ever, most red states opted to end temporary federal programs before their scheduled expiration, believing the continued payment of expansive federal benefits encouraged elevated unemployment.[14] That decision contributed to relatively lower federal benefit payments in states that ended temporary federal programs prematurely.

What can policymakers do to reduce such disproportionate subsidies for blue states and more equitably distribute federal funding across all states in response to future recessions or emergencies?

One option is to take a page from lawmakers' response to the 2001 recession, which combined a relatively short course of federal extended benefits with flexible funding provided to all states to assist the unemployed.[15] I reviewed that funding in the early days of the pandemic:

> Among other policies, the federal government in early 2002 provided all states a share of $8 billion in federal UI funds they could use to support increased UI benefit payments, among other uses. In the wake of a relatively mild recession, the nonpartisan Government Accountability Office found few states used that money to increase benefits (Weidinger 2020c).

Most states used their share of the $8 billion in flexible federal funds to boost their UI trust fund reserves, which kept depleted accounts from triggering state payroll tax hikes. Some used the funds to pay state UI benefits, repay federal loans, or improve administrative systems and promote more rapid returns to work (Nilsen 2003). Overall, the combination of shorter total durations of federal extended benefits plus flexible federal funding provided to all states offers an example of how to provide still-generous federal support without disproportionately subsidizing blue states. The combination might also discourage red states from rejecting expanded federal benefits altogether, as most did in the summer of 2021.[16]

If some of the elevated federal funding directed toward blue states during the pandemic resulted from disproportionate fraud and improper payments, efforts to prevent a recurrence of such abuse also would minimize future federal funding gaps. A number of obvious reforms are available to policymakers, including banning claimant self-certification of eligibility and ensuring identity verification and proper data matching before benefits are paid. The Stop Unemployment Fraud Act, which was introduced in March 2026, proposes those and other important reforms (Weidinger 2026d). Future federal emergency funding also could be reserved for states with strong program integrity systems, reflected in low state UI improper payment rates (Weidinger 2026e).

14 For a discussion, see Weidinger (2021d, 2021e).

15 Temporary federal extended benefits provided in 2002 through 2004 lasted for up to 13 weeks in all states and up to 26 weeks in certain high-unemployment states. For details, see Kilbane (2002). For broader context, see Weidinger (2020a). The $8 billion in federal funds distributed to all states in 2002 was divided according to the proportion of total wages covered by the Federal Unemployment Tax Act (FUTA) attributable to each state during the prior calendar year (CESER 2004, 20).

16 For a review of the targeting of extended benefits during the pandemic and beyond, see Weidinger (2021b).

Concluding Thoughts

Federal unemployment funds flow to states generally—but not always—due to elevated need, with real unemployed individuals on the receiving end of these federal tax dollars. Instances of fraud, which were disturbingly widespread during the pandemic, offer a notable exception and an example of how more federal funding does not always result in more help for those in need (Weidinger and Simon 2024).

State decisions affect the extent of need and thus the amount of federal subsidies provided to address it. Red- and blue-state economic environments often differ markedly, both during and outside recessions. Those differences are driven in part by policy choices states make involving taxes, regulations, and the generosity of unemployment and other benefits, which in turn affect federal payments provided to alleviate elevated unemployment (Tuccille 2026). Sometimes such federal unemployment funds simply replace state funds or exceed what states are willing to spend to support their unemployed residents, calling into question whether such federal funds are well directed.[17]

Federal policymakers should recognize those competing factors, including states' underlying desire to maximize the federal funds they receive. Too little attention has been paid to the often wildly disproportionate subsidies paid to some states, at significant cost to federal taxpayers. Better policy decisions start with understanding the extent of that disproportionality and the factors behind it.

About the Author

Matt Weidinger is a senior fellow and Rowe Scholar in opportunity and mobility studies at the American Enterprise Institute. His work focuses on safety-net policies, including cash welfare and unemployment insurance.

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17 For example, during the pandemic, the Biden administration encouraged high-unemployment blue states to continue providing benefits under the federal-state EB program after other temporary federal benefits expired and the EB program returned to being 50 percent state funded. No state opted to do so. Many states have enacted looser eligibility criteria for paying EB benefits when they are 100 percent federally funded, thus applying tighter criteria when states are expected to bear half the costs. See Weidinger (2021e).

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