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Reforming New York State's Partial Unemployment Insurance Program: The Urgency Now is Greater Than Ever Before

A report by James A. Parrott and Lina Moe

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James A. Parrott is Director of Economic and Fiscal Policies at the Center for New York City Affairs at The New School.

Lina Moe is a research associate at the Center and a graduate student in economics at the New School for Social Research.

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Center for New York City Affairs
72 Fifth Avenue, 6th floor
New York, NY 10011
212-229-5418
centernyc@newschool.edu
www.centernyc.org

Executive Summary

The Covid-19 pandemic has hit New York State much harder than most states, and the economic rebound generally has been more gradual. In early November, 2.3 million state residents were receiving unemployment insurance (UI) benefits. Yet, these unemployment numbers capture only part of the downturn in employment opportunities. Involuntary part-time work (part-time workers who would like to work full-time) was 52 percent greater in October than a year ago, nationally. Across the state, there were an estimated 370,000 workers involuntarily part-time employed in October. Partial weeks of New York unemployment benefits soared to an historical high 23 percent of all weeks compensated in October, up from 10 percent a year ago.

Though the incidence of part-time work is increasing, New York's antiquated law governing unemployment insurance punishes workers for working part-time and threatens to further slow the economic recovery. New York's current partial unemployment approach reduces benefits based on the number of days worked, rather than on the earnings the worker receives from part-time work. There is no earnings disregard, and an employee working just a few hours, but with those hours spread out over three or four days, can lose most or all (in the case of working four days) of their unemployment benefits.

Unemployment benefits provide an economic lifeline to hundreds of thousands of New Yorkers. Yet the growing share of predominantly lower-wage unemployed workers who are working part-time are ill-served by New York's partial unemployment benefit program. For example, a New York worker who is paid \$15 an hour and employed 16 hours a week spread out over three days would receive a partial UI benefit that is only from a third to half of what a similar worker would receive in New York's neighboring states.

The burden of unemployment is not equally distributed across the income spectrum, with more than two-thirds of regular New York State UI recipients coming from low- and moderate-income industries, led by accommodation, food services, healthcare, social assistance, and retail trade. The majority of current New York's UI recipients are persons of color, with proportionally higher increases among Latinx and Asian workers from a year ago. Persons of color are also more likely to work part-time.

New York's current partial UI program not only disincentivizes workers from accepting part-time employment if that is all their employer offers given slack business conditions; it also has the potential to slow overall economic recovery by detaching workers from the workforce and narrowing the pool of part-time labor for employers. By contrast, many states encourage part-time reemployment to help workers stay connected to their employers and maintain their skills through an earnings disregard that is not counted against the weekly benefit amount they would receive based on their usual weekly hours before becoming unemployed.

A proposed reform, the Stirpe-Ramos bill, would institute an earnings disregard provision equal to one-half of a worker's weekly UI benefit and would put New York's partial UI benefits on a par with the five states on New York's borders. Both low- and middle-wage New York workers

would benefit substantially from this proposed partial UI reform legislation. Workers taking part-time work of 10-16 hours per week over 2-4 days, e.g., would see the sum of their earnings plus partial UI benefits rise from 15 to 200 percent. Given the current manner in which New York State reduces UI benefits by 25 percent of the weekly UI amount for each day worked, the changes proposed by the Stirpe-Ramos bill would reduce the arbitrarily heavy burden paid by part-time workers whose hours are spread over three or four days.

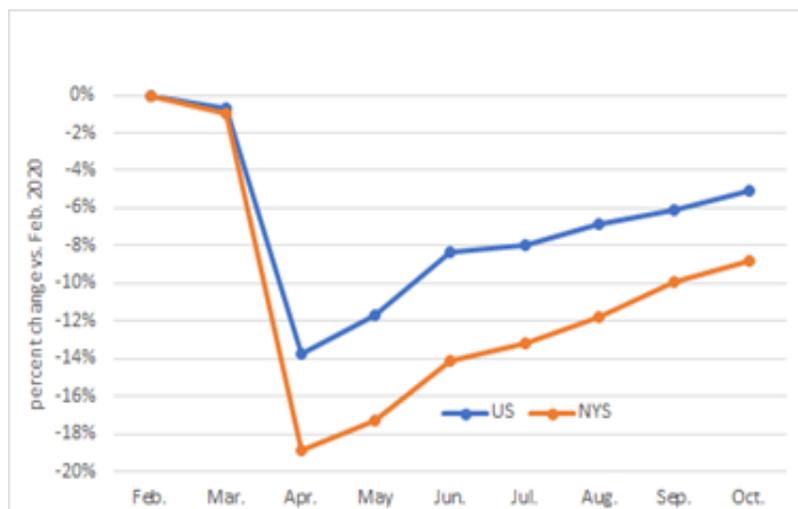
The great advantage of the proposed reform is that it provides an incentive for an unemployed worker to take part-time work, allowing them to moderately increase their total income. Such part-time work also would help them maintain their job skills and attachment to the labor market, factors viewed by labor economists as important to mitigate worker “scarring,” or the long-term adverse effects from prolonged unemployment.

Unemployment has skyrocketed as a result of Covid-19 business restrictions, hitting hardest low-wage workers and their small business employers in many service industries. These workers and businesses have been adversely affected through no fault of their own but as a consequence of pressing public health reasons. Even businesses that have adapted to Covid restrictions often can only operate at a fraction of pre-pandemic capacity. This has generated a substantial increase in involuntary part-time work. Reforming New York’s partial UI system will help these workers provide for their families. While it will entail some additional costs to the State’s UI Trust Fund that is financed through employer payroll taxes, this additional cost will be marginal in relation to the total benefits paid. Our estimates put the likely cost of proposed partial UI reforms at 4-6 percent, and depending on the behavioral responses of workers, could even result in savings since benefits are reduced dollar for dollar of part-time earnings above the earnings disregard level.

1. New York's historic unemployment levels in the wake of the pandemic

The Covid-19 pandemic has hit New York State much harder than most states and our economic rebound has been more gradual. New York lost 1.8 million payroll jobs between February and April, a staggering 19 percent of all payroll jobs. As of October, the latest month for which payroll employment data are available, New York had regained 53 percent of the jobs lost in the first two months of the pandemic, compared to a 63 percent rebound for the nation. (New York City has re-gained only 41 percent of lost jobs.)

Figure 1. New York State saw greater COVID-19 job losses and a more moderate rebound with jobs as of October still 9% below February's level (vs. 5% for the U.S.)



Source: BLS current employment statistics, non-agricultural total, not seasonally adjusted.

As of the first week in November, 2.3 million state residents were receiving weekly unemployment insurance (UI) benefits¹ from a number of UI programs, including: (1) the regular New York State UI program that covers most payroll workers; (2) the Pandemic Unemployment Assistance (PUA) program instituted as part of the Federal CARES Act pandemic relief package, covering dislocated self-employed workers, independent contractors, and others who do not qualify for regular UI; (3) Pandemic Emergency Unemployment Compensation (PEUC), which kicks in after the 26-week limit on State UI benefits elapses; (4) Extended Benefits (EB), a permanent Federal-State UI program triggered when a state's unemployment rate reaches a

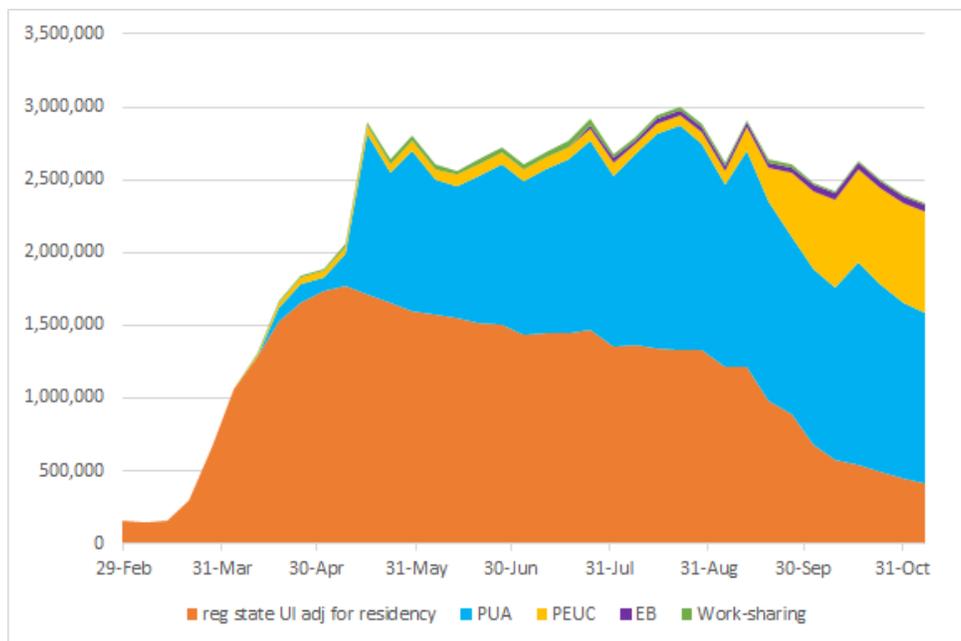
¹ A recent report from the U.S. Government Accountability Office suggests that U.S. Department of Labor reporting on Pandemic Unemployment Assistance (PUA) continuing claims may overstate the number of individuals receiving PUA benefits. *COVID-19: Urgent Actions Needed to Better Ensure an Effective Federal Response*, GAO-21-191, November 2020. However, data for New York for the months of June through September indicate that 96.3 percent of PUA weeks of UI claimed were paid, suggesting that the overstatement in New York was minimal.

specified average level for the previous 13 weeks;² and (5) a relatively small “work-sharing” program for employees of companies opting to reduce hours worked in lieu of layoffs.

Not all UI payments are funded by New York State. PUA and PEUC were authorized by the Federal CARES Act enacted in late March, with benefits paid entirely by the Federal government. Both programs will expire at the end of 2020.³

The 2.3 million number is more than 20 times greater than the 111,000 residents receiving unemployment benefits in October of 2019. Workers receiving partial UI benefits are included in the regular State UI program; they also qualify for extended benefits under PEUC and EB.

Figure 2. Number of New York State residents receiving unemployment insurance benefits through Nov. 7, 2020 under all UI programs



Source: U.S. DOL, Employment and Training Administration.

In October, payroll workers who lost jobs early in the pandemic began exhausting their 26 weeks (six months) of regular State UI benefits and moved to the PEUC program (Figure 2). As of early November, nearly 700,000 workers were receiving PEUC benefits, while the number receiving regular State UI benefits dropped below 500,000.

² In New York, the EB program provides up to 20 weeks of benefits following exhaustion of regular State benefits. Under the CARES Act, PEUC was designed to provide extended benefits first; after 13 weeks of PEUC benefits are exhausted, a worker who is still unemployed becomes eligible for the EB program.

³ Federal funds also covered the \$600 weekly Pandemic Unemployment Compensation supplement that was paid to all UI recipients for the months of April through July, and six weeks of a \$300 Lost Wages Assistance supplement authorized by President Trump. The bulk of the latter supplement was paid in late September.

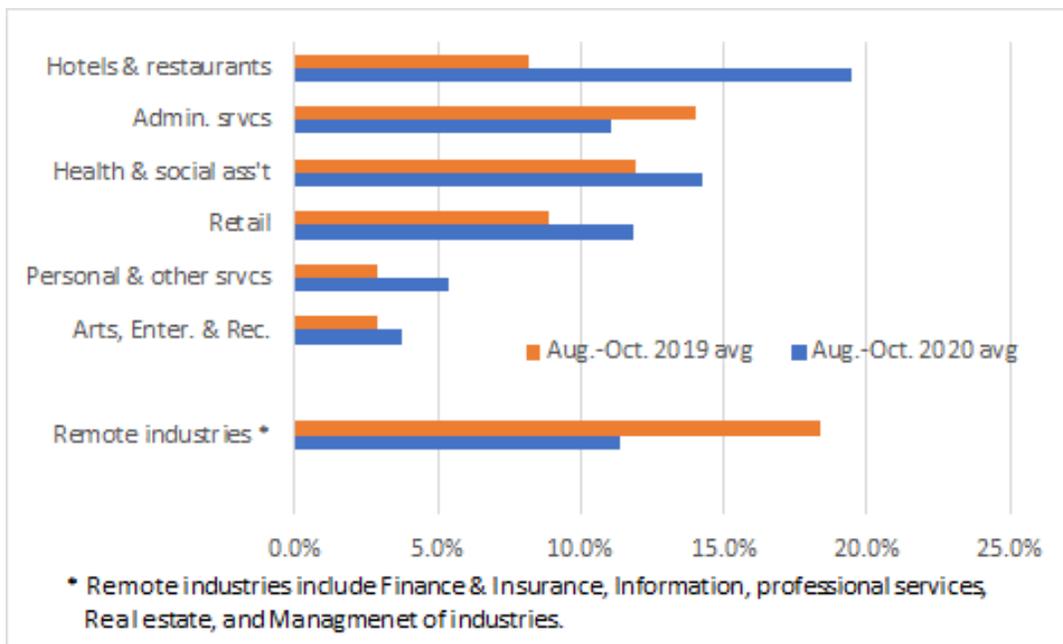
When the wholly federally funded PEUC program expires on December 27, PEUC recipients will move to the EB program and will receive extended UI benefits for up to 20 weeks or as long as New York meets the trigger level. However, a million or so state residents receiving PUA will lose those benefits when that program expires on December 27 and will not be eligible for payments under the EB program.

Appendix Figure 1 shows regular State UI recipients and UI benefit amounts by county for September 2020. September's data provide a better indication of the possible number of recipients by county in early 2021 because late fall data reflect the decline of benefits for workers who have used their 26 weeks of eligibility and moved to extended benefit coverage.

2. Demographic profile of New York's unemployment insurance recipients

On average for the months of August-October, two-thirds of regular State UI recipients come from low- and moderate-income industries, led by accommodation and food services (e.g, hotels and restaurants), healthcare, social assistance, administrative, building services, and retail trade. Nearly one in five UI recipients has been displaced from jobs in hotels and restaurants, about three times the share of unemployment claims in August-October 2019. By contrast, the generally higher-income industries we label as "remote" (see note to Figure 3), including finance, insurance, and professional services, account for a lower share of UI recipients than a year ago (11 percent vs. 18 percent).

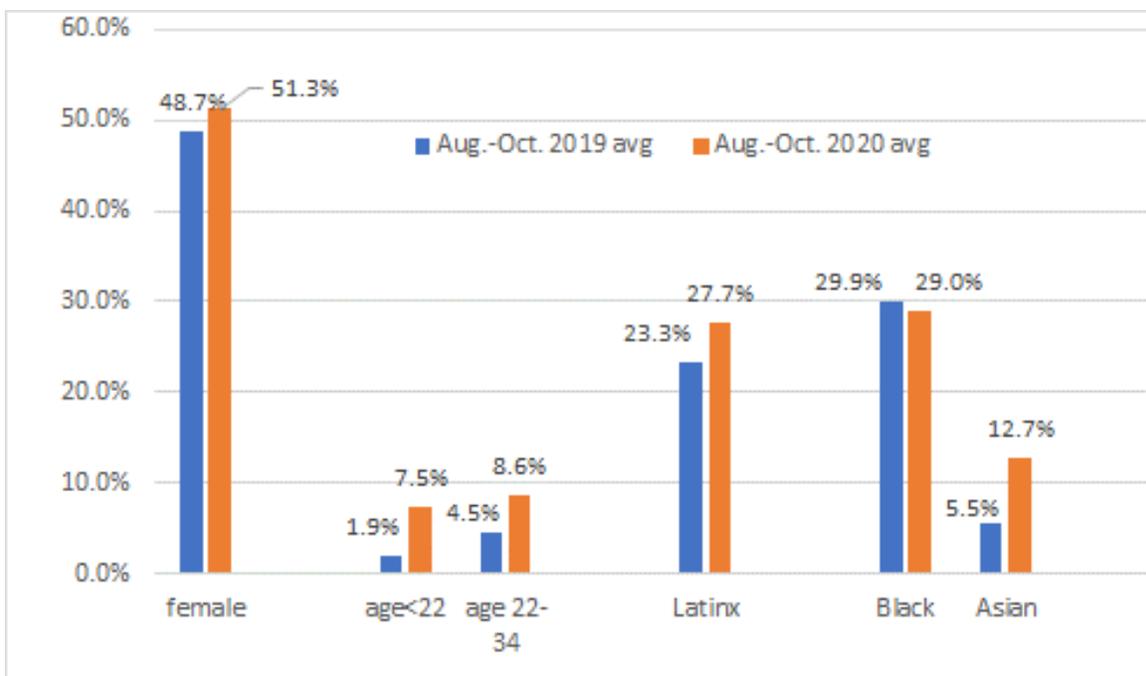
Figure 3. Two-thirds of regular UI recipients are from six mainly low-wage industries that have been hard hit in the pandemic, and most have higher shares of recipients than last year



Source: U.S. DOL, Employment and Training Administration.

Most New York UI recipients are persons of color, and a higher percent were persons of color over the August-October months of 2020 than during the year before, with large increases among Latinx and Asian workers. In addition, unemployment claims are proportionally higher among women than they were a year ago. Younger workers (under 22) constitute nearly four times the proportion of workers receiving unemployment benefits than those that did a year ago (7.5 percent in 2020 versus 1.9 percent in 2019). Of great concern for the future of New York’s economic rebound, workers ages 22-34 make up a greater proportion – nearly double – of unemployment claims than they did a year ago (4.5 percent in 2019 versus 8.6 percent in 2020).

Figure 4. About 70 percent of New York’s UI recipients are workers of color and current recipients are more likely to be female, young, and of color than before the pandemic



Source: U.S. DOL, Employment and Training Administration.

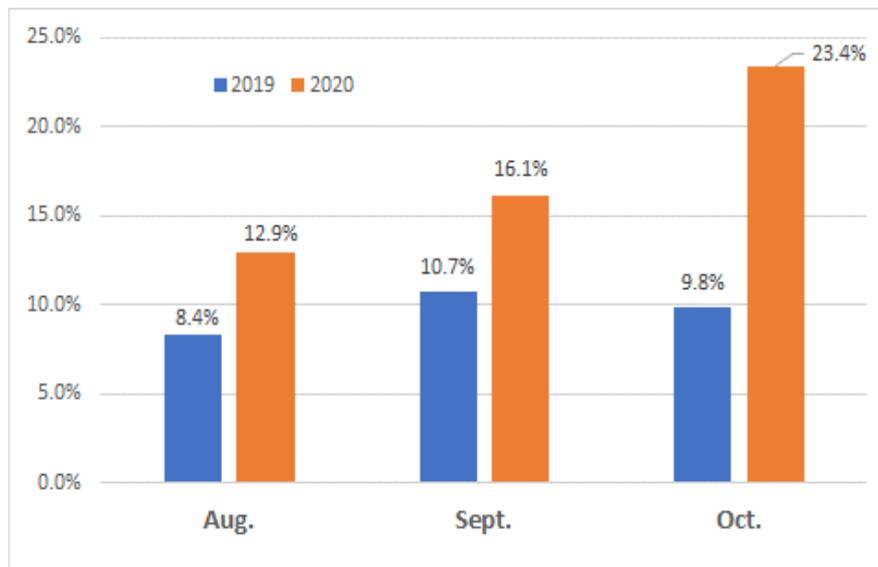
3. Substantial increase in part-time work

The extent of involuntary part-time work (part-time workers who would like to work full-time) was 52 percent greater in October than a year ago, and as a share of all jobs was 62 percent greater.⁴ An estimated 370,000 New York workers were involuntarily part-time employed in

⁴ These are national data since NYS data are not available. The BLS measure of involuntary part-time unemployment considerably understates part-time work since it does not include part-time workers who would like to work more hours. Lonnie Golden and Jaeseung Kim, *The Involuntary Part-time Work and Underemployment Problem in the U.S.*, CLASP, August 2020.

October.⁵ Partial weeks of unemployment benefits soared to an historical high 23.4 percent of all weeks compensated in October, up from 9.8 percent a year ago (Figure 5). This provides important context for understanding the current nature of the economic recovery: many workers able to return to work have had to accept reduced hours.

Figure 5. Partial weeks of regular NYS unemployment insurance benefits as a share of total weeks compensated, Aug-Oct. for 2019 and 2020



Source: U.S. DOL, Employment and Training Administration

4. New York's severely flawed partial unemployment insurance program

Unemployment benefits provide an economic lifeline to hundreds of thousands of New Yorkers. Yet, the growing share of predominantly lower-wage unemployed workers who are working part-time are ill-served by New York's partial unemployment benefit program. New York's partial UI program is the only one in the country that does not incentivize workers to accept part-time employment if that is all their employer offers given slack business conditions.

New York's current partial unemployment approach reduces benefits based on the number of days worked, rather than on the earnings the worker receives from part-time work. There is no earnings disregard, and an employee working just a few hours, but with those hours spread out

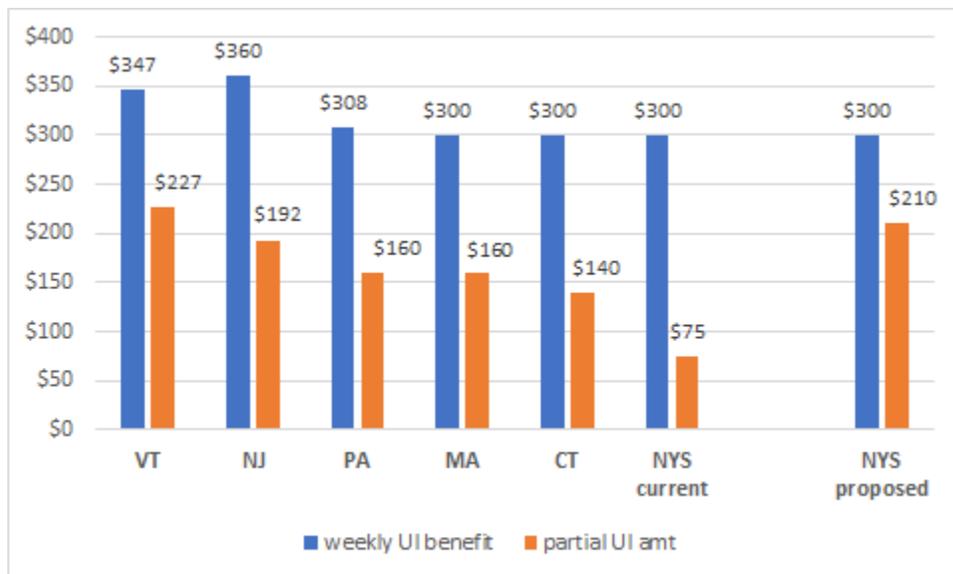
⁵ In September, average weekly hours worked were 33.3 for all NYS private sector workers. In leisure and hospitality where about one-quarter of NY's unemployed had worked, average weekly hours were only 26.5 in September

over three or four days, can lose most or all (in the case of working four days) of their unemployment benefits.

For example, for a worker employed 16 hours a week spread out over three days, Figure 6 below shows how unfavorable New York's partial unemployment insurance program is compared to neighboring states. The weekly UI benefit the New York worker making \$15/hour laid off from a 40 hour-per-week job receives is only a third to half of what a similar worker would receive in New York's neighboring states.⁶

By contrast, many states encourage part-time reemployment to help workers stay connected to their employer and to maintain their skills through an earnings disregard that is not counted against the weekly benefit amount they would receive based on their usual weekly hours before becoming unemployed.

Figure 6. NYS currently penalizes part-time work by an unemployed worker: the case of a \$15/hr worker laid off from a 40 hr/wk job working 16 hrs/wk over three days



Source: Authors' analysis

⁶ In the early days of the pandemic in March of this year, Georgia Governor Brian Kemp and his labor department increased the earnings disregard for partial unemployment benefits to \$300.

5. Proposed partial unemployment insurance reform encourages work and benefits workers

Figure 6 also indicates that the worker in that example would receive a much higher partial UI benefit under the proposed Stirpe-Ramos bill (\$210 a week vs. \$75 under the current system). This increased partial UI benefit is because the Stirpe-Ramos bill would do away with the per-day work penalty and institute an earnings disregard provision equal to one-half of a worker's weekly UI benefit.

Figure 7 illustrates the effects of the proposed bill on the earnings for a worker making \$15 an hour who normally works a 40-hour week. A worker with a \$300 weekly benefit rate would see any part-time earnings over \$150 (one-half their weekly benefit) deducted from their weekly UI payment. Workers taking on part-time work of 10-16 hours per week over 2-4 days, e.g., would see the sum of their earnings plus partial UI benefits rise between 15 and 200 percent. The total change in their earnings plus benefits would rise more if their part-time work is spread over four days, because of the current perverse structure in which New York State reduces UI benefits by 25 percent of the weekly UI amount for each day worked, with the marginal benefit for the worker declining as the number of part-time hours increases above 10 hours a week. Under the proposed partial UI reform, similar percentage increases exist for workers making below and above \$15/hour, up to the point where the State's maximum weekly benefit amount is reached.

Figure 7. Workers returning to work on a part-time basis would benefit significantly from the proposed Stirpe/Ramos partial UI reform

(Example of a \$15/hr NYS worker laid off from a 40-hr/wk job returning to work on a part-time basis)

	current NYS law			Stirpe/Ramos bill				% increase in UI payment + PT earnings under Stirpe-Ramos	
	weekly benefit rate	NY partial benefit reduction	partial weekly UI payment + earnings	partial benefit credit (PBC)	amt. in excess of PBC	partial weekly benefit amount	UI payment + earnings		
amount of partial earnings--10 hours									
	\$150	\$300.00							
2 days	\$300.00	\$150.00	\$150.00	\$300.00	\$150.00	\$0.00	\$300.00	\$450.00	50.0%
3 days	\$300.00	\$225.00	\$75.00	\$225.00	\$150.00	\$0.00	\$300.00	\$450.00	100.0%
4 days	\$300.00	\$300.00	\$0.00	\$150.00	\$150.00	\$0.00	\$300.00	\$450.00	200.0%
amount of partial earnings--16 hours									
	\$240	\$300.00							
2 days	\$300.00	\$150.00	\$150.00	\$390.00	\$150.00	\$90.00	\$210.00	\$450.00	15.4%
3 days	\$300.00	\$225.00	\$75.00	\$315.00	\$150.00	\$90.00	\$210.00	\$450.00	42.9%
4 days	\$300.00	\$300.00	\$0.00	\$240.00	\$150.00	\$90.00	\$210.00	\$450.00	87.5%

Source: Authors' analysis.

The great advantage of the proposed reform is that it benefits the unemployed, incentivizing them to take on part-time work and moderately increase their total income. It also benefits the

economy overall, keeping members of the workforce attached to the labor market and current in their skills. These are factors that labor economists view as crucial for mitigating worker “scarring” resulting from long-term adverse effects of prolonged period of high unemployment.⁷

At the joint hearing before the New York State Senate and Assembly in August 2020,⁸ workers testified about the financial penalties they incurred by seeking to return to work following losing their jobs. One restaurant server who lost her job when restaurants shut down initially received regular state unemployment benefits in addition to the \$600 Pandemic Unemployment Compensation weekly supplement. But, when offered a 15-hour-a-week job spread over four days to staff a community helpline, this worker was eager to return to work and seized the opportunity to help others. However, only later did she learn that because her work was spread over four days, New York’s Partial UI rule meant she lost all of her UI benefits as well as the federal supplement. Because of her readiness to return to work, this worker lost \$504 in weekly NY unemployment benefits and \$600 in Pandemic supplements and was forced to rely on the \$260 weekly paycheck from her part-time work. Another worker laid off from full-time fundraising work, sought to expand a second job as a counselor into a full-time career. But, as he worked to build a client base by accepting appointments on all days of the week, he lost his UI benefits for each additional day he worked, even if only for a single appointment. The structure of New York’s Partial UI benefits forced him to choose between forfeiting his unemployment benefits as he transitioned to full-time work and giving up his efforts to build a new career.

6. Improved partial benefits comes at slight cost to New York’s UI Trust Fund

Along with 20 other states, New York State’s Unemployment Insurance Trust Fund has borrowed from the U.S. Treasury during the pandemic in order to keep paying regular State UI benefits. The Federal government has waived interest charges on any UI borrowing for this year. As of November 26, New York’s Trust Fund had borrowed \$8.7 billion from the Treasury, more than twice the maximum amount (\$4 billion) borrowed in the wake of the 2008-09 Great Recession. Repayment of UI Trust Fund borrowing does not come out of the State’s annual budget. Instead, such debt is paid back through UI payroll tax surcharges levied on employers and generally is spread out over several years.

Changes to partial unemployment per the Stirpe-Ramos bill would entail a slightly increased cost to the Trust Fund and necessitate marginal increases to the Trust Fund’s need to borrow from the Treasury. To provide some idea of the possible range of impacts due to the proposed reform, we modeled two scenarios with different degrees of partial unemployment payments relative to all

⁷ J. Irons, *Economic Scarring: The long-term impacts of the recession*, Sept. 30, 2009, Economic Policy Institute.

⁸ Joint Public Hearing on the Impact of COVID-19 on the Workforce, August 13, 2020.

UI payments, and two scenarios with behavioral changes since some workers may change their part-time work hours in response to partial UI reform. The results of these four scenarios are summarized in Figure 8 below. A baseline total weekly trust fund UI cost was modeled using the average results for the August-October 2020 months. During this baseline period, weekly UI trust fund costs averaged \$311.1 million.⁹

Figure 8. Four scenarios to estimate incremental cost of NYS partial UI reform

	Partial % of weeks compensated	Total UI benefits for recipients with no part-time work *	Total benefits for partial UI recipients	Total benefits--all regular NYS UI recipients	% change compared to Baseline
Baseline (Aug.-Oct. avg.)	16.1%	\$293,800,000	\$17,300,000	\$311,100,000	
Scenario 1: baseline w/ partial payments per reform (no behavioral changes)	16.1%	\$293,800,000	\$34,900,000	\$328,700,000	5.7%
Scenario 2: 25% of recipients working part-time hours (no behavioral changes) <i>Note: alternate pre-reform baseline with 25% partial share</i>	25.0%	\$262,600,000	\$54,100,000	\$316,700,000	9.4%
		\$262,600,000	\$26,900,000	\$289,500,000	
Scenario 3: significant behavioral changes of previous non-partials, 10% work 8 hrs; 10% work 16 hrs among partial unempl., 20% work 5 add'l hrs among partial unempl., 20% work 7-12 add'l hrs	16.1%	\$278,300,000	\$25,400,000	\$303,700,000	-2.4%
Scenario 4: slight behavioral changes of previous non-partials, 5% work 8 hrs; 5% work 16 hrs among partial unempl., 20% work 2-7 fewer hrs	16.1%	\$286,000,000	\$37,800,000	\$323,800,000	4.1%

* Part-time work for recipients previously considered non-partial recipients included in this column.

Source: Authors' analysis based on Aug.-Oct. data from NYSDOL and U.S. DOL Employ. and Training Admin.

Based on 16.1 percent partial share of weeks compensated (the average of August-October of 2020), the proposed partial UI reform would increase UI payments (or trust fund costs) by 5.7 percent, assuming no behavioral changes on the part of recipients (Scenario 1). Scenario 2 shows the cost of reform increases to a still-moderate 9.4 percent if the partial share of weeks compensated is increased to 25 percent.

Since it is likely that some UI recipients will respond to the proposed reform by choosing to work more hours if given the opportunity, we also modeled two scenarios with different levels of behavioral changes. As Scenario 3 indicates, since reform allows workers to keep some of their

⁹ Using NYSDOL data on the number of recipients and the total amounts of UI payments, and the share of all weeks compensated that were partial UI payments, we estimated the average non-partial UI weekly benefit at \$320 and the average partial weekly benefit at \$100. We modeled four hypothetical hourly wage levels (\$34, \$23, \$15 and \$12.50) and a corresponding distribution of recipients by wage level, and for those receiving partial benefits, we developed hypothetical average part-time working hours.

UI benefits even if they work more hours, total UI payments might actually decrease under reform as workers choose to work more hours. In this situation, as worker earnings from part-time work gradually exceed the earnings disregard threshold, their UI benefits will decline but by less than the amount of their increased earnings. Under the behavioral changes modeled in Scenario 3, total UI payments would decline by 2.4 percent compared to the pre-reform baseline. Scenario 4 models a different set of behavioral changes, including the possibility that some workers might reduce their part-time hours, since under certain circumstances their total earnings, combining UI payments and part-time earnings, would remain the same. This scenario results in a 4.1 percent increase in UI payments compared to the pre-reform baseline.

Thus, the range of cost increases compared to the pre-reform baselines remains moderate (single-digit percentages) under several plausible scenarios. And, depending on the configuration of behavioral changes, UI costs could even decline. The cost of reform increases slightly as the share of partial benefits increases. It should be kept in mind that these moderate cost increases to the UI trust fund make possible roughly a 100 percent increase in UI benefits to the partially unemployed; partial benefits under Scenario 1, for example, are \$34.9 million compared to \$17.3 million under the pre-reform baseline.

The most pressing economic issue for New York right now is to nurse the economy back to health by increasing consumer demand and fostering a consumer base for small businesses. Overcoming the perverse work disincentive that now exists in the State's partial UI approach will further that objective. Furthermore, the costs to the Trust Fund are diminished by the Treasury Department's decision to temporarily waive interest on UI borrowing. Given the unprecedented magnitude of UI borrowing by several states, future negotiations about the pace and level of repayment are likely. If New York needs to raise its UI payroll taxes at some point to repay that debt, it would make sense to raise the taxable wage base, which is below the national average and anomalous given that New York is one of the highest wage states. New York's taxable wage base is below all neighboring states except for Pennsylvania, and less than one-third of New Jersey's.

On a related issue, as long as the coronavirus remains a public health threat, workers need effective health and safety protections on the job. Several workers and legal experts testified on this issue at the State Legislature's August Joint Public Hearing.¹⁰ State law needs to be clarified to allow workers to refuse offers to return to work and retain their UI benefits where they are justifiably concerned about serious health risks. Several states, including North Carolina, Colorado, Connecticut, and Ohio, are extending such protections to older workers and others with health conditions that put them at high risk. It is also important to monitor New York Workers' Compensation Board determinations on the ability of workers contracting Covid-19 through their work to receive adequate and timely workers' compensation benefits.

¹⁰ See, for example, the testimony by Richard Blum, staff attorney in the Employment Law Unit of The Legal Aid Society. Joint Legislative Public Hearing on the Impact of COVID-19 on Workers, August 13, 2020.

Conclusion

Unemployment has skyrocketed as a result of Covid-19 business restrictions, hitting hardest low-wage workers and their small business employers in several service industries. These workers and businesses have been adversely affected through no fault of their own but rather are collateral damage to the ongoing efforts to respond to the public health crisis. Even businesses that have adapted to Covid-19 restrictions may only be able to operate at a fraction of their pre-pandemic capacity. Many workers have had to return to work with fewer than full-time hours because that is all their employers can offer and therefore even as employment has begun to rebound, involuntary part-time work has also shot up. Reforming New York's partial UI system will help these workers provide for their families. While it may entail some additional costs to the State's UI Trust Fund that is financed through employer payroll taxes, this additional cost will be marginal in relation to total benefit costs. Our estimates put the likely cost of proposed partial UI reforms at 4-6 percent of total UI payments, and depending on the behavioral responses of workers, could even result in slight savings.

Appendix Figure 1

Regular NYS UI beneficiaries and UI payment amounts, by county, September 2020

	Beneficiaries	Monthly total benefit amounts	avg weekly UI benefit
NEW YORK STATE	1,175,700	\$1,342,930,000	\$286
Albany	11,900	\$12,250,000	\$257
Allegany	1,200	\$1,270,000	\$265
Bronx	136,000	\$157,620,000	\$290
Broome	7,600	\$6,950,000	\$229
Cattaraugus	3,100	\$2,710,000	\$219
Cayuga	2,800	\$2,580,000	\$230
Chautauqua	4,700	\$4,150,000	\$221
Chemung	3,300	\$3,010,000	\$228
Chenango	1,400	\$1,400,000	\$250
Clinton	2,600	\$2,350,000	\$226
Columbia	1,800	\$1,880,000	\$261
Cortland	1,500	\$1,420,000	\$237
Delaware	1,200	\$1,160,000	\$242
Dutchess	11,600	\$12,770,000	\$275
Erie	48,600	\$46,200,000	\$238
Essex	900	\$770,000	\$214
Franklin	1,500	\$1,370,000	\$228
Fulton	1,800	\$1,820,000	\$253
Genesee	2,400	\$2,130,000	\$222
Greene	1,800	\$1,870,000	\$260
Hamilton	100	\$70,000	\$175
Herkimer	1,900	\$1,950,000	\$257
Jefferson	3,200	\$2,870,000	\$224
Kings	202,900	\$245,560,000	\$303
Lewis	700	\$650,000	\$232
Livingston	2,000	\$1,980,000	\$248
Madison	2,200	\$2,150,000	\$244
Monroe	36,300	\$36,520,000	\$252
Montgomery	2,200	\$2,250,000	\$256
Nassau	73,500	\$86,400,000	\$294
New York	107,100	\$137,930,000	\$322
Niagara	11,200	\$10,000,000	\$223
Oneida	8,900	\$8,560,000	\$240
Onondaga	21,400	\$20,720,000	\$242
Ontario	3,900	\$3,870,000	\$248
Orange	16,600	\$17,880,000	\$269
Orleans	1,600	\$1,390,000	\$217
Oswego	4,500	\$4,290,000	\$238
Otsego	1,800	\$1,700,000	\$236
Putnam	3,800	\$4,450,000	\$293
Queens	201,400	\$240,280,000	\$298
Rensselaer	5,900	\$6,010,000	\$255
Richmond	28,900	\$32,890,000	\$285
Rockland	13,200	\$14,660,000	\$278
Saratoga	8,300	\$8,440,000	\$254
Schenectady	8,000	\$8,280,000	\$259
Schoharie	800	\$860,000	\$269
Schuyler	500	\$540,000	\$270
Seneca	1,200	\$1,170,000	\$244
St. Lawrence	2,700	\$2,470,000	\$229
Steuben	3,400	\$3,280,000	\$241
Suffolk	75,200	\$83,920,000	\$279
Sullivan	3,900	\$4,220,000	\$271
Tioga	1,600	\$1,500,000	\$234
Tompkins	2,900	\$2,840,000	\$245
Ulster	7,700	\$8,060,000	\$262
Unknown	700	\$920,000	\$329
Warren	2,500	\$2,380,000	\$238
Washington	1,800	\$1,830,000	\$254
Wayne	3,300	\$3,400,000	\$258
Westchester	46,400	\$56,370,000	\$304
Wyoming	1,300	\$1,160,000	\$223
Yates	600	\$580,000	\$242
New York City	676,300	814,280,000	\$301

Source: NYSDOL, excludes out-of-state residents.