

New York's Rising  
Unemployment—  
The Other Crisis in Albany



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## Introduction

Labor Day 2008 finds New York workers facing a shrinking economy and falling real wages as inflation rises to levels not seen in 17 years. After modest growth between 2003 and 2007, the New York State economy started to falter in the second half of 2007 with year-over-year job growth beginning to taper off and unemployment starting to rise. The national economy most likely entered recession at the end of 2007 or in early 2008, bringing an end to a shaky recovery and expansion.

Now, with the expansion having ended and the state's economy deteriorating, this report focuses on New York's mounting unemployment crisis and its consequences. The state's looming budget gaps have received considerable attention in Albany. Unemployment is the other intensifying crisis to which Albany must also turn its attention.

Most New Yorkers have not fared well through much of this decade. The steep decline in 2001 and 2002, with a national recession exacerbated by the economic aftermath of 9/11, was followed by jobless growth, then a weak recovery. When job growth did resume in mid-2003, it was weak, and largely driven by debt and an unprecedented housing market bubble. The 2003-2007 recovery and expansion never achieved a sound footing. By 2007, the bubble had burst, and the national economy began its decline, characterized by a sharp contraction in housing construction and the implosion of subprime lending and related high-risk credit market practices.

As the Economic Policy Institute notes in *The State of Working America 2008/2009*, the 2003-2007 recovery and expansion was the first on record in which the real incomes of middle-class families failed to rise above where they were at the peak of the previous expansion. Median weekly earnings barely budged over the cycle, and, combined with fewer hours worked, middle-income families were left with lower incomes in 2007 than those they had had in 2000.<sup>1</sup>

New York reflects many of the same problems plaguing the national economy over the past business cycle. Previous editions of the Fiscal Policy Institute's *The State of Working New York* have analyzed the interlinked trends that characterized this past expansion—weak payroll job growth, rising misclassification of workers by employers as independent contractors that leaves workers without economic benefits while allowing employers to avoid the cost of social insurance, the gap between the growth of worker productivity and pay, stagnant real incomes, high poverty, and widening income polarization.<sup>2</sup>

On an inflation-adjusted basis, the median income for working-age New York households was no higher in 2007 than at the peak of the previous expansion. The real median hourly wage for New York workers was unchanged from 2003 to 2007, then declined by 1.5 percent for the first half of 2008 compared to the year before.<sup>3</sup>

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<sup>1</sup> The State of Working America 2008/2009, <http://www.stateofworkingamerica.org/>, August 28, 2008.

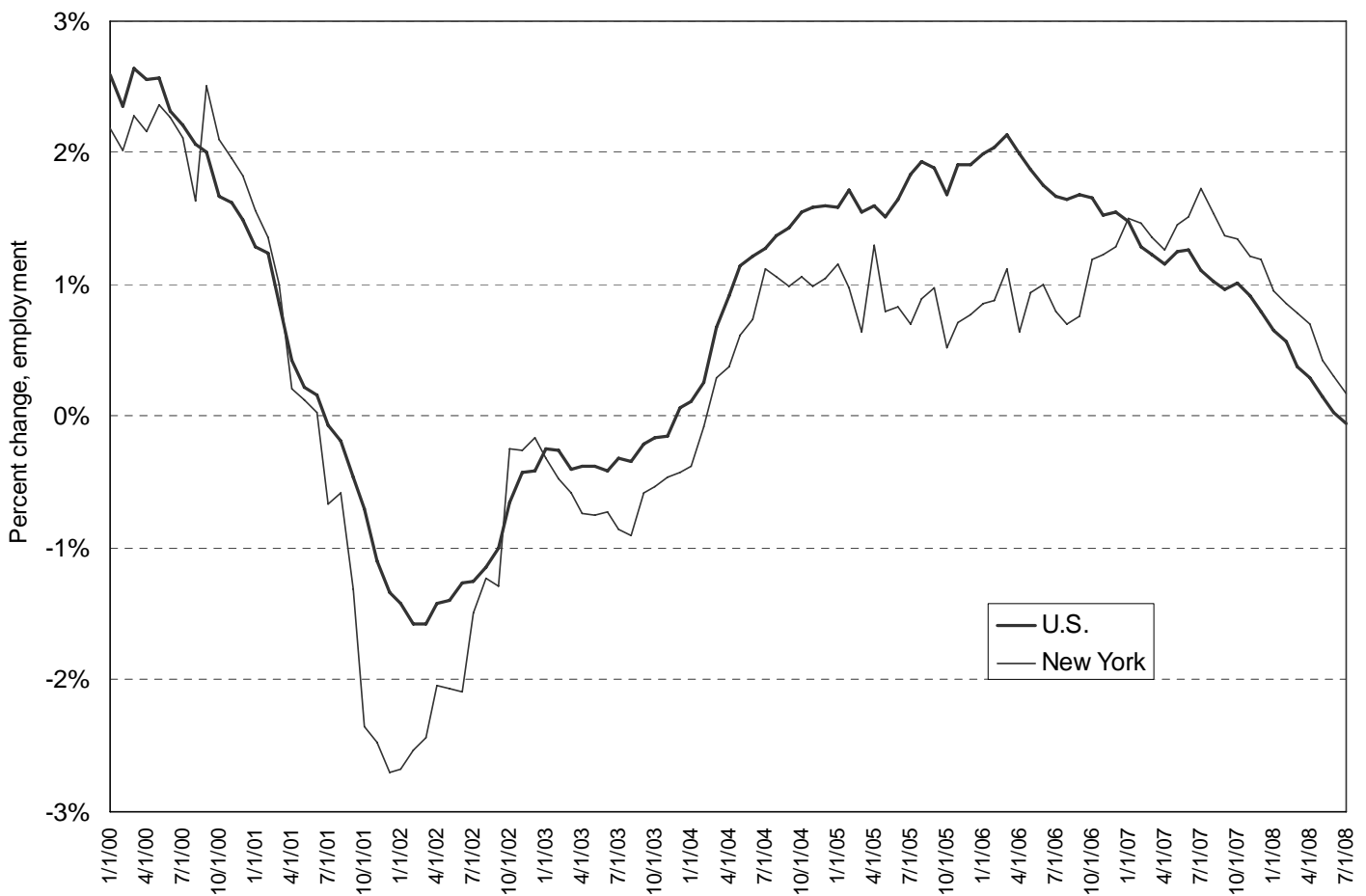
<sup>2</sup> State of Working New York Archives, [http://www.fiscalspolicy.org/archivepages/sowny\\_archive.html](http://www.fiscalspolicy.org/archivepages/sowny_archive.html).

<sup>3</sup> Median household income data from the Census Bureau's Current Population Survey (CPS) Annual Social and Economic Supplement. Real hourly wage data from the CPS, analyzed by the Economic Policy Institute.

### **Job growth tapers off, and job losses mount in finance and beyond**

Year-over-year payroll job growth started to decline in early 2006 in the U.S. as a whole, much earlier than in New York where job growth did not begin tapering off until mid-2007. (See Figure 1.) On a seasonally adjusted basis, payroll employment peaked in December 2007 for the U.S. and in January 2008 for New York State. Since those peaks, most monthly job reports have showed net total job losses, with the cumulative drop for New York through July relatively mild compared to the nation. Through July 2008, New York's job losses have been concentrated in the finance sector, construction, and retail trade. These are in addition to continuing declines in manufacturing employment.<sup>4</sup>

**Figure 1. New York's year-over-year job growth has fallen since mid-2007.**



Source: Current Employment Statistics data analyzed by FPI.

<sup>4</sup> Household employment grew by much less than payroll employment in New York for the first six months of 2008 compared to the first half of 2007. Household employment grew by 13,700 while payroll employment was 61,600 higher in the first half of 2008 than in the first half of 2007. The opposite relation prevailed during the recovery and expansion. From the first half of 2003 to the first half of 2007, household jobs grew by 361,700 compared to a 302,500 increase in payroll jobs over the same period.

During the recovery and expansion, most of the state's payroll job growth was concentrated in New York City and its suburbs. However, through the first half of 2008, job growth has been slowing in all areas of the state. (See Appendix Table 1.) While job growth in Western-Northern New York was only a meager 0.3 percent over the past year—the same as the national average for this period—this represents a less dramatic decline from the previous four years of the expansion than that in evidence downstate. Starting from a higher rate of growth, downstate is now experiencing more severe declines. While job growth has slowed in all of the state's metropolitan areas in the past year, the Rochester metropolitan area is the only one to have seen a negative rate of growth, with employment having dropped 0.2 percent.

### **Unemployment is rising sharply in most parts of New York**

At mid-year, 500,000 New York workers were officially unemployed, the greatest number since 2004. New York's unemployment rate had dropped as low as 4.3 percent in late 2006 but now stands nearly a percentage point higher, with a preliminary 5.2 percent figure for July 2008.<sup>5</sup>

Statewide, the number of unemployed increased by 56,000 during the first half of 2008 as compared to the same period in 2007. This represents an increase of 13.1 percent across the state. However, in many metropolitan areas across the state, jobless counts for the first six months of this year have jumped by 20 percent. In New York City, the number of unemployed workers increased by only 3.3 percent through the first half of the year. That figure is expected to rise as job losses mount in the financial sector and ancillary industries.<sup>6</sup>

Twenty-five New York counties have experienced 20 percent-plus increases in the number of people who are unemployed through the first half of 2008. The New York City suburban counties of Nassau, Suffolk and Westchester have seen unemployment increases of 21 to 23 percent, and all of the counties containing major upstate cities have seen unemployment increases of at least 18.5 percent. (See Figure 2.)

### **New York began the current downturn with very high long-term unemployment**

One indication of the fact that the recent expansion failed to substantially improve employment conditions is that long-term unemployment remained very high. Among those New York workers unemployed in 2007, 22.4 percent were “long-term unemployed”, that is, they had been unemployed for more than six months. In contrast, in the peak year of the previous expansion—2000—long-term unemployment was 17.2 percent of all unemployed workers. Among all states, New York had the fifth highest long-term unemployment in 2007.<sup>7</sup>

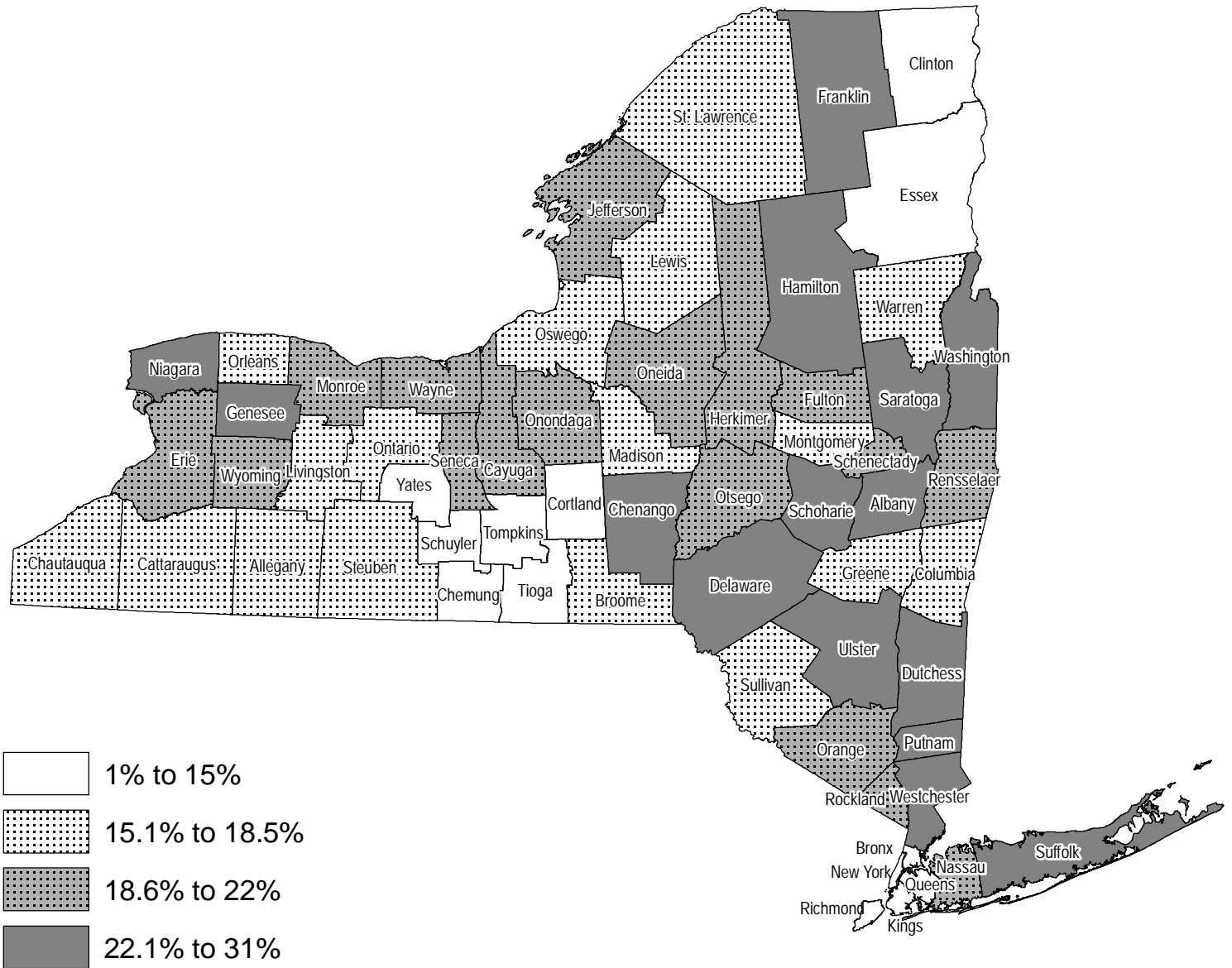
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<sup>5</sup> For the U.S., the unemployment rate reached a low of 4.4 percent around the end of 2006 and was 5.7 percent in July 2008.

<sup>6</sup> Official budget-related projections by the Mayor's Office, the City Comptroller and the City's Independent Budget Office anticipate New York City job losses between spring 2008 and spring 2009 ranging from 60,000 to 90,000.

<sup>7</sup> Economic Policy Institute analysis of Current Population Survey data.

**Figure 2. Unemployment is rising sharply in most New York counties.**  
(Percent increase in number of unemployed,  
first half of 2008 compared to first half of 2007)



Source: New York State Department of Labor data analyzed by FPI.

## **Unemployment higher among New York's blacks and Hispanics**

Unemployment in the U.S. typically hits blacks and Hispanics harder than white workers, and this is certainly true in New York. In 2007, when the overall New York State unemployment rate averaged 4.6 percent for the year, unemployment among white workers was 3.5 percent while for Hispanic workers it was 6.5 percent and for black workers it was 7.5 percent, more than double the white unemployment rate. Black and Hispanic workers, together, account for nearly 29 percent of the New York State work force. (See Figure 3.)

**Figure 3. Unemployment and underemployment in New York is much higher for blacks and Hispanics.**

	<u>Unemployment</u>	<u>Underemployment</u>
All	4.6%	8.1%
Whites	3.5%	6.5%
Blacks	7.5%	12.5%
Hispanics	6.5%	10.5%
Asians	4.1%	7.4%

Source: Economic Policy Institute Analysis of Current Population Survey data, 2007.

Note: Underemployment includes the unemployed, discouraged workers, involuntary part-timers, and a smaller group of people who want to work but face a barrier such as lack of transportation or child care.

“Underemployment” is a broader measure of under-utilization of workers than unemployment. Underemployment encompasses, in addition to those officially unemployed, workers who have become so discouraged about their prospects of finding a job that they have ceased looking and workers who would like to work full-time but can only find a part-time job. Underemployment in New York State was 8.1 percent in 2007, considerably higher than the 4.6 percent official unemployment rate. Again, underemployment was much higher for black and Hispanic workers than for whites. For blacks, underemployment was already 12.5 percent in 2007. For Hispanic workers, underemployment was 10.5 percent while for whites it was 6.5 percent.

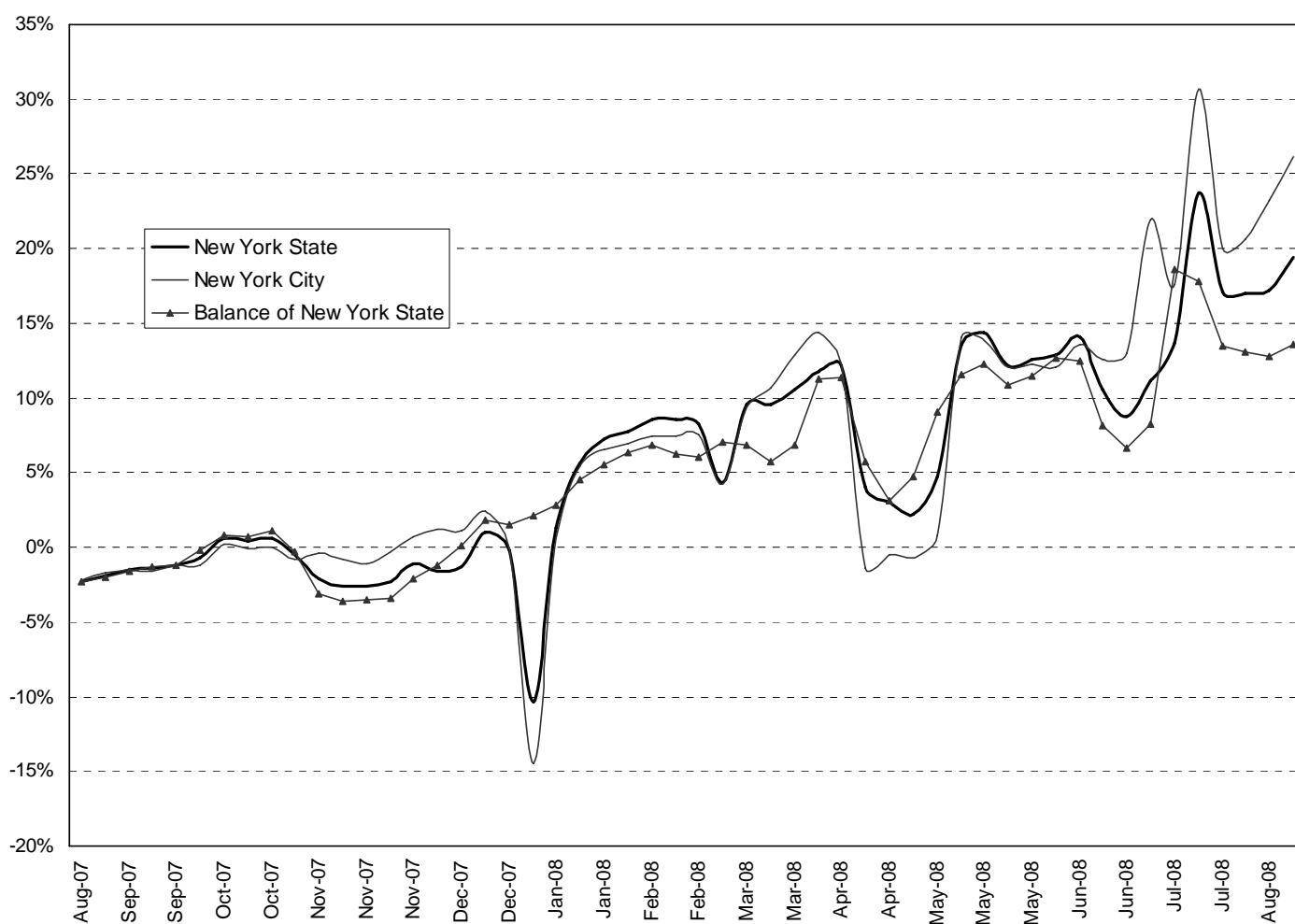
In 2003, the low point of the last economic downturn, underemployment reached 10.2 percent statewide, with black underemployment at 17 percent and Hispanic underemployment at 14.1 percent.

Blacks also suffer a much higher share of long-term unemployment. In 2007, 31.4 percent of unemployed blacks had been unemployed for more than 26 weeks, a much higher percentage than in 2000 when it was 17.2 percent.

### Unemployment claims rising, particularly in New York City

New claims for unemployment insurance benefits within New York State began to climb at the beginning of 2008, with the latest data for mid-August indicating 20,000 new claims per week and a year-over-year increase of nearly 20 percent.<sup>8</sup> Reflecting the likelihood of steeper payroll job losses to come in New York City, percentage changes in unemployment claims for the city tracked the pattern of the balance of the state for the first few months of 2008, but have risen well above the balance of the state during the summer. (See Figure 4.)

Figure 4. Unemployment claims are starting to rise faster in New York City than in the rest of the state.



Source: New York State Department of Labor, weekly initial unemployment claims data analyzed by FPI on a 12-week moving average basis. Figure shows the change from the prior year.

<sup>8</sup> Weekly initial unemployment claims data analyzed by the Fiscal Policy Institute on a 12-week moving average basis.

## **New York's unemployment insurance safety net is not what it used to be**

During the Great Depression years of the early 1930s, New York State was one of the pioneers in establishing a state unemployment insurance safety net. Funded by a modest payroll tax paid by employers, unemployment insurance is meant to provide a degree of wage replacement for workers losing jobs through no fault of their own. On an economy-wide level, unemployment insurance also functions as an automatic stabilizer during periods of high unemployment, helping both individual workers and the overall economy by providing the unemployed with some income with which to continue buying goods and services, which in turn puts a brake on the downward spiral of declining jobs and disappearing wages.

In the previous downturn, unemployment insurance benefits were of critical importance in stabilizing income within New York. Benefits increased by \$2.6 billion to \$4.3 billion in 2002, and represented 18 percent of the change in total state personal income between 2000 and 2002. In many diverse parts of New York—whether urban, suburban or rural—unemployment benefits were a critical stabilizer. Long Island saw unemployment benefits rise by nearly \$300 million.

In Westchester County the increase in unemployment insurance payments accounted for 23 percent of income growth between 2000 and 2002; in Broome County, they constituted 24 percent of the growth, and in Chautauqua County the dollar increase in unemployment benefits was 31 percent greater than the total growth in personal income. In New York City, unemployment benefits accounted for over one-third (36 percent) of income growth, and in several counties, including not only New York county (Manhattan), but also Chemung, Columbia, Orleans, Schoharie, Steuben, Wayne and Yates counties, unemployment benefits increased while total personal income fell. (See Figure 5.)

State unemployment insurance provides up to 26 weeks of benefits. Considering that long-term unemployment was much higher in New York in 2007 than at the peak of the previous economic expansion, it was welcome news when Congress passed and President Bush signed into law at the end of June a federally funded 13-week extension of unemployment benefits. State Labor Commissioner Patricia Smith projects that New Yorkers will receive \$850 million in extended federal benefits through March of 2009.<sup>9</sup>

As welcome as is the federal extension of unemployment benefits, improvements and updating are needed in New York State's unemployment program so that it can serve the state's workers and economy as well as it should. Because New York's unemployment benefits have not kept pace with wages or inflation, New York's economy will receive much less of a needed boost during the coming hard times than it should. In addition, New York has a particularly low percentage of unemployed workers who receive benefits and the state's unemployment insurance trust fund is seriously underfinanced.

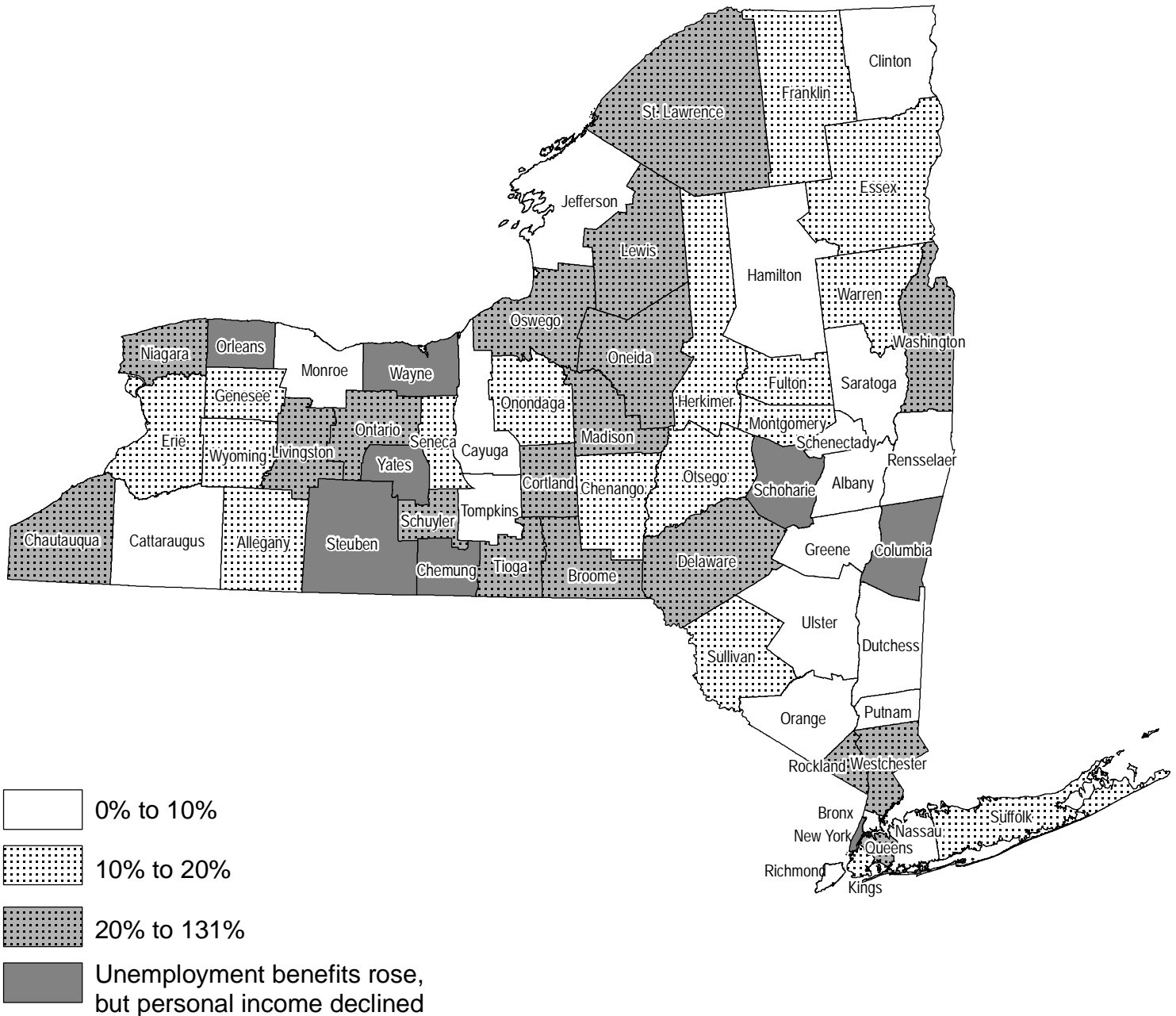
Because the maximum weekly unemployment insurance benefit level has been stuck at \$405 since 2000, its value has declined in real terms by 25 percent since then. And while weekly

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<sup>9</sup> Patrick McGeehan, "New York Extends Benefits for Jobless," *New York Times*, July 15, 2008.



**Figure 5. State unemployment insurance benefits served a critical safety net function during the 2000-2002 downturn.**  
(Change in unemployment insurance as a share of the change in personal income, 2000-2002)



benefits are set at 50 percent of a worker's average weekly wage up to \$405, the current maximum benefit is only 35 percent of the state's average weekly wage. New York's weekly unemployment benefit averaged only \$302 during the first quarter of this year, 21 percent less than in Massachusetts and 17 percent below New Jersey's. To remedy this situation, the maximum benefit should be increased, with a provision for indexing to protect future benefits from inflation.

New York's reciprocity rate—the insured unemployed as a percentage of the total unemployed—is only 40 percent, below that of the four major neighboring states.<sup>10</sup> Part-time workers—who make up 21 percent of New York's workforce—are penalized by some of the unemployment insurance system's rules, as are low-wage workers. Reforms are needed to ensure that the system fairly protects all insured workers and that it meets the needs of workers in an economy with widespread part-time and low-wage employment.

One particular group of workers badly served by the system is part-year non-professional school employees, such as bus drivers and cafeteria workers. State law prohibits these workers from receiving unemployment insurance benefits between school years or terms when they have reasonable assurance of re-employment in the coming term. Many of these positions are low-wage, and excluding these workers from the unemployment insurance system creates a hardship during periods when they are laid off. Adjunct college professors—who typically are paid a mere fraction of what full-time professors receive—are similarly excluded from eligibility at present.

Meeting the twin goals of family income protection and automatic stabilization of the economy requires adequate resources. Unfortunately, New York's unemployment insurance fund is chronically under-financed. Since 2003, the state has paid \$36 million in interest and penalties incurred when the fund was depleted. The U.S. Department of Labor measures state unemployment insurance funds' solvency by comparing current resources to the average of payments made over a calendar year during the state's three most recent recessions. New York flunks this test, ranking 49 out of the 50 states.<sup>11</sup> The taxable wage base for unemployment insurance has remained at the same level—\$8,500—since 1999. The national average is about \$11,500, Connecticut's is nearly double that of New York's, and New Jersey's is more than three times larger than New York's. The base must be raised if the fund is to remain solvent and New York's unemployment insurance system is to serve the state's economy and workers as it was intended to do.

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<sup>10</sup> For example, Pennsylvania's reciprocity rate is 60 percent and New Jersey's reciprocity rate is 59 percent. U.S. Department of Labor, Unemployment Insurance Quarterly Data Summary, First Quarter 2008. <http://workforcesecurity.doleta.gov/unemploy/content/data.asp>.

<sup>11</sup> New York ranks ahead of Michigan whose unemployment fund is insolvent. U.S. Department of Labor, op. cit.

## **Summing up and looking ahead**

The severity and duration of the current downturn, whether for the nation or for New York, are unknowable at this point. What is clear, however, is that the state is now losing jobs, and unemployment and initial unemployment claims are rapidly rising. At a minimum, it appears that the state's economy will continue declining through the rest of 2008 and possibly into 2009. Unemployment will continue rising and high unemployment is likely to remain a major challenge for some time, particularly if the eventual recovery is very gradual as seems likely. All parts of New York will be adversely affected, and black and Hispanic workers will experience unemployment rates far higher than the statewide average.

However modest the 2003-2007 recovery was, it was fueled to an unusual extent by debt and a housing and housing-related financing bubble. Steady and sustainable growth will require new conditions and policy approaches at the national and state levels. An improved unemployment insurance safety net system is an integral part of needed state-level changes. As New York State's policy makers address the large budget gaps projected by the state budget division, it is imperative that budget actions not worsen the economy and exacerbate the unemployment crisis. Substantial spending cuts that trigger job declines will worsen the downturn. It is also imperative that Albany address the unemployment crisis, including through the modernization of the state's unemployment system. The unemployment insurance safety net is the first line of defense against downward spiraling incomes for tens of thousands of New York's working families facing a worsening recession.

Appendix Table 1. Change in payroll employment: by July 2008, starting to fall.

Employment CES	First half 2003	First half 2007	First half 2008	Change 03-07		Change 07-08	
<b>United States</b>	<b>129,551,000</b>	<b>136,924,500</b>	<b>137,368,833</b>	<b>7,373,500</b>	<b>5.7%</b>	<b>444,333</b>	<b>0.3%</b>
<b>New York State</b>	<b>8,367,633</b>	<b>8,670,117</b>	<b>8,731,717</b>	<b>302,483</b>	<b>3.6%</b>	<b>61,600</b>	<b>0.7%</b>
<b>New York City</b>	<b>3,523,750</b>	<b>3,718,567</b>	<b>3,759,183</b>	<b>194,817</b>	<b>5.5%</b>	<b>40,617</b>	<b>1.1%</b>
<b>Eastern New York</b>	<b>2,624,900</b>	<b>2,710,283</b>	<b>2,725,633</b>	<b>85,383</b>	<b>3.3%</b>	<b>15,350</b>	<b>0.6%</b>
Nassau-Suffolk Metro Division	1,216,067	1,257,217	1,266,583	41,150	3.4%	9,367	0.7%
Putnam-Rockland-Westchester MSA	549,500	573,650	578,600	24,150	4.4%	4,950	0.9%
Albany-Schenectady-Troy MSA	436,100	445,800	446,250	9,700	2.2%	450	0.1%
Glens Falls MSA	51,150	53,517	53,817	2,367	4.6%	300	0.6%
Kingston MSA	65,367	64,500	64,583	-867	-1.3%	83	0.1%
Poughkeepsie-Newburgh-Middletown MSA	245,800	253,533	253,867	7,733	3.1%	333	0.1%
Columbia County	20,667	21,183	21,067	517	2.5%	-117	-0.6%
Greene County	14,867	14,983	14,917	117	0.8%	-67	-0.4%
Sullivan County	25,383	25,900	25,950	517	2.0%	50	0.2%
<b>Western and Northern New York</b>	<b>2,217,667</b>	<b>2,241,283</b>	<b>2,249,083</b>	<b>23,617</b>	<b>1.1%</b>	<b>7,800</b>	<b>0.3%</b>
W&N NY Metropolitan Areas	1,671,117	1,685,817	1,691,317	14,700	0.9%	5,500	0.3%
Binghamton MSA	112,867	114,000	114,333	1,133	1.0%	333	0.3%
Buffalo-Niagara Falls MSA	542,233	542,850	545,833	617	0.1%	2,983	0.5%
Ithaca MSA	60,300	63,367	63,833	3,067	5.1%	467	0.7%
Rochester MSA	507,317	512,733	511,767	5,417	1.1%	-967	-0.2%
Syracuse MSA	316,933	320,633	323,000	3,700	1.2%	2,367	0.7%
Utica-Rome MSA	131,467	132,233	132,550	767	0.6%	317	0.2%
Other W&N counties	546,550	555,467	557,767	8,917	1.6%	2,300	0.4%
Allegany County	16,883	17,100	17,200	217	1.3%	100	0.6%
Cattaraugus County	34,767	33,967	34,050	-800	-2.3%	83	0.2%
Cayuga County	25,333	26,367	26,483	1,033	4.1%	117	0.4%
Chautauqua County	56,133	56,917	56,767	783	1.4%	-150	-0.3%
Chemung County	40,917	40,833	41,317	-83	-0.2%	483	1.2%
Chenango County	16,750	17,117	16,983	367	2.2%	-133	-0.8%
Clinton County	35,667	35,650	35,867	-17	0.0%	217	0.6%
Cortland County	19,300	18,550	18,517	-750	-3.9%	-33	-0.2%
Delaware County	17,683	18,050	17,950	367	2.1%	-100	-0.6%
Essex County	15,000	15,017	15,117	17	0.1%	100	0.7%
Franklin County	18,700	19,500	19,767	800	4.3%	267	1.4%
Fulton County	18,417	18,800	18,817	383	2.1%	17	0.1%
Genesee County	22,783	22,883	22,950	100	0.4%	67	0.3%
Hamilton County	1,800	1,967	1,933	167	9.3%	-33	-1.7%
Jefferson County	39,617	42,167	42,550	2,550	6.4%	383	0.9%
Lewis County	6,433	6,683	6,867	250	3.9%	183	2.7%
Montgomery County	18,983	19,533	19,717	550	2.9%	183	0.9%
Otsego County	25,533	26,350	26,317	817	3.2%	-33	-0.1%
St. Lawrence County	41,200	41,767	41,800	567	1.4%	33	0.1%
Schuyler County	4,567	4,850	4,767	283	6.2%	-83	-1.7%
Seneca County	11,433	11,433	11,500	0	0.0%	67	0.6%
Steuben County	38,283	38,683	38,967	400	1.0%	283	0.7%
Wyoming County	13,550	14,150	14,317	600	4.4%	167	1.2%
Yates County	6,817	7,133	7,250	317	4.6%	117	1.6%
<b>10-county downstate area</b>	<b>5,289,317</b>	<b>5,549,433</b>	<b>5,604,367</b>	<b>260,117</b>	<b>4.9%</b>	<b>54,933</b>	<b>1.0%</b>
<b>52-county upstate area</b>	<b>3,077,000</b>	<b>3,120,700</b>	<b>3,129,533</b>	<b>43,700</b>	<b>1.4%</b>	<b>8,833</b>	<b>0.3%</b>

Notes: Totals may not agree due to rounding. Half-year figures are rounded averages of rounded monthly figures. "MSA" is Metropolitan Statistical Area.

Source: New York State Department of Labor, Bureau of Labor Statistics. Not seasonally adjusted.

Appendix Table 2. Average unemployment by county is rising sharply (see Figure 2).

	<b>First half 2007</b>	<b>First half 2008</b>	<b>Change</b>	
Albany County, NY	6,074	7,426	1,352	22.3%
Allegany County	1,372	1,587	215	15.7%
Bronx County	33,533	34,264	731	2.2%
Broome County	4,453	5,277	824	18.5%
Cattaraugus County	2,202	2,595	394	17.9%
Cayuga County	1,886	2,242	356	18.9%
Chautauqua County	3,066	3,633	566	18.5%
Chemung County	1,966	2,177	211	10.7%
Chenango County	1,269	1,595	326	25.7%
Clinton County	2,459	2,612	153	6.2%
Columbia County	1,272	1,501	230	18.1%
Cortland County	1,362	1,524	163	11.9%
Delaware County	1,052	1,376	324	30.8%
Dutchess County	5,658	7,069	1,411	24.9%
Erie County	22,087	26,582	4,495	20.3%
Essex County	1,144	1,316	172	15.0%
Franklin County	1,317	1,654	337	25.6%
Fulton County	1,506	1,812	306	20.3%
Genesee County	1,542	1,951	410	26.6%
Greene County	1,201	1,412	211	17.5%
Hamilton County	169	216	47	27.9%
Herkimer County	1,690	2,030	339	20.1%
Jefferson County	2,781	3,345	564	20.3%
Kings County	55,942	57,463	1,521	2.7%
Lewis County	758	889	131	17.3%
Livingston County	1,690	1,997	306	18.1%
Madison County	1,769	2,086	317	17.9%
Monroe County	16,136	19,563	3,428	21.2%
Montgomery County	1,564	1,814	250	16.0%
Nassau County	24,948	30,196	5,248	21.0%
New York County	38,421	39,798	1,377	3.6%
Niagara County	6,139	7,765	1,626	26.5%
Oneida County	4,882	5,881	1,000	20.5%
Onandaga County	9,652	11,466	1,814	18.8%
Ontario County	2,509	2,973	465	18.5%
Orange County	7,654	9,178	1,524	19.9%
Orleans County	1,187	1,391	204	17.2%
Otsego County	1,517	1,809	292	19.3%
Oswego County	3,590	4,247	657	18.3%
Putnam County	1,866	2,315	450	24.1%
Queens County	46,942	49,119	2,177	4.6%
Rensselaer County	3,618	4,302	684	18.9%
Richmond County	10,308	10,699	391	3.8%
Rockland County	5,764	6,852	1,088	18.9%
St. Lawrence County	3,001	3,523	522	17.4%
Saratoga County	4,445	5,461	1,016	22.9%
Schenectady County	3,119	3,807	688	22.0%
Schoharie County	944	1,173	230	24.3%
Schuyler County	537	597	60	11.2%
Seneca County	813	986	173	21.2%
Steuben County	2,402	2,767	365	15.2%
Suffolk County	29,934	36,711	6,777	22.6%
Sullivan County	1,946	2,299	353	18.1%
Tioga County	1,367	1,386	20	1.4%
Tompkins County	1,877	2,141	264	14.1%
Ulster County	3,813	4,727	914	24.0%
Warren County	1,747	2,046	299	17.1%
Washington County	1,414	1,769	356	25.1%
Wayne County	2,378	2,851	473	19.9%
Westchester County	17,738	21,844	4,106	23.1%
Wyoming County	1,154	1,396	242	21.0%
Yates County	580	665	85	14.6%
<b>New York State</b>	<b>427,123</b>	<b>483,146</b>	<b>56,023</b>	<b>13.1%</b>

Source: U.S. Department of Labor, Bureau of Labor Statistics.

**Appendix Table 3. State unemployment insurance benefits by county and as a percent of change in personal income (see Figure 5).**

	<b>Change in benefits 2000-2002 (millions)</b>	<b>As share of change in personal income</b>
Albany County	\$19.7	4.6%
Allegany County	\$4.1	17.8%
Bronx County	\$231.7	7.9%
Broome County	\$31.3	24.2%
Cattaraugus County	\$10.4	5.7%
Cayuga County	\$9.7	8.1%
Chautauqua County	\$17.7	131.0%
Chemung County	\$13.1	*
Chenango County	\$7.2	14.4%
Clinton County	\$6.4	5.3%
Columbia County	\$5.4	*
Cortland County	\$7.0	96.7%
Delaware County	\$4.3	24.0%
Dutchess County	\$25.9	7.6%
Erie County	\$103.1	10.3%
Essex County	\$3.4	13.1%
Franklin County	\$3.8	11.0%
Fulton County	\$3.5	12.7%
Genesee County	\$9.7	18.9%
Greene County	\$3.7	6.6%
Hamilton County	\$0.2	3.4%
Herkimer County	\$6.8	18.9%
Jefferson County	\$10.9	7.2%
Kings County	\$418.5	19.0%
Lewis County	\$3.5	21.9%
Livingston County	\$8.9	29.5%
Madison County	\$8.0	28.8%
Monroe County	\$108.7	10.0%
Montgomery County	\$5.5	10.6%
Nassau County	\$140.2	5.6%
New York County	\$354.0	*
Niagara County	\$32.2	22.5%
Oneida County	\$25.7	34.0%
Onandaga County	\$51.4	11.5%
Ontario County	\$14.3	25.2%
Orange County	\$32.1	5.6%
Orleans County	\$6.1	*
Oswego County	\$17.2	22.3%
Otsego County	\$4.7	17.7%
Putnam County	\$10.9	9.4%
Queens County	\$335.3	23.1%
Rensselaer County	\$14.5	7.7%
Richmond County	\$67.5	10.0%
Rockland County	\$28.6	33.5%
St. Lawrence County	\$12.0	38.8%
Saratoga County	\$13.7	5.4%
Schenectady County	\$11.6	5.0%
Schoharie County	\$4.1	*
Schuyler County	\$3.9	41.4%
Seneca County	\$3.8	13.8%
Steuben County	\$21.8	*
Suffolk County	\$154.4	12.4%
Sullivan County	\$5.9	12.6%
Tioga County	\$7.7	46.1%
Tompkins County	\$5.7	3.9%
Ulster County	\$15.7	8.4%
Warren County	\$6.4	10.4%
Washington County	\$5.7	30.4%
Wayne County	\$18.8	*
Westchester County	\$93.2	22.9%
Wyoming County	\$5.5	10.6%
Yates County	\$3.6	*
<b>New York State</b>	<b>\$2,620.0</b>	<b>17.9%</b>



*The Fiscal Policy Institute is a nonpartisan research and education organization that focuses on tax, budget, and economic issues that affect the quality of life and the economic well being of New York State residents.*

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