

**Economic Circumstances of Individuals who Exhausted Unemployment Compensation
Benefits during and after the Great Recession:**

Evidence from the 2008, 2010 and 2012 Displaced Worker Surveys

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This paper builds upon a recently published GAO report, "Unemployment Insurance: Economic Circumstances of Individuals Who Exhausted Benefits" (GAO-12-408, Feb 17, 2012) This paper provides information from additional years of data that were not available at the time of in the GAO report, as well as additional analyses that were not included in the GAO report. This paper is not to be considered a GAO product, and the results presented in this paper have not gone through the GAO review process.

Introduction

The recession of 2007 to 2009 was the most severe in the United States since the 1930s, resulting in a net loss of 7.5 million jobs. During this period, the median duration of unemployment rose from approximately 8.5 weeks in 2007 to 15.7 weeks in 2009, and continued to rise in the years following the end of the recession, peaking at over 20 weeks in 2011. Workers who lose a job through no fault of their own (referred to as “displaced workers” in this report) may turn to financial assistance offered through the Unemployment Insurance (UI) program. Despite these extensions, the slow economic recovery and the unprecedented rise in the long-term unemployment has meant that many workers exhaust UI benefits without finding a new job. This raises questions about the extent to which workers who have exhausted their UI benefits have other sources of income available, including support from other household members, and income from other social insurance programs. This paper provides a descriptive profile of displaced workers who have exhausted their UI benefits, addressing two questions: (1) Among workers who lost jobs during the recession, how many received and exhausted UI benefits? (2) What are the economic circumstances of those who exhausted UI, and how many received assistance from other social support programs, such as TANF, Social Security, or SSI?

This paper builds upon a recently published GAO report, “Unemployment Insurance: Economic Circumstances of Individuals Who Exhausted Benefits” (GAO-12-408, Feb 17, 2012) This paper provides information from additional years of data that were not available at the time of the GAO report¹, as well as additional analyses that were not included in the GAO report. This paper is not to be considered a GAO product, and the results presented in this paper have not gone through the GAO review process.

Data and Methods

While several national datasets provide information about workers who receive Unemployment Insurance benefits, the Displaced Worker Supplement to the Current Population Survey is one of the only national data sources that collects information from workers who have received UI about whether they exhausted their benefits. In this paper, we use data from three years of the Census Bureau’s Displaced Worker Supplement. The 2008 Supplement surveyed workers who lost a job between January 2005 and December 2007; the 2010 Supplement surveyed workers who lost a job between January 2007 and December 2009; and the 2012 Supplement surveyed workers who lost a job between January 2009 and December 2011. We merged data from each of the displaced worker supplements with data from the annual social and economic supplements (ASEC), generally administered in March of each year. The ASEC provides detailed information on individual and household sources of income during the previous calendar year.

Displaced Worker Supplement. The CPS is the nation's source of official government statistics on employment and unemployment, and it is conducted on a monthly basis with about 60,000 households. Every 2 years with the January CPS, Census asks respondents 20 years or older whether they or someone in their household have experienced a job loss within the previous

¹ Data released since the publication of GAO-12-408 are the 2012 Displaced Worker Supplement and the 2012 Annual Social and Economic Supplement to the Current Population Survey.

three years due to a plant or company closing or moving, insufficient work, or their position or shift being abolished. If a respondent answers yes, he or she is asked the questions in the Displaced Worker Supplement². As such, for purposes of our review, a displaced worker is defined as a person who has experienced a job loss within the previous 3 years due to a plant or company closing or moving, insufficient work, or their position or shift being abolished. A person of any current employment status (employed, unemployed, or not in the labor force) may be classified as a displaced worker.

We chose to use the Displaced Worker Supplement over other possible data sources, such as the Survey of Income and Program Participation, because the Displaced Worker Supplement contains questions to identify whether an individual who lost a job received and exhausted UI. For purposes of our review, we defined a UI exhaustee as a displaced worker with "yes" responses to the following two questions in the Displaced Workers Survey:

- "Did you receive unemployment insurance after that job (the job from which the worker was displaced) ended?" and:
- "Did you exhaust your eligibility for unemployment benefits?"

Given the structure of the Displaced Worker Supplement, the survey captures the experiences of workers who lose jobs earlier in the 3-year period of the survey more fully than those who lost jobs later in the period, since more time would have elapsed between when they lost their job and when the survey was conducted. In order to see what effect the truncated observation period may have on observed outcomes, we present certain data separately by the year in which the worker lost their job. (See Table 14.)

Annual Social and Economic Supplement merged with Displaced Worker Supplement. To examine the incomes of UI exhaustees and their receipt of benefits from government programs, we merged data from the Displaced Worker Supplement with data from the CPS' Annual Social and Economic Supplement (ASEC). Census conducts the ASEC annually to provide the usual monthly labor force data, as well as additional national data on work experience, income, and use of government benefits, among other topics. Due to the rotation structure of the CPS, approximately half of the households who were administered the Displaced Worker Supplement in January of each year (2008, 2010, and 2012) were also interviewed for the ASEC in March of the same year³. We used the merged data to examine UI exhaustees' private income sources⁴, their family incomes relative to the federal poverty threshold, the presence of

² Respondents who said they or a household member were no longer working due to other reasons, such as a seasonal job being completed or failure of a self-operated business, are not classified as displaced workers and are not asked the questions in the Displaced Worker Supplement.

³ Households interviewed for the CPS are administered the survey for 4 consecutive months, then are not interviewed for 8 months, and then are interviewed for an additional 4 months. Each month, one-eighth of households are being surveyed for the first time, one-eighth for the second time, one-eighth for the third time, etc. With this rotation, approximately half of the households interviewed in January 2008, 2010, and 2012 were also interviewed in March 2008, 2010, and 2012, respectively, and therefore were administered both the Displaced Worker Supplement - if they were eligible - and the ASEC.

⁴ We used data in the ASEC to examine the incomes of UI exhaustees' households from both private and government sources. For each person in the sample 15 years old and over, the ASEC asks questions on the amount of money income received in the preceding calendar year from each of the following sources: earnings; unemployment compensation; workers' compensation; Social Security; Supplemental Security Income; public assistance; veterans' payments; survivors benefits; disability benefits; pension or retirement income; interest; dividends; rents, royalties, and estates and trusts; educational assistance; alimony; child support; regular financial assistance from outside of the household; and other periodic

a child under the age of 18 in the household, and the benefits received from government programs.

Because the merged sample contains approximately half the number of observations as the full Displaced Worker Supplement sample, we inflated the population weights so that the weighted population counts from the merged sample would reflect the full displaced worker population. In addition, following the guidance of staff at the Bureau of Labor Statistics and the Census Bureau, we constructed raking factors to rebalance the merged sample by the race and ethnicity of the householder, the presence of children in the household, and the gender of the displaced worker.⁵ We calculated standard errors for our estimates using the Census generalized variance functions, as published in the CPS January 2010 Displaced Worker, Employee Tenure, and Occupational Mobility Technical Documentation. However, we adjusted these standard error calculations to take account of the larger sampling interval of the merged sample, following guidance from staff at the Bureau of Labor Statistics and the Census Bureau.

Data on consumer income collected in the ASEC by the Census Bureau cover money income received (exclusive of certain money receipts such as capital gains) before payments for personal income taxes, Social Security, union dues, Medicare deductions, etc. Therefore, money income does not reflect the fact that some households receive part of their income in the form of noncash benefits, such as food stamps, health benefits, rent-free housing, and goods produced and consumed on the farm. In addition, money income does not reflect the fact that noncash benefits are also received by some nonfarm residents which often take the form of the use of business transportation and facilities, full or partial payments by business for retirement programs, medical and educational expenses, etc. Moreover, readers should be aware that for many different reasons there is a tendency in household surveys for respondents to underreport their income. Based on an analysis of independently derived income estimates, the Census Bureau determined that respondents report income earned from wages or salaries much better than other sources of income and that the reported wage and salary income is nearly equal to independent estimates of aggregate income.

income. The income statistics in the ASEC refer to receipt of income during the preceding calendar year, in contrast to the demographic characteristics, such as age, labor force status, and family or household composition, which are as of the survey date. The income of the family/household does not include amounts received by people who were members during all or part of the income year if these people no longer resided in the family/household at the time of interview. However, the ASEC collects income data for people who are current residents but did not reside in the household during the income year.

⁵ Specifically, the ASEC oversamples a group referred to as the "Children's Health Insurance Program (CHIP) expansion sample." This is defined as any households where the householder is minority (either non-White or Hispanic), and/or any household that contains at least one child (18 years or under). Because the merged sample included members of the "CHIP expansion sample," we raked the weights so observations in the "CHIP expansion sample" are not over-represented in the data. A raking factor is a number multiplied by the population weight to rebalance the sample. We also raked the weights by gender of the displaced worker and race/ethnicity of the householder, to control for any sample attrition along these variables. Following the guidance of the Census Bureau, we restricted our raking factors to cells with a minimum of 30 observations, and to factors that met Census Bureau guidelines for size.

UI Receipt and UI Exhaustion before, during and after the recession

Eligible unemployed workers can typically receive UI benefits for up to 26 weeks in most states (though individuals may be eligible for fewer weeks). During periods of high unemployment, the states may provide up to 20 additional weeks of benefits through the Extended Benefits program. In 2008, Congress provided for the temporary extension of benefits through the Emergency Unemployment Compensation program, up to an additional 63 weeks. In 2009, Congress temporarily authorized⁶ the extension of benefits based on unemployment rates in each state and amended the rate and time frame several times, most recently in 2012.⁷ As of January 2012, eligible unemployed workers could potentially receive the maximum 99 weeks of benefits in 17 states, according to Labor data, though some individuals may be eligible for fewer weeks in these states. In 2012, through the passage of the Middle Class Tax Relief and Job Creation Act, Congress extended the Emergency Unemployment Compensation program until January 2, 2013, and also extended full federal funding of the Extended Benefits program until December 31, 2012.⁸

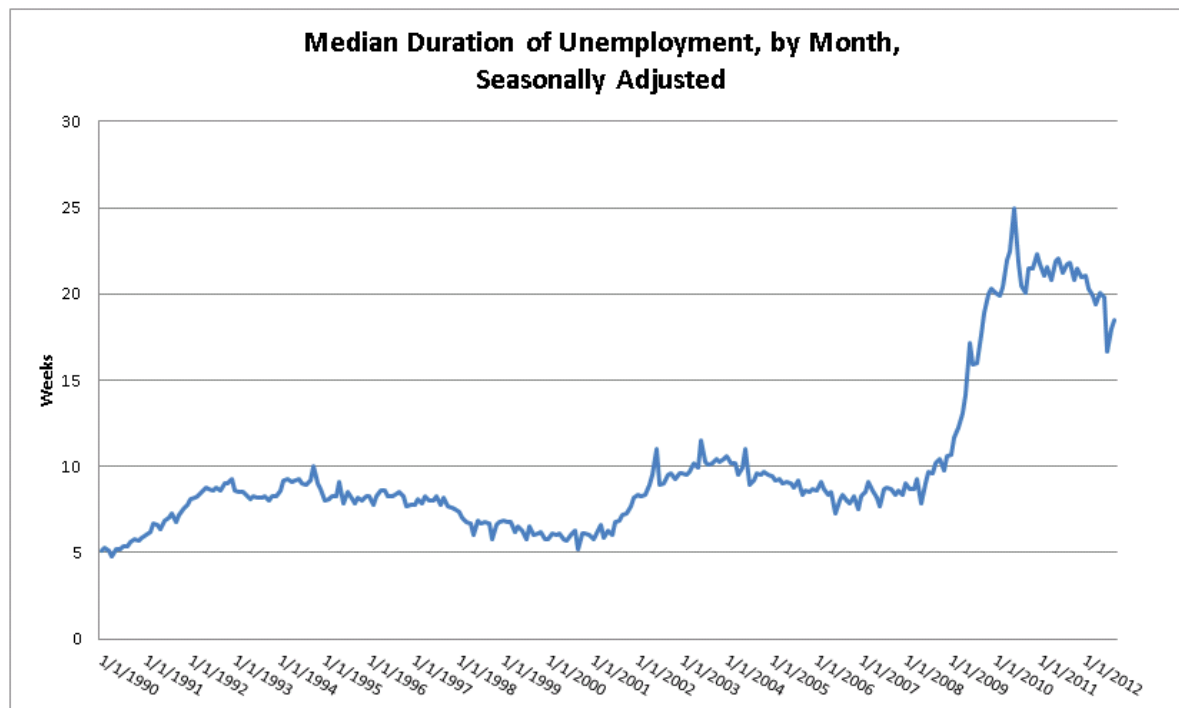
Figure 1 shows the median duration of unemployment among the unemployed from January 1990 through September 2012. This number reached unprecedented peaks during the recession, and continued to rise in 2010 and 2011.

⁶Pub. L. No. 111-5, § 2005, 123 Stat. 444.

⁷The sequencing of unemployment benefits is determined by three separate programs and starts with the Unemployment Compensation program, providing up to 26 weeks of benefits. After this initial benefit, the temporarily authorized Emergency Unemployment Compensation program may provide up to an additional 63 weeks of benefits. Then, the permanent Extended Benefits program may provide up to 20 additional weeks, not to exceed a total of 99 weeks of benefits from all three programs.

⁸Pub. L. No. 112-96, §§ 2122-2123, 126 Stat. 156, 163-167 (Feb. 22, 2012).

Figure 1: Median Duration of Unemployment, 1990 to 2012

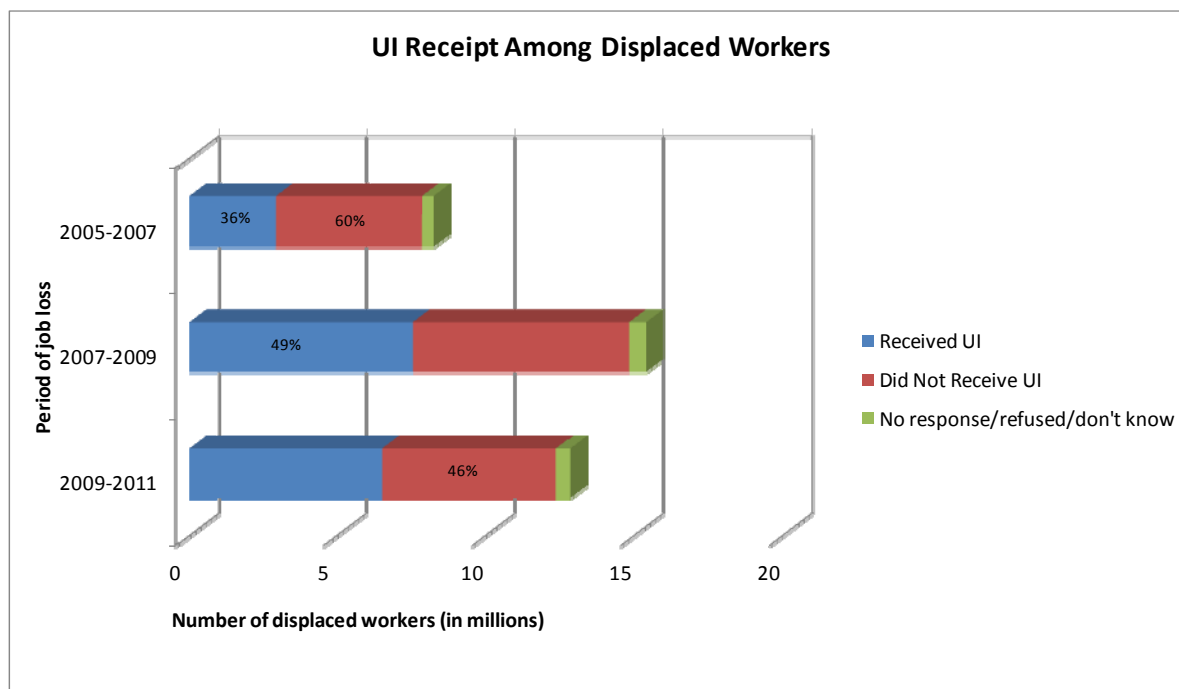


Source: GAO analysis of data from the Bureau of Labor Statistics.

Reflecting this increase in the level and duration of unemployment, the number of displaced workers increased substantially during the recession years, and proportionately more of them received UI than in the 3 years prior to the recession. Specifically, from 2007 to 2009, 49 percent of the 15.4 million people who lost jobs received UI. In contrast, 36 percent of the 8.3 million people who lost jobs from 2005 to 2007 received UI (see fig. 2)⁹. This increase reflects both the increased duration of unemployment among many of the unemployed, and the extension of UI benefits. From 2009 to 2011, a period that include the end of the recession, a somewhat smaller number of workers were displaced from their jobs than in the 2007 to 2009 period: approximately 13 million. Of these, half (about 6.5 million) received Unemployment Insurance.

⁹ Specifically, based on the Bureau of Labor Statistics' definition, these displaced workers are persons 20 years of age and older who lost or left jobs within the 3 years prior to the survey because their plant or company closed or moved, there was insufficient work for them to do, or their position or shift was abolished. The UI safety net expanded during a recession that affected so many workers, as it is designed to do.

Figure 2: Unemployment Compensation Receipt among Displaced Workers

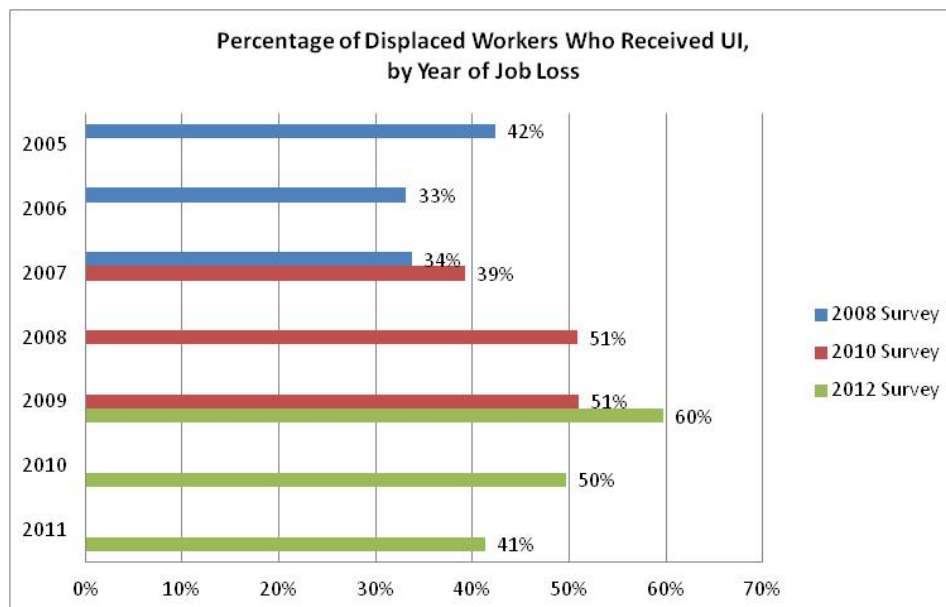


Source: GAO analysis of the 2008, 2010, and 2012 Displaced Worker Supplement to the Current Population Survey.

Notes: The top bar represents data from the 2008 Displaced Worker Supplement, which was conducted in January 2008 with people ages 20 and older who experienced a job loss from 2005 to 2007. The middle bar represents data from the 2010 Displaced Worker Supplement, which was conducted in January 2010 with people ages 20 and older who experienced a job loss from 2007 to 2009. The bottom bar represents data from the 2012 Displaced Worker Supplement, which was conducted in January 2012 with people ages 20 and older who experienced a job loss from 2009 to 2011. Estimates presented in this figure have margins of error that are within plus or minus 2 percentage points. The difference in the percentages of displaced workers receiving UI between the time periods is statistically significant at the 95 percent confidence level. Percentages may not total 100 due to rounding.

The next figure shows the percentage of displaced workers who received UI in each of the displaced worker surveys, by year of job loss. This allows us to compare UI receipt rates by year and among workers who have similar observation periods. The impact of the recession is seen in the substantial increase in UI receipt among workers who lost their jobs in 2008 and, especially, in 2009.

Figure 3: Unemployment Compensation Receipt among Displaced Workers, by Year of Job Loss



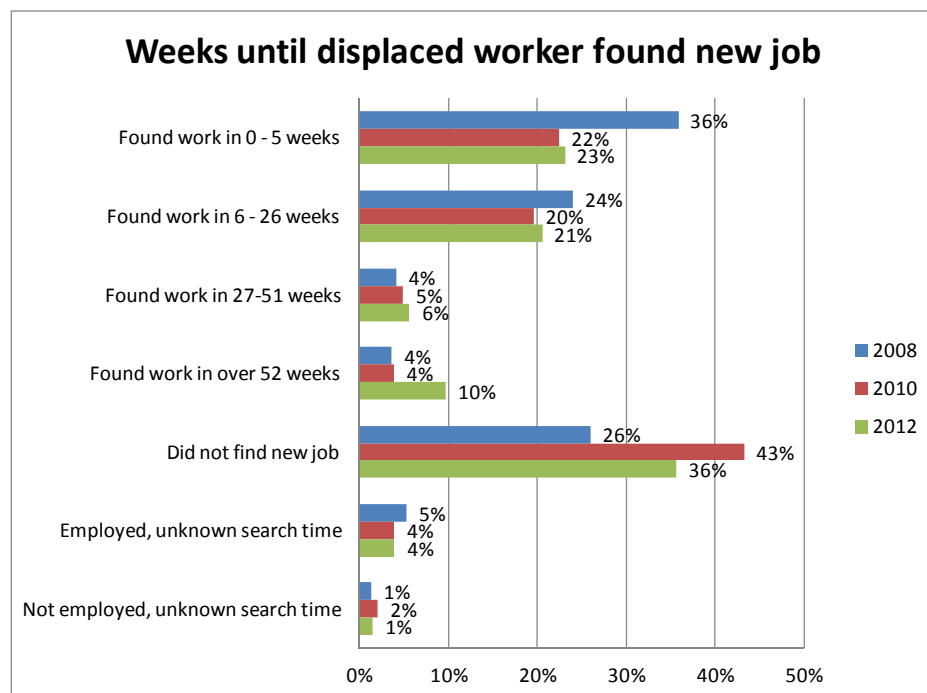
Source: GAO analysis of the 2008, 2010, and 2012 Displaced Worker Supplement to the Current Population Survey.

Notes: The top three bars represents data from the 2008 Displaced Worker Supplement. The middle three bars represents data from the 2010 Displaced Worker Supplement. The bottom three bar represents data from the 2012 Displaced Worker. Estimates presented in this figure have margins of error that are within plus or minus 2 percentage points. The difference in the percentages of displaced workers receiving UI between the time periods is statistically significant at the 95 percent confidence level. Percentages may not total 100 due to rounding.

One reason for the higher rate of UI receipt during the recession is that fewer displaced workers became re-employed quickly. Displaced workers have diverse labor market experiences following a job loss, with some finding new work soon afterwards, while others take longer to become re-employed. For workers displaced during the recession years, however, comparatively fewer of them found new jobs quickly. Prior to the recession, 30 percent of displaced workers did not receive UI and were working again within 5 weeks of losing their job, compared to 18 percent of workers who lost jobs in the recession years.

Reflecting the increased duration of unemployment since 2007, the number of displaced workers who reported that they found work within 6 months of losing their job declined significantly between the 2008 survey and the 2012 survey, while the number who reported that they found work after more than one year of job search increased significantly (from 4 percent to 10 percent.) At the same time, increasing numbers of displaced workers had not yet found a new job as of the survey date. The percentage of displaced workers who reported that they had not yet found a new job increased from 26 percent in the 2008 survey to 43 percent in the 2010 survey, and was 36 percent in the 2012 survey. This number includes both displaced workers who were unemployed at the time of the survey and those who were no longer in the labor force.

Figure 4: Weeks until Displaced Workers Found New Job



Source: GAO analysis of the 2008, 2010, and 2012 Displaced Worker Supplement to the Current Population Survey.

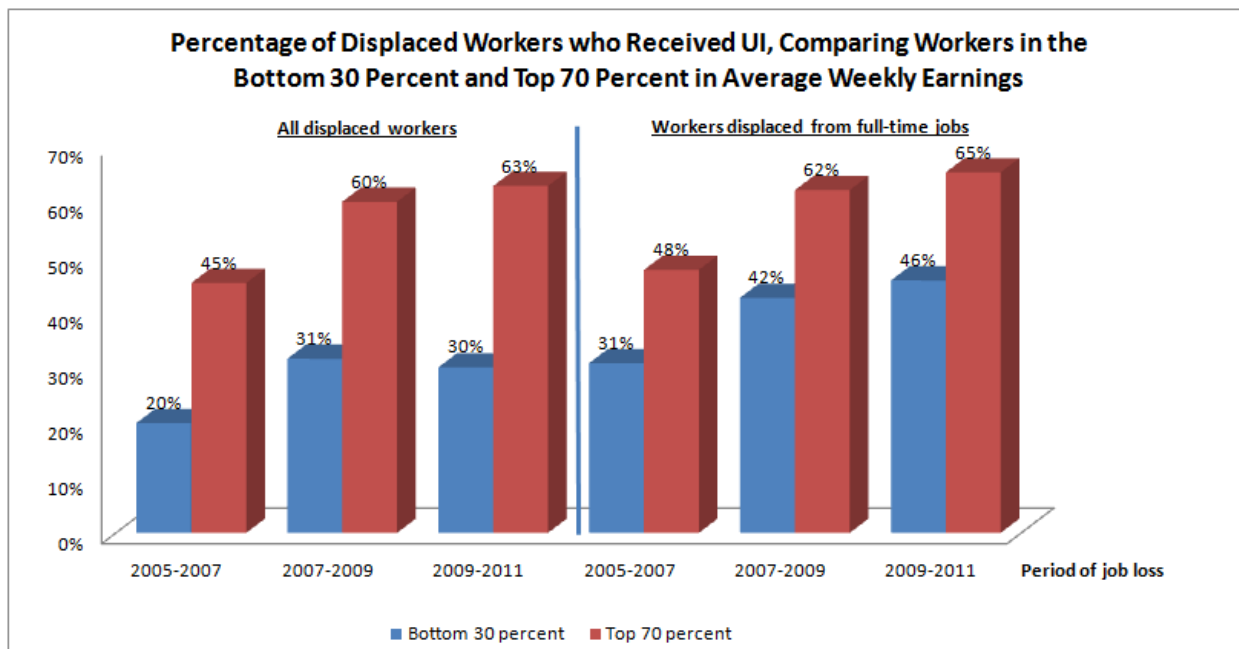
Notes: we used the “weeks of job search” variable for displaced workers who had found a new job. Unemployed workers and displaced workers who are no longer in the labor force are grouped together into the category “did not find a new job”.

In both recessionary and non-recessionary times, not all people who lose jobs receive UI, an issue of interest to policymakers for many years. Our previous work found that lower-wage workers were less likely to receive UI than higher-wage workers in the 1990s and early 2000s¹⁰. This trend continued in the recent recession. Among workers who lost jobs from 2009 to 2011, those in the bottom 30 percent in earnings were half as likely to receive UI benefits as displaced workers in the top 70 percent. However, both groups received UI at a higher rate during and after the recession than in the period before the recession (see figure 3). We and others previously identified several possible reasons for the historically lower rate of UI receipt among lower-wage workers. For example, they are less likely to have met the minimum earnings required for UI eligibility, particularly if their work was intermittent or part-time. Family crises can also cause some in marginal financial situations to quit a job (for example, to care for a sick child), potentially making them ineligible for UI¹¹.

¹⁰ See GAO, *Unemployment Insurance: Low-Wage and Part-Time Workers Continue to Experience Low Rates of Receipt*, [GAO-07-1147](#) (Washington, D.C.: Sept. 7, 2007) and *Unemployment Insurance: Role as Safety Net for Low-Wage Workers Is Limited*, [GAO-01-181](#) (Washington, D.C.: Dec. 29, 2000), which examined selected years in the 1990s and 2003. Another GAO study examining a cohort of individuals born between 1957 and 1964 and their labor market experiences from 1979 to 2002 also found that unemployed workers with higher earnings were more likely to receive UI benefits. See GAO, *Unemployment Insurance: Factors Associated with Benefit Receipt*, [GAO-06-341](#) (Washington, D.C.: Mar. 7, 2006).

¹¹ In our prior work, we noted that individuals generally must have become unemployed involuntarily or for “good cause” to be eligible for UI. We and others found variation among states in the circumstances which constitute “good cause.” For example, some states had policies allowing individuals to be eligible

Figure 5: Receipt of Unemployment Compensation among Low Wage Workers and Other Workers



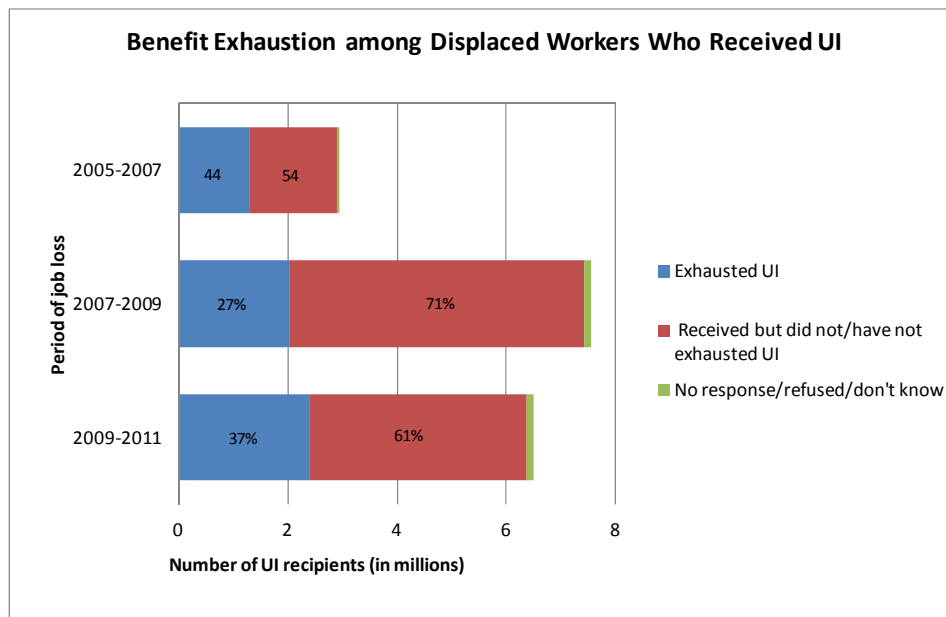
Source: GAO analysis of the 2008, 2010, and 2012 Displaced Worker Supplement to the Current Population Survey.

Notes: This figure represents data on all displaced workers with information on average weekly wages. Estimates presented in the figure have margins of error that are within plus or minus 4 percentage points. Differences in UI receipt between displaced workers in the bottom 30 percent and top 70 percent in average weekly wages are statistically significant at the 95 percent confidence level in all four comparisons presented above. In this analysis, among all displaced workers, those in the bottom 30 percent had wages of \$380 per week or less in the 2005-2007 timeframe; \$418 per week or less in the 2007-2009 time frame; and \$400 per week or less in the 2009 – 2011 time frame. Among workers displaced from full-time jobs, those in the bottom 30 percent had wages of \$450 per week or less in the 2005-2007 timeframe; \$481 per week or less in the 2007-2009 time frame; and \$500 per week or less in the 2009 – 2011 time frame

Although the estimated number of workers that received UI during the 2009 – 2011 period fell slightly, compared to workers displaced during the period 2007 – 2009, the estimated number that exhausted their benefits increased. Among the approximately 6.5 million displaced workers who reported that they had received Unemployment Insurance in the 2012 survey, about 37 percent of the recipients (approximately 2.4 million) reported that they had exhausted their UI benefits by January 2012. During the 2007 to 2009 period approximately 7.5 million displaced workers reported that they received UI; and about 2 million (about one fourth of recipients) reported that they exhausted their UI benefits. For comparison, about 3 million workers displaced from their jobs between 2005 and 2007 reported that they received UI benefits, and 44 percent (about 1.3 million) reported that they exhausted their benefits.

for UI if they left a job to care for a sick child or due to domestic violence, while others did not. See [GAO-01-181](#) and [GAO-07-1174](#); Wayne Vroman, *Low Benefit Reciprocity in State Unemployment Insurance Programs* (June 2001); and Lewin Group, *Unemployment Insurance Non-Monetary Policies and Practices: How Do They Affect Program Participation? A Study of 8 States* (Jan. 31, 2003).

Figure 6: Benefit exhaustion among workers who received UI



Source: GAO analysis of Census Bureau's 2008, 2010 and 2012 Displaced Worker Supplements to the CPS.

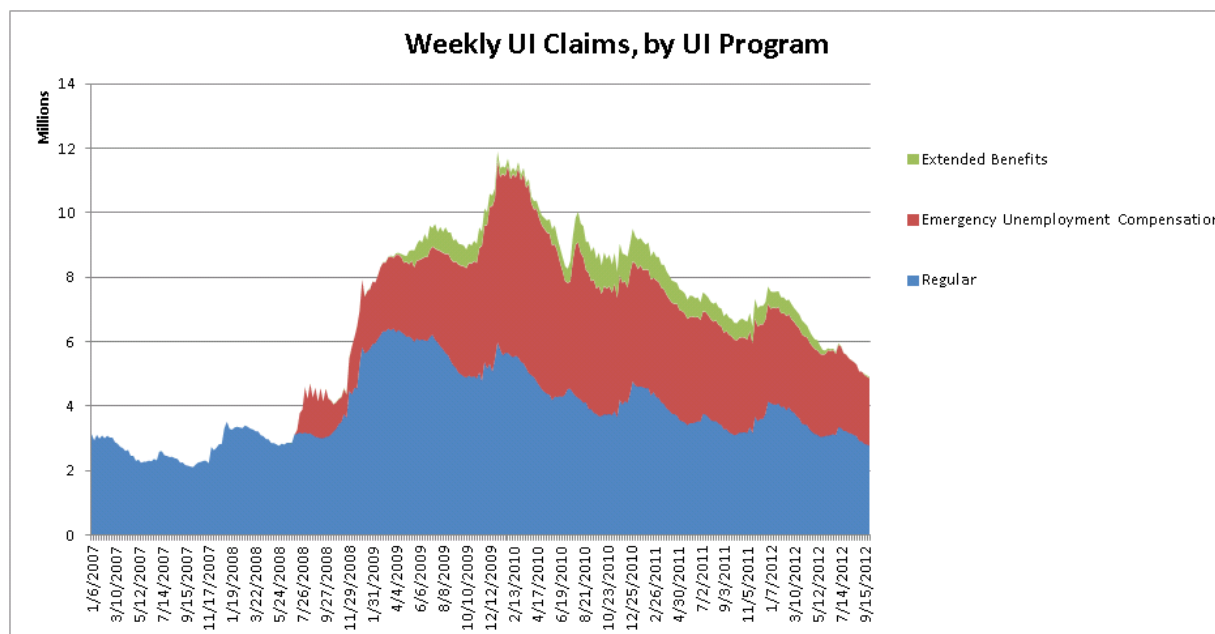
Notes: Estimates presented in this figure have margins of error that are within plus or minus 3 percentage points. The differences in the exhaustion rate between each of the three time periods are statistically significant at the 95 percent confidence level.

Given the structure of the Displaced Worker Supplement, workers who lose jobs earlier in the 3-year period of the survey would be more likely to have exhausted UI benefits by the time of the survey, since more time would have elapsed between when they lost their job and when the survey was conducted. Table 14 shows benefit exhaustion rate by survey year and by the year in which the recipient lost their job. In each survey, workers who lost their job in earlier years of the retrospective interval were more likely to have exhausted their benefits than workers who lost their job in later years of the retrospective interval.

Other data show that significant numbers of people have continued to receive and exhaust UI benefits in the years since the end of the recession. For example, the number of people claiming the benefit extensions from the Emergency Unemployment Compensation and Extended Benefits programs continued to be substantial in 2010, 2011, and 2012, beyond the official end of the recession in June 2009 (see figure 7). In addition, Labor's Employment and Training Administration, which oversees state unemployment programs, provided us with estimates that there were 1.6 million exhaustees in calendar year 2010 and 2.0 million in 2011¹².

¹² The estimates from Labor are of all UI claimants who exhausted UI, and therefore may not be comparable to the estimate of the number of UI exhaustees from the Displaced Worker Supplement, which are of displaced workers who received and exhausted UI.

Figure 7: Weekly UI Claims by Program



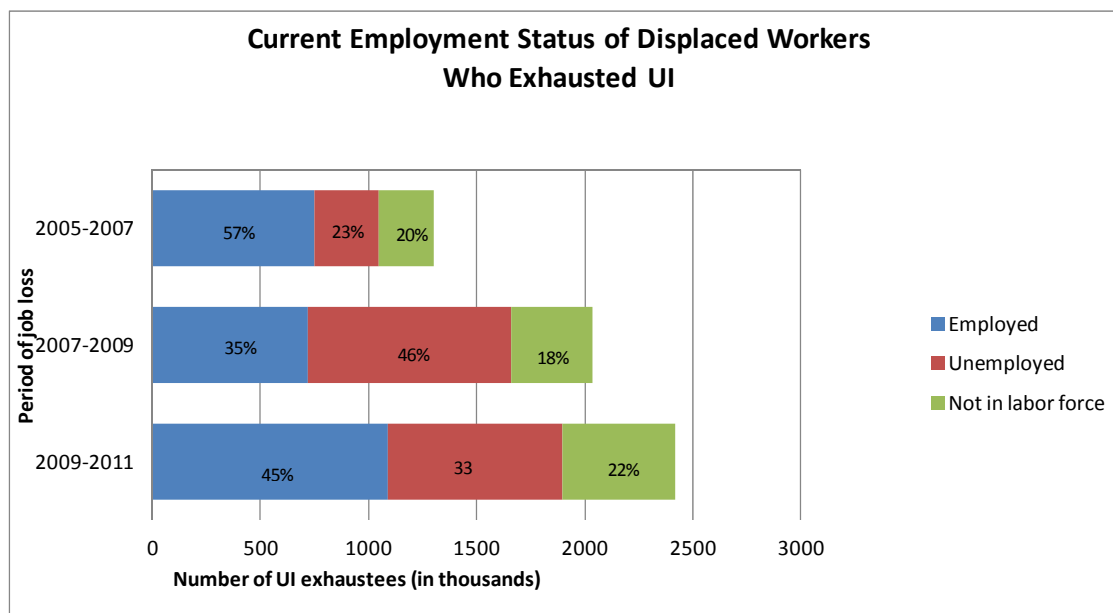
Source: GAO analysis of Department of Labor data

Note: A small number (about 2 percent of UI claimants) UI benefits from other programs, including those for federal employees, ex-service members, individuals affected by disasters, participants in the Trade Adjustment Assistance program, and individuals receiving UI for reduced work hours. Claimants in these programs are not shown in the figure above.

Economic Circumstances of Displaced Workers who Exhausted their UI Benefits

For those who lost jobs during and after the recession and exhausted UI, the CPS data suggest that many faced difficult economic circumstances. Many were still not employed at the time of the surveys, and those with employment often had reduced earnings. More specifically, an estimated 46 percent of UI exhaustees who lost jobs in the recession years were unemployed at the time they were surveyed in January 2010 (see figure 8). About a third (35 percent) of the exhaustees were re-employed in January, a smaller proportion than in the period before the recession (57 percent). For those UI exhaustees who lost jobs between 2009 and 2011, a higher percentage (45 percent) were employed compared to those who lost jobs during the recession, and a smaller percentage were unemployed (33 percent), although re-employment rates were still lower than for UI exhaustees prior to the recession.

Figure 8: Employment Status of Displaced Workers Who Exhausted UI



Source: GAO analysis of data from the 2008, 2010 and 2012 Displaced Worker Supplements to the CPS.

Notes: Estimates presented in this figure have margins of error within plus or minus 5 percentage points. Differences in the percentages of exhaustees who were employed and unemployed between each of the three time frames are statistically significant at the 95 percent confidence level. Percentages may not total 100 due to rounding.

Among the exhaustees who were unemployed in January 2012, about 40 percent had some earnings in 2009, meaning that they appeared to have worked at some point in the previous year. (See Table 4) These workers might have done temporary work at some point in 2012, worked in a short-term or a seasonal job, or found a new job but then were laid-off again.

Among those UI exhaustees who lost jobs in the recession years and were re-employed, 71 percent experienced a reduction in earnings¹³. The median earnings replacement ratio was 0.74, meaning that half of re-employed exhaustees experienced a reduction in earnings greater than 26 percent, while the other half experienced a reduction of less than 26 percent or an earnings increase¹⁴.

¹³ The high percentage of re-employed exhaustees experiencing earnings reduction likely reflects the fact that UI exhaustees were unemployed for long durations. Research has found that longer durations of unemployment are associated with reduced earnings levels at the workers' new jobs. There are many possible reasons for this, such as diminished job prospects as workers lose job skills or networks during the period of unemployment, a possible stigma associated with long-term unemployment, and greater willingness to take jobs at reduced wages the longer a worker searches for a job. See Congressional Budget Office, Long-Term Unemployment (Washington, D.C.: October 2007); and John T. Addison and Pedro Portugal, "Job Displacement, Relative Wage Changes, and Duration of Unemployment," *Journal of Labor Economics*, 7:3 (July 1989).

¹⁴ Among those who lost jobs during the post-recession period (2009 to 2011), 67 percent experienced a reduction in earnings; among those who lost jobs in the pre-recession period (2005 to 2007) 81 percent experienced a reduction in earnings. These percentages were not statistically different from each other. The median earnings replacement ratio among exhaustees in the 2012 survey was 0.75, and among

In addition to data on exhaustees' employment and earnings, information on household income provides a broader perspective on how exhaustees have fared. These data suggest that some exhaustees may have been helped by other sources of income, such as a household member who was earning income, or income from assets, such as interest or dividends. However, the percentage of exhaustees who could rely on such income sources appears to have fallen since the pre-recessionary period. In 2011, about 83 percent of exhaustees lived in a household in which someone in the household earned some wage or salary income in the past year; this is a significant decline from 2005, when about 91 percent of UI exhaustees lived in a household in which at least one household member had some wage or salary income during the year. In total, about 90 percent of UI exhaustees lived in households with some sources of private income in 2011.

Among all UI exhaustees, the average value of household income from earnings was about 43,000 in 2011, and the average value of UI exhaustees own earnings was about \$15,000. (See Table 5) Among those with any household earnings, the average value of household income from earnings was about \$52,000 in 2011; and among those with any personal earnings, the average value of a UI exhaustee's personal earnings in 2011 was about \$26,000. (See Table 6.)

We also examined the source of household income for UI exhaustees who were not working at the time of each survey. (See Table 2) This group includes both exhaustees who report that they are unemployed, and those who report that they are no longer in the labor force¹⁵. In this group, approximately 70 percent indicated that someone in their household received income from earnings during the previous calendar year, including 31 percent who indicated that they themselves had wage, salary, or self-employment earnings at some point during the past year.

Among UI exhaustees who were not working, the average value of household income from earnings was about \$31,000 in 2011, and the average value of UI exhaustees own earnings was about \$4,600. (See Table 7) Among those with any household earnings, the average value of household income from earnings was about \$45,000 in 2011; and among those with any personal earnings, the average value of a UI exhaustee's personal earnings in 2011 was about \$15,000. (See Table 8.)

We also examined the sources of household income for lower income UI exhaustees (those living at less than 200 percent of the poverty level) with children 18 or under in the household. (See Table 3) In this group, approximately 82 percent indicated that someone in their household received income from earnings during the previous calendar year, including 52 percent who indicated that they themselves had wage, salary, or self-employment earnings at some point during the past year.

exhaustees in the 2008 survey it was .82. The earnings replacement ratios among exhaustees was not significantly different across the surveys.

¹⁵ Results are similar for UI exhaustees who are unemployed. See Table 4, Table 11, and Table 12.

Among lower-income UI exhaustees with children, the average value of household income from earnings was about \$19,600 in 2011, and the average value of UI exhaustees own earnings was about \$7,200. (See Table 9) Among those with any household earnings, the average value of household income from earnings was about \$25,000 in 2011; and among those with any personal earnings, the average value of a UI exhaustee's personal earnings in 2011 was about \$14,000. (See Table 10)

Turning to sources of public support in 2011, overall about one-third of exhaustees' households received at least one government support in that year. Significantly more of the households of UI exhaustees received benefits from Social Security programs (22 percent from retirement, Disability Insurance, and survivors programs, and about 5 percent from Supplemental Security Income program) or Supplemental Nutrition Assistance Program (SNAP, formerly known as the Food Stamp Program)(18 percent) than from any other programs.

Data derived from the CPS show that less than 3 percent of UI exhaustees' households received financial assistance from TANF or other welfare programs in 2011 (see Table 1).¹⁶ The low percentage of UI exhaustees who reported household income from TANF is not surprising, as the majority of UI exhaustees would not have qualified for TANF – a program that is targeted to very low-income families with children -- because they did not have a minor child. 60 percent of exhaustees did not have a child age 18 or younger in their household, and among the 17 percent of exhaustees living in poverty, less than half (40 percent) had minor children. Overall, only 7 percent of exhaustees had a child age 18 or under, as well as income below the federal poverty threshold, two general criteria for TANF eligibility though the specific criteria vary by state¹⁷.

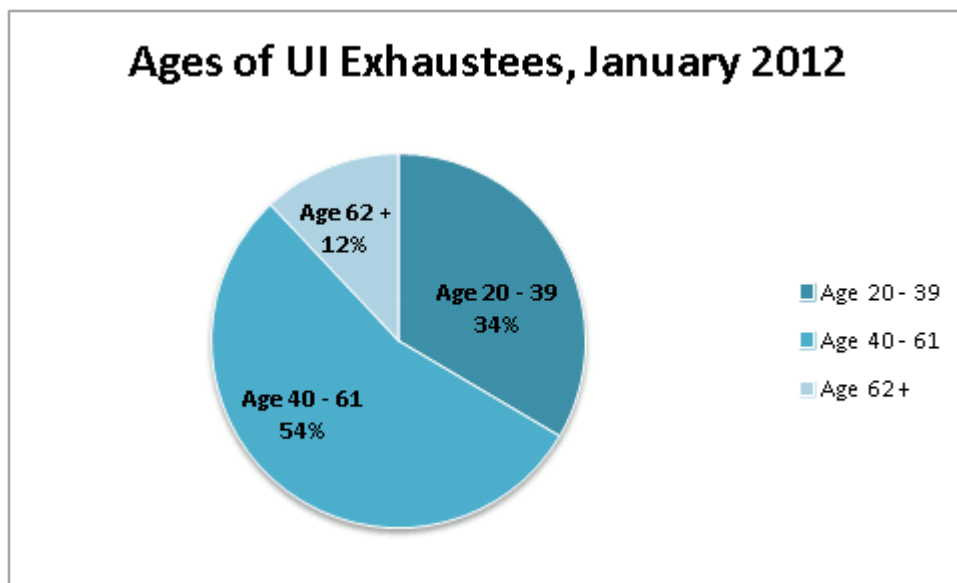
¹⁶ These data are derived from a question in the 2012 Annual Social and Economic Supplement to the CPS, which asked respondents the following: "At any time during 2011, even for one month, did (you/anyone in the household) receive any cash assistance from a state or county welfare program such as (name of the program in respondent's state). Include cash payments from: welfare or welfare-to-work programs, state program name and/or acronyms, Temporary Assistance for Needy Families (TANF), Aid to Families with Dependent Children (AFDC), General Assistance/Emergency Assistance program, Diversion Payments, Refugee Cash and Medical Assistance program, General Assistance from Bureau of Indian Affairs, or Tribal Administered General Assistance." Many of these welfare programs, including Diversion Payments, welfare or welfare-to-work programs, and state programs, are within the TANF program. AFDC is the name of the former welfare program, which was replaced by TANF in 1996. The CPS data provide information on households' receipt of financial assistance from TANF but do not provide information on receipt of non-cash assistance or services from TANF.

¹⁷ Urban Institute, *Welfare Rules Databook: State TANF Policies as of July 2009* (August 2010). Not all households with income below the federal poverty threshold and minor children are eligible for TANF. In some states, families with children must have income below the federal poverty level to be initially eligible for ongoing TANF cash assistance, and in other states, their income must be well below the federal poverty level. There are other factors considered in determining a families' eligibility for TANF benefits, which vary by state, such as the family's assets, immigration status, and whether a family previously received TANF cash assistance and reached the time limit on benefits. Different eligibility criteria may apply to one-time benefits. In addition, TANF eligibility is established on a monthly basis, while the CPS provides data on annual income. As such, families who were in poverty for part of 2011 might have been eligible for TANF in some months of 2011, even though their annual income was above the federal poverty threshold.

With regard to Social Security, 27 percent of UI exhaustees' households received benefits from the retirement, Disability Insurance, survivors, or Supplemental Security Income programs.¹⁸ Other than Supplemental Security Income, the CPS data do not distinguish among the types of Social Security benefits a household received, but 12 percent of exhaustees were age 62 or older in January 2012 and therefore potentially eligible for Social Security retirement benefits (see figure 9)¹⁹. Some exhaustees may have received the other types of Social Security benefits, or they may have been residing with a household member who received Social Security benefits.

Among all UI exhaustees, the average value of household income from Social Security retirement benefits, disability, or survivors insurance was about \$3,700. (See Table 5) Among those UI exhaustees who reported household receipt of Social Security benefits, disability, or survivors insurance, the estimated average value of the benefit was about \$17,000. (See Table 6) Among those UI exhaustees who reported household receipt of TANF, the estimated average value of the benefit was about \$6,000.

Figure 9: Ages of UI Exhaustees



Source: GAO analysis of the 2012 Displaced Worker Supplement to the Current Population Survey.

Notes: This figure presents the ages in January 2012 of the 2.4 million people ages 20 and over who lost a job from 2009 to 2011, received UI, and had exhausted it as of January 2012. Estimates presented in this figure have margins of error that are within plus or minus 2 percentage points.

Among UI exhaustees who were not employed at the time of the survey, 28 percent reported that their household received some income from Social Security retirement, disability, or survivors insurance; 23 percent reported household receipt of SNAP benefits; and 6 percent

¹⁸ The Supplemental Security Income program provides benefits to people with low incomes who are blind, disabled, or are age 65 and older.

¹⁹ The earliest age at which an individual can begin receiving Social Security retirement benefits is age 62, though benefits are reduced for those who draw them prior to the full retirement age. The full retirement age ranges from 65 to 67, depending upon a person's year of birth.

reported household receipt of SSI benefits. Fewer than 4 percent reported receipt of TANF benefits²⁰. (See Table 2)

Among UI exhaustees who were not employed at the time of the survey, the average value of household income from Social Security retirement benefits, disability, or survivors insurance was about \$4,600. (See Table 7) Among those UI exhaustees who reported household receipt of Social Security benefits, disability, or survivors insurance, the estimated average value of the benefit was about \$16,000. Among those UI exhaustees who reported household receipt of TANF, the estimated average value of the benefit was about \$3,000. (See Table 8)

Among lower-income (family income less than 200 percent of the federal poverty line) UI exhaustees with children, 14 percent reported that their household received some income from Social Security retirement, disability, or survivors insurance; 45 percent reported household receipt of SNAP benefits; and 10 percent reported household receipt of SSI benefits. Between 2 and 14 percent reported receipt of TANF benefits²¹. (See Table 3)

Among lower-income UI exhaustees with children, the average value of household income from Social Security retirement benefits, disability, or survivors insurance was about \$2,000. (See Table 9) Among those UI exhaustees who reported household receipt of Social Security benefits, disability, or survivors insurance, the estimated average value of the benefit was about \$15,000. Among those UI exhaustees who reported household receipt of TANF, the estimated average value of the benefit was about \$3,000. (See Table 10)

Conclusions

As the U.S. has faced the worst economic conditions since the 1930s, the UI program has played a critical role in helping millions of displaced workers through job losses. Despite the temporary benefit extensions, however, some individuals have exhausted UI benefits without a job, and a significant percentage have low incomes. As for the programs UI exhaustees and their households have turned to for additional assistance, few have received TANF as of 2012 in part because most do not match the target population of TANF. As currently financed and structured at the federal and state levels TANF does not appear to provide many of those we studied income support to help them weather the bad economic times. Some households have also turned to SNAP, whose financing and design may have helped it to expand with the poor economic conditions. Those eligible for Social Security retirement, disability, or survivors programs appear to have turned to those programs.

²⁰ The point estimate for TANF receipt among UI exhaustees who are not employed of 2.3 percent is highly imprecise. The upper bound of the 95 percent confidence interval is 4.2 percent and the lower bound is 0.4 percent.

²¹ The point estimate for TANF receipt among low income UI exhaustees with children of 7.8 percent is highly imprecise. The upper bound of the 95 percent confidence interval is 13.7 percent and the lower bound is 2.0 percent.

Table 1: Percentage of UI Exhaustees' Households with Income from Private and Public Sources

	2008 Displaced Worker Survey		2010 Displaced Worker Survey		2012 Displaced Worker Survey	
	Percent	Std. Err.	Percent	Std. Err.	Percent	Std. Err.
<i>Percent with Income from Source, among UI Exhaustees</i>						
UI exhaustees' own wages, salaries, or self-employment income	75.0%	2.8%	63.1%	2.5%	60.4%	2.4%
Wages, salaries, or self-employment income from other household members	69.0%	3.0%	65.5%	2.5%	60.7%	2.4%
<i>Any earnings, from UI exhaustee or household member</i>	91.2%	1.9%	87.2%	1.7%	83.3%	1.8%
Interest income [A]	46.9%	3.3%	34.2%	2.5%	38.9%	2.4%
Dividends [B]	19.2%	2.6%	15.9%	1.9%	15.1%	1.7%
Retirement income [C]	10.4%	2.0%	8.6%	1.5%	10.5%	1.5%
Rental income [D]	6.7%	1.6%	6.5%	1.3%	6.0%	1.1%
<i>Any income from interest, retirement, dividends, rental</i>	53.1%	3.3%	42.8%	2.6%	45.0%	2.4%
Child support	4.6%	1.4%	4.8%	1.1%	4.6%	1.0%
Alimony	0.6%	0.5%	0.0%	0.0%	0.2%	0.2%
<i>Any income from child support or alimony</i>	5.2%	1.5%	4.8%	1.1%	4.7%	1.0%
<i>Any of the above private income sources in the household</i>	97.0%	1.1%	90.8%	1.5%	90.4%	1.4%
Social Security retirement, Disability Insurance, or survivors	21.7%	2.7%	18.4%	2.0%	21.9%	2.0%
SNAP	10.5%	2.0%	14.7%	1.9%	18.4%	1.9%
Supplemental Security Income	3.6%	1.2%	3.6%	1.0%	4.8%	1.0%
Disability benefits, other than Social Security	3.1%	1.1%	2.3%	0.8%	2.4%	0.7%
TANF or other welfare	1.0%	0.7%	1.8%	0.7%	1.9%	0.7%
Workers' compensation	0.4%	0.4%	1.5%	0.6%	1.9%	0.7%
Veterans benefits	0.3%	0.4%	1.2%	0.6%	1.9%	0.7%
Survivors benefits, other than Social Security	3.5%	1.2%	0.8%	0.5%	0.7%	0.4%
<i>Any of the above government programs in the household (excluding UI)</i>	34.5%	3.1%	34.2%	2.5%	41.4%	2.4%
Unemployment Insurance	35.4%	3.1%	57.6%	2.6%	50.4%	2.4%

Source: GAO analysis of the CPS 2008, 2010 and 2012 Displaced Worker Supplements merged with data from the 2008, 2010 and 2012 Annual Social and Economic Supplements, respectively.

Notes: Note that due to small cell sizes in the merged sample, some estimates have margins of errors that exceed 30 percent of the point estimate; these estimates should not be considered reliable.

[A] Includes payments received (or have credited to accounts) from bonds, treasury notes, IRAs, certificates of deposit, interest-bearing savings and checking accounts, and all other investments that pay interest.

[B] Includes payments received from stock holdings and mutual fund shares. The CPS does not include capital gains from the sale of stock holdings as income.

[C] Includes pension or retirement income received from companies or unions, federal government (civil service), military, state or local governments, railroad retirement, annuities or paid-up insurance policies, individual retirement accounts, Keogh, or 401(k) payments, or other retirement income.

[D] Includes net income people received from the rental of a house, store, or other property, receipts from boarders or lodgers, net royalty income, and periodic payments from estate or trust funds.

Table 2: Percentage of Non-Working UI Exhaustees' Households with Income from Private and Public Sources

	2008 Displaced Worker Survey		2010 Displaced Worker Survey		2012 Displaced Worker Survey	
	Percent	Std. Err.	Percent	Std. Err.	Percent	Std. Err.
<i>Percent with Income from Source, among All UI Exhaustees who are Not Working</i>						
UI exhaustees' own wages, salaries, or self-employment income	47.4%	4.9%	44.8%	3.3%	30.6%	3.0%
Wages, salaries, or self-employment income from other household members	63.8%	4.8%	64.5%	3.1%	59.9%	3.2%
<i>Any earnings, from UI exhaustee or household member</i>	80.0%	4.0%	80.7%	2.6%	70.1%	3.0%
Interest income [A]	46.1%	4.9%	27.3%	2.9%	37.7%	3.2%
Dividends [B]	16.5%	3.7%	13.7%	2.3%	17.2%	2.5%
Retirement income [C]	13.5%	3.4%	9.6%	1.9%	13.9%	2.3%
Rental income [D]	8.7%	2.8%	5.4%	1.5%	4.1%	1.3%
<i>Any income from interest, retirement, dividends, rental</i>	54.7%	4.9%	37.6%	3.2%	42.9%	3.2%
Child support	5.8%	2.3%	4.3%	1.3%	3.5%	1.2%
Alimony	1.3%	1.1%	0.0%	0.0%	0.2%	0.3%
<i>Any income from child support or alimony</i>	7.1%	2.5%	4.3%	1.3%	3.7%	1.2%
<i>Any of the above private income sources in the household</i>	93.1%	2.5%	86.5%	2.2%	82.6%	2.5%
Social Security retirement, Disability Insurance, or survivors	29.7%	4.5%	21.4%	2.7%	28.0%	2.9%
SNAP	10.3%	3.0%	16.7%	2.5%	22.8%	2.8%
Supplemental Security Income	2.9%	1.7%	4.8%	1.4%	5.8%	1.5%
Disability benefits, other than Social Security	5.9%	2.3%	1.8%	0.9%	2.6%	1.1%
TANF or other welfare	1.9%	1.3%	2.2%	1.0%	2.3%	1.0%
Workers' compensation	0.0%	0.0%	1.5%	0.8%	2.4%	1.0%
Veterans benefits	0.0%	0.0%	1.3%	0.7%	2.3%	1.0%
Survivors benefits, other than Social Security	5.0%	2.2%	0.8%	0.6%	0.7%	0.5%
<i>Any of the above government programs in the household (excluding UI)</i>	39.7%	4.8%	38.5%	3.2%	49.3%	3.3%
Unemployment Insurance	38.8%	4.8%	64.9%	3.1%	54.6%	3.3%

Source: GAO analysis of the CPS 2008, 2010 and 2012 Displaced Worker Supplements merged with data from the 2008, 2010 and 2012 Annual Social and Economic Supplements, respectively.

Notes: "Not working" includes UI exhaustees who are not employed. This includes both unemployed exhaustees, and those not in the labor force. Note that due to small cell sizes in the merged sample, some estimates have margins of errors that exceed 30 percent of the point estimate; these estimates should not be considered reliable.

[A] Includes payments received (or have credited to accounts) from bonds, treasury notes, IRAs, certificates of deposit, interest-bearing savings and checking accounts, and all other investments that pay interest.

[B] Includes payments received from stock holdings and mutual fund shares. The CPS does not include capital gains from the sale of stock holdings as income.

[C] Includes pension or retirement income received from companies or unions, federal government (civil service), military, state or local governments, railroad retirement, annuities or paid-up insurance policies, individual retirement accounts, Keogh, or 401(k) payments, or other retirement income.

[D] Includes net income people received from the rental of a house, store, or other property, receipts from boarders or lodgers, net royalty income, and periodic payments from estate or trust funds.

Table 3: Percentage of Lower-Income UI Exhaustees with Children's Households with Income from Private and Public Sources

	2008 Displaced Worker Survey		2010 Displaced Worker Survey		2012 Displaced Worker Survey	
	Percent	Std. Err.	Percent	Std. Err.	Percent	Std. Err.
<i>Percent with Income from Source, among UI Exhaustees with Income < 200% of Poverty with Children in Household</i>						
UI exhaustees' own wages, salaries, or self-employment income	76.4%	6.5%	47.5%	5.6%	52.2%	5.5%
Wages, salaries, or self-employment income from other household members	72.3%	6.8%	53.3%	5.6%	50.2%	5.5%
<i>Any earnings, from UI exhaustee or household member</i>	95.3%	3.2%	76.2%	4.7%	81.8%	4.3%
Interest income [A]	18.2%	5.9%	17.8%	4.3%	18.1%	4.3%
Dividends [B]	3.8%	2.9%	3.7%	2.1%	9.6%	3.3%
Retirement income [C]	6.5%	3.8%	0.8%	1.0%	3.0%	1.9%
Rental income [D]			3.2%	2.0%	1.6%	1.4%
<i>Any income from interest, retirement, dividends, rental</i>	25.1%	6.6%	20.4%	4.5%	22.2%	4.6%
Child support	15.0%	5.4%	10.0%	3.3%	13.1%	3.7%
Alimony					0.7%	0.9%
<i>Any income from child support or alimony</i>	15.0%	5.4%	10.0%	3.3%	13.1%	3.7%
<i>Any of the above private income sources in the household</i>	97.2%	2.5%	81.8%	4.3%	87.1%	3.7%
Social Security retirement, Disability Insurance, or survivors	14.0%	5.3%	16.6%	4.1%	14.0%	3.8%
SNAP	36.6%	7.4%	38.3%	5.4%	45.2%	5.5%
Supplemental Security Income	2.9%	2.5%	5.2%	2.5%	9.9%	3.3%
Disability benefits, other than Social Security					3.6%	2.1%
TANF or other welfare	2.5%	2.4%	5.5%	2.5%	7.8%	3.0%
Workers' compensation	0.4%	1.0%	2.0%	1.5%	1.5%	1.4%
Veterans benefits			0.5%	0.8%		
Survivors benefits, other than Social Security						
<i>Any of the above government programs in the household (excluding UI)</i>	46.3%	7.6%	48.8%	5.6%	54.8%	5.5%
Unemployment Insurance	36.8%	7.4%	64.5%	5.3%	55.1%	5.5%

Source: GAO analysis of the CPS 2008, 2010 and 2012 Displaced Worker Supplements merged with data from the 2008, 2010 and 2012 Annual Social and Economic Supplements, respectively.

Notes: "Lower Income" is defined as family income less than 200 percent of the federal poverty level. Note that due to small cell sizes in the merged sample, some estimates have margins of errors that exceed 30 percent of the point estimate; these estimates should not be considered reliable.

[A] Includes payments received (or have credited to accounts) from bonds, treasury notes, IRAs, certificates of deposit, interest-bearing savings and checking accounts, and all other investments that pay interest.

[B] Includes payments received from stock holdings and mutual fund shares. The CPS does not include capital gains from the sale of stock holdings as income.

[C] Includes pension or retirement income received from companies or unions, federal government (civil service), military, state or local governments, railroad retirement, annuities or paid-up insurance policies, individual retirement accounts, Keogh, or 401(k) payments, or other retirement income.

[D] Includes net income people received from the rental of a house, store, or other property, receipts from boarders or lodgers, net royalty income, and periodic payments from estate or trust funds.

Table 4: Percentage of Unemployed UI Exhaustees' Households with Income from Private and Public Sources

	2008 Displaced Worker Survey		2010 Displaced Worker Survey		2012 Displaced Worker Survey	
	Percent	Std. Err.	Percent	Std. Err.	Percent	Std. Err.
<i>Percent with Income from Source, among All Unemployed UI Exhaustees</i>						
UI exhaustees' own wages, salaries, or self-employment income	71.3%	5.8%	50.4%	3.9%	38.9%	4.1%
Wages, salaries, or self-employment income from other household members	67.6%	6.0%	65.4%	3.7%	62.5%	5.6%
<i>Any earnings, from UI exhaustee or household member</i>	92.6%	3.4%	84.3%	2.8%	76.3%	4.7%
Interest income [A]	44.3%	6.4%	24.9%	3.4%	32.0%	4.3%
Dividends [B]	18.3%	5.0%	10.8%	2.4%	12.8%	2.1%
Retirement income [C]	8.5%	3.6%	7.5%	2.0%	8.8%	1.0%
Rental income [D]	5.3%	2.9%	4.5%	1.6%	3.9%	2.0%
<i>Any income from interest, retirement, dividends, rental</i>	51.3%	6.4%	34.0%	3.7%	35.3%	4.5%
Child support	4.3%	2.6%	4.8%	1.7%	3.1%	3.3%
Alimony	2.2%	1.9%	0.0%	0.0%	0.3%	0.0%
<i>Any income from child support or alimony</i>	6.5%	3.2%	4.8%	1.7%	3.4%	3.3%
<i>Any of the above private income sources in the household</i>	97.0%	2.2%	87.8%	2.5%	84.7%	4.3%
Social Security retirement, Disability Insurance, or survivors	19.9%	5.1%	14.8%	2.8%	19.5%	4.1%
SNAP	8.0%	3.5%	16.7%	2.9%	24.2%	5.4%
Supplemental Security Income	4.8%	2.8%	3.6%	1.4%	8.0%	2.5%
Disability benefits, other than Social Security	4.8%	2.8%	1.7%	1.0%	2.5%	0.0%
TANF or other welfare	3.2%	2.3%	0.5%	0.5%	2.3%	2.5%
Workers' compensation	0.0%	0.0%	1.0%	0.8%	3.1%	1.5%
Veterans benefits	0.0%	0.0%	1.3%	0.9%	0.9%	0.8%
Survivors benefits, other than Social Security	6.4%	3.2%	0.4%	0.5%	0.8%	0.0%
<i>Any of the above government programs in the household (excluding UI)</i>	29.8%	5.9%	33.7%	3.7%	44.9%	5.6%
Unemployment Insurance	45.9%	6.4%	70.5%	3.5%	56.7%	5.3%

Source: GAO analysis of the CPS 2008, 2010 and 2012 Displaced Worker Supplements merged with data from the 2008, 2010 and 2012 Annual Social and Economic Supplements, respectively.

Notes: Note that due to small cell sizes in the merged sample, some estimates have margins of errors that exceed 30 percent of the point estimate; these estimates should not be considered reliable.

[A] Includes payments received (or have credited to accounts) from bonds, treasury notes, IRAs, certificates of deposit, interest-bearing savings and checking accounts, and all other investments that pay interest.

[B] Includes payments received from stock holdings and mutual fund shares. The CPS does not include capital gains from the sale of stock holdings as income.

[C] Includes pension or retirement income received from companies or unions, federal government (civil service), military, state or local governments, railroad retirement, annuities or paid-up insurance policies, individual retirement accounts, Keogh, or 401(k) payments, or other retirement income.

[D] Includes net income people received from the rental of a house, store, or other property, receipts from boarders or lodgers, net royalty income, and periodic payments from estate or trust funds.

Table 5: Average Value of Household Income from Various Public and Private Sources – All UI Exhaustees

	2008 Displaced Worker Survey		2010 Displaced Worker Survey		2012 Displaced Worker Survey	
	Estimate	Std. Err.	Estimate	Std. Err.	Estimate	Std. Err.
<i>Mean Income from Source, among All UI Exhaustees</i>						
UI exhaustees' own wages, salaries, or self-employment income	19,280	1,542	15,118	1,081	15,556	1,067
Wages, salaries, or self-employment income from other household members	32,803	3,039	30,618	2,176	27,739	1,650
<i>Any earnings, from UI exhaustee or household member</i>	<i>52,082</i>	<i>3,969</i>	<i>45,736</i>	<i>2,525</i>	<i>43,295</i>	<i>2,034</i>
Interest income	1,215	253	515	114	1,140	329
Dividends	427	124	712	263	463	187
Retirement income	1,800	444	1,308	264	2,042	374
Rental income	-166	113	608	233	373	188
<i>Any income from interest, retirement, dividends, rental</i>	<i>3,442</i>	<i>546</i>	<i>2,536</i>	<i>440</i>	<i>3,645</i>	<i>689</i>
Child support	215	73	246	84	198	53
Alimony	48	37	.	.	15	16
<i>Any of the above private income sources in the household</i>	<i>55,787</i>	<i>4,057</i>	<i>48,518</i>	<i>2,690</i>	<i>47,153</i>	<i>2,165</i>
Social Security retirement, Disability Insurance, or survivors	3,340	426	2,598	291	3,666	376
Supplemental Security Income	260	100	373	115	385	93
Disability benefits, other than Social Security	307	121	305	111	258	80
TANF or other welfare	16	11	81	35	53	22
Workers' compensation	36	40	80	59	119	48
Veterans benefits	29	29	117	61	104	51
Survivors benefits, other than Social Security	353	169	32	26	40	24
<i>Any of the above government programs in the household (excluding UI)</i>	<i>4,341</i>	<i>507</i>	<i>3,587</i>	<i>357</i>	<i>4,625</i>	<i>435</i>
Unemployment Insurance	2,540	312	6,119	341	6,755	330

Source: GAO analysis of the CPS 2008, 2010 and 2012 Displaced Worker Supplements merged with data from the 2008, 2010 and 2012 Annual Social and Economic Supplements, respectively.

Notes: Note that due to small cell sizes in the merged sample, some estimates have margins of errors that exceed 30 percent of the point estimate; these estimates should not be considered reliable.

[A] Includes payments received (or have credited to accounts) from bonds, treasury notes, IRAs, certificates of deposit, interest-bearing savings and checking accounts, and all other investments that pay interest.

[B] Includes payments received from stock holdings and mutual fund shares. The CPS does not include capital gains from the sale of stock holdings as income.

[C] Includes pension or retirement income received from companies or unions, federal government (civil service), military, state or local governments, railroad retirement, annuities or paid-up insurance policies, individual retirement accounts, Keogh, or 401(k) payments, or other retirement income.

[D] Includes net income people received from the rental of a house, store, or other property, receipts from boarders or lodgers, net royalty income, and periodic payments from estate or trust funds.

Table 6: Average Value of Household Income from Various Public and Private Sources – All UI Exhaustees with Positive Values for Source

	2008 Merged Data		2010 Merged Data		2012 Merged Data	
	Estimate	Standard Error	Estimate	Standard Error	Estimate	Standard Error
<i>Mean Income from Source, among UI Exhaustees with Income Source</i>						
UI exhaustees' own wages, salaries, or self-employment income	25,973	1,864	23,958	1,462	25,906	1,496
Wages, salaries, or self-employment income from other household members	47,544	3,966	46,900	2,939	45,719	2,159
<i>Any earnings, from UI exhaustee or household member</i>	<i>57,118</i>	<i>4,198</i>	<i>52,470</i>	<i>2,733</i>	<i>51,948</i>	<i>2,206</i>
Interest income	2,589	528	1,507	314	2,929	825
Dividends	3,022	738	5,826	1,989	4,070	1,550
Retirement income	17,349	3,137	15,197	1,974	19,468	2,505
Rental income	2,882	1,405	10,312	3,479	10,058	3,830
<i>Any income from interest, retirement, dividends, rental</i>	<i>6,572</i>	<i>996</i>	<i>6,045</i>	<i>978</i>	<i>8,230</i>	<i>1,481</i>
Child support	4,617	913	5,107	1,309	4,326	671
Alimony	8,400	.	.	.	6,517	3,881
<i>Any of the above private income sources in the household</i>	<i>57,532</i>	<i>4,135</i>	<i>53,534</i>	<i>2,847</i>	<i>52,175</i>	<i>2,273</i>
Social Security retirement, Disability Insurance, or survivors	15,409	939	14,121	827	16,745	1,018
Supplemental Security Income	7,187	1,628	10,377	1,985	8,034	1,117
Disability benefits, other than Social Security	10,073	2,652	13,368	2,946	10,547	1,418
TANF or other welfare	1,564	555	4,386	1,127	2,783	627
Workers' compensation	8,400	4,495	5,197	3,159	6,176	1,617
Veterans benefits	8,600	.	9,643	2,729	5,409	1,882
Survivors benefits, other than Social Security	9,954	4,460	4,015	3,341	6,024	1,290
<i>Any of the above government programs in the household (excluding UI)</i>	<i>15,729</i>	<i>1,059</i>	<i>14,464</i>	<i>860</i>	<i>15,391</i>	<i>993</i>
Unemployment Insurance	7,179	649	10,623	413	9,701	505

Source: GAO analysis of the CPS 2008, 2010 and 2012 Displaced Worker Supplements merged with data from the 2008, 2010 and 2012 Annual Social and Economic Supplements, respectively.

Notes: In each cell, mean is calculated using only those observations with positive values for the variable. Note that due to small cell sizes in the merged sample, some estimates have margins of errors that exceed 30 percent of the point estimate; these estimates should not be considered reliable.

[A] Includes payments received (or have credited to accounts) from bonds, treasury notes, IRAs, certificates of deposit, interest-bearing savings and checking accounts, and all other investments that pay interest.

[B] Includes payments received from stock holdings and mutual fund shares. The CPS does not include capital gains from the sale of stock holdings as income.

[C] Includes pension or retirement income received from companies or unions, federal government (civil service), military, state or local governments, railroad retirement, annuities or paid-up insurance policies, individual retirement accounts, Keogh, or 401(k) payments, or other retirement income.

[D] Includes net income people received from the rental of a house, store, or other property, receipts from boarders or lodgers, net royalty income, and periodic payments from estate or trust funds.

Table 7: Average Value of Household Income from Various Public and Private Sources – UI Exhaustees who are not working

	2008 Displaced Worker Survey		2010 Displaced Worker Survey		2012 Displaced Worker Survey	
	Estimate	Std. Err.	Estimate	Std. Err.	Estimate	Std. Err.
<i>Mean Income from Source, among All UI Exhaustees who are Not Working</i>						
UI exhaustees' own wages, salaries, or self-employment income	\$7,182	\$1,194	\$8,275	\$1,034	\$4,634	\$773
Wages, salaries, or self-employment income from other household members	\$26,571	\$2,777	\$31,948	\$3,208	\$26,555	\$2,339
<i>Any earnings, from UI exhaustee or household member</i>	\$33,752	\$3,041	\$40,223	\$3,563	\$31,189	\$2,511
Interest income	\$646	\$191	\$390	\$127	\$1,728	\$604
Dividends	\$326	\$131	\$404	\$241	\$722	\$348
Retirement income	\$1,878	\$509	\$1,569	\$379	\$3,100	\$657
Rental income	-\$118	\$215	\$340	\$202	\$207	\$117
<i>Any income from interest, retirement, dividends, rental</i>	\$2,850	\$603	\$2,363	\$514	\$5,549	\$1,256
Child support	\$276	\$119	\$250	\$127	\$175	\$71
Alimony	\$108	\$84	\$0	\$0	\$20	\$29
<i>Any income from child support or alimony</i>	\$384	\$144	\$250	\$127	\$195	\$76
<i>Any of the above private income sources in the household</i>	\$36,986	\$3,075	\$42,836	\$3,781	\$36,933	\$2,932
Social Security retirement, Disability Insurance, or survivors	\$4,771	\$777	\$3,086	\$412	\$4,600	\$552
SNAP	\$0	\$0	\$0	\$0	\$0	\$0
Supplemental Security Income	\$337	\$204	\$500	\$176	\$376	\$119
Disability benefits, other than Social Security	\$467	\$182	\$250	\$133	\$300	\$120
TANF or other welfare	\$27	\$21	\$100	\$54	\$75	\$33
Workers' compensation	\$0	\$0	\$63	\$32	\$147	\$79
Veterans benefits	\$0	\$0	\$168	\$97	\$138	\$86
Survivors benefits, other than Social Security	\$735	\$383	\$46	\$42	\$35	\$28
<i>Any of the above government programs in the household (excluding UI)</i>	\$6,337	\$950	\$4,212	\$504	\$5,671	\$629
Unemployment Insurance	\$2,939	\$517	\$7,114	\$459	\$5,916	\$519

Source: GAO analysis of the CPS 2008, 2010 and 2012 Displaced Worker Supplements merged with data from the 2008, 2010 and 2012 Annual Social and Economic Supplements, respectively.

Notes: “Not working” includes UI exhaustees who are unemployed and not in the labor force. In each cell, mean is calculated using only those observations with positive values for the variable. Note that due to small cell sizes in the merged sample, some estimates have margins of errors that exceed 30 percent of the point estimate; these estimates should not be considered reliable.

[A] Includes payments received (or have credited to accounts) from bonds, treasury notes, IRAs, certificates of deposit, interest-bearing savings and checking accounts, and all other investments that pay interest.

[B] Includes payments received from stock holdings and mutual fund shares. The CPS does not include capital gains from the sale of stock holdings as income.

[C] Includes pension or retirement income received from companies or unions, federal government (civil service), military, state or local governments, railroad retirement, annuities or paid-up insurance policies, individual retirement accounts, Keogh, or 401(k) payments, or other retirement income.

[D] Includes net income people received from the rental of a house, store, or other property, receipts from boarders or lodgers, net royalty income, and periodic payments from estate or trust funds.

Table 8: Average Value of Household Income from Various Public and Private Sources – UI Exhaustees who are not working and have positive values for income source

	2008 Displaced Worker Survey		2010 Displaced Worker Survey		2012 Displaced Worker Survey	
	Estimate	Std. Err.	Estimate	Std. Err.	Estimate	Std. Err.
<i>Mean Income from Source, among All UI Exhaustees who are Not Working with Income Source</i>						
UI exhaustees' own wages, salaries, or self-employment income	\$15,136	\$2,024	\$18,477	\$1,936	\$15,338	\$2,115
Wages, salaries, or self-employment income from other household members	\$41,630	\$3,265	\$49,560	\$4,466	\$44,335	\$3,265
<i>Any earnings, from UI exhaustee or household member</i>	\$42,212	\$3,253	\$49,871	\$4,175	\$44,509	\$3,104
Interest income	\$1,402	\$402	\$1,428	\$434	\$4,582	\$1,556
Dividends	\$2,422	\$782	\$4,443	\$2,545	\$5,743	\$2,625
Retirement income	\$13,876	\$2,102	\$16,429	\$2,428	\$22,348	\$3,282
Rental income	\$5,330	\$2,469	\$6,793	\$3,624	\$7,294	\$2,993
<i>Any income from interest, retirement, dividends, rental</i>	\$5,284	\$1,062	\$6,454	\$1,278	\$13,323	\$2,828
Child support	\$4,753	\$1,169	\$5,785	\$2,408	\$4,974	\$1,143
Alimony	\$8,400	.	.	.	\$10,800	.
<i>Any income from child support or alimony</i>	\$5,416	\$1,107	\$5,785	\$2,408	\$5,270	\$1,129
<i>Any of the above private income sources in the household</i>	\$39,725	\$3,149	\$49,727	\$4,213	\$44,726	\$3,332
Social Security retirement, Disability Insurance, or survivors	\$16,084	\$1,346	\$14,419	\$984	\$16,453	\$1,143
SNAP	.	.	.	.	.	.
Supplemental Security Income	\$11,462	\$3,184	\$10,370	\$2,360	\$6,533	\$1,330
Disability benefits, other than Social Security	\$7,944	\$1,727	\$13,657	\$4,470	\$11,334	\$1,577
TANF or other welfare	\$1,422	\$711	\$4,582	\$1,648	\$3,288	\$622
Workers' compensation	.	.	\$4,286	\$523	\$6,207	\$2,857
Veterans benefits	.	.	\$12,945	\$3,362	\$5,886	\$2,685
Survivors benefits, other than Social Security	\$14,589	\$5,731	\$5,975	\$5,230	\$5,207	\$2,165
<i>Any of the above government programs in the household (excluding UI)</i>	\$17,792	\$1,566	\$15,013	\$1,066	\$15,322	\$1,167
Unemployment Insurance	\$7,583	\$997	\$10,964	\$511	\$10,844	\$746

Source: GAO analysis of the CPS 2008, 2010 and 2012 Displaced Worker Supplements merged with data from the 2008, 2010 and 2012 Annual Social and Economic Supplements, respectively.

Notes: In each cell, mean is calculated using only those observations with positive values for the variable. Note that due to small cell sizes in the merged sample, some estimates have margins of errors that exceed 30 percent of the point estimate; these estimates should not be considered reliable.

[A] Includes payments received (or have credited to accounts) from bonds, treasury notes, IRAs, certificates of deposit, interest-bearing savings and checking accounts, and all other investments that pay interest.

[B] Includes payments received from stock holdings and mutual fund shares. The CPS does not include capital gains from the sale of stock holdings as income.

[C] Includes pension or retirement income received from companies or unions, federal government (civil service), military, state or local governments, railroad retirement, annuities or paid-up insurance policies, individual retirement accounts, Keogh, or 401(k) payments, or other retirement income.

[D] Includes net income people received from the rental of a house, store, or other property, receipts from boarders or lodgers, net royalty income, and periodic payments from estate or trust funds.

Table 9: Average Value of Household Income from Various Public and Private Sources – Lower Income UI Exhaustees with children

	2008 Displaced Worker Survey		2010 Displaced Worker Survey		2012 Displaced Worker Survey	
	Estimate	Std. Err.	Estimate	Std. Err.	Estimate	Std. Err.
<i>Mean Income from Source, among All UI Exhaustees with Incomes Below 200 Percent of the Poverty Threshold with a Child in the Household</i>						
UI exhaustees' own wages, salaries, or self-employment income	8,845	1,314	4,941	860	7,250	1,026
Wages, salaries, or self-employment income from other household members	17,693	2,115	15,280	1,880	12,449	1,907
<i>Any earnings, from UI exhaustee or household member</i>	<i>26,538</i>	<i>2,068</i>	<i>20,222</i>	<i>1,935</i>	<i>19,699</i>	<i>1,919</i>
Interest income	51	25	197	145	61	52
Dividends	2	2	13	33	7	5
Retirement income	531	276	6	7	250	152
Rental income	.	.	80	58	26	21
<i>Any income from interest, retirement, dividends, rental</i>	<i>811</i>	<i>278</i>	<i>217</i>	<i>149</i>	<i>318</i>	<i>163</i>
Child support	697	302	718	351	595	197
Alimony	.	.	.	.	20	24
<i>Any of the above private income sources in the household</i>	<i>27,819</i>	<i>2,004</i>	<i>21,156</i>	<i>2,087</i>	<i>20,632</i>	<i>1,900</i>
Social Security retirement, Disability Insurance, or survivors	1,651	576	2,091	537	2,088	575
Supplemental Security Income	103	79	370	208	738	273
Disability benefits, other than Social Security	.	.	.	.	347	187
TANF or other welfare	63	52	232	138	223	90
Workers' compensation	10	449	89	64	100	80
Veterans benefits	.	.	7	10	.	.
Survivors benefits, other than Social Security	.	.	.	.	.	.
<i>Any of the above government programs in the household (excluding UI)</i>	<i>1,827</i>	<i>591</i>	<i>2,789</i>	<i>604</i>	<i>3,496</i>	<i>766</i>
Unemployment Insurance	1,822	414	6,755	705	5,672	706

Source: GAO analysis of the CPS 2008, 2010 and 2012 Displaced Worker Supplements merged with data from the 2008, 2010 and 2012 Annual Social and Economic Supplements, respectively.

Notes: "Lower Income" means family income less than 200 percent of the federal poverty level. Note that due to small cell sizes in the merged sample, some estimates have margins of errors that exceed 30 percent of the point estimate; these estimates should not be considered reliable.

[A] Includes payments received (or have credited to accounts) from bonds, treasury notes, IRAs, certificates of deposit, interest-bearing savings and checking accounts, and all other investments that pay interest.

[B] Includes payments received from stock holdings and mutual fund shares. The CPS does not include capital gains from the sale of stock holdings as income.

[C] Includes pension or retirement income received from companies or unions, federal government (civil service), military, state or local governments, railroad retirement, annuities or paid-up insurance policies, individual retirement accounts, Keogh, or 401(k) payments, or other retirement income.

[D] Includes net income people received from the rental of a house, store, or other property, receipts from boarders or lodgers, net royalty income, and periodic payments from estate or trust funds.

Table 10: Average Value of Household Income from Various Public and Private Sources – Lower Income UI Exhaustees with children who have positive values for income source

	2008 Displaced Worker Survey		2010 Displaced Worker Survey		2012 Displaced Worker Survey	
	Estimate	Std. Err.	Estimate	Std. Err.	Estimate	Std. Err.
<i>Mean Income from Source, among UI Exhaustees with Incomes Below 200 Percent of the Poverty Threshold with a Child in the Household, with Income Source</i>						
UI exhaustees' own wages, salaries, or self-employment income	11,967	1,511	10,411	1,366	13,879	1,451
Wages, salaries, or self-employment income from other household members	24,461	2,178	28,666	2,296	24,791	2,921
<i>Any earnings, from UI exhaustee or household member</i>	27,834	2,003	26,547	2,012	24,080	2,063
Interest income	281	114	1,109	756	335	286
Dividends	94	95	2,856	3,814	88	68
Retirement income	8,111	1,873	761	.	8,285	2,204
Rental income	.	.	2,468	1,472	1,593	491
<i>Any income from interest, retirement, dividends, rental</i>	2,515	1,109	1,062	657	1,527	758
Child support	4,659	1,585	7,153	2,769	4,541	918
Alimony	.	.	.	.	3,000	.
<i>Any of the above private income sources in the household</i>	28,633	1,950	25,867	2,185	23,699	1,971
Social Security retirement, Disability Insurance, or survivors	11,816	1,481	12,616	1,719	14,918	1,934
Supplemental Security Income	3,597	480	7,159	2,419	7,444	1,669
Disability benefits, other than Social Security	.	.	.	.	9,735	1,263
TANF or other welfare	2,574	288	4,212	1,883	2,852	598
Workers' compensation	2,200	.	4,525	726	6,480	.
Veterans benefits	.	.	1,440	.	.	.
Survivors benefits, other than Social Security	.	.	.	.	.	.
<i>Any of the above government programs in the household (excluding UI)</i>	10,465	1,520	11,798	1,447	12,315	1,870
Unemployment Insurance	4,952	678	10,481	760	10,291	892

Source: GAO analysis of the CPS 2008, 2010 and 2012 Displaced Worker Supplements merged with data from the 2008, 2010 and 2012 Annual Social and Economic Supplements, respectively.

Notes: : “Lower Income” means family income less than 200 percent of the federal poverty level. In each cell, mean is calculated using only those observations with positive values for the variable. Note that due to small cell sizes in the merged sample, some estimates have margins of errors that exceed 30 percent of the point estimate; these estimates should not be considered reliable.

[A] Includes payments received (or have credited to accounts) from bonds, treasury notes, IRAs, certificates of deposit, interest-bearing savings and checking accounts, and all other investments that pay interest.

[B] Includes payments received from stock holdings and mutual fund shares. The CPS does not include capital gains from the sale of stock holdings as income.

[C] Includes pension or retirement income received from companies or unions, federal government (civil service), military, state or local governments, railroad retirement, annuities or paid-up insurance policies, individual retirement accounts, Keogh, or 401(k) payments, or other retirement income.

[D] Includes net income people received from the rental of a house, store, or other property, receipts from boarders or lodgers, net royalty income, and periodic payments from estate or trust funds.

Table 11: Average Value of Household Income from Various Public and Private Sources – Unemployed UI Exhaustees

	2008 Displaced Worker Survey		2010 Displaced Worker Survey		2012 Displaced Worker Survey	
	Estimate	Std. Err.	Estimate	Std. Err.	Estimate	Std. Err.
<i>Mean Income from Source, among All Unemployed UI Exhaustees</i>						
UI exhaustees' own wages, salaries, or self-employment income	10,707	1,649	10,464	1,385	6,786	1,204
Wages, salaries, or self-employment income from other household members	28,163	3,237	29,327	3,240	23,581	2,539
<i>Any earnings, from UI exhaustee or household member</i>	<i>38,870</i>	<i>3,617</i>	<i>39,791</i>	<i>3,925</i>	<i>30,366</i>	<i>2,918</i>
Interest income	512	265	309	97	544	208
Dividends	441	209	56	34	176	95
Retirement income	1,235	550	1,195	367	2,092	742
Rental income	239	182	80	62	179	117
<i>Any income from interest, retirement, dividends, rental</i>	<i>2,188</i>	<i>716</i>	<i>1,561</i>	<i>392</i>	<i>33,397</i>	<i>3,220</i>
Child support	249	161	324	178	186	105
Alimony	184	139	.	.	33	47
<i>Any of the above private income sources in the household</i>	<i>41,491</i>	<i>3,639</i>	<i>41,676</i>	<i>4,032</i>	<i>33,397</i>	<i>3,220</i>
Social Security retirement, Disability Insurance, or survivors	2,504	655	2,400	476	3,032	565
Supplemental Security Income	569	335	353	163	514	175
Disability benefits, other than Social Security	445	232	132	81	302	161
TANF or other welfare	46	35	2	3	74	42
Workers' compensation	.	.	36	26	232	128
Veterans benefits	.	.	133	87	38	37
Survivors benefits, other than Social Security	1,023	603	54	59	55	46
<i>Any of the above government programs in the household (excluding UI)</i>	<i>4,587</i>	<i>1,142</i>	<i>3,111</i>	<i>534</i>	<i>4,247</i>	<i>679</i>
Unemployment Insurance	3,088	501	7,881	552	6,231	680

Source: GAO analysis of the CPS 2008, 2010 and 2012 Displaced Worker Supplements merged with data from the 2008, 2010 and 2012 Annual Social and Economic Supplements, respectively.

Notes: Note that due to small cell sizes in the merged sample, some estimates have margins of errors that exceed 30 percent of the point estimate; these estimates should not be considered reliable.

[A] Includes payments received (or have credited to accounts) from bonds, treasury notes, IRAs, certificates of deposit, interest-bearing savings and checking accounts, and all other investments that pay interest.

[B] Includes payments received from stock holdings and mutual fund shares. The CPS does not include capital gains from the sale of stock holdings as income.

[C] Includes pension or retirement income received from companies or unions, federal government (civil service), military, state or local governments, railroad retirement, annuities or paid-up insurance policies, individual retirement accounts, Keogh, or 401(k) payments, or other retirement income.

[D] Includes net income people received from the rental of a house, store, or other property, receipts from boarders or lodgers, net royalty income, and periodic payments from estate or trust funds.

Table 12: Average Value of Household Income from Various Public and Private Sources Unemployed UI Exhaustees with children who have positive values for income source

	2008 Displaced Worker Survey		2010 Displaced Worker Survey		2012 Displaced Worker Survey	
	Estimate	Std. Err.	Estimate	Std. Err.	Estimate	Std. Err.
<i>Mean Income from Source, among Unemployed UI Exhaustees with Income Source</i>						
UI exhaustees' own wages, salaries, or self-employment income	15,013	2,058	20,770	2,303	17,456	2,630
Wages, salaries, or self-employment income from other household members	41,651	3,429	44,858	4,393	37,743	3,469
<i>Any earnings, from UI exhaustee or household member</i>	<i>41,990</i>	<i>3,672</i>	<i>47,185</i>	<i>4,431</i>	<i>39,814</i>	<i>3,424</i>
Interest income	1,156	603	1,243	354	1,702	614
Dividends	2,596	1,017	871	488	2,197	972
Retirement income	14,456	3,258	16,036	2,750	23,667	6,081
Rental income	4,482	3,841	1,837	1,496	4,596	2,736
<i>Any income from interest, retirement, dividends, rental</i>	<i>4,381</i>	<i>1,379</i>	<i>4,772</i>	<i>1,076</i>	<i>8,156</i>	<i>2,484</i>
Child support	5,840	2,213	6,734	3,202	5,934	2,183
Alimony	8,400	.	.	.	10,800	.
<i>Any of the above private income sources in the household</i>	<i>42,761</i>	<i>3,646</i>	<i>47,731</i>	<i>4,423</i>	<i>39,441</i>	<i>3,607</i>
Social Security retirement, Disability Insurance, or survivors	12,568	1,562	16,195	1,571	15,540	1,563
Supplemental Security Income	11,828	3,489	9,774	2,816	6,411	1,506
Disability benefits, other than Social Security	9,291	1,630	7,786	2,643	12,320	3,630
TANF or other welfare	1,422	711	500	.	3,201	3,630
Workers' compensation	.	.	3,473	449	7,455	3,309
Veterans benefits	.	.	9,919	2,282	4,087	1,938
Survivors benefits, other than Social Security	16,016	8,248	12,120	.	6,420	.
<i>Any of the above government programs in the household (excluding UI)</i>	<i>18,459</i>	<i>2,700</i>	<i>15,148</i>	<i>1,468</i>	<i>14,409</i>	<i>1,526</i>
Unemployment Insurance	6,721	684	11,186	579	10,997	950

Source: GAO analysis of the CPS 2008, 2010 and 2012 Displaced Worker Supplements merged with data from the 2008, 2010 and 2012 Annual Social and Economic Supplements, respectively.

Notes: In each cell, mean is calculated using only those observations with positive values for the variable. Note that due to small cell sizes in the merged sample, some estimates have margins of errors that exceed 30 percent of the point estimate; these estimates should not be considered reliable.

[A] Includes payments received (or have credited to accounts) from bonds, treasury notes, IRAs, certificates of deposit, interest-bearing savings and checking accounts, and all other investments that pay interest.

[B] Includes payments received from stock holdings and mutual fund shares. The CPS does not include capital gains from the sale of stock holdings as income.

[C] Includes pension or retirement income received from companies or unions, federal government (civil service), military, state or local governments, railroad retirement, annuities or paid-up insurance policies, individual retirement accounts, Keogh, or 401(k) payments, or other retirement income.

[D] Includes net income people received from the rental of a house, store, or other property, receipts from boarders or lodgers, net royalty income, and periodic payments from estate or trust funds.

Table 13: Percent of Displaced Workers who Received UI and Exhausted UI

	2008 Displaced Worker Survey		2010 Displaced Worker Survey		2012 Displaced Worker Survey	
	Percent	Std. Err.	Percent	Std. Err.	Percent	Std. Err.
Percent of displaced workers who received UI	35.7%	0.9%	48.9%	0.7%	50.6%	0.8%
Percent of UI recipients who exhausted UI	44.2%	1.6%	27.0%	0.9%	37.1%	1.1%

Source: GAO analysis of the CPS 2008, 2010 and 2012 Displaced Worker Supplements.

Table 14: Percent of Displaced Workers who Received UI and Exhausted UI, by year of job loss

	2008 Displaced Worker Survey		2010 Displaced Worker Survey		2012 Displaced Worker Survey	
	Percent	Standard Error	Percent	Standard Error	Percent	Standard Error
<i>Percent of displaced workers who received UI, by year in which job was lost (relative to survey year)</i>						
Lost job in year 1 (2005, 2007, 2009)	42.4%	1.9%	39.2%	1.6%	59.7%	1.3%
Lost job in year 2 (2006, 2008, 2010)	33.1%	1.7%	50.9%	1.2%	49.6%	1.4%
Lost job in year 3 (2007, 2009, 2011)	33.7%	1.4%	51.0%	1.0%	41.3%	1.3%
<i>Percent of UI recipients who exhausted UI, by year in which job was lost (relative to survey year)</i>						
Lost job in year 1 (2005, 2007, 2009)	50.2%	3.0%	46.1%	2.7%	52.5%	1.7%
Lost job in year 2 (2006, 2008, 2010)	54.9%	3.1%	32.2%	1.6%	33.5%	1.9%
Lost job in year 3 (2007, 2009, 2011)	32.9%	2.3%	17.8%	1.1%	16.6%	1.6%

Source: GAO analysis of the CPS 2008, 2010 and 2012 Displaced Worker Supplements.