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A Bipartisan Nation of Beneficiaries

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OVERVIEW

By Rich Morin, Paul Taylor and Eileen Patten

As President Barack Obama negotiates with Republicans in Congress over federal entitlement spending, a new national survey by the Pew Research Center finds that a majority of Americans (55%) have received government benefits from at least one of the six best-known federal entitlement programs.

The survey also finds that most Democrats (60%) and Republicans (52%) say they have benefited from a major entitlement program at some point in their lives. So have nearly equal shares of self-identifying conservatives (57%), liberals (53%) and moderates (53%).

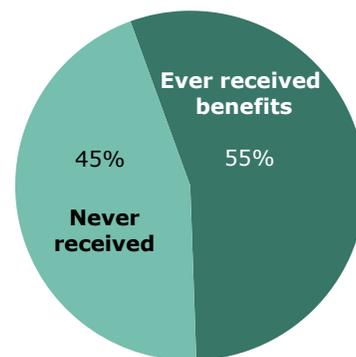
The issue of entitlements moved to center stage during the 2012 presidential campaign. The survey finds that among those who voted for President Obama last month, 59% say they've benefited from a major entitlement program. It also finds that 53% of those who supported Mitt Romney have benefited from a major entitlement program.

The survey, which was conducted by telephone from Nov. 28 to Dec. 5, 2012, among a nationally representative sample of 2,511 adults, asked respondents if they or a member of their household had ever received Social Security, Medicare, Medicaid, food stamps, welfare or unemployment benefits. Margin of sampling error for the overall results is plus or minus 2.2 percentage points.

Some 55% said they personally had received benefits from at least one of those programs, including a third (32%) who said they had received help from two or more. An additional 16%

A Majority of Adults Have Received Benefits

% of all adults who have ever received benefits or services from at least one of the following six federal entitlement programs: Social Security, Medicare, Medicaid, welfare, unemployment benefits or food stamps



Note: Based on total sample, N=2,511.

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Entitlements and the Presidential Vote

% of those who voted for ... who ever received government entitlement



Note: Based on interviews conducted Nov. 30-Dec. 5 of those who say they voted in the 2012 presidential election, N=1,471.

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said they themselves had not received any benefits but said that a member of their household had—meaning that 71% of adults are part of a household that has benefited from at least one of these programs.¹

The survey finds that the ranks of beneficiaries are as diverse as the nation as a whole but that there are some notable group differences. For example, women are more likely than men to have received an entitlement benefit (61% vs. 49%). Blacks (64%) are more likely than whites (56%) or Hispanics (50%) to have gotten federal help from these programs, and rural residents (62%) are more likely than urban (54%) or suburban (53%) dwellers to have gotten help.

The use of entitlement begins at an early age for many Americans, the survey finds. A third (33%) of all adults ages 18 to 29 say they have received at least one major entitlement payment or service in their lives.²

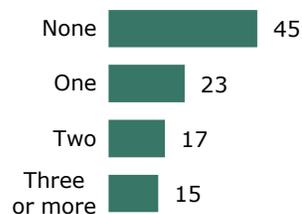
The share that has used entitlements continues to rise steadily with age, growing to 45% among those ages 30 to 49 and to 59% for those ages 50 to 64. It becomes virtually universal (97%) among those ages 65 and older—the age at which most adults qualify for Social Security and Medicare benefits.

According to the survey, 32% of all adults have received two or more benefits, including 15% who have received three or more. Blacks are more likely than whites or Hispanics to have received three or more benefits (27% vs. 14% for whites and 11% for Hispanics).

The survey also finds that nearly six-in-ten Americans (57%) say it is the government’s responsibility to care for those who cannot take care of themselves, a view that is only slightly more prevalent among those who have ever received an entitlement benefit (60%) than among those who have not (55%).

A Third of All Adults Have Gotten Multiple Benefits

% who say they received this total number of government benefits or services in their lifetimes



Note: Based on whether respondent had ever received benefits from any of these government programs: Social Security, Medicare, Medicaid, welfare, unemployment benefits and food stamps. Based on total sample, N= 2,511.

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¹ Respondents were asked “whether you or anyone in your household has ever received any of the following government services and benefits”: Social Security, Medicare, Medicaid, welfare, unemployment benefits, food stamps, college grants and loans, and veteran benefits. Those who answered yes they alone had received the benefit and those who said they and someone else had received it were coded as having received the benefit. Those who answered no, refused to answer or said they did not know were coded as not having received the benefit.

² Respondents could have received benefits as an adult or when they were a child. The question did not ask respondents how old they were when they received an entitlement.

Taken together, the six programs tested in this survey generate the vast majority of federal spending on what is often called the social safety net. But each one has a different purpose and target population. (For more details on each of the programs, see the appendix, which begins on page 12.)

Unemployment benefits, food stamps, welfare and Medicaid target lower-income Americans or those facing a short-term economic hardship such as the loss of a job. In contrast, Social Security and Medicare primarily—though not exclusively—serve older adults of all income levels.

Overall, four-in-ten adults (42%) say they have been helped by a program targeted to assist those facing financial hardship. A smaller share (30%) say they have received a Social Security or Medicare benefit. About one-in-six Americans (17%) say they have received benefits from both types of programs at some point in their lives.

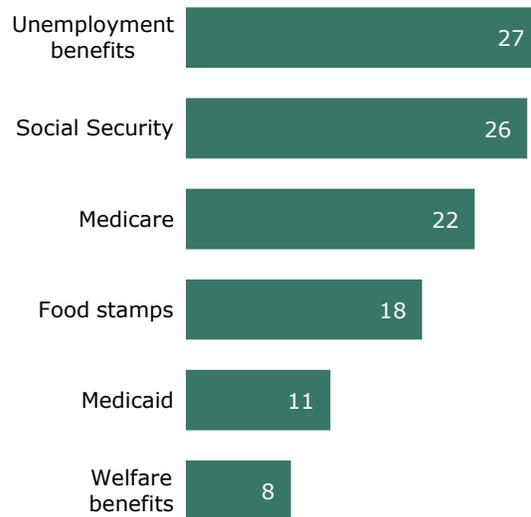
Blacks are more likely than whites to have benefited from one of the four economic hardship programs, but the survey suggests there are no statistically significant differences by race in participation over time in Social Security and Medicare.

Predictably, adults 65 and older are far more likely than other age group to have received Social Security and Medicare.

Adults with annual family incomes of less than \$30,000 are about three times as likely as those earning \$100,000 or more to have received help from Social Security or Medicare. These programs do not have income eligibility requirements: the fact that a larger share of recipients are at the lower end of the income scale reflects the fact that older adults tend to have lower incomes than the general public.

How Many Benefit from Government Assistance Programs

% who say they have ever received the following government benefits or services



Note: Based on total sample, N=2,511.

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The survey also finds that these low-earning adults are nearly twice as likely as the highest earners to have received some sort of benefit from a poverty program, including unemployment insurance (59% vs. 31%).

The Reach of Entitlement Programs

More than half (55%) of Americans have personally received benefits from at least one of the six major entitlement programs tested in the survey.

The survey finds that 16% of those who have not personally received benefits also say a member of their household has gotten help. Taken together, these results indicate that about seven-in-ten households contain at least one member who has benefited at some point in his or her life from an entitlement program.

If veteran benefits and federal college loans and grants are added to the mix, the proportion of Americans who personally have ever received entitlement benefits rises to 70% and the share of households with at least one recipient grows to 86%.

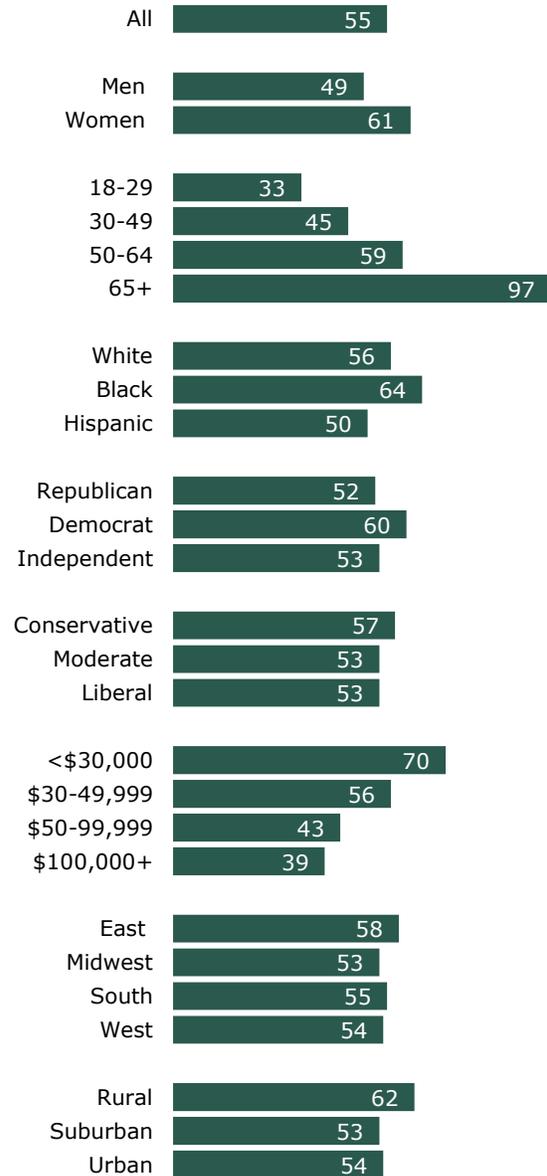
Most Utilized Programs

In terms of utilization, unemployment benefits and Social Security top the list of the six entitlement programs that are the focus of this analysis.

About one-in-four adults (27%) say they have received unemployment assistance at some

Who Received Entitlements

% in each group who ever received benefits from one or more of these government programs: Social Security, Medicare, Medicaid, welfare, unemployment benefits or food stamps



Note: Based on total sample, N=2,511. Whites and blacks include only non-Hispanics. Hispanics are of any race.

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point in their lives.³ About as many (26%) have received Social Security, while 22% have used Medicare. Smaller shares have ever received food stamps (18%), Medicaid (11%) or welfare benefits (8%).

The Demographics of Entitlements

The beneficiaries of entitlements span the social, political and economic spectrum. But some group differences do emerge. Women are more likely than men to have received an entitlement benefit (61% vs. 49%). Blacks (64%) are somewhat more likely than whites (56%) or Hispanics (50%) to have gotten federal help of this kind.

Rural residents also have disproportionately benefited from these entitlements (62%), compared with urban (54%) or suburban (53%) dwellers.

While the two parties are sharply divided over entitlement spending, the differences in the proportions of Republicans and Democrats who have received entitlements is fairly modest: 60% of Democrats, 52% of Republicans and 53% of independents have benefited from one of these six major classes of federal entitlement programs.

And when the lens shifts to political ideology, the survey finds virtually no difference in the share of conservatives (57%), liberals (53%) or political moderates (53%) who have been assisted by at least one entitlement program.

Taken together, the last two findings help explain another result. In the recent presidential election, about six-in-ten (59%) of those who say they voted for President Obama had received entitlement benefits—and so had 53% of those who supported Republican challenger Mitt Romney.

Program Goals and Demographics

Larger group differences emerge when the results are broken down by age and income levels—differences that are often directly related to the goals of specific benefits programs.

For example, adults 65 and older are nearly three times as likely to have received an entitlement benefit during their lives as those adults under the age of 30 (97% vs. 33%). That's not surprising, since nearly nine-in-ten older adults (88%) have received Social Security and

³ The 27% includes 23% who personally received unemployment benefits but live in a household where no other household member did and 4% who got unemployment and a household member did as well.

78% have gotten Medicare benefits. Both programs were specifically created for seniors with age requirements that limit participation by younger adults.

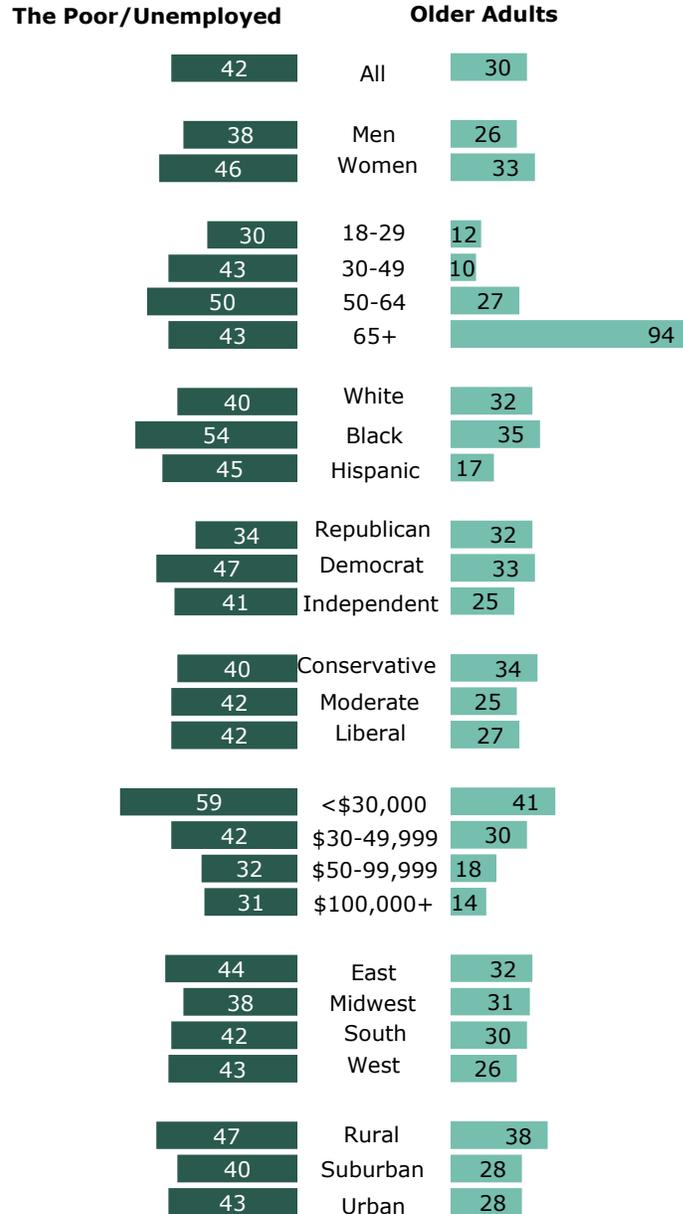
Similarly, Americans with family incomes of less than \$30,000 a year are significantly more likely as those with family incomes of \$100,000 or more to have gotten entitlement help from the government (70% vs. 39%). Again, this difference is not surprising, as assisting the poor is the primary objective of such financial means-tested programs as food stamps, welfare assistance and Medicaid.

Type of Entitlement and Demographics

The survey finds that, overall, more Americans have received entitlements from programs primarily designed for the poor or unemployed (42%) than from those that mainly target older adults (30%), while 17% have received benefits from both program types. Not surprisingly, the biggest

Who Benefits from Programs for Older Adults and the Poor

% in each demographic group who have ever received at least one government program or service that primarily benefits ...*



*Figures for programs that primarily benefited older adults are based on those who ever received Social Security or Medicare benefits. Figures for programs that primarily benefited the poor are based on those who ever received food stamps, unemployment benefits, welfare or Medicaid.

Note: Based on total sample, N=2,511. Whites and blacks include only non-Hispanics. Hispanics are of any race.

difference in the demographic profiles of the two groups is the age of recipients.

Adults 65 and older are nearly eight times as likely as adults younger than 30 to receive assistance targeting older Americans (94% vs. 12%).⁴ But among those who received poverty entitlements, the generation gap narrows to 13 percentage points (43% vs. 30%). While adults 65 and older are still more likely than young people to have benefited from these programs, those 30 to 49 are about as likely as those 65 and older to have received this type of entitlement. Fully half of all 50- to 64-year-olds, the largest share of any age group, have received a poverty entitlement.

On other demographic comparisons, the differences are less dramatic and the patterns less consistent. In fact, despite the very different goals of these two classes of entitlement programs, the demographic patterns in one class of entitlement programs often are roughly mirrored in the other. For example, women are more likely than men to say they have received help from programs that benefited the poor (46% vs. 38%) as well as from those that target older adults (33% vs. 26%).

Less affluent Americans adults also are significantly more likely than those in higher income brackets to have received entitlements, regardless of program class. About six-in-ten (59%) of those with family incomes of \$30,000 or less say they have gotten this kind of help, compared with 31% of those earning \$100,000 or more. If anything, the income gap is even larger among those who have received Social Security or Medicare (41% vs. 14%).

Other demographic groups show a mixed pattern by class of assistance. Rural residents are more likely than those living in the suburbs to have received entitlements, regardless of the type of assistance. However, there is no significant difference between rural and urban residents among those who have gotten poverty entitlements (47% vs. 43%), though there is a difference between those who received Social Security or Medicare (38% of rural vs. 28% of urban).

As for political characteristics, Democrats are more likely than Republicans or independents to have received poverty or unemployment assistance (47% vs. 34% and 41%, respectively). But Republicans and Democrats are about equally likely to have gotten Social Security or Medicare benefits (32% vs. 33%). Independents are significantly less likely (25%) than partisans from either party to say they benefited from entitlement programs for the elderly. Despite conservatives' opposition to many poverty programs, there is virtually no difference in

⁴ Some disabled workers, survivors of workers and other family members of disabled or retired workers are eligible for Social Security, as are adults beginning at age 62.

the lifetime participation rate of conservatives (40%), liberals (42%) and moderates (42%) in these programs. Also, conservatives are more likely to have gotten Social Security and Medicare (34% vs. 27% for liberals and 25% for moderates), a difference driven by the fact that self-identifying conservatives are the oldest of the three groups.

Multiple Benefits

About a third of all Americans (32%) have benefited from two or more entitlement programs over the course of their lives: 17% have been helped by two programs and 15% have received assistance from three or more.

In general, the characteristics of those who have received entitlements from multiple sources echo the overall demographic pattern described earlier: more likely to be black, female, have a lower income, identify with the Democratic Party or live in a rural area.

A plurality of blacks (44%), but 33% of whites and 23% of Latinos, received entitlements from two or more of the six programs tested in the survey.⁵ About a quarter of all blacks (27%) received entitlements from three or more programs; in contrast, 14% of whites and 11% of Hispanics received help from as many government sources. (As a group, Hispanics experience similar levels of economic hardship as blacks. Their lower utilization of entitlement benefits stems in part from their relative youth and in part from the fact that some are in the country illegally and thus unable to receive benefits.)

Total Number of Benefits Received by Selected Demographic Groups

% in each group who received each number of government benefits in their lifetimes

	No Benefits	One Benefit	Two Benefits	Three or More
All	45	23	17	15
Men	51	23	15	12
Women	39	22	19	19
White	44	23	19	14
Black	36	20	17	27
Hispanic	50	27	12	11
Republican	48	21	19	12
Democrat	40	23	17	20
Independent	47	24	17	11
Family income				
<\$30,000	30	21	21	29
\$30-49,999	44	21	21	15
\$50-99,999	57	26	11	6
\$100,000+	61	25	10	4
Community type				
Rural	38	22	20	20
Suburban	47	23	16	14
Urban	46	23	17	14

Note: Based on total sample, N=2,511. Whites and blacks include only non-Hispanics. Hispanics are of any race. "Don't know/Refused" responses not shown.

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⁵ The total of those who received two and three or more benefits may differ by 1 percentage point from the chart due to rounding.

Women are significantly more likely than men to have ever received two or more entitlements. According to the survey, about four-in-ten (38%) of all women and 26% of men got help from two or more of the six major entitlement programs.

Lower-income adults are more than three times as likely to receive entitlements from multiple programs as the more affluent (50% for those with family incomes under \$30,000 vs. 14% among those making \$100,000 a year or more).

Democrats (37%) are more likely than Republicans (30%) or independents (28%) to have received entitlements from two or more government programs.

What Is Government's Role in Caring For the Most Needy?

Nearly six-in-ten Americans (57%) say government has a responsibility to take care of those who cannot take care of themselves. Do these views vary depending on whether the respondent has personally benefited from a government entitlement program?

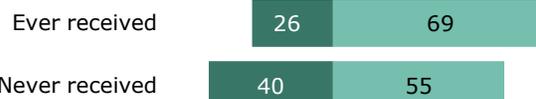
These data suggest the answer is a qualified yes. Overall, those who have received benefits from at least one of the six major programs are somewhat more likely than those who haven't to say government is responsible for caring for those who cannot help themselves (60% vs. 55%).

Views about the Government's Responsibility to the Needy

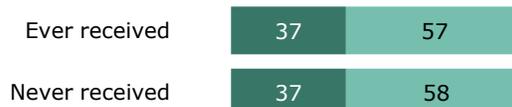
Among those who have ever received and never received each type of benefit, the percentage who say government ...

- does not have the responsibility to care for those who cannot care for themselves
- has the responsibility to care for those who cannot care for themselves

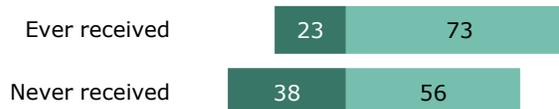
Food stamps



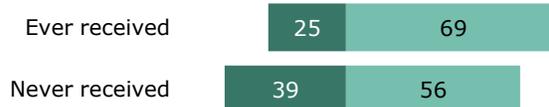
Unemployment



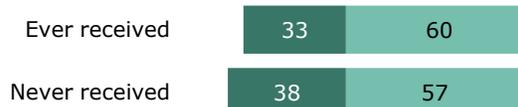
Welfare



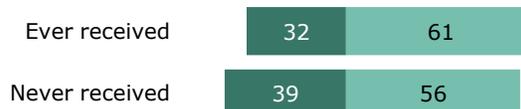
Medicaid



Social Security



Medicare



Note: "Don't know/Refused" not shown. Based on total sample, N=2,511.

When the analysis focuses just on just the respondents who have received benefits from at least one of the four programs that target the needy, the gap between entitlement recipients and other adults increases to eight percentage points (62% vs. 54%).

Some larger differences in attitudes toward government's role emerge when the results are broken down by specific program, though in every case majorities of both recipients and non-recipients affirmed that government has the obligation to help those most in need.

For example, nearly three-quarters of those who ever received welfare benefits (73%) say government has a duty to care for those who cannot care for themselves. In contrast, less than six-in-ten (56%) of those who have never been on welfare agree.

Similar double-digit gaps surface between non-recipients and those who ever received food stamps (14 percentage points) and Medicaid (13 points).

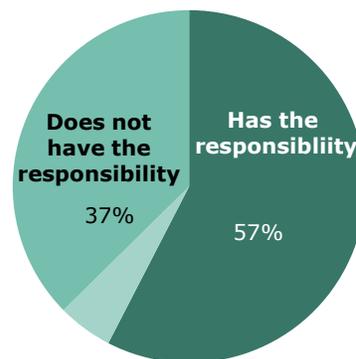
But when those who ever received unemployment benefits are compared with those who have not, the gap virtually disappears: About six-in-ten adults (57%) who have received unemployment benefits say government should help the helpless, while 58% who never collected jobless benefits agree.

No significant differences in attitudes toward government's responsibility to the neediest emerged between adults who have ever received Social Security and those who have not (60% vs. 57%). Similarly about six-in-ten (61%) of those who benefited from Medicare believe it is government's duty to help those who cannot help themselves, while 56% of those who have not received these benefits agree.

The survey finds a big difference by partisanship on this question. Nearly three-quarters (74%) of Democrats say the government has such a responsibility compared with 57% of independents and 38% of Republicans.

Most Say Government Should Care for Needy

% who say the government ... to care for those who cannot take care of themselves



Note: Based on total sample, N=2,511. "Don't know/Refused" responses shown but not labeled.

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APPENDIX: GOVERNMENT PROGRAMS

This report has analyzed six large and well-known federal government entitlement programs. While our survey asks the public to self-report its use of these programs over the span of their lifetime or the lifetimes of other household members, data from the programs themselves provide a more current snapshot of recipients. Using the most recent available data, this appendix summarizes the aims of the programs, eligibility requirements, currently enrollment and total costs.

Entitlement Program Recipients

Program	Recipients
Social Security	56.7 million (Nov. 2012)
Medicaid	55.6 million (FY 2011)
Medicare	48.8 million (2011)
Food Stamps (Supplemental Nutrition Assistance Program, or SNAP)	46.6 million (FY 2012)
Welfare (Temporary Assistance for Needy Families, or TANF)	4.6 million, monthly avg. (2011)
Unemployment insurance	9.5 million new beneficiaries (2011)

Sources: U.S. Social Security Administration, [Monthly Statistical Snapshot](#), Oct 2012; Centers for Medicare & Medicaid Services, [Fast Facts](#); U.S. Department of Agriculture, [Monthly Data-National Level, FY 2009 through Sept 2012](#); U.S. Department of Health and Human Services, [TANF Caseload Data](#) (includes mostly families receiving ongoing cash welfare assistance); U.S. Department of Labor, [ET Financial Data Handbook 394](#)

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About the Program: Social Security⁶

What is it?

Social Security refers to the Old-Age, Survivors and Disability Insurance (OASDI) program that provides monthly benefits to a worker or the worker's family to alleviate loss of income due to retirement, death or disability of the insured worker. There is no means test to qualify, but eligibility and benefits amounts are determined by the worker's contributions to Social Security. Current workers and employers pay into the program through a payroll tax or self-employment tax.

The Social Security Administration also administers the means-tested Supplementary Security Income (SSI) program, which was created in 1974 to replace various state-run programs. SSI provides income support to elderly, blind or disabled adults and to blind or disabled children with limited income and resources (in most cases, resources must be less than \$2,000 for an individual or \$3,000 for a couple). For some, it is possible to receive SSI in addition to Social Security benefits. Furthermore, because this program is funded by general tax revenue and not

⁶ Sources: Social Security Administration [[1](#),[2](#)] and [Office of Management and Budget](#).

Social Security taxes, an individual need not have paid into Social Security taxes to be eligible for benefits.

Who is eligible?

- Retired workers (62 and older) and their families.
- Survivors of deceased workers.
- Disabled workers and their families.

How many Americans? What are the costs?

In November 2012, 56.7 million Americans, 39.6 million of whom were retired workers or their families, received Social Security. The total expenditure in FY 2011 was \$724.9 billion.

An additional 5.5 million people received *only* Supplemental Security Income (SSI). The total expenditure in FY 2011 for all people receiving SSI (including those who were receiving both Social Security and SSI) was \$49.6 billion.

About the Program: Medicaid⁷

What is it?

Medicaid is a state-run, means-tested health insurance program for families, the elderly and people with disabilities who are lower income. It is jointly funded by the states and the federal government.

Who is eligible?

Eligibility for certain groups (individuals, families, pregnant women and seniors with lower incomes) varies by state, but in all states:

- People with disabilities are eligible, sometimes dependent on their income and resources.
- All states provide coverage for children through the Children's Health Insurance Program (CHIP) for individuals with family-of-four incomes of about \$45,000 or less.

⁷ Sources: [Department of Health and Human Services](#), [Centers for Medicare & Medicaid Services](#), [Office of Management and Budget](#), [Kaiser Family Foundation](#)

- Starting in 2014, most people younger than 65 with an income of less than \$15,000 for a single individual (and slightly higher income cutoffs for couples and families with children) will be eligible.

How many Americans? How much money?

As of June 2011, 52.6 million Americans were receiving Medicaid. The total federal expenditure in FY 2010 was \$272.8 billion; taken together, the federal and state expenditure was \$389.1 billion.

About the Program: Medicare⁸

What is it?

Medicare is a federal health insurance program for people ages 65 and older and certain younger people who receive long-term disability benefits or who have permanent kidney failure or amyotrophic lateral sclerosis (Lou Gehrig's disease). Medicare was established under President Johnson in 1965 under Title XVIII of the Social Security Act.

Medicare does not entirely cover the costs of all medical expenses or most long-term care. Medicare Part A (hospital insurance) is available without a premium for those eligible. Part B (medical insurance) is available for a monthly premium of about \$100.

Current workers pay into the program through a payroll tax and monthly premiums are deducted from Social Security checks.

Who is eligible?

- Adults ages 65 and older who are citizens or permanent residents are eligible if they receive or are eligible for Social Security benefits or they or their spouse worked long enough in Medicare-covered employment.
- Adults younger than 65 who received Social Security or Railroad Retirement Board disability benefits for at least 24 months.
- Adults younger than 65 with permanent kidney failure or amyotrophic lateral sclerosis.

⁸ Sources: [Social Security Administration](#), Centers for Medicare & Medicaid Services [1,2], [Office of Management and Budget](#)

How many Americans? How much money?

In 2011, 48.8 million Americans, 40.5 million of whom were receiving benefits because of their age, received Medicare benefits. The total expenditure in FY 2011 was \$479.9 billion.

About the Program: Supplemental Nutrition Assistance Program (SNAP)⁹**What is it?**

The Supplemental Nutrition Assistance Program (SNAP), commonly known as “food stamps,” is a federal means-tested nutrition program that provides financial assistance to low-income people to purchase food.

Although SNAP is a federal program overseen at the federal level by the U.S. Department of Agriculture (USDA), it is run by state and local agencies.

Who is eligible?

Eligibility is based on family size, citizenship status, household income, assets and certain expenses. Eligibility usually requires income below the state-determined cutoff and \$2,000 or less in “countable resources” (\$3,000 or less if an elderly or disabled person resides in the household).

Someone can receive SNAP even if that person is not receiving cash welfare or if the person is currently receiving regular income.

In most cases, able-bodied adults ages 18 to 60 who are receiving SNAP must attempt to get work or participate in work activities.

How many Americans? How much money?

In FY 2012, 46.6 million people (22.3 million households) received SNAP. The total federal expenditure in FY 2012 was \$74.6 billion.

⁹ Sources: [Social Security Administration](#), [U.S. Department of Agriculture](#)

About the Program: Temporary Assistance for Needy Families (TANF)¹⁰

What is it?

Temporary Assistance for Needy Families (TANF), commonly referred to as “welfare” or “public assistance,” is a block grant welfare program that provides cash assistance and support services to assist needy families with children younger than 18. The aim of TANF is to turn welfare into a temporary assistance program by moving recipients into the workforce.

The TANF program was created by welfare reform legislation in 1996, and replaced a program known as Aid to Families with Dependent Children (AFDC), which had provided assistance since 1935.

The Department of Health and Human Services provides a block grant to states and territories, which administer the program. To receive the federal grant, states must also spend state funds on programs benefiting needy families.

In most cases, TANF includes a 60-month maximum lifetime benefit time frame (consecutive or not), though through state funds and other means some beneficiaries can receive benefits for a longer period of time. With a few exceptions, able-bodied adult recipients are required to participate in work or work-training activities in order to continue to receive the benefits.

Who is eligible?

TANF eligibility varies somewhat from state to state, but in general funds must be used to serve families with children under 18 whose family income and assets are below the state-determined guidelines and who meet certain other non-financial criteria (e.g., citizenship status, work requirements).

How many Americans? How much money?

As federal TANF rules only require reporting the number of families receiving ongoing (mostly cash welfare) assistance, data likely undercount the number of families receiving any TANF-funded benefit or service, as only about half of TANF funds are used on traditional “welfare” assistance. In FY 2011, TANF had an average of 4.6 million monthly recipients of “assistance” welfare, which consisted of an average of 1.9 million families a month.

¹⁰ Source: U.S. Department of Health and Human Services [1, 2, 3, 4, 5], [Congressional Research Service](#)

The U.S. Department of Health and Human Services breaks TANF expenditures into two categories. In FY 2011, the federal government spent \$6.4 billion and the states spent \$4.7 billion on basic assistance and related programs; during that time, the federal government spent \$8.7 billion and the states spent \$10.8 billion on non-assistance programs, such as out-of-wedlock pregnancy prevention programs and payments for support services (such as transportation or child care) to employed families.

About the Program: Unemployment Insurance¹¹

What is it?

The Federal-State Unemployment Insurance Program provides unemployment benefits to eligible workers who are regularly employed and became unemployed “through no fault of their own.” Each state administers its own unemployment insurance program, following guidelines of federal law, but the states have major responsibility for determining key aspects of the program (e.g., the amount and duration of benefits, employee contribution rates). In most states, the program is funded solely on a tax imposed on employers.

Who is eligible?

Benefits are available to unemployed workers who have demonstrated that they meet the state’s standards for amount of recent work or earnings in insured employment. Unemployed workers must be “involuntary unemployed, able to work, available for work and actively seeking work.” They may not have been discharged for misconduct or have voluntarily quit their jobs without good cause. They must also meet other eligibility requirements of their states. In most states, benefits are based on a percentage of an individual’s recent earnings, and they are capped at 26 weeks. There are slightly different programs for federal civilian employees and ex-service members, and in the case of high unemployment and disaster areas.

How many Americans? How much money?

In 2011, there were 9.5 million first payments nationwide and a total of 165.5 weeks compensated for all employment. The combined state and federal spending in FY 2011 was \$117.2 billion.

¹¹ Sources: U.S. Department of Labor [[1,2,3,4](#)], [Social Security Administration](#), [Office of Management and Budget](#)