



# Rethinking Unemployment Insurance and Housing Support: Policies to Protect Workers and Families

The COVID-19 recession pushed millions of U.S. households to the precipice of poverty at rates not encountered since the Great Depression. As millions of abruptly displaced workers found their families threatened with the loss of stable housing and at imminent risk of financial ruin, they were fortunate to have augmented safety net programs—like expanded unemployment insurance (UI) and new housing policies—to prevent them from falling into economic despair. Those new programs helped to deliver relief, income support, and fiscal stimulus. Yet even as Congress continued to authorize new and unprecedented aid, the pandemic highlighted the limitations of both longstanding and more recent safety net programs. Reforming UI and housing support to make those policies more effective and more robust will require bold changes.

## PAPER

### [A Plan to Reform the Unemployment Insurance System in the United States](#)

*Arindrajit Dube (University of Massachusetts Amherst)*

During both the Great Recession and the COVID-19 recession, the Unemployment Insurance (UI) program was expanded, with some of its shortcomings addressed in real-time. Arindrajit Dube will review the evidence regarding these changes to UI in terms of the administration of the program, consumption, and labor supply. He will propose several reforms to UI, notably: moving to a fully federally administered program, expanding eligibility, revamping short-term compensation, and improving automatic triggers for benefit generosity and duration.

## PAPER

### [Bolstering the Housing Safety Net: The Promise of Automatic Stabilizers](#)

*Ingrid Gould Ellen (New York University), Robert Collinson (University of Notre Dame), and Benjamin Keys (University of Pennsylvania)*

The COVID-19 recession has created a crisis for households that are unable to pay their rent and make their mortgage payments. While the circumstances have been extraordinary, downturns typically weaken housing stability. Effective housing policy is critical in protecting the health, safety and well-being of Americans. Ingrid Gould Ellen, Robert Collinson, and Benjamin Keys will provide initiatives to support renters and mortgage borrowers during economic downturns.



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