**Issue 9: Should Unemployment Benefits Be Extended?**

Do you know someone who has lost their job and is currently collecting unemployment? It would not be a surprise if the answer is yes. There are millions of Americans currently collecting unemployment compensation, and the number is growing rapidly every day. As the vastly expanding epidemic of job loss progresses and more households are forced into collecting unemployment, many differences in opinion are set ablaze every time the topic is brought up. Common questions such as "What can be done about the failing economy?" and "What about my job? Am I going to lose it too?" are constantly a concern for people in the workforce. These are just a few examples that stir up emotions, but the most touchy subject of them all is "Should unemployment benefits be extended?"

Alex Brill is a firm believer saying that no, unemployment benefits should remain as they are. He fights a tough battle against the millions who rely on this as their very lifeline. He states four main arguments, which start with outlining our current economic status. Brill assures us that the economy isn't really in the slump that we have been convinced it is in. He says that, yes, certain markets are failing, but at the same time, others are flourishing. For example, as the production industry dwindles, the US gained more than 2 million jobs in the construction and medical industries. In addition to these numbers, he states that the growth rate will vary per region as businesses are closed, built, and relocated. He says that the problem isn't everywhere and that by extending unemployment benefits it will only benefit the most heavily impacted areas and not the country as a whole. Another excellent point is that the workforce has shifted away from the unskilled laborers and moved toward the more experienced, skilled laborers, foreign workers, and the highly educated. This is a sign of a to-be-thriving economy in my opinion. As the most valuable of our workforce is being employed, the economy will get that push through invention and creativity that it needs to begin expansion again. Signs of a weak economy are not as prevalent as the media is pushing, and because of this, there is no need to extend unemployment as the workforce is not yet in a state of emergency.

Brill believes in reorganizing our current unemployment system to better suit the needs of our ever changing country. Nowhere in the world are two scenarios exactly the same, so why treat every unemployment case exactly alike. Some households have emergency funds saved for a situation such as this, and others have an alternate source of income from a spouse. In his article, Alex Brill says that this should be taken into consideration when paying out unemployment. Is the family in dire need, or can they get by long enough that they can find an alternate job without assistance but are taking it anyway? He believes that there should be different levels of compensation based on existing assets and specific financial standings; the program should be altered to analyze and adapt to accordingly. This would not only save the program money in the future, but it would also allow that money to be allocated to locate and secure a replacement job for the unemployed. A common theme noticed with the unemployed is a lack of motivation to find a job. There is virtually no incentive other than the approaching termination date of the unemployment paycheck to push people to find a job. Brill says that the current program is being occupied by thousands of people who could secure a replacement job but choose not to as they are "entitled" to their unemployment paychecks. This attitude will have seriously adverse effects in the long run on not only the individual, but on the economy as a whole.

Aside from the possibility of reforming the current system, there are many alternatives which could help remedy the problem. One alternative is to combine unemployment with the current social security system allowing people to obtain money without being discouraged when searching for a job. A very innovative and simple idea is that of creating and promoting Unemployment Insurance Savings Accounts. With this system working people would invest a specific percentage of their wages to be deposited into a private account of which they would later be allowed to withdraw should they lose their job. This system would provide incentives to promptly find a job, and only after emptying the account would you be eligible for the current compensation program. Other possible alternatives include a mandatory program for employers to buy into that will provide unemployment compensation to their workers. In addition these employers should implement reemployment incentives to released workers which will promote a shorter unemployment period, making the need to extend unemployment benefits a moot point. Lastly by implementing several reforms to the current system it can make it possible to improve the current rating system that relates the employers unemployment percentage to the tax it must pay. Any of the scenarios and alternatives discussed are feasible ways to properly address this problem and should be considered as the need to extend unemployment benefits will only be beneficial in the near future and won't work long term.

After reviewing the current status of the unemployment program it is easy to see that there is no need to extend the unemployment benefits. From people commonly abusing the system, to limited and misleading incentives, excessive cost of payouts, and an economy that has been in much worse condition, a better alternative to extending benefits definitely can and should be found. Extending these benefits may seem like a great idea, but it is only a temporary solution. Given more time and the nearing end of the extended benefits, the exact same question will arise time and time again. Why not sit back and devise a plan to fix the problem in both the short and long term, not only helping the population now but allowing our economy to flourish and remain a world power in the years to come.