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Transforming Unemployment Insurance for the Twenty-First Century
A Comprehensive Guide to Reform

Stephen A. Wandner

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KALAMAZOO, Mich.—The U.S. Unemployment Insurance (UI) system plays multiple, important roles in the nation’s economy. Not only does it help support laid-off workers and their families during times of need, it also serves as an automatic stabilizer during downturns in the economy, like we experienced in 2008 and 2020. Such events multiply the strains on the UI system, exposing problems that heighten the need for significant reform.

Few people have as much in-depth experience with the U.S. UI system as the author of a new book, Stephen A. Wandner. Wandner held several posts in the U.S. Department of Labor that kept him immersed in the operations of the system including serving as director of research and demonstrations. He continues to pursue research on the UI system and is recognized as one of the nation’s foremost experts on UI.

Now he has produced the ultimate guide for strengthening UI for the twenty-first century. In Transforming the Unemployment Insurance System for the Twenty-First Century: A Comprehensive Guide to Reform, Wandner provides a methodical roadmap for improving the system that may seem politically challenging, but is based on research, experience, and fairness. The book is published by the Upjohn Press.

He begins with a detailed history of the UI system from its inception to its current state. He also looks at the goals for the system and how they are not being met due to federal policymakers’ lack of oversight or, on the state level, efforts to reduce benefit eligibility, adequacy, and duration. He then provides a step-by-step guide that focuses on improving each critical factor of the system and proposes fixes that, if adopted, he says would strengthen this crucial form of social insurance.

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Advance praise

“As Wandner clearly demonstrates, federal policymakers’ inattention to the program has progressively weakened the crucial protection provided by unemployment benefits. After detailing the many shortcomings of the current system, Wandner evaluates a wide range of reforms that could help improve its performance. The book ought to be at the top of the reading list of Members of the Senate Finance and House Ways and Means Committees. Even if these key lawmakers foolishly ignore the volume, labor economists and students of American social insurance would be well advised to read it and reflect on its contents.”
—Gary Burtless, Senior fellow in Economic Studies, The Brookings Institution

“This is a thoroughly researched and sweeping book by one of the eminent researchers and practitioners of the American Unemployment Insurance system. It will become required reading for anyone trying to understand the origins of the UI system, why it is broken, and what to do about it. Highly recommended!”
—Till von Wachter, Professor of Economics, Director, California Policy Lab, Director, Federal Statistical Research Data Center, University of California Los Angeles

“The unusual stresses placed on the UI system during the pandemic brought many of its shortcomings to the forefront. Here, Stephen Wandner makes clear that the system is currently not up to the task of providing for the needs of unemployed Americans even in ordinary times. Bringing all his years of experience researching UI and working with DOL to bear, Wandner traces out how we got to this stage, before providing a roadmap to how the system can be improved. I found his recommendations for reform to be incredibly thought provoking, with suggestions ranging from those that seem clearly doable, to those that seem like perhaps a heavy lift from either an administrative or political standpoint. That said, I truly hope that state and federal policymakers will read this book and take the suggestions to heart.”
—Patricia M. Anderson, Professor of Economics at Dartmouth College

Stephen A. Wandner is a senior fellow at the National Academy of Social Insurance, a nonresident fellow at the Urban Institute, and president of Wandner Associates. He holds a PhD in economics from Indiana University. Wandner formerly worked for the U.S. Department of Labor, including as Director of Research for the Employment and Training Administration and Chief of Benefit Financing and Deputy Director of the Office of Legislation, Research, and Actuarial Services in the Unemployment Insurance Service. He is the author or editor of several books on unemployment insurance published by the Upjohn Institute.


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