more than a dozen changes in benefit rules made possible by several new federal and state government statutes. For example, multiple rule changes since 2007 permitted unemployed people to collect benefits longer and gave them bonuses, health subsidies, and tax deductions, to the point that, among persons aged twenty-five and over, unemployed people without government help were actually less common than they were before the recession. Some of the rule changes will eventually expire, but others continue indefinitely.

Figure 1.1 offers a preview of some of the results from Chapters Two and Three. The red series is a monthly index of government safety net eligibility and benefit rules from the perspective of a typical unemployed head of household or spouse. Before the recession began, an unemployed person typically received about $10,000 per year of unemployment, taking into account that some of the unemployed are not eligible for all, or any, of the safety net programs run by the government. Changes in the red series occur only when federal or state governments change the rules for eligibility or benefit amounts in at least one of their safety net programs (Chapter Three has the details of constructing this and other indices), which is why the red series is labeled “program rules for the unemployed.” By the end of 2009, program rule changes alone had increased the typical benefit to almost $16,000. By 2011, a few of the new safety net provisions had expired, but still the program rules index remained at about $14,000 per year of unemployment.