



Homeowners Miss Out on Billions in Savings

Last spring, the US government launched a housing relief program, designed to help 7-9 million homeowners, but so far only 85,000 homeowners have used the program to refinance.

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Addition of 'Tier V' federal extended unemployment benefits increasingly unlikely

By Jackie Headapohl

April 23, 2010, 7:41AM

Hope is fading for "99'ers," those who have exhausted or are about to exhaust their unemployment benefits, as it becomes increasingly unlikely that Congress plans to add additional weeks of federal unemployment benefits.

Although there had been rumors that federal legislators were considering adding up to 13 weeks of benefits, those rumors have been squashed.

Rick Ellis, [blogger at allyourtv.com](#) reports:

Staffers at several Senate offices have now begun answering calls about a "Tier 5" plan with a canned response along the lines of "We appreciate the need for an extension, but there are no plans to add more weeks at this time." Other offices are simply declining to offer an opinion on the likelihood of adding more weeks to the current tiers of coverage.

One House staffer I spoke with today said that the fear of battling over the extension in the midst of everything going on in Congress had scared off some potential support from the idea. "It's not that they don't want to help," said the staffer. "But there is that calculation that you can only juggle so many legislative balls at one time. And while unemployment is important, is it more important than the Supreme Court or financial reform or immigration?"

Without a Tier V, up to 1 million people could lose their unemployment benefits by the end of the year, [according to a CNN report](#).

There's no movement currently in Congress to add more weeks ... a growing chorus of economists and lawmakers say another extension would be the worst thing for the unemployed. It would likely further delay these Americans' re-entry into the workforce.

"If you are subsidized to stay out of the workforce, many people will," said Alan Reynolds, senior fellow at The Cato Institute, a libertarian think tank.

Currently, the House and Senate are working on reconciling a bill that would extend the eligibility for the current maximum of **99 weeks of benefits**. The federal government is expected to spend \$156 billion on jobless benefits this fiscal year. It seems that legislators have little stomach for increasing the cost of providing benefits.

99'ers aren't throwing in the towel, however. The folks at **Jobless Unite Tier 5 to Survive!** are planning a collective effort called **MAYDAY SOS Tier 5 to Survive**.

On April 30 and May 3, they are asking the unemployed and underemployed to fax and email their resumes to executive and legislative leaders with the words "MAYDAY SOS Tier 5 to Survive" at the top of the page to identify it as part of the collective effort.



It seems increasingly unlikely that Congress will add a Tier V of federal unemployment benefits for 99'ers, those who have exhausted or are about to exhaust their benefits.

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It is hoped that this concerted effort will cause legislators to acknowledge and respond to the needs of their desperate constituents.

Also, the [Tier V petition at change.org](#) continues to gain steam. As of this morning it was approaching 19,000 signatures.

With unemployment still hovering around 10 percent and 5.5 people fighting for every available job opening, I don't think anyone doubts that 99'ers need help. It just seems increasingly unlikely that they'll get that help from their government.

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