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Understanding Disparities in Unemployment Insurance Recipiency

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Understanding Disparities in Unemployment Insurance Recipiency

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Abstract

Using data from before and during the Covid-19 pandemic, we show that the expansion of benefits under the CARES Act only modestly increased self-reported UI recipiency among UI eligible workers, from 27% in 2018 to 36% in 2020/2021. We find that the same demographic groups that historically are less likely to report receiving benefits (less educated, younger, and racial and ethnic minorities) continued to be less likely to receive benefits during the pandemic. In addition we find non-heterosexual workers are also substantially less likely to report receiving benefits. The overarching reason for these disparities is differences in beliefs about eligibility, resulting in likely-eligible workers not applying for benefits. We show that union members and individuals who live in states with historically higher recipiency rates are less likely to be misinformed about eligibility, suggesting a role for policy and informational interventions to improve recipiency rates.

1 Executive Summary

In this paper, we use data from the Understanding America Survey (UAS) and the Census Pulse Survey to measure UI recipiency during the pandemic period. We compare results with data from the 2018 Current Population Survey (CPS) UI Non-Filer's Supplement, as well as historic CPS Annual Social and Economic Supplement (ASEC) supplements. We focus on individuals who are likely eligible, using information about the reason for job loss and the current employment status to estimate non-monetary eligibility, and information about previous earnings and state of residence to estimate monetary eligibility. Further, we use information on application behavior and reasons for not applying to determine why we see gaps in recipiency.

Our findings are as follows. We find that UI recipiency did increase during the pandemic, increasing from 27% of non-monetarily eligible workers reporting receiving benefits in 2018 to 36% in 2020/2021. Consistent with expanded eligibility increasing receipts, we find the share of non-monetarily eligible workers reporting they did not apply due to ineligibility fell from 32% in 2018 to 19% in 2020. However, the vast majority of these workers are likely eligible for UI, thus this 19% reflects largely mistaken beliefs about eligibility.

We then examine disparities between demographic groups. Consistent with the previous literature (Gould-Werth & Shaefer, 2012), there are dramatic disparities between demographic groups, with lower recipiency rates among racial and ethnic minorities,

younger workers, and less-educated workers. We do not find any evidence that these gaps have systematically narrowed compared with pre-pandemic data. In addition, we are able to show for the first time disparities in recipiency by gender identity and sexual orientation, finding that non-heterosexual and trans or non-binary individuals have substantially lower recipiency rates, however point estimates for trans and non-binary individuals are not robust to including demographic fixed effects. In addition, we show that individuals that struggle with stress and those whose families are below the poverty line are substantially less likely to receive benefits.

When we examine the reasons for these disparities across groups, it is almost entirely due to differences in beliefs about eligibility, with a smaller role for being unsure how to apply (in particular for younger workers and those without a high school degree). Since we are already focusing on individuals who very likely meet UI eligibility requirements under the CARES Act, this suggests that misinformation about eligibility is a fundamental barrier to access. Consistent with this, we find that recipiency rates are substantially higher during the Covid-19 pandemic in states that historically have higher recipiency rates, despite the fact that the CARES Act led to a remarkable convergence in UI eligibility across states.

2   Introduction

The Covid-19 pandemic triggered a rapid and deep recession, leading to over 20 million jobs lost in April 2020 (BLS, 2020). The United States Congress responded quickly with the CARES Act[1], massively expanding Unemployment Insurance (UI) coverage and benefits, as well as creating a variety of other programs to support individuals and businesses. In December 2020 and January 2021 the federal government passed additional expansions to unemployment benefits and eligibility. In this paper, we examine how these expansions in UI eligibility and benefit levels affected worker application behavior, with a particular interest in whether it was able to close gaps in UI recipiency across demographic groups.

Historically, UI receipts fall far below perfect take-up, with estimates of recipiency well under half of the unemployed (Vroman et al., 2002). Recipiency rates vary cyclically, even after restricting to individuals likely to meet eligibility requirements, suggesting considerations about the duration of non-employment and the magnitude of

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[1]https://www.congress.gov/116/bills/hr748/BILLS-116hr748enr.pdf

expected benefits may play a role in workers' decisions about undertaking the ordeal of applying for benefits. Further, demographic disparities in eligibility may heighten gaps recipiency gaps.

The CARES Act and subsequent legislation made several substantial changes to the unemployment insurance system. First, benefit levels were increased dramatically during the summer of 2020, with the addition of a $600 weekly benefit top-up. This led the median pandemic job-loser to be able to expect weekly benefits that exceeded 100% of their previous earnings (Cortes & Forsythe, 2020b; Ganong et al., 2020), compared the usual replacement rates of below 40%. Second, the Pandemic Unemployment Assistance program (PUA) dramatically expanded eligibility, allowing workers who fail the monetary eligibility requirements to now be eligible, as well as self-employed individuals.[2] Third, job search requirements were weakened and largely waived. Thus, the vast majority of monetary and non-monetary eligibility requirements were relaxed, expanding eligibility to nearly all workers with an involuntary separation.

This dramatic policy change raises the question of whether the policy was able to substantively increase unemployment insurance recipiency and decrease recipiency gaps between demographic groups. In this paper, we use data from the Understanding America Survey (UAS) and the Census Pulse Survey to measure UI recipiency during the pandemic period. We compare results with data from the 2018 Current Population Survey (CPS) UI Non-Filer's Supplement, as well as historic CPS Annual Social and Economic Supplement (ASEC) supplements. We focus on individuals who are likely eligible, using information about the reason for job loss and the current employment status to estimate non-monetary eligibility, and information about previous earnings and state of residence to estimate monetary eligibility. Further, we use information on application behavior and reasons for not applying to determine why we see gaps in recipiency.

Our findings are as follows. We find that UI recipiency did increase during the pandemic, increasing from 27% of non-monetarily eligible workers reporting receiving benefits in 2018 to 36% in 2020/2021. Consistent with expanded eligibility increasing receipts, we find the share of non-monetarily eligible workers reporting they did not apply due to ineligibility fell from 32% in 2018 to 19% in 2020. However, the vast majority of these workers are likely eligible for UI, thus this 19% reflects largely mistaken beliefs about eligibility.

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[2]https://wdr.doleta.gov/directives/attach/UIPL/UIPL_16-20.pdf

We then examine disparities between demographic groups. Consistent with the previous literature (Gould-Werth & Shaefer, 2012), there are dramatic disparities between demographic groups, with lower recipiency rates among racial and ethnic minorities, younger workers, and less-educated workers. We do not find any evidence that these gaps have systematically narrowed compared with pre-pandemic data. In addition, we are able to show for the first time disparities in recipiency by gender identity and sexual orientation, finding that non-heterosexual and trans or non-binary individuals have substantially lower recipiency rates, however point estimates for trans and non-binary individuals are not robust to including demographic fixed effects. In addition, we show that individuals that struggle with stress and those whose families are below the poverty line are substantially less likely to receive benefits.

When we examine the reasons for these disparities across groups, it is almost entirely due to differences in beliefs about eligibility, with a smaller role for being unsure how to apply (in particular for younger workers and those without a high school degree). Since we are already focusing on individuals who very likely meet UI eligibility requirements under the CARES Act, this suggests that misinformation about eligibility is a fundamental barrier to access. Consistent with this, we find that recipiency rates are substantially higher during the Covid-19 pandemic in states that historically have higher recipiency rates, despite the fact that the CARES Act led to a remarkable convergence in UI eligibility across states.

We are not the first to observe that mistaken beliefs about eligibility are likely to drive much of the disparities in UI recipiency ((Gould-Werth & Shaefer, 2012)). Concerningly, experimental evidence suggests that increasing information about eligibility may decrease application behavior, due to correcting incorrect beliefs about benefit generosity ((Hertel-Fernandez & Wenger, 2013)). Thus, any policy changes to increase benefit take-up will need to be done with care. Nonetheless, differences in the prevalence of mistaken beliefs across states and by unionization suggest there may be scope for successful intervention.

3   Background on U.S. Unemployment Insurance System

The Unemployment Insurance (UI) system in the United States is designed to partially insure wage income losses for individuals who become involuntarily unemployed.

Administered by individual states, districts, and territories, each jurisdiction has idiosyncratic rules for eligibility and benefit levels, subject to broad program minimums by federal statutes.

We can separate UI eligibility into non-monetary and monetary eligibility. First, the individual has to have left employment or lost hours due to no fault of the worker. That is, if the worker quit or was released due to poor performance, the worker is generally not eligible for UI. Second, the worker has to have been employed as a wage employee at a covered employer. Third, the individual has to actively search for new employment, with some exceptions for individuals on temporary layoff. Fourth, the individual has to be authorized to work in the United States.

In addition, the individual must meet monetary eligibility requirements. In particular, the employee has to have earned sufficient wage earnings in the previous several quarters to be eligible for payments. Each state differs in the formula for minimum eligibility, as well as the formula for calculating benefits. Typically replacement rates average between 35 and 40%.

Due to these requirements, a large fraction of the unemployed are often ineligible for UI. For instance, in Figure 1, we plot the share of unemployed that we estimate to meet non-monetary eligibility requirements using ASEC data, breaking individuals out by gender. Here we see that a lower share of women are likely eligible for UI, largely because women are more likely to be labor market re-entrants compared with men. Thus, when comparing recipiency rates between groups, it will be important to properly account for differences in eligibility.

During the Covid-19 pandemic, many of these requirements were waived by the CARES Act and subsequent legislation. First, the PUA program expanded access to individuals who were traditionally excluded from the UI system, including the self-employed, gig workers, and individuals who were monetarily ineligible. Second, the job search requirement was waived. Third, the maximum duration of benefits was increased. In addition, there were a variety of fixed weekly benefit top-up payments. These benefits varied over the pandemic period, ranging from $600 per week from March 28th through July 31st, 2020, to $300 from January 1st 2021 through September 4th 2021, with a period with no top-up payments in fall of 2020.

Figure 1: Share of Unemployed Meeting Non-Monetary UI Eligibility Requirements by Gender, 1988-2019 CPS Annual Social and Economic Supplement, Authors Calculation. Shaded bars represent National Bureau of Economic Research recession dates.

4 Data

In this paper, we make use of several data sources to measure UI recipiency before and during the Covid-19 pandemic. We briefly describe each in turn. For all estimates we use survey provided sampling weights. In the Appendix we provide regression tables for all results.

4.1 Annual Social and Economic Supplement (ASEC)

The ASEC is a supplement of the Current Population Survey that asks about income and program participation and is administered in March of each year. We use data provided by IPUMS ((Flood et al., 2020)), and match individuals across two consecutive surveys. In the first year of the survey, we use information on employment status to identify individuals who are likely eligible for UI. We then match individuals forward a year and identify whether individuals reported receiving any UI benefits. This data is available from 1988 through 2021, for a sample of 1.6 million individuals.

In order to identify individuals who are likely eligible for UI, we identify individuals who are unemployed involuntarily and are currently actively searching for work or on temporary layoff. Due to data availability, we are unable to restrict to individuals who were non-self-employed prior to the job loss. In Table 1, we show summary statistics for UI recipiency the ASEC sample. Note that while we do have data on employment status and UI recipiency in March of 2020, this was just at the very beginning of the Covid-19 pandemic recession.

4.2 CPS 2018 UI Non-Filers Supplement

Every decade or so, the CPS administers a supplement that asks potentially UI eligible individuals about their use of UI. This was most recently administered in 2018. To identify UI non-monetarily eligible individuals, we again restrict individuals to those who are unemployed involuntarily and are actively searching for work or are on temporary layoff.

In order to model monetary eligibility, we apply an unemployment eligibility calculator to estimate state-specific monetary eligibility. This is based off of Cortes & Forsythe (2020b), which built a program to model predicted UI benefits from the CARES Act, Lost Wages Assistance Program, and the American Rescue Plan.[3] We expand this to

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[3]This builds off of previous work by Ganong et al. (2020), but substantially expands and updates

2017, so we can estimate eligibility in the CPS UI supplement.

In particular, we match the CPS UI supplement to the previous CPS outgoing-rotation-group, which provides earnings information. We then simulate individuals' predicted annual earnings using data from the American Community Survey (ACS). However, since this requires matching individuals in the UI supplement data to previous survey responses, this reduces the sample size from 8,851 in the UI supplement to 308 unemployed matched individuals. Thus, we report estimates using both the matched and unmatched samples. In Table 1, we show that recipiency rates increase from 27.0% for those that meet non-monetary eligibility, to 39.5% for those who in addition meet monetary eligibility requirements.

4.3 Census Pulse

During the Covid-19 pandemic, the U.S. Census administered a rapid experimental survey called the Census Pulse. This nationally representative survey was administered weekly or biweekly since April of 2020, with survey questions changing over time. Across 6 waves of the survey (administered from April 14 to July 5, 2021), the survey included questions about UI recipiency and current labor market status. This yields a sample of 425,460.

To identify UI eligible individuals, we focus on individuals who are currently non-employed. The Pulse does not distinguish between unemployed and other non-employed, so to further focus on the likely UI eligible, we restrict our analysis to individuals who report that they are currently non-employed because they lost work.[4] In Table 1, we show that 38.0% of these likely eligible workers report receiving UI benefits.

4.4 Understanding America Survey (UAS)

The UAS is household panel survey administered by the University of Southern California. From March 2020, a panel of approximately 6,000 individuals participated in the survey, answering questions about employment, health, and other related topics biweekly. The UAS data includes detailed information about whether individuals applied for UI benefits, when they received benefits, and why they didn't apply or didn't

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it to model the provisions of the CARES Act

[4]Specifically, individuals who report that "I am/was laid off or furloughed due to coronavirus pandemic", "My employer closed temporarily due to the coronavirus pandemic", or "My employer went out of business due to the coronavirus pandemic"

receive benefits. We use data from March 10, 2020 through July 21, 2021.

To identify individuals who are likely eligible for UI, we focus on individuals who left employment due to a job loss who have not yet returned to employment. We construct two samples using the UAS data. First, we construct a cross-sectional data set, in which every two weeks respondents report whether they received benefits in the last two weeks. This allows us to use the full panel of data, with a total of 128,726 observations.

However, when the UAS asks individuals about why they are not receiving benefits, they are asked whether they have ever received benefits since spring 2020. Thus, it is not well suited to measure recipiency behavior across multiple non-employment spells. Instead, we identify the first spell in which the individual transitioned from employment to non-employment. This results in a sample of 893 observations. To measure UI claiming behavior, we use the survey response from the last wave that the worker was non-employed before returning to work. This allows for the maximal duration they may have delayed applying for benefits. In addition, since the question on application behavior was not added to the survey until the 7th wave, for any individuals that returned to work before wave 7, we instead use their responses in wave 7. In Table 1, we show eligible recipiency is 36.0% in the cross-sectional sample, but only 26.9% in the spell sample. Since the cross-sectional data is orders of magnitude larger, the 36% is likely the more reliable number.

4.5   Limitations with Measuring Eligibility and Recipiency

There are several limitations to our approach to measuring eligibility and recipiency. First, although our eligible samples have higher UI recipiency rates than the balance set that we identify as ineligible, 3-4% of individuals that we identify as ineligible report receiving benefits.[5] There are several reasons for this. First, employed individuals can access UI benefits if they participate in work-share programs, or if they are working part-time. Second, individuals with voluntary separations are eligible for benefits under certain circumstances. In addition, individuals may report different information on their survey response than they do to state UI offices, leading to different determinations of eligibility.

It is also well-known that survey data under-reports UI recipiency. Meyer et al.

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[5]In the ASEC sample, recipiency rates of ineligible workers are over 14%. This is due to measuring recipiency at the annual basis, thus individuals may qualify for UI in other months.

(2009), find that across a variety of surveys, the ratio of survey estimated UI receipts to administrative records on payments range from 55% in the Consumer Expenditure Survey to 79% for the ASEC. Although their data ends in 2006, there is no reason to believe the issue has improved. Indeed, as national surveys struggle with non-response, the issue may have gotten more severe. Thus, while we are able to investigate trends and discrepancies in self-reported UI recipiency, these are likely lower than the true recipiency rates.

Table 1: Summary Statistics

Survey	Sample Size	UI Recipiency All	UI Recipiency Unemployed	UI Recipiency Eligible	UI recipiency Ineligible
ASEC (1988-2019)	1,521,063	18.5%	21.1%	32.5%	18.3%
ASEC (2007-2009)	157,820	16.8%	26.3%	36.3%	16.5%
ASEC (2015-2019)	212,001	14.3%	9.8%	16.8%	14.3%
ASEC (March 2020)	38,022	19.3%	22.9%	30.4%	19.1%
CPS UI Supplement	8,851	8.0%	15.7%	27.0%	3.8%
CPS UI Supp, Matched Earnings	308			39.5%	
UAS Cross-section	128,726	4.1%	21.4%	36.0%	2.8%
UAS Spells	893	N/A	16.9%	26.2%	8.4%
Census Pulse	425,460	4.2%	15.4%	38.0%	3.0%

Note: Authors' calculations, reported from the following sources: Current Population Survey (CPS) Annual Social and Economic Supplement (ASEC), CPS 2018 Unemployment Insurance (UI) Supplement, CPS UI Supplement Matched with CPS Earnings, Understanding America Survey (UAS).

4.6   Demographic Groups

We focus on five core demographic categories that are present across data sources. We construct four age groups (16-25, 26-35, 36-55, and 55+) and four educational groups (no high school degree, high school degree, some college, and four year college and beyond). We construct mutually exclusive ethnic and racial groups (Hispanic, non-Hispanic Black, non-Hispanic White, and non-Hispanic other), adding non-Hispanic Asian for a subset of the data. Finally we also consider gender and United States citizenship status.

The UAS survey collects substantially more demographic information, allowing us to construct additional demographic categories. We examine sexual orientation, separating individuals into heterosexual and all other orientations. We also examine gender

identity, distinguishing individuals who are cis-gender and all other gender expressions. We also separate individuals based on whether they report being disabled, as well as those who report ever having been diagnosed with a mental health disorder. We use the household income and household size to assign individuals to below and above the poverty line, based on the federal guidelines from the Department of Health and Human Services.[6]

We use two self-reported measures of subjective well-being. Respondents are asked if they experience discrimination, and how frequently. We assign individuals who report experiencing discrimination a few times a month or more as individuals who experience discrimination. Respondents who experience frequent discrimination may be less willing to apply for benefits, especially in states that take a more adversarial approach to benefit determination.[7] Individuals are also asked whether they "have a hard time making it through stressful events". Those that agree or strongly agree, we label as suffering from stress. Individuals who are more susceptible to stress may struggle navigating the UI system after experiencing the stress of job loss.

In addition, in the CPS data we have information on whether the individual was a member of a union. In the UAS data we have information on self-employment status. We also explore differences between states. To group states with similar Unemployment Insurance benefits, we use the 2019 unemployment insurance recipiency rate (UIRR) as calculated by the DOL ETA.[8] We use three groups with roughly equal numbers of states: under 20% UIRR (Arizona, Florida, Georgia, Indiana, Kansas, Kentucky, Louisiana, Mississippi, Nebraska, New Hampshire, New Mexico, North Carolina, South Dakota, Tennessee, Utah, Virginia), between 20% and 30% UIRR (Alabama, Alaska, Arkansas, Colorado, Delaware, DC, Idaho, Maine, Maryland, Michigan, Missouri, Ohio, Oklahoma, South Carolina, Texas, Washington West Virginia, Wisconsin, Wyoming), and UIRR over 30% (California, Connecticut, Hawaii, Illinois, Iowa, Massachusetts, Minnesota, Montana, Nevada, New Jersey, New York, North Dakota, Oregon, Pennsylvania, Rhode Island, Vermont).

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[6]https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines/prior-hhs-poverty-guidelines-federal-register-references/2020-poverty-guidelines

[7]E.g. states that emphasize criminal liability if claimants misreport information.

[8]See the DOL ETA UI Chartbook for Recipiency Rates by State https://oui.doleta.gov/unemploy/chartbook.asp

5   Methodology

In order to understand equity in UI recipiency, it is important to understand eligibility. We begin by expanding the Cortes–Forsythe UI benefit program for use in measuring eligibility in the 2018 CPS UI supplement. This will allow us to measure for the same individual: (a) employment status, (b) predicted UI eligibility, (c) whether they applied for UI, and (d) whether they received UI.

Details on the Cortes–Forsythe methodology are available in their working paper (Cortes & Forsythe (2020b); we briefly describe it here. First, the program uses the previous year's weekly earnings as well as data from the Census/ACS to estimate UI qualifying earnings. Second, it uses information about state of residency and self-employment status to estimate eligibility by program (e.g. basic UI versus new and expanded UI programs) and benefit size. Third, it uses information on the reason for unemployment (e.g. quit versus layoff) and the duration of non-employment to estimate eligibility.

We update the Cortes–Forsythe methodology to use 2017 and 2018 state UI eligibility information in order to apply it to the 2018 CPS UI supplement. We then match the CPS UI supplement data with the previous CPS outgoing-rotation-group survey month to have a measure of pre-displacement earnings.

Once we have estimated eligibility, we measure differences between demographic groups in benefit receipt. We begin by summarizing the data. What share of each demographic group do we estimate is eligible for UI? What share of the eligible have actually received UI? What share of the eligible for UI did not receive any due to not claiming, compared with the share who applied but were rejected? We can then estimate the following linear regression:

$$Y_{it} = \beta D_{\text{demo}(i)} + \omega D_{y(t)} + \epsilon_{it} \tag{1}$$

Y_{it} is an indicator variable for our dependent variables (received benefits, applied for benefits, or applied and was rejected). We regress this on a series of demographic indicators, $D_{\text{demo}(i)}$. We weight using the survey-provided sampling weights. The coefficient β will tell us the magnitude of differences in UI recipiency, claiming behavior, and rejection rates across demographic categories. In addition to estimating these regressions separately, we also run a series of regressions where we include all demographic variables, as well as state and time fixed effects, in order to determine if the estimate is

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significant after controlling for other worker characteristics.

We also estimate how much of the differences in the dependent variables can be accounted for by state of residency. To do so, we can perform a Kitagawa–Oaxaca–Binder decomposition, wherein we decompose the gaps in recipiency rate, claiming rates, and rejection rates across demographic groups into differences between the groups versus differences in state of residence. This is important because racial and ethnic groups are not homogeneously distributed across states, thus, for instance, Black and Hispanic workers may be disproportionately subjected to state UI systems with low recipiency rates.

Finally, using our estimates for the differences between demographic groups, we can estimate how much of the recipiency gap is due to program design (e.g. eligibility), state administration (e.g. rejection rates), or information/hesitancy (e.g. claiming rates). We further break out the reasons for not claiming to better understand reasons why individuals chose not to claim.

In the main text, we primarily present graphs summarizing the results. In the appendix, we report point estimates and standard errors, as well as regression results in which we control for other demographics, state fixed effects, and time fixed effects.

6   Unemployment Insurance Recipiency

We begin by examining differences in recipiency across our data sets. We start with ASEC data, which allows us to examine recipiency rates back to 1988. In Figure 2, we plot the share of eligible workers who received UI each month, defined as individuals who had an involuntary separation and are currently on temporary layoff or actively searching for new employment.

Over the whole period, we see that recipiency fluctuates cyclically. Prior to 2010, the levels are relatively stable, with lows of around 30% during economic booms and highs between 40 and 50% during economic downturns. Why might recipiency vary cyclically? During economic expansions, individuals typically anticipate finding new work quickly. Applying for UI is administratively onerous, as well as psychologically unsettling for some workers. Thus, if the expected duration of non-employment is short, individuals are less likely to apply.

After 2010, there is a clear and dramatic secular decline in UI recipiency. Since 2014, the series has settled around 20% recipiency rate. (Vroman, 2018) shows a similar trend
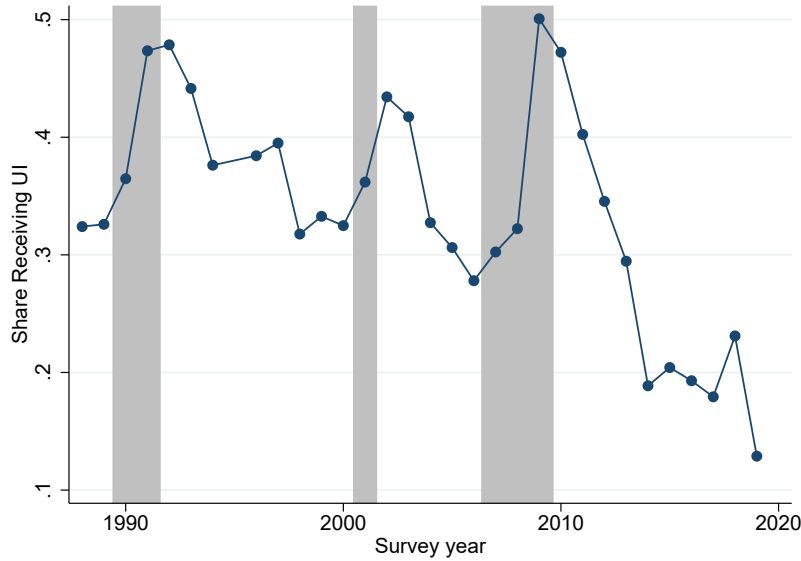
Figure 2: Share of eligible unemployed who report receiving Unemployment Insurance, Authors calculation using Annual Social and Economic Supplement. Shaded bars represent National Bureau of Economic Research recession dates.

is apparent in UI claims data, and shows that the decline is not easily explained.

We can compare these historic recipiency rates with more recent data sources. In Figure 3, we show recipiency rates across the CPS UI supplement, the Census Pulse Survey, and the UAS survey, and compare estimates with ASEC data pooled from 2015 through 2019. In the 2018 CPS UI supplement, we see 27% of non-monetarily eligible workers received benefits, compared with only 18% in the ASEC data. These data sources rely on the same underlying survey, so eligibility is defined identically. However, the ASEC UI recipiency data is collected one year later, while the CPS UI supplement is collected contemporaneously. Thus, simply changing the timing of the survey increases measured recipiency by 50%.

We can then further define eligibility by modeling past earnings and applying the state and year specific eligibility formula. This is reported in the third column of Panel A, and shows recipiency rates of 39% among this eligible set. Thus, while recipiency rates are higher the more narrowly we define eligible applicants, we still observe 61% of likely eligible workers did not receive benefits in 2018.

We can compare these estimates to the Covid era. We start with the Census Pulse data. Although the Pulse survey is less detailed than the UAS data we will primarily focus on, in Spring 2021 over 400,000 individuals were asked about contemporaneous UI

recipiency. Thus, this provides a useful benchmark for the smaller UAS panel. When we focus on all non-employed individuals, we see recipiency rates of 8%, similar to the 7% in the UAS. The Pulse does not ask questions that allow us to distinguish between unemployed individuals and those who are non-retired, non-disabled not-in-the-labor-force (NILF), so for this broader set we see 15% recipiency, which is a bit below the 21% we see in the UAS for the more targeted unemployed group.

Finally, we focus on individuals who are non-employed due to lost work during the pandemic, who have recipiency rates of 38% in the Census Pulse. This is quite similar to the individuals in the UAS who pass the non-monetary eligibility screen (36%). These recipiency rates are larger than the equivalent measures from the CPS UI supplement (27%), indicating that the relaxation of non-monetary eligibility requirements may have contributed to expanded recipiency. Nonetheless, these rates remain well below the 50% rate we saw during the peak of the Great Recession in the ASEC data.

6.1 Reasons for Low Recipiency Rates

Next we turn to the reasons for low recipiency rates. We begin by decomposing the eligible set into four mutually exclusive groups: those that never applied, those that applied but were rejected, those that received benefits, and the balance. The balance includes individuals who returned to work without receiving benefits, who started but didn't complete the application process, or had some other disruption. In Panel A of Figure 4, we focus on the 2018 CPS UI supplement. The first column shows all individuals who had an eligible separation, while the second column is restricted those who meet the earnings eligibility test. For both samples, the rejection rates are very low, with only 2% not receiving benefits. Similarly, the 'other' category is 7-8% for both groups. Thus, the key difference is that 62% of all individuals who have an eligible separation never applied, while 50% of those with an eligible separation who pass the earnings test never applied.

We can compare these figures to the Covid-19 pandemic era. The UAS data asks individuals about whether they have ever applied for UI benefits, and either why they did not receive benefits or why they did not apply. These questions are asked universally, rather than connected to a particular unemployment spell. Thus, we transform the data into spells of job loss, and focus on the first job-loss spell during the pandemic period. This restricts the sample size (405 eligible individuals vs. 4964 eligible person-wave responses in the cross-section). In Panel B of Figure 4, we see 57% of eligible
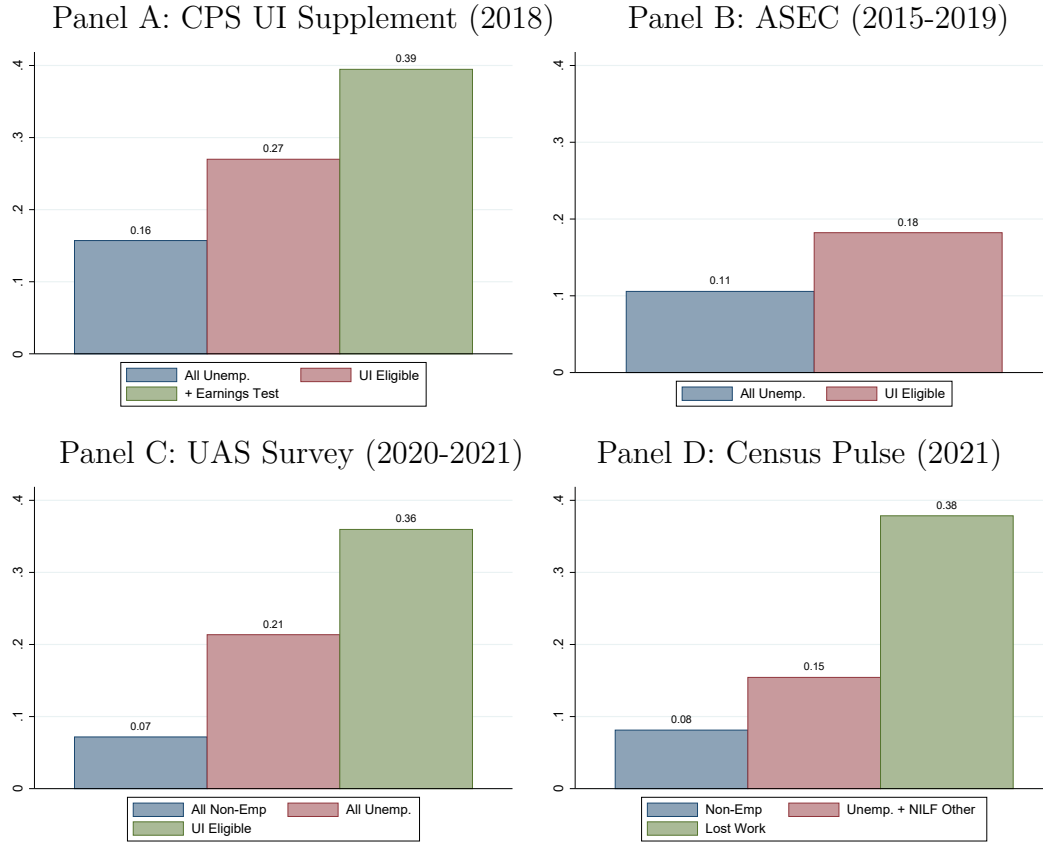
Figure 3: Figures illustrate Unemployment Insurance (UI) recipiency rates across surveys: Current Population Survey (CPS) UI Supplement, CPS Annual Social and Economic Supplement, Understanding America Survey, and the Census Pulse. Groups include all unemployed ("All Unemp."), UI Eligible, and UI Eligible who pass the earnings test ("+ Earnings Test"), All Non-Employed ("All Non-Emp"), the combination of workers who are unemployed and not-in-the-labor force and neither retired nor disabled ("Unemp.+NILF Other"), and those who have lost work. All estimates authors' calculations.

separators never applied for benefits. Similar to the pre-pandemic era, only 6% were rejected, with a slightly higher share (11%) reporting they never received benefits for some other reason. The total recipiency is 26% (95% confidence interval 21.8% to 30.8%), which is lower than the rate of 36% (95% confidence interval 34.6% to 37.3%) we saw with the cross-sectional UAS data. The key difference is the cross-sectional data asks if individuals have ever received benefits, thus the discrepancy may be due to the 11% of individuals in 'other' category ultimately receiving benefits in the future.

Thus, both before and during the Covid-19 pandemic, the key reason for low UI recipiency is due to individuals not applying for benefits, despite being very likely to be eligible. To further understand this phenomenon, in Figure 5 we examine the reasons individuals give for not applying. In Panel A we again focus on the CPS UI supplement from 2018. In the first column, we include all with eligible separations. In this set, 43% applied for benefits, 32% didn't apply because they believed they were ineligible, 16% decided not to apply, 2% were unsure how, 2% did not apply because they had restrictions on what type of employment they could accept, and 4% did not apply for other reasons. When we restrict the set to individuals who had sufficient prior earnings, now 56% applied, and only 22% reported being ineligible. In addition, a smaller fraction of individuals with eligible earnings reported choosing not to apply (13% versus 16% for the full sample).

In Panel B of Figure 5, we see that during the Covid-19 pandemic, 44% of eligible workers reported applying for UI benefits. This is similar to the all-eligible share in the CPS (43%). 19% of individuals reported believing they were ineligible. We see a lower share report that they decided not to apply (6%), however we have an additional category of individuals who returned to work without applying (10%). 7% reported that their employer made them ineligible, despite the workers reporting to the UAS that their separation was involuntary. 3% reported being unsure how to apply for benefits, similar to what we see in the CPS UI supplement data from 2018.

Thus, overall, the distribution of recipiency is similar to the distribution from the CPS among all eligible. The primary reason individuals did not apply for benefits during the Covid-19 period is because they believed they were ineligible or their employer made them ineligible (22% total). For both the CPS earnings test sample and the UAS sample, the vast majority of these individuals should be eligible for UI, thus this likely represents misinformation. However, despite widespread public information about UI during the summer of 2020, as well as a substantial increase in the benefit amount, there is little improvement from 2018 in the share applying or beliefs about eligibility.

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Panel A: 2018 CPS UI Supplement

Panel B: 2020/2021 UAS Survey
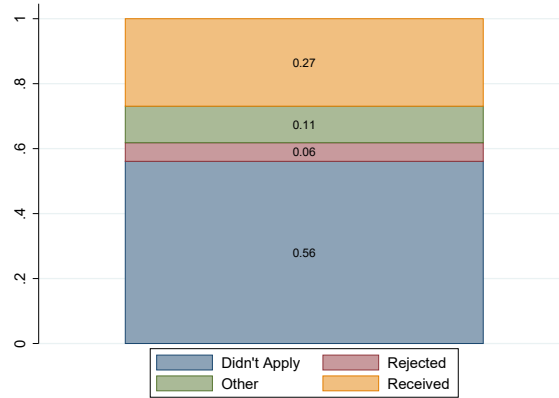
Figure 4: Unemployment Insurance (UI) status among non-employed individuals with an eligible separation, Current Population Survey (CPS) UI Supplement and Understanding America Survey. CPS estimates calculated separately for all UI eligible individuals ("All Elg") and those that in addition have sufficient earnings ("Earn Test"). UAS estimates restricted to all UI eligible individuals. UI status includes: didn't apply, applied but rejected, applied and received, or applied and some other outcome. Categories are mutually exclusive and sum to one. Authors' calculations.

Panel A: CPS UI Supplement (2018)

Panel B: UAS Survey (2020-2021)
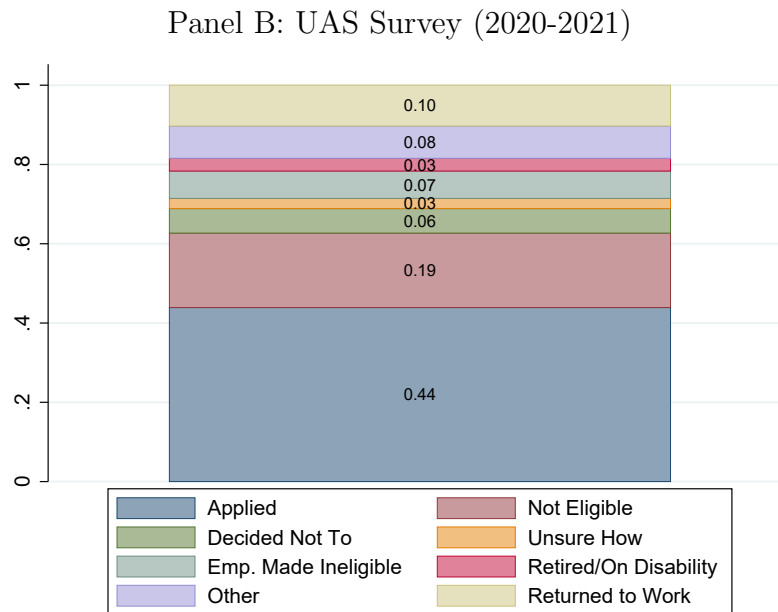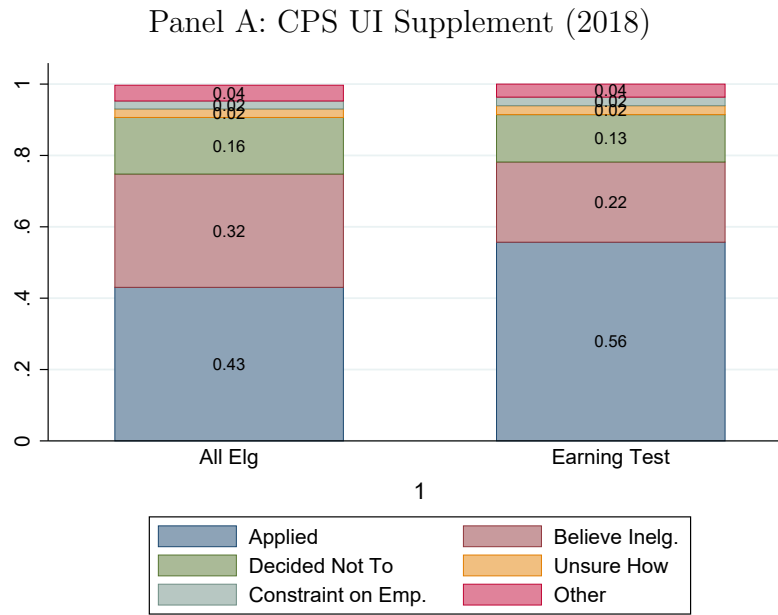
Figure 5: Reason non-employed individuals with an eligible separation did not apply for Unemployment Insurance (UI), Current Population UI Supplement (top) and Understanding America Survey (bottom). CPS values are calculated separately for individuals who are UI eligible ("All Elg") and those who additionally had sufficient earnings ("Earnings Test"). UAS values include individuals who lost their job. Categories are mutually exclusive and sum to one. CPS categories consist of Applied, Believe Ineligible ("Believe Inelg.", Decided Not to Apply ("Decided Not To"), Unsure How to Apply ("Unsure How"), Constraints on Accepting Employment ("Constraint on Emp."), and Other. UAS categories consist Applied, Not Eligible, Decided Not To, Unsure How, Employer Made Ineligible for UI ("Emp. Made Ineligible"), Retired/On Disability, Other, Returned to Work. Authors' calculations.

7 Demographic Differences in Recipiency

Now we turn to demographic differences in recipiency. In Figure 6, we use ASEC data to look at historic recipiency by gender, education, race/ethnicity, and age. Here we see several patterns. First, recipiency rates are substantially lower for younger workers (16-25), despite restricting to individuals with an eligible separation who are currently unemployed. Recipiency rates are more similar for older groups. Second, we see a clear gradient in recipiency rates by education, with more educated workers typically having the highest rates, and the least educated the lowest. Third, recipiency rates are similar but slightly lower for women then men. Fourth, white workers typically have the highest recipiency rates, while Black workers typically have the lowest. Hispanic recipiency rates tend to fall in the middle, while Asian and other groups have noisier point estimates. These demographic patterns have been stable since the late 1980s, however since 2010 the level decline in recipiency rates for all groups has narrowed the gaps.

In Figure 7, we turn to the 2018 CPS UI Supplement and the UAS survey for more detailed data. In Panel A, we report CPS UI supplement data. Point estimates with standard errors are reported in Appendix Table A.1. Here we see a similar pattern as in the historic ASEC data, with recipiency rates increasing with age and education. In addition, we can look at citizenship status. Typically work-authorized non-citizens are eligible for UI, but individuals who are not authorized to work are not eligible. Here we see higher recipiency rates for citizens.

In the green (third) columns of Panel A in Figure 7, we restrict the set to individuals who pass monetary eligibility. Although the recipiency levels increase, the demographic patterns are consistent. Thus, although disadvantaged groups (e.g. younger, less educated, female, non-white, non-citizen) are more likely to have insufficient prior earnings to be eligible for UI, the demographic disparities persist even among individuals who we estimate do have sufficient prior earnings.

In Panel B of Figure 7, we turn to the pandemic era and examine the UAS data. This is cross-sectional data, where we focus on whether the individual reports receiving UI in the past two weeks. Here we see roughly consistent results, but there are some notable differences. First, individuals over 55 have lower recipiency rates than those 36-55. This may reflect increased retirement of older workers during the Covid-19 pandemic, which has been documented elsewhere (See Coibion et al. (2020); Cortes & Forsythe (2020a)). Second, we see women have lower recipiency rates then men. In Table A.1 we
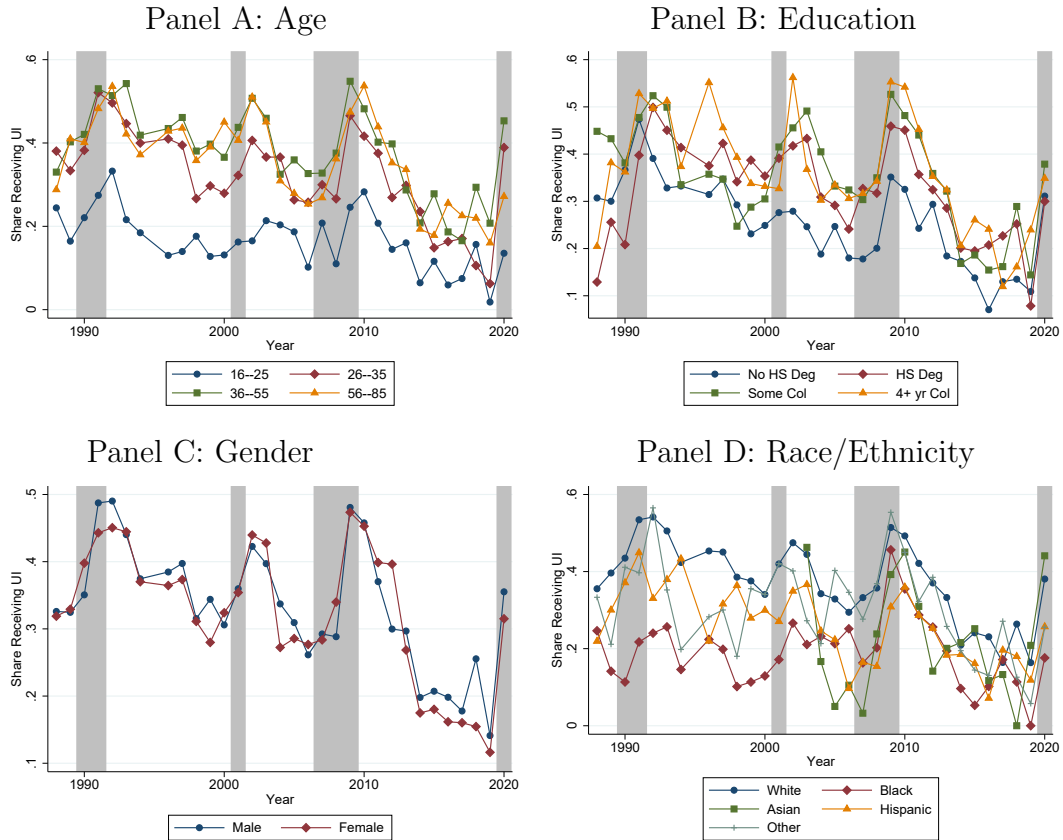
Figure 6: Share of eligible unemployed who report receiving Unemployment Insurance (UI) across various demographic groups, authors calculations using matched Current Population Survey Annual Social and Economic Supplement data, 1988 to 2020. Shaded bars represent National Bureau of Economic Research recession dates.

show this 8 percentage point gap is statistically significant. Third, we see that Hispanic workers report unusually high recipiency rate. However we show in the next figure these patterns are not present in the much larger sample size Pulse data from 2021, so may reflect a sampling anomaly with the UAS. Finally, we see that virtually no non-citizens reported receiving UI, suggesting respondents may have viewed this question as one about work authorization, rather than citizenship more specifically.

In Figure 8, we can compare estimates from the UAS to the Census Pulse survey. As mentioned above, instead of measuring whether individuals have a qualified separation the Pulse asks whether individuals are currently non-employed because they lost work due to the Covid-19 pandemic. Thus, while it overlaps with official definitions of eligibility, the samples are likely somewhat different. Here we see little gradient in recipiency rates for workers over the age of 30, as well as similar recipiency rates for men and women. Further, the Census Pulse does not exhibit the heightened recipiency rates for Hispanic workers. Thus, in balance, while there is some variation across samples and surveys, the same workers that have historically had lower recipiency rates continue to have lower recipiency rates during the Covid-19 pandemic.

The UAS survey asks many more demographic questions than are available in the Census and CPS data. In Figure 9, we show how UI recipiency differs across these additional measures. First, we see that heterosexual workers and cis-gendered workers are substantially more likely to receive UI benefits than homosexual/bisexual/other workers and trans or non-binary workers, respectively. The gaps are quite large, with gaps of 16 percentage points by sexual orientation and 31 percentage points by gender identity. However, in Appendix Table A.2, we find that the result for non-cis-gendered individuals is not robust to controlling for other demographic characteristics. When we separate individuals by whether they have been diagnosed with a mental health condition, we see similar recipiency rates. However, if we separate individuals by whether they are highly affected by stress, we see individuals who are less affected by stress have recipiency rates that are 9 percentage points higher. Further, this result is robust to controlling for other demographic characteristics. This is consistent with stress exacerbating the administrative difficulties of applying for UI.

We can also separate individuals by whether their family income is above or below the poverty line. Here we see individual that are below the poverty line are 28 percentage points less likely to have received UI. In addition, the UAS asks individuals about whether they frequently are subject to discrimination, here we see a gap of 6 percentage points for individuals that are subject to frequent discrimination compared to those

Panel A: CPS UI Supplement
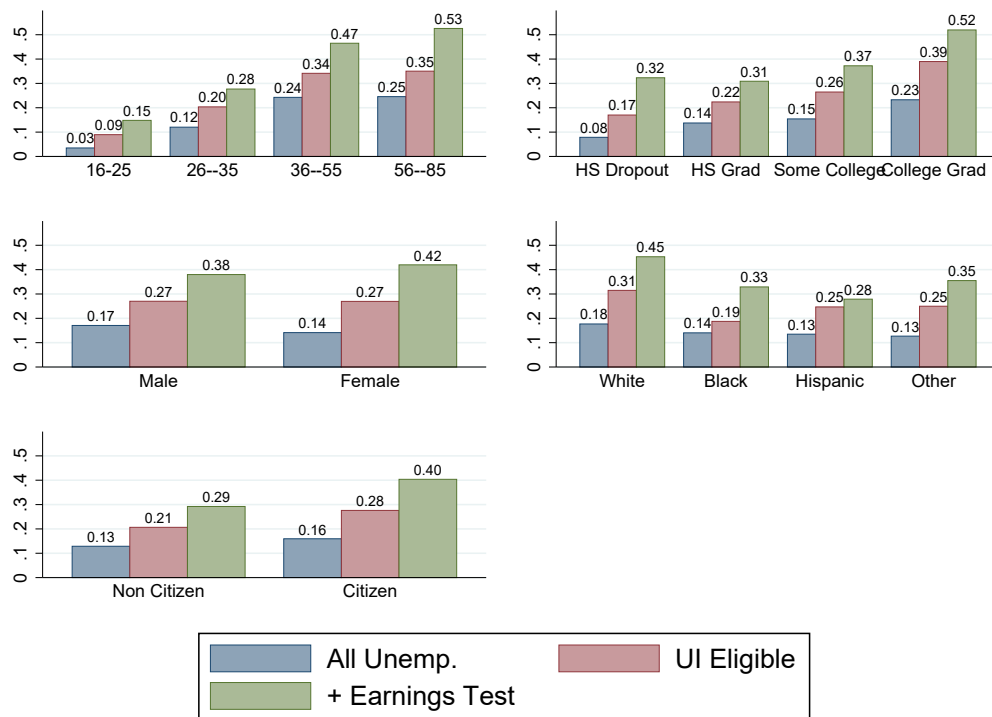
Panel B: UAS Survey
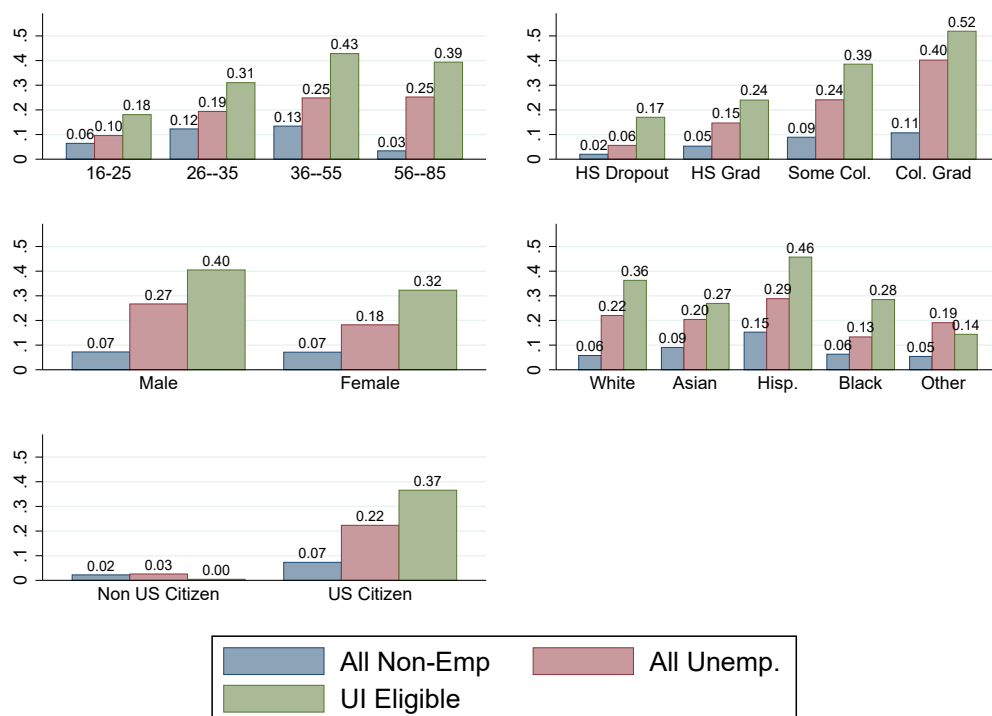
Figure 7: Unemployment Insurance (UI) Recipiency Rate by demographic group, 2018 Current Population Survey UI Supplement and 2020/2021 Understanding America Survey. Authors' calculations. Estimates calculated separately in the CPS data for all unemployed ("All Unemp."), UI eligible, and UI eligible who pass the earnings test ("+ Earnings Test"). Estimates calculated separately in the UAS data for all non-employed ("All Non-Emp"), all unemployed ("All Unemp."), and UI eligible.
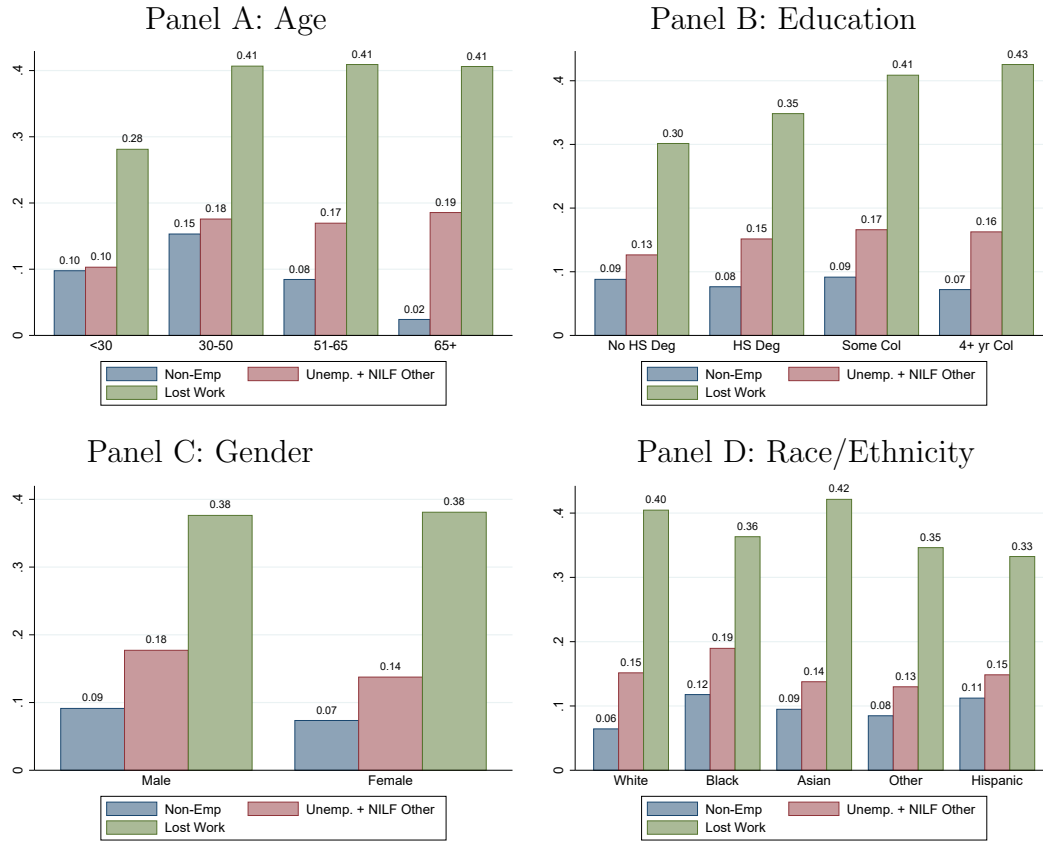
Figure 8: Unemployment Insurance (UI) recipiency rate by demographic group, 2021 Census Pulse by demographic group. Authors' calculations. Estimates calculated separately for all non-employed ("All Non-Emp."), all unemployed or not-in-the-labor-force and not retired/disabled ("Unemp + NILF Other"), and individuals who are non-employed and lost work ("Lost Work").
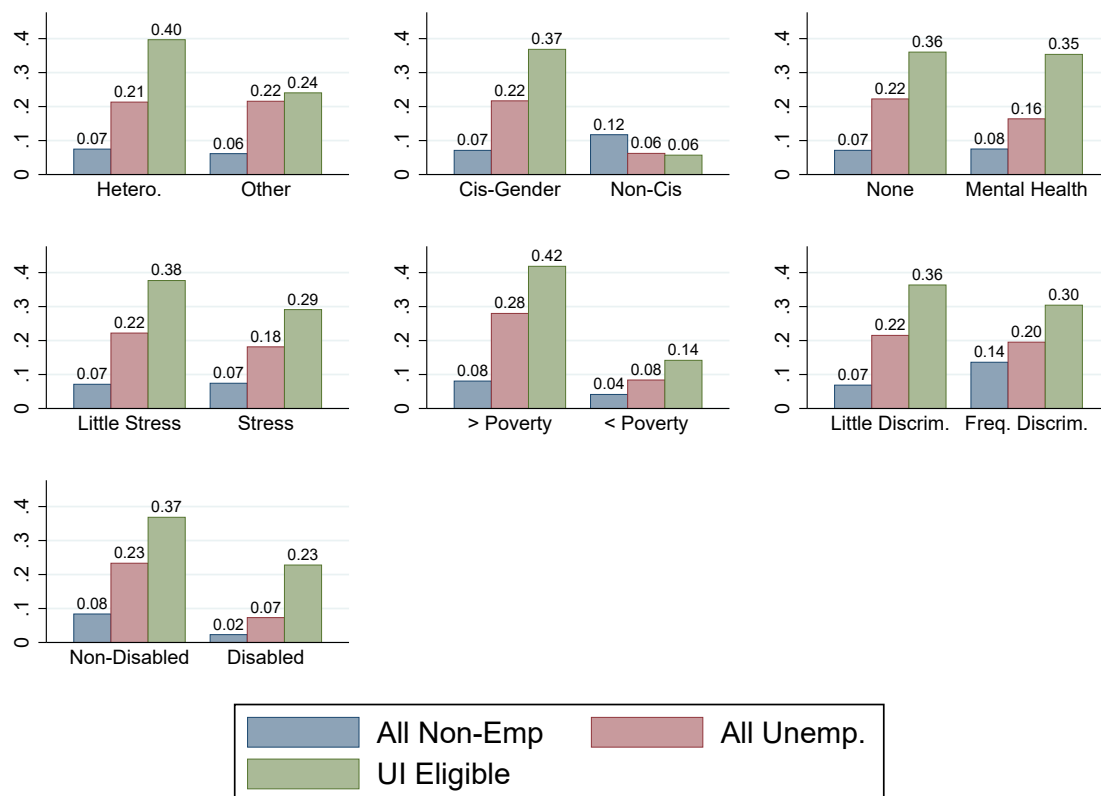
Figure 9: Unemployment Insurance (UI) Recipiency Rate by demographic group, 2020/2021 Understanding America Survey. Authors' calculations. Estimates calculated separately for all non-employed ("All Non-Emp"), all unemployed ("All Unemp."), and UI eligible.

who face discrimination infrequently. Finally, we can separate individuals by disability status, and see disabled individuals are substantially less likely to receive benefits. All three results are robust to controlling for other demographic characteristics (see Table A.2).

Thus, across many different dimensions we see that disadvantaged groups are substantially less likely to receive UI benefits, and these gaps have not declined during the Covid-19 pandemic era, despite the expansion of eligibility. In the next section, we will investigate the sources of these disparities.

7.1 Decomposing Demographic Differences in Recipiency

In order to measure disparities in recipiency, we use information from the 2018 CPS UI Supplement and the 2020/2021 UAS Survey on the reasons individuals have not received benefits. Because of the nature of the UAS survey, we now switch to the spell-level data which restricts the sample size. In order to be consistent with the UAS data and take advantage of the larger sample size, we focus on the CPS sample that includes all workers with eligible separations. In Appendix Figure A.2, we show results are similar for the subset of workers that are monetarily UI eligible. In Figures 10 and 11, we see that differences in UI recipiency between demographic groups are primarily driven by differences in application behavior. This is consistent with what we saw for recipiency overall. In Appendix Tables A.3 and A.4 we show the point estimates underlying these figures. Although rejection rates are low, two groups have higher rates of rejection: individuals below the poverty line (13%), and those who report frequent discrimination (13%). Both of these point estimates are significantly different from the dominant group.

7.2 Demographic Differences in Application

Now that we have established that the main reason for disparities in UI recipiency between groups is due to application behavior, we turn to the reasons why individuals have not applied, reported in Figure 12. As above, we use the UAS spell-level data and the CPS UI Supplement sample that is restricted to all individuals with eligible separations. In Appendix Figure A.2, we report results for the subset of CPS workers that are monetarily UI eligible.

Panel A of Figure 12 reports results for the 2018 CPS UI supplement. Here we see the primary reason why individuals did not apply is because they believed they were ineligible. This ranges from about 25% to over 40% depending on the group, with the same groups that were less likely to report receiving benefits also are more likely to report they believed they were ineligible for UI. In Appendix Figure A.2, we show that while this narrows when we restrict to individuals with sufficient earnings, we still see that disadvantaged groups (younger, non-white, less educated) have a larger share that report that they believe they are ineligible, despite the fact that most of these individuals should be eligible, given their survey responses. In Figure 12 we also see certain groups were more likely to decide not to apply, in particular younger and less educated workers. Similarly, we see younger and less educated workers are more likely

Panel A: CPS UI Supplement
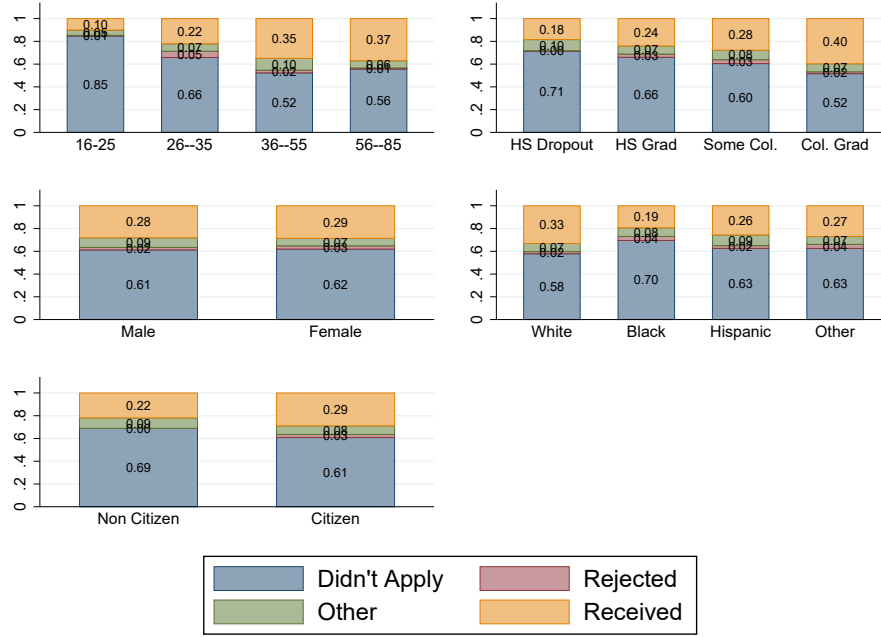
Panel B: UAS Survey

Figure 10: Unemployment Insurance (UI) status among non-employed individuals with an eligible separation by demographic group, Current Population Survey (CPS) UI Supplement and Understanding America Survey. UI status includes: didn't apply, applied but rejected, applied and received, or applied and some other outcome. Categories are mutually exclusive and sum to one. Authors' calculations.

Figure 11: Unemployment Insurance (UI) status among non-employed individuals with an eligible separation by demographic group, Understanding America Survey. UI status includes: didn't apply, applied but rejected, applied and received, or applied and some other outcome. Categories are mutually exclusive and sum to one. Authors' calculations.

to report that they were unsure how to apply, although these rates are relatively low (less than 5% of workers). Other reasons for not applying are rare and exhibit little differences across groups.

Panel B of Figure 12 we see similar patterns in the 2020/2021 UAS survey, although we see 14% of individuals under 25 and 8% of high school drop outs report they were unsure how to apply, although only the former point estimate is statistically significant. In addition, in Figure 13 we show individuals below the poverty line, trans or non-binary individuals, and those that have difficulty with stress both have a statistically significant higher share that report being unsure how to apply.

We also see that the vast majority of non-citizen respondents report that they were ineligible, and none report applying for benefits. Although work-authorized non-citizens are eligible to receive UI, it is unclear if the UAS sample is all non-citizens without work authorization, or if they are mistaken about their eligibility.

7.3   The Role of Unions

Although the UAS survey does not ask about union membership, we can use information from the 2018 CPS UI Supplement to disentangle recipiency differences by union membership. In Figure 14, we show how recipiency and application behavior differs by union membership. In Panel A, we see that union members are more likely to receive benefits across the different samples. Although unemployed union members are twice as likely to receive UI as unemployed non-members, this narrows slightly when we restrict the sample to individuals who pass the monetary eligibility criterion. This is because union members have higher pay on average so are more likely to qualify. But even with the narrowing, we see that 55% of eligible union members received UI, compared to only 38% of non-members. This is consistent with previous literature on the union effect on UI recipiency ((Budd & McCall, 1997)).

In Panel B of figure 14, we investigate the source of the difference. As before, we see that it is almost entirely due to application behavior, with 64% of union members who are both non-monetarily and monetarily eligible applied for benefits, compared with 49% of non-members. However we also do see a small difference in denial rates, with no union members reporting denials compared with 3% of non-union members.

In Panel C, we see that among union members that pass the earnings test, only 5% believe themselves to be ineligible, compared with 24% of non-members. This points to a key role labor unions may play in assisting members to navigate the beneficiary

Panel A: 2018 CPS UI Supplement

Panel B: 2020/2021 UAS Survey
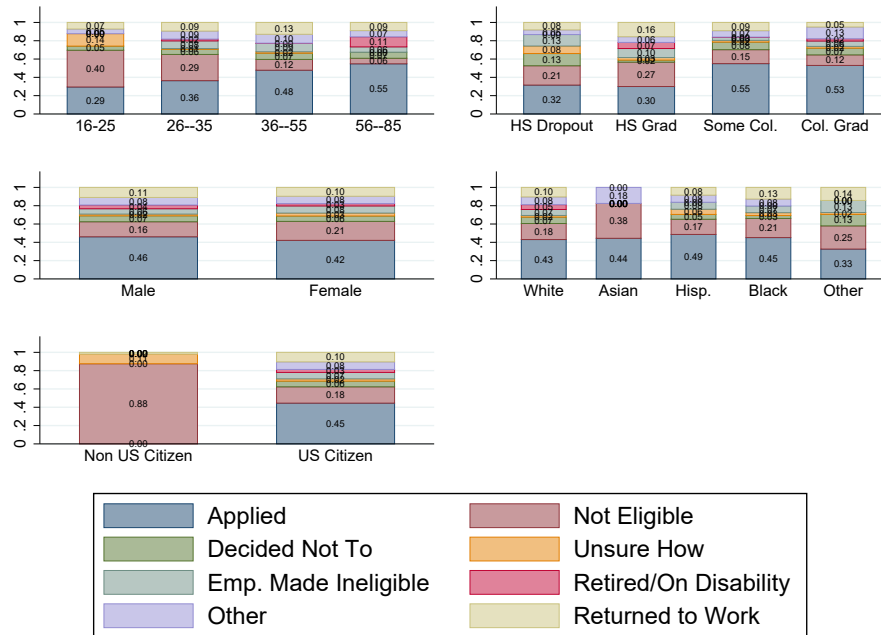
Figure 12: Reason non-employed individuals with an eligible separation did not apply for Unemployment Insurance (UI) by demographic group, Current Population UI Supplement (top) and Understanding America Survey (bottom). CPS values are calculated separately for individuals who are UI eligible ("All Elg") and those who additionally had sufficient earnings ("Earnings Test"). UAS values include individuals who lost their job. Categories are mutually exclusive and sum to one. CPS categories consist of Applied, Believe Ineligible ("Believe Inelg.", Decided Not to Apply ("Decided Not To"), Unsure How to Apply ("Unsure How"), Constraints on Accepting Employment ("Constraint on Emp."), and Other. UAS categories consist Applied, Not Eligible, Decided Not To, Unsure How, Employer Made Ineligible for UI ("Emp. Made Ineligible"), Retired/On Disability, Other, Returned to Work. Authors' calculations.

Figure 13: Reason non-employed individuals with an eligible separation did not apply for Unemployment Insurance (UI) by demographic group, 2020-2021 Understanding America Survey. UAS values include individuals who lost their job. Categories are mutually exclusive and sum to one. Categories consist Applied, Not Eligible, Decided Not To, Unsure How, Employer Made Ineligible for UI ("Emp. Made Ineligible"), Retired/On Disability, Other, Returned to Work. Authors' calculations.

system.
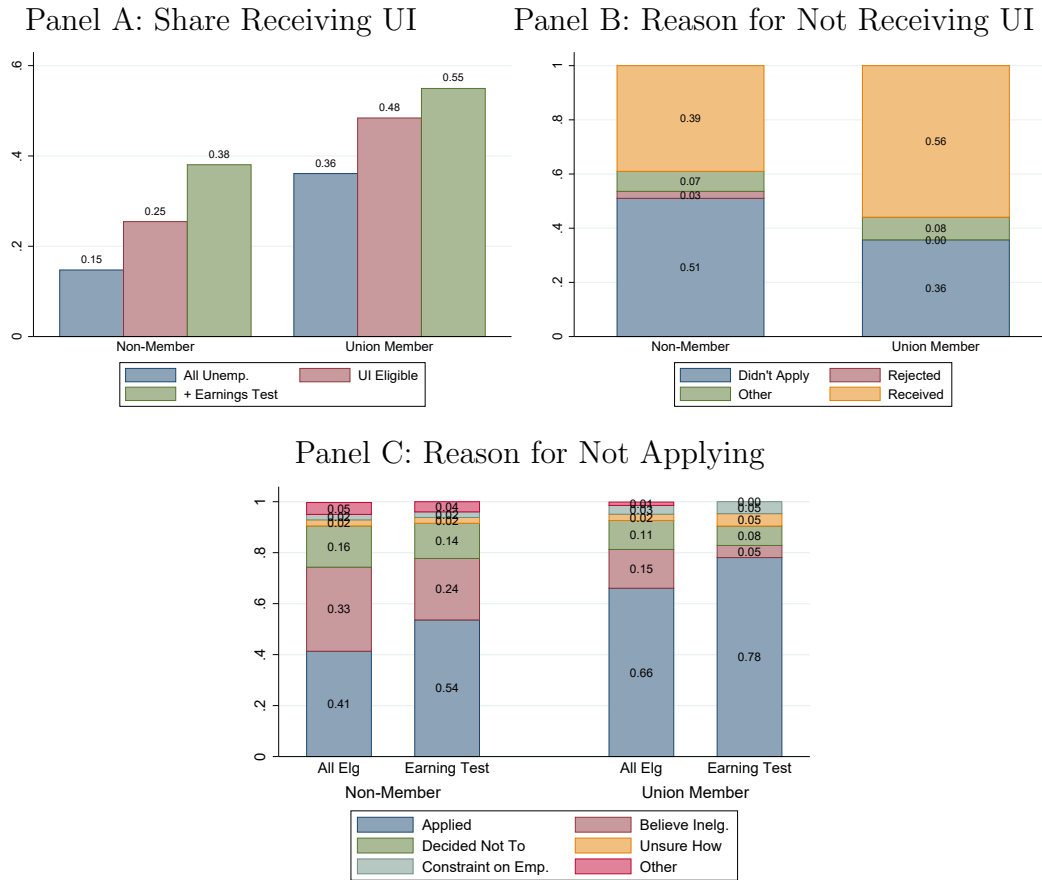
Figure 14: Differences in Unemployment Insurance eligibility and application behavior by union status, 2018 Current Population Survey UI Supplement. Panels A and B are restricted to individuals who are UI eligible. Panel C further includes a group that had sufficient earnings ("Earnings Test"). UI status includes: didn't apply, applied but rejected, applied and received, or applied and some other outcome. Categories are mutually exclusive and sum to one. Reasons the individual did not apply consist of Applied, Believe Ineligible ("Believe Inelg.", Decided Not to Apply ("Decided Not To"), Unsure How to Apply ("Unsure How"), Constraints on Accepting Employment ("Constraint on Emp."), and Other. Categories are mutually exclusive and sum to one. Authors' calculations.
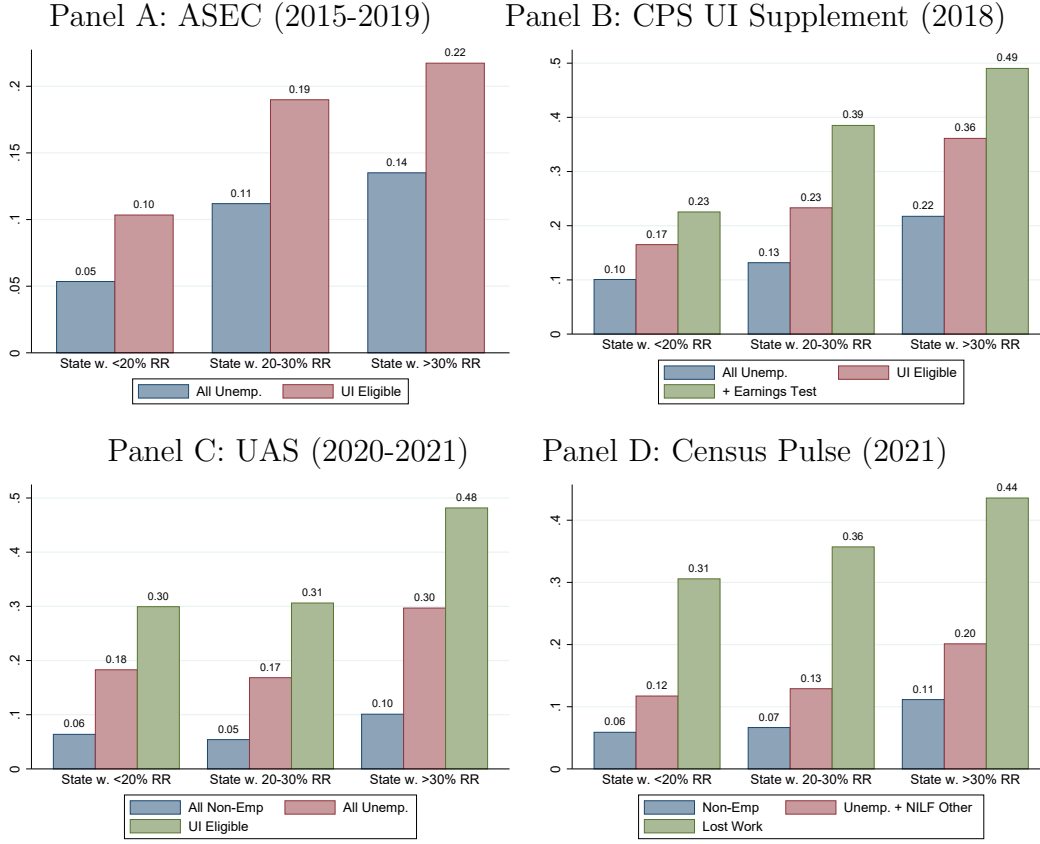
Figure 15: Share receiving Unemployment Insurance by state group: Current Population Survey (CPS) Annual Social and Economic Supplement (ASEC), CPS UI Supplement , Understanding America Survey, and Census Pulse. State groups refer to the 2019 UI Recipiency Rate. Authors' calculations.

8 The Role of State Heterogeneity

The UI program in the United States is administered independently by each state or territory. Although there are federal statutes that provide broad conditions for each state programs, states have substantial leeway to set program parameters. This leads to large differences between states in terms of minimum earnings requirements, the level of average benefits, and the duration of benefits. In addition, states differ in terms of customer experience and accessibility. These differences across states result in differences in the share of unemployed who receive benefits.

In Figure 15, we show differences in recipiency rates across three broad groupings of states. The categories are defined in Section 4, consisting of three roughly equal groups based on the 2019 UI recipiency rates (UIRR) from the Department of Labor. Here we

see a common pattern across samples: states that had lower UIRR in 2019 had lower recipiency rates across samples. Importantly, this is not just due to lower eligibility. For instance in Panel B (2018 CPS UI supplement), once we restrict to individuals who pass their state-specific earnings eligibility test, we still see a strong gradient across these states, with recipiency rates more than double in high UIRR states versus low UIRR states.

In Figure 16, we investigate the reasons for the disparities in UI recipiency across states. We focus on the sample in the 2018 CPS UI supplement that passes the earnings test, and the sample from the UAS that had an eligible separation. Thus, both samples are restricted to non-employed individuals that are very likely to be eligible for unemployment insurance. Panel A and B show that both in the 2018 CPS UI supplement and the 2020-2021 UAS survey, the share of eligible workers who never applied falls steadily with the state's 2019 UIRR, which is the primary reason for the gap in UI receipt. The share of applicants that were rejected increases with the state UIRR, suggesting that these states may be making it easier for individuals to apply.

In Panels C and D of Figure 16, we examine differences in the reasons individuals did not apply across states. Here we see that the share that were unsure how to apply is relatively low across samples. Instead, individuals are more likely to believe they are ineligible or just decide not to apply. In the UAS data, 12% of individuals in low UIRR states reported that their employer made them ineligible, despite the fact that the sample was restricted to individuals with an involuntary separation. In Appendix Tables A.5 and A.6, we show this difference between states is statistically significant at the 1% level. Thus, the key differences across states appears to be information about eligibility, as well as individuals' choice to opt-out. Further, these differences persist during the Covid-19 pandemic, despite the massive expansion of UI eligibility.

Since we see large differences between states in application behavior and recipiency, a natural question is whether the demographic differences we documented in Section 7 are due in part to differences across states. Thus, we next implement a Kitagawa-Oaxaca-Binder decomposition to determine how much of the gaps in recipiency across demographic groups can be accounted for by state of residence.

In particular, we compare each demographic group to a dominant group, and see what percent of the gap in UI recipiency can be accounted for by differences in state of residence. All estimates are weighted using sampling weights. Results are presented in Table 2. Here we see that for most groups, the percentages are negative, indicating that individuals from demographic groups with low recipiency are disproportionately
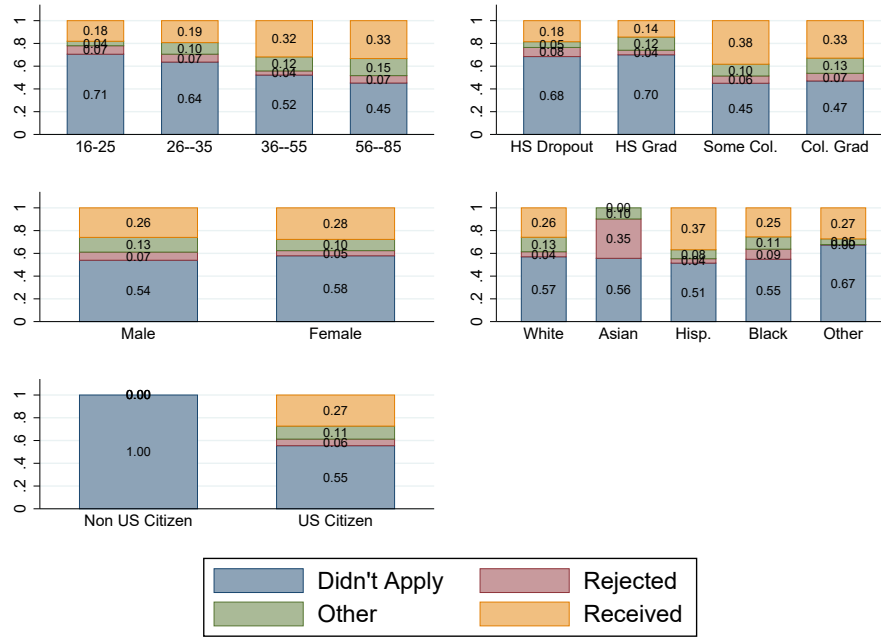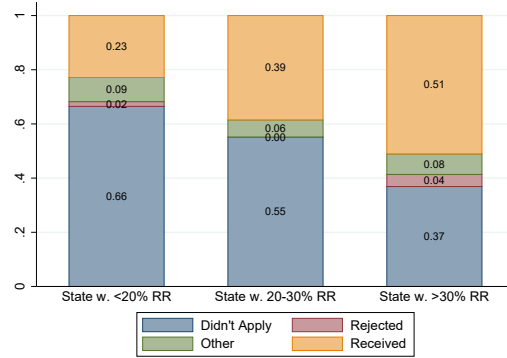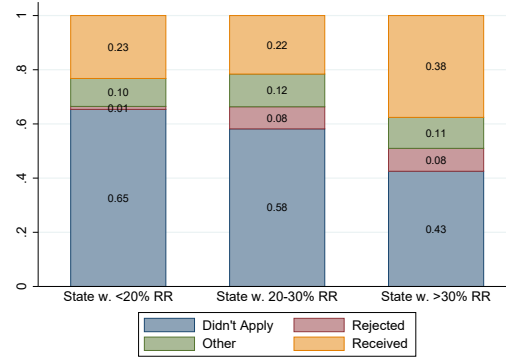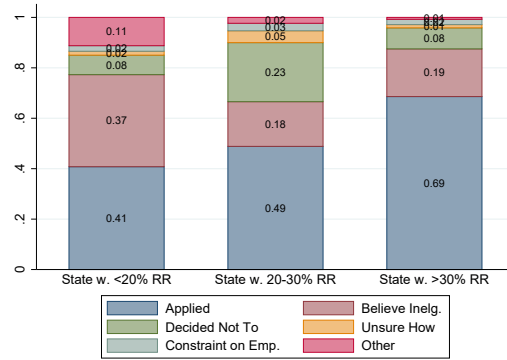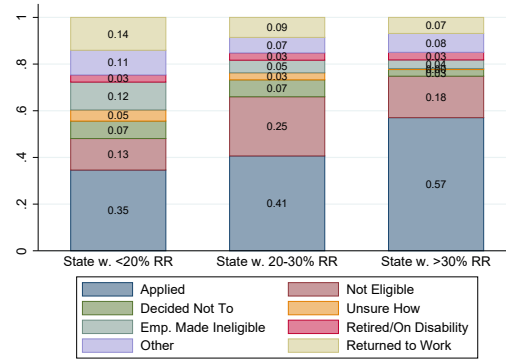
Figure 16: Panel A and Panel B report Unemployment Insurance (UI) status among non-employed individuals with an eligible separation by state group in the Current Population Survey (CPS) UI Supplement and Understanding America Survey. UI status includes: didn't apply, applied but rejected, applied and received, or applied and some other ou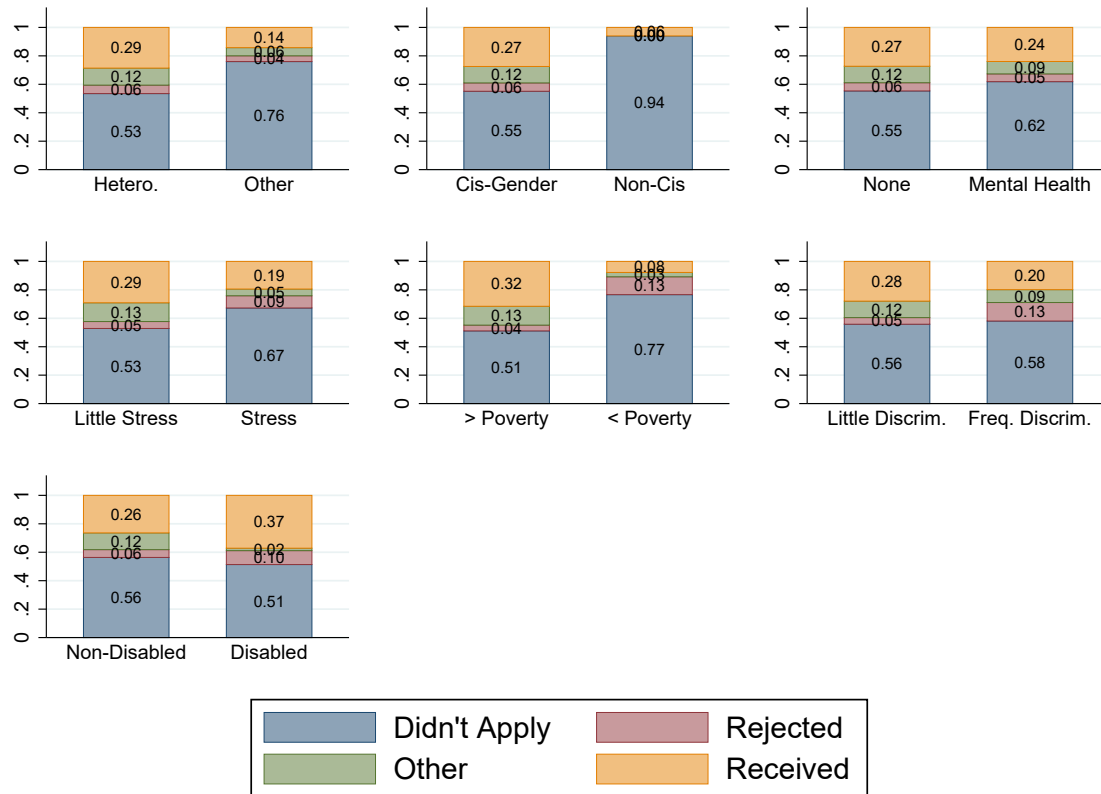tcome. Categories are mutually exclusive and sum to one. Panel C and Panel D report the reason non-employed individuals with an eligible separation did not apply for UI by state group in the CPS UI supplement and the UAS. Categories are mutually exclusive and sum to one. CPS categories consist of Applied, Believe Ineligible ("Believe Inelg.", Decided Not to Apply ("Decided Not To"), Unsure How to Apply ("Unsure How"), Constraints on Accepting Employment ("Constraint on Emp."), and Other. UAS categories consist Applied, Not Eligible, Decided Not To, Unsure How, Employer Made Ineligible for UI ("Emp. Made Ineligible"), Retired/On Disability, Other, Returned to Work. CPS values are restricted to individuals who are UI eligible and have sufficient earnings. UAS values are restricted to individuals who lost their job. State groups refer to the 2019 UI Recipiency Rate. Authors' calculations.

clustered in states with high UI recipiency overall. Positive estimates are all small, with the exception of mental health status. Thus, differences in recipiency across states are distinct from differences by demographic groups. This further suggests that decisions about program administration may be driving the gaps in recipiency across states.

9 Discussion and Conclusions

In this paper, we have examined how unemployment insurance recipiency has changed during the Covid-19 pandemic compared to before the pandemic. Although we do see that expanded eligibility under the CARES Act led to an increase in the recipiency rate (from 27% in 2018 to 36% in 2020), most individuals who are eligible for unemployment insurance do not report receiving benefits. Further, the same groups that historically have lower UI recipiency rate continued to be left behind by the UI system during the pandemic, despite a broadened eligibility base that could have served to help reduce statutory disparities in eligibility.

We find the primary reason for disparities in recipiency is due to individuals believing they are ineligible for benefits. Although we do not know all of the information that is used to determine eligibility, the relaxation of eligibility requirements during 2020 and 2021 resulted in most individuals with involuntary separations to be eligible for UI. Thus, it appears that many individuals are misinformed about eligibility.

The fact that some states are able to systematically maintain higher recipiency rates suggests that there are actions states can take to increase information and recipiency. Federally mandated changes in eligibility and benefits are no substitute for program administration at the state level. This suggests that the structure of the UI system, with each state administering individual programs, may restrict the ability of federal policy to use unemployment insurance as an economic stabilizer during downturns (e.g. see (Chodorow-Reich & Coglianese, 2019)).

A key limitation of this analysis is that it relies on self-reported information on unemployment insurance recipiency, which historically results in under-reporting. The Department of Labor should consider linking administrative benefit data with survey data from the CPS and other sources, to more fully understand which individuals are systematically missing from the survey data. In addition, the DOL should consider further study of how individuals learn about UI benefits and navigate the application process. There may be a role for informational interventions or paid UI navigators to

Table 2: Kitagawa-Oaxaca-Binder Decomposition on States

	2020/2021 UAS			2018 CPS		
	Gap	States	Percent	Gap	States	Percent
Female	0.082	0.004	5%	0.000	0.000	0%
	(0.014)	(0.001)		(0.022)	(0.000)	
26-35	0.130	0.011	8%	0.114	-0.001	-1%
	(0.026)	(0.005)		(0.029)	(0.002)	
36-55	-0.118	0.001	-1%	-0.138	-0.001	1%
	(0.019)	(0.001)		(0.029)	(0.002)	
56+	-0.083	0.000	0%	-0.147	0.002	-1%
	(0.019)	(0.000)		(0.033)	(0.003)	
Asian	0.094	-0.019	-20%			
	(0.043)	(0.013)				
Black	0.078	-0.009	-12%	0.127	0.000	0%
	(0.020)	(0.004)		(0.029)	(0.003)	
Hispanic	-0.094	0.012	-13%	0.068	-0.008	-12%
	(0.024)	(0.005)		(0.030)	(0.006)	
Other	0.219	-0.009	-4%	0.065	-0.020	-31%
	(0.025)	(0.006)		(0.042)	(0.022)	
Less HS	0.349	-0.016	-5%	0.220	0.007	3%
	(0.034)	(0.012)		(0.039)	(0.008)	
HS Grad	0.279	-0.001	0%	0.166	0.000	0%
	(0.017)	(0.001)		(0.030)	(0.002)	
Some Col	0.134	0.001	1%	0.125	0.001	1%
	(0.017)	(0.001)		(0.032)	(0.003)	
Citizen	-0.361	0.001	0%	-0.070	0.005	-7%
	(0.011)	(0.003)		(0.039)	(0.005)	
Non-Heterosexual	0.156	0.001	1%			
	(0.015)	(0.002)				
Non-Cisgendered	0.311	0.013	4%			
	(0.027)	(0.012)				
Poverty	0.277	0.000	0%			
	(0.014)	(0.001)				
Disability	0.141	0.004	3%			
	(0.027)	(0.019)				
Mental Health	0.007	0.014	200%			
	(0.023)	(0.008)				
Stress	0.086	-0.015	-17%			
	(0.017)	(0.006)				
Self-Employed, Prior	0.165	-0.018	-11%			
	(0.018)	(0.006)				
Frequent Discrimination	0.059	0.002	3%			
	(0.029)	(0.003)				

Note: This table report the gap in Unemployment Insurance recipiency between each demographic group and the corresponding dominant group, the amount that can be attributed to the state of residence, and the percent of the total gap. Each demographic group is run as a separate KOB decomposition, using the 2020/2021 Understanding America survey (left) and the 2018 Current Population Survey UI Supplement (right). All estimates are weighted using sampling weights. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$. Authors' calculations.

assist workers to learn about and access benefits.

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Appendix: Additional Tables and Figures
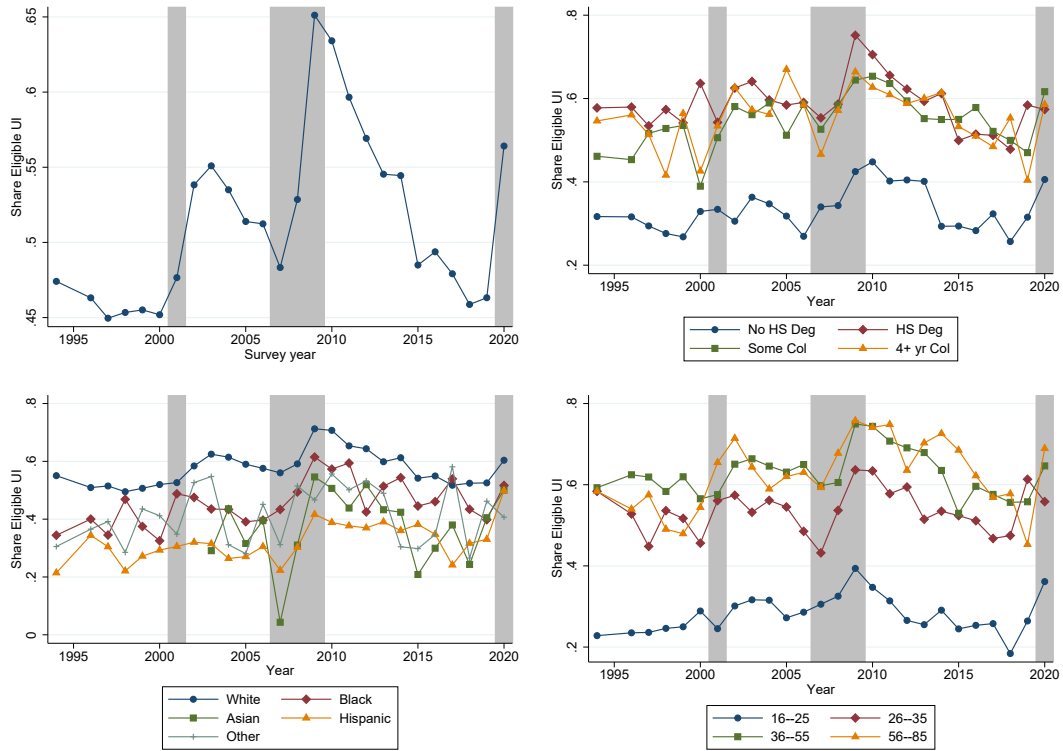
Figure A.1: Share of unemployed estimated eligible for Unemployment Insurance across various demographic groups, matched Current Population Survey Annual Social and Economic Supplement (ASEC) data. Shaded bars represent National Bureau of Economic Research recession dates.
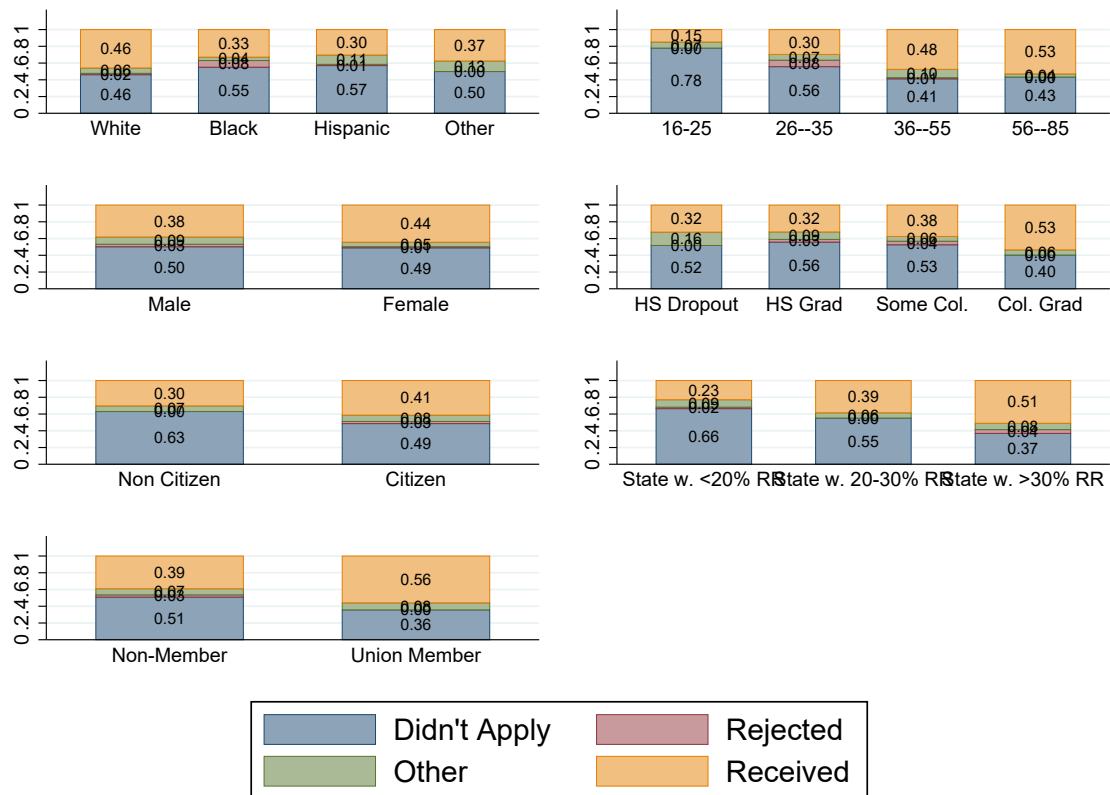
Figure A.2: Unemployment Insurance (UI) status among non-employed individuals who pass the earnings test, 2018 Current Population UI Supplement. UI status consists of didn't apply, applied but rejected, applied and received, or applied and some other outcome. Categories are mutually exclusive and sum to one. Authors' calculations.
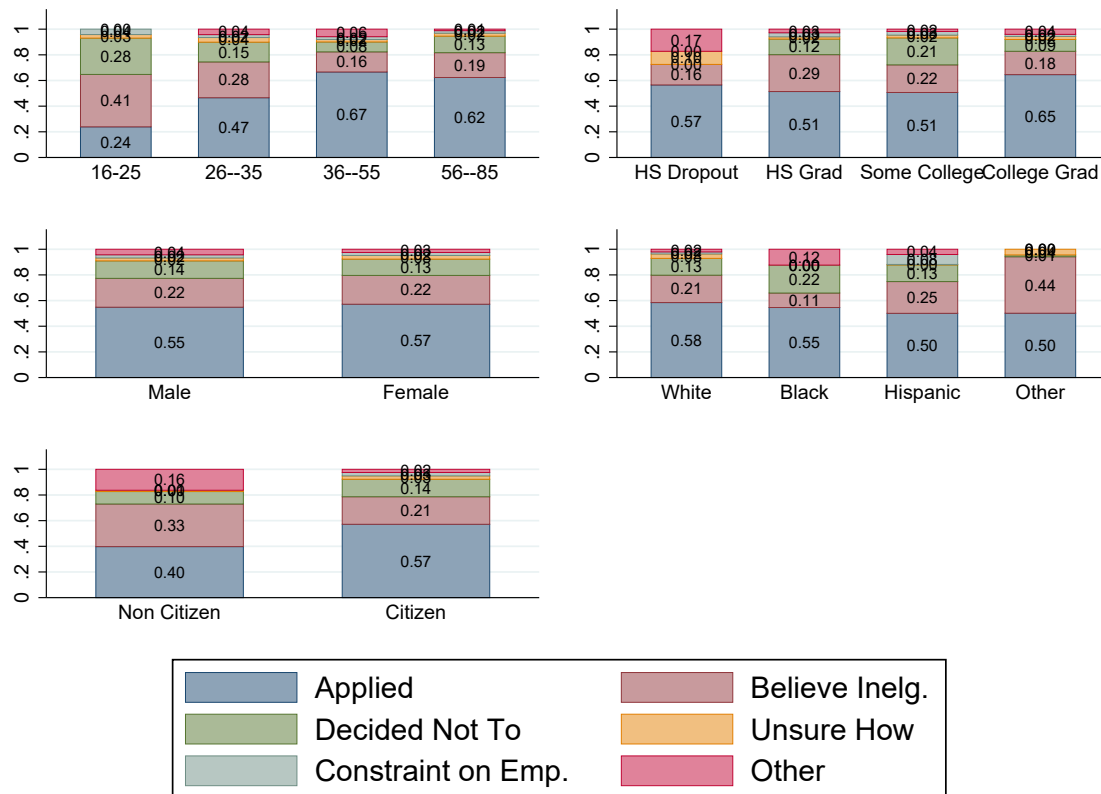
Figure A.3: Unemployment Insurance (UI) status among non-employed individuals who pass the earnings test, 2018 Current Population UI Supplement. UI status consists of Applied, Believe Ineligible ("Believe Inelg.", Decided Not to Apply ("Decided Not To"), Unsure How to Apply ("Unsure How"), Constraints on Accepting Employment ("Constraint on Emp."), and Other. Categories are mutually exclusive and sum to one. Authors' calculations.

Table A.1: Share Receiving UI by Demographics, CPS and UAS

	UAS			CPS		
	All Non-Emp	All Unemp.	Elg. Sep.	All Unemp.	Elg. Sep.	Elg. + Earn
All	0.072***	0.214***	0.360***	0.157***	0.270***	0.395***
	(0.001)	(0.004)	(0.007)	(0.006)	(0.011)	(0.028)
26–35	0.059***	0.098***	0.130***	0.085***	0.114***	0.129
	(0.005)	(0.012)	(0.023)	(0.017)	(0.035)	(0.094)
36–55	0.070***	0.153***	0.248***	0.208***	0.252***	0.317***
	(0.005)	(0.011)	(0.022)	(0.015)	(0.031)	(0.087)
56–85	-0.030***	0.156***	0.213***	0.211***	0.261***	0.378***
	(0.004)	(0.012)	(0.023)	(0.018)	(0.035)	(0.094)
Constant	0.064***	0.096***	0.181***	0.035***	0.089***	0.148*
	(0.004)	(0.009)	(0.019)	(0.011)	(0.026)	(0.076)
HS Grad	0.033***	0.091***	0.070*	0.059***	0.054	-0.014
	(0.003)	(0.011)	(0.035)	(0.020)	(0.039)	(0.131)
Some College	0.069***	0.185***	0.215***	0.076***	0.095**	0.049
	(0.004)	(0.011)	(0.035)	(0.021)	(0.040)	(0.132)
College Grad	0.087***	0.346***	0.349***	0.154***	0.220***	0.196
	(0.004)	(0.012)	(0.036)	(0.022)	(0.041)	(0.131)
Constant	0.020***	0.056***	0.170***	0.079***	0.170***	0.323***
	(0.003)	(0.009)	(0.033)	(0.018)	(0.034)	(0.122)
Female	-0.001	-0.085***	-0.082***	-0.029**	-0.000	0.040
	(0.002)	(0.007)	(0.014)	(0.012)	(0.022)	(0.058)
Constant	0.072***	0.267***	0.405***	0.171***	0.270***	0.380***
	(0.002)	(0.006)	(0.010)	(0.008)	(0.014)	(0.035)
Asian	0.033***	-0.016	-0.094**			
	(0.006)	(0.017)	(0.035)			
Hispanic	0.095***	0.068***	0.094***	-0.042***	-0.068**	-0.174**
	(0.003)	(0.009)	(0.017)	(0.016)	(0.028)	(0.073)
Black	0.005	-0.087***	-0.078***	-0.037**	-0.127***	-0.124
	(0.003)	(0.009)	(0.019)	(0.017)	(0.029)	(0.082)
Other	-0.004	-0.029	-0.219***	-0.050**	-0.065	-0.098
	(0.006)	(0.022)	(0.042)	(0.023)	(0.045)	(0.106)
Constant	0.058***	0.220***	0.363***	0.177***	0.315***	0.453***
	(0.001)	(0.005)	(0.009)	(0.009)	(0.015)	(0.036)
US Citizen	0.051***	0.197***	0.361***	0.031	0.070*	0.112
	(0.007)	(0.016)	(0.053)	(0.023)	(0.039)	(0.102)
Constant	0.022***	0.026	0.004	0.129***	0.206***	0.292***
	(0.007)	(0.016)	(0.053)	(0.022)	(0.037)	(0.098)
State w. 20-30% RR	-0.010***	-0.015	0.007	0.031*	0.068**	0.160**
	(0.003)	(0.009)	(0.016)	(0.016)	(0.029)	(0.074)
State w. >30% RR	0.037***	0.114***	0.182***	0.117***	0.196***	0.265***
	(0.003)	(0.009)	(0.017)	(0.015)	(0.027)	(0.071)
Constant	0.064***	0.183***	0.299***	0.101***	0.165***	0.225***
	(0.002)	(0.006)	(0.012)	(0.012)	(0.022)	(0.057)
Union Member				0.214***	0.230***	0.169*
				(0.029)	(0.044)	(0.101)
				0.147***	0.255***	0.381***
				(0.006)	(0.011)	(0.029)
Observations	58,712	13,205	4,964	3,465	1,626	308

Note: This table report the coefficients and standard errors from separate regressions using the 2020/2021 Understanding America Survey (left) and the 2018 Current Population Survey Unemployment Insurance Supplement (right). All estimates are weighted using sampling weights. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Table A.2: Share Receiving UI, Additional UAS Demographic Groups

	All Non-Emp	All Unemp.	Elg. Sep.
Homosexual/Bisexual/Other	-0.013***	0.003	-0.156***
	(0.003)	(0.009)	(0.016)
Constant	0.075***	0.213***	0.397***
	(0.001)	(0.004)	(0.008)
Non-Cis	0.046***	-0.155***	-0.311***
	(0.009)	(0.025)	(0.041)
Constant	0.071***	0.217***	0.368***
	(0.001)	(0.004)	(0.007)
Diagnosed Mental Health Condition	0.004	-0.059***	-0.007
	(0.003)	(0.010)	(0.022)
Constant	0.071***	0.223***	0.360***
	(0.001)	(0.004)	(0.007)
Difficulty with Stress	0.003	-0.041***	-0.086***
	(0.003)	(0.009)	(0.017)
Constant	0.071***	0.222***	0.377***
	(0.001)	(0.004)	(0.008)
Below Poverty Line	-0.039***	-0.196***	-0.277***
	(0.003)	(0.007)	(0.016)
Constant	0.081***	0.280***	0.419***
	(0.001)	(0.004)	(0.007)
Frequent Discrimination	0.067***	-0.020	-0.059*
	(0.005)	(0.013)	(0.028)
Constant	0.069***	0.215***	0.364***
	(0.001)	(0.004)	(0.007)
Disabled	-0.061***	-0.160***	-0.141***
	(0.003)	(0.011)	(0.028)
Constant	0.084***	0.233***	0.368***
	(0.001)	(0.004)	(0.007)
Observations	58,712	13,205	4,964
Self-Employed, Prior	-0.107***	-0.148***	-0.165***
	(0.009)	(0.014)	(0.022)
Constant	0.240***	0.372***	0.392***
	(0.004)	(0.006)	(0.007)
Observations	12,329	6,642	4,761

Note: This table report the coefficients and standard errors from separate regressions using the 2020/2021 Understanding America Survey . All estimates are weighted using sampling weights. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Table A.3: Distribution Receiving UI or Not, CPS and UI

	UAS				Non-Monetarily Eligible CPS				Non-Monetarily and Monetarily Eligible CPS			
	Didn't Apply	Reject	Other	Recv.	Didn't Apply	Reject	Other	Recv.	Didn't Apply	Reject	Other	Recv.
All	0.561***	0.057***	0.113***	0.269***	0.615***	0.024***	0.077***	0.283***	0.498***	0.024**	0.075***	0.404***
	(0.025)	(0.012)	(0.016)	(0.022)	(0.012)	(0.004)	(0.007)	(0.011)	(0.029)	(0.009)	(0.015)	(0.028)
26–35	-0.069	-0.005	0.063	0.012	-0.188***	0.048***	0.020	0.121***	-0.222*	0.077**	-0.004	0.149
	(0.082)	(0.039)	(0.053)	(0.073)	(0.038)	(0.012)	(0.021)	(0.035)	(0.097)	(0.030)	(0.052)	(0.095)
36–55	-0.183*	-0.038	0.084	0.137	-0.323***	0.017	0.058**	0.249***	-0.367***	0.013	0.027	0.327***
	(0.078)	(0.037)	(0.050)	(0.070)	(0.034)	(0.011)	(0.019)	(0.031)	(0.089)	(0.027)	(0.048)	(0.087)
56–85	-0.254**	-0.009	0.111*	0.152*	-0.290***	0.004	0.017	0.270***	-0.346***	0.000	-0.035	0.381***
	(0.084)	(0.040)	(0.054)	(0.075)	(0.038)	(0.012)	(0.021)	(0.035)	(0.097)	(0.030)	(0.052)	(0.095)
Constant	0.705***	0.075*	0.039	0.181**	0.847***	0.007	0.046**	0.101***	0.779***	-0.000	0.073	0.148
	(0.067)	(0.032)	(0.043)	(0.060)	(0.028)	(0.009)	(0.016)	(0.026)	(0.078)	(0.024)	(0.042)	(0.076)
HS Grad	0.016	-0.040	0.065	-0.041	-0.055	0.026	-0.027	0.056	0.040	0.032	-0.070	-0.002
	(0.105)	(0.051)	(0.069)	(0.094)	(0.043)	(0.014)	(0.024)	(0.039)	(0.135)	(0.041)	(0.071)	(0.131)
Some College	-0.234*	-0.016	0.053	0.198*	-0.110*	0.032*	-0.015	0.094*	0.009	0.042	-0.103	0.052
	(0.106)	(0.051)	(0.070)	(0.095)	(0.044)	(0.014)	(0.024)	(0.041)	(0.136)	(0.041)	(0.072)	(0.132)
College Grad	-0.215*	-0.012	0.083	0.144	-0.198***	0.013	-0.028	0.213***	-0.114	0.000	-0.098	0.212
	(0.108)	(0.052)	(0.071)	(0.096)	(0.045)	(0.014)	(0.025)	(0.042)	(0.136)	(0.041)	(0.072)	(0.132)
Constant	0.684***	0.080	0.051	0.185*	0.715***	0.003	0.098***	0.184***	0.517***	-0.000	0.160*	0.323**
	(0.097)	(0.047)	(0.064)	(0.087)	(0.038)	(0.012)	(0.021)	(0.035)	(0.126)	(0.038)	(0.066)	(0.122)
Female	0.039	-0.026	-0.030	0.017	0.007	0.006	-0.020	0.006	-0.013	-0.017	-0.034	0.063
	(0.050)	(0.023)	(0.032)	(0.044)	(0.025)	(0.008)	(0.013)	(0.023)	(0.059)	(0.018)	(0.031)	(0.058)
Constant	0.540***	0.072***	0.129***	0.260***	0.612***	0.022***	0.085***	0.281***	0.502***	0.030**	0.087***	0.381***
	(0.037)	(0.017)	(0.023)	(0.033)	(0.016)	(0.005)	(0.009)	(0.015)	(0.036)	(0.011)	(0.019)	(0.035)
Asian	-0.014	0.302***	-0.030	-0.258								
	(0.149)	(0.068)	(0.095)	(0.133)								
Hispanic	-0.056	-0.005	-0.049	0.110	0.047	0.005	0.023	-0.075**	0.109	-0.001	0.047	-0.155*
	(0.068)	(0.031)	(0.044)	(0.061)	(0.031)	(0.010)	(0.017)	(0.028)	(0.075)	(0.023)	(0.040)	(0.074)
Black	-0.022	0.045	-0.020	-0.003	0.117***	0.017	0.004	-0.138***	0.089	0.064*	-0.024	-0.130
	(0.071)	(0.032)	(0.045)	(0.063)	(0.029)	(0.010)	(0.017)	(0.029)	(0.084)	(0.025)	(0.044)	(0.082)
Other	0.104	-0.040	-0.078	0.014	0.047	0.017	-0.003	-0.061	0.037	-0.016	0.062	-0.084
	(0.129)	(0.059)	(0.082)	(0.114)	(0.049)	(0.016)	(0.027)	(0.045)	(0.109)	(0.033)	(0.057)	(0.106)
Constant	0.570***	0.044**	0.128***	0.258***	0.579***	0.019***	0.071***	0.331***	0.461***	0.016	0.064**	0.459***
	(0.032)	(0.014)	(0.020)	(0.028)	(0.017)	(0.005)	(0.009)	(0.016)	(0.037)	(0.011)	(0.020)	(0.036)
US Citizen	-0.445*	0.058	0.114	0.273	-0.079	0.025	-0.016	0.070	-0.144	0.026	0.007	0.111
	(0.210)	(0.099)	(0.134)	(0.188)	(0.043)	(0.014)	(0.023)	(0.040)	(0.104)	(0.032)	(0.055)	(0.102)
Constant	1.000***	-0.000	-0.000	-0.000	0.688***	0.001	0.092***	0.219***	0.630***	-0.000	0.068	0.302**
	(0.208)	(0.098)	(0.133)	(0.187)	(0.041)	(0.013)	(0.022)	(0.038)	(0.100)	(0.030)	(0.053)	(0.098)
State w. 20-30% RR	-0.072	0.071*	0.018	-0.016	-0.049	-0.005	-0.015	0.069*	-0.113	-0.018	-0.026	0.156*
	(0.058)	(0.027)	(0.038)	(0.052)	(0.032)	(0.010)	(0.018)	(0.029)	(0.075)	(0.023)	(0.041)	(0.074)
State w. >30% RR	-0.228***	0.073*	0.011	0.144**	-0.183***	0.003	-0.023	0.202***	-0.296***	0.027	-0.013	0.282***
	(0.060)	(0.028)	(0.039)	(0.054)	(0.030)	(0.010)	(0.017)	(0.028)	(0.072)	(0.022)	(0.039)	(0.071)
Constant	0.654***	0.011	0.103***	0.232***	0.708***	0.025**	0.091***	0.175***	0.665***	0.018	0.089**	0.229***
	(0.041)	(0.019)	(0.026)	(0.037)	(0.024)	(0.008)	(0.013)	(0.022)	(0.058)	(0.018)	(0.031)	(0.057)
Union Member					-0.212***	-0.005	-0.014	0.231***	-0.153	-0.026	0.010	0.169
					(0.048)	(0.015)	(0.026)	(0.044)	(0.103)	(0.031)	(0.054)	(0.101)
Constant					0.630***	0.025***	0.078***	0.268***	0.510***	0.026**	0.074***	0.390***
					(0.012)	(0.004)	(0.007)	(0.011)	(0.030)	(0.009)	(0.016)	(0.029)
Observations	405	405	405	405	1,626	1,626	1,626	1,626	308	308	308	308

Note: This table report the coefficients and standard errors from separate regressions using the 2020/2021 Understanding America Survey (left) and the 2018 Current Population Unemployment Insurance Supplement (center and right). All estimates are weighted using sampling weights.
$* p < 0.05$, $** p < 0.01$, $*** p < 0.001$.

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Table A.4: Distribution Receiving UI or Not, Additional UAS Demographic Groups

	Didn't Apply	Rejected	Other	Received
Homosexual/Bisexual/Other	0.225**	-0.019	-0.063	-0.144*
	(0.076)	(0.036)	(0.049)	(0.069)
Constant	0.535***	0.059***	0.120***	0.286***
	(0.026)	(0.012)	(0.017)	(0.023)
Non-Cis	0.389*	-0.059	-0.115	-0.215
	(0.155)	(0.073)	(0.100)	(0.140)
Constant	0.551***	0.059***	0.115***	0.275***
	(0.025)	(0.012)	(0.016)	(0.022)
Diagnosed Mental Health Condition	0.065	-0.003	-0.029	-0.033
	(0.077)	(0.036)	(0.049)	(0.069)
Constant	0.553***	0.058***	0.116***	0.273***
	(0.026)	(0.012)	(0.017)	(0.023)
Difficulty with Stress	0.144*	0.037	-0.085*	-0.097
	(0.059)	(0.028)	(0.037)	(0.053)
Constant	0.528***	0.049***	0.132***	0.291***
	(0.028)	(0.013)	(0.018)	(0.025)
Below Poverty Line	0.255***	0.085**	-0.102**	-0.238***
	(0.061)	(0.029)	(0.039)	(0.054)
Constant	0.511***	0.041**	0.132***	0.316***
	(0.027)	(0.013)	(0.017)	(0.024)
Frequent Discrimination	0.023	0.084*	-0.025	-0.081
	(0.074)	(0.035)	(0.047)	(0.066)
Constant	0.558***	0.047***	0.116***	0.279***
	(0.026)	(0.012)	(0.017)	(0.024)
Disabled	-0.050	0.043	-0.101	0.108
	(0.113)	(0.053)	(0.072)	(0.101)
Constant	0.563***	0.055***	0.118***	0.264***
	(0.025)	(0.012)	(0.016)	(0.023)
Observations	405	405	405	405
Self-Employed, Prior	0.033	0.068	-0.094	-0.007
	(0.079)	(0.035)	(0.051)	(0.071)
Constant	0.556***	0.043***	0.126***	0.275***
	(0.027)	(0.012)	(0.017)	(0.024)
Observations	396	396	396	396

Note: This table report the coefficients and standard errors from separate regressions using the 2020/2021 Understanding America Survey. All estimates are weighted using sampling weights. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Table A.5: Reason Didn't Apply, 2020/2021 UAS

	Applied	Retired/ On Disab.	Believe Not Eligible	Decided Not To	Unsure How	Emp. Made Inelg.	Other	Returned to Work
All	0.439***	0.032***	0.188***	0.062***	0.026**	0.069***	0.082***	0.103***
	(0.025)	(0.009)	(0.019)	(0.012)	(0.008)	(0.013)	(0.014)	(0.015)
26–35	0.069	0.020	-0.115	0.011	-0.128***	0.083*	0.036	0.023
	(0.082)	(0.029)	(0.062)	(0.040)	(0.025)	(0.042)	(0.046)	(0.051)
36–55	0.183*	0.004	-0.283***	0.023	-0.120***	0.090*	0.046	0.058
	(0.078)	(0.027)	(0.060)	(0.039)	(0.024)	(0.040)	(0.044)	(0.049)
56–85	0.254**	0.109***	-0.341***	0.021	-0.136***	0.058	0.017	0.018
	(0.084)	(0.029)	(0.064)	(0.041)	(0.026)	(0.043)	(0.047)	(0.052)
Constant	0.295***	0.000	0.401***	0.046	0.136***	0.000	0.051	0.072
	(0.067)	(0.023)	(0.051)	(0.033)	(0.021)	(0.035)	(0.038)	(0.042)
HS Grad	-0.016	0.067	0.055	-0.111*	-0.054	-0.027	0.012	0.075
	(0.105)	(0.038)	(0.084)	(0.052)	(0.034)	(0.055)	(0.059)	(0.066)
Some College	0.234*	0.004	-0.059	-0.051	-0.064	-0.093	0.019	0.009
	(0.106)	(0.038)	(0.085)	(0.053)	(0.035)	(0.055)	(0.060)	(0.066)
College Grad	0.215*	0.025	-0.096	-0.060	-0.063	-0.067	0.078	-0.032
	(0.108)	(0.039)	(0.086)	(0.053)	(0.035)	(0.056)	(0.061)	(0.067)
Constant	0.316**	-0.000	0.211**	0.134**	0.082*	0.126*	0.051	0.081
	(0.097)	(0.035)	(0.078)	(0.048)	(0.032)	(0.051)	(0.055)	(0.061)
Female	-0.039	-0.015	0.043	-0.006	0.013	0.019	-0.002	-0.013
	(0.050)	(0.018)	(0.039)	(0.024)	(0.016)	(0.025)	(0.027)	(0.030)
Constant	0.460***	0.040**	0.164***	0.065***	0.018	0.059**	0.083***	0.110***
	(0.037)	(0.013)	(0.029)	(0.018)	(0.012)	(0.019)	(0.020)	(0.022)
Asian	0.014	-0.053	0.206	-0.071	-0.017	-0.065	0.090	-0.104
	(0.149)	(0.053)	(0.117)	(0.072)	(0.048)	(0.076)	(0.082)	(0.091)
Hispanic	0.056	-0.053*	-0.009	-0.018	0.039	0.011	-0.007	-0.019
	(0.068)	(0.024)	(0.054)	(0.033)	(0.022)	(0.035)	(0.038)	(0.042)
Black	0.022	-0.053*	0.034	-0.039	0.014	0.007	-0.009	0.023
	(0.071)	(0.025)	(0.055)	(0.034)	(0.022)	(0.036)	(0.039)	(0.043)
Other	-0.104	-0.053	0.078	0.055	0.003	0.067	-0.085	0.039
	(0.129)	(0.045)	(0.101)	(0.062)	(0.041)	(0.066)	(0.071)	(0.079)
Constant	0.430***	0.053***	0.175***	0.071***	0.017	0.065***	0.085***	0.104***
	(0.032)	(0.011)	(0.025)	(0.015)	(0.010)	(0.016)	(0.017)	(0.019)
US Citizen	0.445*	0.033	-0.697***	0.063	-0.081	0.070	0.083	0.085
	(0.210)	(0.075)	(0.162)	(0.102)	(0.067)	(0.108)	(0.116)	(0.129)
Constant	0.000	-0.000	0.875***	-0.000	0.106	-0.000	-0.000	0.019
	(0.208)	(0.074)	(0.161)	(0.102)	(0.067)	(0.107)	(0.116)	(0.128)
State w. 20-30% RR	0.072	0.001	0.107*	-0.001	-0.006	-0.080**	-0.039	-0.054
	(0.058)	(0.021)	(0.046)	(0.029)	(0.019)	(0.030)	(0.032)	(0.036)
State w. >30% RR	0.228***	0.003	0.047	-0.047	-0.033	-0.083**	-0.043	-0.072
	(0.060)	(0.022)	(0.048)	(0.030)	(0.020)	(0.031)	(0.034)	(0.037)
Constant	0.346***	0.031*	0.137***	0.076***	0.038**	0.121***	0.108***	0.143***
	(0.041)	(0.015)	(0.032)	(0.020)	(0.013)	(0.021)	(0.023)	(0.025)
Homosexual/Bisexual/Other	-0.225**	-0.036	0.240***	-0.070	0.020	0.053	-0.035	0.054
	(0.076)	(0.027)	(0.060)	(0.037)	(0.025)	(0.039)	(0.043)	(0.047)
Constant	0.465***	0.036***	0.160***	0.070***	0.023**	0.063***	0.086***	0.097***
	(0.026)	(0.009)	(0.020)	(0.013)	(0.008)	(0.013)	(0.014)	(0.016)
Non-Cis	-0.389*	-0.033	0.570***	-0.063	0.176***	-0.071	-0.084	-0.106
	(0.155)	(0.056)	(0.120)	(0.076)	(0.049)	(0.080)	(0.086)	(0.096)
Constant	0.449***	0.033***	0.173***	0.063***	0.021**	0.071***	0.084***	0.106***
	(0.025)	(0.009)	(0.019)	(0.012)	(0.008)	(0.013)	(0.014)	(0.015)
Mental Health	-0.065	0.017	0.073	0.003	0.020	-0.014	-0.030	-0.004
	(0.077)	(0.028)	(0.061)	(0.038)	(0.025)	(0.040)	(0.043)	(0.047)
Constant	0.447***	0.030**	0.179***	0.061***	0.023**	0.071***	0.085***	0.103***
	(0.026)	(0.009)	(0.021)	(0.013)	(0.008)	(0.013)	(0.014)	(0.016)
Stress	-0.144*	-0.006	0.086	-0.038	0.049**	0.084**	-0.008	-0.022
	(0.059)	(0.021)	(0.046)	(0.029)	(0.019)	(0.030)	(0.033)	(0.036)
Constant	0.472***	0.034***	0.168***	0.070***	0.015	0.050***	0.083***	0.108***
	(0.028)	(0.010)	(0.022)	(0.014)	(0.009)	(0.014)	(0.016)	(0.017)
Below Poverty Line	-0.255***	0.001	0.185***	-0.020	0.056**	0.038	0.021	-0.026
	(0.061)	(0.022)	(0.048)	(0.030)	(0.020)	(0.032)	(0.034)	(0.038)
Constant	0.489***	0.032**	0.152***	0.066***	0.015	0.062***	0.077***	0.108***
	(0.027)	(0.010)	(0.021)	(0.013)	(0.009)	(0.014)	(0.015)	(0.017)
Frequent Discrimination	-0.023	0.023	0.012	-0.025	-0.029	0.003	-0.051	0.090*
	(0.074)	(0.026)	(0.059)	(0.036)	(0.024)	(0.038)	(0.041)	(0.045)
Constant	0.442***	0.029**	0.186***	0.065***	0.029***	0.069***	0.088***	0.091***
	(0.026)	(0.009)	(0.021)	(0.013)	(0.008)	(0.014)	(0.015)	(0.016)
Disabled	0.050	0.322***	-0.138	-0.026	-0.027	-0.073	-0.000	-0.108
	(0.113)	(0.037)	(0.089)	(0.055)	(0.036)	(0.058)	(0.062)	(0.069)
Constant	0.437***	0.016	0.195***	0.063***	0.027***	0.073***	0.082***	0.108***
	(0.025)	(0.008)	(0.020)	(0.012)	(0.008)	(0.013)	(0.014)	(0.015)
Observations	405	405	405	405	405	405	405	405
Self-Employed, Prior	-0.033	-0.014	0.094	0.064	-0.030	-0.043	-0.001	-0.038
	(0.079)	(0.024)	(0.062)	(0.039)	(0.026)	(0.040)	(0.044)	(0.049)
Constant	0.444***	0.026**	0.176***	0.056***	0.030***	0.073***	0.084***	0.110***
	(0.027)	(0.008)	(0.021)	(0.013)	(0.009)	(0.013)	(0.015)	(0.016)
Observations	396	396	396	396	396	396	396	396

Note: This table report the coefficients and standard errors from separate regressions using the 2020/2021 Understanding America Survey. All estimates are weighted using sampling weights. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Table A.6: Reason Didn't Apply, CPS UI Supplement

	All Non-Monetarily Eligible						Both Monetarily and Non-Monetarily Eligible					
	Applied	Believe Not Eligible	Decided Not To	Unsure How	Constraint on Emp.	Other	Applied	Believe Not Eligible	Decided Not To	Unsure How	Constraint on Emp.	Other
All	0.430***	0.318***	0.159***	0.024***	0.022***	0.044***	0.557***	0.225***	0.133***	0.025**	0.024**	0.036***
	(0.013)	(0.012)	(0.009)	(0.004)	(0.004)	(0.005)	(0.029)	(0.024)	(0.020)	(0.009)	(0.009)	(0.011)
26-35	0.193***	-0.074	-0.082**	-0.038**	-0.019	0.019	0.227*	-0.129	-0.129	0.009	-0.019	0.042
	(0.040)	(0.038)	(0.030)	(0.013)	(0.012)	(0.017)	(0.098)	(0.084)	(0.069)	(0.032)	(0.032)	(0.038)
36-55	0.345***	-0.195***	-0.110***	-0.039***	-0.021	0.012	0.428***	-0.252***	-0.206**	-0.009	-0.020	0.058
	(0.035)	(0.034)	(0.027)	(0.011)	(0.011)	(0.015)	(0.091)	(0.078)	(0.063)	(0.030)	(0.029)	(0.035)
56-85	0.290***	-0.099**	-0.118***	-0.027*	-0.027*	-0.019	0.385***	-0.215*	-0.154*	-0.005	-0.022	0.012
	(0.039)	(0.038)	(0.030)	(0.012)	(0.012)	(0.017)	(0.098)	(0.084)	(0.068)	(0.032)	(0.031)	(0.038)
Constant	0.188***	0.433***	0.246***	0.054***	0.040***	0.039**	0.239**	0.408***	0.283***	0.028	0.042	-0.000
	(0.030)	(0.028)	(0.022)	(0.009)	(0.009)	(0.013)	(0.079)	(0.068)	(0.056)	(0.026)	(0.026)	(0.031)
HS Grad	0.093*	-0.040	-0.045	-0.004	-0.020	0.009	-0.051	0.128	0.122	-0.085*	0.032	-0.144**
	(0.044)	(0.042)	(0.033)	(0.014)	(0.013)	(0.019)	(0.137)	(0.115)	(0.093)	(0.043)	(0.043)	(0.051)
Some College	0.127**	-0.084	-0.031	-0.026	-0.008	0.022	-0.059	0.055	0.210*	-0.081	0.029	-0.154**
	(0.046)	(0.043)	(0.034)	(0.014)	(0.014)	(0.019)	(0.137)	(0.116)	(0.093)	(0.043)	(0.043)	(0.051)
College Grad	0.212***	-0.146***	-0.036	-0.030*	-0.013	0.014	0.080	0.022	0.092	-0.079	0.016	-0.132*
	(0.047)	(0.044)	(0.035)	(0.014)	(0.014)	(0.020)	(0.137)	(0.115)	(0.093)	(0.043)	(0.043)	(0.051)
Constant	0.308***	0.392***	0.193***	0.040**	0.036**	0.031	0.565***	0.160	0.000	0.102*	-0.000	0.172***
	(0.039)	(0.037)	(0.029)	(0.012)	(0.012)	(0.017)	(0.127)	(0.107)	(0.086)	(0.040)	(0.039)	(0.048)
Female	-0.018	-0.005	0.013	0.002	0.013	-0.002	0.023	-0.000	-0.009	0.006	-0.001	-0.018
	(0.025)	(0.024)	(0.019)	(0.008)	(0.008)	(0.011)	(0.060)	(0.050)	(0.041)	(0.019)	(0.018)	(0.023)
Constant	0.438***	0.320***	0.153***	0.023***	0.017***	0.045***	0.548***	0.225***	0.136***	0.023*	0.025*	0.043**
	(0.016)	(0.015)	(0.012)	(0.005)	(0.005)	(0.007)	(0.037)	(0.031)	(0.025)	(0.011)	(0.011)	(0.014)
Black	-0.076*	0.051	0.005	0.009	-0.007	0.017	-0.038	-0.101	0.087	-0.035	-0.016	0.103**
	(0.033)	(0.031)	(0.025)	(0.010)	(0.010)	(0.014)	(0.088)	(0.073)	(0.060)	(0.027)	(0.027)	(0.033)
Hispanic	-0.021	0.001	-0.002	-0.003	0.016	0.013	-0.084	0.034	-0.001	-0.031	0.061**	0.020
	(0.032)	(0.030)	(0.024)	(0.010)	(0.010)	(0.013)	(0.077)	(0.064)	(0.052)	(0.024)	(0.023)	(0.028)
Other	-0.051	0.059	-0.037	0.007	-0.008	0.031	-0.083	0.227*	-0.117	0.010	-0.016	-0.021
	(0.051)	(0.048)	(0.038)	(0.016)	(0.015)	(0.021)	(0.108)	(0.090)	(0.073)	(0.034)	(0.033)	(0.040)
Constant	0.453***	0.303***	0.160***	0.022***	0.021***	0.036***	0.584***	0.213***	0.131***	0.035**	0.016	0.021
	(0.017)	(0.016)	(0.013)	(0.005)	(0.005)	(0.007)	(0.037)	(0.031)	(0.025)	(0.012)	(0.011)	(0.014)
US Citizen	0.071	-0.064	0.021	0.001	0.015	-0.046*	0.174	-0.117	0.039	0.016	0.026	-0.138***
	(0.045)	(0.042)	(0.033)	(0.014)	(0.013)	(0.019)	(0.103)	(0.087)	(0.071)	(0.033)	(0.032)	(0.038)
Constant	0.366***	0.377***	0.140***	0.023	0.008	0.086***	0.398***	0.332***	0.097	0.010	-0.000	0.163***
	(0.043)	(0.041)	(0.032)	(0.013)	(0.013)	(0.018)	(0.099)	(0.083)	(0.068)	(0.031)	(0.031)	(0.037)
State w. 20-30% RR	0.035	-0.020	0.026	-0.004	-0.015	-0.021	0.081	-0.188**	0.157**	0.032	0.008	-0.089**
	(0.033)	(0.031)	(0.024)	(0.010)	(0.010)	(0.014)	(0.077)	(0.065)	(0.053)	(0.025)	(0.024)	(0.029)
State w. >30% RR	0.174***	-0.056	-0.070**	-0.011	-0.011	-0.022	0.278***	-0.176**	0.006	-0.003	-0.001	-0.105***
	(0.031)	(0.030)	(0.023)	(0.010)	(0.009)	(0.013)	(0.073)	(0.062)	(0.050)	(0.023)	(0.023)	(0.028)
Constant	0.345***	0.348***	0.180***	0.030***	0.032***	0.060***	0.408***	0.365***	0.077	0.015	0.022	0.112***
	(0.025)	(0.024)	(0.018)	(0.008)	(0.007)	(0.010)	(0.059)	(0.050)	(0.041)	(0.019)	(0.019)	(0.022)
Union Member	0.247***	-0.178***	-0.048	0.001	0.013	-0.033	0.245*	-0.194*	-0.062	0.026	0.025	-0.040
	(0.049)	(0.046)	(0.036)	(0.015)	(0.015)	(0.020)	(0.103)	(0.086)	(0.071)	(0.032)	(0.032)	(0.039)
Constant	0.413***	0.330***	0.162***	0.024***	0.021***	0.046***	0.536***	0.241***	0.138***	0.023*	0.022*	0.040***
	(0.013)	(0.012)	(0.010)	(0.004)	(0.004)	(0.005)	(0.030)	(0.025)	(0.021)	(0.009)	(0.009)	(0.011)
Observations	1,564	1,564	1,564	1,564	1,564	1,564	297	297	297	297	297	297

Note: This table report the coefficients and standard errors from separate regressions using the 2018 Current Population Survey Unemployment Insurance Supplement. All estimates are weighted using sampling weights. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Table A.7: Share Receiving UI by Demographics, 2021/2021 UAS with Fixed Effects

	All Non-Emp	All Non-Emp	All Non-Emp	All Unemp.	All Unemp.	All Unemp.	Elg. Sep.	Elg. Sep.	Elg. Sep.
26–35	0.096***	0.114***	0.116***	0.145***	0.165***	0.164***	0.118***	0.124***	0.125***
	(0.015)	(0.015)	(0.015)	(0.021)	(0.021)	(0.021)	(0.027)	(0.029)	(0.030)
36—55	0.146***	0.161***	0.161***	0.201***	0.206***	0.208***	0.178***	0.195***	0.198***
	(0.015)	(0.014)	(0.014)	(0.020)	(0.020)	(0.020)	(0.027)	(0.027)	(0.027)
56–85	0.063***	0.071***	0.073***	0.228***	0.233***	0.237***	0.132***	0.146***	0.151***
	(0.016)	(0.015)	(0.015)	(0.023)	(0.023)	(0.023)	(0.029)	(0.029)	(0.029)
HS Grad	0.024	0.010	0.011	0.013	-0.014	-0.012	0.069	0.061	0.063
	(0.013)	(0.013)	(0.014)	(0.023)	(0.023)	(0.023)	(0.038)	(0.040)	(0.040)
Some Col.	0.076***	0.032*	0.032*	0.105***	0.034	0.039	0.146***	0.113**	0.113**
	(0.015)	(0.015)	(0.015)	(0.024)	(0.024)	(0.024)	(0.038)	(0.041)	(0.041)
Col. Grad	0.167***	0.095***	0.095***	0.243***	0.133***	0.135***	0.256***	0.189***	0.188***
	(0.016)	(0.016)	(0.016)	(0.026)	(0.026)	(0.026)	(0.040)	(0.042)	(0.042)
Female	-0.040***	-0.039***	-0.037***	-0.037**	-0.038**	-0.036*	0.020	0.003	0.003
	(0.009)	(0.009)	(0.009)	(0.014)	(0.014)	(0.014)	(0.018)	(0.018)	(0.018)
Asian	0.145***	0.150***	0.144***	0.169***	0.151***	0.155***	0.088	0.083	0.084
	(0.032)	(0.032)	(0.032)	(0.039)	(0.041)	(0.041)	(0.055)	(0.057)	(0.058)
Hispanic	0.070***	0.076***	0.076***	0.070***	0.054**	0.047*	0.042	0.047	0.050*
	(0.015)	(0.015)	(0.015)	(0.021)	(0.020)	(0.020)	(0.024)	(0.024)	(0.024)
Black	-0.010	0.017	0.018	-0.052**	-0.065***	-0.069***	0.004	0.002	0.001
	(0.011)	(0.012)	(0.012)	(0.017)	(0.019)	(0.019)	(0.024)	(0.025)	(0.025)
Other	-0.012	0.039	0.044*	-0.068*	0.000	-0.006	-0.069*	-0.047	-0.045
	(0.019)	(0.022)	(0.022)	(0.030)	(0.034)	(0.035)	(0.031)	(0.038)	(0.040)
US Citizen	0.230***	0.304***	0.302***	0.326***	0.438***	0.429***	0.354***	0.346***	0.330***
	(0.018)	(0.023)	(0.023)	(0.031)	(0.037)	(0.037)	(0.046)	(0.055)	(0.055)
Non-Cis	-0.020	-0.020	-0.018	-0.108***	-0.113***	-0.143***	-0.038	-0.008	-0.025
	(0.019)	(0.021)	(0.021)	(0.026)	(0.030)	(0.031)	(0.034)	(0.040)	(0.042)
Below Poverty Line	-0.045***	-0.043***	-0.044***	-0.088***	-0.074***	-0.078***	-0.193***	-0.147***	-0.149***
	(0.011)	(0.011)	(0.011)	(0.017)	(0.017)	(0.017)	(0.020)	(0.021)	(0.021)
Disabled	-0.081***	-0.099***	-0.094***	-0.062*	-0.131***	-0.131***	-0.006	-0.039	-0.035
	(0.015)	(0.016)	(0.016)	(0.027)	(0.027)	(0.027)	(0.040)	(0.045)	(0.045)
Homosexual/Bisexual/Other	-0.135***	-0.140***	-0.143***	-0.045**	-0.061***	-0.019	-0.118***	-0.138***	-0.118***
	(0.010)	(0.010)	(0.011)	(0.017)	(0.017)	(0.019)	(0.020)	(0.020)	(0.023)
Mental Health	-0.028	-0.050***	-0.052***	-0.036	-0.067**	-0.076***	0.031	0.003	-0.005
	(0.014)	(0.015)	(0.015)	(0.020)	(0.021)	(0.021)	(0.027)	(0.028)	(0.028)
Frequent Discrimination	0.009	0.026	0.029	-0.045*	-0.025	-0.039	-0.043	-0.050	-0.055
	(0.019)	(0.018)	(0.018)	(0.023)	(0.022)	(0.022)	(0.035)	(0.031)	(0.031)
Difficulty with Stress	0.028*	0.033*	0.034*	0.052**	0.052**	0.044*	-0.077***	-0.091***	-0.095***
	(0.014)	(0.014)	(0.014)	(0.018)	(0.019)	(0.019)	(0.023)	(0.024)	(0.024)
Self-employed, Prior	-0.096***	-0.106***	-0.107***	-0.173***	-0.199***	-0.200***	-0.225***	-0.294***	-0.294***
	(0.009)	(0.009)	(0.009)	(0.015)	(0.015)	(0.015)	(0.020)	(0.022)	(0.022)
Constant	-0.095***	-0.146***	-0.146***	-0.162***	-0.202***	-0.199***	-0.162*	-0.113	-0.103
	(0.026)	(0.029)	(0.028)	(0.041)	(0.044)	(0.044)	(0.064)	(0.072)	(0.072)
State Fixed Effects	No	Yes	Yes	No	Yes	Yes	No	Yes	Yes
Month Fixed Effects	No	No	Yes	No	No	Yes	No	No	Yes
Observations	12,325	12,323	12,323	6,642	6,641	6,641	4,761	4,760	4,760
R-squared	0.106	0.175	0.179	0.153	0.236	0.242	0.140	0.243	0.247

Note: This table reports the coefficients and the robust standard errors from the regressions using the 2020/2021 Understanding America Survey including all demographic groups in the same regression and adding state, month fixed effects. All estimates are weighted using sampling weights. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$. Authors' calculations.

Table A.8: Distribution Receiving UI or Not, 2020/2021 UAS with Fixed Effects

	Didn't Apply	Didn't Apply	Didn't Apply	Reject	Reject	Reject	Other	Other	Other	Recv.	Recv.	Recv.
26–35	-0.022	-0.064	-0.118	-0.026	-0.005	-0.004	0.061	0.068	0.076	-0.013	0.001	0.046
	(0.102)	(0.123)	(0.118)	(0.058)	(0.062)	(0.064)	(0.058)	(0.064)	(0.067)	(0.089)	(0.100)	(0.107)
36–55	-0.076	-0.163	-0.137	-0.031	-0.047	-0.041	0.059	0.120*	0.095*	0.048	0.090	0.083
	(0.104)	(0.115)	(0.110)	(0.056)	(0.062)	(0.067)	(0.053)	(0.047)	(0.044)	(0.099)	(0.106)	(0.109)
56–85	-0.154	-0.201	-0.164	0.007	-0.025	-0.024	0.079	0.125*	0.085	0.068	0.100	0.103
	(0.112)	(0.128)	(0.121)	(0.056)	(0.062)	(0.067)	(0.062)	(0.059)	(0.056)	(0.099)	(0.106)	(0.120)
HS Grad	0.070	0.108	0.225*	-0.056	-0.089	-0.091	0.014	0.045	0.006	-0.029	-0.064	-0.141
	(0.120)	(0.128)	(0.109)	(0.064)	(0.066)	(0.075)	(0.057)	(0.067)	(0.056)	(0.107)	(0.118)	(0.110)
Some Col.	-0.153	-0.061	0.042	0.005	-0.053	-0.060	-0.011	0.011	-0.023	0.159	0.103	0.042
	(0.118)	(0.127)	(0.114)	(0.063)	(0.061)	(0.069)	(0.055)	(0.070)	(0.071)	(0.105)	(0.113)	(0.112)
Col. Grad	-0.113	-0.005	0.069	-0.013	-0.039	-0.032	0.003	-0.024	-0.044	0.124	0.067	0.007
	(0.125)	(0.133)	(0.120)	(0.063)	(0.062)	(0.069)	(0.065)	(0.075)	(0.072)	(0.114)	(0.123)	(0.119)
Female	-0.008	0.005	0.001	-0.052	-0.048	-0.033	-0.021	-0.023	-0.021	0.081	0.065	0.053
	(0.061)	(0.068)	(0.062)	(0.031)	(0.031)	(0.028)	(0.047)	(0.044)	(0.042)	(0.055)	(0.061)	(0.061)
Asian	-0.273	-0.346	-0.452	0.477*	0.504*	0.463*	0.049	0.047	0.132	-0.253***	-0.205	-0.143
	(0.251)	(0.332)	(0.269)	(0.217)	(0.203)	(0.186)	(0.143)	(0.163)	(0.155)	(0.072)	(0.110)	(0.100)
Hispanic	-0.044	-0.049	-0.094	0.012	-0.018	-0.010	-0.049	-0.054	-0.028	0.080	0.121	0.131
	(0.088)	(0.096)	(0.090)	(0.044)	(0.047)	(0.053)	(0.062)	(0.067)	(0.066)	(0.089)	(0.090)	(0.095)
Black	-0.080	-0.145	-0.130	0.059	0.084	0.076	-0.004	-0.049	-0.065	0.025	0.110	0.119
	(0.087)	(0.096)	(0.084)	(0.042)	(0.054)	(0.056)	(0.069)	(0.043)	(0.046)	(0.078)	(0.088)	(0.084)
Other	0.096	-0.045	0.008	-0.062	-0.016	0.013	-0.058	0.017	-0.011	0.023	0.044	-0.009
	(0.144)	(0.108)	(0.124)	(0.035)	(0.040)	(0.042)	(0.050)	(0.061)	(0.068)	(0.130)	(0.098)	(0.116)
US Citizen	-0.509**	-0.506*	-0.596**	0.333	0.288	0.253	0.100	0.055	0.132	0.076	0.163	0.211
	(0.157)	(0.212)	(0.235)	(0.179)	(0.177)	(0.167)	(0.088)	(0.124)	(0.117)	(0.142)	(0.133)	(0.132)
Non-Cis	0.167	0.060	0.149	-0.125	-0.058	-0.032	0.009	0.069	0.068	-0.050	-0.071	-0.185
	(0.131)	(0.145)	(0.161)	(0.066)	(0.063)	(0.064)	(0.067)	(0.076)	(0.075)	(0.116)	(0.142)	(0.154)
Below Poverty Line	0.194*	0.144	0.047	0.084	0.057	0.050	-0.083*	-0.050	-0.008	-0.196**	-0.151*	-0.089
	(0.084)	(0.092)	(0.086)	(0.048)	(0.052)	(0.046)	(0.040)	(0.038)	(0.039)	(0.068)	(0.072)	(0.073)
Disabled	-0.120	-0.113	-0.230*	0.019	0.049	0.072	-0.095*	-0.074	-0.026	0.196	0.138	0.185
	(0.138)	(0.126)	(0.103)	(0.095)	(0.090)	(0.090)	(0.046)	(0.057)	(0.070)	(0.130)	(0.129)	(0.118)
Homosexual/Bisexual/Other	0.070	0.142	0.188	-0.003	-0.065	-0.065	-0.020	-0.066	-0.087	-0.047	-0.011	-0.037
	(0.105)	(0.106)	(0.110)	(0.048)	(0.057)	(0.055)	(0.065)	(0.059)	(0.058)	(0.086)	(0.101)	(0.108)
Mental Health	-0.049	-0.083	-0.094	0.005	0.056	0.041	0.032	0.002	0.007	0.012	0.025	0.045
	(0.090)	(0.099)	(0.098)	(0.043)	(0.044)	(0.038)	(0.067)	(0.050)	(0.052)	(0.087)	(0.097)	(0.100)
Frequent Discrimination	0.015	-0.015	0.028	0.047	0.061	0.055	-0.020	0.004	-0.008	-0.041	-0.049	-0.075
	(0.093)	(0.103)	(0.091)	(0.042)	(0.044)	(0.044)	(0.056)	(0.062)	(0.063)	(0.080)	(0.090)	(0.086)
Difficulty with Stress	0.106	0.087	0.041	0.046	0.020	0.006	-0.087	-0.053	-0.035	-0.065	-0.054	-0.011
	(0.079)	(0.084)	(0.076)	(0.036)	(0.032)	(0.035)	(0.049)	(0.048)	(0.045)	(0.070)	(0.070)	(0.071)
Self-employed, Prior	0.078	0.113	0.128	0.088	0.087	0.087	-0.112**	-0.111**	-0.117**	-0.055	-0.089	-0.098
	(0.100)	(0.089)	(0.077)	(0.066)	(0.060)	(0.051)	(0.035)	(0.039)	(0.042)	(0.076)	(0.068)	(0.068)
Constant	1.142***	1.146***	1.166***	-0.274	-0.179	-0.149	0.032	0.028	-0.016	0.100	0.006	-0.001
	(0.213)	(0.255)	(0.264)	(0.193)	(0.198)	(0.192)	(0.118)	(0.151)	(0.143)	(0.184)	(0.178)	(0.172)
State Fixed Effects	No	Yes	Yes	No	Yes	Yes	No	Yes	Yes	No	Yes	Yes
Month Fixed Effects	No	No	Yes	No	No	Yes	No	No	Yes	No	No	Yes
Observations	396	392	392	396	392	392	396	392	392	396	392	392
R-squared	0.145	0.278	0.427	0.167	0.312	0.360	0.057	0.258	0.328	0.128	0.263	0.336

Note: This table reports the coefficients and the robust standard errors from the regressions using the 2020/2021 Understanding America Survey including all demographic groups in the same regression and adding state, month fixed effects. All estimates are weighted using sampling weights. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$. Authors' calculations.

Table A.9: Reason Didn't Apply, 2020/2021 UAS with Fixed Effects (Part A)

	Applied	Applied	Applied	Retired/ On Disab.	Retired/ On Disab.	Retired/ On Disab.	Believe Not Eligible	Believe Not Eligible	Believe Not Eligible	Decided Not To	Decided Not To	Decided Not To
26–35	0.022	0.064	0.118	0.004	-0.013	-0.007	-0.058	-0.024	-0.046	0.017	-0.027	-0.012
	(0.102)	(0.123)	(0.118)	(0.016)	(0.018)	(0.018)	(0.108)	(0.101)	(0.099)	(0.042)	(0.051)	(0.054)
36–55	0.076	0.163	0.137	-0.014	-0.029	-0.011	-0.186	-0.230*	-0.207*	0.012	-0.069	-0.059
	(0.104)	(0.115)	(0.110)	(0.014)	(0.020)	(0.021)	(0.099)	(0.096)	(0.097)	(0.048)	(0.054)	(0.059)
56–85	0.154	0.201	0.164	0.049*	0.034	0.049	-0.234*	-0.287**	-0.264**	0.013	-0.056	-0.057
	(0.112)	(0.128)	(0.121)	(0.014)	(0.027)	(0.030)	(0.098)	(0.098)	(0.098)	(0.048)	(0.060)	(0.063)
HS Grad	-0.070	-0.108	-0.225*	0.092	0.089	0.102	0.089	0.068	0.072	-0.131	-0.098	-0.082
	(0.120)	(0.127)	(0.109)	(0.047)	(0.050)	(0.054)	(0.144)	(0.135)	(0.133)	(0.105)	(0.092)	(0.093)
Some Col.	0.153	0.061	-0.042	0.055	0.062	0.085	-0.019	-0.018	-0.015	-0.077	-0.036	-0.009
	(0.118)	(0.129)	(0.114)	(0.039)	(0.041)	(0.047)	(0.142)	(0.139)	(0.133)	(0.102)	(0.094)	(0.093)
Col. Grad	0.113	0.005	-0.069	0.073	0.082	0.091	-0.046	0.020	0.009	-0.089	-0.035	-0.031
	(0.125)	(0.133)	(0.120)	(0.041)	(0.046)	(0.051)	(0.147)	(0.144)	(0.138)	(0.101)	(0.091)	(0.089)
Female	0.008	-0.005	-0.001	0.004	0.010	0.011	-0.021	-0.011	-0.000	-0.004	0.017	0.018
	(0.061)	(0.068)	(0.062)	(0.015)	(0.011)	(0.012)	(0.049)	(0.054)	(0.052)	(0.028)	(0.035)	(0.038)
Asian	0.273	0.346	0.452	-0.026	-0.022	-0.008	-0.102	-0.144	-0.160	-0.051	-0.104	-0.083
	(0.251)	(0.332)	(0.269)	(0.016)	(0.023)	(0.020)	(0.078)	(0.120)	(0.128)	(0.031)	(0.069)	(0.071)
Hispanic	0.044	0.049	0.094	-0.031*	-0.023	-0.041	-0.024	-0.042	-0.059	-0.014	-0.050	-0.069
	(0.088)	(0.096)	(0.090)	(0.015)	(0.017)	(0.021)	(0.068)	(0.075)	(0.080)	(0.046)	(0.052)	(0.049)
Black	0.080	0.145	0.130	-0.029*	-0.029	-0.044*	-0.026	-0.014	-0.048	-0.039	-0.034	-0.049
	(0.087)	(0.096)	(0.084)	(0.013)	(0.016)	(0.021)	(0.070)	(0.071)	(0.078)	(0.051)	(0.056)	(0.060)
Other	-0.096	0.045	-0.008	-0.017	-0.028	-0.032	0.027	-0.051	0.007	0.055	-0.009	-0.038
	(0.144)	(0.108)	(0.124)	(0.014)	(0.026)	(0.031)	(0.101)	(0.107)	(0.093)	(0.118)	(0.115)	(0.092)
US Citizen	0.509**	0.506*	0.596*	0.005	-0.005	-0.029	-0.602**	-0.729**	-0.750**	0.009	-0.004	-0.008
	(0.157)	(0.212)	(0.235)	(0.014)	(0.027)	(0.033)	(0.188)	(0.276)	(0.319)	(0.048)	(0.058)	(0.079)
Non-Cis	-0.167	-0.060	-0.149	0.026	0.058	0.027	0.387	0.473*	0.519**	-0.002	-0.091	-0.133
	(0.131)	(0.145)	(0.161)	(0.022)	(0.030)	(0.040)	(0.216)	(0.189)	(0.171)	(0.047)	(0.074)	(0.087)
Below Poverty Line	-0.194*	-0.144	-0.047	0.002	-0.006	-0.019	0.091	0.082	0.027	0.009	-0.010	-0.037
	(0.084)	(0.092)	(0.086)	(0.025)	(0.020)	(0.024)	(0.088)	(0.087)	(0.085)	(0.040)	(0.043)	(0.049)
Disabled	0.120	0.113	0.230*	0.267*	0.206	0.192	-0.072	-0.007	-0.037	-0.068	-0.045	-0.081
	(0.138)	(0.126)	(0.103)	(0.127)	(0.110)	(0.103)	(0.083)	(0.091)	(0.084)	(0.057)	(0.069)	(0.078)
Homosexual/Bisexual/Other	-0.070	-0.142	-0.188	-0.007	-0.033	-0.028	0.085	-0.013	0.029	-0.078**	-0.056	-0.036
	(0.105)	(0.106)	(0.110)	(0.018)	(0.033)	(0.034)	(0.104)	(0.098)	(0.085)	(0.028)	(0.039)	(0.033)
Mental Health	0.049	0.083	0.094	0.012	-0.008	-0.010	-0.037	-0.021	-0.058	0.025	0.017	0.021
	(0.090)	(0.099)	(0.098)	(0.032)	(0.024)	(0.026)	(0.084)	(0.088)	(0.080)	(0.042)	(0.052)	(0.050)
Frequent Discrimination.	-0.015	0.015	-0.028	0.038	0.019	0.033	0.027	0.054	0.062	-0.005	-0.004	0.035
	(0.093)	(0.103)	(0.091)	(0.030)	(0.016)	(0.018)	(0.084)	(0.077)	(0.081)	(0.037)	(0.050)	(0.052)
Stress	-0.106	-0.087	-0.041	-0.005	-0.015	-0.022	-0.005	-0.043	-0.060	-0.025	-0.014	-0.028
	(0.079)	(0.084)	(0.076)	(0.016)	(0.018)	(0.021)	(0.065)	(0.066)	(0.066)	(0.024)	(0.032)	(0.033)
Self-employed, Prior	-0.078	-0.113	-0.128	-0.007	0.005	0.009	0.143	0.113	0.141	0.031	0.045	0.050
	(0.100)	(0.089)	(0.077)	(0.018)	(0.021)	(0.023)	(0.083)	(0.084)	(0.080)	(0.061)	(0.059)	(0.058)
Constant	-0.142	-0.166	-0.166	-0.066	-0.038	-0.031	0.881***	1.029**	1.054**	0.158	0.186	0.177
	(0.213)	(0.255)	(0.264)	(0.040)	(0.042)	(0.051)	(0.251)	(0.333)	(0.367)	(0.116)	(0.117)	(0.127)
State Fixed Effects	No	Yes	Yes	No	Yes	Yes	No	Yes	Yes	No	Yes	Yes
Month Fixed Effects	No	No	Yes	No	No	Yes	No	No	Yes	No	No	Yes
Observations	396	392	392	396	392	392	396	392	392	396	392	392
R-squared	0.145	0.278	0.427	0.194	0.344	0.394	0.188	0.351	0.429	0.043	0.177	0.224

Note: This table reports the coefficients and the robust standard errors from the regressions using the 2020/2021 Understanding America Survey including all demographic groups in the same regression and adding state, month fixed effects. All estimates are weighted using sampling weights. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$. Authors' calculations.

Table A.10: Reason Didn't Apply: 2020/2021 UAS with Fixed Effects (Part B)

	Unsure How	Unsure How	Unsure How	Emp. Made Inelg.	Emp. Made Inelg.	Emp. Made Inelg.	Other	Other	Other	Returned to Work	Returned to Work	Returned to Work
26–35	-0.116	-0.111	-0.096	0.091*	0.093*	0.084	0.042	0.019	-0.033	-0.001	-0.002	-0.008
	(0.072)	(0.061)	(0.052)	(0.040)	(0.043)	(0.048)	(0.062)	(0.059)	(0.061)	(0.068)	(0.077)	(0.080)
36–55	-0.100	-0.072	-0.063	0.122**	0.090*	0.105*	0.059	0.088	0.066	0.032	0.059	0.033
	(0.071)	(0.052)	(0.043)	(0.043)	(0.042)	(0.046)	(0.060)	(0.059)	(0.051)	(0.065)	(0.079)	(0.076)
56–85	-0.110	-0.076	-0.069	0.095*	0.077	0.106*	0.022	0.073	0.057	0.012	0.033	0.015
	(0.067)	(0.049)	(0.043)	(0.047)	(0.049)	(0.048)	(0.060)	(0.059)	(0.060)	(0.067)	(0.077)	(0.076)
HS Grad	-0.047	-0.051	-0.031	0.004	0.035	0.053	0.037	-0.007	0.055	0.027	0.071	0.057
	(0.071)	(0.061)	(0.053)	(0.099)	(0.112)	(0.114)	(0.053)	(0.060)	(0.057)	(0.097)	(0.079)	(0.079)
Some Col.	-0.057	-0.079	-0.056	-0.059	-0.043	-0.023	0.052	0.022	0.077	-0.048	0.032	-0.017
	(0.069)	(0.061)	(0.051)	(0.087)	(0.105)	(0.111)	(0.049)	(0.059)	(0.056)	(0.087)	(0.067)	(0.070)
Col. Grad	-0.032	-0.059	-0.042	-0.027	-0.049	-0.034	0.113	0.067	0.116*	-0.105	-0.031	-0.039
	(0.066)	(0.067)	(0.056)	(0.084)	(0.106)	(0.108)	(0.058)	(0.064)	(0.058)	(0.091)	(0.067)	(0.067)
Female	-0.004	-0.011	-0.018	0.035	0.018	0.012	0.002	-0.006	-0.005	-0.019	-0.013	-0.016
	(0.022)	(0.021)	(0.018)	(0.032)	(0.031)	(0.031)	(0.039)	(0.037)	(0.036)	(0.039)	(0.043)	(0.043)
Asian	-0.109	-0.141	-0.115	-0.079	-0.066	-0.092	0.181	0.164	0.113	-0.087	-0.033	-0.106
	(0.067)	(0.103)	(0.091)	(0.044)	(0.053)	(0.065)	(0.210)	(0.189)	(0.176)	(0.055)	(0.065)	(0.127)
Hispanic	0.032	0.042	0.046	0.027	-0.044	-0.058	-0.005	0.038	0.009	-0.028	0.029	0.077
	(0.047)	(0.045)	(0.044)	(0.060)	(0.060)	(0.055)	(0.059)	(0.066)	(0.056)	(0.058)	(0.061)	(0.063)
Black	0.003	0.020	0.027	0.007	-0.038	-0.028	-0.017	-0.065	-0.036	0.021	0.015	0.048
	(0.040)	(0.039)	(0.030)	(0.051)	(0.072)	(0.073)	(0.039)	(0.055)	(0.058)	(0.059)	(0.058)	(0.060)
Other	0.010	0.023	-0.015	0.092	0.045	0.063	-0.087**	-0.066	-0.027	0.016	0.040	0.050
	(0.027)	(0.033)	(0.051)	(0.111)	(0.097)	(0.110)	(0.031)	(0.036)	(0.050)	(0.135)	(0.119)	(0.125)
US Citizen	-0.148	-0.218	-0.217	0.034	0.108	0.061	0.175	0.124	0.113	0.017	0.217	0.234
	(0.220)	(0.231)	(0.231)	(0.035)	(0.076)	(0.093)	(0.130)	(0.120)	(0.111)	(0.057)	(0.138)	(0.167)
Non-Cis	0.129	0.105	0.075	-0.159	-0.265*	-0.273*	-0.067	-0.079	-0.011	-0.149	-0.141	-0.055
	(0.159)	(0.124)	(0.106)	(0.092)	(0.122)	(0.126)	(0.075)	(0.069)	(0.079)	(0.116)	(0.124)	(0.124)
Below Poverty Line	0.046	0.042	0.045	0.031	0.038	0.020	0.082	0.068	0.036	-0.068	-0.071	-0.024
	(0.047)	(0.046)	(0.041)	(0.052)	(0.052)	(0.053)	(0.054)	(0.049)	(0.053)	(0.053)	(0.061)	(0.061)
Disabled	-0.043	-0.076	-0.088*	-0.098*	-0.071	-0.094	-0.000	0.024	-0.017	-0.106*	-0.146*	-0.105*
	(0.027)	(0.041)	(0.040)	(0.049)	(0.052)	(0.055)	(0.074)	(0.083)	(0.075)	(0.044)	(0.058)	(0.050)
Homosexual/Bisexual/Other	-0.048	-0.019	-0.011	0.045	0.069	0.081	-0.029	0.033	0.033	0.102	0.161	0.121
	(0.027)	(0.023)	(0.027)	(0.077)	(0.076)	(0.075)	(0.051)	(0.039)	(0.047)	(0.102)	(0.106)	(0.104)
Mental Health	-0.021	0.007	0.016	-0.028	-0.028	-0.023	-0.028	-0.057	-0.049	0.030	0.006	0.009
	(0.035)	(0.030)	(0.028)	(0.050)	(0.044)	(0.049)	(0.048)	(0.036)	(0.039)	(0.067)	(0.080)	(0.079)
Frequent Discrimination	-0.022	-0.034	-0.018	-0.033	-0.026	-0.026	-0.076	-0.097	-0.086	0.086	0.079	0.029
	(0.020)	(0.024)	(0.020)	(0.056)	(0.052)	(0.044)	(0.041)	(0.051)	(0.049)	(0.080)	(0.078)	(0.070)
Stress	0.045	0.031	0.028	0.120	0.124*	0.115	0.004	0.026	0.006	-0.028	-0.023	0.003
	(0.043)	(0.037)	(0.039)	(0.063)	(0.061)	(0.061)	(0.048)	(0.044)	(0.045)	(0.056)	(0.059)	(0.056)
Self-employed, Prior	-0.022	-0.025	-0.032	-0.039	-0.019	-0.018	-0.012	-0.019	-0.019	-0.015	0.013	-0.004
	(0.016)	(0.025)	(0.027)	(0.044)	(0.048)	(0.048)	(0.050)	(0.054)	(0.046)	(0.055)	(0.051)	(0.053)
Constant	0.301	0.367	0.342	-0.077	-0.122	-0.094	-0.183	-0.110	-0.118	0.126	-0.167	-0.163
	(0.234)	(0.251)	(0.247)	(0.101)	(0.145)	(0.150)	(0.149)	(0.138)	(0.127)	(0.101)	(0.159)	(0.187)
State Fixed Effects	No	Yes	Yes	No	Yes	Yes	No	Yes	Yes	No	Yes	Yes
Month Fixed Effects	No	No	Yes	No	No	Yes	No	No	Yes	No	No	Yes
Observations	396	392	392	396	392	392	396	392	392	396	392	392
R-squared	0.143	0.288	0.349	0.087	0.244	0.293	0.044	0.248	0.368	0.063	0.200	0.271

Note: This table reports the coefficients and the robust standard errors from the regressions using the 2020/2021 Understanding America Survey including all demographic groups in the same regression and adding state, month fixed effects. All estimates are weighted using sampling weights. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$. Authors' calculations.

Table A.11: Share Receiving UI CPS UI Supplement, with Fixed Effects

	All Unemp.	All Unemp.	All Unemp.	Job Loser	Job Loser	Job Loser	JL + Suff. Earnings	JL + Suff. Earnings	JL + Suff. Earnings
Black	-0.020	-0.008	-0.007	-0.082***	-0.067**	-0.065**	-0.086	-0.043	-0.044
	(0.019)	(0.020)	(0.020)	(0.031)	(0.033)	(0.033)	(0.092)	(0.099)	(0.101)
Hispanic	-0.005	-0.024	-0.023	0.005	-0.024	-0.026	-0.115	-0.204**	-0.212**
	(0.019)	(0.020)	(0.020)	(0.035)	(0.039)	(0.039)	(0.084)	(0.102)	(0.105)
Other	-0.026	-0.044*	-0.042*	-0.042	-0.092*	-0.087*	-0.082	-0.169	-0.168
	(0.023)	(0.024)	(0.024)	(0.047)	(0.050)	(0.050)	(0.112)	(0.126)	(0.126)
26–35	0.076***	0.069***	0.069***	0.093***	0.090***	0.086***	0.100	0.084	0.085
	(0.015)	(0.015)	(0.015)	(0.031)	(0.032)	(0.032)	(0.086)	(0.094)	(0.094)
36–55	0.192***	0.190***	0.191***	0.223***	0.226***	0.225***	0.279***	0.249***	0.253***
	(0.016)	(0.016)	(0.016)	(0.029)	(0.030)	(0.031)	(0.084)	(0.093)	(0.095)
56–85	0.186***	0.179***	0.181***	0.219***	0.210***	0.211***	0.313***	0.241**	0.246**
	(0.021)	(0.022)	(0.022)	(0.036)	(0.038)	(0.037)	(0.093)	(0.104)	(0.106)
Female	-0.030**	-0.029**	-0.028**	-0.000	-0.000	0.000	-0.004	-0.006	-0.006
	(0.013)	(0.013)	(0.013)	(0.024)	(0.024)	(0.024)	(0.065)	(0.073)	(0.073)
HS Grad	0.038**	0.038**	0.038**	0.066*	0.052	0.048	-0.018	-0.153	-0.156
	(0.017)	(0.018)	(0.018)	(0.037)	(0.037)	(0.037)	(0.137)	(0.146)	(0.144)
Some Col.	0.045**	0.044**	0.043**	0.075*	0.064	0.060	0.043	-0.114	-0.116
	(0.019)	(0.019)	(0.019)	(0.039)	(0.040)	(0.040)	(0.141)	(0.150)	(0.149)
Col. Grad	0.100***	0.087***	0.086***	0.173***	0.138***	0.133***	0.125	-0.016	-0.022
	(0.022)	(0.022)	(0.022)	(0.043)	(0.044)	(0.044)	(0.141)	(0.149)	(0.148)
Union Member	0.169***	0.141***	0.141***	0.215***	0.180***	0.180***	0.150	0.110	0.113
	(0.044)	(0.045)	(0.045)	(0.056)	(0.059)	(0.059)	(0.139)	(0.131)	(0.131)
Citizen	0.044*	0.051**	0.054**	0.061	0.068	0.072	0.055	-0.014	-0.019
	(0.026)	(0.026)	(0.026)	(0.046)	(0.046)	(0.046)	(0.120)	(0.136)	(0.135)
Constant	-0.031	-0.027	-0.030	-0.025	-0.005	-0.003	0.118	0.374*	0.381*
	(0.031)	(0.031)	(0.032)	(0.057)	(0.059)	(0.060)	(0.171)	(0.196)	(0.197)
State Fixed Effects	No	Yes	Yes	No	Yes	Yes	No	Yes	Yes
Month Fixed Effects	No	No	Yes	No	No	Yes	No	No	Yes
Observations	3,465	3,465	3,465	1,626	1,626	1,626	308	304	304
R-squared	0.082	0.111	0.112	0.088	0.140	0.142	0.108	0.302	0.303

Note:

This table reports the coefficients and the robust standard errors from the regressions using the 2018 Current Population Survey Unemployment Insurance Supplement including all demographic groups in the same regression and adding state and month fixed effects. All estimates are weighted using sampling weights. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$. Authors' calculations.

Table A.12: Distribution Receiving UI or Not, 2018 CPS Supplement, All Eligible

	Didn't Apply	Didn't Apply	Didn't Apply	Rejected	Rejected	Rejected	Other	Other	Other	Received	Received	Received
Black	0.080*	0.054	0.051	0.010	0.018	0.019	0.005	0.005	0.006	-0.095**	-0.078*	-0.076*
	(0.036)	(0.038)	(0.038)	(0.015)	(0.016)	(0.016)	(0.021)	(0.023)	(0.023)	(0.032)	(0.033)	(0.033)
Hispanic	-0.030	0.003	0.006	0.013	0.008	0.008	0.023	0.021	0.021	-0.006	-0.032	-0.034
	(0.039)	(0.044)	(0.044)	(0.015)	(0.016)	(0.016)	(0.024)	(0.028)	(0.028)	(0.035)	(0.040)	(0.040)
Other	0.019	0.069	0.061	0.020	0.016	0.017	-0.002	-0.001	-0.000	-0.037	-0.083	-0.078
	(0.053)	(0.057)	(0.057)	(0.021)	(0.022)	(0.022)	(0.027)	(0.028)	(0.028)	(0.049)	(0.054)	(0.054)
26–35	-0.171***	-0.167***	-0.160***	0.048**	0.047**	0.046**	0.020	0.019	0.018	0.103**	0.100**	0.096**
	(0.039)	(0.040)	(0.040)	(0.017)	(0.016)	(0.016)	(0.023)	(0.023)	(0.023)	(0.033)	(0.033)	(0.033)
36–55	-0.304***	-0.309***	-0.307***	0.021*	0.020*	0.020*	0.061**	0.061**	0.061**	0.222***	0.228***	0.227***
	(0.034)	(0.035)	(0.035)	(0.008)	(0.009)	(0.009)	(0.021)	(0.021)	(0.021)	(0.030)	(0.032)	(0.032)
56–85	-0.258***	-0.247***	-0.250***	0.009	0.006	0.007	0.020	0.020	0.020	0.229***	0.222***	0.223***
	(0.034)	(0.035)	(0.035)	(0.008)	(0.009)	(0.009)	(0.022)	(0.022)	(0.022)	(0.030)	(0.032)	(0.032)
Female	0.009	0.006	0.005	0.006	0.007	0.008	-0.022	-0.023	-0.023	0.008	0.010	0.010
	(0.027)	(0.027)	(0.027)	(0.008)	(0.010)	(0.010)	(0.015)	(0.016)	(0.016)	(0.025)	(0.025)	(0.025)
HS Grad	-0.070	-0.055	-0.050	0.022**	0.019*	0.018*	-0.018	-0.014	-0.014	0.066	0.050	0.046
	(0.045)	(0.045)	(0.045)	(0.008)	(0.008)	(0.008)	(0.030)	(0.030)	(0.031)	(0.037)	(0.038)	(0.038)
Some Col.	-0.089	-0.074	-0.068	0.025*	0.021	0.020	-0.005	-0.002	-0.003	0.070	0.055	0.051
	(0.048)	(0.048)	(0.047)	(0.011)	(0.011)	(0.011)	(0.031)	(0.031)	(0.031)	(0.040)	(0.041)	(0.041)
Col. Grad	-0.146**	-0.111*	-0.103*	0.008	0.002	0.000	-0.022	-0.014	-0.015	0.160***	0.123**	0.117**
	(0.050)	(0.051)	(0.050)	(0.011)	(0.011)	(0.011)	(0.032)	(0.032)	(0.032)	(0.044)	(0.045)	(0.045)
Union Member	-0.189***	-0.143*	-0.143*	-0.009	-0.013	-0.013	-0.018	-0.018	-0.018	0.216***	0.174**	0.174**
	(0.056)	(0.058)	(0.057)	(0.016)	(0.018)	(0.018)	(0.027)	(0.028)	(0.028)	(0.057)	(0.059)	(0.059)
Citizen	-0.090	-0.092	-0.096	0.026**	0.028**	0.029**	0.006	-0.003	-0.002	0.058	0.067	0.070
	(0.052)	(0.051)	(0.051)	(0.009)	(0.010)	(0.010)	(0.034)	(0.033)	(0.033)	(0.046)	(0.047)	(0.047)
Constant	0.996***	0.970***	0.968***	-0.045**	-0.042*	-0.042**	0.056	0.061	0.061	-0.008	0.011	0.013
	(0.067)	(0.069)	(0.069)	(0.017)	(0.016)	(0.016)	(0.046)	(0.046)	(0.046)	(0.058)	(0.061)	(0.061)
State Fixed Effects	No	Yes	Yes	No	Yes	Yes	No	Yes	Yes	No	Yes	Yes
Month Fixed Effects	No	No	Yes	No	No	Yes	No	No	Yes	No	No	Yes
Observations	1,626	1,626	1,626	1,626	1,626	1,626	1,626	1,626	1,626	1,626	1,626	1,626
R-squared	0.084	0.134	0.138	0.019	0.056	0.057	0.011	0.035	0.036	0.085	0.138	0.140

Note:

This table reports the coefficients and the robust standard errors from the regressions using the 2018 Current Population Survey Unemployment Insurance Supplement including all demographic groups in the same regression and adding state and month fixed effects. All estimates are weighted using sampling weights. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$. Authors' calculations.

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Table A.13: Distribution Receiving UI or Not, 2018 CPS Supplement, UI Eligible with Sufficient Earnings

	Didn't Apply	Didn't Apply	Didn't Apply	Rejected	Rejected	Rejected	Other	Other	Other	Received	Received	Received
Black	0.062	0.029	0.031	0.055	0.070	0.069	-0.020	-0.045	-0.046	-0.096	-0.053	-0.054
	(0.102)	(0.103)	(0.104)	(0.061)	(0.065)	(0.064)	(0.043)	(0.050)	(0.050)	(0.092)	(0.099)	(0.101)
Hispanic	0.054	0.157	0.174	-0.009	-0.053	-0.058	0.047	0.072	0.066	-0.092	-0.176	-0.182
	(0.097)	(0.119)	(0.121)	(0.022)	(0.042)	(0.045)	(0.061)	(0.066)	(0.064)	(0.088)	(0.105)	(0.108)
Other	0.015	0.137	0.136	-0.018	-0.071	-0.071	0.070	0.104	0.104	-0.067	-0.169	-0.169
	(0.116)	(0.132)	(0.130)	(0.012)	(0.042)	(0.041)	(0.082)	(0.090)	(0.090)	(0.112)	(0.125)	(0.125)
26–35	-0.199	-0.180	-0.181	0.082	0.086	0.086	-0.005	-0.022	-0.022	0.121	0.116	0.116
	(0.104)	(0.114)	(0.114)	(0.042)	(0.050)	(0.050)	(0.061)	(0.067)	(0.067)	(0.086)	(0.096)	(0.097)
36–55	-0.348***	-0.321**	-0.329**	0.033*	0.035	0.037	0.032	0.027	0.030	0.283***	0.259**	0.262**
	(0.095)	(0.106)	(0.109)	(0.016)	(0.026)	(0.027)	(0.059)	(0.060)	(0.060)	(0.084)	(0.095)	(0.097)
56–85	-0.301**	-0.263*	-0.275*	0.018	0.034	0.037	-0.027	-0.014	-0.010	0.310***	0.243*	0.247*
	(0.101)	(0.109)	(0.110)	(0.012)	(0.025)	(0.027)	(0.060)	(0.066)	(0.066)	(0.093)	(0.104)	(0.106)
Female	0.011	0.034	0.035	-0.014	-0.014	-0.014	-0.022	-0.043	-0.043	0.024	0.023	0.023
	(0.067)	(0.075)	(0.075)	(0.022)	(0.024)	(0.024)	(0.038)	(0.044)	(0.044)	(0.066)	(0.074)	(0.075)
HS Grad	0.042	0.126	0.132	0.026	0.056	0.055	-0.066	-0.048	-0.049	-0.002	-0.135	-0.137
	(0.166)	(0.159)	(0.154)	(0.021)	(0.039)	(0.039)	(0.121)	(0.115)	(0.116)	(0.136)	(0.144)	(0.143)
Some Col.	0.010	0.147	0.154	0.026	0.036	0.034	-0.081	-0.070	-0.073	0.045	-0.113	-0.115
	(0.167)	(0.161)	(0.157)	(0.025)	(0.038)	(0.038)	(0.120)	(0.119)	(0.120)	(0.140)	(0.147)	(0.146)
Col. Grad	-0.045	0.081	0.095	-0.011	0.004	-0.000	-0.088	-0.093	-0.098	0.143	0.008	0.003
	(0.165)	(0.160)	(0.158)	(0.016)	(0.041)	(0.043)	(0.115)	(0.112)	(0.113)	(0.141)	(0.148)	(0.149)
Union Member	-0.136	-0.070	-0.076	-0.030	-0.067	-0.065	0.011	0.027	0.029	0.156	0.110	0.112
	(0.134)	(0.126)	(0.126)	(0.021)	(0.038)	(0.037)	(0.068)	(0.067)	(0.067)	(0.139)	(0.132)	(0.132)
Citizen	-0.145	-0.025	-0.015	0.007	-0.008	-0.011	0.072	0.027	0.023	0.066	0.007	0.003
	(0.127)	(0.135)	(0.135)	(0.013)	(0.022)	(0.023)	(0.084)	(0.104)	(0.103)	(0.120)	(0.136)	(0.136)
Constant	0.873***	0.590**	0.575**	-0.030	-0.025	-0.021	0.072	0.111	0.116	0.085	0.324	0.330
	(0.207)	(0.215)	(0.212)	(0.024)	(0.047)	(0.048)	(0.141)	(0.143)	(0.142)	(0.171)	(0.195)	(0.196)
State Fixed Effects	No	Yes	Yes	No	Yes	Yes	No	Yes	Yes	No	Yes	Yes
Month Fixed Effects	No	No	Yes	No	No	Yes	No	No	Yes	No	No	Yes
Observations	308	304	304	308	304	304	308	304	304	308	304	304
R-squared	0.082	0.251	0.257	0.075	0.298	0.302	0.028	0.139	0.142	0.106	0.297	0.297

Note: This table reports the coefficients and the robust standard errors from the regressions using the 2018 Current Population Survey Unemployment Insurance Supplement including all demographic groups in the same regression and adding state and month fixed effects. All estimates are weighted using sampling weights. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$. Authors' calculations.

Table A.14: Reason Didn't Apply: 2018 CPS UI Supplement with Fixed Effects, All UI Eligible

	Applied	Applied	Applied	Believe Inelg.	Believe Inelg.	Believe Inelg.	Decided Not To	Decided Not To	Decided Not To
Black	-0.044	-0.019	-0.033	0.031	0.024	-0.036	0.001	0.005	0.052
	(0.038)	(0.040)	(0.076)	(0.039)	(0.041)	(0.071)	(0.031)	(0.033)	(0.063)
Hispanic	0.062	0.045	-0.058	-0.061	-0.068	0.014	-0.010	0.018	0.071
	(0.040)	(0.046)	(0.082)	(0.038)	(0.042)	(0.081)	(0.031)	(0.035)	(0.066)
Other	-0.019	-0.055	-0.099	0.046	0.057	0.088	-0.045	-0.029	-0.012
	(0.054)	(0.058)	(0.086)	(0.057)	(0.060)	(0.101)	(0.040)	(0.044)	(0.068)
26–35	0.178***	0.177***	0.243**	-0.055	-0.053	-0.141	-0.087*	-0.091*	-0.071
	(0.042)	(0.042)	(0.076)	(0.048)	(0.048)	(0.084)	(0.040)	(0.044)	(0.071)
36–55	0.332***	0.344***	0.398***	-0.176***	-0.176***	-0.211***	-0.117***	-0.122***	-0.121
	(0.036)	(0.038)	(0.076)	(0.041)	(0.043)	(0.078)	(0.036)	(0.037)	(0.065)
56–85	0.269***	0.264***	0.299***	-0.072	-0.064	-0.109	-0.128***	-0.138***	-0.120
	(0.042)	(0.043)	(0.073)	(0.046)	(0.047)	(0.081)	(0.038)	(0.039)	(0.069)
Female	-0.016	-0.015	-0.070	-0.003	-0.007	0.041	0.010	0.013	0.003
	(0.028)	(0.028)	(0.049)	(0.027)	(0.027)	(0.050)	(0.022)	(0.022)	(0.037)
HS Grad	0.116*	0.100*	0.050	-0.052	-0.037	-0.010	-0.058	-0.065	0.095
	(0.047)	(0.047)	(0.098)	(0.053)	(0.053)	(0.112)	(0.041)	(0.042)	(0.068)
Some Col.	0.116*	0.096	-0.011	-0.083	-0.063	-0.016	-0.031	-0.027	0.198*
	(0.049)	(0.050)	(0.101)	(0.055)	(0.055)	(0.116)	(0.045)	(0.046)	(0.080)
Col. Grad	0.176***	0.132*	0.098	-0.137*	-0.113*	-0.087	-0.025	-0.008	0.142
	(0.051)	(0.052)	(0.106)	(0.054)	(0.054)	(0.115)	(0.044)	(0.046)	(0.074)
Union Member	0.223***	0.178***	0.246*	-0.169***	-0.145***	-0.192**	-0.038	-0.028	-0.065
	(0.054)	(0.056)	(0.095)	(0.041)	(0.043)	(0.069)	(0.036)	(0.037)	(0.056)
Citizen	0.094	0.104	0.001	-0.085	-0.084	0.064	0.012	0.007	0.012
	(0.056)	(0.055)	(0.089)	(0.057)	(0.058)	(0.098)	(0.041)	(0.041)	(0.076)
Constant	-0.018	-0.003	0.137	0.587***	0.569***	0.426**	0.281***	0.278***	0.086
	(0.073)	(0.074)	(0.136)	(0.079)	(0.080)	(0.146)	(0.060)	(0.062)	(0.123)
State Fixed Effects	No	Yes	Yes	No	Yes	Yes	No	Yes	Yes
Month Fixed Effects	No	No	Yes	No	No	Yes	No	No	Yes
Observations	1,564	1,564	536	1,564	1,564	536	1,564	1,564	536
R-squared	0.090	0.138	0.240	0.045	0.078	0.180	0.017	0.056	0.179

	Unsure How	Unsure How	Unsure How	Constraint Employ.	Constraint Employ.	Constraint Employ.	Other	Other	Other
Black	0.007	0.004	-0.004	-0.009	-0.012	-0.004	0.013	-0.001	0.019
	(0.015)	(0.017)	(0.019)	(0.012)	(0.010)	(0.017)	(0.018)	(0.016)	(0.029)
Hispanic	-0.011	-0.010	-0.037	0.022	0.018	0.031	0.002	0.000	-0.022
	(0.012)	(0.013)	(0.020)	(0.017)	(0.016)	(0.037)	(0.018)	(0.018)	(0.026)
Other	0.008	0.007	0.003	-0.005	-0.006	-0.030	0.017	0.026	0.053
	(0.014)	(0.014)	(0.025)	(0.015)	(0.016)	(0.021)	(0.029)	(0.029)	(0.043)
26–35	-0.034	-0.031	0.013	-0.021	-0.020	-0.077	0.017	0.015	0.032
	(0.014)	(0.014)	(0.026)	(0.019)	(0.020)	(0.049)	(0.021)	(0.021)	(0.032)
36–55	-0.034*	-0.031	-0.010	-0.023	-0.024	-0.068	0.008	0.000	0.005
	(0.017)	(0.018)	(0.021)	(0.017)	(0.018)	(0.047)	(0.018)	(0.017)	(0.028)
56–85	-0.021	-0.014	0.012	-0.030	-0.031	-0.073	-0.021	-0.021	-0.014
	(0.017)	(0.018)	(0.027)	(0.018)	(0.018)	(0.043)	(0.016)	(0.016)	(0.023)
Female	0.004	0.004	0.015	0.012	0.011	-0.004	-0.006	-0.006	0.022
	(0.009)	(0.009)	(0.027)	(0.018)	(0.010)	(0.020)	(0.012)	(0.013)	(0.020)
HS Grad	-0.010	-0.007	-0.064	-0.021	-0.016	-0.038	0.019	0.016	-0.043
	(0.020)	(0.020)	(0.049)	(0.021)	(0.021)	(0.066)	(0.018)	(0.020)	(0.044)
Some Col.	-0.031	-0.031	-0.092	-0.007	-0.004	-0.034	0.037	0.031	-0.048
	(0.019)	(0.020)	(0.053)	(0.022)	(0.023)	(0.068)	(0.021)	(0.022)	(0.043)
Col. Grad	-0.031	-0.029	-0.088	-0.009	-0.006	-0.027	0.028	0.026	-0.040
	(0.019)	(0.019)	(0.054)	(0.022)	(0.024)	(0.069)	(0.022)	(0.023)	(0.050)
Union Member	0.003	0.009	0.016	0.018	0.028	0.004	-0.034*	-0.039*	-0.005
	(0.016)	(0.017)	(0.045)	(0.020)	(0.021)	(0.042)	(0.015)	(0.018)	(0.017)
Citizen	0.000	-0.001	-0.050	0.028	0.026	0.060*	-0.053	-0.052	-0.088
	(0.016)	(0.017)	(0.036)	(0.015)	(0.016)	(0.030)	(0.018)	(0.034)	(0.057)
Constant	0.068**	0.064*	0.143*	0.020	0.021	0.069	0.067	0.075*	0.145
	(0.026)	(0.027)	(0.072)	(0.028)	(0.029)	(0.083)	(0.037)	(0.038)	(0.076)
State Fixed Effects	No	Yes	Yes	No	Yes	Yes	No	Yes	Yes
Month Fixed Effects	No	No	Yes	No	No	Yes	No	No	Yes
Observations	1,564	1,564	536	1,564	1,564	536	1,564	1,564	536
R-squared	0.015	0.048	0.143	0.014	0.034	0.120	0.014	0.044	0.222

Note: This table reports the coefficients and the robust standard errors from the regressions using the 2018 Current Population Survey Unemployment Insurance Supplement including all demographic groups in the same regression and adding state and month fixed effects. All estimates are weighted using sampling weights. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$. Authors' calculations.

Table A.15: Reason Didn't Apply: 2018 CPS UI Supplement with Fixed Effects, All UI Eligible with Sufficient Earnings

	Applied	Applied	Applied	Believe Inelg.	Believe Inelg.	Believe Inelg.	Decided Not To	Decided Not To	Decided Not To
Black	-0.026 (0.106)	-0.010 (0.111)	0.006 (0.111)	-0.103 (0.071)	-0.127 (0.076)	-0.145 (0.076)	0.078 (0.094)	0.104 (0.089)	0.106 (0.092)
Hispanic	-0.016 (0.106)	-0.142 (0.119)	-0.118 (0.121)	-0.007 (0.083)	0.066 (0.097)	0.040 (0.105)	0.022 (0.069)	0.079 (0.087)	0.088 (0.082)
Other	-0.047 (0.097)	-0.142 (0.128)	-0.129 (0.134)	0.209 (0.118)	0.206 (0.120)	0.218 (0.127)	-0.116** (0.040)	-0.042 (0.064)	-0.050 (0.067)
26-35	0.210* (0.113)	0.141 (0.128)	0.168 (0.134)	-0.099 (0.118)	-0.022 (0.108)	-0.025 (0.110)	-0.144 (0.101)	-0.169 (0.104)	-0.179 (0.103)
36-55	0.415*** (0.095)	0.348** (0.107)	0.378*** (0.110)	-0.248* (0.100)	-0.186 (0.101)	-0.188 (0.103)	-0.186* (0.090)	-0.167 (0.103)	-0.180 (0.102)
56-85	0.342*** (0.101)	0.265* (0.110)	0.273* (0.113)	-0.182 (0.105)	-0.100 (0.104)	-0.086 (0.108)	-0.149 (0.096)	-0.154 (0.104)	-0.165 (0.103)
Female	-0.005 (0.067)	-0.027 (0.077)	-0.009 (0.075)	0.037 (0.054)	0.031 (0.065)	0.021 (0.063)	-0.028 (0.047)	0.002 (0.052)	-0.002 (0.053)
HS Grad	-0.052 (0.161)	-0.163 (0.144)	-0.179 (0.136)	0.117 (0.120)	0.259* (0.114)	0.236 (0.121)	0.111* (0.045)	0.094 (0.075)	0.113 (0.082)
Some Col.	-0.054 (0.161)	-0.211 (0.149)	-0.227 (0.137)	0.042 (0.121)	0.175 (0.121)	0.152 (0.125)	0.201** (0.069)	0.224* (0.095)	0.246* (0.096)
Col. Grad	0.013 (0.164)	-0.126 (0.146)	-0.123 (0.135)	0.031 (0.120)	0.168 (0.118)	0.134 (0.122)	0.127* (0.050)	0.138 (0.083)	0.158 (0.086)
Union Member	0.207 (0.161)	0.169 (0.119)	0.178 (0.107)	-0.135* (0.064)	-0.084 (0.075)	-0.075 (0.073)	-0.075 (0.074)	-0.076 (0.075)	-0.086 (0.074)
Citizen	0.199 (0.123)	0.114 (0.134)	0.150 (0.138)	-0.120 (0.118)	-0.059 (0.123)	-0.097 (0.131)	-0.012 (0.073)	-0.027 (0.094)	-0.015 (0.100)
Constant	0.099 (0.211)	0.408 (0.209)	0.347 (0.202)	0.437* (0.189)	0.176 (0.180)	0.243 (0.189)	0.162 (0.121)	0.139 (0.162)	0.121 (0.166)
State Fixed Effects	No	Yes	Yes	No	Yes	Yes	No	Yes	Yes
Month Fixed Effects	No	No	Yes	No	No	Yes	No	No	Yes
Observations	297	292	292	297	292	292	297	292	292
R-squared	0.115	0.269	0.314	0.098	0.267	0.281	0.075	0.247	0.264

	Unsure How	Unsure How	Unsure How	Constraint Employ.	Constraint Employ.	Constraint Employ.	Other	Other	Other
Black	-0.042* (0.020)	-0.039 (0.026)	-0.036 (0.026)	-0.018 (0.019)	-0.002 (0.015)	-0.000 (0.020)	0.111 (0.066)	0.073 (0.045)	0.069 (0.046)
Hispanic	-0.049 (0.027)	-0.072 (0.044)	-0.071 (0.039)	0.087 (0.059)	0.099 (0.062)	0.086 (0.057)	-0.037 (0.020)	-0.030 (0.026)	-0.026 (0.029)
Other	0.015 (0.041)	-0.000 (0.050)	-0.010 (0.054)	-0.005 (0.011)	-0.009 (0.022)	-0.022 (0.026)	-0.057* (0.027)	-0.013 (0.019)	-0.007 (0.019)
26-35	0.014 (0.036)	0.023 (0.040)	0.017 (0.040)	-0.025 (0.043)	-0.020 (0.051)	-0.026 (0.050)	0.044 (0.032)	0.046 (0.033)	0.045 (0.036)
36-55	-0.013 (0.028)	-0.004 (0.032)	-0.013 (0.032)	-0.015 (0.042)	-0.011 (0.051)	-0.017 (0.052)	0.047 (0.027)	0.021 (0.025)	0.020 (0.026)
56-85	-0.013 (0.030)	-0.002 (0.033)	-0.010 (0.031)	-0.025 (0.042)	-0.017 (0.044)	-0.021 (0.047)	0.027 (0.021)	0.009 (0.021)	0.010 (0.024)
Female	0.018 (0.020)	0.017 (0.023)	0.019 (0.023)	-0.003 (0.020)	-0.003 (0.021)	-0.007 (0.021)	-0.019 (0.022)	-0.019 (0.023)	-0.023 (0.027)
HS Grad	-0.106 (0.091)	-0.124 (0.087)	-0.113 (0.085)	0.051 (0.031)	0.055 (0.042)	0.067 (0.048)	-0.120 (0.110)	-0.120 (0.088)	-0.124 (0.087)
Some Col.	-0.108 (0.095)	-0.132 (0.087)	-0.120 (0.085)	0.060 (0.034)	0.060 (0.034)	0.070 (0.041)	-0.141 (0.107)	-0.116 (0.082)	-0.121 (0.083)
Col. Grad	-0.110 (0.096)	-0.130 (0.092)	-0.119 (0.088)	0.056 (0.042)	0.056 (0.048)	0.059 (0.048)	-0.117 (0.113)	-0.105 (0.090)	-0.110 (0.087)
Union Member	0.034 (0.052)	0.024 (0.059)	0.020 (0.057)	0.023 (0.052)	-0.003 (0.054)	-0.010 (0.057)	-0.054* (0.024)	-0.029 (0.022)	-0.028 (0.022)
Citizen	0.010 (0.021)	0.001 (0.024)	0.006 (0.024)	0.061 (0.037)	0.060 (0.041)	0.046 (0.034)	-0.139 (0.087)	-0.089 (0.049)	-0.089 (0.051)
Constant	0.127 (0.089)	0.153 (0.086)	0.144 (0.085)	-0.081 (0.055)	-0.087 (0.064)	-0.072 (0.051)	0.255 (0.157)	0.212* (0.098)	0.217* (0.097)
State Fixed Effects	No	Yes	Yes	No	Yes	Yes	No	Yes	Yes
Month Fixed Effects	No	No	Yes	No	No	Yes	No	No	Yes
Observations	297	292	292	292	292	292	297	292	292
R-squared	0.040	0.155	0.172	0.052	0.154	0.180	0.127	0.332	0.339

Note: This table reports the coefficients and the robust standard errors from the regressions using the 2018 Current Population Survey Unemployment Insurance Supplement including all demographic groups in the same regression and adding state and month fixed effects. All estimates are weighted using sampling weights. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$. Authors' calculations.

Table A.16: Share Receiving UI by Demographics, Census Pulse with Fixed Effects

	Non-Emp.	Non-Emp.	Non-Emp.	Unemp. + NILF Other	Unemp. + NILF Other	Unemp. + NILF Other	Lost Work	Lost Work	Lost Work
Female	-0.022***	-0.021***	-0.021***	-0.046***	-0.043***	-0.043***	-0.000	-0.002	-0.002
	(0.003)	(0.003)	(0.003)	(0.006)	(0.006)	(0.006)	(0.016)	(0.016)	(0.016)
30-50	0.057***	0.058***	0.058***	0.077***	0.079***	0.079***	0.131***	0.135***	0.137***
	(0.007)	(0.007)	(0.007)	(0.008)	(0.007)	(0.007)	(0.024)	(0.024)	(0.024)
50-65	-0.010	-0.009	-0.009	0.070***	0.068***	0.068***	0.127***	0.124***	0.124***
	(0.006)	(0.006)	(0.006)	(0.008)	(0.008)	(0.008)	(0.025)	(0.024)	(0.025)
65+	-0.067***	-0.067***	-0.067***	0.087***	0.079***	0.079***	0.113***	0.102***	0.103***
	(0.006)	(0.006)	(0.006)	(0.015)	(0.013)	(0.014)	(0.031)	(0.030)	(0.030)
HS Deg	0.010	0.013	0.013	0.033**	0.034**	0.034**	0.048	0.035	0.038
	(0.008)	(0.008)	(0.008)	(0.012)	(0.012)	(0.012)	(0.036)	(0.036)	(0.035)
Some Col	0.022**	0.023**	0.023**	0.054***	0.053***	0.053***	0.110***	0.097**	0.099**
	(0.008)	(0.007)	(0.007)	(0.011)	(0.011)	(0.010)	(0.032)	(0.032)	(0.032)
4+ yr Col	0.015	0.012	0.012	0.045***	0.038***	0.038***	0.112***	0.091**	0.093**
	(0.008)	(0.008)	(0.008)	(0.011)	(0.011)	(0.011)	(0.033)	(0.033)	(0.033)
Black	0.033***	0.032***	0.032***	0.036***	0.035***	0.035***	-0.035	-0.025	-0.025
	(0.006)	(0.006)	(0.006)	(0.010)	(0.010)	(0.010)	(0.022)	(0.023)	(0.023)
Asian	0.009	-0.011	-0.011	-0.010	-0.038***	-0.038***	0.014	-0.012	-0.013
	(0.006)	(0.007)	(0.007)	(0.009)	(0.010)	(0.010)	(0.030)	(0.031)	(0.031)
Other	-0.001	-0.007	-0.007	-0.020*	-0.027**	-0.027**	-0.056	-0.063*	-0.061*
	(0.006)	(0.006)	(0.006)	(0.010)	(0.010)	(0.010)	(0.031)	(0.032)	(0.031)
Hispanic	0.024***	0.012*	0.012*	0.007	-0.012	-0.013	-0.040	-0.052*	-0.052*
	(0.006)	(0.006)	(0.006)	(0.008)	(0.009)	(0.009)	(0.024)	(0.024)	(0.024)
Constant	0.084***	0.086***	0.086***	0.084***	0.091***	0.091***	0.222***	0.240***	0.236***
	(0.009)	(0.009)	(0.009)	(0.012)	(0.011)	(0.011)	(0.038)	(0.037)	(0.037)
State Fixed Effects	No	Yes	Yes	No	Yes	Yes	No	Yes	Yes
Week Fixed Effects	No	No	Yes	No	No	Yes	No	No	Yes
Observations	174,141	174,141	174,141	66,341	66,341	66,341	14,919	14,919	14,919
R-squared	0.036	0.052	0.052	0.015	0.042	0.042	0.022	0.059	0.060

Note: This table report the coefficients and the robust standard errors from the regressions using the Census Pulse including all demographic groups in the same regression and adding state and week fixed effects. All estimates are weighted using sampling weights. *** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$. Authors' calculations.

Table A.17: Share Receiving UI by Demographics, CPS ASEC with Fixed Effects

	Nonemployed			Unemployed			Unemployed Job Loser		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Black	-0.000	0.002***	0.001*	-0.075***	-0.060***	-0.059***	-0.178***	-0.149***	-0.142***
	(0.001)	(0.001)	(0.001)	(0.004)	(0.005)	(0.005)	(0.010)	(0.011)	(0.011)
Asian	-0.004**	-0.006***	-0.008***	-0.053***	-0.052***	-0.061***	-0.151***	-0.146***	-0.115***
	(0.002)	(0.002)	(0.002)	(0.016)	(0.016)	(0.016)	(0.025)	(0.025)	(0.024)
Hispanic	0.009***	0.010***	0.006***	-0.029***	-0.016**	-0.037***	-0.130***	-0.105***	-0.072***
	(0.001)	(0.001)	(0.001)	(0.006)	(0.006)	(0.007)	(0.011)	(0.012)	(0.012)
Other	-0.002	-0.002	-0.002	-0.040***	-0.034***	-0.037***	-0.057***	-0.044**	-0.055***
	(0.001)	(0.001)	(0.001)	(0.009)	(0.009)	(0.009)	(0.020)	(0.021)	(0.020)
HS Degree	0.018***	0.018***	0.011***	0.122***	0.122***	0.055***	0.023**	0.020**	0.051***
	(0.001)	(0.001)	(0.001)	(0.005)	(0.005)	(0.005)	(0.010)	(0.010)	(0.010)
Some College	0.013***	0.013***	0.008***	0.080***	0.081***	0.039***	0.029***	0.030***	0.065***
	(0.001)	(0.001)	(0.001)	(0.005)	(0.005)	(0.005)	(0.010)	(0.011)	(0.011)
4 Year College	0.011***	0.011***	0.005***	0.088***	0.090***	0.035***	0.011	0.014	0.060***
	(0.001)	(0.001)	(0.001)	(0.007)	(0.007)	(0.007)	(0.013)	(0.013)	(0.013)
26–35	0.037***	0.037***	0.038***	0.106***	0.104***	0.103***	0.163***	0.161***	0.154***
	(0.001)	(0.001)	(0.001)	(0.005)	(0.005)	(0.005)	(0.011)	(0.011)	(0.011)
36–55	0.038***	0.038***	0.037***	0.170***	0.169***	0.156***	0.201***	0.200***	0.198***
	(0.001)	(0.001)	(0.001)	(0.004)	(0.004)	(0.004)	(0.010)	(0.010)	(0.010)
56–85	-0.010***	-0.010***	-0.010***	0.143***	0.144***	0.139***	0.152***	0.153***	0.173***
	(0.001)	(0.001)	(0.001)	(0.007)	(0.007)	(0.006)	(0.013)	(0.013)	(0.013)
Female	-0.021***	-0.021***	-0.020***	-0.045***	-0.043***	-0.038***	-0.014*	-0.009	-0.004
	(0.001)	(0.001)	(0.001)	(0.004)	(0.004)	(0.004)	(0.008)	(0.008)	(0.008)
Constant	0.022***	0.021***	0.025***	0.048***	0.043***	0.081***	0.227***	0.219***	0.184***
	(0.001)	(0.001)	(0.001)	(0.003)	(0.003)	(0.003)	(0.010)	(0.010)	(0.011)
Observations	653,136	653,136	653,136	55,962	55,962	55,962	22,769	22,769	22,769
R-squared	0.026	0.027	0.037	0.079	0.086	0.151	0.046	0.059	0.097
State FE	No	Yes	Yes	No	Yes	Yes	No	Yes	Yes
Year FE	No	No	Yes	No	No	Yes	No	No	Yes

Note:

This table report the coefficients and the robust standard errors from the regressions using the Census Pulse including all demographic groups in the same regression and adding state and year fixed effects. Data restricted to from 1988 through 2019. All estimates are weighted using sampling weights. *** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$. Authors' calculations.

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