

7 Things We Learned About Unemployment Insurance During the Pandemic

By Amy Traub

When COVID-19 hit the United States in March 2020, major sectors of the economy shut down. By April, 23 million U.S. workers were out of a job, the largest loss of employment since the Great Depression.¹ Black and Latinx workers faced the highest rates of unemployment, and women, especially mothers of color, were disproportionately pushed out of the labor force by a lack of childcare and shift to remote school.² As working people across the country demanded relief, Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act and additional legislation that significantly expanded eligibility for unemployment insurance (UI), increased benefit amounts, and extended the maximum duration of benefits.³

This brief assesses the nation's experience with expanded unemployment insurance during the pandemic, finding that expanded programs powerfully supported families and the larger economy, and advanced racial and gender equity. At the same time, the rush of pandemic claims exposed the poor condition of states' unemployment insurance infrastructure. Unfortunately, Congress allowed pandemic benefits to expire, leaving a broken system still in need of permanent reform.

Below are seven conclusions about unemployment insurance during the pandemic.

1) Unemployment insurance is a powerful anti-poverty tool and improves household well-being.

At the height of the COVID-19 unemployment crisis, roughly one in six U.S. adults (about 40 million people) received unemployment insurance benefits.⁴ According to the Census Bureau, access to unemployment insurance reduced the official poverty rate from 12.9% to 11.4%, preventing 4.7 million people, including 1.4 million children, from falling into poverty in 2020.⁵

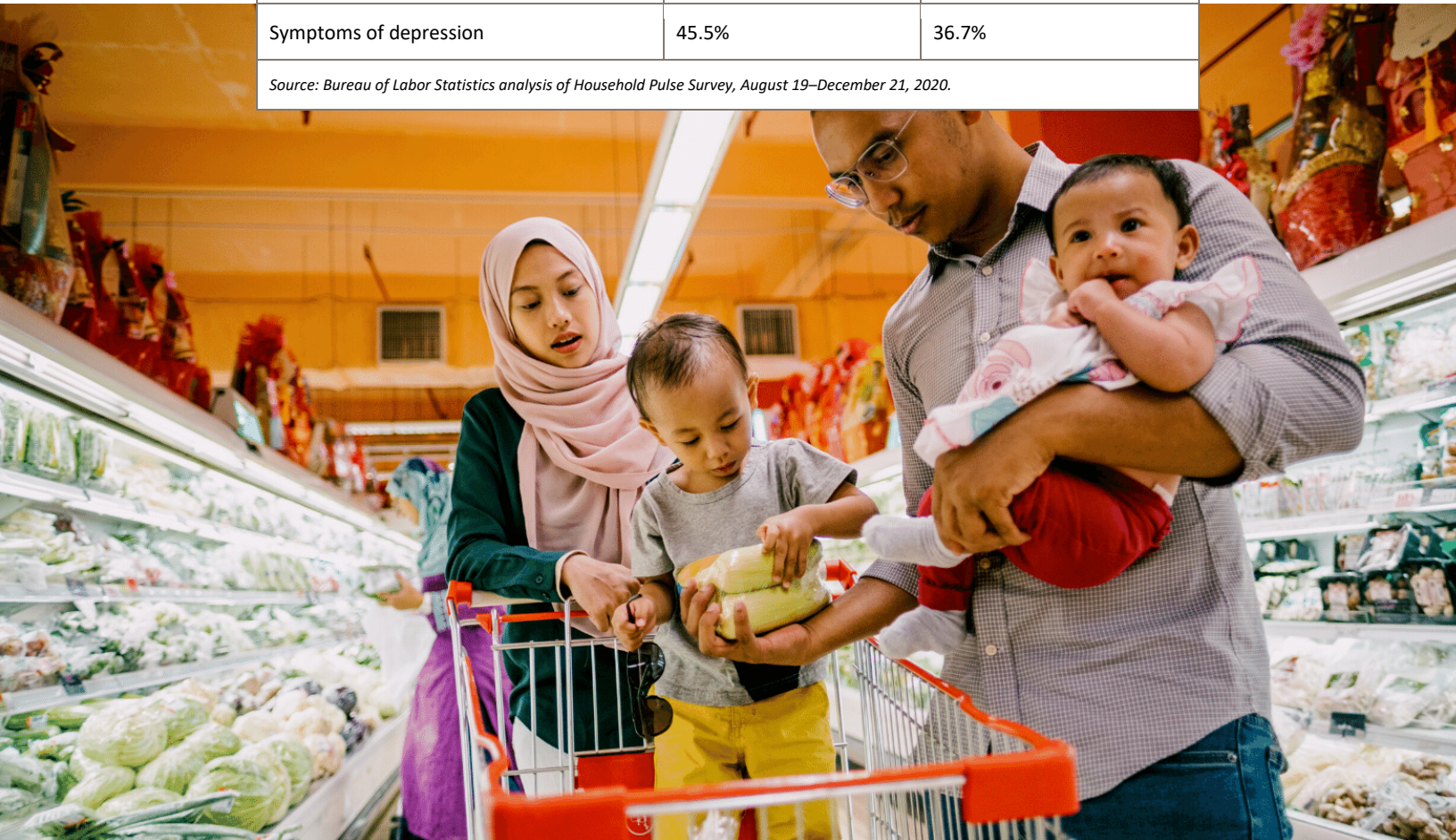
Unemployment insurance lifted Black and Latinx workers and their families out of poverty: An estimated 1.1 million Black people and 1.2 million Latinx people avoided poverty as a result of unemployment insurance benefits. According to a different indicator of poverty, the Supplemental Poverty Measure, unemployment insurance benefits had an even greater anti-poverty impact, preventing 5.5 million people from experiencing poverty in 2020.⁶

Beyond curtailing poverty, unemployment benefits substantially reduced hardship and broadly improved the well-being of households, including recipients' financial stability and mental health. The Bureau of Labor Statistics (BLS) compared households that received unemployment benefits at some point in the pandemic with households where a worker applied for benefits but did not receive them. The BLS found that successful unemployment benefits recipients were significantly less likely to experience food insecurity, have difficulty with household expenses, fall behind on their mortgage or rent, or report symptoms of anxiety or depression.⁷ These disparities remained significant even after controlling for pre-pandemic differences in household income, education, and demographics.

Table 1. Unemployment Insurance Alleviated Hardship During the Pandemic

Experience of Hardship	Households that Applied for but Did Not Receive Unemployment Benefits	Households that Received Unemployment Benefits
Difficulty with household expenses	66.6%	55.9%
Food insecurity	29.1%	18.9%
Behind on mortgage or rent	27.4%	20.1%
Symptoms of anxiety	53.2%	45.2%
Symptoms of depression	45.5%	36.7%

Source: Bureau of Labor Statistics analysis of Household Pulse Survey, August 19–December 21, 2020.



2) Unemployment benefits sustain state and local economies.

The expansion of unemployment insurance benefits under the Families First Coronavirus Response Act and CARES Act sent \$664.9 billion in federal funds to workers and families experiencing unemployment as of October 2021.⁸ These well-targeted federal dollars were pumped into slumping state and local economies, where they boosted consumer spending and supported local businesses, preventing further layoffs.

One way to measure the positive impact of expanded unemployment benefits is to examine what happens when benefits are eliminated. A recent study of real-time anonymous banking data in states that cut off expanded unemployment benefits early finds that for every \$1 of reduced benefits, household spending fell by 52 cents.⁹ On average, workers whose federal benefits were cut off lost \$264 net income per week and spent \$145 less per week.

Researchers at the Economic Policy Institute extrapolated from these trends, finding that the elimination of federal unemployment expansions caused an estimated \$144.3 billion loss of income and a \$79.2 billion decline in consumer spending nationwide.¹⁰ The loss of personal income from curtailing pandemic unemployment benefits contributed to slowing national GDP growth in the third quarter of 2021, according to the U.S. Department of Commerce Bureau of Economic Analysis.¹¹

Meanwhile, neither states nor the nation as a whole saw a dramatic resurgence in employment when expanded unemployment benefits were eliminated: for example, employment fell in Iowa after the state eliminated expanded benefits early, even as job growth picked up significantly in Nevada and New Mexico, which retained benefits.¹² When expanded unemployment benefits expired nationwide in September 2021, job growth was lackluster,¹³ disappointing the expectations of many business observers who had mistakenly believed unemployment benefits played a major role in holding back job growth.¹⁴

At its peak in August 2020, PUA effectively doubled the reach of unemployment insurance, supporting 14.6 million workers, half of all unemployment insurance recipients.

3) Self-employed workers, caregivers, misclassified independent contractors, part-timers, and underpaid workers need unemployment benefits, too. Expanding eligibility made the system more equitable.

The federally funded Pandemic Unemployment Assistance (PUA) program temporarily expanded eligibility for unemployment benefits to many groups of workers who were excluded from, or who had exhausted all right to other forms of unemployment insurance. For example, PUA included self-employed workers, caregivers, workers misclassified as independent contractors,¹⁵ part-timers, and underpaid workers. At its peak in August 2020, PUA effectively doubled the reach of unemployment insurance, supporting 14.6 million workers—half of all unemployment insurance recipients.¹⁶ Without PUA's expanded eligibility, millions of workers would have lacked any income support when their paychecks disappeared.

Expanded eligibility for unemployment benefits made the system more equitable by making support available to workers excluded by many state unemployment insurance laws. For example, women and people with disabilities are more likely to seek part-time work,¹⁷ yet

many states mandate that workers must be able and available to work full time to qualify for unemployment benefits.¹⁸ As a result of occupational segregation that is fueled by structural racism and sexism, workers of color—and especially women of color—disproportionately work in low-paying positions¹⁹ that make them ineligible for unemployment insurance in some states.²⁰ Black and Latinx workers are also overrepresented in app-based jobs where they are frequently misclassified as independent contractors and wrongfully excluded from unemployment benefits in many states.²¹

The racist impact of these exclusions is worsened by the fact that policymakers in states with a higher share of Black residents are more likely to have imposed more stringent restrictions on eligibility for unemployment insurance.²² As a result, when PUA and other federal unemployment programs expanded eligibility, they disproportionately benefitted workers in states with high Black populations.²³

By providing unemployment benefits to workers who do not fit the model of a white, male full-time worker, PUA succeeded in supporting millions of additional jobless workers during the pandemic. Yet, now that PUA has expired, the unemployment insurance system is again shutting out broad categories of workers who need benefits.

4) It takes time to find a good job—especially during an economic crisis.

Recognizing that securing a new job during a pandemic can be a lengthy process, Congress enacted Pandemic Emergency Unemployment Compensation (PEUC), which extended unemployment support for workers who had exhausted their state benefits. As a result of several benefit extension policies, workers could ultimately qualify for up to 53 weeks of benefits. These federal extensions were greatly needed: in September 2020, more than three million workers had exhausted all of their state unemployment benefits.²⁴ By March 2021, 6.2 million workers depended on PEUC to get by as they searched for work.²⁵

The creation of PEUC was an acknowledgement that the existing Extended Benefits program—intended to automatically provide additional weeks of jobless benefits during periods of high unemployment when it is harder to find a job—was inadequate. Extended Benefits fail to “trigger on” when unemployment rises, fail to add sufficient weeks of additional benefits, and often “trigger off” when unemployment rates remain high.

Policymakers in states with a higher share of Black residents are more likely to have imposed more stringent restrictions on eligibility for unemployment insurance.

Additionally, Extended Benefits triggers often fail to account for high unemployment rates in particular regions of a state or in particular communities. Congress created the temporary PEUC program to make up for these shortcomings. Yet, the short-term fix ultimately left workers stranded: more than 3.6 million workers were still relying on PEUC when it abruptly terminated on September 6, leaving most of these workers without any further means of income support.²⁶

The reality is that job searches take time, no matter what the nation’s economic conditions are. In 2019, when the pandemic had not yet hit and the economy was widely seen as strong, more than one in five unemployed workers were out of work for 27 weeks or longer.²⁷ Yet,

most state benefits terminate after just 26 weeks—and several states have cut their budgets by providing even fewer weeks of benefits.²⁸ A shorter maximum duration of benefits reduces unemployed workers' financial security and increases pressure on workers to accept jobs that do not match their skills and needs.²⁹

Cuts in weeks of benefits may particularly harm workers who confront systemic discrimination in the labor market due to their race or ethnicity, gender or gender expression, age, sexual orientation, or other factors that prolong the search for suitable work. Black workers—Black men in particular—suffer longer periods of unemployment than white workers because of systemic discrimination and are more likely to exhaust state unemployment benefits.³⁰ Providing additional weeks of standard benefits and improving policies that extend benefits for extra weeks when jobs are scarce would give all jobless workers sufficient time to find suitable employment.

5) Regular unemployment benefit amounts aren't sufficient for job seekers to get by.

With millions of people unable to work due to the pandemic, Congress established Federal Pandemic Unemployment Compensation (FPUC), which provided a temporary \$600 federal supplement to weekly unemployment benefits (later scaled back to \$300). At various points during the pandemic, federal officials instituted additional supplements.³¹ FPUC alone pumped \$438 billion³² into the pockets of unemployed workers. When the \$300 supplement was halted on September 6, more than 11 million workers suddenly lost this critical source of income.³³

The FPUC benefit supplement is a major reason why unemployment benefits played such an important role in reducing poverty and financial hardship and in supporting the consumer spending that sustained state and local economies. In the absence of this supplement, regular unemployment insurance benefit amounts are not sufficient for unemployed workers to make ends meet while searching for a job. In August 2021, for example, the national average unemployment benefit without FPUC was \$347.86 a week—approximately \$1,511 a month.³⁴ Meanwhile, the nation's average fair market rent for a two-bedroom rental home was \$1,295 a month,³⁵ illustrating the struggle that unemployed workers who lack a financial cushion face in affording food, utilities, and other necessities without falling behind on rent. And some states paid much lower benefits: Louisiana offered an average weekly benefit of only \$180.67 a week, while Mississippi provided \$201.22 and Tennessee paid \$223.66.³⁶

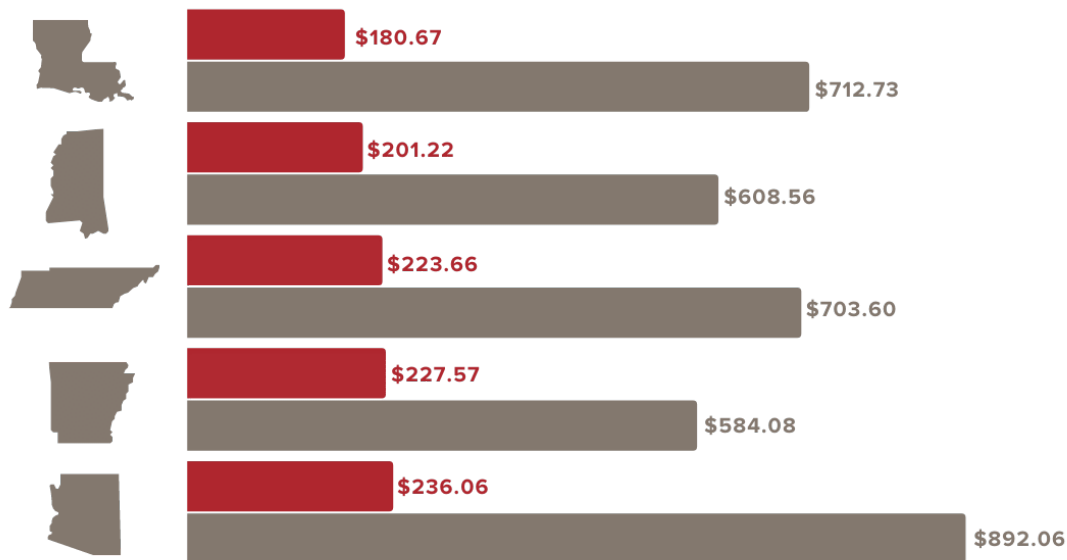
In 2019, when the pandemic had not yet hit and the economy was widely seen as strong, more than one in five unemployed workers were out of work for 27 weeks or longer. Yet, most state benefits terminate after just 26 weeks—and several states have cut their budgets by providing even fewer weeks of benefits.

Table 2: Inadequacy of Unemployment Insurance Benefit Amounts in the Five Lowest-Paying States

State	Average weekly UI benefit	Average UI benefit on a monthly basis	2-bedroom fair market rent (FMR)	Monthly income needed to afford 2 BR FMR	Weekly income needed to afford 2 BR FMR
Louisiana	\$180.67	\$785.05	\$927.00	\$3,088.50	\$712.73
Mississippi	\$201.22	\$874.35	\$791.00	\$2,637.08	\$608.56
Tennessee	\$223.66	\$971.86	\$915.00	\$3,048.92	\$703.60
Arkansas	\$227.57	\$988.85	\$759.00	\$2,531.00	\$584.08
Arizona	\$236.06	\$1,025.74	\$1,160.00	\$3,865.58	\$892.06

Sources: Author's calculations based on U.S. Department of Labor Employment & Training Administration Monthly Program and Financial Data, 8/2021; "Out of Reach," National Low-Income Housing Coalition, 2021.

Average weekly benefit in the 5 lowest paying states **vs.** **Weekly income needed** to afford 2 BR fair market rent



#FixUI

To make matters worse, many workers receive benefits far below the average. Because most states determine benefit amounts as a proportion of a worker's prior wages, women of color, who are dramatically overrepresented in low-paying jobs, typically receive lower benefits.³⁷ Workers with dependents, single parents whose sole income supports a family, tipped workers, and part-time workers all confront significant obstacles to surviving on unemployment benefits. Black and Latinx workers disproportionately experience greater hardship when they receive low levels of benefits because they typically have less personal

wealth than white households to fall back on as a result of the systematic exclusion from wealth-building opportunities over generations.³⁸

Simply reinstating FPUC may not be the most effective way of addressing the inadequacy of unemployment benefit amounts. NELP and allied organizations recommend that replacement rates be raised to at least 50% of a worker's wages, with a maximum no less than two-thirds of the state's average weekly wage.³⁹ Low-paid workers, who live paycheck to paycheck, should have 85% of their wages replaced by UI benefits. In addition, states should set a mandatory minimum benefit of at least 30% of the state's average weekly wage or \$250 per week, whichever is greater. Additional reforms, such as establishing a dependent allowance to give additional assistance to unemployed workers who are supporting children, loved ones with disabilities, or aging parents, would also improve the adequacy of benefits.

6) States must improve their handling of unemployment claims in the future—and avoid penalizing workers for the pandemic chaos.

The COVID-19 pandemic produced an unprecedented volume of unemployment claims: in a single week in March 2020, claims shot up 1,000%,⁴⁰ and millions of newly laid-off workers confronted jammed phone lines, crashing websites, and long delays to access the benefits they were entitled to and desperately needed.⁴¹ Overwhelmed state unemployment agencies struggled to handle not only the deluge of new claims but also the intricacies of new federal unemployment programs with standards that were constantly evolving. Working with antiquated computer systems, deficient staffing and resources, and outdated administrative practices, state agencies were ill-equipped to respond to the need.

The challenges of the pandemic exposed an unemployment insurance infrastructure in disrepair.⁴² Even before COVID struck, many states failed to determine workers' eligibility, pay benefits, or decide administrative appeals in timely manner,⁴³ leaving recently laid-off workers to navigate extensive backlogs and delays—including administrative hurdles that policymakers in some states deliberately erected to reduce workers' access to benefits.⁴⁴

Black and Latinx workers disproportionately experience greater hardship when they receive low levels of benefits because they typically have less personal wealth than white households to fall back on as a result of the systematic exclusion from wealth-building opportunities over generations.

Obstacles to receiving unemployment benefits have impacted Black workers most severely, with Black applicants significantly more likely to be denied benefits (27.2%) than white applicants (21.8%) in the first nine months of the pandemic.⁴⁵ One reason for this disparity, as economist William Spriggs points out, is that implementation of pandemic unemployment benefits lagged the most in the states where Black workers disproportionately live.⁴⁶

The federal Department of Labor has recently offered state unemployment insurance agencies several rounds of grants to modernize their technology, improve administration, and enhance equity.⁴⁷ States should take advantage of the funds to better serve unemployed workers, while recognizing that without a focus on disadvantaged workers, technology upgrades alone will not be sufficient to improve access to unemployment

insurance. In fact, when states such as Florida modernized their unemployment computer systems, they created new barriers for workers, delayed payments, and increased false accusations of fraud.⁴⁸

Workers still trying to get back on their feet should not be forced to pay more for the shortcomings of the unemployment system.

As states work to improve their systems, they must not penalize working people for errors that agencies made during the chaos of the pandemic. In many states, workers who were already harmed by payment delays are now being sent large bills for overpayments of unemployment benefits that were made with no fault on the worker's part.⁴⁹ Months later, with any unemployment benefit payments long ago spent on necessities, workers still trying to get back on their feet should not be forced to pay more for the shortcomings of the unemployment system. Just as importantly, states should not seek to block their own economic recovery by draining funds from struggling workers and communities. And while the pandemic turmoil was extreme, bills for overpayment errors have always been a harsh burden on working people. Moving forward, states should always avoid penalizing workers when there is no evidence of fraud.



7) Workers need permanent reform, not just temporary programs with arbitrary expiration dates.

When pandemic unemployment benefits were abruptly curtailed on September 6, 2021, 11.2 million jobless workers were left stranded.⁵⁰ This includes more than 8.5 million unemployed people who saw support completely cut off, and another 2.7 million who continued to be eligible for state unemployment benefits but lost the vital \$300 federal supplement.

Yet, the economy had not fully recovered and the crisis didn't end as scheduled: the September unemployment rate of 4.8% remained substantially above the pre-pandemic rate of 3.5%.⁵¹ And Black and Latinx workers continued to be sidelined: Black unemployment rates were still nearly twice as high as the rates for white workers, with Black men confronting especially high unemployment at 8.0%, compared to 4.2% for white men. The unemployment rate for Latinx workers (6.3%) also remained elevated. As noted above, the benefit cutoff also produced an estimated \$144.3 billion loss of income nationwide and a \$79.2 billion decline in consumer spending.⁵²

The sudden disappearance of benefits at a time when workers still needed aid highlights the limitations of applying short-term fixes to a system in need of permanent reform. Pandemic unemployment insurance programs expanded eligibility, increased benefit amounts, and enabled workers to get additional weeks of support—greatly benefitting workers and their communities and advancing racial equity. Then these benefits were allowed to expire, leaving the same inadequate system that has failed unemployed workers for years and remains badly unprepared for the next economic downturn.

The sudden disappearance of benefits at a time when workers still needed aid highlights the limitations of applying short-term fixes to a system in need of permanent reform.

Conclusion and recommendations

Congress should learn from experience and build on the success of pandemic unemployment benefits. Lawmakers can make immediate advances by including Senator Ron Wyden's Unemployment Insurance Improvement Act in the Build Back Better reconciliation bill. This legislation begins to address the significant ways that the unemployment insurance system disproportionately excludes Black and Latinx workers, women workers, and workers with disabilities by mandating that states provide at least 26 weeks of unemployment benefits, increasing coverage for part-time workers, and expanding eligibility by requiring states to consider a workers' most recent earnings and standardizing earning requirements. These reforms lay the groundwork for a transformed unemployment insurance system that will enable all workers to thrive.

State lawmakers and agency officials must also act on the lessons of the pandemic: recognizing that expanded unemployment insurance greatly benefitted state residents and local economies; acting to ensure that state unemployment laws and policies exclude as few jobless workers as possible; guaranteeing workers sufficient weeks of support to find a new job; and raising benefit levels to an amount that enables workers and their families to

survive. States must also take advantage of federal funding that will enable them to improve their handling of unemployment claims to better serve workers.

The expansion and enhancement of unemployment insurance during the pandemic temporarily improved a broken system. Policymakers must learn from the experience to build a more equitable and comprehensive unemployment insurance system for the long term.

Endnotes

- ¹ Elizabeth Weber Handwerker, et al. "Employment Recovery in the Wake of the COVID-19 Pandemic," *Monthly Labor Review*, U.S. Bureau of Labor Statistics, December 2020, <https://doi.org/10.21916/mlr.2020.27>.
- ² "The Employment Situation: April 2020," U.S. Bureau of Labor Statistics, May 8, 2020, https://www.bls.gov/news.release/archives/empsit_05082020.htm; Daniel Aaronson, Luojuia Hu, and Aastha Rajan, "Did Covid-19 Disproportionately Affect Mothers' Labor Market Activity?" *Chicago Fed Letter*, No. 450, Federal Reserve Bank of Chicago, January 2021, <https://www.chicagofed.org/publications/chicago-fed-letter/2021/450>.
- ³ During the pandemic, policymakers also acted to create more flexibility within unemployment insurance programs in a variety of ways, including creating incentives for states to waive the waiting week that many states impose when applying for benefits, waiving work search requirements, imposing more parameters around suitable work environments, and other COVID-19 allowances such as exceptions for caregivers. While analyzing each of these provisions is outside the scope of this report, they all increased economic security for workers.
- ⁴ Patrick Carey, et al., "Applying for and Receiving Unemployment Insurance Benefits During the Coronavirus Pandemic," *Monthly Labor Review*, U.S. Bureau of Labor Statistics, September 2021, <https://doi.org/10.21916/mlr.2021.19>.
- ⁵ Frances Chen and Em Shrider, *Expanded Unemployment Insurance Benefits During Pandemic Lowered Poverty Rates Across All Racial Groups*, U.S. Census Bureau, September 14, 2021, <https://www.census.gov/library/stories/2021/09/did-unemployment-insurance-lower-official-poverty-rates-in-2020.html>.
- ⁶ Liana E. Fox and Kalee Burns, *The Supplemental Poverty Measure: 2020*, Current Population Reports P60-275, September 2021, <https://www.census.gov/content/dam/Census/library/publications/2021/demo/p60-275.pdf>.
- ⁷ Carey, "Applying for and Receiving Unemployment Insurance Benefits."
- ⁸ "Families First Coronavirus Response Act and Coronavirus Aid, Relief, and Economic Security (CARES) Act Funding to States through October 23, 2021," Office of Unemployment Insurance Employment and Training Administration U.S. Department of Labor, October 2021, https://oui.doleta.gov/unemploy/docs/cares_act_funding_state.html.
- ⁹ Kyle Coombs, et al. "Early Withdrawal of Pandemic Unemployment Insurance: Effects on Earnings, Employment and Consumption," working paper, August 20, 2021, <https://files.michaelstepner.com/pandemicUexpiration-paper.pdf>.
- ¹⁰ Asha Banerjee and Ben Zipperer, "All Pain and No Gain," *Working Economics Blog*, Economic Policy Institute, September 17, 2021, <https://www.epi.org/blog/all-pain-and-no-gain-unemployment-benefit-cuts-will-lower-incomes-and-consumer-spending/>.
- ¹¹ "Gross Domestic Product, Third Quarter 2021 (Advance Estimate)," US Department of Commerce Bureau of Economic Analysis, October 28, 2021, <https://www.bea.gov/news/2021/gross-domestic-product-3rd-quarter-2021-advance-estimate>.
- ¹² "State Employment and Unemployment: August 2021," U.S. Bureau of Labor Statistics, September 17, 2021, https://www.bls.gov/news.release/archives/laus_09172021.htm.
- ¹³ "The Employment Situation: September 2021," U.S. Bureau of Labor Statistics, October 8, 2021, https://www.bls.gov/news.release/archives/empsit_10082021.htm.
- ¹⁴ Charisse Jones and Michael Collins, "With Unemployment Benefits Cut Off in Many States, Americans Returned to Work, Right?" *USA Today*, October 4, 2021, <https://www.usatoday.com/story/money/2021/10/02/unemployment-did-americans-return-work-states-cut-off-jobless-benefits/5886379001/?gnt-cfr=1>; Michael Hiltzik, "Unemployment Benefits Weren't What Kept Workers Home. The Latest Crummy Jobs Report Proves It," *Los Angeles Times*, October 12, 2021, <https://www.latimes.com/business/story/2021-10-12/jobs-report-unemployment-benefits>.
- ¹⁵ For more on the costs of misclassifying app-based workers and other employees as independent contractors, see: *Independent Contractor Misclassification Imposes Huge Costs on Workers and Federal and State Treasuries*, National Employment Law Project, October 26, 2020, <https://www.nelp.org/publication/independent-contractor-misclassification-imposes-huge-costs-workers-federal-state-treasuries-update-october-2020/>.
- ¹⁶ Unemployment Insurance Weekly Claims, Office of Unemployment Insurance Employment and Training Administration U.S. Department of Labor, September 10, 2020, <https://oui.doleta.gov/press/2020/091020.pdf>.
- ¹⁷ U.S. Bureau of Labor Statistics, Current Population Survey, 2020, <https://www.dol.gov/agencies/wb/data/latest-annual-data/full-and-part-time-employment>.
- ¹⁸ *Comparison of State Unemployment Insurance Laws*, U.S. Department of Labor, 2020, p 5-28, <https://oui.doleta.gov/unemploy/pdf/uilawcompar/2020/complete.pdf>.
- ¹⁹ "A Profile of the Working Poor," *BLS Reports*, U.S. Bureau of Labor Statistics, 2020, <https://www.bls.gov/opub/reports/working-poor/2018/home.htm>.
- ²⁰ *Comparison of State Unemployment Insurance Laws*, p 3-4, 3-5.
- ²¹ Rebecca Smith, *Independent Contractors and Covid-19: Working Without Protections*, National Employment Law Project, March 24, 2020, <https://www.nelp.org/publication/independent-contractors-covid-19-working-without-protections/>.
- ²² Josh Bivens, et al., *Reforming Unemployment Insurance: Stabilizing a System in Crisis and Laying the Foundation for Equity*, Economic Policy Institute, National Employment Law Project, Center for American Progress, Center for Popular Democracy, Groundwork Collaborative, National Women's Law Center and Washington Center for Equitable Growth, 2021, p 50, <https://www.nelp.org/publication/reforming-unemployment-insurance-stabilizing-a-system-in-crisis-and-laying-the-foundation-for-equity/>.
- ²³ Sebastian Martinez Hickey, "New Personal Income Data Show the Need for Broad And Permanent Unemployment Insurance Reform," *Working Economics Blog*, Economic Policy Institute, April 23, 2021, <https://www.epi.org/blog/new-personal-income-data-show-the-need-for-broad-and-permanent-unemployment-insurance-reform/>.
- ²⁴ *Unemployment Insurance Data Dashboard*, The Century Foundation, 2021, <https://tcf.org/content/data/unemployment-insurance-data-dashboard/>.

- ²⁵ Unemployment Insurance Weekly Claims, Office of Unemployment Insurance Employment and Training Administration U.S. Department of Labor, April 1, 2021, <https://oui.doleta.gov/press/2021/040121.pdf>.
- ²⁶ Note that states were still paying backlogged PEUC claims after 9/6 and that some workers were able to transition to their state's extended benefits program. Unemployment Insurance Weekly Claims, Office of Unemployment Insurance Employment and Training Administration U.S. Department of Labor, September 30, 2021, <https://oui.doleta.gov/press/2021/093021.pdf>.
- ²⁷ U.S. Census Bureau, Current Population Survey, 2020 <https://www.bls.gov/cps/aa2019/cpsaat29.htm>.
- ²⁸ *Policy Basics: How Many Weeks of Unemployment Compensation Are Available?*, Center on Budget and Policy Priorities, October 26, 2021, <https://www.cbpp.org/research/economy/how-many-weeks-of-unemployment-compensation-are-available>.
- ²⁹ Bivens, *Reforming Unemployment Insurance*, p 72.
- ³⁰ U.S. Census Bureau, Current Population Survey, 2020, <https://www.bls.gov/cps/cpsaat31.htm>.
- ³¹ Additional supplement programs during the pandemic included the Mixed Earner Unemployment Compensation (MEUC) program, providing a \$100 supplement for certain workers who had income both from W-2 employment and self-employment and who lost their livelihood during the pandemic and the Lost Wages Assistance Program (LWAP), funded by the Federal Emergency Management Agency.
- ³² "Families First Coronavirus Response Act and Coronavirus Aid, Relief, and Economic Security (CARES) Act Funding to States."
- ³³ Unemployment Insurance Weekly Claims, Office of Unemployment Insurance Employment and Training Administration U.S. Department of Labor, September 30, 2021, <https://oui.doleta.gov/press/2021/093021.pdf>.
- ³⁴ Monthly Program and Financial Data, Employment and Training Administration, U.S. Department of Labor, 2021, <https://oui.doleta.gov/unemploy/claimssum.asp>
- ³⁵ Andrew Aurand, et. al., *Out of Reach: The High Cost of Housing 2021*, National Low-Income Housing Coalition, 2021, <https://reports.nlihc.org/oor>.
- ³⁶ Monthly Program and Financial Data, Employment and Training Administration.
- ³⁷ Jasmine Tucker and Julie Vogtman, *When Hard Work Is Not Enough: Women in Low-Paid Jobs*, National Women's Law Center, April 2020, https://nwlc.org/wp-content/uploads/2020/04/Women-in-Low-Paid-Jobs-report_pp04-FINAL-4.2.pdf.
- ³⁸ Amy Traub, et. al., *The Asset Value of Whiteness: Understanding the Racial Wealth Gap*, Demos and the Institute on Assets and Social Policy at Brandeis University, 2017, <https://www.demos.org/research/asset-value-whiteness-understanding-racial-wealth-gap>.
- ³⁹ Bivens, *Reforming Unemployment Insurance*, p 90-95.
- ⁴⁰ Unemployment Insurance Weekly Claims, Office of Unemployment Insurance Employment and Training Administration U.S. Department of Labor, March 26, 2020, <https://oui.doleta.gov/press/2020/032620.pdf>.
- ⁴¹ Megan Cassella and Katy Murphy, "States Overwhelmed by Previously Unimaginable Layoff Numbers," *Politico*, April 1, 2020, <https://www.politico.com/news/2020/04/01/unemployed-workers-benefits-coronavirus-159192>.
- ⁴² For further detail, see: Rebecca Dixon, *From Disrepair to Transformation: How to Revive Unemployment Insurance Information Technology and Infrastructure*, National Employment Law Project, July 15, 2020, <https://www.nelp.org/publication/from-disrepair-to-transformation-how-to-revive-unemployment-insurance-information-technology-infrastructure/>.
- ⁴³ Unemployment Insurance Core Measures, Office of Unemployment Insurance Employment and Training Administration U.S. Department of Labor, <https://oui.doleta.gov/unemploy/ranking.asp>; Julia Simon-Mishel et. al., *Centering Workers: How to Modernize Unemployment Insurance Technology*, The Century Foundation, the National Employment Law Project and Philadelphia Legal Assistance, September 17, 2020, http://stage.nelp.org/wp-content/uploads/UI-mod-report_FINAL.pdf.
- ⁴⁴ George Wentworth, *Closing Doors on the Unemployed: Why Most Jobless Workers Are Not Receiving Unemployment Insurance and What States Can Do About It*, National Employment Law Project, December 19, 2017, <https://www.nelp.org/publication/closing-doors-on-the-unemployed/>.
- ⁴⁵ Carey, "Applying for and Receiving Unemployment Insurance Benefits."
- ⁴⁶ William E. Spriggs, "The Unemployment Pandemic: Addressing America's Jobs Crisis," Testimony before the US House of Representatives Select Subcommittee on the Coronavirus Crisis, June 18, 2020, <https://www.congress.gov/116/meeting/house/110811/witnesses/HHRG-116-VC00-Wstate-SpriggsW-20200618.pdf>.
- ⁴⁷ U.S. Department of Labor Employment and Training Agency Grants, <https://www.dol.gov/agencies/eta/grants>
- ⁴⁸ George Wentworth and Claire McKenna, *Ain't No Sunshine: Fewer Than One in Eight Unemployed Workers in Florida Is Receiving Unemployment Insurance*, National Employment Law Project, September 21, 2015, <https://www.nelp.org/publication/aint-no-sunshine-florida-unemployment-insurance/>. For more on how states can modernize their unemployment insurance systems in a way that centers the needs of workers, see Simon-Mishel, *Centering Workers*.
- ⁴⁹ See for example: "States Can Forgive Unemployment Overpayments, But Missouri Demands People Pay Up," *National Public Radio*, February 15, 2021, <https://www.npr.org/2021/02/15/967370630/states-can-forgive-unemployment-overpayments-but-missouri-demands-people-pay-up>; "Idaho Residents Asked to 'Pay Back' Unemployment Relief Funds," *CBS2 Idaho News*, October 1st 2021, <https://idahonews.com/news/local/idaho-residents-asked-to-pay-back-unemployment-relief-funds>; "DUA bid to recoup overpayments should be DOA," *Lowell Sun*, October 24, 2021, <https://www.lowellsun.com/2021/10/24/dua-bid-to-recoup-overpayments-should-be-doa/>.
- ⁵⁰ Unemployment Insurance Weekly Claims, Office of Unemployment Insurance Employment and Training Administration U.S. Department of Labor, September 30, 2021, <https://oui.doleta.gov/press/2021/093021.pdf>.
- ⁵¹ "The Employment Situation: September 2021," U.S. Bureau of Labor Statistics, October 8, 2021, https://www.bls.gov/news.release/archives/empst1_10082021.htm.
- ⁵² Banerjee, "All Pain and No Gain."