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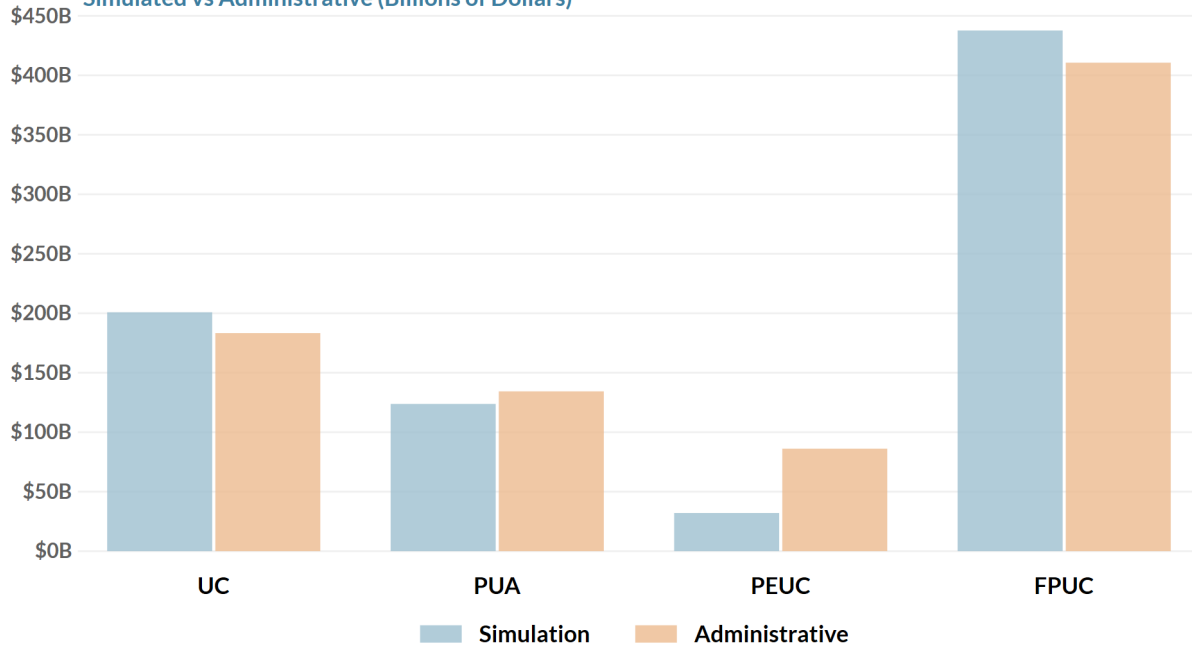
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## Appendix

Figure A1

### Benchmarks: Aggregate Expenditures (Pandemic Period)

Simulated vs Administrative (Billions of Dollars)



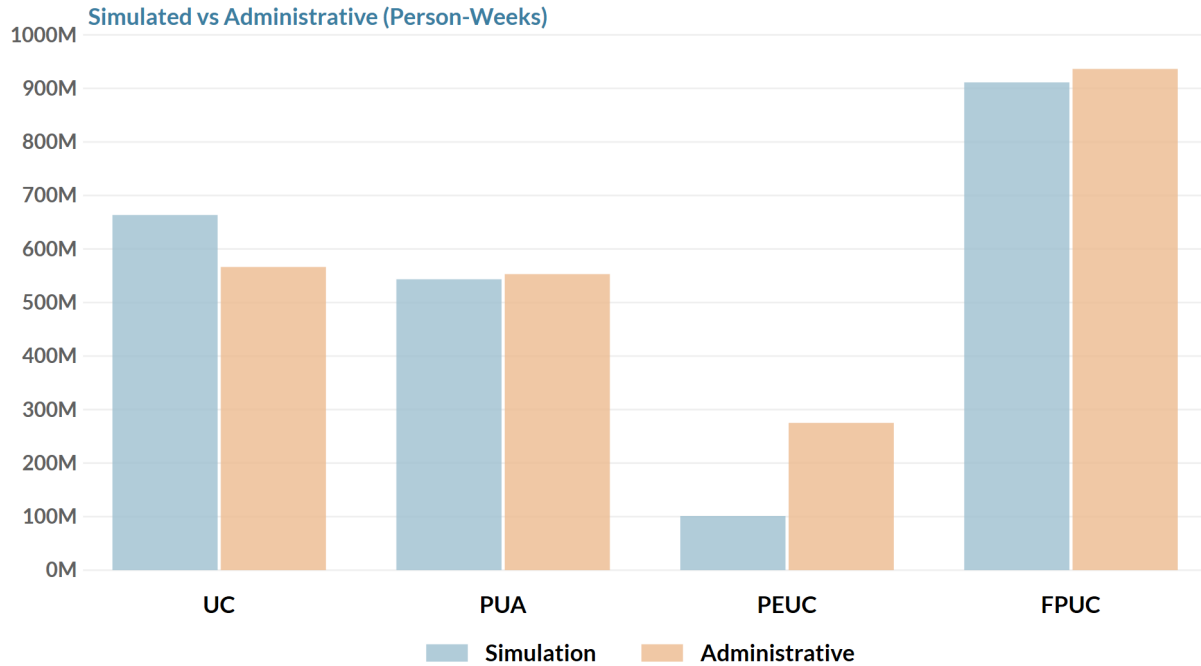
Source: Authors' analysis of the CPS

Sample: March through September 2021

Notes: FPUC simulated expenditures are assumed to equal the total count of weekly UI recipients multiplied by \$600 (April through July 2020) and \$300 (January through September 2021).

Figure A2

## Benchmarks: Aggregate Weeks Compensated (Pandemic Period)



Source: Authors' analysis of the CPS

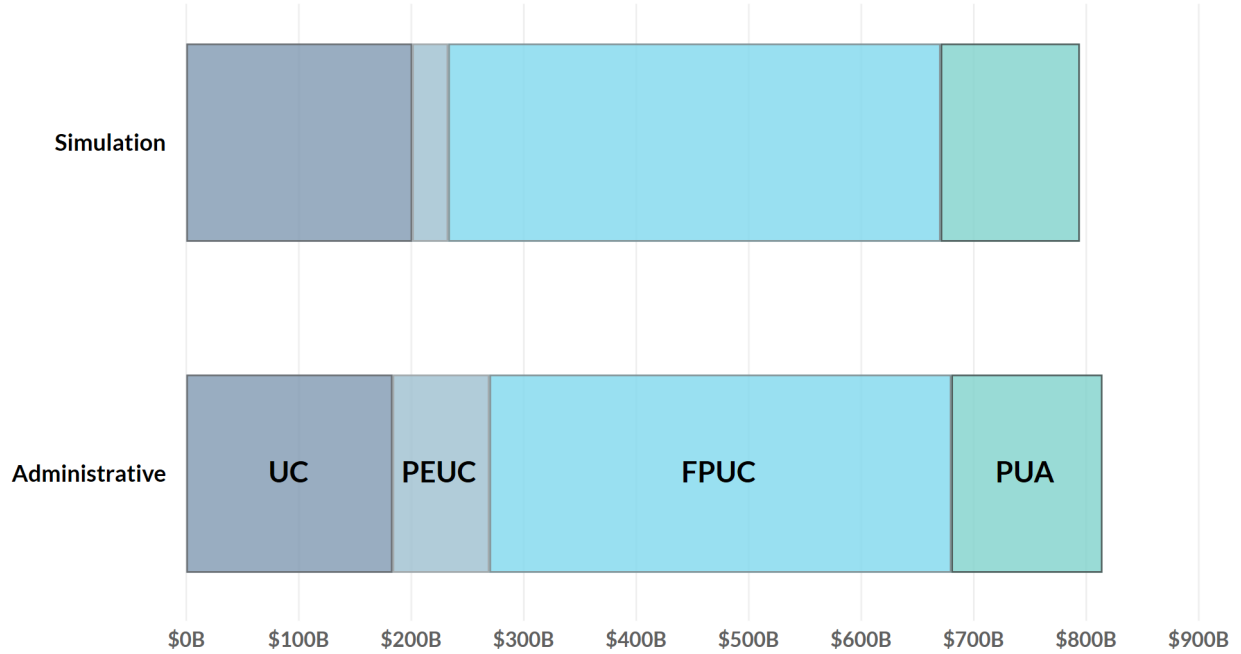
Sample: March through September 2021

Notes: FPUC simulated expenditures are assumed to equal the total count of weekly UI recipients multiplied by \$600 (April through July 2020) and \$300 (January through September 2021).

Figure A3

## Benchmarks: Aggregate Expenditures (Pandemic Period)

Simulated vs Administrative (Billions of Dollars)



Source: Authors' analysis of the CPS

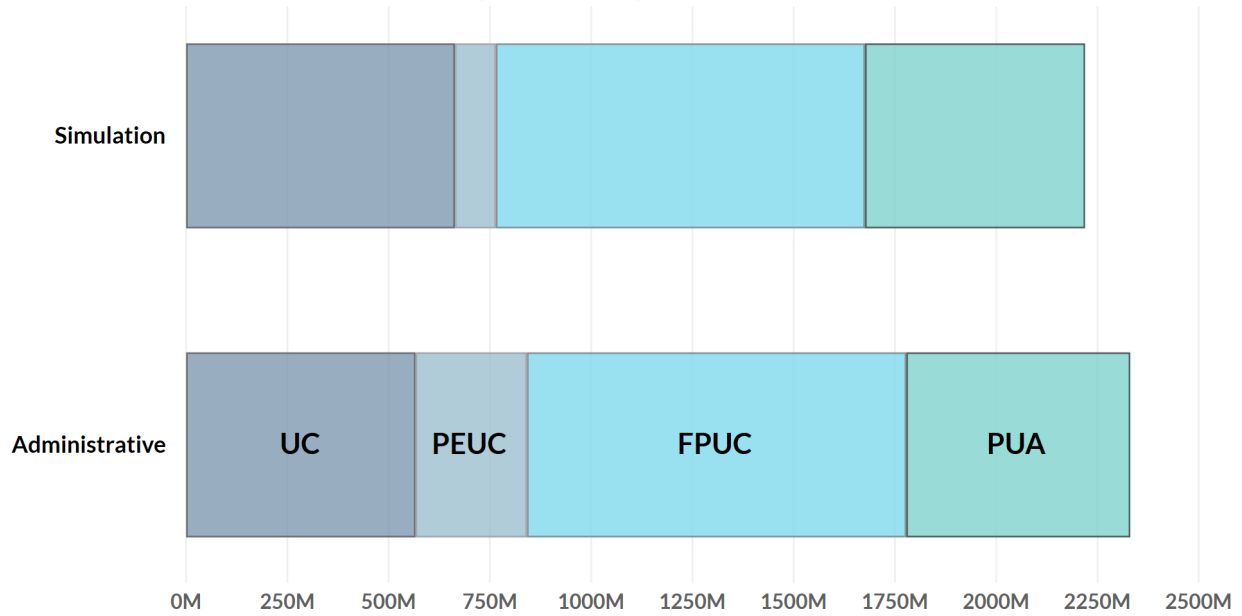
Sample: March through September 2021

Notes: FPUC simulated expenditures are assumed to equal the total count of weekly UI recipients multiplied by \$600 (April through July 2020) and \$300 (January through September 2021).

Figure A4

## Benchmarks: Aggregate Weeks Compensated (Pandemic Period)

Simulated vs Administrative (Person-Weeks)



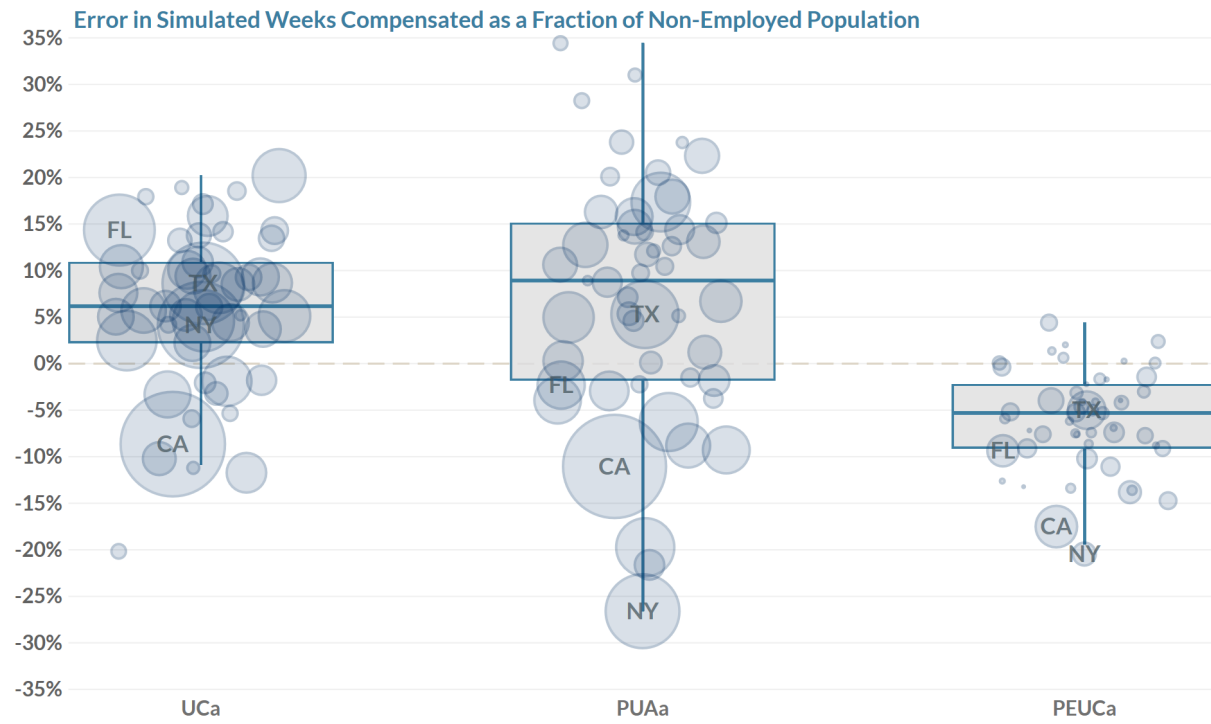
Source: Authors' analysis of the CPS

Sample: March through September 2021

Notes: FPUC simulated expenditures are assumed to equal the total count of weekly UI recipients multiplied by \$600 (April through July 2020) and \$300 (January through September 2021).

Figure A5

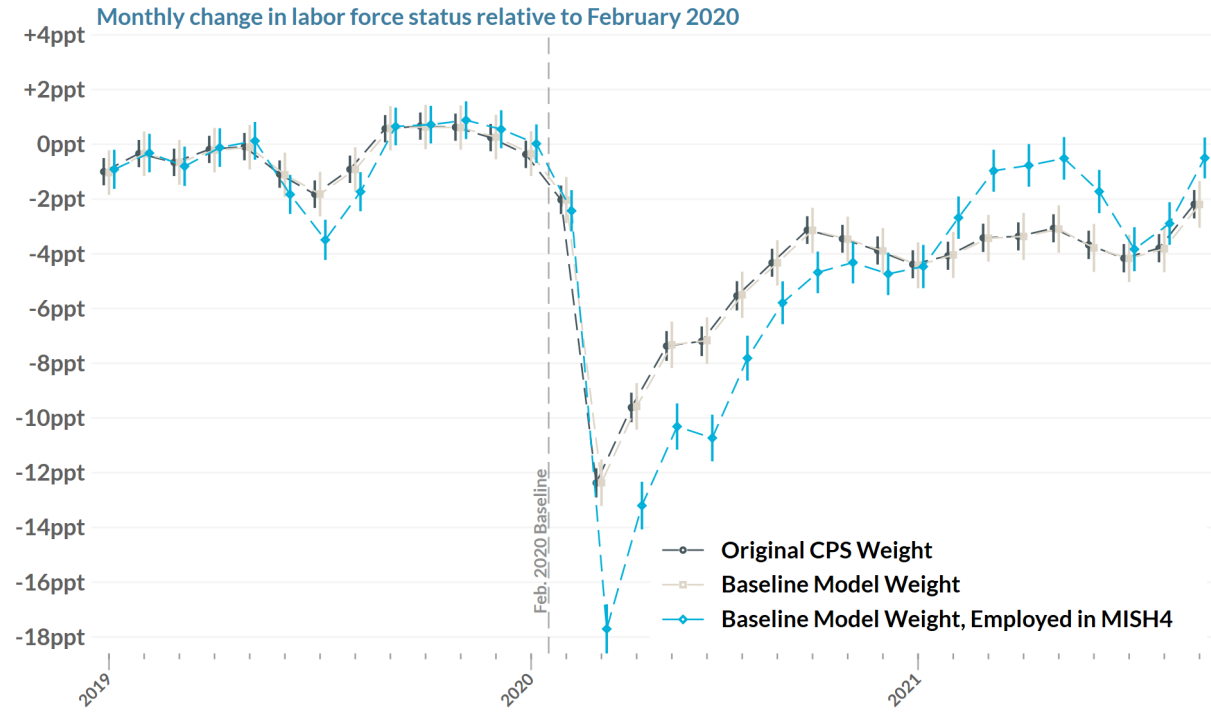
## Distribution of State of Baseline Model Bias



Source: U.S. Department of Labor.  
Notes: Dollars adjusted on a monthly basis using the CPI-U.

Figure A6

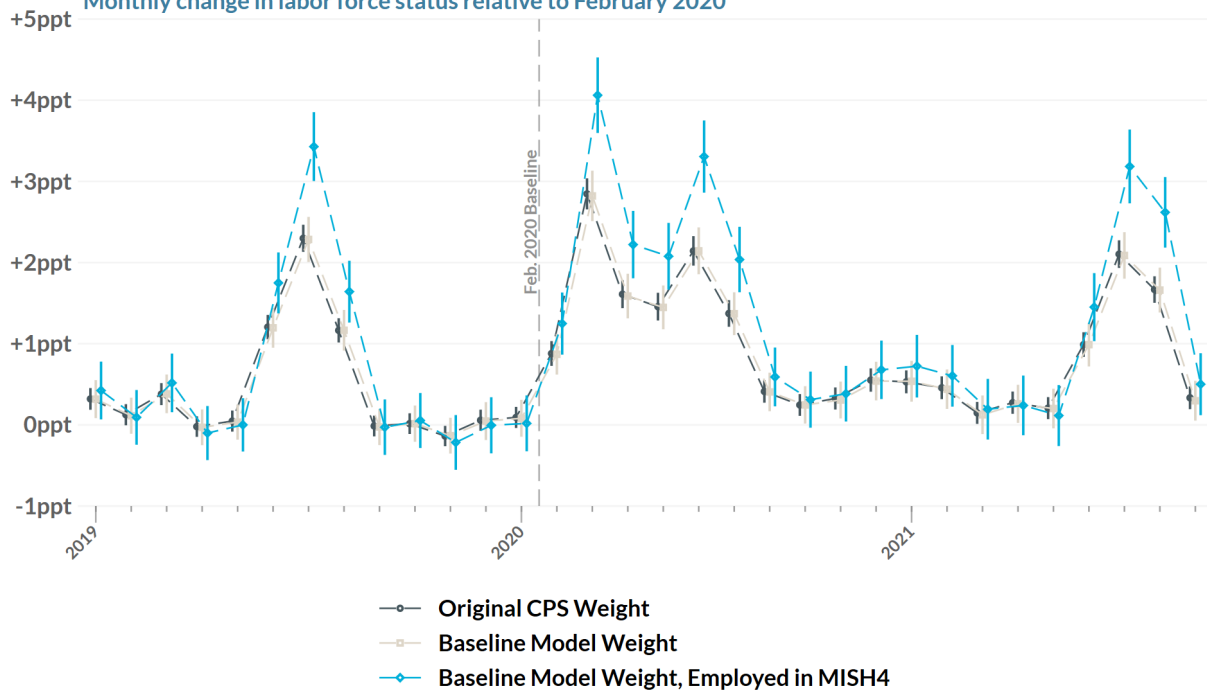
## Labor Market Trends: In Labor Force, At Work



Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.

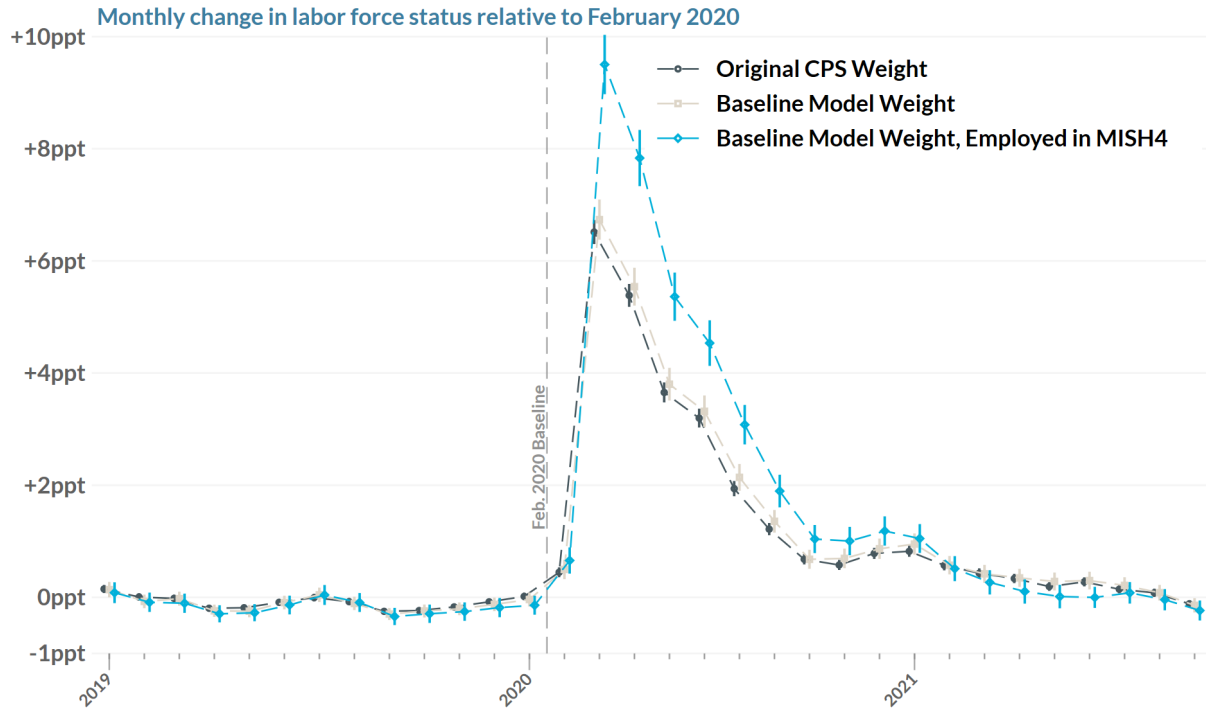
Figure A7  
**Labor Market Trends: In Labor Force, Has Job, Not at Work Last Week**  
 Monthly change in labor force status relative to February 2020



Source: IPUMS-CPS.  
 Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.

Figure A8

## Labor Market Trends: In Labor Force, Job Loser - On Layoff



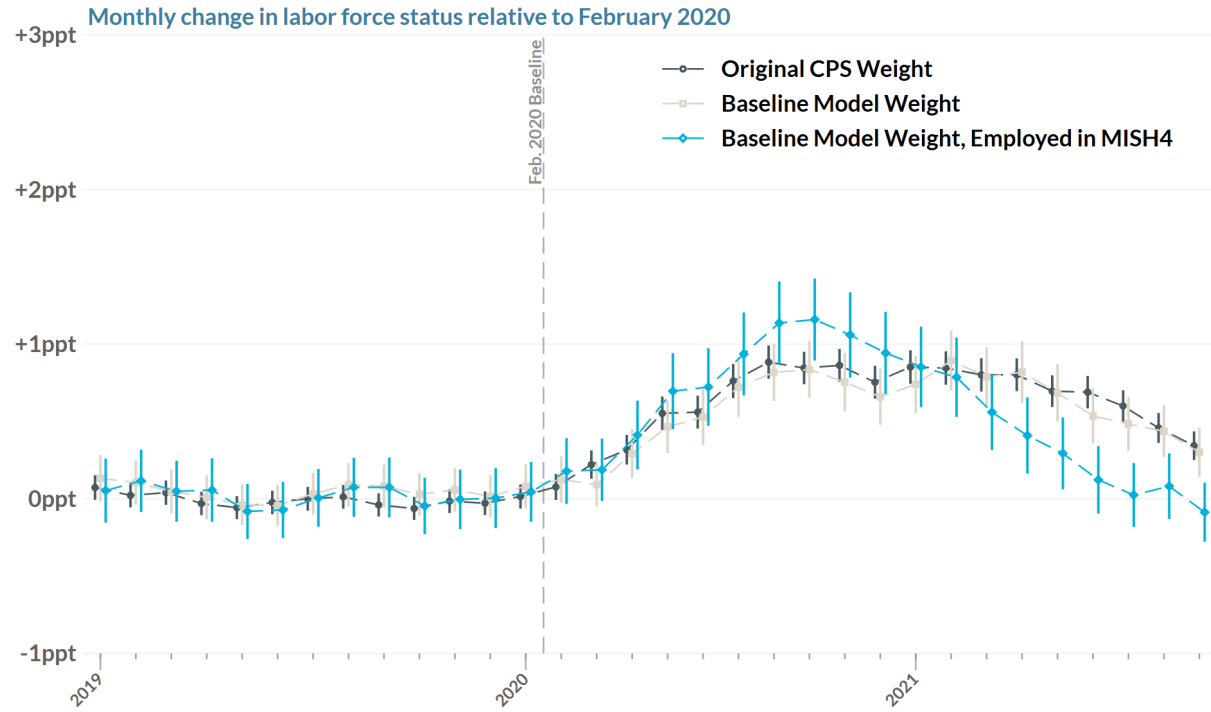
Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.



Figure A9

## Labor Market Trends: In Labor Force, Other Job Loser

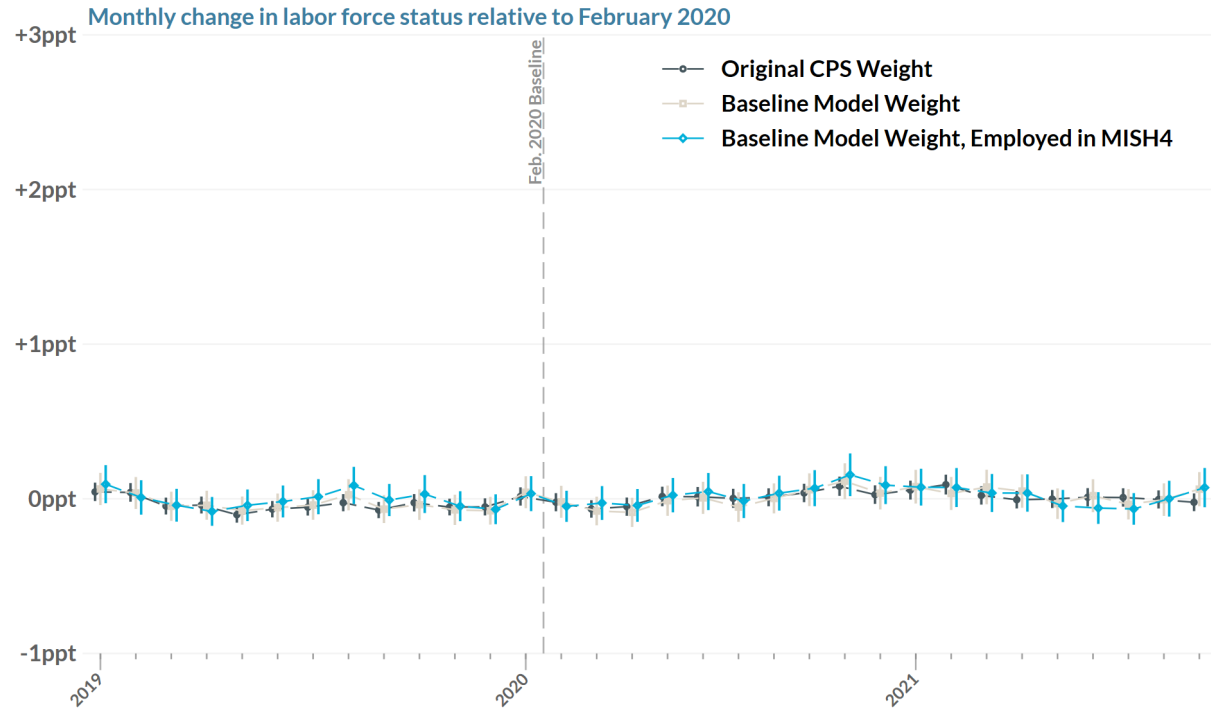


Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.

Figure A10

## Labor Market Trends: In Labor Force, Temporary Job Ended

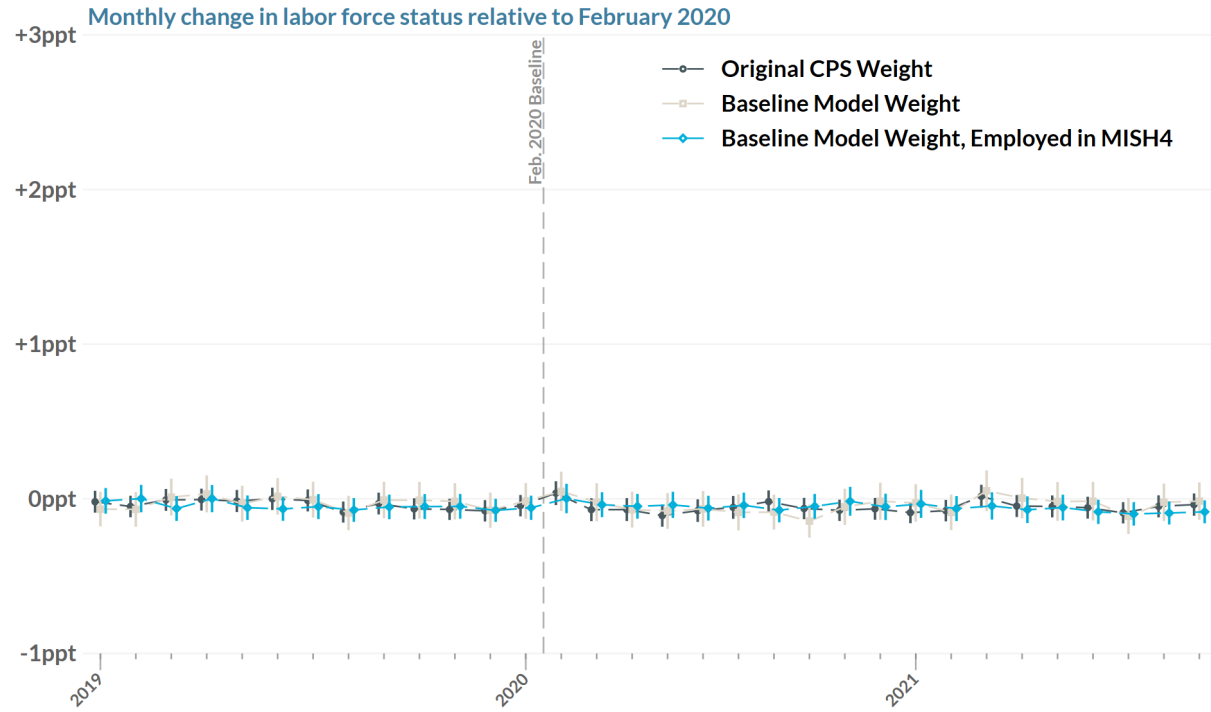


Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.

Figure A11

## Labor Market Trends: NILF, Disabled

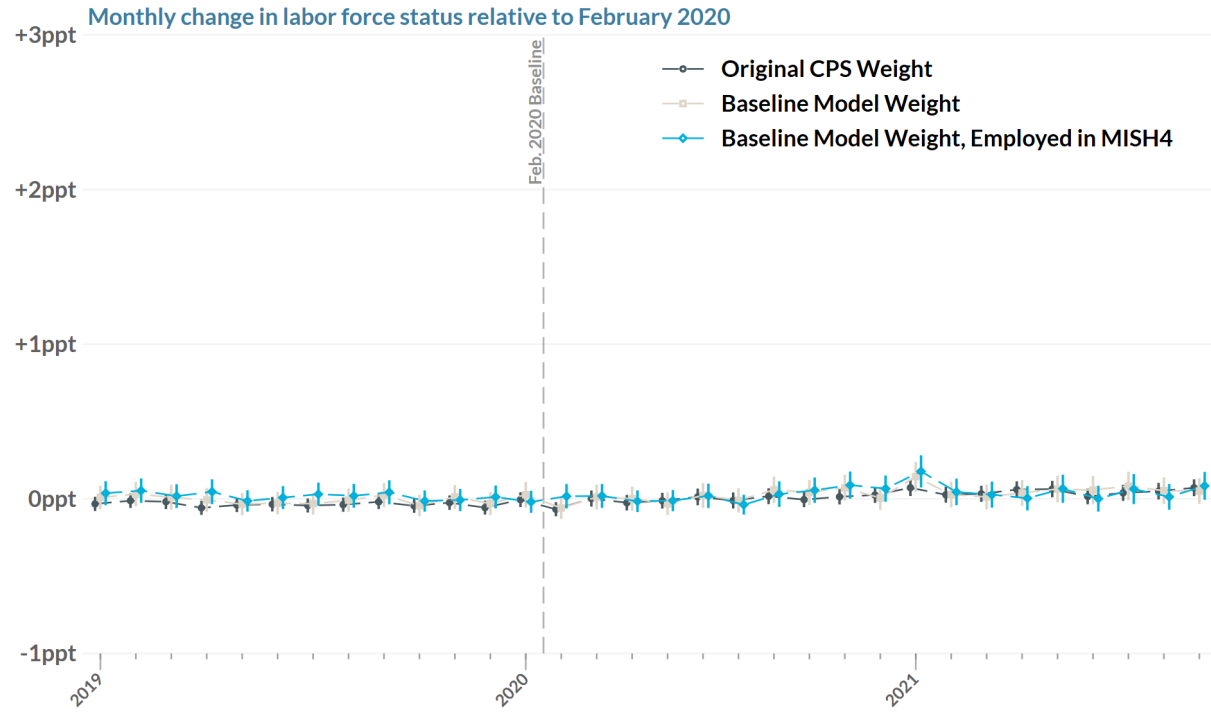


Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.

Figure A12

## Labor Market Trends: NILF, ill

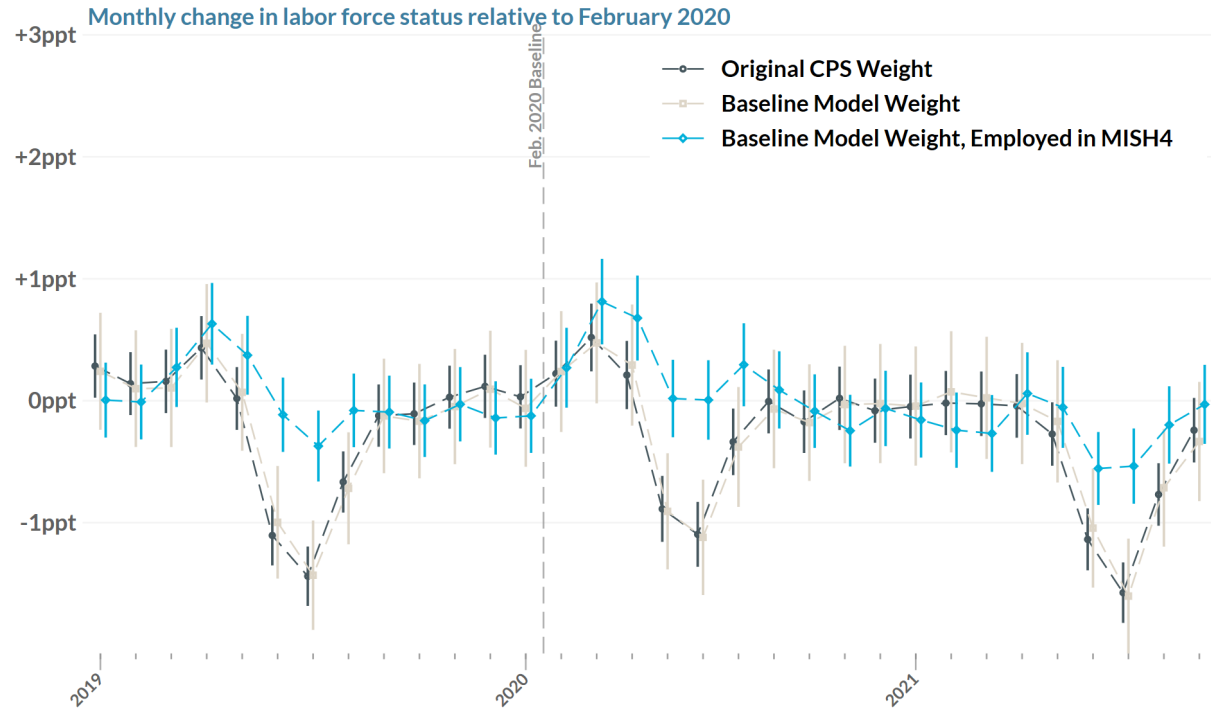


Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.

Figure A13

## Labor Market Trends: NILF, In School



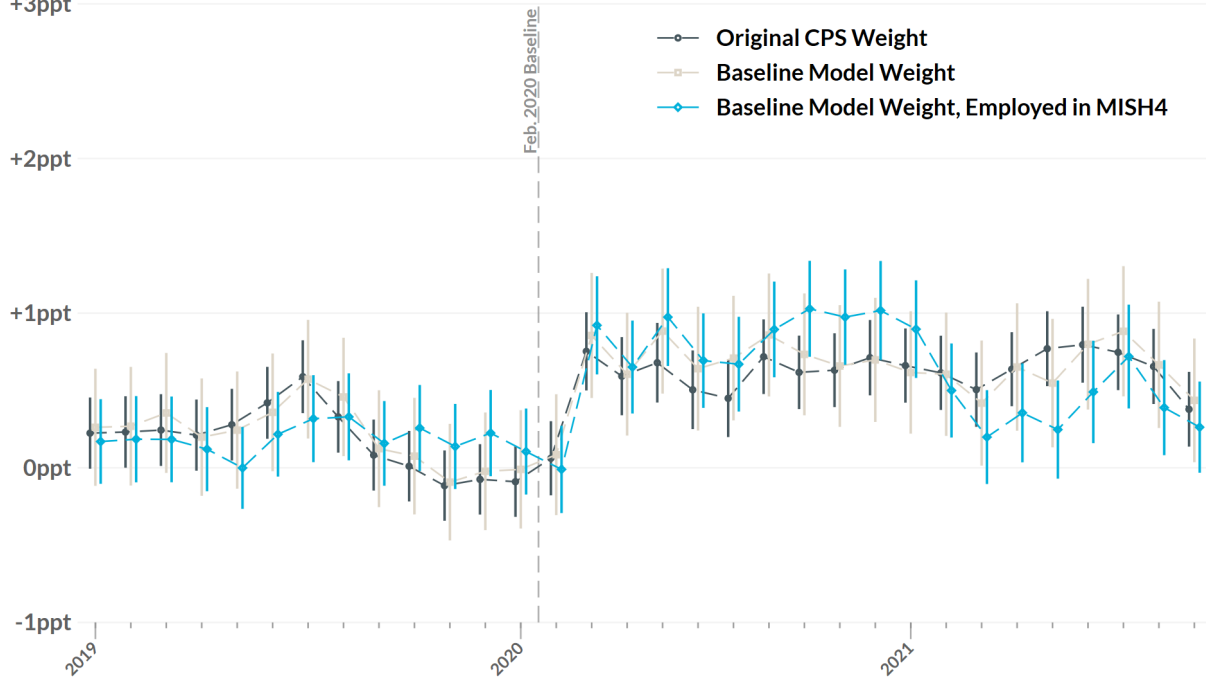
Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.

Figure A14

## Labor Market Trends: NILF, Taking Care of House or Family

Monthly change in labor force status relative to February 2020

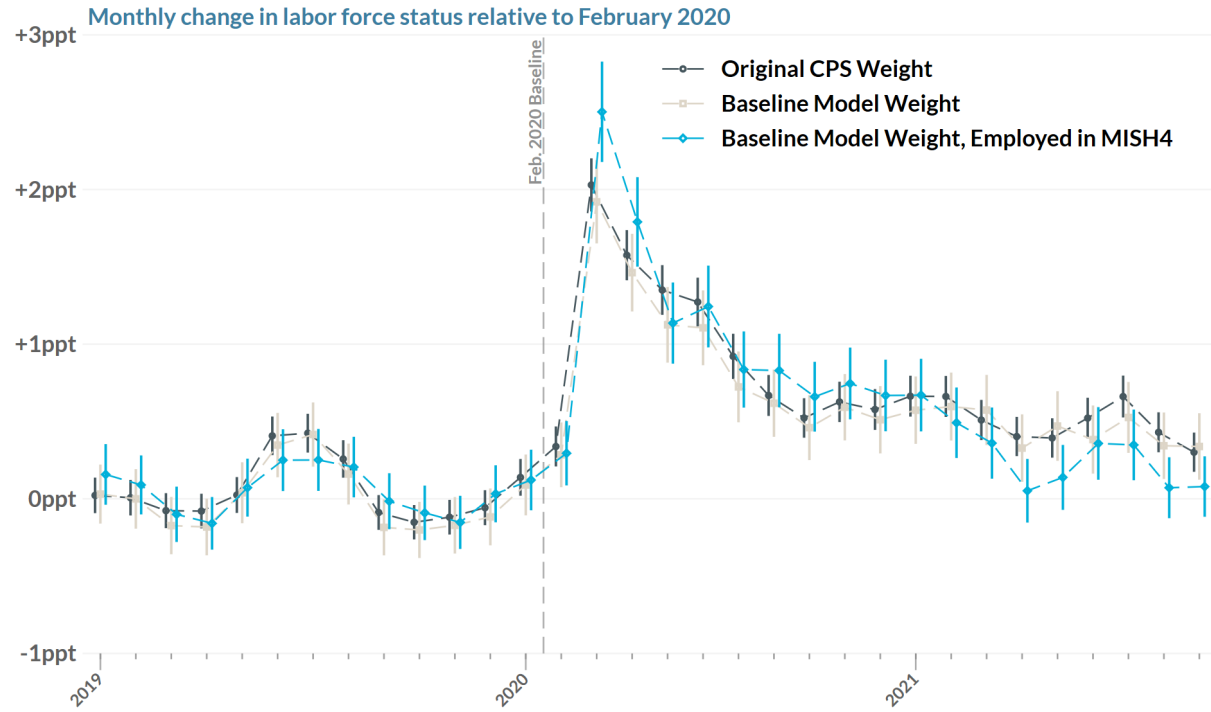


Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.

Figure A15

## Labor Market Trends: NILF, Other

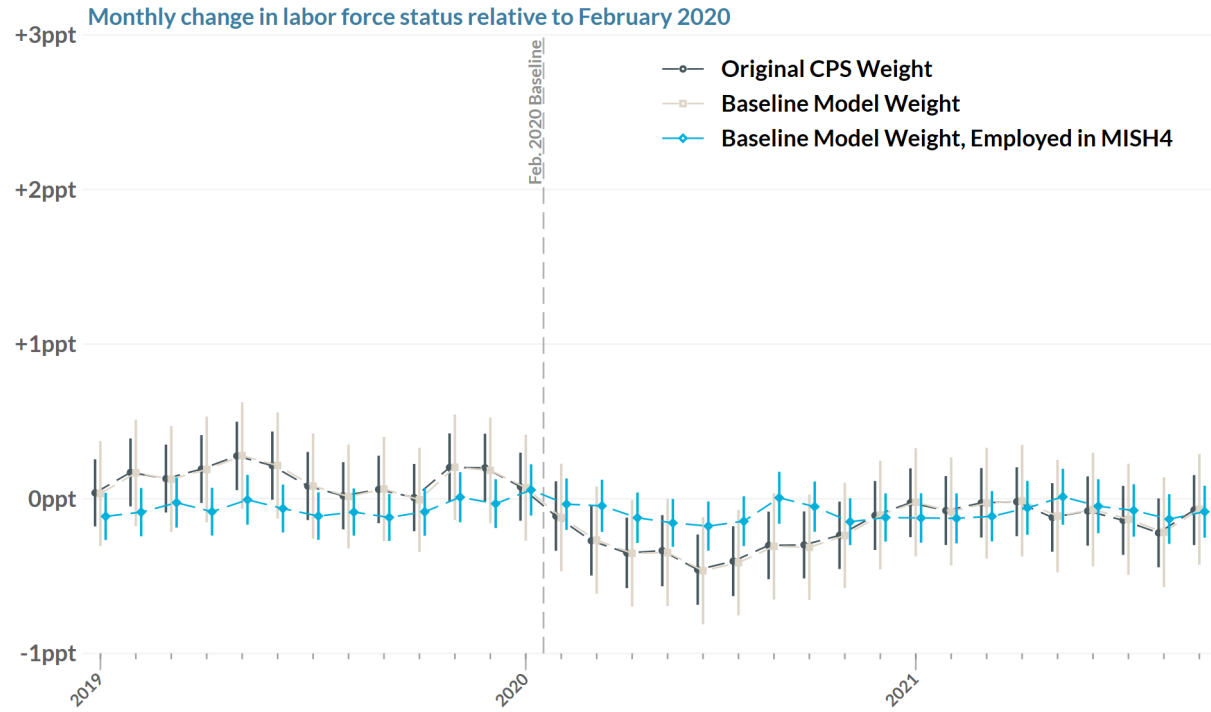


Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.

Figure A16

## Labor Market Trends: NILF, Unable to Work



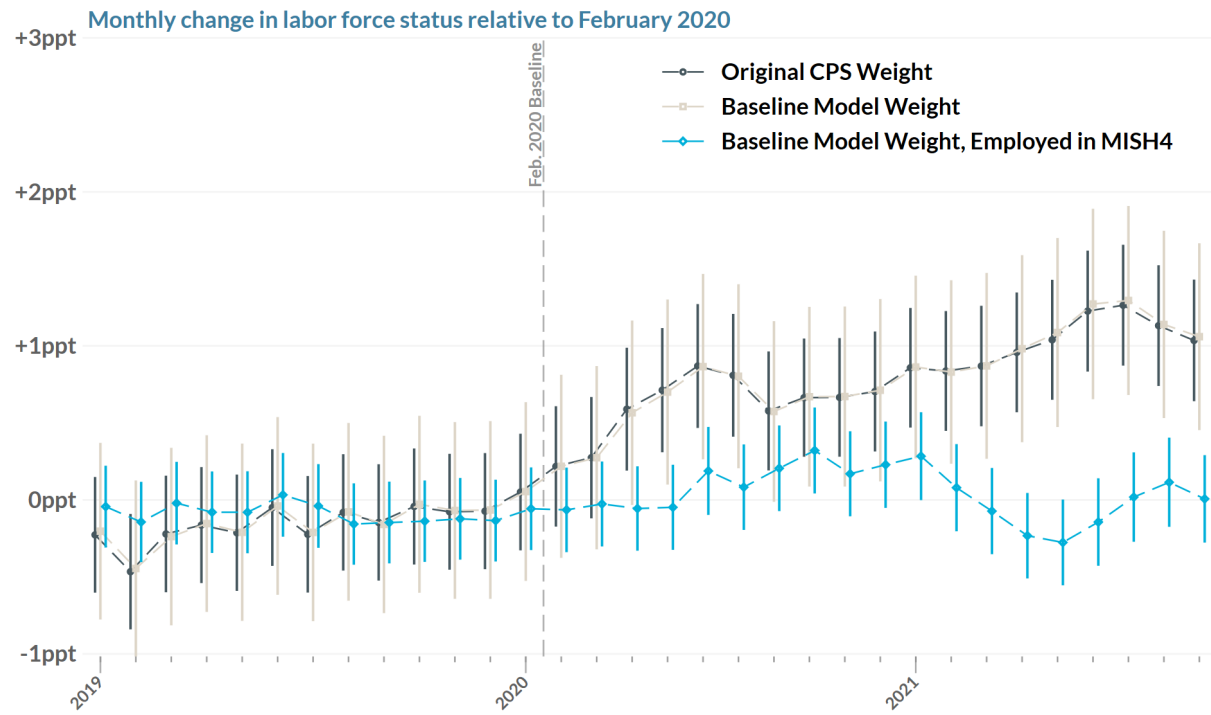
Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.



Figure A17

## Labor Market Trends: NILF, Retired

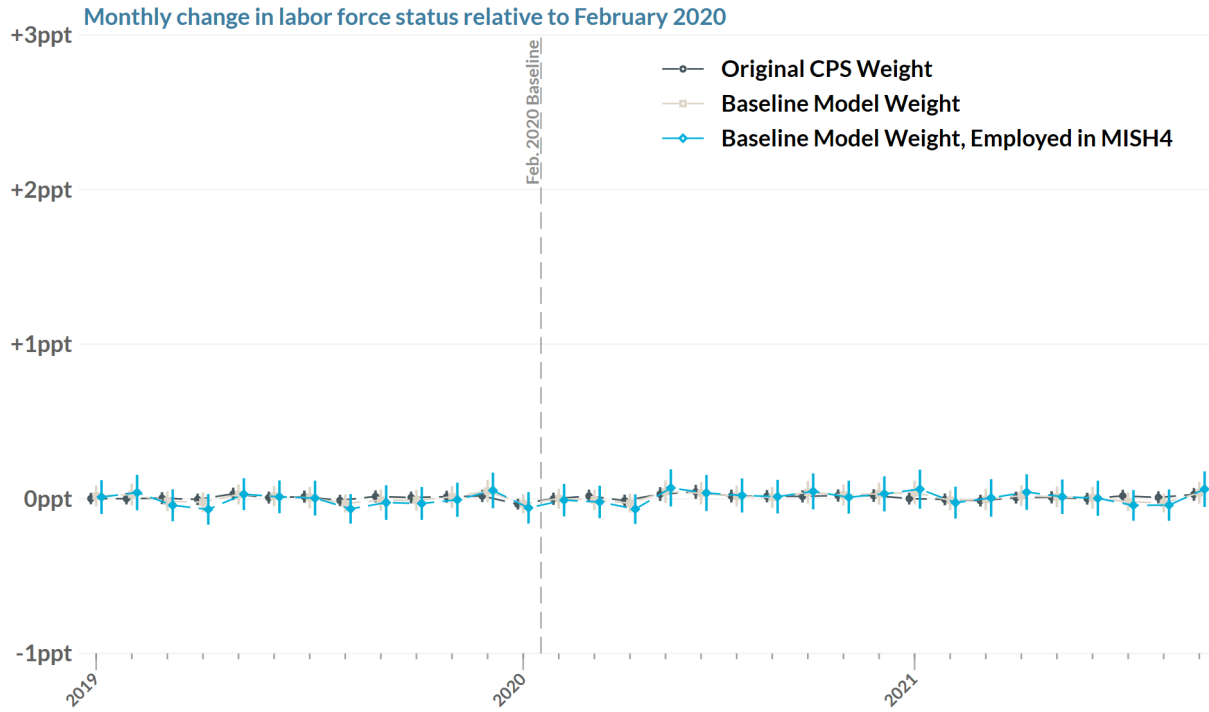


Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.

Figure A18

## Labor Market Trends: WHYABSNT, Maternity/Paternity Leave



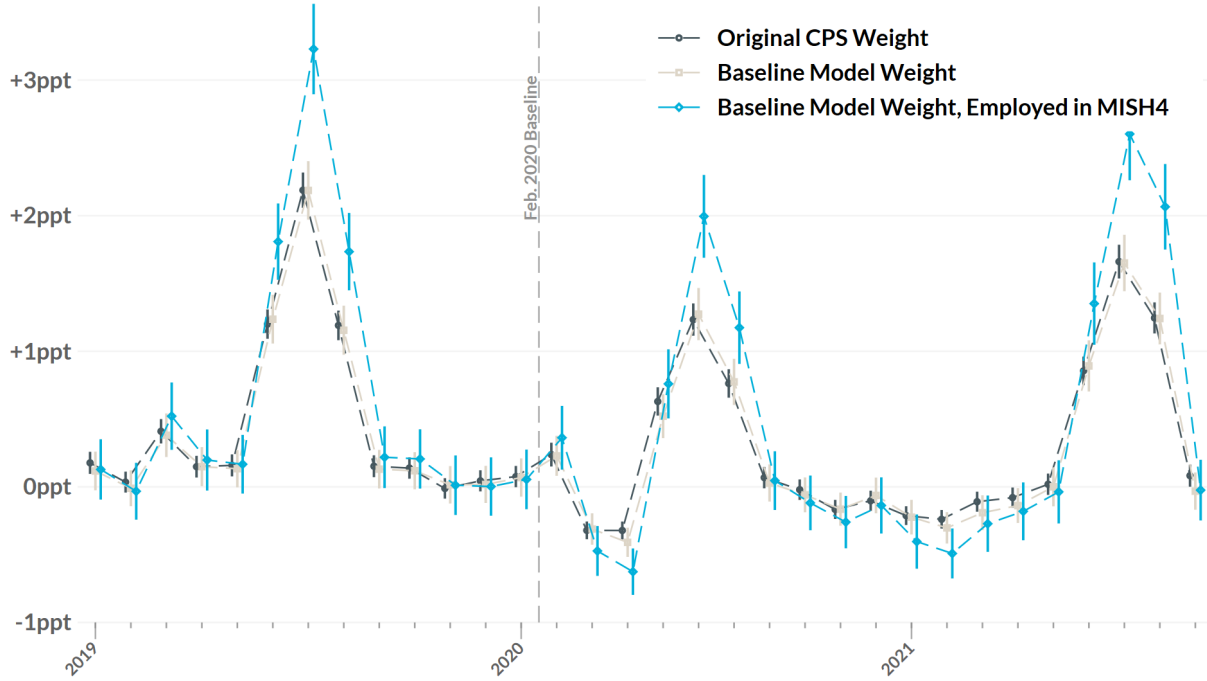
Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.

Figure A19

## Labor Market Trends: WHYABSNT, Vacation/Personal Days

Monthly change in labor force status relative to February 2020

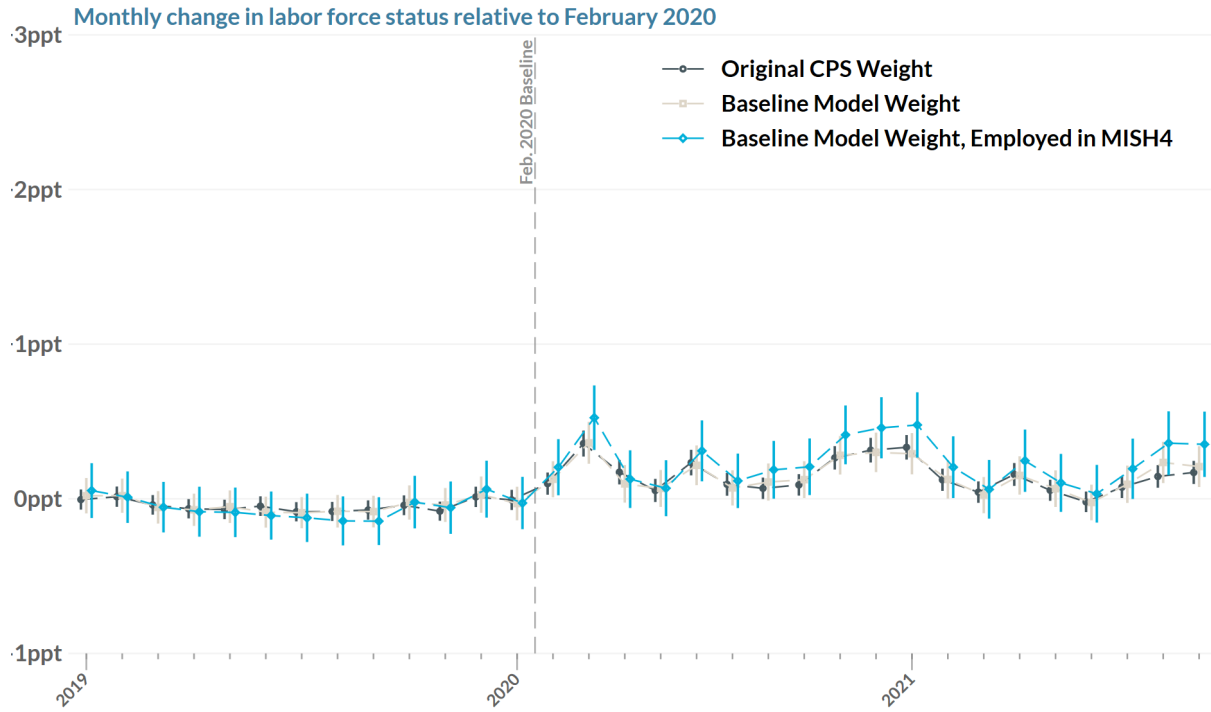


Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.

Figure A20

## Labor Market Trends: WHYABSNT, Own Illness/Injury/Medical Pro



Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.

Figure A21

## Labor Market Trends: WHYABSNT, Other Family/Personal Obligat

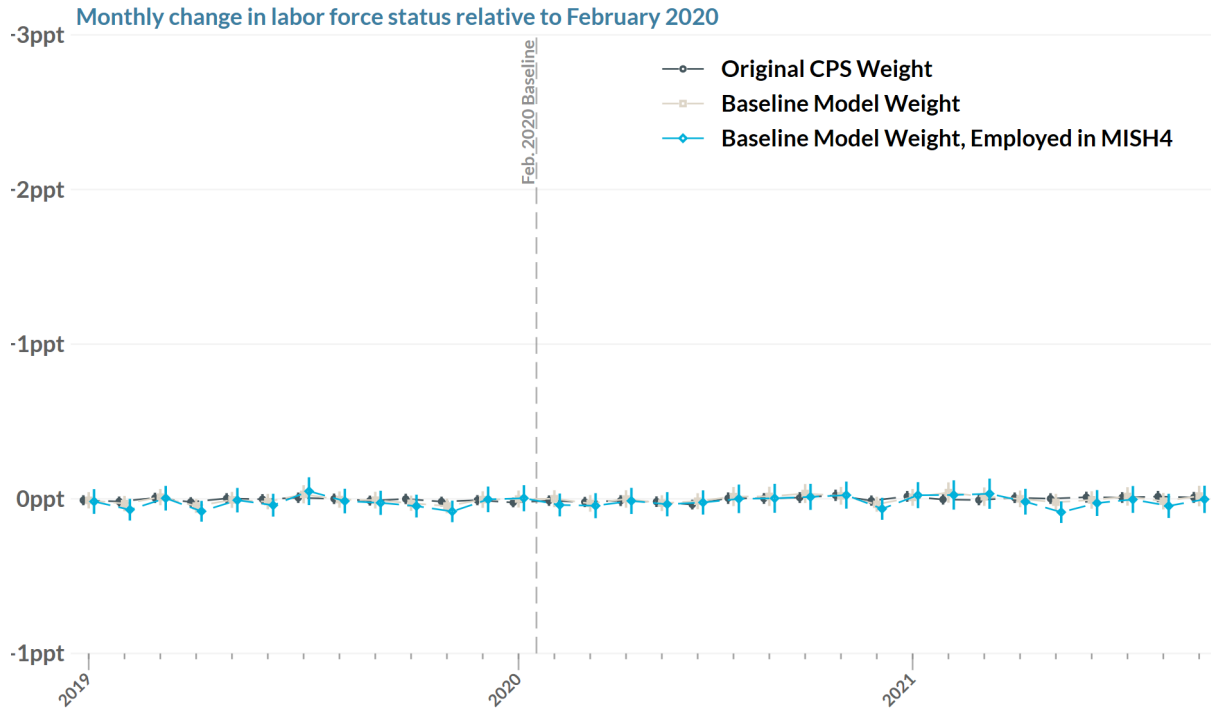
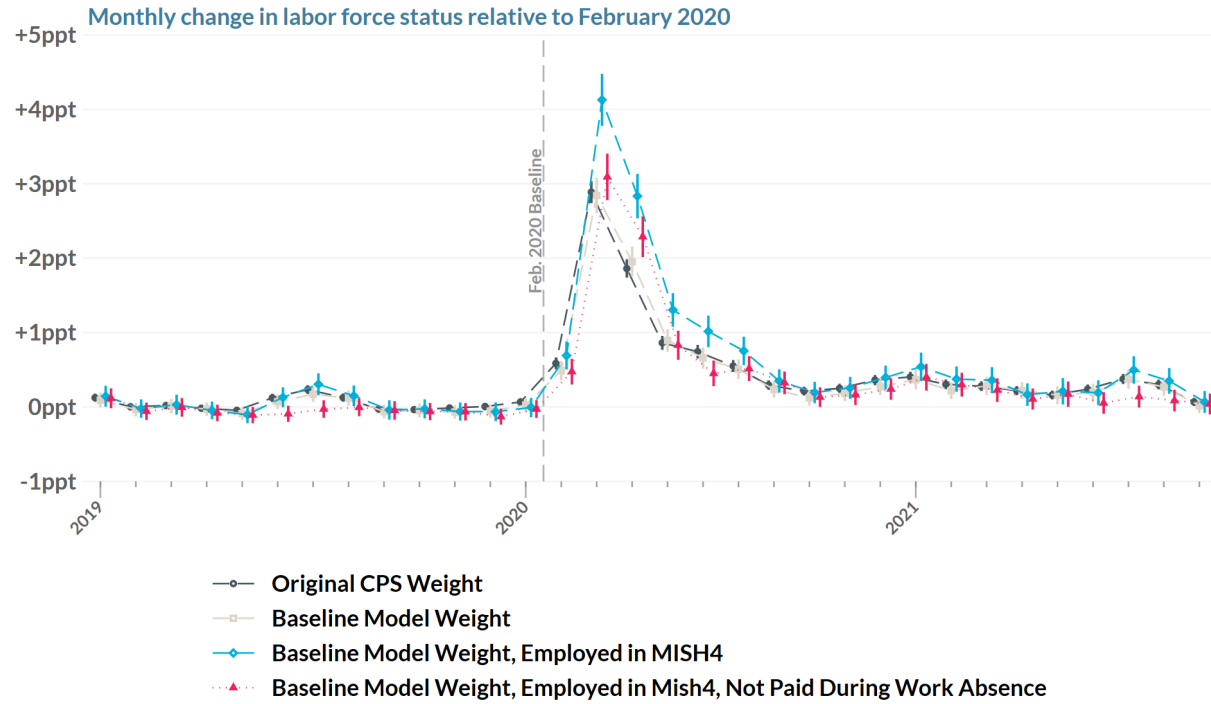


Figure A22

## Labor Market Trends: WHYABSNT, Other

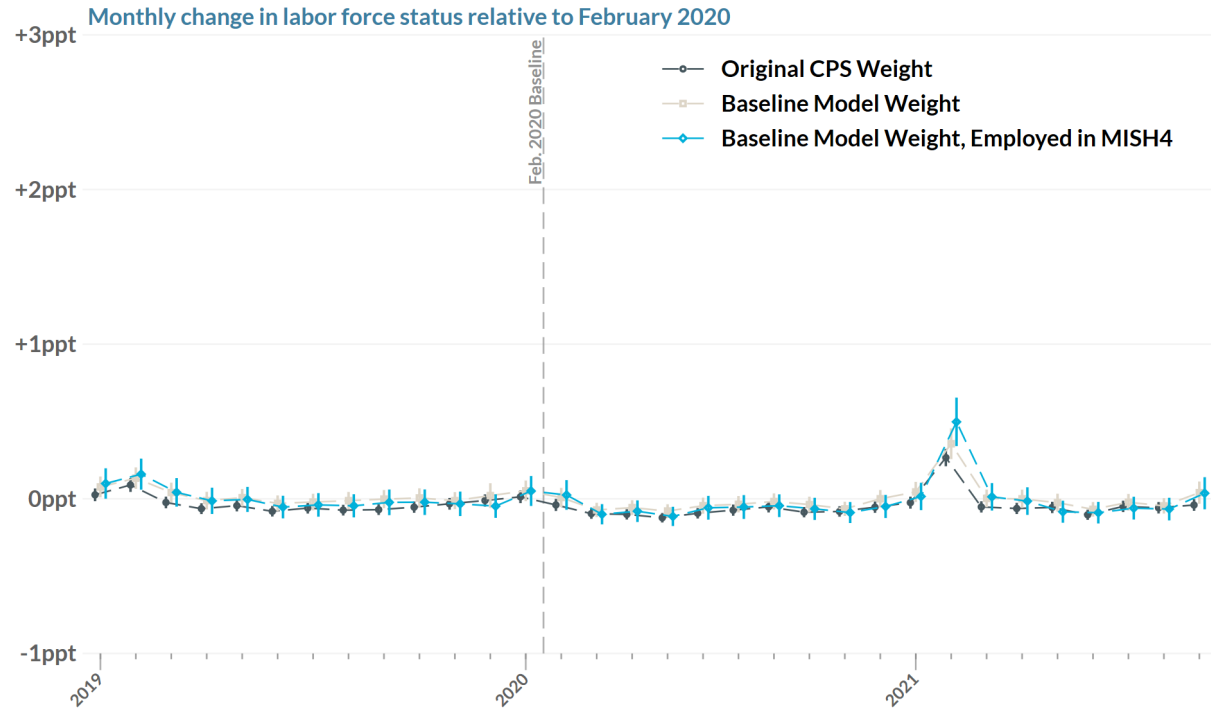


Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.

Figure A23

## Labor Market Trends: WHYABSNT, All Other Categories

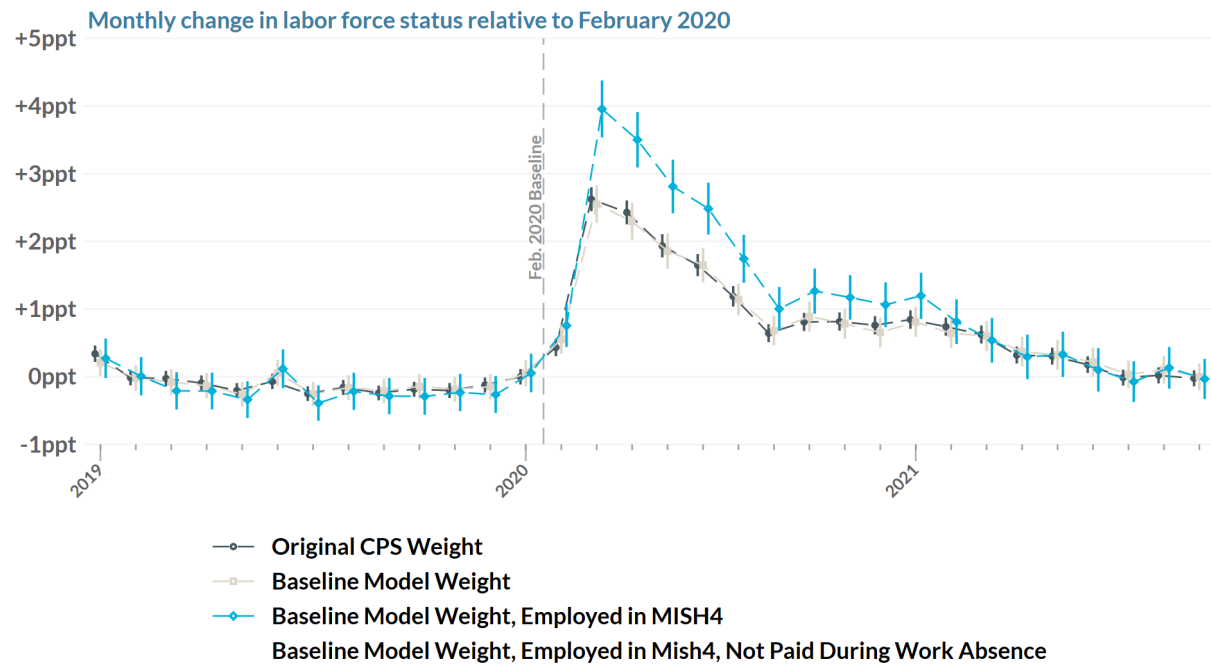


Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.

Figure A24

## Labor Market Trends: WHYPTLWK, Slack Work, Business Conditions



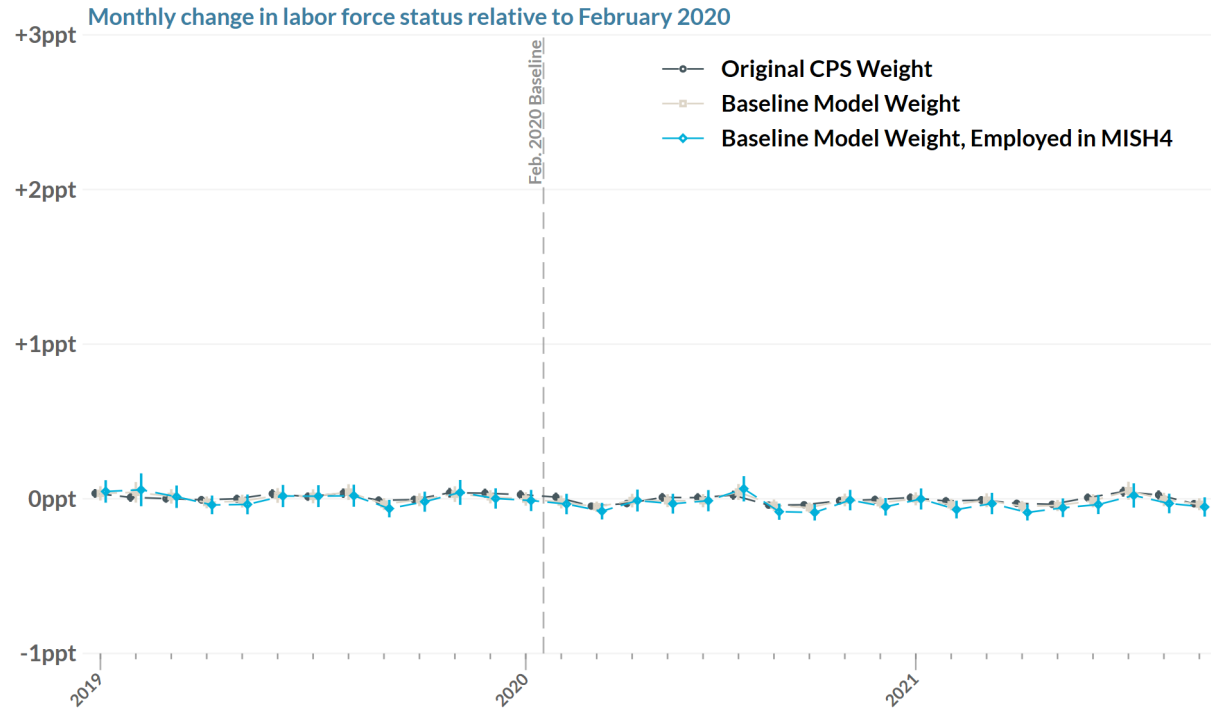
Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.



Figure A25

## Labor Market Trends: WHYPTLWK, Seasonal Work

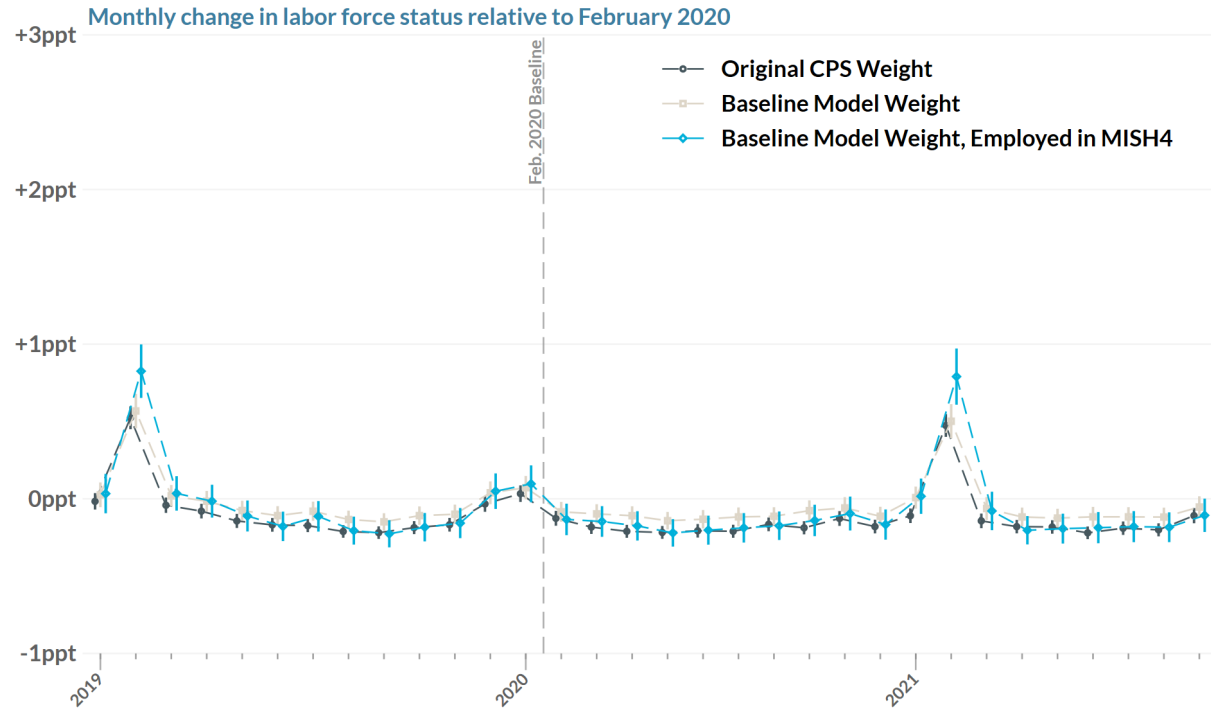


Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.

Figure A26

## Labor Market Trends: WHYPTLWK, Weather Affected Job

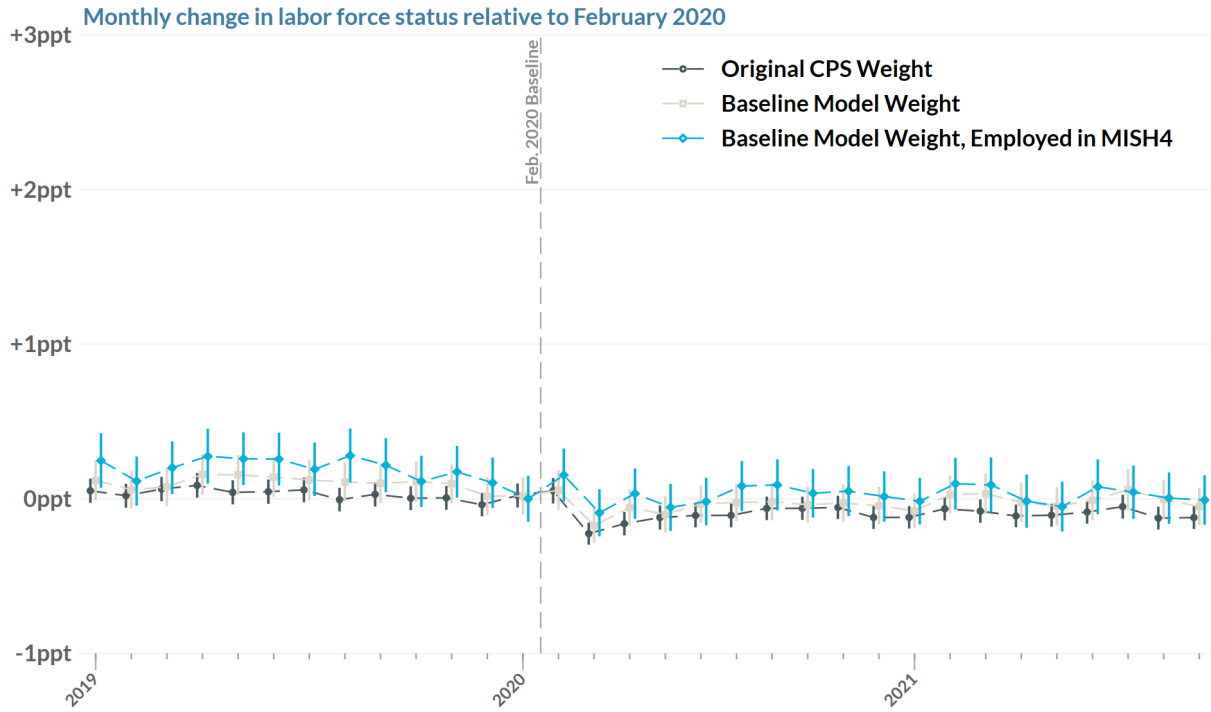


Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.

Figure A27

## Labor Market Trends: WHYPTLWK, Could Only Find Part-Time

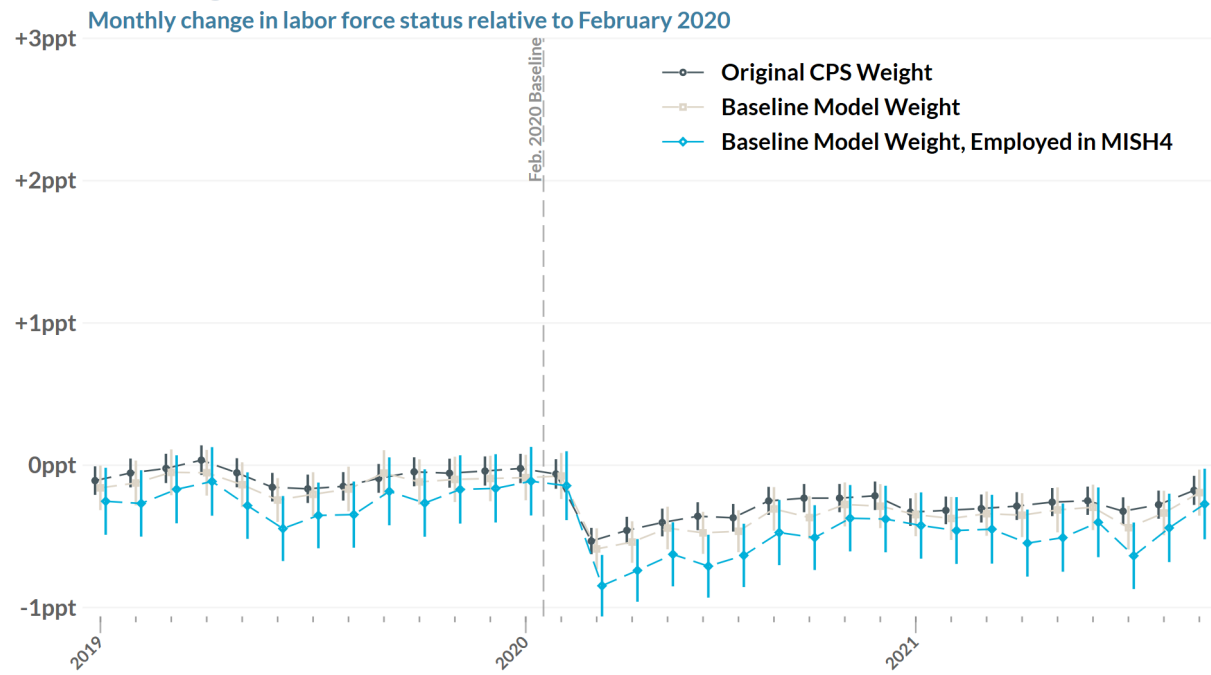


Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.

Figure A28

## Labor Market Trends: WHYPTLWK, Retired/SS Limit on Earnings

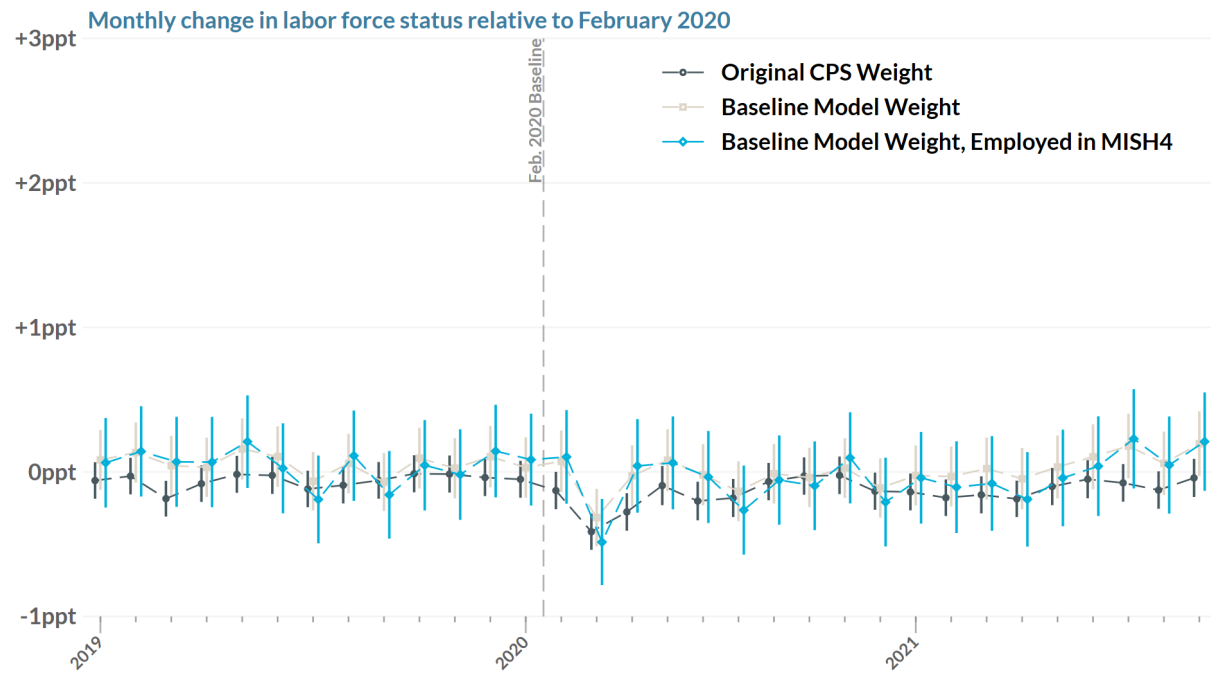


Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.

Figure A29

## Labor Market Trends: WHYPTLWK, Full Time Work Week Under 35 Hours

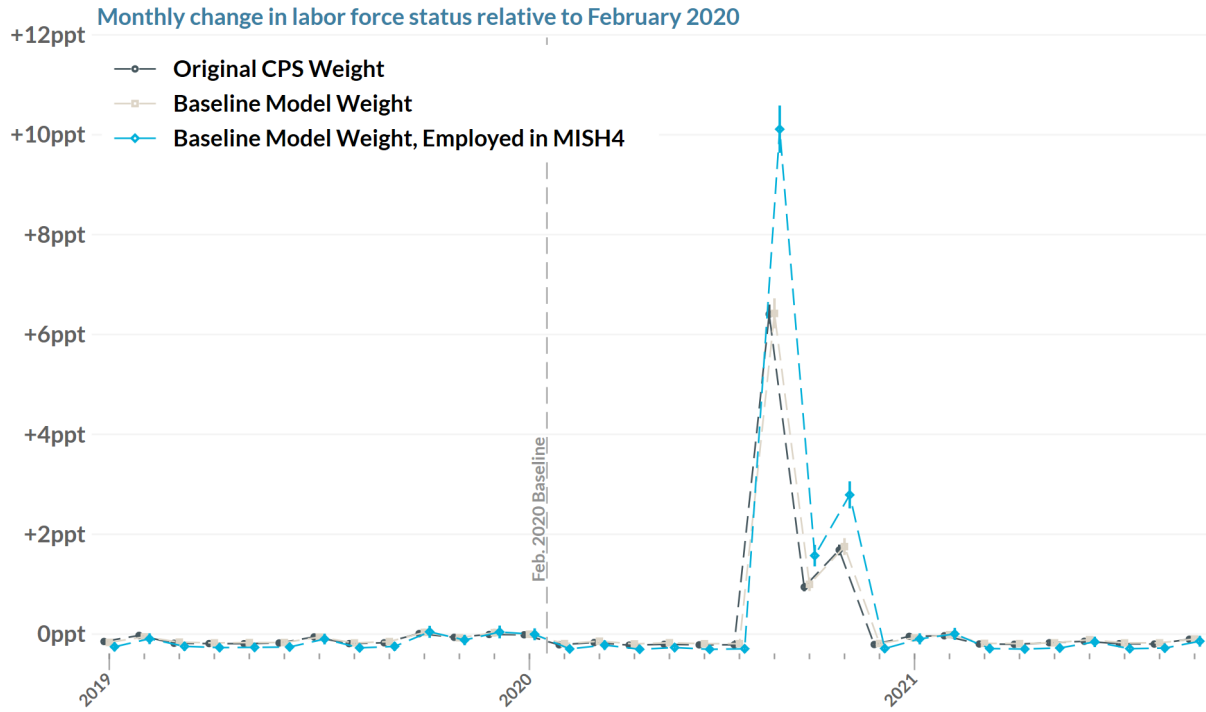


Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.

Figure A30

## Labor Market Trends: WHYPTLWK, Holiday

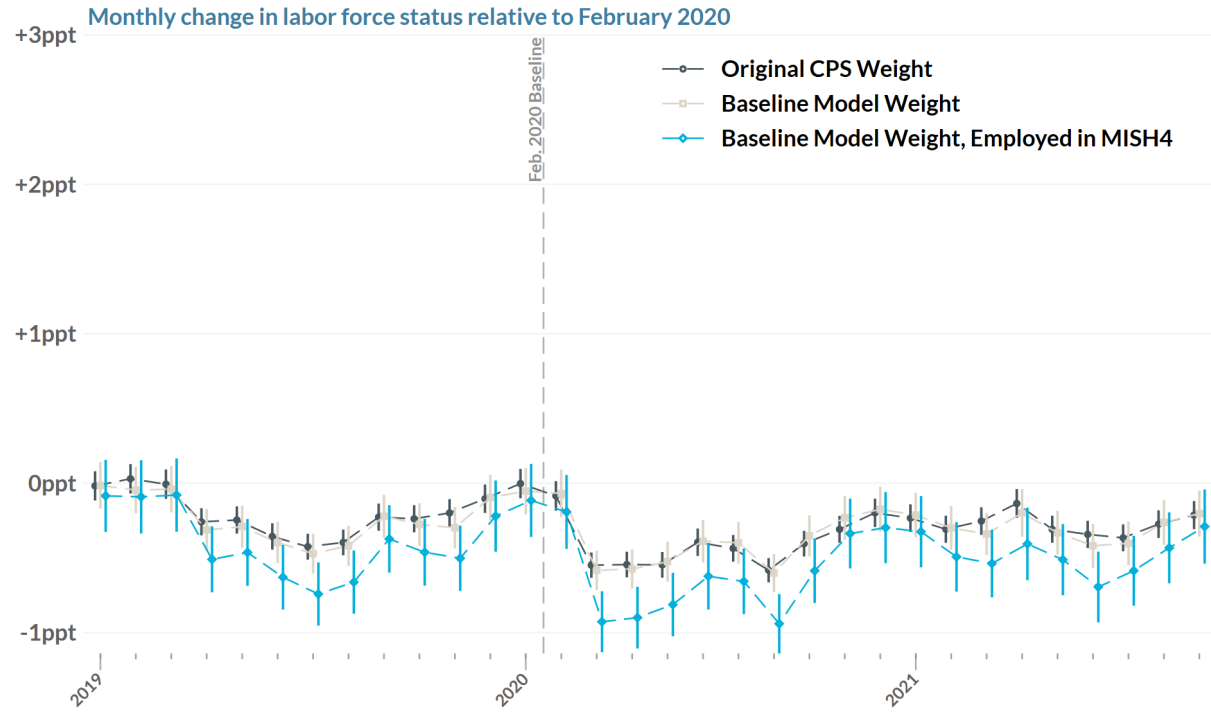


Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.

Figure A31

## Labor Market Trends: WHYPTLWK, Own Illness

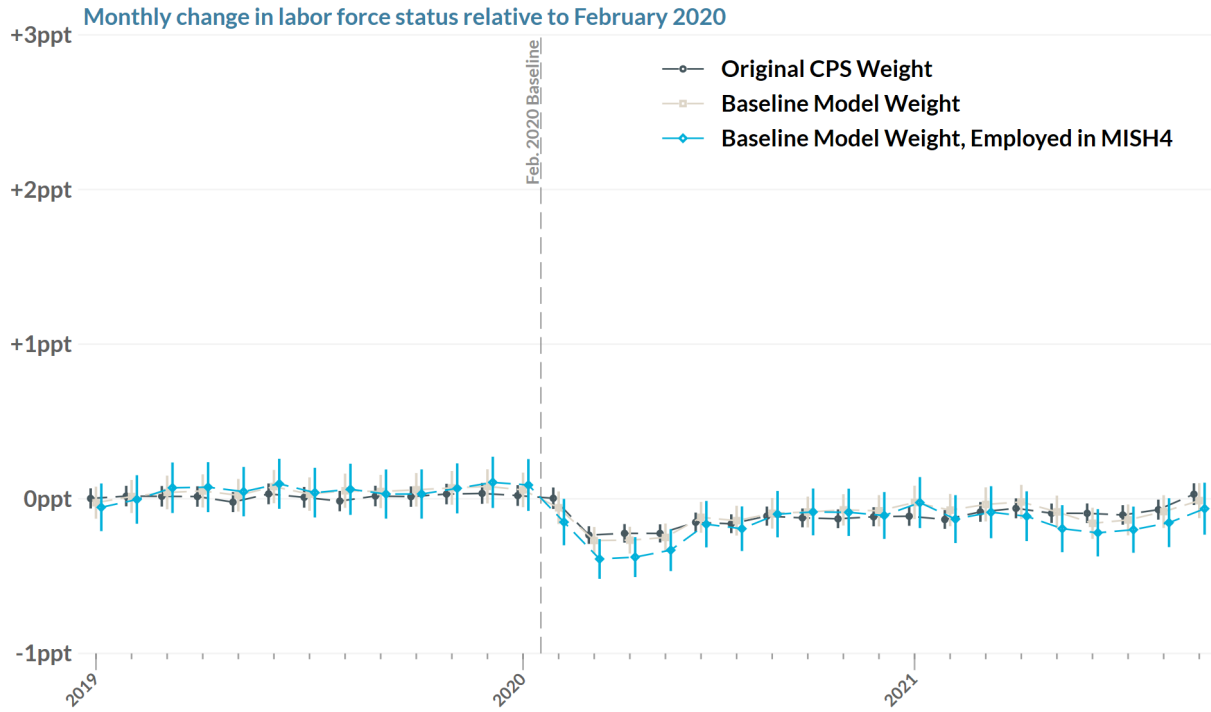


Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.

Figure A32

## Labor Market Trends: WHYPTLWK, Health/Medical Limitation



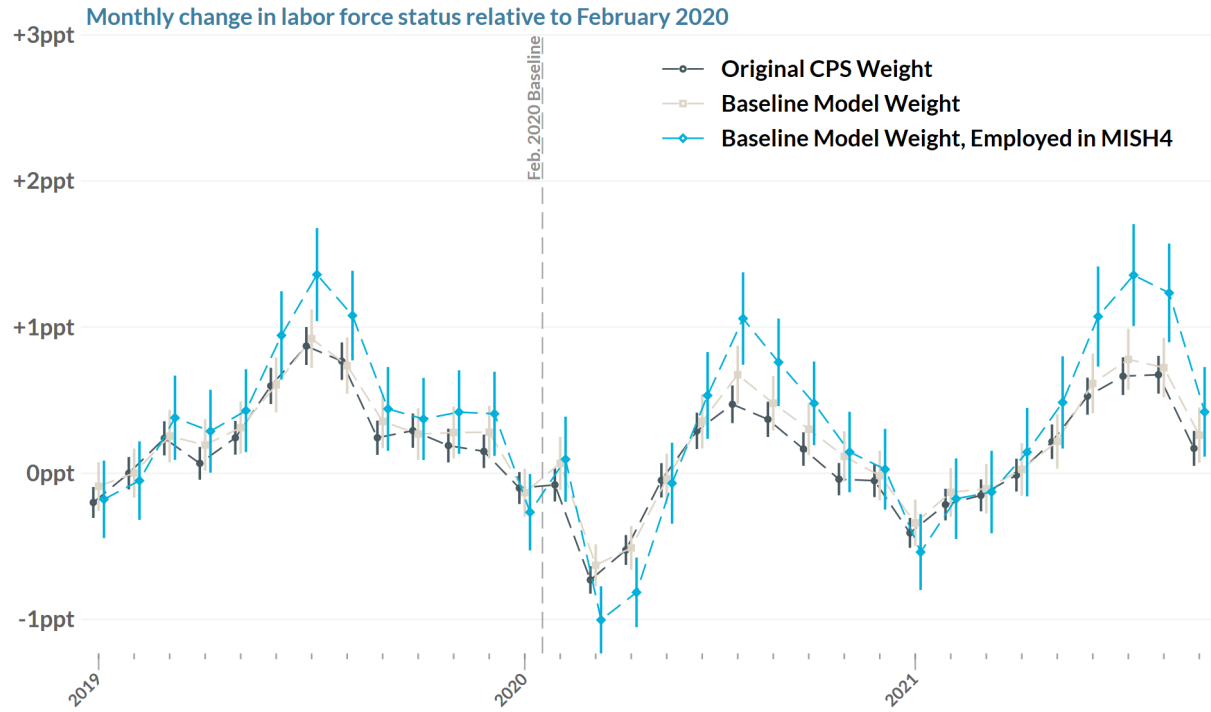
Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.



Figure A33

## Labor Market Trends: WHYPTLWK, Vacation/Personal Days

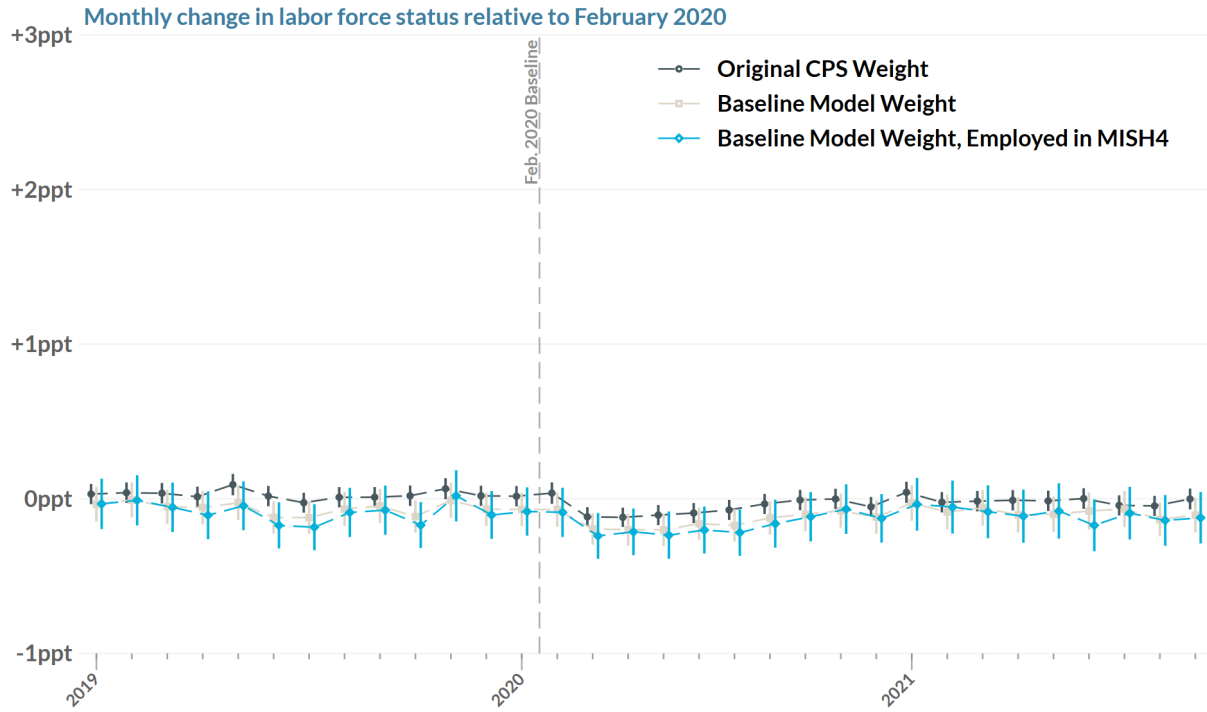


Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.

Figure A34

## Labor Market Trends: WHYPTLWK, Child Care Problems

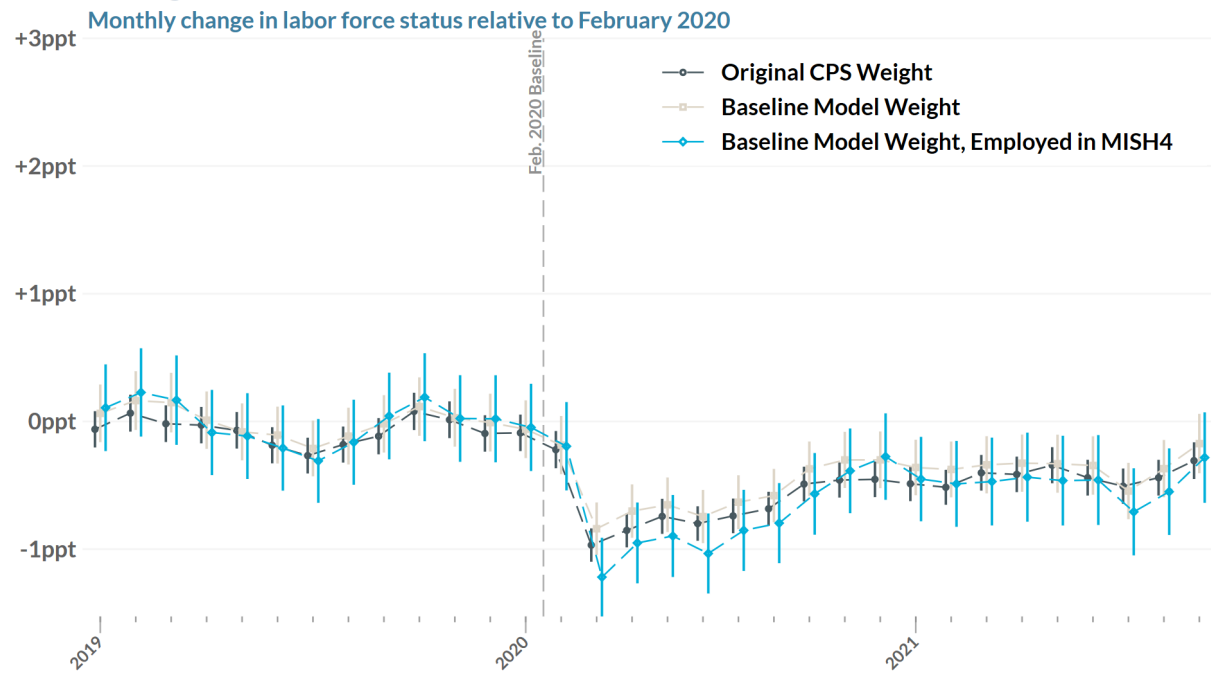


Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.

Figure A35

## Labor Market Trends: WHYPTLWK, Other Family/Personal Obligations

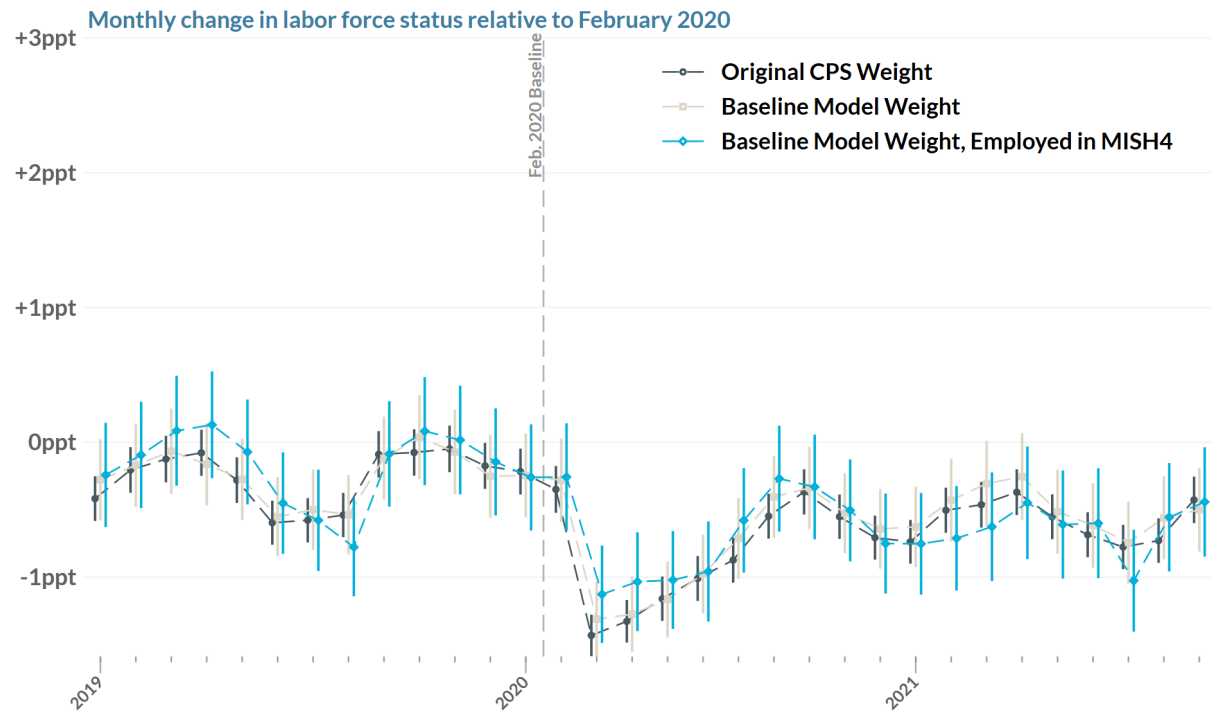


Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.

Figure A36

## Labor Market Trends: WHYPTLWK, School Training

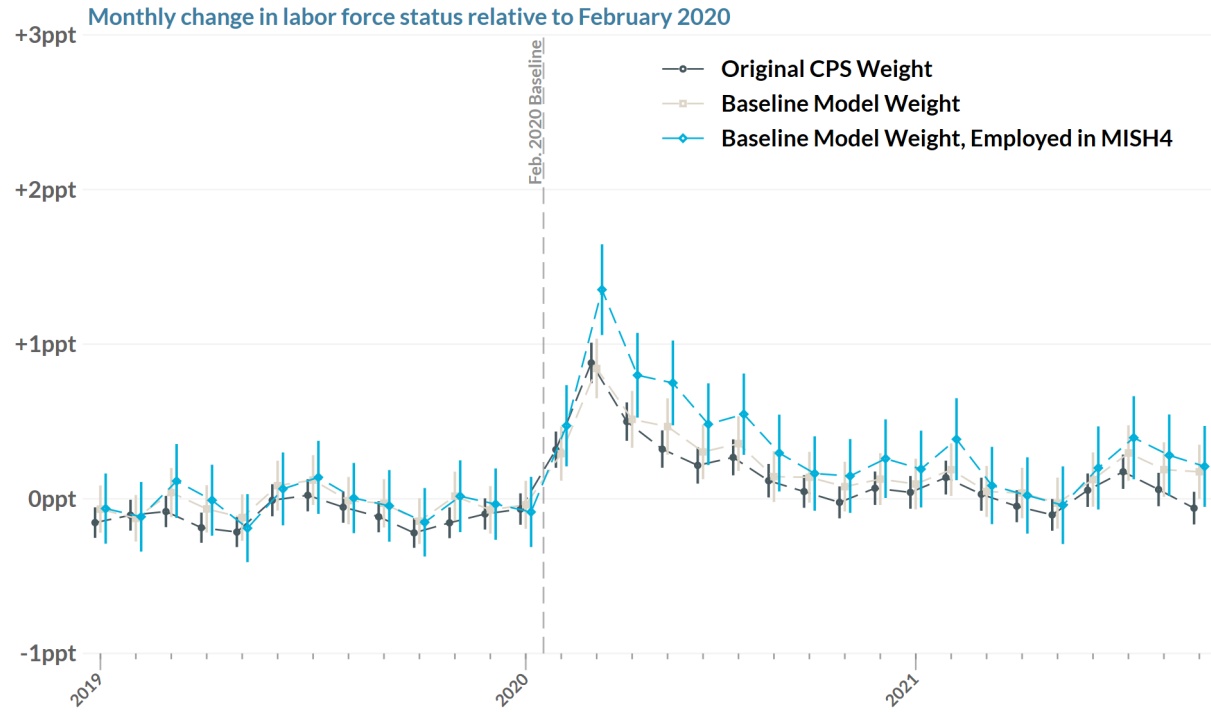


Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.

Figure A37

## Labor Market Trends: WHYPTLWK, Other

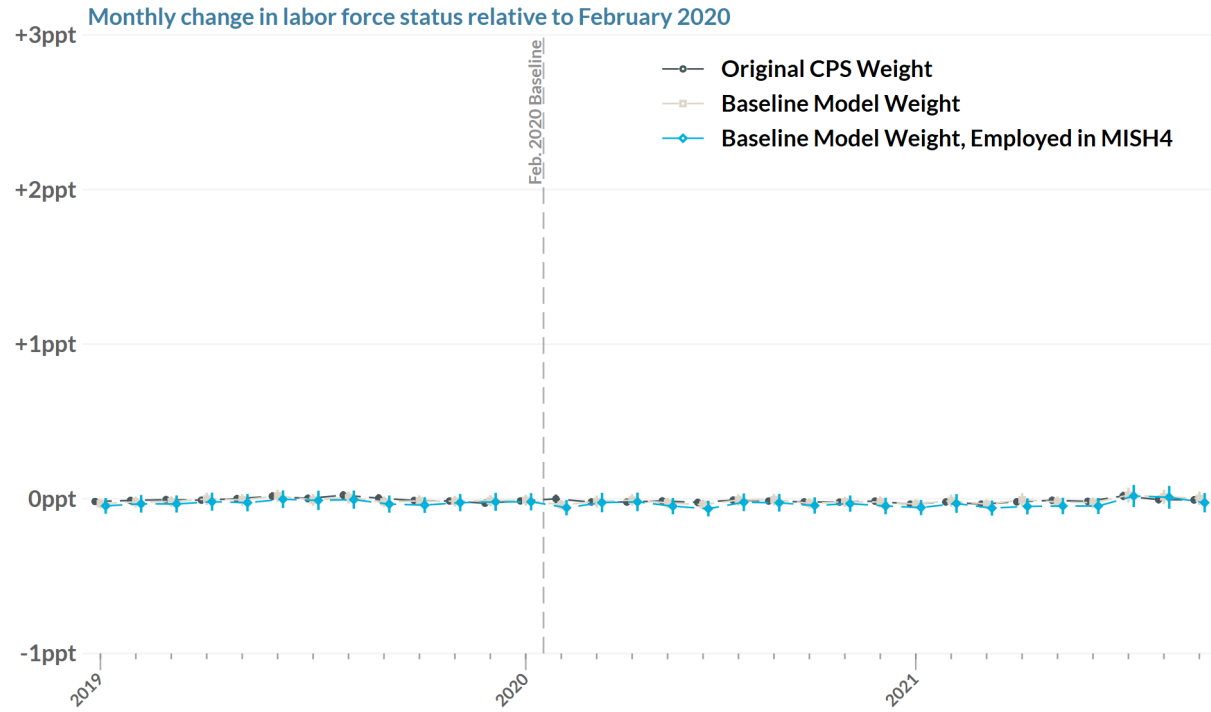


Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.

Figure A38

## Labor Market Trends: WHYPTLWK, All Other Categories



Source: IPUMS-CPS.

Notes: The 'Baseline Model Weight, Employed in MISH4' series restricts the sample only to respondents employed in month in sample four.

Table A1: State Rules and Regulations

State	Earnings/Employment Needed in Base Period to Qualify	Computation of Weekly Benefit Amount (WBA)	Min Weekly Benefit Amount	Max Weekly Benefit Amount	Weekly Earnings Disregarded	Calculation of Maximum Benefit Amount	Benefit Weeks Payable
Alabama	1½ x HQW	1/26 avg of 2 highest qtrs.	\$45	\$275	1/3 WBA	Lesser of 1/4BPW or 14x WBA	14
Alaska	\$2,500; wages in 2 qtrs, at least \$250 outside HQ	0.9-2.2% of annual wages + \$24 per dep up to \$72	\$56-\$128	\$370-\$442	\$50 and ¼ wages over\$50	Weighted schedule of BPW to HQWfor # of weeks x WBA	16-26
Arizona	1½ x HQW and 390 x minimum wage in effect in 1 qtr; or wages in 2 qtrs with wages in 1 qtr sufficient to qualify for maximum WBA and total BPW ≥ taxable wage base	1/25 HQW	\$187	\$240	\$30	Lesser of 1/3 BPW or 26 x WBA	8-26

<b>Arkansas</b>	35 x WBA; wages in 2 qtrs	1/26 of the avg of the 4 qtrs in BP	\$81	\$451	40% WBA	Lesser of 1/3 BPW or 16 x WBA	9-16
<b>California</b>	\$1,300 in HQ, or \$900 in HQ with BPW = 1¼ x HQ	1/23 to 1/26 HQW	\$40	\$450	Greater of \$25 or 1/4 wages	Lesser of 1/2 BPW or 26 x WBA	14-26
<b>Colorado</b>	40 x WBA or \$2,500, whichever is greater	Higher of 60% of 1/26 of 2 consecutive HQW, capped by 50% of State avg weekly earnings or 50% of 1/52 BP earnings capped by 55% of State avg weekly earning	\$25	\$561 or \$618	25% WBA	Lesser of 1/3 BPW or 26 x WBA	13-26
<b>Connecticut</b>	40 x WBA	1/26 avg of 2 HQs+ \$15 per dep, up to 5; DA capped at WBA (For construction workers, 1/26 HQ	\$15-30	\$649-\$724	1/3 wages	N/A	Uniform duration 26



<b>Delaware</b>	36 x WBA	1/46 total wages in 2 highest qtrs	\$20	\$400	Greater of \$10 or 50% WBA	1/2 BPW	24-26
<b>Washington, D.C.</b>	1½ xHQW or within \$70; not less than \$1,950 in 2 qtrs; \$1,300 in 1 qtr	1/26 HQW	\$50	\$444	1/3 of wages plus \$50	N/A	Uniform duration 26
<b>Florida</b>	1½ x HQW; minimum \$3,400; wages in 2 qtrs	1/26 HQW	\$32	\$275	8 x Federalhourly mini-mum wag	Lesser of 25% BPW or 12x WBA	9-12
<b>Georgia</b>	Wages in 2 qtrs & 150% x HQW or HQW divided by 21 for WBA w/ total earnings in 2 qtrs totaling at least 40 x WBA	1/42 of wages in highest 2 qtrs or 1/21 HQW	\$55	\$365	\$50	Lesser of 1/4 BPW or 14 x WBA	6-14
<b>Hawaii</b>	26 x WBA; wages in 2 qtrs	1/21 HQW	\$5	\$648	\$150	N/A	Uniform duration 26
<b>Idaho</b>	1¼ x HQW; minimum \$1,872 in 1 qtr	1/26 HQW	\$72	\$448	1/2 WBA	Weighted schedule of BPW to HQWfor # of weeks x WBA	10-20

<b>Illinois</b>	\$1,600; \$440 outside HQ	47% of claimant's AWW in 2 highest qtrs.	\$51-\$77	\$484-\$667	1/2 WBA	N/A	Uniform duration 26
<b>Indiana</b>	1½ x HQW totaling at least \$2,500 in last 2 qtrs; not less than \$4,200 in BP	47% of AWW in BP	\$37	\$390	Greater of \$3 or 20% WBA from other than BP employer	Lesser of 28% BPW or 26 x WBA	26
<b>Iowa</b>	1¼ x HQW; 3.5% of the statewide AAW in HQ; 1/2 HQW in qtr not the HQ	1/23 HQW or 1/19-1/22 HQW for claimants with dep	\$72-\$87	\$481-\$591	1/2 WBA	Lesser of 1/3 BPW or 26 x WBA	8-26
<b>Kansas</b>	30 x WBA; wages in 2 qtrs	4.25% HQW	\$122	\$488	25% WBA	Lesser of 1/3 BPW or 16 x WBA	10-16
<b>Kentucky</b>	1½ x HQW; 8 x WBA in last 2 qtrs; \$1,500 in a qtr	1.1923% BPW	\$39	\$552	1/5 wages	Lesser of 1/3 BPW or 26 x WBA	15-26
<b>Louisiana</b>	\$1,200 total BPW; wages in 2 qtrs; 1½ x HQW	1/25 of the avg of wages in 4 qtrs of BP x 1.05 x 1.15	\$10	\$247	Lesser of 1/2 WBA or \$50	N/A	Uniform duration 26

<b>Maine</b>	2 x AWW in 2 different BP qtrs; total BPW = 6 x AWW	1/22 avg wages paid in 2 highest qtrs of BP + \$10 per dep up to 1/2 WBA	\$77- \$115	\$445-\$667	\$100	Lesser of 1/3 BPW or 26 x WBA	15-26
<b>Maryland</b>	1½ x HQW; \$1,176.01 in HQ;\$1,800 in 2 qtrs	1/24 HQW + \$8 per dep up to 5 depts	\$50-\$90	\$430	< \$50	N/A	Uniform duration 26
<b>Massachusetts</b>	30 x WBA; \$5,100 minimum	50% AWW + \$25 per dep up to 1/2 WBA	\$98-\$147	\$823-\$1,234	1/3 WBA	Lesser of 36% BPW or 26 x WBA	10-26
<b>Michigan</b>	Total BPW =1½ x HQW; wages in at least 2 BP qtrs; at least \$3,667 in HQ; or wages in at least 2 BP qtrs; BPW at least 20 x State AWW (\$1,022.92) or \$20,458.40	4.1% HQW + \$6 for each dep up to 5	\$150-\$180	\$362	WBA reduced by 50¢ for every \$1 earned, and wages plus benefits cannot exceed 1.5 x WBA	Lesser of 43% BPW or 20 x WBA	14-20

<b>Minnesota</b>	5.3% of State AAW	Higher of 50% of 1/13 HQW up to 43% of State AWW or 50% of 1/52 BPW up to 66 $\frac{2}{3}$ % of State AWW	\$28	\$462 or \$740	WBA reduced by 50¢ for every \$1 earned	Lesser of 1/3 BPW or 26 x WBA	11-26
<b>Mississippi</b>	40 x WBA; \$780 in HQ; wages in 2 qtrs	1/26 HQW	\$30	\$235	\$40	Lesser of 1/3 BPW or 26 x WBA	13-26
<b>Missouri</b>	1½ x HQW; \$1,500 in 1 qtr; or wages in 2 qtrsof BP = 1½ maximum taxable wage base	4% of the avg of the 2 HQWs	\$35	\$320	Greater of 20% WBA or \$20	Lesser of 1/3 BPW or 20 x WBA	8-20
<b>Montana</b>	BPW > 1½ x HQW and total wages > 7% of AAW or BPW >50% of AAW	1% BPW or 1.9% wages in 2 HQs	\$163	\$552	1/4 WBA	Weightedschedule of BPW to HQWfor # of weeks x WBA	8-28
<b>Nebraska</b>	\$4,324 in BP; \$1,850 in HQW and wages in at least 1 other qtr of \$800	1/2 AWW	\$70	\$440	1/4 WBA	Lesser of 1/3 BPW or 26 x WBA	10-26
<b>Nevada</b>	1½ x HQW in BP and \$400 in HQ; or wages	1/25 HQW	\$16	\$469	1/4 wages	Lesser of 1/3 BPW or 26 x WBA	8-26

	in 3 of 4 qtrs in BP and \$400 in HQ						
<b>New Hampshire</b>	\$2,800; \$1,400 in each of 2 qtrs	1%-1.1% annual wages	\$32	\$427	30% WBA	N/A	Uniform duration 26
<b>New Jersey</b>	20 weeks employment at 20x State hourly minimum wage or 1,000 x State hourly minimum wage	60% of claimant's AWW + DA	\$120-\$138	\$713	Greater of 20% WBA or \$5	100% base weeks worked in base year up to 26	20-26
<b>New Mexico</b>	\$2,089.72 in HQW and wages in at least 1 other qtr	53.5% of AWW paid in BP qtrin which wages were highes	\$86-\$129	\$461-\$511	1/5 WBA	Lesser of 60% BPW or 26 x WBA	14-26
<b>New York</b>	1½ x HQW; \$2,600 in HQ	1/25 to 1/26 HQW	\$104	\$504	None. All employment affects WBA	N/A	Uniform duration 26
<b>North Carolina</b>	6 x AWW; wages in 2 qtrs of BP	Last 2 qtrs of BP/52	\$15	\$350	20% WBA	N/A	Uniform duration 12

<b>North Dakota</b>	1½ x HQW; wages in 2 qtrs	1/65 of wages in 2 HQs + ½ wages in 3rd HQ	\$43	\$618	60% WBA	Weighted schedule of BPW to HQW for # of weeks x WBA	12-26
<b>Ohio</b>	20 weeks employment with wages averaging 27.5% of State AWW; wages in 2 qtrs	½ claimant's AWW + DA of \$1-\$155 based on claimant's AWW and number of de	\$135	\$480-\$647	1/5 WBA	20 x WBA + 1 x WBA for each quali-fying week in excess of 20	20-26
<b>Oklahoma</b>	\$1,500 and 1½ x HQW or any taxable wages if total wages equal or exceed taxable wage base for year claim was effective	1/23 HQW	\$16	\$539	\$100	Lesser of % of state annual wage or % of BPW (based on conditional factors); or 26 x WBA	16-26
<b>Oregon</b>	BPW >\$1,000 and BPW > 1½ x HQW; or 500 hours of employment in BP	1.25% BPW	\$151	\$648	Greater of \$125 or 1/3 WBA	Lesser of 1/3 BPW or 26 x WBA	3-26
<b>Pennsylvania</b>	\$1,688 in HQ; \$2,718 in BP; at least 37% of BPW outside HQ; 18 credit weeks in BP	(4% HQW + 2) x 0.98 + 2 DA; \$5 for 1st	\$68-\$76	\$572-\$580	Greater of \$21 or 30% WBA	Actual number of credit weeks in BP x WBA	18-26

		dep; \$3 for 2nddep					
<b>Puerto Rico</b>	40 x WBA; \$280 minimum; wages in 2 qtrs	1/11-1/26 HQW	\$33	\$190	WBA	N/A	Uniform duration 26
<b>Rhode Island</b>	1½ x HQW; 200 x minimum hourly wage in 1 qtr and 400 x minimum hourly wage in BP; or 1,200 x minimum hourly wage in BP	3.85% of avg high 2 qtrs in BP + greater of \$15 or 5% of weeklybenefit rate per dep, capped at the greater of \$50 or 25% of WBA	\$53-\$103	\$586-\$732	1/5 WBA	Lesser of 33% BPW or 26 x WBA	17-26
<b>South Carolina</b>	1½ x HQW; \$4,455 minimum; \$1,092 in HQ	50% of HQ avg weekly wage	\$42	\$326	1/4 WBA	Lesser of 1/3 BPW or 20 x WBA	13-20
<b>South Dakota</b>	\$728 in HQ; 20 x WBA outside HQ	1/26 HQW	\$28	\$414	1/4 wages over \$25	Lesser of 1/3 BPW or 26 x WBA	15-26

<b>Tennessee</b>	40 x WBA; \$780.01 avg wages in highest 2 qtrs; BPW outside HQW > the lesser of 6 x WBA or \$900	1/26 of avg 2 highest qtrs	\$30	\$275	Greater of \$50 or 1/4 WBA	Lesser of 1/4 BPW or 26 x WBA	13-26
<b>Texas</b>	37 x WBA; wages in at least 2 qtrs	1/25 HQW Capped at 47.6% of AWW in covered employment in TX, calculated annually	\$69	\$521	Greater of \$5 or 1/4 WBA	Lesser of 27% BPW or 26 x WBA	10-26
<b>Utah</b>	\$3,900 in BP and 1½ x HQW	1/26 HQW minus \$5	\$32	\$580	30% WBA	27% BPW	10-26
<b>Vermont</b>	1.4 x HQW and \$2871 in HQ	Wages in the 2 highest qtrs divided by 45	\$72	\$513	50% of gross wages	Lesser of 46% BPW or 26 x WBA	21-26
<b>Virginia</b>	\$3,000 in highest 2 qtrs of BP	1/50 of the 2 highest qtrs	\$60	\$378	\$50	Weighted schedule of 2 highest qtrsto WBA for # weeks xWBA	12-26



<b>Virgin Islands</b>	1½ x HQW and \$858 in HQ; or \$858 in HQ and 39 x WBA in BP	1/26 HQW	\$33	\$602	25% in excess of \$15	Lesser of 1/3 BPW or 26 x WBA	13-26
<b>Washington</b>	680 hours; wages in BP or alternate BP	3.85% of avg of high 2 qtrs in BP	\$188	\$790	1/4 of wages over \$5	Lesser of 1/3 BPW or 26 x WBA	1-26
<b>West Virginia</b>	\$2,200 and wages in 2 qtrs	55% of 1/52 of median wages in worker's wage class	\$24	\$424	\$60	N/A	Uniform Duration 26
<b>Wisconsin</b>	35 x WBA, HQ > \$1,350 and 4 x WBA outside HQ	4% HQW	\$54	\$370	\$30 + 33% of wages in excess of \$30	Lesser of 40% of BPW or 26 X WBA	14-26
<b>Wyoming</b>	1.4 x HQW; at least 8% of statewide AAW	4% HQW	\$36	\$508	50% WBA	Lesser of 30% BPW or 26 x WBA	11-26

Source: US Department of Labor, Employment and Training Administration. *Significant Provisions of State Unemployment Insurance Laws, Effective January 2020*. Available online: <https://oui.doleta.gov/unemploy/content/sigpros/2020-2029/January2020.pdf>