UI BENEFITS STUDY

An Analysis of Unemployment Insurance Non-Filers: 2005 CPS Supplement Results

September 2008

Prepared by:

Wayne Vroman
The Urban Institute

Submitted to:

U.S. Department of Labor
Employment & Training Administration
200 Constitution Avenue, NW
Washington, DC 20210

Submitted by:

IMPAQ International
10420 Little Patuxent Parkway
Suite 300
Columbia, MD 21044

This report was prepared under a subcontract between the Urban Institute and IMPAQ International, LLC. It is a deliverable to the U.S. Department of Labor for a project on unemployment insurance benefits. Opinions expressed in this report are those of the author and do not necessarily represent the views of the Urban Institute or IMPAQ International, LLC. Daniel Kuehn provided valuable research assistance. Dr. Jacob Benus at IMPAQ International and several staff at the U.S. Department of Labor made helpful comments on an earlier draft of this report.

TABLE OF CONTENTS

Page

LIST OF TABLES

Page

LIST OF CHARTS

Page

EXECUTIVE SUMMARY

During the past 30 years, four Current Population Survey (CPS) supplements (1976, 1989, 1993 and 2005) have examined the rate of unemployment insurance (UI) application and receipt. These studies have yielded a number of consistent findings, including that only a minority of the unemployed apply for and receive UI benefits. For example, in the 2005 CPS supplement, roughly one-third of the unemployed filed for UI benefits.

The results from the 2005 CPS supplement mirror the patterns observed in UI program data. Specifically,

- Participation in the UI program is more likely to occur among unemployed workers aged 25 and older, job losers (as opposed to job leavers and reentrants), and those with longer unemployment spells.
- Participation rates are similar by gender (male application and recipiency rates are only modestly higher than the rates for women).
- Participation in UI by the unemployed is much higher for those living in the Northeast states and along the Pacific coast than in the South and Rocky Mountain states.

The UI recipiency rate was highest in 1976, a year with both high unemployment (7.4 percent in May) and three special UI benefit programs in effect (in addition to the regular UI program). Recipiency was lowest in 1989 and in 2005, when unemployment rates were quite low, at 5.3 and 5.1 percent respectively, and only the regular UI program was in effect.

The three most recent CPS supplements (1989, 1993 and 2005) each asked questions about the reasons for not applying and for not receiving UI benefits. While the supplements identified a wide range of potential reasons, the most important single reason given for not applying is that people believe that they are not eligible for benefits.

Those on temporary layoff were most likely to state that they did not apply because they expected to obtain employment soon (typically returning to a previous job). Those who quit their last job were most likely to cite their ineligibility as resulting from their job separation (they quit) as the reason for not applying for UI benefits. Reentrants were most likely to cite their lack of recent job experience as the reason for not applying for benefits.

Other reasons for not applying for UI benefits include: not needing the money, thinking that UI is “too much like welfare”, inadequate knowledge about UI, and barriers to filing. The group that seemed least knowledgeable about UI coverage and eligibility provisions was unemployed persons whose temporary jobs ended.

This report represents a first analysis of data from the CPS supplement of 2005. The findings are presented both in tabular format and as a series of multiple regression results. Further research using this rich data set is warranted.

UNEMPLOYMENT INSURANCE BENEFITS: 2005 CPS SUPPLEMENT RESULTS

1. Background

Unemployment insurance (UI) pays cash benefits to unemployed workers, providing temporary, partial replacement of earnings losses caused by unemployment. One longstanding characteristic of UI in the United States is that it compensates only a minority of unemployed workers. In a typical non-recession year, the ratio of UI beneficiaries to unemployed persons usually falls into the 29-35 percent range, with noticeable increases occurring during recessions.

To further the understanding of recipiency rates, the U.S. Department of Labor (DOL) has supported several research studies on recipiency.[1] The most recent DOL-funded study was to examine recipiency using 2005 data from a special supplement to the Current Population Survey (CPS). The CPS is a nationally representative survey of about 55,000 households. It provides national and state estimates of employment and unemployment. This report summarizes the findings from that 2005 supplement and compares results with the CPS supplements conducted in 1976, 1989 and 1993. The recipiency patterns observed in the 2005 supplement most closely resemble those observed in 1989, two years with similar unemployment rates.

The first supplement, the May 1976 Survey of Job Seeking Activities, was administered in a single month. Each unemployed person was mailed a questionnaire that focused mainly on methods of job search used by the unemployed individual, but also included questions on the receipt of UI benefits.[2] The other three supplements fielded in 1989, 1993, and 2005 used personal interviews. These three supplements focused mainly on UI recipiency. They also shared a number of common features – all three were conducted in four different months of a given twelve-month period, and supplemental questions were administered at the same time as the other monthly survey questions to unemployed persons in the outgoing rotation groups.[3]

[1] See, for example, Burtless (1983), Corson and Nicholson (1988) and more recently Government Accountability Office (2006).

[2] The results of the May 1976 survey were summarized in Rosenfeld (1977).

[3] The 1989 supplement was summarized in Vroman (1991) while the 1993 supplement was summarized in Wandner and Stettner (2000).

Those selected for interviews were asked if they had applied for benefits since their last job and if they had received UI benefits (since the last job and last week). For persons who did not apply or did not receive UI benefits, there were also questions about their reason(s) for not applying or not receiving UI benefits. Questions relating to why persons did not apply for benefits differed somewhat among the 1989, 1993 and 2005 supplements as experience from earlier supplements refined/expanded the possible response options used in subsequent years.

2. The CPS Supplement of 2005

The CPS traditionally identifies four possible types of unemployed persons. The first two types were working before becoming unemployed: (1) *job losers* and (2) *job leavers*. Job losers are those for whom the employer initiated the separation, while job leavers are persons who initiated the separation. The other two types of unemployed individuals include those who were outside the labor force before becoming unemployed: (3) *reentrants*, who had a previous labor force attachment, and (4) *new entrants*, who are entering the labor force for the first time. UI program beneficiaries are mainly job losers, but measurable numbers of job leavers and reentrants, particularly those with long unemployment durations, also collect UI benefits.

In 2005, the unemployed population averaged 7.6 million – 4.1 million men and 3.5 million women. Table 1 presents the number of unemployed by reasons for unemployment.

Table 1.

Number of Unemployed by Reason for Unemployment (2005)

Reason for Unemployment	Number of Unemployed Persons
(1) Job losers	3,667
(2) Job leavers	872
(3) Labor force reentrants	2,386
(4) New labor force entrants	666
Total	**7,591**
Counts weighted to reflect U.S. population, in thousands.	

The 2005 supplement was conducted during January, May, July and November. To be included in the supplement, an individual had to be 15 years of age or older, a civilian, and a member of the fourth or eighth rotation group (the outgoing rotation groups).[4] These individuals answered the full set of standard CPS questions, as well as eight additional questions (Appendix A). The questions in 2005 paralleled the CPS supplements fielded from 1989 and 1993.

One motivation for conducting the 1989, 1993 and 2005 CPS supplements was to obtain insights into why unemployed persons did not apply for or did not receive UI benefits. As a result, the supplements focused mainly on the first three groups of unemployed persons: (1) job losers, (2) job leavers, and (3) labor force reentrants (i.e., persons with past work experience who were potentially eligible for UI benefits).

In the remainder of this report, we present mainly tabular analyses using weighted data to describe the experiences of the unemployed in applying for and receiving UI benefits (Sections 3 to 6). Sections 7 and 8 present regression analyses of applications and recipiency rates utilizing the micro data from the supplement. Section 9 summarizes the main findings and identifies topics for future research.

3. Tabular Results from the 2005 Supplement

The CPS supplements have consistently shown that only a minority of the unemployed apply for UI benefits. In 1989, the supplement indicated that 33.9 percent of unemployed persons were UI claimants. The 2005 CPS supplement found that 34.8 percent were UI claimants.

3.1 UI Applications Rates

The advantage of having micro data from the CPS supplement is that several aspects of applications are easily examined. Table 2 below presents the data organized into four categories:

- age (16-24, 25-44, and 45+),

[4] Households in the CPS are interviewed for four consecutive months, and following a gap of eight months, again for four consecutive months. Those interviewed for the supplement were in the two fourth-month groups.

- gender,
- unemployment duration (5 duration categories), and
- reason for unemployment (job losers, job leavers, and reentrants).

The survey had 3,033 micro observations of unemployed individuals. Of these persons, 2,849 provided usable data on applications and receipt of benefits. The entries in the tables show the percentages of unemployed persons with the indicated characteristics who applied for UI benefits since their last job (Table 2) and who received benefits since their last job (Table 3).

For each of the four dimensions included in Table 2, the patterns of UI application rates match those found in UI program data. Application rates rise sharply with age, 14.0 percent and 13.1 percent for women and men aged 16-24, as compared to 46.7 percent and 49.6 percent for their respective counterparts 45 years of age and older. Application rates by gender were quite similar, with overall female and male rates of 33.5 percent and 35.9 percent, respectively.[5] Among job leavers and reentrants, women were slightly more likely to apply than men.

Job losers were about three times more likely to file for benefits than job leavers and reentrants. The overall averages in Table 2 were 50.7 percent for job losers compared to 18.7 percent for job leavers, and 15.4 percent for reentrants. Since the UI program mainly compensates those who lose jobs through no fault of their own, the fact that job losers have much higher application rates than job leavers and reentrants is to be expected. However, the low overall application rate among job losers (roughly 50 percent) raises questions. It should be noted that application rates and recipiency rates vary widely across geographic areas. Additional analyses of these geographical differences are undertaken in Section 3.3 and in Section 7.1.

Table 2 also shows that application rates vary according to unemployment duration. For all unemployed workers, the application rate for individuals in the first two weeks of unemployment (17.6 percent) is less than half the application rate for those in durations of 11-26 weeks (42.5 percent) and 27 weeks and longer (44.0 percent). These patterns are observed among all three

Table 2.

Application Rates by Gender, Age, Reason and Unemployment Duration (2005)

Duration in Weeks	Female				Male				Grand Total
	16-24	25-44	45+	Total	16-24	25-44	45+	Total	
Job Losers									
0 to 2	7.1	29.4	28.7	22.9	14.7	36.5	40.7	32.0	28.3
3 to 4	32.8	33.7	53.9	40.8	37.5	45.8	48.9	45.5	43.4
5 to 10	34.1	48.2	55.9	48.2	51.2	50.0	61.1	54.1	51.6
11 to 26	40.7	71.0	75.7	68.1	20.6	66.7	72.7	58.4	62.4
27+	*	50.4	72.8	60.9	53.4	58.9	60.7	59.3	59.9
Total	**27.6**	**50.0**	**60.5**	**50.1**	**29.2**	**53.7**	**58.6**	**51.0**	**50.7**
Job Leavers									
0 to 2	0.0	0.0	*	4.8	3.6	14.8	*	7.8	6.3
3 to 4	17.6	17.7	*	23.0	0.0	17.0	*	18.3	20.9
5 to 10	*	9.9	35.1	20.0	*	10.5	*	8.0	13.6
11 to 26	9.5	32.9	30.1	25.0	20.8	28.8	39.8	27.5	26.2
27+	*	*	*	40.7	*	11.0	24.3	18.6	28.5
Total	**7.4**	**19.5**	**36.8**	**21.1**	**8.6**	**17.3**	**29.1**	**16.2**	**18.7**
Reentrants									
0 to 2	6.1	3.8	6.3	5.4	3.2	*	*	4.4	5.1
3 to 4	9.4	26.3	1.3	13.5	10.4	18.9	*	11.7	12.8
5 to 10	6.8	16.7	40.0	18.7	0.0	32.4	6.7	7.2	13.6
11 to 26	7.7	31.7	25.1	22.2	0.0	13.4	27.0	9.9	16.8
27+	15.9	28.1	32.2	26.6	4.1	26.3	36.3	23.6	25.2
Total	**8.5**	**23.8**	**24.5**	**18.1**	**3.2**	**21.8**	**23.6**	**12.1**	**15.4**
All Unemployed									
0 to 2	5.4	15.7	22.2	13.2	7.7	30.0	34.4	21.6	17.6
3 to 4	17.7	28.3	40.6	27.7	16.6	37.7	47.4	32.9	30.3
5 to 10	16.1	33.4	47.8	33.6	15.6	43.7	45.9	35.4	34.6
11 to 26	17.7	51.4	54.3	44.1	11.1	52.5	59.3	41.0	42.5
27+	16.5	40.1	56.7	43.7	20.8	44.7	51.9	44.1	44.0
Total	**14.0**	**36.4**	**46.7**	**33.5**	**13.1**	**43.3**	**49.6**	**35.9**	**34.8**

Source: Supplements to the CPS conducted in January, May, July and November 2005.
Applicants as a percent of the unemployed based on weighted data measured in thousands of persons.
*Application rate not shown because the cell has fewer than 10 unemployed persons.

[5] In program data for 2005, the gender differential was slightly larger, with IUTU ratios of 0.324 for women and 0.366 for men.

reason-for-unemployment groups. Delayed internalization of the reality of unemployment and an evolving recognition of the chances of securing a new job quickly undoubtedly play a role in causing application rates to increase as unemployment duration lengthens.

Persons unemployed because their temporary jobs ended constitute an important segment of U.S. unemployment. The 2005 CPS supplement is the first supplement to allow identification of workers unemployed because their temporary jobs ended. There were 0.756 million of these workers were in the supplement, or 21 percent of all job losers in 2005. Their total was nearly equal to the total for job leavers in the supplement (0.797 million).

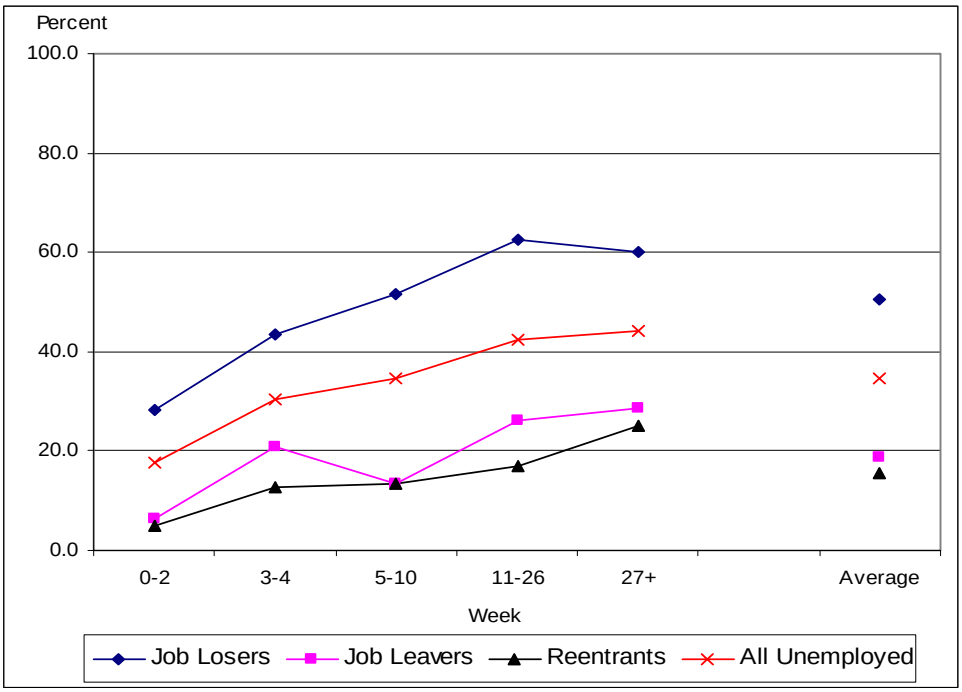
Because individuals who are unemployed following the end of a temporary job are like other job losers in that their unemployment is due to an employer-initiated job termination, it is important to learn about their experiences in applying for and receiving UI benefits. A tabulation from the 2005 supplement indicates persons unemployed because their temporary jobs ended were less likely to apply for UI than job losers on layoff and other job losers (28.8 percent compared to 44.2 percent and 62.6 percent, respectively). However, similar to other unemployed groups, their application rates increased with age and duration of unemployment. More analysis of their experiences with UI is undertaken in Sections 5, 7, and 8.

There is a suggestion in Table 2 that some job losers delay in filing for benefits, a pattern most obvious among job losers on temporary layoff. This delay is highlighted later in Section 7 which reports regression results based on micro data.

Chart 1 provides a visual summary of the association between application rates and unemployment duration. The four series depict overall application rates for job losers, job leavers, reentrants and the three groups combined. A sharp contrast between job losers, on the one hand, and job leavers and reentrants is depicted. For job losers with long durations, however, note the sizable downward deviation of their application rates below 100 percent. Even among the group most likely to apply for benefits, job losers in the 11-26 weeks and 27 weeks and above categories, roughly 40 percent did not apply for UI benefits in 2005.

Chart 1.

Application Rates by Unemployment Duration



3.2 UI Recipiency Rates

Table 3 summarizes information on the receipt of UI benefits since the last job ended by gender, age, reason for unemployment, and unemployment duration. As expected, UI recipiency increases with age within each reason-for-unemployment group, and increases with unemployment duration. Overall, about one-fourth (23.9 percent) of unemployed persons reported receipt of UI benefits in 2005. The average recipiency rate was 35.6 percent for job losers, 8.8 percent for job leavers, and 10.9 percent for reentrants.

Lags in the process of applying for and receiving benefits cause the recipiency proportions to be especially low in the 0-2 week duration category. Whereas the overall application rate for this group is 17.6 percent (see Table 2), the overall recipiency rate is 6.2 percent (see Table 3), about one-third of the application rate. In contrast, the overall recipiency rate in the longest duration category (27+ weeks) was roughly four-fifths of the application rate for the same group (35.0

Table 3.

Recipiency Rates
by Gender, Age, Reason and Unemployment Duration
(2005)

Duration in Weeks	Female				Male				Grand Total
	16-24	25-44	45+	Total	16-24	25-44	45+	Total	
Job Losers									
0 to 2	0.0	8.1	16.5	8.7	0.8	14.3	14.1	10.5	9.8
3 to 4	5.1	15.2	37.6	21.0	17.0	21.3	21.1	20.8	20.9
5 to 10	14.3	35.9	53.2	37.8	30.1	32.8	46.2	37.5	37.5
11 to 26	16.1	59.2	71.2	58.0	14.3	53.0	55.2	45.1	50.1
27+	*	38.8	57.3	47.9	53.4	44.7	55.6	50.8	49.4
Total	**9.4**	**35.7**	**50.6**	**37.0**	**16.9**	**36.0**	**41.7**	**34.8**	**35.6**
Job Leavers									
0 to 2	0.0	0.0	*	0.0	0.0	0.0	*	0.0	0.0
3 to 4	0.0	8.3	*	9.0	0.0	0.0	*	7.3	8.3
5 to 10	*	0.0	8.6	3.6	*	8.9	*	7.4	5.7
11 to 26	7.9	28.2	15.3	17.6	7.3	2.7	17.1	7.2	12.8
27+	*	*	*	23.1	*	11.0	24.3	18.6	20.7
Total	**2.2**	**10.8**	**17.1**	**10.1**	**4.0**	**3.8**	**21.2**	**7.4**	**8.8**
Reentrants									
0 to 2	3.1	3.3	6.3	3.7	0.0	*	*	2.0	3.1
3 to 4	5.7	25.7	1.3	11.4	3.3	3.7	*	3.2	8.0
5 to 10	3.8	5.9	29.9	11.0	0.0	32.4	5.8	7.0	9.3
11 to 26	6.0	21.2	16.3	15.0	0.0	12.1	27.0	9.6	12.6
27+	13.5	20.2	18.5	18.1	4.1	13.0	35.8	17.8	18.0
Total	**5.7**	**16.5**	**16.4**	**12.3**	**1.1**	**14.3**	**23.2**	**9.0**	**10.9**
All Unemployed									
0 to 2	1.6	5.0	11.9	5.4	0.3	11.6	0.9	6.9	6.2
3 to 4	4.7	17.2	27.9	15.5	6.7	15.7	22.0	14.2	14.9
5 to 10	7.4	21.9	39.3	23.6	9.2	30.5	35.2	25.2	24.4
11 to 26	9.3	40.8	47.0	35.3	6.8	39.9	45.8	30.8	32.9
27+	14.8	28.8	42.0	32.3	20.8	32.0	48.3	37.1	35.0
Total	**6.3**	**7.1**	**36.2**	**23.6**	**7.1**	**28.1**	**36.6**	**24.3**	**23.9**

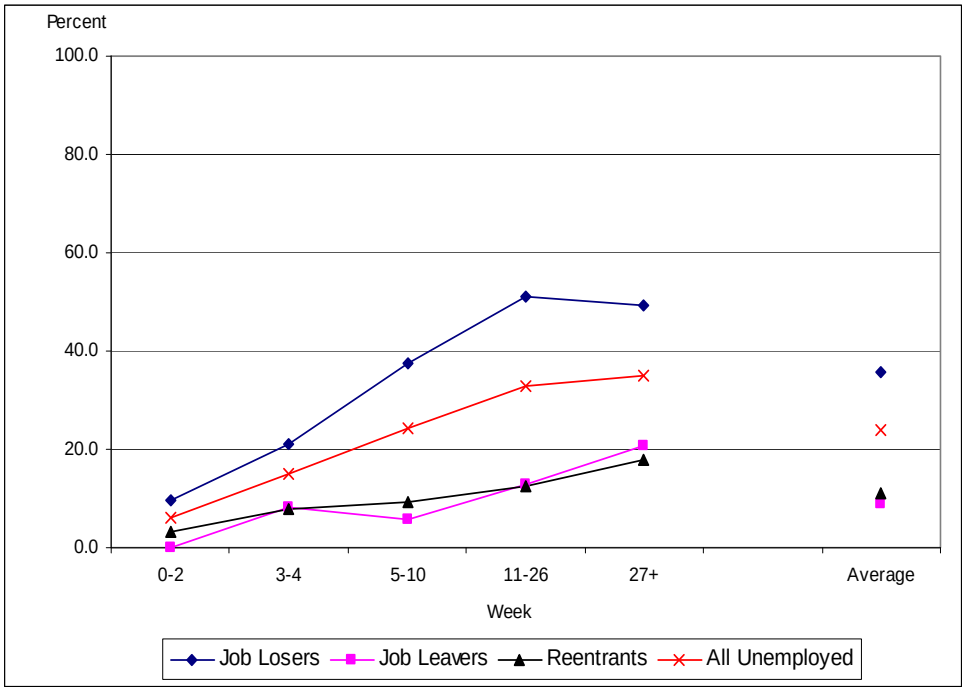
Source: Supplements to the CPS conducted in January, May, July and November 2005.
Recipients of UI benefits as a percent of the unemployed based on weighted data measured in thousands of persons.
*Recipiency rate not shown because the cell has fewer than 10 unemployed persons.

percent in Table 3 compared to 44.0 percent in Table 2). Benefit denials account for most of the difference between the application rate and the recipiency rate for those with long unemployment duration. Lags in administrative decision-making also contribute low recipiency among persons with short unemployment duration.

It should be noted that the contrast between the recipiency rates in Table 3 and the application rates in Table 2 was greatest among job leavers (8.8 percent in Table 3 as compared to 18.7 percent in Table 2). This wider gap between application rates and recipiency rates among job leavers is to be expected since non-monetary determinations over the issue of quits result in denials more than 70 percent of the time.[6]

Chart 2.

Recipiency Rates by Unemployment Duration



The patterns of recipiency rates in Table 3 are similar to patterns in Table 2. Recipiency is more likely among older workers, job losers and persons with long duration. Unemployed job losers are three to four times more likely to receive benefits than job leavers and reentrants. Chart 2 shows all-age recipiency rates by reason and duration of unemployment. Low recipiency is again highlighted, even among job losers with long unemployment duration.

[6] Non-monetary determinations (or decisions) pertain to disputes over eligibility that are related to the circumstances of job separations (issues of quits or misconduct) and questions of continuing eligibility among

3.3 Applications and Recipiency by State and Region

Application rates and recipiency rates vary by state and region. Previous studies have shown that UI recipiency is highest in states located in New England, the Mid-Atlantic, and the Pacific coast; lowest in the states located in the South and the Rocky Mountains. We examined the 2005 CPS supplement to determine if this geographic pattern is replicated in these data.

The analysis examined data at two levels of disaggregation: (1) the 51 "states" (the 50 states, plus the District of Columbia) and (2) the nine Census Divisions. At both levels, regressions were fitted to compare estimates from the 2005 CPS supplement (weighted data) with estimates derived from UI program data and Local Area Unemployment Statistics (LAUS) data.[7,8]

The UI application rate is typically measured by the "IUTU ratio", shorthand for the ratio of insured unemployment (IU) to total unemployment (TU). IU reflects a universe count from UI administrative data on active applicants and recipients of UI benefits, while TU is the count of unemployed persons aged 16 and older included in the CPS. The UI recipiency rate is typically measured by the "WBTU ratio", the ratio of weekly beneficiaries (WB) to total unemployment. Both measures use total unemployment from the CPS in their denominator. From 1982 to 2006, the national IUTU ratio averaged 0.344 while the WBTU ratio averaged 0.304.

In the regression analysis, the IUTU ratio was used as the explanatory variable for the application rate regressions, while the WBTU ratio was the explanatory variable for the recipiency rate regressions. Table 4 presents the results of six regressions (i.e., three dependent variables and two levels of geographic detail). The three dependent variables are:

---

persons who have started to receive benefit payments. In UI program data from 2005, 73 percent of non-monetary decisions involving voluntary quits were denials.

7 LAUS data are prepared at Bureau of Labor Statistics and provide monthly and annual estimates of employment and unemployment for state and sub-state areas.

8 Since the data from the CPS contain much greater sampling errors, we use the supplement-derived variables (the IUTU ratio and the WBTU ratio) as dependent variables in the regressions. Measurement error in the dependent variable causes less of a problem of bias in coefficients than errors in the independent variable(s).

- Application rate,
- Recipiency rate since last job, and
- Recipiency rate last week.

The two geographic levels are:

- 51 "states" (51 data points), and
- 9 Census divisions (9 data points).

Each of the six regressions included just one explanatory variable (IUTU for the application rate regressions and WBTU for the recipiency rate regressions). All six slope coefficients have the expected positive signs indicating a positive correlation between the 2005 CPS supplement measure and the measure from program and LAUS data (IUTU or WBTU). The slope coefficients span the range from 0.323 to 0.717, and all six estimated slopes are statistically significant at the 0.05 level. These results confirm that, despite small sizes of the state and divisional samples, there is a significant association between the state and regional measures of application rates and recipiency rates from the CPS supplement data and the standard measures based on UI program data and LAUS data. It should be noted, however, that the slope coefficients in Table 4 while uniformly positive are also significantly smaller than 1.0. The associations between these two types of variables contain considerable statistical "noise." When the slopes are compared, it also is apparent that the "noise" is relatively larger in the state data than in the divisional data.

When the goodness-of-fit measures are compared (the adjusted R^2 and standard error), the Census division-level regressions fit much better than their state-level counterparts. The adjusted R^2s averaged 0.205 for the three state-level regressions but 0.617 for the three division-level regressions. The standard errors are also uniformly smaller in the divisional regressions

than in the state-level regressions, confirming the intuition that when calculated for any single state, these ratios contain appreciable error.[9]

In summary, the geographic variation in UI application rates and recipiency rates found in IUTU and WBTU ratios from UI program data is strongly present in the 2005 CPS supplement data. Recipiency rates in high recipiency divisions are some 65-70 percent higher than in low recipiency divisions.[10] Even wider contrasts occur in state-level data.

Table 4.

Relationship Between CPS Supplement Data and UI Program Data (2005)

	Constant	IUTU Ratio	WBTU Ratio	Adjusted R2	Standard Error	Mean Dependent Variable	Mean Independ. Variable
State-level Regressions - 51 "States"							
Application Rate	0.166 [3.56]	0.515 [3.92]		0.224	0.095	0.340	0.340
Recipiency Rate Since Last Job	0.102 [2.69]		0.468 [3.93]	0.224	0.089	0.243	0.301
Recipiency Rate Last Week	0.058 [1.88]		0.323 [3.33]	0.168	0.072	0.155	0.301
Division-level Regressions – 9 Census Divisions							
Application Rate	0.091 [1.37]	0.717 [3.78]		0.624	0.045	0.335	0.341
Recipiency Rate Since Last Job	0.022 [0.42]		0.694 [4.17]	0.672	0.040	0.230	0.299
Recipiency Rate Last Week	0.006 [0.15]		0.460 [3.31]	0.554	0.033	0.144	0.299

Source: Dependent variables from the 2005 CPS supplement. IUTU ratio is the ratio of insured unemployment (UI claimants) by state from UI program data to BLS-LAUS estimates of total unemployment by state WBTU is the ratio of weekly beneficiaries to total unemployment by state. Divisional estimates-derived from state-level data. Beneath each coefficient in brackets is the absolute value of its t ratio.

[9] The standard error estimates the standard deviation of the distance between the projections from the regression and the actual data points. Since the average is zero, by construction, smaller standard errors indicate a better fit.

4. Receipt of Benefits in Four CPS Supplements

As indicated above, the 2005 CPS supplement was the fourth CPS supplement undertaken during the past 30 years (1976, 1989, 1993, and 2005). Conditions in the labor market during the four supplement years were quite different. The highest unemployment rate was in May 1976 (7.4 percent in seasonally adjusted data); the annual unemployment rate in 1993 was also high at 6.9 percent. In contrast, the unemployment rates in 1989 and 2005 were much lower and quite similar: 5.3 and 5.1 percent respectively.

The four years also differed in the availability of UI benefits. In 1989 and 2005, the only benefits available were from the regular UI program – the state-financed 26-week program. In contrast, extended benefits were available in 1993 under Emergency Unemployment Compensation (EUC), a temporary program for benefit exhaustees that was federally financed.[11] During 1993, regular UI paid benefits of $21.5 billion, while EUC paid an additional $11.8 billion (or 55 percent of regular benefits).

In May 1976, benefits were available under an even wider array of UI programs. In addition to the regular UI program, payments were also made under three other programs: (1) the Federal-State Extended Benefit (EB) program; (2) Federal Supplemental Benefits (FSB), a temporary federal benefit program like EUC; and (3) Supplemental Unemployment Assistance (SUA), a unique, one-time program active during 1976-1978.[12] Thus, there were increased opportunities for individuals to receive UI benefits due to the availability of benefits from the four different UI programs which were active in May 1976.

---

[10] For example, the IUTU ratios for the New England and the West South Central divisions in 2005 were 0.446 and 0.269 respectively in program data while the counterpart divisional application rates from the CPS supplement were 0.410 and 0.252.

[11] Some form of temporary federal benefit program has been enacted in every recession since 1958. Federal-State Extended Benefits (EB) were also paid in 1993 but only in Oregon, Puerto Rico and Washington.

[12] SUA paid benefits to persons regardless of their eligibility for regular UI. Usually emergency and extended benefit programs pay benefits only to persons who had previously exhausted their entitlement to regular UI benefits. The SUA program served many individuals with low and/or intermittent earnings histories and employees of non-profit organizations and government employees not covered by UI at the time.

Table 5 summarizes benefit recipiency rates (beneficiaries as a proportion of the unemployed) in the four CPS supplements. The table presents recipiency rates along four dimensions: gender, reason for unemployment, unemployment duration, and year. Across the four surveys, recipiency was generally highest in 1976, second highest in 1993, and lowest in 1989 and 2005. These recipiency patterns strongly follow the differences in unemployment rates and differences in benefit availability that were present across the four periods. Recipiency was highes in years of high unemployment (1976 and 1993) and in years with the widest availability of UI benefits. Widest availability was present in 1976 when benefits were paid under four UI programs.

Table 5.

Probability of Receiving UI Benefits by Gender, Reason for Unemployment and Unemployment Duration (1976, 1989, 1993 and 2005)

	Unemployment Duration (weeks)					
	1-2	**3-4**	**5-10**	**11-26**	**27+**	**Total**
	Panel 1 - Job Losers - Women 16+					
1976	32.4	44.4	61.9	71.7	81.6	63.6
1989	7.4	32.7	47.2	54.4	56.0	39.2
1993	13.9	28.3	47.2	61.0	71.6	49.8
2005	8.7	21.0	37.8	58.0	47.9	37.0
	Panel 2 - Job Losers - Men 16+					
1976	28.7	42.1	65.3	77.1	76.7	63.9
1989	10.0	26.8	49.2	54.8	53.0	39.6
1993	7.5	27.3	60.0	62.2	65.6	51.1
2005	10.5	20.8	37.5	45.1	50.8	34.8
	Panel 3 - Job Leavers - Women 16+					
1976	16.7	6.5	13.0	53.6	67.5	31.0
1989	1.0	7.5	8.4	13.8	2.1	6.2
1993	0.6	2.1	0.7	29.8	a	11.0
2005	0.0	9.0	3.6	17.6	23.1	10.1
	Panel 4 - Job Leavers - Men 16+					
1976	3.3	13.2	28.9	52.9	58.3	31.8
1989	0.7	4.6	11.7	10.6	11.6	6.2
1993	3.2	14.4	1.8	23.5	37.4	15.3
2005	0.0	7.3	7.4	7.2	18.6	7.4
	Panel 5 - Reentrants - Women 16+					
1976	10.0	10.9	19.8	13.6	29.9	14.6
1989	3.0	9.1	10.4	10.7	18.2	8.5
1993	5.3	6.1	11.7	13.5	21.5	10.4
2005	3.7	11.4	11.0	15.0	18.1	12.3
	Panel 6 - Reentrants - Men 16+					
1976	10.5	19.0	24.6	33.3	33.3	25.1
1989	2.5	8.5	10.7	4.5	23.0	8.4
1993	1.5	5.4	17.7	24.3	13.9	12.2
2005	2.0	3.2	7.0	9.6	17.8	9.0

Source: Special supplements to the CPS conducted in 1976, 1989, 1993 and 2005.
The recipiency rate percentages for job losers, job leavers and reentrants combined were as follows: 1976 = 48.3, 1989 = 24.2, 1993 = 35.1 and 2005 = 24.0.
a- cell did not meet BLS publication criteria.

As expected, recipiency was highest among job losers and persons with long spells of unemployment. Reading across rows, recipiency increases with increased unemployment duration. Also, with just a single exception, the recipiency rate average for a given row is highest in 1976 and lowest in 1989 or 2005. The only exception to this generalization is found among women reentrants, where the row total in 2005 of 12.3 percent is only marginally higher than the row total for 1993 of 10.4 percent. Access to UI benefits was clearly highest in 1976 and lowest in 1989 and 2005.

Another clear pattern in these data is the comparatively high recipiency rates among job leavers and reentrants in 1976, as compared to later years. This is to be expected, since three other programs besides regular UI were active in May 1976. Particularly important was the presence of SUA in 1976, which used less stringent eligibility criteria than the regular UI program.

Finally, the similarity of the recipiency rates in 1989 and 2005 is worth noting. Among women and men who are job leavers and reentrants, receipt of UI benefits is especially rare in the 1-2 week and 3-4 week duration categories, with just a single recipiency rate exceeding 10 percent (11.4 percent among women reentrants in 2005).

To summarize, recipiency rates across the four years strongly reflect the availability of UI benefits through special programs and underlying unemployment rates at the time. Recipiency was highest in 1976 when three special programs were operative and the unemployment rate was high (above 7.0 percent). Recipiency was lowest in 1989 and 2005, years when only regular UI benefits were available and unemployment rates were low (near 5.0 percent).

5. Reasons for Not Applying and Not Receiving UI Benefits

Two-thirds of the unemployed in the 2005 supplement did not apply for UI benefits. The following sections explore reasons why the unemployed do not apply for or receive benefits.

5.1 Reasons for Not Applying for UI Benefits

Table 6 displays counts of non-applicants and the reasons why they did not apply for UI benefits, classified into five reason-for-unemployment groups based on their survey responses. The first two columns in Table 6 show counts and percentages for all non-applicants, respectively. The headings in columns [3] to [8] are the standard reason-for-unemployment categories. As in Tables 2 and 3, there are three broad reason categories (job losers, job leavers, and reentrants), along with a breakdown of job losers into persons on layoff, persons whose temporary job ended, and other job losers.

The row headings in Table 6 identify fifteen separate reasons for not applying for UI benefits. As can be seen from the table, there are a variety of reasons why unemployed individuals do not apply, and the detailed row headings illustrate this. To help in understanding the range of individual motivations for not applying, the fifteen detailed reasons have been aggregated into four broad categories, along with a fifth category (Other Reasons).

UI Eligibility Reasons: This category has five detailed reasons that reflect different aspects of UI program eligibility. The top-to-bottom ordering in these rows matches the events in the UI application-receipt process. It starts with coverage (actual or self-perceived non-coverage), then monetary eligibility (insufficient past work), separation and non-separation determinations and ends with benefit exhaustion. Monetary eligibility requirements specify minimum earnings thresholds that claimants must meet to be eligible for benefits. Those whose work is performed outside covered employment, e.g., the self-employed, and those with insufficient past earnings in UI-covered employment cannot satisfy monetary eligibility criteria. Job separation reasons (quits and discharges for misconduct) can also be disqualifying, along with non-separation reasons (severance pay or other disqualifying income). Finally, insufficient recent labor force attachment since previously exhausting benefits would also disqualify an applicant.[13]

For the entire sample, the five UI Eligibility Reasons accounted for 2.269 million persons or 51.9 percent of all persons not applying for benefits (4.368 million). Insufficient past work accounted for about half of this total, while job separation reasons accounted for about one-quarter of the total. For persons in broad category one, the motivation behind their non-application was predominantly self-perceived ineligibility.

[13] Note that someone who previously exhausted benefits might respond with this reason or with the "Insufficient Past Work" reason.

Table 6.

Reasons for Not Applying for UI Benefits by Reason for Unemployment (2005)

	All Reasons for Unemployment =[3]+[7]+[8]	All Reasons - Percentages	Job Loser Total =[4]+[5]+[6]	Job Loser - On Layoff	Other Job Loser	Temporary Job Ended	Job Leaver	Reentrant
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]
1. UI Eligibility Reasons	2,269	51.9%	795	163	386	247	365	1,108
Work Not Covered by UI Program	303	6.9	183	55	47	80	7	113
Insufficient Past Work	1,207	27.6	418	83	199	135	108	681
Job Separation Reason (Quit, Misconduct)	601	13.8	116	14	78	24	244	241
Non-separation Reason	35	0.8	21	3	18	0	0	15
Previously Exhausted Benefits	123	2.8	58	6	44	8	6	58
2. Attitude/Understanding/Barrier to UI	778	17.8%	414	107	162	146	80	284
Do Not Need the Money/Hassle	220	5.0	95	50	3	42	30	95
Negative Attitude about UI	78	1.8	43	13	17	14	11	24
Do Not Know about UI/How to File	212	4.9	109	14	54	42	21	83
Barrier to Filing (Language, Transportation)	52	1.2	19	3	8	8	6	27
Told Not Eligible	175	4.0	110	23	55	32	10	55
Plan to File Soon	42	1.0	38	5	25	9	3	0
3. Job Expected/Employed	594	13.6%	334	191	79	64	109	151
4. Not Looking (Retired, Ill, Disabled)	231	5.3%	43	22	11	11	11	177
5. Other Reasons	496	11.4%	189	45	82	62	73	234
Just Didn't/Don't Know Why	107	2.4	35	3	23	10	16	56
All Other Reasons	389	8.9	154	42	59	53	57	178
6. Total	**4,368**	**100.0%**	**1,776**	**527**	**718**	**530**	**639**	**1,953**

Source: Supplements to the CPS conducted in January, May, July and November 2005.
Data measured in thousands of persons.

Attitude/Understanding/Barrier to UI: This category is a catch-all which covers a wide variety of reasons related to personal attitudes, understanding of UI, and barriers to applying. Combined, its six detailed reasons accounted for 17.8 percent of all non-applicants. The first two detailed reasons include persons who did not apply for UI benefits because they did not need the money, did not want the hassle of applying, or simply did not agree with the income-support purpose of UI (e.g., they perceived the program to be "too much like welfare or charity").

The next three reasons detailed in this group reflect imperfect knowledge of the UI program and how to apply. Other reasons in this group represent possible barriers such as language, transportation, or being told (usually by their employer) that they were not eligible. With improved information and reduced barriers to applications, many persons in these three "knowledge/barrier" categories might still not apply for benefits.

Job Expected/Employed: Non-applicants who expect to return to work in the very near future are in this category. They represented 13.6 percent of all persons not applying for benefits. Some of these workers indicated they had not applied for UI benefits because they already had a job – an accurate statement for persons on temporary layoff with a definite date for recall.

Not Looking: Since UI claimants must be unemployed to be potentially eligible for benefits this category may seem puzzling. The real world distinction between unemployed (a labor force classification which requires active work search within the past four weeks for all except those on temporary layoff) and out of the labor force is sometimes difficult to make. These persons indicated they were looking (or available) for work, but then gave a plausible reason for not applying. The most common reasons included retirement, illness, disability, going to school, or taking care of a child or other family member. In effect, these individuals were not actively looking for work for a variety of detailed reasons, but they had looked for work within the past month and hence were classified as unemployed. Individuals falling into category four accounted for 5.3 percent of all non-applicants.

The existence of the broad categories 3 and 4 in Table 6 illustrates that there are ambiguities at the boundaries between unemployment, on the one hand, and employment and being out of the

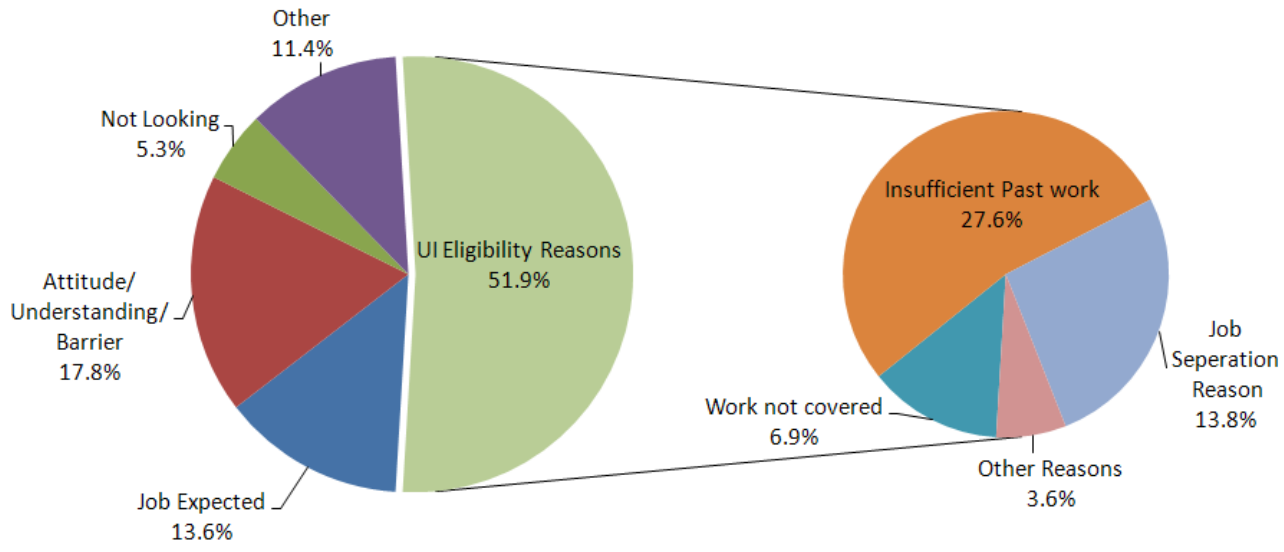
labor force, on the other hand. For both of these broad categories, the individuals did not apply for UI because of personal circumstances.

Other Reasons: This broad category accounts for a substantial share (11.4 percent) of persons who did not apply for UI benefits. The large numbers in the "Other Reasons" responses in Table 6 reflects a problem encountered – in more serious form – in two previous CPS supplements. In the 1989 supplement, 28.5 percent of non-applicants gave "other" as the reason for not applying, while the percentage in the 1993 supplement was 22.5 percent. Recognizing the problem from the results of the two earlier CPS supplements, the design of the 2005 CPS supplement "reason" questions partially remedied the problems of the earlier supplements.

Chart 3 summarizes the reasons for not applying for UI benefits. The left circle identifies the five major reasons from Table 6 while four UI Eligibility reasons are shown in the smaller circle. Slightly more than half did not apply because of UI eligibility reasons of which insufficient past work was the largest.

Chart 3.

Reason for Not Applying for UI Benefits and Four Detailed UI Eligibility Reasons



Because the "Other Reasons" category remained large in Table 6 and Chart 3 (11.6 percent) , it was decided to exclude these responses for the remaining discussion about the reasons for not applying for UI benefits. Table 7 presents responses for only those persons who gave a specific reason. In each column of Table 7, the percentages were derived from the weighted counts in Table 6 after excluding the "Other Reasons" responses.

In Table 7, the two columns on the left refer to aggregations of reasons for unemployment (all reasons and all job loser reasons). Columns [4] to [8] display information for each of the unemployment groups, revealing important contrasts in why people do not apply for UI benefits.

Two other percentages related to UI eligibility are also noteworthy in Table 7. First, 6.9 percent of other job losers had previously exhausted UI benefits. This group includes many dislocated workers who are known to experience long unemployment spells. Their long unemployment spells also imply that many did not have sufficient recent earnings to requalify following their UI benefit exhaustions. Second, 17.2 percent of the Temporary Job Ended group reported that their work was not covered by UI. This is highly questionable, as temporary help employees work mainly as wage and salary workers and UI coverage among wage and salary workers exceeds 98 percent. The high percentage suggests that many do not accurately understand that their jobs fall within the umbrella of UI-covered employment.

Job losers on layoff is the unemployment group that is most likely not to apply because they expect to be reemployed soon. The percentage of laid-off workers giving this reason is 39.6 in Table 7, more than twice the percentage for any other reason-for-unemployment group.

Various personal and family reasons are more important reasons for not looking for work among reentrants (10.3 percent) than for any other unemployment group. For reentrants, many undoubtedly view themselves as mainly focused on other personal and family activities, rather than the labor market and paid employment. The second-highest percentage in this row is for job losers on layoff (4.6 percent). For job losers on layoff, there is little reason to look for work, since a job with a known employer is expected in the near future.

Table 7.

Reasons for Not Applying for UI Benefits by Reason for Unemployment - Percentages of Persons Giving Reasons

	All Reasons for Unemployment =[3]+[7]+[8]	Job Loser Total =[4]+[5]+[6]	Job Loser - On Layoff	Other Job Loser	Temporary Job Ended	Job Leaver	Reentrant
	[2]	[3]	[4]	[5]	[6]	[7]	[8]
1. UI Eligibility Reasons	58.6%	50.1%	33.7%	60.6%	52.8%	64.6%	64.4%
Work Not Covered by UI Program	7.8	11.6	11.5	7.4	17.2	1.3	6.6
Insufficient Past Work	31.2	26.3	17.3	31.3	28.9	19.1	39.6
Job Separation Reason (Quit, Misconduct)	15.5	7.3	3.0	12.2	5.0	43.1	14.0
Non-separation Reason	0.9	1.3	0.6	2.8	0.0	0.0	0.9
Previously Exhausted Benefits	3.2	3.7	1.3	6.9	1.7	1.1	3.4
2. Attitude/Understanding/Barrier to UI	20.1%	26.1%	22.1%	25.4%	31.1%	14.2%	16.5%
Do Not Need the Money/Hassle	5.7	6.0	10.3	0.5	9.1	5.3	5.5
Negative Attitude about UI	2.0	2.7	2.7	2.6	2.9	1.9	1.4
Do Not Know about UI/How to File	5.5	6.9	2.8	8.4	8.9	3.7	4.8
Barrier to Filing (Language, Transportation)	1.3	1.2	0.6	1.3	1.6	1.0	1.6
Told Not Eligible	4.5	6.9	4.7	8.7	6.7	1.7	3.2
Plan to File Soon	1.1	2.4	1.0	3.9	1.9	0.6	0.0
3. Job Expected/Employed	15.3%	21.1%	39.6%	12.4%	13.8%	19.3%	8.8%
4. Not Looking (Retired, Ill, Disabled)	6.0%	2.7%	4.6%	1.7%	2.2%	1.9%	10.3%
5. Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Percentages based on data in Table 6 but with responses in major category 5 (Other Reasons) removed.

Another noteworthy finding is the percent/number of job losers who were told that they were not eligible for UI benefits (4.7, 6.7, and 8.7 percent in columns [4]-[6]). Knowledge about the UI program and how to file for benefits seems especially low among the other job losers and temporary job ended groups. In the latter group, 9.1 percent also indicated they did not need the money/hassle.

If any single group of unemployed is especially ill-informed about the UI program, the percentages in Table 7 suggest it is those persons whose temporary jobs have ended. This group had a high percentage of persons stating that their work was not covered by UI (17.2 percent) and a high percentage who did not know about UI or how to file for benefits (8.9 percent). These two categories combined sum to roughly one-quarter of all persons in this group who did not apply for UI benefits. Since this group also had a much lower application rate than the two other categories of job losers (as discussed earlier), it appears that they do not understand key aspects of how their previous work is related to UI eligibility.

To summarize, three comments about non-applicants seem appropriate:

- The largest reason for not applying for UI benefits is a perception of ineligibility (over half of all non-applicants gave this reason for not filing).
- The detailed reasons for not filing vary systematically according to the reason for unemployment. Reentrants are most likely to state they had insufficient past work, while job leavers were most likely to give a job separation reason for not filing. Job losers on layoff were most likely to state they expected to have a job soon.
- The group with the most deficient understanding of UI and how to apply for benefits appears to be the temporary job ended group of job losers.

5.2 Reasons for Not Receiving UI Benefits Since the Last Job

Roughly three in ten who applied for UI since their last job ended did not receive UI benefits. Table 8 provides details on their reasons for non-receipt. UI Eligibility Reasons were given more often than UI Administrative Requirements for the reason why the persons did not receive UI benefits since their last job ended – 53.1 percent versus 46.9 percent respectively in column

[3] of Table 8. The main UI Eligibility Reasons given by individuals were their insufficient past work experience or a job separation reason. However, some responses indicated a previous exhaustion of UI benefits.

Table 8.

Applicants' Reasons for Not Receiving UI Benefits Since Last Job (2005)

	Non-Recipient Counts	Percentages	Percentages Among Useful Responses
	[1]	[2]	[3]
1. UI Eligibility Reasons	339	48.0%	53.1%
Work Not Covered by UI Program	14	1.9	2.1
Insufficient Past Work	117	16.6	18.4
Job Separation Reason (Quit, Misconduct)	98	13.8	15.3
Disqualified	60	8.5	9.4
Previously Exhausted Benefits	50	7.1	7.9
2. UI Administrative Requirements	299	42.3%	46.9%
Waiting Approval	210	29.7	32.9
Waiting Period	85	12.0	13.3
Different Pay Periods	4	0.6	0.6
3. Other Reasons	68	9.7%	
Just Didn't/Don't Know Why	17	2.5	
Other/Specify	51	7.2	
4. Total	**706**	**100.0%**	**100.0%**

Source: Supplements to the CPS conducted in 2005.
Counts show persons who applied for, but did not receive UI benefits.
Counts weighted to reflect U.S. population in thousands of persons.
"Other Reasons" not included in column [3].

The three administrative requirements in category two all relate to delays between filing an application and receipt of UI benefits. The most commonly cited administrative requirement was waiting for approval of an application which accounted for more than one-quarter of all individuals who did not receive UI benefits. This reason was more than twice as prevalent as persons serving their waiting period. “Different Pay Periods” refers to the fact that UI is paid bi-weekly in several states and the CPS reference week was a non-payment week.

Overall, the categories in Table 8 have a reasonable distribution of responses. For example, those awaiting approval of applications were more than twice as numerous as those serving a waiting period. Since most states have a one week waiting period and the first payment promptness standard in UI is 2-3 weeks, the relative size of the two groups is reasonable; i.e., many more are awaiting approval than serving a waiting period.

A possible surprise in Table 8 may be the relative size of category two relative to category one. One might have expected the UI Eligibility Reasons category to have been significantly larger than the UI Administrative Requirements category. Part of this seeming puzzle is that the latter group reported generally short unemployment durations. Persons unemployed 1-4 weeks represented 15.3 percent of the UI Eligibility Reasons group, but 71.0 percent of the UI Administrative Reasons group. Additional analysis of the non-recipients with attention to their reason-for-unemployment and unemployment duration may provide useful insights into the question of why these applicants did not receive benefits.

5.3 Reasons for Not Receiving UI Benefits Last Week

Among the 1,603,000 persons who had applied for and received UI benefits since their last job, 653,000 or 40.7 percent reported not receiving benefits during the previous week (i.e., the CPS reference week). Table 9 summarizes their reasons for non-receipt. Like Tables 6 and 8, the category, "Other Reasons" in Table 9 again represents about 10 percent of the total.

The Table 9 responses tell a simple story. Four-fifths (79.9 percent) of persons who did not receive benefits last week had previously exhausted their benefit entitlements (column [2]). Among persons who provided useful responses in Categories One and Two, exhaustees accounted for 88.2 percent of the responses (column [3]). No other useful category in the rows of Table 9 accounted for more than 3.5 percent of the total.

Table 9.

Recipients' Reason for Not Receiving UI Benefits Last Week (2005)

	Non-Recipient Counts	Percentages	Percentages Among Useful Responses
	[1]	[2]	[3]
1. UI Eligibility Reasons	541	82.9%	91.5%
Job Separation Reason (Quit, Misconduct)	5	0.7	0.8
Disqualified	12	1.8	2.0
Withheld for Child Support	3	0.5	0.6
Previously Exhausted Benefits	522	79.9	88.2
2. UI Administrative Requirements	50	7.7%	8.5%
Waiting Approval	16	2.4	2.6
Waiting Period	14	2.1	2.4
Different Pay Periods	21	3.2	3.5
3. Other Reasons	61	9.4%	
Just Didn't/Don't Know Why	12	1.9	
All Other Reasons	49	7.5	
4. Total	**653**	**100.0%**	**100.0%**

Source: Supplements to the CPS conducted in 2005.
Counts weighted to reflect U.S. population in thousands of persons.
"Other Reasons" not included in column [3].

Some responses in Table 9 are surprising. Persons who quit a job but eventually receive benefits typically serve a disqualification period at the start of their unemployment spell, and so "Job Separation Reasons" for non-receipt last week would not be expected among persons who had previously received benefits. Also unexpected were the responses "Waiting Approval" and "Waiting Period," which also occur at the start of a benefit year, not after weeks receiving benefits.[14] The responses "Disqualified," "Withheld for Child Support" and "Different Pay Periods," in contrast, would be expected among persons who had previously received UI

[14] The responses Waiting Approval and Waiting Period are not impossible, when considerations of consecutive benefit years are recognized. A person may exhaust an entitlement and then apply at the start of a new benefit year. Persons with such a pattern could be subject to payment delays related to approval of an application and the waiting period.

benefits. Again, it should be emphasized that all detailed categories except "Previously Exhausted Benefits" account for very few persons.

6. Reasons for Not Applying in the Earlier Supplements

The earlier CPS supplements of 1989 and 1993 were similar to the 2005 supplement in posing "reason" questions to non-applicants. Table 10 summarizes the various reasons for not applying given in the three supplements. Each column displays a percentage breakdown of the various reasons using the categories introduced earlier in Table 6. Thus, column [3] reproduces percentages displayed earlier in Table 6.

Before discussing these reasons and the associated percentages, two preliminary observations should be made. First, the categories included in the three supplements were not identical. After the responses from earlier supplements were reviewed, new categories were introduced. The 1993 supplement included three categories not present in 1989.[15] These three new categories together accounted for 6.1 percent of non-applicants in 1993. The 2005 supplement included these three categories as well as two other categories.[16] These two new categories combined accounted for 10.9 percent of all non-applicants in 2005. The five reason categories added in 1993 and 2005 combined to account for 18.2 percent of all non-applicants in 2005.

Since the number of "reason" categories increased, this could be expected to reduce the percentages in the categories present in all three supplements. This increase in categories could make it more difficult to interpret possible changes that may have occurred in the motivations/decisions to not apply for UI. Despite this, the primary importance of reasons related to UI eligibility was a consistent finding across all three supplements.

[15] The three new 1993 categories were: 1) non-separation reasons for not applying, e.g., not being available for work or able to work; 2) not being an active member of the labor force, i.e., not looking for work; and 3) facing a barrier in applying for benefits, e.g., not having transportation or speaking English.

[16] The two new 2005 categories were: 1) self-employed and/or an independent contractor not covered by UI; and 2) respondent was informed he or she was not eligible for benefits.

Second, the problem of "other reasons" was present in all three supplements. Category five (Other Reasons) accounted for a declining percentage of responses across the three supplements, 8.5 percent in 1989 and 22.5 percent in 1993, but only 11.4 percent in 2005. Adding response categories helped to reduce the prevalence of Other Reasons. The added response categories in 1993 and 2005 appear to have mainly reduced the Other Reasons responses rather than the percentages in the response categories present in earlier supplements.

The clearest pattern in Table 10 is that a majority of those who gave a useful reason for not applying believed they were not eligible for UI benefits. As seen in row one, the percent of job losers, job leavers and reentrants who believed that they were not eligible for UI benefits exceeded 40.0 percent in all three supplements. Within this broad grouping, "Insufficient Past Work" was uniformly important across all twelve columns and the largest single reason in nine columns. The most important single reason among job leavers was a "Job Separation Reason", i.e., quits. More than 30 percent of job leavers gave this reason in each of the three years.

Expected employment or reemployment with the prior employer (category three) accounted for substantial numbers (10.6 to 14.0 percent overall) and for 10 percent or more among job losers and job leavers (9.9 percent in 2005). Many had not filed for benefits because they anticipated work in the very near future. This reason was much less common among reentrants where the percentages ranged between 5.2 and 7.7.

In the category of Attitude/Understanding/Barriers, percentages for each of the reasons across all types of non-applicants are small, with none exceeding 6.2 percent and just three exceeding 5.0 percent. Some individuals reported they did not need the money, while others did not apply due to personal beliefs. The sum of these first two rows is between 3.5 and 7.8 percent. Knowledge of UI and barriers to filing account for a similar combined percentage.

Another important barrier to program participation is found in the two categories, "Work Not Covered by UI" and "Told Not Eligible." Combined, these two categories summed to 16.5 percent among job losers in 2005. Many job losers whose temporary job ended believed their employment was not covered by UI. This belief, coupled with being told by employers that they

Table 10.

Reasons for Not Applying for UI Benefits
(1989, 1993 and 2005)

	All Non-Applicants			Job Losers			Job Leavers			Reentrants		
	1989 [1]	1993 [2]	2005 [3]	1989 [4]	1993 [5]	2005 [6]	1989 [7]	1993 [8]	2005 [9]	1989 [10]	1993 [11]	2005 [12]
1. UI Eligibility Reasons	47.9%	56.9%	51.9%	41.5%	46.7%	44.8%	49.5%	67.7%	57.1%	52.7%	62.6%	56.7%
Work Not Covered by UI	a	A	6.9	a	a	10.3	a	A	1.2	a	a	5.8
Insufficient Past Work	28.5	32.6	27.6	34.6	34.9	23.5	16.6	17.9	16.9	30.8	36.3	34.9
Job Separation Reason	17.6	19.6	13.8	3.7	6.8	6.5	32.8	48.1	38.1	20.4	20.7	12.4
Non-separation Reason	a	3.7	0.8	a	3.0	1.2	a	1.6	0.0	a	5.2	0.7
Exhausted Benefits	1.7	1.0	2.8	3.2	1.9	3.3	0.1	0.1	1.0	1.5	0.4	3.0
2.Attitude/Understand/Barrier	9.6%	8.7%	17.8%	14.2%	10.6%	23.3%	7.8%	6.2%	12.5%	6.7%	7.8%	14.5%
Do Not Need Money/Hassle	2.8	3.7	5.0	4.7	4.0	5.4	1.5	4.5	4.7	1.9	3.0	4.8
Negative Attitude About UI	2.5	1.1	1.8	2.5	1.8	2.4	3.5	1.2	1.7	1.9	0.5	1.2
Do Not Know About UI	2.7	1.8	4.9	3.1	1.3	6.1	2.4	0.6	3.3	2.6	2.7	4.2
Barrier (Transportation, Language)	a	1.2	1.2	a	1.2	1.1	a	0.0	0.9	a	1.6	1.4
Told Not Eligible	a	A	4.0	a	a	6.2	a	A	1.5	a	a	2.8
Plan to File Soon	1.7	1.0	1.0	4.0	2.3	2.2	0.4	0.0	0.5	0.4	0.1	0.0
3. Job Expected/Employed	14.0%	10.6%	13.6%	18.8%	16.6%	18.8%	17.6%	9.9%	17.1%	7.1%	5.2%	7.7%
4. Not Looking	a	1.2%	5.3%	a	0.9%	2.4%	a	0.7%	1.7%	a	1.6%	9.1%
5. Other Reasons	28.5%	22.5%	11.4%	25.6%	25.1%	10.6%	25.2%	15.4%	11.5%	33.5%	22.8%	12.0%
6. Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Source: Supplements to the CPS conducted in 1989, 1993 and 2005. All entries are percentages of total non-applicants for the given reason.
a - No information as the question was not asked in this year.

were not eligible, could effectively reduce applications for benefits, even though the employers initiated the job separation.

There is also a suggestion in Table 10 that the category Attitude/Understanding/Barrier may have increased in importance in recent years as a reason for not applying for UI benefits. Between 1993 and 2005 the percentage of responses in this category increased from 8.7 percent to 17.8 percent, and increases occurred in all three reason-for-unemployment categories. The detailed response category Do Not Know About UI accounted for much of the 1993-2005 increase. To the extent that barriers and understanding of UI (as opposed to attitudes towards UI) have contributed to low applications, these responses will be of interest in any future CPS supplement.

Overall, inadequate knowledge and barriers to filing represent a much less important grouping of reasons for not applying than reasons related to UI eligibility. The largest numbers of individuals not filing for benefits either worked too little or had a disqualifying job separation. Their reasons for not applying anticipate a negative administrative determination that would be made if they did apply. Under present monetary and non-monetary eligibility rules, most who do not file for benefits believe they are not eligible. This finding was present across each of the three years covered by Table 10.

Even if knowledge about the UI program (coverage and eligibility rules) were improved, less than half of unemployed workers would file for benefits. Adding to the number of applicants in Table 2 all persons with responses indicating lack of knowledge about UI, barriers to filing, and being told they were not eligible (in Table 6) would increase the application rate from 34.8 percent to perhaps 40.0 percent or about four in ten. Based on responses in the 2005 supplement, the group whose application rate would increase most due to improved knowledge and reduced barriers to UI would be job losers whose temporary jobs ended.

7. Regression Analysis of the Micro Data

While tabular displays provide valuable information, regression analysis allows one to examine UI application rates and recipiency rates within a multidimensional framework where the separate effects of many different factors can be inferred. The present analysis has utilized both

ordinary least squares (OLS) and logistic formulations to estimate the determinants of UI applications and recipiency among the unemployed in the 2005 CPS supplement. The report will emphasize OLS results, starting with the application decision.

7.1 Application for UI Benefits

The initial regressions explore the separate effects on applications of seven different factors: 1) unemployment duration, 2) age, 3) basic demographics (race, gender, marital status and educational attainment), 4) industry, 5) occupation, 6) unemployment and unionization, and 7) region (the nine Census Bureau divisions). Most variables were measured as sets of 0-1 dummy variables, but unemployment entered as the statewide average unemployment rate for 2005. Using sets of 0-1 dummies allows the regression coefficients wide latitude when compared to a specification where a variable such as unemployment duration enters linearly or as a polynomial. The use of dummies does not impose a specific functional form on the relationship, unlike a linear or a log-linear relationship with just a single slope coefficient.

As noted earlier, the micro data from the CPS identify five separate "reasons" for unemployment: 1) job losers on temporary layoff 2) job losers on indefinite layoff 3) job losers whose temporary job ended, 4) job leavers, and 5) labor force reentrants. The earlier tabular analysis showed that these groups have widely differing application rates, ranging from about 50 percent among job losers to less than 20 percent among job leavers and reentrants. Because of this variability, it was decided to fit separate relationships for the five groups to allow for different responses to a given explanatory factor depending upon the reason for unemployment.

For the explanatory variables measured as 0-1 dummies, several dummies were used to span the full range of that variable with persons at one extreme serving as the excluded group. For example, unemployment duration has nine separate dummies, and persons unemployed more than 26 weeks serve as the excluded group. The dummy coefficients for the other duration variables would be expected to be negative with the largest negative coefficients expected for those with the shortest duration. Other excluded groups were as follows: age – persons 55 and older, race – white, gender – women, education – persons who completed more than 12 years, industry –services, occupation – farming and construction, and region – New England. Because

several dummies were used for each explanatory dimension, the regressions include a large number of explanatory variables, 41 in the basic specification.

Table B1 in Appendix B presents the basic regression results. Five sets of coefficients and associated t ratios (absolute values) are displayed for the OLS regressions. Several expected patterns are observed. Application rates increase with unemployment duration, i.e., the shortest duration coefficients are the most negative indicating the largest downward deviation from the application rate among those unemployed more than 26 weeks. The coefficient patterns by age also meet expectations in being most negative (relative to persons aged 55 and older) among those aged 16-19 and 20-24. The dummies for race, gender, marital status and education generally make insignificant contributions while only a limited number of the industry and occupation dummies have significant t ratios, e.g., mining and construction among job losers on layoff and manufacturing among those whose temporary job ended and among reentrants. Several regional dummies enter significantly for both job losers on layoff and other job losers.

The summary statistics at the bottom of Table B1 provide details on sample sizes, mean application rates, adjusted R^2s and standard errors of estimate. Three adjusted R^2s fall below 0.10 while only one exceeds 0.20. As with many other analyses of micro data, most of the variation in application rates for individuals is not explained by these regressions. The explanation for individual behavior is difficult to capture in these micro data. The logistic regressions yielded qualitatively similar results to the OLS results shown in Table B1.

The volume of statistical detail in Table B1 presents a cluttered appearance because there are so many explanatory variables. To help summarize the regressions, Table 11 displays a series of F tests for the significance of the contributions made by individual groups of explanatory variables. The asterisks identify contributions that are significant at the 0.05 (**) level and 0.10 (*) level.[17]

The full model regression results are highly significant for four "reason" categories, all but those whose temporary jobs ended. The latter F ratio (1.35) is significant only at the .10 level. This

[17] Several of the F ratios displayed in Table 11 are also significant at the 0.01 level.

group has the smallest sample size (286) and the lowest adjusted R^2 (0.048). The specification is least successful in explaining application behavior among this group of job losers.

Table 11.

Application Rate Regressions:
F Ratios for Groups of Explanatory Variables

	Loser-Layoff	Loser-Other	Temp Job Ended	Job Leaver	Re-Entrant
Duration	4.82**	2.90**	1.20	1.64	1.78*
Age	1.48	3.98**	1.23	2.77**	8.30**
Other demo. variables	1.36	1.81*	0.92	0.36	0.40
Industry	3.00**	1.27	1.87*	0.57	1.83
Occupation	1.65	2.66**	0.29	1.08	0.97
Macro/Union	1.87	1.91	0.39	2.92*	8.17**
Region	2.97**	2.80**	0.91	0.88	0.55
Number of Observations	462	783	286	340	978
Adjusted R^2	0.245	0.138	0.053	0.095	0.091
F Ratio - Full Model	4.65**	4.06**	1.35*	1.86**	3.38**
Mean Application Rate	0.461	0.639	0.290	0.185	0.162

**- Significant at .05 level
* - Significant at .10 level

The sets of duration and age dummies each make significant contributions in three regressions. Even where these sets of dummies are not collectively significant, they show a pattern of lower application rates in the shortest duration categories and among the youngest age groups. Note in Table B1 that 23 of the 25 dummies for the five shortest duration categories are negative as are all ten dummies for the two youngest age groups.[18]

The Table B1 regressions include eight separate dummies for race, gender, marital status and educational attainment. As a group, these variables make very modest contributions to explained variation with just a single F ratio attaining significance at the .10 level. This point is also illustrated in Table B1 where just one of the 40 t ratios for these variables reaches 2.0, the level

[18] Note in Table B1 that six of the 25 short duration coefficients have t ratios of at least 2.0 and another six have t ratios between 1.50 and 1.99. Similarly, six of the young age dummies have t ratios of at least 2.0 while two fall between 1.50 and 1.99. Thus, about half of the 35 individual dummy coefficients for the five shortest duration groups and the two youngest age groups are significant or approach significance, i.e., t's between 1.50 and 1.99.

required for significance at the .05 level. These factors do not exert a significant influence UI application rates in these data where sample sizes range from 286 to 978 micro observations.

The industry and occupation dummies make only modest contributions to explained variation with industry entering significantly twice and occupation just once in Table 11. Of the industry dummies shown in Table B1, the manufacturing dummy enters positively in all five equations, but it is significant in just two equations.

The unemployment rate and the unionization rate combined make significant contributions in two equations and their F ratios exceed 1.80 for two other equations. Unionization has a positive effect in four regressions and its coefficient for reentrants (Table B1) is highly significant.
Table 11 shows that the regional dummies make significant contributions in the loser-layoff and other job loser equations. Note in Table B1 that the coefficients for the dummy variables for the three southern divisions and the Rocky Mountain division are negative in 19 of 20 instances, and that seven have t ratios of 2.0 or larger. Note also in Table 11 that workers in these two "reason" categories have the highest mean application rates (0.461 and 0.639 respectively). Thus where overall application rates are high, these CPS data are able to identify significant differences in application behavior across the major Census Bureau divisions. Workers are significantly less likely to apply for UI in the South and Rocky Mountain states than in states from other areas.

To help emphasize the contrast in application rates between claimants in the South and Rocky Mountain divisions relative to the other five divisions, the regressions were refitted replacing the eight divisional dummies of Table B1 with just a single dummy equal to one for states in the South and Rocky Mountains and zero for other states. All other explanatory variables entered in the same way as in Table B1. The interpretation of the new regional dummy is that its coefficient shows the deviation of South-Rocky Mountain states from the rest of the country (as opposed to deviations from New England for the dummy coefficients in Table B1). Table 12 has results.

Line (1) of Table 12 shows the coefficients for the five "reason" groupings while their respective t ratios (absolute values) appear in line (2). All five dummy coefficients are negative indicating lower application rates in these four Census Divisions. Only two of the coefficients are

significant with t ratios of 4.04 for job losers on layoff and 3.66 for other job losers. However the t ratio of 1.66 for the temporary job ended group is close to significant at the .10 level.[19]

Table 12.

Tests for the Effects of a South-Mountain Dummy Variable

	Loser-Layoff	Loser-Other	Temp Job Ended	Leaver	Re-Entrant
(1) South-Mt. Coefficient	-0.185	-0.125	-0.100	-0.048	-0.027
(2) |t| Ratio	4.04	3.66	1.66	1.09	1.13
(3) Mean Dep. Variable	0.461	0.639	0.290	0.185	0.162
(4) Regional Deviation (= (1)/(3))	-0.401	-0.196	-0.345	-0.259	-0.167

Regression results with a single dummy variable for states in the South and Mountain divisions

Across all five reason categories, application rates in these four Census Divisions are considerably lower than in the remainder of the country. Line (3) of Table 12 shows average application rates while line (4) shows the ratio of each dummy coefficient to its average application rate. These proportional deviations from the national average range from -0.401 among job losers on layoff to -0.167 among reentrants. While this finding lacks statistical significance for job leavers and reentrants, i.e., insignificant dummy coefficients, line (4) indicates a lower South-Mountain application rate across all five "reasons" for unemployment.

7.2 UI Program Variables and Applications

Several aspects of UI program eligibility rules and benefits administration could affect application decisions. The supplement data have no direct measures of key eligibility factors such as base period earnings requirements relative to actual earnings, the potential weekly benefit (and the associated replacement rate) and the nature of each person's job separation. The broad reason for unemployment is known, and this undoubtedly affects eligibility and the decision to apply, but the detailed circumstances of each job separation are not known.

While detailed information on UI program data for these unemployed persons is not available, statewide program data are available. Tests were conducted in these micro data for the effects of program variables measured as statewide averages. The potential effects of three UI program

[19] The tabular t for significance at the .10 level under a two-sided test is 1.66, exactly the value shown in row (2).

factors were tested: monetary eligibility, payment generosity (the ratio of average weekly benefits to average weekly wages or replacement rate) and frequency of administrative decisions (as reflected in determination rates on quits, misconduct and nonseparation issues).[20]

State-level monetary eligibility was measured with two variables: the base period minimum earnings requirement (as a ratio to the statewide average weekly wage) and the proportion of monetary determinations where applicants had sufficient base period wages to achieve monetary eligibility. Easier monetary eligibility requirements (lower earnings requirements and higher monetary eligibility proportions) would be expected to increase applications for UI benefits.

The replacement rate was measured three ways: the ratio of average weekly benefits to average weekly wages in covered employment from statewide UI program data, the same ratio as measured in benefit accuracy measurement (BAM) data, and the average statewide micro replacement rate from BAM data. The BAM replacement rates have the advantage of measuring the weekly wages of UI recipients and not the average wage for all covered employees. In all states, the replacement rate based on the average wages of all covered employees is lowest of the three while the BAM replacement rate based on micro data is the highest. For all three measures, a higher replacement rate would be expected to increase the application rate.

Administrative activity was measured as determination rates. For quits and misconduct, the number of annual determinations was measured relative to new spells of unemployment (a program construct that sums the numbers monetarily eligible among new initial claims and all "additional" claims, i.e. second and later claims in each benefit year). For nonseparation determinations, the activity rate was measured as the ratio of total determinations to claimant contacts (weeks claimed). For all three, higher activity rates would be expected to reduce applications because of the associated risk of denials. In earlier work (Vroman 2002), the determination rate for misconduct was found to have an important effect on UI application rates.

[20] A determination rate measures the number of UI agency decisions about eligibility for a specific issue, e.g., voluntary quits, relative to all claims for benefits.

Panel A in Table 13 displays the results of adding six UI variables to the regressions in Table B1 of Appendix B. Separate equations were again estimated for each of the five reasons for unemployment. The table shows coefficients and t ratios (absolute values) for each variable. It also shows results of an F test for the joint significance of the six UI program variables.[21]

As a group, the six program variables make little contribution to explained variation. The highest F ratio for the six variables combined is only 1.69, for job losers on layoff. The F needed for significance at the .10 level for this group is 1.78. All other F ratios in Panel A of Table 13 fall even further below the level needed for significance. Lack of significance of the program variables is also reflected in the adjusted R^2s of the five regressions. Four of five deviated from their Table B1 counterpart by less than 0.010 and the fifth (job losers on layoff) was only 0.012 higher than the 0.245 of Table B1.

Table 13 displays 30 coefficients and associated t ratios. Among job losers on layoff, two t ratios are significant and their coefficients have expected signs. Weeks for minimum monetary eligibility enters negatively as does the misconduct determination rate. However, all other t ratios fall below 1.55, with just seven exceeding 1.00. The attempt to use state-level UI program variables did not make significant or important contributions in explaining variation in applications in these micro data.

The addition of UI program variables did have an effect on the contributions made by the dummy variables for the individual Census divisions. Panel B of Table 13 shows the results of two sets of F tests for the significance of the divisional dummies. The first line repeats the F tests displayed earlier in Table 11, i.e., results from the baseline simulations of Table B1. The second line in Panel B then shows how the addition of the UI program variables affects the F tests for the divisional dummies. The effect is most obvious for job losers on layoff. The F ratio decreases from 2.97 to 1.21 and becomes insignificant. More generally, the effect of adding program variables on the significance of the divisional dummy variables is to reduce their significance. Four of five F ratios are smaller than in the original F tests (although the F test for

[21] The replacement rate in Table 13 refers to the aggregate replacement rate (often termed the Handbook replacement rate). Results were nearly identical for each of the two replacement rates based on BAM data.

Table 13.

The Effects of State-level UI Program Variables on Application Rates

	Loser - Layoff		Other Job Losers		Temp Job Ended		Job Leaver		Reentrant	
	Coeff	|t|	Coeff	|t|	Coeff	|t|	Coeff	|t|	Coeff	|t|
Panel A. Tests of Selected UI Program Variables										
Weeks for Minimum Eligibility	-0.038	2.02	0.017	1.16	0.034	1.33	0.013	0.80	-0.011	1.18
Monetary Eligibility Proportion	-0.029	0.55	0.317	0.74	-0.098	0.13	-0.789	1.46	-0.190	0.65
Replacement Rate - Handbook Data	0.862	1.52	-0.603	1.40	1.069	1.38	0.329	0.59	-0.097	0.31
Misconduct Determination Rate	-1.148	2.04	0.341	0.72	-0.209	0.30	-0.031	0.06	-0.246	0.86
Voluntary Quit Determination Rate	0.206	0.64	-0.153	0.47	0.244	0.51	0.517	1.39	0.105	0.55
Non-separation Determination Rate	0.141	0.61	-0.157	0.75	0.083	0.26	-0.219	0.89	0.017	0.13
F Test - All Six UI Variables	1.69		0.56		1.05		1.35		0.51	
Panel B. Tests for Divisional Dummy Variables										
F Test for Divisional Dummies-Original Regressions of Table B1.	2.97		2.80		0.91		0.88		0.55	
F Test for Divisional Dummies-Regressions Including UI Program Variables	1.21		2.28		0.38		1.21		0.24	

Source: Results when the six UI variables were added to the regressions displayed in Table B1.
Absolute values of t ratios appear next to coefficients.

other job losers of 2.28 remains significant at the .05 level). Controlling for interstate differences in the UI program variables reduces the estimated effect of the divisional dummy variables.

7.3 A Comparison with Application Rate Regressions from 1989

Of the earlier CPS supplements from 1976, 1989 and 1993, analysis of the underlying micro data was conducted only with the 1989 data. While the 1989 micro data are no longer available, regression results based on those data were displayed in an earlier report. Table 10 in Vroman (1991) shows regression findings for three unemployed groups in 1989: job losers, job leavers and reentrants. Table B2 of Appendix B reproduces those earlier regressions along with regressions based on data from the 2005 CPS supplement. The three groups of job losers in the 2005 supplement have been combined in Table B2 to make the results more comparable with the 1989 results. The earlier specification has been duplicated in the 2005 data to enhance comparability with the earlier results.

Table B2 in Appendix B displays six regressions, one for each of job losers, job leavers and reentrants in 1989 and 2005. Several features of the results from the two years are similar. The fits (adjusted R^2s) are better for job losers than for job leavers and reentrants. Unemployment duration and age enter similarly with largest deviations from the excluded group found among those with shortest durations and youngest ages. Among job losers, married men are more likely to apply while those with low education (below 12 years) are less likely to apply. Applications are more likely among job losers in mining, construction and manufacturing than in other indstries. Also among job losers, applications are less likely among persons residing in the South and Rocky Mountains. Union members are more likely to apply than others with five of six union coefficients both positive and significant. The micro data indicate that, in several respects, the determinants of applications for UI were similar in 1989 and 2005.

7.4 Receipt of UI Benefits

Receipt of UI benefits can be measured in these micro data in two different ways, either as receipt among all persons with unemployment or receipt among those who applied for benefits. There are advantages to each type of measurement. The major advantage of measuring receipt relative to all with unemployment is that the sample size is larger. In these CPS micro data,

2,849 unemployed persons gave a useful (yes or no) response to the application question, and among these persons, 1,017 indicated they applied for UI benefits. The number who received benefits sometime since their last job was 713, and the number who received benefits last week was 433. Thus an analysis of recipiency since the last job can utilize all 2,849 observations when recipiency is measured relative to all unemployment, but only 1,017 observations when the analysis examines recipiency just among applicants.

The major disadvantage of measuring recipiency relative to all with unemployment is that it combines the determinants of applications with the determinants of recipiency among applicants. Measuring receipt relative to applications directs focuses upon recipiency just among those who potentially can receive benefits, i.e., persons who have applied. While this is strictly more appropriate for examining recipiency, it limits the usable sample size to 1,017 (as opposed to 2,849) or 36 percent of the larger number. The limitation on sample sizes is particularly constraining among those whose temporary job ended and job leavers where the total number of micro observations are 286 and 340 respectively, and the corresponding numbers of applicants are just 83 and 63 respectively.

The analysis undertaken here was conducted with recipiency measured both ways. As this is a first analysis of these micro data, other researchers might follow a different approach than adopted here. Initially, the analysis focuses upon the five reason-for-unemployment groups whose application rates were examined in the preceding section.

Table 14 summarizes a set of OLS recipiency rate regressions that utilize the same sets of explanatory variables used in the earlier analysis of application rates. Panels A and B respectively examine receipt of benefits since the last job and receipt of benefits last week. Both panels display summary measures of the overall fits (adjusted R^2s and F ratios) as well as F ratios for the effects of the individual sets of independent variables. The format for the Table 14 summaries repeats the format displayed previously in Table 11. Separate relationships are fitted for each of five reason-for-unemployment groups, and variables making significant contributions (significant F ratios) are identified with asterisks. Tables B3 and B4 of Appendix B display the full regressions and show the coefficients and t ratios for each of the 41 independent variables.

Table 14.

Receipt of UI Benefits Among All Persons with Unemployment: F Ratios for Groups of Explanatory Variables

	Loser-Layoff	Loser-Other	Temp Job Ended	Leaver	Re-Entrant
	Panel A. Receipt of Benefits Since the Last Job				
Duration	7.65**	12.07**	1.91*	1.44	1.44
Age	0.81	3.79**	1.21	3.57**	4.90**
Other demographic variables	1.12	1.91*	1.28	0.29	0.56
Industry	0.85	2.29**	2.81**	0.82	2.31**
Occupation	2.11*	3.09**	0.07	2.17*	0.81
Macro/Union	3.03**	1.60	0.21	3.38**	7.07**
Region	2.02**	1.50	0.77	1.34	1.10
Number of Observations	462	783	286	340	978
Adjusted R^2	0.234	0.216	0.089	0.091	0.080
F Ratio - Full Model	4.44**	6.24**	1.68**	1.82**	3.06**
Mean Recipiency Rate	0.353	0.458	0.178	0.088	0.112
	Panel B. Receipt of Benefits Last Week				
Duration	6.15**	11.22**	2.45**	0.94	2.62**
Age	0.97	3.03**	1.74	1.63	2.47**
Other demographic variables	1.48	1.31	0.76	0.56	0.34
Industry	0.84	1.21	0.68	1.56	0.65
Occupation	1.42	3.35**	0.31	1.30	1.01
Macro/Union	3.98**	1.38	0.92	2.54*	0.59
Region	2.29**	1.63	1.45	1.41	0.63
Number of Observations	462	783	286	340	978
Adjusted R^2	0.208	0.152	0.065	0.024	0.016
F Ratio - Full Model	3.95**	4.41**	1.48**	1.20	1.39*
Mean Recipiency Rate	0.294	0.282	0.112	0.050	0.028

**- Significant at .05 level
* - Significant at .10 level

The overall fits shown in Table 14 display two clear patterns. 1) The regressions achieved a better explanation of receipt of benefits since the last job than receipt of benefits last week. When the pairs adjusted R^2s and F ratios for a given reason category are compared, the fit is consistently better in Panel A than in Panel B (higher adjusted R^2 and larger F ratio for the full model). 2) The fits explaining recipiency among job losers on layoff and other job losers are better than the fits for the other three reason-for-unemployment categories. Three of four adjusted R^2s among the former exceed 0.20 while all six of the latter fall below 0.10. The

regressions achieve better explanations among the two reason-for-unemployment categories that exhibit the highest recipiency rates.

When the contributions of sets of dummy variables are examined, more sets achieve significance in Panel A than in Panel B (17 versus 10 for significant contributions assessed at the 0.10 level or higher). Among the individual sets of dummies, note that the unemployment duration dummies make the largest contribution to explained variation among losers on layoff and other job losers. Lags in applications and in the administrative decisions granting benefits make the strongest contribution in explaining variation in recipiency (both since the last job and last week) for any single group of explanatory variables. The sets of industry and occupation dummies make generally larger contributions in explaining receipt of benefits since the last job than receipt of benefits last week. Six of these ten F ratios are significant in Panel A but only one in Panel B.

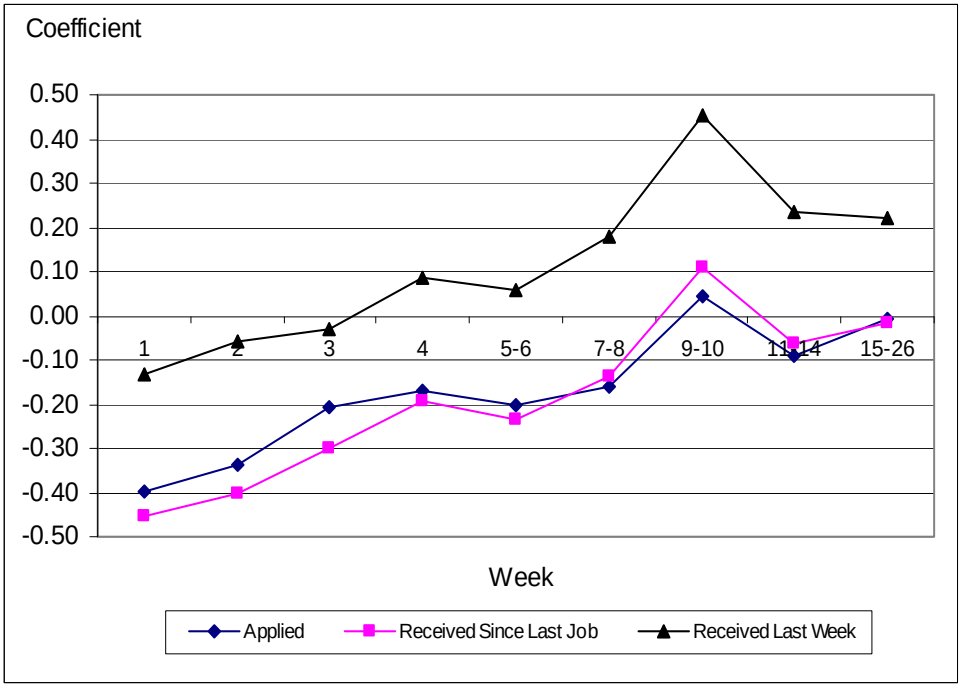
Low contributions to explained variation are generally observed for the set of demographic-marital status-education variables in both panels of Table 14. The regional dummies also make smaller contributions in explaining receipt of benefits in both panels compared to their contributions in explaining applications (Table 11). Finally, observe that the two variables state unemployment rate and unionization have significant F ratios in five of ten regressions in the two panels of Table 14. However, note also that the contribution of unionization among job leavers arises from unexpected negative coefficients that underlay both panels of Table 14.[22] No obvious explanation for the negative unionization coefficients among job leavers has been found.

Unemployment duration as modeled by the set of nine dummy variables contributes significantly in most regressions summarized in Table 14. Inspection of the individual duration coefficients in Tables B1, B3 and B4, however, shows that their time profiles are different. Charts 4 and 5 display three sets of duration coefficients for job losers on layoff and other job losers, respectively. Recall that the excluded duration category is persons with unemployment duration

[22] The coefficients appear in Tables B3 and B4 of Appendix B. While both are negative, only the unionization coefficient in Table B3 is statistically significant.

Chart 4.

Unemployment Duration Coefficients for Job Losers on Layoff



of more than 26 weeks. Both charts show three sets of nine duration dummy coefficients taken from Tables B1, B3 and B4 in Appendix B.

Many job losers on layoff delay in filing for benefits because they expect to return to their former jobs shortly. Consequently, note in Chart 4 that the dummy coefficients for the initial weeks of unemployment are sharply negative, below -0.30 in weeks one and two of unemployment. Because of filing delays, the receipt of benefits since the last job also exhibits sharply negative coefficients in these early weeks. Then as duration lengthens the coefficients become less negative, but generally remain below zero up to the 15-26 week category.[23] Application rates and receipt of benefits since the last job generally increase as duration lengthens and are highest for persons with durations greater than 26 weeks.

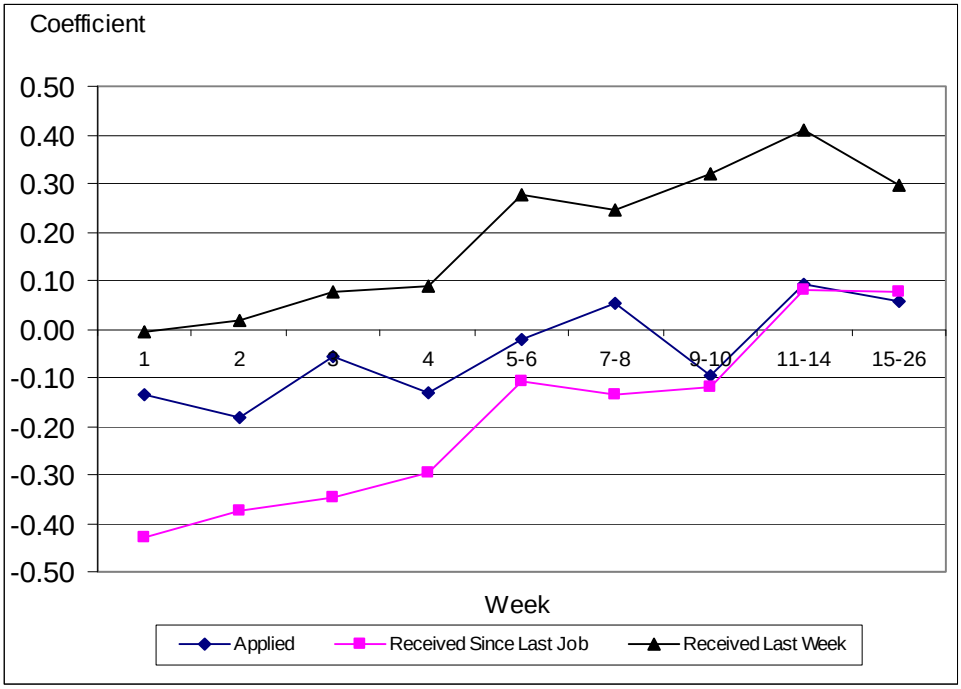
[23] One exception in Chart 1 is the positive coefficients for the 9-10 week group.

Since regular UI was the only tier of UI active during 2005, most persons in the longest duration category would have exhausted their entitlement to benefits and very few would have received benefits in the week before the survey. Note how the dummy coefficients for the receipt of benefits last week in Chart 4 are all positive from weeks 4 through weeks 15-26. The dummies exceed 0.15 for all duration groups between 7-8 weeks and 15-26 weeks. People in these duration groups are more likely to have received benefits last week than people with durations above 26 weeks. Receipt of benefits last week is most likely in these intermediate duration categories. Because the 2005 CPS supplement asked about receipt since the last job and receipt last week, these contrasting patterns in probabilities or receipt are clearly documented in Chart 4.

Chart 5 displays the same three sets of duration dummies for other job losers. Since nearly all of these persons have experienced a permanent job loss, there is no reason to delay in filing for UI benefits. The application coefficients fall into the -0.10 to -0.20 range for the shortest durations. Their application rates are not much lower than for persons with spells of long duration. Receipt of benefit among other job losers is very low in these earliest weeks due to the waiting period and administrative delays, and the coefficients are -0.30 or lower for the first four weeks of unemployment. Deviations in recipiency rates since the last job from those with longest duration decrease and approach zero for weeks 5-6 through 15-26 (ranging from -0.135 to 0.080).

Chart 5.

Unemployment Duration Coefficients
For Other Job Losers



Receipt of benefits last week, however, displays large positive coefficients from weeks 5-6 to 15-26, all above 0.20 in Chart 5. This pattern again reflects the fact that persons in the very long duration category (greater than 26 weeks) exhibit low recipiency due to benefit exhaustions. Thus the time patterns of receipt last week are broadly similar in Charts 4 and 5 because persons unemployed from 5 to 26 weeks are much more likely to have received benefits last week than persons unemployed more than 26 weeks.

The receipt of benefits among applicants (as opposed to all unemployed persons) is examined in Table 15 and the associated Tables B5 and B6 in Appendix B. The analysis parallels that of Table 14 except that the samples are now smaller since they refer to receipt of benefits among applicants (1,017 rather than 2,849 persons). Panel A in Table 15 summarizes regressions explaining the receipt of benefits since the last job while Panel B examines the receipt of benefits last week. As before, separate regressions are fitted for five reason-for-unemployment groups.

Most applicants received benefits in these data with an average recipiency rate of 0.701 (713 of 1,017) across all reasons for unemployment. Note in Panel A of Table 15 that average recipiency rates ranged between 0.614 and 0.765 for four reason categories, but less than half (0.476) received benefits among job leavers. Note also that the overall fits (adjusted R^2s) in Panel A range between 0.108 and 0.221 across the five groups. However, only three of five F ratios for the full regression models are significant. Insignificant overall relationships obtain for the two groups with the smallest samples, i.e., those whose temporary job ended and job leavers.

When the contributions of individual explanatory factors are examined, note how the contribution of unemployment duration is by far the most significant. In Panel A, duration accounts for two of the three F ratios that are significant at the 0.05 level, and in Panel B duration accounts for 3 of 6 significant at the 0.05 level. Among persons who have applied, a very strong association exists between unemployment duration and the probability of receiving benefits. Age is the only other explanatory factor that makes a significant contribution (at either the 0.05 or 0.10 level) in at least two regressions from Panel A of Table 15.

Table 15.

Receipt of UI Benefits Among Persons Who Applied for Benefits: F Ratios for Groups of Explanatory Variables

	Job Losers on Layoff	Other Job Losers	Temporary Job Ended	Job Leavers	Re-Entrant
Panel A. Receipt of Benefits Since the Last Job					
Duration	4.34**	14.10**	1.28	1.09	1.82*
Age	1.96*	3.92**	1.68	0.94	0.59
Other demo variables	1.91*	1.15	1.66	0.64	1.51
Industry	1.20	0.90	1.08	0.79	0.31
Occupation	1.65	0.69	1.32	0.69	2.33*
Macro/Union	1.17	0.06	0.28	3.58*	0.32
Region	1.30	0.35	0.58	1.05	2.05*
Number of Observations	213	500	83	63	158
Adjusted R^2	0.195	0.221	0.108	0.156	0.136
F Ratio - Full Model	2.25**	4.46**	1.24	1.29	1.60**
Mean Recipiency Rate	0.765	0.718	0.614	0.476	0.696
Panel B. Receipt of Benefits Last Week					
Duration	4.75**	10.55**	1.57	1.90	2.81**
Age	2.36**	1.84	0.38	0.75	0.37
Other demo variables	1.52	1.05	1.76	0.57	0.31
Industry	0.84	0.43	0.48	3.84**	0.12
Occupation	1.39	2.20*	0.47	0.07	0.33
Macro/Union	1.85	0.73	2.87*	8.60**	0.02
Region	1.46	1.52	1.84*	0.87	0.61
Number of Observations	213	500	83	63	158
Adjusted R^2	0.199	0.165	0.190	0.315	-0.012
F Ratio - Full Model	2.28**	3.41**	1.47	1.73*	0.96
Mean Recipiency Rate	0.638	0.442	0.386	0.270	0.171

**- Significant at .05 level
* - Significant at .10 level

A review of the dummy variable regression coefficients in Tables B5 and B6 of Appendix B highlights the important contribution of unemployment duration to explained variation and the secondary contribution of age as an explanatory factor. The dummies for unemployment

duration and age account for 10 of the 21 significant t ratios in Table B5 (across all five reason-for-unemployment groups) and 24 of 31 significant t ratios in Table B6.

While the contributions of other explanatory factors are more modest in these results, the reduced importance of the regional dummies is especially obvious. In the application rate regressions summarized in Table B1, seven regional dummies have t ratios of 2.0 or larger. Negative coefficients predominate for the Southern and Rocky Mountain regions. In contrast, only four regional dummies have t ratios of 2.0 or larger in Table B5 and just one has a t ratio as large as 2.0 in Table B6.

The likelihood of applying for benefits (particularly among those on temporary layoff and other job losers) varies widely by region. This is reflected in the important contributions made by the regional dummies in Table 11 and Table B1. Among UI applicants, however, the likelihood of receiving benefits displays much less regional variation. Hence the regional dummies are much less significant in Table 15 and in Tables B5 and B6. Also, the patterns of the regional dummies are much less vivid in Tables B5 and B6 than in Table B1 where the dummies for the South and Rocky Mountain regions are quite consistently negative. More generally, the determinants of application decisions as summarized in Table B1 are much more diverse than the determinants of benefit receipt among applicants. The likelihood of receiving UI benefits is more predictable than the likelihood of applying with unemployment duration being the key factor determining recipiency among applicants in all states and regions.

8. Special Issues in UI Recipiency

Because the 2005 CPS supplement on unemployment insurance was appended to the regular CPS, certain topics can be investigated combining information from the rest of the CPS questionnaire with information from the supplement. Also, because supplemental questions were administered to persons who left a job within the past year but were not currently seeking work, their experiences with UI can be examined even though they were not active in the labor force at the time of the CPS interviews. While this analysis focuses mainly upon the unemployed, it does provide some information on the group not currently in the labor force.

This section examines workers in three situations to test for possible effects on their experiences with the UI program. The three are: 1) part-time workers, 2) non-citizens, and 3) proxy respondents. The analysis describes the prevalence of these situations in the 2005 CPS data and then explores their association with applications for benefits and the receipt of benefits. The three groups can be found within any of the five reason-for-unemployment categories noted earlier. Thus the analysis of their experiences is conducted using reason-for-unemployment data.

This section also studies two reason-for-unemployment groups that may be affected by UI policies specific just to their type of unemployment. It tests for effects of reporting requirements that apply to temporary workers following the end of a temporary job. It also tests for effects of differing state policies regarding eligibility for job leavers. Finally, the section provides a brief description of recent experiences with UI among persons not currently active in the labor force.

8.1 Three Unemployed Groups of Special Interest

Table 16 displays weighted counts of unemployed persons who gave meaningful responses to questions about UI application and receipt of benefits. The 6.701 million in Panel A is disaggregated according to the five reasons for unemployment introduced earlier: three job loser categories along with job leavers and labor force reentrants. Every person in line 1 provided either a yes or a no answer to the question about applying for UI benefits. Across all reason for unemployment groups, 2.332 million applied for UI benefits and 1.603 million received benefits since their last job.[24] The average application rate was 34.8 percent and the average recipiency rate was 23.9 percent. Both ratios were much higher for job losers on layoff and for other job losers (columns [3] and [4]) than for the other reason-for-unemployment groups.

About one fifth of the labor force works part-time (less than 35 hours per week). During 2005, part-time employment was 23 percent of total non-agricultural employment and 19 percent of the unemployed were seeking part-time jobs.[25] Access to UI among part-time workers is restricted.

[24] Of the 1.603 million who received benefits, 0.950 million reported receiving benefits during the past week.

[25] Nonagricultural wage and salary employment during 2005 totaled 125.1 million and of these 28.7 million worked part-time. Of the 7.590 million unemployed, 1.415 million were seeking part-time employment.

Many programs require workers to seek full-time work to be eligible. Previous analysis has shown that UI recipiency is much lower among part-time than among full-time workers.[26]

Table 16.

Weighted Counts of Unemployed Persons with Selected Characteristics

	All Reasons [2]+[6]+[7]	All Job Losers [3]+[4]+[5]	Job Losers on Layoff	Other Job Losers	Temporary Job Ended	Job Leavers	Re-entrants
	[1]	[2]	[3]	[4]	[5]	[6]	[7]
Panel A. Full Sample							
1. Total Number	6,701	3,603	945	1,914	744	786	2,311
2. Applied for UI	2,332	1,827	417	1,196	214	147	358
3. Received UI Since Last Job	1,603	1,283	317	848	118	69	252
4. Application Rate - %	34.8	50.7	44.2	62.5	28.8	18.7	15.5
5. Recipiency Rate - %	23.9	35.6	33.6	44.3	15.8	8.8	10.9
Panel B. Part-time Workers							
6. Number	1,077	386	250	72	65	78	612
7. Applied for UI	145	96	40	37	19	7	42
8. Received UI Since Last Job	106	67	29	24	14	0.5	39
9. Share of Sample - %	16.1	10.7	26.4	3.8	8.7	9.9	26.5
10. Application Rate - %	13.4	24.8	16.0	50.7	29.6	8.7	6.9
11. Recipiency Rate - %	9.9	17.3	11.6	32.9	21.7	0.6	6.4
Panel C. Non-Citizens							
12. Number	531	330	136	113	81	25	176
13. Applied for UI	125	103	42	46	15	0.4	21
14. Received UI Since Last Job	75	63	28	25	10	0.4	12
15. Share of Sample - %	7.9	9.2	14.4	5.9	10.8	3.2	7.6
16. Application Rate - %	23.5	31.3	30.9	40.5	19.1	1.7	12.0
17. Recipiency Rate - %	14.1	19.0	20.3	21.9	12.7	1.7	6.9
Panel D. Proxy Respondents							
18. Total Number	3,296	1642	478	806	358	366	1,288
19. Applied for UI	964	778	206	471	101	45	142
20. Received UI Since Last Job	616	490	137	303	50	22	104
21. Share of Sample - %	49.2	45.6	50.6	42.1	47.8	46.5	55.7
22. Application Rate - %	29.3	47.4	43.0	58.4	28.3	12.3	11.0
23. Recipiency Rate - %	18.7	29.8	28.7	37.6	13.8	6.1	8.0

Source: All data from a special supplement to the CPS in 2005. Worker counts in thousands.

[26] See Table 3 in Vroman (1998) for comparative recipiency rates in CPS data from 1996. See Table 4 in U.S. General Accounting Office (2000) for comparative recipiency rates in SIPP data from 1990 to 1993. Both analyses found recipiency among part-time workers was from one-third to one-half of that of full-time workers.

Panel B in Table 16 shows that the 2005 CPS supplement has 1.077 million unemployed part-time workers or 16.1 percent of the full sample (line 9). Note also in line 9 that part-time workers were more than one fourth of all persons among job losers on layoff (column [3]) and labor force reentrants (column [7]). In contrast, they constituted less than 10 percent of other job losers, those whose temporary jobs ended and job leavers (columns [4], [5]) and [6]).

It should be noted in these data that the part-time designation is assigned to job losers on layoff based on usual hours worked in their pre-layoff job. All other unemployed groups (columns [4] to [7]) are assigned part-time status based on hours of work preferred in a new job. Frequently their desired hours match the hours actually worked in previous jobs. However, except for job losers on layoff, no direct information is available on their weekly hours worked previously.

Part-time unemployed workers are less likely to apply for and receive benefits when compared to other unemployed persons. Every percentage in line 10 of Table 16 is smaller than its counterpart in line 4, and similarly the line 11 entries are uniformly smaller than those in line 5. The average application rate for part-time workers of 13.4 percent is about one-third of the overall average (34.8 percent) while their average recipiency rate of 9.9 percent is about forty percent of the overall average (23.9 percent).

The CPS distinguishes citizens from non-citizens. The summary citizenship question classifies respondents into five groups: 1) citizens born in the U.S., 2) citizens born in Puerto Rico and other outlying areas, 3) citizens born abroad of an American parent or parents, 4) foreign born but citizens by naturalization, and 5) foreign born non-citizens. Non-citizens with appropriate documentation can be eligible for UI if they satisfy program eligibility criteria.

The 2005 supplement identifies 0.531 million non-citizens. Panel C in Table 16 shows that they range between 3.2 percent and 14.4 percent of unemployed persons classified by reason for unemployment. Their numbers are large enough that their experiences with UI can be examined and compared with that of citizens. Overall, the application rate for non-citizens is about two thirds of the overall application rate in the sample (23.5 percent in line 16 versus 34.8 percent in

line 4). Their average recipiency rate is about 60 percent of the overall recipiency rate (14.1 percent in line 17 versus 23.9 percent overall). Non-citizens have a lower application rate, and, among applicants, they are less likely than citizens to receive benefits.

CPS interviewers typically gather information about the employment and unemployment of all household members from interviews with just one person. Thus the labor market experiences of many family members are described by proxy respondents.

Panel D of Table 16 shows that nearly half of all unemployed persons in the supplement had their experiences summarized by a proxy respondent.[27] The full sample percentage was 49.2 (line 21), and between 42.1 and 55.7 percent in the detailed reason for unemployment categories.

Proxy respondents display below-average application rates and recipiency rates. Every application rate entry in line 22 is lower than its counterpart in line 4, and, similarly, every recipiency percentage in line 23 is smaller than its counterpart in line 5. The contrasts are largest among job leavers and labor force reentrants.

The consistent patterns of lower application rates and recipiency rates raise an interesting question about the accuracy of information given by proxy respondents in the CPS. Perhaps the lower proportions in Panel D mean that proxy respondents are not fully informed about the experiences of other family members with the UI program.

The pattern of low application rates observed in Panels B, C and D of Table 16 were tested for significance using dummy variable tests within multiple regressions. A dummy variable was created that equaled 1.0 for persons in the indicated situation, e.g., a part-time worker, and zero when it was absent. The dummy was then added to the regression specifications of Table B1 that included several other determinants of the application rate.

[27] The CPS question has three response categories: self, proxy and both self and proxy. The self and proxy responses (about 1.0 percent of all responses) have been combined with the proxy responses in Table 16.

Table 17 summarizes four sets of regression results that show dummy variable coefficients for part-time workers, foreign born workers (citizens and non-citizens combined), non-citizens and proxy respondents. For each group, the table shows just coefficients for the 0-1 dummy variables and their associated t ratios. Each panel has five regressions, one for each detailed reason for unemployment. For comparative purposes, the average application rate for each group (unweighted data) appears in Panel A.

The dummy coefficients in Table 17 display the expected negative signs in 18 of 20 instances. Note, however, that just five of 20 t ratios are 2.0 or larger in absolute value. After controlling for all the other explanatory factors (Table B1 of Appendix B), the results for the individual regressions in Table 17 frequently border statistical significance or are not significant.

Table 17.

UI Applications:
Regression Coefficients for Selected Personal Characteristics

	Job Losers on Layoff	Other Job Losers	Temporary Job Ended	Job Leavers	Re-entrants
	[1]	[2]	[3]	[4]	[5]
Panel A. Average Application Rates					
Average	0.461	0.639	0.290	0.185	0.162
Panel B. Part-time Workers					
Dummy Coefficient	-0.255	0.001	-0.086	-0.116	-0.076
t Ratio	4.71	0.01	0.81	1.67	2.65
Panel C. Foreign Born Workers					
Dummy Coefficient	-0.141	-0.080	-0.099	-0.164	-0.083
t Ratio	1.74	1.35	0.094	1.72	1.93
Panel D. Non-citizens					
Dummy Coefficient	-0.136	-0.274	-0.118	-0.078	-0.138
t Ratio	1.65	3.35	1.02	0.65	2.84
Panel E. Proxy Respondents					
Dummy Coefficient	-0.027	-0.038	0.045	-0.065	-0.056
t Ratio	0.59	1.09	0.74	1.41	2.16

Source: Unweighted data from a special supplement to the CPS in 2005. All regressions add the indicated dummy variable to the specifications summarized in Table B1 of Appendix B.

Among part-time workers, foreign workers and non-citizens, the dummy coefficients are reasonably large, frequently from one-quarter to one-half of the overall application rates shown in Panel A. It is clear that the coefficients for the proxy respondents are by far the smallest in Table 17, both in absolute size and relative to average application rates

In these CPS data, even though Table 16 showed below-average application proportions for these unemployed groups and the Table 17 regression coefficients were quite uniformly negative, the statistical significance of the findings was modest. Six of twenty dummies had t ratios below 1.0 and another nine had t ratios between 1.0 and 2.0. Apparently, the small sizes of the reason-for-unemployment sub-groups make it difficult to identify significant effects even with negative and reasonably large coefficients for the dummy variables as shown in Panels B-E of Table 17.

8.2 State Policies and Applications Among Two Specific Groups

For two reason-for-unemployment groups, those for whom temporary jobs ended and job leavers, further investigations were undertaken. State-specific UI laws and/or administrative procedures applicable to their situations could affect applications and the receipt of benefits among both groups.

When their jobs end, temporary workers in most states are required to report to their temporary agency employer for a possible new work assignment prior to filing for UI benefits. Failure to report to the temporary agency causes an automatic disqualification. This reporting requirement may be set by statute, by rule or by administrative interpretation. In 2005, 33 of 51 UI programs had this requirement.[28] Its presence would be expected to reduce applications and recipiency.

A dummy variable test was performed where the presence of the requirement in the state was coded as 1.0 and its absence as 0.0. When added to the temporary job ended regression in Table B1, the coefficient for the dummy was 0.001 and its t ratio was 0.01. Thus even though it is

[28] See Table 5-3 in the 2005 edition of the Comparison of State Unemployment Insurance Laws.

plausible, there was no statistical support in these data for the hypothesis that the reporting requirement reduced the application rate among persons whose temporary job had ended.

Most persons who leave their jobs voluntarily are not eligible for UI benefits. A common requirement for eligibility is that the reason leaving the job must be work-related. In considering eligibility, the majority of states do not recognize good "personal" reasons for leaving a job. At the same time, however, UI laws and rules may recognize exceptional situations related to personal circumstances and permit the payment of benefits even though their general stance is to disallow claims not related to work. Each year, UI agencies make roughly 1.5 million eligibility determinations where the issue is eligibility following a voluntary quit and an application for benefits. About 70 percent of the determinations are denials, but this still means that about 0.5 million voluntary quit determinations result in awards.

To test for the effects of differing state practices regarding voluntary quits, two variables were created. The first was a 0-1 dummy that equaled 0.0 if the state's general stance was to recognize just work-related reasons for leaving and 1.0 if other reasons were also recognized.[29] In 2005, 42 states required good cause to be related to work while nine recognized other reasons. The second was a variable constructed from state administrative behavior in granting good cause exceptions to job leavers in five specific situations: 1) leaving to take another job, 2) leaving due to sexual harassment, 3) leaving due to worker illness, 4) leaving to follow a spouse whose job has been relocated and 5) leaving due to a marital, domestic or filial obligation.[30] Note that an intervening event (work at a new job or illness) may occur before the job leaver files for UI benefits and the agency makes its eligibility determination. Allowing these exceptions was coded as 1.0 in each instance for a maximum score of 5.0 in a state that allowed all five exceptions. This sum was then divided by 5 to yield an index that varied between 0.0 and 1.0.

These two indices were added to the application rate regression for job leavers shown in Table B1 of Appendix B. Both variables were expected to have a positive effect on the application rate. The dummy coefficient for the general stance of allowing non-job-related reasons did have

[29] See Table 5-1 in the 2005 edition of the Comparison of State Unemployment Insurance Laws.

a positive coefficient of 0.052 but an insignificant t ratio of only 0.78. The coefficient for the index of allowing exceptions also had a positive coefficient. While this coefficient was reasonably large at 0.200, its t ratio was only 1.61, just below the cutoff for significance at the 0.10 level under a one-sided t test. Thus both coefficients for variables reflecting more lenient treatment of job leavers had the expected positive signs, but neither was statistically significant.

Because of general interest in understanding the reason(s) for interstate differences in recipiency, these regressions were refitted but excluding the regional dummy variables. Among the temporary job ended group, the reporting requirement dummy now became larger (-0.062) but remained insignificant with a t ratio of 1.08. Among job leavers, the coefficients for the two variables related to good cause for leaving also changed modestly and became more significant. The dummy for states with the general stance of allowing some quits not related to work became 0.093 (an increase from 0.052) with a t ratio of 1.76, significant at the 0.10 level under a one-sided t test. The index of allowing exceptions for the five specific quit situations retained about the same coefficient (0.210 as opposed to 0.200 previously) and its t ratio increased to 2.18, significant at the 0.05 level. Thus both variables made more significant contributions in regressions where the regional dummy variables were not included in the explanatory variables.

The improved results in the latter regressions arise mainly from reduced multicollinearity[31] among the included set of explanatory variables. The standard errors on the coefficients became noticeably smaller when the eight divisional dummy variables were excluded. For both reason-for-unemployment groups where the preceding UI program variables were tested, however, recall that the basic regressions summarized in Table 11 had only modest explanatory power with adjusted R^2s below 0.10 and the lowest full model F ratios among the five reason-for-unemployment groups. Nevertheless, the results may provide encouragement for others to examine the effects of such program variables on application rates in data where reason-for-

[30] See Table 5-2 in the 2005 edition of the Comparison of State Unemployment Insurance Laws.

[31] Multicollinearity occurs when two explanatory variables or a combination of explanatory variables are highly intercorrelated. While this situation does not cause coefficients on affected variables to be biased, it does cause their standard errors (a measure of the reliability of the estimated coefficient) to increase and their significance levels to decline. In this specific situation, the set of regional dummy variables is highly correlated with some combination of the other explanatory variables.

unemployment is known and the sample sizes are as large as or larger than the samples in the 2005 CPS supplement.

8.3 Inactive Workers Who Left Jobs During the Past Year

The CPS classifies each person 16 and older as either employed, unemployed or not in the labor force. Millions of persons move between these three labor market classifications each month. While the 2005 CPS supplement was focused upon unemployed persons and their experiences with UI, questions about UI were also asked of certain persons not seeking work at the time of the CPS interviews. Persons who had left employment within the past year but were not currently seeking work were asked the supplemental questions. While these persons were asked supplemental questions, their records were not assigned population weights. Thus their experiences can be summarized only in unweighted data.

Columns [3], [4] and [5] in Table 18 display information on 383 persons not in the labor force who had worked in the past and were in one of three situations. Some 66 were discouraged workers, persons who previously had looked for work but had stopped looking because they perceived no suitable jobs were available. Another 193 indicated they would be interested in work if a job were available while 124 were currently not available for work but might be available at a future time. Among the 383 persons in these three categories, 123 had worked in the past but their last job ended more than one year prior to the interview. They were not asked supplemental questions about experiences with the UI program. Among persons whose job ended sometime during the past year, questions were asked of 40 discouraged workers, 128 conditionally interested in work and 92 not available for work for a total of 260 persons.

To help place their experiences into a comparative frame, column [1] in Table 18 summarizes the experiences of the 2,849 unemployed persons who gave meaningful responses to the supplemental question about applying for UI benefits. Since weights were not available for those not currently in the labor force, all data in the table are unweighted. Those not in the labor force (column [2]) had an application rate of 19.2 percent or about half of the overall application

rate among the unemployed of 35.7 percent. Their recipiency rate of 13.8 percent was about 60 percent of the 25.0 recipiency rate among the unemployed. Thus a share of those not currently looking for work but with jobs sometime within the past year did have dealings with the UI

Table 18.

Applications and Receipt of Benefits Among Persons Not Currently in the Labor Force

	All Unemployed	Total Not in Labor Force [3]+[4]+[5]	Discouraged Workers	Conditionally Interested in Work	Not Available for Work
	[1]	[2]	[3]	[4]	[5]
1. Total Number	2849	383	66	193	124
2. Number Interviewed	2849	260	40	128	92
3. Applied for UI	1017	50	11	29	10
4. Received UI Since Last Job	713	36	10	21	5
5. Application Rate - %	35.7	19.2	27.5	22.7	10.9
6. Recipiency Rate - %	25.0	13.8	25.0	16.4	5.4

Source: All data from a special supplement for the CPS in 2005.

program before leaving the labor force. As might be expected, however, their application and recipiency rates were measurably lower than the averages for all unemployed persons.

9. Summary and Suggested Additional Research

Four CPS supplements to examine unemployment insurance (UI) applications and recipiency have been fielded during the past 30 years (1976, 1989, 1993, and 2005). These supplements have yielded a number of interesting and consistent findings. A consistent finding across the supplements is that only a minority of unemployed persons applies for and receives UI benefits. In the 2005 CPS supplement, roughly one-third of the unemployed filed for UI benefits.

The findings of the report have been presented both in a tabular format (Sections 3 through 6) and as multiple regressions based on the underlying micro data (Sections 7, 8, and Appendix B). The two methods of analysis have yielded generally consistent findings as to the determinants of applications for and the receipt of UI benefits.

Application rates and recipiency rates from the CPS supplements mirror the patterns observed in UI program data. Participation in the UI program is more likely among:

- Unemployed workers aged 25 and older (as opposed to those aged 16-24);
- Job losers (as opposed to job leavers and reentrants); and
- Those with longer unemployment spells.

Participation rates in UI are similar by gender, with male application and recipiency rates only modestly higher than the rates for women. State and regional patterns in the 2005 CPS supplement also mirror patterns in the UI program data. UI participation rates by the unemployed are much higher in Northeastern states and along the Pacific coast than they are in Southern or Rocky Mountain states.

Across the four CPS supplements, UI recipiency rates among all demographic groups were highest in 1976, a year with both a high unemployment rate (7.4 percent in May) and with three special benefit programs in operation besides the regular UI program. UI recipiency was lowest in 1989 and in 2005; years when the unemployment rate was much lower (5.3 and 5.1 percent respectively) and only the regular UI program was active.

The three most recent CPS supplements (1989, 1993, and 2005) each included questions about reasons for not applying for UI and not receiving UI. While the supplements identified a wide range of potential reasons, the most important single reason for not applying is that people believe they are not eligible for benefits.

Analyses with the micro data yielded a number of consistent findings.

- Better explanations for the determinants of applications and recipiency were found among the unemployed on temporary layoff and other job losers than for the other reason-for-unemployment categories,
- Unemployment duration and age have strong effects on applications and on recipiency,

- Persons on temporary layoff and other job losers show contrasting patterns in their application delays. Other job losers tend to apply immediately after becoming unemployed while those on temporary layoff frequently wait several weeks before filing. Charts 4 and 5 illustrated the contrasting patterns, and
- Regional contrasts in applications and recipiency demonstrated in tabular data (Table 4) were repeated in regressions on the micro data (Tables 11, 12, B1, B3 and B4).

Other findings from regressions with micro data were the following.

- Application rates among part-time workers and non-citizens were consistently lower than among other unemployed workers,
- Some evidence was found that state-level voluntary quit provisions affect UI application rates among job leavers,
- Tests for effects of the special reporting requirements on applications for UI among the temporary job ended group did not yield significant findings, and
- An attempt to link applications at the micro level to state-level averages of selected program data on eligibility requirements, generosity, and disqualification rates did not yield significant results. Larger and more specialized analytic samples may be required to demonstrate these connections.

This report represents a first analysis of data from the CPS supplement of 2005. Three suggestions for further research are offered for consideration:

- The analysis of application rates and recipiency rates utilized tabulations of weighted data and OLS regressions of the micro data. Additional analyses should be conducted using more sophisticated statistical techniques, (logit and probit analysis), alternative functional forms, and different specifications of the explanatory variables. Alternative approaches might yield contrasting findings as to the effects of individuals' personal characteristics on applications and recipiency.
- Statistical tests with state and regional data yielded information that matched the UI program data quite well (Table 4, Table B1 and Table 12). The 2005 CPS supplement

data show that UI application rates and recipiency rates are systematically lower in the southern and Rocky Mountain states than in other states. In the micro data, however, tests with several UI program variables yielded generally insignificant findings. More analysis is needed to improve our understanding of state-level contrasts in application rates and recipiency rates.

- There is also a question of how well the unemployed understand UI eligibility requirements, especially the unemployed who have completed temporary work assignments and the unemployed who have not had a recent spell of unemployment. In the future, it would be important to compare self-reported information about UI eligibility with information generated by actual program administrative processes and decisions. Such a study could be implemented by selecting a sample of unemployed respondents who believe that they are ineligible for UI and having their eligibility reviewed by UI program administrators.

Gathering further information on how well the client population understands the program could provide valuable information to the U.S. Department of Labor.

APPENDIX A: QUESTIONS IN THE 2005 CPS SUPPLEMENT

As noted in the text of the report, the supplement questions were administered mainly to unemployed persons in outgoing rotation groups during the months of January, May, July and November 2008. The eight questions are listed below. Other details that relate to skip patterns for the questions, the selection of persons to be interviewed and other instructions to the CPS interviewers are available from the Census Bureau which has prepared documentation for potential users of these data.

Question 1. Have you (or her/his name) applied for unemployment benefits since (your/her/his)] last job?

Question 2. Have you (or her/his name) received any unemployment benefits since (your/her/his)] last job?

Question 3. Did you (or her/his name)] receive unemployment benefits last week?

Question 4a. Why didn't you (or her/his name)] receive any unemployment benefits last week?

Question 4b. Why haven't you (or hasn't her/his name) received any unemployment benefits since (your/her/his)] last job?

Question 5. There are a variety of reasons why people might not apply for unemployment benefits. What are the reasons (you have/name has) not applied for unemployment benefits since (your/her/his)] last job?

Question 6. Why didn't (you/name)] believe (you were/she was/he was)] eligible for unemployment benefits?

Question 7. Of the reasons you just mentioned, (read the list of reasons), what is the main reason (you/name)] did not apply?

Question 8. Were you (Was name) a union member or covered by a union contract on (your/his/her)] last job?

APPENDIX B: DETAILED SUMMARIES OF REGRESSIONS WITH MICRO DATA

Sections 7 and 8 and the associated tables and charts summarize and discuss the findings of various regression analyses of the micro data. The approach followed in the regression analysis is to fit equations using sets of 0-1 dummy variables to explain variation in decisions to apply for and to receive UI benefits.

The basic regressions are displayed in Table B1 of this appendix. The table has five regressions, one for each of the detailed reasons for unemployment discussed in the text. There are 41 explanatory variables. The table shows the coefficient and t ratio (absolute value) for each dummy variable. The only explanatory variable measured on a ratio scale in the table is the state unemployment rate (U Rate) in 2005. Summary statistics for each regression appear in the bottom lines of Table B1. Table B1 is referenced in the text as a baseline for additional regressions where other variables are added to the set of explanatory variables whose coefficients and t ratios are shown in this table.

Five other sets of regressions were fitted and summarized in this appendix. Table B2 summarizes application rate regressions for 1989 and 2005 for job losers, job leavers and labor force reentrants. Tables B3 and B4 summarize regressions to explain recipiency rates for receiving benefits since the last job and during the past week respectively in data which include all unemployed persons. Tables B5 and B6 summarize regressions where receipt of benefits is measured relative to all persons who applied for UI benefits.

Table B1.

Application Probabilities
by Reason for Unemployment – OLS Regression Results

	Loser - Layoff		Other Job Losers		Temp Job Ended		Job Leaver		Reentrant	
	Coeff.	|t|	Coeff	|t|	Coeff	|t|	Coeff	|t|	Coeff	|t|
Dur = 1	-0.398	4.26	-0.135	1.51	-0.148	1.00	-0.134	1.52	-0.159	3.12
Dur = 2	-0.338	3.37	-0.181	2.62	-0.134	1.07	-0.081	1.06	-0.116	2.50
Dur = 3	-0.205	1.87	-0.056	0.77	-0.036	0.29	-0.043	0.44	0.003	0.06
Dur = 4	-0.172	1.65	-0.133	2.02	-0.039	0.38	-0.011	0.13	-0.093	2.02
Dur = 5-6	-0.204	1.87	-0.023	0.23	0.110	0.63	-0.200	1.76	-0.075	1.37
Dur = 7-8	-0.162	1.62	0.051	0.82	0.162	1.34	-0.016	0.17	-0.051	1.18
Dur = 9-10	0.042	0.31	-0.098	1.15	-0.002	0.01	-0.262	1.99	-0.103	1.65
Dur = 11-14	-0.091	0.76	0.094	1.65	0.013	0.10	-0.065	0.78	-0.080	1.79
Dur = 15-26	-0.007	0.06	0.058	1.16	0.133	1.40	0.086	1.10	-0.050	1.35
Age 16-19	-0.185	1.72	-0.220	2.26	-0.220	1.54	-0.145	1.38	-0.195	3.95
Age 20-24	-0.006	0.07	-0.205	3.05	-0.250	2.09	-0.185	2.08	-0.150	3.18
Age 25-34	-0.073	1.06	-0.071	1.23	-0.157	1.48	-0.160	1.85	-0.051	1.13
Age 35-44	0.058	0.89	-0.032	0.59	-0.069	0.64	-0.048	0.53	0.047	1.00
Age 45-54	-0.020	0.31	0.050	0.92	-0.090	0.83	0.033	0.37	0.019	0.38
Black	-0.048	0.62	0.026	0.56	-0.036	0.46	0.033	0.55	0.021	0.66
Hispanic	0.007	0.10	-0.007	0.12	-0.104	1.25	-0.074	0.98	0.034	0.86
Other	0.138	1.64	-0.048	0.71	-0.075	0.51	-0.004	0.05	-0.003	0.07
Male	0.010	0.15	-0.066	1.45	-0.056	0.72	-0.007	0.12	-0.006	0.19
Married-Men	0.018	0.31	0.080	1.73	0.119	1.39	-0.028	0.40	-0.032	0.72
Mar.-Women	-0.027	0.40	0.026	0.49	-0.074	0.77	-0.031	0.49	-0.027	0.73
Ed <12	-0.061	0.92	-0.157	3.05	-0.125	1.50	-0.053	0.81	-0.015	0.46
Ed = 12	0.084	1.67	-0.026	0.66	-0.083	1.18	0.012	0.24	0.019	0.66
Agr.	0.197	1.63	0.223	1.26	-0.145	0.76	-0.222	0.55	0.072	0.65
Mining-Con.	0.267	3.52	0.008	0.11	-0.057	0.53	-0.057	0.52	0.060	1.02
Manufacturing	0.065	0.92	0.015	0.28	0.237	2.12	0.084	0.86	0.135	2.69
Tran.-PubUtil.	0.016	0.14	0.064	0.77	-0.078	0.45	0.077	0.54	-0.041	0.56
Trade	0.067	0.79	-0.091	1.79	-0.119	1.27	-0.053	0.84	0.044	1.24
Mgr.-Prof.	0.030	0.41	0.053	0.88	-0.031	0.29	0.038	0.42	0.040	0.79
Tech-Sa-Ad	0.036	0.34	0.084	1.46	0.040	0.40	-0.048	0.56	0.061	1.39
Services	-0.002	0.02	-0.090	1.36	-0.037	0.37	-0.071	0.80	0.084	1.80
Oper.-Labor	0.228	2.26	0.054	0.74	-0.065	0.47	-0.155	1.25	0.019	0.31

Table B1. (Cont.)

Application Probabilities
by Reason for Unemployment - OLS Regression Results

Union	0.101	1.71	0.127	1.90	0.089	0.83	-0.144	1.15	0.275	4.03
Unemp. Rate	-0.031	1.07	-0.012	0.51	0.012	0.33	0.051	2.01	-0.002	0.15
Mid Atlantic	-0.058	0.61	-0.107	1.44	-0.070	0.53	0.105	0.97	0.030	0.55
E North Central	0.037	0.43	-0.057	0.78	0.058	0.44	-0.018	0.19	-0.035	0.66
W North Cent.ral	-0.109	1.39	-0.114	1.51	-0.128	0.90	-0.041	0.45	-0.010	0.21
South Atlantic	-0.258	2.94	-0.137	2.01	-0.141	1.13	-0.043	0.54	-0.020	0.41
E South Central	-0.118	0.92	-0.230	2.33	-0.137	0.80	-0.045	0.38	-0.065	0.97
W South Central	-0.352	3.08	-0.284	3.33	-0.115	0.80	0.048	0.48	-0.006	0.10
Mountain	-0.180	2.06	-0.177	2.26	-0.021	0.16	-0.030	0.33	-0.052	0.99
Pacific	-0.045	0.48	-0.007	0.08	0.052	0.40	0.127	1.33	0.000	0.01
Constant	0.758	4.19	0.883	6.03	0.513	2.18	0.143	0.80	0.240	2.42
No. of Obs.	462		783		286		340		978	
Mean	0.461		0.639		0.290		0.185		0.162	
Adjusted R2	0.245		0.138		0.048		0.095		0.091	
Standard Error	0.434		0.446		0.444		0.351		0.370	

Source: Micro data from CPS supplements of 1989 and 2005. Absolute value of each coefficient's t ratio is shown.

Table B2.

Comparison of Application Rate Regressions (1989 and 2005)

	Job Losers 1989		Job Losers 2005		Job Leavers 1989		Job Leavers 2005		Reentrants 1989		Reentrants 2005	
	Coeff.	|t|	Coeff.	|t|	Coeff.	|t|	Coeff.	|t|	Coeff.	|t|	Coeff.	|t|
Dur = 1	-0.360	6.2	-0.287	5.9	-0.048	0.6	-0.147	1.7	-0.113	2.1	-0.158	3.1
Dur = 2	-0.163	3.3	-0.240	4.9	-0.061	0.9	-0.086	1.0	-0.146	2.9	-0.113	2.5
Dur = 3	-0.082	1.6	-0.111	2.1	-0.051	0.7	-0.049	0.5	-0.008	0.8	0.063	0.1
Dur = 4	-0.054	1.0	-0.154	3.3	-0.033	0.5	0.012	0.2	-0.050	1.0	-0.092	2.0
Dur = 5	-0.151	2.2	-0.166	1.6	0.028	0.3	-0.255	1.5	0.023	0.3	-0.050	0.6
Dur = 6	-0.151	2.5	-0.068	0.9	-0.068	0.8	-0.165	1.2	-0.125	1.8	-0.088	1.4
Dur = 7-8	-0.013	0.3	-0.009	0.2	0.010	0.1	-0.015	0.2	-0.063	1.2	-0.050	1.2
Dur = 9-10	0.041	0.7	-0.089	1.5	-0.062	0.5	-0.249	1.9	-0.106	1.6	-0.105	1.7
Dur = 11-26	0.005	0.1	0.055	1.5	0.023	0.3	0.028	0.4	-0.098	1.9	-0.060	1.8
Age 16-19	-0.324	4.8	-0.215	3.4	-0.073	0.9	-0.163	1.5	-0.123	2.2	-0.198	4.0
Age 20-24	-0.079	1.5	-0.170	3.6	-0.117	1.4	-0.202	2.3	-0.065	1.2	-0.151	3.2
Age 25-34	0.059	1.3	-0.108	2.7	-0.013	0.2	-0.189	2.2	-0.057	1.2	-0.053	1.2
Age 35-44	0.101	2.1	-0.014	0.4	0.085	1.1	-0.074	0.8	0.024	0.0	0.047	1.0
Age 45-54	0.020	0.4	0.009	0.2	0.065	0.7	0.033	0.4	-0.085	1.5	0.018	0.4
White	0.060	1.9	0.027	1.0	-0.011	0.3	0.011	0.2	-0.095	3.4	-0.020	0.8
Male	-0.037	1.0	-0.028	0.8	-0.033	0.9	-0.008	0.1	-0.077	2.4	-0.004	0.1
Married-Men	0.116	3.6	0.066	2.0	-0.078	1.5	-0.008	0.1	0.189	4.4	-0.032	0.7
Mar.-Women	0.062	1.5	-0.016	0.4	-0.038	0.9	-0.022	0.4	-0.030	1.0	-0.025	0.7
Ed <12	-0.016	0.4	-0.140	3.9	-0.059	1.3	-0.035	0.5	0.036	1.1	-0.011	0.3
Ed = 12	-0.005	0.2	-0.013	0.4	-0.024	0.6	0.007	0.1	0.079	2.8	0.024	0.8
Agr.	0.245	2.2	0.064	0.7	0.017	0.1	-0.241	0.6	-0.130	1.4	0.077	0.7
Mining-Con.	0.102	2.5	0.096	2.1	0.068	1.1	-0.071	0.6	0.142	3.0	0.059	1.0
Manufacturing	0.154	4.2	0.097	2.3	0.007	0.1	0.090	0.9	0.111	2.9	0.131	2.6
Tran.-PubUtil.	0.085	1.5	0.023	0.4	-0.053	0.7	0.071	0.5	-0.057	0.9	-0.042	0.6
Trade	0.056	1.5	-0.056	1.4	0.008	0.2	-0.042	0.7	0.046	1.6	0.044	1.2
Mgr-Prof.	0.322	2.8	0.040	0.9	-0.240	0.1	0.047	0.5	-0.071	0.8	0.038	0.8
Tech-Sa-Ad	0.330	3.0	0.086	2.0	-0.048	0.2	-0.057	0.7	-0.133	1.5	0.062	1.4
Services	0.225	2.1	-0.065	1.5	-0.102	0.5	-0.075	0.8	-0.156	1.8	0.083	1.8
Oper-Labor	0.239	2.2	0.074	1.4	-0.040	0.2	-0.150	1.2	-0.076	0.9	0.024	0.4
Union	0.173	4.9	0.102	2.5	0.189	2.8	-0.152	1.2	0.128	2.7	0.273	4.0

Table B2. (Cont.)

Comparison of Application Rate Regressions (1989 and 2005)

Mid Atlantic	-0.112	2.2	-0.074	1.4	0.033	0.5	0.128	1.2	0.006	0.1	0.029	0.5
E N Central	-0.088	1.7	-0.011	0.2	0.042	0.7	0.051	0.6	0.053	1.0	-0.037	0.8
W N Central	-0.057	0.9	-0.079	1.5	0.134	1.9	-0.054	0.6	0.037	0.6	-0.011	0.2
S Atlantic	-0.221	4.1	-0.150	3.1	0.009	0.1	-0.041	0.5	-0.036	0.7	-0.020	0.4
E S Central	-0.176	2.8	-0.182	2.7	0.056	0.6	0.036	0.3	-0.022	0.3	-0.069	1.1
W S Central	-0.203	3.5	-0.277	4.6	0.024	0.3	0.094	1.0	0.005	0.1	-0.007	0.1
Mountain	-0.125	2.2	-0.131	2.5	0.089	1.3	-0.047	0.5	0.049	0.9	-0.051	1.0
Pacific	-0.201	3.6	-0.021	0.4	0.077	1.2	0.151	1.7	-0.003	0.1	-0.009	0.0
Constant	0.310	2.3	0.692	9.4	0.224	0.9	0.372	2.5	0.372	3.1	0.247	3.3
No. Of Obs.	1443		1531		494		340		822		978	
Mean	0.552		0.520		0.109		0.185		0.135		0.162	
Adjusted R2	0.176		0.168		0.049		0.077		0.122		0.093	
Std. Error	0.452		0.456		0.305		0.374		0.320		0.351	

Source: Micro data from CPS supplements of 1989 and 2005. Absolute value of each coefficient's t ratio is shown.

Table B3.

Recipiency Probabilities by Reason for Unemployment - OLS Regressions: Persons Receiving UI Benefits Since their Last Job

	Loser - Layoff		Other Job Losers		Temp Job Ended		Job Leaver		Reentrant	
	Coeff.	|t|	Coeff	|t|	Coeff	|t|	Coeff	|t|	Coeff	|t|
Dur = 1	-0.454	5.03	-0.428	4.81	-0.137	1.12	-0.143	2.21	-0.094	2.14
Dur = 2	-0.402	4.15	-0.374	5.48	-0.184	1.77	-0.152	2.43	-0.105	2.62
Dur = 3	-0.301	2.85	-0.348	4.81	-0.001	0.01	-0.130	1.82	-0.036	0.78
Dur = 4	-0.192	1.91	-0.297	4.56	0.019	0.02	-0.060	0.99	-0.057	1.44
Dur = 5-6	-0.237	2.24	-0.107	1.06	0.105	0.72	-0.146	1.75	-0.020	0.43
Dur = 7-8	-0.135	1.39	-0.135	2.18	0.175	1.76	-0.110	1.62	-0.030	0.80
Dur = 9-10	0.111	0.85	-0.121	1.44	0.048	0.49	-0.203	2.11	-0.099	1.83
Dur = 11-14	-0.063	0.55	0.080	1.42	0.055	0.52	-0.048	0.79	-0.077	1.99
Dur = 15-26	-0.017	0.16	0.076	1.56	0.132	1.68	-0.042	0.72	-0.016	0.51
Age 16-19	-0.131	1.26	-0.258	2.68	-0.230	1.95	-0.188	2.45	-0.128	3.00
Age 20-24	-0.027	0.33	-0.213	3.20	-0.168	1.70	-0.203	3.14	-0.120	2.95
Age 25-34	0.027	0.41	-0.130	2.25	-0.156	1.78	-0.199	3.14	-0.054	1.39
Age 35-44	0.066	1.03	-0.091	1.71	-0.126	1.42	-0.183	2.76	0.011	0.28
Age 45-54	0.026	0.41	0.001	0.02	-0.058	0.65	-0.061	0.94	0.017	0.40
Black	-0.158	2.12	0.027	0.58	-0.045	0.70	0.038	0.84	0.056	1.98
Hispanic	-0.072	0.96	0.008	0.15	-0.140	2.05	-0.042	0.75	0.026	0.76
Other Race	0.014	0.17	-0.082	1.23	0.063	0.52	-0.016	0.26	0.030	0.83
Male	0.011	0.17	-0.016	0.35	-0.126	1.95	0.020	0.48	0.004	0.15
Married-Men	0.006	0.10	0.037	0.80	0.037	0.53	0.001	0.03	0.007	0.18
Mar.-Women	0.041	0.62	0.037	0.72	-0.069	0.87	0.017	0.37	-0.001	0.03
Ed <12	-0.017	0.26	-0.170	3.33	-0.063	0.92	-0.016	0.34	-0.006	0.19
Ed = 12	0.057	1.18	-0.024	0.60	-0.063	1.07	-0.023	0.62	0.004	0.17
Agr.	0.105	0.90	0.370	2.11	-0.008	0.05	-0.138	0.47	0.099	1.03
Mining-Con.	0.108	1.47	0.036	0.51	0.013	0.15	0.030	0.38	0.039	0.77
Manufacturing	0.002	0.02	0.038	0.72	0.294	3.19	0.075	1.04	0.137	3.16
Tran.-PubUtil.	0.019	0.17	0.021	0.25	-0.006	0.04	-0.123	1.19	-0.035	0.56
Trade	-0.050	0.61	-0.111	2.19	-0.075	0.94	-0.030	0.64	0.018	0.59

Table B3. (Cont.)

Recipiency Probabilities by Reason for Unemployment - OLS Regressions: Persons Receiving UI Benefits Since their Last Job

Mgr.-Prof.	-0.044	0.52	0.091	1.54	0.031	0.34	0.062	0.90	0.055	1.27
Tech-Sa-Ad	0.049	0.61	0.129	2.25	0.029	0.35	-0.059	0.95	0.049	1.30
Services	-0.055	0.75	-0.046	0.71	0.004	0.05	-0.056	0.85	0.035	0.87
Oper-Labor	0.210	2.34	0.069	0.95	-0.009	0.08	-0.112	1.24	-0.019	0.35
Union	0.124	2.18	0.103	1.56	0.047	0.53	-0.225	2.45	0.222	3.76
U Rate	-0.038	1.36	-0.021	0.92	-0.011	0.36	-0.020	1.09	0.000	0.02
Mid Atlantic	-0.029	0.33	-0.051	0.69	-0.187	1.72	0.114	1.44	0.034	0.71
E N Central	-0.025	0.30	-0.041	0.56	-0.055	0.52	0.028	0.41	-0.012	0.26
W N Central	-0.174	2.28	-0.102	1.36	-0.132	1.12	-0.062	0.93	-0.050	1.16
South Atlantic	-0.161	1.90	-0.103	1.53	-0.168	1.63	-0.007	0.12	-0.037	0.86
E S Central	-0.164	1.32	-0.144	1.48	-0.091	0.64	0.088	1.01	-0.084	1.45
W S Central	-0.312	2.83	-0.230	2.72	-0.099	0.84	0.087	1.21	-0.039	0.78
Mountain	-0.181	2.13	-0.120	1.55	-0.141	1.28	-0.027	0.41	-0.032	0.71
Pacific	-0.075	0.82	-0.040	0.51	-0.042	0.39	0.106	1.52	0.014	0.31
Constant	0.792	4.36	0.795	5.49	0.542	2.80	0.439	3.37	0.156	1.81
No. Of Obs.	462		783		286		340		978	
Mean	0.353		0.458		0.178		0.088		0.112	
Adjusted R2	0.234		0.216		0.089		0.091		0.080	
Std. Error	0.419		0.442		0.366		0.271		0.303	

Source: Micro data from the CPS supplements of 2005. Absolute value of each coefficient's t ratio is shown.

Table B4.

Recipiency Probabilities by Reason for Unemployment - OLS Regressions:
Persons Receiving UI Benefits Last Week

	Loser - Layoff		Other Job Losers		Temp Job Ended		Job Leaver		Reentrant	
	Coeff.	|t|	Coeff	|t|	Coeff	|t|	Coeff	|t|	Coeff	|t|
Dur = 1	-0.134	1.53	-0.007	0.08	0.036	0.36	-0.028	0.55	0.029	1.21
Dur = 2	-0.057	0.61	0.016	0.25	-0.017	0.20	-0.031	0.62	0.016	0.76
Dur = 3	-0.032	0.32	0.076	1.12	0.130	1.74	0.008	0.14	0.049	1.97
Dur = 4	0.086	0.88	0.087	1.42	0.123	1.74	0.019	0.39	0.021	0.99
Dur = 5-6	0.060	0.59	0.275	2.91	0.285	2.36	-0.003	0.05	0.067	2.64
Dur = 7-8	0.180	1.93	0.245	4.22	0.273	3.30	0.018	0.34	0.046	2.27
Dur = 9-10	0.455	3.59	0.321	4.04	0.132	1.61	-0.060	0.79	0.008	0.29
Dur = 11-14	0.233	2.08	0.410	7.74	0.178	2.05	0.066	1.37	0.050	2.40
Dur = 15-26	0.219	2.12	0.297	6.45	0.197	3.02	0.058	1.27	0.071	0.51
Age 16-19	-0.110	1.09	-0.225	2.48	-0.220	2.24	-0.098	1.59	-0.030	1.32
Age 20-24	0.004	0.05	-0.177	2.84	-0.205	2.49	-0.118	2.28	-0.027	1.24
Age 25-34	0.064	1.00	-0.098	1.82	-0.191	2.61	-0.110	2.18	0.007	0.32
Age 35-44	0.083	1.35	-0.052	1.03	-0.161	2.17	-0.111	2.09	0.029	1.31
Age 45-54	0.029	0.48	0.005	0.10	-0.121	1.62	-0.046	0.90	0.016	0.69
Black	-0.096	1.33	0.038	0.86	0.022	0.41	0.032	0.88	0.003	0.23
Hispanic	-0.026	0.36	0.083	1.56	-0.098	1.72	-0.027	0.60	0.014	0.74
Other	0.059	0.75	0.015	0.23	0.071	0.70	-0.023	0.47	-0.013	0.70
Male	0.061	0.91	-0.012	0.28	-0.040	0.73	-0.008	0.24	0.010	0.74
Married-Men	0.034	0.62	-0.031	0.73	-0.001	0.02	0.041	1.04	0.002	0.08
Mar.-Women	0.100	1.54	0.041	0.85	0.025	0.38	0.037	1.01	-0.005	0.33
Ed <12	0.017	0.27	-0.110	2.29	-0.010	0.18	-0.029	0.76	0.004	0.27
Ed = 12	0.102	2.16	-0.014	0.37	-0.031	0.64	-0.013	0.44	0.008	0.58
Agr.	0.144	1.27	0.256	1.55	0.061	0.46	-0.151	0.64	-0.017	0.33
Mining-Con.	0.052	0.72	0.049	0.75	0.000	0.15	0.020	0.32	0.019	0.68
Manufacturing	0.041	0.48	0.017	0.34	0.087	1.14	0.028	0.49	0.021	0.90
Tran.-PubUtil.	-0.065	0.61	0.067	0.86	0.025	0.21	-0.187	2.27	0.052	1.54
Trade	-0.055	0.69	-0.064	1.36	-0.066	0.99	-0.036	0.97	0.011	0.65

Table B4. (Cont.)

Recipiency Probabilities by Reason for Unemployment - OLS Regressions: Persons Receiving UI Benefits Last Week

Mgr.-Prof.	-0.048	0.59	0.114	2.04	-0.005	0.07	-0.073	1.34	0.044	1.91
Tech-Sa-Ad	0.073	0.95	0.116	2.15	0.044	0.63	-0.095	1.93	0.031	1.53
Services	-0.056	0.80	-0.020	0.33	-0.007	0.10	-0.083	1.60	0.031	1.45
Oper-Labor	0.130	1.49	0.151	2.21	0.060	0.63	-0.143	1.97	0.036	1.28
Union	0.136	2.46	0.097	1.57	0.088	1.20	-0.104	1.43	0.033	1.03
Unemp. Rate	-0.044	1.61	-0.013	0.58	-0.015	0.59	-0.027	1.87	-0.002	0.29
Mid Atlantic	-0.040	0.46	0.045	0.65	-0.122	1.34	0.109	1.74	0.013	0.49
E N Central	-0.079	0.97	-0.016	0.23	0.010	0.11	0.036	0.65	-0.017	0.69
W N Central	-0.208	2.81	-0.054	-0.10	-0.098	1.00	-0.027	0.51	-0.025	1.10
South Atlantic	-0.190	2.30	-0.056	0.89	-0.096	1.11	0.031	0.67	-0.019	0.80
E S Central	-0.199	1.65	-0.014	0.16	0.054	0.45	0.127	1.84	-0.037	1.19
W S Central	-0.320	2.98	-0.183	2.30	0.029	0.29	0.110	1.93	-0.001	0.04
Mountain	-0.219	2.66	0.039	0.54	-0.047	0.51	0.018	0.33	-0.014	0.57
Pacific	-0.115	1.30	-0.046	0.63	0.077	0.86	0.085	1.54	-0.010	0.40
Constant	0.418	2.37	0.204	1.50	0.268	1.66	0.307	2.96	-0.022	0.48
No. Of Obs.	462		783		286		340		978	
Mean	0.294		0.282		0.112		0.050		0.028	
Adjusted R2	0.208		0.152		0.065		0.024		0.016	
Std. Error	0.406		0.415		0.305		0.216		0.163	

Source: Micro data from the CPS supplements of 2005. Absolute value of each coefficient's t ratio is shown.

Table B5.

Recipiency Probabilities by Reason for Unemployment - OLS Regressions: Persons Receiving UI Benefits Since Their Last Job Among UI Applicants

	Loser - Layoff		Other Job Losers		Temp Job Ended		Job Leaver		Reentrant	
	Coeff.	|t|	Coeff	|t|	Coeff	|t|	Coeff	|t|	Coeff	|t|
Dur = 1	-0.363	2.90	-0.664	5.71	-0.097	0.24	0.966	0.95	0.783	2.29
Dur = 2	-0.365	2.83	-0.525	5.80	-0.622	1.73	-0.256	0.55	-0.340	1.57
Dur = 3	-0.223	1.68	-0.517	6.03	0.167	0.46	-0.278	0.71	-0.057	0.36
Dur = 4	0.008	0.07	-0.343	4.23	0.345	1.42	0.370	1.14	0.198	1.16
Dur = 5-6	-0.042	0.30	-0.132	1.13	-0.036	0.09	-0.758	0.82	0.343	1.75
Dur = 7-8	0.085	0.73	-0.246	3.71	0.170	0.70	-0.293	0.82	0.028	0.21
Dur = 9-10	0.140	0.95	-0.066	0.64	0.486	1.77			-0.157	0.60
Dur = 11-14	0.161	1.19	0.018	0.30	0.310	0.91	0.384	1.12	-0.083	0.57
Dur = 15-26	0.032	0.26	0.056	1.05	0.161	0.78	-0.245	0.95	0.132	1.20
Age 16-19	-0.435	1.76	-0.591	4.05	-0.379	0.85	-0.387	0.72	0.004	0.02
Age 20-24	-0.065	0.54	-0.105	1.27	0.213	0.68	-0.649	1.76	-0.243	1.37
Age 25-34	0.164	1.73	-0.149	2.32	-0.122	0.53	-0.198	0.58	-0.065	0.47
Age 35-44	0.098	1.19	-0.105	1.82	-0.128	0.50	-0.373	1.26	-0.080	0.61
Age 45-54	0.089	1.03	-0.051	0.90	0.241	1.07	-0.042	0.17	0.015	0.10
Black	-0.282	2.46	0.049	0.90	-0.065	0.35	0.117	0.54	0.309	2.89
Hispanic	-0.296	2.28	0.090	1.31	-0.390	1.86	-0.588	1.07	0.084	0.69
Other Race	-0.200	1.71	-0.041	0.52	0.495	1.39	-0.025	0.08	0.177	1.20
Male	-0.040	0.36	0.051	0.94	-0.494	2.85	0.290	1.24	0.105	1.01
Married-Men	-0.013	0.16	-0.012	0.23	-0.003	0.02	-0.189	0.55	0.083	0.60
Mar.-Women	0.143	1.36	0.049	0.84	-0.294	1.19	0.297	1.26	0.072	0.69
Ed <12	0.024	0.23	-0.139	2.24	0.046	0.21	0.575	1.17	0.124	1.13
Ed = 12	-0.020	0.29	0.002	0.04	-0.036	0.22	-0.176	0.82	0.026	0.03
Agr.	-0.049	0.29	0.228	1.31	0.431	0.80			0.239	0.65
Mining-Con.	-0.168	1.50	0.037	0.47	0.661	1.79	0.467	0.75	0.042	0.18
Manufacturing	-0.068	0.61	0.015	0.25	0.496	2.12	-0.152	0.39	0.123	0.98
Tran.-PubUtil.	0.022	0.12	-0.065	0.73	0.228	0.52	-0.417	1.05	-0.090	0.34
Trade	-0.243	1.99	0.066	1.14	0.353	1.02	-0.105	0.45	-0.024	0.20

Table B5. (Cont.)

Recipiency Probabilities by Reason for Unemployment - OLS Regressions: Persons Receiving UI Benefits Since Their Last Job Among UI Applicants

Mgr.-Prof.	-0.085	0.63	0.053	0.81	0.525	1.65	-0.050	0.12	0.270	1.49
Tech-Sa-Ad	0.026	0.19	0.044	0.66	0.230	0.78	-0.402	0.87	0.082	0.47
Services	-0.223	2.02	-0.054	0.67	0.603	1.78	-0.206	0.51	-0.125	0.69
Oper-Labor	0.064	0.54	0.036	0.43	0.397	1.24	-0.454	0.68	-0.038	0.20
Union	0.046	0.66	0.023	0.34	-0.020	0.10	-0.904	1.78	0.053	0.36
Unemp. Rate	-0.060	1.44	-0.004	0.14	-0.064	0.74	-0.173	1.89	0.041	0.75
Mid Atlantic	0.001	0.01	0.058	0.71	-0.442	1.51	0.287	0.81	-0.045	0.26
E North Central	0.037	0.35	0.027	0.03	-0.070	0.26	0.141	0.34	-0.064	0.37
W North Central	-0.185	1.88	-0.020	0.24	-0.185	0.55	-0.621	1.19	-0.327	2.03
South Atlantic	0.138	0.97	-0.005	0.07	-0.229	0.77	-0.163	0.56	-0.296	1.77
E South Central	-0.140	0.81	-0.011	0.10	0.250	0.60	0.436	0.74	-0.533	2.00
W South Central	-0.286	1.00	-0.084	0.81	-0.177	0.51	-0.080	0.23	-0.392	2.04
Mountain	-0.013	0.11	0.039	0.44	-0.095	0.31	-1.590	2.11	-0.007	0.03
Pacific	0.016	0.12	-0.032	0.38	-0.128	0.42	-0.075	0.24	-0.073	0.42
Constant	1.267	4.82	0.888	5.44	0.756	1.31	1.822	3.13	0.424	1.18
No. Of Obs.	213		500		83		63		158	
Mean	0.765		0.718		0.614		0.476		0.696	
Adjusted R2	0.195		0.221		0.108		0.156		0.136	
Std. Error	0.381		0.397		0.462		0.463		0.429	

Source: Micro data from the CPS supplements of 2005. Absolute value of each coefficient's t ratio is shown.

Table B6.

Recipiency Probabilities by Reason for Unemployment - OLS Regressions: Persons Receiving UI Benefits Last Week Among UI Applicants

	Loser - Layoff		Other Job Losers		Temp Job Ended		Job Leaver		Reentrant	
	Coeff.	|t|	Coeff	|t|	Coeff	|t|	Coeff	|t|	Coeff	|t|
Dur = 1	-0.040	0.29	-0.056	0.43	0.121	0.32	0.773	0.95	0.618	2.04
Dur = 2	0.145	1.00	0.032	0.31	0.055	0.16	0.338	0.90	0.049	0.26
Dur = 3	0.072	0.48	0.109	1.11	0.664	1.91	0.347	0.71	0.192	1.36
Dur = 4	0.365	2.62	0.220	2.37	0.634	2.74	0.637	2.45	0.088	0.58
Dur = 5-6	0.346	2.20	0.407	3.07	0.745	1.94	-0.089	0.12	0.504	2.90
Dur = 7-8	0.490	3.73	0.311	4.11	0.497	2.13	0.338	1.18	0.199	1.69
Dur = 9-10	0.577	3.47	0.583	4.91	0.536	2.04			0.089	0.38
Dur = 11-14	0.594	3.88	0.520	7.44	0.361	1.12	0.890	3.25	0.320	2.50
Dur = 15-26	0.342	2.48	0.394	6.45	0.535	2.72	0.404	1.97	0.353	3.64
Age 16-19	-0.480	1.72	-0.436	2.61	-0.330	0.78	-0.368	0.85	-0.034	0.16
Age 20-24	0.012	0.09	-0.072	0.76	-0.033	0.11	-0.067	0.23	-0.080	0.51
Age 25-34	0.242	2.27	-0.118	1.61	-0.210	0.95	-0.154	0.56	0.087	0.71
Age 35-44	0.166	1.77	-0.050	0.77	-0.142	0.59	-0.398	1.68	0.066	0.57
Age 45-54	0.075	0.77	-0.012	0.19	-0.061	0.29	-0.238	1.21	0.068	0.55
Black	-0.145	1.12	0.060	0.96	0.273	1.55	0.080	0.46	0.030	0.03
Hispanic	-0.151	1.03	0.170	2.16	-0.426	2.13	0.112	0.26	0.059	0.55
Other Race	0.008	0.06	0.047	0.53	0.631	1.86	-0.070	0.28	-0.051	0.40
Male	0.089	0.72	0.038	0.61	-0.083	0.50	0.003	0.02	0.087	0.96
Married-Men	0.065	0.71	-0.064	1.09	-0.170	0.95	0.181	0.65	0.045	0.38
Mar.-Women	0.268	2.24	0.079	1.19	0.211	0.90	0.340	1.81	0.004	0.04
Ed <12	0.137	1.13	-0.055	0.78	0.152	0.72	0.041	0.10	0.039	0.40
Ed = 12	0.130	1.67	0.004	0.07	-0.099	0.64	-0.058	0.33	0.002	0.03
Agr.	0.132	0.70	0.196	0.99	0.364	0.71			-0.053	0.16
Mining-Con	-0.142	1.12	0.021	0.23	0.126	0.36	1.087	2.19	0.077	0.37
Manufacturing	0.042	0.33	-0.001	0.01	0.007	0.03	-0.225	0.72	0.045	0.40
Tran.-PubUtil.	-0.184	0.91	0.081	0.79	0.551	1.32	-0.563	1.77	0.123	0.52
Trade	-0.230	1.66	-0.042	0.63	0.045	0.14	-0.203	1.08	-0.004	0.03
Mgr.-Prof.	0.029	0.19	0.141	1.87	0.041	0.14	0.011	0.03	0.161	1.00
Tech-Sa-Ad	0.171	1.12	0.123	1.61	-0.102	0.36	-0.058	0.16	0.101	0.65
Services	-0.170	1.36	-0.025	0.26	0.042	0.13	-0.076	0.23	0.060	0.37
Oper-Labor	0.033	0.25	0.192	2.03	0.273	0.90	-0.680	0.13	0.104	0.63

Table B6. (Cont.)

Recipiency Probabilities by Reason for Unemployment - OLS Regressions: Persons Receiving UI Benefits Last Week Among UI Applicants

Union	0.094	1.18	0.087	1.10	0.381	1.92	-0.156	0.38	-0.020	0.16
Unemp. Rate	-0.078	1.64	-0.017	0.56	-0.120	1.46	-0.301	4.10	0.004	0.08
Mid Atlantic	-0.030	0.23	0.125	1.34	-0.336	1.20	0.109	0.39	0.004	0.03
E N Central	-0.061	0.51	0.021	0.23	0.024	0.09	0.260	0.77	-0.070	0.46
W N Central	-0.280	2.53	-0.005	0.05	-0.304	0.95	-0.372	0.89	-0.147	1.03
S Atlantic	0.044	0.27	-0.003	0.04	-0.156	0.55	-0.041	0.18	-0.090	0.61
E S Central	-0.228	1.17	0.150	1.13	0.651	1.63	0.532	1.13	-0.290	1.23
W S Central	-0.459	1.41	-0.114	0.96	0.608	1.85	0.322	1.15	-0.043	0.25
Mountain	-0.187	1.33	0.206	1.99	0.082	0.28	-0.518	0.86	0.086	0.51
Pacific	-0.097	0.67	-0.018	0.19	0.180	0.62	0.105	0.42	0.012	0.08
Constant	0.588	1.98	0.159	0.85	0.619	1.13	1.566	3.36	-0.169	0.53
No. Of bs.	213		500		83		63		158	
Mean	0.638		0.442		0.386		0.270		0.171	
Adjusted R2	0.199		0.165		0.190		0.315		-0.012	
Std. Error	0.431		0.454		0.441		0.370		0.380	

Source: Micro data from the CPS supplements of 2005. Absolute value of each coefficient's t ratio is shown.

REFERENCES

Blank, Rebecca and David Card. 1991. "Recent Trends in Insured and Uninsured Unemployment: Is there an Explanation?" Quarterly Journal of Economics, Vol. 106, No. 4, (November), pp. 1157-1189.

Burtless, Gary. 1983. "Why is Insured Unemployment So Low?" Brookings Papers on Economic Activity, (1983:1), pp. 225-249.

Corson, Walter and Walter Nicholson. 1988. "An Examination of Declining UI Claims During the 1980s," Unemployment Insurance Occasional Paper 88-3, (Washington, D.C.: U.S. Department of Labor, Employment and Training Administration).

Government Accountability Office (GAO). 2006. "Unemployment Insurance: Factors Associated with Benefit Receipt," GAO-06-341, (Washington, D.C.: Government Accountability Office, March).

Rosenfeld, Carl. 1977. "Job Search of the Unemployed, May 1976," Monthly Labor Review, Vol. 100, No. 11, (November), pp. 39-43.

Smith, Ralph. 2004. "Family Income of Unemployment Insurance Recipients," A CBO Paper, (Washington, D.C.: Congressional Budget Office, March).

U.S. Department of Labor, Employment and Training Administration. 2005. Comparison of State Unemployment Insurance Laws 2005, (Washington, D.C.: Employment and Training Administration).

U.S. General Accounting Office (GAO). 2000. "Unemployment Insurance: Role as Safety Net for Low-Wage Workers is Limited," GAO-01-181 (Washington, D.C.: General Accounting Office, December).

Vroman, Wayne. 1991. "The Decline in Unemployment Insurance Claims Activity in the 1980s," Unemployment Insurance Occasional Paper 91-2, (Washington, D.C.: U.S. Department of Labor, Employment and Training Administration).

Vroman, Wayne. 1998. "Labor Market Changes and Unemployment Insurance Benefit Availability," Unemployment Insurance Occasional Paper 1998-3, (Washington, D.C.: U.S. Department of Labor, Employment and Training Administration).

Vroman, Wayne. 2002. "Low Benefit Recipiency in State Unemployment Insurance Programs," ETA Occasional Paper 2002-02, (Washington, D.C.: U.S. Department of Labor, Employment and Training Administration).

Wandner, Stephen and Andrew Stettner. 2000. "Unemployment Insurance: Measuring Who Receives It," Monthly Labor Review, Vol. 123, No. 6, (June), pp. 21-32.