

Unemployment Insurance Application and Receipt: Findings on Demographic Disparities and Suggestions for Change

By *Alix Gould-Werth*¹ and *Claire McKenna*

Findings summarized in this brief are described in full in:

Alix Gould-Werth and H. Luke Shaefer, "Unemployment Insurance participation by education and by race and ethnicity." *Monthly Labor Review* 135 (2012): 28-41. ([PDF](#))

The proportion of jobless workers who receive regular unemployment insurance (UI) has declined nationwide over the last half-century, from an average of 50 percent during the 1950s to an average of just 27 percent today, with significant variation by state. Due to weakness in the labor market

from the Great Recession, regular and federal programs reciprocity exceeded 70 percent in 2010.² Factors such as previous employment and earnings, reasons for job separation, union membership, and unemployment duration all affect UI reciprocity. Yet, the extent to which rates of unemployment insurance application and receipt vary by key demographic characteristics, education and race and ethnicity, is understudied.³ Recent research shows that workers with low levels of education and racial and ethnic minority groups, herein referred to as disadvantaged workers,⁴ are less likely overall to receive unemployment insurance than their advantaged counterparts, but the reasons for such differences are unclear.⁵

Disadvantaged workers are more vulnerable to job loss during recessions; yet, they are less likely to be able to rely on personal savings to make ends meet while they search for a new job.⁶ Therefore, they stand to benefit the most from the program's core

Summary:

1. Unemployed workers who did not graduate from high school and Hispanic unemployed workers are far less likely to apply for benefits, and to receive them once they apply, than their more advantaged counterparts.
2. Findings on the reasons given for not applying suggest that more low-educated and Hispanic unemployed workers lack knowledge of the program and eligibility criteria and that they fail to apply for a program they may be qualified to access.
3. To increase application rates, we recommend implementing a federal outreach program; increasing employer filing; and requiring employees be informed of potential eligibility upon separation. At minimum, states should be discouraged from introducing new barriers to application for disadvantaged workers.

income-stabilizing function. Furthermore, examining the extent to which these groups are accessing unemployment insurance at lower rates, and understanding the reasons why, is essential to ensuring that the system is making its greatest impact, in the lives of unemployed families and on the fragile economy as a whole.

The disparity in receipt rates may result from low levels of application among certain groups.⁷ Potential reasons for low application rates among disadvantaged groups include lack of knowledge about the program, worker preconception that he or she is ineligible, or anxiety over the application process. Recently, states have erected various barriers to benefits for the unemployed by making the application process more difficult. For example, Florida now requires that all applications be filed online and that applicants complete an online 45-question “initial skills review.” The difficulties associated with these changes fall disproportionately on that state’s low-wage workforce, particularly individuals for whom English is not a first language.⁸

The disparity in receipt could also result from the fact that less educated and minority unemployed workers may be less likely to meet eligibility criteria. To qualify for benefits, unemployed workers first must have earned a minimum level of wages in their most recent job over a specified period. Second, they must have involuntarily separated from that job, be engaged in an active job search, and be available for work while they receive benefits. These latter, non-monetary criteria can pose a greater barrier to benefits than monetary rules. However, even among the unemployed who satisfy these criteria, those with less education or low wages are less likely to ultimately receive benefits.⁹

In this brief, we highlight [research](#) published in the October 2012 issue of *Monthly Labor Review* by Alix Gould-Werth and H. Luke Shaefer of the University of Michigan that examines the extent to which the likelihood of applying for, and of receiving unemployment insurance conditional on application, varies by education level and by racial and ethnic background. Second, we highlight findings showing how perceptions of ineligibility among those who fail to apply may vary by these demographic categories. This research demonstrates that low-educated and racial minority unemployed workers—those who may need financial support most during periods without work—are doubly disadvantaged in accessing unemployment insurance: not only do they report lower application rates, but the unemployed who do apply also report lower rates of receipt. Even though the authors’ findings leave unanswered questions about the eligibility of non-applicants and the reasons applicants fail to access UI, their evidence suggests that increasing rates of application among disadvantaged populations would narrow the gap in benefit receipt. Thus, after summarizing the relevant findings, we offer recommendations for increasing application rates.

Data and Research Method

The present study relies on a 2005 supplement of the Current Population Survey (CPS), a monthly survey of approximately 60,000 households and the nation's primary source of labor force statistics. To date, the CPS has conducted four supplemental surveys on applications for unemployment insurance, and reciprocity among applicants, most recently in 2005.¹⁰ These surveys also collect information on the reasons unemployed respondents did not apply.

The 2005 supplement surveyed four categories of unemployed individuals. This study focuses on two: (1) persons for whom the employer initiated the work separation (known as "job losers"), and (2) those who voluntarily left their jobs (known as "job leavers").¹¹ Job losers are most likely to be eligible for benefits because of states' criteria requiring that the separation from a previous job be involuntary. The sample also includes job leavers, since leaving a position voluntarily does not alone disqualify someone from receiving benefits, particularly if this person did so for "good cause," such as to avoid harassment.¹²

The authors divided unemployed respondents into four groups based on their reported years of education: (1) less than high school, for workers who did not earn a diploma or GED; (2) high school diploma, for workers who *did*; (3) some college, for workers who attended college but did not graduate; and (4) bachelor's degree or higher, for those who graduated from a post-secondary institution. Second, they grouped individuals into four discrete categories of race and ethnicity: White non-Hispanic, Black, Hispanic, and other race.¹³ Because citizenship impacts eligibility for government assistance, including unemployment insurance¹⁴, the authors further classified respondents as either U.S. citizens or non-citizens.¹⁵ Respondents with a bachelor's degree or more and White non-Hispanic respondents are the reference categories.

Results

A. Application Rates

The first row of Table 1 shows the percentage of unemployed workers in each category of education and race and ethnicity who applied for unemployment insurance. First, unemployed workers with less than a high school diploma or its equivalent are significantly less likely to apply than college-educated unemployed workers, with just 30.6 percent doing so at the time of the survey, compared to about half, or 50.9 percent, of the better-educated group. High school-educated unemployed workers and those with some college experience were not significantly less likely to apply than their college-educated counterparts.

The study also found significant differences in application rates between racial and ethnic groups. As the first row of the right-hand side of Table 1 shows, Hispanic unemployed workers are the least likely to apply for unemployment insurance, with just one-third, or 34.0 percent, of those surveyed doing so. Restricting this group to U.S. citizens raises the likelihood of applying to 40.6 percent; yet, it remains significantly lower than the 49.5-percent likelihood for White non-Hispanic workers. A smaller proportion of Black unemployed workers applied for benefits (38.4 percent), but the difference between them and their White counterparts is marginally statistically significant.¹⁶

Table 1: Proportion of Unemployed Applying for Benefits, and Proportion of Applicants Receiving Benefits, By Education and Race and Ethnicity, 2005

	Educational attainment				Race and ethnicity			
	Bachelor's or higher	Some college	HS diploma	Less than HS diploma	White non-Hispanic	Hispanic	Hispanic citizens	Black
Proportion of Unemployed who Apply	50.9	51.5	44.6	30.6 ³	49.5	34.0 ³	40.6 ²	38.4
Proportion of Applicants who Receive	76.3	67.1 ¹	67.5	58.3 ²	70.9	56.8 ²	60.1 ¹	63.9
Proportion of Unemployed who Receive	38.8	34.6	30.1	17.8	35.1	19.3	24.4	24.5

¹ Significantly different from the reference group at p < 05.

² Significantly different from the reference group at p < 01.

³ Significantly different from the reference group at p < 001.

B. Receipt Among Applicants

Because certain demographic groups may face greater barriers to program eligibility than others, the authors next examined how receipt among unemployed workers who apply varies by education and race and ethnicity. As shown in the second row of Table 1, workers who did not finish high school and those with some college experience are significantly less like than college-educated workers to receive unemployment insurance once they apply: 58.3 percent and 67.1 percent, respectively, compared with 76.3 percent.

The findings on reciprocity by race and ethnicity, as shown in the second row of the right-hand side of Table 1, mirror the findings on application rates, demonstrating that Hispanic applicants are significantly less likely than White non-Hispanic applicants to receive benefits: 56.8 percent compared with 70.9 percent. Again, the difference narrows somewhat when the sample of Hispanic applicants is restricted to U.S. citizens (from 14.1 to 10.8 percentage points), but it remains significant. Black

applicants are not significantly less likely to receive benefits than non-Hispanic White applicants; however, this lack of significance may be due to small sample size.¹⁷

In summary, unemployed workers who lack a high school education and Hispanic unemployed workers, regardless of citizenship, are significantly less likely to apply for unemployment insurance; once they apply, they are significantly less likely to report receipt. Applicants with some college experience also face lower chances of receipt. These differences point to large disparities in overall rates of access to unemployment insurance between low-educated and racial and ethnic minority workers and their more advantaged counterparts. As the final row of Table 1 shows, a far greater share of White non-Hispanic unemployed workers goes on to receive unemployment insurance than Hispanic unemployed workers; the same is true for college-educated unemployed workers compared with those who did not graduate from high school.

C. Reasons Given for Not Applying

Table 2: Selected Reasons Given for Not Applying for Benefits By Education and Race and Ethnicity, 2005

	Educational attainment			
	Bachelor's or higher	Some college	HS diploma	Less than HS diploma
Did not think eligible	36.1	48.8	58.3 ²	58.3 ²
Did not earn or work enough	18.0	27.5	45.2 ²	47.7 ²
Voluntary quit	37.2	27.9	24.4	16.7 ²

	Race and Ethnicity			
	White non-Hispanic	Hispanic	Hispanic citizen	Black
Did not know where or how to apply	1.7	6.7 ¹	6.5 ¹	0.7
Did not know benefits existed	1.1	6.1 ²	5.9 ¹	3.3
Language barrier	0.3	5.1 ³	0.0	0.0

¹ Significantly different from the reference group at p < 05.
² Significantly different from the reference group at p < 01.
³ Significantly different from the reference group at p < 001.

Survey respondents who did not apply for unemployment were permitted to give multiple reasons for their non-application. Table 2 shows selected reasons cited and the corresponding proportions of workers from the categories of education and race and ethnicity who listed each.

Perceived ineligibility is the most common reason unemployed workers do not apply for unemployment insurance, with significant variation by education. Specifically, non-applicants with a high school diploma (58.3 percent) or less (58.3 percent) are significantly

more likely than college-educated non-applicants (36.1 percent) to perceive themselves to be ineligible for benefits. Additional survey questions examined the reasons for this perception: the findings show that non-applicants with a high school diploma or less are considerably more likely than college-educated non-applicants to believe they did not earn or work enough in their last job. In

contrast, the least educated respondents are the least likely to report voluntarily quitting their last job as a reason for their perceived ineligibility.

The bottom panel of Table 2 shows selected reasons given for not applying by race and ethnicity. Hispanic non-applicants are more likely than White non-Hispanic non-applicants to specify not knowing where or how to apply (6.7 percent compared to 1.7 percent) and that such benefits exist (6.1 percent compared to 1.1 percent). Restricting Hispanic respondents to U.S. citizens does not greatly reduce the share who specifies such reasons for non-application. However, citizenship affects whether respondents feel they face a language barrier—5.1 percent of all Hispanic non-applicants, including non-citizens, cited this as a reason for not applying whereas no Hispanic citizens did.

Discussion

Low-educated individuals and racial and ethnic minorities are over-represented among the low-wage workforce, a group who struggles to make ends meet even when employed, often going hungry or missing rent payments.¹⁸ For these workers, the loss of employment income can be devastating, and unemployment insurance could provide important ameliorative support. By contrast, as this study shows, college-educated workers are significantly more likely to think they are ineligible because they quit their last job voluntarily (a reason for ineligibility on non-monetary grounds). Thus, these workers may have been able to financially plan for a separation from work, lessening their need for the income-stabilizing function of the program.

Yet, these findings demonstrate that low-educated and Hispanic unemployed workers are less likely to apply for unemployment insurance than their better-educated and racial majority counterparts, and that these groups are less likely to receive benefits once they apply. These low probabilities of application and receipt of benefits are a double disadvantage, in effect making the unemployment insurance system less responsive to the very people who potentially would benefit most from its support.

Unfortunately, the supplemental data cannot tell us whether non-applicants would be eligible for unemployment insurance if they applied. This leaves a crucial question unanswered: when individuals perceive themselves to be ineligible, is this perception accurate? The answer to this question has important policy implications. If eligible workers are wrong in assuming they are ineligible—and if this group is disproportionately made up of low-educated and minority workers—then the implied policy response would be to encourage higher levels of application and greater understanding of the program within these groups. The findings discussed in this brief suggest that some eligible unemployed workers may be failing to apply for unemployment insurance.

Most strikingly, low-educated unemployed workers are more likely to fail to apply because they perceive themselves to be ineligible, the primary reason being they believe they did not earn enough wages or work enough weeks in their last job. Given recent evidence that most low-wage workers (who tend to be less educated) and their high-wage counterparts meet states' monetary eligibility rules—and that smaller proportions of both groups meet non-monetary eligibility rules—the authors are correct to expect that both education groups would perceive themselves to be eligible for unemployment insurance on monetary grounds.

Taken together, these findings suggest that less educated workers may lack knowledge of unemployment insurance eligibility criteria in general and that they fail to apply for a program they may be qualified to access. Similarly, the finding that Hispanic unemployed workers are significantly less likely to apply because they lack familiarity with the program and its application procedures suggests that the program is not reaching the full pool of potentially eligible unemployed.

Recommendations

A first step toward increasing UI access among low-educated and racial minority workers would be to increase rates of application among eligible unemployed workers in these categories. Below, we offer the following suggestions for increasing application rates: (1) systematic outreach, including programs targeting the Latino community; (2) increasing employer filing, and (3) mandating that employers inform separated workers of potential program eligibility status at the time of separation. These suggestions are outlined in detail below.

Currently, no systematic outreach programs exist at the federal level to educate the public about unemployment insurance and their potential eligibility (though some states may have programs of their own). In contrast, the federal government funds outreach programs to increase enrollment in CHIP (Children's Health Insurance Program), Medicaid, and SNAP (the Supplemental Nutrition Assistance Program, formerly known as Food Stamps). These outreach programs use methods ranging from media campaigns to targeted outreach through schools and community-based organizations.¹⁹ Several studies have found these types of programs to effectively increase enrollment, though results vary depending on the type of outreach and the population targeted.²⁰ Two studies found that outreach can be particularly effective in reaching communities where individuals speak a non-English language. While the results described in this brief suggest that the lower rates of UI access among Hispanic citizens are not the result of a language barrier, their results do show lower program knowledge among this group. Culturally competent outreach in the Latino community could be an important first step toward increasing UI access among American Latinos.

A second way to increase application rates is to encourage state agencies to allow broader application of a process known as employer filing, meaning employers file claims on behalf of their

separated employees. Most states allow some form of employer filing, but it is especially common in southeastern states and in industries affected by mass layoffs, or by seasonal fluctuations, such as manufacturing or construction.²¹ In these states, when full-time work becomes unavailable on a temporary basis, employers may file claims on behalf of the affected workers (in some states, such as North Carolina and Michigan, employers with over a certain number of employees or claims in a year, are required to do so). Similarly, many states also allow employer filing during seasonal shutdown periods. These are referred to as attached or partial claims, because the affected employees are still job-attached. Though these employees must meet initial eligibility criteria, they are not required to search for work during this period of reduced work; nor do they typically have to file their continuing claims.

Employers in some states may also file claims on behalf of workers who are totally separated from their last job, as in a mass layoff, though it is less common. As with attached or partial claims, the employer files the initial claim and the employee is responsible for satisfying initial eligibility criteria; however, the worker is responsible for filing all continuing claims and must meet ongoing eligibility criteria (including work-search requirements).

The primary benefit of employer filing is efficiency, for workers, employers, and state agencies.²² Since employers know the number of claims being processed, they can estimate the amount of benefits that will be charged to their account. Second, for businesses experiencing a seasonal shutdown or a reduced workload, employer filing obviates the need to search for replacements once normal workload resumes. They can hold onto their existing workforce, saving time and resources. Moreover, it reduces the amount of information passed between the agency and the employer, since the employer does not have to fill out a separate request for information on a worker's separation.

State agencies support employer filing because it reduces phone and Internet traffic, as employers will usually have a separate toll-free line and submit claims via a secure file transfer system (known as an FTP). Second, it reduces the likelihood of improper payments, assuming employers report the correct information to the agency. Finally, employer filing saves workers time and cuts down on the confusion that frequently accompanies the application process. More importantly, for those with questions about their eligibility status or who lack knowledge of the program, employer filing facilitates a connection to benefits when it otherwise might not exist.

Research shows that in states where employer filing is common, both initial and continuing application rates are significantly higher. It also shows significant decreases in the percent of initial applications leading to first benefit payments (known as the first payment rate).²³ However, this may be due to the fact that employer filing is more common for job-attached employees who are more likely to be called back to work in the period between the initial application and the first payment, particularly in states with a statutory one-week waiting period. In addition, as in a mass-layoff

situation, employers file claims for the entire workforce without regard to the likelihood of eligibility; for example, claims filed on behalf of employees with brief tenure are less likely to meet monetary eligibility requirements. Should employer filing become more prevalent, particularly in situations in which workers become totally separated from their jobs, presumably the desired effect of higher application rates would be achieved. A first step in this process would be for state agencies that offer employer filing to disseminate more information on the subject and its advantages, as there is little information currently available on the topic.

A third policy recommendation, and a more moderate step in the direction of employer filing, would be to require employers to inform former employees who involuntarily lose their jobs that they may be eligible for unemployment insurance and to provide instructions for applications. For example, federal law mandates that employers inform eligible separated employees of their right to COBRA continued health insurance coverage. This requirement is easily and inexpensively met with a simple letter that advises former employees of the program and how to access it. Currently, some states like Connecticut, Massachusetts, and New Jersey follow a similar practice by requiring employers to inform workers about their right to apply for unemployment insurance, regardless of the reason for their separation.²⁴ Included in this information to employees are specific instructions about how to file a claim. Such a practice could be mandated at the federal level.

In addition to the steps outlined above, states should not create new barriers to access for disadvantaged workers. As states like Florida adopt new claims-filing technologies, it is essential that these new processes not impose access obstacles for less educated workers or for limited-English-proficient (LEP) claimants. State agencies should be subject to standards in system development that ensure any online or telephone filing processes are accessible by all categories of workers and do not discriminate against disadvantaged workers. Finally, the U.S. Department of Labor should divert resources away from its current programmatic emphasis on increasing identification and recovery of overpayments toward measures that would actually increase program access by jobless workers. There are millions of unemployed workers with potentially legitimate claims who are not accessing benefits to which they may be entitled for reasons ranging from misinformation to intimidating and inflexible automated systems.

Conclusion

Several states have recently enacted strict changes to their eligibility criteria, along with across-the-board benefit cuts, in response to trust fund insolvency.²⁵ These changes have likely led to a decline in coverage, at a time when the economy remains weak, and may do so further in the coming years. This research shows that despite declining reciprocity among all unemployed, certain disadvantaged groups of workers face even lower rates of coverage; this is due in part to lower application rates. Findings summarized in this brief on the reasons for not applying suggest that more low-educated

and Hispanic unemployed workers lack knowledge of the program and eligibility criteria and that they fail to apply for the program they may be qualified to access.

The relatively small amount of payments made in error to claimants—and an even smaller amount due to deliberate fraud—tends to garner more attention among the media and legislators. Yet a more serious problem is the fact that benefits are not being paid to all unemployed who may qualify, particularly to workers with fewer resources to fall back on during periods without work. This brief recommends ways to increase UI application rates so that the observed demographic disparities in reciprocity can begin to narrow and the program can meet its stated purpose of sustaining unemployed families and the economy during periods of distress.

About NELP

The National Employment Law Project is a non-partisan, not-for-profit organization that conducts research and advocates on issues affecting low-wage and unemployed workers. For more than 40 years, NELP has sought to ensure that work is an anchor of economic security and a ladder of economic opportunity for working families across America. In partnership with grassroots and national allies, NELP promotes policies to create good jobs, enforce hard-won workplace rights, and help unemployed workers regain their economic footing. For more about NELP, please visit www.nelp.org.

Endnotes

¹ Alix Gould-Werth is a doctoral candidate at the University of Michigan's School of Social Work. Please direct any questions on the research methods or the findings to agouldw@umich.edu. Other questions may be directed to cmckenna@nelp.org.

² The current federal program, Emergency Unemployment Compensation 2008, is set to expire at the end of December 2012. For more information, see [Don't Push Jobless Americans Off the Cliff](#), National Employment Law Project, November 2012.

³ Two earlier studies analyzed CPS supplemental data, but not variations within by education or race and ethnicity: Stephen Wandner and Andrew Stettner, "Why are many jobless workers not applying for benefits?" *Monthly Labor Review* 123 (2000): 21-33 and Wayne Vroman, "Unemployment insurance recipients and nonrecipients in the CPS," *Monthly Labor Review* 132 (2009): 44-53. Wandner and Stettner examine how rates of application and overall reciprocity and reasons for nonapplication vary by age, gender, and reason for and duration of unemployment in the 1989 and 1993 surveys. Vroman's study, the first to analyze the 2005 supplement, also focuses on differences in application and reciprocity rates according to these categories. Both studies found that nonfiling is a significant issue for the UI system and that these factors play a significant role in a person's decision whether to apply. The authors of both studies found that the primary reason respondents failed to apply is because they believed they were ineligible (as in this study); further, the reasons for not applying varied by the reasons for unemployment.

⁴ Workers with low education levels and who are racial or ethnic minorities are more likely to experience job loss, and have more difficulty securing employment that offers a living wage and a comprehensive benefits package as compensation. To reflect the labor market position of these demographic groups, we refer to them as "disadvantaged workers."

⁵ H. Luke Shaefer, "Identifying Key Barriers to Unemployment Insurance for Disadvantaged Workers in the United States," *Journal of Social Policy* 39 (2010): 439-460; Andrew Grant-Thomas, "Why Are African Americans and Latinos Underrepresented Among Recipients of Unemployment Insurance and What Should We Do About It?" *Poverty & Race*, May 2011, 8.

⁶ Benjamin Keys and Sheldon Danziger, "The Risk of Unemployment Among Disadvantaged and Advantaged Male Workers, 1968-2003," in Katherine S. Newman, ed., *Laid Off, Laid Low: Political and Economic Consequences of Employment Insecurity* (New York: Columbia University Press, 2008); Robert W. Fairlie and Lori G. Kletzer, "Jobs Lost, Jobs Regained: An Analysis of Black/White Differences in Job Displacement in the 1980s," *Industrial Relations* 37 (1998): 460-477; Dalton Conley, *Being Black, Living in the Red: Race, Wealth and Social Policy in America* (Berkeley, CA: University of California Press, 2009).

⁷ Wander and Stettner, 2000 and Vroman, 2009.

⁸ In May 2012, NELP and Florida Legal Services filed a [complaint](#) with the U.S. Department of Labor on the recent changes to Florida's program (an update was filed in September).

⁹ U.S. Government Accountability, Report to the Chairman, Subcommittee on Human Resources, Committee on Ways and Means, House of Representatives, *Unemployment Insurance: Factors Associated with Benefit Receipt* (GAO 06-341) (Washington, D.C.: GPO, 2006). <http://www.gao.gov/new.items/d06341.pdf>; Shaefer, "Identifying Key Barriers."

¹⁰ Earlier supplements on unemployment insurance applications and reciprocity were conducted in 1976, 1989, and 1993.

¹¹ The third and fourth types include unemployed people who were previously not in the labor force (known as re-entrants) and those who were new to the labor force (known as new entrants). As the authors note, the literature is mixed on how to treat reentrants. Some studies assume reentrants spent relatively shorter periods outside of the labor force and so are similar to job losers and job leavers, while others assume they spent longer periods away and are similar to new entrants. The authors assume a fair amount of heterogeneity within this group so choose to exclude them.

¹² There are 352 job leavers in the study sample, constituting 18.2 percent of the total sample. Many states restrict good cause to reasons connected to the individual's work. In states where this link is not explicit, good personal cause may be

recognized. The American Recovery and Reinvestment Act of 2009 (Pub. L. 111-5) expanded these criteria to include workers who leave their jobs due to “compelling family reasons.” For more information, see the [Comparison of State Unemployment Insurance Laws](#).

¹³ Estimates are weighted using probability weights provided by the U.S. Census Bureau to reflect the U.S. population in 2005. For more information on the study design and method, consult the full paper.

¹⁴ 26 U.S.C. 3304 (a) (14) (A) provides that “compensation shall not be payable on the basis of services performed by an alien unless such alien is an individual who was lawfully admitted for permanent residence at the time such services were performed, was lawfully present for purposes of performing such services, or was permanently residing in the United States under color of law at the time such services were performed...”

¹⁵ About one-third (34 percent) of Hispanic respondents are not U.S. citizens, compared with 1.6 percent of White non-Hispanic respondents.

¹⁶ The authors observe a significant difference in application rates between Black and White job losers; the application rates of job leavers were similar.

¹⁷ The authors further test the association between the demographic characteristics under study, educational attainment and race and ethnicity, and the likelihood of applying for and of receiving unemployment insurance by controlling for age of the survey respondent (as represented by the categories: less than 25, 25 to 34, 35 to 44, 45 to 54, 55 to 64, and 65 and older), sex, marital status, and the type of separation (either job loser or job leaver). They also control for unobserved differences across states. The primary findings are consistent with the bivariate results.

¹⁸ Kathryn Edin and Laura Lein, *Making Ends Meet: How Single Mothers Survive Welfare and Low-Wage Work* (New York, NY: Russell Sage Foundation, 1997).

¹⁹ Thanks to Kerri Nicoll for assistance in gathering information on outreach programs. All information cited in this paragraph was referenced in her literature review: Kerri Nicoll, “Understanding Participation in Public Anti-poverty Programs” (unpublished preliminary exam, University of Michigan, 2010).

²⁰ Jay Bae and Katherine Gardner, “Low-Income Children’s Participation in a Public Health Insurance Program in Georgia,” *Journal of Family and Economic Issues* 25 (2004): 225-243; N.S. Kabani and P.E. Wilde, “Short Recertification Periods in the U.S. Food Stamp Program: Causes and Consequences,” (Washington, D.C.: U.S. Department of Agriculture, Economic Research Service, 2003). Susan Bartlett, Nancy Burstein, and William Hamilton, “Food Stamp Program Access Study: Final Report,” (Abt Associates for USDA Economic Research Service, 2004); Jennifer Kincheloe, Janice Frates, and E. Richard Brown, “Determinants of Children’s Participation in California’s Medicaid and SCHIP Programs,” *HSR: Health Services Research* 42 (2007): 847-866.

²¹ Wayne Vroman, *Low Benefit Reciprocity in State Unemployment Insurance Programs*, Urban Institute, 2001.

<http://www.urban.org/url.cfm?ID=410383>; U.S. DOL-ETA, Calendar Year 2011 Benefit Accuracy Measurement Data Summary, “Claims Filing Methods.” <http://www.ows.doleta.gov/unemploy/bam/2011/bam-cy2011.pdf>; Chris Peretto, SIDES Director, National Association of State Workforce Agencies, phone conversation, October 31, 2012; Stan Linzsey, Assistant UI Director, North Carolina, phone conversation, November 2, 2012.

²² Peretto and Linzsey.

²³ Vroman, *Low Benefit Reciprocity*.

²⁴ Connecticut’s unemployment insurance packet for separated employees may be found here:

http://www.ctdol.state.ct.us/tic/sep_package%5B1%5D.pdf. In Massachusetts, see G.L. c. 151A, sec. 62A: <http://www.malegislature.gov/Laws/GeneralLaws/PartI/TitleXXI/Chapter151a/Section62a>.

²⁵ Claire McKenna and George Wentworth, *Unraveling the Unemployment Insurance Lifeline*, National Employment Law Project, 2011. http://nelp.3cdn.net/833c7eeb782f18bdb3_a5m6b0wvvp.pdf