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Unemployment insurance claims during COVID-19: Disparate impacts across industry and demography in New England states

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Correction: The second sentence in the first paragraph on page 19 in the originally published version contained two errors in the final statistic. “In July 2020, the UI rate for women ranged from a low of 10.5 percent in Maine to a high of 17.6 percent in Vermont.” It is actually “...17.3 percent in **Connecticut.**”

The views expressed in this paper are those of the authors and do not necessarily represent those of the Federal Reserve Bank of Boston, the Federal Reserve System, or its Board of Governors.

Abstract

With the onset of the COVID-19 crisis, parts of the economy came to a screeching halt. Retail outlets that did not sell groceries or other essential goods were closed. Entertainment, drinking at bars, dining at restaurants, and cultural events ceased. Schools and day cares closed, and parents lost many available child care options. Almost immediately, there were declines in demands for other services like mass transit. It therefore comes as no surprise that unemployment insurance claims immediately skyrocketed as people were furloughed, laid off, experienced pay-cuts, or left work for health and family care reasons. In essence a partial economic shutdown was enacted to keep people home and curb the spread of the virus. Enhanced financial support was necessary for those who could not work remotely or work and juggle health and family care needs to avoid widespread material deprivation, and there was widespread uptake of enhanced unemployment insurance benefits. The purpose of this brief is to better understand the nature of pandemic-related high unemployment: where it was first felt in terms of industry, occupation, geography, and demographic characteristics, and how it varied across the New England states. We begin by exploring trends in the weekly unemployment insurance (UI) claims data for regular state benefits, excluding special programs, the quickest available source for monitoring unemployment.¹ We then turn to monthly UI data to make more nuanced comparisons within the region. Throughout our analysis, we consider how observed patterns vary by gender, race-ethnicity, and age, to the extent the data allow such comparisons, and consider some of the potential mechanisms behind observed differences.

Key Findings

- In the 15 weeks between March 15 and August 15, 2020, over 52 million unemployment insurance claims were filed in the United States, representing nearly 36 percent of the insured workforce.
- In New England, over 2.4 million initial claims were filed during the first 15 weeks of the COVID crisis, representing 33 percent of the insured workforce in the region.
- The volume of initial claims in this crisis far exceeded the level seen in the entire 79 weeks of the Great Recession, with the United States exceeding the Great Recession total in 12 weeks (by the week ending May 30) and New England exceeding the total in 10 weeks (week ending May 16).
- Peak continuing claims as a percentage of the workforce were 15.5 percent for the United States and 17.2 percent for New England, indicating that, to date, New England has been more severely impacted than the nation as a whole.
- The peak continuing UI claims rate during the COVID-19 recession far exceeds anything seen in prior recessions, with rates already three to four times larger than during the Great Recession in New England States.

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- Available continuing-claims data show women, younger workers, and Hispanics were most severely impacted by the crisis through late July 2020, though data on race and ethnicity are quite limited.
- Most industries in New England states experienced continuing UI claims rates in excess of 10 percent of the industry's insured workforce, with some experiencing rates of 20 percent or even 30 percent in several states. These industries included Accommodation & Food Services; Transporting & Warehousing; Other Services (largely household personal services); Administrative & Support, Retail Trade, Arts, Entertainment, & Recreation; and Real Estate & Rental and Leasing.
- Service-based occupations were hardest hit with high levels of continuing UI claims. Personal Care & Services, Food Preparation & Serving, Transportation & Material Moving, and Arts & Entertainment were some of the hardest-hit occupations among New England states reporting (Maine, Massachusetts, Rhode Island, and Vermont).
- Town-level data for Connecticut, the only New England state with such data available, shows low-income communities have been most severely impacted by a sharp rise in UI claims. Connecticut's data also show a disproportionate impact on Hispanics, minorities, and younger workers.
- These claims only tell part of the story. Many traditionally uninsured workers became eligible for Pandemic Unemployment Assistance (PUA) through the CARES Act. Although data limitations preclude nuanced analyses, data indicate that at its peak over 14 million individuals were continuing to claim PUA benefits (reported for 48 states week of ending June 27), with 11.2 million still continuing to claim PUA benefits the week ending August 1 (reported for 49 states). Of those, over 570,000 claims were from the six New England states.

Introduction

On March 13, as the coronavirus spread across the United States and COVID-19 cases started to rise, a national emergency was declared.² In the following days and weeks, states began to issue stay-at-home orders, with 42 states issuing a statewide order by the first week of April.³ Governors required nonessential businesses to close, schools and child cares faced widespread closure, and people were asked to stay at home. Many workers were unable to work at home, either because their jobs required in-person labor, or because health or child care needs precluded work, or because they were furloughed, laid off, or left work to provide family care. As a result, unemployment insurance claims quickly reached unprecedented levels. With the pandemic shuttering economies for weeks, more layoffs ensued as businesses were no longer able to retain workers in the challenging economic and health contexts. In response, the CARES Act both expanded unemployment insurance (UI) eligibility and enhanced benefits through the pandemic unemployment insurance program. The changes made unemployment economically viable so that workers could stay home during the pandemic.⁴

In this brief, we look at the trends in UI claims in New England and the underlying demographics of claimants. Our goal is to go beyond the headline figures to illuminate

which populations, industries, occupations, and geographies are most impacted by the COVID-19 crisis and how this relates to underlying disadvantage across society so we can better target policies to those most adversely impacted by the crisis. Note that our analyses are limited to those traditionally eligible for UI benefits. The impact of UI expansion as a result of pandemic unemployment assistance is largely beyond the scope of the present analysis.

Weekly Claims

States began to issue stay-at-home orders shortly after the March 13 declaration of a national emergency, beginning with California on March 19. In New England, Connecticut implemented a stay-at-home advisory on March 23 shortly followed by Massachusetts (March 24), Vermont (March 25), New Hampshire (March 27), Rhode Island (March 28), and Maine (April 2). By the end of the first week of April, 42 states and the District of Columbia has issued some form of stay-at-home advisory.

The pace at which COVID-19 spread and the response of state authorities resulted in an unprecedented halting of economic activity. UI claims have been one of the most closely followed economic measures as they come out with a relatively short lag relative to other employment indicators. Every Thursday, the U.S. Department of Labor's Employment and Training Administration (ETA) releases weekly data provided by the states for initial UI claims for the prior week and continuing UI claims from two week prior.

Box 1. Initial Claims, Continued Claims, and Number of Insured Workers

Initial claim and continued claim: "An initial claim is a claim filed by an unemployed individual after a separation from an employer. The claimant requests a determination of basic eligibility for the UI program ...

A person who has already filed an initial claim and who has experienced a week of unemployment then files a continued claim to claim benefits for that week of unemployment. Continued claims are also referred to as insured unemployment. The count of U.S. continued weeks claimed is also a good indicator of labor market conditions. Continued claims reflect the current number of insured unemployed workers filing for an additional week of UI benefits in the nation."⁵

Number of insured workers: The number of insured workers is the number of workers in jobs covered by unemployment insurance (covered employment) as reported by employers to states. The qualifications vary by state but typically exclude self-employed and contract workers.

Note: An initial claim does not necessarily occur immediately after termination, so it should not be interpreted as a signal of layoffs in a given week. Issues with the volume of claims, backlog of claims to process, and rollout of new federal-program benefits also may distort the interpretation of this measure.

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Following the declaration of a national emergency, initial claims soared to 2.9 million for the week ending March 21, dramatically exceeding the previous record high of 976,600 claims for the week ending January 8, 1982, and more than a tenfold increase over the prior week's claims of 251,000.⁶ In the following weeks, initial claims continued to rise, peaking at 6.2 million on April 4. In the past 19 weeks initial claims have slowly decreased but still remained near 900,000 as of August 15. In total, there have been over 52 million initial claims for unemployment between the declaration of a national emergency and the week ending August 15, representing over 36 percent of the insured workforce. Note that throughout this brief, we analyze UI claims for the insured workforce, those whose employers pay into the UI system. Through legislation, the benefit amount was temporarily increased to include an additional \$600 a week for all UI recipients through the end of July, and eligibility was changed to include workers not traditionally covered by unemployment insurance. Newly eligible recipients such as contractors and the self-employed are not included in this brief's analyses due to data limitations, but see Box 2 for a description of the UI program and preliminary analyses.

Box 2. Pandemic Unemployment Assistance

The Coronavirus Aid, Relief, and Economic Security (CARES) Act created a new federal program called Pandemic Unemployment Assistance (PUA) and provides funding to states for the administration of the program.⁷ The PUA program allows states that enter into an agreement with the Secretary of Labor to pay up to 39 weeks of benefits to individuals who are not eligible to receive other UI benefits, such as contract workers and the self-employed. Benefits may also be made available to those separating from work for COVID-related reasons not covered by traditional UI programs, such as changes in child care or caring for sick family members, if the potential recipient is not eligible for regular state benefits.⁸ Such workers are not included in the UI rates in this report as they do not collect regular unemployment insurance and are not part of the insured workforce.

Measuring the scale of demand for PUA claims to date can be challenging. The ETA first reported that 11 states reported 994,850 continuing claims the week ending April 18.⁹ Continuing PUA claims peaked at 14.2 million the week of June 27 in 48 states and by the week ending August 1 over 11 million individuals were continuing to claim PUA benefits in 49 states.¹⁰ Of those, 571,341 continuing claims were from the New England states. This is down from a peak of 1.8 million continuing PUA claims in New England the week ending May 16, when New Hampshire and Vermont were not reporting data (See Box 2 Figure 1). Not all states reported PUA claims data even though they were processing claims so it is difficult to measure the entire history of program use.¹¹

The more than 11 million continuing PUA claims the week ending August 1 show the scale of demand for UI assistance, considering there were 15.1 million

continuing claimants for traditional UI programs that same week. In New England the more than 570,000 PUA claimants actually are over half the size of the continuing UI claimant population for regular benefits in the region (874,000). And at their peak of 1.8 million on May 16, they actually exceeded the number of people filing continuing UI claims (1.2 million) for regular state benefits, with the more than 1.6 million PUA claims in Massachusetts that week being largely responsible. (See Box 2 Table 1.) But PUA claims data should be interpreted cautiously as states have had to develop ad hoc methods for reporting them and are still grappling with issues like duplicate claims and fraud.¹²

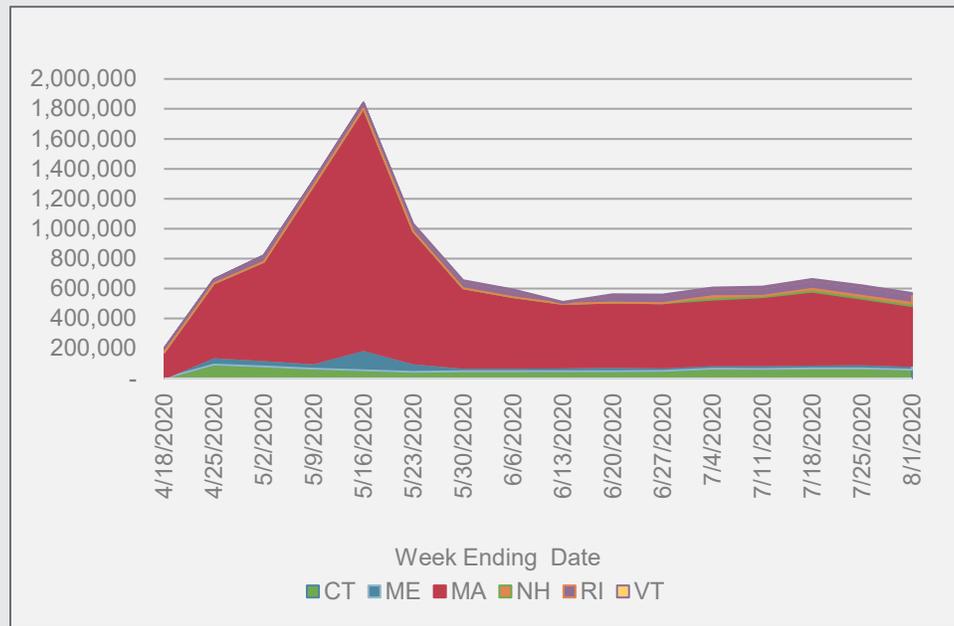
Box 2 Table 1. PUA Continuing Claims, Week Ending August 1

	PUA Continuing Claims
United States	11,224,774
New England	571,341
Connecticut	57,864
Maine	26,792
Massachusetts	399,830
New Hampshire	19,321
Rhode Island	56,264
Vermont	11,270

Note: These numbers understate the PUA claimant population as some states are not currently reporting PUA data to the ETA.

Source: Federal Reserve Bank of Boston analysis of U.S. Department of Labor ETA weekly PUA claims data.

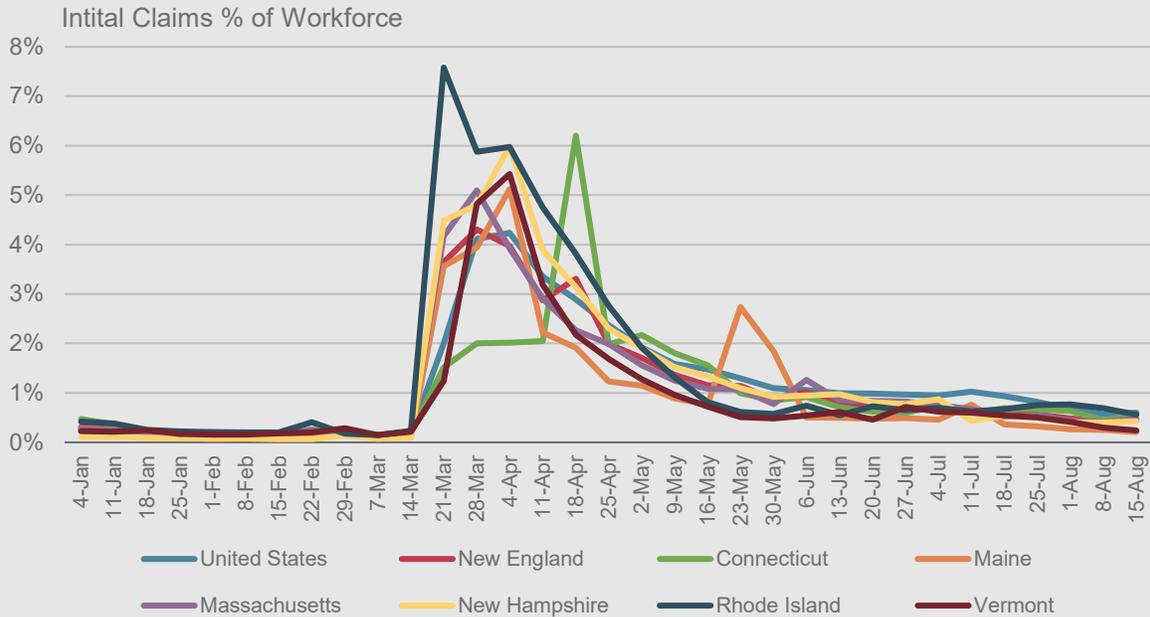
Box 2 Figure 1. PUA Weekly Continuing Claims by State, April 18 – August 1



Source: Federal Reserve Bank of Boston analysis of U.S. Department of Labor ETA weekly PUA claims data.

Regardless of when states actually implemented their stay-at-home orders, most reported historic levels of initial claims for the week ending on March 21 (Figure 1; see Appendix 2 for initial-claims totals). Prior to the national emergency, initial claims were equivalent to between 0.1 percent and 0.4 percent of the insured workforce in New England states. But within the first week following the national emergency, they increased sharply. Rhode Island saw the largest jump (to 7.5 percent of the workforce) while Vermont realized the smallest increase (to 1.2 percent of the workforce). These claims volumes early in the crisis likely understate the actual numbers of people seeking unemployment assistance, as research indicates that many who tried to file for claims were not able to get through.¹³ As states continued to work through the backlogs of claims, initial claimant rates peaked at between 4 percent and 6 percent weekly in most New England states.¹⁴ Overtime, the initial-claims rate in all New England states has trended below 1 percent and has come closer to historic levels though still remains slightly elevated. Though initial claims provide a good measure of demand for unemployment assistance, they don't show the cumulative effect of the large rise in furloughed and laid-off workers, nor do they capture those who are not working for other reasons related to COVID-19, such as lack of child care due to school and child care closures.

Figure 1. Initial Claims as a Share of the Workforce
United States and New England

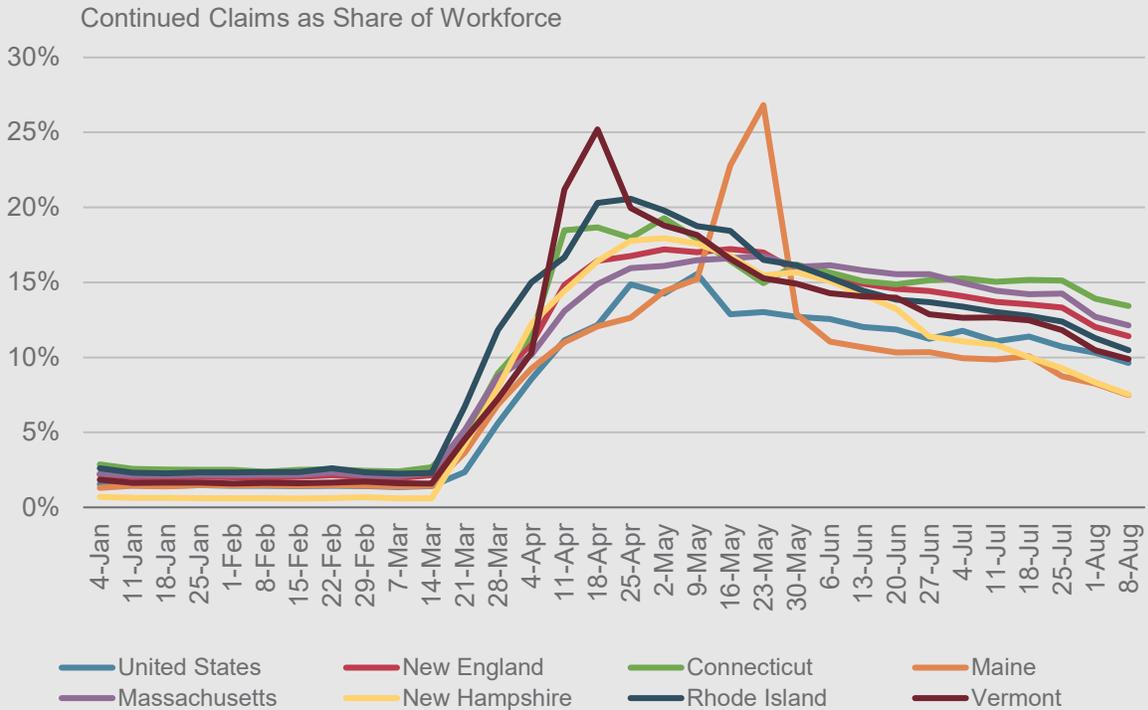


Note: Initial claims are when claimants initially file for UI.

Source: Federal Reserve Bank of Boston analysis of U.S. Department of Labor ETA weekly initial claims data for the weeks ending February 15 through August 15.

Continuing claims, which indicate how many claimants continue to remain out of work, are eligible for unemployment assistance, and are collecting benefits, show the cumulative total of the workforce accessing state unemployment benefits (Figure 2). Note that this rate differs from the unemployment rate. (See Box 3 for a detailed discussion of UI and unemployment rates.) The initial surge in claims rapidly increased the share of the workforce continuing to claim unemployment benefits, with rates rising rapidly from late March through May. Continuing claims UI rates peaked around 15 to 20 percent in New England, with Vermont and Maine both experiencing large temporary spikes to 25 percent. In the following month rates have trended downward but still range between 10-15 percent in most of New England, with Maine and Vermont closer to 7 percent, below the national rate. In total, our analyses of continuing UI claims data show that New England was one of the hardest-hit areas in the nation early in the pandemic and remains so to-date, with 11.4 percent of the workforce claiming UI benefits as of the week ending August 8. Only the Middle Atlantic (12.8 percent) and Pacific (14.4 percent) regions had higher claims rates for the same week.¹⁵

Figure 2. Continuing Claims as a Share of the Workforce
United States and New England



Source: Federal Reserve Bank of Boston analysis of U.S. Department of Labor ETA weekly continuing-claims data for the weeks ending February 15 through August 8.

While the severity of the downturn is apparent from looking at just the most recent data, comparisons with past downturns show the scale at which demand for unemployment assistance has increased (Table 1). Nationally, 52.6 million initial claims were filed in the 23 weeks since the national emergency was declared (March 13 through August 15), representing nearly 36 percent of the insured workforce. In fact, by the twelfth week of the COVID crisis (week ending May 30) initial claims exceeded the total initial claims filed during the entire 79 weeks of the Great Recession (37.5 million). In New England, the 2.4 million claims over those 23 weeks, equivalent to roughly 33 percent of the insured workforce, also exceed the 1.7 million claims filed during the Great Recession. Indeed, that figure was exceeded by the tenth week of the crisis (week ending May 16) in New England. This was driven by three states exceeding their Great Recession totals in the first 10 weeks: New Hampshire (at 5 weeks), Massachusetts (at 8 weeks), and Rhode Island (at 9 weeks). Since, Maine (12 weeks) and Connecticut (17 weeks) have also exceeded their totals from the Great Recession, leaving only Vermont below its total number of claims from the prior recession. Similarly, the peak rate of continuing claims—that is, the highest rate observed in any week during the downturn—

far exceeds anything seen in prior recessions, with rates already three to four times larger than during the Great Recession (Table 2).

It should be noted that comparisons across recessions are used to show the severity of unemployment during this crisis. Of course, additional benefit dollars make unemployment much more viable than in past recessions, complicating the immediate implications of high work loss. The causes of each recession are unique, and in this pandemic many job claimants may be only temporarily unemployed due to stay-at-home orders. In the Great Recession many claimants were permanently laid off from their jobs. It will be important to see how many claimants return to work and how many enter a prolonged period of unemployment as the economy rebounds from the pandemic.

Table 1. Initial UI Claims across Economic Recessions

	COVID-19 (March 13, 2020– August 15, 2020)	Great Recession (December 2007– June 2009)	Dot-Com Recession (March 2001– November 2001)	S&L Recession (July 1990– March 1991)
Weeks	23	79	35	34
United States	52,653,402	37,587,112	12,888,116	15,470,214
New England	2,438,406	1,724,006	596,956	949,578
Connecticut	504,793	444,551	155,565	214,011
Maine	181,637	147,628	45,287	118,341
Massachusetts	1,208,122	766,274	279,487	422,734
New Hampshire	251,442	121,373	38,990	55,875
Rhode Island	206,671	156,611	53,432	101,338
Vermont	85,741	87,569	24,195	37,279

Table 2. Peak Continuing UI Claims as Share of Workforce across Economic Recessions

	COVID-19 (March 13, 2020–August 15, 2020)	Great Recession (December 2007–June 2009)	Dot-Com Recession (March 2001–November 2001)	S&L Recession (July 1990–March 1991)
Weeks	23	79	35	34
United States	15.6%	4.7%	2.4%	3.9%
New England	17.2%	5.5%	2.6%	5.3%
Connecticut	19.3%	5.5%	2.6%	4.6%
Maine	26.8%	5.0%	2.5%	7.2%
Massachusetts	16.8%	5.7%	3.0%	5.4%
New Hampshire	18.0%	4.3%	1.5%	3.6%
Rhode Island	20.6%	7.2%	3.5%	7.0%
Vermont	25.2%	5.9%	2.6%	5.6%

Note: Peak continuing UI claims as a share of workforce are the highest rate recorded within the timeframe the National Bureau of Economic Research defined as a recession.

Source: Federal Reserve Bank of Boston analysis of U.S. Department of Labor ETA weekly claims data from 1987 to the present. The Great Recession, dot-com recession, and S&L recession dates are those defined by the National Bureau of Economic Research (NBER) with the authors providing commonly used names for each recession. COVID-19 UI claims are measured from March 13 onward as March 13 was the date on which the national emergency was declared. The NBER declared that this recession started in February 2020 (see www.nber.org/cycles.html).

Box 3. UI Rates and Unemployment Rates

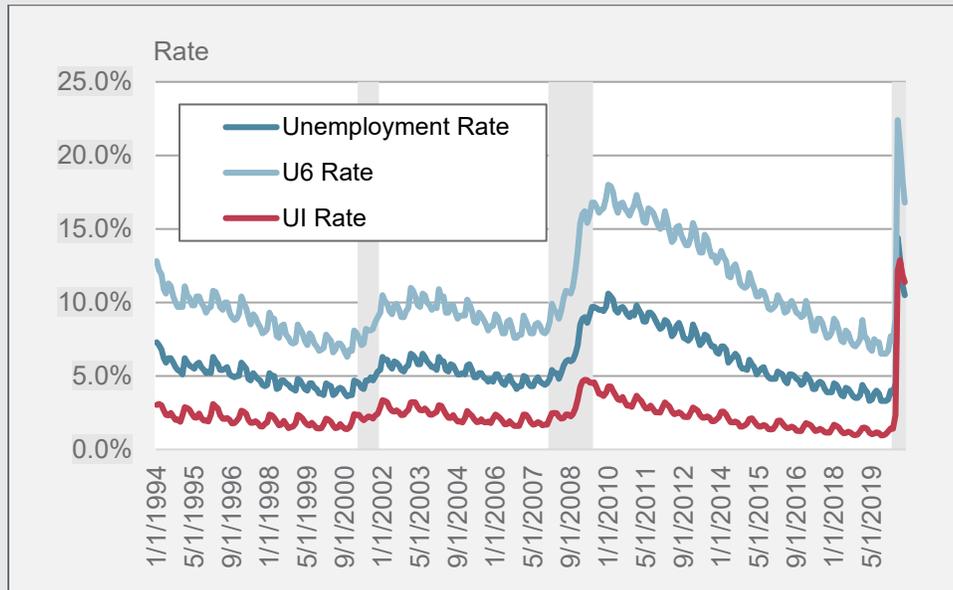
The UI rates analyzed in this brief differ from the standard unemployment rate that is more commonly the focus of economists and policymakers. The headline unemployment figure released by the Bureau of Labor Statistics (BLS) is a measure of those unemployed but actively looking for work as a share of the labor force, including both those who are employed and those who are seeking work (unemployed), referred to as the U-3 measure. However, the BLS also has alternative measures, including the most expansive measure, the U-6, which includes not only those unemployed but also marginally attached workers (those who looked for work in the last 12 months but are not currently actively looking for work), and those working part-time for economic reasons. The U-6 represents

them as a share of the civilian labor force. In this brief, the term “UI rate” means continuing UI claims as a share of the insured workforce. It excludes workers lacking unemployment insurance coverage through their employers like the self-employed, those working in the cash economy, and gig workers. As such, it is a narrower universe of unemployed directly receiving benefits.

Historically, the UI rate has moved in concert with other measures of unemployment, though changes in UI rates do indicate an equivalent change in unemployment rates (Box 3 Figure 1). Comparing the UI rate to other measures of unemployment reveals the UI rate is often much lower than other measures of unemployment. UI claimants can only receive benefits for a limited window: while they may continue to be unemployed after that window closes, they will no longer be counted as part of the UI rate. Additionally, some of the unemployed who are insured may be ineligible for unemployment insurance—for example, if they left their job voluntarily. This is particularly true during periods of high unemployment when individuals may experience longer spells of unemployment. Further, self-employed and contract workers may be more likely to experience unemployment shocks in downturns, which could result in a larger increase in unemployment rates than UI rates.¹⁶ Historically, when UI claims increase, at first the relationship with unemployment measures is close. However, the UI rate starts to decline before the standard rate of unemployment.

The UI continuing-claims rate first reached 12.2 percent for the week of April 25. In subsequent weeks, the BLS released the April monthly unemployment rate for the United States: 14.4 percent for the standard unemployment rate and 22.4 percent for the more expansive U-6 measure.¹⁷ In May, with the UI continuing-claims rate at 12.9 percent, the unemployment rate rose to 13.0 percent but the U-6 measure came down to 20.7 percent. In subsequent months the rates have slowly declined. By understanding the historical relationship between these different measures, our monitoring of UI claims will generate a more informed picture of unemployment rates and the status of labor markets.

Box 3 Figure 1. Comparing Unemployment Measures for the United States, January 1994 – July 2020



Source: Federal Reserve Bank of Boston analysis of U.S. Department of Labor ETA weekly claims data for the week containing the 19th of each month from 1994 to the present and U.S. Bureau of Labor Statistics unemployment rate measures. Recessions are those defined by the National Bureau of Economic Research.

Monthly Rates by Industry, Occupation, and Demographic Characteristics

While weekly claims give us the most up-to-date information on how the crisis is impacting our economy, it is also important to understand who these UI claimants are so policymakers can design policies to target those most adversely impacted. Fortunately, most states provide some demographic information on their continuing-claimant population. These data are provided on a monthly basis and are based on who files a claim during the week containing the 19th of the month.¹⁸ So data for July 2020 reflect the week ending July 25, near the time when continuing UI claims were close to peak.

Below we examine the UI rate for industries, occupations, and demographic characteristics including gender, age, and race-ethnicity. Specifically, we analyze the claimant population as a share of the workforce for each group (e.g., the female rate is the number of female claimants as a share of all women in the insured workforce).¹⁹ One important limitation is that some claimants are missing information, and figures are not reported when more than 10 percent of a given category is not listed for the state. For

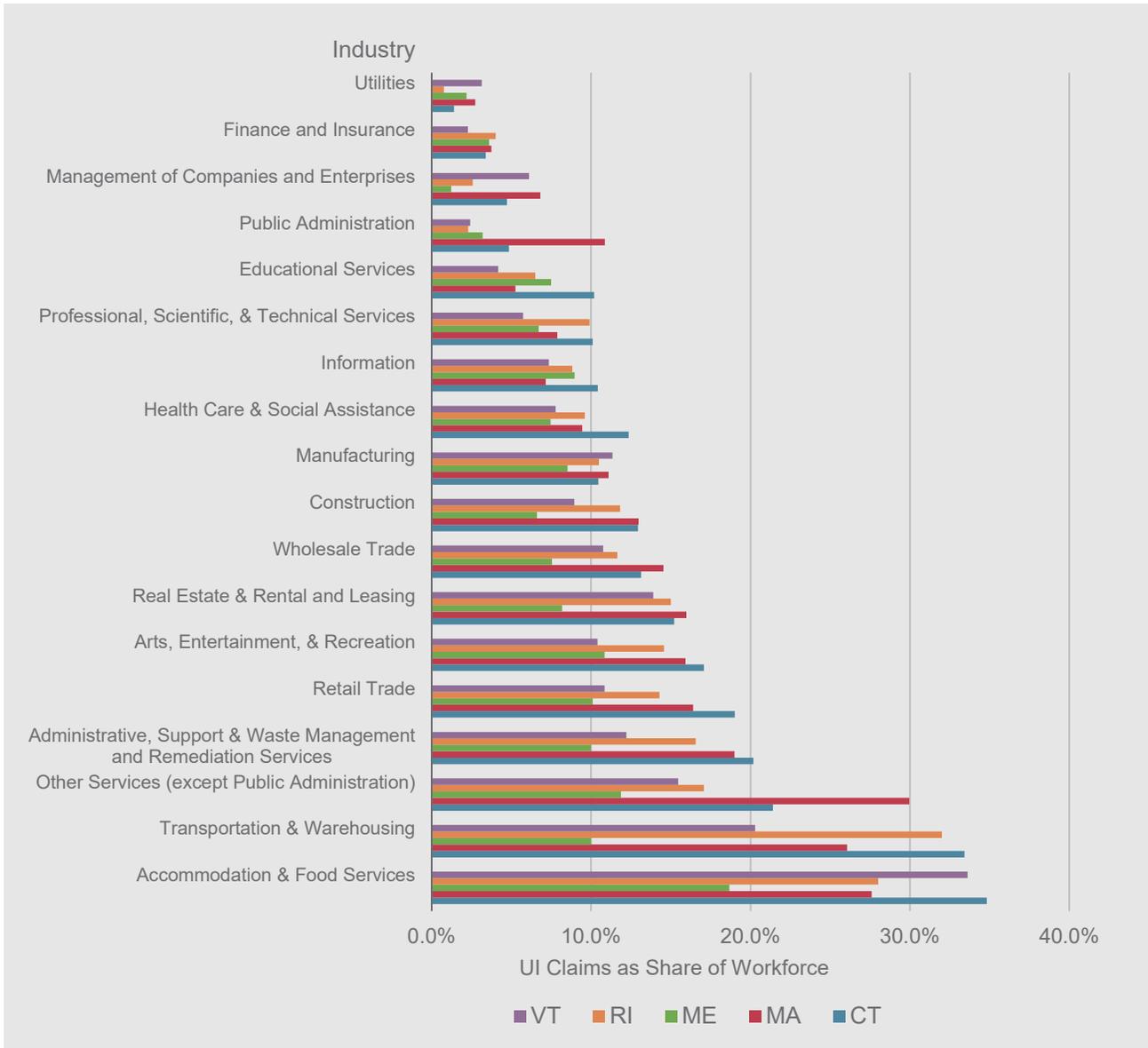
example, only Connecticut, Massachusetts, and New Hampshire provide data on Hispanicity, limiting what we are able to say about some populations.

Industry

In New England, we have robust enough UI data by industry for all states except New Hampshire. While all industries have been impacted by the COVID-19 crisis in these states, the most immediate and direct impact, as reflected by UI claims, varies considerably (Figure 3). Accommodation & Food Services was one of the hardest-hit industries, as restaurants, bars, and hotel operations were impacted rapidly and broadly by most state orders. For the states that reported claims data by industry, the UI rates for Accommodation & Food Services ranged from a high of 34.8 percent in Connecticut to a low of 18.7 percent in Maine. These rates are down compared with figures in May when rates ranged between 50 percent in Vermont and 30 percent in Massachusetts (See Appendix Tables).

Some of the other industries hard hit early in the pandemic that continue to see high UI Rates include Transportation & Warehousing and “Other Services” (largely services provided in households or that require close contact, such as hair styling, funeral services, and pet care), with rates in excess of 15 to 20 percent in most New England states. Administrative & Support Services; Retail Trade; Arts, Entertainment, & Recreation; Construction; Real Estate & Rental and Leasing; and Manufacturing have seen UI rates slightly improve as economies have reopened but generally still were experiencing rates in excess of 10 percent in most of the region through the end of July. Outside of a few industries such as Utilities, Finance, Management, and Public Administration, UI rates remain elevated and above five percent. By comparison, the highest UI rate among all industries in New England in July 2019 was 17.2 percent for Transportation & Warehousing in Connecticut, with most other industries having rates closer to one to five percent.

Figure 3. UI Claimant Rate as a Share of the Workforce by Industry, July 2020



Note: UI claimant rates represent those who continued to file for unemployment insurance on the week including the 19th of the month, as reported by the ETA, divided by an estimate of the workforce using U.S. Census Bureau Quarterly Workforce Indicators data. The workforce data is available through Q3 2019, and the Federal Reserve Bank of Boston produced a forecast to estimate the size of the workforce at the beginning of Q2 2020.

New Hampshire did not provide industry information for 30 percent of claimants.

Source: Federal Reserve Bank of Boston analysis of U.S. Department of Labor ETA 203 report data on characteristics of the unemployed and U.S. Census Bureau Quarterly Workforce Indicators.

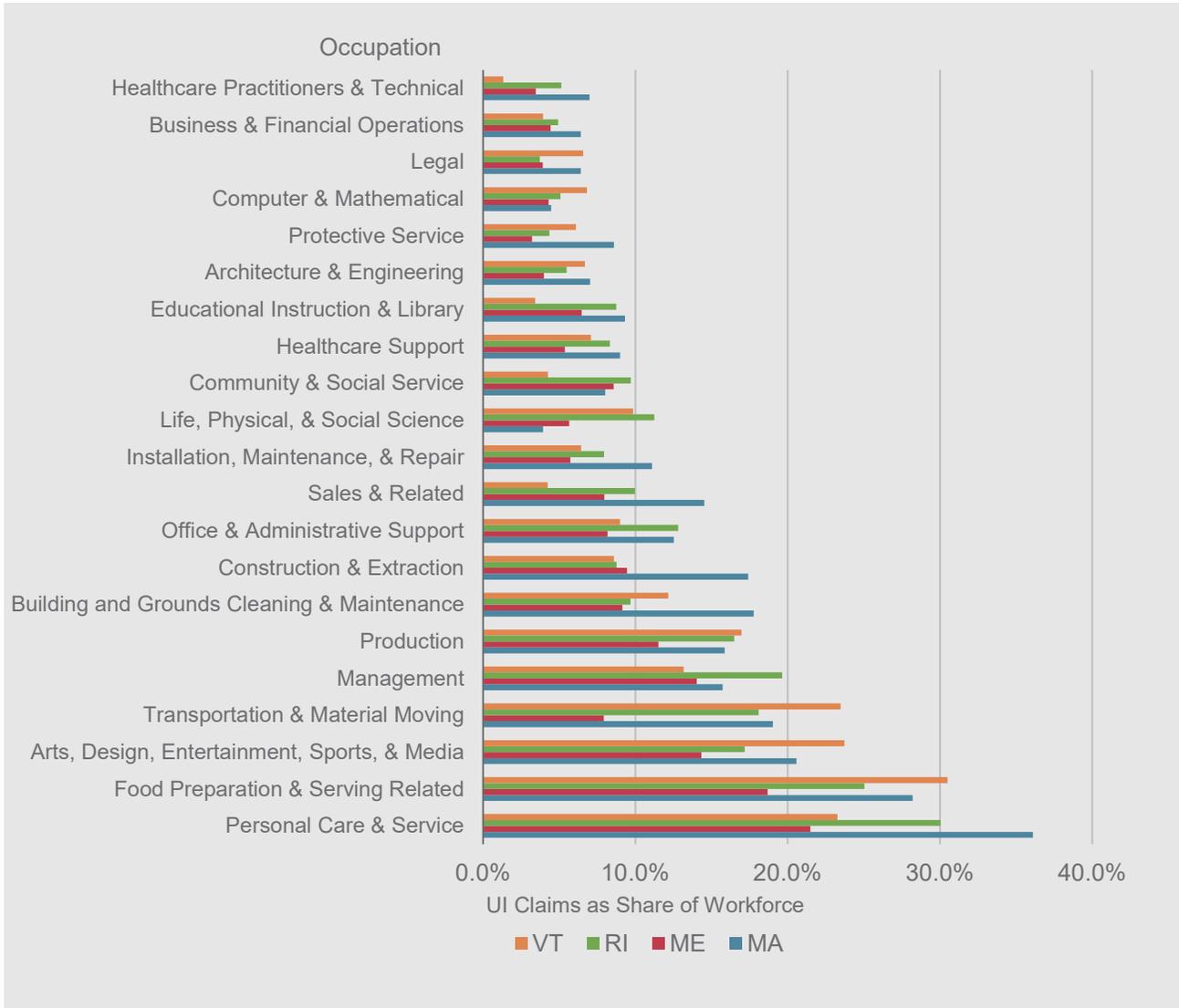
Although we do not have reliable and detailed breakdowns of UI claimant demographics within each industry, Hispanic workers and minorities are overrepresented in the hardest-hit industries in the region. This is particularly true in Accommodation & Food Services, Transportation & Warehousing, Administration & Support, and Retail Trade.²⁰ To date, all these industry categories have been subject to high rates of layoff and job loss with the pandemic. For many of those who remain employed, there are increased risks of viral exposure, though that is beyond the scope of this brief.²¹ Women are another demographic that is highly represented in the service industries hit hard by the pandemic and in essential roles in healthcare that are on the front lines of the effort to combat its spread. Lastly, younger workers are highly concentrated in the service industries hardest hit by the pandemic. These patterns are reflected in the sections below where we look at impacts across demographic groups.

Occupation

At an occupational level, we may see more concentrated impacts of the pandemic on employment than across industries, as an occupation reflects what people do at work whereas an industry is composed of groups of multiple occupations. The occupational UI rate measure is slightly different than the industry measure as the historic data available to quantify the share of the population in a given occupation are only available on an annual basis. As such we are measuring UI rates as a share of 2019 employment and not on the insured workforce currently within the occupation category.

The two hardest-hit occupation categories in New England states were Personal Care & Services (including jobs like home health aides, hair stylists, and trainers) and Food Preparation & Serving, which continued to see high UI rates through the end of July 2020 (Figure 4). Most jobs in these two occupational groups, which often involve close in-person interaction, fell under business types that were required to close under most stay-at-home orders, resulting in UI rates of 30 to 40 percent in the three New England states reporting data in May 2020, with rates remaining above 20 percent in most New England states through July 2020. Transportation and Material Moving and Arts & Entertainment are also two severely impacted occupational groups, and despite some modest decreases in UI rates, both have rates in excess of 15 percent in most of New England as of July 2020. Construction, Production, Building and Grounds Cleaning & Maintenance, and Management jobs also suffered, with continued UI rates near 10 percent. However, a number of other occupations—those that can be done from home or with minimal contact with people—experienced UI rates below 10 percent, as did occupations that were considered essential.²²

Figure 4. UI Claimant Rate as a Share of the Workforce by Occupation, July 2020



Note: UI claimant rates represent those who continued to file for unemployment insurance on the week including the 19th of the month, as reported by the ETA, divided by an estimate of the total number of workers made using U.S. Bureau of Labor Statistics Occupational Employment Survey data. The Occupational Employment Survey is annual and available through 2019. 2019 estimates were used as an approximation of employment upon entering the pandemic.

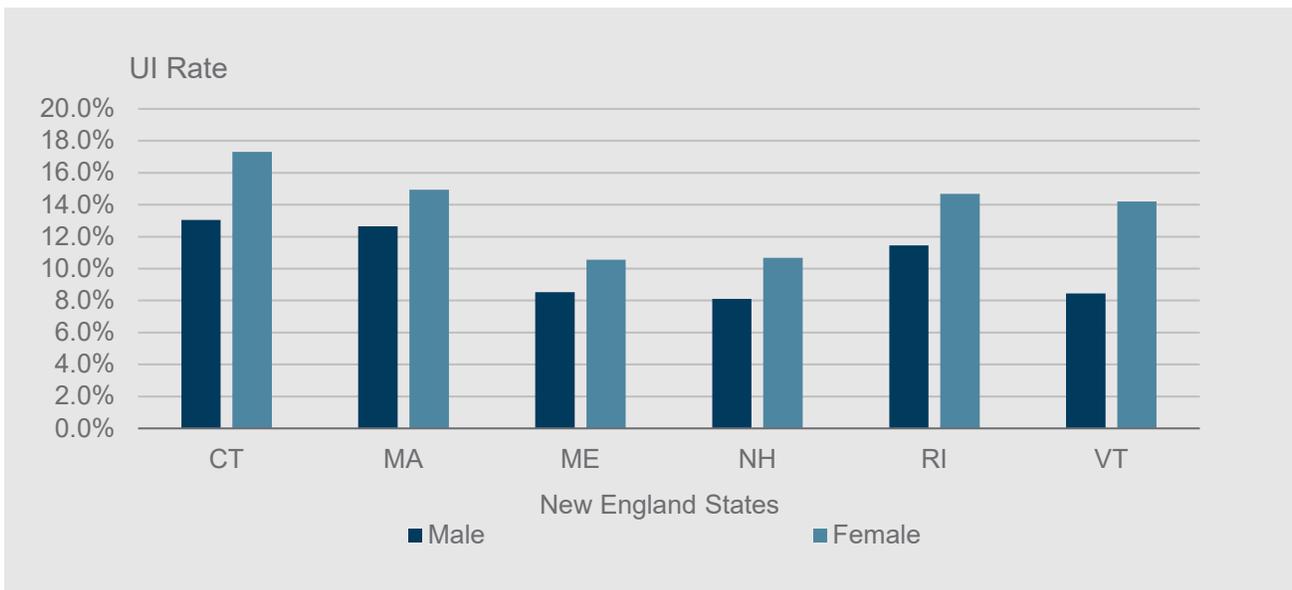
Connecticut, Maine, and New Hampshire reported some claimant data by occupation, but for 10 percent or more of the claimants, occupation information was missing in each state.

Source: Federal Reserve Bank of Boston analysis of U.S. Department of Labor ETA 203 report data on characteristics of the unemployed and the U.S. Bureau of Labor Statistics Occupational Employment Survey.

Gender

Every New England state reported gender of UI claimants in July 2020, and in each we see women were more severely impacted by the COVID-19 crisis than men (Figure 5). In July 2020, the UI rate for women ranged from a low of 10.5 percent in Maine to a high of 17.3 percent in Connecticut. These are down from prior months where female UI rates exceeded 15 percent in all New England states. In every state, the UI rate for women exceeded the UI rate for men by at least 2.0 percentage points, with the gap in Vermont the largest at 5.8 percentage points. This is in stark comparison to prior months such as March 2020, when, in all New England states, the UI rate for men was higher than the rate for women.²³

Figure 5. UI Claimant Rate as a Share of the Workforce by Gender, July 2020



Note: UI claimant rates represent those who continued to file for unemployment insurance on the week including the 19th of the month, as reported by the ETA, divided by an estimate of the workforce using U.S. Census Bureau Quarterly Workforce Indicators data. The workforce data is available through Q3 2019, and the Federal Reserve Bank of Boston produced a forecast to estimate the size of the workforce at beginning of Q2 2020.

Source: Federal Reserve Bank of Boston analysis of U.S. Department of Labor ETA 203 report data on characteristics of the unemployed and U.S. Census Bureau Quarterly Workforce Indicators.

This is a marked difference from earlier recessions,²⁴ in which men suffered unemployment earlier and were hit harder, but it is unsurprising for several reasons. First, the sectors hit (as described above) are disproportionately female,²⁵ whereas Construction and Manufacturing industries, which were hardest hit by the Great Recession, are disproportionately male.²⁶ Second, women often shoulder a larger responsibility for the

care of children than do men.²⁷ The immediate need for care precipitated by child care and school closures may have necessitated quick exit from work. With pandemic relief, unemployment can now be claimed so that children at home can be cared for, representing a departure from prior policy, which did not offer coverage for such “voluntary” exits.²⁸

Finally, in addition to their greater child care responsibilities, women make less than men—82 cents for every dollar men earn, on average.²⁹ This means that in households with a male and female earner, if someone needs to stop work, it is often more economical for the woman to do so. This pattern has already drawn some media attention, and many worry about the longer-term implications for women’s labor force participation and economic equality, given that not all jobs are likely to return and not all women will have a path back to work.³⁰

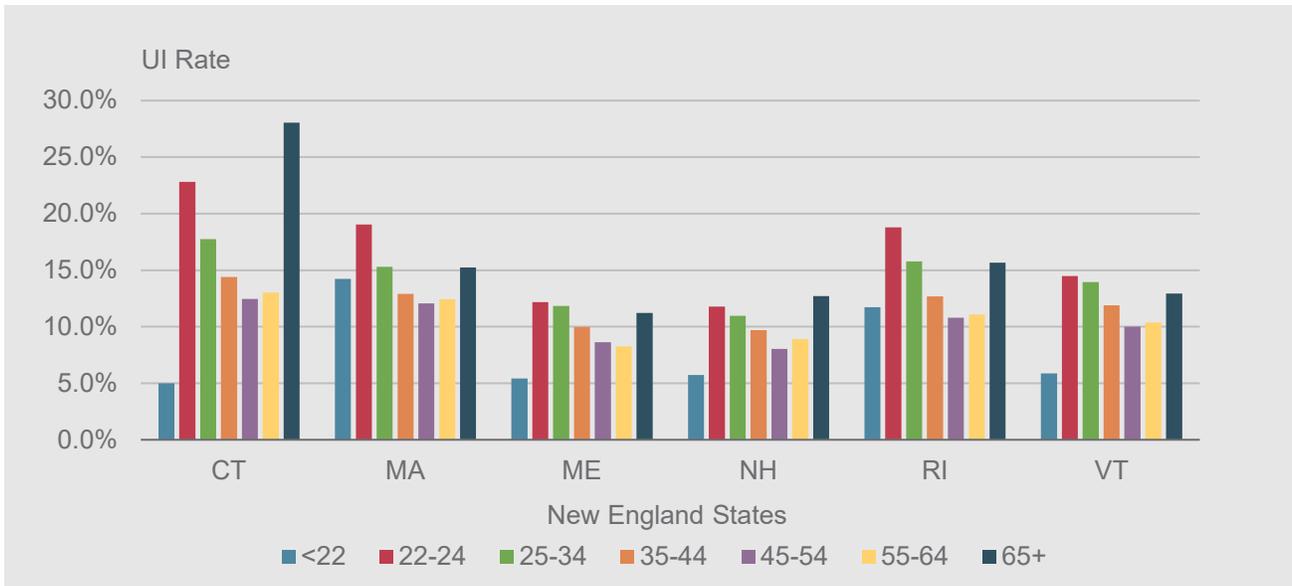
Age

Looking at claimants by age, we see the UI rate is highest among people aged 22–24 and those aged 25–34 (see Figure 6). In July 2020, those aged 22–24 had the highest UI rate among age groups in every New England state except Connecticut and New Hampshire. The 22–24-year-old cohort generally accounts for 6 to 7 percent of the workforce in New England. However, even the larger cohort of those aged 25–34, which accounts for about 25 percent of the workforce, had higher UI rates than several other age groups across all the states. Lastly, we are also seeing the 65+ cohort having slightly higher UI rates relative to other age groups in most states, with this age group having the highest rate among all groups in Connecticut and New Hampshire.

Prior to this crisis, it was often the case that the older the age cohort, the higher the UI rate. In both March 2020 and August 2019 it was mostly the case that those in the 55–64 and 65+ age brackets had the highest UI rates. However, Massachusetts and Rhode Island both exhibited higher rates among the 22–24 and 25–34 cohorts leading into the pandemic, which may have exacerbated the trend of unemployment among younger-age cohorts in these states.

Many younger workers may feel the impacts of the current crisis especially acutely. Millennials, those born between 1981 and 1996,³¹ who are now in their late twenties through late thirties, typically entered a challenging labor market, as they completed their schooling either just before, during, or in the aftermath of the Great Recession. Many suffered scarring in terms of the impact on earnings and career growth, and this has garnered renewed media attention as they are further impacted by the COVID-19 pandemic.³² Median earnings of men particularly suffered, with a recent report suggesting the median earnings of Millennial men are less than those of the prior generation at the same age, while millennial women’s are somewhat higher, perhaps due to advances in education and labor force participation across time.³³ Overall, Millennials are also working less than the prior generation, and though this affects both men and women, men are much more disadvantaged relative to earlier generations.³⁴

Figure 6. UI Claimant Rate as a Share of the Workforce by Age, July 2020



Note: UI claimant rates represent those who continued to file for unemployment insurance on the week including the 19th of the month, as reported by the ETA, divided by an estimate of the workforce made using U.S. Census Bureau Quarterly Workforce Indicators data. The workforce data are available through Q3 2019, and the Federal Reserve Bank of Boston produced a forecast to estimate the size of the workforce at beginning of Q2 2020.

Source: Federal Reserve Bank of Boston analysis of U.S. Department of Labor ETA 203 report data on characteristics of the unemployed and U.S. Census Bureau Quarterly Workforce Indicators.

Millennials are now at risk of further negative economic consequences, putting their long-term economic health at risk. Additionally, elevated rates of unemployment claims among the oldest workers are troubling as many may find it harder to retire. For those with little or no savings, unemployment will necessitate prolonged work, with potential health consequences, once unemployment ends, while those with savings may work longer if financial assets decline due to a prolonged downturn.

Race and Ethnicity

While states have the option to report race and ethnicity data for UI claimants, many either don't collect robust information for all claimants or do not report the information at all, so we are limited in our ability to provide details.

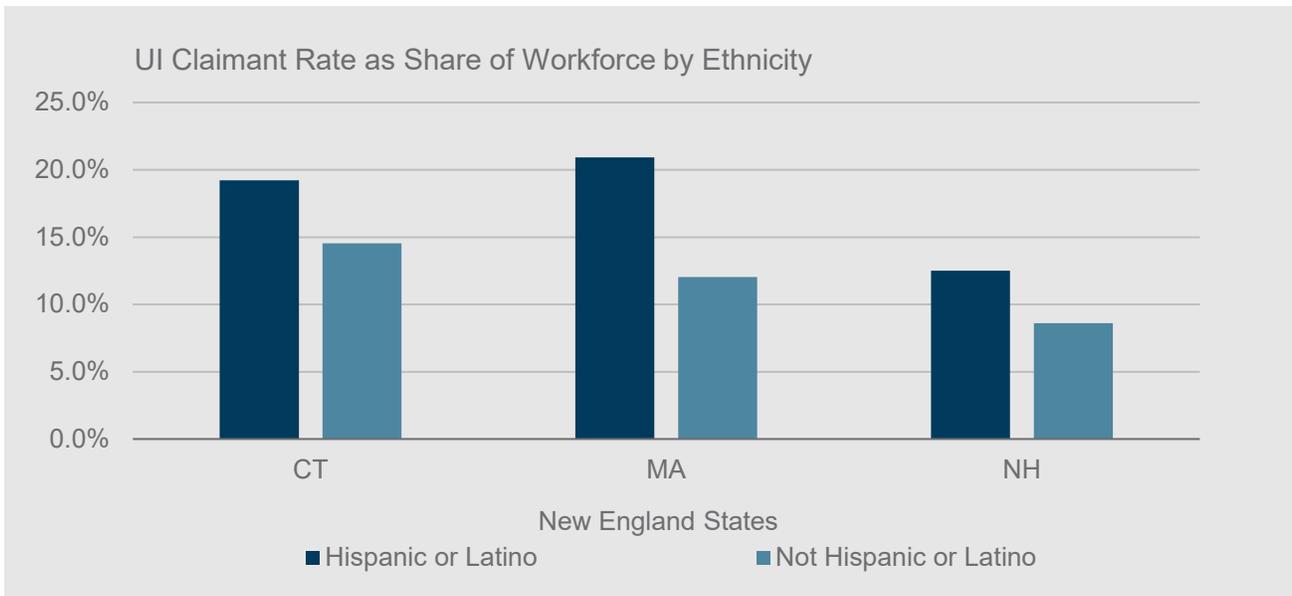
Hispanicity was reported only by Connecticut, Massachusetts, and New Hampshire. In all three states, the UI rate was higher for Hispanic and Latino populations as of July 2020 (Figure 7). For Connecticut, the Hispanic UI rate was 19.2 percent, compared with a rate of 14.6 percent for non-Hispanics. In Massachusetts, the UI rate was 20.9 percent for Hispanics and Latinos and 12.0 percent for non-Hispanics and non-Latinos. In New

Hampshire, the rates were 12.5 percent for Hispanics and 8.6 percent for non-Hispanics.³⁵ In all cases the difference between the groups—greater than four percentage points—is stark.

These findings are not surprising given that Hispanic workers in the region are overrepresented in service jobs, which were among those hardest hit. In particular, Hispanic workers are overrepresented in food service, cleaning, and building maintenance, which have been subject to high rates of layoff and job loss with the pandemic.³⁶

All New England states provided at least some data on the racial composition of claimants. Unfortunately, there are significant gaps in the data. Often, a race is unknown for a large share of claimants. The fact that people of color comprise only a small share of New England states' populations complicates matters. Often, the share of claimants whose race is unknown is similar to the known share that is composed of people of color.³⁷ That said, when we triangulate between prior research on the racial bifurcation in the labor market and the industries most impacted, we see disproportionate impacts for both Blacks and Hispanics, and these workers also typically make less than their non-Hispanic white counterparts.³⁸

Figure 7. UI Claimant Rate as a Share of the Workforce by Ethnicity, July 2020



Note: UI Claimant rates are those who continued to file for unemployment insurance on the week including the 19th of the month, as reported by the ETA, divided by an estimate of the workforce using United States Census Bureau Quarterly Workforce Indicators data. The workforce data is available through Q3 2019 and the Federal Reserve Bank of Boston produced a forecast to estimate the size of the workforce at beginning of Q2 2020.

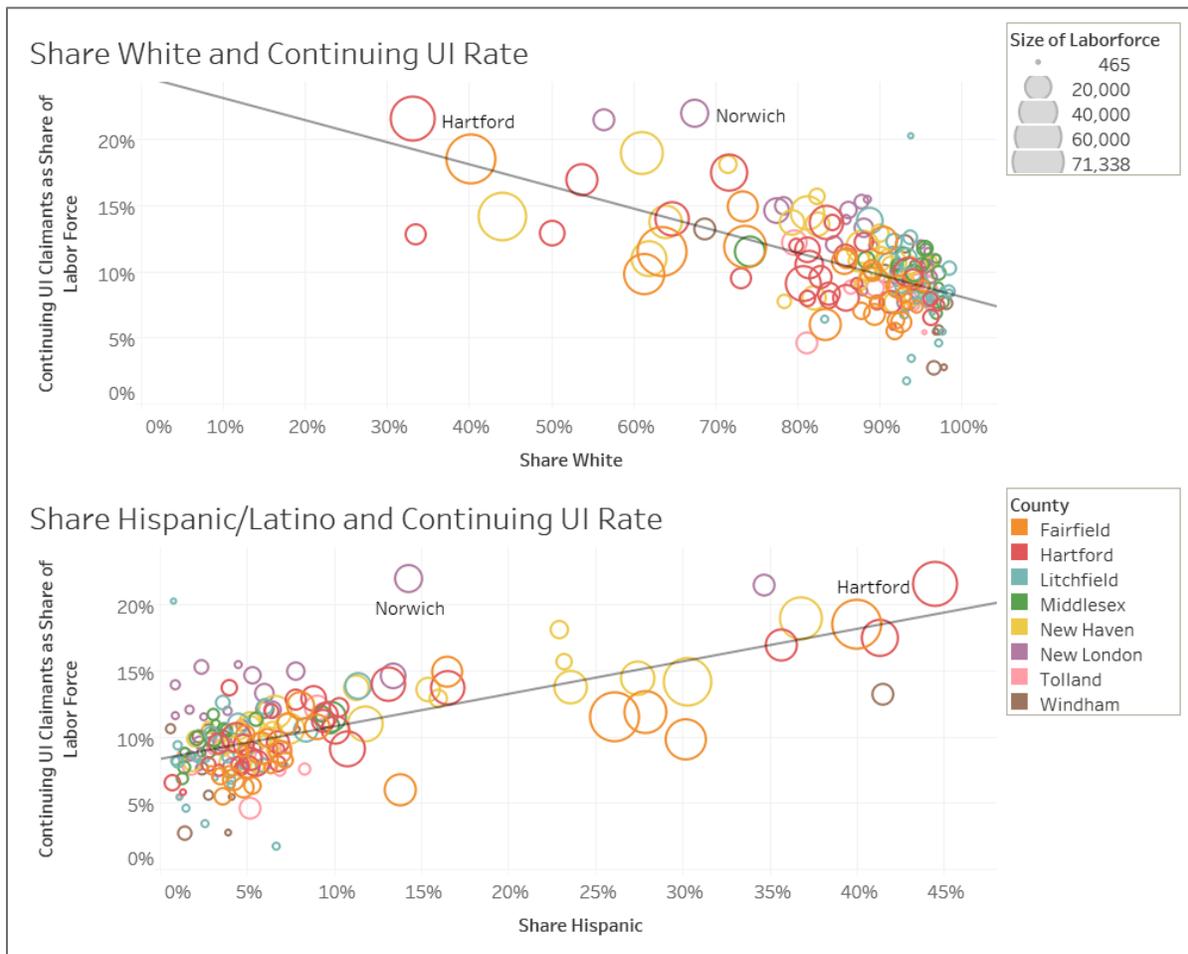
Maine, Rhode Island, and Vermont reported some claimant ethnicity data but for 10 percent or more of the claimants, ethnicity information was missing in each state.

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Source: Federal Reserve Bank of Boston analysis of U.S. Department of Labor ETA 203 report data on characteristics of the unemployed and U.S. Census Bureau Quarterly Workforce Indicators.

The State of Connecticut provides additional information on claims by town (see geography section below for further details). When we look at the racial and ethnic composition of towns, we find that in towns with higher percentages of Hispanic residents, rates of UI claims as a share of the town labor force are also higher (Figure 8). Hartford, Connecticut's most diverse community, was one of the hardest hit, and Connecticut's large cities, which tend to be more diverse than smaller communities, were in general hard hit. But smaller communities that have higher shares of racial-ethnic minorities than most of the state's municipalities (for example, Norwich in the southeast of the state) also experienced elevated rates of continuing UI claims.

Figure 8. Continuing UI Claims and Share of the Population Identifying as White or Hispanic/Latino, Week Ending July 26th



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Note: UI rate by municipality is calculated as UI claims as a share of the labor force in a community. Labor force data come from the Local Area Unemployment Statistics (LUAS) program of the Connecticut Department of Labor, Labor Market Information, Office of Research. July 2020 labor force data by town are used as is the most recent month for which information was available at the time of writing.

Source: Federal Reserve Bank of Boston analysis of weekly UI claims and labor force data by town from the Connecticut Department of Labor, Labor Market Information, Office of Research, and U.S. Census Bureau estimates of white and Hispanic share of county population.

Geography

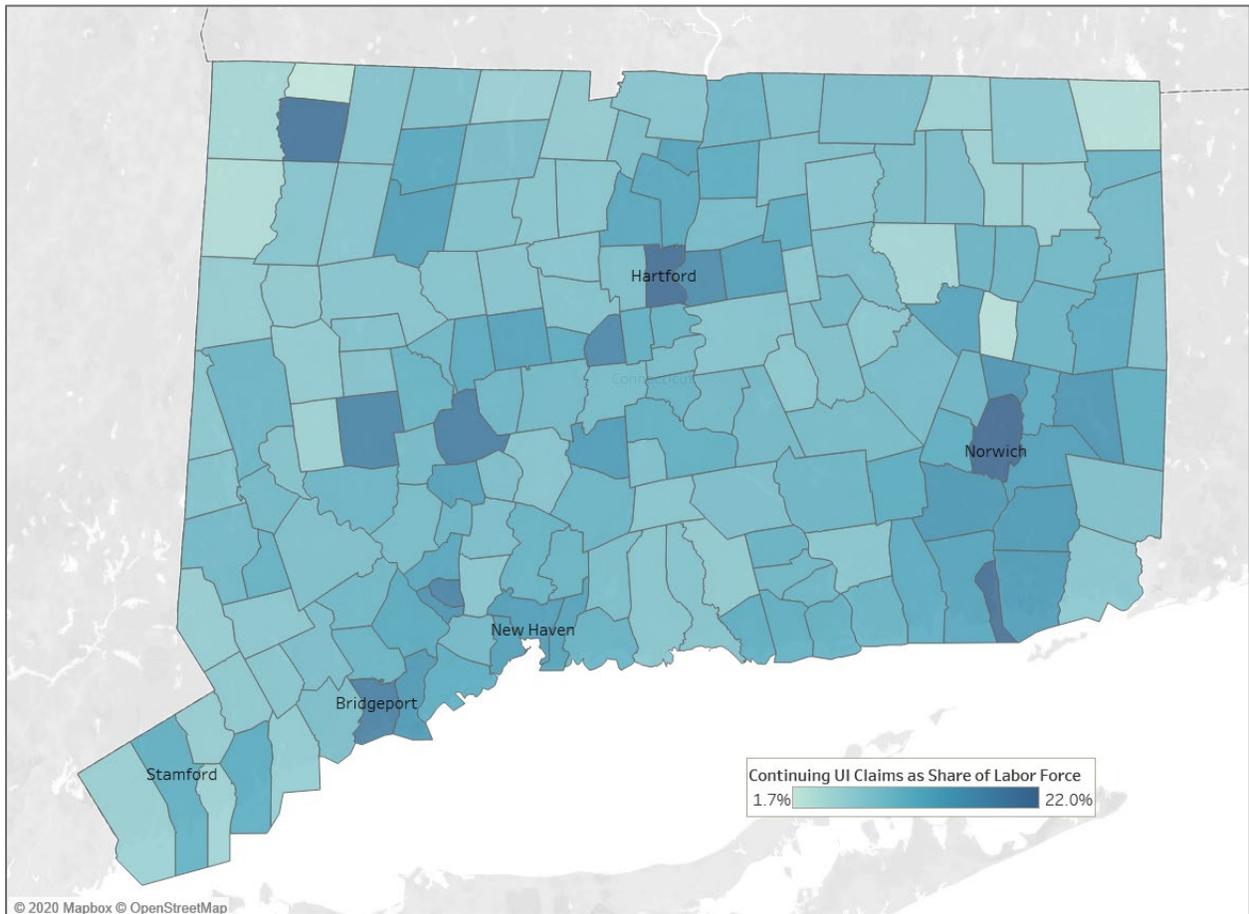
The analysis of industry, occupation, and demographics presented above derives from monthly state-level figures reported to the ETA. However, some states make data available below the state level. New England states that do so are Connecticut, Massachusetts, and Vermont.³⁹

Only Connecticut, however, reports data by town of UI claimants on a weekly basis. By comparing town claimant data with the number of residents in each town that are in the labor force, we can see the geographic variation in the impact of COVID-19 (Figure 9). As of the week ending July 26, as throughout the entirety of the pandemic, the hardest-hit communities in Connecticut were in the southeastern county of New London, home to the state's casino industry and highly concentrated in leisure and hospitality employment. Norwich, the community with the largest labor force in New London County, had the highest share of the labor force with continuing UI claims (22.0 percent, down from a peak of 37.6 percent the week of April 26). In total, seven of the 20 towns with the highest rates of continuing claimants as a share of the labor force are in New London County. Some large cities also continue to see a high rate of UI through end of July, notably Hartford (21.5 percent), Bridgeport (18.5 percent), Waterbury (20.3 percent), New Britain (17.5 percent), and East Hartford (16.9 percent).

If we look at the characteristics of communities relative to the share of labor force with continuing UI claims, we find that the hardest-hit communities tended to be lower income (Figure 10). Low-income communities in New London County and large cities have the highest rate of UI claims and tend to have some of the lowest household incomes in the state, likely reflecting the large share of service-sector jobs and work that cannot be done remotely in those communities. High-income communities in Fairfield County tended to have low continuing-claim rates. Of course, there are exceptions—for example, lower-income rural communities in Windham County have relatively low UI rates—but overall, low-income communities were most severely impacted.

While income exhibits the highest correlation with UI rates among demographic factors across communities, racial and ethnic composition also were strongly correlated with UI rates. Additionally, communities with higher shares of residents aged 34 and under have high UI rates. Overall, geographic variation in Connecticut reinforces findings using state-level data that existing disparities along the lines of race and class are exacerbated by COVID-19.

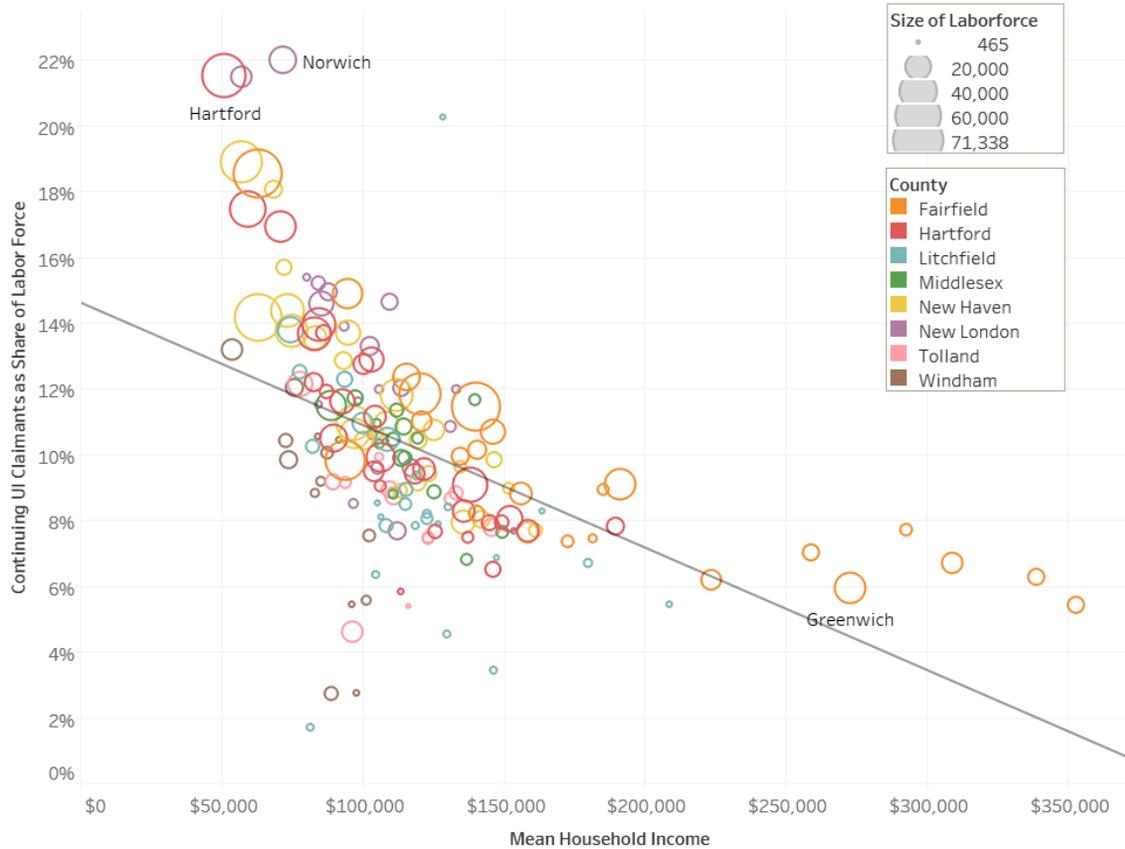
Figure 9. UI Rate by Municipality in Connecticut, July 26, 2020



Source: Federal Reserve Bank of Boston analysis of weekly UI claims and labor force data by town from the Connecticut Department of Labor, Labor Market Information, Office of Research.

Figure 10. Household Income in Communities with Continuing UI Claims, July 26, 2020

Household Income and Continuing UI Rate



Note: UI rate by municipality is calculated as UI claims as a share of the labor force in a community. Labor force data come from the Local Area Unemployment Statistics (LUAS) program from the Connecticut Department of Labor, Labor Market Information, Office of Research. July 2020 labor force data by town are used as April is the most recent month for which information was available at the time of writing.

Source: Federal Reserve Bank of Boston analysis of weekly UI claims and labor force data by town from the Connecticut Department of Labor, Labor Market Information, Office of Research, and household income estimates by town from the U.S. Census Bureau.

Conclusion

In this brief, we have highlighted New England's patterns of UI usage during the COVID-19 pandemic to date. We documented unprecedented spikes in claims from mid-March through the most recent available data. While these numbers may be cause for alarm, a lot depends on what happens to jobs in the long term. In the short term, additional weekly unemployment dollars have addressed lost income and enabled many people to stay home rather than seek new positions—a good thing when the goal is to stem the spread of the novel coronavirus. Indeed, many workers were actually better off with enhanced benefits. These payments temporarily granted many who were laid off more money than they earned working, and beyond that, the payments softened the impact of job loss for families up the income spectrum.⁴⁰ In some cases, it made more sense for businesses to close their doors and have employees collect UI in the short term. Of course, in the longer term there may be problems if the economy is slow to restart and jobs are permanently lost. There have already been some declines from peak continuing weekly claims, but it remains to be seen how the situation will develop. State economies are only slowly reopening, and most states continue to see rising cases of COVID-19, causing some rollbacks to loosened regulations.⁴¹ There are, of course, some residual concerns. It is worrying that patterns of UI claims follow underlying disparities across gender, race-ethnicity, and industry. In this recession some of those hardest hit are those earning the least. And the additional \$600 benefit expired at the end of July. There is a Presidential Executive Order that provides for \$300 in additional weekly benefits. However, widespread implementation will take time and these dollars are unlikely sufficient to stave off economic distress for many families. Depending on the course of the virus, child care and school availability, and the landscape of jobs, we may be facing a longer period of prolonged unemployment. Absent expanded targeted policies, this will likely lead to even greater income inequality and may mean widening gender, racial-ethnic, and generational disparities in the ability to make ends meet, save for retirement, and provide for families' futures.

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Appendix 1: Methodology

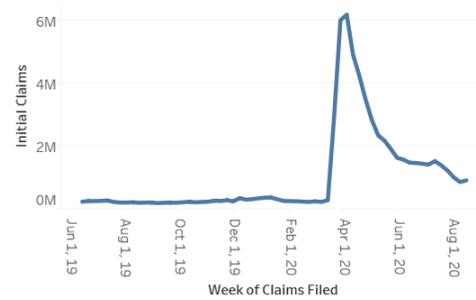
To determine UI rates, we need a data source that lets us look at the characteristics of the workforce for a given geography, against which we can normalize UI claims. Because not all workers are eligible for UI claims, we need an estimate of the covered UI workforce to determine the UI rate.

The Quarterly Workforce Indicators (QWI) provide local labor market statistics by industry, worker demographics, and employer size. The source data for the QWI is the Longitudinal Employer-Household Dynamics (LEHD) program, which provides linked employer-employee microdata. The LEHD program is a massive longitudinal database covering over 95 percent of U.S. private-sector jobs. To be included in the LEHD wage record database, an individual's job must be covered by the reporting requirements of the state's unemployment insurance system. The QWI counts jobs, rather than employed workers as is done in the Current Population Survey (CPS) used to measure unemployment by household. The QWI also does not include self-employed workers or independent contractors. The QWI count all jobs within a quarter. The QWI are available by worker age, sex, educational attainment, and race/ethnicity. This allows for analysis by demographics of a particular local labor market.

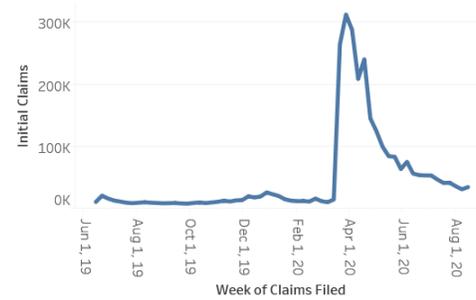
Using the QWI, we were able to obtain state labor market data for all six New England states. The QWI are generally available at a six-month lag, so as of May 2020, information was available through Q3 2019. As there are seasonal trends in employment, we produced an estimate of employment for each QWI category by state for Q2 2020. The estimates we produced take into account historical seasonal trends and allowed us to make an estimate of employment at the start of Q2 2020 that reflected the size of the workforce when COVID-19 hit. There is a possibility that UI rates determined using this estimated workforce as the denominator will need to be revised upon release of future QWI data.

Appendix 2: Initial Unemployment Claims

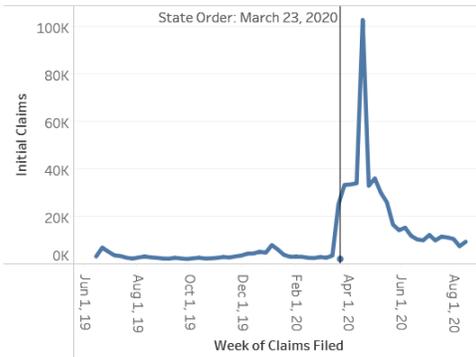
United States Initial Unemployment Claims



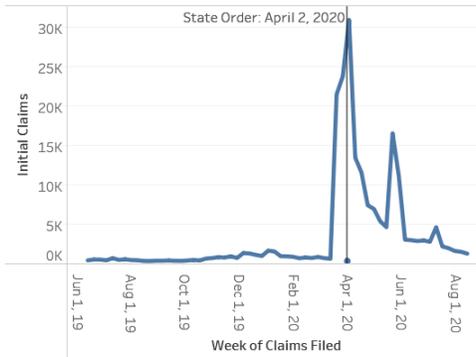
New England Initial Unemployment Claims



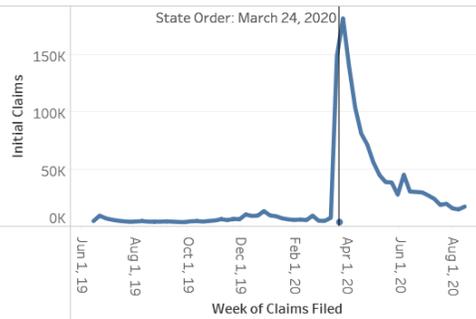
Connecticut Initial Unemployment Claims



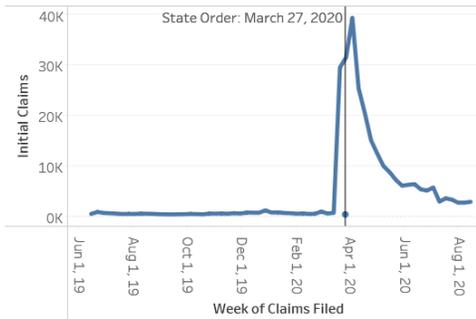
Maine Initial Unemployment Claims



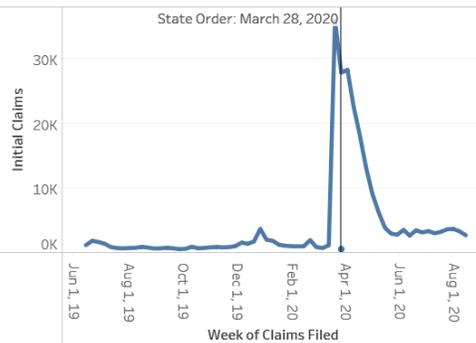
Massachusetts Initial Unemployment Claims



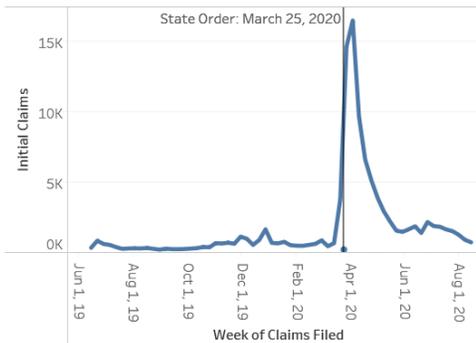
New Hampshire Initial Unemployment Claims



Rhode Island Initial Unemployment Claims



Vermont Initial Unemployment Claims



Endnotes

¹ Regular state benefits account for a majority of all benefits. With the expansion of benefits under the CARES Act, there has also been a surge in demand for Pandemic Unemployment Assistance, as discussed in Box 2 of the paper. There are also other programs for federal employees and newly discharged veterans, as well as extended benefits, state additional-benefit programs, and work-sharing programs.

² "Proclamation on Declaring a National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak," White House, March 13, 2020, <https://www.whitehouse.gov/presidential-actions/proclamation-declaring-national-emergency-concerning-novel-coronavirus-disease-covid-19-outbreak/>.

³ Forty-two states, three counties, and 10 cities issued some form of stay-at-home order. See Sarah Mervosh, Denise Lu, and Vanessa Swales, "See Which States and Cities Have Told Residents to Stay at Home," *New York Times*, April 20, 2020, <https://www.nytimes.com/interactive/2020/us/coronavirus-stay-at-home-order.html>.

⁴ See Coronavirus Aid, Relief, and Economic Security Act (CARES ACT) H.R. 718, <https://www.congress.gov/bill/116th-congress/house-bill/748>.

⁵ U.S. Department of Labor, "Unemployment Weekly Claims," news release, July 9, 2020, <https://www.dol.gov/sites/dolgov/files/OPA/newsreleases/ui-claims/20201364.pdf>.

⁶ Based on analysis of non-seasonally-adjusted weekly initial claims data dating back to 1967 from the ETA. The previous high for seasonally adjusted claims was 695,000 for the week ending October 2, 1982, compared with seasonally adjusted claims of 3.3 million for week ending March 21, 2020.

⁷ "Pandemic Unemployment Assistance (PUA) Implementation and Operating Instructions," U.S. Department of Labor, Unemployment Insurance Program Letter No. 16-20, April 5, 2020, https://wdr.doleta.gov/directives/attach/UIPL/UIPL_16-20_Attachment_1.pdf.

⁸ PUA benefits are also available to those who have exhausted regular unemployment compensation, extended benefits, and Pandemic Emergency Unemployment Compensation (PEUC). PEUC is an additional program created under the CARES Act that allows for an additional 13 weeks of UI benefits for those who have exhausted all other options.

⁹ "Unemployment Insurance Weekly Claims," U.S. Department of Labor, May 7, 2020, <https://oui.doleta.gov/press/2020/050720.pdf>.

¹⁰ Release of PUA claims data lags release of other claims data considerably. Continuing claims for PUA were available for the week ending June 7 as of the report release on June 25.

¹¹ "Unemployment Insurance Daily Update," Vermont Department of Labor, May 18, 2020, https://labor.vermont.gov/sites/labor/files/doc_library/Daily%20UI%20Report%20to%20Legislature%20%28May%2018%2C%202020%29.pdf.

¹² For further discussion of issues with PUA claims, see Katia Dmitrieva, Maeve Sheehy, and Reade Pickert, "U.S. Jobless Claims Figures Inflated by States' Backlog-Clearing," *Bloomberg*, June 29, 2020, <https://www.bloomberg.com/news/articles/2020-06-29/u-s-jobless-claims-figures-inflated-by-states-backlog-clearing?srnd=premium&sref=vuYGisIZ>.

¹³ Ben Zipperer and Elise Gould, "Unemployment Filing Failures," *Working Economics Blog*, Economic Policy Institute, April 28, 2020, <https://www.epi.org/blog/unemployment-filing-failures-new-survey-confirms-that-millions-of-jobless-were-unable-to-file-an-unemployment-insurance-claim/>.

¹⁴ Many states experienced backlogs as they upgraded their technology and dealt with record volumes. For example, Connecticut needed to upgrade its 40-year-old processing system to deal with the large backlog of cases they were processing. See Shawn McFarland, "Weekly \$600 Stimulus Payments to Start in Connecticut Next week; over 392,000 Have Filed for Unemployment in State since Mid-March," *Harford Courant*, April 22, 2020, <https://www.courant.com/coronavirus/hc-news-coronavirus-unemployment-layoffs-04212020-20200421-pykhd4jktzdf3g2r5tq7lfb7yi-story.html>.

¹⁵ The U.S. Department of Labor's ETA weekly UI claims report provides updated data on initial and continuing UI claims at different time intervals. Initial claims are available for the prior week, while continuing claims are available for two weeks prior. So, for example, with the release of the report on Thursday, June 25, we would have initial claims data available through the week ending June 20 and continuing claims data available for the week ending June 13.

¹⁶ Josephine Moulds, "Gig Workers among the Hardest Hit by the Coronavirus Pandemic," *World Economic Forum*, April 21, 2020, <https://www.weforum.org/agenda/2020/04/gig-workers-hardest-hit-coronavirus-pandemic/>.

¹⁷ During this period the household survey used to collect unemployment figures has been impacted by the pandemic. For example, for April 2020 data, the BLS reported that the household survey response rate, at 70 percent, was about 13 percentage points lower than in months prior to the pandemic. Further, there was also a large increase in the number of workers who were classified as employed but absent from work for "other reasons." However, according to usual practice, the data from the household survey are accepted as recorded. To maintain data integrity, no ad hoc actions are taken to reclassify survey responses. See "Employment Situation News Release," U.S. Bureau of Labor Statistics, May 8, 2020, https://www.bls.gov/news.release/archives/empst_05082020.htm.

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¹⁸ The ETA 203, Characteristics of the Insured Unemployed, is a once-a-month snapshot of the demographic composition of the claimant population. It is based on those who file a claim in the week containing the 19th of the month, which reflects unemployment during the week containing the 12th. This corresponds with the BLS total unemployment sample week. This report serves a variety of socioeconomic needs because it provides aggregate data reflecting unemployment insurance claimants' sex, race/ethnic group, age, industry, and occupation.

¹⁹ The workforce for each geographic and demographic category is estimated for Q2 2020 using historical quarterly workforce indicators (QWI) through Q3 2019. See the methodological appendix for further details.

²⁰ Based on authors' analysis of QWI data for Q3 2019 and available upon request.

²¹ Ibid.

²² Occupation such as legal, business and finance and computer and mathematical generally had rates below 10 percent and can largely be done remotely. Healthcare practitioners and community and social service occupations generally had rates below 10 percent and were often essential roles. For a more detailed discussion of occupational risk of unemployment by activity, see Charles Gascon, "COVID-19: Which Workers Face the Highest Unemployment Risk?" *On the Economy Blog*, Federal Reserve Bank of St. Louis, March 24, 2020, <https://www.stlouisfed.org/on-the-economy/2020/march/covid-19-workers-highest-unemployment-risk>.

²³ Stephanie Ebbert, "In One Month, Job Cuts Wipe Out Women's Gains of the Past Decade," *Boston Globe*, May 19, 2020, <https://www.bostonglobe.com/2020/05/19/nation/one-month-job-cuts-wipe-out-womens-gains-past-decade/>.

²⁴ Marybeth J. Mattingly and Kristin E. Smith, "Changes in Wives' Employment When Husbands Stop Working: A Recession-Prosperity Comparison," *Family Relations* 59, no. 4 (October 2010), 343–357, <https://onlinelibrary.wiley.com/doi/pdf/10.1111/j.1741-3729.2010.00607.x>.

²⁵ "Labor Force Statistics from the Current Population Survey," U.S. Bureau of Labor Statistics, accessed August 11, 2020, <https://www.bls.gov/cps/cpsaat18.htm>.

²⁶ Megan M. Barker, "Manufacturing Employment Hard Hit during the 2007–09 Recession," *Monthly Labor Review*, Bureau of Labor Statistics, April 2011, <https://www.bls.gov/opub/mlr/2011/04/art5full.pdf>.

²⁷ Suzanne M. Bianchi, "Family Change and Time Allocation in American Families," *Annals of the American Academy of Political and Social Science* 638 (November 2011), 21–44, <https://www.jstor.org/stable/pdf/41328577.pdf>.

²⁸ The Coronavirus Aid, Relief, and Economic Security (CARES) Act, H.R. 748, 116th Cong. 2102(a)(3)(A)(ii)(I) (2020).

²⁹ See Table A-7, Number and Real Median Earnings of Total Workers and Full-Time, Year-Round Workers by Sex and Female-to-Male Earnings Ratio: 1960 to 2018, in Jessica Semega, Melissa Kollar, John Creamer, and Abinash Mohanty, "Income and Poverty in the United States: 2018," Current Population Reports, U.S. Census Bureau, September 2019 (revised June 2020), <https://www.census.gov/content/dam/Census/library/publications/2019/demo/p60-266.pdf>.

³⁰ See, for example, Patricia Cohen and Tiffany Hsu, "Pandemic Could Scar a Generation of Working Mothers," *New York Times*, June 3, 2020, <https://www.nytimes.com/2020/06/03/business/economy/coronavirus-working-women.html>.

³¹ See Michael Dimock, "Defining Generations: Where Millennials End and Generation Z Begins," Pew Research Center, January 17, 2019, <https://www.pewresearch.org/fact-tank/2019/01/17/where-millennials-end-and-generation-z-begins/>.

³² See, for example, Annie Lowrey, "Millennials Don't Stand a Chance," *Atlantic*, April 13, 2020, <https://www.theatlantic.com/ideas/archive/2020/04/millennials-are-new-lost-generation/609832/>; Andrew Van Dam, "The Unluckiest Generation in U.S. History," *Washington Post*, June 5, 2020, <https://www.washingtonpost.com/business/2020/05/27/millennial-recession-covid/>; and Danielle Kurtzleben, "Here We Go Again: Millennials Are Staring at Another Recession," NPR, June 8, 2020, <https://www.npr.org/2020/06/08/871042916/d-j-vu-for-millennials-staring-at-the-2nd-recession-of-their-adult-lives>.

³³ Christine Percheski, "Income and Earnings," *Pathways: The Poverty and Inequality Report 2019*, 25, https://inequality.stanford.edu/sites/default/files/Pathways_SOTU_2019_IncomeEarnings.pdf.

³⁴ Harry J. Holzer, "Employment," *Pathways: The Poverty and Inequality Report 2019*, 14, https://inequality.stanford.edu/sites/default/files/Pathways_SOTU_2019_Employment.pdf.

³⁵ New Hampshire's figure should be interpreted cautiously as 7.0 percent of claimants have no ethnicity identified while 5.9 percent of claimants are Hispanic—meaning that the rate could be more than twice as large.

³⁶ See Sara Chaganti, Erin Michelle Graves, Amy Higgins, Marybeth J. Mattingly, Sarah Ann Savage, and Catherine Tonsberg, "The Effects of the Novel Coronavirus Pandemic on Service Workers in New England," Federal Reserve Bank of Boston, Community Development Issue Brief 2020-1, March 31, 2020, <https://www.bostonfed.org/publications/community-development-issue-briefs/2020/the-effects-of-the-novel-coronavirus-pandemic-on-service-workers-in-new-england.aspx>.

³⁷ For example, in New Hampshire there were 109,641 continuing claims in May 2020, of which 88.2 percent were from white workers. The remaining 11.8 percent was split between the 5.5 percent of claimants identified as people of color and the 6.3 percent whose race was not identified. As a result, the UI rate for people of color could potentially be more than double the rate generated from these figures if those for whom race is not specified are primarily people of color.

³⁸ Chaganti et al.

³⁹ Massachusetts provides data for 16 workforce investment areas, while Vermont reports data for 12 career resource service centers. Those geographical boundaries are fairly large, do not correspond to standard administrative jurisdictions, and therefore do not allow for many new insights into UI claimant populations.

⁴⁰ See, for example, Alan S. Blinder, "Don't Cut Off Unemployment Benefits Now," *Wall Street Journal*, June 8, 2020, <https://www.wsj.com/articles/dont-cut-off-unemployment-benefits-now-11591638471>.

⁴¹ As of July 9, 2020, the CDC reported cases rising in 38 states. See "CDC COVID Data Tracker," Centers for Disease Control and Prevention, accessed July 9 2020, <https://www.cdc.gov/covid-data-tracker/#trends>; Rachel Treisman, "Which States Are Reopening? A State-by-State Guide," NPR, June 29, 2020, updated August 6, 2020 and accessed August 13, 2020, <https://www.npr.org/2020/03/12/815200313/what-governors-are-doing-to-tackle-spreading-coronavirus>.