



An Analysis of Unemployment Insurance Claims in California During the COVID-19 Pandemic

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SUMMARY

A defining feature of the COVID-19 crisis in the labor market has been sharp and historically unprecedented increases in the number of initial unemployment insurance (UI) claims. This policy brief uses close to real-time information on daily initial UI claims in California from the state's Employment Development Department to better understand the magnitude of COVID-19's labor market impacts and how different types of workers are experiencing these impacts. This research is based on a partnership between the Labor Market Information Division of the California Employment Development Department and the California Policy Lab, a research center at the University of California, with sites at the UCLA and Berkeley campuses.

The size and richness of the administrative data we use allows examining how the crisis in the labor market has affected workers by gender, age, education, race, and ethnic groups, as well as by detailed regions and industries. These analyses complement both traditional survey-based measures of labor market outcomes, which are very detailed but suffer from large lags and low frequency, and weekly publications of total UI claims, which are timely but lack the detail available here. Our findings are especially important given the fast-moving nature of the crisis and their potential usefulness in better assisting workers and firms affected by the upheaval in the labor market.

Relative to the brief published on August 6th, this brief sheds new light on the sources of the August rise in claims and turbulence in the education sector at the start of the school year. It also generates new data on exits from UI in California, and updates counts of the number of unique Californians who have filed initial claims since the onset of the crisis, the number of Californians filing "additional claims" each week, and a demographic breakdown of these claimants. The brief reports information on Unemployment Insurance claims through August 29th.

Unless otherwise stated, we focus on initial claims for regular UI benefits originating from claimants residing in California. In this policy brief, we will refer to these claims as "initial UI claims."¹ We will also

report information on initial claims for Pandemic Unemployment Assistance for those that do not qualify for regular UI benefits, as well as payment information for people with ongoing UI claims.

Key Insights from July through August:

- California saw a surge in initial claims for PUA in August that led to the highest weekly count since the start of the PUA program. A steep upward trend in initial claims between August 16th and August 29th was driven by a surge in PUA claims, with well over twice as many new PUA claims filed in the week ending August 29th than were filed just two weeks prior. EDD has stated concerns that a recent increase in fraudulent PUA claims may be contributing to this surge.²
- Initial claims for regular UI have also surged in late August, albeit less pronounced than PUA. The week ending August 29th saw the largest week-over-week increase in regular claims since mid-June. Initial regular claims are still nearly twice as high as the numbers seen in the worst week of the Great Recession. Prior to this, however, the state experienced five consecutive weeks of a decrease in the number of new initial claims – a measure which excludes individuals re-opening unexpired claims after having returned to work temporarily.
- A dramatic and recent increase in the number of payments processed each week (often called "Continuing Claims") has been

driven by a rise in claimants certifying retroactively for multiple weeks of benefits. This means the number of continued claims in recent weeks is considerably greater than the number of people actually receiving payments for unemployment experienced in those same weeks. The increase in retroactive payments has been primarily driven by new PUA claimants certifying for benefits for weeks of unemployment experienced back to the earlier stages of the crisis. The average number of payments each PUA claimant has certified for has risen from about four weeks in June to over eight weeks of payments more recently.

- **The spike in initial claims during August coincided with a shift in demographics.** Relative to July, new claimants are older and more educated, and the racial compositions of claimants is also shifting towards more White claimants and fewer Hispanic claimants. The shift towards older, more White claimants is driven both by an increasing share of PUA claimants, and a demographic shift within the group of PUA claimants. Similar demographic shifts also occurred within the group of regular UI claimants but to a lower extent.
- **The education sector saw a spike in claims near the end of August, with the share of new claims originating from this sector reaching its highest level since the end of last school year in the spring of 2020.** School employees returning from summer break who find that their jobs for the fall no longer exist are now eligible to claim benefits. Although teachers in such situations would not be eligible for retroactive benefits for the summer period, other school employees technically referred to by EDD as “non-professional” employees (such as aides and custodians) may be.
- **Throughout the summer, claimants of regular UI have been almost five times more likely to exit UI in any given week than those receiving PUA benefits.** We define “exit” rates as the share of individuals potentially eligible for benefit payment in a given week who subsequently fail to certify for the next two weeks. We also show that these exit rates are substantially lower among Black workers and workers in the Food Service industry
- **Exit rates have been substantially higher among claimants who had reported they expected to be recalled to work by their employers.** During May and June, about 5% of claimants who indicated they expected recall exited UI in each week, compared to only 3% of claimants who indicated they did not expect to be recalled.
- **The number of workers receiving unemployment benefits remains startlingly high.** Over 3.5 million claimants, or 19% of the state’s labor force, were paid benefits for unemployment experienced in the week ending August 15th. Since the start of the COVID-19 crisis in mid-March, 7.5 million unique California claimants, or nearly 39% of the California workforce, have filed for UI benefits.

The number of unique claimants during this period is 29% less than the more frequently cited count of claims, which stands at 10.6 million, because of individuals filing for multiple claims during the crisis.

- **Evidence on the state of the labor market from additional claims, partial UI claims, and benefit denial due to excess earnings signal a weakening of the recovery.** Weekly additional claims - claims which are “reopened” after a claimant’s temporary return to work – have held steady at a high level and represent about 50% of regular initial claims in the week ending August 29th. Between late June and mid-August, the share of paid claimants receiving partial benefits or being denied benefits because of excess earnings dropped substantially among the most sectors most impacted by the crisis. Among others, this indicates a rising share of claimants who are not simply seeing reduced hours, but have been fully laid off (at least temporarily).

This policy brief was first published on April 29, 2020, and it will be updated regularly as additional information on UI claims becomes available. Administrative data sources such as these sometimes get revised, and the numbers in this policy brief should be taken as preliminary.

Acknowledgments

We gratefully acknowledge the Labor Market Information Division of the California Employment Development Department for their partnership in producing this analysis. This research was made possible through support from Arnold Ventures, The James Irvine Foundation, the Smith Richardson Foundation, the Russell Sage Foundation, the Alfred P. Sloan Foundation, the University of California Office of the President Multicampus Research Programs and Initiatives, and the Bylo Chacon Foundation. We also thank the UCLA Social Science Division, the UCLA Vice Chancellor for Research and Creative Activities, the Luskin School of Public Affairs and the California Center for Population Research for their support. We thank Roozbeh Moghadam at EDD and CPL for helpful research support. All errors should be attributed to the authors.

New Initial Claims Rise, Particularly for PUA

There were a total of 600,504 initial Unemployment Insurance (UI) claims filed in the week of August 23rd – August 29th in California, a 40% increase from the 427,547 filed during the week prior, (August 16th – August 22nd), and a 79% increase from the

334,913 filed during the week before that (August 9th – August 15th). The recent increase has been driven by a dramatic surge in the number of new claims for Pandemic Unemployment Assistance (PUA), which made up 63% of all initial claims in the week ending August 29th, a large increase since hovering between 25-35% in June and July (Table 1). The number of initial *regular* claims in the week ending August 29th (223,320) is nearly double the number seen in the single worst week of the Great Recession (the week ending January 9th, 2010), when California recorded 115,000 initial regular UI claims.

While PUA claims have been increasing for the past three weeks, the number of new initial claims for regular UI has been steadily decreasing since mid-July, before a sudden 45% jump in the latest week. **Additional claims**, which occur when at least one week of certification is skipped due to a return to work, followed by a subsequent re-opening of the claim before the benefit year expires, still make up a large share of regular (non-PUA) initial claims. These additional claims made up 50% of regular claims during the week ending August 29th. This is down from 62% of initial regular claims in the week ending August 22nd, and is the lowest share the state has seen since June, where the share was also 50%. Figure 1 shows the *number* of additional claimants has held fairly steady around 135,000 claims per week in the four weeks from July 26th to August 22nd, and then fell to 122,069 claims in the week ending August 29th.³

Accounting for both PUA and regular UI, almost 39% of the entire labor market in California has now filed for Unemployment Insurance benefits at some point since the start of the crisis. This number counts the number of *unique* individuals that have filed an initial claim, as opposed to a simple summation of all weekly initial claims, which would double-count many individuals—e.g., any claimant that filed at least one additional claim, or the majority of PUA claimants (since most PUA claimants must prove ineligibility for regular UI by filing a regular UI claim before their separate PUA claim can be accepted). In fact, counting cumulated initial claims overestimates the “share of the labor force” filing a claim by over 15 percentage points (Table 5).⁴

To better understand the elevated number of additional claims seen over the course of the crisis, we analyzed the share of claims that are additional by industry and demographic groups. Because PUA claimants do not report all of the relevant information, we exclude PUA claims from this analysis. Statewide, the share of non-PUA claims that are additional is 51% (The majority of additional claimants are claiming regular UI benefits. If we include PUA claims, just 20% are additional). Table 2 presents breakdowns of additional claims by industry. The industry with the highest share of additional claims is Accommodation and Food Services –

in which 77% of new UI claims come from workers who are re-opening previous, unexpired UI claims. Other industries with high shares of additional claims include Arts, Entertainment, and Recreation, and Retail Trade. Conversely, in industries such as Finance and Insurance and Administrative Support, Waste Management, and Remediation, a lower share of new initial claims originated from workers who did not have a recent spell of unemployment. Figure 2 shows how these industry-level patterns have changed since the pandemic. For instance, more than 3 out of every 4 initial claims from the Accommodation and Food Services industry is from a claimant who is filing an additional claim. Table 3 analyzes additional claims by demographic groups. We find that additional claims are more common among women and workers aged 20-34. We find that claims from individuals with a Bachelor’s degree are less likely to be additional, as are initial claims from Black workers.

Since initial UI claims began to grow quickly starting the week beginning March 15th, we treat that date as a benchmark for the start of the COVID-19 related crisis in the labor market. We treat claims and employment in February as the pre-crisis benchmark that is not yet affected by the COVID-19 crisis.

Recent Demographics Shifting Toward White, Older Claimants

The COVID-19 crisis in the labor market continues to have a disproportionate impact on women, younger workers, lower-educated workers, Hispanic workers, and Black workers. The share of regular initial claims filed by women fell to 50.3% in the week ending August 29th, though still well above the female share of the labor force, which is 45% (Table 4).⁵

By August 29th, 42% of women in the labor force have filed initial UI claims since the start of the crisis in mid-March, compared to 36% of men (Table 5, which includes PUA claimants)⁶. Figure 3 breaks the data out by birth cohorts. The age distribution of initial claimants has shifted substantially in recent weeks, with older individuals from Generation X and the Baby Boomer generation making up an increasing share of claims. This shift is driven by three separate factors. Firstly, there has been an increased share of PUA claims in recent weeks, who tend to be older more generally. Secondly, within the group of PUA claimants, there has been an upwards shift in the age distribution (Figure 4). While the share of PUA claimants seems to be driven in part by recent cases of fraudulent claims, it is unclear the degree to which changing demographic profile of PUA claimants might be driven by these potentially fraudulent claims. Thirdly, there has been a recent increase in the average age of *regular* UI claimants, (Figure 4B), which appear less likely to be tainted by fraudulent claims.

The racial distribution of claimants is also changing, with the share of claims by individuals identifying as Hispanic dropping dramatically in the past four weeks, while the share of claimants identifying as White increases. This, like the age distribution of claimants, is driven by an increase in the number of PUA claimants and the composition of PUA claimants, who have become even more likely to be White than they were earlier in the crisis (Figures 4 and 6). The fraction White has also increased (and fraction Hispanic decreased) among regular UI claims (not shown). The share of claimants (including both regular and PUA claimants) identifying as Asian has gradually fallen while the share of Black claimants has risen (Figure 6). Including PUA claimants, over 68% of the Black labor force has filed for unemployment benefits since the beginning of the crisis – far above the statewide average of 39% (Table 5).

After months of stability, there are also some small changes in the distribution of the education levels of initial claimants. The share of initial claims from workers with a Bachelor's degree or more has risen in the past two weeks from 17% to 22%, an increase mirrored by decreases in the share of claimants with a high school degree or less or some college (Figure 5 and Table 5). Not including PUA claimants, over 48% of workers with a high school degree or less filed for UI benefits, compared to just 12% of those with a Bachelor's degree or more (Table 7).

Claimants for PUA Reflect Characteristics of State's Self-Employed Workers

We found that 89% of all initial PUA claims during the crisis were from previously self-employed individuals, with the remainder from individuals that had not qualified for regular UI for other reasons. Since the start of the crisis, there have been 2.2 million PUA claims by individuals indicating previous self-employment. According to available estimates, there were only approximately 2.2 million self-employed individuals in CA prior to the start of the pandemic.⁷

When analyzing the characteristics of PUA claimants, we found that compared to regular UI claimants they are more likely to be older, more likely to be White or Asian, and less likely to be Black or Hispanic (Table 5).⁸ The characteristics of UI claimants partly reflects the demographic structure of self-employed workers in California.⁹ We currently do not have access to information about the education levels of self-employed claimants.

Initially, the Employment Development Department paid every PUA claimant that is found eligible a weekly benefit amount of \$167. Over time, claimants that are eligible for higher benefits have to apply to have their benefits reconciled.¹⁰ For this reason, we exclude PUA claimants when we calculate median weekly benefit amounts.

Due to an Increasing Number of Retroactive Certifications, the Number of Payments Certified in Recent Weeks Overstates the Number of Claimants Currently Receiving Benefits

In this section, we report original estimates of the total number of individuals eligible to receive benefits based on the week in which they experienced unemployment. Published UI statistics typically show the total number of UI payments that were “certified” in a given week, not the number of UI recipients who were actually unemployed in a given week. Since individuals can certify for payments for multiple weeks retroactively, both the level and the timing of this measure (often called “continuing claims”) may not accurately reflect the number of individuals actually receiving benefits in that timeframe. Our measure sidesteps these problems by focusing directly on the number of individuals receiving UI benefits for any given week, providing a more accurate measure of UI benefit trends as they evolve. This measure is also more directly comparable to the number of unemployed individuals or the number of workers in the labor force reported from Current Population Survey data than existing UI statistics.

Once a UI claim is deemed eligible, the claimant must meet separate eligibility criteria in each week of unemployment to receive payment for that week. These eligibility criteria are verified through a process known as certification, which claimants complete bi-weekly in California. At each certification, a claimant informs the EDD that they met the relevant eligibility criteria in the two (or more) weeks that they are requesting payment for, (notably including whether they had any earnings in the relevant week). We call individuals that complete certification and are either paid UI benefits for a given week, or who could have received benefits if not for excess earnings in that week, “**potentially eligible claimants.**” Importantly, at the time of certification these weeks are *in the past*. This means that measures of UI receipt which count certifications in each week (i.e., “continued claims”) reflect unemployment experienced for various time periods that are at *least* 1-2 weeks prior to those certifications.

Since UI claimants in California typically certify for payments for two weeks at a time, the total number of certifications per week should be approximately equal to one-half of the number of individuals potentially eligible for UI benefits. However, as discussed in more detail in our July 2nd report, this ratio may differ due to retroactive certifications, processing delays, and delays in workers' certifications.

Figure 7 illustrates our key findings about the complex and evolving relationship between claims filed in a week and the number of Californians who experienced unemployment that week. The dashed blue line shows the number of payments certified each week, and is

analogous to “continued claims” measures often reported by the Department of Labor. The number of payments certified each week has grown steeply since late May, and skyrocketed in the last 2 weeks. While this traditional measure of payment certifications may seem to indicate that there have been millions of new filings, this is not the case – as is seen by the orange line illustrating the number of individuals certifying in each week. Rather, while there was indeed an increase in initial claims in late August, the recent spike in payment certifications is driven by the fact that many of the individuals who recently filed their claims (and certified for the first time) have been certifying for *multiple* weeks of benefits, often all the way back to the early stages of the crisis.

Next, we return to our measure of individuals paid by week of unemployment (light blue line of [Figure 7](#)). We plot this series as it would have looked using claims data that were current as of two different weeks analyzed by this report. First, based on claims as of August 22nd, there were 4.79 million individuals paid benefits for unemployment experienced in the week ending May 2nd. Yet by August 29th, there were 5.02 million individuals who had been paid benefits for unemployment experienced in that week. Put differently, over 226,000 payments had been certified between August 22nd and August 29th for a week of unemployment that had occurred 14 weeks prior. Many of these claimants claimed benefits for all 14 of these weeks, and some for even more than that. Summing up the gap between these two lines over all weeks leading up to August 1st leaves us with over 5 million retroactive payments.

Our analysis of this trend in retroactive certifications indicates they have been mostly concentrated among PUA claimants – who have also driven the increase in new initial claims. There has been a steady increase in the number of payments certified for by PUA claimants since late May, a trend which jolted upwards in the last 2 weeks, leading to the spike in total payments certified. In the week ending August 29th, the *average* claimant certifying for PUA benefits was certifying for over eight weeks of unemployment benefits (meaning some claimants were certifying for much more than that). For comparison, in June, the average number of payments each PUA claimant certified for was around four.

To better understand this trend, we analyzed the demographic characteristics of these initial PUA claimants in [Figure 4](#). We found that relative to earlier PUA claimants, recent PUA claimants are older, much more likely to be White, slightly more likely to be male (though not a sudden jump), and more likely to be self-employed. It is unclear the degree to which potentially fraudulent claims may be driving this change in the demographic profile of PUA claimants.

One factor that might be expected to contribute to a rise in PUA claims near the start of the school year is child care. According to

EDD, individuals may be eligible for PUA if they cannot work because they are “caring for a dependent whose school or care facility has closed due to COVID-19.”¹¹ As the school year commences remotely for many families, it is possible that more caretakers have begun to file for PUA.

Nearly 1 in 5 California Workers Are Currently Receiving Unemployment Insurance Benefits

Using our approach of counting individuals rather than claims, for the week ending on August 15th (the last week this can be measured in our data given typical processing lags), we find that 3.7 million individuals were potentially eligible to receive UI benefits ([Table 9A](#)). Among those potentially eligible, we find 4.3% of individuals were denied payments in the week ending August 15th due to excess earnings (column four of [Table 9A](#)). In that same week, 3.5 million individuals were paid UI benefits. Among these, we find that 8.0% received partial UI, i.e., their WBA was reduced because of positive earnings in the given week.¹²

In contrast to *payments* certified, the number of *individuals* receiving UI benefits can be directly compared to estimates of the number of individuals unemployed from the Current Population Survey (CPS). Among individuals in the California labor force in February, our pre-crisis benchmark, 19.1% were potentially eligible for UI benefits the week ending July 4th. Since some individuals dropped out of the labor force since February due to the COVID-19 crisis, the fraction relative to the labor force in July is greater, at 19.7% (shown in [Table 9B](#)). If one uses the number of individuals actually *paid* UI benefits in the week ending August 15th, the fraction of the February labor force is 18.3% (and 18.8% of the July labor force). These numbers are discussed further in the context of appropriate benchmarks later in this report.

[Tables 9A](#) and [9C](#) also show the same statistics for various demographic groups and major industries. The fraction of the labor force potentially eligible to receive UI benefits for unemployment experienced in the week ending August 15th (the latest available) is substantially higher for groups that have been most affected by the crisis ([Table 9B](#)). For example, the fraction of the February labor force potentially eligible for benefits was above 25% for workers aged 16-24, and above 37% for Black workers. Looking at various industries, we see the two industries with the largest share of workers currently (as of August 15th) receiving benefits are the Education Services industry (33.8% of the industry’s labor force) and the Arts, Entertainment, and Recreation industry (35.9% of the labor force). The Accommodation and Food Services industry saw 26% of its labor force potentially eligible for benefits in the week, and it

accounted for over one of every five claims paid to regular UI claimants.

These fractions are lower than the cumulated fraction of workers filing for UI benefits since the start of the COVID-19 crisis among the labor force reported elsewhere in this report, since not all UI claimants are eligible, and some UI claimants have returned to work and are not counted as UI claimants in [Table 9B](#). We discuss how many unemployed people are likely to get UI benefits in California later in the report.

Odds of Exiting UI Lower among PUA Claimants, Black Workers, and Those Not Expecting Recall

Part of the reason the stock of claimants is declining while the flow of new initial claimants remains steady is that each week, a small share of the stock of claimants stops certifying for benefits. We refer to this flow of individuals *out* of UI as “exits.” We consider an individual to have exited from the UI system in the last week for which they certified for unemployment benefits. (Because California requires claimants to certify every other week to maintain a valid claim, we check that no certifications occurred for the two subsequent weeks in order to code the date as an exit.) By comparing the number of individuals exiting UI (certifying for the last time) with the total number of claimants who were potentially eligible for benefits in that week, we construct an exit rate with which we can compare different groups of claimants.

The first panel of [Figure 8](#) shows that exits are much more frequent among regular UI claimants than they are among PUA claimants. The spike in exit rates occurring around May 9th in each panel of the figure is likely due to the expiration of “auto-certification,” a period from March 16th-May 9th where claimants did not need to complete their bi-weekly certification in order to receive benefits.¹³ In the other panels of the figure, we see that while there are significant differences in exit rates between industries and racial groups (Black claimants exit at lower rates than others, as do claimants from the Accommodation and Food Services industry), the exit rates don’t seem to significantly differ by gender. Claimants who indicated they expect to be recalled to their employer have exited UI at significantly higher rates than claimants who did not expect to be recalled. Unfortunately, our data does not allow us to observe if an individual previously receiving unemployment insurance benefits has found new employment as opposed to simply failing to certify while remaining unemployed, so our measure of exits should not be used as a direct estimate of individuals finding employment.

Claims from Education Sector Surge as School Year Begins From Home

Among industry sector shares ([Figure 9](#)), August’s new regular claims have grown the fastest in Education Services. By the last week of August, claims from this sector had increased by 30% over the previous two weeks. The surge in claims may signify the unfavorable resolution of a summer of uncertainty for many teachers and other school employees who were expecting to be called back to work as the new school year begins.

In general, teachers and other school employees in California are not eligible for unemployment benefits during summer breaks if they have “reasonable assurance” from their employer that they can return to work after the summer break. EDD defines reasonable assurance as “a written, verbal, or implied agreement that says the school employee will perform services for an educational organization during the next academic year, term, or remainder of a term. The agreement must make sure the economic terms and conditions are generally the same as the conditions in the previous school year or term.”¹⁴ However, school employees who are not otherwise employed during a break may be eligible if their employment offer for the fall “depends on enrollment, funding, or program changes.”¹⁵

For schools that notified employees during the summer that their fall positions were in peril, those employees should have been eligible to start receiving benefits over the summer. The spike in claims late in August suggests there were a substantial number of school employees who only began collecting benefits as the school year began. Teachers and school administrators who are newly claiming unemployment benefits are not eligible to claim retroactive benefits from the summer break if they previously had reasonable assurance for employment in the fall. On the other hand, certain school employees referred to by EDD as “non-professional” – such as custodians, cafeteria workers, and teachers’ aides – may now be eligible to collect retroactive benefits from summer break, even if they had received reasonable assurance for recall.¹⁶ Our data are not definitive as to which types of school employees have filed claims as the school year starts, although [Figure 10](#) indicates that the spike in claims from this sector occurred across employees of all education levels.

Fewer Regular UI Claimants Are Either Participating in Partial UI or Seeing Their Payments Denied Due to Excess Earnings, Potentially Reflecting Deteriorating Economic Conditions

Workers receiving UI benefits are allowed to earn wages up to a threshold before becoming ineligible in that week. For claimants whose Weekly Benefit Amount (WBA) is below the maximum of \$450, the threshold is typically two-thirds of prior average weekly earnings.¹⁷ If earnings are above that threshold, UI benefits are denied for that week – but if earnings fall the week after, they can collect benefits again.

If reported earnings are below that threshold but above zero, an individual receives a reduced UI payment for that week. This system is often referred to as “partial UI.”¹⁸ Since partial UI benefits are determined at the payment level, a partial UI claimant may later receive higher UI payments (up to their full WBA) if their earnings decrease in subsequent weeks. Similarly, a claimant whose payment is denied in a given week due to excessive earnings can later receive partial UI or full benefits if their earnings decrease in subsequent weeks.

Among the total number of potentially eligible claimants in the week ending August 15th, about 4.3% had their benefit payment denied because of excess earnings if we include PUA claimants (Table 9A). It is 6% if we exclude PUA claimants, since these claimants are less likely to report positive earnings (Figure 11). This share had been increasing in early May after bottoming out at about 3% in late April. However, after a steep rise in early May, the rate of denials has gradually trended downward. It is still above the approximately 7% seen before the start of the crisis.

An important question is how many claimants who were paid UI benefits received partial UI, and thus were maintaining some attachment to the labor market. We found that among claimants receiving benefits in the week ending August 15th, the fraction receiving partial UI was 8% when we include PUA claimants (Table 9A) or about 12% when we exclude them (Figure 11). The fraction receiving partial UI rose briefly above 14% at the beginning of the crisis, compared to 6% in February (Figure 11). This suggests that initially employers may have thought the crisis was temporary and kept a larger group of workers on part-time. The fraction then fell to just above 5% by the end of April as employers engaged in layoffs instead of reducing hours, before beginning its ascent that lasted until early July. Since July 4th, the fraction of claims paid partial benefits has been falling gradually.

To better understand how partial UI and denials due to excess earnings have been influenced by the pandemic (and policy responses to it), Figure 12 plots these measures by industry.

At the start of May, partial UI trended upward as a share of all claims, with the longest sustained upward trends coming from Retail Trade, Health Care and Social Assistance, and Accommodation and Food Services. These upwards trends reversed in July. Whereas initially workers in these industries had also been experiencing a growth in denials due to excess earnings, their positive trends in denials also reversed course in mid-to-late June. As re-opening efforts are scaled back, this drop in denials due to excess earnings along with a sustained high level of partial UI may again be consistent with employers reducing hours rather than laying off workers in order to accommodate the uncertainty of the stalled re-opening.

Overall, a total of 444,129 individuals either had their benefits denied or reduced because of earnings in a given week (Table 9A: 4.3% of column 1 plus 8% of column 2). Hence, 12% of claimants had their benefits reduced or denied because they worked in that week. This amounted to about 2.3% of the labor force in July and means that a potentially large number of workers with some employment are still attached to the UI system. This has two important implications. First, as further discussed below, some of these workers would benefit from either increases in the earnings disregard for partial UI benefits, as discussed in our earlier Policy Analysis, or from wider use of the Work Sharing program (discussed more thoroughly in our June Report). Second, some of these workers may report that they are unemployed in survey data because they are receiving partial UI benefits, potentially making CPS based unemployment measures harder to interpret.

A Large Fraction of Unemployed People Are Likely Eligible to Receive UI Benefits

A key question during the COVID-19 crisis in the labor market has been how the number of individuals receiving UI benefits compares to the number of people reporting themselves unemployed in the CPS (the data source of the official unemployment rate). This question is difficult to answer with commonly available measures of UI receipt, since those measures count the number of payments by certification dates, not the number of individuals when they are unemployed. We believe that our estimates of the number of individuals receiving UI benefits for a given week of unemployment are better suited to answering this question. Using these estimates, we find that the number of individuals being paid their full UI benefits (i.e., that do not have any partial employment) is somewhat smaller than the number reporting themselves unemployed in the CPS, suggesting almost all unemployed individuals receive UI benefits.

However, a more appropriate benchmark is a measure that also includes discouraged workers which is currently not published for the state of California.

The official unemployment rate is defined as the fraction of individuals in the labor force that report themselves out of work, and wanting and actively searching for a job. In July, there were 2.51 million workers who fit this definition in California, leading to an unemployment rate of 13.3%.¹⁹ The most comparable number is the number of UI recipients that do not work and hence received their full benefits, which from [Table 9A](#) are 3.27 million (92.0% of column 2), amounting to 17.3% of the July labor force ([Table 9B](#)). This suggests that a large share of the unemployed may be receiving UI benefits. However, the official unemployment rate does not count individuals that want a job but are not looking for work. Since the typical requirement to look for a job is not being enforced in California during the COVID-19 crisis, such workers are likely receiving UI benefits. Moreover, as discussed in this report, many UI recipients have partial earnings while collecting partial unemployment benefits. Our UI estimate of unemployment is therefore likely to capture workers not included in the official unemployment definition.

A more comprehensive measure of unemployment that captures workers that want a job but are currently not actively searching for one, or workers working part-time but wanting full-time work — both groups likely to be among current UI recipients — stood at 16.8% at the federal level in July.²⁰ While this number was not reported at the state level, our own calculations based on July CPS numbers suggest it was closer to 21% in California. In contrast, the fraction of all UI beneficiaries paid (including those on partial UI) among the July labor force was 18.8% ([Table 9B](#)), suggesting that there is a share of underemployed workers not currently receiving UI benefits either because they have not applied or they are not eligible. Some UI claimants are also denied benefits due to excess earnings and if we include these claimants the fraction of the July labor force receiving UI payments rises to 19.7%.

In the final column of [Table 9A](#), we directly show the ratio of the number of UI beneficiaries that do not work (and so do not have their benefits reduced) and the number of workers reporting themselves to be unemployed in the CPS. This ratio is often referred to as the reciprocity rate of UI benefits. Statewide, the reciprocity rate is over 134%. This does not necessarily mean every single unemployed Californian received UI benefits, for the reasons just discussed. But the ratio is useful to contrast orders of magnitude of UI beneficiaries and unemployment for different groups. This ratio is higher for men, lower educated workers, and Black workers, and lower for women, Hispanic Workers, Asian Workers, and more educated workers.²¹ The reciprocity rates would be higher if we included workers with partial UI benefits as

well, especially for Hispanic workers, White workers, and more educated workers that have higher rate of partial UI benefits. For example, when including workers with partial UI, estimates of the reciprocity rate rises from 97% to 108% for Hispanic Workers and 127% to 137% for White Workers.

Overall, past experience suggests that it is unlikely that the CPS captures all those not employed because of COVID-19, and also unlikely that all those unemployed due to COVID-19 are receiving UI benefits. However, our numbers suggest that a substantial fraction of underemployed individuals in California are currently receiving UI benefits.

Without Supplemental Benefits, Many Claimants Would Receive Near Poverty-Level Benefits

In California, most claimants found to be eligible are paid 50% of average weekly earnings in a base period in benefits, up to a maximum of \$450 per week.²² For all initial claimants between August 16th and August 29th projected to qualify for regular UI benefits, the median WBA was \$350 per week ([Table 11](#), [Figure 13](#)).²³

Our recent [Data Point](#) highlights both how the extra \$300 payments from the Lost Wages Assistance program will temporarily help Californians, and how 192,000 Californians will be excluded from this benefit due to federal eligibility restrictions. While the Employment Development Department recently announced it had secured federal funding for five weeks of payments²⁴, (applied to eligible unemployment experienced between July 26th and August 29th), any unemployment experienced after August 29th is expected to be ineligible for these additional payments. If the payment amounts for UI benefits stay roughly constant, the median claimant will be eligible for just \$350 per week after the LWA program expires.

To put these benefit amounts into perspective, one can compare benefit amounts to California's 2020 state income limits, which are used for eligibility determinations of various government programs.²⁵ [Table 12](#) illustrates income classifications dependent upon on the size of households, the weekly benefit amount, and the number of people receiving these benefits in the household.

Using these classifications, we see that any single individual receiving UI benefits as-is (without \$300 from LWA or a \$600 benefit such as FPUC) will be classified as "Very Low Income." A family in California with two parents collecting the maximum weekly benefit while supporting one child would also be considered "Very Low Income" in the absence of other income.

Even if these parents were to earn some additional, part-time income, due to the way Partial UI works, their UI benefits would be decreased as their earnings increased. The bottom two sections of the table show similar situations under a \$300 supplement, such as the LWA program, or a \$600 supplement, such as the FPUC benefit.

It is clear that even a \$300 supplement still leaves single earner families below the “Low Income” or “Very Low Income” thresholds, though it does help raise *some* families with two claimants above these levels, depending on their actual WBA and the size of the household. The \$600 benefits, as provided in the FPUC program, is the only scenario considered in which any regular UI claimants would be classified as “Moderate Income” or higher.

One can further compare how households of different demographic groups might fare under these scenarios by examining the WBA’s shown in [Table 11](#). We see that the median WBA for initial claimants in the last two weeks (August 16th – August 29th) was lower for women, less educated claimants, younger claimants, and non-White claimants, a pattern which held even before the COVID-19 crisis.

Similarly, median WBAs for initial claimants differed substantially across industries prior to the crisis, reflecting differences in wage levels ([Table 13](#)). While higher-earning industries have seen median WBAs stay steady at or near the \$450 maximum throughout the crisis (i.e., Professional, Scientific, and Technical Services, Construction, and the Information industry), lower-earnings industries who are not affected by the maximum threshold have seen their median WBAs vary with time, indicating a changing composition of workers filing claims within the industry. For example, the median WBA for an initial claimant from the Accommodation and Food Services industry was \$282 in February, but averaged just \$250 over the course of the crisis, indicating those most affected earned lower wages than those claiming benefits before the crisis. Over the last two weeks, new initial claimants from the Education Services industry have higher WBAs than those seen over the course of the crisis, indicating those recently laid off have been higher-income workers than those who filed earlier in the crisis, but not as high as those seen in pre-crisis times. In contrast, recent claimants from the Retail Trade industry tend to have lower earnings profiles than those seen earlier in crisis.

About 61% of New Initial Claimants Expect to be Recalled to Their Employer

Upon filing an initial UI claim, individuals are asked to report whether they expect to return to their prior job, i.e., to be “recalled.” Around 63 percent of all new initial UI claimants during the two weeks from August 16th to August 29th reported that they expect to be recalled, a noticeable increase from the week prior ([Figure 14, Table 11](#)). While recent recall rates are lower than the 90% seen at the peak of the crisis, they are still significantly higher than the 27% average during February, and appear to be holding firm. Furthermore, the fraction of workers expecting to be recalled was still substantially above the February average even when looking within various demographic groups filing an initial claim ([Table 11](#)).

The numbers we report here reflect recall expectations of only new initial claims, excluding additional claims. When a new claim is re-opened as an additional claim, the recall data that we observe corresponds to the earlier new claim. [Figure 14](#) contrasts how recall expectations have changed over time for non-additional initial claims, which is our preferred measure, and for all initial claims, which is the measure we have reported in previous reports. That recall expectations since May have been higher when additional claims are included is consistent with the fact that recall expectations were high early on in the pandemic, when the original claims corresponding to recent additional claims was filed.

In February, a higher share of male workers, older workers, Hispanic workers, and lower-educated workers reported that they expected to be recalled. When considering all new claimants since the onset of the crisis, we see that similar patterns hold – though the gap in expectations between Hispanic claimants and others shrunk considerably (as other races increased their recall expectations more dramatically). Looking at new claimants who filed their claim during the two weeks from August 16th to August 29th, we see that all demographic groups are reporting lower recall expectations than earlier in the crisis. Education and racial groups see disparities in expected recall, while differences by age and gender are more muted. Interestingly, while recall expectations among Black claimants have been lower than those of other races for most of the crisis, more recently expected recall rates among Asian claimants have dropped well below those of other races.

In the two weeks between August 16th and August 29th, just 59% of new initial claimants identifying as Asian reported they expect to be recalled, compared to 66% of Black claimants, 61% of white claimants, and a statewide average of 63%. ([Table 11](#)).

We also analyzed the percent of new claimants reporting they expect to be recalled by major industry ([Table 13](#)). Before the

crisis the incidence of self-reported recall expectations varied from low rates of 5.9% in Finance and Insurance and 3.1% in Management, to high rates in Construction of 44.9% and Agriculture, Forestry, Fishing and Hunting of 80.8%. In the two weeks from August 16th to August 29th, recall rates were lower in all industries than those seen over the course of the crisis. Arts, Entertainment, and Recreation continued to report (relatively) high rates of recall expectations (66%), as did Construction (62%) and Education Services (62%). Industries with lower rates of expected recall include Finance and Insurance (51%), Management (52%), and Real Estate and Leasing (53%).

Although recall information is self-reported by the claimant and may change in the course of the unemployment spell, this does suggest some reason for optimism about the economic effects of the COVID-19 crisis. While still costly both for the workers themselves and for the economy as a whole, temporary job separations in which the worker eventually returns to the same employer are likely to be much less costly than permanent separations.

Customer-Facing Service Industries Continue to See High Rates of Claims

To assess the impact of COVID-19 on different industries in California we categorized claimants by the major NAICS code associated with the primary employer in their base period.²⁶ Recent initial claims have continued to be concentrated in a few top industries.

Table 14 allows us to analyze the share of the labor force in various industries which has been affected. We see that 61.3% of the Arts, Entertainment, and Recreation industry workforce has filed at least one UI claim since March 15th, along with 64% of the education services workforce. Accommodation and Food Services has seen the largest *number* of unique claimants, with nearly 790,000 unique individuals filing claims since the start of the crisis. Note that while the Accommodation and Food services industry accounts for a large number of initial claims each week, the number of unique claimants from the industry increases much more slowly, as nearly 80% of initial claims from the industry in recent weeks have been additional claims. Retail Trade and the Health Care and Social Assistance industries have each accounted for over half a million unique claimants.

Increases in UI Claims More Pronounced in Urban Counties

We also analyzed whether the COVID-19 crisis had disparate impacts across the state. Among the most populous counties (**Table 15**), Los Angeles County accounted for 30% of all claims filed in the state in the past three weeks, a bit more than one might expect based on its share of the state labor force (26.8%).²⁷ San Diego and Orange County saw slightly lower shares of claims than one might guess, accounting for 7.9 and 7.4 percent of initial claims while making up 8.1 and 8.3 percent of the labor force, respectively. Riverside and San Bernardino counties, on the other hand, accounted for a larger share of claims than their share of the labor force, with 6.5 and 6.2 percent of claims in the last three weeks coming from each county, while making up 5.7 and 5.0 percent of the state's labor force.

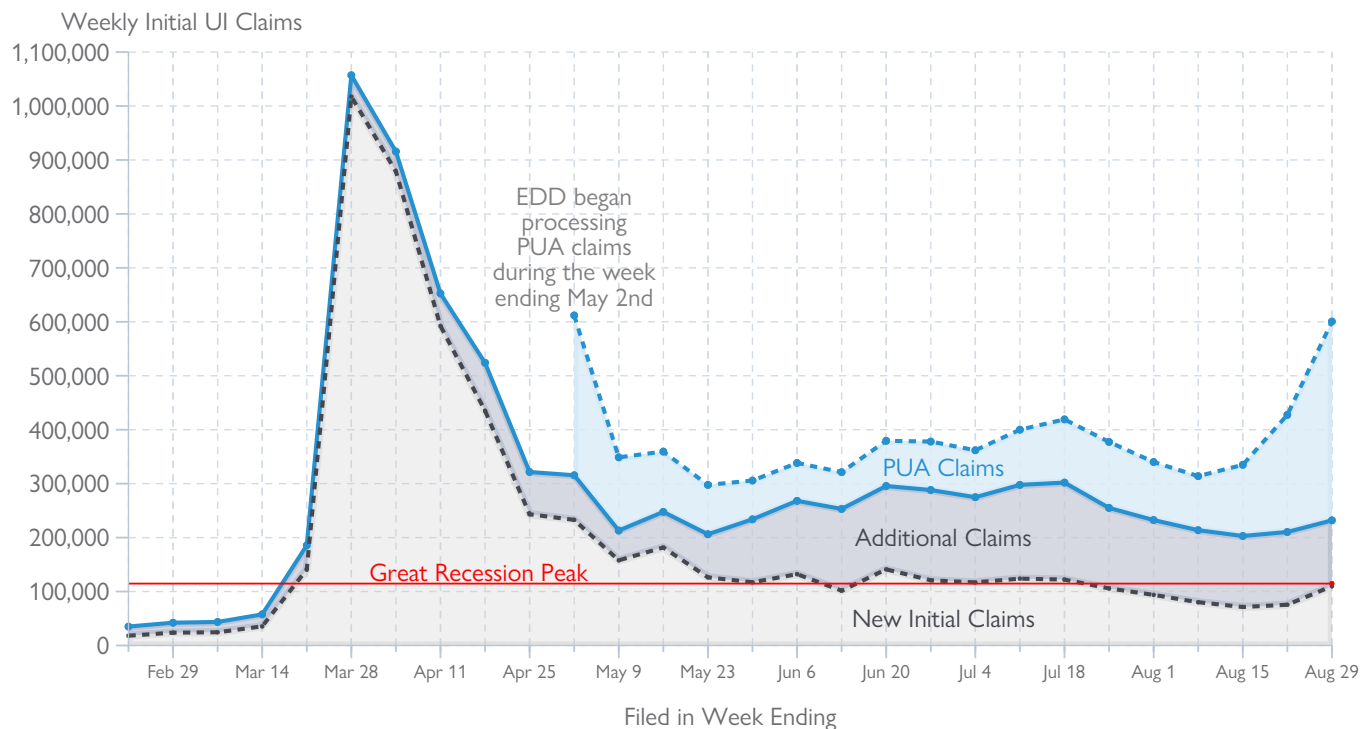
In looking at the number of unique claimants since the beginning of the crisis, Los Angeles, Riverside, San Bernardino, and Sacramento counties have been hit especially hard, with over 43% of their labor force filing at least one UI claim. Los Angeles County alone has had 2.3 million unique claimants since March 15th. Because not all unemployed workers file for UI, the actual number of people who are unemployed could be larger.

TABLE 1: Weekly Initial UI Claims During the COVID-19 Crisis in California, 2/8/2020–8/29/2020

WEEK ENDING	TOTAL INITIAL CLAIMS	PUA CLAIMS	FRACTION OF PUA CLAIMS AMONG TOTAL CLAIMS	UNIQUE CLAIMANTS (SINCE START OF CRISIS)	CUMULATED UNIQUE CLAIMANTS	CUMULATED UNIQUE CLAIMANTS AS PERCENT OF FEB LABOR FORCE
Mar 07	43,605	—	—	—	—	—
Mar 14	57,704	—	—	—	—	—
Mar 21	185,545	—	—	183,096	183,096	0.9
Mar 28	1,057,167	—	—	1,051,857	1,234,953	6.4
Apr 04	915,815	—	—	893,285	2,128,238	11.0
Apr 11	652,886	—	—	597,492	2,725,730	14.0
Apr 18	524,958	—	—	443,993	3,169,723	16.3
Apr 25	322,599	—	—	249,484	3,419,207	17.6
May 02	611,812	297,873	49%	360,800	3,780,007	19.5
May 09	348,842	137,851	40%	232,288	4,012,295	20.7
May 16	359,468	116,116	32%	245,110	4,257,405	21.9
May 23	297,680	96,310	32%	188,198	4,445,603	22.9
May 30	305,799	77,553	25%	170,954	4,616,557	23.8
June 06	338,410	76,318	23%	189,430	4,805,987	24.7
June 13	321,367	74,689	23%	159,990	4,965,977	25.6
June 20	379,480	90,411	24%	212,824	5,178,801	26.7
June 27	378,105	97,681	26%	199,937	5,378,738	27.7
July 04	361,965	94,345	26%	191,503	5,570,241	28.7
July 11	400,042	111,053	28%	213,479	5,783,720	29.8
July 18	419,222	126,552	30%	228,179	6,011,899	30.9
July 25	377,405	130,401	35%	217,770	6,229,669	32.1
Aug 01	340,188	115,481	34%	193,041	6,422,710	33.1
Aug 08	313,970	108,460	35%	172,201	6,594,911	33.9
Aug 15	334,913	140,314	42%	196,630	6,791,541	35.0
Aug 22	427,547	226,659	53%	285,531	7,077,072	36.4
Aug 29	600,504	377,294	63%	465,417	7,542,489	38.8

Notes: Total initial claims refers to initial claims for regular unemployment insurance (UI) benefits and for Pandemic Unemployment Assistance among California Residents. Tabulations based on initial UI claims file. Initial Claims in a given week may be greater than the number of new unique claimants, as individuals may appear twice in the initial claims numbers - e.g., any claimant that filed at least one additional claim, or the majority of PUA claimants (since most PUA claimants must prove ineligibility for regular UI by filing a regular UI claim before their separate pua claim can be accepted).

FIGURE 1: Weekly Initial UI Claims (including PUA) During the COVID-19 Crisis in California, 2/22/2020–8/29/2020



X-axis labels correspond to Saturdays.

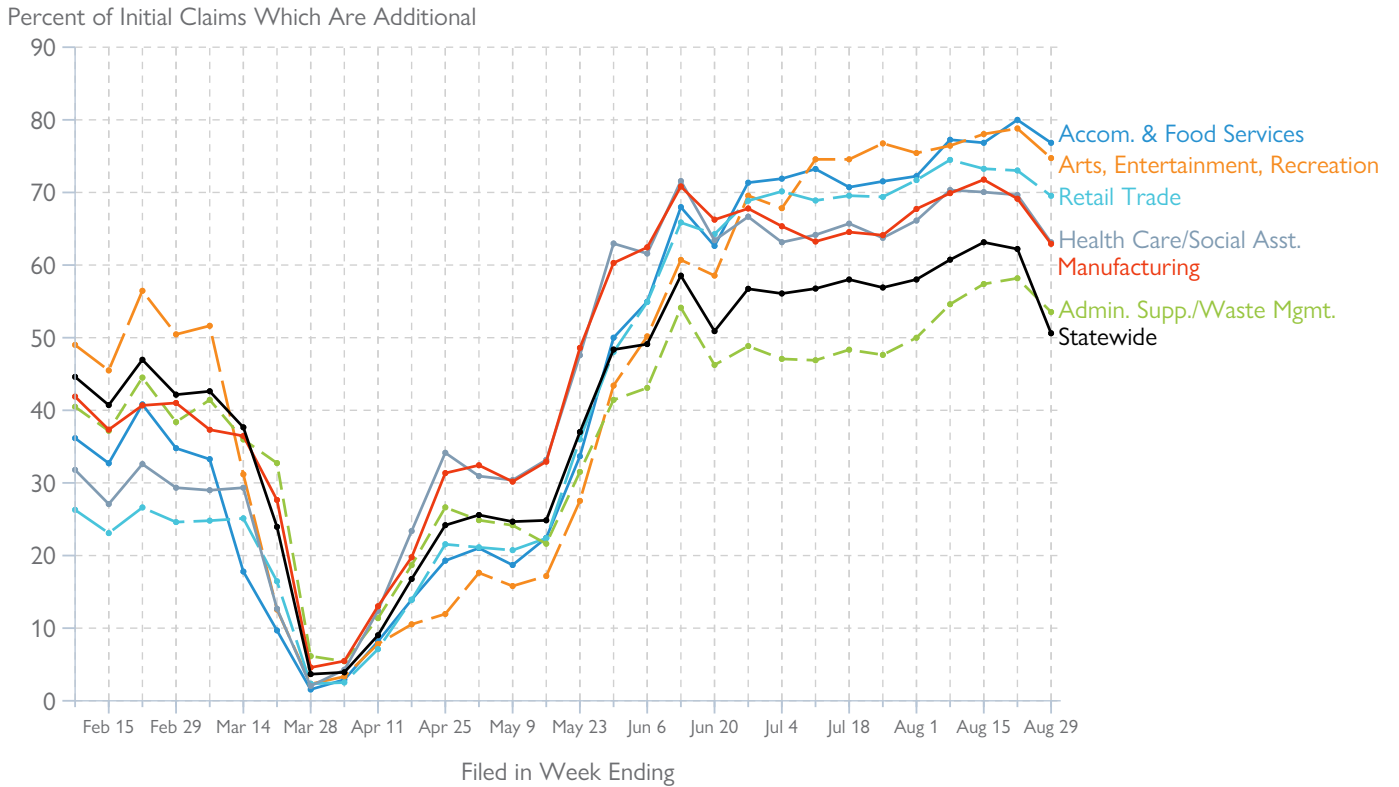
Additional Claims include claimants for both regular UI and PUA who have already filed an original claim during the same benefit year, had a break of one or more weeks of benefits with intervening employment, and have re-opened their UI claim. We also include Transitional Claims with the Additional Claims region. Transitional Claims are claims where a claimant is still collecting benefits at the end of their benefit year and had sufficient wage earnings during that year to start up a new claim once the first benefit year ends. Transitional Claims make up less than 0.5% of Total Claims since March 15th. California reported 114,793 initial UI claims (including additional claims) in the week ending January 9, 2010. (OUI DOLETA Table 539)

TABLE 2: New Initial Claims and Additional Claims Filed in the Week Ending August 29th, by Industry

MAJOR INDUSTRY (2 DIGIT NAICS)	NEW INITIAL CLAIMS	ADDITIONAL CLAIMS	INDUSTRY SHARE OF NEW INITIAL CLAIMS	INDUSTRY SHARE OF ADDITIONAL CLAIMS	ADDITIONAL REGULAR (NON-PUA) CLAIMS AS A PERCENT OF REGULAR INITIAL CLAIMS FROM THAT ROW
Accommodation and Food Services	5,285	17,559	9.0	16.4	76.8
Arts, Entertainment, Recreation	1,240	3,668	2.1	3.4	74.7
Mining, Oil and Gas	58	150	0.1	0.1	72.1
Other Services	1,758	4,027	3.0	3.8	69.6
Retail Trade	6,672	15,253	11.4	14.2	69.5
Information	2,005	4,466	3.4	4.2	69.0
Construction	3,723	6,798	6.3	6.3	64.5
Health Care and Social Assistance	8,892	15,259	15.2	14.2	63.1
Manufacturing	4,277	7,260	7.3	6.8	62.9
Wholesale Trade	2,062	3,503	3.5	3.3	62.9
Education Services	4,740	7,692	8.1	7.2	61.8
Real Estate and Leasing	1,161	1,640	2.0	1.5	58.6
Transportation, Warehousing and Utilities	3,162	4,440	5.4	4.1	58.4
Management	378	492	0.6	0.5	56.6
Prof., Scientific, Techn. Services (a)	4,293	5,065	7.3	4.7	54.0
Admin. Support, Waste Man. (a)	6,380	7,390	10.9	6.9	53.5
Agriculture, Forestry, Fishing (a)	1,442	1,444	2.5	1.3	50.0
Public Administration	1,155	1,139	2.0	1.1	49.7
Finance and Insurance	1,721	916	2.9	0.9	34.7

Notes: PUA claimants do not report industry, thus they are excluded from this table. Claims refer to initial claims for regular unemployment insurance (UI) benefits among California residents. Additional claims are claims where an initial claim has already been opened, the claimant has missed at least one week of certification, then re-opened the claim before the benefit year has expired. Tabulations based on initial UI claims file. Industry of main employer prior to layoff was obtained from the Quarterly Census of Employment and Wages according to North American Industrial Classification Systems (Naics, see https://www.bls.gov/iag/tgs/iag_index_naics.htm). Column Total excludes Unclassified NAICS codes, and those with unreported NAICS codes.

FIGURE 2: Share of Initial UI Claims Which are Additional by Select Industries During the COVID-19 Crisis in California, 2/8/2020 - 8/29/2020



X-axis labels correspond to Saturdays. This figure does not include PUA claims. Only select industries are shown. Additional claims are claims where an initial claim has already been opened, the claimant has missed at least one week of certification, then re-opened the claim before the benefit year has expired. Transitional claims are excluded from this calculation.

TABLE 3 : New Initial Claims and Additional Claims Filed in the Week Ending August 29th, by Demographic Group

GROUP	NEW INITIAL CLAIMS	ADDITIONAL CLAIMS	GROUP'S SHARE OF NEW INITIAL CLAIMS	GROUP'S SHARE OF ADDITIONAL CLAIMS	ADDITIONAL CLAIMS AS A PERCENT OF ALL INITIAL CLAIMS FROM THAT ROW (INCLUDING PUA)	ADDITIONAL REGULAR (NON-PUA) CLAIMS AS A PERCENT OF REGULAR INITIAL CLAIMS FROM THAT ROW
Statewide	478,435	121,396	100.0	100.0	20.2	50.6
By Gender						
Female	208,417	67,052	43.6	55.3	24.3	55.6
Male	269,767	54,280	56.4	44.7	16.8	45.6
By Age Group						
16–19	14,691	3,835	3.1	3.2	20.7	42.5
20–24	37,634	17,830	8.0	14.7	32.1	56.8
25–34	91,644	32,366	19.6	26.7	26.1	54.9
35–44	93,883	23,530	20.0	19.4	20.0	52.1
45–54	95,026	21,308	20.3	17.6	18.3	49.8
55–64	81,675	17,381	17.4	14.3	17.5	47.3
65–85	53,912	5,074	11.5	4.2	8.6	33.0
By Race and Ethnicity						
White	232,644	36,809	61.1	34.3	13.7	43.3
Black	87,279	7,003	22.9	6.5	7.4	29.9
Hispanic	46,983	46,533	12.3	43.4	49.8	61.1
Asian	13,757	16,853	3.6	15.7	55.1	66.2
By Education						
High School Degree or Less	53,260	54,615	48.2	51.1	-	50.8
Associate's Deg., Some College	30,460	32,332	27.5	30.2	-	51.6
Bachelor's Degree or More	26,868	19,985	24.3	18.7	-	42.7

Notes: PUA claimants do not report education levels. Additional claims are claims where an initial claim has already been opened, the claimant has missed at least one week of certification, then re-opened the claim before the benefit year has expired.

TABLE 4: Initial (Regular) UI Claims During the COVID-19 Crisis and Total UI Claims as a Fraction of Labor Force by Gender

GENDER	INITIAL CLAIMS WEEK ENDING AUGUST 15TH	INITIAL CLAIMS WEEK ENDING AUGUST 22ND	INITIAL CLAIMS WEEK ENDING AUGUST 29TH	UNIQUE CLAIMANTS SINCE MARCH 15TH	WORKERS IN LABOR FORCE IN FEBRUARY	UNIQUE CLAIMANTS AS % OF LABOR FORCE
Female	101,794	104,604	112,244	2,648,118	8,824,000	30.0
Male	92,588	96,034	110,754	2,511,030	10,605,000	23.7
Column Total	194,382	200,638	222,998	5,159,148	19,429,000	26.6
% Female	52.4	52.1	50.3	51.3	45.4	-

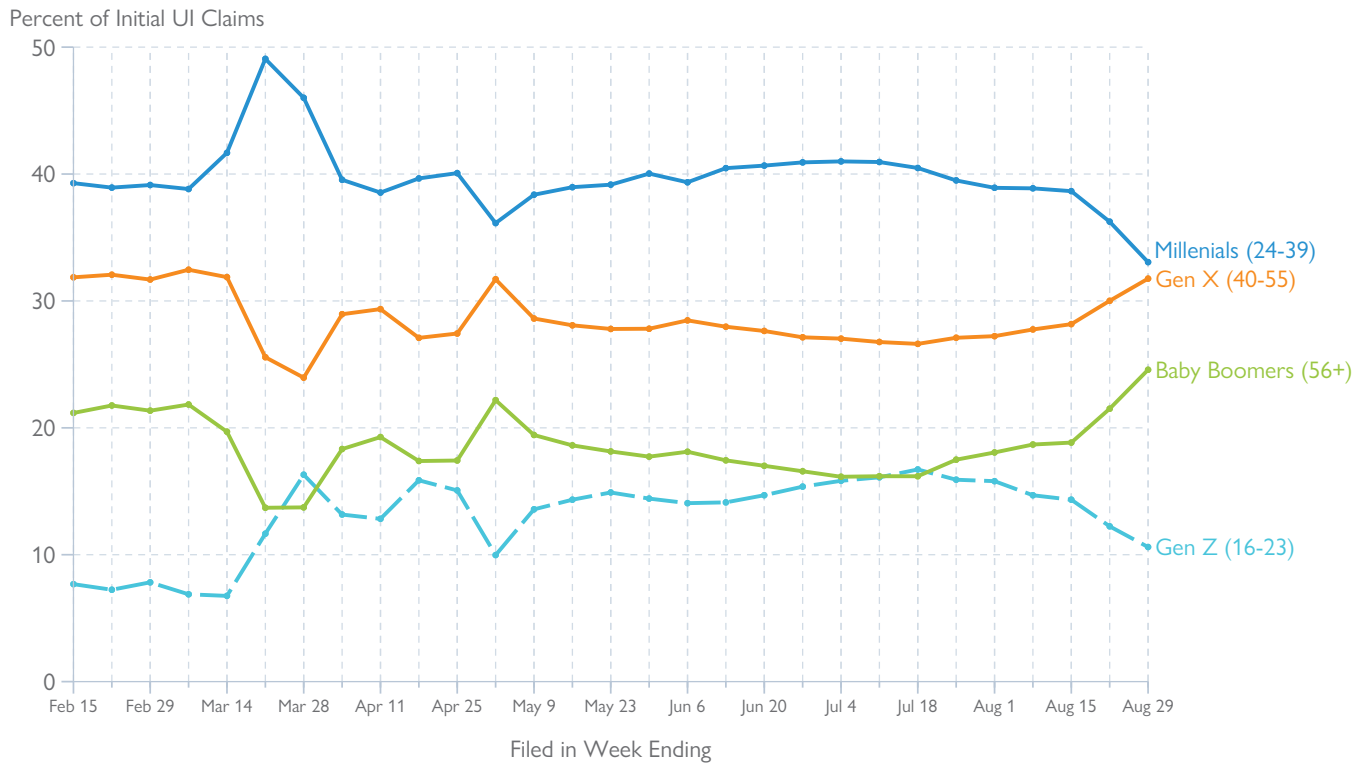
Notes: Claims refer to initial claims for regular unemployment insurance (UI) benefits among California residents. Does not include PUA claims. Tabulations based on initial UI claims file. Column Total excludes claimants not reporting Gender. Columns 1-3 count the total number of initial claims filed in that week, including additional claims. For a definition of unique claimants, see the note to Table 1.

TABLE 5: Initial Pandemic Unemployment Assistance (PUA) Claims in the Last Two Weeks, Total UI Claims Since Mid-March, by Demographic Group

GROUP	Last Two Weeks: August 16th-August 29th		Since March 15th			
	PUA CLAIMS	PERCENT OF PUA CLAIMANTS	TOTAL CUMULATED CLAIMS (PUA + REGULAR)	CUMULATED CLAIMS AS PERCENT OF LABOR FORCE	CUMULATED UNIQUE CLAIMANTS (PUA + REGULAR)	UNIQUE CLAIMANTS AS % OF LABOR FORCE
Statewide	603,953	100	10,575,689	54.4	7,542,489	38.8
By Gender						
Female	261,888	43.4	5,343,781	60.6	3,725,252	42.2
Male	341,870	56.6	5,214,431	49.2	3,801,834	35.8
By Age Group						
16–19	18,247	3.1	395,802	74.5	305,762	57.6
20–24	42,762	7.3	1,391,957	80.0	1,002,616	57.6
25–34	112,659	19.3	2,772,654	58.0	1,941,213	40.6
35–44	121,537	20.8	2,042,057	47.5	1,425,697	33.1
45–54	120,308	20.6	1,812,188	46.4	1,272,744	32.6
55–64	101,400	17.4	1,500,383	49.7	1,064,062	35.2
65–85	66,909	11.5	578,574	50.2	476,474	41.4
By Generation						
Gen Z (16-23)	51,774	9	1,489,848	79.8	1,097,021	58.8
Millennials (24-39)	181,232	31	4,171,911	56.3	2,917,933	32.0
Gen X (40-55)	194,139	33	2,932,910	46.3	2,059,524	32.5
Baby Boomers (56+)	156,677	27	1,898,980	49.7	1,389,331	36.4
By Race and Ethnicity						
White	289,480	47.9	3,493,800	46.2	2,541,066	33.6
Hispanic	35,525	5.9	3,301,961	44.8	2,265,515	30.8
Asian	12,204	2.0	1,465,994	47.9	1,016,253	33.2
Black	118,575	19.6	876,334	83.7	716,718	68.4

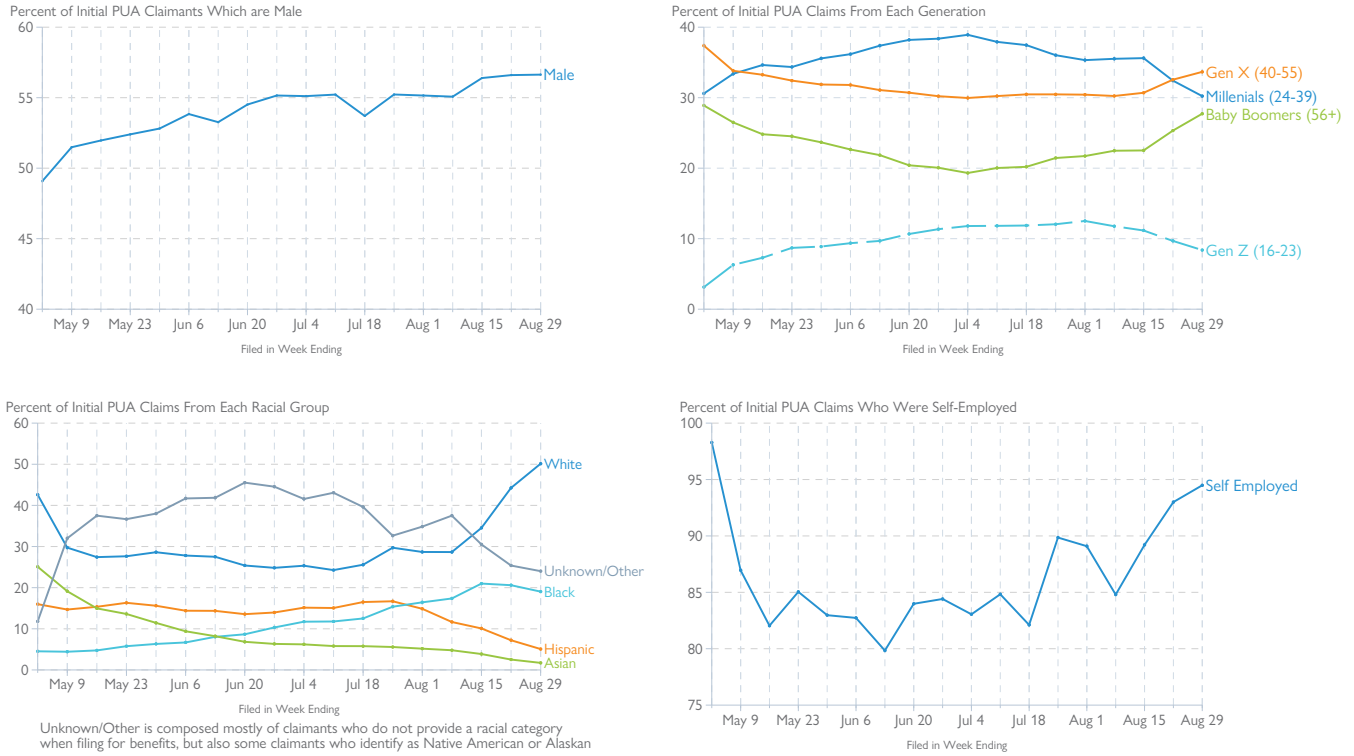
Notes: Claims refer to claims for Pandemic Unemployment Assistance and to initial claims for regular unemployment insurance (UI) benefits among California residents. Tabulations based on initial UI claims file. Table excludes claimants not reporting Gender. White and Black do not include those identifying as Hispanic. Table does not show information on claimants in which race is unknown, specified as 'other', or specified as Native American or Alaskan Natives, due to small sample sizes.

FIGURE 3: Distribution of Initial UI Claims by Generation, 2/22/2020 - 8/29/2020



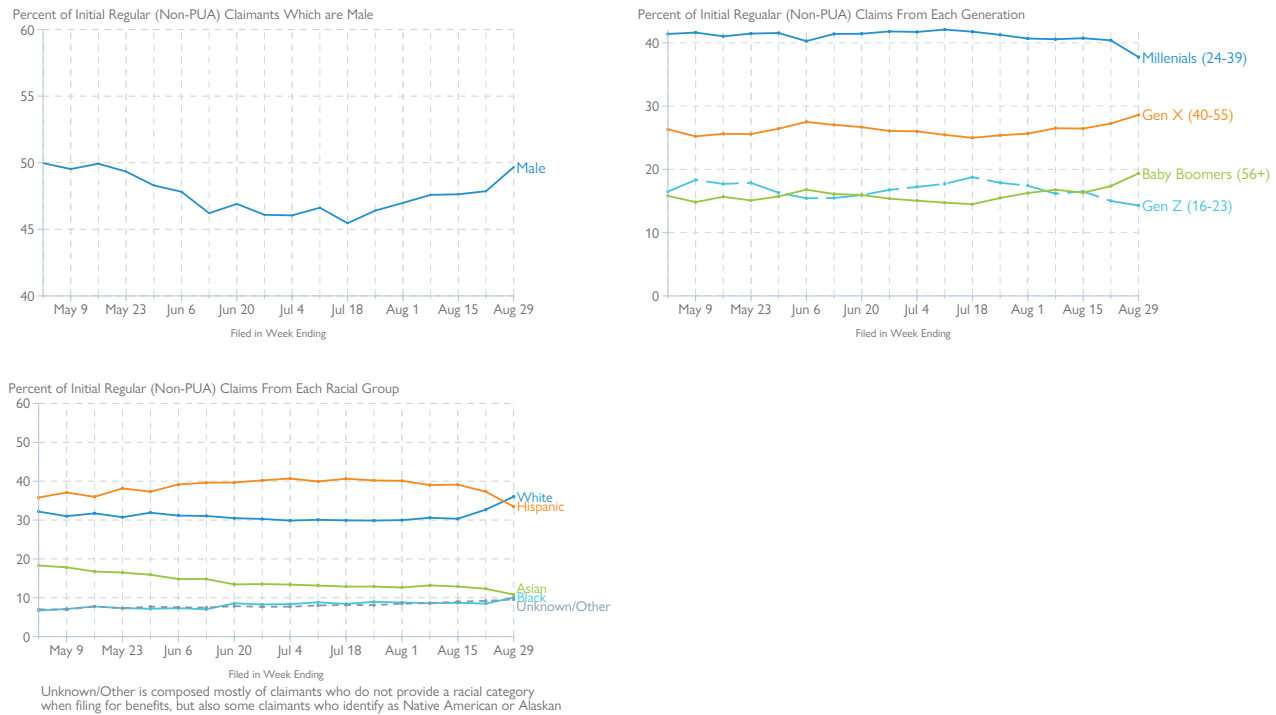
X-axis labels correspond to Saturdays.
 This figure combines initial claims to regular UI and Pandemic Unemployment Assistance (PUA).

FIGURE 4: Trends in the Demographic Characteristics of Initial PUA Claimants, 2/8/2020-8/29/2020



X-axis labels correspond to Saturdays.

FIGURE 4B: Trends in the Demographic Characteristics of Initial non-PUA Claimants, 2/8/2020-8/29/2020



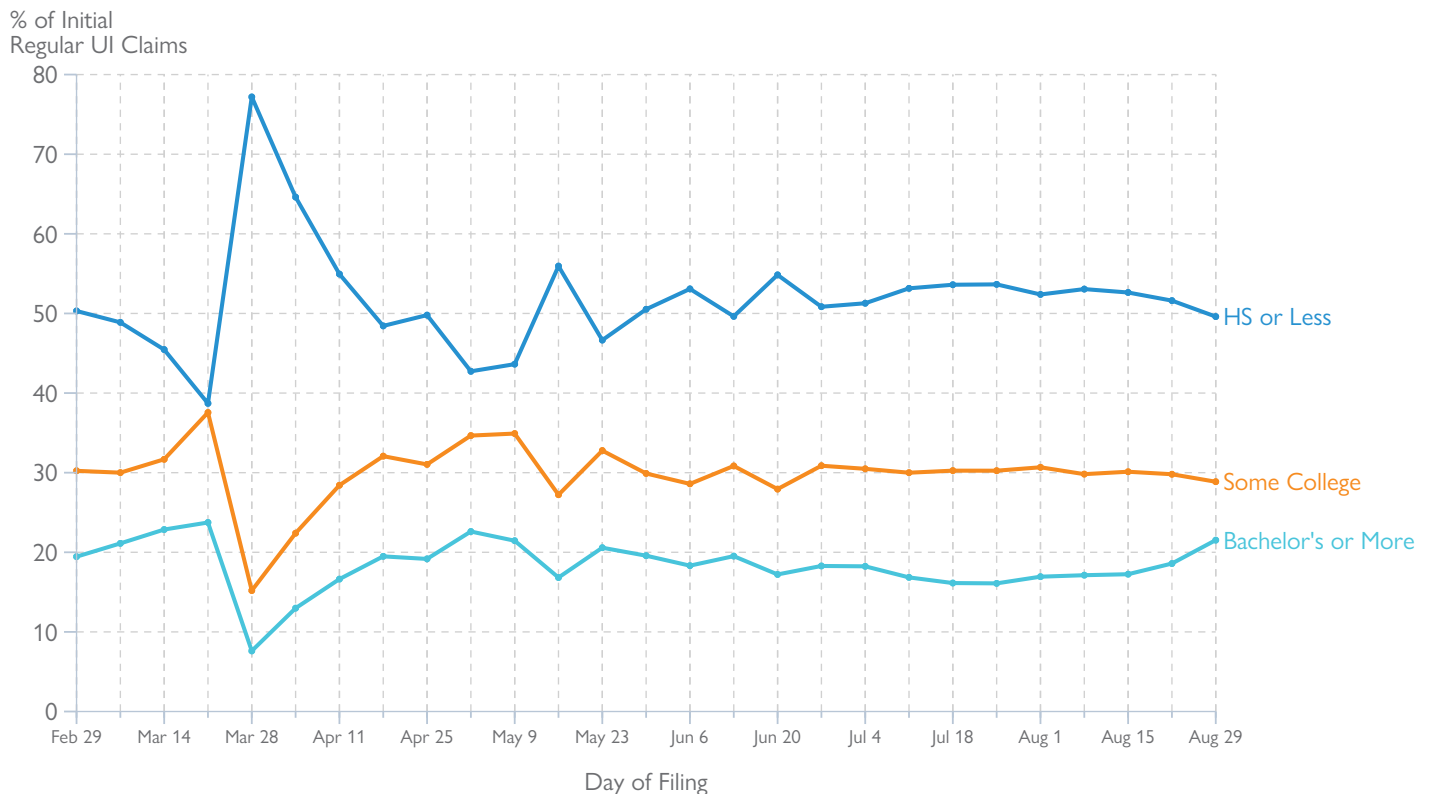
X-axis labels correspond to Saturdays.

TABLE 6: Initial (Regular) UI Claims During the COVID-19 Crisis and Total UI Claims as a Fraction of Labor Force by Age Group

AGE GROUP	INITIAL CLAIMS WEEK ENDING AUGUST 15TH	INITIAL CLAIMS WEEK ENDING AUGUST 22ND	INITIAL CLAIMS WEEK ENDING AUGUST 29TH	UNIQUE CLAIMANTS SINCE MARCH 15TH	WORKERS IN LABOR FORCE IN FEBRUARY	UNIQUE CLAIMANTS AS % OF LABOR FORCE
16–19	7,990	7,118	8,046	225,237	531,000	42.4
20–24	30,334	28,978	29,771	835,740	1,741,000	48.0
25–34	53,131	54,260	55,462	1,450,205	4,780,000	30.3
35–44	36,111	38,053	41,809	926,331	4,303,000	21.5
45–54	31,623	33,701	39,739	806,076	3,904,000	20.6
55–64	26,452	28,446	33,905	668,808	3,019,000	22.2
65–85	8,432	9,626	13,125	252,871	1,152,000	22.0
Column Total	194,073	200,182	221,857	5,165,268	19,430,000	26.6

Notes: Claims refer to initial claims for regular unemployment insurance (UI) benefits among California residents. Does not include PUA claims. Tabulations based on initial UI claims file. Column Total excludes claimants with unreported age or those reporting age less than 16 or greater than 85. Columns 1-3 count the total number of initial claims filed in that week, including additional claims.

FIGURE 5: Share of Initial UI Claims During the COVID-19 Crisis in California by Education Group, 2/29/2020–8/29/2020



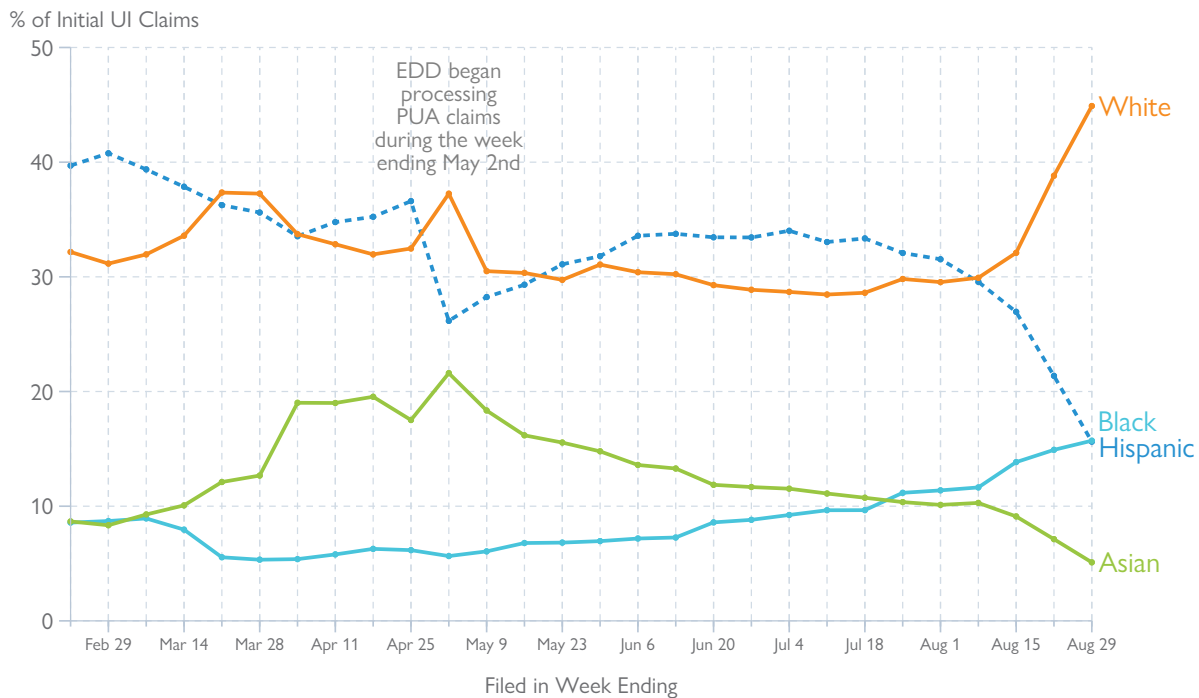
X-axis Labels Correspond to Saturdays.
Our data do not contain education levels for claimants for Pandemic Unemployment Assistance (PUA).

TABLE 7: Initial (Regular) UI Claims During the COVID-19 Crisis and Total UI Claims as a Fraction of Labor Force by Education

EDUCATION GROUP	INITIAL CLAIMS WEEK ENDING AUGUST 15TH	INITIAL CLAIMS WEEK ENDING AUGUST 22ND	INITIAL CLAIMS WEEK ENDING AUGUST 29TH	UNIQUE CLAIMANTS SINCE MARCH 15TH	WORKERS IN LABOR FORCE IN FEBRUARY	UNIQUE CLAIMANTS AS % OF LABOR FORCE
Less Than High School Degree	21,857	21,025	22,799	574,502	2,283,877	25.2
High School Degree or GED	77,981	79,935	85,438	2,608,974	4,295,053	60.7
Associate’s Degree or Some College	57,131	58,302	62,983	1,511,118	5,075,283	29.8
Bachelor’s Degree	25,500	28,449	37,341	701,548	4,927,569	14.2
Graduate Degree	7,219	7,910	9,632	197,288	2,848,218	6.9
Column Total	189,688	195,621	218,193	5,593,430	19,430,000	28.8

Notes: Claims refer to initial claims for regular unemployment insurance (UI) benefits among California residents. Does not include PUA claims. Tabulations based on initial UI claims file. Column Total excludes claimants with unreported education level. Labor force numbers have been calculated using a 12-month moving average ending in February from the CPS to be consistent with EDD’s numbers. Columns 1-3 count the total number of initial claims filed in that week, including additional claims. For a definition of unique claimants, see the note to Table 1.

FIGURE 6: Share of Initial UI Claims (including PUA) During the COVID-19 Crisis in California by Race and Ethnicity, 2/22/2020–8/29/2020



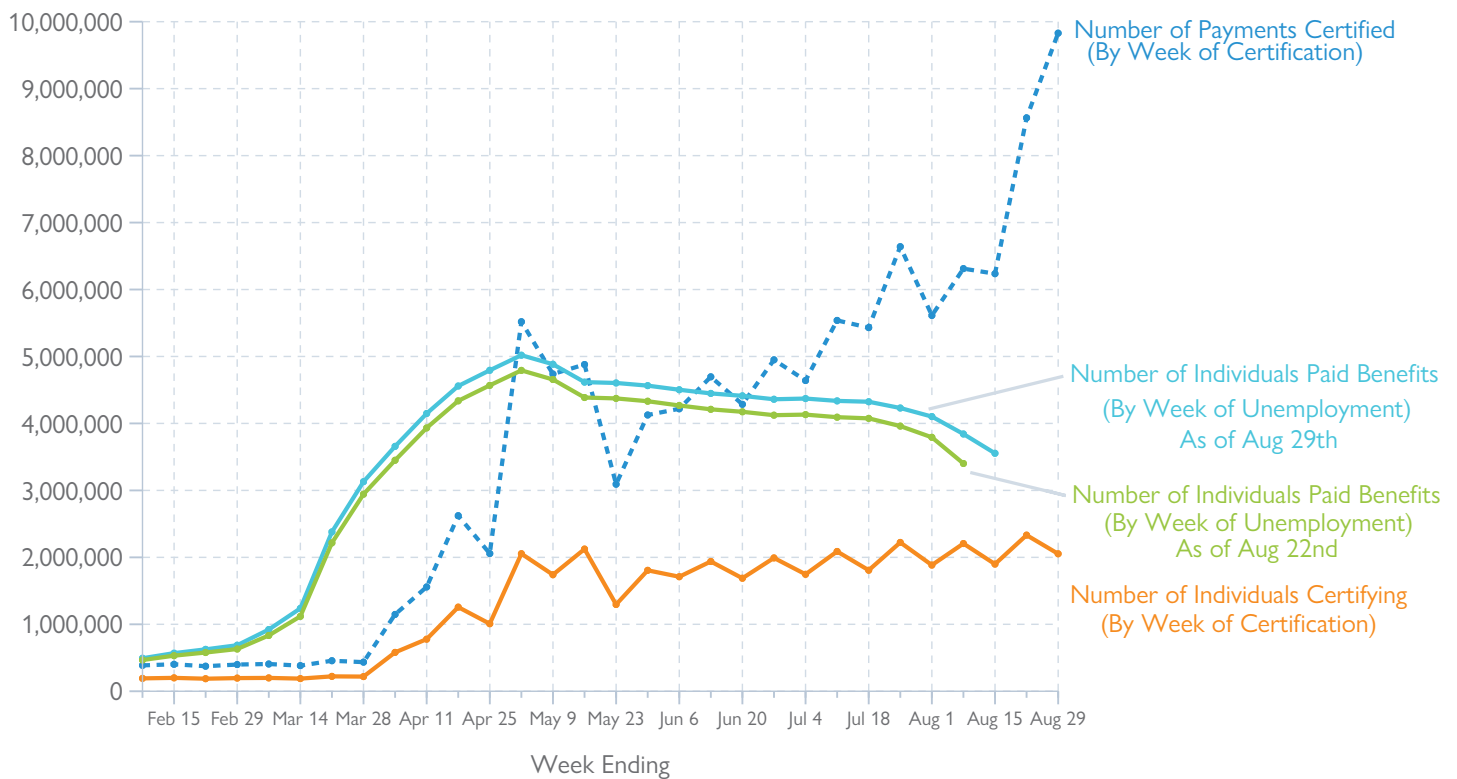
X-axis labels correspond to Saturdays.
 This figure combines initial claims to regular UI and Pandemic Unemployment Assistance (PUA).
 Figure does not show information on claimants in which race is unknown, specified as 'other', or specified as Native American or Alaskan Native, due to small sample sizes.

TABLE 8: Initial (Regular) UI Claims During the COVID-19 Crisis and Total UI Claims as a Fraction of Labor Force by Race and Ethnicity

RACE	INITIAL CLAIMS WEEK ENDING AUGUST 15TH	INITIAL CLAIMS WEEK ENDING AUGUST 22ND	INITIAL CLAIMS WEEK ENDING AUGUST 29TH	UNIQUE CLAIMANTS SINCE MARCH 15TH	WORKERS IN LABOR FORCE IN FEBRUARY	UNIQUE CLAIMANTS AS % OF LABOR FORCE
White	59,026	65,651	80,440	1,653,043	7,506,246	22.0
Hispanic	76,099	74,967	74,711	1,923,092	7,304,335	26.3
Asian	25,080	24,737	24,172	793,998	3,035,206	26.2
Black	16,911	17,059	22,481	390,675	1,038,524	37.6
Column Total	177,116	182,414	201,804	4,760,808	18,884,310	25.2

Notes: Claims refer to initial claims for regular unemployment insurance benefits among California residents. Does not include PUA Claims. Tabulations based on initial UI claims file. White and Black do not include those identifying as Hispanic. Table does not show information on claimants in which race is unknown, specified as 'other,' or specified as Native American or Alaskan Native, due to small sample sizes. Labor force numbers have been calculated using a 12-month moving average ending in February from the CPS to be consistent with EDD's numbers. Columns 1-3 count the total number of initial claims filed in that week, including additional claims. For a definition of unique claimants, see the note to Table 1.

FIGURE 7: Total Number of Individuals Paid Benefits by Week of Unemployment, Total Number of Individuals Certifying for Benefits by Week of Certification, and Total Number Payments Certified by Week of Certification, 2/8/2020- 8/29/2020



X-axis labels correspond to Saturdays.
 The "Number of Payments Certified" refers to the number of payments that were certified in a given week (the common definition of continued UI claims).
 The "Number of Individuals Certifying" refers to the number of people that certify for UI benefits in a given week.
 The gap between the green line and blue line is the result of individuals who certified for benefits between August 26th and September 2nd.
 Summing the differences between the 2 lines across all weeks of unemployment up through August 8th leaves us with just over 5 million individual-weeks.

TABLE 9A: Individuals Potentially Eligible for UI Benefits and Receiving UI Benefits, Total and as Fraction of the Labor Force and the Unemployed, and Share with Reduced UI Benefits, for Unemployment in the Week Ending August 15th, by Demographic Group

GROUP	INDIVIDUALS WITH POTENTIALLY ELIGIBLE CLAIMS	INDIVIDUALS WITH CLAIMS PAID	INDIVIDUALS WITH PARTIAL UI PAYMENTS AS A PERCENT OF ALL PAID CLAIMS	PERCENT OF POTENTIALLY ELIGIBLE INDIVIDUALS WITH PAYMENT DENIED	INDIVIDUALS WITH POTENTIALLY ELIGIBLE CLAIMS AS A PERCENT OF FEB LABOR FORCE	INDIVIDUALS RECEIVING FULL WBA AS A PERCENT OF UNEMPLOYED IN JULY
Statewide	3,714,754	3,554,932	8.0	4.3	19.1	134.50
By Gender						
Female	1,857,509	1,769,597	9.7	4.7	21.1	127.7
Male	1,794,952	1,726,383	6.3	3.8	16.9	137.0
By Age Group						
16–19	139,169	134,379	5.7	3.4	26.2	62.3
20–24	484,160	464,700	9.3	4.0	27.8	126.5
25–34	949,154	908,790	8.8	4.3	19.9	139.7
35–44	698,491	666,616	7.4	4.6	16.2	135.2
45–54	610,810	581,316	7.8	4.8	15.6	132.6
55–64	509,718	486,139	8.0	4.6	16.9	147.0
65–85	224,751	217,986	6.9	3.0	19.5	150.3
By Race and Ethnicity						
White	1,183,495	1,131,709	7.3	4.4	15.8	127.0
Hispanic	1,059,880	1,002,656	10.1	5.4	14.5	97.1
Asian	528,669	504,639	10.6	4.5	17.4	112.8
Black	388,208	380,540	4.4	2.0	37.4	185.5
By Education						
High School Degree or Less	1,272,598	1,204,871	11.3	5.3	19.3	117.6
Associate's Deg., Some College	657,877	617,642	12.6	6.1	13.0	67.4
Bachelor's Degree or More	374,335	347,342	12.0	7.2	4.8	42.2

Notes: "Potentially Eligible" includes claims which are either paid or have payment denied due to excess weekly earnings or full-time work. PUA claimants do not report education, and thus are excluded from the "By Education" section.

TABLE 9B: Different Measures of the Fraction of the Labor Force Potentially Eligible For UI Benefits, Receiving UI Benefits, and Receiving Full WBA for the Week Ending August 15th

GROUP	February Labor Force			July Labor Force			INDIVIDUALS PAID FULL WBA AS A PERCENT OF LABOR FORCE	INDIVIDUALS PAID LESS THAN FPL AS A PERCENT OF ALL PAID
	INDIVIDUALS POTENTIALLY ELIGIBLE AS A PERCENT OF LABOR FORCE	INDIVIDUALS PAID AS A PERCENT OF LABOR FORCE	INDIVIDUALS PAID FULL WBA AS A PERCENT OF LABOR FORCE	INDIVIDUALS POTENTIALLY ELIGIBLE AS A PERCENT OF LABOR FORCE	INDIVIDUALS PAID AS A PERCENT OF LABOR FORCE	INDIVIDUALS PAID FULL WBA AS A PERCENT OF LABOR FORCE		
Statewide	19.1	18.3	16.8	19.7	18.8	17.3	48.5	
By Gender								
Female	21.1	20.1	18.1	21.6	20.5	18.6	54.0	
Male	16.9	16.3	15.3	17.5	16.8	15.8	43.3	
By Age Group								
16–19	26.2	25.3	23.9	25.4	24.5	23.1	86.2	
20–24	27.8	26.7	24.2	29.5	28.3	25.7	66.3	
25–34	19.9	19.0	17.3	20.6	19.7	18.0	44.7	
35–44	16.2	15.5	14.3	16.7	15.9	14.7	42.3	
45–54	15.6	14.9	13.7	16.2	15.4	14.2	43.0	
55–64	16.9	16.1	14.8	17.1	16.3	15.0	44.1	
65–85	19.5	18.9	17.6	19.8	19.2	17.9	47.3	
By Race and Ethnicity								
White	15.8	15.1	14.0	16.1	15.4	14.3	43.3	
Hispanic	14.5	13.7	12.3	15.0	14.2	12.8	50.9	
Asian	17.4	16.6	14.9	18.1	17.2	15.4	54.1	
Black	37.4	36.6	35.0	38.1	37.3	35.7	46.2	
By Education								
High School Degree or Less	19.3	18.3	16.2	20.5	19.4	17.2	47.9	
Associate's Deg., Some College	13.0	12.2	10.6	13.2	12.4	10.8	47.6	
Bachelor's Degree or More	4.8	4.5	3.9	4.9	4.5	4.0	32.9	

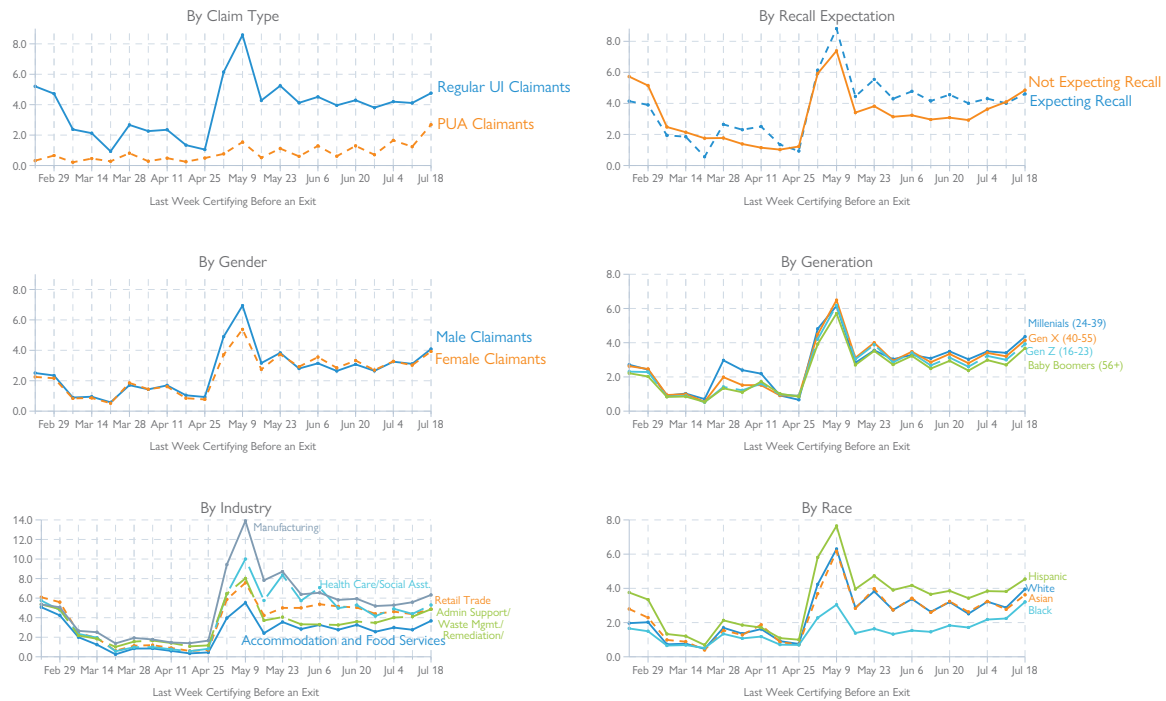
Notes: "Potentially Eligible" includes claims which are either paid or have payment denied due to excess weekly earnings or full-time work. PUA claimants do not report education, and thus are excluded from the "By Education" section.

TABLE 9C: Individuals Receiving UI Benefits For Unemployment in the Week Ending August 15th, by Major Industry

GROUP	INDIVIDUALS WITH POTENTIALLY ELIGIBLE CLAIMS	INDIVIDUALS WITH CLAIMS PAID	INDIVIDUALS WITH PARTIAL UI PAYMENTS AS A PERCENT OF ALL PAID CLAIMS	PERCENT OF POTENTIALLY ELIGIBLE INDIVIDUALS WITH PAYMENT DENIED	INDIVIDUALS WITH POTENTIALLY ELIGIBLE CLAIMS AS A PERCENT OF FEB LABOR FORCE	INDUSTRY'S PERCENT OF ALL PAID CLAIMS*
Accommodation and Food Services	452,492	430,969	16.8	4.8	26.2	20.9
Retail Trade	276,669	258,814	13.2	6.5	16.7	12.6
Health Care and Social Assistance	226,010	205,877	16.5	8.9	9.2	10.0
Admin. Support, Waste Man. (a)	185,800	177,604	6.9	4.4	16.2	8.6
Education Services	132,687	122,071	12.2	8.0	33.8	5.9
Other Services	126,850	122,256	9.0	3.6	21.8	5.9
Arts, Entertainment, Recreation	119,208	114,673	8.4	3.8	35.9	5.6
Manufacturing	107,569	99,395	10.3	7.6	8.2	4.8
Prof., Scientific, Techn. Services (a)	107,334	100,349	9.1	6.5	7.9	4.9
Construction	91,556	84,259	4.5	8.0	10.2	4.1
Transportation, Warehousing and Utilities	90,944	85,413	12.8	6.1	12.7	4.1
Information	73,737	67,239	6.9	8.8	12.6	3.3
Wholesale Trade	71,916	67,397	10.8	6.3	10.4	3.3
Real Estate and Leasing	40,863	38,697	9.6	5.3	13.4	1.9
Agriculture, Forestry, Fishing (a)	29,502	28,429	2.5	3.6	6.8	1.4
Finance and Insurance	28,314	27,067	10.0	4.4	5.2	1.3
Public Administration	20,031	18,631	14.1	7.0	0.8	0.9
Management	10,201	9,535	11.4	6.5	4.0	0.5
Mining, Oil and Gas	2,488	2,290	5.5	8.0	10.9	0.1

Notes: *This table does not include claims for Pandemic Unemployment Assistance (PUA). "Potentially Eligible" includes claims which are either paid or have payment denied due to excess weekly earnings or full-time work. (a) Full Names of Sectors: Administrative Support, Waste Management, and Remediation. Agriculture, Forestry, Fishing, and Hunting. Professional, Scientific, and Technical Services.

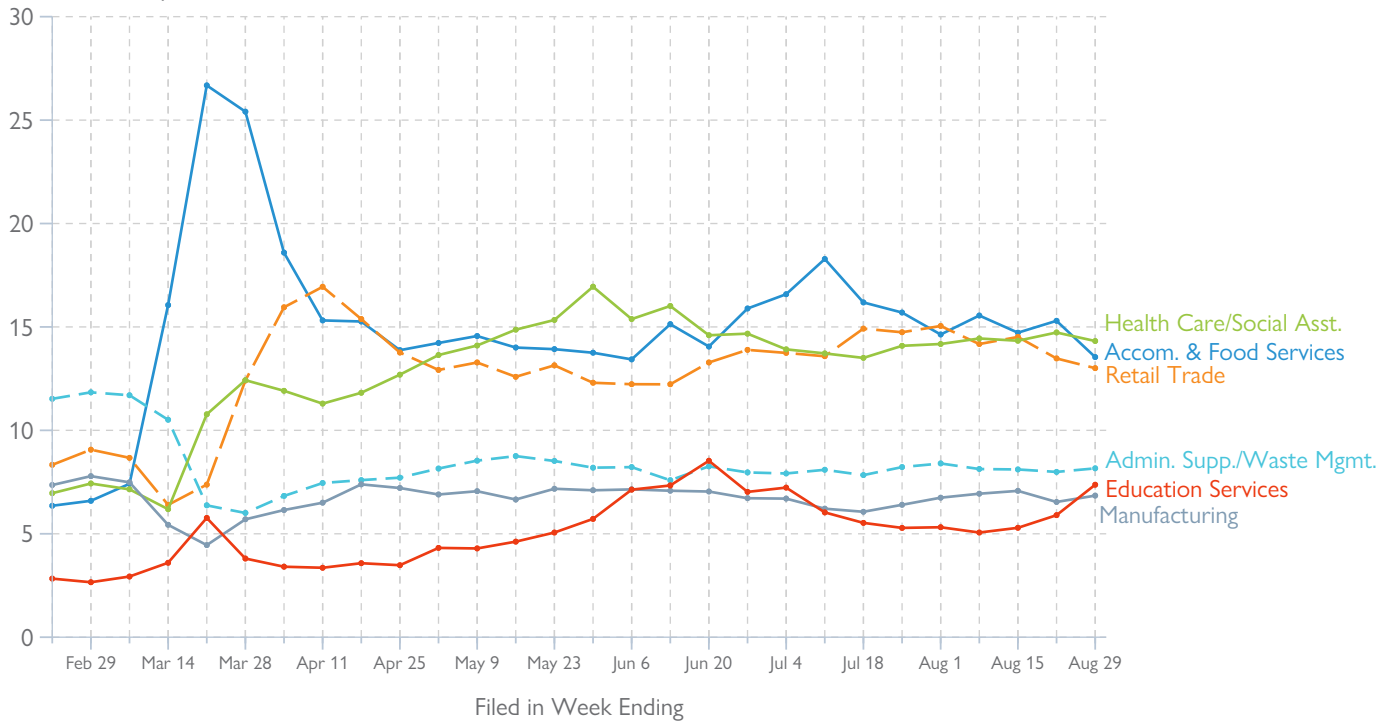
FIGURE 8: Percent of Claimants Potentially Eligible for UI Benefits For Unemployment Experienced in That Week Who Are Certifying for the Last Time Prior to an Exit



X-axis labels correspond to Saturdays.

FIGURE 9: Share of Initial UI Claims (Excluding PUA) From Most Impacted Industries During the COVID-19 Crisis in California, 2/22/2020 - 8/29/2020

Percent of Weekly Initial UI Claims

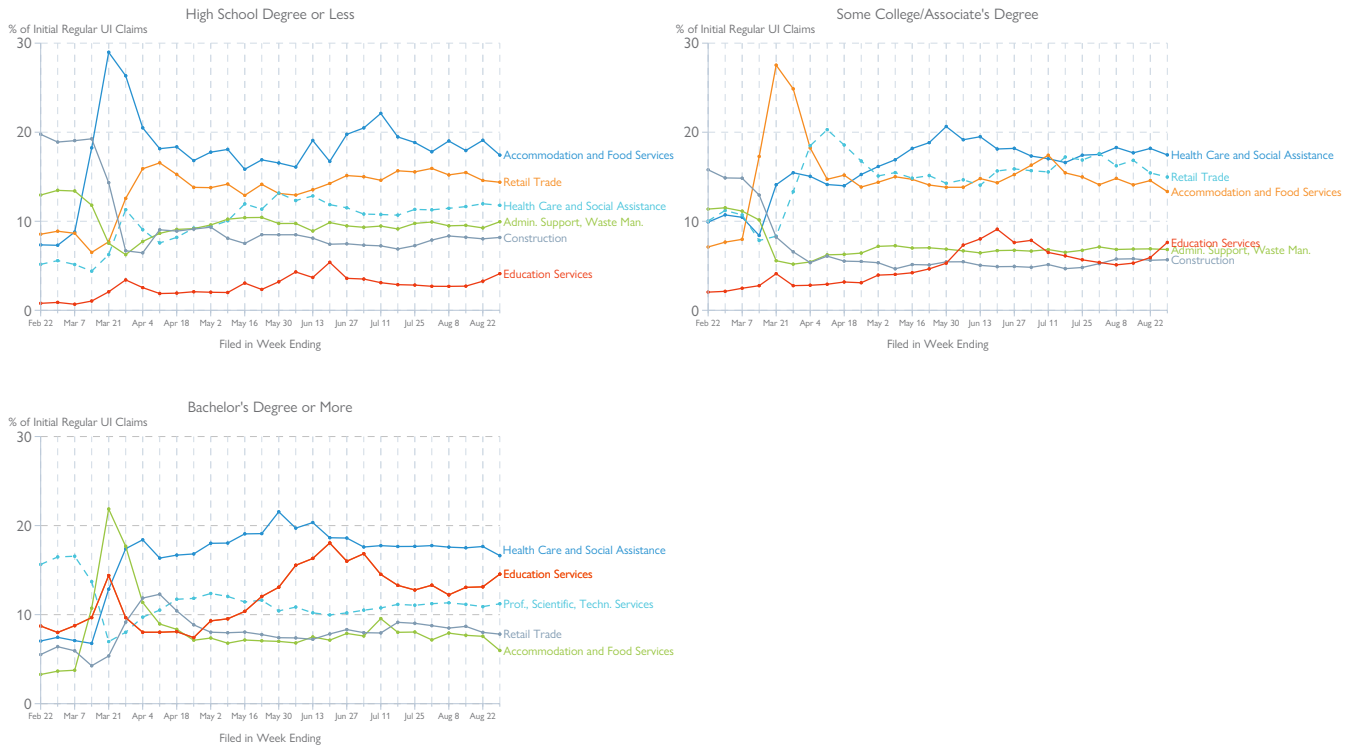


X-axis Labels Correspond to Saturdays.

This figure is based on initial claims for regular UI. It does not include information from claims for Pandemic Unemployment Assistance, most of which were self-employed (see text).

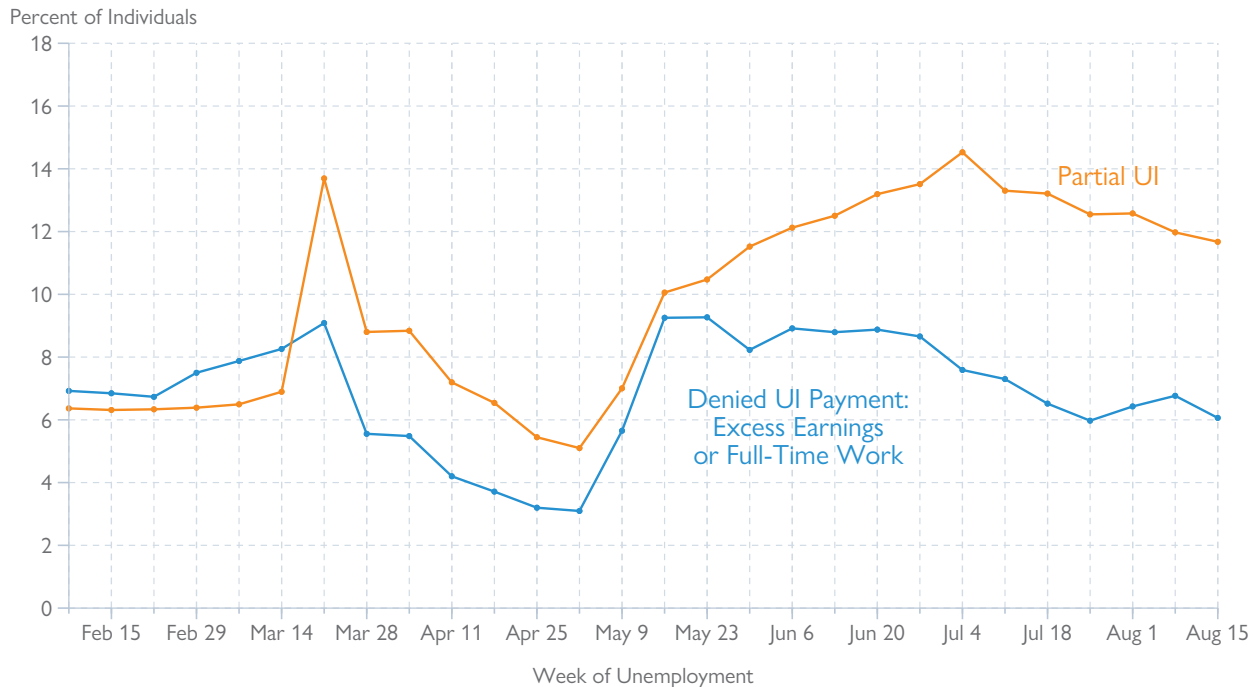
Additional claims are included. Previous versions of this figure did not include Public Admin Claims (NAICS code 92) in the denominator, which this figure now does.

FIGURE 10: Share of Initial (Regular) UI Claims During the COVID-19 Crisis in California by Education Group and Top Industries, 2/22/2020-8/29/2020



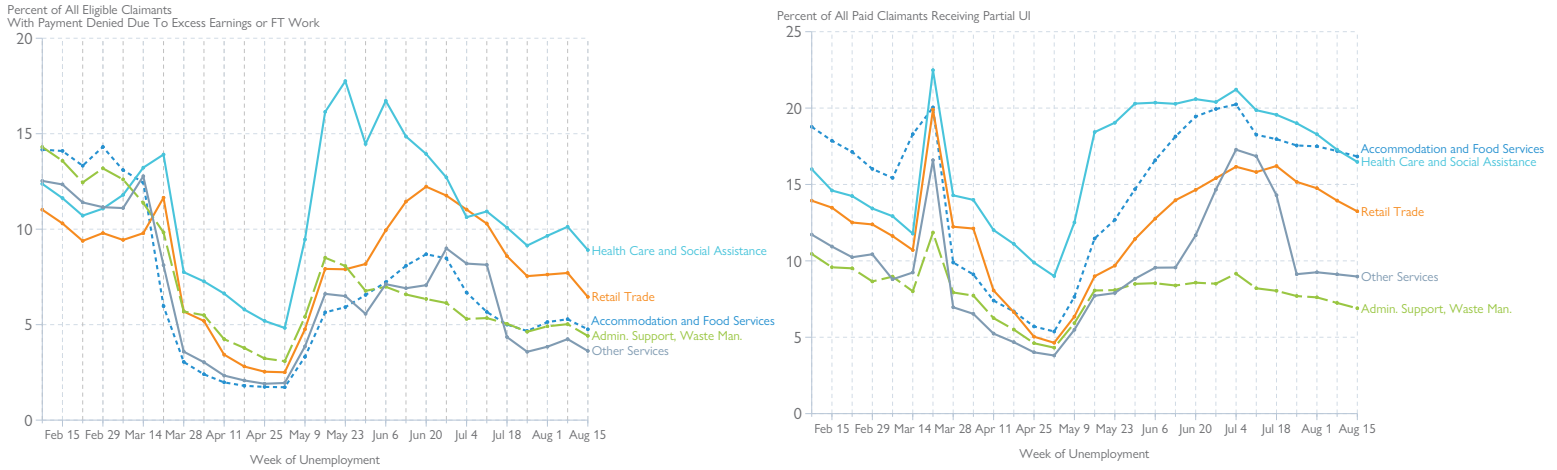
X-axis labels correspond to Saturdays. Our data do not contain education levels for claimants for Pandemic Unemployment Assistance (PUA), and thus PUA claimants are not included.

FIGURE 11: Percent of Potentially Eligible Claimants with Payment Denied Due to Excess Earnings, and Percent of Paid Claimants Receiving Partial UI, 2/8/2020 - 8/15/2020



X-axis labels correspond to Saturdays. Partial UI refers to those reporting earnings during that week as a percent of all paid claims. Denied UI Payment is as a percent of Potentially Eligible Claims, which is the sum of the number of paid claims and the number of denied claims because of excess weekly earnings or full time work (see text). Does not include PUA Claims.

FIGURE 12: Percent of Potentially Eligible Claims with Payment Denied Due to Excess Earnings, and Partial UI as a Percent of Paid Claims, by Industry, 2/8/2020- 8/15/2020



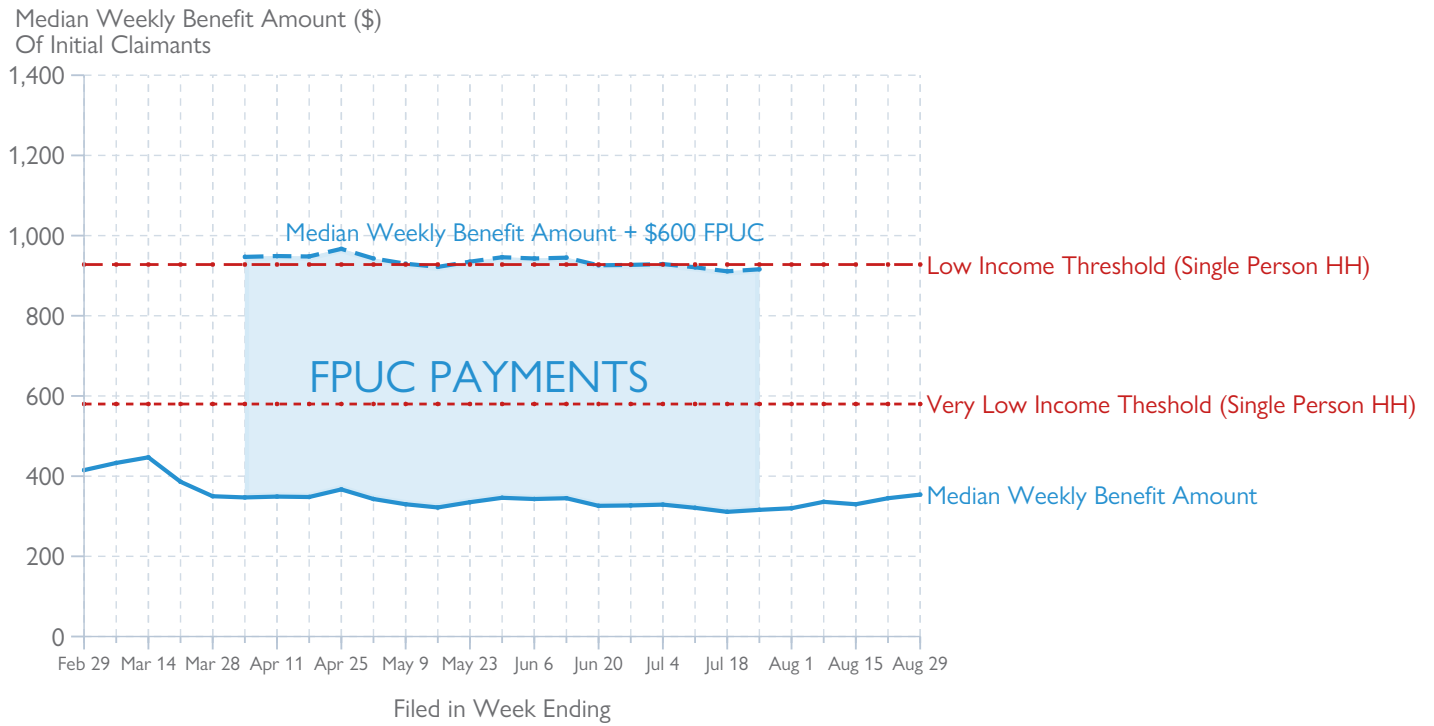
X-axis labels correspond to Saturdays. Does not include PUA claims. Partial UI is as a percent of all paid claimants. Denied UI payment is a percent of potentially eligible claimants, which is the sum of the number of paid claimants and the number of claimants denied because of excess weekly earnings or full time work (see text).

TABLE 10: Unique UI Claimants During the COVID-19 Crisis by Education Level and Demographic Group

GROUP	High School or Less		Some College or Associates Degree		Bachelor's or More	
	UNIQUE CLAIMANTS SINCE MARCH 15TH	PERCENT OF GROUP'S LABOR FORCE	UNIQUE CLAIMANTS SINCE MARCH 15TH	PERCENT OF GROUP'S LABOR FORCE	UNIQUE CLAIMANTS SINCE MARCH 15TH	PERCENT OF GROUP'S LABOR FORCE
Statewide	3,183,476	48.4	1,511,118	29.8	898,836	11.6
By Gender						
Female	1,363,585	52.8	784,434	30.8	472,626	12.7
Male	1,482,179	37.4	628,731	23.4	372,793	9.5
By Race and Ethnicity						
Asian	375,634	74.4	204,778	36.3	207,839	10.5
Black	223,689	88.6	118,919	32.2	45,520	11.2
Hispanic	1,266,382	30.9	495,706	24.5	137,407	11.6
White	772,418	49.7	482,760	23.0	385,439	10.0
By Generation						
Gen Z (16-23)	546,804	67.0	283,498	34.7	51,321	22.0
Millenials (24-38)	1,116,971	49.1	598,243	30.5	396,098	12.4
Gen X (40-55)	723,624	32.7	325,928	21.8	239,318	9.1
Baby Boomers (56+)	452,536	37.0	203,799	21.0	157,349	9.8

Notes: Unique Claimants refers to the number of different individuals who have filed initial claims for regular unemployment insurance (UI) benefits since March 15th. Tabulations based on initial UI claims file. Table does not includes PUA claims. For a definition of unique claimants, see the note to Table 1.

FIGURE 13: Median Weekly Benefit Amounts of Initial Claimants for Regular Unemployment Insurance Relative to Department of Housing and Community Development Thresholds, 2/29/2020 - 8/29/2020



X-axis labels correspond to Saturdays. Median weekly benefit calculation excludes claimants receiving no benefits. California Median Family Income (MFI) is \$86,165 (Census, 2018 ACS). Using \$86,165/52 weeks gives \$1,657/week. Low Income and Very Low Income definitions from CA Department of Housing and Community Development: hcd.ca.gov/grants-funding/income-limits/state-and-federal-income-limits/docs/Income-Limits-2020.pdf Median Weekly Benefit Amount based on initial claims for regular UI, and does not include claims from Pandemic Unemployment Assistance. Some individuals will be eligible to receive a Lost Wages Assistance supplement of \$300 for unemployment experienced since July 26th. Since only some individuals (with WBA > \$100) receive this benefit, it is not shown in the figure.

TABLE 11: Percent of Initial UI Claimants Expecting Recall and the Median Weekly Benefit Amount Before and After the Start of the COVID-19 Crisis in California

GROUP	PERCENT EXPECTING RECALL			WEEKLY BENEFIT AMOUNT (\$)		
	FEBRUARY AVERAGE	SINCE MARCH 15TH	LAST 2 WEEKS (AUG 16TH-AUG 29TH)	FEBRUARY AVERAGE	SINCE MARCH 15TH	LAST 2 WEEKS (AUG 16TH-AUG 29TH)
Statewide	27.1	78.2	62.6	418	339	350
By Gender						
Female	24.0	79.0	62.5	328	300	302
Male	29.7	77.4	62.7	450	397	430
By Age Group						
16–19	30.4	75.4	61.7	166	124	119
20–24	27.3	75.1	60.8	263	210	202
25–34	24.3	77.4	62.3	388	346	336
35–44	23.7	78.7	62.5	450	435	445
45–54	28.6	80.1	62.9	450	439	450
55–64	31.5	80.6	63.2	450	429	450
65–85	38.2	80.9	65.6	369	341	380
By Education Group						
High School Degree or Less	36.5	83.8	64.9	347	310	308
Associate’s Deg., Some College	19.8	72.5	61.8	435	339	354
Bachelor’s Degree or More	13.2	68.1	58.8	450	447	450
By Race and Ethnicity						
White	18.4	78.4	60.7	450	388	435
Hispanic	38.7	78.9	63.7	356	316	312
Asian	19.1	79.5	58.7	450	361	367
Black	15.0	70.9	66.3	330	286	281

Notes: Columns 1-3 exclude additional claims to regular UI. Columns 4-6 include all initial claimants to regular UI, including additional claims. Tabulations based on initial UI claims file. Does not include PUA claims. Median weekly benefit amount calculation excludes claimants receiving no benefits.

TABLE 12: Income Classification of Households Receiving Unemployment Insurance Benefits in California Under Different Scenarios

INCOME LIMIT (DEPENDING ON SIZE OF HOUSEHOLD)

	1 Person	2 People	3 People	4 People
Above Moderate Income				
Moderate Income:	1,407	1,608	1,809	2,010
Median Income:	1,173	1,340	1,508	1,675
Low Income:	942	1,077	1,212	1,346
Very Low Income	586	670	754	838

CATEGORIZATION BASED ON TYPE OF CLAIMANTS

Size of Household:	Regular Benefits				Total UI Income (\$)
1x Median WBA	Very Low Income	Very Low Income	Very Low Income	Very Low Income	350
1x Maximum WBA	Very Low Income	Very Low Income	Very Low Income	Very Low Income	450
2x Median WBA	N/A	Low Income	Very Low Income	Very Low Income	700
2x Maximum WBA	N/A	Low Income	Low Income	Low Income	900

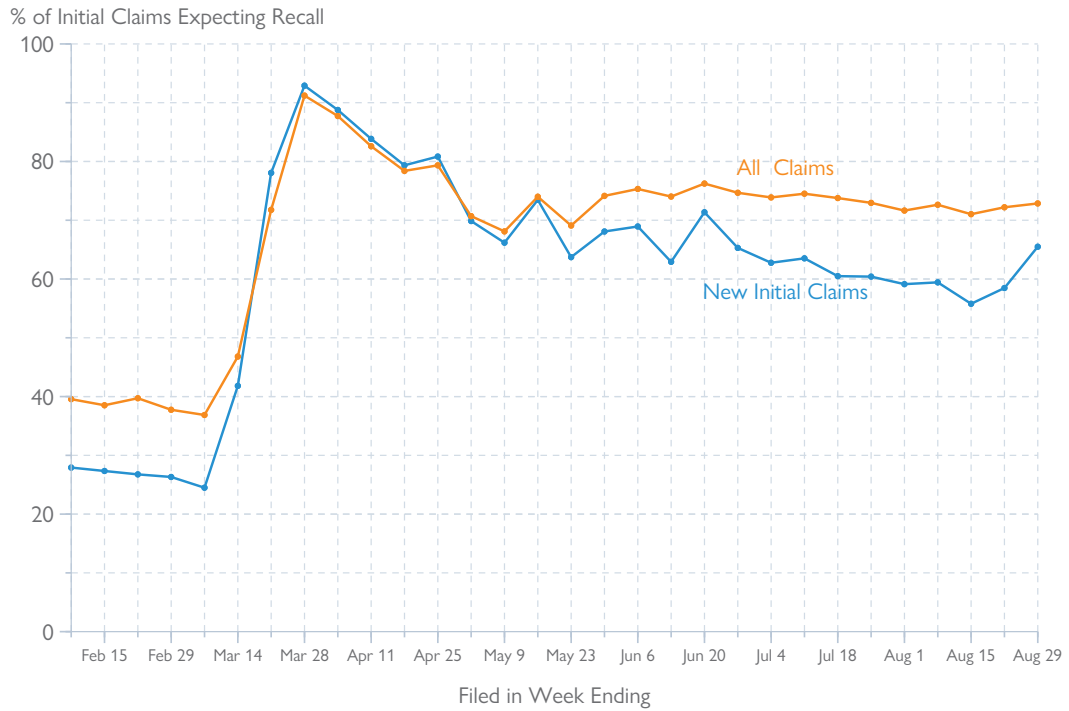
Including \$300 LWA Benefits

1x Median WBA	Low Income	Very Low Income	Very Low Income	Very Low Income	650
1x Maximum WBA	Low Income	Low Income	Very Low Income	Very Low Income	750
2x Median WBA	N/A	Median Income	Median Income	Low Income	1,300
2x Maximum WBA	N/A	Median Income	Median Income	Median Income	1,500

Including \$600 Supplemental Benefits

1x Median WBA	Median Income	Low Income	Low Income	Low Income	950
1x Maximum WBA	Median Income	Low Income	Low Income	Low Income	1,050
2x Median WBA	N/A	Above Moderate Income	Above Moderate Income	Moderate Income	1,900
2x Maximum WBA	N/A	Above Moderate Income	Above Moderate Income	Above Moderate Income	2,100

FIGURE 14: Percent of Initial UI Claimants Reporting They Expect to be Recalled to Prior Job, 2/8/2020 - 8/29/2020



X-axis Labels Correspond to Saturdays. This figure excludes PUA claims.
 New initial claims excludes additional and transitional claims. For claimants filing an additional claim, information on their recall expectations is only collected once, in the week of the original claim, not in the week they re-open the claim.

TABLE 13: Percent of Initial UI Claimants Expecting Recall and the Median Weekly Benefit Amount at Various Stages of the COVID-19 Crisis in California

MAJOR INDUSTRY (2 DIGIT NAICS)	PERCENT EXPECTING RECALL			MEDIAN WEEKLY BENEFIT AMOUNT (\$)		
	FEBRUARY AVERAGE	SINCE MARCH 15TH	2 WEEKS (AUG 16TH- AUG 29TH)	FEBRUARY AVERAGE	SINCE MARCH 15TH	2 WEEKS (AUG 16TH- AUG 29TH)
Accommodation and Food Services	19.6	81.5	57.2	282	250	251
Retail Trade	13.9	76.8	54.9	275	247	235
Health Care and Social Assistance	13.7	76.5	57.6	337	362	355
Admin. Support, Waste Man. (a)	23.6	70.3	59.0	313	297	297
Manufacturing	25.4	77.1	56.6	424	421	425
Education Services	15.2	75.3	61.7	389	273	317
Construction	44.9	78.8	62.1	450	450	450
Other Services	13.7	81.2	58.7	347	279	296
Prof., Scientific, Techn. Services (a)	12.7	69.9	55.2	450	450	450
Arts, Entertainment, Recreation	23.7	85.0	66.0	338	296	300
Transportation, Warehousing and Utilities	27.8	71.6	56.2	391	389	393
Wholesale Trade	13.5	74.5	53.7	450	447	450
Information	26.2	76.6	56.2	450	450	450
Real Estate and Leasing	10.5	73.9	52.8	447	418	437
Finance and Insurance	5.9	62.2	50.8	450	419	450
Agriculture, Forestry, Fishing (a)	80.8	81.5	77.7	275	276	274
Public Administration	24.3	74.2	56.3	401	253	337
Management	3.1	71.8	51.8	450	449	450

Notes: :Columns 1-3 exclude additional claims to regular UI. Columns 4-6 include all initial claimants to regular UI, including additional claims. Industries listed in descending order of total claims as in Table 14. Table refers to information from initial regular claims for regular unemployment insurance (UI) benefits among California residents. Tabulations based on initial UI claims file. Median WBA calculation excludes claimants receiving no benefits. Industry of main employer (see text) according to North American Industrial Classification Systems (NAICS, see https://www.bls.gov/iag/tgs/iag_index_naics.htm). Does not include PUA claims.

(a) Full Names of Sectors: Administrative Support, Waste Management, and Remediation. Agriculture, Forestry, Fishing, and Hunting. Professional, Scientific, and Technical Services.

TABLE 14: Initial UI Claims During the COVID-19 Crisis and Total UI Claims as a Fraction of Labor Force by Major Industry

MAJOR INDUSTRY (2 DIGIT NAICS)	WEEK ENDING AUGUST 15TH	WEEK ENDING AUGUST 22ND	WEEK ENDING AUGUST 29TH	UNIQUE CLAIMANTS SINCE MARCH 15TH	WORKERS IN LABOR FORCE IN FEBRUARY	UNIQUE CLAIMANTS AS % OF LABOR FORCE
Accommodation and Food Services	24,890	26,490	22,844	789,495	1,724,000	45.8
Retail Trade	24,543	23,340	21,939	616,269	1,654,500	37.2
Health Care and Social Assistance	24,231	25,512	24,151	555,889	2,461,900	22.6
Admin. Support, Waste Man. (a)	13,712	13,837	13,770	368,435	1,143,700	32.2
Manufacturing	11,963	11,323	11,546	285,037	1,318,500	21.6
Construction	10,804	10,865	10,521	259,525	896,400	29.0
Education Services	8,942	10,216	12,432	250,561	393,100	63.7
Prof., Scientific, Techn. Services (a)	8,529	9,149	9,358	227,226	1,357,200	16.7
Other Services	6,234	5,989	5,791	220,677	581,300	38.0
Arts, Entertainment, Recreation	5,476	5,208	4,919	203,943	332,500	61.3
Transportation, Warehousing and Utilities	7,714	7,857	7,620	175,514	718,300	24.4
Wholesale Trade	5,656	5,715	5,565	164,954	689,700	23.9
Information	5,667	6,475	6,482	138,127	586,600	23.5
Real Estate and Leasing	2,490	2,696	2,809	79,649	305,300	26.1
Agriculture, Forestry, Fishing (a)	3,110	2,917	2,888	74,769	431,100	17.3
Finance and Insurance	2,049	2,316	2,637	55,905	544,100	10.3
Public Administration	1,927	2,130	2,294	40,711	2,629,700	1.5
Management	888	854	872	22,955	252,900	9.1
Mining, Oil and Gas	217	271	208	4,834	22,800	21.2
Column Total	168,825	172,889	168,438	4,529,641	18,020,800	25.1

Notes: Claims refer to initial claims for regular unemployment insurance (UI) benefits among California residents. Tabulations based on initial UI claims file. Industry of main employer prior to layoff was obtained from the Quarterly Census of Employment and Wages according to North American Industrial Classification Systems (Naics, see https://www.bls.gov/iag/tgs/iag_index_naics.htm). Column Total excludes unclassified NAICS codes and those with unreported NAICS codes. (a) Full Names of Sectors: Administrative Support, Waste Management, and Remediation. Agriculture, Forestry, Fishing, and Hunting. Professional, Scientific, and Technical Services.

TABLE 15: Initial UI Claims During the COVID-19 Crisis and Total UI Claims as a Fraction of Labor Force in 20 Largest Counties

COUNTY	INITIAL CLAIMS IN WEEK ENDING AUGUST 15TH	INITIAL CLAIMS IN WEEK ENDING AUGUST 22ND	INITIAL CLAIMS IN WEEK ENDING AUGUST 29TH	UNIQUE CLAIMANTS SINCE MARCH 15TH	WORKERS IN LABOR FORCE IN FEBRUARY	UNIQUE CLAIMANTS AS % OF LABOR FORCE
Los Angeles	56,484	59,369	69,029	2,328,183	5,222,800	44.6
San Diego	15,800	16,182	16,937	607,308	1,577,600	38.5
Orange	15,015	14,993	15,601	585,405	1,623,900	36.0
Riverside	13,004	13,230	14,270	472,860	1,104,700	42.8
San Bernardino	12,078	12,299	13,678	430,415	969,700	44.4
Alameda	7,239	7,692	8,851	315,554	840,400	37.5
Sacramento	7,901	8,078	9,520	310,442	714,800	43.4
Santa Clara	6,835	7,328	7,554	279,469	1,055,300	26.5
Contra Costa	5,098	5,420	5,973	210,174	541,300	38.8
Fresno	5,314	5,350	6,127	177,410	454,000	39.1
Kern	4,729	4,950	5,802	173,244	395,800	43.8
San Francisco	3,568	3,955	4,297	168,972	587,200	28.8
San Joaquin	4,143	4,335	4,621	148,479	326,500	45.5
Ventura	3,843	3,866	4,079	136,995	424,700	32.3
San Mateo	2,850	2,869	2,993	111,583	462,900	24.1
Stanislaus	3,000	3,118	3,221	99,508	244,000	40.8
Solano	2,332	2,415	2,825	85,764	208,500	41.1
Sonoma	2,051	2,097	2,169	81,823	258,500	31.7
Tulare	2,671	2,576	2,817	73,611	205,400	35.8
Santa Barbara	1,695	1,680	1,867	62,050	215,500	28.8
Column Total	175,647	181,800	202,231	6,859,251	17,433,500	39.3

Notes: Counties listed in descending order of total claims. Claims refer to initial claims for regular unemployment insurance benefits among California residents. Does not include PUA claims. Tabulations based on initial UI claims file. Column Total excludes counties outside the top 20.

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The California Policy Lab builds better lives through data-driven policy. We are a project of the University of California, with sites at the Berkeley and Los Angeles campuses.

This research publication reflects the views of the authors and not necessarily the views of our funders, our staff, our advisory board, the California Employment Development Department, or the Regents of the University of California.

Endnotes

- ¹ This includes new claims, additional claims, and transitional claims. It excludes claims filed in CA by workers residing in a border state (but working in CA), and short-time compensation claims. When a claimant first files for UI benefits following a job loss, the claimant starts a 52-week benefit year, a period during which the benefits (typically available for 26 weeks) are payable. A “new claim” is the first claim for a given benefit year. An “additional claim” is a second (or higher) claim filed during the same benefit year after a temporary return to work. A “transitional claim” is filed when a claimant is still collecting benefits at the end of their benefit year period and is eligible to begin a new one. As per the California Employment Development Department, see: https://www.edd.ca.gov/about_edd/Quick_Statistics_Information_by_County.htm (Accessed April 24th, 2020).
- ² EDD Spokesperson Loree Levey is quoted as saying, “We certainly have legitimate PUA claims in California, but we do suspect that a big part of the unusual recent rise in PUA claims is linked to fraud.” <https://www.politico.com/states/california/story/2020/09/10/california-fraud-likely-driving-suspicious-spike-in-unemployment-claims-1316454>
- ³ Since the share of transitional claims has been less than 0.5% of total initial weekly claims throughout the crisis, we group them together with additional claims.
- ⁴ Unique initial claims since March 15th chiefly consist of new initial claims. If an individual that was a UI recipient before the start of the crisis, and filed an additional or a transitional claim on or after March 15th, they would be included in unique claims.
- ⁵ Labor force numbers by age and gender provided here: https://www.labormarketinfo.edd.ca.gov/specialreports/CA_Employment_Summary_Table.pdf Labor Force numbers by county provided here: <https://www.labormarketinfo.edd.ca.gov/geography/lmi-by-county.html>.
- ⁶ Tables 2-5 report the number of cumulated unique claimants since March 15th – our previous reports instead counted the total number of initial claims, which is higher due to some individuals filing multiple claims.
- ⁷ According to <http://laborcenter.berkeley.edu/pdf/2017/What-Do-We-Know-About-Gig-Work-in-California.pdf>, approximately 12% of the labor force in California was self-employed in 2016 (combining both incorporated and unincorporated self-employed individuals). Our estimates based on the Current Population Survey suggests a share of 11% of self-employed in February 2020 for a 12-month moving average. Relative to the total California labor force in February 2020 reported by EDD, this implies approximately 2.15 million self-employed individuals. The number of unincorporated self-employed, that are often associated with independent contractors, is 1.5M. The remainder are incorporated self-employed.
- ⁸ PUA claimants were also more likely to either identify as Native American, Alaskan Native, “Other”, or choose not to report their race. Such individuals made up 35.8% of PUA claimants, but only 8.8% of regular UI claimants.
- ⁹ Table 3 of <http://laborcenter.berkeley.edu/pdf/2017/What-Do-We-Know-About-Gig-Work-in-California.pdf> shows demographic characteristics of the self-employed in CA in 2016; we replicated their results for February 2020 and found them to be similar.
- ¹⁰ This process has started and is ongoing. For further information, see https://edd.ca.gov/about_edd/coronavirus-2019/pandemic-unemployment-assistance.htm. PUA claimants are also eligible for \$600 in weekly benefits from the Federal Pandemic Unemployment Compensation if the week of unemployment was experienced from March 29th to July 25th, 2020, or \$300 in weekly benefits if the claimant is eligible for Lost Wages Assistance.
- ¹¹ https://edd.ca.gov/about_edd/coronavirus-2019/pandemic-unemployment-assistance.htm
- ¹² We define a payment (or claim) as “partial UI” if the claimant worked at all in the relevant week. For a small fraction of cases, this counts a payment or claim as partial UI even though the claimant received a full UI payment, since their earnings were below the partial UI income disregard of \$25.
- ¹³ https://twitter.com/CA_EDD/status/1253514809158430722?s=20
- ¹⁴ https://www.edd.ca.gov/unemployment/school_employee.htm
- ¹⁵ https://edd.ca.gov/Unemployment/FAQ_-_School_Employees.htm
- ¹⁶ https://www.edd.ca.gov/unemployment/school_employee.htm
- ¹⁷ We exclude PUA claims from this section since most of them are filed by self-employed individuals. Benefits are denied if 75% of earnings in a given week are above the Weekly Benefit Amount (WBA), i.e., if $0.75 \times \text{earnings}$ (or earnings less \$25, whichever is smaller) are greater than the claimant’s WBA. Thus the claimant can earn $\frac{4}{3}$ of their WBA and maintain eligibility. The WBA, and hence the earnings cut off for partial UI, depends on the highest earning quarter in the base period, and is generally about $\frac{1}{2}$ of average prior weekly earnings. Thus, a claimant can earn about $\frac{4}{3} \times \frac{1}{2} = \frac{2}{3}$ of their prior average weekly earnings while maintaining eligibility.
- ¹⁸ In partial UI, the first 25% of earnings in a week, or \$25 (whichever is less) is disregarded, to incentivize part-time work. Every dollar earned beyond this disregard amount is deducted 1 for 1 from the claimants WBA. Thus, for claimants earning greater than \$25 a week but less than 133% of their WBA, the following applies: Partial UI Payment = WBA – $0.75 \times \text{Weekly Earnings}$. If the claimant earns \$25 or less per week, they receive the full WBA, and if they earn more than 133% of their WBA, they are not considered unemployed by EDD, and thus do not receive payment.
- ¹⁹ <https://www.edd.ca.gov/newsroom/unemployment-august-2020.htm>

²⁰ The more comprehensive measure is called U-6, see <https://www.bls.gov/news.release/empsit.t15.htm>.

²¹ It is important to bear in mind that estimates of the number of unemployed at the state level have a non-trivial amount of statistical noise for small groups. Hence, estimates of the reciprocity rate above 100% for Asian and Hispanic workers should be interpreted with caution.

²² The standard base period includes the first four of the last five completed calendar quarters as of the date of the claim. The WBA is approximately equal to 50% of average weekly earnings during the highest earning quarter of the base period, up to the maximum of \$450. The earnings cut off to receive the maximum WBA is \$898/week. Claimants are eligible for benefits if earnings in the highest quarter are at least \$1300, or if earnings in the highest quarter are at least \$900 and earnings in the entire base period are at least 125% of the highest quarterly amount. Workers not meeting these thresholds may qualify through the so-called Alternative Base Period, as described below. The data on initial claims used in this report contain an indicator for whether a claimant is eligible for UI benefits based on their prior earnings history. For those eligible, the data also contains an estimate of the WBA. This information is not based on actual benefit payments, and in some cases actual weekly payment amounts may deviate from what is recorded in the initial claims file. To receive FPUC starting March 29th, the worker does not have to file by that date, and will receive FPUC as long as their unemployment spell is covered by UI and falls on or after March 29th. In some cases, UI benefits, including FPUC payments, are paid retroactively. Hence, not all beneficiaries started receiving FPUC payments on March 29th. As discussed elsewhere in this report, these WBA us reduced if a claimant earnings above a disregard.

²³ The data on initial claims used in this report contain an indicator whether a claimant is eligible for UI benefits based on their prior earnings history. For those eligible, the data also contains an estimate of the WBA. This information is not based on actual benefit payments, and in some cases actual weekly payment amounts may deviate from what is recorded in the initial claims file.

²⁴ <https://twitter.com/JulieSuCA/status/1302696866321113089>

²⁵ <https://www.hcd.ca.gov/grants-funding/income-limits/state-and-federal-income-limits/docs/Income-Limits-2020.pdf>

²⁶ We obtain industry by the North American Industry Classification System (NAICS) from the main employer in the worker's base period as recorded in the Quarterly Census of Employment and Wages (QCEW). The base period consists of the first four of the last five completed quarters as of the date of the claim. Since the QCEW is last available for the second calendar quarter of 2019, tabulations by industry are only available for firms that were active in the second quarter of 2019. We were able to link the vast majority of claims to a NAICS industry code in this way. It is important to note that the primary employer in a claimant's base period is not necessarily the claimant's last employer before the claim is filed.

²⁷ The data by county represents the mailing address given by the claimant at the time of filing for UI. It is possible that an individual can reside in a different county than their mailing address. Also, this information does not represent the county where the individual worked. It is also possible that a claimant could have moved or changed their mailing address after filing for UI which would not be reflected here. Data for claimants residing outside of California but collecting benefits are not included in these figures nor are invalid addresses in California where a county cannot be determined.