



# The Impact of Extending Unemployment Insurance Benefits in California

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## Over one million Californians to lose unemployment benefits by end of the year

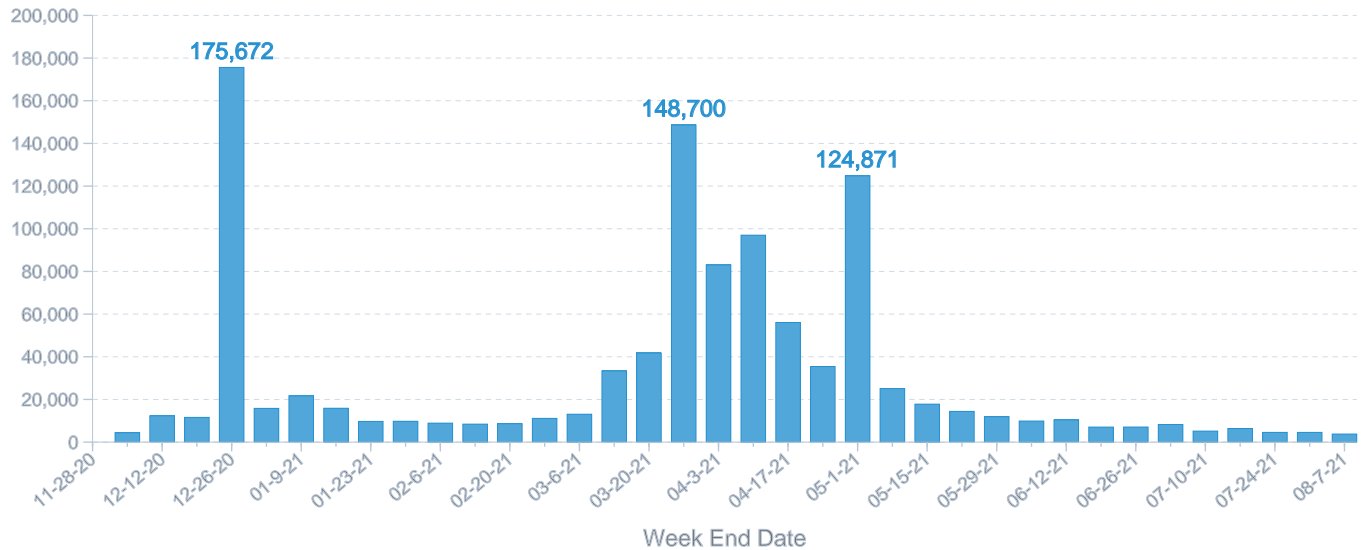
Under the CARES Act, Congress created two federal unemployment programs, Pandemic Unemployment Assistance (PUA) and Pandemic Emergency Unemployment Compensation (PEUC). However, these two programs are slated to expire on December 26th, 2020 unless Congress passes new legislation to extend them. If Congress is unable to pass such legislation, our latest projections find that over one million Californians will stop receiving unemployment insurance benefits by the end of 2020, despite remaining unemployed.<sup>1</sup> This Data Point analyzes the bi-partisan Emergency COVID Relief Act of 2020 that would extend the PUA and PEUC programs by 16 weeks (through April 17th) while also extending the maximum length a person could receive benefits under these programs.<sup>2</sup> We show this proposal would be extremely effective in reducing the incidence of benefit exhaustion, reducing the number of claimants who stop receiving benefits before April 10th by 95%. This new proposal would provide \$30 billion in direct payments to unemployed Californians by mid-April, with indirect benefits spilling over to business owners and the wider labor market.

## Key Research Findings

- An estimated 859,422 Californians who receive benefits under the Pandemic Unemployment Assistance (PUA) program will stop receiving benefits in the next two weeks, as will another 208,024 Californians who are currently receiving benefits under regular unemployment unless Congress acts.
- Hispanic workers, Black workers, and younger workers will be disproportionately impacted if PUA and PEUC are not extended. We also find workers in the low-wage service sectors are most affected by the end of PEUC.
- Los Angeles County will be hit especially hard by the end-of-year cliff, with over 320,000 individuals losing benefits by December 26th.
- Extending the PUA and PEUC programs through April 17th (an extension of 16 weeks) while also extending the maximum benefit duration associated with these programs (also by 16 weeks) would provide direct relief to every individual currently set to lose benefits by December 26th. These extensions would prevent over 1 million individuals from losing benefits before April 10th.
- The policy would infuse \$30 billion into the state's economy: \$10 billion through additional payments provided by the PUA and PEUC extensions, and \$20 billion through the \$300 benefit supplements. This would generate \$44.8 billion to the state's GDP, enough to generate or preserve over 136,000 jobs in the state.
- California has the largest number of PUA claimants in the country, making the state's economy especially vulnerable to the impacts of the program expiring.

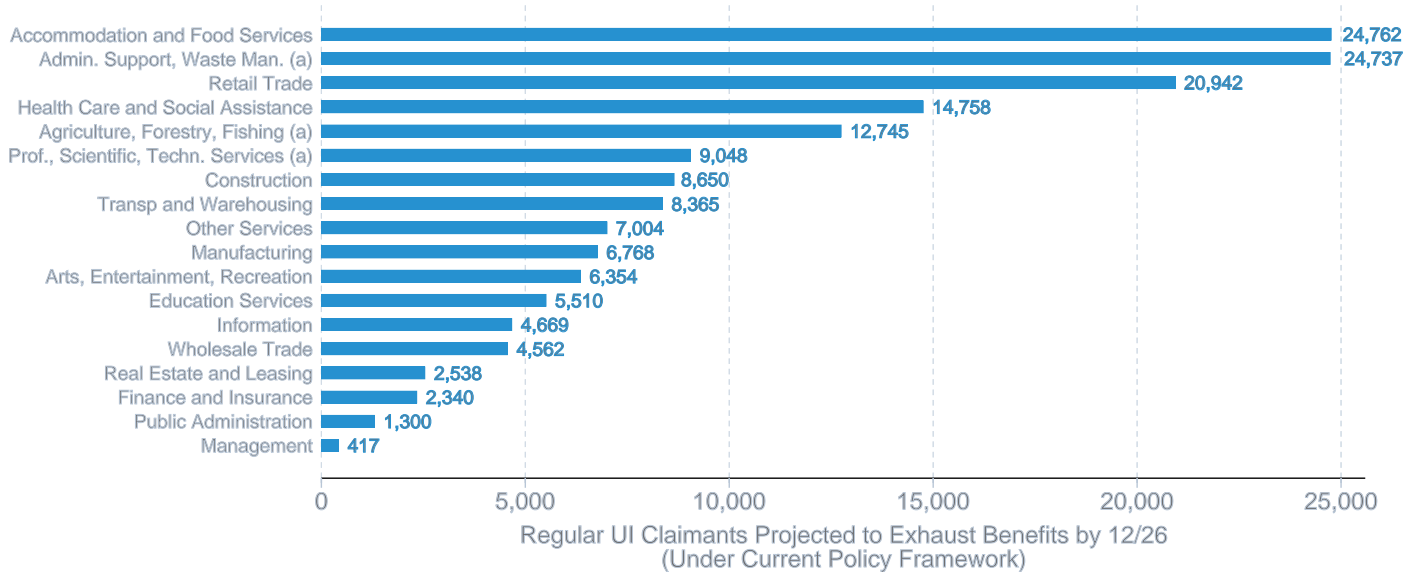


**FIGURE 1B: Individuals Currently Receiving Regular UI Benefits Projected to Exhaust Under the Current Policy Framework**



This projection assumes claimants who have used partial UI since certifying will continue to use Partial UI at the same rate. It assumes claimants will not exit and then return to UI, and only includes claimants who received benefits for regular UI during the sample period. This projection assumes UI claimants will continue to exit at the same rate going forward as they have on average over the latest 10 weeks available. Projection Sample: Received Payment between 10/3/2020 and 11/28/2020.

**FIGURE 2: Individuals Receiving Regular UI Benefits Expected to Exhaust by December 26th, 2020, under the Current Policy Framework**



(a) Full Names of Sectors: Administrative Support, Waste Management, and Remediation. Agriculture, Forestry, Fishing, and Hunting. Professional, Scientific, and Technical Services. Data does not include claimants receiving Pandemic Unemployment Assistance (PUA).

**FIGURE 3: Number of Individuals Currently Receiving PUA and PEUC Benefits Projected to Exhaust on Dec. 26th under the Current Policy Framework (Top 20 counties in California)**

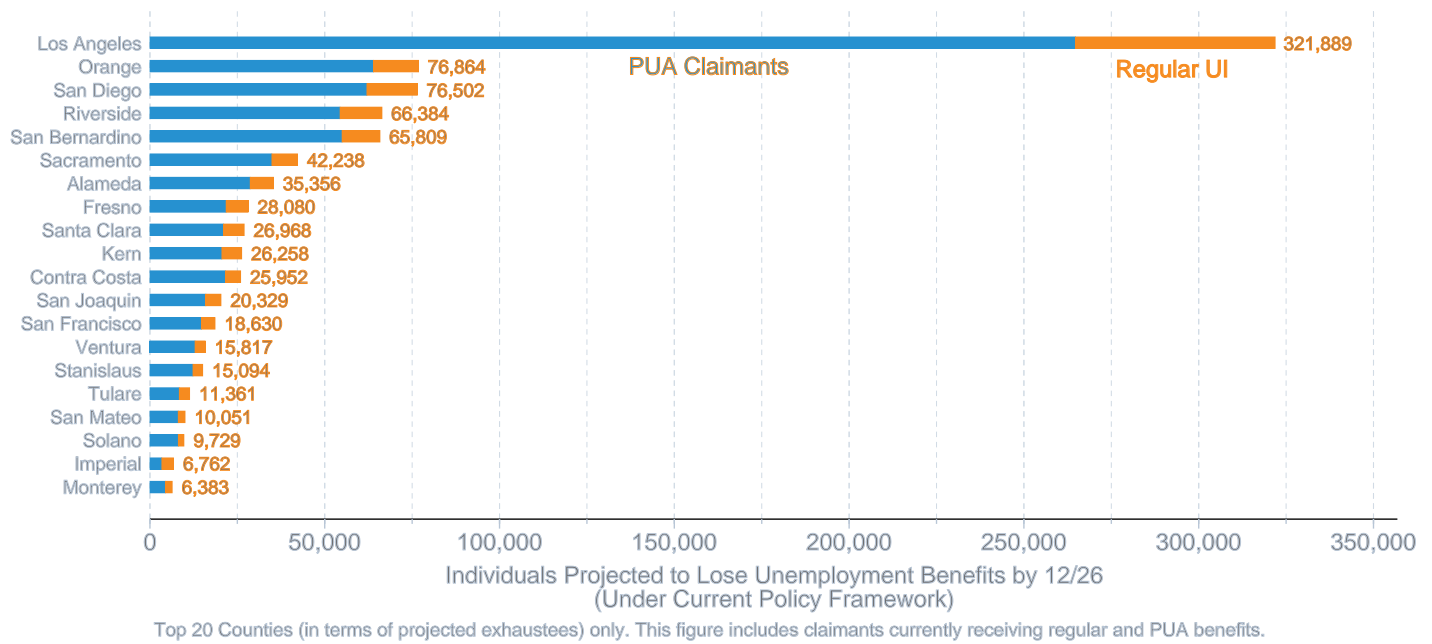


Figure 2 shows that the largest group of claimants losing regular UI benefits previously worked in the Accommodation and Food Services or Administrative Support industries (with nearly 25,000 individuals from each posed to lose access to benefits), followed closely by Retail Trade. Our previous research (Table 9, November 19th Report) illustrates that median Weekly Benefit Amounts for these industries are well below that of other industries (the median WBA was \$345 Statewide, vs. just \$277 for Accommodation and Food Services workers), indicating that the expiration of CARES Act programs will disproportionately harm lower-income workers. Appendix Figure 3 shows the share of current (regular UI) claimants expected to lose their benefits by December 26th. We see that workers from the agriculture industry are especially likely to exhaust benefits by December 26th. This is likely due to how the FED-ED eligibility restrictions require earnings to be spread over the base period, thus limiting access to benefit extensions for workers from seasonal industries.

Figure 3 illustrates the geographic distribution of claimants projected to lose benefits. We see that Los Angeles County is expected to see over 320,000 claimants lose benefits by the end of the year. Appendix Figure 1 shows the percent of regular UI claimants from each county who are expected to be pushed off of benefits. We see that claimants from Imperial County, (one of the lowest-income counties in the state) are especially likely to lose access to UI benefits if no extension is passed. Due to similar eligibility restrictions that we see driving differences in the industry exhaustion rates, more rural counties find themselves with higher shares of claimants affected.

### Projecting Impact of PUA and PEUC Expirations on California workers

California finds itself especially vulnerable to the economic effects of the CARES Act expiring, with far more PUA claimants than any other state and an exceptionally large accommodation and food service industry.<sup>4</sup> The expiration of PUA (should the policy framework remain unchanged) comes as COVID-19 cases are surging and increasingly stringent restrictions on business activities and stay-at-home orders are being imposed, along with a sudden jump in initial claims in California for the week ending December 5th. As of December 6, 2020, an estimated 85% of Californians will be impacted by stay-at-home orders that will last at least through Christmas.<sup>5</sup> At the same time, the fraction of Californians experiencing food insecurity has risen by 23%, while over 53% of renters feel uncertain they can afford rent.<sup>6</sup>

This Data Point estimates the impact if the Emergency COVID Relief Act of 2020 is approved by Congress and PUA and PEUC are extended in California until April 17th, while simultaneously granting 16 additional weeks of benefits to claimants (increasing the benefit duration from 46 weeks of PUA benefits to 62). Using a similar projection model to that of our [November 19th report](#), but tailored to this proposal, we estimate that only 79,494 individuals will have exhausted benefits by April 10, 2021 if these programs were to be extended ([Figure 4](#)). This is over 1.5 million fewer individuals (a 95% reduction) than if PUA and PEUC were to expire as planned on December 26th, 2020.<sup>7</sup> Note that this estimate does not include claimants who may re-open their claims before this date, and would otherwise exhaust if not for the program. Given the recent trends in initial claims (the overwhelming majority of which are additional), this estimate should be considered a lower bound.

By April 17th, this new proposal would provide nearly \$30 billion<sup>8</sup> in UI benefits to jobless Californians and deliver a much-needed boost to the California economy. Given the large fiscal multiplier from providing payments to the long-term unemployed (who are likely to spend the money quickly), one can reasonably expect a GDP increase of around \$44.8 billion<sup>9</sup> - enough to indirectly generate/preserve nearly 136,000 jobs – while also helping struggling California businesses stay afloat. These numbers will continue to grow throughout 2021, and may rise or fall depending on the state of the labor market.

As a result of extending PUA and PEUC, Californians would receive an additional 38 million benefit payments<sup>10</sup> by April 17th- each directed to unemployed workers who would likely be fully cut off from benefits in the absence of Congressional action. As discussed above, these benefits would be concentrated among workers hardest hit by the COVID-19 pandemic, such as Black workers, female workers, younger workers, and workers in low-wage service sectors.

This estimate combines both the effects of the described extensions and the \$300 supplement to benefit payments. This estimate is composed of \$30.2 billion in economic activity resulting from the \$300 supplements, and \$14.6 billion in activity from the PUA and PEUC extensions.

CPL previously analyzed the impact of the \$600 Federal Pandemic Unemployment Compensation program and the \$300 Lost Wages Assistance Program in California. The average weekly benefit amount in California is \$345, or \$1,380 per month. Adding a \$300 supplement would raise this to \$645 of income per week (\$2,580 per month). To put this in perspective, the median family income (MFI) in California is \$86,165, which comes out to \$7,180 each month. HUD considers \$3,016 per month to be the threshold for "Very Low Income" for a family of three. Since the maximum WBA is \$450 in California, even with this extra \$300 benefit (leading to a total of \$3,000 per month), a family of three with one claimant receiving UI and this extra benefit would still be considered "Very Low Income" by HUD. As a comparison, the now-expired FPUC benefits (\$600 per week), would have raised this person's weekly payment to \$1,050 (\$4,200 per month), moving that family of three up to HUD's "Low Income" threshold.

For more context, please see our previous data points focused on these two programs:

[Data Point: Lost Wages Assistance Program in California](#) (Sept 1, 2020)

[Impact of the \\$600 Federal Pandemic Unemployment Compensation Program in California](#) (July 27, 2020).

This new proposal is one way to extend the benefits of the PUA and PEUC program; adjusting the two restrictions (calendar end-date and duration limits) in different ways would enable policymakers to target relief towards different groups of workers, while increasing or decreasing the overall benefits paid through the program.

## What Makes this Policy Framework so Effective at Preventing Exhaustions

There are two reasons a claimant might stop receiving benefits despite remaining unemployed: the calendar end-dates of CARES Act programs (PEUC and PUA are set to expire on December 26th), and program duration limits. For example, the PUA program currently only provides up to 46 weeks' worth of benefits.<sup>11</sup> The various programs and extensions for regular UI (such as PEUC) each have their own duration restrictions. Even if federal legislation extended the PUA program to April 2021, if such an extension were not coupled with an increase in the maximum benefit duration associated with the program, then a substantial number of claimants would still stop receiving benefits well before then due to the 46 week limit.

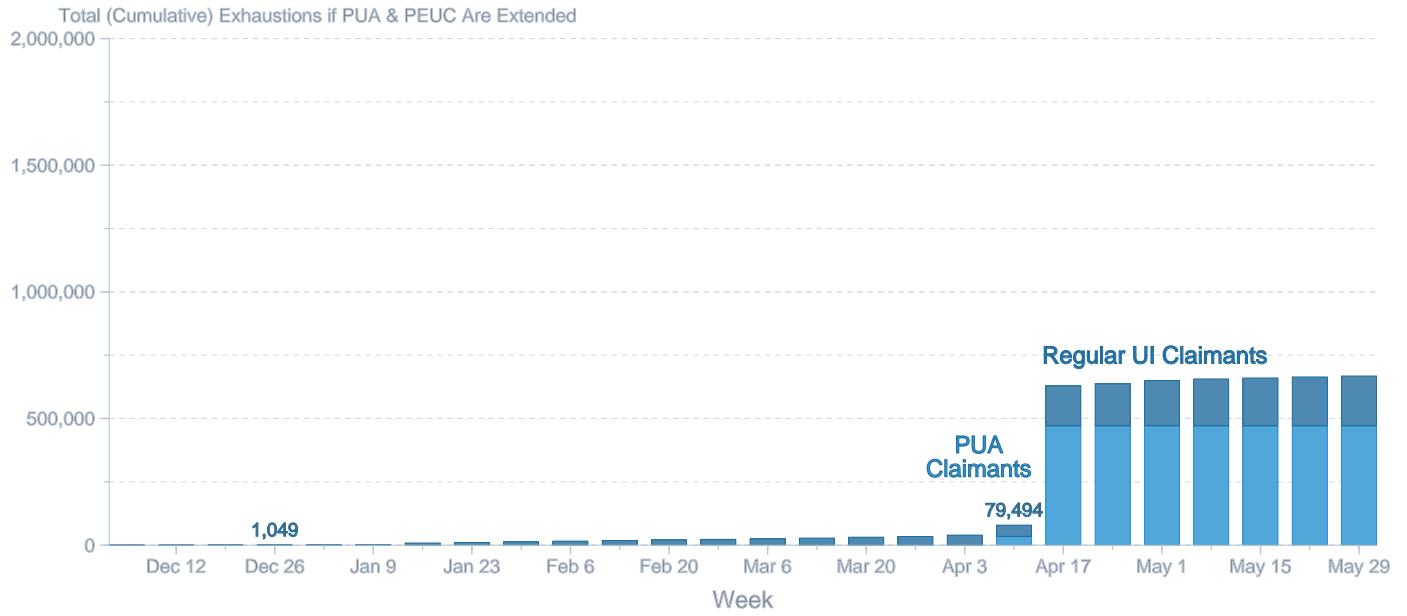
The extensions in the Emergency COVID Relief Act of 2020 loosen both of these constraints, allowing claimants to claim 62 weeks of benefits under PUA instead of the 46 currently provided, and increasing the maximum duration of PEUC benefits from 13 weeks to 29. The extensions we analyze simultaneously allow claimants to use these benefits until April 17th, 2021 instead of the current end-date of December 26th. Analogous to the current PUA program, claimants who exhaust regular UI, but have used fewer than 62 weeks' worth of benefits, would be eligible to transfer to PUA.

This proposal would lead to drastically different outcomes for claimants who filed early on in the crisis, which is the case for most PUA claimants. For example, consider a claimant who started a PUA claim in the first wave of the crisis, in the week ending March 21st. Under the current policy framework, they would be pushed off of benefits on December 26th, 2020 when PUA expires. Under the proposed policy framework, the claimant would continue to receive benefits until the expiration of the program on April 17th.

However, if PUA were extended far into 2021, but duration limits were not expanded, this claimant would still be pushed off of benefits at the end of January because they would have used up their 46 weeks.<sup>12</sup> In other words, even if the PUA program did not "expire" for 16 more weeks, unless maximum benefit durations are also expanded, a substantial number of claimants would lose benefits 4 just weeks later than the current scenario. ***To be effective at preventing exhaustions, any extension of PUA or PEUC should extend both the calendar end-date and the duration restrictions on eligibility.***

Under this new proposal, any claimant who began their claim March 21st, 2020, or later could continue to receive benefits until mid-April, 2021 when the PUA program expires. For claimants who started claims prior to mid February 2020 (about a month before the labor crisis began), the 62-week cap on benefits may mean they would stop receiving benefits before the new PEUC and PUA programs expire, (if they have been continuously unemployed since starting their claim) though they would still receive benefits longer than under the current framework. [Appendix Table A3](#) shows how these extensions to the calendar end-dates and maximum benefit durations affect the timing of exhaustion for various UI claimants.

**FIGURE 4: Individuals Currently Receiving PUA and Regular Benefits who are Projected to Exhaust Under new Proposal Extending both PUA and PEUC Through April 17th (Cumulative)**

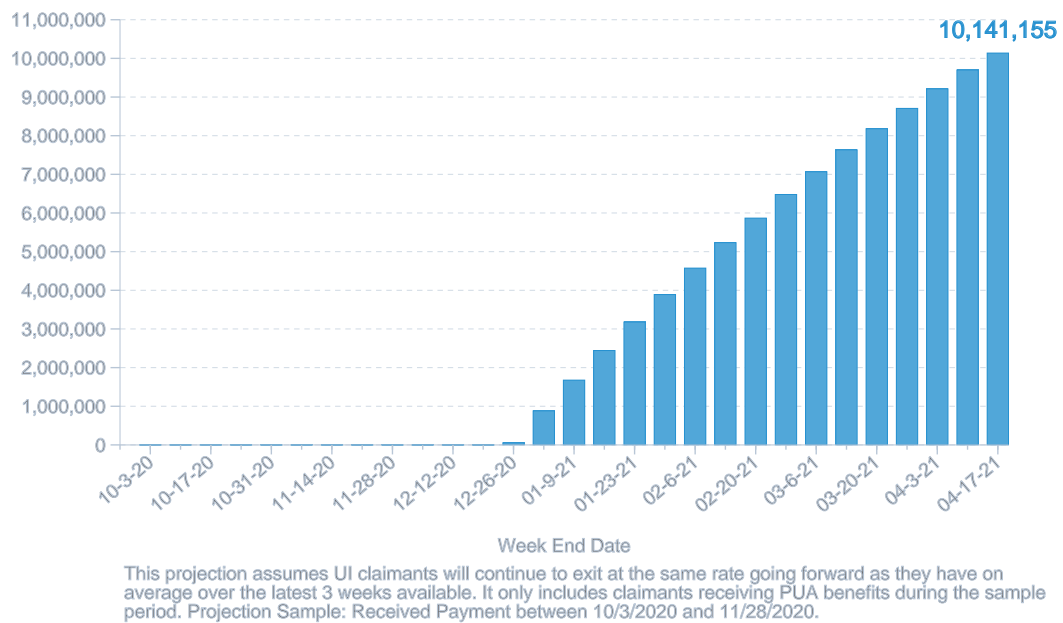


This projection only includes claimants who are currently receiving UI. It does not include claimants entering the UI system after November 28th.

### Exhaustions Will Drop Dramatically if Congress Extends PUA and PEUC

Figure 4 presents similar projections to those of 1A and Appendix Figure 2, showing the expected (cumulative) number of current claimants who will still be pushed off of benefits despite both PUA and PEUC being extended. Our projection assumes that the increase in benefit durations would be backdated to the week ending October 3rd (meaning claimants could receive benefits for these weeks retroactively.) Under this framework, the “exhaustion cliffs” we see at the end of the year are effectively pushed back to April and June, giving workers more time to find employment before being pushed off of benefits, while also providing further opportunity for the pandemic to subside and for California’s labor market to recover.

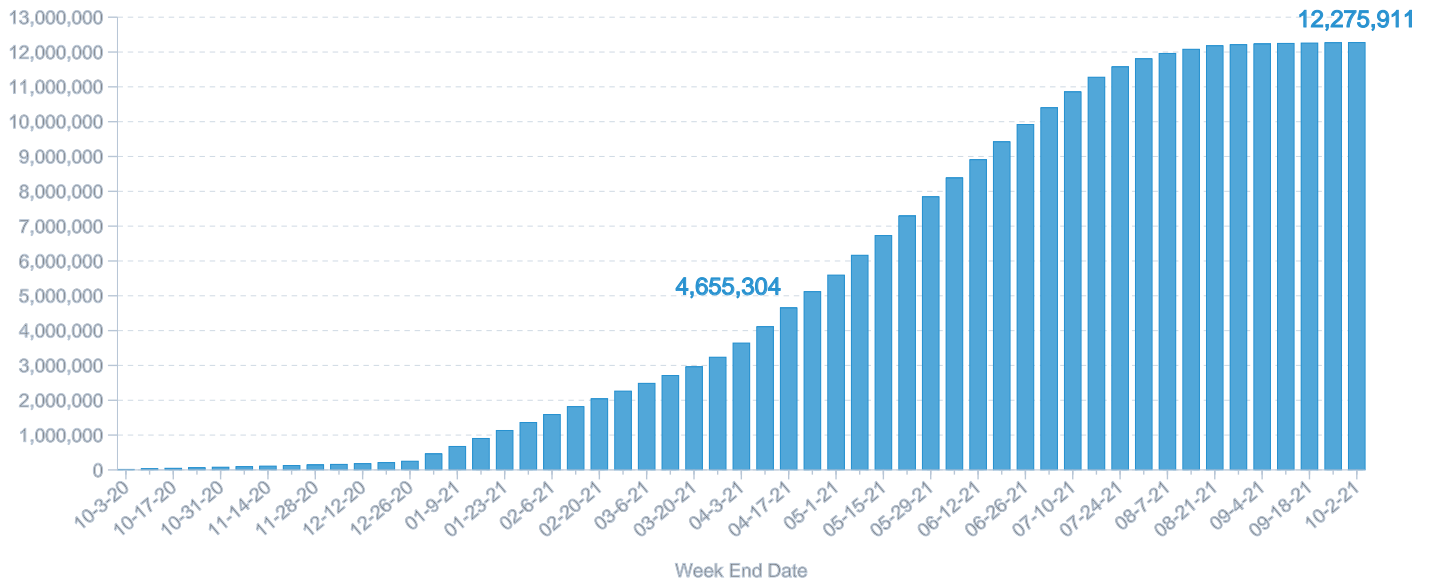
FIGURE 5A: Additional Payments Made to Claimants Currently Receiving PUA Benefits Under new Proposal (Cumulative)



Figures 5A and 5B illustrate the number of additional payments provided to *current* UI claimants under the proposed extensions to PUA and PEUC, respectively (relative to the status quo). These benefit payments overwhelmingly go to individuals who would otherwise have fully exhausted their benefits - in many cases leaving them without any other source of income. We project that by the time PUA and PEUC expire (in mid-April), 4.6 million additional payments would be made to claimants currently on regular UI (who would not otherwise receive payments) and 10.1 million additional payments would go to individuals currently on PUA, for a total of over 16 million payments to unemployed Californians. If recent trends in initial claims continue, we expect another 23.7 million payments to go to claimants who have not yet entered (or re-entered) the UI system, but who will in the future. These numbers will continue to rise past the date when these programs expire, since claimants will still be eligible for FED-ED benefits they would have used earlier in the absence of a PEUC extension. (This is dependent on if FED-ED is still available at that point in California, which depends on the evolution of the stock of claimants receiving regular UI benefits.)

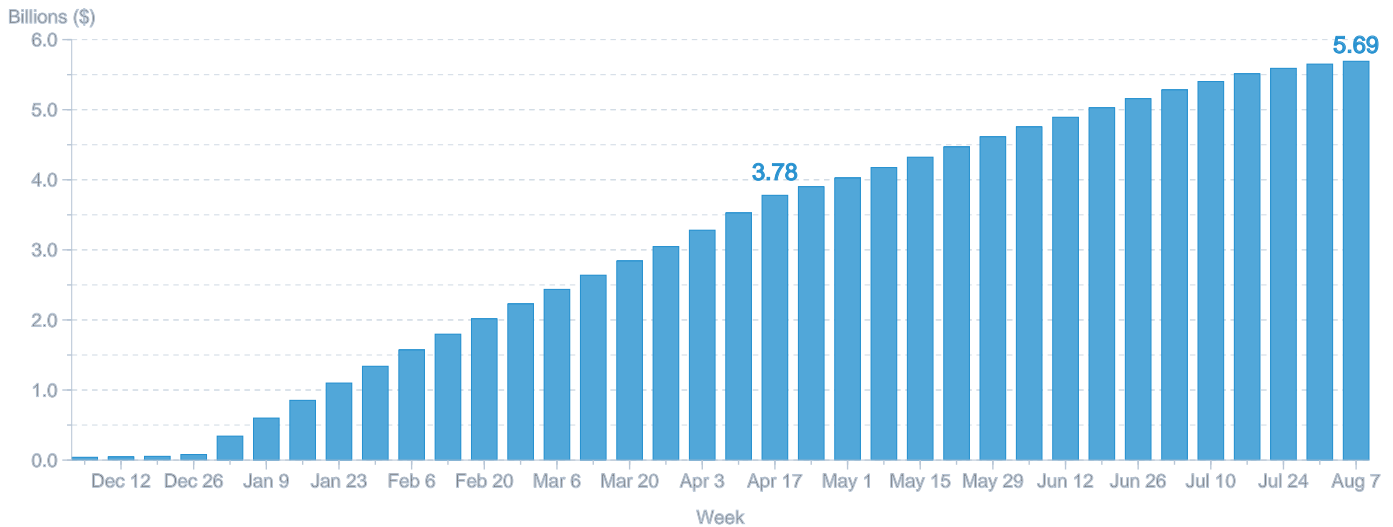


FIGURE 5B: Additional Payments Made to Claimants Currently Receiving Regular UI Benefits Under new Proposal (Cumulative)



This projection assumes UI claimants will continue to exit at the same rate going forward as they have on average over the latest 10 weeks available. It assumes claimants will not exit and then return to UI, and only includes claimants who received benefits for regular UI during the sample period. Projection Sample: Received Payment between 10/3/2020 and 11/28/2020.

FIGURE 6: Total Cumulative Amount Paid to Claimants Currently Receiving Benefits Under the new Proposal



This includes the cost of payments to claimants who are currently on PUA and claimants who are currently on regular UI. It assumes claimants will not exit and then return to UI, and only includes claimants who received benefits for regular UI during the sample period. This projection assumes regular UI claimants will continue to exit at the same rate going forward as they have on average over the latest 10 weeks available, and that claimants currently on PUA will continue to exit at the same rate as they have on average over the latest 3 weeks available. Projection Sample: Received Payment between 10/3/2020 and 11/28/2020.

### Nearly \$10 Billion in Benefits Paid to Unemployed California By April- if Congress Extends UI Programs

In order to estimate total additional benefits paid as a result of the proposed program extensions, we separately consider claimants currently receiving benefits (during our sample period) and those who we expect to enter the UI system in the future. For claimants currently receiving benefits, we multiply the total number of additional payments (adjusted for expected exits) to regular UI claimants resulting from the program extensions by the expected payment amount for that group, and do the same calculation for PUA claimants. We expect claimants currently on regular UI would receive an average payment amount of \$262, while PUA claimants will receive an average payment of \$252. These are the average benefit amounts in the two weeks directly preceding the start of our projection, in late September. Figure 6 illustrates the cumulative total of these benefits to current claimants, which reaches 4.2 billion dollars by the time PUA and PEUC expire in April. (This number will continue to grow substantially throughout the summer, but forecasting payments further into the future requires stronger assumptions related to the evolution of the labor market and the rate at which UI claimants return to work.) We then add in the benefits paid to claimants entering (or re-entering) into the unemployment insurance system in the future, which are not included in our base projection model. Appendix Table A1 illustrates our back-of-the-envelope calculation to estimate the additional costs incurred by these claimants as a result of this policy. We assume recent levels of initial PUA claims will continue into the future, (taking the average over the latest 5 weeks) and adjust for the fact that some of these claimants will later become re-employed. (Assuming a 3.5% exit rate.) We then turn to claimants entering the regular UI system who would receive benefits as a result of the PEUC extension. Since the overwhelming majority of new initial claimants would have 26 weeks of benefits to use, and thus not utilize PEUC, we focus on additional claims – those by workers who already opened claims earlier in the year, returned to work, but were then laid off again and reopened their claim. We take the average number of Additional claims in the last 5 weeks of data, and again assume a constant share of these claimants will “exit” the UI system and return to employment. Since many additional claimants will still have some of their 26 weeks’ worth of regular UI benefits left when they re-open their claim, adjust this to include only the share we expect to use the PEUC benefits provided by this policy (as opposed to their regular state UI benefits).<sup>13</sup> We add those that we expect to receive PEUC benefits between December 26th and April 17th with those who collect PUA benefits, and then assume an average payment amount of \$250 (roughly what we’ve seen in recent data). Multiplying these together, and summing over weeks provides an estimate of the total amount of benefits paid to future claimants. (\$5.9 billion) Adding the benefits paid to future claimants to those paid to the current stock of claimants (\$3.8 billion), we find that an additional \$9.7 billion in benefits will be paid directly to Californians as a result of these extensions.

## Conclusion

Extending PEUC and PUA will not only provide a lifeline desperately needed by workers facing a resurgent pandemic, state-sanctioned lockdowns, and otherwise dismal prospects of employment, but it will also provide a dose of fiscal stimulus which will help to keep struggling business-owners afloat. Given the substantial economic costs associated with long term unemployment (along with the unnecessary hardship it imposes on families), we expect the benefits of such a program to outweigh the costs.

The California Policy Lab has produced these calculations through an ongoing partnership with the Labor Market Information Division of the California Employment Development Department. Any statements should only be attributed to the California Policy Lab, and do not reflect the views of the Labor Market Information Division of the California Employment Development Department. The calculations were performed solely by California Policy Lab. Any errors or omissions are the responsibility of California Policy Lab, not of the Labor Market Information Division of the California Employment Development Department.

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*To obtain the data tabulations used in this policy brief, please contact: Dr. Muhammad Akhtar, Deputy Division Chief, Labor Market Information Division, California Employment Development Department. Email: [Muhammad.Akhtar@edd.ca.gov](mailto:Muhammad.Akhtar@edd.ca.gov).*

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*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 estimate is an upward revision of the projection in our November 19th Report, which forecast the exhaustion of individuals who had filed through October 31st. Our revised forecast is larger because it includes claimants who have filed between October 31st and November 28th. Because this projection considers the number of current claimants who exit the unemployment insurance system, but not the number of claimants who might enter (or re-enter) between November 29th and December 26th, 1.1 million individuals should be considered a lower-bound. If, however, exit rates rise above what we have observed in the past, then the number of claimants exhausting could be lower than this projection. Given the surge in COVID-19 cases in the state (and recent government restrictions), this seems less likely.
- 2 CNBC: [Bipartisan group releases Covid relief bill as Congress faces pressure to send help](#) (12/14/2020)
- 3 Table 10. While a sizable share of claimants did not report their race (and are not included in the table), 43.6% of those who did identified as Hispanic.
- 4 California reported 2.1 million “continued PUA claims” for the week ending November 7th, nearly 1 million more than the second highest state (New York). <https://www.dol.gov/ui/data.pdf>
- 5 See: [NPR: Nearly 85% Of California Residents To Be Under Stay-At-Home Orders Through Christmas](#) (12/6/2020) and [State Officials Announce Latest COVID-19 Facts](#) (12/5/2020)
- 6 Census Household Pulse survey, November 11-23. (Author calculations)
- 7 Under the current policy framework, we project 941,254 PUA exhaustees and 208,024 regular UI exhaustees by February 20th (1,149,278 total). If PUA and PEUC are extended 16 weeks (under the "Gang of 8" proposal), these exhaustions are prevented.
- 8 \$5.9 billion to claimants currently receiving benefits (Figure 6) and \$4.2 billion to claimants expected to open or re-open claims between November 28th and April 17th, for a total of \$10,122,177,800 billion (Appendix Table 1).
- 9 We assume a 1.5x multiplier, and then compare the increase in economic activity resulting from the program to 2019 GDP for the state. Taking this fraction and applying Okun's law gives an estimated change in unemployment, which we apply to the size of the state's labor force.
- 10 14.7 million payments to claimants currently receiving benefits (including 10.1 million payments to PUA claimants and 4.6 million payments to claimants currently on regular UI) in addition to over 23.7 million payments to claimants who we project to open (or re-open) claims in the future. (Appendix Table 1)
- 11 These benefits can last longer than 46 calendar weeks if a claimant is receiving partial UI. (I.e., if they are able to work part-time.)
- 12 Appendix Figure 3 illustrates how these program durations affect claimants who started their claims at various points in the crisis.
- 13 We estimate this share based on recent trends in the percent of the stock of regular UI claimants who are on extension programs.

APPENDIX TABLE A1: Estimated Cost of Funding New Claimants Entering the UI System After November 28th

WEEK ENDING	INITIAL CLAIMS INTO PUA	STOCK OF (NEW) PUA CLAIMANTS FOR THAT WEEK (ADJUSTED FOR 3.5% EXIT RATE)	ADDITIONAL CLAIMS FOR REGULAR UI	STOCK OF REGULAR CLAIMANTS (ADJUSTED FOR 3.5% EXIT RATE)	% OF STOCK USING PEUC	STOCK OF REGULAR CLAIMS USING PEUC	AVERAGE PAYMENT AMOUNT (\$)	ESTIMATED COST FOR THIS WEEK'S PAYMENTS (\$)	CUMULATIVE COST OF NEW CLAIMANTS (\$)
12/5/2020	31,825	31,825	150,887	150,887	64	96,568	-	Covered by CARES Act	Covered by CARES Act
12/12/2020	31,825	62,536	150,887	296,493	65	192,720	-		
12/19/2020	31,825	92,172	150,887	437,003	66	288,422	-		
12/26/2020	31,825	120,771	150,887	572,595	67	383,638	-		
1/2/2021	31,825	148,369	150,887	703,441	68	478,340	250	156,677,268	156,677,268
1/9/2021	31,825	175,001	150,887	829,707	69	572,498	250	186,874,872	343,552,140
1/16/2021	31,825	200,701	150,887	951,555	70	666,088	250	216,697,396	560,249,536
1/23/2021	31,825	225,502	150,887	1,069,137	71	759,087	250	246,147,305	806,396,841
1/30/2021	31,825	249,434	150,887	1,182,604	72	851,475	250	275,227,353	1,081,624,194
2/6/2021	31,825	272,529	150,887	1,292,100	73	943,233	250	303,940,556	1,385,564,749
2/13/2021	31,825	294,816	150,887	1,397,764	74	1,034,345	250	332,290,173	1,717,854,923
2/20/2021	31,825	316,322	150,887	1,499,729	75	1,124,797	250	360,279,685	2,078,134,608
2/27/2021	31,825	337,076	150,887	1,598,125	76	1,214,575	250	387,912,772	2,466,047,380
3/6/2021	31,825	357,103	150,887	1,693,078	77	1,303,670	250	415,193,300	2,881,240,680
3/13/2021	31,825	376,429	150,887	1,784,707	78	1,392,072	250	442,125,301	3,323,365,980
3/20/2021	31,825	395,079	150,887	1,873,130	79	1,479,772	250	468,712,954	3,792,078,935
3/27/2021	31,825	413,077	150,887	1,958,457	80	1,566,766	250	494,960,576	4,287,039,510
4/3/2021	31,825	430,444	150,887	2,040,798	81	1,653,046	250	520,872,601	4,807,912,111
4/10/2021	31,825	447,203	150,887	2,120,257	82	1,738,611	250	546,453,570	5,354,365,682
4/17/2021	31,825	463,376	150,887	2,196,935	83	1,823,456	250	571,708,118	<b>5,926,073,800</b>

Note: This table only predicts the cost of claimants who we expect to file for benefits in the future, but were not claiming during our sample period (October 3rd - November 28th). "Initial claims into PUA" estimates both new initial and additional PUA claimants (Average of the last 5 weeks of data). We only consider additional claims for regular UI since new initial claimants will generally have 26 (or at least 17) weeks of benefits available to them before transitioning into PEUC. Many claimants filing additional claims for regular UI will still have a portion of the 26 weeks of benefits regular UI provides - thus we only include a fraction of the stock in this calculation. This percentage is based on the share of the stock of regular claimants we have seen in the data for recent weeks.

**Total Cost of Additional Benefits Through April 17th is \$9.7 Billion (\$5.9 billion to future claimants + \$3.8 billion to existing claimants)**

APPENDIX TABLE 2A: Individuals Currently Receiving Unemployment Benefits In Each County Who Are Expected to be Pushed off of UI by December 26th

COUNTY	TOTAL NUMBER OF CURRENT CLAIMANTS	NUMBER OF CLAIMANTS CURRENTLY ON REGULAR UI	NUMBER OF CLAIMANTS CURRENTLY ON PUA	TOTAL NUMBER OF INDIVIDUALS WHO WILL LOSE BENEFITS	INDIVIDUALS ON REGULAR UI WHO WILL EXHAUST	INDIVIDUALS ON PUA WHO WILL EXHAUST	PERCENT OF ALL CLAIMANTS EXHAUSTING
Los Angeles	1,252,121	817,295	434,826	321,889	57,104	264,785	25.7
San Diego	309,281	215,384	93,897	76,502	14,460	62,042	24.7
Orange	302,036	207,354	94,682	76,864	12,954	63,910	25.4
Riverside	247,859	162,607	85,252	66,384	12,008	54,376	26.8
San Bernardino	229,421	140,224	89,196	65,809	10,853	54,956	28.7
Sacramento	152,176	94,773	57,403	42,238	7,364	34,874	27.8
Alameda	152,431	104,663	47,767	35,356	6,693	28,663	23.2
Fresno	95,015	61,809	33,206	28,080	6,304	21,776	29.6
Santa Clara	132,466	99,474	32,992	26,968	5,875	21,093	20.4
Kern	90,493	55,662	34,831	26,258	5,703	20,555	29.0
Contra Costa	101,820	67,300	34,520	25,952	4,373	21,579	25.5
San Joaquin	72,838	46,928	25,911	20,329	4,337	15,992	27.9
San Francisco	89,904	65,783	24,120	18,630	3,862	14,768	20.7
Imperial	23,965	18,274	5,690	6,762	3,375	3,387	28.2
Tulare	41,215	27,455	13,760	11,361	2,985	8,376	27.6
Ventura	65,291	44,905	20,386	15,817	2,929	12,888	24.2
Stanislaus	47,195	28,999	18,196	15,094	2,793	12,301	32.0
San Mateo	54,591	41,050	13,541	10,051	1,973	8,078	18.4
Monterey	29,547	22,526	7,021	6,383	1,905	4,478	21.6
Solano	38,631	24,595	14,036	9,729	1,620	8,109	25.2
Merced	20,356	12,730	7,626	5,921	1,395	4,526	29.1
Sonoma	34,446	22,688	11,758	9,409	1,314	8,095	27.3
Santa Barbara	26,424	17,862	8,561	7,162	1,248	5,914	27.1
Santa Cruz	18,944	12,710	6,234	5,284	982	4,302	27.9
Placer	22,793	14,231	8,562	6,219	904	5,315	27.3

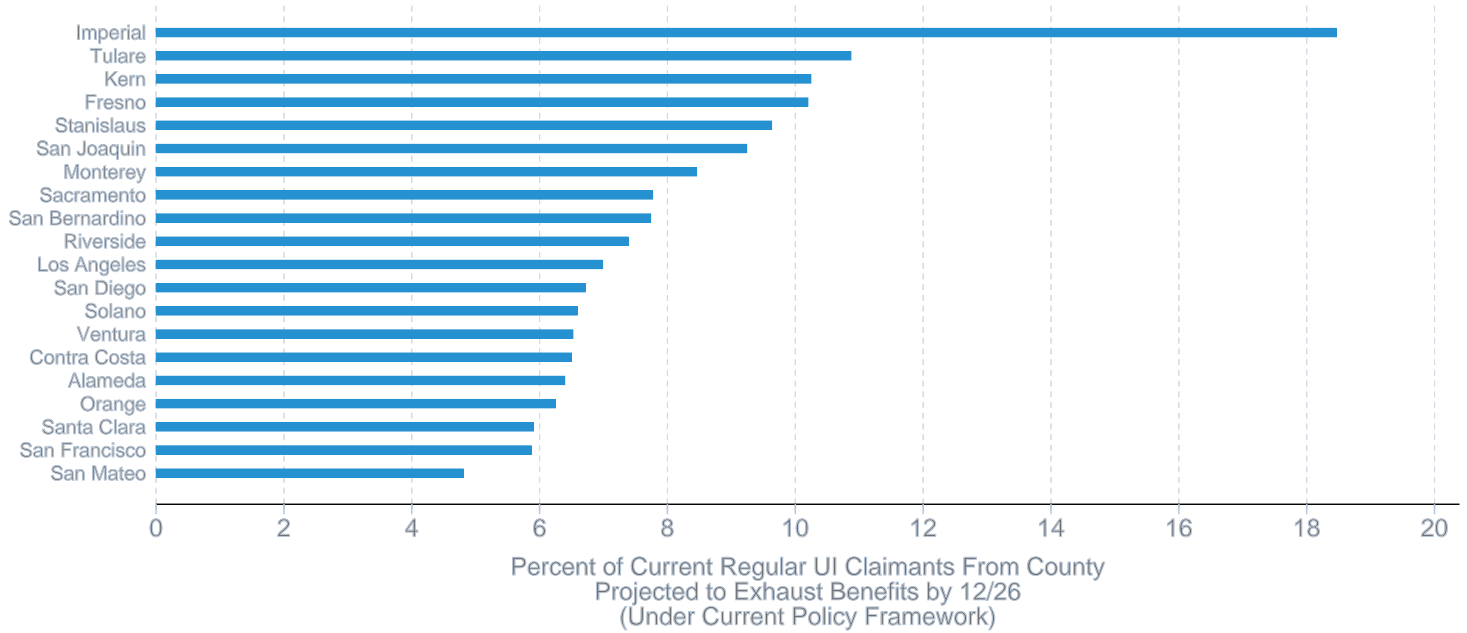
Note: Current claimants defined as the number of individuals who received payment for benefits between October 3rd, 2020 and November 28th, 2020. Each individual is only in one group (PUA or regular). This table was revised on 12/23/2020.

APPENDIX TABLE 2B: Individuals Currently Receiving Unemployment Benefits In Each County Who Are Expected to be Pushed off of UI by December 26th

COUNTY	TOTAL NUMBER OF CURRENT CLAIMANTS	NUMBER OF CLAIMANTS CURRENTLY ON REGULAR UI	NUMBER OF CLAIMANTS CURRENTLY ON PUA	TOTAL NUMBER OF INDIVIDUALS WHO WILL LOSE BENEFITS	INDIVIDUALS ON REGULAR UI WHO WILL EXHAUST	INDIVIDUALS ON PUA WHO WILL EXHAUST	PERCENT OF ALL CLAIMANTS EXHAUSTING
Yolo	11,203	7,056	4,147	3,226	659	2,567	28.8
Butte	14,511	7,705	6,806	5,099	649	4,450	35.1
San Luis Obispo	16,422	10,277	6,145	4,531	621	3,910	27.6
Marin	16,262	9,876	6,386	5,041	594	4,447	31.0
Kings	8,795	5,124	3,671	2,462	565	1,897	28.0
El Dorado	10,745	6,242	4,504	3,788	518	3,270	35.3
Shasta	10,712	5,158	5,554	4,376	467	3,909	40.9
Madera	9,028	5,142	3,887	2,590	444	2,146	28.7
Sutter	6,119	3,462	2,657	2,032	370	1,662	33.2
Humboldt	9,750	4,318	5,432	4,172	353	3,819	42.8
Nevada	6,711	3,027	3,684	2,916	242	2,674	43.5
Napa	8,862	6,397	2,464	1,172	239	933	13.2
Yuba	5,373	2,173	3,200	2,175	220	1,955	40.5
Mendocino	5,681	2,676	3,004	2,174	219	1,955	38.3
Lake	4,996	1,794	3,203	2,501	192	2,309	50.1
San Benito	3,018	2,081	937	804	143	661	26.6
Tuolumne	2,915	1,227	1,687	1,333	97	1,236	45.7
Tehama	3,210	1,254	1,956	1,056	60	996	32.9
Calaveras	2,168	740	1,427	1,158	56	1,102	53.4
Siskiyou	1,967	474	1,493	1,110	51	1,059	56.4
Colusa	617	412	206	129	42	87	20.9
Amador	1,482	630	851	643	26	617	43.4
Del Norte	1,045	176	869	641	17	624	61.3
Mono	702	517	185	108	17	91	15.4
Mariposa	746	270	475	323	12	311	43.3

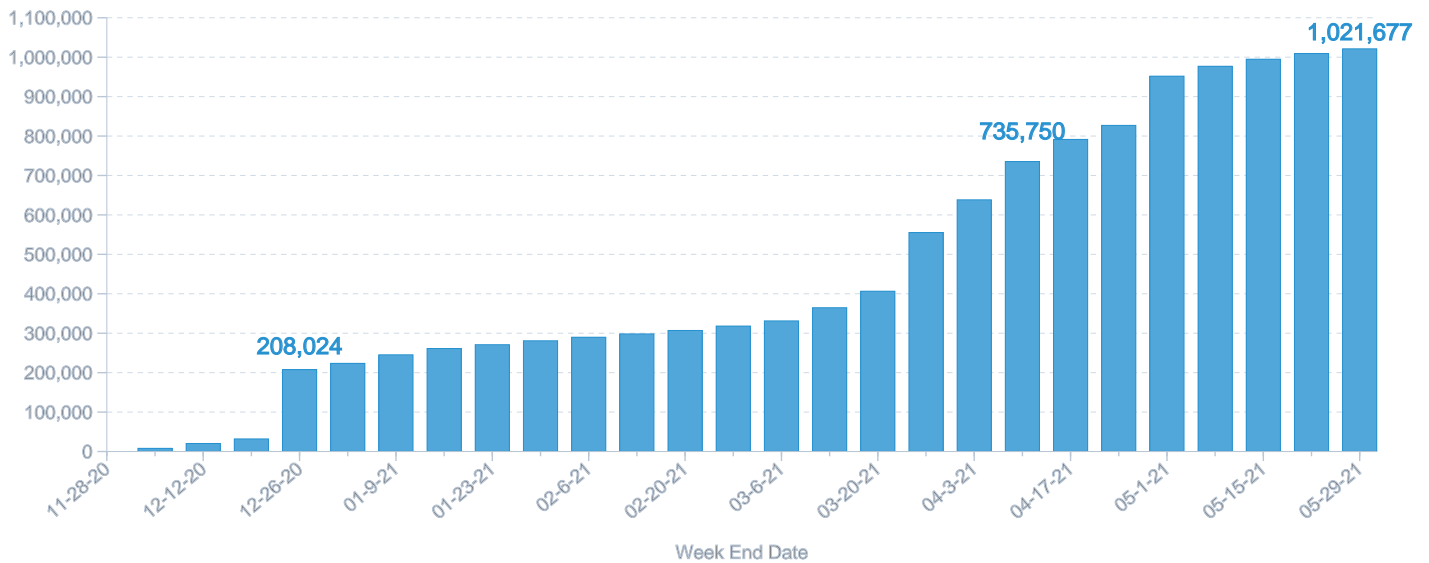
Note: Current claimants defined as the number of individuals who received payment for benefits between October 3rd, 2020 and November 28th, 2020. Each individual is only in one group (PUA or regular).

APPENDIX FIGURE 1: Percent of Individuals Currently Receiving Unemployment Benefits In Each County Who Are Expected to be pushed off of UI benefits by December 26th



Top 20 Counties (in terms of projected exhaustees) only. This figure does not include claimants currently on PUA.

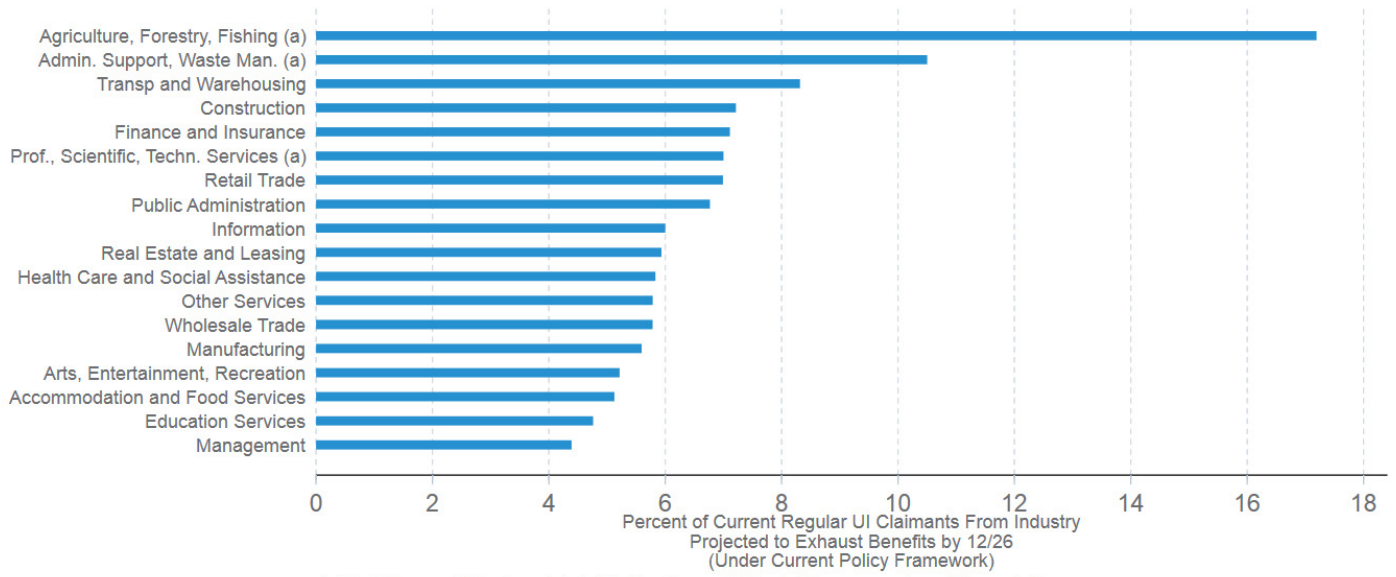
APPENDIX FIGURE 2: Individuals Currently Receiving Regular UI Benefits Projected to Exhaust Under the Current Policy Framework (Cumulative)



This projection assumes claimants who have used partial UI since certifying will continue to use Partial UI at the same rate. It assumes claimants will not exit and then return to UI, and only includes claimants who received benefits for regular UI during the sample period. This projection assumes UI claimants will continue to exit at the same rate going forward as they have on average over the latest 10 weeks available. Projection Sample: Received Payment between 10/3/2020 and 11/28/2020.



**APPENDIX FIGURE 3: Percent of Individuals Currently Receiving Unemployment Benefits From Each Industry Who Are Expected to be pushed off of UI benefits by December 26th**



(a) Full Names of Sectors: Administrative Support, Waste Management, and Remediation. Agriculture, Forestry, Fishing, and Hunting. Professional, Scientific, and Technical Services. Data does not include claimants receiving Pandemic Unemployment Assistance (PUA).

APPENDIX TABLE 3: Projected Exhaustions, by Demographic Group

GROUP	CLIFF 1: BY DECEMBER 26TH, 2020						CLIFF 2: BY MAY 29TH, 2021 (EXCLUDING PUA)		
	REGULAR UI EXHAUSTEES	PUA EXHAUSTEES	TOTAL EXHAUSTEES (PUA + REGULAR)	% OF REGULAR SAMPLE HAVING EXHAUSTED	% OF PUA SAMPLE HAVING EXHAUSTED	% OF FULL SAMPLE (REGULAR UI + PUA) HAVING EXHAUSTED	REGULAR UI EXHAUSTEES	% OF EXHAUSTEES (AMONG ALL EXHAUSTEES)	% OF REGULAR UI SAMPLE HAVING EXHAUSTED
<b>Statewide</b>	208,024	859,422	1,067,446	7.4	63.9	25.6	1,021,677	100	36.3
<b>By Gender</b>									
<b>Male</b>	103,022	448,175	551,197	7.6	63.0	26.8	1,347,751	48.2	36.8
<b>Female</b>	103,673	410,234	513,907	7.2	64.9	24.7	1,446,986	51.8	36.1
<b>By Race and Ethnicity</b>									
<b>White</b>	59,309	271,880	331,189	7.1	65.4	19.5	835,045	32.8	35.4
<b>Black</b>	25,254	61,383	86,637	10.4	39.0	14.3	242,813	9.5	46.9
<b>Hispanic</b>	76,956	166,387	243,343	7.3	72.9	17.9	1,054,538	41.4	36.2
<b>Asian</b>	29,016	111,132	140,148	7.0	72.8	22.6	416,043	16.3	38.8
<b>By Generation</b>									
<b>Gen Z (16–23)</b>	84,387	65,077	149,464	8.8	53.7	26.0	160,534	15.8	35.3
<b>Millenials (24–38)</b>	48,578	288,202	336,780	7.2	62.3	20.6	427,931	42.2	36.5
<b>Gen X (40–55)</b>	31,847	283,594	315,441	7.1	67.6	28.7	242,053	23.9	35.6
<b>Baby Boomers (56+)</b>	59,309	214,893	274,202	6.9	68.4	35.4	183,855	18.1	40.0

Notes: See text and appendix for methodology. The sample size of current regular UI claimants who can potentially exhaust benefits is 2,909,543. The sample size of current PUA claimants who can potentially exhaust benefits is 1,442,290. This table assumes exit rates equivalent to the average seen over the last 10 weeks for each claim type x demographic group. Cliff 2 does not include PUA exhaustees, but does include regular UI exhaustees who exhaust by Cliff 1. 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. Table also does not include claimants not reporting gender, age, or race/ethnicity. We also assessed the impact of different exit rates. For example, if the actual rate of exit was 20% smaller than the average over the 10 weeks we are using, the total number of PUA claimants that would be predicted to exhaust is 701,138 (see Technical Appendix).