In the face of the recent high unemployment rates, numerous advocacy and research organizations in the U.S. have voiced concern over disparities in access to Unemployment Insurance (UI). The UI program provides temporary supplemental income to workers who lose their jobs, primarily because of layoffs.

States independently determine their UI rules and regulations defining employer tax rates, worker eligibility, and worker benefit amounts. Thus, the percent of unemployed workers receiving UI benefits and the amounts they receive vary from state to state. This report shows UI coverage for each NWAF state and national averages.

Findings:
• The proportion of unemployed workers receiving UI has dropped from about 40 percent prior to 2009 to about 30 percent in 2010.

• The proportion of average wages replaced by UI has stayed flat at about 40 percent.

• Young workers, Hispanics, and women are less likely to receive UI when unemployed than are other groups.

• Lower income and part-time workers are less likely to be eligible for UI and less likely to receive UI.

• Most of the NWAF states have higher UI recipiency rates than the U.S. average, with the exception of South Dakota and Washington. Recipiency has been falling in every state since 2009. Wage replacement has remained close to the U.S. average, although it is higher than average in Idaho and Iowa.

• The next steps of our analysis will be to examine each NWAF state’s unique UI program structure, and review the existing policy recommendations being proposed by various advocacy groups.
United States: Recipiency has fallen since 2009. Lower receipt by Hispanics and youth.

**UI Recipiency as a Percent of Total Unemployment**
Data from 2000 to 2011

**Wage Replacement Rates, U.S. Average**
Average Weekly UI Benefit as a Percent of Average Weekly Wage from 2000 to 2011

**Percent UI Receipt Among Unemployed by Age (2008-2010)**

**Percent UI Receipt Among Unemployed by Gender (2008-2010)**

**Data Sources:** The recipient rate and replacement rate data are from the Department of Labor’s Unemployment Insurance program statistics. The age, gender, and race coverage rate data are from the Department of Labor’s Unemployment Insurance program statistics and the U.S. Census Bureau’s 2010 American Community Survey 3-year Estimates.
United States: Lower monetary and non-monetary eligibility for lower wage earners, part-time workers, and in service and retail industries

Idaho: Recipiency rates fell in 2010 to levels near U.S. average. Low UI receipt by Blacks.

**UI Recipiency as a Percent of Total Unemployment**
Data from 2000 to 2011

**Wage Replacement Rates**
Average Weekly UI Benefit as a Percent of Average Weekly Wage from 2000 to 2005

**Percent UI Receipt Among Unemployed by Age (2008-2010)**

**Percent UI Receipt Among Unemployed by Gender and Race (2008-2010)**

Data Sources: The recipient rate and replacement rate data are from the Department of Labor’s Unemployment Insurance program statistics. The age, gender, and race coverage rate data are from the Department of Labor’s Unemployment Insurance program statistics and the U.S. Census Bureau’s 2010 American Community Survey 3-year Estimates.
Iowa: Recipiency and replacement higher than U.S. average. Larger gender gap.
Minnesota: Recipiency rates higher than U.S. average. Racial disparities in receipt.

**UI Recipiency as a Percent of Total Unemployment**
Data from 2000 to 2011

**Wage Replacement Rates**
Average Weekly UI Benefit as a Percent of Average Weekly Wage from 2000 to 2005

Data Sources: The recipient rate and replacement rate data are from the Department of Labor’s Unemployment Insurance program statistics. The age, gender, and race coverage rate data are from the Department of Labor’s Unemployment Insurance program statistics and the U.S. Census Bureau’s 2010 American Community Survey 3-year Estimates.
Montana: Recipiency rates higher than U.S. average. Receipt disparities by race.

UI Recipiency as a Percent of Total Unemployment
Data from 2000 to 2011

Wage Replacement Rates
Average Weekly UI Benefit as a Percent of Average Weekly Wage from 2000 to 2005

Percent UI Receipt Among Unemployed by Age (2008-2010)

Percent UI Receipt Among Unemployed by Gender and Race (2008-2010)

Data Sources: The recipient rate and replacement rate data are from the Department of Labor’s Unemployment Insurance program statistics. The age, gender, and race coverage rate data are from the Department of Labor’s Unemployment Insurance program statistics and the U.S. Census Bureau’s 2010 American Community Survey 3-year Estimates.
North Dakota: Recipiency rates higher than for U.S. average. Large gaps in receipt by gender, Hispanic origin, and race.

**UI Recipiency as a Percent of Total Unemployment**
Data from 2000 to 2011

**Wage Replacement Rates**
Average Weekly UI Benefit as a Percent of Average Weekly Wage from 2000 to 2005

---

**Percent UI Receipt Among Unemployed by Age (2008-2010)**

- Age >65
- Age 55-64
- Age 45-54
- Age 25-44
- Age 16-24
- All

---

**Percent UI Receipt Among Unemployed by Gender and Race (2008-2010)**

Data Sources: The recipient rate and replacement rate data are from the Department of Labor’s Unemployment Insurance program statistics. The age, gender, and race coverage rate data are from the Department of Labor’s Unemployment Insurance program statistics and the U.S. Census Bureau’s 2010 American Community Survey 3-year Estimates.
Oregon: Falling recipiency rates. Less demographic variation in receipt.

UI Recipiency as a Percent of Total Unemployment
Data from 2000 to 2011

Wage Replacement Rates
Average Weekly UI Benefit as a Percent of Average Weekly Wage from 2000 to 2005

Percent UI Receipt Among Unemployed by Age (2008-2010)

Percent UI Receipt Among Unemployed by Gender and Race (2008-2010)

Data Sources: The recipient rate and replacement rate data are from the Department of Labor’s Unemployment Insurance program statistics. The age, gender, and race coverage rate data are from the Department of Labor’s Unemployment Insurance program statistics and the U.S. Census Bureau’s 2010 American Community Survey 3-year Estimates.
South Dakota: Much lower recipiency rates than U.S. average. Large Hispanic and race disparities.

**UI Recipiency as a Percent of Total Unemployment**
Data from 2000 to 2011

**Wage Replacement Rates**
Average Weekly UI Benefit as a Percent of Average Weekly Wage from 2000 to 2005

---

**Percent UI Receipt Among Unemployed by Age (2008-2010)**

**Percent UI Receipt Among Unemployed by Gender and Race (2008-2010)**

---

**Data Sources:** The recipient rate and replacement rate data are from the Department of Labor’s Unemployment Insurance program statistics. The age, gender, and race coverage rate data are from the Department of Labor’s Unemployment Insurance program statistics and the U.S. Census Bureau’s 2010 American Community Survey 3-year Estimates.
Washington: Receipt and replacement close to U.S. average. No data on Hispanic or race differences.

**UI Recipiency as a Percent of Total Unemployment**
Data from 2000 to 2011

**Wage Replacement Rates**
Average Weekly UI Benefit as a Percent of Average Weekly Wage from 2000 to 2005

**Percent UI Receipt Among Unemployed by Age (2008-2010)**

**Percent UI Receipt Among Unemployed by Gender (2008-2010)**

*Race data unavailable in Washington*

Data Sources: The recipient rate and replacement rate data are from the Department of Labor’s Unemployment Insurance program statistics. The age, gender, and race coverage rate data are from the Department of Labor’s Unemployment Insurance program statistics and the U.S. Census Bureau’s 2010 American Community Survey 3-year Estimates.