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EFFECTS OF UNEMPLOYMENT INSURANCE EXTENSIONS ON JOB SEARCH OUTCOMES

Ailin He

Clemson University, ahe@g.clemson.edu

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EFFECTS OF UNEMPLOYMENT INSURANCE
EXTENSIONS ON JOB SEARCH OUTCOMES

A Thesis
Presented to
the Graduate School of
Clemson University

In Partial Fulfillment
of the Requirements for the Degree
Master of Arts
Economics

by
Ailin He
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Accepted by:
Dr. Thomas A. Mroz, Committee Chair
Dr Raymond D. Sauer
Dr. Carlos E. Carpio

ABSTRACT

The purpose of this paper is to investigate how unemployment insurance (UI) extensions affect job finding probabilities and the length of unemployment spells in the most recent decade. Exploiting the panel structure of the Current Population Survey (CPS), I constructed a 16-month panel with the CPS basic monthly data from 2002 to 2012 and modeled the reemployment (unemployment-to-employment and not-in-labor-force-to-employment) hazard. Since unemployment policies in the US are subjected to change by the condition of the macro economy, this paper adopted different approaches to distinguish UI impacts on exit probability from other macro factors. Our results suggest that UI extensions can only explain less than 0.4 percentage point rise in unemployment spells during recent years. Major determinants are the macroeconomic conditions and personal attributes.

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CHAPTER ONE

INTRODUCTION

The most prominent finding of empirical studies about unemployment insurance (UI) benefits and job search outcomes is the appearance of spikes in exit rate near the expiration date. (Card, Cherry & Weber, 2007) While most of these studies used administrative data to look at transition from unemployment to either employment or exit labor force (UE or UN) without distinctions, this paper focuses on exploring the probability of exit to reemployment using micro data from Current Population Survey (CPS).

The purpose of UI is to provide basic monetary protection to unemployed workers before they can find a new job. It serves to partly reduce losses from losing a job and plays a large role in individual's job search decisions and behaviors as well. In the United States, regular UI provides up to 26 weeks of benefits to eligible individuals under normal economic conditions, and an additional 20 weeks of extended benefits in high-unemployment states. During the great recession from 2007-2009, however, the congress subsequently legislated a series of temporary UI programs which extended the UI benefits to a maximum of 99 weeks.

As the recession ended in 2009, unemployment duration rose dramatically in comparison with the unemployment rate. More than 40% of the unemployed have been out of work for 6 months or longer. It was no surprise that UI extensions became a controversial topic and bore the brunt of the blame. Figure 1 displays the shares of the unemployed by length of unemployment spells. Short-term unemployment duration spells

(spells lasting for less than 14 weeks) declined immediately after the recession, while mid-term spells remained steady. However, unemployment spells for the group who has been out of work for more than 6 months trended up vigorously.

The negative effects on unemployment due to UI extensions could potentially come from two sources. On one hand, a UI-eligible unemployed individual will have a relatively higher reservation wage as compared to a non-UI holder given all other situations are the same. This consequently leads to a lower transit rate out of unemployment and possibly lengthens the unemployment duration. On the other hand, UI benefits will encourage some unemployed workers to stay in the labor force longer than they would have were there exist no UI benefits (Rothstein, 2011). It may increase the possibility of a displaced worker finding a job instead of dropping out. If we are looking at reemployment exit rate from both unemployment and not-in-the-labor-force status, the second factor will have a potential positive effect on exit rate. It is, however, difficult to distinguish these two factors.

The research on unemployment duration is of significant interest. Longer unemployment spells could lead to even lower probability of finding a job since workers will get rusty with their job skills and become out of touch from the job market (Aaronson, Mazumder & Schechter, 2010). And this trend will last long after the recession. What's more, long run unemployment duration will adversely affect social welfare, by increasing burden of uninsurable labor-income risks for workers (Abraham & Shimmer, 2002). As UI is one of the most important subsidies affecting labor market

equilibrium, figuring out the magnitude of UI programs on job search behaviors could provide important policy implications.

In this paper, I aim to analyze major determinants of unemployment spells and particularly distinguish the magnitude of impact from UI programs. With micro data CPS from 2002 to 2012, I constructed up to a 16-month panel to model exit probabilities (i.e. reemployment probabilities) for both unemployed and not-in-the-labor-force individuals. To measure the impact and magnitude of individual UI extension programs, I compiled a list of trigger notices for all temporary unemployment compensation programs in the recent decade. By exploiting the time of policies roll-ins and outs, I compare the degree of impact from UI extensions on probability of reemployment.

The structure of the paper is organized as follow. Chapter Two reviews literature on UI policies and labor market outcomes. Chapter Three briefly introduces recent decade's UI programs in effect. Chapter Four presents empirical models for estimation. Chapter Five presents data construction and detailed methodology. Chapter Six discusses results and indications. The final chapter concludes.

CHAPTER TWO

LITERATURE REVIEW

Much of the labor market research has been dedicated to the study of job search behaviors and outcomes for the unemployed. The negative impacts of UI on job finding rates and lengthening unemployment spells have long been recognized by economists. Recent studies focus on distinguishing its effect and quantifying its magnitude. However, no consensus has been reached on the degree of influences from UI extensions to individual's unemployment exit.

UI extensions are commonly activated during economic downturns. To identify the UI effect on unemployment, it is crucial to determine whether the rise in unemployment rate and the prolonged unemployment spells were from the macro labor market conditions or from the UI program itself. Two major approaches are adopted to address this issue.

Many studies depend on estimates from earlier research to simulate the effect of UI extensions in the recent years. Katz and Meyer (1990) used administrative data to estimate the effect of UI extensions on the probability of an individual leaving unemployment during the recession in the 1980s. They found that for each additional UI week extended, the average unemployment duration increased by 0.16 to 0.2 weeks. This result is the most cited estimate for simulating the UI impact in the recent recession (Grubb, 2011). However, their study attributed the entire rise in unemployment spell to UI extensions without considering the effect of the lackluster economy that triggered such UI programs. Card and Levine (2000) dealt with this problem by looking at a special

case. They studied how the politically motivated extended benefit program in New Jersey affected the UI recipients' unemployment duration. Aaronson, Mazumder and Schechter (2010) simulated estimates using both studies and suggested that 10 to 25 percent of increase in unemployment spells is due to UI extensions during the great recession. Aside from UI effects, they also discussed how secular changes in unemployment duration could be explained by demographic changes in the labor force.

However, due to the change in the composition of unemployed workers, past efforts might not be treated as valid references. Earlier research studying the peak in exit rate right before UI exhaustion suggested that such exit transitions are mostly comprised of temporary layoffs being recalled. But the decline in the percentage of temporary layoffs among unemployed during recent decades indicated that disincentives from UI are likely to be mitigated (Farber & Valletta, 2011).

Instead of simulating with past results, Valletta and Kuang (2010) conducted a direct assessment of the UI effect using "reasons for unemployment" as criteria for UI eligibility. They treated the UI-ineligible unemployed as a control group and compared their unemployment duration with those who are likely to be eligible for UI. Their results suggested that the UI extensions could count for as much as 0.8 percent of the increase in unemployment rate. Unfortunately, this kind of studies requires strong assumptions on the comparability between the two groups. What's more, by leaving out other individual characteristics and macro economy determinants, these results might not be reliable.

To cope with the aforementioned problem, Rothstein (2011) constructed the unemployment exit hazard that varies across states, time and individual demographic

characteristics. He adopted several different strategies to isolate UI effects which include identifying the UI impact at near exhaustion time by comparing the exit probability for people with different remaining weeks of benefits. Similarly, Farber and Valletta (2011) established a competing risk model to measure the UI effects on unemployment to employment (UE) and unemployment to not-in-the-labor-force (UN) transitions where they controlled for the timing and magnitude of UI extensions in different states. They found a small increase in unemployment spell due to extended UI benefits.

In another relevant research, Fujita (2011) constructed the UE and UN hazard functions in 2004-2007 during which time no UI extension is available. He then extrapolated the counterfactual hazard for 2009-2010 assuming there had been no UI extension enacted. The counterfactual experiment suggested that extended benefits increased unemployment rate for male workers by 1.2 percentage points.

CHAPTER THREE

INTRODUCTION TO UI POLICIES

In the United States, workers who are unemployed due to “no fault of their own” are eligible for unemployment compensation if they satisfy a state’s minimum working requirements. But the amount of benefits and maximum weeks of UI vary largely by states from time to time. The length of regular UI by state governments is generally 26 weeks, except from Washington and Massachusetts providing up to 30 weeks of regular UI (Grubb, 2011). Maximum weeks were adjusted downward in early 2011 with Arkansas offering 25 weeks, Missouri and South Carolina offering 20 weeks. During economic downturns, the federal government will enact certain emergency programs to extend the maximum number of weeks for UI. Three different emergency programs had been authorized during 2002 to 2012.

The first “Extended Benefit” (EB) program provides participating states up to 13 or 20 weeks of UI in addition to the regular program. This is permanently authorized, and it is activated once the state meets the Total Unemployment Rate (T.U.R) or the Insured Unemployment Rate (I.U.R) criteria. There were relatively few states participating in this optional program in early years. However, starting from Feb 2009, EB became fully funded by the federal government. Since then many states joined the program and offered more generous UI benefits.

“Temporary Extended Unemployment Compensation” (TEUC) was signed into law in March, 2002 and expired in the end of 2003. This UI extension contains two benefit tiers. The first tier of TEUC with up to 13 addition weeks of benefits was

available to unemployed workers in all states while the second-tier TEUC-X provided up to additional 13 weeks to individuals residing in high-unemployment states and have exhausted their first tier benefits.

The third UI program was enacted in the very recent years and is still in effect. The “Emergency Unemployment Compensation” (EUC08) program was initiated in June 2008, and extended to a four-tier program throughout the end of 2009. The first tier benefit is available to eligible unemployed in all states, started providing 13 weeks of UI and then modified to a maximum of 20 weeks. The complimentary second tier originally offered up to 13 weeks of benefits to high-unemployment states. Starting from Nov 2009, 14 weeks are available to all states. Tier 3 and 4 provides up to 13 and 6 additional weeks of benefits depending on the states trigger status, respectively.

An eligible individual will be able to collect their EB benefits if they have exhausted the regular UI and the temporary UI extensions (i.e. TEUC and EUC08). The maximum UI benefits vary from 26 to 99 weeks during the recent decade. Figure 2 shows changes of the maximum and minimum weeks of UI benefits over the studied period. Detail activation and expiration dates for all UI programs are presented on Table 1.

CHAPTER FOUR

DATA AND IDENTIFICATION STRATEGIES

The data used in this study is constructed with Current Population Survey (CPS) basic monthly data which incorporates a rotation property. Each selected household is interviewed for four consecutive months, dropped out of the survey groups for eight months and then revisited again for another four months. The variable “month-in-sample (MIS)”, taking values from 1 to 8, denotes a person’s i ’th month in the interview sample. While most of the literature studied the “month-to-month” transition from unemployed to employed (U/E transition) or from unemployed to not-in-the-labor-force (U/N transition) by using only two consecutive months’ data , I made use of the whole available panel by merging observations from 8 interview months with 8 months gap in between.

I compute the unemployment duration using the employment status from each interview month instead of using unemployment duration variable (weeks) directly from the CPS. There are major shortcomings in the duration variable. First, there exists the typical length-biased sampling problem since the unemployment duration will be recorded only if individuals’ unemployment spell lasted till the interview date and so all the spells recorded are “in progress”. By looking only at the unemployment group, the sample constructed will be very selective and is likely to overstate unemployment duration for the whole population (Farber & Valletta, 2011). Second, the self-reported unemployment duration is commonly “rounded-up” to 4 weeks, 26 weeks, 52 weeks, etc. Therefore, using weekly measures might not be more precise than using monthly status.

To avoid these problems, my sample incorporated individuals who are employed in their first interviewed month and also experienced unemployment in at least one of the following seven interviewed periods. In other words, I do not confine my sample to unemployed individuals, but target those who leave employment (either EU or EN), and then measure the probability of these people finding a job using hazard models.

I am looking at non-employed to employment transition, so I kept observations from individuals who indicate their employment status to be NILF. An unemployed individual is officially defined as someone who is without work and actively searching for one. However, there is no such a clear distinction between unemployment and NILF from the self-reported data, particularly because people might not have a clear understanding about the definition (Rothstein, 2011). And it requires little change in job search behaviors for one to be defined as NILF as compared to unemployed. So instead of modeling two different transitions: unemployment-to-employment (UE), NILF-to-employment (NE), I will look at the transition rate of reemployment.

The unit of unemployment duration is month, taking values of 1 to 14 for the uncensored samples. For some people, I can compute the exact number of unemployment months they experienced. For others, I will only be able to identify the range of unemployment spells. Still some others who are right-censored, I can determine their unemployment duration to be longer than a certain period. Due to the limitation binding by the short panel constructed by CPS, I cannot observe unemployment duration longer than 15 months, but the model constructed will take care of this problem.

Our sample is restricted to individuals age 16 to 65, not full-time enrolled in school and reported to have been actively looking for jobs in the past 4 weeks in at least one of the interviews. Table 2 presents the summary statistics for the CPS sample with groups of observations whose initial interview dates are between January 2002 and September 2011, matching over the following seven interview months. The full sample has data of 844,656 monthly observations for 52,791 unemployment spells (individuals). I also split the full sample into two subsamples. This enables me to study the impact from the magnitude of UI extensions in the UI-eligible subsamples and compare the job search outcomes between UI-eligibles and non-UI-eligibles in the full sample. The married sample is comprised of all married individuals with spouse present. I merged the spouses' employment status correspondingly so as to investigate how spouses' job market conditions affect family heads' unemployment exit probability. Detail information about sources and construction of major variables can be found in notes below table 2.

The CPS contains large representative U.S. unemployed samples in each month. But due to the characteristic of the interview setup for CPS, I can only construct a short panel with an 8-month gap in between. What's more, I will not be able to track individuals who move out of the interviewed household, causing frictions in the merging process. Comparing to the two-month merging, our eight-period-panel (reflecting actual 16 months) can reduce the problem of overstating unemployment duration, but will also incur larger frictions in merging process.

Another limitation of CPS data is that it does not contain information about individual's eligibility of UI. Only in the March CPS does it ask respondents if they have

received unemployment compensation last year. As it is suggested by earlier researchers, the UI take-up rate in the US is much lower than 100% (Anderson & Meyer, 1997). But for the convenience of this study, I will assume all eligible unemployed collect their unemployment compensations. CPS categorizes reasons of unemployment into six types: “Job loser/on lay off”, “Other job loser”, “Temporary job ended”, “Job-leaver”, “Re-entrant” and “new-entrant”. I assume that only job losers and temporary job ended types are eligible to claim UI. The eligible status is approximated by one’s employment status, reasons of unemployment, active job search status, the state they live in and the policy effective dates. To implement this, I compiled a list of trigger notices dates for TEUC, EUC08 and EB, matching the state-month level of UI availability to the CPS individuals who are involuntary job-losers and actively searching for jobs.

To distinguish the impact of UI from other job finding determinants, I controlled for macro economic status with state unemployment rate, insured unemployment rate and new UI claim rates. As it is suggested in Aaronson, Mazumder and Schecheter’s (2010) paper, the prolonged unemployment duration should be a reflection of weak labor market demand. So I also adopted the covariates “job vacancy rate” and “hiring rate” to take care of labor market dynamics.

It is important to note that a worker’s job search decisions and intensity will largely depend on family conditions. For instance, if a married individual become unemployed while his/her spouse is also unemployed, he/she might be more anxious to find a job to meet family’s financial needs. To take this into account, I also matched

spouse employment status for married individuals to see if this affects the exit rate for unemployed workers.

CHAPTER FIVE

MODELS AND SPECIFICATIONS

According to the construction of the panel, I have theoretically 16 months observations of employment status from each individual. I only consider their first U-E or N-E transition if that person has multiple transition observations during the 16 months. For the eight months non-interviewed period, I make the following assumptions: 1) If an individual reported unemployed/employed in both month 4 and month 13, I assume he/she is unemployed/employed during the 8 non-interview months; 2) If their employment status changed from unemployed in month 4 to employed in month 13, I assume that one finding a job in any month between 5th ~ 13th month are independent events.

I used a hazard specification to model the probability of an individual exiting non-work status at a certain month. Before defining the model, we need to identify three different groups of people in our sample.

The first type of people experienced both unemployment and employment before the 4th month or after the 12th month. Therefore, I can identify the exact time when they find a job. The probability of an individual losing a job in month K and found one in month J (i.e. the unemployment spell is J – K months) is:

$$\Pr(\text{Found a job in month } J \mid \text{Unemployment started in month } K)$$

$$= \text{haz}(J) \prod_{j=K}^{J-1} (1 - \text{haz}(j))$$

where I assume the hazard has a logit pdf:

$$\begin{aligned} \text{haz}(j) &= \Pr (\text{Found a job in month } j \mid \text{Did not find one before month } j) \\ &= \exp (f(.)) / (1 + \exp (f(.))) \end{aligned}$$

$$\text{and } f(X_i, UI_i, \dots) = \alpha'X_i + \beta'UI_i + \gamma'S_i + \delta'M_i + \varepsilon_i$$

X is a vector of explanatory variables including individual's demographic characteristics which are time-invariant. UI is the unemployment insurance policy covariates. I try to measure UI in several different ways in this paper. First, UI is treated as a vector of dummy variables with trigger status (equals 1 if status is on, 0 otherwise) of all different unemployment compensation policies, including EB, TEUC, EUC08. Second, UI is computed as a linear variable identifying individuals' possible maximum number of UI months available (converting from weeks). Third, UI is calculated as the remaining weeks of UI available to an individual based on their unemployment duration. Four, I constructed three dummies of remaining months of UI benefits to take care of the non-linear effect from UI. S represents state dummies and M stands for month dummies to control for fix effects and seasonal effects. The specification for the hazard model is the same for the other two types of people indicated below.

The second type of people became unemployed before the 5th month and reported employed in the 13th month. They could have possibly found a job during the 5th to 13th month. The unconditional probability of one finding a job in any of these 9 months will be:

$$\begin{aligned} &\Pr(\text{Found a job in 5th}\sim\text{13th month} \mid \text{Did not find one by 4th month}) \\ &= 1 - \prod_{j=5}^{13} (1 - \text{haz}(j)) \end{aligned}$$

This second type of people fails to find a job before the 5th month, so their conditional probability should be:

$$\Pr(\text{Find a job in 5th} \sim \text{13th month} \mid \text{Did not find one by 4th month})$$

$$\times \Pr(\text{Did not find one by 4th month})$$

$$= [1 - \prod_{j=5}^{13} (1 - \text{haz}(j))] \prod_{j=K}^4 (1 - \text{haz}(j))$$

Type three individuals did not exit unemployment by the 8th interview (the 16th month since the first interview). Suppose they become unemployed at month K, I only know that their unemployment duration is at least 16 – K months. The survivor function is:

$$\Pr(\text{Not finding a job by the 16th month} \mid \text{Unemployment started in month K})$$

$$= \prod_{j=K}^{16} (1 - \text{haz}(j))$$

CHAPTER SIX

RESULT DISCUSSION

Table 3 and 4 present estimates of the hazard model for job losers who are assumed to be eligible UI-holders. Their UI benefits are determined by which state they live in and the date of interview. I aim to compare how the magnitude of UI extensions affects exit probability. First column only used “number of UI weeks available”, “unemployment duration” and the state and month fixed effects as explanatory variables. It shows that the UI will adversely affect the probability of exit, however small it is in magnitude (with marginal effect of -0.0009¹). In column (2) and (3), I added controls for economic conditions. Negative effect from UI disappeared. The average marginal effect is 0.0026 in specification (3), which means for each additional month of UI available, an individual’s exit probability will increase by 0.26 percentage points. This small positive effect became insignificant as I add demographic characteristics into the regression. The only difference between column (4) and (5) is the ways in measuring the UI impact. With one additional remaining month of UI benefits left, the probability of exit to reemployment will increase by 0.36 percentage point. For the eligible subsample, UI benefits seem to increase the probability of reemployment. However, this does not totally contradict with conventional ideas. Compared to the unemployment exit that most research explored, we define unemployment and NILF as survival events and reemployment as exit. Earlier studies suggested that the negative effects on exit rate from UI extensions concentrated on exit to NILF. In our case, U-N transition is still labeled as

¹ The marginal effect is calculated by: $\frac{df(\overline{X}\hat{\beta})}{dx} = \frac{df(\overline{X}\hat{\beta})}{d(\overline{X}\hat{\beta})} \times \frac{d(\overline{X}\hat{\beta})}{d\hat{\beta}} = \frac{\exp(\overline{X}\hat{\beta})}{(1+\exp(\overline{X}\hat{\beta}))^2} \times \hat{\beta}_1$

survival incident. We might attribute this positive relationship to that UI helps to keep people out of work from leaving the labor force and continue their job search, thus increase their possibility of finding a job.

The results also show that the longer the unemployment duration, the lower the exit rate. Approximately one more month of unemployment spell will decrease reemployment probability by 4.7 percentage points, which is significant at the 1% level and large in magnitude.

Signs on the coefficients of the macroeconomic control variables are in line with our expectations. What is worth noting is that the “Insured Unemployment Rate” has a significant impact in exit probability as compared to “Unemployment Rate”. I.U.R is, however, an activation requirement for UI extensions. It seems to show us from the results that the negative impact of UI on non-employment largely comes from the bad economic conditions instead of the program itself. What’s more, a 1 percent increase in new UI claim rate significantly decreases exit probability by as much as 20 percentage points. While the new UI claim rate indicates the shares of the newly unemployed (who are claiming benefits) among all eligible individuals, this result suggests that people’s reliance on UI lowers their reemployment probability by large amount.

Next I focus on effects from individual UI programs. The seven UI-program dummies are state-month specific trigger notice status and are matched to each eligible individual. From model (7), we found that one more month of UI remaining will increase exit probability by 0.4 percentage points which shows that people tend to find job quicker at early stage of unemployment. Most of the UI dummies have significant negative

impact on hazard as we have expected. We can also see that the TEUC policy in effect during 2002-2003 has much larger impact on exit hazard than the recent policy EUC08 does.

To take into account the nonlinear impact from UI, we established model (8) to include three remaining-UI-month dummies. We expect to see a trend up in exit rate at near expiration date as suggested by previous studies. Our results do match the “U-curve” of the UI-exit probability relationship. In the early stage of unemployment, people exit rather quickly (effects captured by “Remaining UI ≤ 6 ”). The longer they stay in unemployment, the more difficult it is to exit (effects captured by “Remaining UI ≤ 4 ”). Their reliance on UI could potentially lengthen the unemployment duration. People who are at the edge of exhausting their benefits (effects captured by “Remaining UI ≤ 2 ”) will exhibit a sudden rise in exit probability. Other factors being equal, a person with less than 2 months of UI remaining will have 40 percentage points higher in exit hazard comparing to those having more than 2 month benefits available.

I then turn to the full sample to compare the eligible and the non-eligible groups. Column (1) included two UI related explanatory variables. The interaction term “available months \times eligibility” sorts out the effect of UI on eligible unemployed. The “total number of UI available” entered the equation for both eligible and ineligible individuals to pick up any possible UI impact on the non-eligible individuals’ employment probability and capture the partial effects from macro economy. It shows that UI benefits will lower the exit probability for the eligible workers by 0.1 percentage points provided one more month of UI is available.

Similar to the results from the eligible subsample, controls for economic conditions generate negative effects to the exit probability. One percent increase in insured unemployment rate will lower reemployment probability by 2 percentage points. However, the unemployment rate does not seem to have significant effect on the hazard for both samples, which could be explained partially by the high-correlation between the total unemployment rate (T.U.R) and insured unemployment rate (I.U.R) where I.U.R absorb most of the negative influences. Another relevant factor—a job opening rate increasing by 1 percentage point brings up exit probability by approximately 3.3 percentage points.

Column (2) changed the interaction term into “remaining months \times eligibility”. As we expect UI extensions will have different effects on people having different unemployment duration. Since I assume that all eligible individuals will collect their benefits once they become unemployed, the remaining weeks of benefits is calculated by the total number of UI available minus benefits they have exhausted. One additional remaining month available will decrease exit probability by only 0.05 percentage point. The effect from this variable has a comparably smaller effect than the corresponding measure in specification (1) which is no surprise considering the UI impact should be larger for people who are at near exhaustion date (i.e. with fewer remaining benefits). In column (2), we also included detail industry dummies into regression, but it does not have major effect on variables of interest.

Column (3) adopted similar approach as (7) from the eligible sub-sample. As we expect that UI extension will have larger effects on people in longer-term unemployment.

The significant negative coefficient of EB makes perfect sense (since EB is available only after one exhausted the regular UI and the temporary ones). Exit probability will be 4.9 percentage point lower for an individual with EB in effect. However, the rest of the temporary programs show diverse results. I presume that people are less sensitive to exact date when programs were activated, but more so to the actually number of months of UI available after the UI program is enacted.

Coefficients for the individual characteristics are self-explanatory. Older people tend to have a higher exit rate, which might be attributed to their experience and social circle. White male have rather significant advantage in reemployment opportunities. Individuals whose previous job is in service industries have a higher job finding rate as compared to the non-service sector counterparts. Married individuals are more likely to find a job which leads to the study of the next subsample.

We are interested in looking at whether spouse's employment status will affect job-seekers' job finding possibility. We expect that having an unemployed spouse while one is out of work will further increase financial burden for the family, making the unemployed more in need to find a job. This factor could potentially raise the exit rates if one input more search efforts. However, base on our estimation presented on Table 5, an unemployed individual will have approximately 1.4 percentage point higher probability of reemployment given he/she has an employed spouse, even though results are not significant. This could possibly result from many other unobserved influences not included in the model. For example, an employed spouse may be able expand job search channels for the job-seeker and provide financial support in job finding.

The predicted monthly exit probability is shown in graph 3. It fluctuates around 40%-47% during most time in the recent decade. We can see a sharp drop in exit probability (dropped below 40%) in the end of 2008 indicating the impact from the recession. Table 7 presented the predicted survival rate for subsamples that started unemployment at certain dates. In 2003 and 2009, multiple UI extensions are in effect while no such programs are available during 2005 and 2007. Survival rates for 2003 September is slightly higher than those in 2005 and 2007. In September 2009, probability of not finding a job after 6 months' searching is 2.5% as compare to well below 2% in earlier periods and 12 months' survivor rate is still 0.8%, almost double the no-UI (non-recession) periods. But in general, I can only find 0.1 to 0.4 percentage point decrease in exit probability due to UI extensions while the major impact comes from the economic conditions and personal demographic attributes. Unemployment duration, in particular, has negative and significant effect in exit rate in all specifications, which also reflects the heterogeneity problem. The lower the probability of exit, the more difficult it is for one to transit out of unemployment. As the unemployment duration lengthen, it will be even harder for individual to regain employment and thus further extend the spell.

CHAPTER SEVEN

CONCLUSION

This paper estimated the effect of a series of UI extensions on job finding probability in the most recent decade. I studied the transition from unemployment-to-employment and NILF-to-employment where exit is defined as reemployment. Our results for the full sample suggested that less than 0.5 percentage points of decrease in exit rate is due to UI extensions. The unprecedented long-term unemployment duration is mainly caused by bad economic conditions and personal demographic characteristics. For the eligible subsample, I even find evidence of a slight increase in reemployment due to UI. This is possibly due to the reason that individuals are more likely to stay in labor market for job hunt instead of dropping out provided the UI is available, thus increase their chances of exit. Individuals do exhibit sharp rise in exit probability when they have less than two months' remaining UI benefits. However, results for individual UI programs did not give us consistent estimates except from EB and TEUC having significant negative effect on reemployment probability. Comparing to the activation status for each particular UI extension programs, people's job search outcomes are more sensitive to remaining months of UI. The unemployed tend to have a sharp increase in exit probability when they have less than two months left of UI benefits. From the subsample of married individuals, we found positive connection between the exit probability and having an employed spouse which is different from what we have expected. But this phenomenon may be explained by the spouse's financial supports for individual's job hunt and potentially expand their job search channels.

Overall we cannot find consistent and significant impact of UI extension on unemployment duration. Further research can try to explore the transition of U-E and N-E separately. If there exists dataset with information about individual's UI eligibility, we will be able to measure the effects more precisely. Combining administrative data with micro data might be a plausible approach to refine estimations for UI-eligible sample. What's more, our study focuses mainly on individual level behavior and job search outcomes. It would be interesting to further explore how UI extensions affect social welfare as a whole.

TABLES

Table 1. Important Dates for UI Extension Legislations and Modifications

Date in Effect	Weeks available from TEUC		Weeks available from EUC08			
	TEUC	TEUC-X	EUC08 Tier1	EUC08 Tier2	EUC08 Tier3	EUC08 Tier4
Mar 2002	13					
Oct 2002	13	13 (6 % TUR ²)				
Jan 2004	expired	expired				
Jun 2008			13			
Nov 2008			20	13 (4% IUR ³ or 6% TUR)		
Nov 2009			20	14	13 (4% IUR or 6% TUR)	6 (6% IUR or 8.5% TUR)
Feb 2012			20	14 (open to Tier 1 exhaustee)	13 (4% IUR or 6% TUR)	6 (6% IUR or 8.5% TUR)
Jun 2012			20	14 (6% TUR)	13 (4% IUR or a 7% TUR)	6 (6% IUR or a 9% TUR)

Note: Dates listed are those during which UI extension policies are modified or reauthorized or expired. The EUC08 has been extended several times, during which there is short period of time where no UI extension was outstanding. Those dates are not listed here. Contents inside the parentheses are requirements needed for such extension to be activated.

² T.U.R reflects average seasonally adjusted Total Unemployment Rate for 3-month period.

³ I.U.R reflects 13-week period Insured Unemployment Rate.

Table 2. Summary Statistics for All Samples

Variables	All Unemployed Sample				UI Eligible Sample		Married Sample	
	Mean	Std. Dev.	Min	Max	Mean	Std. Dev.	Mean	Std. Dev.
Individual Covariates								
Family Income/1000	46.98	25.52	2.50	87.50	45.15	25.11	53.00	24.49
Age	43.98	12.60	16	65	42.11	11.77	46.44	11.40
Marital Status	0.65	0.48	0	1	0.59	0.49	1	0
Sex	0.46	0.50	0	1	0.61	0.49	0.43	0.49
Education	13.34	2.46	8	18	13.07	2.39	13.56	2.51
Race	0.83	0.38	0	1	0.84	0.37	0.86	0.34
Industry	7.36	3.25	1	13	6.65	3.23	7.36	3.26
Service Industry	0.56	0.50	0	1	0.47	0.50	0.57	0.50
Eligibility of all UI Programs								
EB	0.25	0.44	0	1	0.30	0.46	0.08	0.28
EUC08 Tier 1	0.41	0.49	0	1	0.48	0.50	0.14	0.34
EUC08 Tier 2	0.34	0.47	0	1	0.40	0.49	0.11	0.32
EUC08 Tier 3	0.21	0.41	0	1	0.15	0.36	0.07	0.25
EUC08 Tier 4	0.13	0.33	0	1	0.25	0.43	0.04	0.20
TEUC	0.16	0.37	0	1	0.15	0.36	0.05	0.21
TEUC-X	0.01	0.11	0	1	0.01	0.11	0.004	0.06
Total # of months of UI (converted from weeks)								
	4.16	7.23	0	24.75	13.09	6.89	3.77	6.95
# of months of UI remaining					1.86	4.91		
Remaining UI ≤ 2					0.83	0.37		
Remaining UI ≤ 4					0.85	0.36		
Remaining UI ≤ 6					0.88	0.32		
Macro Economy Controls								
State Unemployment Rate	6.43	2.31	2.30	14.20	6.79	2.40	6.36	2.29

State Insured Unemployment Rate	2.65	1.20	0.28	10.69	2.83	1.23	2.63	1.20
State New UI Claim Rate	0.10	0.03	0.15	0.42	0.10	0.03	0.10	0.03
Job Opening Rate (Total Non-farm)	2.58	0.43	1.70	3.30	2.52	0.44	2.58	0.43
Hire Rate (Total Non-farm)	3.51	0.37	2.80	4.10	3.46	0.37	3.52	0.37
Type of Obs. Eligibility	1.83	0.85	1	3	1.75	0.80	1.83	0.86
	0.32	0.47	0	1	1	0	0.29	0.45
Number of Obs.	844656				268080		521440	
Number of Duration Spells	52791				16755		32590	

Notes: 1. Family Income is converted into real dollar value (a linear variable) by assigning the average values in each category to individuals belonging to that category; 2. The 56 states: AL, AK, AZ, AR, CA, CO, CT, DE, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MN, MS, MO, MT, NE, NY, NV, NH, NJ, NM, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, VA, WA, WV, WI, WY are each treated as a dummy variable to control for state fix effects; 3. Month dummies are also included in regression, but omitted in the summary statistics; 4. Marital Status: equals 1 for Married, 0 otherwise; 5. Sex: equals 1 for Male, 0 for Female; 6. Race: equals 1 for White, 0 otherwise; 7. There are 13 prior-unemployment industries categories including: "Agriculture, forestry, fishing, and hunting", "Mining", "Construction", "Manufacturing", "Wholesale and retail trade", "Transportation and utilities", "Information", "Financial activities", "Professional and business services", "Educational and health services", "Leisure and hospitality", "Other services" and "Public administration". I estimate with both this 13-category industry dummies and a 2-category one (equals 1 for service industry and 0 otherwise); 8. The UI programs are translated through matching the list of trigger notices to the date and state for each individual; 9. Total number of Eligible UI months are calculated by the sum of the (eligible status) \times (available months) for each program; 10. Remaining # of months of UI = total # of month of UI – unemployment duration (for eligible samples). 11. Monthly Job Opening Rates and Hire Rates are collected from Job Openings and Labor Turnover Survey from Bureau of Labor Statistics (BLS); 12. Type of Observations is as indicated in the model specification.

Table 3. Logit Model for Monthly Exit Probability (Eligible Sub-sample)

	(1)	(2)	(3)	(4)	(5)
Total # of Months of UI	-0.0038 (0.0021)	0.0144** (0.0048)	0.0104* (0.0050)	0.0098 (0.0056)	
Remaining months of UI					0.0145*** (0.0039)
Unemployment Duration	-0.2047*** (0.0052)	-0.2049*** (0.0052)	-0.2063*** (0.0052)	-0.2012*** (0.0058)	-0.1911*** (0.0062)
State FEs (base: NY)	Y	Y	Y	Y	Y
Month FEs (base: Dec)	Y	Y	Y	Y	Y
Controls for Economic Conditions					
State Unemployment Rate		-0.0667** (0.0158)	-0.0078 (0.0198)	-0.0033 (0.0222)	-0.0154 (0.0175)
State Insured Unemployment Rate			-0.1116*** (0.0308)	-0.1110** (0.0350)	-0.1051** (0.0342)
New UI Claim Rate			-0.4020 (0.6691)	-0.8380 (0.7437)	-0.7995 (0.7424)
Job Opening Rate			0.0550 (0.0626)	0.0680 (0.0705)	0.0724 (0.0696)
Individual Demographic Characteristics					
Age				0.0094 (0.0096)	0.0092 (0.0095)
Age ²				-0.00006 (0.0001)	-0.00006 (0.0001)
Marital Status				0.1167*** (0.0355)	0.1143*** (0.0352)
Sex				-0.0166 (0.0366)	-0.0172 (0.0362)
Education				-0.0070 (0.0078)	-0.0069 (0.0077)
Race (base: non-white)				0.2173*** (0.0454)	0.2123*** (0.0449)
Service Ind.				-0.0237 (0.0366)	-0.0235 (0.0362)
Family Income/1000				0.0005 (0.0007)	0.0005 (0.0007)

Notes: Standard errors in parentheses. (* p<0.05, ** p<0.01, *** p<0.001); Y: Variables included in regression, results omitted.

Table 4: Logit Model for Monthly Exit Probability (Eligible Sub-sample Continued)

	(6)	(7)	(8)
Total # of Months of UI	0.0395 (0.0433)		
Remaining # of month of UI		0.0175*** (0.0049)	0.0513*** (0.0048)
Remaining UI \leq 2			1.9142*** (0.1366)
Remaining UI \leq 4			-2.4315*** (0.1357)
Remaining UI \leq 6			0.7127*** (0.0564)
Unemployment Duration	-0.2028*** (0.0058)	-0.1906*** (0.0065)	
UI programs Activation Status			
EB	-0.3175 (0.1931)	-0.220** (0.0713)	
EUCtier1	-0.1124 (0.1911)	-0.0243 (0.1090)	
EUCtier2	-0.1323 (0.2055)	-0.0345 (0.0989)	
EUCtier3	0.1548 (0.1658)	0.2260** (0.0818)	
EUCtier4	-0.2412 (0.1231)	-0.1926* (0.0853)	
TEUC	-0.3432 (0.1466)	-0.2656*** (0.0567)	
TEUC-X	0.0657 (0.1914)	0.1210 (0.1550)	
State FEs (base: NY)	Y	Y	Y
Month FEs (base: Dec)	Y	Y	Y
Controls for Economic Conditions			
State Unemployment Rate	-0.0172 (0.0238)	-0.0128 (0.0227)	-0.1110*** (0.0160)
State Insured Unemployment Rate	-0.0716* (0.0368)	-0.0761* (0.0362)	-0.0039 (0.0293)
New UI Claim Rate	-0.8636 (0.7525)	-0.8801 (0.7522)	-0.4729 (0.7283)

Hiring Rate	0.0433 (0.1267)	0.0342 (0.1255)	-0.0702 (0.0793)
<hr/>			
Individual Demographic Characteristics			
Age	0.0123 (0.0096)	0.0119 (0.0095)	0.0141 (0.0085)
Age^2	-1E-04 (0.00011)	-9.6E-05 (0.00013)	-0.0001 (0.0001)
Marital Status	0.1170*** (0.0356)	0.1138*** (0.0351)	0.1088*** (0.0316)
Sex	-0.0243 (0.0366)	-0.0240 (0.0362)	-0.0202 (0.0326)
Education	-0.0063 (0.0078)	-0.0061 (0.0077)	-0.0030 (0.0070)
Race (base: non- white)	0.2151*** (0.0455)	0.2096*** (0.0448)	0.2145*** (0.0402)
Service Ind.	-0.0353 (0.0367)	-0.0348 (0.0362)	-0.0302 (0.0325)
Family Income/1000	0.0006 (0.0007)	0.0006 (0.0007)	0.0006 (0.0006)

Notes: Standard errors in parentheses. (* p<0.05, ** p<0.01, *** p<0.001); Y: Variables included in regression, results omitted.

Table 5. Logit Model for Monthly Exit Probability (Full Sample)

	(1)	(2)	(3)
Total # of Months of UI	0.0064 (0.0034)	0.0056 (0.0034)	
# of Months of UI×Eligibility	-0.0044** (0.0015)		
Remaining # of Months of UI×Eligibility		-0.0035* (0.0017)	-0.0033 (0.0017)
Unemployment Duration	-0.2082*** (0.0034)	-0.2080*** (0.0034)	-0.2105*** (0.0034)
UI programs Activation Status			
EB×Eligibility			-0.1912*** (0.0416)
EUCtier1×Eligibility			0.0664 (0.0513)
EUCtier2×Eligibility			-0.0006 (0.0579)
EUCtier3×Eligibility			0.2003*** (0.0491)
EUCtier4×Eligibility			-0.0978 (0.0525)
TEUC×Eligibility			-0.1569** (0.0371)
TEUC-X×Eligibility			0.2200** (0.0973)
State FEs (base: NY)	Y	Y	Y
Month FEs (base: Dec)	Y	Y	Y
Controls for Economic Conditions			
State Unemployment Rate	0.0233 (0.0136)	0.0210 (0.0136)	0.0163 (0.0144)
State Insured Unemployment Rate	-0.0828*** (0.0211)	-0.0837*** (0.0212)	-0.0687*** (0.0223)
New UI Claim Rate	-1.0091** (0.4314)	-1.0187** (0.4318)	-1.1024** (0.4366)
Job Opening Rate	0.1352*** (0.0406)	0.1217*** (0.0407)	0.0526 (0.0512)
Individual Demographic Characteristics			
Age	0.0315*** (0.0054)	0.0289*** (0.0054)	0.0314*** (0.0054)
Age^2	-0.00034*** (0.00006)	-0.00031*** (6.33E-05)	-0.00034*** (6.27E-05)
Marital Status	0.0870***	0.0851***	0.0927***

	(0.0218)	(0.0219)	(0.0218)
Sex	0.1246***	0.1353***	0.1132***
	(0.0218)	(0.0221)	(0.0210)
Education	0.0029	0.0006	0.0032
	(0.0044)	(0.0045)	(0.0044)
Race (base: non-white)	0.0907***	0.0964***	0.0903***
	(0.0268)	(0.0269)	(0.0268)
Service Ind.	0.0364		0.0321
	(0.0211)		(0.0211)
Detail Ind. Dummies (base: Pub. Admin.)		Y	
Family Income/1000	0.0019***	0.0018***	0.0019***
	(0.0004)	(0.0004)	(0.0004)

Notes: Standard errors in parentheses. (* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$); Y: Variables included in regression, results omitted.

Table 6. Logit Model for Monthly Exit Probability (Married Sub-sample)

	(1)	(2)
Total # of months of UI available	-0.0052* (0.0021)	0.00037 (0.0020)
# of months of UI×Eligibility		-0.0040 (0.0052)
Remaining month of UI	0.0137 (0.0067)	
Spouse Employment Status	0.0586 (0.0281)	0.0588 (0.0281)
Unemployment Duration	-0.1865*** (0.0046)	-0.1903*** (0.0042)
State FEs (base: NY)	Y	Y
Month FEs (base: Dec)	Y	Y
Controls for Economic Conditions		
State Unemployment Rate	0.0475*** (0.0112)	0.0422*** (0.0113)
State Insured Unemployment Rate	-0.0920*** (0.0264)	-0.0893*** (0.0264)
New UI Claim Rate	-1.5263* (0.5516)	-1.5197* (0.5516)
Job Opening Rate	0.1276* (0.0497)	0.1281* (0.0497)
Individual Demographic Characteristics		
Age	0.0304*** (0.0081)	0.0316*** (0.0081)
Age^2	-0.0003*** (9.02E-05)	-0.0003*** (9.03E-05)
Sex	0.1488*** (0.0262)	0.1601*** (0.0266)
Education	-0.0024 (0.0053)	-0.0028 (0.0053)
Race (base: non-white)	0.0878* (0.0351)	0.0884* (0.0351)
Service Ind.	0.0481 (0.0257)	0.0470 (0.00351)
Family Income/1000	0.0012 (0.0005)	0.0012 (0.0005)

Notes: Standard errors in parentheses. (* p<0.05, ** p<0.01, *** p<0.001); Y: Variables included in regression, results omitted.

Table 7. Predicted Survival Rates for Sub-samples

Duration (Month)	Unemployment Starts at			
	<u>2003 Sep</u>	<u>2005 Sep</u>	<u>2007 Sep</u>	<u>2009 Sep</u>
0	0.560297	0.548475	0.544865	0.580246
1	0.315731	0.302543	0.300439	0.338532
2	0.178003	0.166925	0.165342	0.196578
3	0.102851	0.095209	0.093242	0.115806
4	0.060082	0.053803	0.052698	0.069895
5	0.035011	0.030257	0.029843	0.042046
6	0.02016	0.016958	0.016947	0.024912
7	0.011432	0.009356	0.009442	0.014593
8	0.006348	0.005088	0.005155	0.008382
9	0.003504	0.002749	0.002816	0.00478
10	0.001944	0.001488	0.001544	0.00273
11	0.001071	0.000803	0.00085	0.001546
12	0.000587	0.000432	0.000468	0.000866

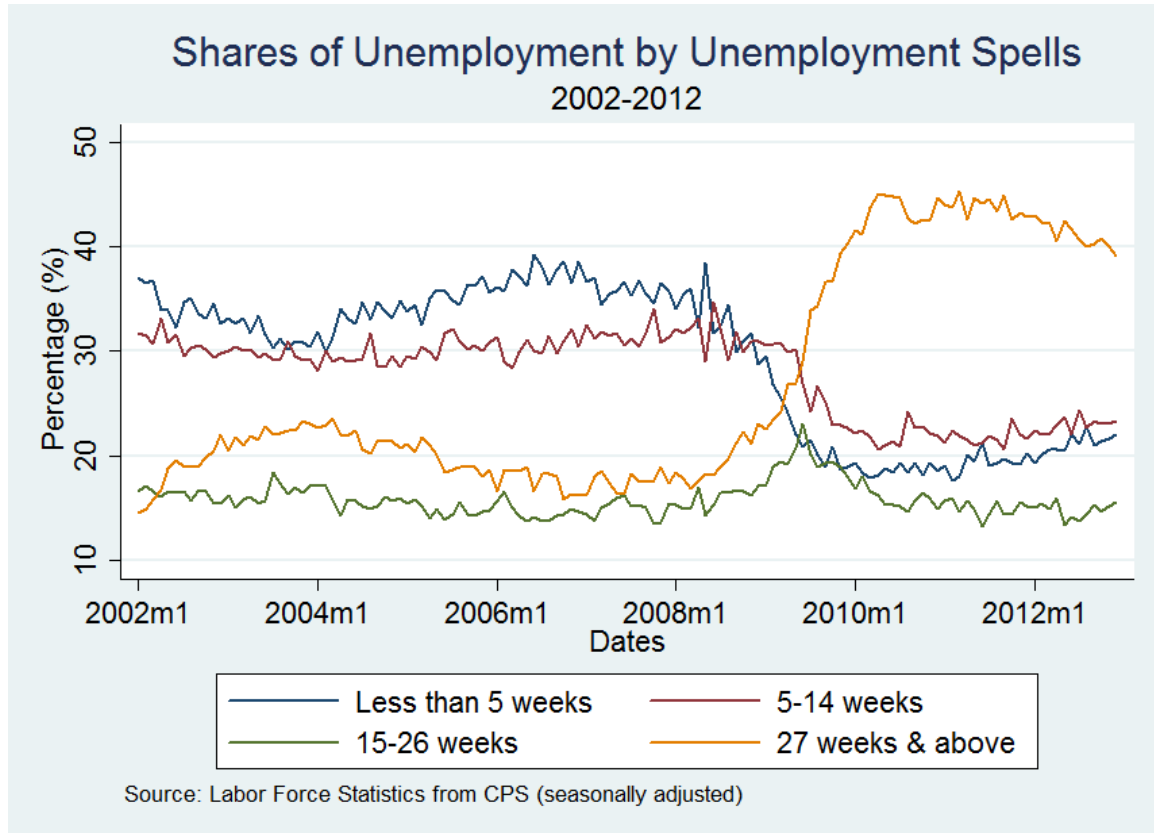
Note: Survivor rate is calculated by:

$$\Pr(\text{taking more than } K \text{ months to find a job}) = \prod_{t=1}^K (1 - \text{haz}(t))$$

where the $\text{haz}(t)$ is the predicted hazard rate for each month as shown in graph 3.

FIGURES

Figure 1. Share of Unemployment by Unemployment Spells



Note: The orange line indicated the long-term unemployment share which rose by more than 20 percentage points since the great recession in 2008.

Figure 2. Maximum and Minimum Weeks of UI Benefits across States

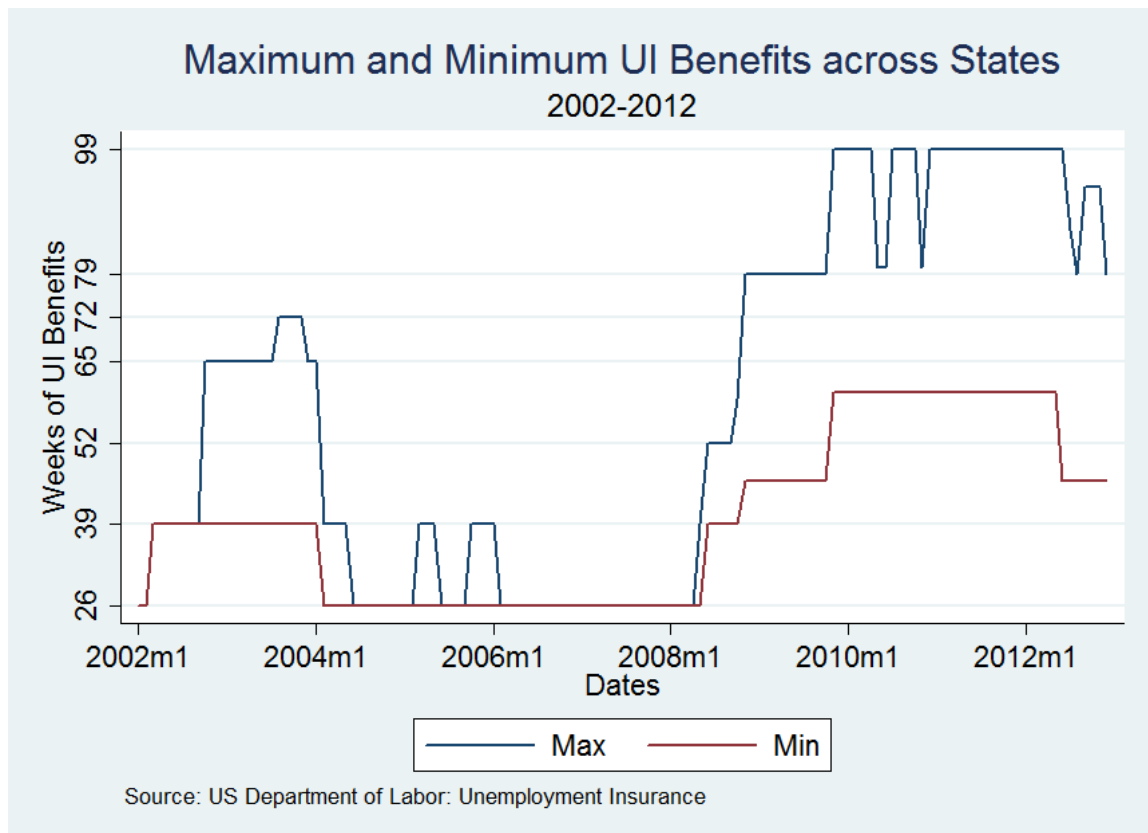
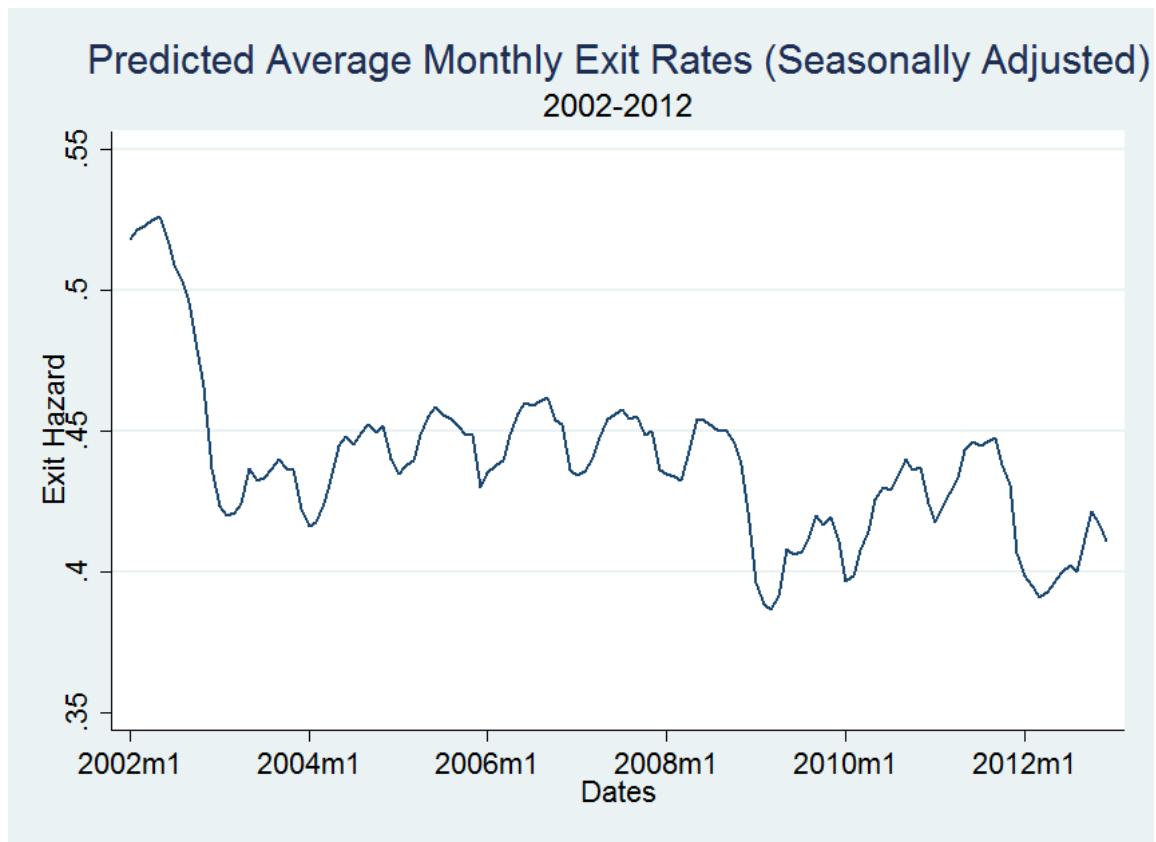


Figure 3. Predicted Average Monthly Exit Rates by Dates



Notes: 1. The predicted average hazard probability is calculated by: $\overline{\text{haz}}_j = \frac{\exp(\overline{X}_j\beta)}{1 + \exp(\overline{X}_j\beta)}$ with specification (1) in full sample, where \overline{X}_j is a vector of average monthly observations; 2. Results for early 2002 might not be representative or reliable since only 1/8 of the sample (first interviewed in January 2002) can be merged and included in the full sample. (See details in Data Section.)

APPENDIX A : COMPLETE REGRESSION RESULTS

Table 8. Complete Regression Results (Eligible (1))

	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
EQ3						
UIW_3	-.0038116	.0021362	-1.78	0.074	-.0079986	.0003753
Dur3	-.2047459	.0052109	-39.29	0.000	-.2149591	-.1945328
AL3	.17301	.1465797	1.18	0.238	-.114281	.460301
AK3	.1381805	.1314772	1.05	0.293	-.11951	.395871
AZ3	.3650626	.1760959	2.07	0.038	.019921	.7102043
AR3	.2030449	.1470431	1.38	0.167	-.0851543	.491244
CA3	.2286412	.0853176	2.68	0.007	.0614218	.3958606
CO3	.2437457	.1247107	1.95	0.051	-.0006828	.4881741
CT3	.0013005	.1238245	0.01	0.992	-.2413911	.2439921
DE3	.169726	.1523275	1.11	0.265	-.1288304	.4682823
DC3	.2061278	.1671885	1.23	0.218	-.1215556	.5338112
FL3	.1410554	.1047339	1.35	0.178	-.0642192	.34633
GA3	.3242199	.127133	2.55	0.011	.0750437	.573396
HI3	.245498	.1572413	1.56	0.118	-.0626893	.5536852
ID3	.267657	.1390308	1.93	0.054	-.0048383	.5401523
IL3	-.0731704	.0989254	-0.74	0.460	-.2670606	.1207198
IN3	-.0056901	.1266244	-0.04	0.964	-.2538695	.2424892
IA3	.1519376	.1299579	1.17	0.242	-.1027753	.4066505
KS3	.01446	.1409267	0.10	0.918	-.2617513	.2906712
KY3	.1698265	.1411809	1.20	0.229	-.106883	.446536
LA3	.1473016	.1633056	0.90	0.367	-.1727716	.4673748
ME3	.3688047	.1315675	2.80	0.005	.1109371	.6266722
MD3	.1300803	.1381557	0.94	0.346	-.1406998	.4008604
MA3	.0928665	.1334747	0.70	0.487	-.1687392	.3544722
MI3	.1276863	.104135	1.23	0.220	-.0764144	.3317871
MN3	.1920545	.1172751	1.64	0.101	-.0378004	.4219094
MS3	.1911884	.1671969	1.14	0.253	-.1365116	.5188884
MO3	.3107233	.1301854	2.39	0.017	.0555647	.565882
MT3	.1196524	.1503182	0.80	0.426	-.1749657	.4142706
NE3	.2037859	.1554362	1.31	0.190	-.1008634	.5084352
NV3	.1092067	.1254306	0.87	0.384	-.1366327	.3550461
NH3	.2194621	.1286315	1.71	0.088	-.0326511	.4715753
NJ3	.0152665	.1173091	0.13	0.896	-.2146551	.245188
NM3	-.2195364	.1624793	-1.35	0.177	-.53799	.0989172
NC3	.2509586	.1285191	1.95	0.051	-.0009343	.5028515
ND3	.6050707	.1709803	3.54	0.000	.2699556	.9401859
OH3	.1337655	.106987	1.25	0.211	-.0759252	.3434562
OK3	.00716	.1592127	0.04	0.964	-.3048912	.3192112
OR3	.2133214	.1267131	1.68	0.092	-.0350316	.4616745
PA3	.0842006	.1041323	0.81	0.419	-.119895	.2882962
RI3	.0515403	.1230689	0.42	0.675	-.1896703	.2927509
SC3	.1319817	.1370183	0.96	0.335	-.1365692	.4005326
SD3	.2355691	.1544556	1.53	0.127	-.0671584	.5382966
TN3	.1578738	.1441562	1.10	0.273	-.1246671	.4404147

TX3	.23852	.1007532	2.37	0.018	.0410474	.4359926
UT3	.2247035	.1587412	1.42	0.157	-.0864235	.5358304
VT3	.1247232	.1266261	0.98	0.325	-.1234593	.3729057
VA3	.0453903	.1340158	0.34	0.735	-.2172759	.3080565
WA3	.1300247	.1243012	1.05	0.296	-.1136011	.3736504
WV3	.0587564	.1470735	0.40	0.690	-.2295024	.3470152
WI3	.1219147	.1128444	1.08	0.280	-.0992562	.3430856
WY3	.280968	.1571594	1.79	0.074	-.0270588	.5889947
Jan3	.0815298	.0756662	1.08	0.281	-.0667732	.2298328
Feb3	.2125293	.0726061	2.93	0.003	.070224	.3548345
Mar3	.2595672	.0742549	3.50	0.000	.1140303	.4051042
Apr3	.4553784	.0738399	6.17	0.000	.3106549	.600102
May3	.2147872	.0758885	2.83	0.005	.0660484	.363526
Jun3	.1887717	.0763696	2.47	0.013	.0390901	.3384533
Jul3	.2714513	.073641	3.69	0.000	.1271177	.415785
Aug3	.489216	.0716324	6.83	0.000	.3488191	.6296129
Sep3	.5555557	.0731523	7.59	0.000	.4121797	.6989316
Oct3	.1781412	.0768155	2.32	0.020	.0275855	.3286968
Nov3	.254136	.0759365	3.35	0.001	.1053031	.4029688
_cons	-.2651017	.0937269	-2.83	0.005	-.448803	-.0814004

Table 9. Complete Regression Results (Eligible (2))

	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
EQ3						
UIW_3	.0144031	.0048182	2.99	0.003	.0049597	.0238466
Dur3	-.2049157	.0052123	-39.31	0.000	-.2151317	-.1946998
UMPR_3	-.0667279	.0158337	-4.21	0.000	-.0977613	-.0356944
AL3	.1758654	.1469244	1.20	0.231	-.1121012	.463832
AK3	.1696764	.1318412	1.29	0.198	-.0887276	.4280803
AZ3	.3792995	.1761967	2.15	0.031	.0339604	.7246386
AR3	.2076144	.1469131	1.41	0.158	-.08033	.4955588
CA3	.334616	.0889904	3.76	0.000	.160198	.509034
CO3	.2319472	.1248737	1.86	0.063	-.0128009	.4766952
CT3	-.0247443	.1240317	-0.20	0.842	-.2678419	.2183533
DE3	.084968	.153611	0.55	0.580	-.2161041	.38604
DC3	.2675709	.167905	1.59	0.111	-.0615168	.5966586
FL3	.1683084	.105013	1.60	0.109	-.0375133	.3741302
GA3	.3377479	.1272344	2.65	0.008	.088373	.5871228
HI3	.162286	.1586874	1.02	0.306	-.1487355	.4733076
ID3	.2031783	.1398318	1.45	0.146	-.0708871	.4772436
IL3	-.0244695	.0996268	-0.25	0.806	-.2197344	.1707955
IN3	.0185845	.1268346	0.15	0.884	-.2300069	.2671758
IA3	.0692854	.1314657	0.53	0.598	-.1883827	.3269534
KS3	-.0339584	.1412822	-0.24	0.810	-.3108664	.2429497
KY3	.2198275	.1417971	1.55	0.121	-.0580896	.4977446
LA3	.1298978	.1630716	0.80	0.426	-.1897167	.4495122
ME3	.3359599	.131818	2.55	0.011	.0776014	.5943184
MD3	.0739416	.1387365	0.53	0.594	-.1979769	.3458601
MA3	.0605713	.1337304	0.45	0.651	-.2015355	.3226781
MI3	.2789271	.1102327	2.53	0.011	.0628749	.4949793
MN3	.1315184	.1181622	1.11	0.266	-.1000753	.3631121
MS3	.3004426	.1691123	1.78	0.076	-.0310114	.6318966
MO3	.3109	.1302119	2.39	0.017	.0556894	.5661106
MT3	.027733	.1519777	0.18	0.855	-.2701379	.3256039
NE3	.0801171	.1583287	0.51	0.613	-.2302014	.3904356
NV3	.2339458	.1293167	1.81	0.070	-.0195103	.4874019
NH3	.1216341	.1307012	0.93	0.352	-.1345355	.3778037
NJ3	.0043365	.1173545	0.04	0.971	-.225674	.2343471
NM3	-.2509798	.1628281	-1.54	0.123	-.5701171	.0681574
NC3	.2942252	.1288877	2.28	0.022	.0416099	.5468405
ND3	.4533732	.1747253	2.59	0.009	.1109179	.7958285
OH3	.1766598	.1075467	1.64	0.100	-.0341278	.3874474
OK3	-.0455896	.1596333	-0.29	0.775	-.3584651	.2672859
OR3	.2796082	.1276646	2.19	0.029	.0293902	.5298262
PA3	.0558141	.1043826	0.53	0.593	-.148772	.2604003
RI3	.1161952	.1241151	0.94	0.349	-.1270658	.3594562

SC3	.250672	.1398196	1.79	0.073	-.0233694	.5247134
SD3	.1049605	.1574195	0.67	0.505	-.2035761	.4134971
TN3	.1981814	.1447811	1.37	0.171	-.0855843	.4819472
TX3	.2222692	.1008415	2.20	0.028	.0246236	.4199148
UT3	.1930313	.1590404	1.21	0.225	-.1186821	.5047447
VT3	.0348113	.128484	0.27	0.786	-.2170128	.2866354
VA3	-.0575503	.1362683	-0.42	0.673	-.3246313	.2095307
WA3	.1431032	.1244408	1.15	0.250	-.1007962	.3870026
WV3	.0325291	.1471518	0.22	0.825	-.2558832	.3209413
WI3	.1024288	.1130221	0.91	0.365	-.1190905	.323948
WY3	.1877752	.1586349	1.18	0.237	-.1231435	.4986938
Jan3	.0875475	.0756909	1.16	0.247	-.0608039	.235899
Feb3	.224931	.0726718	3.10	0.002	.0824969	.3673652
Mar3	.2730544	.0743297	3.67	0.000	.1273709	.4187379
Apr3	.4687696	.0739194	6.34	0.000	.3238902	.6136491
May3	.2390746	.0761336	3.14	0.002	.0898556	.3882937
Jun3	.2176386	.0767188	2.84	0.005	.0672724	.3680047
Jul3	.2871698	.0737709	3.89	0.000	.1425814	.4317582
Aug3	.5056901	.071773	7.05	0.000	.3650177	.6463626
Sep3	.5727576	.0732989	7.81	0.000	.4290945	.7164208
Oct3	.1952437	.0769531	2.54	0.011	.0444185	.346069
Nov3	.2611481	.0759917	3.44	0.001	.1122071	.4100891
_cons	-.0695459	.1046765	-0.66	0.506	-.2747081	.1356163

Table 10. Complete Regression Results (Eligible (3))

	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
EQ3						
UIW_3	.0103744	.0049744	2.09	0.037	.0006247	.020124
Dur3	-.2063405	.0052258	-39.48	0.000	-.2165829	-.1960981
UMPR_3	-.0078301	.0198025	-0.40	0.693	-.0466423	.0309821
INSUR_3	-.1116071	.0307928	-3.62	0.000	-.17196	-.0512543
NECLM_3	-.4019412	.6691042	-0.60	0.548	-1.713361	.9094789
JOB_3	.0549782	.062576	0.88	0.380	-.0676685	.1776249
AL3	.1154418	.1494505	0.77	0.440	-.1774758	.4083594
AK3	.3458496	.1456108	2.38	0.018	.0604577	.6312415
AZ3	.2781185	.1781073	1.56	0.118	-.0709654	.6272024
AR3	.2405108	.1479243	1.63	0.104	-.0494156	.5304371
CA3	.2881168	.0914555	3.15	0.002	.1088673	.4673662
CO3	.1174782	.1289268	0.91	0.362	-.1352138	.3701701
CT3	.0275971	.1252961	0.22	0.826	-.2179786	.2731729
DE3	.1197714	.1542189	0.78	0.437	-.1824921	.4220349
DC3	.029553	.1770794	0.17	0.867	-.3175163	.3766223
FL3	.053828	.1086728	0.50	0.620	-.1591668	.2668227
GA3	.2416498	.1305689	1.85	0.064	-.0142605	.4975601
HI3	.1937297	.160923	1.20	0.229	-.1216737	.509133
ID3	.3203946	.1441938	2.22	0.026	.0377801	.6030092
IL3	-.0538918	.1001946	-0.54	0.591	-.2502696	.142486
IN3	-.0401143	.1287044	-0.31	0.755	-.2923702	.2121416
IA3	.1007914	.1343521	0.75	0.453	-.1625339	.3641167
KS3	-.0424236	.1429365	-0.30	0.767	-.3225739	.2377267
KY3	.1084608	.1483773	0.73	0.465	-.1823535	.399275
LA3	.0663154	.1641619	0.40	0.686	-.2554359	.3880667
ME3	.3118643	.1327006	2.35	0.019	.0517759	.5719528
MD3	.0644274	.1395267	0.46	0.644	-.2090399	.3378948
MA3	.1195548	.1346672	0.89	0.375	-.1443882	.3834977
MI3	.2461257	.1140261	2.16	0.031	.0226386	.4696127
MN3	.1306653	.1186308	1.10	0.271	-.1018469	.3631775
MS3	.1734359	.1713764	1.01	0.312	-.1624556	.5093275
MO3	.2584458	.1317119	1.96	0.050	.0002952	.5165965
MT3	.1398859	.1541799	0.91	0.364	-.1623011	.4420729
NE3	.0794359	.1616669	0.49	0.623	-.2374253	.3962972
NV3	.181066	.1305529	1.39	0.165	-.0748129	.436945
NH3	.1180143	.1332233	0.89	0.376	-.1430985	.3791272
NJ3	.060011	.1190853	0.50	0.614	-.1733918	.2934139
NM3	-.2793964	.1637692	-1.71	0.088	-.6003781	.0415853
NC3	.2419431	.1302863	1.86	0.063	-.0134133	.4972995
ND3	.4463001	.1781981	2.50	0.012	.0970383	.795562
OH3	.0974368	.1095963	0.89	0.374	-.1173679	.3122416

OK3	-.1179644	.1620116	-0.73	0.467	-.4355014	.1995726
OR3	.3401991	.1331423	2.56	0.011	.079245	.6011533
PA3	.1902919	.1107627	1.72	0.086	-.026799	.4073829
RI3	.1151516	.1255803	0.92	0.359	-.1309812	.3612844
SC3	.1561604	.1415072	1.10	0.270	-.1211885	.4335094
SD3	.0274275	.1636479	0.17	0.867	-.2933166	.3481715
TN3	.0855142	.1478166	0.58	0.563	-.2042011	.3752294
TX3	.1073843	.1062476	1.01	0.312	-.1008571	.3156257
UT3	.1207588	.1621401	0.74	0.456	-.1970299	.4385475
VT3	.1353227	.1309249	1.03	0.301	-.1212854	.3919309
VA3	-.1220236	.1411926	-0.86	0.387	-.3987561	.1547089
WA3	.1441858	.1262206	1.14	0.253	-.103202	.3915736
WV3	.0112892	.147534	0.08	0.939	-.2778722	.3004505
WI3	.2167147	.121315	1.79	0.074	-.0210583	.4544877
WY3	.1700912	.1613022	1.05	0.292	-.1460553	.4862377
Jan3	.1266317	.0815476	1.55	0.120	-.0331988	.2864621
Feb3	.2572421	.0814692	3.16	0.002	.0975655	.4169187
Mar3	.289156	.0823295	3.51	0.000	.1277932	.4505187
Apr3	.4594673	.0789816	5.82	0.000	.3046662	.6142684
May3	.1933101	.0805373	2.40	0.016	.0354598	.3511603
Jun3	.1724431	.0804795	2.14	0.032	.0147063	.33018
Jul3	.2482963	.0800515	3.10	0.002	.0913982	.4051943
Aug3	.4424599	.0787726	5.62	0.000	.2880685	.5968514
Sep3	.4869564	.0799284	6.09	0.000	.3302996	.6436131
Oct3	.1222916	.0801765	1.53	0.127	-.0348515	.2794347
Nov3	.200463	.078267	2.56	0.010	.0470624	.3538636
_cons	-.1457885	.268809	-0.54	0.588	-.6726445	.3810674

Table 11. Complete Regression Results (Eligible (4))

	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
EQ3						
UIW_3	.0097512	.0056055	1.74	0.082	-.0012353	.0207378
Dur3	-.2012328	.0057883	-34.77	0.000	-.2125776	-.189888
UMPR_3	-.0032681	.0222255	-0.15	0.883	-.0468294	.0402932
INSUR_3	-.1110325	.035018	-3.17	0.002	-.1796665	-.0423985
NECLM_3	-.8379054	.743688	-1.13	0.260	-2.295507	.6196963
JOBR_3	.0680359	.0705208	0.96	0.335	-.0701822	.2062541
AGE3	.0093926	.009581	0.98	0.327	-.0093859	.028171
AGEsq3	-.0000647	.0001142	-0.57	0.571	-.0002885	.0001591
MARI3	.1167279	.0355621	3.28	0.001	.0470276	.1864283
SEX3	-.0166411	.0365554	-0.46	0.649	-.0882884	.0550062
EDUC3	-.0069914	.0078077	-0.90	0.371	-.0222943	.0083115
WHITE3	.2173029	.045416	4.78	0.000	.1282891	.3063166
SERVI3	-.0236787	.0365913	-0.65	0.518	-.0953964	.0480389
FINCL3	.000529	.0007181	0.74	0.461	-.0008784	.0019363
AL3	.1737317	.170279	1.02	0.308	-.1600091	.5074725
AK3	.3598829	.1677622	2.15	0.032	.0310751	.6886908
AZ3	.2989748	.197234	1.52	0.130	-.0875968	.6855464
AR3	.1752344	.1589526	1.10	0.270	-.136307	.4867759
CA3	.3042981	.1053096	2.89	0.004	.097895	.5107012
CO3	.0774154	.1471035	0.53	0.599	-.2109021	.365733
CT3	-.0228721	.1489475	-0.15	0.878	-.3148039	.2690596
DE3	-.0714972	.1823219	-0.39	0.695	-.4288415	.2858471
DC3	.1710321	.2050514	0.83	0.404	-.2308613	.5729255
FL3	-.0111799	.1238105	-0.09	0.928	-.253844	.2314842
GA3	.2256816	.1468547	1.54	0.124	-.0621484	.5135116
HI3	.1222819	.1843156	0.66	0.507	-.2389701	.4835339
ID3	.2384632	.1551023	1.54	0.124	-.0655316	.5424581
IL3	-.1602708	.1158989	-1.38	0.167	-.3874285	.0668869
IN3	-.1465676	.14748	-0.99	0.320	-.4356231	.1424879
IA3	.0695209	.147591	0.47	0.638	-.2197522	.358794
KS3	-.0596743	.1624359	-0.37	0.713	-.3780429	.2586942
KY3	.1292739	.1622632	0.80	0.426	-.1887561	.4473039
LA3	.0520127	.1843903	0.28	0.778	-.3093857	.413411
ME3	.2724086	.1456283	1.87	0.061	-.0130176	.5578348
MD3	.087571	.1634193	0.54	0.592	-.232725	.407867
MA3	.1299501	.1596327	0.81	0.416	-.1829243	.4428245
MI3	.2952193	.130065	2.27	0.023	.0402965	.550142
MN3	.0380489	.1351616	0.28	0.778	-.226863	.3029609
MS3	.2472055	.1940851	1.27	0.203	-.1331943	.6276052
MO3	.2631905	.1472443	1.79	0.074	-.0254031	.5517841
MT3	.1641116	.1665795	0.99	0.325	-.1623782	.4906013

NE3	-.0291126	.1818773	-0.16	0.873	-.3855856	.3273604
NV3	.1833103	.1474585	1.24	0.214	-.1057031	.4723237
NH3	-.0540129	.1520485	-0.36	0.722	-.3520226	.2439967
NJ3	-.0152303	.1417422	-0.11	0.914	-.2930399	.2625792
NM3	-.248839	.1779228	-1.40	0.162	-.5975612	.0998832
NC3	.25125	.1463292	1.72	0.086	-.03555	.5380501
ND3	.3616455	.1974955	1.83	0.067	-.0254386	.7487297
OH3	.0669133	.1229321	0.54	0.586	-.1740293	.3078558
OK3	-.1099884	.1727021	-0.64	0.524	-.4484782	.2285015
OR3	.2519269	.146188	1.72	0.085	-.0345962	.5384501
PA3	.1649972	.1271231	1.30	0.194	-.0841595	.4141538
RI3	.0267856	.140191	0.19	0.848	-.2479837	.3015549
SC3	.1834866	.1550945	1.18	0.237	-.1204931	.4874663
SD3	.0210156	.1801492	0.12	0.907	-.3320705	.3741016
TN3	.1760309	.1653009	1.06	0.287	-.1479529	.5000147
TX3	.0473242	.1219281	0.39	0.698	-.1916505	.2862989
UT3	.0548384	.1845771	0.30	0.766	-.306926	.4166028
VT3	.0589617	.1467267	0.40	0.688	-.2286173	.3465407
VA3	-.0890984	.1650023	-0.54	0.589	-.4124971	.2343002
WA3	.1365015	.139852	0.98	0.329	-.1376034	.4106064
WV3	-.1218832	.164342	-0.74	0.458	-.4439877	.2002213
WI3	.1898555	.133989	1.42	0.156	-.0727581	.4524691
WY3	.0779598	.1757304	0.44	0.657	-.2664654	.422385
Jan3	.1021357	.0916196	1.11	0.265	-.0774354	.2817067
Feb3	.2419486	.0917038	2.64	0.008	.0622124	.4216848
Mar3	.3063967	.0926175	3.31	0.001	.1248698	.4879236
Apr3	.5198453	.0889725	5.84	0.000	.3454623	.6942282
May3	.2429338	.0902397	2.69	0.007	.0660673	.4198003
Jun3	.2005612	.0902526	2.22	0.026	.0236693	.3774531
Jul3	.2966315	.0899131	3.30	0.001	.120405	.472858
Aug3	.4644555	.0884819	5.25	0.000	.2910341	.6378768
Sep3	.5039577	.0898899	5.61	0.000	.3277768	.6801386
Oct3	.1779106	.0896456	1.98	0.047	.0022084	.3536128
Nov3	.1812455	.0878097	2.06	0.039	.0091418	.3533493
_cons	-.606491	.3728937	-1.63	0.104	-1.337349	.1243671

Table 12. Complete Regression Results (Eligible (5))

	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
EQ3						
remUI3	.0145413	.0039076	3.72	0.000	.0068826	.0222001
Dur3	-.191143	.0062351	-30.66	0.000	-.2033636	-.1789223
UMPR_3	-.0153744	.0174961	-0.88	0.380	-.0496661	.0189172
INSUR_3	-.1051384	.0342193	-3.07	0.002	-.1722069	-.0380699
NECLM_3	-.7994656	.7424468	-1.08	0.282	-2.254635	.6557033
JOBR_3	.0724377	.0696227	1.04	0.298	-.0640203	.2088958
AGE3	.0091786	.0094777	0.97	0.333	-.0093974	.0277547
AGEsq3	-.0000634	.000113	-0.56	0.575	-.0002848	.0001581
MARI3	.1143235	.0351759	3.25	0.001	.0453801	.1832669
SEX3	-.0171452	.0361661	-0.47	0.635	-.0880295	.0537391
EDUC3	-.0068612	.0077277	-0.89	0.375	-.0220073	.0082848
WHITE3	.2118139	.044863	4.72	0.000	.123884	.2997437
SERVI3	-.0234568	.0362026	-0.65	0.517	-.0944125	.0474989
FINCL3	.0005418	.0007106	0.76	0.446	-.0008511	.0019346
AL3	.1686441	.1686323	1.00	0.317	-.1618692	.4991574
AK3	.3515997	.1659653	2.12	0.034	.0263137	.6768858
AZ3	.3004363	.1954759	1.54	0.124	-.0826894	.683562
AR3	.1685452	.1577312	1.07	0.285	-.1406024	.4776927
CA3	.3133188	.1030404	3.04	0.002	.1113632	.5152743
CO3	.0784612	.1456876	0.54	0.590	-.2070813	.3640036
CT3	-.0293175	.146708	-0.20	0.842	-.3168598	.2582249
DE3	-.0799899	.1784354	-0.45	0.654	-.4297169	.2697371
DC3	.1771062	.2019921	0.88	0.381	-.2187909	.5730033
FL3	-.0028232	.1220254	-0.02	0.982	-.2419886	.2363423
GA3	.2229893	.1455656	1.53	0.126	-.0623139	.5082926
HI3	.1059662	.1826552	0.58	0.562	-.2520314	.4639638
ID3	.2187039	.1527456	1.43	0.152	-.080672	.5180797
IL3	-.1491238	.1142633	-1.31	0.192	-.3730758	.0748281
IN3	-.1407754	.1454757	-0.97	0.333	-.4259026	.1443517
IA3	.0549698	.1457261	0.38	0.706	-.2306481	.3405877
KS3	-.0645222	.1599152	-0.40	0.687	-.3779504	.2489059
KY3	.1318263	.1605321	0.82	0.412	-.1828108	.4464635
LA3	.0530327	.1825161	0.29	0.771	-.3046924	.4107577
ME3	.2642539	.1443631	1.83	0.067	-.0186927	.5472004
MD3	.078154	.1615589	0.48	0.629	-.2384956	.3948037
MA3	.1209602	.1578359	0.77	0.443	-.1883924	.4303129
MI3	.3099394	.1271326	2.44	0.015	.0607641	.5591146
MN3	.0282136	.132991	0.21	0.832	-.232444	.2888712
MS3	.264374	.1906784	1.39	0.166	-.1093488	.6380969
MO3	.2578711	.14612	1.76	0.078	-.0285189	.544261
MT3	.1458349	.1637455	0.89	0.373	-.1751004	.4667702

NE3	-.0435219	.1794673	-0.24	0.808	-.3952714	.3082276
NV3	.1942535	.1451062	1.34	0.181	-.0901493	.4786564
NH3	-.0664355	.1501736	-0.44	0.658	-.3607704	.2278993
NJ3	-.0181438	.1397959	-0.13	0.897	-.2921387	.2558511
NM3	-.2461283	.1756858	-1.40	0.161	-.5904662	.0982095
NC3	.2506601	.144913	1.73	0.084	-.0333641	.5346843
ND3	.3364445	.1958987	1.72	0.086	-.0475098	.7203988
OH3	.0738944	.1211726	0.61	0.542	-.1635995	.3113882
OK3	-.1133578	.1712805	-0.66	0.508	-.4490615	.2223458
OR3	.2505249	.1447681	1.73	0.084	-.0332155	.5342653
PA3	.1526691	.125184	1.22	0.223	-.0926872	.3980253
RI3	.0356375	.1379834	0.26	0.796	-.234805	.30608
SC3	.1981833	.1520819	1.30	0.193	-.0998917	.4962583
SD3	.0041268	.1784559	0.02	0.982	-.3456402	.3538939
TN3	.1804982	.1633279	1.11	0.269	-.1396187	.5006151
TX3	.0448972	.1207658	0.37	0.710	-.1917993	.2815937
UT3	.05354	.1827443	0.29	0.770	-.3046323	.4117124
VT3	.0418566	.1443817	0.29	0.772	-.2411264	.3248397
VA3	-.1035119	.1629608	-0.64	0.525	-.4229091	.2158853
WA3	.1309743	.1383188	0.95	0.344	-.1401255	.4020742
WV3	-.1227085	.1622916	-0.76	0.450	-.4407941	.1953772
WI3	.1793329	.1323351	1.36	0.175	-.0800392	.4387049
WY3	.0654985	.1739743	0.38	0.707	-.2754848	.4064819
Jan3	.1026413	.0917273	1.12	0.263	-.0771409	.2824236
Feb3	.2435713	.0917927	2.65	0.008	.0636608	.4234817
Mar3	.3106821	.0927022	3.35	0.001	.1289891	.492375
Apr3	.5266369	.0890468	5.91	0.000	.3521083	.7011655
May3	.2533757	.0900154	2.81	0.005	.0769488	.4298025
Jun3	.21189	.0899795	2.35	0.019	.0355334	.3882466
Jul3	.3030736	.089833	3.37	0.001	.1270042	.4791431
Aug3	.4714138	.0882884	5.34	0.000	.2983717	.6444559
Sep3	.5134563	.0896275	5.73	0.000	.3377896	.689123
Oct3	.1866872	.0895094	2.09	0.037	.011252	.3621225
Nov3	.1865571	.0878299	2.12	0.034	.0144138	.3587005
_cons	-.5952096	.3698938	-1.61	0.108	-1.320188	.1297689

Table 13. Complete Regression Results (Eligible (6))

	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
EQ3						
UIW_3	.039463	.0432531	0.91	0.362	-.0453116	.1242376
Dur3	-.2027563	.0057956	-34.98	0.000	-.2141155	-.1913972
EB_3	-.3174882	.1930445	-1.64	0.100	-.6958484	.060872
EUC1T_3	-.112387	.1911086	-0.59	0.556	-.486953	.262179
EUC2T_3	-.1323056	.2054665	-0.64	0.520	-.5350125	.2704013
EUC3T_3	.1547938	.165777	0.93	0.350	-.1701232	.4797108
EUC4T_3	-.2411533	.1231324	-1.96	0.050	-.4824884	.0001817
TEUC_3	-.3431764	.1466094	-2.34	0.019	-.6305256	-.0558273
TEUCX_3	.0656518	.1913411	0.34	0.732	-.3093699	.4406735
UMPR_3	-.0171801	.0238289	-0.72	0.471	-.063884	.0295237
INSUR_3	-.0715645	.036777	-1.95	0.052	-.143646	.000517
NECLM_3	-.8636392	.7525371	-1.15	0.251	-2.338585	.6113064
HIRER_3	.043255	.1266988	0.34	0.733	-.20507	.29158
AGE3	.012313	.0096068	1.28	0.200	-.0065161	.031142
AGEsq3	-.0000997	.0001145	-0.87	0.384	-.0003241	.0001247
MARI3	.1170285	.035595	3.29	0.001	.0472636	.1867933
SEX3	-.0242755	.0366468	-0.66	0.508	-.0961019	.0475509
EDUC3	-.0062454	.0078245	-0.80	0.425	-.0215811	.0090903
WHITE3	.2150579	.0455133	4.73	0.000	.1258536	.3042623
SERVI3	-.0353217	.0366971	-0.96	0.336	-.1072468	.0366034
FINCL3	.0006008	.0007198	0.83	0.404	-.00081	.0020117
AL3	.2049102	.1707851	1.20	0.230	-.1298225	.5396429
AK3	.350669	.1733281	2.02	0.043	.0109521	.6903859
AZ3	.321943	.1980006	1.63	0.104	-.0661311	.7100171
AR3	.0147505	.1623005	0.09	0.928	-.3033526	.3328536
CA3	.3295448	.1054809	3.12	0.002	.1228062	.5362835
CO3	.0909736	.147682	0.62	0.538	-.1984778	.3804251
CT3	-.031961	.1497545	-0.21	0.831	-.3254744	.2615523
DE3	-.0729378	.1833521	-0.40	0.691	-.4323014	.2864258
DC3	.2597715	.2062776	1.26	0.208	-.1445252	.6640682
FL3	.024541	.1252189	0.20	0.845	-.2208836	.2699656
GA3	.2577481	.1478833	1.74	0.081	-.0320979	.5475941
HI3	-.040919	.1857337	-0.22	0.826	-.4049503	.3231124
ID3	.2161995	.1567288	1.38	0.168	-.0909833	.5233822
IL3	-.126483	.1166618	-1.08	0.278	-.3551361	.10217
IN3	-.1300646	.1479674	-0.88	0.379	-.4200753	.1599461
IA3	-.0177262	.1487358	-0.12	0.905	-.3092431	.2737908
KS3	-.0505499	.163901	-0.31	0.758	-.3717899	.2706901
KY3	.185128	.1628969	1.14	0.256	-.1341441	.5044001
LA3	.0001535	.1847707	0.00	0.999	-.3619904	.3622974
ME3	.2624054	.1459214	1.80	0.072	-.0235953	.5484062
MD3	-.0124904	.1648861	-0.08	0.940	-.3356612	.3106804
MA3	.0963391	.1604391	0.60	0.548	-.2181158	.410794
MI3	.3078971	.1303361	2.36	0.018	.0524431	.5633512

MN3	.0166809	.1367064	0.12	0.903	-.2512586	.2846205
MS3	.2247412	.1969029	1.14	0.254	-.1611814	.6106637
MO3	.2751178	.1477372	1.86	0.063	-.0144419	.5646774
MT3	.0585703	.1682657	0.35	0.728	-.2712244	.388365
NE3	-.030627	.1831557	-0.17	0.867	-.3896056	.3283516
NV3	.2278286	.14779	1.54	0.123	-.0618346	.5174917
NH3	-.0593497	.1536249	-0.39	0.699	-.3604489	.2417496
NJ3	-.0238312	.1429161	-0.17	0.868	-.3039416	.2562792
NM3	-.2627613	.1783539	-1.47	0.141	-.6123286	.086806
NC3	.2889511	.1472224	1.96	0.050	.0004006	.5775017
ND3	.3688628	.1992831	1.85	0.064	-.0217249	.7594505
OH3	.1087117	.1234747	0.88	0.379	-.1332943	.3507176
OK3	-.1436378	.1736383	-0.83	0.408	-.4839626	.1966869
OR3	.2550377	.1480496	1.72	0.085	-.0351343	.5452097
PA3	.1181347	.1285206	0.92	0.358	-.133761	.3700305
RI3	.0528218	.1406141	0.38	0.707	-.2227767	.3284203
SC3	.2583912	.1729874	1.49	0.135	-.0806578	.5974403
SD3	.0231751	.1831359	0.13	0.899	-.3357647	.3821148
TN3	.2180564	.1660785	1.31	0.189	-.1074514	.5435642
TX3	.0509974	.1232407	0.41	0.679	-.1905499	.2925447
UT3	-.0057159	.1851949	-0.03	0.975	-.3686913	.3572595
VT3	.0153103	.1478646	0.10	0.918	-.274499	.3051197
VA3	-.1182225	.165908	-0.71	0.476	-.4433961	.2069511
WA3	.1576173	.141552	1.11	0.265	-.1198195	.4350541
WV3	-.113515	.1651925	-0.69	0.492	-.4372863	.2102563
WI3	.1516349	.1348243	1.12	0.261	-.1126159	.4158858
WY3	.0073678	.1769377	0.04	0.967	-.3394238	.3541593
Jan3	.0794574	.09107	0.87	0.383	-.0990365	.2579512
Feb3	.2056496	.091452	2.25	0.025	.0264069	.3848922
Mar3	.2801418	.092745	3.02	0.003	.0983648	.4619187
Apr3	.5116841	.089065	5.75	0.000	.3371199	.6862482
May3	.259489	.0914507	2.84	0.005	.0802491	.438729
Jun3	.2206987	.0919682	2.40	0.016	.0404443	.4009531
Jul3	.3109037	.0908791	3.42	0.001	.1327839	.4890235
Aug3	.4877262	.0898946	5.43	0.000	.3115361	.6639163
Sep3	.5425435	.0920179	5.90	0.000	.3621917	.7228952
Oct3	.2132428	.0913932	2.33	0.020	.0341154	.3923701
Nov3	.2087251	.0892674	2.34	0.019	.0337641	.383686
_cons	-.7882249	.6618035	-1.19	0.234	-2.085336	.5088862

Table 14. Complete Regression Results (Eligible (7))

	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
EQ3						
remUI3	.0175042	.0048968	3.57	0.000	.0079065	.0271018
Dur3	-.190631	.0065288	-29.20	0.000	-.2034271	-.1778348
EB_3	-.2200046	.0713315	-3.08	0.002	-.3598117	-.0801975
EUC1T_3	-.0243575	.1090204	-0.22	0.823	-.2380336	.1893186
EUC2T_3	-.0344595	.0989047	-0.35	0.728	-.2283092	.1593901
EUC3T_3	.2259681	.0818339	2.76	0.006	.0655766	.3863597
EUC4T_3	-.1925976	.0853055	-2.26	0.024	-.3597933	-.0254019
TEUC_3	-.2656436	.0567233	-4.68	0.000	-.3768192	-.1544681
TEUCX_3	.1210279	.1549804	0.78	0.435	-.1827281	.4247839
UMPR_3	-.0128373	.0226829	-0.57	0.571	-.057295	.0316203
INSUR_3	-.0760843	.0361928	-2.10	0.036	-.147021	-.0051476
NECLM_3	-.8801179	.7521752	-1.17	0.242	-2.354354	.5941184
HIRER_3	.0342141	.1255316	0.27	0.785	-.2118234	.2802515
AGE3	.0118641	.0094786	1.25	0.211	-.0067136	.0304419
AGEsq3	-.0000956	.000113	-0.85	0.398	-.0003171	.0001259
MARI3	.1137815	.0351308	3.24	0.001	.0449264	.1826366
SEX3	-.0239213	.0361657	-0.66	0.508	-.0948047	.0469621
EDUC3	-.0060673	.0077241	-0.79	0.432	-.0212062	.0090716
WHITE3	.2095634	.0448013	4.68	0.000	.1217544	.2973723
SERVI3	-.0348381	.0362017	-0.96	0.336	-.1057921	.0361159
FINCL3	.0006028	.0007105	0.85	0.396	-.0007898	.0019953
AL3	.1968956	.1686419	1.17	0.243	-.1336365	.5274277
AK3	.3496421	.1711482	2.04	0.041	.0141978	.6850864
AZ3	.3083862	.1956761	1.58	0.115	-.0751319	.6919044
AR3	.004901	.1603743	0.03	0.976	-.3094268	.3192289
CA3	.3199591	.1040099	3.08	0.002	.1161035	.5238147
CO3	.0843415	.1458795	0.58	0.563	-.201577	.3702601
CT3	-.0277892	.1473263	-0.19	0.850	-.3165435	.2609651
DE3	-.0607049	.1791889	-0.34	0.735	-.4119088	.2904989
DC3	.2374317	.2036689	1.17	0.244	-.1617519	.6366154
FL3	.0193972	.1232518	0.16	0.875	-.2221719	.2609663
GA3	.2470938	.1462304	1.69	0.091	-.0395125	.5337
HI3	-.0401063	.1838767	-0.22	0.827	-.4004981	.3202854
ID3	.2177236	.1548272	1.41	0.160	-.0857321	.5211794
IL3	-.1226012	.1147664	-1.07	0.285	-.3475392	.1023368
IN3	-.1291565	.1454375	-0.89	0.375	-.4142088	.1558957
IA3	-.0160925	.147026	-0.11	0.913	-.3042582	.2720732
KS3	-.0586714	.160143	-0.37	0.714	-.3725459	.2552031
KY3	.1734051	.1608953	1.08	0.281	-.1419438	.4887541
LA3	-.0037857	.1826362	-0.02	0.983	-.361746	.3541747
ME3	.2543529	.1443739	1.76	0.078	-.0286147	.5373206
MD3	-.0146796	.1629923	-0.09	0.928	-.3341387	.3047795
MA3	.0969647	.1583498	0.61	0.540	-.2133952	.4073247
MI3	.2978497	.1282434	2.32	0.020	.0464973	.5492021

MN3	.011416	.1342148	0.09	0.932	-.2516402	.2744723
MS3	.208488	.1931856	1.08	0.280	-.1701489	.5871249
MO3	.2681211	.146141	1.83	0.067	-.01831	.5545521
MT3	.0601378	.1663093	0.36	0.718	-.2658224	.3860979
NE3	-.0260276	.1806981	-0.14	0.885	-.3801893	.3281342
NV3	.2154909	.1459827	1.48	0.140	-.0706298	.5016117
NH3	-.0600785	.1520061	-0.40	0.693	-.3580049	.2378479
NJ3	-.0177563	.1406669	-0.13	0.900	-.2934585	.2579458
NM3	-.2570604	.1757444	-1.46	0.144	-.601513	.0873922
NC3	.2770032	.1453338	1.91	0.057	-.0078458	.5618522
ND3	.3660289	.1979644	1.85	0.064	-.0219742	.754032
OH3	.1028365	.1216158	0.85	0.398	-.1355261	.3411992
OK3	-.146028	.1721	-0.85	0.396	-.4833379	.1912819
OR3	.2543068	.1463476	1.74	0.082	-.0325292	.5411428
PA3	.1220992	.1269878	0.96	0.336	-.1267923	.3709906
RI3	.057548	.138001	0.42	0.677	-.212929	.3280249
SC3	.2104116	.1523038	1.38	0.167	-.0880983	.5089216
SD3	.0204738	.1815704	0.11	0.910	-.3353977	.3763454
TN3	.2078051	.1636977	1.27	0.204	-.1130365	.5286467
TX3	.0445339	.1219056	0.37	0.715	-.1943967	.2834645
UT3	-.0083478	.1832236	-0.05	0.964	-.3674594	.3507638
VT3	.0163045	.1463984	0.11	0.911	-.2706311	.3032401
VA3	-.125969	.1637137	-0.77	0.442	-.4468419	.1949039
WA3	.1536404	.1396205	1.10	0.271	-.1200107	.4272915
WV3	-.1101287	.1627739	-0.68	0.499	-.4291597	.2089023
WI3	.153818	.1333411	1.15	0.249	-.1075258	.4151618
WY3	.0081428	.175203	0.05	0.963	-.3352487	.3515344
Jan3	.0814949	.0912116	0.89	0.372	-.0972765	.2602662
Feb3	.2056222	.0915623	2.25	0.025	.0261633	.385081
Mar3	.2807583	.0928176	3.02	0.002	.0988391	.4626775
Apr3	.5132413	.0891723	5.76	0.000	.3384667	.6880159
May3	.2607247	.0915826	2.85	0.004	.081226	.4402233
Jun3	.2188207	.0918356	2.38	0.017	.0388263	.3988152
Jul3	.3071754	.0907524	3.38	0.001	.1293039	.4850468
Aug3	.4831803	.0897666	5.38	0.000	.3072409	.6591196
Sep3	.5388007	.0918023	5.87	0.000	.3588715	.7187299
Oct3	.2104932	.0912583	2.31	0.021	.0316303	.3893561
Nov3	.2083378	.0894383	2.33	0.020	.0330419	.3836337
_cons	-.5903034	.5710348	-1.03	0.301	-1.709511	.5289042

Table 15. Complete Regression Results (Eligible (8))

	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
EQ3						
remUI3	.0513247	.0048021	10.69	0.000	.0419127	.0607367
remUIt3	1.914233	.1366424	14.01	0.000	1.646419	2.182048
remUIf3	-2.431472	.1356767	-17.92	0.000	-2.697393	-2.165551
remUIs3	.7126991	.0564453	12.63	0.000	.6020683	.8233299
UMPR_3	-.1109553	.016006	-6.93	0.000	-.1423264	-.0795842
INSUR_3	.003871	.0293032	0.13	0.895	-.0535623	.0613043
NECLM_3	-.4729405	.7282755	-0.65	0.516	-1.900334	.9544533
HIRER_3	-.0702241	.0793346	-0.89	0.376	-.2257171	.0852688
AGE3	.0140654	.0085223	1.65	0.099	-.002638	.0307687
AGEsq3	-.0001123	.0001017	-1.10	0.270	-.0003117	.0000871
MARI3	.1087637	.0316143	3.44	0.001	.0468008	.1707266
SEX3	-.0202371	.0325726	-0.62	0.534	-.0840783	.043604
EDUC3	-.0030302	.0069697	-0.43	0.664	-.0166907	.0106302
WHITE3	.214535	.0402031	5.34	0.000	.1357384	.2933316
SERVI3	-.0301925	.032543	-0.93	0.354	-.0939755	.0335905
FINCL3	.0006419	.0006397	1.00	0.316	-.0006119	.0018957
AL3	.2592098	.152808	1.70	0.090	-.0402884	.558708
AK3	.2492564	.1491343	1.67	0.095	-.0430415	.5415542
AZ3	.4701126	.1783588	2.64	0.008	.1205358	.8196895
AR3	.0801291	.1425729	0.56	0.574	-.1993085	.3595668
CA3	.3890507	.0926322	4.20	0.000	.2074949	.5706065
CO3	.2021895	.1323836	1.53	0.127	-.0572777	.4616566
CT3	-.0434016	.1308745	-0.33	0.740	-.2999109	.2131077
DE3	-.0684452	.1578424	-0.43	0.665	-.3778106	.2409202
DC3	.4216379	.1828299	2.31	0.021	.0632978	.779978
FL3	.1325873	.1097255	1.21	0.227	-.0824706	.3476453
GA3	.2973855	.1324048	2.25	0.025	.0378769	.5568942
HI3	-.096326	.1648248	-0.58	0.559	-.4193767	.2267247
ID3	.0210705	.1373843	0.15	0.878	-.2481978	.2903387
IL3	-.1175784	.1019564	-1.15	0.249	-.3174092	.0822524
IN3	-.0939871	.1291448	-0.73	0.467	-.3471063	.1591322
IA3	.0401422	.1315944	0.31	0.760	-.217778	.2980625
KS3	-.0010218	.1421391	-0.01	0.994	-.2796092	.2775657
KY3	.2615697	.145975	1.79	0.073	-.024536	.5476754
LA3	.1362848	.1650252	0.83	0.409	-.1871586	.4597282
ME3	.3541302	.1304989	2.71	0.007	.0983571	.6099033
MD3	.0473006	.1445048	0.33	0.743	-.2359237	.3305248
MA3	.0146049	.1404967	0.10	0.917	-.2607635	.2899733
MI3	.3954176	.1136187	3.48	0.001	.1727289	.6181062
MN3	.0551401	.118889	0.46	0.643	-.1778782	.2881583
MS3	.5038731	.1717811	2.93	0.003	.1671884	.8405578
MO3	.2568229	.131438	1.95	0.051	-.0007909	.5144367
MT3	.0286558	.147769	0.19	0.846	-.260966	.3182777
NE3	.042932	.1631489	0.26	0.792	-.276834	.3626979
NV3	.2497285	.1320221	1.89	0.059	-.00903	.508487
NH3	-.0889765	.1358708	-0.65	0.513	-.3552783	.1773253
NJ3	-.0406482	.1256268	-0.32	0.746	-.2868722	.2055759

NM3	-.2526963	.1583347	-1.60	0.110	-.5630266	.0576339
NC3	.2954343	.1309851	2.26	0.024	.0387082	.5521604
ND3	.3261956	.1819323	1.79	0.073	-.0303851	.6827763
OH3	.2177408	.1088369	2.00	0.045	.0044243	.4310572
OK3	-.0543177	.1563227	-0.35	0.728	-.3607045	.2520691
OR3	.1596185	.1299726	1.23	0.219	-.0951232	.4143602
PA3	.0182427	.1123201	0.16	0.871	-.2019007	.2383862
RI3	.0946579	.1227239	0.77	0.441	-.1458765	.3351923
SC3	.5890755	.141863	4.15	0.000	.311029	.8671219
SD3	.0207679	.160885	0.13	0.897	-.2945609	.3360967
TN3	.3224695	.1453283	2.22	0.026	.0376313	.6073078
TX3	.1499448	.1081452	1.39	0.166	-.0620159	.3619056
UT3	.219218	.1647208	1.33	0.183	-.1036288	.5420648
VT3	-.0977694	.131219	-0.75	0.456	-.354954	.1594151
VA3	-.1168255	.1468751	-0.80	0.426	-.4046955	.1710444
WA3	.1401865	.1242613	1.13	0.259	-.1033612	.3837341
WV3	-.1452098	.1444075	-1.01	0.315	-.4282433	.1378237
WI3	.0648963	.1200087	0.54	0.589	-.1703163	.300109
WY3	.1045725	.1580833	0.66	0.508	-.2052651	.4144101
Jan3	.0527081	.0903055	0.58	0.559	-.1242875	.2297037
Feb3	.1724813	.0903848	1.91	0.056	-.0046696	.3496323
Mar3	.2591899	.0919884	2.82	0.005	.078896	.4394839
Apr3	.5209068	.0887959	5.87	0.000	.34687	.6949436
May3	.2928452	.0897785	3.26	0.001	.1168826	.4688078
Jun3	.3122967	.0900373	3.47	0.001	.1358269	.4887665
Jul3	.3726128	.0895948	4.16	0.000	.1970102	.5482154
Aug3	.5670269	.0880302	6.44	0.000	.3944908	.739563
Sep3	.6423979	.0893935	7.19	0.000	.4671899	.8176059
Oct3	.2645036	.089419	2.96	0.003	.0892455	.4397616
Nov3	.2402986	.0876993	2.74	0.006	.0684112	.412186
_cons	-1.124245	.4289418	-2.62	0.009	-1.964956	-.2835345

Table 16. Complete Regression Results (Full Sample Specification (1))

	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
EQ3						
AUIW_3	.0063799	.0034384	1.86	0.064	-.0003592	.0131189
UIW_3	-.0043652	.0014737	-2.96	0.003	-.0072536	-.0014768
Dur3	-.2082008	.0034155	-60.96	0.000	-.214895	-.2015066
UMPR_3	.0232609	.0136017	1.71	0.087	-.003398	.0499198
INSUR_3	-.0827685	.0211362	-3.92	0.000	-.1241947	-.0413423
NECLM_3	-1.009081	.431434	-2.34	0.019	-1.854676	-.163486
JOBR_3	.1352403	.0405793	3.33	0.001	.0557065	.2147742
AGE3	.0315094	.0054234	5.81	0.000	.0208798	.0421391
AGEsq3	-.0003385	.000063	-5.37	0.000	-.000462	-.0002151
MARI3	.0870381	.0218007	3.99	0.000	.0443095	.1297667
SEX3	.1246218	.0210208	5.93	0.000	.0834217	.1658218
EDUC3	.0029108	.0044298	0.66	0.511	-.0057715	.011593
WHITE3	.0907404	.0268116	3.38	0.001	.0381907	.1432901
SERVI3	.0363539	.0210784	1.72	0.085	-.004959	.0776669
FINCL3	.0018737	.0004216	4.44	0.000	.0010475	.0027
AL3	.2086052	.1069812	1.95	0.051	-.0010741	.4182846
AK3	.2759139	.0970493	2.84	0.004	.0857008	.4661271
AZ3	.0281506	.1028502	0.27	0.784	-.173432	.2297332
AR3	.0530102	.0954656	0.56	0.579	-.1340989	.2401193
CA3	.0941242	.0590794	1.59	0.111	-.0216693	.2099178
CO3	-.0359798	.0814629	-0.44	0.659	-.1956441	.1236845
CT3	.1361992	.088904	1.53	0.126	-.0380494	.3104478
DE3	.1359317	.1049037	1.30	0.195	-.0696757	.3415391
DC3	.1574355	.1143864	1.38	0.169	-.0667577	.3816288
FL3	.0264922	.070775	0.37	0.708	-.1122243	.1652086
GA3	.0709655	.0840554	0.84	0.399	-.0937801	.235711
HI3	.2326232	.1002473	2.32	0.020	.0361422	.4291042
ID3	.0115105	.0910062	0.13	0.899	-.1668583	.1898793
IL3	-.0874503	.0707795	-1.24	0.217	-.2261755	.0512749
IN3	.0037663	.0877103	0.04	0.966	-.1681428	.1756754
IA3	.1968542	.0880097	2.24	0.025	.0243584	.3693501
KS3	.165507	.0964024	1.72	0.086	-.0234383	.3544523
KY3	-.0926067	.0947641	-0.98	0.328	-.2783408	.0931275
LA3	.0993988	.1042221	0.95	0.340	-.1048729	.3036704
ME3	.1201087	.0821361	1.46	0.144	-.0408751	.2810925
MD3	.1697448	.0863961	1.96	0.049	.0004116	.339078
MA3	.0633954	.0933159	0.68	0.497	-.1195005	.2462913
MI3	.1793653	.0804915	2.23	0.026	.0216048	.3371258
MN3	.0915284	.0793527	1.15	0.249	-.064	.2470568
MS3	-.0611937	.10782	-0.57	0.570	-.2725171	.1501296
MO3	.1315491	.0872192	1.51	0.131	-.0393974	.3024956
MT3	.1759721	.0991924	1.77	0.076	-.0184415	.3703857
NE3	-.0284183	.1004095	-0.28	0.777	-.2252172	.1683807
NV3	.1420243	.0893913	1.59	0.112	-.0331795	.317228
NH3	-.0098972	.0867548	-0.11	0.909	-.1799334	.160139
NJ3	.14213	.0824985	1.72	0.085	-.019564	.3038241
NM3	-.0997716	.0975104	-1.02	0.306	-.2908885	.0913454

NC3	.2122633	.0831826	2.55	0.011	.0492283	.3752983
ND3	.2703887	.1072273	2.52	0.012	.060227	.4805504
OH3	-.1192249	.0728043	-1.64	0.102	-.2619187	.0234688
OK3	-.1192416	.0962175	-1.24	0.215	-.3078245	.0693413
OR3	.1271923	.0931799	1.37	0.172	-.0554369	.3098216
PA3	.0439107	.0746952	0.59	0.557	-.1024892	.1903106
RI3	.0929459	.0884093	1.05	0.293	-.0803331	.2662249
SC3	.1892373	.0969698	1.95	0.051	-.0008201	.3792947
SD3	.0082839	.09647	0.09	0.932	-.1807938	.1973616
TN3	.1076864	.1003595	1.07	0.283	-.0890145	.3043874
TX3	-.0109822	.0658493	-0.17	0.868	-.1400446	.1180801
UT3	-.0142138	.0938188	-0.15	0.880	-.1980953	.1696677
VT3	.1478575	.0900902	1.64	0.101	-.0287162	.3244311
VA3	.0482008	.0952968	0.51	0.613	-.1385775	.2349792
WA3	.0725921	.0864581	0.84	0.401	-.0968626	.2420467
WV3	-.2758823	.0922359	-2.99	0.003	-.4566613	-.0951033
WI3	.2545354	.0849165	3.00	0.003	.088102	.4209687
WY3	.1251082	.0957762	1.31	0.191	-.0626097	.3128262
Jan3	.0469365	.0537774	0.87	0.383	-.0584653	.1523384
Feb3	.1311479	.0545288	2.41	0.016	.0242735	.2380223
Mar3	.1671506	.054381	3.07	0.002	.0605658	.2737353
Apr3	.2889429	.0524247	5.51	0.000	.1861924	.3916935
May3	.1662242	.0523606	3.17	0.002	.0635994	.2688491
Jun3	.0998671	.0520983	1.92	0.055	-.0022437	.201978
Jul3	.1961932	.0518952	3.78	0.000	.0944805	.2979059
Aug3	.3159555	.0515232	6.13	0.000	.2149719	.416939
Sep3	.3864639	.0519635	7.44	0.000	.2846172	.4883105
Oct3	.2046079	.0513061	3.99	0.000	.1040497	.3051661
Nov3	.0585142	.0511807	1.14	0.253	-.0417982	.1588266
_cons	-1.350775	.2154532	-6.27	0.000	-1.773056	-.928495

Table 17. Complete Regression Results (Full Sample Specification (2))

	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
EQ3						
AUIW_3	.0060528	.0034506	1.75	0.079	-.0007103	.0128158
remUI3	-.0035041	.0017285	-2.03	0.043	-.0068919	-.0001162
Dur3	-.2091223	.0034476	-60.66	0.000	-.2158794	-.2023652
UMPR_3	.0226753	.0136078	1.67	0.096	-.0039955	.0493462
INSUR_3	-.0829956	.0211439	-3.93	0.000	-.1244367	-.0415544
NECLM_3	-1.005035	.4314114	-2.33	0.020	-1.850586	-.1594843
JOBR_3	.1353922	.0405974	3.33	0.001	.0558228	.2149616
AGE3	.0309745	.005426	5.71	0.000	.0203396	.0416093
AGEsq3	-.0003314	.000063	-5.26	0.000	-.0004549	-.0002078
MARI3	.0879961	.0218119	4.03	0.000	.0452455	.1307467
SEX3	.1202503	.0209784	5.73	0.000	.0791333	.1613673
EDUC3	.0029732	.0044329	0.67	0.502	-.0057151	.0116615
WHITE3	.0904592	.0268357	3.37	0.001	.0378621	.1430563
SERVI3	.0373287	.0210916	1.77	0.077	-.00401	.0786674
FINCL3	.0018809	.0004218	4.46	0.000	.0010541	.0027077
AL3	.2055317	.1070204	1.92	0.055	-.0042245	.4152878
AK3	.2757227	.0971169	2.84	0.005	.0853772	.4660683
AZ3	.0298338	.1029457	0.29	0.772	-.171936	.2316036
AR3	.0511992	.0955129	0.54	0.592	-.1360026	.238401
CA3	.0942498	.0591222	1.59	0.111	-.0216276	.2101272
CO3	-.0369244	.0815245	-0.45	0.651	-.1967094	.1228607
CT3	.1339115	.088955	1.51	0.132	-.0404371	.30826
DE3	.1331494	.1049787	1.27	0.205	-.072605	.3389039
DC3	.1577778	.1144249	1.38	0.168	-.0664908	.3820465
FL3	.0249949	.070822	0.35	0.724	-.1138136	.1638034
GA3	.0707359	.0841172	0.84	0.400	-.0941307	.2356026
HI3	.2305652	.10025	2.30	0.021	.0340789	.4270515
ID3	.0095161	.0910789	0.10	0.917	-.1689953	.1880275
IL3	-.0904961	.0708219	-1.28	0.201	-.2293044	.0483123
IN3	.0015669	.0877576	0.02	0.986	-.1704347	.1735686
IA3	.193972	.0880423	2.20	0.028	.0214122	.3665318
KS3	.1624764	.0964517	1.68	0.092	-.0265654	.3515182
KY3	-.0933507	.0948295	-0.98	0.325	-.2792131	.0925116
LA3	.0989022	.1043141	0.95	0.343	-.1055496	.303354
ME3	.1197515	.0822236	1.46	0.145	-.0414037	.2809067
MD3	.1687858	.0864417	1.95	0.051	-.0006369	.3382085
MA3	.0620271	.0933875	0.66	0.507	-.121009	.2450632
MI3	.1775863	.0805401	2.20	0.027	.0197307	.3354419
MN3	.0895871	.0794316	1.13	0.259	-.066096	.2452703
MS3	-.0607069	.1079513	-0.56	0.574	-.2722876	.1508737
MO3	.1304593	.087269	1.49	0.135	-.0405847	.3015034
MT3	.1731091	.0992446	1.74	0.081	-.0214068	.367625
NE3	-.0302201	.1005	-0.30	0.764	-.2271966	.1667563
NV3	.1398056	.0894104	1.56	0.118	-.0354356	.3150468
NH3	-.0120623	.0868134	-0.14	0.889	-.1822134	.1580888
NJ3	.1408053	.0825377	1.71	0.088	-.0209655	.3025762

NM3	-.1010661	.0975753	-1.04	0.300	-.2923101	.0901779
NC3	.2116613	.0832316	2.54	0.011	.0485304	.3747922
ND3	.268941	.1073064	2.51	0.012	.0586242	.4792577
OH3	-.1207273	.0728892	-1.66	0.098	-.2635876	.022133
OK3	-.1213083	.0962516	-1.26	0.208	-.309958	.0673415
OR3	.1241705	.0932243	1.33	0.183	-.0585458	.3068867
PA3	.0420381	.0747495	0.56	0.574	-.1044682	.1885445
RI3	.0891554	.0884735	1.01	0.314	-.0842495	.2625602
SC3	.1863554	.0970003	1.92	0.055	-.0037616	.3764725
SD3	.0063905	.0965137	0.07	0.947	-.1827728	.1955538
TN3	.1061756	.1004616	1.06	0.291	-.0907255	.3030767
TX3	-.0103084	.0658914	-0.16	0.876	-.1394532	.1188364
UT3	-.0143171	.0938875	-0.15	0.879	-.1983332	.1696991
VT3	.1439488	.0901111	1.60	0.110	-.0326656	.3205633
VA3	.0447577	.095331	0.47	0.639	-.1420876	.2316029
WA3	.0698543	.0865278	0.81	0.419	-.0997371	.2394456
WV3	-.2764831	.0923593	-2.99	0.003	-.457504	-.0954621
WI3	.2504647	.0849403	2.95	0.003	.0839847	.4169446
WY3	.1231046	.0958116	1.28	0.199	-.0646827	.310892
Jan3	.0470717	.0537704	0.88	0.381	-.0583164	.1524597
Feb3	.1310799	.0545218	2.40	0.016	.0242191	.2379406
Mar3	.1672363	.0543739	3.08	0.002	.0606653	.2738072
Apr3	.2887583	.0524165	5.51	0.000	.1860238	.3914928
May3	.166223	.0523534	3.18	0.001	.0636122	.2688339
Jun3	.100034	.0520923	1.92	0.055	-.002065	.202133
Jul3	.1963731	.0518895	3.78	0.000	.0946715	.2980747
Aug3	.3158009	.051518	6.13	0.000	.2148274	.4167743
Sep3	.3864278	.0519589	7.44	0.000	.2845902	.4882653
Oct3	.2049055	.051301	3.99	0.000	.1043573	.3054536
Nov3	.0586517	.0511736	1.15	0.252	-.0416468	.1589502
_cons	-1.338298	.2156018	-6.21	0.000	-1.76087	-.915726

Table 18. Complete Regression Results (Full Sample Specification (3))

	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
EQ3						
remUI3	-.0033032	.0017317	-1.91	0.056	-.0066973	.0000909
Dur3	-.2104687	.0034536	-60.94	0.000	-.2172376	-.2036997
EB_3	-.1912203	.0415776	-4.60	0.000	-.2727109	-.1097297
EUC1T_3	.0664057	.0512937	1.29	0.195	-.0341281	.1669394
EUC2T_3	.0006005	.0579538	0.01	0.992	-.1129869	.1141878
EUC3T_3	.2003329	.0491331	4.08	0.000	.1040338	.2966319
EUC4T_3	-.0978834	.0525265	-1.86	0.062	-.2008334	.0050667
TEUC_3	-.1569323	.0370922	-4.23	0.000	-.2296316	-.084233
TEUCX_3	.2200177	.0973242	2.26	0.024	.0292658	.4107695
UMPR_3	.0163152	.0144351	1.13	0.258	-.0119771	.0446074
INSUR_3	-.0686722	.0222745	-3.08	0.002	-.1123294	-.025015
NECLM_3	-1.102397	.4365526	-2.53	0.012	-1.958024	-.2467695
JOBR_3	.052629	.0512719	1.03	0.305	-.047862	.1531201
AGE3	.0314386	.0054328	5.79	0.000	.0207905	.0420868
AGEsq3	-.000338	.0000631	-5.36	0.000	-.0004617	-.0002143
MARI3	.0927455	.0218437	4.25	0.000	.0499327	.1355583
SEX3	.1132259	.0210075	5.39	0.000	.0720519	.1544
EDUC3	.00327	.0044383	0.74	0.461	-.0054289	.0119689
WHITE3	.0902982	.0268545	3.36	0.001	.0376644	.142932
SERVI3	.0320497	.0211208	1.52	0.129	-.0093462	.0734456
FINCL3	.0019173	.0004223	4.54	0.000	.0010895	.002745
AL3	.2242983	.1072979	2.09	0.037	.0139983	.4345982
AK3	.2784021	.0990258	2.81	0.005	.0843152	.4724891
AZ3	.0356306	.1033596	0.34	0.730	-.1669504	.2382116
AR3	-.033042	.0962213	-0.34	0.731	-.2216324	.1555483
CA3	.1159338	.0594749	1.95	0.051	-.0006349	.2325025
CO3	-.0340541	.081801	-0.42	0.677	-.194381	.1262729
CT3	.1350303	.0894687	1.51	0.131	-.0403251	.3103858
DE3	.136189	.1052809	1.29	0.196	-.0701577	.3425356
DC3	.2028188	.1150744	1.76	0.078	-.0227229	.4283606
FL3	.041697	.0713922	0.58	0.559	-.0982291	.1816231
GA3	.0989702	.0845596	1.17	0.242	-.0667634	.2647039
HI3	.1276382	.1013836	1.26	0.208	-.0710701	.3263465
ID3	.0140091	.091835	0.15	0.879	-.1659842	.1940024
IL3	-.066724	.0712051	-0.94	0.349	-.2062834	.0728354
IN3	.0124579	.0879273	0.14	0.887	-.1598764	.1847921
IA3	.1160098	.0889291	1.30	0.192	-.058288	.2903077
KS3	.1615216	.0967462	1.67	0.095	-.0280975	.3511408
KY3	-.06209	.0950333	-0.65	0.514	-.2483517	.1241718
LA3	.0388625	.1047328	0.37	0.711	-.16641	.2441349
ME3	.1119636	.0823923	1.36	0.174	-.0495223	.2734495
MD3	.0923438	.0871947	1.06	0.290	-.0785546	.2632422
MA3	.046414	.0937001	0.50	0.620	-.1372348	.2300627

MI3	.1973137	.0811967	2.43	0.015	.0381712	.3564562
MN3	.0765129	.0798832	0.96	0.338	-.0800552	.233081
MS3	-.0944709	.1085643	-0.87	0.384	-.3072531	.1183112
MO3	.1417031	.0876153	1.62	0.106	-.0300197	.3134259
MT3	.1083592	.1000872	1.08	0.279	-.087808	.3045265
NE3	-.0564542	.1022417	-0.55	0.581	-.2568442	.1439358
NV3	.1753328	.0896773	1.96	0.051	-.0004315	.351097
NH3	-.0394466	.0882625	-0.45	0.655	-.2124379	.1335447
NJ3	.1532028	.083262	1.84	0.066	-.0099877	.3163934
NM3	-.1036628	.0977087	-1.06	0.289	-.2951684	.0878427
NC3	.2423938	.0835918	2.90	0.004	.078557	.4062306
ND3	.2471605	.1092451	2.26	0.024	.0330439	.461277
OH3	-.0950763	.0730701	-1.30	0.193	-.2382911	.0481386
OK3	-.1649645	.0971111	-1.70	0.089	-.3552986	.0253696
OR3	.1450145	.0945325	1.53	0.125	-.0402659	.3302948
PA3	.0261794	.0753656	0.35	0.728	-.1215344	.1738933
RI3	.1239342	.0888056	1.40	0.163	-.0501216	.29799
SC3	.1952605	.0963003	2.03	0.043	.0065154	.3840055
SD3	-.0141585	.0991608	-0.14	0.886	-.20851	.180193
TN3	.1138529	.1006691	1.13	0.258	-.0834549	.3111606
TX3	-.0111921	.066658	-0.17	0.867	-.1418395	.1194552
UT3	-.0777547	.0945066	-0.82	0.411	-.2629842	.1074748
VT3	.1092788	.0908664	1.20	0.229	-.0688162	.2873737
VA3	.0255004	.0961202	0.27	0.791	-.1628917	.2138925
WA3	.0910874	.0878548	1.04	0.300	-.0811048	.2632796
WV3	-.2773063	.0927307	-2.99	0.003	-.4590551	-.0955576
WI3	.2406218	.0852137	2.82	0.005	.0736061	.4076375
WY3	.0686341	.0967541	0.71	0.478	-.1210004	.2582686
Jan3	.0409024	.053941	0.76	0.448	-.0648199	.1466248
Feb3	.1082698	.05473	1.98	0.048	.001001	.2155386
Mar3	.1559863	.0544772	2.86	0.004	.0492129	.2627596
Apr3	.2834821	.052462	5.40	0.000	.1806586	.3863056
May3	.1773087	.0528288	3.36	0.001	.0737661	.2808513
Jun3	.100065	.0527299	1.90	0.058	-.0032836	.2034137
Jul3	.19728	.0522551	3.78	0.000	.0948619	.2996982
Aug3	.3211839	.0521042	6.16	0.000	.2190616	.4233062
Sep3	.3979959	.0527488	7.55	0.000	.2946102	.5013817
Oct3	.2195326	.05196	4.23	0.000	.1176929	.3213723
Nov3	.0770721	.0518966	1.49	0.138	-.0246433	.1787875
_cons	-1.025216	.2399301	-4.27	0.000	-1.49547	-.5549616

Table 19. Complete Regression Results (Married Sub-sample Specification (1))

	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
EQ3						
AUIW_3	-.0051715	.0021463	-2.41	0.016	-.0093781	-.0009648
remUI3	.0136598	.0067234	2.03	0.042	.0004822	.0268373
EMPsp3	.0586089	.0281393	2.08	0.037	.0034569	.1137608
Dur3	-.1864902	.0045853	-40.67	0.000	-.1954773	-.1775032
UMPR_3	.0475452	.0111775	4.25	0.000	.0256378	.0694526
INSUR_3	-.0920373	.026381	-3.49	0.000	-.1437431	-.0403315
NECLM_3	-1.526259	.5516459	-2.77	0.006	-2.607466	-.4450532
JOBR_3	.1276071	.0497309	2.57	0.010	.0301364	.2250778
AGE3	.0304361	.0081167	3.75	0.000	.0145277	.0463445
AGEsq3	-.0003298	.0000902	-3.66	0.000	-.0005066	-.000153
SEX3	.148815	.0262412	5.67	0.000	.0973833	.2002468
EDUC3	-.0024353	.0053486	-0.46	0.649	-.0129184	.0080478
WHITE3	.0878451	.0350679	2.50	0.012	.0191133	.1565769
SERV3	.0480507	.0256934	1.87	0.061	-.0023074	.0984088
FINCL3	.0012552	.0005352	2.35	0.019	.0002062	.0023041
AL3	.287531	.1354024	2.12	0.034	.0221472	.5529148
AK3	.3705185	.117509	3.15	0.002	.1402051	.6008319
AZ3	.0645236	.1327516	0.49	0.627	-.1956648	.3247121
AR3	.2121428	.1202443	1.76	0.078	-.0235316	.4478172
CA3	.0475589	.0720801	0.66	0.509	-.0937156	.1888333
CO3	-.1213196	.0960279	-1.26	0.206	-.3095307	.0668915
CT3	.1114817	.1101706	1.01	0.312	-.1044488	.3274122
DE3	.1783915	.1286257	1.39	0.165	-.0737103	.4304933
DC3	-.0053571	.2080988	-0.03	0.979	-.4132233	.4025091
FL3	.0402222	.0868285	0.46	0.643	-.1299586	.210403
GA3	.1123325	.1024948	1.10	0.273	-.0885536	.3132186
HI3	.4074507	.1313621	3.10	0.002	.1499857	.6649157
ID3	.0465335	.1048116	0.44	0.657	-.1588935	.2519605
IL3	-.0287179	.0881526	-0.33	0.745	-.2014939	.144058
IN3	.077653	.1084032	0.72	0.474	-.1348134	.2901194
IA3	.3047354	.1070107	2.85	0.004	.0949982	.5144726
KS3	.2179153	.117421	1.86	0.063	-.0122256	.4480562
KY3	-.0951654	.1110761	-0.86	0.392	-.3128706	.1225398
LA3	.3713772	.1438843	2.58	0.010	.0893692	.6533852
ME3	.2617021	.0990874	2.64	0.008	.0674944	.4559098
MD3	.2191361	.1066936	2.05	0.040	.0100205	.4282517
MA3	.1743362	.1196424	1.46	0.145	-.0601585	.4088309
MI3	.1547615	.0954631	1.62	0.105	-.0323427	.3418657
MN3	.1712438	.0957117	1.79	0.074	-.0163476	.3588353
MS3	-.1891971	.1243762	-1.52	0.128	-.4329701	.0545758
MO3	.0866782	.1041917	0.83	0.405	-.1175337	.2908901
MT3	.4557008	.1258394	3.62	0.000	.2090602	.7023415
NE3	.0899553	.1202699	0.75	0.454	-.1457693	.3256799
NV3	.2119477	.1113557	1.90	0.057	-.0063055	.4302009

NH3	.0977246	.1041755	0.94	0.348	-.1064556	.3019048
NJ3	.1780682	.1034646	1.72	0.085	-.0247188	.3808551
NM3	-.1307762	.1226679	-1.07	0.286	-.3712009	.1096485
NC3	.2701278	.1028818	2.63	0.009	.0684832	.4717724
ND3	.4034849	.1284716	3.14	0.002	.1516852	.6552845
OH3	-.1047399	.0871539	-1.20	0.229	-.2755583	.0660786
OK3	-.1394472	.1108772	-1.26	0.209	-.3567626	.0778682
OR3	.2167071	.1151693	1.88	0.060	-.0090206	.4424348
PA3	.0382414	.0889324	0.43	0.667	-.1360629	.2125456
RI3	-.0507677	.1050701	-0.48	0.629	-.2567014	.1551659
SC3	.1471605	.1183628	1.24	0.214	-.0848263	.3791472
SD3	.1685598	.1144809	1.47	0.141	-.0558186	.3929381
TN3	.1984518	.1234279	1.61	0.108	-.0434625	.4403661
TX3	-.0483347	.0803407	-0.60	0.547	-.2057996	.1091303
UT3	-.0280757	.105011	-0.27	0.789	-.2338934	.177742
VT3	.186348	.1060838	1.76	0.079	-.0215725	.3942685
VA3	.0501557	.1159361	0.43	0.665	-.1770748	.2773863
WA3	.1554768	.1090235	1.43	0.154	-.0582052	.3691589
WV3	-.1542099	.1063226	-1.45	0.147	-.3625983	.0541785
WI3	.3628246	.103841	3.49	0.000	.1593001	.5663492
WY3	.2734999	.1166116	2.35	0.019	.0449454	.5020544
Jan3	.0022915	.0712367	0.03	0.974	-.13733	.1419129
Feb3	.0849559	.0720681	1.18	0.238	-.0562949	.2262067
Mar3	.0850216	.0721418	1.18	0.239	-.0563736	.2264169
Apr3	.1979898	.0691507	2.86	0.004	.062457	.3335227
May3	.1243236	.0687459	1.81	0.071	-.0104158	.259063
Jun3	.0121126	.0677972	0.18	0.858	-.1207675	.1449927
Jul3	.129838	.0677151	1.92	0.055	-.0028811	.2625571
Aug3	.2285065	.0673503	3.39	0.001	.0965024	.3605106
Sep3	.3847873	.0676982	5.68	0.000	.2521012	.5174734
Oct3	.211593	.067693	3.13	0.002	.0789172	.3442688
Nov3	.0173639	.0679317	0.26	0.798	-.1157798	.1505075
_cons	-1.01624	.2965387	-3.43	0.001	-1.597445	-.4350351

Table 20. Complete Regression Results (Married Sub-sample Specification (2))

	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
EQ3						
AUIW_3	.0003719	.0019872	0.19	0.852	-.0035229	.0042668
UIW_3	-.0039946	.0052209	-0.77	0.444	-.0142273	.0062381
EMPsp3	.0588223	.028138	2.09	0.037	.0036728	.1139718
Dur3	-.190358	.0041877	-45.46	0.000	-.1985657	-.1821503
UMPR_3	.0421885	.0113066	3.73	0.000	.0200279	.0643491
INSUR_3	-.0892528	.0263823	-3.38	0.001	-.1409612	-.0375445
NECLM_3	-1.5197	.5516537	-2.75	0.006	-2.600922	-.4384789
JOBR_3	.1281301	.0497227	2.58	0.010	.0306755	.2255848
AGE3	.0315554	.0081231	3.88	0.000	.0156345	.0474763
AGEsq3	-.0003444	.0000903	-3.81	0.000	-.0005214	-.0001673
SEX3	.1601062	.0265667	6.03	0.000	.1080364	.2121761
EDUC3	-.0027561	.005348	-0.52	0.606	-.013238	.0077258
WHITE3	.0884115	.0350645	2.52	0.012	.0196863	.1571367
SERV13	.0469992	.0256933	1.83	0.067	-.0033587	.0973572
FINCL3	.0012449	.0005351	2.33	0.020	.000196	.0022937
AL3	.2876217	.1354446	2.12	0.034	.0221552	.5530881
AK3	.3715501	.1175146	3.16	0.002	.1412258	.6018744
AZ3	.067149	.1327778	0.51	0.613	-.1930908	.3273888
AR3	.2152008	.1202703	1.79	0.074	-.0205247	.4509263
CA3	.0536354	.0721128	0.74	0.457	-.087703	.1949738
CO3	-.1208056	.0960532	-1.26	0.209	-.3090665	.0674553
CT3	.1115526	.1101624	1.01	0.311	-.1043618	.3274669
DE3	.1750179	.1286533	1.36	0.174	-.0771378	.4271737
DC3	.0054519	.2082941	0.03	0.979	-.4027971	.4137009
FL3	.0430222	.0868342	0.50	0.620	-.1271697	.2132142
GA3	.1154445	.1025328	1.13	0.260	-.085516	.3164051
HI3	.3957879	.1313762	3.01	0.003	.1382953	.6532806
ID3	.0413891	.1048239	0.39	0.693	-.164062	.2468402
IL3	-.022774	.0881909	-0.26	0.796	-.195625	.150077
IN3	.0797825	.1083493	0.74	0.462	-.1325782	.2921432
IA3	.3015759	.1069563	2.82	0.005	.0919455	.5112064
KS3	.2156139	.1173507	1.84	0.066	-.0143893	.4456171
KY3	-.0899945	.1111229	-0.81	0.418	-.3077913	.1278023
LA3	.3739236	.1438217	2.60	0.009	.0920381	.655809
ME3	.2637416	.0990804	2.66	0.008	.0695475	.4579356
MD3	.2123889	.1066669	1.99	0.046	.0033257	.4214521
MA3	.1757587	.1196604	1.47	0.142	-.0587714	.4102888
MI3	.1670686	.0955461	1.75	0.080	-.0201984	.3543356
MN3	.1703707	.0957011	1.78	0.075	-.0171999	.3579414
MS3	-.180733	.1243378	-1.45	0.146	-.4244305	.0629646
MO3	.0910893	.1042123	0.87	0.382	-.113163	.2953417
MT3	.4486625	.1258706	3.56	0.000	.2019607	.6953643
NE3	.0853281	.1202799	0.71	0.478	-.1504163	.3210724
NV3	.2146375	.1113566	1.93	0.054	-.0036174	.4328924

NH3	.090784	.1041665	0.87	0.383	-.1133785	.2949465
NJ3	.1803894	.1035033	1.74	0.081	-.0224733	.3832521
NM3	-.1307058	.1226706	-1.07	0.287	-.3711358	.1097243
NC3	.2709204	.1028714	2.63	0.008	.0692961	.4725447
ND3	.3958765	.1284886	3.08	0.002	.1440433	.6477096
OH3	-.094903	.0871873	-1.09	0.276	-.2657869	.0759809
OK3	-.1408883	.1108527	-1.27	0.204	-.3581556	.076379
OR3	.219273	.1151207	1.90	0.057	-.0063594	.4449055
PA3	.0363857	.0889358	0.41	0.682	-.1379253	.2106967
RI3	-.046123	.105031	-0.44	0.661	-.25198	.159734
SC3	.1773014	.1183236	1.50	0.134	-.0546085	.4092113
SD3	.159957	.1145103	1.40	0.162	-.0644791	.384393
TN3	.2070769	.1234367	1.68	0.093	-.0348545	.4490083
TX3	-.0485005	.0803399	-0.60	0.546	-.2059638	.1089629
UT3	-.0306821	.1050325	-0.29	0.770	-.2365421	.1751779
VT3	.1831535	.1060661	1.73	0.084	-.0247323	.3910393
VA3	.0454859	.1159613	0.39	0.695	-.1817942	.2727659
WA3	.1589153	.1089532	1.46	0.145	-.054629	.3724597
WV3	-.1578227	.1063039	-1.48	0.138	-.3661744	.0505291
WI3	.3654942	.1038178	3.52	0.000	.1620151	.5689732
WY3	.2652457	.1166	2.27	0.023	.0367139	.4937775
Jan3	.0036854	.0712299	0.05	0.959	-.1359227	.1432935
Feb3	.0891571	.0720503	1.24	0.216	-.0520589	.2303731
Mar3	.087301	.0721403	1.21	0.226	-.0540914	.2286934
Apr3	.2000694	.06915	2.89	0.004	.0645378	.335601
May3	.1270409	.0687563	1.85	0.065	-.007719	.2618008
Jun3	.0139502	.0678065	0.21	0.837	-.118948	.1468484
Jul3	.1326496	.0677202	1.96	0.050	-.0000795	.2653787
Aug3	.2336392	.0673544	3.47	0.001	.101627	.3656515
Sep3	.3877088	.0677067	5.73	0.000	.255006	.5204115
Oct3	.2125594	.0676998	3.14	0.002	.0798703	.3452485
Nov3	.0190515	.0679337	0.28	0.779	-.114096	.1521991
_cons	-1.130969	.2963055	-3.82	0.000	-1.711717	-.5502204

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