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Immigrants and the Receipt of Unemployment Insurance Benefits

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Abstract

Using data from the Current Population Survey's Displaced Workers Supplements, this paper explores whether immigrants are more or less likely to file claims for unemployment insurance (UI) benefits than natives. We find that among those eligible for UI benefits, recent immigrants are less likely to file a UI claim than natives. There is also evidence that the impact of unions on UI take-up is larger for immigrants than natives, especially non-recent immigrants.

I. Introduction

In the last two decades the rapid rise in the number of immigrants and the structural changes in their native origin and skill composition have coincided with the increasing generosity and continuous expansion of the U.S. social programs over the same period. This has raised widespread concerns about whether immigrants have taken away jobs from natives, whether immigrants have been more likely than natives to participate in the social programs, and more seriously whether the system has become a "magnet" that attract immigrants to the United States (Card, 2000, 2001, Blau, 1984, Borjas and Trejo, 1991, Borjas and Hilton, 1996, Borjas, 1991, 1994[a], 1994[b], 1999).

There are two types of social programs in the U.S.: social welfare programs that provide financial support or health insurance coverage to individuals and households whose incomes are lower than a certain level, and the benefits amount are often means-tested; social insurance programs that instead provide benefits only to individuals who meet certain conditions, and the benefits amount is often contingent on earnings and employment history (Krueger and Meyer, 2002). Since the eligibility requirement and the criteria for the determination of benefit levels in the two types of programs are quite different, the participation in these two types of programs is often analyzed separately (Blau, 1984). While several studies have investigated the participation of immigrants in social welfare programs (Blau, 1984, Borjas and Trejo, 1991, Borjas and Hilton, 1996, Borjas, 1994[a], 1999), there have been relatively few studies that have investigated the participation of immigrants in social insurance programs. The exceptions are studies by Blau (1984), and by Baker and Benjamin (1995), where the former study has investigated the participation of immigrants in social insurance programs using U.S. data and the latter

using Canadian data. Only Baker and Benjamin (1995), however, specifically investigated the receipt of unemployment insurance (UI) benefits of immigrants.

In this study, we will explore the UI claim filing behavior of immigrants versus natives in the United States using data from the Current Population Survey's Displaced Worker Supplements (DWS). We focus on job losers who are eligible for UI benefits since a substantial percentage of those eligible for benefits choose not to file a claim (see Anderson and Meyer, 1997, and McCall, 1995). One potential explanation for why an individual does not file a claim is that they lack information on how to go about filing a claim (see Budd and McCall, 1997). Thus, immigrants may be less likely to file a claim for UI benefits than natives because of the increased cost of filing a claim due to this lack of information. This explanation may be particularly germane for recent immigrants.

In order to test this hypothesis, however, one needs to control for individual characteristics that impact the probability of filing a UI claim that may differ between immigrants and natives. One benefit of the DWS data is that it contains not only individual demographic characteristics such as immigration status but also detailed information about the characteristics of the lost job. Thus, a multivariate analysis that controls for immigrant status and other influences on the probability of filing a UI claim is possible.

The rest of paper is organized as follows: Section II describes the data and provides some descriptive results of the data. Section III then presents the results from a multivariate analysis of the data. We find that recent immigrants who migrated to the United States since 1980 are, all else equal, less likely to file a UI claim after losing their job than natives. There is some evidence that the probability of filing a UI claim after a

job loss for non-recent immigrants, who migrated to the United States before 1980, is higher than that of natives. However, once country of origin is accounted for the estimated impact is no longer statistically significant.

It has been suggested (See Budd and McCall, 1997) that unions may lower the cost of filing UI claims by providing information or assistance to its members. We find some evidence that the impact of unions on the take-up behavior for immigrants is larger than that for natives, especially non-recent immigrants. Finally, Section IV concludes the paper.

II. Data and descriptive analysis

Our sample is drawn from the February 1996, 1998, and 2000 Current Population Survey's Displaced Worker Supplement (DWS). Each survey consists of a random sample of approximately 60,000 households in the United States. Since 1994, the CPS survey asked respondents about their country of birth, and if they were foreign born, the number of years since they immigrated. Based on these two variables, respondents were classified as natives if they were born in the U.S. or immigrants if they were foreign born. The number of years since a respondent immigrated into the U.S. was coded yearly by the CPS for more recent immigrants and was coded into five or ten-year intervals for less recent immigrants. Supplemental questions are asked for individuals reporting having been displaced from a job within the last three years. These supplemental questions ask about the reason for displacement, characteristics of the job from which the individual was displaced, whether the respondent has received UI benefits, and if he/she did whether he/she has exhausted it.

Since the DWS survey only asked respondents whether or not they have received UI benefits but not their eligibility status and benefit amount, we have taken several steps to limit our analysis to only those who were eligible for UI benefits. Moreover, we have imputed the weekly benefit amount that an individual would qualify to receive if they chose to file for benefits. In all states, UI benefit eligibility depends on both the earnings history of an individual and the reason for job loss. No individual in our sample would be disqualified for UI benefits on the basis of why they lost their job. Using earnings information contained in the DWS, however, it is difficult to accurately determine whether a displaced worker satisfied the earnings requirements for UI eligibility. To limit the number of ineligibles in the sample, only individuals who reported losing full-time jobs with six months or more of job tenure were included in the analysis[1]. The weekly benefits that an individual is eligible to receive are imputed using reported usual weekly earnings in the lost job, state of residence, and information on state benefit formulas contained in U.S. Department of Labor (various issues).[2]

Finally, the sample consists of only those individuals displaced from non-agricultural jobs, and who were between the ages of 20 and 65 at the time of the survey. Individuals with missing values were deleted. The final sample size was 5829. Due to the limited number of immigrants in the sample, we group year of immigration into decade intervals and create the cohort variables, immigrants arriving before 1960, immigrants arriving between 1960-69, 1970-79, 1980-89, and immigrants arriving after 1990. In

1 Although not reported in the paper, statistical analyses were conducted in which those losing full-time jobs with six months or more tenure or losing part-time jobs with one-year or more tenure were included in the analysis. The results were similar.

[2]Contact the authors for details.

some of the analysis we group immigrants into those who are recent (arriving in 1980 or later) and non-recent (those arriving before 1980). We also categorize the countries of birth of immigrants into several groups: Europe, Asia, Canada, Mexico and Central America, South America, and Other.

Table 1 shows variable definitions, and summary statistics for UI recipients and non-recipients respectively. As can be seen in the table, UI recipients tend to be those who were older, nonwhite, female, married, and high school graduated, and those who were a household head, a union member, and had a longer tenure and health insurance coverage in the lost job, and those who had been displaced from a job due to position abolished. They also tend to be those who had higher weekly earnings in the lost job and were eligible for a higher amount of benefits, and had lived in a state that had a higher unemployment rate.

Table 2 shows the UI take-up rates of immigrants and natives over all years, and for each year during the period 1991-1999. Over all years, 46.7 percent of eligible natives claimed UI benefits versus 46.5 percent of eligible immigrants, a statistically insignificant difference of 0.2 percent. While there is strong evidence that take-up rates vary by year for natives ($\chi^2(8)=33.27$) and some evidence that take-up rates vary by year for immigrants ($\chi^2(8)=11.30$), the third column of Table 2 shows no evidence that the variation across years differs for immigrants and natives.

Table 3 compares the UI take-up rates of eligible natives and of eligible immigrants from different cohorts. While those who immigrated before 1960, during the 1960's or during the 1970's appear to have higher UI take-up rates than that of natives, the UI take-up rates of those immigrating in the 1980's and 1990's is lower than natives.

This result suggest that there could be an "assimilation" effect that as immigrants stay longer and learn the UI system they become more likely to use it.

Table 4 examines UI take-up rates by region of birth. There is some evidence that UI take-up rates vary by region of birth (($\chi^2(6)=16.08$) with lower UI take-up rates for those born in Mexico and Central America (37.9%) and higher UI take-up rates for those born in South America (59%).

Finally, in Table 5 we compare region of origin for both recent and non-recent immigrants. There has been a considerable shift in region of origin among those immigrants who came to the United States prior to 1980 and those who came after 1980. Among all individuals between 20 and 65, more recent immigrants are more likely to have come from Asia and Mexico and Central America, and less like to have come from Europe than non-recent immigrants. This is also true among those participating in the labor force and among displaced workers.

III. Multivariate Estimates

In this section we examine whether the UI take-up behavior of immigrants differs from that of natives after accounting for the fact that immigrants and natives may differ in other respects that are related to UI take-up. Since the dependent variable is a dichotomous variable we employ a multivariate probit model to obtain estimates. In addition to controlling for whether or not an individual was an immigrant, demographic controls for head of household, age, gender, race, martial status, education, state of residence, and metro residence were included in the multivariate model. Moreover, controls were added for the year in which the job was lost, the state unemployment rate in the year of job loss, weekly benefit amount an individual is eligible to receive, industry of

lost job, occupation of lost job, tenure in lost job, weekly earnings of lost job, whether the lost job provided health insurance, and reason for job loss[3]. Since the DWS is asked every two years but asks respondents about job losses that occurred up to three years before the survey, there is a one-year overlap between surveys. Thus, in addition to year effects we included controls in the statistical analysis for which survey the individual participated in.

As can be seen from column 1 in Table 6, all else equal, immigrants were about 1 percentage point less likely than natives to file a claim for UI benefits, a difference that was not statistically different from zero. If the behavior of recent immigrants differs from non-recent immigrants than combining them into a single group may be inappropriate. Column 2 of Table 6 reports model estimates in which the immigrant variable is replaced by two variables indicating whether or not an individual is a recent or non-recent immigrant. As can be seen by these estimates, all else equal, the probability of a recent immigrant filing a UI claim was 0.11 lower than natives and this result is statistically significant. On the other hand, non-recent immigrants probability of filing a UI benefit claim was 0.097 higher than natives. This former result is consistent with the notion that recent immigrants have higher costs of filing claims (perhaps due to lack information) than natives or non-recent immigrants.

The composition of country of origin for immigrants has changed considerably over the last 50 years. Thus it is possible that the lower take-up rate of recent immigrants

3 To control for industry of lost job a group of dichotomous variables indicating whether or not the lost job was in the Mining, Construction, Transportation, Trade, Finance-Insurance-Real Estate, Services, and Public Administration industry were included in the estimations. To control for occupation of the lost job a group of dichotomous variables indicating whether or not the lost job was controls for Manager-Professional, Sales-Administrative Support, Service, Farming-Forestry-Fishing, Precision Production-Craft-Repair occupations were included in the estimations.

as compared to non-recent immigrants could be due to differences in their country of origin. To explore this possibility, column 3 included controls for region of origin. As can be seen from these estimates, the estimated impacts of time of entry (recent/non-recent) decreased when region of origin controls were included. For non-recent immigrants, the estimated impact was no longer statistically different from zero. Region of origin effect, however, were jointly significant based on a likelihood ratio test ($\chi^2(5)=9.5$) at the 10% significance level. Examining the specific coefficient estimates, immigrants from South America, all else equal, had a 0.16 higher probability of filing a UI claim than immigrants from Europe.

The estimates for the other predictor variables did not change substantially across the different specifications in the first three columns of Table 6. An increase in UI weekly benefits was found to increase the probability of filing a claim. This is consistent with results from Anderson and Meyer (1997) and McCall (1995). Higher weekly earnings in the lost job, all else equal, significantly reduced the probability of take-up. Having an employer-provided health insurance in the lost job increased the probability of one filing a UI claim. In addition, years of tenure in the lost job had a curvilinear effect on the probability of filing a UI claim. While a longer tenure in the lost job increased the probability of one filing a UI claim post displacement, this effect decreased as the number of years of tenure increased.

Displaced workers who lost a union job were more likely to file a claim than those who lost a non-union job. This latter effect is consistent with results found by Budd and McCall(1997, 1999). Displaced workers who lived in a metro area had a lower probability of filing a UI claim than those not living in a metro area.

Some individual demographic variables were also found to significantly affect the probability of one filing a UI claim. Female workers were significantly more likely to file a UI claim than men. Age had a significant curvilinear effect on the probability of filing a UI claim that increased up to about age 50 and decreased thereafter. On the other hand marital status, race, household head, and education did not have statistically significant impacts on the probability of filing a UI claim.

As mentioned above, our results are consistent with Budd and McCall (1997, 1999) in finding that unions increase take-up rates. A question that naturally arises is whether the impact of unions differs between natives and immigrants. To explore this possibility, column 4 of Table 6 reports model estimates when variables that interact the union variable with dichotomous variables indicating whether the respondent is either a recent immigrant or not and indicating whether the respondent is a non-recent immigrant or not are included in the estimations. As can be seen from the estimates in column 4, losing a unionized job, all else equal, increased the probability of filing a UI claim by 0.076 for natives, 0.081 for recent immigrants and 0.288 for non-recent immigrants where the 0.288 increase for non-recent immigrants relative to natives was statistically significant at the 5% significant level. Thus, a union's impact on lowering the cost of filing a UI claim appears to be larger for immigrants than natives.

Finally, column 5 of Table 6 presents estimates that restrict the impact of unions on the take-up behavior of immigrants to be the same across recent and non-recent immigrants. This comparing the log likelihood of the specifications in column 4 and 5, this restriction is not rejected at the 5% significance level based on a likelihood ratio test

($\chi^2(1)=1.76$). The estimates from column 5 show that unions increased take-up rates for immigrants 0.162 more than natives.

IV. Conclusion

In this paper, we examined issues related to immigrants and the receipt of UI benefits. In particular, we investigated whether there is a difference in terms of filing a UI claim between immigrant and native workers who both are qualified to receive the benefits. Using data from several Displaced Worker Supplements we find that only recent immigrants are less likely than natives to file claims. However, we also find that the impact of unions on the probability of filing a UI claim is larger for immigrants than natives although the impact is only statistically significant for non-recent immigrants. We found limited empirical evidence that suggests that the UI claiming behavior among immigrants depends on country of origin with those from South America having a higher probability of fling a UI claim than those from Europe.

One shortcoming of this study is the small number of recent immigrants in the sample who worked in (and subsequently lost) union jobs. Thus, the estimations that tried to determine differences in the impact of unions on UI receipt among recent and non-recent immigrants lacked power. Nevertheless there appears to be a substantially larger impact of unions on the probability of filing a UI claim for immigrants as a group than natives. If unionization rates continue to decline in the future then one could expect the gap between the UI take-up rates of natives and recent immigrants to widen.

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Table 1: Variable Definition and Summary Statistics

	Definition	UI Recipients	UI Non-Recipients
WBA	Weekly benefit amount respondent qualified to receive.	150.46	135.69
Weekly Earnings	Weekly earnings in lost job	401.68	387.10
Married	Indicator variable that equals one if respondent was married	0.63	0.62
Union	Indicator variable that equals one if respondent was a member of union in lost job	0.16	0.09
Tenure	Years tenure in the lost job	6.44	5.70
Health	Indicator variable that equals one if the respondent reported having group health insurance in the lost job	0.72	0.53
Slack Work	Indicator variable that equals one if respondent lost job because of slack work	0.28	0.30
Position Abolished	Indicator variable that equals one if respondent lost job because the position was abolished	0.30	0.27
Household head	Indicator variable that equals one if respondent was the had of household	0.62	0.61
Female	Indicator variable that equals one if respondent was female	0.46	0.44
Age	Age in years	41.23	38.67
Nonwhite	Indicator variable that equals one if respondent was nonwhite	0.13	0.12
Less than high-school	Indicator variable that equals one if respondent completed less than 12 years of schooling	0.11	0.11
Less than college	Indicator variable that equals one if respondent completed more than 12 but less than 16 years of schooling	0.35	0.34
College degree	Indicator variable that equals one if respondent completed 16 years of schooling	0.21	0.21
Post-college	Indicator variable that equals one if respondent completed more than 16 years of schooling	0.06	0.07
Metro	Indicator variable that equals one if respondent lives in a metropolitan area.	0.78	0.79
State Unemployment	Unemployment rate in the respondent's state of residence.	5.54	5.24
N		2720	3109

Table 2: UI Take-Up Rate of Natives and Immigrants

UI take-up	Native	Immigrants	χ^2 test statistics
All Years	46.69	46.46	0.01
Year 1993	54.76	59.42	0.54
Year 1994	50.50	44.12	1.00
Year 1995	48.47	51.97	0.67
Year 1996	45.05	41.77	0.30
Year 1997	44.21	44.26	0.00
Year 1998	42.69	35.21	1.43
Year 1999	41.27	44.94	0.43
N	5179	650	

Note: 1. All numbers reported in the first two columns are the percentage value.

2. χ^2 test statistics on the UI take-up rate of immigrants and natives in all years and by year reported in the last column. The χ^2 test has one degree of freedom. *, **, and *** each indicate the 10, 5, and 1 percent significance level.

3. χ^2 test on the UI take-up rate in different years for native and for immigrants, is each $\chi^2(6)=33.27$ and $\chi^2(6)=11.30$, and is each significant at the 1 and 10 percent level.

Table 3: Immigrant UI Take-up by Cohort of Entry into United States

	UI Take-Up Rate
Native	46.69
Immigrants before 1960	62.79
Immigrants 1960-1969	57.84
Immigrants 1970-1979	62.67
Immigrants 1980-1989	40.99
Immigrants after 1990	23.31

Note: 1. All numbers reported are the percentage value.

2. χ^2 test on the UI take-up rate of different cohorts, $\chi^2(4)=57.09$, which is significant at the 1 percent level.

Table 4: UI Take-up Tate by Region of Origin

Country	UI Take-Up Rate
Native	46.69
Asia	42.22
Europe	49.54
Canada	50.00
Mexico and Central America	37.86
South America	57.85
Other	56.14

Note: 1. All numbers reported are the percentage value.

2. χ^2 test on the UI take-up rate of immigrants of different countries, $\chi^2(6)=16.08$, which is significant at the 5 percent level.

Table 5: Composition of Countries Among Recent and Non-recent Immigrants

Country	CPS All Respondents[1]		CPS All Respondents in the Labor Market[1]		Displaced Workers in the Sample	
	Non-Recent Immigrants	Recent Immigrants	Non-Recent Immigrants	Recent Immigrants	Non-Recent Immigrants	Recent Immigrants
Asia	20.92	30.24	22.29	29.34	17.63	23.38
Europe	24.60	11.47	24.57	11.63	24.41	10.42
Canada	4.81	1.79	4.75	1.95	6.10	1.13
Mexico and Central America	23.81	33.13	23.49	33.02	25.76	36.62
South America	13.89	14.84	14.21	15.43	17.97	19.15
Other	11.96	8.53	10.70	8.63	8.14	9.30
N	11050	16222	8426	11876	295	355

Note: 1. Immigrants ages 20 to 65. Non-recent immigrants immigrated before 1980, and recent immigrants after.

2. All numbers reported are the percentage value.

Table 6: Multivariate Probit Estimates of the Probability of UI take-up

Predictor Variables	(1)	(2)	(3)	(4)	(5)
WBA	0.001***	0.001***	0.001***	0.001***	0.001***
	(0.0002)	(0.0002)	(0.0002)	(0.0002)	(0.0002)
Weekly earnings	-0.0002***	-0.0002***	-0.0002***	-0.0002***	-0.0002***
	(0.00004)	(0.00004)	(0.00004)	(0.00004)	(0.00004)
Health	0.169***	0.167***	0.167***	0.166***	0.165***
	(0.016)	(0.016)	(0.016)	(0.016)	(0.016)
Tenure	0.007**	0.006**	0.006**	0.006**	0.007**
	(0.003)	(0.003)	(0.003)	(0.003)	(0.003)
$Tenure^2/100$	-0.047***	-0.045***	-0.045***	-0.045***	-0.045***
	(0.011)	(0.011)	(0.011)	(0.011)	(0.011)
Slack Work	0.007	0.009	0.007	0.008	0.008
	(0.018)	(0.018)	(0.018)	(0.018)	(0.018)
Position abolished	0.026	0.027	0.027	0.027	0.027
	(0.017)	(0.017)	(0.017)	(0.017)	(0.017)
State unemployment	0.004	0.003	0.003	0.003	0.003
	(0.016)	(0.016)	(0.016)	(0.016)	(0.016)
Household head	-0.011	-0.011	-0.012	-0.012	-0.012
	(0.015)	(0.015)	(0.015)	(0.015)	(0.015)
Married	-0.020	-0.018	-0.017	-0.018	-0.018
	(0.015)	(0.015)	(0.015)	(0.015)	(0.015)
Female	0.057***	0.055***	0.055***	0.055***	0.055***
	(0.016)	(0.016)	(0.016)	(0.016)	(0.016)
Age	0.023***	0.022***	0.022***	0.022***	0.022***
	(0.005)	(0.005)	(0.005)	(0.005)	(0.005)
$Age^2/100$	-0.020***	-0.019***	-0.019***	-0.019***	-0.019***
	(0.006)	(0.006)	(0.006)	(0.006)	(0.006)
Less than high-school	0.023	0.030	0.031	0.031	0.030
	(0.025)	(0.025)	(0.026)	(0.026)	(0.026)
Less than college	0.017	0.016	0.016	0.017	0.017
	(0.019)	(0.019)	(0.019)	(0.019)	(0.019)
College degree	-0.010	-0.011	-0.011	-0.010	-0.010
	(0.020)	(0.020)	(0.020)	(0.020)	(0.020)
Post-college	-0.032	-0.035	-0.033	-0.032	-0.032
	(0.033)	(0.033)	(0.033)	(0.033)	(0.033)
Nonwhite	0.006	0.012	0.016	0.017	0.016
	(0.022)	(0.023)	(0.024)	(0.024)	(0.024)
Metro	-0.064***	-0.063***	-0.063***	-0.064***	-0.063***
	(0.019)	(0.019)	(0.019)	(0.019)	(0.019)
Union	0.089***	0.091***	0.091***	0.076***	0.075***
	(0.023)	(0.023)	(0.023)	(0.024)	(0.024)
All Immigrants	-0.010				
	(0.024)				
All Immigrants. Union					0.162**
					(0.079)
Recent Immigrants		-0.110***	-0.152***	-0.156***	-0.164***
(Immigrated since 1980)		(0.031)	(0.055)	(0.055)	(0.054)
Non-recent Immigrants		0.097***	0.062	0.042	0.050
(Immigrated before 1980)		(0.033)	(0.054)	(0.055)	(0.055)
Recent Immigrants. Union				0.081	
				(0.103)	
Non-recent Immigrants.				0.288**	
Union				(0.115)	

Table 6: Multivariate Probit Estimates of the Probability of UI take-up (Cont.)

Asia			-0.017	-0.020	-0.019
			(0.072)	(0.073)	(0.073)
Canada			0.004	0.016	0.015
			(0.121)	(0.122)	(0.122)
South America			0.160**	0.154**	0.153**
			(0.071)	(0.072)	(0.072)
Mexico and Central America			0.009	0.008	0.012
			(0.068)	(0.068)	(0.068)
Other			0.121	0.108	0.113
			(0.087)	(0.089)	(0.088)
Year Effects	Yes	Yes	Yes	Yes	Yes
Survey cohort effects	Yes	Yes	Yes	Yes	Yes
State effects	Yes	Yes	Yes	Yes	Yes
Occupation Effects	Yes	Yes	Yes	Yes	Yes
Industry Effects	Yes	Yes	Yes	Yes	Yes
Sample size	5829	5829	5829	5829	5829
Log likelihood	-3656.12	-3643.90	-3639.14	-3636.24	-3637.12

Note: Marginal effects are reported along with standard errors in parentheses. One, two, and three asterisks indicate significance at the 10, 5, and 1 percent significance level, respectively. The excluded group for region of origin is Europe.