

Inequities in Reemployment Assistance in Florida: Pandemic Data Raises More Questions Than It Answers

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Executive Summary

The Florida Department of Economic Opportunity (DEO) is not providing enough information about the resolution of Floridians' claims for Unemployment Insurance (UI or unemployment assistance) during COVID-19. The limited data that DEO has made available raise serious questions about inequities and contain gaping holes about who is getting denied and the reason for denials.

Florida Policy Institute's analysis of recent U.S. Census Household Pulse Survey and DEO data found that Florida workers of color, workers in poor health, and those paid low wages have struggled to access state and/or federal UI benefits:

- **Black and Latino workers who apply for UI benefits are less likely than white applicants to receive assistance.** Twenty-three percent of Black applicants and 28.5 percent of Latino applicants said that they did not receive unemployment assistance, compared to 15.3 percent of white applicants.
- **Workers in poor health are less likely to receive assistance than workers in better health.** Almost half of UI applicants in Florida whose health is poor said that they did not receive unemployment assistance, a much higher rate than that reported by applicants in better health. Yet poor health does not in and of itself make a claimant for UI ineligible in every instance.
- **The massive job loss figures from Florida's Leisure and Hospitality sector do not align with UI claims from workers in the industry.** Despite shouldering the bulk of job losses in Florida, Leisure and Hospitality workers make up only 19 percent of all initial claims filed in Florida since the start of the pandemic.

The state collects much more information about claimants and the resolution of their claims than it reveals publicly. Neither the public nor state officials should be left to imagine what barriers may be thwarting the eligibility of workers trying to access help. More detailed data is necessary to help identify and solve systemic problems with Florida's UI system. Having a comprehensive picture of what is happening to UI claimants — and why — is a critical first step to devising solutions to Florida's broken UI program.

Introduction

Floridians who lose jobs due to the pandemic are turning to Unemployment Insurance (UI or unemployment assistance)¹ in record numbers to make ends meet until the economy recovers. Since March 15, 2020, more than 3.1 million² claimants in the Sunshine State have filed 5.5 million claims³ for unemployment assistance.

However, not all workers are able to get the assistance they need to stay on their feet during COVID-19.

Despite the unprecedented influx of UI claims for state and federal unemployment relief, the pandemic is having a disproportionate impact on the ability of some Floridians to access assistance, particularly people of color, Latino⁴ applicants, younger workers, people who cannot telecommute, workers in poor health, and those in the service industry.

For Floridians who successfully complete an application for unemployment assistance and are approved, the amount of aid they receive is often much less than they need to pay for their family's necessities. Yet nothing in published information provided by the State of Florida provides insight into the reasons *why* many Floridians struggle to qualify for unemployment assistance or how they are faring once they enroll.

What can be gleaned from available information raises more questions than it answers. Although Florida's Department of Economic Opportunity (DEO), which administers UI, publishes state-specific data on its Reemployment Assistance Claims Dashboard,⁵ the dashboard only gives Floridians a bird's eye glimpse of the status of claims submitted during the pandemic. While the U.S. Census Bureau's Household Pulse Survey provides biweekly data on how COVID-19 is affecting Floridians, it asks very few questions related to unemployment assistance to help shed definitive light on inequities. The United States Department of Labor (USDOL) publishes information on some of the reasons why Floridians are denied UI, but that information does not include a breakdown by demographic characteristics.

Available data about patterns in unemployment assistance in Florida is insufficient for three major reasons:

- Too little is known about the reasons why the UI claims of Floridians are denied.
- More information is needed about the adequacy of UI to support workers and their families.
- Disparities in receiving UI that exist among Floridians should be identified, published, examined, and addressed.

This dearth of information calls for intervention at the state level for greater transparency and the need for officials to investigate and right the apparent wrongs of a UI system that leaves many Floridians behind.

Too Little is Known About the Reasons Why Millions of Floridians' Unemployment Insurance Claims are Being Denied

DEO has denied a substantial number of UI claims.⁶ Less than half of all claims for unemployment assistance⁷ processed by the DEO have been approved. Of the 5.3 million unduplicated claims already processed by DEO, only 2.4 million have been determined eligible as of April 1, 2021. (See *Fig. 1.*) More than 35,000 claims are outstanding and remain in pending status due to suspicion of fraud or because they are awaiting verification of eligibility factors such as identity, wages, and employer.⁸

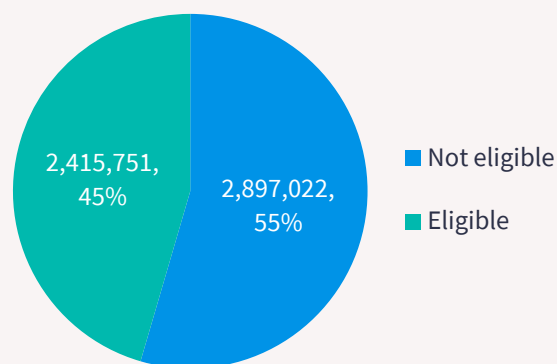
The information that DEO releases in its dashboard about denied claims is lacking in the detail necessary to understand with any certainty how many Floridians are being excluded from UI, who is being left out of the program, and the reasons for their exclusion.

Conspicuously absent from DEO's dashboard is a breakdown of denials by reason or demographics, such as the characteristics of Floridians who have been denied UI because DEO believes that they were at fault for losing their job, have not earned enough in their base period to qualify, or have failed to follow through on an appointment or in submitting required documentation.

Lack of detail in the dashboard is not because DEO does not have the particulars about claims or claimants. Floridians who apply for jobless benefits are asked, among other things, their age, race, sex, fluency in English, education level, and whether they are of Hispanic descent, a veteran, in the military, or have a disability. In addition, DEO tracks the status and outcome of UI applications every step of the way.⁹

Figure 1. LESS THAN HALF OF PROCESSED CLAIMS ELIGIBLE FOR UI ASSISTANCE DURING PANDEMIC

Disposition of jobless claims in Florida,
March 15, 2020 – April 1, 2021



Total claims processed: 5,312,773

Source: Florida Department of Economic Opportunity
Claims Dashboard

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Although officials and the public need information about who is being left out of the program and why, this information is not synthesized in any publicly available release that would allow for an analysis of the

successes and failures of the system and development of solutions to assure that out-of-work Floridians are able to get the help they need during the pandemic.

To appropriately serve hard-working Floridians who have lost jobs or taken pay cuts due to COVID-19, the state should be proactive about releasing detailed data about UI. Having a better understanding of the impact of the program is essential not only to inform the public of common pitfalls in establishing eligibility but also to educate state officials, who should reconsider law or policies that are being wrongly applied or unnecessarily excluding otherwise eligible claimants.

More Information is Needed About the Adequacy of Unemployment Insurance in Supporting Workers and Their Families

Unemployment assistance is a welcome relief for millions of Floridians. Even so, the level of unemployment benefits, which is capped by the Florida Legislature at \$275 per week,¹⁰ is among the lowest in the country and keeps many families near or in poverty.

Currently, Floridians who are able to establish eligibility for state UI or federal Pandemic Unemployment Assistance (PUA)¹¹ receive, at most, \$2,472 in jobless benefits a month, which represents the maximum \$275 per week (or \$1,182.50 a month)¹² in UI or PUA¹³ as well as the extra \$300 a week (or \$1,290 a month) in Federal Pandemic Unemployment Compensation (FPUC) authorized by Congress in the American Rescue Plan Act of 2021 (ARPA) as a temporary add-on until September 6, 2021.¹⁴ (Previously, claimants were provided an extra \$600 a week in federal relief, but that \$600 supplement ended in July 2020.)

Without the temporary \$300 per week in relief that Congress added to unemployment assistance, households as small as two people receiving UI fall well below the Federal Poverty Level (FPL) of \$1,451 a month. Even with the extra \$300 a week, UI leaves some single-income households in Florida either in poverty or teetering on the brink of poverty. This is because everyday expenses take a toll on people who have lost jobs. In addition to rent or mortgage expenses, utility costs alone in Florida average \$459.40 monthly¹⁵ and food prices nationwide have increased by 3.9 percent since 2019, with the price of fruit and vegetables increasing by 3.2 percent, and meat and eggs increasing by 4.6 percent.¹⁶

It is not just people whose UI assistance puts them below the FPL that are struggling financially. Even people whose jobless benefits put them *above* the official FPL are having difficulty making ends meet. According to United Way of Florida, the actual cost of basic necessities in the Sunshine State is well above the FPL for all households in every county.¹⁷ Compared to United Way's more realistic Household Survival Budget, even a two-person adult household with unemployment assistance of \$2,472 a month is unable to meet basic needs, despite the fact that the household is technically above the FPL.

The low level of UI assistance set by Florida is not the only thing that makes the state’s UI program inadequate to support its workforce in times of need. The length of time — or duration — that out-of-work Floridians can receive assistance, which is also set by the Florida Legislature, is much shorter than the national average.¹⁸ (See *Table 1* for Florida’s rank among various UI system indicators.) Under Florida law, claimants who currently qualify for unemployment assistance can only receive benefits for a maximum of 19 weeks effective January 2021, even if they have not found a job by the end of that time period.¹⁹ While ARPA temporarily extends assistance for claimants who have otherwise exhausted their benefits during the pandemic by allowing them to collect Pandemic Emergency Unemployment Compensation (PEUC), that extension expires on September 6, 2021.²⁰

Table 1. FLORIDA RANKS NEAR THE BOTTOM ON UNEMPLOYMENT INSURANCE INDICATORS	
Indicator	Rank
Maximum # of weeks	40th
Average benefit amount, Feb. 2021	45th
Reciency Rate	44th

Given Florida’s low assistance level for UI, it is no surprise that, even with extra help from Congress, households in Florida are struggling. Roughly 5.5 million Floridians report that their households are having difficulty paying for ordinary household expenses and nearly 1 million say they are behind on rent, while there are 850,000 who report that children in their household do not have enough to eat.²¹ For that reason, many Floridians are turning to other safety net programs besides UI to get by. The number of households who are now participating in the Supplemental Nutrition Assistance Program (SNAP) to put food on the table and Temporary Assistance for Needy Families (TANF) to help afford necessities has skyrocketed: Florida’s SNAP caseload has already grown by 27 percent during the pandemic while TANF has grown by 22 percent.²² With what UI provides in Florida, two-person families are left below the gross income limit for SNAP and TANF,²³ even taking into account the additional \$300 in pandemic unemployment relief provided by the federal government on top of the \$275 that Florida pays.

Although the surge in participation in Florida’s safety net programs is due, in part, to loss of jobs or income during COVID-19, no published report by the state looks at the correlation between low unemployment assistance levels and receipt of other safety net benefits.²⁴ Nor has the state examined the ability of Floridians who receive unemployment assistance to meet their family’s basic needs. To better assess the plight of out-of-work Floridians, more information must be retrieved to understand, and address, the needs of people losing jobs in the Sunshine State due to COVID-19 and the adequacy of the safety net structure that is supposed to keep families afloat during a crisis.

Disparities in Receiving Unemployment Insurance That Exist Among Floridians Should be Identified, Published, Examined, and Addressed

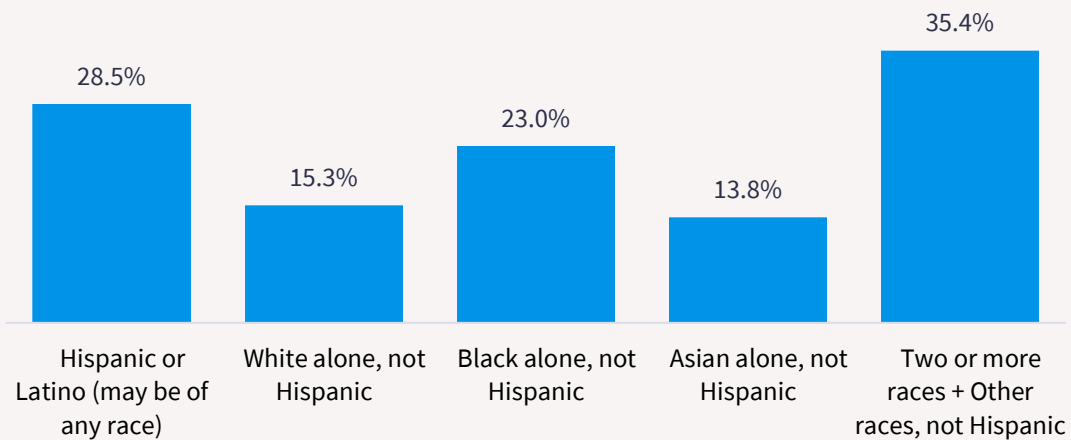
Data collected from Floridians by the U.S. Census Bureau's Household Pulse Survey between February 3, 2021 and March 15, 2021, present troubling trends suggesting unacceptable disparities in the receipt of UI.

Almost one in four Black workers in Florida who applied for UI reported nonreceipt of UI benefits.²⁵ In comparison, only 15.3 percent of white Floridians reported nonreceipt during the same time period. (See *Fig. 2.*) This disparity is particularly troubling given that Florida's unemployment rate for Black workers is 50 percent higher than the state average for white workers.²⁶

Latinos applying for UI in Florida reported a higher rate of nonreceipt of benefits than any other national origin or race except for claimants who are multiracial. Over 28 percent of Latino applicants in Florida said that they did not receive UI assistance, compared to 23 percent of Black applicants and 15.3 percent of white applicants.²⁷ (See *Fig. 2.*)

Figure 2. BLACK, LATINO, AND MULTIRACIAL APPLICANTS ARE LESS LIKELY THAN WHITE APPLICANTS TO RECEIVE UNEMPLOYMENT INSURANCE

% of applicants who reported nonreceipt of UI benefits in Florida, February 3 - March 15, 2021



Source: U.S. Census Bureau Household Pulse Survey data, Weeks 24-26, Employment Table. 4, <https://www.census.gov/programs-surveys/household-pulse-survey/data.html>

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Workers under 40 reported a higher rate of nonreceipt of UI than older workers. Over 23 percent of workers under the age of 40 said that they applied for but did not receive unemployment assistance,²⁸ compared with about 21 percent of workers aged 40 and older. Although nonreceipt by younger workers is only 2 percentage points higher than for workers 40 years of age and older, the impact of COVID-19 based on age is heightened by the numbers of young workers in the service industry,²⁹ which is among the industries taking the worst hit during the pandemic, and the fact that younger Floridians already had a higher rate of unemployment³⁰ than older workers pre-pandemic.

Workers in poor health reported that they were disproportionately excluded from UI. Almost half of UI applicants in Florida whose health is poor did not receive unemployment assistance, a much higher rate than reported by households in better health.³¹

The low approval rate for people in poor health can be explained, in part, by the fact that, by law, many Floridians who are too sick to work are ineligible for UI because they are not considered “able and available” for work.³² Still, not everyone who says that their health is poor is disqualified from assistance. For example, Floridians who are sick from COVID-19 may be eligible for federal pandemic unemployment.³³ Similarly, pregnant women cannot be disqualified from UI just because they are pregnant, so long as they are able and available for work. Under the Federal Unemployment Tax Act, states are prohibited from denying UI solely on the basis of pregnancy.³⁴

Out-of-work Floridians who have been denied unemployment assistance due to their health face a catch-22. For many, they need unemployment assistance to help put food on the table. Yet, unless they or a family member are sick with COVID-19, they may be ineligible for unemployment assistance and unable to afford enough to eat. Although their household may be eligible for SNAP, food assistance does not last the entire month and may be inadequate to feed their families. Because food insecurity is linked to poor health, the result is that, without unemployment assistance, the health of many Floridians who have lost jobs will only worsen, and they will be even more unlikely to reenter the labor market quickly.

People who are paid lower wages have suffered the brunt of unemployment during COVID-19 in Florida. The state’s Leisure and Hospitality³⁵ sector, in which workers are paid an average of about \$27,000 a year,³⁶ has lost more than three times as many jobs in Florida during the pandemic as other industries with higher wages.³⁷ Indeed, roughly half of all the jobs in Florida that remain lost due to COVID-19 are in Leisure and Hospitality.³⁸

Despite shouldering the bulk of job losses, Leisure and Hospitality workers make up only 19 percent of all initial claims filed in Florida since the start of the pandemic.³⁹ However, no data or analysis released by DEO addresses this discrepancy, such as whether low-wage workers are either less likely to identify the industry in which they work when they file for UI or more likely to find jobs with other employers who remain open during the pandemic, such as hotels and fast-food restaurants, instead of having to file for unemployment assistance.

The inability to telework impacts the ability of some Floridians to qualify for unemployment assistance. Working from home is a luxury that not every Floridian is afforded during the pandemic. While some people are fortunate enough to telecommute, not everyone can do their job remotely.⁴⁰ Many workers who are deemed “essential” have been working in person throughout the pandemic and are at an elevated risk of infection through interaction with strangers. This includes people looking after children at daycare, serving patrons at restaurants, and checking out purchases at the grocery store. Even though these workers may themselves wear masks and adhere to social distancing, they are vulnerable to the behavior of employers, customers, and others who refuse to do likewise.

Essential workers include people who have jobs as farm workers⁴¹ or at day care centers; dry cleaners; grocery, fast food, and restaurant workers; bus drivers; and postal carriers. Often, those who cannot telework lack a college education, are older, Latino, people of color, and have lower income.⁴²

Although they are required to be in harm’s way for a paycheck, essential workers who quit their jobs due to a general concern of contracting COVID are ineligible for unemployment assistance according to state and federal guidance.⁴³ This puts them at a disadvantage when compared to Floridians whose jobs allow them to work from home and avoid risk of infection or spread of coronavirus altogether.⁴⁴

The discrepancy in the ability of essential workers to telecommute is important in other ways, too. Many — such as workers at restaurants that have closed or cut back hours of operation — experience job loss disproportionately. Since they cannot work from home, these workers are out of a paycheck altogether if their brick-and-mortar workplaces close.

In addition, working at on-site locations costs Floridians who cannot telework time and money.⁴⁵ People who cannot telecommute have greater job-related expenses, such as child care, clothes, and gas or public transportation costs, than those who can work from home. Nor can they save on housing costs by relocating the family to lower-cost neighborhoods, unlike those who are able to telework without concern about a daily commute.⁴⁶

Even if allowed to work from home, some Floridians experience digital inequality that makes telecommuting impossible.⁴⁷ This is particularly true for immigrant families,⁴⁸ as well as households with low income. Approximately one-third of households with income below \$20,000 in Florida lack internet access⁴⁹ and can ill-afford to sign up for access during the pandemic when meager resources are already stretched thin.

Conclusion

Until COVID vaccines are widely administered and the state begins to recover economically, UI will continue to be the single most important safety net to help out-of-work Floridians pay for housing and

other necessities. Yet even though unemployment assistance claims have sharply increased, some Floridians are inexplicably faring worse than others in their attempts to establish eligibility.

Too many Floridians find themselves disproportionality sidelined from unemployment assistance during COVID-19. For those who are able to successfully enroll, low benefit amounts make it difficult for some to support their families. To help the family stay afloat, many workers are forced to cobble together aid from other safety net programs.

Information that would inform Floridians and state officials about the needs of people losing jobs in the Sunshine State — and the extent to which unemployment assistance is meeting that need — is lacking. Notably, much of this information already exists in the recesses of state agency computers. This data should be retrieved, made available to the public and state officials, and analyzed.

Detailed data to inform state officials and the public about apparent inequities in Florida’s UI program is critical to addressing unmet needs. With a better and more transparent assessment, not only will the public understand the strengths and weaknesses of the system, but officials will be better able to adopt policies responsive to the needs of those who lose jobs during the pandemic.

¹ As used on this report, the terms “Unemployment Insurance” and “unemployment assistance” mean benefits authorized under Florida’s regular Reemployment Assistance (RA) program as well as benefits, such as Pandemic Unemployment Assistance (PUA), available under special federal pandemic relief packages. While Florida’s RA program contains significant restrictions on eligibility, PUA confers eligibility on a broader range of unemployed workers. For example, although claimants for Florida’s regular RA program must have earned at least \$3,400 during their base period and cannot claim unemployment based on self-employment or domestic service, contract, or gig work to qualify, these limitations do not apply to PUA.

² As of April 1, 2021, 3.1 million “unique claimants” have filed UI claims in the past twelve months. Florida Department of Economic Opportunity, Reemployment Assistance Claims Dashboard, April 1, 2021, <http://lmsresources.labormarketinfo.com/covid19/index.html>.

³ Florida Department of Economic Opportunity, Florida Reemployment Assistance Benefit Programs, Nov. 6, 2020, http://floridajobs.org/docs/default-source/reemployment-assistance-center/cares-act/ra-benefit-programs.pdf?sfvrsn=d9d24bb0_4.

⁴ In this report, “Latino” includes persons of Hispanic, Latino, or Spanish origin, including but not limited to persons who identify as Mexican, Mexican American, Chicano, Puerto Rican and Cuban as grouped together in the Census Bureau Household Pulse Survey as Hispanic or Latino.

⁵ *Supra* at note 2.

⁶ The primary source for data on UI claims filed in Florida during the pandemic is DEO’s Reemployment Assistance Claims Dashboard at http://lmsresources.labormarketinfo.com/covid19/initial_claims.html, which is updated weekly.

⁷ “Claims” for unemployment assistance are different from “claimants.” Claimants are persons seeking unemployment assistance; claims are applications for assistance. Claimants may have more than one claim for many reasons, for example, when they make duplicate applications.

⁸ DEO reports that 5.5 million confirmed unique claims — or unduplicated claims — have been completed and filed with the agency. Many Floridians have filed duplicate claims and this number only reflects one claim after duplicates are removed. Of those 5.5 million claims, only 2.9 million claims have been approved as of April 1, 2021. 35,000 remain on hold in DEO’s verification queue.

⁹ Florida Department of Economic Opportunity, Florida Reemployment Assistance Application, <http://www.floridajobs.org/Reemployment-Assistance-Service-Center/reemployment-assistance/claimants/rapaperapplication>. Note that DEO’s UI application specifically asks, “Are you of Hispanic descent?”

¹⁰ Section 443.111(3), Fla. Stat. (2020).

¹¹ PUA confers eligibility on a broader range of unemployed workers than regular UI. For example, although claimants for Florida’s regular UI program must have earned at least \$3,400 during their base period and cannot claim unemployment based on self-employment or domestic service, contract, or gig work to qualify, these limitations do not apply to PUA. United States Department of Labor, U.S. DEPARTMENT OF LABOR PUBLISHES GUIDANCE ON PANDEMIC UNEMPLOYMENT ASSISTANCE, April 5, 2020, <https://www.dol.gov/newsroom/releases/eta/eta20200405>.

¹² Note that not only is Florida’s maximum amount of unemployment assistance (\$275) below the nationwide average of \$387, but also that most claimants in Florida receive even less than that. The average UI payment made to Floridians during the third quarter of 2020 was roughly \$227 instead of \$275, not including the extra \$300 provided in federal pandemic relief to unemployed workers. Center on Budget and Policy Priorities, Policy Basics: Unemployment Insurance, Jan. 4, 2021, <https://www.cbpp.org/research/economy/policy-basics-unemployment-insurance>.

¹³ Florida Department of Economic Opportunity, COVID-19 PANDEMIC SCENARIOS & BENEFITS AVAILABLE, http://floridajobs.org/docs/default-source/reemployment-assistance-center/cares-act/covid-19-pandemic-scenarios-and-benefits-available-4-27-20.pdf?sfvrsn=98b746b0_4.

¹⁴ American Rescue Plan Act of 2021, March 11, 2021, <https://www.congress.gov/bill/117th-congress/house-bill/1319/text>; Consolidated Appropriations Act, 2021, Dec. 21, 2021, <https://beta.documentcloud.org/documents/20433223-covid-19-relief-bill>. See also M. Evermore, WHAT UNEMPLOYMENT BENEFITS ARE IN THE COVID SHORT-TERM PARTIAL RELIEF BILL?, National Employment Law Center, Dec. 22, 2020, <https://www.nelp.org/blog/unemployment-benefits-covid-short-term-partial-relief-bill/>.

¹⁵ J. Roberts, Utility Bills 101: Utilities Tips, Average Costs, Fees, and More, Move.org, Jan. 22, 2021, https://www.move.org/utility-bills-101/#Average_Utility_Costs_by_State. Utility costs include electricity, gas, water, cable, and internet service.

¹⁶ Bureau of Labor Statistics, U.S. Department of Labor, The Economics Daily, Consumer Price Index: 2020 in review, <https://www.bls.gov/opub/ted/2021/consumer-price-index-2020-in-review.htm>.

¹⁷ United Way of Florida, “ALICE IN FLORIDA: A FINANCIAL HARDSHIP STUDY,” 2020 Florida Report, https://www.uwof.org/sites/uwof.org/files/2020ALICEHighlightsReport_FL_FINAL-4.15.20.pdf. ALICE, which stands for “Asset Limited, Income Constrained, Employed,” looks at the plight of households who, although earning above the FPL, cannot afford basic household necessities. ALICE measures the change in the cost of essentials over the past decade. It includes a Household Survival Budget, which estimates the minimum costs of basic necessities in Florida, such as housing, childcare, food, transportation, health care, and a basic smartphone plan, by county and household type. As the ALICE report notes, the actual cost of household basics is well above the FPL (FPL) for all households in every county in Florida.

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- ¹⁸ Center on Budget and Policy Priorities, “Policy Basics: How Many Weeks of Unemployment Compensation Are Available?” Jan. 21, 2021, <https://www.cbpp.org/research/economy/policy-basics-how-many-weeks-of-unemployment-compensation-are-available>.
- ¹⁹ Duration of UI benefits in Florida depends on the average unemployment rate for the most recent third calendar year quarter. § 443.111 (5), Fla. Stat. (2020). In 2020, the maximum number of weeks that claimants could receive in regular UI was 12 weeks.
- ²⁰ *Supra* at note 14. See also Florida Department of Economic Opportunity, Applying for Pandemic Emergency Unemployment Compensation (PEUC), https://floridajobs.org/docs/default-source/reemployment-assistance-center/cares-act/applying-for-peuc-and-faqs.pdf?sfvrsn=5cdc46b0_8. See also United States Department of Labor, UNEMPLOYMENT INSURANCE PROGRAM LETTER NO. 14-21, March 15, 2021, https://wdr.doleta.gov/directives/attach/UIPL/UIPL_14-21_acc.pdf.
- ²¹ Center on Budget and Policy Priorities, Tracking the COVID-19 Recession’s Effects on Food, Housing, and Employment Hardships, March 25, 2021, <https://www.cbpp.org/research/poverty-and-inequality/tracking-the-covid-19-recessions-effects-on-food-housing-and>.
- ²² Florida Department of Children and Families ACCESS Florida, Standard Data Reports, Caseload, Jan 6, 2021, https://www.myflfamilies.com/service-programs/access/reports/caseload_circuit.xlsx.
- ²³ Other safety net programs include Supplemental Nutrition Assistance Program benefits (called food assistance in Florida) at section 414.31 of the Florida Statutes and Temporary Assistance for Needy Families (TANF), called “cash assistance” in Florida at section 414.045 of the Florida Statutes. For income limits, see Florida Department of Children and Families, Food Assistance Income Eligibility Standards and Deductions, Appendix A-1 to Program Policy Manual, https://www.myflfamilies.com/service-programs/access/docs/esspolicymanual/a_01.pdf and Florida Department of Children and Families, Temporary Cash Assistance Income Standards, Appendix A-5 to Program Policy Manual, https://www.myflfamilies.com/service-programs/access/docs/esspolicymanual/a_05.pdf.
- ²⁴ Because information on income is collected by DCF from applicants who apply for safety net programs, data on how many participants in SNAP or TANF also receive unemployment assistance should be easily retrievable. See Florida Department of Children and Families, ACCESS Florida Application, <https://www.myflfamilies.com/publicnotices/20190103b/CF-ES%202337%20ACCESS%20Florida%20Application.pdf>.
- ²⁵ Analysis of Census Bureau Household Pulse Survey tables for data collected between February 3, 2021, and March 15, 2021, <https://www.census.gov/programs-surveys/household-pulse-survey/data.html#phase3>.
- ²⁶ Florida Department of Economic Opportunity, Employment and Unemployment Data Release. Questions and Answers, December 2020, https://careersourcebroward.com/assets/uploads/documents/Unemployment-Data/UnemploymentRelease_December2020_QA.pdf. Data referenced in this release reflects job loss over the past year.
- ²⁷ *Supra* at note 25. The Pulse Survey uses the term “Hispanic or Latino.”
- ²⁸ *Supra* at note 25.
- ²⁹ S. Aaronson and F. Alba, “Unemployment among young workers during COVID-19,” Brookings Institute, Sept 10, 2020, <https://www.brookings.edu/research/unemployment-among-young-workers-during-covid-19/>. See also R. Kochhar and A. Barroso, “Young workers likely to be hard hit as COVID-19 strikes a blow to restaurants and other service sector jobs,” Pew Research Center, March 29, 2020, <https://www.pewresearch.org/fact-tank/2020/03/27/young-workers-likely-to-be-hard-hit-as-covid-19-strikes-a-blow-to-restaurants-and-other-service-sector-jobs/>.
- ³⁰ *Supra* at note 26.
- ³¹ Data related to disposition of UI claims by health status is based on information gathered by the Pulse Survey between November 11, 2020 and December 21, 2020. Effective 2021, this information is no longer collected.

³² 20 C.F.R. § 604.3; § 443.091(1)(d), Fla. Stat. (2020); United States Department of Labor, “Unemployment Insurance Relief During COVID-19 Outbreak, Frequently Asked Questions,” <https://www.dol.gov/coronavirus/unemployment-insurance#faq>; Florida Department of Economic Opportunity, Reasons for State or Federal Assistance Ineligibility, http://floridajobs.org/docs/default-source/reemployment-assistance-center/reasons-for-state-or-federal-reemployment-assistance-ineligibility.pdf?sfvrsn=239346b0_20.

³³ Coronavirus Aid, Relief, and Economic Security Act, Pub.L. 116–136.

³⁴ 26 U.S.C. § 3304(a)(12).

³⁵ The Leisure and Hospitality industry includes jobs considered to be Arts, Entertainment, and Recreation, such as jobs in theme parks, and Accommodation and Food Services, such as jobs in hotels, bars and restaurants. United States Bureau of Labor Statistics, Industries at a Glance, <https://www.bls.gov/iag/tgs/iag70.htm>.

³⁶ *Supra* at note 26.

³⁷ As of January 2021, Leisure and Hospitality workers lost 197,000 jobs compared to the 52,000 jobs lost in Professional and Business Services, the industry with the next highest number of jobs lost. Other industries lost far fewer jobs, such as Government, which lost 47,900 jobs, Trade, Transportation, and Utilities, which lost 43,300, Construction, which lost 9,900 jobs, and Manufacturing, which lost 4,400 jobs. *Supra* at note 26.

³⁸ This is consistent with loss of jobs nation-wide during COVID-19. M. Kinder and M. Ross, “Reopening America: Low-wage workers have suffered badly from COVID-19 so policymakers should focus on equity,” Brookings Institution, June 23, 2020, <https://www.brookings.edu/research/reopening-america-low-wage-workers-have-suffered-badly-from-covid-19-so-policymakers-should-focus-on-equity/>. See also A.R. Bustamante, “State of Working Florida: 2020,” Florida International University, Center for Labor & Statistic, Sept. 2020, <https://rise.fiu.edu/state-of-working-florida/>.

³⁹ Of the 3 million initial claimants since March 7, 2020, 578,972 are from workers in Leisure and Hospitality (132,023 from Arts, Entertainment and Recreation and 446,949 from Accommodation and Food Services) as of the week ending April 1, 2021. *Supra* at 2.

⁴⁰ E. Gould and H. Shierholz, “Not everybody can work from home: Black and Hispanic workers are much less likely to be able to telework,” Economic Policy Institute, March 9, 2020, <https://www.epi.org/blog/black-and-hispanic-workers-are-much-less-likely-to-be-able-to-work-from-home/>.

⁴¹ Coalition of Immokalee Workers, “The eyes of Florida are on [Gov.] DeSantis to protect the health and safety of the state’s farmworker communities,” May 11, 2020, <https://ciw-online.org/blog/2020/05/immokalee-covid-19-testing-follow-up/>.

⁴² J. Dingel and B. Neiman, “How Many Jobs Can be Done at Home?,” University of Chicago, Becker Friedman Institute, June 19, 2020, https://bfi.uchicago.edu/wp-content/uploads/BFI_White-Paper_Dingel_Neiman_3.2020.pdf; E. Gould, Working Economics Blog, “Older workers can’t work from home and are at a higher risk for COVID-19,” Economic Policy Institute, <https://www.epi.org/blog/older-workers-cant-work-from-home-and-at-high-risk-for-covid-19/>; *Supra* at note 40; United States Department of Labor, Bureau of Labor Statistics, EMPLOYEE BENEFITS IN THE UNITED STATES – MARCH 2020, Sept. 24, 2020, <https://www.bls.gov/news.release/pdf/ebs2.pdf>.

⁴³ National Employment Law Program, COVID-19 RESOURCES FOR UNEMPLOYED AND FRONTLINE WORKERS, Frequently Asked Questions, <https://www.nelp.org/campaign/covid-19-unemployed-and-frontline-workers/>. See also Florida Department of Economic Opportunity, Reemployment Assistance Resource Guide - COVID-19, Dec. 30, 2020, https://floridajobs.org/docs/default-source/reemployment-assistance-center/new-individual-faq-includes-cares-act-final.pdf?sfvrsn=5f2547b0_70 and United States Department of Labor, Unemployment Insurance Relief During COVID-19 Outbreak, Frequently Asked Questions, <https://www.dol.gov/coronavirus/unemployment-insurance>.

⁴⁴ This may soon change. Although details are still to be revealed, President Biden issued an executive order to walk back federal restrictions on unemployment assistance for persons who refuse unsafe working conditions. The White House, Fact Sheet: President Biden’s New Executive Actions Deliver Economic Relief for American Families and Businesses Amid the COVID-19 Crises, Jan 22, 2021, <https://www.whitehouse.gov/briefing-room/statements-releases/2021/01/22/fact-sheet-president-bidens-new-executive-actions-deliver-economic-relief-for-american-families-and-businesses-amid-the-covid-19-crises/>.

⁴⁵ R. Pelta, “6 Ways Working from Home Will Save You \$4,000 or More Annually,” Flexjobs, June 25, 2020, <https://www.flexjobs.com/blog/post/does-working-remotely-save-you-money/>.

⁴⁶ W. Fulton, “If you’re lucky enough to work from home, where will home be after the pandemic?” Kinder Institute for Urban Research, Rice University, May 27, 2020, <https://kinder.rice.edu/urbanedge/2020/05/27/transportation-Houston-remote-work-commute-traffic-suburbs-coronavirus.a>.

⁴⁷ Emily A. Vogels *et al.*, “53% of Americans Say the Internet Has Been Essential During the COVID-19 Outbreak,” Pew Research Center, Internet & Technology, April 30, 2020, <https://www.pewresearch.org/internet/2020/04/30/53-of-americans-say-the-internet-has-been-essential-during-the-covid-19-outbreak/>.

⁴⁸ A Cherewka, “The Digital Divide Hits U.S. Immigrant Households Disproportionately during the COVID-19 Pandemic,” Migration Policy Institute, Sept. 20, 2020, <https://www.migrationpolicy.org/article/digital-divide-hits-us-immigrant-households-during-covid-19>.

⁴⁹ United States Census Bureau, TYPES OF COMPUTERS AND INTERNET SUBSCRIPTIONS, Florida, <https://data.census.gov/cedsci/table?q=florida%20and%20internet%20access&g=0500000US12086&tid=ACSST1Y2019.S2801&hidePreview=true>.