**Supplemental Data for “Inequality in High-Cost Borrowing and Unemployment Insurance Generosity in US States during the COVID-19 Pandemic”**

In these files, we provide the publicly available state- and zip code-level data we use in our analysis. The below tables provide codebooks where we describe the variables included.

Data files included:

* statedata.dta – Stata dataset including the state-level data.
* zipdata.dta – Stata dataset including the zip-code level data.

**Codebook for State-Level Data**

| **Variable name** | **Description** | **Source** |
| --- | --- | --- |
| stab | State name (abbreviation) |  |
| statefips | State FIPS code |  |
| archive | Year-quarter combination. Quarter indicated by last month of quarter (03 = Q1, 06 = Q2, 09 = Q3, 12 = Q4) |  |
| state\_uigen\_pua | Maximum possible UI claimant benefit (maximum number of weeks X maximum weekly benefit), adjusted for additional Federal benefits associated with Pandemic Unemployment Assistance program in Q2 2020-Q3 2021 (in constant Q4 2021 $1,000s). | [U.S. Department of Labor, Significant Provisions of State UI laws](https://oui.doleta.gov/unemploy/statelaws.asp) |
| state\_uigenmin\_pua | Minimum possible UI claimant benefit (minimum number of weeks X minimum weekly benefit), adjusted for additional Federal benefits associated with Pandemic Unemployment Assistance program in Q2 2020-Q3 2021 (in constant Q4 2021 $1,000s). | [U.S. Department of Labor, Significant Provisions of State UI laws](https://oui.doleta.gov/unemploy/statelaws.asp) |
| state\_rr3 | Average ratio of weekly UI benefits to pre-unemployment weekly wages, adjusted for additional Federal Pandemic Unemployment Assistance benefits in the numerator before calculating the replacement ratio (in 100 %-points) | [Bureau of Labor Statistics Unemployment Insurance Database, Retrieved from Century Foundation Unemployment Insurance Data Dashboard](https://tcf.org/content/data/unemployment-insurance-data-dashboard/) |
| gspcapita | Gross state product per capita (in constant Q4 2021 $1,000s) | [Kentucky Center for Poverty Research National Welfare Database (Feb. 2023)](https://cpr.uky.edu/resources/national-welfare-data) |
| pct\_gsp\_ch | Percentage change in state product per capita versus prior year (%) | [Kentucky Center for Poverty Research National Welfare Database (Feb. 2023)](https://cpr.uky.edu/resources/national-welfare-data) |
| unemploy\_rate | State unemployment rate (%) | [Bureau of Labor Statistics Unemployment Insurance Database](https://oui.doleta.gov/unemploy/data_summary/DataSum.asp) |
| govdem | State governor is a Democrat (0,1) | [Kentucky Center for Poverty Research National Welfare Database (Feb. 2023)](https://cpr.uky.edu/resources/national-welfare-data) |
| anyeitc | State has an Earned Income Tax Credit (EITC) beyond the Federal EITC (0,1) | [Kentucky Center for Poverty Research National Welfare Database (Feb. 2023)](https://cpr.uky.edu/resources/national-welfare-data) |
| refundablestateeitc1yes | State has a fully refundable EITC (0,1) | [Kentucky Center for Poverty Research National Welfare Database (Feb. 2023)](https://cpr.uky.edu/resources/national-welfare-data) |
| pct\_snap | Percent of state residents participating in SNAP program (in 100 %-points) | [Kentucky Center for Poverty Research National Welfare Database (Feb. 2023)](https://cpr.uky.edu/resources/national-welfare-data) |
| maxben4\_snap | Maximum monthly SNAP benefit for a family of four (in constant Q4 2021 $1s) | [Kentucky Center for Poverty Research National Welfare Database (Feb. 2023)](https://cpr.uky.edu/resources/national-welfare-data) |
| Maxben4\_snap\_eb | Maximum monthly SNAP benefit for a family of four plus supplemental $95 benefit supplement under the Emergency Allotment program where applicable in a given state and quarter (in constant Q4 2021 $1s) | [Kentucky Center for Poverty Research National Welfare Database (Feb. 2023)](https://cpr.uky.edu/resources/national-welfare-data), [Termination dates compiled from the U.S. Department of Agriculture Food and Nutrition Service’s SNAP reports on Acknowledged Extensions of the Emergency Allotments Program.](https://www.fns.usda.gov/snap/covid-19-emergency-allotments-guidance) |
| stayathome | State-wide stay at home order (0,1) | [COVID-19 U.S. State Policy Database (Raifman et al. 2020)](https://statepolicies.com/) |
| nonessential | State-wide non-essential business closure policy (0,1) | [COVID-19 U.S. State Policy Database (Raifman et al. 2020)](https://statepolicies.com/) |
| utilitiesm | State-wide utilities shutoff moratorium (0,1) | [Eviction Moratorium Housing Policy Database, Eviction Lab](https://evictionlab.org/covid-housing-scorecard-methods/) |
| anystate\_q | State-wide eviction moratorium (0,1) | [Eviction Moratorium Housing Policy Database, Eviction Lab](https://evictionlab.org/covid-housing-scorecard-methods/) |
| slrest\_v4 | Number of state-wide interest rate caps of <=36% APR on $500, $2,000, and $10,000 loans. | National Consumer Law Center (Plunkett and Hillebrand n.d.), Center for Responsible Lending (Rios 2023) |

**Codebook for Zip Code-Level Data**

|  |  |  |
| --- | --- | --- |
| **Variable name** | **Description** | **Source** |
| zip | 5 or 3-digit zip-code. Values for 3-digit zip-codes are the average of 5-digit zips located within the 3-digit zip-codes. |  |
| ziplen | String length for zip-code |  |
| archive | Year-quarter combination. Quarter indicated by last month of quarter (03 = Q1, 06 = Q2, 09 = Q3, 12 = Q4) |  |
| unemploy\_zip | Zip code unemployment rate for working-age population | 2019 5-year American Community Survey Estimates (Ruggles et al. 2023), [Retrieved from Social Explorer](https://www.socialexplorer.com/) |
| race | Zip code majority racial/ethnic group (Categories: Majority White, Majority Black, Majority Hispanic, No Majority) | 2019 5-year American Community Survey Estimates (Ruggles et al. 2023), [Retrieved from Social Explorer](https://www.socialexplorer.com/) |
| mhi\_zip | Zip code median household income | 2019 5-year American Community Survey Estimates (Ruggles et al. 2023), [Retrieved from Social Explorer](https://www.socialexplorer.com/) |

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