Unemployment Insurance Claims After the LA Wildfires

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Executive summary

The 2025 Palisades and Eaton wildfires in Los Angeles County destroyed over 13,000 homes and nearly 2,000 business establishments, displacing thousands of residents and workers. This report shows the impact the fires had on workers and local economies and highlights key insights for policymakers responding to natural disasters. In the weeks following the fires, 6,300–8,700 more new Unemployment Insurance (UI) claims were filed than would be expected without the fires, a 12–17% increase.

While the increase in UI claims was highest in fire-affected areas, our analysis shows an increase in claims filed by workers in Central and South LA, who likely commuted to those areas. Industry-level patterns show that brick-and-mortar sectors like Accommodation & Food Services and Healthcare and Social Services saw the largest increases in claims. Workers with high school degrees or less were more strongly affected than workers with a college degree, reflecting a higher burden of natural disasters on these workers.

When President Biden declared the wildfires a federal disaster, some workers typically excluded from UI, such as gig workers and the self-employed, became eligible for the federal Disaster Unemployment Assistance (DUA) program, though undocumented workers remained ineligible for this program and regular UI. Roughly 5,000 workers filed DUA claims — similar to our estimate of the number of workers who filed regular UI claims due to the fires. Finally, we do not yet know whether these affected workers are still unemployed, and will need to wait until quarterly employment data becomes available to measure how long they were unemployed.

This research is produced through a partnership between the Labor Market Information Division of the California Employment Development Department and the California Policy Lab, a nonpartisan research center at the University of California, with sites at the UCLA and Berkeley campuses.

Key Research Findings

- **An additional 6,300 to 8,700 workers filed unemployment insurance (UI) claims in Los Angeles County due to the wildfires.** New claims for regular UI increased from about 5,000 in the week before the fire to about 12,000 in the first week after the fire, and remained elevated for several weeks. To determine how much of the post-fire increase was attributable to the fires, we developed two benchmarks for what would have happened without the fires, and found that in the 2 months after the fire began there were 6,300–8,700 more UI claims filed than there would have been without the fires, a 12–17% increase above those benchmarks.

- **Between 30% and 40% of workers whose jobs were potentially impacted by the fires filed UI claims.** We geolocated all establishments that were within the fire perimeters or within one kilometer of the fire perimeters and found that there were about 23,000 employees working in those establishments. Since there were between 6,300–8,700 extra UI claims attributable to the fires, that implies that about 30–40% of the potentially impacted workers filed for UI.

- **The impacts of the fires on workers extended well beyond the physical boundaries of fire damage and included workers who likely commuted to these regions.** While the increase in UI claims was highest in fire-affected ZIP codes, significant claim increases also occurred in Central and South LA — areas untouched by the fires. ZIP codes with a higher share of commuters to fire-affected regions had larger increases in UI claims.

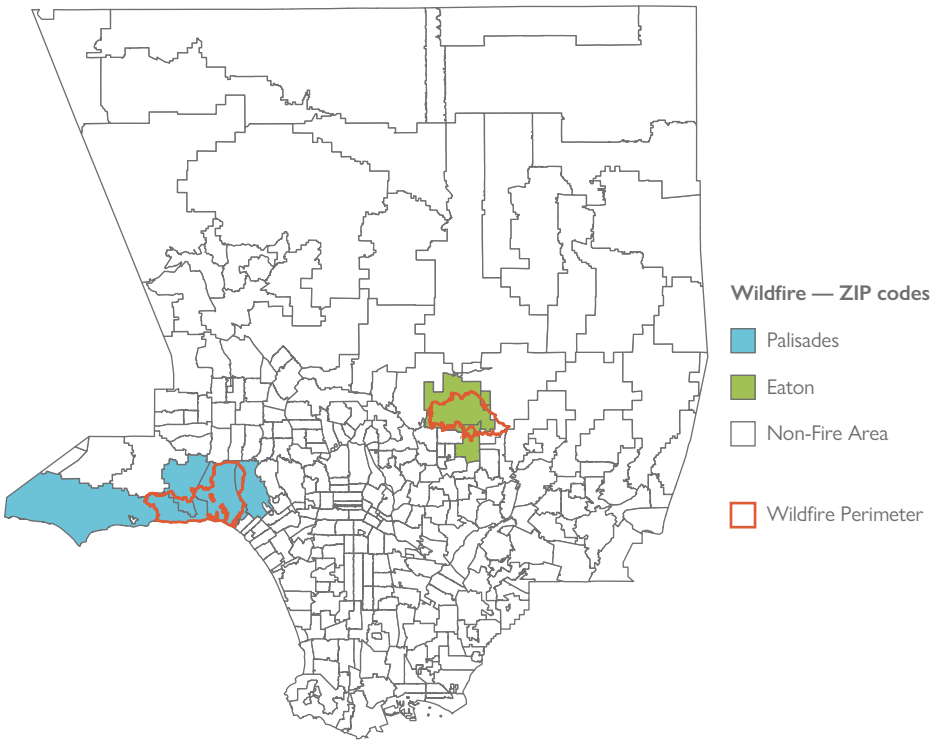
- **Increases in UI claims across industries and demographic groups reveal the uneven economic impacts of the wildfires across both sectors and populations.** Workers in the Accommodation & Food Services industry were the most impacted, reflected in a sharp, initial spike in UI claims after the fires. Workers in the Healthcare and Social Assistance sector were also impacted, with a pronounced spike in UI claims immediately following the fires. These results are expected because these two industries employ a large share of the workers in the fire-affected regions. Additionally, the increase in UI claims for workers with a high school degree or less was over 50% larger than for workers with a bachelor's degree.

- **Over 5,200 workers who were otherwise ineligible for UI claimed Disaster Unemployment Assistance benefits after the fires.** The Disaster Unemployment Assistance (DUA) program began processing applications on January 25th and supported workers who would not normally be eligible for regular UI, such as independent contractors, gig workers, and the self-employed. The 5,200 DUA claims filed is similar to our estimate of the number of additional workers who filed regular UI claims due to the fire (6,300–8,700). We were not able to analyze usage of DUA by demographics or industry due to data limitations.

I. The 2025 Los Angeles County Wildfires and the UI Program

The Palisades and Eaton wildfires started on January 7th, devastating the Pacific Palisades and Altadena communities, and the fires were not fully contained until January 30th.[1] These historically destructive wildfires burned 37,469 acres, affecting six LA ZIP codes (in this report, all references to LA and Los Angeles refer to the county, not the City of LA) within and around the fires' perimeters (Figure 1). The fires caused 29 fatalities and destroyed nearly 13,000 housing units, displacing residents and causing tens of billions of dollars in property damage (Li & Yu, 2025). Within the fire perimeters in Eaton and the Palisades, there were a total of 1,995 establishments (1,210 in the Palisades and 785 Eaton) employing over 7,500 workers (Appendix Table A1). While not all of these establishments were impacted, many of these workers' lives were disrupted — some lost jobs entirely, others experienced reduced hours, temporary lay-offs, or unsafe working conditions.

FIGURE 1: Map of burned areas and affected ZIP codes



Source: CalFire. Red outlines indicate the perimeters of the Palisades and Eaton wildfires. Shaded ZIP code areas represent regions that intersect geographically with the fire perimeters — blue for Palisades, green for Eaton. These ZIP codes define the fire-affected areas used throughout the analysis.

1 Appendix Figure A1 shows a full timeline of the fires' progression and containment.

Unemployment Insurance is usually thought of as helping laid-off workers; however, it is also one of the most important safety-net programs for workers displaced by wildfires and other natural disasters. The UI system provides temporary financial assistance[2] to employees who lose their jobs through no fault of their own. If a covered worker loses their job or their hours are cut back because their place of employment was destroyed or their employer was otherwise affected by the fires, they can receive regular UI benefits. In addition, during natural disasters, the Disaster Unemployment Assistance (DUA) program extends UI benefits[3] to workers who would normally be ineligible, including the self-employed, gig workers, contract workers, and those whose earnings are too low to qualify for regular UI, though both UI and DUA exclude undocumented workers.[4] The DUA program could be helpful for household workers in the Palisades (gardeners, cleaners, etc) who are often self-employed (Gonzalez et al., 2025).

In the aftermath of disasters like the LA wildfires, policymakers require timely information on how different workers, industries, and demographic groups were affected, and the responsiveness of safety-net systems for people who were impacted. The administrative UI claims data used in this report measures the employment consequences of the wildfires with relatively short time lags at fine geographic levels, by demographic groups, and by industries. Each UI claim also includes the claimant's home address, allowing us to measure impacts not only within the fire-affected areas but also spillover effects across Los Angeles. This complements survey data that typically do not have large enough samples to study small geographic areas and often have substantial time lags. Since the UI data does not contain a claimant's workplace address, we complement it with information on worker location and commuting flows from the U.S. Census Bureau. In addition, this report assesses the broad usage patterns of DUA within current data limitations. In the final section, we offer some considerations for potential data enhancements.

2 UI benefits replace half of a worker's weekly earnings up to a cap of $450 for a maximum of 26 weeks.

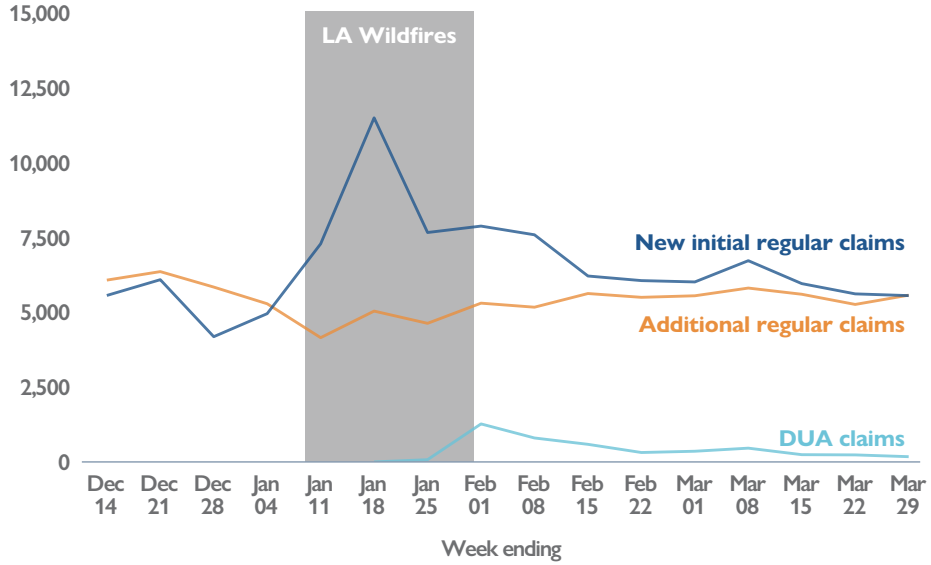
3 Benefit duration and generosity in the DUA program are the same as the regular UI program.

4 UI benefits were temporarily extended to undocumented workers in previous disasters, for example during the COVID-19 pandemic, 12 states temporarily expanded benefits to these workers (Dyssegaard Kallick et al., 2022).

II. Trends in UI Claims in Los Angeles Before and After the Fires

During the LA wildfires, the number of new initial UI claims spiked, and additional claims remained level. A new initial regular UI claim is a worker's first UI claim application after a job loss, while an additional claim is filed when someone who already filed a new initial claim loses their job again, and returns to the UI system. Figure 2 shows the total number of weekly claims broken out by claim type. During the week of January 18th, new initial claims for regular UI jumped substantially and the number of new initial claims being filed remained slightly elevated during the following four weeks. During the four weeks from January 11th to February 1st, over 34,000 LA residents filed UI claims.[5] Additional claims remained flat throughout the same period, suggesting relatively typical activity among claimants who had recently found work after being laid off before the fires. Figure 2 also shows that the DUA program began processing applications during the week of January 25th, new DUA claims peaked the week of February 1st, and new DUA claimants continued to file through the end of March. In total, about 5,200 workers filed DUA claims after the wildfires.

FIGURE 2: Initial regular claims, additional claims, and DUA claims by week in LA, Dec 2024 - March 2025

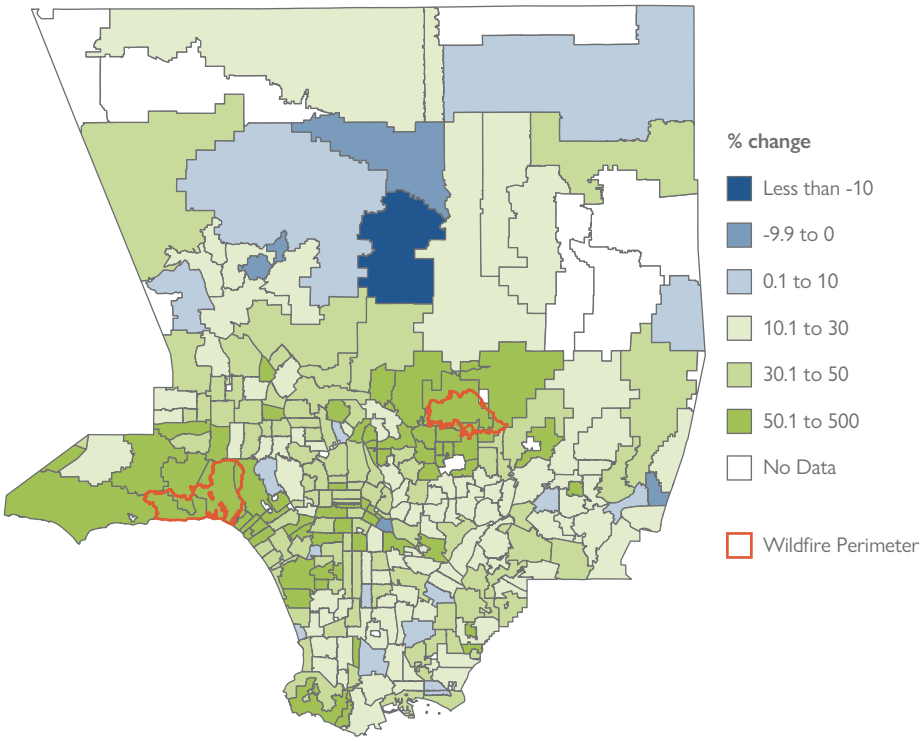


Source: CPL calculations using Employment Development Department (EDD) administrative data. New initial regular claims represent the first time someone files a UI claim. An additional claim is filed when someone who has already filed a first claim, loses their job again, and returns to the UI system.

5 Not all of these 34,000 UI claims can be attributed to the fires, many of these workers would have filed UI claims even without the fires — an issue we address in Section III.

There were large differences in the increase in UI claims across parts of LA County. Using the UI claims data allows us to examine changes in UI claims at the neighborhood level. Figure 3 presents a map displaying the percent change in new UI claims for each ZIP code in LA County before and after the wildfires. As expected, UI claims increased the most in and near the Palisades and Eaton fires. However, there were also substantial increases in UI claims extending out from these locations into Central and South LA. Increases faded with distance from the fire-affected ZIP codes.

FIGURE 3: Percent change in new initial claims from Nov–Dec 2024 to Jan–Feb 2025 by ZIP



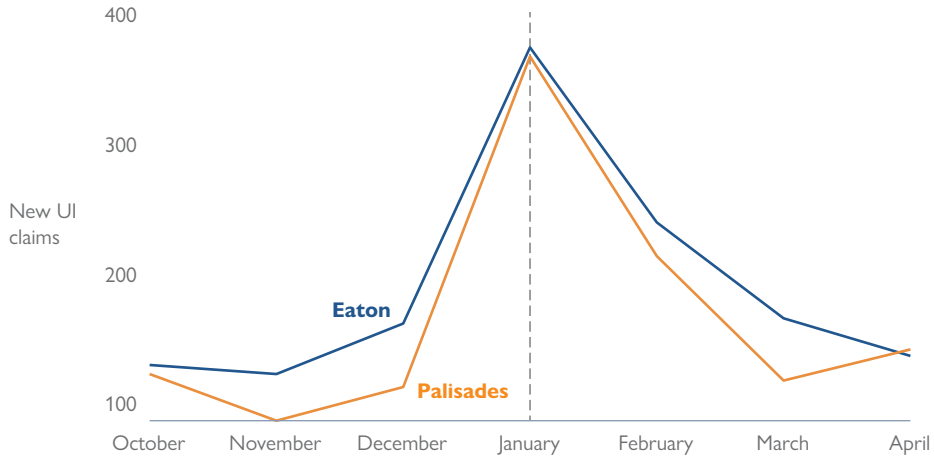
Source: CPL calculations using EDD administrative data. Percent change was calculated by adding UI claims across November & December 2024 and January & February 2025 and taking the percent difference between them.

Panel A of Figure 4 shows the total number of new UI claims from residents in the Palisades and Eaton ZIP codes that were directly affected by the fires. Before the fires, residents of the Eaton region filed more UI claims than residents of the Palisades region. However, in January the number of workers filing UI claims was similar in the two regions. Between January and March, nearly 1,500 residents in the Palisades and Eaton regions filed UI claims indicating that both their homes and their jobs were impacted by the fires. Panel B shows the percent increase in claims relative to the pre-fire period in both regions and in the regions not directly affected by the fires. The increase in UI claims relative to the baseline was larger in the Palisades than in Eaton, reflecting the lower level of pre-fire

claims seen in Panel A. The figure also shows the rise in UI claims outside of the fire areas, reflecting a substantial share of individuals commuted to work in the Palisades and Altadena. This is discussed further in Section IV.

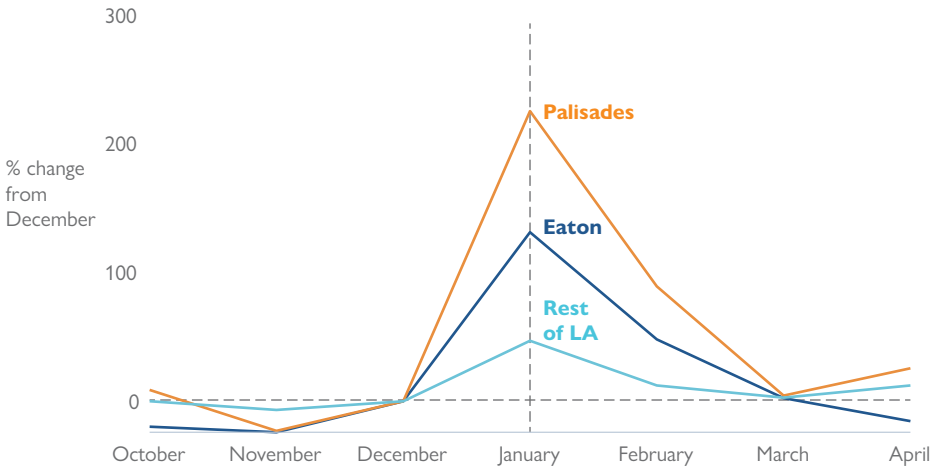
FIGURE 4: UI claims by region in Los Angeles, October 2024 - April 2025

PANEL A: Total new UI claims from ZIP codes in the Palisades and Eaton fire regions



Source: CPL calculations using EDD administrative data. The Eaton and Palisades regions are made of the ZIP codes highlighted in Figure 1. The rest of LA is excluded from this figure because the number of claims is so much larger than the individual regions, it would make it impossible to see these regions.

PANEL B: Percent change in new UI claims in Palisades, Eaton, and rest of LA



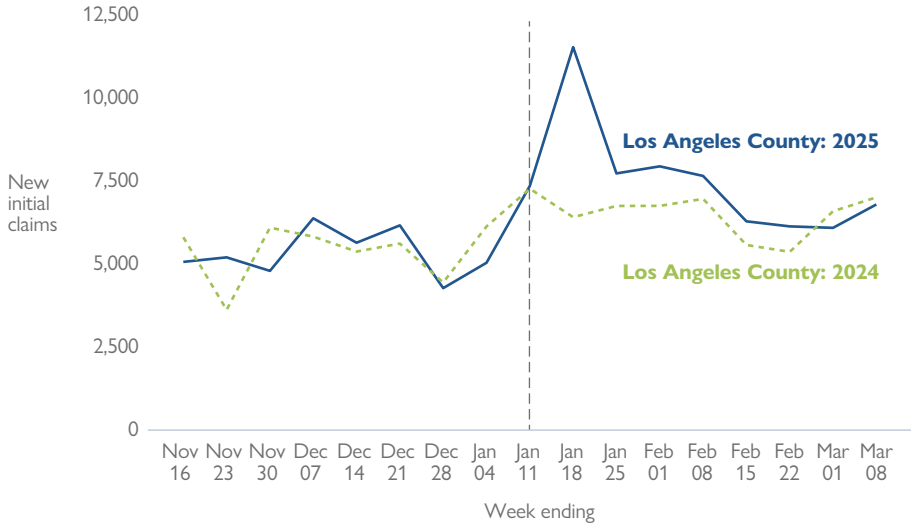
Source: CPL calculations using EDD administrative data. Claims for each region are normalized so that the month of December represents 0 and all other months represent percent increases or decreases relative to that month. The Eaton and Palisades regions are made of the ZIP codes highlighted in Figure 1, and the "Rest of LA" refers to the parts of LA County that were not impacted by the fires.

III. Fire-Affected Workers Filed A Substantial Number of UI Claims

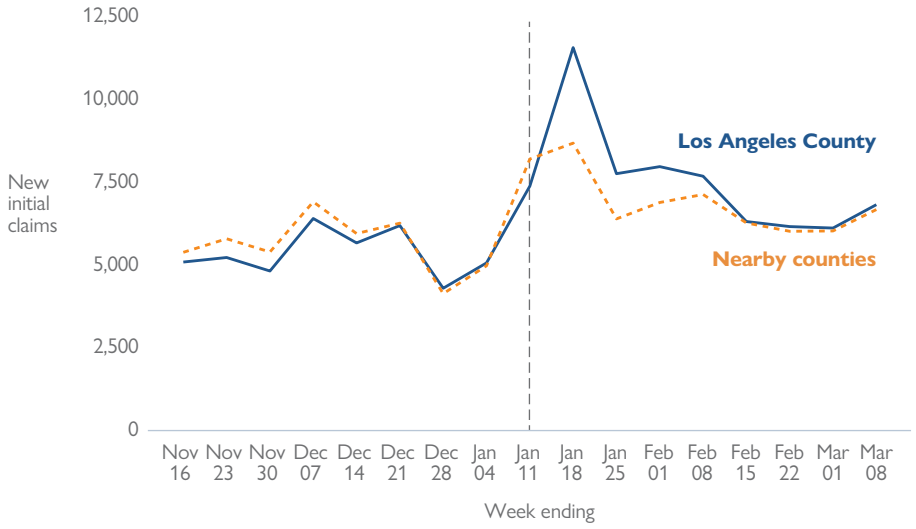
To estimate the number of UI claims in Los Angeles attributable to the wildfires, we developed baseline measures of the number of expected claims without the fires. Figure 2 showed an increase in claims following the start of the wildfires, but the beginning of January also marks the end of the holiday season and increased claims could reflect changes in seasonal labor. Ideally, we would identify the number of claims filed due to the fires by measuring claimants whose workplaces are in or near the fire perimeters, however, this is not currently possible as the UI claims data does not include workplace address information. Therefore, to estimate the number of claims in Los Angeles that can be attributed to the wildfires, Figure 5 compares weekly new initial regular UI claims — before and after the fires started — against two baselines: (1) claims from LA County during the same period in 2024, when no fires occurred, and (2) total new claims from nearby counties that were likely less affected by the fires. These comparisons show that following the fires' onset, new UI claims spiked in LA County, remained elevated for 4 to 6 weeks, then returned to baseline levels. In the eight weeks after the fires, there were between 8,700 (Baseline 1) and 6,300 (Baseline 2) more claims than expected, representing a 17% to 13% increase above the pre-fire baselines.

FIGURE 5: New UI claims in Los Angeles County compared to different baselines

PANEL A: Baseline 1 — Los Angeles County in 2024 vs. Los Angeles County in 2025



PANEL B: Baseline 2 — Counties near Los Angeles vs. Los Angeles County



Source: CPL calculations using EDD administrative data. The "Nearby Counties" consist of Orange, Santa Barbara, San Diego, Riverside, and Kern. The "Nearby Counties" line is the sum of claims from all those counties. Ventura and San Bernardino are excluded from the nearby counties group due to strong commuting ties with the fire affected areas. The gray dotted line represents the beginning of the wildfires.

We also estimate how many workers impacted by the fires filed UI claims. To do this, in Table 1, we compare the UI claims attributable to the fires to the total number of jobs located in and near the fire-affected areas. The first column shows the number of estimated, additional UI claims due to the fires. The second and third columns show the number of jobs in or near the fire-affected areas. In order to generate these job numbers, we use the Quarterly Census of Employment and Wages (QCEW) to identify all the establishments within the fire perimeter and take the sum of the jobs at those establishments. Because the impacts of the fire are not likely to stop immediately at the perimeter of the fire (for example due to evacuations or road closures etc.) we also identify all establishments and employment within one kilometer of the fire perimeters. These affected employment numbers are estimates because not all workers employed in or near the fire areas lost their jobs,[6] and some workers residing but not working in the fire areas may have lost their jobs. Finally, Columns 4 and 5 show that the extra claims represented 84% to 115% of jobs within the fire perimeters, and 28% to 39% of jobs within the 1-kilometer zone. These numbers suggest that the UI system delivered timely support to a substantial share of workers affected by the fires.

6 Not all workers whose place of employment is affected by the fires will become unemployed if they can work remotely, transfer to another location of their employer, or if their employer continues to pay them while they rebuild. Furthermore, businesses on the "far side" of the 1KM buffer may not have been affected by the fires at all.

TABLE 1: Number of new UI claims attributable to the fires, and number of jobs potentially impacted by the fires

	NEW UI CLAIMS ATTRIBUTED TO FIRE	NUMBER OF JOBS POTENTIALLY AFFECTED — WITHIN FIRE PERIMETER	NUMBER OF JOBS POTENTIALLY AFFECTED — WITHIN 1KM	NEW UI CLAIMS/ AFFECTED JOBS — WITHIN FIRE PERIMETER	NEW UI CLAIMS / AFFECTED JOBS — WITHIN 1KM
Baseline 1: Los Angeles 2024	8,700	7,542	22,558	115%	39%
Baseline 2: Nearby counties	6,300	7,542	22,558	84%	28%

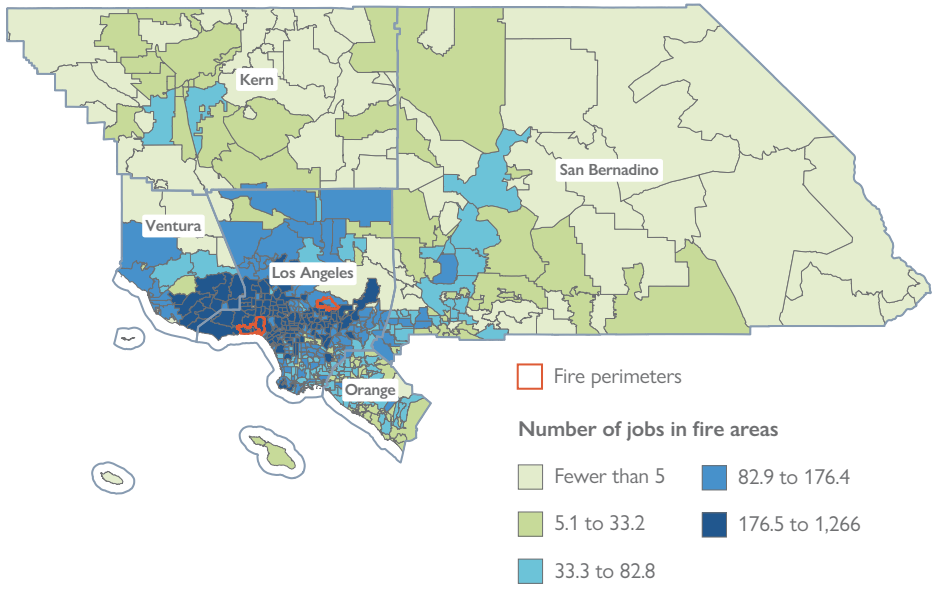
Source: CPL calculation of EDD administrative data. Excess regular claims are the number of excess claims under the two baseline definitions. The Affected Jobs — Within Fire Perimeter column uses the 2024 Q3 Quarterly Census of Employment and Wages (QCEW) and summarizes the total employment geolocated within the fire perimeters in **Figure 1**. The Affected Jobs — Within 1KM counts all jobs within the fire perimeter and a 1KM buffer around the fire perimeter. For a breakout of affected jobs and establishments by fire region using geolocated establishment addresses, see **Appendix Table A1**.

IV. Commuting and Unemployment Spillovers across Los Angeles County

Workers who commute in LA were also impacted, even if they didn't live in the directly affected areas. A large share of workers in the greater LA area commute long distances, and the average commute time in LA County is around 30 minutes.[7] Figure 6 uses data from the 2022 Longitudinal Employer-Household Dynamics, Origin-Destination Employment Statistics (LODES) dataset to present a map showing where people working in fire-affected ZIP codes reside across southern California. Most people who worked in the fire-affected regions live in nearby parts of Los Angeles, but a heavy concentration also reside in Ventura County and parts of San Bernardino County.[8]

FIGURE 6: Where people who work in fire-affected ZIP codes live

PANEL A: Los Angeles and nearby counties

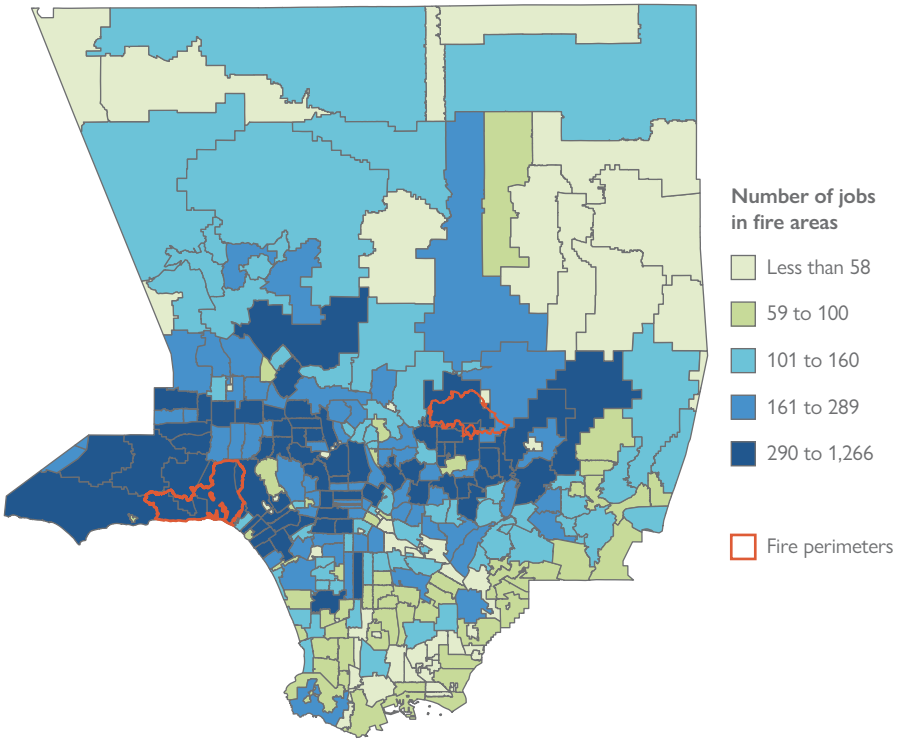


Source: LODES Origin-Destination 2022.

7 Source for this statistic is the American Community Survey: https://fred.stlouisfed.org/series/B080ACS006037

8 These commuting links between Ventura and San Bernardino are the main reason they are excluded from the "nearby" counties group in Figure 5 above and in Figure 8–10 below.

Panel B: Los Angeles County



Source: LODES Origin-Destination 2022.

The economic disruption of the wildfires extended beyond the fire perimeter due to commuting patterns between the fire-affected areas and the rest of LA County. Figure 7 illustrates the relationship between the share of workers in each ZIP code who commuted to wildfire-affected regions and the percent change in UI claims from before and after the fires. In the figures, each point represents a ZIP code with the percentage of workers in that ZIP code who work in a fire-affected region on the x-axis and the percent increase in UI claims from before and after the fires measured on the y-axis. The left panel shows a clear positive correlation in 2025, suggesting that ZIP codes with more workers commuting to fire zones experienced larger increases in UI claims following the fires. The right panel plots the same relationship for 2024 — a year without major fires — to illustrate that a similar pattern would not have existed absent the wildfires. This comparison provides evidence that commuting was an important factor in extending the unemployment impacts to other parts of Los Angeles (beyond the directly affected areas). These results further underscore the importance of designing disaster response and economic support policies that account not just for directly affected areas, but also for the broader network of communities economically linked to them.

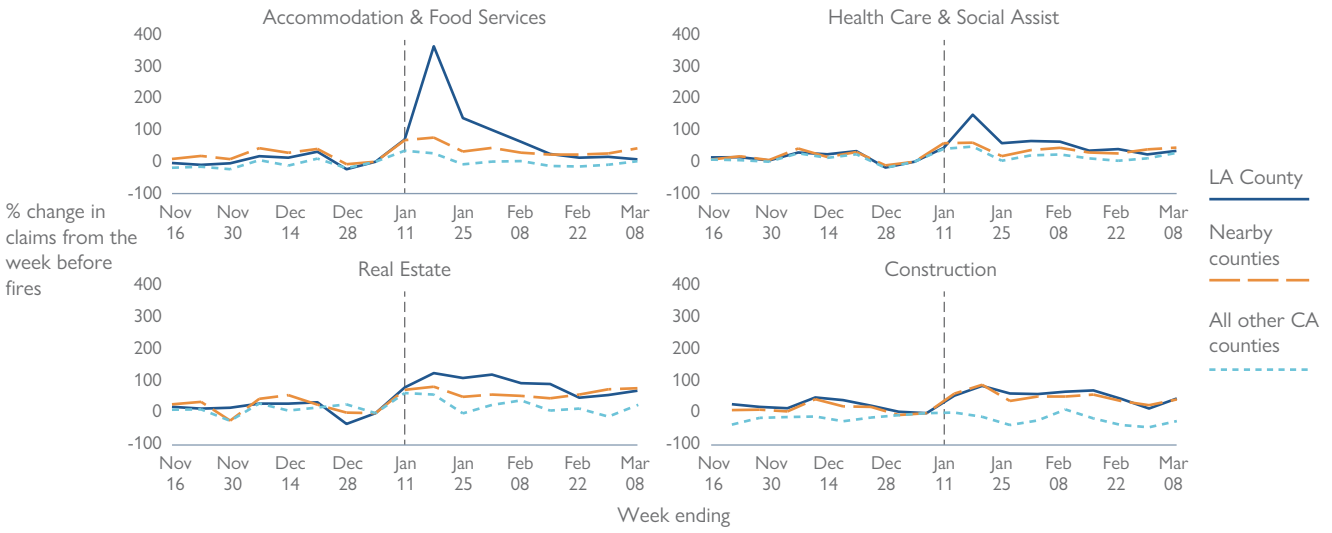
FIGURE 7: Percent of workers with jobs in fire areas and percent change in new UI claims from Nov–Dec 2024 to Jan–Feb 2025 by ZIP code in LA (excluding fire ZIPs)

Notes: Each dot represents a ZIP code. We exclude all ZIP codes in the wildfire perimeter, 7 outliers, and any ZIP codes with missing values. Including the outliers does not change the results, but it makes the figure less readable. The size of the dot represents the number of jobs in each ZIP code. The best-fit line is weighted by the number of jobs in each ZIP code. **Appendix Table A3** shows the exact slopes in each figure and the difference between the slopes. *** = $p < 0.001$, ** = $p < .01$

V. Impacts of Wildfires Were Uneven Across Industries and Demographic Groups

The wildfires did not impact all sectors of the economy equally, and Figure 8 illustrates how UI claim rates varied across the most affected industries in the weeks after the January 2025 wildfires. The figure shows the percent change in new UI claims from the week before the fires across four industries, for LA County, nearby comparison counties, and all other CA counties. The Accommodation & Food Services sector saw the most pronounced spike, where claims in LA County rose sharply in the immediate aftermath of the fires, far exceeding both nearby counties and all other counties. Real Estate and Health Care & Social Assistance experienced substantial but more moderate increases relative to the comparison counties. New UI claims for Construction workers in LA increased by the same amount as nearby comparison counties, and both areas increased compared to all other CA counties. This pattern could indicate that either the fires had no immediate impact on employment in construction in LA or — if construction workers commute across counties — that the fires affected construction workers in nearby counties more than they affected workers in other industries. These results highlight the disproportionate impact of fires on different sectors and suggest that post-disaster support efforts may need to be tailored to the specific disruptions experienced by front-line service and location-dependent industries.

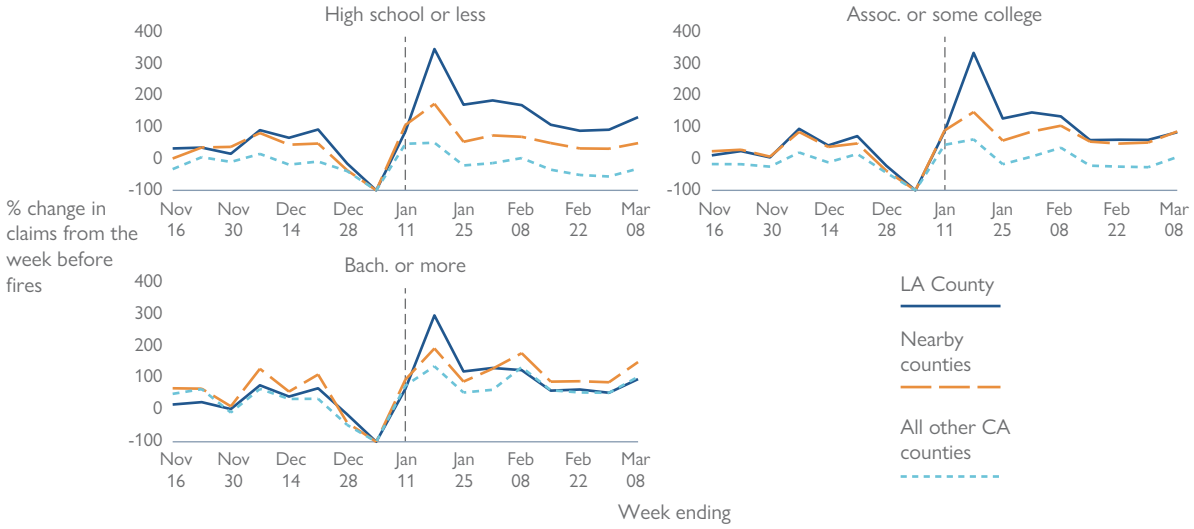
FIGURE 8: Percent change in new UI claims by industry before and after fires across LA County, nearby counties, and further counties, Nov 16, 2024 - March 8, 2025



Source: CPL calculations of EDD administrative data. Claims for each region are normalized so that the week before the fires represents 0 and all other weeks represent percent increases or decreases relative to that week. The "Nearby" counties consist of Orange, Santa Barbara, San Diego, Riverside, and Kern, and the "Further" consist of the rest of the CA counties except for Ventura and San Bernardino (because they were also affected by the wildfires). The dotted vertical line represents the start of the fires.

The wildfires also disproportionately affected workers with high school degrees compared to workers with more education. Figure 9 illustrates how UI claims varied across educational levels of workers in the weeks before and after the January 2025 wildfires. The figure shows the percent change in new UI claims from the week before the fires for workers with different levels of education for LA County, nearby comparison counties, and further away counties. Compared to nearby regions, the increase in UI claims among claimants with a bachelor's degree or more is noticeably smaller than the increase among claimants with an associate's degree or some college, and people with a high school diploma or less. The increase in claims in the high school or less group in LA County relative to nearby counties was 60% larger than the increase for claimants with a bachelor's or more (Appendix Figure A3). This aligns with the large impacts seen in the Food and Accommodation industry — an industry that typically employs less educated workers.

FIGURE 9: Percent change in new UI claims by worker education level, before and after fires, in LA County, adjacent counties, and further counties, Nov 16, 2024 - March 8, 2025

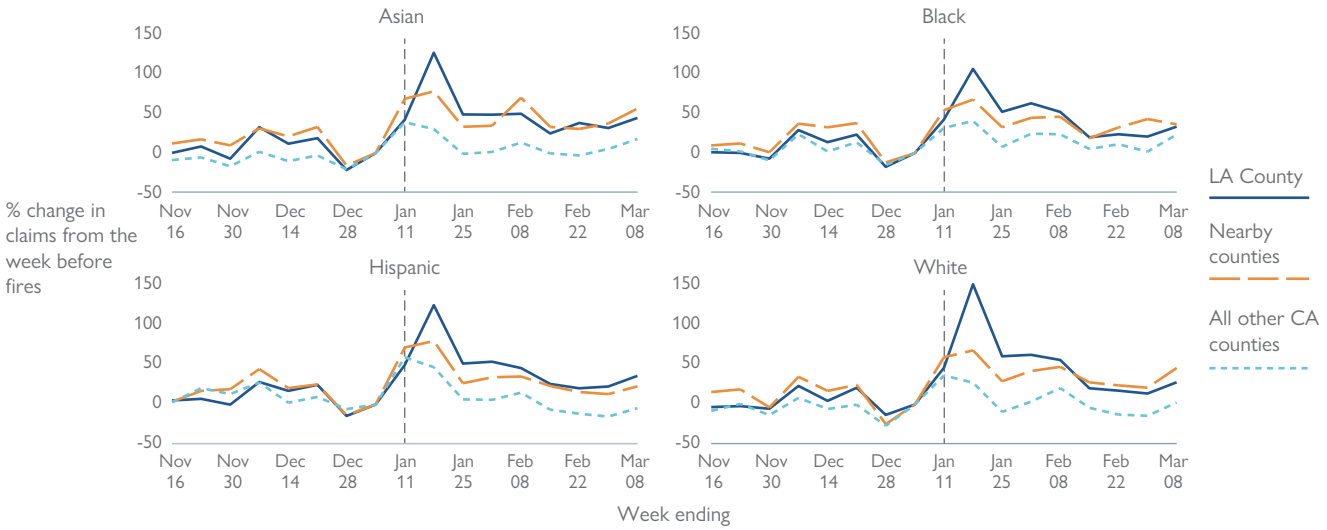


Source: CPL calculations of EDD administrative data. Claims for each region are normalized so that the week before the fires represents 0 and all other weeks represent percent increases or decreases relative to that week. The "Nearby" counties consist of Orange, Santa Barbara, San Diego, Riverside, and Kern, and the "Further" consists of the rest of the counties except for Ventura and San Bernardino. The dotted vertical line represents the start of the fires.

Finally, we examine how the fires impacted members of different racial or ethnic groups who filed UI claims. Figure 10 shows that the increase in UI claims in Los Angeles relative to nearby and all other counties was larger for White workers than for other racial and ethnic groups. This pattern may reflect that employees in the fire-affected regions, and the Palisades in particular, are more likely to be White and less likely to be Hispanic or Black than the rest of Los Angeles (Appendix Figure A4). However, drawing conclusions about the impact of the fires across different racial or ethnic groups is difficult because UI programs are not accessible to undocumented workers or informal workers, who on average

are more likely to identify as a racial or ethnic minority (Gonzalez et al., 2025). Furthermore, White employees may be more likely to file unemployment claims when they lose their jobs compared to members of other groups (Bell et al., 2023), so the patterns here may not reflect larger impacts on White employees but could instead reflect differences in access to or take-up of benefits across different groups.

FIGURE 10: **Percent change in new UI claims, by race/ethnicity of workers, before and after fires in LA County, adjacent counties, and further counties, Nov 16, 2024 - March 8th, 2025**



Source: CPL calculations of EDD administrative data. Claims for each region are normalized so that the week before the fires represents 0 and all other weeks represent percent increases or decreases relative to that week. The "Nearby" counties consist of Orange, Santa Barbara, San Diego, Riverside, and Kern and the "All Other CA Counties" consist of the rest of the counties except for Ventura and San Bernardino. The dotted vertical line represents the start of the fires.

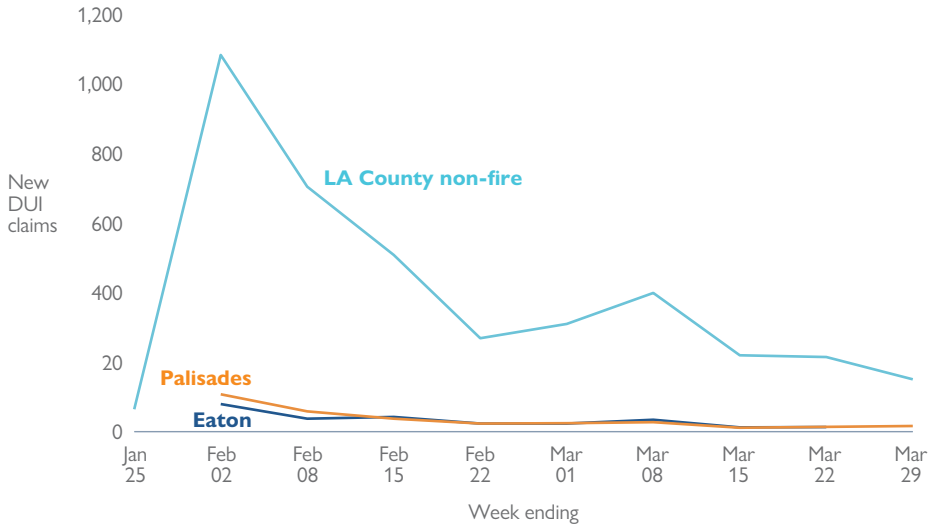
VI. Claims for Disaster Unemployment Assistance

The DUA program could be particularly important for workers affected by the LA wildfires. The Palisades region includes many household workers, such as gardeners, cleaners, and caregivers, who commute into the Palisades region, are often self-employed, and are disproportionately Hispanic (Gonzalez et al., 2025). Furthermore, analysis of California tax data found a relatively high prevalence of self-employment and independent contracting in California and Los Angeles (Bernhardt et al., 2023). As a result, the program could play a critical role in stabilizing household incomes in the immediate aftermath of the wildfires, though as noted earlier, workers without legal status are ineligible for DUA. Understanding the reach and limitations of the DUA program is essential for policymakers aiming to support displaced workers in fire-prone areas.

There was a total of approximately 5,200 DUA claims filed after the fires, and the majority of them were by workers living outside one of the wildfire regions. Figure 11 plots the number of DUA claims filed in the Palisades, Eaton, and non-fire regions of Los Angeles. There were only 352 claims filed from workers living in the Palisades region and 302 filed from workers living in the Eaton region, with the remainder filed from other parts of Los Angeles. This pattern is consistent with a high number of household workers commuting into the affected regions for work and is similar to patterns seen in the regular UI claims. Unfortunately, due to missing demographic information in the administrative DUA data, it is difficult to understand differences across groups among those who used the program.

The number of workers who filed DUA claims is of a similar magnitude to our estimate of the number of additional workers who filed regular UI claims due to the fires (5,200 vs 6,300–8,700). Comparing the number of filed DUA claims to the number of potentially affected workers as we did with regular UI claims is difficult because unlike regular UI claims (where the QCEW provides a reasonable approximation of the number of employees and establishments within the fire perimeters), there is no similar source of data to quantify the number of self-employed, gig workers, and independent contractors who work within the fire perimeter. Datasets such as the American Community Survey and administrative sources like tax records (Bernhardt et al., 2023) only provide information about where self-employed and independent contractors live. A dataset that contains information about where self-employed or independent contractors primarily work would be valuable for assessing the reach of the DUA program or for targeting workers during future disasters.

Figure 11: Total number of DUA claims filed by workers living in fire-impacted areas and non-impacted areas, Jan 2025-March 2025



Source: CPL calculations of EDD administrative data. The Eaton and Palisades fire regions are defined by the blue and green colored ZIP codes from **Figure 1**. The Non-fire region is the rest of Los Angeles.

VII. Conclusion and Policy Implications

Beyond the physical destruction of homes, public spaces, and commercial buildings, the 2025 Los Angeles wildfires impacted thousands of employees and informal workers. The economic impacts were far-reaching, cut across the region due to commuting patterns, and had a disproportionate impact on workers in certain industries. Our report found that the UI program provided a timely, flexible, and effective response supporting many whose livelihoods were affected by the fires.

Our analysis also highlights aspects that can help inform future responses to natural disasters:

- **The importance of outreach:** Results in this policy brief can be used to further improve effort to reach potentially affected workers and communities with information about the UI program. For example, because natural disasters can have different impacts across sectors, targeted marketing about UI to the most affected sectors can help more workers get the support they're eligible for. Additionally, the DUA program provides assistance to workers who would not traditionally be eligible for UI, so providing information to these workers about their eligibility for benefits would be impactful.
- **Data enhancements:** Collecting additional data elements in the UI claims data would allow policymakers to get a more detailed understanding of how different individuals and communities are affected by natural disasters and would further improve the effectiveness of the UI program in providing much needed assistance. In particular, collecting information on the address of the workplace (or location of work among the self-employed) would substantially improve the ability to track the impact of natural disasters and reach out to potentially affected individuals. Additionally, collecting more demographic data on DUA recipients would help in understanding program usage across groups. Assessing different approaches to collect better data on the self-employed would be a valuable investment for improving programs such as DUA.

These findings reflect the short-run impacts of the fires; longer-term employment patterns will be shaped by recovery and reconstruction, which often create new job opportunities but may also shift the local labor market in uneven ways. Using administrative data (like this report does) to monitor changes in labor markets in the months and years after the fires can also allow policymakers to respond to labor market changes needed to support reconstruction from the wildfires.

VIII. Acknowledgments

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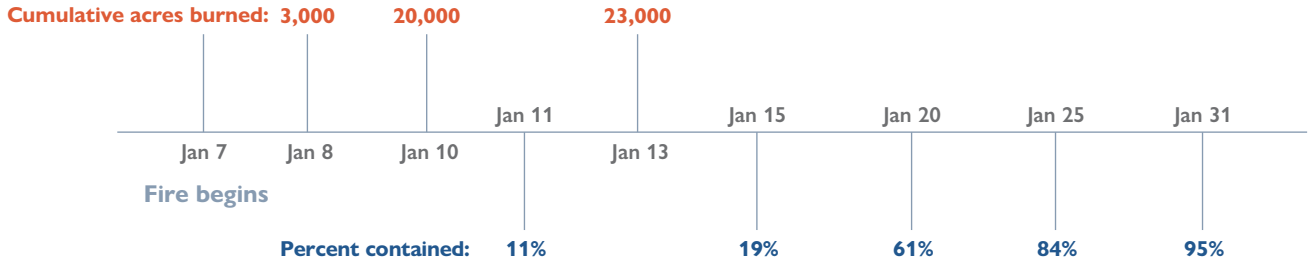
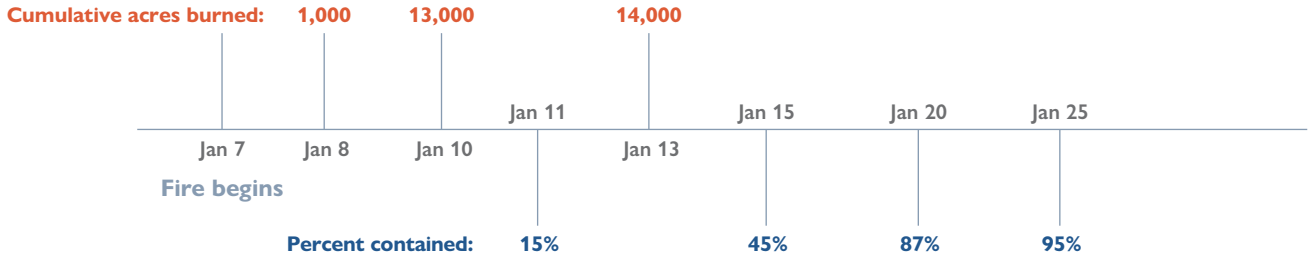
Figure Appendix

FIGURE A1: Timeline of Los Angeles Fires

PANEL A: Palisades Fire Timeline



PANEL B: Eaton Fire Timeline



Source: CalFire Daily Status Reports on the Palisades and Eaton Fires.

TABLE A1: Number of jobs and establishments in each fire region that were potentially affected by the fires (using geolocated addresses within the fire perimeter)

FIRE NAME	POTENTIALLY AFFECTED JOBS — WITHIN FIRE PERIMETER	POTENTIALLY AFFECTED JOBS — WITHIN 1KM BUFFER	POTENTIALLY AFFECTED ESTABLISHMENTS — WITHIN FIRE PERIMETER	POTENTIALLY AFFECTED ESTABLISHMENTS — WITHIN 1 KM
Palisades	4,955	9,214	1,210	2,822
Eaton	2,587	13,344	785	2,977

Source: The Employment and Establishment counts are from the QCEW 2024 Q3 and the wildfire perimeters are from CalFire.

TABLE A2: Weekly new initial claims for regular UI and Disaster Unemployment Assistance, and claims that can be attributed to the fires for Regular UI

WEEK	REGULAR NEW UI CLAIMS	DISASTER UNEMPLOYMENT ASSISTANCE NEW UI CLAIMS	REGULAR CLAIMS ATTRIBUTED TO FIRES - NEARBY COUNTIES (BASELINE 2)	REGULAR CLAIMS ATTRIBUTED TO FIRES - LA 2024 (BASELINE 1)
11/16/2024	4,967		-295	-747
11/23/2024	5,105		-568	1,587
11/30/2024	4,696		-577	-1,309
12/7/2024	6,287		-505	555
12/14/2024	5,547		-284	267
12/21/2024	6,073		-72	551
12/28/2024	4,173		163	-172
1/4/2025	4,941		87	-1,099
1/11/2025	7,267		-822	85
1/18/2025	11,465		2,894	5,145
1/25/2025	7,645	75	1,369	984
2/1/2025	7,859	1,267	1,086	1,196
2/8/2025	7,568	798	554	695
2/15/2025	6,195	586	43	715
2/22/2025	6,042	314	143	771
3/1/2025	5,998	356	88	-502
3/8/2025	6,706	459	148	-216
3/15/2025	5,942	242	-97	133
3/22/2025	5,600	234	64	-179
3/29/2025	5,542	175	5	-85

Source: CPL calculations using EDD administrative UI data. The fires began on January 7th, 2025. DUA began processing applications during the week of January 25th, 2025. Note: Claims can be negative if the baseline version has higher claims than the actual number of claims.

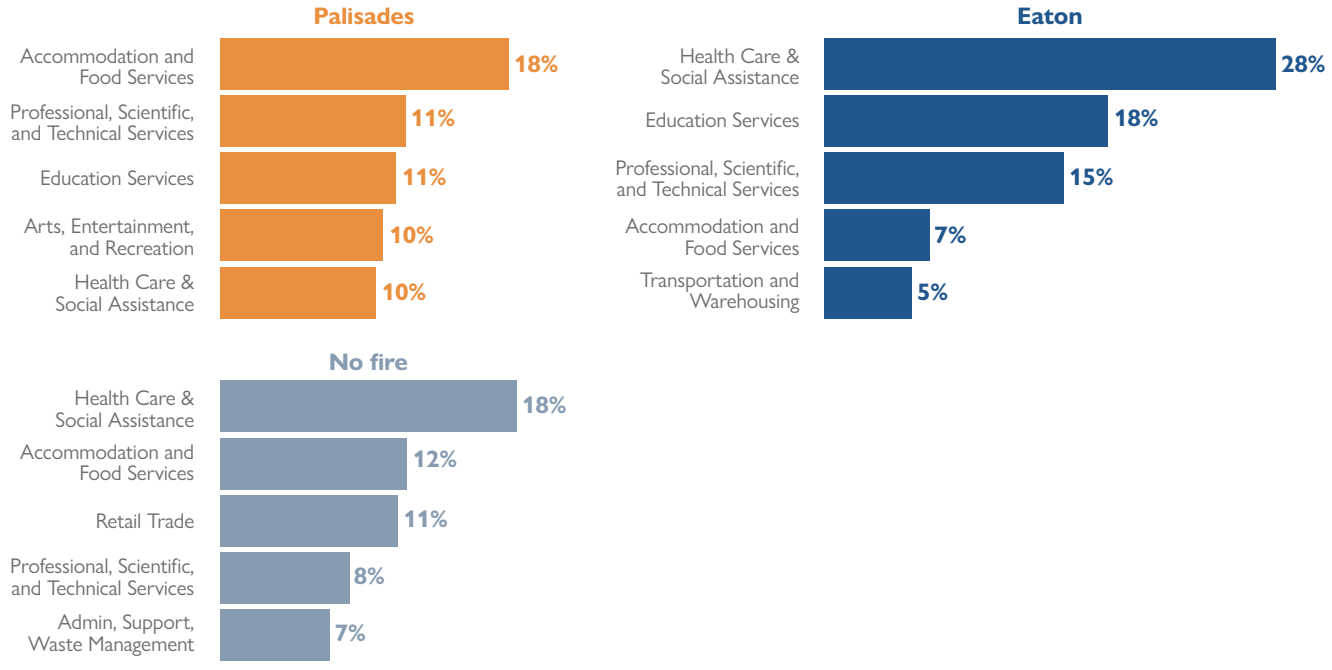
TABLE A3: Relationship between share of workers who work in fire-affected areas and the increase in UI claims after the fires in 2025 and 2024.

	% CHANGE IN CLAIMS: 2025	% CHANGE IN CLAIMS: 2024	DIFFERENCE IN ESTIMATES
% of Jobs	16.402***	2.228***	2.185**
	-2.014	-0.735	-0.733
Estimate Difference			14.220***
			-2.143
Num. Obs.	263	263	524
R2	0.265	0.034	0.834
R2 Adj.	0.262	0.030	0.833

$p < 0.1$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

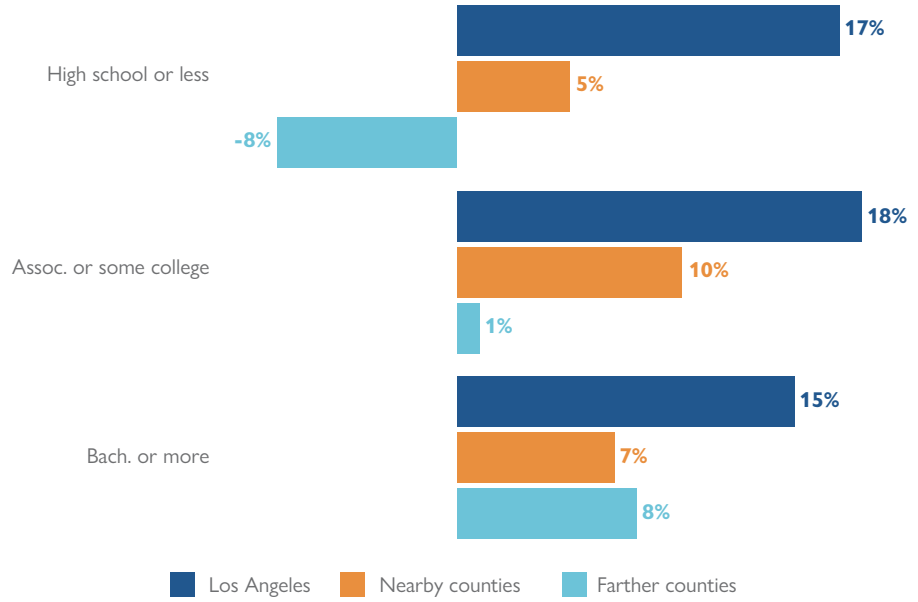
Source: CPL calculations using EDD administrative data. The first two columns present the coefficients for a regression with the percent change in UI claims as the dependent variable and the share of jobs in a fire-affected region for each ZIP code, weighted by the number of total jobs in each ZIP code. The first column shows that in 2025 for every 1 percentage point increase in the percent of workers who commute to a fire-affected ZIP code, the increase in claims was 16.4 percentage points higher. In 2024, the percent increase was only 2.2 percentage points in the second column. The third column shows that the difference between these estimates of 14.2 percentage points is statistically significant.

FIGURE A2: Top 5 industries by share of employment in each fire-region



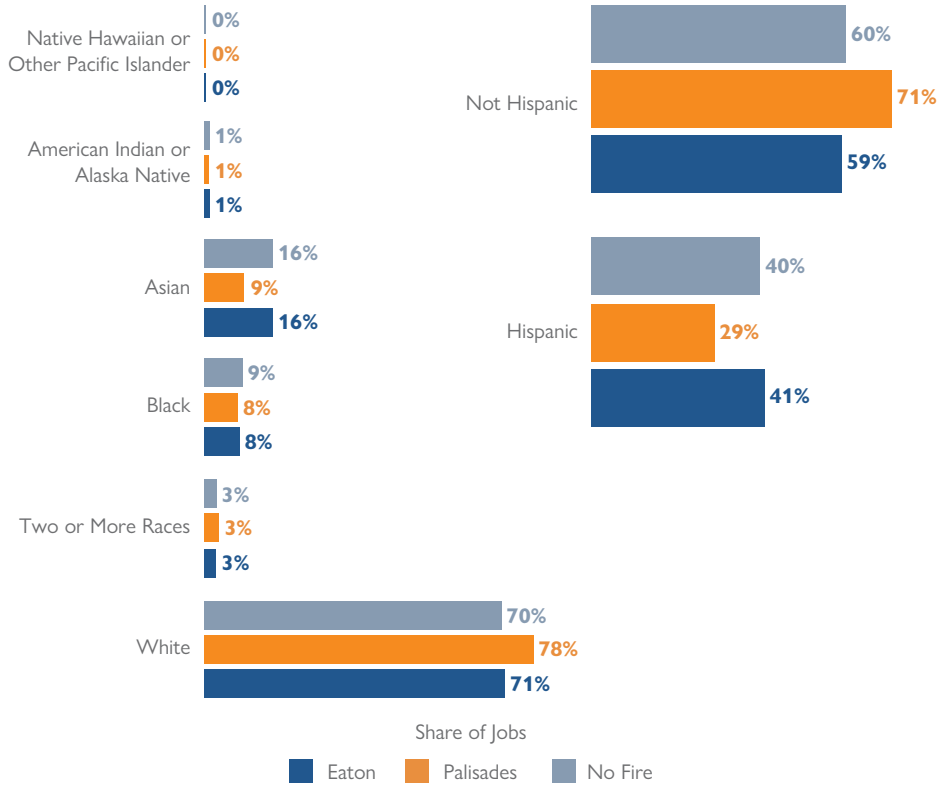
Source: QCEW Q3 2024. The Eaton and Palisades fire regions are defined by the blue and green colored ZIP codes from Figure 1. "No fire" are the parts of LA County that were not affected by the fires.

FIGURE A3: Percent change in new UI claims before and after fires begin by education group and county type



Source: CPL calculations using EDD administrative UI data. Nearby counties are Orange, Santa Barbara, San Diego, Riverside, and Kern.

FIGURE A4: Demographic breakdown of workers in the Palisades, Eaton, and not-affected regions (2022)



Source: LODES Worker Area Characteristics 2022. Race/Ethnicity information in LODES is generated by integrating various federal administrative and survey data such as tax records from the Internal Revenue Service. Each racial group consist of people who only identified as that racial group. The "Two or more Races" includes everyone who identifies as more than one race. The Eaton and Palisades fire regions are defined by the blue and green colored ZIP codes from Figure 1. The not affected region is the rest of Los Angeles County.