

# Accepted Manuscript

## Unemployment Insurance in a Three-State Model of the Labor Market

Aaron Popp

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**Highlights**

- I model the welfare and labor supply effects of unemployment insurance
- I use a dynamic general equilibrium model with heterogeneous workers
- The welfare costs of unemployment insurance are relatively small
- The structure of unemployment insurance limits the welfare costs
- Welfare costs increase with simpler assumptions about the structure of benefits

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