

UI Timelapse Data
Benefit Payments (14/21 Days)
Quarter Ending September 30, 1992

Initial Claims Workload

	<u>Current</u> <u>Quarter</u>	<u>Prior</u> <u>Quarter</u>	<u>%</u> <u>Change</u>	<u>Prior</u> <u>Year</u> <u>Quarter</u>	<u>%</u> <u>Change</u>
Intrastate	2,767,512	2,665,801	3.8	2,742,921	0.9
Interstate	253,830	235,834	7.6	239,027	6.2
UCFE	26,747	20,425	31.0	25,320	5.6
UCX	62,257	47,561	30.9	39,640	57.1

EUC Initial Claims Workload

	<u>Current</u> <u>Quarter</u>	<u>Prior</u> <u>Quarter</u>	<u>%</u> <u>Change</u>
Intrastate	969,312	849,198	14.1
Interstate	83,380	72,559	14.9
UCFE	7,624	7,620	0.1
UCX	12,335	10,383	18.8

EUC Continued Claims Workload

	<u>Current</u> <u>Quarter</u>	<u>Prior</u> <u>Quarter</u>	<u>%</u> <u>Change</u>
Intrastate	17,991,879	20,047,021	- 10.3
Interstate	1,163,771	1,359,666	- 14.4
UCFE	169,069	206,536	- 18.1
UCX	212,342	148,006	43.5

Initial Claims Timelapse

	<u>SS/ DLA</u>	<u>Current Quarter</u>	<u>Prior Quarter</u>	<u>% Change</u>	<u>Prior Year Quarter</u>	<u>% Change</u>
Intrastate	87.0	89.9	89.4	0.5	90.9	- 1.0
Interstate	70.0	65.5	65.4	0.1	73.4	- 7.9
UCFE	70.0	83.2	82.2	1.0	84.9	- 1.6
UCX	87.0	91.4	91.5	- 0.1	91.5	- 0.1

States Achieving Secretary's Standards/DLAs

	<u>Current Quarter</u>	<u>Prior Quarter</u>	<u>Change</u>	<u>Prior Year Quarter</u>	<u>Change</u>
Intrastate	40	43	- 3	49	- 9
Interstate	31	31	0	41	- 10
UCFE	44	43	1	49	- 5
UCX	45	48	- 3	45	0

Brief Analysis
UI Timelapse Benefit Payment Data (14/21 Days)
for Quarter Ending September 30 1992

Comparative Workload.

There were noticeable increases in initial claims workload in all four of the first payment categories (Intrastate, Interstate, UCFE and UCX) for the quarter ending September 30, 1992, when compared to the prior quarter (quarter ending June 30, 1992). Intrastate claims increased by 3.8 percent; and Interstate claims increased by 7.6 percent. The most substantial increases, however, were in the UCFE category and the UCX category. Those categories increased 31.0 percent and 30.9 percent, respectively.

Initial claims workload also increased in all of the four first payment categories (Intrastate, Interstates, UCFE and UCX) when compared to the same quarter a year ago. Intrastate category increased by less than one percent. Interstate increased by 6.2 percent and UCFE by 5.6 percent. The most significant increase, however, was the UCX category which increased by 57.1 percent.

There were also noticeable increases in EUC initial claims for the quarter ending September 30, 1992 in all four of the payment categories (Intrastate, Interstate, UCFE and UCX) when compared to the prior quarter. Intrastate EUC initial claims increased by 14.1 percent; and the Interstate EUC initial claims increased by 14.9 percent. The UCFE category, however, experienced an insignificant increase of less than one percent this quarter. The UCX category, on the other hand, had a significant increase of 18.8 percent this quarter when compared to the prior quarter.

There were noticeable decreases in EUC continued claims workload in three of the four payment categories (Intrastate, Interstate and UCFE) for the quarter ending September 30, 1992, when compared to the prior quarter. The Intrastate category decreased by 10.3 percent this quarter; the Interstate category decreased by 14.4 percent; and the UCFE category had a significant decrease of 18.1 percent this quarter when compared to the prior quarter. The UCX category, on the other hand, had the most significant increase of 43.5 percent this quarter.

Initial Claims Timelapse National Average.

For the quarter ending September 30, 1992, national averages for 14/21 days time lapse exceeded the appropriate Secretary's Standard (SS) or Desired Levels of Achievement (DLA) for initial claims promptness for three of the four first payment categories (Intrastate, UCFE and UCX). The Interstate category's performance was 65.5 percent this quarter which failed to meet the appropriate SS/DLA (70.0%) by 4.5 percentage points.

There was little change in performance this quarter when compared to the prior quarter. For the Intrastate and Interstate categories, performance increased by less than a percentage point. The UCFE category's performance increased by 1.0 percentage points. On the other hand, the UCX category's performance decreased this quarter by less than a percentage point.

When comparing initial claims timelapse for the quarter ending September 30, 1992, to the same quarter a year ago, there were decreases in performance this year in all four of the first payment categories (Intrastate, Interstate, UCFE and UCX). The largest decrease in performance in this year's quarter was in the Interstate category with a decrease of 7.9 percentage points. The Intrastate category decreased by 1.0 percentage points in this year's quarter. The UCFE category decreased by 1.6 percentage point; and UCX decreased by less than one percentage point in this year's quarter.

States Achieving Secretary's Standard/DLA.

In the quarter ending September 30, 1992, benefit payment performance decreased in two of the four first payment categories. Both the Intrastate and UCX categories decreased by three States each in terms of the number of States achieving the SS/DLA when compared to the prior quarter's performance. There was no change in performance this quarter for the Interstate first payment category. On the other hand, for the UCFE first payment category, one more State achieved the SS/DLA in the September 1992 quarter when compared to the prior quarter. .

For the Intrastate first payment category, thirteen States did not meet the SS/DLA (87.0%) this quarter. Those thirteen States are as follows:

- | | |
|-------------------------|---------|
| 1. Virgin Islands | (71.9%) |
| 2. New Mexico | (80.4%) |
| 3. District of Columbia | (83.0%) |
| 4. Colorado | (83.8%) |
| 5. Alaska | (84.8%) |

6.	California	(85.0%)
7.	Massachusetts	(85.3%)
8.	Puerto Rico	(85.3%)
9.	New York	(85.4%)
10.	Utah	(85.5%)
11.	Iowa	(86.7%)
12.	Missouri	(86.7%)
13.	Washington	(86.9%)

When comparing the number of States achieving the SS/DLA in the quarter ending September 30, 1992, to the same quarter a year ago, benefit payment performance also decreased this year in three of the four first payment categories (Intrastate, Interstate and UCFE) in terms of the number of States achieving the SS/DLA. The Intrastate category had nine fewer States meeting the DLA in performance in this year's quarter. The Interstate category decreased by ten States. The UCFE category dropped by five States. There was no change in the UCX category when comparing the quarter to the same quarter a year ago.

INTRASTATE
FIRST PAYMENT TIME LAPSE PERCENTAGE

MONTH: SEP 1992
QUARTER: JUL 1992 - SEP 1992
APR 1992 - SEP 1992

11/03/1992

STATE	<= 14 Days (or 21 if no WW)			<= 35 Days		
	MONTH	QUARTER	YEAR	MONTH	QUARTER	YEAR
* Connecticut	86.5%N	91.2%	91.6%	93.2%	96.2%	96.0%
Maine	88.4%	89.6%	90.9%	95.7%	96.8%	96.8%
Massachusetts	83.2%N	85.3%N	87.1%	94.7%	96.1%	96.1%
* New Hampshire	92.1%	91.1%	91.2%	95.4%	95.6%	96.6%
Rhode Island	90.6%	90.0%	91.6%	95.8%	96.6%	97.4%
Vermont	92.5%	93.0%	93.6%	97.2%	97.7%	97.9%
Region 01	86.0%N	88.4%	89.7%	94.6%	96.3%	96.4%
New Jersey	91.2%	92.1%	91.3%	96.4%	97.4%	96.9%
New York	82.8%N	85.4%N	85.0%N	94.4%	95.7%	95.2%
Puerto Rico	.0%N	85.3%N	85.0%N	.0%N	94.0%	93.5%
Virgin Islands	69.8%N	71.9%N	71.0%N	91.5%N	92.4%N	88.7%N
Region 02	85.6%N	87.6%	87.0%	95.0%	96.1%	95.6%
* Delaware	95.6%	93.4%	90.5%	97.4%	96.4%	94.8%
District of Columbia	82.9%N	83.0%N	82.0%N	92.9%N	92.5%N	91.7%N
* Maryland	89.4%	91.3%	90.5%	94.9%	96.4%	95.7%
Pennsylvania	89.0%	89.5%	90.2%	95.3%	96.1%	96.5%
Virginia	94.4%	95.6%	95.3%	97.0%	98.1%	97.9%
West Virginia	88.8%	90.9%	90.8%	96.9%	97.5%	96.6%
Region 03	90.0%	90.7%	90.8%	95.6%	96.4%	96.4%
* Alabama	93.7%	95.3%	95.2%	96.0%	97.9%	97.4%
Florida	82.2%N	88.5%	90.5%	96.4%	97.3%	97.3%
* Georgia	95.0%	95.4%	94.8%	97.2%	97.8%	97.3%
* Kentucky	90.7%	92.8%	93.0%	95.4%	97.1%	97.1%
Mississippi	90.3%	93.4%	93.1%	95.1%	97.1%	96.7%
North Carolina	90.9%	91.3%	89.4%	95.7%	96.3%	95.9%
South Carolina	98.3%	97.9%	98.1%	99.6%	99.7%	99.6%
Tennessee	95.6%	96.3%	96.5%	97.5%	98.4%	98.3%
Region 04	89.7%	92.8%	93.1%	96.7%	97.6%	97.4%
Illinois	89.4%	88.6%	89.3%	95.8%	96.3%	96.6%
Indiana	86.5%N	91.5%	90.4%	94.6%	97.3%	96.6%
* Michigan	85.5%N	95.4%	94.1%	95.9%	99.2%	98.8%
Minnesota	97.3%	96.8%	97.1%	99.7%	99.7%	99.6%
Ohio	90.5%	93.0%	92.3%	97.0%	98.3%	97.7%
* Wisconsin	93.5%	95.6%	95.8%	96.4%	98.0%	97.9%
Region 05	89.4%	93.3%	92.6%	96.3%	98.2%	97.8%
Arkansas	87.8%	87.7%	89.0%	94.3%	95.6%	95.6%
Louisiana	85.6%N	87.2%	87.8%	94.6%	95.5%	95.4%
New Mexico	86.6%N	80.4%N	83.0%N	95.4%	94.4%	94.7%
Oklahoma	90.7%	90.8%	90.9%	95.4%	96.5%	96.5%
Texas	92.0%	91.6%	91.2%	96.6%	96.6%	96.5%
Region 06	90.2%	89.9%	90.0%	95.9%	96.2%	96.1%

**INTRASTATE
FIRST PAYMENT TIME LAPSE PERCENTAGE**

MONTH: SEP 1992

QUARTER: JUL 1992 - SEP 1992

APR 1992 - SEP 1992

11/03/1992

STATE	<= 14 Days (or 21 if no WW)			<= 35 Days		
	MONTH	QUARTER	YEAR	MONTH	QUARTER	YEAR
* Iowa	84.7%N	86.7%N	86.2%N	93.9%	96.0%	95.8%
Kansas	87.8%	89.1%	89.5%	94.3%	96.1%	95.9%
Missouri	83.2%N	86.7%N	87.9%	96.0%	97.6%	97.7%
Nebraska	94.3%	94.2%	94.7%	98.7%	98.6%	98.5%
Region 07	85.7%N	87.8%	88.6%	95.5%	97.0%	97.0%
Colorado	82.5%N	83.8%N	84.5%N	90.6%N	92.2%N	93.2%
Montana	88.1%	88.2%	89.3%	95.5%	96.5%	96.5%
North Dakota	85.7%N	90.3%	90.7%	98.3%	98.5%	98.2%
South Dakota	88.1%	91.9%	92.4%	94.9%	97.7%	97.7%
Utah	85.6%N	85.5%N	86.5%N	96.5%	97.2%	97.2%
Wyoming	96.3%	94.9%	95.5%	97.9%	97.9%	98.3%
Region 08	85.5%N	86.6%N	87.4%	94.0%	95.3%	95.7%
Arizona	92.2%	92.5%	92.4%	96.9%	97.6%	97.4%
California	85.8%N	85.0%N	84.5%N	95.8%	96.2%	96.4%
Hawaii	88.6%	88.9%	88.9%	97.9%	97.7%	97.6%
* Nevada	87.4%	89.7%	89.9%	94.0%	95.6%	95.9%
Region 09	86.2%N	85.7%N	85.3%N	95.8%	96.3%	96.5%
Idaho	84.8%N	84.8%N	86.7%N	96.8%	97.3%	97.8%
Ohio	93.2%	94.8%	94.6%	97.3%	98.0%	97.8%
Oregon	91.2%	91.2%	91.1%	97.2%	97.6%	97.4%
Washington	85.3%N	86.9%N	86.9%N	94.5%	95.6%	95.3%
Region 10	87.8%	88.9%	88.9%	95.8%	96.6%	96.4%
NATIONAL	88.0%	89.9%	89.6%	95.9%	96.9%	96.7%
# OF STATES NOT MEETING CRITERIA	19	13	11	4	3	2

FOOTNOTES:

E INDICATES STATES WHICH ARE ESTIMATED
 N INDICATES STATES NOT MEETING CRITERIA
 * INDICATES STATES WITH NO WAITING WEEK

INTRASTATE

FIRST PAYMENT TIME LAPSE PERCENTAGE

LAPSE PERIOD: <= 14 days (or 21 if no ww)

HS: SEP 1991 - SEP 1992

RUN DATE 11/03/1992

STATE	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
* Connecticut	91.9	95.2	95.0	95.8	95.0	91.3	91.0	93.1	90.8	91.4	94.3	90.4	86.5
Maine	90.5	92.1	92.6	86.6	89.6	88.4	88.6	93.5	89.0	91.5	92.6	84.6	88.4
Massachusetts	90.3	92.4	92.6	91.0	92.5	90.2	88.9	89.4	88.6	89.0	88.6	81.1	83.2
* New Hampshire	88.2	89.6	90.2	89.4	90.6	81.1	83.2	96.0	75.6	83.8	92.1	89.1	92.1
Rhode Island	90.6	90.8	93.9	95.7	94.7	92.0	87.4	94.7	92.7	91.2	92.6	84.5	90.6
Vermont	87.3	92.3	94.3	94.4	96.1	95.3	93.4	94.5	93.8	93.4	93.2	93.0	92.5
Region 01	90.5	92.8	93.2	92.3	93.2	90.4	89.3	92.8	88.9	90.0	91.3	85.7	86.0
New Jersey	90.9	93.3	91.9	93.0	93.0	89.1	88.7	91.6	89.0	89.8	93.7	90.7	91.2
New York	80.7	83.0	84.8	82.6	83.7	84.2	81.8	84.2	84.5	85.1	87.0	85.7	82.8
Puerto Rico	86.4	91.6	91.8	89.6	85.6	83.6	81.4	86.5	82.9	84.6	87.5	82.7	.0
Virgin Islands	81.9	87.1	91.5	81.9	80.7	45.7	50.3	66.7	75.4	66.7	70.4	79.2	69.8
Region 02	84.6	87.4	87.7	86.4	87.0	85.6	83.8	86.9	85.8	86.5	89.4	86.8	85.6
* Delaware	82.8	86.6	92.9	89.4	90.4	89.9	94.3	84.8	81.9	85.5	92.9	90.6	95.6
District of Columbia	87.9	90.2	88.3	88.5	85.5	82.5	79.8	84.7	82.3	75.0	82.6	83.8	82.9
* Maryland	92.5	93.7	93.7	92.5	90.0	86.7	88.6	90.1	88.6	90.0	92.1	91.8	89.4
Pennsylvania	91.1	93.7	93.1	93.4	90.7	88.1	90.1	91.9	90.0	90.9	90.8	87.7	89.0
Virginia	94.2	95.2	95.5	95.4	93.3	92.6	93.9	94.7	95.4	94.9	96.4	95.5	94.4
Virginia	91.2	94.8	93.1	90.6	92.7	90.2	92.3	92.6	86.5	92.3	93.1	89.1	88.8
03	91.5	93.7	93.5	93.1	91.1	88.7	90.6	91.7	90.0	90.9	91.8	89.8	90.0
* Alabama	97.5	97.8	97.5	97.1	93.3	89.2	92.4	95.6	94.2	94.9	97.6	90.1	93.7
Florida	92.8	93.9	93.9	91.5	89.8	91.3	90.5	93.1	92.7	92.5	92.3	89.5	82.2
* Georgia	95.1	96.3	96.9	96.3	92.4	89.3	93.0	94.0	94.0	94.5	96.6	93.7	95.0
* Kentucky	93.2	92.9	94.2	91.5	91.9	88.2	90.3	95.0	91.3	92.4	94.9	90.9	90.7
Mississippi	91.9	94.8	94.8	92.9	90.4	89.3	90.2	91.4	91.9	94.7	94.0	94.5	90.3
North Carolina	91.1	91.8	93.1	92.3	89.9	88.6	89.5	88.4	88.1	85.5	91.7	91.0	90.9
South Carolina	98.6	98.8	98.5	96.8	95.4	97.1	98.3	98.2	98.5	98.6	97.5	97.9	98.3
Tennessee	95.3	97.6	97.6	97.2	96.6	95.8	95.2	97.0	96.7	96.4	97.2	95.6	95.6
Region 04	94.1	95.2	95.5	94.3	92.7	91.1	92.1	93.7	93.1	93.2	94.9	92.3	89.7
Illinois	91.5	92.2	93.4	91.5	89.8	88.0	88.7	90.8	89.2	89.9	89.8	86.5	89.4
Indiana	85.4	89.4	88.7	88.8	87.8	84.7	85.1	89.9	87.7	88.0	92.2	92.7	86.5
* Michigan	90.4	94.4	95.8	92.9	73.7	81.0	89.9	91.1	91.9	91.0	94.2	97.6	85.5
Minnesota	96.9	98.1	98.2	98.1	98.3	97.3	97.2	97.5	96.8	97.5	96.8	96.3	97.3
Ohio	90.4	93.0	93.1	92.2	89.1	86.6	87.7	91.0	91.3	91.9	92.5	94.2	90.5
* Wisconsin	95.0	96.4	97.7	97.9	97.1	93.9	95.9	96.3	95.3	96.4	96.9	94.5	93.5
Region 05	91.2	93.5	94.5	93.3	86.6	86.6	90.0	91.9	91.3	91.8	93.1	94.9	89.4
Arkansas	89.0	94.5	94.2	91.0	89.7	82.7	86.4	92.4	88.6	88.9	88.7	86.1	87.8
Louisiana	88.8	90.9	91.5	88.0	88.0	83.3	86.0	88.7	86.5	89.6	87.0	88.9	85.6
New Mexico	90.1	89.0	90.0	87.7	84.9	71.9	75.5	86.5	82.3	86.5	79.4	76.7	86.6
Oklahoma	89.2	92.2	91.8	88.8	91.5	92.8	90.1	90.8	90.7	91.4	90.7	90.9	90.7
as	92.8	93.9	92.6	90.1	88.8	86.4	86.0	90.5	90.2	91.4	92.0	90.8	92.0
06	91.4	93.2	92.5	89.7	88.8	85.6	85.9	90.3	89.1	90.6	90.1	89.5	90.2

INTRASTATE

FIRST PAYMENT TIME LAPSE PERCENTAGE

TIME LAPSE PERIOD: <= 14 days (or 21 if no ww)

THS: SEP 1991 - SEP 1992

RUN DATE 11/03/1992

STATE	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
* Iowa	86.5	90.1	92.4	89.2	92.2	83.6	86.7	87.9	83.9	84.6	89.6	84.3	84.7
Kansas	86.2	91.4	91.2	91.5	92.9	87.7	88.0	90.2	89.9	89.9	89.8	89.3	87.8
Missouri	88.8	91.3	90.9	88.7	91.0	89.2	89.5	91.2	87.0	89.2	89.3	85.4	83.2
Nebraska	96.6	95.8	96.7	96.1	96.9	94.4	95.4	95.2	94.4	95.8	94.1	94.1	94.3
Region 07	88.6	91.5	91.9	90.3	92.2	88.2	89.2	90.8	87.8	89.2	89.8	86.8	85.7
Colorado	81.6	83.2	82.7	81.3	86.6	80.2	81.9	85.9	84.8	84.3	86.2	82.0	82.5
Montana	90.5	92.1	92.3	92.3	92.4	85.8	88.1	89.1	88.7	92.2	89.0	87.1	88.1
North Dakota	87.7	92.7	93.3	94.6	95.5	90.7	90.2	91.3	89.3	91.9	92.1	90.6	85.7
South Dakota	92.2	92.5	95.9	93.4	95.4	91.9	92.3	92.7	92.8	93.2	93.6	91.8	88.1
Utah	82.5	88.2	88.6	88.6	90.0	83.9	85.0	87.9	86.5	87.7	87.9	82.4	85.6
Wyoming	95.8	97.1	98.4	96.8	97.7	95.9	96.7	96.9	94.8	95.6	94.5	93.9	96.3
Region 08	84.6	87.8	88.9	87.7	91.1	85.0	86.2	88.7	87.2	88.4	88.6	84.8	85.5
Arizona	91.8	93.5	93.4	93.1	92.0	91.9	91.4	93.5	90.6	92.2	94.0	90.6	92.2
California	87.3	90.4	90.9	88.1	86.0	86.8	82.9	84.7	85.2	82.4	84.7	84.6	85.8
Hawaii	88.2	89.8	89.4	90.5	90.5	86.2	88.2	88.3	89.6	88.8	89.2	88.8	88.6
* Nevada	88.4	83.6	87.7	84.4	89.1	84.7	83.8	88.7	89.2	92.8	92.0	88.8	87.4
Region 09	87.6	90.4	90.9	88.3	86.5	87.0	83.5	85.5	85.8	83.5	85.6	85.2	86.2
Alaska	88.8	92.3	92.1	90.5	92.0	89.6	87.8	89.6	87.2	87.1	84.6	85.0	84.8
Idaho	93.1	94.3	95.6	95.1	95.8	93.3	94.1	95.8	92.7	93.3	94.5	95.9	93.2
Oregon	90.9	93.2	92.7	91.2	91.5	88.4	89.8	91.4	89.4	92.2	92.2	89.9	91.2
Washington	86.9	89.4	90.6	86.4	88.5	85.4	83.0	87.4	87.4	85.7	88.3	86.7	85.3
Region 10	88.7	91.4	91.8	89.2	90.6	87.5	86.8	89.8	88.3	88.6	89.8	88.6	87.8
US	89.7	92.0	92.4	91.0	89.4	87.6	87.6	90.0	88.9	89.1	90.8	90.1	88.0

FOOTNOTES:

* INDICATES STATES WITH NO WAITING WEEK

INTRASTATE

FIRST PAYMENT TIME LAPSE PERCENTAGE

PSE PERIOD: <= 35 days

MONTHS: SEP 1991 - SEP 1992

RUN DATE 11/03/1992

STATE	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
Connecticut	96.0	97.4	97.5	98.1	98.1	95.9	94.9	96.2	95.4	95.4	97.5	96.4	93.2
Maine	96.4	97.2	97.1	97.3	97.7	97.2	96.2	97.3	96.3	96.6	97.6	96.3	95.7
Massachusetts	96.3	97.2	97.2	98.0	98.7	97.6	96.7	96.2	95.7	96.3	97.4	95.2	94.7
New Hampshire	93.2	93.6	94.4	96.7	97.2	92.4	92.5	99.3	91.2	91.0	96.4	94.6	95.4
Rhode Island	96.3	96.4	98.1	99.0	99.4	98.7	93.1	98.5	98.2	97.2	96.8	96.8	95.8
Vermont	95.5	95.7	98.4	98.4	98.8	98.6	97.6	98.0	98.5	97.2	98.4	97.2	97.2
Region 01	96.1	96.9	97.3	98.0	98.5	97.1	95.8	97.3	95.8	95.9	97.3	95.9	94.6
New Jersey	97.4	98.0	97.8	98.4	98.5	97.9	96.1	97.0	96.5	95.3	98.4	96.8	96.4
New York	94.7	95.2	95.3	96.5	96.2	95.9	94.9	94.6	94.5	94.8	96.3	95.9	94.4
Puerto Rico	94.1	96.8	97.1	96.4	95.8	93.1	91.5	93.9	92.8	92.9	94.7	93.1	.0
Virgin Islands	95.2	93.2	98.3	94.0	95.2	95.5	83.4	80.7	86.2	80.7	93.7	93.1	91.5
Region 02	95.5	96.3	96.3	97.1	97.0	96.3	95.0	95.4	95.0	94.7	96.9	95.9	95.0
Delaware	93.7	93.4	96.2	94.8	95.9	95.8	96.9	91.9	89.2	92.3	96.3	95.0	97.4
District of Columbia	93.2	93.5	93.4	94.8	94.3	93.7	91.8	92.4	92.2	87.3	92.6	92.1	92.9
Maryland	96.4	96.9	97.1	97.6	97.4	95.6	94.8	95.0	94.7	95.0	97.0	96.8	94.9
Pennsylvania	96.5	97.7	97.6	98.5	98.9	97.2	96.5	97.3	96.9	96.7	96.5	95.9	95.3
Virginia	97.5	97.7	98.4	98.7	99.2	98.4	97.9	97.6	98.1	97.7	98.6	98.3	97.0
Region 03	97.2	97.8	98.1	98.4	98.9	97.9	97.2	96.5	92.9	97.4	98.1	97.0	96.9
Alabama	96.5	97.3	97.5	98.2	98.6	97.1	96.4	96.7	96.2	96.3	96.9	96.3	95.6
Alabama	98.8	99.3	99.2	99.3	99.1	95.0	95.1	96.9	96.5	96.9	99.2	95.5	96.0
Florida	96.9	97.5	97.6	97.8	97.4	97.3	96.8	97.3	97.4	97.4	98.0	97.3	96.4
Georgia	97.2	97.9	98.3	98.4	98.3	94.7	95.6	96.5	96.7	96.8	98.6	97.1	97.2
Kentucky	96.6	97.3	97.6	97.5	98.4	96.0	95.1	97.5	96.7	96.7	98.0	96.7	95.4
Mississippi	96.0	97.0	97.8	98.1	98.0	96.6	95.8	94.8	95.8	97.5	97.6	97.7	95.1
North Carolina	96.2	96.7	97.3	97.7	97.9	96.3	95.8	95.6	95.8	95.1	96.8	96.1	95.7
South Carolina	99.7	99.7	99.7	98.5	99.7	99.4	99.5	99.6	99.5	99.7	99.8	99.6	99.6
Tennessee	97.0	98.6	98.7	98.8	99.4	98.1	97.3	98.2	98.2	97.9	98.9	98.2	97.5
Region 04	97.2	97.9	98.2	98.2	98.6	96.7	96.5	97.1	97.1	97.2	98.3	97.3	96.7
Illinois	96.9	96.8	97.9	98.4	98.2	97.6	96.5	97.5	96.5	96.6	97.0	96.0	95.8
Indiana	94.7	96.3	96.5	97.1	97.9	96.2	94.6	95.9	95.4	95.1	97.0	98.4	94.6
Michigan	97.7	99.0	99.4	99.3	98.7	96.2	97.3	97.8	97.9	98.3	99.2	99.8	95.9
Minnesota	99.5	99.7	99.9	99.9	99.9	99.8	99.4	99.3	99.5	99.7	99.7	99.6	99.7
Ohio	96.5	97.7	98.3	98.6	97.9	96.7	95.8	96.7	96.6	97.2	98.2	98.9	97.0
Wisconsin	97.1	97.8	98.8	99.2	99.2	97.5	97.6	97.8	97.5	97.8	98.8	97.5	96.4
Region 05	97.1	97.8	98.6	98.8	98.6	97.0	96.8	97.4	97.1	97.4	98.2	98.9	96.3
Arkansas	95.7	97.4	97.7	97.7	97.6	94.6	93.5	96.7	95.0	94.9	96.8	95.0	94.3
Louisiana	95.3	95.1	96.7	96.4	97.3	95.9	95.2	94.8	95.1	95.7	95.6	96.1	94.6
New Mexico	96.6	95.6	96.8	96.2	97.3	96.2	93.8	95.2	94.1	95.6	94.8	93.1	95.4
Oklahoma	96.6	96.7	97.2	97.0	97.7	98.4	96.7	96.4	96.8	96.6	96.7	97.2	95.4
Region 06	97.2	97.3	97.0	98.0	97.2	96.4	94.7	96.4	95.9	96.6	96.9	96.3	96.6
	96.7	96.9	97.1	97.6	97.3	96.4	94.8	96.1	95.7	96.2	96.6	96.1	95.9

INTRASTATE

FIRST PAYMENT TIME LAPSE PERCENTAGE

TIME LAPSE PERIOD: <= 35 days

THS: SEP 1991 - SEP 1992

RUN DATE 11/03/1992

STATE	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
Iowa	94.7	96.1	97.7	97.7	98.2	95.8	95.6	95.6	95.9	95.3	97.2	95.8	93.9
Kansas	93.2	95.6	96.4	97.1	98.0	96.0	94.6	95.4	96.2	95.6	96.6	96.9	94.3
Missouri	97.1	98.0	98.1	98.5	98.8	98.9	97.8	98.1	97.9	97.6	98.5	97.3	96.0
Nebraska	98.7	98.3	99.0	99.2	99.5	98.5	98.3	98.0	98.6	98.4	98.7	98.4	98.7
Region 07	96.1	97.2	97.8	98.1	98.6	97.7	96.8	97.1	97.2	96.8	97.9	97.0	95.5
Colorado	92.6	93.9	94.9	94.1	95.8	94.3	93.3	93.2	95.3	93.6	94.1	91.4	90.6
Montana	96.2	97.0	97.9	98.8	98.1	96.7	95.6	95.4	97.0	97.3	97.0	96.7	95.5
North Dakota	98.2	98.3	99.4	99.1	99.4	98.5	96.9	97.3	98.3	98.7	99.0	98.1	98.3
South Dakota	98.2	96.7	98.9	98.3	98.6	99.0	97.3	97.8	97.7	97.5	98.3	98.6	94.9
Utah	97.7	98.0	98.5	98.0	98.6	97.5	96.3	97.0	97.4	97.3	98.2	96.6	96.5
Wyoming	99.0	98.8	99.5	99.0	99.4	98.8	98.7	99.1	97.8	98.7	97.9	97.9	97.9
Region 08	95.5	96.2	97.4	96.7	97.8	96.5	95.4	95.6	96.5	96.1	96.5	94.9	94.0
Arizona	96.9	98.0	98.0	98.1	97.9	98.3	97.3	98.0	96.8	97.1	98.0	97.6	96.9
California	97.4	97.9	98.1	98.0	97.7	97.8	97.1	96.7	96.8	96.3	96.8	96.0	95.8
Hawaii	97.5	97.8	97.9	97.5	98.4	97.7	96.4	97.2	97.5	97.7	98.0	97.0	97.9
Nevada	95.0	92.3	93.7	92.4	95.4	93.3	92.9	95.2	96.3	97.2	96.9	95.4	94.0
Region 09	97.3	97.7	98.0	97.8	97.6	97.7	97.0	96.8	96.8	96.4	96.9	96.1	95.8
Alaska	98.3	98.7	99.3	98.9	99.2	98.5	98.1	98.3	97.8	98.5	97.4	97.8	96.8
Idaho	98.7	98.7	99.1	99.1	98.6	98.4	97.5	98.2	97.0	97.0	97.3	98.8	97.3
Oregon	97.3	98.5	97.9	98.4	98.6	97.2	96.8	97.6	97.1	97.2	98.2	97.0	97.2
Washington	95.3	96.2	97.7	95.7	96.4	95.9	92.3	94.4	95.9	94.3	96.2	95.9	94.5
Region 10	96.4	97.4	98.0	97.1	97.6	96.8	94.8	96.2	96.5	95.8	97.0	96.7	95.8
US	96.7	97.4	97.7	98.0	98.1	97.0	96.2	96.7	96.5	96.4	97.4	97.1	95.9

**INTERSTATE LIABILITY
FIRST PAYMENT TIME LAPSE PERCENTAGE**

MONTH: SEP 1992

QUARTER: JUL 1992 - SEP 1992

APR 1992 - SEP 1992

11/03/1992

STATE	<= 14 Days (or 21 if no WW)			<= 35 Days		
	MONTH	QUARTER	YEAR	MONTH	QUARTER	YEAR
* Connecticut	24.0%N	32.3%N	52.5%N	53.8%N	61.8%N	71.8%N
Maine	61.4%N	66.7%N	74.4%	78.1%	85.6%	90.3%
Massachusetts	68.6%N	72.5%	71.1%	84.9%	87.2%	85.7%
* New Hampshire	78.7%	73.7%	67.4%N	91.5%	86.3%	85.1%
Rhode Island	73.4%	75.4%	75.1%	89.2%	92.1%	91.7%
Vermont	76.6%	70.1%	63.1%N	87.2%	91.4%	89.6%
Region 01	52.7%N	60.2%N	66.5%N	73.6%N	80.3%	83.7%
New Jersey	65.6%N	66.2%N	62.8%N	80.6%	81.6%	78.0%N
New York	67.4%N	68.8%N	63.8%N	81.6%	83.8%	79.3%
Puerto Rico	.0%N	82.1%	78.8%	.0%N	90.4%	90.1%
Virgin Islands	34.2%NE	53.5%NE	53.6%NE	65.8%NE	77.9%NE	77.5%NE
Region 02	66.1%NE	68.0%NE	63.9%NE	80.9% E	83.0% E	79.1% E
* Delaware	80.8%	89.1%	78.5%	91.4%	93.8%	86.7%
District of Columbia	70.2%	69.2%N	65.4%N	89.4%	90.1%	88.5%
* Maryland	68.2%N	69.6%N	69.8%N	80.6%	82.0%	81.6%
Pennsylvania	59.4%N	60.2%N	60.3%N	84.2%	85.4%	84.7%
Virginia	78.8%	80.8%	77.3%	91.8%	92.5%	90.4%
West Virginia	69.1%N	77.5%	75.9%	88.7%	95.1%	92.7%
Region 03	68.2%N	70.2%	68.1%N	86.3%	87.8%	86.2%
* Alabama	92.8%	87.3%	88.0%	95.8%	94.0%	93.6%
Florida	74.1%	77.7%	78.2%	92.1%	94.5%	94.3%
* Georgia	80.2%	78.6%	76.7%	87.7%	89.9%	88.4%
* Kentucky	69.9%N	71.8%	74.7%	84.6%	88.9%	89.5%
Mississippi	82.2%	81.3%	79.5%	94.1%	93.2%	92.6%
North Carolina	75.2%	79.1%	76.1%	91.7%	91.8%	89.8%
South Carolina	88.8%	89.3%	89.8%	95.4%	96.6%	97.2%
Tennessee	73.3%	74.5%	76.4%	86.7%	90.9%	90.9%
Region 04	77.6%	78.8%	79.0%	91.1%	93.0%	92.6%
Illinois	69.6%N	71.0%	71.7%	89.9%	90.8%	90.7%
Indiana	59.5%N	64.1%N	61.7%N	78.1%	85.3%	84.7%
* Michigan	58.4%N	58.2%N	66.1%N	81.1%	85.3%	87.2%
Minnesota	66.4%N	71.4%	77.6%	91.4%	93.7%	95.0%
Ohio	69.8%N	75.0%	75.2%	87.7%	88.8%	87.7%
* Wisconsin	72.4%	77.8%	79.1%	87.5%	90.0%	90.6%
Region 05	67.5%N	70.5%	72.0%	87.1%	89.4%	89.4%
Arkansas	67.5%N	57.2%N	55.5%N	85.8%	79.7%	77.9%N
Louisiana	73.7%	72.2%	70.6%	90.6%	85.2%	85.9%
New Mexico	69.4%N	62.0%N	64.4%N	84.3%	86.7%	86.5%
Oklahoma	73.6%	78.4%	75.5%	94.3%	93.3%	93.0%
Texas	70.0%N	70.8%	71.5%	90.5%	90.2%	90.6%
Region 06	70.5%	69.5%N	69.4%N	89.9%	88.1%	88.2%

**INTERSTATE LIABLE
FIRST PAYMENT TIME LAPSE PERCENTAGE**

MONTH: SEP 1992
 QUARTER: JUL 1992 - SEP 1992
 YEAR: APR 1992 - SEP 1992

11/03/1992

<= 14 Days (or 21 if no WW)

<= 35 Days

MONTH QUARTER YEAR

MONTH QUARTER YEAR

* Iowa	61.6%N	60.5%N	62.2%N	80.4%	85.8%	84.2%
Kansas	70.5%	69.1%N	73.0%	82.9%	88.3%	89.6%
Missouri	64.5%N	59.3%N	62.7%N	93.6%	90.7%	92.5%
Nebraska	77.1%	77.7%	79.7%	97.3%	97.5%	97.0%
Region 07	68.1%N	65.2%N	68.4%N	89.3%	90.4%	91.5%
Colorado	69.7%N	72.9%	70.0%N	83.8%	87.5%	88.0%
Montana	73.5%	62.8%N	68.2%N	94.1%	88.4%	88.8%
North Dakota	60.0%N	79.2%	83.9%	80.0%	94.3%	95.7%
South Dakota	80.0%	87.0%	84.1%	100.0%	96.1%	95.4%
Utah	68.3%N	65.0%N	64.9%N	87.1%	87.3%	88.1%
Wyoming	73.5%	71.2%	72.5%	91.2%	91.1%	92.9%
Region 08	70.3%	71.1%	70.6%	87.0%	88.8%	89.6%
Arizona	73.7%	71.7%	69.8%N	93.3%	93.3%	91.9%
California	45.4%N	41.3%N	40.4%N	82.3%	81.8%	81.2%
Hawaii	59.5%N	67.4%N	69.4%N	88.5%	92.4%	91.5%
* Nevada	54.9%N	63.5%N	67.4%N	85.5%	89.4%	90.5%
Region 09	50.0%N	48.2%N	47.8%N	84.1%	84.4%	83.8%
Alaska	62.5%N	62.3%N	64.2%N	91.8%	90.6%	91.1%
Idaho	72.7%	69.5%N	71.5%	86.4%	91.4%	91.8%
Oregon	74.3%	73.7%	74.5%	94.6%	94.6%	94.1%
Washington	74.3%	72.8%	69.5%N	90.1%	89.8%	87.6%
Region 10	68.9%N	68.7%N	68.7%N	91.8%	91.4%	90.8%

NATIONAL	64.4%NE	65.5%NE	65.5%NE	86.3% E	87.6% E	86.9% E
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# OF STATES NOT MEETING CRITERIA	28	22	24	3	2	4
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FOOTNOTES:

E INDICATES STATES WHICH ARE ESTIMATED
 N INDICATES STATES NOT MEETING CRITERIA
 * INDICATES STATES WITH NO WAITING WEEK

INTERSTATE LIABILITY

FIRST PAYMENT TIME LAPSE PERCENTAGE

TIME LAPSE PERIOD: <= 14 days (or 21 if no ww)

THS: SEP 1991 - SEP 1992

RUN DATE 11/03/1992

STATE	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
* Connecticut	67.0	79.5	81.0	65.3	71.6	66.0	61.8	68.7	72.3	72.4	42.1	34.2	24.0
Maine	32.7	57.5	64.5	62.2	50.8	58.1	69.0	84.6	74.6	53.2	75.9	60.3	61.4
Massachusetts	77.7	78.6	76.7	74.5	66.4	58.1	60.8	65.5	73.8	71.0	75.3	72.4	68.6
* New Hampshire	86.8	87.5	86.8	124.1	59.3	54.2	64.6	87.6	30.3	54.0	76.3	64.0	78.7
Rhode Island	70.6	73.2	79.8	67.9	78.0	78.1	69.3	80.0	71.4	72.4	80.6	70.5	73.4
Vermont	51.0	78.5	71.8	69.4	69.6	65.4	63.3	65.1	50.6	57.6	73.8	61.3	76.6
Region 01	70.1	76.7	76.8	72.3	66.9	62.5	63.2	75.9	66.6	67.5	68.6	58.1	52.7
New Jersey	71.7	74.7	77.3	75.5	76.8	56.3	52.1	57.5	59.8	62.0	70.2	62.3	65.6
New York	61.5	64.4	68.1	62.3	44.2	47.6	51.4	54.3	58.3	66.3	70.7	68.4	67.4
Puerto Rico	80.4	80.4	83.3	87.4	84.5	76.7	78.6	74.0	69.0	81.9	78.7	85.0	.0
Virgin Islands	70.6	60.0	72.7	47.1	45.5	48.1	55.6	42.9	66.7	42.9	60.0	83.3	34.2
Region 02	66.7	69.5	72.4	68.4	58.5	52.2	52.6	56.2	59.5	65.1	70.7	67.0	66.1
* Delaware	64.5	69.0	83.0	75.7	46.9	21.6	48.1	63.1	55.5	72.3	89.2	93.6	80.8
District of Columbia	75.5	84.3	82.8	74.3	68.8	63.6	57.3	62.4	64.3	57.3	69.4	67.9	70.2
* Maryland	71.9	75.0	78.8	40.2	68.8	69.4	59.8	70.1	71.5	68.0	71.3	69.1	68.2
Pennsylvania	77.7	76.5	82.8	76.4	61.6	52.5	54.1	54.3	63.0	64.4	67.0	53.1	59.4
Virginia	81.3	80.6	80.4	78.1	79.3	71.1	71.2	75.9	72.5	73.3	83.1	80.3	78.8
* Virginia	82.6	80.8	82.8	78.8	82.8	70.1	82.7	78.7	66.2	76.6	82.7	74.3	69.1
03	76.4	77.9	81.4	68.4	68.2	59.9	59.3	64.8	66.9	66.6	73.6	68.2	68.2
* Alabama	97.5	91.7	91.9	102.4	89.5	86.2	86.6	87.8	90.1	89.0	83.5	86.2	92.8
Florida	80.3	80.1	78.4	76.7	69.9	71.6	73.8	75.5	80.3	80.0	82.1	73.2	74.1
* Georgia	82.5	85.6	85.8	87.4	77.7	72.8	70.1	74.4	73.5	76.3	82.8	72.9	80.2
* Kentucky	71.0	82.4	72.7	98.8	73.3	65.6	67.7	77.3	77.6	78.6	77.1	67.5	69.9
Mississippi	78.5	88.6	85.4	80.9	74.2	61.3	66.1	77.3	75.0	81.0	80.1	81.9	82.2
North Carolina	77.8	80.3	84.7	78.9	66.4	65.5	67.7	73.5	67.2	77.3	81.8	78.0	75.2
South Carolina	91.4	94.6	93.2	95.1	90.0	87.1	91.2	93.1	89.9	87.2	90.5	88.2	88.8
Tennessee	85.7	89.1	85.9	81.5	79.3	75.0	76.2	81.7	75.9	77.5	78.5	70.7	73.3
Region 04	82.5	84.8	83.8	83.9	75.9	72.8	74.6	78.7	78.5	80.0	82.1	75.2	77.6
Illinois	81.1	81.8	84.1	71.6	66.1	68.2	72.0	75.0	69.8	71.5	73.2	69.8	69.6
Indiana	62.2	71.3	66.4	67.6	63.8	61.1	50.4	58.6	55.6	65.4	64.8	67.3	59.5
* Michigan	64.5	76.5	80.4	30.1	74.7	76.1	83.0	74.8	62.3	83.6	37.2	70.9	58.4
Minnesota	81.8	85.8	85.2	84.5	81.4	81.4	79.1	91.0	80.7	72.0	67.4	80.7	66.4
Ohio	72.8	75.3	76.0	73.0	75.9	66.3	58.8	62.0	80.4	85.4	80.2	75.4	69.8
* Wisconsin	78.6	81.0	88.5	76.9	83.7	65.0	71.2	87.2	70.2	76.8	84.1	75.2	72.4
Region 05	75.5	79.2	80.7	66.7	71.8	68.8	67.5	73.6	71.1	75.6	71.6	72.2	67.5
Arkansas	64.8	79.3	69.2	64.0	58.4	33.2	47.4	53.3	50.0	58.2	51.0	54.0	67.5
Louisiana	80.3	73.6	78.0	79.6	77.4	73.2	76.3	73.7	65.1	67.7	72.6	70.5	73.7
New Mexico	72.1	70.8	72.0	69.6	70.9	57.0	66.7	67.2	60.6	70.6	57.5	59.8	69.4
Oklahoma	80.2	83.6	82.6	74.4	79.5	55.8	66.5	72.9	69.3	75.4	85.1	74.8	73.6
Texas	76.3	81.1	78.3	75.0	61.4	59.2	67.2	72.1	73.2	71.6	72.0	70.3	70.0
06	75.5	79.3	77.0	74.1	66.5	58.5	66.3	70.2	68.2	69.6	69.8	68.2	70.5

INTERSTATE LIABLE

FIRST PAYMENT TIME LAPSE PERCENTAGE

TIME LAPSE PERIOD: <= 14 days (or 21 if no ww)

HS: SEP 1991 - SEP 1992

RUN DATE 11/03/1992

STATE	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
* Iowa	79.5	67.8	81.6	69.9	73.3	60.0	55.9	59.8	61.0	70.3	66.9	52.6	61.6
Kansas	64.9	72.1	79.6	75.0	80.8	67.7	70.0	77.3	78.3	75.3	71.7	65.6	70.5
Missouri	62.3	70.8	71.5	64.9	70.7	66.2	67.4	66.6	64.2	67.7	59.8	53.9	64.5
Nebraska	85.1	83.2	82.0	79.4	82.6	77.2	69.5	80.5	84.1	81.0	79.1	76.8	77.1
Region 07	67.8	72.8	76.7	70.9	76.0	67.4	67.6	71.5	71.3	72.2	66.7	60.9	68.1
Colorado	67.4	68.9	71.3	68.5	64.5	60.0	59.3	67.6	70.1	63.2	78.4	68.9	69.7
Montana	85.3	73.8	79.0	70.4	74.6	56.1	61.1	69.2	73.8	77.5	59.6	57.1	73.5
North Dakota	71.4	73.7	89.2	77.2	78.8	71.7	69.8	82.4	91.4	86.4	80.0	88.9	60.0
South Dakota	80.0	88.0	80.0	80.4	86.2	81.8	87.1	76.5	87.0	82.4	93.5	84.6	80.0
Utah	75.0	76.7	76.1	74.8	73.5	67.9	63.8	69.7	63.4	61.0	67.3	57.7	68.3
Wyoming	81.8	80.4	77.4	65.1	77.1	76.8	71.4	80.5	71.7	65.0	70.6	70.5	73.5
Region 08	73.0	73.8	75.7	70.6	71.7	64.9	64.1	72.0	71.4	66.3	74.2	67.7	70.3
Arizona	77.2	74.3	74.5	68.7	59.2	55.5	45.0	62.5	68.4	72.0	71.6	70.2	73.7
California	48.6	41.2	30.3	22.3	18.1	39.7	33.0	41.0	38.2	39.0	37.9	40.5	45.4
Hawaii	70.4	73.5	78.7	67.9	73.0	67.9	65.7	70.0	76.6	69.8	73.5	70.5	59.5
* Nevada	78.5	76.7	77.3	68.4	74.8	68.8	65.1	74.0	65.1	73.2	69.7	65.5	54.9
Region 09	55.5	51.4	41.1	35.0	29.2	44.9	38.5	48.0	46.3	47.6	48.0	46.6	50.0
Alaska	66.0	79.0	68.1	67.3	66.1	59.6	55.7	70.9	63.4	62.7	61.4	63.1	62.5
Idaho	80.8	89.2	92.1	80.1	80.8	77.0	71.2	76.1	72.2	69.2	73.5	62.9	72.7
Oregon	78.5	81.7	83.1	73.8	72.3	65.5	69.2	72.8	74.0	79.9	81.6	64.5	74.3
Washington	68.4	74.9	79.4	68.4	66.9	51.1	57.6	60.7	69.5	69.5	72.5	71.5	74.3
Region 10	70.9	78.7	76.0	69.9	68.4	59.1	60.3	68.6	68.4	69.2	70.8	65.9	68.9
US	70.2	73.1	70.7	65.1	62.1	59.6	58.7	65.5	64.3	66.3	68.6	63.3	64.4

FOOTNOTES:

* INDICATES STATES WITH NO WAITING WEEK

INTERSTATE LIABLE

FIRST PAYMENT TIME LAPSE PERCENTAGE

TIME LAPSE PERIOD: <= 35 days

12 MONTHS: SEP 1991 - SEP 1992

RUN DATE 11/03/1992

	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
Connecticut	83.5	88.2	89.1	90.5	88.4	85.4	76.5	77.4	84.7	81.6	69.1	65.5	53.8
Maine	79.2	85.8	89.3	87.6	85.4	84.1	88.2	95.8	92.3	76.3	88.3	89.7	78.1
Massachusetts	91.0	92.9	91.3	91.2	88.8	82.0	79.1	81.4	86.5	86.3	88.6	87.3	84.9
New Hampshire	88.2	93.2	94.1	85.5	87.3	74.0	81.0	98.1	66.2	72.0	87.1	80.0	91.5
Rhode Island	91.8	93.6	91.4	93.8	95.0	91.7	89.0	93.3	89.9	90.3	95.6	90.7	89.2
Vermont	81.6	95.4	90.6	95.3	90.4	84.6	78.3	89.9	89.4	84.8	93.8	91.9	87.2
Region 01	87.9	91.5	90.7	90.9	89.0	83.9	80.4	88.5	84.9	83.1	85.3	81.3	73.6
New Jersey	85.8	87.5	91.2	88.9	88.0	82.6	71.2	70.2	77.3	76.6	84.6	79.0	80.6
New York	80.6	83.9	83.8	86.4	80.4	74.5	71.1	71.2	73.8	81.5	83.8	85.8	81.6
Puerto Rico	90.8	90.5	87.5	95.1	89.9	83.7	87.2	91.3	86.9	90.5	88.2	92.2	.0
Virgin Islands	94.1	80.0	86.4	88.2	86.4	85.2	83.3	71.4	83.3	71.4	83.3	94.4	65.8
Region 02	83.4	85.7	86.8	87.7	83.8	78.2	71.7	71.6	76.0	79.8	84.4	83.5	80.9
Delaware	86.9	85.7	92.9	87.0	83.0	70.7	73.6	77.1	74.5	79.1	93.1	95.7	91.4
District of Columbia	93.2	94.5	93.8	93.2	91.2	90.1	86.7	84.4	90.5	86.5	90.7	90.0	89.4
Maryland	81.3	85.2	89.0	87.1	86.4	83.7	72.7	81.3	82.6	79.2	81.7	83.9	80.6
Pennsylvania	91.6	90.7	92.9	94.3	91.9	89.1	82.9	81.2	85.5	85.8	87.4	84.2	84.2
Virginia	93.3	93.8	92.8	94.5	94.8	89.6	86.4	88.4	89.5	87.5	92.7	93.0	91.8
West Virginia	97.8	97.0	97.4	95.5	97.9	93.6	92.4	90.9	87.7	91.9	97.3	96.2	88.7
Region 03	90.0	90.5	92.3	92.3	90.8	86.9	80.9	83.4	85.9	84.8	88.8	88.2	86.3
Alabama	99.4	94.2	96.3	96.0	97.1	92.4	91.3	90.6	94.7	94.8	92.8	93.7	95.8
Florida	92.6	92.3	91.4	92.9	92.3	91.9	89.6	91.7	94.3	95.5	97.0	92.2	92.1
Georgia	90.8	92.8	93.3	95.5	91.4	86.4	81.4	87.1	86.8	87.0	93.4	87.7	87.7
Kentucky	82.2	94.3	87.1	89.6	89.2	85.3	85.8	87.2	91.0	92.4	90.9	90.0	84.6
Mississippi	91.7	96.8	95.7	95.9	95.5	92.0	91.9	91.3	92.8	92.3	93.2	92.7	94.1
North Carolina	87.6	90.4	92.6	92.6	91.8	86.4	88.1	88.1	86.2	89.0	93.1	89.4	91.7
South Carolina	97.8	99.7	97.6	99.5	97.3	97.2	98.4	99.7	98.0	95.4	97.5	96.6	95.4
Tennessee	94.2	94.8	95.5	94.6	95.8	91.2	89.5	91.0	91.4	90.4	93.4	91.3	86.7
Region 04	92.3	93.7	93.3	94.4	93.5	90.5	89.1	91.0	92.1	92.9	95.3	91.5	91.1
Illinois	92.9	95.0	96.3	96.7	94.8	94.3	90.3	90.9	90.5	90.1	91.8	90.5	89.9
Indiana	88.3	90.7	90.3	90.4	89.3	88.9	82.2	82.7	83.2	87.5	88.3	88.4	78.1
Michigan	91.8	91.5	92.4	94.5	93.1	90.5	92.1	87.4	89.5	90.9	77.6	93.3	81.1
Minnesota	98.4	98.2	98.8	99.2	96.3	97.7	94.5	96.0	97.5	94.7	93.6	95.6	91.4
Ohio	89.4	90.2	90.5	93.1	92.1	87.7	79.4	80.7	88.9	91.5	91.0	87.8	87.7
Wisconsin	92.9	90.2	96.0	95.9	94.4	87.0	83.0	93.5	89.0	88.1	93.1	88.7	87.5
Region 05	92.0	93.3	94.1	95.4	93.5	91.6	86.6	88.5	89.6	90.5	90.6	90.2	87.1
Arkansas	89.0	92.6	92.8	90.0	85.3	74.0	70.0	74.3	82.0	71.9	75.2	79.1	85.8
Louisiana	94.3	92.4	91.9	94.3	92.7	89.2	90.4	88.8	84.6	85.6	84.6	80.9	90.6
New Mexico	89.1	92.9	91.6	91.1	87.9	86.6	85.7	87.5	84.6	86.8	86.7	88.9	84.3
Oklahoma	94.2	97.2	95.7	94.2	95.9	86.0	86.3	91.8	92.1	94.2	94.8	90.1	94.3
Texas	94.2	94.4	94.9	95.3	91.2	89.7	87.8	89.6	92.0	91.6	90.6	89.3	90.5
Region 06	93.2	93.9	94.0	94.2	91.0	87.3	85.8	87.8	89.1	88.1	87.8	86.7	89.9

INTERSTATE LIABLE

FIRST PAYMENT TIME LAPSE PERCENTAGE

TIME LAPSE PERIOD: <= 35 days

THS: SEP 1991 - SEP 1992

RUN DATE 11/03/1992

STATE	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
Iowa	94.3	89.8	94.7	91.7	90.5	83.1	78.3	82.1	74.0	90.7	88.1	88.6	80.4
Kansas	87.7	87.5	93.1	92.3	94.3	90.1	87.3	91.3	91.1	90.6	94.0	88.3	82.9
Missouri	94.3	96.6	95.9	95.7	96.4	94.1	94.2	94.7	93.6	94.7	90.8	88.0	93.6
Nebraska	97.8	98.1	98.0	97.3	97.8	97.9	93.7	95.8	96.6	97.4	97.3	97.8	97.3
Region 07	92.6	93.2	95.2	94.7	95.3	92.2	90.5	92.7	91.7	93.5	92.5	89.4	89.3
Colorado	87.4	90.7	89.5	88.2	91.2	82.9	83.2	89.1	91.6	84.1	90.1	88.0	83.8
Montana	94.1	96.3	96.3	95.9	93.2	96.5	90.7	87.2	85.7	95.0	84.6	88.6	94.1
North Dakota	92.9	89.5	94.6	96.5	91.8	94.3	83.7	94.1	97.1	100.0	100.0	94.4	80.0
South Dakota	85.0	96.0	95.0	93.5	96.6	95.5	96.8	91.2	100.0	94.1	96.8	92.3	100.0
Utah	95.6	89.5	92.3	94.4	94.0	93.6	86.2	88.1	88.4	90.0	87.5	87.2	87.1
Wyoming	93.9	94.1	98.8	97.2	99.1	91.3	94.3	98.9	90.0	91.7	92.6	88.6	91.2
Region 08	90.4	92.3	92.9	92.1	93.3	88.7	86.5	90.9	90.9	88.8	90.2	88.6	87.0
Arizona	94.0	94.3	92.8	93.8	91.5	87.9	76.3	87.6	91.1	92.4	94.0	92.6	93.3
California	90.9	90.9	90.2	77.3	71.7	81.0	82.0	81.6	78.3	81.6	79.8	82.9	82.3
Hawaii	92.1	93.6	95.4	93.4	92.0	92.5	87.2	87.5	92.3	91.4	95.0	94.2	88.5
Nevada	93.4	89.3	91.8	93.0	93.1	89.4	90.1	92.6	89.0	92.7	91.5	91.0	85.5
Region 09	91.5	91.3	90.8	81.7	76.2	82.8	82.4	83.6	81.5	84.4	83.9	85.0	84.1
Alaska	94.5	96.4	94.7	94.7	94.6	88.2	82.5	90.6	92.6	91.8	90.1	89.7	91.8
Idaho	92.3	96.9	100.0	97.2	93.4	93.8	87.4	89.1	95.8	92.3	95.6	90.3	86.4
Oregon	94.2	96.1	96.2	94.8	94.6	92.9	91.4	93.0	93.8	93.9	96.9	92.1	94.6
Washington	89.2	89.0	94.6	91.7	89.1	79.2	81.3	82.4	87.6	87.0	90.3	88.8	90.1
Region 10	93.0	94.2	95.3	93.9	92.9	86.8	84.6	88.7	91.5	90.8	92.2	90.2	91.8
US	90.6	91.7	92.2	91.0	88.7	86.6	83.2	85.5	86.2	87.3	88.9	87.3	86.3

UCFE
FIRST PAYMENT TIME LAPSE PERCENTAGE

MONTH: SEP 1992

QUARTER: JUL 1992 - SEP 1992

APR 1992 - SEP 1992

11/03/1992

STATE	<= 14 Days (or 21 if no WW)			<= 35 Days		
	MONTH	QUARTER	YEAR	MONTH	QUARTER	YEAR
* Connecticut	66.7%N	69.4%N	76.1%	86.7%	84.7%	88.6%
Maine	80.0%	87.5%	86.2%	87.5%	95.6%	95.1%
Massachusetts	76.3%	84.0%	83.4%	87.8%	96.0%	96.4%
* New Hampshire	100.0%	68.9%N	66.0%N	100.0%	86.7%	85.0%
Rhode Island	65.0%N	67.6%N	70.3%	95.0%	91.9%	91.1%
Vermont	75.0%	76.0%	72.7%	87.5%	88.0%	86.4%
Region 01	75.4%	81.6%	81.3%	88.4%	94.3%	94.5%
New Jersey	64.6%N	87.0%	82.9%	81.7%	95.7%	94.7%
New York	72.2%	84.7%	83.0%	91.9%	96.2%	94.7%
Puerto Rico	.0%N	92.0%	88.1%	.0%N	97.5%	94.9%
Virgin Islands	.0%N	.0%N	16.7%N	100.0%	100.0%	83.3%
Region 02	70.2%	86.0%	83.4%	89.5%	96.2%	94.7%
* Delaware	80.0%	72.7%	75.0%	80.0%	87.9%	89.3%
District of Columbia	74.7%	71.5%	69.3%N	94.3%	90.0%	86.5%
* Maryland	84.6%	79.7%	77.4%	91.5%	90.0%	88.1%
Pennsylvania	50.0%N	59.1%N	61.7%N	74.3%N	85.9%	87.6%
Virginia	89.4%	91.4%	92.1%	97.1%	96.9%	96.6%
West Virginia	50.0%N	85.2%	87.7%	100.0%	100.0%	96.5%
Region 03	68.2%N	71.3%	72.2%	85.2%	89.5%	89.4%
* Alabama	92.0%	88.9%	89.4%	94.7%	95.9%	94.2%
Florida	84.4%	87.4%	88.3%	94.2%	96.3%	96.0%
* Georgia	92.8%	91.5%	91.3%	95.4%	96.9%	96.5%
* Kentucky	87.6%	91.3%	92.5%	91.0%	96.0%	96.6%
Mississippi	81.8%	87.3%	84.4%	86.4%	95.5%	94.8%
North Carolina	81.5%	86.5%	75.7%	95.7%	94.5%	91.9%
South Carolina	100.0%	97.5%	98.6%	100.0%	98.8%	99.6%
Tennessee	91.5%	94.6%	95.7%	98.4%	98.2%	98.5%
Region 04	89.0%	90.8%	90.5%	95.1%	96.6%	96.4%
Illinois	79.1%	83.9%	84.8%	89.1%	95.3%	95.0%
Indiana	90.1%	87.0%	87.7%	98.3%	96.4%	96.4%
* Michigan	70.1%	84.8%	87.4%	89.8%	97.4%	97.6%
Minnesota	90.0%	91.9%	90.9%	90.0%	97.3%	98.5%
Ohio	68.7%N	78.2%	78.0%	90.4%	94.1%	93.5%
* Wisconsin	86.4%	87.6%	87.7%	86.4%	93.8%	94.7%
Region 05	78.5%	83.9%	85.1%	91.6%	95.9%	95.8%
Arkansas	72.2%	72.9%	76.9%	86.1%	87.1%	88.7%
Louisiana	69.0%N	70.6%	72.6%	88.5%	90.3%	90.8%
New Mexico	89.1%	75.0%	73.8%	93.8%	92.9%	89.3%
Oklahoma	66.2%N	82.1%	84.1%	89.2%	93.5%	94.3%
Texas	84.1%	86.0%	85.5%	95.3%	96.0%	94.7%
Region 06	80.1%	82.2%	82.2%	93.2%	94.3%	93.4%

UCFE

FIRST PAYMENT TIME LAPSE PERCENTAGE

MONTH: SEP 1992

QUARTER: JUL 1992 - SEP 1992

YEAR: APR 1992 - SEP 1992

11/03/1992

<= 14 Days (or 21 if no WW)

<= 35 Days

MONTH QUARTER YEAR

MONTH QUARTER YEAR

* Iowa	58.3%N	48.7%N	49.2%N	83.3%	84.6%	85.2%
Kansas	77.1%	82.9%	85.1%	93.8%	96.3%	95.5%
Missouri	62.9%N	65.3%N	67.9%N	83.9%	90.7%	91.6%
Nebraska	87.5%	89.1%	85.5%	100.0%	100.0%	98.8%
Region 07	68.0%N	71.6%	73.6%	87.5%	92.8%	93.0%
Colorado	80.0%	88.2%	79.9%	93.8%	96.8%	93.6%
Montana	63.6%N	79.2%	77.9%	100.0%	100.0%	93.8%
North Dakota	60.0%N	95.4%	93.9%	100.0%	99.5%	98.8%
South Dakota	83.3%	96.8%	97.4%	83.3%	99.0%	99.2%
Utah	88.5%	90.4%	89.1%	94.8%	97.7%	97.6%
Wyoming	100.0%	100.0%	93.1%	100.0%	100.0%	93.1%
Region 08	82.2%	92.1%	89.1%	94.9%	98.3%	97.0%
Arizona	81.0%	93.2%	94.3%	92.4%	98.8%	98.9%
California	78.4%	80.2%	78.3%	92.2%	94.8%	93.7%
Hawaii	75.0%	81.6%	83.1%	100.0%	100.0%	98.4%
* Nevada	88.9%	82.5%	73.5%	94.4%	91.2%	86.3%
Region 09	78.8%	84.1%	82.9%	92.6%	96.0%	95.1%
Alaska	62.5%N	70.7%	78.5%	83.3%	93.5%	95.0%
Idaho	50.0%N	62.2%N	69.8%N	92.9%	94.6%	91.9%
Montgon	61.5%N	65.7%N	77.1%	87.2%	89.5%	92.0%
Washington	67.4%N	73.0%	69.3%N	90.9%	92.3%	89.3%
Region 10	64.6%N	70.5%	72.8%	89.5%	91.9%	91.1%

NATIONAL	77.6%	83.2%	82.8%	91.3%	95.0%	94.4%
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# OF STATES NOT MEETING CRITERIA	18	9	8	2	0	0
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FOOTNOTES:

- E INDICATES STATES WHICH ARE ESTIMATED
 N INDICATES STATES NOT MEETING CRITERIA
 * INDICATES STATES WITH NO WAITING WEEK

UCFE

FIRST PAYMENT TIME LAPSE PERCENTAGE

TIME LAPSE PERIOD: <= 14 days (or 21 if no ww)

HS: SEP 1991 - SEP 1992

RUN DATE 11/03/1992

STATE	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
* Connecticut	73.9	84.0	78.3	95.0	76.5	73.7	73.7	94.3	84.6	68.0	78.4	56.3	66.7
Maine	87.5	64.7	65.0	71.4	61.9	21.4	47.4	88.5	82.4	77.3	93.2	84.8	80.0
Massachusetts	85.4	90.0	82.7	83.6	69.2	85.0	77.4	85.7	88.5	75.5	89.9	78.2	76.3
* New Hampshire	85.7	92.9	85.7	100.0	66.7	50.0	75.0	85.3	20.0	50.0	73.5	44.4	100.0
Rhode Island	58.3	72.7	60.0	82.4	68.4	60.0	81.3	100.0	50.0	87.5	80.6	44.4	65.0
Vermont	71.4	66.7	50.0	100.0	100.0	100.0	100.0	83.3	62.5	60.0	88.9	62.5	75.0
Region 01	82.3	86.1	78.8	84.7	69.3	73.7	74.4	88.1	82.3	74.6	87.9	74.2	75.4
New Jersey	70.4	85.0	74.6	75.9	69.4	67.2	61.8	76.5	69.3	72.2	96.1	69.4	64.6
New York	60.5	76.4	72.1	65.9	76.4	61.7	65.9	80.7	78.3	77.8	92.3	72.7	72.2
Puerto Rico	82.2	88.5	86.0	85.3	87.8	88.2	65.2	76.7	70.3	85.2	98.2	82.9	.0
Virgin Islands	.0	66.7	50.0	50.0	.0	.0	.0	.0	33.3	.0	.0	.0	.0
Region 02	64.7	79.0	73.8	69.1	76.6	64.2	65.0	79.2	74.5	77.1	93.8	73.9	70.2
* Delaware	33.3	93.3	83.3	80.0	100.0	100.0	80.0	81.8	83.3	66.7	91.7	45.5	80.0
District of Columbia	84.5	84.7	82.4	60.3	77.6	73.2	72.2	72.9	68.9	52.7	68.9	71.0	74.7
* Maryland	77.8	86.0	82.1	77.8	74.0	79.5	73.2	76.9	71.3	72.9	80.9	72.9	84.6
Pennsylvania	72.1	83.7	72.0	62.8	51.4	42.8	73.9	65.5	65.7	65.8	69.3	56.4	50.0
Virginia	93.0	92.3	90.0	91.4	91.3	88.3	90.9	90.0	94.2	94.7	94.9	88.0	89.4
Virginia	62.5	66.7	92.3	84.6	89.5	88.9	75.0	100.0	70.0	100.0	100.0	100.0	50.0
Region 03	78.1	85.3	79.0	72.1	71.2	69.0	77.8	74.7	73.5	71.9	77.9	66.4	68.2
* Alabama	86.2	93.2	94.2	94.1	90.2	81.9	82.0	96.4	84.7	89.7	89.7	83.9	92.0
Florida	93.6	97.6	88.2	88.9	90.7	86.2	91.3	84.8	91.6	96.3	89.1	87.8	84.4
* Georgia	94.5	93.6	95.3	94.5	87.2	87.2	80.6	91.6	89.4	91.5	94.0	86.2	92.8
* Kentucky	70.2	90.6	83.8	89.4	88.0	82.4	91.8	91.4	94.3	97.0	95.7	86.5	87.6
Mississippi	57.9	66.7	88.9	82.4	87.5	77.7	80.3	78.6	82.9	87.2	91.4	83.3	81.8
North Carolina	90.8	86.5	93.2	76.1	58.4	81.3	63.4	58.6	56.3	75.3	90.0	86.4	81.5
South Carolina	100.0	99.6	100.0	95.8	100.0	100.0	100.0	99.0	100.0	98.6	97.1	95.8	100.0
Tennessee	94.9	95.4	98.8	97.7	97.2	88.4	92.1	95.4	96.7	97.9	96.7	93.1	91.5
Region 04	87.9	94.2	92.9	92.6	89.8	85.3	86.6	89.4	87.5	93.1	93.4	88.0	89.0
Illinois	73.1	89.5	81.5	79.7	79.3	77.1	72.7	85.3	87.4	85.8	90.0	78.2	79.1
Indiana	80.9	75.9	67.5	66.7	82.0	78.9	59.4	86.5	93.3	83.0	92.0	75.0	90.1
* Michigan	90.0	90.7	93.4	89.9	81.6	79.4	79.9	100.0	88.4	83.6	96.7	73.1	70.1
Minnesota	89.5	94.7	92.9	95.9	89.8	95.1	84.0	90.5	87.5	90.5	100.0	82.6	90.0
Ohio	79.4	79.3	73.7	63.0	61.9	66.4	55.4	67.5	83.9	78.1	88.4	73.2	68.7
* Wisconsin	70.0	89.8	90.0	83.7	87.5	71.4	77.3	92.6	84.0	86.4	90.3	78.9	86.4
Region 05	81.1	87.6	84.7	82.7	80.4	76.7	71.9	88.8	87.7	84.1	92.7	75.2	78.5
Arkansas	67.9	84.6	65.7	59.5	77.4	54.0	53.1	84.1	74.2	87.5	81.4	62.2	72.2
Louisiana	83.9	85.4	80.6	87.5	65.0	69.6	72.4	71.6	75.0	77.8	76.7	64.8	69.0
New Mexico	90.4	94.7	81.6	85.7	91.1	61.0	76.2	72.7	76.2	67.6	73.8	58.0	89.1
Oklahoma	86.7	90.9	90.5	85.3	84.4	68.4	83.5	88.2	91.1	82.5	86.8	89.4	66.2
Texas	88.2	92.1	86.8	81.1	82.1	78.4	72.9	84.5	83.9	85.2	92.0	80.3	84.1
Region 06	86.9	91.5	84.9	81.5	81.4	70.7	73.6	82.5	81.8	82.4	88.1	77.5	80.1

UCFE

FIRST PAYMENT TIME LAPSE PERCENTAGE

LAPSE PERIOD: <= 14 days (or 21 if no ww)

HS: SEP 1991 - SEP 1992

RUN DATE 11/03/1992

STATE	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
* Iowa	28.6	76.2	60.0	60.0	76.2	66.7	50.0	33.3	100.0	30.0	68.8	9.1	58.3
Kansas	80.6	97.1	80.4	91.0	86.4	82.8	80.4	89.3	87.5	89.2	85.7	82.1	77.1
Missouri	62.7	73.7	70.2	71.0	55.3	59.4	69.8	72.1	68.3	76.3	76.6	54.3	62.9
Nebraska	100.0	100.0	100.0	100.0	94.4	100.0	83.3	100.0	44.4	90.9	90.9	88.2	87.5
Region 07	65.9	83.1	73.8	77.1	68.9	71.0	74.4	79.4	72.9	79.0	80.3	63.4	68.0
Colorado	61.9	72.9	68.7	77.9	80.4	75.9	75.6	67.1	73.1	68.2	94.2	86.3	80.0
Montana	28.6	82.1	95.9	87.4	88.3	78.3	74.0	83.3	54.5	78.9	89.3	71.4	63.6
North Dakota	100.0	100.0	93.8	91.7	82.6	75.0	93.8	76.5	73.7	98.7	98.3	96.8	60.0
South Dakota	75.0	86.7	84.6	92.3	81.8	100.0	72.7	100.0	100.0	100.0	99.2	86.8	83.3
Utah	90.9	87.7	84.3	86.6	89.2	74.0	73.6	77.1	81.3	93.2	94.8	84.7	88.5
Wyoming	100.0	100.0	83.9	87.8	100.0	100.0	100.0	100.0	75.0	66.7	100.0	100.0	100.0
Region 08	79.9	84.5	82.2	85.4	87.3	77.7	77.2	75.8	78.4	90.9	96.8	86.3	82.2
Arizona	75.6	92.7	94.2	88.7	93.1	91.0	90.8	89.8	86.8	97.7	96.0	88.2	81.0
California	82.5	81.8	83.8	76.3	66.2	73.2	65.0	69.8	78.8	76.1	83.7	77.0	78.4
Hawaii	70.0	86.7	92.9	73.3	80.0	73.7	53.8	100.0	68.8	88.9	86.7	81.8	75.0
* Nevada	66.7	61.1	58.3	70.6	81.8	87.5	66.7	57.9	61.5	69.2	95.7	56.3	88.9
Region 09	81.6	82.5	84.4	77.5	71.5	75.4	67.5	72.6	78.7	86.3	89.0	79.1	78.8
Alaska	75.0	91.8	86.0	80.0	78.5	85.9	76.7	82.9	90.6	75.8	69.8	80.0	62.5
Idaho	50.0	71.4	87.5	90.8	94.5	82.4	82.1	79.2	73.3	70.0	83.3	64.7	50.0
Oregon	86.2	84.9	83.3	77.2	78.5	75.9	75.2	88.5	70.6	93.6	69.1	63.5	61.5
Washington	62.5	77.7	66.3	77.0	80.3	63.2	59.0	66.1	73.0	49.4	80.2	69.0	67.4
Region 10	68.8	81.7	75.0	80.7	82.7	73.4	69.5	76.5	77.2	72.0	75.8	68.6	64.6
US	80.5	87.2	83.2	81.9	80.4	75.3	75.3	81.8	81.1	83.4	89.8	76.7	77.6

FOOTNOTES:

* INDICATES STATES WITH NO WAITING WEEK

FIRST PAYMENT TIME LAPSE PERCENTAGE

TIME LAPSE PERIOD: <= 35 days

12 MONTHS: SEP 1991 - SEP 1992

RUN DATE 11/03/1992

	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
Connecticut	82.6	88.0	82.6	100.0	94.1	94.7	94.7	94.3	96.2	88.0	88.2	78.1	86.7
Maine	87.5	88.2	95.0	92.9	85.7	85.7	84.2	96.2	100.0	86.4	98.6	97.8	87.5
Massachusetts	95.6	97.1	95.3	95.7	90.8	94.0	92.5	97.8	97.2	96.1	98.1	97.1	87.8
New Hampshire	85.7	92.9	85.7	100.0	77.8	77.8	75.0	94.1	66.7	66.7	85.3	88.9	100.0
Rhode Island	83.3	86.4	70.0	88.2	89.5	80.0	100.0	100.0	80.0	87.5	94.4	83.3	95.0
Vermont	100.0	100.0	50.0	100.0	100.0	100.0	100.0	100.0	75.0	80.0	88.9	87.5	87.5
Region 01	93.0	94.9	91.5	95.6	89.9	91.0	92.3	96.5	94.6	93.6	96.3	94.4	88.4
New Jersey	90.7	97.0	91.5	90.7	95.2	88.5	85.5	95.1	88.6	93.1	99.0	93.5	81.7
New York	88.3	94.3	94.0	91.5	94.1	85.0	82.7	90.1	87.9	93.6	98.1	94.0	91.9
Puerto Rico	93.3	96.2	94.0	97.1	93.9	94.1	82.6	80.0	89.2	92.6	99.4	94.6	.0
Virgin Islands	100.0	100.0	100.0	100.0	.0	.0	.0	100.0	66.7	100.0	.0	.0	100.0
Region 02	89.4	95.0	93.7	92.0	94.2	86.2	83.2	90.4	88.0	93.4	98.4	94.0	89.5
Delaware	33.3	100.0	100.0	100.0	100.0	100.0	100.0	90.9	83.3	100.0	91.7	90.9	80.0
District of Columbia	88.7	94.9	95.9	83.6	96.1	93.9	87.5	83.3	87.8	72.7	90.0	86.0	94.3
Maryland	88.9	93.4	90.5	90.9	85.4	90.1	84.8	85.2	84.0	85.9	91.0	87.2	91.5
Pennsylvania	93.8	95.8	95.8	89.4	88.5	83.8	86.5	87.5	91.1	91.8	93.1	88.1	74.3
Virginia	98.0	97.4	97.0	98.1	96.9	95.1	95.5	93.3	97.1	97.9	98.7	94.0	97.1
West Virginia	75.0	66.7	100.0	100.0	97.4	100.0	75.0	100.0	80.0	100.0	100.0	100.0	100.0
Region 03	92.6	95.1	95.4	91.0	91.4	90.1	88.4	87.6	90.2	89.9	93.4	88.6	85.2
Alabama	96.6	97.1	98.1	99.0	96.5	91.6	83.6	96.4	88.1	91.4	96.3	96.8	94.7
Florida	97.6	99.3	96.1	95.4	97.5	97.7	97.1	91.4	95.8	100.0	97.3	96.8	94.2
Georgia	96.9	97.3	99.5	99.5	95.6	95.4	95.6	93.5	96.9	97.0	98.4	95.3	95.4
Kentucky	82.1	95.7	94.9	97.4	97.7	91.8	94.8	95.7	97.7	99.0	98.6	95.2	91.0
Mississippi	84.2	92.6	100.0	98.0	95.0	92.6	89.5	89.3	97.4	95.7	98.3	96.7	86.4
North Carolina	97.4	94.4	98.1	94.6	97.3	96.7	97.3	89.7	84.5	93.5	95.4	92.2	95.7
South Carolina	100.0	99.6	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	98.6	97.9	100.0
Tennessee	98.1	98.1	98.8	99.4	99.7	97.0	97.6	96.7	99.4	99.6	98.4	97.7	98.4
Region 04	94.1	97.7	98.0	98.4	97.9	95.2	95.9	95.1	95.5	97.7	97.9	95.9	95.1
Illinois	89.2	96.4	95.6	92.4	90.5	86.4	81.8	91.5	95.0	96.2	97.1	96.4	89.1
Indiana	92.1	92.4	92.5	95.8	90.2	90.8	78.1	98.1	97.8	92.5	97.7	91.2	98.3
Michigan	98.6	98.8	100.0	98.1	100.0	95.6	97.1	100.0	98.2	93.6	99.2	98.4	89.8
Minnesota	100.0	94.7	100.0	100.0	94.9	100.0	92.0	100.0	100.0	100.0	100.0	100.0	90.0
Ohio	98.5	87.9	93.4	88.9	92.1	92.0	74.3	89.6	95.8	90.6	96.5	93.4	90.4
Wisconsin	85.0	95.9	96.7	91.8	98.4	85.7	90.9	92.6	96.0	100.0	94.4	100.0	86.4
Region 05	94.2	95.6	96.9	94.9	95.1	92.2	86.7	95.5	96.7	94.7	97.8	96.0	91.6
Arkansas	89.3	96.2	94.3	86.5	92.9	86.0	75.0	90.9	80.6	100.0	94.9	77.8	86.1
Louisiana	91.1	97.6	93.5	97.9	86.3	88.6	90.8	86.5	94.0	93.1	91.1	91.5	88.5
New Mexico	98.1	98.8	94.7	96.7	99.2	95.5	92.1	78.8	85.7	85.3	95.2	90.0	93.8
Oklahoma	93.3	97.3	96.4	97.3	95.3	98.9	94.1	98.7	100.0	87.7	93.4	96.5	89.2
Texas	96.0	97.2	95.9	96.4	94.3	96.2	91.4	92.1	91.9	93.6	97.5	94.7	95.3
Region 06	95.1	97.5	95.5	96.0	94.2	94.8	90.9	91.3	92.1	92.6	96.1	93.2	93.2

UCFE

FIRST PAYMENT TIME LAPSE PERCENTAGE

LAPSE PERIOD: <= 35 days
HS: SEP 1991 - SEP 1992

RUN DATE 11/03/1992

STATE	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
Iowa	85.7	90.5	80.0	90.0	90.5	93.3	50.0	83.3	100.0	80.0	87.5	81.8	83.3
Kansas	91.7	100.0	96.1	95.5	92.0	97.7	97.8	94.6	96.9	92.3	97.6	95.8	93.8
Missouri	94.5	95.8	97.6	97.3	89.3	91.5	88.9	91.8	96.3	92.1	94.4	91.4	83.9
Nebraska	100.0	100.0	100.0	100.0	100.0	100.0	94.4	100.0	88.9	100.0	100.0	100.0	100.0
Region 07	93.5	96.9	96.4	96.8	90.9	94.5	91.0	93.1	96.1	92.0	95.6	93.0	87.5
Colorado	97.6	95.7	91.6	95.8	94.1	98.3	87.2	89.0	90.4	88.6	100.0	94.1	93.8
Montana	85.7	100.0	100.0	98.1	98.8	97.6	88.0	96.7	72.7	84.2	100.0	100.0	100.0
North Dakota	100.0	100.0	100.0	95.8	95.7	100.0	100.0	94.1	94.7	98.7	99.4	100.0	100.0
South Dakota	87.5	100.0	100.0	100.0	90.9	100.0	81.8	100.0	100.0	100.0	100.0	96.2	83.3
Utah	98.0	99.1	100.0	97.9	96.8	95.9	90.6	93.8	97.5	98.6	99.5	96.9	94.8
Wyoming	100.0	100.0	100.0	95.1	100.0	100.0	100.0	100.0	75.0	66.7	100.0	100.0	100.0
Region 08	96.9	98.4	97.5	97.1	96.8	97.7	89.5	92.9	93.5	96.4	99.7	96.8	94.9
Arizona	92.7	100.0	98.6	95.7	97.8	96.7	98.7	96.6	97.4	99.4	99.9	97.6	92.4
California	95.4	96.4	96.4	95.9	93.2	94.6	91.2	90.1	92.6	92.4	96.2	94.9	92.2
Hawaii	95.0	100.0	100.0	86.7	90.0	84.2	100.0	100.0	93.8	94.4	100.0	100.0	100.0
Nevada	75.0	94.4	91.7	94.1	90.9	93.8	81.0	84.2	69.2	84.6	95.7	81.3	94.4
Region 09	94.9	96.7	96.6	95.7	93.9	94.6	91.8	90.9	92.4	95.6	97.8	95.4	92.6
Alaska	100.0	98.0	97.7	94.0	94.9	96.9	93.3	95.1	98.1	93.9	100.0	92.0	83.3
Idaho	75.0	100.0	93.8	99.3	98.4	99.1	91.1	87.5	100.0	80.0	83.3	100.0	92.9
Oregon	96.6	92.5	92.4	98.0	98.6	94.4	89.1	96.2	85.3	96.2	92.6	86.5	87.2
Washington	87.5	91.5	96.3	94.3	94.9	88.7	78.9	86.8	88.0	78.5	92.4	93.7	90.9
Region 10	91.1	93.5	95.4	96.4	97.1	93.4	85.6	90.9	91.1	88.0	93.4	92.3	89.5
US	93.7	96.5	96.1	95.9	95.3	93.5	90.6	92.4	93.2	94.3	97.2	94.1	91.3

UCX

FIRST PAYMENT TIME LAPSE PERCENTAGE

MONTH: SEP 1992

QUARTER: JUL 1992 - SEP 1992

YEAR: APR 1992 - SEP 1992

11/03/1992

<= 14 Days (or 21 if no WH)

<= 35 Days

MONTH QUARTER YEAR

MONTH QUARTER YEAR

* Connecticut	87.5%	87.2%	88.0%	97.1%	95.8%	95.5%
Maine	75.6%N	84.4%N	86.8%N	97.6%	97.5%	97.4%
Massachusetts	90.5%	92.2%	93.6%	97.5%	98.4%	98.5%
* New Hampshire	85.7%N	87.9%	84.9%N	100.0%	98.5%	97.0%
Rhode Island	91.8%	94.1%	93.8%	98.0%	99.3%	97.9%
Vermont	100.0%	89.4%	91.7%	100.0%	94.1%	95.2%
Region 01	89.0%	90.0%	90.9%	97.8%	97.5%	97.3%

New Jersey	98.0%	96.3%	95.2%	98.4%	98.5%	98.1%
New York	90.8%	88.8%	88.9%	98.7%	98.2%	97.8%
Puerto Rico	.0%N	87.0%	88.3%	.0%N	90.2%N	92.8%N
Virgin Islands	60.0%N	50.0%N	70.0%N	80.0%N	91.7%N	95.0%
Region 02	92.5%	90.3%	90.2%	98.5%	97.7%	97.4%

* Delaware	97.4%	91.3%	89.9%	100.0%	98.1%	96.8%
District of Columbia	85.5%N	78.9%N	76.7%N	95.7%	96.6%	95.1%
* Maryland	96.8%	95.6%	95.6%	97.2%	97.8%	97.9%
Pennsylvania	87.4%	86.9%N	88.3%	97.2%	97.8%	97.9%
Virginia	97.6%	98.2%	97.1%	99.8%	99.8%	99.6%
West Virginia	96.0%	94.9%	95.1%	98.7%	97.9%	98.2%
Region 03	92.8%	92.0%	92.1%	98.1%	98.4%	98.3%

* Alabama	97.5%	95.8%	96.4%	99.0%	98.4%	98.7%
Florida	92.4%	93.5%	94.3%	99.2%	99.2%	99.4%
* Georgia	94.2%	94.4%	93.7%	97.3%	98.2%	98.1%
* Kentucky	91.2%	91.9%	91.8%	97.6%	97.5%	97.9%
Mississippi	93.7%	94.7%	95.7%	98.7%	98.7%	98.7%
North Carolina	96.2%	97.0%	96.9%	99.4%	99.4%	99.3%
South Carolina	99.1%	98.8%	98.8%	99.3%	99.6%	99.5%
Tennessee	96.8%	96.2%	96.3%	98.7%	98.8%	98.9%
Region 04	94.6%	95.0%	95.1%	98.7%	98.8%	98.9%

Illinois	93.7%	93.9%	94.3%	99.0%	98.8%	99.0%
Indiana	88.2%	87.1%	87.5%	96.8%	96.7%	96.8%
* Michigan	85.1%N	87.8%	88.0%	97.6%	98.5%	98.6%
Minnesota	95.2%	96.1%	97.0%	100.0%	99.8%	99.9%
Ohio	89.1%	88.4%	89.4%	98.1%	97.3%	97.5%
* Wisconsin	93.8%	94.3%	94.4%	97.5%	98.1%	98.3%
Region 05	90.0%	90.7%	91.2%	98.2%	98.2%	98.4%

Arkansas	93.2%	91.8%	92.4%	100.0%	98.5%	97.9%
Louisiana	87.6%	90.4%	90.0%	96.9%	97.3%	96.8%
New Mexico	87.5%	81.8%N	84.3%N	96.3%	95.9%	97.1%
Oklahoma	93.4%	93.4%	92.6%	98.8%	98.7%	98.7%
Texas	93.9%	93.5%	93.1%	98.4%	98.7%	98.5%
Region 06	93.1%	92.7%	92.3%	98.4%	98.4%	98.2%

UCX
FIRST PAYMENT TIME LAPSE PERCENTAGE

MONTH: SEP 1992
 QUARTER: JUL 1992 - SEP 1992
 YEAR: APR 1992 - SEP 1992

11/03/1992

	<= 14 Days (or 21 if no WW)			<= 35 Days		
	MONTH	QUARTER	YEAR	MONTH	QUARTER	YEAR
* Iowa	85.1%N	83.6%N	86.3%N	94.2%	95.7%	95.9%
Kansas	91.5%	90.7%	89.7%	98.9%	98.7%	98.4%
Missouri	86.3%N	87.5%	87.9%	98.5%	98.6%	98.7%
Nebraska	100.0%	94.2%	95.7%	100.0%	100.0%	100.0%
Region 07	88.5%	88.1%	88.4%	97.9%	98.1%	98.0%
Colorado	88.5%	87.1%	85.3%N	96.5%	96.7%	95.8%
Montana	94.4%	95.2%	94.1%	98.6%	99.5%	99.2%
North Dakota	86.1%N	88.2%	88.4%	97.2%	99.0%	99.5%
South Dakota	75.0%N	92.9%	92.6%	100.0%	100.0%	100.0%
Utah	84.2%N	78.9%N	83.5%N	97.4%	98.2%	97.5%
Wyoming	95.2%	94.4%	94.5%	95.2%	98.6%	98.6%
Region 08	89.0%	88.9%	88.3%	97.3%	98.1%	97.6%
Arizona	89.1%	91.3%	91.2%	98.4%	98.6%	98.4%
California	88.0%	86.7%N	87.0%	98.5%	97.9%	97.8%
Hawaii	90.4%	92.1%	93.0%	98.2%	99.0%	98.9%
* Nevada	95.5%	96.3%	95.5%	97.7%	98.1%	98.1%
Region 09	88.4%	87.8%	88.1%	98.5%	98.0%	98.0%
Alaska	87.0%N	89.4%	90.0%	100.0%	100.0%	100.0%
Iaho	94.5%	94.4%	93.9%	100.0%	100.0%	99.0%
gon	87.8%	87.2%	86.9%N	99.6%	98.8%	97.9%
Washington	90.0%	88.9%	88.0%	97.9%	97.5%	97.3%
Region 10	89.9%	89.1%	88.4%	98.5%	98.1%	97.7%
NATIONAL	91.7%	91.4%	91.5%	98.4%	98.3%	98.2%

OF STATES NOT
MEETING CRITERIA

12 8 9 2 2 1

FOOTNOTES:

E INDICATES STATES WHICH ARE ESTIMATED
 N INDICATES STATES NOT MEETING CRITERIA
 * INDICATES STATES WITH NO WAITING WEEK

UCX

FIRST PAYMENT TIME LAPSE PERCENTAGE

LAPSE PERIOD: <= 14 days (or 21 if no ww)

MS: SEP 1991 - SEP 1992

RUN DATE 11/03/1992

STATE	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
* Connecticut	96.6	97.6	100.0	93.4	94.3	91.5	94.8	91.9	89.9	87.2	89.9	83.9	87.5
Maine	88.6	93.9	100.0	81.8	70.2	81.0	81.8	88.0	87.0	100.0	89.6	87.9	75.6
Massachusetts	91.8	96.2	97.3	88.0	96.0	92.7	92.0	93.2	95.1	97.6	94.5	91.4	90.5
* New Hampshire	100.0	73.3	100.0	86.7	88.9	76.5	87.5	88.9	70.6	83.3	87.5	90.5	85.7
Rhode Island	93.6	96.1	96.3	83.3	91.3	82.1	87.5	92.1	94.3	94.1	95.6	95.2	91.8
Vermont	100.0	94.7	94.4	88.0	85.7	100.0	85.7	100.0	100.0	88.9	76.5	95.2	100.0
Region 01	93.5	95.1	98.2	87.9	91.2	90.3	90.9	92.0	90.5	93.4	91.3	89.6	89.0
New Jersey	91.7	91.8	89.6	82.4	82.7	83.8	89.8	93.0	94.5	93.7	96.6	93.9	98.0
New York	83.3	85.6	83.9	80.9	78.5	83.0	86.1	86.8	89.8	90.8	87.2	88.2	90.8
Puerto Rico	82.3	91.5	90.8	83.7	88.9	87.9	86.9	90.1	83.3	93.8	91.6	82.7	.0
Virgin Islands	.0	75.0	100.0	100.0	100.0	.0	16.7	100.0	100.0	100.0	.0	50.0	60.0
Region 02	84.6	87.6	86.3	81.6	80.3	83.2	86.5	88.6	90.2	91.7	89.9	88.7	92.5
* Delaware	100.0	96.3	100.0	90.6	90.3	78.6	89.5	95.5	91.2	78.6	87.9	87.5	97.4
District of Columbia	88.6	92.5	92.9	80.0	66.7	73.5	88.5	67.5	83.3	71.4	67.9	81.1	85.5
* Maryland	95.7	96.6	97.3	94.1	90.7	89.5	94.3	97.1	94.4	95.1	95.2	94.3	96.8
Pennsylvania	96.0	96.3	93.2	87.1	75.3	80.3	86.5	90.6	88.3	92.2	85.5	87.8	87.4
Virginia	94.0	95.2	96.5	95.1	91.5	96.5	97.1	96.8	95.4	76.1	98.8	98.3	97.6
Region 03	98.5	100.0	98.5	89.3	87.7	92.0	96.2	94.4	97.0	95.2	94.1	94.4	96.0
	95.6	96.1	95.2	90.2	83.2	87.2	91.6	93.1	92.0	91.2	90.8	92.1	92.8
* Alabama	98.4	100.0	96.8	96.8	98.8	91.0	94.7	98.8	96.2	97.5	93.9	95.8	97.5
Florida	93.2	96.4	96.0	91.7	95.2	95.7	95.9	95.8	95.8	95.0	93.7	94.6	92.4
* Georgia	97.3	96.7	98.0	96.1	90.7	84.8	89.0	93.8	91.9	93.0	95.2	93.9	94.2
* Kentucky	95.7	86.3	87.9	84.8	78.4	87.4	92.3	92.1	92.1	91.0	92.1	92.7	91.2
Mississippi	90.7	97.1	94.8	89.2	76.0	84.2	92.9	97.5	96.2	97.6	92.7	97.5	93.7
North Carolina	95.5	95.1	97.1	92.9	95.2	96.1	98.6	97.8	95.7	97.1	96.1	98.6	96.2
South Carolina	98.4	99.4	96.1	97.2	98.7	98.3	99.6	98.0	99.0	99.3	99.0	98.4	99.1
Tennessee	95.9	98.2	96.7	94.2	91.1	95.3	95.8	96.8	95.5	97.4	95.3	96.4	96.8
Region 04	95.4	96.2	95.8	92.9	93.6	91.7	94.6	95.8	94.9	95.4	94.7	95.7	94.6
Illinois	92.4	92.8	93.6	91.1	88.7	92.3	94.4	93.1	94.5	96.6	94.5	93.5	93.7
Indiana	84.3	90.0	86.3	85.5	78.7	83.7	84.1	87.8	88.4	87.7	91.1	81.3	88.2
* Michigan	84.3	89.8	93.4	82.5	59.6	84.2	88.8	88.7	88.9	87.0	88.9	89.6	85.1
Minnesota	96.9	97.5	94.2	95.7	92.2	95.7	94.5	98.0	100.0	97.0	96.9	96.2	95.2
Ohio	86.4	85.2	83.7	68.9	67.0	75.9	84.0	89.3	90.8	92.0	89.0	87.5	89.1
* Wisconsin	95.8	96.0	98.2	89.9	87.9	91.2	94.4	94.6	91.8	97.3	95.5	93.3	93.8
Region 05	88.7	90.5	90.6	84.4	74.5	84.7	89.5	91.0	91.8	92.5	91.9	90.2	90.0
Arkansas	90.2	92.0	92.9	89.0	80.8	84.7	87.9	91.4	96.2	92.4	90.9	91.3	93.2
Louisiana	92.2	93.8	91.7	93.5	83.7	85.4	90.6	88.1	89.0	91.7	91.8	91.5	87.6
New Mexico	89.3	85.7	88.9	89.0	78.8	68.0	75.6	82.9	94.3	85.9	80.5	75.9	87.5
Oklahoma	97.8	92.7	86.7	90.3	92.1	87.9	92.4	94.1	89.6	90.7	91.8	95.1	93.4
Region 06	93.0	93.6	90.7	89.7	89.6	88.5	87.9	91.8	93.7	92.1	93.5	93.1	93.9
	92.7	93.1	90.6	90.3	87.5	86.5	88.3	91.2	92.8	91.6	92.3	92.5	93.1

UCX

FIRST PAYMENT TIME LAPSE PERCENTAGE

TIME LAPSE PERIOD: <= 14 days (or 21 if no ww)

HS: SEP 1991 - SEP 1992

RUN DATE 11/03/1992

STATE	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP

* Iowa	86.0	95.3	91.0	91.2	86.3	86.1	80.5	92.4	87.9	87.6	86.6	78.5	85.1
Kansas	92.9	95.8	89.2	63.2	81.7	87.2	89.3	84.2	90.3	90.6	89.5	90.6	91.5
Missouri	94.0	91.5	85.7	92.6	91.1	87.6	85.4	93.8	83.9	87.1	87.3	89.4	86.3
Nebraska	85.7	100.0	100.0	90.0	94.6	100.0	100.0	91.7	100.0	100.0	88.5	100.0	100.0
Region 07	90.6	94.1	88.9	83.9	87.3	87.5	86.2	90.1	87.8	88.7	87.9	87.7	88.5
Colorado	77.9	78.6	85.3	72.5	82.1	81.5	82.2	81.6	84.8	84.0	84.5	88.9	88.5
Montana	100.0	94.9	97.5	86.3	82.4	84.2	87.7	94.9	90.3	91.2	92.2	98.6	94.4
North Dakota	90.0	80.0	78.9	91.9	79.2	83.3	77.3	89.3	87.5	88.6	92.3	85.2	86.1
South Dakota	100.0	100.0	93.8	100.0	91.7	100.0	87.5	89.5	100.0	90.0	100.0	100.0	75.0
Utah	73.0	85.2	91.7	75.5	73.8	89.7	88.6	76.2	91.2	94.2	78.4	74.4	84.2
Wyoming	93.8	95.7	100.0	100.0	93.9	93.9	100.0	95.7	100.0	90.0	100.0	87.5	95.2
Region 08	83.4	85.4	89.5	80.3	82.0	85.8	85.7	86.0	88.9	88.3	88.3	89.4	89.0
Arizona	93.3	91.4	94.5	81.1	95.0	92.5	87.7	89.1	92.2	91.6	91.6	93.1	89.1
California	87.1	87.5	87.7	85.8	85.6	85.1	86.9	87.8	86.9	87.7	85.9	86.1	88.0
Hawaii	86.8	83.3	86.7	88.9	92.6	93.8	97.3	97.1	90.5	95.2	92.1	94.0	90.4
* Nevada	94.9	93.0	95.7	90.2	91.0	100.0	94.7	95.2	92.9	95.7	98.5	94.2	95.5
Region 09	87.9	87.9	88.6	85.6	87.2	86.8	87.9	88.7	87.8	88.8	87.3	87.6	88.4
Alaska	85.0	97.1	91.1	92.3	90.7	87.5	81.5	93.0	92.6	84.4	92.5	88.9	87.0
Idaho	93.5	95.8	93.0	93.1	96.1	91.7	95.9	94.9	92.1	92.6	96.0	92.3	94.5
Oregon	86.6	93.1	88.8	84.0	75.7	83.4	78.6	84.5	87.9	87.0	90.3	84.1	87.8
Washington	89.5	89.7	88.5	88.2	84.4	84.0	88.2	86.9	87.6	85.7	87.2	89.2	90.0
Region 10	88.8	91.7	89.1	88.1	83.6	84.8	86.4	87.4	88.4	86.6	88.9	88.3	89.9
US	91.0	92.2	91.6	87.7	85.4	87.1	89.8	91.3	91.6	91.7	91.2	91.2	91.7

FOOTNOTES:

* INDICATES STATES WITH NO WAITING WEEK

UCX

FIRST PAYMENT TIME LAPSE PERCENTAGE

TIME LAPSE PERIOD: <= 35 days

THS: SEP 1991 - SEP 1992

RUN DATE 11/03/1992

STATE	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
Connecticut	98.3	98.8	100.0	97.8	96.2	92.7	97.4	98.4	92.8	94.7	95.8	94.6	97.1
Maine	100.0	100.0	100.0	97.0	97.9	100.0	95.5	96.0	95.7	100.0	97.9	97.0	97.6
Massachusetts	99.1	98.1	100.0	99.5	100.0	99.4	98.1	97.3	99.2	99.4	99.0	98.9	97.5
New Hampshire	100.0	86.7	100.0	96.7	100.0	88.2	100.0	100.0	88.2	94.4	95.8	100.0	100.0
Rhode Island	97.9	100.0	96.3	93.9	97.8	97.4	97.5	94.7	97.1	97.1	100.0	100.0	98.0
Vermont	100.0	94.7	94.4	100.0	89.3	100.0	92.9	100.0	100.0	92.6	85.3	100.0	100.0
Region 01	98.9	98.1	99.3	97.9	97.9	97.2	97.6	97.9	95.9	97.2	97.0	97.8	97.8
New Jersey	97.9	98.8	98.4	97.7	95.9	96.4	95.5	98.4	96.9	97.5	98.3	98.7	98.4
New York	95.7	97.7	96.5	96.4	94.5	96.5	97.4	97.4	97.0	97.2	98.1	97.6	98.7
Puerto Rico	92.7	94.9	96.3	91.8	95.8	95.6	92.9	97.8	89.7	96.3	95.8	84.7	.0
Virgin Islands	.0	100.0	100.0	100.0	100.0	100.0	66.7	100.0	100.0	100.0	100.0	100.0	80.0
Region 02	95.6	97.5	96.9	96.2	95.0	96.4	96.3	97.7	96.3	97.2	97.9	96.7	98.5
Delaware	100.0	96.3	100.0	100.0	93.5	95.2	97.4	100.0	94.1	92.9	97.0	96.9	100.0
District of Columbia	97.1	98.1	100.0	98.0	94.9	97.1	94.2	87.5	96.7	95.2	94.3	100.0	95.7
Maryland	98.6	98.9	100.0	99.0	97.3	96.3	97.6	98.5	98.1	97.8	99.1	97.2	97.2
Pennsylvania	99.8	99.0	99.5	98.5	97.0	96.0	96.3	98.4	97.1	99.0	98.6	97.5	97.2
Virginia	99.5	99.2	98.0	100.0	99.2	99.7	99.5	99.1	99.7	95.7	99.8	99.8	99.8
West Virginia	100.0	100.0	100.0	99.3	95.7	97.6	99.2	97.2	100.0	98.4	96.3	98.6	98.7
Region 03	99.5	99.0	99.3	99.1	97.4	97.3	97.6	98.2	98.2	98.1	98.7	98.3	98.1
Alabama	100.0	100.0	100.0	100.0	99.9	94.7	97.4	98.8	100.0	99.2	98.9	97.0	99.0
Florida	99.3	99.8	99.4	99.5	98.7	98.9	99.0	99.2	100.0	99.4	99.2	99.3	99.2
Georgia	99.4	98.7	98.7	98.7	98.3	97.2	96.4	97.1	97.5	99.2	99.3	98.2	97.3
Kentucky	100.0	99.3	98.8	98.4	95.9	96.5	96.3	99.0	97.4	99.2	97.4	97.4	97.6
Mississippi	100.0	100.0	98.7	98.2	93.0	96.6	98.6	99.2	98.5	98.4	98.0	99.4	98.7
North Carolina	98.0	99.4	100.0	99.7	98.9	98.9	99.8	99.3	99.0	99.0	99.1	99.7	99.4
South Carolina	99.2	100.0	99.2	100.0	100.0	100.0	99.6	100.0	99.0	99.6	100.0	99.5	99.3
Tennessee	98.8	99.6	98.9	98.4	98.3	98.2	97.7	99.2	99.2	99.1	98.1	99.7	98.7
Region 04	99.2	99.5	99.2	99.1	98.7	97.9	98.1	98.8	98.9	99.2	98.9	98.9	98.7
Illinois	99.4	99.0	99.2	99.7	96.9	98.2	98.7	98.7	99.3	99.4	99.0	98.4	99.0
Indiana	96.3	100.0	98.0	97.2	96.4	94.9	94.0	97.7	94.6	97.8	97.5	95.8	96.8
Michigan	97.2	98.1	100.0	98.7	90.6	97.2	99.4	98.8	98.6	99.2	99.1	98.7	97.6
Minnesota	100.0	100.0	100.0	99.5	98.6	99.4	100.0	100.0	100.0	100.0	100.0	99.5	100.0
Ohio	96.7	98.2	97.6	97.6	92.4	94.7	95.2	97.2	97.7	98.4	99.2	95.5	98.1
Wisconsin	97.9	98.0	99.4	99.2	96.5	96.6	98.5	98.5	98.5	98.9	99.2	97.3	97.5
Region 05	97.8	98.6	98.9	98.8	94.1	96.6	97.8	98.3	98.4	99.0	99.1	97.5	98.2
Arkansas	97.0	99.1	95.0	98.1	97.1	94.7	95.8	96.4	97.7	96.8	98.0	97.4	100.0
Louisiana	97.6	96.7	98.2	99.2	98.0	96.3	96.6	95.6	94.8	97.9	98.1	96.9	96.9
New Mexico	100.0	100.0	97.8	98.8	93.8	92.0	92.7	97.1	100.0	98.6	96.3	94.8	96.3
Oklahoma	100.0	100.0	98.3	96.8	98.4	96.0	98.1	99.5	99.0	97.9	97.1	100.0	98.8
Texas	98.2	98.5	98.6	99.0	98.2	97.8	96.9	98.2	98.7	97.7	98.8	99.0	98.4
Region 06	98.2	98.4	98.0	98.6	97.8	96.7	96.7	97.8	98.1	97.7	98.3	98.7	98.4

UCX

FIRST PAYMENT TIME LAPSE PERCENTAGE

TIME LAPSE PERIOD: <= 35 days

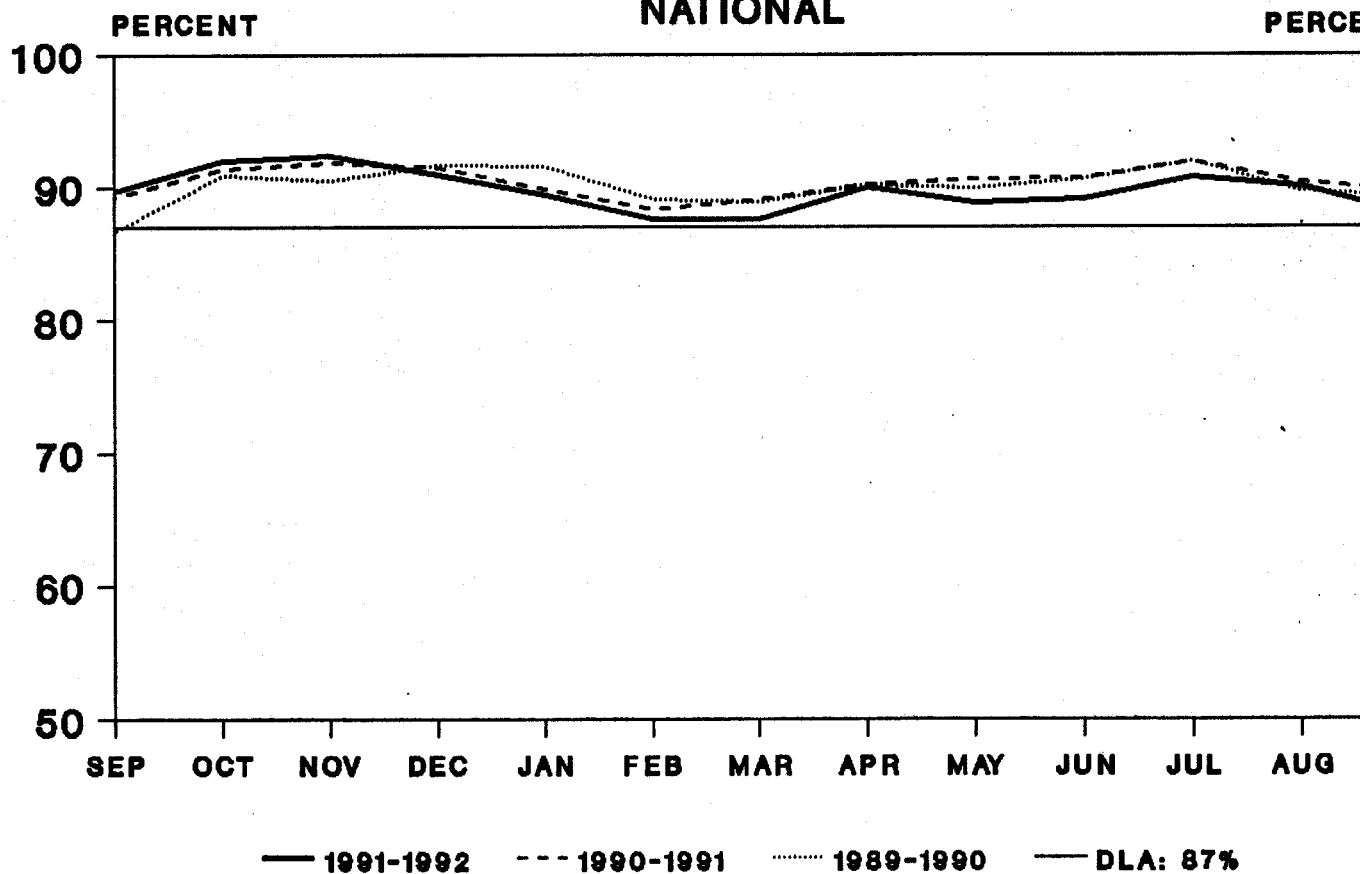
THS: SEP 1991 - SEP 1992

RUN DATE 11/03/1992

STATE	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
Iowa	97.8	98.8	98.2	99.4	95.8	97.2	92.0	97.1	97.2	94.2	96.6	96.3	94.2
Kansas	98.8	100.0	97.8	98.6	95.4	96.0	96.2	97.4	97.4	99.3	98.9	98.3	98.9
Missouri	98.8	98.3	99.2	100.0	97.8	98.3	99.5	99.4	98.6	98.6	98.1	99.5	98.5
Nebraska	100.0	100.0	100.0	100.0	97.3	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Region 07	98.5	99.0	98.5	99.4	96.5	97.3	96.7	98.2	97.8	97.8	98.1	98.4	97.9
Colorado	94.8	93.8	96.8	97.1	94.2	91.9	92.9	93.0	98.1	93.9	95.8	98.1	96.5
Montana	100.0	100.0	100.0	98.0	98.5	96.1	95.4	100.0	100.0	96.5	100.0	100.0	98.6
North Dakota	100.0	100.0	94.7	100.0	93.8	100.0	95.5	100.0	100.0	100.0	100.0	100.0	97.2
South Dakota	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Utah	94.6	100.0	100.0	98.1	96.9	97.4	93.2	92.9	100.0	98.1	97.3	100.0	97.4
Wyoming	100.0	100.0	100.0	100.0	97.0	100.0	100.0	100.0	100.0	96.7	100.0	100.0	95.2
Region 08	96.6	96.9	98.1	98.0	95.9	95.6	94.6	96.1	99.1	96.2	97.8	99.3	97.3
Arizona	98.9	97.1	99.1	96.7	99.4	98.0	98.7	97.1	98.3	98.7	98.3	99.1	98.4
California	98.7	98.2	98.0	98.8	97.8	97.8	97.3	97.5	97.5	98.2	97.4	97.7	98.5
Hawaii	100.0	100.0	97.8	100.0	98.1	100.0	100.0	98.6	100.0	97.6	99.0	100.0	98.2
Nevada	97.4	100.0	97.9	95.1	98.5	100.0	96.0	98.4	97.6	97.8	98.5	98.1	97.7
Region 09	98.7	98.2	98.1	98.5	98.0	98.0	97.5	97.6	97.7	98.2	97.6	98.0	98.5
Alaska	100.0	97.1	100.0	98.1	96.3	100.0	98.1	100.0	100.0	100.0	100.0	100.0	100.0
Idaho	100.0	100.0	97.7	100.0	98.7	97.2	100.0	94.9	98.4	98.8	100.0	100.0	100.0
Oregon	97.6	99.3	98.3	97.9	96.8	96.9	95.7	96.3	96.2	97.5	99.4	97.4	99.6
Washington	98.0	98.4	98.6	98.6	96.0	94.7	96.4	96.6	96.7	97.2	96.9	97.7	97.9
Region 10	98.1	98.7	98.5	98.6	96.5	95.9	96.7	96.7	97.0	97.6	97.8	97.8	98.5
US	98.3	98.6	98.6	98.6	96.9	97.1	97.3	98.0	98.0	98.3	98.4	98.2	98.4

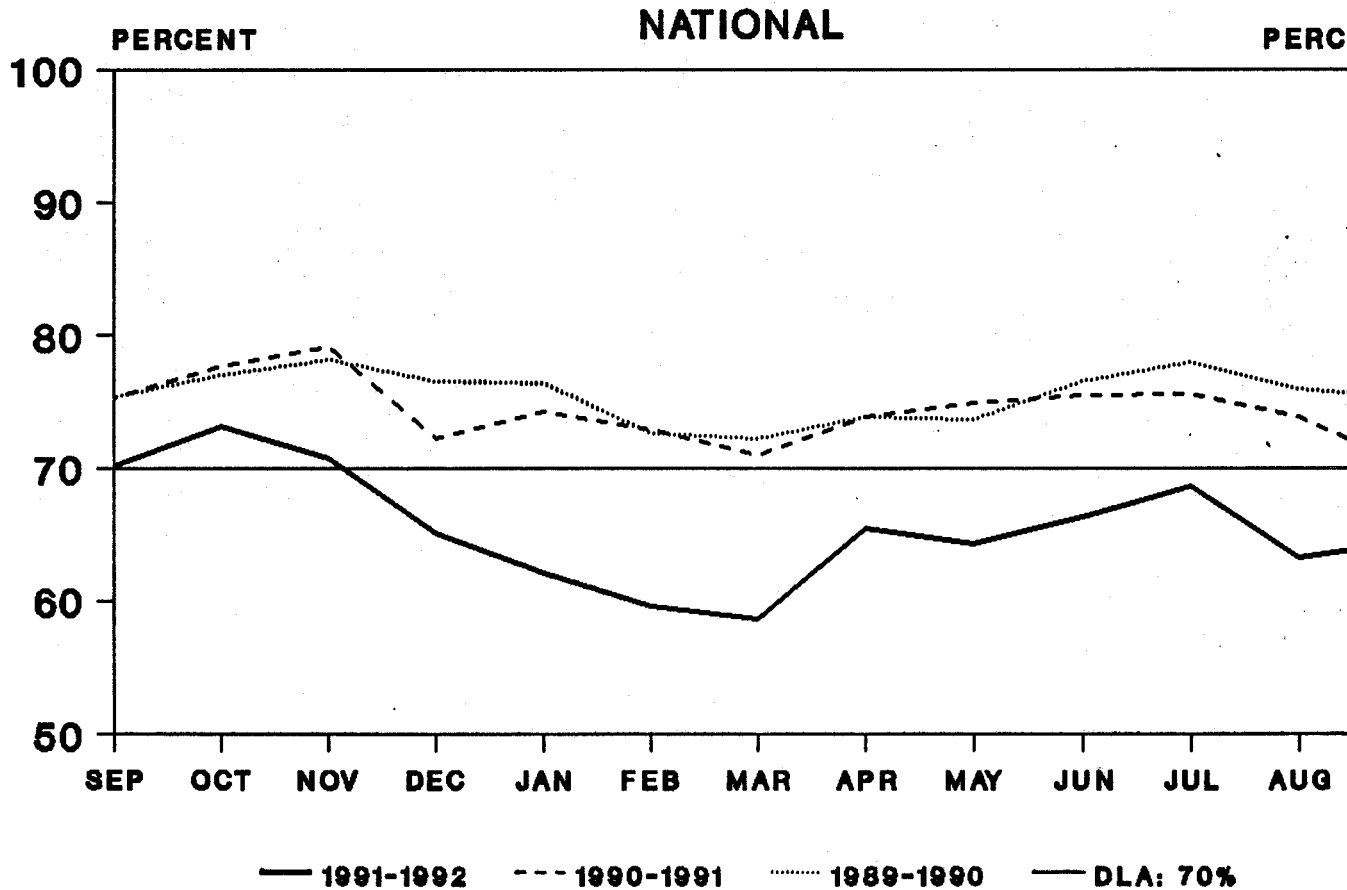
US DEPARTMENT OF LABOR
EMPLOYMENT AND TRAINING ADMINISTRATION
UNEMPLOYMENT INSURANCE SERVICE

INTRASTATE
TIME LAPSE DATA



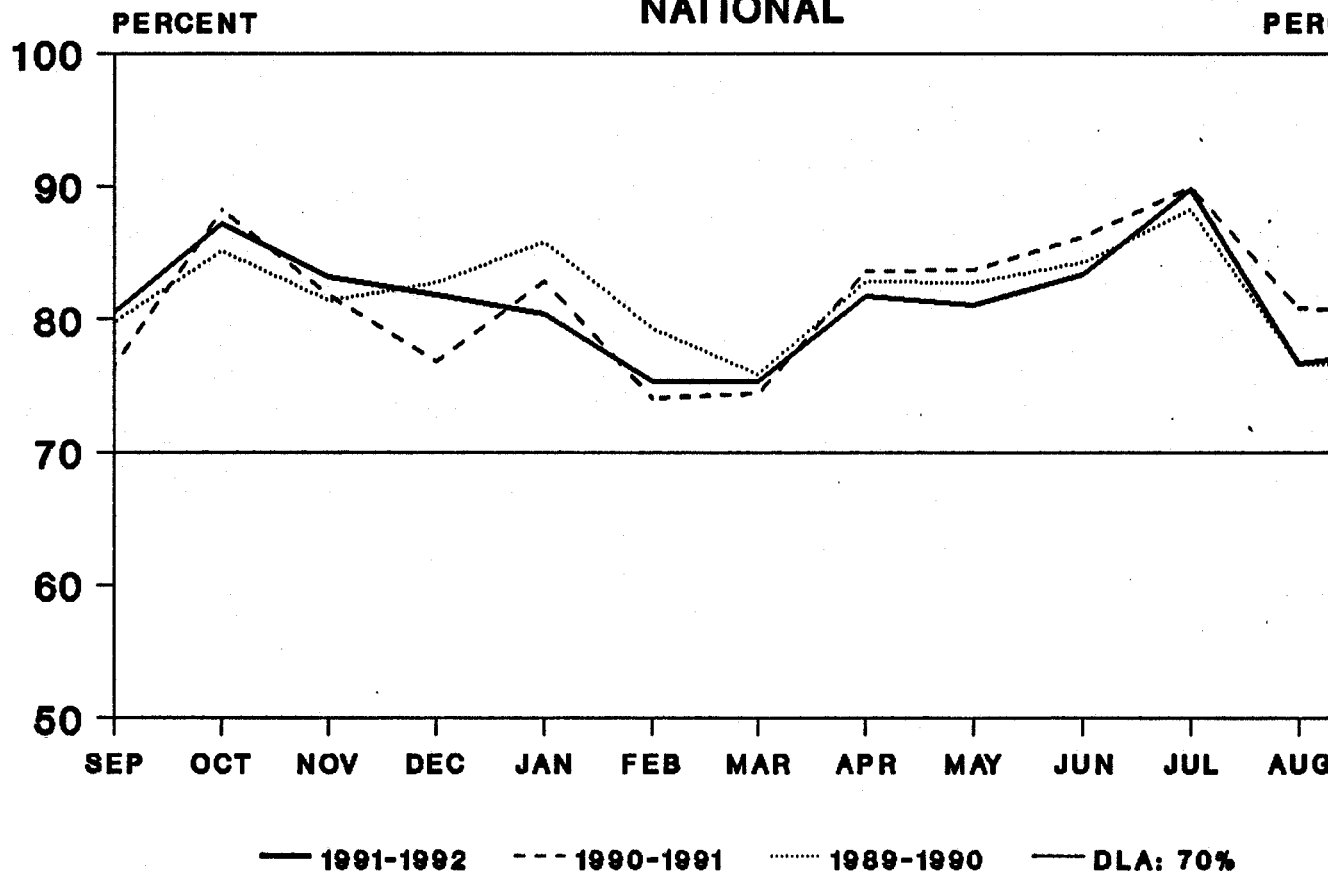
US DEPARTMENT OF LABOR
EMPLOYMENT AND TRAINING ADMINISTRATION
UNEMPLOYMENT INSURANCE SERVICE

INTERSTATE LIABLE
TIME LAPSE DATA



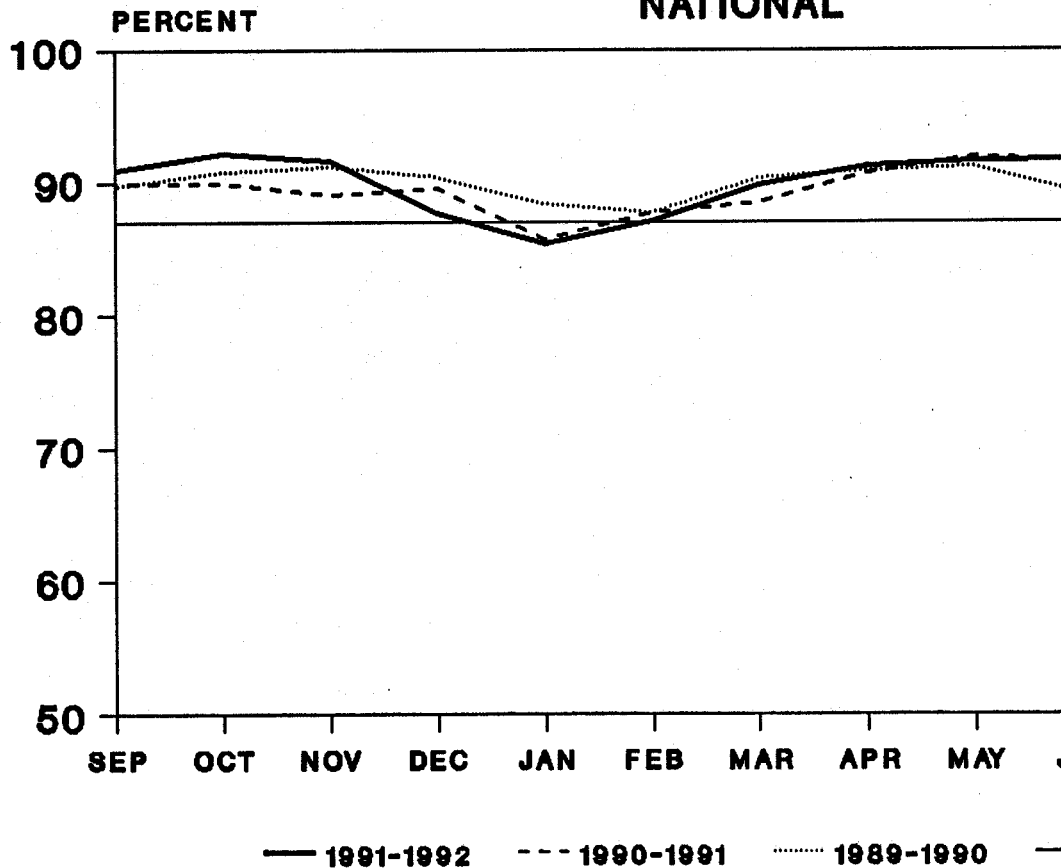
US DEPARTMENT OF LABOR
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FIRST PAYMENT TIME LAPSE PERCENTAGE

TIME LAPSE PERIOD: <= 14 days (or 21 if no ww)

12 MONTHS: SEP 1990 - SEP 1991

RUN DATE 11/06/1992

	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
* Connecticut	88.7	90.2	90.6	95.0	93.8	89.0	88.9	92.2	92.5	94.4	95.9	92.3	91.9
Maine	92.0	93.7	93.8	94.2	94.4	90.3	88.7	92.5	90.7	87.9	90.8	88.6	90.5
Massachusetts	90.5	92.0	93.4	91.9	91.8	90.6	90.0	90.7	91.3	91.3	92.4	90.2	90.3
* New Hampshire	86.5	87.4	87.4	85.5	80.0	73.1	81.6	93.6	68.1	75.1	88.2	88.4	88.2
Rhode Island	90.8	91.6	92.3	94.8	95.1	91.7	92.4	94.1	92.0	92.8	94.7	88.0	90.6
Vermont	88.6	94.6	95.1	92.5	94.3	91.7	90.0	94.3	92.4	90.9	93.0	82.5	87.3
Region 01	90.0	91.6	92.6	92.8	92.6	89.5	89.3	92.3	89.1	90.9	93.2	90.2	90.5
New Jersey	90.8	92.9	93.1	94.0	94.3	91.6	91.3	92.6	92.6	92.2	94.7	91.1	90.9
New York	79.3	82.5	84.7	85.6	82.6	82.1	81.0	80.2	81.9	82.6	85.0	81.7	80.7
Puerto Rico	82.4	84.5	84.1	73.9	79.6	83.1	82.9	84.3	86.1	88.0	90.3	87.3	86.4
Virgin Islands	76.7	73.6	68.7	68.7	51.7	66.2	79.3	79.3	77.4	79.7	89.7	86.3	81.9
Region 02	83.5	86.1	87.1	87.7	86.6	85.2	84.1	84.5	85.6	86.1	88.8	85.2	84.6
* Delaware	90.5	94.4	97.5	92.5	95.6	96.6	89.4	89.8	89.6	92.2	92.7	96.7	82.8
District of Columbia	90.4	91.8	90.6	91.6	91.3	91.9	92.4	91.2	90.3	88.1	90.6	89.4	87.9
* Maryland	91.1	93.2	91.9	92.8	92.7	86.5	84.4	89.7	92.2	93.1	94.3	91.6	92.5
Pennsylvania	91.0	91.7	93.6	94.1	92.7	90.9	91.9	93.3	92.5	92.7	92.9	90.3	91.1
* Virginia	95.6	97.6	97.5	97.6	98.3	91.8	92.2	93.1	92.6	93.7	95.0	94.3	94.2
West Virginia	90.3	82.4	91.7	84.6	89.7	87.5	89.1	92.4	89.5	89.7	90.6	89.5	91.2
Region 03	91.7	92.6	94.1	93.9	94.1	90.2	90.5	92.5	92.2	92.6	93.2	91.4	91.5
* Alabama	95.9	96.6	97.4	96.6	94.2	93.8	94.3	96.8	97.0	97.0	98.3	95.3	97.5
Florida	93.4	94.0	93.9	92.9	93.0	93.7	92.7	93.4	93.8	93.8	93.3	92.4	92.8
* Georgia	96.4	97.4	98.4	96.9	96.6	95.4	94.7	96.1	95.6	96.0	96.6	94.9	95.1
* Kentucky	97.7	95.4	96.4	95.0	94.7	91.2	92.3	93.9	93.4	91.6	95.9	92.0	93.2
Mississippi	92.6	96.3	96.0	96.5	94.9	95.4	93.7	92.8	94.8	92.8	94.1	92.5	91.9
North Carolina	90.8	93.1	92.1	93.6	88.8	89.1	90.6	90.5	90.6	90.8	91.6	91.2	91.1
South Carolina	98.3	98.3	97.9	98.3	95.7	97.1	96.4	98.3	98.3	98.7	97.6	97.2	98.6
Tennessee	96.6	97.8	98.1	98.2	95.8	95.7	96.4	96.9	97.0	97.5	97.2	94.8	95.3
Region 04	94.9	95.7	95.5	95.8	93.9	93.7	93.6	94.6	94.7	94.7	95.3	93.5	94.1
Illinois	89.9	91.2	92.6	93.2	93.9	92.4	92.3	92.4	92.5	92.3	93.2	91.5	91.5
Indiana	69.8	80.1	86.0	79.7	75.3	75.2	79.8	80.5	81.5	83.7	88.5	88.5	85.4
* Michigan	87.3	89.9	87.6	87.0	74.0	68.5	85.3	84.4	88.7	90.2	92.7	90.8	90.4
Minnesota	96.0	97.1	97.4	98.5	98.4	97.3	97.2	97.5	97.6	97.7	97.5	96.4	96.9
Ohio	87.0	92.4	94.2	93.4	86.8	88.6	89.5	89.2	91.8	90.1	90.0	90.5	90.4
* Wisconsin	94.9	97.0	97.9	97.1	97.8	95.3	96.1	97.0	96.0	96.7	97.3	94.9	95.0
Region 05	87.9	91.3	92.2	91.1	85.9	83.1	88.8	89.4	91.2	91.5	92.9	91.3	91.2
Arkansas	88.8	93.9	91.1	93.0	91.9	85.4	89.3	94.1	91.3	91.2	93.1	88.3	89.0
Louisiana	85.7	88.3	89.2	89.2	82.6	86.6	86.2	88.2	90.6	88.8	89.2	88.7	88.8
New Mexico	86.5	90.2	87.4	87.6	83.8	78.6	76.9	85.3	88.4	89.4	87.0	84.8	90.1
Oklahoma	91.3	94.6	96.9	93.9	94.2	91.1	93.8	93.6	93.7	92.8	93.7	91.7	89.2
Texas	93.4	93.3	92.6	92.6	91.1	91.8	92.8	92.9	93.0	93.2	92.9	92.9	92.8
Region 06	91.5	92.8	92.5	92.0	89.5	89.3	90.8	92.1	92.3	92.0	92.1	91.3	91.4

FIRST PAYMENT TIME LAPSE PERCENTAGE

TIME LAPSE PERIOD: <= 14 days (or 21 if no ww)

13 MONTHS: SEP 1990 - SEP 1991

RUN DATE 11/06/1992

	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
* Iowa	92.1	93.6	94.8	94.8	93.8	88.3	91.2	90.2	89.7	91.6	92.6	92.2	86.5
Kansas	90.1	93.1	92.6	92.9	93.1	90.0	89.6	89.8	90.9	90.5	91.0	91.8	86.2
Missouri	89.7	91.6	92.1	91.1	91.7	91.4	90.0	91.4	91.3	90.6	90.4	90.2	88.8
Nebraska	96.2	96.6	97.3	97.2	97.7	96.4	96.2	96.6	96.4	96.5	96.4	96.9	96.6
Region 07	90.7	92.6	93.2	93.0	93.0	91.0	90.7	91.4	91.3	91.3	91.5	91.6	88.6
Colorado	91.6	91.1	90.3	91.7	91.4	78.9	86.7	85.4	80.7	76.2	80.2	82.0	81.6
Montana	78.7	88.5	84.9	88.7	92.4	88.6	93.2	92.9	85.2	88.4	89.6	83.0	90.5
North Dakota	91.1	92.5	93.6	94.8	96.1	92.3	92.6	93.9	90.1	92.6	93.0	93.3	87.7
South Dakota	94.2	95.3	94.6	97.0	96.8	94.3	94.9	94.2	92.9	95.6	95.8	91.7	92.2
Utah	85.9	89.7	90.0	90.0	91.6	89.1	87.1	89.7	89.0	89.8	88.5	88.5	82.5
Wyoming	96.6	97.3	96.8	96.1	97.8	95.9	95.0	95.8	95.4	94.9	96.5	96.2	95.8
Region 08	88.5	91.0	90.5	91.9	93.1	86.3	89.7	89.7	85.2	84.6	86.6	86.4	84.6
Arizona	88.5	92.6	92.0	92.3	93.0	92.6	92.1	93.8	93.5	92.8	94.5	93.1	91.8
California	87.7	89.5	90.2	88.1	87.2	89.9	87.9	88.0	90.0	88.7	89.0	89.9	87.3
Hawaii	89.5	90.8	92.3	88.9	89.7	89.8	90.5	88.0	90.2	89.8	89.7	89.2	88.2
* Nevada	83.6	83.2	84.2	83.9	83.0	74.5	76.0	84.0	88.4	90.7	91.8	89.0	88.4
Region 09	87.6	89.5	90.2	88.2	87.4	89.5	87.8	88.2	90.2	89.0	89.5	90.1	87.6
Oregon	88.6	94.3	91.1	90.9	94.6	89.4	89.3	92.0	88.1	88.1	88.7	87.7	88.8
Washington	92.0	94.6	94.7	95.4	96.4	93.3	95.4	96.6	93.5	94.5	96.0	96.3	93.1
Region 10	92.0	95.0	93.6	93.5	93.1	91.1	91.9	93.4	91.9	92.3	93.4	90.5	90.9
	82.4	88.5	88.0	86.7	86.3	84.9	82.7	87.4	84.9	81.8	89.6	87.2	86.9
	86.7	91.7	90.5	89.8	90.4	88.0	87.3	90.7	88.1	86.5	91.4	89.3	88.7
US	89.3	91.4	91.9	91.5	89.9	88.3	89.1	90.2	90.6	90.7	92.0	90.4	89.7

FOOTNOTES:

* INDICATES STATES WITH NO WAITING WEEK

INTERSTATE LIABILITY

FIRST PAYMENT TIME LAPSE PERCENTAGE

LAPSE PERIOD: <= 14 days (or 21 if no ww)

HS: SEP 1990 - SEP 1991

RUN DATE 11/06/1992

STATE	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
* Connecticut	54.2	60.4	55.9	42.4	48.7	39.0	54.2	65.3	71.2	74.8	67.9	64.9	67.0
Maine	55.4	68.4	58.2	58.1	60.2	72.8	66.2	53.0	29.7	42.1	52.6	53.0	32.7
Massachusetts	76.2	79.1	70.3	70.7	66.5	71.8	75.2	76.1	72.0	73.3	84.0	81.6	77.7
* New Hampshire	67.9	70.9	65.0	88.1	58.4	51.1	50.4	91.7	49.6	52.3	79.2	84.1	86.8
Rhode Island	48.9	61.2	65.1	59.7	74.5	72.4	64.2	82.1	73.2	75.6	73.6	71.0	70.6
Vermont	48.8	79.7	81.4	77.0	78.0	62.9	61.8	76.0	57.8	59.0	45.5	45.7	51.0
Region 01	64.1	70.0	65.6	63.8	63.2	62.6	65.2	74.2	58.8	67.2	74.3	73.1	70.1
New Jersey	71.6	78.8	77.7	73.2	78.1	70.7	71.7	61.7	70.5	70.6	75.2	71.4	71.7
New York	62.5	65.1	73.0	70.0	64.0	62.5	55.6	50.6	58.1	60.2	66.2	66.8	61.5
Puerto Rico	77.3	74.4	74.1	63.6	67.1	83.9	81.1	77.1	82.0	76.5	86.0	86.4	80.4
Virgin Islands	80.0	77.8	.0	20.0	20.0	53.3	43.5	43.5	55.0	64.3	46.7	70.0	70.6
Region 02	67.1	71.0	74.7	70.9	71.0	66.3	61.6	56.0	64.5	65.2	70.9	69.8	66.7
* Delaware	72.5	75.0	79.4	70.9	73.4	82.7	74.3	74.0	76.3	76.2	84.5	74.1	64.5
District of Columbia	80.1	82.5	83.9	79.2	79.7	83.6	79.5	84.8	82.9	83.7	82.2	82.5	75.5
* Maryland	77.6	79.7	71.7	58.3	77.9	68.2	67.6	74.6	72.0	65.4	73.7	71.6	71.9
Pennsylvania	82.9	80.6	83.1	82.0	80.8	79.8	81.4	81.8	81.7	80.6	81.7	76.6	77.7
* Virginia	90.7	91.5	88.9	8.4	91.1	84.9	82.8	82.4	84.2	84.0	83.2	82.7	81.3
Virginia	86.8	84.8	80.0	86.3	84.7	85.0	80.1	80.0	84.0	81.9	78.6	83.3	82.6
Region 03	82.8	83.1	81.9	58.2	82.2	78.9	78.0	80.4	80.2	78.7	80.5	77.6	76.4
* Alabama	93.0	90.5	90.5	108.8	85.7	86.5	82.2	87.1	87.7	94.4	92.4	90.9	97.5
Florida	79.6	81.9	83.8	80.2	77.5	80.5	77.8	82.3	85.1	88.2	87.9	82.2	80.3
* Georgia	86.6	87.9	88.6	89.7	87.3	87.6	80.3	85.3	85.1	87.0	88.5	83.8	82.5
* Kentucky	92.9	85.7	73.8	95.6	72.8	72.9	70.7	70.7	79.7	82.5	80.0	65.4	71.0
Mississippi	90.3	82.5	83.8	74.6	74.4	73.9	70.7	79.5	79.7	83.3	80.7	85.8	78.5
North Carolina	81.7	80.0	78.0	76.5	71.5	64.3	63.3	65.0	76.4	78.8	80.5	78.9	77.8
South Carolina	91.4	94.5	91.4	94.0	88.7	91.3	92.3	92.8	93.1	94.9	92.0	90.8	91.4
Tennessee	79.5	90.6	84.5	86.5	86.8	79.7	84.2	84.1	85.7	86.2	86.0	84.9	85.7
Region 04	83.8	85.6	83.8	86.0	81.1	80.8	78.0	80.9	84.3	87.3	87.1	83.1	82.5
Illinois	75.6	79.7	79.0	83.9	83.0	80.2	81.5	81.4	79.9	79.8	78.5	82.9	81.1
Indiana	25.7	34.3	48.1	32.2	22.9	29.8	33.3	40.2	37.4	47.3	59.9	57.2	62.2
* Michigan	79.0	81.3	90.6	50.1	73.7	77.5	74.0	59.6	72.7	68.3	62.9	62.0	64.5
Minnesota	83.8	86.0	89.9	87.8	86.9	87.3	89.3	89.5	79.5	83.1	81.4	88.1	81.8
Ohio	77.3	73.5	83.2	76.9	77.9	74.8	70.6	64.6	75.2	75.4	73.5	73.3	72.8
* Wisconsin	72.0	84.2	89.1	93.5	86.7	81.8	84.7	94.4	84.2	80.8	81.9	78.3	78.6
Region 05	70.5	73.6	79.8	71.2	75.6	72.2	71.5	73.0	73.5	74.0	74.5	75.3	75.5
Arkansas	73.0	83.2	81.7	74.8	75.3	72.2	62.5	76.6	76.9	72.4	75.2	74.9	64.8
Louisiana	71.7	77.0	77.4	75.3	76.3	64.2	64.9	75.7	81.4	82.7	81.5	83.3	80.3
New Mexico	81.1	76.5	62.4	81.3	60.0	73.7	60.3	74.8	79.7	74.3	71.1	74.4	72.1
Oklahoma	82.3	78.8	75.6	81.5	83.9	77.9	77.5	79.9	78.0	76.5	74.3	87.9	80.2
Region 06	81.4	76.7	78.7	77.1	72.5	72.5	78.8	77.7	79.3	78.7	78.1	79.2	76.3
	79.1	78.2	77.8	77.2	74.0	71.7	72.6	77.2	79.1	78.1	77.6	79.7	75.5

FIRST PAYMENT TIME LAPSE PERCENTAGE

TIME LAPSE PERIOD: <= 14 days (or 21 if no ww)

13 MONTHS: SEP 1990 - SEP 1991

RUN DATE 11/06/1992

	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
* Iowa	82.2	88.3	87.1	81.1	74.9	68.3	67.7	73.1	78.6	78.8	86.7	74.2	79.5
Kansas	75.4	73.2	82.4	81.3	84.9	76.4	76.5	77.4	80.3	81.1	75.6	73.8	64.9
Missouri	63.9	73.0	75.2	63.5	68.6	77.3	72.5	79.9	78.4	69.9	66.9	65.6	62.3
Nebraska	80.1	77.6	85.7	80.5	84.5	80.5	77.0	84.4	78.1	86.7	81.0	84.5	85.1
Region 07	71.6	74.7	80.1	73.6	77.1	76.7	74.0	79.1	79.1	76.2	73.3	71.8	67.8
Colorado	75.5	81.9	76.3	72.4	68.2	56.1	63.0	59.2	56.4	51.4	54.9	59.2	67.4
Montana	72.5	78.6	76.4	68.2	79.7	79.7	70.1	68.3	80.9	71.4	88.2	57.9	85.3
North Dakota	81.3	82.4	88.2	89.8	87.2	84.9	77.8	82.7	86.5	78.9	87.5	78.9	71.4
South Dakota	80.0	70.0	83.3	95.2	87.5	81.6	95.7	100.0	93.1	100.0	76.9	77.3	80.0
Utah	73.3	76.9	69.2	74.8	70.3	78.7	73.0	72.9	73.3	72.5	72.9	72.9	75.0
Wyoming	96.9	96.3	88.5	83.1	81.0	78.3	81.1	80.7	83.9	74.2	88.6	75.7	81.8
Region 08	77.8	82.4	78.5	78.6	75.1	70.3	71.0	70.7	69.8	63.4	68.7	65.8	73.0
Arizona	74.2	75.7	76.3	69.6	68.4	65.0	69.9	74.8	79.3	81.2	76.3	76.0	77.2
California	74.3	77.5	82.4	72.3	62.0	71.9	64.8	72.3	73.4	67.0	60.4	59.7	48.6
Hawaii	67.0	68.8	66.8	73.8	67.4	63.3	73.3	71.0	73.6	77.4	77.0	80.0	70.4
* Nevada	78.6	87.3	85.0	75.2	82.1	78.0	79.5	80.4	84.0	86.8	83.9	85.0	78.5
Region 09	74.2	77.8	81.6	72.4	65.1	71.6	67.0	73.4	75.1	71.1	65.3	65.1	55.5
Idaho	78.9	80.4	76.5	74.9	76.0	67.3	68.1	72.0	72.2	76.9	67.4	67.7	66.0
Utah	84.8	71.2	89.1	87.7	87.5	73.7	75.7	84.0	82.7	90.7	78.3	75.0	80.8
Oregon	80.6	83.4	83.9	81.5	83.6	75.4	83.2	87.3	81.9	81.9	86.2	81.4	78.5
Washington	66.1	70.7	77.5	67.4	68.5	67.4	64.6	65.2	74.6	71.9	69.7	71.5	68.4
Region 10	76.0	78.2	79.0	74.7	75.7	69.4	71.1	74.8	76.2	77.4	74.7	73.4	70.9
US	75.3	77.7	79.1	72.2	74.2	72.9	71.0	73.9	74.9	75.5	75.6	73.9	70.2

FOOTNOTES:

* INDICATES STATES WITH NO WAITING WEEK

FIRST PAYMENT TIME LAPSE PERCENTAGE

TIME LAPSE PERIOD: <= 14 days (or 21 if no ww)

MONTHS: SEP 1990 - SEP 1991

RUN DATE 11/06/1992

	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
* Connecticut	35.3	32.1	36.0	36.7	64.5	32.4	61.3	84.0	90.9	72.2	97.7	75.0	73.9
Maine	66.7	86.8	77.8	64.7	78.6	50.0	35.7	65.6	82.6	61.4	78.1	50.0	87.5
Massachusetts	80.2	82.1	75.0	70.7	81.9	71.8	74.7	86.7	95.6	84.9	91.7	88.1	85.4
* New Hampshire	87.5	83.3	55.6	70.0	83.3	41.7	41.7	90.0	45.7	64.3	75.0	71.4	85.7
Rhode Island	80.0	87.5	68.0	50.0	51.9	42.1	64.7	56.3	69.2	72.7	80.0	69.2	58.3
Vermont	61.5	35.7	66.7	100.0	85.7	85.7	50.0	80.0	100.0	100.0	88.9	60.0	71.4
Region 01	77.6	79.1	70.7	64.3	75.9	55.8	65.3	81.2	85.8	78.6	90.1	83.0	82.3
New Jersey	70.5	84.0	77.8	77.0	82.6	50.0	59.5	76.1	67.1	80.7	93.6	68.4	70.4
New York	73.8	83.0	76.0	72.6	66.4	56.1	68.5	80.1	74.6	72.4	87.1	70.4	60.5
Puerto Rico	82.1	98.6	78.4	56.5	69.3	76.3	77.5	77.6	65.5	71.4	84.1	88.8	82.2
Virgin Islands	50.0	.0	71.4	12.5	.0	12.5	16.7	16.7	.0	60.0	33.3	.0	.0
Region 02	74.2	88.5	77.2	67.6	68.9	60.6	68.6	78.2	70.7	73.3	88.0	71.7	64.7
* Delaware	66.7	100.0	100.0	66.7	100.0	100.0	62.5	80.0	100.0	100.0	83.3	84.6	33.3
District of Columbia	88.7	86.6	85.5	72.9	93.2	83.1	91.3	83.0	85.7	82.4	81.3	80.6	84.5
* Maryland	68.8	79.1	82.8	83.9	87.0	67.6	69.2	79.7	74.6	89.0	88.4	83.3	77.8
Pennsylvania	53.6	88.1	77.7	74.7	69.8	63.6	74.7	82.5	73.1	72.0	77.3	64.6	72.1
* Virginia	91.2	94.9	92.6	88.4	92.9	76.1	84.3	91.8	91.7	96.4	93.2	91.5	93.0
West Virginia	80.0	97.4	88.0	100.0	95.9	72.4	77.8	77.8	100.0	100.0	94.1	100.0	62.5
Region 03	68.1	88.2	82.2	79.4	84.3	69.2	76.2	82.9	79.4	82.7	83.4	73.3	78.1
* Alabama	93.0	93.8	92.1	89.2	96.7	75.0	95.2	98.4	92.6	90.0	93.4	97.8	86.2
Florida	90.3	96.9	90.3	85.6	88.7	91.9	93.8	95.2	94.4	90.7	95.8	90.4	93.6
* Georgia	94.1	97.2	50.0	88.3	93.0	85.1	88.0	90.0	86.7	95.2	93.0	90.9	94.5
* Kentucky	98.1	96.1	81.0	93.7	92.3	84.6	68.9	87.5	87.9	88.8	93.3	88.2	70.2
Mississippi	86.7	91.7	95.0	83.9	76.1	80.6	61.1	78.9	89.4	77.8	73.3	76.9	57.9
North Carolina	90.2	95.9	79.5	83.5	91.3	87.3	78.9	92.1	79.6	79.6	93.8	86.6	90.8
South Carolina	100.0	100.0	100.0	100.0	100.0	94.2	92.3	100.0	100.0	100.0	93.0	97.5	100.0
Tennessee	90.7	97.3	95.0	98.6	97.9	94.4	91.0	94.8	96.2	97.3	97.6	96.8	94.9
Region 04	92.7	96.6	90.5	91.0	94.2	88.1	84.6	94.0	91.9	93.2	94.4	91.9	87.9
Illinois	86.2	89.8	84.0	82.6	90.0	82.5	75.8	87.8	88.3	84.3	91.5	80.7	73.1
Indiana	52.0	62.9	72.7	73.9	67.5	59.2	40.0	45.2	83.7	83.7	79.2	85.3	80.9
* Michigan	82.3	88.7	85.9	95.2	65.4	65.2	80.0	87.3	78.5	95.7	92.6	77.0	90.0
Minnesota	100.0	84.1	95.9	95.6	94.0	92.2	100.0	94.1	94.1	100.0	94.7	72.4	89.5
Ohio	44.3	67.9	60.4	48.3	45.8	62.9	47.2	28.9	78.0	66.3	78.5	60.8	79.4
* Wisconsin	90.9	97.0	88.5	87.8	90.9	77.8	75.0	90.5	90.0	91.7	96.7	92.3	70.0
Region 05	77.4	85.7	80.1	80.6	77.0	69.2	70.2	77.1	82.6	83.4	90.1	76.4	81.1
Arkansas	50.0	76.4	48.7	70.5	92.6	63.6	66.7	86.7	80.0	66.7	79.6	78.1	67.9
Louisiana	63.2	91.3	72.7	68.2	84.4	70.5	66.7	79.5	91.4	87.5	81.5	74.6	83.9
New Mexico	87.1	91.4	78.8	75.6	89.4	61.4	68.6	76.1	91.3	84.0	90.9	76.9	90.4
Oklahoma	84.7	96.3	86.7	83.9	87.9	73.3	88.6	92.3	87.2	98.6	89.4	80.3	86.7
Texas	53.8	76.7	81.9	74.6	86.8	83.9	83.9	90.9	87.8	83.6	92.4	89.2	88.2
Region 06	60.1	84.5	78.7	75.0	87.7	75.3	78.5	87.4	87.9	88.5	89.4	85.2	86.9

FIRST PAYMENT TIME LAPSE PERCENTAGE

LAPSE PERIOD: <= 14 days (or 21 if no ww)

HS: SEP 1990 - SEP 1991

RUN DATE 11/06/1992

STATE	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP

* Iowa	61.5	96.2	73.1	65.0	93.8	80.0	71.4	83.3	62.5	77.8	93.3	83.3	28.6
Kansas	93.3	91.8	75.3	85.7	84.1	81.8	89.7	89.3	80.0	93.0	88.8	77.0	80.6
Missouri	65.9	81.8	64.4	60.8	70.4	69.9	72.3	79.0	85.7	78.1	89.3	70.7	62.7
Nebraska	100.0	94.4	97.0	95.7	87.0	83.3	100.0	88.9	91.7	100.0	100.0	100.0	100.0
Region 07	75.6	86.7	72.3	70.2	79.0	74.9	79.0	82.7	84.4	82.5	89.8	73.5	65.9
Colorado	83.3	91.0	86.7	92.3	83.2	77.5	78.7	77.1	76.1	50.0	82.6	58.6	61.9
Montana	50.0	87.9	21.1	63.6	87.8	81.6	78.3	88.9	73.9	88.9	93.1	71.4	28.6
North Dakota	100.0	98.0	93.8	95.2	85.0	80.0	73.3	100.0	86.7	96.4	99.4	90.9	100.0
South Dakota	83.3	100.0	75.0	100.0	94.1	88.9	100.0	87.5	100.0	95.2	98.8	96.7	75.0
Utah	95.6	93.4	87.6	79.7	87.3	72.9	76.7	93.1	85.7	96.8	90.1	90.1	90.9
Wyoming	100.0	100.0	100.0	100.0	95.2	85.7	100.0	100.0	80.0	66.7	100.0	.0	100.0
Region 08	89.2	93.3	79.7	78.3	87.0	79.2	80.7	87.8	81.3	90.1	94.0	88.0	79.9
Arizona	84.2	96.8	86.0	90.2	95.7	82.2	89.8	97.6	92.1	99.3	97.4	91.9	75.6
California	75.5	86.0	89.4	67.9	69.4	75.6	63.5	75.9	84.0	76.9	82.8	80.6	82.5
Hawaii	76.9	100.0	83.3	81.8	97.5	72.0	63.2	83.3	100.0	83.3	93.8	92.5	70.0
* Nevada	75.0	87.1	78.6	83.3	91.2	84.2	75.0	52.6	73.9	78.6	100.0	75.0	66.7
Region 09	76.4	86.9	88.9	69.9	74.7	76.3	65.6	76.9	84.6	88.9	89.9	83.1	81.6
Alaska	77.4	92.6	80.3	91.3	82.6	83.7	81.6	93.9	89.1	67.6	78.4	80.6	75.0
Idaho	75.0	96.9	81.6	96.8	97.7	83.3	91.3	89.7	93.8	100.0	81.8	50.0	50.0
Oregon	81.8	93.8	80.2	90.3	86.0	71.8	84.3	86.5	78.8	90.0	90.7	72.0	86.2
Washington	72.4	75.3	74.6	72.1	79.7	56.8	71.0	65.9	76.0	77.1	81.8	73.6	62.5
Region 10	75.7	85.1	77.8	83.9	86.5	70.0	80.2	81.0	81.8	80.0	84.5	73.8	68.8
US	76.5	88.2	81.8	76.8	82.9	74.1	74.4	83.6	83.7	86.2	90.0	80.9	80.5

FOOTNOTES:

* INDICATES STATES WITH NO WAITING WEEK

FIRST PAYMENT TIME LAPSE PERCENTAGE

TIME LAPSE PERIOD: <= 14 days (or 21 if no ww)

THS: SEP 1990 - SEP 1991

RUN DATE 11/06/1992

STATE	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
* Connecticut	75.4	67.4	75.0	90.4	91.2	89.5	90.2	94.3	96.0	96.2	96.8	93.8	96.6
Maine	92.3	100.0	83.9	93.1	83.9	90.5	85.7	92.9	83.3	89.7	88.5	83.7	88.6
Massachusetts	98.9	96.7	89.7	97.3	91.3	89.6	89.5	92.1	93.1	94.3	94.4	93.8	91.8
* New Hampshire	95.0	89.5	95.8	90.9	70.0	75.0	85.7	89.2	60.0	77.8	72.2	90.9	100.0
Rhode Island	89.7	89.3	93.5	94.4	78.3	90.9	100.0	93.3	95.2	95.0	96.9	95.7	93.6
Vermont	100.0	100.0	85.7	100.0	93.8	100.0	80.0	92.9	77.8	100.0	95.0	89.5	100.0
Region 01	90.3	89.6	85.6	93.9	87.0	88.6	89.7	92.2	88.6	93.7	93.2	92.3	93.5
New Jersey	94.2	96.2	96.8	91.4	90.7	87.7	88.4	92.9	94.4	94.1	90.8	92.5	91.7
New York	85.2	85.6	85.6	82.6	76.9	78.4	80.8	77.3	86.4	88.0	80.0	86.8	83.3
Puerto Rico	84.6	83.3	86.7	59.1	50.0	70.6	37.5	40.0	59.0	81.4	84.3	82.4	82.3
Virgin Islands	100.0	100.0	100.0	100.0	.0	.0	100.0	100.0	.0	100.0	100.0	100.0	.0
Region 02	87.4	87.7	88.4	83.5	78.4	79.9	81.8	78.6	84.8	88.9	82.9	87.4	84.6
* Delaware	88.9	100.0	83.3	92.3	94.7	100.0	90.0	87.5	100.0	100.0	100.0	95.7	100.0
District of Columbia	100.0	92.6	73.9	88.9	89.3	86.7	95.2	92.9	77.8	90.9	84.2	91.5	88.6
* Maryland	94.6	98.0	96.4	92.2	87.9	84.9	92.5	91.5	97.5	93.1	98.6	97.1	95.7
Pennsylvania	93.5	94.6	92.8	96.4	91.3	91.7	91.7	92.4	96.3	96.8	94.9	92.9	96.0
* Virginia	97.7	96.7	98.2	97.9	96.3	95.2	90.7	92.4	92.4	95.7	97.1	96.3	94.0
Virginia	97.6	98.3	95.0	96.2	94.5	90.3	100.0	92.3	90.5	100.0	96.5	98.8	98.5
03	94.8	95.8	93.8	95.8	92.6	91.6	92.0	92.1	94.7	96.1	95.7	94.7	95.6
* Alabama	98.0	89.7	97.1	96.9	85.7	89.7	92.3	100.0	96.7	100.0	94.9	95.2	98.4
Florida	93.3	92.8	91.7	93.5	93.6	92.7	94.0	95.3	95.3	95.6	96.7	95.4	93.2
* Georgia	96.6	97.8	71.4	94.0	97.0	94.6	95.6	96.0	96.6	97.2	96.8	97.4	97.3
* Kentucky	98.0	93.6	93.9	97.6	86.0	93.2	93.0	86.4	91.4	93.5	92.5	95.7	95.7
Mississippi	96.6	96.6	98.1	95.7	97.1	91.9	90.9	91.9	94.8	94.1	96.7	96.3	90.7
North Carolina	98.0	96.3	90.9	97.0	91.6	91.7	95.7	94.5	92.7	94.9	97.8	97.6	95.5
South Carolina	99.0	98.9	100.0	98.9	98.1	98.8	97.3	100.0	100.0	100.0	99.1	96.9	98.4
Tennessee	94.0	96.7	95.4	93.3	95.0	92.6	93.3	94.9	97.8	96.4	99.4	97.1	95.9
Region 04	96.0	95.4	93.7	95.2	93.7	93.5	94.4	94.9	95.7	96.1	96.9	96.4	95.4
Illinois	90.7	91.4	91.9	95.0	89.0	87.5	90.1	89.1	92.6	96.2	92.1	92.2	92.4
Indiana	71.4	76.2	86.1	74.7	61.8	58.6	66.1	71.9	71.9	75.0	88.0	89.6	84.3
* Michigan	81.1	85.2	75.4	72.4	66.2	68.1	80.7	75.3	81.4	88.3	85.9	86.8	84.3
Minnesota	95.2	93.8	97.4	91.3	95.1	91.3	91.3	94.3	100.0	91.4	98.5	94.6	96.9
Ohio	78.5	77.7	73.3	77.8	54.5	67.4	74.8	76.0	79.7	83.3	83.6	87.5	86.4
* Wisconsin	96.0	94.2	95.6	98.1	91.7	94.4	88.1	93.1	98.6	98.0	97.1	99.0	95.8
Region 05	84.0	85.7	83.2	84.1	73.8	74.9	81.1	82.5	86.1	88.9	89.4	90.1	88.7
Arkansas	91.5	94.4	96.3	92.7	78.5	90.9	82.4	89.2	88.1	97.4	95.0	91.2	90.2
Louisiana	92.6	91.8	91.9	92.7	89.0	89.3	91.8	91.4	97.8	93.3	92.7	93.1	92.2
New Mexico	89.1	90.2	96.7	89.7	87.8	75.7	83.8	77.1	85.7	79.2	92.3	90.2	89.3
Oklahoma	96.2	94.3	91.4	93.1	88.2	92.5	92.7	96.8	96.5	96.7	94.8	92.5	97.8
Texas	90.7	87.8	90.3	89.5	84.4	91.2	92.3	92.1	92.5	92.4	93.3	93.1	93.0
06	91.4	90.0	91.5	90.7	85.0	89.9	90.8	91.3	92.8	93.1	93.5	92.7	92.7

FIRST PAYMENT TIME LAPSE PERCENTAGE

TIME LAPSE PERIOD: <= 14 days (or 21 if no ww)

HS: SEP 1990 - SEP 1991

RUN DATE 11/06/1992

STATE	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
* Iowa	78.8	85.9	85.2	87.0	97.3	87.3	89.1	93.8	91.8	98.4	90.5	89.0	86.0
Kansas	93.8	90.8	93.1	88.5	90.7	92.9	94.9	81.8	89.7	95.7	90.3	96.3	92.9
Missouri	90.5	94.3	88.9	91.8	91.3	88.2	95.7	96.2	82.0	94.5	92.6	90.9	94.0
Nebraska	85.7	90.0	88.9	100.0	100.0	100.0	100.0	83.3	100.0	100.0	90.9	100.0	85.7
Region 07	87.7	90.3	89.2	90.2	93.1	89.6	93.4	90.7	87.6	96.4	91.3	92.2	90.6
Colorado	91.3	92.4	88.0	92.5	84.8	91.7	89.8	93.1	73.2	74.3	75.6	70.8	77.9
Montana	90.5	100.0	66.7	40.9	87.5	82.4	85.0	92.0	81.8	84.2	88.6	90.0	100.0
North Dakota	85.7	88.9	94.1	90.9	100.0	83.3	90.0	75.0	100.0	100.0	100.0	92.9	90.0
South Dakota	100.0	100.0	100.0	100.0	100.0	87.5	100.0	100.0	66.7	100.0	100.0	100.0	100.0
Utah	81.3	83.3	78.6	85.7	83.3	90.9	83.3	85.7	77.8	78.6	100.0	100.0	73.0
Wyoming	100.0	100.0	100.0	88.9	100.0	90.9	100.0	100.0	100.0	100.0	100.0	100.0	93.8
Region 08	90.9	93.5	85.5	83.7	87.9	89.2	89.3	92.5	78.7	81.6	86.0	83.9	83.4
Arizona	91.2	89.4	95.4	98.1	94.1	88.9	85.4	90.9	96.8	90.0	95.2	92.5	93.3
California	87.4	86.2	84.9	84.3	83.5	85.2	85.3	86.1	90.7	89.4	88.5	89.3	87.1
Hawaii	83.9	91.5	88.2	96.0	87.5	95.5	76.2	85.7	92.3	82.4	88.9	75.0	86.8
* Nevada	95.5	92.0	90.9	87.5	82.1	86.7	95.5	88.2	93.1	92.3	87.1	93.2	94.9
Region 09	87.9	87.0	86.1	86.2	84.5	85.9	85.4	86.5	91.4	89.4	89.0	89.4	87.9
Alaska	95.2	95.7	89.5	91.3	90.5	81.3	93.3	100.0	81.0	70.8	93.3	93.8	85.0
Idaho	100.0	100.0	93.3	88.2	90.7	95.2	93.8	91.7	90.9	85.0	93.2	100.0	93.5
Oregon	85.7	79.8	89.3	87.2	92.0	78.3	91.7	80.5	96.7	90.7	86.7	95.7	86.6
Washington	90.2	86.6	92.1	90.6	84.8	74.9	81.5	84.7	86.8	93.7	91.2	92.8	89.5
Region 10	89.7	86.2	91.4	89.6	87.6	77.2	85.7	84.8	88.7	90.9	90.6	94.0	88.8
US	90.0	90.0	89.1	89.6	85.7	85.7	87.8	88.5	90.7	92.0	91.6	92.0	91.0

FOOTNOTES:

* INDICATES STATES WITH NO WAITING WEEK

FIRST PAYMENT TIME LAPSE PERCENTAGE

TIME LAPSE PERIOD: <= 14 days (or 21 if no ww)

HS: SEP 1989 - SEP 1990

RUN DATE 11/06/1992

STATE	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
* Connecticut	89.0	92.2	93.6	95.7	94.7	89.8	90.5	92.5	91.6	93.0	94.5	91.1	88.7
Maine	92.3	92.3	93.2	93.6	93.8	91.6	92.1	93.9	91.7	92.4	92.1	85.7	92.0
Massachusetts	56.9	91.1	92.1	94.5	91.8	90.5	90.3	91.1	91.9	93.3	92.6	89.1	90.5
* New Hampshire	81.5	83.6	85.3	90.8	84.9	81.4	75.8	95.3	63.4	76.4	86.0	89.0	86.5
Rhode Island	85.1	88.6	93.5	94.2	89.4	91.1	91.9	92.8	91.7	93.9	94.1	86.5	90.8
Vermont	91.1	93.0	95.9	94.9	94.8	91.2	91.5	93.3	93.7	92.6	93.4	91.4	88.6
Region 01	67.1	91.0	92.5	94.5	92.1	90.0	90.0	92.8	89.5	92.1	92.8	89.2	90.0
New Jersey	87.3	91.7	92.0	93.6	94.0	90.8	90.5	91.6	91.3	92.1	93.7	92.1	90.8
New York	83.8	90.5	85.6	87.4	83.3	79.8	78.7	80.4	82.7	83.7	84.3	83.4	79.3
Puerto Rico	53.9	35.7	39.4	39.9	66.0	66.1	67.8	67.3	74.8	81.3	83.7	78.4	82.4
Virgin Islands	92.5	71.4	66.0	36.4	43.8	66.7	64.5	82.0	74.0	76.6	76.9	77.8	76.7
Region 02	80.3	85.5	80.9	85.5	86.4	82.5	81.3	82.9	84.7	86.1	87.8	85.3	83.5
* Delaware	90.8	91.6	94.3	94.8	94.0	90.6	84.9	89.9	86.9	91.1	93.0	96.4	90.5
District of Columbia	91.1	90.7	86.9	91.8	93.6	91.1	89.8	92.4	91.5	92.0	93.1	85.2	90.4
* Maryland	90.7	92.6	92.2	93.4	92.7	90.3	87.4	91.3	92.9	93.4	94.4	91.0	91.1
Pennsylvania	92.4	93.7	93.8	94.7	93.6	91.2	90.9	92.9	91.2	93.0	94.5	89.9	91.0
* Virginia	96.7	97.5	98.2	98.3	98.6	95.4	96.2	95.5	96.8	96.5	98.8	97.0	95.6
Virginia	85.4	91.8	88.7	89.4	92.9	84.8	86.1	93.1	86.6	89.7	90.8	86.8	90.3
Region 03	92.2	93.9	93.9	94.6	94.9	91.1	90.9	93.1	92.0	93.3	95.3	91.4	91.7
* Alabama	94.5	96.4	96.9	97.4	95.8	95.3	96.2	95.1	93.5	95.7	97.3	93.4	95.9
Florida	90.1	93.0	92.4	92.7	91.4	90.1	91.9	92.2	93.3	93.8	94.1	93.3	93.4
* Georgia	95.3	96.3	97.3	96.4	94.9	92.8	96.0	96.7	96.2	96.6	97.6	96.6	96.4
* Kentucky	96.9	98.1	97.9	98.1	94.7	96.3	97.3	98.4	97.0	97.5	98.3	96.4	97.7
Mississippi	90.4	93.3	95.2	96.4	91.2	93.7	93.1	93.9	96.2	96.0	92.0	95.5	92.6
North Carolina	87.0	91.0	90.7	92.9	85.6	89.9	92.2	92.3	91.7	91.9	92.1	91.4	90.8
South Carolina	97.3	91.5	93.4	97.1	94.4	97.0	97.9	97.0	98.0	97.4	96.4	97.9	98.3
Tennessee	96.5	97.5	97.8	97.9	91.1	94.7	95.7	96.9	97.3	95.5	96.3	95.5	96.6
Region 04	93.1	94.4	95.1	95.9	92.3	93.1	94.5	95.0	94.9	95.0	95.5	94.6	94.9
Illinois	87.1	88.9	90.5	92.7	92.8	89.5	89.4	90.4	90.8	89.4	91.9	90.5	89.9
Indiana	88.7	90.3	90.6	91.2	90.6	87.9	84.2	84.8	83.3	82.1	84.9	76.0	69.8
* Michigan	95.7	97.3	97.3	97.3	94.9	90.5	94.5	92.2	86.3	88.1	89.2	86.6	87.3
Minnesota	94.6	96.3	96.7	97.2	97.4	96.9	97.6	97.6	96.7	97.6	96.4	96.0	96.0
Ohio	82.2	86.8	88.2	86.0	85.8	81.2	81.9	84.8	85.4	86.9	90.3	87.7	87.0
* Wisconsin	90.1	94.5	96.0	95.9	95.7	90.4	91.3	95.7	95.4	95.7	97.7	93.6	94.9
Region 05	89.4	92.2	92.9	93.1	92.8	88.5	89.5	90.6	88.9	89.5	91.4	87.9	87.9
Arkansas	90.2	94.5	92.8	94.2	90.8	87.4	86.7	92.2	88.6	90.8	92.9	88.8	88.8
Louisiana	88.6	92.4	88.7	89.7	87.0	86.8	84.9	86.8	83.2	85.3	87.3	84.9	85.7
New Mexico	87.9	92.0	88.1	90.2	90.0	81.9	84.3	90.2	88.5	89.9	84.8	86.0	86.5
Oklahoma	91.0	93.7	93.1	94.1	94.8	91.1	92.6	92.2	92.5	90.9	93.7	93.3	91.3
Texas	94.1	93.9	95.0	93.8	92.6	90.5	91.6	93.4	93.4	93.5	93.4	93.2	93.4
Region 06	92.5	93.6	93.3	93.2	91.5	89.1	89.9	92.0	90.9	91.3	91.9	91.2	91.5

FIRST PAYMENT TIME LAPSE PERCENTAGE

TIME LAPSE PERIOD: <= 14 days (or 21 if no ww)

12 MONTHS: SEP 1989 - SEP 1990

RUN DATE 11/06/1992

	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
* Iowa	86.6	91.9	93.1	93.0	93.7	87.2	91.7	90.6	90.6	91.8	93.0	93.8	92.1
Kansas	87.6	90.4	89.9	93.1	91.3	88.9	88.7	89.7	90.8	90.3	91.7	93.8	90.1
Missouri	87.9	89.8	91.1	91.9	90.6	90.4	90.3	88.9	89.9	90.7	91.0	90.8	89.7
Nebraska	92.4	94.4	95.2	97.6	96.6	94.7	95.1	95.3	95.1	93.0	96.2	95.5	96.2
Region 07	88.0	90.7	91.6	93.0	92.2	89.9	90.8	90.0	90.7	91.0	91.8	92.3	90.7
Colorado	89.7	92.2	91.9	93.6	95.0	92.7	89.8	91.2	92.2	90.5	92.5	91.4	91.6
Montana	83.7	87.7	87.1	91.0	91.8	85.3	86.5	90.1	80.5	83.9	82.8	76.2	78.7
North Dakota	87.2	92.1	92.5	96.2	95.7	92.5	90.3	94.0	90.8	94.7	94.8	92.7	91.1
South Dakota	92.7	95.5	94.8	96.5	95.9	95.8	93.7	93.6	93.9	95.8	98.3	90.5	94.2
Utah	89.8	90.2	90.1	93.0	92.5	89.8	86.9	88.9	89.4	87.8	87.4	85.9	85.9
Wyoming	96.2	95.9	97.2	97.2	98.0	96.9	96.5	96.4	95.9	95.7	97.5	96.5	96.6
Region 08	89.3	91.4	91.5	94.0	94.3	91.6	89.3	91.2	90.1	89.8	90.6	88.6	88.5
Arizona	90.6	92.0	92.7	91.1	90.1	88.6	88.0	90.7	88.1	88.5	90.9	89.5	88.5
California	85.9	88.8	86.5	86.2	87.3	89.8	87.7	87.7	90.4	89.0	89.3	89.2	87.7
Hawaii	82.7	87.5	88.3	90.3	90.9	88.5	87.1	54.5	88.6	90.7	90.6	87.8	89.5
* Nevada	94.5	95.8	95.4	96.4	90.8	91.8	92.2	91.7	88.1	88.8	83.8	86.2	83.6
Region 09	86.4	89.1	87.0	86.9	87.7	89.8	87.8	87.2	90.2	89.0	89.4	89.2	87.6
Idaho	89.9	92.0	87.1	87.7	89.9	81.4	81.2	89.0	83.7	84.1	87.2	87.5	88.6
Oregon	94.3	92.0	95.9	95.0	96.3	92.5	95.4	95.1	94.9	94.2	95.1	95.9	92.0
Washington	88.8	94.6	93.9	93.7	94.0	92.6	90.9	93.7	92.1	93.1	94.0	91.2	92.0
Region 10	84.3	88.2	88.2	83.9	88.8	86.7	80.5	87.7	86.2	86.2	88.4	84.7	82.4
	86.7	91.0	90.3	88.1	91.5	88.4	85.5	90.4	88.6	89.0	90.9	88.1	86.7
US	86.7	90.9	90.5	91.7	91.6	89.1	88.9	90.2	90.0	90.6	92.0	89.8	89.3

FOOTNOTES:

* INDICATES STATES WITH NO WAITING WEEK

INTERSTATE LIABILITY

FIRST PAYMENT TIME LAPSE PERCENTAGE

TIME LAPSE PERIOD: <= 14 days (or 21 if no ww)

12 MONTHS: SEP 1989 - SEP 1990

RUN DATE 11/06/1992

STATE	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
* Connecticut	71.0	73.4	74.9	51.6	73.0	66.3	49.7	43.7	53.4	59.9	52.1	59.0	54.2
Maine	71.4	87.3	77.0	81.1	65.1	64.3	62.5	51.8	41.8	64.9	60.0	43.3	55.4
Massachusetts	75.4	77.4	83.2	80.2	71.0	70.2	74.8	74.2	73.9	76.5	76.7	77.5	76.2
* New Hampshire	82.1	80.6	82.5	119.2	71.3	65.8	67.8	93.3	44.9	73.0	77.8	74.6	67.9
Rhode Island	58.7	50.5	64.1	68.1	67.6	62.0	73.7	66.2	70.4	71.4	74.7	47.6	48.9
Vermont	72.4	73.7	89.2	82.6	75.6	57.6	69.0	80.0	54.9	75.5	63.6	63.9	48.8
Region 01	72.0	72.7	78.9	75.2	70.8	66.8	67.3	67.2	58.1	70.5	69.5	65.1	64.1
New Jersey	71.1	71.5	74.2	76.8	78.0	73.5	67.7	58.8	59.5	66.8	74.3	66.3	71.6
New York	64.3	61.5	72.3	70.2	72.1	59.4	61.9	56.4	64.9	65.9	65.1	66.0	62.5
Puerto Rico	35.6	15.9	29.7	26.7	43.3	42.7	59.1	63.4	52.9	66.0	76.5	81.5	77.3
Virgin Islands	80.0	47.4	28.3	32.4	26.9	37.5	27.3	16.7	20.0	44.4	83.3	33.3	80.0
Region 02	65.2	62.6	70.4	70.8	73.7	65.8	63.9	57.5	61.8	66.2	70.0	67.0	67.1
* Delaware	70.8	89.5	76.5	110.2	88.1	76.9	66.7	84.4	76.7	77.1	87.2	88.7	72.5
District of Columbia	87.4	89.4	90.0	87.0	83.7	84.2	77.7	83.9	84.9	84.2	83.9	82.0	80.1
* Maryland	79.1	80.4	80.1	62.9	84.2	80.9	76.2	76.1	81.7	80.9	82.4	76.3	77.6
Pennsylvania	86.2	86.8	81.0	84.4	85.3	80.5	73.5	84.9	77.8	77.8	84.0	80.5	82.9
* Virginia	88.4	87.4	92.6	11.3	90.6	83.8	85.2	89.6	89.9	88.9	90.0	85.7	90.7
West Virginia	67.2	78.0	84.4	86.5	86.5	82.9	81.7	79.6	81.1	83.6	83.0	90.0	86.8
Region 03	83.8	86.1	84.6	64.6	86.5	81.5	77.2	83.8	82.4	81.8	84.9	82.0	82.8
* Alabama	85.4	89.5	92.3	119.4	90.0	86.6	86.9	89.3	87.7	89.3	87.3	89.4	93.0
Florida	78.8	80.6	76.5	80.9	76.8	77.0	80.2	78.0	85.1	87.1	88.6	83.5	79.6
* Georgia	82.5	86.3	85.0	91.8	79.8	77.5	82.9	84.1	85.7	87.1	85.4	84.3	86.6
* Kentucky	89.5	94.5	91.2	147.5	77.7	71.3	86.1	73.0	83.1	92.5	94.4	82.4	92.9
Mississippi	89.1	89.3	92.4	83.7	74.5	81.9	80.7	86.8	81.4	85.9	81.6	81.6	90.3
North Carolina	79.9	78.6	73.6	80.4	76.2	70.3	72.4	75.4	75.9	80.7	76.5	80.2	81.7
South Carolina	89.2	95.2	91.3	91.6	87.8	85.8	80.6	90.3	96.4	90.8	91.8	91.4	91.4
Tennessee	84.5	92.7	89.6	89.0	84.9	83.3	84.7	84.0	82.7	86.4	82.4	86.2	79.5
Region 04	82.7	86.2	83.4	90.0	80.3	78.6	81.4	81.7	84.5	86.8	86.4	84.3	83.8
Illinois	77.0	77.7	80.6	86.4	77.0	65.3	74.4	80.2	80.0	78.9	79.8	79.6	75.6
Indiana	83.4	78.4	67.3	40.3	29.5	33.9	29.7	27.4	26.9	34.3	24.3	30.6	25.7
* Michigan	66.7	83.6	72.3	86.7	84.9	80.0	85.1	74.9	75.1	83.3	72.5	85.9	79.0
Minnesota	80.9	87.9	80.1	84.6	81.6	88.8	90.5	83.6	86.1	86.5	83.4	75.1	83.8
Ohio	69.2	71.9	84.9	82.6	82.3	75.5	68.4	69.8	72.9	75.9	78.5	74.2	77.3
* Wisconsin	70.4	76.7	87.6	87.8	85.4	70.5	65.3	87.6	73.7	81.4	87.3	79.8	72.0
Region 05	75.2	78.3	79.1	82.1	76.3	68.9	70.8	72.4	71.7	74.6	72.4	73.0	70.5
Arkansas	74.5	83.7	78.0	84.0	76.9	72.9	67.6	82.1	80.0	82.0	80.0	76.2	73.0
Louisiana	76.5	78.9	76.6	66.5	69.1	65.5	71.2	60.3	57.7	67.5	73.8	73.8	71.7
New Mexico	70.5	80.6	79.0	81.1	73.6	62.8	67.4	77.3	70.4	83.3	64.6	65.5	81.1
Oklahoma	84.7	78.3	80.9	81.0	83.5	79.2	81.2	86.6	80.9	79.3	82.0	79.4	82.3
Texas	80.8	83.8	84.1	83.6	79.3	78.7	75.8	81.9	77.2	78.8	81.5	81.1	81.4
Region 06	79.2	82.5	81.5	81.2	77.2	74.4	74.4	78.8	73.8	77.6	79.1	78.5	79.1

INTERSTATE LIABILITY

FIRST PAYMENT TIME LAPSE PERCENTAGE

LAPSE PERIOD: <= 14 days (or 21 if no ww)

THS: SEP 1989 - SEP 1990

RUN DATE 11/06/1992

STATE	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
* Iowa	67.7	88.2	83.7	85.8	79.2	76.6	70.7	68.1	81.1	84.5	82.9	77.0	82.2
Kansas	72.8	73.7	74.7	82.6	86.5	75.4	79.8	78.8	81.5	79.6	78.9	80.0	75.4
Missouri	59.1	69.0	71.6	70.4	70.3	68.4	62.5	71.3	66.7	61.1	63.1	68.1	63.9
Nebraska	83.6	80.4	82.6	82.4	84.3	74.7	76.1	84.7	82.1	78.0	81.6	84.0	80.1
Region 07	68.1	72.9	75.1	77.9	79.4	72.6	71.1	75.2	75.3	71.4	72.0	75.0	71.6
Colorado	76.6	78.5	73.7	79.0	76.6	76.9	74.5	74.5	73.6	76.2	74.7	74.3	75.5
Montana	69.0	84.3	84.2	69.8	74.1	66.2	66.1	80.6	72.4	69.2	72.7	40.0	72.5
North Dakota	88.9	60.0	86.0	77.6	90.5	90.9	90.6	95.7	85.3	91.7	81.8	76.5	81.3
South Dakota	94.7	81.8	85.0	92.7	89.5	88.9	100.0	100.0	90.0	91.7	100.0	83.3	80.0
Utah	76.4	74.0	75.7	70.5	78.4	74.7	56.5	71.4	71.1	75.6	67.1	69.2	73.3
Wyoming	87.5	92.3	91.1	91.0	81.7	83.8	76.9	90.0	90.0	82.1	76.0	72.4	96.9
Region 08	78.5	78.7	80.3	79.4	79.6	78.0	71.9	80.1	76.2	77.5	74.6	70.0	77.8
Arizona	65.4	68.3	64.3	55.0	51.4	49.7	51.9	47.9	58.1	74.2	75.0	74.6	74.2
California	75.9	75.5	77.4	75.3	66.4	74.9	74.3	75.4	79.6	78.3	77.1	76.5	74.3
Hawaii	73.4	72.3	70.0	71.8	59.9	67.5	65.2	62.8	72.2	73.8	73.3	73.9	67.0
* Nevada	82.1	81.2	80.1	74.3	81.7	82.0	78.6	84.9	78.6	81.5	87.9	85.4	78.6
Region 09	74.9	74.9	76.2	73.6	66.0	73.0	72.2	72.6	76.8	77.7	77.6	76.9	74.2
Alaska	66.0	66.0	66.2	74.3	74.1	66.4	71.7	74.4	76.9	78.0	78.1	72.5	78.9
Idaho	73.5	78.9	90.0	80.2	81.5	84.3	79.8	73.7	66.7	72.2	82.5	80.0	84.8
Oregon	84.9	84.6	84.7	79.5	85.8	78.9	79.5	85.4	82.3	75.4	83.9	82.3	80.6
Washington	67.4	74.4	80.8	72.0	75.0	71.0	62.7	74.0	69.3	65.1	67.4	66.5	66.1
Region 10	72.7	74.4	77.3	75.0	77.6	72.4	71.3	78.0	76.0	72.1	77.4	74.4	76.0
US	75.4	77.0	78.2	76.5	76.4	72.6	72.2	73.9	73.7	76.5	78.0	76.0	75.3

FOOTNOTES:

* INDICATES STATES WITH NO WAITING WEEK

FIRST PAYMENT TIME LAPSE PERCENTAGE

PSE PERIOD: <= 14 days (or 21 if no ww)

HS: SEP 1989 - SEP 1990

RUN DATE 11/06/1992

STATE	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
* Connecticut	87.5	71.4	87.5	63.6	63.2	68.2	66.7	64.3	71.4	71.4	58.3	60.0	35.3
Maine	60.0	66.7	100.0	50.0	53.8	33.3	71.4	85.7	75.0	72.2	75.0	75.0	66.7
Massachusetts	83.0	85.1	80.4	83.5	70.0	76.9	71.9	81.0	86.1	89.9	91.5	84.2	80.2
* New Hampshire	33.3	75.0	66.7	50.0	44.4	20.0	50.0	90.0	71.4	85.7	60.0	54.5	87.5
Rhode Island	75.0	62.5	69.2	66.7	63.2	50.0	75.0	63.6	66.7	80.0	66.7	80.0	80.0
Vermont	50.0	75.0	.0	100.0	100.0	80.0	.0	100.0	100.0	100.0	85.7	100.0	61.5
Region 01	78.8	79.5	80.1	77.5	65.7	61.7	69.7	80.7	82.5	87.0	88.3	82.0	77.6
New Jersey	77.8	100.0	83.3	100.0	79.4	81.8	55.6	82.4	76.9	75.6	89.8	81.3	70.5
New York	74.4	76.5	78.5	78.6	75.2	53.8	71.6	66.5	72.3	75.4	85.1	68.6	73.8
Puerto Rico	43.8	16.7	18.8	25.0	52.4	53.3	61.5	76.2	66.7	81.6	82.1	59.3	82.1
Virgin Islands	.0	.0	.0	.0	.0	.0	100.0	.0	.0	.0	100.0	.0	50.0
Region 02	69.2	74.6	73.9	74.4	74.3	61.2	67.7	69.6	72.6	76.1	85.7	68.9	74.2
* Delaware	.0	83.3	100.0	100.0	100.0	.0	100.0	.0	100.0	100.0	100.0	100.0	66.7
District of Columbia	83.3	90.0	87.5	79.5	85.9	94.2	88.5	78.7	89.1	88.5	87.7	73.8	88.7
* Maryland	88.4	80.3	89.1	82.0	70.7	75.6	77.2	75.0	78.4	75.4	82.7	82.1	68.8
Pennsylvania	61.7	87.0	82.3	76.9	78.9	58.3	53.1	59.4	66.7	63.5	77.0	61.7	53.6
* Indiana	94.0	97.7	95.8	90.4	95.5	85.5	84.5	94.9	87.3	82.4	89.7	95.0	91.2
Virginia	60.0	100.0	83.3	88.9	100.0	82.6	100.0	100.0	100.0	83.3	100.0	100.0	80.0
Region 03	75.8	88.6	86.4	80.6	84.6	72.9	71.9	77.1	79.1	72.4	82.3	71.8	68.1
* Alabama	87.5	90.8	94.2	95.5	98.1	89.6	91.8	100.0	94.9	91.4	97.3	87.3	93.0
Florida	91.2	89.9	91.4	91.2	92.2	91.7	89.9	92.2	92.4	93.9	95.2	93.5	90.3
* Georgia	95.9	95.4	95.2	92.3	94.4	91.3	94.0	91.4	97.7	97.5	98.3	90.5	94.1
* Kentucky	95.1	96.1	89.8	97.1	97.7	94.7	96.2	96.9	97.2	100.0	96.2	96.9	98.1
Mississippi	55.0	82.6	86.7	98.0	94.2	93.4	94.6	97.3	93.1	90.0	91.2	90.5	86.7
North Carolina	82.1	88.7	92.0	85.5	82.6	93.3	90.5	87.0	95.7	86.5	91.9	92.5	90.2
South Carolina	100.0	87.5	82.9	90.0	98.6	100.0	92.9	100.0	100.0	100.0	100.0	100.0	100.0
Tennessee	97.7	99.6	100.0	98.2	96.5	98.7	97.0	100.0	99.0	97.6	98.6	96.5	90.7
Region 04	92.3	94.5	93.6	94.1	95.2	94.4	93.5	96.1	96.6	96.0	96.8	93.4	92.7
Illinois	69.6	71.6	70.0	57.9	78.6	83.0	74.4	82.4	85.4	78.8	95.4	87.8	86.2
Indiana	50.0	90.3	76.5	73.9	70.3	72.4	68.4	80.0	66.7	75.0	90.0	56.1	52.0
* Michigan	93.1	88.1	90.3	91.1	93.2	87.5	86.6	95.3	90.4	85.9	78.4	73.6	82.3
Minnesota	72.7	91.9	71.9	89.7	87.7	66.7	100.0	94.4	94.4	83.3	90.0	100.0	100.0
Ohio	52.7	65.3	32.8	50.0	52.2	50.8	38.3	60.7	43.6	40.3	77.3	42.6	44.3
* Wisconsin	78.6	94.0	95.7	96.2	92.1	91.8	90.5	82.6	75.0	95.0	95.2	89.7	90.9
Region 05	73.2	79.8	76.0	76.2	83.1	78.2	76.2	84.5	81.3	75.2	86.4	72.6	77.4
Arkansas	57.1	80.0	67.6	87.0	80.7	58.5	65.4	90.9	47.1	83.3	78.4	81.1	50.0
Louisiana	81.8	79.0	77.3	74.0	76.0	76.1	76.1	81.6	75.5	88.1	87.4	79.5	63.2
New Mexico	92.0	94.0	88.5	81.8	87.9	69.3	68.3	63.9	79.3	73.1	80.0	89.2	87.1
Oklahoma	71.4	95.2	86.5	95.6	89.4	86.1	96.9	82.1	91.9	93.5	80.9	83.9	84.7
Region 06	77.9	88.5	79.6	76.8	79.3	78.6	64.3	79.6	71.7	71.3	67.7	38.3	53.8
	79.1	88.5	80.6	80.2	82.5	74.9	68.8	79.2	73.6	76.0	74.9	56.3	60.1

FIRST PAYMENT TIME LAPSE PERCENTAGE

TIME LAPSE PERIOD: <= 14 days (or 21 if no ww)

DHS: SEP 1989 - SEP 1990

RUN DATE 11/06/1992

STATE	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
* Iowa	50.0	76.5	69.2	57.1	87.0	53.8	61.1	76.9	60.0	83.3	93.3	69.2	61.5
Kansas	87.2	88.4	72.0	72.7	88.5	85.9	85.7	90.5	77.8	93.8	93.4	89.8	93.3
Missouri	73.5	79.0	78.7	78.6	78.9	53.4	60.0	82.8	77.6	66.1	75.2	69.7	65.9
Nebraska	83.3	91.7	100.0	95.0	100.0	100.0	80.0	92.3	100.0	100.0	84.6	85.7	100.0
Region 07	75.8	81.4	77.6	77.0	83.6	68.8	68.1	85.7	78.2	82.0	82.1	76.1	75.6
Colorado	86.5	95.2	90.7	85.7	91.8	80.3	83.8	93.5	80.0	96.0	89.7	95.5	83.3
Montana	71.4	88.5	89.1	91.5	94.5	88.0	80.0	83.0	87.5	75.0	92.9	72.7	50.0
North Dakota	71.4	93.3	71.4	81.3	95.7	72.2	66.7	95.2	90.9	98.6	98.9	91.7	100.0
South Dakota	88.9	77.8	100.0	100.0	90.9	90.9	50.0	100.0	100.0	92.9	98.5	86.8	83.3
Utah	88.2	92.6	83.3	100.0	90.5	84.7	76.4	90.4	95.1	91.8	93.3	96.6	95.6
Wyoming	87.5	100.0	100.0	93.3	96.2	100.0	90.9	92.3	100.0	.0	100.0	100.0	100.0
Region 08	85.7	92.3	87.8	92.4	93.0	84.6	78.1	90.2	90.8	92.9	96.5	92.3	89.2
Arizona	88.4	83.0	90.5	88.5	97.4	94.3	87.9	89.8	78.0	97.3	93.8	88.8	84.2
California	80.1	75.6	73.9	76.1	73.6	78.4	70.8	76.7	82.8	77.9	84.1	80.6	75.5
Hawaii	75.0	98.3	79.3	91.7	86.7	89.7	91.7	90.9	77.8	75.0	88.9	73.3	76.9
* Nevada	81.8	91.7	94.1	90.0	84.6	100.0	62.5	87.5	77.8	88.9	84.6	68.8	75.0
Region 09	80.7	78.9	76.3	77.8	78.6	81.1	72.5	78.5	82.1	87.9	89.1	82.1	76.4
Alaska	80.0	83.7	82.7	89.1	83.8	76.6	76.9	92.2	83.3	85.7	83.9	78.8	77.4
Idaho	80.0	53.3	79.3	91.2	97.0	85.8	90.9	85.7	75.0	71.4	75.0	83.3	75.0
Oregon	83.3	86.5	89.8	96.4	89.0	71.6	76.8	85.2	66.7	97.8	77.3	66.0	81.8
Washington	66.7	77.3	73.3	80.4	87.1	72.6	69.4	73.6	77.5	69.1	86.1	75.6	72.4
Region 10	72.7	79.1	79.9	87.9	89.9	75.4	76.2	82.1	76.8	80.2	82.5	74.4	75.7
US	79.8	85.2	81.4	82.8	85.8	79.3	75.9	82.9	82.8	84.3	88.2	76.6	76.5

FOOTNOTES:

* INDICATES STATES WITH NO WAITING WEEK

FIRST PAYMENT TIME LAPSE PERCENTAGE

TIME LAPSE PERIOD: <= 14 days (or 21 if no ww)

13 MONTHS: SEP 1989 - SEP 1990

RUN DATE 11/06/1992

	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
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* Connecticut	94.4	98.0	100.0	93.8	94.6	86.7	90.2	91.7	91.2	95.7	87.3	80.0	75.4
Maine	100.0	95.5	85.0	93.8	97.4	87.9	86.7	94.4	88.6	90.5	88.5	100.0	92.3
Massachusetts	95.5	95.8	96.7	97.1	92.0	95.0	93.7	91.3	98.7	98.4	96.9	94.3	98.9
* New Hampshire	100.0	100.0	92.3	77.8	83.3	70.4	83.3	94.1	60.9	87.5	76.2	88.2	95.0
Rhode Island	86.4	97.0	95.7	92.3	93.5	83.3	88.6	97.6	88.2	100.0	95.7	96.9	89.7
Vermont	80.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	88.9	100.0	100.0	100.0	100.0
Region 01	93.6	97.2	95.7	93.5	93.1	87.4	90.0	93.8	89.8	95.8	90.9	92.2	90.3

New Jersey	93.3	96.0	95.7	100.0	94.7	95.1	94.6	96.0	95.1	95.4	94.3	96.9	94.2
New York	84.6	85.2	91.5	89.2	81.3	78.5	86.7	84.1	88.5	85.7	84.4	86.7	85.2
Puerto Rico	55.8	16.7	21.4	20.4	48.1	57.6	86.7	78.9	79.5	79.3	76.7	72.7	84.6
Virgin Islands	66.7	.0	.0	.0	100.0	.0	.0	100.0	.0	.0	.0	100.0	100.0
Region 02	80.9	80.6	88.5	79.3	80.8	80.3	88.3	86.0	89.3	86.9	85.8	87.5	87.4

* Delaware	100.0	100.0	90.9	100.0	93.3	100.0	100.0	100.0	100.0	100.0	100.0	100.0	88.9
District of Columbia	81.3	89.5	91.3	100.0	82.4	85.0	100.0	96.0	93.1	90.9	89.5	90.0	100.0
* Maryland	96.6	95.8	97.4	92.9	92.9	95.1	97.2	96.7	97.8	98.5	94.6	94.0	94.6
Pennsylvania	95.4	93.9	95.8	95.2	90.3	91.4	94.1	95.0	95.4	92.6	94.1	93.8	93.5
* Virginia	99.2	96.9	98.3	99.3	92.1	97.8	98.0	97.6	97.5	96.9	93.2	96.5	97.7
West Virginia	88.1	100.0	97.8	97.9	95.0	97.6	100.0	93.0	100.0	93.9	97.6	92.7	97.6
Region 03	95.5	95.1	96.4	96.3	91.3	93.5	95.8	95.7	96.4	94.4	94.2	94.3	94.8

* Alabama	96.0	96.0	97.0	94.3	93.6	89.7	90.4	100.0	100.0	100.0	97.7	93.3	98.0
Florida	91.2	90.3	95.7	96.4	94.1	91.5	93.4	92.9	93.8	93.2	91.9	94.4	93.3
* Georgia	97.4	95.7	97.9	99.4	96.9	95.4	96.9	98.1	97.7	96.4	98.0	97.6	96.6
* Kentucky	97.8	95.7	98.1	98.6	94.3	97.1	95.5	94.5	96.4	94.6	97.1	97.9	98.0
Mississippi	100.0	97.1	100.0	98.3	91.8	92.6	98.4	98.5	96.8	97.9	92.9	98.5	96.6
North Carolina	95.3	92.8	86.1	100.0	93.7	89.6	95.0	96.8	94.6	90.7	95.7	96.2	98.0
South Carolina	100.0	100.0	97.0	100.0	100.0	100.0	98.8	98.8	100.0	94.9	98.6	100.0	99.0
Tennessee	97.6	97.5	95.9	99.3	96.6	96.6	94.6	97.4	95.1	93.2	93.6	95.6	94.0
Region 04	96.1	94.8	96.1	98.4	95.4	94.1	95.2	96.2	96.0	94.4	95.3	96.3	96.0

Illinois	84.7	89.7	89.7	88.9	91.3	91.0	90.0	91.7	88.4	87.8	89.6	91.0	90.7
Indiana	88.9	93.7	91.9	92.2	81.7	86.7	89.1	90.3	89.7	86.4	76.3	78.2	71.4
* Michigan	96.7	96.2	97.9	98.4	96.1	91.0	94.8	94.7	85.7	84.2	79.4	84.9	81.1
Minnesota	91.3	90.1	92.8	82.1	91.8	85.9	91.1	95.7	92.8	85.1	94.1	94.4	95.2
Ohio	68.8	75.3	70.0	62.7	57.4	58.7	65.6	72.9	73.7	73.9	74.9	72.6	78.5
* Wisconsin	91.3	96.2	96.6	97.7	92.8	93.9	94.1	99.2	97.6	94.6	99.1	96.9	96.0
Region 05	83.2	88.4	87.6	83.8	83.6	81.5	84.1	87.8	85.0	83.1	84.4	84.6	84.0

Arkansas	94.2	90.5	90.6	94.0	83.1	92.7	92.9	92.0	95.5	92.2	94.4	89.9	91.5
Louisiana	93.8	92.0	91.7	92.3	83.2	85.1	91.8	89.9	94.6	86.5	94.4	87.1	92.6
New Mexico	87.9	89.6	90.5	93.5	86.4	94.0	97.9	96.7	91.8	82.1	91.4	90.5	89.1
Oklahoma	100.0	95.5	94.9	92.2	94.1	93.5	97.6	96.1	95.9	92.6	93.2	92.5	96.2
Texas	94.0	94.3	94.1	96.2	91.8	92.1	92.5	92.2	93.7	93.4	90.6	92.8	90.7
Region 06	94.2	93.4	93.2	94.7	89.0	91.4	93.3	92.6	94.0	91.5	91.9	91.6	91.4

FIRST PAYMENT TIME LAPSE PERCENTAGE

TIME LAPSE PERIOD: <= 14 days (or 21 if no ww)

12 MONTHS: SEP 1989 - SEP 1990

RUN DATE 11/06/1992

	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
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* Iowa	89.7	91.8	93.1	74.5	96.7	86.4	92.9	86.8	90.1	89.8	86.8	85.7	78.8
Kansas	88.1	94.1	98.1	93.5	88.6	92.3	92.4	93.8	92.1	87.5	96.0	91.3	93.8
Missouri	95.5	91.2	96.6	95.2	84.2	89.1	97.2	90.1	90.7	83.5	91.3	89.5	90.5
Nebraska	100.0	100.0	100.0	100.0	78.6	81.8	66.7	100.0	87.5	100.0	100.0	100.0	85.7
Region 07	91.6	92.6	96.0	89.6	89.2	88.8	93.3	90.3	90.8	87.1	92.2	89.3	87.7

Colorado	90.5	88.2	93.2	93.3	92.5	91.6	90.1	86.8	93.3	90.5	91.3	92.8	91.3
Montana	87.0	80.0	82.6	96.0	93.5	78.3	100.0	85.7	93.8	95.0	96.9	90.5	90.5
North Dakota	83.3	84.6	90.9	92.9	87.5	78.9	88.2	93.8	89.5	80.0	78.6	95.0	85.7
South Dakota	83.3	100.0	87.5	100.0	81.8	100.0	92.9	100.0	100.0	87.5	100.0	100.0	100.0
Utah	88.0	76.2	81.3	89.5	87.0	100.0	89.7	83.3	87.5	93.3	77.8	81.3	81.3
Wyoming	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Region 08	88.7	85.2	89.9	94.2	91.3	90.4	91.7	88.2	92.9	90.8	90.5	92.5	90.9

Arizona	86.7	87.9	91.8	93.8	91.5	87.7	98.9	91.9	93.4	91.8	91.7	91.9	91.2
California	86.5	84.7	81.0	83.5	84.3	85.0	84.6	83.8	89.1	82.9	87.1	88.8	87.4
Hawaii	83.3	92.6	95.5	91.3	93.1	93.8	92.6	72.2	100.0	96.7	100.0	96.3	83.9
* Nevada	100.0	95.8	100.0	90.5	91.7	100.0	93.1	85.7	92.0	100.0	94.4	86.4	95.5
Region 09	86.8	85.9	83.1	85.3	85.5	86.3	86.8	84.5	90.0	85.2	88.5	89.3	87.9

Idaho	87.5	83.3	88.2	89.5	86.2	89.5	85.7	100.0	77.3	86.4	84.2	90.0	95.2
Oregon	95.0	93.3	100.0	91.7	100.0	93.1	91.7	95.0	93.8	95.8	92.3	88.5	100.0
Washington	88.3	94.0	94.5	91.9	82.5	77.5	88.9	90.6	96.4	92.9	86.3	83.0	85.7
Region 10	91.4	89.8	87.2	89.2	89.8	86.8	89.9	91.7	87.7	87.1	87.1	88.2	90.2
	90.8	90.7	89.4	90.0	88.9	85.5	89.6	92.1	89.5	89.1	87.2	86.9	89.7

US	89.8	90.8	91.2	90.4	88.4	87.8	90.3	90.9	91.2	89.2	90.0	90.4	90.0
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FOOTNOTES:

* INDICATES STATES WITH NO WAITING WEEK