Literature Review and Empirical Analysis of Unemployment Insurance Recipiency Ratios

FINAL REPORT

PREPARED FOR:

U.S. DEPARTMENT OF LABOR
UNEMPLOYMENT INSURANCE SERVICE
DIVISION OF RESEARCH AND POLICY
CONTRACT NUMBER: K-6826-8-00-80-30

PREPARED BY:

THE LEWIN GROUP

DAVID C. WITTENBURG, PH.D.
MICHAEL FISHMAN, M.P.A.
DAVID STAPLETON, PH.D.
SCOTT SCRIVNER
ADAM TUCKER

UNDER SUBCONTRACT TO RUTGERS UNIVERSITY

June 18, 1999

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ACKNOWLEDGEMENTS

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EXECUTIVE SUMMARY

A. Overview

The standard measure of the UI Recipiency Rate (Standard Rate) has fallen from the 1970s to the 1990s, suggesting an erosion in the effectiveness of the UI system. This rate declined sharply from the mid-seventies to the early eighties. From the early eighties to the nineties, the Standard Rate increased modestly, but is still below its mid-seventies level. While researchers have identified many reasons for the low UI recipiency rates over the past twenty years, many questions remain as to the causes behind the low rate and steps that policy and program officials might take to increase it.

While the Standard Rate is the most commonly used measure to evaluate the effectiveness of the UI program, researchers have developed alternative UI recipiency rates to address some of the limitations of the standard measure. The standard measure is expressed as the ratio of the insured unemployed (i.e., the number of regular UI claimants) to the total number unemployed. Alternative measures have been designed to better capture the effectiveness of the UI program by including the full range of UI programs available to the unemployed (beyond the regular program) and by more accurately defining the UI target population (a subset of unemployed workers).

B. Purpose and Methodology

The purpose of this report is to examine why the Standard Rate, as well as alternative recipiency rates, declined sharply in the early eighties and continued to remain well below their mid-seventies level in the early nineties. We critically reviewed the findings from the research literature to explore the factors others have identified to explain the drop in the UI recipiency rate. The literature review enabled us to identify factors for inclusion in our empirical analysis and to assess the effects of factors that could not be included in our own analysis.

Our empirical analysis is based primarily on the methodology used by Burtless and Saks (1984) and focuses only on changes in the UI recipiency rate over recessionary periods. It is important to compare similar economic periods because the UI recipiency rate is higher during recessionary periods and lower during periods of economic expansion. We first replicated the analysis from Burtless and Saks, estimating the effects of various factors that influenced the rate used in their original analysis from the seventies recession (1975-76) to the eighties recession (1981-83). We then extended their earlier analysis by testing the effects of additional factors during that period. Next, we updated the analysis to include data from the most recent recessionary period in the nineties (1991-92). We chose the period in the nineties to be consistent with the periods of rising unemployment rates selected by Burtless and Saks. Finally, we extended their analysis by using the Standard Rate and two additional measures of UI recipiency selected to measure the performance of the UI programs during recessionary periods.

Our conclusions about the effects of various factors on the UI recipiency rate are based on the findings from both the critical review of the literature and our empirical analysis. We also present evaluation design options to address some of the limitations of current knowledge.

C. UI Recipiency Rate Measures

Four UI recipiency rate measures were selected for the empirical analysis. These are:

- **Standard Rate:** number of weekly claims for regular program unemployment insurance benefits, as a proportion of all unemployed workers;[1]

- **All Programs Rate:** number of weekly claims for all program (regular, extended and federal) unemployment insurance benefits, as a proportion of all unemployed workers;

- **Standard Short-term Rate:** number of weekly claims for regular program unemployment insurance benefits, as a proportion of job losers unemployed less than 27 weeks; and

- **All Programs Job Loser Rate:** number of weekly claims for all program (regular, extended and federal) unemployment insurance benefits, as a proportion of all job losers.

The final three UI recipiency rates deviate from the Standard Rate by changing the definition of UI claimants, unemployed workers, or both. Because the All Programs Rate and the All Programs Job Loser Rate include all UI program claimants, Wandner and Stengle (1996) argue that they are generally better measures of UI coverage during recessionary periods when extended benefit programs are provided. The All Programs Job Loser Rate differs from the All Programs Rate because it targets a subset of unemployed workers (i.e., job losers) who would be most likely to qualify for UI benefits. The Standard Short-term Rate only includes regular program claimants and the general "target population" for the regular state program, job losers unemployed less than 27 weeks. This final measure was used in the original Burtless and Saks analysis. All three alternative rates are larger than the Standard Rate because they use either a more expansive definition of UI claimants and/or a more restrictive definition of unemployed workers.

From the seventies to the eighties, all four recipiency rates declined sharply (***Exhibit 1***). The largest reductions are for the All Programs Rate and the All Programs Job Loser Rate. These rates declined by more than the Standard Rate because of the large cutbacks in the extended benefit programs that were implemented in the early eighties. From the eighties to the nineties, the Standard Rate increased slightly. There is not, however, a large change in either the All Programs or All Programs Job Loser rates over this period, due to the small number of extended claimants. If, however, the analysis were extended to periods following March 1992, there would be an increase in both of these rates because of the extension of benefits through the Emergency Unemployment Compensation (EU3) program.[2] The Standard Short-term Rate follows the same general pattern as the Standard Rate, though there is a much sharper drop-off in the Standard Short-term rate in the early eighties that corresponds with fewer short term job losers receiving regular program benefits.

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[1] The regular program includes claims from the regular state program, the Unemployment Compensation program for Federal Employees (UCFE), and the Unemployment Compensation program for Ex-service members (UCX).

[2] Based on observed trends from Wandner and Stengle.

**Exhibit 1: Alternative UI Recipiency Rates
from the Seventies Recession to the Nineties Recession**
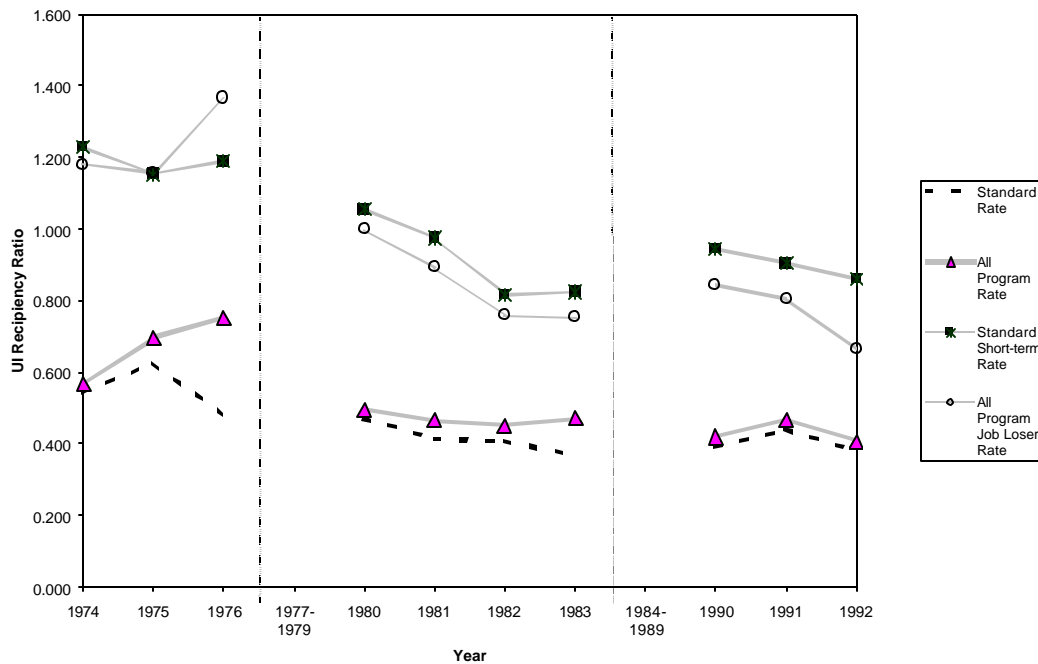
D. Factors that Influence the Standard Rate

The average Standard Rate dropped sharply from 0.56 in the seventies recession (1975-76) to 0.39 in the eighties recession (1981-83).[3] The average Standard Rate increased slightly from 0.39 in the eighties recession to 0.43 in the nineties recession (1991-92). We summarize the factors behind these changes based on our critical review of the literature and independent empirical analysis. Unless otherwise specified, the findings reflect the effects of factors on changes in the Standard Rate.[4]

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[3] The average recipiency rate for the seventies recession is equal to the sum of the number of UI claimants in March 1975 and March 1976 divided by the sum of the number of unemployed workers in those periods. Similarly, the average recipiency rate for the eighties recession is equal to the sum of the number of UI claimants in March 1981, March 1982, and March 1983 divided by the sum of the number of unemployed workers in those periods.

[4] Because studies in the previous literature used alternative measures of the recipiency rate, the statistics below represent the approximate effect on the Standard Rate. Caution should be used in interpreting the reported effects as point estimates, because the time period of analysis and the recipiency measures used across studies vary.

1. *Literature Review*

We examined the effects of four factors identified in the previous literature that could not be assessed in the empirical analysis. A summary of the most credible findings from the previous literature is provided below. Except for the last, these findings pertain only to the period over which the recipiency rates declined most precipitously:

- Decline in unionization: *Blank and Card (1991) estimated that the decline in unionization explained approximately 25 percent of the decline in the Standard Rate from 1977 to 1987.[5] While their analysis has shortcomings, there is not a strong reason to believe their estimate is too large or too small. A new analysis of the impact of unionization was not feasible within the scope of this project, but could be addressed in future work.*

- *Federal taxation of UI benefits*: Anderson and Meyer (1996) concluded that this factor alone could account for 25 percent of the recipiency decline from 1979 to 1987.[6] Their analysis also has some shortcomings but it seems clear that federal taxation had a significant impact. The effect of the federal taxation of benefits could not be addressed in the empirical analysis because of data limitations.

- *Changes in the measurement of overall unemployment from the CPS*: Corson and Nicholson (1988) found that changes in CPS measurement of unemployment could explain from two to ten percent of the decline in the Standard Rate from 1971 to 1986.

- *Cost-shifting from state UI programs to other federally funded programs*: Vroman (1997) concluded that cost shifting had little impact on the recipiency rate because states could not save money by shifting UI recipients to other transfer programs.

2. *Empirical Analysis*

For the empirical analysis, we examined the effect of three factors on the Standard Rate that were also examined by Burtless and Saks. Because the effects of the factors examined varied by the period of analysis, below we summarize the results by recessionary periods from the seventies to the eighties (1975-76 to 1981-83) and from the eighties to the nineties (1981-83 to 1991-92).

a) *Changes from the Seventies Recession to the Eighties Recession*

- *Compositional characteristics of unemployed workers:* This factor had a negligible impact on the Standard Rate over this period. These findings reaffirm the original findings by Burtless and Saks (1984) that were based on the Standard Short-term Rate.

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[5] Their original estimates are based on UI "take-up" rates. The Advisory Council on Unemployment Compensation (1996) approximately translates this into an effect on the Standard Rate.

[6] Their original estimates are based on UI "take-up" rates. The Lewin Group approximately translates this into an effect on the Standard Rate.

- *Geographic shifts in the distribution of unemployed workers*: Geographic shifts in the distribution of unemployed workers had a small effect on the decline in the Standard Rate over this period. Based on simulations, this factor accounted for less than five percent of the decline in the Standard Rate. These findings also reaffirm the original findings by Burtless and Saks.

- *Administrative and policy changes in state UI programs*: These factors might explain a substantial portion of the decline that appears to be unexplained by other factors. Many states implemented policy and administrative changes that tightened UI eligibility at about the same time that the recipiency rate fell sharply. However, our analysis was unable to identify a significant effect for any specific factor because states were implementing such a wide range of changes at differing times.

b) Changes from the Eighties Recession to the Nineties Recession

In comparison to the period from the 1970s to the 1980s, the Standard Rate, as well as the factors that influence this rate, were much more stable:

- *Compositional characteristics of unemployed workers:* Similar to the previous period, changes in the compositional characteristics explained only a small portion of the overall changes.[7]

- *Geographic shifts in the distribution of unemployed workers*: Geographic shifts in the distribution of unemployed workers accounted for 11 percent of the increase over this period.

- *Administrative and policy changes in state UI programs*: As in the previous period, it was not possible to estimate the magnitude of the effect of state policy and administrative changes, though there was evidence that some states tightened eligibility requirements. The number of restrictive policy changes, however, were generally much smaller in comparison to the previous period.

E. Factors that Influence the Alternative UI Recipiency Rate Measures

While there were differences in the trends among the alternative recipiency rates, the effects of the factors included in our empirical analysis did not substantively change when alternative UI recipiency rates were used. The one minor exception is in the effect of geographic shifts in the unemployed from the eighties to the nineties. Based on one simulation, geographic shifts in the distribution of job losers unemployed less than 27 weeks accounted for a very large share of the relatively small change in the Standard Short-term Rate from the eighties to the nineties recession (approximately 60 percent). This difference is due to both the relatively small change

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[7] While there were generally small changes in the demographic composition of unemployed workers from the seventies to the eighties and from the eighties to the nineties, over the entire period there were some significant changes in the composition of unemployed workers by age, sex, and industry. Still, however, the overall effects of these changes on the UI recipiency rate were relatively small. Certain changes, such as the increase in the proportion of men over the age of 25, were offset by other changes, such as the effect of the decline in the proportion of unemployed workers in manufacturing.

in the Standard Short-term Rate plus a somewhat more pronounced shift in the state distribution of short-term job losers in comparison to the distribution of all unemployed workers. Similar to the results for the Standard Rate, however, this factor explained virtually none of the relatively large decline in the Standard Short-term Rate from the seventies to the eighties.

F. Design Options

While we were able to examine several factors that influence the UI recipiency rate, the methodological problems and data limitations limit the degree to which a point estimate can be provided for the effect of any single factor on the UI recipiency rate. Given these limitations, it is unlikely that further research on the effect of state policy and administrative changes during the early eighties will yield useful information for policy-making purposes. More promising future research avenues include analyzing the effects of policy differences on current cross-state differences in state UI recipiency rates, exploring other factors not included in our empirical analysis (e.g., unionization, federal taxation of benefits), and analyzing differences across groups of unemployed workers by receipt of UI benefits. We propose five design options for further study of the UI recipiency rate.

I.   INTRODUCTION

A. Overview

The standard measure of the UI Recipiency Rate (Standard Rate) has fallen from the 1970s to the 1990s, suggesting an erosion in the effectiveness of the UI system. This rate declined sharply from the mid-seventies to the early eighties. From the early eighties to the nineties, the Standard Rate increased modestly, but is still below its mid-seventies level. While researchers have identified many reasons for the low UI recipiency rates over the past twenty years, many questions remain as to the causes behind the low rate and steps that policy and program officials might take to increase it.

While the Standard Rate is the most commonly used measure to evaluate the effectiveness of the UI program, researchers have developed alternative UI recipiency rates to address some of the limitations of the standard measure. The standard measure is expressed as the rate of the insured unemployed (i.e., the number of regular UI claimants) to the total number unemployed. Alternative measures have been designed to better capture the effectiveness of the UI program by including the full range of UI programs available to the unemployed (beyond the regular program) and by more accurately defining the UI target population (a subset of unemployed workers).

B. Purpose

The purpose of this report is to examine why the Standard Rate, as well as alternative recipiency rates, declined sharply in the early eighties and continued to remain well below their mid-seventies level in the early nineties using a critical literature review and independent empirical analysis. We critically reviewed the findings from the previous literature to explore the factors others have identified to explain the drop in the UI recipiency rate. The literature review enabled us to identify factors for inclusion in our empirical analysis and to assess the effects of factors that could not be included in our own analysis.

Our empirical analysis is based primarily on the methodology used by Burtless and Saks (1984) and focuses only on changes in the UI recipiency rate over recessionary periods. It is important to compare similar economic periods because the UI recipiency rate is higher during recessionary periods and lower during periods of economic expansion. We first replicated the analysis from Burtless and Saks, estimating the effects of various factors that influenced the rate used in their original analysis from the seventies recession (1975-76) to the eighties recession (1981-83). We then extended their earlier analysis by testing the effects of additional factors during that period. Next, we updated the analysis to include data from the most recent recessionary period in the nineties (1991-92). We chose the period in the nineties to be consistent with the periods of rising unemployment rates selected by Burtless and Saks. Finally, we extended their analysis by using the Standard Rate and two additional measures of UI recipiency selected to measure the performance of the UI programs during recessionary periods.

Our conclusions about the effects of various factors on the UI recipiency rate are based on the findings from both the critical literature review and our empirical analysis. We also present evaluation design options to address some of the limitations of current knowledge.

C. Organization of the Report

The remainder of the main body of this report is divided into five chapters. **Chapter II** presents a description of the UI program and the major legislative changes affecting the program from 1974 through 1992. **Chapter III** reviews the standard and alternative UI recipiency rates used in this report. **Chapter IV** summarizes our critical review of past studies that evaluate the impact of various demographic, policy, and economic factors on the UI recipiency rate. **Chapter V** presents the major results from our empirical analysis. Finally, **Chapter VI** provides a plan for future evaluation design options. This report also contains detailed appendices that support the general summaries presented in each chapter.

II.   UI PROGRAM DESCRIPTION AND MAJOR LEGISLATIVE CHANGES

A. Overview

This chapter provides background information on the UI program to support the literature review and empirical analysis.   First, we describe the general UI program rules.   A detailed description of the UI coverage requirements, eligibility requirements and weekly benefits is included in Appendix A.   We then review federal and state policy changes that affected the UI program from 1974 through 1992.[8]   A more detailed description of several of the federal and state changes is included in Appendix B.

B. Program Description

The purpose of UI is to provide temporary and partial wage replacement to involuntarily unemployed workers who were recently employed and to help stabilize the economy during recessions.   UI is a federal-state system in which states have established their own programs within a federal framework authorized by the Social Security Act of 1935 and the Federal Unemployment Tax Act of 1939 (FUTA).   Employers generally pay unemployment taxes to cover the costs of unemployment benefits paid to their laid off workers.[9]   The weekly benefit amounts for eligible workers are generally about half of lost wages up to state-determined maximums and are available for up to 26 weeks.

Workers must satisfy certain monetary and non-monetary eligibility requirements to be eligible for a weekly UI check.   In general, to satisfy these requirements a worker must have: (1) worked in UI-covered employment; (2) earned enough in their base years to qualify for UI; and (3) lost their jobs through no fault of their own. The eligibility process for UI starts when an unemployed person files an initial claim.   State UI offices make determinations and compute benefit awards. Those who qualify for payments file continued claims for UI during each week of their unemployment.[10]   While receiving UI they must be able and be available for work, and they must not refuse an offer of suitable work.   Individuals with no reported work experience in the last year and one half generally are ineligible for unemployment insurance.

States are allowed considerable flexibility under their UI programs.   Some of the eligibility requirements, as well as minimum and maximum weekly UI benefit amounts, vary significantly across states.

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[8] This is the period used in the empirical analysis .

[9] State employer tax rates are "experience rated." This means that tax rates are directly proportional to the amounts withdrawn from their employer accounts by their laid off workers. Government agencies and non-profit organizations are not required to pay unemployment taxes. These agencies and organizations may reimburse the State for the cost of State unemployment benefits paid to their laid off workers. Employees also pay unemployment taxes in Alaska, New Jersey, and Pennsylvania.

[10] This includes a one week waiting period.

C. Federal Legislative History

Congress has taken numerous legislative actions since 1935 that had an effect on unemployed workers and the UI system as a whole. Some of the more significant changes include:

- Federal extensions of UI benefits;

- The modification of UI benefit eligibility provisions;

- The elimination of UI benefits' tax exempt status; and

- The reform of federal policy regarding loans to state UI programs.

Major changes since 1974 are reviewed below.

1. Federal Extensions of UI Benefits[11]

The federal government has extended the length of time that unemployed workers can collect UI benefits during certain recessionary periods because the number of UI benefits exhaustions increase substantially during these periods. In 1970, federal legislation permanently established the Federal-State Extended Benefits (EB) program, which provides up to 20 additional weeks of benefits, depending on the program trigger adopted by the state. In 1982, Congress enacted legislation that significantly tightened benefit triggers by raising the Insured Unemployment Rate (IUR) which is used to determine if the state is eligible for EB benefits.[12] This change significantly reduced the number of EB benefits available following 1982.

In addition to the EB program, Congress authorized the establishment of three emergency unemployment compensation programs since 1975: the Federal Supplemental Benefits (FSB) program, the Federal Supplemental Compensation (FSC) program, and the Federal Emergency Unemployment Compensation (EUC) program. In contrast to the EB program where federal funds pay only half of the benefits, all three of these programs were funded entirely by the federal government. The FSB was authorized in response to the 1975-76 recession and provided benefits for up to 13 weeks to UI recipients who exhausted their regular and EB benefits. The FSC was enacted in 1982 and provided benefits for up to 6 to 10 weeks to UI recipients who had exhausted their regular and extended benefits on or after June 1, 1982. The FSC was extended and modified several times to include additional weeks of benefits, which in some modifications, were only 75 percent of the regular FSC benefits.[13] Finally, the EUC program was enacted in November 1991 to provide temporary emergency benefits to UI recipients whose regular UI benefits expired on or after March 1, 1991. It is important to note that the majority of claims from EUC were filed following the end of our empirical analysis (March 1992).

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[11] A more complete description of the federal programs is provided in Appendix B.

[12] Prior to this change, states were generally eligible for EB benefits if their IUR was 4 percent. The legislative changes, however, raised the IUR to 5 percent. Further, the legislative changes changed the method for calculating IUR. Prior to the change, IUR excluded EB recipients. After the change, however, IUR included both EB and regular UI claimants, thereby effectively decreasing the IUR in each state.

[13] The FSC expired in June 1985.

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2. UI Benefit Eligibility

While federal law requires that an unemployed worker must be physically and mentally able to work as well as available to accept an offer of work to be UI eligible, states generally had the authority to establish their own monetary and non-monetary eligibility requirements. As a result, UI eligibility requirements vary across states. In a few instances, the federal government has established its own eligibility requirements that superceded state UI eligibility rules (see Appendix A for more details).

3. Taxation of UI Benefits

Starting in 1979, UI benefits were subject to Federal income tax. In 1978, Congress passed the Revenue Act that subjected UI benefits to federal income tax beginning in 1979 for single income tax filers and married income tax filers with incomes exceeding $20,000 and $25,000, respectively. Congress lowered the income thresholds to $12,000 and $18,000 in 1982. Finally, the Tax Reform Act of 1986 made all UI benefits subject to federal income tax beginning in 1987.

4. Federal Policy Regarding Loans to States

Federal law governing the UI system requires states to pay the level of benefits the states determine to be appropriate; that is, workers who meet the monetary and non-monetary eligibility requirements for UI benefits are legally entitled to these benefits. Thus, even if a state depletes its UI trust account, it must continue to pay benefits. States can borrow money from the federal unemployment account to facilitate the continuation of payments in such situations.

There was a large change in the federal policy regarding loans to state in the early eighties. Prior to 1982, states could borrow from the federal unemployment account and pay back their debt with little or no costs.[14] As a result of an expanding number of UI claims and the availability of these loans at little or no costs, states borrowed heavily from the late seventies to the early eighties.[15] Largely as a result of this mass borrowing, Congress authorized several changes to increase the financial incentive for states to repay their loans. First, Congress permitted the loan policy enacted between 1975 and 1979 to expire in 1980. Second, in 1981 legislation was passed requiring states to pay interest on outstanding loans. Not surprisingly, repayments grew from $362 million in 1982 to $2.6 billion in 1983 (GAO, 1993). Finally, Congress passed further legislation that provided states with incentives to regain trust fund solvency.[16]

The changes in federal loan policies from the late seventies to the early eighties provided significant financial incentives for states to repay their loans. One way that a state could cut their

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[14] Between 1975 and 1979 Congress enacted legislation permitting states to delay their loan repayments without penalty as long as they met certain tax structure criteria or repaid a portion of their loan.

[15] During the 1980-82 recession, 33 states borrowed from the federal unemployment account.

[16] This change allowed states to receive deferrals on federal loan interest, discounted interest rates, and permitted partial freezes on federal UI tax credit reductions on employers if states amended their UI laws to either raise UI taxes or reduce benefit costs.

cost was to tighten eligibility for benefits. Hence, this federal policy change might have induced states to tighten their UI eligibility requirements.

D. State Changes

The Government Accounting Office (1993) surveyed state monetary eligibility criteria and disqualifications during the 1980's following the major federal changes in UI policy regarding loans to states. They found that forty-four states tightened either monetary and/or non-monetary standards from 1981 and 1987. The minimum earnings requirements were generally much higher in states that had the lowest trust fund balances. It is possible that these state changes were in direct response to the federal policy changes.

In Appendix B, changes in UI laws in 10 major states are reviewed from 1974 to 1992 based on the annual "Significant Unemployment Insurance Changes" published in the *Monthly Labor Review*. [17] The purpose of this review is to identify state policy changes that affect UI eligibility.

From 1974 to 1992, states instituted a wide variety of legislative changes to increase their trust fund balances, tighten their eligibility requirements, or both. All ten states reviewed from 1974 to 1992 instituted policies that contracted UI eligibility requirements and/or expanded the employer taxable wage base. Seven of these states (Florida, Illinois, Indiana, New Jersey, North Carolina, and Ohio) instituted policies that tightened eligibility over this period. In addition, two of the remaining states that did not institute tighter eligibility requirements (California and Ohio) increased the penalty for fraudulent claims.

The types of policies instituted in these states varied. For example, Florida tightened qualification standards in specific professions (e.g. school personnel), lengthened the disqualification period for certain actions, and counted periodic payments based on previous work of the individual. Illinois increased base qualifying wages and adopted more restrictive ability to work requirements. Indiana, New Jersey, North Carolina, and Texas created more stringent disqualification requirements (e.g. lengthening the disqualification period, raising qualifying wages).

One major limitation of tracking changes in state UI laws is that their complexity might hide an administrative policy change that affected the way a particular state processes claims. Corson and Nicholson (1988) noted such difficulties in identifying policies that might affect the decision to apply for UI benefits in their state site visits. As an example, they cited how some states had changed their reporting requirements on claimants' work search, but it was difficult to track down when the changes were actually made. They noted that no systematic record existed and in some cases the changes were not made uniformly throughout the state. The Advisory Council on Unemployment Compensation (1996) also noted such large inconsistencies in determinations across localities within states. Hence, an empirical analysis focusing on a small number of state UI law changes might not capture such policy variations that affect the UI recipiency rate.

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[17] These ten states are the focus of our empirical analysis and include California, Florida, Illinois, Indiana, New Jersey, New York, North Carolina, Ohio, Pennsylvania, and Texas.

III.   UNEMPLOYMENT INSURANCE RECIPIENCY RATES

A. Overview

This chapter reviews the standard and alternative UI recipiency rates used in the empirical analysis. This review includes an overview of the construction, trends and limitations of each recipiency rate as a measure of UI coverage. We also review alternative UI recipiency rates from the previous literature in **Appendix C**, including a description of some measures used in other countries.

B. Standard Rate

The most commonly used measure of the UI recipiency rate for both policy and research purposes is the rate of the "insured unemployed" (IU) (i.e., regular UI program continued claims) to the total number of unemployed workers (TU).[18] In the remainder of this report, this measure will be referred to as the Standard Rate. [19] The number of UI claims typically includes only those who claim compensation under the regular state UI program based on weekly data collected by state UI programs.[20] The total number of unemployed workers is derived from the monthly Current Population Survey (CPS).[21]

1. Historical Trends

There are two significant trends in the Standard Rate from 1946 to 1999 (**Exhibit III.1**). First, with the exception of the recession during the eighties, the Standard Rate exhibited extensive cyclical variation. [22] The Standard Rate was generally higher during periods of economic contraction and lower during periods of economic expansion. Wandner and Stengle (1997)

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[18] The actuaries from the Department of Labor include claims from the Unemployment Compensation program for Federal Employees (UCFE) and Unemployment Compensation program for Ex-service members (UCX) in the Standard Rate. Because the number of UCFE and UCX continued claims is relatively small, this change in definition has only a small effect on the UI recipiency rate. Based on calculations from Corson and Nicholson (1988), the addition of UCFE and UCX claims increased the number of total regular program claims by approximately 3 percent. They also note there was a substantial decline in the number of UCFE and UCX claims from the late seventies to the early eighties because of direct policy changes. Hence, the observed declines in recipiency rates from the seventies to the eighties will be slightly larger in those rates that include UCFE and UCX claims.

[19] Another frequently cited measure of UI recipiency is the ratio of the insured unemployment rate (IUR) to the total unemployment rate (TUR). The IUR/TUR rate is particularly important from a policy perspective because it serves as the primary trigger for the Federal-State Extended Benefits program. Unlike the IU/TU rate, the ratio of IUR/TUR includes a factor that accounts for changes in covered employed over time.

[20] Another often cited measure includes the number of UI claimants from all UI programs (e.g., includes claimants from extended benefits programs).

[21] The total number of unemployed always exceeds the number of insured unemployed because the number of insured unemployed excludes all new entrants, most reentrants, job leavers, and almost all job losers whose current spell of unemployment is longer than twenty-six weeks. This difference is slightly offset, however, by the fact that approximately six percent of those workers included among the insured unemployed are underemployed rather than unemployed (Burtless and Saks, 1984).

[22] Wandner and Stengle noted the same cyclical patterns using data from 1948 through 1996.

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attributed this fluctuation to an increase in the proportion of unemployed who were "job losers" during a recessionary period, because job losers comprise the primary UI target population. Second, the UI recipiency rate was generally lower following 1975. While the UI recipiency rate increased during the 1990's recession, it remained below its 1975 level.

Although there has been much discussion and research about the reasons why fewer job losers have received UI since the early 1980s, there have been no definitive answers. In later chapters, a literature review and empirical analysis on factors that affect the UI recipiency rate is provided.

Exhibit III.1 Annual Trends in the Standard UI Rate from 1946-1999[23]
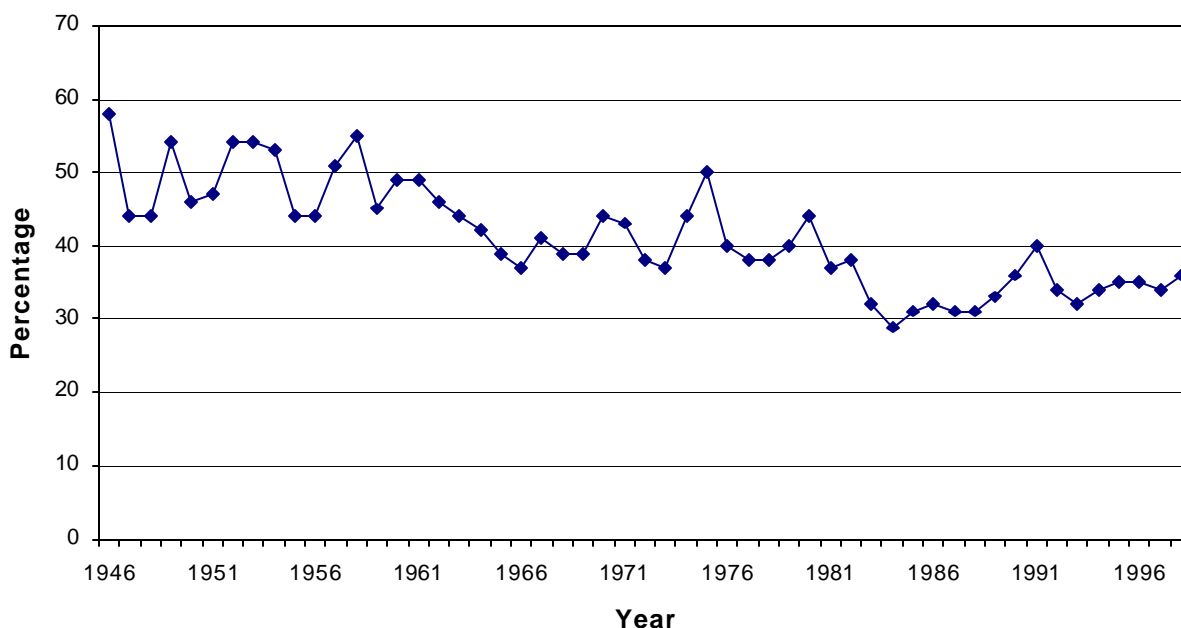
2. Cross-State Variation in the Standard Recipiency Rate

There is considerable variation across current state Standard Rates (**Exhibit III.2**). In 1997, Rhode Island had the highest Standard Rate (59.3 percent), while Virginia had the lowest (19.2 percent). Wandner and Stengle (1997) found that states in the Mountain, South Atlantic, East South Central, and West South Central Census divisions historically had Standard Rates below the national average, while states in the Pacific, New England, and Middle Atlantic Census divisions were above the national average.

It is likely that several factors produce the wide variation in the Standard Rate across states. One hypothesis suggests that it is partly a result of differences in state monetary and non-monetary eligibility requirements. States that generally have tighter eligibility requirements should have lower Standard Rates. Another potential factor is variation in the wage-replacement rate for UI benefits across states. States with high replacement rates provide a larger incentive to apply for

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[23] Trends based on annual averages in the Standard Rate.

benefits. Finally, it is likely that the economic and industrial make-up of the state has a substantial impact on a state's Standard Rate. For example, states with a larger number of union workers might have relatively large state Standard Rates in comparison to states with a different composition of unemployed workers.

Exhibit III.2
State IU/TU Rates for 1997

State	IU/TU Raito	State	IU/TU Raito
Rhode Island	0.593	New York	0.339
Washington	0.528	Puerto Rico	0.321
Vermont	0.518	West Virginia	0.310
Alaska	0.499	Nebraska	0.306
Wisconsin	0.494	Tennessee	0.302
Massachusetts	0.493	South Carolina	0.295
Nevada	0.486	Ohio	0.293
North Dakota	0.484	Indiana	0.292
Pennsylvania	0.481	Kansas	0.280
New Jersey	0.450	Mississippi	0.280
Arkansas	0.445	Alabama	0.278
Michigan	0.433	Colorado	0.276
District of Columbia	0.429	Utah	0.276
Oregon	0.416	Wyoming	0.274
Illinois	0.406	Maryland	0.273
Delaware	0.404	Kentucky	0.269
Minnesota	0.401	Florida	0.240
California	0.391	New Mexico	0.239
Connecticut	0.390	Texas	0.223
Idaho	0.384	Georgia	0.216
Iowa	0.374	Arizona	0.214
Montana	0.371	South Dakota	0.211
Hawaii	0.367	New Hampshire	0.203
Maine	0.365	Louisiana	0.195
North Carolina	0.350	Oklahoma	0.194
Missouri	0.339	Virginia	0.192

3. *Limitations of the Standard Rate*

There are two criticisms of using IU (the numerator of the Standard Rate) as a measure of UI recipiency. First, it undercounts the total number of UI recipients during a recession because it excludes those who received benefits from the Federal-State Extended Benefits and Federal Emergency Unemployment Compensation programs. In contrast, a second criticism is that it

might actually over count the number of UI recipients because some regular UI claimants do not actually receive benefits.[24]

TU (the denominator of the Standard Rate) has also been criticized for including some individuals who might not be in the UI target population. Subgroups of the unemployed generally not served by the UI system include individuals who have been "job losers" for more than 26 weeks, "job leavers" (e.g., people who quit their jobs/leave voluntarily), "new entrants," and "reentrants" into the labor market.[25] The inclusion of these unemployed workers in the denominator reduces the UI recipiency rate.

C. Alternative Rates

Researchers have utilized a variety of alternative UI recipiency rates to address the limitations of the Standard Rate. These measures deviate from the Standard Rate by either changing the definition of the insured unemployed or total unemployed.

Wandner and Stengle (1996) argue that alternative measures of the UI recipiency rate can have different policy implications. They maintain certain recipiency rates are better suited for particular policy decisions than others. They claim the appropriate application of recipiency rates in different situations could improve the UI policy decision making process as a whole. Below, we review three alternative UI recipiency rates selected for the empirical analysis.

1. Alternative Rates Selected for the Empirical Analysis

Alternative rates were selected based on the methodology used in the empirical analysis. In the empirical analysis, changes in recipiency rates are analyzed over recessionary periods. Two of the alternative recipiency rates were selected to better capture fluctuations in UI recipiency over recessionary periods. Because we use the Burtless and Saks (1984) methodology in the empirical analysis, a final recipiency rate was included to be consistent with their analysis. The three alternative rates selected include the:

- **All Programs Rate:** number of weekly claims for all program (regular, extended and federal) unemployment insurance benefits, as a proportion of all unemployed workers;

- **Standard Short-term Rate:** number of weekly claims for regular program unemployment insurance benefits, as a proportion of job losers unemployed less than 27 weeks; and

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[24] Regular State UI claimants who are not receiving compensation generally fit into one of three groups: individuals in a required one-week waiting period before they begin to receive compensation; individuals who are eventually denied compensation for non-monetary reasons (e.g., insured workers who leave a job without good cause); and claimants who are disqualified from receiving compensation in a particular week for failure to meet certain requirements such as being able and available for work. Inclusion in one of these three groups in the count of the insured unemployed tends to inflate the Standard Rate by 10 to 15 percent per year (McMurrer and Chasanov, 1995).

[25] Reentrants are individuals who are starting to look for work, have past work experience, but have been out of the workforce for some period of time. New entrants are individuals who are starting to look for work, but have no work experience.

- **All Programs Job Loser Rate:** number of weekly claims for all program (regular, extended and federal) unemployment insurance benefits, as a proportion of all job losers.

The alternative recipiency rates deviate from the Standard Rate by changing the definition of IU, TUI, or both. Because the All Programs Rate and the All Programs Job Loser Rate include all UI program claims, Wandner and Stengle (1996) argue that they are generally better measures of UI coverage during recessionary periods when extended benefit programs are provided. The All Programs Job Loser Rate differs from the All Programs Rate because it targets a subset of unemployed workers (i.e., job losers) who would be most likely to qualify for UI benefits. The Standard Short-term Rate only includes regular program claims and the general "target population" for the regular state program, job losers unemployed less than 27 weeks. This final measure was used in the original Burtless and Saks analysis. All three alternative rates are larger than the Standard Rate because they use either a more expansive definition of UI claims and/or a more restrictive definition of unemployed workers.

We report trends in the standard and three alternative recipiency rates described above during recessionary periods in the seventies, eighties, and nineties in *Exhibit III.3*. From the seventies to the eighties, all four recipiency rates declined sharply. The largest reductions are for the All Programs Rate and the All Programs Job Loser Rate. These rates declined by more than the Standard Rate because of the large cutbacks in the extended benefit programs that were implemented in the early eighties. From the eighties to the nineties, the Standard Rate increased slightly. There is not, however, a large change in either the All Programs or All Programs Job Loser rates over this period, due to the small number of extended claims. There would be an increase in both of these rates if the analysis were extended to periods following March 1992 because of the enactment of the Emergency Unemployment Compensation (EU3) program.[26] The Standard Short-term Rate follows the same general pattern as the Standard Rate, though there is a much sharper drop-off in the Standard Short-term Rate in the early eighties that corresponds with fewer short term job losers receiving regular program benefits.

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[26] Based on observed trends from Wandner and Stengle.

**Exhibit III.3: Alternative UI Recipiency Rates
from the Seventies Recession to the Nineties Recession**
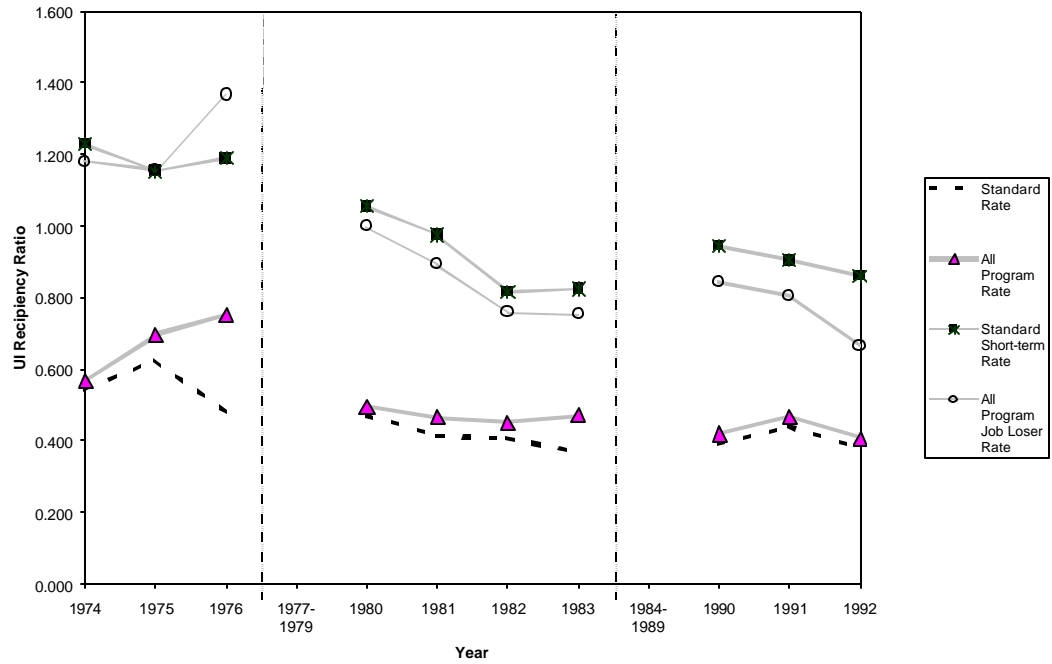
IV. SUMMARY OF PREVIOUS RESEARCH ON FACTORS THAT INFLUENCE THE UI RECIPIENCY RATE

A. Overview

We critically reviewed several studies that analyzed the effect of various policy, economic, and demographic factors on the decline in the UI recipiency rate from the seventies to the eighties. For each study, we reviewed the methodological approach, described the strengths and weaknesses of each approach, and briefly summarized the results.

There are large differences in the effects attributed to each factor across studies. There are several reasons for these differences. First, some studies only examined the effect of certain factors on the UI recipiency rate and did not examine other potential factors because of data limitations. Second, some studies used an incomplete or biased set of variables in their empirical analysis that influenced the interpretation of their findings. Third, the recipiency rate analyzed varied across studies. For example, some studies used the Standard Rate, whereas other studies used alternative rates to better capture the UI target population. Finally, while almost all of the studies reviewed examined changes in the UI recipiency rate from the seventies to the eighties, the starting and ending points used in each study varied. Because the rate of change in the Standard and alternative recipiency rates varied over several periods, some of the findings are very sensitive to the period of analysis.

In this chapter, we summarize our findings from the previous literature for the effects of various factors based on our critical literature review. This summary is based on a more detailed description of the literature presented in **Appendix D**.

We summarize our literature review based on seven categories of factors.[27] These include:

- A decline in unionization;

- Changes in the measurement of overall unemployment from the Current Population Survey (CPS);

- Cost-shifting from state UI programs to other federally funded programs;

- Federal taxation of UI benefits;

- Changes in the compositional characteristics of unemployed workers, including the decline in the proportion of jobs in manufacturing, changes in the proportion of unemployed women, and changes in the age composition of unemployed workers;

- Geographic shifts in the distribution of unemployed workers toward less generous states; and

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[27] These categories are based on the categories originally summarized by The Advisory Council on Unemployment Compensation (1996)

- Changes in state UI programs, such as increased earnings requirements, increased offsets of other income such as pension income, and tougher non-monetary eligibility requirements, such as a longer duration of disqualification for not seeking work or voluntarily leaving a previous job.

We independently estimated the effect of these last three factors in the empirical analysis, which is summarized in the next chapter.

B. Summary of Findings from the Previous Literature on the Effects of Various Factors Not Included in the Empirical Analysis.

Below, we summarize the effects of four factors identified in the previous literature not included in our empirical analysis because of methodological and/or data limitations.

1. Decline in unionization

A decline in unionization might have effected UI recipiency rates because union members are more likely to satisfy UI eligibility requirements following job separation than nonunion members (i.e., they are more likely to be laid off and less likely to be fired). In addition, similar to manufacturing workers, union members are also more likely to be better informed than nonunion members about UI benefits.

Blank and Card attributed approximately one-third of the take-up rates to the decline in unionization from 1977 to 1986.[28] One limitation of their analysis is that they could not determine how many unemployed workers were formerly in unions. As an alternative, they used the percentage of the working population who were union members. Despite this measurement problem, there is no reason to believe that their estimate is too large or too small.

2. Changes in the measurement of overall unemployment from the CPS

Changes in survey methodology in the CPS that increased the total number of unemployed workers identified likely had an effect on the measured decline in the UI recipiency rate from the seventies to the eighties. Corson and Nicholson (1988) noted that specific attempts were made to better represent minority groups over this period. As a result of these changes, the number of persons in the denominator of the UI recipiency rate in the eighties increased. Hence, the total effect of these improvements would be to decrease the UI recipiency rate in the eighties relative to the seventies.

Corson and Nicholson (1988) estimated that these measurement changes accounted for 1.5 to 12.3 percent of the decline in the UI recipiency rate from the early seventies to the late eighties. They estimated that, if the 1980 population adjustments had been made, unemployment during the 1970s would have been 1.58 percent higher during the sample period of their analysis.

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[28] This was translated by the Advisory Council on Unemployment Compensation (1996) into approximately 25 percent of the decline in the Standard Rate

3. Cost-shifting from state UI programs to other federally funded programs

The Advisory Council on Unemployment Compensation (1996) posited that there was an incentive to shift potential UI claimants onto AFDC and/or Food Stamps because of how state UI programs were funded. This incentive arises because regular state UI programs are almost entirely funded by the state while the federal government finances anywhere from 50 to 80 percent of state AFDC programs and 100 percent of the Food Stamps program benefit costs.

Vroman (1998) found that this factor had no effect on the UI recipiency rate decline. Vroman argued that AFDC recipients were not only eligible for Food Stamps, but they also were eligible for Medicaid. He argued that states could not save money by making this shift because state Medicaid and other welfare program expenditures dwarf those from UI. Hence, if such cost-shifting attempts were made, the increased state Medicaid costs would swamp the minimal UI savings. When Vroman performed his own empirical analysis, he found no evidence to support the cost-shifting hypothesis.

4. Federal taxation of UI benefits

The Federal taxation of UI benefits could have contributed to the decline in the UI recipiency rate by reducing the overall payoff by applying for benefits. As described in more detail in Chapter II, certain UI benefits were first taxed in 1979, and by 1986, all UI benefits were subjected to taxation. Hence, relative to the seventies, the return to applying for UI benefits since 1979, all else equal, has diminished because of federal taxation.

Deriving point estimates for the effect of this factor are very difficult because of data limitations, but several studies conclude that it had a negative effect on the UI recipiency rate. To derive an adequate point estimate for this factor, data on a pool of potentially UI eligible individuals would be necessary from all fifty states from 1979 (the period prior to the first phase-in of the Federal taxation) to after 1986 (the period following the final phase-in of Federal taxation).

The best estimate of this effect comes from Anderson and Meyer (1997) who used state administrative data in six states on a pool of potential UI eligibles to show that this factor accounted for approximately 25 percent of the UI recipiency rate decline from 1979 to 1987.[29] While their analysis has shortcomings, there is no reason to believe their estimate is too large or small. While it is difficult to pinpoint an estimate of this effect, the weight of evidence in the previous literature indicates that this factor had a negative effect on the UI recipiency rate.[30]

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[29] Their original estimates are based on UI "take-up" rates. The Lewin Group approximately translates this into an effect on the Standard Rate.

[30] Corson and Nicholson (1988) did not directly estimate the effect of federally taxing UI benefits because of the lack of detail individual data on earnings, but, based on a series of assumptions, their estimates implied that approximately 11 to 16 percent of the decline in the UI recipiency rate could be attributed to the decline in benefits.

C. Summary of Findings from the Previous Literature on the Effects of Various Factors Included in the Empirical Analysis.

Below, we summarize the effects of three factors identified in the previous literature that are also analyzed in the empirical analysis. Similarities and differences between our results and those in the previous literature are discussed at length in Appendices D and E.

1. Compositional characteristics of unemployed workers

Several studies also analyzed the effects of changing demographic characteristics of unemployed workers. The major compositional characteristic that has been focused on in several previous studies is the proportion of unemployed workers who were last employed in manufacturing. A decline in the proportion of unemployed workers from manufacturing jobs could have a negative effect on the UI recipiency rate because information about UI and access to benefits might be somewhat greater in these jobs.[31] Corson and Nicholson claim that manufacturing workers are more likely to qualify for UI in part because of the way in which claims from manufacturing layoffs are often handled. [32]

Blank and Card (1991) conclude that changes in compositional characteristics had a minimal effect on the UI recipiency rate decline. After controlling for several other factors (e.g., unionization) Blank and Card found that none of the demographic or industrial compositional characteristics, including manufacturing had a large negative effect on the UI take-up rate. Burtless and Saks (1984) also found similar results in their descriptive and econometric analysis.[33]

2. Geographic shifts in the distribution of unemployed workers

If there were large geographic shifts from regions of "high" UI recipiency to regions of "low" UI recipiency, the overall recipiency rate would fall. Specifically, because the geographic concentration of unemployed workers from the seventies to the eighties shifted primarily from the Northeast ("high" recipiency states) to the South ("low recipiency states), this shift could have significantly contributed to the decline in the overall recipiency rate.

Burtless and Saks found that this factor had a very small effect on the UI recipiency rate decline They used descriptive statistics over several periods to show that there was only a modest shift in the geographic distribution of unemployed workers. While some have found large significant effects for this factor (Blank and Card, 1991 found that this factor accounted for 50 percent of

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[31] This occurs because of the way in which claims from manufacturing layoffs are often handled. Because of the size of layoffs in manufacturing, UI administrators have used certain mechanisms to ensure a smooth handling of claims.

[32] UI administrators have used certain mechanisms to ensure a smooth handling of claims because the size of layoffs in manufacturing tends to be larger.

[33] Corson and Nicholson found the largest effect for this factor, though their results are difficult to interpret because one of the variables include in their econometric analysis (the total unemployment rate) was endogenous with the dependent variable (the Standard Rate). Another study that found a large effect from the decline in manufacturing was Baldwin and McHugh (1992). This study, however, excluded important explanatory variables (state fixed effects) that effected the interpretation of their results.

the decline in the recipiency rate), we believe these findings are sensitive to the period of the analysis (see Appendix E for a detailed discussion).

3. Administrative and policy changes in state UI programs

From the seventies to the eighties, there were several legislative and administrative changes in state UI programs that may have reduced UI recipiency rates. Specifically, several states made legislative and administrative changes to tighten eligibility requirements that might have had a significant effect on UI recipiency rates.

Burtless and Saks (1984) concluded that the effect of these administrative and policy changes reduced the UI recipiency rate, but they did not formally estimate the effect of specific factors. Unfortunately, because there were so many different changes in policies across states, it is very difficult to obtain a point estimate for the effect of any specific factor. As mentioned in Chapter II, states instituted a wide variety of legislative changes to increase their trust fund balances, tighten their eligibility requirements, or both from the seventies to the eighties. Studies that have attempted to identify the effect specific state policy changes have generally suffered from methodological or data limitations. [34]

D. Summary of Studies Reviewed

We summarize the major studies reviewed in this section in **Exhibit IV.1.** This exhibit summarizes the findings of the effects of each factor by study. For a more detailed description of each study, see **Appendix D**.

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[34] Baldwin and McHugh (1992) and Government Accounting Office (1993) have estimated the effect of specific policy changes, such as changes in monetary eligibility requirements, and found significant negative effects. The estimates from these studies do not necessarily represent the effect of policy changes within a state over time. Hence, the estimates from these studies can not be used to interpret the effect of state policy changes on the UI recipiency rate over time. Blank and Card (1991) also estimated the effect of certain policy changes and found that these factors had an insignificant effect on the decline in the national recipiency rate. The major drawback of the Blank and Card analysis, however, was that they only used a very small number of policy variables to capture the large number of changes that occurred over the period of their analysis.

Exhibit IV.1: Summary of Past Studies of the Declining UI Recipiency Rate[35]

	Burtless and Saks (1984)	Corson and Nicholson (1988)	Blank and Card (1991)	Vroman (1991)	Baldwin and McHugh (1992)	GAO (1993)	ACUC (1996)	Anderson and Meyer (1997)
Summary of Factors								
Compositional Characteristics (manufacturing only)	Insignificant	Negative	Insignificant	Negative	Negative	Insignificant	Insignificant	Not Analyzed
Geographic Shifts in the Unemployed	Insignificant	Negative	Negative	Negative	Not analyzed	Negative	Ambiguous[36]	Not analyzed
Decline in Unionization	Not analyzed	Not analyzed	Negative	Negative	Negative	Negative	Negative	Not Analyzed
Changes in the Measurement of Unemployed used in the CPS	Not analyzed	Negative	Not analyzed	Not Analyzed	Not analyzed	Not analyzed	Not analyzed	Not analyzed
"Cost Shifting"[37]	Not Analyzed	Not Analyzed	Not Analyzed	Not Analyzed	Not Analyzed	Not Analyzed	Negative	Not Analyzed
Federal Taxation of UI Benefits	Negative	Negative	Not Analyzed	Not Analyzed	Not Analyzed	Not Analyzed	Not Analyzed	Negative
Changes in State UI Programs	Negative[38]	Negative	Insignificant	Not Analyzed	Negative	Negative	Negative[39]	Uncertain[40]

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[35] Vroman (1998) performed an independent analysis reviewing the findings by ACUC (1996). Vroman's empirical analysis raised serious questions regarding ACUC's findings on cost-shifting.

[36] The ACUC attributes the population shifts to a broader movement of jobs from states with high employer taxes, which includes UI taxes, to states with low taxes.

[37] Cost Shifting from UI to AFDC or Food Stamps.

[38] Burtless and Saks concluded that state and federal policy changes were having an impact on the declining UI recipiency rate, but they did not formally control for any of these factors in their model.

[39] Unlike other studies, ACUC found significant effects of changes in employer taxes.

[40] Anderson and Meyer interacted state and calendar dummies that captured changes in State UI programs across years. The estimated coefficients on these variables were not included in their tables, however. Hence, it cannot determine the impacts of state changes to the UI program.

V.   SUMMARY OF EMPIRICAL ANALYSIS

A. Overview

We examined the effect of three factors on the Standard Rate that were also examined by Burtless and Saks for our independent empirical analysis.   Because the effects of the factors examined varied by the period of analysis, we summarize the results by recessionary periods from the seventies to the eighties (1975-76 to 1981-83) and from the eighties to the nineties (1981-83 to 1991-92). The specific factors analyzed are:

- Changes in the compositional characteristics of unemployed workers, including the decline in the proportion of jobs in manufacturing, changes in the proportion of unemployed women, and changes in the age composition of unemployed workers;

- Changes in state UI programs, such as increased earnings requirements, increased offsets of other income, such as pension income, and toughened non-monetary eligibility requirements, such as a longer duration of disqualification for not seeking work or voluntarily leaving a previous job; and

- Geographic shifts in the distribution of unemployed workers toward less generous states.

We summarize our methodology and findings below.

B. Summary of Methodology

The methodological approach for the empirical analysis is similar to the approach used by Burtless and Saks (1984) to analyze fluctuations in the UI recipiency rate from the recessionary periods in the 1970's and 1980's.[41]   It is important to compare similar economic periods because the Standard Rate is higher during recessionary periods and lower during periods of economic expansion.   Wandner and Stengle (1997) argue that this fluctuation occurs because the composition of unemployed workers during a recession contains a larger percentage of job losers, the primary target population for UI benefits.

Our primary findings below are based on results from the replication and update of the descriptive and pooled time series analysis from Burtless and Saks.   We first replicated the analysis from Burtless and Saks by estimating the effects of various factors that influenced the Standard Short-term Rate (the base recipiency rate used in their analysis) from the seventies

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[41] Similar to Burtless and Saks, our empirical analysis includes an aggregate time-series analysis, descriptive analysis, and a pooled time-series analysis. The aggregate analysis provides background information on the relationship between the Standard Rate and job losers unemployed less than 27 weeks ("short-term job losers") from 1976 through 1992. This analysis describes how the relationship between the Standard Rate and short-term job losers substantially declined since 1980. The descriptive analysis focuses on the effects of compositional and state distributional changes of unemployed workers effects the UI recipiency rate. Finally, the pooled time-series analysis provides more information on how compositional changes in the unemployed, state policy changes, and other factors affect the UI recipiency rate.

recession (1975-76) to the eighties recession (1981-83).[42]   We then extended their earlier analysis by testing the effects of additional factors during that period.   Next, we updated the analysis to include data from the most recent recessionary period in the nineties (1991-92). We chose the period in the nineties to be consistent with the periods of rising unemployment rates selected by Burtless and Saks.   Finally, we extended their analysis by using alternative recipiency rates selected to measure the performance of the UI programs during recessionary periods.

We analyzed the effects of various factors on four UI recipiency rates.[43]   These are:

- **Standard Rate:** number of weekly claims for regular program unemployment insurance benefits, as a proportion of all unemployed workers;[44]

- **All Programs Rate:** number of weekly claims for all program (regular, extended and federal) unemployment insurance benefits, as a proportion of all unemployed workers;

- **Standard Short-term Rate:** number of weekly claims for regular program unemployment insurance benefits, as a proportion of job losers unemployed less than 27 weeks; and

- **All Programs Job Loser Rate:** number of weekly claims for all program (regular, extended and federal) unemployment insurance benefits, as a proportion of all job losers.

C. Data Description

Three sources of data are used for the empirical analysis.   The first two data sources include special microdata extract files produced by the Bureau of Labor Statistics (BLS) from the basic monthly and March Annual Demographic Current Population Survey (CPS) files.   These data are specifically used to generate all statistics for unemployed workers.   The final data source includes published statistics from the Unemployment Insurance Service.   These data are used to generate statistics on different types of UI claimants over the time period covered by the BLS CPS extracts. See Appendix E for a more detailed data description.

D. Effects of Various Factors on the Standard Rate[45]

The Standard Rate declined sharply from the mid-seventies to the early eighties and, despite a modest increase from the eighties to the nineties, it is still well below its mid-seventies level. Based on tabulations using UI claims and CPS data from March of each year, the average Standard Rate dropped sharply from 0.56 in the seventies recession (1975-76) to 0.39 in the

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[42] The purpose of the replication is to ensure that the same methods are used.

[43] These rates are summarized in Chapter III

[44] The regular program includes claims from the regular state program, the Unemployment Compensation program for Federal Employees (UCFE), and the Unemployment Compensation program for Ex-service members (UCX).

[45] In Appendix E, factors are summarized according to the rate originally used by Burtless and Saks (Standard Short-term Rate).

eighties recession (1981-83).[46]   The average Standard Rate increased slightly from 0.39 in the eighties recession to 0.43 in the nineties recession (1991-92).

We examined the effect of three factors on the Standard Rate over the three recessionary periods in our analysis. Because the effects of the factors examined varied by the period of analysis, below we summarize the results by recessionary periods from the seventies to the eighties (1975-76 to 1981-83) and from the eighties to the nineties (1981-83 to 1991-92).

1. Changes from the Seventies Recession to the Eighties Recession

a) Compositional characteristics of unemployed workers

Our descriptive and econometric findings reaffirm the original findings by Burtless and Saks (1984) that compositional changes had a marginal effect on the Standard Rate. The descriptive trends in the composition of unemployed workers suggests that while there were several changes in the demographic composition of the unemployed, there was not a sharp change in the composition in the early eighties that would explain the immediate decline in the UI recipiency rate during this period. Some of these changes were indicative of a lower UI recipiency rate, such as the decline in manufacturing, though other changes, such as an increase in male unemployed workers, were actually suggestive of a higher UI recipiency rate. The effects of specific factors, however, are difficult to disentangle because they are related.[47]   In our econometric analysis for this period, we did not find statistically significant effects for any of our sex, age, or industry variables.

b). Geographic shifts in the distribution of unemployed workers

Geographic shifts in the distribution of unemployed workers had a small effect on the decline in the Standard Rate over this period. Based on simulations, this factor accounted for less than five percent of the decline in the Standard Rate. These findings also reaffirm the original findings by Burtless and Saks.

c) Administrative and policy changes in state UI programs

We conclude that administrative and policy changes in state UI program might explain a substantial portion of the decline that appears to be unexplained by other factors, though we were unable to identify a significant effect for specific state policy variables in the econometric analysis. Our conclusion is based on descriptive trends in policy changes in ten major states. We find that states instituted a mixture of policies that tightened UI eligibility requirements from the mid-seventies to the early eighties. In addition, given the state financial pressures, it is likely that states began administratively enforcing their policies over this period with different degrees of intensity.

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[46] The average recipiency rate for the seventies recession is equal to the sum of the number of UI claimants in March 1975 and March 1976 divided by the sum of the number of unemployed workers in those periods. Similarly, the average recipiency rate for the eighties recession is equal to the sum of the number of UI claimants in March 1981, March 1982, and March 1983 divided by the sum of the number of unemployed workers in those periods.

[47] For example, men are more likely than women to be in the manufacturing industry.

The major problem in identifying the effect of a specific policy change is that states were implementing a wide range of policy changes at differing times. Unfortunately we were unable to create variables that would capture such heterogeneous changes in our analysis.[48] Further, our estimates (as well as those from the previous literature) could be corrupted if administrative changes effected the way certain legislative policies were enforced.

2. Changes from the Eighties Recession to the Nineties Recession

In comparison to the period from the 1970s to the 1980s, the Standard Rate, as well as the factors that influence this rate, were much more stable:

a) Compositional characteristics of unemployed workers

Similar to the previous period, we find that changes in the compositional characteristics of unemployed workers explained only a small portion of the overall changes. While there were generally small changes in the demographic composition of unemployed workers from the seventies to the eighties and from the eighties to the nineties, over the entire period (from the seventies to the nineties) there were some significant changes in the composition of unemployed workers by age, sex, and industry. Still, however, the overall effects of these changes on the UI recipiency rate were relatively small. Certain changes that would increase the Standard Rate, such as the increase in the proportion of men over the age of 25, were offset by other changes that would decrease the Standard Rate, such as the decline in the proportion of unemployed workers in manufacturing.

b) Geographic shifts in the distribution of unemployed workers

Our descriptive analysis of changes in the state distributions of unemployed workers indicates that this factor explains a slightly larger portion of the relatively small changes in the Standard Rate over this period. We find that geographic shifts in the distribution of unemployed workers accounted for 11 percent of the increase over this period.

c) Administrative and policy changes in state UI programs

As in the previous period, it was not possible to estimate the magnitude of the effect of state policy and administrative changes, though there was evidence that some states tightened eligibility requirements. The number of restrictive policy changes, however, was generally much smaller in comparison to the previous period. As in the previous period, we were unable to identify the effect of any specific policy change in our pooled time series analysis.

E. Effects of Various Factors on Alternative UI Recipiency Rates

While there were differences in the trends among the alternative recipiency rates, the effects of the factors included in our empirical analysis did not substantively change when alternative UI recipiency rates were used. The one minor exception is in the effect of geographic shifts in the unemployed from the eighties to the nineties. Based on one simulation, geographic shifts in the

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[48] We tested most of the policy variables that were used in the previous literature.

distribution of job losers unemployed less than 27 weeks accounted for a very large share of the relatively small change in the Standard Short-term Rate from the eighties to the nineties recession (approximately 60 percent). This difference is due to both the relatively small change in the Standard Short-term Rate plus a somewhat more pronounced shift in the state distribution of short-term job losers in comparison to the distribution of all unemployed workers. Similar to the results for the Standard Rate, however, this factor explained virtually none of the relatively large decline in the Standard Short-term Rate from the seventies to the eighties.

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VI. EVALUATION DESIGN OPTIONS

While we were able to examine several factors that influence the UI recipiency rate, methodological problems and data limitations limit the degree to which a point estimate can be provided for the effect of any single factor. Given these limitations, it is unlikely that further research on the effect of state policy and administrative changes during the early eighties will yield useful information for policy-making purposes. More promising future research avenues include analyzing the effects of policy differences on current cross-state differences in state UI recipiency rates, exploring other factors not included in our empirical analysis (e.g., unionization, federal taxation of benefits), and analyzing differences across groups of unemployed workers by receipt of UI benefits.

We propose five design options for further study of the UI recipiency rate:

- **Cross-state analysis**: As noted in Chapter III, there are currently large cross-state differences in the Standard Rate. An analysis of whether some of the differences are the result of differences in cross-state variation in policies could be explored in a joint quantitative and qualitative analysis. This analysis would focus on identifying the effects of specific policy differences across state UI programs.

- **Effects of the Decline in Unionization**: The effect of the decline in unionization on the UI recipiency rate could be included in future pooled time series models that are similar to those presented in the empirical analysis.

- **Effects of Federal Taxation**: A model could be developed to test the sensitivity of the original Anderson and Meyer results to an alternative sample of states and/or to a different econometric specification of benefit taxation. This model would address some of the major limitations in the Anderson and Meyer analysis.[49]

- **Individual Level Analysis**: This analysis would provide detailed descriptive information on UI beneficiaries, as well as on individuals who are unemployed and not receiving benefits, by using detailed data from the Survey of Income and Program Participation (SIPP). The characteristics of this second group would inform potential policy options to expand UI benefits to more unemployed persons.

- **Probabilistic Methodology for Calculating Alternative UI Recipiency Rates**: The purpose of this option is to develop a methodology for better counting the number of unemployed workers in the UI target population. A probabilistic approach would be developed to determine the numbers of job losers, job leavers, and reentrants to be included in the denominator of the UI recipiency rate.

A full description of these design options is presented in Appendix F.

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[49] Individual level administrative data from states on potential UI eligible individuals would be necessary for this analysis. Such data might, however, be very difficult to obtain.

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VIII. APPENDIX A: DETAILED UI PROGRAM DESCRIPTION

In this chapter, a more detailed description of the UI program is provided to supplement the summary presented in Chapter II.A. A description is provided of UI coverage requirements, eligibility, and benefits.

A. Coverage Requirements

In general, the majority of jobs in the United States are covered by UI. UI covered jobs are defined as those in which an employer pays UI taxes on a portion of a worker's wages. Almost 98 percent of wage and salary jobs are included under this definition, though there are some minor exceptions.[50] One major group not covered by UI is self-employed workers.[51] UI does not currently cover the self-employed because it is hard to determine when they are unemployed.[52]

As shown in **Appendix Exhibit A.1**, there were several major expansions in the types of employment covered by the UI system since its inception in 1935. Primarily as a result of these changes, the percentage of wage and salary workers working in UI covered employment increased from roughly 73 percent in 1947 to the present level of almost 98 percent. Over half of this increase occurred as a result of the UI coverage expansions included in the Unemployment Compensation Amendments of 1976. These expansions rapidly increased the percentage of wage and salary workers in UI covered employment from approximately 84 percent in 1972 to over 96 percent by 1978.[53] Burtless and Saks (1984) noted that the majority of newly covered workers in this period were from state and local government and nonprofit jobs. Because these workers did not appear to experience much unemployment, it is not likely that this increase in coverage had a large effect on the number of claims for UI benefits.

B. Eligibility Requirements

To be eligible for benefits, UI claimants must satisfy monetary and non-monetary eligibility requirements. The monetary requirements are generally designed to limit UI benefits to those

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[50]States may cover certain employment not covered by the Federal Unemployment Tax Act (FUTA), but most, States have chosen not to expand FUTA coverage significantly. Covered employment for workers is influenced by the coverage of employers under FUTA, state unemployment tax laws, and requirements under the Social Security Act. Except for employers of agricultural labor and domestic service, FUTA applies to employers who paid wages of $1,500 or more in any calendar quarter in a current or immediately preceding calendar year or who employed at least one worker on at least one day in each of 20 weeks during the current or immediately preceding calendar year (U.S. Department of Labor, 1998).

[51] Other specific categories of labor service that are generally excluded from UI coverage by law include certain agricultural labor and domestic serve, service for relatives, services of patients in hospitals, certain student interns, certain alien farm workers, certain seasonal camp workers, and railroad workers who have their own insurance programs.

[52] If self-employed workers become covered, there could be "moral hazard" involved because some self-employed workers could be enticed to claim benefits for "voluntary unemployment." Workers who lose their jobs in "uncovered employment" are not eligible for UI benefits.

[53] Technical Supplement to *A Dialogue: Unemployment Insurance and Employment Service Programs*. U.S. Department of Labor, Office of the Secretary, June 23, 1998.

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who had a strong labor force attachment prior to their unemployment spell. The non-monetary eligibility requirements are generally designed to limit UI benefits to those who are unemployed primarily through no fault of their own and are currently seeking work. Both monetary and non-monetary eligibility requirements vary by state.

1. Monetary Eligibility Requirements

The monetary qualification requirements for UI are complex. Across all states, there are minimum employment and earnings requirements that individuals must satisfy to qualify for UI. For those qualified, their earnings in a recent one-year period determine the level of UI benefits period called a "base year." In nearly all states, to be eligible for UI, a person must:

- Have wages in a base year;

- Have earned a certain amount of wages in a calendar quarter in which they had the highest wages, often called, "High Quarter Wages" (HQW);

- Meet a "distributional requirement" for earnings over the base year, usually earnings in at least two quarters and some minimum amount in the base year; and

- Have wages in the base year overall that exceed an amount which is usually a multiple of their HQW or their weekly benefit amount (WBA).

Historically, states have changed several of their monetary eligibility requirements. Some of these changes reflect expansionary or contractionary policies, whereas others reflect simple inflation adjustments. The changes made in monetary eligibility have varied significantly across states and over time.

In **Appendix Exhibit A.2** a summary is provided of the 1998 state monetary eligibility requirements to assess some of the current differences in state policies. Based on the rules shown in this exhibit:

- All but 6 state programs define the first four of the last five completed calendar quarters as the "base year;

- Many states require qualifying wages roughly equivalent to 20 weeks of employment or less in the base year;[54]

- Minimums for HQW range from $75 (Rhode Island) to $2,267 (Florida); and

- Total earnings in the base year range from $130 (Hawaii) to $3,400 (Florida).

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[54] For example, because there are 13 weeks in a quarter, 1.5HQW is roughly equivalent to 1.5 times 13 weeks of wages or about 20 weeks of wages. Similarly, because the WBA is roughly equivalent to half the average weekly wage, 40 times the wba is roughly equivalent to 20 weeks of wages.

While there are some large differences in the monetary eligibility requirements across states, a full time workers (50 weeks, 40 hours a week) earning $6.00 per hour would be monetarily qualified in all states. Further, even if these workers worked only 20 hours per week for a full year, their HQW would be $1,560 and their base year earnings would be $6,240, which would qualify them in all states except Florida. The UI benefits, however, for those who qualify for the minimum base year earnings are generally quite low relative to the average UI benefit. For example, the minimum weekly benefit amount in 1997 ranged from $10 (Louisiana) to $78 (Washington).

1. *Non-Monetary Eligibility Requirements*

a) *Separation issues*

If an initial claimant is determined to be monetarily qualified for UI benefits, the next step is to determine if (s)he satisfies the non-monetary eligibility requirements for separation issues. The objective is to determine whether an individual left a job involuntary or was fired for misconduct.[55] Individuals who leave their jobs because they are fired for misconduct do not satisfy the non-monetary eligibility requirements for UI.[56] In most cases, a worker who voluntarily leaves his/her job is not eligible for UI.[57] Hence, the primary target group for UI benefits is "job losers." "Job leavers" can qualify under special conditions, but generally have to wait longer to receive benefits in most states..

The Advisory Council on Unemployment Compensation (1996) noted variation in procedures across states that could affect the number of individuals who satisfy the non-monetary eligibility requirements for "separation issues."[58] They found differences in when the information on non-monetary eligibility was provided to claimants (e.g., before or after the intake process), the number of forms used in the process, and the types of questions asked claimants about the job (e.g., submission of fact vs. a judgement call on behalf of the claimant). Also, there were large differences in obtaining information from the employer. For example, in some states a form is automatically sent out to employers when a UI benefit is claimed, whereas in other states it is up to the employer to contest the claim. These differences also lead to differences in the number of state "separation" determinations. In 1994, Advisory Council on Unemployment Compensation (ACUC) found the rate of separation determinations to initial claims ranged from 9.5 (Alabama) to 79.1 percent (Nebraska).

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[55] During the determination process, information is obtained from employers on the nature of the job separation

[56] Other special disqualifications can apply to school personnel, professional athletes, or individuals with substantial disqualifying income, such as workers compensation, severance pay, or retirement annuities.

[57] There are some special exceptions for workers who leave their jobs voluntarily "with good cause." In some State UI laws, "good cause" is a general term not necessarily related to lack of work. In these states, personal cause, such as sexual harassment, illness, or compulsory retirement, can be considered "good cause." Some examples are: (1) Arizona and Connecticut do not disqualify an individual for voluntarily leaving a job because of transportation difficulties; (2) North Carolina does not disqualify an individual for leaving a job because of a unilateral and permanent reduction in full-time work hours of more than 20 percent or a reduction in pay of more than 15 percent; and (3) Missouri does not disqualify a woman for voluntarily leaving a job because of pregnancy under certain conditions (U.S. Department of Labor, 1998).

[58] This original analysis appeared in Chasanov (1995).

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b) *Non-separation Issues*

An applicant who meets the monetary and non-monetary eligibility requirement can generally receive UI benefits for up to 26 weeks as long as they satisfy certain "non-separation issues" for continuing eligibility. In general, each week that a continued claimant receives a check, they must be available for work, be able to work, and not refuse suitable work when it is offered. Able to work generally means physically and mentally able to work. Available for work usually means ready, willing, and able to work full-time.[59] Some states require that the claimant be available for "suitable work," usually defined in relation to the degree of risk to a claimant's health, safety, physical fitness, training, experience, prior earnings, duration of unemployment; prospects for securing work in a customary occupation; and distance of available work from the claimant's residence (U.S. Department of Labor, 1998). In addition, a non-separation determination can be made based on certain types of income. For example, if a continued claimant is receiving income from other sources, such as pension or Social Security benefits that are not reported during the initial filing, they might be disqualified from receiving UI.

ACUC (1996) also found differences across states in making determinations for non-separation issues.[60] They found that states often vary on how ongoing claims forms are submitted and how they interpret the information from these forms. They also found that some states enforce non-separation issues more strictly than others. For example, some states randomly audit employer contacts and have strict penalties for missing appointments with UI staff (e.g., they lose their benefits), while other states have no or minimal contact with employer contacts and much less severe penalties for missing UI appointment meetings.

The differences in "separation" and "non-separation" determinations affect the percent of UI benefits denied across states. ACUC found that while there were some small differences in the percentage of determinations resulting in denial across states, there are much larger differences across states in the absolute number of determinations. As a result of these differences, Corson, Hershey, Kerachsky (1986) noted that the number of denials in a state is more dependent on the number of determinations in the state than it is on the specific relationship between determinations and denials.

States that closely monitor their eligibility requirements and institute strict penalties for fraudulent claims could discourage some initial or continued claimants from applying for benefits. All else equal, states that continuously monitor their UI programs for separation and non-separation issues should have relatively lower UI recipiency rates.

C. Weekly Benefits and Duration

In general, weekly benefit amounts for UI generally replace between 50 and 70 percent of the individual's average weekly (pretax) wage up to some maximum amount. This replacement rate might be misleading, however, because almost 45 percent of UI claimants qualify for the

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[59] Registering at a public employment office is often interpreted as evidence of availability for work.

[60] Information on "non-separation issues" is gathered from four types of information: the intake form; ongoing claims forms (contains information on job search); Legibility Review Program; and claimants' responses to referrals and job offers generated by the Employment Service.

maximum weekly benefit amounts (Anderson and Meyer, 1997). The average weekly wage used in this calculation is generally from the HQW quarter in the base year. The minimum and maximum weekly benefit amounts vary by state.[61]

The maximum duration for UI benefits can be extended during periods of high state unemployment. During such periods, the permanent Federal-State Extended Benefits program can provide an additional 13 weeks of benefits. The total national maximum duration of benefits is 39 weeks.[62]

D. Exhibits

Appendix Exhibit A.1:
Major UI Coverage Expansions[63]

Year	Workers Covered by Expansion
1935	• Employees of private businesses employing 8 or more workers.
1944	• Veterans (First temporary UI program for veterans).
1952	• Veterans (Second temporary UI program for veterans).
1954	• Employees of private businesses employing 4 or more workers.
1954	• Former Federal Employees (UCFE).
1958	• Ex-service members (Established UCX as a permanent program).
1970	• Employees of private businesses employing 1 or more workers; • Employees of certain nonprofit and state and local government entities; and • U.S. citizens working outside the U.S. for American firms.
1976	• Employees of nonprofit (excluding religious organizations) and state and local government entities; • Employees of agricultural employers with 10 or more employees during 20 weeks of the year or a $20,000 payroll in a given quarter; and • Domestic service workers earning more than $1,000 per year.

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[61] See U.S. Congress, House of Representatives, (1998) for more details.

[62] An additional 7 weeks is available under a new optional trigger enacted in 1992, but only 7 states have adopted this trigger. Temporary emergency unemployment compensation (EUC) programs have been instituted in the past during economic downturns. The most recent EUC operated from November 1991 through April 1994. This program provided either 7 to 13 additional weeks of benefits. A State offering this temporary program could not have offered the extended benefits simultaneously.

[63] Technical Supplement to *A Dialogue: Unemployment Insurance and Employment Service Programs.* U.S. Department of Labor, Office of the Secretary, June 23, 1998.

Appendix Exhibit A.2: UI Base Year and Qualifying Wage Requirements

State	Base Year	Qualifying Wages	Minimum Wages in High Quarter ($)	Minimum Wages in Base Year ($)
Alabama	X	1.5 HQW	1,068	2,136
Alaska	X	Flat	-	1,000
Arizona	X	1.5 HQW	1,000	1,500
Arkansas	X	27 x wba	675	1,350
California	A	1.25 HQW	900	1,125
Colorado	X	40 x wba	-	1,000
Connecticut	X	40 x wba	-	600
Delaware	X	36 x wba	966	-
District of Columbia	X	1.5 HQW	1,300	1,950
Florida	X	1.5 HQW	2,267	3,400
Georgia	X	1-150% HQW	936	1,872
Hawaii	X	26 x wba	-	130
Idaho	X	1.25 HQW	1,144	1,430
Illinois	X	Flat	-	1,600
Indiana	X	1.25 HQW	825	2,750
Iowa	X	1.25 HQW	820	1,230
Kansas	X	30 x wba	-	2,100
Kentucky	X	1.5 HQW	750	1,500
Louisiana	X	1.5 HQW	800	1,200
Maine	X	Flat	-	3,120
Maryland	X	1.5 HQW	576	900
Massachusetts	B	30 x wba	-	2,000
Michigan	C	G	-	2,020
Minnesota	X	1.25 HQW	1,000	1,250
Mississippi	X	40 x wba	780	1,200
Missouri	X	1.5 HQW	1,000	1,500
Montana	X	1.5 HQW	-	1,440
Nebraska	D	Flat	400	1,200
Nevada	X	1.5 HQW	400	600
New Hampshire	E	Flat	-	2,800
New Jersey	X	H	-	2,020
New Mexico	X	1.25 HQW	1,144	1,430
New York	F	I	-	1,600
North Carolina	X	J	837	2,904
North Dakota	X	1.5 HQW	1,118	2,795
Ohio	X	K	-	2,640
Oklahoma	X	1.5 HQW	1,000	1,500
Oregon	X	1.5 HQW	666	1,000
Pennsylvania	X	37 to 40 x wba	800	1,320

Appendix Exhibit A.2: UI Base Year and Qualifying Wage Requirements

State	Base Year	Qualifying Wages	Minimum Wages in High Quarter ($)	Minimum Wages in Base Year ($)
Puerto Rico	X	40 x wba	75	280
Rhode Island	X	1.5 HQW	1,030	2,060
South Carolina	X	1.5 HQW	540	900
South Dakota	X	L	728	1,288
Tennessee	X	40 x wba	780	1,560
Texas	X	37 x wba	-	1,720
Utah	X	1.5 HQW	450	1,800
Vermont	X	M	1,231	1,723
Virginia	X	50 x wba	1,500	3,000
Virgin Islands	X	1.5 HQW	858	1,287
Washington	X	680 hours	-	-
West Virginia	X	Flat	-	2,200
Wisconsin	X	30 x wba	1,325	1,590
Wyoming	X	1.25 HQW	1,.000	1,750

Key:
X   means the base year is the first four of the last five completed calendar quarters.
HQW   means high quarter wages.
Wba   means weekly benefit amount.
A   means the base year is the four quarters ending 4 to 7 calendar months before the base year.
B   means base year may be the last 4 quarters if individual fails to meet qualifying wage requirements. B also means base year may be lengthened up to 52 weeks if claimant received compensation for temporary total disability under a worker's compensation law for more than 7 weeks in the base year.
C   means base year is 52 weeks preceding the beginning of individual's benefit year.
D   means base year is last 4 quarters, but it can be changed to X by regulation.
E   means base year is the calendar year for all claimants.
F   means base year is extended by number of weeks individual received workers compensation benefits or any benefits paid under the volunteer firefighters benefit law up to 6 months.
G   means at least 20 weeks of employment in which claimant earned 30 times the state minimum wage.
H   means 20 percent of the state average weekly wage or 20 times the state minimum wage.
I   means with minimum average weekly wage the greater of 21 times the minimum wage in effect on February 4, 1991, or $80.
J   means 6 times the state average weekly wage.
K   means 20 weeks of employment with wages of at least 27.5 percent of the state average weekly wage.
L   means 20 times the weekly benefit outside the quarter with the highest wages.
M   means $1,231 in a quarter and base year wages of at least 40 percent of the total HQW.

SOURCE: U.S. Department of Labor, 1998. (Data are as of January 4, 1998)

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IX.   APPENDIX B: SIGNIFICANT CHANGES IN FEDERAL AND STATE UNEMPLOYMENT INSURANCE LAWS

A. Overview

In this chapter, a detailed description is provided of several of the federal and state legislative UI changes. This description supports the brief summaries provided in Chapter II. For the federal legislative changes, a detailed description is provided for the programs that extend UI benefits and for UI benefit eligibility changes. For the state changes, a detailed description is provided of UI legislative changes in ten states that are included in the empirical analysis.

B. Federal Legislative Changes

1. Federal Extension of UI Benefits

There have been several extensions of UI benefits since the inception of the UI program (**Appendix Exhibit B 1**).   In 1970, federal legislation permanently established the Federal-State Extended Benefits (EB) program, which provides up to 20 additional weeks of benefits, depending on the program trigger adopted by the state. Program triggers may include the state's insured unemployment rate (IUR) or the total unemployment rate (TUR). Federal funds pay half of the cost of these extended benefits. UI recipients who had exhausted their regular benefits could receive EB if the national seasonally adjusted IUR reached at least 4.5 percent for 3 consecutive months or if their state's IUR averaged at least 4 percent for the 13 consecutive weeks and was at least 120 percent higher than the average IUR for the corresponding weeks in the preceding 2 years.   UI recipients could receive 50 percent of their regular benefits for up to 13 weeks.[64]

There was a serious cutback in EB benefits in 1982 when benefit triggers for the program were tightened. Before 1981, the trigger definition for IUR excluded EB recipients from the numerator. After 1981, however, IUR included both EB and regular UI claimants, thereby effectively decreasing the IUR in each state. In addition to the changes in the trigger formula, there were several technical changes in the federal law that required states to deny benefits based on certain non-monetary eligibility requirements.   Since 1982, EB benefits have been available only in states in which the IUR exceeds 5 percent. As a result of these changes, a much smaller number of states offered EB following 1981.

In addition to the EB program, Congress has authorized the establishment of three emergency unemployment compensation programs since 1975: the Federal Supplemental Benefits (FSB) program, the Federal Supplemental Compensation (FSC) program, and the Federal Emergency Unemployment Compensation (EUC) program. All three of these programs were funded entirely by the federal government. The FSB was authorized in response to the 1975-76 recession and provided benefits to UI recipients who exhausted their regular and EB benefits for up to 13 weeks. The Tax Reduction Act of 1975 extended the possible FSB benefits for up to 26 weeks. States were generally eligible for FSB if they met the EB eligibility requirements.   The FSC was

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[64] Duration could not exceed 39 weeks.

enacted in 1982 and provided benefits to UI recipients who had exhausted their regular and extended benefits on or after June 1, 1982 for up to 6 to 10 weeks. FSC provided UI recipients the same weekly sums as under the regular Federal-State UI program. The FSC was extended and modified several times to include additional weeks of benefits, which in some modifications, were only 75 percent of the regular FSC benefits.[65] Finally, the EUC program was enacted in November 1991 to provide temporary emergency benefits to UI recipients whose regular UI benefits expired on or after March 1, 1991. The EUC provided up to 20 weeks of benefits to UI recipients in states with an adjusted IUR of at least 5 percent or a 6-month average IUR of at least 9 percent. Beneficiaries in other states received 12 weeks of benefits. While operational, the EUC superseded and replaced the EB program from 1992 to 1994. This program was extended in February 1992 in all states to provide benefits for up to 13 additional weeks.

2. UI Benefit Eligibility

Federal law requires that an unemployed worker must be physically and mentally able to work as well as available to accept an offer of work to be UI eligible. States have the flexibility and authority to establish their own monetary and non-monetary eligibility requirements. As a result, eligibility requirements vary across states. In a few instances, the federal government has established its own eligibility requirements that superceded state rules. In some cases these requirements expanded eligibility, whereas in other cases eligibility was restricted. **Appendix Exhibit B.2** summarizes key federal UI eligibility provisions.

C. State Legislative Changes

In **Appendix Exhibit B.3**, we present a summary of significant changes in state Unemployment Insurance laws for the ten major states that are individually identified in the empirical analysis. These states include California, Florida, Illinois, Indiana, New Jersey, New York, North Carolina, Ohio, Pennsylvania, and Texas. The information in this exhibit is based on a summary produced in the annual "Significant Unemployment Insurance Changes" review published in the *Monthly Labor Review* from 1974 to 1993.[66] To correspond with the descriptive analysis, state policy changes are summarized over two periods, from 1974 to 1983 and from 1984 to 1992. The purpose of this review is to identify state policy changes that could have affected the UI recipiency rate.

From 1974 to 1983, there were several changes in Florida, Illinois, Indiana, New Jersey, North Carolina, and Texas UI laws that tightened eligibility standards. Florida tightened qualification standards in specific professions (e.g. school personnel), lengthened the disqualification period for certain actions, and counted periodic payments based on previous work of the individual. Illinois increased base qualifying wages and adopted more restrictive ability to work requirements. Indiana, New Jersey, North Carolina, and Texas created more stringent disqualification requirements (e.g. lengthening the disqualification period, raising qualifying wages). These eligibility changes should decrease the pool of UI eligibles. Further, these changes could discourage those who are potentially eligible from applying for benefits.

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[65] The FSC expired in June 1985.

[66] The US Department of Labor's Office of Research, Legislation, and Program Policies publishes this document.

While the majority of the states reviewed over this period passed laws that indicated a general tightening of standards, California, New York, and Pennsylvania had relatively minor changes in UI laws and, in some cases, might have actually loosened standards. California and Pennsylvania generally adopted more lenient policies where duration of payments was lengthened and waiting periods were shortened. The official eligibility changes reported for New York during this period were relatively negligible. The eligibility changes in these states should have relatively no effect on the UI recipiency rate and, in some cases, might actually increase the number of claimants.

In addition to the eligibility changes during this period, states also passed a number of other policies that could indirectly effect the UI recipiency rate. California, Illinois, New Jersey, and Pennsylvania implemented policies that effectively increased the employer UI taxable wage base. While these changes should increase the balances in state UI trust funds and, hence, increase the amount of state UI funds available, an increase in the employer tax rate might also increase the rate at which employers review UI claims of former employees. Therefore, the effect of this change in policy is unclear. California, North Carolina, and Ohio also augmented the penalties for fraud by UI claimants. The penalty for fraud should decrease UI participation by non-eligibles and might, in some cases, discourage potential eligibles from applying.

In general, from 1984 to 1992, states either instituted stricter eligibility policies or made few changes to their state UI laws. Florida, Indiana, North Carolina, and Ohio adopted more restrictive eligibility policies. [67] Florida mandated that an individual disqualified from regular benefits for the three major causes may not receive extended benefits, even after the disqualification period ends, unless such period terminated because the individual earned wages as an employee. North Carolina further cut back the weekly and total extended benefit amounts and instituted tougher disqualification standards regarding reduction in work. Ohio required more work hours, higher earnings, and longer disqualification periods for benefit eligibility. Indiana raised qualifying wages as well as adopted more restrictive qualification standards for those who switched jobs. In general, California, Illinois, New Jersey, New York, and Pennsylvania did not institute any major policy over this period that would restrict benefits, and in some cases increased UI eligibility for certain groups. Florida, Indiana, New York, North Carolina, Ohio, and Texas implemented policies that effectively expanded their taxable wage base, and California instituted more penalties for fraudulent claims.

The trends in the ten state policies reviewed are very similar to that reported in GAO (1993). All ten states reviewed from 1974 to 1992, instituted policies that would help increase their trust fund balances by either contracting eligibility and/or expanding the employer taxable wage base. Seven states (Florida, Illinois, Indiana, New Jersey, North Carolina, and Ohio) instituted policies that seemingly tightened eligibility over this period. Two of the states that did not institute tighter eligibility requirements, California and Ohio, increased the penalty for fraudulent claims.

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[67] New York established a three-year demonstration project to claimants in approved training to receive additional benefits, but increased the qualifying wage.

Appendix Exhibit B.1
Federal Extensions of UI Benefits[68]

Year	Extensions
1958 – 59	• Temporary Unemployment Compensation • 13 additional weeks • states were loaned money to pay benefits; repaid through a FUTA increase
1961 – 62	• Temporary Extended Unemployment Compensation • 13 additional weeks • 100% Federally funded; paid for by increased FUTA tax
1970 – present	• Extended Benefits (EB) • A 1996 bill had EB in it, but EB was not enacted until 1970 • Used State Insured Unemployment Rate (IUR) and, until 1980, National Trigger • Optional Total Unemployment Rate (TUR) since early '90's • Funded by 50% State and 50% Federal (FUTA) dollars
1972 – 73	• Emergency Unemployment Compensation Act of 1971 • 13 weeks if EB was exhausted • 100% Federally (FUTA) funded
1975 – 78	• Special Unemployment Assistance • For people who had no benefit rights • Before coverage of state and local governments • Funded with Federal General Revenue
1975 – 78	• Federal Supplemental Benefits • Additional 13/26 weeks for EB exhaustees • 100% Federally funded from FUTA and General Revenue
1982 – 86	• Federal Supplemental Compensation • Additional weeks of benefits • Used a tiered IUR to establish duration • 100% Federally funded with General Revenue
1992 – 94	• Emergency Unemployment Compensation • Up to 33 weeks • Used IUR and TUR triggers • 100% Federally funded from FUTA and General Revenue

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[68] Technical Supplement to *A Dialogue: Unemployment Insurance and Employment Service Programs*. U.S. Department of Labor, Office of the Secretary, June 23, 1998.

Appendix Exhibit B.2
Key Federal UI Eligibility Provisions[69]

Year	Eligibility Provisions
1935	• UC cannot be denied because of union status and conditions of work
1970	**Employment Security Amendments of 1970** • Between terms denial for teachers • Double dip – prohibits 2 benefit years based on 1 period of employment • Equal treatment for interstate claimants • Combined-wage claims system • Approved training • Cannot totally reduce benefits except as specified (e.g. misconduct, fraud)
1976	**Employment Security Amendments of 1976** • Pregnancy disqualification prohibited • Athletes between season • Aliens – use of base period services • Pension deduction
1980	**Omnibus Budget Reconciliation Act of 1980** • Sustained and systematic search for work for EB eligibility • Work requalification required for EB
1981	**Omnibus Budget Reconciliation Act of 1981** • 20 weeks of work or equivalent to qualify for EB
1992	**Emergency Unemployment Compensation Act of 1992** • Suspension of 1980 and 1981 EB requirements for duration of this emergency program

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[69] Technical Supplement to *A Dialogue: Unemployment Insurance and Employment Service Programs*. U.S. Department of Labor, Office of the Secretary, June 23, 1998.

Appendix Exhibit B.3: Significant Changes in Ten State UI Laws from 1974 to 1992

Year	California
1974	• Earnings disregards increased from $12 to $18. Disability payments were no longer considered wages in computing an individual's entitlement to benefits.
1975	• Increased maximum weekly benefit from $90 to $104. • Increased taxable wage base from $4,200 to $6,000 or $7,000. Maximum tax rate increased from 4.1% to 4.9%.
1976	• Repealed the provision denying benefits to an individual who leaves work to accompany a spouse to a place from which is it impractical to commute.
1978	• Claimants who had a death in the family would not be deemed ineligible for coverage if the death occurred outside the state in which the claimant resided. • A voluntary special work-sharing program would be established where persons would be eligible for shared-work unemployment benefits if their hours of days of work had been decreased as part of a plan to reduce employment and share the work.
1979	• Changed the time for which temporary disability insurance benefits could be paid on account of pregnancy from a period of 3 weeks before and 3 weeks after child birth to any 6-week period during the pregnancy.
1982	• Increased maximum weekly benefit amount from $136 to $166. • Provided employment assessment, job search assistance, and placement services. • Addition 26 weeks of benefits if an individual had been laid off as a result of plant closure or reduction of employment at the workplace. • Change in taxable wage base to $7,000. • Frauds were punished by imprisonment in jail for at least 1 year or by a fine of not more than $5,000. • Change in qualification requirements for students. • Leaving a job to accompany a spouse to a place constituted good cause. • Frauds were punished by imprisonment for at least 1 year or by a fine.
1983	• Extended shared-work benefits program until 12/31/1986.
1984	• Decrease in fund requirements for the most and least favorable schedule effective on 1/1/1985.
1985	• Deleted option allowing specified public entities to finance benefits through a special contribution system.
1986	• An individual who was fired from a job or who voluntarily quit due to alcoholism may reestablish eligibility for extended benefits after s/he has earned remuneration equal to or in excess of 5 times the weekly benefit amount. • The penalty for fraud against the UI system was changed from a misdemeanor conviction to imprisonment for a year or a fine of up to $20,000, or both.
1987	• Extension of the retraining benefits program until 1/1/1993. • 52-week disqualification period for misrepresentation to obtain benefits no longer applied.
1988	• The law was amended to specify certain criteria to be used for verifying the eligibility for benefits of certain alien workers.
1989	• A seventh contribution rate schedule was added which changed the range of rates in the most favorable schedule up to 0.1% to 5.4%. • Increased minimum weekly benefit amount from $30 to $40. • Increased maximum weekly benefit amount to $210 on 1/1/1991 to $230 in 1/1/1992. • Change in procedures concerning aliens who have applied for temporary resident status under IRCA 1986 and whose unemployment benefits were at issue.
1990	• Required collection of the 0.1% employment training tax through calendar year 1993 only. • Might suspend the requirement of a 1-week waiting period before which benefits could be paid.
1991	• An individual would be eligible for an additional 26 weeks of benefits if the claim was filed on or before 7/31/1992.
1992	• The Governor may suspend the payment of state extended benefits and Federal-State extended benefits if individuals were eligible for the Federal emergency unemployment compensation benefits.

Appendix Exhibit B.3: Significant Changes in Ten State UI Laws from 1974 to 1992
(Continued)

Year	Florida
1974	• Maximum weekly benefits were increased from $65 to $70. • A specific provision restricting benefits for pregnant women was replaced.
1975	• Increased maximum weekly benefit amount from $74 to $82.
1977	• Suitable work was defined as any job that paid the minimum wage and was 120% or more of the individuals' weekly benefit amount after the individual had received 25 weeks of benefits. • Change in qualification standards for school personnel.
1979	• Increased weekly benefits from $82 to $95. • Limited maximum tax rate to .1% a year and employers had to pay at least $100 in base-period wages. • Change in the length of disqualification period, and disqualification was added for discharges for gross misconduct if the worker was terminated for violation of a criminal law punishable by imprisonment, or for any dishonest act.
1980	• Increased maximum weekly benefit from $95 to $105. • Provided that if an employee was terminated during a probationary period (up to 60 days), any benefits received as a result of that employment during this period would be non-charged (expect of seasonal employers). • Considered periodic benefit payments based on previous work of the individual in addition to SSA or a disability program as retirement income, and would be deductible from the weekly benefit amount.
1981	• Increased maximum weekly benefit amount to $125. • An individual would be disqualified for any week if unemployment was due to a suspension for misconduct connected with work, or did the individual voluntarily initiate a leave of absence.
1982	• Exclusion of aliens performing agricultural labor was extended to 1/1/1984.
1983	• Increased maximum weekly benefit amount from $125 to $150. • Distance to work due to change of residence constituted good cause for refusal of suitable work.
1984	• Reduction in the period needed to qualify for experience rating. • Increase in maximum contribution rate to 5.4%.
1985	• Increased weekly benefit amount from $150 to $175.
1987	• Increase maximum weekly benefit amount from $175 to $200.
1988	• An individual disqualified from regular benefits for the three major causes may not receive extended benefits, even after the disqualification period ends, unless such period terminated because the individual earned wages as an employee.
1989	• The temporary short-time compensation program was made permanent.
1990	• Increased maximum weekly benefit from $200 to $225. • For 7/1 to 12/1, an individual could qualify for 10 weeks of benefits if the individual had earned wages equal to 10 times his/her average weekly wage of not less than $20.
1991	• Violation of "disclosure of information" provisions would be guilty of a misdemeanor of the second degree.
1992	• Increase in maximum weekly benefit amount from $225 to $250. • Earnings disregard was changed to 8 times the Federal hourly minimum wage. • Establishment of the Training Investment Program, a temporary statewide pilot program to extend up to 26 weeks of additional benefits to dislocated workers.

Appendix Exhibit B.3: Significant Changes in Ten State UI Laws from 1974 to 1992
(Continued)

Year	Illinois
1975	• Maximum weekly benefit amount was increased twice during the year. • Increased minimum qualifying wage requirement. • Computation of benefits below the maximum was changed from a weighted schedule to 50 of the claimant's average weekly wage. • Maximum potential duration was changed from a variable formula relating to individuals' past earnings to a uniform 26 weeks for all claimants who meet the qualifying requirement.
1980	• Minimum weekly benefit amount was changed from $15 to 15% of the statewide average weekly wage. • Earnings disregarded in the computation of partial benefits changed from wages in excess of $7 to those in excess of 50% of weekly benefit amount. • "Voluntary leaving" was redefined to provide that such quit may be attributable to the employer except in specified cases. • Availability for work requirement was tightened to provide that an employer must only give reasons why an employee may not be available for work.
1981	• Increased minimum base-period qualifying wages from $1,400 to $1,600. • Change in definition of base period. • Voluntary leaving disqualification would not apply if the individual was physically unable to work or left work for specified reasons, including caring for a spouse, child, or parent who was in poor physical health. • The requirement for purging disqualification for the three major causes was changed from an alternative of weeks of work or earnings, or weeks of otherwise compensable unemployment to a requirement that the individual have earnings in covered employment of not less than his current weekly benefit amount in each of 4 calendar weeks. • The recoupment period following a finding of eligibility during which benefits were erroneously paid was extended from 1 to 3 years. • Increase in taxable wage base from $6,500 to $7,000. • Adjustments in the employer contribution rates. • An individual could not be disqualified if a job offered by an employing unit was a transfer to other work and the acceptance would separate an individual currently performing the work.

Appendix Exhibit B.3: Significant Changes in Ten State UI Laws from 1974 to 1992
(Continued)

Year	Illinois
1982	• For weeks 4/24/1983- 7/7/1986: weekly benefits computed as 48% of the claimant's average weekly wage up to 48% of the state average weekly wage. • For benefit years 2/24/1983- 1/1/1984, statewide average weekly wage would be $321; and the number went up to $335 from 2/1/1984- 6/30/1986. • Maximum weekly benefit payable to claimants with and without dependents would be limited to $154 and $161 respectively.
1985	• The taxable wage based would be $8,500 for all of calendar year 1986. • Extension of the requirement that an individual's weekly benefit amount be computed as 48% of his/her average weekly wage until 1/3/1987.
1986	• Extension of the taxable wage base of $8,500 until 1/1988 and then reverting to $7,000 thereafter. • Legislation extended minimum and maximum contribution rates through calendar year 1987. • Extension of the requirement that an individual's weekly benefit amount be computed an 48% of his/her average weekly wage and the formula for computing dependents' allowances till January 1988.
1987	• The taxable wage base for calendar years 1988 through 1992 would be $9,000, and $8,500 starting 1/1/1993. • For period 1/3/1988 to 1/1/1993, a weekly benefit amount would be computed as 49% of the claimant's average weekly wage, up to 49% of the state average weekly wage.
1988	• Repealed the 1.0% contribution tax for local government entities that elected not to make payments in lieu of contributions.
1989	• Benefits paid would be charged to the last employer from whom the claimant earned wages.
1990	• Change in employer contribution rate. • For calendar year 1991, dependents' allowances for a non-working spouse would be 8.3% of the claimant's prior average weekly wage, not to exceed 57.3% of the state average weekly wage.
1992	• Extension of the $9,000 taxable wage base through calendar year 1996, and then increasing to $10,000 for 1997. • Computation of weekly benefit amount was changed to 49.5% of the claimant's average weekly wage, up to 49.5% of the state average weekly wage.

**Appendix Exhibit B.3: Significant Changes in Ten State UI Laws from 1974 to 1992
(Continued)**

Year	Indiana
1974	• Increased minimum weekly benefits from $50 to $60. • More stringent qualifying requirement. • Increased some of the disqualification periods: periods following voluntary leaving without good cause; periods following a discharge due to a misconduct, and for refusal of suitable work without good cause.
1976	• Increased the Maximum basic weekly benefit amount from $60 to $69 and the maximum for claimants with dependents from $100 to $115. • Increased the minimum weekly amount from $30 to $35. • Increased the limitation on quarterly wage credits from $2,600 to $3,000.
1979	• Denial of benefits to temporary employees of the General Assembly.
1980	• Increased maximum weekly benefit amount. • Increased minimum weekly benefit amount. • Qualifying requirements were raised to $900 in the last two quarters of the base period and total wages of at least $1,500 throughout the 4 quarters of the base period. • Change in disqualification requirements.
1981	• Exclusion of individuals performing services in a work-relief or work-training program. • Pension offset provision was amended to add that Old Age, Survivors Insurance benefits would be considered payments under a plan of an employer maintained or contributed to by a chargeable employer. • Disqualification for failure to apply for or to accept suitable work under the regular program was changed.
1982	• Change in fund balance required for determining the range of rates for the least favorable rate schedule. • Repealed requirement that denied benefits to temporary employees of the general assembly.
1983	• Addition of a seasonal employment provision to the law. • The base period for individuals who had received workers' compensation for 52 weeks or less (who were unqualified) was extended to up to 4 quarters preceding the last day the individual was able to work.
1984	• All weekly benefit amount would be computed to the lower dollar.
1985	• Increase in the standard rate for employer contributions to the UI fund. • Increase in the maximum rate for the most and least favorable schedules. • The limitation on wage credits used in computing duration of benefits increase from $3926 to $4186. • Increase in maximum weekly benefit amount.
1987	• The definition of dependent was amended to include a person who as less than 23 years old (formerly 18) and was enrolled in and regularly attending school.
1990	• Change in disqualification standards so that an individual would be disqualified if s/he left employment to accept previously secured full-time work with an employer located within the individual's labor market.
1991	• An individual must earn wages of 1 to 1-1/4 times the high-quarter earnings in his or her base period, $1,500 in the last two quarters, and $2,500 in total base-period wages. • Weekly benefit amount would be computed as 5% of the first $1,000 in high-quarter wages and 4% of the remaining high quarter wages. • Increase in the minimum weekly benefit amount, ranging from $116 to $171. • Increase in the maximum weekly benefit amount, ranging from $140 to $192.

Appendix Exhibit B.3: Significant Changes in Ten State UI Laws from 1974 to 1992
(Continued)

Year	New Jersey
1974	• Increased minimum weekly benefits from $10 to $20 and maximum number of weeks of benefits was limited to ¾ the number of weeks of employment during the previous year. • More stringent qualifying requirement: weeks if employment needed to qualify was increased from 17 to 20 weeks and the earnings needed to constitute a "week" was increased from $15 to $30. • Increased taxable wage base. • Maximum employer contribution rate was increased to 6.2% and the maximum employee contribution was raised from 0.25% to 0.5%.
1975	• Requested federal loans to pay benefits.
1976	• Increased the amount of weekly earnings an individual may have with a single employer and still have benefits computed under the special procedure for claimants with concurrent employment.
1978	• Increased weekly benefit rate from ½ to 2/3 of the claimant's average wage. • Decreased maximum weekly benefit rate from 2/3 to ½ of the state's average weekly wage.
1980	• A pension offset provision was adopted.
1983	• Computation of weekly benefit amount was changed to 60% of the individual's weekly wage, up to 56-2/3% of the state's average. • Experience-rated employers contribution rate would be increased by a 10%-factor effective 7/1/1984. • The amount of earnings needed to purge a disqualification for voluntary leaving was changed from 4 times the weekly benefit amount to 14 weeks of employment and earnings to 6 times the benefit amount. • Added duration disqualification for gross misconduct or criminal acts in connection with work.
1987	• An individual must earn at least 6 times the weekly benefit amount and have 4 weeks of employment since the beginning of the preceding benefit year in order to qualify for benefits in a secondary benefit year.
1991	• Enacted an emergency unemployment benefits program that would pay 25% of the amount of a regular week's benefits until 3/28/1992.
1992	• Decrease in the contribution rate for employers that made payments to the fund by 0.1% from 1/1/1993 to 12/31/1993. • Dislocated workers who were permanently laid off, who were unlikely to return to previous work, were eligible for 26 weeks of temporary additional benefits.

Appendix Exhibit B.3: Significant Changes in Ten State UI Laws from 1974 to 1992
(Continued)

Year	New York
1974	• Increased maximum weekly benefits from $75 to $95.
1975	• Repealed provisions prohibiting payment of benefits during appeal of the referee's decision.
1977	• Increased maximum weekly benefit amount (effective 9/5/77) from $95 to $115 and the minimum from $20 to $25. • Average weekly wage needed to qualify for benefits was increased from $30 to $40.
1981	• Voluntary leaving disqualification would not apply if it was understood that an individual was laid off due to a lack of work.
1983	• Increase in maximum weekly benefit amount from $125 to $170, and then to $180 on 7/9/1984. • Increase in minimum weekly benefit amount from $25 to $35, and then to $40 in 7/9/1984.
1984	• Extension of based period for an individual who had insufficient weeks of employment and who received workers' compensation or any benefits paid under the volunteer firefighters benefit law by the number of weeks the individual received the payment. • Decrease in fund requirements for the most favorable schedule.
1985	• Increase in maximum contribution rate (from 2.7% to 5.4%). • Established a temporary shared-work program, where an individual may receive up to 20 weeks of shared-work benefits.
1986	• Employer contribution rates, formerly computed from payrolls for the preceding year, were now based on average payrolls for the last 3 years.
1987	• Establishment of a three-year demonstration project (expires in 1990) which allowed claimants in approved training to receive additional benefits.
1988	• Extension of the temporary shared work program till 1/1/1990.
1989	• Increased maximum weekly benefit amount from $180 to $260 until 4/16/1990, and then to $300 effective 2/3/1992. • On 4/15/1991, the minimum average weekly wage necessary to qualify for benefits would be the greater of 21 times the sate minimum wage or the minimum wage for farm workers in effect 4/16/1990, or $80.
1990	• The law was amended to make permanent a demonstration project that allowed claimants in approved training to receive additional benefits.
1991	• Claimants in approved training may receive additional benefits for up to 104 effective days.

Appendix Exhibit B.3: Significant Changes in Ten State UI Laws from 1974 to 1992
(Continued)

Year	North Carolina
1974	• Increased minimum weekly benefits from 50% of statewide average weekly wage to 66-2/3%. • More stringent qualifying requirement- relates length of benefit payments to amount of earnings (all claimants were previously allowed 26 weeks). • Computation of weekly benefits changed from a weighted average formula to a fraction of the claimant's wages during the highest quarter of a specified base period.
1975	• Waiting period waived through February 15, 1977.
1977	• Amended its law to provide duration disqualification for the three major causes.
1979	• Time needed to qualify for experience rating was no longer limited to 12 months. • Fraud penalty was amended.
1981	• Qualifying requirements were changed to at least 6 times the state's average weekly insured wage and 1-2/3 times the high-quarter wage. • Coverage of individuals working on a fishing boat was redefined. • Denial of benefits during school breaks to those who performed services for schools on a part-time or substitute basis. • Part-time employers were not charged for benefits.
1983	• Weeks of duration were changed to an individual's base period wages divided by high-quarter wages, multiplied by 8. • Weekly benefit amount was changed to 1/52 of the wages paid during the highest two quarters of the base period. • Maximum weekly benefit was computed as 60% of the average weekly insured wage. • Earnings disregarded would be 10% of the average weekly wage in the highest two quarters.
1985	• The class of benefits noncharged to an employer's account was enlarged. • Added disqualification: Those who lose a license or permit and owners of businesses.
1986	• The law was amended to cut the weekly and total extended benefit amounts to reflect any reductions under Gramm-Rudman-Hollings.
1987	• A special tax was imposed on employers if the state reserve fund was less than 1% of total taxable wages for the repayment of loans from the Federal trust fund. • Computation of the maximum weekly benefit amount changed to 63% if the average weekly insured wage (66-2/3% beginning 8/1/1988).
1988	• Exclusion of inmates of NC person system on work release. • Mandatory transfer of records was provided if employer transferred all of his/ her business.
1989	• Change in disqualification standards regarding bankruptcy and unilateral or permanent reduction in full-time work.

Appendix Exhibit B.3: Significant Changes in Ten State UI Laws from 1974 to 1992
(Continued)

Year	Ohio
1975	• Increased maximum weekly benefit amounts, provided for payment of the waiting week after 3 consecutive weeks of total unemployment. • The minimum safe level of financing with respect to the determination of contribution rates was changed from 1.5 to 2 times the highest amount of benefits paid during nay consecutive 12-month period.
1980	• False representation to obtain benefits would be punished as a misdemeanor and would be fined.
1985	• Extension of the $8,000 taxable wage base till 12/31/1986. • Extension of the freeze on the maximum weekly benefit amount until 1/1987. • For calendar years 1988 through 1993, maximum weekly benefit amount would be computed with an addition to the regularly computed increase equal to 1/6 of the increase that would have taken place in year 1983 through 1986 had the rate not been frozen. • Requirement that an individual must work 20 weeks at 37 times the state minimum hourly wage to qualify was extended until 12/31/1986. • A duration disqualification would be purged by 6 weeks of work and earnings of 6 times the amount required to establish a credit week for calendar years 1985 and 1986.
1986	• The contribution rate for new employers would be the higher of the average contribution rate computed for their industry or 3%.
1987	• The $8,000 taxable wage base was made permanent. • The range of rates for the least favorable schedule would be 0.1% to 5.4%. • Extension of the qualifying requirement of 20 weeks of work at 37 times the state minimum hourly wage until 10/1/1988. • Until 10/1/1988, a duration disqualification may be purged by 6 weeks of work and earnings of 6 times the amount required to establish a credit week. After 10/1/1988, it changed to 6 weeks of work and earnings at an average weekly wage of not less than 37 times the state minimum hourly wage.
1988	• Addition of an alternative base period of the four most recently completed quarters for individuals who failed to meet the qualifying weeks and wage requirements using the first 4 of the last 5 quarters.
1989	• All contribution employers would pay a surcharge of 0.1% of taxable wages to meet costs of automation in the OH Bureau of Employment Services. • A spouse may not be claimed as a dependent if his/her average weekly income was in excess of 25% of the claimant's average weekly wage. • To be eligible for benefits, an individual must work in the new employment for 3 weeks or earn wages of 1.5 times the average weekly wage, or $180.
1990	• Increase in taxable wage base from $8,000 to $8,250 on 1/1/1992, and then to $8,500 on 1/1/1993. • Change in the wags that must be earned during the 20-week qualifying requirement to be eligible for benefits from 37 times the minimum hourly wage to $81.5 per week. • Set limits on the maximum weekly benefit amount. • An individual must earn 6 times the average weekly wage for 29.5% of the state average weekly wage in order to purge a duration disqualification.

Appendix Exhibit B.3: Significant Changes in Ten State UI Laws from 1974 to 1992
(Continued)

Year	Pennsylvania
1975	• The waiting period requirement was repealed.
1976	• The qualification that required a person to be private in order to be deductible from benefits was eliminated. • Provided that 50% of Federal-State extended benefits be charged to reimbursing employers, but that no charges be made to any employer for benefits financed solely by the Federal Government. • Reduced the bond requirement of political subdivisions electing coverage from 1% of total wages to 1% of taxable wages. • Increased the periods for appealing a determination or decision from 10 to 15 days.
1980	• Deleted provision that allowed a claimant with insufficient credits to elect to have the base period consist of the four completed calendar quarters preceding the first day of the benefit year. • Duration of benefits changed from a uniform 30 weeks to a variable period based on earnings. • A 1-week waiting period was reinstated and was reimbursable after the claimant had been paid benefits equal to 4 times his weekly benefit amount. • Change in disqualification standards: an individual would be disqualified for any week in which she/he failed to accept an offer of suitable full-time work in order to pursue seasonal part-time work; the disqualification applicable to a person who leaves work to accompany a spouse to a new location was repealed; a state periods offset provision was adopted; any overpayment which occurred as a direct result of a retroactive implementation would be considered nonfault and non-recoupable and would not be collected. • Increase in the taxable wage base and the maximum contribution rate. An additional contribution was added for employers.
1983	• Maximum duration of benefits was reduced from 30 to 26 weeks. • The taxable wage base was to increase to $8,000 on 1/1/1984.
1985	• Contributing employers would pay a tax of 0.3 of taxable wages in 1986 to cover the interest on outstanding advances made by the federal government to the state program.
1988	• Weekly benefit amount would be reduced by 5% or by the reduction determined by a trigger mechanism beginning in 1990.

Appendix Exhibit B.3: Significant Changes in Ten State UI Laws from 1974 to 1992
(Continued)

Year	Texas
1977	• Increased maximum weekly benefits from $63 to $84 and provided that if the average weekly wage of certain workers in the state increased by $10 in a year, the maximum would increased by $7 and the minimum by $1.
1981	• Change in disqualification period for voluntary leaving, misconduct, and refusal of suitable work to until the individual requalifies by working 6 weeks or earning wages equal to 6 times the weekly monthly benefit amount.
	• Repealed the requirement that benefits be reduced by an amount equal to the number of weeks of postponed benefits for voluntary leaving, discharge for misconduct, or refusal for suitable work.
1982	• Increase in maximum tax rate for the most favorable schedule.
1983	• Increase in fund requirements for the least favorable schedule.
1985	• The contribution rate for a new employer would be the greater of the average rate for employers in their industrial classification or 2.7%.
	• Deleted the alternative qualifying wage requirement of 2/3 of the maximum amount of wages.
	• The variable disqualification for voluntary leavening to move with a spouse decreased to 6 to 25 weeks.
1987	• Increased taxable wage bases to $8,000, and would increase to $9,000 in 1989.
	• The maximum weekly benefit amount would be frozen at $210 until 10/1/1989.
	• Individuals must earn 37 times the weekly benefit amount and have wage credits in two quarters of the base period; one must have earned wages of 6 times the weekly benefit amount in order to qualify in a second benefit year.
1989	• Employers would not be charged for benefits paid to an individual who voluntarily left employment or was discharged for a communicable disease.
	• Change in the disqualification period for individuals with communicable diseases.
1991	• An alternative base period of the first four of the last five completed calendar years preceding a disability may apply if an initial claim for jobless benefits were filed within 24 months of the date of onset.
	• Change in disqualification requirements regarding voluntary leavings, illnesses, and pregnancies.

X. APPENDIX C: REVIEW OF ALTERNATIVE RECIPIENCY RATES FROM THE PREVIOUS LITERATURE

In this chapter, we provide a brief description of Alternative Recipiency Rates used in the previous literature and other countries. The purpose of this discussion is to summarize the alternative recipiency rates that have been used in the past to measure UI coverage.

A. Other Alternative Rates from the Previous Literature

Alternative recipiency rates can be constructed by changing either IU (the numerator), TU (the denominator), or both. A description is provided below of some of the alternative definitions of the IU and TU that have been used in the past to construct recipiency rates. Many of these alternative definitions for IU and/or TU are included in the three alternative recipiency rates selected for the empirical analysis.

1. Measures Using Alternative Definitions of Insured Unemployed (IU)

Three potential alternatives for the numerator in the Standard Rate (IU) include (**Appendix Exhibit C.1**):

- All program UI continued claims;
- Paid regular state UI claims; and
- Initial claims.

Appendix Exhibit C.1
Measures of the UI Recipiency Rate

UI Recipiency Rate	Studies Using Measure
Standard Measure	
Standard Rate: Number of claimants for Regular state UI programs, as a proportion of all unemployed workers counted by the CPS.	Wandner and Stengle (1996) Advisory Council on Unemployment Compensation (1996) GAO (1993) Vroman (1991) Corson and Nicholson (1988) Burtless and Saks (1984)
Alternative Measures of Insured Unemployed	
Number of Claimants in All UI Programs: Number of claimants for all UI programs.	Baldwin and McHugh (1992) Wandner and Stengle (1996)[70] Corson and Nicholson (1988)
Number of Paid Claimants: Number of unemployed workers who actually collect Regular state UI compensation	Wandner and Stengle (1996) Corson and Nicholson (1988)
Number of Initial Claimants: Number of initial claims in Regular state UI programs.	Burtless and Saks (1984) Corson and Nicholson (1988)[71]
Alternative Measures of TU	
Loser-Plus-Leaver: Number of all job losers and job leavers counted by the CPS.	Wandner and Stengle (1996)
Job Losers: Number of all job losers as counted by the CPS.	Wandner and Stengle (1996)
Job Losers Unemployed Less Than 27 Weeks: Number all job losers unemployed less than 27 weeks as counted by the CPS.	Wandner and Stengle (1996) Burtless and Saks (1984)
Estimated UI eligible population: The estimated total number of unemployed workers eligible for UI compensation based on state monetary or non-monetary eligibility requirements.	Anderson and Meyer (1997) Bassi, Chasanov, Cubanski, Grundman, and McMurrer (1995) Blank and Card (1991)

The all UI continued claims measure includes all claims from any UI program, including regular state or extended programs.[72] This alternative is larger than the number of claims included in the Standard Rate, particularly during a recession when many extended benefit programs are activated. Because the number of persons receiving extended or federal benefits was much larger during the seventies than the eighties, the observed declines in alternative recipiency rates that include "all program claims" were relatively large in comparison to the Standard Rate.

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[70] A slightly more expansive definition of "all UI claimants" was used in Wandner and Stengle (1996) and Corson and Nicholson (1988) that included individuals in the Unemployment Compensation program for Federal Employees and Unemployment Compensation program for ex-service members.

[71] The exact measure used by Corson and Nicholson (1988) includes only those intra-state initial for which a regular state UI program is financially liable.

[72] This includes claimants from either the extended benefits (EB), federal supplemental benefits (FSB), federal supplemental compensation (FSC), or extended unemployment compensation (EUC) programs.

The inclusion of only paid regular state claims in the recipiency rates, as opposed to continued claims, reduces the number of claims included in the numerator.[73]   As mentioned above, this measure excludes certain continued claims that did not receive benefits.   Hence, this measure addresses the number of people who actually receive regular state UI compensation and ignores those who were denied benefits.

The number of initial claims provides a measure of how many individuals file new claims each month.   Unlike the other measures mentioned above, including initial claims as the numerator does not provide a measure of UI coverage because significant portions of initial claimants are denied benefits.   This measure can be used to determine whether there has been a decrease in the number of claims filed for benefits.

Wandner and Stengle argue that alternative definitions of IU are better suited to gauge the performance of the UI system relative to its macroeconomic objective.   The value of the UI system as a stabilizer of macroeconomic activity depends on the proportion of wage income of all unemployed workers replaced by UI compensation.   Consequently, the ability of the UI system to stabilize macroeconomic activity is highly correlated with the proportion of the total unemployed that receives UI compensation.   Some critics argue that those who actually receive compensation from the regular state UI programs would be a better measure of the UI system's performance as a stabilizer of macroeconomic activity than the Standard Rate, which includes some individuals who are not actually receiving payments.   Similarly, others have argued that the number of claims who receive compensation from any UI program is a better performance measure of the UI system.

2. Measures Using Alternative Definitions of Total Unemployed (TU)

Four potential alternatives for the denominator in the Standard Rate (TU) include (Appendix Exhibit C.1)

- Job losers plus job leavers;
- Job losers;
- Job losers unemployed less than 27 weeks; and
- Estimated UI eligible population (the denominator of the "UI take-up rate").

Each of these measures attempts to eliminate a sub-population of the unemployed who would not be eligible for UI benefits.   The resulting recipiency rate will be larger than the Standard Rate because each of these measures reduces the total number of unemployed counted in the denominator.

The first three measures—"job losers plus job leavers", "job losers," and "job losers unemployed less than 27 weeks"—include groups who would at least meet the non-monetary job loss eligibility requirements for UI.[74]   The "job losers plus job leavers" includes the total number of job losers and job leavers as estimated using the CPS.   Wandner and Stengle argue that this

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[73] If this definition were expanded to include the number of paid claimants in all UI programs, it might be larger in some periods than the number of claimants (paid or unpaid) in regular State UI programs.

[74] Each of these groups excludes new entrants or reentrants into the labor force.

measure is useful for evaluating the effect of the stricter UI eligibility requirements for job leavers that have been implemented over time. They point out, however, that the inclusion of job leavers might overstate the unemployed population served by UI because less than 5 percent ever file for benefits.[75]

The "job losers" and the "job losers unemployed less than 27 weeks" measures encompass the majority of individuals who would be eligible for UI. The "job losers" measure includes all job losers as estimated from the CPS. The second measure is a sub-sample of job losers unemployed less than 27 weeks in the CPS. This second measure roughly includes the entire target population for regular state UI programs, because most job losers who are unemployed for 27 weeks or more no longer qualify for UI.

The "estimated UI eligibility" measure, unlike the first three measures, is based on a more precise measure of simulated state UI monetary and, when possible, non-monetary eligibility requirements. For example Blank and Card (1991) simulated UI eligibility for a sample of unemployed workers in the March CPS by combining information from state-level UI programs with individual data on earnings and weeks worked in the previous year. They identified individuals based on three criteria. First, a person must have bst a job in the covered sector and be currently looking for work. Second, the individual must have been unemployed for no more than 26 weeks. Finally, the individual must receive a minimum level of earnings in the prior twelve month "base period." Anderson and Meyer (1997) and Bassi, et.al. (1995) used similar methods to identify potential UI eligibles in the *Survey of Income and Program Participation* (SIPP) and CPS.

Wandner and Stengle argue that alternative measures of TU are better suited to gauge the performance of the UI system relative to its microeconomic objectives because they isolate sub-populations of unemployed workers eligible for benefits. They argue that there were several demographic and economic changes over the years that have changed the proportion of unemployed workers who are likely to claim and/or collect UI benefits. Hence, it is difficult to assess the UI system's performance as an "insurance policy" relative to a population of unemployed workers using an "unadjusted" measure of TU because the population of unemployed workers is larger than the actual target population for the UI benefits.

B. UI Recipiency Rates in other Countries

To explore other potential alternative UI recipiency rates, we examine what other countries use to measure the effectiveness of their UI programs.

One of the biggest differences in how UI recipiency rates are measured in other countries is based on how unemployment is measured (i.e., the denominator of the UI recipiency rate). Several countries use public unemployment registers to identify the total number of unemployed persons. The other method to measure unemployment, which is similar to that used in the United

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[75] In all states, a worker may qualify for UI if they have "good cause" (e.g., sexual harassment) for voluntarily leaving their job. The qualifications for "good cause" vary by state.

States, is based on labor force surveys. In general, these surveys tend to contain the same information used in the CPS to generate unemployment statistics.

In several European countries, there is a public debate on whether unemployment should be measured based on the unemployment register or data derived from surveys. Foerster, Helliesen, and Kolberg (1996) noted that there were potentially large differences in the number of unemployed produced by these two sources. In some countries, this difference can be quite large. Ana Lasaosa found a 9-percentage point difference between the unemployment rates produced by surveys and unemployment registries in Spain.[76] At least two countries, the United Kingdom and Spain, publish their official coverage figures based on registered unemployment and administrative data on the number of UI beneficiaries.

A second difference is in how programs are counted as "UI". One major difference between the US and several OECD countries is the availability of Unemployment Assistance (UA) programs.[77] Gornick (1999) noted that UA programs, unlike standard UI programs, provide means tested benefits for needy unemployed workers who either fail to qualify for UI because of an insufficient work history, or who have exhausted their benefits. Approximately half of the OECD countries had such programs in the 1990s. All else equal, countries that operate both a UI and a UA program will provide benefits to a larger proportion of the unemployed than the US. Because the United States does not have a UA program, if both UI and UA are used in a recipiency rate for a given country then this rate will be greater than that of the US.

The actual public measures of UI recipiency in other countries will not likely provide information on the effect of alternative measures of UI recipiency in the US. It is not likely that there will be a switch to using registered unemployed as the official unemployment measure. If such a change were made, this measure would increase the official United States recipiency rate measure because, presumably, the number of registered unemployed workers would be smaller than the number of all unemployed workers captured in a survey. It is important to note, however, that cross-national studies of UI recipiency will need to account for differences in how UI programs are structured in other countries.

Bardasi, Lasaosa, Micklewright, and Nagy (1998) identify one potential method used in cross-national comparisons that might be useful as a recipiency rate in the United States. They identified potential comparison groups based on differing job search requirements and used them to compare the generosity of Unemployment benefit systems across central European countries. They focused on two measures of UI coverage. The first was the percentage of UI benefits that were received by unemployed workers where the unemployment definition is based on the standard international criteria.[78] The second was based on the percentage of UI benefits that

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[76] Based on e-mail correspondence with Ana Lasaosa.

[77] The OECD (Organization for Economic Cooperation and Development) is an intergovernmental organization with countries from Europe, Australia, and North America. The OECD includes 29 member countries, most of which have market based economies.

[78] The official International Labor Organization (ILO) definition of unemployment includes three criteria: without work, available for work, and actively seeking work. Availability is defined as being able to start work within the 2 weeks of the reference period. A person is defined as actively seeking a job if during the 4 weeks prior to

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were received by unemployed workers who are "actively" searching for work. Active unemployed workers differentiate themselves from "passive" unemployed workers in that they actively seek work by visiting an employer or checking newspaper advertisements. "Passive" unemployed workers simply visit an unemployment office. Because the CPS contains questions on the type of job search performed, such measures could be applied in the US.[79]

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the reference period they have looked for work. There are several steps that are defined as "active" (see Foerster, Helliesen, and Kolberg, 1996 for more details).

[79] The CPS includes the following questions that could be used to distinguish between "active" and "passive" job seekers:

- Looking for work during the past 4 weeks?;
- Checked with public employment agency?;
- Checked with private employment agency?;
- Checked with employer directly?;
- Checked with friends or relatives?;
- Placed or answered ads?;
- Did nothing?; and
- Did some other activity?;

These questions have been available from the CPS since at least 1992. Bardasi, Lasaosa, Micklewright, and Nagy did not find any difference in UI recipiency rates across active and passive job seekers in their analysis of several countries using cross-national data from the Luxembourg Employment Study. If the experience in the US is similar to other countries, such measures might not provide an improved mechanism for measuring the target population for UI. These measures might, however, provide some information on whether there are differences across states in the number of active and passive job seekers who receive benefits. It might be, for example, that states with strict non-monetary eligibility requirements on job seeking, have lower UI recipiency rates among "passive" job seekers.

XI. APPENDIX D: REVIEW OF METHODOLOGIES USED IN THE PREVIOUS LITERATURE

A. Overview

In this chapter, we review three methodological approaches from earlier studies of trends in the UI recipiency rate.   These approaches include:

- Pooled State Time-Series models;

- National Time-Series models; and

- Analyses of survey data, including single cross-sections and longitudinal (panel) data.

This chapter provides a general overview of each methodology, a review of past studies, and a discussion of strengths and limitations of each methodological approach.

B. Summary of Methodologies

In **Appendix Exhibit D.1**, we summarize the methodologies from the major studies below. This exhibit includes a summary of the type of data used in each study (e.g., aggregate level, state level, or individual level) and the factors used to explain the decline in the UI recipiency rate.[80] Differences between the Burtless and Saks models and later studies of UI recipiency are particularly important because our empirical analysis is based on the Burtless and Saks model.

In many cases, the effects attributed to each factor in each study are based on multiple types of analyses (e.g., descriptive, pooled time series, aggregate time series) because it is not possible to develop one model to capture all of the potential effects identified in the previous literature. For example, Corson and Nicholson used pooled time series analyses to identify the effect of demographic factors on the UI recipiency rate. Corson and Nicholson used descriptive methods, however, to measure other factors, such as changes in the definition of unemployed workers in the CPS.

We find that there are large differences in the effects attributed to each factor across studies. There are several reasons for the differences in findings. First, there are large differences across studies in the factors included to explain the declining UI recipiency rate. For example, Anderson and Meyer (1997) did not attempt to capture the effect of demographic changes on the UI recipiency rate because of data limitations. A second difference is in the explanatory variables used in these studies. Specifically, some studies did not adequately account for state effects. Hence, these studies might only be capturing cross-state differences in the UI recipiency rates, rather than factors that influenced the decline in the UI recipiency rate in the eighties. Third, some studies used a problematic set of control variables. For example, some studies included a measure of the total unemployment rate as a control variable. Because total unemployment appears as the denominator in the Standard Rate and the numerator of the total unemployment

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[80] The factors are summarized according to those that were highlighted in the ACUC (1996) report.

rate, the coefficients in these specifications are biased. Fourth, the recipiency rate analyzed varied across studies. Some studies used the Standard Rate, whereas other studies used alternative rates to better capture the UI target population. Finally, the time period across studies varied. Because the UI recipiency rate varies with the business cycle, the time period analyzed might affect the estimated coefficients. Further, some factors might not vary that much, such as the demographic composition of unemployed workers, when shorter time periods are used. The effect of the time period used is reviewed in more detail in the empirical analysis.

C. Pooled State Time-Series Model

This approach utilizes state level time-series data that are pooled across states to estimate regression models. Identical explanatory variables from each state are used in the model and, with some exceptions, the coefficients on each of the variables are constrained to be the same for all states. The general specification for this class of models is:

Equation 11.1: $\qquad Y_{ts} = \alpha + \beta'X_{ts} + \varepsilon_{ts}$

where:

- Y_{ts} is the dependent variable for year "t" in state "s" (a measure of program participation);

- X_{ts} is a vector of explanatory variables;

- α is the intercept;

- *B* is a vector of coefficients for the explanatory variables (assumed constant across states and over time); and

- ε_{ts} is the regression disturbance.

An important aspect of these models concerns the specification of the regression disturbance. There are various subclasses of pooled models that are defined through the specification of the disturbance. The most important subclass for our empirical analysis is "fixed effects" models. These models assume that the disturbance, ε_{ts}, is the sum of three terms: a "state fixed effect" that is different for each state but does not vary over time; a "time fixed effect" that is different each year but does not vary across states; and a random effect. The subclass can be specified as:

Equation 11.2: $\qquad Y_{ts} = \beta'X_{ts} + \alpha_s + \tau_t + u_{ts}$

where:

- α_s is the state fixed effect;

- τ_t is the time fixed effect for time period t; and

- u_{ts} is the random disturbance.

The state fixed effect (α_s) acts as a separate intercept term for each state (i.e., the regression intercept varies across states) and the time fixed effect (τ_t) allows for parallel shifts of the state intercepts each period. The state fixed effect "explains," in a statistical sense, all of the mean cross-state variation in the caseload variable. Similarly, the time fixed effect "explains" all of the variation in the cross-state mean of the caseload variable over time. Put differently, the state fixed effects capture the effects of all potential explanatory variables that do not change within each state over the sample period, and the time fixed effects capture the average effects of all factors that are the same for all states.

The other commonly used subclass of pooled models is known as "random effects" models. As in fixed effects models, the disturbance is usually assumed to have three components -- one that varies across states, one that varies across time periods, and a third that varies across both. The critical difference between random effects and fixed effects models is that the state and time components of the error term are assumed to be uncorrelated with the explanatory (X) variables in the former, but not in the latter. The uncorrelated assumption is built into estimators for random effects models. If the assumption is correct, the estimator will be more efficient than fixed effects estimators, but if it is incorrect the estimator will be biased.

Fixed effects models are more commonly used for studying program participation at the state level than are random effects models. Fixed state effects are important because there are many time-invariant characteristics of states that could have an impact on participation and might well be correlated with explanatory variables. Fixed time effects may or may not be important, depending on whether significant national factors changed over the period under investigation, and whether those changes are associated with changes in the explanatory variables. Fixed effects are usually preferred to random effects in these studies because it is believed that the fixed effects are highly correlated with the explanatory variables in the models.

1. Previous Studies of Factors that Influence the UI Recipiency Rate

Burtless and Saks (1984) used data from administrative records and the annual March CPS from 1974-1976 and 1980-1983 to evaluate changes in state UI recipiency rates from the mid-seventies to the early eighties.[81] Although both of these periods encompassed two recessions, the UI recipiency rate during the 1974-1976 period was substantially higher than during the 1980-1983 period. The primary purpose of their study was to identify, as well as rule out, factors that contributed to the substantial difference in the UI recipiency rate between these two periods.

They used the Standard Short-term Rate (see Chapter III for a description) as their base measure in the descriptive and econometric models. They used this rate because they found a large drop-off in the relationship between job losers unemployed less than 27 weeks and regular UI continued claimants following 1980. Their analysis focuses on factors that influenced this drop-off.

Burtless and Saks found that the composition of job losers had a small impact on the Standard short-term rate. The only compositional factor of job losers that Burtless and Saks found to be

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[81] Their model is replicated in the empirical analysis (Appendix E) of this report.

statistically significant was the proportion of job losers who were male and over the age of 25, which explained only a small portion of the decline. They also found a large portion of the national change concentrated in a handful of states, indicating that some state policy factors influenced the decline in the UI recipiency rate. Finally, they found that the changes in state distributions of job losers only explained a small portion of the changes in the Standard Short-term Rate. They concluded that changes in the composition of job losers only explained a small portion of the decline in UI recipiency rates in the early 1980s and that other factors, including federal and state policy changes, were the primary causes of the UI recipiency rate decline during this period.

There are some limitations of the Burtless and Saks analysis. First, their econometric estimates are based on a sample size of 140 observations (20 states/regions x 7 years). While this sample is large enough for the estimates, it is difficult to include a large number of explanatory variables because there will be a relatively large loss in the degrees of freedom for the model for each additional explanatory variable. Another limitation is that while Burtless and Saks reviewed several changes in federal and state policy factors that could influence the Standard Short-term Rate, these factors were not incorporated into the pooled time-series model because they were difficult to quantify. Later studies by Corson and Nicholson (1988) and Anderson and Meyer (1997), described in more detail below, developed variables to capture some of these federal and state changes and found significant effects.[82] A final limitation is that they made comparisons across two periods of economic downturns, but did not include macroeconomic controls. Because the recession in the eighties was more severe than the seventies, it is possible that these conditions had some effect on the observed differences in the Standard Short-term Rate across time periods.[83] This final limitation probably had no impact on any of their substantive findings because a more severe recession should have increased the Standard Short-term Rate.

Corson and Nicholson also conducted a pooled time series analysis using UI administrative and CPS data. They estimated two pooled time-series models using quarterly data from 1971 to 1986 to evaluate factors that influenced the declining Standard Rate, as well as other alternative recipiency rates. Unlike Burtless and Saks, they included variables in their econometric specifications that measured changes in state UI policies. In their first model, they generated estimates for eleven states using a combination of data from administrative records on regular state UI programs and the CPS. These models only included states that could be individually identified using CPS data.[84] In the second model, they generated estimates for all fifty states and the District of Columbia using only administrative records. The dependent variable in both specifications was the Standard Rate.[85] The main explanatory variables in the "preferred"

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[82] Burtless and Saks did, however, provide a thorough review of major federal and state legislative changes that affected the UI program.

[83] The deeper recession of the eighties would indicate that the UI recipiency rate should have increased, rather than decreased, over this period.

[84] This was necessary because the effects of specific state policy changes cannot be analyzed when certain states are grouped together. Hence, to analyze the effect of state policy changes, the grouped states must be dropped from the analysis.

[85] Corson and Nicholson also estimated their preferred specifications using alternative measures of the UI recipiency rate: new intrastate claims divided by total unemployed; paid claimants divided by the total unemployed; and

specification of their first model included: the minimum qualifying wages/average weekly wages; the wage replacement rate; the maximum claim duration; the voluntary leaving denial rate; the misconduct denial rate; the disqualifying income denial rate; the work test denial rate; a dichotomous variable designating the presence of Federal-State Extended Benefits and/or Federal Supplemental Compensation; and the total unemployment rate (as estimated from the CPS). The preferred specification included state dichotomous variables and a dichotomous variable for the 1980-1986 period. They also estimated alternative specifications of this model using three compositional factors for the unemployed obtained from the CPS: proportion who were job losers; proportion who were unemployed 27 weeks or more; and proportion previously employed in the manufacturing industry. These compositional factors were similar to some of those used by Burtless and Saks. The second model included the same explanatory variables as the preferred specification of the first model. [86]

Corson and Nicholson found that the state UI policy variables, the total unemployment rate and the proportion formerly employed in manufacturing had statistically significant impacts on the UI recipiency rate. Corson and Nicholson also found that the state U policy variables explained roughly 40 percent of the decline in the Standard Rate between the 1971-1979 period and the 1980-1986 period. The decline in manufacturing explained between 4 and 18 percent of the decline in the recipiency rate. The results from their second model using all fifty states generally confirmed their findings from the first model.

Vroman (1991) reviewed the findings of Corson and Nicholson and found their study had three important shortcomings. First, Vroman argued that there maybe some lag time between when a person becomes unemployed and when they start receiving UI benefits. By not including a measure such as the lagged unemployment rate, Corson and Nicholson failed to control for UI exhaustions. Second, Vroman noted that Corson and Nicholson did not control for the various causes of unemployment (layoff, firing, voluntarily separation). For example, the lack of a control for reason-for-unemployment made it difficult to determine whether the finding of a positive correlation between manufacturing unemployment and the Standard Rate was the result of manufacturing unemployment behavior or the result of layoffs, which tend to be more common in the manufacturing industry. Finally, Vroman criticized their work because they did not test the possibility that the change in federal policy regarding loans to state UI programs in the early 1980s contributed to the decline in the Standard Rate.

Another major limitation of the Corson and Nicholson model, which is also a limitation of several other models in this literature, is that it included an explanatory variable, the total unemployment rate, that was systematically related to the dependent variable, the Standard Rate. Specifically, the numerator of the total unemployment rate is the same as the denominator in the Standard Rate. As a result, the estimated coefficients from these specifications are difficult to

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average claims per initial claims. The results obtained using these alternative measures were very similar to those obtained using the Standard Rate.

[86] The compositional factors of the unemployed were not tested in the second model, because with the exception of the 11 states used in the first model, state sample sizes in the CPS were too small to make reasonably accurate estimates of these compositional factors at the state level.

interpret. Several other studies discussed in more detail below have also used the total unemployment rate as a control variable. These studies suffer from the same type of problems.

Blank and Card (1991) used a slightly differently method than the previous two studies to analyze factors that were influencing the UI recipiency rate. As an alternative to various measures of the UI recipiency rate, they focused on the UI take-up rate by those who were eligible for benefits (i.e., the percentage of unemployed workers eligible for UI who actually file a UI claim). They used information from the CPS on state of residence, whether an individual quit their last job, their previous industry, duration of unemployment spell, reported earnings, weeks worked, and hours per week to simulate UI eligibility in every state. Eligibility was imputed based on whether the unemployed worker would meet the state's monetary and non-monetary eligibility requirements based on their reported CPS characteristics.

Blank and Card's rationale for analyzing the take-up rate rather than the recipiency rate was based on findings that the percentage of unemployed workers in the CPS who were eligible for UI would not have changed from 1977 to 1987 if the unemployed population was subjected to the same UI eligibility rules as were in place in 1977. Therefore, the decline in the Standard Rate stemmed from changes in behavior by those who were eligible for UI.

Blank and Card used annual state-level CPS estimates from 1977 through 1987 to evaluate how various factors were influencing the UI take-up rate. They generated take-up rates for all 50 states over the 11-year period based on the imputation described above. The explanatory variables included state fixed effects, characteristics of state UI systems, state political climates, and the demographic and work-related characteristics of the unemployed labor force.

Blank and Card concluded that at least half of the decline in the national UI take-up rate was the result of a shift in unemployment from states with high take-up rates to states with low take-up rates. Furthermore, they estimated that state unionization rates accounted for almost a third of the decline in take-up rates within states over time. They found that while state UI program characteristics, such as the replacement rate and the disqualification rate for failure to meet non-monetary eligibility requirements had a negative affect on take-up rates across states, they did not explain the national decline in take-up. Similarly, changes in the compositional characteristics of the unemployed, while affecting take-up rates across states, did not explain changes over time. Overall, Blank and Card estimated that their model explained approximately 75 percent of the aggregate decline in take-up rates between 1977 and 1987.

Vroman (1991) questioned Blank and Card's finding that roughly half of the decline in UI take-up rates was attributable to a shift in unemployment from states with high take-up rates to states with low take-up rates. In a rough check of the estimate of Blank and Card, Vroman used state, regional and national data from 1967 to 1989 to regress the Standard Rate on the total unemployment rate, the total unemployment rate lagged one year, and a dichotomous variable equal to one for years 1981 through 1989. Based on this analysis, Vroman concluded that the shift in unemployment from states with high take-up rates to states with low take-up rates was only responsible for about one quarter of the decline in the Standard Rate in the 1980s. We are critical of Vroman's analysis, however, because of the inclusion of the total unemployment rate as a control variable.

The remaining three pooled time-series studies described in this section by Baldwin and McHugh (1992), the Government Accounting Office (1993), and the Advisory Council on Unemployment Compensation (1996) all differ from the previously described pooled time-series models in that they exclude state fixed effects as explanatory variables. As mentioned above, the inclusion of state effects captures all of the cross-state variation. If state effects are not included in the model, then the reported coefficients on the explanatory variables will reflect both within state differences in a variable (e.g., changes in a policy within a given state) and cross-state differences in a variable (e.g., differences in policies across states). The problem in interpreting the results from these studies is that the variation captured by the explanatory variables represents both cross-state and within state variation. Hence, it is questionable whether the results from these three studies illustrate the effect of various factors on the declining UI recipiency rate or if they reflect permanent cross-state differences in the UI recipiency rate.

Baldwin and McHugh (1992) estimated the effects of changes in state policies on the declining UI recipiency rate using data from 1979 to 1989. The dependent variable in their model was the Standard Rate. The explanatory variables included the rate of average weekly benefits average weekly wages, percentage of state's work force who are female, dichotomous variable for "right to work" state, duration disqualification for refusal of suitable work, percentage of workforce who are teenagers, percent of state employees who are in manufacturing, required earnings for minimum weekly benefit, previous year's unemployment rate, required earnings for maximum duration of maximum benefits, percent of first payments made within 14 to 21 days, durational disqualification for quits, percent of state's African-American work force, durational disqualification for discharges, unionization rates, required earnings for maximum weekly benefits, mean duration of unemployment spells, and year dichotomous variables.

Baldwin and McHugh found significant effects of several state legislative restrictions that were put in place throughout the 1980s. They claimed that these restrictions had a detrimental effect on the Standard Rate, even after accounting for several demographic and labor market changes. They found that increases in the minimum earnings requirements had particularly strong effects on the UI recipiency rate and that legal changes in the UI system accounted for much of the decline in the UI recipiency rate.

The Government Accounting Office (1993) analyzed the impact of the deteriorating financial status of state trusts funds, particularly in the late seventies and early eighties, on the UI recipiency rate. The Government Accounting Office (GAO) developed a model that allowed for a complex relationship between state trust fund solvency, changes in state UI laws, and the declining UI recipiency rate. The basis of their hypothesis was that the changes in federal loan policy to states that began in 1983 created a large financial incentive for states to become solvent. They found that many states tightened their state UI programs by raising employer taxes and/or tightening eligibility status in an effort to decrease the number of UI recipients.

GAO designed a simultaneous equations model to analyze the decline in the Standard Rate between 1980 and 1990. The equations in this model linked UI recipiency, state trust fund solvency, and state changes in UI laws. They generated the variables for this model using state-level data obtained from the CPS and UI administrative data. They estimated separate equations

for the UI recipiency rate, the state minimum earnings requirement, the state wage replacement rate, the state employer tax rate, and a measure of state trust fund solvency.[87] They applied two-stage least squares techniques to control for the simultaneity issues. The independent variables in their UI recipiency rate equation included: state UI wage replacement rate; state minimum earnings requirements in the base period required to qualify for UI; percent of unemployed who are men; percent of unemployed who are white; percent of unemployed from blue collar jobs; percent of unemployed from manufacturing; percent of unemployed who are long-term unemployed; percent of unemployed who are job losers; percent of employees in the state who are union members; and a dummy variable equal to one from 1982 onwards and zero otherwise. The state wage replacement rate and minimum earnings requirements were based on predicted values from a second stage regression.[88] They also included an autocorrelation correction to account for error terms that might have been correlated across time within a state.

GAO found a significant relationship between changes in state UI laws and the declining UI recipiency rate. They estimated that a $1,000 increase in the minimum earnings requirement, holding everything else constant, would decrease the Standard Rate by 4.9 percentage points. They estimated that a 10-percentage point decrease in the replacement rate would decrease recipiency by 4.1 percentage points. They also found a statistically significant relationship between the Standard Rate and the percent of unemployed who are men; the percent of unemployed from blue collar jobs, the percent of unemployed who are long-term unemployed; the percent of unemployed who are job losers; and the percent of employees in the state who are union members. Finally, they found a statistically significant relationship between the solvency

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[87] GAO used a "high cost mu ltiple" to provide a measure of state trust fund solvency. The high cost multiple indicates how long a state could pay recession-level benefits based on its current trust fund balance. The high cost multiple is calculated by computing two ratios. First, the rate of current net trust fund reserves to current year total wages earned in insured employment is determined. This is divided by the rate of the largest amount of total state benefit payments experienced previously in any 12 consecutive months to the total wages in insured employment during those 12 months. A value of 1.0 means that trust fund reserves should be sufficient to pay recession-level benefits for one year.

[88] GAO estimated a series of equations for the minimum earnings requirements, the replacement rate, the employer tax rate, and the high cost multiple. The independent variables in the minimum earnings requirement regression are the estimated employer UI tax rate, the estimated wage replacement rate of UI benefits, the percentage of employees in a state who are union members, one, two, three, four, and five year lags of a state's estimated high cost multiple (a measure of a state's UI trust fund balance), and a dummy variable equal to zero prior to 1982 and equal to one from 1982 to 1990. Similarly, the wage replacement rate regression includes as independent variables: the estimated employer UI tax rate, the estimated minimum earnings requirement, the percentage of employees in a state who are union members, one, two, three, four, and five year lags of a state's estimated high cost multiple (a measure of a state's UI trust fund balance), and a dummy variable equal to zero prior to 1982 and equal to one from 1982 to 1990. The UI employer tax equation includes as independent variables: the wage replacement rate of UI benefits, minimum earnings requirement, the percentage of employees in a state who are union members, one, two, three, four, and five year lags of a state's estimated high cost multiple (a measure of a state's UI trust fund balance), and a dummy variable equal to zero prior to 1982 and equal to one from 1982 to 1990. Finally, the independent variables in the high cost multiple regression are the Standard Rate, the estimated employer UI tax rate, the minimum earnings requirement, the estimated wage replacement rate of UI benefits, the percentage of employees in a state who are union members, one, two, three, four, and five year lags of a state's high cost multiple (a measure of a state's UI trust fund balance), and a dummy variable equal to zero prior to 1982 and equal to one from 1982 to 1990.

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of state UI trust funds and both the minimum earnings requirement and the wage replacement rate, which in turn, as stated above, had statistically significant impacts on the Standard Rate.

The Advisory Council on Unemployment Compensation (1996) reported findings of a study designed to identify potential "cost-shifting" behavior by states.[89] The "cost-shifting" theory posits that states had an incentive to shift low-income unemployed individuals away from UI to AFDC and/or the Food Stamps program, because regular state UI programs are almost entirely funded by the state while the federal government finances anywhere from 50 to 80 percent of state AFDC programs and 100 percent of the Food Stamps program. They estimated a pooled time-series model for the 48 contiguous states from 1978 to 1990, designed to control for a wide range of factors that influence the UI recipiency rate.

The dependent variable in their model was the Standard Rate. The explanatory variables included the Federal AFDC subsidy rate (lagged), Food Stamp expenditures per capita (lagged), Federal AFDC expenditures per capita (lagged), employer UI tax rate, state taxable wage base, percent of the labor force unionized, required base period earnings, change in the total unemployment rate, denial rate per initial claim, percent of employment covered by UI, UI benefit amount, Standard Rate of contiguous states, Standard Rate of nearby states, the trust fund balance of states, and per capita income. The lagged AFDC and Food Stamps variables represented the "cost-shifting" effect.

The results suggested the existence of a statistically significant interaction between UI and welfare programs.[90] The regression results indicate that a $10 increase in per capita Food Stamp expenditures would result in 0.48 percentage point decrease in the state's Standard Rate. Similarly, a one percentage point increase in the federal AFDC matching rate was shown to decrease the Standard Rate in the following year by 0.14 percentage points. Because the AFDC matching rate had changed very little over time, ACUC found no evidence that the federal AFDC expenditures per capita had any impact on the Standard Rate. In regard to cost-shifting between the UI and Food Stamps programs, however, they concluded that such shifting accounts for almost 64 percent of the decline in the Standard Rate between 1971 and 1993.

Vroman (1998) criticized the "cost-shifting" explanation. Vroman argued that those eligible for AFDC were not only eligible for Food Stamps, but they also were eligible for Medicaid. Because state Medicaid expenditures dwarf UI expenditures, and the other welfare programs, states could not save money overall by shifting costs from UI to these welfare programs. Increased state Medicaid costs would swamp the minimal UI savings. When Vroman performed his own analysis, he found no evidence to support the cost-shifting hypothesis.

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[89] The findings reported in ACUC stem primarily from research conducted by Bassi, et al. (1995).

[90] Other factors found to have a significant negative impact on the Standard Rate included increases in the base period earnings requirement, increases in the change in the unemployment rate, increases in the benefit denial rate, decreases in the rate of average weekly UI benefits to average weekly wages, and decrease in the IU/TU of contiguous states.

2. Strengths and Limitations

The strengths and weaknesses of the pooled time series approach apply to our own empirical analysis. Strengths of the pooled approach include the following:

- This methodology is particularly effective in estimating the effects of exogenous changes in observed state-level variables that vary in size and timing, such as changes in the composition of the unemployed or state policy variables.

- This methodology creates opportunities to test the validity of the model across several alternatives. Perhaps most importantly, a set of constraints can be tested which are implied by the methodology itself -- identical coefficients for every state. Failure to reject the constraints would bolster confidence in the validity of the model. In addition, tests could be generated for whether some or all coefficients are the same across two sample sub-periods.[91]

The pooled methodology does have its limitations, however:

- Cross-state relationships between participation measures and explanatory variables in the model might in part reflect substantial cross-state variation in variables that were not included, thereby biasing estimated coefficients for the included variables. State fixed-effects are needed to control for such factors, but this means that cross-state variation in levels of variables cannot be used to estimate the effects of other variables. This limitation was particularly important in the Baldwin and McHugh, GAO, and ACUC studies.

- The pooled methodology constrains explanatory variable coefficients to be the same in all states. This assumption, however, might not be valid if large differences exist in the factors that influence program participation in each state. For example, in an analysis of food stamp program participation across states, McConnell (1991) found that the unemployment rate had a very large impact on Food Stamp participation growth in certain states (e.g. New York), whereas in other states the unemployment rate was determined to have only a minor impact on the increase in participation. If the constraints are valid, however, the pooled methodology should perform relatively well. This could be particularly problematic in an analysis in which states started enforcing laws with different degrees of intensity.

- Variation in state programs is difficult to capture accurately in a small number of explanatory variables. While policy changes are believed to have had a major impact on coverage trends, studies to date have found mixed evidence based on coefficients of policy variables.

- Some state-level explanatory variables are unavailable, and others are measured poorly (e.g., from survey data with small samples in most states). Measurement error is especially problematic with fixed-effects. The effects of policy, economic and demographic composition changes not captured in the explanatory variables might be confounded with the effects of observed factors. This places a premium on using other information to validate the

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[91] It is also possible to learn from comparing findings for various pooled specifications (e.g., fixed-effects versus random effects), and to test whether the coefficients based on, say, cross-section relationships in the levels are the same as those based on cross-section relationships in changes of the variables.

findings. Many of the studies above used descriptive analyses to support their results. For example, Burtless and Saks presented detailed descriptive statistics of characteristics of unemployed workers to support their econometric findings.

Changes in many candidate explanatory variables are not necessarily exogenous. As noted above, changes in the total unemployment rate are related to the UI recipiency rate in that they are both functions of total unemployment. Although it seems much more likely that the coefficient of the unemployment rate reflects effects of unobserved shocks to the economy on program participation than vice versa, it might also be that the effects of shocks to the economy on participation are substantially obscured by the use of another outcome variable, the unemployment rate, as a proxy.

D. Aggregate Time-Series

Aggregate time-series models are similar to pooled time-series models, except that aggregate national data are used to estimate econometric equations. Burtless and Saks (1984) and Corson and Nicholson (1998) used aggregate time-series models to evaluate national changes in the UI recipiency rate. Both models were used as a first cut analysis of the rapid decline in the UI recipiency rate in the early eighties.

1. *Previous Studies of Factors that Influence the UI Recipiency Rate*

Burtless and Saks constructed a simple time-series model using national quarterly data obtained from UI administrative records as well as the CPS from 1968 through 1983. The primary purpose of this analysis was to identify the extent to which secular and cyclical changes in the composition of the unemployed explained the movement in the Standard Rate both prior to and after 1980. The dependent variable in the analysis was the Standard Rate. The key explanatory variable in this model was the rate of job losers with unemployment duration of 26 weeks or less to the total number of unemployed ("job losers rate").

Burtless and Saks found that an increase in the job losers rate increased the UI recipiency rate, but that the relationship between these rates changed over time.[92] From 1969 to 1979, there was nearly a one to one correspondence between the job losers rate and the UI recipiency rate (i.e., a one percent increase in the job losers rate increased the UI recipiency rate by one percent). By 1983, however, the magnitude of this relationship dropped by nearly 25 percent below its 1969-1979 value.[93]

Corson and Nicholson performed a more detailed aggregate analysis of the declining Standard Rate using quarterly data from 1971 to 1986 and additional explanatory variables. They found

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[92] The positive correlation between the job losers rate and the UI recipiency rate is not surprising because the primary population of the unemployed that UI serves is job losers. Hence, an increase in the number of job losers relative to the number of unemployed persons should increase the number of UI claimants relative to the number of unemployed persons.

[93] Similar analyses comparing the relationship between IU and LU26 and initial UI claims and job loser unemployed 5 weeks or less produced corroborating evidence indicating that the UI claims activity among the recently unemployed dropped significantly between 1979 and 1983.

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significant relationships between the composition of the unemployed and the UI recipiency rate, but claimed that other factors, such as state and federal policy changes, were influencing their aggregate findings. They found that duration of unemployment, the proportion of the unemployed in construction, and, particularly, the proportion of the unemployed in manufacturing, all had a significant impact on the Standard Rate during this period. Nevertheless, their model left a 6.9 percentage point drop in the Standard Rate unexplained.[94] Although several federal changes in UI policy occurred in the early 1980s, Corson and Nicholson excluded dichotomous variables for these policies from their national model because the high correlation between the timing of these policies and the decline in the Standard Rate would have produced spurious "explanations" for the decline in a simple time-series analysis. Consequently, Corson and Nicholson used a state pooled time-series model to evaluate state factors.

2. Strengths and Limitations

One advantage of aggregate time-series models is that they can be used in a relatively straightforward fashion to track national trends in the UI recipiency rate. These models cannot, however, capture any variation that occurs across states. Because state UI programs do vary significantly across states, the use of aggregate models to evaluate changes in the UI recipiency rate is limited to the types of "first-cut" analyses like those performed by Burtless and Saks and Corson and Nicholson. Further, they cannot be used to directly assess how changes in state policies over time have affected the UI recipiency rate.

E. Analysis Using Survey Data

Several studies used survey data for a cross-sectional or longitudinal analysis of program participation. In some studies, researchers pooled individuals from repeated cross-sections to form a sample for their analysis. Below, past UI recipiency rate studies are identified that use cross-sectional and panel data.

The use of survey data offers an advantage of being able to capture the effects of and control for detailed demographic characteristics while also estimating the impact of changes in state-level factors such as programmatic and labor market variables. For instance, the researcher might specify a binary choice (logit, probit, or linear probability) model for program participation of individuals, using some explanatory variables that are specific to the family and others specific to the family's state, which might vary over time, but not across families within a state and time period (e.g., the state's unemployment rate).

Another advantage of the approach is that it uses variation in variables across individuals within a state and time periods to estimate coefficients for such variables -- variation that is lost when state aggregate data are used. In fact, the researcher can use or not use a variety of sources of variation in the data, depending on how the model is specified. Just as in pooled analysis of

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[94] Corson and Nicholson estimated similar models using three alternative measures of the UI recipiency rate: new intrastate claims divided by total unemployed; paid claimants divided by the total unemployed; and, claimants in all programs divided by total unemployed. Each of these alternative measures produced results that mirrored those for the model using the standard IU/TU recipiency rate measure.

aggregate data, the researcher can include dichotomous variables for each state to capture and control for all effects of factors that vary across states but not over time or across individual's within a state. Symmetrically, time dummies can be included to capture and control for all effects of factors that vary over time, but not across states. In addition, state and time dummies can be interacted to capture and control for all factors that vary both across states and over time, but not across individuals within a state and time period. When this is done, coefficients of other explanatory variables reflect only variation and covariation of variables across individuals within both time periods and states (i.e., all of the variation that is lost when state aggregate data are used). As with the pooled analysis of state data, results will depend on which specification is used, and differences in findings across various specifications might provide information that is useful in interpreting the results.

1. *Previous Studies of Factors that Influence the UI Recipiency Rate*

a) *Cross-Sectional Data*

Vroman (1991) conducted an analysis of the declining UI recipiency rate using data from special supplemental questions from the May, August, and November 1989 and February 1990 CPS on unemployed persons. The questions focused on applications for and receipt of UI; reasons for not receiving, not applying, or thinking one was not eligible for UI; and the union status of each unemployed worker.

Vroman first performed a descriptive analysis of unemployed workers that was later used to inform his econometric findings. In this descriptive analysis, he found:

- The UI application rate for job losers was substantially higher than that for job leavers and reentrants (0.532 vs. 0.112 and 0.137 respectively);

- A substantially higher UI application rate for persons unemployed more than 26 weeks (0.527) than for those unemployed 1 or 2 weeks (0.180);

- A strong correlation between sex and "job losers." Men were more likely than women to be "job losers" and hence apply and be eligible for UI;

- Nearly 72 percent of UI applicants received benefits. The incidence of UI receipt increased with the duration of unemployment;

- Over half of those who did not apply for UI benefits did not think they were eligible for benefits, while 14 percent did not apply because they already had another job;

- Among those unemployed who thought they were ineligible for UI benefits, over 50 percent thought so because they believed they had not worked enough while 32 percent thought so because they had quit their previous job; and

- Large variation in UI application and recipiency rates across geographical regions with rates for both being substantially lower in the South and Mountain Census Divisions than in other Divisions. Vroman noted that differences in both application and recipiency rates between

the South-Mountain states and the U.S. average is largest among job losers and suggests that an increased share of job loser unemployment located in these regions could have contributed to the overall decline in UI recipiency in the 1980s.

In addition to his descriptive analysis, Vroman also used a linear probability model to estimate the probability of UI application and recipiency. The explanatory variables in this model included: industry of employment, occupation, geographical region, union status, duration of unemployment, sex, marital status, age, and education. He conducted separate analyses for job losers, job leavers, and reentrants.

Vroman found that the duration of unemployment, age, marital status, industry of employment, occupation, unionization, and geographical region all had the expected sign and significant impacts on both application for and receipt of UI benefits, especially among job losers. The likelihood of application and receipt was highest for those unemployed nine to twenty-six weeks and lowest for those unemployed less than nine weeks for a sample of job losers. Although this analysis isolated factors that contributed to the likelihood of UI benefit application, it did not necessarily explain the factors that contributed to the sharp decline in the UI recipiency rate in the early eighties.

Anderson and Meyer (1997) used pooled individual level data from UI administrative data in six states (Georgia, Idaho, Louisiana, Missouri, New Mexico, and South Carolina) to analyze how changes in the federal taxation of UI benefits influenced the declining UI recipiency rate. The data were collected as part of the Continuous Wage and Benefit History (CWBH) and included information on over 980,000 monetarily eligible individuals who separated from their job in six states between 1979 and 1984.[95]

There are several advantages of Anderson and Meyer's analysis. First, their use of administrative data allowed for a more accurate determination of UI eligibility requirements. When Anderson and Meyer applied Blank and Card's methodology for identifying UI eligibility, they found that this method misclassified almost 22 percent of those who were actually monetary eligible in the state administrative data. The use of administrative data also allowed Anderson and Meyer to estimate the impact of changes in duration of benefits and the effect of the after-tax value of benefits, rather than the pre-tax value used in survey data. Finally, because of the detailed nature of their data, Anderson and Meyer included controls for past earnings that could affect take-up rates.

The focus of the Anderson and Meyer study was the effect of the changing tax treatment of UI benefits that occurred between 1979 and 1987. They argued that the federal taxation of UI benefits for single filers and married filers with incomes exceeding $20,000 and $25,000,

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[95] The period for the data actually used in the study varied by state with most states having quarterly data for approximately two full years. Georgia had the longest sample period ranging from 1979.II to 1983.IV. Anderson and Meyer split this sample into two sub-samples. The first sub-sample excluded likely spurious job transitions, voluntary separations to move from one job to another, and observations with no subsequent earnings that likely represent exits from the labor force. The second sample isolated separations due to mass layoffs by retaining only those observations from firms that experienced a decline of at least 5 percent, which consisted of at least five lost employees.

respectively, followed by the lowering of the income threshold in 1982 and the decision to make all UI benefits fully taxable in 1987 contributed substantially to the decline of the UI take-up rate. Similar to Blank and Card (1991), Anderson and Meyer focused on the decline in the UI take-up rate by those who were potentially UI eligible.

The dependent variable used in their linear probability model was a dichotomous variable for whether or not a worker separating from employment in a given quarter received UI. The explanatory variables included the value of the weekly UI benefit, the marginal tax rate on UI benefits, the marginal tax rate on income, the potential duration of UI benefits to which an individual would be eligible, previous earnings based high quarter earnings and base period earnings, state effects, seasonal effects, and industry effects. To calculate tax rates, taxable income was approximated using base period earnings that were applied to the relevant tax schedules for a single filer with only one exemption. This assumption was necessary because information was not available on family income and filing status in administrative records. The difference between tax rates on earnings and benefits is due to benefits not being subject to OASDI, the changing federal income tax treatment of UI, and the differing and changing tax treatment of UI benefits across states. Of these differences, the changes in federal income tax treatment of UI most likely contributed the largest identifying variation.

They found that the taxation of UI benefits had a significant impact on the decision to claim UI benefits. They found that a tax increase that decreases the value of UI benefits by 10 percent lowered the take-up rate by 1 to 1.5 percentage points. Simulating this effect over the full 1979 to 1987 period of the UI benefit tax phase-in, Anderson and Meyer estimated that the subjecting of UI benefits to federal income tax over this period reduced the take-up rate by about 2.3 percentage points. The largest single effect occurred in 1982 during the large expansion in the incomes subject to UI taxation.[96] This estimate represented approximately a quarter of the decline in take-up rate from 1977 to 1987. This estimate is higher than past findings, which Anderson and Meyer attribute to the lack of controls in previous studies for individual earnings in previous periods.[97]

There are some limitations of Anderson and Meyer's analysis. First, their analysis might not necessarily be representative of the UI population because only six states were included in the analysis. For example, their analysis did not include any states from the Northeast or Northcentral regions, which traditionally had higher UI recipiency rates. It is not clear the effect of using only these states has on the estimates. Second, their tax rate measure might include measurement error. To generate tax rates for each person, they assumed that each person was a single filer. This assumption, however, may not be appropriate if the majority of claimants were

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[96] Their simulations imply that the immediate effect of taxing benefits in 1979 decreased take-up rates by just 0.3 percent points. As the taxation of benefits was phased in through 1981, their simulations indicated that the take-up rate decreased by 0.9 percentage points. After the 1982 expansion in UI taxation, the effect decreased by 1.9 percentage points. Finally, when complete taxation of benefits was accounted for in 1987, their results implied a 2.6 percentage point drop in take-up rates relative to no taxation.

[97] As an illustration, they note that if both benefit level and potential duration were simple functions of past earnings, it would be impossible to identify the effects of UI changes without assuming a particular functional from for the effect of earnings on take-up. It is possible that past earning influence take-up, as they capture commitment to the labor force or the degree of seasonality in a person's job.

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married over this period and, as a result, in a higher tax bracket because of the "marriage penalty." Further, if there was a decline in the number of married persons who were UI claimants from 1979 to 1989, their estimated coefficients would be biased upward because the measurement error would decline over time. In the empirical analysis presented in Chapter V, there is some evidence that the marital composition of UI claimants changed over this period based on the compositional characteristics of job losers. Finally, their use of a linear measure to capture the effect of benefit taxation might not be appropriate because the responses by income categories could vary. For example, it is expected that the marginal effect of an increase in taxes for those in the lowest tax bracket would be smaller than for those in the highest tax bracket. A measure that accounts for the notches in the tax code might be more appropriate. Despite these limitations, their estimates reflect the best estimate of the effect of taxation because of their use of detailed individual level data.

b) Panel Data

Corson and Nicholson (1988) used data from the *Panel Survey of Income Dynamics* (PSID) to track spells of unemployment by household heads from 1980 to 1982. One advantage of the PSID over other cross sectional data sets, such as the CPS, is that it included questions about spells of unemployment during the last calendar year and a follow up question about whether they received UI during the last spell of unemployment.[98] Two noted shortcomings of the PSID, however, are that these data did not exhibit the same decline in UI claims that appeared in the national aggregate data, and that the sample was limited to household heads.

They provided a descriptive and econometric analysis of their sample. Similar to Vroman (1991), they analyzed reasons for why persons who were unemployed did not apply for benefits. For the econometric analysis, they estimated linear probability models for UI participation in 1980 and 1982 separately, and then estimated a model using pooled data from both periods.[99] Their sample included all household heads in the PSID with a spell of unemployment in 1980 or 1982. The dependent variable was a one or zero indicating receipt or non-receipt of UI. The explanatory variables included sex, race, age, education, total income, union membership, blue collar worker, construction, manufacturing, service industry, and a dichotomous variable for being recalled to work.

There were three major conclusions based on their descriptive and econometric findings from the PSID. First, they found that almost 15 percent of those who were unemployed either believed they were ineligible for UI or did not know whether they were eligible and over 80 percent of these individuals did not apply for benefits. Second, the decline in manufacturing was an important factor in explaining the apparent decline in UI participation. These first two results were consistent with the results from their aggregate and pooled time-series analysis described previously. Finally, individuals whose family incomes were higher appeared to have a lower probability of collecting UI benefits than those with lower incomes. Corson and Nicholson claimed that this provided some potential evidence that partial taxation of UI benefits in the early

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[98] These special questions on UI did not exist in the PSID prior to 1980.

[99] While they would have liked to estimate a model using data from the 1970's, these data did not exist. Nonetheless, their was a significant decline in the Standard Rate from 1980 to 1982 for their analysis.

eighties might have reduced UI participation.[100]   Because the PSID was not necessarily representative of actual trends in the recipiency rate, these analyses are only important for providing supplemental information for their broader pooled time series approach.

Similar to Corson and Nicholson, Blank and Card (1991) supplemented their pooled time-series analysis with a microdata analysis using the PSID.   Unlike Corson and Nicholson, Blank and Card estimated the probability of UI receipt among UI eligible individuals. As mentioned above, Blank and Card identified UI eligible individuals based on simulations using state UI eligibility requirements.

Blank and Card estimated a logit model using a dichotomous variable for UI receipt.   The explanatory variables included the UI replacement rate, the UI coverage rate, UI program characteristics (earnings required in 2 quarters, the disqualification rate, political share of state representation that is Democrat and a dichotomous for "other" UI eligibility restrictions), age, race, sex, hours worked in the previous year, a dichotomous for an unemployment spell that was less than four weeks, years of education, family size, regional dummies, and occupation dummies.

Blank and Card's findings supported those found in their pooled time-series analysis.   They found large regional differences in benefit eligibility and receipt that were similar to those differences found in the aggregate data. They also found high correlations between take-up rates and individual characteristics such as age, sex, family size, and length of an unemployment spell. They concluded it was unlikely that changes in these characteristics could explain the drop in take-up rates during the early 1980s, because they change very slowly over time.

A study by ACUC (1996) used data from the SIPP to analyze the effects of tightening state UI eligibility requirements during the 1980s.   In this report, monetary eligibility was simulated based on 1978 and 1990 state rules.   In addition, these simulations accounted for demographic changes of the unemployed over this period. They found that while tighter state UI policies made it more difficult to satisfy UI eligibility requirements between 1978 and 1990, the demographic shifts in the unemployed population increased the total number of people who were monetarily eligible for UI.

c) Descriptive Analysis

Almost every study mentioned above included a descriptive analysis to support their econometric results.   In some cases, the descriptive analysis is used to provide information on variables that were not included in the econometric model because of data and/or model limitations.   For example, both Burtless and Saks and Corson and Nicholson used estimates from previous studies to estimate the effect of taxing UI benefits.   Because the results from the descriptive analyses in the studies mentioned above generally provide supportive evidence, they are not summarized here.   The effects of all of the specific factors identified in the previous literature, as well as the results from the empirical analysis are summarized in Chapters IV and V.

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[100] They note, however, that higher incomes might be associated with lower rates of UI collection and that this inference concerning the partial taxation might be weak.

2. Strengths and Limitations

There are strengths and weaknesses to the use of survey data. The strengths include:

- Unlike a pooled state-level analysis, researchers can use survey data to examine the effects of detailed demographic characteristics on participation.

- In comparison to a pooled state-level analysis, the total number of observations for *national* estimates of program participation is relatively large in both cross-sectional and longitudinal data sources.

- The impact of aggregate factors, such as the state policy changes, on program participation can be analyzed by linking aggregate data to individual observations. For example, in the PSID data on the unemployment rate and state minimum wage are linked to each individual observation. Some survey studies linked area labor market and aggregate factors to individual observations to examine the impact of these factors on individual program participation.

- State policy factors can also be linked to individual cases.

- Using longitudinal data, actual individual program transitions can be observed over time. The transitions observed are limited, however, to the length of the panel.

The weaknesses of an analysis using survey data include:

- The idiosyncratic behavior of individuals might obscure the effects of aggregate variables in the analysis unless sample sizes are extraordinarily large. These are "averaged out" in state aggregates.

- Modeling the impacts of state policy changes is problematic because of small sample sizes for affected individuals in many states. State-level, or even county-level, variables can be attached to the individual records if these areas are identified, but the idiosyncratic variation in the behavior of the few cases observed in each state is likely to obscure the effects of the state variables.

- Self-reported program participation is suspect. For example, according to the Current Population Reports (1985) only 75 percent of actual UI payments for 1983 were captured in CPS estimates.

Use of relationships estimated using just cross-sectional data are suspect when projecting longitudinal behavior because unobserved heterogeneity of individuals in the cross section is likely to be correlated with explanatory variables.

F. Exhibits

Appendix Exhibit D.1 Summary of Past Studies of the Declining UI Recipiency Rate[101]								
	Burtless and Saks (1984)	**Corson and Nicholson (1988)**	**Blank and Card (1991)**	**Vroman (1991)**	**Baldwin and McHugh (1992)**	**GAO (1993)**	**ACUC (1996)**	**Anderson and Meyer (1997)**
Methodology								
Pooled State-Time-series	X	X	X		X	X	X	
Aggregate Time-series	X	X						
Individual Level Data		X	X	X			X	X
Problematic Control Variables[102]								
No State Fixed Effects					X	X	X	
Total Unemployment Rate		X		X	X		X	
Summary of Findings								
Compositional Characteristics (manufacturing only)	Insignificant	Negative	Insignificant	Negative	Negative	Insignificant	Insignificant	Not analyzed
Geographic Shifts in the Unemployed	Insignificant	Negative	Negative	Negative	Not analyzed	Negative	Ambiguous[103]	Not analyzed
Decline in Unionization	Not analyzed	Not analyzed	Negative	Negative	Negative	Negative	Negative	Not analyzed
CPS Measurement	Not analyzed	Negative	Not analyzed	Not analyzed	Not analyzed	Not analyzed	Not analyzed	Not analyzed
"Cost Shifting"[104]	Not analyzed	Not analyzed	Not analyzed	Not analyzed	Not analyzed	Not analyzed	Negative	Not analyzed
Federal Taxation of UI Benefits	Negative	Negative	Not analyzed	Not analyzed	Not analyzed	Not analyzed	Not analyzed	Negative
Changes in State UI Programs	Negative[105]	Negative	Insignificant	Not analyzed	Negative	Negative	Negative[106]	Uncertain[107]

[101] Vroman (1998) performed an independent analysis reviewing the findings by ACUC (1996). Vroman's empirical analysis raised serious questions regarding ACUC's findings on cost-shifting.

[102] The interpretation of the point estimates in these specifications is difficult because of the potential omitted variable bias (exclusion of state fixed effects) and/or endogeniety issues (total unemployment rate).

[103] The ACUC attributes the population shifts to a broader movement of jobs from states with high employer taxes, which includes UI taxes, to states with low taxes.

[104] Cost Shifting from UI to AFDC or Food Stamps.

[105] Burtless and Saks concluded that state and federal policy changes were having an impact on the declining UI recipiency rate, but they did not formally control for any of these factors in their model.

[106] Unlike other studies, ACUC found significant effects of changes in employer taxes.

[107] Anderson and Meyer interacted state and calendar dummies that captured changes in State UI programs across years. The estimated coefficients on these variables were not included in their tables, however. Hence, it cannot determine the impacts of state changes to the UI program.

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XII.   APPENDIX E: DETAILED EMPIRICAL ANALYSIS

A. Overview

The purpose of the empirical analysis is to test the sensitivity of three alternative UI recipiency rates to policy, economic, and demographic factors. The specific factors are:

- Changes in the compositional characteristics of unemployed workers, including the decline in the proportion of jobs in manufacturing, changes in the proportion of unemployed women, and changes in the age composition of unemployed workers;

- Changes in state UI programs, such as increased earnings requirements, increased offsets of other income, such as pension income, and toughened non-monetary eligibility requirements, such as a longer duration of disqualification for not seeking work or voluntarily leaving a previous job; and

- Geographic shifts in the distribution of unemployed workers toward less generous states.

The methodology for the empirical analysis is based on that used by Burtless and Saks. The original results from Burtless and Saks are first replicated and then updated using new data and additional variables.   The purpose of the replication is to ensure that the same methods are used. Additional descriptive tables are presented to examine the effects of specific factors that might influence the UI recipiency rate, as well as to provide background information on the alternative UI recipiency rates.

The analysis includes an aggregate time-series analysis, descriptive analysis, and a pooled time-series analysis. This aggregate analysis provides background information on the relationship between the Standard Rate and job losers unemployed less than 27 weeks ("short-term job losers") from 1976 through 1992. Because there is substantial variation in the UI program, both across states and over time, the amount of information that can be gleaned from this analysis is necessarily limited. Hence, this analysis primarily serves to provide background information for the descriptive and pooled time-series analyses.

The descriptive and pooled time-series analyses are based on three recessionary periods. For their original analysis, Burtless and Saks focused on the periods from 1974 through 1976 and 1980 through 1983. To update their analysis for the most recent recessionary period, data is added from 1990 through 1992. In comparison to the recessionary period in the Burtless and Saks analysis, the nineties recession was less severe based on the overall unemployment rate for these periods.[108]

The descriptive analysis focuses on the effects of changes in the compositional characteristics and state distribution levels of the unemployed on the UI recipiency rate. This analysis includes several exhibits that appeared in Burtless and Saks, as well as additional tables including new variables.

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[108] The average unemployment rate for the 1974-76, 1980-83, and 1990-92 periods was 7.1, 8.3 and 6.5 percent respectively.

The pooled time-series analysis provides more information on how compositional changes in the unemployed, state policy changes, and federal policy changes affect the UI recipiency rate. Specification tests are performed to test the sensitivity of the results to alternative UI recipiency rates. Because of the limitations of several of the policy variables included in these models, the information obtained on the effect of federal taxation of benefits and certain state policy and administrative changes is generally poor. Descriptive comparisons of state UI recipiency rates and policy/administrative changes are made to illustrate some of the difficulties in identifying these effects.

While the summary in Chapter V is based primarily on the effects of various factors on the Standard Rate, the majority of the analysis below focuses on factors that influence the Standard Short-term Rate (the UI Recipiency Rate used by Burtless and Saks). The remainder of this chapter is divided into six parts. Chapter XII.B provides a data description**. Chapter XII.C** presents the results from the aggregate analysis. **Chapter XII.D** presents a description of and trends the state UI recipiency rates selected for the descriptive and pooled time-series analyses. Chapter XII.E presents the results from the descriptive analysis**. Chapter XII.F** presents the results from the pooled time-series analysis. **Chapter XII.G** presents descriptive comparisons across state UI recipiency rates and policy/administrative changes.

B. Data Description

Three sources of data are used for the empirical analysis. The first includes special microdata extract files produced by the Bureau of Labor Statistics (BLS) from the basic monthly CPS. These files are used to generate nationally representative totals of various categories of unemployed workers (e.g., job losers) for the aggregate analysis. The procedures for identifying groups of unemployed workers are based on official DOL definitions of unemployment.

The second data source includes special microdata extracts produced by the BLS from the March CPS Annual Demographic Files. These files are used for the descriptive and pooled time-series analysis. BLS provided extracts of these files from 1974 to 1976, 1980 to 1983, and 1990 to 1992. The extracts from the seventies and eighties correspond with the recessionary years used in the Burtless and Saks analysis. The extracts from the nineties are used to update the model with data from a more recent recessionary period. Unlike the basic monthly CPS files, the March CPS files include information on activity in the past year.[109] Similar to the monthly extracts, the March extracts provide representative totals of various unemployed workers categories. These files are also used to generate detailed characteristics of unemployed workers for the descriptive and pooled time-series analyses.

The final data source includes published statistics from the Unemployment Insurance Service. Several published sources are used to derive information on UI claimants. The aggregate UI claims information is taken from weekly UI claims totals published by the state Employment Security Agency (SESA).[110] State level UI claims data are derived from weekly claims totals

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[109] Certain variables, such as job activity in the past year and earnings, are only available in the March CPS. Information on the number of weeks worked in the past year is included in the descriptive analysis.

[110] These data are available over the Internet at http://www.itsc.state.md.us/ui_manage/SESA/r5396797.htm.

that correspond to the interview week of the March CPS.[111] To generate UI recipiency rates, the claims information from these data sources are combined with the information on unemployed workers from the CPS.   DOL staff also provided specific state rules and determination information from various published reports that are used in the pooled time-series analysis to identify the effect of state policy changes.[112]

C. Aggregate Time-Series Analysis

The purpose of this analysis is to provide information on the relationship between the Standard Rate and short-term job losers. Because short-term job losers approximate the target population, it is expected that fluctuations in the Standard Rate would correspond with fluctuations in short-term job losers. Burtless and Saks showed that prior to 1980 there was almost a one-to-one correspondence between the Standard Rate and the number of short-term job losers.[113] After 1980, however, this correspondence fell below one, indicating that the UI system was serving a smaller proportion of their "target population."   Below, the original Burtless and Saks model is re-estimated using a similar period of data and then updated to include more recent data.   In addition, the sensitivity of the results is tested with the inclusion of demographic characteristics of the unemployed.

1. Replication

Burtless and Saks originally used quarterly CPS data from 1968 to 1983 to estimate how this relationship changed in the early eighties.   The dependent variable in the Burtless and Saks aggregate equation is the Standard Rate.   The explanatory variables include the proportion of the unemployed who were short-term job losers and a series of interaction terms for the periods of 1980-83, 1981-83, and 1982-83.   The interaction terms are dummy variables that equal one in each specified period multiplied by the proportion of the unemployed who were short-term job losers in each quarter.   The interaction variables are of most interest because they represent a change in the relationship between job losers and continued claimants during the period following 1980.

Burtless and Saks found that there was a change in the relationship between continued claimants and short-term job losers in the early eighties.   The original Burtless and Saks estimates are reported in Column 1 of **Appendix Exhibit E.1**.   The estimated coefficients indicate that the relationship between the Standard Rate and short-term job losers fell from 1.085 in 1968-79 to 0.980 in 1980, to 0.871 in 1981, and 0.815 in 1982-83.

The aggregate equation used by Burtless and Saks is reestimated using the identical variables and quarterly data from 1976 to 1983 in the second column of Appendix Exhibit E.1.[114]   The major

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[111] The published statistics are derived from the ETA539 Weekly Claims and Extended Benefits Trigger Data report . Thomas Stengle, Department of Labor, provided these reports.

[112] Crystal Woodard and Cynthia Ambler at the Department of Labor Employment and Training Administration office provided this information.

[113] Because both the dependent and independent variables are divided by total unemployment, it can be shown that the approximate variation captured by the aggregate analysis is really between the number of continued claimants and short-term job losers.

[114] Data from prior to 1976 were not available for this report.

difference between this specification and Burtless and Saks' is that the estimated coefficients compare changes from 1976 through 1979 to 1980 through 1983, rather than from 1968 through 1979 to 1980 through 1983. Given that the estimated relationship between continued claimants and job losers remained constant in the periods prior to 1980, the use of data from a shorter time period is not expected to change the results. The estimated coefficients in column 2 confirm this hypothesis. The results indicate that the rate of Standard Rate to short-term job losers fell from 1.044 in 1976-79 to 0.940 in 1980, to 0.832 in 1981, and 0.772 in 1982-83. These estimates are very similar to the original Burtless and Saks results for these years.

2. *Updated Data Results*

The above analysis is updated to include more recent data through 1992 to determine whether the relationship between the Standard Rate and job losers changed in the more recent years. In **Appendix Exhibit E.2**, the specification in the first column of Appendix Exhibit E.1 is reestimated using quarterly data from 1976 to 1992.

The dependent variable is the same and the explanatory variables include the proportion of short-term job losers plus several interaction terms. As in Appendix Exhibit E.1, the interaction terms are dummy variables that equal one in each specified period multiplied by the proportion of the unemployed who were short-term job losers in each quarter. Unlike above, however, an interaction term is created for each year since 1980. The coefficients on these interaction terms are interpreted as the change in the relationship between the Standard Rate and short-term job losers in each year following 1980. It is expected that each interaction term will be negative because, as was shown in Chapter IV, the rate of UI claimants to job losers was relatively higher in the period from 1976 to 1979 relative to any period following 1980.

The results from the updated analysis are as expected. The coefficients on the interaction terms indicate that in every year from 1980 through 1992, the relationship between the Standard Rate and short-term job losers is less than one. The estimated coefficients indicate that the three largest annual changes from 1976 through 1992 occurred from 1979-80, 1980-81, and 1981-82. By 1984, the relationship between the Standard Rate and short-term job losers was at its lowest point (0.73).[115] Between 1985 and 1992, however, the year to year changes in the relationship between the Standard Rate and job losers were relatively small compared to previous periods. The ratio of the Standard Rate to short-term job losers over this period ranged from 0.77 (1985) to 0.84 (1990), still well below their levels in the 1970s. Hence, after the initial sharp decline in the early eighties, this relationship stabilized between 1985 through 1992 at a level well below its 1970s average.

In the second column of Appendix Exhibit E.2, additional explanatory variables are added to control for industrial characteristics of unemployed workers. The additional control variables include the proportion of unemployed workers who worked in construction and the proportion of unemployed workers who worked in manufacturing. Because these industries are seasonal,

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[115] Note that this estimate is calculated as the coefficient of the intercept minus the coefficient of the interaction term.

particularly construction, control variables are also added for each quarter. Similar variables were also included in Corson and Nicholson's (1988) aggregate analysis.[116]

The addition of the control variables for industrial occupation of unemployed workers has a significant effect on several of the estimated coefficients. First, the addition of these variables reduces the average relationship between the Standard Rate and short-term job losers. This result is not surprising given that significant portions of unemployed workers in manufacturing and construction are also included among short-term job losers.[117] After controlling for industrial characteristics of unemployed workers and seasonal effects, the estimated coefficients from the interaction terms indicate that the relationship between the Standard Rate and short-term job losers is still weaker in the years following 1980. The trends on the interaction terms also change somewhat relative to the first column. While the largest differences in the relationship between the Standard Rate and short-term job losers still exists in the mid-eighties, the estimated coefficients on the interaction terms starting in 1989 fall in both overall magnitude and percentage relative to 1984 and 1985 in comparison to column 1. Also, not surprisingly, the coefficient on the first quarterly dummy is positive and significant, whereas the remaining quarterly variables are insignificant. This indicates that, even after controlling for job loser and industrial characteristics of unemployed workers, there is a seasonal pattern to the Standard Rate. Based on the mean value of the Standard Rate, holding other factors constant, the Standard Rate tends to be 10 percent higher in the first quarter of each year, relative to other quarters.[118] Finally, the estimated effect of manufacturing is positive and significant and the coefficient on construction is positive and insignificant.[119] Given that the proportion of unemployed workers in manufacturing declined by approximately 1 percentage point from the period of 1976-79 to 1984 (from 0.21 to 0.20), the estimated coefficients indicate that the proportion unemployed in manufacturing had a negligible effect on the initial sharp decline in the Standard Rate in the early eighties. However, the proportion of unemployed workers in manufacturing decreased by an additional 3 percentage points from 1984 to 1992 (from 0.20 to 0.17) indicating that the gradual decline in the proportion unemployed in manufacturing had a continued depressing effect on the Standard Rate throughout the course of the late eighties.

There are some major limitations of the above analysis. First, the equations only include a small number of control variables. Additional specifications were estimated, but not reported, that included control variables for age and sex. The results from these specifications produced a range of estimated effects that contradicted expectations. One reason for this problem is that several of the explanatory variables, such as manufacturing and sex, are collinear. Corson and Nicholson (1988) noted similar problems in their aggregate analysis.[120] A second limitation is

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[116] Corson and Nicholson also included controls for the total unemployment rate and the proportion unemployed more than 27 weeks.

[117] In other words, there is some degree of collinearity between these two measures. This is reflected by the fact that the standard error on the coefficient of short-term job losers more than double from 0.072 in the first column to 0.187 in the second column.

[118] The mean Standard Rate over the period of the analysis was 0.35.

[119] Additional specifications were tested without the quarterly effects. When the quarterly effects were excluded, the estimated effect of the proportion of unemployed in construction increased substantially.

[120] They noted "...that the coefficients in the (aggregate) regressions were relatively unstable and that our estimate of the unexplained decline in UI claims varied widely....the erratic nature of these results suggested that they were

that because the aggregate analysis excludes state variation in the Standard Rate, it excludes a large portion of the variation that could be attributable to state changes. Hence, all state variation is ignored in the above specifications.

3. Summary

The major contribution of the aggregate analysis is that it provides information on the rate of the decline in the Standard Rate relative to the proportion of unemployed workers who are short term job losers from 1976 through 1992. The results indicate that if one single factor can be identified as having the "most significant impact" on the declining UI recipiency rate in the early eighties, then this factor most likely went through significant changes in the period from 1980 through 1983. For example, if regional shifts in the composition of the unemployed is the largest contributor to the decline in the UI recipiency rate, as suggested by Blank and Card (1991), it would be expected that there were large regional shifts in the composition of the unemployed in the early eighties.

D. Selected UI Recipiency Rates

We tested the sensitivity of our empirical results to the use of the four UI recipiency rates.[121] These are:

- **Standard Short-term Rate:** number of weekly claims for regular program unemployment insurance benefits, as a proportion of job losers unemployed less than 27 weeks;

- **All Programs Job Loser Rate:** number of weekly claims for all program (regular, extended and federal) unemployment insurance benefits, as a proportion of all job losers.

- **All Programs Rate:** number of weekly claims for all program (regular, extended and federal) unemployment insurance benefits, as a proportion of all unemployed workers; and

- **Standard Rate:** number of weekly claims for regular program unemployment insurance benefits, as a proportion of all unemployed workers;[122]

As in Burtless and Saks, we summarize our results below according to the *Standard Short-term Rate* and discuss how the results change when one of the alternative rates is used.

1. National Trends

As described in Chapter III, the alternative recipiency rates deviate from the Standard Rate by changing the definition of UI claims, unemployed workers, or both. Because the All Programs Rate and the All Programs Job Loser Rate include all UI program claims, Wandner and Stengle (1996) argue that they are generally better measures of UI coverage during recessionary periods

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primarily spurious, due to a high degree of intercorrelation among the national time series variables what we were using" (Corson and Nicholson, pp. 80).

[121] A summary of these rates appears in Chapter III

[122] The regular program includes claims from the regular state program, the Unemployment Compensation program for Federal Employees (UCFE), and the Unemployment Compensation program for Ex-service members (UCX).

when extended benefit programs are provided. All three alternative rates are larger than the Standard Rate because they use either a more expansive definition of UI claims and/or a more restrictive definition of unemployed workers. From the seventies to the eighties, all four recipiency rates declined sharply. The largest reductions are for the All Programs Rate and the All Programs Job Loser Rate. These rates declined by more than the Standard Rate because of the large cutbacks in the extended benefit programs that were implemented in the early eighties.

2. State/Regional Trends in Recipiency Rates

We generate state/regional Recipiency Rates using March UI claims and CPS data. Certain states had to be grouped together in this analysis because, prior to 1977, smaller states in the CPS were grouped together. The twenty-state/region categories that we generate are identical to those used in Burtless and Saks. The eleven individual states include: California, Florida, Illinois, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Texas, and Indiana. The remaining states are grouped into nine regional categories to create a sufficient sample size for short-term job losers.[123]

We present trends in state/region Standard Short-term Rates in **Appendix Exhibit E.3**. The Standard Short-term Rate declined in every state/region from 1975-76 to 1981-83. From 1975-76 to 1981-83, the national Standard Short-term Rate decreased by more than 26 percent. The largest state decline occurred in Florida (43.6 percent), whereas the smallest decline was in Ohio (5.2 percent). Over half of the states/regions experienced declines in their state UI recipiency rates that were larger than the national average.

Between 1981-83 and 1991-92, the Standard Short-term Rate increased by nearly 3 percent. Of the twenty state/regions, eleven had higher state recipiency rates. New York and North Carolina, two regions that had experienced large declines in the earlier period, experienced the two largest increases during the 1981-83 to 1991-92 period (29.3 and 27.3 percent, respectively). The region containing Alabama and Mississippi experienced the largest decline in its recipiency rate in the later period (19.3 percent). Thus, while the national rate was quite stable over this period in comparison to the early period, rates in some states changed substantially.

Over the entire period from 1975-76 through 1991-92, Standard Short-term Rate declined both nationally, as well as in every region. There was significant variation in the magnitude of the decline across regions. For example, the region containing Delaware, the District of Columbia, Maryland, Virginia, and West Virginia experienced a decline of 39.9 percent between 1975-76 and 1991-92, while Ohio only experienced a decline of 5.7 percent. Florida and Illinois experienced the second and third largest declines (38.5 percent and 37.9 percent, respectively). No region other than Ohio experienced an overall decline of less than 10 percent. California experienced the second smallest overall decline (10.6 percent).

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[123] The remaining eleven grouped states include: Michigan and Wisconsin; New England; Minnesota, Iowa, North Dakota, South Dakota, Nebraska, Kansas, and Missouri; Maryland, Virginia, and Washington, D.C., West Virginia, and Delaware; Georgia and South Carolina; Kentucky and Tennessee; Alabama and Mississippi; Arkansas, Louisiana, and Oklahoma; Colorado, Montana, Idaho, Wyoming, New Mexico, Utah, Nevada, and Arizona; Washington, Oregon, Alaska, and Hawaii.

In general, the trends of the state Standard Rate, All Programs Rate and All Programs Job Loser Rate are similar to those for the state Standard Short-term Rate (***Appendix Exhibits E.4 – E.6***). All of the rates show a pattern of declining recipiency rates and the percent changes in these rates vary substantially across state and over time. The declines in each of these rates for the nation, as well as by state, were generally larger than Standard Short-term Rate from the seventies to the eighties. There are some minor differences, however, in the trends for certain states across alternative rates. For example, while several states followed the same general patterns as in the Standard Short-term Rate, the relative ranking of states changes somewhat for the All Programs Rate. From 1975-76 to 1991-93 the "Maryland region" experienced the largest decline in the Standard and All Programs, whereas for the Standard Short-term Rate this region had the seventh largest decline. The effects of these differences, and whether they can be attributed to changes in policy or demographic factors, will be examined in more detail below in the pooled time-series analysis.

3. Summary

The trends in the recipiency rates described above provide some indication of how uniform the changes in the UI recipiency rate are across periods. From the seventies to the eighties, the UI recipiency rate in all states declined. While it is possible that some aggregate factors had some affect on the UI recipiency rate over this period, the decline was not uniform across all states, suggesting that the major factors that influenced the UI recipiency rate over this period had differential effects across states. From the eighties to the nineties, there was an increase in the some of the recipiency rates, but again the changes across states varied widely.

E. Descriptive Analysis

The descriptive analysis focuses specifically on the effects of two factors on the UI recipiency rate:

- Changes in the demographic and industrial composition of unemployed workers; and

- Shifts in the regional composition of unemployed workers that might have affected the UI recipiency rate.

This analysis is similar to that in Burtless and Saks.

1. Composition of the Unemployed

A replication and an update of the original Burtless and Saks analysis of the demographic and industrial characteristics of short-term job losers is presented in **Appendix Exhibit E.7**.[124] The

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[124] The corresponding tables in Burtless and Saks are Tables 2 through 6. With the exception of occupation characteristics, Appendix Exhibit E.7 includes all of the characteristics that were included in the original tables. Similar to Burtless and Saks, industry of last job, rather than occupation of last job, is used to describe the type of work the person was performing in the past year. Because industry of last job, rather than occupation, has traditionally been used in other econometric models for UI participation, including Burtless and Saks, the occupation characteristics were not requested in the special extracts from BLS. In their original analysis, Burtless and Saks also presented identical statistics for job losers unemployed less than five weeks. They claimed these

characteristics in Appendix Exhibit E.7 are compared across different recessionary periods. While results from individual years were reported, Burtless and Saks also pooled job losers from 1975 to 1976 and from 1981 to 1983 to determine if there were any shifts in the characteristics of job losers unemployed across the two recessionary periods. For the most recent data, job losers are pooled from March 1991 and 1992.

Before proceeding with the comparative analysis, it is important to note that the exact samples of job losers from the Burtless and Saks analysis could not be precisely replicated using the special BLS March CPS extracts. In the final two rows of Appendix Exhibit E.7, the unweighted sample sizes of the BLS extracts and the original Burtless and Saks samples are shown. In every case, the Burtless and Saks samples are slightly larger. In comparison to the differences in the samples prior to 1980, the differences following 1980 are much larger. For example, prior to 1976 there is less than a one percent difference between the sample for Appendix Exhibit E.7 and the Burtless and Saks sample. For 1981, however, there is almost a 3 percent difference between the two samples. The discrepancy appears to arise because Burtless and Saks used a definition of job losers that did not exclude certain job losers under the official definition used by DOL. Specifically, they included individuals who did work at a job for at least two weeks. These individuals are excluded under the official definition used by BLS to generate the CPS extracts.

Despite the differences, the characteristics of job losers in Appendix Exhibit E.7 for the seventies and eighties are very similar to those in Burtless and Saks. The primary difference in characteristics is that cells for job losers with no prior work experience are empty in Appendix Exhibit E.7. In contrast, Burtless and Saks find a small percentage of job losers with no previous experience in each year. Hence, the replications for both the descriptive and pooled time-series models will be similar, but not identical to the original Burtless and Saks results.

Not surprisingly, the differences in the composition of short-term job losers from 1975 to 76 and 1981 to 1983 are almost identical to those reported by Burtless and Saks. In comparison to 1975-76, short-term job losers in 1981-83 were:

- less likely to be under the age of 25 (30.7 vs. 34.5 percent) or over age 44 (20.2 vs. 25.4 percent);

- more likely to be male and over the age of 25 (47.7 vs. 45.1 percent);

- less likely to be married (48.6 vs. 55.4 percent);

- less likely to be residing in the northeast (20.9 vs. 27.0 percent);

- less likely to be formerly employed in manufacturing (31.3 vs. 38.5 percent); and

- less likely to have worked more than 27 weeks in the past year (64.0 vs. 69.8 percent).

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changes should roughly correspond to those of initial claimants. We replicated their findings and found that the characteristics of job losers unemployed less than five weeks followed the same pattern for short-term job losers.

Burtless and Saks conclude that the change in characteristics of short-term job losers appears to explain little of the decline in application or eligibility for UI benefits. The decline in the number of married individuals and persons employed in manufacturing from 1975-76 to 1981-83 would indicate that the Standard Short-term Rate should have declined slightly over the period. The decline in these groups over this period was, however, very small.[125] In some cases, the change in characteristics, such as the larger distribution of older males in the 1981 to 1983 period and the decrease in the past year's work experience, indicates that the rate should have increased.

There are some notable changes in the characteristics of short-term job losers for the 1991-1992 recessionary period. In comparison to 1981-83, short-term job losers in 1991-92 were:

- less likely to be under the age of 25 (20.5 vs. 30.7 percent);

- more likely to be male and over the age of 25 (55.1 vs. 47.7 percent);

- less likely to be married (44.6 vs. 48.6 percent);

- less likely to be residing in the north central region (25.3 vs. 30.7 percent) and slightly more likely to be residing in the northeast (22.9 vs. 20.9 percent);

- less likely to be formerly employed in manufacturing (23.9 vs. 31.3 percent); and

- more likely to have not worked in the past year (11.3 vs. 6.7 percent).

One of the largest changes in the compositional characteristics from 1975-76 to 1991-92 was in the age distribution. Because baby boomers comprise a disproportionate share of short-term job losers in the three recessionary periods, the changing composition is a function of the aging of this cohort. For example, even though there was a large increase in the proportion of those over age 25 in the nineties, the proportion of short-term job losers over the age of 55 is very similar to the proportions for the earlier periods.

The effect of changes in the composition of short-term job losers on the UI recipiency rate in the most recent recession is unclear. While an increase in the proportion of short-term job losers over age 25 is suggestive of a higher UI recipiency rate, the decline in the proportion in manufacturing and the increase in the proportion who did not work in the previous year is suggestive of lower UI recipiency rates. It is possible that these changes had an effect on the UI recipiency rate, but the effect of specific changes is difficult to disentangle. For example, the manufacturing industry tends to be concentrated in certain areas of the country and is comprised primarily of working age men (aged 25 to 55) in specific regions. Hence, changes in the sex, age, and industry compositions are correlated to some degree.

In **Appendix Exhibit E.8**, the characteristics of short-term job losers, all job losers, and all unemployed workers are compared across the three recessionary periods to determine if the trends in these other groups of unemployed workers vary from short-term job losers. The

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[125] Further, as Burtless and Saks note, the percent of job losers who were formerly employed in manufacturing in 1976, when the UI recipiency rate was relatively high, is very similar to that in the individual years from 1980 to 1983.

differences in characteristics across short-term job losers and all job losers are generally very small in each of the recessionary periods. In fact, the trends in all of the variables are almost identical. This result is not surprising given that short-term job losers comprise the majority of all job losers. Based on unweighted sample sizes, of the 5,601 job losers from 1975-76 period, 4,685 were short-term job losers (84 percent).

There are relatively large differences in the characteristics of job losers in comparison to all unemployed persons. The biggest difference is age, as the proportion of unemployed workers under age 25 is approximately 9 percentage points in each period lower than the corresponding proportion of job losers. In general, across all periods, unemployed persons are more likely to be younger, unmarried, and female, and are less likely to have worked at least 27 weeks in the previous year.[126]

Despite the differences, there are generally no specific trends in the characteristics of unemployed workers that differ from those presented above for short-term job losers. Hence, based on these descriptive comparisons, almost none of the changes in the UI recipiency rate seemed to be related to demographic changes in the composition of unemployed workers.

2. Regional Changes in the Unemployed

If there were large geographic shifts from regions of "high" UI recipiency to regions of "low" UI recipiency, the overall recipiency rate will fall. Specifically, because the geographic concentration of unemployed workers from the seventies to the eighties shifted primarily from the Northeast ("high" recipiency states) to the South ("low recipiency states), this shift could have significantly contributed to the decline in the overall recipiency rate.

To explore this hypothesis, in **Appendix Exhibit E.9** we compare changes in the state/region distribution of short-term job losers over three recessionary periods.[127] If this factor has a major effect on the decline in the national Standard Short-term Rate, we would expect to see a shift in the distribution of short term job losers from "high" recipiency states to "low" recipiency states. In 1975-76, the largest concentration of short term job losers was in California (11.7 percent). The Colorado/Montana region had the highest the recipiency rate during this period (1.46).

Based on simple cross-state comparisons from 1976-76 to 1981-83, we do not find compelling evidence that regional shifts in the distribution of short term job losers had a large effect on the Standard Short-term Rate. We find that while there was some movement by short-term job losers away from high recipiency states/regions, such as New England (-2.8 percentage points) and New York (-1.5 percentage points), this effect was counteracted by a movement towards other high recipiency states, such as Minnesota/Iowa (+1.7 percentage points) and Colorado, Montana, et. cetera (+1.6 percentage points) In the states that had a Standard Short-term Rate below the national average, only Texas experienced an increase in the state distribution level

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[126] Unemployed workers are also more likely to have no previous work experience. Unfortunately the data extracts provided for the seventies recessionary period did not differentiate between those last employed in agriculture and those with no prior work experience.

[127] Burtless and Saks performed a similar analysis using the same groups of states/regions. See Table 8 in Burtless and Saks (1984).

above 0.5 percentage points; the majority of "low" recipiency states experienced a decrease in the state concentration of job losers.

Based on simple simulations, we find that the overall effect of regional shifts in the distribution of short term job losers is relatively small. To gauge this effect, we perform a simple simulation where we multiply the change in the distribution of short term job losers in each state from the seventies to the eighties (column 2) by the Standard Short-term Rate in the seventies (column 3). This simulation provides an estimate of the counterfactual of what the change in the national Standard Short-term Rate would have been based on the shift in short-term job losers, if the Standard Short-term Rate for each state stayed at its 1975-76 value.[128] Based on this simulation, the national UI Standard Short-term Rate would have dropped by 0.5 points. The actual Standard Short-term Rate, however, dropped by 30.8 percentage points. Hence, based on this simulation, shifts in the state distribution of short-term job losers explained only a very small part of the decline in the Standard Short-term Rate from 1975-76 to 1981-83.

When we repeat this analysis for changes from the eighties to the nineties, we find more pronounced shifts in the distributions of short-term job losers.[129] Based on simple simulations, we find that this factor explains a larger portion of the changes in the Standard Short term Rate from the eighties to the nineties. Based on this simulation, the Standard Short-term Rate should have increased by 1.4 percent points from its 1980-83 level. This accounts for almost 60 percent of the 2.4 percent increase in the actual Standard Short-term Rate. Thus, in contrast to the changes in the national Standard Short-term Rate from 1975-76 to 1981-83, the change from 1981-83 to 1991-92 is largely accounted for by shifts in the state/regional distributions of unemployment.

The analysis presented in Appendix Exhibit E.9 is repeated for All Program Job Losers Rate, All Program Rate, and Standard Rate **Appendix Exhibits E.10- E.12.** In general, the pattern of results for these groups is the same as that described above. The one minor difference is that the simulated effect of changes in the state distribution of unemployed workers for the other recipiency rates from the eighties to the nineties does not explain a large portion of the fluctuations over this period. These results indicate that unemployed workers were slightly more likely to live in states with lower recipiency rates than short-term job losers.

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[128] Assumes that the proportion of continued claims in each state would have changed by a proportionate amount to job losers.

[129] The patterns of the change in the state/region distribution of short-term job losers from 1981-83 to 1991-92 (column 5) is much different than that which occurred from 1975-76 to 1981-83. The largest increase in the state/region distribution of short-term job losers occurred in California (2.7 percentage points) and New England (2.6 percentage points). Both of these states/regions had recipiency rates in 1983 that were higher than the national average (New England had the highest overall Standard Short-term Rate in the nation). The largest decrease in the state/region distribution of short-term job losers occurred in Minnesota, Iowa, etc. (1.8 percentage points) and Ohio (1.2 percentage points). Both of these states had recipiency rates slightly lower than the national average. These changes would suggest that the aggregate Standard Short-term Rate should have increased over the period. It is interesting to note, however, that the two states with the lowest recipiency rate in 1981-83 (Florida and Texas) had sizeable increases in the state distribution of job losers (1.9 and 1.4 percentage points).

The findings are consistent with the original Burtless and Saks results, but are opposite the more recent findings by Blank and Card. Blank and Card examined the characteristics of unemployed workers using data extracts from the March 1977 through 1987 CPS. They found that the percent of unemployed workers living in the Northeast fell from 27.1 percent in 1977 to 15.0 percent in 1987. They also found an increase in the percent of unemployed workers over this same period living in the South from 27.8 percent to 36.3 percent. They argue that this change in regional patterns had a large effect on the national Standard Short-term Rate primarily because the Standard Short-term Rates were traditionally higher over this period in the Northeast and lower in the South.

An apparent explanation for these differences is that the state distributions of unemployed workers are sensitive to the period of the analysis. Based on the tabulations in Appendix Exhibit E.8, the percent of unemployed workers living in the Northeast fell from 25.9 percent in 1975-76 to 21.6 percent in 1991-92. The percent of unemployed workers in the South rose from 27.1 percent in 1975-76 to 32.4 percent in 1991-92. While the general trends in the Northeast and South are similar in both analyses, the overall changes in the proportions are approximately double those in the Blank and Card analysis. If, however, single year comparisons are made from the seventies to the early eighties, the change in the distribution of the unemployed workers follows a similar pattern observed by Blank and Card. For example, using the distribution of short-term job losers as a proxy for all unemployed workers, the percent of short-term job losers in the Northeast dropped from 29.5 percent in 1976 to 19.8 percent in 1983 (see Appendix Exhibit E.9 for more details). Given the trends observed in Blank and Card, the percent of unemployed workers in the Northeast continued to fall through 1987. Hence, the period of analysis in the Blank and Card study covers a period of large decline in the proportion of unemployed workers in the Northeast. If the state distributions had such a large effect on the UI recipiency rate, it would be expected that the Standard Short-term Rate would have increased substantially in the 1990's, when there is a large shift in the proportion of unemployed workers in the Northeast. The Standard Short-term Rate over the period, however, did not increase in relative proportion to the change in state distributions of job losers.

One limitation of the above analysis is that it does not account for changes in the state Standard Short-term Rate that accompanied changes in the distribution of short term job losers over each period.[130] To determine if this limitation had a large effect on our results, we reran our simulations using the Standard Short-term Rate from 1981-83 as the basis of our comparisons for changes from the seventies to the eighties, rather than 1975-76. We find that only a slightly larger portion of the decline (1.8 percentage points) is explained. Even with this increase, this factor still only accounts for less than 6 percent of the decline in the Standard Short-term Rate over this period.

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[130] Changes in the Minnesota/Iowa region illustrate how the above analysis might understate the effect of changing state distributions of unemployed workers. From 1975-76 to 1981-83, the large increases in the regional distributions of unemployed workers in the Minnesota/Iowa region is accompanied by a decrease in the state Standard Short-term Rate of almost 37.8 percent. This decrease in the state recipiency rate was 11.4 percentage points higher than the national decrease in the Standard Short-term Rate. It is worth noting, however, that in some cases, the simulation will overstate the effects of changes in state Standard Short-term Rates. For example, in New York, which experienced one of the largest declines in state distribution of job losers from 1975-76 to 1981-83, the state Standard Short-term Rate fell by 34.4 percent, 8 percentage points higher than the national decrease in the Standard Short-term Rate.

3. Summary

The trends in the composition of unemployed workers suggests that while there are several changes in the demographic composition of the unemployed, there was not a sharp change in the composition in the early eighties that would explain the immediate decline in the Standard Short-term Rate during this period. Rather, there is a gradual change in the composition of unemployed workers from the mid-seventies to the early nineties. Some of these changes are indicative of a lower UI recipiency rate, such as the decline in manufacturing, though other changes, such as changes in the age distribution of unemployed workers are actually suggestive of a higher Standard Short-term Rate. The effects of specific factors, however, are difficult to disentangle because they are related.

The analysis of changes in the state distribution of unemployed workers indicates that while this factor most likely has an effect on changes in the UI recipiency rate, it calls into question how much of the immediate decline in the early eighties can be attributed to these changes. Given the relatively small changes in the state distributions of unemployed workers that occurred from the mid seventies to the early eighties, it is unlikely that this factor explained as much as 50 percent of the decline in the Standard Short-term Rate as attributed by Blank and Card (1991). Simple simulations indicate that almost none of the decline in the early eighties can be attributed to shifts in the state distributions of unemployed workers. This factor does, however, seem to explain a larger portion of the fluctuations in the Standard Short-term Rate from the mid-eighties to the early nineties. The probable reason for the difference in the findings is that Blank and Card only analyzed trends in the Standard Short-term Rate from 1977 to 1987-- a period of substantial regional shifts in the distribution of job losers from the Northeast to the Southern states. When a longer period is used in the analysis, the size of the regional shift from the Northeast decreases substantially.

A major contribution of this analysis is that it shows how sensitive some factors are to the period of analysis. Many of the previous analyses of the Standard Short-term Rate have analyzed trends over different periods. For example, Burtless and Saks (1984) analyzed Standard Short-term Rates from 1971 to 1986, whereas Blank and Card (1991) use data from 1977 to 1987.

F. Pooled Time-Series Model

The purpose of this analysis is to examine the sensitivity of the state Standard Short-term Rate to various factors. Originally, Burtless and Saks estimated a series of regressions to determine whether the characteristics or the geographic distribution of job losers with certain characteristics changed over time. They constructed their variables using a combination of administrative records and the annual March CPS estimates from 1974-1976 and 1980-1983 for twenty states/regions.

Below, a replication and an update of the original Burtless and Saks analysis are provided. The update includes data from the most recent recessionary period (1990 through 1992) and additional explanatory variables that were not included in the original Burtless and Saks analyses. The additional variables include state policy factors and other demographic characteristics of job losers. In the regressions that include state policy variables, the grouped regions are removed from the analysis. Additional equations are also estimated for alternative Standard Short-term Rate measures.

1. *Original Burtless and Saks Model*

Burtless and Saks estimated two equations using the same measure of the dependent variable. The dependent variable was a state/region measure of the rate of UI claimants to job losers who were unemployed less than 27 weeks (i.e., Standard Short-term Rate). The numerator was derived from March UI administrative records on regular program continued claimants. The denominator was derived from state/region CPS estimates. The state/regions are defined in the same manner as in the descriptive analysis above. In total, they constructed dependent and independent variables for 20 states/regions.

The explanatory variables in their first specification included state/region and year dummy variables. The estimated coefficients on the state/region variables represent the average fixed differences in claims for a particular state/region relative to the excluded category, which Burtless and Saks define as Pennsylvania. The estimated coefficients on the year variables represent the average fixed difference in claims for a particular year relative to the excluded category, which Burtless and Saks define as 1976.

Their second specification includes all the variables from the first specification plus categories of job losers whose unemployment was less than 27 weeks. The categories of job losers are based on definitions from the March CPS. The categories of short-term job losers include the proportion of those who:

- Are under 25 years old;

- Are over 25 years old and male;

- Were last employed in the Service, Finance, Insurance or Real Estate industries;

- Were last employed in Public Administration;

- Were last employed in Manufacturing, Construction, or Transportation; and

- Had no previous experience.[131]

Because state and year effects are included in the specification, these additional explanatory variables only capture within state variation in the Standard Short-term Rate.

2. *Replication*

The replication of the Burtless and Saks model is based on the available data from UI records and special CPS extracts from the BLS over the same period. Because the definition of short-term job losers is slightly different in the special BLS extracts than what was used by Burtless and Saks, it is not possible to exactly replicate their results. Nonetheless, based on the presumed differences described in the descriptive analysis, the results should be very similar. All of the

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[131] The excluded categories included the proportion of females over 25 years old and the proportion who were last employed in the wholesale or retail trade industries.

dependent and explanatory variables are constructed in the same fashion as described by Burtless and Saks.

The results from the original Burtless and Saks specifications are presented in **Appendix Exhibit E.13.** The estimates in the first column are based on the Burtless and Saks specification that includes just state/region and year variables. The estimates in the second column are based on the Burtless and Saks specification that includes all of the variables in the first column plus controls for the demographics and work characteristics of job losers. There are, however, two notable differences in this specification. First, unlike Burtless and Saks, the specification in column 2 does not include a control variable for no previous work experience because there are no job losers with any previous work experience in the BLS extract.[132] A second difference is that a control variable is included for individuals that were last employed in agriculture.[133] These small differences should not have a large effect on the results. For reference, the corresponding results from the original Burtless and Saks specifications appear in columns 3 and 4.

The pattern of results in the first column of Appendix Exhibit E.13 is almost identical to that in the original model (column 3). All of the estimated coefficients, with the minor exceptions of the 1974 and 1975 year effects, have the same sign as in the original model.[134] As in the original model, the largest coefficients on the year variables are for 1982 and 1983. Also, identical to the patterns in the original model, the largest coefficients on the state variables are for Texas and Florida. The pattern of results indicates that the small differences in the data used by Burtless and Saks and that from the BLS extracts do not substantially change any of the results. As Burtless and Saks note, the main result is that the coefficients of the calendar year variables indicate a large and significant decline in the Standard Short-term Rate between 1974-76 and 1980-83.

The patterns of results in the second column of Appendix Exhibit E.13 are also similar to the original model. All of the estimated coefficients on the demographic and work experience variables are insignificant. Burtless and Saks also found that all of the estimated coefficients on the demographic and work experience variables were insignificant, with the exception of the over 25 years old and male variable (column 4). This variable was positive and significant in their specification, whereas it is positive and insignificant in column 2. Interestingly, the estimated coefficients in the individual year effects changed very little when the compositional characteristics are added. This indicates that the majority of the decline in the Standard Short-term Rate in the early eighties is left unexplained when demographic and industry controls are included.

The conclusion of the results from Appendix Exhibit E.13 is that compositional changes of short-term job losers do not explain the majority of the decline in the Standard Short-term Rate. In fact, an F-test indicates that eleven compositional characteristics of job losers in column 2 are jointly insignificant (i.e., the specifications in columns 1 and 2 are not significantly different).

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[132] As a result, this category of work experience cannot be identified in the model.

[133] Burtless and Saks noted that the excluded category in this specification for industry of last employment was wholesale and retail trade, but there were no controls included in their specification for agriculture. Hence, these individuals were likely grouped together.

[134] As in the original model, however, the estimated coefficients on the 1974 and 1975 year dummies are not statistically different from that in 1976.

3. Alternative UI Recipiency Rates

Specifications similar to those in Appendix Exhibit E.13 are estimated in **Appendix Exhibit E.14** using alternative measures of the UI recipiency rate as the dependent variable. Specifically, we test the sensitivity of our results to the use of the All Programs Job Loser Rate and All Programs Rate. In later exhibits, we also test the sensitivity of our results to the Standard Rate.[135] Columns 1 and 2 contain the results for Standard Short-term Rate, which are identical to those reported in the first two columns of Appendix Exhibit E.13. Columns 3 and 4 contain econometric estimates using All Programs Job Loser Rate as the dependent variable. Because All Programs Job Loser Rate uses a sample of all job losers for the denominator, the demographic and industry control variables in column 4 reflect the characteristics of all job losers, rather than short-term job losers. Finally, columns 5 and 6 contain econometric estimates using All Programs Rate as the dependent variable. Because All Programs Rate uses a sample of all unemployed persons for the denominator, the demographic and industry control variables in column 6 reflect the characteristics of all unemployed persons.

Not surprisingly, the results indicate that there was a decline in each of the measures of the Standard Short-term Rate from the seventies to the eighties. In all six specifications, the largest negative coefficients on the year variables were from 1980-1983. In all specifications, the estimated coefficients for these years are statistically significantly different from zero, indicating a decline in the recipiency rate since 1976. For All Programs Job Loser Rate and All Programs Rate specifications, with one exception, the coefficients on the year variables for 1974 and 1975 are also negative and significant. This result indicates that a higher percentage of unemployed persons in 1976 were receiving benefits relative to the two previous years. This is most likely due to the expansion in benefits provided under supplemental programs-- extended benefits (EB), federal supplemental benefits (FSB), and special unemployment assistance (SUA).

The effects of demographic and industrial characteristics are somewhat stronger for the All Programs Job Loser Rate (column 4) and All Programs Rate (column 6) specifications than for the Standard Short-term Rate specification. An increase in the percentage of men over age 25 who were job losers and unemployed has a positive and statistically significant effect on both All Programs Job Loser Rate and All Programs Rate, respectively. This is consistent with the expectation that men over 25 have higher probabilities of applying for benefits relative to other demographic groups. This change does not explain any portion of the decline in the recipiency rate, however, because the proportion of men over age 25 actually increased slightly (approximately 2 percentage points for both groups) over this period. For All Programs Rate, an increase in the percent of unemployed persons who last worked in manufacturing, construction, or transportation also has a positive and significant effect. This result is consistent with expectations that unemployed former manufacturing and construction workers are more likely to become UI claimants. Given that the proportion of job losers in this group declined by approximately 3 percentage points from the seventies to the eighties, the estimated coefficient indicates that this factor explains less than 7 percent of the decline in All Programs Rate.

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[135] DOL requested that we add the Standard Rate to the major portions of our analyses. We have estimated additional equations including the Standard Rate, which we summarize in the text. In later exhibits that include alternative sets of control variables, we report the full set of results for the Standard Rate.

In results not shown, we also tested the sensitivity of various factors to the Standard Rate. We continue to find that the effects of various demographic factors are insignificant. One difference in our findings for the Standard Rate, however, is that the coefficients on the year dummy variables are not all negative and significant as in the analyses above. This occurs because the Standard Rate declined rapidly from 1974 through 1976. Hence, the difference between the Standard Rate in 1976 and later years is relatively small. If we use an alternative excluded year category in the seventies, such as 1974 or 1975, none of the results would substantively change from above.

One major problem of analyzing the effects of various factors on the Standard Rate, as well as the All Program Rate, is that the composition of unemployed workers changes depending on the severity of the recession. If controls are not included for changes in say, the proportion of job losers, the results from the pooled time series analysis can be misleading. For these reasons, we prefer to measure the effect of various factors on measures that include a "tighter" measure of the UI target population, such as short-term job losers (Standard Short-term Rate) or job losers (All Program Losers Rate). Nonetheless, none of our substantive results change when the Standard Rate or All Programs Rate is used.

4. Updated Data

In **Appendix Exhibit E.15**, we update the results from Appendix Exhibit E.14 for each of the three recipiency rates by adding data from 1990 through 1992. The explanatory variables are defined in the same fashion as in Appendix Exhibit E.14, except that three state dummy variables are added for 1990, 1991, and 1992.

The updated results are similar to those in Appendix Exhibit E.14. In every column, all of the year effects in each recipiency rate specification are negative and significant for all of the eighties and nineties dummy variables. This indicates that there was a general shift downward in all of the state Standard Short-term Rates during these periods relative to 1976, even after controlling for compositional characteristics of the unemployed. The magnitude of the shift was largest in 1982, 1983, and 1992 for the Standard Short-term Rate and All Programs Job Loser Rate. For the All Programs Rate, the largest shifts occurred in 1982, 1990, and 1992. The compositional characteristics for all recipiency rates generally have the expected sign but are insignificant. For the Standard Short-term Rate and All Programs Job Loser Rate, the effect of an increase in the proportion of job losers who worked at least 40 weeks was positive and significant. In addition, the coefficient on over 25 years old, male is significant in both All Programs Job Loser Rate and All Programs Rate specifications and the coefficient on manufacturing, construction, and transportation is positive and significant in the All Programs Rate specification. All else equal, if the only change over this period was in the proportion of males over the age of 25, then the All Program Job Loser Rate and All Program Rate would have risen. The changes in the proportion in manufacturing, construction, and transportation accounted for approximately 10 percent of the decline in All Programs Rate from 1974 to 1992.[136] These last findings are similar to those in Appendix Exhibit E.14.

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[136] Because of the collinearity between sex, industry, and age variables, alternative specifications to those that appeared in Appendix Exhibits E.14 and E.15 were estimated, but not reported, using fewer compositional controls. For example, these specifications were reestimated, except that only manufacturing and industry composition characteristics of the unemployed were included. The results from these specifications indicated

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The results from Exhibits VI.14 and VI.15 indicate that the compositional characteristics of the unemployed had a relatively small effect on changes in the UI recipiency rate, particularly in the large decline that occurred in the early eighties. The compositional characteristics have a larger effect when a longer period of data is used. This is not surprising given that the largest changes in the compositional characteristics occurred from the eighties to the nineties. Alternative specifications were estimated, but not reported, that included only the proportion in manufacturing and proportion in construction as the only compositional controls. Over the entire period, for all three recipiency specifications, the estimated effects on proportion unemployed in manufacturing were significant. When data are used from just 1974-1983, the estimated effect on these variables is much smaller. These results provide further evidence that the compositional characteristics have a larger effect when a longer period of data is used. Further, these results also indicate that it is difficult to disentangle some of the individual effects of industrial composition when other demographic variables are included in the model.

5. *Additional Explanatory Variables*

Because most of the additional explanatory variables are designed to capture state policy changes, only states that can be individually identified in all of the March CPS extracts are included in the analysis with additional explanatory variables. To increase the sample size of the pooled time-series estimates, two states that were originally grouped in the Burtless and Saks analysis, Connecticut and Massachusetts, are included.[137]   In **Appendix Exhibit E.16**, equations are estimated using only the 12 individually identified states in the CPS extracts. The results for all of the recipiency rate specifications are very similar to those that included the 20 state/regions in Appendix Exhibit E.15, though the estimated year effects across all specifications are generally smaller in magnitude. This indicates that the recipiency rate in these 12 states declined at a slower rate, on average, than in the grouped states. Nonetheless, the experiences in these 12 states can be used to generally represent the nation as a whole.

We tested several additional control variables from the previous literature. The additional variables include controls for industrial compositional characteristics of the unemployed and state policy changes. The additional variables are selected based on those used in the past literature. The controls included in the final model include:

- **Proportion in Manufacturing** - equal to the proportion of the denominator (i.e., short-term job losers, job losers, or unemployed) employed in the manufacturing industry;

- **Proportion in Construction** - equal to the proportion of the denominator (i.e., short-term job losers, job losers, or unemployed) employed in the construction industry;

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that the effect of changes in the proportion in manufacturing were much stronger when data was included from the longer period. Hence, while the above estimates only attribute a very small effect to industrial composition of the unemployed, these estimates might be somewhat confounded by collinearity.

[137] The main reason that these states were originally grouped was to increase the size of the estimate of job losers in the CPS. While ungrouping smaller states introduces the possibility of measurement error, this error will be included in the dependent variable. Hence, the estimated results will not be biased. Only measurement error in the explanatory variables will bias the results. Therefore, specifications that use explanatory variables based on these states (i.e., characteristics of job losers) are all tested to determine if the measurement error influences any of the coefficients. In all cases, measurement error was not determined to be a significant problem.

- **Separation Denial Rate** - equal to the number of separation issue denials divided by the number of contacts;

- **Non-Separation Denial Rate** - equal to the number of non-separation issue denials divided by the number of contacts;

- **Disqualifications for Quits** - equal to one if the state has a durational disqualification provision for persons who quit their last job;

- **Disqualifications for Discharges** - equal to one if the state has a durational disqualification provision for persons who were discharged from their last job;

- **Disqualifications for Work Refusals** - equal to one if the state has a durational disqualification provision for persons who refused suitable work opportunities;

- **Minimum Qualifying Wages** - minimum quarterly earnings required in the base period to be eligible for minimum UI benefits;

- **Uniform Duration** - a dummy variable equal to one if the minimum duration of benefits is equal to the maximum duration of benefits, zero otherwise;

- **Wage Replacement Rate** - equal to the state's wage replacement rate—the percent of the previous pre-tax wages that the UI benefit replaces; and

- **Earnings in two or more periods needed** - dummy variable equal to one if the state required one to have earnings in two or more periods to be eligible for UI benefits, zero otherwise.

In addition to these variables, controls are also included for state and year effects.

The results of these alternative specifications for each of the three recipiency rates are reported in **Appendix Exhibit E.17**. None of the additional variables are significant. Comparison of the year coefficients in Appendix Exhibits E.16 and E.17 indicates that the variables' coefficients only have a small effect on the Standard Short-term Rate. In fact, several of the year effects in the 1980s and 1990s in Appendix Exhibit E.17 are larger than the effects in corresponding columns of Appendix Exhibit E.16. The only significant policy variable is durational disqualifications for work refusals in the All Programs Rate specification (column 3), which, as expected, has a negative effect on the recipiency rate. This variable explains little of the decline, however, in All Programs Rate. These results indicate that the specific state variables included in previous analyses can explain only a small portion of the changes in the Standard Short-term Rate and explain none of the decline in the Standard Short-term Rate in the early eighties. This finding is consistent with Blank and Card's analysis of the effect of specific state policy factors.

Several other potential state policy variables from the previous literature were also tested in the model, but were insignificant. These variables include controls for average weekly benefit amounts, average duration, average covered employment, maximum quarterly benefits, maximum weekly benefits, minimum weekly benefits, federal taxation of benefits, and average employer tax. These variables were tested in several alternative specifications with different combinations of control variables. In all specifications, these variables were generally

insignificant, including specifications that tested the effect of one specific change without any other state policy or demographic controls.

One possible explanation for why the policy variables in Appendix Exhibit E.17 are all insignificant is that the number of changes observed in these specific variables over time is relatively small. It is possible, however, that these policy variables explain a large portion of the "cross-state" variation in the Standard Short-term Rate. A final set of specifications are reported in **Appendix Exhibit E.18** that include the same set of control variables as in Appendix Exhibit E.17, except that it drops the state fixed effects. When the state effects are dropped, several of the program variables have a significant effect. The separation denial rate, disqualification for quits, disqualifications for work refusals, uniform duration, and earnings in two periods have significant effects across all specifications. The only unexpected sign is for the disqualification for quits. This variable, however, is highly collinear with the disqualifications for work refusals, which has a negative sign and approximately the same point estimate. The wage replacement rate is positive and significant in the specifications for All Programs Job Loser Rate and All Program Rate, which is expected.

Unfortunately, as in the other specifications estimated in the previous literature without state fixed effects, it is not possible to determine whether these relationships are spurious or reflect actual policy effects across states. These variables might reflect the effects of other permanent state differences not included in the model rather than true policy effects. Further research is necessary to determine whether these policy effects are capturing true policy effects. We discuss how these cross-state effects could be estimated in an evaluation design option (see Chapter VI).

Attempts were made to capture the effects of the federal taxation of benefits, but it was determined that the pooled time-series framework could not accurately capture this variation.[138] The biggest problem in measuring this effect is data limitations. While the federal taxation of benefits represents a change that effected all states, its effects across states would likely differ.[139] Anderson and Meyer's (1997) analysis using individual-level data confirm this hypothesis. They showed that the inclusion of state specific earnings controls had a significant effect on the estimated magnitude of benefit taxation. Even if the effect of taxation could be assumed to be the same across all states, the pooled time-series model above would likely contain omitted variable bias because of the lack of adequate controls for state policy changes. One potential solution is to create dummy variables for each state during a period of large changes in administrative and policy changes. Unfortunately, it is not clear how to identify periods of large state administrative and policy changes. Further, even if such variables could be identified, these variables might partially reflect the effect of benefit taxation if the effects of benefit taxation vary by state. Therefore, it is not possible to separate the effects of the federal taxation of

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[138] To capture the effects of federal taxation of benefits, three dummy variables were included in the model. The first dummy variable equaled one in all periods following 1980 to capture the effect of the first federal taxation phase-in. The second dummy variable equaled one in all periods following 1982 to capture the second federal taxation period. The final dummy variable equaled one in from 1990 to 1992 to capture the final taxation phase-in in 1986. When these variables are included, however, the individual year effects must be excluded from the analysis. The two variables in the eighties were negative and significant, and the nineties dummy was positive and insignificant.

[139] For example, a state that contained UI recipients with higher incomes would be more effected than studies containing those with lower incomes.

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benefits from other policy changes in this model. Anderson and Meyer's model most likely represents the best methodology for estimating the effect of benefit taxation, though, as mentioned previously, there are several potential drawbacks of their strategy as well.

6. Summary

The findings from the pooled time-series estimates include the following:

- There was a significant decline in the Standard Short-term Rate in the eighties and nineties, relative to 1976;

- Differences in the estimates across alternative recipiency rates are relatively small;

- Changes in the composition of the unemployed explain a small portion of the changes in the Standard Short-term Rate. The effects of these compositional changes are stronger in the later time periods because of larger compositional changes. Because certain industry and demographic factors are related (e.g., sex and industry), it is difficult to disentangle effects associated with specific compositional characteristics;

- Changes in state policies identified in the previous literature explain a very small amount of the variation in state Standard Short-term Rates over time;

- The total effect of state policy and administrative changes could not be captured in a small number of variables. The heterogeneity of these changes across states might make it impossible to identify a group of variables that would capture the effect of all state administrative and policy changes; and

- Further research is needed on the potential effect of cross-state differences in policy factors on the recipiency rate.

7. Limitations

There are several limitations of the pooled time-series analysis. Some of these limitations are general limitations of pooled time-series models, whereas other limitations are specific to these particular specifications. These limitations include:

- A lack of continuous data for the non-recessionary periods: The estimated effects from the above models only reflect changes in state UI recipiency rates during recessionary periods. While these rates tend to be cyclical, differences in economic conditions of the seventies, eighties, and nineties might effect the results. Other studies have attempted to control for the business cycles including the total unemployment rate, but, as discussed in Appendix D, this variable is systematically related to the UI recipiency rate. It is possible that the estimated effects might be different in a non-recessionary period. It is worth noting though, even if non-recessionary period data were used, there still would have been a large decline in recipiency rate in the eighties and nineties, relative to the seventies;

- Limited time period of the estimates: Based on data from Wandner and Stengle (1997), from 1968 to 1996, the UI recipiency rate was at its highest point for all recipiency rates in 1976. The models above measure the effects of changes from this high point. In fact, the aggregate

analysis reveals that in periods following 1985, the UI recipiency rate was generally higher than those from 1980 to 1985. Some of the estimated effects of various factors are very sensitive to the time period chosen for the analysis. Another factor is that the estimated effects might change somewhat if data are used from a different part of the year. Claims tend to be high during the month of March because seasonal workers are collecting UI benefits. It is possible that the above results would change somewhat if another month was chosen. The estimated effects of certain policy variables are likely to be small, however, because the relative decline in the March UI recipiency rates reported above correspond closely with annual trends reported in Wandner and Stengle (1997);

- Relatively small number of observations: The relatively small number of observations makes it difficult to identify significant point estimates and limits the number of potential explanatory variables that can be included in the model. Some variables may be estimated with more precision if data were added, but additional data would not likely change any of our substantive results;

- Potential omitted state-level explanatory variables: Some of the estimated coefficients might be biased because certain variables, such as federal taxation of benefits, could not be included in the model.

- Measurement Error: It is likely that several of the variables used in this analysis, as well as in the previous literature contain measurement error. The measurement error is most severe in attempting to identify the effect of policy variables if they were implemented at different times and intensities across states.

G. Review of State Policy Changes

One major limitation of the specifications in the pooled time-series analysis is that it might not be possible to create a series of variables that capture the large number of changes. Based on the review of state policy changes in Appendix C, several states tightened their eligibility requirements from 1974 through 1983, but used different mechanisms. For example, some states simply lengthened their disqualification periods, while others changed benefits and work requirements. It is not possible to add variables to an econometric model with limited data points that account for all these changes. Further, even if enough variables could be included to capture all of the legislative changes that occurred, if the legislative changes were enforce to different degrees because of administrative changes, our estimates would contain serious measurement error. This is a very real possibility particularly in the eighties, given the federal changes in the loan requirements that might have caused the effects of several policies to vary across time periods. For example, states with duration disqualifications for a specific non-monetary issue (e.g., misconduct) may have enforced their policies differently depending upon their state trust fund balances.

A summary of several of the state policy and administrative changes, along with potential fiscal pressures that could influence these changes are compared with fluctuations in state/region Standard Short-term Rates in **Appendix Exhibit E.19**. Comparisons are made from the seventies to the eighties because the largest fluctuations in both state policies and the Standard Short-term Rate occurred over this period. Column 1 contains the percent decline in the state Standard Short-term Rate over this period. Column 2 highlights states that were identified in

Appendix C and Chapter III as "tightening" their eligibility requirements.[140]   Finally, column 3 highlights states that had "high cost multiples" of less than 0.5 between 1981 and 1983, to proxy for states that might have had fiscal problems with their state UI balances.[141]   Presumably states with "low high cost multiples" would have been under more fiscal pressure over this period to increase their state UI trust fund levels because of the changes in federal loan requirements.

The trends indicate that there is no one single policy or administrative change that could be perfectly tied to fluctuations in states Standard Short-term Rates:

- The trends in state UI policies provide some indication that tighter program policies might have had a significant effect on state Standard Short-term Rates. Four of the five states (excluding state/region categories) that experienced a decline in their state recipiency rate approximately equal to or greater than the national average tightened their state policies over this period. These states included Florida, North Carolina, Illinois, and Texas.[142] Florida had the largest percentage decline in state Standard Short-term Rate over this period;

- The trends in the "high cost multiples" provide mixed evidence that states under more financial pressure experienced disproportionate declines in state Standard Short-term Rates. From 1980 to 1983, Illinois and Pennsylvania had the two largest outstanding loan balances of all states. When outstanding state loan balances reached a historical maximum in 1983 (13 billion dollars), these two states accounted for approximately 37 percent of the national loan balance.[143]   While the decline in the Standard Short-term Rate in the state recipiency rate in Illinois was higher during this period than the national average (33.3 vs. 26.4 percent), the decline in Pennsylvania was lower actually lower (21.2 vs. 26.4 percent). Further, several of the states with low "high cost multiples" did not experience a decline in their Standard Short-term Rate that was larger than the national decline (e.g., New Jersey, Indiana, and Ohio). It is important to note that these findings do not discount the possibility that loan requirements had a significant effect on tighter UI policies in these states because all state Standard Short-term Rates declined over this period;

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[140] This column is not applicable to states that are grouped into regions (e.g., New England).

[141] A high cost multiple below 0.5 identifies states who had trust funds reserves that fell below sufficient standards to pay recession level benefits for less than half of the year. In states that had loans, the high cost multiple is 0.0.

[142] New York was the only state that did not tighten their eligibility requirements.

[143] For more details, see http://www.itsc.state.md.us/prog_info/ET/et394toc.html.

H. Exhibits

Exhibit XII.1: Aggregate Results Using the Standard Rate as the Dependent Variable from 1976 to 1983

	Original Burtless and Saks Aggregate Estimates from 1968 to 1983 **(1)**	**Aggregate Estimates from 1976 to 1983** **(2)**
Intercept	-0.001	0.020
	(0.02)	(0.040)
Proportion of the Unemployed who were Short-term job losers	1.085**	1.044**
	(0.049)	(0.106)
1980-83 Job Loser Unemployed Less than 27 Weeks Interaction	-0.105**	-0.104**
	(0.024)	(0.033)
1981-82 Job Loser Unemployed Less than 27 Weeks Interaction	-0.109**	-0.108**
	(0.032)	(0.035)
1982-83 Job Loser Unemployed Less than 27 Weeks Interaction	-0.056**	-0.062**
	(0.029)	(0.031)
R^2	0.90	0.84
N	64	32

** Indicates statistical significance at the 5 percent level.

Appendix Exhibit E.2: Aggregate Results Using the Standard Rate as the Dependent Variable from 1976 to 1992

	Aggregate Estimates From 1976 to 1992 (1)	Additional Demographic Variables (2)
Intercept	0.005	0.112
	(0.026)	(0.055)
Proportion of the Unemployed who were Short-term job losers	1.085**	0.405**
	(0.072)	(0.187)
1980 Job Loser Unemployed Less than 27 Weeks Interaction	-0.111**	-0.045
	(0.027)	(0.031)
1981 Job Loser Unemployed Less than 27 Weeks Interaction	-0.218**	-0.159**
	(0.026)	(0.027)
1982 Job Loser Unemployed Less than 27 Weeks Interaction	-0.272**	-0.172**
	(0.028)	(0.036)
1983 Job Loser Unemployed Less than 27 Weeks Interaction	-0.294**	-0.250**
	(0.027)	(0.024)
1984 Job Loser Unemployed Less than 27 Weeks Interaction	-0.349**	-0.300**
	(0.026)	(0.026)
1985 Job Loser Unemployed Less than 27 Weeks Interaction	-0.310**	-0.244**
	(0.027)	(0.027)
1986 Job Loser Unemployed Less than 27 Weeks Interaction	-0.297**	-0.218**
	(0.027)	(0.032)
1987 Job Loser Unemployed Less than 27 Weeks Interaction	-0.305**	-0.227**
	(0.026)	(0.035)
1988 Job Loser Unemployed Less than 27 Weeks Interaction	-0.272**	-0.198**
	(0.026)	(0.035)
1989 Job Loser Unemployed Less than 27 Weeks Interaction	-0.259**	-0.165**
	(0.027)	(0.037)
1990 Job Loser Unemployed Less than 27 Weeks Interaction	-0.242**	-0.130**
	(0.027)	(0.039)
1991 Job Loser Unemployed Less than 27 Weeks Interaction	-0.246**	-0.096
	(0.027)	(0.049)
1992 Job Loser Unemployed Less than 27 Weeks Interaction	-0.289**	-0.180**
	(0.027)	(0.042)
Percent Who Were Last Employed in Construction		0.394
		(0.361)
Percent Who Were Last Employed in Manufacturing	--	0.404**
		(0.195)
First Quarter	--	0.037**
		(0.011)
Second Quarter	--	0.010
		(0.006)
Third Quarter	--	0.0002
		(0.008)
R^2	0.91	0.94
N	68	68

** **Indicates statistical significance at the 5 percent level.**

Appendix Exhibit E.3: State Standard Short-term Rate Levels from 1975 through 1992

Variable	1975-76	1981-83	1991-92	Percent Change from 1975-76 to 1981-83	Percent Change from 1981-83 to 1991-92	Percent Change from 1975-76 to 1991-92
Region						
Nation	1.167	0.859	0.883	-26.4%	2.8%	-24.3%
Maryland, Virginia, D.C., etc.[144]	1.268	0.864	0.763	-31.9%	-11.7%	-39.9%
Florida	0.917	0.517	0.564	-43.6%	9.1%	-38.5%
Illinois	1.371	0.914	0.851	-33.3%	-7.0%	-37.9%
Colorado, Montana, etc. [145]	1.462	0.825	0.949	-43.6%	15.1%	-35.1%
Alabama, Mississippi	0.911	0.741	0.598	-18.6%	-19.3%	-34.3%
Arkansas, Louisiana, Oklahoma	1.123	0.841	0.763	-25.1%	-9.3%	-32.0%
Michigan, Wisconsin	1.196	0.876	0.832	-26.7%	-5.0%	-30.4%
Georgia, South Carolina	1.227	0.814	0.908	-33.6%	11.5%	-26.0%
Kentucky, Tennessee	1.089	0.801	0.812	-26.4%	1.3%	-25.4%
Minnesota, Iowa, etc [146]	1.356	0.844	1.015	-37.8%	20.3%	-25.1%
New England [147]	1.258	1.065	0.957	-15.4%	-10.1%	-23.9%
North Carolina	1.239	0.756	0.962	-39.0%	27.3%	-22.3%
New Jersey	1.165	1.013	0.918	-13.1%	-9.4%	-21.2%
Indiana	0.748	0.673	0.595	-9.9%	-11.7%	-20.5%
Washington, Arizona, Alaska, Hawaii	1.366	0.929	1.088	-32.0%	17.1%	-20.4%
Texas	0.852	0.629	0.686	-26.2%	9.0%	-19.5%
Pennsylvania	1.277	1.005	1.044	-21.2%	3.8%	-18.2%
New York	1.257	0.825	1.067	-34.4%	29.3%	-15.2%
California	1.113	0.967	0.994	-13.1%	2.8%	-10.6%
Ohio	0.868	0.822	0.818	-5.2%	-0.5%	-5.7%

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[144] Also includes West Virginia and Delaware.

[145] Also includes Idaho, Wyoming, New Mexico, Utah, Nevada, and Arizona.

[146] Also includes North Dakota, Kansas, South Dakota, Nebraska, and Missouri.

[147] Includes Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, and Vermont.

Appendix Exhibit E.4: State All Programs Job Loser Rate Levels from 1975 through 1992

Variable	1975-76	1981-83	1991-92	Percent Change from 1975-76 to 1981-83	Percent Change from 1981-83 to 1991-92	Percent Change from 1975-76 to 1991-92
Region						
Nation	1.251	0.788	0.729	-37.0%	-7.5%	-41.7%
Maryland, Virginia, D.C., etc.[148]	1.274	0.736	0.603	-42.2%	-18.0%	-52.7%
Florida	1.022	0.495	0.484	-51.6%	-2.1%	-52.6%
Illinois	1.375	0.855	0.685	-37.8%	-19.9%	-50.2%
Georgia, South Carolina	1.379	0.738	0.691	-46.5%	-6.4%	-49.9%
Alabama, Mississippi	1.058	0.707	0.531	-33.2%	-25.0%	-49.9%
Colorado, Montana, etc.[149]	1.603	0.792	0.82	-50.6%	3.5%	-48.9%
Kentucky, Tennessee	1.262	0.809	0.663	-35.9%	-18.1%	-47.5%
Arkansas, Louisiana, Oklahoma	1.233	0.797	0.648	-35.4%	-18.7%	-47.4%
New England [150]	1.321	0.935	0.698	-29.2%	-25.3%	-47.2%
Texas	1.039	0.593	0.565	-42.9%	-4.7%	-45.6%
New Jersey	1.269	0.996	0.705	-21.5%	-29.3%	-44.5%
Michigan, Wisconsin	1.289	0.77	0.718	-40.2%	-6.7%	-44.3%
Minnesota, Iowa, etc [151]	1.512	0.764	0.882	-49.5%	15.5%	-41.7%
Washington, Arizona, Alaska, Hawaii	1.583	0.871	0.954	-45.0%	9.5%	-39.8%
Indiana	0.828	0.61	0.514	-26.3%	-15.8%	-37.9%
New York	1.359	0.707	0.845	-48.0%	19.5%	-37.8%
North Carolina	1.208	0.716	0.825	-40.7%	15.2%	-31.7%
California	1.204	0.915	0.849	-24.0%	-7.2%	-29.5%
Pennsylvania	1.194	0.867	0.866	-27.4%	-0.1%	-27.5%
Ohio	0.906	0.752	0.679	-17.0%	-9.8%	-25.1%

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[148] Also includes West Virginia and Delaware.

[149] Also includes Idaho, Wyoming, New Mexico, Utah, Nevada, and Arizona.

[150] Includes Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, and Vermont.

[151] Also includes North Dakota, Kansas, South Dakota, Nebraska, and Missouri.

Appendix Exhibit E.5: State All Programs Rate Levels from 1975 through 1992

Variable	1975-76	1981-83	1991-92	Percent Change from 1975-76 to 1981-83	Percent Change from 1981-83 to 1991-92	Percent Change from 1975-76 to 1991-92
Region						
Nation	0.723	0.462	0.436	-36.1%	-5.6%	-39.7%
Florida	0.592	0.228	0.269	-61.5%	18.1%	-54.5%
Georgia, South Carolina	0.755	0.372	0.371	-50.7%	-0.4%	-50.9%
Kentucky, Tennessee	0.77	0.467	0.402	-39.3%	-13.9%	-47.8%
Illinois	0.815	0.532	0.432	-34.7%	-18.9%	-47.1%
Arkansas, Louisiana, Oklahoma	0.64	0.454	0.344	-29.1%	-24.3%	-46.3%
Alabama, Mississippi	0.585	0.448	0.326	-23.4%	-27.1%	-44.2%
Maryland, Virginia, D.C., etc.[152]	0.647	0.394	0.366	-39.0%	-7.2%	-43.4%
Minnesota, Iowa, etc.[153]	0.834	0.463	0.48	-44.4%	3.5%	-42.5%
Colorado, Montana, etc.[154]	0.684	0.42	0.394	-38.7%	-6.0%	-42.4%
Michigan, Wisconsin	0.764	0.488	0.459	-36.2%	-5.9%	-39.9%
New York	0.88	0.416	0.531	-52.8%	27.9%	-39.6%
Texas	0.433	0.264	0.268	-39.1%	1.6%	-38.1%
Indiana	0.521	0.396	0.325	-24.0%	-17.9%	-37.6%
New England[155]	0.811	0.526	0.507	-35.1%	-3.5%	-37.4%
New Jersey	0.84	0.582	0.528	-30.7%	-9.3%	-37.2%
North Carolina	0.721	0.411	0.46	-43.0%	11.8%	-36.3%
Washington, Arizona, Alaska, Hawaii	0.772	0.523	0.508	-32.2%	-2.9%	-34.2%
Pennsylvania	0.821	0.576	0.551	-29.8%	-4.4%	-32.9%
Ohio	0.547	0.501	0.402	-8.5%	-19.7%	-26.6%
California	0.679	0.539	0.527	-20.7%	-2.2%	-22.4%

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[152] Also includes West Virginia and Delaware.

[153] Also includes North Dakota, Kansas, South Dakota, Nebraska, and Missouri.

[154] Also includes Idaho, Wyoming, New Mexico, Utah, Nevada, and Arizona.

[155] Includes Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, and Vermont.

Appendix Exhibit E.6: State Standard Rate Levels from 1975 through 1992

Variable	1975-76	1981-83	1991-92	Percent Change from 1975-76 to 1981-83	Percent Change from 1981-83 to 1991-92	Percent Change from 1975-76 to 1991-92
Region						
Nation	0.555	0.393	0.435	-29.2%	10.7%	-21.6%
Georgia, South Carolina	0.589	0.331	0.371	-43.80%	12.10%	-37.00%
Florida	0.425	0.211	0.269	-50.40%	27.50%	-36.70%
Illinois	0.657	0.437	0.432	-33.50%	-1.10%	-34.20%
Kentucky, Tennessee	0.603	0.385	0.402	-36.20%	4.40%	-33.30%
Arkansas, Louisiana, Oklahoma	0.501	0.396	0.344	-21.00%	-13.10%	-31.30%
Maryland, Virginia, D.C., etc.	0.532	0.357	0.366	-32.90%	2.50%	-31.20%
Alabama, Mississippi	0.458	0.354	0.326	-22.70%	-7.90%	-28.80%
Colorado, Montana, etc.	0.548	0.373	0.394	-31.90%	5.60%	-28.10%
Minnesota, Iowa, etc	0.662	0.412	0.479	-37.80%	16.30%	-27.60%
North Carolina	0.604	0.363	0.46	-39.90%	26.70%	-23.80%
Michigan, Wisconsin	0.596	0.383	0.458	-35.70%	19.60%	-23.20%
Indiana	0.402	0.302	0.325	-24.90%	7.60%	-19.20%
Pennsylvania	0.673	0.478	0.551	-29.00%	15.30%	-18.10%
Washington, Arizona, Alaska, Hawaii	0.609	0.437	0.504	-28.20%	15.30%	-17.20%
New England	0.592	0.483	0.498	-18.40%	3.10%	-15.90%
New York	0.62	0.396	0.531	-36.10%	34.10%	-14.40%
Texas	0.309	0.243	0.268	-21.40%	10.30%	-13.30%
New Jersey	0.577	0.482	0.528	-16.50%	9.50%	-8.50%
Ohio	0.439	0.382	0.402	-13.00%	5.20%	-8.40%
California	0.517	0.462	0.527	-10.60%	14.10%	1.90%

Appendix Exhibit E.7: Characteristics of Short-term Job Losers from 1975 through 1992

Variable	1975	1976	1981	1982	1983	1991	1992	1975-76	1981-83	1991-92
Age Distribution										
16-24	34.2	35.0	34.3	30.6	28.2	20.3	20.7	34.5	30.7	20.5
25-34	25.8	26.5	29.3	33.1	34.7	34.1	33.0	26.1	32.7	33.5
35-44	14.7	13.2	16.5	16.1	16.9	24.3	23.6	14.1	16.5	23.9
45-54	15.2	13.3	10.5	11.5	11.6	13.4	14.1	14.4	11.3	13.8
55-64	8.5	9.6	8.4	7.9	8.0	7.2	7.7	9.0	8.1	7.4
65+	1.6	2.5	1.0	0.9	0.7	0.9	0.9	2.0	0.8	0.9
Age-Sex										
Under age 25	34.2	35.0	34.3	30.6	28.2	20.3	20.7	34.5	30.7	20.5
Males 25+	45.3	44.9	43.9	47.1	50.8	55.5	54.6	45.1	47.7	55.1
Females 25+	20.5	20.1	21.8	22.3	21.0	24.3	24.7	20.4	21.7	24.5
Marital Status										
Married men	41.1	38.0	33.0	33.8	35.3	30.5	31.4	39.9	34.1	31.0
Unmarried men	29.1	31.2	35.5	35.2	35.4	38.7	38.0	30.0	35.3	38.4
Married women	17.4	15.1	14.6	15.6	13.3	14.2	13.0	16.5	14.5	13.6
Unmarried women	12.4	15.7	16.9	15.5	16.1	16.6	17.6	13.7	16.1	17.1
Region										
Northeast	25.3	29.5	22.8	20.6	19.8	23.3	22.6	27.0	20.9	22.9
North Central	30.5	25.3	30.8	31.6	29.6	26.9	23.7	28.4	30.7	25.3
South	27.3	24.2	26.4	27.6	29.0	30.1	29.9	26.0	27.8	30.0
West	16.8	21.1	20.0	20.2	21.6	19.7	23.9	18.5	20.7	21.8
Industry										
Agriculture & No Experience	2.7	3.6	3.8	3.0	4.1	4.6	4.0	3.1	3.6	4.2
Mining	0.5	0.8	0.9	1.4	2.8	0.9	0.9	0.6	1.8	0.9
Construction	18.4	21.0	22.3	19.3	18.9	19.2	20.1	19.4	19.9	19.6
Mfg. Durable	28.8	18.9	17.4	20.6	16.8	17.5	14.0	24.9	18.4	15.6
Mfg. Non-durable	16.0	9.9	12.0	12.8	13.6	8.4	8.1	13.6	12.9	8.3
Transportation	5.5	4.3	6.3	4.5	5.8	6.2	6.5	5.0	5.4	6.3
Trade	15.1	21.6	17.7	19.6	17.9	18.8	20.9	17.7	18.5	19.9
Finance	2.0	1.7	2.2	1.9	2.1	3.3	3.8	1.9	2.0	3.6
Services	9.8	15.5	14.7	14.6	16.6	19.4	20.4	12.1	15.4	20.0
Public Admin	1.1	2.7	2.7	2.3	1.5	1.8	1.5	1.8	2.1	1.7

Appendix Exhibit E.7 (continued): Characteristics of Short-term Job Losers from 1975 through 1992

Variable	1975	1976	1981	1982	1983	1991	1992	1975-76	1981-83	1991-92
Weeks worked last year										
0	3.8	5.6	6.1	5.7	8.1	8.2	14.1	4.5	6.7	11.3
1 to 13	7.3	10.6	9.9	9.1	10.7	8.6	12.0	8.6	9.9	10.4
14 to 26	15.2	21.6	19.7	18.5	20.1	16.6	18.2	17.8	19.4	17.4
27 to 39	17.6	23.4	21.1	20.4	20.7	18.1	17.1	19.9	20.7	17.5
40 to 47	16.1	13.2	15.1	16.3	14.5	13.9	12.6	14.9	15.3	13.2
48 to 49	5.6	4.4	5.0	4.9	4.0	5.1	4.2	5.1	4.6	4.7
50 to 52	34.5	21.2	23.2	25.1	21.9	29.6	21.9	29.2	23.4	25.5
Sample Size										
Unweighted Sample	2,776	1,909	2,848	3,626	3,678	2,834	2,767	4,685	10,152	5,601
Burtless and Saks Sample	2,781	1,961	2,932	3,698	3,758	--	--	4,742	10,388	--

Appendix Exhibit E.8: Characteristics of Short-Term Job Losers, Job Losers, and Unemployed Workers from 1975 through 1992

	Short-term job losers			Job Losers			Unemployed		
Variable	**1975-76**	**1981-83**	**1991-92**	**1975-76**	**1981-83**	**1991-92**	**1975-76**	**1981-83**	**1991-92**
Age Distribution									
16-24	34.5	30.7	20.5	32.6	28.3	18.5	43.9	39.8	29.4
25-34	26.1	32.7	33.5	25.6	33.3	32.6	22.4	28.9	29.6
35-44	14.1	16.5	23.9	14.3	17.1	24.4	12.3	14.5	21.2
45-54	14.4	11.3	13.8	15.2	11.9	15.0	11.6	9.4	12.1
55-64	9.0	8.1	7.4	10.1	8.5	8.4	7.6	6.4	6.6
65+	2.0	0.8	0.9	2.1	0.9	1.0	2.2	1.0	1.2
Age-Sex									
Under age 25	34.5	30.7	20.5	32.6	28.3	18.5	43.9	39.8	29.4
Males 25+	45.1	47.7	55.1	45.8	50.0	56.6	32.9	36.5	43.4
Females 25+	20.4	21.7	24.5	21.7	21.7	24.9	23.2	23.7	27.2
Marital Status									
Married men	39.9	34.1	31.0	38.8	35.0	30.9	27.2	24.7	23.2
Unmarried men	30.0	35.3	38.4	30.2	35.4	38.8	30.9	35.6	38.4
Married women	16.5	14.5	13.6	17.3	14.1	13.6	21.1	16.7	16.1
Unmarried women	13.7	16.1	17.1	13.8	15.5	16.7	20.9	23.1	22.3
Region									
Northeast	27.0	20.9	22.9	29.1	20.8	24.5	25.9	20.2	21.6
North Central	28.4	30.7	25.3	27.7	32.8	24.6	27.1	30.4	24.3
South	26.0	27.8	30.0	25.2	26.5	29.9	27.1	29.3	32.4
West	18.5	20.7	21.8	18.0	19.8	20.9	19.9	20.1	21.8
Industry									
Agriculture & No Experience	3.1	3.6	4.2	2.7	3.1	4.2	11.8	13.2	10.9
Mining	0.6	1.8	0.9	0.6	1.8	0.9	0.6	1.3	0.7
Construction	19.4	19.9	19.6	18.4	18.4	20.6	13.1	12.9	14.5
Mfg. Durable	24.9	18.4	15.6	25.1	20.8	19.7	17.8	14.9	11.3
Mfg. Non-durable	13.6	12.9	8.3	13.9	12.5	11.9	11.2	10.2	7.0
Transportation	5.0	5.4	6.3	4.9	5.5	4.9	3.8	4.3	5.2
Trade	17.7	18.5	19.9	17.6	17.6	18.1	20.3	19.5	22.7
Finance	1.9	2.0	3.6	2.2	2.1	2.5	2.7	2.5	3.5
Services	12.1	15.4	20.0	12.9	15.9	15.5	16.6	18.5	22.3
Public Admin	1.8	2.1	1.7	1.9	2.2	2.1	2.3	2.7	1.9

Appendix Exhibit E.8 (continued):
Characteristics of Short-Term Job Losers, Job Losers, and Unemployed Workers
from 1975 through 1992

Variable	Short-term job losers			Job Losers			Unemployed		
	1975-76	**1981-83**	**1991-92**	**1975-76**	**1981-83**	**1991-92**	**1975-76**	**1981-83**	**1991-92**
Weeks worked last year									
0	4.5	6.7	11.3	9.0	12.3	11.3	21.3	24.0	21.3
1 to 13	8.6	9.9	10.4	11.3	12.7	10.4	15.1	16.3	14.1
14 to 26	17.8	19.4	17.4	18.8	20.6	17.4	17.0	17.8	16.3
27 to 39	19.9	20.7	17.5	19.0	18.9	17.5	15.3	14.9	14.5
40 to 47	14.9	15.3	13.2	12.7	12.3	13.2	9.2	9.3	10.1
48 to 49	5.1	4.6	4.7	4.3	3.6	4.7	3.1	2.6	3.4
50 to 52	29.2	23.4	25.5	25.1	19.6	25.5	19.0	15.1	20.4
Sample Size									
Unweighted Sample	4,685	10,152	5,601	5,667	12,725	6,797	9,840	21,917	11,336
Burtless and Saks Sample	4,742	10,388	--	--	--	--	--	--	--

Appendix Exhibit E.9:
Simulations of the Effect of Changes in the State Distributions of Short-Term Job losers on the Standard Short-term Rate from 1975 through 1992

Variable	State Level Concentration 1975-76 (1)	Change between 1975-76 and 1981-83 (2)	Standard Short-term Rate for 1975-76 (3)	Column 2 x Column 3 (4)	Change between 1981-83 and 1991-92 (5)	Standard Short-term Rate for 1981-83 (6)	Column 5 x Column 6 (7)
Region							
California	0.117	-0.002	1.113	-0.003	0.027	0.967	0.026
Florida	0.038	-0.006	0.917	-0.006	0.019	0.517	0.010
Illinois	0.047	0.013	1.371	0.018	-0.008	0.914	-0.008
Michigan, Wisconsin	0.087	0.001	1.196	0.001	-0.010	0.876	-0.009
New Jersey	0.046	-0.013	1.165	-0.015	0.005	1.013	0.005
New York	0.089	-0.015	1.257	-0.019	-0.004	0.825	-0.003
North Carolina	0.027	-0.001	1.239	-0.001	-0.005	0.756	-0.004
Ohio	0.063	-0.005	0.868	-0.004	-0.012	0.822	-0.010
Pennsylvania	0.069	-0.017	1.194	-0.020	0.006	1.044	0.007
Texas	0.028	0.011	0.852	0.009	0.014	0.629	0.009
New England[156]	0.072	-0.028	1.258	-0.035	0.026	1.065	0.028
Indiana	0.034	-0.004	0.748	-0.003	-0.006	0.673	-0.004
Minnesota, Iowa, etc[157]	0.053	0.017	1.356	0.023	-0.018	0.844	-0.015
Maryland, Virginia, D.C., etc. [158]	0.038	0.008	1.268	0.010	0.009	0.864	0.008
Georgia, South Carolina	0.034	-0.005	1.267	-0.006	-0.001	0.814	0.000

[156] Includes Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, and Vermont.

[157] Also includes North Dakota, Kansas, South Dakota, Nebraska, and Missouri.

[158] Also includes West Virginia and Delaware.

Appendix Exhibit E.9: (continued)
Simulations of the Effect of Changes in the State Distributions of Short-Term Job losers on the Standard Short-term Rate
from 1975 through 1992

Variable	State Level Concentration 1975-76 (1)	Change between 1975-76 and 1981-83 (2)	Standard Short-term Rate for 1975-76 (3)	Column 2 X Column 3 (4)	Change between 1981-83 and 1991-92 (5)	Standard Short-term Rate for 1981-83 (6)	Column 5 x Column 6 (7)
Region							
Kentucky, Tennessee	0.035	0.005	1.089	0.005	-0.007	0.801	-0.006
Alabama, Mississippi	0.028	0.003	0.911	0.002	-0.001	0.741	-0.001
Arkansas, Louisiana, Oklahoma	0.031	0.004	1.123	0.004	-0.005	0.841	-0.004
Colorado, Montana, etc. [159]	0.031	0.016	1.462	0.024	-0.009	0.825	-0.007
Washington, Arizona, Alaska, Hawaii	0.037	0.008	1.366	0.010	-0.007	0.929	-0.006
Overall Totals			Standard Short-term Rate for 1975-76	Change in UI Recipiency Rate from 1975-76 to 1981-83		Standard Short-term Rate for 1981-83	Change in UI Recipiency Rate from 1981-83 to 1991-92
Simulated Totals[160]	--	--	--	-0.005	--	--	0.014
Actual Standard Short-term Rate	--	--	1.167	-0.308	--	0.859	0.024

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[159] Also includes Idaho, Wyoming, New Mexico, Utah, Nevada, and Arizona.

[160] For the simulation, the change in the state proportion of short-term job losers is multiplied by the UI Recipiency rate in a specified year. This total represents what the effect on the national UI recipiency rate would have been given only the state change in the proportion of short-term job losers.

Appendix Exhibit E.10:
Simulations of the Effect of Changes in the State Distributions of Job losers on the All Program Job Losers Rate
from 1975 through 1992

Variable	State Level concentration 1975-76 (1)	Change between 1975-76 and 1981-83 (2)	Recipiency Rate for 1975-76 (3)	Column 2 x Column 3 (4)	Change between 1981-83 and 1991-92 (5)	Recipiency Rate for 1981-83 (6)	Column 5 x Column 6 (7)
Region							
California	0.117	-0.007	1.204	-0.008	0.026	0.915	0.024
Florida	0.039	-0.011	1.022	-0.011	0.020	0.495	0.010
Illinois	0.048	0.013	1.375	0.018	-0.008	0.855	-0.007
Michigan, Wisconsin	0.085	0.014	1.289	0.019	-0.025	0.770	-0.019
New Jersey	0.050	-0.019	1.269	-0.024	0.009	0.996	0.009
New York	0.096	-0.025	1.359	-0.034	0.002	0.707	0.002
North Carolina	0.028	-0.003	1.208	-0.004	-0.004	0.716	-0.003
Ohio	0.062	0.003	0.906	0.003	-0.019	0.752	-0.015
Pennsylvania	0.069	-0.005	1.194	-0.006	-0.012	0.867	-0.011
Texas	0.026	0.009	1.039	0.009	0.018	0.593	0.010
New England[161]	0.077	-0.034	1.321	-0.045	0.038	0.935	0.035
Indiana	0.033	0.001	0.828	0.001	-0.011	0.610	-0.006
Minnesota, Iowa, etc[162]	0.050	0.019	1.512	0.028	-0.019	0.764	-0.014
Maryland, Virginia, D.C., etc. [163]	0.038	0.009	1.274	0.011	0.011	0.736	0.008
Georgia, South Carolina	0.033	-0.005	1.379	-0.006	0.003	0.738	0.002

[161] Includes Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, and Vermont.

[162] Also includes North Dakota, Kansas, South Dakota, Nebraska, and Missouri

[163] Also includes West Virginia and Delaware.

Appendix Exhibit E.10: (continued):
Simulations of the Effect of Changes in the State Distributions of Job losers on the All Program Job Losers Rate
from 1975 through 1992

Variable	State Level concentration 1975-76 (1)	Change between 1975- 76 and 1981-83 (2)	Recipiency Rate for 1975-76 (3)	Column 2 x Column 3 (4)	Change between 1981- 83 and 1991-92 (5)	Recipiency Rate for 1981-83 (6)	Column 7 x Column 8 (7)
Region							
Kentucky, Tennessee	0.032	0.005	1.263	0.007	-0.004	0.809	-0.004
Alabama, Mississippi	0.025	0.006	1.058	0.007	-0.005	0.707	-0.003
Arkansas, Louisiana, Oklahoma	0.030	0.003	1.233	0.004	-0.004	0.797	-0.003
Colorado, Montana, etc. [164]	0.029	0.014	1.603	0.023	-0.006	0.792	-0.005
Washington, Arizona, Alaska, Hawaii	0.033	0.011	1.583	0.018	-0.009	0.871	-0.008
Overall Totals			**Recipiency Rate for 1975-76**	**Change in UI Recipiency Rate from 1975-76 to 1981-83**		**Recipiency Rate for 1981-83**	**Change in UI Recipiency Rate from 1981-83 to 1991-92**
Simulated Totals[165]	--	--	--	0.009	--	--	0.002
All Programs Job Loser Rate	--	--	1.251	-0.462	--	0.788	-0.059

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[164] Also includes Idaho, Wyoming, New Mexico, Utah, Nevada, and Arizona.

[165] For the simulation, the change in the state proportion of job losers unemployed less than 27 weeks is multiplied by the UI recipiency rate in a specified year. This total represents what the effect on the national UI recipiency rate would have been given only the state change in the proportion of job losers unemployed less than 27 weeks.

Appendix Exhibit E.11:
Simulations of the Effect of Changes in the State Distributions of Unemployed Workers on the All Program Rate
from 1975 through 1992

Variable	State Level concentration 1975-76 (1)	Change between 1975- 76 and 1981-83 (2)	Recipiency Rate for 1975-76 (3)	Column 2 x Column 3 (4)	Change between 1981- 83 and 1991- 92 (5)	Recipiency Rate for 1981-83 (6)	Column 5 x Column 6 (7)
Region							
California	0.120	-0.010	0.679	-0.007	0.021	0.539	0.012
Florida	0.039	-0.003	0.592	-0.002	0.016	0.228	0.004
Illinois	0.046	0.011	0.815	0.009	-0.007	0.532	-0.004
Michigan, Wisconsin	0.083	0.009	0.764	0.007	-0.022	0.488	-0.011
New Jersey	0.044	-0.013	0.840	-0.011	0.001	0.581	0.000
New York	0.086	-0.015	0.880	-0.013	-0.001	0.416	0.000
North Carolina	0.027	-0.002	0.721	-0.001	-0.003	0.411	-0.001
Ohio	0.060	-0.002	0.547	-0.001	-0.011	0.501	-0.006
Pennsylvania	0.058	-0.001	0.821	-0.001	-0.008	0.576	-0.004
Texas	0.036	0.010	0.433	0.004	0.020	0.264	0.005
New England[166]	0.072	-0.028	0.811	-0.023	0.022	0.526	0.011
Indiana	0.030	0.001	0.521	0.000	-0.009	0.396	-0.003
Minnesota, Iowa, etc[167]	0.052	0.014	0.834	0.012	-0.011	0.463	-0.005
Maryland, Virginia, D.C., etc. [168]	0.043	0.008	0.647	0.005	0.005	0.394	0.002
Georgia, South Carolina	0.035	-0.002	0.755	-0.001	0.002	0.372	0.001

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[166] Includes Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, and Vermont.

[167] Also includes North Dakota, Kansas, South Dakota, Nebraska, and Missouri

[168] Also includes West Virginia and Delaware.

Appendix Exhibit E.11: (continued):
Simulations of the Effect of Changes in the State Distributions of Unemployed Workers on the All Program Rate
from 1975 through 1992

Variable	State Level concentration 1975-76 (1)	Change between 1975- 76 and 1981-83 (2)	Recipiency Rate for 1975-76 (3)	Column 2 x Column 3 (4)	Change between 1981- 83 and 1991-92 (5)	Recipiency Rate for 1981-83 (6)	Column 5 x Column 6 (7)
Region							
Kentucky, Tennessee	0.030	0.008	0.770	0.006	-0.005	0.467	-0.003
Alabama, Mississippi	0.027	0.003	0.585	0.002	-0.003	0.448	-0.001
Arkansas, Louisiana, Oklahoma	0.033	0.001	0.640	0.000	-0.001	0.454	-0.001
Colorado, Montana, etc. [169]	0.039	0.008	0.684	0.006	-0.002	0.420	-0.001
Washington, Arizona, Alaska, Hawaii	0.040	0.004	0.772	0.003	-0.003	0.523	-0.002
Overall Totals			**Recipiency Rate for 1975-76**	**Change in UI Recipiency Rate from 1975-76 to 1981-83**		**Recipiency Rate for 1981-83**	**Change in UI Recipiency Rate from 1981-83 to 1991-92**
Simulated Totals[170]	--	--	--	-0.006		--	-0.007
All Program Rate	--	--	0.723	-0.261		0.462	-0.026

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[169] Also includes Idaho, Wyoming, New Mexico, Utah, Nevada, and Arizona.

[170] For the simulation, the change in the state proportion of job losers unemployed less than 27 weeks is multiplied by the UI recipiency rate in a specified year. This total represents what the effect on the national UI recipiency rate would have been given only the state change in the proportion of job losers unemployed less than 27 weeks.

Appendix Exhibit E.12:
Simulations of the Effect of Changes in the State Distributions of Unemployed Workers on the Standard Rate
from 1975 through 1992

Variable	State Level concentration 1975-76 (1)	Change between 1975-76 and 1981-83 (2)	Recipiency Rate for 1975-76 (3)	Column 2 x Column 3 (4)	Change between 1981-83 and 1991-92 (5)	Recipiency Rate for 1981-83 (6)	Column 5 x Column 6 (7)
Region							
California	0.120	-0.010	0.517	-0.005	0.021	0.462	0.01
Florida	0.039	-0.003	0.425	-0.001	0.016	0.211	0.003
Illinois	0.046	0.011	0.657	0.007	-0.007	0.437	-0.003
Michigan, Wisconsin	0.083	0.009	0.596	0.005	-0.022	0.383	-0.008
New Jersey	0.044	-0.013	0.577	-0.008	0.001	0.482	0.000
New York	0.086	-0.015	0.620	-0.009	-0.001	0.396	0.000
North Carolina	0.027	-0.002	0.604	-0.001	-0.003	0.363	-0.001
Ohio	0.060	-0.002	0.439	-0.001	-0.011	0.382	-0.004
Pennsylvania	0.058	-0.001	0.673	-0.001	-0.008	0.478	-0.004
Texas	0.036	0.010	0.309	0.003	0.020	0.243	0.005
New England[171]	0.072	-0.028	0.592	-0.017	0.022	0.483	0.011
Indiana	0.030	0.001	0.402	0	-0.009	0.302	-0.003
Minnesota, Iowa, etc[172]	0.052	0.014	0.662	0.009	-0.011	0.412	-0.005
Maryland, Virginia, D.C., etc. [173]	0.043	0.008	0.532	0.004	0.005	0.357	0.002
Georgia, South Carolina	0.035	-0.002	0.589	-0.001	0.002	0.331	0.001

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[171] Includes Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, and Vermont.

[172] Also includes North Dakota, Kansas, South Dakota, Nebraska, and Missouri.

[173] Also includes West Virginia and Delaware.

Appendix Exhibit E.12: (continued):
Simulations of the Effect of Changes in the State Distributions of Unemployed Workers on the Standard Rate
from 1975 through 1992

Variable	State Level concentration 1975-76 (1)	Change between 1975-76 and 1981-83 (2)	Recipiency Rate for 1975-76 (3)	Column 2 X Column 3 (4)	Change between 1981-83 and 1991-92 (5)	Recipiency Rate for 1981-83 (6)	Column 5 x Column 6 (7)
Region							
Kentucky, Tennessee	0.030	0.008	0.603	0.005	-0.005	0.385	-0.002
Alabama, Mississippi	0.027	0.003	0.458	0.001	-0.003	0.354	-0.001
Arkansas, Louisiana, Oklahoma	0.033	0.001	0.501	0.001	-0.001	0.396	0.000
Colorado, Montana, etc. [174]	0.039	0.008	0.548	0.004	-0.002	0.373	-0.001
Washington, Arizona, Alaska, Hawaii	0.040	0.004	0.609	0.002	-0.003	0.437	-0.001
Overall Totals			Recipiency Rate for 1975-76	Change in UI Recipiency Rate from 1975-76 to 1981-83		Recipiency Rate for 1981-83	Change in UI Recipiency Rate from 1981-83 to 1991-92
Simulated Totals[175]	--	--	--	-0.008	--	--	0.005
Standard Rate	--	--	0.555	-0. 162	--	0.393	0.042

[174] Also includes Idaho, Wyoming, New Mexico, Utah, Nevada, and Arizona.

[175] For the simulation, the change in the state proportion of job losers unemployed less than 27 weeks is multiplied by the UI Recipiency rate in a specified year. This total represents what the effect on the national UI recipiency rate would have been given only the state change in the proportion of job losers unemployed less than 27 weeks.

Appendix Exhibit E.13: Regression Results from the Original Burtless and Saks Specification Using Standard Short-term Rate as the Dependent Variable[176]

Variable	Estimated Results		Original Burtless and Saks Results[177]	
	(1)	(2)	(3)	(4)
Intercept	1.376	0.960	1.27	1.10
Proportion of Job Losers in Category[178]				
Under 25 years Old	--	0.528	--	.081
	--	(0.376)	--	(0.390)
Over 25 Years Old, Male	--	0.562	--	0.938**
	--	(0.347)	--	(0.407)
Industry of Last Employment[179]				
Service, Finance, Insurance, Real Estate	--	0.095	--	-0.056
	--	(0.491)	--	(0.472)
Public Administration	--	-0.363	--	-2.10
	--	(0.941)	--	(1.47)
Manufacturing, Construction, Transportation	--	-0.079	--	-0.092
	--	(0.399)	--	(0.338)
No Previous Experience	--	--	--	-0.203
	--		--	(1.20)
Agriculture	--	0.284	--	--
	--	(0.745)	--	
Number of Weeks Worked Last Year[180]				
0 to 13	--	-0.720	--	-0.547
	--	(0.410)	--	(0.402)
14 to 26	--	-0.196	--	-0.335
	--	(0.340)	--	(0.428)
27 to 39	--	0.454	--	-0.218
	--	(0.334)	--	(0.487)
40 to 47	--	0.384	--	-0.012
	--	(0.381)	--	(0.465)
Year of Observation[181]				
1974	0.006	0.028	0.038	0.013
	(0.049)	(0.056)	(0.047)	(0.090)
1975	-0.026	-0.037	0.054	-0.066
	(0.049)	(0.069)	(0.047)	(0.098)
1980	-0.154**	-0.161**	-0.038	-0.049
	(0.049)	(0.056)	(0.047)	(0.050)
1981	-0.243**	-0.226**	-0.190**	-0.172**
	(0.049)	(0.052)	(0.047)	(0.049)
1982	-0.383**	-0.369**	-0.294**	-0.370**
	(0.049)	(0.054)	(0.047)	(0.078)
1983	-0.370**	-0.342**	-0.270**	-0.386**
	(0.049)	(0.057)	(0.047)	(0.075)

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[176] The dependent variable is identical to that used in Table 9 of Burtless and Saks (Standard Short-term Rate). It is equal to the number of weeks claimed for regular program unemployment insurance benefits, as a proportion of short-term job losers

[177] Regression results from Table 9 of Burtless and Saks (1984).

[178] Excluded category is females over 25 years old.

[179] Excluded category is wholesale and retail trade in columns 1 and 2.

[180] Excluded category includes those who worked more than 47 weeks.

[181] Excluded category is 1976.

Appendix Exhibit E.13 (continued): Regression Results from the Original Burtless and Saks Specification Using Standard Short-term Rate as the Dependent Variable

Variable	Estimated Results		Original Burtless and Saks Results	
	(1)	(2)	(3)	(4)
Region[182]				
California	-0.129	-0.126	-0.138	-0.047
	(0.083)	(0.102)	(0.079)	(0.089)
Florida	-0.503**	-0.475**	-0.489**	-0.337**
	(0.083)	(0.105)	(0.079)	(0.096)
Illinois	-0.105	-0.100	-0.117	-0.089
	(0.083)	(0.085)	(0.079)	(0.082)
Michigan, Wisconsin	-0.121	-0.130	-0.153	-0.098
	(0.083)	(0.082)	(0.079)	(0.082)
New Jersey	-0.009	0.008	-0.038	0.055
	(0.083)	(0.089)	(0.079)	(0.086)
New York	-0.145	-0.114	-0.152	-0.082
	(0.083)	(0.094)	(0.079)	(0.087)
North Carolina	-0.310**	-0.267**	-0.296**	-0.196**
	(0.083)	(0.090)	(0.079)	(0.087)
Ohio	-0.300**	-0.338**	-0.308**	-0.293**
	(0.083)	(0.083)	(0.079)	(0.084)
Texas	-0.507**	-0.503**	-0.520**	-0.378**
	(0.083)	(0.095)	(0.079)	(0.098)
New England[183]	-0.018	-0.039	-0.043	-0.206**
	(0.083)	(0.086)	(0.079)	(0.081)
Indiana	-0.470**	-0.495**	-0.473**	-0.402**
	(0.083)	(0.085)	(0.079)	(0.086)
Minnesota, Iowa, etc[184]	-0.052	-0.126	-0.084	-0.065
	(0.083)	(0.087)	(0.079)	(0.081)
Maryland, Virginia, D.C., etc. [185]	-0.174**	-0.187**	-0.163**	-0.103
	(0.083)	(0.085)	(0.079)	(0.083)
Georgia, South Carolina	-0.228**	-0.173	-0.239**	-0.129
	(0.083)	(0.094)	(0.079)	(0.093)
Kentucky, Tennessee	-0.232**	-0.201**	-0.245**	-0.164**
	(0.083)	(0.084)	(0.079)	(0.083)
Alabama, Mississippi	-0.300**	-0.264**	-0.309**	-0.244
	(0.083)	(0.085)	(0.079)	(0.081)
Arkansas, Louisiana, Oklahoma	-0.168**	-0.170**	-0.276**	-0.192**
	(0.083)	(0.088)	(0.079)	(0.084)
Colorado, Montana, etc. [186]	-0.080	-0.143	-0.140	-0.066
	(0.083)	(0.094)	(0.079)	(0.083)
Washington, Arizona, Alaska, Hawaii	-0.043	-0.081	-0.076	-0.013
	(0.083)	(0.092)	(0.079)	(0.085)
R^2	0.715	0.749	.63	.65
N	140	140	140	140

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[182] Excluded category is Pennsylvania.

[183] Includes Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, and Vermont.

[184] Also includes North Dakota, Kansas, South Dakota, Nebraska, and Missouri

[185] Also includes West Virginia and Delaware.

[186] Also includes Idaho, Wyoming, New Mexico, Utah, Nevada, and Arizona.

Appendix Exhibit E.14: Regression Results from the Original Burtless and Saks Specification Using Alternative Measures of the UI Recipiency Rate as the Dependent Variable [187]

Variable	Standard Short-term Rate		All Program Job Loser Rate		All Program Rate	
	(1)	(2)	(3)	(4)	(5)	(6)
Intercept	1.376	0.960	1.456	0.520	0.862	0.22
Sex and Age[188]						
Under 25 years Old	--	0.528	--	0.612	--	0.139
	--	(0.376)	--	(0.397)	--	(0.270)
Over 25 Years Old, Male	--	0.562	--	0.783**	--	0.624**
	--	(0.347)	--	(0.349)	--	(0.260)
Industry of Last Employment[189]						
Service, Finance, Insurance, Real Estate	--	0.095	--	0.311	--	0.140
	--	(0.491)	--	(0.508)	--	(0.345)
Public Administration	--	-0.363	--	0.133	--	0.099
	--	(0.941)	--	(0.995)	--	(0.656)
Manufacturing, Construction, Transportation	--	-0.079	--	0.293	--	0.630**
	--	(0.399)	--	(0.406)	--	(0.295)
Agriculture	--	0.284	--	0.749	--	0.572
	--	(0.745)	--	(0.785)	--	(0.372)
Number of Weeks Worked Last Year[190]						
0 to 13	--	-0.720	--	-0.355	--	-0.103
	--	(0.410)	--	(0.352)	--	(0.248)
14 to 26	--	-0.196	--	0.129	--	0.483
	--	(0.340)	--	(0.371)	--	(0.299)
27 to 39	--	0.454	--	0.513	--	0.348
	--	(0.334)	--	(0.353)	--	(0.319)
40 to 47	--	0.384	--	0.614	--	0.713
	--	(0.381)	--	(0.443)	--	(0.383)
Year of Observation[191]						
1974	0.006	0.028	-0.233**	-0.266**	-0.200**	-0.197**
	(0.049)	(0.056)	(0.049)	(0.064)	(0.026)	(0.031)
1975	-0.026	-0.037	-0.197**	-0.254**	-0.044	-0.107**
	(0.049)	(0.069)	(0.049)	(0.072)	(0.026)	(0.037)
1980	-0.154**	-0.161**	-0.401**	-0.462**	-0.261**	-0.287**
	(0.049)	(0.056)	(0.049)	(0.060)	(0.026)	(0.031)
1981	-0.243**	-0.226**	-0.505**	-0.532**	-0.285**	-0.306**
	(0.049)	(0.052)	(0.049)	(0.052)	(0.026)	(0.027)
1982	-0.383**	-0.369**	-0.621**	-0.649**	-0.290**	-0.334**
	(0.049)	(0.054)	(0.049)	(0.054)	(0.026)	(0.028)
1983	-0.370**	-0.342**	-0.621**	-0.619**	-0.270**	-0.316**
	(0.049)	(0.057)	(0.049)	(0.057)	(0.026)	(0.030)

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[187] The dependent variable in each of the columns is a measure of the recipiency rate. Standard Short-term Rate is the number of weeks claimed for regular program unemployment insurance benefits, as a proportion of short-term job losers. All Programs Job Loser Rate is the number of weeks claimed for all-program unemployment insurance benefits, as a proportion of job losers. All Programs Rate is the number of weeks claimed for all programs (regular, extended, and Federal) unemployment insurance benefits, as a proportion of all unemployed workers. The explanatory variables for the demographic and employment characteristics are based on the denominator of the recipiency rate.

[188] Excluded category is females over 25 years old.

[189] Excluded category is wholesale and retail trade in columns 1 and 2.

[190] Excluded category includes those who worked more than 47 weeks.

[191] Excluded category is 1976.

Appendix Exhibit E.14 (continued): Regression Results from the Original Burtless and Saks Specification Using Alternative Measures of the UI Recipiency Rate as the Dependent Variable

Variable	Standard Short-term Rate		All Program Job Loser Rate		All Program Rate	
	(1)	(2)	(3)	(4)	(5)	(6)
Region[192]						
California	-0.129	-0.126	-0.030	-0.005	-0.091**	-0.020
	(0.083)	(0.102)	(0.083)	(0.102)	(0.044)	(0.050)
Florida	-0.503**	-0.475**	-0.378**	-0.320**	-0.324**	-0.209**
	(0.083)	(0.105)	(0.083)	(0.106)	(0.044)	(0.054)
Illinois	-0.105	-0.100	-0.046	-0.005	-0.057	-0.017
	(0.083)	(0.085)	(0.083)	(0.086)	(0.044)	(0.045)
Michigan, Wisconsin	-0.121	-0.130	-0.035	-0.013	-0.048	-0.028
	(0.083)	(0.082)	(0.083)	(0.083)	(0.044)	(0.041)
New Jersey	-0.009	0.008	0.116	0.201	0.057	0.138**
	(0.083)	(0.089)	(0.083)	(0.091)	(0.044)	(0.045)
New York	-0.145	-0.114	-0.068	0.011	-0.066	0.022
	(0.083)	(0.094)	(0.083)	(0.097)	(0.044)	(0.048)
North Carolina	-0.310**	-0.267**	-0.215**	-0.153	-0.192**	-0.166**
	(0.083)	(0.090)	(0.083)	(0.095)	(0.044)	(0.046)
Ohio	-0.300**	-0.338**	-0.201**	-0.208**	-0.135**	-0.137**
	(0.083)	(0.083)	(0.083)	(0.083)	(0.044)	(0.041)
Texas	-0.507**	-0.503**	-0.353**	-0.332**	-0.373**	-0.226**
	(0.083)	(0.095)	(0.083)	(0.100)	(0.044)	(0.056)
New England[193]	-0.018	-0.039	0.067	0.073	-0.024	0.013
	(0.083)	(0.086)	(0.083)	(0.089)	(0.044)	(0.045)
Indiana	-0.470**	-0.495**	-0.380**	-0.363**	-0.248**	-0.240**
	(0.083)	(0.085)	(0.083)	(0.084)	(0.044)	(0.042)
Minnesota, Iowa, etc[194]	-0.052	-0.126	0.053	-0.004	-0.072	-0.056
	(0.083)	(0.087)	(0.083)	(0.090)	(0.044)	(0.045)
Maryland, Virginia, D.C., etc. [195]	-0.174**	-0.187**	-0.132	-0.124	-0.204**	-0.116**
	(0.083)	(0.085)	(0.083)	(0.086)	(0.044)	(0.046)
Georgia, South Carolina	-0.228**	-0.173	-0.103	-0.019	-0.192**	-0.112**
	(0.083)	(0.094)	(0.083)	(0.098)	(0.044)	(0.048)
Kentucky, Tennessee	-0.232**	-0.201**	-0.049	-0.014	-0.102**	-0.047
	(0.083)	(0.084)	(0.083)	(0.086)	(0.044)	(0.043)
Alabama, Mississippi	-0.300**	-0.264**	-0.165**	-0.130	-0.202**	-0.136**
	(0.083)	(0.085)	(0.083)	(0.086)	(0.044)	(0.044)
Arkansas, Louisiana, Oklahoma	-0.168**	-0.170**	-0.067	-0.075	-0.179**	-0.130**
	(0.083)	(0.088)	(0.083)	(0.091)	(0.044)	(0.047)
Colorado, Montana, etc. [196]	-0.080	-0.143	0.044	-0.014	-0.155**	-0.071
	(0.083)	(0.094)	(0.083)	(0.098)	(0.044)	(0.051)
Washington, Arizona, Alaska, Hawaii	-0.043	-0.081	0.110	0.088	-0.037	-0.003
	(0.083)	(0.092)	(0.083)	(0.095)	(0.044)	(0.051)
R^2	0.715	0.749	0.777	0.808	0.810	0.863
N	140	140	140	140	140	140

[192] Excluded category is Pennsylvania.

[193] Includes Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, and Vermont.

[194] Also includes North Dakota, Kansas, South Dakota, Nebraska, and Missouri

[195] Also includes West Virginia and Delaware.

[196] Also includes Idaho, Wyoming, New Mexico, Utah, Nevada, and Arizona.

Appendix Exhibit E.15: Regression Results from the Original Burtless and Saks Specification Using Alternative Measures of the UI Recipiency Rate as the Dependent Variable from 1975-1992[197]

Variable	Standard Short-term Rate		All Program Job Loser Rate		All Program Rate	
Intercept	1.364*	0.861*	1.470*	0.686	0.862*	0.256
Sex and Age[198]						
Under 25 years Old		0.469 (0.279)		0.569 (0.292)		0.220 (0.182)
Over 25 Years Old, Male		0.294 (0.260)		0.526* (0.260)		0.432* (0.173)
Industry of Last Employment[199]						
Service, Finance, Insurance, Real Estate		0.019 (0.380)		0.152 (0.373)		0.043 (0.233)
Public Administration		-0.208 (0.788)		-0.101 (0.813)		-0.107 (0.518)
Manufacturing, Construction, Transportation		0.059 (0.313)		0.191 (0.305)		0.458* (0.206)
Agriculture		-0.298 (0.553)		0.033 (0.577)		0.221 (0.285)
Number of Weeks Worked Last Year[200]						
0 to 13		-0.117 (0.330)		-0.087 (0.260)		-0.083 (0.171)
14 to 26		-0.053 (0.274)		0.173 (0.285)		0.388 (0.216)
27 to 39		0.425 (0.273)		0.401 (0.281)		0.163 (0.231)
40 to 47		0.675* (0.317)		0.861* (0.348)		0.528 (0.272)

[197] The dependent variable in each of the columns is a measure of the recipiency rate. Standard Short-term Rate is the number of weeks claimed for regular program unemployment insurance benefits, as a proportion of short-term job losers. All Programs Job Loser Rate is the number of weeks claimed for all-program unemployment insurance benefits, as a proportion of job losers. All Programs Rate is the number of weeks claimed for all programs (regular, extended, and Federal) unemployment insurance benefits, as a proportion of all unemployed workers. The explanatory variables for the demographic and employment characteristics are based on the denominator of the recipiency rate.

[198] Excluded category is females over 25 years old.

[199] Excluded category is wholesale and retail trade in columns 1 and 2.

[200] Excluded category includes those who worked more than 47 weeks.

Appendix Exhibit E.15 (continued): Regression Results from the Original Burtless and Saks Specification Using Alternative Measures of the UI Recipiency Rate as the Dependent Variable from 1975-1992

Variable	Standard Short-term Rate		All Program Job Loser Rate		All Program Rate	
Year of Observation[201]						
1974	0.006	0.023	-0.233*	-0.249*	-0.200*	-0.2006*
	(0.048)	(0.054)	(0.047)	(0.056)	(0.023)	(0.026)
1975	-0.026	-0.035	-0.197*	-0.237*	-0.044	-0.0952*
	(0.048)	(0.064)	(0.047)	(0.063)	(0.023)	(0.030)
1980	-0.154*	-0.160*	-0.401*	-0.442*	-0.260*	-0.2753*
	(0.048)	(0.054)	(0.047)	(0.054)	(0.023)	(0.026)
1981	-0.243*	-0.239*	-0.505*	-0.525*	-0.284*	-0.2960*
	(0.048)	(0.051)	(0.047)	(0.049)	(0.023)	(0.024)
1982	-0.383*	-0.379*	-0.621*	-0.642*	-0.290*	-0.3166*
	(0.048)	(0.052)	(0.047)	(0.050)	(0.023)	(0.024)
1983	-0.370*	-0.353*	-0.621*	-0.612*	-0.269*	-0.2914*
	(0.048)	(0.054)	(0.047)	(0.052)	(0.023)	(0.026)
1990	-0.248*	-0.204*	-0.536*	-0.529*	-0.325*	-0.3136*
	(0.048)	(0.063)	(0.047)	(0.065)	(0.023)	(0.033)
1991	-0.294*	-0.253*	-0.574*	-0.573*	-0.275*	-0.2907*
	(0.048)	(0.067)	(0.047)	(0.070)	(0.023)	(0.035)
1992	-0.337*	-0.288*	-0.713*	-0.677*	-0.334*	-0.3346*
	(0.048)	(0.065)	(0.047)	(0.065)	(0.023)	(0.034)

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[201] Excluded category is 1976.

Appendix Exhibit E.15 (continued): Regression Results from the Original Burtless and Saks Specification Using Alternative Measures of the UI Recipiency Rate as the Dependent Variable from 1975-1992

Variable	Standard Short-term Rate		All Program Job Loser Rate		All Program Rate	
Region[202]						
California	-0.084	-0.013	-0.009	0.058	-0.067*	-0.010
	(0.068)	(0.081)	(0.067)	(0.079)	(0.033)	(0.037)
Florida	-0.501*	-0.416*	-0.386*	-0.297*	-0.315*	-0.2319*
	(0.068)	(0.082)	(0.067)	(0.081)	(0.033)	(0.038)
Illinois	-0.123	-0.095	-0.080	-0.031	-0.079*	-0.043
	(0.068)	(0.070)	(0.067)	(0.069)	(0.033)	(0.033)
Michigan, Wisconsin	-0.130	-0.138*	-0.056	-0.048	-0.057	-0.055
	(0.068)	(0.068)	(0.067)	(0.067)	(0.033)	(0.032)
New Jersey	-0.024	-0.004	0.057	0.114	0.038	0.0871*
	(0.068)	(0.074)	(0.067)	(0.073)	(0.033)	(0.034)
New York	-0.082	-0.038	-0.040	0.031	-0.053	0.015
	(0.068)	(0.076)	(0.067)	(0.076)	(0.033)	(0.035)
North Carolina	-0.218*	-0.173*	-0.152*	-0.084	-0.164*	-0.1477*
	(0.068)	(0.072)	(0.067)	(0.072)	(0.033)	(0.034)
Ohio	-0.277*	-0.276*	-0.201*	-0.186*	-0.141*	-0.1305*
	(0.068)	(0.069)	(0.067)	(0.067)	(0.033)	(0.031)
Texas	-0.456*	-0.403*	-0.337*	-0.283*	-0.347*	-0.2473*
	(0.068)	(0.077)	(0.067)	(0.076)	(0.033)	(0.040)
New England[203]	-0.019	-0.013	0.022	0.044	-0.025	-0.004
	(0.068)	(0.071)	(0.067)	(0.070)	(0.033)	(0.033)
Indiana	-0.483*	-0.499*	-0.394*	-0.384*	-0.253*	-0.2532*
	(0.068)	(0.071)	(0.067)	(0.069)	(0.033)	(0.033)
Minnesota, Iowa, etc. [204]	-0.062	-0.088	0.020	-0.005	-0.077*	-0.0704*
	(0.068)	(0.071)	(0.067)	(0.069)	(0.033)	(0.034)
Maryland, Virginia, D.C., etc.[205]	-0.202*	-0.202*	-0.167*	-0.156*	-0.198*	-0.1441*
	(0.068)	(0.069)	(0.067)	(0.067)	(0.033)	(0.033)
Georgia, South Carolina	-0.224*	-0.178*	-0.128	-0.070	-0.190*	-0.1414*
	(0.068)	(0.075)	(0.067)	(0.074)	(0.033)	(0.034)
Kentucky, Tennessee	-0.207*	-0.184*	-0.069	-0.035	-0.113*	-0.0805*
	(0.068)	(0.071)	(0.067)	(0.069)	(0.033)	(0.033)
Alabama, Mississippi	-0.318*	-0.284*	-0.208*	-0.167*	-0.207*	-0.1687*
	(0.068)	(0.070)	(0.067)	(0.069)	(0.033)	(0.033)
Arkansas, Louisiana, Oklahoma	-0.176*	-0.144*	-0.118	-0.087	-0.193*	-0.1480*
	(0.068)	(0.072)	(0.067)	(0.071)	(0.033)	(0.034)
Colorado, Montana, etc.[206]	-0.099	-0.096	0.002	-0.005	-0.159*	-0.1003*
	(0.068)	(0.074)	(0.067)	(0.072)	(0.033)	(0.036)
Washington, Arizona, Alaska, Hawaii	0.036	0.041	0.153*	0.147*	-0.032	0.003
	(0.068)	(0.074)	(0.067)	(0.073)	(0.033)	(0.037)
R^2	0.642	0.649	0.742	0.754	0.796	0.8281
N	200	200	200	200	200	200

[202] Excluded category is Pennsylvania.

[203] Includes Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, and Vermont.

[204] Also includes North Dakota, Kansas, South Dakota, Nebraska, and Missouri.

[205] Also includes West Virginia and Delaware.

[206] Also includes Idaho, Wyoming, New Mexico, Utah, Nevada, and Arizona.

Appendix Exhibit E.16: Regression Results Using Alternative Measures of the UI Recipiency Rate as the Dependent Variable and Selected States from 1975-1992[207]

Variable	Standard Short-term Rate	All Programs Job Loser Rate	All Programs Rate
Intercept	1.339*	1.406*	0.864*
	(0.000)	(0.000)	(0.000)
Year of Observation			
1974	-0.028	-0.199*	-0.189*
	(0.690)	(0.006)	(0.000)
1975	-0.048	-0.186*	-0.071*
	(0.503)	(0.010)	(0.038)
1980	-0.122	-0.323*	-0.265*
	(0.090)	(0.000)	(0.000)
1981	-0.208*	-0.422*	-0.293*
	(0.004)	(0.000)	(0.000)
1982	-0.332*	-0.532*	-0.295*
	(0.000)	(0.000)	(0.000)
1983	-0.282*	-0.499*	-0.276*
	(0.000)	(0.000)	(0.000)
1990	-0.203*	-0.438*	-0.314*
	(0.005)	(0.000)	(0.000)
1991	-0.275*	-0.523*	-0.269*
	(0.000)	(0.000)	(0.000)
1992	-0.306*	-0.642*	-0.327*
	(0.000)	(0.000)	(0.000)

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[207] The selected states include those that could be individually identified in the CPS. The dependent variable in each of the columns is a measure of the recipiency rate. Standard Short-term Rate is the number of weeks claimed for regular program unemployment insurance benefits, as a proportion of short-term job losers. All Programs Job Loser Rate is the number of weeks claimed for all-program unemployment insurance benefits, as a proportion of job losers. All Programs Rate is the number of weeks claimed for all programs (regular, extended and Federal) unemployment insurance benefits, as a proportion of all unemployed workers. The explanatory variables for the demographic and employment characteristics are based on the denominator of the recipiency rate.

Appendix Exhibit E.16 (continued): Regression Results Using Alternative Measures of the UI Recipiency Rate as the Dependent Variable and Selected States from 1975-1992

Variable	Standard Short-term Rate	All Programs Job Loser Rate	All Programs Rate
Region			
California	-0.084	-0.009	-0.068
	(0.284)	(0.909)	(0.071)
Connecticut	-0.008	0.018	-0.033
	(0.916)	(0.820)	(0.372)
Florida	-0.501*	-0.386*	-0.316*
	(0.000)	(0.000)	(0.000)
Illinois	-0.123	-0.080	-0.079*
	(0.118)	(0.304)	(0.035)
Indiana	-0.483*	-0.394*	-0.253*
	(0.000)	(0.000)	(0.000)
Massachusetts	0.120	0.093	-0.009
	(0.128)	(0.232)	(0.801)
North Carolina	-0.218*	-0.152	-0.165*
	(0.006)	(0.052)	(0.000)
New Jersey	-0.024	0.057	0.038
	(0.761)	(0.461)	(0.310)
New York	-0.082	-0.040	-0.053
	(0.298)	(0.604)	(0.159)
Ohio	-0.277*	-0.201*	-0.141*
	(0.001)	(0.011)	(0.000)
Texas	-0.456*	-0.337*	-0.347*
	(0.000)	(0.000)	(0.000)
R^2	0.616	0.660	0.784
Mean of Dependent Variable	0.980	0.910	0.515
N	120	120	120

Appendix Exhibit E.17: Regression Results Using Alternative Measures of the UI Recipiency Rate as the Dependent Variable and Selected States with Additional Explanatory Variables from 1975-1992

Variable	Standard Short-term Rate	All Programs Job Loser Rate	All Programs Rate	Standard Rate
Intercept	0.829	1.402	-0.454	0.368
	(1.079)	(1.054)	(0.491)	(0.395)
Year of Observation				
1974	-0.027	-0.192*	-0.197*	0.067*
	(0.080)	(0.075)	(0.034)	(0.028)
1975	-0.060	-0.196*	-0.100*	0.129*
	(0.093)	(0.083)	(0.038)	(0.031)
1980	-0.153	-0.334*	-0.254*	-0.005
	(0.082)	(0.079)	(0.036)	(0.030)
1981	-0.255*	-0.450*	-0.284*	-0.055
	(0.086)	(0.084)	(0.038)	(0.031)
1982	-0.406*	-0.587*	-0.312*	-0.058
	(0.095)	(0.090)	(0.041)	(0.034)
1983	-0.365*	-0.574*	-0.286*	-0.094*
	(0.093)	(0.090)	(0.041)	(0.034)
1990	-0.300*	-0.542*	-0.313*	-0.031
	(0.103)	(0.101)	(0.046)	(0.038)
1991	-0.387*	-0.647*	-0.281*	0.008
	(0.107)	(0.105)	(0.048)	(0.039)
1992	-0.424*	-0.779*	-0.329*	-0.444
	(0.112)	(0.111)	(0.050)	(0.041)
Region				
California	0.076	-0.077	-0.073	-0.011
	(0.218)	(0.212)	(0.097)	(0.080)
Connecticut	0.120	0.081	0.036	0.022
	((0.174)	(0.171)	(0.068)	(0.064)
Florida	-0.402*	-0.342	-0.194*	-0.248*
	(0.173)	(0.171)	(0.078)	(0.064)
Illinois	-0.112	-0.135	-0.036	-0.055
	(0.153)	(0.149)	(0.068)	(0.056)
Indiana	-0.417*	-0.389*	-0.166*	-0.212*
	(0.173)	(0.170)	(0.076)	(0.062)
Massachusetts	0.134	-0.085	-0.115	0.001
	(0.197)	(0.193)	(0.087)	(0.072)
North Carolina	-0.170	-0.198	-0.144*	-0.110*
	(0.147)	(0.143)	(0.067)	(0.054)
New Jersey	0.126	-0.010	-0.033	-0.015
	(0.249)	(0.246)	(0.113)	(0.092)
New York	0.039	0.010	0.021	-0.021
	(0.183)	(0.179)	(0.083)	(0.068)
Ohio	-0.202	-0.160	-0.097	-0.130*
	(0.132)	(0.129)	(0.058)	(0.048)
Texas	-0.361	-0.372*	-0.211*	-0.228*
	(0.190)	0.184	(0.084)	(0.069)

Appendix Exhibit E.17 (continued): Regression Results Using Alternative Measures of the UI Recipiency Rate as the Dependent Variable and Selected States with Additional Explanatory Variables from 1975-1992

Variable	Standard Short-term Rate	All Programs Job Loser Rate	All Programs Rate	Standard Rate
Additional Variables				
Proportion in Manufacturing	-0.058	-0.093	0.199	0.118
	(0.338)	(0.343)	(0.203)	(0.208)
Proportion in Construction	-0.167	-0.244	0.159	0.047
	(0.323)	(0.356)	(0.253)	(0.208)
Separation Denial Rate	0.401	0.615	-0.111	0.047
	(0.831)	(0.814)	(0.373)	(0.306)
Non-Separation Denial Rate	-6.290	-7.970	-2.415	-1.079
	(6.118)	(5.952)	(2.753)	(2.261)
Disqualification for Quits	0.056	0.176	0.153	0.080
	(0.223)	(0.221)	(0.101)	(0.083)
Disqualifications for Discharges	0.041	0.022	-0.002	0.002
	(0.147)	(0.145)	(0.067)	(0.055)
Disqualifications for Work Refusals	0.055	-0.092	-0.132*	-0.030
	(0.134)	(0.131)	(0.060)	(0.049)
Minimum Qualifying Wage	0.000	0.000	0.000	0.000
	(0.000)	(0.000)	(0.000)	(0.000)
Maximum Duration	0.007	-0.007	0.002	-0.002
	(0.037)	(0.036)	(0.016)	(0.013)
Uniform Duration	0.020	0.008	0.002	0.007
	(0.093)	(0.091)	(0.042)	(0.035)
Wage Replacement Rate	0.567	0.589	0.585	0.297
	(0.822)	(0.811)	(0.365)	(0.300)
Earnings in two periods needed	-0.012	-0.053	-0.002	0.023
	(0.084)	(0.082)	(0.037)	(0.031)
R^2	0.587	0.641	0.794	0.772
Mean of Dependent Variable	0.980	0.910	0.515	0.456
N	120	120	120	120

Appendix Exhibit E.18: Regression Results Using Alternative Measures of the UI Recipiency Rate as the Dependent Variable and Selected States with State Policy Variables and No State Effects from 1975-1992[208]

Variable	Standard Short-term Rate	All Programs Job Loser Rate	All Programs Rate	Standard Rate
Intercept	0.217	0.977	0.383	0.042
	(0.467)	(0.458)	(0.215)	0.188
Year of Observation				
1974	-0.046	-0.214*	-0.207*	0.054
	(0.079)	(0.075)	(0.036)	(0.031)
1975	-0.046	-0.187*	-0.094*	0.128*
	(0.083)	(0.077)	(0.037)	(0.032)
1980	-0.094	-0.296*	-0.244*	0.014
	(0.080)	(0.077)	(0.037)	(0.032)
1981	-0.175*	-0.388*	-0.264*	-0.028
	(0.082)	(0.079)	(0.037)	(0.033)
1982	-0.359*	-0.553*	-0.305*	-0.053
	(0.084)	(0.081)	(0.038)	(0.034)
1983	-0.306*	-0.519*	-0.267*	-0.080*
	(0.086)	(-0.083)	(0.039)	(0.034)
1990	-0.213*	-0.462*	-0.293*	-0.008
	(0.092)	(0.092)	(0.043)	(0.038)
1991	-0.304*	-0.564*	-0.259*	0.029
	(0.096)	(0.095)	(0.044)	(0.038)
1992	-0.324*	-0.675*	-0.299*	-0.014
	(0.102)	(.100)	(0.046)	(0.040)

[208] The selected states include those that could be individually identified in the CPS. The dependent variable in each of the columns is a measure of the recipiency rate. Standard Short-term Rate is the number of weeks claimed for regular program unemployment insurance benefits, as a proportion of short-term job losers. All Programs Job Loser Rate is the number of weeks claimed for all-program unemployment insurance benefits, as a proportion of job losers. All Programs Rate is the number of weeks claimed for all programs (regular, extended and Federal) unemployment insurance benefits, as a proportion of all unemployed workers. The explanatory variables for the demographic and employment characteristics are based on the denominator of the recipiency rate.

Appendix Exhibit E.18 (continued): Regression Results Using Alternative Measures of the UI Recipiency Rate as the Dependent Variable and Selected States with State Policy Variables and No State Effects from 1975-1992[209]

Variable	Standard Short-term Rate	All Programs Job Loser Rate	All Programs Rate	Standard Rate
State Policy Variables				
Proportion in Manufacturing	-0.142	-0.153	0.154	0.111
	(0.245)	(0.237)	(0.146)	(0.128)
Proportion in Construction	-0.162	-0.176	0.261	0.228
	(0.302)	(0.314)	(0.236)	(0.206)
Separation Denial Rate	-1.401*	-0.993*	-0.855*	-0.812*
	(0.511)	(0.491)	(0.242)	(0.211)
Non-Separation Denial Rate	-0.520	-1.513	0.461	1.226
	(4.86)	(4.689)	(2.253)	(1.970)
Disqualification for Quits	0.208*	0.212*	0.171*	0.116*
	(0.104)	(0.099)	(0.047)	(0.041)
Disqualifications for Discharges	-0.041	-0.032	-0.018	-0.001
	(0.078)	(0.075)	(0.036)	(0.031)
Disqualifications for Work Refusals	-0.207*	-0.228*	-0.181*	-0.132*
	(0.066)	(0.063)	(0.029)	(0.026)
Minimum Qualifying Wage	0.000	0.000	0.000	0.000
	(0.000)	(0.000)	(0.000)	(0.000)
Maximum Duration	0.028	0.001	0.000	0.007
	(0.018)	(0.017)	(0.008)	(0.007)
Uniform Duration	0.176*	0.151*	0.105*	0.089*
	(0.049)	(0.047)	(0.022)	(0.020)
Wage Replacement Rate	1.005	1.132*	0.769*	0.509*
	(0.518)	(0.496)	(0.236)	(0.206)
Earnings in two periods needed	-0.085*	-0.072*	0.011	-0.005
	(0.045)	(0.044)	(0.020)	(0.018)
R^2	0.543	0.621	0.763	0.703
Mean of Dependent Variable	0.980	0.910	0.515	0.456
N	120	120	120	120

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[209] The selected states include those that could be individually identified in the CPS. The dependent variable in each of the columns is a measure of the recipiency rate. Standard Short-term Rate is the number of weeks claimed for regular program unemployment insurance benefits, as a proportion of short-term job losers. All Programs Job Loser Rate is the number of weeks claimed for all-program unemployment insurance benefits, as a proportion of job losers. All Programs Rate is the number of weeks claimed for all programs (regular, extended and Federal) unemployment insurance benefits, as a proportion of all unemployed workers. The explanatory variables for the demographic and employment characteristics are based on the denominator of the recipiency rate.

Appendix Exhibit E.19: Comparison of State Standard Short-term Rates and and Policy Changes from 1975-76 to 1981-83

	Change in State Standard Short-term Rate Levels from 1975-76 to 1981-83	Tighter State Policy Changes[210]	High Cost Multiple Below 0.5 in Any Year from 1980-1983
Region			
Nation	-26.4%	NA	NA
Florida	-43.6%	Yes	No
Colorado, Montana, etc. [211]	-43.6%	NA	NA
North Carolina	-39.0%	Yes	Yes
Minnesota, Iowa, etc.[212]	-37.8%	NA	NA
New York	-34.4%	No	Yes
Georgia, South Carolina	-33.6%	NA	NA
Illinois	-33.3%	Yes	Yes
Washington, Arizona, Alaska, Hawaii	-32.0%	NA	NA
Maryland, Virginia, D.C., etc. [213]	-31.9%	NA	NA
Michigan, Wisconsin	-26.7%	NA	NA
Kentucky, Tennessee	-26.4%	NA	NA
Texas	-26.2%	Yes	Yes
Arkansas, Louisiana, Oklahoma	-25.1%	NA	NA
Pennsylvania	-21.2%	No	Yes
Alabama, Mississippi	-18.6%	NA	NA
New England[214]	-15.4%	NA	NA
California	-13.1%	No	No
New Jersey	-13.1%	No	Yes
Indiana	-9.9%	Yes	Yes
Ohio	-5.2%	No	Yes

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[210] Based on the review of state policies in Appendix B.

[211] Also includes Idaho, Wyoming, New Mexico, Utah, Nevada, and Arizona.

[212] Also includes North Dakota, Kansas, South Dakota, Nebraska, and Missouri.

[213] Also includes West Virginia and Delaware.

[214] Includes Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, and Vermont.

XIII. APPENDIX F: DETAILED EVALUATION DESIGN OPTIONS

While we were able to examine several factors that influence the UI recipiency rate, methodological problems and data limitations limit the degree to which estimates can be provided for the effect of any single factor on the UI recipiency rate. Given these limitations, it is unlikely that further research on the effect of state policy and administrative changes during the early eighties will yield useful information for policy-making purposes. More promising future research avenues include analyzing the effects of policy differences on current cross-state differences in state UI recipiency rates, exploring other factors not included in our empirical analysis (e.g., unionization, federal taxation of benefits), and analyzing differences across groups of unemployed workers by receipt of UI benefits.

We propose five design options for further study of the UI recipiency rate:

- **Cross-state analysis;**
- **Effects of the Decline in Unionization;**
- **Effects of Federal Taxation;**
- **Individual Level Analysis; and**
- **Probabilistic Methodology for Calculating Alternative UI Recipiency Rates.**

A. Cross-State Analysis

A multi-stage analysis that includes quantitative and qualitative aspects could be developed to analyze factors that influence current cross-state differences in UI recipiency rates in four stages. First, an additional quantitative analysis of cross-state analysis would provide further estimates of potential cross-state relationships between policy variables and UI recipiency.[215] Second, because the results from the quantitative cross-state analysis may not necessarily reflect causal relationships (i.e., the results may be spurious), a certain number of states would be selected for a qualitative exploration (i.e., site visits) of policies or administrative practices. Third, based on the findings from the first two stages, additional data on factors that influence UI recipiency rates could be collected from all states. In the final stage, the quantitative analysis from the first stage could be refined using the additional data.

- *Additional quantitative analysis of cross-state relationships.* This analysis would essentially involve estimating cross-state regressions using data from various time periods and a variety of policy and control variables. The analysis would include testing for stability of cross-state relationships over time, and assessment of any significant changes that are identified. Changes might be evidence that estimated relationships between policy variables and UI recipiency reflect confounding factors. Alternatively, changes in relationships might reflect administrative changes that, in effect, change policy enforcement. The control variables included would be similar to those described in the empirical analysis (e.g., dummy variables for whether the state requires earnings in two or more periods for eligibility). The results from this stage could be compared to the econometric results presented in Appendix E. Similar to the analysis presented in Appendix E, this new analysis by itself will ultimately be

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[215] This analysis would build on the initial econometric analysis on these cross-state relationships presented in Appendix E.

limited in its ability to determine the extent to which the estimated relationships reflect causality rather than confounding effects. The next stage is designed to further assess this issue and potentially identify promising specification changes.

- *Qualitative collection and analysis of information from a few purposefully selected states.* Based on the analysis from the first stage, a small number of states (4 to 6) would be selected to collect extensive qualitative information for two purposes. The first purpose is to assess the extent to which estimated relationships found in stage one reflect causality vs. confounding effects. The second purpose is to identify promising specification changes in the stage one specifications. The ideal states would include pairs that are very similar with respect to key control variables in the models, but very different with respect to the policy variables and UI recipiency rates. That is, pairs would be selected in a way that minimizes differences in observable control variables, but maximizes differences in key policy variables and UI recipiency rates. For each pair, information would be collected to assess whether 1) the estimated coefficients of the policy variables are reasonable estimates of the real impact of policy on UI recipiency; and 2) confounding factors not captured by the observed control variables provide a reasonable alternative explanation. Much information could be collected via telephone interviews and review of relevant documents, but site visits for interviews with key informants and identification of key documents might be warranted. This effort might identify certain pieces of information about policy implementation or confounding factors that would be useful to collect for all states, as well as how it might be collected.

- *Collection of additional primary data from all states.* If the previous stage results in the identification of additional information that would be useful to have for all states, collection would be implemented in this stage. The methodology will depend on the nature of the information. Some information might be obtained from existing databases with state-level information. Other data might require calls to specific state agencies or other state-level informants. State-level survey tabulations – especially CPS tabulations – might also be warranted.

- *Additional quantitative analysis of cross-state relationships.* The purpose of this analysis is to refine the estimates of the cross-state relationships from the first stage. Specification changes designed to increase confidence that estimated coefficients for key policy variables reflect causal effects would be adopted. The analysis would be based on the findings from the previous two stages. Analysis could range from estimating variants of the original models (e.g., testing new functional forms or variable interactions) using the same data, to estimating models that take advantage of additional data (collected in the previous stage).

B. Effects of the Decline in Unionization

The effect of the decline in unionization on the UI recipiency rate could be included in future pooled time series models that are similar to those presented in the empirical analysis. One could incorporate unionization variables from the CPS similar to the ones used by Blank and Card in their empirical analysis. The results from the econometric model could be supported with descriptive statistics that compare trends in state unionization rates with state recipiency rates. Because the unionization variables are only available in certain CPS extracts, it would be

necessary to adjust the current empirical analysis to include data for which these unionization variables are available.[216]

C. Effects of Federal Taxation

A model could be developed to test the sensitivity of the Anderson and Meyer findings for the effect of federal taxation of UI benefits. Anderson and Meyer used pooled individual level data from UI administrative data in six states (Georgia, Idaho, Louisiana, Missouri, New Mexico, and South Carolina) to analyze how changes in the federal taxation of UI benefits influenced the declining UI recipiency rate. The data were collected as part of the Continuous Wage and Benefit History (CWBH) and included information on over 980,000 monetarily eligible individuals who separated from their job in six states between 1979 and 1984.[217]

As described in more detail in Appendix D, there are several limitations of the Anderson and Meyer analysis. First, their data were not necessarily representative of the UI population because only six states were included in the analysis.[218] For example, their analysis did not include any states from the northeast or north central regions, which traditionally have had higher UI recipiency rates. Second, their tax rate measure might include measurement error. To generate tax rates for each person, they assumed that each person was a single filer.[219] Finally, their use of a linear measure to capture the effect of benefit taxation might not be appropriate because the responses by income categories could vary. For example, it is expected that the marginal effect of an increase in taxes for those in the lowest tax bracket would be smaller than for those in the highest tax bracket. A measure that accounts for the notches in the tax code might be more appropriate. Despite these limitations, however, the Anderson and Meyer analysis represents the best estimates of the federal taxation of UI benefits on UI take-up.

One extension of the Anderson and Meyer model would be to test the sensitivity of their results to the inclusion of other states. To do this, we would need to obtain administrative data from states not used in their analysis. The ideal state data source would include administrative information on potential UI eligibles (e.g., individuals who are monetary eligible for State regular benefits) from 1979 (the time period prior to the first phase-in of benefit taxation) onward. If such data are not available, data that covered other periods of the federal taxation of

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[216] We would test the sensitivity of our results to the use of these alternative years of data.

[217] The period for the data actually used in the study varied by state with most states having quarterly data for approximately two full years. Georgia had the longest sample period ranging from 1979.II to 1983.IV. Anderson and Meyer split this sample into two sub-samples. The first sub-sample excluded likely spurious job transitions, voluntary separations to move from one job to another, and observations with no subsequent earnings that likely represent exits from the labor force. The second sample isolated separations due to mass layoffs by retaining only those observations from firms that experienced a decline of at least 5 percent, which consisted of at least five lost employees.

[218] It is not clear the effect of using only these states has on the estimates.

[219] This assumption, however, might not be appropriate if the majority of claimants were married over this period and, as a result, in a higher tax bracket because of the "marriage penalty." Further, if there was a change in the number of married persons who were UI claimants from 1979 to 1989, their estimated coefficients would be biased upward because the measurement error would decline over time. In the empirical analysis presented in Appendix E, there is some evidence that the marital composition of UI claimants changed over this period based on the compositional characteristics of job losers.

benefits could be used to test the effect of other phase-ins of benefit taxation (e.g., data from 1986 onward could be used to test the effect of the final phase-in).

Another extension of the Anderson and Meyer study would test the sensitivity of their results to the econometric specification. Alternatively, the sensitivity of their original results could be tested to a non-linear specification of the tax variable. Further, the original specification could be improved if data are available in other states on certain variables not included in the Anderson and Meyer data extracts, such as demographic characteristic (e.g., marital status).

One major barrier to this analysis would be obtaining individual level state administrative data similar to that used in the original Anderson and Meyer analysis. Such data might be difficult, if not impossible, to obtain from all states, particularly as far back as 1979. Further, constructing such a data source would be a very large effort. For example, the Anderson and Meyer sample for six states from 1979 to 1984 included 980,000 monetarily eligible individuals. Hence, a larger sample for more states over a longer time period could be very costly to construct.

D. Individual Level Analysis

The individual level analysis would utilize data from the Survey of Income and Program Participation (SIPP) to provide detailed descriptive information on UI beneficiaries. The primary advantage of this analysis over the pooled time-series analysis above is that one data source can be used to generate information on unemployed workers and UI beneficiaries. Hobbie, Wittenburg, and Fishman (1999) used these data in previous analyses to describe transitions to and from UI over a 29-month period. These data could be used to:

- Identify detailed characteristics that influence UI take-up. For example, Hobbie, Wittenburg, and Fishman (1999) found that the majority of UI recipients were male, married, had a high school diploma, and did not collect other forms of assistance such a Food Stamps;

- Identify characteristics of unemployed workers who were not receiving UI benefits. The characteristics of this group might inform potential policy options to expand UI benefits to more unemployed persons;

- Develop an econometric model to estimate probabilities of UI participation. The structure of this model would be similar to that in Blank and Card (1991) and Corson and Nicholson (1988). For example, a sample of job-losers (and possibly some job-leavers and reentrants) could be selected from the SIPP in a particular month and estimates could be generated for these individuals for the probability of participation in UI. There are at least two advantages of an individual level model. First, this model would provide information on more recent patterns of UI participation than were estimated in the past. Another advantage of this approach is that controls can be used for individual level characteristics. The sensitivity of UI participation can be tested to various factors across states. If large differences are found across states after controlling for individual specific effects (e.g., race, sex, and age), state policies that might be contributing to these differences could be examined. Further, such an analysis could provide supportive information for the cross-state evaluation for reasons why take-up rates vary across states;

- Follow transitions of UI recipients over a two-year period into and out of work; and

- Provide support for the probabilistic methodology described below.   Descriptive statistics could be generated on a cohort of UI recipients by year to determine how many are job losers, job leavers, and reentrants.

E. Probabilistic methodology for Calculating Alternative UI Recipiency Rates that Account for Job Leavers and Reentrants

The alternative UI recipiency rates described in the previous chapters rely on deterministic approaches to calculate the number of unemployed workers included in the denominator. Under a deterministic approach, individuals are sorted into groups based on certain characteristics. For the UI recipiency rate measures presented in Appendix C, the determining characteristic is self-reported status of job separation in the CPS. In general, the groups of unemployed workers include some combination or subset of job losers, job leavers, and/or reentrants.[220] The smallest group of unemployed workers includes the subset of job losers who were unemployed less than 27 weeks.[221]   The largest group includes all job losers, job leavers, and reentrants (i.e., all unemployed workers).

An alternative to the measures presented in Appendix C is to use a probabilistic approach that adjusts for the number of job losers, job leavers, and reentrants included in the denominator of the UI recipiency rate.   Under the probabilistic approach, some proportion of groups of unemployed workers would be included in the UI recipiency rate based on the relationship between these groups and the number of UI claimants. This approach might be more attractive than the deterministic approach because UI claimants can include a mix of job losers, job leavers, and reentrants and the mix varies over time. For example, Vroman (1991) found UI application rates for job losers, job leavers and reentrants were 53, 11, and 13 percent, respectively based on an analysis of 1990 CPS data from various months. Based on Vroman's analysis, a simple probabilistic method would include 53 percent of job losers, 11 percent of job leavers, and 13 percent of reentrants in the denominator of the UI recipiency rate.   While deterministic measures that include all unemployed workers in the denominator will also include each of these groups, such measures will be invariant to the shares of the three types.

Below, a methodology is presented to develop a probabilistic approach for identifying the number of job losers, job leavers, and reentrants that should be included in the denominator of the UI recipiency rate.   Simple probabilistic approaches are first presented for national level estimates.   Adjustments are made to this approach to account for demographic, seasonal, business cycle, and state differences (e.g., differences in treatment of job leavers) that affect the relationship between the number of UI claimants and different groups of unemployed workers.

1. Basic Model

The most straightforward method for identifying the number of job losers, job leavers, and reentrants to include in the denominator of the UI recipiency rate is to estimate an aggregate

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[220] The one exception is the recipiency rate measure that includes the "estimated eligible UI population." This group was selected deterministically, but based on a combination of individual characteristics, self-reported job separation, income data, and characteristics of state UI programs.

[221] Hence, UI recipiency rates that include job losers unemployed less than 27 weeks will be larger than other recipiency rates that rely on larger groups of unemployed workers, such as all unemployed workers.

equation using national quarterly data. Because an adjustment will be made below for seasonal changes, quarterly data would be preferable for the analysis.[222] The dependent variable would be the number of regular state UI claimants. The explanatory variables would include the number of job losers, the number of job leavers, and the number of reentrants. The estimated coefficients would represent the mean relationships between UI claimants and job losers, job leavers, and reentrants. The estimated coefficient on the job losers' variable is expected to be largest because this group comprises the majority of potential UI claimants.

The estimated coefficients from this specification would be used to adjust the number of job losers, job leavers, and reentrants included in the UI recipiency rate. To illustrate how this adjustment would be calculated, assume for simplicity that the following hypothetical relationship is estimated:

Equation F.1: UI Claimants = 0.5*Job Losers + 0.1*Job Leavers + 0.1*Reentrants

Based on these estimates, 50 percent of job losers, 10 percent of job leavers and 10 percent of job leavers would be included in the denominator of the UI recipiency rate. This rate would represent the number of job losers, job leavers, and reentrants that are UI continued claimants. Because the adjustment is made in this fashion, on average the UI recipiency rate that uses this adjusted number of unemployed workers in the denominator would be equal to one, though there would be fluctuations in the UI recipiency rate from year to year.

The time period chosen for this analysis is very important. As is shown in the aggregate analysis (Appendix E), the relationship between UI claimants and certain groups of unemployed workers, such as job losers unemployed less than 27 weeks, significantly changed following 1980, because of several policy, economic and demographic factors. If the primary interest is to estimate the current relationship between UI claimants and different groups of unemployed workers, then including data from an earlier period would be inadvisable. For example, if pre-1980 data are used to estimate these relationships, the estimated coefficients will be larger than if those years are excluded, because a higher percentage of unemployed workers received UI benefits in the 1970's.

If interest is focused on the "current" period, this should include the most recent period in which the relationship between UI claimants and different groups of unemployed workers is considered stable. The relationship might change because of demographic factors, seasonal factors, business cycle fluctuations, state differences, and policy changes. Because it is not possible to control for policy changes in this framework, a period of relatively stable federal and state policies is necessary. The period since 1987 might be a sufficiently stable policy period for such an analysis.[223]

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[222] Monthly data could also be used, though the gains from the additional observations might be relatively small unless a very small number of years are used.

[223] Caution should be used in estimating equations over this period, however, for two reasons. First, there were some administrative changes in the EUC program that shifted claimants from the regular state program to federal programs that could create problems for an analysis of the most recent period. Second, certain changes were made in the 1994 CPS in how groups of unemployed workers are identified. These changes might affect the relationship between UI claimants and unemployed workers if they are not properly controlled. Thomas Stengle at the Department of Labor provided a description of these two potential problems.

2. *Adjustments*

a) *Compositional Adjustments*

Equation E.1 could also be modified to account for changes in population size, duration of unemployment and demographic changes. The first step is to convert all variables into a per-capita measure because other demographic controls are likely to have a per-capita effect on UI claimants.[224] Controls for the duration of unemployment might be particularly important based on the empirical findings of the historical relationship between job losers unemployed less than 27 weeks and UI claimants. To account for specific changes in this group, an alternative group of explanatory variables could include job losers unemployed less than 27 weeks, job losers unemployed for 27 weeks or more, job leavers, and reentrants. Similarly, additional explanatory variables could be added for the demographic characteristics of these groups. For example, the number of male job losers could be included as an explanatory variable. One major limitation of adding control variables, however, is that the number of potential explanatory variables is limited by the sample size.[225] If adjustments are made to the model for business cycle changes or seasonal changes, as will be discussed in more detail below, the number of variables that can be included is further diminished. If a time period in which the demographic composition of unemployed workers does not significantly vary is used for estimation, the estimated coefficients for these demographics variables will be imprecise.

b) *Seasonal Adjustments*

Seasonal changes affect the relationship between UI and unemployed workers. As is shown in the empirical analysis, the proportion of unemployed workers tends to be higher during the first calendar quarter. To account for this seasonality, quarterly dummies could potentially interacted with each of the explanatory variables in the model to allow each variable's coefficient to vary by quarter.[226] These interaction terms would increase the number of explanatory variables by a factor of four. For example, if only job losers, job leavers, and reentrants are included in the model, nine additional explanatory variables would be added for each of the three quarters (the fourth quarter is excluded so that the model can be identified) for a total of twelve.[227] Based on the results from the empirical analysis, it is expected that the interaction terms for the first quarter will be the largest. Hence, the number of "adjusted" job losers, job leavers, and reentrants included in the UI recipiency rate should be larger during the first quarter of each year.

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[224] Using only the working-age population (age 18 to 65) might be more desirable for per-capita calculations, however, because almost all UI claimants are within this age range.

[225] In the aggregate analysis presented in Appendix E, there were only 68 quarterly observations available for an analysis from 1976 through 1992.

[226] It is possible, however, that the interaction terms might only be necessary for certain variables. For example, if the relationship between UI claimants and job losers is constant over all quarters, then a set of interactions terms for job losers does not need to be included in the model.

[227] Alternatively, all of the interaction terms could be included in the model if the job losers, job leavers, and reentrants variables are dropped from the specification.

c) Business Cycle Adjustments

The business cycle adjustments would be made in a similar fashion to the seasonal adjustment. In periods of recession, variables would be created that interacted period dummies with the explanatory variables of interest. These interaction terms would represent changes in the relationship of certain unemployed groups and the UI recipiency rate over the business cycle. Several interaction terms could be created that represent different points along the business cycle.[228] One drawback of this adjustment is that these interaction terms might not necessarily capture the full effect of business cycle fluctuations. For example, recessions in the future might differ from the recession in the nineties in severity. A more severe recession in magnitude and length might change the relationship between UI and unemployment, particularly if states are having financial difficulties with their state UI trust funds. Nonetheless, imperfect adjustments might be preferred to no adjustment at all, depending on the use of the adjusted statistics.

d) State Adjustments

An alternative to estimating a single national model would be to estimate fifty separate state time-series models. The estimated coefficients in each state's model would be used to predict the number of job losers, job leavers, and reentrants for each state. The results would then be aggregated across all states for a national total for the denominator. This would adjust for variation in the mix of unemployment across states and cross-state variation in the effects of the adjustment factors on UI recipiency. The major drawback of this analysis compared with the national analysis is that it necessitates adjustments for all fifty states.

State adjustments might be important for several reasons. First, the relationships between UI and job losers, job leavers, and reentrants vary across state. These differences are very large based on cross-sectional differences in state UI recipiency rates. Second, certain states may have stronger seasonal fluctuations. States with more seasonal employment patterns likely will have larger fluctuations in their state recipiency rates. Third, some states might not be as affected as others by business cycle fluctuations. For example, the 1990s recession in New England was much more severe than in other states. Finally, state adjustments would provide controls for regional shifts in unemployed workers that cannot be adequately controlled for in an aggregate model.[229] In addition, state-level UI recipiency rates that use the probabilistic denominator will be of interest in themselves.

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[228] For example, an interaction can be created for each period in which the unemployment rate is over 6 percent and less than 4 percent.

[229] One potential problem is if an increase in the concentration of unemployed workers in a particular state induces a tighter state policy that changes the relationship between UI and unemployed workers.

JUNK	JUNK2	JUNK3	YEAR	CONTCL	JUNK1	QUART	QUARTER
0	0	0	1984	39637000	3049000	1	1
0	0	0	1984	29618000	2278308	2	2
0	0	0	1984	27877000	2144385	3	3
0	0	0	1984	30509000	2346846	4	4
0	0	0	1992	52996847	4076681	1	1
0	0	0	1992	41589682	3199206	2	2
0	0	0	1992	37990101	2922315	3	3
0	0	0	1992	34578279	2659868	4	4
0	0	0	1976	48265000	3712692	1	1
0	0	0	1976	36727000	2825154	2	2
0	0	0	1976	34532000	2656308	3	3
0	0	0	1976	34867000	2682077	4	4
0	0	0	1977	45650000	3511538	1	1
0	0	0	1977	32834000	2525692	2	2
0	0	0	1977	29970000	2305385	3	3
0	0	0	1977	32360000	2311429	4	4
0	0	0	1978	37795000	3149583	1	1
0	0	0	1978	28348000	2180615	2	2
0	0	0	1978	29214000	2086714	3	3
0	0	0	1978	26998000	2076769	4	4
0	0	0	1979	38282000	2944769	1	1
0	0	0	1979	28172000	2167077	2	2
0	0	0	1979	28547000	2195923	3	3
0	0	0	1979	31258000	2404462	4	4
0	0	0	1980	45218000	3478308	1	1
0	0	0	1980	43563000	3351000	2	2
0	0	0	1980	44441000	3418538	3	3
0	0	0	1980	39266000	3020462	4	4
0	0	0	1981	47680000	3667692	1	1
0	0	0	1981	36062000	2774000	2	2
0	0	0	1981	34320000	2640000	3	3
0	0	0	1981	39472000	3036308	4	4
0	0	0	1982	57151000	4396231	1	1
0	0	0	1982	50169000	3859154	2	2
0	0	0	1982	49584000	3814154	3	3
0	0	0	1982	53303000	4100231	4	4
0	0	0	1983	61737000	4749000	1	1
0	0	0	1983	45774000	3521077	2	2
0	0	0	1983	36206000	2785077	3	3
0	0	0	1983	35612000	2543714	4	4
0	0	0	1985	41322000	3178615	1	1
0	0	0	1985	31881000	2452385	2	2
0	0	0	1985	29945000	2303462	3	3
0	0	0	1985	31208000	2400615	4	4
0	0	0	1986	41443000	3187923	1	1
0	0	0	1986	32884000	2529538	2	2
0	0	0	1986	31231000	2402385	3	3
0	0	0	1986	31023000	2386385	4	4
0	0	0	1987	39743564	3057197	1	1

JUNK	JUNK2	JUNK3	YEAR	CONTCL	JUNK1 QUART		QUARTER

0	0	0	1987	29211285	2247022	2	2
0	0	0	1987	25948838	1996064	3	3
0	0	0	1987	24330085	1871545	4	4
0	0	0	1988	34692690	2668668	1	1
0	0	0	1988	25870267	1990021	2	2
0	0	0	1988	24214384	1862645	3	3
0	0	0	1988	25938741	1852767	4	4
0	0	0	1989	31272228	2606019	1	1
0	0	0	1989	26515792	2039676	2	2
0	0	0	1989	27440853	1960061	3	3
0	0	0	1989	27690304	2130023	4	4
0	0	0	1990	37757769	2904444	1	1
0	0	0	1990	29721646	2286280	2	2
0	0	0	1990	29448750	2265288	3	3
0	0	0	1990	34414344	2647257	4	4
0	0	0	1991	52175294	4013484	1	1
0	0	0	1991	43145564	3318890	2	2
0	0	0	1991	38597647	2969050	3	3
0	0	0	1991	39574809	3044216	4	4
0	0	0	1993	42692110	3284008	1	1
0	0	0	1993	35110705	2700823	2	2
0	0	0	1993	32945675	2534283	3	3
0	0	0	1993	32699131	2515318	4	4
0	0	0	1994	43713044	3362542	1	1
0	0	0	1994	34455270	2650405	2	2
0	0	0	1994	31228230	2402172	3	3
0	0	0	1994	32650621	2332187	4	4
0	0	0	1995	36938781	3078232	1	1
0	0	0	1995	32197994	2476769	2	2
0	0	0	1995	33101446	2364389	3	3
0	0	0	1995	32089854	2468450	4	4
0	0	0	1996	42265804	3251216	1	1
0	0	0	1996	31957912	2458301	2	2
0	0	0	1996	29334171	2256475	3	3
0	0	0	1996	29459927	2266148	4	4
			1997	38275361	2944259	1	1
			1997	28467504	2189808	2	2
			1997	26774399	2059569	3	3
			1997	26453627	2034894	4	4
			1998	35559697	2735361	1	1
			1998	26854134	2065703	2	2
			1998	26771096	2059315	3	3
			1998	26049883	2003837	4	4

YRGRP	CLAIMS	TUR	UIOVERU	JL26U	CONU	MANU	CONA	MANA
1984	9147000	0	0	0	0	0	0	0
1984	6834923	0	0	0	0	0	0	0
1984	6433154	0	0	0	0	0	0	0
1984	7040538	0	0	0	0	0	0	0
1992	12230042	0	0	0	0	0	0	0
1992	9597619	0	0	0	0	0	0	0
1992	8766946	0	0	0	0	0	0	0
1992	7979603	0	0	0	0	0	0	0
7679	11138077	0	0	0	0	0	0	0
7679	8475462	0	0	0	0	0	0	0
7679	7968923	0	0	0	0	0	0	0
7679	8046231	0	0	0	0	0	0	0
7679	10534615	0	0	0	0	0	0	0
7679	7577077	0	0	0	0	0	0	0
7679	6916154	0	0	0	0	0	0	0
7679	7467692	0	0	0	0	0	0	0
7679	8721923	0	0	0	0	0	0	0
7679	6541846	0	0	0	0	0	0	0
7679	6741692	0	0	0	0	0	0	0
7679	6230308	0	0	0	0	0	0	0
7679	8834308	0	0	0	0	0	0	0
7679	6501231	0	0	0	0	0	0	0
7679	6587769	0	0	0	0	0	0	0
7679	7213385	0	0	0	0	0	0	0
9999	10434923	0	0	0	0	0	0	0
9999	10053000	0	0	0	0	0	0	0
9999	10255615	0	0	0	0	0	0	0
9999	9061385	0	0	0	0	0	0	0
9999	11003077	0	0	0	0	0	0	0
9999	8322000	0	0	0	0	0	0	0
9999	7920000	0	0	0	0	0	0	0
9999	9108923	0	0	0	0	0	0	0
9999	13188692	0	0	1	0	0	0	0
9999	11577462	0	0	0	0	0	0	0
9999	11442462	0	0	0	0	0	0	0
9999	12300692	0	0	0	0	0	0	0
9999	14247000	0	0	0	0	0	0	0
9999	10563231	0	0	0	0	0	0	0
9999	8355231	0	0	0	0	0	0	0
9999	8218154	0	0	0	0	0	0	0
9999	9535846	0	0	0	0	0	0	0
9999	7357154	0	0	0	0	0	0	0
9999	6910385	0	0	0	0	0	0	0
9999	7201846	0	0	0	0	0	0	0
9999	9563769	0	0	0	0	0	0	0
9999	7588615	0	0	0	0	0	0	0
9999	7207154	0	0	0	0	0	0	0
9999	7159154	0	0	0	0	0	0	0
9999	9171592	0	0	0	0	0	0	0

9999	6741066	0	0	0	0	0	0	0
9999	5988193	0	0	0	0	0	0	0
9999	5614635	0	0	0	0	0	0	0
9999	8006005	0	0	0	0	0	0	0
9999	5970062	0	0	0	0	0	0	0
9999	5587935	0	0	0	0	0	0	0
9999	5985863	0	0	0	0	0	0	0
9999	7216668	0	0	0	0	0	0	0
9999	6119029	0	0	0	0	0	0	0
9999	6332505	0	0	0	0	0	0	0
9999	6390070	0	0	0	0	0	0	0
9999	8713331	0	0	0	0	0	0	0
9999	6858841	0	0	0	0	0	0	0
9999	6795865	0	0	0	0	0	0	0
9999	7941772	0	0	0	0	0	0	0
9999	12040452	0	0	1	0	0	0	0
9999	9956669	0	0	0	0	0	0	0
9999	8907149	0	0	0	0	0	0	0
9999	9132648	0	0	0	0	0	0	0
9999	9852025	0	0	0	0	0	0	0
9999	8102470	0	0	0	0	0	0	0
9999	7602848	0	0	0	0	0	0	0
9999	7545953	0	0	0	0	0	0	0
9999	10087626	0	0	0	0	0	0	0
9999	7951216	0	0	0	0	0	0	0
9999	7206515	0	0	0	0	0	0	0
9999	7534759	0	0	0	0	0	0	0
9999	8524334	0	0	0	0	0	0	0
9999	7430306	0	0	0	0	0	0	0
9999	7638795	0	0	0	0	0	0	0
9999	7405351	0	0	0	0	0	0	0
9999	9753647	0	0	0	0	0	0	0
9999	7374903	0	0	0	0	0	0	0
9999	6769424	0	0	0	0	0	0	0
9999	6798445	0	0	0	0	0	0	0
9999	8832776							
9999	6569424							
9999	6178707							
9999	6104683							
9999	8206084							
9999	6197108							
9999	6177945							
9999	6011511							

DUR9U	DUR27U	DUR52U	DUR53U	AGEU25	AGEU55	DURUO	P27PLUS	UIOVERJL
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1	0	0	0	0	0	0	0	1
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D8083	D8183	D8283	DUM8086	Y76	Y77	Y78	Y79	Y80
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0	0	0	1	0	0	0	0	0
0	0	0	1	0	0	0	0	0
0	0	0	1	0	0	0	0	0
0	0	0	0	0	0	0	0	0
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0	0	0	1	0	0	0	0	0
0	0	0	1	0	0	0	0	0
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D8083	D8183	D8283	DUM8086	Y76	Y77	Y78	Y79	Y80

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0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
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Y81	Y82	Y83	Y84	Y85	Y86	Y87	Y88	Y89
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0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
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Y81	Y82	Y83	Y84	Y85	Y86	Y87	Y88	Y89

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0	0	0	0	0	0	0	0	0

Y90	Y91	Y92	Y93	Y94	Y95	Y96	I	Y176
0	0	0	0	0	0	0	22	0
0	0	0	0	0	0	0	22	0
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Y177	Y178	Y179	Y180	Y181	Y182	Y183	Y184	Y185
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Y186	Y187	Y188	Y189	Y190	Y191	Y192	Y193	Y194
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0	0	0	0	0	0	0	0	0

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0	0	0	0	0	0	0	0	0
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0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0

Y195	Y196	QUART1	QUART2	QUART3	QUART4
0	0	1	0	0	0
0	0	0	1	0	0
0	0	0	0	1	0
0	0	0	0	0	1
0	0	1	0	0	0
0	0	0	1	0	0
0	0	0	0	1	0
0	0	0	0	0	1
0	0	1	0	0	0
0	0	0	1	0	0
0	0	0	0	1	0
0	0	0	0	0	1
0	0	1	0	0	0
0	0	0	1	0	0
0	0	0	0	1	0
0	0	0	0	0	1
0	0	1	0	0	0
0	0	0	1	0	0
0	0	0	0	1	0
0	0	0	0	0	1
0	0	1	0	0	0
0	0	0	1	0	0
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0	0	1	0	0	0
0	0	0	1	0	0
0	0	0	0	1	0
0	0	0	0	0	1
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0	0	0	1	0	0
0	0	0	0	1	0
0	0	0	0	0	1
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0	0	0	1	0	0
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0	0	0	1	0	0
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0	0	1	0	0	0

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0	0	0	0	0	1
0	0	1	0	0	0
0	0	0	1	0	0
0	0	0	0	1	0
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0	0	0	0	1	0
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0	0	0	0	1	0
0	0	0	0	0	1
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0	0	0	1	0	0
0	0	0	0	1	0
0	0	0	0	0	1

REGID2	YEAR	MUNDER25	MMLT25	MMGT25	MSERVICE	MPUBADM	MMCT	MNOEXP
1	1974	0	0	0	0	0	0	0
1	1975	0	0	0	0	0	1	0
1	1976	0	0	0	0	0	0	0
1	1980	0	0	0	0	0	1	0
1	1981	0	0	0	0	0	0	0
1	1982	0	0	0	0	0	0	0
1	1983	0	0	0	0	0	0	0
1	1990	0	0	0	0	0	0	0
1	1991	0	0	1	0	0	0	0
1	1992	0	0	1	0	0	0	0
2	1974	0	0	0	0	0	1	0
2	1975	0	0	0	0	0	1	0
2	1976	0	0	0	0	0	0	0
2	1980	0	0	0	0	0	0	0
2	1981	0	0	0	0	0	0	0
2	1982	0	0	0	0	0	0	0
2	1983	0	0	1	0	0	0	0
2	1990	0	0	0	0	0	0	0
2	1991	0	0	0	0	0	0	0
2	1992	0	0	1	0	0	0	0
3	1974	0	0	0	0	0	1	0
3	1975	0	0	0	0	0	1	0
3	1976	0	0	0	0	0	1	0
3	1980	0	0	0	0	0	1	0
3	1981	0	0	0	0	0	1	0
3	1982	0	0	0	0	0	1	0
3	1983	0	0	1	0	0	1	0
3	1990	0	0	1	0	0	1	0
3	1991	0	0	1	0	0	0	0
3	1992	0	0	1	0	0	1	0
5	1974	0	0	0	0	0	1	0
5	1975	0	0	0	0	0	1	0
5	1976	0	0	0	0	0	1	0
5	1980	0	0	0	0	0	1	0
5	1981	0	0	0	0	0	1	0
5	1982	0	0	0	0	0	1	0
5	1983	0	0	0	0	0	1	0
5	1990	0	0	0	0	0	0	0
5	1991	0	0	1	0	0	1	0
5	1992	0	0	1	0	0	0	0
6	1974	0	0	0	0	0	1	0
6	1975	0	0	0	0	0	1	0
6	1976	0	0	0	0	0	0	0
6	1980	0	0	0	0	0	1	0
6	1981	0	0	1	0	0	0	0
6	1982	0	0	0	0	0	0	0
6	1983	0	0	0	0	0	1	0
6	1990	0	0	0	0	0	0	0
6	1991	0	0	1	0	0	0	0

6	1992	0	0	1	0	0	0	0
7	1974	0	0	0	0	0	1	0
7	1975	0	0	0	0	0	1	0
7	1976	0	0	0	0	0	1	0
7	1980	0	0	1	0	0	1	0
7	1981	0	0	0	0	0	1	0
7	1982	0	0	0	0	0	1	0
7	1983	0	0	0	0	0	1	0
7	1990	0	0	0	0	0	1	0
7	1991	0	0	1	0	0	1	0
7	1992	0	0	1	0	0	1	0
8	1974	0	0	0	0	0	1	0
8	1975	0	0	0	0	0	1	0
8	1976	0	0	0	0	0	1	0
8	1980	0	0	1	0	0	1	0
8	1981	0	0	0	0	0	1	0
8	1982	0	0	0	0	0	1	0
8	1983	0	0	1	0	0	1	0
8	1990	0	0	0	0	0	1	0
8	1991	0	0	1	0	0	1	0
8	1992	0	0	1	0	0	0	0
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9	1975	0	0	1	0	0	1	0
9	1976	0	0	0	0	0	1	0
9	1980	0	0	0	0	0	1	0
9	1981	0	0	0	0	0	1	0
9	1982	0	0	1	0	0	1	0
9	1983	0	0	1	0	0	1	0
9	1990	0	0	1	0	0	1	0
9	1991	0	0	1	0	0	1	0
9	1992	0	0	1	0	0	1	0
10	1974	0	0	0	0	0	0	0
10	1975	0	0	0	0	0	0	0
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10	1982	0	0	0	0	0	1	0
10	1983	0	0	0	0	0	1	0
10	1990	0	0	0	0	0	0	0
10	1991	0	0	1	0	0	0	0
10	1992	0	0	0	0	0	0	0
12	1974	0	0	0	0	0	1	0
12	1975	0	0	0	0	0	1	0
12	1976	0	0	0	0	0	1	0
12	1980	0	0	0	0	0	1	0
12	1981	0	0	0	0	0	1	0
12	1982	0	0	0	0	0	1	0
12	1983	0	0	0	0	0	1	0
12	1990	0	0	0	0	0	1	0
12	1991	0	0	1	0	0	1	0

12	1992	0	0	0	0	0	0	0
21	1974	0	0	0	0	0	1	0
21	1975	0	0	0	0	0	1	0
21	1976	0	0	0	0	0	1	0
21	1980	0	0	0	0	0	1	0
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21	1982	0	0	0	0	0	1	0
21	1983	0	0	1	0	0	1	0
21	1990	0	0	1	0	0	0	0
21	1991	0	0	1	0	0	0	0
21	1992	0	0	1	0	0	0	0
22	1974	0	0	1	0	0	1	0
22	1975	0	0	1	0	0	1	0
22	1976	0	0	1	0	0	1	0
22	1980	0	0	1	0	0	1	0
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22	1982	0	0	0	0	0	1	0
22	1983	0	0	0	0	0	0	0
22	1990	0	0	0	0	0	1	0
22	1991	0	0	0	0	0	0	0
22	1992	0	0	1	0	0	0	0

MWK013	MWK1426	MWK2739	MWK4047	MCONST	MMANU	JLOSERS	ST	REGCST
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0	0	0	0	0	0	500702	CA	1273652
0	0	0	0	0	0	387265	CA	1110865
0	0	0	0	0	0	331086	CA	1656390
0	0	0	0	0	0	379372	CA	1894488
0	0	0	0	0	0	602280	CA	2515949
0	0	0	0	0	0	654860	CA	2920627
0	0	0	0	0	0	352032	CA	1774747
0	0	0	0	0	0	613363	CA	2577320
0	0	0	0	0	0	685415	CA	2808657
0	0	0	0	0	0	70696	FL	98736
0	0	0	0	0	0	157748	FL	356332
0	0	0	0	0	0	129805	FL	281405
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0	0	0	0	0	0	142391	FL	297813
0	0	0	0	0	0	217287	FL	498708
0	0	0	0	0	0	244725	FL	569428
0	0	0	0	0	0	96071	IL	330021
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0	0	0	0	0	0	138445	IL	539292
0	0	0	0	0	0	211249	IL	906018
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0	0	0	0	0	0	287837	IL	1225833
0	0	0	0	0	0	323572	IL	1401443
0	0	0	0	0	0	154627	IL	598346
0	0	0	0	0	0	233663	IL	790664
0	0	0	0	0	0	237737	IL	893902
0	0	0	0	0	0	107596	NJ	348272
0	0	0	0	0	0	203942	NJ	534934
0	0	0	0	0	0	141430	NJ	430217
0	0	0	0	0	0	94511	NJ	630684
0	0	0	0	0	0	140832	NJ	664218
0	0	0	0	0	0	183429	NJ	762591
0	0	0	0	0	0	138207	NJ	713672
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0	0	0	0	0	0	186947	NJ	650752
0	0	0	0	0	0	156346	NJ	706142
0	0	0	0	0	0	249326	NY	1190318
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0	0	0	0	0	0	296152	NY	1598212
0	0	0	0	0	0	233552	NY	1201645
0	0	0	0	0	0	282945	NY	1167035
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0	0	0	0	0	0	203994	NY	1080504
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0	0	0	0	0	0	339064	NY	1469767
0	0	0	0	0	0	47312	NC	118740
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0	0	0	0	0	1	52115	NC	280078
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0	0	0	0	0	0	81867	NC	327334
0	0	0	0	0	1	133475	NC	553223
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0	0	0	0	0	0	278086	OH	1071442
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0	0	0	0	0	0	208747	OH	726089
0	0	0	0	0	0	214469	OH	718374
0	0	0	0	0	0	109177	PA	706315
0	0	0	0	0	1	264700	PA	1436085
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0	0	0	0	0	0	185649	PA	1025257
0	0	0	0	0	0	226564	PA	978638
0	0	0	0	0	0	288320	PA	1349443
0	0	0	0	0	0	315372	PA	1548508
0	0	0	0	0	0	169134	PA	718266
0	0	0	0	0	0	242621	PA	993461
0	0	0	0	0	0	233666	PA	1114767
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0	0	0	0	0	0	108742	IN	192525
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0	0	0	0	0	0	100828	IN	238060
0	0	0	0	0	0	57832	MA	507056
0	0	0	0	0	0	146681	MA	783992
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0	0	0	0	0	0	139250	MA	571874
0	0	0	0	0	0	46036	CT	130038
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0	0	0	0	1	0	35150	CT	161267
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0	0	0	0	0	0	47964	CT	197246
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TFB1	LOANS	TFB2	WKWAGE	GRERATE	EMPTAX	OTHER	MISCONDU	OTHDEN
1153218		1153218				0	50556	0
545694		545694				0	54605	0
641259		641259				0	49021	27
3087861		3087861				75202	66837	0
3352970		3352970				55106	69092	0
2707650		2707650				60324	74190	0
2169348		2169348				51426	62311	0
5525268		5525268				42217	97264	780
4190197		4190197				50531	110724	564
2786713		2786713				53872	108246	0
326090		326090				0	8209	0
80329		80329				0	17822	0
23974		23974				0	17763	0
812740		812740				3320	18003	0
919390		919390				3978	20203	0
865621		865621				4313	30539	0
888142		888142				4047	25667	0
2019400		2019400				4115	26768	0
1691814		1691814				5998	33000	0
1443603		1443603				12604	31284	0
506793		506793				0	12370	0
37971	68800	-30829				0	14079	0
10057	515300	-505243				0	16279	0
66267	984000	-917733				4135	34526	0
24526	1405433	-1380907				3715	34852	0
	2069018	-2069018				7480	30825	59
	2418204	-2418204				5099	27280	0
1459282		1459282				15664	31002	0
1172283		1172283				20026	34086	0
847622		847622				14915	33030	0
41056		41056				0	17558	0
4686	352200	-347514				0	16438	0
15013	497200	-482187				0	17782	0
155971	651928	-495957				3022	23281	0
190311	612449	-422138				6709	24972	0
97363	520720	-423357				5727	24023	0
189988	422339	-232350				5040	23531	0
2897131		2897131				2326	17952	0
2564278		2564278				2257	19986	0
2439970		2439970				2387	19444	0
1299673		1299673				0	14004	9058
574197		574197				0	33455	12136
204673		204673				0	34170	12490
510319		510319				10543	37052	6937
777989		777989				10538	37713	5776
819262		819262				5847	37753	4498
960544		960544				5360	32833	4881
2551722		2551722				2886	34961	793
1191450		1191450				4585	39769	692

213914		213914	5303	39803	716
568703		568703	0	6708	0
342031		342031	0	15099	0
264675		264675	0	12059	0
612730		612730	404	14478	92
624556		624556	419	15074	140
400345		400345	358	19375	1
345896		345896	308	16663	624
1513320		1513320	486	18551	5031
1373719		1373719	774	22572	6899
1387170		1387170	495	20282	7479
776648		776648	0	21564	1984
294228		294228	0	34224	2915
190420		190420	0	33683	2073
70360	245778	-175418	34155	43730	132
41697	599933	-558236	32950	40777	153
	1658127	-1658127	28559	38264	175
	1976065	-1976065	23558	32591	124
886582		886582	5407	21726	149
647410		647410	3005	23761	168
602464		602464	2747	23001	133
529435		529435	0	12726	11994
87827	173800	-85973	0	20439	18803
17896	552900	-535004	0	21807	16718
143901	1387265	-1243364	4107	24372	126
269734	1566328	-1296594	3504	21735	109
	2145252	-2145252	3180	20583	114
	2617389	-2617389	2946	19301	151
1647622		1647622	1903	21049	0
1155988		1155988	2422	24085	0
807828		807828	4093	22687	0
343116		343116	0	24489	0
230602		230602	0	44550	0
204827		204827	0	42464	0
274701		274701	11895	66554	2310
253841		253841	10410	49613	1150
401	142863	-142462	13821	59143	466
	696274	-696274	15053	63956	260
1286101		1286101	8405	46509	67
942734		942734	10728	54284	87
586472		586472	13858	57533	107
379789		379789	0	12057	173
198208		198208	0	13262	388
211838		211838	0	11297	471
231270		231270	683	21097	366
176311		176311	727	16427	497
62717		62717	564	15067	296
99542		99542	777	12889	322
879027		879027	470	12875	86
899139		899139	833	18873	10

941632		941632		799	17925	4
150810		150810		0	13020	109
40854	140000	-99146		0	14016	35
93699	265000	-171301		0	11906	50
257153		257153		11567	10747	1985
412161		412161		17655	12412	869
436344		436344		18027	12291	57
532258		532258		13053	10444	56
381795		381795		4977	10985	65
	234742	-234742		7291	14079	38
	379918	-379918		7014	12729	31
11808	62000	-50192		0	5336	1568
20505	252200	-231695		0	5493	1863
21298	363200	-341902		0	5022	2083
108457	370894	-262437		1937	4692	1130
98579	320946	-222368		2947	4499	800
18046	270461	-252415		1822	5116	552
50917	280276	-229359		0	4321	635
38865		38865		723	3613	309
	353767	-353767		1065	3838	236
	653215	-653215		1323	2674	207

REGIONID	NONSEPC	NONSEPD	NSD1000	ABLE	ABLE1000	INC	INC1000	REFUSE
1	11416628	231340	20	164462	14	600	0	6871
1	15442798	295480	19	204570	13	2338	0	6644
1	12962033	278455	22	198978	15	3036	0	6512
1	22325251	333275	15	188874	9	17855	1	7990
1	22497454	328110	15	196072	9	25190	1	7933
1	30372089	339563	11	195651	6	27028	1	6759
1	27473946	290237	11	164250	6	17333	1	6588
1	22954707	364951	16	205057	9	8516	0	7380
1	31483673	461961	15	252891	8	13551	0	7094
1	32928895	429298	13	229582	7	15363	1	7189
2	1784525	25994	15	16683	9	3100	2	857
2	4085379	50572	12	35221	9	4489	1	1774
2	2912185	57995	20	41929	14	4645	2	2069
2	3133500	53378	17	28416	9	14605	5	1925
2	3137151	58331	19	31777	10	14363	5	1740
2	4820589	78099	16	43228	9	16210	3	1575
2	4034256	76693	19	48425	12	12633	3	1518
2	4292647	65419	15	40623	10	14728	3	1266
2	6655945	63651	10	35421	5	16252	2	1328
2	6935026	55215	8	26841	4	9608	1	1452
3	4629938	78897	17	60469	13	9363	2	1782
3	7678380	68760	9	41321	5	16706	2	1807
3	6787133	80310	12	51051	8	14006	2	2804
3	12580879	150252	12	90342	7	30344	2	4014
3	11698434	150893	13	85784	7	32370	3	3828
3	14392088	148535	10	64477	5	54049	4	2608
3	12097941	103821	9	47737	4	34834	3	2282
3	7037749	74710	11	25699	4	17287	3	1446
3	9235122	87945	10	25361	3	23096	3	1505
3	9143369	76583	8	22252	2	19781	2	1621
5	4957818	69735	14	51559	10	4008	1	1851
5	6741730	69696	10	43185	6	12602	2	1187
5	5394170	66097	12	43831	8	7502	1	1556
5	8086081	87229	11	59530	7	7085	1	1918
5	7391247	91902	12	58932	8	6833	1	2047
5	8076679	85739	11	55844	7	3996	1	1906
5	6782743	68043	10	43680	6	2600	0	1946
5	6141450	50820	8	30860	5	989	0	1226
5	7825289	49849	6	29418	4	1167	0	1209
5	7522129	34834	5	19224	3	1632	0	1214
6	15744239	281980	18	166690	11	57441	4	9327
6	22756566	318187	14	173748	8	79833	4	7368
6	18491328	329475	18	190303	10	73661	4	8107
6	16094085	368436	23	165097	10	120114	8	8406
6	14035745	316881	23	149774	11	93296	7	6695
6	15925424	290144	18	123516	8	101442	6	5181
6	14593398	215666	15	89490	6	68732	5	4112
6	13058664	130487	10	42123	3	55501	4	3060
6	17247534	154830	9	41062	2	74168	4	3122

6	16556281	166440	10	41331	3	81292	5	3501
7	2341901	8293	4	5811	3	178	0	1893
7	6513234	14775	2	9707	2	137	0	4578
7	3583143	14888	4	10653	3	107	0	3459
7	4353414	11993	3	8082	2	230	0	1314
7	4454849	13413	3	9195	2	909	0	1153
7	7160522	19850	3	13215	2	2582	0	1225
7	4342641	18092	4	11465	3	2157	1	1173
7	3861810	31346	8	19081	5	2034	1	1002
7	5220471	33701	7	21353	4	2728	1	843
7	3873429	27616	7	14997	4	2445	1	1148
8	5104348	80783	16	35926	7	14070	3	1860
8	11101464	144131	13	66562	6	27876	3	2592
8	6747256	127033	19	66308	10	19574	3	2570
8	12288172	193058	16	92391	8	37387	3	2705
8	10093250	153036	15	73586	7	24304	2	2545
8	13854264	138316	10	64781	5	24884	2	1815
8	9596643	104500	11	46893	5	19281	2	1606
8	5986699	83932	14	15335	3	56069	9	1095
8	7882119	81479	10	14258	2	56886	7	1036
8	7484572	65519	9	12513	2	44041	6	980
9	9379416	121913	13	80694	9	8673	1	3719
9	16501882	176148	11	124872	8	11499	1	3735
9	13491395	235510	18	142622	11	8682	1	4414
9	14273958	100204	7	52109	4	22221	2	3553
9	12020104	74673	6	38381	3	14444	1	2581
9	17465057	81850	5	38716	2	20890	1	1809
9	15258134	68628	5	29452	2	20691	1	1697
9	9029670	44380	5	22759	3	3766	0	1208
9	11790866	49917	4	25462	2	6376	1	1152
9	11502300	46647	4	23152	2	6175	1	1065
10	1970612	18770	10	9393	5	4479	2	1498
10	3939781	33216	8	16660	4	6237	2	1707
10	2959867	46751	16	32002	11	4547	2	2943
10	4267850	106393	25	75642	18	6497	2	3270
10	3566724	95639	27	64044	18	4698	1	2828
10	7210525	90687	13	54488	8	7476	1	1663
10	8627971	117845	14	68153	8	9507	1	2759
10	6208776	110855	18	40067	7	13498	2	1502
10	7521406	115101	15	36211	5	16720	2	1653
10	8435545	138859	17	45676	5	20151	2	2163
12	2434579	17082	7	7576	3	4921	2	1720
12	4840570	26373	5	8941	2	12412	3	1604
12	2312698	24422	11	10885	5	9313	4	1415
12	5291849	30327	6	11718	2	11521	2	1637
12	3875357	24391	6	8727	2	10346	3	1334
12	5485254	36177	7	8691	2	21166	4	1133
12	4037522	27560	7	6159	2	16136	4	921
12	2008421	34911	17	6998	4	22346	11	744
12	2696039	47267	18	7481	3	36375	14	851

12	2369710	34810	15	6755	3	25415	11	801
11	6449515	21501	3	12272	2	1948	0	820
11	9041644	20356	2	11195	1	2617	0	862
11	6187606	25645	4	15591	3	2374	0	958
11	4885450	35520	7	11799	2	9900	2	523
11	5075031	39649	8	12773	3	6891	1	411
11	5920297	41970	7	12825	2	8656	2	322
11	4816847	32087	7	9958	2	6534	1	277
11	6680138	20047	3	4661	1	9074	1	61
11	7464363	31769	4	7935	1	14190	2	137
11	5873953	28627	5	5631	1	13509	2	171
11	2277011	26900	12	16175	7	7321	3	1739
11	3411582	33080	10	21227	6	8685	3	1249
11	2637058	42789	16	29036	11	9785	4	1512
11	2256786	35774	16	13041	6	17268	8	638
11	2213035	39382	18	13208	6	19901	9	650
11	2890760	41784	15	13298	5	22685	8	1102
11	2470114	38364	16	14842	6	20281	8	604
11	2721968	34453	13	10183	4	20917	8	261
11	3626927	38510	11	10773	3	24486	7	255
11	3371200	31413	9	7638	2	21061	6	191

REF1000	REPORT	REPT1000	OTH1000	VOLQUIT	VOLQ1000	MISC1000	OTHD1000	STATE
1	59407	5	0	137304	63	23	0	CA
0	81928	5	0	153773	62	22	0	CA
1	69929	5	0	137400	64	23	0	CA
0	43354	2	3	140453	52	25	0	CA
0	43809	2	2	138437	51	26	0	CA
0	49801	2	2	139015	43	23	0	CA
0	50640	2	2	113708	41	22	0	CA
0	101781	4	2	194848	71	36	0	CA
0	137894	4	2	206065	64	34	0	CA
0	123292	4	2	177125	55	33	0	CA
1	5354	3	0	24730	72	24	0	FL
0	9088	2	0	44057	83	33	0	FL
1	9352	3	0	43564	116	47	0	FL
1	5112	2	1	40179	131	59	0	FL
1	6473	2	1	40504	126	63	0	FL
0	12773	3	1	45140	98	67	0	FL
0	10070	3	1	38705	99	66	0	FL
0	4687	1	1	47127	105	60	0	FL
0	4652	1	1	55243	98	58	0	FL
0	4710	1	2	54434	99	57	0	FL
0	7283	2	0	22806	32	18	0	IL
0	8926	1	0	23648	23	13	0	IL
0	12449	2	0	27687	33	20	0	IL
0	21417	2	0	53867	51	32	0	IL
0	25196	2	0	69702	67	34	0	IL
0	19921	1	1	52726	40	23	0	IL
0	13869	1	0	43727	47	29	0	IL
0	14614	2	2	46749	73	49	0	IL
0	17957	2	2	50402	56	38	0	IL
0	18014	2	2	46653	56	40	0	IL
0	12317	3	0	36907	44	21	0	NJ
0	12722	2	0	33405	39	19	0	NJ
0	13208	2	0	36707	51	25	0	NJ
0	15674	2	0	37391	44	28	0	NJ
0	17381	2	1	38728	51	33	0	NJ
0	18266	2	1	31551	39	30	0	NJ
0	14777	2	1	29412	45	36	0	NJ
0	15419	3	0	29898	53	32	0	NJ
0	15798	2	0	31707	50	31	0	NJ
0	10377	1	0	29542	53	35	0	NJ
1	48522	3	0	83548	42	7	5	NY
0	57238	3	0	74451	32	15	5	NY
0	57404	3	0	78188	40	18	6	NY
1	64276	4	1	66860	38	21	4	NY
1	56578	4	1	58499	37	24	4	NY
0	54158	3	0	51679	30	22	3	NY
0	47972	3	0	43674	29	22	3	NY
0	26917	2	0	46265	38	29	1	NY
0	31893	2	0	49329	35	28	1	NY

0	35013	2	0	53133	40	30	1 NY
1	411	0	0	22650	41	12	0 NC
1	353	0	0	52118	46	13	0 NC
1	669	0	0	48787	76	19	0 NC
0	1963	1	0	23798	26	16	0 NC
0	1737	0	0	23657	25	16	0 NC
0	2470	0	0	24474	15	12	0 NC
0	2989	1	0	20866	27	21	1 NC
0	8743	2	0	24218	26	20	5 NC
0	8003	2	0	28596	28	22	7 NC
0	8531	2	0	27667	38	28	10 NC
0	28927	6	0	35839	45	27	3 OH
0	47101	4	0	50059	42	28	2 OH
0	38581	6	0	49037	62	43	3 OH
0	26420	2	3	48424	34	31	0 OH
0	19651	2	3	43154	35	33	0 OH
0	18277	1	2	36168	24	25	0 OH
0	13162	1	3	30415	32	34	0 OH
0	6026	1	1	23177	29	27	0 OH
0	6294	1	0	23295	25	25	0 OH
0	5238	1	0	21842	28	30	0 OH
0	28827	3	0	28959	23	10	10 PA
0	36042	2	0	39750	23	12	11 PA
0	79792	6	0	42793	29	15	11 PA
0	18214	1	0	36603	21	14	0 PA
0	15763	1	0	30791	20	14	0 PA
0	17255	1	0	26525	13	10	0 PA
0	13842	1	0	24481	15	12	0 PA
0	14744	2	0	34931	31	19	0 PA
0	14505	1	0	36235	28	18	0 PA
0	12162	1	0	36078	30	19	0 PA
1	3400	2	0	46401	161	85	0 TX
0	8612	2	0	78824	183	103	0 TX
1	7259	3	0	78834	221	119	0 TX
1	9089	2	3	113234	230	135	5 TX
1	13659	4	3	73065	168	114	3 TX
0	13239	2	2	68808	82	71	1 TX
0	22373	3	2	75320	90	76	0 TX
0	47383	8	1	56344	88	72	0 TX
0	49789	7	1	65110	91	76	0 TX
0	57011	7	2	72386	95	75	0 TX
1	2865	1	0	45921	105	28	0 IN
0	3416	1	0	46749	77	22	1 IN
1	2809	1	0	32977	91	31	1 IN
0	4768	1	0	46933	69	31	1 IN
0	3257	1	0	30964	54	29	1 IN
0	4623	1	0	25487	37	22	0 IN
0	3567	1	0	20599	49	31	1 IN
0	4353	2	0	21658	67	40	0 IN
0	1727	1	0	30149	77	48	0 IN

0	1040	0	0	28266	90	57	0 IN
0	6461	1	0	57362	87	20	0 MA
0	5682	1	0	64872	87	19	0 MA
0	6722	1	0	35450	66	22	0 MA
0	1731	0	2	24705	44	19	4 MA
0	1919	0	4	25357	44	22	2 MA
0	2140	0	3	21254	31	18	0 MA
0	2265	1	3	17714	36	21	0 MA
0	1274	0	1	20110	34	18	0 MA
0	2216	0	1	23467	38	23	0 MA
0	2302	0	1	23482	49	27	0 MA
1	1665	1	0	16526	43	14	4 CT
0	1919	1	0	16349	33	11	4 CT
1	2456	1	0	21088	65	16	6 CT
0	2890	1	1	18767	66	17	4 CT
0	2676	1	1	16830	60	16	3 CT
0	2877	1	1	15173	42	14	2 CT
0	2637	1	0	13321	53	17	3 CT
0	2369	1	0	13832	51	13	1 CT
0	1931	1	0	13317	41	12	1 CT
0	1200	0	0	11015	44	11	1 CT

NEWCST	SUMCST3	FULLSTNM	EARN2P	WAITWEEK	MAXDUR	UNIDUR	MAXWKBEN
182615	230884	CALIFORNIA	0	1	26	0	90
287599	383286	CALIFORNIA	0	1	26	0	90
250840	356552	CALIFORNIA	0	1	26	0	95
374024	427430	CALIFORNIA	0	1	26	0	120
427788	543449	CALIFORNIA	0	1	26	0	120
568118	716433	CALIFORNIA	0	1	26	0	136
659496	878179	CALIFORNIA	0	1	26	0	166
400749	454874		0	1	26	0	190
581975	658830		0	1	26	0	210
634213	903980		0	1	26	0	230
22295	27804	FLORIDA	1	1	26	0	64
80462	107021	FLORIDA	1	1	26	0	74
63543	94143	FLORIDA	1	1	26	0	77
56785	63048	FLORIDA	1	1	26	0	95
58316	65246	FLORIDA	1	1	26	0	105
85315	95256	FLORIDA	1	1	26	0	125
93690	103211	FLORIDA	1	1	26	0	125
67248	76020		1	1	26	0	200
112611	123052		1	1	26	0	225
128581	228736		0	1	26	0	225
74521	84256	ILLINOIS	1	1	26	0	105
124676	160077	ILLINOIS	1	1	26	0	105
121776	170763	ILLINOIS	0	1	26	1	118
204585	221675	ILLINOIS	1	1	26	1	177
240054	315087	ILLINOIS	1	1	26	1	189
276801	338959	ILLINOIS	1	1	26	1	206
316455	410197	ILLINOIS	0	1	26	1	224
135110	147132		0	1	26	1	260
178537	196082		0	1	26	1	270
201849	297070		0	1	26	1	279
78642	106833	NEW JERSEY	1	1	26	0	85
120792	166363	NEW JERSEY	1	1	26	0	90
97146	143453	NEW JERSEY	1	1	26	0	97
142413	178404	NEW JERSEY	1	1	26	0	123
149985	202422	NEW JERSEY	1	1	26	0	133
172198	223447	NEW JERSEY	1	1	26	0	145
161152	174867	NEW JERSEY	1	1	26	0	158
110390	120079		1	1	26	0	279
146944	158800		1	1	26	0	291
159451	290561		1	1	26	0	308
268781	340072	NEW YORK	1	1	26	1	75
435415	533905	NEW YORK	1	1	26	1	95
360887	478569	NEW YORK	1	1	26	1	102
271339	299532	NEW YORK	1	1	26	1	125
263524	290108	NEW YORK	1	1	26	1	125
308768	339129	NEW YORK	1	1	26	1	145
318575	349283	NEW YORK	1	1	26	1	125
243985	263979		1	1	26	1	245
329363	356062		1	1	26	1	280

331883	581909		1	1	26	1	280
26812	32312	NORTH CAROLINA	1	1	26	1	64
158834	195680	NORTH CAROLINA	1	1	26	0	90
63243	88586	NORTH CAROLINA	1	0	26	0	100
57787	70194	NORTH CAROLINA	0	1	26	0	130
73914	89593	NORTH CAROLINA	0	1	26	0	139
124921	168763	NORTH CAROLINA	0	1	26	0	166
105608	149131	NORTH CAROLINA	0	1	26	0	166
51080	65753		0	1	26	0	236
94484	117245		0	1	26	0	245
82780	124583		0	1	26	0	258
95558	107845	OHIO	1	1	26	0	114
247939	292953	OHIO	1	1	26	0	121
143204	188434	OHIO	1	1	26	0	139
184852	231286	OHIO	1	1	26	0	202
192830	256025	OHIO	1	1	26	0	215
280010	363052	OHIO	1	1	26	0	233
241939	329068	OHIO	1	1	26	0	250
111223	121388		1	1	26	0	291
163956	183426		1	1	26	0	291
162213	229981		1	1	26	0	294
159490	178057	PENNSYLVANIA	1	1	30	1	104
324277	381578	PENNSYLVANIA	1	1	30	1	119
279391	343141	PENNSYLVANIA	1	0	30	1	130
231510	284043	PENNSYLVANIA	1	0	30	1	170
220983	276501	PENNSYLVANIA	1	1	30	0	183
304713	378193	PENNSYLVANIA	1	1	30	0	198
349663	443311	PENNSYLVANIA	1	1	30	0	213
162189	181463		1	1	26	0	288
224330	248234		0	1	26	0	299
251722	381089		1	1	26	0	312
35811	41219	TEXAS	0	1	26	0	63
83552	109061	TEXAS	0	1	26	0	63
65049	94284	TEXAS	0	1	26	0	70
69698	77784	TEXAS	0	1	26	0	105
79333	88137	TEXAS	0	1	26	0	126
89822	104043	TEXAS	0	1	26	0	147
190095	209307	TEXAS	0	1	26	0	168
123813	138238		0	1	26	0	217
133344	147252		0	1	26	0	224
170238	294198		0	1	26	0	231
49427	56409	INDIANA	1	1	26	0	75
120447	156225	INDIANA	1	1	26	0	100
55906	78078	INDIANA	1	1	26	0	108
85131	99734	INDIANA	1	1	26	0	124
78475	107798	INDIANA	1	1	26	0	141
119253	162763	INDIANA	1	1	26	0	141
107554	161324	INDIANA	1	1	26	0	141
43473	48287		1	1	26	0	161
69500	80047		1	1	26	0	171

53755	78873		1	1	26	0	171
114497	140878	MASSACHUSETTS	0	1	30	0	135
177030	218548	MASSACHUSETTS	0	1	30	0	143
137895	179559	MASSACHUSETTS	0	1	30	0	153
82370	90711	MASSACHUSETTS	0	1	30	0	197
90818	99750	MASSACHUSETTS	0	1	30	0	213
116283	128990	MASSACHUSETTS	0	1	30	0	234
116355	125456	MASSACHUSETTS	0	1	30	0	258
130779	139890		0	1	30	0	408
147271	157405		0	1	30	0	423
129133	214347		0	1	30	0	444
29363	33846	CONNECTICUT	0	0	26	1	138
55769	78061	CONNECTICUT	0	0	26	1	156
50736	73182	CONNECTICUT	0	0	26	1	165
36415	40035	CONNECTICUT	0	0	26	1	201
39898	44035	CONNECTICUT	0	0	26	1	190
53800	59378	CONNECTICUT	0	0	26	1	206
57681	62579	CONNECTICUT	0	0	26	1	206
44539	49058		0	0	26	1	302
63533	68455		0	0	26	1	270
72856	119946		0	0	26	1	338

AVGDUR	AVGWBA	ENWGRAT	VGCVEMP	BMIN	BMAX	DURO	DURD	DURR
13	65	0	456672	750	2748	1	1	0
16	68	0	546760	750	2748	1	1	0
15	71	0	607514	750	2935	1	1	0
16	86	0	1697523	750	4160	1	1	0
16	92	0	1737667	900	4160	1	1	0
18	100	0	1721223	1100	4641	1	1	0
19	107	0	1717761	1200	5533	1	1	0
14	131	0	2143966	1125	7918	1	1	0
17	144	0	2180557	1125	8708	1	1	0
18	152	0	2185319	1125	9542	1	1	0
11	68	0	318950	400	2520	1	0	1
16	62	0	471705	400	2920	1	0	1
15	64	0	469140	400	313050	1	0	1
12	74	0	603465	400	3760	1	1	1
12	81	0	608233	400	4160	1	1	1
13	95	0	614412	400	4960	1	1	1
14	98	0	626077	400	4960	1	1	1
13	146	0	857263	400	8000	1	1	1
15	158	0	880157	400	9000	1	1	1
16	158	0	891239	400	9000	1	1	1
12	66	0	192016	880	1759	1	1	1
15	78	0	302380	800	1759	1	1	1
17	92	0	298124	867	199137	1	1	1
19	124	0	651375	1400	3830	1	1	1
18	133	0	732250	1483	4057	1	1	1
19	146	0	732881	1400	4214	1	1	1
22	151	0	721014	1600	4788	1	1	1
16	170	0	857813	1600	10491	1	1	1
17	180	0	878862	1600	10881	1	1	1
19	183	0	891793	1600	11297	1	1	1
14	74	0	113988	255	2142	1	0	0
19	76	0	117723	600	2670	1	0	0
17	78	0	120592	600	80635	1	0	0
16	101	0	509098	600	3660	1	0	0
15	106	0	509850	600	3980	1	0	0
17	120	0	502236	600	4340	1	0	0
17	126	0	507985	600	4710	1	0	0
16	207	0	595211	1980	9300	1	0	0
18	218	0	601589	2060	9700	1	0	0
19	225	0	604359	2200	10267	1	0	0
18	66	0	589076	600	2980	1	1	0
21	73	0	628450	600	3780	1	1	0
21	74	0	614858	667	410332	1	1	0
20	95	0	1544571	800	4980	1	1	1
19	94	0	1570422	800	4980	1	1	1
20	99	0	1588128	800	4980	1	1	1
22	105	0	1598735	800	4980	1	1	1
18	181	0	1898163	1600	9780	1	1	1
20	190	0	1895602	1600	11180	1	1	1

21	197	0	1886314	1600	11180	1	1	1
8	47	0	18160	550	7400	0	0	0
12	59	0	30752	566	3491	0	0	0
10	64	0	72033	566	48234	0	0	0
9	87	0	379244	565	5049	1	1	1
10	92	0	374105	565	5400	1	1	1
11	104	0	380959	1368	5909	1	1	1
12	107	0	381229	1368	6454	1	1	1
8	152	0	494804	2052	12272	1	1	1
11	157	0	507939	2212	12740	1	1	1
11	159	0	525647	2324	13416	1	1	1
11	73	0	594683	400	3040	1	1	1
15	79	0	400955	400	3240	1	1	1
14	85	0	618365	400	412583	1	1	1
16	125	0	760462	400	5153	1	1	1
15	128	0	758351	400	5400	1	1	1
18	144	0	753716	400	5840	1	1	1
19	142	0	757341	400	5840	1	1	1
13	155	0	863647	1702	7360	1	1	1
15	177	0	881011	1702	7840	1	1	1
15	180	0	897043	1702	8440	1	1	1
14	72	0	329730	440	3800	1	1	1
18	81	0	350751	440	4360	1	1	1
16	87	0	364379	440	243187	1	1	1
17	116	0	769817	440	6400	1	1	1
17	126	0	808761	1320	6920	1	1	1
19	146	0	819773	1320	7520	1	1	1
21	151	0	834899	1320	8120	1	1	1
15	189	0	972007	1320	11120	1	1	1
17	197	0	989543	1320	11560	1	1	1
18	201	0	1011086	1320	12080	1	1	1
11	52	0	170677	500	2325	0	0	0
13	54	0	186117	500	2325	0	0	0
13	55	0	195629	500	130651	0	0	0
12	86	0	756084	500	3900	0	0	0
13	100	0	764104	750	4687	1	1	1
12	127	0	784862	750	5475	1	1	1
17	138	0	839197	1013	6263	1	1	1
15	162	0	1135811	1332	8029	1	1	1
15	170	0	1184784	1369	8288	1	1	1
16	176	0	1229370	1406	8547	1	1	1
10	53	0	99656	500	1225	1	1	1
14	64	0	104130	500	1844	1	1	1
13	64	0	107786	500	72060	1	1	1
13	85	0	317667	500	2122	1	1	1
12	91	0	315693	1500	2412	1	1	1
14	94	0	332639	1500	2413	1	1	1
16	93	0	338474	1500	2413	1	1	1
10	107	0	398661	2500	3349	1	1	1
12	112	0	411402	2500	3975	1	1	1

12	126	0	422214	2500	3313	1	1	1
16	69	0	207861	1200	1200	1	1	0
19	73	0	206660	1200	2444	1	1	0
17	77	0	185441	1200	124089	1	1	0
15	97	0	441847	1200	3930	1	1	0
15	105	0	387888	1200	4260	1	1	0
16	115	0	381423	1200	4030	1	1	0
17	123	0	417342	1200	5160	1	1	0
18	217	0	479225	1200	8160	1	1	0
19	222	0	472526	1200	8460	1	1	0
19	226	0	476730	1200	8880	1	1	0
11	74	0	159893	600	2760	0	0	0
17	76	0	213233	600	4160	0	0	0
17	79	0	213717	600	142749	0	0	0
12	104	0	233358	600	5360	1	1	1
12	112	0	234247	600	5600	1	1	1
13	122	0	234784	600	5840	1	1	1
14	127	0	238249	600	6240	1	1	1
15	201	0	283237	600	10080	1	1	1
16	206	0	282806	600	10800	1	1	1
19	211	0	277806	600	11520	1	1	1

AWW	EXTBENE	FEDBENE	SPECBENE	X	CA	FL	IL	NJ
189.16	279	0	0	1	1	0	0	0
204.55	62840	0	0	1	1	0	0	0
214.41	88310	107370	52510	1	1	0	0	0
292.04	151	0	0	1	1	0	0	0
319.14	54985	0	0	1	1	0	0	0
343.25	82456	0	0	1	1	0	0	0
363.33	112918	13063	0	1	1	0	0	0
495.43				1	1	0	0	0
518.18				1	1	0	0	0
545.11				1	1	0	0	0
161.38	1850	0	0	1	0	1	0	0
172.00	27421	0	0	1	0	1	0	0
182.02	31457	38352	6647	1	0	1	0	0
241.98	1085	0	0	1	0	1	0	0
262.76	822	0	0	1	0	1	0	0
279.72	430	0	0	1	0	1	0	0
293.19	262	17313	0	1	0	1	0	0
392.68				1	0	1	0	0
409.96				1	0	1	0	0
434.15				1	0	1	0	0
197.87	8	0	0	1	0	0	1	0
211.40	15361	0	0	1	0	0	1	0
227.12	59132	31102	11637	1	0	0	1	0
306.40	22	0	0	1	0	0	1	0
329.38	53142	0	0	1	0	0	1	0
346.99	8549	0	0	1	0	0	1	0
361.04	61551	46592	0	1	0	0	1	0
488.83				1	0	0	1	0
505.40				1	0	0	1	0
536.87				1	0	0	1	0
192.92	25418	0	0	1	0	0	0	1
207.31	44526	0	0	1	0	0	0	1
220.38	47360	77433	13449	1	0	0	0	1
295.86	36519	0	0	1	0	0	0	1
321.28	37251	0	0	1	0	0	0	1
345.41	26544	0	0	1	0	0	0	1
363.16	102	32572	0	1	0	0	0	1
545.51				1	0	0	0	1
573.20				1	0	0	0	1
613.32				1	0	0	0	1
202.34	43108	0	0	1	0	0	0	0
215.87	65898	0	0	1	0	0	0	0
228.84	82444	151822	53544	1	0	0	0	0
306.42	140	0	0	1	0	0	0	0
334.41	435	0	0	1	0	0	0	0
362.88	123	0	0	1	0	0	0	0
384.13	30	42758	0	1	0	0	0	0
558.33				1	0	0	0	0
581.64				1	0	0	0	0

634.86				1	0	0	0	0
145.78	39	0	0	1	0	0	0	0
158.13	8817	0	0	1	0	0	0	0
167.53	14477	19475	7297	1	0	0	0	0
228.98	69	0	0	1	0	0	0	0
249.22	150	0	0	1	0	0	0	0
263.54	11710	0	0	1	0	0	0	0
281.08	21893	4000	0	1	0	0	0	0
380.07				1	0	0	0	0
396.15				1	0	0	0	0
419.33				1	0	0	0	0
189.88	13	0	0	1	0	0	0	0
201.04	15480	0	0	1	0	0	0	0
220.22	29300	54400	3850	1	0	0	0	0
296.66	27800	0	0	1	0	0	0	0
322.08	42500	0	0	1	0	0	0	0
335.97	48700	0	0	1	0	0	0	0
350.42	58600	61800	0	1	0	0	0	0
438.12				1	0	0	0	0
451.59				1	0	0	0	0
475.75				1	0	0	0	0
179.61	0	0	0	1	0	0	0	0
193.25	20422	0	0	1	0	0	0	0
206.33	35884	68045	10755	1	0	0	0	0
277.05	23626	0	0	1	0	0	0	0
301.20	27737	0	0	1	0	0	0	0
315.56	34004	0	0	1	0	0	0	0
327.78	52203	57358	0	1	0	0	0	0
444.58				1	0	0	0	0
460.23				1	0	0	0	0
486.63				1	0	0	0	0
163.11	19	0	0	1	0	0	0	0
179.44	17180	0	0	1	0	0	0	0
195.44	23141	18338	12792	1	0	0	0	0
284.11	164	0	0	1	0	0	0	0
316.13	864	0	0	1	0	0	0	0
338.56	466	0	0	1	0	0	0	0
351.10	660	27986	0	1	0	0	0	0
437.71				1	0	0	0	0
459.79				1	0	0	0	0
486.03				1	0	0	0	0
181.13	0	0	0	1	0	0	0	0
193.79	20596	0	0	1	0	0	0	0
210.55	13476	16707	6101	1	0	0	0	0
284.09	75	0	0	1	0	0	0	0
308.83	18025	0	0	1	0	0	0	0
321.39	25595	0	0	1	0	0	0	0
334.01	38352	6718	0	1	0	0	0	0
416.01				1	0	0	0	0
430.96				1	0	0	0	0

450.96				1	0	0	0	0
171.89	17127	0	0	1	0	0	0	0
184.89	27900	0	0	1	0	0	0	0
196.49	29611	55530	8702	1	0	0	0	0
263.69	0	0	0	1	0	0	0	0
288.46	32	0	0	1	0	0	0	0
312.38	0	0	0	1	0	0	0	0
332.04	0	16227	0	1	0	0	0	0
512.43				1	0	0	0	0
536.99				1	0	0	0	0
568.81				1	0	0	0	0
188.70	71	0	0	1	0	0	0	0
202.41	19204	0	0	1	0	0	0	0
214.10	22034	30591	3579	1	0	0	0	0
294.13	8	0	0	1	0	0	0	0
321.44	136	0	0	1	0	0	0	0
346.16	22	0	0	1	0	0	0	0
367.31	0	8424	0	1	0	0	0	0
561.19				1	0	0	0	0
591.70				1	0	0	0	0
628.08				1	0	0	0	0

NY	NC	OH	TX	IN	MA	CT	Y1974	Y1975
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Y1980	Y1981	Y1982	Y1983	Y1990	Y1991	Y1992	YGE1980	YGE1982
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0	1	0	0	0	0	0	1	0
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0	0	0	1	0	0	0	1	1
0	0	0	0	1	0	0	1	1
0	0	0	0	0	1	0	1	1
0	0	0	0	0	0	1	1	1

YGE1990	RATIO	EB	JUSTEB	DENRATE	NSDENR	MQWAWW	DINCOME	DABLE
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0	1	1	1	0	0	4	0	0
0	1	1	1	0	0	3	0	0
0	1	1	1	0	0	3	0	0
0	1	1	1	0	0	3	0	0
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0	1	1	1	0	0	2	0	0
0	1	1	1	0	0	2	0	0
0	1	1	1	0	0	2	0	0
0	0	1	1	0	0	2	0	1
0	0	1	1	0	0	1	0	1
0	1	1	1	0	0	1	0	1
1	1	1	0	0	0	1	0	1
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1	1	1	0	0	0	1	0	0
0	1	1	1	0	0	4	0	1
0	1	1	1	0	0	4	0	0
0	2	1	1	0	0	4	0	0
0	1	1	1	0	0	5	0	0
0	1	1	1	0	0	5	0	0
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0	1	1	1	0	0	2	0	0
0	1	1	0	0	0	2	0	0
1	1	0	0	0	0	1	0	0
1	1	1	0	0	0	1	0	0
1	1	0	0	0	0	1	0	0

DREFUSE	DREPORT	DOTHER	CONDUCT	VOUNTAR	DUM1980S	DUM1990S	PA	DENIALS
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0	0	0	0	0	0	0	0	9690
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0	0	0	0	0	1	0	0	10395
0	0	0	0	0	1	0	0	10301
0	0	0	0	0	1	0	0	10630
0	0	0	0	0	1	0	0	8966
0	0	0	0	0	0	1	0	12651
0	0	0	0	0	0	1	0	14987
0	0	0	0	0	0	1	0	13744
0	0	0	0	1	0	0	0	1133
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0	0	0	0	0	0	0	0	2295
0	0	0	0	1	1	0	0	2145
0	0	0	0	1	1	0	0	2289
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0	0	0	0	0	0	1	0	2921
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0	0	0	0	0	0	0	0	2048
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0	0	0	0	0	1	0	0	4912
0	0	0	0	0	1	0	0	4464
0	0	0	0	0	1	0	0	3362
0	0	0	0	0	0	1	0	2932
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0	0	0	0	0	1	0	0	2992
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0	0	0	0	1	0	0	0	1456
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0	0	0	0	0	0	0	1	6093
0	0	0	0	0	1	0	1	3102
0	0	0	0	0	1	0	1	2448
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0	0	0	0	0	0	1	1	1930
0	0	0	0	0	0	1	1	2120
0	0	0	0	0	0	1	1	2027
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0	0	0	0	1	0	0	0	3011
0	0	0	1	1	0	0	0	3232
0	0	0	1	1	1	0	0	5548
0	0	0	1	1	1	0	0	4221
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0	0	0	0	0	1	0	0	4950
0	0	0	0	0	0	1	0	4111
0	0	0	0	0	0	1	0	4511
0	0	0	0	0	0	1	0	5171
0	0	0	0	1	0	0	0	1447
0	0	0	0	0	0	0	0	1669
0	0	0	0	1	0	0	0	1330
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0	0	0	0	0	1	0	0	1453
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0	0	0	0	0	0	1	0	1334
0	0	0	0	0	0	1	0	1247
0	0	0	0	0	0	0	0	968
0	0	0	0	0	0	0	0	1092
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0	0	0	0	0	1	0	0	1183
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0	0	0	0	0	0	1	0	1075
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DETERM	GROUP
261806	9
344387	1
290567	1
481128	9
484530	2
646998	2
582396	2
493959	9
667641	3
695716	3
40950	9
88838	1
63245	1
66167	9
66520	2
101525	2
85067	2
91162	9
138893	3
143984	3
102577	9
167819	1
146505	1
262457	9
244919	2
302123	2
250590	2
147582	9
194996	3
191811	3
111586	9
146277	1
117675	1
171722	9
156689	2
170726	2
143157	2
128990	9
162782	3
155301	3
341348	9
482014	1
392939	1
343356	9
300009	2
339094	2
309246	2
274639	9
359179	3

343988	3
55593	9
146891	1
81240	1
101370	9
104090	2
169156	2
98544	2
92341	9
120206	3
88440	3
113623	9
236700	1
144895	1
263353	9
218103	2
296016	2
202838	2
130581	9
169749	3
158772	3
204226	9
349988	1
287894	1
308319	9
260473	2
375499	2
324474	2
195571	9
251958	3
244052	3
43428	9
84059	1
63782	1
91528	9
76950	2
154785	2
182077	2
131787	9
158456	3
176914	3
55241	9
104701	1
51480	1
114866	9
85510	2
118675	2
85769	2
44824	9
59365	3

51598	3
136771	9
188230	1
129395	1
104832	9
108710	2
127082	2
102008	2
139955	9
155367	3
122178	3
51230	9
75200	1
56927	1
48868	9
47958	2
62530	2
52377	2
57606	9
75969	3
69615	3

REGID2	YEAR	MUNDER25	MMLT25	MMGT25	MSERVICE	MPUBADM	MMCT	MNOEXP
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1	1975	0	0	0	0	0	0	0
1	1976	0	0	0	0	0	0	0
1	1980	0	0	0	0	0	0	0
1	1981	0	0	0	0	0	0	0
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1	1983	0	0	0	0	0	0	0
1	1990	0	0	0	0	0	0	0
1	1991	0	0	0	0	0	0	0
1	1992	0	0	0	0	0	0	0
2	1974	0	0	0	0	0	0	0
2	1975	0	0	0	0	0	0	0
2	1976	0	0	0	0	0	0	0
2	1980	0	0	0	0	0	0	0
2	1981	0	0	0	0	0	0	0
2	1982	0	0	0	0	0	0	0
2	1983	0	0	0	0	0	0	0
2	1990	0	0	0	0	0	0	0
2	1991	0	0	0	0	0	0	0
2	1992	0	0	0	0	0	0	0
3	1974	0	0	0	0	0	0	0
3	1975	0	0	0	0	0	0	0
3	1976	0	0	0	0	0	0	0
3	1980	0	0	0	0	0	1	0
3	1981	0	0	0	0	0	0	0
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5	1975	0	0	0	0	0	1	0
5	1976	0	0	0	0	0	0	0
5	1980	1	0	0	0	0	0	0
5	1981	0	0	0	0	0	0	0
5	1982	0	0	0	0	0	0	0
5	1983	0	0	0	0	0	0	0
5	1990	0	0	0	0	0	0	0
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6	1974	0	0	0	0	0	0	0
6	1975	0	0	0	0	0	0	0
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6	1980	0	0	0	0	0	0	0
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6	1982	0	0	0	0	0	0	0
6	1983	0	0	0	0	0	0	0
6	1990	0	0	0	0	0	0	0
6	1991	0	0	0	0	0	0	0

6	1992	0	0	0	0	0	0	0
7	1974	1	0	0	0	0	1	0
7	1975	0	0	0	0	0	1	0
7	1976	0	0	0	0	0	1	0
7	1980	0	0	0	0	0	0	0
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7	1991	0	0	0	0	0	1	0
7	1992	0	0	0	0	0	0	0
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8	1980	0	0	0	0	0	0	0
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8	1982	0	0	0	0	0	1	0
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8	1990	0	0	0	0	0	0	0
8	1991	0	0	0	0	0	0	0
8	1992	0	0	0	0	0	0	0
9	1974	0	0	0	0	0	0	0
9	1975	0	0	0	0	0	1	0
9	1976	0	0	0	0	0	1	0
9	1980	0	0	0	0	0	0	0
9	1981	0	0	0	0	0	0	0
9	1982	0	0	0	0	0	1	0
9	1983	0	0	1	0	0	1	0
9	1990	0	0	0	0	0	0	0
9	1991	0	0	0	0	0	0	0
9	1992	0	0	0	0	0	0	0
10	1974	1	0	0	0	0	0	0
10	1975	1	0	0	0	0	0	0
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12	1975	0	0	0	0	0	1	0
12	1976	0	0	0	0	0	0	0
12	1980	0	0	0	0	0	1	0
12	1981	0	0	0	0	0	1	0
12	1982	0	0	0	0	0	1	0
12	1983	0	0	0	0	0	0	0
12	1990	0	0	0	0	0	0	0
12	1991	0	0	0	0	0	1	0

12	1992	0	0	0	0	0	0	0
21	1974	0	0	0	0	0	0	0
21	1975	0	0	0	0	0	0	0
21	1976	0	0	0	0	0	0	0
21	1980	0	0	0	0	0	0	0
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21	1983	0	0	0	0	0	0	0
21	1990	0	0	0	0	0	0	0
21	1991	0	0	0	0	0	0	0
21	1992	0	0	1	0	0	0	0
22	1974	0	0	0	0	0	1	0
22	1975	0	0	0	0	0	0	0
22	1976	0	0	0	0	0	0	0
22	1980	0	0	0	0	0	0	0
22	1981	0	0	0	0	0	0	0
22	1982	0	0	0	0	0	0	0
22	1983	0	0	0	0	0	0	0
22	1990	0	0	0	0	0	1	0
22	1991	0	0	0	0	0	0	0
22	1992	0	0	1	0	0	0	0

MWK013	MWK1426	MWK2739	MWK4047	MCONST	MMANU	ST	REGCST	TFB1
0	0	0	0	0	0	CA	808724	1153218
0	0	0	0	0	0	CA	1273652	545694
0	0	0	0	0	0	CA	1110865	641259
0	0	0	0	0	0	CA	1656390	3087861
0	0	0	0	0	0	CA	1894488	3352970
0	0	0	0	0	0	CA	2515949	2707650
0	0	0	0	0	0	CA	2920627	2169348
0	0	0	0	0	0	CA	1774747	5525268
0	0	0	0	0	0	CA	2577320	4190197
0	0	0	0	0	0	CA	2808657	2786713
0	0	0	0	0	0	FL	98736	326090
0	0	0	0	0	0	FL	356332	80329
0	0	0	0	0	0	FL	281405	23974
0	0	0	0	0	0	FL	251475	812740
0	0	0	0	0	0	FL	258255	919390
0	0	0	0	0	0	FL	377822	865621
0	0	0	0	0	0	FL	414911	888142
0	0	0	0	0	0	FL	297813	2019400
0	0	0	0	0	0	FL	498708	1691814
0	0	0	0	0	0	FL	569428	1443603
0	0	0	0	0	0	IL	330021	506793
0	0	0	0	0	0	IL	552136	37971
0	0	0	0	0	0	IL	539292	10057
0	0	0	0	0	0	IL	906018	66267
0	0	0	0	0	0	IL	1063097	24526
0	0	0	0	0	0	IL	1225833	
0	0	0	0	0	0	IL	1401443	
0	0	0	0	0	0	IL	598346	1459282
0	0	0	0	0	0	IL	790664	1172283
0	0	0	0	0	0	IL	893902	847622
0	0	0	0	0	0	NJ	348272	41056
0	0	0	0	0	0	NJ	534934	4686
0	0	0	0	0	0	NJ	430217	15013
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0	0	0	0	0	0	IN	218891	379789
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LOANS	TFB2/WKWAGE/GRERATE	EMPTAX	OTHER	MISCONDU	OTHDEN	REGIONID
	1153218		0	50556	0	1
	545694		0	54605	0	1
	641259		0	49021	27	1
	3087861		75202	66837	0	1
	3352970		55106	69092	0	1
	2707650		60324	74190	0	1
	2169348		51426	62311	0	1
	5525268		42217	97264	780	1
	4190197		50531	110724	564	1
	2786713		53872	108246	0	1
	326090		0	8209	0	2
	80329		0	17822	0	2
	23974		0	17763	0	2
	812740		3320	18003	0	2
	919390		3978	20203	0	2
	865621		4313	30539	0	2
	888142		4047	25667	0	2
	2019400		4115	26768	0	2
	1691814		5998	33000	0	2
	1443603		12604	31284	0	2
	506793		0	12370	0	3
68800	-30829		0	14079	0	3
515300	-505243		0	16279	0	3
984000	-917733		4135	34526	0	3
1405433	-1380907		3715	34852	0	3
2069018	-2069018		7480	30825	59	3
2418204	-2418204		5099	27280	0	3
	1459282		15664	31002	0	3
	1172283		20026	34086	0	3
	847622		14915	33030	0	3
	41056		0	17558	0	5
352200	-347514		0	16438	0	5
497200	-482187		0	17782	0	5
651928	-495957		3022	23281	0	5
612449	-422138		6709	24972	0	5
520720	-423357		5727	24023	0	5
422339	-232350		5040	23531	0	5
	2897131		2326	17952	0	5
	2564278		2257	19986	0	5
	2439970		2387	19444	0	5
	1299673		0	14004	9058	6
	574197		0	33455	12136	6
	204673		0	34170	12490	6
	510319		10543	37052	6937	6
	777989		10538	37713	5776	6
	819262		5847	37753	4498	6
	960544		5360	32833	4881	6
	2551722		2886	34961	793	6
	1191450		4585	39769	692	6

	213914		5303	39803	716	6
	568703		0	6708	0	7
	342031		0	15099	0	7
	264675		0	12059	0	7
	612730		404	14478	92	7
	624556		419	15074	140	7
	400345		358	19375	1	7
	345896		308	16663	624	7
	1513320		486	18551	5031	7
	1373719		774	22572	6899	7
	1387170		495	20282	7479	7
	776648		0	21564	1984	8
	294228		0	34224	2915	8
	190420		0	33683	2073	8
245778	-175418		34155	43730	132	8
599933	-558236		32950	40777	153	8
1658127	-1658127		28559	38264	175	8
1976065	-1976065		23558	32591	124	8
	886582		5407	21726	149	8
	647410		3005	23761	168	8
	602464		2747	23001	133	8
	529435		0	12726	11994	9
173800	-85973		0	20439	18803	9
552900	-535004		0	21807	16718	9
1387265	-1243364		4107	24372	126	9
1566328	-1296594		3504	21735	109	9
2145252	-2145252		3180	20583	114	9
2617389	-2617389		2946	19301	151	9
	1647622		1903	21049	0	9
	1155988		2422	24085	0	9
	807828		4093	22687	0	9
	343116		0	24489	0	10
	230602		0	44550	0	10
	204827		0	42464	0	10
	274701		11895	66554	2310	10
	253841		10410	49613	1150	10
142863	-142462		13821	59143	466	10
696274	-696274		15053	63956	260	10
	1286101		8405	46509	67	10
	942734		10728	54284	87	10
	586472		13858	57533	107	10
	379789		0	12057	173	12
	198208		0	13262	388	12
	211838		0	11297	471	12
	231270		683	21097	366	12
	176311		727	16427	497	12
	62717		564	15067	296	12
	99542		777	12889	322	12
	879027		470	12875	86	12
	899139		833	18873	10	12

	941632		799	17925	4	12
	150810		0	13020	109	11
140000	-99146		0	14016	35	11
265000	-171301		0	11906	50	11
	257153		11567	10747	1985	11
	412161		17655	12412	869	11
	436344		18027	12291	57	11
	532258		13053	10444	56	11
	381795		4977	10985	65	11
234742	-234742		7291	14079	38	11
379918	-379918		7014	12729	31	11
62000	-50192		0	5336	1568	11
252200	-231695		0	5493	1863	11
363200	-341902		0	5022	2083	11
370894	-262437		1937	4692	1130	11
320946	-222368		2947	4499	800	11
270461	-252415		1822	5116	552	11
280276	-229359		0	4321	635	11
	38865		723	3613	309	11
353767	-353767		1065	3838	236	11
653215	-653215		1323	2674	207	11

NONSEPC	NONSEPD	NSD1000	ABLE	ABLE1000	INC	INC1000	REFUSE	REF1000
11416628	231340	20	164462	14	600	0	6871	1
15442798	295480	19	204570	13	2338	0	6644	0
12962033	278455	22	198978	15	3036	0	6512	1
22325251	333275	15	188874	9	17855	1	7990	0
22497454	328110	15	196072	9	25190	1	7933	0
30372089	339563	11	195651	6	27028	1	6759	0
27473946	290237	11	164250	6	17333	1	6588	0
22954707	364951	16	205057	9	8516	0	7380	0
31483673	461961	15	252891	8	13551	0	7094	0
32928895	429298	13	229582	7	15363	1	7189	0
1784525	25994	15	16683	9	3100	2	857	1
4085379	50572	12	35221	9	4489	1	1774	0
2912185	57995	20	41929	14	4645	2	2069	1
3133500	53378	17	28416	9	14605	5	1925	1
3137151	58331	19	31777	10	14363	5	1740	1
4820589	78099	16	43228	9	16210	3	1575	0
4034256	76693	19	48425	12	12633	3	1518	0
4292647	65419	15	40623	10	14728	3	1266	0
6655945	63651	10	35421	5	16252	2	1328	0
6935026	55215	8	26841	4	9608	1	1452	0
4629938	78897	17	60469	13	9363	2	1782	0
7678380	68760	9	41321	5	16706	2	1807	0
6787133	80310	12	51051	8	14006	2	2804	0
12580879	150252	12	90342	7	30344	2	4014	0
11698434	150893	13	85784	7	32370	3	3828	0
14392088	148535	10	64477	5	54049	4	2608	0
12097941	103821	9	47737	4	34834	3	2282	0
7037749	74710	11	25699	4	17287	3	1446	0
9235122	87945	10	25361	3	23096	3	1505	0
9143369	76583	8	22252	2	19781	2	1621	0
4957818	69735	14	51559	10	4008	1	1851	0
6741730	69696	10	43185	6	12602	2	1187	0
5394170	66097	12	43831	8	7502	1	1556	0
8086081	87229	11	59530	7	7085	1	1918	0
7391247	91902	12	58932	8	6833	1	2047	0
8076679	85739	11	55844	7	3996	1	1906	0
6782743	68043	10	43680	6	2600	0	1946	0
6141450	50820	8	30860	5	989	0	1226	0
7825289	49849	6	29418	4	1167	0	1209	0
7522129	34834	5	19224	3	1632	0	1214	0
15744239	281980	18	166690	11	57441	4	9327	1
22756566	318187	14	173748	8	79833	4	7368	0
18491328	329475	18	190303	10	73661	4	8107	0
16094085	368436	23	165097	10	120114	8	8406	1
14035745	316881	23	149774	11	93296	7	6695	1
15925424	290144	18	123516	8	101442	6	5181	0
14593398	215666	15	89490	6	68732	5	4112	0
13058664	130487	10	42123	3	55501	4	3060	0
17247534	154830	9	41062	2	74168	4	3122	0

16556281	166440	10	41331	3	81292	5	3501	0
2341901	8293	4	5811	3	178	0	1893	1
6513234	14775	2	9707	2	137	0	4578	1
3583143	14888	4	10653	3	107	0	3459	1
4353414	11993	3	8082	2	230	0	1314	0
4454849	13413	3	9195	2	909	0	1153	0
7160522	19850	3	13215	2	2582	0	1225	0
4342641	18092	4	11465	3	2157	1	1173	0
3861810	31346	8	19081	5	2034	1	1002	0
5220471	33701	7	21353	4	2728	1	843	0
3873429	27616	7	14997	4	2445	1	1148	0
5104348	80783	16	35926	7	14070	3	1860	0
11101464	144131	13	66562	6	27876	3	2592	0
6747256	127033	19	66308	10	19574	3	2570	0
12288172	193058	16	92391	8	37387	3	2705	0
10093250	153036	15	73586	7	24304	2	2545	0
13854264	138316	10	64781	5	24884	2	1815	0
9596643	104500	11	46893	5	19281	2	1606	0
5986699	83932	14	15335	3	56069	9	1095	0
7882119	81479	10	14258	2	56886	7	1036	0
7484572	65519	9	12513	2	44041	6	980	0
9379416	121913	13	80694	9	8673	1	3719	0
16501882	176148	11	124872	8	11499	1	3735	0
13491395	235510	18	142622	11	8682	1	4414	0
14273958	100204	7	52109	4	22221	2	3553	0
12020104	74673	6	38381	3	14444	1	2581	0
17465057	81850	5	38716	2	20890	1	1809	0
15258134	68628	5	29452	2	20691	1	1697	0
9029670	44380	5	22759	3	3766	0	1208	0
11790866	49917	4	25462	2	6376	1	1152	0
11502300	46647	4	23152	2	6175	1	1065	0
1970612	18770	10	9393	5	4479	2	1498	1
3939781	33216	8	16660	4	6237	2	1707	0
2959867	46751	16	32002	11	4547	2	2943	1
4267850	106393	25	75642	18	6497	2	3270	1
3566724	95639	27	64044	18	4698	1	2828	1
7210525	90687	13	54488	8	7476	1	1663	0
8627971	117845	14	68153	8	9507	1	2759	0
6208776	110855	18	40067	7	13498	2	1502	0
7521406	115101	15	36211	5	16720	2	1653	0
8435545	138859	17	45676	5	20151	2	2163	0
2434579	17082	7	7576	3	4921	2	1720	1
4840570	26373	5	8941	2	12412	3	1604	0
2312698	24422	11	10885	5	9313	4	1415	1
5291849	30327	6	11718	2	11521	2	1637	0
3875357	24391	6	8727	2	10346	3	1334	0
5485254	36177	7	8691	2	21166	4	1133	0
4037522	27560	7	6159	2	16136	4	921	0
2008421	34911	17	6998	4	22346	11	744	0
2696039	47267	18	7481	3	36375	14	851	0

2369710	34810	15	6755	3	25415	11	801	0
6449515	21501	3	12272	2	1948	0	820	0
9041644	20356	2	11195	1	2617	0	862	0
6187606	25645	4	15591	3	2374	0	958	0
4885450	35520	7	11799	2	9900	2	523	0
5075031	39649	8	12773	3	6891	1	411	0
5920297	41970	7	12825	2	8656	2	322	0
4816847	32087	7	9958	2	6534	1	277	0
6680138	20047	3	4661	1	9074	1	61	0
7464363	31769	4	7935	1	14190	2	137	0
5873953	28627	5	5631	1	13509	2	171	0
2277011	26900	12	16175	7	7321	3	1739	1
3411582	33080	10	21227	6	8685	3	1249	0
2637058	42789	16	29036	11	9785	4	1512	1
2256786	35774	16	13041	6	17268	8	638	0
2213035	39382	18	13208	6	19901	9	650	0
2890760	41784	15	13298	5	22685	8	1102	0
2470114	38364	16	14842	6	20281	8	604	0
2721968	34453	13	10183	4	20917	8	261	0
3626927	38510	11	10773	3	24486	7	255	0
3371200	31413	9	7638	2	21061	6	191	0

REPORT	REPT1000	OTH1000	VOLQUIT	VOLQ1000	MISC1000	OTHD1000	STATE	NEWCST
59407	5	0	137304	63	23	0	CA	182615
81928	5	0	153773	62	22	0	CA	287599
69929	5	0	137400	64	23	0	CA	250840
43354	2	3	140453	52	25	0	CA	374024
43809	2	2	138437	51	26	0	CA	427788
49801	2	2	139015	43	23	0	CA	568118
50640	2	2	113708	41	22	0	CA	659496
101781	4	2	194848	71	36	0	CA	400749
137894	4	2	206065	64	34	0	CA	581975
123292	4	2	177125	55	33	0	CA	634213
5354	3	0	24730	72	24	0	FL	22295
9088	2	0	44057	83	33	0	FL	80462
9352	3	0	43564	116	47	0	FL	63543
5112	2	1	40179	131	59	0	FL	56785
6473	2	1	40504	126	63	0	FL	58316
12773	3	1	45140	98	67	0	FL	85315
10070	3	1	38705	99	66	0	FL	93690
4687	1	1	47127	105	60	0	FL	67248
4652	1	1	55243	98	58	0	FL	112611
4710	1	2	54434	99	57	0	FL	128581
7283	2	0	22806	32	18	0	IL	74521
8926	1	0	23648	23	13	0	IL	124676
12449	2	0	27687	33	20	0	IL	121776
21417	2	0	53867	51	32	0	IL	204585
25196	2	0	69702	67	34	0	IL	240054
19921	1	1	52726	40	23	0	IL	276801
13869	1	0	43727	47	29	0	IL	316455
14614	2	2	46749	73	49	0	IL	135110
17957	2	2	50402	56	38	0	IL	178537
18014	2	2	46653	56	40	0	IL	201849
12317	3	0	36907	44	21	0	NJ	78642
12722	2	0	33405	39	19	0	NJ	120792
13208	2	0	36707	51	25	0	NJ	97146
15674	2	0	37391	44	28	0	NJ	142413
17381	2	1	38728	51	33	0	NJ	149985
18266	2	1	31551	39	30	0	NJ	172198
14777	2	1	29412	45	36	0	NJ	161152
15419	3	0	29898	53	32	0	NJ	110390
15798	2	0	31707	50	31	0	NJ	146944
10377	1	0	29542	53	35	0	NJ	159451
48522	3	0	83548	42	7	5	NY	268781
57238	3	0	74451	32	15	5	NY	435415
57404	3	0	78188	40	18	6	NY	360887
64276	4	1	66860	38	21	4	NY	271339
56578	4	1	58499	37	24	4	NY	263524
54158	3	0	51679	30	22	3	NY	308768
47972	3	0	43674	29	22	3	NY	318575
26917	2	0	46265	38	29	1	NY	243985
31893	2	0	49329	35	28	1	NY	329363

35013	2	0	53133	40	30	1 NY	331883
411	0	0	22650	41	12	0 NC	26812
353	0	0	52118	46	13	0 NC	158834
669	0	0	48787	76	19	0 NC	63243
1963	1	0	23798	26	16	0 NC	57787
1737	0	0	23657	25	16	0 NC	73914
2470	0	0	24474	15	12	0 NC	124921
2989	1	0	20866	27	21	1 NC	105608
8743	2	0	24218	26	20	5 NC	51080
8003	2	0	28596	28	22	7 NC	94484
8531	2	0	27667	38	28	10 NC	82780
28927	6	0	35839	45	27	3 OH	95558
47101	4	0	50059	42	28	2 OH	247939
38581	6	0	49037	62	43	3 OH	143204
26420	2	3	48424	34	31	0 OH	184852
19651	2	3	43154	35	33	0 OH	192830
18277	1	2	36168	24	25	0 OH	280010
13162	1	3	30415	32	34	0 OH	241939
6026	1	1	23177	29	27	0 OH	111223
6294	1	0	23295	25	25	0 OH	163956
5238	1	0	21842	28	30	0 OH	162213
28827	3	0	28959	23	10	10 PA	159490
36042	2	0	39750	23	12	11 PA	324277
79792	6	0	42793	29	15	11 PA	279391
18214	1	0	36603	21	14	0 PA	231510
15763	1	0	30791	20	14	0 PA	220983
17255	1	0	26525	13	10	0 PA	304713
13842	1	0	24481	15	12	0 PA	349663
14744	2	0	34931	31	19	0 PA	162189
14505	1	0	36235	28	18	0 PA	224330
12162	1	0	36078	30	19	0 PA	251722
3400	2	0	46401	161	85	0 TX	35811
8612	2	0	78824	183	103	0 TX	83552
7259	3	0	78834	221	119	0 TX	65049
9089	2	3	113234	230	135	5 TX	69698
13659	4	3	73065	168	114	3 TX	79333
13239	2	2	68808	82	71	1 TX	89822
22373	3	2	75320	90	76	0 TX	190095
47383	8	1	56344	88	72	0 TX	123813
49789	7	1	65110	91	76	0 TX	133344
57011	7	2	72386	95	75	0 TX	170238
2865	1	0	45921	105	28	0 IN	49427
3416	1	0	46749	77	22	1 IN	120447
2809	1	0	32977	91	31	1 IN	55906
4768	1	0	46933	69	31	1 IN	85131
3257	1	0	30964	54	29	1 IN	78475
4623	1	0	25487	37	22	0 IN	119253
3567	1	0	20599	49	31	1 IN	107554
4353	2	0	21658	67	40	0 IN	43473
1727	1	0	30149	77	48	0 IN	69500

1040	0	0	28266	90	57	0 IN	53755
6461	1	0	57362	87	20	0 MA	114497
5682	1	0	64872	87	19	0 MA	177030
6722	1	0	35450	66	22	0 MA	137895
1731	0	2	24705	44	19	4 MA	82370
1919	0	4	25357	44	22	2 MA	90818
2140	0	3	21254	31	18	0 MA	116283
2265	1	3	17714	36	21	0 MA	116355
1274	0	1	20110	34	18	0 MA	130779
2216	0	1	23467	38	23	0 MA	147271
2302	0	1	23482	49	27	0 MA	129133
1665	1	0	16526	43	14	4 CT	29363
1919	1	0	16349	33	11	4 CT	55769
2456	1	0	21088	65	16	6 CT	50736
2890	1	1	18767	66	17	4 CT	36415
2676	1	1	16830	60	16	3 CT	39898
2877	1	1	15173	42	14	2 CT	53800
2637	1	0	13321	53	17	3 CT	57681
2369	1	0	13832	51	13	1 CT	44539
1931	1	0	13317	41	12	1 CT	63533
1200	0	0	11015	44	11	1 CT	72856

SUMCST3	FULLSTNM	EARN2P	WAITWEEK	MAXDUR	UNIDUR	MAXWKBEN	AVGDUR
230884	CALIFORNIA	0	1	26	0	90	13
383286	CALIFORNIA	0	1	26	0	90	16
356552	CALIFORNIA	0	1	26	0	95	15
427430	CALIFORNIA	0	1	26	0	120	16
543449	CALIFORNIA	0	1	26	0	120	16
716433	CALIFORNIA	0	1	26	0	136	18
878179	CALIFORNIA	0	1	26	0	166	19
454874		0	1	26	0	190	14
658830		0	1	26	0	210	17
903980		0	1	26	0	230	18
27804	FLORIDA	1	1	26	0	64	11
107021	FLORIDA	1	1	26	0	74	16
94143	FLORIDA	1	1	26	0	77	15
63048	FLORIDA	1	1	26	0	95	12
65246	FLORIDA	1	1	26	0	105	12
95256	FLORIDA	1	1	26	0	125	13
103211	FLORIDA	1	1	26	0	125	14
76020		1	1	26	0	200	13
123052		1	1	26	0	225	15
228736		0	1	26	0	225	16
84256	ILLINOIS	1	1	26	0	105	12
160077	ILLINOIS	1	1	26	0	105	15
170763	ILLINOIS	0	1	26	1	118	17
221675	ILLINOIS	1	1	26	1	177	19
315087	ILLINOIS	1	1	26	1	189	18
338959	ILLINOIS	1	1	26	1	206	19
410197	ILLINOIS	0	1	26	1	224	22
147132		0	1	26	1	260	16
196082		0	1	26	1	270	17
297070		0	1	26	1	279	19
106833	NEW JERSEY	1	1	26	0	85	14
166363	NEW JERSEY	1	1	26	0	90	19
143453	NEW JERSEY	1	1	26	0	97	17
178404	NEW JERSEY	1	1	26	0	123	16
202422	NEW JERSEY	1	1	26	0	133	15
223447	NEW JERSEY	1	1	26	0	145	17
174867	NEW JERSEY	1	1	26	0	158	17
120079		1	1	26	0	279	16
158800		1	1	26	0	291	18
290561		1	1	26	0	308	19
340072	NEW YORK	1	1	26	1	75	18
533905	NEW YORK	1	1	26	1	95	21
478569	NEW YORK	1	1	26	1	102	21
299532	NEW YORK	1	1	26	1	125	20
290108	NEW YORK	1	1	26	1	125	19
339129	NEW YORK	1	1	26	1	145	20
349283	NEW YORK	1	1	26	1	125	22
263979		1	1	26	1	245	18
356062		1	1	26	1	280	20

581909		1	1	26	1	280	21
32312 NORTH CAROLINA	1	1	26	1	64	8
195680 NORTH CAROLINA	1	1	26	0	90	12
88586 NORTH CAROLINA	1	0	26	0	100	10
70194 NORTH CAROLINA	0	1	26	0	130	9
89593 NORTH CAROLINA	0	1	26	0	139	10
168763 NORTH CAROLINA	0	1	26	0	166	11
149131 NORTH CAROLINA	0	1	26	0	166	12
65753	0	1	26	0	236	8
117245	0	1	26	0	245	11
124583	0	1	26	0	258	11
107845 OHIO	1	1	26	0	114	11
292953 OHIO	1	1	26	0	121	15
188434 OHIO	1	1	26	0	139	14
231286 OHIO	1	1	26	0	202	16
256025 OHIO	1	1	26	0	215	15
363052 OHIO	1	1	26	0	233	18
329068 OHIO	1	1	26	0	250	19
121388	1	1	26	0	291	13
183426	1	1	26	0	291	15
229981	1	1	26	0	294	15
178057 PENNSYLVANIA	1	1	30	1	104	14
381578 PENNSYLVANIA	1	1	30	1	119	18
343141 PENNSYLVANIA	1	0	30	1	130	16
284043 PENNSYLVANIA	1	0	30	1	170	17
276501 PENNSYLVANIA	1	1	30	0	183	17
378193 PENNSYLVANIA	1	1	30	0	198	19
443311 PENNSYLVANIA	1	1	30	0	213	21
181463	1	1	26	0	288	15
248234	0	1	26	0	299	17
381089	1	1	26	0	312	18
41219 TEXAS	0	1	26	0	63	11
109061 TEXAS	0	1	26	0	63	13
94284 TEXAS	0	1	26	0	70	13
77784 TEXAS	0	1	26	0	105	12
88137 TEXAS	0	1	26	0	126	13
104043 TEXAS	0	1	26	0	147	12
209307 TEXAS	0	1	26	0	168	17
138238	0	1	26	0	217	15
147252	0	1	26	0	224	15
294198	0	1	26	0	231	16
56409 INDIANA	1	1	26	0	75	10
156225 INDIANA	1	1	26	0	100	14
78078 INDIANA	1	1	26	0	108	13
99734 INDIANA	1	1	26	0	124	13
107798 INDIANA	1	1	26	0	141	12
162763 INDIANA	1	1	26	0	141	14
161324 INDIANA	1	1	26	0	141	16
48287	1	1	26	0	161	10
80047	1	1	26	0	171	12

78873		1	1	26	0	171	12
140878 MASSACHUSETTS	0	1	30	0	135	16
218548 MASSACHUSETTS	0	1	30	0	143	19
179559 MASSACHUSETTS	0	1	30	0	153	17
90711 MASSACHUSETTS	0	1	30	0	197	15
99750 MASSACHUSETTS	0	1	30	0	213	15
128990 MASSACHUSETTS	0	1	30	0	234	16
125456 MASSACHUSETTS	0	1	30	0	258	17
139890	0	1	30	0	408	18
157405	0	1	30	0	423	19
214347	0	1	30	0	444	19
33846 CONNECTICUT	0	0	26	1	138	11
78061 CONNECTICUT	0	0	26	1	156	17
73182 CONNECTICUT	0	0	26	1	165	17
40035 CONNECTICUT	0	0	26	1	201	12
44035 CONNECTICUT	0	0	26	1	190	12
59378 CONNECTICUT	0	0	26	1	206	13
62579 CONNECTICUT	0	0	26	1	206	14
49058	0	0	26	1	302	15
68455	0	0	26	1	270	16
119946	0	0	26	1	338	19

AVGWBA	ENWGRAT	VGCVEMP	BMIN	BMAX	DURO	DURD	DURR	AWW
65	0	456672	750	2748	1	1	0	189.16
68	0	546760	750	2748	1	1	0	204.55
71	0	607514	750	2935	1	1	0	214.41
86	0	1697523	750	4160	1	1	0	292.04
92	0	1737667	900	4160	1	1	0	319.14
100	0	1721223	1100	4641	1	1	0	343.25
107	0	1717761	1200	5533	1	1	0	363.33
131	0	2143966	1125	7918	1	1	0	495.43
144	0	2180557	1125	8708	1	1	0	518.18
152	0	2185319	1125	9542	1	1	0	545.11
68	0	318950	400	2520	1	0	1	161.38
62	0	471705	400	2920	1	0	1	172.00
64	0	469140	400	313050	1	0	1	182.02
74	0	603465	400	3760	1	1	1	241.98
81	0	608233	400	4160	1	1	1	262.76
95	0	614412	400	4960	1	1	1	279.72
98	0	626077	400	4960	1	1	1	293.19
146	0	857263	400	8000	1	1	1	392.68
158	0	880157	400	9000	1	1	1	409.96
158	0	891239	400	9000	1	1	1	434.15
66	0	192016	880	1759	1	1	1	197.87
78	0	302380	800	1759	1	1	1	211.40
92	0	298124	867	199137	1	1	1	227.12
124	0	651375	1400	3830	1	1	1	306.40
133	0	732250	1483	4057	1	1	1	329.38
146	0	732881	1400	4214	1	1	1	346.99
151	0	721014	1600	4788	1	1	1	361.04
170	0	857813	1600	10491	1	1	1	488.83
180	0	878862	1600	10881	1	1	1	505.40
183	0	891793	1600	11297	1	1	1	536.87
74	0	113988	255	2142	1	0	0	192.92
76	0	117723	600	2670	1	0	0	207.31
78	0	120592	600	80635	1	0	0	220.38
101	0	509098	600	3660	1	0	0	295.86
106	0	509850	600	3980	1	0	0	321.28
120	0	502236	600	4340	1	0	0	345.41
126	0	507985	600	4710	1	0	0	363.16
207	0	595211	1980	9300	1	0	0	545.51
218	0	601589	2060	9700	1	0	0	573.20
225	0	604359	2200	10267	1	0	0	613.32
66	0	589076	600	2980	1	1	0	202.34
73	0	628450	600	3780	1	1	0	215.87
74	0	614858	667	410332	1	1	0	228.84
95	0	1544571	800	4980	1	1	1	306.42
94	0	1570422	800	4980	1	1	1	334.41
99	0	1588128	800	4980	1	1	1	362.88
105	0	1598735	800	4980	1	1	1	384.13
181	0	1898163	1600	9780	1	1	1	558.33
190	0	1895602	1600	11180	1	1	1	581.64

197	0	1886314	1600	11180	1	1	1	634.86
47	0	18160	550	7400	0	0	0	145.78
59	0	30752	566	3491	0	0	0	158.13
64	0	72033	566	48234	0	0	0	167.53
87	0	379244	565	5049	1	1	1	228.98
92	0	374105	565	5400	1	1	1	249.22
104	0	380959	1368	5909	1	1	1	263.54
107	0	381229	1368	6454	1	1	1	281.08
152	0	494804	2052	12272	1	1	1	380.07
157	0	507939	2212	12740	1	1	1	396.15
159	0	525647	2324	13416	1	1	1	419.33
73	0	594683	400	3040	1	1	1	189.88
79	0	400955	400	3240	1	1	1	201.04
85	0	618365	400	412583	1	1	1	220.22
125	0	760462	400	5153	1	1	1	296.66
128	0	758351	400	5400	1	1	1	322.08
144	0	753716	400	5840	1	1	1	335.97
142	0	757341	400	5840	1	1	1	350.42
155	0	863647	1702	7360	1	1	1	438.12
177	0	881011	1702	7840	1	1	1	451.59
180	0	897043	1702	8440	1	1	1	475.75
72	0	329730	440	3800	1	1	1	179.61
81	0	350751	440	4360	1	1	1	193.25
87	0	364379	440	243187	1	1	1	206.33
116	0	769817	440	6400	1	1	1	277.05
126	0	808761	1320	6920	1	1	1	301.20
146	0	819773	1320	7520	1	1	1	315.56
151	0	834899	1320	8120	1	1	1	327.78
189	0	972007	1320	11120	1	1	1	444.58
197	0	989543	1320	11560	1	1	1	460.23
201	0	1011086	1320	12080	1	1	1	486.63
52	0	170677	500	2325	0	0	0	163.11
54	0	186117	500	2325	0	0	0	179.44
55	0	195629	500	130651	0	0	0	195.44
86	0	756084	500	3900	0	0	0	284.11
100	0	764104	750	4687	1	1	1	316.13
127	0	784862	750	5475	1	1	1	338.56
138	0	839197	1013	6263	1	1	1	351.10
162	0	1135811	1332	8029	1	1	1	437.71
170	0	1184784	1369	8288	1	1	1	459.79
176	0	1229370	1406	8547	1	1	1	486.03
53	0	99656	500	1225	1	1	1	181.13
64	0	104130	500	1844	1	1	1	193.79
64	0	107786	500	72060	1	1	1	210.55
85	0	317667	500	2122	1	1	1	284.09
91	0	315693	1500	2412	1	1	1	308.83
94	0	332639	1500	2413	1	1	1	321.39
93	0	338474	1500	2413	1	1	1	334.01
107	0	398661	2500	3349	1	1	1	416.01
112	0	411402	2500	3975	1	1	1	430.96

126	0	422214	2500	3313	1	1	1	450.96
69	0	207861	1200	1200	1	1	0	171.89
73	0	206660	1200	2444	1	1	0	184.89
77	0	185441	1200	124089	1	1	0	196.49
97	0	441847	1200	3930	1	1	0	263.69
105	0	387888	1200	4260	1	1	0	288.46
115	0	381423	1200	4030	1	1	0	312.38
123	0	417342	1200	5160	1	1	0	332.04
217	0	479225	1200	8160	1	1	0	512.43
222	0	472526	1200	8460	1	1	0	536.99
226	0	476730	1200	8880	1	1	0	568.81
74	0	159893	600	2760	0	0	0	188.70
76	0	213233	600	4160	0	0	0	202.41
79	0	213717	600	142749	0	0	0	214.10
104	0	233358	600	5360	1	1	1	294.13
112	0	234247	600	5600	1	1	1	321.44
122	0	234784	600	5840	1	1	1	346.16
127	0	238249	600	6240	1	1	1	367.31
201	0	283237	600	10080	1	1	1	561.19
206	0	282806	600	10800	1	1	1	591.70
211	0	277806	600	11520	1	1	1	628.08

CA	FL	IL	NJ	NY	NC	OH	TX	IN
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0	0	0	0	0	0	1	0	0
0	0	0	0	0	0	1	0	0
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0	0	0	0	0	0	1	0	0
0	0	0	0	0	0	1	0	0
0	0	0	0	0	0	1	0	0
0	0	0	0	0	0	1	0	0
0	0	0	0	0	0	1	0	0
0	0	0	0	0	0	0	0	0
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MA	CT	Y1974	Y1975	Y1980	Y1981	Y1982	Y1983	Y1990
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0	0	0	0	0	1	0	0	0
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0	0	0	0	0	0	0	1	0
0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	1	0	0	0	0	0	0
0	0	0	1	0	0	0	0	0
0	0	0	0	0	0	0	0	0
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0	0	1	0	0	0	0	0	0
0	0	0	1	0	0	0	0	0
0	0	0	0	0	0	0	0	0
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0	0	0	1	0	0	0	0	0
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0	0	0	0	0	0	0	0	0

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0	0	0	0	1	0	0	0	0
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0	0	0	0	0	0	0	1	0
0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	0	0	0
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0	0	1	0	0	0	0	0	0
0	0	0	1	0	0	0	0	0
0	0	0	0	0	0	0	0	0
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0	0	0	0	0	0	0	1	0
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0	0	1	0	0	0	0	0	0
0	0	0	1	0	0	0	0	0
0	0	0	0	0	0	0	0	0
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0	0	0	0	0	0	0	1	0
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0	0	1	0	0	0	0	0	0
0	0	0	1	0	0	0	0	0
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0	0	0	0	0	0	0	1	0
0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	0	0	0
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0	0	1	0	0	0	0	0	0
0	0	0	1	0	0	0	0	0
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0	0	0	0	0	0	1	0	0
0	0	0	0	0	0	0	1	0
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0	0	0	0	0	0	0	0	0

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1	0	0	0	1	0	0	0	0
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1	0	0	0	0	0	0	1	0
1	0	0	0	0	0	0	0	1
1	0	0	0	0	0	0	0	0
1	0	0	0	0	0	0	0	0
0	1	1	0	0	0	0	0	0
0	1	0	1	0	0	0	0	0
0	1	0	0	0	0	0	0	0
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0	1	0	0	0	0	0	1	0
0	1	0	0	0	0	0	0	1
0	1	0	0	0	0	0	0	0
0	1	0	0	0	0	0	0	0

Y1991	Y1992	RATIO	SRATIO	EB	DENRATE	NSDENR	MQWAWW	DINCOME
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0	0	1	1	1	0	0	3	0
0	0	1	0	1	0	0	3	0
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0	0	1	0	1	0	0	3	0
0	0	1	1	0	0	0	2	0
1	0	1	1	1	0	0	2	0
0	1	0	0	0	0	0	2	0
0	0	0	0	1	0	0	2	0
0	0	1	0	1	0	0	2	0
0	0	1	0	1	0	0	2	0
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0	0	1	1	0	0	0	3	0
1	0	1	1	1	0	0	3	0

0	1	0	0	0	0	0	3	0
0	0	0	0	1	0	0	4	0
0	0	1	1	1	0	0	4	0
0	0	1	0	1	0	0	3	0
0	0	0	0	1	0	0	2	0
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0	0	0	0	1	0	0	5	0
0	0	0	0	0	0	0	5	0
1	0	1	1	0	0	0	6	0
0	1	0	0	0	0	0	6	0
0	0	1	1	1	0	0	2	0
0	0	1	1	1	0	0	2	0
0	0	1	0	1	0	0	2	0
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0	0	1	0	1	0	0	4	0
0	0	1	1	0	0	0	3	0
1	0	1	1	1	0	0	3	0
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0	0	0	0	1	0	0	3	0
0	0	0	0	1	0	0	3	0
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0	0	0	0	1	0	0	3	0
0	0	0	0	1	0	0	3	0
1	0	0	0	1	0	0	3	0
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0	0	0	0	0	0	0	3	0
0	0	1	0	1	0	0	3	0
0	0	1	0	1	0	0	2	0
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0	0	0	0	1	0	0	5	0
0	0	0	0	1	0	0	5	0
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0	0	0	0	1	0	0	6	1
1	0	0	0	0	0	0	6	0

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0	0	1	1	1	0	0	6	0
0	0	1	1	1	0	0	6	0
0	0	1	1	0	0	0	5	0
0	0	1	1	1	0	0	4	0
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0	0	1	0	1	0	0	4	0
0	0	1	1	0	0	0	2	0
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0	1	0	0	0	0	0	2	0
0	0	1	1	1	0	0	3	0
0	0	1	1	1	0	0	3	0
0	0	1	0	1	0	0	3	0
0	0	1	1	1	0	0	2	0
0	0	1	1	1	0	0	2	0
0	0	1	1	1	0	0	2	0
0	0	1	0	1	0	0	2	0
0	0	0	0	0	0	0	1	0
1	0	1	1	1	0	0	1	0
0	1	1	1	0	0	0	1	0

DABLE	DREFUSE	DREPORT	DOTHER	DCONDUCT	DVOUNTAR	DUM1980S	DUM1990S	GROUP
0	0	0	0	0	0	0	0	9
0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	1	0	9
0	0	0	0	0	0	1	0	2
0	0	0	0	0	0	1	0	2
0	0	0	0	0	0	1	0	2
0	0	0	0	0	0	0	1	9
0	0	0	0	0	0	0	1	3
0	0	0	0	0	0	0	1	3
0	0	0	0	0	1	0	0	9
0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	0	0	1
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0	0	0	0	0	0	0	1	3
1	0	0	0	0	0	0	0	9
0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	1	0	9
0	0	0	0	0	0	1	0	2
0	0	0	0	0	0	1	0	2
0	0	0	0	0	0	1	0	2
0	0	0	0	0	0	0	1	9
0	0	0	0	0	0	0	1	3
0	0	0	0	0	0	0	1	3
0	0	0	0	0	0	0	0	9
0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	1	0	9
0	0	0	0	0	0	1	0	2
0	0	0	0	0	0	1	0	2
0	0	0	0	0	0	1	0	2
0	0	0	0	0	0	0	1	9
0	0	0	0	0	0	0	1	3
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0	0	0	0	0	0	0	1	9
0	0	0	0	0	0	0	1	3

0	0	0	0	0	0	0	1	3
0	0	0	0	0	1	0	0	9
0	0	0	0	0	0	0	0	1
0	0	0	0	0	1	0	0	1
0	0	0	0	0	0	1	0	9
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0	0	0	0	0	0	0	1	9
0	0	0	0	0	0	0	1	3
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0	0	0	0	0	0	1	0	9
0	0	0	0	0	0	1	0	2
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0	0	0	0	0	0	1	0	2
0	0	0	0	0	0	0	1	9
0	0	0	0	0	0	0	1	3
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0	0	0	0	0	0	0	0	9
0	0	0	0	0	0	0	0	1
1	0	0	0	0	0	0	0	1
0	0	0	0	0	0	1	0	9
0	0	0	0	0	0	1	0	2
0	0	0	0	0	0	1	0	2
0	0	0	0	0	0	1	0	2
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0	0	0	0	1	1	0	0	9
0	0	0	0	0	1	0	0	1
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1	0	0	0	1	1	1	0	9
1	0	0	0	1	1	1	0	2
1	0	0	0	1	1	1	0	2
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0	0	0	0	0	0	0	1	3
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0	0	0	0	0	1	0	0	9
0	0	0	0	0	0	0	0	1
0	0	0	0	0	1	0	0	1
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0	0	0	0	0	0	0	1	9
0	0	0	0	0	0	0	1	3

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0	0	0	0	0	0	1	0	9
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0	0	0	0	0	0	0	1	3
0	0	0	0	0	0	0	0	9
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0	0	0	0	0	1	1	0	9
0	0	0	0	0	0	1	0	2
0	0	0	0	0	0	1	0	2
0	0	0	0	0	0	1	0	2
0	0	0	0	0	0	0	1	9
0	0	0	0	0	0	0	1	3
0	0	0	0	0	0	0	1	3

REGID2	YEAR	MUNDER25	MMLT25	MMGT25	MSERVICE	MPUBADM	MMCT	MNOEXP
1	1975	0	0	0	0	0	1	0
1	1976	0	0	0	0	0	0	0
2	1975	0	0	0	0	0	1	0
2	1976	0	0	0	0	0	0	0
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3	1976	0	0	0	0	0	1	0
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2	1982	0	0	0	0	0	0	0
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3	1982	0	0	1	0	0	1	0
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5	1983	0	0	0	0	0	1	0
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7	1982	0	0	0	0	0	1	0
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8	1982	0	0	1	0	0	1	0
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9	1982	0	0	1	0	0	1	0
9	1983	0	0	1	0	0	1	0
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12	1982	0	0	0	0	0	1	0
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9	1992	0	0	1	0	0	1	0
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6	1980	0	0	0	0	0	1	0
6	1990	0	0	1	0	0	0	0

7	1974	0	0	0	0	0	1	0
7	1980	0	0	1	0	0	1	0
7	1990	0	0	0	0	0	1	0
8	1974	0	0	0	0	0	1	0
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21	1980	0	0	0	0	0	1	0
21	1990	0	0	1	0	0	0	0
22	1974	0	0	1	0	0	1	0
22	1980	0	0	1	0	0	1	0
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MWK013	MWK1426	MWK2739	MWK4047	MCONST	MMANU	SJLS	ST	REGCST
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0	0	0	0	0	0	430269	NY	1598212
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0	0	0	0	0	0	331549	PA	1237303
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TFB1	LOANS	TFB2	WKWAGE	GRERATE	EMPTAX	OTHER	MISCONDU	OTHDEN
545694		545694				0	54605	0
641259		641259				0	49021	27
80329		80329				0	17822	0
23974		23974				0	17763	0
37971	68800	-30829				0	14079	0
10057	515300	-505243				0	16279	0
4686	352200	-347514				0	16438	0
15013	497200	-482187				0	17782	0
574197		574197				0	33455	12136
204673		204673				0	34170	12490
342031		342031				0	15099	0
264675		264675				0	12059	0
294228		294228				0	34224	2915
190420		190420				0	33683	2073
87827	173800	-85973				0	20439	18803
17896	552900	-535004				0	21807	16718
230602		230602				0	44550	0
204827		204827				0	42464	0
198208		198208				0	13262	388
211838		211838				0	11297	471
40854	140000	-99146				0	14016	35
93699	265000	-171301				0	11906	50
20505	252200	-231695				0	5493	1863
21298	363200	-341902				0	5022	2083
3352970		3352970				55106	69092	0
2707650		2707650				60324	74190	0
2169348		2169348				51426	62311	0
919390		919390				3978	20203	0
865621		865621				4313	30539	0
888142		888142				4047	25667	0
24526	1405433	-1380907				3715	34852	0
	2069018	-2069018				7480	30825	59
	2418204	-2418204				5099	27280	0
190311	612449	-422138				6709	24972	0
97363	520720	-423357				5727	24023	0
189988	422339	-232350				5040	23531	0
777989		777989				10538	37713	5776
819262		819262				5847	37753	4498
960544		960544				5360	32833	4881
624556		624556				419	15074	140
400345		400345				358	19375	1
345896		345896				308	16663	624
41697	599933	-558236				32950	40777	153
	1658127	-1658127				28559	38264	175
	1976065	-1976065				23558	32591	124
269734	1566328	-1296594				3504	21735	109
	2145252	-2145252				3180	20583	114
	2617389	-2617389				2946	19301	151
253841		253841				10410	49613	1150

401	142863	-142462	13821	59143	466
	696274	-696274	15053	63956	260
176311		176311	727	16427	497
62717		62717	564	15067	296
99542		99542	777	12889	322
412161		412161	17655	12412	869
436344		436344	18027	12291	57
532258		532258	13053	10444	56
98579	320946	-222368	2947	4499	800
18046	270461	-252415	1822	5116	552
50917	280276	-229359	0	4321	635
4190197		4190197	50531	110724	564
2786713		2786713	53872	108246	0
1691814		1691814	5998	33000	0
1443603		1443603	12604	31284	0
1172283		1172283	20026	34086	0
847622		847622	14915	33030	0
2564278		2564278	2257	19986	0
2439970		2439970	2387	19444	0
1191450		1191450	4585	39769	692
213914		213914	5303	39803	716
1373719		1373719	774	22572	6899
1387170		1387170	495	20282	7479
647410		647410	3005	23761	168
602464		602464	2747	23001	133
1155988		1155988	2422	24085	0
807828		807828	4093	22687	0
942734		942734	10728	54284	87
586472		586472	13858	57533	107
899139		899139	833	18873	10
941632		941632	799	17925	4
	234742	-234742	7291	14079	38
	379918	-379918	7014	12729	31
	353767	-353767	1065	3838	236
	653215	-653215	1323	2674	207
1153218		1153218	0	50556	0
3087861		3087861	75202	66837	0
5525268		5525268	42217	97264	780
326090		326090	0	8209	0
812740		812740	3320	18003	0
2019400		2019400	4115	26768	0
506793		506793	0	12370	0
66267	984000	-917733	4135	34526	0
1459282		1459282	15664	31002	0
41056		41056	0	17558	0
155971	651928	-495957	3022	23281	0
2897131		2897131	2326	17952	0
1299673		1299673	0	14004	9058
510319		510319	10543	37052	6937
2551722		2551722	2886	34961	793

568703		568703		0	6708	0
612730		612730		404	14478	92
1513320		1513320		486	18551	5031
776648		776648		0	21564	1984
70360	245778	-175418		34155	43730	132
886582		886582		5407	21726	149
529435		529435		0	12726	11994
143901	1387265	-1243364		4107	24372	126
1647622		1647622		1903	21049	0
343116		343116		0	24489	0
274701		274701		11895	66554	2310
1286101		1286101		8405	46509	67
379789		379789		0	12057	173
231270		231270		683	21097	366
879027		879027		470	12875	86
150810		150810		0	13020	109
257153		257153		11567	10747	1985
381795		381795		4977	10985	65
11808	62000	-50192		0	5336	1568
108457	370894	-262437		1937	4692	1130
38865		38865		723	3613	309

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2	4085379	50572	12	35221	9	4489	1	1774
2	2912185	57995	20	41929	14	4645	2	2069
3	7678380	68760	9	41321	5	16706	2	1807
3	6787133	80310	12	51051	8	14006	2	2804
5	6741730	69696	10	43185	6	12602	2	1187
5	5394170	66097	12	43831	8	7502	1	1556
6	22756566	318187	14	173748	8	79833	4	7368
6	18491328	329475	18	190303	10	73661	4	8107
7	6513234	14775	2	9707	2	137	0	4578
7	3583143	14888	4	10653	3	107	0	3459
8	11101464	144131	13	66562	6	27876	3	2592
8	6747256	127033	19	66308	10	19574	3	2570
9	16501882	176148	11	124872	8	11499	1	3735
9	13491395	235510	18	142622	11	8682	1	4414
10	3939781	33216	8	16660	4	6237	2	1707
10	2959867	46751	16	32002	11	4547	2	2943
12	4840570	26373	5	8941	2	12412	3	1604
12	2312698	24422	11	10885	5	9313	4	1415
11	9041644	20356	2	11195	1	2617	0	862
11	6187606	25645	4	15591	3	2374	0	958
11	3411582	33080	10	21227	6	8685	3	1249
11	2637058	42789	16	29036	11	9785	4	1512
1	22497454	328110	15	196072	9	25190	1	7933
1	30372089	339563	11	195651	6	27028	1	6759
1	27473946	290237	11	164250	6	17333	1	6588
2	3137151	58331	19	31777	10	14363	5	1740
2	4820589	78099	16	43228	9	16210	3	1575
2	4034256	76693	19	48425	12	12633	3	1518
3	11698434	150893	13	85784	7	32370	3	3828
3	14392088	148535	10	64477	5	54049	4	2608
3	12097941	103821	9	47737	4	34834	3	2282
5	7391247	91902	12	58932	8	6833	1	2047
5	8076679	85739	11	55844	7	3996	1	1906
5	6782743	68043	10	43680	6	2600	0	1946
6	14035745	316881	23	149774	11	93296	7	6695
6	15925424	290144	18	123516	8	101442	6	5181
6	14593398	215666	15	89490	6	68732	5	4112
7	4454849	13413	3	9195	2	909	0	1153
7	7160522	19850	3	13215	2	2582	0	1225
7	4342641	18092	4	11465	3	2157	1	1173
8	10093250	153036	15	73586	7	24304	2	2545
8	13854264	138316	10	64781	5	24884	2	1815
8	9596643	104500	11	46893	5	19281	2	1606
9	12020104	74673	6	38381	3	14444	1	2581
9	17465057	81850	5	38716	2	20890	1	1809
9	15258134	68628	5	29452	2	20691	1	1697
10	3566724	95639	27	64044	18	4698	1	2828

10	7210525	90687	13	54488	8	7476	1	1663
10	8627971	117845	14	68153	8	9507	1	2759
12	3875357	24391	6	8727	2	10346	3	1334
12	5485254	36177	7	8691	2	21166	4	1133
12	4037522	27560	7	6159	2	16136	4	921
11	5075031	39649	8	12773	3	6891	1	411
11	5920297	41970	7	12825	2	8656	2	322
11	4816847	32087	7	9958	2	6534	1	277
11	2213035	39382	18	13208	6	19901	9	650
11	2890760	41784	15	13298	5	22685	8	1102
11	2470114	38364	16	14842	6	20281	8	604
1	31483673	461961	15	252891	8	13551	0	7094
1	32928895	429298	13	229582	7	15363	1	7189
2	6655945	63651	10	35421	5	16252	2	1328
2	6935026	55215	8	26841	4	9608	1	1452
3	9235122	87945	10	25361	3	23096	3	1505
3	9143369	76583	8	22252	2	19781	2	1621
5	7825289	49849	6	29418	4	1167	0	1209
5	7522129	34834	5	19224	3	1632	0	1214
6	17247534	154830	9	41062	2	74168	4	3122
6	16556281	166440	10	41331	3	81292	5	3501
7	5220471	33701	7	21353	4	2728	1	843
7	3873429	27616	7	14997	4	2445	1	1148
8	7882119	81479	10	14258	2	56886	7	1036
8	7484572	65519	9	12513	2	44041	6	980
9	11790866	49917	4	25462	2	6376	1	1152
9	11502300	46647	4	23152	2	6175	1	1065
10	7521406	115101	15	36211	5	16720	2	1653
10	8435545	138859	17	45676	5	20151	2	2163
12	2696039	47267	18	7481	3	36375	14	851
12	2369710	34810	15	6755	3	25415	11	801
11	7464363	31769	4	7935	1	14190	2	137
11	5873953	28627	5	5631	1	13509	2	171
11	3626927	38510	11	10773	3	24486	7	255
11	3371200	31413	9	7638	2	21061	6	191
1	11416628	231340	20	164462	14	600	0	6871
1	22325251	333275	15	188874	9	17855	1	7990
1	22954707	364951	16	205057	9	8516	0	7380
2	1784525	25994	15	16683	9	3100	2	857
2	3133500	53378	17	28416	9	14605	5	1925
2	4292647	65419	15	40623	10	14728	3	1266
3	4629938	78897	17	60469	13	9363	2	1782
3	12580879	150252	12	90342	7	30344	2	4014
3	7037749	74710	11	25699	4	17287	3	1446
5	4957818	69735	14	51559	10	4008	1	1851
5	8086081	87229	11	59530	7	7085	1	1918
5	6141450	50820	8	30860	5	989	0	1226
6	15744239	281980	18	166690	11	57441	4	9327
6	16094085	368436	23	165097	10	120114	8	8406
6	13058664	130487	10	42123	3	55501	4	3060

7	2341901	8293	4	5811	3	178	0	1893
7	4353414	11993	3	8082	2	230	0	1314
7	3861810	31346	8	19081	5	2034	1	1002
8	5104348	80783	16	35926	7	14070	3	1860
8	12288172	193058	16	92391	8	37387	3	2705
8	5986699	83932	14	15335	3	56069	9	1095
9	9379416	121913	13	80694	9	8673	1	3719
9	14273958	100204	7	52109	4	22221	2	3553
9	9029670	44380	5	22759	3	3766	0	1208
10	1970612	18770	10	9393	5	4479	2	1498
10	4267850	106393	25	75642	18	6497	2	3270
10	6208776	110855	18	40067	7	13498	2	1502
12	2434579	17082	7	7576	3	4921	2	1720
12	5291849	30327	6	11718	2	11521	2	1637
12	2008421	34911	17	6998	4	22346	11	744
11	6449515	21501	3	12272	2	1948	0	820
11	4885450	35520	7	11799	2	9900	2	523
11	6680138	20047	3	4661	1	9074	1	61
11	2277011	26900	12	16175	7	7321	3	1739
11	2256786	35774	16	13041	6	17268	8	638
11	2721968	34453	13	10183	4	20917	8	261

REF1000	REPORT	REPT1000	OTH1000	VOLQUIT	VOLQ1000	MISC1000	OTHD1000	STATE
0	81928	5	0	153773	62	22	0	CA
1	69929	5	0	137400	64	23	0	CA
0	9088	2	0	44057	83	33	0	FL
1	9352	3	0	43564	116	47	0	FL
0	8926	1	0	23648	23	13	0	IL
0	12449	2	0	27687	33	20	0	IL
0	12722	2	0	33405	39	19	0	NJ
0	13208	2	0	36707	51	25	0	NJ
0	57238	3	0	74451	32	15	5	NY
0	57404	3	0	78188	40	18	6	NY
1	353	0	0	52118	46	13	0	NC
1	669	0	0	48787	76	19	0	NC
0	47101	4	0	50059	42	28	2	OH
0	38581	6	0	49037	62	43	3	OH
0	36042	2	0	39750	23	12	11	PA
0	79792	6	0	42793	29	15	11	PA
0	8612	2	0	78824	183	103	0	TX
1	7259	3	0	78834	221	119	0	TX
0	3416	1	0	46749	77	22	1	IN
1	2809	1	0	32977	91	31	1	IN
0	5682	1	0	64872	87	19	0	MA
0	6722	1	0	35450	66	22	0	MA
0	1919	1	0	16349	33	11	4	CT
1	2456	1	0	21088	65	16	6	CT
0	43809	2	2	138437	51	26	0	CA
0	49801	2	2	139015	43	23	0	CA
0	50640	2	2	113708	41	22	0	CA
1	6473	2	1	40504	126	63	0	FL
0	12773	3	1	45140	98	67	0	FL
0	10070	3	1	38705	99	66	0	FL
0	25196	2	0	69702	67	34	0	IL
0	19921	1	1	52726	40	23	0	IL
0	13869	1	0	43727	47	29	0	IL
0	17381	2	1	38728	51	33	0	NJ
0	18266	2	1	31551	39	30	0	NJ
0	14777	2	1	29412	45	36	0	NJ
1	56578	4	1	58499	37	24	4	NY
0	54158	3	0	51679	30	22	3	NY
0	47972	3	0	43674	29	22	3	NY
0	1737	0	0	23657	25	16	0	NC
0	2470	0	0	24474	15	12	0	NC
0	2989	1	0	20866	27	21	1	NC
0	19651	2	3	43154	35	33	0	OH
0	18277	1	2	36168	24	25	0	OH
0	13162	1	3	30415	32	34	0	OH
0	15763	1	0	30791	20	14	0	PA
0	17255	1	0	26525	13	10	0	PA
0	13842	1	0	24481	15	12	0	PA
1	13659	4	3	73065	168	114	3	TX

0	13239	2	2	68808	82	71	1 TX
0	22373	3	2	75320	90	76	0 TX
0	3257	1	0	30964	54	29	1 IN
0	4623	1	0	25487	37	22	0 IN
0	3567	1	0	20599	49	31	1 IN
0	1919	0	4	25357	44	22	2 MA
0	2140	0	3	21254	31	18	0 MA
0	2265	1	3	17714	36	21	0 MA
0	2676	1	1	16830	60	16	3 CT
0	2877	1	1	15173	42	14	2 CT
0	2637	1	0	13321	53	17	3 CT
0	137894	4	2	206065	64	34	0 CA
0	123292	4	2	177125	55	33	0 CA
0	4652	1	1	55243	98	58	0 FL
0	4710	1	2	54434	99	57	0 FL
0	17957	2	2	50402	56	38	0 IL
0	18014	2	2	46653	56	40	0 IL
0	15798	2	0	31707	50	31	0 NJ
0	10377	1	0	29542	53	35	0 NJ
0	31893	2	0	49329	35	28	1 NY
0	35013	2	0	53133	40	30	1 NY
0	8003	2	0	28596	28	22	7 NC
0	8531	2	0	27667	38	28	10 NC
0	6294	1	0	23295	25	25	0 OH
0	5238	1	0	21842	28	30	0 OH
0	14505	1	0	36235	28	18	0 PA
0	12162	1	0	36078	30	19	0 PA
0	49789	7	1	65110	91	76	0 TX
0	57011	7	2	72386	95	75	0 TX
0	1727	1	0	30149	77	48	0 IN
0	1040	0	0	28266	90	57	0 IN
0	2216	0	1	23467	38	23	0 MA
0	2302	0	1	23482	49	27	0 MA
0	1931	1	0	13317	41	12	1 CT
0	1200	0	0	11015	44	11	1 CT
1	59407	5	0	137304	63	23	0 CA
0	43354	2	3	140453	52	25	0 CA
0	101781	4	2	194848	71	36	0 CA
1	5354	3	0	24730	72	24	0 FL
1	5112	2	1	40179	131	59	0 FL
0	4687	1	1	47127	105	60	0 FL
0	7283	2	0	22806	32	18	0 IL
0	21417	2	0	53867	51	32	0 IL
0	14614	2	2	46749	73	49	0 IL
0	12317	3	0	36907	44	21	0 NJ
0	15674	2	0	37391	44	28	0 NJ
0	15419	3	0	29898	53	32	0 NJ
1	48522	3	0	83548	42	7	5 NY
1	64276	4	1	66860	38	21	4 NY
0	26917	2	0	46265	38	29	1 NY

1	411	0	0	22650	41	12	0	NC
0	1963	1	0	23798	26	16	0	NC
0	8743	2	0	24218	26	20	5	NC
0	28927	6	0	35839	45	27	3	OH
0	26420	2	3	48424	34	31	0	OH
0	6026	1	1	23177	29	27	0	OH
0	28827	3	0	28959	23	10	10	PA
0	18214	1	0	36603	21	14	0	PA
0	14744	2	0	34931	31	19	0	PA
1	3400	2	0	46401	161	85	0	TX
1	9089	2	3	113234	230	135	5	TX
0	47383	8	1	56344	88	72	0	TX
1	2865	1	0	45921	105	28	0	IN
0	4768	1	0	46933	69	31	1	IN
0	4353	2	0	21658	67	40	0	IN
0	6461	1	0	57362	87	20	0	MA
0	1731	0	2	24705	44	19	4	MA
0	1274	0	1	20110	34	18	0	MA
1	1665	1	0	16526	43	14	4	CT
0	2890	1	1	18767	66	17	4	CT
0	2369	1	0	13832	51	13	1	CT

NEWCST	SUMCST3	FULLSTNM	EARN2P	WAITWEEK	MAXDUR	UNIDUR	MAXWKBEN
287599	383286	CALIFORNIA	0	1	26	0	90
250840	356552	CALIFORNIA	0	1	26	0	95
80462	107021	FLORIDA	1	1	26	0	74
63543	94143	FLORIDA	1	1	26	0	77
124676	160077	ILLINOIS	1	1	26	0	105
121776	170763	ILLINOIS	0	1	26	1	118
120792	166363	NEW JERSEY	1	1	26	0	90
97146	143453	NEW JERSEY	1	1	26	0	97
435415	533905	NEW YORK	1	1	26	1	95
360887	478569	NEW YORK	1	1	26	1	102
158834	195680	NORTH CAROLINA	1	1	26	0	90
63243	88586	NORTH CAROLINA	1	0	26	0	100
247939	292953	OHIO	1	1	26	0	121
143204	188434	OHIO	1	1	26	0	139
324277	381578	PENNSYLVANIA	1	1	30	1	119
279391	343141	PENNSYLVANIA	1	0	30	1	130
83552	109061	TEXAS	0	1	26	0	63
65049	94284	TEXAS	0	1	26	0	70
120447	156225	INDIANA	1	1	26	0	100
55906	78078	INDIANA	1	1	26	0	108
177030	218548	MASSACHUSETTS	0	1	30	0	143
137895	179559	MASSACHUSETTS	0	1	30	0	153
55769	78061	CONNECTICUT	0	0	26	1	156
50736	73182	CONNECTICUT	0	0	26	1	165
427788	543449	CALIFORNIA	0	1	26	0	120
568118	716433	CALIFORNIA	0	1	26	0	136
659496	878179	CALIFORNIA	0	1	26	0	166
58316	65246	FLORIDA	1	1	26	0	105
85315	95256	FLORIDA	1	1	26	0	125
93690	103211	FLORIDA	1	1	26	0	125
240054	315087	ILLINOIS	1	1	26	1	189
276801	338959	ILLINOIS	1	1	26	1	206
316455	410197	ILLINOIS	0	1	26	1	224
149985	202422	NEW JERSEY	1	1	26	0	133
172198	223447	NEW JERSEY	1	1	26	0	145
161152	174867	NEW JERSEY	1	1	26	0	158
263524	290108	NEW YORK	1	1	26	1	125
308768	339129	NEW YORK	1	1	26	1	145
318575	349283	NEW YORK	1	1	26	1	125
73914	89593	NORTH CAROLINA	0	1	26	0	139
124921	168763	NORTH CAROLINA	0	1	26	0	166
105608	149131	NORTH CAROLINA	0	1	26	0	166
192830	256025	OHIO	1	1	26	0	215
280010	363052	OHIO	1	1	26	0	233
241939	329068	OHIO	1	1	26	0	250
220983	276501	PENNSYLVANIA	1	1	30	0	183
304713	378193	PENNSYLVANIA	1	1	30	0	198
349663	443311	PENNSYLVANIA	1	1	30	0	213
79333	88137	TEXAS	0	1	26	0	126

89822	104043	TEXAS	0	1	26	0	147
190095	209307	TEXAS	0	1	26	0	168
78475	107798	INDIANA	1	1	26	0	141
119253	162763	INDIANA	1	1	26	0	141
107554	161324	INDIANA	1	1	26	0	141
90818	99750	MASSACHUSETTS	0	1	30	0	213
116283	128990	MASSACHUSETTS	0	1	30	0	234
116355	125456	MASSACHUSETTS	0	1	30	0	258
39898	44035	CONNECTICUT	0	0	26	1	190
53800	59378	CONNECTICUT	0	0	26	1	206
57681	62579	CONNECTICUT	0	0	26	1	206
581975	658830		0	1	26	0	210
634213	903980		0	1	26	0	230
112611	123052		1	1	26	0	225
128581	228736		0	1	26	0	225
178537	196082		0	1	26	1	270
201849	297070		0	1	26	1	279
146944	158800		1	1	26	0	291
159451	290561		1	1	26	0	308
329363	356062		1	1	26	1	280
331883	581909		1	1	26	1	280
94484	117245		0	1	26	0	245
82780	124583		0	1	26	0	258
163956	183426		1	1	26	0	291
162213	229981		1	1	26	0	294
224330	248234		0	1	26	0	299
251722	381089		1	1	26	0	312
133344	147252		0	1	26	0	224
170238	294198		0	1	26	0	231
69500	80047		1	1	26	0	171
53755	78873		1	1	26	0	171
147271	157405		0	1	30	0	423
129133	214347		0	1	30	0	444
63533	68455		0	0	26	1	270
72856	119946		0	0	26	1	338
182615	230884	CALIFORNIA	0	1	26	0	90
374024	427430	CALIFORNIA	0	1	26	0	120
400749	454874		0	1	26	0	190
22295	27804	FLORIDA	1	1	26	0	64
56785	63048	FLORIDA	1	1	26	0	95
67248	76020		1	1	26	0	200
74521	84256	ILLINOIS	1	1	26	0	105
204585	221675	ILLINOIS	1	1	26	1	177
135110	147132		0	1	26	1	260
78642	106833	NEW JERSEY	1	1	26	0	85
142413	178404	NEW JERSEY	1	1	26	0	123
110390	120079		1	1	26	0	279
268781	340072	NEW YORK	1	1	26	1	75
271339	299532	NEW YORK	1	1	26	1	125
243985	263979		1	1	26	1	245

26812	32312	NORTH CAROLINA	1	1	26	1	64
57787	70194	NORTH CAROLINA	0	1	26	0	130
51080	65753		0	1	26	0	236
95558	107845	OHIO	1	1	26	0	114
184852	231286	OHIO	1	1	26	0	202
111223	121388		1	1	26	0	291
159490	178057	PENNSYLVANIA	1	1	30	1	104
231510	284043	PENNSYLVANIA	1	0	30	1	170
162189	181463		1	1	26	0	288
35811	41219	TEXAS	0	1	26	0	63
69698	77784	TEXAS	0	1	26	0	105
123813	138238		0	1	26	0	217
49427	56409	INDIANA	1	1	26	0	75
85131	99734	INDIANA	1	1	26	0	124
43473	48287		1	1	26	0	161
114497	140878	MASSACHUSETTS	0	1	30	0	135
82370	90711	MASSACHUSETTS	0	1	30	0	197
130779	139890		0	1	30	0	408
29363	33846	CONNECTICUT	0	0	26	1	138
36415	40035	CONNECTICUT	0	0	26	1	201
44539	49058		0	0	26	1	302

AVGDUR	AVGWBA	ENWGRAT	VGCVEMP	BMIN	BMAX	DURO	DURD	DURR
16	68	0	546760	750	2748	1	1	0
15	71	0	607514	750	2935	1	1	0
16	62	0	471705	400	2920	1	0	1
15	64	0	469140	400	313050	1	0	1
15	78	0	302380	800	1759	1	1	1
17	92	0	298124	867	199137	1	1	1
19	76	0	117723	600	2670	1	0	0
17	78	0	120592	600	80635	1	0	0
21	73	0	628450	600	3780	1	1	0
21	74	0	614858	667	410332	1	1	0
12	59	0	30752	566	3491	0	0	0
10	64	0	72033	566	48234	0	0	0
15	79	0	400955	400	3240	1	1	1
14	85	0	618365	400	412583	1	1	1
18	81	0	350751	440	4360	1	1	1
16	87	0	364379	440	243187	1	1	1
13	54	0	186117	500	2325	0	0	0
13	55	0	195629	500	130651	0	0	0
14	64	0	104130	500	1844	1	1	1
13	64	0	107786	500	72060	1	1	1
19	73	0	206660	1200	2444	1	1	0
17	77	0	185441	1200	124089	1	1	0
17	76	0	213233	600	4160	0	0	0
17	79	0	213717	600	142749	0	0	0
16	92	0	1737667	900	4160	1	1	0
18	100	0	1721223	1100	4641	1	1	0
19	107	0	1717761	1200	5533	1	1	0
12	81	0	608233	400	4160	1	1	1
13	95	0	614412	400	4960	1	1	1
14	98	0	626077	400	4960	1	1	1
18	133	0	732250	1483	4057	1	1	1
19	146	0	732881	1400	4214	1	1	1
22	151	0	721014	1600	4788	1	1	1
15	106	0	509850	600	3980	1	0	0
17	120	0	502236	600	4340	1	0	0
17	126	0	507985	600	4710	1	0	0
19	94	0	1570422	800	4980	1	1	1
20	99	0	1588128	800	4980	1	1	1
22	105	0	1598735	800	4980	1	1	1
10	92	0	374105	565	5400	1	1	1
11	104	0	380959	1368	5909	1	1	1
12	107	0	381229	1368	6454	1	1	1
15	128	0	758351	400	5400	1	1	1
18	144	0	753716	400	5840	1	1	1
19	142	0	757341	400	5840	1	1	1
17	126	0	808761	1320	6920	1	1	1
19	146	0	819773	1320	7520	1	1	1
21	151	0	834899	1320	8120	1	1	1
13	100	0	764104	750	4687	1	1	1

12	127	0	784862	750	5475	1	1	1
17	138	0	839197	1013	6263	1	1	1
12	91	0	315693	1500	2412	1	1	1
14	94	0	332639	1500	2413	1	1	1
16	93	0	338474	1500	2413	1	1	1
15	105	0	387888	1200	4260	1	1	0
16	115	0	381423	1200	4030	1	1	0
17	123	0	417342	1200	5160	1	1	0
12	112	0	234247	600	5600	1	1	1
13	122	0	234784	600	5840	1	1	1
14	127	0	238249	600	6240	1	1	1
17	144	0	2180557	1125	8708	1	1	0
18	152	0	2185319	1125	9542	1	1	0
15	158	0	880157	400	9000	1	1	1
16	158	0	891239	400	9000	1	1	1
17	180	0	878862	1600	10881	1	1	1
19	183	0	891793	1600	11297	1	1	1
18	218	0	601589	2060	9700	1	0	0
19	225	0	604359	2200	10267	1	0	0
20	190	0	1895602	1600	11180	1	1	1
21	197	0	1886314	1600	11180	1	1	1
11	157	0	507939	2212	12740	1	1	1
11	159	0	525647	2324	13416	1	1	1
15	177	0	881011	1702	7840	1	1	1
15	180	0	897043	1702	8440	1	1	1
17	197	0	989543	1320	11560	1	1	1
18	201	0	1011086	1320	12080	1	1	1
15	170	0	1184784	1369	8288	1	1	1
16	176	0	1229370	1406	8547	1	1	1
12	112	0	411402	2500	3975	1	1	1
12	126	0	422214	2500	3313	1	1	1
19	222	0	472526	1200	8460	1	1	0
19	226	0	476730	1200	8880	1	1	0
16	206	0	282806	600	10800	1	1	1
19	211	0	277806	600	11520	1	1	1
13	65	0	456672	750	2748	1	1	0
16	86	0	1697523	750	4160	1	1	0
14	131	0	2143966	1125	7918	1	1	0
11	68	0	318950	400	2520	1	0	1
12	74	0	603465	400	3760	1	1	1
13	146	0	857263	400	8000	1	1	1
12	66	0	192016	880	1759	1	1	1
19	124	0	651375	1400	3830	1	1	1
16	170	0	857813	1600	10491	1	1	1
14	74	0	113988	255	2142	1	0	0
16	101	0	509098	600	3660	1	0	0
16	207	0	595211	1980	9300	1	0	0
18	66	0	589076	600	2980	1	1	0
20	95	0	1544571	800	4980	1	1	1
18	181	0	1898163	1600	9780	1	1	1

8	47	0	18160	550	7400	0	0	0
9	87	0	379244	565	5049	1	1	1
8	152	0	494804	2052	12272	1	1	1
11	73	0	594683	400	3040	1	1	1
16	125	0	760462	400	5153	1	1	1
13	155	0	863647	1702	7360	1	1	1
14	72	0	329730	440	3800	1	1	1
17	116	0	769817	440	6400	1	1	1
15	189	0	972007	1320	11120	1	1	1
11	52	0	170677	500	2325	0	0	0
12	86	0	756084	500	3900	0	0	0
15	162	0	1135811	1332	8029	1	1	1
10	53	0	99656	500	1225	1	1	1
13	85	0	317667	500	2122	1	1	1
10	107	0	398661	2500	3349	1	1	1
16	69	0	207861	1200	1200	1	1	0
15	97	0	441847	1200	3930	1	1	0
18	217	0	479225	1200	8160	1	1	0
11	74	0	159893	600	2760	0	0	0
12	104	0	233358	600	5360	1	1	1
15	201	0	283237	600	10080	1	1	1

AWW	CA	FL	IL	NJ	NY	NC	OH	TX
204.55	1	0	0	0	0	0	0	0
214.41	1	0	0	0	0	0	0	0
172.00	0	1	0	0	0	0	0	0
182.02	0	1	0	0	0	0	0	0
211.40	0	0	1	0	0	0	0	0
227.12	0	0	1	0	0	0	0	0
207.31	0	0	0	1	0	0	0	0
220.38	0	0	0	1	0	0	0	0
215.87	0	0	0	0	1	0	0	0
228.84	0	0	0	0	1	0	0	0
158.13	0	0	0	0	0	1	0	0
167.53	0	0	0	0	0	1	0	0
201.04	0	0	0	0	0	0	1	0
220.22	0	0	0	0	0	0	1	0
193.25	0	0	0	0	0	0	0	0
206.33	0	0	0	0	0	0	0	0
179.44	0	0	0	0	0	0	0	1
195.44	0	0	0	0	0	0	0	1
193.79	0	0	0	0	0	0	0	0
210.55	0	0	0	0	0	0	0	0
184.89	0	0	0	0	0	0	0	0
196.49	0	0	0	0	0	0	0	0
202.41	0	0	0	0	0	0	0	0
214.10	0	0	0	0	0	0	0	0
319.14	1	0	0	0	0	0	0	0
343.25	1	0	0	0	0	0	0	0
363.33	1	0	0	0	0	0	0	0
262.76	0	1	0	0	0	0	0	0
279.72	0	1	0	0	0	0	0	0
293.19	0	1	0	0	0	0	0	0
329.38	0	0	1	0	0	0	0	0
346.99	0	0	1	0	0	0	0	0
361.04	0	0	1	0	0	0	0	0
321.28	0	0	0	1	0	0	0	0
345.41	0	0	0	1	0	0	0	0
363.16	0	0	0	1	0	0	0	0
334.41	0	0	0	0	1	0	0	0
362.88	0	0	0	0	1	0	0	0
384.13	0	0	0	0	1	0	0	0
249.22	0	0	0	0	0	1	0	0
263.54	0	0	0	0	0	1	0	0
281.08	0	0	0	0	0	1	0	0
322.08	0	0	0	0	0	0	1	0
335.97	0	0	0	0	0	0	1	0
350.42	0	0	0	0	0	0	1	0
301.20	0	0	0	0	0	0	0	0
315.56	0	0	0	0	0	0	0	0
327.78	0	0	0	0	0	0	0	0
316.13	0	0	0	0	0	0	0	1

338.56	0	0	0	0	0	0	0	1
351.10	0	0	0	0	0	0	0	1
308.83	0	0	0	0	0	0	0	0
321.39	0	0	0	0	0	0	0	0
334.01	0	0	0	0	0	0	0	0
288.46	0	0	0	0	0	0	0	0
312.38	0	0	0	0	0	0	0	0
332.04	0	0	0	0	0	0	0	0
321.44	0	0	0	0	0	0	0	0
346.16	0	0	0	0	0	0	0	0
367.31	0	0	0	0	0	0	0	0
518.18	1	0	0	0	0	0	0	0
545.11	1	0	0	0	0	0	0	0
409.96	0	1	0	0	0	0	0	0
434.15	0	1	0	0	0	0	0	0
505.40	0	0	1	0	0	0	0	0
536.87	0	0	1	0	0	0	0	0
573.20	0	0	0	1	0	0	0	0
613.32	0	0	0	1	0	0	0	0
581.64	0	0	0	0	1	0	0	0
634.86	0	0	0	0	1	0	0	0
396.15	0	0	0	0	0	1	0	0
419.33	0	0	0	0	0	1	0	0
451.59	0	0	0	0	0	0	1	0
475.75	0	0	0	0	0	0	1	0
460.23	0	0	0	0	0	0	0	0
486.63	0	0	0	0	0	0	0	0
459.79	0	0	0	0	0	0	0	1
486.03	0	0	0	0	0	0	0	1
430.96	0	0	0	0	0	0	0	0
450.96	0	0	0	0	0	0	0	0
536.99	0	0	0	0	0	0	0	0
568.81	0	0	0	0	0	0	0	0
591.70	0	0	0	0	0	0	0	0
628.08	0	0	0	0	0	0	0	0
189.16	1	0	0	0	0	0	0	0
292.04	1	0	0	0	0	0	0	0
495.43	1	0	0	0	0	0	0	0
161.38	0	1	0	0	0	0	0	0
241.98	0	1	0	0	0	0	0	0
392.68	0	1	0	0	0	0	0	0
197.87	0	0	1	0	0	0	0	0
306.40	0	0	1	0	0	0	0	0
488.83	0	0	1	0	0	0	0	0
192.92	0	0	0	1	0	0	0	0
295.86	0	0	0	1	0	0	0	0
545.51	0	0	0	1	0	0	0	0
202.34	0	0	0	0	1	0	0	0
306.42	0	0	0	0	1	0	0	0
558.33	0	0	0	0	1	0	0	0

145.78	0	0	0	0	0	1	0	0
228.98	0	0	0	0	0	1	0	0
380.07	0	0	0	0	0	1	0	0
189.88	0	0	0	0	0	0	1	0
296.66	0	0	0	0	0	0	1	0
438.12	0	0	0	0	0	0	1	0
179.61	0	0	0	0	0	0	0	0
277.05	0	0	0	0	0	0	0	0
444.58	0	0	0	0	0	0	0	0
163.11	0	0	0	0	0	0	0	1
284.11	0	0	0	0	0	0	0	1
437.71	0	0	0	0	0	0	0	1
181.13	0	0	0	0	0	0	0	0
284.09	0	0	0	0	0	0	0	0
416.01	0	0	0	0	0	0	0	0
171.89	0	0	0	0	0	0	0	0
263.69	0	0	0	0	0	0	0	0
512.43	0	0	0	0	0	0	0	0
188.70	0	0	0	0	0	0	0	0
294.13	0	0	0	0	0	0	0	0
561.19	0	0	0	0	0	0	0	0

IN	MA	CT	Y1974	Y1975	Y1980	Y1981	Y1982	Y1983
0	0	0	0	1	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	1	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	1	0	0	0	0
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0	0	0	0	1	0	0	0	0
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0	0	0	0	0	0	0	1	0
0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	1	0	0
0	0	0	0	0	0	0	1	0
0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	1	0	0
0	0	0	0	0	0	0	1	0
0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	1	0	0
0	0	0	0	0	0	0	1	0
0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	1	0	0
0	0	0	0	0	0	0	1	0
0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	1	0	0
0	0	0	0	0	0	0	1	0
0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	1	0	0
0	0	0	0	0	0	0	1	0
0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	1	0	0

0	0	0	0	0	0	0	1	0
0	0	0	0	0	0	0	0	1
1	0	0	0	0	0	1	0	0
1	0	0	0	0	0	0	1	0
1	0	0	0	0	0	0	0	1
0	1	0	0	0	0	1	0	0
0	1	0	0	0	0	0	1	0
0	1	0	0	0	0	0	0	1
0	0	1	0	0	0	1	0	0
0	0	1	0	0	0	0	1	0
0	0	1	0	0	0	0	0	1
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
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0	0	0	0	0	1	0	0	0
0	0	0	0	0	0	0	0	0

0	0	0	1	0	0	0	0	0
0	0	0	0	0	1	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	1	0	0	0	0	0
0	0	0	0	0	1	0	0	0
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0	0	0	0	0	1	0	0	0
0	0	0	0	0	0	0	0	0
1	0	0	1	0	0	0	0	0
1	0	0	0	0	1	0	0	0
1	0	0	0	0	0	0	0	0
0	1	0	1	0	0	0	0	0
0	1	0	0	0	1	0	0	0
0	1	0	0	0	0	0	0	0
0	0	1	1	0	0	0	0	0
0	0	1	0	0	1	0	0	0
0	0	1	0	0	0	0	0	0

Y1990	Y1991	Y1992	RATIO	EB	DENRATE	NSDENR	MQWAWW	DINCOME
0	0	0	1	1	0	0	4	0
0	0	0	1	1	0	0	3	0
0	0	0	1	1	0	0	2	0
0	0	0	1	1	0	0	2	0
0	0	0	1	1	0	0	4	0
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0	0	0	1	1	0	0	3	0
0	0	0	2	1	0	0	3	0
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0	0	0	1	1	0	0	2	0
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0	0	0	1	1	0	0	3	0
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0	0	0	1	1	0	0	4	0
0	0	0	1	1	0	0	2	0

0	0	0	0	1	0	0	2	0
0	0	0	1	1	0	0	3	0
0	0	0	1	1	0	0	5	0
0	0	0	1	1	0	0	5	0
0	0	0	1	1	0	0	4	0
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0	0	1	1	0	0	0	2	0
0	1	0	1	1	0	0	1	0
0	0	1	1	0	0	0	1	0
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1	0	0	1	1	0	0	3	0
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1	0	0	1	0	0	0	4	0
0	0	0	1	1	0	0	3	0
0	0	0	1	1	0	0	3	0
1	0	0	1	0	0	0	3	0

0	0	0	1	1	0	0	4	0
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1	0	0	1	0	0	0	5	0
0	0	0	1	1	0	0	2	0
0	0	0	1	1	0	0	1	0
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0	0	0	1	1	0	0	2	0
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0	0	0	1	1	0	0	2	0
1	0	0	0	1	0	0	6	1
0	0	0	2	1	0	0	7	0
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1	0	0	1	0	0	0	2	0
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DABLE	DREFUSE	DREPORT	DOTHER	DCONDUCT	DVOUNTAR	DUM1980S	DUM1990S	GROUP
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0	0	0	0	0	1	1	0	9
0	0	0	0	0	0	0	1	9