

*M*onetary

*D*etermination

*A*ccuracy

in the UI System

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MONETARY DETERMINATION ACCURACY IN THE UI SYSTEM

The Benefit Accuracy Measurement system (BAM) enables the UI system to examine numerous aspects of its behavior and performance. By auditing and reconstructing random samples of paid claims, it produces an accurate estimate of the overall rate of benefit overpayments in each State, as well as an estimate of the portion of the number and size of underpayment errors other than outright denials. The extensive information coded on each sample case enables a variety of inferences to be drawn about the causes and responsibilities for errors. The BAM coding structure also permits an assessment of the accuracy of the three stages of the benefit determination processes, and so produces estimates of errors occurring at the monetary, separation and weekly-eligibility levels of the determination process. This brief analysis concerns only the accuracy of monetary determinations and of the underlying wage record system during calendar year 1996.

Monetary Determination Accuracy

The main focus of BAM investigations is to ascertain the correctness of payments. A case is considered to be in error if the beneficiary received an incorrect payment for the week sampled for review, called the Key Week. The error can be anything up to and including the entire week's benefit payment received. Cases may contain more than one error; BAM codes the causes, responsibilities and amounts of up to three errors per case.

BAM terms monetary determination errors as Base Period Wage (BPW) errors. These errors embrace anything affecting the Maximum or Weekly Benefit amount (MBA/WBA), and are broken down into three separate "causes." These are:

- Cause 1--errors involving misreporting of amounts earned, or the number of weeks or hours worked in the base period;
- Cause 2-- errors involving reporting or recording the numbers of base period employers;
- Cause 3--other errors involved in reporting or recording base period earnings, weeks, or hours, such as errors in applying monetary determination formulas.

Monetary determination errors occur more frequently than other types of errors but are of relatively small dollar magnitudes because they rarely involve the entire weekly benefit amount.

Overpayment errors. During CY1996, monetary *overpayment* errors averaged 1.0 percent of benefits paid, which represented one eighth of all overpayment errors estimated by BAM. As a percent of total dollars paid, they have been at virtually this same level since 1992. (Table 1)

Despite their low average level, the range of monetary errors across the States was considerable. BAM estimates that seven States had monetary overpayment errors of 0.1 percent of benefits

paid or less. At the other end of the spectrum, six States had estimated rates of 1.4% or more, up to a high of 2.5%.

Underpayment Errors. In contrast to their small share of overpayment errors, monetary errors account for most of underpayment errors as estimated by BAM. (This is because BAM, at present, estimates only underpayments which involved payments smaller than the claimant deserved; it does not include erroneous denials). In 1996, the monetary underpayment rate averaged 0.6 percent of benefits paid for the nation. Although smaller than the overpayment error rate, it nevertheless accounted for 70 percent of all dollars underpaid. (Table 1)

Where the Errors Are

The attached tables show the incidence and type of BPW errors for the U.S. as a whole and by State during CY 1996. For the UI system's purposes as an income maintenance system, it is important to make a distinction between errors that affect a worker's UI entitlement (maximum benefit amount and/or weekly benefit amount) and those that do not (e.g., omitting some wages or a BP employer for a beneficiary already at the maximum weekly benefit amount). BAM will code the former as errors, but not the latter. However, the latter are of considerable interest to researchers and policy analysts interested in using UI wage records for estimating the impacts of job training or job placement efforts, or using wage record data for other purposes.

Errors Affecting a Worker's UI Entitlement

Table 2 indicates that for the U.S. as a whole, about 5.4% (columns 2+4+6) of *all* cases had overpayment (OP) errors affecting the claimant's monetary entitlement, and Table 3 indicates that nearly 7% (columns 2+4+6) had underpayment (UP) errors. Nearly all errors, both OP and UP, involved Cause 1 errors-- errors in the reporting of amounts earned, or of days, weeks, or hours of work. Although about 5% of all cases nationwide contained these "Cause 1" errors, they occurred in 32% of Ohio's and 21% of Michigan's cases. Similarly, they are 6% overall, but over 20% in New York and Michigan. Most States show no OP or UP errors involving misreporting of the number of base period employers (Cause 2). Cause 3 errors involving underpayments are much more common than similar errors leading to overpayments.

BAM results indicate that monetary errors tend to be systematic; that is, States with high rates of monetary errors leading to overpayments tend also to have high rates of monetary errors leading to underpayments, and vice versa. This can be seen from Chart 1. The correlation coefficients between the various States' OP and UP Rates are very high: about +0.8 for both percents of cases in error and percentage of dollars paid in error due to BPW reasons. (The Correlation Coefficient is a measure of the degree of association in which +1.0 indicates a perfect positive relationship and -1.0 a perfect inverse relationship.)

Errors in Base Period Wages

As noted, errors can affect only the BPW amount and leave the worker's MBA or WBA

unchanged. The BAM program enables States to estimate the number and amount of errors in BPWs because it codes “before” and “after” investigation fields for BPW. It also notes the number of BP employers before and after investigation. Table 4 shows these dimensions of accuracy. As expected, failures to include the proper number of employers in BP calculations tend to be infrequent, on average. Nationwide, 2% of claimants’ monetaries are based on too few BP employers, and 1 percent on too many. However, there is considerable variation among States. In the District of Columbia, New York, and Michigan, over 6% of BAM cases involved too few employers, and in Wyoming and Puerto Rico, about 6% had too many.

Table 4 also indicates the accuracy of BPW in various States. For the country as a whole, about 25% of cases involve base period errors; about 15% have under-reported BPWs and 10%, over-reported. Subtracting from this figure the percentage of cases with underpayments and overpayments due to BPW errors displayed in Tables 2 & 3, this means that on average, about 5% of cases have over-reported BPWs which do not affect the claimant’s WBA, and about 6.5% involved under-reporting errors which do not result in underpayments.

Looking across the States, in 1996, over 90% of cases had no BPW errors in Colorado, Kansas, North Dakota, South Carolina, and Washington. At the other end of the spectrum, only 17% of Michigan’s cases had correct BPWs; 60% of MI’s cases had under-reported BPWs leading to a 23% rate of cases with underpayment errors, and 22% involved overreported BPWs, associated with a 21% case-error rate for overpayments. Delaware, New York, Ohio and Utah had correct BPWs in 52% or less of their cases.

Table 5 also indicates the size of the errors in those cases in which errors occurred. Although the national average for amounts both over- and under-reported was about 10%, overreporting errors reached 59% in Nevada, 42% in Puerto Rico, 35% in DC and 29% of BPWs in Missouri. The largest relative underreporting errors occurred in Pennsylvania (24%), Puerto Rico (23%), and Michigan (19%).

Table 1

**OP AND UP DOLLAR ERROR RATES
FOR ALL CAUSES AND BPW CAUSES, 1996**

STATE	OP RATE ALL CAUSES	OP RATE BPW CAUSES	OP RATIO BPW to ALL CAUSES	UP RATE ALL CAUSES	UP RATE BPW CAUSES	UP RATIO BPW to ALL CAUSES
AK	6.61%	0.48%	7.26%	1.18%	0.72%	60.95%
AL	10.01%	0.28%	2.80%	0.21%	0.07%	33.33%
AR	14.59%	0.83%	5.69%	0.80%	0.62%	77.03%
AZ	14.70%	0.18%	1.22%	0.19%	0.17%	89.47%
CA	6.51%	0.55%	8.45%	0.78%	0.59%	75.39%
CO	9.84%	0.12%	1.22%	0.63%	0.48%	76.19%
CT	1.94%	0.21%	10.82%	1.02%	0.59%	57.45%
DC	9.14%	0.65%	7.11%	1.56%	1.35%	86.57%
DE	9.10%	0.66%	7.25%	0.88%	0.75%	84.77%
FL	6.48%	1.81%	27.93%	0.97%	0.72%	73.41%
GA	4.23%	0.35%	8.27%	0.30%	0.22%	72.76%
HI	3.30%	0.26%	7.88%	0.46%	0.33%	71.74%
IA	7.57%	0.42%	5.55%	1.21%	0.30%	24.79%
ID	11.80%	0.73%	6.19%	0.96%	0.46%	47.70%
IL	8.55%	0.21%	2.46%	0.30%	0.17%	56.66%
IN	15.38%	0.54%	3.51%	0.39%	0.16%	41.13%
KS	6.38%	0.08%	1.25%	0.29%	0.09%	31.03%
KY	3.67%	0.22%	5.99%	0.76%	0.50%	65.92%
LA	12.40%	0.66%	5.32%	0.91%	0.85%	93.17%
MA	3.58%	0.92%	25.70%	1.63%	0.99%	60.08%
MD	20.13%	0.48%	2.38%	0.64%	0.34%	52.89%
ME	14.20%	0.01%	0.07%	0.29%	0.16%	55.17%
MI	15.16%	2.78%	18.34%	1.71%	1.41%	82.48%
MN	13.30%	0.59%	4.44%	0.46%	0.42%	91.30%
MO	5.37%	0.17%	3.17%	0.57%	0.45%	78.95%
MS	10.59%	0.52%	4.91%	0.43%	0.31%	74.20%
MT	13.65%	0.11%	0.81%	0.85%	0.48%	55.75%
NC	11.88%	0.59%	4.97%	0.46%	0.21%	45.65%
ND	1.91%	0.46%	24.08%	0.19%	0.18%	98.39%
NE	7.48%	0.50%	6.68%	0.60%	0.26%	43.21%
NH	5.79%	0.42%	7.25%	0.78%	0.74%	94.50%
NJ	6.75%	2.12%	31.41%	1.92%	1.61%	83.85%
NM	5.60%	0.10%	1.79%	0.43%	0.43%	100.00%
NV	12.54%	0.24%	1.91%	0.52%	0.45%	86.40%
NY	4.62%	1.61%	34.85%	1.88%	1.82%	96.81%
OH	20.51%	2.58%	12.58%	0.84%	0.75%	89.24%
OK	3.58%	0.15%	4.19%	0.29%	0.29%	100.00%
OR	11.29%	0.51%	4.52%	0.98%	0.85%	86.73%

Table 1, cont.

**OP AND UP DOLLAR ERROR RATES
FOR ALL CAUSES AND BPW CAUSES, 1996**

STATE	OP RATE ALL CAUSES	OP RATE BPW CAUSES	OP RATIO BPW to ALL CAUSES	UP RATE ALL CAUSES	UP RATE BPW CAUSES	UP RATIO BPW to ALL CAUSES
PA	3.95%	0.37%	9.37%	0.84%	0.25%	29.17%
PR	9.48%	2.44%	25.74%	1.28%	1.24%	97.11%
RI	4.07%	0.28%	6.88%	0.73%	0.33%	45.18%
SC	8.65%	0.35%	4.05%	0.41%	0.31%	75.61%
SD	8.04%	0.52%	6.47%	0.47%	0.43%	91.49%
TN	3.08%	0.05%	1.62%	0.47%	0.46%	98.93%
TX	7.83%	0.59%	7.54%	0.89%	0.47%	53.32%
UT	10.64%	0.62%	5.83%	0.78%	0.64%	82.05%
VA	15.32%	0.04%	0.26%	0.53%	0.25%	46.17%
VT	7.19%	0.99%	13.77%	0.57%	0.30%	52.63%
WA	6.62%	0.52%	7.85%	0.46%	0.30%	64.09%
WI	8.60%	0.39%	4.53%	1.01%	0.26%	25.65%
WV	3.20%	0.35%	10.94%	0.54%	0.50%	93.15%
WY	11.06%	0.07%	0.63%	0.41%	0.25%	61.31%
US	8.04%	0.73%	9.08%	0.96%	0.70%	73.07%

Table 2

**UI Overpayment Errors Due To Base Period Wage Issues, by Cause
CY 1996 Benefit Accuracy Measurement Program**

ST	Cases	OP Cause 1 Cases	OP Cause 1 Dollars	OP Cause 2 Cases	OP Cause 2 Dollars	OP Cause 3 Cases	OP Cause 3 Dollars
AK	595	4.03%	.29%	.00%	.00%	.67%	.19%
AL	840	1.79%	.09%	.00%	.00%	.48%	.19%
AR	420	5.00%	.83%	.00%	.00%	.00%	.00%
AZ	661	1.21%	.14%	.00%	.00%	.15%	.04%
CA	1,784	3.81%	.55%	.00%	.00%	.00%	.00%
CO	722	1.25%	.12%	.00%	.00%	.00%	.00%
CT	840	3.81%	.14%	.00%	.00%	.60%	.07%
DC	480	2.92%	.58%	.00%	.00%	.21%	.07%
DE	480	1.67%	.60%	.00%	.00%	.83%	.06%
FL	960	6.98%	1.10%	.52%	.65%	.31%	.06%
GA	960	2.29%	.27%	.00%	.00%	.10%	.08%
HI	481	5.61%	.26%	.00%	.00%	.00%	.00%
IA	547	1.83%	.42%	.00%	.00%	.00%	.00%
ID	602	3.16%	.73%	.00%	.00%	.00%	.00%
IL	1,024	1.17%	.08%	.10%	.03%	.20%	.10%
IN	840	2.38%	.40%	.00%	.00%	.12%	.14%
KS	723	.55%	.08%	.00%	.00%	.14%	.00%
KY	847	2.60%	.18%	.00%	.00%	.12%	.04%
LA	604	2.98%	.63%	.00%	.00%	.17%	.03%
MA	982	7.74%	.63%	.20%	.15%	.51%	.14%
MD	840	1.19%	.20%	.12%	.02%	.60%	.26%
ME	600	.17%	.01%	.17%	.00%	.00%	.00%
MI	1,170	21.11%	2.51%	.43%	.17%	.94%	.10%
MN	960	2.92%	.48%	.00%	.00%	.42%	.11%
MO	960	.83%	.09%	.00%	.00%	.10%	.08%
MS	720	2.36%	.35%	.14%	.17%	.00%	.00%
MT	441	.91%	.06%	.00%	.00%	.45%	.05%
NC	941	2.55%	.59%	.00%	.00%	.00%	.00%
ND	437	2.52%	.46%	.00%	.00%	.00%	.00%
NE	606	2.48%	.47%	.00%	.00%	.17%	.03%

Notes: Cause 1 - Earnings/weeks/hrs not reported/recorded
Cause 2 - Error in reporting/recording number of base period employers
Cause 3 - Other errors in reporting/recording BP earnings/weeks/hrs

Table 2, cont.

**UI Overpayment Errors Due To Base Period Wage Issues
CY 1996 Benefit Accuracy Measurement Program**

ST	Cases	OP Cause 1 Cases	OP Cause 1 Dollars	OP Cause 2 Cases	OP Cause 2 Dollars	OP Cause 3 Cases	OP Cause 3 Dollars
NH	418	1.44%	.12%	.00%	.00%	.48%	.30%
NJ	1,188	19.44%	1.70%	.00%	.00%	1.68%	.42%
NM	447	1.12%	.10%	.00%	.00%	.00%	.00%
NV	570	2.98%	.21%	.00%	.00%	.35%	.03%
NY	1,332	13.81%	1.37%	1.58%	.07%	.53%	.17%
OH	1,205	32.20%	2.50%	.17%	.05%	.08%	.03%
OK	432	1.85%	.15%	.00%	.00%	.00%	.00%
OR	792	2.90%	.48%	.00%	.00%	.76%	.03%
PA	1,200	2.67%	.25%	.00%	.00%	.08%	.12%
PR	573	4.71%	1.50%	2.09%	.86%	.17%	.08%
RI	605	1.98%	.16%	.00%	.00%	.33%	.12%
SC	728	.96%	.23%	.00%	.00%	.27%	.12%
SD	480	2.92%	.52%	.00%	.00%	.00%	.00%
TN	960	.52%	.02%	.00%	.00%	.10%	.03%
TX	551	3.27%	.44%	.00%	.00%	.54%	.15%
UT	506	4.74%	.56%	.00%	.00%	.20%	.06%
VA	694	1.15%	.04%	.00%	.00%	.00%	.00%
VT	440	4.32%	.73%	.00%	.00%	1.14%	.26%
WA	924	1.41%	.28%	.00%	.00%	.32%	.24%
WI	960	2.29%	.15%	.00%	.00%	.52%	.24%
WV	512	1.95%	.18%	.20%	.01%	.78%	.16%
WY	480	.42%	.05%	.00%	.00%	.42%	.02%
US	39,064	4.96%	.59%	.13%	.04%	.32%	.10%

Notes: Cause 1 - Earnings/weeks/hrs not reported/recorded
Cause 2 - Error in reporting/recording number of base period employers
Cause 3 - Other errors in reporting/recording BP earnings/weeks/hrs

Table 3

UI Underpayment Errors Due To Base Period Wage Issues, by Cause

CY 1996 Benefit Accuracy Measurement Program

ST	Cases	UP Cause 1	UP Cause 1	UP Cause 2	UP Cause 2	UP Cause 3	UP Cause 3
		Cases	Dollars	Cases	Dollars	Cases	Dollars
AK	595	5.88%	.43%	.00%	.00%	1.85%	.26%
AL	840	1.31%	.06%	.00%	.00%	.24%	.01%
AR	420	4.76%	.54%	.00%	.00%	.24%	.02%
AZ	661	1.66%	.11%	.15%	.01%	.15%	.05%
CA	1,784	4.09%	.47%	.11%	.06%	.11%	.03%
CO	722	2.35%	.31%	.00%	.00%	.55%	.17%
CT	840	5.71%	.39%	.00%	.00%	2.98%	.21%
DC	480	7.08%	.72%	.21%	.05%	1.46%	.56%
DE	480	5.21%	.29%	.63%	.10%	2.29%	.30%
FL	960	13.13%	.70%	.21%	.03%	.21%	.01%
GA	960	3.33%	.14%	.00%	.00%	.42%	.05%
HI	481	4.99%	.22%	.00%	.00%	.21%	.11%
IA	547	2.74%	.26%	.00%	.00%	.18%	.04%
ID	602	2.99%	.22%	.00%	.00%	.50%	.11%
IL	1,024	1.86%	.14%	.00%	.00%	.20%	.02%
IN	840	1.79%	.18%	.00%	.00%	1.19%	.01%
KS	723	.55%	.05%	.00%	.00%	.41%	.04%
KY	847	5.67%	.40%	.94%	.08%	.12%	.00%
LA	604	5.63%	.62%	.33%	.14%	.17%	.06%
MA	982	13.03%	.78%	.71%	.04%	2.04%	.19%
MD	840	1.67%	.07%	.48%	.06%	1.79%	.17%
ME	600	2.50%	.14%	.00%	.00%	.17%	.02%
MI	1,170	22.82%	1.42%	.17%	.00%	.85%	.03%
MN	960	4.48%	.20%	.21%	.01%	1.46%	.17%
MO	960	1.56%	.10%	.21%	.10%	.83%	.25%
MS	720	4.17%	.32%	.00%	.00%	.00%	.
MT	441	3.63%	.30%	.45%	.01%	1.36%	.16%
NC	941	2.13%	.21%	.00%	.00%	.00%	.00%
ND	437	2.52%	.18%	.00%	.00%	.46%	.04%
NE	606	3.30%	.29%	.00%	.00%	.17%	.02%

Notes: Cause 1 - Earnings/weeks/hrs not reported/recorded

Cause 2 - Error in reporting/recording number of base period employers

Cause 3 - Other errors in reporting/recording BP earnings/weeks/hrs

Table 3, cont.

UI Underpayment Errors Due To Base Period Wage Issues

CY 1996 Benefit Accuracy Measurement Program

ST	Cases	UP Cause 1		UP Cause 2		UP Cause 3	
		Cases	Dollars	Cases	Dollars	Cases	Dollars
NH	418	4.78%	.51%	.00%	.00%	1.44%	.36%
NJ	1,188	18.69%	1.51%	.00%	.00%	.84%	.10%
NM	447	3.36%	.34%	.00%	.00%	.67%	.08%
NV	570	8.77%	.40%	.00%	.00%	1.23%	.08%
NY	1,332	21.92%	1.53%	2.40%	.15%	1.35%	.14%
OH	1,205	14.44%	.74%	.17%	.05%	.00%	.00%
OK	432	3.70%	.26%	.00%	.00%	.00%	.00%
OR	792	4.92%	.42%	.25%	.04%	2.40%	.39%
PA	1,200	3.75%	.20%	.08%	.00%	.25%	.06%
PR	573	5.76%	1.11%	.70%	.15%	.00%	.00%
RI	605	3.14%	.23%	.17%	.00%	.17%	.08%
SC	728	1.24%	.25%	.41%	.06%	.00%	.00%
SD	480	3.33%	.33%	.00%	.00%	.21%	.07%
TN	960	2.92%	.22%	.21%	.04%	1.46%	.14%
TX	551	2.72%	.41%	.00%	.00%	.18%	.01%
UT	506	7.91%	.60%	.20%	.03%	.20%	.01%
VA	694	2.74%	.23%	.43%	.05%	.14%	.00%
VT	440	5.00%	.26%	.23%	.03%	.68%	.04%
WA	924	2.81%	.20%	.00%	.00%	.76%	.12%
WI	960	2.50%	.15%	.00%	.00%	1.04%	.13%
WV	512	3.71%	.35%	.39%	.04%	.59%	.09%
WY	480	1.88%	.14%	.00%	.00%	.63%	.15%
US	39,064	5.99%	.46%	.24%	.03%	.72%	.10%

Notes: Cause 1 - Earnings/weeks/hrs not reported/recorded

Cause 2 - Error in reporting/recording number of base period employers

Cause 3 - Other errors in reporting/recording BP earnings/weeks/hrs

Table 4

**Accuracy of Base Period Employer and Wage Data
CY 1996 Benefit Accuracy Measurement Program**

ST	No. of Cases	No. Empl. Correct	No. Empl. Undrpt.	No. Empl. Overrpt.	BPW Correct	BPW Undrpt.	BPW Overrpt.
AK	595	95.8%	3.0%	1.2%	82.2%	9.1%	8.7%
AL	840	98.3%	.7%	1.0%	86.1%	8.6%	5.4%
AR	420	97.1%	1.4%	1.4%	76.7%	14.3%	9.0%
AZ	661	95.6%	3.2%	1.2%	82.6%	9.4%	8.0%
CA	1,784	97.8%	1.1%	1.1%	79.0%	12.0%	9.0%
CO	722	96.4%	.3%	3.3%	90.4%	6.4%	3.2%
CT	840	98.7%	1.0%	.4%	75.2%	15.7%	9.0%
DC	480	90.6%	6.7%	2.7%	68.5%	23.8%	7.7%
DE	480	96.5%	2.9%	.6%	52.1%	15.6%	32.3%
FL	960	96.6%	2.5%	.9%	77.1%	16.8%	6.1%
GA	960	98.2%	.8%	.9%	80.1%	11.5%	8.4%
HI	481	99.0%	.4%	.6%	76.7%	10.4%	12.9%
IA	547	96.7%	2.6%	.7%	81.2%	12.4%	6.4%
ID	602	96.3%	3.2%	.5%	86.0%	8.8%	5.1%
IL	1,024	97.4%	1.2%	1.5%	86.4%	7.7%	5.9%
IN	840	98.8%	.6%	.6%	73.9%	13.8%	12.3%
KS	723	98.8%	1.0%	.3%	92.4%	6.1%	1.5%
KY	847	98.2%	1.1%	.7%	75.4%	15.2%	9.3%
LA	604	98.2%	1.0%	.8%	83.1%	11.6%	5.3%
MA	982	95.5%	3.1%	1.4%	60.7%	26.6%	12.7%
MD	840	96.9%	1.5%	1.5%	68.9%	17.7%	13.3%
ME	600	98.7%	.2%	1.2%	82.2%	8.3%	9.5%
MI	1,170	89.9%	9.2%	.9%	17.4%	60.6%	22.0%
MN	960	97.1%	2.1%	.8%	79.3%	15.7%	5.0%
MO	960	98.4%	1.5%	.1%	81.5%	12.9%	5.6%
MS	720	99.2%	.4%	.4%	75.0%	13.9%	11.1%
MT	441	96.4%	1.1%	2.5%	75.5%	17.0%	7.5%
NC	941	98.2%	.7%	1.1%	86.9%	8.1%	5.0%
ND	437	99.3%	.7%	.0%	93.1%	4.6%	2.3%
NE	606	98.7%	1.0%	.3%	73.3%	3.9%	12.9%
NH	418	98.1%	1.2%	.7%	70.6%	18.7%	10.8%
NJ	1,188	96.2%	1.9%	1.9%	75.0%	14.1%	10.9%
NM	447	96.2%	2.5%	1.3%	80.8%	15.0%	4.3%

Table 4, cont.

**Accuracy of Base Period Employer and Wage Data
CY 1996 Benefit Accuracy Measurement Program**

ST	No. of Cases	No. Empl. Correct	No. Empl. Undrpt.	No. Empl. Overrpt.	BPW Correct	BPW Undrpt.	BPW Overrpt.
NV	570	98.6%	.9%	.5%	67.5%	23.9%	8.6%
NY	1,332	90.9%	8.3%	.8%	37.1%	35.5%	27.4%
OH	1,205	96.0%	2.4%	1.6%	51.6%	24.6%	23.8%
OK	432	99.3%	.2%	.5%	81.7%	13.2%	5.1%
OR	792	97.5%	2.0%	.5%	77.7%	13.3%	9.1%
PA	1,200	98.1%	1.3%	.6%	80.8%	10.8%	8.5%
PR	573	92.7%	1.4%	5.9%	66.3%	18.8%	14.8%
RI	605	98.0%	1.5%	.5%	80.0%	13.2%	6.8%
SC	728	97.9%	2.1%	.0%	90.8%	6.9%	2.3%
SD	480	99.2%	.8%	.0%	84.2%	9.6%	6.3%
TN	960	98.0%	1.9%	.1%	89.2%	9.9%	.9%
TX	551	99.3%	.4%	.4%	83.1%	11.6%	5.3%
UT	506	96.8%	2.2%	1.0%	42.9%	29.1%	28.1%
VA	694	97.8%	1.6%	.6%	82.1%	12.8%	5.0%
VT	440	96.8%	2.5%	.7%	73.4%	17.0%	9.5%
WA	924	98.8%	.8%	.4%	91.6%	5.1%	3.4%
WI	960	98.2%	1.1%	.6%	81.5%	10.2%	8.3%
WV	512	99.0%	.6%	.4%	88.1%	7.4%	4.5%
WY	480	90.0%	3.8%	6.3%	76.5%	12.7%	10.8%
US	39,064	97.0%	2.0%	1.0%	74.9%	15.4%	9.7%

Table 5

**Status of Base Period Wages -- CY 1996
According to Benefit Accuracy Measures Program**

ST	BPW Status	BAM Cases	Base Period Wages			Change In WBA
			Average Amount	Average Difference	Pct. Diff.	
AK	Correct	489	\$21714.61	\$0.00	.0%	-\$0.12
	Under	54	\$20027.65	-\$1,754.83	-8.8%	\$10.48
	Over	52	\$20712.85	\$1,196.48	5.8%	-\$5.81
AL	Correct	723	\$16033.48	\$0.00	.0%	\$0.00
	Under	72	\$16661.53	-\$1,726.29	-10.4%	\$1.08
	Over	45	\$18660.44	\$3,478.53	18.6%	-\$10.24
AR	Correct	322	\$15776.27	\$0.00	.0%	-\$0.27
	Under	60	\$16623.77	-\$1,439.82	-8.7%	\$4.47
	Over	38	\$14024.55	\$923.95	6.6%	-\$7.00
AZ	Correct	546	\$16329.01	\$0.00	.0%	-\$0.01
	Under	62	\$18776.92	-\$978.44	-5.2%	\$1.69
	Over	53	\$18402.42	\$1,557.66	8.5%	-\$2.19
CA	Correct	1,409	\$16300.19	\$0.00	.0%	-\$0.02
	Under	214	\$20503.62	-\$3,130.41	-15.3%	\$5.80
	Over	161	\$17192.51	\$2,090.27	12.2%	-\$8.65
CO	Correct	653	\$22081.42	\$0.00	.0%	\$0.00
	Under	46	\$23083.63	-\$3,071.80	-13.3%	\$12.59
	Over	23	\$23787.96	\$1,817.43	7.6%	-\$6.96
CT	Correct	632	\$21687.08	\$0.00	.0%	-\$1.47
	Under	132	\$22712.90	-\$1,888.05	-8.3%	\$6.89
	Over	76	\$22877.12	\$643.58	2.8%	-\$5.89
DC	Correct	329	\$20852.31	\$0.00	.0%	\$0.08
	Under	114	\$22626.18	-\$3,419.77	-15.1%	\$11.15
	Over	37	\$23008.65	\$7,950.35	34.6%	-\$16.76

Table 5, cont.

**Average Difference in Base Period Wage Data
CY 1996 Benefit Accuracy Measurement Program**

ST	BPW Status	BAM Cases	<i>Base Period Wages</i>			Change In WBA
			Average Amount	Average Difference	Pct. Diff.	
DE	Correct	250	\$20335.60	\$0.00	.0%	-\$0.04
	Under	75	\$20607.75	-\$2,463.32	-12.0%	\$10.20
	Over	155	\$32076.92	\$4,641.76	14.5%	-\$4.74
FL	Correct	740	\$20520.43	\$0.00	.0%	-\$0.47
	Under	161	\$23304.55	-\$3,128.39	-13.4%	\$3.52
	Over	59	\$18390.81	\$1,775.03	9.7%	-\$9.05
GA	Correct	769	\$20535.65	\$0.00	.0%	-\$0.34
	Under	110	\$21834.40	-\$2,040.20	-9.3%	\$2.54
	Over	81	\$19444.93	\$1,444.88	7.4%	-\$4.27
HI	Correct	369	\$22262.02	\$0.00	.0%	\$0.05
	Under	50	\$21032.28	-\$1,650.30	-7.8%	\$5.52
	Over	62	\$21773.45	\$994.23	4.6%	-\$0.56
IA	Correct	444	\$17987.37	\$0.00	.0%	\$0.00
	Under	68	\$18613.04	-\$2,392.31	-12.9%	\$3.21
	Over	35	\$19768.00	\$1,849.91	9.4%	-\$13.31
ID	Correct	518	\$17175.60	\$0.00	.0%	-\$0.01
	Under	53	\$15987.81	-\$1,938.75	-12.1%	\$3.70
	Over	31	\$14104.23	\$554.10	3.9%	-\$12.55
IL	Correct	885	\$19300.18	\$0.00	.0%	\$0.06
	Under	79	\$26033.96	-\$2,529.38	-9.7%	\$3.16
	Over	60	\$28302.93	\$5,439.67	19.2%	-\$6.08
IN	Correct	621	\$19671.27	\$0.00	.0%	\$0.02
	Under	116	\$22959.21	-\$1,213.03	-5.3%	\$1.02
	Over	103	\$19226.38	\$2,029.12	10.6%	-\$5.77
KS	Correct	668	\$19136.32	\$0.00	.0%	\$0.00
	Under	44	\$18433.64	-\$2,733.11	-14.8%	\$4.45
	Over	11	\$19673.18	\$770.64	3.9%	-\$8.09

Table 5, cont.

**Average Difference in Base Period Wage Data
CY 1996 Benefit Accuracy Measurement Program**

ST	BPW Status	BAM Cases	Base Period Wages			Change In WBA
			Average Amount	Average Difference	Pct. Diff.	
KY	Correct	639	\$17466.48	\$0.00	.0%	\$0.00
	Under	129	\$22032.91	-\$1,832.33	-8.3%	\$5.40
	Over	79	\$23018.92	\$1,057.19	4.6%	-\$3.78
LA	Correct	502	\$17187.13	\$0.00	.0%	-\$0.07
	Under	70	\$18632.53	-\$2,055.60	-11.0%	\$9.26
	Over	32	\$18049.34	\$2,165.44	12.0%	-\$13.56
MA	Correct	596	\$21070.23	\$0.00	.0%	-\$0.06
	Under	261	\$25238.99	-\$2,484.38	-9.8%	\$9.16
	Over	125	\$23391.09	\$1,503.34	6.4%	-\$13.69
MD	Correct	579	\$17976.26	\$0.00	.0%	-\$0.02
	Under	149	\$19892.94	-\$2,385.73	-12.0%	\$2.70
	Over	112	\$20350.59	\$2,968.12	14.6%	-\$6.15
ME	Correct	493	\$14139.97	\$0.00	.0%	-\$0.85
	Under	50	\$12918.34	-\$1,140.10	-8.8%	-\$3.58
	Over	57	\$14183.82	\$1,390.16	9.8%	-\$4.05
MI	Correct	204	\$19747.71	\$0.00	.0%	-\$2.17
	Under	709	\$23155.59	-\$4,387.10	-18.9%	\$0.03
	Over	257	\$20597.98	\$1,797.59	8.7%	-\$9.06
MN	Correct	761	\$21091.26	\$0.00	.0%	-\$1.07
	Under	151	\$22578.32	-\$1,792.05	-7.9%	\$4.68
	Over	48	\$21706.71	\$1,549.04	7.1%	-\$10.21
MO	Correct	782	\$16207.62	\$0.00	.0%	\$0.02
	Under	124	\$16492.00	-\$1,231.63	-7.5%	\$5.33
	Over	54	\$20838.72	\$6,018.83	28.9%	-\$4.33
MS	Correct	540	\$13040.87	\$0.00	.0%	\$0.00
	Under	100	\$18037.80	-\$1,210.74	-6.7%	\$2.26
	Over	80	\$16507.84	\$836.41	5.1%	-\$4.33

Table 5, cont.

**Average Difference in Base Period Wage Data
CY 1996 Benefit Accuracy Measurement Program**

ST	BPW Status	BAM Cases	Base Period Wages			Change In WBA
			Average Amount	Average Difference	Pct. Diff.	
MT	Correct	333	\$15212.32	\$0.00	.0%	-\$0.72
	Under	75	\$21542.80	-\$1,229.16	-5.7%	\$4.76
	Over	33	\$22879.82	\$466.76	2.0%	-\$4.12
NC	Correct	818	\$18220.11	\$0.00	.0%	-\$0.05
	Under	76	\$18558.20	-\$1,924.66	-10.4%	\$1.50
	Over	47	\$19276.79	\$959.23	5.0%	-\$18.13
ND	Correct	407	\$18432.35	\$0.00	.0%	-\$0.04
	Under	20	\$22279.10	-\$2,224.75	-10.0%	\$7.00
	Over	10	\$14406.80	\$337.70	2.3%	-\$3.50
NE	Correct	444	\$15171.36	\$0.00	.0%	\$0.07
	Under	84	\$17055.17	-\$942.06	-5.5%	\$1.88
	Over	78	\$16669.99	\$610.21	3.7%	-\$1.74
NH	Correct	295	\$19263.20	\$0.00	.0%	-\$0.66
	Under	78	\$23052.96	-\$1,737.26	-7.5%	\$7.32
	Over	45	\$21045.69	\$2,193.71	10.4%	-\$2.33
NJ	Correct	891	\$20817.28	\$0.00	.0%	-\$1.37
	Under	167	\$21360.71	-\$2,126.23	-10.0%	\$7.24
	Over	130	\$19706.07	\$2,798.86	14.2%	-\$13.45
NM	Correct	361	\$15770.32	\$0.00	.0%	-\$0.04
	Under	67	\$16650.30	-\$2,405.51	-14.4%	\$4.28
	Over	19	\$15934.84	\$693.89	4.4%	-\$2.05
NV	Correct	385	\$19798.09	\$0.00	.0%	\$0.10
	Under	136	\$19791.44	-\$938.18	-4.7%	\$3.17
	Over	49	\$18108.33	\$10,663.69	58.9%	-\$6.61
NY	Correct	494	\$18809.05	\$0.00	.0%	-\$0.60
	Under	473	\$23635.51	-\$2,137.86	-9.0%	\$6.18
	Over	365	\$21358.64	\$2,444.04	11.4%	-\$7.02

Table 5, cont.

Average Difference in Base Period Wage Data

CY 1996 Benefit Accuracy Measurement Program

ST	BPW Status	BAM Cases	Base Period Wages			Change In WBA
			Average Amount	Average Difference	Pct. Diff.	
OH	Correct	622	\$19886.46	\$0.00	.0%	-\$1.72
	Under	296	\$22128.22	-\$2,047.77	-9.3%	\$.54
	Over	287	\$23117.83	\$1,627.55	7.0%	-\$9.43
OK	Correct	353	\$17245.63	\$0.00	.0%	\$.24
	Under	57	\$19479.77	-\$2,480.61	-12.7%	\$.65
	Over	22	\$17074.23	\$655.00	3.8%	-\$3.18
OR	Correct	615	\$17471.78	\$0.00	.0%	-\$0.88
	Under	105	\$17428.56	-\$1,724.21	-9.9%	\$12.55
	Over	72	\$23639.88	\$1,039.31	4.4%	-\$4.85
PA	Correct	969	\$19228.75	\$0.00	.0%	-\$0.37
	Under	129	\$23896.83	-\$5,641.90	-23.6%	\$4.67
	Over	102	\$22620.97	\$917.05	4.1%	-\$3.36
PR	Correct	380	\$7,878.69	\$0.00	.0%	\$0.00
	Under	108	\$9,331.12	-\$2,137.84	-22.9%	\$7.03
	Over	85	\$7,459.36	\$3,139.22	42.1%	-\$15.26
RI	Correct	484	\$16593.17	\$0.00	.0%	\$0.00
	Under	80	\$18962.36	-\$1,757.60	-9.3%	\$5.21
	Over	41	\$21508.93	\$2,358.05	11.0%	-\$10.10
SC	Correct	661	\$17366.18	\$0.00	.0%	\$0.02
	Under	50	\$21897.28	-\$3,435.42	-15.7%	\$3.16
	Over	17	\$16697.41	\$2,801.53	16.8%	-\$14.35
SD	Correct	404	\$14745.70	\$0.00	.0%	-\$0.14
	Under	46	\$17497.02	-\$1,130.39	-6.5%	\$.39
	Over	30	\$15201.00	\$1,550.80	10.2%	-\$6.07
TN	Correct	856	\$18241.15	\$0.00	.0%	\$.05
	Under	95	\$18418.78	-\$1,952.60	-10.6%	\$5.69
	Over	9	\$12519.11	\$446.22	3.6%	-\$8.89

Table 5, cont.

Average Difference in Base Period Wage Data CY 1996 Benefit Accuracy Measurement Program

ST	BPW Status	BAM Cases	<i>Base Period Wages</i>			Change In WBA
			Average Amount	Average Difference	Pct. Diff.	
TX	Correct	458	\$20861.55	\$0.00	.0%	-\$0.04
	Under	64	\$22856.78	-\$1,825.50	-8.0%	\$2.23
	Over	29	\$17447.41	\$717.83	4.1%	-\$12.97
UT	Correct	217	\$18034.34	\$0.00	.0%	\$0.29
	Under	147	\$24422.46	-\$1,776.95	-7.3%	\$2.64
	Over	142	\$22133.08	\$1,463.17	6.6%	-\$3.75
VA	Correct	570	\$20376.44	\$0.00	.0%	\$0.00
	Under	89	\$21615.66	-\$2,112.17	-9.8%	\$4.18
	Over	35	\$24689.29	\$995.09	4.0%	-\$0.74
VT	Correct	323	\$13942.27	\$0.00	.0%	-\$0.00
	Under	75	\$17194.53	-\$1,982.64	-11.5%	\$3.01
	Over	42	\$10538.86	\$875.38	8.3%	-\$15.07
WA	Correct	846	\$20672.47	\$0.00	.0%	-\$1.33
	Under	47	\$21128.19	-\$2,812.32	-13.3%	\$9.96
	Over	31	\$17942.77	\$3,843.23	21.4%	-\$6.71
WI	Correct	782	\$18845.98	\$0.00	.0%	\$0.01
	Under	98	\$17183.36	-\$1,766.07	-10.3%	\$4.34
	Over	80	\$21798.35	\$569.61	2.6%	-\$3.70
WV	Correct	451	\$19612.05	\$0.00	.0%	\$0.00
	Under	38	\$17560.29	-\$1,164.55	-6.6%	\$10.97
	Over	23	\$20442.17	\$1,581.87	7.7%	-\$13.52
WY	Correct	367	\$16656.35	\$0.00	.0%	\$0.00
	Under	61	\$19137.98	-\$1,804.80	-9.4%	\$3.93
	Over	52	\$17387.63	\$749.10	4.3%	-\$1.04
US	Correct	29,249	\$18347.49	\$0.00	.0%	-\$0.28
	Under	6,014	\$21061.85	-\$2,394.10	-11.4%	\$4.38
	Over	3,801	\$20558.78	\$2,110.17	10.3%	-\$7.40