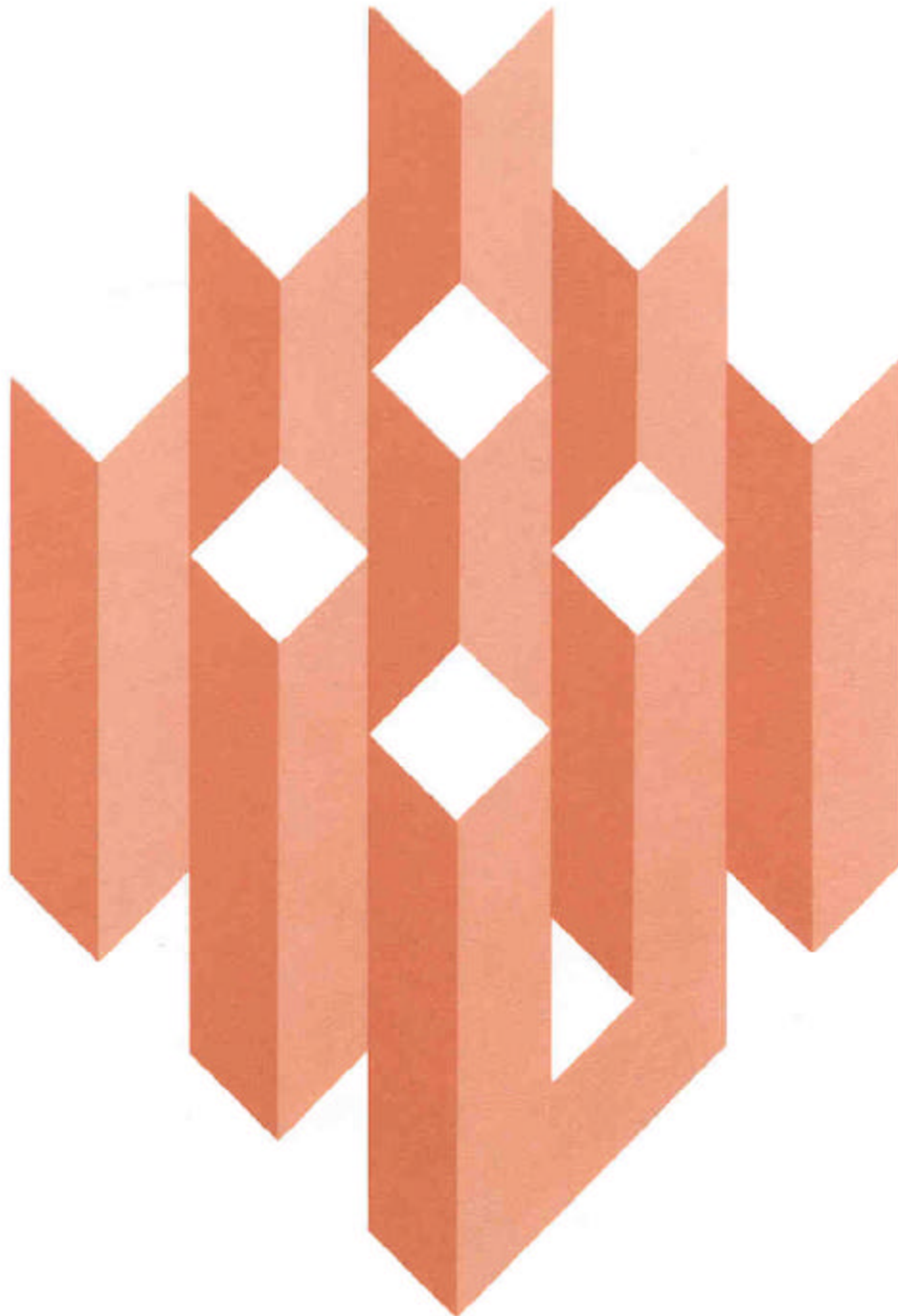


# An Evaluation of Current and Alternative Methods of Determining Exhaustion Ratios



Unemployment Insurance  
Occasional Paper 79-4

U.S. Department of Labor  
Employment and Training Administration



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1979

This report was prepared by Carolyn A. Sperber of the Division of Research Services, Office of Research, Legislation, and Program Policies, Unemployment Insurance Service. Acknowledgement is made to the Missouri, Nevada, and New York employment security agencies for supplying data for this study.

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## INTRODUCTION

The purposes of this study are to evaluate current and alternative methods of determining exhaustion ratios under the regular unemployment insurance (UI) program and to try to develop methods for determining these ratios for the extended and emergency benefit programs.

Unemployment insurance provides partial wage-loss replacement to eligible individuals who experience temporary periods of involuntary unemployment. Under the Federal-State system, an unemployed individual who has had enough work in a recent prior period (base period) may qualify for benefits, payable for weeks of unemployment occurring within a 52-week benefit year. This benefit year nearly always starts when the individual first files a claim. In most States the weekly benefit amount (WBA) is based on a fraction of the individual's high-quarter wages or average wage. The number of weeks (duration) an individual may collect such benefits within his or her benefit year is computed by taking a specified fraction (usually one-third) of the individual's base-period wages and dividing it by the weekly benefit amount.

As of July 1978, 42 States' benefit schedules provide for a maximum of 26 weeks of benefits for total unemployment.<sup>1/</sup> In 8 of these States, potential duration is the same (26 weeks for all claimants who meet the States' qualifying requirements, while in the other 34 States duration varies from 1 to 26 weeks of benefits. Two other States' benefit schedules provide uniform potential duration for periods other than 26 weeks--20 weeks in Puerto Rico and 30 weeks in Pennsylvania. The remaining 9 States vary duration according to base-period wages and provide maximum duration exceeding 26 weeks.

The maximum duration in each State applies to weeks of total unemployment and full weekly benefit amounts. However, in all States the total potential dollar entitlement to benefits

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<sup>1/</sup> A week of total unemployment is a week in which an individual performs no work and earns no wages or has less than full-time work and earns not more than the partial earnings limit defined in State law. The partial earnings limit is the amount of earnings an individual can have and still be considered totally unemployed.

applies to either total or partial unemployment.<sup>1/</sup> They may thus draw partial benefits for more weeks than the maximum duration allowable for full benefit amounts.

For many individuals the benefits to which they are entitled are sufficient to cover the duration of their unemployment during the benefit year. Others exhaust their entitlement during the benefit year and are left with no protection for any period of ensuing unemployment. Those individuals who have received the final payments to which they were entitled in their benefit years are commonly referred to as "exhaustees."

One important statistic often used as a measure of the adequacy of benefit duration in a benefit year is the number of final payments. However, the absolute number is inadequate for comparing one State program with another and one time period with another, and relative measures of exhaustions permit better comparisons. Conceptually, the ratio of final payments to first payments is one such relative measure.

Originally, the exhaustion ratio was conceived as the proportion of all beneficiaries during a given time period who exhausted their benefits during their benefit years. The ratio is conceptually ideal because those beneficiaries in the denominator represent the universe from which the entire population of exhaustees in the numerator would arise. While this ratio may be the most "pure" conceptually, it cannot be easily obtained from reported program data.

The current method of approximating the exhaustion ratio for regular UI benefits is defined as the ratio of the number of exhaustions (final payments) for a 12-month period divided by the number of beneficiaries (first payments) for the 12-month period ending 6 months earlier. This 6-month lag period corresponds to the statutory 26 weeks' maximum potential duration in most States and is intended to assure, as in the true exhaustion ratio, that the first payments in the denominator are the best approximation of the universe from which the exhaustees originated.

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<sup>1/</sup> Partial unemployment refers to periods during which individuals have some work with earnings in excess of the partial earnings allowance but less than the weekly benefit amount (plus earnings allowance if applied.)

Conceptually, there are no 12-month periods that could exactly represent the universe of first payments for those exhausting benefits over a 12-month period. Because of several program variables (individual 52-week benefit years, duration of benefits), economic conditions leading to multiple spells and varying lengths of unemployment, and the fact that the regular UI program never ceases, those exhausting their rights to benefits within a 12-month period could have received first payments over a period of almost 2 years.

The universe of all 1975 exhaustees can be used to illustrate this point. One claimant establishing a benefit year in January 1974 might have several brief compensated spells of unemployment and might exhaust benefits at the end of his or her benefit year in January 1975. Another claimant establishing a benefit year in November 1975 might be entitled to 4 benefit weeks for total unemployment and, hence, if continuously unemployed for one 4-week spell, would exhaust his or her benefit entitlement within Calendar Year 1975. These claimants established their benefit years 23 months apart, yet both exhausted their benefit rights in 1975.

The 6-month lag period would be the most accurate lag period for the denominator of the exhaustion ratio if: (1) All claimants received a maximum potential duration of 26 weeks for the receipt of benefits, and (2) all exhaustees exhausted their rights to benefits within one continuous spell of total unemployment. In reality, both these conditions are not likely to occur.

Therefore, a 6-month lag period of first payments for use as the denominator of the exhaustion ratio would be appropriate only if the deviations from the above two conditions canceled one another out. The extent of this "canceling out" effect depends upon the potential duration provisions in each State, the incidence of single and multiple compensated spells of total and partial unemployment within the benefit years, and the mix of exhaustees with varying potential durations.

Because of the increase in duration beyond 26 weeks by some States, the changing composition of the labor force, and the recent recession, this study evaluating the current definition of the exhaustion ratio was conducted with special attention to the lag period. Is one method of computing the exhaustion ratio appropriate for all States? If so, is the 6-month lag period still the most appropriate lag period to use?

The advent of temporary extensions of benefits beginning with the recession of 1958 raised the further problem of trying to utilize the exhaustion ratio as an indicator of the adequacy of emergency benefits. Can meaningful exhaustion ratios be developed for the Federal Supplemental Benefits (FSB) program in which benefit payments are made outside the benefit year or for the regular extended benefit (EB) program, which increases duration up to 13 weeks during the benefit year?

The analyses contained in this study are based upon tabulations consisting of all regular final payments in 1975 in Missouri, Nevada, and New York distributed by the months in which these beneficiaries received first payments. Separate tabulations are available for extended benefits and Federal Supplemental Benefits. Tabulations are also available distributing exhaustees of extended benefits by the months in which they received first payments under regular UI and for exhaustees of Federal Supplemental Benefits by the months in which they received first payments under the extended benefit and regular UI programs. These tabulations were provided by the Missouri, Nevada, and New York agencies.



## PROGRAM VARIABLES

Before analyzing the empirical evidence, we must first examine the effects of the potential duration of benefits on the assumptions implicit in the use of the 6-month lag period. Potential duration depends on the different State provisions for benefit entitlement and duration. These program variables contribute to variations in the accuracy of the exhaustion ratio, as presently defined.

### Benefit Years

In all States the benefit year is the 52-week period to which the limitation of potential duration of benefits applies. All States except New Hampshire 1/ relate the beginning of individual benefit years to the filing of a claim for benefits. In New York the benefit year is comprised of the 52 weeks beginning the Monday after a valid claim is filed. In Missouri and Nevada the benefit year begins in the week of filing of a valid claim.

Claimants who exhaust their benefits under the regular program could, therefore, have received final payments at some point in their 52-week benefit years. The final payment is not necessarily made 26 weeks after the first payment, as implied in the present definition of the exhaustion ratio. The specified week of the benefit year in which each exhaustee receives a final payment is affected by that person's potential duration, number of compensated spells of total and partial unemployment within that benefit year, and the length of time between spells.

### Benefit Entitlement

Because each State established its own benefit formula under the Federal-State unemployment insurance system, there is considerable variation among the States in the method of computing claimants' weekly benefit amounts and entitlement.

In New York the weekly benefit amount is computed as a percent of the claimant's average weekly wage. The average weekly wage is derived by dividing the claimant's total number of weeks of employment with all 52-week base-period employers into total remuneration received 2/ during the base period.

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- 1/ In New Hampshire the benefit year is uniform for all claimants and begins on April 1.
  - 2/ In this computation any week of employment in which the claimant earned less than \$30 (\$40 after Sept. 3, 1977) is excluded.

The weekly benefit amount is based upon a graduated scale with the lower wage earners receiving 67 percent of their average weekly wages and the higher wage earners receiving 50 percent of their average weekly wages (but not more than a specified maximum).

Missouri and Nevada use a fraction of the claimant's high-quarter earnings <sup>1/</sup> in the base period to compute the weekly benefit amount. In Missouri the weekly benefit amount was one twenty-fifth of the high-quarter earnings until April 28, 1975. After this date, as a result of new legislation, the weekly benefit amount became one-twentieth of earnings in the high quarter. In Nevada the weekly benefit amount is one-twenty-fifth of the high-quarter earnings.

Duration of Benefits

There is also considerable variation in the duration provisions of the three study States. Missouri and Nevada use variable duration formulas in which potential duration is calculated as one-third of all base-period wages divided by the weekly benefit, up to a maximum of 26 weeks. New York provides uniform potential duration of 26 weeks of regular benefits for all eligible claimants. The range of potential duration for regular UI benefits for total unemployment in the study States for the years 1973 through 1975 was follows:

State	Potential duration	
	Minimum Number of weeks <sup>2/</sup>	Maximum Number of weeks
Missouri	8	26
Nevada	11	26
New York	26	26

<sup>1/</sup> A high quarter is that calendar quarter of the claimant's base period in which wages in insured work were highest.

<sup>2/</sup> A claimant's potential duration may be less than the minimum number of weeks above because potential entitlement can be reduced for various disqualifying acts on the part of the claimant.

The use of a 6-month lag period assumes that most exhaustees have one spell of compensated unemployment of 26 weeks' duration. The degree of validity of this assumption then depends on three factors: The potential duration provisions in each State, the incidence of single and multiple compensated spells of total and partial unemployment within the benefit year, and the mix of exhaustees with varying potential durations.

It is evident that all exhaustees in New York were entitled to 26 weeks of benefits for total unemployment. In Missouri and Nevada the maximum duration of 26 weeks was not available to all claimants because the duration allowed varied with the amount of past earnings. In these States many claimants were eligible for fewer than 26 weeks of benefits. Only 28 percent and 44 percent of all those who exhausted their entitlement in Missouri and Nevada, respectively, received 26 weeks of benefits.

An exhaustee who has received, for example, 26 weeks of benefits has not necessarily received these benefits during a 26-week period of time, since claimants can have some or all weeks of partial benefits and can exhaust benefits in more than one spell of unemployment. Some claimants find work before exhausting their total benefit entitlement but again become involuntarily separated from their jobs. If the 52-week benefit year has not yet expired, these claimants can continue to collect benefits based upon the original monetary determination.

Therefore, the most appropriate lag period to be used for regular benefits in each State is affected by the duration provisions of the State's employment security laws as well as by the incidence of single and multiple spells of total and partial unemployment within claimants' benefit years.

ECONOMIC CONDITIONS, 1973-75

In New York, Missouri and Nevada, the trend in unemployment rates closely resembled that of the Nation. The annual total unemployment rate and annual insured unemployment rate for each State were lowest in 1973 and climbed yearly through 1975. In all 3 years New York's and Nevada's total and insured rates were somewhat higher than the national average, while those in Missouri were slightly lower. The annual average unemployment rates for the three States, 1973-75, are shown below:

State	Total unemployment rate			Insured unemployment rate		
	1973	1974	1975	1973	1974	1975
U.S. total	4.9	5.6	8.5	2.7	3.5	6.0
Missouri	3.7	4.5	7.3	2.5	3.1	5.8
Nevada	6.2	7.5	9.7	4.2	5.1	6.5
New York	5.4	6.3	10.1	3.5	4.9	6.7

New York and Nevada experienced relatively high unemployment during 1974, which continued to increase through 1975. Benefits under the EB program were first payable in New York for the week beginning February 17, 1974, and in Nevada for the week beginning November 3, 1974. FSB benefits were first payable during the week of January 5, 1975, in both of these States.

In Missouri unemployment was less severe than in New York and Nevada, and EB and FSB benefits were first payable for the week of January 26, 1975. In all three States, EB and FSB benefits were payable throughout the remainder of Calendar Year 1975.

## FINDINGS

### Regular Unemployment Insurance Program

Tabulations for the three study States show distributions of all 1975 exhaustees of regular unemployment insurance benefits by months in which they received first payments. The tables were analyzed to determine the most appropriate lag between final and first payments for use in calculating exhaustion ratios for the regular program. All 12-month periods during which various proportions of the 1975 exhaustees in the study States received first payments are shown in the appendix, Table I. The most appropriate 12-month period for the denominator of the exhaustion ratio in any State would be that period in which the greatest percent of all exhaustees in the numerator received first payments.

#### New York

In New York, where all exhaustees have received 26 weeks of benefits, the data confirm the appropriateness of the 6-month lag between numerator and denominator currently used in computing exhaustion ratios for regular benefits. A total of 397,425 of the 429,459 exhaustees in 1975, or 92.5 percent, received their first payments during the 12-month period, July 1, 1974, to June 30, 1975. Alternative 12-month periods were examined in which 1975 exhaustees could have received first payments. None were as representative of the dates of first payments for as great a percent of 1975 exhaustees as was the 12-month period ending June 30, 1975.

The relationship between the uniform duration provision of 26 weeks and the appropriateness of the 6-month lag period suggests that a substantial proportion of beneficiaries who exhaust benefits in New York do so in a single spell of total unemployment. Statistics were available showing all 1975 exhaustees cross-tabulated by the month of final payment and the month of first payment. The following percentages show the proportion of regular benefit exhaustees who received first payments 6 months earlier. 1/

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1/ As indicators of the proportions of exhaustees whose benefits were drawn in a single spell of unemployment, these percentages may be somewhat inaccurate because they are based on monthly rather than weekly data.

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1975 month of exhaustion	Percent of all exhaustees who received first payments 6 months earlier
January	48.0
February	49.0
March	57.6
April	56.3
May	59.0
June	68.2
July	65.7
August	54.3
September	60.5
October	52.7
November	43.5
December	52.5
Annual average	56.5

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Therefore, in New York, where duration is held constant, and an average of 56.5 percent of all exhaustees in 1975 exhausted in one spell of total unemployment, the 6-month lag period is the most appropriate period to be used for the denominator of the exhaustion ratio.

#### Missouri

As the Missouri UI law provides for variable duration, the proportions of exhaustees receiving the maximum and the minimum duration vary from year to year, depending on the economy and legislated changes in the benefit formula. Only 28 percent of all 1975 exhaustees in Missouri received the maximum duration of 26 weeks of benefits, while 46 percent received less than 20 weeks of benefits. This means that 72 percent of the 1975 exhaustees in Missouri received shorter durations of benefits than the exhaustees for the same period in New York.

All 12-month periods in which 1975 exhaustees in Missouri could have received their first payments were examined as possible alternatives for the denominator of the exhaustion ratio. The traditional period for the denominator, July 1, 1974, to June 30, 1975, encompassed the date of first payments for 72,193, or 84.7 percent, of the 85,191 exhaustees in 1975. The exhaustion rate that results from using this 6-month lag period for the denominator is 38.3.

Three later 12-month periods contained a greater percent of the 1975 exhaustees' dates of first payments. The exhaustion rates derived by using these three different periods of first payments as the denominators differed from the rate derived by using the 6-month lag by 1.4 percentage points at most. These periods and the resulting rates are as follows:

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12-month period ending	Percent of 1975 exhaustees receiving first payments during this period	Exhaustion rate
July 31, 1975	87.7	37.4
August 31, 1975	88.2	36.9
September 30, 1975	85.4	37.1

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To assure that the denominator of the exhaustion ratio for Missouri contains the highest percent of first payments received by those exhaustees in the numerator, a 4-month lag period would be the most appropriate for this exhaustion ratio at this time.

Nevada

The Nevada UI law also provides for variable duration. Whereas 28 percent of the exhaustees in 1975 in Missouri received the maximum duration of 26 weeks, 44 percent received 26 weeks of benefits in Nevada. Also, in Nevada 19 percent received 20 to 25 weeks of benefits, and 37 percent received less than 20 weeks of benefits.

The 12-month period containing the highest percent of the 1975 exhaustees' dates of first payments was August 1, 1974, to July 31, 1975. Contained in this period are the dates of first payments for 90.4 percent of all 1975 exhaustees, and the rate of exhaustion based on this 5-month lag period for the denominator is 43.2. This exhaustion rate differs only slightly from that derived from a calculation based on the 6-month lag period where the denominator contains the date of first payments for 90.1 percent of all 1975 exhaustees and the rate of exhaustion is 43.5.

## Conclusions

This analysis shows that the most appropriate lag periods for use in calculating exhaustion ratios for the regular UI program in New York, Missouri and Nevada in 1975 are 6 months, 4 months and 5 months, respectively. Since use of the most appropriate lag periods for Missouri and Nevada resulted in rates of exhaustion only slightly different from those derived from the 6-month lag, this analysis provides no evidence that the effort necessary to determine the best lag period for the exhaustion ratio in each State is warranted.

However, the study States in 1975 do not represent all of the combinations of program variables that could affect the appropriateness of the current method of computing exhaustion ratios. As of January 1978, 10 States had maximum potential durations that exceed 26 weeks, and 1 State had a maximum duration of less than 26 weeks. Also, some States with the same maximum duration as Missouri and Nevada have different mixes of exhaustees with varying potential durations.

Therefore, data from more States would have to be analyzed before an improved method of computing exhaustion ratios in each State could be recommended. Because present evidence does not indicate a real need for such a new method, the current definition of the exhaustion ratio should still be used in all States.

## Extended Benefits

### Legislative Background

The Employment Security Amendments of 1970 (Public Law 91-373) established a permanent program of extended benefits (EB) payable during periods of high unemployment to individuals who have exhausted their entitlement to regular benefits. The extension represents 50 percent of the original benefits up to 13 weeks, not to exceed a total of 39 weeks of regular plus extended benefits.

During the years studied the EB program "triggered" on if the national seasonally adjusted insured unemployment rate (IUR) was 4.5 percent for 3 consecutive calendar months.



In the absence of a national trigger, any State EB program could trigger on if the State insured unemployment rate averaged 4 percent for any period of 13 consecutive weeks and exceeded 120 percent <sup>1/</sup> of the average rate for the same 13-week period in each of the 2 preceding years. <sup>2/</sup>

The extended benefits period ends when these conditions no longer apply, except that it remains in force for a minimum of 13 weeks. If, after exhausting regular benefits, individuals have at least 1 remaining week of their benefit years that began in an EB period, they are eligible to receive EB at 50 percent of their regular entitlements, up to a total of 39 weeks of benefits (regular and extended) or until the EB program triggers off, whichever occurs first.

#### Procedure

The analyses in this section are based upon tabulations from the three study States showing distributions of all EB exhaustees in 1975 by the months in which they received first payments under the EB program and by the months in which they received first payments under the regular UI program. Therefore, this examination of methods for estimating the proportions exhausting extended benefits is confined to the two universes from which EB exhaustees originate, regular UI beneficiaries and EB beneficiaries. Tables II and III in the appendix show all 12-month periods during which various proportions of the 1975 EB exhaustees received their first payments. Table II shows first payments under the EB program, and Table III deals with the 1975 EB exhaustees' dates of regular benefits first payments.

The denominator of any exhaustion ratio ideally represents the universe from which the population in the numerator originates. Under the regular UI program it was found that a great proportion of all exhaustees in a 12-month period originated from the universe of first payments under that program for a 12-month period ending approximately 6 months earlier. Since an individual must receive and exhaust regular benefits in order to collect extended benefits, EB exhaustees also originate from a universe of regular UI beneficiaries as well as from a subuniverse of EB beneficiaries.

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<sup>1/</sup> In some States the 120-percent factor was waived.

<sup>2/</sup> Effective after Mar. 30, 1977, the seasonally adjusted IUR must be 4.5 percent for 13 consecutive weeks for the national trigger, and the 120 percent factor for the State trigger can be waived when the State IUR reaches 5 percent.

Presently, no specifications exist for the lengths of the lag periods to be used for the EB exhaustion ratios employing UI beneficiaries and EB beneficiaries in the two separate denominators. However, since the traditional 6-month lag period for the regular UI exhaustion ratio corresponds to the 26 weeks of maximum potential duration in most States, and the maximum potential duration for receipt of extended benefits is 13 weeks in most States, a 3-month lag period between final and first payments under the EB program was examined. In addition, a 39-week (26 weeks plus 13 weeks) or a 9-month period was examined in estimating the proportions of UI beneficiaries who exhaust EB. These two lag periods for first payments under the regular and EB programs were then compared (when possible) with the most appropriate 1/ lag periods for each denominator.

#### New York

Benefits under the EB program in New York were first payable for the week beginning February 17, 1974, and remained payable through 1975. Because New York provided a uniform 26 weeks of potential duration for regular benefits, most individuals who exhausted EB in New York in 1975 had received 13 weeks of extended benefits and therefore a total of 39 weeks of regular and extended benefits. 2/

In New York 96.0 percent of the 285,689 persons who exhausted their extended benefits in 1975 received their first extended benefits payment during the 12-month period ending 3 months earlier. Alternative 12-month periods were examined in which 1975 EB exhaustees could have received first EB payments.

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- 1/ The most appropriate lag period for use in either denominator is defined as that period which contains the dates of first payments for the largest proportions of the EB exhaustees appearing in the numerator.
  - 2/ In all States the definition of exhaustees under the regular UI program is different when an EB program is in effect. When only regular benefits are available, exhaustees are individuals who have exhausted all of their benefit entitlements. When the EB program is in effect, individuals also are considered to have exhausted their regular benefits if their benefit years end prior to exhaustion of their benefit entitlements. Therefore, some EB exhaustees received fewer weeks of regular benefits than their original entitlements, and are still considered to have exhausted regular benefits.

None contained as great a percent of these exhaustees' dates of first payments as did the 12-month period ending September 30, 1975.

A total of 91.4 percent of the 285,530 <sup>1/</sup> exhaustees received their first payments under the regular UI program during the 12-month period ending March 31, 1975. This period of first regular benefit payments, lagged 9 months from the period of final EB payment, was the period in which the greatest percent of EB exhaustees received their first regular UI benefits.

The appropriateness of the 3 and 9-month lag periods suggests that a substantial proportion of the 1975 EB exhaustees in New York exhausted their regular UI and EB benefits in a single spell of total unemployment. The percents below, derived from supplementary tabulations submitted by the New York State agency, show the proportions of 1975 EB exhaustees who received first payments under the EB program 3 months earlier and the proportions who received first payments under the regular UI program 9 months earlier. <sup>2/</sup>

1975 month of exhaustion	Percent of all exhaustees who received first EB payments 3 months earlier	Percent of all exhaustees who received first UI payments 9 months earlier
January	67.6	49.5
February	67.4	49.5
March	73.5	54.0
April	72.2	53.2
May	73.1	52.9
June	77.3	61.3
July	71.7	56.9
August	60.6	50.9
September	75.8	66.1
October	72.5	63.2
November	76.5	52.3
December	72.0	59.8
Annual average	71.9	56.6

<sup>1/</sup> Total numbers of EB exhaustees differ slightly. This figure represents the number of EB exhaustees for whom data on regular first payments were available.

<sup>2/</sup> As indicators of the proportions of exhaustees whose benefits were drawn in a single spell of unemployment, these percents may be somewhat inaccurate because they are based on monthly rather than weekly data.

Therefore, in New York where duration is held constant, and an average of 71.9 percent of all EB exhaustees in 1975 exhausted their EB benefits in one spell of unemployment, the 3-month period corresponding to the 13-week duration of benefits is the most appropriate lag period to be used between final EB payments in the numerator and first EB payments in the denominator. Even though only 56.6 percent of these same exhaustees exhausted their regular and extended benefits in one spell of unemployment, the 9-month period corresponding to the 39 weeks of duration is the most appropriate lag period to be used for an exhaustion ratio of final EB payments in the numerator and regular UI first payments in the denominator.

### Missouri

Benefits under the EB program in Missouri were first payable during the week of January 26, 1975. Since no first payments were made before that week, EB had not been payable for an entire 12-month period by the end of 1975. For this reason, the most appropriate lag period to use for a ratio dividing EB exhaustees by EB beneficiaries cannot be determined.

It is possible to examine a ratio of EB exhaustees divided by regular UI beneficiaries. However, this ratio is biased toward a smaller lag period because of the omission of many beneficiaries under the regular program who would have received final payments in the first quarter of 1975 under an EB program triggered on throughout 1974 and 1975.

All 12-month periods in which 1975 EB exhaustees in Missouri received their first payments under the regular program appear in Table III of the Appendix. The 12-month period ending March 31, 1975, contained the dates of first regular benefit payments for 75.8 percent of the 50,168 EB exhaustees and the rate of exhaustion using this 9-month lag period for first payments was 23.5.

The 12 months ending June 30, 1975, were the period in which the greatest proportion (84.6 percent) of the 1975 EB exhaustees received their first regular benefit payments, and the rate of exhaustion using this 6-month lag period for the denominator was 21.3.

### Nevada

Extended benefits were first payable in Nevada during the week of November 3, 1974. A total of 98.5 percent of the 13,270 claimants who exhausted extended benefits in 1975 received their first EB payments during the 12-month period ending October 31, 1975. This 12-month period of first EB payments contained the highest percent of all 1975 exhaustees' dates of first payments, and the resulting rate of exhaustion was 67.0. Because extended benefits were not available in Nevada before November 1974, it is not possible to compare these results with those for a 3-month lag period.

The 12-month period ending May 31, 1975, contained the highest percent of the 1975 EB exhaustees' dates of first payment under the regular program. This period, lagged 7 months from the year of final EB payments, contained the dates of first regular payments for 88.3 percent of the 1975 EB exhaustees, and the resulting exhaustion rate is 27.5. This rate differs only slightly from that derived from a calculation based on a 9-month lag period where the denominator contains the dates of first payments for 83.4 percent of all 1975 exhaustees, and the rate of exhaustion is 28.8.

### Conclusions

Because extended benefits were not payable before the weeks of January 26, 1975, in Missouri, and November 3, 1974, in Nevada, the periods derived as the most appropriate for the exhaustion ratios were biased. The exhaustion ratio for the continuous regular program includes exhaustees in the numerator who actually received first payments before or after the 12-month period used for the denominator and, conversely, this same exhaustion ratio includes as first payments in the denominator those beneficiaries who actually received final payments before or after the 12-month period used as the numerator. Although such inclusions and exclusions can tend to offset one another, yielding an approximation of the "true" exhaustion ratio, there is no such offset in the ratios for Missouri and Nevada in 1975.

It is also necessary to note that there can be an inordinate number of first payments under the EB program at the beginning of an EB payment period. These large numbers of first payments are made to claimants who exhausted their rights to regular benefits not only recently but also in past months, as long as their benefit years did not end before the beginning of the EB period, and they were unable to establish a new benefit year for the receipt of regular benefits.

Therefore, the findings included in this section for Missouri and Nevada may refer only to the conditions prevalent at the onset of the EB program in these States. Conclusive findings for Missouri and Nevada could be obtained only through an examination of at least 1 year in which the EB program more closely resembles a continuous benefit payment program.

In order to develop exhaustion ratios for the EB program, States having different mixes of exhaustees at the various potential durations must be examined. Therefore, more States with variable duration provisions should be studied.

The States to be examined should also include the ones having maximum potential durations for regular benefits that exceed 26 weeks, since the maximum duration for EB in these States can be less than 13 weeks in some cases. The maximum combined duration allowed by law for the receipt of UI and EB benefits is 39 weeks. Therefore, in a State having, for example, a 34-week maximum duration for regular benefits, the maximum duration for the receipt of EB would actually be 5 weeks for claimants receiving regular benefits for the maximum duration.

In New York in 1975, the EB program resembled a continuous program because EB benefits were payable as early as February 1974. The findings have suggested a relationship between the duration provisions for the regular and extended benefits programs and the lengths of the lag periods to be used in the exhaustion ratios for New York.

After the EB program has triggered off in any State, it is not necessary to determine lag periods for a ratio of EB final payments divided by EB first payments. The "true" rate of exhaustion for the EB program can be achieved without the use of a lagged period for the denominator.

### Federal Supplemental Benefits

#### Legislative Background

In response to continued high unemployment, the Emergency Unemployment Compensation Act of 1974 (Public Law 93-572) was enacted in December 1974. This bill created the Federal Supplemental Benefits (FSB) program to provide further benefits to unemployed workers who exhausted both their regular UI and EB benefit entitlement. This temporary program has since terminated. No benefits were payable under this program after January 31, 1978, and no new claims were initiated after October 31, 1977.

Throughout 1975, an emergency benefit period existed if the National or State insured unemployment rate was at least 4 percent. Beneficiaries were compensated at 50 percent of their regular UI benefit entitlement up to a maximum of 26 weeks for the remainder of Calendar Year 1975. 1/

Unlike the eligibility requirements for receipt of EB, under which at least 1 week of a claimant's benefit year must fall within an EB period, eligibility for FSB is not dependent on the benefit year. The period of eligibility for a claimant who exhausts EB continues as long as that EB period continues. Should an FSB period exist at the time of EB exhaustion or trigger on at any time thereafter without that EB period triggering off in the interim, the claimant could collect FSB. No claimant could receive FSB for any week of unemployment beginning more than 2 years after the end of the latest benefit year for which he or she exhausted the right to regular benefits.

#### Procedure

This section examines the possibility of constructing exhaustion ratios for the FSB program by looking into the 1975 exhaustees' dates of first payments under each of the three programs separately. The tabulations for Missouri, Nevada and New York show distributions of all 1975 FSB exhaustees by the months in which they received first payments under the regular UI, EB and FSB programs. Since there were several legislated changes in the potential duration provisions for the FSB program after January 1, 1976, the findings below refer only to the period being examined.

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1/ Beginning Jan. 1, 1976, FSB became payable if the insured unemployment rate in any State reached 5 percent. If the State insured unemployment rate was at least 5 percent but less than 6 percent, claimants could receive up to 50 percent of their regular benefit entitlement up to a maximum of 13 weeks. If the State insured unemployment rate was at least 6 percent, claimants could receive 100 percent of their original entitlement up to a maximum of 26 weeks. Beginning May 1, 1977, FSB beneficiaries in any State that had a 5 percent unemployment rate were entitled to 50 percent of their original entitlement up to a maximum of 13 weeks.

### Study States

FSB was first payable in Nevada and New York during the week of January 5, 1975, and in Missouri 1/ during the week of January 26, 1975. Because the FSB program triggered on during the period being examined, the available data cannot indicate the appropriate lag period to be used for an exhaustion ratio of 1975 exhaustees divided by FSB beneficiaries.

The available data allow an examination of a ratio of 1975 FSB exhaustees divided by first payments under the EB program in New York only. Table IV in the Appendix shows the four 12-month periods during which various proportions of the 1975 FSB exhaustees in New York could have received their first EB payments. For this time period the most appropriate lag period to use for this ratio is 9 months, corresponding to the 39-week duration for the receipt of EB and FSB for all FSB exhaustees in New York. In Missouri and Nevada the triggers for the EB and FSB programs were too recent to permit an examination of different lag periods for this ratio.

All EB exhaustees in the study States received 150 percent of their regular benefit entitlement. Consequently, the lag period found to be appropriate for each State's ratio of 1975 EB exhaustees divided by regular program beneficiaries was 150 percent of the State's appropriate lag period for the regular UI exhaustion ratio. 2/ Therefore, since FSB exhaustees in these States in 1975 received 250 percent of their regular benefit entitlement, the lag period in each State for the ratio of 1975 FSB exhaustees divided by regular UI beneficiaries would be expected to be 250 percent of the State's lag period for the regular UI exhaustion ratio.

In New York the appropriate lag period for the denominator of this ratio for the FSB program was 15 months, or 250 percent of the lag period for the regular UI exhaustion ratio. In Nevada and Missouri this relationship did not apply; the appropriate lag periods were 8 and 7 months, respectively. See Table V in the Appendix for the 12-month periods during which various proportions of the 1975 FSB exhaustees received first payments under the regular program.

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- 1/ Because claimants must exhaust EB in order to receive FSB, FSB was not actually paid in Missouri until March 1975.
- 2/ The most appropriate lag period for Nevada's regular program exhaustion ratio was 5 months. Since available data are tabulated by month, it is not possible to examine a lag period equaling exactly 150 percent of this lag period.



### Conclusions

Only the New York FSB exhaustion ratios and their appropriate lag periods followed the pattern found for regular program and EB exhaustion ratios for the Calendar Year 1975. In the variable duration States studied for this year, no pattern can be identified through these FSB program data. Therefore, since the FSB program experienced so many changes in potential benefit entitlement and also because of the temporary nature of the program, an approximation of the true rate of exhaustion for this program cannot be developed.

Because the FSB program has terminated, the true rate of exhaustion for the entire duration of this benefit program has been attained. For the entire FSB program (State UI benefits only), 62 percent of all FSB beneficiaries exhausted their rights to benefits.

### RECOMMENDATIONS

- The use of the traditional 6-month lag period in calculating exhaustion ratios for the regular unemployment insurance program has been found to yield accurate rates of exhaustion in the three study States. Until further study is possible, exhaustion ratios in all States should be calculated by dividing final payments for a 12-month period by first payments for a 12-month period ending 6 months earlier.
- It is not possible to recommend a method for calculating exhaustion ratios for the extended benefits program in all States at this time. Future research should be directed toward the examination of EB programs in several States with variable duration provisions that also have different mixes of exhaustees at varying potential durations. This research should also be directed towards examining periods when an EB "on" period has recently begun as well as periods when the EB program more closely resembles a continuous benefit payments program.
- It appears that, in States having uniform duration providing 26 weeks of regular benefits to all claimants, the proportion of EB beneficiaries exhausting EB should be calculated as follows:  
  
EB final payments for a 12-month period divided by EB first payments for a 12-month period ending 3 months earlier.
- Also in States that provide uniform duration of 26 weeks of regular benefits to all claimants, the proportions of regular UI beneficiaries exhausting UI and EB should be calculated as follows:  
  
EB final payments for a 12-month period divided by regular UI first payments for a 12-month period ending 9 months earlier.
- When an EB period triggers off in any State, a true rate of exhaustion for that entire EB period can be calculated by dividing all final EB payments by all EB first payments.
- Methods for approximating the exhaustion ratio for the Federal Supplemental Benefits program cannot be determined at this time. Because this temporary program terminated on

October 31, 1977, with continued claims paid through January 31, 1978, there is no longer a need to approximate the true rate of exhaustion for FSB beneficiaries. The rate of exhaustion for the duration of this program was 62 percent.

APPENDIX

TABLE I:

Number and Percent Distribution of 1975 Final Payments by the 12-Month Period in Which the Corresponding First Payments Were Made Under the Regular Unemployment Insurance Program, by Survey State

	1975 exhaustees by the 12-month period during which these exhaustees received first payments					
	New York		Missouri		Nevada	
	Number	Percent	Number	Percent	Number	Percent
Total number of exhaustees, 1975	429,459	100.0	85,191	100.0	20,977	100.0
First payments made during 12 months ending:						
Dec. 31, 1974	216,973	50.5	29,141	34.2	8,879	42.3
Jan. 31, 1975	267,821	62.4	40,786	47.9	11,859	56.5
Feb. 28, 1975	308,151	71.8	50,426	59.2	14,091	67.2
Mar. 31, 1975	343,116	79.9	57,114	67.0	15,917	75.9
Apr. 30, 1975	365,236	85.0	62,493	73.4	17,346	82.7
May 31, 1975	382,817	89.1	68,721	80.7	18,343	87.4
June 30, 1975	397,425	92.5	72,193	84.7	18,899	90.1
July 31, 1975	380,663	88.6	74,679	87.7	18,970	90.4
Aug. 31, 1975	<u>1/</u>	<u>1/</u>	75,131	88.2	18,378	87.6
Sept. 30, 1975	<u>1/</u>	<u>1/</u>	72,782	85.4	17,480	83.3
Oct. 31, 1975	<u>1/</u>	<u>1/</u>	69,292	81.3	16,273	77.6
Nov. 30, 1975	<u>1/</u>	<u>1/</u>	63,543	74.6	14,441	68.8
Dec. 31, 1975	<u>1/</u>	<u>1/</u>	56,050	65.8	<u>1/</u>	<u>1/</u>

1/ Because of the interaction between the specific duration and disqualification provisions in each State, some months within the 12-month periods shown may not include any dates of first payment made to the study population. If any 12-month period for any State contains fewer than 12 months in which first payments were actually received, data for that 12-month period have been omitted from this table.

TABLE II:

Number and Percent Distribution of 1975 Final Payments Under the Extended Benefits (EB) Program by the 12-Month Period In Which the Corresponding First Payments Were Made Under the EB Program, by Survey State <sup>1/</sup>

	New York	
	Number	Percent
1975 EB exhaustees by the 12-month period during which these exhaustees received first EB payments		
Total number of EB exhaustees, 1975	285,689	100.0
First payments (EB) made during 12 months ending:		
Dec. 31, 1974	50,860	17.8
Jan. 31, 1975	68,116	23.8
Feb. 28, 1975	84,924	29.7
Mar. 31, 1975	107,638	37.7
April 30, 1975	128,493	45.0
May 31, 1975	152,921	53.5
June 30, 1975	186,328	65.2
July 31, 1975	217,567	76.2
Aug. 31, 1975	252,479	88.4
Sept. 30, 1975	274,392	96.0
Oct. 31, 1975	267,053	93.5

<sup>1/</sup> If any 12-month period for any State contains fewer than 12 months in which first payments were actually received by the study population, data for that 12-month period have been omitted from this table. Data for Missouri have been omitted from this table because EB had not been payable for an entire 12-month period by the end of 1975. Nevada was omitted from the body of this table because there were only 2 12-month periods during which the 13,270 EB exhaustees received first EB payments. In the 12-month period ending Oct. 31, 1975, 98.5 percent of these exhaustees in Nevada received their first EB payments and in the 12-month period ending Nov. 30, 1975, 94.8 percent received first payments.

TABLE III:

Number and Percent Distribution of 1975 Final Payments Under  
the Extended Benefits (EB) Program by the 12-Month Period in  
Which the Corresponding First Payments Were Made Under the Regular  
Unemployment Insurance (UI) Program, by Survey State

	New York		Missouri		Nevada	
	Number	Percent	Number	Percent	Number	Percent
Total number of EB exhaustees, 1975 <sup>1/</sup>	285,530	100.0	50,168	100.0	13,273	100.0
First payments (Regular UI) made during 12 months ending:						
Feb. 29, 1974	15,262	5.3	<u>2/</u>	<u>2/</u>	<u>2/</u>	<u>2/</u>
March 31, 1974	21,550	7.5	<u>2/</u>	<u>2/</u>	<u>2/</u>	<u>2/</u>
April 30, 1974	32,883	11.5	<u>2/</u>	<u>2/</u>	<u>2/</u>	<u>2/</u>
May 31, 1974	46,349	16.2	<u>2/</u>	<u>2/</u>	<u>2/</u>	<u>2/</u>
June 30, 1974	63,878	22.4	<u>2/</u>	<u>2/</u>	<u>2/</u>	<u>2/</u>
July 31, 1974	79,733	27.9	<u>2/</u>	<u>2/</u>	<u>2/</u>	<u>2/</u>
Aug. 31, 1974	96,304	33.7	<u>2/</u>	<u>2/</u>	<u>2/</u>	<u>2/</u>
Sept. 30, 1974	117,869	41.3	<u>2/</u>	<u>2/</u>	<u>2/</u>	<u>2/</u>
Oct. 31, 1974	137,448	48.1	<u>2/</u>	<u>2/</u>	<u>2/</u>	<u>2/</u>
Nov. 30, 1974	159,901	56.0	<u>2/</u>	<u>2/</u>	<u>2/</u>	<u>2/</u>
Dec. 31, 1974	191,438	67.0	<u>2/</u>	<u>2/</u>	7,233	54.5
Jan. 31, 1975	220,274	77.1	28,947	57.7	8,893	67.0
Feb. 28, 1975	243,161	85.2	34,548	68.9	10,093	76.0
March 31, 1975	260,863	91.4	38,028	75.8	11,075	83.4
Apr. 30, 1975	251,946	88.2	40,081	79.9	11,569	87.2
May 31, 1975	<u>2/</u>	<u>2/</u>	42,119	84.0	11,726	88.3
June 30, 1975	<u>2/</u>	<u>2/</u>	42,465	84.6	11,581	87.3
July 31, 1975	<u>2/</u>	<u>2/</u>	42,182	84.1	10,990	82.8
Aug. 31, 1975	<u>2/</u>	<u>2/</u>	41,121	82.0	10,301	77.6
Sept. 30, 1975	<u>2/</u>	<u>2/</u>	38,931	77.6	9,548	71.9
Oct. 31, 1975	<u>2/</u>	<u>2/</u>	36,066	71.9	8,693	65.5
Nov. 30, 1975	<u>2/</u>	<u>2/</u>	32,300	64.4	7,473	56.3

<sup>1/</sup> Totals may not equal totals of Table II. They both represent totals for which the appropriate data on first payments were available.

<sup>2/</sup> Because of the interaction between the specific duration and disqualification provisions and the date of the EB trigger in each State, some months within the 12-month periods shown may not include any dates of first payment made to the study population. If any 12-month period for any State contains fewer than 12 months in which first payments were actually received, data for that 12-month period have been omitted from this table.

TABLE IV:

Number and Percent Distribution of 1975 Final Payments Under the Federal Supplemental Benefits (FSB) Program by the 12-Month Period in Which the Corresponding First Payments Were Made Under the Extended Benefits (EB) Program, by Survey State 1/

	1975 FSB exhaustees by the 12-month period during which these exhaustees received first EB payments	
	New York	
	Number	Percent
Total number of FSB exhaustees, 1975	126,601	100.0
First payments (EB) made during 12 months ending:		
Jan. 31, 1975	102,855	81.2
Feb. 28, 1975	97,766	77.2
Mar. 31, 1975	103,281	81.6
Apr. 30, 1975	100,201	79.1

1/ If any 12-month period for New York contains fewer than 12 months in which first payments were actually received by the survey population, data for that 12-month period have been omitted from this table. Data for Missouri and Nevada have been omitted from this table because the EB and FSB programs triggered on too late in time to examine various 12-month periods of EB first payments for all FSB exhaustees in 1975.



TABLE V:

Number and Percent Distribution of 1975 Final Payments Under the Federal Supplemental Benefits (FSB) Program by the 12-Month Period in Which the Corresponding First Payments Were Made Under the Regular Unemployment Insurance (UI) Program, by Survey State

1975 FSB exhaustees by the 12-month period during which the exhaustees received first UI payments

	New York		Missouri		Nevada	
	Number	Percent	Number	Percent	Number	Percent
Total number of FSB exhaustees, 1975	126,675 <u>1/</u>	100.0	13,925	100.0	2,413	100.0
First payments (regular UI) made during 12 months ending:						
Feb. 29, 1974	59,944	47.3	<u>2/</u>	<u>2/</u>	<u>2/</u>	<u>2/</u>
Mar. 31, 1974	68,022	53.7	<u>2/</u>	<u>2/</u>	<u>2/</u>	<u>2/</u>
Apr. 30, 1974	72,567	57.3	<u>2/</u>	<u>2/</u>	<u>2/</u>	<u>2/</u>
May 31, 1974	78,257	61.8	<u>2/</u>	<u>2/</u>	<u>2/</u>	<u>2/</u>
June 30, 1974	85,657	67.6	<u>2/</u>	<u>2/</u>	<u>2/</u>	<u>2/</u>
July 31, 1974	90,302	71.3	<u>2/</u>	<u>2/</u>	<u>2/</u>	<u>2/</u>
Aug. 31, 1974	95,344	75.3	<u>2/</u>	<u>2/</u>	<u>2/</u>	<u>2/</u>
Sept. 30, 1974	100,204	79.1	<u>2/</u>	<u>2/</u>	<u>2/</u>	<u>2/</u>
Oct. 31, 1974	97,021	76.6	<u>2/</u>	<u>2/</u>	<u>2/</u>	<u>2/</u>
Nov. 30, 1974	<u>2/</u>	<u>2/</u>	<u>2/</u>	<u>2/</u>	<u>2/</u>	<u>2/</u>
Dec. 31, 1974	<u>2/</u>	<u>2/</u>	<u>2/</u>	<u>2/</u>	<u>2/</u>	<u>2/</u>
Jan. 31, 1975	<u>2/</u>	<u>2/</u>	9,354	67.2	<u>2/</u>	<u>2/</u>
Feb. 28, 1975	<u>2/</u>	<u>2/</u>	10,587	76.0	<u>2/</u>	<u>2/</u>
Mar. 31, 1975	<u>2/</u>	<u>2/</u>	11,016	79.1	2,215	91.8
April 30, 1975	<u>2/</u>	<u>2/</u>	11,111	79.8	2,290	94.9
May 31, 1975	<u>2/</u>	<u>2/</u>	11,480	82.4	2,276	94.3
June 30, 1975	<u>2/</u>	<u>2/</u>	11,203	80.5	2,211	91.6
July 31, 1975	<u>2/</u>	<u>2/</u>	10,641	76.4	1,966	81.5
Aug. 31, 1975	<u>2/</u>	<u>2/</u>	9,887	71.0	1,770	73.4
Sept. 30, 1975	<u>2/</u>	<u>2/</u>	9,160	65.8	1,617	67.0
Oct. 31, 1975	<u>2/</u>	<u>2/</u>	8,230	59.1	<u>2/</u>	<u>2/</u>
Nov. 30, 1975	<u>2/</u>	<u>2/</u>	7,125	51.2	<u>2/</u>	<u>2/</u>

1/ Totals may not equal totals of Table IV. They both represent totals for which the appropriate data on first payments were available.

2/ Because of the interaction between the specific duration and disqualification provisions and the dates of the EB and FSB triggers in each State, some months within the 12-month periods shown may not include any dates of first payment made to the study population. If any 12-month period for any State contains fewer than 12 months in which first payments were actually received, data for that 12-month period have been omitted from this table.

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