The Alternative Base Period in Unemployment Insurance: Final Report

Unemployment Insurance
Occasional Paper 95-3

U.S. Department of Labor
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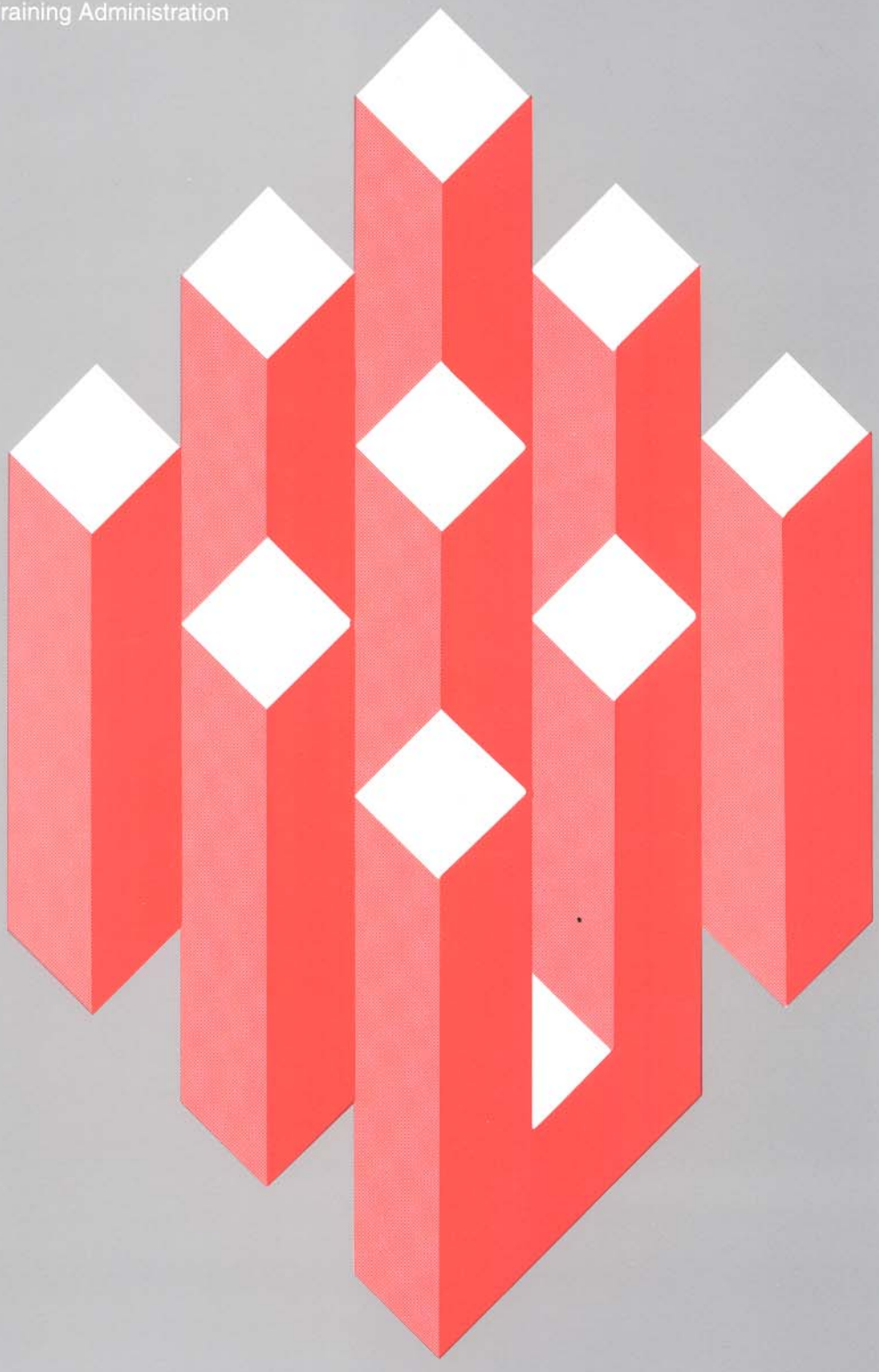

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The Alternative Base Period in Unemployment Insurance: Final Report

by

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Introduction and Summary

Monetary eligibility for unemployment insurance (UI) benefits depends on worker earnings during the base period, a twelve month interval that precedes filing the claim for benefits. While monetary eligibility requirements vary considerably from one state to the next, most use earnings during the earliest four calendar quarters of the five completed quarters immediately preceding the claim. To be deemed monetarily eligible, the worker's earnings during the full twelve months of the base year (or base period) and during the three months of highest earnings (the high quarter) must exceed minimum thresholds as specified in the state's UI statute. Other requirements may also be imposed such as minimum base period weeks of employment (with earnings above a specified threshold in each week), minimum base period hours worked and minimum combined earnings for the two highest quarters of the base period.

In most states the claimant who does not satisfy the regular base period earnings requirements will have no possibility of collecting UI benefits.[1] Since earnings requirements are typically expressed as minimum dollar thresholds, workers with low wage rates and intermittent labor force attachment are thought to be disproportionately excluded from eligibility.

At present six states have provisions for an alternative base period in their UI laws. Workers who do not meet the regular base period monetary eligibility requirements can have their eligibility assessed under an alternative base period. This report examines the effects of alternative base period arrangements. A major focus is the numbers and characteristics of workers who qualify under the alterative base period. The analysis of Parts I and II utilizes summary information supplied by six states and tabulations of micro data from three states. Part III then considers effects on potential and actual benefit outlays and makes rough estimates of

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[1] Exceptions are made in situations of illness and injury when earnings from a longer base period can be considered.

the effects on aggregate UI trust fund outlays. Issues of UI program administration occasioned by the alternative base period are examined in Part IV. The costs of applying the alternative base period to persons already eligible under the regular base period are considered in Part V. Part VI has concluding observations.

The analysis reaches four main conclusions. (1) The presence of an alternative base period raises the number of monetarily eligible claimants by 6 to 8 percent. The increase is even larger in a state like Vermont where earnings from the current quarter are also used to assess eligibility. (2) Low wage, part-time and intermittent workers benefit disproportionately from the alternative base period. Since these workers usually experience above average unemployment rates, arguments that stress the role of unemployment insurance in social protection can be made to support the wider use of alternative base period arrangements. (3) The presence of the alternative base period has noticeable effects on UI benefit outlays and short run effects on UI trust fund balances. Because it enhances the eligibility of low wage workers more than other workers the proportionate increase in benefit outlays is less than the increase in the number of beneficiaries. Ballpark estimates are that the number of recipients would increase by 6-8 percent and that annual benefit payouts would increase by 4-6 percent. Although the report did not make quantitative estimates of long run effects on aggregate benefit outlays some relevant considerations are discussed. (4) The administration of an alternative base period does entail extra costs. While states were not able to supply quantitative estimates of the added costs, the fact of the additions is not in dispute. Some obvious ways to reduce these costs are suggested.

I. Descriptive Information

The broad context for this report is the issue of unemployment insurance (UI) benefit eligibility. Rather than offering a general discussion of this issue, however, the report focuses on a single

aspect of monetary eligibility, the choice of the base period for making eligibility determinations. States can increase monetary eligibility by using more recent earnings through a device termed the alternative base period. The alternative base period broadens eligibility to the advantage of workers with low wage rates and those with more irregular work histories.[2] Since these workers generally have above-average unemployment rates, a change that enhances their eligibility could be viewed as desirable.[3]

Six states currently employ alterative base periods in determining monetary eligibility: Maine, Massachusetts, Ohio, Rhode Island, Vermont and Washington. All six make a second eligibility determination based on more recent earnings information for workers otherwise ineligible based on their earnings in the earliest four of the five most recent completed quarters.[4]

Table 1 displays descriptive information for the six states.

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[2] Quarterly wage reports for individual workers record quarterly earnings and employment, but (except in Washington) do not record hours worked in the quarter. Changes in hours worked and in hourly wage rates both contribute to quarter-to-quarter changes in covered earnings, but the separate contribution of these two factors to low quarterly earnings is not known in UI quarterly wage record data.

[3] Unemployment rates from the monthly household labor force survey are shown in Employment and Earnings. Specific tables showing unemployment rates for various demographic subgroups of the labor force include the following: age and gender (Tables A8 and A13), ethnicity (Table A13), education (Table A15) and full-time-part-time (Table A5). Unemployment rates are consistently above-average for younger workers, minority groups, those with below-average educational attainment. Usually unemployment rates are also above-average for women and part-time workers. All of these groups have much lower earnings than adult white men.

[4] New York and California also have alternative base period procedures, but both use earnings prior to the last five fully completed quarters. California uses data from the sixth prior quarter if data from the last completed quarter are not available, e.g., in the first month of each quarter. New York utilizes the 104 weeks preceding the claim if the worker is not monetarily eligible based on earnings in the 52 weeks preceding the claim. Neither of these situations is examined in this report.

Washington was the first state to institute the alternative base period (ABP), in July 1987. The most recent adoption was in Massachusetts in October 1993. It should be pointed out that four of these six states were formerly wage request jurisdictions.[5] The adoption of the ABP was an element in the process of moving to a wage record system for recording UI covered earnings. Analysis of the effects of the changeover from a wage request system revealed that some workers eligible under wage requests would no longer be eligible based on earnings from the earliest four of the last five completed quarters. Thus, to secure passage of wage record reporting an ABP was included in the legislation.[6] Maine and Washington are the only two states with ABPs that were not formerly wage request states.

Four of the six states use the four most recent completed quarters as their ABP. Massachusetts currently uses the last 52 weeks as its ABP (equivalent to its former wage request procedure but applied just to applicants ineligible under the regular base period)[7] while Vermont uses two ABPs: the last four quarters or

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[5] Wage request is a short hand descriptor of how states gather information on the previous earnings of UI claimants. These states directly contact each employer identified by the applicant at the time of the initial application. Wage record states, in contrast, access computerized wage records available for all covered employees as part of standardized system for reporting quarterly covered earnings. At present employers in all states except Michigan and New York report wage records for each worker on a quarterly basis. Since the early 1980s ten states have converted from wage request to wage records.

[6] This issue of reduced eligibility has also arisen in Michigan which is changing from wage request to wage record reporting. Michigan will offer an alternative base period (the four most recent completed quarters) when wage record reporting is fully in place in January 1997.

[7] At the end of 1994 Massachusetts enacted new legislation changing the definitions of both its regular base period (to the last four completed quarters) and its ABP (to the last three completed quarters plus earnings in the current quarter up to the time of filing the claim). These changes in base period definitions will become effective in April 1995. At that time, a provision will

(for those still ineligible) the last three completed quarters plus earnings in the current quarter. The former four states rely heavily on their regular quarterly wage record reporting system for determining ABP earnings as well as regular BP earnings. However, in making ABP monetary determinations these states may contact former employers to obtain earnings information when such information is not accessible from automated records.[8]

Table 1 next shows the base period and high quarter earnings requirements in the six states. Note the variety of requirements. Only three have a high quarter requirement and in Maine this requirement covers earnings in the highest two quarters. Ohio's base period requirement is 20 weeks of employment while Washington requires 680 hours of work in the base period.

The bottom three sections of Table 1 show summary information on the added numbers eligible under the ABP and compares weekly benefit amounts for the two groups of claimants. Across the six states claimants who achieved eligibility under the ABP constituted from 6 percent to 10 percent of the total pool of eligible applicants. For five of the six states the additions fall into a narrow band from 6 percent to 8 percent of total eligibles.

Five states supplied information on the weekly benefit amounts (WBAs) for the two groups of claimants. Those eligible under the ABP had average WBAs that ranged from 70 percent to 80 percent of the WBAs for regular BP eligibles. The ratio was highest in Ohio at

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take effect allowing those already eligible under the regular base period to receive benefits on the basis of the ABP. Those eligible under this option will be claimants who have reason to believe and can present credible substantiation in writing that their total entitlement under the ABP would be at least 10 percent higher than under the regular BP. At present the Massachusetts agency is exploring ways to implement these new provisions.

[8] There are lags in employer wage reporting and in entering wage information for individual workers into automated earnings records. States follow a variety of procedures to obtain the missing wage information. Some discussion of these procedures is given in Part IV.

.801 ($137/$171) and lowest in Washington at .705 ($122/$173).[9]

A consistent picture emerges from the bottom lines of Table 1. The ABP accounts for 6 percent to 8 percent of the eligible claimants in five of the six states. The earnings of ABP eligibles are consistently lower than the earnings of workers eligible under the regular base period. Their WBAs range from 70 percent to 80 percent of the WBAs of the regular base period claimants.

The data in Table 1 provide a useful summary of the effects of the ABP on UI eligibility. Data from these states for other periods reinforce the information in Table 1. In Washington the ABP accounted for 6 percent of the pool of eligibles in 1988 and 1989 as well as 1990 and 5 percent in 1991 and 1992 as well as 1993. In Vermont those eligible under the two ABPs combined constituted from 7.5 percent to 12.3 percent of the eligible pool in each 6 month period between the last half of 1989 and the first half of 1994 and averaged 9.9 percent of eligibles across these ten half year periods. Finally, the ABP in Massachusetts accounted for 10.7 percent eligibles during 1993IV, its first quarter of operation.

II. Demographic and Other Correlates

Workers eligible for benefits under the alternative base period have a different demographic profile than regular BP eligibles. Data on demographic and other characteristics of ABP eligibles were available from three states: Washington, Vermont and Maine. ABP eligibles in all three states were more likely to be younger, minorities and with fewer years of schooling, groups that traditionally have below-average earnings. While women traditionally earn much less than men, the pattern of ABP eligibility by gender is mixed. An above average proportion of

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[9] The ratio was even lower in Washington during 1993 when the state substantially raised its maximum weekly benefit on July 1st from $273 to $340. Because ABP eligibles are disproportionately low wage workers their 1993 average WBA of $136 was only .648 of the WBA of other eligible claimants ($210).

Washington women were ABP eligibles in 1990 and 1993, but below-average proportions were observed in Maine and Vermont.

Table 2 displays 1990 summary data from Washington and 1993 data from Washington, Vermont and Maine. Persons eligible under the ABP in Washington represented 5.7 percent of all eligibles in 1990 (see the Alt BP Pct. column) and 5.3 percent in 1993. The overall 1993 percentages in Vermont and Maine were respectively 11.3 percent and 8.1 percent. The higher percentage in Vermont is mostly due to the state's use of two ABPs. Those eligible under the first ABP (the four most recent completed quarters) would represent 8.0 percent of the 1993 total if this were the only alternative, nearly the same as Maine's percentage.[10] Washington's lower percentages may reflect its use of hours worked rather than dollars of earnings in regular BP monetary determinations, i.e., proportionately more low wage workers may already qualify as regular BP eligibles.

Table 2 then shows ABP percentages according to four worker characteristics: gender, age, ethnicity and years of schooling. Also displayed is a relative measure of eligibility under the ABP, the ABP percentage for each group as a ratio to the average percentage across all groups, e.g., Alt BP Rel for Washington men in 1990 is .90 or the ratio of 5.1 percent to 5.7 percent.

In both years a larger proportion of eligible women than men achieved monetary eligibility under the ABP in Washington. The female percent in 1990 exceeded the overall average by 1.1 percentage points (6.8 percent to 5.7 percent) and by 0.5 percentage points in 1993 (5.8 percent versus 5.3 percent). However in both Vermont and Maine the situation is reversed with eligible women less likely than men to achieve eligibility through the ABP in comparison to the regular base period. The ABP relative ratios for women in Washington are 1.19 and 1.09 while in Vermont and Maine both are .87. Why there should be a contrast between

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[10] Of the 3038 ABP eligibles in Vermont 2062 were eligible under the first alternative and 976 under the second alternative.

Washington and the other two states is not obvious.[11]

The average age of those eligible under the ABP is somewhat younger than for regular base period eligibles. Those under 18, 18 to 20 and 21 to 24 are especially likely to achieve eligibility under the ABP. The share eligible under the ABP then generally declines among older age groups with a suggestion that the share increases for the oldest age group. Some differences in these age patterns are observed by state, but the advantage of the ABP for younger claimants is present in all three states.

While contrasting age patterns are apparent, the difference in the average age of regular BP eligibles and ABP eligibles should not be exaggerated. In all three states the largest number of eligibles for both groups are workers aged 25 to 34, and more generally those in the central age ranges constitute the bulk of claimants. Thus when the average ages of regular BP eligibles and ABP eligibles are computed, the differences are modest, e.g., 36.7 years versus 34.4 years in Washington in 1993 and 36.5 years versus 33.1 years in Maine in 1993.

Table 2 also shows clearcut contrasts in the ethnic makeup of the two groups of eligibles. In all three states the minority ethnic groups (Blacks, Hispanics, American Indians and Asians) are more likely than whites to become eligible under the alternative base period. Minority groups are from 25 percent to 73 percent more likely to achieve eligibility than whites under the ABP, e.g., 7.1 percent for minorities combined versus 5.4 percent for whites in Washington in 1990. However, whites still constituted more than three quarters of ABP eligibles in Washington in both years and more than 97 percent of ABP eligibles in Vermont and Maine. Hispanics, the largest minority group in Washington, accounted for

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[11] It should be noted that in all three states the female shares of both regular BP eligibles and ABP eligibles fall below the female employment shares. For example, in Maine women constituted 48 percent of covered employment in 1993, 41 percent of regular base period eligibles and 35 percent of ABP eligibles.

13 percent of ABP eligibles in both 1990 and 1993.[12]

Those with below-average schooling are more likely to achieve eligibility under the alternative base period. Note, however, that for all four state-year data sets those with 9-11 years of schooling benefitted more than the two lowest schooling groups in terms of enhanced eligibility. Note also that the patterns for those with more than 12 years of schooling are not identical. In the 1990 data from Washington the ABP eligibility proportions are above-average for the 16 years and over 16 years categories. The major contrast among the different levels of schooling, however, is between those who finish high school and those who do not finish with the 9-11 years group much more likely to benefit from the ABP than others. The range of Alt BP Rel for the 9-11 group is from 1.38 to 1.48 across the four state-year data sets.

Note that all schooling distributions in Table 2 have the largest numbers of eligibles in the 12 years category. Thus even though the ABP works to the advantage of those with low schooling, the difference in average schooling between the two groups of eligibles is quite modest. For example, in 1990 average schooling for ABP eligibles in Washington was 12.0 years versus 12.2 years for the regular BP eligibles.

Three of the four dimensions of personal characteristics emphasized in Table 2 present a common thread: groups that

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[12] It may be instructive to compare the minority representation among UI eligibles in the three states (Table 2) with their employment shares (from the Social and Economic Characteristics reports of the 1990 Decennial Census). In Maine minorities were 1.7 percent of employment compared to 1.6 percent of regular BP eligibles and 2.5 percent of ABP eligibles. In Vermont the corresponding percentages were 1.7 percent, 0.8 percent and 1.5 percent respectively. In Washington minorities were 11.3 percent of employment compared to 17.4 percent of regular BP eligibles in 1993 and 23.5 percent of ABP eligibles. Thus in Maine and Washington minorities had considerably higher representation among ABP eligibles than their employment shares while in Vermont the shares were roughly equal. The overrepresentation of minorities in Washington is concentrated among hispanics: 3.5 percent of employment versus 13.1 percent of ABP eligibles.

traditionally have below average earnings (younger workers, minority workers and workers with less than high school education) are more likely to achieve eligibility under the alternative base period. The pattern by gender is mixed, and it remains a question why women in Vermont and Maine do not benefit disproportionately from ABP as do women in Washington? However, the contrasts between ABP eligibles and those eligible under the regular base period should not be overdrawn. When the distributions are compared, the majority of eligible claimants in both groups are male, middle aged, white and of middling educational attainment. Yet were it not for the alternative base period, these personal characteristics would be even more predominant among eligible claimants.

Table 3 presents summary data on differential ABP utilization by industry in 1993. Industries are divided into fifteen groupings which generally follow the Standard Industrial Classification (SIC) of broad industries but with additional detail within construction (where UI utilization is known to be high) and services (where the industries are very diverse). State-level detail is displayed along with unweighted three-state averages. The table shows both those eligible under the ABP as a percent of all eligibles and relative ABP eligibility (the industry ABP percentage as a ratio to the all-industry ABP percentage).

Certain industries are consistently above-average or below-average in ABP eligibility. First, three industries which traditionally pay low average wages display high ABP eligibility: agriculture, forestry and fisheries, retail trade and personal services. The ABP relative eligibility indices for these industries all exceed 1.0 with the exception of retail trade in Maine. Second, a set of four industries that pay roughly average wages have very high ABP utilization: building construction, heavy construction, specialized construction and business services. The lowest ABP index of relative eligibility for these industries is 1.11, and all but two exceed 1.20. Finally, below-average ABP eligibility is consistently observed in durable manufacturing, transportation and public utilities and finance, industries usually characterized by

high average wages and stable patterns of workforce attachment.

Regressions were fitted to explore the relationship between the average wage and ABP eligibility by industry. Since there are only fifteen industry observations per state, the results should be taken as suggestive. The primary maintained hypothesis is that workers from low wage industries are more likely to gain UI eligibility under the ABP than workers from high wage industries. Since four industries that pay average wages also heavily utilize the ABP (recall Table 3), some regressions also included a dummy variable for the three construction industries plus business services. The hypothesis behind the dummy variable is that workers in these industries display high ABP utilization even after holding constant average industry wages.

To reduce the potential influence of small industries on the results, regressions were fitted to weighted data as well as unweighted data with industry employment used as weights. Average industry earnings was measured as annual earnings per worker (in thousands)[13] and the dummy variable equaled unity for the construction and business services industries. Results are displayed both with and without this dummy variable to enable the reader to judge its effect on the rest of the equation.

Table 4 presents the regression results. In all twelve equations average earnings displays a negative slope indicating ABP utilization declines as industry wages increase. Only six of the slope coefficients are statistically significant with the results especially weak in Washington. All six of the industry dummy variables have expected positive signs with those in Vermont being most significant. Note also the similarity of results using unweighted and weighted data. Overall, the results suggest workers in low wage industries are more likely than others to gain UI

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[13] In Vermont and Maine employment and average earnings were measured with annual data from 1993. In Washington data from the second quarter of 1993 were used with average quarterly earnings inflated at an annual rate.

eligibility when a state offers an alternative base period.[14]

Within most states there is a wide range of variation in average earnings across counties. Average earnings in urban counties typically are much higher than in rural counties. This pattern is apparent in the three states where ABP data by county were available. In Washington the 1993 average wage in King county, the highest wage county, was more than twice that of Columbia county, the lowest wage county ($29,434 versus $14,246). While the intercounty range of wage variation is smaller in Vermont and Maine the comparable high-to-low ratios exceeded 1.6 in both states.[15]

Table 5 displays regressions that explore the county-level relationship between average wages and ABP eligibility in 1993. As before the dependent variable is ABP eligibles as a percent of all UI eligibles but measured by county. Again weighted as well as unweighted regressions were fitted. A negative slope on average earnings (measured in thousands) is expected when claimants from low wage counties are more likely to gain eligibility under the ABP than claimants from other areas. All estimated slope coefficients for average earnings have the expected negative signs. In weighted data all three slopes are statistically significant but at

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[14] The disparities in the R squared summaries between unweighted and weighted data is an artifact of regressions done in LOTUS. In weighted data the R squared is measured as deviations from zero not from the mean. The standard errors across the two types of data are both measured as percentages and are comparable.

[15] Average earnings by county refers to 1993 annual averages from ES 202 data. In Washington the data are for 1993 second quarter but expressed at an annual rate. The highest and lowest wage counties in Vermont in 1993 were Chittenden ($26,517) and Grand Isle ($16,213) for a ratio of 1.64. The highest and lowest wage counties in Maine in 1993 were Sagadahoc ($27,477) and Waldo ($16,800) for a ratio of 1.64. In Washington and Vermont the highest wage county also had the highest level of covered employment while in Maine the county with highest employment (Cumberland) ranked second highest in average wages.

different levels of significance.[16]

Two factors help explain why the results in Washington are stronger than in Vermont and Maine. As noted above there is a wider range of variation in average county-level wages in Washington. Also, Washington has 39 counties whereas Vermont has 14 and Maine has 16. In Washington the relationship between average wages and the percent eligible under the ABP can be estimated with greater precision because both factors operate more strongly to reduce the standard error on the estimated slope coefficient.

The preceding analyses have examined six separate factors associated with differential utilization of the alternative base period. For five of the six evidence higher ABP utilization was found among groups who earn below-average wages. These five were: young workers, minority workers, workers with low educational attainment, workers from low wage industries and workers from low wage counties. On a sixth dimension, gender, the results were mixed. Female ABP eligibles had above-average representation in Washington but below-average representation in Vermont and Maine. Except for the mixed results by gender, the general finding is that the ABP operates to the advantage of groups who find it more difficult to qualify for benefits under the regular base period earnings requirements of unemployment insurance.

III. Benefits and Earnings Comparisons and Aggregate Outlays

All states limit UI benefit payments for a given benefit year by imposing maximums on both the weekly benefit amount (WBA) and the total potential benefit entitlement. Typically the WBA is computed as a fraction of high quarter earnings from the base period, say 1/26, while the total potential entitlement is a

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[16] Under a one sided t test the slope in Washington is significant at much greater than the .005 level since the t ratio of 9.5 greatly exceeds the required tabular t of 2.72. In Vermont the t ratio of 2.7 is significant at the .01 level, and in Maine the t ratio of 1.7 is significant at the .10 level.

fraction of total base period earnings, say 1/3. Both fractions apply up to a maximum amount with the maximum WBA often specified to be a fixed percentage of the state's average weekly wage.

Comparing the benefit entitlements of regular BP eligibles with ABP eligibles reveals a number of consistent patterns which Table 6 helps to illustrate. There are six state-time period data sets, each half of 1993 in Washington, Vermont and Maine. Half year intervals were selected because the weekly benefit maximums change in mid-year in these states, and the table shows each of these maxima. Also, since Vermont has two ABPs, data are shown for each alternative as well as the two ABPs combined.

As noted in Part I, the WBA for ABP eligibles is considerably lower than that for the regular base period eligibles. The ratios of the WBAs range from .63 to .82. The lowest ratio, .63 in Washington during 1993III-IV, coincides with a large increase in the maximum WBA effective July 1, 1993, from $273 to $340. On that date Washington raised from 55 percent to 70 percent (of the average weekly wage) the indexation percentage used to compute the maximum WBA.[17] Following the increase, the average WBA for regular BP eligibles increased by about $23 while it increased by only $6 for ABP eligibles. The lower average earnings of the ABP eligibles is the reason for the differential response. Note also that the percentage of regular BP eligibles who receive the maximum weekly benefit decreased from 27.2 percent in 1993I-II to 22.7 percent in 1993III-IV, an indication of the new maximum reaching much higher into Washington's wage distribution.

Vermont indexes its maximum WBA to roughly 49 percent of the state average weekly wage.[18] Note that a higher percentage of

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[17] If the formula for computing the maximum had retained 55 percent as the indexation percentage the increase in the maximum WBA would have been much smaller, to about $290 not $340.

[18] The calculation that changes the maximum raises it on July 1st of each year in accordance with the percentage change in average annual earnings between two years ago and the past year. The increase is forgone if the state has outstanding Title XII

regular base period eligibles are eligible for the maximum WBA in Vermont (41.1 percent and 46.2 percent) than in Washington (27.2 percent and 22.7 percent). This reflects both that the maximum WBA in Vermont is indexed to a lower percentage of the state average weekly wage (49 percent versus Washington's previous 55 percent and current 70 percent) and that the statutory replacement rate is higher (58 percent versus Washington's 52 percent).[19] Thus it is easier to reach the level of earnings that confers eligibility for the maximum WBA in Vermont.

Note also in Vermont that workers eligible under the second ABP (the last three completed quarters plus the current quarter) have lower WBAs than workers eligible under the first alternative (the last four completed quarters). Their benefits average 10 to 20 percent less than claimants eligible under the first alternative.

Maine actually reduced its maximum WBA from $198 to $192 early in 1993, and has kept it at $192 since that date. This reduction was a temporary measure instituted after the state's trust fund became nearly exhausted. Thus more workers than usual have qualified for the maximum WBA and maximum potential entitlement during 1993-1994 due to the suspension of the state's normal benefit indexation.[20] Note in Table 6 that 46.4 percent and 43.0 percent were eligible for the maximum WBA during the two halves of 1993. The low level of the maximum WBA also helps explain why the WBA for ABP eligibles is higher relative to the WBA for regular BP eligibles in Maine (.77 and .82) than in the other two states.

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loans from the U.S. Treasury. The maximum of $210 that became effective on July 1, 1994 was 48.7 percent of the 1993 average weekly wage of $431.

[19] Vermont's WBA computation is 1/45 of earnings in the two highest quarters. This implies a replacement rate of 57.8 percent, i.e., 100*(26/45). Washington's WBA is 1/25 of high quarter earnings for a replacement rate of 52 percent, i.e., 100*(13/25).

[20] In normal periods the state indexes the maximum WBA to 52 percent of the state's average weekly wage. The WBA is 1/22 of high quarter earnings for a nominal replacement rate of 59 percent of high quarter earnings. Maine also pays dependents' allowances.

In Washington contrasts in potential benefit entitlements for the two groups of claimants are even more pronounced than the contrasts in their WBAs. The maximum entitlement is 30 times the maximum WBA, i.e., $10,200 during the second half of 1993. The maximum entitlement is limited to one third of the worker's earnings during the base period. Thus a claimant with base period earnings of $30,600 or more would be eligible for the maximum potential entitlement. For the periods covered by Table 6 the average potential entitlements for ABP eligibles in Washington were 48 percent and 45 percent of the average potential entitlements for regular BP eligibles. In Maine the corresponding percentages were somewhat higher at 49 percent and 54 percent.

Vermont is a uniform duration state so that all eligibles can potentially collect 26 weeks of regular UI benefits. Because potential duration is identical for all eligibles, the ratio of potential benefit entitlements for the two groups of claimants is the same as the WBA ratio, i.e., .70 in the first half of 1993 and .72 in the second half. These potential entitlement ratios are considerably higher than in Washington and Maine.

The base period earnings of the ABP eligibles is more heavily concentrated in the high quarter than for regular base period eligibles.[21] Thus when the potential entitlement for ABP eligibles is computed their average eligibility is for about 19 weeks of benefits compared to 27 weeks for regular BP eligibles in Washington.[22] In Maine the potential durations are roughly 14 weeks for ABP eligibles versus 21 weeks for regular BP eligibles.

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[21] The greater concentration for ABP eligibles in the high quarter reflects their more intermittant labor force attachment and a greater frequency of unemployment. Both cause earnings to be zero or very low during some parts of the regular base period. If the two groups of claimants had the same relative concentration of earnings in the high quarter versus the entire base period, their potential benefit durations would be identical.

[22] Washington is one of two states whose regular UI program has 30 weeks of potential benefits. The maximum is 26 weeks in the other states.

The final comparisons in Table 6 involve estimates of high quarter earnings and annual base period earnings. Because just UI benefit data were available at the Urban Institute, estimates were needed of earnings above the levels required for the maximum WBA and the maximum benefit entitlement. This was necessary only for persons at the benefit maxima since for others earnings could be inferred directly from their benefit entitlements.

The ratios of average earnings in the high quarter for ABP eligibles relative to regular BP eligibles are uniformly lower than the corresponding average WBA ratios. In Vermont the high quarter earnings ratios were .54 and .57 while the WBA ratios were .70 and .72. In Washington the high quarter earnings ratios (.55 and .50) were each about 12 percentage points less the corresponding WBA ratios (.67 and .63).[23] In Maine the (ABP-regular BP) high quarter earnings ratios are higher than in the other two states (.60 and .68) but again much lower than the corresponding WBA ratios (.77 and .82). These consistent patterns are to be expected since the average WBA is constrained by the maximum WBA but no similar limitation exists for high quarter earnings.

For the full base period, the earnings ratios in Washington and Maine were even lower than the high quarter ratios. The ABP eligibles earned .36 and .35 of regular base period eligibles in Washington. The corresponding ratios in Maine were .35 and .39.

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[23] For both the high quarter and the base period it was assumed that total earnings for those at the maximum were twice what was required to be eligible for the maximum. To assess the sensitivity of the results to this assumption, all earnings computations were recalculated using the more conservative assumption that total earnings for those with maximum entitlements were only 1.5 times the amounts needed for the maximum. When the latter assumption about earnings above the maximum was used, the high quarter ratios were .60 and .63 in Vermont (compared to .54 and .57), .60 and .56 in Washington (compared to .55 and .50) and .67 and .74 in Maine (compared to .60 and .68). Thus under this alternative assumption all ratios were lower by amounts of from .05 to .07 but the patterns were unchanged. Earnings ratios (ABP averages divided by regular BP averages) continue to be much lower than benefit ratios.

These comparisons further reinforce the point that the presence of the ABP works to the advantage of low wage workers.

A major conclusion from the data in Table 6 is that the alternative base period is effective in conferring monetary eligibility on low wage workers and those with intermittant employment histories. Their low levels of earnings are reflected in lower WBAs and potential benefit entitlements. Because of constraints caused by benefit maxima, the (ABP-regular BP) contrasts in benefit entitlements are less pronounced than the underlying contrasts in their earnings, particularly base period earnings. For example, for weekly benefits and potential benefit entitlements the respective ranges for Washington's claimants in Table 6 were .63 to .67 and .45 to .48. For high quarter earnings and total base period earnings, however, the respective ranges were .50 to .55 and .35 to .36. Benefit maximums substantially attenuate the differential in potential benefits for the two groups relative to the differential in their base period earnings.

Information presented to this point has focused on contrasts between ABP eligibles and regular BP eligibles. Table 7 presents data on benefit experiences of the two groups. The top rows illustrate that not all monetarily eligible claimants actually receive benefits. Among the reasons for nonreceipt are disqualifications on separation from work issues (quits and discharges for misconduct) and reemployment prior to receiving the first benefit payment. During 1990 beneficiary rates in Washington (percentages of eligibles who received at least one payment) were 71.0 percent and 76.3 percent for regular BP eligibles and ABP eligibles respectively. In 1993, a year of much higher unemployment,[24] the corresponding percentages were 82.6 percent and 81.2 percent. Thus a substantial fraction of those monetarily eligible do not receive any payment, and the recipiency rate is not

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[24] The annual unemployment rates in Washington for persons 16 and older as measured by the monthly labor force survey of households were 4.9 percent in 1990 and 7.5 percent in 1993.

necessarily higher among ABP eligibles.

Exhaustion rates for the two groups present a much sharper contrast. Among Washington claimants who received a payment in 1990 the exhaustion rate for regular BP eligibles was 9.9 percent compared to 21.5 percent for ABP eligibles. Both exhaustion rates were much higher in the high unemployment year 1993: 33.2 percent and 49.5 percent respectively. Recall from Table 6 that the potential benefit duration for ABP eligibles in Washington is considerably shorter than for regular BP eligibles, 19 weeks versus 27 weeks. Note in Vermont where potential duration is the same for ABP eligibles and regular BP eligibles the overall exhaustion rates are more nearly equal, 26.1 percent and 27.6 percent respectively.[25] Thus to some extent the contrasting exhaustion rates observed in Washington and Maine in Table 7 reflect underlying differences in average potential benefit durations not just longer actual durations.

The final aspect of benefit experiences is to examine the addition to total UI trust fund payouts caused by the ABP. Three factors affect the addition to trust fund payments: their numbers, their average potential benefit entitlement and their utilization of benefit entitlements. In Washington ABP eligibles added 3.8 percent to total payouts during 1993. They represented 5.2 percent of all beneficiaries (1193 out of 22,850 in Table 7). Their potential entitlement was somewhat less than half of that of regular BP eligibles ($2615 relative to $5689), but they utilized a much higher percentage of their entitlement (75.0 percent vis-a-vis 50.1 percent). Because their percapita entitlement was so much lower, the average payout to ABP eligibles was actually smaller than for regular BP eligibles. Thus their addition to total benefit payments (3.8 percent) was less than their addition to the number of recipients (5.2 percent).

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[25] When exhaustions among Vermont's ABP eligibles are examined, rates are much higher for those who utilize the second of the two ABPs, i.e., the alternative based partly on earnings from the current quarter.

The bottom line in Table 7 makes a per recipient comparison of the average payout for ABP recipients relative to regular BP recipients. This ratio is lower in Washington (.688) and Maine (.653) than in Vermont (.762) where recipients all have 26 weeks of potential duration. Overall, Vermont's ABP costs are about 2.5 times Washington's costs (9.6 percent versus 3.8 percent), but most of this arises from the larger percentage addition to its beneficiary caseload.[26] Most of the estimated cost differential observed between Vermont (9.6 percent) and Maine (5.9 percent) can be attributed to Vermont's second alternative base period. About one fourth of its ABP eligibles achieve eligibility under its second ABP which includes earnings from the current quarter.

Different interpretations can be placed on the estimated scale of added benefit payments shown in Table 7. A general guideline from the estimates, however, is that the percentage addition to benefit outlays is less than the addition to the number of recipients. In Washington the addition to outlays is almost 4 percent. In Vermont where the presence of two ABPs adds proportionately more claimants to the recipient pool and where potential duration is uniform, the addition to benefit costs is more substantial, closer to 10 percent. For a program where cyclical swings in claims can cause outlays to double from one year to the next the foreseeable additions to trust fund outlays due to the ABP can be viewed as modest.

This report did not undertake a thorough analysis of the added trust fund outlays caused by the ABP. However, at least five separate considerations can be identified. (1) Including earnings from the current quarter along with lag quarter earnings in the definition of the ABP (the last 52 weeks) would add about one third more to the added costs arising from use of the lag quarter alone

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[26] Interpreting the cost differential due to the ABP in Washington is difficult because it bases eligibility on hours not earnings as in many other states. Washington probably has a below-average addition to eligibles under its ABP because more low wage workers already achieve eligibility under its regular base period.

(the last four complete quarters) in the definition. (2) The addition to costs arising from the ABP will be somewhat larger in states with uniform potential durations than in states with variable durations. (3) The first year costs of the ABP as estimated here overstate the long run costs because earnings can be used only once in eligibility determinations. Some will not be eligible next year as a consequence of earnings used in ABP determinations this year. (4) Delayed filing past the end of a quarter is an option for some ABP claimants currently ineligible but eligible later if the current quarter's earnings are included. (5) Recognition of the added costs due to the ABP may lead to other offsetting UI statutory changes, e.g., increased disqualifications and/or reducing weekly benefits through lowering the maximum weekly benefit amount or the wage loss replacement rate. Considerations (3), (4) and (5) will partially or fully offset the direct effects of the ABP on trust fund costs. Added costs in the 4-6 percent range could be expected by a state with an ABP based on earnings in the last four completed quarters. Smaller additions would occur as the three offsetting factors are larger.

IV. Administrative Considerations

Administering the alternative base period raises both cost issues and issues of administrative complexity. Phone conversations with UI agency personnel in the six states provided specifics on the complexity issues. However, the states could not provide estimates of the added costs incurred in the administration of the ABP. Thus conclusions from the later discussion of costs are more qualitative than quantitative.

At the outset it may be useful to note three obvious points. First, the ABP is easier to administer when the alternative period ends at the end of the last completed quarter (as in Maine, Ohio, Rhode Island and Washington) as opposed to the week in the current quarter that precedes the initial claim (as in Massachusetts and Vermont). Second, in the four states where the ABP spans the last

four completed quarters there are advantages in continuing to rely to the greatest extent possible on the regular quarterly wage reporting system. This is done in Washington as described below. Third, if claimant wages from the current quarter must (or may) be recognized, there are ways to reduce the administrative burden on the UI agency through processing only the minimum number of such cases. Of the two states that utilize current quarter earnings, Vermont's procedures for determining eligibility are superior to Massachusetts' procedures as noted below.

ABP Eligibility Procedures

To better understand how ABP eligibility determinations are made it will be helpful to start with a stylized description of procedures followed in regular BP cases. At intake the claims taker can make a pseudo monetary determination (of the weekly benefit amount and the maximum benefit entitlement) through direct access to automated quarterly wage records. The separating employer and all base period employers are identified along with covered earnings from each employer. The UI agency then contacts the separating employer to verify the claimant's stated reason for the separation (quits and discharges for misconduct often cause a denial of benefits for the entire spell of unemployment) and to specify the potential experience rated charge that could be levied against the employer. In states where experience rating charges are assigned on a proportional basis or in inverse order of base period employment, all base period employers are notified of the potential added tax obligation. Thus agencies routinely contact one or all base period employers even when the earnings needed for making the monetary determination are already known by the UI agency.

For claimants monetarily ineligible, ABP procedures are then initiated to access more recent earnings. When the ABP is the four most recent fully completed quarters the required earnings information may already be available from the state's automated

quarterly wage records.[27] In these cases the monetary determination can be done automatically, and the contacts with employers are made in the same way as with regular base period claims.[28]

Because of lags in reporting covered wages and lags in data entry, the claimant's earnings from the most recent quarter may not be present in the quarterly wage record file. In such situations a state has two options. i) It may rely primarily on worker declarations of earnings supported by pay stubs or affidavits. ii) It may rely primarily on information collected directly from lag quarter employers.[29] A state may combine these options by first requesting earnings information from the claimant and then requesting verification from the employer(s). Even when information from the claimant is used exclusively in the initial eligibility determination, the agency may later undertake a crossmatch with quarterly wage report data to confirm the accuracy of the original declaration and modify the award (either the full award or the amount remaining at the time of the crossmatch) when (claimant and/or agency) errors are discovered.

Since UI agencies routinely contact employers to verify the reason for the separation and/or to notify of potential charges against employer accounts, gathering wage information at that time only rarely results in a contact with an employer that would not

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[27] ABP procedures in states that utilize earnings information from the current quarter will be discussed below.

[28] One small difference is that the UI agency flags the earnings from the most recent completed quarter so that the earnings are not used twice, i.e., as part of the regular base period if the worker makes a claim in the following year.

[29] A third option used in Washington prior to 1993 was to defer the monetary eligibility determination until the needed information was present in the quarterly wage record file, and then include retroactive amounts in first payments to eligible ABP claimants. The national office of the UI Service deemed this approach violated the "when due" requirement of the Social Security Act (Section 303(a)(1)) which applies to UI eligibility determinations.

otherwise occur.[30] However, additional steps must be followed to secure the earnings information needed for ABP eligibility determinations. Options include having the agency's tax office contact the employer or modifying agency report forms (to include a place for the employer's wage report or the employer's confirmation or modification of the worker's declared amount). This places an added burden on both the employer and the agency.

The ABP procedure just described is also followed in Vermont, but if the claimant is still not eligible, a second ABP is examined which utilizes earnings from the current quarter plus the three previous completed quarters. In Massachusetts which uses the past 52 weeks as the ABP, the report form to the employer includes seven items of earnings so that earnings from the regular base period and the ABP are fully captured on the form.[31] Reporting burdens are further increased in Massachusetts through an option soon to be available to regular BP eligibles that their benefit entitlement is recomputed under the ABP if they have evidence that it will be higher by 10 percent or more when compared to the regular BP entitlement. Vermont's procedures pose fewer additional burdens on the agency and the employer both because its first ABP relies heavily on automated earnings available from the quarterly wage record file and because ABP procedures are never followed for claimants already eligible based on their regular BP earnings.

Offering the ABP entails extra administrative costs for the UI

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[30] Exceptions are cases where an employer (or more than one employer) preceded the separating employer but paid the worker only during the most recent completed quarter.

[31] Counting backward the seven periods are i) the current quarter up to the time of the claim, ii) the most recent completed quarter, iii) the second most recent completed quarter, iv) the third most recent completed quarter, v) the weeks in the fourth most recent completed quarter that cumulate to 52 when counting backward from the week before the claim, vi) the fourth most recent completed quarter and vii) the fifth most recent completed quarter. Note that earnings from periods iii, iv, vi and vii are regular base period earnings while earnings from periods i, ii, iii, iv and v are ABP earnings.

agency and reporting costs for employers. Agency costs will be discussed in later paragraphs. Even after making ABP eligibility determinations many claimants will still be ineligible. For example, during the first six months of 1994 of the 15,860 monetary determinations made in Vermont, 88.1 percent of claimants were eligible under the regular base period, 7.0 percent under the first alternative base period, 2.4 percent under the second alternative and 2.5 percent were still ineligible. Thus 11.9 percent of Vermont's claimants generated ABP costs. It should be noted that the added administrative costs arise mainly from higher costs per claim, not from increases in the number of claims.[32] Also, because the added costs of making ABP determinations are lower when automated wage records can be accessed, a discussion of lags in quarterly wage record availability will be useful.

Lags in Quarterly Wage Reporting

Two lags account for the time lapse between the end of a calendar quarter and the date in the next quarter when automated UI wage records are available for making monetary determinations. These are the employer reporting lag and the data entry-data processing lag. Typically, a full month passes before any automated wage data from the lag quarter are accessible, and almost three months elapse before all of the quarter's micro earnings data are accessible. These lags can be reduced.

Currently employers in most states must report quarterly wages to the UI agency by the last day of the month that follows the end of the quarter. Actual reporting is heavily bunched in the four or five days just prior to these deadline reporting dates.

The required reporting date could be moved up to, say, the

[32] There could be added claims arising from the ABP if some persons who apply would not have applied in the absence of the ABP. While there is no direct evidence on this question the added numbers are probably very small.

15th without a major inconvenience to employers.[33] However, two problems should be noted. (1) Many employers now use payroll service companies to report quarterly covered wages and UI taxes that are both due on these reporting dates. With only 15 days to report these items, the scheduling of payroll company operations with client firms would have to be modified. There would be less time for iterations between payroll companies and client firms to verify and make corrections in the information to be reported. (2) Because UI taxes are also due on the four end-of-month reporting dates, employers would object to moving up their tax payment dates. The objection could be addressed by keeping the tax filing dates unchanged and just moving up the wage reporting dates.[34] This single change would reduce by 15-16 days the delay in the accessibility of automated quarterly wage records needed for monetary determinations.[35]

Quarterly covered wages are reported in a variety of ways to UI agencies. Reporting media include direct electronic data transfer, magnetic tapes, diskettes and (preprinted and other) paper forms. Utilization of reporting media other than paper reports has been growing, but practices vary widely across states and paper reports still predominate among small employers.

No general analysis of reliance on different reporting media was undertaken for this report. Officials at the national office of the UI Service speculated that nationwide more than half of all quarterly wage reports are received as paper records and that most of these are keypunched. Information on wage reporting in two states, Massachusetts and Michigan, is also instructive. Massachusetts has about 3.3 million wage records per quarter.

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[33] The 15th is offered as an illustrative date and was not selected after a thorough analysis of the pros and cons of several alternative dates.

[34] This would increase from 4 to 8 the number of times per year when covered employers have to report information to UI agencies.

[35] This change would increase reporting burdens on employers.

Machine readable records (mainly from magnetic tapes) total about 2.0 million. Massachusetts is currently exploring wider utilization of diskette reporting from smaller employers. Michigan which has about 4.1 million quarterly wage records receives 1.7 million records from machine readable media including direct electronic transfers from the big three automakers.[36]

In general, wage data received from reporting media other than paper reports enter quarterly wage record files much faster than from paper reports which must be keypunched or read by optical scanners. States tend to smooth their (internal or vender) keypunch operations over 6 to 8 weeks so that the data reported on paper forms are not fully entered until near the end of the quarter.

Lags in data reporting and data entry can be shortened through a number of interventions. These include encouraging employers to report via direct electronic data transfer, increased reliance on magnetic tapes and diskettes and use of optical scanners to extract data from paper report forms. Automated data reporting can be increased through outreach efforts to educate employers and use of standardized report forms.[37] States have tried to utilize optical scanners but with limited success to date. Two problem areas are getting scanners to read different forms of respondent information from a single row of data items (preprinted, typed and/or hand written information can be present on a single line) and making additions to preprinted lists of covered employees. Problems in using scanners are reduced when the scanner is preprogrammed with the information originally sent to employers on preprinted forms,

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[36] Recall from the earlier discussion that Michigan is a wage request state at present. It will convert to quarterly wage records for monetary determinations in January 1997.

[37] Two examples are use of a standardized reporting form suggested by the ICESA (the Interstate Conference of Employment Security Agencies) and use of a form that closely mimics the annual report form used by employers to report earnings covered under the OASDHI (Social Security) program. Interstate standardization of report forms would be especially helpful to employers with reporting units in several states.

e.g., the names and social security numbers of individual workers employed in the previous quarter, so that scanning is restricted primarily to the quarterly wage field.[38]

States that use the traditional UI base period (the four earliest of the five past completed quarters) presently have little incentive to speed up the pace of data entry into quarterly wage records. After a quarter ends there is a three month time lapse before the earnings data from that quarter are needed for monetary determinations.[39] The deadline for reporting UI data on quarterly wages and employment to the U.S. Department of Labor (ES 202 data) is five months after the end of a quarter. In the month following this deadline frequent revisions of the ES 202 data still occur.[40]

Since there is no pressing programmatic use or required report deadline facing UI agencies when they receive quarterly data from employers, the agencies typically smooth their keypunch-data entry operations over six to eight week periods. As a result, the micro data first start to be accessible one month after a quarter ends, but are not fully accessible until almost the end of the quarter.

Reducing this data availability lag reduces the costs of ABP eligibility determinations. All six states that offer the ABP have examined ways to reduce the lag, but all make direct contacts with employers when the required information is not accessible from the quarterly wage record file. Washington's experiences are particularly interesting to note.

Prior to 1993 Washington relied almost exclusively on its

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[38] For new employees the forms have entire blank lines that include places for names and social security numbers as well as quarterly wages.

[39] Data from the fourth quarter of 1994 would first be needed for monetary determinations on claims filed during the April-June quarter of 1995.

[40] These data are not micro data but aggregate data on employment and wages for employers classified by industry. However to prepare ES 202 data for submission to Washington, states derive information from the quarterly report forms submitted at the same time as the quarterly micro data for individual workers.

quarterly wage records to make ABP eligibility determinations. If the needed data were not yet accessible from the quarterly wage file, the application date was recorded but the monetary determination was deferred. After the wage data became available and the determination was made, eligible claimants received a retroactive amount in their first benefit check. The advantage of this procedure was that the agency could rely on its regular quarterly wage reporting without contacting employers for the missing earnings from the lag quarter.

This procedure affected the timeliness state's first payments and nonmonetary determinations. As a result, a different procedure started to be followed in 1993 and now is used throughout the state. For claims filed during the second and third months of the quarter the prior procedures continue to be followed. During the first month, however, the claims offices contact the agency's local tax offices to obtain missing wage information directly from employers and enter it into the quarterly wage record system.[41] This helps Washington to improve its timeliness performance while continuing to rely heavily on its regular quarterly wage reporting system for ABP eligibility determinations. Moving the employer reporting date to the 15th of the month would lessen the state's need to rely on the new procedure.

ABP claims receive priority treatment by Washington's UI agency. Three elements of expedited procedures can be identified. First, during the first month of each calendar quarter, i.e., before quarterly wage record reports are due, the agency directly contacts the employer through its local tax office to obtain lag quarter earnings for ABP claimants. Second, for ABP claims filed after the quarterly wage reporting date, priority in keypunching is given to ABP applications. Using the employer's federal ID number and the worker's Social Security number, the relevant hard copy

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[41] Note this procedure differs from the other ABP states where the missing information is requested by the claims-taking division of the UI administrative agency.

quarterly wage report is located and the individual line for the ABP claimant is keypunched immediately to speed entry into the automated wage record file. Third, ABP claimants facing dire consequences from nonpayment of bills such as eviction or a cutoff of utilities are flagged, and their eligibility determinations are made as quickly as possible. The operations manager at the local job service office decides which cases are true emergencies, and after all the needed information for the case has been gathered, it is faxed to the benefit unit's central office to speed the payment. All three procedures entail added costs for the UI agency while the first procedure also adds to employer costs and reporting burdens.

The Administrative Costs of ABP

As noted none of the six states with an ABP has undertaken a formal study of its administrative costs. When the ABP was initially implemented some states made "guesstimates," but no state later considered these to be reliable indicators of costs.

To administer the ABP a state has to change intake and eligibility determination procedures. The costs of the modifications are conveniently grouped into start-up costs and ongoing costs. Three types of start-up costs can be identified. (1) Intake staff must be trained to administer the new procedures. (2) Since UI intake is highly automated, the computer programs that support the intake process must be modified. In particular, a "screen" to handle ABP eligibles must be developed along with a procedure for flagging wages from the lag quarter being used in the current year's ABP so that the wages are not reused in the base period of the next benefit year. (3) Follow-up procedures with employers must be modified to obtain missing wage information needed for monetary eligibility determinations. Interviews with agency representatives indicated that several problems were encountered in developing and implementing ABP procedures.

Ongoing administrative costs essentially involve the extra time needed to follow ABP procedures, e.g., the extra monetary eligibility screen for ABP claims, the modified request for wage

information from the employer, and later crosschecks of worker quarterly wage declarations against employer wage reports. However none of the agency representatives felt these ongoing costs to be large. Intake workers prefer a work environment where the same base period applies to all applicants, but they adapted successfully when the ABP (or, in Vermont, two ABPs) was instituted.

The ABP also adds to employer reporting burdens. They must search company wage records to find information that will be reported to the UI agency at a later time (or has already been reported). An indication of this cost is that employers often do not return to the UI agency the form that provides an opportunity to correct claimant wage declarations. Errors in claimant declarations, a frequent occurrence, are subsequently uncovered through agency crossmatching operations.[42]

The perceived cost of the ABP to UI administrative staff undoubtedly depends upon the reporting system previously in use. Those from former wage request systems are experienced in contacting employers for base period wage information. Workers from wage record systems would probably display more inertia in adopting ABP procedures simply because the ABP represents a greater departure from previous procedures. These psychic costs are even more difficult to estimate than the added time-related costs of ABP intake and administration.

Four conclusions can be drawn from the preceding discussion. (1) Having an alternative base period does not present especially difficult problems of UI program administration. All six states administer their programs without major inconveniences arising from ABP eligibility determinations. (2) The presence of the ABP adds to administrative costs. However it is not known how much costs are increased above the increment to be expected solely from the increased volume of monetary and other administrative

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[42] If a formal benefit-cost analysis of the ABP were to be undertaken, it would be important to include the extra employer costs as well as extra UI agency costs for a full representation of costs. No such analysis was attempted in this report.

determinations. (3) The effect of the ABP on costs (UI administrative costs and costs to employers) can be lessened in two ways: i) exclude earnings from the current quarter from the definition of the alternative base period and ii) shorten the lags in the accessibility of quarterly wage records.[43] [44] (4) In deciding whether or not to use earnings from the current quarter in the definition of the ABP, there is a tradeoff between additions to administrative costs and serving a larger number of claimants. Based on data from Vermont, the use of current quarter earnings adds 2 to 3 percent to the number of beneficiaries. No estimate of the added administrative costs was available.

V. Applying the Alternative Base Period to All Claims

Interest in the alternative base period has been increased by technological improvements in reporting covered earnings. With shorter lags, earnings data from the last completed quarter can be used in eligibility determinations for claimants not otherwise eligible. Lag quarter earnings could also potentially be used to determine benefits for persons already eligible based on earnings from the earliest four of the last five completed quarters.

In a market economy characterized by moderate inflation and slow but persistent productivity growth, earnings from the last completed quarter will on average exceed earnings from the same quarter a year earlier. Thus if last quarter's earnings replaced

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[43] While shorter lags would reduce UI administrative costs the effect on employer costs is not clear. Imposing an earlier date for reporting quarterly earnings would raise employer costs, but with the lag quarter earnings information available to the UI agency sooner there would be fewer direct agency requests to provide information on the lag quarter earnings of ABP applicants.

[44] A third method of reducing UI administrative costs would be to permit wider latitude in using deferred eligibility determinations as in Washington before 1993. Under the current U.S. Department of Labor interpretation of the "when due" requirement of the Social Security Act, such deferred determinations are not allowed.

earnings from the fifth prior completed quarter, many base period eligibles would have higher benefit entitlements under the ABP than under the traditional base period.

Statements about earnings averages, however, must be tempered by considerations of variation in individual earnings histories. In a proposal to use earnings from the last completed quarter, there would be a question of how to treat those with higher entitlements under the regular BP as opposed to the ABP. One possibility would be to give claimants a choice of base periods, but this would impose large administrative burdens on UI agencies.[45]

To provide insight into the possible effects of using last quarter earnings data for all claimants, some tabulations of CWBH data from Washington were undertaken. Eligibility under regular base period rules in 1992 and 1993 was noted along with the WBA and the total potential benefit entitlement. For all persons eligible under the regular BP, WBAs and potential entitlements were then recomputed using earnings from the last four completed quarters. Claimants were then sorted into three groups: those whose entitlements increased, decreased and remained the same under the ABP. Because the findings are based on data from a single state, they should be viewed as illustrative.

Table 8 provides a summary of results which emphasize effects on claimant WBAs.[46] In both years claimants are arrayed according to their regular base period WBA. For each WBA interval there are three groupings (lower, same and higher) with a change of less than

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[45] As noted Massachusetts will start to make such an option available to some claimants starting in April 1995.

[46] Note that the counts for 1993 are less than shown previously in Tables 2 and 7, 21,387 not 26,217. The difference is caused by the incomplete inclusion of covered earnings information in Washington's CWBH data base for 1992 and 1993. Micro records were excluded from Table 8 if the WBA computed from available CWBH earnings data did not match the person's actual WBA.

$1 in the WBA defining those whose WBAs remained the same.[47] The table indicates that almost 40 percent of regular BP eligibles would have higher WBAs under the ABP while fewer than 15 percent would have lower WBAs.

Unlike other claimants, a person already at the maximum WBA can only have two possible outcomes using ABP earnings, i.e. the same or a lower WBA. To provide some insight into what the use of ABP would mean for those entitled to less than the maximum WBA, a separate line is included in Table 8, the Below Max line.[48] In both years more than half the claimants below the maximum WBA would receive higher weekly benefits using ABP earnings. Note also that the percentages with higher WBAs are somewhat higher among claimants with the lowest WBAs.

The short run trust fund implications of allowing ABP earnings to be used by persons already eligible under the regular BP were explored with an additional tabulation. For the 21,387 1993 regular BP eligibles in Table 8 the total potential benefit entitlement was $64.6 million. This amount increased to $69.5 million, or by 7.6 percent, when each person's entitlement was recomputed using ABP earnings. Within this total, however, are included reduced entitlements for some claimants.[49] Allowing these claimants to use the regular base period while others used the ABP, the total potential entitlement would have been $70.6 million or 9.2 per more

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[47] Recall that the WBA in Washington depends on high quarter earnings and that potential benefits depend on total covered earnings in the base period. Either or both could be altered using the ABP. The present discussion emphasizes the WBA while the effect on potential benefits is examined later.

[48] Because the data are arrayed by WBA intervals there is only one line in Table 8 that has just claimants at the maximum, the $340 line in 1993. This was the maximum during the last half of the year. Note here that 94.7 percent would experience no change while 5.3 percent would experience a reduced entitlement. The bottom summary line entitled MAX RANGES shows claimants whose WBAs were in the ranges that included the maximum WBA for a six month period.

[49] Recall from Table 8, for example, that 2890 persons or 13.5 percent of the sample would have had lower WBAs under the ABP.

than under the regular base period.

To summarize, the cost implications of using lag quarter wages in all eligibility determinations appear to be quite large. Based on 1993 data from Washington, moving all base periods to the last four completed quarters would raise the WBAs for about 40 percent of claimants while aggregate entitlements (including reductions for some) would increase by 7.6 percent. Implementing this change with a hold harmless provision for claimants whose entitlements would decrease, would increase total entitlements by 9.2 percent. Before suggesting such a change, a full analysis of the implications for UI trust fund outlays should be undertaken.[50]

Estimates of increased administrative costs and complexity should also be derived. Use of the ABP for all claimants would imply a big increase in the costs and possibly in the numbers of monetary determinations, i.e., if each claimant were given a choice between the regular BP and the ABP. In many cases the required quarterly earnings would not be present in the agency's wage record files. The potential administrative burdens on UI agencies and employers in securing such information for all claimants appear to be prohibitively high.

Four caveats regarding the preceding analysis should be offered. (1) Unlike the findings from Parts I-IV this analysis used data from just one state. (2) The added costs of utilizing the ABP for all claimants would be sensitive to the underlying rate of inflation in the labor market. As the rate of wage inflation is higher the costs of this option increase. (3) The analysis did not consider possible offsetting reductions in benefit payments that might be imposed simultaneously through legislation intended to limit the addition to trust fund outlays caused by the ABP. (4) A demographic analysis of the winners and losers from applying the ABP to all claims was not undertaken.

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[50] Since base period earnings cannot be used in later years the first year cost increase would be offset to some extent by reduced eligibility in later benefit years. This question has yet to be examined, but Washington's CWBH data could be a useful source.

Parts I-IV examined the alternative base period where it had narrow scope, i.e., it applied only to persons ineligible under the regular base period. If monetary determinations for all claimants considered earnings from the lag quarter, the immediate trust fund costs would be considerably higher and the administrative problems in securing lag quarter earnings data would be much greater. Trust fund costs, administrative costs and reporting burdens on employers would be even larger if all claimants could use either the regular BP or the ABP.

VI. Conclusions

The main argument for offering the alternative base period is an equity argument. Many low wage and intermittent workers who do not satisfy regular BP monetary eligibility requirements do achieve eligibility under the ABP. Their ineligibility arises simply because a large share of recent earnings is not considered when regular BP determination procedures are followed. The mission of unemployment insurance is to provide temporary and partial wage loss replacement for those unemployed through no fault of their own. Having an ABP helps UI to fulfill its mission for a wider range of claimants, particularly those with low wages and more intermittent employment patterns.

There are UI trust fund considerations and UI administrative considerations in offering the ABP. Neither pose especially large burdens on UI programs. The extent of the added financial and administrative burdens depend on the definition of the ABP adopted and methods of ABP administration. A bigger addition to the pool of eligible claimants is made when the ABP utilizes earnings from the same quarter as the initial claim. However, using the last four completed quarters as the ABP also causes a substantial increase in eligibility and is easier to administer. This ABP captures about three quarters of those who would be newly entitled if the ABP also included earnings from the current quarter.

Perhaps the strongest argument for specifying the last four

completed quarters as the ABP is the potential for using automated earnings records in making eligibility determinations. The data entry delay can be reduced as electronic reporting and numeric scanning of paper reports become more widespread. The reporting lag from employers could also be shortened. Increasingly UI claims workers will have access to automated earnings data from the preceding quarter, making ABP determinations almost as easy as regular BP determinations. The technology for having computerized lag quarter wages available for three fourths of ABP determinations per calendar quarter already exists.[51]

The principal conclusions of this report are straightforward. Adopting the ABP can be supported with equity arguments to increase the representation of low wage and intermittent workers within the eligible pool of claimants. Administering the ABP is easier when it is defined to be the last four completed quarters and when wage reporting and data entry delays are minimized.

This investigation has not been exhaustive. Three areas in particular merit additional research. (1) There needs to be a quantitative analysis of administrative costs incurred when a state UI program offers an ABP. A cost analysis should cover not only UI agency costs but also the costs of the ABP for employers. (2) A more formal analysis of the effects of the ABP on UI trust fund outlays is needed. This should be broadly conceived so that the effects of reduced eligibility in subsequent years, delayed filing, and other offsetting benefit reductions are considered along with the immediate effects of increasing the numbers of eligible claimants. (3) A more detailed analysis is needed of the demographic and other characteristics of workers who gain eligibility under the ABP.

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[51] This statement assumes all lag quarter wage records are fully accessible by mid-quarter. Steps to achieve this include: i) employer reports delayed only two weeks after the end of a quarter and ii) data entry completed within four weeks via increased use of electronic reporting media and optical scanning of paper reports.

Table 1. Descriptive Detail on States with Alternative Base Periods.

	Maine	Massachu-setts	Ohio	Rhode Island	Vermont	Washing-ton
Date Started	Sept 1992	Oct 1993	Oct 1988	Oct 1992	Jan 1988	July 1987
Regular Base Period	First Four Completed Quarters	First Four Completed Quarters	First Four Completed Quarters	First Four Completed Quarters	First Four Completed Quarters	First Four Completed Quarters
Alt Base Period	Last Four Completed Quarters	Last 52 Weeks	Last Four Completed Quarters	Last Four Completed Quarters	Last Four Completed Qtrs or Last 3CQ + Curr Qtr	Last Four Completed Quarters
Base Period Earnings Requirement - 1993	6 * Ann AWW	30 * WBA, $1800	20 Wks @ 27.5% AWW	400 * Min Wage	140% *HQE $1628	680 Hrs
High Quarter Earnings Requirement - 1993	2 * Ann AWW in 2 Qtrs			200 * Min Wage	$1163	
Recent Experiences						
Time Period	1993	1994I-II	1990	1993	1994I-II	1990
Percent Eligible Under Alt Base Period	8%	7%	8%	8%	10%	6%
WBA - Regular Base Period	$159		$171	$213	$165	$173
WBA - Alternative Base Period	$126		$137	$157	$120	$122

Source: All information based on discussions with state officials and tabular data summaries supplied by the states.

Table 2. Demographic Makeup of Alternative Base Period Eligibles.

	Washington 1990					Washington 1993				
	Reg BP	Alt BP	Total	Alt BP Pct	Alt BP Rel	Reg BP	Alt BP	Total	Alt BP Pct	Alt BP Rel
Total	21581	1304	22885	5.7	1.00	26217	1470	27687	5.3	1.00
Gender										
Male	14344	777	15121	5.1	0.90	17249	919	18168	5.1	0.95
Female	7237	527	7764	6.8	1.19	8968	551	9519	5.8	1.09
Age										
Under 18	45	8	53	15.1	2.65	24	6	30	20.0	3.77
18-20	785	90	875	10.3	1.81	700	133	833	16.0	3.01
21-24	2560	148	2708	5.5	0.96	3066	205	3271	6.3	1.18
25-34	7787	472	8259	5.7	1.00	8900	478	9378	5.1	0.96
35-44	5759	340	6099	5.6	0.98	7229	374	7603	4.9	0.93
45-54	3069	162	3231	5.0	0.88	4208	181	4389	4.1	0.78
55-59	897	42	939	4.5	0.78	1195	45	1240	3.6	0.68
Over 59	679	42	721	5.8	1.02	895	48	943	5.1	0.96
Ethnicity										
White	17545	999	18544	5.4	0.95	21161	1103	22264	5.0	0.93
Minority	3822	292	4114	7.1	1.25	4565	345	4910	7.0	1.32
Black	713	52	765	6.8	1.19	1007	76	1083	7.0	1.32
Hispanic	2246	164	2410	6.8	1.19	2425	192	2617	7.3	1.38
AmerInd	311	37	348	10.6	1.87	360	23	383	6.0	1.13
Asian	552	39	591	6.6	1.16	773	54	827	6.5	1.23
Unknown	169	10	179	5.6	0.98	466	20	486	4.1	0.78
Schooling										
1- 7	1351	90	1441	6.2	1.10	1321	90	1411	6.4	1.20
8	438	34	472	7.2	1.26	371	25	396	6.3	1.19
9-11	2689	230	2919	7.9	1.38	2697	227	2924	7.8	1.46
12	10046	584	10630	5.5	0.96	11683	623	12306	5.1	0.95
13-15	4635	232	4867	4.8	0.84	5743	288	6031	4.8	0.90
16	1242	78	1320	5.9	1.04	1622	83	1705	4.9	0.92
Over 16	660	46	706	6.5	1.14	1549	77	1626	4.7	0.89
Unknown	520	10	530	1.9	0.33	1231	56	1287	4.4	0.82

Source: Tabulations of 10 Percent Continuous Wage Benefit History (CWBH) data.

Table 2. (Cont.) Demographic Makeup of Alternative Base Period Eligibles.

	Vermont 1993					Maine 1993				
	Reg BP	Alt BP	Total	Alt BP Pct	Alt BP Rel	Reg BP	Alt BP	Total	Alt BP Pct	Alt BP Rel
Total	23739	3038	26777	11.3	1.00	49950	4384	54334	8.1	1.00
Gender										
Male	14923	2068	16991	12.2	1.07	29135	2797	31932	8.8	1.09
Female	8816	970	9786	9.9	0.87	20254	1520	21774	7.0	0.87
Age										
Under 18	16	11	27	40.7	3.59	12	6	18	33.3	4.13
18-20	709	302	1011	29.9	2.63	1968	504	2472	20.4	2.53
21-24	2839	555	3394	16.4	1.44	6782	769	7551	10.2	1.26
25-34	7765	988	8753	11.3	0.99	15718	1376	17094	8.0	1.00
35-44	6067	661	6728	9.8	0.87	12219	911	13130	6.9	0.86
45-54	3797	331	4128	8.0	0.71	7482	451	7933	5.7	0.70
55-59	1276	81	1357	6.0	0.53	2488	141	2629	5.4	0.66
Over 59	1179	91	1270	7.2	0.63	2323	131	2454	5.3	0.66
Ethnicity										
White	23536	2991	26527	11.3	0.99	47828	4148	51976	8.0	0.99
Minority	192	47	239	19.7	1.73	808	109	917	11.9	1.47
Black	109	26	135	19.3	1.70	222	26	248	10.5	1.30
Hispanic	27	5	32	15.6	1.38	173	27	200	13.5	1.67
AmerInd	15	4	19	21.1	1.86	201	32	233	13.7	1.70
Asian	41	12	53	22.6	2.00	212	24	236	10.2	1.26
Unknown	11	0	11	0.0	0.00	1314	127	1441	8.8	1.09
Schooling										
1-7	212	28	240	11.7	1.03	550	26	576	4.5	0.56
8	679	106	785	13.5	1.19	1711	165	1876	8.8	1.09
9-11	2501	504	3005	16.8	1.48	5714	760	6474	11.7	1.45
12	11237	1435	12672	11.3	1.00	28830	2489	31319	7.9	0.98
13-15	3455	376	3831	9.8	0.87	8056	586	8642	6.8	0.84
16	1758	200	1958	10.2	0.90	3386	216	3602	6.0	0.74
Over 16	382	30	412	7.3	0.64	500	30	530	5.7	0.70
Unknown	3515	359	3874	9.3	0.82	1203	112	1315	8.5	1.06

Source: Tabulations of the 1993 universes of micro data from Vermont and Maine. Data from Maine exclude persons whose age and/or gender are not known.

Table 3. Alternative Base Period Eligibles by Major Industry and State, 1993.

	Percent Eligible Under ABP-a				Relative Eligibility Under ABP-b			
	Wash-ington	Vermont	Maine	Average	Wash-ington	Vermont	Maine	Average
Agr,For&Fish	6.2	13.7	10.8	10.2	1.17	1.21	1.34	1.24
Mining	9.3	8.4	3.6	7.1	1.75	0.74	0.44	0.98
Building Con-c	6.4	16.3	11.3	11.4	1.21	1.44	1.40	1.35
Heavy Con-c	6.5	15.4	9.4	10.4	1.22	1.36	1.17	1.25
Special Con-c	5.9	15.2	10.1	10.4	1.11	1.34	1.25	1.23
Non Dur Mfg	4.4	9.5	9.4	7.8	0.82	0.84	1.16	0.94
Durable Mfg	2.6	7.8	5.9	5.4	0.48	0.69	0.73	0.63
Trans & Pub Util	3.3	6.2	6.4	5.3	0.62	0.55	0.79	0.65
Wholsale Trade	4.8	11.2	5.2	7.1	0.91	0.99	0.64	0.84
Retail Trade	6.3	11.8	8.0	8.7	1.19	1.04	0.99	1.07
Finance	3.4	6.6	4.6	4.8	0.64	0.58	0.57	0.59
Personal Serv-d	6.6	13.9	10.5	10.3	1.25	1.22	1.30	1.26
Business Serv-e	6.5	15.2	10.7	10.8	1.22	1.34	1.33	1.30
Prof Serv-f	5.8	8.5	5.1	6.5	1.10	0.75	0.63	0.83
Public Admin	8.1	6.7	8.2	7.6	1.52	0.59	1.01	1.04
Unknown		9.5	5.8	7.6		0.84	0.71	0.78
Total	5.3	11.3	8.1	8.2	1.00	1.00	1.00	1.00

Source: Tabulations of the universe of 1993 micro data from Vermont and Maine and a 10 percent sample of 1993 CWBH data from Washington.

a - ABP eligibles as a percent of all eligibles in the industry

b - Industry ABP percentage as a ratio to the all-industry percentage

c - Two digit industries with SIC classifications 15, 16 and 17 respectively

d - Two digit service industries with SIC codes 70, 72, 78, 79, 84, 86 and 88

e - Two digit service industries with SIC codes 73, 75, 76, 87 and 89

f - Two digit service industries with SIC codes 80, 81, 82 and 83

Table 4. Regressions of ABP Eligibility Rates by Industry, 1993.

	Explanatory Variables			Summary Statistics		
	Constant	Average Earnings	Con and Bus Serv Dummy	Mean Dependent Variable	R Squared	Standard Error
Unweighted Data						
Washington	6.877 (3.9)	-0.042 (0.7)		5.74	0.034	1.84
Washington	6.877 (3.9)	-0.051 (0.8)	0.940 (0.9)	5.74	0.089	1.86
Vermont	18.259 (5.1)	-0.303 (2.1)		11.09	0.244	3.29
Vermont	16.484 (8.7)	-0.296 (3.8)	5.995 (6.0)	11.09	0.810	1.72
Maine	13.693 (6.0)	-0.243 (2.6)		7.94	0.346	2.19
Maine	12.894 (8.0)	-0.248 (3.8)	3.406 (3.8)	7.94	0.702	1.54
Weighted Data						
Washington	7.430 (4.9)	-0.049 (0.8)		5.75	0.872	2.30
Washington	7.459 (4.8)	-0.051 (0.8)	0.462 (0.2)	5.75	0.873	2.39
Vermont	14.789 (10.6)	-0.234 (3.7)		10.18	0.953	2.14
Vermont	14.694 (14.8)	-0.239 (5.4)	5.945 (3.7)	10.18	0.978	1.61
Maine	9.169 (6.4)	-0.087 (1.3)		7.55	0.919	2.17
Maine	9.179 (6.6)	-0.092 (1.4)	3.420 (1.3)	7.55	0.929	2.10

Source: All regressions based on 15 observations for the broad industries shown in Table 3. The dependent variable is ABP eligibles as a percent of all eligibles in the industry. Weighted regressions use industry employment weights. Average earnings based on ES202 data and measured in thousands. Earnings and employment data for Washington are for 1993II with earnings expressed at an annual rate. Beneath each coefficient is the absolute value of its t ratio. The dummy variable for construction and business services equals unity for those industries and zero for other industries.

Table 5. Regressions of ABP Eligibility Rates by County, 1993.

	Explanatory Variables		Summary Statistics			
	Constant	Average Earnings	Number of Counties	Mean Dependent Variable	R Squared	Standard Error
Unweighted Data						
Washington	7.613 (3.1)	-0.065 (0.5)	39	6.29	0.008	2.66
Vermont	18.151 (4.8)	-0.302 (1.6)	14	11.94	0.184	1.67
Maine	12.476 (3.7)	-0.188 (1.1)	16	8.65	0.086	1.69
Weighted Data						
Washington	9.632 (18.0)	-0.176 (9.5)	39	5.22	0.996	0.74
Vermont	15.717 (7.8)	-0.216 (2.7)	14	10.97	0.990	1.11
Maine	14.953 (3.4)	-0.332 (1.7)	16	7.92	0.935	2.00

Source: All regressions based on county-level data with the indicated numbers of counties. The dependent variable is ABP eligibles as a percent of all eligibles in the county. Weighted regressions use county employment weights. Average earnings based on ES202 data and measured in thousands. Earnings and employment data for Washington are for 1993II with earnings expressed at an annual rate. Beneath each coefficient is the absolute value of its t ratio.

Table 6. Average Benefits and Average Earnings of ABP and Regular Eligibles

	Number Eligible	Weekly Benefit Amount WBA	Percent Eligible for Max WBA	Potential Benefit Duration	Potential Benefit Entitlement	Average High Quarter Earnings	Average Base Period Earnings
Washington - 1993I-II - Maximum WBA $273							
Regular BP Eligibles	11763	197.08	27.2	27.34	5389	6783	21598
ABP Eligibles	652	132.73	6.1	19.44	2581	3736	7856
ABP/Regular BP		0.67	0.22	0.71	0.48	0.55	0.36
Washington - 1993III-IV - Maximum WBA $340							
Regular BP Eligibles	14437	219.74	22.7	27.00	5933	7425	22749
ABP Eligibles	811	138.95	3.2	19.02	2642	3745	8040
ABP/Regular BP		0.63	0.14	0.70	0.45	0.50	0.35
Vermont - 1993I-II - Maximum WBA $199							
Regular BP Eligibles	12657	163.58	46.2	26.00	4253	5751	INA
ABP Eligibles-a	1479	114.46	11.8	26.00	2976	3102	INA
Last 4 CQ	1050	121.33	14.5	26.00	3155	3378	INA
Last 3 CQ + Curr	429	97.66	5.1	26.00	2539	2427	INA
ABP/Regular BP		0.70	0.26	1.00	0.70	0.54	
Vermont - 1993III-IV - Maximum WBA $209							
Regular BP Eligibles	11339	165.90	41.1	26.00	4313	5666	INA
ABP Eligibles-a	1590	118.74	12.3	26.00	3087	3251	INA
Last 4 CQ	1000	123.37	13.7	26.00	3208	3420	INA
Last 3 CQ + Curr	590	110.88	10.0	26.00	2883	2965	INA
ABP/Regular BP		0.72	0.30	1.00	0.72	0.57	
Maine - 1993I-II - Maximum WBA $192, $198							
Regular BP Eligibles	25273	161.96	46.4	20.99	3504	5558	15093
ABP Eligibles	2286	124.68	14.0	13.54	1713	3343	5253
ABP/Regular BP		0.77	0.30	0.65	0.49	0.60	0.35
Maine - 1993III-IV - Maximum WBA $192							
Regular BP Eligibles	23239	155.80	43.0	21.55	3444	5244	14844
ABP Eligibles	2006	127.30	18.4	14.23	1843	3578	5806
ABP/Regular BP		0.82	0.43	0.66	0.54	0.68	0.39

Source: Micro data from the states. Data from Vermont and Maine are universe counts. Data from Washington are from a 10 percent sample of Continuous Wage Benefit History (CWBH) data.

a - Vermont has two ABPs: the last four completed quarters (Last 4 CQ) and the last three completed quarters plus earnings from the current quarter prior to the claim for benefits (Last 3 CQ+Curr).

Table 7. Receipt of Benefits and Exhaustions Among ABP and Regular BP Eligibles.

	Washington - 1990		Washington - 1993		Vermont - 1993		Maine - 1993	
	Regular Base Period	Alt Base Period	Regular Base Period	Alt Base Period	Regular Base Period	Alt Base Period	Regular Base Period	Alt Base Period
Beneficiary Status								
No	6266	309	4560	277	4288	597	9210	708
Yes	15315	995	21657	1193	19451	2441	40740	3676
Total	21581	1304	26217	1470	23739	3038	49950	4384
Beneficiary Rate - Pct	71.0	76.3	82.6	81.2	81.9	80.3	81.6	83.9
Exhaustee Status								
No	13795	781	14475	603	14384	1767	25629	1698
Yes	1520	214	7182	590	5067	674	15111	1978
Total	15315	995	21657	1193	19451	2441	40740	3676
Exhaustion Rate - Pct	9.9	21.5	33.2	49.5	26.1	27.6	37.1	53.8
Utilization of Average Benefit Entitlement								
Not Used	INA	INA	2839	654	2155	1431	1655	607
Used	INA	INA	2850	1961	2178	1660	1817	1187
Total Entitlement	INA	INA	5689	2615	4333	3091	3472	1794
Utilization Rate - Pct	INA	INA	50.1	75.0	50.3	53.7	52.3	66.2
Effects of ABP on Trust Fund Outlays								
Added Beneficiaries - Pct		6.5		5.5		12.5		9.0
Added Total Costs - Pct		INA		3.8		9.6		5.9
Relative Cost of ABP per Claimant				0.688		0.762		0.653

Source: Based on tabulations of 10 percent CWBH data from Washington and universe data from Vermont and Maine.

Table 8. Summary of Changed Entitlements for Regular Base Period Eligibles in Washington.

Regular Base Period WBA	Weekly Benefit Under ABP - 1992				Weekly Benefit Under ABP - 1993			
	Lower	Same	Higher	Total	Lower	Same	Higher	Total
64-79	110	164	443	717	55	101	250	406
80-99	194	369	888	1451	192	292	757	1241
100-119	297	433	1007	1737	265	381	921	1567
120-139	315	461	1077	1853	313	445	926	1684
140-159	288	381	995	1664	289	438	903	1630
160-179	296	434	932	1662	259	421	860	1540
180-199	259	417	820	1496	272	382	826	1480
200-219	231	305	764	1300	227	368	688	1283
220-239	196	288	601	1085	197	312	680	1189
240-259	312	3583	552	4447	184	278	606	1068
260-279	209	3530	179	3918	260	3272	471	4003
280-299	NA	NA	NA	NA	83	87	270	440
300-319	NA	NA	NA	NA	66	111	241	418
320-339	NA	NA	NA	NA	67	95	216	378
340	NA	NA	NA	NA	161	2899	0	3060
Total	2707	10365	8258	21330	2890	9882	8615	21387
Below Max-a	2186	3252	7527	12965	2469	3711	8144	14324
Max Ranges-b	521	7113	731	8365	421	6171	471	7063

WBA	Percentages - 1992				Percentages - 1993			
	Lower	Same	Higher	Total	Lower	Same	Higher	Total
64-79	15.3	22.9	61.8	100.0	13.5	24.9	61.6	100.0
80-99	13.4	25.4	61.2	100.0	15.5	23.5	61.0	100.0
100-119	17.1	24.9	58.0	100.0	16.9	24.3	58.8	100.0
120-139	17.0	24.9	58.1	100.0	18.6	26.4	55.0	100.0
140-159	17.3	22.9	59.8	100.0	17.7	26.9	55.4	100.0
160-179	17.8	26.1	56.1	100.0	16.8	27.3	55.8	100.0
180-199	17.3	27.9	54.8	100.0	18.4	25.8	55.8	100.0
200-219	17.8	23.5	58.8	100.0	17.7	28.7	53.6	100.0
220-239	18.1	26.5	55.4	100.0	16.6	26.2	57.2	100.0
240-259	7.0	80.6	12.4	100.0	17.2	26.0	56.7	100.0
260-279	5.3	90.1	4.6	100.0	6.5	81.7	11.8	100.0
280-299	NA	NA	NA	NA	18.9	19.8	61.4	100.0
300-319	NA	NA	NA	NA	15.8	26.6	57.7	100.0
320-339	NA	NA	NA	NA	17.7	25.1	57.1	100.0
340	NA	NA	NA	NA	5.3	94.7	0.0	100.0
Total	12.7	48.6	38.7	100.0	13.5	46.2	40.3	100.0
Below Max-a	16.9	25.1	58.1	100.0	17.2	25.9	56.9	100.0
Max Ranges-b	6.2	85.0	8.7	100.0	6.0	87.4	6.7	100.0

Source: Tabulation of 10 percent CWBH data from Washington.
a - Workers with WBAs below the maximum WBA
b - Workers with WBAs in the ranges that include the maximum WBA

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