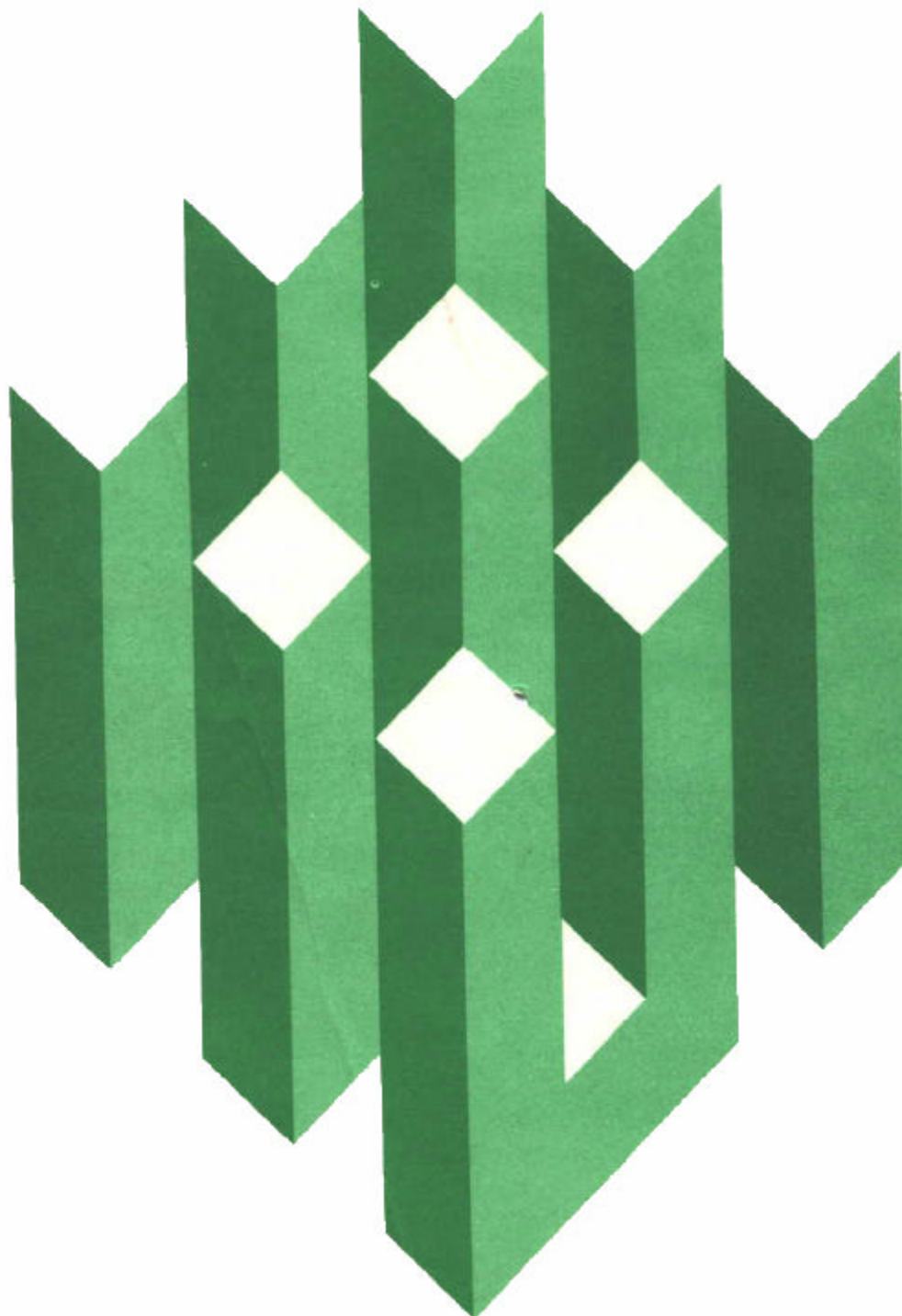


Family Support and Expenditures Survey of Unemployment Insurance Claimants in New York State September 1972-February 1974



U. S. Department of Labor
Employment and Training Administration



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U.S. Department of Labor
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Employment and Training Administration
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Employment and Training
Unemployment Insurance Service
1977

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PREFACE

This report presents information from two fields of study. Part A discusses financial adjustments that workers and their families made to cope with living costs after a wage loss that was only partially compensated by receipt of unemployment benefits. It describes the frequency with which unemployment insurance beneficiaries in New York State reported changes in family spending, the consumption areas affected, changes in savings, and new sources of family income, if any.

Part B describes the extent to which unemployment insurance beneficiaries had dependents, the number of their dependents, and the differences in dependency rates based on family and personal characteristics of the beneficiaries. It also provides cost estimates for dependents' allowances under various bills introduced in the New York State Legislature in 1975.

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HIGHLIGHTS

A sample of 15,000 persons drawing unemployment insurance benefits in New York State, representing an annual total beneficiary population of 650,000 persons, were interviewed in unemployment insurance offices throughout the State from September 1972 to September 1973 to obtain information about their dependents. Those who remained continuously unemployed for 8 weeks from the start of their benefit year were asked at the end of the period what actions they or their families took to cope with living costs, since unemployment benefits replaced only part of their wage loss. Those continuously unemployed for 21 weeks after their benefit year began were similarly questioned at the end of the period.

The survey was undertaken because its findings were expected to have significance in two areas of legislative interest in connection with unemployment insurance benefits: (1) benefit adequacy and (2) dependents' allowances. The study was intended to show how claimants coped with living costs during the period they received unemployment benefits: in what areas claimants modified their spending pattern after they lost their job, whether they had savings to turn to, and from what sources other than unemployment benefits, if any, they were able to obtain new income. The study was also expected to provide a basis for determining the impact on the unemployment insurance system in terms of claimants involved and cost of increased benefits if dependents' allowances were granted.

Highlights of the information obtained are given below (see also Table A). Details are provided in the chapters that follow. Technical Notes describe the scope and method of study. "Claimant" and "beneficiary" are used interchangeably throughout the report.

Number of dependents

1. From one-third to almost half of the claimants had dependents.
 - 45% of the claimants had dependents under the broadest definition of dependent.
 - 36% of the claimants had dependents under the narrowest definition.

Under the broadest definition, dependents were children under 18 years, spouse (working or nonworking), children 18 years or over who were full-time students, and other relatives not in the labor force who were mainly supported by claimant.

Under the narrowest definition, dependents were the nonworking spouse and children under 18 years.

Table A. Highlights: Family Dependents and Adjustments in Living Costs of Unemployment Insurance Claimants

(Based on a sample of beneficiaries who filed original claims between August 28, 1972 and August 24, 1973)

Dependents of Claimants^{a/}

<u>Under broadest definition of dependent^{b/}</u>	<u>Under narrowest definition of dependent^{b/}</u>
45% of claimants had dependents	36% of claimants had dependents
63% of men claimants had dependents	52% of men claimants had dependents
21% of women claimants had dependents	15% of women claimants had dependents
1.0 average of dependents among all claimants	0.8 average of dependents among all claimants
2.3 average of dependents among claimants with dependents	2.3 average of dependents among claimants with dependents

Adjustments Among Claimants in Spending or Income^{c/}

<u>Savings-Insurance</u>	<u>Other adjustments</u>
78% reduced usual savings	91% spent less
39% withdrew savings from bank or cashed bonds	28% postponed payment of bills
18% lost or cancelled insurance (including health insurance paid by employer)	32% had new source of income (excluding savings and unemployment benefits)

Proportion of Claimants Reporting Adjustment in Specified Areas^{c/}

<u>Reduced spending - major areas</u>	<u>Postponed payment of bills - major areas</u>
45%-Food eaten in	15%-Medical services
56%-Food eaten out	10%-Utilities
65%-Clothing	8%-Rent
6%-Rent or mortgage payment	8%-Insurance
62%-Entertainment and recreation (including cigarettes and drink)	7%-Installment purchase or charge account
49%-Personal care (beauty parlor, barber, dry cleaning)	
47%-Contributions and gifts	
43%-Transportation (including auto)	

<u>Had new sources of income - major areas (excluding savings and unemployment benefits)</u>
11%-Pension or union benefits
9%-Borrowed from friends or relatives
7%-Borrowed from bank
4%-Got public assistance (welfare)
4%-Sold or pawned personal property

a/ Refers to all survey claimants when they signed for their first payorder.
b/ For definition, see Chapter X, Definition of terms.
c/ Refers to claimants who received 21 consecutive weeks of unemployment insurance benefits after filing original claims.

2. Young children were the main type of dependent.
 - A substantial proportion of the claimants (27%) had children under 18 years.
 - These children made up half (55%) of all relatives classified as dependents under the broadest definition.
3. Wives or husbands were the next most important type of dependent.
 - Nonworking spouses made up almost one-fourth of the dependents under the broadest definition.
 - Among the men claimants, one-fourth had a nonworking wife; among the women claimants, 12% had a nonworking husband.
 - Working spouses made up about one-tenth of the dependents.
4. Children 18 years or over who were full-time students made up 5% of the dependents under the broadest definition.
5. All other relatives supported by the claimant made up another 7% of the dependents.
6. The average number of dependents among claimants was small, regardless of the definition of dependent.
 - The average among all claimants (including those without dependents) was 1.0 dependent under the broadest definition and 0.8 dependent under the narrowest definition.
 - Among claimants with dependents, the average was 2.3 dependents under the narrowest or broadest definition.
7. Men claimants had more dependents than women claimants.
 - 63% of the men compared with 21% of the women had one or more dependents when the working spouse and other relatives were counted as dependents. The average number of dependents was 1.5 among men claimants and 0.4 among women claimants.
 - 52% of the men compared with 15% of the women had dependents when dependents were restricted to the nonworking spouse and children under 18. The average number of dependents was 1.2 among men and 0.3 among women claimants.
8. Workers at the maximum benefit rate, whose usual earnings were \$149 a week or more, had more dependents than workers who usually earned less. Most of the better-paid workers were men.

Adjustments in living costs

9. Claimants and their families adjusted their living costs to the loss of wages in a number of ways. Among those continuously unemployed for approximately 5 months, the proportions who reported adjustments were as follows:
- Almost all of them (91%) spent less after they stopped working.
 - 78% who had been saving on a regular basis reduced the amount they put aside or stopped saving altogether.
 - 39% withdrew savings from the bank or cashed bonds.
 - 28% postponed payment of bills.
 - 32% reported some new source of income, including pensions, loans and gifts.
 - 18% cancelled or lost insurance.

Reductions in spending

10. Almost all claimants spent less after they lost their jobs, regardless of use of savings, and they spent less in many fields of consumption. Reports from claimants unemployed for 5 months were as follows:
- 45% reduced spending on food at home.
 - 56% ate out less often or less expensively.
 - 65% curtailed spending on clothing.
 - 62% spent less on entertainment and recreation.
 - Few claimants changed living quarters or doubled up; 6 percent reported that they spent less on rent or mortgage payments.

Postponement in payments

11. One-fourth of the claimants held up payment of bills in order to cope with reduced income. This count excludes claimants who also tended to delay payments of bills when they worked.
- Medical services were the item for which payments were most frequently delayed: 15% of the claimants unemployed for 21 weeks reported this postponement.
 - 7 to 10% of the claimants unemployed for 21 weeks postponed payments for utilities, rent, installment or charge account purchases, or insurance.

New sources of income

12. Claimants turned to various sources for income after job loss, apart from unemployment insurance benefits and use of savings.
- Social Security pensions were most frequently mentioned as a new source of income; 11% of the claimants unemployed for 5 months obtained pensions or union benefits.
 - 9% of the claimants received cash loans, goods, or gifts from friends or relatives.
 - Relatively few claimants (4%) received welfare assistance.
 - A similarly small proportion of claimants reported new workers in the family.

Cost of dependents' allowances

13. Estimated cost of dependents' allowances would range from 6 to 11 percent of annual benefit payments under the various bills introduced in the New York State Legislature in 1975.

PART A. FINANCIAL ADJUSTMENTS IN FAMILY BUDGETS

I. SUMMARY

A total of 15,123 unemployment insurance claimants were questioned about family support at the time they certified to their first pay order for unemployment insurance benefits during the 12-month period from September 1972 to September 1973. Forty-five percent (6,778) were continuously unemployed for 8 weeks from the start of the benefit year and were questioned at the end of the period on financial adjustments they had made to cope with their reduced income. Eighteen percent (2,746) were continuously unemployed for 21 weeks from the start of the benefit year and were similarly questioned at the end of the period. The survey ended in February 1974.

The study examines the various actions taken by workers and their families to cope with living costs after the workers lost their jobs and became unemployed. One source of income for most unemployed workers is unemployment insurance. Since unemployment insurance compensates for half or less of the wage loss for most claimants in New York, other adjustments are required. These adjustments were the subject under investigation in the survey.

Claimants were asked after 8 weeks of unemployment and again, if applicable, after 21 weeks of unemployment, how they and their families got along financially. What adjustment in living standards did they make? Did they spend less after they stopped working? Did they postpone paying bills? Did they use savings? Did they have loans, gifts, or other new sources of income during their unemployment, apart from unemployment insurance benefits? The questions did not ask for dollar amounts with respect to reduction in spending, use of savings or new sources of income. It was believed that claimants could not give accurate responses to questions of this sort in a local office interview, or even at a home interview, without careful advance preparation by the claimant. The questions were phrased to find out in which areas income and expenditure changes occurred.

The questions applied to the claimant's family as well as the claimant. For example, if the claimant's husband first received a pension after the claimant became unemployed, the pension was considered a new source of income. The claimant's answers at the local office were accepted without requiring supporting evidence. The interviewer reviewed claimant responses before terminating the interview. If the answers appeared inconsistent or unreasonable, the interviewer asked the claimant to reconsider the questions. Changes in response, if any, were recorded on the questionnaire.

Interviewers did not ask claimants about the effect of price increases on the family budget because they did not wish to introduce an element that would divert the claimant's attention from describing the role of unemployment insurance benefits in maintaining living standards. Under any circumstances, price increases extended the adjustments in living standards that unemployed workers made. When the claimants in the first group were questioned about adjustments in family budgets in February 1973, about 5 months after they

Types of adjustments

Almost all claimants (90 percent) reduced spending after they stopped working. Among claimants out of work for 21 weeks, four-fifths had been saving regularly and almost all of them reduced deposits or stopped saving altogether. Two-fifths withdrew savings or cashed bonds, at least \$50 worth, in the month before the survey interview. One-third reported some new source of income, apart from unemployment benefits, in that month. One-fourth postponed payment of bills.

About half of the claimants cut food expenditures. A majority of claimants reduced spending on clothes. Six percent reported lower payment for rent or mortgage and 10 percent for utilities.

Relatively few family members went to work after the claimants became unemployed, but half of the claimants already had other workers in the family. Some of these workers probably bolstered family income during the claimant's unemployment by increasing their contribution to the pooled family income. Relatively few claimants received welfare assistance.

The proportion of claimants who reported financial adjustments owing to their unemployment was a little higher after 21 weeks of unemployment than after 8 weeks. Some of the questions on adjustments were limited to experience in the month before the interview. The proportion reporting adjustments might have been higher if claimants had been asked to report experience during the entire 21 weeks of unemployment. Also, the dollar amounts involved in readjustments may have increased substantially as unemployment became more prolonged.

<u>Adjustments</u>	<u>Percent of beneficiaries</u>	
	<u>With 8 weeks of unemployment 1/</u>	<u>With 21 weeks of unemployment 1/</u>
All beneficiaries - Number in sample	6,778	2,746
- Percent	100	100
Beneficiaries who reduced expenditures	90	91
Savings:		
Reduced amount usually put aside or stopped saving	72	78
Withdrew from bank or cashed bonds (\$50 or more)	35	39
Had new source of income (excluding U.I. benefits)	24	32
Postponed payment of bills	27	28
Lost or cancelled insurance	12	18

1/ Received unemployment benefits for 8 consecutive weeks or 21 consecutive weeks, as specified, from start of benefit year.

Reduced spending

Almost all claimants reduced spending after they stopped working, and in many fields of consumption. Clothing was mentioned most often as an area in which spending was curtailed, followed by entertainment and recreation and, after that, by eating out. After about 5 months of unemployment almost half of the claimants reported decreased spending on food at home.

<u>Area of expenditure</u>	<u>Percent of beneficiaries</u>	
	<u>With 8 weeks of unemployment 1/</u>	<u>With 21 weeks of unemployment 1/</u>
All beneficiaries - Number in sample	6,778	2,746
- Percent	100	100
Beneficiaries who reduced spending	90	91
Clothing	58	65
Entertainment and recreation (including cigarettes and drink)	53	62
Food eaten out	49	56
Personal care (beauty parlor, barber, dry cleaning)	39	49
Contributions and gifts	38	47
Food at home	39	45
Transportation (including auto)	40	43

Postponing payments

One-fourth of the claimants held up payment of bills, excluding claimants who tended to delay paying bills when they worked. Delayed payments were reported most often for medical services, followed by utilities, rent, insurance and installment purchases.

<u>Type of service</u>	<u>Percent of beneficiaries</u>	
	<u>With 8 weeks of unemployment 1/</u>	<u>With 21 weeks of unemployment 1/</u>
All beneficiaries - Number in sample	6,778	2,746
- Percent	100	100
Beneficiaries who postponed payment	27	28
Medical services	12	15
Utilities	8	10
Rent	7	8
Insurance	7	7
Installment or charge account purchase	7	8

1/ See footnote, page 8.

New income

One-fourth of the claimants reported some new form of income after about 2 months of unemployment and one third after about 5 months. Social Security pensions were most frequently reported. Cash loans, goods, and gifts from friends and relatives were next.

<u>Source of income</u>	<u>Percent of beneficiaries</u>	
	<u>With 8 weeks of unemployment 1/</u>	<u>With 21 weeks of unemployment 1/</u>
All beneficiaries - Number in sample	6,778	2,746
- Percent	100	100
Beneficiaries who received new income	24	32
Pensions or union benefits	6	11
Loans or gifts from friends or relatives	7	9
Loans from banks	5	7
Public assistance (welfare)	3	4
Sale or pawning of personal property	3	4

Increased spending

A number of claimants reported increased spending in one or more areas of consumption, most often for food at home, utilities, insurance, rent and transportation. Most gave price increases as the reason. Other reasons included substitution of one area of spending for another; for example, they bought more food for eating at home because they ate out less often. Transportation costs increased because they were looking for jobs. Insurance costs went up because they were replacing employer-paid insurance.

<u>Type of expenditure</u>	<u>Percent of beneficiaries</u>	
	<u>With 8 weeks of unemployment 1/</u>	<u>With 21 weeks of unemployment 1/</u>
All beneficiaries - Number in sample	6,778	2,746
- Percent	100	100
Beneficiaries who increased spending:		
Food at home	12	14
Transportation	12	11
Utilities	10	11
Rent	8	9
Insurance	6	6

1/ See footnote, page 8.

II. TYPES OF ADJUSTMENTS IN RELATION TO CHARACTERISTICS OF CLAIMANTS

Claimants almost universally reported changes in spending patterns after they became unemployed, regardless of differences in their personal and family characteristics, usual earnings, and benefit experience. In each grouping, at least 85 percent, and more often over 90 percent, of those unemployed for 21 weeks reported decreased spending. The proportions of claimants that reported other types of adjustments were much smaller than the proportion that reported reductions in spending. Differences in claimant characteristics, however, caused greater variation in proportions making adjustments other than reductions in spending.

Tables in this chapter refer to experience of claimants who received unemployment benefits for 21 consecutive weeks from the start of the benefit year.

Average weekly wage

Persons who had earned more in their jobs were more likely than lower-wage earners to use savings - more of them had savings in the first place. Better-paid workers were more likely to obtain some income from a new source - perhaps their credit was better than that of lower-paid workers.

Average weekly wage	All beneficiaries in sample	Percent of beneficiaries who--			
		Spent less	Postponed payment	Used savings	Had new source of income
Under \$149	1,730	91	26	35	28
149-188	450	95	34	42	33
189-259	351	90	30	46	39
260 or over	215	92	29	60	43

Weekly benefit amount

Persons at the maximum benefit rate withdrew savings and obtained new income more often than those at lower benefit rates. Claimants at the lowest scales - the lowest-wage earners - least often reported adjustments. Probably they were partially supported by their family when they were employed and neglected to mention increased support during their unemployment.

Weekly benefit rate	All beneficiaries in sample	Percent of beneficiaries who--			
		Spent less	Postponed payment	Used savings	Had new source of income
\$20-44	626	89	19	31	26
45-54	378	89	30	31	28
55-74	728	93	31	40	30
75	1,014	93	31	47	37

Age

Half of the claimants 65 years or older reported some new form of income, mainly Social Security or other pensions. Largely because of this income, they made other types of financial adjustments less often than persons under 65. Persons 55 years or over held up payment of bills less frequently than persons under 55. Claimants between 25 and 45 years more often reduced spending and postponed payment of bills than claimants in other age groups.

Age	All beneficiaries in sample	Percent of all beneficiaries who--			
		Spent less	Postponed payment	Used savings	Had new source of income
Under 25 years	498	90	30	36	27
25-44	970	93	39	41	30
45-54	475	91	25	41	24
55-64	464	92	19	42	31
65 years or over	339	87	13	34	53

Ethnic group

Differences in adjustments were clearly apparent when claimants were grouped by color or race. Blacks most often reduced spending, used savings, postponed payments, and had some new type of income. Puerto Ricans postponed payment of bills more often than whites, and less often used savings - fewer had savings.

Ethnic group	All beneficiaries in sample	Percent of beneficiaries who--			
		Spent less	Postponed payment	Used savings	Had new source of income
White (non-Spanish)	2,220	91	26	40	31
Black (non-Spanish)	312	94	39	43	36
Puerto Rican and other Spanish	188	89	36	33	33

Position in family

Claimants who were husbands more often than other claimants used savings or were successful in obtaining new income from different sources. Persons who lived alone reduced spending and postponed payment of bills more often than other claimants. Wife beneficiaries and child beneficiaries reported adjustments less often than other claimants; these beneficiaries may have neglected to report financial adjustments made by other members of their families.

Type of beneficiary	All beneficiaries in sample	Percent of beneficiaries who--			
		Spent less	Postponed payment	Used savings	Had new source of income
Lives alone	458	95	36	40	34
Husband beneficiary	937	91	29	46	41
Wife beneficiary	699	92	23	34	19
Child beneficiary	347	86	26	34	22
Other family member beneficiary	305	91	28	35	36

Number of dependents

Claimants with two or more dependents reported financial adjustments more often than claimants with one or no dependent.

Number of dependents	All beneficiaries in sample	Percent of beneficiaries who--			
		Spent less	Postponed payment	Used savings	Had new source of income
None	1,556	91	27	35	25
1 person	566	91	24	42	38
2 or more persons	624	93	37	50	36

Family size

Persons who lived alone more often reported adjustments than persons who lived with their family. No direct association appeared between size of family and frequency with which adjustments were reported.

Number of persons in family	All beneficiaries in sample	Percent of beneficiaries who--			
		Spent less	Postponed payment	Used savings	Had new source of income
1 person	470	94	35	40	35
2 persons	843	91	19	39	31
3 persons	551	92	31	40	29
4 persons	400	88	28	44	28
5 or more persons	482	92	34	35	34

Employment in family

Employment of other family members altered the extent to which claimants' families modified income and outgo. With an increase in number of employed family members went a decrease in proportion of claimants who postponed paying bills, used savings, or obtained income from new sources outside the family.

Employment in family	All beneficiaries in sample	Percent of beneficiaries who--			
		Spent less	Postponed payment	Used savings	Had new source of income
None	1,430	93	30	42	39
1 person	1,040	90	27	38	24
2 or more persons	276	90	22	33	20

Education

The higher the educational level of the claimants, the more often they reported use of savings, reduced spending and delayed payments of bills. Those with least schooling most often reported new income, generally a pension.

Years of schooling	All beneficiaries in sample	Percent of beneficiaries who--			
		Spent less	Postponed payment	Used savings	Had new source of income
8 or less	605	88	21	31	35
9-11	632	92	30	39	30
12 or more	1,500	94	33	51	32

Occupation

White-collar workers more frequently reported adjustments of different types than other occupational groups.

Occupation	All beneficiaries in sample	Percent of beneficiaries who--			
		Spent less	Postponed Payment	Used savings	Had new source of income
White-collar	1,230	95	30	44	32
Service	336	91	28	35	29
Blue-collar	1,180	88	27	36	32

This chapter has described the different types of adjustments that claimants and their families made to cope with living costs in a period when claimants were receiving unemployment insurance benefits. Each of the following four chapters discusses in further detail one of the four types of changes: in spending, in saving, in postponed payment of bills, and in new sources of income.

III. REDUCTION IN EXPENDITURES

This chapter lists the main areas of consumption in which claimants reduced spending after they stopped working. It describes the frequency with which claimants reported cuts in spending in the given areas, and relates these adjustments to different characteristics of the claimants; for example, age and family status. Information in the table below and in the following tables is based on responses from claimants who received unemployment benefits for 21 consecutive weeks from the start of the benefit year.

<u>Area of expenditure</u>	<u>Percent of beneficiaries</u>		
	<u>Both sexes</u>	<u>Men</u>	<u>Women</u>
All beneficiaries - Number in sample	2,746	1,518	1,228
- Percent	100	100	100
Beneficiaries who reduced spending ^{a/}	91	90	93
Clothing	65	63	68
Recreation and entertainment	62	63	61
Food eaten out	56	56	56
Personal care	49	46	53
Contributions and gifts	47	48	46
Food at home and groceries	45	45	44
Transportation (including auto)	43	44	42
Installment or charge account	12	12	12
Utilities (including telephone)	10	10	10
Union or organizational dues	10	11	9
Insurance (including life, medical, or hospital)	10	12	8
Rent or mortgage	6	7	4
Support of relatives not living at home	4	5	4

^{a/} Unduplicated count of beneficiaries who reported one or more than one reduction in expenditures; total may be less than sum of detail.

Most claimants spent less after they stopped working. Reduced spending for clothing, recreation, and dining out was reported by a majority of all claimants. This was generally true among the different groupings of claimants by personal and family characteristics. Substantial proportions of claimants also decreased spending in personal care, contributions and gifts, food at home and groceries and transportation.

A little higher proportion of women than of men curtailed their spending, primarily with respect to clothes and personal care. Men reported reduced spending more often than women in several areas; for example, insurance, rent, and union dues.

Weekly benefit amount

Claimants with weekly benefit amounts under \$55 reported reductions in spending less frequently than claimants receiving higher benefit amounts. The low benefit rate group had earned under \$109 a week; they probably were spending at low levels prior to their unemployment.

Table 2. Reduction in Expenditures by Weekly Benefit Rate,
New York State

(A sample of beneficiaries who filed original claims between
August 28, 1972 and August 24, 1973)

Area of reduced spending	Weekly benefit rate (Average weekly wage in base year) b/			
	\$20-44	\$45-54	\$55-74	\$75
	(\$30-88)	(\$89-108)	(\$109-148)	(\$149 or over)
All beneficiaries - Number	626	378	726	1,016
- Percent	100	100	100	100
Beneficiaries who reduced spending a/	89	89	93	93
Clothing	59	61	68	68
Recreation and entertainment	57	56	61	68
Food eaten out	49	53	58	60
Contributions and gifts	43	42	47	52
Transportation (including auto)	40	40	45	46
Food at home and groceries	36	41	48	49
Personal care	46	46	51	50
Installment or charge account	11	10	11	14
Union or organizational dues	9	10	11	11
Support of relatives not living at home	*	*	5	4
Utilities (including telephone)	9	8	9	11
Insurance (including life, medical, or hospital)	7	*	11	13
Rent or mortgage	6	*	7	5

* Percent not shown because sample cell is too small to be reliable.

a/ Unduplicated count of beneficiaries who reported one or more than one reduction in expenditures; total may be less than sum of detail.

b/ Figures in parentheses are the equivalent average weekly wages in the base year on which the benefit rates were based.

Age

Reduced spending differed somewhat according to the claimant's age. Claimants 65 years or older cut spending less frequently than other age groups.

Table 3. Reduction in Expenditures by Age of Beneficiary,
New York State

(A sample of beneficiaries who filed original claims between August 28, 1972 and August 24, 1973)

Area of reduced spending	Age (years)				
	Under 25	25-44	45-54	55-64	65 or over
All beneficiaries - Number	498	970	475	464	339
- Percent	100	100	100	100	100
Beneficiaries who reduced spending ^{a/}	90	93	91	92	87
Clothing	60	70	66	64	58
Recreation and entertainment	62	67	61	60	51
Food eaten out	57	61	52	54	49
Contributions and gifts	41	52	49	49	40
Transportation (including auto)	35	47	41	45	45
Food at home and groceries	34	51	48	46	37
Personal care	39	54	53	50	43
Installment or charge account	8	16	13	11	*
Union or organizational dues	9	12	11	9	9
Support of relatives not living at home	*	7	*	*	*
Utilities (including telephone)	10	10	9	9	10
Insurance (including life, medical, or hospital)	11	14	9	7	*
Rent or mortgage	16	5	*	*	*

* Percent not shown because sample cell is too small to be reliable.

^{a/} Unduplicated count of beneficiaries who reported one or more than one reduction in expenditures; total may be less than sum of detail.

Ethnic group

Black persons reduced spending in various fields more frequently than other ethnic groups, and white persons (non-Spanish) more often than Puerto Ricans. White persons reduced spending more often than the other ethnic groups in recreation, eating out, and contributions and gifts. Puerto Ricans were more likely than other groups to stop paying union dues.

Table 4. Reduction in Expenditures by Ethnic Group,
New York State

(A sample of beneficiaries who filed original claims between
August 28, 1972 and August 24, 1973)

Area of reduced spending	White (non-Spanish)	Black (non-Spanish)	Puerto Rican and other Spanish
All beneficiaries - Number	2,220	318	182
- Percent	100	100	100
Beneficiaries who reduced spending <u>a/</u>	91	94	89
Clothing	65	68	65
Recreation and entertainment	63	58	54
Food eaten out	58	51	45
Contributions and gifts	48	43	42
Transportation (including auto)	42	49	53
Food at home and groceries	44	51	40
Personal care	48	55	49
Installment or charge account	11	15	*
Union or organizational dues	9	12	21
Support of relatives not living at home	3	11	*
Utilities (including telephone)	10	9	*
Insurance (including life, medical, or hospital)	10	13	*
Rent or mortgage	6	*	*

* Percent not shown because sample cell is too small to be reliable.

a/ Unduplicated count of beneficiaries who reported one or more than one reduction in expenditures; total may be less than sum of detail.

Position in family

Clothing, recreation, and eating out were the areas in which a majority of claimants reduced spending, whatever the claimant's position in the family. Persons who lived alone cut spending more often than other beneficiary groups. Unmarried claimants who lived with their parents reduced spending less often than other claimants and this was true in various areas of consumption. Of the child beneficiaries, about one out of five no longer paid rent or paid less than formerly.

Table 5. Reduction in Expenditures by Position of Beneficiary in Family, New York State

(A sample of beneficiaries who filed original claims between August 28, 1972 and August 24, 1973)

Area of reduced spending	Lives alone	Husband beneficiary	Wife beneficiary	Child beneficiary	Other family member beneficiary
All beneficiaries - Number	458	937	699	347	305
- Percent	100	100	100	100	100
Beneficiaries who reduced spending ^{a/}	95	91	92	86	91
Clothing	70	64	65	60	68
Recreation and entertainment	66	63	61	59	61
Food eaten out	59	57	54	53	58
Contributions and gifts	49	50	44	42	49
Transportation (including auto)	45	47	39	35	49
Food at home and groceries	50	51	39	28	50
Personal care	51	50	49	39	52
Installment or charge account	14	13	12	*	12
Union or organizational dues	9	12	8	10	12
Support of relatives not living at home	*	4	*	*	*
Utilities (including telephone)	10	10	8	10	10
Insurance (including life, medical, or hospital)	14	12	6	9	12
Rent or mortgage	*	4	*	18	*

* Percent not shown because sample cell is too small to be reliable.

^{a/} Unduplicated count of beneficiaries who reported one or more than one reduction in expenditures; total may be less than sum of detail.

Number of dependents

Claimants with two or more dependents more frequently curtailed spending after job loss, and in more areas of consumption, than claimants with one or no dependent. The same proportion reported reduced spending among claimants with one dependent and those with no dependent, but claimants with one dependent more often cut spending with respect to food eaten in or out, contributions and transportation.

Table 6. Reduction in Expenditures by Number of Dependents,
New York State

(A sample of beneficiaries who filed original claims between
August 28, 1972 and August 24, 1973)

Area of reduced spending	Number of dependents (Classification C) b/		
	0	1	2 or more
All beneficiaries - Number	1,556	566	624
- Percent	100	100	100
Beneficiaries who reduced spending a/	91	91	93
Clothing	65	61	69
Recreation and entertainment	61	62	64
Food eaten out	54	58	59
Contributions and gifts	45	48	53
Transportation (including auto)	39	45	52
Food at home and groceries	39	47	56
Personal care	47	49	54
Installment or charge account	11	11	15
Union or organizational dues	8	10	15
Support of relatives not living at home	4	*	6
Utilities (including telephone)	9	11	10
Insurance (including life, medical, or hospital)	9	10	15
Rent or mortgage	7	*	*

* Percent not shown because sample cell is too small to be reliable.

a/ Unduplicated count of beneficiaries who reported one or more than one reduction in expenditures; total may be less than sum of detail.

b/ For definition, see Chapter X, Definition of terms.

Family size

There was no pattern between size of family and the frequency with which claimants reported curtailed spending after job loss. Persons living alone reduced spending more often than persons living with family members. Families of four persons reduced spending less often than other families. Among families of two persons, three persons, or five or more persons the proportion reporting reduction in spending was similar.

Table 7. Reduction in Expenditures by Size of Family, New York State

(A sample of beneficiaries who filed original claims between August 28, 1972 and August 24, 1973)

Area of reduced spending	Number of persons in family				
	1	2	3	4	5 or more
All beneficiaries - Number	470	843	551	400	482
- Percent	100	100	100	100	100
Beneficiaries who reduced spending ^{a/}	94	91	92	88	92
Clothing	70	64	66	60	65
Recreation and entertainment	66	59	63	61	63
Food eaten out	59	55	59	54	55
Contributions and gifts	49	46	46	46	50
Transportation (including auto)	45	42	45	38	45
Food at home and groceries	50	44	43	41	46
Personal care	52	49	48	47	48
Installment or charge account	13	10	11	12	15
Union or organizational dues	10	9	11	11	12
Support of relatives not living at home	*	4	*	*	*
Utilities (including telephone)	10	10	7	10	11
Insurance (including life, medical, or hospital)	13	8	11	8	12
Rent or mortgage	*	4	7	9	7

* Percent not shown because sample cell is too small to be reliable.

^{a/} Unduplicated count of beneficiaries who reported one or more than one reduction in expenditures; total may be less than sum of detail.

Employment in family

Claimants with no employed family member reported cuts in spending more frequently than claimants with some employment in the family. The differential was sharpest with respect to food at home, transportation and personal care. The proportion who curtailed spending was similar among claimants with one employed family member and among those with more than one employed member, but the former were inclined to curtail spending in more areas of consumption.

Table 8. Reduction in Expenditures by Number Employed in Family,
New York State

(A sample of beneficiaries who filed original claims between
August 28, 1972 and August 24, 1973)

Area of reduced spending	Number employed in family		
	0	1	2 or more
All beneficiaries - Number	1,430	1,040	276
- Percent	100	100	100
Beneficiaries who reduced spending <u>a/</u>	93	90	90
Clothing	67	64	60
Recreation and entertainment	63	61	60
Food eaten out	57	56	54
Contribution and gifts	50	45	42
Transportation (including auto)	48	39	36
Food at home and groceries	52	38	33
Personal care	53	45	41
Installment or charge account	13	12	*
Union or organizational dues	11	9	*
Support of relatives not living at home	5	4	*
Utilities (including telephone)	11	8	*
Insurance (including life, medical, or hospital)	13	8	*
Rent or mortgage	6	5	11

* Percent not shown because sample cell is too small to be reliable.
a/ Unduplicated count of beneficiaries who reported one or more than one reduction in expenditures; total may be less than sum of detail.

Education

Educational level and frequency of reduced spending were associated. As the years of schooling increased, the proportion of claimants reporting curtailment in spending after job loss increased, and the reductions were spread over more areas of consumption. The increase in the proportion who reported reduced spending, based on educational level, was particularly marked with respect to eating out and recreation. The lesser-educated more frequently than others suspended payment of union dues and support of relatives not living at home.

Table 9. Reduction in Expenditures by Education, New York State

(A sample of beneficiaries who filed original claims between August 28, 1972 and August 24, 1973)

Area of reduced spending	Years of schooling		
	8 or less	9-11	12 or more
All beneficiaries - Number	605	632	1,500
- Percent	100	100	100
Beneficiaries who reduced spending <u>a/</u>	88	94	93
Clothing	60	62	68
Recreation and entertainment	51	61	67
Food eaten out	44	54	62
Contributions and gifts	40	48	50
Transportation (including auto)	43	44	43
Food at home and groceries	40	45	46
Personal care	48	46	50
Installment or charge account	8	13	13
Union or organizational dues	13	9	10
Support of relatives not living at home	6	*	4
Utilities (including telephone)	8	10	10
Insurance (including life, medical, or hospital)	7	12	11
Rent or mortgage	*	5	8

* Percent not shown because sample cell is too small to be reliable.

a/ Unduplicated count of beneficiaries who reported one or more than one reduction in expenditures; total may be less than sum of detail.

Occupation

White-collar workers more often reduced expenditures, and in more areas of consumption, than blue-collar and service workers. Blue-collar workers reported spending cuts less often than the other two groups, but more often suspended payment of union dues. Probably more of the blue-collar workers were union members in the first place.

Table 10. Reduction in Expenditures by Occupation, New York State

(A sample of beneficiaries who filed original claims between August 28, 1972 and August 24, 1973)

Area of reduced spending	Occupation		
	White-collar	Service	Blue-collar
All beneficiaries - Number	1,230	336	1,180
- Percent	100	100	100
Beneficiaries who reduced spending <u>a/</u>	95	91	88
Clothing	73	60	58
Recreation and entertainment	68	57	58
Food eaten out	64	51	49
Contributions and gifts	53	48	41
Transportation (including auto)	46	40	41
Food at home and groceries	48	44	41
Personal care	55	48	42
Installment or charge account	13	14	10
Union or organizational dues	8	*	14
Support of relatives not living at home	4	*	5
Utilities (including telephone)	12	9	8
Insurance (including life, medical, or hospital)	12	9	9
Rent or mortgage	7	*	5

* Percent not shown because sample cell is too small to be reliable.
a/ Unduplicated count of beneficiaries who reported one or more than one reduction in expenditures; total may be less than sum of detail.

IV. POSTPONEMENT IN PAYMENTS

This chapter describes the frequency with which claimants reported postponements in payments for services or goods received in the month before the survey interview, in relation to characteristics of claimant. Information is limited to postponements presumably arising from the claimants' loss of wage income. Postponed payments in specific areas were not included when claimants reported similar postponements in payments for the last month of employment.

Almost 30 percent of the claimants reported delayed payment of bills the month before the interview. The proportion was higher among the men than among the women. Payment for medical services was most frequently postponed, followed by utilities. A smaller and similar proportion of claimants reported delay in payments for rent or mortgage, for insurance, or for installment or charge account purchases.

Information in the table below and in the following tables is based on responses from claimants who received unemployment benefits for 21 consecutive weeks from the start of the benefit year.

<u>Type of goods or service</u>	<u>Percent of beneficiaries</u>		
	<u>Both sexes</u>	<u>Men</u>	<u>Women</u>
All beneficiaries - Number in sample	2,746	1,518	1,228
- Percent	100	100	100
Beneficiaries who postponed payments ^{a/}	28	30	26
Medical or dental care	15	15	16
Utilities (including telephone)	10	10	10
Rent or mortgage	8	8	7
Insurance (life, medical, hospital)	8	9	7
Installment or charge account	7	7	7
Food and groceries	4	4	4
Support of relatives not living at home	3	4	*

* Percent not shown because sample cell is too small to be reliable.

^{a/} Unduplicated count of beneficiaries who reported one or more than one area of postponed payments; total may be less than sum of detail.

Average weekly wage

Claimants who had earned an average wage of \$149-\$188 a week in their base year reported postponement in payments more often than other wage groups. Claimants who had earned under \$149 a week, on the average, delayed payment of bills least often; several reasons probably account for this. One is that low-wage earners utilized certain services, e.g., insurance or charge accounts, less than moderate and high-wage earners. Another is that low-wage earners were compensated in benefits for a higher proportion of their wage loss than high-wage earners. Also, low-wage earners postponed payment of bills for certain services even when employed. Unemployment, consequently, did not increase the areas of postponed payments for some of the low-paid workers. Survey data pertain to postponement in payments owing to unemployment of claimants.

Table 11. Postponement in Payments by Average Weekly Wage,
New York State

(A sample of beneficiaries who filed original claims between
August 28, 1972 and August 24, 1973)

Area of new postponements	Average weekly wage		
	Under \$149	\$149-188	\$189 or over
All beneficiaries - Number	1,730	450	566
- Percent	100	100	100
Beneficiaries who postponed payments ^{a/}	26	34	29
Medical or dental care	14	20	16
Utilities (incl. telephone)	9	11	11
Rent or mortgage	7	10	8
Installment or charge account	6	8	8
Insurance (life, medical or hospital)	6	11	11
Support of relatives not living at home	3	*	*
Food and groceries	4	*	*

* Percent not shown because sample cell is too small to be reliable.
^{a/} Unduplicated count of beneficiaries who reported one or more than one area of postponed payments; total may be less than sum of detail.

Weekly benefit amount

This table gives detail for the lowest-wage earners, since benefit rates under \$75 reflect prior earnings under \$149 a week. The proportion of claimants who reported new postponements in payments of bills decreased as the benefit rates decreased. Reasons for the less-frequent postponements among the low-wage earners have been given earlier under the average weekly wage discussion.

Table 12. Postponement in Payments by Weekly Benefit Rate,
New York State

(A sample of beneficiaries who filed original claims between
August 28, 1972 and August 24, 1973)

Area of new postponements	Weekly benefit rate (average weekly wage in base-year b/			
	\$20-44 (\$30-88)	\$45-54 (\$89-108)	\$55-74 (\$109-148)	\$75 (\$149 or over)
All beneficiaries - Number	626	378	728	1,014
- Percent	100	100	100	100
Beneficiaries who postponed payments <u>a/</u>	19	30	31	31
Medical or dental care	12	13	16	18
Utilities (incl. telephone)	7	10	10	11
Rent or mortgage	*	10	8	9
Installment or charge account	*	*	8	8
Insurance (life, medical or hospital)	*	*	8	11
Support of relatives not living at home	*	*	*	3
Food and groceries	*	*	5	4

* Percent not shown because sample cell is too small to be reliable.

a/ Unduplicated count of beneficiaries who reported one or more than one area of postponed payments; total may be less than sum of detail.

b/ Figures in parentheses are the equivalent average weekly wages in the base year on which the benefit rates were based.

Age

The proportion of claimants who reported delayed payments of bills varied substantially by age. Claimants 25 to 44 years held up payments more frequently than other age groups and in various fields. After age 44, postponed payments decreased with age of claimants. Persons 65 years or over delayed payments almost solely in connection with medical services received.

Table 13. Postponement in Payments by Age of Beneficiary,
New York State

(A sample of beneficiaries who filed original claims between
August 28, 1972 and August 24, 1973)

Area of new postponements	Age (years)				
	Under 25	25-44	45-54	55-64	65 or over
All beneficiaries - Number	498	970	475	464	339
- Percent	100	100	100	100	100
Beneficiaries who postponed payments <u>a/</u>	30	39	25	19	13
Medical or dental care	16	20	13	11	10
Utilities (incl. telephone)	10	14	10	*	*
Rent or mortgage	9	11	7	*	*
Installment or charge account	8	11	*	*	*
Insurance (life, medical or hospital)	8	13	7	*	*
Support of relatives not living at home	*	5	*	*	*
Food and groceries	7	5	*	*	*

* Percent not shown because sample cell is too small to be reliable.

a/ Unduplicated count of beneficiaries who reported one or more than one area of postponed payments; total may be less than sum of detail.

Ethnic group

Among the ethnic groups, blacks and Puerto Ricans postponed payments more often than white persons (non-Spanish), and for many types of goods and services. White persons reported delayed payments for medical or dental services more often than other claimants.

Table 14. Postponement in Payments by Ethnic Group, New York State

(A sample of beneficiaries who filed original claims between August 28, 1972 and August 24, 1973)

Area of new postponements	White (non-Spanish)	Black, Puerto Rican and other Spanish
All beneficiaries - Number	2,220	500
- Percent	100	100
Beneficiaries who postponed payments <u>a/</u>	26	38
Medical or dental care	16	12
Utilities (incl. telephone)	9	15
Rent or mortgage	6	14
Installment or charge account	6	8
Insurance (life, medical or hospital)	7	12
Support of relatives not living at home	2	9
Food and groceries	3	8

* Percent not shown because sample cell is too small to be reliable.

a/ Unduplicated count of beneficiaries who reported one or more than one area of postponed payments; total may be less than sum of detail.

Position in family

Persons who lived alone postponed paying bills more frequently than persons who lived with relatives. The proportion reporting delay in payments was lowest among wife beneficiaries.

Table 15. Postponement in Payments by Position of Beneficiary in Family, New York State

(A sample of beneficiaries who filed original claims between August 28, 1972 and August 24, 1973)

Area of new postponements	Lives alone	Husband beneficiary	Wife beneficiary	Child beneficiary	Other family member beneficiary
All beneficiaries - Number	458	937	699	347	305
- Percent	100	100	100	100	100
Beneficiaries who postponed payments ^{a/}	36	29	23	26	28
Medical or dental care	20	15	15	14	13
Utilities (incl. telephone)	12	11	8	*	11
Rent or mortgage	11	8	5	*	10
Installment or charge account	7	8	6	*	*
Insurance (life, medical or hospital)	8	10	4	*	11
Support of relatives not living at home	*	*	*	-	*
Food and groceries	8	4	*	*	*

* Percent not shown because sample cell is too small to be reliable.

^{a/} Unduplicated count of beneficiaries who reported one or more than one area of postponed payments; total may be less than sum of detail.

Number of dependents

The proportion of claimants who reported postponed payment of bills was higher among claimants with two or more dependents than among claimants with one dependent or no dependent. This was apparent with respect to various types of services received. Claimants with no dependent reported delayed payments more often than claimants with one dependent.

Table 16. Postponement in Payments by Number of Dependents,
New York State

(A sample of beneficiaries who filed original claims between
August 28, 1972 and August 24, 1973)

Area of new postponements	Number of dependents (Classification C) <u>b/</u>		
	0	1	2 or more
All beneficiaries - Number	1,556	566	624
- Percent	100	100	100
Beneficiaries who postponed payment <u>a/</u>	27	22	38
Medical or dental care	15	13	19
Utilities (incl. telephone)	9	6	16
Rent or mortgage	7	*	12
Installment or charge account	6	6	11
Insurance (life, medical or hospital)	6	7	14
Support of relatives not living at home	3	*	*
Food and groceries	4	*	*

* Percent not shown because sample cell is too small to be reliable.

a/ Unduplicated count of beneficiaries who reported one or more than one area of postponed payments; total may be less than sum of detail.

b/ For definition, see Chapter X, Definition of terms.

Family size

Single persons and families of five or more put off payment of bills more than families of other sizes. Two-person families, many of whom were elderly, least often delayed payments.

Table 17. Postponement in Payments by Size of Family, New York State

(A sample of beneficiaries who filed original claims between August 28, 1972 and August 24, 1973)

Area of new postponements	Number of persons in family				
	1	2	3	4	5 or more
All beneficiaries - Number	470	843	551	400	482
- Percent	100	100	100	100	100
Beneficiaries who postponed payments ^{a/}	35	19	31	28	34
Medical or dental care	19	11	16	16	17
Utilities (incl. telephone)	13	6	10	10	13
Rent or mortgage	11	4	8	*	11
Installment or charge account	7	5	8	*	10
Insurance (life, medical or hospital)	8	6	9	*	11
Support of relatives not living at home	*	*	*	*	*
Food and groceries	8	*	*	*	*

* Percent not shown because sample cell is too small to be reliable.

^{a/} Unduplicated count of beneficiaries who reported one or more than one area of postponed payments; total may be less than sum of detail.

Employment in family

Employment in the family resulted in a decrease in the proportion of claimants who delayed payment of bills. Families with no employed member more often delayed payments than families with one or more employed members. Families with one employed member were more likely to hold up payments than families with two or more employed members.

Table 18. Postponement in Payments by Number Employed in Family, New York State

(A sample of beneficiaries who filed original claims between August 28, 1972 and August 24, 1973)

Area of new postponements	Number employed in family		
	0	1	2 or more
All beneficiaries - Number	1,430	1,040	276
- Percent	100	100	100
Beneficiaries who postponed payments <u>a/</u>	30	27	22
Medical or dental care	16	15	13
Utilities (incl. telephone)	11	9	*
Rent or mortgage	9	6	*
Installment or charge account	7	7	*
Insurance (life, medical or hospital)	9	7	*
Support of relatives not living at home	3	3	*
Food and groceries	5	3	*

* Percent not shown because sample cell is too small to be reliable.

a/ Unduplicated count of beneficiaries who reported one or more than one area of postponed payments; total may be less than sum of detail.

Education

Educational level made a difference in the proportion of claimants who reported postponements in paying bills. The better-educated delayed payments most often; the least-educated least often. This pattern was reflected in connection with various services received.

Table 19. Postponement in Payments by Education, New York State

(A sample of beneficiaries who filed original claims between August 28, 1972 and August 24, 1973)

Area of new postponements	Years of schooling		
	8 or less	9-11	12 or more
All beneficiaries - Number	605	632	1500
- Percent	100	100	100
Beneficiaries who postponed payments <u>a/</u>	21	27	32
Medical or dental care	10	14	18
Utilities (incl. telephone)	8	10	10
Rent or mortgage	6	8	8
Installment or charge account	*	*	8
Insurance (life, medical or hospital)	*	*	10
Support of relatives not living at home	*	*	3
Food and groceries	*	*	4

* Percent not shown because sample cell is too small to be reliable.

a/ Unduplicated count of beneficiaries who reported one or more than one area of postponed payments; total may be less than sum of detail.

Occupation

White-collar workers reported postponed payments more frequently than blue-collar and service workers.

Table 20. Postponement in Payments by Occupation, New York State

(A sample of beneficiaries who filed original claims between August 28, 1972 and August 24, 1973)

Area of new postponements	Occupation		
	White-collar	Service	Blue-collar
All beneficiaries - Number	1,230	336	1,180
- Percent	100	100	100
Beneficiaries who postponed payments <u>a/</u>	30	28	27
Medical or dental care	17	16	13
Utilities (incl. telephone)	10	11	9
Rent or mortgage	7	*	8
Installment or charge account	8	*	6
Insurance (life, medical or hospital)	10	*	7
Support of relatives not living at home	2	*	4
Food and groceries	3	*	5

* Percent not shown because sample cell is too small to be reliable.

a/ Unduplicated count of beneficiaries who reported one or more than one area of postponed payments; total may be less than sum of detail.

V. NEW SOURCES OF INCOME

One-third of the claimants were able to obtain income from new sources besides savings or unemployment insurance. The proportion was higher among men than among women claimants. More often than not there was only one new source of revenue, and the single most important type was pensions. Personal loans and bank loans were next in frequency. The proportion of claimants who received welfare assistance was small, even after 21 consecutive weeks of unemployment. A small proportion of claimants reported that a family member went to work because of the claimant's unemployment.

Income sources utilized in relation to claimant characteristics are discussed in the following pages; these sources do not include savings and unemployment benefits. Information in the table below and in the following tables is based on responses from claimants who received unemployment benefits for 21 consecutive weeks from the start of the benefit year.

<u>Source of income</u>	<u>Percent of beneficiaries who reported new income source</u>		
	<u>Both sexes</u>	<u>Men</u>	<u>Women</u>
All beneficiaries - Number in sample	2,746	1,518	1,228
- Percent	100	100	100
Beneficiaries who received new income <u>a/</u>	32	36	26
Social Security or other pension or union benefits	11	13	9
Loans or gifts from relatives or friends	9	10	7
Bank loans	7	7	6
Welfare assistance (public or private)	4	5	4
Sale or pawning of personal property	4	5	3
New worker in family	3	4	*

* Percent not shown because sample cell is too small to be reliable.

a/ Unduplicated count of beneficiaries who reported one or more than one new source of income; total may be less than sum of detail.

Average weekly wage

The proportion of beneficiaries who received income from new sources increased as the size of their usual prior earnings increased. This pattern was apparent for most of the individual income sources listed. Welfare assistance was an exception; it was reported less frequently as the average weekly wage increased.

Table 21. New Sources of Income by Average Weekly Wage in Base Year, New York State

(A sample of beneficiaries who filed original claims between August 28, 1972 and August 24, 1973)

New source of income	Average weekly wage		
	Under \$149	\$149-188	\$189 or over
All beneficiaries - Number	1,730	450	566
- Percent	100	100	100
Beneficiaries with new income source <u>a/</u>	28	33	41
Social Security or other pension or union benefits	9	11	18
Loans or gifts from relatives or friends	7	12	10
Bank loans	6	*	9
Welfare assistance (public or private)	5	*	*
Sale or pawning of personal property	3	*	6
Roomer or boarder	*	-	*
New worker	2	*	*

* Percent not shown because sample cell is too small to be reliable.

a/ Unduplicated count of beneficiaries who reported one or more than one new source of income; total may be less than sum of detail.

Weekly benefit amount

Benefit rate data show a pattern similar to that described in connection with the average weekly wage. The proportion of claimants who received new income was lowest for the lowest benefit rate group and increased as benefit rates increased.

Table 22. New Sources of Income by Weekly Benefit Rate,
New York State

(A sample of beneficiaries who filed original claims between
August 28, 1972 and August 24, 1973)

New source of income	Weekly benefit rate			
	(Average weekly wage in base year) b/			
	\$22-44 (\$30-88)	\$45-54 (\$89-108)	\$55-74 (109-148)	\$75 (\$149 or over)
All beneficiaries - Number	626	378	728	1,014
- Percent	100	100	100	100
Beneficiaries with new income source a/	26	28	30	37
Social Security or other pension or union benefits	10	*	9	15
Loans or gifts from relatives or friends	5	9	9	11
Bank loans	6	*	6	8
Welfare assistance (public or private)	5	*	5	4
Sale or pawning of personal property	*	*	4	5
Roomer or boarder	*	*	*	*
New worker	*	*	*	5

* Percent not shown because sample cell is too small to be reliable.

a/ Unduplicated count of beneficiaries who reported one or more than one new source of income; total may be less than sum of detail.

b/ Figures in parentheses are the equivalent average weekly wages in the base year on which the benefit rates were based.

Age

Because of the accessibility of pensions, more of the claimants 65 years or over than of claimants under 65 obtained new income. Almost half of the claimants 65 or over were new pensioners. Pensions were also the leading source of new income for persons aged 55 to 64 years. For persons under 55 years borrowing from friends or relatives and bank loans were the most important sources. Persons 25 to 44 years were more likely than other age groups to receive welfare assistance; they had the largest families. This age group also had a higher proportion of new workers in the family than other age groups.

Table 23. New Sources of Income by Age of Beneficiary, New York State

(A sample of beneficiaries who filed original claims between August 28, 1972 and August 24, 1973)

New source of income	Age (years)				
	Under 25	25-44	45-54	55-64	65 or over
All beneficiaries - Number	498	970	475	464	339
- Percent	100	100	100	100	100
Beneficiaries with new income source <u>a/</u>	27	30	24	31	53
Social Security or other pension or union benefits	*	*	*	19	47
Loans or gifts from relatives or friends	10	13	7	*	*
Bank loans	7	9	8	*	*
Welfare assistance (public or private)	*	7	*	*	*
Sale or pawning of personal property	6	5	*	*	*
Roomer or boarder	*	*	*	-	*
New worker	*	5	*	*	*

* Percent not shown because sample cell is too small to be reliable.

a/ Unduplicated count of beneficiaries who reported one or more than one new source of income; total may be less than sum of detail.

Ethnic group

Pensions were a more important source of income for white (non-Spanish) claimants than for others. Loans from friends or relatives were the most frequent source of new income for blacks and Puerto Ricans. These ethnic groups also turned to welfare assistance more frequently than white claimants.

Table 24. New Sources of Income by Ethnic Group, New York State

(A sample of beneficiaries who filed original claims between August 28, 1972 and August 24, 1973)

New source of income	White (non-Spanish)	Black, Puerto Rican and other Spanish
All beneficiaries - Number	2,220	500
- Percent	100	100
Beneficiaries with new income source ^{a/}	31	35
Social Security or other pension or union benefits	12	*
Loans or gifts from relatives or friends	7	15
Bank loans	7	*
Welfare assistance (public or private)	4	8
Sale or pawning of personal property	4	*
Roomer or boarder	*	*
New worker	3	*

* Percent not shown because sample cell is too small to be reliable.

^{a/} Unduplicated count of beneficiaries who reported one or more than one new source of income; total may be less than sum of detail.

Position in family

Husbands, claimants who lived with family members other than spouse or parent, and persons who lived alone more frequently obtained new income than wife or child beneficiaries. Husband beneficiaries as a group used many sources for income, including welfare. Pensions and personal loans were the chief sources for persons who lived alone. Wife beneficiaries utilized banks for loans more often than other sources. Other family member beneficiaries obtained personal loans more often than other types of income.

Table 25. New Sources of Income by Position of Beneficiary in Family,
New York State

(A sample of beneficiaries who filed original claims between
August 28, 1972 and August 24, 1973)

New source of income	Lives alone	Husband bene- ficiary	Wife bene- ficiary	Child bene- ficiary	Other family member bene- ficiary
All beneficiaries - Number	458	937	699	347	305
- Percent	100	100	100	100	100
Beneficiaries with new income source <u>a/</u>	34	41	19	22	36
Social Security or other pension or union benefits	12	18	6	*	*
Loans or gifts from relatives or friends	12	10	*	*	13
Bank loans	*	7	8	*	*
Welfare assistance (public or private)	*	7	*	*	*
Sale or pawning of personal property	*	5	*	*	*
Roomer or boarder	*	*	*	*	-
New worker	*	6	*	*	*

* Percent not shown because sample cell is too small to be reliable.

a/ Unduplicated count of beneficiaries who reported one or more than one new source of income; total may be less than sum of detail.

Number of dependents

As the number of dependents per claimant increased, the proportion of claimants who reported new sources of income went up. Among claimants with one dependent, a substantial proportion - one-fourth - obtained pensions, probably because many in this group were old. Claimants with two or more dependents more often obtained personal loans and bank loans than other claimants. Among those with two or more dependents, a significant proportion - 10 percent - went on welfare.

Table 26. New Sources of Income by Number of Dependents,
New York State

(A sample of beneficiaries who filed original claims between
August 28, 1972 and August 24, 1973)

New source of income	Number of dependents (Classification C) b/		
	0	1	2 or more
All beneficiaries - Number	1,556	566	624
- Percent	100	100	100
Beneficiaries with new income source a/	25	38	41
Social Security or other pension or union benefits	8	26	7
Loans or gifts from relatives or friends	7	6	16
Bank loans	6	*	10
Welfare assistance (public or private)	3	*	10
Sale or pawning of personal property	3	*	6
Roomer or boarder	*	*	*
New worker	*	*	9

* Percent not shown because sample cell is too small to be reliable.

a/ Unduplicated count of beneficiaries who reported one or more than one new source of income; total may be less than sum of detail.

b/ For definition, see Chapter X, Definition of terms.

Family size

Persons who lived alone and claimants with large families (five or more persons) reported income from new sources more frequently than two, three, or four-person families. Persons living alone relied mainly on pensions and personal loans. Large families used many sources; a significant proportion turned to welfare assistance. Two-person families reported receipt of pensions more often than families of other sizes. This was an important income source also for one and three-person families.

Table 27. New Sources of Income by Size of Family, New York State

(A sample of beneficiaries who filed original claims between August 28, 1972 and August 24, 1973)

New source of income	Number of persons in family				
	1	2	3	4	5 or more
All beneficiaries - Number	470	843	551	400	482
- Percent	100	100	100	100	100
Beneficiaries with new income source <u>a/</u>	35	31	29	28	34
Social Security or other pension or union benefits	11	19	10	*	*
Loans or gifts from relatives or friends	13	5	7	10	12
Bank loans	*	5	7	9	9
Welfare assistance (public or private)	*	*	*	*	9
Sale or pawning of personal property	*	*	*	*	*
Roomer or boarder	*	*	*	*	*
New worker	*	*	*	*	6

* Percent not shown because sample cell is too small to be reliable.

a/ Unduplicated count of beneficiaries who reported one or more than one new source of income; total may be less than sum of detail.

Employment in family

Families with no employed member obtained new income more often than families with an employed member. Pensions and personal loans were the leading new sources of revenue for families without employment. These families received welfare assistance more often than families with a working member.

Table 28. New Sources of Income by Number Employed in Family,
New York State

(A sample of beneficiaries who filed original claims between
August 28, 1972 and August 24, 1973)

New source of income	Number employed in family		
	0	1	2 or more
All beneficiaries - Number	1,430	1,040	276
- Percent	100	100	100
Beneficiaries with new income source <u>a/</u>	39	24	20
Social Security or other pension or union benefits	15	7	*
Loans or gifts from relatives or friends	11	6	*
Bank loans	7	7	*
Welfare assistance (public or private)	7	*	*
Sale or pawning of personal property	4	3	*
Roomer or boarder	*	*	*
New worker	4	*	*

* Percent not shown because sample cell is too small to be reliable.

a/ Unduplicated count of beneficiaries who reported one or more than one new source of income; total may be less than sum of detail.

Education

Claimants with little schooling more frequently filed for pensions than claimants who had gone beyond elementary school; older workers tend to be less-educated. High school graduates and claimants with some college training were more likely than other claimants to obtain personal or bank loans.

Table 29. New Sources of Income by Education, New York State

(A sample of beneficiaries who filed original claims between August 28, 1972 and August 24, 1973)

New source of income	Years of schooling		
	8 or less	9-11	12 or more
All beneficiaries - Number	605	632	1,500
- Percent	100	100	100
Beneficiaries with new income source <u>a/</u>	35	30	30
Social Security or other pension or union benefits	19	12	7
Loans or gifts from relatives or friends	6	7	10
Bank loans	5	6	7
Welfare assistance (public or private)	5	5	4
Sale or pawning of personal property	*	*	5
Roomer or boarder	*	*	*
New worker	*	*	3

* Percent not shown because sample cell is too small to be reliable.
a/ Unduplicated count of beneficiaries who reported one or more than one new source of income; total may be less than sum of detail.

Occupation

Among the three main occupational groups, pensions or union benefits were the ranking source of new income. Personal loans and bank loans followed next in frequency as a source of income.

Table 30. New Sources of Income by Occupation, New York State

(A sample of beneficiaries who filed original claims between August 28, 1972 and August 24, 1973)

New source of income	Occupation		
	White-collar	Service	Blue-collar
All beneficiaries - Number	1,230	336	1,180
- Percent	100	100	100
Beneficiaries with new income source <u>a/</u>	32	29	32
Social Security or other pension or union benefits	11	10	12
Loans or gifts from relatives or friends	9	*	8
Bank loans	7	*	7
Welfare assistance (public or private)	3	*	5
Sale or pawning of personal property	4	*	4
Roomer or boarder	*	*	*
New worker	2	*	4

* Percent not shown because sample cell is too small to be reliable.
a/ Unduplicated count of beneficiaries who reported one or more than one new source of income; total may be less than sum of detail.

VI. SAVINGS AND INSURANCE

Savings

Four-fifths of the claimants reported that they saved regularly when they worked. During their unemployment most of them reduced the amount they put aside for saving or just stopped saving.

Two-fifths of the claimants who were unemployed for 21 weeks had withdrawn savings, cashed bonds, or used other savings of \$50 or more in the last month. There was some variation, based on different claimant characteristics, in the proportion who withdrew savings, and for some groups this was related to the tendency to save in the first place. Persons of retirement age were an exception; they had a better alternative that provided income on a regular basis, and that was pensions.

<u>Adjustments in savings</u>	<u>Percent of beneficiaries 1/</u>
Saved regularly	83
Reduced amount regularly put aside for saving	78
Withdrew savings from bank or cashed bonds of \$50 or more	39
Reduced regular savings and also withdrew savings	36

Persons who had earned more when working and had higher benefit rates were more likely to use savings than were the lower-wage earners. Husband beneficiaries more often withdrew savings than claimants in other family status. Claimants with dependents more often reported use of savings than claimants without dependents. Families with no employed member resorted to use of savings more often than families with employment. (See Tables 31 and 32)

Persons under 25 or over 65 years withdrew savings or cashed bonds less often than persons in the middle years. Blacks were the ethnic group most likely to use savings, and whites did so more often than Puerto Ricans. White-collar workers and persons who were better-educated more often withdrew savings than blue-collar or service workers and the lesser-educated.

1/ Refers to beneficiaries who received unemployment benefits for 21 consecutive weeks from start of benefit year.

Table 31. Percent of Beneficiaries Who Reported Regular Savings and Withdrawals in Savings in Relation to Personal Characteristics of Beneficiaries

(A sample of beneficiaries who filed original claims between August 28, 1972 and August 24, 1973)

Characteristics of beneficiaries	All beneficiaries a/	Percent of beneficiaries who--	
		Saved regularly	Withdrew savings
All beneficiaries	2,746	83	39
Men	1,518	83	42
Women	1,228	83	36
AGE			
Under 25 years	498	85	36
25-44 years	970	78	41
45-54 years	475	84	41
55-64 years	464	86	42
65 years or over	339	89	34
ETHNIC GROUP			
White (non-Spanish)	2,220	86	40
Black (non-Spanish)	318	75	43
Puerto Rican and other Spanish	182	58	33
YEARS OF SCHOOLING			
8 or less	605	76	31
9-11	632	80	37
12 or more	1,500	87	44
OCCUPATION			
White-collar	1,230	87	44
Service	336	81	35
Blue-collar	1,180	79	36
BASE-YEAR EARNINGS AND BENEFIT RATE:			
Average weekly wage	Benefit rate		
\$30-88	\$20-44	626	76
89-108	45-54	378	76
109-148	55-74	726	85
149 or over	75	1,016	88
149-188	75	450	85
189-259	75	351	90
260 or over	75	215	93

a/ Consists of beneficiaries who received 21 consecutive weeks of unemployment insurance benefits from start of benefit year; includes other ethnic groups and "unknown" not shown separately.

Table 32. Percent of Beneficiaries Who Reported Regular Savings and Withdrawals in Savings in Relation to Family Characteristics of Beneficiaries

(A sample of beneficiaries who filed original claims between August 28, 1972 and August 24, 1973)

Characteristics of beneficiaries	All beneficiaries a/	Percent of beneficiaries who--	
		Saved regularly	Withdrew savings
All beneficiaries	2,746	83	39
POSITION IN FAMILY			
Lives alone	458	82	40
Husband beneficiary	937	85	46
Wife beneficiary	699	85	34
Child beneficiary	347	85	34
Other family member beneficiary	305	73	35
NUMBER IN FAMILY			
1	470	82	40
2	843	88	39
3	551	85	40
4	400	80	44
5 or more	482	76	35
NUMBER OF EMPLOYED FAMILY MEMBERS			
0	1,430	80	42
1	1,040	85	38
2 or more	276	87	33
NUMBER OF DEPENDENTS			
0	1,556	84	35
1	566	87	42
2 or more	624	76	48

a/ Consists of beneficiaries who received 21 consecutive weeks of unemployment insurance benefits from start of benefit year.

Cancellation of insurance and other services

Close to one-fifth of the claimants who were unemployed for 21 weeks reported that an insurance policy had been cancelled or given up after they stopped working. Life and health insurance were the main types of insurance that were dropped. Some claimants cancelled insurance to reduce spending; 10 percent of the claimants reported reduced spending for insurance. Other claimants reported that insurance companies had cancelled policies because of delay in payments. For a number of claimants, cancellation of insurance did not reduce budget costs because the employer had paid policy premiums, e. g., for health insurance. Some of these claimants bought their own insurance when they became unemployed.

<u>Adjustments in insurance</u>	<u>Percent of beneficiaries</u> ^{1/}
Lost or cancelled insurance	18
Life insurance	6
Medical insurance	5
Employer-paid insurance (type not specified)	5
Other insurance (auto, fire, union-paid, not reported)	2
Reduced spending	10
Increased spending	6
Postponed payments	8

Men reported loss of insurance more often than women. Claimants who lived with family members other than a spouse or parent and those who lived alone experienced this loss more often than other claimants. Claimants with two dependents dropped insurance more often than claimants with one or no dependent. Insurance was more often cancelled among families without employment than among families with employment. Persons under 45 years were more likely to cancel insurance than persons 45 years or older, and the frequency decreased with advancing age. Black persons dropped insurance more often than other ethnic groups. Claimants who were better-educated tended to cancel insurance more than the lesser-educated, and white-collar workers more than other occupational groups. Loss or cancellation of insurance was more frequent among claimants with benefit rate of \$55 or more, whose usual earnings were \$109 or more a week; such claimants were more likely to have had insurance than lower-paid workers.

A small proportion of claimants, 2 percent, reported loss or cancellation of installment purchases or charge accounts - some by the vendor, some by the claimant. The same small percent of claimants reported cancellation of utility services at some time during the claimant's unemployment.

^{1/} Refers to beneficiaries who received unemployment benefits for 21 consecutive weeks from start of benefit year.

Table 33. Percent of Beneficiaries Who Reported Loss or Cancellation of Insurance, New York State

(A sample of 2,746 beneficiaries who filed original claims between August 28, 1972 and August 24, 1973)

	<u>Percent</u>		<u>Percent</u>
All beneficiaries <u>a/</u>	18	All beneficiaries <u>a/</u>	18
SEX		AGE (years)	
Men	19	Under 25	20
Women	16	25-44	22
		45-54	18
POSITION IN FAMILY		55-64	13
Lives alone	23	65 or over	10
Husband beneficiary	19		
Wife beneficiary	11	ETHNIC GROUP	
Child beneficiary	20	White (non-Spanish)	17
Other family member beneficiary	22	Black (non-Spanish)	24
		Puerto Rican and other Spanish	17
YEARS OF SCHOOLING			
8 or less	12	NUMBER IN FAMILY	
9-11	18	1	22
12 or more	24	2	15
OCCUPATION		3	19
White-collar	21	4	16
Service	15	5 or more	20
Blue-collar	16		
BASE-YEAR EARNINGS AND BENEFIT RATE:		NUMBER OF EMPLOYED FAMILY MEMBERS	
Average weekly wage	Benefit rate	0	20
\$30-88	\$20-44	1	15
89-108	45-54	2 or more	16
109-148	55-74		
149 or over	75	NUMBER OF DEPENDENTS	
149-188	75	0	17
189-259	75	1	17
260 or over	75	2 or more	23

a/ Consists of beneficiaries who received 21 consecutive weeks of unemployment insurance benefits from start of benefit year.

PART B. DEPENDENTS OF UNEMPLOYMENT INSURANCE CLAIMANTS

VII. SUMMARY

For many years, legislative bills providing dependents' allowances to unemployment insurance beneficiaries have been introduced in the New York State Legislature. This type of measure has not yet been passed but there appears to be growing legislative support for dependents' allowances. In preparation for possible passage of such legislation, factual evidence has been gathered to determine the impact that a provision for dependents' allowances would have on the unemployment insurance system in terms of claimants involved and cost of increased benefits.

During the period from September 1972 to September 1973, some 15,000 persons, representing an annual total of approximately 650,000 unemployment insurance beneficiaries, were questioned about their dependents at the time they signed for their first payorder at unemployment insurance offices throughout the State. Each week during this 12-month period, different claimants were asked about the number of dependents in their family, their relation to the claimant and the labor market status of these dependents.

One-third to almost half of claimants have dependents

A provision for dependents' allowances would have a strong impact on the unemployment insurance system in terms of claimants involved. From one-third to almost half of the persons surveyed claimed major or complete support of one or more relatives. The proportion with dependents varied depending on the definition of dependent, that is, whether it was limited to nonworking spouse and child under 18 years, or whether it included all relatives whom the claimants supported in full or to a major extent.

The average number of dependents was small - 2.3 for each claimant with dependents, under each of the definitions of dependent. For the entire claimant population - and that is how benefit costs are affected - the average number of dependents was 0.8 to 1.0.

If children receiving minor support were included as dependents, the proportion of claimants supporting nonworking wives and young children would rise to 45 percent of the total claimant population.

Estimated cost of dependents' allowances would be between 6 and 11 percent of annual benefit payments

Costs of dependents' allowances under New York State's unemployment insurance system would range from 6 to 11 percent of annual benefit payments, depending on which legislative bill, if any, were to be enacted in the State. In a year like 1974, when annual benefit payments under the regular unemployment insurance system, excluding Federal unemployment compensation, totaled \$775 million, dependents' allowances would range from \$47 million to \$83 million a year. Extension of benefit payments to 39 weeks would increase payments by approximately 20 percent, but only half of this cost would be charged to the State; this would raise the cost of dependents' allowances to a total of \$52 million to \$92 million annually. A rise in unemployment levels as occurred in 1975 would substantially increase benefit payments and dependents' allowance costs.

Children are main dependents

Children under 18 and nonworking wives made up the largest groups of dependents, even when all relatives for whom the claimant provided major support were counted as dependents. Children accounted for 55 percent of the dependents and nonworking wives for 20 percent. Working wives accounted for 10 percent of the dependents. Other relatives claimed as dependents (i. e., receiving major or full support from the claimant) included husbands (some working, some not), older children who were full-time students or were unemployed, parents, brothers and sisters, cousins, grandparents and grandchildren, parents-in-law, aunts and uncles.

Sex and position in family influence dependency rates

Sex and marital status or position in family are the factors most strongly affecting dependency rates. Men, particularly married men, claimed dependents far more frequently than women. Husbands generally earn more than wives and are the traditional family providers. This traditional view no doubt colored the response of many women who were substantial wage earners and reduced the number among them who might have claimed major support of a family member. This was apparent in reviewing the responses in individual questionnaires. The following two cases illustrate the different reporting of two claimants in the survey, one a married man, the other a married woman. The man earned \$4,600 in his base year. His family consisted of a working wife, a non-working mother-in-law and four children, ages 13-19. He claimed major support for all of them when questioned in the survey. The woman claimant had a working husband and three children, ages 1-9. She had earned \$5,800 in her base year but she did not claim support of any family member.

Half of the men claimants, compared with 15 percent of the women, reported major support of a child under 18 or a nonworking spouse or both. Under legislation providing dependents' allowances, it is probable that the proportion of women claimants - and perhaps of the men also - reporting substantial support of family members would be higher than in the survey. In a small-scale pilot study that preceded the regular survey, dependent was defined to include the claimant's nonworking spouse and children under 18 regardless of the claimant's statement of support. This resulted in a dependency rate for these relatives of almost 60 percent among men claimants and 35 percent among women claimants.

More of the women than of the men claimed minor support of relatives in the current survey - almost 40 percent of the women claimants and 15 percent of the men claimants. One-third of the relatives receiving minor support were children under 18 years. These figures exclude claimants who provided major support to some relatives and minor support to others.

When relatives receiving major support, in addition to young children and nonworking spouse, were included as dependents, about 60 percent of the men claimants in the current survey and 20 percent of the women claimants had dependents. Among husband beneficiaries, 90 percent supported relatives and among wife beneficiaries, 19 percent. Second in frequency of dependents' support were family members other than child beneficiary or spouse. These claimants included the widowed and divorced with children and persons living with grandchildren, grandparents, brothers, sisters, but not with spouse. Among these claimants (i. e., other family members) more of the women than the men supported relatives - 56 percent among the women and 48 percent among the men.

Among child beneficiaries (i. e., adult children living with parents), a relatively small proportion supported relatives - 13 percent among the women and 7 percent among the men. Claimants defined as child beneficiaries did not have a spouse or child.

By marital status, the frequency with which claimants stated that they supported relatives ranged from a high of 90 percent among married men to half that rate (45 percent) among divorced or separated women, and less for other categories. The proportion with dependents decreased to roughly one-third among divorced or separated men, one-fourth among widowers, one-fifth among married or widowed women, down to 12 percent among single women and 7 percent among single men.

Other characteristics affect dependency rates

Other claimant characteristics that appeared to have a bearing on dependency rates were as follows:

- Dependency was related to family size among the men claimants; the number of dependents increased as families grew larger.
- Men and women claimants between 35 and 45 years of age had the most dependents; this age group had the largest families.
- Blacks and Puerto Ricans had dependents more often than white persons and had more of them.
- Claimants who had no other worker in the family more often had dependents than claimants with an employed family member. Those with no employment in the family presumably relied more on their unemployment benefits than those with a working family member.
- Among the men claimants, blue-collar workers more often had a dependent wife and young children and had more of them than white-collar and service workers. Among the women claimants, blue-collar and service workers had a similar proportion of such dependents, and this was higher than among white-collar workers.
- Claimants who were not high school graduates more often had dependents than those who had completed high school.
- Dependency rates bore a relation to prior earnings and benefit rate: the proportion of claimants with dependents increased with each rise in base-year earnings.
- Men and women claimants at the top benefit rate more frequently had dependents than claimants with benefit rates below the maximum. This meant that more of the claimants with dependents than of the claimants without dependents received benefits that were less than half of their former average weekly earnings.

Schedule A: Summary of 1975 Bills on Dependency, New York State Legislature

Bill number and sponsor, allowance per dependent, maximum number of dependents, type of relationship	Dependency conditions referred to in bill			
	Not gainfully employed	Incapable of employment	Residing with claimant	Mainly or substantially supported by claimant
1. <u>Senate Bill No. 5 (Marchi)</u> \$4 per dependent, maximum of 6 dependents, up to claimant's average weekly wage * Spouse Child, 18 and under Other relative, 18 or under Relative over 18 (marriage, blood, adoption)	No No No Yes	No No No Yes	No No No No	Yes Yes Yes Yes
2. <u>Senate Bill No. 573 (Santucci)</u> \$7 per dependent, maximum of 4 dependents Spouse Unmarried child under 18 Unmarried child 18 or over	Yes No No	No No Yes	No No No	No Yes Yes
3. <u>Senate Bill No. 665 (Pisani) 1/</u> 10% per dependent, maximum of 3 dependents, up to two-thirds of claimant's average weekly wage* Spouse Unmarried child under 18 Unmarried child 18 or over	Yes No No	No No Yes	No No No	No Yes Yes
4. <u>Senate Bill No. 2807 (Lewis)</u> \$10 per dependent, maximum of 3 dependents, up to two-thirds of claimant's average weekly wage * Spouse Child under 18	No No	No No	No Yes	Yes Yes
5. <u>Assembly Bill No. 2845 (Gazzara)</u> \$7 per dependent, maximum of 5 dependents, up to claimant's average weekly wage * Spouse Child 18 and under Child under 23, full-time student Relative over 18 (marriage, blood, adoption)	No No No Yes	No No No Yes	No No No No	Yes Yes Yes Yes
6. <u>Senate Bill No. 368 (Moore) 2/</u> \$10 per dependent, no maximum	Provides \$10 to married claimants and for each child or other dependent. "Dependent" not defined; no specifications mentioned.			
7.-8. <u>Assembly Bill No. 6459-A and B (Blumenthal) 3/</u> 10% per dependent, maximum of 3 dependents, up to two-thirds of claimant's average weekly wage * Spouse Unmarried child under 18 (wholly, partially or materially supported by claimant) Unmarried child 18 or over	Yes Yes No	No No Yes	No No No	Yes Yes Yes

*Benefit rate plus allowance limited to specified ceiling

1/ Similar bills: Assembly Bill No. 1629 (Blumenthal), Senate Bill No. 3700 (Anderson), Assembly Bill No. 7655 (Reilly)

2/ Similar bill: Assembly Bill No. 396 (Gazzara)

3/ One bill retains the \$95 maximum basic benefit rate. The other raises the basic maximum benefit rate to \$125; a similar bill is Senate Bill No. 6422 (Meyerson), except that dependent must be wholly or mainly supported by claimant.

VIII. LEGISLATIVE ACTION ON DEPENDENTS' ALLOWANCES AND ESTIMATED COST OF DEPENDENTS' ALLOWANCES

Arguments for and against dependents' allowances

Legislative bills providing dependents' allowances to unemployment insurance beneficiaries have been introduced in the New York State Legislature for many years. None has been passed to date. The New York State Advisory Council on Employment and Unemployment Insurance, a body appointed by the Governor to advise on policy matters and recommend changes, has discussed the question of dependents' allowances since 1941. Opinion in the Council has been mixed: labor and public members of the Council have favored such a provision, employer members have opposed it.

The Council has summed up the two positions in its annual reports, as shown in the following excerpts from its 1965 annual report:

"Argument for dependents' allowances. The Council members favoring this proposal believe that the inevitable increases in the maximum benefit rate, necessary as they have been to keep pace with rising wages, have helped only those who are at the top benefit rate, at present about one-third of the entire beneficiary group.

"The needs of claimants in all benefit classes who have families to support have been left untouched. This failure to accept the undeniable fact that workers with families carry a greater burden and face a greater threat to their economic security remains the basic weakness of our unemployment insurance system. It is a strange anomaly that this social insurance law should be so deficient when the income tax, a fiscal measure, is responsive to this obvious need. Until this defect is remedied, the protection we afford must necessarily fall short of our professed purpose -- to mitigate the damage done by unemployment and to guard against privation.

"Our concern must be both with the unemployed worker and those dependent upon him. Insecurity is a matter not alone of the individual, but more so of the family. In fashioning the benefit structure, we must be guided by reality, by the nature and extent of the hardship which results when earnings stop. The benefits must be related to need. The most direct means of meeting this test is to supplement regular benefits by additional payments in accordance with the number of dependents.

"Our present benefit structure is founded upon an individualistic concept. With benefit amounts geared to prior earnings, more is paid to those who have earned more. Individual differences in earning capacities necessarily

and understandably mark our wage system. The error lies in carrying over these individual differences into our unemployment insurance system. Unemployment insurance is a social measure whose very purpose is to mitigate the deficiencies of the wage system. Unemployment insurance monies are not derived from individual effort as are wages. They are social funds derived from the community. They must be distributed so as best to meet social needs.

"The introduction of dependents' allowances will not transform our unemployment insurance system into a relief measure. Benefits will continue to be paid as a matter of right and without a means test. The number of dependents will be considered merely as one other factor in the determination of the amount of the benefit due, a factor added in recognition that an unemployed worker with a family presents a much greater social problem and responsibility than one who has only himself to care for.

"Arguments against dependents' allowances. The Council members opposing this proposal believe that dependents' allowances would unreasonably increase the amount of the weekly unemployment benefit. It is their view that unemployment insurance is a wage replacement measure and should be based solely on wages, not on family status. All beneficiaries at the same earnings level should be paid equal weekly benefits regardless of dependents. Otherwise, the principle of compensation for wage loss is violated.

"The same amounts of unemployment compensation taxes have been paid by employers on comparable wages of beneficiaries with dependents and beneficiaries without dependents, so the same benefits should also be paid to them.

"If dependents' allowances are paid, some beneficiaries with dependents can receive as much and sometimes more per week by not working than they average when working. This encourages malingering. Unemployment insurance benefits are received free of Federal and State income taxes. In addition, the unemployed worker is often free of the expense of union dues, lunch money, transportation, and the like. The narrowing of the gap between benefits and potential earnings destroys the incentive to look for or accept suitable employment. Unemployment insurance benefits should equal about one-half regular earnings, subject to fixed minimums and maximums.

"Dependents' allowances increase both the benefit and administrative cost of unemployment insurance. Since dependents' allowances increase chances of fraud, extra investigators must be hired, additional forms and records must be kept, making the administration of the law more difficult."

Current legislative proposals

More than 10 bills providing dependents' allowances were introduced in the New York State Legislature in the first 6 months of 1975. Several were identical or differed in minor details. Most of the bills set a ceiling on combined benefits and allowances at two-thirds of the claimant's average weekly wage or at the claimant's average weekly wage in order to offset the "disincentive" to work effect promoted by generous benefit amounts. One bill raises the maximum basic benefit rate from \$95 to \$125. The bills are summarized in Schedule A.

The definition of dependent and the amount allowed varies under these bills. Dependents are defined as:

- Spouse and children under 18 who reside with and are wholly or mainly supported by the claimant.
- Spouse and relatives 18 years or under who receive substantial support from the claimant and are closely related to him by blood, marriage, or adoption; relatives over 18 years, other than spouse, who are substantially supported by the claimant and who cannot work because of physical or mental incapacity or are not gainfully employed.
- Spouse not gainfully employed and unmarried children under 18 who are wholly or mainly supported by claimant; also unmarried children 18 years or over who cannot work because of physical or mental handicap and who are wholly or mainly supported by claimant. One bill includes unmarried children under 18 who are not gainfully employed and who are wholly or partially supported by claimant.

Allowances per dependent range from \$4 to \$13 a week. All bills but one provide for a maximum number of dependents for whom allowances would be paid -- from three to six dependents -- and preclude payments for dependents when they are receiving unemployment insurance benefits.

Estimated cost of dependents' allowances (Table 34)

Costs of dependents' allowances under New York State's unemployment insurance system would range from 6 to 11 percent of annual benefit payments, depending on which legislative bill, if any, were to be enacted in the State. In a year like 1974, when annual benefit payments under the regular unemployment insurance system, excluding Federal unemployment compensation, totaled \$775 million, dependents' allowances would range from \$47 million to

Table 34. Estimated Percent Increase in Benefit Costs Owing to Dependents' Allowances Under Seven Legislative Bills Introduced in New York State Legislature in First 6 Months of 1975 and Owing to Increase in Maximum Benefit Rate and Benefit Duration

<u>Type of increase</u>	<u>Increase as percent of basic annual benefit payments^{c/}</u>
Increase in annual benefit costs owing to dependents' allowances: ^{a/}	
A. Marchi bill: \$4 a dependent up to 6 dependents, all relatives	6.0
B. Santucci bill: \$7 a dependent up to 4 dependents, nonworking spouse and child	7.8
C. Pisani bill: 10% of benefit rate per dependent up to 3 dependents, nonworking spouse and child	8.1
D. Gazzara bill: \$7 a dependent up to 5 dependents, all relatives	10.3
E. Blumenthal bill-A: New maximum benefit rate of \$125 plus 10% of benefit rate per dependent up to 3 dependents, nonworking spouse and nonworking child For major and minor support ^{b/}	10.5
F. Blumenthal bill-B: Similar to above but top basic benefit rate remains \$95	10.0
G. Lewis bill: \$10 a dependent up to 3 dependents, spouse and child	10.7
Increase in benefit payments owing to increase in maximum benefit rate from \$95 to \$125	8.2
Increase in benefit payments owing to extension of maximum weeks of benefits from 26 to 39 weeks	20.0 ^{d/}

^{a/} For a summary of coverage under legislative bills, see Schedule A. Benefit rate plus dependents' allowances may not exceed claimant's average weekly wage for Bills A and D and 2/3rds of claimant's average weekly wage for Bills C, E, F, G.

^{b/} Dependents' allowances are provided for children wholly or partially supported by claimant and for spouse receiving main support from claimant.

^{c/} Benefit payments under State unemployment insurance fund for 26-week maximum, excluding Federal unemployment compensation, totaled \$775 million in 1974.

^{d/} Annual estimate is based on 10 months payments of extended benefits in 1974; half of this cost is charged to the State.

\$83 million a year. Extension of benefit payments to 39 weeks would increase payments by approximately 20 percent, but only half of this cost would be charged to the State; this would raise the cost of dependents' allowances to a total of \$52 million to \$92 million annually. Benefit payments increased considerably in 1975, but that year is not typical because of the unusually high unemployment level.

Provisions in other states

Eleven states grant dependents' allowances under their unemployment insurance systems. They are: Alaska, Connecticut, District of Columbia, Illinois, Indiana, Maryland, Massachusetts, Michigan, Ohio, Pennsylvania, Rhode Island. Definitions vary among the states, but in general a dependent must be wholly or mainly supported by the claimant, or living with him, or receiving regular support from him.

All 11 states include children under a specified age, usually 18, as dependents and two states recognize only children, including stepchildren and adopted children. Most of these states also pay allowances for older children who cannot work because of physical or mental incapacity.

Most states include wives and husbands as dependents, under such varying conditions as living in the same household as the claimant, or wholly or chiefly supported by him, or unable to work because of disability. Two states pay allowances for parents and siblings whom the claimant supports and who cannot work because of age or disability.

IX. TYPE AND NUMBER OF DEPENDENTS

Introduction

Each week from September 11, 1972 to September 7, 1973, a sample of claimants signing for their first payorder in the current benefit year were questioned as to the number of dependents in their family, their relation to the claimant, and the labor market status of these dependents. Information was obtained by direct interview between claimants and staff of unemployment insurance offices throughout the State.

Definitions of "dependent" in study

To determine the impact that dependents' allowances would have on the State's unemployment insurance system in terms of claimants and number of dependents involved, this study applied three different classifications, as shown below, to each claimant interviewed.^{1/} Each shift in classification from A to B to C covered additional types of relatives as dependents. Thus, the number of relatives counted as dependents for any single claimant might differ among the three classifications. Only relatives who were wholly or mainly supported by the claimant were counted as dependents, except that relatives receiving unemployment insurance benefits were excluded.

Classification A. Dependents are:

- Nonworking spouse
- Child under 18 years

Classification B. Dependents are:

- Nonworking or working spouse
- Child under 18 years
- Child 18 years or over attending full-time school

Classification C. Dependents are:

- Nonworking or working spouse
- Child under 18 years
- Child 18 years or over attending full-time school
- Other relatives not in the labor force and mainly supported by the claimant (for example, older child not in school, brother, sister, grandparent, grandchild)

The classifications represent the type of relative for whom dependents' allowances might be granted under different legislative bills. They do not include some conditions covered by the bills, such as requiring that children be unmarried or that older children or other relatives be unable to work, because the questionnaires did not contain this information.

^{1/} These dependency classifications are explained further in Chapter X, Definition of terms.

Table 35. Distribution of Beneficiaries by Type of Dependent Under Broadest Coverage and by Sex of Beneficiary, New York State (Percent distribution)

Type of dependent under broadest coverage (Classification C) <u>a/</u>	Total beneficiaries	Men beneficiaries	Women beneficiaries
Total beneficiaries-Number	650,000	375,000	275,000
Percentage	100	100	100
Beneficiaries with no dependents	55	37	79
Beneficiaries with dependents-total <u>b/</u>	45	63	21
Child under 18 years	27	38	12
Spouse not working	24	37	5
Spouse working	12	18	3
Child 18 or over, full-time student	5	6	3
Parent	3	3	2
Child 18 or over, not full-time student	2	2	1
Other relatives	1	1	1
Average number of dependents among beneficiaries with dependents	2.3	2.4	1.8
Average number of dependents among all beneficiaries	1.0	1.5	0.4

a/ For definition, see Chapter X, Definition of terms.

b/ Beneficiaries with dependents are counted once on total line and separately for each type of dependent.

Table 36. Distribution of Dependents by Type of Dependent Under Broadest Coverage and by Sex of Beneficiary, New York State (Percent distribution)

Type of dependent under broadest coverage (Classification C) <u>a/</u>	Dependents of		
	Total beneficiaries	Men beneficiaries	Women beneficiaries
Total dependents	100	100	100
Child under 18 years	55	54	59
Spouse not working	23	25	12
Spouse working	11	12	8
Child 18 or over, full-time student	5	5	8
Parent	3	2	6
Child 18 or over, not full-time student	2	1	3
Other relatives	2	1	4

a/ Same as a/ above.

Types of dependents (Tables 35 and 36)

Under the broadest coverage of dependents (Classification C), the distribution of claimants by type of dependent was as follows:

- 45 percent of the claimants had one or more dependents.
- 27 percent had a child under 18.
- 24 percent had a nonworking spouse.
- 12 percent had a working spouse.
- 5 percent had a child 18 years or over who was going to school full time.
- 3 percent supported a parent not in the labor force.
- 2 percent supported a child 18 years or over who was not a student and was not in the labor force.
- 1 percent were the chief support of a brother, grandchild, grandparent, or other relative not mentioned above.

These figures include duplicate counts of claimants who had more than one type of dependent. For example, the 27 percent of the claimants with children under 18 and the 24 percent with nonworking spouses both include the 15 percent of the claimants who had both types of dependents.

Children under 18 were by far the most frequent type of dependent, accounting for more than half of all dependents, and nonworking spouses made up one-fourth of the dependents. Together they made up almost 80 percent of all relatives for whom the claimant provided major support. Working spouses made up about one-tenth of the dependents and children 18 or over who were full-time students made up 5 percent. All other types of relatives combined made up 7 percent of the dependents.

All claimants in the survey, including those without dependents, averaged 1.0 dependent each. Claimants with children under 18 had an average of 2.1 such children, while those with other types of dependents averaged under 2.0 in each category. Counting all types, the average number of dependents was 2.3 per claimant with dependents.

Table 37. Distribution of Beneficiaries by Number of Dependents Under Three Different Definitions of Dependent, New York State
(Percent distribution)

Number of dependents	All beneficiaries			Beneficiaries with dependents		
	Class. A <u>a/</u>	Class. B <u>a/</u>	Class. C <u>a/</u>	Class. A <u>a/</u>	Class. B <u>a/</u>	Class. C <u>a/</u>
All beneficiaries	100	100	100			
Beneficiaries without dependents	64	57	55			
Beneficiaries with dependents	36	43	45	100	100	100
1	15	18	19	41	41	41
2	8	9	10	23	22	22
3	6	8	8	17	18	18
4	4	4	5	10	10	10
5	2	2	2	5	5	5
6 or more	1	2	2	3	4	4
Average number of dependents	0.8	1.0	1.0	2.3	2.3	2.3
Men beneficiaries	100	100	100			
Beneficiaries without dependents	48	39	37			
Beneficiaries with dependents	52	61	63	100	100	100
1	20	23	24	39	38	38
2	12	13	14	23	22	22
3	9	11	12	18	19	19
4	6	7	7	11	11	11
5	3	4	4	5	6	6
6 or more	2	2	3	4	4	4
Average number of dependents	1.2	1.5	1.5	2.4	2.4	2.4
Women beneficiaries	100	100	100			
Beneficiaries without dependents	85	82	79			
Beneficiaries with dependents	15	18	21	100	100	100
1	8	10	12	54	55	57
2	4	4	5	25	24	22
3	2	2	3	12	13	12
4	1	1	1	5	5	5
5	<u>b/</u>	<u>b/</u>	<u>b/</u>	3*	2*	2*
6 or more	<u>b/</u>	<u>b/</u>	<u>b/</u>	1*	2*	1*
Average number of dependents	0.3	0.3	0.4	1.8	1.8	1.8

*Percent may not be reliable because of small number of cases in sample.
a/ For definition, see Chapter X, Definition of terms.
b/ Less than 0.5 percent.

Number of dependents (Tables 37 and 38)

The variation in number of dependents was narrow among the three dependency classifications, despite the increasingly liberal definition of dependent from Classification A to B to C.

Under Classification A, 36 percent of the claimants had a nonworking spouse or children under 18 or both.

Under Classification B, 43 percent of the claimants had a nonworking or working spouse, children under 18, or children 18 or over going to school full time.

Under Classification C, 45 percent of the claimants had dependents, including additional types of relatives they supported.

Under any of the three dependency classifications, most claimants had fewer than four dependents: 91 percent of all claimants under the broadest coverage, and 93 percent under the narrowest definition. Under the broadest definition, 27 percent of the claimants had two or more dependents; under the narrowest definition, 21 percent.

Among claimants with dependents, the average number of dependents per claimant was 2.3 regardless of definition. Among all claimants, the average varied under the different definitions - from 0.8 in Classification A to 1.0 in Classifications B and C.

Men claimants more often had dependents than the women claimants and had more of them. Under the broadest definition of dependent, about three-fifths of the men compared with one-fifth of the women had dependents. The average number of dependents per claimant with dependents was 2.4 for men, 1.8 for women. Among all claimants, with and without dependents, the average number of dependents was 1.5 for men, 0.4 for women.

Claimants in New York City had a lower dependency rate than those in the rest of the State, but the comparison differed for men and women claimants. The proportion of men claimants with dependents was lower in New York City than in the rest of the State and the proportion of women claimants with dependents was higher. Among men claimants, the average number of dependents under the broadest definition was 1.5 in New York City and 1.6 in the rest of the State. Among women claimants, the average number of dependents was 0.4 in New York City and 0.3 in the rest of the State.

Table 38. Distribution of Beneficiaries by Number of Dependents Under Two Different Definitions of Dependent, New York City and Remainder of State (Percent distribution)

Dependency classification <u>a/</u> and number of dependents	Total bene- ficiaries		Men bene- ficiaries		Women bene- ficiaries	
	New York City	Remainder of state	New York City	Remainder of state	New York City	Remainder of state

CLASSIFICATION A

All beneficiaries	100	100	100	100	100	100
Beneficiaries without dependents	65	62	49	47	84	86
Beneficiaries with dependents	35	38	51	53	16	14
1	15	15	21	19	9	8
2	8	9	11	12	4	3
3	6	7	9	10	2	2*
4	3	4	5	6	1*	1*
5 or more	2	3	4	5	b/	1*
Average number of dependents among beneficiaries with dependents	2.2	2.3	2.3	2.4	1.8	1.8
Average number of dependents among all beneficiaries	0.8	0.9	1.2	1.3	0.3	0.3

CLASSIFICATION C

All beneficiaries	100	100	100	100	100	100
Beneficiaries without dependents	35	54	37	37	77	81
Beneficiaries with dependents	45	46	63	63	23	19
1	20	18	25	22	13	11
2	10	10	14	13	5	4
3	8	9	11	13	3	2
4	4	5	6	8	1*	1*
5 or more	4	5	6	7	b/	1*
Average number of dependents among beneficiaries with dependents	2.2	2.4	2.3	2.5	1.7	1.8
Average number of dependents among all beneficiaries	1.0	1.1	1.5	1.6	0.4	0.3

*Percent may not be reliable because of small number of cases in sample.

a/ For definition, see Chapter X, Definition of terms.

b/ Less than 0.5 percent.

Other relatives supported by claimants (Table 39)

Claimants supported more relatives than those counted as dependents in the study. Additional relatives were those who were working, those receiving unemployment benefits at the time claimants were questioned, other relatives looking for work and relatives for whom the claimant provided minor support. All relatives receiving major support were approximately 5 percent more numerous than those counted as dependents; the various categories are shown in Table 55. One-eighth of the claimants with major support also provided minor support to some relatives.

Many claimants who did not support any relative completely or substantially did provide minor support to one or more family members. These claimants, most of whom were women, made up one-fourth of the claimant population and contributed to the support of 2.0 relatives each on the average. Children under 18 years made up one-third of the relatives receiving minor support. Distribution of claimants by number of dependents receiving minor support is shown in Table 56. For this study, major support means over half; minor support means half or less.

Table 39. Distribution of Beneficiaries Providing Major or Minor Support to Relatives by Type of Support, Average Number of Relatives Receiving Major and Minor Support, and Percent of Children Under 18, New York State

Type of support to family members	All beneficiaries	Men beneficiaries	Women beneficiaries
	<u>Percent distribution</u>		
All beneficiaries	100	100	100
Major support	46	64	21
Both major and minor support	6	8	4
Minor support only	25	15	39
Minor support to children under 18 years	9	3	17
	<u>Averages</u>		
Average number of relatives among beneficiaries providing support:			
Receiving major support	2.3	2.4	1.8
Receiving minor support	2.0	1.8	2.2
Average number of relatives among all beneficiaries:			
Receiving major support	1.1	1.6	0.4
Receiving minor support	0.6	0.4	0.9
	<u>Percent children</u>		
Children under 18 years as percent of:			
All relatives receiving major support	54	53	57
All relatives receiving minor support	33	21	41

Table 40a. Distribution of Beneficiaries by Number of Dependents Under Two Different Definitions of Dependent in Relation to Marital Status and Sex of Beneficiaries, New York State
(Percent distribution)

Dependency classification ^{a/} and number of dependents	Married	Divorced or separated	Widowed	Never married
CLASSIFICATION A				
Men beneficiaries	100	100	100	100
Without dependents	24	73	83	99
With dependents	76	27	17*	1*
1	29	10	12*	1*
2 or more	47	17	4*	b/
3 or more	29	9	2*	b/
Women beneficiaries	100	100	100	100
Without dependents	86	61	88	94
With dependents	14	39	12	6
1	8	17	6*	4
2 or more	6	22	6*	2*
3 or more	3	9	2*	1*
CLASSIFICATION C				
Men beneficiaries	100	100	100	100
Without dependents	10	68	73	93
With dependents	90	32	27	7
1	32	13	18*	5
2 or more	57	19	9*	2
3 or more	38	11	4*	1*
Women beneficiaries	100	100	100	100
Without dependents	81	55	79	88
With dependents	19	45	21	12
1	11	21	12	9
2 or more	8	25	9	3*
3 or more	4	11	4*	1*

*Percent may not be reliable because of small number of cases in sample.

^{a/} For definition, see Chapter X, Definition of terms.

^{b/} Less than 0.5 percent.

Marital status of claimants (Tables 40a and 40b)

The majority of claimants - three-fifths - were married. Single claimants who had never married made up the next largest group - one-fourth. Ten percent of the claimants were divorced or separated and 5 percent were widowed. A larger proportion of the women than of the men were widowed or divorced, and a smaller proportion of the women were never married.

Differences in marital status resulted in more differences in dependency rates among men than among women claimants. Married men had dependents more often than other men claimants and had more of them. Three-fourths of the married men supported a wife or child under 18, and almost 30 percent supported three or more such dependents. One-fourth of the divorced men had one or more such dependents. When other relatives were included as dependents, 90 percent of the married men had one or more dependents and almost 40 percent had three or more. The proportions were considerably lower among divorced or separated, widowed, and single men.

The proportion of women claimants with dependents was highest among divorced women. Almost two-fifths of the divorced women supported young children compared with 12-14 percent of the widowed or married. When other relatives were included as dependents, the proportion of women claimants with dependents remained highest among divorced women - 45 percent, compared with about 20 percent among the married or widowed. Single women more often had dependents than single men, although both groups had relatively few dependents.

Table 40b. Marital Status of Beneficiaries, by Sex, New York State
(Percent distribution)

Marital status	Both sexes	Men	Women
All beneficiaries	100	100	100
Married	62	65	58
Divorced or separated	10	8	12
Widowed	5	2	10
Never married	23	25	19

Table 41a. Distribution of Beneficiaries by Number of Dependents Under Two Different Definitions of Dependent in Relation to Position of Beneficiary in Family, New York State
(Percent distribution)

Position of beneficiary in family and number of dependents ^{a/}	Classification		Classification	
	A	a/	C	a/
Husband beneficiary	100		100	
Without dependents	23		9	
With dependents	77		91	
1	29		33	
2	17		20	
3	14		18	
4	9		11	
5	4		6	
6 or more	3		4	
Wife beneficiary	100		100	
Without dependents	87		81	
With dependents	13		19	
1	8		11	
2	3		3	
3	2		2	
4 or more	1		2	
Child beneficiary	100		100	
Without dependents	100		88	
With dependents	-		12	
1	-		9	
2 or more	-		3	
Other family member beneficiary	100		100	
Without dependents	55		47	
With dependents	45		53	
1	21		25	
2	13		15	
3	6		8	
4 or more	4		5	

^{a/} For definition, see Chapter X, Definition of terms.

Position of claimant in family (Tables 41a, 41b, 41c and 41d)

Most of the claimants (85 percent) lived with their family; 15 percent lived alone and did not provide major support for any relative. Over one-third of the claimants were husbands, one-fourth were wives, and 13 percent were adult children living with or supporting their parents. Eleven percent were other family members, that is, men or women without a spouse but living with or supporting a child, grandchild or other relatives. Most of the child beneficiaries were men and the majority of the other family member beneficiaries were women.

Husbands had more dependents than other beneficiaries, and claimants who were other family members (excluding wife and child beneficiaries) were next. Under the narrowest dependency classification, three-fourths of the husband beneficiaries had one or more dependents and half had two or more. Only 13 percent of the wife beneficiaries supported a young child or nonworking husband. Of the other family member beneficiaries, 45 percent supported one or more young children.

Under the broadest definition of dependent, about 60 percent of the husband beneficiaries and about 30 percent of other family members (excluding wife and child beneficiaries) had two or more dependents. About 20 percent of the wife beneficiaries and 10 percent of the child beneficiaries had one or more dependents.

Table 41b. Position of Beneficiary in Family and Average Number of Dependents Under Two Different Definitions of Dependent, New York State

Position of beneficiary in family ^{a/}	Percent distribution			Average number of dependents under--	
	All benefi- ciaries	Men benefi- ciaries	Women benefi- ciaries	Classifi- cation A ^{a/}	Classifi- cation C ^{a/}
All beneficiaries	100	100	100	0.8	1.0
Lives alone - no dependents	15	13	17	n.a.	n.a.
Husband beneficiary	37	64	-	1.8	2.2
Wife beneficiary	24	-	57	0.2	0.3
Child beneficiary	13	16	10	n.a.	0.2
Other family member beneficiary	11	7	16	0.8	1.0

^{a/} For definition, see Chapter X, Definition of terms.

n.a. Not applicable

Table 41c. Position in Family in Relation to Characteristics of Beneficiaries,
New York State
(Percent distribution)

Characteristics	Total	Lives alone	Husband bene- ficiary	Wife bene- ficiary	Child bene- ficiary	Other family member beneficiary
All beneficiaries	100	15	37	24	13	11
Men	100	13	64	-	16	7
Women	100	17	-	57	10	16
Age (years)						
Under 25	100	14	16	15	47	8
25-54	100	13	41	28	6	12
55 or over	100	21	46	22	1*	10
Occupation						
White-collar	100	18	27	29	16	10
Service	100	18	32	27	10	12
Blue-collar	100	13	43	21	12	11
Education (years completed)						
8 or fewer	100	15	42	26	3	13
9-11	100	13	41	24	10	13
12	100	14	31	27	18	10
Over 12	100	20	34	15	23	8
Ethnic group						
White (non-Spanish)	100	15	37	25	14	8
Black (non-Spanish)	100	19	35	14	9	23
Puerto Rican and other Spanish	100	12	34	23	9	21
Employment in family						
None	100	30	42	8	6	13
1	100	-	34	43	14	9
2 or more	100	-	20	28	45	7
Weekly benefit rate						
Under \$35	100	16	8	51	13	12
35-74	100	16	21	32	17	14
75	100	13	63	8	9	7
Average weekly earnings						
Under \$149	100	16	19	34	17	14
149-200	100	15	50	15	12	9
Over 200	100	11	74	3	6	6

*Percent may not be reliable because of small number of cases in sample.

Position in family is important influence. Sex and marital status or position in family appear to be more closely associated with dependency rates than other factors. For example, the higher dependency rates for non-high school graduates than for high school graduates were probably due largely to the higher proportion of husband beneficiaries and lower proportion of child beneficiaries among the lesser-educated. Most of the husband beneficiaries had dependents.

Characteristics of claimants in relation to position in family are shown in Tables 41c and 41d. Husband beneficiaries made up a relatively high proportion among blue-collar workers, as well as the lesser-educated, among families with no employed family member, and among persons with maximum weekly benefits and high prior earnings. These groups had comparatively high dependency rates.

Husband beneficiaries made up a similar proportion among white, black and Puerto Rican claimants. However, other family members, who ranked next to husband beneficiaries in dependency rates, made up a higher proportion of the ethnic minorities than of the white claimants, and this tended to raise dependency rates in the minority groups. Also, black and Puerto Rican claimants had smaller proportions of child beneficiaries (with low dependency rates) than the white claimants.

Position in family seemed to overshadow the association of age with respect to dependency rates. For example, most child beneficiaries were under 25 years old and almost half of all claimants under 25 were child beneficiaries. The dependency rate under the broad definition of dependents was lower for the child beneficiaries than for all claimants under 25.

Table 41d. Characteristics of Beneficiaries in Relation to Position in Family
New York State
(Percent distribution)

Characteristics	Lives alone	Husband bene- ficiary	Wife bene- ficiary	Child bene- ficiary	Other family member beneficiary
All beneficiaries	100	100	100	100	100
Men	51	100	-	69	39
Women	49	-	100	31	61
Age (years)					
Under 25	19	9	13	72	15
25-34	21	24	18	16	23
35-44	12	19	21	5	21
45-54	16	21	28	5	21
55 or over	31	28	20	2*	20
Occupation					
White-collar	40	25	40	40	32
Service	13	9	12	8	12
Blue-collar	47	66	49	52	56
Education (years completed)					
8 or fewer	26	29	28	6	29
9-11	19	25	23	17	27
12	31	29	38	46	31
Over 12	24	17	11	30	12
Ethnic group ^{a/}					
White (non-Spanish)	78	80	83	85	58
Black (non-Spanish)	13	10	6	7	23
Puerto Rican and other Spanish	8	9	9	7	18
Employment in family					
None	100	57	17	22	62
1	-	37	70	41	31
2 or more	-	6	13	37	7
Weekly benefit rate					
Under \$35	8	2	17	8	9
35-74	56	29	69	66	65
75	35	69	14	26	26
Average weekly earnings					
Under \$149	65	31	86	74	74
149-200	19	25	11	16	15
Over 200	15	43	3	10	11

*Percent may not be reliable because of small number of cases in sample.
^{a/}Other nonwhite, which makes up 1 percent of total, is not shown.

Table 42a. Number of Employed Family Members in Relation to Size of Family and Sex of Beneficiary, New York State
(Percent distribution)

Number of employed family members	Number of persons in family ^{a/}					
	1	2	3	4	5	6 or more
All beneficiaries	100	100	100	100	100	100
Beneficiaries with no employed family member	100	49	37	37	36	36
Beneficiaries with employed family member	-	51	63	63	64	64
1	-	51	48	44	41	38
2	-	-	15	15	16	16
3 or more	-	-	-	4	7	10
Men beneficiaries	100	100	100	100	100	100
Beneficiaries with no employed family member	100	58	45	49	49	48
Beneficiaries with employed family member	-	42	55	51	51	52
1	-	42	42	33	30	29
2	-	-	13	14	15	14
3 or more	-	-	-	3	6	9
Women beneficiaries	100	100	100	100	100	100
Beneficiaries with no employed family member	100	39	26	18	13	12
Beneficiaries with employed family member	-	61	74	82	87	88
1	-	61	56	60	59	56
2	-	-	18	16	19	19
3 or more	-	-	-	6	8	14

^{a/} For definition, see Chapter X, Definition of terms.

Table 42b. Distribution of Beneficiaries by Number of Dependents Under Two Different Definitions of Dependent in Relation to Employment in Family and Sex of Beneficiaries, New York State
(Percent distribution)

Number of dependents	Classification A <u>a/</u>		Classification C <u>a/</u>	
	Without employed family member <u>a/</u>	With employed family member <u>a/</u>	Without employed family member <u>a/</u>	With employed family member <u>a/</u>
All beneficiaries	100	100	100	100
Without dependents	48	79	44	66
With dependents	52	21	56	34
1	21	9	22	16
2	11	6	12	8
3 or more	20	6	22	11
Men beneficiaries	100	100	100	100
Without dependents	36	65	32	43
With dependents	64	35	68	57
1	24	15	23	24
2	13	10	14	13
3 or more	27	10	30	20
Women beneficiaries	100	100	100	100
Without dependents	73	93	66	87
With dependents	27	7	34	13
1	15	4	19	7
2	7	2	8	3
3 or more	6	1	7	3

a/ For definition, see Chapter X, Definition of terms.

Employment in family (Tables 42a, 42b, 42c and 42d)

Half of the claimants had no one in the family working. More of the men than of the women were in this situation. Almost three-fifths of the men claimants and two-fifths of the women claimants had no employment in the family.

Close to half or more of the men claimants were the sole wage earner when employed, regardless of family size (Table 42a). Men claimants were the sole wage earners in almost 60 percent of the two-person families and in 45-50 percent of the larger families.

Women claimants were the only worker, when employed, in almost 40 percent of the two-person families and in smaller proportions of larger families, down to 12 percent of the six-person families.

Claimants who had no other worker in the family more often had dependents than claimants living with a relative who worked. When no other family member worked, half of the claimants - over 60 percent of the men and almost 30 percent of the women - supported a spouse or young child. Excluding claimants living alone, 75 percent of the claimants who were the sole wage earner in the family had a dependent spouse or child. When there was employment in the family, one-fifth of the claimants supported a non-working spouse or child.

Table 42c. Number of Employed Family Members and Sex of Beneficiary, New York State
(Percent distribution)

Number of employed family members	Both sexes	Men	Women
All beneficiaries	100	100	100
Beneficiaries with no employed family members	50	57	40
Beneficiaries with employed family members	50	43	60
1	39	32	48
2	9	8	9
3 or more	2	2	3
Average number of employed family members	0.6	0.6	0.8

Table 42d. Number of Beneficiaries by Relationship of Employed Family Members by Sex of Beneficiaries, New York State (Percent distribution)

Relationship of employed family members	All beneficiaries			Beneficiaries with employed family members		
	Both sexes	Men	Women	Both sexes	Men	Women
All beneficiaries	100	100	100			
Beneficiaries with no employed family members	50	57	40			
Beneficiaries with employed family members ^{a/}	50	43	60	100	100	100
Spouse	33	23	46	65	54	76
Parents	10	12	7	20	29	12
Child	8	7	11	17	16	18
Other	6	7	6	13	16	10
Employed spouse as percent of married beneficiaries	53	36	79	n.a.	n.a.	n.a.

^{a/} The sum of the detail exceeds the proportion of beneficiaries with employed family members because some beneficiaries have more than one type of employed relative.

n.a. Not available.

Relationship of employed family member

A majority of the women claimants but fewer than half of the men claimants had an employed family member. From 60 to almost 90 percent of the women claimants in families with two or more persons had another worker in their family, and from 40 to 55 percent of the men claimants in families with two or more persons. The worker was usually the wife or husband of the claimant. Among the married claimants about 80 percent of the women and 35 percent of the men had an employed spouse. Most beneficiaries who were adult children had an employed family member, often the parent.

A small proportion of claimants had more than one employed family member. The proportion of claimants with dependents decreased as the number of workers in the family increased.

Table 43a. Size of Family in Relation to Age and Sex of Beneficiaries, New York State
(Percent distribution)

Number of persons in family	Age (years)					
	Under 25	25-34	35-44	45-54	55-64	65 or over
All beneficiaries	100	100	100	100	100	100
1 person	14	15	12	13	19	28
2	22	21	12	27	50	56
3	26	21	16	24	19	11
4	17	22	23	18	8	3*
5	10	11	19	10	3	1*
6 or more	10	9	19	8	2*	1*
Average (median) number in family	2.5	2.6	3.5	2.4	1.6	1.4
Men beneficiaries	100	100	100	100	100	100
1 person	14	16	13	12	13	13
2	19	19	11	11	47	67
3	28	22	14	23	23	13
4	18	23	22	19	10	4*
5	10	11	18	12	4	1*
6 or more	11	9	22	12	3*	1*
Average (median) number in family	2.6	2.7	3.5	2.7	1.8	1.5
Women beneficiaries	100	100	100	100	100	100
1 person	15	15	10	14	25	53
2	29	26	14	32	53	37
3	24	19	17	25	15	7*
4	14	21	24	17	5	a/
5	9	11	19	7	1*	1*
6 or more	10	8	16	4	1*	2*
Average (median) number in family	2.3	2.5	3.4	2.2	1.5	1.0

*Percent may not be reliable because of small number of cases in sample.
a/ Less than 0.5 percent.

Table 43b. Distribution of Beneficiaries by Number of Dependents Under Two Different Definitions of Dependent in Relation to Size of Family and Sex of Beneficiaries, New York State (Percent distribution)

Dependency classification and number of dependents <u>a/</u>	Number of persons in family <u>a/</u>					
	1	2	3	4	5	6 or more
CLASSIFICATION A						
Men beneficiaries	100	100	100	100	100	100
Without dependents	100	57	43	29	25	26
With dependents	-	43	57	71	75	74
1	-	43	28	11	6	3*
2	-	-	28	24	9	4*
3	-	-	-	36	21	7
4	-	-	-	-	39	15
5 or more	-	-	-	-	-	46
Women beneficiaries	100	100	100	100	100	100
Without dependents	100	84	80	80	80	83
With dependents	-	16	20	20	20	17
1	-	16	10	5	4*	2*
2 or more	-	-	10	15	16	15
CLASSIFICATION C						
Men beneficiaries	100	100	100	100	100	100
Without dependents	100	29	32	23	22	25
With dependents	-	71	68	77	78	75
1	-	71	18	6	3*	1*
2	-	-	50	12	5	2*
3	-	-	-	59	11	3*
4	-	-	-	-	59	8
5 or more	-	-	-	-	-	62
Women beneficiaries	100	100	100	100	100	100
Without dependents	100	74	73	75	77	77
With dependents	-	26	27	25	23	23
1	-	26	11	6	4*	6*
2 or more	-	-	16	19	19	17

*Percent may not be reliable because of small number of cases in sample.
a/ For definition, see Chapter X, Definition of terms.

Family size (Tables 43a, 43b and 43c)

Two and three-person families were more common than families of other sizes. Together they made up half of all families of claimants. Men claimants had larger families than women claimants: 40 percent of the men and about 30 percent of the women lived in families with four or more persons.

Claimants between 35 and 45 years of age had the largest families; over 60 percent were in families of four or more persons. The average family size varied from 3.5 for claimants 35 to 45 years, down to 1.4 for claimants 65 years or older. More than 80 percent of the claimants over 65 were in one or two-person families. Half of the women in this age group lived alone.

The number of dependents increased among the men claimants as families grew larger, but not among the women claimants. Among the men claimants the proportion with a nonworking wife or young child rose from approximately 40 percent for two-person families to 75 percent for families of five or more persons. In families of six or more persons, three-fifths of the men claimants had four or more such dependents, that is, young children and a nonworking wife. Among the women claimants the proportion supporting a young child or nonworking husband was the same (20 percent) in the three, four or five-person families and was lower in smaller and larger families.

Two and three-person families showed the largest increases in dependency rates when the definition of dependents was broadened, largely because of inclusion of the working spouse among dependents. There was no consistent trend between increase in family size and proportion of claimants with dependents under the broadest definition of dependent. Larger families, however, had a larger number of dependents.

Table 43c. Family Size of Beneficiaries, by Sex, New York State
(Percent distribution)

Number of persons in family <u>a/</u>	Both sexes	Men	Women
All beneficiaries	100	100	100
1 person	15	14	18
2	28	26	31
3	21	22	20
4	17	18	16
5	10	11	9
6 or more	9	11	7
average (median) number in family	2.3	2.5	2.1

a/ For definition, see Chapter X, Definition of terms.

Table 44a. Distribution of Beneficiaries by Number of Dependents Under Two Different Definitions of Dependent in Relation to Age and Sex of Beneficiaries, New York State (Percent distribution)

Dependency classification and number of dependents <u>a/</u>	Age (years)					
	Under 25	25-34	35-44	45-54	55-64	65 or more
CLASSIFICATION A						
Men beneficiaries	100	100	100	100	100	100
Without dependents	81	41	27	39	46	42
With dependents	19	59	73	61	54	58
1	7	11	10	22	43	57
2	8	16	15	18	6	1
3	3	17	18	10	2	<u>b/</u>
4 or more	1	14	31	10	2	-
Women beneficiaries	100	100	100	100	100	100
Without dependents	91	77	77	87	89	91
With dependents	9	23	23	13	11	9
1	5	10	7	8	10	8
2 or more	3	13	15	5	1	<u>b/</u>
CLASSIFICATION C						
Men beneficiaries	100	100	100	100	100	100
Without dependents	74	33	21	23	25	27
With dependents	26	67	79	77	75	73
1	12	15	10	24	51	65
2	10	16	12	19	15	6
3	4	19	20	16	5	1
4 or more	1	16	36	18	4	1
Women beneficiaries	100	100	100	100	100	100
Without dependents	88	73	71	78	82	87
With dependents	12	27	29	22	18	13
1	8	13	10	13	16	11
2 or more	4	14	19	9	3	1

a/ For definition, see Chapter X, Definition of terms.

b/ Less than 0.5 percent.

Age of claimants (Tables 44a and 44b)

Over two-fifths of the claimants were under 35 years of age, almost two-fifths were between 35 and 55, and about one-fifth were 55 years or over. More of the women than of the men were between 35 and 65. The average (median) age of the men claimants was 37.9 years, and of the women 42.8. Vietnam veterans made up 30 percent of the men claimants under 35; there were few women veterans.

Claimants between 35 and 45 years of age had the most dependents, mainly because this age group had the largest families. Over 70 percent of the men 35 to 45 years old supported a nonworking wife or young child, close to 80 percent supported these or other relatives, and over half supported three or more relatives. In all age groupings except under 25 the majority of men had one or more dependents. Among Vietnam ex-servicemen the proportion with dependents was the same as for other men claimants under 35 years of age, but the veterans had fewer dependents.

Among women claimants 35 to 45 years old, 23 percent supported a young child or a nonworking husband, 29 percent supported these or other relatives, and 19 percent supported two or more relatives. The proportions were smaller for women claimants in other age groups.

Table 44b. Age and Sex of Beneficiaries, New York State
(Percent distribution)

Age (years)	Both sexes	Men	Women
All beneficiaries	100	100	100
Under 25	21	22	18
Veterans	3	6	^{a/}
25-34	21	23	18
Veterans	4	7	^{a/}
35-44	17	16	18
45-54	20	17	23
55-64	16	14	17
65 or more	6	7	6
Average (median) age	40.1 years	37.9 years	42.8 years

^{a/}Less than 0.5 percent.

Table 45a. Distribution of Beneficiaries by Number of Dependents Under Two Different Definitions of Dependent in Relation to Ethnic Group and Sex of Beneficiaries, New York State (Percent distribution)

Dependency classification and number of dependents ^{a/}	White (non-Spanish)	Black (non-Spanish)	Puerto Rican and other Spanish
CLASSIFICATION A			
Men beneficiaries	100	100	100
Without dependents	50	45	40
With dependents	50	55	60
1	21	16	13
2 or more	29	38	47
3 or more	18	26	33
Women beneficiaries	100	100	100
Without dependents	88	73	75
With dependents	12	27	25
1	7	13	9
2 or more	5	14	15
3 or more	2	7	7
CLASSIFICATION C			
Men beneficiaries	100	100	100
Without dependents	37	38	32
With dependents	63	62	68
1	26	16	14
2 or more	37	46	54
3 or more	23	33	38
Women beneficiaries	100	100	100
Without dependents	82	65	68
With dependents	18	35	32
1	11	17	14
2 or more	7	18	18
3 or more	3	8	11

^{a/} For definition, see Chapter X, Definition of terms.

NOTE: Other nonwhite are not included because the number of cases is too small to distribute.

Ethnic group (Tables 45a and 45b)

Four-fifths of the claimants were white, 11 percent were black and 9 percent were of Puerto Rican and other Spanish descent. A small proportion of claimants were other nonwhite persons. White persons had dependents less often than blacks or Puerto Ricans, and had fewer of them.

Among the men claimants, Puerto Ricans more often had dependents than both black men and white men. Half of the white men, a little more of the black men and 60 percent of the Puerto Ricans supported a nonworking wife and young child. When other relatives were included as dependents, the proportion of men supporting relatives among the three ethnic groups ranged from 62 to 68 percent. Two-fifths of Puerto Rican men, one-third of the black men and one-fourth of the white men supported three or more relatives.

Among the women claimants, blacks and Puerto Ricans had a similar proportion with dependents. One-fifth of the white women compared with one-third of the black and Puerto Rican women supported one or more relatives.

Table 45b. Ethnic Group and Sex of Beneficiaries, New York State
(Percent distribution)

Ethnic group	Both sexes	Men	Women
All beneficiaries	100	100	100
White (non-Spanish)	79	79	79
Black (non-Spanish)	11	12	9
Puerto Rican and other			
Spanish	9	9	10
White	6	6	8
Black	3	3	3
All other	1	1	1

Table 46a. Distribution of Beneficiaries by Number of Dependents Under Two Different Definitions of Dependent in Relation to Education and Sex of Beneficiaries, New York State (Percent distribution)

Number of dependents	Classification A <u>a/</u>		Classification C <u>a/</u>	
	Beneficiaries with less than 12 years of schooling	Beneficiaries with 12 or more years of schooling	Beneficiaries with less than 12 years of schooling	Beneficiaries with 12 or more years of schooling
All beneficiaries	100	100	100	100
without dependents	58	69	49	60
with dependents	42	31	51	40
1	18	12	22	16
2	9	8	10	10
3 or more	15	11	19	14
Men beneficiaries	100	100	100	100
without dependents	40	56	28	45
with dependents	60	44	72	55
1	25	16	28	19
2	12	12	14	13
3 or more	23	17	29	22
Women beneficiaries	100	100	100	100
without dependents	83	87	77	81
with dependents	17	13	23	19
1	9	7	13	11
2	4	3	5	4
3 or more	4	3	5	4

a/ For definition, see Chapter X, Definition of terms.

Education (Tables 46a and 46b)

Half of the claimants had not completed high school. One-third were high school graduates but had not gone on to college. Eighteen percent had attended college; some had graduated. More of the men than of the women had college training.

Claimants who were not high school graduates more often had dependents than those who had completed high school. About 40 percent of the claimants who had less than 12 years of schooling supported a nonworking spouse or young child, compared with 30 percent of the high school and college graduates. The proportions were about 10 percentage points higher when other relatives were included as dependents.

Table 46b. Education and Sex of Beneficiaries, New York State
(Percent distribution)

Years of schooling completed	Both sexes	Men	Women
All beneficiaries	100	100	100
3 or less	25	25	26
9-11	23	23	22
12	34	31	37
13-15	13	14	11
16 or more	5	6	3

Table 47a. Distribution of Beneficiaries by Number of Dependents Under Two Different Definitions of Dependent in Relation to Occupational Group and Sex of Beneficiaries, New York State
(Percent distribution)

Dependency classification and number of dependents <u>a/</u>	White-collar	Blue-collar	Service
CLASSIFICATION A			
Men beneficiaries	100	100	100
Without dependents	55	45	50
With dependents	45	55	50
1	20	20	22
2	10	13	10
3 or more	15	22	18
Women beneficiaries	100	100	100
Without dependents	87	83	84
With dependents	13	17	16
1	7	9	8
2	4	4	4
3 or more	2	4	4
CLASSIFICATION C			
Men beneficiaries	100	100	100
Without dependents	42	34	40
With dependents	58	66	60
1	24	23	25
2	13	14	12
3 or more	20	28	23
Women beneficiaries	100	100	100
Without dependents	81	77	78
With dependents	19	23	22
1	11	13	12
2	4	5	5
3 or more	3	5	5

a/ For definition, see Chapter X, Definition of terms.

Occupation of claimants (Tables 47a, 47b and 47c)

About two-thirds of the men claimants and almost half of the women claimants were blue-collar workers. Construction workers were the largest occupational group among the men. Bench hands, chiefly in the apparel industry, and clerical workers were the largest occupational groups among the women and together accounted for two-thirds of the women claimants. Roughly 10 percent of the claimants were in service occupations and a similar proportion were in professional and managerial occupations.

Among the men claimants, blue-collar workers more often had a dependent wife and young children and had more of them than white-collar and service workers. Clerical workers least often had such dependents. The proportion of men with a nonworking wife or young child ranged down from 55 percent for blue-collar workers to 50 percent for service workers to 45 percent for white-collar workers. When other relatives were included as dependents, two-fifths of the men who were blue-collar workers and one-third of the white-collar and service workers had two or more dependents.

Among the women claimants, a similar proportion of blue-collar and service workers had dependent relatives and this was higher than for white-collar workers. Among the two largest occupational groups of women claimants -- bench hands and clerical workers -- 23 percent of the former and 18 percent of the latter had dependents (Table 47c).

Table 47b. Occupation and Sex of Beneficiaries, New York State
(Percent distribution)

Occupation	Both sexes	Men	Women
All beneficiaries	100	100	100
White-collar	33	26	43
Professional and managerial	11	13	8
Clerical and sales	23	14	35
Service	11	9	12
Blue-collar	56	64	45
Processing	3	3	2
Machine trades	5	7	3
Bench work	18	8	31
Structural	17	28	1
Agricultural and misc.	14	18	8

Table 47c. Distribution of Beneficiaries by Presence or Absence of Dependents Under Two Different Definitions of Dependent in Relation to Occupation and Sex of Beneficiaries, New York State (Percent distribution)

Occupation	Total	Classification A ^{a/}		Classification C ^{a/}	
		Without dependents	With dependents	Without dependents	With dependents
Men beneficiaries	100	48	52	37	63
White-collar	100	55	45	42	58
Professional and managerial	100	50	50	38	62
Clerical and sales	100	59	41	47	53
Services	100	50	50	40	60
Blue-collar	100	45	55	34	66
Processing	100	44	56	36	64
Machine trades	100	52	48	40	60
Bench work	100	45	55	31	69
Structural	100	40	60	29	71
Agricultural and misc.	100	51	49	42	58
Women beneficiaries	100	85	15	79	21
White-collar	100	87	13	81	19
Professional and managerial	100	86	14	79	21
Clerical and sales	100	87	13	82	18
Services	100	84	16	78	22
Blue-collar	100	83	17	77	23
Processing and machine trades	100	81	19	76	24
Bench work	100	84	16	77	23
Agricultural, structural and misc.	100	81	19	77	23

^{a/}For definition, see Chapter X, Definition of terms.

Table 48a. Distribution of Beneficiaries by Number of Dependents Under Two Different Definitions of Dependent in Relation to Weekly Benefit Rate and Sex of Beneficiaries, New York State (Percent distribution)

Dependency classification and number of dependents ^{a/}	Under \$75						\$75
	Total	\$20-34	\$35-44	\$45-54	\$55-64	\$65-74	
CLASSIFICATION A							
All beneficiaries	100	100	100	100	100	100	100
Without dependents	76	85	81	75	73	68	46
With dependents	24	15	19	25	27	32	54
1	11	8	10	11	12	15	20
2 or more	13	7	9	14	15	18	34
3 or more	7	3*	5	8	9	11	21
Men beneficiaries	100	100	100	100	100	100	100
Without dependents	62	71	70	61	62	55	39
With dependents	38	29	30	39	38	45	61
1	16	21	15	16	14	18	23
2 or more	22	9*	15	23	23	27	39
3 or more	14	4*	8	14	15	17	24
Women beneficiaries	100	100	100	100	100	100	100
Without dependents	85	89	85	84	84	85	83
With dependents	15	11	15	16	16	15	17
1	8	5	8	8	9	9	9
2 or more	7	7	7	8	7	5*	8
3 or more	3	3*	3	4	2*	2*	3*
CLASSIFICATION C							
All beneficiaries	100	100	100	100	100	100	100
Without dependents	69	82	75	68	64	59	33
With dependents	31	18	25	32	36	41	67
1	15	10	14	14	16	18	25
2 or more	16	8	11	18	20	23	42
3 or more	9	4	6	10	11	14	27
Men beneficiaries	100	100	100	100	100	100	100
Without dependents	54	66	64	53	53	45	25
With dependents	46	34	36	47	47	55	75
1	19	24	19	18	17	21	27
2 or more	27	11*	17	28	30	34	48
3 or more	17	6*	10	18	18	21	32
Women beneficiaries	100	100	100	100	100	100	100
Without dependents	80	86	79	79	76	79	74
With dependents	20	14	21	21	24	21	26
1	12	7	12	11	15	13	15
2 or more	9	7	9	10	9	8	11
3 or more	4	4*	4	5	4*	4*	5

*Percent may not be reliable because of the small number of cases in sample.

^{a/} For definition, see Chapter X, Definition of terms.

Table 48b. Distribution of Beneficiaries by Weekly Benefit Rate in Relation to Number of Dependents Under Two Different Definitions of Dependent and Sex of Beneficiaries, New York State (Percent distribution)

Dependency classification and number of dependents ^{a/}	Weekly benefit rate					Average benefit rate
	Total	\$20-44	\$45-64	\$65-74	\$75	
CLASSIFICATION A						
Men beneficiaries	100	9	22	11	58	\$66.44
Without dependents	100	13	28	12	47	63.51
With dependents	100	5	16	10	69	69.17
1	100	8	16	10	66	68.03
2 or more	100	4	16	9	71	69.89
3 or more	100	3	16	10	71	70.08
Women beneficiaries	100	39	34	11	16	\$51.42
Without dependents	100	40	34	11	16	51.19
With dependents	100	36	36	11	18	52.76
1	100	33	36	13	18	53.99
2 or more	100	38	36	9*	17	51.31
3 or more	100	40	36	8*	16*	50.70
CLASSIFICATION C						
Men beneficiaries	100	9	22	11	58	\$66.44
Without dependents	100	16	31	13	40	61.69
With dependents	100	5	16	10	69	69.22
1	100	8	16	10	67	68.09
2 or more	100	4	16	9	71	69.91
3 or more	100	3	15	9	73	70.26
Women beneficiaries	100	39	34	11	16	\$51.42
Without dependents	100	40	34	11	15	50.85
With dependents	100	34	36	11	19	53.56
1	100	33	36	11	20	54.22
2 or more	100	35	36	10	19	52.67
3 or more	100	37	35	9*	18	52.15

*Figures may not be reliable because of the small number of cases in sample.
^{a/} For definition, see Chapter X, Definition of terms.

Weekly benefit rate (Tables 48a, 48b and 48c)

Forty percent of the claimants qualified for the top benefit rate of \$75 (prior to July 1974), a similar percent for weekly benefits between \$45 and \$75, and most of the remaining claimants for weekly benefits between \$35 and \$45. Benefit rates were higher for men claimants than for women: 58 percent of the men and 16 percent of the women qualified for the maximum. Over two-fifths of the women drew benefits between \$35 and \$55 a week.

Claimants who received the maximum weekly benefit had more dependents than those who received less. Two-thirds of the claimants at the maximum benefit rate and about one-third of the claimants with below-maximum benefits had dependents under the broadest definition of dependent. Under the narrowest definition of dependent, about half of the persons at the maximum benefit rate and one-fourth of those at benefit rates below maximum had dependents.

Men claimants showed a strong relation between number of dependents and weekly benefit rate. Generally, the higher the benefit rate, the more dependents (Table 48a). Or, put another way, as the number of dependents increased, the average weekly benefit amount went up (Table 48b). Thus, a much larger proportion of men with dependents than of those with no dependents received benefits that failed to replace half of their former average weekly wages. Among women claimants, there was no clear relation between changes in dependency rates and changes in weekly benefit amounts that were below the maximum. Women receiving the maximum weekly benefit, however, more often had dependents, under the broadest definition, than women with benefits below maximum.

Table 48c. Average Weekly Base-Year Earnings and Benefit Rate, by Sex, New York State (Percent distribution)

Base-year earnings and benefit rate		Both sexes	Men	Women
All beneficiaries		100	100	100
<u>Average weekly earnings</u>	<u>Benefit rate</u>			
\$30-46	\$20-27	2	1	4
47-66	28-34	6	2	11
67-88	35-44	14	6	24
89-108	45-54	14	10	20
109-128	55-64	13	11	14
129-148	65-74	11	11	11
149 or over	75	40	58	16
149-188	75	15	18	11
189-259	75	15	23	4
260 or over	75	11	17	1

Table 49a. Distribution of Beneficiaries by Number of Dependents Under Two Different Definitions of Dependent in Relation to Average Weekly Base-Year Earnings and Sex of Beneficiaries, New York State (Percent distribution)

Dependency classification and number of dependents ^{a/}	Under \$149	\$149-188	\$189-259	\$260 or over
CLASSIFICATION A				
Men beneficiaries	100	100	100	100
Without dependents	62	46	39	30
With dependents	38	54	61	70
1	16	20	23	25
2 or more	22	34	38	45
3 or more	14	20	25	27
			<u>\$189 or over</u>	
Women beneficiaries	100	100	100	
Without dependents	85	84	83	
With dependents	15	16	17	
1	8	9	10	
2 or more	7	7	7	
3 or more	3	3	4	
CLASSIFICATION C				
Men beneficiaries	100	100	100	100
Without dependents	53	33	24	18
With dependents	47	67	76	82
1	19	25	28	27
2 or more	27	41	48	56
3 or more	17	26	32	38
			<u>\$189 or over</u>	
Women beneficiaries	100	100	100	
Without dependents	80	77	71	
With dependents	20	23	29	
1	12	13	18	
2 or more	9	10	11	
3 or more	4	5	5	

^{a/} For definition, see Chapter X, Definition of terms.

Average weekly earnings (Tables 48c and 49a)

Forty percent of the claimants had earned \$149 or more a week in their base year, thus qualifying for the \$75 maximum benefit rate (Table 14c). About 25 percent had earned, on the average, \$189 or more a week. Based on these earnings, they would have qualified for the new maximum benefit rate of \$95 that became effective in July 1974.

About three-fifths of the men claimants had earned over \$149 a week in their base year, two-fifths had earned over \$189 a week, and about 15 percent over \$260 a week. Among women claimants, 15 percent had average weekly earnings of \$149 or more in their base year and 5 percent had earned over \$189 a week.

Among men, the proportion with dependents increased with each rise in base-year earnings. About 40 percent of the men who had earned under \$149 a week supported a nonworking wife or young child, compared with 70 percent of the men who had earned \$260 or more a week in their base year. Almost half of the lower-wage group among the men and about 80 percent of the higher-wage earners supported a wife, young child or other relative.

Among women, the proportion claiming support of a child or nonworking husband was similar among the different earnings groups. When other relatives were included as dependents, the dependency rate increased as earnings went up. The proportion with dependents under the broadest definition was 20 percent among women claimants with base-year earnings under \$149 a week and about 30 percent for women who had earned over \$189 a week.

Table 49b-I. Characteristics of Beneficiaries in Relation to Weekly Benefit Rate and Average Weekly Base-Year Earnings, New York State: Both Sexes (Percent distribution)

Characteristics	Weekly benefit rate (upper line) Average weekly base-year earnings (lower line)							
	Total	\$75			\$75			
		\$20-44 \$30-88	\$45-64 \$89-128	\$65-74 \$129-148	Total	\$149-188	\$189-259 ^{a/}	\$260 or over ^{a/}
All beneficiaries	100	22	27	11	40	15	15	11
Age (years)								
Under 25	100	27	38	14	21	13	6	2
25-34	100	17	25	12	46	18	17	10
35-44	100	20	24	9	46	14	17	15
45-54	100	21	25	9	45	14	17	14
55-64	100	20	24	10	46	16	16	13
65 or over	100	30	20	10	40	14	15	11
Median age	40.1	40.4	36.1	36.4	42.9	39.1	43.3	45.9
Ethnic group								
White (non-Spanish)	100	21	24	11	44	16	16	12
Black (non-Spanish)	100	20	35	14	31	14	13	5
Puerto Rican and other Spanish	100	28	41	11	19	11	6	2
Occupation								
White-collar	100	20	28	12	40	17	13	10
Professional and managerial	100	9	16	10	66	19	24	23
Clerical and sales	100	26	34	13	27	16	8	3
Services	100	41	30	10	19	11	6	2
Blue-collar	100	19	26	10	44	14	17	13
Bench work	100	31	35	12	21	13	7	2
Structural	100	4	13	8	75	14	30	31
Years of schooling completed								
8 or fewer	100	25	28	10	37	14	14	9
9 -11	100	24	28	10	38	13	15	11
12	100	21	28	12	39	15	13	10
13-15	100	18	25	13	44	17	15	12
16 or over	100	9	16	10	65	19	23	24
Average number of weeks of benefits	17.0	16.8	17.0	18.0	16.7	17.4	16.4	16.0

^{a/} Effective July 1, 1974, benefit rate was raised to \$95.

Claimant characteristics related to benefit rate, prior weekly earnings and dependency rates (Tables 49b I-III)

Earnings tend to have a positive association with dependency rates, but other influences sometimes strengthen and other times counteract this relationship. Data in Tables 49b I-III, which show claimant characteristics in relation to benefit rate and prior weekly earnings, give some suggestion of these influences.

Men claimants between 35 and 65 years of age had the highest earnings. The earnings distribution was similar for the three 10-year spans between ages 35 and 65 but men between 35 and 45 had a higher dependency rate than the other two groups. Men over 65 earned less than these age groups but their dependency rate was similar to that for men aged 55 to 64. Young men under 25 tended to earn much less than other age groups; they had a low dependency rate.

Among women claimants the differences in earnings distribution by age were more limited than among men. Women between 25 and 35 years and also those over 65 tended to earn most. But women between 35 and 45 had the highest dependency rate; they had the largest families. The youngest women earned least and they, along with women over 65, had the lowest dependency rates. White persons earned more than black persons and blacks earned more than Puerto Ricans. Dependency rates were higher for blacks and Puerto Ricans, however, than for white persons.

Construction workers were higher-paid workers and they tended to have higher dependency rates than other occupational groups. Professional and managerial workers were also among the higher paid but men in this occupational field had a dependency rate that was similar to that for service workers, who were the lowest paid. Women claimants who were white-collar workers were better paid than women in service or blue-collar occupations, but the women white-collar workers had the lowest dependency rates.

Education had a positive effect on earnings of claimants but had a negative relation to dependency rates. Dependency rates were lower for high school and college graduates than for persons who had less than 12 years of schooling. Claimants with least education (8 years or fewer) earned least and those with college training earned most. For men claimants, the differences in earnings distributions were slight for the several educational levels below college completion. This was partly due to the influence of claimants from the construction industry; many had limited schooling but their pay and dependency rates were high. Among the women claimants, high school graduates earned more than non-graduates and those with college education earned even more. Women claimants with 8 or fewer years of schooling, however, earned about the same as women with 9 to 11 years of schooling.

Table 49b-II. Characteristics of Beneficiaries in Relation to Weekly Benefit Rate and Average Weekly Base-Year Earnings, New York State: Men
(Percent distribution)

Characteristics	Weekly benefit rate (upper line) Average weekly base-year earnings (lower line)							
	Total	\$75			Total	\$189-259 ^{a/}		
		\$20-44 \$30-88	\$45-64 \$89-128	\$65-74 \$129-148		\$149-188	\$260 or over ^{a/}	
Men beneficiaries	100	9	22	11	58	18	22	17
Age (years)								
Under 25	100	17	39	16	28	15	9	3
25-34	100	6	21	12	61	22	24	15
35-44	100	5	16	9	70	17	28	25
45-54	100	6	13	8	72	17	29	27
55-64	100	6	14	8	72	19	28	24
65 or over	100	20	20	10	51	17	19	15
Median age	37.9	31.1	29.4	32.1	42.7	37.3	43.1	45.9
Ethnic group								
white (non-Spanish)	100	9	18	10	63	18	24	21
Black (non-Spanish)	100	9	32	16	42	17	18	7
Puerto Rican and other Spanish	100	13	40	16	31	16	10	4*
Occupation								
white-collar	100	8	21	11	60	20	21	19
Professional and managerial	100	4	12	9	75	19	27	30
Clerical and sales	100	12	30	13	45	21	15	9
Services	100	21	34	14	32	17	11	4
Blue-collar	100	8	20	11	61	17	25	19
Structural	100	3	13	7	76	14	31	31
Years of schooling completed								
8 or fewer	100	11	21	11	58	19	24	15
9 -11	100	10	22	10	57	17	23	17
12	100	7	24	12	57	18	22	17
13-15	100	11	21	12	55	19	19	16
16 or over	100	5	13	8	74	18	25	31
average number of weeks of benefits	16.5	16.5	16.8	17.3	16.3	16.8	16.1	15.9

*Percent may not be reliable because of small number of cases in sample.
^{a/} Effective July 1, 1974, benefit rate was raised to \$95.

Table 49b-III. Characteristics of Beneficiaries in Relation to Weekly Benefit Rate and Average Weekly Base-Year Earnings, New York State: Women (Percent distribution)

Characteristics	Weekly benefit rate (upper line) Average weekly base-year earnings (lower line)							
	Total	\$20-44 \$30-88	\$45-64 \$89-128	\$65-74 \$129-148	\$75			
					Total	\$149-188	\$189-259 <u>a/</u>	\$260 or over <u>a/</u>
Women beneficiaries	100	39	34	11	16	11	4	1
Age (years)								
Under 25	100	44	36	10	11	9	1*	<u>b/</u>
25-34	100	36	32	11	20	13	6	2*
35-44	100	39	35	10	16	10	4	1*
45-54	100	37	36	11	16	11	4	1*
55-64	100	37	35	12	16	11	3*	1*
65 or over	100	45	22	11	21	10*	8*	2*
Median age	42.8	42.2	42.7	43.9	44.2	43.0	45.2	45.8
Ethnic group								
White (non-Spanish)	100	38	33	12	18	12	4	1
Black (non-Spanish)	100	38	39	11	13	8	4*	1*
Puerto Rican and other Spanish	100	46	42	7	6*	5*	1*	<u>b/</u>
Occupation								
White-collar	100	30	34	13	23	15	6	2
Professional and managerial	100	18	24	12	47	20	17	9
Clerical and sales	100	33	36	13	18	13	4	<u>b/</u>
Services	100	63	26	6	6	5	1	<u>b/</u>
Blue-collar	100	41	37	10	12	9	2	1
Bench work	100	38	38	11	12	9	2	1
Years of schooling completed								
8 or fewer	100	43	36	10	10	8	2	<u>b/</u>
9 -11	100	46	35	9	10	8	2	1
12	100	37	34	12	18	12	4	1
13-15	100	28	31	15	25	13	8	4
16 or over	100	17	24	12	47	22	18	7
Average number of weeks of benefits	17.6	16.9	17.3	19.1	18.8	18.9	18.8	17.8

*Percent may not be reliable because of small number of cases in sample.

a/ Effective July 1, 1974, benefit rate was raised to \$95.

b/ Less than 0.5 percent.

Table 50a. Distribution of Beneficiaries by Length of Unemployment in Relation to Number of Dependents Under Two Different Definitions of Dependent and Sex of Beneficiaries, New York State
(Percent distribution)

Dependency classification and number of dependents ^{a/}	weeks of benefits							Average number of weeks
	Total	Under 6	6-9	10-14	15-19	20-25	26	
CLASSIFICATION A								
All beneficiaries								
Without dependents	100	14	11	14	12	15	34	17.3
With dependents	100	16	14	15	12	14	29	16.3
1	100	13	12	14	12	14	35	17.5
2	100	17	15	17	13	14	24	15.5
3	100	18	16	19	12	13	22	15.0
4 or more	100	19	14	14	12	15	27	15.8
Men beneficiaries								
Without dependents	100	16	11	14	13	16	31	16.9
With dependents	100	16	14	16	12	14	28	16.1
1	100	13	12	14	12	14	36	17.5
2	100	18	16	17	14	13	23	15.2
3	100	19	16	19	12	13	21	14.8
4 or more	100	19	14	14	12	14	27	15.6
Women beneficiaries								
Without dependents	100	14	11	14	11	14	36	17.6
With dependents	100	14	12	13	12	15	34	17.3
1	100	14	12	13	13	14	35	17.5
2	100	16*	13*	14*	10*	16*	32	16.9
3 or more	100	14*	12*	14*	12*	15*	32	17.1
CLASSIFICATION C								
All beneficiaries								
Without dependents	100	14	11	14	12	15	34	17.4
With dependents	100	16	13	15	12	14	30	16.4
1	100	14	11	14	11	15	35	17.5
2	100	17	14	15	13	14	28	16.0
3	100	17	15	19	12	13	23	15.2
4 or more	100	18	15	14	12	15	26	15.8
Men beneficiaries								
Without dependents	100	15	11	13	13	16	31	17.0
With dependents	100	16	13	16	12	14	29	16.2
1	100	14	11	14	11	14	36	17.5
2	100	17	14	16	13	14	26	15.8
3	100	18	16	19	12	13	22	14.9
4 or more	100	18	15	15	12	15	26	15.6
Women beneficiaries								
Without dependents	100	14	11	14	11	14	36	17.6
With dependents	100	14	12	13	12	15	34	17.0
1	100	13	12	13	12	16	34	17.6
2	100	18	11*	12*	11*	12*	36	16.9
3 or more	100	13*	12*	15*	12*	15*	32	17.1

*Percent may not be reliable because of small number of cases in sample.
^{a/} For definition, see Chapter X, Definition of terms.

Length of unemployment (Tables 50a and 50b)

Claimants averaged 17 weeks of benefits but a substantial proportion - one-third - drew 26 weeks of benefits. Men had shorter benefit duration than women - about one week, on the average.

Claimants with dependents tended to have shorter unemployment than claimants without dependents - a week less in benefits, on the average. This did not apply, however, to claimants with one dependent; they had about the same average benefit duration as claimants without dependents. Age was probably a factor among claimants with one dependent: they contained a relatively high proportion of persons over 65 years, and unemployment tends to be long for this age group. Men claimants with three dependents and women claimants with two dependents had the shortest average benefit duration.

Table 50b. Weeks of Benefits by Sex of Beneficiaries, New York State
(Percent distribution)

Weeks of benefits	Both sexes	Men	women
All beneficiaries	100	100	100
Under 6	15	16	14
6-9	12	13	11
10-14	14	15	14
15-19	12	12	11
20-25	15	15	14
26	32	30	36
Average number of weeks	17.0	16.5	17.6

Table 50c-I. Distribution of Beneficiaries by Length of Unemployment in Relation to Characteristics of Beneficiaries, New York State: Both Sexes (Percent distribution)

Characteristics of beneficiaries	Weeks of benefits							Average number of weeks	
	Total	Under 6	6-9	10-14	15-19	20-25	26		
Sex-Total	100	15	12	14	12	15	32	17.0	
Men	100	16	13	15	12	15	30	16.5	
Women	100	14	11	14	11	14	36	17.6	
Age-Total	100	15	12	14	12	15	32	17.0	
Under 20 years	100	24	14	13	13	16	20	14.7	
20-34 years	100	18	13	15	13	15	28	16.1	
35-44 years	100	16	14	15	12	15	29	16.4	
45-54 years	100	14	13	16	12	15	31	16.9	
55-64 years	100	12	10	14	12	15	37	18.0	
65 years or over	100	5	4*	7	7	12	65	22.1	
Position in family-Total	100	15	12	14	12	15	32	17.0	
Lives alone	100	13	10	12	12	15	38	18.2	
Husband beneficiary	100	17	13	15	12	14	29	16.3	
Wife beneficiary	100	12	11	15	12	14	36	17.8	
Child beneficiary	100	18	12	15	12	16	27	16.1	
Other family member beneficiary	100	16	13	14	12	15	31	16.7	
Marital status-Total	100	15	12	14	12	15	32	17.0	
Married	100	15	12	15	12	14	32	16.9	
Divorced or separated	100	13	11	13	12	15	35	17.7	
Widowed	100	11	9	11	10	15	44	19.0	
Never married	100	17	12	14	12	16	28	16.4	
Number of employed family members-Total	100	15	12	14	12	15	32	17.0	
None	100	15	12	13	12	15	34	17.3	
1	100	15	12	15	12	14	31	16.8	
2 or more	100	16	13	16	12	15	27	16.1	
Base-year earnings and benefit rate:									
Weekly earnings	Benefit rate-Total	100	15	12	14	12	15	32	17.0
\$30-88	\$20-44	100	16	12	14	12	15	31	16.8
89-128	45-64	100	15	12	13	12	15	33	17.0
129-148	65-74	100	13	11	12	12	14	38	18.0
149 or over	75	100	15	12	15	12	14	30	16.7
149-188	75	100	14	11	13	12	15	34	17.4
189-248	75	100	16	12	16	12	14	29	16.4
249 or over	75	100	16	13	16	13	13	27	16.0

*Figures may not be reliable because of small number of cases in sample.

Claimant characteristics and length of unemployment (Tables 50c-I-III)

Changes in length of unemployment were strongly associated with age. The proportion of claimants with relatively brief unemployment decreased with each advance in age level, and the proportion with long-term unemployment increased. The average duration of benefits rose from 14.7 weeks for persons under 20 years of age to 22.1 weeks for persons 65 years and over.

Variation in length of unemployment based on other characteristics of claimants was also influenced by the age distribution. Youth was the factor that tended to shorten unemployment for child beneficiaries and single persons. Claimants with two or more employed family members were also relatively youthful since many were child beneficiaries; average benefit duration for them was shorter than for claimants with no employment in the family or with one employed family member.

Among claimant groups in which youthful persons were not proportionately numerous, husband beneficiaries had fewer weeks of unemployment than wife beneficiaries or other family member beneficiaries. Married men claimants had shorter unemployment, on the average, than divorced, separated or widowed men. Among the women claimants, those who were separated or divorced had shorter unemployment than the married women. Widowed men and women had the longest unemployment, on the average, probably because of the high proportion of elderly persons among them.

Claimants with the highest prior earnings, \$249 a week or more in their base year, had the lowest average benefit duration, but there was no consistent relation between benefit duration and prior weekly earnings or benefit rate. Claimants who had earned \$129-148 a week in their base year and received benefits of \$65 to \$74 a week had longest benefit duration.

Among men, the highest earners had the shortest average duration. Among women, the lowest earners averaged the fewest weeks of benefits.

Table 50c-II. Distribution of Beneficiaries by Length of Unemployment in Relation to Characteristics of Beneficiaries, New York State: Men (Percent distribution)

Characteristics of beneficiaries	Weeks of benefits							Average number of weeks
	Total	Under 6	6-9	10-14	15-19	20-25	26	
Age-Total	100	16	13	15	12	15	30	16.5
Under 20 years	100	21	13	13	13	19	20	15.2
20-34 years	100	18	14	15	14	15	25	15.7
35-44 years	100	17	14	16	12	14	26	15.7
45-54 years	100	15	15	17	12	14	28	16.2
55-64 years	100	13	10	14	12	15	35	17.7
65 years or over	100	6*	4*	6*	6*	13	65	22.2
Position in family-Total	100	16	13	15	12	15	30	16.5
Lives alone	100	12	11	11	14	17	35	18.0
Husband beneficiary	100	17	13	15	12	14	29	16.3
Wife beneficiary	n.a.							
Child beneficiary	100	18	13	15	12	16	26	16.0
Other family member beneficiary	100	14	12	15	14	13	31	16.9
Marital status-Total	100	16	13	15	12	15	30	16.5
Married	100	16	13	15	12	14	29	16.3
Divorced or separated	100	12	12	14	12	16	34	17.7
Widowed	100	11*	9*	6*	11*	18*	45	19.4
Never married	100	16	12	14	13	16	28	16.5
Number of employed family members-Total	100	16	13	15	12	15	30	16.5
None	100	15	12	14	13	15	32	16.9
1	100	18	13	16	12	14	27	16.0
2 or more	100	17	13	17	12	15	26	15.9
Base-year earnings and benefit rate:								
Weekly earnings Benefit rate-Total	100	16	13	15	12	15	30	16.5
\$30-88 \$20-44	100	18	14	12	11	15	31	16.5
89-128 45-64	100	16	12	13	12	16	30	16.8
129-148 65-74	100	15	11	13	13	14	35	17.3
149 or over 75	100	16	13	16	13	14	28	16.3
149-188 75	100	15	13	14	13	15	31	16.8
189-248 75	100	17	12	17	13	14	27	16.1
249 or over 75	100	17	13	17	13	13	27	15.9

*Figures may not be reliable because of small number of cases in sample.
n.a. Not applicable.

Table 50c-III. Distribution of Beneficiaries by Length of Unemployment in Relation to Characteristics of Beneficiaries, New York State: Women
(Percent distribution)

Characteristics of beneficiaries	Weeks of benefits							Average number of weeks	
	Total	Under 6	6-9	10-14	15-19	20-25	26		
Age-Total	100	14	11	14	11	14	36	17.6	
Under 20 years	100	28	14*	13*	12*	12*	22	13.9	
20-34 years	100	17	11	13	11	14	33	16.9	
35-44 years	100	13	13	14	13	15	32	17.2	
45-54 years	100	12	11	15	12	15	35	17.7	
55-64 years	100	10	10	13	12	14	40	18.4	
65 years or over	100	4*	6*	9*	8*	10*	64	21.9	
Position in family-Total	100	14	11	14	11	14	36	17.6	
Lives alone	100	13	10	12	10	14	42	18.4	
Husband beneficiary	n.a.								
Wife beneficiary	100	12	11	15	12	14	36	17.8	
Child beneficiary	100	19	11	14	12	15	29	16.3	
Other family member beneficiary	100	17	13	13	12	16	30	16.6	
Marital status-Total	100	14	11	14	11	14	36	17.6	
Married	100	12	11	14	12	14	36	17.8	
Divorced or separated	100	15	11	12	12	15	36	17.6	
Widowed	100	11	9	12	10	15	43	18.8	
Never married	100	19	12	14	11	15	29	16.3	
Number of employed family members-Total	100	14	11	14	11	14	36	17.6	
None	100	14	10	13	11	15	38	17.9	
1	100	13	12	14	12	14	35	17.5	
2 or more	100	15	13	16	13	14	29	16.5	
Base-year earnings and benefit rate:									
Weekly earnings	Benefit rate-Total	100	14	11	14	11	14	36	17.6
\$30-88	\$20-44	100	15	12	15	12	15	31	16.9
89-128	45-64	100	15	12	13	11	14	35	17.3
129-148	65-74	100	9	9	12	11	15	43	19.1
149 or over	75	100	11	9	12	11	15	42	18.8
149-188	75	100	11	8	12	12	16	42	18.9
189-248	75	100	9*	12*	13*	8*	12*	45	18.8
249 or over	75	100	16*	11*	8*	12*	12*	41*	17.8

*Figures may not be reliable because of small number of cases in sample.
n.a. Not applicable.

PART C. TECHNICAL NOTES

X. PURPOSE, SCOPE, METHOD OF STUDY, AND DEFINITIONS

Purpose and scope

A survey of unemployment insurance claimants in New York State was started in September 1972 to obtain information on the number of their dependents and on the financial adjustments these claimants and their families made during a period of receipt of unemployment insurance benefits. Each week from September 11, 1972 to September 7, 1973, a sample of claimants signing for their first payorder in the current benefit year were questioned as to the number of persons in their family whom they supported, their relation to the claimant, and the labor market status of these dependents.

The information was obtained by direct interview between claimants and staff of unemployment insurance offices throughout the State. Claimants who subsequently had 8 consecutive weeks of unemployment from the start of their benefit year were questioned again when they signed for their 8th weekly payorder on changes in family spending and in sources of family income during the period of unemployment. Claimants who had 21 consecutive weeks of compensated unemployment from the start of their benefit year were similarly questioned at the end of the period. Claimant responses were recorded on questionnaires designed for this purpose. The interviewer reviewed each claimant's responses before terminating the interview and, if the answers appeared inconsistent or unreasonable, the interviewer asked the claimant to reconsider the answers. When responses were changed, the questionnaire was corrected accordingly.

The survey was undertaken because its findings were expected to have significance in two areas of legislative interest in connection with unemployment insurance benefits: (1) benefit adequacy and (2) dependents' allowances. The survey was intended to show in what areas claimants modified their spending after they lost their job and from what sources other than unemployment benefits, if any, they were able to obtain new income. It was also expected to provide a basis for determining the impact on the unemployment insurance system in terms of claimants involved and cost of increased benefits if dependents' allowances were to be granted.

A total of 15,123 unemployment insurance claimants were questioned about family support at the time they certified to their first payorder for unemployment insurance benefits. These persons filed original claims for unemployment benefits between August 28, 1972 and August 24, 1973. Forty-five percent (6,778) were continuously unemployed for 8 weeks from the start of the benefit year and were questioned at the end of the period on financial adjustments they had made to cope with their reduced income. Eighteen percent (2,746) were continuously unemployed for 21 weeks from the start of their benefit year and were similarly questioned at the end of the period. Characteristics of the total survey group and those involved in the second and third interviews are compared in Table 51. The survey ended in February 1974.

Table 51. Comparison of Total Survey Group with Those Who Had 8 and 21 Consecutive Weeks of Benefits after Original Claim Filing, by Selected Characteristics of Beneficiaries, New York State

(A sample of 15,123 beneficiaries who filed original claims between August 28, 1972 and August 24, 1973)

Characteristics of beneficiaries	All survey beneficiaries		Beneficiaries with-- a/				
	Number	Percent	8 weeks of benefits		21 weeks of benefits		
			Number	Percent	Number	Percent	
All beneficiaries	15,123	100	6,778	100	2,746	100	
As percent of survey total			45		18		
Men	8,752	58	3,945	58	1,578	55	
Women	6,371	42	2,833	42	1,228	45	
AGE							
Under 25 years	3,112	21	1,378	20	498	18	
25-44 years	5,690	38	2,562	38	970	35	
45-54 years	2,973	20	1,249	18	475	17	
55-64 years	2,380	16	1,022	15	464	17	
65 years or over	968	6	567	8	339	12	
ETHNIC GROUP							
White (non-Spanish)	11,919	79	5,404	80	2,220	81	
Black (non-Spanish)	1,616	11	764	11	318	12	
Puerto Rican and other Spanish	1,431	9	544	8	182	7	
YEARS OF SCHOOLING							
8 or less	3,844	25	1,562	23	605	22	
9-11	3,437	23	1,550	23	632	23	
12 or more	7,795	52	3,642	54	1,500	55	
OCCUPATION							
White-collar	5,053	33	2,629	39	1,230	45	
Service	1,589	11	791	12	336	12	
Blue-collar	8,481	56	3,358	50	1,180	43	
BASE-YEAR EARNINGS AND BENEFIT RATE:							
Average weekly wage		Benefit rate					
\$30-88	\$20-44	3,277	22	1,461	22	626	23
89-108	45-54	2,151	14	953	14	378	14
109-148	55-74	3,581	24	1,687	25	726	26
149 or over	75	6,114	40	2,677	39	1,016	37
149-188	75	2,267	15	1,089	16	450	16
189-259	75	2,226	15	920	14	351	13
260 or over	75	1,621	11	668	10	215	8

Table 51. Comparison of Total Survey Group -- Continued

Characteristics of beneficiaries	All survey beneficiaries		Beneficiaries with-- a/			
	Number	Percent	8 weeks of benefits		21 weeks of benefits	
			Number	Percent	Number	Percent
POSITION IN FAMILY						
Lives alone	2,273	15	1,052	16	458	17
Husband beneficiary	5,558	37	2,459	36	937	34
Wife beneficiary	3,631	24	1,602	24	699	25
Child beneficiary	2,015	13	934	14	347	13
Other family member beneficiary	1,646	11	731	11	305	11
NUMBER IN FAMILY						
1	2,324	15	1,074	16	470	17
2	4,209	28	1,917	28	843	31
3	3,153	21	1,392	21	551	20
4	2,550	17	1,115	16	400	15
5 or more	2,887	19	1,280	19	482	18
NUMBER OF EMPLOYED FAMILY MEMBERS						
0	7,550	50	3,421	50	1,430	52
1	5,899	39	2,613	39	1,040	38
2 or more	1,674	11	744	11	276	10
NUMBER OF DEPENDENTS						
0	8,260	55	3,735	55	1,556	57
1	2,839	19	1,313	19	566	21
2 or more	4,024	27	1,730	26	624	23

a/ Received unemployment benefits for 8 consecutive weeks or 21 consecutive weeks, as specified, from start of benefit year.

Sample selection

The sample selection, based on pre-designated Social Security numbers, was intended to yield a random sample of 4 percent of the unemployment insurance beneficiary population. The actual survey sample amounted to 2.5 percent of the beneficiary population. This population consisted of persons who filed original claims in New York State between August 28, 1972 and August 24, 1973, including former Federal employees and ex-servicemen receiving Federal unemployment compensation but excluding persons filing out-of-state claims. The designated Social Security numbers in the survey were those ending in one of the following groups: 2200-2299, 2400-2499, 2600-2699, 2800-2899.

The lower percentage of survey beneficiaries interviewed at the unemployment insurance offices (2.5 percent instead of 4 percent) was due to the following:

1. Claimants who certified to their first payorder by mail were excluded by survey design. This was intended to simplify procedure; claimants who were not physically present could not be interviewed.
2. Claimants who were receiving unemployment allowances while in vocational training were not included.
3. Some claimants refused to answer the questionnaire.
4. Local unemployment insurance offices neglected to identify some claimants with the designated Social Security numbers. This was the main reason for the smaller size sample. Slip-ups are unavoidable when an operation that is not a basic part of the unemployment insurance benefit system is added to regular operations.

Sample representativeness

A test of the representativeness of the survey group was made by comparing it with the random 4 percent sample based on the designated Social Security numbers. Data on characteristics are recorded for all beneficiaries as part of the regular operations of the unemployment insurance system. As Table 52 shows, the two groups were almost identical in distribution by sex, age, ethnic group, education and number of dependent children. They were similar in distribution by earnings and weeks of work in the base year and by weekly benefit rate as shown in Table 53, but the survey group averaged a little longer benefit duration. It is assumed, therefore, that the findings derived from responses to the special questionnaires for the survey sample are applicable to the total unemployment insurance beneficiary population. The difference in benefit duration between the survey group and 4 percent sample was taken into account in estimating annual costs of dependents' allowances. The figure on average benefit duration for the 4 percent sample was used to adjust the figure derived from the survey samples on average benefit duration for claimants with dependents, one of the factors needed for estimating annual costs of dependents' allowances.

Table 52. Comparison of Survey Group and 4 Percent Sample of Unemployment Insurance Beneficiaries, by Personal Characteristics, New York State

(A sample of beneficiaries who filed original claims between August 28, 1972 and August 24, 1973)

Characteristics of beneficiaries	Survey beneficiaries 2.5 percent sample <u>a/</u>		Beneficiaries in 4 percent sample <u>a/</u>	
	Number	Percent	Number	Percent
SEX - Total	15,123	100	25,732	100
Men	8,752	58	14,715	58
Women	6,371	42	10,804	42
Unknown	-	-	213	b/
AGE - Total	15,123	100	25,732	100
Under 25 years	3,112	21	5,124	20
25-34 years	3,148	21	5,350	21
35-44 years	2,542	17	4,450	17
45-54 years	2,973	20	5,103	20
55-64 years	2,380	16	4,110	16
65 years or over	968	6	1,500	6
Unknown	-	-	95	b/
ETHNIC GROUP - Total	15,123	100	25,732	100
White (non-Spanish)	11,919	79	19,404	78
Black (non-Spanish)	1,616	11	2,684	11
Puerto Rican and other				
Spanish	1,431	9	2,480	10
White	982	7	1,719	7
Black	449	3	761	3
All other	120	1	240	1
Unknown	37	b/	924	b/
YEARS OF SCHOOLING - Total	15,123	100	25,732	100
8 or less	3,844	25	6,445	26
9-11	3,437	23	5,540	23
12	5,118	34	8,128	33
13-15	1,953	13	3,072	13
16 or more	724	5	1,139	5
Unknown	47	b/	1,408	b/
NUMBER OF DEPENDENTS -Total <u>a/</u>	15,123	100	25,732	100
Beneficiaries without dependents	9,912	66	15,701	66
Beneficiaries with dependents	5,104	34	8,067	34
1 child	1,710	11	2,683	11
2 children	1,549	10	2,463	10
3 children	931	6	1,503	6
4 children	519	3	812	3
5 children	235	2	373	1
6 or more children	160	1	233	1
Unknown	107	b/	1,964	b/

a/ The 4 percent sample of beneficiaries consisted of all persons with Social Security numbers ending in 2200-2299, 2400-2499, 2600-2699, 2800-2899 who filed valid original claims in New York State between August 28, 1972 and August 24, 1973 and received one or more benefit payments. The survey sample were those among them who were identified for interview and responded to the first questionnaire.

b/ Percent distribution has been adjusted to exclude unknown.

c/ Defined as children wholly supported by beneficiary. This definition differs from that used elsewhere in the study but is the only one available for the 4 percent sample.

Table 53. Comparison of Survey Group and 4 Percent Sample of Unemployment Insurance Beneficiaries, by Benefit Rate, Base-Year Employment and Benefit Duration, New York State

(A sample of beneficiaries who filed original claims between August 28, 1972 and August 24, 1973)

Characteristics of beneficiaries	Survey beneficiaries 2.5 percent sample <u>a/</u>		Beneficiaries in 4 percent sample <u>a/</u>	
	Number	Percent	Number	Percent
BENEFIT RATE - Total <u>b/</u>	15,123	100	25,732	100
\$20-34	1,199	8	1,820	7
35-44	2,078	14	3,439	13
45-54	2,151	14	3,601	14
55-64	1,927	13	3,216	12
65-74	1,654	11	2,738	11
75	6,114	40	10,801	42
Unknown	-	-	117	<u>c/</u>
Average benefit payment	\$60.11		\$60.70	
BASE-YEAR EARNINGS - Total	15,123	100	25,732	100
Under \$3,000	3,262	22	5,269	21
\$3,000-4,900	4,025	27	6,776	26
5,000-6,900	3,002	20	5,122	20
7,000-9,800	2,576	17	4,503	18
9,900 or over	2,163	14	3,967	15
Unknown	95	<u>c/</u>	95	<u>c/</u>
BASE-YEAR WEEKS OF WORK-Total	15,123	100	25,732	100
15-19	322	2	608	2
20-22	1,204	8	1,936	8
23-25	1,034	7	1,632	6
26-29	1,333	9	2,150	8
30-39	3,238	21	5,514	22
40-49	3,526	23	6,559	26
50-52	4,457	29	7,238	28
Unknown	-	-	95	<u>c/</u>
WEEKS OF BENEFITS - Total	15,123	100	25,732	100
1-5 weeks	2,254	15	5,714	22
6-9 weeks	1,805	12	3,132	12
10-14 weeks	2,145	14	3,518	14
15-19 weeks	1,806	12	2,797	11
20-25 weeks	2,176	15	3,341	13
26 weeks	4,818	32	7,065	28
Unknown	119	<u>c/</u>	165	<u>c/</u>
Average duration	17.0		15.4	

a/ The 4 percent sample of beneficiaries consisted of all persons with Social Security numbers ending in 2200-2299, 2400-2499, 2600-2699, 2800-2899 who filed valid original claims in New York State between August 28, 1972 and August 24, 1973 and received one or more benefit payments. The survey sample were those among them who were identified for interview and responded to the first questionnaire.

b/ Rate was assigned at beginning of benefit year; maximum was increased to \$95 in July 1974.

c/ Percent distribution has been adjusted to exclude unknown.

Sampling, response and other errors

The total (universe) beneficiary population for the period involved was 650,000. The total sample covered in the survey was 15,123. These were the beneficiaries who provided the information on number of family dependents that is given in Part B of this report. Part A of this report describes actions of beneficiaries who drew benefits for 8 consecutive weeks and for 21 consecutive weeks after original claim filing. Sample totals for these groups were, respectively, 6,778 and 2,746.

Tables in Parts A and C show sample numbers (absolutes) for the beneficiaries described. Tables in Part B of the report do not show the number of sample cases but these can be obtained or derived from Tables 51-53. In all tables in Parts A and B, cells in which the number of sample cases were too few to provide a reliable estimate are asterisked. In Part A tables the percentages for these cells are not shown. In Part B tables the percentages for these cells are shown, with a footnote of caution.

From the entries in Table 54, 95 percent confidence limits can be obtained for selected percentages derived from random samples of various sizes. The table is read as in the following example. Suppose that 20 percent of a random sample of 1,000 individuals have a certain characteristic. The entry in the table corresponding to a sample of 1,000 and a percentage of 20 is 2.48. One may be 95 percent confident that the percentage for the universe from which the sample was drawn lies between 20 percent plus or minus 2.48; that is, between 17.52 percent and 22.48 percent. To put it a little differently, if a large number of random samples of 1,000 were drawn from this same universe, and the sample percentage and confidence interval were computed for each, 95 percent of these intervals would contain the universe percentage.

Response errors probably exceeded the errors due to random sampling or to the slightly biased sample that were discussed earlier. These errors cannot be measured. Evidence was not required to verify claimants' statements. Response errors could have stemmed from claimants' faulty memory, their misinterpretation of the questions, haste or negligence in answering the questions, or dishonest answers. Response error could also have stemmed from the interviewers' mistakes in reporting claimant responses.

Figures shown in this report, therefore, are not precise measures. They are believed to be adequate, however, for the purposes of the study.

Table 54. Errors At .95 Confidence Level for Selected Percentages
and Sample Sizes in Randomly-Selected Samples

Sample Size	Selected Percentages									
	5%or 95%	10%or 90%	15%or 85%	20%or 80%	25%or 75%	30%or 70%	35%or 65%	40%or 60%	45%or 55%	50%
100	4.27	5.88	7.00	7.84	8.49	8.98	9.35	9.60	9.74	9.80
250	2.70	3.72	4.43	4.96	5.37	5.68	5.92	6.08	6.16	6.20
500	1.91	2.62	3.12	3.50	3.79	4.01	4.17	4.29	4.35	4.37
1,000	1.35	1.86	2.21	2.48	2.68	2.84	2.96	3.04	3.08	3.10
1,500	1.10	1.52	1.81	2.02	2.19	2.32	2.41	2.48	2.52	2.53
2,000	.95	1.32	1.56	1.75	1.90	2.01	2.09	2.15	2.18	2.19
2,500	.85	1.18	1.40	1.57	1.70	1.80	1.87	1.92	1.95	1.96
3,000	.78	1.07	1.28	1.43	1.55	1.64	1.70	1.75	1.78	1.79
3,500	.72	.99	1.18	1.32	1.43	1.52	1.58	1.62	1.64	1.65
4,000	.67	.93	1.10	1.24	1.34	1.42	1.48	1.52	1.54	1.55
4,500	.63	.88	1.04	1.17	1.26	1.34	1.39	1.43	1.45	1.46
5,000	.60	.83	.99	1.11	1.20	1.27	1.32	1.36	1.37	1.38
7,500	.49	.68	.81	.90	.98	1.03	1.08	1.11	1.12	1.13
10,000	.43	.59	.70	.78	.85	.90	.93	.96	.97	.98
15,000	.35	.48	.57	.64	.69	.73	.76	.78	.79	.80

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NOTE: Figures shown in the cells define limits above and below the percentages at the head of the columns, such that the probability is 95 out of 100 that the interval so defined includes the universe percentage.

Summary of work steps in obtaining survey data

1. Each week for one year starting September 11, 1972, all local unemployment insurance offices in New York State selected for individual interview new beneficiaries with Social Security numbers ending in 2200-2299, 2400-2499, 2600-2699, 2800-2899. Local offices held follow-up interviews with those claimants who had 8 consecutive weeks of unemployment, and subsequently with the claimants who had 21 consecutive weeks of unemployment.
2. The interviewer questioned each claimant individually as indicated by the questionnaire, and wrote down claimant responses on the form. Local offices mailed the batched questionnaires daily to the Research Office in New York City.
3. Research staff in Albany arranged with electronic data processing (EDP) staff for obtaining individual records (benefit control cards and benefit ledger transcripts) of new beneficiaries in the designated Social Security series and, subsequently, of those among them who had 8 and 21 consecutive weeks of benefits. These records were mailed weekly to the Research Office in New York City.
4. In the early months of the survey, Research staff in New York City matched by Social Security number the questionnaires received from local offices against central office records received from Albany. The Research Office sent notices to local offices for missing forms or letters on incomplete forms. These steps were discontinued after 7 months: local office corrections were limited because many claimants had stopped reporting by the time the Research Office found the omissions and notified the local offices.
5. Research staff edited the questionnaires received from local offices for consistency and reasonableness in response, coded the answers on separate coding sheets, and mailed batched coding sheets to Albany for key punching.
6. Albany staff keypunched the coding sheets periodically. Data on characteristics of each beneficiary obtained from the benefit ledger tape were added to the punch cards for survey claimants.
7. Albany staff prepared tabulations in line with instructions from the Research Office in New York City. The tabulations were mailed to New York City.
8. The New York City Research Office prepared computations and work tables from tabulated data for analysis, then analyzed data and prepared written reports.

Definition of terms

Average weekly wage. Earnings in base year in employment covered by the Unemployment Insurance Law divided by number of weeks worked. Weeks with earnings under \$30 are generally not included.

Base year or period. The 52 weeks prior to the week of filing an original claim. "Week" is defined as Monday through Sunday.

Beneficiary. An individual who filed an original claim, established a benefit year, and received at least one benefit payment for either a full or partial week of unemployment during his benefit year.

Benefit rate. Amount of benefits to which a claimant is entitled for a full week of unemployment, depending on his average weekly wage during base year. Same as weekly benefit amount.

Benefit year. The 52 weeks beginning with the Monday following the filing of a valid original claim. This is the period during which claimant is eligible to draw up to 26 weeks of regular benefits when he is unemployed.

Claim, original. Claim filed by an unemployed worker in order to establish a benefit year. A valid original claim meets the requirements for establishing a benefit year.

Claimant. In this report, same as beneficiary.

Dependency classifications

Three classifications representing the different coverage of dependents under the various legislative bills were applied to each claimant, as shown below. Each classification from A to B to C covered additional types of relatives as dependents. Thus, the number of relatives counted as dependents for any single claimant might differ among the three classifications. Only relatives who were wholly or mainly supported by the claimant were counted as dependents, except that relatives receiving unemployment insurance benefits were excluded.

Classification A. Dependents are a nonworking spouse and children under 18.

- If a claimant has a nonworking spouse only or young children only, including stepchildren and adopted children, they are counted here. If a claimant has a working spouse and young children, only the children are counted.
- A spouse and children not living with claimant are included if their main support is from the claimant.
- A nonworking spouse looking for work is included if not receiving unemployment insurance benefits.

Classification B. Dependents are those in Classification A plus a working spouse and children 18 or over who are full-time day students.

- Children 18 years or over who are full-time students out of town are considered as living at home.

Classification C. Dependents are those in Classification B plus other relatives supported mainly by the claimant and not in the labor force, i. e. , not working and not looking for work.

- Includes children over 18, parents, in-laws, brothers, sisters, etc.
- Includes relatives mainly supported by claimant, whether or not they live with him.

The following case illustrates application of the dependency classifications. A claimant has a working wife, one child under 18, and one child 20 years old going to college; the claimant's mother lives with him. He claims complete support for all of them. The number of dependents are:

Classification A-1 dependent
Classification B-3 dependents
Classification C-4 dependents

Some conditions covered by the legislative bills, such as requirements that children be unmarried, or that older children or other relatives be unable to work, are not factors in classification because the questionnaire did not ask for this information.

Family. A family consists of all persons related by blood, marriage, or adoption with whom the claimant lives, regardless of support, plus relatives living elsewhere whose main or total support is from the claimant.

Payorder. Local unemployment insurance office form authorizing the central office in Albany to mail a benefit payment check for a week or part-week of unemployment to a claimant, after the claimant attests to his unemployment in the preceding week and signs the form.

Position in the family or household

Claimants were classified as follows:

Lives alone -- no dependents

This category includes claimants who do not support any relatives and those who provide minor support to relatives.

Husband or wife beneficiary

These are claimants living with their spouse, regardless of support. Claimants not living with their spouses but supporting them are also in this category. Claimants classified as a husband or wife beneficiary may have children or other relatives and dependents.

Child beneficiary

These are claimants who live with their parents or support them, and who do not have or support a spouse or child. If they live with or support a spouse and parents, they are classified as "husband or wife beneficiary." If they are living with or supporting parents and children but not a spouse, they are "other family members."

Other family members

These are claimants who fit none of the above categories. They include, for example, widows, widowers, or divorced persons living with or supporting their children; claimants living with or supporting grandchildren or grandparents; claimants living with or supporting brothers or sisters.

Support of family members. Major or main support means claimant pays more than half of relative's living expenses. Minor support means claimant pays half or less of relative's living expenses. The various categories of relatives receiving major or minor support from claimants are shown in Tables 55 and 56.

Weeks of unemployment. In this report, means weeks of compensated unemployment, i. e., weeks for which claimant receives benefits.

Table 55. Relatives Receiving Major or Minor Support from Beneficiaries, by Type of Relative,
New York State

(A sample of 15,123 beneficiaries who filed original claims between August 28, 1972 and August 24, 1973)

Type of relative	Relatives receiving major support						Relatives receiving minor support
	Total	Living with claimant				Not living with claimant	
		Total living with claimant	Working	Not working (excl. those receiving UI benefits)	Receiving unemployment insurance (UI) benefits		
Relatives-total	16,211	15,456	2,169	13,144	143	755	9,504
Spouse	5,498	5,435	1,752	3,563	120	63	n.a.
Children under 18 years	8,684	8,172	57	8,115	-	512	3,145
Children 18 years, full-time students	321	310	35	275	-	11	
Children over 18 years, full-time students	478	454	60	394	-	24	
Children over 18 years, not students	466	477	205	229	13	19	n.a.
Other relatives under 18 years	129	112	2	110	-	17	
Parents and parents-in-law	487	397	42	347	8	90	
Brothers and sisters 18 years or over	100	85	10	73	2	15	
Other relatives 18 years or over (grandparents, aunt, uncle, cousin, etc.)	48	44	6	38	-	4	

n.a. Not available.

NOTE: Figures apply only to sample.

Table 56. Beneficiaries Providing Only Minor Support, by Number of Relatives and Children Under 18 Years and by Sex of Beneficiary, New York State

(A sample of 15,123 beneficiaries who filed original claims between August 28, 1972 and August 24, 1973)

	<u>All beneficiaries</u>	<u>Men beneficiaries</u>	<u>Women beneficiaries</u>
Beneficiaries providing minor support to: <u>a/</u>			
1 relative	3,770	1,300	2,470
2 relatives	1,630	605	1,025
3 relatives	1,019	391	628
4 or more relatives	543	137	406
	578	167	411
Total number of relatives receiving minor support <u>b/</u>	8,095	2,621	5,474
Beneficiaries providing minor support to: <u>a/</u>			
1 child under 18 years	1,355	258	1,097
2 children under 18 years	504	98	406
3 children under 18 years	463	82	381
4 or more children under 18 years	218	40	178
	170	38	132
Total number of children under 18 years receiving minor support <u>b/</u>	2,850	550	2,300
As percent of all relatives receiving minor support	35.2	21.0	42.0
Average number among beneficiaries providing minor support	2.1	2.1	2.1
Average number among all beneficiaries	0.2	0.1	0.4

a/ Minor support means less than half or exactly half of relative's support. Excludes beneficiaries providing minor support to some family members and major support to other family members.

b/ When count of relatives is limited to a maximum of 3 (ceiling set by legislative bill), the total number is as follows:

All relatives	7,031
Children under 18 years	2,594

XI. LOCAL OFFICE OPERATIONS AND RESEARCH OFFICE CONTROLS

Initiation of survey in local offices

Pilot survey

A pilot survey was conducted in selected offices in advance of the full-scale survey to test the questionnaire in terms of (a) intelligibility to local office interviewers and claimants, (b) claimants' willingness to respond, and (c) staff time required to complete the questionnaire. Eight New York City offices and four upstate offices were assigned a quota of claimants to interview during a given week in February or March 1972.

Research staff first met with the Metropolitan and upstate directors of the Unemployment Insurance Division and the New York City superintendents to describe the proposed survey and the pilot study. These administrative heads selected the offices for the pilot study and briefly explained to local office managers the nature of the project and the dates on which it would be conducted. The procedure and questionnaires prepared in the Division of Research and Statistics were sent to the managers 2 to 4 weeks before the survey period. Local office staff in New York City assigned to the survey attended a central training session; upstate staff relied on the written procedure.

In the given week, claimants with 6 or more consecutive weeks of benefits (including those currently certifying to their 6th compensable week) were selected at the designated offices, as they reported until the quota was reached. They were directed to a special interviewer (claims examiner or senior clerk). The staff member questioned claimants at the desk and recorded responses on the special questionnaire. Local offices mailed the completed forms to the Research Office at the end of each day. A total of 809 claimants were interviewed and responded to the questions; a small number of claimants refused to answer the questionnaire.

Local offices were asked to call the Research Office if they had questions, and they did. These calls indicated understanding of the general intent of the questionnaire. Local office managers canvassed after the survey stated that the interviewers had had little or no difficulty. Most claimants appeared to understand the questions and were able to answer them. If a claimant did have trouble understanding a particular question, the interviewer rephrased it or explained the intent.

One question that seemed generally misunderstood according to claimants' responses in the pilot study was eliminated in the questionnaire for the full-scale study. This was the question on contributions to family support by relatives of the claimant (Col. f, item 4A of pilot study questionnaire, Chapter XII). The final questionnaire was also modified by including a question on cancellation of utility services and more questions on savings.

Interviewers noted the time required to complete the two-part questionnaire of the pilot study: Part I - on family support of the claimant; Part II - on adjustments in family expenditures and income during the recent period of unemployment. The timing reported by the interviewer formed the basis for estimating staffing needs at the local offices for the full-scale survey. The time budgeted for the full-scale survey was inadequate, however, because it was based solely on the time required to ask questions and report the responses. In the full-scale study considerable time was required by local offices to set up controls for identifying claimants for initial and follow-up interviews, for checking the tickler file, removing claimant records from local office files and replacing them, matching questionnaires with claimant records, reviewing questionnaire response for reasonableness, mailing forms to the Research Office, and calling the Research Office for clarification of procedures or in response to follow-up letters. Administrators who plan special surveys are cautioned to make provision for these tasks when they estimate staff requirements for special surveys.

Start of full-scale survey

With the agreement of the area directors, a date for starting the full-scale survey in all local offices in the State was set. Superintendents notified local office managers of the pending survey. Research staff held a meeting with administrative heads and local office managers to explain the general content of the questionnaires and the survey procedures for selecting the weekly sample of claimants. Staff of the New York Metropolitan Area Director's office later conducted a training session with local office representatives on how to complete the questionnaire entries.

The written procedure for starting the survey was sent to all local offices a week before the survey began. The procedure explained the nature of the survey, the method of selecting survey claimants for the first interview, the use of a tickler file for identifying claimants for subsequent interviews, and explanatory notes for completing questionnaire entries (see Chapter XII).

Printed pads containing the questionnaire forms, grouped in three sheets of different color for the first interview (Part I), second interview

(Part II) and third interview (Part III), were sent to the offices. The questionnaires were in different colors for easy identification of the type of interview (i. e. , Part I, II or III) to be held.

Local office checks for ensuring coverage of survey claimants

Because the number of survey claimants in any single office each week was small, identifying them did not become a routine matter. In view of the many activities required in the normal claim-taking process, it was easy to neglect to send claimants with the specified Social Security numbers to the survey interviewer. Local offices set up checks, described below, to ensure inclusion of all claimants in the survey design, particularly because Social Security numbers in the survey were not continuous (i. e. , Social Security series in survey were those with last four digits in 2200, 2400, etc. blocks). When the local office checks showed that a survey claimant had been overlooked for questioning, the office made a notation on the questionnaire or used other flagging devices to interview the claimant in the next week or two, if he continued to report for benefits. The extent to which these checks were carried out varied among the offices, and many claimants who should have been in the survey were overlooked. The local office checks were as follows:

First payorder. Before the payorders were mailed to Albany at the end of each day, the Social Security numbers on these forms were reviewed. Those in the survey design were matched with completed questionnaires. Unmatched payorders meant that claimants with these Social Security numbers had not been interviewed for the special survey and corrective action was taken.

Individual claimant record in the local office (LO 339). All offices prepare an individual record (LO 339) for each new claimant when he files an original claim. On the LO 339 is noted the claimant's name, Social Security number, and information on personal characteristics, earnings, weeks of employment, occupation and benefit rate. As the claimant continues to report for benefits, other notations are made on the LO 339. All offices report the claimant's first payorder certification on the LO 339; some offices also note on the form the number of payorder certifications.

For the survey, local offices were instructed to note on the LO 339 that an interview (Part I, II or III) had been held. Before refiling LO 339's that had been pulled from the file, local office staff scanned the LO 339's of claimants with Social Security numbers in the survey series. LO 339's that did not have a notation of interview held were checked against the tickler file for that week. Claimants who had not had a scheduled interview were rescheduled for interview in the following week or two.

Exclusions from the survey

Local offices were asked to send questionnaires that were not filled out in the week for which the interview was scheduled to the Research Office unless the interview was rescheduled to a later week. Reasons for no interviews were sometimes noted on the questionnaires.

Mail certification (LO 607). The survey design excluded claimants who certified for their 1st, 8th, or 21st payorder by mail because they had returned to work. Local offices were asked to note on the questionnaire form that an LO 607 had been received and to forward the questionnaire to the Research Office. Some offices noted receipt of a mail certification on the LO 339, which could then serve as a second check when the offices compared the blank questionnaires in the tickler file with the LO 339's.

Additional claims. Claimants with a break in claims status who filed an additional claim before the 8th week or between the 8th and 21st week after the original claim were excluded from further interview by survey design. Some local offices reported this on the claimant's questionnaire, which it mailed to the Research Office.

Response refusals. Some claimants refused to answer the questionnaire. Local offices sometimes reported this on the uncompleted questionnaire, which was forwarded to the Research Office.

Feasibility of conducting survey in local offices

There was considerable advantage in conducting the survey of unemployment insurance claimants in the local offices:

- The survey group was at hand and easily accessible.
- Personal interviews with claimants were readily arranged.
- The response rate was high; relatively few claimants refused to answer.
- The corps of skilled interviewers was at hand.
- Interviewers could be easily reached for receiving instructions, explanations and training. All offices received written procedures and contact was easy to maintain in writing or by phone. New York City staff were able to attend central training sessions.

The disadvantages were:

- Many claimants who should have been in the sample were overlooked.

In selecting samples for future surveys, designation of a continuous block of Social Security numbers instead of a non-continuous series for sample selection, e.g., Social Security numbers with ending digits between 2000 and 2300, might help to reduce the number of slip-ups.

- When oversights were discovered by the local office, correction often could not be made because the claimant did not refile. The likelihood of interviewing the claimant at a later date was even less when omissions were found by the Research Office, because of the considerable time lapse from the original interview date until discovery.
- Adding survey processing to the regular duties of the claim-taking process imposed a burden on local office management and staff.
- Design of the questionnaire was influenced by the fact that household records were not at hand and that claimants were often not completely in charge of managing household finances.

In connection with the last point, the questionnaire did not ask for dollar amounts with respect to reduction in spending, use of savings or new sources of income. Questions on dollar amounts spent or received were not asked because, it was believed, claimants could not give accurate responses in a local office interview, or even at a home interview, without advance preparation. This type of information, however, is pertinent to an evaluation of benefit adequacy, and reliable data might provide a basis for recommendations on benefit standards.

A major reason for the difficulty in obtaining such information through household visit or local office interview has been the inability to remember details. One way to handle this problem in a survey conducted in a local office could be as follows:

Ask claimants who reach their 4th and 18th benefit week to maintain a one-week journal of entries on income and spending for each of the next 4 weeks; pay them for doing this; have them return each weekly journal to the local office when they file a claim. The local office will inspect the journals

for completeness of entry and forward the forms to research staff. The U.S. Bureau of Labor Statistics should first be consulted on their technique for having participants maintain individual records for the Consumer Expenditures Survey.

Research Office controls and estimates of staffing needs

In planning the survey, the Research Office assumed that there would be some oversights in selecting sample claimants at the local offices. Arrangements were made for separate identification of sample claimants from central office records in Albany and for mailing the sample records to the Research Office in New York. The Research Office then compared these control records with questionnaires received from the local office. When records did not have matching questionnaires, the Research Office asked the local offices to interview claimants with the specified Social Security numbers when they next reported.

Central office records obtained from Albany were of two types: one, for initial identification of survey claimants, and the other, for identification of survey claimants with 8 or 21 consecutive weeks of benefits. Although these records were limited to the SS numbers in the designated series, they contained records of many claimants who did not belong in the sample. These included persons who filed an original claim before the date specified in the survey, claimants who did not receive a single benefit payment, claimants who were disqualified, claimants who filed back-to-work mail claims for their 1st, 8th, or 21st compensable weeks, and claimants whose benefit payments were not consecutive for the time period specified. Many individual claimant records had to be sorted out of the batches received from Albany before matching with questionnaires could take place. After the initial matching of questionnaires and control records, further contact with Albany was required to obtain the local office numbers of claimants for whom questionnaires had not been received.

These activities were time-consuming and, as the survey proceeded, there was a growing timelag between the week the claimant was overlooked for interview and the week the local office was notified of the omission. About 7 months after the survey started, the Research Office discontinued its control process for sample selection.

Detail on the control process follows:

Initial identification of claimants. Electronic data processing (EDP) machinery in Albany was programmed to prepare individual IBM punch cards (charge control cards, IA 52) for the 4 percent sample of new claimants from

the tape containing information on all new claimants. The cards contained the claimant's name and Social Security number and information on characteristics (sex, age, etc.), but did not have the local office identification. Arrangements were made to have the control cards sent to the Research Office in New York City. The Research Office culled out the cards that did not belong in the sample (e. g., claimant's benefit year started too early) and compared the remaining cards with the questionnaires received from the local offices by Social Security number. Unmatched control cards indicated that questionnaires had not been prepared for these claimants. Research staff obtained the local office numbers for the claimants involved from Albany and sent letters to the local offices asking them to interview claimants with the specified Social Security numbers on their next visit (see Chapter XII for forms).

Identification for follow-up interviews. For each weekly 4 percent sample of new beneficiaries, individual claimants' records showing benefit payments (benefit ledger transcripts, IA 467.1) were prepared by EDP after 8 weeks had elapsed and were sent to the Research Office. Records that did not belong in the sample (e. g., claimants with too few or nonconsecutive benefit payments) were culled out, and remaining records were matched with questionnaires received. If questionnaires were missing, Research staff wrote to the local offices asking them to interview claimants with the specified Social Security numbers on their next visit for the 8-week follow-up. The same process was repeated for the 21-week follow-up.

Obtaining missing information. Research staff sent letters or made phone calls to local offices asking them to fill in missing information on questionnaires or to correct inconsistent answers.

Response from local offices. A number of completed or corrected questionnaires were sent to the Research Office in response to the letter or phone calls. In most cases, however, questionnaires could not be filled in because the claimant had stopped reporting.

Estimating personnel needs. Tasks related to the processing of questionnaires are often overlooked in assessing staff requirements. This situation has already been reported earlier in this chapter in connection with estimating local office staffing needs. When the Research Office estimated its own staff needs in terms of time required for editing and coding of questionnaires, it neglected to account fully for the considerable time required in maintaining controls on receipt of questionnaires, on matching questionnaires with IBM cards and benefit ledger records received from Albany, in storing questionnaires, removing them from cabinets for matching purposes and replacing them, and in sending delinquency notices to local

offices. Further, the process in Albany of requesting benefit ledger transcripts from EDP to check on survey claimant's benefit duration (i. e. , for 8 consecutive weeks or 21 consecutive weeks) required more preparatory work than anticipated.

These comments are given to remind Research Office personnel who are planning special studies to make ample time allowance for maintenance of controls and for miscellaneous clerical tasks when estimating staffing requirements for budget purposes.

XII. PROCEDURES, QUESTIONNAIRES AND OTHER FORMS

A. Pilot survey

Procedure to local offices

Questionnaire

Coding sheet

B. Full-scale survey

Procedures to local offices

Initiating survey

Explanatory notes on entries: Parts I, II and III

Explanatory remarks on claimants to be included

Tickler schedule of follow-up dates

Checks for reasonableness of responses, Part II and III

Questionnaires: Part I, II and III

Coding sheets: Part I, II and III

Form letters to local offices

For missing questionnaires

For incomplete questionnaires

For review for reasonableness of response

NEW YORK STATE DEPARTMENT OF LABOR
Division of Employment

FAMILY SUPPORT AND EXPENDITURES STUDY
(Pilot Study)

Procedure to Local Office Managers

A special study on family support and changes in family budget of unemployed workers is under consideration. Information will be obtained from the claimant by interview at each local office. A test run of the questionnaire will be held in the week of _____. The purpose of the test is two-fold:

- (1) To determine whether the questionnaire is intelligible to interviewer and claimant.
- (2) To obtain for budget purposes the time required to complete the questionnaire.

The questionnaire is in two parts:

PART I covers the extent of family support of the claimant.

PART II covers changes in family income and outgo for claimants unemployed 6 weeks or longer.

The study will be limited to claimants who are signing for their 6th or later * consecutive weekly benefit check with no intervening employment since original claim filing. These claimants will be questioned at the local office at the time they sign their payorder. Interviewers will complete the forms and will note the time spent on the interview separately for Part I and for Part II.
*(Exclude claimants receiving extended benefits.)

Forms will be batched and mailed to:

Research and Statistics Office, Room 1202
370 - 7th Avenue
New York, N.Y. 10001

In case of questions, call 563-7660 Ext. 507

(Pilot Study)
Family Support And Expenditures Questionnaire
Part I. FAMILY SUPPORT OF CLAIMANT

Instruction to interviewer:

Tell claimant we should like information for a study on number of dependents and on how claimant and family are getting along financially during his unemployment. Tell him answers obtained are confidential and do not affect unemployment benefits.

This form should be completed for each claimant who is currently signing his 6th or later (up to 26th) consecutive weekly pay order with no intervening employment since original claim filing. (No. of pay orders

L.O. _____

W/E date _____

Interviewing time:

Started _____

Ended _____

Orig. cl. date _____

_____)
fill in

1. S.S.# _____ 2. Name _____

3. Do you live with persons related to you? _____ Yes _____ No
 (if No, skip to question 5)

4A. Tell me about persons related to you with whom you live.

What relatives live with claimant? Give their relationship (not their name) - Wife, husband, child, stepchild, father, mother, brother, sister, uncle, nephew, etc. Interviewer, list relatives below: (Fill out (b) thru (i) for all lines)	How old are they?	Does claimant usually contribute to their support? Check (✓) one			Do relatives living with claimant usually contribute to support of persons (besides themselves) listed in column (a)? Write YES or NO* *(Write NO if their con- tribution is for their own room and board only)	Are they working? Write YES or NO	Are they looking for work? Write YES or NO	Are they receiving u.i. benefits? Write YES or NO	Are the going to school in day time? Write YES or NO
		NO	YES						
			Over one- half	Half or less					
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)

(If more space is needed, fold sheet on dotted line below and write on back)

4B. If column 4 (e) above is checked and column 4 (d) is not checked, ask claimant: Is your contribution to the family for you own room and board only? _____ Yes _____ No

5. Do you usually contribute to support of relatives not living with you? _____ Yes _____ No

a. If yes: Relationship & age _____

b. Amount of support: _____
 (Fill in as in 4d or 4e above)

(Items 6-8) Circle one

6. Marital status: Married Divorced or sep. Widowed Never married

7. Veteran status: Veteran Non-veteran

8. Pension deduction: _____ Yes _____ No (If yes, give net benefit rate _____)

9.

Benefit rate	Sex	Age	Base-Year		Ethnic group	Educa- tion	Occup, (1-digit)
			Weeks of work	Total wages (\$)			

Part II. Family Finances of Claimant

Interviewing
Time-Started _____
Ended _____

1. S.S.# _____ 2. Name _____

3. Claimant contributed to support or relatives (besides self): (Check one) Yes No*
Interviewer: If yes, questions below should refer to claimant and family.
If no, questions below should refer to claimant only. (*Check No. if claimant's contribution is for own room and board only--see item 4B, Part I.)

4a. Since you stopped working did you (or your family) change spending?
(Check (✓) each item below on one of lines to right).

	No <u>change</u>	Spend		Never <u>spend</u>
		<u>Less</u>	<u>More</u>	
Food eaten in and groceries	_____	_____	_____	_____
Food eaten out	_____	_____	_____	_____
Clothing	_____	_____	_____	_____
Rent or mortgage	_____	_____	_____	_____
Utilities (incl. telephone)	_____	_____	_____	_____
Entertainment & vacation	_____	_____	_____	_____
Insurance (incl. hospital, medical or life)	_____	_____	_____	_____
Installment or charge account	_____	_____	_____	_____
Transportation (gasoline, subway, bus)	_____	_____	_____	_____
Personal care (incl. beauty parlor, barber, dry cleaning)	_____	_____	_____	_____
Support of relatives not living at home	_____	_____	_____	_____
Contributions and gifts	_____	_____	_____	_____
Union & other org. dues	_____	_____	_____	_____
Other (Specify below items on which you now spend at least \$5 a week <u>less</u>)	_____	_____	_____	_____

b. Since you stopped working, have you (or your family) reduced amount you usually save (Christmas club, bank account, cash) by at least \$5 a week? Yes No

5a. Did you put off paying for any items or services that you (or your family) bought --

	During past 4 weeks		During last full month you worked	
	Yes	No	Yes	No
Food and groceries	---	---	---	---
Rent or mortgage	---	---	---	---
Utilities (incl. telephone)	---	---	---	---
Insurance (life, medical, hospital, etc.)	---	---	---	---
Installment, charge account or loan	---	---	---	---
Support of relatives not living at home	---	---	---	---
Medical or dental care	---	---	---	---
Other (Specify below items amounting to at least \$5 a week)	---	---	---	---

5b. Did you or your family lose or cancel insurance or item bought on time? Yes No
If yes, specify _____

6. Did you (or your family) receive income or services from any of the following--

	During past 4 weeks		During last full month you worked	
	Yes	No	Yes	No
Assistance (cash, goods or services, e.g., medical) from public or private agency	---	---	---	---
Cash or goods worth \$50 or more from relatives or from friends	---	---	---	---
Rent-free living quarters from relatives or friends	---	---	---	---
Sold or pawned personal property (house, car, jewelry, etc.) for \$50 or more	---	---	---	---
Borrowed money of \$50 or more from banks or finance companies	---	---	---	---
Used savings or cashed savings bonds or \$50 or more	---	---	---	---
Social security or other pension, veteran benefits	---	---	---	---
Took in roomer or boarder	---	---	---	---
Other (excluding wages & u.i. benefits) (Specify below)	---	---	---	---

7. Since you stopped working, did any other member of your family living with you start to work because you became unemployed? Yes No

If yes, specify relationship _____

PILOT STUDY ON FAMILY SUPPORT

CODING SHEET FOR QUESTIONNAIRE

Beneficiary no.	Ben. weeks	Family size	Type of beneficiary	Dependency Status				
				A	B	C	D	E
<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
1 2 3	4 5	6	7	8	9	10	11	12

Type of dependent									
No.	Spouse not working	Spouse working	Chldr'n 18-	Chldr'n 18+	Parents parents-in-law	Brothers & sisters	Grand-parents	Grand-chldr'n	Other
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
13	14	15	16	17	18	19	20	21	22

Employed family members					Benefit rate	Sex	Age	Base-year earnings	Ethnic group
No.	Spouse	Parents	Child	Other					
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
23	24	25	26	27	28 29	30	31 32	33 34 35	36

<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Change in spending	1=Less 0=Other	51	Reduction in savings	1=Yes 0=No	60	Lose insurance or installment item	1=Yes 0=No	70	Avg. weekly wage	
			<input type="text"/>			<input type="text"/>			<input type="text"/>		
										<input type="text"/>	
										<input type="text"/>	

52	Type of new postponement	1=Yes 0=No	61	New sources of income	1=Yes 0=No	73	Ben. rate ratio
<input type="text"/>			<input type="text"/>			<input type="text"/>	
53			62				
<input type="text"/>			<input type="text"/>				
54			63				
<input type="text"/>			<input type="text"/>				
55			64				
<input type="text"/>			<input type="text"/>				
56			65				
<input type="text"/>			<input type="text"/>				
57			66				
<input type="text"/>			<input type="text"/>				
58			67				
<input type="text"/>			<input type="text"/>				
59			68				
<input type="text"/>			<input type="text"/>				
			69				
<input type="text"/>			<input type="text"/>				

74	Type of new worker	1=Yes 0=No
<input type="text"/>	Spouse	
75		
<input type="text"/>	Parent	
76		
<input type="text"/>	Child	
77		
<input type="text"/>	Other & INA	

9/6/72

TEMPORARY AND NON-REPETITIVE PROCEDURE

To: STAFF OF THE UNEMPLOYMENT INSURANCE DIVISION

Re: FAMILY SUPPORT AND EXPENDITURES SURVEY

Beginning September 11, 1972, all Unemployment Insurance offices will be involved in an extensive survey on family support and changes in family budget. This survey, conducted by the Division of Research and Statistics under an agreement with the Manpower Administration of the United States Department of Labor, will be based on interviews each week with selected claimants in each local office.

The special forms and procedures for collecting this information (see attachments) have been developed by the Division of Research and Statistics. An initial supply of the questionnaire forms, RS 20, RS 20.1, and RS 20.2, will be distributed to all local offices. Additional supplies may be ordered from the Albany stockroom. /

* All local office time spent on this survey will be charged to time distribution code 72 410 60 .

Harold Kasper, Director
Unemployment Insurance Division

/1 The questionnaire forms, RS 20 (white), RS 20.1 (yellow), and RS 20.2 (pink), will be in pads, 25 sets to a pad.

FAMILY SUPPORT AND EXPENDITURES STUDY

Procedure to Local Office Managers

A special study on family support and changes in family budget of unemployed workers will start on 9/11/72. It will be based on interviews with selected claimants each week in each local office. The new claimant intake will continue for one year; follow-up interviews will continue for another half-year. The study will be limited to claimants whose Social Security number ends in one of the following groups:

2200-2299	2600-2699
2400-2499	2800-2899

Information for each claimant will be recorded on the attached questionnaire, which is in three parts. Each part will be completed at a different time:

- RS 20 - Part I Covers the extent of family support by the claimant; it will be completed at time of first pay order assembly.
- RS 20.1-Part II Covers changes in family income and outgo for claimants continuously unemployed two months; it will be completed at certification for the 8th consecutive full-week pay order.
- RS 20.2-Part III Covers changes in family income and outgo for claimants continuously unemployed five months; it will be completed at certification for the 21st consecutive full-week pay order.

All claimants with the above SS numbers who certify for their first pay order for the week ending 9/10/72 will be questioned. Local office staff will fill in the answers to Part I at that time and, also, a few identifying items for Parts II and III. Part I will then be detached and mailed at end of day to the Division of Research and Statistics (DRS)--see below. Claimants who certify by mail will not be included in the study.

Parts II and II will be inserted in tickler file for Friday before week claimant would certify for his 8th consecutive compensable week. Before dismissing claimant, local office will record expected interview date in claimant's booklet 1/. Part II will be completed only for claimants certifying for their 8th consecutive full-week pay order with no intervening employment since original claim filing. When Part II is completed, it will be detached and mailed at end of day to DRS. (Part II forms that are not filled out because claimants did not certify to the 8th consecutive week will be mailed, along with the blank Part III forms of the claimants, at end of week to DRS.)

After Part II is detached, Part III will be reinserted into tickler file for Friday before week claimant would certify for his 21st consecutive compensable week. Before dismissing claimant, local office will record expected interview date in claimant's booklet.1/. Local office will complete Part III only for claimants certifying for their 21st consecutive full-week pay order. Part III forms will be mailed at end of day to DRS (the first batch will be

1/ Local office will post in LO 318.2 for that week "Fam. Fin. inter." (Family Finances interview).

Attachment I (P.2)
To III 1990
9/6/72

completed 21 weeks after the study begins.) Part III forms that are not filled out will be mailed at end of week to DRS.

Claimants certifying by mail for any of the compensable weeks specified above will not be included in the study.

Mail each batch to: New York State Department of Labor
Division of Research and Statistics
U.I. Research
370 Seventh Avenue, Room 1202
New York, N.Y. 10001

In case of questions, call Miss R. Entes, LO 3-7660, ext. 507.
(Area Code 212)

NEW YORK STATE DEPARTMENT OF LABOR
Division of Research & Statistics

Family Support and Expenditures Study

Explanatory Notes on Entries to Questionnaire (Forms RS 20, RS 20.1, RS 20.2)
(Entries that are self-explanatory are not included.)

RS 20-PART I

This part provides information on number of claimant's dependents.

Questionnaire
item no.

- B. This is the week preceding the week of interview for Part I.
- 4A. List all relatives in column (a) first. Then ask claimant questions in columns (b-i) across for each relative individually. Answers to columns should be reasonable and consistent for each person listed. If answers are not consistent, claimant should be questioned again to be sure he has answered properly.
Examples:
- (1) Claimant reports child of 14 as not working, not looking for work, and not receiving u.i. benefits, and going to school. Answers are consistent.
 - (2) Claimant reports he contributes over half of support of adult relative who is working. Ask claimant the amount of his weekly support and how much relative earns weekly. If claimant contributes less than relative earns, check Half or less.
 - (3) Claimant reports child of 20 working and going to school in daytime. Verify the answer: ask claimant whether child is both going to school in daytime and working.
 - (4) Claimant reports little or no support for adult relative who is not working, not looking for work, and not receiving u.i. benefits. Verify answer by asking claimant source of support of relative.
- 4B. This entry is required for use in later sections of report, Parts II and III. If Yes is checked, claimant does not contribute over half of support for any relative. If there is any check in column (d), the answer in 4B should be No.
- 5b. If claimant gives dollar amount, ask him whether this is over half or under half of support of relative.

Before detaching Part I of questionnaire, look it over for consistency in answers, as explained above. If clarification is needed, question claimant again; then dismiss claimant. Fill in selected items of Parts II and III: Claimant's name, S.S. no., and claimant's support to family (items 1, 2, 3); also L.O. no. and date (items A & B). The date (item B) is for the week preceding the scheduled interview, Now, detach Part I and set aside for batching and mailing at end of day.

RS 20.1-PART II

This part provides information on financial adjustments that claimant and his family made during his two months of unemployment. Some questions refer to the entire period of claimant's unemployment; others refer to the last month of unemployment and also to the last month in which claimant was fully employed.

Questionnaire
item No.

3. If the answer to this question is Yes, then ask claimant what he and his family did with respect to items 4 (a-d), 5 & 6. If the answer to this question is No, then items 4-6 refer only to claimant.
- 4a. Ask questions for each item separately; each item must have one check. If claimant spends more on any item, ask him why and note below, e.g., "price increase" or "stopped eating out."

The Other line is to allow for items not listed above, for which spending has been reduced by at least \$5.
- 4c-d. If answer is Yes, ask for type of insurance or installment purchase and whether claimant canceled or company canceled and note under Specify. If claimant had no insurance or was not buying on time, check No or Not applicable.
5. This question refers to postponement of payment for service or item that claimant used or bought. If any of the items listed do not apply at all to the claimant (e.g., installment purchase or support of relatives not living at home), the answer is No.

Ask answer for each item separately, first during past 4 weeks, then during last month claimant was fully employed. Each item must have two checks, not necessarily the same, one under past 4 weeks and one under last month of work. Other provides space for listing item not specified above (costing at least \$5 a week) for which claimant did not pay.
6. This question indicates whether claimant has new sources of income during his unemployment. Ask answer for each item separately and check item twice, one under past 4 weeks and once under last month of work; check marks need not agree. Other allows for listing items not specified above.

7. If the answer is Yes, claimant's relative went to work because the claimant became unemployed. The answer is No, if relative started working for another reason, e.g., claimant's child went to work because he finished school and he would have done so even if claimant were employed.

Before detaching Part II of questionnaire, look if over for reasonableness and consistency in answers: that is, did claimant reduce or postpone spending or savings and, if not, did he have a new source of income? If clarification is needed, question claimant again, then dismiss claimant. See that selected items of Part III are filled in: claimant's name, s.s. no., claimant's support to family (item 1, 2, 3): also L.O. no. and date (item A & B). Now, detach Part II and set aside for batching and mailing at end of day.

RS 20.2-PART III

This part provides information on financial adjustments claimant made during his five months of unemployment. Some questions refer to the entire period of claimant's unemployment; others refer to the last month of unemployment. Explanatory remarks are same as for Part II.

TEMPORARY AND NON-REPETITIVE PROCEDURE

To: STAFF OF THE UNEMPLOYMENT INSURANCE DIVISION

Re: FAMILY SUPPORT AND EXPENDITURES SURVEY

Explanations on the following pages are given in response to questions raised by local offices. The explanations revise some of the previous instructions. (See III 1990.)

The attached schedule is for local office use in determining the dates of the 8th and 21st consecutive week for each corresponding first pay-order week.

Harold Kasper, Director
Unemployment Insurance Division

Statewide

NEW YORK STATE DEPARTMENT OF LABOR
Division of Research and Statistics

FAMILY SUPPORT AND EXPENDITURES SURVEY

Explanatory Remarks on Claimants to be Included

1. Survey covers persons filing valid original claim (UI, UCFE, UGX, or joint) on or after August 28, 1972. Persons filing transitional claims are included.

PART I

2. Fill out Part I of questionnaire for claimants with first pay order for 1, 2, 3, or 4 effective days. First pay order may be for week immediately following waiting week or after lapse of time, or may be part of a certification for multi-payments. Part I of questionnaire is to be filled out at any time of benefit year, whenever claimant certifies for first pay order.
3. When Part I is completed, post "Part I int." on LO 339. Notation provides check, before refiling LO 339, on whether claimant in survey has been interviewed. If claimant has not been interviewed, interview him on his next visit.
4. In any week in which no claimant is interviewed for Part I, send a note to DRS at end of week, stating, "No interviews, Family Support Study, W/E (date)."

PARTS II and III

5. Claimants are interviewed for Part II and Part III of questionnaire:
 - if they have been continuously unemployed since original claim filing,
 - if they are certifying for their 8th or 21st successive compensable week,
 - if each compensable week is for 4 effective days, except for the first week which may be partial or full.
6. Claimants who meet conditions specified in (5) above, except that they do not report in person in scheduled interview week because of holiday or alternate-week reporting (LO 611), should be interviewed in the following week. Hold questionnaire forms until then.
7. Claimants filing back-to-work mail claims (LO 607) for their 8th or 21st consecutive compensable week will not be interviewed. Mark "LO 607" on upper right corner of Part II or III and mail questionnaire forms to DRS.
8. Multi-payments, offset payments or forfeit payments will result in exclusion of claimants from Part II or Part III interviews under one or both of the following conditions:
 - (a) Multi-, offset or forfeit payments are for more than 2 benefit weeks in month preceding interview date.
 - (b) Multi-, offset or forfeit payments are for more than half of the benefit weeks before the Part II or Part III interviews.
9. On completion of Part II or Part III interview, post "Part II int." or "Part III int." on LO 339.

NEW YORK STATE DEPARTMENT OF LABOR
Division of Research and Statistics

FAMILY SUPPORT AND EXPENDITURES STUDY

Schedule for Local Office Ticker File

First pay order week ending--	8th consecutive compensable week ending--	21st consecutive compensable week ending--
<u>1972</u>	<u>1972</u>	<u>1973</u>
Sept. 10	Oct. 29	Jan. 28
17	Nov. 05	Feb. 04
24	12	11
Oct. 01	19	18
08	26	25
15	Dec. 03	Mar. 04
22	10	11
29	17	18
Nov. 05	24	25
12	31	Apr. 01
19	<u>1973</u>	08
26	Jan. 07	15
Dec. 03	14	22
10	21	29
17	28	May 06
24	Feb. 04	13
31	11	20
<u>1973</u>	18	27
Jan. 07	25	June 03
14	Mar. 04	10
21	11	17
28	18	24
Feb. 04	25	July 01
11	Apr. 01	08
18	08	15
25	15	22
Mar. 04	22	29
11	29	Aug 05
18	May 06	12
25	13	19
Apr. 01	20	26
08	27	Sept 02
15	June 03	09
22	10	16
29	17	23
May 06	24	30
13	July 01	Oct. 07
20	08	14
27	15	

FAMILY SUPPORT AND EXPENDITURES STUDY

Schedule for Local Office Tickler File - continued

First pay order week ending--	8th consecutive compensable week ending--	21st consecutive compensable week ending--
<u>1973</u>	<u>1973</u>	<u>1973</u>
June 03	July 22	Oct. 21
10	29	28
17	Aug. 05	Nov. 04
24	12	11
July 01	19	18
08	26	25
15	Sept. 02	Dec. 02
22	09	09
29	16	16
Aug. 05	23	23
12	30	30
19		<u>1974</u>
26	Oct. 07	Jan. 06
Sept. 02	14	13
	21	20

TEMPORARY AND NON-REPETITIVE PROCEDURE

To: STAFF OF THE UNEMPLOYMENT INSURANCE DIVISION

Re: FAMILY SUPPORT AND EXPENDITURES SURVEY: PART II OR III

A number of completed questionnaires do not show an adjustment in spending or saving or a new source of income in Part II or Part III. This is unreasonable since claimant's loss of earnings is only partly offset by Unemployment Insurance benefits. After the questionnaire is completed and before the claimant is dismissed, the interviewer should ask himself the following questions to determine reasonableness and consistency of answers:

- If there is no reduction in spending,
 - is there a reduction in saving?
 - is there a new source of income?
 - is claimant postponing payment of bills?
- If the claimant is spending more on an item, is the reason given plausible?
- Is the increase in spending on some items offset by a decrease in spending on other items?

When there is no indication of a change in spending or in income, question claimant again. Suggest to claimant possible sources of new income that might be applicable.

Example: Claimant is adult son living with parents; he reports no decreases in spending and no new source of income. Ask claimant whether he is receiving free room and board, and perhaps clothing and cash advances from parents. If that is so, there should be some check marks under new sources of income, most likely in the second and third items under question 6, Part II or Part III. If that is not so, ask claimant whether he is saving less than usual or using up savings. If the answer is Yes, there should be a Yes check in questions 4b or 6 or both of Part II or III.

Harold Kasper, Director
Unemployment Insurance Division

Part I. FAMILY SUPPORT OF CLAIMANT

Instructions to interviewer: Tell claimant we should like information for a study on number of dependents of u.i. claimants. Tell him answers are confidential and do not affect benefits. This form should be completed with first pay order assembly for each claimant whose social security number ends in one of the following groups:

2200-2299 2600-2699
2400-2499 2800-2899

(A) L.O. _____

(B) Date W/E _____
(1st pay order)

Interviewer name and date

1. S.S.# _____ 2. Name _____

3. Do you live with persons related to you? _____ Yes _____ No
(If No, skip to question 5)

4A. Tell me about persons related to you with whom you live.

What relatives live with claimant? Give their relationship (not their name) - Wife, husband, son, daughter, stepchild, father, mother, brother sister, uncle, nephew, etc. <i>Interviewer: List relatives below (Fill out (b) thru (i) for all lines)</i>	Age on last birthday	Does claimant usually contribute to their support? Check (✓) one			Are they working? Write YES or NO	Are they looking for work? Write YES or NO	Are they receiving u.i. benefits? Write YES or NO	Are they going to school in day time? Write YES or NO
		NO	YES					
			Over one-half	Half or less				
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)

(If more space is needed, fold sheet on dotted line below and write on back)

4B. If column (e) above is checked and there are no entries in column (d) above, ask claimant: Is your contribution to the family for your own room and board only? _____ Yes _____ No

5. Do you usually contribute to support of relatives not living with you? _____ Yes _____ No

a. If Yes: Relationship & age _____

b. Amount of support for 5a above _____
(State if Over Half or Half or less)

6. Marital status (circle one): Married Divorced or sep. Widowed Never married

7. Veteran status (circle one): Veteran Non-veteran

8. Total base-year earnings (round to nearest dollar) \$ _____ (from LO 330 or 339)

Instruction to interviewer: Review answers above for reasonableness and internal consistency; then dismiss claimant. Complete items A, B, 1, 2, 3 on 1st page of Part II and Part III. Then detach Part I and mail at end of day to Division of Research and Statistics, U.I. Research, New York City. File Part II and Part III in tickler file for Friday before week claimant would certify for his 8th consecutive compensable week.

Family Support and Expenditures Questionnaire

Part II. FAMILY FINANCES OF CLAIMANT

Instructions to interviewer: Remind claimant that he was questioned about 2 months ago for a special study on family members and dependents. Now we need information for this study on how he and his family are getting along financially. Tell him answers obtained are confidential and do not affect benefits.

This form should be completed for claimants who certify for their 8th consecutive full-week pay order with no intervening employment after original claim filing, for claimants whose social security number ends in one of the following groups:

2200-2299 2400-2499 2600-2699 2800-2899

(A) L.O. _____

(B) Date W/E _____

Insert date of 8th compensable week.

1. S.S.# _____ 2. Name _____

3. Claimant usually contributed to support of family: Yes No
 (Check No if claimant contributed for own room and board only [see item 4B, Part I] or if no contribution.)

*Interviewer: If Yes in item 3, questions following should refer to claimant and family.
 If No in item 3, questions following should refer to claimant only.*

4a. Since you stopped working, did you (or your family) change spending?
 (Check (✓) each item below on one of lines to right.)

Item	No change	Spend		Never spent
		Less	*More	
Food eaten in and groceries	_____	_____	_____	_____
Food eaten out	_____	_____	_____	_____
Clothing	_____	_____	_____	_____
Rent or mortgage	_____	_____	_____	_____
Utilities (incl. telephone)	_____	_____	_____	_____
Entertainment & recreation	_____	_____	_____	_____
Insurance (incl. hospital, medical, life, etc.)	_____	_____	_____	_____
Installment (time payment)	_____	_____	_____	_____
Transportation (gasoline, subway, bus)	_____	_____	_____	_____
Personal care (incl. beauty parlor, barber, dry cleaning) ..	_____	_____	_____	_____
Support of relatives not living at home	_____	_____	_____	_____
Contributions and gifts	_____	_____	_____	_____
Union and organizational dues	_____	_____	_____	_____
Other (Specify below items on which claimant now spends at least \$5 a week <u>less</u>)	_____	_____	_____	_____

*If more, explain: _____

4b. When you work, do you (or your family) usually save (bank account, cash, Christmas club)? Yes No
 If Yes, are you now saving less than usual? Yes No

4c. Did you (or your family) lose or cancel insurance since you stopped working?
 Yes No or Not applicable
 If Yes, specify _____

4d. Since you lost your job did you (or your family) lose or cancel items bought on time?
 Yes No or Not applicable
 If Yes, specify _____

(II. Family Finances of Claimants - cont'd. page 2)

5. Did you put off paying for any items or services that you (or your family) bought --

: During last
: full month
: you worked

During
past 4 weeks

(Check (✓) below in appropriate columns)

- Food and groceries
- Rent or mortgage
- Utilities (incl. telephone)
- Insurance (life, medical, hospital, etc.)
- Installment, charge account or loan
- Support of relatives not living at home
- Medical or dental care
- Other (Specify below items amounting to at least \$5 a week) ..

	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>No</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

6. Did you (or your family) receive income or services from any of the following --

: During last
: full month
: you worked

During
past 4 weeks

(Check (✓) below in appropriate columns)

- Assistance from public or private agency (cash, food stamps, goods, Medicaid, etc.)
- Cash or goods worth \$50 or more from relatives or from friends
- Rent-free living quarters from relatives or friends
- Sold or pawned personal property (house, car, jewelry, etc.) for \$50 or more
- Borrowed money of \$50 or more from banks or finance companies
- Used savings or cashed savings bonds of \$50 or more
- Social security or other pension, veteran disability or union benefits
- Took in roomer or boarder
- Other (excluding wages & u.i. benefits)
- (Specify below)

	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>No</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

7. Since you stopped working, did any other member of your family living with you start to work because you became unemployed? Yes No
If Yes, specify relationship _____

Instruction to interviewer: Review answers for reasonableness and internal consistency; for example, if there was no reduction or postponement in spending, was there a new source of income? Then dismiss claimant. See that selected items on 1st page of Part III are filled in, that is, items A, B, & 1, 2, 3. Detach Part II and mail at end of day to Division of Research and Statistics, U.I. Research, New York City. File Part III in tickler file for Friday before week claimant would certify for his 21st consecutive compensable week.

Interviewer name and date

Family Support and Expenditures Questionnaire

Part III. FAMILY FINANCES OF CLAIMANT

Instructions to interviewer: Remind claimant that he was questioned about 3 months ago for a special study on family members and dependents. We need information for this study on how he and his family are now getting along financially. Tell him answers obtained are confidential and do not affect benefits.

This form should be completed at time claimant certifies for his 21st consecutive full-week pay order with no intervening employment after original claim filing, for claimants whose social security number ends in one of the following groups:

2200-2299 2400-2499 2600-2699 2800-2899

(A) L.O. _____

(B) Date W/E _____
Insert date of 21st compensable week.

1. S.S. # _____ 2. Name _____

3. Claimant usually contributed to support of family: Yes No
 (Check No if claimant contributed for own room and board only [see item 4b, Part I] or if no contribution.)

*Interviewer: If Yes in item 3, questions following should refer to claimant and family.
 If No in item 3, questions following should refer to claimant only.*

4a. Since you stopped working, did you (or your family) change spending?
 (Check (✓) each item below on one of lines to right.)

Item	No change	Spend		Never spent
		Less	*More	
Food eaten in and groceries	_____	_____	_____	_____
Food eaten out	_____	_____	_____	_____
Clothing	_____	_____	_____	_____
Rent or mortgage	_____	_____	_____	_____
Utilities (incl. telephone)	_____	_____	_____	_____
Entertainment & recreation	_____	_____	_____	_____
Insurance (incl. hospital, medical, life, etc.)	_____	_____	_____	_____
Installment (time payment)	_____	_____	_____	_____
Transportation (gasoline, subway, bus)	_____	_____	_____	_____
Personal care (incl. beauty parlor, barber, dry cleaning) ...	_____	_____	_____	_____
Support of relatives not living at home	_____	_____	_____	_____
Contributions and gifts	_____	_____	_____	_____
Union and other organizational dues	_____	_____	_____	_____
Other (Specify below items on which claimant now spends at least \$5 a week less)	_____	_____	_____	_____

*If more, explain: _____

4b. When you work, do you (or your family) usually save (bank account, cash, Christmas club)? Yes No
 If Yes, are you now saving less than usual? Yes No

4c. Did you (or your family) lose or cancel insurance since you stopped working? Yes No or Not applicable
 If Yes, specify _____

4d. Since you lost your job, did you (or your family) lose or cancel items bought on time? Yes No or Not applicable
 If Yes, specify _____

4e. Since you stopped working, were utilities (telephone, electricity, etc.) turned off because you did not pay bill?
 Yes No or Not applicable
 If Yes, specify _____

(III. Family Finances of Claimants - cont'd. page 2)

5. Did you put off paying for any items or services that you (or your family) bought --

- Food and groceries
- Rent or mortgage
- Utilities (incl. telephone)
- Insurance (life, medical, hospital, etc.)
- Installment, charge account or loan
- Support of relatives not living at home
- Medical or dental care
- Other (Specify below items amounting to at least \$5 a week) .

During past 4 weeks		To be filled in by Research & Statistics	
(Check (✓) below in appropriate col.)		(Same as corresponding columns, Part II)	
Yes	No	Yes	No
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

6. Did you (or your family) receive income or services from any of the following --

- Assistance from public or private agency (cash, food stamps, goods, Medicaid, etc.)
- Cash or goods worth \$50 or more from relatives or from friends
- Rent-free living quarters from relatives or friends
- Sold or pawned personal property (house, car, jewelry, etc.) for \$50 or more
- Borrowed money or \$50 or more from banks or finance companies
- Used savings or cashed savings bonds of \$50 or more.....
- Social security or other pension, veteran disability or union benefits
- Took in roomer or boarder.....
- Other (excluding wages & u.i. benefits).....

(Specify below)

During past 4 weeks			
(Check (✓) below in appropriate col.)			
Yes	No		
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

7. Since you stopped working, did any other member of your family living with you start to work because you became unemployed? ____Yes ____No
 If Yes, specify relationship _____

Instruction to interviewer: Review answers for reasonableness and internal consistency; for example, if there was no reduction or postponement in spending, was there a new source of income? Then dismiss claimant. Mail Part III at end of day to Division of Research and Statistics, U.I. Research, New York City.

 Interviewer name and date

Family Support and Expenditures Study

CODING SHEET FOR QUESTIONNAIRE

PART I

Note: Blanks represent zeros.

Local Office No.	Social Security Number				Ben. weeks (code)	Family size (no.)	Type of benefi. (code)
<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> 1	<input type="text"/>	<input type="text"/>	
1 2 3	4 5 6	7 8	9 10 11 12	13	14	15	

Relatives receiving major support from claimant

Living with claimant and—	Spouse under 18	Children 18-19, students	Children over 19, students	Children 18+, not students	Under 18: grand- children niece,neph, cousin	Parents in law	Brothers & sisters	Other rela- tives	
Working	<input type="text"/> 16	<input type="text"/> 17	<input type="text"/> 18	<input type="text"/> 19	<input type="text"/> 20	<input type="text"/> 21	<input type="text"/> 22	<input type="text"/> 23	<input type="text"/> 24
Not working	<input type="text"/> 25	<input type="text"/> 26	<input type="text"/> 27	<input type="text"/> 28	<input type="text"/> 29	<input type="text"/> 30	<input type="text"/> 31	<input type="text"/> 32	<input type="text"/> 33
Receiving U.I.	<input type="text"/> 34	<input type="text"/> 35	<input type="text"/> 36	<input type="text"/> 37	<input type="text"/> 38	<input type="text"/> 39	<input type="text"/> 40	<input type="text"/> 41	<input type="text"/> 42
Not living with claimant	<input type="text"/> 43	<input type="text"/> 44	<input type="text"/> 45	<input type="text"/> 46	<input type="text"/> 47	<input type="text"/> 48	<input type="text"/> 49	<input type="text"/> 50	<input type="text"/> 51

Dependency status-
major support (no.)

<input type="text"/>	<input type="text"/>	<input type="text"/>
52	53	54

Relatives receiving
minor support (no.)

Total	Children under 18
<input type="text"/>	<input type="text"/>
55	56

Employed family members (no.)

No.	Spouse	Parents	Child	Other
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
57	58	59	60	61

Marital
status
(code)

62

Veteran
status
(code)

63

Average
weekly
wage

64 65 66

Benefit
rate ratio
(code)

67

Family Support and Expenditures Study

CODING SHEET FOR EXPENDITURE

PART II

Local Office
No.

1	2	3

Social Security Account Number

4	5	6	7	8	9	10	11 12

Ben.
weeks
(code)

2
13

(Key punch down)

Change in
spending

14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	
25	
26	
27	

0=Less
1=More
2=Other

Reduction
in savings

28 1=Yes
0=No

Lose
insurance

29 1=Yes
0=No

Lose
installment
purchase

30 1=Yes
0=No

Type of new
postponement

31	
32	
33	
34	
35	
36	
37	
38	

1=Yes
0=No

Type of
new worker
(Number)

48	
49	
50	
51	

Spouse
Parent
Child
Other
& INA

New Sources
of income

39	
40	
41	
42	
43	
44	
45	
46	
47	

1=Yes
0=No

N.Y.S. - DEPT. OF LABOR - DIVISION OF RESEARCH AND STATISTICS

Family Support and Expenditures Study

CODING SHEET FOR QUESTIONNAIRE

PART III

Local Office
No.

11	2	3

Social Security Account Number

4	5	6	7	8	9	10	11 12

Ben.
weeks
(code)

3
13

(Keypunch down)

Change in
spending

14		0=Less 1=More 2=Other
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
26		
27		

Reduction
in savings

28 1=Yes
0=No

Lose
insurance

29 1=Yes
0=No

Lose
installment
purchase

30 1=Yes
0=No

Type of new
postponement

31		1=Yes 0=No
32		
33		
34		
35		
36		
37		
38		

Type of
new worker
(Number)

48		Spouse
49		Parent
50		Child
51		Other & INA

New Sources
of income

39		1=Yes 0=No
40		
41		
42		
43		
44		
45		
46		
47		

Utility
cancelled

52 1=Yes
0=No

