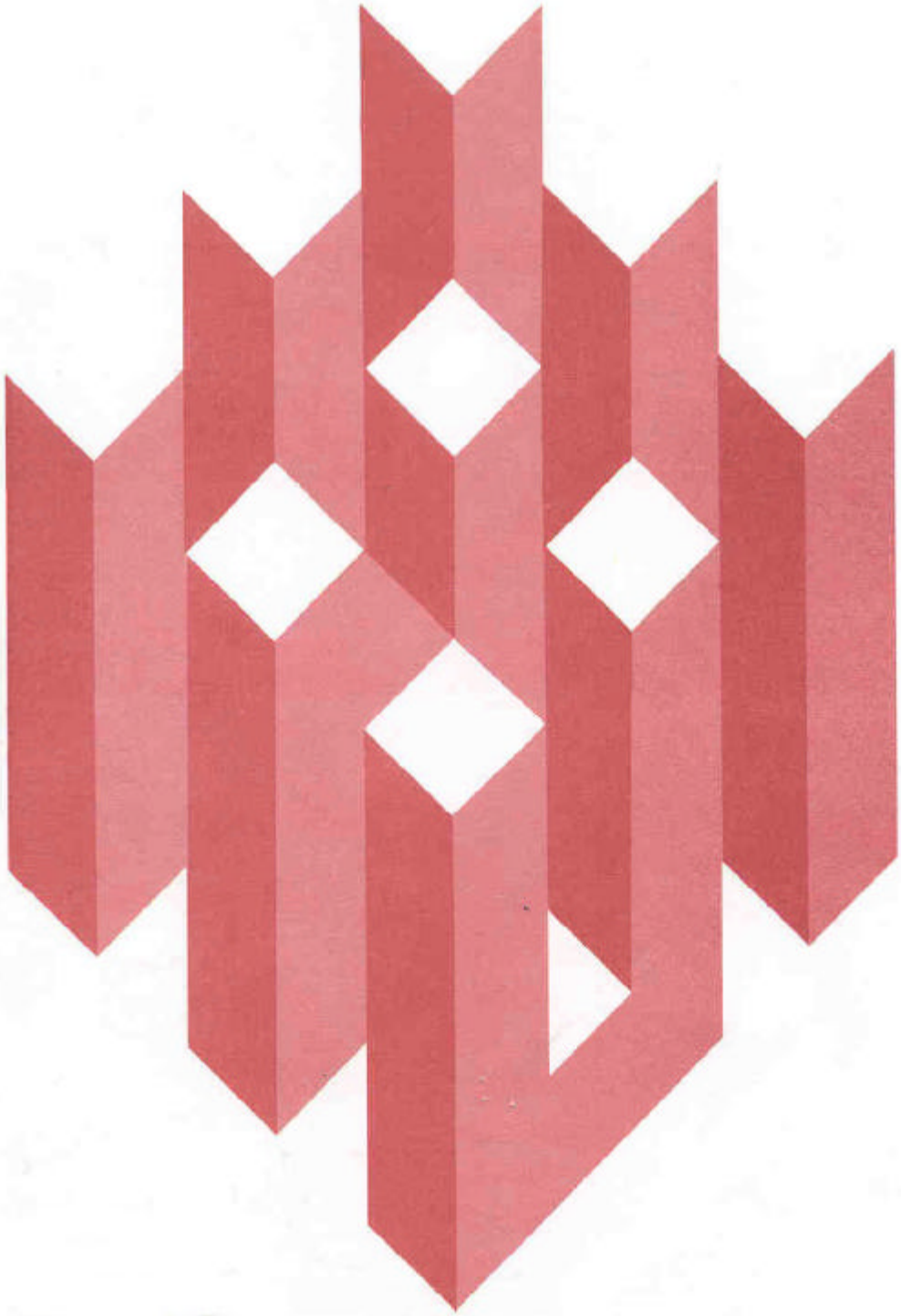
Job Loss, Family Living Standards and the Adequacy of Weekly Unemployment Benefits

U. S. Department of Labor
Employment and Training Administration



OP
77-8

Job Loss Family Living Standards and the Adequacy of Weekly Unemployment Benefits

(A report on a pilot study of unemployment insurance recipients in Columbus, South Carolina, and adjacent areas in the Summer of 1971)

U.S. Department of Labor
Ray Marshall, Secretary
Employment and Training Administration
Ernest G. Green, Assistant Secretary for
Employment and Training
Unemployment Insurance Service
1977

Study conducted in cooperation with South
Carolina Employment Security Commission

PREFACE

In the Spring of 1971, the Unemployment Insurance Service of the U.S. Department of Labor's Manpower Administration contracted with the W.E. Upjohn Institute for Employment Research to conduct some research in unemployment insurance, especially with regard to the weekly benefit amount. Generally referred to as "benefit adequacy" research, prior studies of the weekly benefit amount have focused on how unemployment affects the income, spending and related financial circumstances of insured unemployed workers and their families. The purpose of the new study--a pilot project--was to develop and test new methodology for investigating such effects, but which would concentrate more closely on data most pertinent to benefit adequacy analysis in the context of family finances.

Unemployment insurance (UI) operates primarily on the basis of state law. The pilot study therefore had to be conducted with respect to the UI program of a particular state. The Employment Security Commission of South Carolina offered to cooperate in this project, an offer that was accepted by the Unemployment Insurance Service. The UI Service sponsored the project, provided for its financing and consulted closely with the principals involved.

The required data were collected on a household interview survey conducted during the Summer of 1971 in Columbia, South Carolina and adjacent areas. The state commission

contracted with Dr. Richard E. Stanley, Professor of Marketing in the College of Business Administration of the University of South Carolina, to carry out the survey interviews, and with Dr. William R. Thomas, Assistant Professor of Marketing, also at the University, to process and tabulate the data.

The Upjohn Institute designed the survey and the questionnnaire, and provided active technical direction throughout the field work. The Institute also planned the desired data tabulations and worked closely with the state agency's contractor during the data processing phase of the project. The final analysis of the data and evaluation of the study results and methodology were the responsibility of the Institute.

This report was prepared by Saul J. Blaustein and Paul J. Mackin of the Upjohn Institute. Mr. Mackin directed the study for the Institute. Mr. Blaustein had overall responsibility for the Institute's role in the project.

In a study as large and as intricate as this one was, there are usually many individuals who contribute significantly to it. This project was no exception. Besides the positive support and encouragement provided by the Unemployment Insurance Service and its director, Robert C. Goodwin, Associate Manpower Administrator, it is appropriate to acknowledge the important technical advice rendered throughout the course of the study by Margaret M. Dahm, the late Albert Hartman, Helen Manheimer, and Roger Rossi, all of the

UI Service staff. We are also indebted to Thomas J. Lanahan, Jr., of the Bureau of Labor Statistics, for his valuable consultation on survey methodology and tabulation plans. In South Carolina, Ray Drafts and Bryan Richey, of the state agency's Research and Analysis Division, supplied vital assistance during the survey and data processing phases of the project. Professors Stanley and Thomas, apart from their own contractual roles, were most helpful to the Institute in the development and evaluation of the study methodology.

This report was reviewed in draft form by most of the individuals mentioned above. Their comments have contributed materially to its quality.

Last, but far from least, we wish to acknowledge the superb secretarial and statistical research assistance supplied by Mary Ann Edsall at the Upjohn Institute during the various stages of the project and in the preparation of the report.

The authors take full responsibility for any errors or other shortcomings in the report, as well as for all views expressed. Those views do not necessarily reflect positions of the Upjohn Institute, the Employment Security Commission of South Carolina, or of the Federal Unemployment Insurance Service.

Saul J. Blaustein
Paul J. Mackin

Washington, D.C.
December, 1972

CONTENTS

I. INTRODUCTION AND GENERAL CONCLUSIONS

"The primary objective of unemployment insurance is to alleviate the hardships that result from the loss of wage income during unemployment. Other objectives are secondary."

--Haber and Murray, in
Unemployment Insurance
in the American Economy[1]

A distinctive feature of unemployment insurance (UI) is that it pursues its primary objective--to alleviate the hardships that result from the loss of wage income--by providing weekly cash support to the unemployed individual as a matter of right based on his employment record, and in an amount based on his prior earnings. The latter is accomplished through the use of an objective formula that relates the weekly benefit amount to wages.

It would seem to follow that a benefit formula designed to produce adequate weekly income support should rest on a presumption, supported by relevant empirical data, about what fraction of their weekly wage most workers require to alleviate hardship during unemployment. Historically, weekly benefit formulas were arrived at without such a rationale. The general rule that the benefit amount should equal 50 percent of the worker's weekly wage appears to have been based only on considerations of the potential effects of UI on work incentive and the public acceptance of the program in the light of such effects, and cost factors.

---

[1]Richard D. Irwin, Inc., Homewood, Illinois, 1966.

Benefit Adequacy Research and Evaluation

Benefit adequacy studies seek to remedy this deficiency. The objective of such research is to provide an empirical basis for the evaluation of the benefit formula in terms of how well it alleviates the hardships of unemployment. The empirical data relevant to such an evaluation includes information about the income and expenditure patterns of the family unit of which the beneficiary is a part. The development of an economical means for collecting the most relevant of such data was the principal aim of the pilot project.

Studies of this type go back to the mid-1950s when the concern then current was with statutory maximums on the weekly benefit amount that had not kept pace with rapidly rising wage levels in the post-war period thereby preventing a majority of beneficiaries from receiving 50 percent of their weekly wage. The impetus for that research came from recommendations made by the Federal Advisory Council on Employment Security in 1953 and 1954. As a guide for such studies, the Council stated:

> The broad objective of research on the experience of unemployed workers is to find out more about how the unemployed worker is getting along on his benefits.... This objective implies an examination of the role of unemployment insurance in the total income and resources available to the claimants; an estimate of the adjustments that beneficiaries make while receiving benefits....[2]

---

[2]Report of the Committee on Benefit Adequacy, adopted by the Federal Advisory Council on April 9, 1953.

A study methodology, involving a rather lengthy household interview, was developed by the Unemployment Insurance Service of the U.S. Department of Labor. Between 1954 and 1958, seven household surveys were carried out in the following locations.

Location	Time of Survey
Pittsburgh, Pennsylvania	Fall 1954
Tampa-St. Petersburg, Florida	Fall 1956
Anderson-Greenville-Spartanburg, South Carolina	Spring 1957
Albany-Troy-Schenectady, New York	Spring 1957
Portland, Oregon	Spring 1958
St. Louis, Missouri	Spring 1958
Utica, New York[3]	Fall 1958

These studies generally found that for families in which the household head was unemployed, the UI benefits received failed to cover expenses for a selected group of goods and services consumed by the household--food, housing, and utilities, clothing and medical care--during the period of unemployment. For those unemployed workers who lived alone, benefits seemed adequate for this group of expenses in most cases. For benefit recipients who were not family heads, a comparable analysis of benefits received was not considered very meaningful because of the continuation of substantial other income in those families.[4]

---

[3]The Utica study employed a modified and more abbreviated survey approach. See Bureau of Applied Social Science Research, Columbia University, Unemployment Insurance Beneficiaries in Utica, New York (Procedural Report), 1959.

[4]U.S. Department of Labor, Bureau of Employment Security, Unemployment Insurance and the Family Finances of the Unemployed: An Analysis of Six Benefit Adequacy Studies, 1954-1958, BES No. U-203, 1961.

Benefit adequacy research faces a fundamental dilemma. On the one hand, it is a firmly established principle of UI in this country that the weekly benefit amount paid should be based on the individual's own earnings level. Subject to statutory minimum and maximum amounts, every state UI law operates on the basis of this principle and does so exclusively on this basis, except for 11 jurisdictions that also take some account of dependents or family status in the benefit formula. On the other hand, UI beneficiaries live in a wide variety of household situations which differ by composition, size, number of earners, and other factors, all of which critically influence their economic positions and the degree of hardship imposed on them by unemployment.

In short, the dilemma is how to evaluate a weekly benefit level that is tied to the unemployed individual's wage in terms of the financial circumstances of an entire household whose pattern and standard of living is based on a number of factors besides the earnings level of the beneficiary.

The prevalence of families with more than one earner creates a particular complexity in evaluation of an income maintenance program based on individual wages. There is a long-range trend in America toward multiple earner households, which is attested to, with some exaggeration, by the composition of the pilot survey sample. In more than two-thirds of the multiperson households studied, there was at least one earner in addition to the beneficiary.

Because misunderstanding can so easily arise out of the basic dilemma cited, it must be emphasized that the

evaluation of the benefit formula in terms of the financial situation in the beneficiary household does not imply any change in the basic means for setting an individual's weekly benefit amount in the actual administration of the program. The household data are obtained and used only for the purpose of evaluating the adequacy of the benefit amount in an aggregate sense and not for the development of a different process for determining an individual's benefit eligibility or amount.

Most of the earlier benefit adequacy studies had been quite exhaustive in collecting data on all household expenditures. The objective of the pilot project--development of a methodology for an economical collection of household data with which to evaluate the benefit formula--required greater selectivity, however. One source of guidance was the form of the findings and analyses of the earlier study data. The significant findings concerning expenditures, as summarized above, were expressed in terms of a limited group of expenses consisting of food, housing, utilities, clothing, and medical care, and referred to collectively as nondeferrable expenses. Moreover, the comparison of benefits to nondeferrable expenses was based on spending levels during the period of the beneficiary's unemployment and not on levels of spending before job loss occurred. One might say that this group of expenses had the virtue of being a rigorous measure for evaluating adequacy on the grounds that the categories of spending

selected would be accepted widely as minimal; it would seem that hardly anyone could argue that less than this part of the household budget should be maintained.

While it made considerable sense to some people, therefore, to compare the benefits received with this bundle of expenses, this nondeferrable expense concept can be criticized as being too restrictive a measure for evaluating a UI benefit of the type we have in this country. Since from the outset, the weekly benefit level paid varied in relation to the wages of the unemployed worker rather than being set as a flat amount based on a minimum subsistence concept, as was the practice in England, it would seem appropriate to seek a broader measure for adequacy evaluations than the one adopted in the earlier studies. While retaining the notion of nondeferrability of spending to a great degree, the broader expense concept should be more reflective of the established standards of living of beneficiary households before unemployment occurred.

The last of the earlier series of studies, that was conducted in Utica, N.Y., suggested a possible alternative. Up until the Utica study, data were collected on <u>all</u> expenses of the beneficiary households. In an attempt to shorten the interview time, the Utica study asked the respondents to estimate expenses for only a limited number of expense categories rather than all expenses. The expenses covered were those that households tended to incur on a regular basis and would, therefore, be most easily recalled. In the analysis, they were collectively referred to as recurrent

expenses. The attempt to collect data on these items proved quite successful.

However, the Utica study procedure suggested more than simply an abbreviated survey technique. The notion of focusing on expenses of the household that tend to be incurred on a regular basis came to be recognized for its potential usefulness in developing an alternative expense concept for benefit adequacy evaluation. Thus, the Utica approach was adopted as a point of departure in planning for the pilot survey which in turn led to the derivation of a new concept. The concept, designated recurring expenses, underwent considerable evolution during the development of the pilot study questionnaire, the field survey, and the analysis of the survey results, and is still undergoing development. It is discussed more fully in Part III of this report, and presented as an operational definition in the recommended survey questionnaire (Appendix B).

The new expense concept is fundamentally different from the old. Nondeferrable expenses are defined in terms of what good or service the expense is for (food, housing, etc.). Recurring expenses are defined as those incurred on a regular or periodic basis regardless of the nature of the item purchased. Nondeferrable expenses, as defined in the earlier studies, tended to convey the notion of the necessities of life, the consumption of which could not be postponed. Food, shelter, and clothing are the traditional categories of "necessity" to which was added medical care costs since these too were necessary expenses that were not considered

postponable. By measuring these costs during the unemployment period, for comparisons with UI benefits, presumably whatever could reasonably be deferred at that stage had been deferred. Naturally, there is a considerable overlap between the two concepts--that is, many goods and services counted as nondeferrable expenses are purchased on a regular basis and are therefore also counted as recurring expenses. Food and housing expenses are almost certain to be recurring expenses as well as nondeferrable expenses.

However, the recurring expense concept includes purchases that are not included under the nondeferrable expense concept. For example, most households purchase their consumer durables, such as automobiles and appliances on credit, paid off through monthly installment payments. Cash outlays for all installment credit payments are by definition counted as recurring expenses. Also, not all nondeferrable expenses are necessarily subsumed under the recurring expenses concept. For example, the purchase of clothing, a nondeferrable expense, would be counted as a recurring expense only when it showed up as an installment purchase payment.

Recurring expenses lie somewhere between the level of living implied by nondeferrable expenses and total expenses reflecting the full standard of living achieved by the beneficiary's family on the basis of his earnings and all other income available to the household. It appears to represent fairly adequately that portion of the achieved standard of living to which the family has become committed, and which it would be difficult or impossible to curtail in the short run

without serious and possibly permanent damage to the family's economic position.

The UI program principally serves persons experiencing relatively short-duration or temporary unemployment. For the most part, its benefits are received in the period immediately following job loss and before any necessity to adjust living patterns to long-term reduction in family income if unemployment continues for a long time. Representing as it does the "locked in" portion of the family living pattern, the concept of recurring expenses may be particularly suitable therefore as a tool for the evaluation of the UI benefit formula.

The experience of both the Utica study and the present pilot study was that, on the average, recurring expenses tend to account for about two-thirds of household income. But among the lower income households, there appears to be a somewhat greater correspondence between the levels of recurring expenses and nondeferrable expenses than is the case among the higher income households. As income rises, an increasing share tends to go for a variety of consumer durables and services largely financed through the use of credit. Credit payments are included among recurring expenses, but not among nondeferrable expenses. Comparing single earner and the generally higher income multi-earner households of the pilot survey sample, the median credit and loan payment for the former was about 8 percent of median household income compared to about 14 percent for the latter. The prevalence of consumer debt is an important factor accounting for the difficulty households have in cutting back on

expenditure patterns to which they have become committed on the basis of their regular income levels.

That a considerable proportion of pilot survey households were paying off credit purchases, and in sizable amounts at the higher income levels, does not, however, mean that the households in the upper portion of the income and expenditure range of the survey sample were enjoying standards of living that could be characterized as "high" or "extravagant." For a majority even of multi-earner households, total income before the beneficiary's job loss fell short of the Bureau of Labor Statistics intermediate budget cost for an urban family of four persons (see p. 93 below). Any fear that an evaluation of the weekly benefit amount based on recurring expenses is overly liberal appears to be unfounded.

Recurring expenses are presented in this report as a preferred alternative to nondeferrable expenses for evaluating the benefit-wage fraction. However, developmental research on this area continues, and it is likely that further refinement of concepts will result.

Benefit adequacy studies have sometimes raised false expectations that their findings will be sufficient in themselves to provide specific answers to the problem of where to set the weekly benefit amount. It should be pointed out that while the financial situation in the average beneficiary's household is an important and previously neglected factor, it remains only one of several considerations that must enter into assessments of the adequacy of a benefit formula. Other factors include the effect of the benefit

amount on work incentive, its effect on the role UI is to play in maintaining purchasing power during an economic recession, the impact the benefit has on job-seeking behavior, and finally the notion of simple fairness to the worker who loses his job and his income through no fault of his own. Ideally, the benefit formula should be constructed with all these factors considered.

General Conclusions and Recommendations

There are several important overall conclusions which emerge from the pilot project, and some general recommendations for needed additional research. These are briefly summarized as follows:

1. The most important conclusion is that the pilot study provided the experience which made it possible to devise an efficient and economical means for collecting the minimum financial data required for benefit adequacy analysis. The authors believe that with the approach recommended (see Part III), the collection of data can take place in the local claims offices. It is necessary to stress, however, that the success of such a survey will depend on thorough planning, on highly motivated and very well-trained interviewers, and on skillful, continuing supervision.

2. The pilot study very usefully confronted and dealt with what for benefit adequacy analysis is a complexity in beneficiary household financial arrangements that had not been treated very satisfactorily in previous benefit adequacy research. This "complexity" is the multiple-earner

household which appears to be the prevalent situation among worker families now. The study recognized that such households can no longer be treated as unimportant exceptions, and that women beneficiaries with working husbands cannot be dismissed as "secondary" earners. As a result, the study viewed the UI benefit as a portion of the total income available for meeting expenses of the beneficiary's household during unemployment and analyzed the role of the benefits received in this context. From the point of view of income needs, it matters little which family member provides earnings or benefits; what matters is the adequacy of the total income available to protect and maintain the fundamental structure of the family's living standard during the temporary financial setback caused by unemployment. As long as UI benefits enter into the family income pool, they have an important role to play, just as did the earnings supplied by the beneficiary before his or her job loss.

3. The earlier use of nondeferrable expenses as a measure of adequacy for beneficiary-families during unemployment has been seen as excessively restrictive. Workers have little discretion in the relatively short run about whether or not to continue the level of living achieved once they have committed themselves to it. We take the position that the basic purpose of the weekly benefit amount is to help avoid severe damage to the workers' achieved living standards during periods of temporary unemployment. The analysis in the pilot study consequently makes use of the broader concept of recurring expenses.

4. While not originally viewed as part of the pilot project, perhaps the most satisfying aspect of the study was the opportunity to use the data from the survey to demonstrate how evaluations of existing and alternative benefit formulas could be performed (see Part V). The use of the household financial data in this way represents, to our knowledge, the first time for such an application. It must be stressed that this is only a beginning and further refinements in this evaluative tool are being made.

5. The next step is to develop more fully the concepts and techniques for applying household financial data to evaluations of existing and alternative benefit formulas. The pilot project demonstrated the essential feasibility of such evaluations. The Upjohn Institute, under contract with the Labor Department, is presently moving ahead in this area.

6. The collection of household financial data needed for benefit adequacy evaluation should proceed as rapidly as possible. The pilot study data represent the financial situation for beneficiary households in only one geographic location and at one point in time. Moreover, the data collection technique used was experimental. A much broader and sounder data base is needed even to refine and test concepts properly.

7. The kind of study recommended in Part III will not satisfy all the data requirements for a complete evaluation of the adequacy of the weekly benefit amount. For example, an alternative survey technique should be developed which would devote major attention to the effect of duration of

unemployment on benefit adequacy. This development is also in progress at the Upjohn Institute, under contract with the Labor Department.

8. Finally, there is the question of integrating evaluations of the weekly benefit amount, on the basis of household financial circumstances, with the role to be played by other factors that must be considered in constructing an adequate benefit formula. One important step in this direction would be the investigation of possibilities for empirical research into the question of work incentive as it applies to the insured unemployed.

Organization of the Report

The remainder of this report is divided into four parts and four appendices.

Part II is the procedural report of the pilot study. It describes the survey design, the selection of the survey sample, the questionnaire, the organization and conduct of the field survey, and the processing and tabulation of the data. Appendix A contains the questionnaire used on the survey.

Part III presents a revised and improved methodology for a study that would supply the essential data needed for the evaluation of the adequacy of the weekly benefit amount. Appendix B represents the recommended revised questionnaire, and Appendix C, the suggested plan for tabulations.

Part IV describes the setting and the findings of the pilot survey conducted in Columbia, South Carolina, in

July-August 1971. Appendix D consists of 43 tables which summarize and analyze the data collected.

Part V discusses and illustrates some preliminary work that was done in applying the survey data to evaluations of existing and alternative benefit formulas.

II. THE PROCEDURES USED IN THE PILOT STUDY

This section of the report describes procedural and technical aspects of the project including the survey design, the selection of the survey sample, the questionnaire, the organization and conduct of the field survey, and the processing and tabulation of the data. Also included is some evaluation of the questionnaire and other aspects of the study methodology.

The project involved the cooperation and co-sponsorship of the Unemployment Insurance Service of the U.S. Department of Labor and the South Carolina Employment Security Commission. Under contract with the federal agency, the Upjohn Institute supervised the study and prepared this report. The state agency's contractors at the University of South Carolina assumed responsibility for the conduct of the field survey and for the processing and tabulation of the data.

The Institute's role included:

(1) Design of the survey approach and of the survey questionnaire;

(2) Design of the data tabulation plans;

(3) Analysis of the data;

(4) Preparation of a written report on the survey findings, study procedures, and an evaluation of the methodology used;

(5) Recommendations of improved methodology based on pilot study experience.

State agency staff participated actively in the survey sample selection process, and assembled needed data from the records for the claimants selected. While the state agency, through its contractors, maintained administrative control over the field work and data tabulations, the Institute exercised technical direction over the sample selection and interviewer training, and over the editing, coding, and tabulation of the survey data in order to ensure that the project's research objectives were met. Although, in effect, five different entities were involved in one way or another in the pilot study--two government agencies and their three contractors--close cooperation and coordination of efforts contributed to a smooth and successful undertaking.

Survey Design and Questionnaire

To analyze the role played by the weekly benefit amount in the context of the beneficiary's household circumstances, it was necessary to obtain information about those circumstances directly from the beneficiary and other members of the household. Previous studies of the same subject collected information on interview surveys at the homes of the benefit recipients. Since the type of information desired for the pilot study was similar, it was decided to obtain the data in the same way, through a home interview survey of a sample of UI beneficiaries. It was, therefore, necessary to develop the details of the survey--its timing,

location, organization, sample selection, etc.--and the survey instrument, the questionnaire to be used to elicit and record the desired information.

Timing and Location of the Survey

The planning and preparation phase was concentrated in the first two months of the project, May and June of 1971. Although more time would have been desirable for adequate development and preparation, the determining constraint was the availability of a good interviewer staff only during July and August. It was necessary, therefore, to be ready to begin the field survey by July 1. Confining the survey to these two summer months did not make for the most representative results. For a pilot study, however, this limitation was tolerable.

To some extent, the survey location (the Columbia metropolitan area) was also determined by the location of the interviewing staff. There were certain advantages, however. The state capital was convenient with respect to the state agency's administrative control and participation in the sample selection. The area was fairly diversified with regard to industry, thereby offering a broader potential range of characteristics of UI claimants than would have been the case in one of the state's major industrial cities with its probable concentration in textile manufacturing.

Survey Structure and Sampling

Basic to the design of the survey was the view that the beneficiary's household and financial circumstances should be

compared for the most recent month of his unemployment and for the last month of his employment. To make the information to be obtained for these two months as unambiguous as possible with regard to compensated unemployment and employment, a rule was established for defining these two months of reference which in turn controlled eligibility for inclusion in the sample. The unemployed month was a calendar month in which the beneficiary did no work at all and received four weekly benefit checks. The employed month was the last calendar month in which the beneficiary had been fully employed.

It was decided that 600 household interviews should be obtained to test the study methodology. Since all interviews had to be completed during the months of July and August, 300 interviews were to be conducted in July and 300 in August. To accommodate this arrangement, half the beneficiaries from whom the sample was drawn were those paid benefits during June and the other half during July. The June beneficiaries sampled for July interviews were those with even end-digit social security numbers; the July beneficiaries sampled for August interviewing had odd end-digit numbers. The sample selected, then, represented claimants filing under the South Carolina law at the end of June and July who had received four benefit payments during the calendar month[1] and met certain other requirements. Besides

---

[1]A few beneficiaries who had received only three checks during the month were included to assure a sufficient number of cases for the sample. All of them, however, were entitled to four payments during the month, but for one reason or another, received only three before the month ended.

being totally unemployed and in benefit status throughout the unemployed month of reference, there must also have been at least one full calendar month of employment immediately prior to the beginning of the current unemployment period.

Ideally, the employed month should not have occurred more than six months before the unemployed month. The earlier it occurred, the more difficult it was for respondents to recall their experience accurately. For about a fifth of all beneficiaries interviewed, it was necessary to go back more than six months for the employed month in order to obtain a sufficient number of beneficiaries to interview. For the June sample, the employed month was as far back as November 1970; for the July sample, it was as early as October 1970.[2]

The sample selection process began about June 1 and was carried out by the South Carolina agency research and statistics staff. There were 586 with even end-digit social security numbers who were identified from agency records as having received a benefit payment in the first week of June. Of these, 154, or 26 percent, were immediately rejected because their past employment record did not fit the requirements of the survey. The records of the remaining 432 beneficiaries were watched throughout June to see who would receive at least four benefit checks and, after a local office screening interview of those who did during the last

---

[2]The beneficiary had not necessarily been in claims status continuously since the employed month. Nor had he necessarily filed for benefits immediately upon termination of his last job.

week of June to verify all information, 318 beneficiaries were deemed eligible for a July interview.

A similar sampling procedure was followed in July to obtain eligibles for August interviews. Twenty-two percent, or 119 of the 553 beneficiaries with odd end-digit social security numbers who received a benefit check during the first week in July were rejected because their past employment pattern did not satisfy the rule for inclusion in the sample. The final number of beneficiaries deemed eligible for an August interview was 341.

The Columbia claims office, the largest of the three, had just started taking claims by mail when the sample selection process began, about June 1. Because of this, it was necessary for the selected June beneficiaries who filed in this office to be called in for the screening interview. Since this was an inconvenience for the individual involved, it was decided not to call in Columbia office beneficiaries in July unless their records showed no city street address. The latter, most of whom lived in rural areas, would be impossible for the interviewer to locate without detailed directions about how to get to their homes, information obtainable only through a personal contact.

The local office screening interview contact also served the useful purpose of informing beneficiaries deemed eligible for the survey that they might be asked to participate and that if they did, they would receive $5 for their effort.

What proportion of the survey area's June-July UI intrastate insured unemployed did the eligibles represent? Two types of beneficiaries were excluded. One type, about a quarter of those who received a benefit payment in the first weeks of June and July, was rejected because the past employment record was too irregular or too far back to be compatible with the requirements of the survey. The second type excluded was the beneficiary who received fewer than four checks in the respective calendar month. It is probably fair to assume, however, that the happenstance of receiving four benefit checks in a calendar month is less relevant to the question of the sample's representativeness than whether checks were received in any four successive weeks regardless of whether this occurred in a single calendar month. It is known that about four-fifths of the beneficiaries who received a benefit payment in the first week of June, or July, received in weeks before and after that week and including that week at least four successive weekly payments. Assuming that this latter proportion is relatively constant for both beneficiaries with and without "adequate" employment records, the best estimate available would be that the 659 beneficiaries deemed eligible for the interview were representative of about three-fifths of the survey area's June-July 1971 level of UI intrastate insured unemployed. In other words, of all beneficiaries filing in these months, about a fourth had relatively unstable employment prior to their current unemployment and another fifth

were very short-term unemployed cases drawing less than four successive weeks of compensation.

The Household Questionnaire

The questionnaire (see Appendix A) was an adaptation of one used in a pilot survey in Utica, New York in 1958, but it departed significantly from that instrument. Basic to its design was the focus on the two reference months of the beneficiary's employment and unemployment. Most of the essential household data were elicited in terms of these two months representing generally the periods before and after the beneficiary was separated from his latest job. As in the Utica survey, the questionnaire concentrated on those expense categories that occurred regularly and which were therefore easier to recall, especially in the case of the employed month. They were also likely to be the most important parts of the household's living standard and most difficult to postpone or reduce. This group of expenses later became designated recurring expenses. The concept of recurring expenses is discussed in Part III of this report.

It was expected that an estimate of total expenditures by the family would be possible as a calculated residual between reported total income and reported changes in assets and liabilities. As it turned out, however, this estimate proved more useful as a guide during the interview phase to check the reliability of reported data than it was for analytical purposes.

Key categories of information covered by the questionnaire were as follows:

a. The nature of the beneficiary's last job, the circumstances of job loss and employment status at interview time (Qs 1-13, 57). These questions deal with the beneficiary's usual full-time weekly wage; time elapsed since the employed month; gross and take-home pay during the employed month; the reasons for job separation, and employment expectations.

b. The composition of beneficiary's family or household (Qs 12-16). The family was defined as consisting of all persons residing with the beneficiary and related to him or her by blood, marriage, or adoption regardless of the amount of pooling of finances that actually occurred. This information was obtained for both the employed and the unemployed month. The composition of the family was established early in the questionnaire since many of the succeeding questions were phrased in terms of the experience of the entire family. (The terms "household" and "family" as used in this study are interchangeable. In the interview, only the term "family" was used.)

c. Adjustments by family to income loss since beneficiary stopped working (Qs 17-31). Information was obtained as to whether the family resorted to a number of possible kinds of adjustment during this period.

d. Health insurance coverage for the family before the beneficiary stopped working and during the unemployed month (Q 32).

e. Expenses of the family during the unemployed month (Qs 33-35). These questions covered (1) cash paid or debt

incurred for specific items or groups of goods and services, including rent, mortgage, utilities, food, certain medical care expenses, credit and loan payments, and certain transportation items (expenses recorded for these items were termed recurring expenses); and (2) cash paid in amounts of $25 or more for goods or services not normally purchased every month.

f. Cash income received by the family in the unemployed month (Qs 36-46). These questions covered UI benefits received by the beneficiary, the employment status and earnings of other members of the family, and unearned income of the family.

g. Changes in the level of the family's liquid assets and liabilities (cash on hand, checking and savings accounts, securities, debts payable and receivable) between the beginning and end of the unemployed month (Qs 47-53).

h. Cash expenses of the family in the employed month (Qs 54-56)--similar to questions applying to the unemployed month (e above).

i. Cash income of the family in employed month (Qs 57-66)--similar to questions for the unemployed month (f above), except that the beneficiary's earnings were substituted for benefits.

j. Changes in the level of the family's liquid assets and liabilities between the beginning and end of the employed month (Qs 67-73)--similar to those for the unemployed month (g above).

There were also spaces provided for recording data on the beneficiary's UI benefit rights and experience to be transposed from state agency records.

Because of the time constraint, it was not possible to test the questionnaire before the field survey began. Several relatively minor changes were made as a result of the early interviewing experience.

The Field Survey

The state agency contracted with a professor of marketing at the University of South Carolina to conduct the field survey. He had provided the agency with this kind of service before but not with regard to unemployed workers and their UI benefits. Interviewing began about July 1 and ended about September 1, producing a total of 600 interviews. Those beneficiaries who did not respond or who could not be found were replaced by others from the samples drawn to assure the completion of 600 questionnaires. Each beneficiary interviewed was paid $5 at the completion of the interview.

Survey Staff and Training

The contractor provided six interviewers, including himself as supervising interviewer, and one editor. All the interviewers were white, male, and faculty members of the University. All had had interviewing experience. Three of the interviewers had had experience with employment-related surveys.

Because of the short lead time, the questionnaire was undergoing development right up to the start of the field

work, and it was not possible to provide adequate written instructions to the interviewers. As a consequence, pre-survey interviewer training was not entirely satisfactory. It was fortunate that the interviewers were well above average in educational background and experience since it was necessary to deal with a complex and sensitive interview situation with little preparation.

Two initial interviewer-training sessions were conducted by the supervising interviewer without the participation of Upjohn Institute staff and before the questionnaire was available. The old Utica study questionnaire was used during these early training sessions as a general guide to the survey approach.

As soon as the pilot survey questionnaire became available, each interviewer was provided a copy with which he was asked to familiarize himself. A training session was then held, this time with the participation of staff of the Institute, the state agency, and the UI Service. At this session, the history and purpose of benefit adequacy research were discussed, and the questionnaire was reviewed in detail. Institute staff explained the meaning of each question and responded to queries from the interviewers. State agency personnel supplied information on the content and operation of the South Carolina UI program. A number of small revisions of the questionnaire resulted from this session.

Interviewer training, in effect, continued throughout the month of July closely integrated with the editing of completed questionnaires. In addition to a review of each

completed questionnaire by the editor working under the direction of the supervising interviewer, an Institute staff member also reviewed each questionnaire looking for inconsistencies, errors, and missing information. In this process, a number of apparent misunderstandings on the part of the interviewers and editor were uncovered. These findings were transmitted to the editor and through her to the interviewers. The interviewers were asked to correct errors and supply missing information, if necessary, by making a second call on the beneficiary household. After a week of this kind of feedback, the interviewers were reassembled to discuss with the Institute representative those problems that were still being encountered. Several more minor revisions of the questionnaire were made at this time.

The Institute's review of completed questionnaires and feedback to the editor and interviewers continued throughout July, at the end of which still another session was held with the interviewers to iron out any remaining difficulties. By this time, the interviewers and the editor had achieved a high level of understanding and proficiency. During August, only spot checks on completed interviews were made by Institute staff.

Household Interviewing

Each interviewer was to complete 50 interviews in July and 50 in August. The supervising interviewer made all interviewing assignments. It was up to the interviewer to carry out his assignments under his own direction and time

schedule. Often interviewers would work late into the night and on Sundays and holidays. The supervising interviewer kept himself available by telephone at all times to answer questions that arose.

Because of a wide variation in the composition of beneficiary households, ranging from persons living alone to large family groupings with several earners present, some interviews were much more time-consuming and difficult than others. The supervising interviewer made every effort to see that the more difficult cases were distributed among the interviewers as evenly as possible. As it turned out, most interviews lasted between one and one and a half hours, depending on the household situation. This may seem a remarkably short period in which to work through a 42-page questionnaire. It must be realized, however, that not all questions were applicable in every case. The length and complexity of the questionnaire were dictated by the need to cover a very broad range of possibilities, particularly regarding sources of income, assets, and liabilities. Most households interviewed had relatively simple financial experiences to report. For such households, many of the questions were simply not applicable.

Interviewers immediately encountered several major and pervasive problems in administering the questionnaire as designed. For example, the rule calling for reading the questions to the respondent verbatim simply could not be followed. The interviewers found that, in many cases, the language used was not close enough to the normal usage of

the beneficiaries to be meaningful to them. In the financial questions especially, the nature of the data to be elicited was such that it was necessary to do a good deal of probing and to otherwise help the beneficiary formulate responses and estimate amounts for various income and expenditure items.

It was expected that respondents would consult their own records in order to provide relatively precise answers to those parts of the questionnaire dealing with income and spending. This hope was not realized in most cases as the majority of the respondents kept no such records. As a result, there had to be much more estimating than anticipated.

Finally, the concepts of savings and dissavings used on the questionnaire proved, by and large, to be very difficult for many of the respondents to understand. Here especially, the prescribed language of the questionnaire was of little use in communicating with the beneficiary.

In spite of these real difficulties, however, interviewers were left with the impression that the data collected had a fairly high degree of validity, including the estimates of spending and income. This impression received further confirmation when after much analysis, the data appeared to be internally consistent and of reasonably good quality. (Evaluation of the questionnaire and survey concepts has proceeded far beyond these observations of the interviewers--see Part III, Recommended Methodology for Benefit Adequacy Study).

Editing

Interviewers were instructed to pre-edit their own completed questionnaires, paying particular attention to the consistency and reasonableness of the financial data. Schedules completed to the satisfaction of the interviewer were turned over to the editor and processed immediately. If any problems were encountered, the editor called these to the attention of the interviewer, usually within 24 hours. In many cases, he was able to correct the inconsistency noted or supply the missing information on the spot. If not, he resorted to telephone calls or revisits to the beneficiary's home to overcome the deficiencies.

The editor began her work with a general review of the schedule to see if all questions were answered, and if responses were consistent. Since the questionnaire obtained information about the household's adjustments to the beneficiary's unemployment in qualitative terms first (kinds of adjustments made) and then in quantitative terms (dollar amounts of income and spending before and during unemployment), there was a wide variety of consistency checks available to both the interviewer and the editor.

Particular attention was devoted to checking the financial data. A double entry balance work sheet was drawn up for each of the two reference months. On the left, all cash outlays recorded on the completed questionnaire were listed. These, of course, were not intended to be a complete accounting of all cash outlays. On the right were listed all cash amounts received or used to pay for expenses,

including all income and withdrawn savings. The right side theoretically should have accounted for all household income and other sources of cash used. The rule of thumb was that if the left-side total (outlays) did not fall between 50 percent and 80 percent of the right-side total (income, etc.), the financial data were to be subjected to special scrutiny in conference with the interviewer.

The editor also had the task of totalling dollar amounts for certain groups of items for later transfer to coding sheets.

Response and Non-response

The interviewers were instructed to make every effort to contact and interview the beneficiaries assigned to them, even if this meant time-consuming inquiries of neighbors, post offices, etc., about the location of the home and, once it was located, repeated calls there. This effort achieved a very high response rate. In order to obtain 300 completed interviews in July, it was necessary to go through a list of 318 eligible beneficiaries. This was a response rate of 94 percent. Of the 18 who could not be interviewed, 15 had left the area or could not be located, and 3 refused to be interviewed.

In August, it was necessary to go through a list of 341 beneficiaries to produce 300 completed interviews for a response rate of 88 percent. Of the 41 who could not be interviewed, 35 had left the area or could not be located, 2 were in jail, 1 was mentally incapable of being interviewed, and 3 refused to be interviewed.

While the non-response problem was relatively minor, more significant was the inability on the part of some respondents to complete information about their households' finances. This occurred especially in cases where the beneficiary was the son or daughter of the head of the household and could not account for the rest of the family, and other family members were unwilling to do so. It also occurred when the beneficiary or spouse of the beneficiary could not account for finances of other family members, such as a working son or daughter or other relatives. These problems are discussed further in the next section on data processing.

Data Processing, Tabulation, and Analysis

The South Carolina agency had the responsibility for processing and tabulating the data. It contracted out for these services with a computer expert on the faculty at the University of South Carolina. The responsibility of the Upjohn Institute with respect to this phase was to specify the desired analytic output and to define the variables for that output. Because of the experimental nature of the undertaking, however, the Institute worked very closely with the data processing contractor every step of the way.

Advance planning of analytic output was limited by the necessity for getting the survey into the field rather quickly. Also, since this was a pilot survey there was considerable uncertainty concerning what the quality and range of the data would be. Even if more time had been available before going into the field, that field experience, as well as extensive review of the raw survey data as they appeared

on the completed questionnaires, was necessary before final development of analytic plans could take place.

Toward the closing days of the field survey and during subsequent weeks, Institute and UI Service technicians spent considerable time reviewing the completed questionnaires to obtain a better understanding of the quality and range of the data collected. During this period, a series of meetings were held involving Institute and UI Service staff, along with consultants from the Bureau of Labor Statistics, to discuss drafts of proposed tabulations and their underlying concepts. Through this interaction between the raw data of the questionnaires and a developing conception of what a final analytical output might be, a point was eventually reached at which the processing of the raw data could begin. It was at this point that the analytic potential of the recurring expense concept was fully recognized. (See the discussion of this concept in Part III of the report.)

No good purpose would be served by describing in detail the long process of translating the edited raw data into the analytic tables found in Appendix D of this report, a process which began in September 1971 and was not completed until mid-1972. Because of the experimental nature of the project, a considerable amount of the time was spent in false starts, changing of minds, and correcting mistakes. While these experiences are inevitable as well as instructive in a pilot project, they would not have to be repeated in conducting the same type of study again. It would be necessary, however, to go through most of the same steps in abbreviated form. For

this reason, these steps are briefly summarized below. (The dates shown represent periods during which the activity described took place.)

Data Processing

1. Hand organization of raw data (September-October 1971).

Some preliminary organization of data, too complex to be handled efficiently by machine, was carried out by an Institute staff member at the time the completed questionnaires were being reviewed. This work included (1) the classification of questionnaires by various household characteristics (e.g., number of persons in household) based on information recorded by the interviewer, and (2) the calculation of the required income variables (e.g., beneficiary's net earnings in employed month) from information supplied by the respondent.

2. Coding of survey data and transfer to punch cards (October-November 1971).

The Institute specified which data on the questionnaire were to be extracted and the contractor developed the coding and extraction procedures. The contractor's staff then coded and transferred these data, including the classifications and income variables developed in the first step, to optical scanning sheets. From these, the data were transferred to punch cards. Six punch cards were required per questionnaire.

3. Machine listing of survey data (November-December 1971).

Simple machine listings of the extracted survey data were then produced and reviewed to spot and correct errors in coding, and to assess further the quality and range of the data. The latter provided the basis for the final decisions on variables to tabulate and the classification intervals to be used.

4. Machine organization of the data (December 1971-January 1972).

A number of variables and characteristics were combined to form additional variables and characteristics specified by the Institute for tabulation purposes. Three additional punch cards per questionnaire were required to accomplish this step. Another machine listing was then produced for additional pre-tabulation evaluation of the data.

Data Tabulation (January-April 1972)

The Institute finalized and forwarded to the contractor specifications for a total of 100 tabulations. The request was limited to simple frequency counts, excluding percent distributions or median computations at this stage. Tabulations were programmed, run off, and forwarded in batches to the Institute. Upon receipt, each tabulation was examined for reasonableness, and anything questionable was called to the attention of the contractor for explanation or correction.

Analysis of Tabulated Data (February-June 1972)

The Institute combed the tabulated data for their relevance and potential usefulness in the evaluation of the weekly benefit amount. There was some further processing of the tabulated data, such as condensation of class intervals, computation of percent distributions and of medians from the grouped data. The tables describing the characteristics of the sample beneficiaries and those presenting the benefit-wage relationships, were readily analyzed. These tables set the stage for the more intricate analysis of income, expenses, and the benefits received.

Analysis of the tabulations pertaining to household financial data required considerable time and thought, judgment, and inventiveness. Despite the close reviews of the raw and processed data prior to finalizing tabulating plans, it was not possible to anticipate which analytical relationships among the financial variables would be of importance. A large number of cross-tabulations of the data were therefore requested recognizing that not all of them would turn out to be helpful. It became clear very quickly that the sex of the beneficiary and the presence or absence of other earners in the household were the most significant explanatory variables. The analysis, therefore, concentrated heavily on those tabulations which involved these variables.

Earlier judgments about the usefulness of certain financial parameters as a basis for analysis were reassessed in the light of the tabulations and accepted or rejected. For example, total household expenses, computed as a residual

between total household income and changes in savings or dissavings data, were rejected as a useful variable. In part, the decision was prompted because of the apparent weakness and unreliability of the savings and dissavings data. Another and more basic reason, however, was that the concept of recurring expenses had evolved as a more appropriate parameter for benefit adequacy evaluation.

Certain relationships between components of household income and expenses felt earlier to be meaningful were seen at this stage to be less so. For example, UI benefits as a percent of household recurring expenses lose meaning in a beneficiary population in which the main source of household income during unemployment was frequently the earnings of other household members.

During the course of analysis, it became clear that several other kinds of cross-tabulations which were not ordered would have been useful. For example, more calculations should have been made of the interrelationships between income and expenses on an individual household basis. Cross-tabulations of distributions of these relationships would have been helpful to those analyses that were confined largely to medians. Resources and time did not permit the production of these additional tables.

The analysis of the household financial data suggested the need for development of standard measures by which to evaluate the adequacy of the benefits and the application of such measures to existing and alternative benefit formulas. Although this effort was beyond the scope of the pilot

study, a limited amount of analysis of this type was performed. Some of the results achieved are presented in Part V of this report and illustrate the most relevant use of the data for benefit adequacy evaluation.

Other tabulations which were subjected to analysis included other adjustments to income loss which households made since the start of the beneficiary's unemployment, and changes in the status of medical insurance.

Households Excluded from the Analytic Tables

The 600 interviews completed included 17 cases in which the beneficiary was unable to give adequate financial information. In 13 of these cases, the beneficiary was neither the head of the household nor the spouse, and considered himself/herself to be separate from the family in money matters. In 9 cases, the beneficiary was the son or daughter of the head of the household, and in 4 cases, some other relative of the head of the house. In cases of this kind, financial data could not be obtained from the beneficiary because he had insufficient knowledge of, or responsibility for the whole family's finances. In 4 other cases, adequate financial information was not obtained even though the beneficiary was the head of the household or the spouse. The beneficiary simply could not or would not attempt to make the financial estimates. These 17 cases were excluded from the analytic tables.

There were 24 additional cases in which the beneficiary changed household status between the employed and

unemployed month. They include 7 cases in which the beneficiary was living alone during the employed month, but was living in a multiperson household during the unemployed month, and 7 cases in which the reverse was true. These situations were usually the result of marriages or divorces. In the remaining 10 cases, the beneficiary lived in a household in which the head in the unemployed month was not the same person as the head in the employed month. (It should be noted that these household changes do not necessarily depend on a change in physical location.) Since financial data for these 24 cases were not comparable between the employed and unemployed month, the cases were excluded from the analytic tables.

In all, 41 of the 600 households interviewed were excluded from the tables.

III. RECOMMENDED METHODOLOGY FOR BENEFIT ADEQUACY STUDY

This section describes a revised but still tentative methodology for a study that would supply essential data needed for the evaluation of the adequacy of the weekly benefit amount. When the follow-on project presently underway at the Institute is completed, additional modifications of the methodology will be recommended, reflecting further refinement in the concepts of income and expense aggregates to be used in benefit adequacy evaluation.

The household financial information provided by the survey described below would be of approximately the same scope as that covered by the South Carolina pilot study, including household income and recurring expense data during a month in which the beneficiary was totally unemployed and comparable data for the period just before he or she stopped working. Based on experience with the pilot survey, the recommended questionnaire reflects improvements and streamlining. Certain parts of the revised questionnaire are shown as optional; e.g., questions dealing with adjustments to unemployment apart from quantitative effects on household finances. Such information may be of interest and desirable to have in general, but it is not essential to the kind of analysis and evaluation of the weekly benefit amount or benefit formula that constitutes the prime focus of the study. Without such questions, the revised schedule is believed short and simple

enough to administer through interviews at the local claims office rather than at the home of the beneficiary, and at a considerable savings in cost. Inclusion of most, or all, of the optional questions makes that approach more doubtful.

Describing the recommended questionnaire as "short and simple enough" should not convey the impression that the study is "short and simple." Any survey that must elicit precisely defined financial data is necessarily complex and requires close and skillful management. Since a local survey approach is recommended, administration of the survey by state agency staff is also urged. No doubt, a certain amount of impingement on regular claims operations is bound to occur. Careful planning and well-trained staff can keep this effect to a minimum. Without the assignment of a capable technician, preferably one familiar with the state's program, who can devote his full time to supervising the survey and who enjoys high-level support and the authority needed to overcome obstacles that arise, the prospects for a successful survey will be limited. Despite these difficulties and the need of a major commitment of support, energies, and resources, the recommended study is quite feasible and should be amply rewarding in the usefulness of its results.

It should not be imagined that the methodology presented here will provide, even when fully developed and refined, all the data needed or which can be useful for weekly benefit amount evaluation. One important limitation is that it does not address itself to the effect of duration on

benefit adequacy. The Upjohn Institute, under contract with the Labor Department, will develop an alternative approach that would devote major attention to the effect of duration. That approach will involve a longitudinal survey in which a sample of beneficiaries would be interviewed several times during the course of their unemployment. The longitudinal approach would probably provide a more comprehensive picture of the problem of constructing adequate benefit formulas. It would also require a greater commitment of time and resources than the simpler, one-interview approach that has been the basis for benefit adequacy research so far.

The methodology recommended here covers the questionnaire, the survey and sampling approach, data collection, processing, tabulations and analysis. The description of these aspects of the study will emphasize changes from the pilot study procedures and the reasoning behind the changes. Before getting into these areas, the development and status of a number of the basic concepts crucial to the study warrant discussion.

Study Concepts

Ultimately, the appraisal of the weekly benefit amount emerges from analysis of the relationships among benefits, other income, and expenses. The conceptualizations of the major elements involved in these matters have profited from the pilot study experience and have undergone some refinement as a result.

Concept of the Beneficiary Household

The revised methodology continues to assume financial interdependence among members of the beneficiary's household. In the pilot study, the household was defined to include all related persons residing with the beneficiary. However, when the attempt was made to collect income and expense data concerning all such persons, certain problems were encountered which suggested that the concept of the interdependent household had been defined too broadly. When the beneficiary was a member of the related group, but was neither the head of the house nor the spouse; e.g., an adult son of the household head, he often had little involvement in or knowledge of the financial situation of the household as a whole. Not only did the financial record obtained for the household, as defined, tend to be distorted or incomplete, but the relevance of the UI benefits to that household's well being was put in considerable doubt. Based on these considerations, therefore, a beneficiary who is neither the head of the household nor the spouse is treated under the revised methodology as a separate household which would include only the beneficiary and his or her spouse, children or other dependents, if any.

A similar kind of problem arose when the beneficiary's household included a related person who was neither the head of the household nor the spouse of the head, but who had an income of his or her own. If this individual did not pool his or her income to any significant degree with that of the others in the household to meet common expenses, the

beneficiary probably did not know the amount of this other income, or how it was spent. Again, the financial record of the household tended to be distorted. In the revised methodology, related individuals with their own income and who are not the head of the house or the spouse are counted as household members only if they contributed at least half their income to meet household expenses. Moreover, only that portion of the income which is actually contributed to household expenses is counted as household income, and only those expenses normally met from this contributed portion are included among household expenses.

The "Before and After" Unemployment Concept

In the pilot survey, income and expense data were elicited separately for each of the two months of reference, the employed and unemployed months. The analysis of the results indicated that apart from the beneficiary's earnings, income in the employed month mirrored exactly that of the unemployed month in a great number of cases. An exception occurred when a new source of income, such as food stamps or other public assistance, materialized in the unemployed month as a result of the beneficiary's unemployment. Another exception resulted when the beneficiary reached retirement age and began receiving pension payments subsequent to his employed month. Finally, there were cases in which someone in the beneficiary's household either entered or left employment status between the employed month and unemployed months, causing an important change in income. Despite these

exceptions, however, it was clear that a considerable amount of time could be saved by eliminating the complete rundown of household income for the employed month. In the revised methodology, therefore, after the unemployed month income is established, the beneficiary is simply asked whether, aside from his own income, the household income pattern and level were materially different when he was employed. Only if they were, would the differences need to be recorded by the interviewer.

Analysis of the expense data indicated that there were important differences between the two reference months on many items. However, in the course of the interview it was observed that the respondent tended to reconstruct the earlier experience (employed month) by comparing it with that of the later period (unemployed month) rather than derive it independently. Consequently, on the revised questionnaire, only the unemployed month expense experience is rendered completely. Once that is done, the beneficiary is asked to identify changes in spending levels between the employed and unemployed months.

Income Concepts

The concept of household income used in the revised methodology is the same as that serving the pilot study except, as it is affected by the refinements in defining the household. The latter changes will tend to exclude some income formerly included. The objective, however, remains to obtain a record of all income of the household which

There are, of course, households which may not have a relatively stabilized way of living that gives rise to a recurring expense pattern. For most worker families, however, it is assumed that the recurring expense concept is relevant. The pilot study demonstrated that it was possible to obtain a reliable account of that portion of family spending that can be characterized as described above, and probably because it was of a recurring nature. Nonrecurring or unusual expenses may be less reliably accounted for, especially as to the time of occurrence.

In some instances, actual payment of a recurring expense may be postponed. The landlord may be persuaded to wait a month or two for the rent. Or utility bill payments may be put off a month without cut-off of service. Nevertheless, the item or service is consumed and the expense is incurred whether paid for currently or in the future. It remains an obligatory expense, and must be paid eventually. For this reason, even though not paid currently, it is counted as part of the household's recurring expenses.

A temporary and involuntary loss of all or a portion of the household's regular income, as occurs in the case of unemployment of one of its earners, should not require the family to alter its basic pattern of living. The objective of the weekly UI benefits payable in such a context is seen as replacing enough of the wage income lost due to involuntary unemployment to enable the great majority of households so affected to sustain the level of their recurring expenses. It bears repeating that this objective is subject

to the restraints of financing limits and of possible effects on incentives to return to work.

A new category of expenses is introduced in the recommended methodology--necessary non-recurring expenses. In the pilot study, efforts to obtain information about major expenses, aside from recurring items, were not very productive. The question was open-ended and confined to items of $25 or more. In retrospect, it appeared that some important expenses may have been missed which should enter into benefit adequacy evaluations. Families do have emergency expenses which cannot be put off--an unexpected medical need, a home or car repair that must be made, etc. While such expenses may be infrequent among a sample of families, some proportion is sure to have them. In deriving an average situation for assessing benefits against expenses, these items should be included.

Although the concept of expenses to be used in direct evaluations of benefit adequacy requires further refinements, the general notion is that those expenses which represent the regular continuing costs of living of the family plus some allowance for emergency expense experience are the elements to be considered against the benefit or income levels of the household during unemployment.

The Revised Questionnaire

The recommended questionnaire appears in Appendix B along with a section-by-section explanation. The questionnaire reflects improvements suggested by the pilot study experience and the conceptual refinements just described.

represents its means of supporting expenditures. As before, the significant components of income--beneficiary's earnings or benefits, earnings of other family members, and "unearned" income (not from employment)--will continue to be identified.

Expense Concepts

In the pilot survey, there was no attempt made to obtain a complete record of household spending directly. The plan was to calculate total household expenditures as a residual between total income and the net change in household assets or liabilities. It was for this purpose that an attempt was made to obtain savings and dissavings (or changes in household financial assets and liabilities) during both the employed and unemployed months. This effort met with limited success. The demands put on the beneficiaries in trying to answer the necessary questions were simply too great. In retrospect, moreover, these data and estimates of total expenditures seem less relevant or useful to benefit adequacy analysis than they appeared to be earlier. The recommended approach makes no attempt to get a complete rendering of savings and dissavings, even during the unemployed month. It is only necessary for the beneficiary simply to tell how much cash had to be borrowed or withdrawn from savings to meet current household expenses.

The concept of recurring expenses developed in the pilot study is retained with a few refinements to sharpen its content. Recurring expenses are expenses that the

household has regularly (monthly, bi-monthly, quarterly) because they arise out of established commitments, legal or otherwise, or because they cover continuous or normally repetitive consumption of goods and services that form an integral part of the family's established standard of living. They do involve the notion of expenses that cannot be postponed without enduring financial hardship or difficulty, although in some cases payment may be delayed. If a postponement in payment did occur, the amount due but not paid is still included in recurring expenses, although it is distinguished from paid expenses on the questionnaire.

The rationale underlying the recurring expense concept may be described as follows. In the usual family or household situation, the finances are so organized that a certain portion of the regular cash income received is fairly well predesignated to cover expenses associated with the established "normal" operation of the household. Such expenses form the heart of the family's standard of living. They recur or are paid for with regularity either as the items or services are purchased and consumed (such as food and carfare), or on the basis of some commitment or scheduled obligation (such as rent, insurance premiums and credit payments). To a considerable degree, once the family has settled into a pattern of living in relation to its regular cash income, such expenses become non-discretionary. Any failure to sustain them can produce a serious disturbance to the household's stability.

the detailed and complete accounting for both the employed and unemployed months attempted in the pilot survey was not entirely successful. If such information were vital, it would be necessary to spend more time and add other techniques to obtain it on a reliable basis. The recommended approach moves in the opposite direction--elimination of much of the detail and of complete accounting, especially for the employed month. Elimination of non-pooling family members of the household further simplifies the problem. The remaining questions on income and spending now seem to justify a local office survey approach.

Despite the revised questionnaire's brevity and simplicity, it is almost certain that some beneficiaries--hopefully a very limited number--will still have difficulty responding adequately away from home. The survey team should be prepared to follow through with telephone contacts or "take-home, bring-back" forms to obtain complete information. It might be desirable to incorporate a self-enumeration form for some of the data which the beneficiary can fill out at home and bring back the following week when the interview would take place. As a last resort, a home visit by an interviewer may be required to assure adequate response. By and large, however, local office interviewing with such supplemental aids should be adequate.

Since to be eligible for the survey, beneficiaries must have been unemployed throughout a given month, sample selection will take place in the last week of the month. There will be some problems to work out concerning the timing of

employees assigned to or hired for the job, especially if interviews took place at the local claims office. In either case, the interviewers will require thorough orientation and training before the survey and close supervision during the survey. There should be sufficient time allowed for advance planning and training.

Several other decisions will be needed with regard to the design of the survey and the sample.

Home or Local Office Interviewing

Home interviewing is clearly much more expensive than interviewing at the local claims office. The major reason for utilizing home interviewing in benefit adequacy research has been that the extensive household financial data usually covered by the survey was considered unobtainable with reasonable accuracy unless it could be developed at the beneficiary's home where records and other family members were available to help recall the information. Previous studies stressed relatively complete accounting and recall of experience, in detail, for periods that were frequently in the fairly distant past. Even in a home interview situation, these demands were hard to meet. Interviews covering this scope often tended to be very time-consuming. Lengthy interviews combined with the need for privacy also discouraged local office surveys for benefit adequacy.

Pilot study experience, particularly with the analysis of the data collected and their application to benefit adequacy evaluations, indicates that a good deal of the information obtained is not essential to such evaluations. Some of

In order to make it possible to obtain the necessary information in an interview of the beneficiary at the local claims office, rather than in his home, certain sections of the questionnaire should probably be omitted. These are labeled as "optional." The questions on "Adjustments" in Section C and some of those in Section A are of this nature. Covering some of these optional questions on a local office interview, in addition to those required, might be feasible, but some testing should be made before deciding to include them.

The questionnaire used in the pilot study was designed to be administered by having interviewers ask each question as it was written with little or no deviation. In practice, it was virtually impossible to hold to this rule in most cases. The revised questionnaire, therefore, adopts the opposite approach by allowing interviewers greater discretion in developing the desired information. In some cases, there are questions spelled out which can be used directly, but in most areas, the interviewer is left to his own devices. This approach places great emphasis on interviewer training and on his understanding of study objectives generally, and the specific purposes of each part of the questionnaire.

Survey Design and Sample Selection

The state employment security agency should control and participate actively in the survey. The actual interviewing might be contracted out, as in the pilot study, but it would be preferable if it were conducted by state agency

the selection and interviewing to assure minimum disruption of the normal claims process. These matters will have to be arranged locally and in a manner appropriate for a particular state's operations. One approach that may be adaptable to these circumstances is to select the sample beneficiaries in the last week of the month, but to schedule them for interviews in the following week. With this approach, a "take-home, bring-back" form could be used to speed up and improve the subsequent interview. A few claimants may not return the following week, due to reemployment, benefit exhaustion or other reasons, but these could (and should) be interviewed by phone or at home.

The savings in cost over home interviewing should be substantial. Those savings should permit a larger sample or a broader geographical and seasonal coverage, or both.

The Sample Design

Implicit in the design of the revised questionnaire is that the beneficiary to be interviewed must have been totally unemployed, and have received UI benefits throughout the calendar month (unemployed month) immediately preceding the interview. Specification of a full calendar month of employment immediately prior to the current spell of unemployment is no longer made as a sampling eligibility requirement. Except for the unemployed month requirement, the factors involved in selecting a representative group of beneficiaries to be interviewed cannot be rigidly specified in this recommended methodology. It is neither possible nor desirable to reduce the process to a specific formula.

There are simply too many variables among states and localities in the size and composition of the claims load, in seasonality patterns, in the resources available for the study, in the specific uses to which the survey results are to be put, and in the urgency of the study. A state agency that decides to conduct a benefit adequacy study of this type should weigh these and other factors and, with the participation of a sampling expert, design a sampling plan that meets its own specific needs. The following is a discussion of a few of the factors that should be considered in formulating the survey sample design.

Geographic Coverage

Since survey results are to be used to evaluate the state UI benefit formula, these results should represent the statewide situation as much as possible. This can be accomplished either by sampling throughout the entire state, or by selecting local areas of the state thought to be representative of the whole. Data collected in one area from beneficiaries representing a distinct local mix in terms of such factors as sex, industry, occupation, family status, etc., can be "reweighted" according to the statewide mix of these factors. The latter procedure requires that beneficiary groups that are important in the state are adequately represented in the sample.

A random sampling process that is otherwise adequate may yield too few beneficiaries of some type to analyze separately. Though the group in question may be of small significance locally, it may be quite significant on a statewide

basis. Reweighting the group to take account of a different statewide population mix would not be feasible from such a sample. Underrepresentation of possibly important groups in the survey sample may be avoided through a stratified sampling design.

The problem is to determine which of the many possible factors for specifying beneficiary types are likely to require consideration in designing strata. The South Carolina pilot survey indicated that the presence of other earners in the household and the sex of the beneficiary are the two most important determinants of the benefit adequacy parameters to be measured. Sex is also important because it correlates highly with wage levels. There may be other important factors as well, such as household size. One-person households and two-person households are essentially different in character from each other and from larger households and therefore might warrant separate analysis and sample stratification. Unfortunately, the pilot survey sample did not contain enough one-person households to analyze separately. Neither were there enough two-person units when split by sex of beneficiary and presence of other earners to analyze separately.

Sex of the beneficiary, presence of other earners, and size of household are the bases for the system of classification by which the survey data are organized in the suggested tabulations (see below). In addition, the presence or absence in the household of a spouse of the beneficiary has been worked into the classification system. This system should be used as a starting point for planning a sampling design

that will assure adequate representation of important groups in the state.

Unfortunately, data which describe how all beneficiaries or UI claimants distribute in accordance with these classification factors are not generally available on a state-wide basis, except for sex. Census data skillfully analyzed might possibly give some indication of what to expect among the insured unemployed population in this regard. A more direct approach would be a brief, preliminary claimant survey throughout the state, or in most of its important areas, in which the necessary information is obtained through several simple questions about living arrangements, the presence of other earners, household size, etc.

Time Coverage

The pilot survey sample was drawn in the last weeks of two successive months, both of them in the summer. As a result, significant types of UI beneficiaries who file mostly at other times of the year were underrepresented or not reflected at all. The major example is the absence from the sample of construction workers, who loom large in the claims load during the winter months. Nearly all are men. Their absence may have accounted in part for the high proportion of women in the pilot survey sample. In the northern states, this distortion would have been even more serious. Obviously, there are other seasonal factors which are important to some degree in every state.

Spreading the survey over an extended period will minimize seasonal influences, making the results more

representative of the year-round situation. Sampling beneficiaries over a full year; i.e., every month of the year, would be ideal if manageable. Sampling every other month, or one month in each quarter of the year could be an adequate solution. In any case, sampling should not be confined to a very limited part of the year.

Data Processing

A careful editing of the completed questionnaire should be performed very soon after the interview by someone other than the interviewer. Incomplete and questionable responses should be spotted quickly so that the interviewer may contact the beneficiary again while the experience of the interview is still fresh. Although no hard and fast rule can be established by which to validate reported income and expenses, some general scrutiny of these two categories and their interrelationship would be appropriate. The total of recurring expenses actually paid should usually fall in a range of 50 to 80 percent of income plus cash borrowed or drawn from savings. If there are significant necessary non-recurring expenses reported, total paid recurring expenses may fall at the low end of the percent of income range. The editor should discuss with the interviewer questionnaires which show data outside this range. The interviewer should also be aware of this guide so that he may make use of it for the same purpose to the extent he can comfortably do so during the interview. The editing process should also include verification of all calculations made on the questionnaire.

Ideally, the questionnaire should be precoded to simplify the process of data extraction for tabulating purposes. The form taken by the coding system will depend on the data processing techniques ultimately used. These are matters to be determined for each study and cannot be prescribed here. Although application of computer technology is the most likely course to be considered for the production of tabulated data, simpler approaches should not be ruled out. Much will depend on the size of the sample, the extent and complexity of the data, and the desired tabulations, as well as on the availability of a skillful computer technician. Reduction of the questionnaire's scope may warrant serious consideration of simpler tabulating technology.

Suggested Tabulation Plan

The recommended tabulation plan is provided in Appendix D. It can be carried out using data derived from the revised questionnaire. States doing the study probably should produce at least these tabulations so that comparisons with the results of other studies can be made. Where important for the state, certain variables may be subdivided or added; e.g., showing results for a significant or numerous ethnic group, or for a specific industry. The suggested tabulations by no means exhaust the possibilities of the survey data. There is much still to be learned about the use of household income and expense data to evaluate the adequacy of the weekly benefit amount, and the states can contribute to the learning process by experimenting with their own data.

The suggested tabulations fall into the following groups:

1. Characteristics of beneficiaries

These tables tell who the beneficiaries surveyed are, and enable comparisons with other relevant population groups.

2. Beneficiary's wages and UI benefits

Benefits, gross and net wages, and benefit-wage ratios are analyzed by household status, presence of another earner, and sex of the beneficiary. The term "net" in this context means net of tax deductions.

3. Net household income

The levels of net household income while the beneficiary was employed and during the unemployed month, the relation between these two levels, and the proportion of the beneficiary's previous net earnings were of net household income are analyzed by household status, presence of another earner, and sex of the beneficiary. The term "net" in this case means net of all payroll deductions. Not among the suggested tabulations, but possibly desirable, would be separate analyses of net household income exclusive of public assistance payments but including UI.

4. Household expenses

The levels of recurring expenses while the beneficiary was employed and during the unemployed month, the relation between these two levels, and the portion of recurring expenses representing the same fraction of expenses that the beneficiary's earnings were of total household income when he

was employed are analyzed by household status, presence of another earner, and sex of the beneficiary. Necessary non-recurring expenses in the unemployed month are similarly analyzed.

5. Income-expense ratios (optional)

The tabulation plan includes the analysis by household status, presence of another earner, and sex of the beneficiary of certain income-expense ratios that might be useful in evaluation of the adequacy of the weekly benefit amount. These are only examples and are not necessarily the most appropriate ratios for this purpose. States conducting these surveys should be urged to analyze other possible ratios as well.

6. Adjustments to unemployment

Adjustments made by the beneficiary's household to his job loss are analyzed by household status, presence of another earner, and sex of the beneficiary.

IV. SURVEY FINDINGS

This section describes the setting and principal findings of the pilot survey. The data were obtained through home interviews of UI beneficiaries and their families. The beneficiaries selected for interview were filing for benefits at the end of June or July 1971, and had already received at least 4 benefit payments during the month. The field interviewing was carried out during July and August by a group of faculty members of the University of South Carolina. They obtained information about family adjustments to the beneficiary's unemployment, and about the household's income, expenses and other financial circumstances both as of the month of unemployment just completed and the beneficiary's most recent month of employment. A full description of the procedural and technical aspects of the survey are contained in Part II of this report.

Since the type of beneficiary in the survey sample and the reported household financial expense reflect, to an important degree, the demographic and economic character of but one locality at one point in time, the reader is cautioned against making what may be unwarranted generalizations from the pilot survey results presented here.

The Survey Area[1]

The geographic area selected for the pilot survey included the adjacent South Carolina counties of Richland, Lexington (Columbia metropolitan area), and Sumter. The beneficiaries surveyed were filing at the local claims offices serving these counties. Columbia is the capital of the state and its wholesale and retail center. It is also the state's largest city with a population of 114,000 as of 1970. The population of the Columbia Standard Metropolitan Statistical Area is 323,000. The city is also an educational center, being the site of six schools of higher education, including the University of South Carolina.

The economy of Columbia is noted for the relative stability of its labor market, which is less subject to cyclical variation than areas more dependent on manufacturing for their employment base. In the months preceding the sample selection (June and July 1971), the nation was experiencing an economic recession, with virtually no employment gain between the last quarter of 1970 and the second quarter of 1971. The 1971 unemployment rate for the nation was 5.9 percent compared to 4.9 percent in 1970 and 3.5 percent in 1969.[2] During the early and middle months of 1971, Columbia area employment continued to make small gains over the same

---

[1]All employment and unemployment data pertaining to the Columbia area were provided by the South Carolina Employment Security Commission. The Columbia area statistics are for Richland and Lexington counties only.

[2]Manpower Report of the President, 1972, p. 175.

months of 1970 reaching a seasonal peak in July 1971 of 132,000 then declining slightly in August (Table IV-1). Gains were registered in trade, service, and government, but especially in contract construction, which employed 8,800 persons in July 1971 compared to 7,800 a year earlier. Construction had been the brightest spot in the local economy since the last quarter of 1970. Following the national pattern, however, manufacturing, which is a less important part of the Columbia area economy than in the textile producing areas of the state, declined through this period in comparison with 1970 in almost all groups, but most notably in durable goods industries. By August 1971, there was some sign of improvement in durable goods employment, which showed a slight gain over the July level but was still below the year earlier level and considerably below the record level of 21,000 attained in June 1970.

Area unemployment in the early and middle months of 1971 was well above recent year levels. The area unemployment rate, however, was below national levels when seasonal factors are considered. After reaching a seasonal high of 7.0 percent unemployment in June 1971, with completion of the school year and the influx of graduates and summer job seekers into the labor market, the rate declined to 6.0 percent in July and 5.1 percent in August. Much of the unemployment throughout the summer months continued to consist of new entrants and reentrants to the labor force.

Table IV-1

Labor Force Data for Columbia Area (includes Richland and Lexington Counties)

	August 1971	July 1971	June 1971	May 1971	August 1970	July 1970
1. Civilian labor force	138,600	140,400	141,400	137,700	133,700	136,600
2. Unemployment	7,100	8,400	9,900	6,900	6,500	6,800
Percent of labor force	5.1	6.0	7.0	5.0	4.9	5.0
3. Employment--Total	131,500	132,000	131,500	130,800	127,200	129,800
(a) Nonagricultural wage and salary workers	113,000	113,000	112,800	112,700	109,100	110,900
(b) All other nonagricultural employment	16,000	16,100	15,900	16,000	15,600	15,800
(c) Agriculture	2,500	2,900	2,800	2,100	2,500	3,100
(d) Durable manufacturing	8,000	7,900	7,900	9,000	8,600	9,000
(e) Nondurable manufacturing	11,700	11,700	11,700	12,100	11,800	12,000
(f) Construction	8,700	8,800	8,600	8,300	7,900	7,800
(g) Trade	23,200	23,100	23,300	22,800	22,500	22,800
(h) Service	15,000	15,000	15,100	14,600	14,700	14,700
(i) Government	30,900	31,000	30,800	25,500	28,800	29,700

Source: South Carolina Employment Security Commission

The area insured unemployment rate hovered at around 2 percent during this period compared with a statewide rate of 2.8 percent for July and 2.5 percent for August, and a national insured unemployment rate of 3.7 percent for both July and August 1971.

Comparable data are not available for Sumter County, which lies outside the Columbia metropolitan area. This county, however, which supplied about 10 percent of the interview sample, is fairly rural in character, in contrast with the other 2 counties.

The Survey Beneficiaries

A total of 600 beneficiary households were interviewed, but for various reasons (see Part II), data for 41 of them could not be used. Detailed data covering the remaining 559 beneficiaries--their characteristics and their households' financial and related experience before and during unemployment--are presented in Appendix D. The beneficiaries were selected randomly from those who were filing continued claims for UI benefits in June or July 1971, with only the provision that they were totally unemployed and receiving UI benefits throughout the month, and that their current period of unemployment had been preceded by a full calendar month of employment.

The Columbia area population is quite urban in comparison with the state of South Carolina as a whole, though less urban than the nation as a whole. About two-thirds of the sample beneficiaries as classified by the interviewers,

lived in urban places (Appendix D, Table 1) compared to 48 percent for the state population, and 74 percent for the U.S. population as a whole (1970).[3]

Color and Sex

About a third of the sample beneficiaries were black. This proportion is quite typical of the general population of both the Columbia area and the state (31 percent for the latter[4]), but is well above the proportion of blacks in the total U.S. population (11 percent). The July 1971 proportions of non-whites among all insured unemployed were 33 percent for South Carolina and 14 percent for the United States.[5]

The sex of the beneficiary is a critical variable in accounting for changes in household income and spending between periods of employment and unemployment. Three-fifths of the sample beneficiaries were women. This is a high proportion of women among the insured unemployed even for South Carolina, and far above the 1971 U.S. average of 38 percent.[6] The high proportion of women in the June-July 1971 Columbia area claims load is probably a reflection of two factors already alluded to above:

---

[3]U.S. Bureau of the Census, Statistical Abstract of the United States: 1971 (92nd Edition), Washington, D.C. 1971, p. 18.

[4]Ibid, p. 27.

[5]U.S. Department of Labor, Manpower Administration, Unemployment Insurance Statistics, November 1971, p. 35.

[6]Unemployment Insurance Statistics, March 1972, p. 34.

(1) By national and statewide standards the area economy is underrepresented in durable goods manufacturing industries, generally a significant source of male unemployment especially during a national economic downturn;

(2) The survey was conducted in the summer months when construction industry layoffs, also an important source of male unemployment, are normally at a minimum. Moreover, construction had shown particular strength in the months preceding and during the survey.

Age and Education

The median age of the sample beneficiaries was 37 years (Table IV-2), significantly younger than for all insured unemployed in the United States in 1971 (median age 40 years[7]). However, the white men in the sample were distinctly older (median age 45 years) than the other sex-color groups.

Sample beneficiaries had attended school a median of 11 years (Table IV-2). Black male beneficiaries had the least education, having attended a median of 9.5 years. Some 27 percent of the men in the sample had completed less than 8 years of school compared to 12 percent of the women, but 16 percent of the men had 13 or more years of education compared to 6 percent of the women. Thirty-seven percent of the black men in the sample had completed less than 8 years of school compared to 22 percent of the white men.

---

[7]Ibid, p. 34. Median was estimated from percent distribution by age.

Industry of Beneficiary

Slightly over half of the beneficiaries surveyed had worked in manufacturing industries and about a fourth worked in wholesale and retail trade (Table IV-2). Men were more concentrated in durable goods manufacturing and women in nondurable goods. About 29 percent of the black women in the sample had worked in service industries, and another 36 percent in manufacturing. Only 4 percent of the white women had service industry jobs, but 59 percent had worked in manufacturing. About 39 percent of the black men and 24 percent of the white men were from durable goods manufacturing.

The industrial attachment of the survey beneficiaries is, of course, a reflection of the Columbia area employment base and the time of year in which the survey was conducted. Compared with statewide insured unemployment at the time of the survey, the Columbia area, as represented by the survey sample, is less concentrated in nondurable manufacturing (31 percent of surveyed beneficiaries compared to 50 percent of statewide insured unemployment in July 1971), and more concentrated in trade and service (25 percent and 11 percent, respectively, of surveyed beneficiaries compared to 13 percent and 6 percent of statewide insured unemployment in July 1971).[8] Moreover, June and July (the months from which the sample was selected), are not typical of the year-round industrial pattern of insured unemployment. In the case of contract construction, for

---

[8] Unemployment Insurance Statistics, November 1971, p. 29.

Table IV-2

Age, educational, industrial, and occupational characteristics of beneficiaries in survey sample, by sex and color

Characteristic	All beneficiaries			White beneficiaries			Black beneficiaries		
	Total	Men	Women	Total	Men	Woman	Total	Men	Women
Total--number	559	219	340	376	144	232	183	75	108
--percent	100%	39	61	67	26	42	33	13	19
Median age (years)	37	42	34	38	45	34	36	37	35
Educational attainment (median years)	11.1	10.7	11.4	11.5	11.5	11.5	10.6	9.5	11.2
Industry--total	100%	100%	100%	100%	100%	100%	100%	100%	100%
Durable goods manufacturing	21	29	15	21	24	18	20	39	7
Nondurable goods manufacturing	31	21	37	34	22	41	24	17	29
Contract construction	6	13	2	7	15	2	4	9	0
Wholesale and retail trade	25	22	28	24	22	26	27	20	32
Services	11	11	12	6	10	4	22	12	29
Other industries	7	5	7	8	6	9	3	3	4
Occupation--Total	100%	100%	100%	100%	100%	100%	100%	100%	100%
Clerical and sales	26	16	32	34	22	41	9	5	11
Service	13	3	19	3	1	4	34	8	52
Industrial categories	54	70	45	54	61	49	56	86	35
Low complexity	(32)	(43)	(25)	(28)	(28)	(27)	(41)	(72)	(19)
Other	7	11	4	10	16	6	1	0	2

Source: Appendix D, Tables 2, 3, 4, and 5.

example, this industry accounted for about 10 percent of all insured unemployment in the state in the year 1971, about 8 percent statewide in June and July 1971, and 6 percent of the Columbia sample.[9]

Occupation of Beneficiary

Seventy percent of the men in the sample were classified in industrial occupational categories, 43 percent in those involving low-complexity skills (Table IV-2). Only 45 percent of the women in the sample were in industrial occupations, and 32 percent in clerical and sales occupations. Among the white women, 41 percent were in clerical and sales, compared to only 11 percent of black women. On the other hand, 52 percent of the black women were in service occupations, compared to only 4 percent of the white women. Eighty-six percent of the black men were in industrial occupations, 72 percent in those classified as low-complexity. This compares with 61 percent of the white men in industrial occupations, and 28 percent in those of low-complexity. There were no black men classified in professional/technical occupations, and very few (5 percent) in the clerical/sales occupations, while 15 percent and 22 percent, respectively, of the white men were found in these two groups.

In comparison with statewide insured unemployment at the time of the survey, the Columbia men as represented by the pilot survey sample are relatively high in clerical/sales

---

[9]South Carolina Employment Security Commission.

occupations (26 percent of the sample compared to 16 percent of statewide insured unemployment in July 1971), and relatively low in industrial occupational categories (54 percent of the sample compared to 72 percent for the state in July 1971).[10]

Covered Employment and Earnings Experience

In 1970, the average weekly wage paid in all jobs covered by the UI law in South Carolina was $111. Year-round employment at this wage would produce annual earnings of nearly $5,800. The base-period earnings of most sample claimants were well below this level.[11] Only about 15 percent of the sample earned more than $5,800. The median average weekly wage earned during the "high quarter" of the base period[12] was $85 for the entire sample. Only about a fourth of the sample had as much as, or more than, the state average weekly wage of $111. There are substantial variations in these figures by sex and by color (Table IV-3). Median earnings during the base period were $3,500 for the whole sample; $4,400 for men and $3,000 for women. White men had median earnings of $5,000; for black men this figure was $3,600.

---

[10] Unemployment Insurance Statistics, November 1971, p. 39.

[11] The beneficiary's base period consists of the first 4 of the last 5 completed calendar quarters preceding the first claim for unemployment benefits. For the sample beneficiaries, the base period could be no later than calendar year 1970--probably true of most--and as far back as July 1969 to June 1970.

[12] The high quarter average weekly wage is calculated by dividing total earnings during that quarter (the calendar quarter of highest total earnings in the base period) by 13 weeks.

Base-period earnings as a multiple or percent of high-quarter earnings are a rough gauge of the proportion of the base year the beneficiary was working in covered employment. The South Carolina law requires base-period earnings equal to at least 1 1/2 times (150 percent of) high-quarter earnings to qualify for benefits. This minimum is roughly equivalent to 20 weeks of work, assuming a fairly steady weekly wage level. The median percent that base-period earnings were of high-quarter earnings for the whole sample was 325 percent, indicating about 40 weeks of work. Black women in the sample were somewhat lower in this measure than other groups. The median percent for black women was 300 percent compared to 341 percent for black men and 326 percent for all white beneficiaries.

Potential Duration

Potential duration--the maximum number of weeks a claimant is entitled to draw benefits--is computed by dividing one-third of total base-period earnings by the claimant's weekly benefit amount (which is calculated as 1/26 of high-quarter earnings) with a minimum of 10 weeks and a maximum of 26 weeks. Nearly 80 percent of the men in the sample and 58 percent of the women were eligible for the maximum 26 weeks of benefits (Table IV-3). Of all beneficiaries in the sample, 14 percent were eligible for less than 20 weeks of benefits, including 19 percent of the women.

Table IV-3

Covered employment and earnings experience, potential benefit duration and reason for job separation of beneficiaries in survey sample, by sex and color

Characteristic	All beneficiaries			White beneficiaries			Black beneficiaries		
	Total	Men	Women	Total	Men	Women	Total	Men	Women
Total--number	559	219	340	376	144	232	183	75	108
--percent	100%	39	61	67	26	42	33	13	19
Median "high quarter" weekly wage	$85	107	76	91	128	82	71	85	63
Median base-period earnings	$3500	4400	3000	3800	5000	3300	2900	3600	2400
Median base-period earnings as a percent of high quarter earnings	325%	331	318	326	325	329	321	341	300
Proportion with potential duration of:									
26 weeks (maximum)	66%	79	58	68	82	60	62	75	54
Less than 20 weeks	14	7	19	12	6	16	19	11	24
Reason for separation from job									
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%
Claimant related reasons	28	25	31	31	22	36	24	31	20
Work related reasons	27	23	30	26	23	28	30	23	35
Business conditions	44	52	39	43	54	36	46	47	45

Source: Appendix D, Tables 6, 7, 8, 9, and 10.

Reason for Separation from Job

The circumstances surrounding the beneficiary's job loss may well influence the financial and other adjustments that must be made. If the beneficiary expects to be on a short, temporary layoff, little adjustment may be required; a permanent plant shutdown and job separation may dictate a more radical retrenchment in living style. In the pilot survey, by using a standard check list of reasons for job separation, including "claimant-related" reasons, "work-related" reasons, and reasons related to business conditions, the interviewer classified beneficiary responses to the question: "What was the principal reason you left or lost your last job?" This subject is a complex one, and the interviewers may not have had sufficient training to elicit and classify responses appropriately. The following findings, therefore, are subject to that qualification.

Business conditions accounted for 44 percent of all job separations, and for 54 percent of separations for white men in the sample (Table IV-3). The two most important subcategories were "lack of orders" (20 percent for all beneficiaries), and "plant closed or relocated" (9 percent).

A wide variety of "claimant-related" reasons accounted for 28 percent of all separations, including 36 percent of the white women in the sample. "Poor health, age, or injury" was the most important "claimant-related" reason for separation--8 percent of all beneficiaries in the sample.

"Work-related" reasons accounted for 27 percent of all separations and 35 percent of separations of black women in

the sample. "Disagreement with employer" was the most important reason in this category (12 percent of all beneficiaries).

Elapsed Time Since Last Job

About a quarter of the sample beneficiaries had last worked within the 3 months prior to the time of their selection for the survey. The remainder were equally divided between those who last worked 4 to 5 months before (38 percent) and those who had not worked for 6 months or more (38 percent). There was no important difference in this distribution by sex of the beneficiary.

Household Characteristics--Composition, Size, and Number of Earners

The most relevant characteristics of the beneficiary for purposes of benefit adequacy evaluation are those of the family or household in which he or she is presumed to be financially integrated. In the pilot survey, the household included all related persons living with the beneficiary.[13] If a beneficiary did not live with any related person, he was considered a one-person household.

Only 6 percent of all sample beneficiaries lived as one-person households (Table IV-4). A total of 78 percent

---

[13]Certain problems were encountered in collecting income and expense data on this basis, leading to a modification in the concept of beneficiary household to be used in future surveys. This is discussed in Part II under "Data Processing," and in Part III under "Concept of the Beneficiary Household."

lived in households in which both a husband and wife were present. Only 67 percent of the black beneficiaries lived in husband-wife households compared to 84 percent of the white beneficiaries. Sixty-one percent of all sample beneficiaries lived in husband-wife households of three or more persons. Most of this latter group were themselves either the husband or the wife, but in a few cases the beneficiary was an adult child or some other relative of the married couple.

The median size of the surveyed households was 4.1 persons (Table IV-4). Households of white beneficiaries had a median of 3.8 persons compared to 5.1 persons in households of black beneficiaries.

About 61 percent of all survey beneficiaries had children under 18 who were living with them (Table IV-4). This was true for 70 percent of the women compared to 48 percent of the men. There were children living with 79 percent of the black women beneficiaries, compared to 66 percent of the white women, and 44 percent of the black women beneficiaries had at least 3 children of their own compared to 23 percent of the white women.

In 69 percent of the multiperson households, there was at least one earner in addition to the beneficiary (Table IV-4).[14] This was the case for 82 percent of the multiperson households in which the beneficiary was a woman,

---

[14]See Appendix D for explanation of household classification by number of earners.

compared to 47 percent of the households in which the beneficiary was a man. However, only 69 percent of the multiperson households of black women beneficiaries had an additional earner compared to 89 percent of white women. This difference reflects the fact that only 62 percent of all black women beneficiaries were in husband-wife households compared to 84 percent of the white women. Of all black women beneficiaries in multiperson households, 31 percent were sole earners compared to 11 percent for the white women.

As will be amply demonstrated below, the presence or absence of an earner, besides the beneficiary, turns out to be a critical variable in the analysis of data most relevant to benefit adequacy evaluation. In turn, this variable is much affected by the sex of the beneficiary. It bears repeating, therefore, that the survey sample contains an atypically large proportion of women and consequently an atypically large proportion of multi-earner households.

Table IV-4

Household characteristics of beneficiaries in survey sample, by sex and color

Characteristic	All beneficiaries			White beneficiaries			Black beneficiaries		
	Total	Men	Women	Total	Men	Women	Total	Men	Women
Total --number	559	219	340	376	144	232	183	75	108
--percent	100%	39	61	67	26	42	33	13	19
Household composition									
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%
One-person households	6	8	5	7	9	6	6	7	5
Multiperson households	94	92	95	93	91	94	94	93	95
Husband-wife households	(78)	(80)	(77)	(84)	(83)	(84)	(67)	(75)	(62)
Median number of persons in household	4.1	3.8	4.3	3.8	3.5	3.9	5.1	4.7	5.3
Proportion of beneficiaries with children under 18	61%	48	70	58	45	66	68	53	79
Multiperson households									
Sex and color distribution--number	523	201	322	350	131	219	173	70	103
--percent	100%	38	62	67	25	42	33	13	20
Number of Earners in household									
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%
Beneficiary sole earner	31	53	18	29	57	11	36	44	31
Other earner present	69	47	82	71	43	89	64	56	69
Position of beneficiary in household									
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%
Head of house	43	85	17	41	90	11	47	74	29
Spouse of head	50	5	79	56	5	87	39	6	61
Other	7	10	5	3	5	2	14	20	10

Source: Appendix D, Tables 11, 12, 13, and 14.

A further clue to the significance of family circumstances in benefit adequacy analysis is gained from an examination of age differences among household types. Because of the family formation cycle, two-person households tend to represent either young married couples who have not yet begun to have children, or older couples whose children have grown up and left the household to form families of their own. Sample beneficiaries from two-person, husband-wife households were substantially older than those from larger units (see Appendix D, Table 15). This is especially true of sole-earner men: Those in two-person, husband-wife households had a median age of 57 years, compared to 41 years for those in larger households. Male beneficiaries in larger husband-wife households with an additional earner had a median age of 37 years as compared to 46 years for those in two-person households in which the wife also worked. Among women beneficiaries, those in two-person, husband-wife households were also much older, with a median age of 45 years compared to 32 years for women in the larger husband-wife households. In general, male beneficiaries who were sole earners in their household were considerably older than those in multi-earner households. This was not the case for the women.

Position of Beneficiary in the Household

The beneficiary's position in the household; i.e., head of house, spouse or other nonhead status, is based on self-classification. Usually, but not invariably, the husband in a husband-wife household will be assigned head

status. Thus, while only 11 percent of the white women in multiperson households were heads of households, 26 percent of the black women were in this category (Table IV-4). A male beneficiary without a spouse present was frequently not considered the head of the house. Thus, 26 percent of the black men and 10 percent of the white men in multiperson households were not heads of their households.

The beneficiary's position as the head or non-head of the house was recognized rather early in the study as less appropriate and useful as a basis for analysis than the sex of the beneficiary and the number of earners in the household. The latter approach strives to avoid the implication that some types of beneficiaries are less important than others because of their household position. The sex of the beneficiary is a necessary part of the analysis, not as a substitute for "primary" and "secondary" earner status, but because the results are generally so different between men and women, and partly because of large wage differences.

Beneficiary Wages and Replacement by UI

The pilot survey obtained information about the gross and net weekly wage of the beneficiary during the last calendar month of employment (employed month). The "high-quarter weekly wage," which was discussed earlier, was computed by dividing the base-period's high-quarter earnings by 13 on the assumption there was steady employment throughout this quarter. No information is available about the actual weekly wage level of sample beneficiaries during

their base-period. Since the base-period consists of the first four of the last five quarters, the computed high-quarter weekly wage represents, in most cases, a much earlier period than the employed month wage. The base-year quarter of highest earnings could have been as early as April-June 1969, and no later than October-December 1970. The employed month was never earlier than October 1970, and, in most cases, was as recent as two to six months prior to the survey.

The Two Wage Measures

A comparison of median and other quartile values for these two available measures of gross weekly wage, by sex, is as follows:

	High-quarter weekly wage	Employed month weekly wage
Men:		
1st quartile	$ 83	$ 86
Median	107	109
3rd quartile	150	154
Women:		
1st quartile	61	65
Median	76	79
3rd quartile	92	95

Source: Appendix D, Table 17.

The differences are not great, but they are consistent. Wage increases over time are no doubt a factor in explaining the higher employed month wage level. Another factor may be

that some people in the sample did not have a full 13 weeks of covered employment during their high-quarter. Thus, the computed wage is less than the actual wage earned during the weeks worked. There were a fair number of cases in which the "high-quarter wage" exceeded the employed month wage (Appendix D, Table 17). One possible explanation is that the high-quarter earnings may include wages of 14 weekly paydays because of a quirk in the calendar, or because they may include unusual or bonus payments. Thus, division by 13 without adjustments for these extra earnings results in an overstated weekly wage.

Whatever the measure used to portray weekly wages of workers, one fact stands out very clearly. Wages of women are well below those of men as a rule. The difference is wide and shows up in all wage comparisons of men and women. The wage findings of this study are no exception.

Another well established wage difference among American workers is that related to color--blacks tend to earn less than whites. The survey also found this difference among the sample beneficiaries. The black men in the sample had a median gross weekly wage of $87 in their employed month, compared to $125 for white men. (Appendix D, Table 18) In part, this difference reflects the relative youth of the black men, as well as the high proportion of them who worked in low-skilled jobs. The black women in the sample had a median gross weekly wage of $66 in their employed month, compared to $87 for the white women, reflecting the high proportion of black women in the low-paying service sector.

Benefit-Wage Ratios

In South Carolina, the weekly benefit amount is calculated as 1/26 of high-quarter earnings. If the claimant had 13 weeks of work at uniform wages in this quarter, this formula would produce a benefit equal to 50 percent of his weekly wage in the quarter. The weekly benefit amount, however, is also subject to a statutory maximum that materially affects the proportion of wage-loss compensation that a claimant receives. The maximum weekly benefit amount in effect in South Carolina at the time of the survey was $53. This means that anyone with a prior weekly wage of more than $106 would be unable to receive half that wage. The minimum benefit was $10.

Generally speaking, state benefit formulas intend to provide unemployed workers at least half of their prior weekly wage up to the maximum. A frequently stated goal for state benefit formulas is that they should assure the great majority of insured workers at least half their weekly wage if they should become unemployed.

Benefit-wage analyses assess how well a given population actually fares under the benefit formula against such a standard or goal.

The proportions of survey beneficiaries below specified benefit-wage ratios based on the "high-quarter wage," by sex, are as follows:

	Proportion of beneficiaries with a benefit wage ratio		
	Less than .50	Less than .40	Less than .30
Total beneficiaries (559)	28%	16%	7%
Men (219)	50	34	17
Women (340)	14	4	0

It can be seen that 72 percent of all beneficiaries received at least half their high-quarter weekly wage, not too bad a showing for a benefit formula aiming at 50 percent replacement for the great majority. This overall result, however, is strongly affected by the sex distribution of the sample. The formula is particularly inadequate for men, whose generally higher wages make them more likely to be restricted by the maximum weekly benefit amount than is the case for women. Were the sex distribution of the sample reversed, i.e., 60 percent men and 40 percent women, only about 65 percent of all beneficiaries would have received half their wages.

Since the pilot survey recorded the weekly wage in the beneficiary's latest month of full employment, benefit-wage analysis can be done in these terms also. The proportions of survey beneficiaries below specified benefit-wage ratios based on the gross weekly wage in the employed month are as follows, by sex and selected household type:

	Proportion of beneficiaries with a benefit-wage ratio		
	Less than .50	Less than .40	Less than .30
All beneficiaries (559)	58%	23%	8%
Men (219)	68	41	17
Husband-wife household--beneficiary sole earner (93)	65	43	23
Other earner present (83)	69	37	12
Women (340)	52	2	2
Husband and wife household--other earner present (246)	52	10	2
Other multiperson household--Beneficiary sole earner (41)	46	20	1

Source: Appendix D, Table 20.

Because the employed month wage level tended to exceed the "high-quarter wage" level, the performance of the benefit formula now looks worse than it did under the analysis based on the "high-quarter wage," especially for women. Sixty-eight percent of the men and 52 percent of the women received less than half of their employed month weekly wage, compared to 50 percent and 14 percent, respectively, who received less than half their "high-quarter wage." The difference between these sets of ratios can be interpreted to mean that approximately 18 percent of the men and 38 percent of the women in the sample slipped below the 50 percent rate

of compensation, because their high-quarter wages underrepresented recent wage experience.[15] In many cases, the beneficiary did not slip very far below the 50 percent compensation rate; the differences between the two wage levels were relatively small. Nevertheless, the wage data indicate that the use of a benefit formula based on 1/26 of high-quarter earnings to approximate half the recent weekly wage of the beneficiary has its limitations for this sample. Perhaps a slightly larger fraction would be more appropriate. Or, there should be a shorter lag period between the base period and the beginning of the benefit year.

The net weekly wage in the employed month, as derived from the pilot survey, means net of tax deductions only. The taxes deducted include the then current federal and state income taxes scheduled for withholding according to the number of exemptions claimed, and the applicable social security tax. Tables 18 and 19 in Appendix D provide distributions of the survey beneficiaries by gross and net weekly wages, as well as median wage figures, by sex and color. The difference between median gross and net figures does not represent the average or median amount withheld. Medians cannot be analyzed this way. It is clear, however, that the differences between gross and net wages can be substantial. For example, a man earning $109 per week with 4 exemptions would

---

[15]Actually, these percentages represent the net effects of under- and overrepresentation.

net $96; a woman earning $79 with one exemption would net $66. There are some who argue that a net wage figure is more appropriate than gross wages as a basis for analyzing benefit-wage ratios.[16]

The following figures summarize this analysis on a net wage basis, using employed month wages, comparable to those provided above on the basis of the gross wage.

		Proportion of beneficiaries with a benefit-wage ratio	
	Median ratio	Less than .50	Less than .40
All beneficiaries (559)	.57	27%	11%
Men (219)	.53	43	22
Husband-wife household--Beneficiary sole earner (93)	.51	50	31
Other earner present (83)	.54	36	13
Women (340)	.59	17	5
Husband-wife household--Other earner present (246)	.59	15	3
Other multiperson household--Beneficiary sole earner (41)	.56	27	10

Source: Appendix D, Table 21.

[16]This position holds that workers now take home a much reduced wage compared to what happened many years ago, and that it is unfair to ignore this fact when analyzing benefit-wage replacement. On the other hand, over the same period, there has been a dramatic rise in important fringe benefits associated with jobs adding to substantial value--both tangible and intangible-- which are usually lost with the job and

[Footnote continued on following page]

The use of net wages does make a substantial difference in the analysis. Only 27 percent of the survey beneficiaries received less than half their net wages, compared to 58 percent in terms of their gross wage. Even so, there was still a large proportion (43 percent) of the men who drew less than half their recent after-tax wage.

The household type of the beneficiary also affects the results of using net in place of gross wages. The sole-earner beneficiaries' net wages tended to be relatively closer to their gross wage than was the case for beneficiaries from multi-earner households. Sole-earners tended to have more dependents and keep a larger share of their gross wages as a result. Though two beneficiaries may have the same gross wage replacement rate, the one with more dependents will have a lower net wage replacement rate. The sole-earner women in the survey sample tended both to have lower wages and more children than did women beneficiaries in households where another earner was present.

Household Income

This presentation now turns to findings which portray the financial circumstances and experience of the beneficiary-households. The first area to be examined is the income of the household--its level, its composition, how the beneficiary's unemployment affected it and what role was played by

---

[Footnote continued from preceding page]

which are not reflected in the wages that are compensated by unemployment benefits. These two developments appear to be offsetting to some degree at least.

unemployment benefits. It is the usual income of the household that determines its standard of living, and the ultimate focus of benefit adequacy analysis is on what happens to that standard during unemployment.

A chief objective of the survey was to obtain income data for the household as a whole. The survey provided three measures of household income--1970 annual gross household income, net household income during the month in which the beneficiary was last fully employed, and net household income in the latest month in which the beneficiary was unemployed.

Annual Income Level

To obtain the annual income figure, the beneficiary was asked to indicate which of a series of thousand dollar income intervals (e.g., at least $5,000 but less than $6,000) best approximated the amount of income the family received from all sources in 1970. Median values for this figure, by sex of the beneficiary and selected household types, are as follows:

	Median 1970 annual household income
All beneficiaries (559)	$8,100
Men (219)	7,300
Husband-wife household--Beneficiary sole earner (93)	6,400
Other earner present (83)	9,100
Women (340)	8,600

	Median 1970 annual household income
Husband-wife household--Other earner present (246)	$9,900
Other multiperson household--Beneficiary sole earner (41)	3,900

Source: Appendix D, Table 22.

The higher median household income for female beneficiaries results from the fact that 78 percent of the women in the sample came from households with an additional earner, compared to only 43 percent of the men. White husband-wife households had a 1970 median income of $10,000 compared to $7,000 for black husband-wife households (Appendix D, Table 23).

A few comparisons with 1970 income data for all families in the United States put the income figures for the survey households in some perspective. The $6,400 median for the husband-wife households of the sole earner male beneficiary compares with a median U.S. figure of $9,153 in husband-wife households with only the husband working.[17] The survey household income medians of $9,100 and $9,900 for husband-wife households with an additional earner (of male and female beneficiaries, respectively), compares with the U.S. median of $11,266 for husband-wife families in which both the husband and wife worked. The survey median of $3,900 for non-husband-wife multiperson households in

[17]U.S. Bureau of the Census, Current Population Reports, Series P-60, No. 80, "Income in 1970 of Families and Persons in the United States" 1971, p. 70.

which the beneficiary is a sole-earning woman compares with the U.S. median of $4,731 for families headed by a woman who was the sole earner. Since the South had a median family income in 1970 that was more than a thousand dollars below the United States median ($8,552 compared to $9,867),[18] the median income figures for the survey households seem to provide reasonable comparisons. In fact, the median income of all multiperson households included in the survey is about $8,400, quite close to the family income median in the South.

The 1970 annual incomes of relatively few of the beneficiary households fell below the official poverty levels--only about 10 percent had annual incomes below $4,000. Those which did were concentrated among non-husband-wife households in which the beneficiary was a woman who had been the sole earner in the family. On the other hand, few of the sample households could be considered "affluent" when measured roughly against standards of living established by the U.S. Bureau of Labor Statistics for urban families of four persons.[19]

Comparisons with these standard budgets can only be very approximate since the family size and composition of most sample households do not match the size and composition specified for the BLS standards. Moreover, standard budget data are not available for Columbia, South Carolina. Some

---

[18] Ibid, p. 59.

[19] U.S. Department of Labor, Bureau of Labor Statistics, Three Budgets for an Urban Family of Four Persons, 1969-70. (Supplement to Bulletin 1570-5), 1972. The family budgeted contains a working husband, a non-working wife, and two school-age children.

idea of where the 1970 incomes did place the survey families in this context can be gained, however, by using the budget figures that are available for Durham, North Carolina, a reasonably comparable community. BLS costs-out three standards--termed "lower," "intermediate," and "higher" standards. In the Spring of 1970, the annual cost of the lower standard budget in Durham was $6,771; the intermediate budget cost was $10,187.[20] The 1970 incomes of most husband-wife households in which the beneficiary was the sole earner fell short of the lower budget level and in relatively few cases did they approximate or exceed the intermediate level. Only among multi-earner survey households were there substantial proportions with annual 1970 incomes that were within reach of the intermediate budget cost, although even the majority of this group were short of that level.

Employed Month Household Income

The second measure of household income provided by the survey is net household income in the employed month. The net income concept includes earned income of all members of the beneficiary's household net of all payroll deductions,[21] plus all unearned income (pensions, interest on savings accounts, etc.) received by household members. It represents the total amount of cash available to the household during the month, aside from any savings or borrowings. The employed

---

[20] Ibid. The "higher" budget level in Durham was $14,630.

[21] Including withheld taxes and any deductions made for union dues, hospitalization insurance, etc.

month is the last calendar month prior to the survey in which the beneficiary was fully employed.

The median values for net household income in the employed month, by sex of the beneficiary and selected household types, are as follows:

	Median net household income in employed month
All beneficiaries (559)	$653
Men (219)	585
Husband-wife household--Beneficiary sole earner (93)	497
Other earner present (83)	728
Women (340)	688
Husband wife household--Other earner present (246)	755
Other multiperson household--Beneficiary sole earner (41)	372

Source: Appendix D, Table 24.

Median net household income in the employed month showed about the same relative variation by sex of the beneficiary and by the presence of another earner as did median 1970 annual household income. The next question is whether the level of employed month net income is reasonably consistent with the 1970 annual income level.

Let it be assumed that the median net figure for the employed month represented a reduction of 15 percent (for taxes and other payroll deductions[22]) from the gross monthly

[22]About average for survey households.

level; i.e., the $653 median net figure for all beneficiaries represented a median gross value of $768, and correspondingly for each of the sex and selected household groups. It can be seen that the 1970 median annual household income figure was equivalent to about 10-11 months at the median employed month gross level. On the whole, this result seems reasonable when allowances are made for the fact that the employed month rate is recent, probably reflecting some higher wage rates, and for the probability of less than full year employment in 1970 of one or more household members in many families. Only among the sole-earner women was the annual rate the equivalent of a shorter period (about 9 months) at the employed month rate. The employment experience of this latter group apparently tended to be somewhat less regular than that of working members of other households.

It would appear then that the household income data obtained on the survey and examined thus far--1970 gross annual and net employed month income--are reasonable and what might be expected. Moreover, the net household income figures for the last employed month should be an acceptable representation of cash income available to the household during a period in which the beneficiary was fully employed.

Significance of Beneficiary's Earnings to the Household

The beneficiary's earnings almost always account for only a portion of the household's total net income in the employed month. Some 43 percent of male beneficiary households and 78 percent of female beneficiary households had at

least one earner in addition to the beneficiary. About a quarter of all households received unearned income, mostly in the form of pensions and public assistance.

The relative significance of the beneficiary's earnings in the household's net total income, by sex of the beneficiary and selected household type, is indicated by the following figures:

	Proportion of households with beneficiary's earnings as a percent of total household income in employed month			
	At least 30%	At least 40%	At least 50%	At least 80%
All beneficiaries (559)	86%	66%	47%	26%
Men (219)	98	88	79	48
Husband-wife household--Beneficiary sole earner (93)	100	99	99	74
Other earner present (83)	94	59	54	16
Women (340)	79	52	26	12
Husband-wife household--other earner present (246)	73	40	9	2
Other multiperson household--Beneficiary sole earner (41)	100	98	88	44

Source: Appendix D, Table 25.

Beneficiary earnings accounted for at least half of the income of almost four-fifths of male beneficiary households, and at least 80 percent of the income of almost half of such

households. Even among husband-wife households in which the male beneficiary was not the sole-earner, his earnings accounted for at least half the income in 54 percent of the households.

Most female beneficiaries (79 percent) provided earnings that amounted to at least 30 percent of net household income, and slightly over half (52 percent) at least 40 percent of income. About a quarter of them (26 percent) earned at least half the net household income before becoming unemployed. When only the female beneficiaries in the husband-wife households with more than one earner are considered, their earnings were still quite significant: 73 percent of them accounted for at least 30 percent of total household income, and two-fifths of them provided at least 40 percent.

In the pilot survey, household income was defined to include all earned and unearned income of all related persons living with the beneficiary. This was in keeping with the broad assumption of financial interdependence of <u>all</u> related persons in the home. The need was also felt, however, for an additional, more restrictive concept that would include income that was probably more basic to the operation of the household, and exclude income that the family might be less able to count on. The concept of "core income" was devised, which includes only the combined earned income of the husband and wife. The survey data show that of the beneficiaries in the sample who were wives of husbands present in the household, 82 percent contributed through their earnings at least 30 percent of the "core income," 47 percent of them provided

at least 40 percent, and 15 percent contributed at least half the "core income." The corresponding proportions of female beneficiaries in husband-wife households in terms of contribution to total net household income were 73 percent, 40 percent, and 9 percent. While the role of the woman beneficiary's earnings does not look dramatically different in terms of "core income" from its appearance in terms of net household income, nevertheless the rationale behind the distinction between the more and the less "basic" elements of household income is valid and may be important to benefit adequacy evaluation.[23]

Unearned Income in Employed Month

About a quarter of all households in the sample received unearned income, mostly as pensions (especially social security) and public assistance (usually food stamps). The proportion of households with unearned income, by sex of the beneficiary and selected household type, was as follows:

	Proportion of households with unearned income in employed month			
	Any unearned income	Pension income	Public assistance income	Unearned income at least 20% of income
All beneficiaries (559)	26%	14%	5%	16%
Men (219)	26	17	4	16

[23]In the revised research methodology presented in Part III of this report, the concept of net household income used is somewhat more restrictive than that used in the pilot study. See discussions of household and income concepts in that section.

	Proportion of households with unearned income in employed month			
	Any unearned income	Pension income	Public assistance income	Unearned income at least 20% of income
Husband-wife household--Beneficiary sole earner (93)	24%	12%	4%	15%
Other earner present (83)	20	17	1	12
Women (340)	26	13	5	17
Husband-wife household--Other earner present (246)	17	9	1	7
Other multi-person household--Beneficiary sole earner (41)	68	15	22	51

Source: Appendix D, Table 26.

There was little variation by sex or household type in the proportion of households with unearned income except for the households of female beneficiaries who were sole-earners and usually household heads.[24] More than two-thirds of this group received unearned income in the employed month and slightly over half had at least 20 percent of their income in this form. The most frequent forms of unearned income received by these households were inheritance, child support, or alimony (24 percent); public assistance (22 percent);

[24]Three-fifths of the small group of male beneficiaries who lived in non-husband-wife households received unearned income, mostly pensions. (See Appendix D, Table 26.)

pensions (15 percent); and other cash support from people not living in the household (15 percent).

Not surprising for multi-earner households, the share of total household income derived from unearned income tended to be below the share for all households. Only 17 percent of multi-earner households of male beneficiaries and 13 percent for the female beneficiaries had as much as 10 percent of their net incomes unearned, compared to 22 percent for all households.

Household Income During Unemployed Month

The third measure of household income provided by the survey was net household income during the beneficiary's most recent unemployed month. The unemployed month is the last calendar month immediately preceding the interview during which the beneficiary was totally unemployed. Net household income in the unemployed month is used to represent the cash income available to the beneficiary's household for spending. It includes the unemployment benefits received by the sample beneficiary during the month.

A major interest in appraising household income during unemployment is how well or poorly it compares with the level of income prior to the beneficiary's job loss. The following figures indicate that comparison as well as income level during unemployment, by sex of the beneficiary and selected household type:

	Net household income in employed month	
	Median amount	Median percent of employed month income
All beneficiaries (559)	$521	82%
Men (219)	367	70
Husband-wife household--Beneficiary sole earner (93)	267	60
Other earner present (83)	615	82
Women (340)	603	86
Husband-wife household--Other earner present (246)	673	88
Other multiperson household--beneficiary sole earner (41)	259	70

Source: Appendix D, Tables 27 and 28.

For the large majority of beneficiary households, total net income during the unemployed month, though reduced from employed month levels, was more than half of previous income. In fact, for somewhat more than half of all households, the reduction was no more than 20 percent; only a fifth of all households suffered a cutback of more than 40 percent. Even where the beneficiary was the husband and sole-earner of the household, income during unemployment was at least 60 percent of prior income levels for half the cases even though half of such men drew benefits of less than 50 percent of their former net weekly wage.

The loss of household income was relatively limited because, in addition to the unemployment benefits paid to all households, most had the continued earnings of some other family member. Also, about a quarter of the households had unearned income in the employed month, and this (excluding UI) increased to about 38 percent in the unemployed month (see below).

It must be remembered, however, that since most families had insufficient income prior to the beneficiary's unemployment to support a modest living standard, as described by the BLS intermediate budget data, even the limited reduction of income was bound to be felt. While only 8 percent of the male beneficiary households had less than $300 of net income during the employed month, over 40 percent of them were reduced to that level during the unemployed month (Appendix D, Tables 24 and 27).

Importance of UI as a Source of Household Income

The role of UI in maintaining household income at the levels described in the previous paragraphs was overshadowed in most of the surveyed households by the earnings of other working members. Nevertheless, in 41 percent of the households, UI benefits accounted for at least 40 percent of the household income during the unemployed month; benefits were at least half the income in nearly a third of the households. The median portion of income supplied by UI for all households surveyed was 35 percent. Such proportions, by household type and sex of the beneficiary are as follows:

	Median percent of net household income in unemployed month provided by unemployment benefits
All beneficiaries (559)	35%
Men (219)	57
Husband-wife household--Beneficiary sole earner (93)	86
Other earner present (83)	35
Women (340)	28
Husband-wife household--Other earner present (246)	26
Other multiperson household--Beneficiary sole earner (41)	61

Source: Appendix D, Table 29.

As was to be expected, the sole earner groups relied more heavily on UI than did the multi-earner households, though it may be surprising that for half the sole earner female group, UI amounted to less than 61 percent of income. The households of these women had generally the lowest incomes of the whole sample and tended to depend more on unearned income, in the form of child support, food stamps, and other assistance (see below).

Increased Reliance on Unearned Income (Other Than UI)

While the UI payment was the most important prop to household income during unemployment, besides earnings of other members, there was also significantly increased reliance on other unearned income, indicated as follows:

	Proportion of households with			
	Unearned income		At least 20% of income unearned	
	Emp.Mo.	Unemp.Mo.	Emp.Mo.	Unemp.Mo.
All beneficiaries (559)	26%	38%	16%	26%
Men (219)	26	42	16	32
Husband-wife household--Beneficiary sole earner (93)	24	51	15	41
Other earner present (83)	20	31	12	17
Women (340)	26	34	17	22
Husband-wife household--Other earner present (246)	17	24	7	9
Other multiperson household--Beneficiary sole earner (41)	68	85	51	76

Source: Appendix D, Tables 26 and 30.

The sole-earner groups showed a much greater tendency to increase their reliance on unearned income during unemployment than did the multi-earner groups. The number of husband-wife households of sole-earner male beneficiaries which received unearned income more than doubled in the unemployed month, resulting in slightly more than half of them with such income. Among sole-earner female beneficiary households, the proportion receiving unearned income increased to 85 percent from an already high level of 68 percent in the employed month. In the latter group, the rise

was largely the result of an increase in the number on public assistance of some kind (often food stamps), but for the sole-earner men households, the number receiving assistance and pensions (usually social security) increased about equally. The South Carolina UI law, unlike that of most other states, does not disqualify a claimant or reduce the benefit amount because of the receipt of social security, or other pension, provided that the claimant demonstrates that he or she does want a job. It is estimated that about 10 percent of the sole-earner male beneficiaries were age 62 or over, the minimum age for receipt of social security pension.

Besides the higher proportions of households which had income from sources other than earnings and UI during unemployment, more households received at least a fifth of total income from such sources during unemployment than was the case during the employed month. For example, this was true for 32 percent of male beneficiary households compared to only 16 percent in the employed month. In part, this result was simply a consequence of the increased number of families which received unearned income; however, the decline in total income during unemployment also would make the same amount of unearned income relatively more important.

Household Expenses

The survey did not attempt to obtain a record of all household expenses, but rather cash paid or debt incurred for specific items or groups of goods and services during each of the two reference months. These items include:

rent or mortgage payments, utilities, certain medical care, credit and loan payments, food, and certain transportation items. The expenses recorded for those items are termed "recurring expenses"--those highly likely to occur periodically, especially each month--as opposed to expenses occurring only irregularly. Examples of the latter might be the down payment on a new car, a power tool paid for outright, or a vacation trip.[25] Recurring expenses are felt to be the most difficult to cut back or postpone during periods of short-term income loss. They are considered to be the heart of the family's achieved standard of living. This concept of recurring expenses is therefore a valuable and important tool for benefit adequacy analysis. It is discussed more fully as a concept and further refined in Part III of this report. The use of recurring expenses as a basis for benefit adequacy evaluation is illustrated in Part IV.

Recurring Expenses in the Employed Month

The median recurring expense figure in the employed month for all households was $434, representing about two-thirds of the median net household income ($653). There seems to be some tendency for this relationship to hold among most types of households. An important exception was the sole-earner-female beneficiary household group in which income tended to be lower than in any other multiperson household category. Median recurring expenses for this

[25]The interview attempted to cover non-recurring expense items that amounted in each case to $25 or more. However, the quality of these data was judged to be low.

group were about three-fourths of median income.[26] Median values for income and recurring expenses in the employed month, by sex of the beneficiary and selected household type, are as follows.

	Employed month medians					
		Recurring Expenses				
	Net household income	Total	Food	Housing	Credit and loan payments	Transportation
All beneficiaries (559)	$653	$434	$153	$107	$74	$39
Men (219)	585	381	143	92	52	34
Husband-wife household--Beneficiary sole earner (93)	497	328	136	80	33	34
Other earner present (83)	728	475	161	108	96	44
Women (340)	688	468	160	115	91	42
Husband-wife household--Other earner present (246)	755	526	171	131	108	51
Other multi-person household--beneficiary sole earner (41)	372	275	116	77	34	15

Source: Appendix D, Tables 24, 31, 32, 33, 34, and 35.

[26]Strictly speaking, comparing medians in this manner is not the proper way to analyze this expense-income relationship. Individual household expense-income ratios, which are not available from the study at this time, would provide a more appropriate basis for analysis.

The median food expense of all households in the employed month ($153) represented slightly under a quarter of the median net household income. Other survey data indicate that a below-average income or an above-average size of household tended to result in a greater proportionate allocation of net income to the purchase of food. Such results are reasonable and help to demonstrate the internal consistency of the data.

The housing expense figures include only rent or mortgage payments and utilities. The median housing expense in the employed month for households surveyed ($107) represents about one-sixth of the median net household income. This relationship ranges from one-seventh to one-fifth by household composition and sex of the beneficiary.

Payments due on installment plan purchases, revolving charge accounts or loans ("Credit and loan payments") are an important part of the recurring expense concept. They represent obligations to which the household is committed and which cannot be ignored without serious harm to the family's economic position. The median value of credit and loan payments in the employed month ($74) represented slightly over a tenth of the median net household income. Nearly five-sixths of all households had this kind of payment to make in the employed month, testifying to the fact that consumer buying on a credit basis with recurring payments was a well established pattern for the survey sample. The multi-earner households tended to have a much higher

payment level than one-earner households, especially when the beneficiary was a woman, and higher even in proportion to their generally higher household incomes.

The transportation component of recurring expenses includes gasoline purchases and bus and taxi fares, but excludes the purchase of automobiles and their maintenance and repair. (Although no tabulation was made, inspection of questionnaire responses indicates that car payments made up a significant part of the installment payments.) The median level of recurring transportation expense in the employed month ($39) represents only about a twentieth of median income.

Spending During the Unemployed Month

Comparison of median household income and recurring expense levels during the employed (EM) and unemployed (UM) month, by sex of the beneficiary and selected household types, are as follows:

	Median net household income		Median recurring expenses	
	EM	UM	EM	UM
All beneficiaries (559)	$653	$521	$434	$383
Men (219)	585	367	381	331
Husband-wife household--Beneficiary sole earner (93)	497	267	328	266
Other earner present (83)	728	615	475	423
Women (340)	688	603	468	424
Husband-wife household--Other earner present (246)	755	673	526	476

	Median net household income		Median recurring expenses	
	EM	UM	EM	UM
Other multiperson household--Beneficiary sole earner (41)	$372	$259	$275	$230

Source: Appendix D, Tables 24, 27, 31 and 36.

The medians allow only a limited analysis of the relationship between income and spending before and during employment. It would be desirable to have intrahousehold comparisons, but unfortunately these are not available at this time. The above figures do indicate, however, that recurring expenses generally were cut back less than income, especially among the sole-earner households where the income declines were relatively large.

It is necessary to emphasize again the distinction between recurring expense levels and actual cash outlays for recurring expense items. It is recurring expense levels--cash paid and debt incurred for these items--that are shown in the table. Actual cash outlays for recurring items were cut more than the expense levels themselves, but how much more is yet to be analyzed. It is probable that cash outlays for recurring expense items were also cut less than was cash income. If so, it is also likely that cash outlays for nonrecurring expense items were reduced sharply and that many families drew on savings or borrowed. The extent to which survey households fell behind in paying bills and drew upon savings will be discussed below.

The decline in the median housing expense between the two reference months needs further explanation. Although limited, the declines occurred for each group of beneficiaries as analyzed by sex and household type. It is not clear, however, to what extent these declines represented a conscious attempt to reduce expenses or were the result of seasonal declines in utility costs. The latter is a distinct probability since the employed months were in the colder and shorter day part of the year when heating and lighting costs would be higher. The survey did find that about 10 percent of the households moved between the employed and unemployed month in order to cut down expenses.

The lesser declines in the recurring expenses between the employed and unemployed month, as compared with the declines in income, tend to support the hypothesis that the average beneficiary household does not, and probably cannot, cut back recurring expenses very much during periods of short-term unemployment.

Other Adjustments to Unemployment

As part of the survey interview, the sample beneficiaries were asked whether or not their households resorted to a number of possible adjustments to income loss after they stopped working. The three types of adjustments reported the most were: "Used savings of $50 or more" (46 percent), "Fell behind in paying bills" (44 percent), and "Postponed purchases" (41 percent). The incidence of these

adjustments, by household composition and sex of the beneficiary, is as follows:

	Proportion of households which, since the beneficiary stopped working		
	Used savings ($50 or more)	Fell behind in bills	Postponed purchases
All beneficiaries (559)	46%	44%	41%
Men (219)	54	43	41
Husband-wife household--Beneficiary sole earner (93)	60	45	46
Other earner present (83)	54	40	40
Women (340)	41	44	40
Husband-wife household--Other earner present (246)	42	39	40
Other multiperson household--Beneficiary sole earner (41)	22	56	37

Source: Appendix D, Table 41.

As might be expected, the group in which income was cut back the most severely--the sole-earner male beneficiary households--showed the greatest tendency to use savings (60 percent of such households). Of the sole-earner female beneficiary group which also suffered severe income loss but probably had less savings to fall back on, only 22 percent reported use of savings of $50 or more.

About 56 percent of the sole-earner female beneficiary households fell behind in paying their bills, the same proportion as beneficiaries who lived alone. Significant though not as large proportions of other types of beneficiary households also fell behind on bills. The kinds of bills on which payment was most frequently delayed were: charge accounts (20 percent of all households), utility bills (18 percent), rent or mortgage payments (15 percent), and medical bills (13 percent).

About two-fifths of all households reported that they postponed making planned purchases after the beneficiary stopped working. The most frequently postponed items were: purchase of furniture and appliances (15 percent), automobile (12 percent), house repair (10 percent), and clothing (8 percent).

Other adjustments which were reported were: help from relatives or friends (14 percent of all households), borrowed money more than usual (13 percent), relied on credit more than usual (6 percent), postponed dental and medical care more than usual (12 and 10 percent, respectively), moved (presumably to cheaper quarters) (9 percent), and sold or pawned something (6 percent). Very few households adjusted by having one of their members move in with other relatives, and there was no evidence of any families doubling up as a result of the beneficiary's unemployment.

The survey also obtained quantitative data on changes in the liquid assets and indebtedness of the households between the beginning and end of each of the two reference

months. (Liquid assets include cash on hand, in bank or savings accounts, savings bonds, etc. It should, however, be understood that savings through payroll deductions, some of which did occur in the reference months, figure in neither the net household income data described above, nor the net savings and dissavings data presently under discussion.) Because of the sensitive nature of the information sought, and because of difficulties in interpreting the concepts used, there is less confidence in the quality of the data obtained and, therefore, conclusions about the role of dissavings (excess of total spending over net household income) in adjusting to unemployment drawn from these data are very tentative. (See discussion of this problem in Part II.) The findings are summarized, by sex of the beneficiary and selected household type, as follows:

	Proportion of beneficiary households			
	Saved at least 10% of net income		Dissaved at least 10% of net income	
	EM	UM	EM	UM
All beneficiaries (559)	13%	6%	17%	29%
Men (219)	19	6	12	38
Husband-wife household--Beneficiary sole earner (93)	18	6	19	49
Other earner present (83)	18	10	7	33
Women (340)	11	6	19	22

	Proportion of beneficiary households			
	Saved at least 10% of net income		Dissaved at least 10% of net income	
	EM	UM	EM	UM
Husband-wife household--other earner present (246)	9%	8%	21%	21%
Other multiperson household--Beneficiary sole earner (41)	5	0	17	24

Source: Appendix D, Table 42.

There were both savers and dissavers in the employed month in all household groups. With the exception of the multi-earner female beneficiary household group, whose income was least affected by the beneficiary's unemployment, the proportion of savers decreased and the proportion of dissavers increased in the unemployed month. Nearly half the sole-earner male group, whose income was the most seriously affected, overspent their income during the unemployed month by amounts equivalent to at least 10 percent of their net household income, and 40 percent overspent by at least 20 percent. It should be realized that the incidence and amounts of dissavings indicated for the unemployed month apply to that month only, while the higher proportions of households using savings of $50 or more (cited earlier), apply to the entire period since the beneficiary stopped working.

Health Insurance Coverage

The pilot survey provided data on whether the beneficiary's household was covered by health insurance and whether that coverage was affected by his unemployment.

About 86 percent of all households surveyed had some health insurance coverage before the beneficiary stopped working. The Social Security Administration estimated that in 1969, 78 percent of the civilian population of the United States was covered by hospitalization insurance, the most common form of health insurance.[27] The survey households were most frequently covered for some insurance through the employer of one or more of the earners in the household, but sometimes through other group or individual policies. About 62 percent of the households had been covered through the beneficiary's employer, and 43 percent of households only through the beneficiary's employer. The latter group's health coverage was, of course, the most vulnerable to the beneficiary's job loss. Two-thirds of that group (28 percent of all households) were totally without health coverage during the unemployed month, being households that neither "converted" their former coverage nor obtained other coverage to replace it. (Changes in health protection status between the period before and after the beneficiary stopped working have been tabulated only for those households formerly covered through the beneficiary's

---

[27]U.S. Bureau of the Census, Statistical Abstract of the United States: 1971, (92d edition), Washington, D.C., 1971, p. 454.

employer only.) These data, by sex of the beneficiary and selected household type, are as follows:

	Proportion of survey households with some health coverage before beneficiary stopped working			
			Through beneficiary's employer only	
	(1)	(2)	(3)	(4)
	Total	Through beneficiary's employer	Total	Not covered in unemployed month
All beneficiaries (559)	86%	62%	43%	28%
Men (219)	88	67	53	38
Husband-wife household--Beneficiary sole earner (93)	89	76	69	48
Other earner present (83)	93	63	37	24
Women (340)	84	59	36	21
Husband-wife household--other earner present (246)	89	61	31	17
Other multiperson household--Beneficiary sole earner (41)	68	51	44	39

Source: Appendix D, Table 43.

Differences between household groups in coverage through the beneficiary's employer (column 2) are, at least in part, affected by the size of the firm in which the beneficiary had been employed. It is the large industrial

employer who is most likely to contribute toward health insurance for his employees, often the result of union negotiations. Though no size-of-firm data are available from the survey, the beneficiaries have been classified by industry and occupation. The lower incidence of health coverage for the female beneficiary groups in general (59 percent) and particularly the sole-earner female group (51 percent) is probably related to their higher representation than men in service occupations and service industries (see Table IV-3 above) in which small firms may be more the rule.

Differences among household groups in health protection of any kind before the beneficiary stopped working (column 1 of the above table) depends in part on column 2 (beneficiary covered through employer) proportions. However, the presence of an additional earner (whose employer might provide health insurance) also increases the chances the household will be covered through some source. This helps to explain why the sole-earner women group comes out significantly below average (68 percent) in this regard.

Comparing differences between columns 3 and 4, it is clear that the sole-earner women who had health protection before unemployment only through their employer had little chance of being covered in the unemployed month.

V. MEASURING BENEFIT ADEQUACY WITH HOUSEHOLD SURVEY DATA

An important objective of the pilot project is to provide a basis for developing a methodology for the application of the household data to benefit adequacy analysis. As a start toward fulfilling this goal, some preliminary work has been done in developing benefit adequacy standards to apply to the household data so as to simulate effects under existing and alternative benefit formulas.[1] This section of the report attempts to illustrate how one experimental adequacy standard might be applied to household data under the South Carolina benefit formula in effect at the time of the pilot survey, and selected alternative formulas.

It cannot be overemphasized that these results are to be treated as illustrative only. Much work remains to be done in the conceptualization and refinement of adequacy standards. The standard illustrated is only one of many possibilities and not necessarily among the most appropriate to consider. The household survey was also experimental, therefore the data employed in the simulations may not be totally reliable in all cases. Finally, the simulations were performed using data for only 100 cases out of the total sample, although these cases are generally representative of the

---

[1]A supplemental project will explore and develop fully these adequacy concepts and measurement techniques.

total sample in terms of sex and number of earners in the household.

The adequacy standard used for the purpose of this illustration is expressed as follows:

> The weekly benefit amount will be considered adequate if when benefits are added to other cash income available to the beneficiary's household during unemployment, the total cash income is at least equal to the level of the household's prior recurring expenses, as appropriately defined ("prior" meaning before the beneficiary's unemployment).

Some evidence was presented above indicating that recurring expenses are the ones most difficult to curtail during short-term unemployment. One can see that the presence or absence of other income, besides the benefits, will make a major difference in the satisfaction of the standard.

Though the satisfaction of the benefit adequacy standard is measured in terms of individual households, the real interest is in the adequacy of the weekly benefit formula as measured for the claimant population as a whole.[2] It should be emphasized that adequacy of a benefit formula has no meaning outside the context of a specific population and a specific adequacy standard.

---

[2]It is also possible to measure the adequacy of a given benefit formula for all workers insured or covered under the state law if similar household data are available or estimated for such populations.

Application of the Illustrative Adequacy Standard

The adequacy standard applied to a small subsample (100 cases) of the total South Carolina survey sample was to illustrate techniques for evaluation of the South Carolina benefit formula in force during the survey and two alternative formulas with maximum weekly benefit amounts successively greater than the one presently in effect.

Under the existing South Carolina benefit formula, the weekly benefit amount (WBA) is calculated as 1/26 of the beneficiary's high-quarter earnings during his base period subject to a maximum WBA equal to half the state average weekly wage and a minimum of $10. The maximum WBA at the time of the survey was $53.

Proportion Receiving Adequate Benefits

Table V-1 illustrates one simple technique to measure adequacy--the proportion meeting the standard. With regard to the existing benefit provision, the weekly benefits of 68 percent of the beneficiaries are shown as adequate under the standard tested; i.e., their benefits combined with other household income at least equaled the sum of prior recurring expenses.

Table V-1

Proportion of Beneficiaries Appearing to have Adequate Weekly Benefits as Measured by Specified Adequacy Standard,* under the Existing South Carolina Benefit Formula and 2 Alternative Formulas, by Sex and Number of Earners in Household

Sex of beneficiary and presence of other earners in household (number of beneficiaries in each group shown parenthetically)	Proportion of beneficiaries with WBA measuring adequate		
	(1) Existing South Carolina formula	(2) Alt. No. 1 Maximum WBA equals 2/3 state AWW	(3) Alt. No. 2 Maximum WBA equals 100% state AWW
(Percent increase in benefit costs)**	--	(10%)	(15%)
All beneficiaries (100)	68%	73%	77%
Men (39)	44	54	64
Sole earners (21)	29	38	52
Other earners present (18)	61	72	78
Women (61)	84	85	85
Sole earners (15)	60	67	67
Other earners present (46)	91	91	91

*The adequacy standard applied would hold the WBA to be adequate if it provided the beneficiary with benefits which when added to other household income at least equaled the level of recurring expenses that prevailed prior to the beneficiary's unemployment.

**As compared with benefit costs under existing formula.

In connection with this adequacy level of 68 percent for the beneficiary population as a whole, it is also instructive to note the range of values applying to various subgroups of the population. In the illustration only 29 percent of the sole-earning men had adequate weekly benefit amounts compared to 91 percent of the women in households where another earner was present. The study findings revealed that multi-earner households of female beneficiaries generally suffered much less reduction of income during the beneficiary's unemployment, relative to recurring expenses, and, therefore, appeared to achieve a higher measure of adequacy than did the sole-earner male beneficiary households, under the standard tested. Wide differences of this kind among the various components of the beneficiary population indicate the extent to which the overall adequacy level is a function of a specific population mix. Thus, if the proportion of men in the beneficiary population had been 61 percent instead of 39 percent, the proportion of the total population measured as having adequate WBAs would have been much lower than 68 percent; i.e., 60 percent, appearing to suggest that the South Carolina formula was more adequate for a beneficiary population that was predominantly female than it would have been for one that was predominantly male.

The <u>first</u> alternative benefit formula used in the illustration was one in which the maximum WBA was 2/3, instead of 1/2 of the state average weekly wage. This would mean a maximum WBA at the time of the survey of $71 instead of $53.

All other elements of the formula remained the same. The example showed the higher maximum as increasing the total benefit outlay by 10 percent. The proportion of beneficiaries indicated as having an adequate WBA by the standard tested increased from 68 percent to 73 percent (Table V-1, column 2). Thus, the alternative formula would produce adequate benefits, in terms of the standard applied, for 5 percent more of this kind of population than did the existing formula, and at a 10 percent increase in cost.

The second alternative formula used to illustrate the technique (column 3 of Table V-1) contains an even higher maximum WBA, in this case equal to the state average weekly wage ($106). This formula showed results similar to the first alternative but somewhat more accentuated. The proportion of beneficiaries measured as having an adequate WBA under the second alternative was 77 percent, or 9 percent more of the population and at a 15 percent increase in cost, as compared with the results under the existing formula.

Total Gain Toward Benefit Adequacy

Although the tests of alternative benefit formulas against the specified benefit adequacy standard did not yield very dramatic results in terms of the increased proportions of beneficiaries whose benefits appeared to rise to adequate levels, that is not the only measure of the effects of the alternative. Although their simulated benefits were still below adequate levels, many beneficiaries nevertheless had higher benefits, under alternative formulas, than they

had under the existing formula. Their benefits would be more adequate than before even though not sufficiently adequate by the standard. Others with benefits already adequate by the standard under the existing formula would also gain higher benefits under the alternative formulas. The formula that produces the greatest gain toward adequacy, relative to costs, for those below adequate levels under the existing benefit formula, would be the preferred alternative, all of this in terms of the specific adequacy standard tested.

The following figures indicated that gain toward adequacy produced by the simulations with respect to the same standard:

	Proportion of increased benefits going to beneficiaries with inadequate WBA under existing formula
Alternative No. 1	
Maximum WBA equals 2/3 State AWW	67%
Alternative No. 2	
Maximum WBA equals 100% State AWW	73

The measure of gain used is the proportion of the total amount of the increase in benefits produced by each of the alternative benefit formulas which would go to those beneficiaries who are below adequate levels under the existing formula. The two alternatives, both involving increases in the maximum WBA, are viewed in terms of how efficiently they concentrate

the improvement in benefits among those below adequate levels. For the first alternative, 67 percent of the total benefit increase are shown as going to the 32 percent of the beneficiaries who are below adequate benefit levels under the existing formula. For the second alternative, 73 percent of the total benefit increase goes to that group.[3]

---

[3]To confine the measure of gain toward adequacy as provided by an alternative benefit formula to the actual amount of improvement up to the adequacy level for individual beneficiaries, it would be necessary to subtract that portion of the added benefits going to below-adequate beneficiaries which carries them beyond the minimum level. Under the first alternative, for example, 5 percent of the beneficiaries with inadequate benefits under the existing formula would attain and probably exceed the adequacy level for the standard tested. The added benefits these beneficiaries would receive which are more than required to bring them to the specified level of adequacy are not to be counted as "gain" toward adequacy.

Conclusion

These illustrations demonstrate some of the techniques for evaluating benefit adequacy with household data. Selection of the adequacy standard to be tested is, of course, a critical factor. A variety of standards should be developed and tested. Also, various means of evaluating the results of these tests require development. It should be clear, however, that household data can provide a valuable basis for assessing the adequacy of the weekly benefit amount and the relative effectiveness of alternative formulas in improving adequacy as seen in terms of standards reflecting the financial circumstances of beneficiary households.

Again, it bears repeating that such a view of where the benefit amount should be set is not the only consideration involved. It may well be that a significant segment of the beneficiary population could be shown, by one or more adequacy standards, to have adequate benefits in the context of total household needs and resources even if the benefit amount were to be a low proportion of the weekly wages of the beneficiaries. That result, by itself, would not be sufficient to justify a low rate of wage replacement, any more than would a rate of nearly 100 percent of the wage be justified by findings indicating that large proportions of beneficiaries required such a rate to assure adequacy. Benefit adequacy evaluation in household terms does provide an important dimension for policy consideration, however, one not yet developed sufficiently to aid such considerations.

Appendix A

PILOT STUDY QUESTIONNAIRE

CONFIDENTIAL

South Carolina
Employment Security Commission
Columbia, S. C.

HOUSEHOLD QUESTIONNAIRE

Unemployment Insurance Benefit Adequacy Survey
Richland, Lexington and Sumter Counties

July-August 1971

Identifying Information

Beneficiary's name _____

Address _____

_____

_____

Telephone Number _____

Social Security Number _____

Local Office _____

Unemployed (last) month _____

Name of Interviewer _____

Date of Interview _____

Starting Time _____

Ending Time _____

Check Number _____

I'm _____ with the South Carolina Employment Security Commission. Is Mr. (Mrs./Miss) _____ at home? (HAND PERSON YOU ARE TALKING TO YOUR BUSINESS CARD.) (IF HE IS THE BENEFICIARY, PROCEED AS FOLLOWS. IF NOT, WAIT FOR THE BENEFICIARY BEFORE GOING ON.)

As you know, the South Carolina Employment Security Commission is making a study of people who are collecting unemployment benefits in Richland, Lexington and Sumter counties. Several hundred other people beside you have agreed to be interviewed, and each family receives FIVE DOLLARS for their time. The reason for the study is to find out how people who are out of work are getting along, and what their problems are. We will summarize the results of the study and furnish it to people who can do something about the problem of unemployment.

Only overall figures for the whole area will be published, so that no one can be personally identified. The information you give us is very necessary and will be kept completely confidential. What you tell us will not affect your unemployment or other benefits in any way.

If you don't have any questions right now, is there a place where we can sit down and start the interview?

INTRODUCTION: I just want to check what I have down here (INDICATE L.O. FORM OR OTHER SCREENING INFORMATION)

1. You had no work at all in _____(unempl. mo.)--that's right isn't it?

2. You received at least 4 unemployment benefit checks in _____ (unempl. mo.). Is that correct?

3. You worked steadily from _____(first of month immediately preceding month in which job ended) to _____(date on which job ended). Is that correct?

(IF ANSWER TO ANY OF THESE QUESTIONS IS NO, THE BENEFICIARY IS INELIGIBLE FOR THE HOUSEHOLD INTERVIEW.)

4. What is your usual full-time weekly wage?
$_____per week

4a. Do you usually work full-time or part-time? Full-time _____ Part-time ____

5. Were you earning at least your usual full-time weekly wage during _____(last calendar month employed) or was work slower than usual?

At least usual full-time weekly wage _____
Slower than usual _____
D.K. _____

(IF EARNING AT LEAST USUAL FULL-TIME WEEKLY WAGE, LAST CALENDAR MONTH EMPLOYED IS "EMPLOYED MONTH". IF ANSWER IS D.K., PROBE. IF ANSWER IS SLOWER THAN USUAL, ASK:)

6. When was the last time before that you worked a full calendar month at your usual full-time weekly wage? Month _____ Year _____.

(THIS WILL BE "EMPLOYED MONTH" UNLESS IT WAS MORE THAN A YEAR AGO, OR BENEFICIARY STILL ANSWERS D.K. TO Q. 5, IN WHICH CASE USE LAST CALENDAR MONTH EMPLOYED AS "EMPLOYED MONTH.")

(FILL IN 2-DIGIT MONTHS AND YEARS BELOW:)

	MO.	YR.
LAST CALENDAR MONTH EMPLOYED		
"EMPLOYED MONTH"		

7. What was the principal reason you left or lost your last job? (TRY TO GET ENOUGH INFORMATION TO CHECK ONE REASON BELOW.)

Claimant Related Reasons

Personal characteristics:
- Poor health, age, injury _____
- Personality, attitude _____
- Other _____

Lack of skill or experience _____

Other claimant related reasons:
- Personal and domestic circumstances _____
- Retirement _____
- Pregnancy _____
- Other _____

Work Related Reasons

Wages, hours or working conditions _____
Disagreement with employer _____
Other work related reasons _____

Business Conditions

Business decline:
- Lack of orders _____
- Plant closed or relocated _____
- Financial difficulties _____

Seasonal _____

Completion of job:
- Short term employment _____
- Construction _____

Other business related:
- Reorganization or cost reduction _____
- Repairs or alterations _____
- Other _____

(FROM LOCAL OFFICE FORM, FILL IN DATE LAST JOB ENDED _____.)

8. On what date did you know that you were going to be out of work?

(Date) _____ (DAY OF KNOWLEDGE--NOT NECESSARILY LAST WORKING DAY OR FIRST DAY LOOKED FOR WORK)

(NUMBER OF DAYS OF ADVANCE KNOWLEDGE _____)

9. On what date after you stopped working did you first go to the Unemployment Insurance Office?

(Date)_____

(LESS THAN A 30-DAY WAIT _____ 30-DAY OR MORE WAIT _____)

IF 30 DAYS OR MORE BETWEEN DATES IN 8 AND 9, ASK:)

9a. Why did you wait before going there? (IF, "I THOUGHT I WAS GOING TO GET A JOB," OR "I WAS LOOKING FOR WORK," PROBE FURTHER)

_____

_____

_____

_____

_____

INTRODUCTION: Let's get back to the present . . .

10. You weren't working during _____ (unempl. mo.), but are you working now?

Yes _____ No _____

(IF YES, ASK:)

10a. When did you start working? (Date) _____

10b. What kind of work are you doing? _____ (occ.)

10c. Who is your employer? _____

What kind of business is that? _____ (ind.)

10d. Is it with the same employer you were working for on your last job, or another employer?

Same _____ Another _____

10e. Are you earning the same hourly or weekly pay, or is it more or less?

Same _____ More _____ Less_____

(IF NOT WORKING, ASK:)

11. Have you been definitely hired to start work soon?

Yes _____ No _____

(IF YES, ASK:)

11a. When will you start working? (Date) _____

11b. What kind of work will you be doing? _____ (occ.)

11c. Who will be your employer? _____

What kind of business is that? _____ (ind.)

11d. Is it with the same employer you were working for on your last job, or another employer?

Same _____ Another _____

11e. Will it be the same, higher or lower rate of pay?

Same _____ More _____ Less _____ D.K. _____

(STATUS: REEMPLOYED_____ DEFINITELY HIRED ____ NEITHER OR THESE ____
SAME EMPLOYER: YES ____ NO ____
WAGE LEVEL: SAME ____ MORE ____ LESS ____ D.K. ____)

Let me ask you a few questions about your living arrangements?

12. During _____(unempl. mo.) did you live here alone or did you share your living quarters with others?

Alone _____(Go to Q 12a)
Shared _____(Ask Q 13)

(IF ALONE, ASK:)

12a. What about during _____(empl. mo.)?

Alone _____(Go to Q 14)
Shared _____(Ask Q13 and 13b but substitute employed month)

(IF BENEFICIARY SHARED LIVING QUARTERS WITH OTHERS DURING UNEMPLOYED MONTH, ASK:)

13. Please tell me who lived here with you during _____(unempl. mo.)? Include all relatives, children, babies, roomers, boarders, friends.

(LIST RELATIONSHIP TO BENEFICIARY OF EACH PERSON INDICATED AND CHECK YES UNDER "IN FAMILY DURING UNEMPL. MO." OR "IN HOUSEHOLD DURING UNEMPL. MO.". ASCERTAIN SEX AND AGE OF EACH AND RECORD.)

(ASK Q 13 FOR EACH PERSON BESIDES BENEFICIARY LISTED:)

13a. Was _____living here during _____(empl. mo.)? (IF SO, CHECK YES UNDER "IN FAMILY DURING EMPL. MO." OR "IN HOUSEHOLD DURING EMPL. MO.")

13b. (IF NOT OBVIOUS) Who was the head of the family during _____ (unempl. mo.)? (PLACE CHECK OPPOSITE PERSON INDICATED UNDER "HEAD DURING UNEMPL. MO.")

13c. What about during _____(empl. mo.)? (PLACE CHECK OPPOSITE PERSON INDICATED UNDER "HEAD DURING EMPL. MO.")

(RECORD RESPONSES TO QUESTIONS 12-14 IN SPACES BELOW)

RELATED MEMBERS (STATE RELATIONSHIP)	SEX	AGE	IN FAMILY DURING: UNEMPL. MO. Yes	IN FAMILY DURING: UNEMPL. MO. No	IN FAMILY DURING: EMPL. MO. Yes	IN FAMILY DURING: EMPL. MO. No	HEAD DURING: UNEMPL. MO. Check one	HEAD DURING: EMPL. MO. Check one
Beneficiary			X		X			

UNRELATED PERSONS (LIST STATUS)	IN HOUSEHOLD DURING: UNEMPL. MO. Yes	IN HOUSEHOLD DURING: UNEMPL. MO. No	IN HOUSEHOLD DURING: EMPL. MO. Yes	IN HOUSEHOLD DURING: EMPL. MO. No

14. Is there anyone else who usually lives with you but who was away temporarily during _____(unempl. mo.)? (DO NOT INCLUDE IF IN ARMED SERVICE OR INSTITUTION.)

(LIST RELATIONSHIP TO BENEFICIARY OF EACH ADDITIONAL PERSON INDICATED AND CHECK YES UNDER "IN FAMILY DURING UNEMPL. MO." OR "IN HOUSEHOLD DURING UNEMPL. MO." ASCERTAIN SEX AND AGE OF EACH AND RECORD.)

14a. What about during _____(empl. mo.)?

(LIST RELATIONSHIP TO BENEFICIARY OF EACH ADDITIONAL PERSON AND/OR CHECK YES UNDER "IN FAMILY DURING EMPL. MO." OR "IN HOUSEHOLD EMPLOYED MONTH." ASCERTAIN SEX AND AGE OF EACH AND RECORD.)

(IF BENEFICIARY IS HEAD OF HOUSEHOLD OR SPOUSE OF HEAD, AND IF THERE ARE OTHER RELATED ADULTS (18 AND OVER) OTHER THAN SPOUSE OF BENEFICIARY, ASK FOR EACH "OTHER" PERSON:)

15. I want to make sure I understand your family situation correctly. Do you consider _____(INDICATE "OTHER" PERSON) to be part of your family in money matters? (RECORD ANSWER FOR EACH "OTHER" PERSON.)

"Other" person _____ "Other" person _____

Part of family _____ Part of family _____

Separate _____ Separate _____

Remarks: _____

_____

(IF BENEFICIARY IS NEITHER HEAD OF HOUSEHOLD OR SPOUSE OF HEAD, AND IF THERE ARE OTHER RELATED ADULTS (18 AND OVER) SUCH AS PARENT, BROTHER, SISTER, OR OTHER RELATIVES, EXCLUDING SPOUSE OF BENEFICIARY IF ANY, ASK:)

16. Do you consider yourself to be part of the family (together with _____) in money matters or are you separate from them in money matters?

Part of family _____ Separate _____

Remarks: _____

_____

(IF PART OF FAMILY, ASK:)

16a. Was this so before you stopped working too?

Yes _____ No _____

Remarks: _____

_____

(BEFORE PROCEEDING, CLARIFY AND RECONFIRM WITH RESPONDENT THE COMPOSITION OF FAMILY TO WHICH SUBSEQUENT QUESTIONS PERTAIN.)

We would like to know what your family (you) have done to make ends meet during the time since you stopped working. Remember now that nothing you tell us will affect your own unemployment benefits.

17. Did your family (you) move since you stopped working?

    Yes _____ No _____

18. Since you stopped working, did some member of your family (you) move in with friends or relatives in order to cut down on expenses?

    Yes _____ No _____

19. Since you stopped working, has a relative or friend moved in with you in order to help with expenses?

    Yes _____ No _____

20. Was there anything your family (you) definitely planned to buy or do before you stopped working that you had to postpone when you stopped?

    Yes _____ No _____ D.K. _____

    (IF YES, ASK:)

    20a. What was that? (Anything else) (CHECK AS MANY CATEGORIES AS APPLY)

    Car _____ Furniture and appliances _____

    Car repair _____ Travel or vacation _____

    Home repair _____ Medical and dental _____

    Clothing _____ Other _____

21. Since you stopped working, did the family (you) fall behind in paying bills or other payments that were due?

    Yes _____ No. _____ D.K. _____

    (IF YES, ASK:)

    21a. What was that? (Anything else) (CHECK AS MANY CATEGORIES AS APPLY)

    Rent or mortgage _____ Medical bills _____

    Utility bills _____ Charge accounts _____

    Insurance _____ Other _____

22. Did your family (you) sell or pawn anything aside from trade-ins since you stopped working?

Yes _____ No _____ D.K. _____

(IF YES, ASK:)

22a. What was that? _____

22b. When? _____
(month and year)

23. Since you stopped working, did your family (you) get help with your expenses from relatives and friends outside your household?

Yes _____ No _____ D.K. _____

24. Since you stopped working, did your family (you) use up any savings, Christmas club money, or other money that was set aside and not expected to be spent on everyday living expenses?

Yes _____ No _____ D.K. _____

(IF YES, ASK:)

24a. Did this come to $50 or more?

Yes _____ No _____ D.K. _____

(IF YES TO 24, ASK:)

24b. Are there any savings left at this time?

Yes _____ No _____ D.K. _____

(IF NO OR D.K. TO 24, ASK:)

24c. At the time you stopped working, did the family (you) <u>have</u> any savings or other money set aside?

Yes _____ No _____ D.K. _____

INTRODUCTION: For a moment let's turn to times when you were working--say, in the last three years . . .

25. In the times when you were working did your family (you) sometimes buy things on an installment plan or a charge account?

Yes _____ No _____ D.K. _____

(IF YES, ASK:)

25a. How often?

Frequently? _____ Occasionally? _____ Rarely? _____

25b. Did you ever fall behind on the payments?

Yes _____ No _____ D.K. _____

25c. Was anything repossessed?

Yes _____ No _____ D.K. _____

(ASK ALL)

26. Now, what about the period since you stopped working--did your family (you) buy anything on an installment plan or charge account?

Yes _____ No _____ D.K. _____

(IF YES, ASK:)

26a. What kinds of things, When? (Anything else?) (CHECK AS MANY CATEGORIES AS APPLY)

		Month			Month
Food	_____	_____	Appliances	_____	_____
Car	_____	_____	Furniture	_____	_____
Clothing	_____	_____	Other	_____	_____

(IF OTHER THAN FOOD MENTIONED:)

26b. Have you kept up with the payments on these?

Yes _____ No _____ D.K. _____

26c. Was anything repossessed?

YES _____ No _____ D.K. _____

(ASK ALL)

27. When you were working in the past, did the family (you) sometimes need to take out a loan or borrow money from someone?

Yes _____ No _____ D.K. _____

(IF YES, ASK:)

27a. How often? -- say in the last 3 years?

Frequently? _____ Occasionally? _____ Rarely? _____

27b. Was this loan (loans) paid off promptly?

Yes _____ No _____ D.K. _____

28. Since you stopped working, did your family (you) take out a loan or borrow money from someone?

Yes _____ No _____ D.K. _____

(IF YES, ASK:)

28a. When was that? _____(date)

28b. Is this loan being repaid?

Yes _____ No _____ D.K. _____

Remarks: _____

_____

_____

_____

29. Many people often postpone going to the doctor or the dentist for one reason or another even when they know there is something wrong. How about you (and the other members of your family) -- do you tend to postpone going to the doctor?

Yes _____

No _____

D.K. _____

30. What about going to the dentist--do you tend to postpone <u>that</u>?

Yes _____

No _____

D.K. _____

31. And what about since you stopped working--did you (or anyone else in the family) postpone going to the doctor? Dentist?

	Doctor	Dentist
Yes	_____	_____
No	_____	_____
D.K.	_____	_____

(IF YES, ASK:)

31a. Was this because your family (you) felt you could not afford to go since you were not working or was it put off for other reasons?

Couldn't afford it _____

Other reasons _____

(What) _____

D.K. _____

32. While you were working, was your family (you) covered by health insurance of any kind?

Yes _____ No _____ D.K. _____

(IF YES, ASK:)

32a. What kind of insurance did you have? (CHECK ALL THAT APPLY.)

Hospitalization _____

Other medical costs _____

Medicare (those 65 and over) _____

32b. How was this paid for?

	Hospital	Other Medical
Through beneficiary's employer	_____	_____
Through employer of other earner	_____	_____
Separate policy (non-employer)	_____	_____

32c. Was the family (you) still covered for _____ (SPECIFY ITEM) all through _____ (unempl. mo.)?

Item	Yes	No	D.K.
Hospitalization:	___	___	___
Other medical costs:	___	___	___
Medicare:	___	___	___

(IF NO, ASK:)

32c-1. When did that stop? _____ (month and year)

Why?

Lost coverage when lost job _____

Stopped making payments _____

Other _____

Now we would like to get an estimate of some of your family's (your) cash expenses during the month of _____(unempl. mo.). We want as exact figures as you can give us. We only want to know about things you paid for--don't count things you bought during the month if you didn't pay for them until the next month.

33. How much cash did your family (you) spend during _____(unempl. mo.) for: (REPEAT QUESTION FOR EACH CATEGORY a THROUGH k. INDICATE IF RECORDS WERE USED.)	Notes	Monthly figure	Records Yes	Records No
a. Rent or mortgage payments--whichever you pay? (INDICATE WHICH. IF BENEFICIARY PAYS ROOM AND BOARD TOGETHER, INDICATE THIS BESIDE FIGURE)	Rent: Mortgage payment: Room: Room and board:			
b. Gas, electricity, heating fuel and telephone. (If these things are not included in your rent)?	Gas: Electricity: Heating fuel: Telephone:			
c. Prepaid hospital or medical care or insurance?				
d. Payments on past hospital, doctor, or dental bills or other past medical bills for eyeglasses, hearing aids, drugs or other health needs if these are being paid out over a period of time? Include cash spent on drugs or medicines usually bought regularly.	Hospital: Doctor: Dental: Eyeglasses: Hearing aids: Drugs: Other health needs:			
e. Continuing, regular support of people who do not live with you?				

	Notes	Monthly figure	Records Yes	Records No
f. Payments on things you bought on an installment plan or a revolving charge account before the beginning of the month?				
g. Payments you were making to pay off loans made before the beginning of the month?				
h. Food and other items bought in grocery stores, supermarkets and other food stores, including dairy products and baked goods delivered to your door? h.1. Did you grow any of your own food? Yes ____ No ____				
i. Meals and snacks eaten out, like school lunches, dinners and coffee?				
j. Gasoline, bus fare, taxi fare? (DO NOT INCLUDE AUTO MAINTENANCE AND REPAIR) j.1. Did your family (you) own a car? Yes ____ No ____	Gasoline: Bus fare: Taxi fare:			
k. Anything else that you spend money for regularly every month? (IF SO, DETERMINE WHAT THAT IS, HOW MUCH AND RECORD. IF NOTHING, ENTER "NONE")				

34. During _____(unempl. mo.) did your family (you) postpone paying cash for _____(indicate category) beyond the time you normally would have paid for them? (IF YES) How much was this? (REPEAT QUESTION FOR EACH CATEGORY a THROUGH k.)	Notes	Monthly figure	Records Yes	Records No
a. Rent or mortgage payments--whichever you pay?	Rent: Mortgage payment: Room: Room and board:			
b. Gas, electricity, heating fuel and telephone. (If these things are not included in your rent)?	Gas: Electricity: Heating fuel: Telephone:			
c. Prepaid hospital or medical care or insurance?				
d. Payments on past hospital, doctor, or dental bills or other past medical bills for eyeglasses, hearing aids, drugs or other health needs if these are being paid out over a period of time? Include cash spent on drugs or medicines usually bought regularly.	Hospital: Doctor: Dental: Eyeglasses: Hearing aids: Drugs: Other health needs:			
e. Continuing, regular support of people who do not live with you?				

	Notes	Monthly Figure	Records Yes	No
f. Payments on things you bought on an installment plan or a revolving charge account before the beginning of the month?				
g. Payments you were making to pay off loans made before the beginning of the month?				
h. Food and other items bought in grocery stores, supermarkets and other food stores, including dairy products and baked goods delivered to your door?				
i. Meals and snacks eaten out, like school lunches, dinners and coffee?				
j. Gasoline, bus fare, taxi fare? (DO NOT INCLUDE AUTO MAINTENANCE AND REPAIR)	Gasoline:			
k. Anything else that you spend money for regularly every month? (IF SO, DETERMINE WHAT THAT IS, HOW MUCH AND RECORD. IF NOTHING, ENTER "NONE")				

35. During _____(unempl. mo.), did your family (you) buy anything you don't normally buy every month? Count only things you paid cash for and costing $25 or more, or things on which you made a down payment of $25 or more.

Yes _____ No _____ D.K. _____

(IF YES, ASK:)

35a. What was if for?	35b. How much was it for?	35c. When did you pay for it?	Could not have been postponed?

35d. Which of these things do you feel your family (you) could not have postponed buying until a later time? (READ BACK ITEMS INDICATED. CHECK THOSE THAT COULD NOT HAVE BEEN POSTPONED.)

(UNUSUAL EXPENDITURES THAT COULD BE POSTPONED $ _____)

(UNUSUAL EXPENDITURES THAT COULD NOT BE POSTPONED $ _____)

Now we would like to get an idea of the total amount of cash income your family (you) received during _____(unempl. mo.)? This is very important in order that we can compare income with living costs.

36. Now we know that you received 4 (5) weekly unemployment benefit checks during _____(unempl. mo.) at $ _____per week for _____weeks.

(MONTHLY TOTAL: $ _____)

36a. Did you also receive any Supplemental Unemployment Benefits that month?

Yes _____ No _____

(IF YES, ASK:)

36b. How much? $ _____per week for _____weeks.

(MONTHLY TOTAL: $ _____)

Now I want to ask about what each of the other adult members of the family was doing during _____(unempl. mo.):

(ASK FOR ALL MEMBERS OF FAMILY DURING UNEMPLOYED MONTH WHO ARE 16 AND OVER EXCEPT BEN.:)

FAMILY MEMBER: _____

37. What was _____ doing most of _____ (unempl. mo.). Was he (she)

Working?	WK___(ASK 38a)
Keeping house?	H ___(ASK 38)
Going to school?	S ___(ASK 38)
Looking for work?	LK___(ASK 38)
With a job, but not working?	J ___(ASK 38)
Unable to work?	U ___(ASK 38)
Something else?	OT___(ASK 38)
What?	_____

38. Did _____do any work at all for pay or profit during _____ (unempl. mo.)?

Yes ___(ASK 38a)
No ___(SKIP TO 39)

(IF YES, ASK:)

38a. Number of weeks in which he worked at all?

1 ___
2 ___
3 ___
4 ___

38b. How many hours per week--35 or more hrs. or less than 35 hrs?

35+ ___
Less _____
(SKIP TO 40)

(IF NOT WORKING, AND "LOOKING" NOT CHECKED)

39. Was _____looking for work at any time?

Yes ___ No ___
(END Q)

(IF YES:)

39a. In how many weeks?

1 ___
2 ___
3 ___
4 ___

(IF WORKING OR LOOKING)

40. What kind of work was _____doing during _____(unempl. mo.) (on his last job) and who was his employer?

_____
(Occ.)
in
_____
(Ind.)

41. Will _____continue to work (look for work) after you have returned to work?

___ _____
S.E. Employee
Yes ___ No ___

(Additional sheets were provided for other family members.)

FAMILY MEMBER: _____

(IF WORKING, ASK:)

42a. How much was _____ earning per week in _____ (unempl. mo.) as wages or salary, including overtime pay and tips?

a,b. Gross and/or

$____ per____ Total $____

b. Is that take-home pay or total pay?

Take home:
$____ per____ Total $____

c. For how many weeks was _____ paid during _____ (unempl. mo.)?

c. Weeks paid _____

d. How many exemptions for dependents, including himself did _____ claim for income tax purposes?

d. No. Dependents: _____
(LIST DEDUCTIONS)

e. What other deductions were taken out, like hospital or medical insurance, life insurance, pension fund payments, including social security, or union dues?

e. Hosp. ins.: $_____ per_____
Other med. ins: $_____ per_____
Life ins.: $_____ per_____
Pension: $_____ per_____
Union dues: $_____ per_____
Other_____: $_____ per_____

(PAY RECORDS PRODUCED?)

PAY RECORDS PRODUCED: Yes ___ No ___

(IF LOOKING FOR WORK, ASK:)

43a. Did _____ collect any unemployment benefits during _____ (unempl. mo.)? (Amount?)

a. $_____ per week
No. weeks _____ Total $_____

b. Did _____ collect any Supplementaly Unemployment Benefits during _____ (unempl. mo.)? (How much?)

b. $_____ per week
No. weeks _____ Total $_____

(Additional sheets were provided for other family members.)

44. During _____(unempl. mo.), did you or anyone in the family (you) have cash income from other work, like odd jobs, or profits from his or her own business?

Yes _____ No _____

(IF YES, ASK:)

a. Who was that? _____ _____
b. How much was received(net dollars)? $_____ $_____
c. For what was that? _____ _____

45. Did you or anyone in the family (you) receive any other money during _____(unempl. mo.) from:

	Who	Amount	Usually receive every month? (Yes)	(No)
a. Cash support from people not living with you?				
b. Cash gifts?				
c. Social Security, veterans' benefits?				
d. Cash from an insurance policy, sickness benefit?				
e. Inheritance, alimony, child support?				
f. Sale of something?				
g. Public assistance?				
h. Anything else?				

(IF OTHER INCOME IS INDICATED, ASK:)

46. Was this something that is received regularly each month? (INDICATE ABOVE IN LAST COLUMN.)

47. What about borrowing money--did you or anyone else in the family (you) borrow any money from someone not living with you or take out a loan during _____(unempl. mo.)?

Yes _____ No _____ D.K. _____

(IF YES, ASK:)

47a. From whom was the money borrowed?	47b. How much cash was borrowed that month?
Bank:	_____
Finance Co.:	_____
Other _____:	_____
	(TOTAL: $ _____

48. Did you or others in your family (you) lend any money during _____ (unempl. mo.) to anyone not living with you?

Yes _____ No _____ D.K. _____

(IF YES, ASK:)

48a. How much was loaned out? $_____

49. Did you or others in your family (you) receive any money during _____ (unempl. mo.) in repayment of loans made to others not living with you (including the loan you made that month)?

Yes _____ No _____ D.K. _____

(IF YES, ASK:)

49a. How much was received? $ _____

(IF HOUSEHOLD INCLUDED A PERSON PAYING ROOM AND/OR BOARD IN UNEMPLOYED MONTH--SEE P. 7, ASK:)

50. How much did _____pay you during _____(unempl. mo.) for room (and board)?

$ _____ per _____

(BEFORE GOING ON TO Q. 51, THE INTERVIEWER SHOULD REVIEW THE RESPONSE TO Q. 24)

We need to know a little more about the money you and your family as a whole (you) had at the beginning of _____(unempl. mo.) but may have used up during the month. This includes cash around the house, in a checking account, in a savings account, in a Christmas club or in the form of bonds and stocks. We do not need to know how much you had, but we do want to know whether you had more, less or the same amount at the end of _____(unempl. mo.). Of course if you would rather just tell us how much you had at the beginning and at the end of the month, that would be fine too. Remember that none of the information you give will in any way affect your unemployment benefits.

(ASK QS. 51-53 AND /OR FILL IN TABLE AT BOTTOM OF PAGE.)

51. Now, compared to what you and the family (you) had available at the beginning of _____(unempl. mo.) in cash on hand or in checking accounts, did you have more, less or the same amount at the end of the month?

More _____ Less _____ Same _____

(IF MORE OR LESS, ASK:)

51a. How much more (less)? $ _____
(Could you look up your records to be sure?)

52. Did you (or others in your family) withdraw any savings, or cash or sell any bonds or stocks during _____(unempl. mo.)?

Yes _____ No _____ D.K. _____

(IF YES, ASK:)

52a. How much cash did you receive? $ _____
52b. Did you use this for expenses during _____(unempl. mo.) or keep some for later?

Spent all _____ Kept some _____ How much kept? _____
(CHECK TO SEE IF THIS IS REFLECTED IN INCREASE IN CASH IN Q. 51a)

53. Did you buy any stocks or bonds in _____(unempl. mo.)?

Yes _____ No _____ D.K. _____
(IF YES, ASK:)
53a. How much did you pay? $ _____

	Beg. of month	End of month	Change
CASH, CHECKING:	$ _____	$_____	$_____
SAVINGS, BONDS, STOCKS:	$ _____	$_____	$_____
TOTAL:	$ _____	$_____	$_____

(RECORDS CHECKED BY RESPONDENT FOR Q 51-53? Yes _____ No _____)

Now we would like to get an estimate of some of your family's (your) cash expenses during the month of _____(empl. mo.). We want as exact figures as you can give us. We only want to know about things you paid cash for--don't count things you bought during the month if you didn't pay for them until the next month.

54. How much cash did your family (you) spend during _____(empl. mo.) for: (REPEAT QUESTION FOR EACH CATEGORY a THROUGH k. INDICATE IF RECORDS WERE USED.)	Notes	Monthly figure	Records Yes	Records No
a. Rent or mortgage payments--whichever you paid? (INDICATE WHICH. IF BENEFICIARY PAYS ROOM AND BOARD TOGETHER, INDICATE THIS BESIDE FIGURE)	Rent: Mortgage payments: Room: Room and Board:			
b. Gas, electricity, heating fuel and telephone. (If these things are not included in your rent)?	Gas: Electricity: Heating fuel: Telephone:			
c. Prepaid hospital or medical care or insurance?				
d. Payments on past hospital, doctor, or dental bills or other past medical bills for eyeglasses, hearing aids, drugs or other health needs if these were being paid out over a period of time? Include cash spent on drugs or medicines usually bought regularly.	Hospital: Doctors: Dental: Eyeglasses: Hearing aids: Drugs: Other health needs:			
e. Continuing, regular support of people who do not live with you?				

	Notes	Monthly figure	Records Yes	Records No
f. Payments on things you bought on an installment plan or a revolving charge account before the beginning of the month?				
g. Payments you were making to pay off loans made before the beginning of the month?				
h. Food and other items bought in grocery stores, supermarkets and other food stores, including dairy products and baked goods delivered to your door? h.1. Did you grow any of your own food? Yes ____ No ____				
i. Meals and snacks eaten out, like school lunches, dinners and coffee?				
j. Gasoline, bus fare, taxi fare? (DO NOT INCLUDE AUTO MAINTENANCE AND REPAIR) j.1. Did your family (you) own a car? Yes ____ No ____	Gasoline: Bus fare: Taxi fare:			
k. Anything else that you spend money for regularly every month? (IF SO, DETERMINE WHAT THAT IS, HOW MUCH AND RECORD. IF NOTHING, ENTER "NONE")				

55. During _____(empl. mo.) did your family (you) postpone paying cash for _____(indicate category) beyond the time you normally would have paid for them? (IF YES) How much was this? (REPEAT QUESTION FOR EACH CATEGORY a THROUGH k.)	Notes	Monthly figure	Records Yes	Records No
a. Rent or mortgage payments--whichever you paid?	Rent: Mortgage payments: Room: Room and Board:			
b. Gas, electricity, heating fuel and telephone. (If these things are not included in your rent)?	Gas: Electricity: Heating fuels: Telephone:			
c. Prepaid hospital or medical care or insurance?				
d. Payments on past hospital, doctor, or dental bills or other past medical bills for eyeglasses, hearing aids, drugs or other health needs if these were being paid out over a period of time? Include cash spent on drugs or medicines usually bought regularly.	Hospital: Doctors: Dental: Eyeglasses: Hearing aids: Drugs: Other health needs:			
e. Continuing, regular support of people who do not live with you?				

	Notes	Monthly figure	Records Yes	Records No
f. Payments on things you bought on an installment plan or a revolving charge account before the beginning of the month?				
g. Payments you were making to pay off loans made before the beginning of the month?				
h. Food and other items bought in grocery stores, supermarkets and other food stores, including dairy products and baked goods delivered to your door?				
i. Meals and snacks eaten out, like school lunches, dinners and coffee?				
j. Gasoline, bus fare, taxi fare? (DO NOT INCLUDE AUTO MAINTENANCE AND REPAIR)	Gasoline:			
k. Anything else that you spend money for regularly every month? (IF SO, DETERMINE WHAT THAT IS, HOW MUCH AND RECORD. IF NOTHING, ENTER "NONE")				

56. During _____(empl. mo.), did your family (you) buy anything you don't normally buy every month? Count only things you paid cash for and costing $25 or more, or on which you made a down payment of $25 or more.

Yes _____ No _____ D.K. _____

(IF YES, ASK:)

56a. What was it for? (anything else?)	56b. How much was it for?	56c. When did you pay for it?	Could not have been postponed?
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

56d. Which of these things do you feel your family (you) could not have postponed buying until a later time? (READ BACK ITEMS INDICATED. CHECK THOSE THAT COULD NOT HAVE BEEN POSTPONED.)

(UNUSUAL EXPENDITURES THAT COULD BE POSTPONED $ _____)

(UNUSUAL EXPENDITURES THAT COULD NOT BE POSTPONED $ _____)

Now we would like to get an idea of the total amount of cash income your family (you) received during _____(empl. mo.)? This is important in order that we can compare income with your living costs at that time.

57a. How much were you earning per week in _____(empl. mo.) as wages or salary, including overtime pay and tips?

b. Is that take-home pay or total pay?

c. For how many weeks were you paid?

d. How many exemptions for dependents, including yourself did you claim for income tax purposes?

e. What other deductions were taken out, like hospital or medical insurance, life insurance, pension fund payments, including social security, or union dues?

(PAY RECORDS PRODUCED?)

a,b. Gross and/or

$ ____per____Total $____

OR

Take home:

$_____per____Total $____

c. Weeks paid _____

d. No. Dependents: _____

(LIST DEDUCTIONS)

e. Hosp. ins.: $_____per_____

Other med. ins.:$_____per_____

Life ins.: $_____per_____

Pension: $_____per_____

Union dues: $_____per_____

Other _____:$_____per_____

PAY RECORDS PRODUCED: Yes ___ No ___

Now I want to ask about what each of the other adult members of the family was doing during _____(empl. mo.):

(ASK FOR ALL MEMBERS OF FAMILY DURING EMPLOYED MONTH WHO ARE 16 AND OVER EXCEPT BEN.:)

FAMILY MEMBER: _____

58. What was _____ doing most of _____ (empl. mo.) was he (she):

Working? WK ___(ASK 59a)
Keeping house? H ___(ASK 59)
Going to school? S ___(ASK 59)
Looking for work? LK ___(ASK 59)
With a job, but not working? J ___(ASK 59)
Unable to work? U ___(ASK 59)
Something else? OT ___(ASK 59)

What? _____

59. Did _____do any work at all for pay or profit during _____ (empl. mo.)?

Yes _____(ASK 59a)

No _____(SKIP TO 60)

(IF YES, ASK:)

59a. Number of weeks in which he worked at all?

1____
2____
3____
4____

59b. How many hours per week--35 or more hrs, or less than 35 hrs?

35+ ____
Less ____

(IF NOT WORKING, AND "LOOKING" NOT CHECKED)

(SKIP TO 61)

60. Was _____looking for work at any time:

Yes ____No____
(END Q)

(IF YES:)

60a. In how many weeks?

1____
2____
3____
4____

(IF WORKING OR LOOKING)

61. What kind of work was _____doing during _____(empl. mo.) (on his last job) and who was his employer?

_____
(Occ.)

in

_____
(Ind.)

____ _____
S.E. Employee

(Additional sheets were provided for other family members.)

(IF WORKING, ASK:)

62a. How much was _____earning per week in _____(empl. mo.) as wages or salary, including overtime pay and tips?

b. Is that take-home pay or total pay?

c. For how many weeks was _____ paid?

d. How many exemptions for dependents, including himself did _____claim for income tax purposes?

e. What other deductions were taken out, like hospital or medical insurance, life insurance, pension fund payments, including social security, or union dues?

(PAY RECORDS PRODUCED?)

(IF LOOKING FOR WORK, ASK:)

63a. Did _____collect any unemployment benefits during _____ (empl. mo.)? (Amount?)

b. Did _____collect any Supplemental Unemployment Benefits during _____(empl. mo.)? (How much?)

FAMILY MEMBER: _____

a.b. Gross and/or

$____per____Total $____

OR

Take home:
$____per____Total $____

c. Weeks paid _____

d. No. Dependents: _____

(LIST DEDUCTIONS)

e. Hosp. ins.: $_____per_____
Other med. ins:$_____per_____
Life ins.: $_____per_____
Pension: $_____per_____
Union dues: $_____per_____
Other _____:$_____per_____

PAY RECORDS PRODUCED: Yes ___No ___

a. $_____per week
No. weeks _____Total $_____

b. $_____per week
No. weeks _____Total $_____

(Additional sheets were provided for other family members.)

64. During _____(empl. mo.), did you or anyone in the family (you) have cash income from other work, like odd jobs, or profits from his or her own business?

Yes _____ No _____

(IF YES, ASK:)

a. Who was that: _____ _____
b. How much was received(net dollars)? $_____ $_____
c. For what was that? _____ _____

65. Did you or anyone in the family (you) receive any other money during _____(empl. mo.) from:

	Who	Amount	Usually receive every month? (Yes)	(No)
a. Cash support from people not living with you?				
b. Cash gifts?				
c. Social Security, veterans' benefits?				
d. Cash from an insurance policy, sickness benefit?				
e. Inheritance, alimony, child support?				
f. Sale of something?				
g. Public assistance?				
h. Anything else?				

(IF OTHER INCOME IS INDICATED, ASK:)

66. Was this something that is received regularly each month? (INDICATE ABOVE IN LAST COLUMN.)

67. What about borrowing money--did you or anyone else in the family (you) borrow any money from someone not living with you or take out a loan during _____(empl. mo.)?

Yes _____No _____ D.K. _____

(IF YES, ASK:)

67a. From whom was the money borrowed?	67b. How much cash was borrowed that month?
Finance Company:	_____
Bank:	_____
Other_____:	_____
	(TOTAL: $ _____

68. Did you or others in your family (you) lend any money during _____ (empl. mo.) to anyone not living with you?

Yes _____No _____ D.K. _____

(IF YES, ASK:)

68. How much was loaned out? $_____

69. Did you or others in your family (you) receive any money during _____ (empl. mo.) in repayment of loans made to others not living with you (including the loan you made that month)?

Yes _____No _____ D.K. _____

(IF YES, ASK:)

69a. How much was received? $ _____

(IF HOUSEHOLD INCLUDED A PERSON PAYING ROOM AND/OR BOARD IN EMPLOYED MONTH--SEE P. 7, ASK:)

70. How much did _____pay you during _____(empl. mo.)?

$_____per _____

(BEFORE GOING ON TO Q. 71, THE INTERVIEWER SHOULD REVIEW THE RESPONSE TO Q. 24)

We need to know a little more about the money you and your family as a whole (you) had at the beginning of _____(empl. mo.) but may have used up during the month. This includes cash around the house, in a checking account, in a savings account, in a Christmas club or in the form of bonds of stocks. We do not need to know how much you had, but we do want to know whether you had more, less or the same amount at the end of _____(empl. mo.). Of course, if you would rather just tell us how much you had at the beginning and at the end of the month, that would be fine too. Remember that none of the information you give will in any way affect your unemployment benefits.

(ASK QS. 71-73 AND/OR FILL IN TABLE AT BOTTOM OF PAGE.)

71. Now, compared to what you and the family (you) had available at the beginning of _____(empl. mo.) in cash on hand or in checking accounts, did you have more, less or the same amount at the end of the month?

More _____ Less _____ Same _____

(IF MORE OR LESS, ASK:)

71a. How much more (less)? $_____
(Could you look up your records to be sure?)

72. Did you (or others in your family) withdraw any savings, or cash or sell any bonds or stock during _____(empl. mo.)?

Yes _____ No _____ D.K. _____

(IF YES, ASK:)

72a. How much cash did you receive? $_____

72b. Did you use this for expenses during _____(empl. mo.) or keep some for later?

Spent all _____ Kept some _____ How much kept? $_____
(CHECK TO SEE IF THIS IS REFLECTED IN INCREASE IN CASH IN Q. 71a)

73. Did you buy any stocks or bonds in _____(empl. mo.)?
Yes _____ No _____ D.K. _____
(IF YES, ASK:)

73a. How much did you pay? $_____

	Beginning of month	End of month	Change
CASH, CHECKING:	$_____	$_____	$_____
SAVINGS, BONDS, STOCKS:	$_____	$_____	$_____
TOTAL:	$_____	$_____	$_____

(RECORDS CHECKED BY RESPONDENT FOR Q. 71-73? Yes ____ No ____)

(ASK THE QUESTIONS ON THIE PAGE ONLY ABOUT FAMILY MEMBERS OTHER THAN THE BENEFICIARY WHO WERE NEITHER WORKING NOR LOOKING FOR WORK DURING EMPLOYED MONTH BUT WHO WERE WORKING DURING UNEMPLOYED MONTH.)

	Relationship	Relationship
(WRITE IN MEMBERS:)	_____	_____
74. What was _____doing before he (she) started to work?		
Keeping house?	H ___	H ___
Going to school?	S ___	S ___
Something else?	OT ___	OT ___
What?	_____	_____
75. Why did _____go to work then?	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____
76. Is _____still working?	Yes___ No ___	Yes___ No ___

(ASK THE QUESTIONS ON THIS PAGE ONLY ABOUT FAMILY MEMBERS OTHER THAN THE BENEFICIARY WHO WERE NEITHER WORKING NOR LOOKING FOR WORK DURING EMPLOYED MONTH BUT WHO WERE LOOKING FOR WORK DURING UNEMPLOYED MONTH.)

	Relationship	Relationship
(WRITE IN MEMBERS:)	_____	_____
77. What was _____ doing before he (she) started looking for work?		
Working?	W ____	W ____
Keeping house?	H ____	H ____
Going to school?	S ____	S ____
Something else?	OT ____	OT ____
What?	_____	_____
(IF WORKING IN Q. 77 ASK:)		
78. When did _____ stop working?	_____ (date)	_____ (date)
(IF NOT WORKING IN Q. 77 ASK:)		
79. What made _____ decide to look for work?	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____
(ASK ALL:)		
80. Is _____ still looking for work?	Yes___ No __ Working_____	Yes___No____ Working_____

81. What was the last grade in school you completed? (CIRCLE NUMBER.)

Grammar:	1	2	3	4	5	6	7	8
High:	1	2	3	4				
College:	1	2	3	4	5	6	7	

82. We would like to know approximately how much income you and your family (you) received from all sources in 1970. Was it?
(CHECK INTERVAL INDICATED)

Under $3,000 _____
At least $3,000 - but less than $4,000 _____
At least $4,000 - but less than $5,000 _____
At least $5,000 - but less than $6,000 _____
At least $6,000 - but less than $7,000 _____
At least $7,000 - but less than $8,000 _____
At least $8,000 - but less than $9,000 _____
At least $9,000 - but less than $10,000 _____
$10,000 or more? _____

83. What was your age on your last birthday? _____

84. That's the last of <u>our</u> questions. Is there anything else <u>you</u> would like to say?

DATA OBSERVED BY INTERVIEWER

Sex of Beneficiary: Male ____ Female ____

Color of Beneficiary: White _____
Negro _____
Other _____

Puerto Rican, Cuban, Mexican or other Latin-American:

Yes ____ No ____

Language: English normal language _____

Speaks some English _____

No English _____

Type of dwelling:

Apartment in private housing _____

Apartment in public housing _____

Trailer _____

Room with private family _____

Room in rooming house or residence hotel _____

Private 1-family house _____

Private 2-family house _____

Other :_____

Location of home: Urban _____
Rural Non-farm _____
Farm _____

Present at Interview: (ENTER ALL PERSONS 16 AND OVER PRESENT AT ANY TIME DURING INTERVIEW.)

_____

_____

_____

_____

(BE SURE TO ENTER ENDING TIME ON FRONT PAGE.)

DATA FROM AGENCY RECORDS

Number of first payments of unemployment benefits since Jan. 1. 1968.
_____(number)

Base-period earnings _____

High-quarter earnings _____

Ratio of base-period to high quarter earnings _____

Start of benefit year _____(date)

Weekly benefit amount _____

Potential duration (in full equivalent weeks) _____

Number of weeks paid through end of _____(unempl. mo.) _____

Number of spells of insured unemployment through end of _____
(unempl. mo.) _____

AFTER END OF BENEFIT YEAR, ADD:

Number of weeks paid through benefit year _____

Exhausted benefits? Yes ____ No ____

Correction Sheet

Q. 13 a. Should read "Was _____ living with you during _____ (Empl. Mo.)? "

Add 13a 1. "Was there anyone living with you during _____(empl. mo.) who was not living with you during _____(unempl. mo.)?"(Who?) (LIST RELATIONSHIP TO BENEFICIARY OF EACH PERSON INDICATED AND CHECK "YES" UNDER "IN FAMILY DURING EMPL. MO." OR "IN HOUSEHOLD DURING EMPL. MO." ASCERTAIN SEX AND AGE OF EACH AND RECORD.)

Change Q. 33c to read: "Hospitalization or other medical insurance not counting deductions from pay?"

Q. 35 Should read: "During_____(unempl. mo.) did your family (you) buy or pay for anything you don't normally buy or pay for every month?" Count items costing less than $25, or for which down payment was less than $25.

Q 35b. Should read:"How much did you pay?"

Q 35 c. Should read: " When did you pay this amount?"

Q 35d. Should read: "Which of these things do you feel your family (you) could not have postponed buying or paying for until a later time?"

In Qs 42e, 57e, and 62e --the phrase "including social security" should be deleted.

Q53 Should read: "Did you put any money in savings or buy any bonds or stocks in _____ (unempl. mo.)?"

Change Q54c to read: "Hospitalization or other medical insurance not counting deductions from pay?"

Change Q55c to read: "Hospitalization or other medical insurance?"

Q 73 should read: "Did you put any money in savings or buy any bonds or stocks in _____(empl. mo)?"

Q. p. 52 add: " Occupation of beneficiary:_____"
" Industry of beneficiary: _____"

Appendix B

RECOMMENDED SURVEY QUESTIONNAIRE

(Including section-by-section explanation)

Q U E S T I O N N A I R E

Unemployment Insurance Benefit Adequacy Survey

Identifying Information

Beneficiary's Name _____ Sex____

Address _____

_____

_____

Telephone Number _____

Social Security Number _____

Unemployed Month _____

Local Office _____

Name of Interviewer _____

Date of Interview _____

Starting Time _____

Ending Time _____

Section A: Prior Employment; Expectations

1. How long did you work for your last employer?

_____months _____years _____intermittent

(If less than 4 months, inquire sufficiently about the beneficiary's immediately prior employment to determine whether before last job there had been a regular or longer job that would be a more appropriate basis for the next question. Note if employment pattern was irregular or intermittent for a year or more.)

2. How much were you earning per week on your last regular full-time job? Is that take-home pay or total pay?

Total $_____per week

Take home $_____per week

Weeks worked per month_____weeks

Payroll deductions other than taxes $_____week.

a. How many tax exemptions, including yourself and dependents, did you claim for tax withholding purposes?

_____exemptions

(Questions 3, 4 and 5 are OPTIONAL)

3. Did you leave or lose your last job because of:

____Poor health, injury, or your age?

____Problems in getting along with your boss or other workers?

____Lack of the skills or experience needed for the job?

____Your family situation or family problems?

____Retirement?

____Pregnancy?

____Wages, hours, or working conditions?

____Permanent business shut down?

____Temporary business shut down?

____Seasonal layoff?

____Completion of job for which you were hired?

____Slow business cut out some jobs?

____Other reasons(explain)_____

_____

4. Do you expect to go back to the same employer you worked for on your last job?

Yes_____ No_____

5. When do you think you will be going back to work?

____1 to 2 weeks

____3 to 4 weeks

____5 to 6 weeks

____longer than 6 weeks

____don't know

Section B: Related Persons Living with the Beneficiary

Relationship to beneficiary	Age	Sex	Check person considered head of house
Beneficiary			

Household status (check one):

____one-person household--living alone or with non-related persons

____one-person household--living with related persons

____multiperson household-- spouse of beneficiary present

____multiperson household--beneficiary has no spouse present

Provisional number of persons in household_____

Section C: Adjustments to Unemployment (OPTIONAL)

Since you stopped working,

1. Did your family (you) move to a different home?

   No____ (Go to No. 3)

   Yes____

   2. Was this because you lost your job?

      No____ Yes____

3. Did your family (you) use up savings, Christmas club money, or other money that was set aside for something other than everyday living expenses?

   No____ (Go to No. 7)

   Yes____

   4. Did this come to $50 or more?

      No____ (Go to No. 6)

      Yes____

      5. Are there any savings left at this time?

         No____ Yes____ (Go to No. 6)

   6. Were the savings used because you lost your job?

      No____ Yes____

      (Go to No. 8)

7. At the time you stopped working, did the family (you) have any savings or other money set aside?

   No____ Yes____

8. Did your family (you) pawn or sell anything aside from trade-ins?

   No____ (Go to No. 10)

   Yes____

   9. Was this sold because you lost your job?

      No____ Yes____

10. Did your family (you) get help with expenses from relatives or friends outside your household?

No____ (Go to No. 13)

Yes____

11. Were you getting this help before you stopped working?

Yes ____ (Go to No. 13)

No ____

12. Was the help necessary because you lost your job?

No____ Yes____

13. Did your family (you) get help from a public or private welfare agency?

No____ (Go to No. 17)

Yes____

14. Was this help

	No	Yes
a. in cash?	____	____
b. free food or food stamps?	____	____
c. other	____	____

15. Were you getting this help before you stopped working?

Yes ____ (Go to No. 17)

No ____

16. Was this help necessary because you lost your job?

No____ Yes____

17. Were there any bills which the family (you) did not pay or put off paying beyond the due date?

No____ (Go to No. 20)

Yes____

18. Were the bills for

a. rent No___ Yes___

b. mortgage No___ Yes___

c. utilities No___ (Go to f) Yes___

d. Was anything turned off?

No___ (Go to f)

Yes___

e. What was turned off?

_____

f. medical or dental care No___ Yes___

g. insurance No___ Yes___

h. loan payments No___ Yes___

i. installment or charge account payments

No____ (Go to No. 19)

Yes____

j. Was anything taken back by a store because you couldn't make the payments on it?

No____ Yes____

19. Did the bill problem get worse after you lost your job?

No____ Yes____

20. Did your family (you) lose or cancel any medical insurance?

No____ (Go to No. 26)

Yes____

21. What kind of insurance was that?

a. Hospitalization and surgical_____

b. Other _____

22. Did you lose the medical insurance because you lost your job?

No____ (Go to No. 24

Yes____

23. Could you have kept it if you continued to make payments?

No____ Yes____

24. Was this the only medical insurance coverage your family (you) had?

Yes ____ (Go to No. 28)

No ____

25. What other kind do you have?

a. Hospitalization and surgical____

b. Other medical costs _____

c. Medicare (those 65 or over)

d. Other _____

(Go to No. 28)

26. Was your family covered by any medical insurance at the time you stopped working?

No____ (Go to No. 28

Yes____

27. What kind of insurance was that?

a. Hospitalization and surgical _____

b. Other medical costs _____

c. Medicare (those 65 or over) _____

d. Other _____

28. Did your family (you) lose or cancel any life insurance?

No____ (Go to No. 32)

Yes____

29. Was this because you lost your job?

No____ (Go to Section D)

Yes____

30. Could you have kept it if you had continued to make payments?

No____ Yes____

31. Was this the only life insurance coverage your family (you) had?

No____ Yes____

Go to Section D

32. Was your family (you) covered by any life insurance at the time you stopped working?

No____ Yes____

Section D: Household Income

Relationship to Beneficiary	Cash Income in _____ (unemployed month)					Amount Received in Month Before Beneficiary Stopped working		
	List Source of Income	Weekly Rate (take-home)	Number of Weeks	Monthly Amount		Same	Not Same	Monthly Amount Contri-buted if Dif-ferent
				Total	Contri-buted to House-hold			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Beneficiary	UI							

Number of persons in beneficiary's household._____

List amount of cash withdrawn from savings and spent to meet household expenses during_____(unemployed month)_____

List amount of cash borrowed and spent to meet household expenses during_____(unemployed month). _____

TOTAL _____

Section E. Household Expense

Item	(1) Cash paid in (Unem. month)	(2) Amount due but not paid in (Unem. month)	(3) Different level of spending in month before beneficiary stopped working
Recurring expenses: a. Rent or mortgage payments			
b. Utilities--gas, electricity, heating, fuel, telephone, water, garbage collection (if not in rent)			
c. Hospitalization or other medical insurance not counting deductions from pay			
d. Payments on past hospital, doctor, or dental bills			
e. Cost of prescription drugs or other health needs			
f. Payments on things bought on installment plan or charge account			
g. Payments made to pay off loans			
h. Food and other items bought in grocery stores, supermarkets, and other food stores, including food delivered to the door			
i. Meals and snacks eaten out, like school lunches, dinners, and coffee			
j. Gasoline, bus fare, taxi fare			
k. Taxes--income, real estate, etc.			
l. Life insurance not counting deductions from pay			
Subtotal			

(continued)

Section E. Household Expense

Item	(1) Cash paid in (Unem. month)	(2) Amount due but not paid in (Unem. month)	(3) Different level of spending in month before beneficiary stopped working
Recurring expenses: (continued)			
m. Continuing, regular support of persons outside the household			
n. Any other regularly recurring expenses:			
Total of m. & n.			
Subtotal from previous page			
Total recurring expenses			
Necessary nonrecurring expenses:			
o. Necessary auto maintenance or repair			
p. Necessary home maintenance or repair			
q. Necessary clothing			
r. Necessary current medical care			
s. Any other necessary nonrecurring expenses:			
Total necessary non recurring expenses			

Section F: Education of Beneficiary

Last grade in school completed?

Elementary	1	2	3	4	5	6	7	8
High	1	2	3	4				
College	1	2	3	4	5	6	7	

Additional comments of beneficiary:

DATA FROM AGENCY RECORDS

Sex M_____ F_____

Color White_____ Nonwhite_____

_____Date of birth

_____Number of first payments of unemployment benefits in last three years

_____Base-period earnings

_____High-quarter earnings

_____Ratio of base-period to high-quarter earnings

_____Date benefit year started

_____Weekly benefit amount

_____Number of weeks of potential duration (based on full weekly benefit amount)

_____Number of weeks compensated through end of_____ (unemployed month) (equivalent weeks based on full weekly benefit amount)

_____Last day worked prior to filing new claim

_____Number of different spells of insured unemployment through end of_____(unemployed month)

_____Occupation (primary--6 digit DOT)

_____Industry (principal--2 digit SIC)

AFTER END OF BENEFIT YEAR, ADD:

_____Number of weeks compensated through end of benefit year

Exhausted benefits Yes____ No____

EXPLANATION OF QUESTIONNAIRE

Section A: Prior Employment; Expectations

The first two questions are essential to the study. The objective is to establish the "normal" or "usual" level of earnings of the beneficiary prior to current unemployment. For the great majority, the weekly earnings received on the last job will be the appropriate figure. For some, it will be necessary to go back to a prior job to obtain "usual" earnings. If the employment pattern had been irregular for as much as a year, some estimate of average weekly earnings should be developed.

The interviewer must get enough information about the beneficiary's earnings so that it will be possible to calculate a gross level of pay, a level of pay net of taxes, and a level of pay net of all payroll deductions. This will require recording either the take-home amount or the gross amount, plus the number of personal exemptions claimed, and the amount of other payroll deductions. Since both weekly and total monthly earnings are needed, the rare case where the beneficiary normally works less than a full month should be noted and explained.

The remaining questions in this section (A. 3-5) are optional to the study.

The question about the reason for job separation will require some judgment and careful training to administer adequately. Someone in the state agency knowledgeable in this area should

participate in interviewer training. Questions 4 and 5 should be easier and less time consuming to administer and may be of more possible value for analysis.

Section B: Household of Beneficiary

It is necessary to complete a list of all related persons, including all children, living with the beneficiary, recording the sex and age of each, and noting which one is considered to be head of the family. Each individual is to be listed in terms of his or her relationship to the beneficiary (e.g., wife, husband, son), not by name. The listing is to be used in applying the concept of the beneficiary household, as defined for purposes of this survey (see p. 45). As soon as the listing has been completed, the interviewer should determine provisionally the individual or group of individuals to which the succeeding questions pertain (beneficiary household) using the following rules:

1. If the beneficiary does not live with any related person, he or she is a one-person household and questions apply only to him or her.

2. If the beneficiary is living with one or more related persons but is not the head or spouse of the head of the house, and no spouse or minor children of the beneficiary are listed, the questions apply to the beneficiary only as a one-person household living with related persons.

3. If the beneficiary is not the head or spouse of the head of the house, and spouse or minor children of the beneficiary are

listed, the remaining questions apply to the beneficiary and his/her spouse and children (whichever applies).

4. If the beneficiary is head of the household or is married to the head, the provisional determination is that the questions apply to all related persons listed. (The final determination of who is to be included in the household must await Section D: Household Income).

The interviewer should check the appropriate household status of the beneficiary and the provisional number of persons in the household. It should be noted that, in the case of multiperson households, the distinction made on the check list is whether or not there is a spouse of the beneficiary present rather than whether or not the beneficiary was considered the head of the house. If optional Section C is to be used, the interviewer should tell the beneficiary who the next questions (Section C) apply to--based on the rules above, e.g., "The next questions apply to you and all the rest of your family." or "The next questions apply only to you and your children."

Section C: Adjustments to Unemployment (Optional)

Questions in this section are of general interest but they are not crucial to evaluations of the adequacy of the weekly benefit amount of the benefit formula in terms of the financial circumstances of the beneficiary's household. For this reason, this entire section is considered optional. If the survey is conducted at the local office, these questions should probably be kept to a minimum or not used at all.

Assuming that both the interviewer and the beneficiary have clearly in mind to whom the questions refer, Section C should be relatively easy to administer. (This section could conceivably be self-enumerated with a follow-up by the interviewer on the responses for completeness and consistency. However, this is not recommended without a pretest.)

The interviewer should read the questions verbatim, repeating them when necessary but avoiding interpretation of the question for the beneficiary or otherwise helping him formulate his answers. It should always be clear to the respondent that the questions refer to the entire period since he lost his job. If it seems helpful, the interviewer might preface a question by repeating "Since you stopped working".

Section D: Household Income

In this section and the next, the verbatim instruction does not apply. It will be necessary for the interviewer to ferret out the desired information, if necessary by probing and interpreting the questions for the beneficiary. For this reason it is especially important for the interviewer to understand thoroughly the household and income concepts, to know exactly what information is to be recorded and even, to some degree, how that information eventually is to be organized for analysis.

Using the listing in Section B and the rules for its application as a guide, the interviewer should be alert for household income possibilities, such as earnings of adult household members or pensions for older members. It would probably be useful to

equip the interviewer with a card on which are listed the different sources of income and which he can show to the beneficiary as an aid in recalling the family's income.

All income earned or otherwise received during the unemployed month by individuals defined as members of the household is to be recorded in columns 2-5. The source of the income is to be recorded as wage or salary, UI, pension, public assistance, etc. In all cases, the monthly amount of UI benefits (4.3 times the weekly rate) is to be recorded on the top line in column 5.

Wage and salary income is to be recorded in terms of take-home pay, excluding all payroll deductions. Space is provided to record the weekly rate and the number of weeks worked, which is the form in which the beneficiary tends to give the information. The interviewer should calculate and enter the monthly amount by multiplying the weekly take-home pay by 4.3, if the earner worked throughout the month, or by whatever other number of weeks has been indicated.

If a household member is self-employed, including farmers, the amount of cash drawn from the business during the month to pay for household expenses should be entered.

Money received by the household for room and board should be counted as household income only if it is paid by someone outside the household.

In the case of an individual in the household who has income but who is neither the beneficiary nor the spouse of the beneficiary, (e.g., a working son, or a retired parent who

receives a pension) it will be necessary to determine what portion of the income received by that person is contributed to meet household expenses and to record this amount in column 6. The best estimate of the beneficiary must be accepted. If the individual contributes less than half his income to the household he/she is not to be considered a member of the household, and the income contributed should be changed to "room and board". It is assumed automatically that all the income of the beneficiary or his/her spouse is contributed to meet household expenses; therefore, all of this income will be entered in column 6. When column 6 is completed, the interviewer should roughly approximate for himself a total of all income available for household use. This will be valuable as a guide in eliciting appropriate expense data in Section E below. An individual who had been counted as a member of the household in Section B, but who did not contribute at least half his income to household expenses should be subtracted from the provisional number in the household (Section B), and the correct number entered below the table in Section D.

Once all income amounts contributed to household expenses in the unemployed month have been recorded (column 6), the beneficiary is then asked whether any of the amounts listed were materially different, or whether there were any other sources of income, while he was employed. Any changed levels of income are to be recorded in column 9 in terms of a monthly amount.

The two items listed beneath the Section D table are to determine any cash spent by the household in the unemployed month that did not come from current income. This cash may already have

been in the possession of the household before the beginning of the unemployed month, or, it may have been borrowed during the month. Both these categories of cash funds must have been used up on household expenses during the unemployed month to be counted. Experience indicates that questioning about the two items is usually sufficient to start the flow of more or less relevant information from the beneficiary to the interviewer. The interviewer must sift out the responses and apply the correct concept as well as possible. The interviewer should also be aware of the occasional possibility that part of the total income during the unemployed month was saved; this fact should also be noted if the beneficiary volunteers it.

Section E: Household Expenses

The interviewer must be well trained in the expenditure and household concepts in order to elicit and record correctly the required expense information.

There are two categories of expense items: recurring expenses and necessary nonrecurring expenses. Recurring expenses are those that occur regularly--every week, month, quarter, year, etc. Necessary nonrecurring expenses are those that could not have been put off without great hardship.

The concept of the beneficiary household (as defined) continues to apply in the case of ascertaining household expenses to be recorded. The following two examples illustrate this point.

Example 1: A beneficiary defined for survey purposes as a one-person household (see p. 45) but who actually lives with

another person, pays a share of the rent, utilities, and food bill each month. The beneficiary and the person living with him each has his own revolving charge account on which he must make monthly payments. Only that portion of the rent, utilities, and food bill paid or owed by the beneficiary is recorded under items a, b and h. Only the beneficiary's own charge payment is recorded under item f. (In this example, it makes no difference whether the person the beneficiary lives with is related to him or not.)

Example 2: A beneficiary's family includes, among others, a working adult son who does not pool his income with the rest of the family, but does pay a small amount each month intended to cover his share of the family's rent, utilities, and food. He is making payments on his own car and also has a dental bill he is paying off over time. The household's full cost of the rent, utilities, and food is recorded under items a, b, and h. (The money received from the son for these purposes should have been recorded as "room and board" income in Section D.) The son's car and dental payments are not included under items d and f.

Both expenses actually paid for and those due but not paid for in the unemployed month for the items listed are to be recorded in columns 1 and 2. "Amount due" means only that amount which actually became delinquent between the beginning and end of the month. An amount owed but not yet due for payment during the month should not be recorded, nor should an amount that should have been paid before the beginning of the month be counted. The interviewer should keep in mind that the sum of the expenses paid

and those due but not paid represents the unemployed month level of consumption for a specific item. In the case of installment or charge account payments and loan payback payments, the sum of cash paid and of the amount due to be paid in the month but not paid represents the monthly level of debt retirement expected by the creditor.

Column 3 is analagous to column 9 in Section D, and is relevant only for recurring expense items (items a through n). One of the important variables to be applied in benefit adequacy analysis is the total of recurring household expenses while the beneficiary was employed. The interviewer must thus inquire whether the amount recorded on each recurring expense item for the unemployed month was substantially different while the beneficiary was employed. If so, the different level should be recorded in terms of a monthly amount.

Section F: Education of Beneficiary

This information is not normally available in state agency records. It is a desirable characteristic by which to describe the sample beneficiaries.

Appendix C

RECOMMENDED TABULATION PLAN

A. Beneficiaries surveyed by age, color and sex

Age	All beneficiaries			White beneficiaires			Non-white beneficiaries		
	Total	Men	Women	Total	Men	Women	Total	Men	Women
Total									
Under 22									
22-24									
25-34									
35-44									
45-54									
55-59									
60-64									
65 and over									

B. Beneficiaries surveyed by education, color and sex

Education (years of school completed)	(Same as IA)
Total	
Less than 8 years	
8-9 years	
10-11 years	
12 years	
13 or more years	

C. Beneficiaries surveyed by place of residence, color and sex

Place of residence	(Same as IA)
Total	
Urban	
Rural	

D. Beneficiaries surveyed by industry, color and sex

Industry of beneficiary	(Same as IA)
Total	
Construction	
Durable goods manufacturing	
Nondurable goods manufacturing	
Trade	
Service	
Other	

E. Beneficiaries surveyed by occupation, color and sex

Occupation of beneficiary	(Same as IA)
Total	
Professional/managerial	
Clerical/sales	
Service	
Industrial categories	
Low complexity	
Medium complexity	
High complexity	

F. Beneficiaries surveyed by latest gross weekly wage, color and sex

Latest gross weekly wage	(Same as IA)
Total	
Less than $50	
$50-59	
60-69	
.	
.	
.	
200 or more	

G. Beneficiaries surveyed by latest net weekly wage, color and sex

Latest net weekly wage	(Same as IA)
Total	
Less than $40	
$40-49	
$50-59	
.	
.	
.	
175 or more	

H. Beneficiaries surveyed by "high-quarter weekly wage" (high-quarter base-period earnings divided by 13), color and sex

"High-quarter weekly wage	(Same as IA)
Total	
Less than $50	
$50-59	
60-69	
.	
.	
.	
200 or more	

I. Beneficiaries surveyed by reason for job separation, color and sex

Reason for job separation	(Same as IA)
Total	
Beneficiary related reasons:	
Poor health, injury or age	
Problems getting along with boss or other workers	
Lack of skills or experience needed	
Family problems	
Retirement	
Pregnency	
Employer related reasons (wages, hours or working reasons)	
Business conditions:	
Permanent business shutdown	
Temporary business shutdown	
Seasonal layoff	
Completion of job for which hired	
Reduction in workforce due to business conditions	

J. Beneficiaries surveyed by reemployment expectations, color, and sex

Reemployment expectations	(Same as IA)
Total	
Expect to return to same employer	
In:	
1-2 weeks	
3-4 weeks	
5-6 weeks	
Longer than 6 weeks	
Don't know when	
Do not expect to return to same employer	

K. Beneficiaries surveyed by base-period earnings, color and sex

Base-period earnings	(Same as IA)
Total	
$___(minimum required)-$499	
500-999	
1000-1499	
.	
.	
.	
$___ and over (approximately 10% of beneficiaries to be in highest group)	

L. Beneficiaries surveyed by ratio of base-period to high-quarter earnings, color and sex

Ratio of base-period to high-quarter earnings	(Same as IA)
Total	
___% (minimum required)-149%	
150-174%	
175-199%	
.	
.	
375% or more	

M. Beneficiaries surveyed by potential duration of benefits, color and sex

Potential duration	(Same as IA)
Total	
____ weeks (minimum potential duration)	
10-14 weeks	
15-19 weeks	
.	
.	
.	
____ weeks (maximum potential duration)	

N. Beneficiaries surveyed by household status, presence of another earner, color and sex

Household status and presence of another earner	(Same as IA)
Total	
One-person household	
Living alone or with non-related persons	
Living with related persons	
Multiperson household	
Spouse present--two-person unit	
Beneficiary sole earner	
Other earner present	
Spouse present--three-or-more persons	
Beneficiary sole earner	
Other earner present	
No spouse present	
Beneficiary sole earner	
Other earner present	

O. Beneficiaries surveyed by number of children under 18, color and sex

Children of beneficiary under 18	(Same as IA)
Total	
None	
One	
Two	
Three	
Four or more	

II. UI Benefits and Wages:

A. Beneficiaries surveyed by weekly benefit amount, household status, presence of another earner, and sex

Sex of beneficiary, household status, and presence of another earner	All beneficiaries	Weekly benefit amount				
		$____ (minimum)	. . .	$20-24	$25-29	. . . $____ (maximum)
Total						
Men						
One-person household:						
Living alone or with non-related persons						
Living with related person						
Multiperson household:						
Spouse present--two-person unit						
Beneficiary sole earner						
Other earner present						
Spouse present--three or more persons						
Beneficiary sole earner						
Other earner present						
No spouse present						
Beneficiary sole earner						
Other earner present						
Women (same as for men)						

B. Survey beneficiaries by latest gross weekly wage, household status, presence of another earner, and sex

Sex of beneficiary, household status, and presence of another earner	All beneficiaries	Latest gross weekly wage			
		Less than $50	$50-59	$60-69. . .	$200 or more

Same as IIA

C. Survey beneficiaries by latest net weekly wage, household status, presence of another earner, and sex

Sex of beneficiary, household status, and presence of another earner	All beneficiaries	Latest net weekly wage				
		Less than $40	$40-49	$50-59	. . . .	$175 or more

Same as IIA

D. Survey beneficiaries by weekly benefit amount as percent of latest gross weekly wage, household status, presence of another earner, and sex

Sex of beneficiary, household status, and presence of another earner	All beneficiaries	Weekly benefit amount as a percent of gross weekly wage			
		Less than 30%	30-34%	35-39% . . .	60% or more

Same as IIA

E. Survey beneficiaries by weekly benefit amount as percent of latest net weekly wage, household status, presence of another earner, and sex

Sex of beneficiary, household status, and presence of another earner	All beneficiaries	Weekly benefit amount as percent of latest net weekly wage				
		Less than 40%	40-44%	45-49%	. . . .	70% or more

Same as IIA

F. Survey beneficiaries by weekly benefit amount as percent of "high quarter weekly wages", household status, presence of another earner, and sex

Sex of beneficiary, household status, and presence of another earner	All beneficiaries	Weekly benefit amount as percent of "high quarter weekly wage"			
		Less than 30%	30-34%	35-39%	50%

Same as IIA

(or whichever percent is compensated when weekly benefit amount is not limited by the maximum.)

III. Net Household Income

A. Survey beneficiaries by net monthly household income while the beneficiary was employed, by household status, presence of another earner, and sex

Sex of beneficiary, household status, and presence of another earner	All beneficiaries	Net monthly household income while beneficiary employed				
		Less than $200	$200-299	$300-399	. . . .	$1000 or more

Same as IIA

B. Survey beneficiaries by fraction beneficiary's earnings were of total household income while he was employed, by household status, presence of another earner, and sex

Sex of beneficiary, household status, and presence of another earner	All beneficiaries	Fraction beneficiary's earnings were of total household income					
		Less than 30%	30-39%	40-49%	50-59%	. . . .	70% or more

Same as IIA

C. Survey beneficiaries by net household income in unemployed month, household status, presence of another earner, and sex

Sex of beneficiary, household status, and presence of another earner	All beneficiaries	Net household income in unemployed month				
		Less than $200	$200-299	$300-399	. . . .	$1000 or more

Same as IIA

D. Survey beneficiaries by net household income in unemployed month as percent of net monthly household income while beneficiary was employed, household status, presence of another earner, and sex

Sex of beneficiary, household status, and presence of another earner	All beneficiaries	Unemployed month income as percent of income while beneficiary was employed			
		Less than 50%	50-59%	60-69%	100% or more

Same as IIA

IV. Recurring Household Expenses

A. Survey beneficiaries by recurring monthly household expenses while beneficiary was employed, household status, presence of another earner, and sex

Sex of beneficiary, household status, and presence of another earner	All beneficiaries	Recurring household expenses while beneficiary was employed			
		Less than $100	$100-199	$200-299	$1000 or more

Same as IIA

B. Survey beneficiaries by recurring household expenses in unemployed month, household status, presence of another earner, and sex

Sex of beneficiary, household status, and presence of another earner	All beneficiaries	Recurring household expenses in unemployed month			
		Less than $100	$100-199	$200-299	$1000 or more

Same as IIA

C. Survey beneficiaries by recurring household expenses in unemployed month as percent of recurring monthly household expenses while beneficiary was employed by household status, presence of another earner, and sex

Sex of beneficiary, household status, and presence of another earner	All beneficiaries	Recurring expenses in unemployed month as percent of recurring expenses while beneficiary was employed			
		Less than 50%	50-59%	60-69%	100% or more

Same as IIA

D. Survey beneficiaries by portion of recurring household expenses while beneficiary was employed representing the same fraction of expenses that beneficiary's earnings were of total household income while he was employed, by household status, presence of another earner, and sex

Sex of beneficiary, household status, and presence of another earner	All beneficiaries	Portion of monthly recurring household expenses while beneficiary was employed			
		Less than $100	$100-199	$200-299	$1000 or more

Same as IIA

E. Survey beneficiaries by portion of recurring household expenses in unemployed month representing the same fraction of expenses that beneficiary's net earnings were of net household income while he was employed, by household status, presence of another earner, and sex

Sex of beneficiary, household status, and presence of another earner	All beneficiaries	Portion of recurring household expenses in unemployed month			
		Less than $100	$100-199	$200-299	$1000 or more

Same as IIA

F. Survey beneficiaries by necessary nonrecurring household expenses in unemployed month, by household status, presence of another earner, and sex.

Sex of beneficiary, household status, and presence of another earner	All beneficiaries	Necessary nonrecurring household expenses in unemployed month			
		Less than $50	$50-99	$100-149. . .	.$500 or more

Same as IIA

V. Income-Expense Ratios

A. Survey beneficiaries by net household income in unemployed month as percent of recurring household expenses while beneficiary was employed, by household status, presence of another earner, and sex.

Sex of beneficiary, household status, and presence of another earner	All beneficiaries	Net household income in unemployed month as percent of recurring expenses while beneficiary was employed				
		Less than 50%	50-59%	60-69%	. . . . .	150% or more

Same as IIA

B. Survey beneficiaries by UI benefits received in unemployed month as percent of portion of recurring monthly household expenses while beneficiary was employed representing same fraction of expenses that beneficiary's earnings were of total household income while he was employed, by household status, presence of another earner, and sex

Sex of beneficiary, household status, and presence of another earner	All beneficiaries	UI benefits as percent of portion of recurring household expenses while beneficiary was employed				
		Less than 50%	50-59%	60-69%	. . . .	150% or more

Same as IIA

VI. Adjustments

A. Survey beneficiaries by household adjustments made as result of beneficiary losing job, by household status, presence of another earner, and sex

Sex of beneficiary, household status, and presence of another earner	All beneficiaries	Adjustments made					
		Moved to different home	Used up savings of $50 or more	Used up all savings	Sold or pawned something	Received public assistance	Delayed paying bills

Same as IIA

	Adjustments (continued		
	Lost or cancelled medical insurance	Lost or cancelled life insurance	Made none of these adjustments

B. Survey beneficiaries by amount of cash borrowed by household or household savings used to meet household expenses in unemployed month as percent of net household income in unemployed month, by household status, presence of another earner, and sex.

Sex of beneficiary, household status, and presence of another earner	All beneficiaries	Cash borrowed or savings used as percent of net household income in unemployed month			
		Less than 10%	10-19%	20-29%	60% or more

Same as IIA

Appendix D

TABULAR ANALYSIS OF PILOT STUDY DATA

APPENDIX D - TABULAR ANALYSIS OF PILOT STUDY DATA

The tables in this Appendix summarize and analyze the most important data collected in the pilot survey. They are arranged in the order in which they are discussed in Part IV of the report. These data are presented in considerable detail so that other analysts who might wish to make independent judgments concerning the survey results may do so. On the other hand, a warning is clearly in order against making possibly unwarranted generalizations from the tabulated data. Three important cautions should be observed:

1. The pilot study data represent beneficiary households in only one geographic location and at one point in time. It cannot be assumed that the outcome would be the same using other beneficiary populations.
2. A relatively small sample of households was interviewed. Although there has been considerable consolidation of the class intervals used in the original machine tabulations, nevertheless, many of the data cells in the tables presented are too small a basis for reliable inferences about those segments of the population studied.
3. Though the data appear to be internally consistent and compare quite well with external checks where available, it should not be forgotten that the collection technique was experimental.

Often the tabulated data as presented have been classified in terms that represent extensive organization and combination of raw data from the completed questionnaires. As a result, the content of the classifications used will not always be self-evident. For this reason, all of the characteristics and variables that appear in the analytic tables or elsewhere in this report are defined below, when necessary, in terms of the survey questionnaire. (Question numbers refer to the survey questionnaire -- see Appendix A.)

Personal Characteristics

Sex of beneficiary.

Age of beneficiary.

Color of beneficiary -- white or nonwhite.

Education of beneficiary (Years of school completed).

Household Characteristics

Number of persons in household (Q.13).

Includes all persons related to beneficiary by blood, marriage, or adoption and physically residing with him/her during unemployed month.

Husband-wife household (Yes or No) - derived from Q.13.

A household in which a married couple (who may or may not include the beneficiary) was physically residing during unemployed month.

Number of earners in household (Q.42).

Includes beneficiary plus all persons age 16 and over, related to beneficiary, physically residing in the household, and for whom earnings are recorded in unemployed month.

Household composition and number of earners.

Male beneficiaries:

One-person household

Husband-wife household --two-person unit:

Beneficiary sole earner

Other earner present

Husband-wife household --three-or-more-person unit:

Beneficiary sole earner

Other earner present

Other type household

Sole-earner multiperson household

Multiearner household

Female beneficiaries:

One-person household

Husband-wife household --two person unit

Other earner present

Husband-wife household --three-or-more persons

Other earner present

Other type household

Beneficiary sole earner

Sole-earner multiperson household

Multiearner household

Except for one-person households, the above household composition and number of earners designations are combination variables, based on "Number of persons in household", "Husband-wife household" (Yes or No), and "Number of earners in household", each as defined above.

Position of beneficiary in household (as of unemployed month)--head, spouse, other (Qs. 13, 13b).

Number of children of beneficiary (Q. 13).

Includes only beneficiary's children under age 18 and physically residing in household during unemployed month.

Economic and UI Characteristics

Place of residence (Urban or Rural).

Industry of beneficiary.

Occupation of beneficiary.

Usual full-time weekly wage.

Reason for separation of beneficiary from last job.

Weekly benefit amount

Potential duration of UI benefits (weeks).

Base-period earnings.

High quarter earnings.

Employed month data (dollar amounts unless otherwise indicated)

Beneficiary's net earnings in employed month.

Beneficiary's gross weekly wage in employed month.

Beneficiary's net weekly wage in employed month.

The above three figures were derived from Qs. 57 a-e. The net monthly figure is net of all payroll deductions, while the net weekly figure is net of income and social security taxes only. The gross weekly figure is equal to the gross monthly figure (not a data element) divided by 4.3.

Other net earned income in employed month--derived from Qs. 62 a-e (wage and salary income); net of all payroll deductions; also includes income recorded in response to Qs. 64 a-c (nonwage and salary earnings).

Unearned income in employed month--derived from Qs. 65 a-b; also includes difference between what household paid for food stamps and their exchange value at store; also includes UI benefits to others in household (Q. 63a).

Net household income in employed month--sum of 1) beneficiary's

net earnings, 2) other earned income, and 3) unearned income.

Core income in employed month--limited to beneficiary's net earnings plus that of spouse.

Net savings or dissavings in employed month--algebraic sum of following:

Add response to Q. 67b (money borrowed),

Less response to Q. 68a (money lent),

Add response to Q. 69a (money received in repayment),

Add response to Q. 71a if Q.71 checked "less";

Less response to Q. 71a if Q. 71 checked "more";

Add response to Q. 72a (withdrawals from savings or stocks and bonds cashed or sold),

Less response to Q. 73a (additions to savings or purchases of stocks or bonds).

(A positive result is net dissavings, while a negative result is net savings.)

Recurring expenses in employed month--sum of responses to Q. 54 a-k (cash paid for items) and responses to Q. 55 a-k (debt incurred for items); if household received food stamps during month, their exchange value at store included as part of recurring expenses. The following subcategories of recurring expenses in employed month were tabulated separately:

Recurring housing expenses--sum of responses to Qs. 54a and 55a (rent or mortgage) and Qs. 54b and 55b (utilities).

Recurring medical expenses--sum of responses to Qs. 54c and 55c (medical insurance) and Qs. 54d and 55d (medical

services paid for over a period of time and medical supplies if usually bought regularly).

Credit and loan paybacks--sum of responses to Qs. 54f and 55f (consumer payments due in employed month).

Food expense--sum of responses to Qs. 54h and 55h (food and other items bought in grocery stores) and to Qs. 54i and 55i (meals and snacks eaten out) and, as indicated above, included the exchange value of food stamps used by the household in employed month.

Recurring transportation expense includes sum of responses to Qs. 54j and 55j.

Pension income in employed month (yes or no)--derived from Q.65c.

Public assistance income in employed month (yes or no)--derived from Q. 65g; receipt of food stamps counted as public assistance.

<u>Unemployed month data</u> (dollar amounts unless otherwise indicated)

UI received by beneficiary in unemployed month--weekly benefit amount times 4.3.

Net earned household income in unemployed month--derived from Q. 42 a-e (wage and salary income); net of all payroll deductions; also includes non-wage or salary earnings (Qs. 44 and 44 a-c).

Unearned income in unemployed month--derived from Qs. 45 a-h; also includes difference between what household paid for food stamps and their exchange value at store; also includes UI benefits to others in household (Q. 43a); does not include UI received by beneficiary.

Net household income in unemployed month--sum of 1) UI received by beneficiary, 2) net earned household income, and 3) unearned income.

Net savings or dissavings in unemployed month--algebraic sum of following:

Add response to Q. 47b (money borrowed),

Less response to Q. 48a (money lent),

Add response to Q. 49a (money received in repayment),

Add response to Q. 51a if Q. 51 checked "less";

Less response to Q. 51a if Q. 51 checked "more";

Add response to Q. 52a (withdrawals from savings or stocks and bonds cashed or sold),

Less response to Q. 53a (additions to savings or purchases of stocks or bonds).

A positive result is net dissavings, while a negative result is a net savings.

Recurring expenses in unemployed month--similar to recurring expenses in employed month but from Qs. 33 a-k.

Pension income in unemployed month (yes or no)--derived from Q. 45c.

Public assistance income in unemployed month (yes or no)--derived from Q. 45g; receipt of food stamps counted as public assistance.

<u>Household classification according to whether or not following adjustments to unemployment made since beneficiary stopped working</u>:

Used savings (of $50 or more)--derived from Qs. 24 a-e.

Fell behind in bills--derived from Q. 21.

Postponed purchases--derived from Q. 20.

Received help from relatives or friends--derived from Q. 23.

Borrowed more than usual--derived from Qs. 27, 27a, 28, and 28a. Household was considered to have done so if it borrowed no more than rarely before but, took out a loan after beneficiary stopped working.

Postponed medical care more than was usual--derived from Qs. 29 and 31. Household was considered to have done so if it postponed after, but had no tendency to postpone before beneficiary stopped working.

Postponed dental care more than was usual--derived from Qs. 30-31. Household was considered to have done so if it postponed after, but had no tendency to postpone before beneficiary stopped working.

Relied on credit more than was usual--derived from Qs. 25, 25a, and 26. Household was considered to have done so if it bought on installment plan or charged after beneficiary stopped working, but no more than rarely before beneficiary stopped working.

Family moved--derived from Q. 17.

Sold or pawned something--derived from Q. 22.

Household classification according to health insurance coverage

No health insurance coverage before beneficiary stopped working--derived from Q. 32b. Household was considered not covered if no response at all to this question.

Health insurance coverage before beneficiary stopped working through his employer--derived from Q. 32b.

Health insurance coverage before beneficiary stopped working through his employer only--derived from Q. 32b.

Health insurance coverage before beneficiary stopped working through his employer only and no coverage in unemployed month--derived from Qs. 32b and 32c.

STUDY TABULATIONS

Study Tabulations (continued)

Study Tabulations (continued)

Study Tabulations (continued)

Table 1

Beneficiaries in Household Survey Sample by Place of Residence, Color and Sex

PLACE OF RESIDENCE	ALL BENEFICIARIES						WHITE BENEFICIARIES						BLACK BENEFICIARIES					
	Total		Men		Women		Total		Men		Women		Total		Men		Women	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Total	559	100.0	219	100.0	340	100.0	376	100.0	144	100.0	232	100.0	183	100.0	75	100.0	108	100.0
Urban	380	68.0	156	71.2	224	65.8	249	66.2	101	70.1	148	63.8	131	71.6	55	73.3	76	70.4
Rural, non-farm	162	29.0	54	24.7	108	31.8	115	30.6	37	25.7	78	33.6	47	25.7	17	22.7	30	27.8
Farm	17	3.0	9	4.1	8	2.4	12	3.2	6	4.2	6	2.6	5	2.7	3	4.0	2	1.8

Beneficiaries in Household Survey Sample by Age, Sex and Color

AGE	ALL BENEFICIARIES						WHITE BENEFICIARIES						BLACK BENEFICIARIES					
	Total		Men		Women		Total		Men		Women		Total		Men		Women	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Total	559	100.0	219	100.0	340	100.0	376	100.0	144	100.0	232	100.0	183	100.0	75	100.0	108	100.0
Under 22	33	5.9	11	5.0	22	6.5	18	4.8	4	2.7	14	6.0	15	8.2	7	9.3	8	7.4
22-24	46	8.2	15	6.9	31	9.1	24	6.4	6	4.2	18	7.8	22	12.0	9	12.0	13	12.0
25-29	91	16.3	29	13.2	62	18.2	67	17.8	19	13.2	48	20.7	24	13.1	10	13.3	14	13.0
30-34	82	14.7	18	8.2	64	18.8	55	14.6	10	6.9	45	19.4	27	14.8	8	10.7	19	17.6
35-39	76	13.6	29	13.2	47	13.8	43	11.4	17	11.8	26	11.2	33	18.1	12	16.0	21	19.4
40-44	59	10.6	24	11.0	35	10.3	39	10.4	17	11.8	22	9.5	20	10.9	7	9.3	13	12.0
45-49	53	9.5	19	8.7	34	10.0	38	10.1	14	9.7	24	10.4	15	8.2	5	6.7	10	9.3
50-54	42	7.5	24	11.0	18	5.3	29	7.7	18	12.5	11	4.7	13	7.1	6	8.0	7	6.5
55-59	42	7.5	25	11.4	17	5.0	35	9.3	21	14.6	14	6.0	7	3.8	4	5.3	3	2.8
60-64	17	3.0	14	6.4	3	.9	12	3.2	9	6.3	3	1.3	5	2.7	5	6.7	0	0.0
65 and over	18	3.2	11	5.0	7	2.1	16	4.3	9	6.3	7	3.0	2	1.1	2	2.7	0	0.0
Median age	36.8		41.6		34.3		37.8		44.7		34.0		35.5		36.5		35.0	

Table 3

Beneficiaries in Household Survey Sample by Educational Attainment, Sex and Color

EDUCATIONAL ATTAINMENT	ALL BENEFICIARIES						WHITE BENEFICIARIES						BLACK BENEFICIARIES					
	Total		Men		Women		Total		Men		Women		Total		Men		Women	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Total	559	100.0	219	100.0	340	100.0	376	100.0	144	100.0	232	100.0	183	100.0	75	100.0	108	100.0
Less than 8 years	99	17.7	59	26.9	40	11.8	55	14.6	31	21.5	24	10.3	44	24.0	28	37.3	16	14.8
8-9 years	118	21.1	38	17.4	80	23.5	84	22.3	25	17.4	59	25.4	34	18.6	13	17.4	21	19.4
10-11 years	111	19.9	38	17.4	73	21.4	65	17.3	21	14.6	44	19.0	46	25.2	17	22.7	29	26.9
12 years	175	31.3	48	21.9	127	37.4	127	33.8	38	26.4	89	38.4	48	26.2	10	13.3	38	35.2
13 or more years	56	10.0	36	16.4	20	5.9	45	12.0	29	20.1	16	6.9	11	6.0	7	9.3	4	3.7
Median educational attainment	11.1		10.7		11.4		11.5		11.5		11.5		10.6		9.5		11.2	

Table 4

Beneficiaries in Household Survey Sample by Industry of Beneficiary, Color and Sex

INDUSTRY OF BENEFICIARY	ALL BENEFICIARIES						WHITE BENEFICIARIES						BLACK BENEFICIARIES					
	Total		Men		Women		Total		Men		Women		Total		Men		Women	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Total	559		219		340		376		144		232		183		75		108	
Total classified	557	100.0	219	100.0	338	100.0	374	100.0	144	100.0	230	100.0	183	100.0	75	100.0	108	100.0
Manufacturing	285	51.2	110	50.2	175	51.8	204	54.6	68	47.2	136	59.1	81	44.3	42	56.0	39	36.1
Food and kindred products	35	6.3	12	5.5	23	6.8	21	5.6	8	5.6	13	5.6	14	7.7	4	5.3	10	9.3
Apparel and other textile products	59	10.6	4	1.8	55	16.3	44	11.8	2	1.4	42	18.3	15	8.2	2	2.7	13	12.0
Other nondurable manufacturing	77	13.8	30	13.7	47	13.9	62	16.6	23	16.0	39	16.9	15	8.2	7	9.3	8	7.4
Durable manufacturing	114	20.5	64	29.2	50	14.8	77	20.6	35	24.3	42	18.3	37	20.2	29	38.7	8	7.4
Contract construction	33	5.9	28	12.8	5	1.5	26	7.0	21	14.6	5	2.2	7	3.8	7	9.3	0	0.0
Wholesale and retail trade	140	25.1	47	21.5	93	27.5	91	24.3	32	22.2	59	25.7	49	26.8	15	20.0	34	31.5
Service	63	11.3	23	10.5	40	11.8	23	6.1	14	9.7	9	3.9	40	21.8	9	12.0	31	28.7
Other industries	36	6.5	11	5.0	25	7.4	30	8.0	9	6.2	21	9.1	6	3.3	2	2.7	4	3.7

Table 5

Beneficiaries in Household Survey Sample by Occupation of Beneficiary, Color and Sex

OCCUPATION OF BENEFICIARY	ALL BENEFICIARIES						WHITE BENEFICIARIES						BLACK BENEFICIARIES					
	Total		Men		Women		Total		Men		Women		Total		Men		Women	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Total	559		219		340		376		144		232		183		75		108	
Total classified	548	100.0	213	100.0	335	100.0	366	100.0	139	100.0	227	100.0	182	100.0	74	100.0	108	100.0
Professional, technical and managerial	37	6.8	22	10.3	15	4.5	35	9.6	22	15.8	13	5.7	2	1.1	0	0.0	2	1.9
Clerical and sales	140	25.5	34	16.0	106	31.6	124	33.9	30	21.6	94	41.4	16	8.8	4	5.4	12	11.0
Service	72	13.1	7	3.3	65	19.4	10	2.7	1	.7	9	4.0	62	34.1	6	8.1	56	51.9
Farming, fisheries and forestry	1	.2	1	.5	0	0.0	1	.3	1	.7	0	0.0	0	0.0	0	0.0	0	0.0
Industrial categories	298	54.4	149	70.0	149	44.6	196	53.5	85	61.2	111	48.9	102	55.9	64	86.4	38	35.2
By type of work:																		
Processing	34	6.2	14	6.6	20	6.0	13	3.6	4	2.9	9	4.0	21	11.5	10	13.5	11	10.2
Machine trades	52	9.5	20	9.4	32	9.6	43	11.7	16	11.6	27	11.9	9	4.9	4	5.4	5	4.6
Bench work	106	19.3	24	11.3	82	24.5	77	21.0	12	8.6	65	28.6	29	15.9	12	16.2	17	15.7
Structural work	54	9.9	51	23.9	3	.9	33	9.0	33	23.7	0	0.0	21	11.5	18	24.3	3	2.8
Miscellaneous	52	9.5	40	18.8	12	3.6	30	8.2	20	14.4	10	4.4	22	12.1	20	27.0	2	1.9
By work complexity:																		
High	66	12.0	49	23.0	17	5.1	54	14.8	42	30.2	12	5.3	12	6.6	7	9.5	5	4.6
Medium	57	10.4	8	3.8	49	14.6	41	11.2	4	2.9	37	17.2	16	8.8	4	5.4	12	11.1
Low	175	31.9	92	43.2	83	24.8	101	27.6	39	28.1	62	27.3	74	40.7	53	71.6	21	19.4

Table 6

Beneficiaries in Household Survey Sample by Average Weekly Wage in High Quarter, Color and Sex

AVERAGE WEEKLY WAGE IN HIGH QUARTER	ALL BENEFICIARIES						WHITE BENEFICIARIES						BLACK BENEFICIARIES					
	Total		Men		Women		Total		Men		Women		Total		Men		Women	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Total	559	100.0	219	100.0	340	100.0	376	100.0	144	100.0	232	100.0	183	100.0	75	100.0	108	100.0
Less than $50	41	7.3	3	1.4	38	11.2	13	3.5	0	0.0	13	5.6	28	15.2	3	4.0	25	23.2
$ 50-59	53	9.5	9	4.1	44	12.9	27	7.2	5	3.5	22	9.5	26	14.2	4	5.3	22	20.4
60-69	68	12.2	11	5.0	57	16.8	34	9.0	1	.7	33	14.2	34	18.6	10	13.3	24	22.2
70-79	80	14.3	25	11.4	55	16.2	50	13.3	11	7.6	39	16.8	30	16.4	14	18.8	16	14.8
80-89	81	14.5	26	11.9	55	16.2	60	16.0	14	9.7	46	19.8	21	11.5	12	16.0	9	8.3
90-99	53	9.5	21	9.6	32	9.4	41	10.9	15	10.4	26	11.2	12	6.6	6	8.0	6	5.6
100-109	40	7.2	21	9.6	19	5.6	30	8.0	12	8.3	18	7.9	10	5.5	9	12.0	1	.9
110-119	20	3.6	10	4.6	10	2.9	14	3.7	5	3.5	9	3.9	6	3.3	5	6.7	1	.9
120-129	27	4.8	15	6.8	12	3.5	21	5.6	11	7.6	10	4.3	6	3.3	4	5.3	2	1.9
130-139	21	3.8	12	5.5	9	2.6	16	4.3	8	5.6	8	3.4	5	2.7	4	5.3	1	.9
140-149	17	3.0	12	5.5	5	1.5	15	4.0	11	7.6	4	1.7	2	1.1	1	1.3	1	.9
150-159	6	1.1	6	2.7	0	0.0	6	1.6	6	4.2	0	0.0	0	0.0	0	0.0	0	0.0
160-169	9	1.6	6	2.7	3	.9	8	2.0	5	3.5	3	1.3	1	.5	1	1.3	0	0.0
170 or more	43	7.6	42	19.2	1	.3	41	10.9	40	27.8	1	.4	2	1.1	2	2.7	0	0.0
Median average weekly wage in high quarter	$85		$107		$76		$91		$128		$82		$71		$85		$63	

Table 7

Beneficiaries in Household Survey Sample by Base Period Earnings, Color and Sex

BASE PERIOD EARNINGS	ALL BENEFICIARIES						WHITE BENEFICIARIES						BLACK BENEFICIARIES					
	Total		Men		Women		Total		Men		Women		Total		Men		Women	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Total	559	100.0	219	100.0	340	100.0	376	100.0	144	100.0	232	100.0	183	100.0	75	100.0	108	100.0
$ 300-399*	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
400-599	1	.2	0	0.0	1	.3	1	.3	0	0.0	1	.4	0	0.0	0	0.0	0	0.0
600-799	2	.4	0	0.0	2	.6	0	0.0	0	0.0	0	0.0	2	1.1	0	0.0	2	1.9
800-999	8	1.4	0	0.0	8	2.4	2	.5	0	0.0	2	.9	6	3.3	0	0.0	6	5.6
1000-1199	12	2.1	1	.5	11	3.2	6	1.6	0	0.0	6	2.6	6	3.3	1	1.3	5	4.6
1200-1399	17	3.0	5	2.3	12	3.5	5	1.3	1	.7	4	1.7	12	6.6	4	5.3	8	7.4
1400-1599	16	2.9	0	0.0	16	4.7	8	2.1	0	0.0	8	3.4	8	4.4	0	0.0	8	7.4
1600-1799	19	3.4	2	.9	17	5.0	11	2.9	1	.7	10	4.3	8	4.4	1	1.3	7	6.5
1800-1999	23	4.1	4	1.8	19	5.6	15	4.0	3	2.1	12	5.2	8	4.4	1	1.3	7	6.5
2000-2199	13	2.3	2	.9	11	3.2	8	2.1	2	1.4	6	2.6	5	2.7	0	0.0	5	4.6
2200-2399	24	4.3	5	2.3	19	5.6	13	3.5	0	0.0	13	5.6	11	6.0	5	6.7	6	5.6
2400-2599	19	3.4	5	2.3	14	4.1	9	2.4	1	.7	8	3.4	10	5.5	4	5.3	6	5.6
2600-2799	30	5.4	9	4.1	21	6.2	19	5.1	4	2.8	15	6.5	11	6.0	5	6.7	6	5.6
2800-2999	28	5.0	5	2.3	23	6.8	17	4.5	4	2.8	13	5.6	11	6.0	1	1.3	10	9.3
3000-3499	75	13.4	30	13.7	45	13.2	48	12.8	17	11.8	31	13.4	27	14.8	13	17.3	14	13.0
3500-3999	63	11.3	23	10.5	40	11.8	38	10.1	9	6.3	29	12.5	25	13.7	14	18.7	11	10.2
4000-4499	51	9.1	21	9.6	30	8.8	42	11.2	16	11.1	26	11.2	9	4.9	5	6.7	4	3.7
4500-4999	39	7.0	25	11.4	14	4.1	27	7.2	15	10.4	12	5.2	12	6.6	10	13.3	2	1.9
5000-5499	26	4.7	12	5.5	14	4.1	22	5.9	9	6.3	13	5.6	4	2.2	3	4.0	1	.9
5500-5999	11	2.0	4	1.8	7	2.1	10	2.7	3	2.1	7	3.0	1	.5	1	1.3	0	0.0
6000-6499	22	3.9	16	7.3	6	1.8	18	4.8	12	8.3	6	2.6	4	2.2	4	5.3	0	0.0
6500-6999	16	2.9	10	4.6	6	1.8	15	4.0	9	6.3	6	2.6	1	.5	1	1.3	0	0.0
7000 or more	44	7.9	40	18.3	4	1.2	42	11.2	38	26.4	4	1.7	2	1.1	2	2.7	0	0.0
Median base period earnings	$3,500		$4,400		$3,000		$3,800		$5,000		$3,300		$2,900		$3,600		$2,400	

*The minimum base-period earnings required by the state UI law to qualify is $300

Table 8

Beneficiaries in Household Survey Sample by Base-Period Earnings as a Percent of High-Quarter Earnings, Color and Sex

BASE-PERIOD EARNINGS AS PERCENT OF HIGH-QUARTER EARNINGS	ALL BENEFICIARIES						WHITE BENEFICIARIES						BLACK BENEFICIARIES					
	Total		Men		Women		Total		Men		Women		Total		Men		Women	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Total	559		219		340		376		144		232		183		75		108	
Total classified	557	100.0	218	100.0	339	100.0	375	100.0	143	100.0	232	100.0	182	100.0	75	100.0	107	100.0
150-174%	27	4.8	6	2.8	21	6.2	16	4.3	5	3.5	11	4.7	11	6.0	1	1.3	10	9.3
175-199%	37	6.6	13	6.0	24	7.1	23	6.0	9	6.3	14	6.0	14	7.7	4	5.3	10	9.3
200-224%	28	5.0	12	5.5	16	4.7	16	4.3	6	4.2	10	4.3	12	6.6	6	8.1	6	5.6
225-249%	42	7.5	11	5.0	31	9.1	28	7.5	7	4.9	21	9.1	14	7.7	4	5.3	10	9.3
250-274%	51	9.2	16	7.3	35	10.3	37	9.9	11	7.7	26	11.2	14	7.7	5	6.7	9	8.4
275-299%	42	7.5	21	9.6	21	6.2	30	8.0	18	12.6	12	5.2	12	6.6	3	4.1	9	8.4
300-324%	53	9.5	23	10.6	30	8.8	36	9.6	16	11.1	20	8.6	17	9.3	7	9.3	10	9.3
325-349%	69	12.4	31	14.2	38	11.2	44	11.7	19	13.2	25	10.8	25	13.7	12	16.0	13	12.1
350-374%	132	23.7	54	24.8	78	23.0	91	24.3	32	22.2	59	25.4	41	22.5	22	29.3	19	17.8
375-399%	68	12.2	27	12.4	41	12.1	48	12.8	17	11.8	31	13.4	20	10.9	10	13.3	10	9.3
400%	8	1.5	4	1.8	4	1.2	6	1.6	3	2.1	3	1.3	2	1.1	1	1.3	1	.9
Median percent	325%		331%		318%		326%		325%		329%		321%		341%		300%	

Table 9

Beneficiaries in Household Survey Sample by Potential Duration of Benefits, Color and Sex

POTENTIAL DURATION	ALL BENEFICIARIES						WHITE BENEFICIARIES						BLACK BENEFICIARIES					
	Total		Men		Women		Total		Men		Women		Total		Men		Women	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Total	559		219		340		376		144		232		183		75		108	
Total classified	558	100.0	218	100.0	340	100.0	375	100.0	143	100.0	232	100.0	183	100.0	75	100.0	108	100.0
10-14 weeks	20	3.6	1	.5	19	5.7	11	2.9	1	.7	10	4.3	9	4.9	0	0.0	9	8.3
15-19 weeks	60	10.8	15	6.9	45	13.2	35	9.3	7	4.9	28	12.1	25	13.7	8	10.6	17	15.7
20-25 weeks	109	19.5	29	13.3	80	23.5	74	19.7	18	12.6	56	24.1	35	19.1	11	14.7	24	22.2
26 weeks	369	66.1	173	79.4	196	57.6	255	68.0	117	81.8	138	59.5	114	62.3	56	74.7	58	53.8

Table 10

Beneficiaries in Household Survey Sample by Reason for Separation from Job, Color and Sex

REASON FOR SEPARATION	ALL BENEFICIARIES						WHITE BENEFICIARIES						BLACK BENEFICIARIES					
	Total		Men		Women		Total		Men		Women		Total		Men		Women	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Total	559		219		340		376		144		232		183		75		108	
Total classified	558	100.0	218	100.0	340	100.0	375	100.0	143	100.0	232	100.0	183	100.0	75	100.0	108	100.0
Claimant Related Reasons																		
Total	159	28.4	55	25.2	104	30.6	115	30.7	32	22.3	83	35.8	44	24.1	23	30.7	21	19.6
Poor health, age, injury	45	8.1	17	7.8	28	8.2	32	8.5	10	6.9	22	9.5	13	7.2	7	9.3	6	5.6
Personal and domestic circumstances	24	4.3	4	1.8	20	5.9	18	4.8	2	1.4	16	6.9	6	3.3	2	2.7	4	3.7
Other claimant related reasons	90	16.0	34	15.6	56	16.5	65	17.3	20	14.0	45	19.4	25	13.7	14	18.7	11	10.3
Work Related Reasons																		
Total	153	27.4	50	22.9	103	30.2	98	26.0	33	22.9	65	28.0	55	30.1	17	22.7	38	35.0
Wages, hours, or working conditions	46	8.3	14	6.4	32	9.4	34	9.0	11	7.6	23	9.9	12	6.6	3	4.0	9	8.3
Disagreement with employer	69	12.3	26	11.9	43	12.6	37	9.8	15	10.4	22	9.5	32	17.5	11	4.7	21	19.3
Other work related reasons	38	6.8	10	4.5	28	8.2	27	7.2	7	4.9	20	8.6	11	6.0	3	4.0	8	7.4
Business Conditions																		
Total	246	44.2	113	51.8	133	39.2	162	43.0	78	54.5	84	36.2	84	45.8	35	46.6	49	45.4
Lack of orders	111	19.9	52	23.7	59	17.4	67	17.8	32	22.4	35	15.1	44	24.0	20	26.6	24	22.2
Plant closed or relocated	51	9.1	19	8.7	32	9.4	37	9.8	13	9.1	24	10.3	14	7.7	6	8.0	8	7.4
Other business reasons	84	15.2	42	19.4	42	12.4	58	15.4	33	23.0	25	10.8	26	14.1	9	12.0	17	15.7

Table 11

Beneficiaries in Household Survey Sample by Household Composition and Number of Earners, Sex and Color

HOUSEHOLD COMPOSITION AND NUMBER OF EARNERS	ALL BENEFICIARIES						WHITE BENEFICIARIES						BLACK BENEFICIARIES					
	Total		Men		Women		Total		Men		Women		Total		Men		Women	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Total	559	100.0	219	100.0	340	100.0	376	100.0	144	100.0	232	100.0	183	100.0	75	100.0	108	100.0
One-person household	36	6.4	18	8.2	18	5.3	26	6.9	13	9.0	13	5.6	10	5.5	5	6.7	5	4.6
Husband-wife household--two person unit:																		
Beneficiary sole earner	34	6.1	29	13.2	5	1.5	31	8.2	26	18.1	5	2.2	3	1.6	3	4.0	0	0.0
Other earner present	63	11.3	21	9.6	42	12.4	53	14.1	16	11.0	37	15.9	10	5.5	5	6.7	5	4.6
Husband-wife household--three or more persons:																		
Beneficiary sole earner	75	13.4	64	29.2	11	3.2	46	12.2	42	29.2	4	1.7	29	15.8	22	29.3	7	6.5
Other earner present	266	47.6	62	28.3	204	60.0	185	49.2	36	25.0	149	64.2	81	44.3	26	34.7	55	50.9
Other type household:																		
Beneficiary sole earner	54	9.7	13	5.9	41	12.1	23	6.1	7	4.9	16	6.9	31	16.9	6	8.0	25	23.1
Other earner present	31	5.5	12	5.5	19	5.6	12	3.2	4	2.8	8	3.4	19	10.4	8	10.7	11	10.2

Table 12

Beneficiaries in Household Survey Sample by Number of Persons in Household, Sex and Color

NUMBER IN HOUSEHOLD	ALL BENEFICIARIES						WHITE BENEFICIARIES						BLACK BENEFICIARIES					
	Total		Men		Women		Total		Men		Women		Total		Men		Women	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Total	559	100.0	219	100.0	340	100.0	376	100.0	144	100.0	232	100.0	183	100.0	75	100.0	108	100.0
One	36	6.4	18	8.1	18	5.3	26	6.9	13	9.0	13	5.6	10	5.5	5	6.7	5	4.6
Two	115	20.6	58	26.5	57	16.8	95	25.3	46	32.0	49	21.1	20	10.9	12	16.0	8	7.4
Three	113	20.2	42	19.2	71	20.9	86	22.9	28	19.5	58	25.0	27	14.8	14	18.7	13	12.0
Four	112	20.2	39	17.8	73	21.5	81	21.5	29	20.1	52	22.4	31	16.9	10	13.3	21	19.5
Five	81	14.5	24	11.0	57	16.8	45	12.0	13	9.0	32	13.8	36	19.7	11	14.7	25	23.2
Six or more	102	18.1	38	17.4	64	18.7	43	11.4	15	10.4	28	12.1	59	32.2	23	30.6	36	33.3
Median number in household	4.1		3.8		4.3		3.8		3.5		3.9		5.1		4.7		5.3	

Table 13

Beneficiaries in Household Survey Sample by Number of Children under 18 of Beneficiary, Color and Sex

CHILDREN UNDER 18 OF THE BENEFICIARY	ALL BENEFICIARIES						WHITE BENEFICIARIES						BLACK BENEFICIARIES					
	Total		Men		Women		Total		Men		Women		Total		Men		Women	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Total	559	100.0	219	100.0	340	100.0	376	100.0	144	100.0	232	100.0	183	100.0	75	100.0	108	100.0
None	216	38.6	114	52.1	102	30.0	158	42.0	79	54.8	79	34.1	58	31.8	35	46.7	23	21.3
One	101	18.1	33	15.0	68	20.0	71	18.9	22	15.3	49	21.1	30	16.4	11	14.7	19	17.6
Two	109	19.5	40	18.3	69	20.3	78	20.7	27	18.8	51	22.0	31	16.9	13	17.3	18	16.7
Three	68	12.2	16	7.3	52	15.3	37	9.8	9	6.3	28	12.0	31	16.9	7	9.3	24	22.2
Four or more	65	11.6	16	7.3	49	14.4	32	8.6	7	4.8	25	10.8	33	18.0	9	12.0	24	22.2

Table 14

Beneficiaries in Household Survey Sample by Position in Household, Sex and Color

POSITION IN HOUSEHOLD	ALL BENEFICIARIES						WHITE BENEFICIARIES						BLACK BENEFICIARIES					
	Total		Men		Women		Total		Men		Women		Total		Men		Women	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Total	559	100.0	219	100.0	340	100.0	376	100.0	144	100.0	232	100.0	183	100.0	75	100.0	108	100.0
Head of one-person household	36	6.4	18	8.2	18	5.3	26	6.9	13	9.0	13	5.6	10	5.5	5	6.7	5	4.6
Head of multi-person household	224	40.1	170	77.6	54	15.9	142	37.8	118	81.9	24	10.4	82	44.8	52	69.3	30	27.8
Spouse of head	263	47.0	10	4.6	253	74.4	196	52.0	6	4.2	190	81.9	67	36.6	4	5.3	63	58.3
Child of head-considered part of family	24	4.3	14	6.4	10	2.9	7	1.9	4	2.8	3	1.3	17	9.3	10	13.4	7	6.6
Child of head-considered separate from family	2	.4	0	0.0	2	.6	1	.3	0	0.0	1	.4	1	.5	0	0.0	1	.9
Other-part of family	8	1.4	6	2.7	2	.6	3	.8	2	1.4	1	.4	5	2.8	4	5.3	1	.9
Other-separate from family	2	.4	1	.5	1	.3	1	.3	1	.7	0	0.0	1	.5	0	0.0	1	.9

Table 15

Beneficiaries in Household Survey Sample by Age, Sex, Household Composition and Number of Earners

HOUSEHOLD COMPOSITION AND NUMBER OF EARNERS	TOTAL		AGE OF BENEFICIARY																MEDIAN AGE
			Under 22		22-24		25-34		35-44		45-54		55-59		60-64		65 and over		
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Total	559	100.0	33	5.9	46	8.2	173	30.9	135	24.2	95	17.0	42	7.5	17	3.0	18	3.2	37
Total men	219	100.0	11	5.0	15	6.9	47	21.5	53	24.2	43	19.6	25	11.4	14	6.4	11	5.0	42
One-person household	18	100.0	0	0.0	0	0.0	4	22.2	7	38.9	5	27.8	0	0.0	1	5.6	1	5.6	43
Husband-wife household--two-person unit:																			
Beneficiary sole earner	29	100.0	0	0.0	1	3.4	2	6.9	3	10.3	6	20.7	7	24.1	4	13.8	6	20.7	57
Other earner present	21	100.0	1	4.8	2	9.5	4	19.0	3	14.3	4	19.0	4	19.0	0	0.0	3	14.3	46
Husband-wife household--three or more persons:																			
Beneficiary sole earner	64	100.0	0	0.0	4	6.3	14	21.9	20	31.3	12	18.8	7	10.9	7	10.9	0	0.0	41
Other earner present	62	100.0	5	8.1	5	8.1	17	27.4	16	25.8	11	17.7	6	9.7	1	1.6	1	1.6	37
Other type household	25	100.0	5	20.0	3	12.0	6	18.0	4	16.0	5	20.0	1	4.0	1	4.0	0	0.0	33
Sole-earner multiperson household	106	100.0	3	2.8	5	4.7	17	16.0	27	25.5	21	19.8	15	14.2	12	11.3	6	5.7	46
Multiearner household	95	100.0	8	8.4	10	10.5	26	27.4	19	20.0	17	17.9	10	10.5	1	1.1	4	4.2	37
Total women	340	100.0	22	6.5	31	9.1	126	37.1	82	24.1	52	15.3	17	5.0	3	.9	7	2.1	34
One-person household	18	100.0	1	5.6	2	11.1	3	16.7	2	11.1	4	22.2	2	11.1	0	0.0	4	22.2	47
Husband-wife household--two-person unit	47	100.0	6	12.8	4	8.5	4	8.5	9	19.1	15	31.9	6	12.8	1	2.1	2	4.3	45
Other earner present	42	100.0	6	14.3	4	9.5	4	9.5	8	19.0	14	33.3	4	9.5	1	2.4	1	2.4	44
Husband-wife household--three or more persons	215	100.0	13	6.0	20	9.3	101	47.0	50	23.3	24	11.2	6	2.8	1	.5	0	0.0	32
Other earner present	204	100.0	13	6.4	19	9.3	96	47.1	47	23.0	22	10.8	6	2.9	1	.5	0	0.0	32
Other type household	60	100.0	2	3.3	5	8.3	18	30.0	21	35.0	9	15.0	3	5.0	1	1.7	1	1.7	38
Beneficiary sole earner	41	100.0	1	2.4	4	9.8	16	39.0	13	31.7	6	14.6	0	0.0	1	2.4	0	0.0	35
Sole-earner multiperson household	57	100.0	1	1.8	5	8.8	21	36.8	17	29.8	9	15.8	2	3.5	1	1.8	1	1.8	36
Multiearner household	265	100.0	20	7.5	24	9.1	102	38.5	63	23.8	39	14.7	13	4.9	2	.8	2	.8	34

Table 16

Beneficiaries in Household Survey Sample by Age, Sex, and Position in Household

POSITION IN HOUSEHOLD	TOTAL		AGE OF BENEFICIARY																MEDIAN AGE
			Under 22		22-24		25-34		35-44		45-54		55-59		60-64		65 and over		
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
All households--total	559	100.0	33	5.9	46	8.2	173	30.9	135	24.2	95	17.0	42	7.5	17	3.0	18	3.2	37
Men	219	100.0	11	5.0	15	6.9	47	21.5	53	24.2	43	19.6	25	11.4	14	6.4	11	5.0	42
Women	340	100.0	22	6.5	31	9.1	126	37.1	82	24.1	52	15.3	17	5.0	3	.9	7	2.1	34
One-person household--total	36	100.0	1	2.8	2	5.6	7	19.4	9	25.0	9	25.0	2	5.6	1	2.8	5	13.9	44
Head of multiperson household--total	224	100.0	2	.9	13	5.8	51	22.8	59	26.3	45	20.1	29	12.9	14	6.3	11	4.9	43
Men	170	100.0	1	.6	9	5.3	35	20.6	41	24.1	36	21.2	25	14.7	13	7.6	10	5.9	45
Women	54	100.0	1	1.9	4	7.4	16	29.6	18	33.3	9	16.7	4	7.4	1	1.9	1	1.9	39
Spouse of head--total	263	100.0	16	6.1	24	9.1	107	40.7	63	24.0	38	14.4	11	4.2	2	.8	2	.8	34
Women	253	100.0	15	5.9	23	9.1	103	40.7	60	23.7	37	14.6	11	4.3	2	.8	2	.8	34
Other position in household--total	36	100.0	14	38.9	7	19.4	8	22.2	4	11.1	3	8.3	0	0.0	0	0.0	0	0.0	25

Table 17

Beneficiaries in Household Survey Sample by Gross Weekly Wage in the Employed Month, by Average Weekly Wage in the High Quarter of the Base Period, and by Sex

MEN

AVERAGE WEEKLY WAGE IN HIGH QUARTER	TOTAL	GROSS WEEKLY WAGE IN EMPLOYED MONTH									1st quartile $ 86 Median 109 3rd quartile 154
		Less than $70	$70-79	$80-89	$90-99	$100-109	$110-119	$120-129	$130-139	$140 or more	
Total men	219	15	24	25	21	29	18	10	10	69	
Less than $70	23	12	6	1	2			1		1	
$ 70-79	25	1	10	10		3				1	
80-89	25	1	3	12	2	2	3	1		1	
90-99	21		2	1	8	6	1	2	1	1	
100-109	21	1		1	5	8	3	1	1	1	
110-119	10					3	4	3			
120-129	15		1		1	3	4		2	4	
130-139	12				1	1	2	2		6	
140 or more	67		2		2	1	1		6	55	
1st quartile $ 83 Median 107 3rd quartile 150											

WOMEN

AVERAGE WEEKLY WAGE IN HIGH QUARTER	TOTAL	GROSS WEEKLY WAGE IN EMPLOYED MONTH									1st quartile $65 Median 79 3rd quartile 95
		Less than $50	$50-59	$60-69	$70-79	$80-89	$90-99	$100-109	$110-119	$120 or more	
Total women	340	20	29	68	57	68	29	30	11	28	
Less than $50	38	16	6	11	2	1	2				
$ 50-59	44	2	17	15	6	2	2				
60-69	57	2	5	31	8	7	3	1			
70-79	55		1	7	26	16	3	2			
80-89	55			2	10	25	10	4	3	1	
90-99	32			2	3	13	5	8	1		
100-109	19				1	2	1	8	3	4	
110-119	10					2	2	4	1	1	
120 or more	30				1		1	3	3	22	
1st quartile $61 Median 76 3rd quartile 92											

Table 18

Beneficiaries in Household Survey Sample by Gross Weekly Wage in Employed Month, Color and Sex

GROSS WEEKLY WAGE IN EMPLOYED MONTH	ALL BENEFICIARIES						WHITE BENEFICIARIES						BLACK BENEFICIARIES					
	Total		Men		Women		Total		Men		Women		Total		Men		Women	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Total	559	100.0	219	100.0	340	100.0	376	100.0	144	100.0	232	100.0	183	100.0	75	100.0	108	100.0
Less than $50	22	3.9	2	.9	20	5.9	5	1.3	1	.7	4	1.7	17	9.3	1	1.3	16	14.8
$ 50-59	32	5.7	3	1.4	29	8.5	13	3.5	1	.7	12	5.2	19	10.4	2	2.7	17	15.7
60-69	78	14.0	10	4.6	68	20.0	36	9.6	1	.7	35	16.0	42	22.9	9	12.0	33	30.6
70-79	81	14.5	24	11.0	57	16.8	44	11.7	7	4.8	37	15.1	37	20.2	17	22.6	20	18.5
80-89	93	16.6	25	11.4	68	20.0	66	17.6	11	7.6	55	23.7	27	14.7	14	18.7	13	12.1
90-99	50	8.9	21	9.6	29	8.5	35	9.3	12	8.3	23	9.9	15	8.2	9	12.0	6	5.6
100-109	57	10.2	27	12.3	30	8.8	51	13.6	22	15.3	29	12.5	6	3.3	5	6.7	1	.9
110-119	29	5.2	18	8.2	11	3.2	24	6.4	14	9.7	10	4.3	5	2.7	4	5.3	1	.9
120-129	25	4.5	10	4.6	15	4.4	20	5.3	6	4.1	14	6.0	5	2.7	4	5.3	1	.9
130-139	17	3.0	10	4.6	7	2.1	15	4.0	8	5.6	7	3.0	2	1.1	2	2.7	0	0.0
140-149	14	2.5	11	5.0	3	.9	10	2.6	7	4.9	3	1.3	4	2.2	4	5.3	0	0.0
150-159	11	2.0	9	4.0	2	.6	9	2.3	7	4.9	2	.9	2	1.1	2	2.7	0	0.0
160-169	7	1.3	7	3.2	0	0.0	7	1.9	7	4.9	0	0.0	0	0.0	0	0.0	0	0.0
170 or more	43	7.7	42	19.2	1	.3	41	10.9	40	27.8	1	.4	2	1.1	2	2.7	0	0.0
Median gross weekly wage	$87		$109		$79		$97		$125		$85		$74		$87		$66	

Table 19

Beneficiaries in Household Survey Sample by Net Weekly Wage in Employed Month, Color and Sex

NET WEEKLY WAGE IN EMPLOYED MONTH	ALL BENEFICIARIES						WHITE BENEFICIARIES						BLACK BENEFICIARIES					
	Total		Men		Women		Total		Men		Women		Total		Men		women	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Total	559	100.0	219	100.0	340	100.0	376	100.0	144	100.0	232	100.0	183	100.0	75	100.0	108	100.0
Less than $50	44	7.9	4	1.8	40	11.8	17	4.5	2	1.4	15	6.5	27	14.8	2	2.7	25	23.1
$ 50-59	103	18.4	14	6.4	89	26.2	51	13.6	4	2.8	47	20.3	52	28.4	10	13.3	42	38.9
60-69	112	20.0	31	14.2	81	23.8	66	17.5	9	6.2	57	24.6	46	25.2	22	29.3	24	22.2
70-79	87	15.6	29	13.2	58	17.0	65	17.3	18	12.5	47	20.3	22	12.0	11	14.7	11	10.3
80-89	67	12.0	32	14.6	35	10.3	49	13.0	19	13.2	30	12.9	18	9.8	13	17.3	5	4.6
90-99	36	6.4	20	9.2	16	4.7	33	8.8	17	11.8	16	6.9	3	1.6	3	4.0	0	0.0
100-109	27	4.8	13	5.9	14	4.1	22	5.9	9	6.3	13	5.6	5	2.7	4	5.3	1	.9
110-119	20	3.6	15	6.8	5	1.5	15	4.0	10	6.9	5	2.1	5	2.7	5	6.7	0	0.0
120-129	12	2.1	11	5.0	1	.3	11	2.9	10	6.9	1	.4	1	.6	1	1.3	0	0.0
130-139	10	1.8	10	4.6	0	0.0	7	1.9	7	4.9	0	0.0	3	1.6	3	4.0	0	0.0
140-149	10	1.8	10	4.6	0	0.0	10	2.7	10	6.9	0	0.0	0	0.0	0	0.0	0	0.0
150-159	8	1.4	8	3.7	0	0.0	7	1.9	7	4.9	0	0.0	1	.6	1	1.3	0	0.0
160-169	2	.4	2	.9	0	0.0	2	.5	2	1.4	0	0.0	0	0.0	0	0.0	0	0.0
170 or more	21	3.8	20	9.1	1	.3	21	5.5	20	13.9	1	.4	0	0.0	0	0.0	0	0.0
Median net weekly wage	$72		$80		$65		$78		$103		$69		$63		$73		$57	

Gross Weekly Wage (Benefit-Wage Ratio) in the Employed Month, by Household Composition and Number of Earners, and Sex

HOUSEHOLD COMPOSITION AND NUMBER OF EARNERS	TOTAL		BENEFICIARIES WITH BENEFIT-WAGE RATIO OF:						MEDIAN BENEFIT-WAGE RATIO
			Less than 50%		Less than 40%		Less than 30%		
	No.	%	No.	%	No.	%	No.	%	
Total	559	100.0	323	57.8	131	23.4	44	7.9	48%
Total men	219	100.0	148	67.6	89	40.6	37	16.9	46
One-person household	18	100.0	15	83.3	8	44.4	3	16.7	46
Husband-wife household--two-person unit:									
Beneficiary sole earner	29	100.0	21	72.4	15	51.7	6	20.7	39
Other earner present	21	100.0	8	38.1	6	28.6	1	4.8	47
Husband-wife household--three or more persons:									
Beneficiary sole earner	64	100.0	39	60.9	25	39.1	16	25.0	46
Other earner present	62	100.0	41	66.1	25	40.3	9	14.5	46
Other type household	25	100.0	16	64.0	10	40.0	2	8.0	47
Sole-earner multiperson household	106	100.0	69	65.1	46	43.4	22	20.8	45
Multiearner household	95	100.0	64	67.4	35	36.8	12	12.6	46
Total women	340	100.0	175	51.5	42	12.4	7	2.1	50
One-person household	18	100.0	10	55.6	3	16.7	1	5.6	50
Husband-wife household--two-person unit	47	100.0	23	48.9	5	10.6	2	4.3	50
Other earner present	42	100.0	20	47.6	4	9.5	2	4.8	50
Husband-wife household--three or more persons	215	100.0	114	53.0	24	11.2	2	0.9	49
Other earner present	204	100.0	108	52.9	21	10.3	2	1.0	49
Other type household	60	100.0	28	46.7	10	16.7	2	3.3	51
Beneficiary sole earner	41	100.0	19	46.3	8	19.5	2	4.9	51
Sole-earner multiperson household	57	100.0	28	49.1	12	21.1	2	3.5	50
Multiearner household	265	100.0	137	51.7	27	10.2	4	1.5	50

Table 21

Beneficiaries in Household Survey Sample by Weekly Benefit Amount as a Percent of Net Weekly Wage (Benefit-Wage Ratio) in Employed Month by Household Composition and Number of Earners, and Sex

HOUSEHOLD COMPOSITION AND NUMBER OF EARNERS	TOTAL		BENEFICIARIES WITH BENEFIT-WAGE RATIO OF:				MEDIAN BENEFIT-WAGE RATIO
			Less than 50%		Less than 40%		
	No.	%	No.	%	No.	%	
Total	559	100.0	153	27.4	64	11.4	57%
Total men	219	100.0	94	42.9	47	21.5	53
One-person household	18	100.0	8	44.4	3	16.7	56
Husband-wife household--two-person unit:							
Beneficiary sole earner	29	100.0	17	58.5	10	34.5	46
Other earner present	21	100.0	7	33.3	1	4.8	56
Husband-wife household--three or more persons:							
Beneficiary sole earner	64	100.0	29	45.3	19	29.7	54
Other earner present	62	100.0	23	37.1	10	16.1	53
Other type household	25	100.0	10	40.0	4	16.0	54
Sole-earner multiperson household	106	100.0	52	49.1	31	29.2	51
Multiearner household	95	100.0	34	35.8	13	13.7	54
Total women	340	100.0	59	17.4	17	5.0	59
One-person household	18	100.0	3	16.7	2	11.1	60
Husband-wife household--two-person unit	47	100.0	7	14.9	2	4.3	61
Other earner present	42	100.0	5	11.9	2	4.8	61
Husband-wife household--three or more persons	215	100.0	34	15.8	8	3.7	59
Other earner present	204	100.0	31	15.2	6	2.9	59
Other type household	60	100.0	15	25.0	5	8.3	56
Beneficiary sole earner	41	100.0	11	26.8	4	9.8	56
Sole-earner multiperson household	57	100.0	16	28.1	6	10.5	57
Multiearner household	265	100.0	40	15.1	9	3.4	59

Beneficiaries in Household Survey Sample by Household Income in 1970, by Household Composition and Number of Earners and by Sex

HOUSEHOLD COMPOSITION AND NUMBER OF EARNERS	TOTAL	TOTAL CLASSIFIED		HOUSEHOLD INCOME IN 1970																		MEDIAN
				Less than $3000		$3000-3999		$4000-4999		$5000-5999		$6000-6999		$7000-7999		$8000-8999		$9000-9999		$10,000 or more		
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Total	559	557	100.0	26	4.7	43	7.7	41	7.4	56	10.1	59	10.6	46	8.3	57	10.2	42	7.5	187	33.6	$8100
Total men	219	219	100.0	10	4.6	19	8.7	19	8.7	29	13.2	27	12.3	21	9.6	20	9.1	14	6.4	60	27.4	7300
One-person household	18	18	100.0	1	5.6	5	27.8	3	16.7	4	22.2	0	0.0	2	11.1	0	0.0	0	0.0	3	16.7	5000
Husband-wife household--two-person unit:																						
Beneficiary sole earner	29	29	100.0	2	6.9	4	13.8	4	13.8	4	13.8	3	10.3	4	13.8	1	3.4	4	13.8	3	10.3	6200
Other earner present	21	21	100.0	0	0.0	0	0.0	0	0.0	3	14.3	2	9.5	3	14.3	2	9.5	2	9.5	9	42.9	9300
Husband-wife household--three or more persons:																						
Beneficiary sole earner	64	64	100.0	5	7.8	7	10.9	7	10.9	10	15.6	7	10.9	6	9.4	4	6.3	3	4.7	15	23.4	6400
Other earner present	62	62	100.0	0	0.0	1	1.6	3	4.8	4	6.5	7	11.3	5	8.1	11	17.7	3	4.8	28	45.2	9000
Other type household	25	25	100.0	2	8.0	2	8.0	2	8.0	4	16.0	8	32.0	1	4.0	2	8.0	2	8.0	2	8.0	6300
Sole-earner multiperson household	106	106	100.0	9	8.5	13	12.3	12	11.3	15	14.2	15	14.2	11	10.4	5	4.7	7	6.6	19	17.9	6300
Multiearner household	95	95	100.0	0	0.0	1	1.1	4	4.2	10	10.5	12	12.6	8	8.4	15	15.8	7	7.4	38	40.0	8800
Total women	340	338	100.0	16	4.7	24	7.1	22	6.5	27	8.0	32	9.5	25	7.4	37	10.9	28	8.3	127	37.6	8600
One-person household	18	18	100.0	6	33.3	5	27.8	6	33.3	0	0.0	0	0.0	1	5.6	0	0.0	0	0.0	0	0.0	3600
Husband-wife household--two person unit	47	46	100.0	1	2.2	1	2.2	1	2.2	4	8.7	4	8.7	3	6.5	7	15.2	4	8.7	21	45.7	9500
Other earner present	42	41	100.0	0	0.0	0	0.0	1	2.4	4	9.8	2	4.9	3	7.3	7	17.1	4	9.8	20	48.8	9900
Husband-wife household--three or more persons	215	214	100.0	1	.5	2	.9	5	2.3	16	7.5	22	10.3	18	8.4	25	11.7	23	10.7	102	47.7	9800
Other earner present	204	203	100.0	1	.5	1	.5	3	1.5	15	7.4	19	9.4	18	8.9	23	11.3	23	11.3	100	49.3	9900
Other type household	60	60	100.0	8	13.3	16	26.7	10	16.7	7	11.7	6	10.0	3	5.0	5	8.3	1	1.7	4	6.7	4600
Beneficiary sole earner	41	41	100.0	7	17.1	15	36.6	10	24.4	3	7.3	2	4.9	1	2.4	1	2.4	0	0.0	2	4.9	3900
Sole-earner multiperson household	57	57	100.0	8	14.0	17	29.8	12	21.1	4	7.0	7	12.3	1	1.8	3	5.3	0	0.0	5	8.8	4300
Multiearner household	265	263	100.0	2	.8	2	.8	4	1.5	23	8.7	25	9.5	23	8.7	34	12.9	28	10.6	122	46.6	9700

Table 23

Beneficiaries in Household Survey Sample by Household Income in 1970, Household Composition, Sex and Color

HOUSEHOLD INCOME IN 1970 AND HOUSEHOLD COMPOSITION	ALL BENEFICIARIES						WHITE BENEFICIARIES						BLACK BENEFICIARIES					
	Total		Men		Women		Total		Men		Women		Total		Men		Women	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Total	559		219		340		376		144		232		183		75		108	
Total classified	557	100.0	219	100.0	338	100.0	374	100.0	144	100.0	230	100.0	183	100.0	75	100.0	108	100.0
One-person households																		
Total	36	100.0	18	100.0	18	100.0	26	100.0	13	100.0	13	100.0	10	100.0	5	100.0	5	100.0
Under $3,000	7	19.4	1	5.6	6	33.3	5	19.2	1	7.7	4	30.8	2	20.0	0	0.0	2	40.0
$3,000-3,999	10	27.8	5	27.8	5	27.8	6	23.1	2	15.4	4	30.8	4	40.0	3	60.0	1	20.0
4,000-4,999	9	25.6	3	16.7	6	33.3	5	19.2	1	7.7	4	30.8	4	40.0	2	40.0	2	40.0
5,000-5,999	4	11.1	4	22.2	0	0.0	4	15.4	4	30.8	0	0.0	0	0.0	0	0.0	0	0.0
6,000-6,999	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
7,000-7,999	3	8.3	2	11.1	1	5.6	3	11.5	2	15.4	1	7.6	0	0.0	0	0.0	0	0.0
8,000-8,999	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
9,000-9,999	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
10,000 and over	3	8.3	3	16.7	0	0.0	3	11.5	3	23.1	0	0.0	0	0.0	0	0.0	0	0.0
Median income in 1970	$4,000		$5,000		$3,600		$4,400		$5,600		$3,600		$3,700		$3,800		$3,500	
Husband-wife households																		
Total	438		176		262		315		120		195		123		56		67	
Total classified	436	100.0	176	100.0	260	100.0	313	100.0	120	100.0	193	100.0	123	100.0	56	100.0	67	100.0
Under $3,000	9	2.1	7	4.0	2	.8	5	1.6	4	3.4	2	1.0	3	2.4	3	5.4	0	0.0
$3,000-3,999	15	3.4	12	6.8	3	1.2	7	2.2	5	4.2	1	.5	9	7.3	7	12.5	2	3.0
4,000-4,999	20	4.6	14	8.0	6	2.3	8	2.6	6	5.0	2	1.0	12	9.8	8	14.3	4	6.0
5,000-5,999	41	9.4	21	11.9	20	7.7	23	7.3	13	10.1	10	5.2	18	14.6	8	14.3	10	14.9
6,000-6,999	45	10.3	19	10.8	26	10.0	25	8.0	12	10.1	13	6.7	20	16.3	7	12.5	13	19.4
7,000-7,999	39	8.9	18	10.2	21	8.1	27	8.6	13	10.9	14	7.3	12	9.8	5	8.9	7	10.4
8,000-8,999	50	11.5	18	10.2	32	12.3	30	9.6	9	7.6	21	10.9	20	16.3	9	16.1	11	16.4
9,000-9,999	39	8.9	12	6.8	27	10.4	33	10.5	11	9.2	22	11.4	6	4.8	1	1.7	5	7.5
10,000 and over	178	40.8	55	31.3	123	47.3	155	49.5	47	39.5	108	56.0	23	18.7	8	14.3	15	22.4
Median income in 1970	$9,000		$7,900		$9,700		$10,000		$8,800		Over $10,000		$7,000		$6,300		$7,600	
Other households																		
Total	85	100.0	25	100.0	60	100.0	35	100.0	11	100.0	24	100.0	50	100.0	14	100.0	36	100.0
Under $3,000	10	11.8	2	8.0	8	13.3	1	2.9	0	0.0	1	4.2	9	18.0	2	14.3	7	19.4
$3,000-3,999	18	21.2	2	8.0	16	26.7	4	11.4	0	0.0	4	16.7	14	28.0	2	14.3	12	33.3
4,000-4,999	12	14.1	2	8.0	10	16.7	6	17.1	1	9.1	5	20.7	6	12.0	1	7.1	5	13.9
5,000-5,999	11	12.9	4	16.0	7	11.7	4	11.4	1	9.1	3	12.5	7	14.0	3	21.4	4	11.1
6,000-6,999	14	16.5	8	32.0	6	10.0	7	20.0	4	36.4	3	12.5	7	14.0	4	28.6	3	8.3
7,000-7,999	4	4.7	1	4.0	3	5.0	2	5.8	1	9.1	1	4.2	2	4.0	0	0.0	2	5.6
8,000-8,999	7	8.2	2	8.0	5	8.3	4	11.4	1	9.1	3	12.5	3	6.0	1	7.1	2	5.6
9,000-9,999	3	3.5	2	8.0	1	1.7	1	2.9	1	9.1	0	0.0	2	4.0	1	7.1	1	2.8
10,000 and over	6	7.1	2	8.0	4	6.7	6	17.1	2	18.1	4	16.7	0	0.0	0	0.0	0	0.0
Median income in 1970	$5,200		$6,300		$4,600		$5,400		$6,900		$5,700		$4,300		$5,700		$3,900	

Table 24

Beneficiaries in Household Survey Sample by Net Household Income in Employed Month, by Household Composition and Number of Earners, and by Sex

HOUSEHOLD COMPOSITION AND NUMBER OF EARNERS	TOTAL		NET HOUSEHOLD INCOME IN EMPLOYED MONTH																				MEDIAN
			Less than $300		$300-399		$400-499		$500-599		$600-699		$700-799		$800-899		$900-999		$1000 or more				
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Total	559	100.0	46	8.3	54	9.7	54	9.7	75	13.4	96	17.2	74	13.2	49	8.8	40	7.2	71	12.7			$653
Total men	219	100.0	18	8.2	31	14.2	29	13.2	37	16.9	32	14.6	20	9.1	16	7.3	11	5.0	25	11.4			585
One-person household	18	100.0	4	22.2	6	33.3	2	11.1	3	16.7	0	0.0	2	11.1	0	0.0	0	0.0	1	5.6			383
Husband-wife household--two-person unit:																							
Beneficiary sole earner	29	100.0	3	10.3	6	20.7	4	13.8	8	27.6	3	10.3	3	10.3	1	3.4	1	3.4	0	0.0			519
Other earner present	21	100.0	0	0.0	1	4.8	1	4.8	7	33.3	4	19.0	3	14.3	1	4.8	2	9.5	2	9.5			638
Husband-wife household--three or more persons:																							
Beneficiary sole earner	64	100.0	9	14.1	13	20.3	12	18.8	8	12.5	7	10.9	3	4.7	6	9.4	4	6.3	2	3.1			483
Other earner present	62	100.0	1	11.6	2	3.2	4	6.5	7	11.3	12	19.4	6	9.7	7	11.3	4	6.5	19	30.6			783
Other type household	25	100.0	1	4.0	3	12.0	6	24.0	4	16.0	6	24.0	3	12.0	1	4.0	0	0.0	1	4.0			563
Sole-earner multiperson household	106	100.0	13	12.3	21	19.8	21	19.8	17	16.0	12	11.3	8	7.5	7	6.6	5	4.7	2	1.9			490
Multiearner household	95	100.0	1	1.1	4	4.2	6	6.3	17	17.9	20	21.1	10	10.5	9	9.5	6	6.3	22	23.2			700
Total women	340	100.0	28	8.2	23	6.8	25	7.4	38	11.2	64	18.8	54	15.9	33	9.7	29	8.5	46	13.5			688
One-person household	18	100.0	10	55.6	6	33.3	2	11.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0			289
Husband-wife household--two person unit	47	100.0	1	2.1	2	4.3	3	6.4	5	10.6	11	23.4	9	19.1	5	10.6	2	4.3	9	19.1			717
Other earner present	42	100.0	1	2.4	1	2.4	3	7.1	2	4.8	11	26.2	9	21.4	5	11.9	1	2.4	9	21.4			733
Husband-wife household--three or more persons	215	100.0	3	1.4	4	1.9	5	2.3	25	11.6	47	21.9	42	19.5	27	12.6	26	12.1	36	16.7			756
Other earner present	204	100.0	3	1.5	2	1.0	5	2.5	22	10.8	46	22.5	40	19.6	26	12.7	26	12.7	34	16.7			760
Other type household	60	100.0	14	23.3	11	18.3	15	25.0	8	13.3	6	10.0	3	5.0	1	1.7	1	1.7	1	1.7			433
Beneficiary sole earner	41	100.0	14	34.1	9	22.0	11	26.8	4	9.8	1	2.4	0	0.0	1	2.4	1	2.4	0	0.0			372
Sole-earner multiperson household	57	100.0	14	24.6	12	21.1	11	19.3	10	17.5	2	3.5	2	3.5	2	3.5	2	3.5	2	3.5			420
Multiearner household	265	100.0	4	1.5	5	1.9	12	4.5	28	10.6	62	23.4	52	19.6	31	11.7	27	10.2	44	16.6			742

Table 25

Beneficiaries in Household Survey Sample by Net Earnings as Percent of Net Household Income in Employed Month, by Household Composition and Number of Earners, and Sex

HOUSEHOLD COMPOSITION AND NUMBER OF EARNERS	TOTAL		Beneficiary Net Earnings as Percent of Employed Month Net Household Income											
			At least 30%		At least 40%		At least 50%		At least 60%		At least 70%		At least 80%	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Total	559	100.0	481	86.0	370	66.2	261	46.7	205	36.7	166	29.7	144	25.8
Total men	219	100.0	214	97.7	192	87.7	173	79.0	146	66.7	118	53.9	104	47.5
One-person household	18	100.0	18	100.0	18	100.0	18	100.0	18	100.0	18	100.0	17	94.4
Husband-wife household--two-person unit:														
Beneficiary sole earner	29	100.0	29	100.0	29	100.0	29	100.0	26	89.7	24	82.8	22	75.9
Other earner present	21	100.0	21	100.0	20	95.2	17	81.0	6	28.6	2	9.5	2	9.5
Husband-wife household--three or more persons:														
Beneficiary sole earner	64	100.0	64	100.0	63	98.4	63	98.4	59	92.2	51	79.7	47	73.4
Other earner present	62	100.0	57	91.9	39	62.9	28	45.2	24	38.7	14	22.6	11	17.7
Other type household	25	100.0	25	100.0	23	92.0	18	72.0	13	52.0	9	36.0	5	20.0
Sole-earner multiperson household	106	100.0	106	100.0	104	98.1	103	97.2	93	87.7	81	76.4	72	67.9
Multiearner household	95	100.0	90	94.7	70	73.7	52	54.7	35	36.8	19	20.0	15	15.8
Total women	340	100.0	267	78.5	178	52.4	88	25.9	59	17.4	48	14.1	40	11.8
One-person household	18	100.0	18	100.0	18	100.0	18	100.0	18	100.0	15	88.3	15	88.3
Husband-wife household--two-person unit	47	100.0	36	76.6	29	61.7	11	23.4	4	8.5	2	4.3	1	2.1
Other earner present	42	100.0	31	73.8	24	57.1	8	19.0	3	7.1	2	4.8	1	2.4
Husband-wife household--three or more persons	215	100.0	157	73.0	80	37.2	17	7.9	7	3.3	5	2.3	3	1.4
Other earner present	204	100.0	148	72.5	74	36.3	13	6.4	5	2.5	3	1.5	3	1.5
Other type household	60	100.0	56	93.3	51	85.0	42	70.0	30	50.0	26	43.3	21	35.0
Beneficiary sole earner	41	100.0	41	100.0	40	97.6	36	87.8	26	63.4	22	53.7	18	43.9
Sole-earner multiperson household	57	100.0	55	96.5	51	89.5	43	75.4	29	50.9	24	42.1	18	31.6
Multiearner household	265	100.0	194	73.2	109	41.1	27	10.2	12	4.5	9	3.4	7	2.6

Beneficiaries in Household Survey Sample by Receipt of Unearned Income in the Employed Month, Selected Sources of that Income, and that Income as a Percent of Net Household Income, by Household Composition and Number of Earners and by Sex

HOUSEHOLD COMPOSITION AND NUMBER OF EARNERS	TOTAL		SOME UNEARNED INCOME RECEIVED		SELECTED SOURCES				UNEARNED INCOME AS PERCENT OF HOUSEHOLD INCOME							
					Pension, including Social Security		Public assistance		10% or more		20% or more		30% or more		40% or more	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Total	559	100.0	145	25.9	80	14.3	26	4.7	121	21.6	91	16.3	60	10.7	37	6.6
Total men	219	100.0	56	25.6	37	16.9	9	4.1	47	21.5	35	16.0	19	8.9	9	4.1
One-person household	18	100.0	2	11.1	0	0.0	0	0.0	1	5.6	0	0.0	0	0.0	0	0.0
Husband-wife household--two-person unit:																
Beneficiary sole earner	29	100.0	5	17.2	5	17.2	0	0.0	5	17.2	3	10.3	1	3.4	0	0.0
Other earner present	21	100.0	3	14.3	3	14.3	0	0.0	2	9.5	2	9.5	1	4.8	0	0.0
Husband-wife household--three or more persons:																
Beneficiary sole earner	64	100.0	17	26.6	6	9.4	4	6.3	16	25.0	11	17.2	7	10.9	4	6.3
Other earner present	62	100.0	14	22.6	11	17.7	1	1.6	9	14.5	8	12.9	5	8.1	2	3.2
Other type household	25	100.0	15	60.0	12	48.0	4	16.0	14	56.0	11	44.0	5	20.0	3	12.0
Sole-earner multiperson household	106	100.0	32	30.2	20	18.9	8	7.5	30	28.3	22	20.8	11	10.4	7	6.6
Multiearner household	95	100.0	22	23.2	17	17.9	1	1.1	16	16.8	13	13.7	8	8.4	2	2.1
Total women	340	100.0	89	26.2	43	12.6	17	5.0	74	21.8	56	16.5	41	12.1	28	8.2
One-person household	18	100.0	3	16.7	2	11.1	0	0.0	3	16.7	2	11.1	2	11.1	0	0.0
Husband-wife household--two-person unit	47	100.0	12	25.5	11	23.4	0	0.0	12	25.5	10	21.3	6	12.8	4	8.5
Other earner present	42	100.0	9	21.4	8	19.0	0	0.0	9	21.4	7	16.7	3	7.1	2	4.8
Husband-wife household--three or more persons	215	100.0	40	18.6	20	9.3	5	2.3	28	13.0	19	8.8	13	6.0	9	4.2
Other earner present	204	100.0	32	15.7	14	6.9	3	1.5	20	9.8	11	5.4	7	3.4	5	2.5
Other type household	60	100.0	34	56.7	10	16.7	12	20.0	31	51.7	25	41.7	20	33.3	15	25.0
Beneficiary sole earner	41	100.0	28	68.3	6	14.6	9	22.0	25	61.0	21	51.2	17	41.5	12	29.3
Sole-earner multiperson household	57	100.0	39	68.4	15	26.3	11	19.3	36	63.2	32	56.1	26	45.6	18	31.6
Multiearner household	265	100.0	47	17.7	26	9.8	6	2.3	35	13.2	22	8.3	13	4.9	10	3.8

Table 27

Beneficiaries in Household Sample Survey by Net Household Income in the Unemployed Month, by Household Composition and Number of Earners and by Sex

HOUSEHOLD COMPOSITION AND NUMBER OF EARNERS	TOTAL		NET HOUSEHOLD INCOME IN UNEMPLOYED MONTH																		MEDIAN
			Less than $300		$300-399		$400-499		$500-599		$600-699		$700-799		$800-899		$900-999		$1000 or more		
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Total	559	100.0	143	25.6	51	9.1	70	12.5	75	13.4	69	12.3	52	9.3	35	6.3	26	4.7	38	6.8	$521
Total men	219	100.0	90	41.0	29	13.2	33	15.1	19	8.7	11	5.0	12	5.5	8	3.7	8	3.7	9	4.1	367
One-person household	18	100.0	14	77.8	3	16.7	1	5.6	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	229
Husband-wife household--two-person unit:																					
Beneficiary sole earner	29	100.0	20	69.0	2	6.9	4	13.8	3	10.3	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	266
Other earner present	21	100.0	3	14.3	2	9.5	5	23.8	5	23.8	2	9.5	2	9.5	2	9.5	0	0.0	0	0.0	510
Husband-wife household--three or more persons:																					
Beneficiary sole earner	64	100.0	44	68.8	9	14.1	6	9.4	2	3.1	0	0.0	1	1.6	1	1.6	0	0.0	1	1.6	268
Other earner present	62	100.0	2	3.2	4	6.5	13	21.0	6	9.7	8	12.9	9	14.5	4	6.5	8	12.9	8	12.9	675
Other type household	25	100.0	7	28.0	9	36.0	4	16.0	3	12.0	1	4.0	0	0.0	1	4.0	0	0.0	0	0.0	361
Sole-earner multiperson household	106	100.0	69	65.2	17	16.0	12	11.4	5	4.7	0	0.0	1	.9	1	.9	0	0.0	1	.9	271
Multiearner household	95	100.0	7	7.4	9	9.5	20	21.1	14	14.7	11	11.6	11	11.6	7	7.4	8	8.4	8	8.4	582
Total women	340	100.0	53	15.6	22	6.5	37	10.9	56	16.5	58	17.1	40	11.8	27	7.9	18	5.3	29	8.5	603
One-person household	18	100.0	16	88.9	1	5.6	1	5.6	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	213
Husband-wife household--two person unit	47	100.0	2	4.3	3	6.4	6	12.8	12	25.5	9	19.1	6	12.8	4	8.5	2	4.3	3	6.4	606
Other earner present	42	100.0	0	0.0	3	7.1	3	7.1	12	28.6	9	21.4	6	14.3	4	9.5	2	4.8	3	7.1	600
Husband-wife household--three or more persons	215	100.0	8	3.7	6	2.8	21	9.8	38	17.7	47	21.9	32	14.9	23	10.7	16	7.4	24	11.2	673
Other earner present	204	100.0	3	1.5	5	2.5	21	10.3	36	17.6	46	22.5	31	15.2	22	10.8	16	7.8	24	11.8	680
Other type household	60	100.0	27	45.0	12	20.0	9	15.0	6	10.0	2	3.3	2	3.3	0	0.0	0	0.0	2	3.3	325
Beneficiary sole earner	41	100.0	27	65.9	8	19.5	4	9.8	0	0.0	1	2.4	1	2.4	0	0.0	0	0.0	0	0.0	259
Sole-earner multiperson household	57	100.0	34	59.6	9	15.8	7	12.3	2	3.5	2	3.5	2	3.5	1	1.8	0	0.0	0	0.0	242
Multiearner household	265	100.0	3	1.1	12	4.5	29	10.9	54	20.4	56	21.1	38	14.3	26	9.8	18	6.8	29	10.9	662

Beneficiaries in Household Survey Sample by Net Household Income in the Unemployed Month as a Percent of Net Household Income in the Employed Month, by Household Composition and Number of Earners and by Sex

HOUSEHOLD COMPOSITION AND NUMBER OF EARNERS	TOTAL		UNEMPLOYED MONTH INCOME AS PERCENT OF EMPLOYED MONTH INCOME							
			At least 50%		At least 60%		At least 70%		At least 80%	
	No.	%	No.	%	No.	%	No.	%	No.	%
Total	559	100.0	509	91.1	453	81.0	395	70.7	308	55.1
Total Men	219	100.0	178	81.3	144	65.8	110	50.3	69	31.6
One-person household	18	100.0	13	72.2	7	38.9	3	16.7	2	11.1
Husband-wife household--two-person unit:										
Beneficiary sole earner	29	100.0	18	62.1	13	44.8	9	31.0	6	20.7
Other earner present	21	100.0	21	100.0	18	85.7	16	76.2	7	33.3
Husband-wife household--three or more persons:										
Beneficiary sole earner	64	100.0	45	70.3	34	53.1	23	35.9	11	17.2
Other earner present	62	100.0	60	96.8	56	90.3	48	77.4	38	61.3
Other type household	25	100.0	21	84.0	16	64.0	11	44.0	5	20.0
Sole-earner multiperson household	106	100.0	75	70.8	54	50.9	37	34.9	18	17.0
Multiearner household	95	100.0	90	94.7	83	87.4	70	73.7	49	51.6
Total Women	340	100.0	331	97.4	309	90.9	285	83.8	239	70.3
One-person household	18	100.0	17	94.4	15	83.3	10	55.6	6	33.3
Husband-wife household--two-person unit	47	100.0	45	95.7	42	89.4	40	85.1	30	63.8
Other earner present	42	100.0	42	100.0	39	92.9	37	88.1	32	76.2
Husband-wife household--three or more persons	215	100.0	211	98.1	203	94.4	197	91.6	178	82.8
Other earner present	204	100.0	204	100.0	197	96.6	191	93.6	173	84.8
Other type household	60	100.0	58	96.7	49	81.7	38	63.3	25	41.7
Beneficiary sole earner	41	100.0	39	95.1	30	73.2	20	48.8	11	26.8
Sole-earner multiperson household	57	100.0	49	86.0	39	68.4	29	50.9	18	31.6
Multiearner household	265	100.0	265	100.0	255	96.2	247	93.2	215	81.1

Beneficiaries in Household Survey Sample by UI Benefits Received as a Percent of Net Household Income in Unemployed Month, by Household Composition and Number of Earners and Sex

HOUSEHOLD COMPOSITION AND NUMBER OF EARNERS	TOTAL		UI BENEFITS AS PERCENT OF UNEMPLOYED MONTH INCOME					
			At least 40%		At least 50%		At least 60%	
	No.	%	No.	%	No.	%	No.	%
Total	559	100.0	228	40.8	176	31.5	142	25.4
Total men	219	100.0	152	69.4	126	57.5	102	46.6
One-person household	18	100.0	18	100.0	18	100.0	17	94.4
Husband-wife household--two-person unit:								
Beneficiary sole earner	29	100.0	28	96.6	25	86.2	21	72.4
Other earner present	21	100.0	13	61.9	5	23.8	1	4.8
Husband-wife household--three or more persons:								
Beneficiary sole earner	64	100.0	61	95.3	53	82.8	48	75.0
Other earner present	62	100.0	17	27.4	11	17.7	5	8.1
Other type household	25	100.0	15	60.0	14	56.0	10	40.0
Sole-earner multiperson household	106	100.0	98	92.5	86	81.1	76	71.7
Multiearner household	95	100.0	36	37.9	22	23.2	9	9.5
Total women	340	100.0	76	22.4	50	14.7	40	11.8
One-person household	18	100.0	18	100.0	16	88.9	12	66.7
Husband-wife household--two-person unit	47	100.0	9	19.1	2	4.3	2	4.3
Other earner present	42	100.0	5	11.9	0	0.0	0	0.0
Husband-wife household--three or more persons	215	100.0	14	6.5	6	2.8	4	1.9
Other earner present	204	100.0	8	3.9	1	.5	0	0.0
Other type household	60	100.0	35	58.3	26	43.3	22	36.7
Beneficiary sole earner	41	100.0	30	73.2	24	58.5	21	51.2
Sole-earner multiperson household	57	100.0	40	70.2	31	54.4	27	47.4
Multiearner household	265	100.0	18	6.8	3	1.1	1	.4

Unemployed Month, Selected Sources of that Income, and that Income as a Percent of Net Household Income, by Household Composition and Number of Earners, and Sex

HOUSEHOLD COMPOSITION AND NUMBER OF EARNERS	TOTAL		SOME UNEARNED INCOME RECEIVED		SELECTED SOURCES				UNEARNED INCOME AS PERCENT OF HOUSEHOLD INCOME							
					Pension, including Social Security		Public Assistance		10% or more		20% or more		30% or more		40% or more	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Total	559	100.0	210	37.6	97	17.4	54	9.7	190	34.0	144	25.8	108	19.3	79	14.1
Total men	219	100.0	93	42.5	47	21.5	22	10.0	87	39.7	70	32.0	53	24.2	36	16.4
One-person household	18	100.0	4	22.2	2	11.1	0	0.0	4	22.2	4	22.2	3	16.7	2	11.1
Husband-wife household--two-person unit:																
Beneficiary sole earner	29	100.0	13	44.8	10	34.5	2	6.9	13	44.8	11	37.9	11	37.9	9	31.0
Other earner present	21	100.0	4	19.0	3	14.3	0	0.0	4	19.0	4	19.0	2	9.5	1	4.8
Husband-wife household--three or more persons:																
Beneficiary sole earner	64	100.0	34	53.1	10	15.6	9	14.1	32	5.0	27	42.2	21	32.8	14	21.9
Other earner present	62	100.0	22	35.5	11	17.7	6	9.7	19	30.6	10	16.1	6	9.7	4	6.5
Other type household	25	100.0	16	64.0	11	44.0	5	20.0	15	60.0	14	56.0	10	40.0	7	28.0
Sole-earner multiperson household	106	100.0	55	51.9	28	26.4	16	15.1	56	52.8	49	46.2	41	38.7	28	28.0
Multiearner household	95	100.0	31	32.6	17	17.9	6	6.3	27	28.4	17	17.9	9	9.5	6	6.3
Total women	340	100.0	117	34.4	50	14.7	32	9.4	103	30.3	74	21.8	55	16.2	43	12.6
One-person household	18	100.0	10	55.6	4	22.2	1	5.6	10	55.6	8	44.4	7	38.9	6	33.3
Husband-wife household--two person unit	47	100.0	13	27.7	12	25.5	0	0.0	12	25.5	8	17.0	5	10.6	4	8.5
Other earner present	42	100.0	10	23.8	9	21.4	0	0.0	9	21.4	5	11.9	2	4.8	1	2.4
Husband-wife household--three or more persons	215	100.0	51	23.7	22	10.2	11	5.1	39	18.1	22	10.2	14	6.5	9	4.2
Other earner present	204	100.0	44	21.6	4	2.0	7	3.4	32	15.7	16	7.8	8	3.9	3	1.5
Other type household	60	100.0	43	71.7	13	21.7	18	30.0	42	70.0	36	60.0	29	48.3	24	40.0
Beneficiary sole earner	41	100.0	35	85.4	8	19.5	16	39.0	35	85.4	31	75.6	25	61.0	20	48.8
Sole-earner multiperson household	57	100.0	45	78.9	15	26.3	20	35.1	45	78.9	40	70.2	34	59.6	29	50.9
Multiearner household	265	100.0	62	23.4	31	11.7	11	4.2	48	18.1	26	9.8	14	5.3	8	3.0

Table 31

Beneficiaries in Household Survey Sample by Recurring Household Expenses in Employed Month, by Household Composition and Number of Earners and by Sex

HOUSEHOLD COMPOSITION AND NUMBER OF EARNERS	TOTAL		RECURRING HOUSEHOLD EXPENSES IN EMPLOYED MONTH																				MEDIAN
			Less than $200		$200-299		$300-399		$400-499		$500-599		$600-699		$700-799		$800-899		$900-999		$1000 or more		
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Total	559	100.0	50	8.9	82	14.7	103	18.4	120	21.5	90	16.1	63	11.3	22	3.9	14	2.5	7	1.3	8	1.4	$434
Total men	219	100.0	29	13.2	44	20.1	45	20.5	42	19.2	33	15.1	11	5.0	7	3.2	4	1.8	1	.5	3	1.4	381
One-person household	18	100.0	9	50.0	4	22.2	3	16.7	1	5.6	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1	5.6	<200
Husband-wife household--two-person unit:																							
Beneficiary sole earner	29	100.0	4	13.8	11	37.9	5	17.2	3	10.3	3	10.3	3	10.3	0	0.0	0	0.0	0	0.0	0	0.0	295
Other earner present	21	100.0	0	0.0	4	19.0	7	33.3	5	23.8	1	4.8	1	4.8	2	9.5	0	0.0	0	0.0	1	4.8	393
Husband-wife household--three or more persons:																							
Beneficiary sole earner	64	100.0	11	17.2	15	23.4	15	23.4	9	14.1	9	14.1	1	1.6	2	3.1	1	1.6	1	1.6	0	0.0	340
Other earner present	62	100.0	1	1.6	1	1.6	8	12.9	22	35.5	18	29.0	6	9.7	3	4.8	3	4.8	0	0.0	0	0.0	495
Other type household	25	100.0	4	16.0	9	36.0	7	28.0	2	8.0	2	8.0	0	0.0	0	0.0	0	0.0	0	0.0	1	4.0	294
Sole-earner multiperson household	106	100.0	18	17.0	31	29.2	23	21.7	13	12.3	13	12.3	4	3.8	2	1.9	1	.9	1	.9	0	0.0	317
Multiearner household	95	100.0	2	2.1	9	9.5	19	20.0	28	29.5	20	21.1	7	7.4	5	5.3	3	3.2	0	0.0	2	2.1	463
Total women	340	100.0	21	6.2	38	11.2	58	17.1	78	22.9	57	16.8	52	15.3	15	4.4	10	2.9	6	1.8	5	1.5	468
One-person household	18	100.0	9	50.0	7	38.9	2	11.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	<200
Husband-wife household--two-person unit	47	100.0	1	2.1	9	19.1	8	17.0	9	19.1	9	19.1	8	17.0	1	2.1	1	2.1	1	2.1	0	0.0	461
Other earner present	42	100.0	1	2.4	7	16.7	7	16.7	8	19.0	9	21.4	7	16.7	1	2.4	1	2.4	1	2.4	0	0.0	475
Husband-wife household--three or more persons	215	100.0	1	.5	7	3.3	27	12.6	59	27.4	47	21.9	43	20.0	13	6.0	9	4.2	5	2.3	4	1.9	529
Other earner present	204	100.0	1	.5	6	2.9	25	12.3	54	26.5	45	22.1	42	20.6	13	6.4	9	4.4	5	2.5	4	2.0	536
Other type household	60	100.0	10	16.7	15	25.0	21	35.0	10	16.7	1	1.7	1	1.7	0	0.0	0	0.0	0	0.0	1	1.7	324
Beneficiary sole earner	41	100.0	10	24.4	14	34.1	12	29.3	4	9.8	0	0.0	0	0.0	1	2.4	0	0.0	0	0.0	0	0.0	275
Sole-earner multiperson household	57	100.0	10	17.5	17	29.8	15	26.3	10	17.5	2	3.5	2	3.5	1	1.8	0	0.0	0	0.0	0	0.0	310
Multiearner household	265	100.0	2	.8	14	5.3	41	15.5	68	25.7	55	20.8	50	18.9	14	5.3	10	3.8	6	2.3	5	1.9	514

Beneficiaries in Household Survey Sample by Food Expense in Employed Month, by Household Composition and Number of Earners and by Sex

HOUSEHOLD COMPOSITION AND NUMBER OF EARNERS	TOTAL		FOOD EXPENSE IN EMPLOYED MONTH																MEDIAN
			Less than $50		$50-74		$75-99		$100-124		$125-149		$150-174		$175-199		$200 or more		
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Total	559	100.0	11	2.0	33	5.9	41	7.3	98	17.5	85	15.2	97	17.4	69	12.3	125	22.4	$153
Total men	219	100.0	5	2.3	11	5.0	22	10.0	46	21.0	35	16.0	41	18.7	21	9.6	38	17.4	143
One-person household	18	100.0	4	22.2	1	5.6	7	38.9	3	16.7	2	11.1	0	0.0	0	0.0	1	5.6	89
Husband-wife household—two-person unit:																			
Beneficiary sole earner	29	100.0	0	0.0	2	6.9	4	13.8	10	34.5	9	31.0	2	6.9	1	3.4	1	3.4	121
Other earner present	21	100.0	0	0.0	2	9.5	2	9.5	6	28.6	6	28.6	4	19.0	1	4.8	0	0.0	127
Husband-wife household—three or more persons:																			
Beneficiary sole earner	64	100.0	1	1.6	4	6.3	6	9.4	13	20.3	6	9.4	15	23.4	10	15.6	9	14.1	153
Other earner present	62	100.0	0	0.0	2	3.2	1	1.6	8	12.9	7	11.3	13	21.0	8	12.9	23	37.1	175
Other type household	25	100.0	0	0.0	0	0.0	2	8.0	6	24.0	5	20.0	7	28.0	1	4.0	4	16.0	148
Sole-earner multiperson household	106	100.0	1	.9	6	5.7	10	9.4	28	26.4	17	16.0	21	19.8	12	11.3	11	10.4	137
Multiearner household	95	100.0	0	0.0	4	4.2	5	5.3	15	15.8	16	16.8	20	21.1	9	9.5	26	27.4	160
Total women	340	100.0	6	1.8	22	6.5	19	5.6	52	15.3	50	14.7	56	16.5	48	14.1	87	25.6	160
One-person household	18	100.0	2	11.1	9	50.0	4	22.2	2	11.1	1	5.6	0	0.0	0	0.0	0	0.0	70
Husband-wife household—two-person unit	47	100.0	0	0.0	3	6.4	5	10.6	11	23.4	10	21.3	9	19.1	4	8.5	5	10.6	136
Other earner present	42	100.0	0	0.0	2	4.8	4	9.5	10	23.8	10	23.8	8	19.0	4	9.5	4	9.5	138
Husband-wife household—three or more persons	215	100.0	2	.9	2	.9	5	2.3	23	10.7	32	14.9	39	18.1	38	17.7	74	34.4	178
Other earner present	204	100.0	2	1.0	2	1.0	5	2.5	22	10.8	30	14.7	35	17.2	36	17.6	72	35.3	179
Other type household	60	100.0	2	3.3	8	13.3	5	8.3	16	26.7	7	11.7	8	13.3	6	10.0	8	13.3	124
Beneficiary sole earner	41	100.0	2	4.9	8	19.5	2	4.9	13	31.7	6	14.6	5	12.2	3	7.3	2	4.9	116
Sole-earner multiperson household	57	100.0	2	3.5	9	15.8	3	5.3	15	26.3	8	14.0	10	17.5	5	8.8	5	8.8	125
Multiearner household	265	100.0	2	.8	4	1.5	12	4.5	35	13.2	41	15.5	46	17.4	43	16.2	82	30.9	171

Table 33

Beneficiaries in Household Survey Sample by Housing Expense (rent, mortgage, utilities) in Employed Month, by Household Composition and Number of Earners, and by Sex

HOUSEHOLD COMPOSITION AND NUMBER OF EARNERS	TOTAL		HOUSING EXPENSE IN EMPLOYED MONTH																		MEDIAN
			Under $25		$25-49		$50-74		$75-99		$100-124		$125-149		$150-174		$175-199		$200 or more		
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Total	559	100.0	16	2.9	59	10.6	92	16.5	86	15.4	93	16.6	80	14.3	60	10.7	29	5.2	44	7.9	$107
Total men	219	100.0	8	3.7	26	11.9	50	22.8	38	17.4	38	17.4	22	10.0	17	7.8	8	3.7	12	5.5	92
One-person household	18	100.0	1	5.6	4	22.2	4	22.2	2	11.1	4	22.2	1	5.6	0	0.0	0	0.0	2	11.1	75
Husband-wife household--two-person unit:																					
Beneficiary sole earner	29	100.0	3	10.3	5	17.2	7	24.1	3	10.3	7	24.1	1	3.4	2	6.9	0	0.0	1	3.4	73
Other earner present	21	100.0	0	0.0	3	14.3	2	9.5	6	28.6	4	19.0	2	9.5	3	14.3	0	0.0	1	4.8	98
Husband-wife household--three or more persons:																					
Beneficiary sole earner	64	100.0	3	4.7	9	14.1	17	26.6	9	14.1	9	14.1	6	9.4	5	7.8	2	3.1	4	6.3	83
Other earner present	62	100.0	0	0.0	1	1.6	11	17.7	14	22.6	10	16.1	11	17.7	7	11.3	5	8.1	3	4.8	113
Other type household	25	100.0	1	4.0	4	16.0	9	36.0	4	16.0	4	16.0	1	4.0	0	0.0	1	4.0	1	4.0	66
Sole-earner multiperson household	106	100.0	7	6.6	17	16.0	29	27.4	13	12.3	17	16.0	8	7.5	7	6.6	3	2.8	5	4.7	75
Multiearner household	95	100.0	0	0.0	5	5.3	17	17.9	23	24.2	17	17.9	13	13.7	10	10.5	5	5.3	5	5.3	104
Total women	340	100.0	8	2.4	33	9.7	42	12.4	48	14.1	55	16.2	58	17.1	43	12.6	21	6.2	32	9.4	118
One-person household	18	100.0	3	16.7	5	27.8	4	22.2	3	16.7	2	11.1	1	5.6	0	0.0	0	0.0	0	0.0	56
Husband-wife household--two-person unit	47	100.0	3	6.4	3	6.4	5	10.6	5	10.6	7	14.9	10	21.3	6	12.8	2	4.3	6	12.8	126
Other earner present	42	100.0	2	4.8	3	7.1	3	7.1	5	11.9	6	14.3	10	23.8	6	14.3	1	2.4	6	14.3	130
Husband-wife household--three or more persons	215	100.0	1	.5	18	8.4	19	8.8	28	13.0	31	14.4	41	19.1	34	15.8	18	8.4	25	11.6	132
Other earner present	204	100.0	1	.5	17	8.3	19	9.3	26	12.7	28	13.7	41	20.1	32	15.7	17	8.3	23	11.3	132
Other type household	60	100.0	1	1.7	7	11.7	14	23.3	12	20.0	15	25.0	6	10.0	3	5.0	1	1.7	1	1.7	92
Beneficiary sole earner	41	100.0	0	0.0	7	17.1	13	31.7	8	19.5	10	24.4	0	0.0	1	2.4	1	2.4	1	2.4	77
Sole-earner multiperson household	57	100.0	1	1.8	8	14.0	15	26.3	10	17.5	14	24.6	0	0.0	3	5.3	3	5.3	3	5.3	86
Multiearner household	265	100.0	4	1.5	20	7.5	23	8.7	35	13.2	39	14.7	57	21.5	40	15.1	18	6.8	29	10.9	130

Beneficiaries in Household Survey Sample by Payments due on Installment Plan, Revolving Charge Accounts or Loans in Employed Month, by Household Composition and Number of Earners and by Sex

HOUSEHOLD COMPOSITION AND NUMBER OF EARNERS	TOTAL		PAYMENTS DUE ON INSTALLMENT PLAN, REVOLVING CHARGE ACCOUNTS OR LOANS IN EMPLOYED MONTH																				MEDIAN
			None		$1-24		$25-49		$50-74		$75-99		$100-124		$125-149		$150-174		$175-199		$200 or more		
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Total	559	100.0	98	17.5	61	10.9	56	10.0	66	11.8	60	10.7	58	10.4	41	7.3	32	5.7	29	5.2	58	10.4	$ 74
Total men	219	100.0	58	26.5	27	12.3	23	10.5	22	10.0	23	10.5	17	7.8	13	5.9	10	4.6	10	4.6	16	7.3	52
One-person household	18	100.0	11	61.1	1	5.6	1	5.6	1	5.6	1	5.6	2	11.1	0	0.0	0	0.0	1	5.6	0	0.0	None
Husband-wife household--two-person unit:																							
Beneficiary sole earner	29	100.0	11	37.9	3	10.3	7	24.1	1	3.4	1	3.4	1	3.4	2	6.9	1	3.4	1	3.4	1	3.4	27
Other earner present	21	100.0	6	28.6	2	9.5	2	9.5	1	4.8	1	4.8	1	4.8	2	9.5	1	4.8	1	4.8	4	19.0	63
Husband-wife household--three or more persons:																							
Beneficiary sole earner	64	100.0	18	28.1	10	15.6	7	10.9	11	17.2	4	6.3	3	4.7	4	6.3	1	1.6	3	4.7	3	4.7	39
Other earner present	62	100.0	5	8.1	5	8.1	3	4.8	5	8.1	14	22.6	9	14.5	4	6.5	6	9.7	4	6.5	7	11.3	98
Other type household	25	100.0	7	28.0	6	24.0	3	12.0	3	12.0	2	8.0	1	4.0	1	4.0	1	4.0	0	0.0	1	4.0	23
Sole-earner multiperson household	106	100.0	34	32.1	18	17.0	15	14.2	12	11.3	6	5.7	5	4.7	6	5.7	2	1.9	4	3.8	4	3.8	27
Multiearner household	95	100.0	13	13.7	8	8.4	7	7.4	9	9.5	16	16.8	10	10.5	7	7.4	8	8.4	5	5.3	12	12.6	92
Total women	340	100.0	40	11.8	34	10.0	33	9.7	44	12.9	37	10.9	41	12.1	28	8.2	22	6.5	19	5.6	42	12.4	91
One-person household	18	100.0	5	27.8	6	33.3	3	16.7	1	5.6	2	11.1	0	0.0	0	0.0	0	0.0	1	5.6	0	0.0	17
Husband-wife household--two-person unit	47	100.0	8	17.0	3	6.4	4	8.5	5	10.6	6	12.8	6	12.8	2	4.3	4	8.5	3	6.4	6	12.8	90
Other earner present	42	100.0	7	16.7	3	7.1	4	9.5	5	11.9	5	11.9	3	7.1	2	4.8	4	9.5	3	7.1	6	14.3	85
Husband-wife household--three or more persons	215	100.0	20	9.3	11	5.1	14	6.5	25	11.6	26	12.1	33	15.3	22	10.2	15	7.0	13	6.0	36	16.7	109
Other earner present	204	100.0	18	8.8	10	4.9	11	5.4	23	11.3	25	12.3	33	16.2	21	10.3	14	6.9	13	6.4	36	17.6	111
Other type household	60	100.0	7	11.7	14	23.3	12	2.0	13	21.7	3	5.0	2	3.3	4	6.7	3	5.0	2	3.3	0	0.0	69
Beneficiary sole earner	41	100.0	6	14.6	11	26.8	10	24.4	8	19.5	2	4.9	0	0.0	3	7.3	0	0.0	1	2.4	0	0.0	34
Sole-earner multiperson household	57	100.0	9	15.8	12	21.1	13	22.8	10	17.5	4	7.0	3	5.3	4	7.0	1	1.8	1	1.8	0	0.0	40
Multiearner households	265	100.0	26	9.8	16	6.0	17	6.4	33	12.5	31	11.7	38	14.3	24	9.1	21	7.9	17	6.4	42	15.8	106

Table 35

Beneficiaries in Household Survey Sample by Transportation Expense in Employed Month by Household Composition and Number of Earners, and by Sex

HOUSEHOLD COMPOSITION AND NUMBER OF EARNERS	TOTAL		TRANSPORTATION EXPENSE IN EMPLOYED MONTH																		MEDIAN
			None		$1-9		$10-19		$20-29		$30-39		$40-49		$50-59		$60-69		$70 or more		
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Total	559	100.0	45	8.1	16	2.9	48	8.6	96	17.2	85	15.2	69	12.3	47	8.4	72	12.9	81	14.5	$39
Total men	219	100.0	25	11.4	7	3.2	21	9.6	43	19.6	33	15.1	26	11.9	14	6.4	25	11.4	25	11.4	34
One-person household	18	100.0	4	22.2	0	0.0	4	22.2	7	38.9	2	11.1	0	0.0	0	0.0	0	0.0	1	5.6	21
Husband-wife household--two-person unit:																					
Beneficiary sole earner	29	100.0	1	3.4	3	10.3	2	6.9	2	6.9	7	24.1	5	17.2	3	10.3	1	3.4	5	17.2	39
Other earner present	21	100.0	2	9.5	0	0.0	2	9.5	1	4.8	5	23.8	5	23.8	2	9.5	3	14.3	1	4.8	31
Husband-wife household--three or more persons:																					
Beneficiary sole earner	64	100.0	5	7.8	2	3.1	9	14.1	17	26.6	7	10.9	7	10.9	1	1.6	11	17.2	5	7.8	29
Other earner present	62	100.0	5	8.1	0	0.0	1	1.6	11	17.7	10	16.1	7	11.3	7	11.3	10	16.1	11	17.7	46
Other type household	25	100.0	8	32.0	2	8.0	3	12.0	5	20.0	2	8.0	2	8.0	1	4.0	0	0.0	2	8.0	18
Sole-earner multiperson household	106	100.0	12	11.3	6	5.7	12	11.3	22	20.8	14	13.2	14	13.2	4	3.8	12	11.3	10	9.4	31
Multiearner household	95	100.0	9	9.5	1	1.1	5	5.3	14	14.7	17	17.9	12	12.6	10	10.5	13	13.7	14	14.7	41
Total women	340	100.0	20	5.9	9	2.6	27	7.9	53	15.6	52	15.3	43	12.6	33	9.7	47	13.8	56	16.5	42
One-person household	18	100.0	2	11.1	2	11.1	7	38.9	3	16.7	2	11.1	0	0.0	0	0.0	1	5.6	1	5.6	17
Husband-wife household--two-person unit	47	100.0	0	0.0	0	0.0	4	8.5	7	14.9	8	17.0	5	10.6	6	12.8	8	17.0	9	19.1	49
Other earner present	42	100.0	0	0.0	0	0.0	2	4.8	7	16.7	6	14.3	5	11.9	5	11.9	8	19.0	9	21.4	52
Husband-wife household--three or more persons	215	100.0	4	1.9	1	.5	3	1.4	32	14.9	33	15.3	34	15.8	27	12.6	36	16.7	45	20.9	50
Other earner present	204	100.0	3	1.5	1	.5	3	1.5	30	14.7	29	14.2	33	16.2	27	13.2	36	17.6	42	20.6	51
Other type household	60	100.0	14	23.3	6	10.0	13	21.7	11	18.3	9	15.0	4	6.7	0	0.0	2	3.3	1	1.7	18
Beneficiary sole earner	41	100.0	10	24.4	5	12.2	11	26.8	9	22.0	4	9.8	1	2.4	1	2.4	0	0.0	0	0.0	15
Sole-earner multiperson household	57	100.0	11	19.3	5	8.8	13	22.8	11	19.3	10	17.5	2	3.5	2	3.5	0	0.0	3	5.3	20
Multiearner household	265	100.0	7	2.6	2	.8	7	2.6	39	14.7	40	15.1	41	15.5	32	12.1	45	17.0	52	19.6	49

Table 36

Beneficiaries in Household Survey Sample by Recurring Household Expenses in Unemployed Month, by Household Composition and Number of Earners and by Sex

HOUSEHOLD COMPOSITION AND NUMBER OF EARNERS	TOTAL		RECURRING HOUSEHOLD EXPENSES IN UNEMPLOYED MONTH																				MEDIAN
			Less than $200		$200-299		$300-399		$400-499		$500-599		$600-699		$700-799		$800-899		$900-999		$1000 or more		
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Total	559	100.0	75	13.4	113	20.2	110	19.7	104	18.6	84	15.0	41	7.3	15	2.7	7	1.3	2	.4	8	1.4	$383
Total men	219	100.0	42	19.2	62	28.3	42	19.2	30	13.7	21	9.6	11	5.0	2	.9	3	1.4	0	0.0	6	2.7	313
One-person household	18	100.0	12	66.7	2	11.1	2	11.1	1	5.6	0	0.0	1	5.6	0	0.0	0	0.0	0	0.0	0	0.0	<200
Husband-wife household--two-person unit:																							
Beneficiary sole earner	29	100.0	10	34.5	8	27.6	7	24.1	2	6.9	0	0.0	1	3.4	0	0.0	0	0.0	0	0.0	1	3.4	206
Other earner present	21	100.0	2	9.5	7	33.3	6	28.6	2	9.5	3	14.3	0	0.0	0	0.0	0	0.0	0	0.0	1	4.8	325
Husband-wife household--three or more persons:																							
Beneficiary sole earner	64	100.0	14	21.9	26	40.6	7	10.9	9	14.1	2	3.1	1	1.6	1	1.6	2	3.1	0	0.0	2	3.1	269
Other earner present	62	100.0	0	0.0	7	11.3	16	25.8	13	21.0	15	24.2	7	11.3	1	1.6	1	1.6	0	0.0	2	3.2	462
Other type household	25	100.0	4	16.0	12	48.0	4	16.0	3	12.0	1	4.0	1	4.0	0	0.0	0	0.0	0	0.0	0	0.0	271
Sole-earner multiperson household	106	100.0	27	25.5	41	38.7	17	16.0	11	10.4	2	1.9	2	1.9	1	.9	2	1.9	0	0.0	3	2.8	263
Multiearner household	95	100.0	3	3.2	19	20.0	23	24.2	18	18.9	19	20.0	8	8.4	1	1.1	1	1.1	0	0.0	3	3.2	414
Total women	340	100.0	33	9.7	51	15.0	68	20.0	74	21.8	63	18.5	30	8.8	13	3.8	4	1.2	2	.6	2	.6	424
One-person household	18	100.0	12	66.7	5	27.8	1	5.6	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	<200
Husband-wife household--two-person unit	47	100.0	3	6.4	10	21.3	11	23.4	11	23.4	7	14.9	3	6.4	1	2.1	0	0.0	1	2.1	0	0.0	395
Other earner present	42	100.0	1	2.4	9	21.4	10	23.8	11	26.2	7	16.7	2	4.8	1	2.4	0	0.0	1	2.4	0	0.0	409
Husband-wife household--three or more persons	215	100.0	2	.9	16	7.4	39	18.1	59	27.4	55	25.6	26	12.1	11	5.1	4	1.9	1	.5	2	.9	378
Other earner present	204	100.0	2	1.0	14	6.9	36	17.6	56	27.5	53	26.0	25	12.3	11	5.4	4	2.0	1	.5	2	1.0	489
Other type household	60	100.0	16	26.7	20	33.3	17	28.3	4	6.7	1	1.7	1	1.7	1	1.7	0	0.0	0	0.0	0	0.0	270
Beneficiary sole earner	41	100.0	15	36.6	18	43.9	6	14.6	1	2.4	1	2.4	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	230
Sole-earner multiperson household	57	100.0	17	29.8	21	36.8	10	17.5	4	7.0	3	5.3	2	3.5	0	0.0	0	0.0	0	0.0	0	0.0	255
Multiearner household	265	100.0	4	1.5	25	9.4	57	21.5	70	26.4	60	22.6	28	10.6	13	4.9	4	1.5	2	.8	2	.8	466

Table 37

Beneficiaries in Household Survey Sample by Food Expense in Unemployed Month, by Household Composition and Number of Earners and by Sex

HOUSEHOLD COMPOSITION AND NUMBER OF EARNERS	TOTAL		FOOD EXPENSE IN UNEMPLOYED MONTH																MEDIAN
			Less than $50		$50-74		$75-99		$100-124		$125-149		$150-174		$175-199		$200 or more		
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Total	559	100.0	22	6.1	54	15.0	90	25.1	98	27.3	97	27.0	91	25.3	44	12.3	63	17.5	$129
Total men	219	100.0	10	4.6	26	11.9	45	20.5	39	17.8	41	18.7	30	13.7	8	3.7	20	9.1	118
One-person household	18	100.0	4	22.2	6	33.3	6	33.3	0	0.0	1	5.6	0	0.0	0	0.0	1	5.6	71
Husband-wife household--two-person unit:																			
Beneficiary sole earner	29	100.0	2	6.9	3	10.3	11	37.9	10	34.5	2	6.9	0	0.0	1	3.4	0	0.0	97
Other earner present	21	100.0	1	4.8	4	19.0	4	19.0	7	33.3	4	19.0	1	4.8	0	0.0	0	0.0	105
Husband-wife household--three or more persons:																			
Beneficiary sole earner	64	100.0	3	4.7	7	10.9	12	18.8	11	17.2	15	23.4	10	15.6	1	1.6	5	7.8	123
Other earner present	62	100.0	0	0.0	2	3.2	8	12.9	6	9.7	13	21.0	16	25.8	6	9.7	11	17.7	153
Other type household	25	100.0	0	0.0	4	16.0	4	16.0	5	20.0	6	24.0	3	12.0	0	0.0	3	12.0	120
Sole-earner multiperson household	106	100.0	5	4.7	13	12.3	25	23.6	24	22.6	20	18.9	12	11.3	2	1.9	5	4.7	136
Multiearner household	95	100.0	1	1.1	7	7.4	14	14.7	15	15.8	20	21.1	18	18.9	6	6.3	14	14.7	138
Total women	340	100.0	12	3.5	28	8.2	45	13.2	59	17.4	56	16.5	61	17.9	36	10.6	43	12.6	137
One-person household	18	100.0	7	38.9	8	44.4	1	5.6	2	11.1	0	0.0	0	0.0	0	0.0	0	0.0	56
Husband-wife household--two-person unit	47	100.0	2	4.3	3	6.4	14	29.8	10	21.3	8	17.0	4	8.5	3	6.4	3	6.4	111
Other earner present	42	100.0	1	2.4	2	4.8	13	31.0	9	21.4	8	19.0	4	9.5	3	7.1	2	4.8	114
Husband-wife household--three or more persons	215	100.0	0	0.0	6	2.8	19	8.8	34	15.8	40	18.6	48	22.3	31	14.4	37	17.2	155
Other earner present	204	100.0	0	0.0	6	2.9	17	8.3	32	15.7	38	18.6	45	22.1	31	15.2	35	17.2	155
Other type household	60	100.0	3	5.0	11	18.3	11	18.3	13	21.7	8	13.3	9	15.0	2	3.3	3	5.0	110
Beneficiary sole earner	41	100.0	2	4.9	9	22.0	8	19.5	11	26.8	7	17.1	3	7.3	1	2.4	0	0.0	104
Sole-earner multiperson household	57	100.0	3	5.3	10	17.5	11	19.3	14	24.6	9	15.8	6	10.5	4	7.0	0	0.0	108
Multiearner household	265	100.0	2	.8	10	3.8	33	12.5	43	16.2	47	17.7	55	20.8	35	13.2	40	15.1	149

Beneficiaries in Household Survey Sample by Housing Expense (rent, mortgage, utilities) in Unemployed Month, by Household Composition and Number of Earners and by Sex

HOUSEHOLD COMPOSITION AND NUMBER OF EARNERS	TOTAL		HOUSING EXPENSE IN UNEMPLOYED MONTH																		MEDIAN
			Under $25		$25-49		$50-74		$75-99		$100-124		$125-149		$150-175		$175-199		$200 or more		
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Total	559	100.0	35	6.3	90	16.1	86	15.4	82	14.7	79	14.1	70	12.5	46	8.2	31	5.5	40	7.2	$ 96
Total men	219	100.0	14	6.4	50	22.8	44	20.1	36	16.4	26	11.9	20	9.1	12	5.5	5	2.3	12	5.5	76
One-person household	18	100.0	3	16.7	5	27.8	4	22.2	2	11.1	1	5.6	1	5.6	0	0.0	0	0.0	2	11.1	56
Husband-wife household--two-person unit:																					
Beneficiary sole earner	29	100.0	3	10.3	6	20.7	8	27.6	6	20.7	2	6.9	3	10.3	0	0.0	0	0.0	1	3.4	67
Other earner present	21	100.0	1	4.8	4	19.0	3	14.3	5	23.8	1	4.8	1	4.8	5	23.8	0	0.0	1	4.8	88
Husband-wife household--three or more persons:																					
Beneficiary sole earner	64	100.0	5	7.8	19	29.7	11	17.2	9	14.0	9	14.0	4	6.3	3	4.7	1	1.6	3	4.7	68
Other earner present	62	100.0	0	0.0	8	12.9	11	17.7	13	21.0	10	16.1	9	14.5	4	6.5	3	4.8	4	6.5	98
Other type household	25	100.0	2	8.0	8	32.0	7	28.0	1	4.0	3	12.0	2	8.0	0	0.0	1	4.0	1	4.0	59
Sole-earner multiperson household	106	100.0	10	9.4	30	28.3	22	20.8	16	15.1	11	10.4	8	7.5	3	2.8	1	.9	5	4.7	65
Multiearner household	95	100.0	1	1.1	15	15.8	18	18.9	18	18.9	14	14.7	11	11.6	9	9.5	4	4.2	5	5.3	95
Total women	340	100.0	21	6.2	40	11.8	42	12.4	46	13.5	53	15.6	50	14.7	34	10.0	26	7.6	28	8.2	110
One-person household	18	100.0	5	27.8	5	27.8	2	11.1	2	11.1	3	16.7	0	0.0	1	5.6	0	0.0	0	0.0	45
Husband-wife household--two-person unit	47	100.0	2	4.3	6	12.8	5	10.6	6	12.8	11	23.4	8	17.0	1	2.1	3	6.4	5	10.6	110
Other earner present	42	100.0	1	2.4	4	9.5	5	11.9	6	14.3	10	23.8	8	19.0	1	2.4	3	7.1	4	9.5	125
Husband-wife household--three or more persons	215	100.0	9	4.2	17	7.9	22	10.2	32	14.9	25	11.6	38	17.7	30	14.0	21	9.8	21	9.8	127
Other earner present	204	100.0	8	3.9	17	8.3	22	10.8	30	14.7	23	11.3	35	17.2	29	14.2	21	10.3	19	9.3	127
Other type household	60	100.0	5	8.3	12	20.0	13	21.7	6	10.0	14	23.3	4	6.7	2	3.3	2	3.3	2	3.3	75
Beneficiary sole earner	41	100.0	4	9.8	11	26.8	12	29.3	4	9.8	7	17.1	1	2.4	0	0.0	1	2.4	1	2.4	62
Sole-earner multiperson household	57	100.0	6	10.5	13	22.8	12	21.1	6	10.5	10	17.5	4	7.0	1	1.8	1	1.8	4	7.0	72
Multiearner household	265	100.0	10	3.8	22	8.3	28	10.6	38	14.3	40	15.1	46	17.4	32	12.1	25	9.4	24	9.1	122

Table 39

Beneficiaries in Household Survey Sample by Payments due on Installment Plan, Revolving Charge Accounts or Loans in Unemployed Month by Household Composition and Number of Earners and by Sex

HOUSEHOLD COMPOSITION AND NUMBER OF EARNERS	TOTAL		PAYMENTS DUE ON INSTALLMENT PLAN, REVOLVING CHARGE ACCOUNTS OR LOANS IN UNEMPLOYED MONTH																				MEDIAN
			None		$1-24		$25-49		$50-74		$75-99		$100-124		$125-149		$150-174		$175-199		$200 or more		
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Total	559	100.0	107	19.1	66	11.8	55	9.8	67	12.0	61	10.9	47	8.4	45	8.1	38	6.8	19	3.4	54	9.7	$ 69
Total men	219	100.0	62	28.3	30	13.7	21	9.6	29	13.2	22	10.0	8	3.7	13	5.9	10	4.6	7	3.2	17	7.8	46
One-person household	18	100.0	12	66.7	3	16.7	0	0.0	0	0.0	0	0.0	2	11.1	0	0.0	1	5.6	0	0.0	0	0.0	None
Husband-wife household--two-person unit:																							
Beneficiary sole earner	29	100.0	12	41.4	3	10.3	5	17.2	2	6.9	2	6.9	0	0.0	4	13.8	0	0.0	0	0.0	1	3.4	21
Other earner present	21	100.0	5	23.8	5	23.8	1	4.8	1	4.8	2	9.5	0	0.0	2	9.5	2	9.5	1	4.8	2	9.5	38
Husband-wife household--three or more persons:																							
Beneficiary sole earner	64	100.0	19	29.7	12	18.8	8	12.5	11	17.2	3	4.7	2	3.1	2	3.1	1	1.6	3	4.7	3	4.7	28
Other earner Present	62	100.0	5	8.1	2	3.2	3	4.8	12	19.4	14	22.6	4	6.5	3	4.8	5	8.1	3	4.8	11	17.7	91
Other type household	25	100.0	9	36.0	5	20.0	4	16.0	3	12.0	1	4.0	0	0.0	2	8.0	1	4.0	0	0.0	0	0.0	18
Sole-earner multiperson household	106	100.0	37	34.9	19	17.9	14	13.2	14	13.2	5	4.7	2	1.9	7	6.6	1	.9	3	2.8	4	3.8	21
Multiearner household	95	100.0	13	13.7	8	8.4	7	7.4	15	15.8	17	17.9	4	4.2	6	6.3	8	8.4	4	4.2	13	13.7	82
Total women	340	100.0	45	13.2	36	10.6	34	10.0	38	11.2	39	11.5	39	11.5	32	9.4	28	8.2	12	3.5	37	10.9	86
One-person household	18	100.0	5	27.8	6	33.3	3	16.7	1	5.6	2	11.1	0	0.0	0	0.0	1	11.1	0	0.0	0	0.0	17
Husband-wife household--two-person unit	47	100.0	7	14.9	4	8.5	6	12.8	5	10.6	5	10.6	7	14.9	5	10.6	4	8.5	0	0.0	4	8.5	83
Other earner present	42	100.0	7	16.7	4	9.5	4	9.5	5	11.9	5	11.9	5	11.9	4	9.5	4	9.5	0	0.0	4	9.5	80
Husband-wife household--three or more persons	215	100.0	21	9.8	15	7.0	13	6.0	21	9.8	26	12.1	29	13.5	26	12.1	20	9.3	12	5.6	32	14.9	110
Other earner present	204	100.0	21	10.3	14	6.9	10	4.9	18	8.8	24	11.8	28	13.7	26	12.7	19	9.3	12	5.9	32	15.7	114
Other type household	60	100.0	12	20.0	11	18.3	12	20.0	11	18.3	6	10.0	3	5.0	1	1.7	3	5.0	0	0.0	1	1.7	40
Beneficiary sole earner	41	100.0	11	26.8	10	24.4	9	22.0	6	14.6	3	7.3	1	2.4	0	0.0	1	2.4	0	0.0	0	0.0	24
Sole-earner multiperson household	57	100.0	11	19.3	11	19.3	14	24.6	9	15.8	5	8.8	4	7.0	1	1.8	2	3.5	0	0.0	0	0.0	27
Multiearner household	265	100.0	29	10.9	19	7.2	17	6.4	28	10.6	32	12.1	35	13.2	31	11.7	25	9.4	12	4.5	37	14.0	105

Table 40

Beneficiaries in Household Survey Sample by Transportation Expense in Unemployed Month, by Household Composition and Number of Earners, and by Sex

HOUSEHOLD COMPOSITION AND NUMBER OF EARNERS	TOTAL		TRANSPORTATION EXPENSE IN UNEMPLOYED MONTH																		MEDIAN
			None		$1-9		$10-19		$20-29		$30-39		$40-49		$50-59		$60-69		$70 or more		
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Total	559	100.0	58	10.4	36	6.4	95	17.0	114	20.4	88	15.7	67	12.0	38	6.8	21	3.8	42	7.5	$28
Total men	219	100.0	32	14.6	17	7.8	44	20.1	50	22.8	30	13.7	31	14.2	4	1.8	4	1.8	7	3.2	23
One-person household	18	100.0	5	27.8	3	16.7	6	33.3	2	11.1	1	5.6	1	5.6	0	0.0	0	0.0	0	0.0	13
Husband-wife household--two-person unit:																					
Beneficiary sole earner	29	100.0	2	6.9	3	10.3	6	20.7	7	24.1	7	24.1	4	13.8	0	0.0	0	0.0	0	0.0	25
Other earner present	21	100.0	2	9.5	1	4.8	3	14.3	10	47.6	0	0.0	4	19.0	0	0.0	1	4.8	0	0.0	25
Husband-wife household-- three or more persons:																					
Beneficiary sole earner	64	100.0	9	14.1	7	10.9	17	26.6	14	21.9	10	15.6	6	9.4	1	1.6	0	0.0	0	0.0	19
Other earner present	62	100.0	5	8.1	1	1.6	8	12.9	12	19.4	12	19.4	13	21.0	2	3.2	3	4.8	6	9.7	34
Other type household	25	100.0	9	36.0	2	8.0	4	16.0	5	20.0	0	0.0	3	12.0	1	4.0	0	0.0	1	4.0	14
Sole-earner multiperson household	106	100.0	17	16.0	10	9.0	26	24.5	24	22.6	17	16.0	11	10.4	1	.9	0	0.0	0	0.0	20
Multiearner household	95	100.0	10	10.5	4	4.2	12	12.6	24	25.3	12	12.6	19	20.0	3	3.2	4	4.2	7	7.4	29
Total women	340	100.0	26	7.6	19	5.6	51	15.0	64	18.8	58	17.1	36	10.6	34	10.0	17	5.0	35	10.3	32
One-person household	18	100.0	2	11.1	5	27.8	7	38.9	2	11.1	0	0.0	0	0.0	0	0.0	0	0.0	2	11.1	13
Husband-wife household--two-person unit	47	100.0	0	0.0	1	2.1	7	14.9	11	23.4	8	17.0	11	23.4	3	6.4	1	2.1	5	10.6	36
Other earner present	42	100.0	0	0.0	1	2.4	5	11.9	10	23.8	7	16.7	11	26.2	3	7.1	1	2.4	4	9.5	37
Husband-wife household--three or more persons	215	100.0	5	2.3	3	1.4	20	9.3	45	20.9	45	20.9	24	11.2	30	14.0	16	7.4	27	12.6	38
Other earner present	204	100.0	4	2.0	3	1.5	17	8.3	42	20.6	43	21.1	24	11.8	30	14.7	15	7.4	26	12.7	38
Other type household	60	100.0	19	31.7	10	16.7	17	28.3	6	10.0	5	8.3	1	1.7	1	1.7	0	0.0	1	1.7	11
Beneficiary sole earner	41	100.0	15	36.6	10	24.4	11	26.8	2	4.9	2	4.9	1	2.4	0	0.0	0	0.0	0	0.0	7
Sole-earner multiperson household	57	100.0	16	28.1	10	17.5	16	28.1	6	10.5	5	8.8	1	1.8	0	0.0	1	1.8	2	3.5	11
Multiearner household	265	100.0	8	3.0	4	1.5	28	10.6	56	21.1	53	20.0	35	13.2	34	12.8	16	6.0	31	11.7	37

Table 41

Beneficiaries in Household Survey Sample by Adjustments made since Stopping Work, by Household Composition and Number of Earners and by Sex

HOUSEHOLD COMPOSITION AND NUMBER OF EARNERS	TOTAL		ADJUSTMENTS MADE SINCE STOPPING WORK																			
			Used Savings		Fell behind in bills		Postponed purchases		Help from relatives or friends		Borrowed more than usual		Relied on credit more than usual		Postponed dental care more than usual		Postponed medical care more than usual		Family moved		Sold or pawned something	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Total	559	100.0	258	46.2	243	43.5	227	40.6	78	14.0	75	13.4	35	6.3	66	11.8	58	10.4	51	9.1	35	6.3
Total men	219	100.0	118	53.9	94	42.9	91	41.6	33	15.1	26	11.9	6	2.7	23	10.5	23	10.5	20	9.1	21	9.6
One-person household	18	100.0	9	50.0	10	55.6	5	27.8	3	16.7	2	11.1	0	0.0	0	0.0	0	0.0	2	11.1	2	11.1
Husband-wife household--two-person unit:																						
Beneficiary sole earner	29	100.0	18	62.1	9	31.0	14	48.3	4	13.8	3	10.3	1	3.4	7	24.1	11	37.9	2	6.9	2	6.9
Other earner present	21	100.0	10	47.6	5	23.8	6	28.6	2	9.5	2	9.5	0	0.0	3	14.3	2	9.5	0	0.0	0	0.0
Husband-wife household--three or more persons:																						
Beneficiary sole earner	64	100.0	38	59.4	33	51.6	29	45.3	14	21.9	8	12.5	2	3.1	5	7.8	3	4.7	7	10.9	13	20.3
Other earner present	62	100.0	35	56.5	28	45.2	27	43.5	8	12.9	11	17.7	3	4.8	7	11.3	7	11.3	8	12.9	3	4.8
Other type household	25	100.0	8	32.0	9	36.0	10	40.0	2	8.0	0	0.0	0	0.0	1	4.0	0	0.0	1	4.0	1	4.0
Sole-earner multiperson household	106	100.0	59	55.7	49	46.2	50	47.2	18	17.0	11	10.4	3	2.8	12	11.3	14	13.2	10	9.4	15	14.2
Multiearner household	95	100.0	50	52.6	35	36.8	36	37.9	12	12.6	13	13.7	3	3.2	11	11.6	9	9.5	8	8.4	4	4.2
Total women	340	100.0	140	41.2	149	43.8	136	40.0	45	13.2	49	14.4	29	8.5	43	12.6	35	10.3	31	9.1	14	4.1
One-person household	18	100.0	8	44.4	10	55.6	6	33.3	7	38.9	5	27.8	1	5.6	1	5.6	1	5.6	4	22.1	1	5.6
Husband-wife household--two-person unit	47	100.0	16	34.0	7	14.9	17	36.2	4	8.5	4	8.5	4	8.5	8	17.0	6	12.8	3	6.4	0	0.0
Other earner present	42	100.0	15	33.3	6	13.3	15	33.3	4	8.9	2	4.4	3	6.7	4	8.9	4	8.9	2	4.4	0	0.0
Husband-wife household--three or more persons	215	100.0	91	42.3	99	46.0	89	41.4	21	9.8	32	14.9	21	9.8	27	12.6	19	8.8	18	8.4	10	4.7
Other earner present	204	100.0	89	43.6	91	44.6	83	40.7	20	9.8	31	15.2	21	10.3	25	12.3	17	8.3	17	8.3	9	4.4
Other type household	60	100.0	25	41.7	33	55.0	24	40.0	13	21.7	8	13.3	3	5.0	7	11.7	9	15.0	6	10.0	3	5.0
Beneficiary sole earner	41	100.0	9	22.0	23	56.1	15	36.6	12	29.3	7	17.1	3	7.3	4	9.8	5	12.2	5	12.2	2	4.9
Sole-earner multiperson household	57	100.0	19	33.3	32	56.1	23	40.4	13	22.8	10	17.5	4	7.0	10	17.5	9	15.8	7	12.3	3	5.3
Multiearner household	265	100.0	113	42.6	107	40.4	107	40.4	25	9.4	34	12.8	24	9.1	32	12.1	25	9.4	20	7.5	10	3.8

Table 42

Beneficiaries in Household Survey Sample by Saving and Dissaving as a Percent of Net Household Income in Employed and Unemployed Month, by Household Composition and Number of Earners, and Sex

HOUSEHOLD COMPOSITION AND NUMBER OF EARNERS	TOTAL		EMPLOYED MONTH								UNEMPLOYED MONTH							
			Saved at least 10% of income		Saved at least 20% of income		Dissaved at least 10% of income		Dissaved at least 20% of income		Saved at least 10% of income		Saved at least 20% of income		Dissaved at least 10% of income		Dissaved at least 20% of income	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Total	559	100.0	71	12.7	39	7.0	92	16.5	63	11.3	36	6.4	19	3.4	160	28.6	107	19.1
Total men	219	100.0	42	19.2	21	9.6	26	11.9	20	9.1	14	6.4	8	3.7	84	38.4	62	28.3
One-person household	18	100.0	4	22.2	1	5.6	2	11.1	2	11.1	0	0.0	0	0.0	6	33.3	5	27.8
Husband-wife household—two-person unit:																		
Beneficiary sole earner	29	100.0	6	20.7	3	10.3	6	20.7	5	17.2	4	13.8	2	6.9	15	51.7	14	48.3
Other earner present	21	100.0	6	28.6	2	9.5	1	4.8	1	4.8	4	19.0	3	14.3	5	23.8	4	19.0
Husband-wife household—three or more persons																		
Beneficiary sole earner	64	100.0	11	17.2	7	10.9	12	18.8	10	15.6	2	3.1	2	3.1	31	48.4	23	35.9
Other earner present	62	100.0	9	14.5	5	8.1	5	8.1	2	3.2	4	6.5	1	1.6	22	35.5	14	22.6
Other type household	25	100.0	6	24.0	3	12.0	0	0.0	0	0.0	0	0.0	0	0.0	5	20.0	2	8.0
Sole-earner multiperson household	106	100.0	21	19.8	12	11.3	18	17.0	15	14.2	6	5.7	4	3.8	46	43.4	37	34.9
Multiearner household	95	100.0	17	17.9	8	8.4	6	6.3	3	3.2	8	8.4	4	4.2	32	33.7	20	21.1
Total women	340	100.0	29	8.5	18	5.3	66	19.4	43	12.6	22	6.5	11	3.2	76	22.4	45	13.2
One-person household	18	100.0	3	1.7	2	11.1	3	16.7	3	16.7	1	5.6	1	5.6	4	22.2	3	16.7
Husband-wife household—two-person unit	47	100.0	10	21.3	6	12.8	8	17.0	5	10.6	8	17.0	5	10.6	10	21.3	8	17.0
Other earner present	42	100.0	10	23.8	6	14.3	8	19.0	5	11.9	7	16.7	4	9.5	8	19.0	6	14.3
Husband-wife household—three or more persons	215	100.0	14	6.5	9	4.2	46	21.4	30	14.0	13	6.0	5	2.3	50	23.3	27	12.6
Other earner present	204	100.0	11	5.4	8	3.9	44	21.6	28	13.7	13	6.4	5	2.5	43	21.1	22	10.8
Other type household	60	100.0	2	3.3	1	1.7	9	15.0	5	8.3	0	0.0	0	0.0	12	20.0	7	11.7
Beneficiary sole earner	41	100.0	2	4.9	1	2.4	7	17.1	4	9.8	0	0.0	0	0.0	10	24.4	6	14.6
Sole-earner multiperson household	57	100.0	5	8.8	2	3.5	9	15.8	6	10.5	1	1.8	1	1.8	19	33.3	13	22.8
Multiearner household	265	100.0	21	7.9	14	5.3	54	20.4	34	12.8	20	7.5	9	3.4	53	20.0	29	10.9

Table 43

Beneficiaries in Household Survey Sample by Health Insurance Coverage and Source before Beneficiary Stopped Working and in Unemployed Month, by Household Composition and Number of Earners, and Sex

HOUSEHOLD COMPOSITION AND NUMBER OF EARNERS	TOTAL		NOT COVERED BEFORE BENEFICIARY STOPPED WORKING		COVERED BEFORE BENEFICIARY STOPPED WORKING							
					Total		Through beneficiary's employer		Through beneficiary's employer only			
									Total		Not covered in unemployed month	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Total	559	100.0	80	14.3	479	85.7	347	62.1	238	42.6	157	28.1
Total men	219	100.0	26	11.9	193	88.1	147	67.1	117	53.4	84	38.4
One-person household	18	100.0	3	16.7	15	83.3	11	61.1	11	61.1	9	50.0
Husband-wife household--two-person unit:												
Beneficiary sole earner	29	100.0	2	6.9	27	93.1	24	82.8	23	79.3	19	65.5
Other earner present	21	100.0	2	1.7	19	15.7	15	12.4	7	5.8	4	3.3
Husband-wife household--three or more persons:												
Beneficiary sole earner	64	100.0	8	12.5	56	87.5	47	73.4	41	64.1	26	40.6
Other earner present	62	100.0	4	6.5	58	93.5	37	59.7	24	38.7	16	25.8
Other type household	25	100.0	7	28.0	18	72.0	13	52.0	11	44.0	10	40.0
Sole-earner multiperson household	106	100.0	15	14.1	91	85.8	78	73.6	70	66.0	50	47.2
Multiearner household	95	100.0	8	8.4	87	91.6	58	61.1	36	37.9	25	26.3
Total women	340	100.0	54	15.9	286	84.1	200	58.8	121	35.6	73	21.5
One-person household	18	100.0	10	55.6	8	44.4	8	44.4	7	38.9	5	27.8
Husband-wife household--two-person unit	47	100.0	4	8.5	43	91.5	38	80.9	17	36.2	8	17.0
Other earner present	42	100.0	3	7.1	39	92.9	35	83.3	15	35.7	7	16.7
Husband-wife household--three or more persons	215	100.0	24	11.2	191	88.8	120	55.8	67	31.2	36	16.7
Other earner present	204	100.0	24	11.8	180	88.2	114	55.8	62	30.4	34	16.7
Other type household	60	100.0	16	26.7	44	73.3	34	56.7	30	50.0	24	40.0
Beneficiary sole earner	41	100.0	13	31.7	28	68.3	21	51.2	18	43.9	16	39.0
Sole-earner multiperson household	57	100.0	14	24.6	43	75.4	30	52.6	25	43.9	19	33.3
Multiearner household	265	100.0	30	11.3	235	88.7	162	61.1	89	33.6	49	18.5

GPO 923-726