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AN ANALYSIS OF  
VARIOUS BENEFIT FORMULAE

JANUARY 1941

IOWA UNEMPLOYMENT COMPENSATION  
COMMISSION

AN ANALYSIS OF VARIOUS BENEFIT FORMULAE



PREPARED BY

DEPARTMENT OF RESEARCH AND STATISTICS

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## CHAPTER I

### INTRODUCTION

ANY SOCIAL UNDERTAKING AS RECENT IN ORIGIN AND AS INTRICATE IN DESIGN AS THE UNEMPLOYMENT COMPENSATION PROGRAM IS OBVIOUSLY SUBJECT TO ALTERATION FROM MANY ANGLES. AS IS TO BE EXPECTED, SOME OF THE FUNDAMENTAL OBJECTIVES OF UNEMPLOYMENT INSURANCE HAVE NEITHER BEEN CLEARLY DEFINED NOR UNANIMOUSLY ACCEPTED BY THOSE CLOSELY ASSOCIATED WITH THE PROGRAM. SUCH PROBLEMS AS THE POPULATION TO BE COVERED, THE RISKS TO BE INSURED, THE GROUPS UPON WHOM CONTRIBUTIONS ARE TO BE LEVIED, THE PRINCIPLES THAT ARE TO GOVERN THE RATE AND DURATION OF BENEFITS, AND THE METHODS FOR ADMINISTERING THE PLAN MUST ALL BE ANSWERED INTELLIGENTLY IF THE INSTITUTION IS ULTIMATELY TO SURVIVE.

ONCE THESE OBJECTIVES HAVE DEFINITELY BEEN SET FORTH, TECHNIQUES MUST BE DESIGNED FOR ACHIEVING WHATEVER GOALS ARE DESIRED. FOR INSTANCE, IF IT IS DECIDED THAT UNEMPLOYMENT INSURANCE IS MEANT TO EMBRACE ONLY THOSE WORKERS WHO HAVE A DEFINITE ATTACHMENT TO THE LABOR MARKET, A PROBLEM ARISES IN CONNECTION WITH DEFINING WHAT CONSTITUTES DEFINITE ATTACHMENT TO THE LABOR MARKET, AS WELL AS HOW BEST TO EXCLUDE THAT GROUP WHOSE EMPLOYMENT IS TOO IRREGULAR TO FALL WITHIN THE SCOPE OF THE PROGRAM. IN CASE IT IS BELIEVED THAT THE WEEKLY BENEFIT RATE SHOULD BE RELATED TO THE WORKER'S PREVIOUS FULL-TIME WEEKLY WAGE, PROPER PROCEDURES MUST BE INSTITUTED IF THIS OBJECTIVE IS TO BE FULFILLED. IN CASE IT IS FELT THAT THE DURATION OF BENEFITS SHOULD BE ADEQUATE TO PROTECT FULLY THE MAJORITY OF UNEMPLOYED WORKERS THROUGHOUT A BENEFIT YEAR, PLANS SHOULD BE INAUGURATED FOR PROVIDING BENEFIT CREDITS SUFFICIENT TO COMPLY WITH THIS PRINCIPLE

STUDY TO RECOMMEND ANY DEFINITE BENEFIT STRUCTURE WHICH MAY BE BEST ADAPTED TO A PARTICULAR SET OF PRINCIPLES. RATHER, THE PRIMARY PURPOSE OF THE STUDY IS TO DISCOVER THE EFFECT ON THE UNEMPLOYED WORKERS AND THE RELATIVE COST TO THE SYSTEM OF VARIOUS ALTERNATIVE METHODS FOR DETERMINING ELIGIBILITY, FOR COMPUTING THE WEEKLY BENEFIT RATE, AND FOR BASING THE DURATION OF BENEFITS. IT IS HOPED THAT THE FINDINGS WILL FIT DIFFERENT SETS OF OBJECTIVES AND THAT THEY WILL PROVIDE A PARTIAL FOUNDATION FOR BEST ACHIEVING WHATEVER THE PROGRAM IS INTENDED TO ACCOMPLISH. IT IS HOPED FURTHER THAT THE DATA MAY AID IN TESTING THE VALIDITY OF JUDGMENTS AS TO POLICY.

SOME OF THE MORE SPECIFIC AIMS OF THE INVESTIGATION ARE: (1) TO DETERMINE THE PROPORTION OF WORKERS EXCLUDED FROM BENEFITS UNDER VARIOUS SPECIFIED ELIGIBILITY REQUIREMENTS, ASSUMING VARYING MINIMUM BENEFIT RATES AND VARYING METHODS FOR COMPUTING THE WEEKLY BENEFIT AMOUNT, CLASSIFIED BY SEX AND BY INDUSTRIAL GROUPS; (2) TO COMPARE THE MOST RECENT FULL-TIME WEEKLY WAGE WITH THE LOWEST AND HIGHEST FULL-TIME WEEKLY WAGES REPORTED DURING THE BASE PERIOD; (3) TO DISCOVER THE PROPORTION OF CLAIMANTS RECEIVING VARYING WEEKLY BENEFIT AMOUNTS UNDER THE PRESENT LAW ON THE BASIS OF THE FULL-TIME WEEKLY WAGE AS COMPARED WITH THE  $1/26$  FORMULA; (4) TO COMPARE THE WEEKLY BENEFIT RATE AS BASED ON THE FULL-TIME WEEKLY WAGE WITH COMPUTED RATES BASED ON VARIOUS ALTERNATIVE FORMULAE; (5) TO COMPARE THE NUMBER AND PROPORTION OF CLAIMANTS RECEIVING VARIOUS WEEKLY BENEFIT AMOUNTS UNDER THE PRESENT LAW WITH OTHER METHODS FOR COMPUTING THE WEEKLY BENEFIT RATE, ASSUMING VARYING ELIGIBILITY REQUIREMENTS AND VARYING MINIMUM RATES; (6) TO COMPARE THE AMOUNT OF WAGES EARNED DURING THE HIGHEST QUARTER OF

ELIGIBILITY REQUIREMENTS, VARYING METHODS FOR COMPUTING THE WEEKLY BENEFIT AMOUNT, AND VARYING MINIMUM RATES; (8) TO DETERMINE THE MAXIMUM POTENTIAL COST, AS WELL AS THE ESTIMATED ACTUAL COST OF BENEFIT PAYMENTS, ASSUMING VARYING PROVISIONS IN REGARD TO ELIGIBILITY, THE WEEKLY BENEFIT RATE, AND DURATION.

THE STUDY IS OBVIOUSLY LIMITED IN CERTAIN FUNDAMENTAL RESPECTS. PERHAPS THE MOST SERIOUS LIMITATION IS IMPOSED BY THE FACT THAT THE DATA ARE CONFINED TO ONE YEAR. AS POINTED OUT IN APPENDIX A, ONLY A SAMPLING OF THOSE WORKERS WHO FILED CLAIMS FOR BENEFITS IN IOWA DURING THE PERIOD JULY 1, 1939 - JUNE 30, 1940 ARE INCLUDED IN THE INVESTIGATION. SINCE UNEMPLOYMENT CONDITIONS AND OTHER BASIC ECONOMIC FACTORS ARE SUBJECT TO CONSIDERABLE CHANGE FROM ONE PERIOD TO ANOTHER, ANY FINAL JUDGMENTS SHOULD PERHAPS BE DEFERRED UNTIL MORE EXPERIENCE HAS BEEN ACCUMULATED.

IN THE SECOND PLACE, THE RECORDS AVAILABLE IN IOWA DO NOT PROVIDE A FULL-TIME WEEKLY WAGE FOR A LARGE PROPORTION OF THE CLAIMANTS. THUS, THE STUDY SHEDS NO LIGHT ON THE FULL-TIME WEEKLY WAGE - ASSUMING SUCH TO BE ASCERTAINABLE - OF A LARGE PERCENTAGE OF THE POPULATION INVESTIGATED. NEITHER DO THE RECORDS REVEAL THE NUMBER OF WEEKS WORKED WITHIN A GIVEN QUARTER OR A GIVEN BASE PERIOD. THEREFORE, THE RELATIVE ADVANTAGES AND DISADVANTAGES OF A SYSTEM WHICH BASES BENEFIT RIGHTS ON WEEKS OF EMPLOYMENT RATHER THAN PREVIOUS EARNINGS COULD NOT DEFINITELY BE DISCOVERED FROM THE DATA AVAILABLE.

IN THE THIRD PLACE, THE COVERAGE IN IOWA IS LIMITED TO THOSE EMPLOYERS HIRING EIGHT OR MORE WORKERS IN EACH OF FIFTEEN WEEKS DURING A YEAR. SINCE A MORE EXTENSIVE COVERAGE MIGHT HAVE ALTERED SEVERAL OF THE FINDINGS TO A MARKED



CHANGES ON OTHER WORKERS UNDER DIFFERENT SETS OF CONDITIONS. IT IS HOPED THAT IF THE DATA ARE INTERPRETED WITH THESE SHORTCOMINGS IN MIND, THEY WILL HELP TO FORMULATE A BENEFIT STRUCTURE THAT IS BASICALLY SOUND. INCOMPLETE DATA MAY POSSIBLY BE OF MORE VALUE DURING THE FORMATIVE STAGES OF THE PROGRAM THAN THE EXISTENCE OF MORE PRECISE INFORMATION AFTER THE SYSTEM HAS TAKEN A MORE DEFINITE FORM AND HAS CONSEQUENTLY BECOME MORE RESISTANT TO CHANGE.

CHAPTER II

ELIGIBILITY REQUIREMENTS FOR BENEFITS

THE UNEMPLOYMENT COMPENSATION PROGRAM IN THE UNITED STATES HAS BEEN ESTABLISHED ON THE BASIS OF DEFINED RIGHT TO BENEFITS RATHER THAN NEED. IT IS ESSENTIAL, THEREFORE, THAT THE BASIS OF THE RIGHT TO PARTICIPATE IN THE BENEFITS OF THE SYSTEM BE CLEARLY DEFINED IF THE PROGRAM IS TO BE BASICALLY SOUND.

TWO EXTREME POINTS OF VIEW STILL EXIST WITH RESPECT TO THE RIGHT TO PARTICIPATE IN THE PROGRAM. ONE GROUP BELIEVES THAT EVERY CLAIMANT WHO HAS PERFORMED SERVICES IN INSURED WORK SHOULD BE ENTITLED TO BENEFITS, NO MATTER HOW MEAGRE. IN OTHER WORDS, THE EXPONENTS OF THIS VIEW ARGUE THAT THERE SHOULD BE NO ELIGIBILITY REQUIREMENTS WHATEVER.

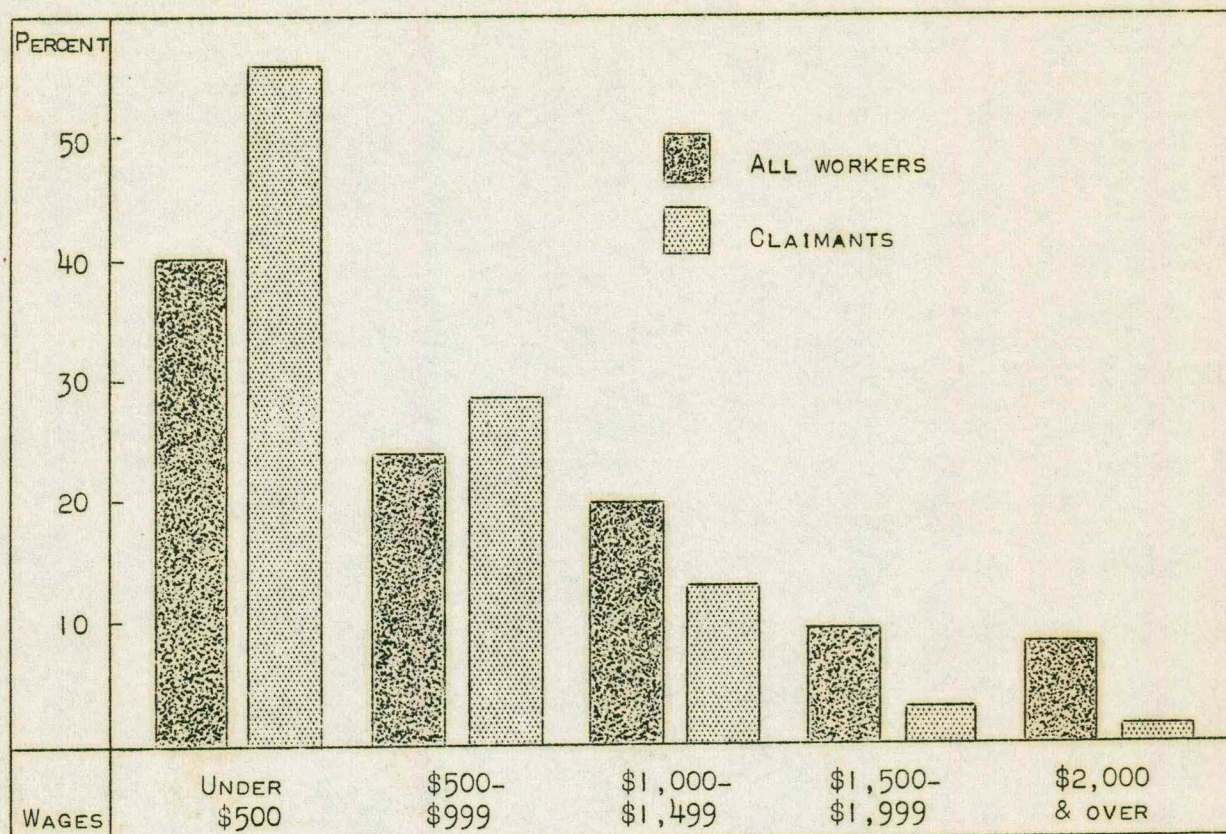
THE ADVOCATES OF THE OPPOSITE POINT OF VIEW MAINTAIN THAT IT WAS NOT THE INTENTION THAT UNEMPLOYMENT COMPENSATION SHOULD EMBRACE WORKERS WHOSE ATTACHMENT IN INSURED WORK WAS VERY CASUAL OR OF BRIEF DURATION. IT IS THEIR CONTENTION THAT BRINGING SEVERAL WORKERS INTO THE SYSTEM FOR BRIEF PERIODS AND FOR INCONSEQUENTIAL PAYMENTS IS IN REALITY DETRIMENTAL TO THOSE CONCERNED. A LARGE PROPORTION OF SUCH WORKERS ARE FORCED TO TURN TO SOME FORM OF PUBLIC ASSISTANCE DURING THE COMPENSABLE PERIOD, OR AS SOON AS BENEFITS ARE EXHAUSTED. THE DELAY IN MAKING THE TRANSITION FROM UNEMPLOYMENT COMPENSATION TO RELIEF IS OFTENTIMES DISADVANTAGEOUS TO THE WORKER AND THE TOTAL ADMINISTRATIVE EXPENSE INVOLVED IS EXCEEDINGLY HIGH IN RELATION TO THE BENEFITS DERIVED. THIS GROUP PROPOSES THAT IF WORKERS ARE FORCED TO MEET CERTAIN ELIGIBILITY REQUIREMENTS IN ORDER TO RECEIVE BENEFITS IT WILL BE POSSIBLE TO ELIMINATE THOSE WHO CAN BEST BE TAKEN CARE

CRITERION ESTABLISHED FOR DETERMINING ELIGIBILITY WILL NECESSARILY BE ARBITRARY. THE DEGREE OF ARBITRARINESS BECOMES EVEN GREATER WHEN CERTAIN TYPES OF EMPLOYMENT ARE COUNTED TOWARDS PARTICIPATION IN THE SYSTEM AND OTHER TYPES ARE DISREGARDED. CHART I, WHICH PROVIDES A COMPARISON OF THE WAGES EARNED IN COVERED EMPLOYMENT DURING A YEAR BY THE CLAIMANT POPULATION WITH THE WAGES EARNED IN COVERED EMPLOYMENT BY ALL WORKERS, SHOWS THAT TWO-FIFTHS OF THE ENTIRE WORKING POPULATION EARNED LESS THAN \$500 DURING A YEAR AND NEARLY TWO-THIRDS EARNED LESS THAN \$1,000. SINCE THESE DATA ARE NOT REPRESENTATIVE OF INCOME DISTRIBUTIONS BASED ON TOTAL EARNINGS, THEY SUGGEST THAT EARNINGS IN COVERED EMPLOYMENT ARE FREQUENTLY SUPPLEMENTED BY EARNINGS IN NON-COVERED EMPLOYMENT. HOWEVER, NO PRACTICAL SCHEME CAN TAKE INTO CONSIDERATION ALL TYPES OF EMPLOYMENT, AND IT IS BELIEVED THAT ANY PLAN WHICH TAKES INTO ACCOUNT THE NUMBER OF WORKERS AFFECTED, THE AMOUNT OF BENEFITS DENIED THOSE EXCLUDED, AND THE AMOUNT OF OVERLAPPING BETWEEN UNEMPLOYMENT COMPENSATION AND RELIEF AT DIFFERENT BENEFIT LEVELS, WILL PROBABLY HAVE A MORE LOGICAL BASIS FOR EXISTENCE, THAN A SYSTEM BASED SOLELY ON A PRIORI REASONING.

A PROBLEM THAT IS CONCURRENT WITH THE DEGREE OF ATTACHMENT TO BE DESIRED IS THAT CONCERNED WITH THE BEST METHOD FOR MEASURING THE AMOUNT OF ATTACHMENT THAT HAS OCCURRED. A FEW STATES HAVE ATTEMPTED TO MEASURE ELIGIBILITY IN TERMS OF WEEKS OF EMPLOYMENT DURING THE QUALIFYING PERIOD. WHILE SUCH A TEST IS PROBABLY THE MOST EQUITABLE MEASURE AVAILABLE, THE USE OF SUCH A PROCEDURE OBVIOUSLY ENTAILS CERTAIN INHERENT DIFFICULTIES. PARTIAL EMPLOYMENT IN SEVERAL WEEKS MAY NOT REPRESENT A MORE GENUINE ATTACHMENT TO THE LABOR MARKET THAN FULL-

CHART I

A DISTRIBUTION OF THE WAGES EARNED IN COVERED EMPLOYMENT  
BY ALL WORKERS WITH A DISTRIBUTION OF WAGES EARNED IN  
COVERED EMPLOYMENT BY CLAIMANTS FOR BENEFITS<sup>1</sup>



<sup>1</sup> WAGES OF ALL WORKERS WERE BASED ON EARNINGS DURING 1939 OF A SAMPLING OF 12,000 EMPLOYEES, WHEREAS WAGES OF CLAIMANTS WERE BASED ON QUALIFYING EARNINGS OF 20,707 PERSONS WHO FILED CLAIMS FOR BENEFITS DURING PERIOD, JULY 1, 1939 - JUNE 30, 1940

BEEN DESIGNED WHICH PURPORT TO MEASURE THE AMOUNT OF EMPLOYMENT DURING THE QUALIFYING PERIOD AS REVEALED BY RECORDS OF EARNINGS. THESE TESTS ARE BASED ON A UNIFORM REQUIREMENT OF DOLLAR EARNINGS, A MULTIPLE OF THE WEEKLY BENEFIT AMOUNT,

CERTAIN GROUPS OF WORKERS.

PERHAPS THE SIMPLEST REQUIREMENT AND THE EASIEST TO UNDERSTAND IS A GIVEN AMOUNT OF EARNINGS DURING THE QUALIFYING PERIOD. YET IF SUCH A PLAN IS TO BE USED, THE AMOUNT ESTABLISHED SHOULD, IF POSSIBLE, NEITHER BE SO HIGH AS TO EXCLUDE MANY STEADILY EMPLOYED BUT LOW-PAID WORKERS, NOR SO LOW AS TO INCLUDE THOSE WORKERS WHO EARN A HIGH AMOUNT IN A LIMITED LENGTH OF TIME. AS OF MARCH 1, 1940 FOURTEEN STATES PROVIDED FOR A FLAT EARNINGS REQUIREMENT VARYING FROM \$100 IN ONE INSTANCE TO \$300 IN ANOTHER. THESE VARIATIONS SUGGEST THAT A WIDE DIVERSITY OF OPINION STILL EXISTS WITH RESPECT TO THE BREAKING POINT BETWEEN ELIGIBILITY AND NON-ELIGIBILITY, AND THEY POINT TO THE NEED FOR FURTHER INVESTIGATION ON THIS SUBJECT.

THE EFFECT OF REQUIREMENTS BASED ON DOLLAR EARNINGS

TABLE I SHOWS THE NUMBER OF CLAIMANTS HAVING SPECIFIED EARNINGS IN COVERED EMPLOYMENT DURING THE QUALIFYING PERIOD, ACCORDING TO NUMBER OF QUARTERS OF EMPLOYMENT. AS REVEALED BY THE TABLE, A FLAT ELIGIBILITY REQUIREMENT OF \$100 WOULD HAVE EXCLUDED 9.8 PERCENT, A REQUIREMENT OF \$200 WOULD HAVE EXCLUDED 24.4 PERCENT, AND A REQUIREMENT OF \$300 WOULD HAVE EXCLUDED 36.9 PERCENT OF THE CLAIMANTS ANALYZED.

ALTHOUGH THE NUMBER OF QUARTERS IN WHICH EARNINGS WERE REPORTED DOES NOT NECESSARILY REFLECT LENGTH OF EMPLOYMENT, IT DOES AFFORD SOME INDICATION AS TO WHETHER OR NOT THE WORKER IS STEADILY EMPLOYED. OF THE CLAIMANTS FOR WHOM EARNINGS WERE REPORTED IN ONLY ONE QUARTER, 48.6 PERCENT WOULD HAVE BEEN INELIGIBLE UNDER A FLAT EARNINGS REQUIREMENT OF \$100, 81.9 PERCENT UNDER A REQUIRE-

TABLE I

PERCENT OF IOWA CLAIMANTS HAVING SPECIFIED EARNINGS IN COVERED EMPLOYMENT DURING THE QUALIFYING PERIOD, ACCORDING TO NUMBER OF QUARTERS OF EMPLOYMENT

CLAIMANTS		CLAIMANTS WITH EMPLOYMENT IN:											
PERCENT	CUM %	1 QUARTER			2 QUARTERS			3 QUARTERS			4 QUARTERS		
		NUMBER	PERCENT	CUM %	NUMBER	PERCENT	CUM %	NUMBER	PERCENT	CUM %	NUMBER	PERCENT	CUM %
			11.9			20.3			20.1			47.7	
100.0		2,477	100.0		4,210	100.0		4,159	100.0		9,861	100.0	
99.8	4.2	639	25.9	25.9	184	4.4	4.4	42	1.0	1.0	7	0.1	0.1
99.6	9.8	560	22.7	48.6	421	10.0	14.4	137	3.3	4.3	46	0.5	0.6
99.6	24.4	826	33.3	81.9	1,280	30.4	44.8	624	15.0	19.3	297	3.0	3.6
99.5	36.9	307	12.4	94.3	989	23.5	68.3	758	18.2	37.5	523	5.3	8.9
99.0	46.9	92	3.7	98.0	623	14.8	83.1	707	17.0	54.5	650	6.6	15.5
98.9	55.8	30	1.2	99.2	344	8.2	91.3	551	13.2	67.7	924	9.4	24.9
98.5	63.3	11	0.5	99.7	158	3.8	95.1	405	9.7	77.4	976	9.9	34.8
98.3	69.6	4	0.2	99.9	84	2.0	97.1	284	6.8	84.2	925	9.4	44.2
98.4	75.0	3	0.1	100.0	54	1.3	98.4	205	4.9	89.1	860	8.7	52.9
98.6	79.6	-	-	-	33	0.8	99.2	120	2.9	92.0	808	8.2	61.1
98.3	83.9	1	-	-	19	0.5	99.7	101	2.4	94.4	768	7.8	68.9
98.1	88.0	-	-	-	10	0.2	99.9	81	2.0	96.4	751	7.6	76.5
98.8	90.8	1	-	-	5	0.1	100.0	42	1.0	97.4	532	5.4	81.9
98.3	93.1	-	-	-	1	-	-	40	1.0	98.4	442	4.5	86.4
98.0	95.1	1	-	-	1	-	-	15	0.4	98.8	394	4.0	90.4
97.3	96.4	-	-	-	-	-	-	14	0.3	99.1	264	2.6	93.0
97.0	97.4	-	-	-	2	-	-	9	0.2	99.3	205	2.0	95.0
96.5	97.9	1	-	-	-	-	-	7	0.2	99.5	103	1.0	96.0
96.5	98.4	-	-	-	-	-	-	6	0.2	99.7	87	0.9	96.9
96.4	98.8	1	-	-	-	-	-	2	0.1	99.8	85	0.9	97.8
96.3	99.1	-	-	-	-	-	-	2	0.1	99.9	50	0.5	98.3
96.2	99.3	-	-	-	2	-	-	-	-	-	35	0.4	98.7
96.2	99.5	-	-	-	-	-	-	1	-	-	33	0.3	99.0
96.1	99.6	-	-	-	-	-	-	3	0.1	100.0	16	0.2	99.2
96.1	99.7	-	-	-	-	-	-	-	-	-	20	0.2	99.4
96.1	99.8	-	-	-	-	-	-	1	-	-	13	0.1	99.5
96.2	100.0	-	-	-	-	-	-	2	-	-	47	0.5	100.0

EARNINGS IN FOUR QUARTERS WOULD HAVE BEEN DENIED BENEFITS UNDER AN EARNINGS REQUIREMENT OF \$200, AND WHEN THE REQUIREMENT IS RAISED TO \$300, THE CORRESPONDING PERCENTAGES BECOME 68.3, 37.5, AND 8.9, RESPECTIVELY. THE DATA SUGGEST, THEREFORE THAT A FLAT EARNINGS REQUIREMENT OF \$200 OR \$300 WILL ELIMINATE A LARGE NUMBER OF LOW-PAID WORKERS WITH CONSIDERABLE EMPLOYMENT, AND AT THE SAME TIME WILL FAIL TO EXCLUDE SEVERAL WORKERS WITH LIMITED EMPLOYMENT. WHETHER OR NOT IT IS DESIRABLE TO ADOPT A MORE COMPLICATED FORMULA IN ORDER TO SECURE A HIGHER RELATIONSHIP BETWEEN ELIGIBILITY AND THE AMOUNT OF PREVIOUS EMPLOYMENT IS PARTLY A MATTER OF PERSONAL JUDGMENT. IT MAY BE ARGUED THAT A FORMULA WHICH IS SIMPLE TO ADMINISTER AND WHICH WILL PROVIDE ADEQUATE BENEFITS TO THOSE INCLUDED IN THE SYSTEM IS THE MOST DESIRABLE.

CHART 2 PROVIDES A COMPARISON OF THE PROPORTION OF MEN AND WOMEN THAT WOULD BE EXCLUDED FROM BENEFITS UNDER A FLAT EARNINGS REQUIREMENT OF \$100, \$200, OR \$300. AS MANIFESTED BY THE CHART, A REQUIREMENT OF \$100 WOULD HAVE EXCLUDED 9.2 PERCENT OF THE MEN AND 12.3 PERCENT OF THE WOMEN; A REQUIREMENT OF \$200 WOULD HAVE EXCLUDED 22.5 PERCENT OF THE MEN AND 31.7 PERCENT OF THE WOMEN; AND A REQUIREMENT OF \$300 WOULD HAVE EXCLUDED ABOUT ONE-THIRD OF THE MEN AND NEARLY ONE-HALF OF THE WOMEN.

AS SHOWN BY CHART 3, 12.4 PERCENT OF THE MEN AND 10.3 PERCENT OF THE WOMEN HAD EARNINGS IN ONLY ONE QUARTER, WHEREAS 46.1 PERCENT OF THE MEN AND 53.3 PERCENT OF THE WOMEN HAD EARNINGS IN ALL FOUR QUARTERS DURING THE QUALIFYING PERIOD. IF THE NUMBER OF QUARTERS OF EMPLOYMENT TENDS TO REFLECT LENGTH OF EM-

CHART 2

PROPORTION OF CLAIMANTS EXCLUDED FROM BENEFITS UNDER AN ELIGIBILITY REQUIREMENT OF \$100, \$200, OR \$300 OF EARNINGS IN QUALIFYING PERIOD, CLASSIFIED ACCORDING TO SEX

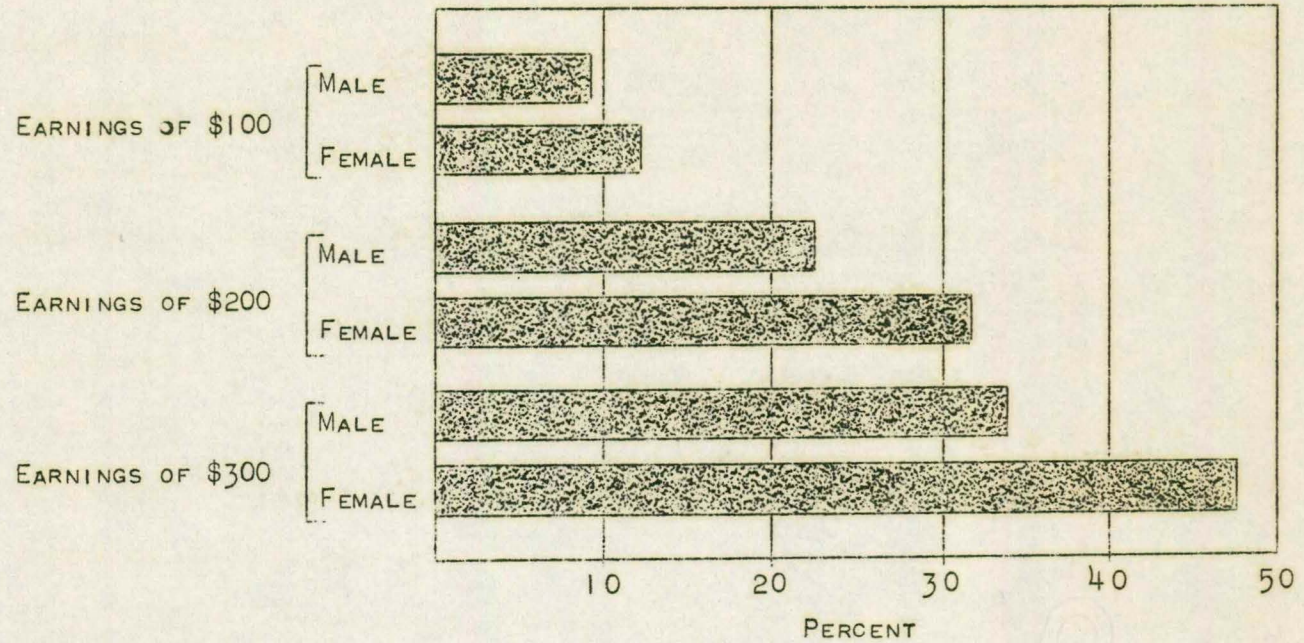
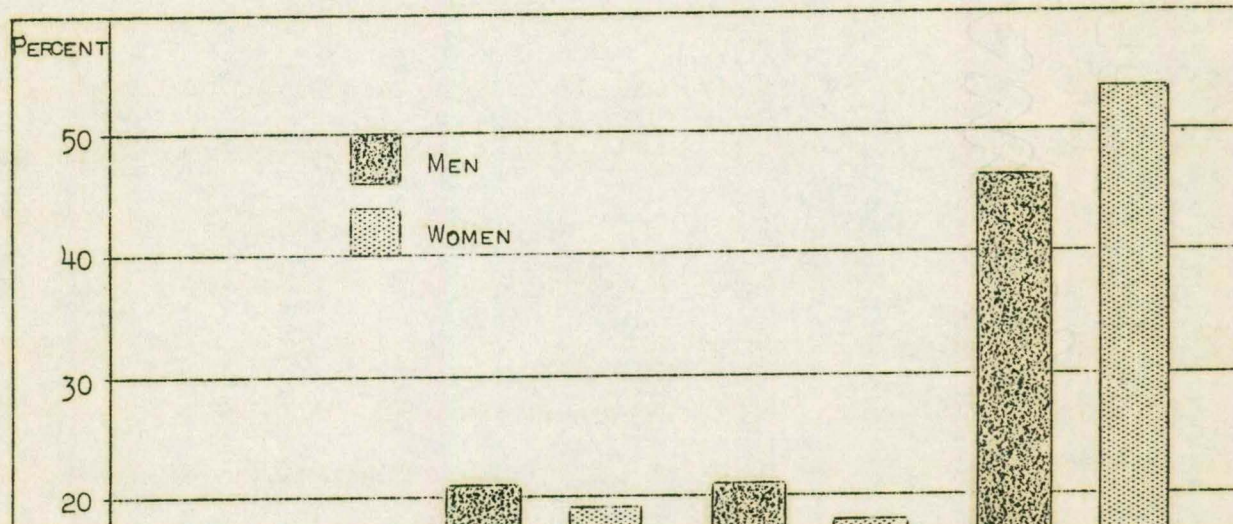


CHART 3

PERCENT OF CLAIMANTS WITH EMPLOYMENT IN ONE, TWO, THREE, AND FOUR QUARTERS, CLASSIFIED ACCORDING TO SEX





THE EFFECT OF REQUIREMENTS BASED ON A MULTIPLE OF THE WEEKLY RATE

ANOTHER TEST OF ELIGIBILITY WHICH HAS FREQUENTLY BEEN PROPOSED IS BASED UPON A SPECIFIED MULTIPLE OF THE WEEKLY BENEFIT RATE. THIS TYPE OF MEASUREMENT IS NOW IN USE IN THIRTY-ONE STATES, AND THE MULTIPLE ADOPTED VARIES FROM 13 TIMES THE BENEFIT AMOUNT IN ONE INSTANCE TO 36 TIMES THE BENEFIT AMOUNT MINUS \$36 IN ANOTHER. THIS CONCEPT OF ELIGIBILITY WAS FOUNDED ON THE ASSUMPTION THAT IT WOULD TEND TO EXCLUDE WORKERS FROM BENEFITS ACCORDING TO THE LENGTH OF THEIR EMPLOYMENT DURING THE QUALIFYING PERIOD. FOR INSTANCE, IF THE WEEKLY RATE IS EQUIVALENT TO 50 PERCENT OF THE FULL-TIME WEEKLY WAGE AND THE ELIGIBILITY REQUIREMENT IS 20 TIMES THIS RATE, THEN IT MAY BE ASSUMED THAT THE WORKER MUST HAVE BEEN EMPLOYED FOR AT LEAST TEN WEEKS IN ORDER TO QUALIFY FOR BENEFITS. IT IS OBVIOUS THAT WHEN THE BENEFIT RATE IS BASED UPON SOME FRACTION OF HIGH QUARTER EARNINGS AND WHEN MINIMUM AND MAXIMUM RATES ARE PROVIDED, SOME WORKERS ARE REQUIRED TO HAVE MORE EMPLOYMENT THAN OTHERS IN ORDER TO BE ELIGIBLE. WHEN THE MAXIMUM RATE IS \$15 FOR INSTANCE AND THE ELIGIBILITY REQUIREMENT 30 TIMES THE WEEKLY BENEFIT RATE, THOSE WORKERS WHO EARNED MORE THAN \$450 IN A SINGLE QUARTER COULD QUALIFY WITH FEWER WEEKS OF EMPLOYMENT THAN THOSE EARNING A LOWER RATE. CONSEQUENTLY, IT HAS BEEN SUGGESTED THAT THE REQUIREMENT SHOULD BE 50 PERCENT OF THE COMPUTED WEEKLY WAGE. AN ANALYSIS OF HIGH QUARTER EARNINGS BY QUARTERS OF EMPLOYMENT HAS INDICATED, HOWEVER, THAT ONLY 2 PERCENT OF THOSE WITH HIGH QUARTER EARNINGS OF \$400 OR MORE HAD EARNINGS IN ONLY ONE QUARTER, WHEREAS OVER 70 PERCENT HAD EARNINGS IN ALL FOUR QUARTERS. THUS, IT IS QUESTIONABLE WHETHER THE

LEVELS PREVAILING IN THE STATE SHOULD BE TAKEN INTO CONSIDERATION WHEN ESTABLISHING THE MINIMUM WEEKLY RATE.

TABLE 2 INDICATES THE PERCENT OF CLAIMANTS THAT WOULD BE INELIGIBLE FOR BENEFITS WHEN THE ELIGIBILITY REQUIREMENT IS BASED ON DIFFERENT MULTIPLES OF THE WEEKLY BENEFIT RATE AND WHEN VARIOUS METHODS FOR COMPUTING THE BENEFIT RATE AND VARIOUS MINIMUM WEEKLY RATES ARE ASSUMED. AS SHOWN BY THE TABLE, THE PROPORTION OF CLAIMANTS THAT WOULD BE EXCLUDED FROM BENEFITS DIFFERS CONSIDERABLY ACCORDING TO THE MEASUREMENT THAT IS APPLIED. FOR INSTANCE A REQUIREMENT OF 20 TIMES THE WEEKLY RATE WOULD NOT HAVE EXCLUDED ANY OF THE CLAIMANTS WHEN

TABLE 2  
PERCENT OF CLAIMANTS INELIGIBLE ON THE BASIS OF VARIOUS ELIGIBILITY REQUIREMENTS, VARIOUS METHODS FOR COMPUTING THE WEEKLY BENEFIT RATE, AND VARIOUS MINIMUM BENEFIT RATES

WEEKLY RATE COMPUTED ON BASIS OF:	ELIGIBILITY REQUIREMENT	MINIMUM RATE			
		\$0.00*	\$3.00	\$5.00	\$7.00
		PERCENT OF CLAIMANTS INELIGIBLE	PERCENT OF CLAIMANTS INELIGIBLE	PERCENT OF CLAIMANTS INELIGIBLE	PERCENT OF CLAIMANTS INELIGIBLE
PRESENT FORMULA*	20 X WK RATE	10.1	10.7	11.8	17.9
	25 X WK RATE	14.2	14.8	16.0	24.4
	30 X WK RATE	23.9	24.5	25.8	31.9
	35 X WK RATE	30.5	31.1	32.0	37.8
	40 X WK RATE	36.7	37.2	38.0	43.3
1/25 OF EARNINGS IN HIGHEST QUARTER (1 YEAR BASE PERIOD)	20 X WK RATE	0.0	5.1	9.8	15.5
	25 X WK RATE	0.0	6.6	13.2	20.8
	30 X WK RATE	17.6	20.1	24.1	29.6
	35 X WK RATE	24.1	26.4	30.4	35.5
	40 X WK RATE	30.6	32.7	36.3	41.1
1/20 OF	20 X WK RATE	0.0	5.1	9.8	15.5

THE RATE IS COMPUTED ON THE BASIS OF  $1/20$  OR  $1/25$  OF THE EARNINGS IN THE HIGHEST QUARTER AND NO MINIMUM IS ASSUMED. AT THE OTHER EXTREME, A REQUIREMENT OF 40 TIMES THE WEEKLY BENEFIT RATE WOULD HAVE EXCLUDED 49.4 PERCENT OF THE CLAIMANTS WHEN THIS RATE IS BASED ON THE  $1/20$  FORMULA AND A \$7.00 MINIMUM IS APPLIED. IT IS INTERESTING TO NOTE THAT IN THE MAJORITY OF INSTANCES AN INCREASE IN THE MINIMUM WEEKLY BENEFIT AMOUNT FROM \$3.00 TO \$5.00 HAS CONSIDERABLY LESS EFFECT ON THE PROPORTION OF CLAIMANTS INELIGIBLE FOR BENEFITS THAN A CORRESPONDING INCREASE FROM \$5.00 TO \$7.00. SINCE SEVERAL WORKERS IN THE STATE EARN IN THE NEIGHBORHOOD OF \$10 PER WEEK, THE FOREGOING FINDING IS BELIEVED TO BE DUE TO THE EXCLUSION OF SEVERAL WORKERS AT THIS EARNINGS LEVEL WHOSE EMPLOYMENT IS OF RELATIVELY BRIEF DURATION. THUS, IT BECOMES EVIDENT THAT THE ELIGIBILITY REQUIREMENT TO BE ADOPTED SHOULD TAKE INTO CONSIDERATION THE MINIMUM RATE THAT IS TO BE ESTABLISHED, AS WELL AS THE METHOD TO BE USED FOR DETERMINING THE WEEKLY BENEFIT AMOUNT.

IN CASE THE WEEKLY BENEFIT RATE IS BASED ON A VARIABLE FRACTION OF HIGH QUARTER EARNINGS, THE PERCENTAGE DECREASING AS EARNINGS INCREASE, ANY WAGE QUALIFICATION IN TERMS OF A MULTIPLE OF THE WEEKLY BENEFIT AMOUNT WOULD OBVIOUSLY BE INEQUITABLE. FOR THIS REASON, SOME MULTIPLE OF HIGH QUARTER EARNINGS WOULD APPEAR TO BE MORE JUSTIFIABLE IF THIS PLAN IS ADOPTED. TABLE 3 INDICATES THE PROPORTION OF CLAIMANTS THAT WOULD HAVE BEEN EXCLUDED FROM BENEFITS HAD THE WEEKLY BENEFIT RATE BEEN BASED ON A WAGE CATEGORY PLAN AND HAD THE ELIGIBILITY REQUIREMENT BEEN SET AT 1.25, 1.50, OR 2.00 TIMES THE HIGH QUARTER EARNINGS.\* A

TABLE 3

PROPORTION OF CLAIMANTS INELIGIBLE FOR BENEFITS WHEN WEEKLY BENEFIT RATE IS BASED ON WAGE CATEGORY A AND VARIOUS MULTIPLES OF HIGH QUARTER EARNINGS ARE USED FOR DETERMINING ELIGIBILITY, CLASSIFIED BY WEEKLY BENEFIT RATE

WEEKLY BENEFIT RATE	NUMBER OF WORKERS	PROPORTION INELIGIBLE WHEN REQUIREMENT IS:		
		1.25 TIMES HIGHEST QUARTERLY EARNINGS	1.50 TIMES HIGHEST QUARTERLY EARNINGS	2.00 TIMES HIGHEST QUARTERLY EARNINGS
TOTAL	20,707	19.3	27.3	46.1
\$4.00	2,302	51.3	61.4	82.4
5.00	1,019	36.4	48.2	75.7
6.00	1,113	29.5	42.3	68.6
7.00	1,334	25.1	36.3	60.9
8.00	1,532	22.9	33.4	64.4
9.00	2,012	19.5	28.9	48.5
10.00	1,945	16.6	24.9	44.7
11.00	2,264	11.3	18.9	37.6
12.00	1,933	9.0	16.0	32.4
13.00	1,598	7.6	12.7	24.3
14.00	1,214	7.3	11.6	22.8
15.00	1,077	5.1	8.7	19.1
16.00	622	2.7	5.4	11.1
17.00	381	0.0	2.4	10.5
18.00	218	0.0	0.5	5.0
19.00	111	0.9	0.9	3.6
20.00	32	0.0	0.0	0.0

FACT THAT A HIGHER RATIO OF THE CLAIMANTS IN THE LOWER THAN IN THE HIGHER WAGE INTERVALS TEND TO HAVE THEIR EMPLOYMENT CONCENTRATED IN ONE QUARTER, THE PROPORTION EXCLUDED VARIES CONSIDERABLY AT THE DIFFERENT BENEFIT LEVELS. THE VARIATION IN THIS RESPECT IS SIGNIFICANTLY LESS PRONOUNCED, HOWEVER, THAN WHEN A FLAT EARNINGS REQUIREMENT IS EMPLOYED.

TABLE 4

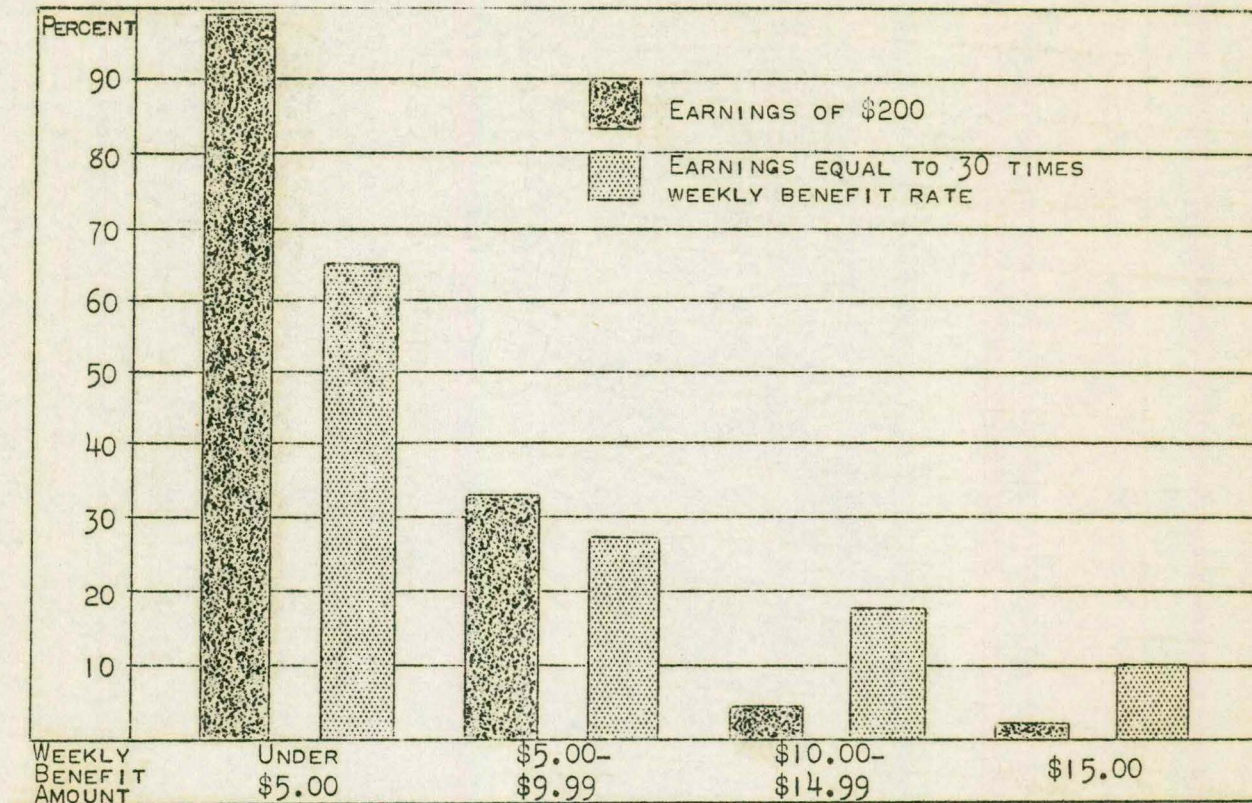
PROPORTION OF CLAIMANTS INELIGIBLE ON THE BASIS OF THE PRESENT WEEKLY BENEFIT RATE AND VARIOUS ELIGIBILITY REQUIREMENTS, CLASSIFIED BY WEEKLY BENEFIT AMOUNTS

WEEKLY BENEFIT RATE	TOTAL CASES	PERCENT OF CASES EXCLUDED WHEN ELIGIBILITY REQUIREMENTS:					
		20 TIMES WEEKLY BENEFIT RATE	30 TIMES WEEKLY BENEFIT RATE	40 TIMES WEEKLY BENEFIT RATE	\$100 EARNINGS IN QUALIFYING PERIOD	\$200 EARNINGS IN QUALIFYING PERIOD	\$300 EARNINGS IN QUALIFYING PERIOD
<u>TOTAL</u>	20,707	10.1	23.9	36.7	9.8	24.4	36.9
UNDER \$1.00	141	85.8	89.4	92.2	100.0	100.0	100.0
\$1 - \$1.99	173	70.5	74.0	82.1	100.0	100.0	100.0
2 - 2.99	261	57.9	64.0	77.4	97.7	99.6	100.0
3 - 3.99	305	53.8	59.7	73.4	95.4	99.3	100.0
4 - 4.99	328	49.7	53.4	67.4	70.7	98.5	99.1
5 - 5.99	4,157	11.1	35.2	53.9	17.3	60.0	79.9
6 - 6.99	1,866	6.6	26.0	40.6	3.2	27.2	48.0
7 - 7.99	1,723	6.1	21.4	36.2	2.4	15.7	36.8
8 - 8.99	1,569	5.9	19.4	32.9	1.7	9.1	27.4
9 - 9.99	1,509	8.0	19.5	30.6	2.3	8.8	20.5
10 - 10.99	1,559	6.7	18.8	30.3	1.0	6.2	17.7
11 - 11.99	1,240	7.4	17.6	28.3	1.5	6.1	13.6
12 - 12.99	1,336	6.0	16.2	27.4	0.4	2.4	9.8
13 - 13.99	895	5.7	14.5	23.0	1.0	2.2	7.7
14 - 14.99	713	5.3	15.6	23.8	1.0	2.2	5.3
15 -----	2,932	3.9	9.8	17.7	0.6	1.2	3.9

RATE WOULD HAVE EXCLUDED ABOUT THE SAME PROPORTION AS A FLAT EARNINGS REQUIREMENT OF \$200; AND 40 TIMES THE WEEKLY BENEFIT RATE WOULD HAVE EXCLUDED ABOUT THE SAME PROPORTION AS A FLAT EARNINGS REQUIREMENT OF \$300. IT IS SIGNIFICANT, HOWEVER, THAT IN EACH INSTANCE THE PROPORTION EXCLUDED BY THE FLAT EARNINGS REQUIREMENT IS MUCH GREATER FOR THE LOWER WEEKLY BENEFIT AMOUNTS AND MUCH SMALLER FOR THE HIGHER WEEKLY BENEFIT AMOUNTS THAN WHEN THE REQUIREMENT IS BASED ON A

CHART 4

THE PROPORTION OF CLAIMANTS EXCLUDED FROM BENEFITS UNDER A FLAT EARNINGS REQUIREMENT OF \$200 AS COMPARED WITH A REQUIREMENT OF EARNINGS EQUAL TO 30 TIMES THE WEEKLY BENEFIT RATE, CLASSIFIED BY WEEKLY BENEFIT AMOUNT



EXAMPLE, A REQUIREMENT OF 30 TIMES THE WEEKLY BENEFIT RATE WOULD HAVE ELIMINATED 64.4 PERCENT OF THE CLAIMANTS WITH WEEKLY RATES BELOW \$5.00, 26.9 PERCENT WITH WEEKLY RATES BETWEEN \$5.00 AND \$9.99, 16.8 PERCENT WITH WEEKLY RATES BETWEEN \$10.00 AND \$14.99, AND 9.8 PERCENT WITH A WEEKLY RATE OF \$15.00. WHEN A FLAT EARNINGS REQUIREMENT OF \$200 IS USED THE CORRESPONDING PERCENTAGES BECOME 99.4, 32.8, 4.2, AND 1.2 RESPECTIVELY. THUS, WHILE BOTH FORMULAE WOULD HAVE ELIMINATED A MUCH HIGHER PROPORTION AT THE LOWER THAN AT THE UPPER LEVELS, THE

REQUIREMENTS BASED ON DOLLAR EARNINGS, AS WELL AS A MULTIPLE OF THE WEEKLY BENEFIT RATE. IT SHOULD PERHAPS BE POINTED OUT THAT 1/26 OF THE HIGHEST QUARTERLY EARNINGS OF A ONE YEAR BASE PERIOD WAS USED FOR COMPUTING THE WEEKLY BENEFIT AMOUNT AND NO MINIMUM RATE WAS ASSUMED FOR PURPOSES OF THIS TABLE. THUS, UNDER THESE CONDITIONS, THE PROPORTION OF ALL CLAIMANTS EXCLUDED BY APPLYING 40 TIMES THE WEEKLY BENEFIT AMOUNT IS ONLY SLIGHTLY HIGHER THAN WHEN 30 TIMES THE WEEKLY BENEFIT AMOUNT IS APPLIED AND THE WEEKLY RATE IS BASED ON THE PRESENT FORMULA WITH A \$5.00 MINIMUM.

AN EXAMINATION OF TABLE 5 INDICATES THAT THE ELIGIBILITY REQUIREMENT NOW IN EFFECT WOULD HAVE EXCLUDED ONLY 8.2 PERCENT OF ALL CLAIMANTS, AS COMPARED WITH 24.4 PERCENT UNDER A FLAT EARNINGS REQUIREMENT OF \$200, 36.7 PERCENT UNDER A REQUIREMENT OF \$300, 16.2 PERCENT UNDER A FORMULA BASED ON 30 TIMES THE WEEKLY BENEFIT RATE, AND 28.7 PERCENT UNDER A FORMULA BASED ON 40 TIMES THE WEEKLY BENEFIT RATE. IT MAY BE NOTED THAT THE PRESENT PLAN WOULD HAVE DENIED BENEFITS TO A MUCH SMALLER PERCENTAGE OF CLAIMANTS IN EVERY INDUSTRIAL GROUP THAN ANY OF THE OTHER PLANS ANALYZED.

A FURTHER EXAMINATION OF TABLE 5 INDICATES THAT THE PROPORTION OF CLAIMANTS EXCLUDED FROM BENEFITS VARIES CONSIDERABLY AMONG THE DIFFERENT INDUSTRIAL GROUPS NO MATTER WHICH ELIGIBILITY FORMULA IS APPLIED. FOR EXAMPLE, A FLAT EARNINGS REQUIREMENT OF \$200 WOULD HAVE EXCLUDED OVER ONE-THIRD OF THE CLAIMANTS WHOSE LAST COVERED EMPLOYMENT WAS IN AGRICULTURE, GENERAL CONSTRUCTION, RETAIL OF GENERAL MERCHANDISE, EATING AND DRINKING PLACES, HOTELS AND OTHER

TABLE 5

PERCENT OF CLAIMANTS INELIGIBLE UNDER VARIOUS ELIGIBILITY REQUIREMENTS,  
CLASSIFIED BY INDUSTRY OF LAST COVERED EMPLOYER

INDUSTRY	NUMBER OF CLAIMANTS	PERCENT OF CLAIMANTS INELIGIBLE WHEN ELIGIBILITY REQUIREMENT IS:				
		PRESENT LAW <sup>1</sup>	\$200 QUAL- IFYING EARNINGS	\$300 QUAL- IFYING EARNINGS	30 TIMES WEEKLY RATE <sup>2</sup>	40 TIMES WEEKLY RATE <sup>2</sup>
<u>TOTAL</u>	20,707	8.2	24.4	36.7	16.2	28.7
AGRICULTURE	311	21.5	58.3	75.2	31.2	51.8
BITUMINOUS COAL MINING	1,454	2.8	13.8	25.2	8.7	17.6
QUARRYING	208	10.1	27.9	40.9	20.2	39.6
BUILDING CONSTRUCTION	1,355	9.1	20.7	33.8	17.3	32.3
GENERAL CONTRACTORS	2,204	15.5	35.8	50.5	25.2	42.3
SPECIAL TRADE CONTR.	498	8.2	18.1	31.7	19.9	33.7
FOOD & KINDRED PROD.	2,834	7.4	26.2	38.2	17.3	30.6
TEXTILE MILL PRODUCTS	152	1.3	5.9	9.9	4.6	7.2
APPAREL	412	4.4	20.6	31.8	12.4	20.1
LUMBER & BASIC PRODUCTS	209	9.1	25.8	40.7	18.7	30.1
FINISHED LUMBER PROD.	153	4.6	20.3	30.7	16.3	27.5
PRINTING & PUBLISHING	236	3.0	19.5	33.5	14.8	24.6
CHEMICALS & ALLIED PROD	181	6.6	19.9	26.5	13.3	21.0
RUBBER PRODUCTS	106	0.9	12.3	30.2	7.5	35.8
LEATHER & ITS PROD.	176	2.3	14.8	29.5	7.4	14.2
STONE, CLAY, GLASS PROD.	706	3.7	9.2	13.9	7.8	13.7
IRON, STEEL & THEIR PROD	470	5.3	17.7	27.2	14.7	24.5
TRANSPORTATION EQUIP.	93	7.5	11.8	28.0	30.1	39.8
MACHINERY (NOT ELECTRIC)	1,262	3.6	7.4	13.6	10.1	19.6
MISC. MANUFACTURING	812	5.3	20.6	34.6	11.3	20.6
TRUCKING & WAREHOUSING	182	10.4	25.3	35.7	16.5	33.0
OTHER TRANSPORTATION	146	11.0	29.5	44.5	21.2	28.8
COMMUNICATION	193	8.8	24.9	42.0	12.4	19.7
UTILITIES	219	11.4	22.4	34.7	17.4	35.2
WHOLESALE TRADE	1,553	7.5	27.0	41.3	17.1	29.7
RETAIL, GEN. MERCHANDISE	775	11.4	34.6	49.9	14.2	25.9
RETAIL FOOD	308	10.1	28.6	41.9	16.9	26.6
RETAIL AUTOMOTIVE	228	7.0	18.9	26.8	15.4	24.6
RETAIL APPAREL & ACCES.	220	9.5	30.5	42.7	12.3	27.3
EAT & DRINK PLACES	419	9.8	35.6	49.6	20.3	34.8
RETAIL TRADE, N.E.C.	552	5.4	21.6	35.3	11.8	26.3
OTHER WHLSE & RETAIL TR	565	12.6	30.6	43.5	18.9	33.1
INSURANCE & FINANCE	185	5.9	18.9	25.4	14.1	30.3



IT MAY ALSO BE OBSERVED FROM THE DATA THAT CERTAIN SIGNIFICANT DIFFERENCES EXIST BETWEEN THE FORMULAE BASED ON A FLAT EARNINGS REQUIREMENT AND THOSE BASED ON A MULTIPLE OF THE WEEKLY BENEFIT RATE. FOR INSTANCE, A REQUIREMENT OF \$200 QUALIFYING EARNINGS AND A REQUIREMENT OF 40 TIMES THE WEEKLY BENEFIT AMOUNT WOULD HAVE EXCLUDED ABOUT THE SAME PROPORTION OF TOTAL WORKERS. HOWEVER, IN SUCH INDUSTRIES AS BUILDING CONSTRUCTION, SPECIAL TRADE CONTRACTING, AND THE MANUFACTURE OF RUBBER PRODUCTS, TRANSPORTATION EQUIPMENT AND NON-ELECTRICAL MACHINERY IN WHICH WAGE RATES TEND TO BE RELATIVELY HIGH, 40 TIMES THE WEEKLY BENEFIT AMOUNT WOULD HAVE EXCLUDED A MUCH HIGHER PROPORTION OF THE WORKERS THAN THE FLAT EARNINGS REQUIREMENT. ON THE OTHER HAND, IN SOME OF THE RETAIL TRADE AND SERVICE GROUPS, IN WHICH THE WAGE SCALE TENDS TO BE RELATIVELY LOW, AN EARNINGS REQUIREMENT OF \$200 WOULD HAVE EXCLUDED MORE OF THE CLAIMANTS THAN A REQUIREMENT OF 40 TIMES THE WEEKLY BENEFIT AMOUNT.

TABLE 3 OF APPENDIX B, WHICH PROVIDES A MORE REFINED BREAKDOWN BY INDUSTRIAL GROUPS, REVEALS THAT A RELATIVELY HIGH PERCENTAGE OF CLAIMANTS IN MOST OF THOSE INDUSTRIES THAT ARE USUALLY REGARDED AS SEASONAL WOULD HAVE BEEN DENIED BENEFITS ON THE BASIS OF ANY OF THE MORE RIGID REQUIREMENTS. A FORMULA BASED ON 40 TIMES THE WEEKLY BENEFIT AMOUNT WOULD HAVE EXCLUDED 28.7 PERCENT OF ALL CLAIMANTS. YET, THIS SAME FORMULA WOULD HAVE DENIED BENEFITS TO 51.8 PERCENT OF THE CLAIMANTS WHOSE LAST COVERED EMPLOYMENT WAS IN AGRICULTURE, 39.6 PERCENT IN NON-METALLIC MINING AND QUARRYING, 42.3 PERCENT IN GENERAL CONSTRUCTION, 33.6 PERCENT IN SPECIAL TRADE CONTRACTING, 61.1 PERCENT IN CANNING AND PRESERVING, AND 74.2 PERCENT IN THE MANUFACTURE OF SUGAR. THE MOST NOTED EXCEP-

PLOYMENT IN TWO OR MORE QUARTERS.

SUMMARY OF FINDINGS

THE FINDINGS IN REGARD TO VARIOUS ELIGIBILITY REQUIREMENTS MAY BE SUMMARIZED AS FOLLOWS:

(1) A FLAT ELIGIBILITY REQUIREMENT OF \$100 WOULD HAVE EXCLUDED 9.8 PERCENT, A REQUIREMENT OF \$200 WOULD HAVE EXCLUDED 24.4 PERCENT, AND A REQUIREMENT OF \$300 WOULD HAVE EXCLUDED 36.9 PERCENT OF THE CLAIMANTS ANALYZED.

(2) ASSUMING THE PRESENT FORMULA FOR COMPUTING THE WEEKLY BENEFIT AMOUNT, A REQUIREMENT OF 20 TIMES THE WEEKLY RATE WOULD HAVE EXCLUDED 10.1 PERCENT, A REQUIREMENT OF 30 TIMES THE WEEKLY RATE WOULD HAVE EXCLUDED 23.9 PERCENT, AND A REQUIREMENT OF 40 TIMES THE WEEKLY RATE WOULD HAVE EXCLUDED 36.7 PERCENT OF THE CLAIMANTS ANALYZED. UNDER THE PRESENT REQUIREMENT OF 15 TIMES THE WEEKLY BENEFIT AMOUNT, 8.2 PERCENT OF THE CLAIMS WOULD HAVE BEEN DISALLOWED BECAUSE OF INSUFFICIENT QUALIFYING EARNINGS.

(3) ANY FLAT EARNINGS REQUIREMENT WOULD HAVE EXCLUDED A LARGER PROPORTION OF WOMEN THAN MEN. A REQUIREMENT OF \$100 WOULD HAVE EXCLUDED 9.2 PERCENT OF THE MEN AND 12.3 PERCENT OF THE WOMEN; A REQUIREMENT OF \$200 WOULD HAVE EXCLUDED 22.5 PERCENT OF THE MEN AND 31.7 PERCENT OF THE WOMEN; AND A REQUIREMENT OF \$300 WOULD HAVE EXCLUDED 34.1 PERCENT OF THE MEN AND 47.3 PERCENT OF THE WOMEN.

(4) THE PROPORTION OF CLAIMANTS THAT WOULD HAVE BEEN EXCLUDED UNDER AN ELIGIBILITY REQUIREMENT BASED ON A MULTIPLE OF THE WEEKLY BENEFIT RATE VARIES

(5) THE PROPORTION OF CLAIMANTS THAT WOULD HAVE BEEN EXCLUDED UNDER A FLAT EARNINGS REQUIREMENT AS COMPARED WITH A MULTIPLE OF THE WEEKLY BENEFIT AMOUNT VARIES CONSIDERABLY AT THE VARIOUS BENEFIT LEVELS. WHEN THE SAME PERCENTAGE OF TOTAL CLAIMANTS ARE EXCLUDED UNDER THE TWO PLANS, THE DOLLAR EARNINGS REQUIREMENT TENDS TO EXCLUDE A MUCH HIGHER PROPORTION OF CLAIMANTS AT THE LOWER LEVELS THAN DOES A MULTIPLE OF THE WEEKLY BENEFIT AMOUNT, WHEREAS AT THE HIGHER LEVELS, THE OPPOSITE SITUATION EXISTS. THUS, IF ELIGIBILITY IS TO BE RELATED TO LENGTH OF EMPLOYMENT, SOME MULTIPLE OF THE WEEKLY BENEFIT RATE APPEARS DEFINITELY TO BE THE MORE EQUITABLE OF THE TWO PLANS.

(6) THE PROPORTION OF CLAIMANTS THAT WOULD HAVE BEEN EXCLUDED FROM BENEFITS VARIES CONSIDERABLY AMONG THE DIFFERENT INDUSTRIAL GROUPS NO MATTER WHICH OF THE ELIGIBILITY REQUIREMENTS STUDIED IS EMPLOYED. FOR THOSE INDUSTRIES IN WHICH THE WAGE SCALE IS RELATIVELY LOW A FLAT EARNINGS REQUIREMENT TENDS TO EXCLUDE PROPORTIONALLY MORE OF THE CLAIMANTS THAN A REQUIREMENT BASED ON A MULTIPLE OF THE WEEKLY BENEFIT RATE, WHEREAS FOR THOSE INDUSTRIES IN WHICH THE WAGE SCALE IS RELATIVELY HIGH THE CONVERSE SITUATION PREVAILS.

(7) A FAIRLY RIGID REQUIREMENT, ESPECIALLY IF BASED ON A MULTIPLE OF THE WEEKLY BENEFIT RATE, WOULD HAVE EXCLUDED A MUCH HIGHER PROPORTION OF CLAIMANTS FROM THE SEASONAL THAN FROM THE NON-SEASONAL INDUSTRIES. YET IT MUST BE RECOGNIZED THAT THE NORMAL PERIOD OF EMPLOYMENT IS MUCH LONGER IN SOME OF THE INDUSTRIES THAT ARE USUALLY REGARDED AS SEASONAL THAN IN OTHERS. FURTHERMORE, OTHER STUDIES HAVE INDICATED THAT SEVERAL OF THE WORKERS IN SUCH INDUSTRIES FIND EMPLOYMENT IN OTHER FIELDS DURING THE OFF-SEASON. IT IS BELIEVED, THEREFORE,

NEARLY ALL OF THOSE WORKERS WHOSE ATTACHMENT TO THE LABOR MARKET IS OF BRIEF DURATION. WHETHER OR NOT IT IS DESIRABLE TO INTRODUCE SPECIAL PROVISIONS TO EXCLUDE THOSE SEASONAL WORKERS WHOSE ATTACHMENT IN INSURED WORK IS RELATIVELY LONG MUST BE CONSIDERED IN THE LIGHT OF THE OBJECTIVES TO BE ATTAINED.

IT HAS BEEN POINTED OUT PREVIOUSLY THAT ANY PLAN TO BE ADOPTED WILL BE INEQUITABLE TO SOME WORKERS. A FLAT EARNINGS REQUIREMENT WILL ELIMINATE SEVERAL LOW-PAID WORKERS WITH CONSIDERABLE EMPLOYMENT, AND AT THE SAME TIME WILL ADMIT HIGH-PAID WORKERS WITH LIMITED EMPLOYMENT. A PLAN BASED ON A MULTIPLE OF THE WEEKLY BENEFIT AMOUNT WILL LIKEWISE GIVE AN ADVANTAGE TO SOME WORKERS WITH BRIEF EMPLOYMENT PROVIDING IT IS DISTRIBUTED IN MORE THAN ONE QUARTER AND THE WEEKLY RATE IS BASED ON HIGH QUARTER EARNINGS. YET THE TWO PLANS DIFFER SIGNIFICANTLY IN REGARD TO THE TYPE OF WORKERS EXCLUDED FROM BENEFITS. IF IT IS BELIEVED THAT LENGTH OF ATTACHMENT TO THE LABOR MARKET SHOULD BE THE MAJOR CRITERION FOR ESTABLISHING ELIGIBILITY, A MULTIPLE OF THE WEEKLY BENEFIT RATE IS UNDOUBTEDLY A MORE SATISFACTORY TEST THAN AMOUNT OF EARNINGS. ON THE OTHER HAND, A REQUIREMENT BASED ON A FLAT SPECIFIED SUM IN THE QUALIFYING PERIOD IS PROBABLY THE SIMPLEST TO ADMINISTER AND THE EASIEST TO UNDERSTAND.

IN THIS CHAPTER AN ATTEMPT HAS BEEN MADE TO DISCOVER THE NUMBER AND TYPES OF WORKERS THAT WOULD BE EXCLUDED UNDER CERTAIN SPECIFIED PROVISIONS. IT IS HOPED THAT THESE FINDINGS MAY AID IN PROVIDING THE BASIS FOR A FORMULA THAT WILL BEST FIT THE PRINCIPLES UPON WHICH THE PROGRAM IS TO BE BASED.

CHAPTER III

THE WEEKLY BENEFIT AMOUNT

THE WEEKLY BENEFIT AMOUNT WHICH AN UNEMPLOYED WORKER IS TO RECEIVE IS FUNDAMENTAL TO ANY CONSIDERATION OF CHANGE IN THE UNEMPLOYMENT COMPENSATION PROGRAM. THE MEASUREMENT OF ELIGIBILITY FOR BENEFITS, THE EXISTENCE OF PARTIAL OR PART-TOTAL UNEMPLOYMENT, THE MAXIMUM AMOUNT OF COMPENSATION PAYABLE IN A BENEFIT YEAR AND THE AMOUNT OF BENEFITS TO BE CHARGED AGAINST AN EMPLOYER'S ACCOUNT FOR EXPERIENCE RATING PURPOSES ARE ALL DEPENDENT TO SOME DEGREE UPON THE WEEKLY BENEFIT RATE. THUS, IT IS OBVIOUSLY IMPORTANT THAT THE FORMULA FOR ESTABLISHING THIS RATE SHOULD BE IN ACCORD WITH THE BASIC PHILOSOPHY UPON WHICH THE PROGRAM IS BASED.

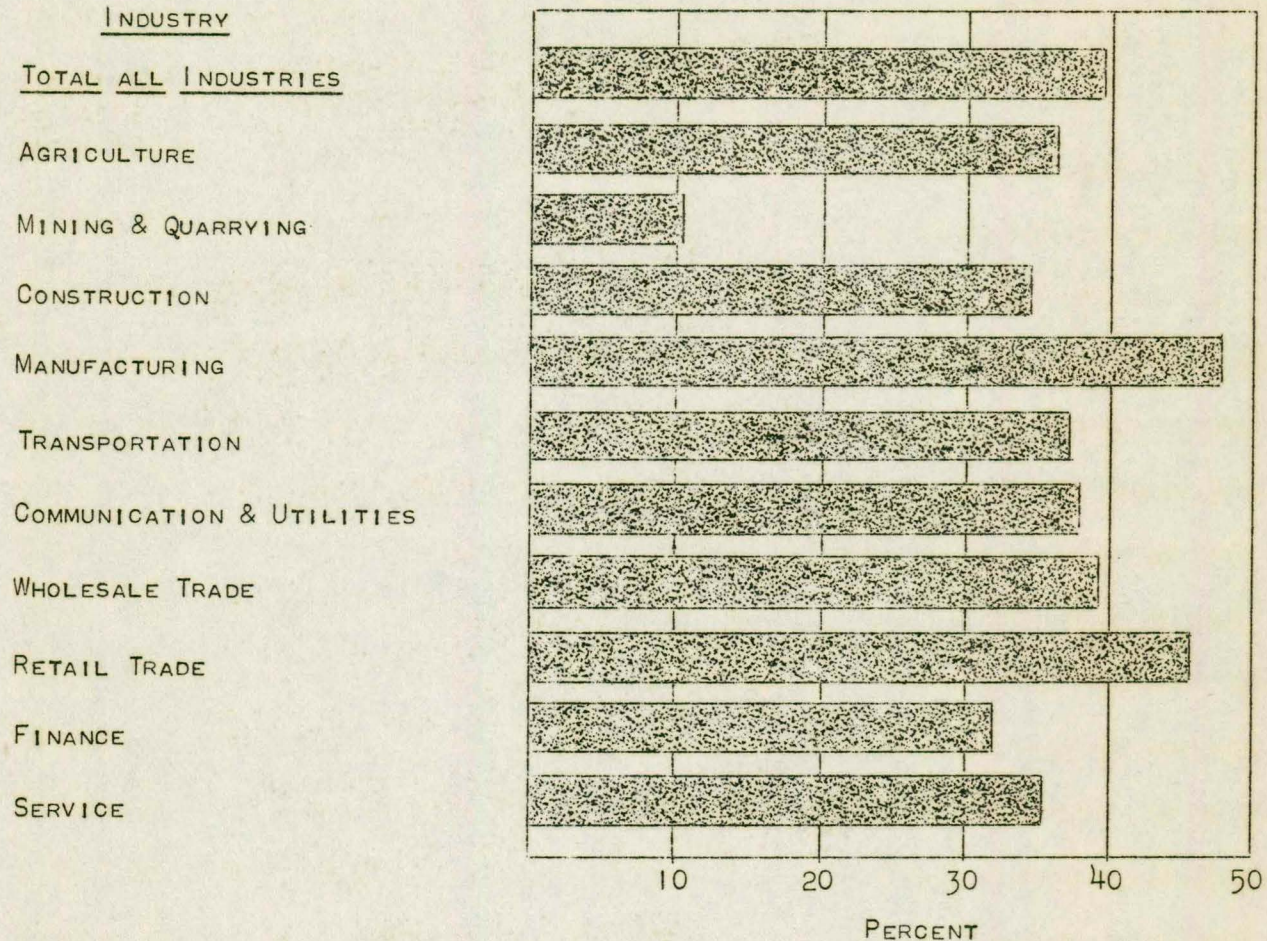
THE GENERAL OPINION IN THE UNITED STATES HAS FAVORED THE PRINCIPLE THAT THE WEEKLY BENEFIT AMOUNT SHOULD BE RELATED AS ACCURATELY AS POSSIBLE TO THE WORKER'S EARNING CAPACITY PRIOR TO HIS UNEMPLOYMENT. FOR THIS REASON MOST OF THE EARLY STATE LAWS SPECIFIED THAT THE WEEKLY RATE SHOULD BE BASED UPON 50 PERCENT OF THE WORKER'S MOST RECENT FULL-TIME WEEKLY WAGE, AS INDICATED BY THE PAYROLL REPORTS RECEIVED FROM THE RESPECTIVE EMPLOYERS. IT WAS OBVIOUS, HOWEVER, THAT THE WEEKLY WAGE WAS NOT ALWAYS READILY ASCERTAINABLE, AND THEREFORE AN ALTERNATIVE METHOD WAS PROVIDED FOR SUCH CASES. THE MOST WIDELY ADOPTED ALTERNATIVE HAS BEEN THAT OF DESIGNATING THE BENEFIT AMOUNT AS  $1/26$  OF THE HIGHEST QUARTERLY EARNINGS IN THE BASE PERIOD. THIS WAS DONE ON THE ASSUMPTION THAT THE HIGH QUARTER WOULD TEND TO REFLECT 13 WEEKS OF STEADY EMPLOYMENT AND THAT THE DIVISION OF THE WAGES IN THIS QUARTER BY 26 WOULD APPROXIMATE ONE-HALF OF THE WORKER'S

AN EMPLOYER IN HIS BASE PERIOD AND FOR THE CUSTOMARY SCHEDULED FULL-TIME WEEK PREVAILING FOR HIS OCCUPATION IN THE ENTERPRISE IN WHICH HE LAST EARNED WAGES IN EMPLOYMENT BY AN EMPLOYER DURING HIS BASE PERIOD. IF THE COMMISSION FINDS THAT THE FULL-TIME WEEKLY WAGE, AS ABOVE DEFINED, WOULD BE UNREASONABLE OR ARBITRARY OR NOT READILY DETERMINABLE WITH RESPECT TO ANY INDIVIDUAL, THE FULL-TIME WEEKLY WAGE OF SUCH INDIVIDUAL SHALL BE DEEMED TO BE ONE-THIRTEENTH OF HIS TOTAL WAGES IN EMPLOYMENT BY EMPLOYERS IN THAT QUARTER IN WHICH SUCH TOTAL WAGES WERE HIGHEST DURING HIS BASE PERIOD."

APPARENTLY IT WAS INTENDED THAT THE ALTERNATIVE METHOD SHOULD BE EMPLOYED IN A MINIMUM NUMBER OF CASES. EXPERIENCE TO DATE HAS INDICATED, HOWEVER, THAT THE OPPOSITE SITUATION HAS PREVAILED. CHART 5 REVEALS THAT DURING THE SECOND YEAR OF OPERATION 60.4 PERCENT OF THE DETERMINATIONS WERE BASED ON 1/26 OF THE HIGHEST QUARTERLY EARNINGS, AS COMPARED WITH 39.6 PERCENT BASED ON THE FULL-TIME WEEKLY WAGE. WIDE VARIATION IS SHOWN AMONG THE INDUSTRY GROUPS WITH RESPECT TO THE TYPE OF DETERMINATION EMPLOYED. FOR MANUFACTURING AND RETAIL TRADE OVER 45 PERCENT OF THE WEEKLY RATES WERE BASED ON THE FULL-TIME WEEKLY WAGE, AS COMPARED WITH 10 PERCENT FOR MINING AND QUARRYING.<sup>1</sup> YET, THE MOST SIGNIFICANT FACT INDICATED BY THE CHART IS THAT THE 1/26 FORMULA MUST BE APPLIED IN THE MAJORITY OF CASES FOR ALL OF THE BROAD INDUSTRY GROUPS INVOLVED. IT IS BELIEVED THAT THIS SITUATION IS DUE PRIMARILY TO THE METHODS OF WAGE PAYMENTS FOR SEVERAL EMPLOYEES. COMMISSION RATES, PIECE RATES, SPECIAL BONUSES, DISMISSAL WAGES, INCENTIVE WAGE SYSTEMS AND OTHER SPECIAL WAGE PAYING SCHEMES, AS WELL AS VARYING LENGTHS OF WORK WEEKS AND HOURLY OR DAILY RATES FOR TEMPORARY OR INTERMITTENT WORKERS, MAKE THE REPORTING OF AN ACCURATE FULL-TIME WAGE EXTREMELY DIFFICULT, IF NOT IMPOSSIBLE. FURTHERMORE, IT HAS BEEN DISCOVERED THAT IN ABOUT 8

CHART 5

THE PROPORTION OF CLAIMANTS FOR WHOM THE WEEKLY BENEFIT AMOUNT WAS COMPUTED ON THE BASIS OF ONE-HALF THE FULL-TIME WEEKLY WAGE, CLASSIFIED BY BROAD INDUSTRIAL GROUPS



TO THE METHODS TO BE USED IN ESTABLISHING SUCH FULL-TIME WEEKLY WAGE DATA. WHILE THESE REQUESTS HAVE RESULTED IN AN INCREASE IN THE REPORTING OF THE FULL-TIME WEEKLY WAGE, AND WHILE ADDITIONAL DEMANDS MAY RAISE THE PERCENTAGE TO A SOMEWHAT HIGHER LEVEL, IT IS DOUBTFUL WHETHER THE LIMIT WILL BE MUCH ABOVE THAT

A COMPARISON OF THE MOST RECENT  
WITH THE HIGHEST AND LOWEST WEEKLY WAGES REPORTED

ASSUMING THAT A FULL-TIME WEEKLY WAGE WERE REPORTED FOR ALL CLAIMANTS, THE QUESTION IMMEDIATELY ARISES AS TO WHETHER THE LAST WEEKLY WAGE IN THE BASE PERIOD IS REPRESENTATIVE OF THE IDEAL EARNINGS RATE FOR WHICH THE WORKER SHOULD BE COMPENSATED. IT MAY BE ARGUED THAT ACTUAL EARNINGS PRECEDING SEPARATION MAY BE UNDULY LOW, DUE TO PARTIAL UNEMPLOYMENT OR A REDUCED RATE OF PAY PRIOR TO THE SEPARATION, OR IT MAY BE ARGUED CONVERSELY THAT SUCH EARNINGS MAY BE UNDULY HIGH, BECAUSE OF SEASONAL ACTIVITY IMMEDIATELY PRECEDING THE LAY-OFF.

IN ORDER TO DETERMINE THE AMOUNT OF FLUCTUATION BETWEEN THE MOST RECENT WEEKLY WAGE REPORTED AND THE HIGHEST AND LOWEST WEEKLY WAGES REPORTED DURING THE BASE PERIOD, AN ANALYSIS WAS MADE OF THE 4,694 CLAIMANTS FOR WHOM AT LEAST THREE FULL-TIME WEEKLY WAGES WERE AVAILABLE. AS INDICATED BY TABLE 6 THERE IS SOME VARIATION BETWEEN THE MOST RECENT WAGE AND THE HIGHEST OR LOWEST WAGES REPORTED IN THE BASE PERIOD FOR A LARGE PERCENTAGE OF THE CLAIMANTS STUDIED. THIS VARIATION AMOUNTS TO \$5.00 OR MORE IN 18.6 PERCENT OF THE CASES WITH RESPECT TO THE LOWEST WAGE REPORTED AND IN 15 PERCENT OF THE CASES WITH RESPECT TO THE HIGHEST WAGE REPORTED. THE AVERAGE OF THE MOST RECENT FULL-TIME WEEKLY WAGE WAS \$21.71, AS COMPARED WITH \$19.12 FOR THE LOWEST WAGES REPORTED AND \$23.64 FOR THE HIGHEST WAGES REPORTED. THESE DIFFERENCES ARE, OF COURSE, ATTRIBUTED IN A LARGE MEASURE TO THE SHIFTING IN EMPLOYMENT FROM ONE EMPLOYER TO ANOTHER OR FROM ONE INDUSTRY TO ANOTHER. TABLE 7 SHOWS FOR INSTANCE THAT NEARLY ONE-HALF OF THE CLAIMANTS WORKED FOR MORE THAN ONE EMPLOYER DURING THE BASE PERIOD AND



TABLE 6

A COMPARISON OF THE MOST RECENT FULL-TIME WEEKLY WAGE WITH THE  
LOWEST AND HIGHEST FULL-TIME WEEKLY WAGE REPORTED DURING THE BASE PERIOD<sup>1</sup>

AMOUNT OF VARIATION FROM MOST RECENT WAGE REPORTED	LOWEST WAGE REPORTED		HIGHEST WAGE REPORTED	
	NUMBER OF CASES	PERCENT OF TOTAL	NUMBER OF CASES	PERCENT OF TOTAL
<u>TOTAL</u>	4,694	100.0	4,694	100.0
UNDER \$1.00	2,329	49.6	3,041	64.8
\$1.00 - \$1.99	471	10.0	301	6.4
2.00 - 2.99	440	9.4	335	7.1
3.00 - 3.99	272	5.8	167	3.6
4.00 - 4.99	309	6.6	144	3.1
5.00 - 5.99	191	4.1	133	2.8
6.00 - 6.99	152	3.2	84	1.8
7.00 - 7.99	86	1.8	67	1.4
8.00 - 8.99	110	2.3	67	1.4
9.00 - 9.99	60	1.4	41	0.9
10.00 OR MORE	274	5.8	314	6.7

<sup>1</sup> BASED ONLY ON THOSE CLAIMANTS FOR WHOM AT LEAST THREE FULL-TIME WEEKLY WAGES WERE REPORTED DURING THE BASE PERIOD. DATA WERE DERIVED FROM TABLES V AND VI OF APPENDIX C.

HE MAY NORMALLY BE EXPECTED TO RECEIVE.

THE FULL-TIME WEEKLY WAGES OF A LARGE PROPORTION OF CLAIMANTS WHO WORKED FOR ONLY ONE EMPLOYER FLUCTUATED OVER THE BASE PERIOD. TABLE 9 SHOWS FOR EXAMPLE THAT THE MOST RECENT WAGE WAS \$1.00 OR MORE HIGHER THAN THE LOWEST WAGE

TABLE 7

NUMBER OF EMPLOYERS FOR WHOM CLAIMANTS WORKED DURING THE BASE AND QUALIFYING PERIODS

NUMBER OF EMPLOYERS	BASE PERIOD		QUALIFYING PERIOD	
	NUMBER	PERCENT	NUMBER	PERCENT
<u>TOTAL</u>	21,288	100.0	20,707	100.0
1	11,384	53.5	13,645	65.9
2	4,938	23.2	4,292	20.7
3	2,375	11.2	1,525	7.4
4	1,155	5.4	639	3.1
5	604	2.8	311	1.5
6	309	1.5	152	0.7
7	190	0.9	57	0.3
8	133	0.6	38	0.2
9 OR MORE	200	0.9	48	0.2

TABLE 8

NUMBER OF INDUSTRIES IN WHICH CLAIMANTS WORKED DURING THE BASE PERIOD

NUMBER OF INDUSTRIES	NUMBER OF CASES	PERCENT OF TOTAL
<u>TOTAL</u>	21,288	100.0
1	13,389	62.8
2	4,845	22.8
3	1,939	9.1

TABLE 9

A COMPARISON OF THE MOST RECENT FULL-TIME WEEKLY WAGE WITH THE LOWEST AND HIGHEST FULL-TIME WEEKLY WAGES REPORTED DURING THE BASE PERIOD<sup>1</sup>

AMOUNT OF VARIATION FROM MOST RECENT WAGE REPORTED	LOWEST WAGE REPORTED		HIGHEST WAGE REPORTED	
	NUMBER OF CASES	PERCENT OF TOTAL	NUMBER OF CASES	PERCENT OF TOTAL
<u>TOTAL</u>	2,632	100.0	2,632	100.0
UNDER \$1.00	1,401	53.3	1,883	71.6
\$1.00 - \$1.99	293	11.1	172	6.5
2.00 - 2.99	258	9.8	189	7.2
3.00 - 3.99	164	6.2	79	3.0
4.00 - 4.99	185	7.0	58	2.2
5.00 - 5.99	88	3.4	64	2.4
6.00 - 6.99	61	2.3	35	1.3
7.00 - 7.99	37	1.4	24	0.9
8.00 - 8.99	35	1.3	27	1.0
9.00 - 9.99	15	0.6	17	0.7
10.00 OR MORE	95	3.6	84	3.2

<sup>1</sup> BASED ON THOSE CLAIMANTS WHO WORKED FOR ONLY ONE EMPLOYER DURING THE BASE PERIOD AND FOR WHOM AT LEAST THREE FULL-TIME WEEKLY WAGES WERE REPORTED. DATA WERE DERIVED FROM TABLES VII AND VIII OF APPENDIX C

THE FOREGOING DISCUSSION INDICATES THAT THERE IS CAUSE FOR SKEPTICISM REGARDING THE VALIDITY OF THE MOST RECENT FULL-TIME WEEKLY WAGE AS THE BASIS FOR COMPUTING THE WEEKLY BENEFIT RATE. OTHER METHODS COULD, OF COURSE, BE ADOPTED

IN WHICH THE CLAIMANT IS NORMALLY EMPLOYED MIGHT BE USED IN LIEU OF THE MOST RECENT WAGE IN THE BASE PERIOD. ONE MAY QUESTION THE ADMINISTRATIVE FEASIBILITY OF EACH OF THESE SUBSTITUTES, HOWEVER, EVEN THOUGH ANY ONE OF THEM MIGHT BE MORE EQUITABLE TO THE CLAIMANT POPULATION AS A WHOLE THAN THE FULL-TIME WEEKLY WAGE. IF IT MAY BE ASSUMED THAT THE MOST RECENT FULL-TIME WEEKLY WAGE AS REPORTED IS THE BEST MEASURE OF THE WEEKLY BENEFIT RATE AVAILABLE, THE QUESTION STILL ARISES AS TO THE DESIRABILITY OF HAVING TWO FORMULAE FOR DETERMINING THE WEEKLY RATE. THE USE OF ALTERNATIVE METHODS OFTEN RESULTS IN QUITE DIFFERENT WEEKLY RATES FOR CLAIMANTS HAVING PRACTICALLY IDENTICAL EARNINGS IN THE HIGHEST QUARTER. MOREOVER, THE METHOD OF DETERMINING THE WEEKLY BENEFIT AMOUNT RATHER THAN ATTACHMENT TO THE LABOR MARKET MAY DETERMINE THE CLAIMANT'S ELIGIBILITY FOR BENEFITS. FURTHERMORE, INFORMATION PREREQUISITE TO A CORRECT CHOICE BETWEEN ALTERNATIVE METHODS OF COMPUTING THE WEEKLY BENEFIT AMOUNT IS NOT ALWAYS AVAILABLE AND OFTEN CANNOT BE ANALYZED OBJECTIVELY. FOR THIS REASON, PERSONAL OPINION MUST OF NECESSITY BE THE DECIDING FACTOR IN SOME INSTANCES. SUCH A PROCEDURE OBVIOUSLY IS NOT EQUITABLE TO ALL CLAIMANTS CONCERNED, AND THERE APPEARS TO BE A SOUND BASIS FOR CONTENDING THAT ONE FORMULA SHOULD BE APPLICABLE IN ALL INSTANCES.

ONE-HALF THE FULL-TIME WEEKLY WAGE COMPARED WITH THE 1/26 FORMULA

ASSUMING THAT THE PRINCIPLE OF RELATING BENEFITS TO THE WORKER'S NORMAL STANDARD OF LIVING SHOULD BE RETAINED, THE PROBLEM APPEARS AS TO WHETHER ANY FORMULA CAN BE DEvised BASED ON QUARTERLY OR ANNUAL EARNINGS WHICH WILL FURNISH A CLOSE CORRELATION BETWEEN THE CLAIMANT'S FULL-TIME WEEKLY WAGE WHEN EMPLOYED AND THE BENEFITS HE IS TO RECEIVE WHEN UNEMPLOYED. IN AN ATTEMPT TO PROVIDE A

TABLE 10

A DISTRIBUTION OF WEEKLY BENEFIT AMOUNTS BASED ON ONE-HALF THE FULL-TIME WEEKLY WAGE, COMPARED WITH A DISTRIBUTION OF WEEKLY BENEFIT AMOUNTS BASED ON 1/26 OF HIGHEST QUARTERLY EARNINGS, CLASSIFIED BY \$1.00 INTERVALS

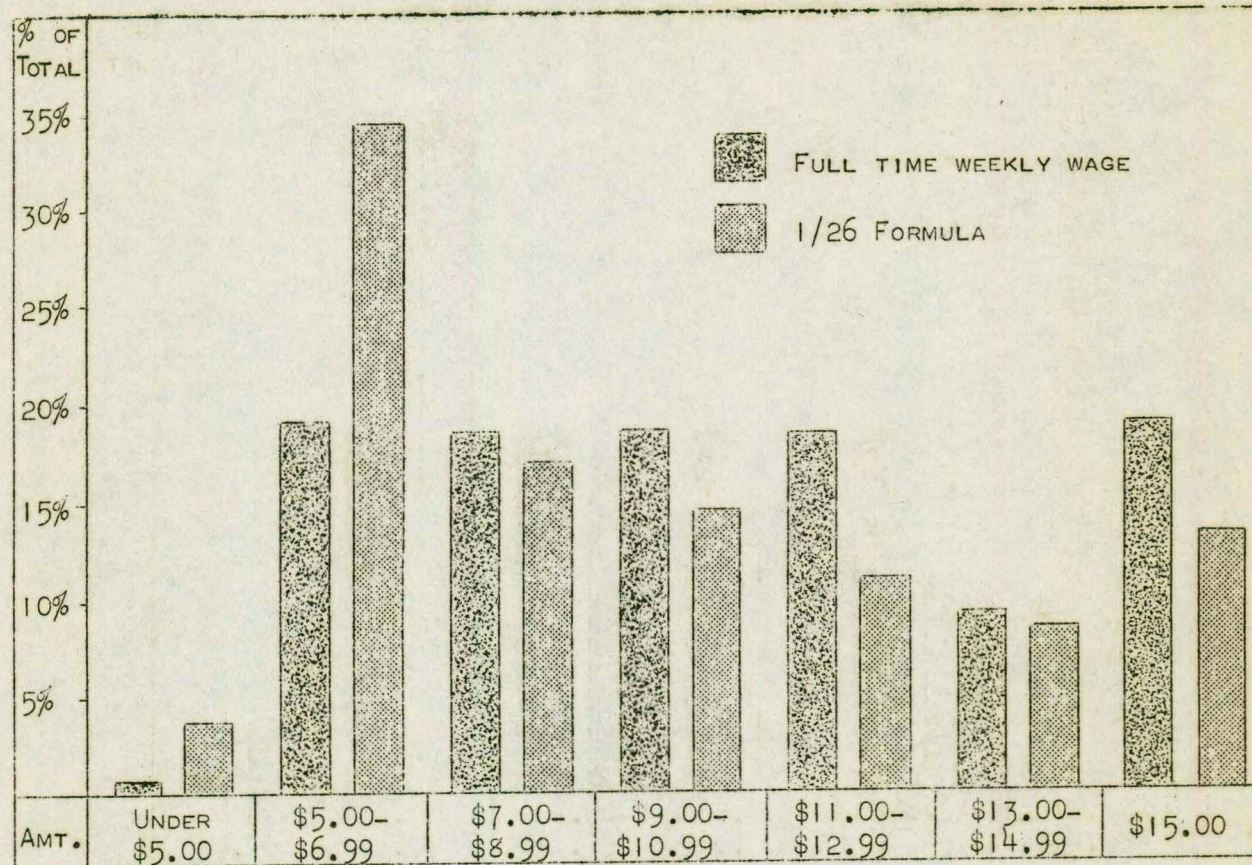
WEEKLY BENEFIT AMOUNT	ALL CASES		FULL-TIME WEEKLY WAGE USED		1/26 FORMULA USED	
	NUMBER	% OF TOTAL	NUMBER	% OF TOTAL	NUMBER	% OF TOTAL
<u>TOTAL</u>	18,976	100.0	7,511	100.0	11,465	100.0
UNDER \$1.00	17	0.1	1	-	16	0.1
\$1.00 - \$1.99	48	0.2	7	0.1	41	0.4
2.00 - 2.99	94	0.5	9	0.1	85	0.7
3.00 - 3.99	125	0.7	8	0.1	117	1.0
4.00 - 4.99	160	0.8	16	0.2	144	1.3
5.00 - 5.99	3,591	18.9	670	8.9	2,921	25.5
6.00 - 6.99	1,777	9.4	741	9.9	1,036	9.0
7.00 - 7.99	1,662	8.8	734	9.8	928	8.1
8.00 - 8.99	1,524	8.0	628	8.4	896	7.8
9.00 - 9.99	1,456	7.7	643	8.5	813	7.1
10.00 - 10.99	1,534	8.1	725	9.7	809	7.1
11.00 - 11.99	1,203	6.3	530	7.1	673	5.9
12.00 - 12.99	1,321	7.0	737	9.8	584	5.1
13.00 - 13.99	877	4.6	393	5.2	484	4.2
14.00 - 14.99	696	3.7	261	3.5	435	3.8
15.00 -----	2,891	15.2	1,408	18.7	1,483	12.9
AVERAGE		\$9.68		\$10.48		\$9.16

1/26 FORMULA WAS APPLIED RECEIVED LESS THAN \$6.00 PER WEEK, WHEREAS ONLY 12.9 PERCENT RECEIVED THE MAXIMUM RATE OF \$15.00. ON THE OTHER HAND, LESS THAN ONE-TENTH OF THE CLAIMANTS FOR WHOM A FULL-TIME WAGE WAS AVAILABLE RECEIVED LESS THAN \$6.00 PER WEEK AND 18.7 PERCENT RECEIVED THE MAXIMUM AMOUNT.

OBVIOUSLY, THE FOREGOING COMPARISONS ARE NOT STRICTLY VALID, SINCE THE TWO GROUPS ARE NOT IDENTICAL AND THEREFORE MAY HAVE HAD QUITE DIFFERENT PATTERNS OF EMPLOYMENT. FOR THIS REASON A MORE DIRECT COMPARISON WAS MADE BY COMPUTING

CHART 6

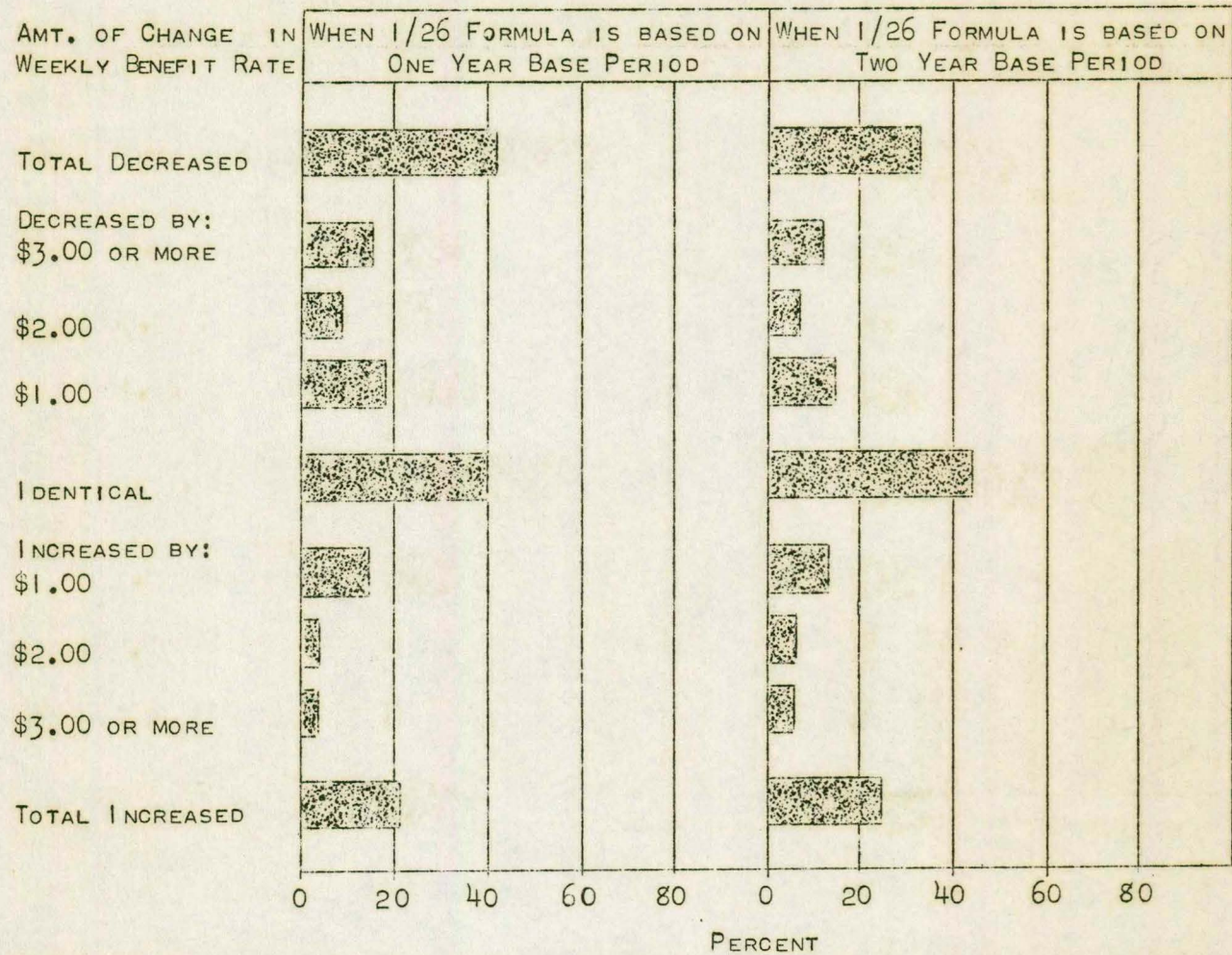
WEEKLY BENEFIT AMOUNTS OF THOSE INDIVIDUALS WHOSE WEEKLY BENEFIT AMOUNTS WERE BASED ON 1/2 THE FULL-TIME WEEKLY WAGE COMPARED WITH THE WEEKLY BENEFIT AMOUNTS OF THOSE INDIVIDUALS WHOSE WEEKLY BENEFIT AMOUNTS WERE BASED ON THE 1/26 FORMULA



CLAIMANTS FOR WHOM FULL-TIME WEEKLY WAGES WERE AVAILABLE WOULD HAVE HAD IDENTICAL RATES WHETHER BENEFITS WERE BASED ON 1/26 OF HIGHEST QUARTERLY EARNINGS (TWO YEAR BASE PERIOD) OR ONE-HALF OF THE FULL-TIME WEEKLY WAGE; 32 PERCENT WOULD HAVE HAD LOWER RATES ACCORDING TO THE 1/26 FORMULA AND 25 PERCENT WOULD HAVE HAD HIGHER RATES ACCORDING TO THE 1/26 FORMULA. AS INDICATED BY CHART 7, 14.3 PER-

CHART 7

THE MAGNITUDE OF CHANGES IN THE WEEKLY BENEFIT RATE WHEN 1/26 OF THE HIGHEST QUARTERLY EARNINGS IS SUBSTITUTED FOR ONE-HALF THE FULL-TIME WEEKLY WAGE



<sup>1</sup> BASED ON 7,511 CLAIMANTS FOR WHOM MOST RECENT FULL-TIME WAGE WAS REPORTED

SUBSTITUTION OF THE 1/26 FORMULA. THUS, IT MAY BE NOTED THAT THERE IS NOT ONLY A HIGHER PROPORTION OF CASES THAT WOULD HAVE HAD DECREASED RATES AS A RESULT OF THE APPLICATION OF THE 1/26 FORMULA, BUT ON THE WHOLE, THE AMOUNT OF THE DE-

EST QUARTERLY EARNINGS IS EVEN MORE STRIKING WHEN THE BASE PERIOD IS LIMITED TO THE FIRST FOUR OF THE LAST FIVE COMPLETED CALENDAR QUARTERS. AS MANIFESTED BY CHART 7 ONLY 40 PERCENT OF THE CLAIMANTS STUDIED WOULD HAVE HAD IDENTICAL RATES UNDER THE TWO FORMULAE, WHEREAS THE RATE WOULD HAVE BEEN DECREASED IN 40 PERCENT OF THE CASES AND INCREASED IN 20 PERCENT OF THE CASES BY THE USE OF THE  $1/26$  FORMULA RATHER THAN ONE-HALF OF THE FULL-TIME WAGE. THE DECREASE WOULD HAVE AMOUNTED TO \$1.00 IN 17.1 PERCENT OF THE CASES, TO \$2.00 IN 8.4 PERCENT OF THE CASES, AND TO \$3.00 OR MORE IN 14.8 PERCENT OF THE CASES. ON THE OTHER HAND, THE INCREASE WOULD HAVE BEEN \$1.00 IN 13.5 PERCENT, \$2.00 IN 3.5 PERCENT AND \$3.00 OR MORE IN 3.0 PERCENT OF THE CASES. THE AVERAGE BENEFIT RATE WOULD HAVE BEEN REDUCED FROM \$10.48 TO \$9.81 HAD  $1/26$  OF THE HIGHEST QUARTERLY EARNINGS BEEN SUBSTITUTED FOR ONE-HALF OF THE WEEKLY WAGE FORMULA.

THE COMPARISON THUS FAR HAS, OF COURSE, BEEN LIMITED TO THOSE CLAIMANTS FOR WHOM THE MOST RECENT FULL-TIME WEEKLY WAGE WAS REPORTED. A SIMILAR COMPARISON WAS MADE, HOWEVER, OF THE GROUP OF CLAIMANTS FOR WHOM THE MOST RECENT WAGE WAS NOT AVAILABLE BUT FOR WHOM A WEEKLY WAGE WAS INDICATED FOR THE QUARTER OF HIGHEST EARNINGS, THIS QUARTER BEING THE ONE ON WHICH THE  $1/26$  FORMULA WAS APPLIED FOR DETERMINING THE WEEKLY BENEFIT RATE. AS INDICATED BY TABLE 11, THE WEEKLY BENEFIT RATES UNDER THE TWO FORMULAE ARE IDENTICAL IN 30 PERCENT OF THE CASES, WHEREAS ONE-HALF THE WEEKLY WAGE REPORTED RESULTS IN A HIGHER AMOUNT IN 46.8 PERCENT AND IN A LOWER AMOUNT IN 23.3 PERCENT OF THE CASES. THE USE OF ONE-HALF OF THE FULL-TIME WEEKLY WAGE WOULD HAVE RESULTED IN AN INCREASE OF \$1.00 IN THE WEEKLY RATE IN 15.6 PERCENT, OF \$2.00 IN 9.4 PERCENT, AND OF \$3.00



TABLE 11

THE MAGNITUDE OF CHANGES IN THE WEEKLY BENEFIT RATE WHEN ONE-HALF OF THE FULL-TIME WEEKLY WAGE IS SUBSTITUTED FOR 1/26 OF THE HIGHEST QUARTERLY EARNINGS<sup>1</sup>

AMOUNT OF CHANGE IN WEEKLY BENEFIT AMOUNT	NUMBER OF CASES	PERCENT
TOTAL DECREASED	281	23.3
DECREASED BY:		
\$5.00 OR MORE	22	1.8
4.00	12	1.0
3.00	34	2.8
2.00	69	5.7
1.00	144	12.0
IDENTICAL	358	29.9
INCREASED BY:		
\$1.00	187	15.6
2.00	113	9.4
3.00	81	6.7
4.00	50	4.2
5.00 OR MORE	131	10.9
TOTAL INCREASED	562	46.8

<sup>1</sup> BASED ONLY ON THE 1,201 CLAIMANTS FOR WHOM A FULL-TIME WEEKLY WAGE WAS REPORTED DURING THE QUARTER ON WHICH THE 1/26 FORMULA WAS APPLIED. DATA WERE DERIVED FROM TABLE XV OF APPENDIX C.

THE EVIDENCE PRESENTED THUS FAR INDICATES QUITE CONCLUSIVELY THAT A LARGE PERCENT OF THE WORKERS DO NOT HAVE FULL-TIME EMPLOYMENT THROUGHOUT ANY QUARTER OF A TWO YEAR BASE PERIOD. AND, A REDUCTION IN THE BASE PERIOD TO ONE YEAR RESULTS IN AN EVEN GREATER PROPORTION OF CLAIMANTS HAVING ONLY PART-TIME

THAT RECEIVED DURING THE QUARTER OF HIGHEST EARNINGS. ON THE WHOLE, HOWEVER, THE APPLICATION OF  $1/26$  OF THE HIGHEST QUARTERLY EARNINGS TENDS TO LOWER THE WEEKLY BENEFIT RATE.

IT MUST BE REMEMBERED THAT THE POPULATION INCLUDED IN THE FOREGOING ANALYSES CONSISTS OF THOSE CLAIMANTS FOR WHOM AT LEAST ONE FULL-TIME WEEKLY WAGE WAS REPORTED. THUS, THE STUDY SHEDS NO LIGHT ON WHETHER THE  $1/26$  FORMULA APPROXIMATED A THEORETICAL FULL-TIME WEEKLY WAGE, ASSUMING SUCH TO BE ASCERTAINABLE, FOR THE GROUP EXCLUDED FROM THIS PHASE OF THE INVESTIGATION. IT IS BELIEVED, HOWEVER, THAT NO WEEKLY WAGE WAS REPORTED IN SEVERAL INSTANCES BECAUSE OF THE CLAIMANT'S BRIEF EMPLOYMENT, AND THERE IS REASON TO SUSPECT THAT THE VARIATION BETWEEN THE  $1/26$  FORMULA AND THE FULL-TIME WEEKLY WAGE WOULD BE EVEN GREATER FOR THE GROUP THAT WAS NECESSARILY ELIMINATED FROM THE COMPARISON.

IT MUST BE REMEMBERED FURTHER THAT THE RESULTS OBTAINED FOR IOWA ARE NOT NECESSARILY APPLICABLE TO OTHER STATES. IT IS BEYOND THE SCOPE OF THE PRESENT STUDY TO INVESTIGATE THE AMOUNT OF OVERLAPPING BETWEEN COVERED AND NON-COVERED EMPLOYMENT. OTHER ANALYSES HAVE SUGGESTED, HOWEVER, THAT A CONSIDERABLE AMOUNT OF SUCH OVERLAPPING EXISTS IN THIS STATE, AND AN EXTENSION IN COVERAGE MIGHT VERY LIKELY RESULT IN A MUCH LARGER PROPORTION OF WORKERS HAVING FULL-TIME EMPLOYMENT DURING AT LEAST ONE QUARTER OF THE YEAR.

THE QUESTION OBVIOUSLY ARISES AS TO WHETHER THE CORRELATION BETWEEN THE  $1/26$  FORMULA AND THE FULL-TIME WEEKLY WAGE IS GREATER AT CERTAIN WAGE LEVELS THAN AT OTHERS. THIS PROBLEM WILL BE TREATED AT GREATER LENGTH LATER IN THIS CHAPTER. IT MAY BE MENTIONED AT THIS TIME, HOWEVER, THAT EXCEPTING FOR THE MIN-

TABLE 12

THE EFFECT ON WEEKLY BENEFIT AMOUNTS OF CHANGING FROM ONE-HALF THE MOST RECENT FULL-TIME WEEKLY WAGE TO 1/26 OF HIGHEST QUARTERLY EARNINGS, BY WEEKLY BENEFIT AMOUNT<sup>1</sup>

WEEKLY BENEFIT AMOUNT BASED ON FULL-TIME WAGE	PERCENT OF CLAIMANTS WITH GIVEN WEEKLY BENEFIT AMOUNT	PERCENT OF CLAIMANTS UNDER 1/26 OF HIGHEST QUARTERLY EARNINGS OF TWO YEAR BASE PERIOD WHO WOULD HAVE THEIR WEEKLY BENEFIT AMOUNTS:			PERCENT OF CLAIMANTS UNDER 1/26 OF HIGHEST QUARTERLY EARNINGS OF ONE YEAR BASE PERIOD WHO WOULD HAVE THEIR WEEKLY BENEFIT AMOUNTS:		
		DECREASE	IDENT'L	INCREASE	DECREASE	IDENT'L	INCREASE
		<u>TOTAL</u>		32.4	43.0	24.6	40.4
UNDER \$1.00				100.0		100.0	
\$1.00 - \$1.99	0.1		28.6	71.4		43.0	57.0
2.00 - 2.99	0.1		30.0	70.0		56.0	44.0
3.00 - 3.99	0.1		14.3	85.7	25.0	12.5	62.5
4.00 - 4.99	0.2	12.5	37.5	50.0	37.5	18.8	43.7
5.00 - 5.99	8.9	4.7	73.7	21.6	5.2	78.6	16.2
6.00 - 6.99	9.9	40.2	25.0	34.8	46.9	33.3	19.8
7.00 - 7.99	9.8	37.2	26.8	36.0	44.3	36.6	19.1
8.00 - 8.99	8.4	30.6	34.6	34.8	37.7	37.3	25.0
9.00 - 9.99	8.6	32.2	35.3	32.5	41.4	3.6	55.0
10.00 - 10.99	9.6	42.3	27.4	30.3	51.6	30.8	17.6
11.00 - 11.99	7.1	31.9	34.7	33.4	39.8	34.5	25.7
12.00 - 12.99	9.8	44.1	32.0	23.9	51.8	25.2	23.0
13.00 - 13.99	5.2	38.9	34.9	26.2	55.7	23.7	20.6
14.00 - 14.99	3.5	38.4	34.8	26.8	49.8	27.6	22.6
15.00 -----	18.7	26.7	73.3		36.2	63.8	
TOTAL (EXCLUDING \$15.00 GROUP)	81.3	33.7	36.1	30.2	41.4	34.1	24.5

<sup>1</sup>BASED ON 7,511 CLAIMANTS FOR WHOM MOST RECENT FULL-TIME WEEKLY WAGE WAS REPORTED. DATA WERE DERIVED FROM TABLES XII AND XIII OF APPENDIX C.

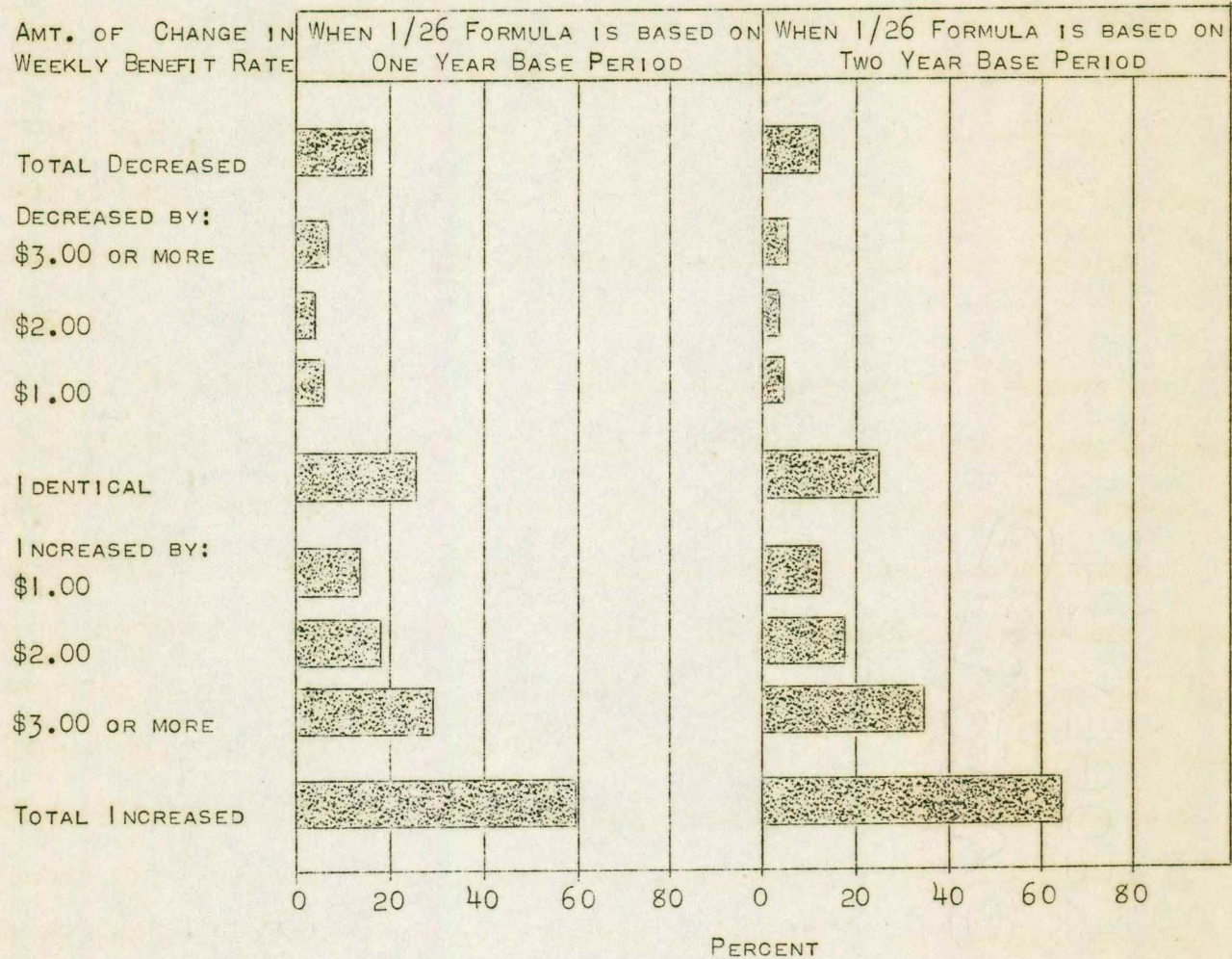
REPRESENTED. THE FACT THAT THE NUMBER OF CASES IN WHICH THE BENEFIT AMOUNT WAS INCREASED IS RELATIVELY HIGH WITH RESPECT TO THE LOWER AMOUNTS MAY BE ATTRIBUTED PRIMARILY TO THE FACT THAT THE MOST RECENT FULL-TIME WEEKLY WAGE REPORTED IS

EMPLOYMENT DURING THE BASE PERIOD, IT HAS BEEN SUGGESTED THAT THE RATIO OF EARNINGS USED TO COMPUTE THE WEEKLY BENEFIT RATE SHOULD BE HIGHER THAN  $1/26$ . THE WEEKLY RATES OF ALL CLAIMANTS WERE THEREFORE COMPUTED AS  $1/20$  OF THE HIGHEST QUARTERLY EARNINGS. EXCEPT FOR THE CLAIMANTS GRANTED THE MINIMUM AND MAXIMUM RATES, INDIVIDUAL'S BENEFIT AMOUNT WILL BE HIGHER WHEN BASED ON  $1/20$  THAN ON  $1/26$  OF HIGHEST QUARTERLY EARNINGS. THUS, THE ENSUING DISCUSSION WILL BE LIMITED TO A COMPARISON OF THE MOST RECENT FULL-TIME WEEKLY WAGE AND THE  $1/20$  FORMULA.

AS SHOWN BY CHART 8, APPROXIMATELY ONE-FOURTH OF THE CLAIMANTS FOR WHOM FULL-TIME WEEKLY WAGES WERE REPORTED WOULD HAVE HAD IDENTICAL RATES WHETHER BENEFITS WERE BASED ON  $1/20$  OF HIGHEST QUARTERLY EARNINGS (2 YEAR BASE PERIOD) OR ONE-HALF OF THE FULL-TIME WEEKLY WAGE; 11.8 PERCENT WOULD HAVE HAD LOWER RATES ACCORDING TO THE  $1/20$  FORMULA AND 63.7 PERCENT WOULD HAVE HAD HIGHER RATES ACCORDING TO THE  $1/20$  FORMULA. THE DECREASE IN BENEFIT RATES BY USE OF THE  $1/20$  FORMULA WOULD HAVE AMOUNTED TO \$1.00 IN 4.2 PERCENT, TO \$2.00 IN 2.7 PERCENT AND TO \$3.00 OR MORE IN 4.9 PERCENT OF THE CASES STUDIED. ON THE OTHER HAND, 11.9 PERCENT WOULD HAVE HAD THEIR BENEFIT RATES INCREASED BY \$1.00, 17.6 PERCENT BY \$2.00, AND 34.2 PERCENT BY \$3.00 OR MORE AS THE RESULT OF THE COMPUTED AMOUNTS BASED ON  $1/20$  OF THE HIGHEST QUARTERLY EARNINGS OF A TWO YEAR BASE PERIOD. THUS, THE DATA REVEAL THAT THE APPLICATION OF THE  $1/20$  FORMULA WOULD HAVE RESULTED IN A RELATIVELY LARGE INCREASE IN THE WEEKLY RATE FOR A COMPARATIVELY HIGH PERCENTAGE OF THE CLAIMANTS ANALYZED. THE AVERAGE WEEKLY BENEFIT AMOUNT OF THE 7,511 CASES AS BASED ON 50 PERCENT OF THE MOST RECENT WEEKLY WAGE WAS \$10.48

CHART 8

THE MAGNITUDE OF CHANGES IN THE WEEKLY BENEFIT RATE WHEN 1/20 OF THE HIGHEST QUARTERLY EARNINGS IS SUBSTITUTED FOR ONE-HALF THE FULL-TIME WEEKLY WAGE<sup>1</sup>



<sup>1</sup> BASED ON 7,511 CLAIMANTS FOR WHOM MOST RECENT FULL-TIME WAGE WAS REPORTED

LOWER RATES ACCORDING TO THE 1/20 FORMULA, AND 59.6 PERCENT WOULD HAVE HAD HIGHER RATES ACCORDING TO THE 1/20 FORMULA. THE AVERAGE RATE BASED ON 1/20 OF THE HIGHEST QUARTERLY EARNINGS OF A ONE YEAR BASE PERIOD WOULD HAVE BEEN \$11.54

\$11.77 WHEN THE BASE PERIOD IS EXTENDED TO TWO YEARS, AND

TABLE 13

THE EFFECT ON WEEKLY BENEFIT AMOUNTS OF CHANGING FROM ONE-HALF THE MOST RECENT FULL-TIME WEEKLY WAGE TO 1/20 OF HIGHEST QUARTERLY EARNINGS, BY WEEKLY BENEFIT AMOUNT<sup>1</sup>

WEEKLY BENEFIT AMOUNT BASED ON FULL-TIME WAGE	PERCENT OF CLAIMANTS WITH GIVEN WEEKLY BENEFIT AMOUNT	PERCENT OF CLAIMANTS UNDER 1/20 OF HIGHEST QUARTERLY EARNINGS OF TWO YEAR BASE PERIOD WHO WOULD HAVE THEIR WEEKLY BENEFIT AMOUNTS:			PERCENT OF CLAIMANTS UNDER 1/20 OF HIGHEST QUARTERLY EARNINGS OF ONE YEAR BASE PERIOD WHO WOULD HAVE THEIR WEEKLY BENEFIT AMOUNTS:		
		DECREASE	IDEN'L	INCREASE	DECREASE	IDEN'L	INCREASE
		TOTAL		11.8	24.5	63.7	15.4
UNDER \$1.00			100.0			100.0	
\$1.00 - \$1.99	0.1		14.3	85.7		14.0	86.0
2.00 - 2.99	0.1			100.0			100.0
3.00 - 3.99	0.1			100.0	12.5		87.5
4.00 - 4.99	0.2	12.5		87.5	12.5		87.5
5.00 - 5.99	8.9	1.2	35.7	63.1	1.6	40.7	57.7
6.00 - 6.99	9.9	12.8	9.5	77.7	17.0	10.4	72.6
7.00 - 7.99	9.8	12.5	8.6	78.9	17.0	9.7	72.3
8.00 - 8.99	8.4	10.4	5.5	84.1	13.8	6.8	79.4
9.00 - 9.99	8.6	11.4	5.2	83.4	15.1	6.8	78.1
10.00 - 10.99	9.6	19.0	7.1	73.9	24.1	7.2	68.7
11.00 - 11.99	7.1	13.2	4.0	82.8	17.7	5.3	77.0
12.00 - 12.99	9.8	17.9	3.9	78.2	21.8	4.7	73.5
13.00 - 13.99	5.2	10.9	4.1	85.0	15.8	5.8	78.4
14.00 - 14.99	3.5	11.1	3.8	85.1	11.5	3.8	84.7
15.00 -----	18.7	9.7	90.3		13.2	86.8	
TOTAL (EXCLUDING \$15.00 GROUP)	81.3	12.2	9.4	78.4	15.9	10.8	73.3

<sup>1</sup> BASED ON THE 7,511 CLAIMANTS FOR WHOM THE MOST RECENT FULL-TIME WEEKLY WAGE WAS REPORTED. DATA WERE DERIVED FROM TABLES XVII AND XVIII OF APPENDIX C.

IDEAL AVERAGE WAGE FOR THE REMAINING CLAIMANTS DEPENDS ON WHAT PROPORTION HAD 10 WEEKS OR LESS OF EMPLOYMENT AND WHAT PROPORTION HAD MORE THAN 10 WEEKS OF EM-

UNDER THE PRESENT PLAN OF DETERMINING THE WEEKLY BENEFIT AMOUNT.

ONE-HALF THE FULL-TIME WEEKLY WAGE COMPARED WITH A WAGE CATEGORY PLAN

THE BENEFIT FORMULAE DISCUSSED THUS FAR HAVE BEEN BASED ON THE ASSUMPTION THAT THE BENEFIT AMOUNT SHOULD BE A UNIFORM PERCENT OF EACH WORKER'S FULL-TIME WEEKLY WAGE, EXCEPTING FOR CERTAIN MINIMUM OR MAXIMUM RATES. BUT IT MAY BE ARGUED THAT THE LOW-PAID WORKER IS ALREADY ON THE MARGIN OF SUBSISTENCE, AND THEREFORE IT MAY BE DESIRABLE TO COMPENSATE HIM AT A HIGHER PROPORTIONATE RATE OF HIS EARNINGS THAN THE WORKER WITH A MORE SUBSTANTIAL INCOME. FOR THIS REASON VARIOUS WAGE CATEGORY FORMULAE HAVE BEEN DEVELOPED WHICH GIVE AN ADVANTAGE TO THE LOW-PAID WORKERS. THE WAGE CATEGORY PLAN PRESENTED ON THE NEXT PAGE SERVES TO ILLUSTRATE THE PRINCIPLE OF SUCH A SYSTEM AND AFFORDS A COMPARISON BETWEEN BENEFITS BASED ON VARYING PERCENTAGES OF THE HIGHEST QUARTER AND THE METHOD NOW EMPLOYED FOR COMPUTING THE BENEFIT AMOUNT.

AS HAS BEEN POINTED OUT IN A PREVIOUS STUDY\*,

"SUCH A SYSTEM RESULTS IN MORE ADEQUATE BENEFITS FOR LOWER PAID WORKERS. AT THE SAME TIME IT AVOIDS SOME OF THE DIFFICULTIES THAT ARISE FROM ESTABLISHMENT OF A FIXED MINIMUM BENEFIT AMOUNT WHEN ELIGIBILITY IS BASED ON EARNINGS OF A MULTIPLE OF THE WEEKLY BENEFIT RATE. FOR IN A WAGE CATEGORY SYSTEM THE MINIMUM CAN, WITHOUT VIOLATING THE PRINCIPLE OF ADEQUACY OF BENEFIT RATES, BE SOMEWHAT LOWER THAN WOULD BE DESIRABLE WERE ALL RATES 50 PERCENT OF WEEKLY WAGES, THUS DECREASING THE LIKELIHOOD THAT MANY STEADILY EMPLOYED BUT LOW-PAID WORKERS WILL BE INELIGIBLE BECAUSE OF THE EFFECT OF THE MINIMUM RATE. AT THE SAME TIME, UNDER A WAGE CATEGORY SYSTEM THE MELIORATIVE EFFECTS OF HIGHER PERCENTAGE RATES CAN BE EXTENDED TO WORKERS EARNING WAGES SOMEWHAT ABOVE THE MINIMUM BUT STILL LOW IN RELATION TO COSTS OF LIVING. AT THE OTHER END OF THE SCALE, THE MAXIMUM BENEFIT RATE CAN BE RAISED WITHOUT DISPROPORTIONATELY INCREASING THE COST OF THE SYSTEM, BY A SHARP REDUCTION IN THE PERCENT OF WEEKLY WAGES GIVEN TO HIGHER PAID WORKERS."

CHART 9 PROVIDES A COMPARISON OF THE WEEKLY BENEFIT RATES BASED ON THE

## WAGE CATEGORY A

BENEFIT RATE	HIGHEST QUARTERLY EARNINGS	PERCENT BENEFIT RATE IS OF 1/13 OF HIGHEST QUARTERLY EARNINGS (MID-POINT OF INTERVAL)
\$ 4	LESS THAN \$79	-
5	80 - 99	72.2
6	100 - 119	70.9
7	120 - 139	70.0
8	140 - 159	69.3
9	160 - 189	66.9
10	190 - 219	63.4
11	220 - 259	59.6
12	260 - 299	55.7
13	300 - 339	52.8
14	340 - 379	50.6
15	380 - 439	47.6
16	440 - 499	44.3
17	500 - 579	40.9
18	580 - 679	37.1
19	680 - 819	33.0
20	820 AND OVER	-

A AND 66.3 PERCENT WOULD HAVE HAD HIGHER RATES ACCORDING TO WAGE CATEGORY A.

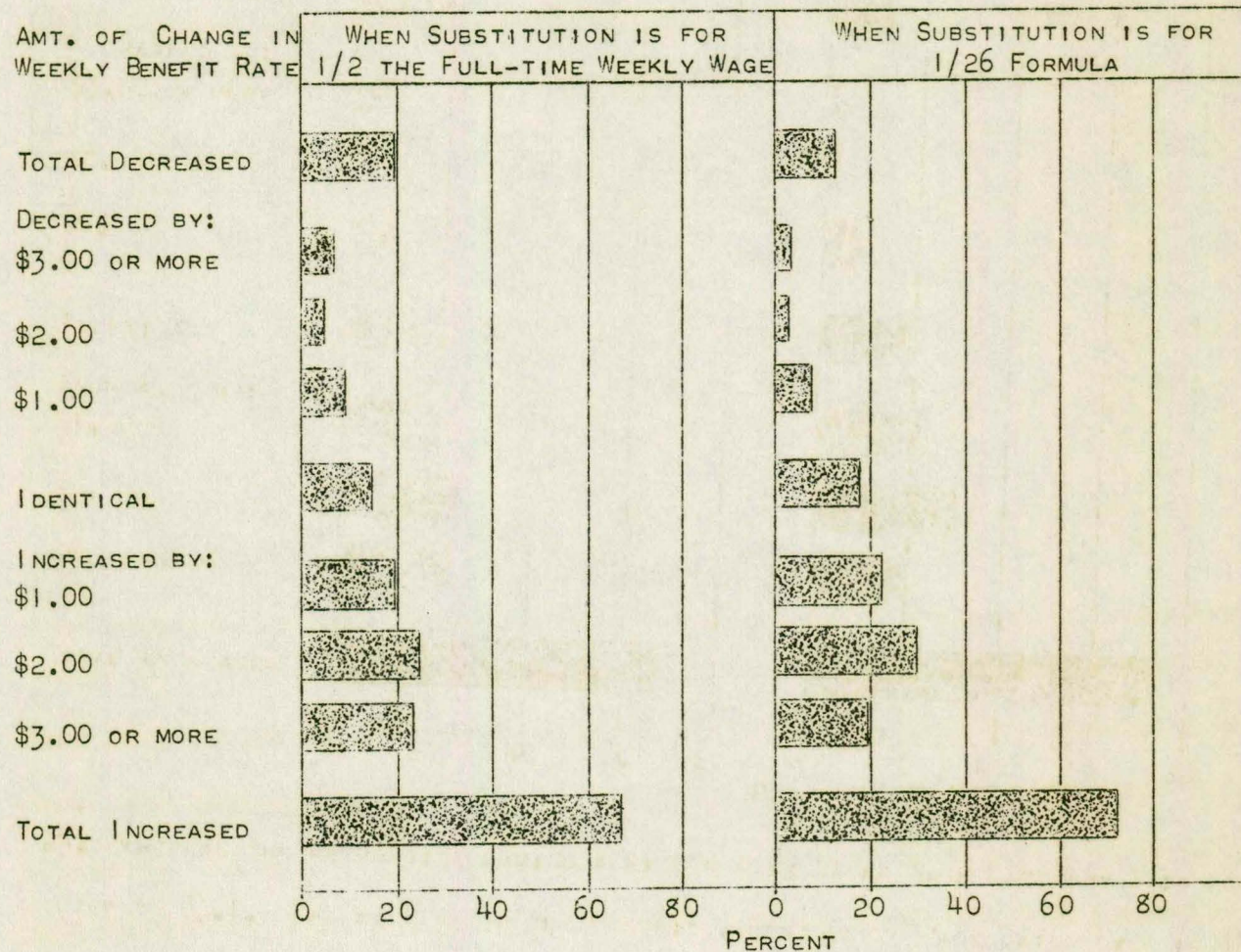
THE SMALL NUMBER HAVING IDENTICAL RATES IS, OF COURSE, DUE IN A MEASURE TO THE FACT THAT NEITHER THE MINIMUM NOR THE MAXIMUM AMOUNTS ARE THE SAME UNDER THE TWO FORMULAE. IF THE MAXIMUM AMOUNT UNDER WAGE CATEGORY A WERE PLACED AT \$15.00, THE PROPORTION UNDER THE TWO PLANS HAVING IDENTICAL RATES WOULD BE INCREASED TO 22.4 PERCENT, WHILE THE PERCENT HAVING HIGHER RATES UNDER WAGE CATEGORY A WOULD BE DECREASED TO 58.2 PERCENT. THE AVERAGE AMOUNT UNDER WAGE CATEGORY A IS \$11.11 (ASSUMING A \$15.00 MAXIMUM IT BECOMES \$10.94), AS COMPARED WITH \$10.48 UNDER 50 PERCENT OF THE FULL-TIME WEEKLY WAGE FORMULA.

CHART 9 INDICATES FURTHER THAT 17.3 PERCENT OF THE CLAIMANTS WOULD



CHART 9

THE MAGNITUDE OF CHANGES IN THE WEEKLY BENEFIT RATE WHEN WAGE CATEGORY A IS SUBSTITUTED FOR ONE-HALF THE FULL-TIME WEEKLY WAGE OR 1/26 OF THE HIGHEST QUARTERLY EARNINGS OF TWO YEAR BASE PERIOD



23.6 WHEREAS THE PROPORTION HAVING A HIGHER RATE UNDER WAGE CATEGORY A IS REDUCED TO 65.1. THE AVERAGE WEEKLY BENEFIT AMOUNT UNDER WAGE CATEGORY A IS \$9.93 (ASSUMING A \$15.00 MAXIMUM IT BECOMES \$9.91) AS COMPARED WITH \$9.16 FOR THOSE CASES WHOSE RATES WERE BASED ON THE 1/26 FORMULA.

TWO-THIRDS WOULD HAVE HAD HIGHER RATES, FOR THE \$6.00 TO \$11.00 GROUPS NEARLY 90 PERCENT WOULD HAVE HAD HIGHER RATES, WHILE FOR THE REMAINING GROUPS ABOUT 50 PERCENT WOULD HAVE HAD HIGHER RATES UNDER WAGE CATEGORY A. THE \$5.00 AND \$15.00 GROUPS, SHOWN IN TABLE 14, ARE INFLUENCED TO A DECIDED EXTENT BY THE MINIMUM AND MAXIMUM PROVISIONS IN THE IOWA UNEMPLOYMENT COMPENSATION LAW. THE COMPARISONS IN THE TABLE AS A WHOLE ARE AFFECTED BY THE FACT THAT THE 1/26 FORMULA IS BASED ON THE HIGHEST QUARTER OF A TWO YEAR PERIOD, WHEREAS WAGE CATEGORY A IS BASED ON THE HIGHEST QUARTER OF A ONE YEAR PERIOD. WERE IT NOT FOR THE TWO FOREGOING FACTORS, WAGE CATEGORY A WOULD OBVIOUSLY TEND TO GIVE CONSIDERABLY HIGHER RATES FOR THE LOWER AMOUNTS, ABOUT THE SAME RATE FOR THE MIDDLE GROUPS, AND A LOWER

TABLE 14

THE EFFECT ON WEEKLY BENEFIT AMOUNTS OF CHANGING FROM THE PRESENT FORMULA FOR DETERMINING THE WEEKLY BENEFIT RATE TO WAGE CATEGORY A, BY WEEKLY BENEFIT AMOUNT<sup>1</sup>

WEEKLY BENEFIT AMOUNT BASED ON PRESENT FORMULA	PERCENT OF CLAIMANTS WITH GIVEN WEEKLY BENEFIT AMOUNT		PERCENT OF CLAIMANTS HAVING DECREASED, IDENTICAL, AND INCREASED WEEKLY RATES WHEN WAGE CATEGORY A IS SUBSTITUTED FOR 1/2 FULL-TIME WEEKLY WAGE			PERCENT OF CLAIMANTS HAVING DECREASED, IDENTICAL, AND INCREASED WEEKLY RATES WHEN WAGE CATEGORY A IS SUBSTITUTED FOR 1/26 FORMULA		
	1/2 WK WAGE	1/26 FORMULA	DECREASE	IDEN'L	INCREASE	DECREASE	IDEN'L	INCREASE
	<u>TOTAL</u>			19.4	14.3	66.3	11.3	17.3
UNDER \$1.		0.1			100.0			100.0
\$1 - \$1.99	0.1	0.4			100.0			100.0
2 - 2.99	0.1	0.7			100.0			100.0
3 - 3.99	0.1	1.0			100.0			100.0
4 - 4.99	0.2	1.3		62.5	37.5		97.9	2.1
5 - 5.99	8.9	25.5	10.3	13.6	76.1	21.3	12.6	66.1
6 - 6.99	9.9	9.0	10.0	7.0	83.0	4.2	4.7	91.1
7 - 7.99	9.8	8.1	10.1	6.7	83.2	3.8	4.7	81.5
8 - 8.99	8.4	7.8	10.0	4.0	86.0	5.7	3.5	90.8

RATE ABOVE THE \$14.00 LEVEL.

IT HAS BEEN MENTIONED PREVIOUSLY THAT IT MAY BE SOCIALLY DESIRABLE TO COMPENSATE THE LOW-PAID WORKERS AT A HIGHER PROPORTIONATE RATE OF THEIR EARNINGS THAN THOSE HAVING A HIGHER INCOME. THERE MAY, HOWEVER, BE AN EVEN STRONGER ARGUMENT FOR A WAGE CATEGORY SYSTEM, ASSUMING THAT THE CLAIMANT'S WEEKLY BENEFIT AMOUNT IS TO BE RELATED AS ACCURATELY AS POSSIBLE TO HIS FULL-TIME WEEKLY WAGE. IT IS BELIEVED THAT THE LOW-PAID WORKERS, TAKEN AS A WHOLE, WILL NOT HAVE AS MANY AVERAGE WEEKS OF EMPLOYMENT IN THE HIGH QUARTER AS THOSE WITH A MORE SUBSTANTIAL SALARY. AND IF THIS ASSUMPTION IS VALID, THE DETERMINATION OF THE WEEKLY BENEFIT RATE AS A UNIFORM PERCENT OF THE HIGH QUARTERLY EARNINGS FOR ALL CLAIMANTS WILL WORK TO THE DISADVANTAGE OF THOSE WITH A LOWER WEEKLY INCOME.

ALTHOUGH ADEQUATE DATA ARE NOT AVAILABLE IN THIS STATE UPON WHICH TO BASE A DEFINITE CONCLUSION AS TO THE FOREGOING PREMISE, AN INDIRECT APPROACH WAS AFFORDED BY RELATING THE EARNINGS IN THE HIGHEST QUARTER OF THE BASE PERIOD TO THE FULL-TIME WEEKLY WAGE REPORTED FOR THAT QUARTER. BY ASSUMING THAT THE CLAIMANTS HAVING A WEEKLY WAGE OF \$5.00 SHOULD HAVE EARNED \$65.00 DURING THE QUARTER, THOSE WITH A WAGE OF \$6.00 SHOULD HAVE EARNED \$78.00, AND SO ON, IT WAS POSSIBLE TO COMPUTE THE AVERAGE NUMBER OF WEEKS WORKED DURING THE QUARTER. AS A RESULT OF THIS ANALYSIS IT WAS DISCOVERED THAT THOSE WITH A WEEKLY BENEFIT AMOUNT BELOW \$5.00 WORKED FOR AN AVERAGE OF 5.9 WEEKS IN THE HIGHEST QUARTER, THOSE WITH A WEEKLY BENEFIT AMOUNT FROM \$5.00 - \$6.99 WORKED FOR AN AVERAGE OF 9.4 WEEKS, THOSE WITH A WEEKLY BENEFIT AMOUNT OF \$7.00 - \$8.99 WORKED FOR AN AVERAGE OF 11.4 WEEKS, THOSE WITH A WEEKLY BENEFIT AMOUNT OF \$9.00 - \$10.99

FORMATION SUGGESTS THAT THE LOW-PAID WORKERS HAVE CONSIDERABLY LESS EMPLOYMENT ON THE AVERAGE THAN THE MORE HIGHLY PAID EMPLOYEES, AND IT APPEARS THAT THIS FACTOR SHOULD AT LEAST BE TAKEN INTO CONSIDERATION IN THE DEVELOPMENT OF ANY FORMULA FOR DETERMINING THE WEEKLY RATE OF COMPENSATION. THE COLLECTION OF DATA WHICH WOULD MAKE POSSIBLE THE RELATION OF WAGES EARNED TO NUMBER OF WEEKS WORKED WOULD APPEAR TO BE OF CONSIDERABLE VALUE IN THE FORMULATION OF ANY WAGE CATEGORY SYSTEM. SUCH INFORMATION, WOULD AT LEAST AID MATERIALLY IN ATTEMPTING TO SECURE AS HIGH A CORRELATION AS POSSIBLE BETWEEN THE FULL-TIME WEEKLY WAGE AND THE WEEKLY BENEFIT RATE. SUFFICIENT DATA BEING UNAVAILABLE AT THIS TIME, NO ATTEMPT IS MADE IN THE PRESENT STUDY TO DEVELOP A WAGE CATEGORY PLAN WHICH WOULD BEST FIT THE CONDITIONS IN THIS STATE.

ALTHOUGH NO FORMULA IS PROPOSED, THE SIZE OF THE BENEFIT INTERVAL TO BE ESTABLISHED WAS GIVEN SOME CONSIDERATION. IT IS OBVIOUS THAT IN ANY WAGE CATEGORY PLAN A SLIGHT DIFFERENCE IN EARNINGS IN THE HIGHEST QUARTER MAY CHANGE THE BENEFIT RATE FROM ONE INTERVAL TO ANOTHER. FOR EXAMPLE, UNDER WAGE CATEGORY A, A CHANGE IN HIGH QUARTER EARNINGS FROM \$99.99 TO \$100.00 WOULD RESULT IN A \$6.00 RATHER THAN A \$5.00 BENEFIT RATE. FOR THIS REASON A TABULATION WAS MADE OF HIGH QUARTER EARNINGS BY ONE DOLLAR INTERVALS IN ORDER TO DETERMINE THE NUMBER OF CLAIMANTS WHO WOULD HAVE MISSED RECEIVING THE NEXT HIGHER WEEKLY BENEFIT AMOUNT BY A NARROW MARGIN.\* THE RESULTS OF THIS ANALYSIS INDICATE THAT 453, OR 2.2 PERCENT, OF THE CLAIMANTS STUDIED WOULD HAVE FAILED BY \$1.00 OR LESS TO BE ELIGIBLE FOR THE NEXT HIGHER AMOUNT; 920, OR 4.6 PERCENT, CAME WITHIN \$2.00 OF RECEIVING A HIGHER RATE, WHILE 1,381, OR 6.9 PERCENT, EARNED WITHIN \$3.00 OF THE

DO NOT EXHAUST THEIR BENEFIT CREDITS OR WHO HAVE WAGE CREDITS IN EXCESS OF THE MAXIMUM WHICH COULD BE UTILIZED, A DIFFERENCE OF \$1.00 PER WEEK MAY HAVE CONSIDERABLE SIGNIFICANCE, ESPECIALLY WITH RESPECT TO THOSE CLAIMANTS RECEIVING A LOW WEEKLY BENEFIT AMOUNT. AT LEAST THERE APPEARS TO BE SOME JUSTIFICATION IN PROVIDING FOR BENEFIT INTERVALS OF LESS THAN \$1.00. ON THE OTHER HAND, THE ADDITIONAL ADMINISTRATIVE COST INVOLVED MIGHT MAKE THE WRITING OF CHECKS IN LESS THAN \$1.00 INTERVALS UNDESIRABLE.

ONE-HALF THE FULL-TIME WEEKLY WAGE COMPARED WITH ANNUAL EARNINGS PLAN

DURING THE PAST TWO YEARS SEVERAL PLANS HAVE BEEN INTRODUCED AIMING AT THE ADMINISTRATIVE SIMPLIFICATION OF THE PAYMENT OF BENEFITS. ONE OF THE MOST SIGNIFICANT DEVELOPMENTS IN THIS CONNECTION HAS BEEN THE PROPOSAL THAT THE WEEKLY BENEFIT AMOUNT BE BASED ON ANNUAL EARNINGS. UNDER THIS METHOD, THE WORKER'S WEEKLY BENEFIT RATE MAY BE CALCULATED EITHER AS A FLAT PERCENTAGE OF HIS ANNUAL EARNINGS OR AS A SERIES OF PERCENTAGES THAT VARY INVERSELY WITH THE AMOUNT OF SUCH EARNINGS. THE PLAN PRESENTED ON THE NEXT PAGE IS BASED ON THE LATTER ALTERNATIVE, WITH THE WEEKLY RATE AT THE \$4.00 LEVEL BEING EQUAL TO APPROXIMATELY 2 PERCENT OF THE WORKER'S ANNUAL EARNINGS AS COMPARED TO 1 PERCENT AT THE \$15.00 LEVEL.

IN ORDER TO TEST THE CHANGE IN RATES THAT MIGHT RESULT FROM SUCH A SYSTEM, THE CLAIMANT'S WEEKLY BENEFIT AMOUNTS UNDER THE PRESENT PLAN WERE CROSSTABULATED WITH THE COMPUTED BENEFIT AMOUNTS UNDER ANNUAL EARNINGS BASE PLAN A. AS REVEALED BY CHART 10, THE DETERMINATION OF WEEKLY BENEFIT AMOUNTS ON THE BASIS OF ANNUAL EARNINGS RESULTS IN LARGE DIFFERENCES IN BENEFITS TO CLAIMANTS

ANNUAL EARNINGS BASE PLAN A

WAGE CLASS	BASE YEAR WAGES	BENEFIT RATE <sup>1</sup>	MAXIMUM AMOUNT
(A)	(B)	(C)	(D)
0	LESS THAN \$200.00	\$0.00	\$00.00
1	\$200.00 - 219.99	8.00	64.00
2	220.00 - 264.99	9.00	72.00
3	265.00 - 309.99	10.00	80.00
4	310.00 - 359.99	11.00	88.00
5	360.00 - 409.99	12.00	96.00
6	410.00 - 459.99	13.00	104.00
7	460.00 - 509.99	14.00	112.00
8	510.00 - 559.99	15.00	120.00
9	560.00 - 609.99	16.00	128.00
10	610.00 - 664.99	17.00	136.00
11	665.00 - 719.99	18.00	144.00
12	720.00 - 774.99	19.00	152.00
13	775.00 - 834.99	20.00	160.00
14	835.00 - 894.99	21.00	168.00
15	895.00 - 954.99	22.00	176.00
16	955.00 - 1014.99	23.00	184.00
17	1015.00 - 1079.99	24.00	192.00
18	1080.00 - 1149.99	25.00	200.00
19	1150.00 - 1219.99	26.00	208.00
20	1220.00 - 1294.99	27.00	216.00
21	1295.00 - 1374.99	28.00	224.00
22	1375.00 - 1454.99	29.00	232.00
23	1455.00 OR OVER	30.00	240.00

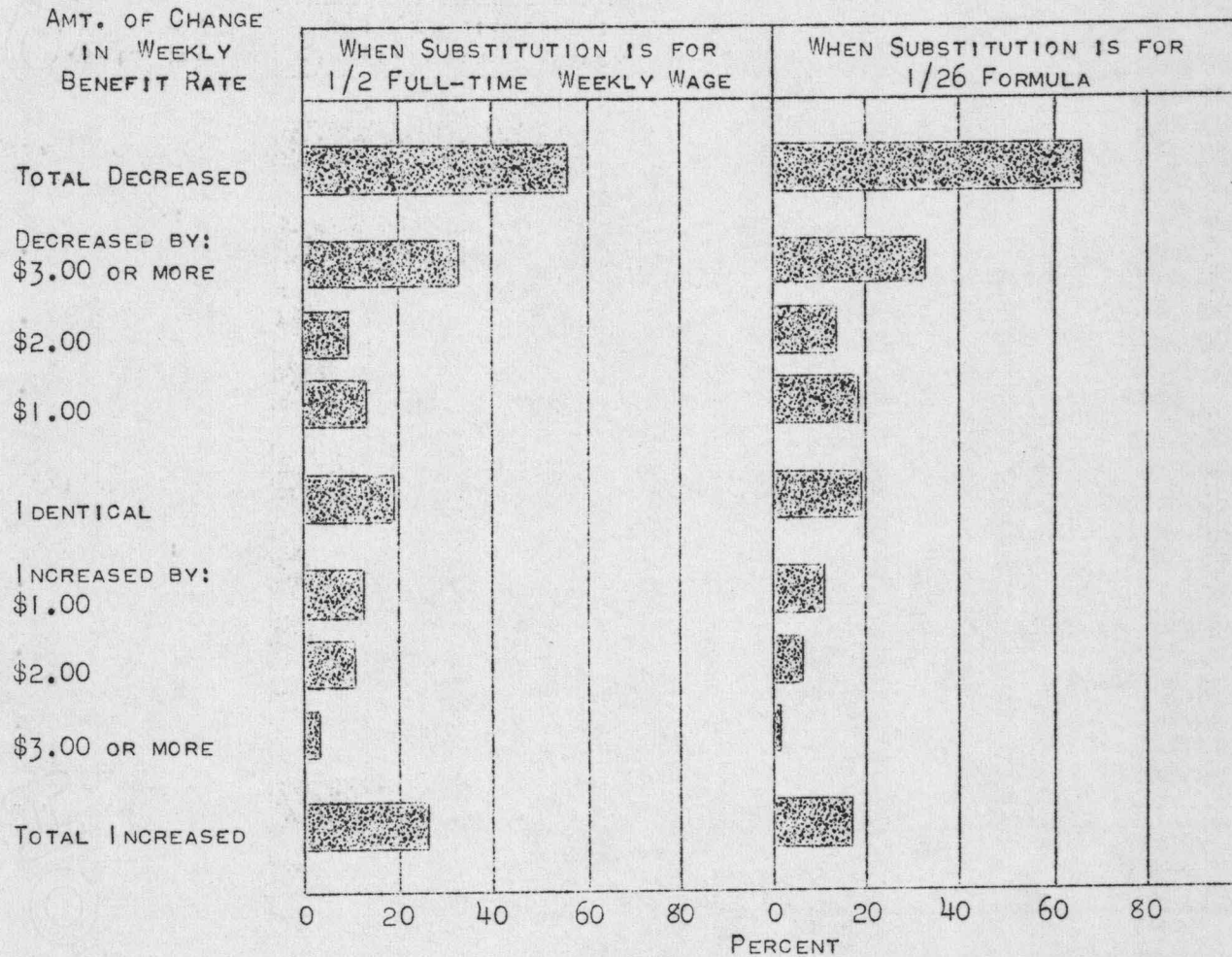
<sup>1</sup> BASED ON TWO WEEKS

ARE ELIGIBLE UNDER THE PRESENT METHOD FOR COMPUTING BENEFITS WOULD HAVE BEEN DENIED COMPENSATION UNDER THE ANNUAL EARNINGS SYSTEM. SINCE THESE CASES WERE OMITTED FROM THE FOREGOING COMPARISONS, THE PROPORTION OF CLAIMANTS HAVING REDUCED RATES AS BASED ON ANNUAL EARNINGS BECOMES ALL THE MORE SIGNIFICANT.

A FURTHER COMPARISON OF THE WEEKLY BENEFIT RATES UNDER THE PRESENT

CHART 10

THE MAGNITUDE OF CHANGES IN THE WEEKLY BENEFIT RATE WHEN ANNUAL EARNINGS BASE PLAN A IS SUBSTITUTED FOR ONE-HALF THE FULL-TIME WEEKLY WAGE OR 1/26 OF HIGHEST QUARTERLY EARNINGS OF TWO YEAR BASE PERIOD



PERCENT OF \$3.00 OR MORE HAD THE SAME SUBSTITUTION BEEN MADE. THUS, IT MAY BE EVIDENCED THAT UNDER THE ANNUAL EARNINGS PLAN THE DECREASES ARE NOT ONLY MORE FREQUENT THAN THE INCREASES, BUT ON THE WHOLE, THEY ARE OF GREATER MAGNITUDE. THE AVERAGE WEEKLY BENEFIT AMOUNT WHEN BASED ON THE PRESENT PLAN IS \$10.48, AS

TABLE 15

NUMBER AND PERCENT OF CLAIMANTS HAVING SPECIFIED WEEKLY BENEFIT RATES ACCORDING TO ANNUAL EARNINGS BASE PLAN A

WAGE CLASS	WEEKLY BENEFIT RATE	NUMBER OF CASES	PERCENT OF TOTAL	CUMULATIVE PERCENT
<u>TOTAL</u>		22,278		
No EARNINGS	INELIGIBLE	1,571	7.1	7.1
\$ 1. - \$200.	INELIGIBLE	5,059	22.7	29.8
200. - 219.	\$4.00	564	2.5	32.3
220. - 264.	4.50	1,195	5.3	37.6
265. - 309.	5.00	1,042	4.7	42.3
310. - 359.	5.50	1,045	4.7	47.0
360. - 409.	6.00	1,013	4.5	51.5
410. - 459.	6.50	927	4.2	55.7
460. - 509.	7.00	887	4.0	59.7
510. - 559.	7.50	820	3.7	63.4
560. - 609.	8.00	694	3.1	66.5
610. - 664.	8.50	724	3.3	69.8
665. - 719.	9.00	686	3.1	72.9
720. - 774.	9.50	618	2.8	75.7
775. - 834.	10.00	605	2.7	78.4
835. - 894.	10.50	574	2.6	81.0
895. - 954.	11.00	556	2.5	83.5
955. - 1014.	11.50	510	2.3	85.8
1015. - 1079.	12.00	564	2.5	88.3
1080. - 1149.	12.50	451	2.0	90.3
1150. - 1219.	13.00	384	1.7	92.0
1220. - 1294.	13.50	347	1.5	93.5
1295. - 1374.	14.00	356	1.6	95.1
1375. - 1454.	14.50	238	1.1	96.2
1455. OR OVER	15.00	848	3.8	100.0
AVERAGE		\$8.57		

PRESENT FORMULA IS TO GIVE HIGHER RATES THAN THE ANNUAL EARNINGS PLAN, THE DIFFERENCES SHOWN BY CHART 10 ARE PROBABLY TOO CONSERVATIVE.

THE EFFECT OF THE ANNUAL EARNINGS PLAN UPON CLAIMANTS AT DIFFERENT



TABLE 16

THE EFFECT ON WEEKLY BENEFIT AMOUNTS OF CHANGING FROM THE PRESENT FORMULA FOR DETERMINING THE WEEKLY BENEFIT RATE TO ANNUAL EARNINGS BASE PLAN A, BY WEEKLY BENEFIT AMOUNT<sup>1</sup>

WEEKLY BENEFIT AMOUNT BASED ON PRESENT FORMULA	PERCENT OF CLAIMANTS WITH GIVEN WEEKLY BENEFIT AMOUNT		PERCENT OF CLAIMANTS HAVING DECREASED, IDENTICAL, AND INCREASED WEEKLY RATES WHEN ANNUAL EARNINGS PLAN IS SUBSTITUTED FOR 1/2 FULL-TIME WEEKLY WAGE			PERCENT OF CLAIMANTS HAVING DECREASED, IDENTICAL, AND INCREASED WEEKLY RATES WHEN ANNUAL EARNINGS PLAN IS SUBSTITUTED FOR 1/26 FORMULA		
	1/2 WK WAGE	1/26 FORMULA	DECREASE	IDENT'L	INCREASE	DECREASE	IDENT'L	INCREASE
	TOTAL			55.4	19.1	25.5	65.1	18.7
\$3. - \$3.99	0.1				100.0			
4. - 4.99	0.2	0.1		33.3	66.7		75.0	25.0
5. - 5.99	6.2	14.0	21.4	26.9	51.7	41.6	31.6	27.4
6. - 6.99	8.4	9.0	35.0	19.5	45.5	50.7	21.0	28.3
7. - 7.99	9.3	9.4	43.0	16.4	40.6	64.2	14.9	20.9
8. - 8.99	8.3	9.9	47.7	13.9	38.4	67.1	11.7	21.2
9. - 9.99	8.8	9.2	49.3	16.9	33.8	70.8	11.5	17.7
10. - 10.99	9.9	9.2	64.5	9.4	26.1	69.8	13.3	16.9
11. - 11.99	7.6	7.6	55.8	16.5	27.7	74.0	12.3	13.7
12. - 12.99	10.7	6.1	61.9	16.5	21.6	71.0	14.9	14.1
13. - 13.99	5.8	5.0	70.6	13.8	15.6	75.3	14.0	10.7
14. - 14.99	3.9	4.6	72.4	15.7	11.9	80.5	16.5	3.0
15. -----	20.8	15.9	70.1	29.9	-	73.5	26.5	-

<sup>1</sup> DATA WERE DERIVED FROM TABLES XXIII AND XXIV OF APPENDIX C

GIBLE FOR LESS THAN \$6.00 UNDER THE PLAN NOW IN OPERATION WOULD BE DENIED BENEFITS UNDER ANNUAL EARNINGS BASE PLAN A, AS COMPARED WITH 12.9 PERCENT WITH WEEKLY BENEFIT AMOUNTS BETWEEN \$6.00 AND \$9.99 AND 1.4 PERCENT WITH WEEKLY BENEFIT AMOUNTS OF \$10.00 OR MORE. SINCE THE CLAIMANTS IN THE LOW INCOME GROUPS ARE COMPELLED TO HAVE MORE WEEKS OF EMPLOYMENT DURING THE YEAR THAN THOSE AT THE

EARNINGS IN THE HIGHEST QUARTER HAD MORE NEARLY FULL-TIME EMPLOYMENT THROUGHOUT THE YEAR THAN THOSE WITH LARGER EARNINGS IN THE HIGHEST QUARTER. IN FACT, OF THE CLAIMANTS STUDIED WHO HAD EARNINGS OF LESS THAN \$100 IN THE HIGHEST QUARTER, 36.2 PERCENT WORKED IN ONLY ONE QUARTER DURING THE QUALIFYING PERIOD, AND AN ADDITIONAL 32.2 PERCENT WORKED IN ONLY TWO QUARTERS. ON THE OTHER HAND, LESS THAN 14 PERCENT HAD EARNINGS IN ALL FOUR QUARTERS. OF THE CLAIMANTS STUDIED WHO HAD EARNINGS IN THE HIGHEST QUARTER OF \$300 OR MORE, 70.8 PERCENT HAD EARNINGS IN ALL FOUR QUARTERS, 16.6 PERCENT HAD EARNINGS IN THREE QUARTERS, AND ONLY 2.6 PERCENT HAD EARNINGS IN ONE QUARTER. WHILE EARNINGS IN ALL FOUR QUARTERS DOES NOT NECESSARILY INDICATE FULL-TIME EMPLOYMENT THROUGHOUT THE YEAR, NEVERTHELESS THE DATA SUGGEST THAT IRREGULAR EMPLOYMENT IS FAIRLY WELL CONCENTRATED AMONG WORKERS WITH LOW QUARTERLY EARNINGS. ANY ANNUAL EARNINGS PLAN EMPLOYING A FLAT PERCENTAGE OF WAGES OR A LOW ELIGIBILITY REQUIREMENT WOULD UNDOUBTEDLY HAVE RESULTED IN A MORE GENERAL LOWERING OF RATES AMONG THE CLAIMANTS ALREADY RECEIVING LOW WEEKLY BENEFIT AMOUNTS THAN AMONG THOSE RECEIVING HIGHER AMOUNTS. THE SUBSTITUTION OF ANNUAL EARNINGS BASE PLAN B, WHICH IS BASED ON A FLAT PERCENTAGE OF EARNINGS, WOULD HAVE RESULTED IN A WEEKLY BENEFIT RATE OF LESS THAN \$5.00 FOR 37.4 PERCENT OF THE ELIGIBLE CLAIMANTS. ON THE OTHER HAND, LESS THAN 17 PERCENT WOULD HAVE RECEIVED MORE THAN \$10.00 PER WEEK, THE AVERAGE FOR ALL CLAIMANTS BEING ONLY \$6.31.

THE FACT THAT EMPLOYMENT TENDS TO BE SO IRREGULAR IN A HIGH PERCENTAGE OF THE CASES MAKES IT IMPOSSIBLE TO DEVISE A FORMULA BASED ON ANNUAL EARNINGS WHICH WILL YIELD A HIGH CORRELATION WITH BENEFITS BASED ON THE FULL-TIME WEEKLY

ANNUAL EARNINGS BASE PLAN B

WAGE CLASS	WAGES IN BASE PERIOD	WEEKLY BENEFIT RATE FOR TOTAL UNEMPLOYMENT	MAXIMUM BENEFITS IN BENEFIT PERIOD FOR TOTAL AND/OR PARTIAL UNEMPLOYMENT	
			WEEKS	AMOUNT
(A)	(B)	(C)	(D)	(E)
1	\$1,350 OR OVER	\$15.00	15	\$225.00
2	1,300 - \$1,349.99	14.70	15	220.50
3	1,250 - 1,299.99	14.15	15	212.25
4	1,200 - 1,249.99	13.60	15	204.00
5	1,150 - 1,199.99	13.05	15	195.75
6	1,100 - 1,149.99	12.50	15	187.50
7	1,050 - 1,099.99	11.95	15	179.25
8	1,000 - 1,049.99	11.40	15	171.00
9	950 - 999.99	10.85	15	162.75
10	900 - 949.99	10.30	15	154.50
11	850 - 899.99	9.70	15	145.50
12	800 - 849.99	9.15	15	137.25
13	750 - 799.99	8.60	15	129.00
14	700 - 749.99	8.05	15	120.75
15	650 - 699.99	7.50	15	112.50
16	600 - 649.99	6.95	15	104.25
17	550 - 599.99	6.40	15	96.00
18	500 - 549.99	5.85	15	87.75
19	450 - 499.99	5.30	15	79.50
20	400 - 449.99	4.70	15	70.50
21	350 - 399.99	4.15	15	62.25
22	300 - 349.99	3.60	15	54.00
23	250 - 299.99	3.05	15	45.75
24	200 - 249.99	2.50	15	37.50
25	150 - 199.99	1.95	15	29.25
26	100 - 149.99	1.40	15	21.00
27	75 - 99.99	1.00	15	15.00
28	UNDER 75.00	1.00	15	15.00

WAGE, THE PAYMENT OF PARTIAL BENEFITS UNDER THE PRESENT SYSTEM BECOMES OBSOLETE, OR AT LEAST RATHER MEANINGLESS. IN OTHER WORDS, ANY DEVIATION FROM THE PRINCIPLE OF RELATING BENEFITS TO WEEKLY EARNINGS SHOULD GIVE DUE CONSIDERATION TO THE

TABLE 17

NUMBER AND PERCENT OF CLAIMANTS HAVING SPECIFIED WEEKLY  
BENEFIT RATES ACCORDING TO ANNUAL EARNINGS BASE PLAN B

WAGE CLASS	WEEKLY BENEFIT RATE	NUMBER OF CASES	PERCENT OF TOTAL	CUMULATIVE PERCENT
<u>TOTAL</u>		22,278	100.0	
No EARNINGS	INELIGIBLE	1,571	7.1	7.1
UNDER \$75	INELIGIBLE	1,384	6.2	13.3
\$ 75 - \$100	\$1.00	652	2.9	16.2
100 - 150	1.40	1,457	6.5	22.7
150 - 200	1.95	1,566	7.0	29.7
200 - 250	2.50	1,371	6.2	35.9
250 - 300	3.05	1,206	5.4	41.3
300 - 350	3.60	1,054	4.7	46.0
350 - 400	4.15	1,018	4.6	50.6
400 - 450	4.70	944	4.2	54.8
450 - 500	5.30	905	4.1	58.9
500 - 550	5.85	854	3.8	62.7
550 - 600	6.40	696	3.1	65.8
600 - 650	6.95	684	3.1	68.9
650 - 700	7.50	613	2.8	71.7
700 - 750	8.05	604	2.7	74.4
750 - 800	8.60	518	2.3	76.7
800 - 850	9.15	502	2.3	79.0
850 - 900	9.70	459	2.1	81.1
900 - 950	10.30	481	2.2	83.3
950 - 1000	10.85	408	1.8	85.1
1000 - 1050	11.40	451	2.0	87.1
1050 - 1100	11.95	391	1.8	88.9
1100 - 1150	12.50	312	1.4	90.3
1150 - 1200	13.05	268	1.2	91.5
1200 - 1250	13.60	258	1.1	92.6
1250 - 1300	14.15	229	1.0	93.6
1300 - 1350	14.70	233	1.1	94.7
1350 & OVER	15.00	1,189	5.3	100.0
AVERAGE		\$6.31		

INGLY. IT MUST BE RECOGNIZED, HOWEVER, THAT AN INDIVIDUAL'S STANDARD OF LIVING

TABLE 18

A COMPARISON OF THE NUMBER AND PERCENT OF CLAIMANTS HAVING SPECIFIED WEEKLY BENEFIT AMOUNTS ACCORDING TO: (1) 1/26 OF HIGHEST QUARTERLY EARNINGS, (2) 1/20 OF HIGHEST QUARTERLY EARNINGS, (3) WAGE CATEGORY A, (4) WAGE CATEGORY B  
(HIGHEST QUARTER OF ONE YEAR BASE PERIOD)

WEEKLY BENEFIT AMOUNT	CLAIMANTS HAVING SPECIFIED WEEKLY BENEFIT AMOUNTS ACCORDING TO:							
	1/26 HIGHEST QR		1/20 HIGHEST QR		WAGE CATEGORY A		WAGE CATEGORY B	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
<u>TOTAL</u>	20,707	100.0	20,707	100.0	20,707	100.0	20,707	100.0
UNDER \$1.00	523	2.5	385	1.9				
\$1. - 1.99	731	3.5	472	2.3				
2. - 2.99	957	4.6	653	3.2				
3. - 3.99	1,326	6.4	792	3.8				
4. - 4.99	1,583	7.6	1,019	4.9	2,302	11.1	2,211	10.7
5. - 5.99	1,865	9.0	1,111	5.4	1,019	4.9	1,327	6.4
6. - 6.99	1,785	8.6	1,336	6.4	1,113	5.4	1,582	7.6
7. - 7.99	1,726	8.4	1,532	7.4	1,334	6.4	1,865	9.1
8. - 8.99	1,575	7.6	1,306	6.3	1,532	7.4	1,785	8.6
9. - 9.99	1,450	7.0	1,386	6.7	2,012	9.8	1,726	8.3
10. - 10.99	1,339	6.5	1,265	6.1	1,945	9.4	1,575	7.6
11. - 11.99	1,129	5.5	1,135	5.4	2,264	10.9	2,165	10.5
12. - 12.99	999	4.8	1,129	5.4	1,933	9.3	1,753	8.5
13. - 13.99	817	3.9	1,069	5.2	1,598	7.7	1,414	6.8
14. - 14.99	685	3.3	864	4.2	1,214	5.9	1,087	5.2
15. - 15.99	480	2.3	842	4.1	1,077	5.2	1,044	5.0
16. - 16.99	404	2.0	756	3.7	622	3.0	537	2.6
17. - 17.99	331	1.6	614	2.9	381	1.8	288	1.4
18. - 18.99	220	1.1	601	2.9	218	1.1	348	1.7
19. - 19.99	146	0.7	437	2.1	111	0.5		
20.	636	3.1	2,003	9.7	32	0.2		
AVERAGE (\$15. MAX.)		\$8.27		\$9.98		\$9.79		\$9.43
AVERAGE (\$18. MAX.)		8.50		10.57		9.90		9.54
AVERAGE (\$20. MAX.)		8.57		10.81		9.91		
MEDIAN		7.91		10.28		10.53		9.91

TABLE 19

A COMPARISON OF THE NUMBER AND PERCENT OF CLAIMANTS HAVING SPECIFIED WEEKLY BENEFIT AMOUNTS ACCORDING TO: (1) 1/26 OF HIGHEST QUARTERLY EARNINGS, (2) 1/20 OF HIGHEST QUARTERLY EARNINGS, (3) WAGE CATEGORY A, (4) WAGE CATEGORY B (HIGHEST QUARTER OF TWO YEAR BASE PERIOD)

WEEKLY BENEFIT AMOUNT	CLAIMANTS HAVING SPECIFIED WEEKLY BENEFIT AMOUNTS ACCORDING TO:							
	1/26 HIGHEST QR		1/20 HIGHEST QR		WAGE CATEGORY A		WAGE CATEGORY B	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
<u>TOTAL</u>	21,288	100.0	21,288	100.0	21,288	100.0	21,288	100.0
UNDER \$1.00	406	1.9	307	1.4				
\$1. - 1.99	624	2.9	406	1.9				
2. - 2.99	805	3.8	531	2.5				
3. - 3.99	1,168	5.5	675	3.2				
4. - 4.99	1,432	6.7	907	4.3	1,919	9.0	1,835	8.6
5. - 5.99	1,774	8.3	982	4.6	907	4.3	1,168	5.5
6. - 6.99	1,828	8.6	1,271	6.0	982	4.6	1,432	6.7
7. - 7.99	1,706	8.1	1,448	6.8	1,271	6.0	1,775	8.4
8. - 8.99	1,603	7.5	1,340	6.3	1,448	6.8	1,827	8.6
9. - 9.99	1,493	7.0	1,395	6.5	2,052	9.6	1,706	8.0
10. - 10.99	1,452	6.8	1,272	6.0	1,955	9.2	1,603	7.5
11. - 11.99	1,261	5.9	1,165	5.5	2,305	10.8	2,241	10.5
12. - 12.99	1,106	5.2	1,140	5.4	2,110	9.9	1,965	9.2
13. - 13.99	937	4.4	1,130	5.3	1,792	8.4	1,599	7.5
14. - 14.99	808	3.9	979	4.6	1,370	6.5	1,252	5.9
15. - 15.99	583	2.7	927	4.3	1,340	6.3	1,289	6.1
16. - 16.99	508	2.4	866	4.1	840	3.9	744	3.5
17. - 17.99	415	1.9	708	3.3	494	2.3	369	1.7
18. - 18.99	323	1.5	662	3.1	289	1.4	483	2.3
19. - 19.99	204	1.0	556	2.6	162	0.8		
20.	852	4.0	2,621	12.3	52	0.2		
AVERAGE (\$15. MAX.)		\$8.87		\$10.47		\$10.21		\$9.87
AVERAGE (\$18. MAX.)		8.96		10.64		10.30		10.00
AVERAGE (\$20. MAX.)		9.26		11.48		10.38		
MEDIAN		8.55		11.08		11.08		10.55

CHART II

A COMPARISON OF WEEKLY BENEFIT RATES ACCORDING TO FOUR BENEFIT FORMULAE<sup>1</sup>

PERCENT

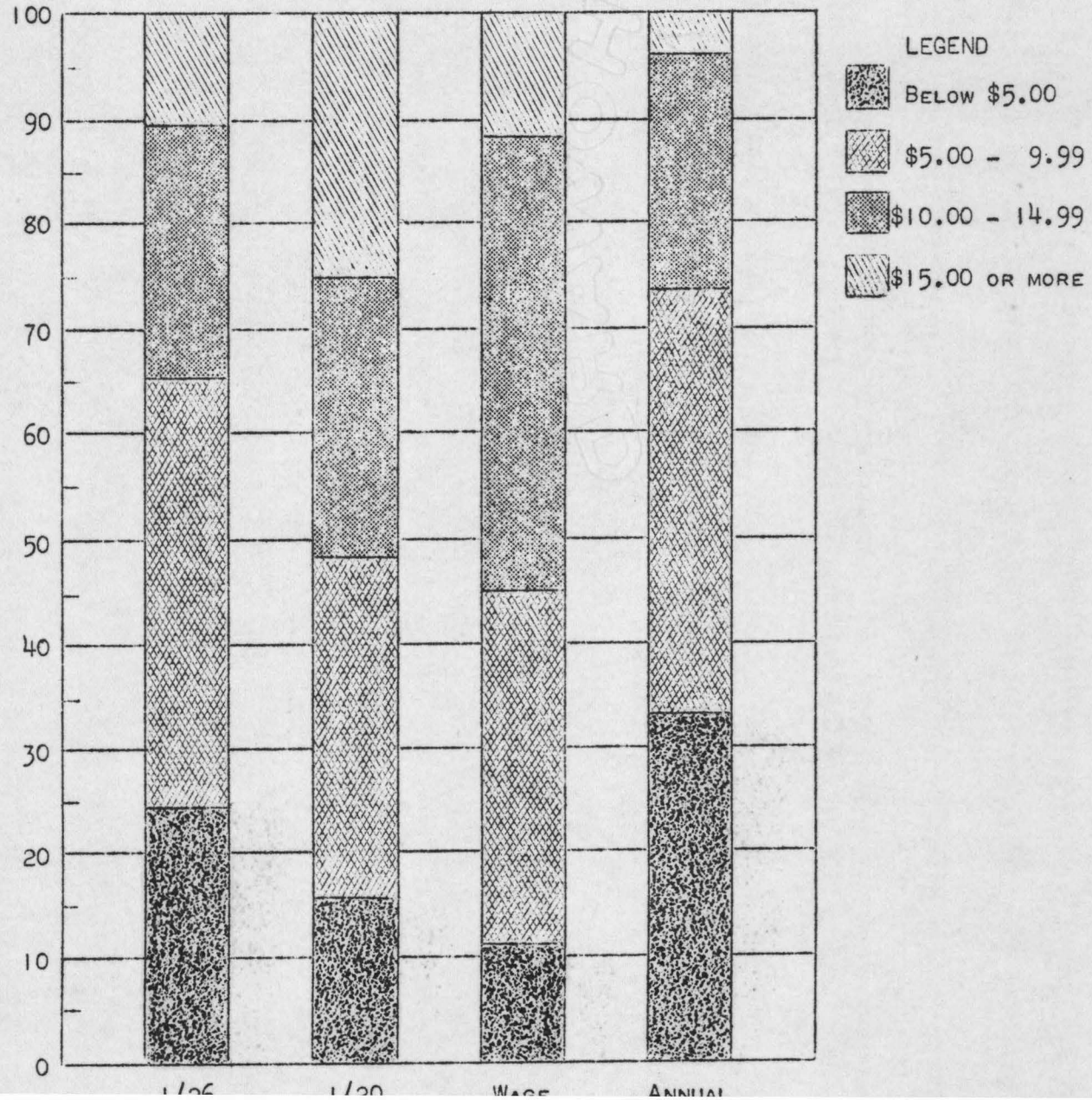


TABLE 20

NUMBER AND PERCENT OF CLAIMANTS HAVING SPECIFIED WEEKLY BENEFIT AMOUNTS UNDER PRESENT FORMULA COMPARED WITH COMPUTED AMOUNTS WHEN BENEFIT RATE IS BASED ON 1/26 FORMULA AND VARIOUS MINIMUM RATES AND ELIGIBILITY REQUIREMENTS ARE APPLIED

WEEKLY BENEFIT AMOUNT	PRESENT FORMULA	ELIG. REQUIREMENT 15 X W.B.A.			ELIG. REQUIREMENT 30 X W.B.A.			ELIG. REQUIREMENT \$200		
		\$3.00 MIN.	\$5.00 MIN.	\$7.00 MIN.	\$3.00 MIN.	\$5.00 MIN.	\$7.00 MIN.	\$3.00 MIN.	\$5.00 MIN.	\$7.00 MIN.
<u>TOTAL</u>	21,268	21,268	21,268	21,268	21,268	21,268	21,268	21,268	21,268	21,268
INELIGIBLE UNDER \$1.	2,292	1,356	1,961	2,756	4,497	5,379	6,596	5,640	5,640	5,640
\$1 - \$1.99	48									
2 - 2.99	94									
3 - 3.99	125	2,762			1,535			314		
4 - 4.99	160	1,582			1,209			763		
5 - 5.99	3,591	1,863	5,602		1,495	3,357		1,308	2,385	
6 - 6.99	1,777	1,784	1,784		1,472	1,472		1,475	1,475	
7 - 7.99	1,662	1,724	1,724	8,315	1,489	1,489	5,101	1,571	1,571	5,431
8 - 8.99	1,524	1,574	1,574	1,574	1,406	1,406	1,406	1,574	1,574	1,574
9 - 9.99	1,456	1,449	1,449	1,449	1,323	1,323	1,323	1,449	1,449	1,449
10 - 10.99	1,534	1,329	1,329	1,329	1,231	1,231	1,231	1,329	1,329	1,329
11 - 11.99	1,203	1,128	1,128	1,128	1,060	1,060	1,060	1,128	1,128	1,128
12 - 12.99	1,321	998	998	998	941	941	941	998	998	998
13 - 13.99	877	817	817	817	768	768	768	817	817	817
14 - 14.99	696	685	685	685	654	654	654	685	685	685
15	2,891	2,217	2,217	2,217	2,188	2,188	2,188	2,217	2,217	2,217

EFFECT OF EXTENDING THE MAXIMUM RATE BEYOND THAT NOW PROVIDED.\* AN ANALYSIS OF THESE TABLES REVEALS THAT WHEN THE BASE PERIOD IS LIMITED TO ONE YEAR, AN \$18.00 RATHER THAN A \$15.00 MAXIMUM WOULD INCREASE THE WEEKLY RATE FROM \$8.27 TO \$8.50 FOR THE 1/26 FORMULA, FROM \$9.98 TO \$10.57 FOR THE 1/20 FORMULA, FROM \$9.79 TO \$9.90 FOR WAGE CATEGORY A, AND FROM \$9.43 TO \$9.54 FOR WAGE CATEGORY B. A CHANGE IN THE MAXIMUM FROM \$18.00 TO \$20.00 WOULD MAKE FOR A NEGLIGIBLE DIFFER-



ONE-YEAR BASE PERIOD WILL RESULT IN A LOWERING OF THE AVERAGE BENEFIT RATE FOR ANY FORMULA BASED ON HIGH QUARTER EARNINGS. A COMPARISON OF TABLES 18 AND 19 SHOWS THAT IN THE CASE OF THE 1/26 FORMULA THIS DECREASE AMOUNTS TO APPROXIMATELY 7 PERCENT, FOR THE 1/20 FORMULA TO ABOUT 5 PERCENT, AND FOR WAGE CATEGORIES A AND B TO NEARLY 4.5 PERCENT. THUS, WHEN THE BASE PERIOD IS REDUCED AN ADJUSTMENT IS NECESSARY IN ANY QUARTERLY FORMULA FOR DETERMINING WEEKLY BENEFITS IF THE SAME AVERAGE RATE IS TO BE MAINTAINED.

IN ORDER TO AVOID THE NECESSITY OF WRITING CHECKS FOR TRIFLING AMOUNTS, WHICH ARE OF DOUBTFUL VALUE TO THE RECIPIENTS AND COSTLY IN TERMS OF ADMINISTRATIVE EXPENSE, SEVERAL STATES HAVE ADOPTED A FLAT MINIMUM WEEKLY BENEFIT AMOUNT FOR TOTAL UNEMPLOYMENT. TABLE 20 CONSIDERS THE NUMBER OF CLAIMANTS RECEIVING VARYING RATES, AS WELL AS THE AVERAGE RATE FOR ALL CLAIMANTS WHEN DIFFERENT MINIMUM BENEFIT RATES ARE APPLIED. THE CHANGE FROM A MINIMUM OF \$3.00 TO A MINIMUM OF \$7.00 WOULD HAVE INCREASED THE AVERAGE RATE FROM \$8.65 TO \$9.89 WHEN THE ELIGIBILITY REQUIREMENT IS ESTABLISHED AS 15 TIMES THE WEEKLY BENEFIT AMOUNT. A CORRESPONDING CHANGE, WITH AN ELIGIBILITY REQUIREMENT OF 30 TIMES THE WEEKLY BENEFIT AMOUNT WOULD HAVE INCREASED THE AVERAGE FROM \$9.17 TO \$10.38, WHEREAS FOR A FLAT ELIGIBILITY REQUIREMENT OF \$200.00, THE AVERAGE IS RAISED FROM \$9.87 TO \$10.33. IT MUST BE REMEMBERED, OF COURSE, THAT THE FOREGOING CHANGES IN AVERAGE RATES ARE DUE PRIMARILY TO AN INCREASE OR DECREASE IN THE NUMBER OF INDIVIDUALS WHO WOULD BE ELIGIBLE FOR BENEFITS. A CHANGE IN THE MINIMUM WEEKLY RATE OBVIOUSLY AFFECTS ONLY A SMALL MINORITY OF THE CLAIMANTS WHO MEET THE VARIOUS

FULL-TIME WEEKLY WAGE WAS AVAILABLE, AND (3) TO THE AMOUNT OF COVERAGE PROVIDED BY THE IOWA UNEMPLOYMENT COMPENSATION LAW. WITH THESE FACTORS IN MIND, THE MAJOR DISCOVERIES PERTAINING TO THE WEEKLY BENEFIT AMOUNT MAY BE BRIEFLY SUMMARIZED AS FOLLOWS:

(1) ALTHOUGH THE IOWA UNEMPLOYMENT COMPENSATION LAW PROVIDES THAT THE WEEKLY BENEFIT AMOUNT SHOULD BE BASED ON 50 PERCENT OF THE MOST RECENT FULL-TIME WEEKLY WAGE, UNLESS SUCH IS UNREASONABLE OR ARBITRARY OR NOT READILY DETERMINABLE, OVER THREE-FIFTHS OF THE DETERMINATIONS OF THE WEEKLY BENEFIT RATE ARE NOW BEING BASED ON THE ALTERNATIVE FORMULA OF  $1/26$  OF THE HIGHEST QUARTERLY EARNINGS.

(2) THE MOST RECENT FULL-TIME WEEKLY WAGE REPORTED VARIES \$1.00 OR MORE FROM THE LOWEST WAGE REPORTED DURING THE BASE PERIOD IN 46.7 PERCENT OF THE CASE AND FROM THE HIGHEST WAGE REPORTED IN 28.4 PERCENT OF THE CASES. THEREFORE, THE WORKER'S MOST RECENT FULL-TIME WEEKLY WAGE DOES NOT REFLECT HIS AVERAGE EARNING CAPACITY IN A GREAT MANY INSTANCES.

(3) THE AVERAGE WEEKLY BENEFIT RATE FOR THOSE CLAIMANTS FOR WHOM A FULL-TIME WEEKLY WAGE WAS AVAILABLE WAS \$10.48, AS COMPARED WITH \$9.16 FOR THOSE CLAIMANTS FOR WHOM THE DETERMINATION WAS BASED ON THE  $1/26$  FORMULA.

(4) A COMPARISON OF THE WEEKLY BENEFIT AMOUNT AS BASED ON ONE-HALF THE FULL-TIME WEEKLY WAGE WITH THE COMPUTED BENEFIT RATE BASED ON OTHER PLANS INDICATES THAT THE  $1/26$  FORMULA AND ANNUAL EARNINGS BASE PLAN A WOULD HAVE LOWERED THE AVERAGE BENEFIT RATE. THE DECREASE AMOUNTED TO 6.4 PERCENT UNDER THE  $1/26$  FORMULA (ONE YEAR BASE PERIOD) AND TO 16.4 PERCENT UNDER THE ANNUAL EARNINGS

WAS REPORTED COULD NOT BE DEFINITELY DETERMINED FROM THE DATA AVAILABLE. IT IS BELIEVED, HOWEVER, THAT IRREGULAR EMPLOYMENT WAS MORE PRONOUNCED AMONG THE GROUP OF CLAIMANTS FOR WHOM THE MOST RECENT FULL-TIME WAGE WAS NOT REPORTED.

(5) A REDUCTION IN THE BASE PERIOD FROM TWO YEARS TO ONE YEAR TENDS TO REDUCE THE WEEKLY BENEFIT RATE FROM ABOUT 5 TO 7 PERCENT, DEPENDING UPON THE TYPE OF QUARTERLY FORMULA ADOPTED.

(6) AS THE MINIMUM WEEKLY BENEFIT RATE IS INCREASED FROM \$3.00 TO \$7.00, THE AVERAGE WEEKLY BENEFIT AMOUNT UNDER THE 1/26 FORMULA WAS RAISED FROM A MINIMUM OF \$8.65 TO A MAXIMUM OF \$10.38, DEPENDING UPON THE TYPE OF ELIGIBILITY REQUIREMENT PROVIDED.

ON THE BASIS OF THESE FINDINGS IT BECOMES APPARENT THAT A LARGE PROPORTION OF THE CLAIMANTS DID NOT HAVE FULL-TIME EMPLOYMENT IN ANY QUARTER OF THE BASE PERIOD. FOR THIS REASON, ANY FORMULA BASED ON A UNIFORM PERCENTAGE OF QUARTERLY EARNINGS WILL RESULT IN A CONSIDERABLE VARIATION BETWEEN WEEKLY BENEFIT AMOUNTS SO DETERMINED AND THE WEEKLY BENEFIT AMOUNTS FOR THE SAME INDIVIDUALS DETERMINED AS A FRACTION OF THE FULL-TIME WEEKLY WAGE. THIS IS ESPECIALLY TRUE FOR THE GROUPS BETWEEN THE MINIMUM AND MAXIMUM RATES.

ASIDE FROM ADMINISTRATIVE CONSIDERATION, THERE IS A STRONG ARGUMENT, THEREFORE, FOR CONTINUING TO OBTAIN A REPORT OF THE WORKER'S FULL-TIME WEEKLY WAGE. ASSUMING, HOWEVER, THAT IT IS DESIRABLE TO SUBSTITUTE A FORMULA BASED ON QUARTERLY EARNINGS, IT IS BELIEVED THAT A WAGE CATEGORY PLAN, IF PROPERLY WEIGHTED, WILL YIELD A HIGHER CORRELATION BETWEEN THE BENEFIT RATE AND THE WEEKLY WAGE LOSS RESULTING FROM TOTAL UNEMPLOYMENT THAN ANY OTHER FORMULA YET

BASED IS INCREASED, THE OPPORTUNITIES FOR UNDEREMPLOYMENT BECOME MORE PRONOUNCED. THERE IS LITTLE RELATIONSHIP, IN MANY INSTANCES BETWEEN A WORKER'S AVERAGE WEEKLY WAGE AND HIS TOTAL EARNINGS OVER A YEAR. THEREFORE, IT BECOMES EXTREMELY DIFFICULT, IF NOT IMPOSSIBLE, TO DEVISE AN EQUITABLE FORMULA BASED ON ANNUAL EARNINGS, WITHOUT VIOLATING THE PRINCIPLE THAT THE BENEFIT RATE SHOULD BE RELATED TO THE WORKER'S PREVIOUS FULL-TIME WEEKLY WAGE. THE ANNUAL EARNINGS PLANS STUDIED WOULD HAVE LOWERED THE AVERAGE RATE TO A NOTICEABLE EXTENT WHEN COMPARED WITH THE FORMULA NOW IN OPERATION.

IN THE FINAL ANALYSIS THE FORMULA ADOPTED WILL DEPEND UPON THE DEGREE OF LIBERALIZATION THAT IS TO BE DESIRED, THE PRINCIPLES UPON WHICH THE PROGRAM IS TO BE BUILT, THE SOCIAL POLICIES THAT ARE TO BE PURSUED, AND THE AMOUNT OF FUNDS THAT ARE AVAILABLE. IN THIS CHAPTER AN ATTEMPT HAS BEEN MADE TO PROVIDE BASIC INFORMATION REGARDING THE EFFECTS OF VARIOUS PROPOSALS UPON THE POPULATION CONCERNED. IN A LATER CHAPTER, THE COST OF THE VARIOUS FORMULAE, WHEN RELATED TO OTHER ELEMENTS IN THE TOTAL BENEFIT STRUCTURE WILL BE CONSIDERED.

## CHAPTER IV

### THE DURATION OF BENEFITS

A PROBLEM THAT IS OF EQUAL IMPORTANCE TO THE WEEKLY BENEFIT RATE IS THAT CONCERNED WITH THE POTENTIAL NUMBER OF WEEKS DURING WHICH BENEFITS MAY BE DRAWN. THE UNEMPLOYED WORKER IS NATURALLY DESIROUS OF OBTAINING BENEFITS THROUGHOUT THE PERIOD OF HIS UNEMPLOYMENT. YET, IN ORDER TO MAINTAIN THE SOLVENCY OF THE FUND IT APPEARS ESSENTIAL TO PROVIDE FOR A MAXIMUM PERIOD DURING WHICH COMPENSATION MAY BE PAID IN ANY GIVEN YEAR. IT BECOMES APPARENT, THEREFORE, THAT SERIOUS CONSIDERATION MUST BE GIVEN TO THE FORMULA FOR DETERMINING DURATION IF IT IS TO BE EQUITABLE TO THE CLAIMANTS CONCERNED AND AT THE SAME TIME ACTUARIALLY SOUND.

IN DESIGNING A PLAN FOR COMPUTING DURATION SEVERAL AVENUES OF APPROACH ARE OPEN FOR INVESTIGATION. ONE OF THE PARAMOUNT PROBLEMS TO BE DECIDED IS WHETHER INDIVIDUAL OR UNIFORM DURATION IS THE MORE DESIRABLE. UNDER A PLAN BASED ON INDIVIDUAL DURATION THE MAXIMUM POTENTIAL BENEFITS IN A GIVEN PERIOD ARE RELATED TO THE CLAIMANT'S EMPLOYMENT OR EARNINGS EXPERIENCE DURING SOME EARLIER PERIOD. ON THE OTHER HAND, A PLAN BASED ON UNIFORM DURATION ASSUMES BENEFITS TO ALL ELIGIBLE CLAIMANTS FOR THE DURATION OF THEIR EMPLOYMENT WITHIN THE MAXIMUM LIMITATION SET BY LAW. THE EFFECTS OF VARIOUS PLANS BASED ON INDIVIDUAL AND FIXED DURATION WILL BE DISCUSSED LATER IN THE PRESENT CHAPTER, AS WELL AS IN THE SUCCEEDING CHAPTER DEALING WITH THE COST OF VARIOUS BENEFIT FORMULAE.

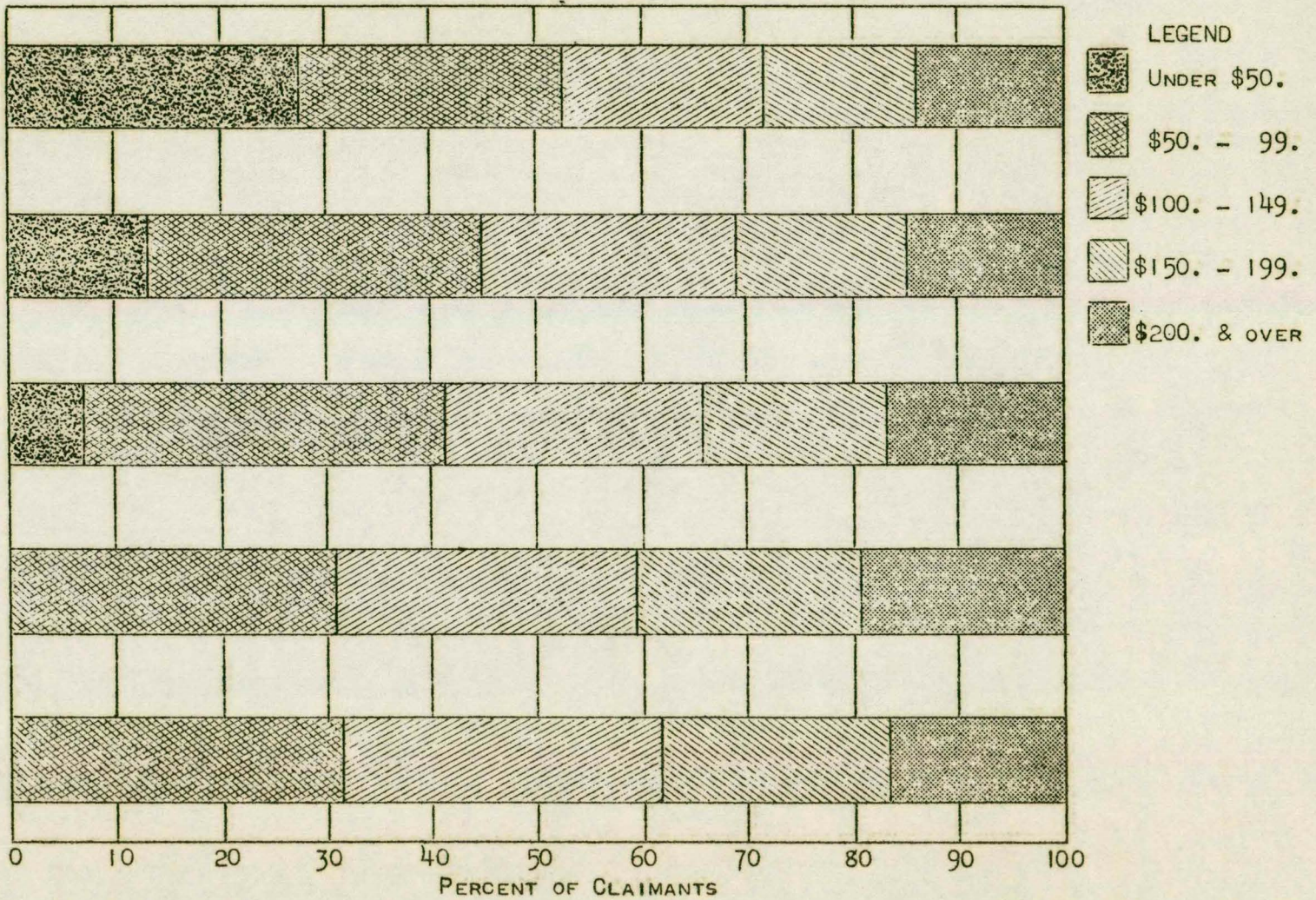
MAINTAINING CREDITS DURING THE FOLLOWING BENEFIT YEAR EVEN THOUGH HE HAS HAD NO INTERVENING EMPLOYMENT.

A REDUCTION IN THE BASE PERIOD TO ONE YEAR IMMEDIATELY INTRODUCES A RATHER PERPLEXING PROBLEM IN REGARD TO THE PROPER RATIO OF EARNINGS TO BENEFIT CREDITS. IT IS OBVIOUS THAT THE ANSWER TO THIS QUESTION IS PARTIALLY DEPENDENT UPON THE DEGREE OF CONSERVATISM OR LIBERALIZATION THAT IS DESIRED. YET, THE PROBLEM STILL REMAINS AS TO THE EFFECT OF VARIOUS RATIOS UNDER A ONE-YEAR BASE PERIOD IN RELATION TO THE  $1/6$  RATIO UNDER THE TWO-YEAR PLAN.

IF BENEFIT RIGHTS ARE NOT TO BE CURTAILED, THE RATIO OF TOTAL EARNINGS TO BENEFITS WOULD HAVE TO BE GREATER WITH A ONE-YEAR THAN WITH A TWO-YEAR BASE PERIOD. BUT, SUCH A CHANGE WILL NOT HAVE AN EQUAL EFFECT UPON THE RIGHTS OF ALL WORKERS. A REDUCED BASE PERIOD WILL DENY THE STEADILY EMPLOYED WORKER THE PRIVILEGE OF CARRYING OVER HIS BENEFIT CREDITS FROM ONE YEAR TO THE NEXT, AND AT THE SAME TIME WILL NOT INCREASE HIS BENEFITS DURING THE FIRST YEAR. FOR THE IRREGULARLY EMPLOYED WORKER WHO FILES A CLAIM EACH YEAR, ANY INCREASE IN THE PROPORTION OF HIS EARNINGS WILL TEND TO INCREASE THE AMOUNT HE CAN RECEIVE EACH YEAR. IT BECOMES APPARENT, THEREFORE, THAT WHEN THE BASE PERIOD IS REDUCED FROM TWO YEARS TO ONE YEAR, THE DOUBLING OF THE RATIO OF BENEFITS TO EARNINGS WILL RESULT IN A WIDE VARIATION IN THE MAXIMUM BENEFIT AMOUNT FOR DIFFERENT GROUPS OF WORKERS. CONSEQUENTLY, THE REMAINDER OF THE CHAPTER WILL BE DEVOTED TO A COMPARISON OF THE MAXIMUM BENEFIT AMOUNT AND THE POTENTIAL DURATION OF BENEFITS AS BASED ON THE PRESENT PLAN WITH VARIOUS ALTERNATIVE METHODS BASED ON EARNINGS DURING A ONE-YEAR PERIOD.

CHART 12

A COMPARISON OF MAXIMUM BENEFIT AMOUNTS  
ACCORDING TO FIVE BENEFIT FORMULAE<sup>1</sup>



RATE UNDER THE PLANS BASED ON 1/5, 1/4, AND 1/3 OF ANNUAL EARNINGS WAS COMPUTED AS 1/26 OF  
 RLY EARNINGS (\$5. - \$15.) AND THE ELIGIBILITY REQUIREMENT WAS DETERMINED ON THE BASIS OF 30  
 RATE.

TABLE 21

A COMPARISON OF THE DISTRIBUTION OF MAXIMUM BENEFIT AMOUNTS BASED ON THE PRESENT FORMULA WITH DISTRIBUTIONS OF THE MAXIMUM BENEFIT AMOUNTS BASED ON WAGE CREDITS EQUAL TO 1/5, 1/4, AND 1/3 OF A ONE-YEAR BASE PERIOD<sup>1</sup>

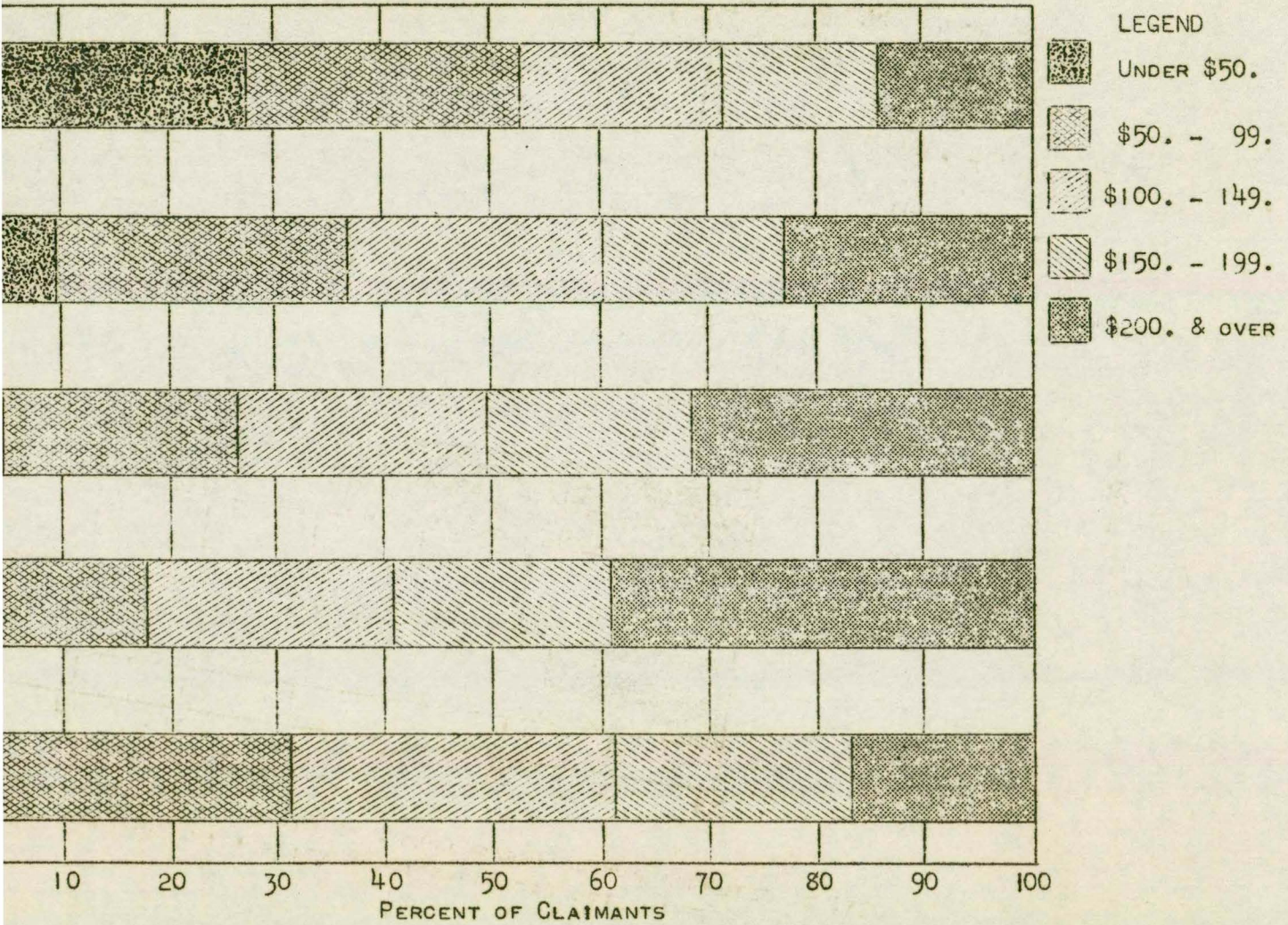
MAXIMUM BENEFIT AMOUNT	PRESENT FORMULA		1/5 OF EARNINGS		1/4 OF EARNINGS		1/3 OF EARNINGS	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
<u>TOTAL</u>	18,976	100.0	15,889	100.0	15,889	100.0	15,889	100.0
UNDER \$10.	217	1.1						
\$10. - \$19.	950	5.0						
20. - 29.	1,486	7.8						
30. - 39.	1,389	7.3	1,024	6.4	170	1.1		
40. - 49.	1,191	6.3	1,018	6.4	783	4.9		
50. - 59.	1,009	5.3	1,014	6.4	907	5.7	593	3.7
60. - 69.	932	4.9	941	5.9	791	5.0	623	3.9
70. - 79.	1,050	5.5	1,125	7.1	1,230	7.7	1,599	10.1
80. - 89.	830	4.4	1,018	6.4	1,004	6.3	1,023	6.4
90. - 99.	963	5.1	983	6.2	1,010	6.3	1,017	6.4
100. - 109.	797	4.2	940	5.9	980	6.2	959	6.1
110. - 119.	737	3.9	740	4.7	875	5.5	937	5.9
120. - 129.	819	4.3	745	4.7	851	5.4	954	6.0
130. - 139.	665	3.5	681	4.3	794	5.0	879	5.5
140. - 149.	575	3.0	684	4.3	723	4.5	817	5.1
150. - 159.	660	3.5	606	3.8	679	4.3	856	5.4
160. - 169.	542	2.9	544	3.4	635	4.0	677	4.3
170. - 179.	487	2.6	526	3.3	596	3.8	655	4.1
180. - 189.	617	3.3	503	3.2	554	3.5	627	3.9
190. - 199.	441	2.3	453	2.8	506	3.2	523	3.3
200. - 209.	386	2.0	346	2.2	444	2.8	485	3.1
210. - 219.	354	1.9	375	2.4	407	2.6	473	3.0
220. - 225.	1,879	9.9	1,623	10.2	1,950	12.2	2,192	13.8
AVERAGE	\$105.93		\$120.53		\$130.35		\$139.27	

<sup>1</sup> THE WEEKLY BENEFIT AMOUNT UNDER THE ONE-YEAR BASE PLANS WAS COMPUTED AS 1/26 OF THE HIGHEST QUARTERLY EARNINGS (\$5.00 - \$15.00) AND THE ELIGIBILITY REQUIREMENT WAS DETERMINED ON THE BASIS OF 30 TIMES THE WEEKLY RATE.



CHART 13

A COMPARISON OF MAXIMUM BENEFIT AMOUNTS ACCORDING TO FIVE BENEFIT FORMULAE<sup>1</sup>



<sup>1</sup> RATE UNDER THE PLANS BASED ON 1/5, 1/4 AND 1/3 OF ANNUAL EARNINGS WAS COMPUTED AS 1/20 OF ANNUAL EARNINGS (\$5. - \$15.) AND THE ELIGIBILITY REQUIREMENT WAS DETERMINED ON THE BASIS OF AN ANNUAL EARNINGS RATE.

TABLE 22

A COMPARISON OF THE DISTRIBUTION OF MAXIMUM BENEFIT AMOUNTS BASED ON THE PRESENT FORMULA WITH DISTRIBUTIONS OF THE MAXIMUM BENEFIT AMOUNTS BASED ON WAGE CREDITS EQUAL TO 1/5, 1/4, AND 1/3 OF A ONE-YEAR BASE PERIOD<sup>1</sup>

MAXIMUM BENEFIT AMOUNT	PRESENT FORMULA		1/5 OF EARNINGS		1/4 OF EARNINGS		1/3 OF EARNINGS	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
<u>TOTAL</u>	18,976	100.0	14,231	100.0	14,231	100.0	14,231	100.0
UNDER \$10.	217	1.1						
\$10. - \$19.	950	5.0						
20. - 29.	1,486	7.8						
30. - 39.	1,389	7.3	620	4.4	151	1.1		
40. - 49.	1,191	6.3	693	4.9	460	3.2		
50. - 59.	1,009	5.3	732	5.1	539	3.8	355	2.5
60. - 69.	932	4.9	753	5.3	584	4.1	392	2.8
70. - 79.	1,050	5.5	786	5.5	624	4.4	490	3.4
80. - 89.	830	4.4	802	5.6	650	4.6	563	4.0
90. - 99.	963	5.1	799	5.6	699	4.9	674	4.7
100. - 109.	797	4.2	809	5.7	715	5.0	640	4.5
110. - 119.	737	3.9	671	4.7	697	4.9	667	4.7
120. - 129.	819	4.3	675	4.7	711	5.0	660	4.6
130. - 139.	665	3.5	622	4.4	648	4.6	699	4.9
140. - 149.	575	3.0	611	4.3	575	4.0	637	4.5
150. - 159.	660	3.5	522	3.7	588	4.1	650	4.6
160. - 169.	542	2.9	498	3.5	548	3.9	561	3.9
170. - 179.	487	2.6	466	3.3	505	3.5	558	3.9
180. - 189.	617	3.3	476	3.3	537	3.8	602	4.2
190. - 199.	441	2.3	420	2.9	459	3.2	515	3.6
200. - 209.	386	2.0	439	3.1	443	3.1	512	3.6
210. - 219.	354	1.9	381	2.7	424	3.0	508	3.6
220. - 225.	1,879	9.9	2,456	17.3	3,674	25.8	4,548	32.0
AVERAGE	\$105.93		\$133.74		\$150.69		\$164.92	

<sup>1</sup> THE WEEKLY BENEFIT AMOUNT UNDER THE ONE-YEAR BASE PLANS WAS COMPUTED AS 1/20 OF THE HIGHEST QUARTERLY EARNINGS (\$5.00 - \$15.00) AND THE ELIGIBILITY REQUIREMENT WAS DETERMINED ON THE BASIS OF 30 TIMES THE WEEKLY RATE.

THE CLAIMANTS, WHEREAS 49.6 PERCENT WOULD HAVE RECEIVED BETWEEN \$100 AND \$199,

TABLE 23

NUMBER AND PERCENT OF CLAIMANTS HAVING SPECIFIED MAXIMUM  
BENEFIT AMOUNTS ACCORDING TO ANNUAL EARNINGS BASE PLAN A

WAGE CLASS	MAXIMUM BENEFIT RATE	NUMBER OF CASES	PERCENT OF TOTAL	CUMULATIVE PERCENT
<u>TOTAL</u>		22,274	100.0	
NO EARNINGS	INELIGIBLE	1,571	7.1	7.1
UNDER \$200.	INELIGIBLE	5,059	22.7	29.8
\$200. - 219.	64.00	560	2.5	32.3
220. - 264.	72.00	1,195	5.3	37.6
265. - 309.	80.00	1,042	4.7	42.3
310. - 359.	88.00	1,045	4.7	47.0
360. - 409.	96.00	1,013	4.5	51.5
410. - 459.	104.00	927	4.2	55.7
460. - 509.	112.00	887	4.0	59.7
510. - 559.	120.00	820	3.7	63.4
560. - 609.	128.00	694	3.1	66.5
610. - 664.	136.00	724	3.3	69.8
665. - 719.	144.00	686	3.1	72.9
720. - 774.	152.00	618	2.8	75.7
775. - 834.	160.00	605	2.7	78.4
835. - 894.	168.00	574	2.6	81.0
895. - 954.	176.00	556	2.5	83.5
955. - 1014.	184.00	510	2.3	85.8
1015. - 1079.	192.00	564	2.5	88.3
1080. - 1149.	200.00	451	2.0	90.3
1150. - 1219.	208.00	384	1.7	92.0
1220. - 1294.	216.00	347	1.5	93.5
1295. - 1374.	224.00	356	1.6	95.1
1375. - 1454.	232.00	238	1.1	96.2
1455. OR OVER	240.00	848	3.8	100.0
AVERAGE	\$137.13			

INGS, AND \$137.13 UNDER ANNUAL EARNINGS BASE PLAN A.

IT MUST BE RECOGNIZED OF COURSE THAT THE ELIGIBILITY REQUIREMENT IS  
NOT THE SAME UNDER THE DIFFERENT METHODS STUDIED. SINCE THE ANNUAL EARNINGS

TABLE 24

NUMBER AND PERCENT OF CLAIMANTS HAVING SPECIFIED MAXIMUM BENEFIT AMOUNTS ACCORDING TO ANNUAL EARNINGS BASE PLAN B

WAGE CLASS	MAXIMUM BENEFIT RATE	NUMBER OF CASES	PERCENT OF TOTAL	CUMULATIVE PERCENT
<u>TOTAL</u>		22,274	100.00	
No EARNINGS UNDER \$75.	INELIGIBLE	1,571	7.05	7.05
\$ 75. - \$ 99.	INELIGIBLE	1,384	6.21	13.26
100. - 149.	\$15.00	652	2.93	16.19
150. - 199.	21.00	1,457	6.54	22.73
200. - 249.	29.25	1,566	7.03	29.76
250. - 299.	37.50	1,371	6.16	35.92
300. - 349.	45.75	1,206	5.41	41.33
350. - 399.	54.00	1,054	4.73	46.06
400. - 449.	62.25	1,018	4.57	50.63
450. - 499.	70.50	944	4.24	54.87
500. - 549.	79.50	905	4.06	58.93
550. - 599.	87.75	854	3.83	62.76
600. - 649.	96.00	696	3.12	65.88
650. - 699.	104.25	684	3.07	68.95
700. - 749.	112.50	613	2.76	71.71
750. - 799.	120.75	604	2.71	74.42
800. - 849.	129.00	518	2.33	76.75
850. - 899.	137.25	502	2.26	79.01
900. - 949.	145.50	459	2.06	81.07
950. - 999.	154.50	481	2.16	83.23
1000. - 1049.	162.75	408	1.83	85.06
1050. - 1099.	171.00	451	2.02	87.08
1100. - 1149.	179.25	391	1.76	88.84
1150. - 1199.	187.50	312	1.40	90.24
1200. - 1249.	195.75	268	1.20	91.44
1250. - 1299.	204.00	254	1.14	92.58
1300. - 1349.	212.25	229	1.03	93.61
1350. OR OVER	220.50	233	1.05	94.66
	225.00	1,189	5.34	100.00
AVERAGE	\$94.48			

MAXIMUM DURATION UNDER ANNUAL EARNINGS BASE PLAN A IS 16 WEEKS, AS COMPARED WITH

OF ANNUAL EARNINGS WERE COMPUTED ON THE BASIS OF  $1/20$  RATHER THAN  $1/26$  OF THE HIGHEST QUARTERLY EARNINGS. WHEN THE BASIS FOR THE WEEKLY RATE IS CHANGED FROM THE  $1/26$  TO THE  $1/20$  FORMULA, THE AVERAGE MAXIMUM BENEFIT AMOUNT IS INCREASED FROM \$120.53 TO \$133.74 WHEN WAGE CREDITS ARE BASED ON  $1/5$  OF ANNUAL EARNINGS, FROM \$130.35 TO \$150.69 WHEN WAGE CREDITS ARE BASED ON  $1/4$  OF ANNUAL EARNINGS, AND FROM \$139.27 TO \$164.92 WHEN WAGE CREDITS ARE BASED ON  $1/3$  OF ANNUAL EARNINGS. THUS, AS IS TO BE EXPECTED, THE DIFFERENCE IN THE DISTRIBUTION OF MAXIMUM BENEFIT AMOUNTS UNDER THE PRESENT FORMULA AND THE THREE FOREGOING PLANS IS MUCH MORE PRONOUNCED IN CHART 13 THAN IN CHART 12. WHILE THIS IS DUE PRIMARILY TO THE DIFFERENT METHODS FOR COMPUTING THE WEEKLY RATE, IT IS ALSO ATTRIBUTABLE IN SOME MEASURE TO A FURTHER INCREASE IN THE NUMBER OF CLAIMANTS INELIGIBLE FOR BENEFITS.

A FURTHER COMPARISON OF THE CHANGES IN THE MAXIMUM BENEFIT AMOUNT RESULTING FROM THE SUBSTITUTION OF  $1/4$  OF ANNUAL EARNINGS FOR THE PRESENT FORMULA IS SHOWN BY TABLE 25.<sup>1</sup> AS INDICATED BY THE TABLE, THE MAXIMUM BENEFIT AMOUNTS UNDER THE TWO FORMULAE ARE IDENTICAL IN 26.6 PERCENT OF THE CASES, WHEREAS WAGE CREDITS BASED ON  $1/4$  OF ANNUAL EARNINGS WOULD HAVE RESULTED IN A HIGHER AMOUNT IS 53.5 PERCENT AND IN A LOWER AMOUNT IN 19.9 PERCENT OF THE CASES. THE USE OF  $1/4$  OF ANNUAL EARNINGS WOULD HAVE INCREASED THE MAXIMUM BENEFIT AMOUNT BY \$10.00 IS 16.2 PERCENT, BY \$20.00 IN 14.1 PERCENT, BY \$30.00 IN 8.5 PERCENT, AND BY \$40.00 OR MORE IN 14.7 PERCENT OF THE CASES STUDIED. ON THE OTHER HAND, A DECREASE OF \$10.00 WOULD HAVE RESULTED IN 7.9 PERCENT, OF \$20.00 IN 4.2 PERCENT, OF \$30.00 IN 2.5 PERCENT, AND OF \$40.00 OR MORE IN 5.3 PERCENT OF THE CASES

TABLE 25

THE MAGNITUDE OF CHANGES IN THE MAXIMUM BENEFIT AMOUNT WHEN  
1/4 OF EARNINGS IN ONE-YEAR BASE PERIOD IS SUBSTITUTED  
FOR PRESENT FORMULA<sup>1</sup>

AMOUNT OF CHANGE IN MAXIMUM BENEFIT AMOUNT	NUMBER OF CASES	PERCENT
TOTAL DECREASED	3,754	19.9
DECREASED BY:		
\$50.00 OR MORE	740	3.9
40.00	269	1.4
30.00	470	2.5
20.00	781	4.2
10.00	1,494	7.9
IDENTICAL	4,998	26.6
INCREASED BY:		
\$10.00	3,051	16.2
20.00	2,651	14.1
30.00	1,605	8.5
40.00	987	5.2
50.00 OR MORE	1,793	9.5
TOTAL INCREASED	10,087	53.5

<sup>1</sup> FOR THE COMPUTED AMOUNTS USING 1/4 OF EARNINGS IN ONE-YEAR BASE PERIOD THE WEEKLY BENEFIT RATE WAS BASED ON 1/26 OF EARNINGS IN THE HIGHEST QUARTER AND THE ELIGIBILITY REQUIREMENT WAS CONSIDERED TO BE 15 TIMES THE WEEKLY RATE. ONLY THE CLAIMANTS ELIGIBLE UNDER BOTH PLANS WERE USED IN THE COMPARISON.

AT THE LOWER THAN AT THE HIGHER EARNINGS LEVELS. FOR EXAMPLE, 77.6 PERCENT OF THE CLAIMANTS RECEIVING BELOW \$100, AS COMPARED WITH 36.0 PERCENT RECEIVING \$100 TO \$199, AND 6.0 PERCENT RECEIVING \$200 OR MORE UNDER THE PRESENT FORMULA WOULD HAVE HAD THEIR MAXIMUM BENEFIT AMOUNT INCREASED HAD IT BEEN BASED ON 1/4 OF

TABLE 26

THE EFFECT ON MAXIMUM BENEFIT AMOUNTS OF CHANGING FROM THE PRESENT FORMULA TO 1/4 OF EARNINGS IN ONE-YEAR BASE PERIOD<sup>1</sup>

MAXIMUM BENEFIT AMOUNT BASED ON PRESENT FORMULA	NUMBER OF CLAIMANTS WITH GIVEN MAXIMUM BENEFIT AMOUNT	PERCENT OF CLAIMANTS UNDER 1/4 OF EARNINGS IN ONE-YEAR BASE PERIOD THAT WOULD HAVE THEIR MAXIMUM BENEFIT AMOUNT		
		DECREASED	IDENTICAL	INCREASED
<u>TOTAL</u>	18,839	19.9	26.6	53.5
UNDER \$10.00	112			100.0
\$10. - \$19.00	862		6.7	93.3
20. - 29.00	1,478	0.5	9.4	90.1
30. - 39.00	1,395	4.1	7.2	88.7
40. - 49.00	1,195	7.2	7.8	85.0
50. - 59.00	1,014	10.7	7.7	81.6
60. - 69.00	936	11.4	8.0	80.6
70. - 79.00	1,055	15.3	25.7	59.0
80. - 89.00	834	19.5	24.0	56.5
90. - 99.00	968	27.3	24.9	47.8
100. - 109.00	800	23.8	27.9	48.3
110. - 119.00	739	30.4	26.7	42.9
120. - 129.00	822	36.9	26.2	36.9
130. - 139.00	667	29.4	33.0	37.6
140. - 149.00	577	30.0	34.0	36.0
150. - 159.00	662	36.1	34.3	29.6
160. - 169.00	544	34.9	33.3	31.8
170. - 179.00	489	32.3	42.5	25.2
180. - 189.00	619	35.7	32.5	31.8
190. - 199.00	443	35.7	34.5	29.8
200. - 209.00	387	47.5	33.4	19.1
210. - 219.00	355	38.0	38.6	23.4
220. - 225.00	1,886	22.5	77.5	

<sup>1</sup> FOR THE COMPUTED AMOUNTS USING 1/4 OF EARNINGS IN ONE-YEAR BASE PERIOD THE WEEKLY BENEFIT RATE WAS BASED ON 1/26 OF EARNINGS IN THE HIGHEST QUARTER AND THE ELIGIBILITY REQUIREMENT WAS CONSIDERED TO BE 15 TIMES THE WEEKLY RATE. ONLY THOSE CLAIMANTS ELIGIBLE UNDER BOTH PLANS WERE USED IN THE COMPARISON. DATA WERE DERIVED FROM TABLE XXIX OF APPENDIX D

TABLE 27

THE MAGNITUDE OF CHANGES IN THE MAXIMUM BENEFIT AMOUNT  
WHEN ANNUAL EARNINGS BASE PLAN A IS SUBSTITUTED  
FOR THE PRESENT FORMULA<sup>1</sup>

AMOUNT OF CHANGE IN MAXIMUM BENEFIT AMOUNT	FIRST BENEFIT YEAR CLAIMS		SECOND BENEFIT YEAR CLAIMS	
	NUMBER	PERCENT	NUMBER	PERCENT
TOTAL DECREASED	1,165	15.4	2,041	25.2
DECREASED BY:				
\$48.00 OR MORE	294	3.9	500	6.1
40.00	82	1.1	185	2.3
32.00	129	1.7	255	3.2
24.00	161	2.1	291	3.6
16.00	209	2.8	346	4.3
8.00	290	3.8	464	5.7
IDENTICAL	433	5.7	555	6.9
INCREASED BY:				
\$ 8.00	532	7.2	668	8.3
16.00	1,179	15.6	780	9.6
24.00	1,179	15.6	959	11.9
32.00	1,612	21.4	1,066	13.2
40.00	998	13.2	622	7.7
48.00 OR MORE	448	5.9	1,395	17.2
TOTAL INCREASED	5,948	78.9	5,490	67.9

<sup>1</sup> ONLY THOSE CLAIMANTS ELIGIBLE UNDER BOTH PLANS WERE USED IN THE COMPARISON. DATA WERE DERIVED FROM TABLES XXX AND XXXI OF APPENDIX D.

RECEIVED IN ANY GIVEN YEAR.

A FURTHER COMPARISON WAS ALSO MADE OF THE CHANGES IN THE MAXIMUM BENEFIT AMOUNT RESULTING FROM THE SUBSTITUTION OF ANNUAL EARNINGS BASE PLAN A FOR



TABLE 28

THE EFFECT ON MAXIMUM BENEFIT AMOUNTS OF CHANGING FROM THE PRESENT FORMULA TO ANNUAL EARNINGS BASE PLAN A CLASSIFIED BY MAXIMUM BENEFIT AMOUNT<sup>1</sup>  
(FIRST BENEFIT YEAR CLAIMS)

MAXIMUM BENEFIT AMOUNT BASED ON PRESENT FORMULA	NUMBER OF CLAIMANTS WITH GIVEN MAXIMUM BENEFIT AMOUNT	PERCENT OF CLAIMANTS UNDER ANNUAL EARNINGS BASE PLAN A THAT WOULD HAVE THEIR MAXIMUM BENEFIT AMOUNT:		
		DECREASED	IDENTICAL	INCREASED
<u>TOTAL</u>	7,546	15.4	5.7	78.9
UNDER \$60.00	1,316			100.0
\$60 - 67.00	333		3.6	96.4
68 - 75.00	392	3.3	7.7	89.0
76 - 83.00	380	6.6	7.9	85.5
84 - 91.00	324	9.6	7.1	83.3
92 - 99.00	316	14.2	6.7	79.1
100 - 107.00	318	13.2	5.4	81.4
108 - 115.00	299	17.1	5.3	77.6
116 - 123.00	253	22.1	5.2	72.7
124 - 131.00	284	20.1	3.8	76.1
132 - 139.00	271	19.9	4.5	75.6
140 - 147.00	251	18.7	4.4	76.9
148 - 155.00	243	20.6	5.3	74.1
156 - 163.00	218	22.9	6.0	71.1
164 - 171.00	219	25.1	6.0	68.9
172 - 179.00	198	21.7	8.1	70.2
180 - 187.00	220	24.1	5.9	70.0
188 - 195.00	200	25.0	9.5	65.5
196 - 203.00	169	31.4	10.0	58.6
204 - 211.00	168	37.0	7.6	55.4
212 - 219.00	140	37.1	12.2	50.7
220 - 225.00	1,034	26.9	9.8	63.3

<sup>1</sup> ONLY THOSE CLAIMANTS ELIGIBLE UNDER BOTH PLANS WERE USED IN THE COMPARISON. DATA WERE DERIVED FROM TABLE XXX OF APPENDIX D.

EARNINGS BASE PLAN A WOULD HAVE RESULTED IN A HIGHER AMOUNT IN 78.9 PERCENT OF THE CASES AND IN A LOWER AMOUNT IN 15.4 PERCENT OF THE CASES STUDIED. A SIMILAR COMPARISON OF THE "SECOND BENEFIT YEAR" CLAIMANTS INDICATES THAT 6.9 PER-

CREASES THE MAXIMUM BENEFIT AMOUNT FOR A LARGER PROPORTION OF THE "FIRST" THAN OF THE "SECOND BENEFIT YEAR" CLAIMANTS. IT IS INTERESTING TO NOTE, HOWEVER, THAT 17.2 PERCENT OF THE "SECOND BENEFIT YEAR" CLAIMANTS, AS COMPARED WITH ONLY 5.9 PERCENT OF THE "FIRST BENEFIT YEAR" CLAIMANTS WOULD HAVE HAD THEIR MAXIMUM BENEFIT AMOUNT INCREASED BY \$48 OR MORE HAD ANNUAL EARNINGS BASE PLAN A BEEN SUBSTITUTED FOR THE PRESENT FORMULA. SINCE NEARLY ALL OF THE LARGE INCREASES OCCURRED WITH RESPECT TO THE LOW EARNINGS GROUP, IT MAY BE CONCLUDED THAT THE ANNUAL EARNINGS PLAN IS ESPECIALLY ADVANTAGEOUS TO THE IRREGULARLY EMPLOYED WORKERS WHO FILED CLAIMS IN TWO CONSECUTIVE YEARS.

TABLES 28 AND 29 REVEAL STRIKING DIFFERENCES BETWEEN THE TWO FORMULAE IN REGARD TO THEIR EFFECT ON "FIRST" AND "SECOND BENEFIT YEAR" CLAIMANTS AT DIFFERENT WAGE LEVELS. TABLE 28 SHOWS THAT 92.5 PERCENT OF THE "FIRST BENEFIT YEAR" CLAIMANTS WITH A MAXIMUM BENEFIT AMOUNT OF LESS THAN \$100, 73.9 PERCENT WITH A MAXIMUM BENEFIT AMOUNT OF \$100 TO \$199, AND 60.8 PERCENT WITH A MAXIMUM BENEFIT AMOUNT OF \$200 OR MORE UNDER THE PRESENT FORMULA WOULD HAVE BEEN ELIGIBLE FOR A HIGHER AMOUNT HAD IT BEEN BASED ON ANNUAL EARNINGS BASE PLAN A. TABLE 29 INDICATES THAT FOR THE "SECOND BENEFIT YEAR" CLAIMANTS THE CORRESPONDING PERCENTAGES ARE 14.4, 54.0 AND 20.0 RESPECTIVELY.

IT IS BELIEVED THAT THE ANNUAL EARNINGS PLAN WOULD HAVE AIDED THE MAJORITY OF BOTH "FIRST" AND "SECOND BENEFIT YEAR" CLAIMANTS AT THE LOWER LEVELS BECAUSE OF THE INCREASED RATIO OF CREDITS TO EARNINGS AND BECAUSE OF THE LONGER DURATION PROVIDED. SINCE RELATIVELY FEW OF THE IRREGULARLY EMPLOYED WORKERS HAVE ANY CARRY-OVER OF CREDITS FROM ONE YEAR TO THE NEXT, THIS FACTOR AFFECTS

TABLE 29

THE EFFECT ON MAXIMUM BENEFIT AMOUNTS OF CHANGING FROM  
THE PRESENT FORMULA TO ANNUAL EARNINGS BASE PLAN A  
CLASSIFIED BY MAXIMUM BENEFIT AMOUNT<sup>1</sup>  
(SECOND BENEFIT YEAR CLAIMS)

MAXIMUM BENEFIT AMOUNT BASED ON PRESENT FORMULA	NUMBER OF CLAIMANTS WITH GIVEN MAXIMUM BENEFIT AMOUNT	PERCENT OF CLAIMANTS UNDER ANNUAL EARNINGS BASE PLAN A THAT WOULD HAVE THEIR MAXIMUM BENEFIT AMOUNT:		
		DECREASED	IDENTICAL	INCREASED
<u>TOTAL</u>	8,086	25.2	6.9	67.9
UNDER \$60.00	1,900			100.0
\$60 - 67.00	358		3.4	96.6
68 - 75.00	384	1.6	5.2	93.2
76 - 83.00	379	4.5	4.7	90.8
84 - 91.00	364	8.2	8.3	83.5
92 - 99.00	380	12.6	7.7	79.7
100 - 107.00	358	14.5	10.6	74.9
108 - 115.00	334	20.4	9.8	69.8
116 - 123.00	317	26.5	9.8	63.7
124 - 131.00	307	30.6	8.2	61.2
132 - 139.00	272	29.0	10.7	60.3
140 - 147.00	262	35.1	13.4	51.5
148 - 155.00	249	43.8	10.8	45.4
156 - 163.00	221	47.5	13.1	39.4
164 - 171.00	225	48.4	10.3	41.3
172 - 179.00	220	45.0	14.6	40.4
180 - 187.00	212	55.2	8.0	36.8
188 - 195.00	172	57.6	12.7	29.7
196 - 203.00	156	70.3	13.2	16.5
204 - 211.00	150	76.0	9.3	12.7
212 - 219.00	117	82.1	5.9	12.0
220 - 225.00	747	68.1	8.5	23.4

<sup>1</sup> ONLY THOSE CLAIMANTS ELIGIBLE UNDER BOTH PLANS WERE USED IN THE COMPARISON.  
DATA WERE DERIVED FROM TABLE XXXI OF APPENDIX D.

THAT METHOD AS COMPARED WITH THE PRESENT FORMULA. IT SHOULD PERHAPS BE POINTED  
OUT IN THIS CONNECTION THAT THE WEEKLY RATE UNDER ANNUAL EARNINGS BASE PLAN A

THE MORE HIGHLY PAID WORKERS WHO FILE A CLAIM IN TWO CONSECUTIVE YEARS. THIS IS BELIEVED TO BE DUE IN A LARGE MEASURE TO THE FACT THAT IT IS IMPOSSIBLE FOR A WORKER TO DRAW COMPENSATION DURING A PORTION OF THE YEAR AND AT THE SAME TIME HAVE FULL-TIME EMPLOYMENT. CONSEQUENTLY, THE AVERAGE WEEKLY RATE OF THE WORKERS FALLING IN THIS CATEGORY IS UNDOUBTEDLY MUCH LOWER THAN IF IT WERE BASED ON 1/2 OF THE FULL-TIME WEEKLY WAGE. FURTHERMORE, SUCH WORKERS ARE DENIED THE POSSIBILITY OF THE CARRY-OVER OF CREDITS FROM ONE YEAR TO THE NEXT, WHICH WORKS TO THEIR DISADVANTAGE UNDER ANY SYSTEM UTILIZING A ONE-YEAR BASE PERIOD, UNLESS THERE IS NO LIMITATION TO THE AMOUNT OF BENEFITS THAT MAY BE RECEIVED IN A GIVEN YEAR.

IT MUST BE RECOGNIZED THAT ALL OF THE FOREGOING COMPARISONS ARE BASED ONLY ON THOSE CLAIMANTS WHO WOULD HAVE BEEN ELIGIBLE FOR BENEFITS UNDER EITHER OF THE TWO FORMULAE. SINCE THE ELIGIBILITY REQUIREMENT IS MUCH MORE RIGID UNDER THE ANNUAL EARNINGS PLAN THAN UNDER THE PRESENT FORMULA, IT SHOULD PERHAPS BE MENTIONED THAT 3,363 OF THE CLAIMANTS WHO ARE ELIGIBLE FOR SOME BENEFITS UNDER THE FORMULA NOW IN OPERATION WOULD HAVE BEEN DENIED BENEFITS UNDER THE ANNUAL EARNINGS METHOD. WHEN THESE CASES ARE INCLUDED IN THE COMPARISON, THE PERCENTAGE OF ALL CLAIMANTS WHO WOULD HAVE HAD AN INCREASED MAXIMUM BENEFIT AMOUNT WHEN ANNUAL EARNINGS BASE PLAN A IS SUBSTITUTED FOR THE PRESENT FORMULA IS REDUCED FROM 73.2 TO 62.6.

A COMPARISON OF WEEKS OF POTENTIAL DURATION UNDER VARIOUS FORMULAE

THE DATA PRESENTED THUS FAR HAVE BEEN BASED ON A COMPARISON OF THE MAXIMUM BENEFIT AMOUNTS PROVIDED UNDER VARIOUS FORMULAE. THIS, HOWEVER, DOES

TABLE 30

A DISTRIBUTION OF THE NUMBER AND PERCENT OF CLAIMANTS QUALIFYING FOR BENEFITS FOR SPECIFIED NUMBER OF WEEKS WHEN WAGE CREDITS ARE COMPUTED ON THE BASIS OF THE PRESENT FORMULA<sup>1</sup>

WEEKS OF POTENTIAL BENEFITS	NUMBER OF CASES	PERCENT OF TOTAL	CUMULATIVE PERCENT
<u>TOTAL</u>	44,448	100.0	
1.0 - 1.9	2		
2.0 - 2.9	643	1.4	
3.0 - 3.9	1,400	3.1	4.5
4.0 - 4.9	1,895	4.3	8.8
5.0 - 5.9	1,660	3.7	12.5
6.0 - 6.9	1,799	4.0	16.5
7.0 - 7.9	2,044	4.6	21.1
8.0 - 8.9	2,123	4.8	25.9
9.0 - 9.9	2,164	4.9	30.8
10.0 - 10.9	2,187	4.9	35.7
11.0 - 11.9	2,416	5.4	41.1
12.0 - 12.9	2,334	5.3	46.4
13.0 - 13.9	2,323	5.2	51.6
14.0 - 14.9	2,693	6.1	57.7
15.0	18,765	42.3	100.0
AVERAGE POTENTIAL DURATION - 11.7 WEEKS			

<sup>1</sup> BASED ON THOSE CLAIMANTS WHO COMPLETED A BENEFIT YEAR DURING THE PERIOD JULY 1 - DECEMBER 31, 1939.

AFFORDED PROTECTION UNDER DIFFERENT PLANS.

TABLES 30 - 33 FURNISH A COMPARISON OF THE NUMBER AND PERCENT OF CLAIMANTS QUALIFYING FOR BENEFITS FOR TOTAL UNEMPLOYMENT FOR A SPECIFIED NUMBER OF WEEKS WHEN VARIOUS BENEFIT FORMULAE ARE APPLIED. AS MANIFESTED BY THE DATA, THE AVERAGE DURATION UNDER THE PRESENT FORMULA IS 11.7 WEEKS AND 42.3 PERCENT OF THE CLAIMANTS ARE ELIGIBLE FOR THE MAXIMUM DURATION OF 15 WEEKS.<sup>1</sup> AS INDI-

TABLE 31

A COMPARISON OF THE NUMBER AND PERCENT OF CLAIMANTS QUALIFYING FOR BENEFITS FOR TOTAL UNEMPLOYMENT FOR SPECIFIED NUMBER OF WEEKS WHEN WAGE CREDITS ARE COMPUTED ON THE BASIS OF 1/5, 1/4, AND 1/3 OF ANNUAL EARNINGS<sup>1</sup>

WEEKS DURATION OF BENEFITS	WHEN WAGE CREDITS ARE COMPUTED ON BASIS OF:					
	1/5 ANNUAL EARNINGS		1/4 ANNUAL EARNINGS		1/3 ANNUAL EARNINGS	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
<u>TOTAL</u>	19,285	100.0	19,285	100.0	19,285	100.0
3.0 - 3.9	650	3.4	117	0.6		
4.0 - 4.9	699	3.6	533	2.8		
5.0 - 5.9	2,047	10.7	566	2.9	385	2.0
6.0 - 6.9	1,257	6.5	1,732	9.0	404	2.1
7.0 - 7.9	1,212	6.3	949	4.9	427	2.2
8.0 - 8.9	1,166	6.1	976	5.1	1,473	7.6
9.0 - 9.9	1,217	6.3	992	5.1	707	3.7
10.0 - 10.9	1,066	5.5	925	4.8	758	3.9
11.0 - 11.9	973	5.0	953	4.9	719	3.7
12.0 - 12.9	983	5.1	965	5.0	722	3.7
13.0 - 13.9	1,009	5.2	810	4.2	688	3.6
14.0 - 14.9	983	5.1	769	4.0	748	3.9
15.0 - 15.9	944	4.9	799	4.1	712	3.7
16.0 - 16.9	926	4.8	799	4.1	734	3.8
17.0 - 17.9	972	5.0	804	4.2	644	3.3
18.0 - 18.9	989	5.1	754	3.9	590	3.1
19.0 - 19.9	1,001	5.2	763	4.0	576	3.0
20.0	1,191	6.2	5,079	26.4	8,998	46.7
AVERAGE (15 WKS MAX)		10.8		12.0		13.3
AVERAGE (17 WKS MAX)		11.3		12.9		14.5
AVERAGE (20 WKS MAX)		11.8		13.8		16.0

<sup>1</sup> WEEKLY BENEFIT RATE WAS COMPUTED ON THE BASIS OF 1/26 OF HIGHEST QUARTERLY EARNINGS (\$5.00 MINIMUM AND \$15.00 MAXIMUM) AND ELIGIBILITY WAS DETERMINED ON THE BASIS OF 15 TIMES THE WEEKLY RATE. DATA WERE DERIVED FROM TABLES XXXII, XXXIII, AND XXXIV OF APPENDIX D.

TABLE 32

A COMPARISON OF THE NUMBER AND PERCENT OF CLAIMANTS QUALIFYING FOR BENEFITS FOR TOTAL UNEMPLOYMENT FOR SPECIFIED NUMBER OF WEEKS WHEN WAGE CREDITS ARE COMPUTED ON THE BASIS OF 1/5, 1/4, AND 1/3 OF ANNUAL EARNINGS<sup>1</sup>

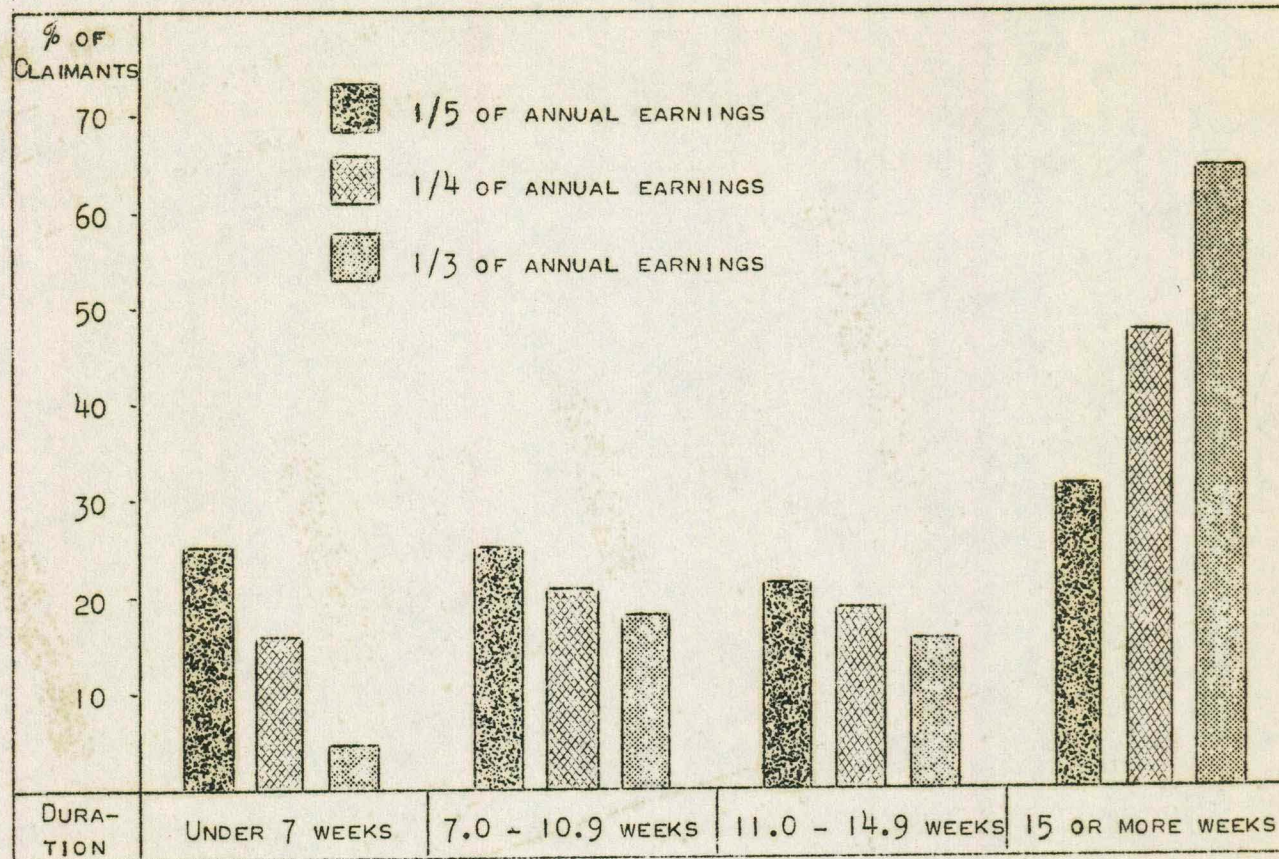
WEEKS DURATION OF BENEFITS	WHEN WAGE CREDITS ARE COMPUTED ON BASIS OF:					
	1/5 ANNUAL EARNINGS		1/4 ANNUAL EARNINGS		1/3 ANNUAL EARNINGS	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
TOTAL	15,889	100.0	15,889	100.0	15,889	100.0
6.0 - 6.9	1,257	7.9				
7.0 - 7.9	1,212	7.6	501	3.2		
8.0 - 8.9	1,166	7.3	976	6.1		
9.0 - 9.9	1,217	7.7	992	6.2		
10.0 - 10.9	1,066	6.8	925	5.8	758	4.9
11.0 - 11.9	973	6.1	953	6.0	719	4.5
12.0 - 12.9	963	6.2	965	6.1	722	4.5
13.0 - 13.9	1,009	6.4	810	5.1	688	4.3
14.0 - 14.9	983	6.2	769	4.8	748	4.7
15.0 - 15.9	944	5.9	799	5.0	712	4.5
16.0 - 16.9	926	5.8	799	5.0	734	4.6
17.0 - 17.9	972	6.1	804	5.1	644	4.1
18.0 - 18.9	969	6.2	754	4.7	590	3.7
19.0 - 19.9	1,001	6.3	763	4.8	576	3.6
20.0	1,191	7.5	5,079	32.1	8,998	56.6
AVERAGE (15 WKS MAX)		12.1		13.3		14.4
AVERAGE (17 WKS MAX)		12.7		14.3		15.9
AVERAGE (20 WKS MAX)		13.2		15.5		17.7

<sup>1</sup> WEEKLY RATE WAS COMPUTED ON THE BASIS OF 1/26 OF HIGHEST QUARTERLY EARNINGS (\$5.00 MINIMUM AND \$15.00 MAXIMUM) AND ELIGIBILITY WAS DETERMINED ON THE BASIS OF 30 TIMES THE WEEKLY BENEFIT RATE. DATA WERE DERIVED FROM TABLES XXXV, XXXVI, AND XXXVII OF APPENDIX D.

INGS WOULD HAVE PROVIDED FOR AN AVERAGE DURATION OF 13.3 WEEKS AND 63.6 PERCENT

CHART 14

A COMPARISON OF THE NUMBER OF WEEKS DURATION FOR TOTAL UNEMPLOYMENT WHEN WAGE CREDITS ARE EQUAL TO 1/5, 1/4, AND 1/3 OF ANNUAL EARNINGS<sup>1</sup>



<sup>1</sup> BENEFIT RATE BASED ON 1/26 OF EARNINGS IN HIGHEST QUARTER (\$5.00 MINIMUM AND \$15.00 MAXIMUM) AND ELIGIBILITY DETERMINED ON BASIS OF 15 TIMES WEEKLY RATE.

THE FORMULA BASED ON 1/3 OF ANNUAL EARNINGS. THE FOREGOING INCREASES ARE DUE TO THE ELIMINATION OF SEVERAL WORKERS WHO WOULD BE ENTITLED TO A RELATIVELY BRIEF DURATION UNDER A LESS RIGID ELIGIBILITY REQUIREMENT. A CHANGE IN THE ELIGIBILITY FORMULA FROM 15 TO 30 TIMES THE WEEKLY RATE WILL, OF COURSE, RAISE THE



TABLE 33

A COMPARISON OF THE NUMBER AND PERCENT OF CLAIMANTS QUALIFYING FOR BENEFITS FOR TOTAL UNEMPLOYMENT FOR SPECIFIED NUMBER OF WEEKS WHEN WAGE CREDITS ARE COMPUTED ON THE BASIS OF 1/5, 1/4, AND 1/3 OF ANNUAL EARNINGS<sup>1</sup>

WEEKS DURATION OF BENEFITS	WHEN WAGE CREDITS ARE COMPUTED ON BASIS OF:					
	1/5 ANNUAL EARNINGS		1/4 ANNUAL EARNINGS		1/3 ANNUAL EARNINGS	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
<u>TOTAL</u>	20,674	100.0	20,674	100.0	20,674	100.0
0.0 - 0.9	341	1.6	268	1.3	210	1.0
1.9 - 1.9	334	1.6	268	1.3	209	1.0
2.0 - 2.9	391	1.9	304	1.5	185	0.9
3.0 - 3.9	1,664	8.0	319	1.5	236	1.1
4.0 - 4.9	1,757	8.5	1,569	7.6	226	1.1
5.0 - 5.9	1,608	7.8	1,423	6.9	577	2.8
6.0 - 6.9	1,634	7.9	1,305	6.3	1,473	7.1
7.0 - 7.9	1,477	7.1	1,278	6.2	1,035	5.0
8.0 - 8.9	1,279	6.2	1,302	6.3	997	4.8
9.0 - 9.9	1,142	5.5	1,167	5.6	944	4.6
10.0 - 10.9	1,046	5.1	1,040	5.0	996	4.8
11.0 - 11.9	1,125	5.4	879	4.3	948	4.6
12.0 - 12.9	1,066	5.2	948	4.6	890	4.3
13.0 - 13.9	1,086	5.3	836	4.0	812	3.9
14.0 - 14.9	962	4.7	890	4.3	742	3.6
15.0	3,762	18.2	6,878	33.3	10,194	49.4
AVERAGE		9.2		10.5		12.0

<sup>1</sup> WEEKLY RATE WAS COMPUTED ON THE BASIS OF WAGE CATEGORY A AND NO ELIGIBILITY REQUIREMENT WAS ASSUMED. DATA WERE DERIVED FROM TABLES XXXVIII, XXXIX, AND XL OF APPENDIX D.

SUCH CONCENTRATION OF CASES AT THE UPPER PORTION OF THE DISTRIBUTION RAISES THE QUESTION AS TO WHETHER IT IS DESIRABLE TO RETAIN INDIVIDUAL DURATION UNDER THIS FORMULA, EVEN THOUGH THERE WERE NO SOCIAL ADVANTAGES IN PROVIDING FOR FLAT DURATION TO ALL ELIGIBLE CLAIMANTS.

TABLE 34

A COMPARISON OF THE AVERAGE WEEKS DURATION OF BENEFITS FOR TOTAL UNEMPLOYMENT WHEN WAGE CREDITS ARE COMPUTED ON THE BASIS OF 1/5 OF ANNUAL EARNINGS AND VARIOUS MAXIMUM DURATIONS AND ELIGIBILITY REQUIREMENTS ARE ASSUMED, CLASSIFIED BY WEEKLY BENEFIT RATE<sup>1</sup>

WEEKLY BENEFIT RATE	AVERAGE DURATION WHEN:					
	ELIGIBILITY-15 TIMES WEEKLY RATE			ELIGIBILITY-30 TIMES WEEKLY RATE		
	15 WEEK MAXIMUM	17 WEEK MAXIMUM	20 WEEK MAXIMUM	15 WEEK MAXIMUM	17 WEEK MAXIMUM	20 WEEK MAXIMUM
<u>TOTAL</u>	10.8	11.3	11.8	12.1	12.7	13.2
\$5. MINIMUM	6.9	6.9	7.0	9.3	9.5	9.5
5. - \$5.99	10.0	10.3	10.5	11.1	11.5	11.8
6. - 6.99	10.6	11.0	11.2	11.7	12.1	12.4
7. - 7.99	10.9	11.3	11.6	11.7	12.2	12.6
8. - 8.99	11.3	11.8	12.1	12.0	12.5	12.9
9. - 9.99	11.8	12.4	12.8	12.4	13.0	13.5
10. - 10.99	11.9	12.5	13.0	12.4	13.1	13.6
11. - 11.99	12.3	13.1	13.5	12.8	13.5	14.1
12. - 12.99	12.6	13.5	14.0	13.1	14.0	14.6
13. - 13.99	12.7	13.5	14.1	13.1	14.0	14.6
14. - 14.99	12.9	13.8	14.4	13.3	14.1	14.8
15.	13.7	14.8	16.1	13.8	14.9	16.2

<sup>1</sup> WEEKLY BENEFIT RATE BASED ON 1/26 OF EARNINGS IN HIGHEST QUARTER, \$5.00 MINIMUM AND \$15.00 MAXIMUM. DATA WERE DERIVED FROM TABLES XXXII, AND XXXV OF APPENDIX D.

MAY BE NOTED THAT THE AVERAGE DURATION IS RELATIVELY LOW UNDER THESE CONDITIONS AS COMPARED WITH THE FORMULAE DISCUSSED PREVIOUSLY. THIS REDUCTION IS ATTRIBUTED IN PART TO THE FACT THAT NO ELIGIBILITY REQUIREMENT WAS ASSUMED WHEN THE WEEKLY RATE WAS BASED ON WAGE CATEGORY A. HOWEVER, ATTENTION SHOULD BE CALLED TO THE FACT THAT WHEN THE WEEKLY BENEFIT AMOUNT IS BASED ON WAGE CATEGORY A,

THE DURATION IS COMPUTED AS THE SAME FRACTION OF TOTAL WAGE CREDITS AT ALL WAGE

TABLE 35

A COMPARISON OF THE AVERAGE WEEKS DURATION OF BENEFITS FOR TOTAL UNEMPLOYMENT WHEN WAGE CREDITS ARE COMPUTED ON THE BASIS OF 1/4 OF ANNUAL EARNINGS AND VARIOUS MAXIMUM DURATIONS AND ELIGIBILITY REQUIREMENTS ARE ASSUMED, CLASSIFIED BY WEEKLY BENEFIT RATE<sup>1</sup>

WEEKLY BENEFIT RATE	AVERAGE DURATION WHEN:					
	ELIGIBILITY-15 TIMES WEEKLY RATE			ELIGIBILITY-30 TIMES WEEKLY RATE		
	15 WEEK MAXIMUM	17 WEEK MAXIMUM	20 WEEK MAXIMUM	15 WEEK MAXIMUM	17 WEEK MAXIMUM	20 WEEK MAXIMUM
<u>TOTAL</u>	12.0	12.9	13.8	13.3	14.3	15.5
\$5. MINIMUM	8.3	8.5	8.6	11.1	11.5	11.7
5. - \$5.99	11.5	12.1	12.7	12.7	13.4	14.2
6. - 6.99	11.9	12.7	13.5	13.0	13.9	14.9
7. - 7.99	12.3	13.1	13.9	13.1	14.1	15.0
8. - 8.99	12.6	13.5	14.4	13.3	14.3	15.3
9. - 9.99	13.0	14.0	15.1	13.6	14.7	15.9
10. - 10.99	13.1	14.1	15.3	13.6	14.7	15.9
11. - 11.99	13.4	14.6	15.9	13.8	15.1	16.5
12. - 12.99	13.6	14.9	16.4	14.0	15.4	16.9
13. - 13.99	13.6	14.9	16.4	14.1	15.4	17.0
14. - 14.99	14.0	15.3	16.9	14.3	15.7	17.3
15.	14.3	15.8	17.8	14.4	15.9	17.9

<sup>1</sup> WEEKLY BENEFIT RATE BASED ON 1/26 OF EARNINGS IN HIGHEST QUARTER, \$5.00 MINIMUM AND \$15.00 MAXIMUM. DATA WERE DERIVED FROM TABLES XXXIII AND XXXVI OF APPENDIX D.

REQUIRED TO EARN APPROXIMATELY 3.6 TIMES THE HIGH QUARTER EARNINGS TO QUALIFY FOR 16 WEEKS OF BENEFITS, WHILE THE CLAIMANT WITH A \$20.00 BENEFIT RATE COULD QUALIFY FOR MAXIMUM DURATION WITH TOTAL WAGES EQUAL TO 1.6 TIMES THE HIGH-QUARTER EARNINGS.

AS INDICATED BY TABLES 34-36 THE AVERAGE DURATION IS CONSIDERABLY GREATER AT THE HIGHER THAN AT THE LOWER WEEKLY BENEFIT RATES FOR ALL OF THE

HOWEVER, THE RANGE IN THIS RESPECT IS CONSIDERABLY LARGER

TABLE 36

A COMPARISON OF THE AVERAGE WEEKS DURATION OF BENEFITS FOR TOTAL UNEMPLOYMENT WHEN WAGE CREDITS ARE COMPUTED ON THE BASIS OF 1/3 OF ANNUAL EARNINGS AND VARIOUS MAXIMUM DURATIONS AND ELIGIBILITY REQUIREMENTS ARE ASSUMED, CLASSIFIED BY WEEKLY BENEFIT RATE<sup>1</sup>

WEEKLY BENEFIT RATE	AVERAGE DURATION WHEN:					
	ELIGIBILITY-15 TIMES WEEKLY RATE			ELIGIBILITY-30 TIMES WEEKLY RATE		
	15 WEEK MAXIMUM	17 WEEK MAXIMUM	20 WEEK MAXIMUM	15 WEEK MAXIMUM	17 WEEK MAXIMUM	20 WEEK MAXIMUM
<u>TOTAL</u>	13.3	14.5	16.0	14.4	15.9	17.7
\$5. MINIMUM	10.4	10.8	11.1	13.4	14.2	14.9
5. - \$5.99	13.2	14.2	15.3	14.2	15.5	16.9
6. - 6.99	13.4	14.5	15.9	14.4	15.7	17.4
7. - 7.99	13.7	14.9	16.4	14.4	15.8	17.5
8. - 8.99	13.9	15.2	16.8	14.5	15.9	17.7
9. - 9.99	14.1	15.5	17.3	14.6	16.1	18.1
10. - 10.99	14.2	15.6	17.5	14.6	16.2	18.2
11. - 11.99	14.3	15.8	17.9	14.6	16.3	18.5
12. - 12.99	14.3	15.9	18.1	14.7	16.4	18.7
13. - 13.99	14.4	16.0	18.2	14.7	16.4	18.7
14. - 14.99	14.5	16.2	18.5	14.8	16.5	18.9
15.	14.8	16.5	19.1	14.8	16.6	19.2

<sup>1</sup> WEEKLY BENEFIT RATE BASED ON 1/26 OF EARNINGS IN HIGHEST QUARTER, \$5.00 MINIMUM AND \$15.00 MAXIMUM. DATA WERE DERIVED FROM TABLES XXXIV AND XXXVII OF APPENDIX D.

THE MAJORITY OF SUCH WORKERS WHO EXHAUST THEIR CREDITS ARE TO GAIN FROM A WAGE CATEGORY PLAN. ANOTHER ALTERNATIVE IS TO PROVIDE FOR UNIFORM DURATION FOR ALL ELIGIBLE CLAIMANTS. THE COST OF SUCH A PLAN WILL BE DISCUSSED IN THE FOLLOWING CHAPTER.

IN ORDER TO DETERMINE THE EFFECT OF EXTENDING THE MAXIMUM DURATION BEYOND 15 WEEKS, AVERAGES WERE ALSO COMPUTED ON THE BASIS OF A 17-WEEK MAXIMUM AND A 20-WEEK MAXIMUM. AS MANIFESTED BY TABLE 34, AN INCREASE IN THE MAXIMUM

TABLE 37

A COMPARISON OF THE AVERAGE WEEKS DURATION OF BENEFITS FOR TOTAL UNEMPLOYMENT WHEN WAGE CREDITS ARE COMPUTED ON THE BASIS OF 1/5, 1/4, AND 1/3 OF ANNUAL EARNINGS, CLASSIFIED BY WEEKLY BENEFIT RATE<sup>1</sup>

WEEKLY BENEFIT RATE	AVERAGE DURATION WHEN WAGE CREDITS ARE BASED ON:		
	1/5 OF ANNUAL EARNINGS	1/4 OF ANNUAL EARNINGS	1/3 OF ANNUAL EARNINGS
<u>TOTAL</u>	9.2	10.5	12.0
\$4.00	3.6	4.5	5.9
5.00	6.0	7.5	9.6
6.00	6.6	8.1	10.2
7.00	7.1	8.8	10.9
8.00	7.7	9.4	11.4
9.00	8.5	10.2	12.0
10.00	9.2	10.8	12.6
11.00	10.3	11.8	13.3
12.00	11.2	12.6	13.8
13.00	12.2	13.3	14.2
14.00	12.6	13.6	14.4
15.00	13.0	13.9	14.6
16.00	13.4	14.2	14.7
17.00	13.5	14.3	14.8
18.00	13.9	14.5	14.8
19.00	14.1	14.6	14.9
20.00	14.6	14.9	15.0

<sup>1</sup> WEEKLY RATE BASED ON WAGE CATEGORY A AND NO ELIGIBILITY REQUIREMENTS ASSUMED. DATA WERE DERIVED FROM TABLES XXXVIII, XXXIX, AND XL OF APPENDIX D.

RAISED FROM 17 TO 20 WEEKS THE CORRESPONDING INCREASES IN AVERAGE DURATION ARE 0.5, 0.9 AND 1.5 RESPECTIVELY. A QUESTION IMMEDIATELY ARISES, AS TO WHETHER SUCH INCREASED PROTECTION IS EQUAL AT ALL WEEKLY BENEFIT LEVELS. AS MANIFESTED BY COLUMNS 2-5 OF TABLE 34, AN INCREASE IN THE MAXIMUM POTENTIAL DURATION FROM 15 TO 20 WEEKS RAISES THE AVERAGE DURATION FROM 10.0 TO 10.5 FOR THE \$5.00 -

DURATION IS DECIDEDLY LESS ADVANTAGEOUS TO THE LOW-PAID THAN TO THE HIGH-PAID WORKERS TAKEN AS A WHOLE. THIS IS DUE TO THE FACT THAT RELATIVELY FEW WORKERS WITH A LOW WEEKLY RATE HAVE ACCUMULATED WAGE CREDITS IN EXCESS OF THE AMOUNT ALLOWED UNDER A 15-WEEK MAXIMUM.

SUMMARY OF FINDINGS

THE FINDINGS IN REGARD TO THE MAXIMUM BENEFIT AMOUNT AND THE DURATION OF BENEFITS MAY BE BRIEFLY SUMMARIZED AS FOLLOWS:

(1) THE AVERAGE MAXIMUM BENEFIT AMOUNT UNDER THE PRESENT FORMULA IS LOWER THAN UNDER ANY OF THE ANNUAL EARNINGS PLANS INVESTIGATED. THIS IS DUE IN PART TO THE DIFFERENT ELIGIBILITY REQUIREMENTS UNDER THE VARIOUS PLANS, AND IN PART TO THE FACT THAT THE ADDITIONAL CREDITS PERMITTED CERTAIN GROUPS UNDER A TWO-YEAR BASE PLAN IS NOT SUFFICIENT TO OFFSET THE EXTRA BENEFITS ALLOWED OTHER GROUPS OF WORKERS UNDER THE ANNUAL EARNINGS PLANS.

(2) WHEN THE WEEKLY BENEFIT AMOUNT IS COMPUTED BY THE  $1/26$  FORMULA AND THE ELIGIBILITY REQUIREMENT IS 30 TIMES THE WEEKLY RATE, THE AVERAGE MAXIMUM BENEFIT AMOUNT IS \$120.53 WHEN WAGE CREDITS ARE COMPUTED AS  $1/5$  OF ANNUAL EARNINGS, \$130.35 WHEN WAGE CREDITS ARE COMPUTED AS  $1/4$  OF ANNUAL EARNINGS AND \$139.27 WHEN WAGE CREDITS ARE COMPUTED AS  $1/3$  OF ANNUAL EARNINGS.

(3) WHEN THE WEEKLY BENEFIT AMOUNT IS COMPUTED BY THE  $1/20$  FORMULA, AND THE ELIGIBILITY REQUIREMENT IS 30 TIMES THE WEEKLY RATE, THE AVERAGE MAXIMUM BENEFIT AMOUNT IS \$133.74 WHEN WAGE CREDITS ARE BASED ON  $1/5$  OF ANNUAL EARNINGS, \$150.69 WHEN WAGE CREDITS ARE BASED ON  $1/4$  OF ANNUAL EARNINGS, AND \$164.92 WHEN WAGE CREDITS ARE BASED ON  $1/3$  OF ANNUAL EARNINGS.

IN 53.5 PERCENT AND IN A LOWER AMOUNT IN 19.9 PERCENT OF THE CASES.

(5) WHEN ANNUAL EARNINGS BASE PLAN A IS SUBSTITUTED FOR THE PRESENT FORMULA THE MAXIMUM BENEFIT AMOUNTS FOR ALL CLAIMANTS ELIGIBLE UNDER THE TWO FORMULAE ARE IDENTICAL IN 6.3 PERCENT OF THE CASES, WHEREAS ANNUAL EARNINGS BASE PLAN A WOULD HAVE RESULTED IN A HIGHER AMOUNT IN 73.2 PERCENT OF THE CASES AND IN A LOWER AMOUNT IN 20.5 PERCENT OF THE CASES ANALYZED. ANNUAL EARNINGS BASE PLAN A WOULD HAVE BEEN ESPECIALLY ADVANTAGEOUS TO THE IRREGULARLY EMPLOYED WORKERS WHO FILED A CLAIM IN TWO CONSECUTIVE YEARS. BECAUSE OF THE LONGER DURATION AND HIGHER MAXIMUM BENEFIT AMOUNT PROVIDED, ANNUAL EARNINGS BASE PLAN A WOULD ALSO HAVE AIDED THE MAJORITY OF HIGH-PAID WORKERS WHO FILED ONLY ONE CLAIM DURING THE TWO-YEAR PERIOD. ON THE OTHER HAND IT WOULD HAVE LOWERED THE MAXIMUM BENEFIT AMOUNT FOR THE MAJORITY OF HIGH-PAID WORKERS WHO FILED A CLAIM DURING EACH BENEFIT YEAR. THIS IS ATTRIBUTED PRIMARILY TO THE RELATIVELY LOW WEEKLY RATE PROVIDED TO THE MAJORITY OF CLAIMANTS FALLING IN THIS PARTICULAR CATEGORY, AS WELL AS TO THE FACT THAT SUCH WORKERS ARE DENIED THE POSSIBILITY OF THE CARRY-OVER OF CREDITS FROM ONE YEAR TO THE NEXT.

(6) WHEN THE ELIGIBILITY REQUIREMENT IS 15 TIMES THE WEEKLY RATE AND THE MAXIMUM DURATION IS 15 WEEKS, WAGE CREDITS EQUAL TO  $1/5$  OF ANNUAL EARNINGS WOULD HAVE PROVIDED FOR AN AVERAGE DURATION OF 10.8 WEEKS, WAGE CREDITS BASED ON  $1/4$  OF ANNUAL EARNINGS WOULD HAVE PROVIDED FOR AN AVERAGE DURATION OF 12.0 WEEKS, AND WAGE CREDITS BASED ON  $1/3$  OF ANNUAL EARNINGS WOULD HAVE PROVIDED FOR AN AVERAGE DURATION OF 13.3 WEEKS.

(7) WHEN THE ELIGIBILITY REQUIREMENT IS RAISED TO 30 TIMES THE WEEKLY BEN-

FORMULA, EVEN THOUGH THE SOCIAL ADVANTAGES INVOLVED WERE TO BE DISREGARDED.

(8) WHEN THE WEEKLY RATE IS BASED ON WAGE CATEGORY A AND WAGE CREDITS ARE COMPUTED AS A FLAT PERCENTAGE OF EARNINGS, THE AVERAGE DURATION AT THE LOWER WAGE LEVELS IS CONSIDERABLY LESS THAN WHEN THE WEEKLY RATE IS BASED ON  $1/26$  OF THE HIGHEST QUARTERLY EARNINGS. THUS, THERE APPEARS TO BE A SOUND ARGUMENT IN FAVOR OF WEIGHTING THE POTENTIAL DURATION, AS WELL AS THE WEEKLY RATE, IN FAVOR OF THE LOW-PAID WORKERS IF A WAGE CATEGORY PLAN IS TO BE ADOPTED.

(9) WHEN THE MAXIMUM DURATION WAS RAISED FROM 15 TO 17 WEEKS, THE AVERAGE DURATION WAS INCREASED 0.5 WEEKS WHEN WAGE CREDITS WERE BASED ON  $1/5$  OF ANNUAL EARNINGS, 0.9 WEEKS WHEN WAGE CREDITS WERE BASED ON  $1/4$  OF ANNUAL EARNINGS AND 1.2 WEEKS WHEN WAGE CREDITS WERE BASED ON  $1/3$  OF ANNUAL EARNINGS. WHEN THE MAXIMUM DURATION WAS RAISED FROM 17 TO 20 WEEKS THE CORRESPONDING INCREASES IN AVERAGE DURATION WERE 0.5, 0.9 AND 1.5 RESPECTIVELY. IT SHOULD BE POINTED OUT THAT SUCH INCREASES AFFECTED ONLY A SMALL MINORITY OF THE LOW-PAID WORKERS.



CHAPTER V

THE RELATIVE COST OF VARIOUS BENEFIT FORMULAE

IT HAS BEEN POINTED OUT IN PREVIOUS CHAPTERS THAT A CHANGE IN ONE ELEMENT OF THE BENEFIT STRUCTURE MUST BE RELATED TO OTHER FACTORS IN ORDER TO DETERMINE THE EFFECT OF SUCH AN ALTERATION ON THE TOTAL COST OF THE PROGRAM. FOR EXAMPLE, WHEN A SUBSTITUTION IS MADE IN THE FORMULA FOR DETERMINING THE WEEKLY BENEFIT AMOUNT, THE RELATIVE CHANGE IN TOTAL EXPENDITURE WILL DEPEND UPON THE MINIMUM AND MAXIMUM RATES PROVIDED, THE ELIGIBILITY REQUIREMENT ESTABLISHED, AND THE DURATION FORMULA ADOPTED. SIMILARLY, WHEN THE BASIS FOR COMPUTING DURATION IS CHANGED FROM ONE PLAN TO ANOTHER, THE RELATIVE COST WILL VARY ACCORDING TO THE ASSUMPTIONS MADE IN REGARD TO ELIGIBILITY, MAXIMUM DURATION, AND THE WEEKLY BENEFIT AMOUNT. IN OTHER WORDS, THE ESTIMATED MAXIMUM COST OF ANY PROPOSED PLAN IS NECESSARILY DEPENDENT UPON A VARIETY OF INTERRELATED FACTORS.

IN THIS CHAPTER AN ATTEMPT IS MADE TO SHOW THE RELATIVE MAXIMUM POTENTIAL COST WHEN VARIOUS PROVISIONS IN REGARD TO ELIGIBILITY, DURATION, AND WEEKLY RATE ARE RELATED TO EACH OTHER. IT IS APPARENT THAT THE TOTAL POSSIBLE COMBINATIONS OF THE FOREGOING ELEMENTS ARE ENTIRELY TOO NUMEROUS FOR EACH OF THEM TO BE GIVEN INDIVIDUAL CONSIDERATION. FOR THIS REASON THE STUDY IS NECESSARILY LIMITED TO A FEW BASIC FORMULAE. BUT IT IS BELIEVED THAT THE EFFECT OF SEVERAL OTHER PROVISIONS CAN BE ESTIMATED WITH A FAIR DEGREE OF RELIABILITY FROM THE DATA PROVIDED.

IT SHOULD BE POINTED OUT THAT THE MATERIAL PRESENTED IS STRICTLY APPLICABLE ONLY TO THOSE WORKERS WHO FILED CLAIMS FOR BENEFITS DURING THE PERIOD

A HIGHER PROPORTION OF WORKERS WITH STEADY EMPLOYMENT DURING THE BASE PERIOD, AND AT THE SAME TIME, WILL INCREASE THE PROPORTION OF CLAIMANTS WHO EXHAUST ALL OF THE BENEFITS TO WHICH THEY ARE ENTITLED. THUS, A PROGRAM THAT WOULD HAVE RESULTED IN ONLY A SLIGHT CHANGE FROM THE PRESENT PLAN UNDER THE CONDITIONS STUDIED MIGHT RESULT IN A SIGNIFICANT DIFFERENCE UNDER A PERIOD OF RAPIDLY DECLINING EMPLOYMENT. IT IS ALSO APPARENT THAT UNDER MORE IDEAL EMPLOYMENT CONDITIONS, THE RELATIVE COST OF VARIOUS PROVISIONS WOULD NOT BE THE SAME AS INDICATED BY THE DATA. THUS, THE EFFECT OF VARIOUS PROPOSALS UNDER OTHER SETS OF CONDITIONS CAN ONLY BE INFERRED FROM THE PRESENT ANALYSIS.

TABLE 38 SUMMARIZES THE MAXIMUM POTENTIAL COSTS THAT WOULD HAVE BEEN INCURRED FOR BENEFIT PAYMENTS TO THE CLAIMANTS INCLUDED IN THE SAMPLE, ASSUMING DIFFERENT FORMULAE WITH RESPECT TO ELIGIBILITY, DURATION, AND THE WEEKLY BENEFIT AMOUNT. IN ORDER TO FACILITATE COMPARISON AND TO MAKE CLEARER THE EFFECTS OF DIFFERENT PROVISIONS, THE FIGURES HAVE BEEN TRANSLATED INTO INDEX NUMBERS, AS SHOWN IN TABLE 39. THE BASE FOR THE INDEX NUMBERS WAS TAKEN AS THE COST OF THE PRESENT FORMULA, SO THAT THE AMOUNT OF VARIATION ABOVE OR BELOW 100 REPRESENTS THE RELATIVE INCREASE OR DECREASE IN POTENTIAL EXPENDITURES AS COMPARED WITH THE SYSTEM NOW IN OPERATION.

A DETAILED COMPARISON OF THE MAXIMUM COSTS UNDER VARIOUS FORMULAE MAY BEST BE OBTAINED BY AN EXAMINATION OF THE TABLES THEMSELVES. HENCE, THE ENSUING DISCUSSION WILL BE CONFINED TO THE MORE GENERAL ASPECTS OF THE FINDINGS.

AN EXAMINATION OF THE DATA REVEALS THAT AN INCREASE IN THE WEEKLY RATE

TABLE 38

COST OF MAXIMUM POTENTIAL BENEFIT PAYMENTS ASSUMING VARYING PROVISIONS  
IN REGARD TO ELIGIBILITY, DURATION, AND WEEKLY BENEFIT RATE

	PRESENT FORMULA	MAXIMUM POTENTIAL COST WITH WEEKLY BENEFIT RATES BASED ON:			ANNUAL EARNINGS BASE PLAN A
		1/26 OF HIGHEST QUARTERLY EARNINGS (\$5 - \$15)	1/20 OF HIGHEST QUARTERLY EARNINGS (\$5 - \$15)	WAGE CATEGORY A <sup>1</sup>	
	\$2,010,630				
OF 15 TIMES MAXIMUM QUARTERS QUARTERS QUARTERS		\$2,013,107 2,205,798 2,396,468			
OF 30 TIMES MAXIMUM QUARTERS QUARTERS QUARTERS		1,901,449 2,071,413 2,214,984	\$1,903,265 2,144,415 2,347,015		
OF 30 TIMES MAXIMUM QUARTERS QUARTERS QUARTERS		2,053,650 2,320,715 2,555,855	1,984,060 2,343,175 2,676,820		
OF \$200 QUALI- DURATION OF:	1,973,862 2,138,350 2,302,839 2,467,328 2,631,816			\$1,932,972 2,094,053 2,255,134 2,416,215 2,577,296	\$1,609,002 1,743,086 1,877,169 2,011,253 2,145,336

NT BASED ON 1.5 TIMES EARNINGS IN HIGHEST QUARTER

TABLE 39

INDEX OF COST OF MAXIMUM POTENTIAL BENEFIT PAYMENTS ASSUMING  
 VARYING PROVISIONS IN REGARD TO ELIGIBILITY, DURATION, AND WEEKLY BENEFIT RATE  
 (100 EQUAL TO COST OF PRESENT FORMULA)

	PRESENT FORMULA	MAXIMUM POTENTIAL COST WITH WEEKLY BENEFIT RATES BASED ON:			
		1/26 OF HIGHEST QUARTERLY EARNINGS (\$5 - \$15)	1/20 OF HIGHEST QUARTERLY EARNINGS (\$5 - \$15)	WAGE CATEGORY A <sup>1</sup>	ANNUAL EARNINGS BASE PLAN A
	100.0				
OF 15 TIMES MAXIMUM QUARTERS		100.1			
QUARTERS		109.7			
QUARTERS		119.2			
OF 30 TIMES MAXIMUM QUARTERS		94.6	94.7		
QUARTERS		103.0	106.7		
QUARTERS		110.2	116.7		
OF 30 TIMES MAXIMUM QUARTERS		102.1	98.7		
QUARTERS		115.4	116.5		
QUARTERS		127.1	133.1		
OF \$200 QUALI- DURATION OF:	98.2			96.1	80.0
	106.4			104.1	86.7
	114.5			112.2	93.4
	122.7			120.2	100.0
	130.9			128.2	106.7

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NT BASED ON 1.5 TIMES EARNINGS IN HIGHEST QUARTER

THAT SEVERAL CLAIMANTS WOULD HAVE EXPERIENCED A REDUCTION IN DURATION UNDER THE MORE LIBERAL WEEKLY BENEFIT AMOUNT FORMULA. ON THE OTHER HAND, WHEN WAGE CREDITS ARE BASED ON  $1/3$  OF ANNUAL EARNINGS, TOTAL COSTS WOULD HAVE BEEN RAISED BY ABOUT 6 PERCENT WHEN THE WEEKLY RATE IS INCREASED FROM  $1/26$  TO  $1/20$  OF THE HIGHEST QUARTERLY EARNINGS AND A 15-WEEK MAXIMUM DURATION IS PROVIDED. WHEN THE MAXIMUM DURATION IS RAISED TO 18 WEEKS THE INCREASE AMOUNTS TO 5 PERCENT. THIS MEANS THAT WHEN WAGE CREDITS ARE BASED ON  $1/3$  OF ANNUAL EARNINGS AND THE  $1/20$  FORMULA IS SUBSTITUTED FOR THE  $1/26$  FORMULA, THE ADDITIONAL COSTS RESULTING FROM INCREASED MAXIMUM BENEFIT AMOUNTS MORE THAN OFFSET THE LOSS RESULTING FROM A DECLINE IN THE NUMBER OF INDIVIDUALS ELIGIBLE FOR BENEFITS. AS IS TO BE EXPECTED, AN INCREASE IN THE MAXIMUM DURATION FROM 15 TO 18 WEEKS WOULD HAVE AFFECTED THE MAXIMUM POTENTIAL COST TO A MUCH GREATER EXTENT WHEN WAGE CREDITS ARE BASED ON  $1/3$ , RATHER THAN  $1/5$  OF ANNUAL EARNINGS. THE DIFFERENCE IN THIS RESPECT IS ESPECIALLY SIGNIFICANT WHEN THE WEEKLY BENEFIT AMOUNT IS BASED ON THE  $1/20$  FORMULA. THIS IS, OF COURSE, EXPLAINED BY THE FACT THAT A CONSIDERABLY HIGHER PROPORTION OF THE CLAIMANTS WOULD HAVE BEEN ELIGIBLE FOR THE 18-WEEK MAXIMUM WHEN CREDITS ARE BASED ON  $1/3$  RATHER THAN  $1/5$  OF EARNINGS.

UNDER A FLAT ELIGIBILITY REQUIREMENT OF \$200, IT WOULD BE POSSIBLE, WITHOUT ANY INCREASE IN PRESENT POTENTIAL COSTS, TO PROVIDE FOR A UNIFORM DURATION OF BETWEEN 12 AND 13 WEEKS WHEN THE WEEKLY RATE IS BASED ON THE PRESENT FORMULA AND OF 15 WEEKS WHEN BENEFIT RATES ARE BASED ON ANNUAL EARNINGS BASE PLAN A. NO INCREASE IN POTENTIAL COSTS WOULD HAVE RESULTED UNDER A UNIFORM DUR-

PRESENT PLAN AND ABOUT 7 PERCENT IN CASE THE WEEKLY RATE IS BASED ON ANNUAL EARNINGS BASE PLAN A.

IT MUST BE REMEMBERED THAT THE DATA PRESENTED THUS FAR HAVE BEEN BASED ON THE TOTAL AMOUNT THAT WOULD BE EXPENDED IN CASE ALL CLAIMANTS EXHAUSTED THEIR ENTIRE BENEFIT CREDITS. ON THE BASIS OF THE DATA AVAILABLE IT IS IMPOSSIBLE TO PREDICT ACCURATELY THE ABSOLUTE COST OF THE PROPOSALS INVESTIGATED. IN THE FIRST PLACE, A CHANGE IN EMPLOYMENT CONDITIONS WILL OBVIOUSLY AFFECT THE VARIOUS FORMULAE IN DIFFERENT WAYS. AN IN THE SECOND PLACE, THE PLANS STUDIED DO NOT HAVE THE SAME EFFECT UPON WORKERS AT DIFFERENT EARNINGS LEVELS. ANY ESTIMATE, THEREFORE, AS TO THE COMPARATIVE ABSOLUTE COSTS OF THE ALTERNATIVE PROPOSALS INTRODUCES SEVERAL FACTORS THAT CANNOT BE ADEQUATELY ANALYZED ON THE BASIS OF PRESENT INFORMATION. IN GENERAL IT MAY BE STATED, HOWEVER, THAT UNDER NORMAL CONDITIONS: (1) THE LONGER THE AVERAGE DURATION PROVIDED, THE GREATER WILL BE THE RELATIVE DIFFERENCE BETWEEN THE POTENTIAL AND THE ACTUAL COST; AND (2) THE GREATER THE DEGREE TO WHICH THE MORE IRREGULARLY EMPLOYED WORKERS ARE AIDED BY THE PROGRAM, AND THE LARGER THE EXTENT TO WHICH THE MAXIMUM BENEFIT AMOUNT IS DEPENDENT UPON THE WEEKLY RATE, RATHER THAN DURATION, THE LESS WILL BE THE DIFFERENCE BETWEEN THE POTENTIAL AND ABSOLUTE COST.

A SUMMARY OF SOME OF THE FINDINGS IN REGARD TO THE ACTUAL AS COMPARED WITH THE POTENTIAL BENEFITS UNDER THE PRESENT FORMULA MIGHT ALSO BE OF SOME VALUE IN ESTIMATING ROUGHLY THE EFFECT OF OTHER PLANS UNDER VARYING SETS OF EMPLOYMENT CONDITIONS. A STUDY OF THE 144,144 CLAIMANTS WHO COMPLETED A BENEFIT

RECEIVED NONE OF THE BENEFITS FOR WHICH THEY WERE ELIGIBLE.

TABLE XLI OF APPENDIX D SHOWS THAT 46.3 PERCENT OF THOSE WHO WERE ELIGIBLE FOR THE MAXIMUM DURATION OF 15 WEEKS EXHAUSTED ALL BENEFITS, AS COMPARED WITH 67.5 PERCENT OF THOSE WHO WERE ELIGIBLE FOR LESS THAN THE 15-WEEK MAXIMUM. THE RELATIVELY LOW RATE OF EXHAUSTION FOR THE FORMER GROUP IS BELIEVED TO BE DUE IN PART TO THE LONGER DURATION TO WHICH THEY WERE ENTITLED, BUT CONSIDERABLE WEIGHT MUST ALSO BE GIVEN TO THE FACT THAT THIS GROUP REPRESENTS THE MORE STEADILY EMPLOYED WORKERS, MANY OF WHOM BECAME RE-EMPLOYED AT A COMPARATIVELY EARLY DATE. OF THOSE WHO WERE ENTITLED TO THE MAXIMUM DURATION OF 15 WEEKS, THE RATE OF EXHAUSTION WAS 39.1 PERCENT FOR THOSE WITH A WEEKLY BENEFIT AMOUNT BELOW \$5.00, 49.0 PERCENT FOR THOSE WITH A WEEKLY BENEFIT AMOUNT BETWEEN \$5.00 AND \$9.99, 45.4 PERCENT FOR THOSE WITH A WEEKLY BENEFIT AMOUNT BETWEEN \$10.00 AND \$14.99, AND 45.1 PERCENT FOR THOSE ENTITLED TO THE \$15.00 MAXIMUM. THUS, THE DATA SUGGEST THAT THE RATE OF EXHAUSTION DOES NOT VARY TO ANY DECIDED EXTENT AT THE VARIOUS EARNINGS LEVELS, PROVIDING THE WORKERS CONCERNED HAD COMPARATIVELY STEADY EMPLOYMENT DURING THE BASE PERIOD. HOWEVER, IN ANY PREDICTION REGARDING FORMULAE BASED ON UNIFORM DURATION, CONSIDERATION MUST BE GIVEN TO THE FACT THAT THE LOW-PAID WORKERS, TAKEN AS A WHOLE, TEND TO HAVE MORE IRREGULAR EMPLOYMENT THAN THOSE WITH A HIGHER WAGE RATE.

THE AVERAGE MAXIMUM BENEFIT AMOUNT OF ALL CLAIMANTS INCLUDED IN THE ANALYSIS WAS \$118.13, AS COMPARED WITH AN AVERAGE AMOUNT DRAWN OF \$86.01. THUS, THE TOTAL AMOUNT EXPENDED WAS EQUIVALENT TO 72.8 PERCENT OF THE TOTAL AMOUNT AL-

THE DATA PRESENTED IN THIS CHAPTER HAVE NOT TAKEN INTO ACCOUNT THE POSSIBLE INCREASED COSTS RESULTING FROM CHANGES IN THE WAITING PERIOD REQUIREMENT. ON THE BASIS OF A PRELIMINARY ANALYSIS IT HAS BEEN ESTIMATED THAT A REDUCTION IN THE WAITING PERIOD FROM TWO WEEKS TO ONE WEEK WOULD HAVE RESULTED IN AN INCREASE IN TOTAL EXPENDITURES OF ABOUT 4 PERCENT WHEN BENEFITS ARE BASED ON THE PRESENT FORMULA. A CHANGE IN EMPLOYMENT CONDITIONS, OR IN THE METHOD FOR COMPUTING BENEFITS, MIGHT OF COURSE ALTER THE RELATIVE EFFECT THAT A REDUCED WAITING PERIOD WOULD HAVE ON TOTAL PAYMENTS. BUT THE STUDIES CONDUCTED ON THIS SUBJECT HAVE INDICATED THAT SUCH A REDUCTION DOES NOT ENTAIL AS GREAT A COST AS WAS ESTIMATED PRIOR TO THE PAYMENT OF BENEFITS.



APPENDIX A

PROCEDURES USED IN STUDY

PROCEDURES USED IN STUDY

SAMPLE USED AND PERIOD COVERED BY STUDY

THE BASIC DATA FOR THE PRESENT INVESTIGATION WERE OBTAINED FROM A SAMPLE OF THE TRANSCRIPT OF WAGES OF CLAIMANTS WHO FILED CLAIMS WITH THE IOWA UNEMPLOYMENT COMPENSATION COMMISSION DURING THE PERIOD JULY 1, 1939 TO JUNE 30, 1940. THE WAGE RECORDS OF THE IOWA UNEMPLOYMENT COMPENSATION COMMISSION ARE ON PUNCHED CARDS PREPARED FROM REPORTS SUBMITTED QUARTERLY BY EMPLOYERS. INCLUDED IN THESE CARDS AND INDICATED ON THE TRANSCRIPT OF WAGES IS THE CLAIMANT'S NAME AND SOCIAL SECURITY ACCOUNT NUMBER, THE EMPLOYER'S NAME AND ACCOUNT NUMBER, THE QUARTER AND YEAR WAGES WERE EARNED, THE AMOUNT OF EARNINGS, THE FULL-TIME WEEKLY WAGE IF GIVEN BY THE EMPLOYER,  $1/26$  OF THE EARNINGS IN EACH QUARTER, AND BENEFIT CREDITS WHICH ARE EQUAL TO  $1/6$  OF EARNINGS. ALSO INDICATED ON THE TRANSCRIPT OF WAGES IS THE DATE THE CLAIM WAS FILED, AREA FROM WHICH CLAIM ORIGINATED, AND IN CASE IT IS THE CLAIMANT'S SECOND BENEFIT YEAR, THE CREDITS IN THE PREVIOUS BASE PERIOD AND BENEFITS PAID DURING THE PREVIOUS BENEFIT YEAR. ALSO SHOWN ON THE TRANSCRIPT ARE TOTAL EARNINGS DURING THE QUALIFYING PERIOD, TOTAL BENEFIT CREDITS, AND THE BENEFIT CREDIT BALANCE FOR SECOND BENEFIT YEAR CLAIMS. AN EXTRA COPY OF THE TRANSCRIPT WAS RUN FOR EACH CLAIMANT FOR THE ENTIRE YEAR, AND WAS ROUTED TO THE STATISTICAL DEPARTMENT AFTER THE DETERMINATION HAD BEEN MADE AND ENTERED ON THE TRANSCRIPT. THE WEEKLY BENEFIT AMOUNT AND MAXIMUM BENEFIT AMOUNT DETERMINED FOR THE CLAIMANT WERE THEREFORE INDICATED ON THE TRANSCRIPT WHEN RECEIVED BY THE STATISTICAL DEPARTMENT.

ASSUMED TO BE A RANDOM SELECTION. SINCE SUCH A COMPARATIVELY LARGE SAMPLE WAS CHOSEN, IT WAS CONSIDERED UNNECESSARY TO MAKE ANY TESTS FOR ADEQUACY OF SIZE OF THE SAMPLE.

FOLLOWING THIS METHOD A SAMPLE OF 22,274 CASES WAS OBTAINED OUT OF INITIAL CLAIMS FILED DURING THE PERIOD STUDIED. THESE 22,274 CASES INCLUDED 986 CLAIMANTS WHO FILED CLAIMS BUT HAD NO WAGE RECORDS ON FILE IN THE AGENCY AND THUS HAD NOT WORKED FOR AN EMPLOYER COVERED BY THE IOWA LAW DURING THEIR BASE PERIOD OF THE FIRST EIGHT OUT OF THE LAST NINE COMPLETED CALENDAR QUARTERS. AN ADDITIONAL 581 CLAIMANTS DID NOT HAVE ANY EARNINGS DURING THE QUALIFYING PERIOD, LEAVING A TOTAL OF 20,707 WHO HAD EARNINGS DURING THE FIRST FOUR OUT OF THE LAST FIVE COMPLETED CALENDAR QUARTERS.

ITEMS PUNCHED INTO HOLLERITH CARD

AFTER THE TRANSCRIPTS TO BE USED HAD BEEN SELECTED THEY WERE CODED AND PREPARED FOR PUNCHING. THE HOLLERITH CARDS WHICH WERE PUNCHED INCLUDED THE FOLLOWING ITEMS:

1. CLAIMANT'S SOCIAL SECURITY ACCOUNT NUMBER
2. DATE CLAIM WAS FILED
3. LOCAL OFFICE CODE NUMBER INDICATING OFFICE FROM WHICH CLAIM ORIGINATED
4. CODE INDICATING WHETHER THE CLAIM WAS FOR TOTAL OR PARTIAL UNEMPLOYMENT
5. CODE INDICATING WHETHER OR NOT CLAIMANT WAS ELIGIBLE UNDER THE PRESENT FORMULA AND IF NOT WHETHER HE WAS INELIGIBLE BECAUSE OF INSUFFI-

8. INDUSTRY AND SUB-INDUSTRY OF LAST EMPLOYER BY WHOM CLAIMANT WAS EMPLOYED IN HIS BASE PERIOD
9. AMOUNT OF WAGES EARNED DURING THE QUARTER IN THE BASE PERIOD IN WHICH THE CLAIMANT HAD THE HIGHEST EARNINGS
10. AMOUNT OF WAGES DURING THE QUARTER IN THE QUALIFYING PERIOD IN WHICH THE CLAIMANT HAD THE HIGHEST EARNINGS
11. AMOUNT OF WAGES EARNED DURING THE LAST QUARTER IN THE BASE PERIOD IN WHICH THE CLAIMANT HAD ANY EARNINGS
12. HIGHEST FULL-TIME WEEKLY WAGE AS GIVEN BY THE CLAIMANT'S EMPLOYERS
13. LOWEST FULL-TIME WEEKLY WAGE AS GIVEN BY THE CLAIMANT'S EMPLOYERS
14. FULL-TIME WEEKLY WAGE GIVEN FOR THE QUARTER IN WHICH THE CLAIMANT HAD HIGHEST EARNINGS IF THE EARNINGS IN THAT QUARTER WERE USED TO DETERMINE HIS WEEKLY BENEFIT AMOUNT
15. FULL-TIME WEEKLY WAGE GIVEN FOR THE LAST QUARTER IN WHICH THE CLAIMANT HAD EARNINGS
16. CODE INDICATING SEX OF CLAIMANT
17. NUMBER OF WAGE RECORD CARDS LISTED ON THE TRANSCRIPT DURING THE BASE PERIOD
18. NUMBER OF WAGE RECORD CARDS LISTED ON THE TRANSCRIPT DURING THE QUALIFYING PERIOD
19. NUMBER OF QUARTERS IN THE BASE PERIOD IN WHICH THE CLAIMANT HAD EARNINGS
20. NUMBER OF QUARTERS IN THE QUALIFYING PERIOD IN WHICH THE CLAIMANT

23. NUMBER OF DIFFERENT INDUSTRIES REPRESENTED BY CLAIMANT'S EMPLOYERS DURING HIS BASE PERIOD

24. QUALIFYING EARNINGS

25. QUALIFYING EARNINGS WITH \$390 MAXIMUM FOR ANY ONE QUARTER

26. CODE INDICATING WHETHER 1/2 THE FULL-TIME WEEKLY WAGE OR 1/26 OF OF EARNINGS IN THE HIGH QUARTER OF THE BASE PERIOD WAS USED TO DETERMINE CLAIMANTS WEEKLY BENEFIT AMOUNT

27. NUMBER OF FULL-TIME WEEKLY WAGES LISTED ON THE TRANSCRIPT DURING CLAIMANT'S BASE PERIOD

28. NUMBER OF FULL-TIME WEEKLY WAGES LISTED DURING CLAIMANT'S QUALIFYING PERIOD

29. CLAIMANT'S BENEFIT CREDIT BALANCE, WHICH WOULD BE DIFFERENT THAN THE BENEFIT CREDITS IN THE BASE PERIOD IN CASE THE CLAIMANT HAD USED PART OF HIS CREDITS DURING A PREVIOUS BENEFIT YEAR

30. CLAIMANT'S BENEFIT CREDITS IN THE BASE PERIOD

THE REASON FOR SECURING THE VARIOUS FIGURES FOR BOTH THE BASE PERIOD AND QUALIFYING PERIOD WAS TO TEST VARIOUS FORMULAE THAT DEPEND ON A ONE YEAR BASE PERIOD. THE ONE YEAR BASE PERIOD CONSIDERED WOULD INCLUDE THE WAGES OF THE SAME QUARTERS AS ARE NOW INCLUDED IN THE QUALIFYING PERIOD UNDER THE PRESENT IOWA LAW.

#### PROCEDURES FOR TABULATING DATA

AFTER THE CARDS HAD BEEN PUNCHED THEY WERE SORTED INTO SOCIAL SECURITY ACCOUNT NUMBER SEQUENCE. DUE TO THE CONTESTING OF A CLAIM AND VARIOUS OTHER

MOST OF THE TABLES AND FIGURES FOR THE STUDY WERE THEN SECURED BY OBVIOUS SORTING PROCEDURES ON A COUNTER-SORTER. IT MAY BE WELL, HOWEVER, TO EXPLAIN HOW THE TABLES DEALING WITH DURATION AND ELIGIBILITY WERE OBTAINED.

IN ORDER TO OBTAIN THESE TABLES A SECOND SET OF CARDS WAS DUPLICATED FROM THE FIRST SET, TRANSFERRING ONLY NECESSARY FIGURES, AND OMITTING IRRELEVANT DATA IN ORDER TO LEAVE ROOM FOR THREE ADDITIONAL ITEMS TO BE PUNCHED. THESE ADDITIONAL ITEMS CONSISTED OF: (1) THE QUALIFYING EARNINGS DIVIDED BY THE WAGES IN THE HIGHEST QUARTER IN THE BASE PERIOD, (2) THE QUALIFYING EARNINGS DIVIDED BY THE WAGES IN THE HIGHEST QUARTER OF THE QUALIFYING PERIOD, (3) THE QUALIFYING EARNINGS DIVIDED BY THE WEEKLY BENEFIT AMOUNT IN CASE THE FULL-TIME WEEKLY WAGE WAS USED TO DETERMINE THE WEEKLY BENEFIT AMOUNT.

THE TECHNIQUE FOR OBTAINING THESE QUOTIENTS CONSISTED OF PUNCHING CONTROL CARDS FOR EACH DOLLAR OF THE WAGES IN THE HIGH QUARTER, THESE CARDS CONTAINING ALSO THE RECIPROCAL OF THE WAGES IN THE HIGH QUARTER. THE CONTROL CARDS WERE THEN SORTED WITH THE DETAIL CARDS ON THE FIELD CONTAINING THE WAGES IN THE HIGH QUARTER SO THAT THE CONTROL CARDS WOULD FALL IN FRONT OF EACH GROUP OF CARDS WITH THE SAME HIGH QUARTER WAGES. THEY WERE THEN RUN THROUGH THE MULTIPLYING PUNCH, THE MACHINE PICKING UP FROM THE CONTROL CARDS THE RECIPROCAL OF THE HIGH QUARTER WAGES AND MULTIPLYING IT BY THE QUALIFYING EARNINGS OF EACH DETAIL CARD, PUNCHING THE PRODUCT IN THE DETAIL CARDS, THIS PRODUCT BEING ACTUALLY THE QUALIFYING EARNINGS DIVIDED BY THE HIGH QUARTER WAGES.

IN ORDER THEN TO SORT THE CARDS FOR THE ELIGIBILITY TABLES, IT WAS POSSIBLE FOR A GIVEN BENEFIT AND ELIGIBILITY FORMULA TO COMPUTE THE FIGURE WHICH

EARNINGS TO DETERMINE THE WEEKLY BENEFIT AMOUNT AND SETTING 30 TIMES THE WEEKLY BENEFIT AMOUNT AS THE MINIMUM AMOUNT OF EARNINGS IN THE QUALIFYING PERIOD IN ORDER TO BE ELIGIBLE, THE FIGURE 1.5000 WOULD BE THE LOWEST QUOTIENT OF QUALIFYING EARNINGS DIVIDED BY HIGH QUARTER EARNINGS WHICH WOULD MAKE THE CLAIMANT ELIGIBLE.

THE DURATION TABLES WERE OBTAINED BY COMPUTING THE QUOTIENT NECESSARY TO GIVE VARIOUS WEEKS OF BENEFITS UNDER THE BENEFIT FORMULA USED FOR THESE TABLES. FOR EXAMPLE, USING  $1/26$  OF THE HIGH QUARTER EARNINGS FOR THE WEEKLY BENEFIT AMOUNT AND  $1/5$  OF ANNUAL EARNINGS FOR THE CREDITS AVAILABLE TO THE CLAIMANT, IF THE QUOTIENT OF QUALIFYING EARNINGS DIVIDED BY HIGH QUARTER EARNINGS WAS BETWEEN 1.0000 AND 1.1537 THE WEEKS OF BENEFITS WOULD BE BETWEEN 5.0 AND 5.9; IF THE QUOTIENT WAS BETWEEN 1.1538 AND 1.3461 THE WEEKS OF BENEFITS WOULD BE BETWEEN 6.0 AND 6.9, AND SO ON UP TO THE MAXIMUM NUMBER OF WEEKS.

APPENDIX B

SUPPLEMENTARY TABLES PERTAINING TO  
ELIGIBILITY REQUIREMENTS FOR BENEFITS



TABLE I

NUMBER AND PERCENT OF CLAIMANTS HAVING SPECIFIED EARNINGS IN COVERED EMPLOYMENT DURING QUALIFYING PERIOD CLASSIFIED ACCORDING TO SEX

EARNINGS IN COVERED EMPLOYMENT	ALL CLAIMANTS			MALE			FEMALE		
	NUMBER	PERCENT	CUMULATIVE PERCENT	NUMBER	PERCENT	CUMULATIVE PERCENT	NUMBER	PERCENT	CUMULATIVE PERCENT
<b>TOTAL</b>	20,707	100.0		16,290	100.0		4,417	100.0	
UNDER \$50	872	4.2	4.2	653	4.0	4.0	219	5.0	5.0
\$ 50 - 100	1,164	5.6	9.8	842	5.2	9.2	322	7.3	12.3
100 - 200	3,027	14.6	24.4	2,172	13.3	22.5	855	19.4	31.7
200 - 300	2,577	12.4	36.8	1,889	11.6	34.1	688	15.6	47.3
300 - 400	2,072	10.1	46.9	1,545	9.5	43.6	527	11.9	59.2
400 - 500	1,849	8.9	55.8	1,367	8.4	52.0	482	10.9	70.1
500 - 600	1,550	7.5	63.3	1,120	6.9	58.9	430	9.7	79.8
600 - 700	1,297	6.3	69.6	991	6.1	65.0	306	6.9	86.7
700 - 800	1,122	5.4	75.0	929	5.7	70.7	193	4.5	91.2
800 - 900	961	4.6	79.6	844	5.2	75.9	117	2.6	93.8
900 - 1000	889	4.4	84.0	788	4.8	80.7	101	2.3	96.1
1000 - 1100	842	4.1	88.1	765	4.7	85.4	77	1.7	97.8
1100 - 1200	580	2.8	90.9	542	3.3	88.7	38	0.9	98.7
1200 - 1300	483	2.3	93.2	460	2.9	91.6	23	0.5	99.2
1300 - 1400	411	2.0	95.2	396	2.4	94.0	15	0.3	99.5
1400 - 1500	278	1.3	96.5	269	1.7	95.7	9	0.2	99.7
1500 - 1600	216	1.0	97.5	212	1.3	97.0	4	0.1	99.8
1600 - 1700	111	0.5	98.0	108	0.7	97.7	3	0.1	99.9
1700 - 1800	93	0.4	98.4	92	0.6	98.3	1	-	99.9
1800 - 1900	88	0.4	98.8	84	0.5	98.8	4	0.1	100.0
1900 - 2000	52	0.3	99.1	51	0.3	99.1	1	-	-
2000 - 2100	37	0.2	99.3	36	0.2	99.3	1	-	-
2100 - 2200	34	0.2	99.5	33	0.2	99.5	1	-	-
2200 - 2300	19	0.1	99.6	19	0.1	99.6	-	-	-
2300 - 2400	20	0.1	99.7	20	0.1	99.7	-	-	-
2400 - 2500	14	0.1	99.8	14	0.1	99.8	-	-	-
2500 - 2600	5	-	99.8	5	-	99.8	-	-	-
2600 - 2700	14	0.1	99.9	14	0.1	99.9	-	-	-
2700 - 2800	7	-	99.9	7	-	99.9	-	-	-
2800 - 2900	2	-	99.9	2	-	99.9	-	-	-
2900 - 3000	6	-	99.9	6	-	99.9	-	-	-
3000 & OVER	15	0.1	100.0	15	0.1	100.0	-	-	-

TABLE 11

NUMBER AND PERCENT OF CLAIMANTS HAVING SPECIFIED EARNINGS IN COVERED EMPLOYMENT DURING THE REPORTING PERIOD CLASSIFIED ACCORDING TO INDUSTRY OF LAST COVERED EMPLOYER IN BASE PERIOD

EARNINGS PERCENT	TOTAL CUM. PERCENT	MINING AND QUARRYING			CONTRACT CONSTRUCTION			FOOD MANUFACTURING		
		NUMBER	PERCENT	CUM. PERCENT	NUMBER	PERCENT	CUM. PERCENT	NUMBER	PERCENT	CUM. PERCENT
100.0		1,662	100.0		4,065	100.0		2,816	100.0	
4.2	4.2	26	1.6	1.6	201	4.9	4.9	95	3.4	3.4
5.6	9.8	59	3.5	5.1	266	6.5	11.4	168	6.0	9.4
14.6	24.4	173	10.4	15.5	703	17.3	28.7	471	16.7	26.1
12.4	36.8	194	11.7	27.2	569	14.1	42.8	340	12.1	38.2
10.1	46.9	179	10.7	37.9	408	10.0	52.8	278	9.8	48.0
8.9	55.8	205	12.3	50.2	330	8.2	61.0	197	7.0	55.0
7.5	63.3	180	10.8	61.0	248	6.1	67.1	183	6.5	61.5
6.3	69.6	130	7.8	68.8	212	5.2	72.3	151	5.4	66.9
5.4	75.0	104	6.3	75.1	179	4.4	76.7	132	4.7	71.6
4.6	79.6	98	5.9	81.0	177	4.4	81.1	112	4.0	75.6
4.4	84.0	101	6.0	87.0	145	3.6	84.7	129	4.6	80.2
4.1	88.1	66	4.0	91.0	131	3.2	87.9	145	5.1	85.3
2.8	90.9	57	3.4	94.4	84	2.1	90.0	96	3.4	88.7
2.3	93.2	36	2.2	96.6	91	2.2	92.2	88	3.1	91.8
2.0	95.2	20	1.2	97.8	67	1.6	93.8	107	3.8	95.6
1.3	96.5	11	0.7	98.5	43	1.1	94.9	48	1.7	97.3
1.0	97.5	5	0.3	98.8	49	1.2	96.1	26	0.9	98.2
0.5	98.0	3	0.2	99.0	26	0.6	96.7	11	0.4	98.6
0.4	98.4	3	0.2	99.2	27	0.7	97.4	11	0.4	99.0
0.4	98.8	3	0.2	99.4	31	0.8	98.2	9	0.3	99.3
0.3	99.1	-	-	-	20	0.5	98.7	7	0.2	99.5
0.2	99.3	2	0.1	99.5	12	0.3	99.0	2	0.1	99.6
0.2	99.5	1	0.1	99.6	13	0.3	99.3	2	0.1	99.7
0.1	99.6	2	0.1	99.7	5	0.1	99.4	3	0.1	99.8
0.1	99.7	-	-	-	8	0.2	99.6	2	0.1	99.9
0.1	99.8	1	0.1	99.8	5	0.1	99.7	1	-	99.9
-	-	-	-	-	2	-	-	-	-	-
0.1	99.9	-	-	-	8	0.2	99.9	2	0.1	100.0
-	-	-	-	-	4	0.1	100.0	-	-	-
-	-	2	0.1	99.9	-	-	-	-	-	-
-	-	1	0.1	100.0	-	-	-	-	-	-
0.1	100.0	-	-	-	1	-	100.0	-	-	-

TABLE II CONTINUED

NUMBER AND PERCENT OF CLAIMANTS HAVING SPECIFIED EARNINGS IN COVERED EMPLOYMENT DURING THE QUALIFYING PERIOD CLASSIFIED ACCORDING TO INDUSTRY OF LAST COVERED EMPLOYER IN BASE PERIOD

MANUFACTURING MACHINERY			MANUFACTURING OTHER			TRANSPORTATION			COMMUNICATION AND UTILITIES		
NUMBER	PERCENT	CUM. PERCENT	NUMBER	PERCENT	CUM. PERCENT	NUMBER	PERCENT	CUM. PERCENT	NUMBER	PERCENT	CUM. PERCENT
3,340	100.0		3,696	100.0		332	100.0		418	100.0	
11	0.8	0.8	84	2.3	2.3	25	7.5	7.5	20	4.8	4.8
19	1.4	2.2	129	3.5	5.8	22	6.6	14.1	26	6.2	11.0
68	5.1	7.3	422	11.6	17.4	42	12.8	26.9	51	12.2	23.2
84	6.3	13.6	395	10.7	28.1	41	12.4	39.3	61	14.6	37.8
109	8.2	21.8	367	9.9	38.0	33	9.9	49.2	43	10.3	48.1
90	6.7	28.5	400	10.7	48.7	29	8.8	58.0	42	10.0	58.1
89	6.6	35.1	336	9.1	57.8	23	6.9	64.9	32	7.7	65.8
102	7.6	42.7	261	7.1	64.9	10	3.0	67.9	30	7.3	73.1
97	7.2	49.9	252	6.8	71.7	20	6.0	73.9	24	5.7	78.8
81	6.0	55.9	230	6.2	77.9	11	3.3	77.2	15	3.6	82.4
80	6.0	61.9	194	5.3	83.2	18	5.4	82.6	20	4.8	87.2
116	8.8	70.7	189	5.1	88.3	13	3.9	86.5	10	2.4	89.6
83	6.2	76.9	118	3.2	91.5	11	3.3	89.8	7	1.7	91.3
62	4.6	81.5	97	2.6	94.1	11	3.3	93.1	8	1.9	93.2
74	5.5	87.0	59	1.6	95.7	4	1.2	94.3	4	1.0	94.2
69	5.1	92.1	45	1.2	96.9	7	2.1	96.4	6	1.4	95.6
56	4.2	96.3	31	0.8	97.7	4	1.2	97.6	3	0.7	96.3
21	1.6	97.9	14	0.4	98.1	4	1.2	98.8	1	0.2	96.5
15	1.1	99.0	17	0.4	98.5	3	0.9	99.7	3	0.7	97.2
7	0.5	99.5	12	0.3	98.8	-	-	-	5	1.2	98.4
3	0.2	99.7	7	0.2	99.0	-	-	-	-	-	-
-	-	-	13	0.4	99.4	-	-	-	-	-	-
2	0.1	99.8	9	0.2	99.6	1	0.3	100.0	2	0.5	98.9
-	-	-	1	-	-	-	-	-	1	0.2	99.1
1	0.1	99.9	7	0.2	99.8	-	-	-	-	-	-
1	0.1	100.0	2	0.1	99.9	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	2	0.1	100.0	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	1	0.2	99.3
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	2	0.5	99.8
-	-	-	1	-	-	-	-	-	1	0.2	100.0

TABLE II CONTINUED

NUMBER AND PERCENT OF CLAIMANTS HAVING SPECIFIED EARNINGS IN COVERED EMPLOYMENT DURING THE  
 QUALIFYING PERIOD CLASSIFIED ACCORDING TO INDUSTRY OF LAST COVERED EMPLOYER IN BASE PERIOD

WHOLESALE TRADE		RETAIL TRADE			FINANCE, INSURANCE AND REAL ESTATE			SERVICE			MISCELLANEOUS		
PERCENT	CUM. PERCENT	NUMBER	PERCENT	CUM. PERCENT	NUMBER	PERCENT	CUM. PERCENT	NUMBER	PERCENT	CUM. PERCENT	NUMBER	PERCENT	CUM. PERCENT
100.0		3,075	100.0		300	100.0		1,430	100.0		58	100.0	
4.8	4.8	208	6.7	6.7	15	5.0	5.0	111	7.8	7.8	3	5.2	5.2
6.2	11.0	216	7.0	13.7	14	4.7	9.7	142	9.9	17.7	9	15.5	20.7
17.6	28.8	492	16.0	29.7	39	13.0	22.7	282	19.8	37.5	15	25.9	46.6
15.2	44.0	418	13.6	43.3	24	8.0	30.7	211	14.8	52.3	10	17.2	63.8
9.9	53.9	316	10.3	53.6	37	12.4	43.1	148	10.3	62.6	4	6.9	70.7
8.9	62.8	264	8.7	62.3	27	9.0	52.1	126	8.8	71.4	4	6.9	77.6
6.8	69.6	234	7.7	70.0	17	5.7	57.8	104	7.3	78.7	1	1.7	79.3
5.7	75.3	212	6.9	76.9	21	7.0	64.8	77	5.4	84.1	4	6.9	86.2
4.9	80.2	163	5.3	82.2	16	5.3	70.1	61	4.3	88.4		-	-
4.5	84.7	115	3.7	85.9	22	7.4	77.5	30	2.1	90.5	2	3.4	89.6
3.0	87.7	105	3.4	89.3	16	5.3	82.8	35	2.4	92.9		-	-
2.6	90.3	87	2.8	92.1	17	5.7	88.5	25	1.7	94.6	3	5.2	94.8
2.0	92.3	66	2.1	94.2	5	1.7	90.2	19	1.3	95.9	3	5.2	100.0
1.3	93.6	47	1.5	95.7	7	2.3	92.5	17	1.2	97.1		-	-
1.4	95.0	39	1.3	97.0	5	1.7	94.2	11	0.8	97.9		-	-
0.9	95.9	24	0.8	97.8	2	0.7	94.9	9	0.6	98.5		-	-
0.8	96.7	21	0.7	98.5	2	0.7	95.6	6	0.4	98.9		-	-
0.6	97.3	15	0.5	99.0	3	1.0	96.6	4	0.3	99.2		-	-
0.3	97.6	7	0.2	99.2	1	0.3	96.9	2	0.1	99.3		-	-
0.5	98.1	10	0.3	99.5	1	0.3	97.2	3	0.2	99.5		-	-
0.5	98.6	5	0.2	99.7	1	0.3	97.5	2	0.1	99.6		-	-
0.3	98.9	2	0.1	99.8	1	0.3	97.8		-	-		-	-
-	-	1	-	-	2	0.7	98.5	1	0.1	99.7		-	-
0.2	99.1	3	0.1	99.9	1	0.3	98.8		-	-		-	-
0.1	99.2		-	-		-	-		-	-		-	-
0.2	99.4		-	-	1	0.3	99.1		-	-		-	-
0.1	99.5	1	-	-		0.3	99.4		-	-		-	-
0.1	99.6		-	-		-	-	1	0.1	99.8		-	-
-	-		-	-	1	0.3	99.7		-	-		-	-
-	-		-	-		-	-		-	-		-	-
0.1	99.7	1	-	-		-	-		-	-		-	-
0.3	100.0	3	0.1	100.0	1	0.3	100.0	3	0.2	100.0		-	-

TABLE 111

PERCENT OF CLAIMANTS INELIGIBLE UNDER VARIOUS ELIGIBILITY REQUIREMENTS,  
CLASSIFIED BY INDUSTRY OF LAST COVERED EMPLOYER <sup>1</sup>

INDUSTRY	NUMBER OF CLAIMANTS	PERCENT OF CLAIMANTS INELIGIBLE WHEN ELIGIBILITY REQUIREMENT IS:				
		\$100 QUALIFYING EARNINGS	\$200 QUALIFYING EARNINGS	\$300 QUALIFYING EARNINGS	30 TIMES WEEKLY RATE	40 TIMES WEEKLY RATE
<u>TOTAL</u>	20,707	9.8	24.4	36.7	16.2	28.7
AGRICULTURE	311	31.8	58.3	75.2	31.2	51.8
BITUMINOUS COAL MINING	1,454	4.2	13.8	25.2	8.7	17.6
NON-METALLIC MINE & QUARRY	208	11.5	27.9	40.9	20.2	34.6
BUILDING CONSTRUCTION	1,355	8.4	20.7	33.8	17.3	32.3
GENERAL CONTRACTORS	2,204	14.2	35.8	50.5	25.2	42.3
SPECIAL TRADE CONTRACTORS	498	6.2	18.1	31.7	19.9	33.7
PLUMBING, HEATING, ETC	109	5.5	18.3	32.1	14.7	26.6
PAINTING & PAPER HANGING	63	7.9	19.0	31.7	20.6	36.5
ELECTRICAL CONTRACTORS	98	6.1	26.5	50.0	35.7	54.1
MASONRY, STONE WORK, ETC	52	9.6	15.4	19.2	19.2	32.7
ROOFING & SHEET METAL WORK	45	6.7	15.6	26.7	20.0	31.1
MISC SPECIAL TRADE CONTR.	131	4.6	13.0	24.4	12.2	24.4
FOOD & KINDRED PRODUCTS	2,834	9.4	26.2	38.2	17.3	30.6
MEAT PRODUCTS	1,190	6.3	20.3	32.8	13.3	26.2
DAIRY PRODUCTS	524	7.3	27.9	39.9	14.9	28.6
CANNING & PRESERVING	285	36.1	61.1	73.0	42.5	61.1
GRAIN-MILL PRODUCTS	197	6.6	18.3	27.4	7.6	18.8
BAKERY PRODUCTS	236	5.9	22.5	31.8	13.1	21.6
SUGAR	62	3.2	12.9	29.0	61.3	74.2
CONFECTIONERY	104	7.7	26.9	43.3	14.4	21.2
BEVERAGE INDUSTRIES	80	6.3	21.3	33.8	11.3	30.0
MISC FOOD & KINDRED PRODUCTS	156	4.5	25.0	37.2	16.0	32.7
TEXTILE MILL PRODUCTS	152	1.3	5.9	9.9	4.6	7.2
APPAREL	412	7.3	20.6	31.8	12.4	20.1
LUMBER & TIMBER BASIC PRODUCTS	209	9.1	25.8	40.7	18.7	30.1
FURN. & FINISHED LUMBER PROD.	153	5.9	20.3	30.7	16.3	27.5
PAPER & ALLIED PRODUCTS	46	6.5	15.2	34.8	13.0	26.1
PRINTING & PUBLISHING	236	6.4	19.5	33.5	14.8	24.6

TABLE III CONTINUED

PERCENT OF CLAIMANTS INELIGIBLE UNDER VARIOUS ELIGIBILITY REQUIREMENTS,  
CLASSIFIED BY INDUSTRY OF LAST COVERED EMPLOYER

INDUSTRY	NUMBER OF CLAIMANTS	PERCENT OF CLAIMANTS INELIGIBLE WHEN ELIGIBILITY REQUIREMENT IS:				
		\$100 QUALIFYING EARNINGS	\$200 QUALIFYING EARNINGS	\$300 QUALIFYING EARNINGS	30 TIMES WEEKLY RATE	40 TIMES WEEKLY RATE
IRON & STEEL	470	5.3	17.7	27.2	14.7	24.5
TRANSPORTATION EQUIPMENT	93	2.2	11.8	28.0	30.1	39.8
NON-FERROUS METALS & PRODUCTS	45	6.7	17.8	28.9	11.1	22.2
ELECTRICAL MACHINERY	84	3.6	16.7	28.6	10.7	19.0
MACHINERY (NOT ELECTRICAL)	1,262	2.4	7.4	13.6	10.1	19.6
AGRICULTURAL MACH, TRACTORS	676	1.6	5.2	11.2	10.1	21.0
CONSTR. MINING & RELATED MACH.	94	5.3	12.8	23.4	12.8	19.1
SPECIAL INDUSTRY MACHINERY	48	4.2	14.6	27.1	8.3	27.1
GENERAL INDUSTRIAL MACHINERY	36	2.8	19.4	30.6	19.4	38.9
HOUSE & SERVICE MACHINES	367	1.9	7.4	11.7	8.2	13.1
MISCELLANEOUS	41	9.8	14.6	17.1	17.1	29.3
AUTO & AUTO EQUIPMENT	23	4.3	39.1	56.5	17.4	43.5
MISCELLANEOUS MFG. INDUSTRIES	614	8.6	21.0	35.0	11.1	19.4
PROFESSIONAL GOODS	28	3.6	10.7	28.6	10.7	25.0
TOYS & SPORTING GOODS	27	25.9	66.7	77.8	33.3	44.4
STENCILS & ARTIST MATERIALS	24	8.3	8.3	45.8	12.5	25.0
BUTTONS & BUCKLES	442	7.2	16.5	28.7	7.0	12.7
COSTUME JEWELRY, NOVELTIES	35	11.4	40.0	57.1	22.9	34.3
MISC. INDUSTRIES	58	12.1	32.8	48.3	24.1	44.8
INTERURBAN R.R., BUS LINES	29	13.8	13.8	20.7	6.9	6.9
TRUCKING & WAREHOUSING	182	12.6	25.3	35.7	16.5	33.0
OTHER TRANSPORTATION, NOT WATER	117	16.2	33.3	50.4	24.8	34.2
COMMUNICATION	193	13.5	24.9	42.0	12.4	19.7
UTILITIES: ELECTRIC & GAS	219	9.1	22.4	34.7	17.4	35.2
LIMITED-FUNCTION WHOLESALE	616	10.4	27.4	40.7	19.0	31.5
DRY GOODS & APPAREL	41	7.3	29.3	34.1	4.9	22.0
GROCERIES, BEER, LIQUORS	183	9.8	21.3	31.7	19.1	27.3
FARM PRODUCTS	140	19.3	48.6	72.1	35.0	52.1
MACHINERY, HARDWARE	110	3.6	11.8	22.7	10.9	20.9
MISC WHLSE MERCHANTS	142	8.5	26.1	37.3	13.4	27.5
WHOLESALE DISTRIBUTORS	937	10.9	26.8	41.6	15.8	28.5
SALES BRANCHES	222	10.8	22.8	32.7	14.4	26.7

TABLE III CONTINUED

PERCENT OF CLAIMANTS INELIGIBLE UNDER VARIOUS ELIGIBILITY REQUIREMENTS,  
CLASSIFIED BY INDUSTRY OF LAST COVERED EMPLOYER

INDUSTRY	NUMBER OF CLAIMANTS	PERCENT OF CLAIMANTS INELIGIBLE WHEN ELIGIBILITY REQUIREMENT IS:				
		\$100 QUALIFYING EARNINGS	\$200 QUALIFYING EARNINGS	\$300 QUALIFYING EARNINGS	30 TIMES WEEKLY RATE	40 TIMES WEEKLY RATE
RETAIL FOOD	308	13.3	28.6	41.9	16.9	26.6
GROCERY STORES	245	14.3	30.6	44.5	17.1	28.2
DAIRY PRODUCTS STORES	22	4.5	18.2	27.3	18.2	18.2
MISC. RETAIL FOODS	41	12.2	22.0	34.1	14.6	22.0
RETAIL AUTOMOTIVE	228	8.8	18.9	26.8	15.4	24.6
RETAIL APPAREL	220	16.8	30.5	42.7	12.3	27.3
MEN'S CLOTHING	31	19.4	29.0	38.7	19.4	29.0
WOMEN'S READY-TO-WEAR	87	10.3	21.8	39.1	9.2	26.4
WOMEN'S ACCESSORY & SPECIALTY	37	18.9	35.1	40.5	2.7	18.9
FAMILY CLOTHING STORES	20	20.0	50.0	60.0	15.0	25.0
SHOE STORES	32	21.9	31.3	37.5	12.5	28.1
MISC. RETAIL APPAREL	13	30.8	46.2	69.2	38.5	53.8
RETAIL TRADE, N.E.C.	491	9.6	22.2	36.7	11.6	27.3
FURNITURE & EQUIPMENT	39	7.7	28.2	38.5	7.7	30.8
DRUG STORES	104	10.6	29.8	43.3	14.4	29.8
HARDWARE & FARM IMPLEMENTS	50	6.0	8.0	24.0	6.0	20.0
ELECTRICAL APPLIANCE STORES	39	15.4	23.1	38.5	10.3	23.1
FARM & GARDEN SUPPLY STORES	55	18.2	38.2	60.0	12.7	40.0
FUEL & ICE DEALERS	125	6.4	16.8	30.4	10.4	21.6
RETAIL TRADE, N.E.C.	79	7.6	15.2	27.8	15.2	29.1
EATING & DRINKING PLACES	419	12.2	35.6	49.6	20.3	34.8
FILLING STATIONS, GARAGES	61	8.2	16.4	24.6	13.1	18.0
GARAGES & GENERAL REPAIR SHOPS	23	8.7	17.4	30.4	13.0	17.4
FILLING STATIONS	20	10.0	15.0	20.0	15.0	20.0
MISC. AUTOMOBILE REPAIR	18	5.6	16.7	22.2	11.1	16.7
OTHER WHOLSE & RETAIL TRADE	565	15.0	30.6	43.5	18.9	33.1
FINANCE AGENCIES, N.E.C.	27	7.4	22.2	22.2	11.1	25.9
INSURANCE CARRIERS	158	7.6	18.4	25.9	14.6	31.0
REAL ESTATE DEALERS	92	14.1	31.5	41.3	15.2	28.3
HOTELS, LODGING PLACES	372	16.4	37.6	51.1	16.7	29.6

TABLE III CONTINUED

PERCENT OF CLAIMANTS INELIGIBLE UNDER VARIOUS ELIGIBILITY REQUIREMENTS,  
CLASSIFIED BY INDUSTRY OF LAST COVERED EMPLOYER

INDUSTRY	NUMBER OF CLAIMANTS	PERCENT OF CLAIMANTS INELIGIBLE WHEN ELIGIBILITY REQUIREMENT IS:				
		\$100 QUALIFYING EARNINGS	\$200 QUALIFYING EARNINGS	\$300 QUALIFYING EARNINGS	30 TIMES WEEKLY RATE	40 TIMES WEEKLY RATE
MOTION PICTURES	60	10.0	31.7	38.3	10.0	18.3
AMUSEMENT SERVICES, N.E.C.	227	17.6	39.2	61.7	20.3	44.9
DANCE HALLS, STUDIOS	23	21.7	43.5	65.2	21.7	39.1
BOWLING, BILLIARDS & POOL	89	20.2	47.2	74.2	21.3	50.6
SPORTS	59	13.6	32.2	44.1	23.7	39.0
MISCELLANEOUS	56	16.1	32.1	58.9	14.3	44.6
MEDICAL & OTHER HEALTH SERV.	20	15.0	30.0	40.0	20.0	25.0
OTHER PROF & SOCIAL SERV.	27	3.7	18.5	27.0	14.8	25.9
NONPROFIT MEMBERSHIP ORG.	56	8.9	12.5	17.9	7.1	14.3
MISCELLANEOUS	83	19.3	38.6	51.8	26.5	37.3

<sup>1</sup> BASED ON 1/26 OF EARNINGS IN HIGHEST QUARTER OF QUALIFYING PERIOD (NO MINIMUM ASSUMED.)



APPENDIX C

SUPPLEMENTARY TABLES PERTAINING TO  
THE WEEKLY BENEFIT AMOUNT

TABLE IV

THE NUMBER AND PROPORTION OF CLAIMANTS FOR WHOM THE WEEKLY BENEFIT AMOUNT WAS COMPUTED ON THE BASIS OF ONE-HALF THE FULL-TIME WEEKLY WAGE AS COMPARED WITH 1/26 OF THE HIGHEST QUARTERLY EARNINGS, CLASSIFIED BY INDUSTRY GROUPS

INDUSTRY	1/2 FULL-TIME WEEKLY WAGE		1/26 HIGH QUARTER EARNINGS	
	NUMBER	PERCENT OF TOTAL	NUMBER	PERCENT OF TOTAL
<u>TOTAL</u>	7,511	39.6	11,465	60.4
BITUMINOUS COAL MINING	113	8.0	1,300	92.0
NONMETALLIC MINING & QUARRYING	49	26.2	138	73.8
GENERAL CONTRACTORS, BLDG CONSTR	467	37.9	764	62.1
GENERAL CONTR, OTHER THAN BLDG	600	32.2	1,261	67.8
SPECIAL TRADE CONTRACTORS	151	32.5	314	67.5
FOOD MANUFACTURING	888	34.1	1,715	65.9
TEXTILE MILL PRODUCTS	8	5.3	142	94.7
APPAREL	165	42.0	228	58.0
BASIC LUMBER INDUSTRIES	86	45.3	104	54.7
FINISHED LUMBER PRODUCTS	60	41.1	86	58.9
PAPER & ALLIED INDUSTRIES	16	36.4	28	63.6
PRINTING & PUBLISHING	147	64.8	80	35.2
CHEMICALS	88	52.1	81	47.9
RUBBER PRODUCTS	15	14.3	90	85.7
LEATHER	47	27.3	125	72.7
STONE, CLAY & GLASS PRODUCTS	405	59.6	275	40.4
IRON & STEEL & THEIR PRODUCTS	189	52.1	174	47.9
TRANSPORTATION EQUIPMENT	34	70.8	14	29.2
NONFERROUS METALS & PRODUCTS	25	53.2	18	46.8
ELECTRICAL MACHINERY	42	56.8	32	43.2
MACHINERY OTHER THAN ELECTRICAL	980	75.7	314	24.3
MISCELLANEOUS MANUFACTURING	342	48.0	370	52.0
STREET & INTERURBAN RAILWAYS	10	40.0	15	60.0
TRUCKING & WAREHOUSING	53	34.2	102	65.8
OTHER TRANSPORTATION	46	40.0	69	60.0
COMMUNICATION	45	25.6	131	74.4
UTILITIES	97	48.7	102	51.3
WHOLESALE MERCHANTS	226	47.5	250	52.5
WHOLESALE DISTRIBUTION	308	34.1	595	65.9
RETAIL GENERAL MERCHANDISE	357	54.2	302	45.8
RETAIL FOOD	145	51.2	138	48.8
RETAIL AUTOMOTIVE	105	49.5	107	50.5
RETAIL APPAREL	83	36.7	143	63.3
RETAIL TRADE, N.E.C.	231	49.9	232	50.1
EATING & DRINKING PLACES	147	39.0	230	61.0
AUTOMOBILE REPAIR SERVICES	33	57.9	24	42.1
WHOLESALE & RETAIL TRADE COMBINED	160	32.4	334	67.6
FINANCE	19	52.8	17	47.2
INSURANCE	41	26.8	112	73.2
REAL ESTATE	27	33.3	54	66.7
HOTELS & OTHER LODGING PLACES	107	46.9	221	53.1
PERSONAL SERVICE	86	47.0	97	53.0
BUSINESS SERVICE, N.E.C.	36	22.9	121	77.1

TABLE V

A COMPARISON OF THE MOST RECENT FULL-TIME WEEKLY WAGE WITH THE LOWEST FULL-TIME WEEKLY WAGE REPORTED DURING THE BASE PERIOD<sup>1</sup>

MOST RECENT FULL-TIME WEEKLY WAGE	TOTAL CASES	PERCENT OF CASES IN WHICH THE MOST RECENT FULL-TIME WEEKLY WAGE DIFFERED FROM THE LOWEST FULL-TIME WEEKLY WAGE BY:								
		UNDER \$1.00	\$1.00 \$1.99	\$2.00 \$2.99	\$3.00 \$3.99	\$4.00 \$4.99	\$5.00 \$5.99	\$6.00 \$6.99	\$7.00 \$7.99	\$8.00 OR MORE
<b>TOTAL</b>	4,694	49.6	10.0	9.4	5.8	6.6	4.1	3.2	1.8	9.5
UNDER \$1.00	-									
\$1. - \$1.99	2	100.0								
2. - 2.99	7	100.0								
3. - 3.99	7	71.4	28.6							
4. - 4.99	10	80.0	20.0							
5. - 5.99	14	85.7	7.1	7.2						
6. - 6.99	13	69.2	15.4	15.4						
7. - 7.99	17	70.5	-	5.9	11.8	5.9	5.9			
8. - 8.99	21	61.9	9.5	14.3	9.5	4.8				
9. - 9.99	37	62.2	8.1	10.8	2.7	2.7	-	5.4	8.1	
10. - 10.99	80	70.0	10.0	5.0	2.5	1.3	1.3	-	3.7	6.2
11. - 11.99	125	48.0	23.2	8.8	4.0	8.0	3.2	0.8	-	4.0
12. - 12.99	193	56.0	12.4	14.0	4.1	2.6	2.6	1.0	1.6	5.7
13. - 13.99	215	57.2	16.3	11.2	7.8	2.8	1.4	0.5	1.4	1.4
14. - 14.99	212	56.6	10.5	16.0	4.7	4.2	2.8	0.9	-	4.3
15. - 15.99	239	54.4	11.7	10.4	10.0	4.2	2.9	1.3	2.1	3.0
16. - 16.99	155	49.1	14.9	13.5	4.5	5.8	1.9	3.2	1.9	5.2
17. - 17.99	117	43.6	13.7	13.7	9.4	3.4	9.4	1.7	-	5.1
18. - 18.99	267	54.7	7.1	8.2	9.0	6.0	5.3	3.8	0.7	5.2
19. - 19.99	146	33.6	15.1	8.9	11.6	8.9	3.4	5.5	6.2	6.8
20. - 20.99	420	51.1	6.0	14.0	4.0	10.2	4.0	3.6	1.0	6.1
21. - 21.99	115	36.5	20.9	3.5	17.4	1.7	3.5	7.0	2.6	6.9
22. - 22.99	184	36.9	8.2	16.8	4.3	13.6	2.2	3.3	2.2	12.5
23. - 23.99	155	45.2	13.5	7.7	10.3	7.1	3.9	1.3	2.6	8.4
24. - 24.99	308	43.8	5.2	9.7	3.9	14.0	4.6	3.9	1.3	13.6
25. - 25.99	193	44.1	7.9	3.6	4.1	5.2	11.9	4.1	4.1	15.0
26. - 26.99	176	26.2	5.1	15.3	5.1	20.5	2.3	10.2	1.1	14.2
27. - 27.99	78	30.8	14.2	9.0	12.8	3.8	3.8	3.8	7.7	14.1
28. - 28.99	144	22.9	25.7	7.6	7.0	9.7	5.6	4.2	-	17.3
29. - 29.99	97	37.1	6.1	5.2	6.1	5.2	13.4	2.1	9.3	16.5
30. & OVER	947	59.8	5.7	4.1	2.7	3.3	3.7	3.8	1.2	15.7

<sup>1</sup>BASED ONLY ON THOSE CLAIMANTS FOR WHOM AT LEAST THREE FULL-TIME WEEKLY WAGES WERE REPORTED DURING THE BASE PERIOD.

TABLE VI

A COMPARISON OF THE MOST RECENT FULL-TIME WEEKLY WAGE WITH THE HIGHEST FULL-TIME WEEKLY WAGE REPORTED DURING THE BASE PERIOD<sup>1</sup>

MOST RECENT FULL-TIME WEEKLY WAGE	TOTAL CASES	PERCENT OF CASES IN WHICH THE MOST RECENT FULL-TIME WEEKLY WAGE DIFFERS FROM THE HIGHEST FULL-TIME WEEKLY WAGE BY:								
		UNDER \$1.00	\$1.00 \$1.99	\$2.00 \$2.99	\$3.00 \$3.99	\$4.00 \$4.99	\$5.00 \$5.99	\$6.00 \$6.99	\$7.00 \$7.99	\$8.00 OR MORE
<b>TOTAL</b>	4,694	64.8	6.4	7.1	3.6	3.1	2.8	1.8	1.4	9.0
UNDER \$1.00	-									
\$1. - \$1.99	2	100.0								14.3
2. - 2.99	7	57.1	14.3	14.3	-	-	-	-	-	14.3
3. - 3.99	7	71.4	14.3	-	-	-	-	-	-	20.0
4. - 4.99	10	50.0	10.0	-	-	10.0	-	10.0	-	43.1
5. - 5.99	14	21.4	7.1	7.1	7.1	7.1	-	-	7.1	23.1
6. - 6.99	13	46.1	7.7	-	-	7.7	-	-	15.4	5.9
7. - 7.99	17	47.1	-	11.7	11.7	-	23.6	-	-	9.5
8. - 8.99	21	38.1	9.5	9.5	9.5	14.3	4.8	-	4.8	8.1
9. - 9.99	37	56.8	8.1	10.8	13.5	-	-	-	2.7	2.5
10. - 10.99	80	61.3	5.0	12.5	3.8	7.5	5.0	1.2	1.2	4.8
11. - 11.99	125	63.2	8.0	5.6	4.0	6.4	5.6	-	2.4	7.3
12. - 12.99	133	63.2	7.8	7.8	5.7	2.6	1.0	2.1	0.5	5.1
13. - 13.99	215	57.7	14.4	10.2	2.3	1.9	5.6	1.4	1.4	2.9
14. - 14.99	212	75.0	9.0	5.6	1.4	2.8	1.9	1.4	-	5.8
15. - 15.99	239	62.4	6.3	8.4	9.6	2.1	3.3	1.3	0.8	12.3
16. - 16.99	155	62.0	5.8	7.7	1.3	9.0	0.6	1.3	-	7.7
17. - 17.99	117	56.3	9.4	12.0	6.8	0.9	1.7	0.9	4.3	8.6
18. - 18.99	267	60.6	8.2	9.4	1.5	3.7	1.9	3.5	2.6	8.3
19. - 19.99	146	56.0	13.7	4.8	4.8	0.7	7.5	2.1	2.1	6.3
20. - 20.99	420	70.1	2.1	5.7	2.6	6.4	2.9	1.5	2.4	8.6
21. - 21.99	115	64.5	10.4	4.3	5.2	3.5	2.6	0.9	-	8.6
22. - 22.99	184	57.2	7.6	15.2	3.8	2.2	1.6	1.6	2.2	0.6
23. - 23.99	155	72.2	9.3	8.4	3.2	0.6	0.6	1.9	3.2	3.5
24. - 24.99	308	71.5	9.4	6.2	2.3	2.6	2.3	1.9	0.3	2.1
25. - 25.99	193	77.2	3.1	2.6	4.1	2.1	6.2	1.6	1.0	2.3
26. - 26.99	176	74.5	2.8	3.4	4.5	5.7	1.1	2.3	3.4	2.6
27. - 27.99	78	72.9	2.6	5.1	10.3	1.3	2.6	1.3	1.3	5.6
28. - 28.99	144	53.4	4.2	32.6	-	0.7	2.1	1.4	-	6.2
29. - 29.99	97	62.8	10.3	3.1	9.3	2.1	2.1	1.0	3.1	20.6
30. & OVER	947	64.4	3.0	2.9	1.8	1.7	2.6	2.3	0.7	

<sup>1</sup> BASED ONLY ON THOSE CLAIMANTS FOR WHOM AT LEAST THREE FULL-TIME WEEKLY WAGES WERE REPORTED DURING THE BASE PERIOD

TABLE VII

A COMPARISON OF THE MOST RECENT FULL-TIME WEEKLY WAGE WITH THE HIGHEST FULL-TIME WEEKLY WAGE REPORTED DURING THE BASE PERIOD<sup>1</sup>

MOST RECENT FULL-TIME WEEKLY WAGE	TOTAL CASES	PERCENT OF CASES IN WHICH THE MOST RECENT FULL-TIME WEEKLY WAGE DIFFERED FROM THE HIGHEST FULL-TIME WEEKLY WAGE BY:								
		UNDER \$1.00	\$1.00 \$1.99	\$2.00 \$2.99	\$3.00 \$3.99	\$4.00 \$4.99	\$5.00 \$5.99	\$6.00 \$6.99	\$7.00 \$7.99	\$8.00 OR MORE
<b>TOTAL</b>	2,632	71.6	6.5	7.2	3.0	2.2	2.4	1.3	0.9	4.9
UNDER \$1.00	-	-	-	-	-	-	-	-	-	-
\$1. - \$1.99	-	-	-	-	-	-	-	-	-	-
2. - 2.99	2	100.0	-	-	-	-	-	-	-	-
3. - 3.99	6	50.0	33.3	-	-	-	-	-	-	16.7
4. - 4.99	5	-	-	-	-	20.0	-	20.0	-	60.0
5. - 5.99	8	37.5	12.5	12.5	-	-	-	-	12.5	25.0
6. - 6.99	7	57.1	-	-	-	-	-	14.3	-	28.6
7. - 7.99	13	61.5	-	7.7	-	-	23.1	-	-	7.7
8. - 8.99	15	46.7	6.7	13.2	-	20.0	-	-	6.7	6.7
9. - 9.99	13	69.2	7.7	15.4	-	-	-	-	-	7.7
10. - 10.99	38	73.7	7.9	7.9	-	5.3	2.6	2.6	-	-
11. - 11.99	81	67.9	8.6	3.7	1.2	9.9	6.2	-	-	2.5
12. - 12.99	102	76.5	8.8	4.9	3.9	2.9	1.0	-	-	2.0
13. - 13.99	123	69.0	8.1	7.4	3.3	1.6	7.4	0.8	0.8	1.6
14. - 14.99	124	80.7	7.3	4.0	0.8	2.4	1.6	0.8	-	2.4
15. - 15.99	115	74.8	5.2	6.1	8.7	1.7	1.7	0.9	-	0.9
16. - 16.99	80	68.7	5.0	6.3	2.5	6.3	-	2.5	-	8.7
17. - 17.99	60	66.6	11.7	13.3	1.7	-	1.7	1.7	-	3.3
18. - 18.99	147	68.6	10.1	10.9	0.7	0.7	0.7	1.4	1.4	5.5
19. - 19.99	84	59.5	17.9	4.7	2.4	1.2	4.7	2.4	3.6	3.6
20. - 20.99	210	79.5	2.4	7.6	3.3	1.9	1.4	1.0	1.4	1.5
21. - 21.99	69	61.0	14.5	4.3	4.3	4.3	2.9	1.5	-	7.2
22. - 22.99	114	58.7	10.5	15.8	4.4	0.9	0.9	1.8	2.6	4.4
23. - 23.99	99	77.9	4.0	11.1	4.0	-	-	1.0	2.0	-
24. - 24.99	154	74.1	10.5	5.8	3.2	1.9	1.9	1.3	-	1.3
25. - 25.99	103	85.5	2.9	1.9	1.9	1.9	4.0	-	-	1.9
26. - 26.99	107	79.5	2.8	3.7	3.7	5.6	0.9	-	1.9	1.9
27. - 27.99	55	72.8	3.6	3.6	12.8	1.8	-	1.8	1.8	1.8
28. - 28.99	103	53.4	1.9	40.7	-	-	1.0	1.0	-	2.0
29. - 29.99	62	62.9	12.9	-	9.8	3.2	1.6	1.6	1.6	6.4
30. & OVER	533	74.0	3.2	2.1	1.9	0.9	3.6	2.1	0.9	11.4

<sup>1</sup> BASED ONLY ON THOSE CLAIMANTS WHO WORKED FOR ONE EMPLOYER AND FOR WHOM AT LEAST THREE FULL-TIME WEEKLY WAGES WERE REPORTED DURING THE BASE PERIOD.

TABLE VIII

A COMPARISON OF THE MOST RECENT FULL-TIME WEEKLY WAGE WITH THE LOWEST FULL-TIME WEEKLY WAGE REPORTED DURING THE BASE PERIOD<sup>1</sup>

MOST RECENT FULL-TIME WEEKLY WAGE	TOTAL CASES	PERCENT OF CASES IN WHICH THE MOST RECENT FULL-TIME WEEKLY WAGE DIFFERED FROM THE LOWEST FULL-TIME WEEKLY WAGE BY:								
		UNDER \$1.00	\$1.00 \$1.99	\$2.00 \$2.99	\$3.00 \$3.99	\$4.00 \$4.99	\$5.00 \$5.99	\$6.00 \$6.99	\$7.00 \$7.99	\$8.00 OR MORE
<b>TOTAL</b>	2,632	53.3	11.1	9.8	6.2	7.0	3.4	2.3	1.4	5.5
UNDER \$1.00	-									
\$1. - \$1.99	-									
2. - 2.99	2	100.0								
3. - 3.99	6	66.7	33.3							
4. - 4.99	5	80.0	20.0							
5. - 5.99	8	87.5	12.5							
6. - 6.99	7	85.7	-	14.3						
7. - 7.99	13	69.2	-	7.7	7.7	7.7	7.7			
8. - 8.99	15	60.0	13.3	13.3	6.7	-	6.7			
9. - 9.99	13	76.9	7.7	7.7	-	-	-	-	7.7	
10. - 10.99	38	73.7	10.6	5.3	-	2.6	-	-	2.6	5.2
11. - 11.99	81	45.8	28.4	8.6	2.5	8.6	3.7	1.2	-	1.2
12. - 12.99	102	60.8	10.8	15.6	2.9	2.9	2.0	1.0	-	4.0
13. - 13.99	123	56.9	17.9	10.7	8.9	2.4	1.6	-	1.6	-
14. - 14.99	124	59.7	11.4	16.9	4.8	4.0	0.8	-	-	2.4
15. - 15.99	115	55.7	14.8	10.5	9.5	4.3	1.7	0.9	1.7	0.9
16. - 16.99	80	53.8	15.0	10.0	5.0	7.5	2.5	1.3	1.2	3.7
17. - 17.99	60	53.4	18.3	10.0	8.3	5.0	5.0	-	-	-
18. - 18.99	147	60.4	9.5	8.2	8.2	4.1	3.4	2.0	0.7	3.5
19. - 19.99	84	35.6	19.0	10.7	10.7	4.8	3.6	6.0	4.8	4.8
20. - 20.99	210	59.5	5.7	17.6	4.3	5.2	1.9	1.9	-	3.9
21. - 21.99	69	49.2	20.3	1.5	17.4	1.5	4.3	2.9	-	2.9
22. - 22.99	114	43.0	9.6	15.8	1.8	15.8	2.6	2.6	0.9	7.9
23. - 23.99	99	54.6	11.2	10.0	12.2	6.0	1.0	1.0	2.0	2.0
24. - 24.99	154	54.6	5.8	10.4	4.6	14.3	2.6	3.2	-	4.5
25. - 25.99	103	53.4	7.8	3.9	6.8	6.8	7.8	1.9	5.8	5.8
26. - 26.99	107	29.1	6.5	13.1	5.6	28.0	1.9	8.4	0.9	6.5
27. - 27.99	55	40.0	12.7	12.7	12.7	5.5	-	3.6	5.4	7.4
28. - 28.99	103	22.3	35.0	7.8	8.7	10.7	5.8	3.9	-	5.8
29. - 29.99	62	40.4	8.1	8.1	8.1	4.8	14.5	1.6	4.8	9.6
30. & OVER	533	59.9	4.1	5.1	4.4	5.4	4.3	3.0	1.7	12.1

<sup>1</sup>BASED ONLY ON THOSE CLAIMANTS WHO WORKED FOR ONE EMPLOYER AND FOR WHOM AT LEAST THREE FULL-TIME WEEKLY WAGES WERE REPORTED DURING THE BASE PERIOD

TABLE IX

NUMBER OF WAGE RECORD CARDS PUNCHED PER CLAIMANT DURING THE BASE PERIOD  
 COMPARED WITH THE NUMBER OF EMPLOYERS FOR WHOM CLAIMANT WORKED DURING THE SAME PERIOD

NUMBER OF WAGE RECORD CARDS	TOTAL	PERCENT	NUMBER OF EMPLOYERS								
			1	2	3	4	5	6	7	8	9 OR MORE
<u>TOTAL</u>	21,287		11,383	4,938	2,375	1,155	604	309	190	133	200
PERCENT		100.0	53.5	23.2	11.2	5.4	2.8	1.5	0.9	0.6	0.9
1	1,299	6.1	1,299								
2	2,053	9.6	1,506	547							
3	1,697	8.0	765	721	211						
4	1,707	8.1	743	557	326	81					
5	1,704	8.1	796	449	303	125	31				
6	1,993	9.4	946	512	288	159	71	17			
7	2,115	9.9	1,096	495	266	146	83	24	5		
8	5,099	24.0	3,970	581	247	147	96	38	15	5	
9	1,453	6.8	178	704	266	141	94	41	16	12	1
10	715	3.4	26	208	229	105	64	43	26	9	5
11	477	2.2	31	78	113	105	56	46	28	14	6
12	293	1.4	11	36	57	67	52	22	24	16	8
13	179	0.8	6	20	26	37	19	27	16	16	12
14	136	0.6	5	11	13	24	13	20	23	12	15
15	107	0.5	-	7	14	10	10	12	12	16	26
16	65	0.3	1	10	5	3	10	5	9	11	11
17	47	0.2	1	1	6	3	4	4	4	11	13
18	31	0.1	-	1	3	-	-	-	5	4	18
19	24	0.1	-	-	-	1	-	1	4	2	16
20 OR MORE	93	0.4	3	-	2	1	1	9	3	5	69

TABLE X

NUMBER OF WAGE RECORD CARDS PUNCHED PER CLAIMANT DURING THE QUALIFYING PERIOD  
 COMPARED WITH THE NUMBER OF EMPLOYERS FOR WHOM CLAIMANT WORKED DURING THE SAME PERIOD

NUMBER OF WAGE RECORD CARDS	TOTAL	PERCENT	NUMBER OF EMPLOYERS								
			1	2	3	4	5	6	7	8	9 OR MORE
<u>TOTAL</u>	20,708		13,646	4,292	1,525	639	311	152	57	38	48
PERCENT		100.0	65.9	20.7	7.4	3.1	1.5	0.7	0.3	0.2	0.2
1	2,129	10.3	2,129								
2	3,417	16.5	2,610	807							
3	3,476	16.8	2,052	1,154	270						
4	8,016	38.8	6,561	962	387	106					
5	1,826	8.8	210	1,002	406	167	41				
6	851	4.1	34	254	302	159	80	22			
7	421	2.0	24	65	94	124	73	37	4		
8	257	1.2	20	43	37	49	67	27	9	5	
9 OR MORE	315	1.5	6	5	29	34	50	66	44	33	48

TABLE XI

NUMBER OF DIFFERENT EMPLOYERS FOR WHOM THE CLAIMANT WORKED DURING THE BASE PERIOD  
 COMPARED WITH THE NUMBER OF DIFFERENT INDUSTRIES IN  
 WHICH CLAIMANT WORKED DURING THE SAME PERIOD

NUMBER OF EMPLOYERS	TOTAL	PERCENT	NUMBER OF INDUSTRIES								
			1	2	3	4	5	6	7	8	9 OR MORE
<u>TOTAL</u>	21,287		13,388	4,845	1,939	738	265	76	21	12	3
PERCENT		100.0	62.8	22.8	9.1	3.5	1.2	0.4	0.1	0.1	-
1	11,383	53.5	11,383								
2	4,938	23.2	1,472	3,466							
3	2,375	11.2	351	903	1,121						
4	1,155	5.4	112	264	443	336					



TABLE XII

NUMBER OF CLAIMANTS HAVING IDENTICAL LOWER, AND HIGHER WEEKLY  
 BENEFIT RATES ACCORDING TO 1/26 OF HIGHEST QUARTERLY EARNINGS  
 OF TWO YEAR BASE PERIOD AS COMPARED WITH ONE-HALF THE MOST RECENT FULL-TIME WEEKLY WAGE 1

TOTAL	TOTAL DECREASED	TOTAL INCREASED	CHANGE IN BENEFIT RATE RESULTING FROM USE OF 1/26 OF HIGHEST QUARTERLY EARNINGS										
			DECREASE OF:					IDENTICAL	INCREASE OF:				
			\$5.00 OR MORE	\$4.00	\$3.00	\$2.00	\$1.00		\$1.00	\$2.00	\$3.00	\$4.00	\$5.00 OR MORE
511	2,433	1,844	349	226	279	506	1,073	3,234	967	448	233	97	99
1								1					
7		5						2	2	1	1		1
10		7						3	1	1	4		1
7		6						1	3	3			
16	2	8				2		6	8				
670	31	145			1	7	23	494	83	33	15	8	6
741	298	185			2	4	292	258	101	43	26	7	8
734	273	197		1	1	131	140	264	114	35	24	9	15
628	192	217		2	60	45	85	219	113	50	24	11	19
643	207	227	1	47	27	49	83	209	106	51	32	18	20
725	307	199	61	49	51	51	95	219	79	54	20	17	29
530	169	184	36	25	21	28	59	177	92	42	23	27	
737	325	236	80	43	38	60	104	176	117	55	64		
393	153	137	31	12	19	31	60	103	57	30			
261	100	91	21	9	21	22	27	70	91				
408	376		119	38	38	76	105	1,032					

BASE CLAIMANTS FOR WHOM THE MOST RECENT FULL-TIME WEEKLY WAGE WAS REPORTED

TABLE XIII

NUMBER OF CLAIMANTS HAVING IDENTICAL LOWER, AND HIGHER WEEKLY BENEFIT RATES ACCORDING TO QUARTERLY EARNINGS OF ONE YEAR BASE PERIOD AS COMPARED WITH ONE-HALF THE MOST RECENT FULL-TIME WEEKLY WAGE<sup>1</sup>

TOTAL	TOTAL DECREASED	TOTAL INCREASED	CHANGE IN BENEFIT RATE RESULTING FROM USE OF 1/26 HIGHEST QUARTER EARNINGS										
			DECREASE OF:					IDENTICAL	INCREASE OF:				
			\$5.00 OR MORE	\$4.00	\$3.00	\$2.00	\$1.00		\$1.00	\$2.00	\$3.00	\$4.00	\$5.00 OR MORE
5,511	3,037	1,502	464	276	374	630	1,281	2,972	1,001	266	139	45	51
1								1					
7		4						3	3	1			
9		4						5			4		
8	1	5				1		2	2	2			1
16	3	7					1	6	7				
670	35	108				2	9	24	66	26	9	5	2
741	348	146				3	7	338	96	26	19	3	2
734	325	140		3	2	166	154	269	91	21	16	6	6
628	237	157	1	3	80	52	101	234	95	25	19	4	14
643	266	354	2	62	36	63	103	23	292	29	16	7	10
725	370	128	85	54	62	53	116	223	64	29	11	12	16
530	211	136	49	32	32	34	64	183	76	35	17	8	
737	382	169	97	51	47	63	124	186	103	38	28		
393	219	81	46	16	29	41	87	93	47	34			
261	130	59	28	13	21	36	32	72	59				
4,408	510		166	44	60	103	137	898					

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1. BASE CASES FOR WHICH THE MOST RECENT FULL-TIME WEEKLY WAGE WAS REPORTED

TABLE XIV

THE MAGNITUDE OF CHANGES IN THE WEEKLY BENEFIT RATE WHEN 1/26 OF THE HIGHEST QUARTERLY EARNINGS IS SUBSTITUTED FOR ONE-HALF THE FULL-TIME WEEKLY WAGE<sup>1</sup>

AMOUNT OF CHANGE IN WEEKLY BENEFIT AMOUNT	WHEN FORMULA IS CHANGED FROM FULL-TIME WEEKLY WAGE TO:			
	1/26 OF HIGH QUARTER EARNINGS (ONE YEAR BASE PERIOD)		1/26 OF HIGH QUARTER EARNINGS (TWO YEAR BASE PERIOD)	
	NUMBER OF CASES	PERCENT	NUMBER OF CASES	PERCENT
<u>TOTAL DECREASED</u>	1,502	40.4	2,433	32.3
DECREASED BY:				
\$5.00 OR MORE	464	6.1	349	4.6
4.00	278	3.7	226	3.0
3.00	374	5.0	279	3.7
2.00	630	8.4	506	6.7
1.00	1,281	17.1	1,073	14.3
IDENTICAL	2,972	39.6	3,234	43.1
INCREASED BY:				
\$1.00	1,001	13.5	967	12.9
2.00	266	3.5	448	6.0
3.00	139	1.8	233	3.1
4.00	45	0.6	97	1.3
\$5.00 OR MORE	51	0.6	99	1.3
<u>TOTAL INCREASED</u>	1,502	20.0	1,844	24.6

<sup>1</sup> BASED ONLY ON THOSE CLAIMANTS FOR WHOM THE MOST RECENT FULL-TIME WEEKLY WAGE WAS REPORTED.

TABLE XV

OF CLAIMANTS HAVING IDENTICAL LOWER AND HIGHER WEEKLY BENEFIT RATES ACCORDING TO ONE-HALF  
ST RECENT FULL-TIME WEEKLY WAGE AS COMPARED WITH 1/26 OF THE HIGHEST QUARTERLY EARNINGS<sup>1</sup>

L	TOTAL DECREASED	TOTAL INCREASED	CHANGE IN BENEFIT RATE RESULTING FROM USE OF 1/2 FULL-TIME WEEKLY WAGE										
			DECREASE OF:					IDENTICAL	INCREASE OF:				
			\$5.00 OR MORE	\$4.00	\$3.00	\$2.00	\$1.00		\$1.00	\$2.00	\$3.00	\$4.00	\$5.00 OR MORE
1	281	562	22	12	34	69	144	358	187	113	81	50	131
2		2											2
3		3										1	2
8		8									2	1	5
2		12								2	2	3	5
4	2	20			1		1	2	3	3	7	2	5
7	31	179	1		3	9	18	47	45	30	26	14	64
7	12	71				6	6	44	31	7	7	11	15
2	24	48				10	14	40	10	11	9	3	15
8	30	45	1		1	8	20	23	17	14	4	4	6
4	19	42	1	1	2	4	11	23	22	7	4	2	7
4	23	38		1	5	4	13	33	13	14	3	3	5
73	31	32	1	3	3	8	16	10	12	8	6	6	
4	25	20	3		4	10	8	19	9		11		
51	31	23	3	2	4	5	17	7	6	17			
54	18	19	1	1	2	2	12	17	19				
28	35		11	4	9	3	8	23					

1. CLAIMANTS FOR WHOM A FULL-TIME WEEKLY WAGE WAS REPORTED DURING THE QUARTER ON WHICH THE 1/26 FORMULA

TABLE XVI

THE EFFECT ON WEEKLY BENEFIT AMOUNTS OF CHANGING FROM  
1/26 OF HIGHEST QUARTERLY EARNINGS TO ONE-HALF OF THE FULL-TIME  
WEEKLY WAGE BY WEEKLY BENEFIT AMOUNT <sup>1</sup>

WEEKLY BENEFIT AMOUNT BASED ON 1/26 OF HIGHEST QUARTERLY EARNINGS	PERCENT OF CLAIMANTS WITH GIVEN BENEFIT AMOUNT	PERCENT OF CLAIMANTS UNDER ONE-HALF OF THE FULL-TIME WEEKLY WAGE WHO WOULD HAVE THEIR WEEKLY BENEFIT AMOUNTS:		
		DECREASED	IDENTICAL	INCREASED
<u>TOTAL</u>		23.4	29.8	46.8
UNDER \$1.00	0.1			100.0
\$1.00 - \$1.99	0.2			100.0
2.00 - 2.99	0.7			100.0
3.00 - 3.99	1.0			100.0
4.00 - 4.99	2.0	8.3	8.3	83.4
5.00 - 5.99	21.3	12.1	18.3	69.6
6.00 - 6.99	10.6	9.5	34.6	55.9
7.00 - 7.99	9.3	21.4	35.7	42.9
8.00 - 8.99	8.3	30.6	23.5	45.9
9.00 - 9.99	7.0	22.6	27.4	50.0
10.00 - 10.99	7.8	24.5	35.1	40.4
11.00 - 11.99	6.1	42.5	13.7	43.8
12.00 - 12.99	5.3	39.1	29.6	31.3
13.00 - 13.99	5.1	50.8	11.5	37.7
14.00 - 14.99	4.5	33.3	31.5	35.2
15.00 —	10.7	27.4	72.6	
TOTAL EXCLUDING \$15.00 GROUP	89.3	22.9	24.7	52.4

<sup>1</sup> BASED ON THOSE CLAIMANTS FOR WHOM A FULL-TIME WEEKLY WAGE WAS REPORTED DURING THE QUARTER  
ON WHICH THE 1/26 FORMULA WAS APPLIED

TABLE XVII

NUMBER OF CLAIMANTS HAVING IDENTICAL LOWER, AND HIGHER WEEKLY BENEFIT RATES ACCORDING TO 1/20 OF HIGHEST QUARTERLY EARNINGS OF ONE YEAR BASE PERIOD AS COMPARED WITH ONE-HALF THE MOST RECENT FULL-TIME WEEKLY WAGE <sup>1</sup>

L	TOTAL DECREASED	TOTAL INCREASED	CHANGE IN BENEFIT RATE RESULTING FROM USE OF 1/20 HIGHEST QUARTER EARNINGS											
			DECREASE OF:					IDENTICAL	INCREASE OF:					
			\$5.00 OR MORE	\$4.00	\$3.00	\$2.00	\$1.00		\$1.00	\$2.00	\$3.00	\$4.00	\$5.00 OR MORE	
1	1,156	4,474	147	124	126	263	403	1,679	271	1,336	1,227	536	326	
1								1						
7		6						1	5		1			
2		2							5		3	1		
8	1	7					1		2	4			1	
6	2	14					2		13	1				
0	11	366			1	1	2	273	155	141	45	25	20	
1	126	536					2	124	77	197	174	102	32	33
4	126	531			2	71	42	72	110	231	123	32	44	
6	67	422	1		40	21	25	42	66	157	147	67	62	
3	27	502		26	15	26	26	44	65	126	172	66	71	
5	175	426	26	26	42	41	36	52	40	104	164	73	27	
0	24	406	16	12	16	17	22	26	25	45	100	236		
7	161	542	35	22	27	35	42	34	46	76	420			
3	62	306	15	2	14	13	11	23	31	277				
1	30	221	11	4	6	7	12	10	211					
8	166		50	25	31	47	33	1,222						

CLAIMANTS FOR WHOM THE MOST RECENT FULL-TIME WEEKLY WAGE WAS REPORTED

TABLE XVIII

NUMBER OF CLAIMANTS HAVING IDENTICAL, LOWER, AND HIGHER WEEKLY BENEFIT RATES  
 ACCORDING TO 1/20 OF HIGHEST QUARTERLY EARNINGS OF TWO YEAR BASE PERIOD  
 AS COMPARED WITH ONE-HALF THE MOST RECENT FULL-TIME WEEKLY WAGE 1

	TOTAL DECREASED	TOTAL INCREASED	CHANGE IN BENEFIT RATE RESULTING FROM USE OF 1/20 OF HIGHEST QUARTERLY EARNINGS											
			DECREASE OF:					IDENTICAL	INCREASE OF					
			\$5.00 OR MORE	\$4.00	\$3.00	\$2.00	\$1.00		\$1.00	\$2.00	\$3.00	\$4.00	\$5.00 OR MORE	
1	883	4,786	117	91	156	202	317	1,842	823	1,322	1,325	693	553	
1								1						
7		6						1	3		1	1	1	
9		9							3	1	4	1		
8		8							1	5	1		1	
6	2	14					2		12	2				
0	8	423				1	7	239	148	152	56	31	36	
1	95	576					2	93	70	187	183	107	46	53
4	92	579			1	51	40	63	99	229	126	55	70	
8	65	528			29	16	20	35	48	149	147	80	104	
3	73	536		19	16	15	23	34	51	101	157	93	134	
5	138	536	19	18	37	32	32	51	36	82	170	94	154	
0	70	439	14	9	12	15	20	21	19	41	87	292		
7	132	576	26	17	27	26	36	29	43	64	469			
3	43	334	8	6	11	9	9	16	21	313				
1	29	222	10	4	2	5	8	10	222					
8	136		40	18	21	30	27	1,272						

CLAIMANTS FOR WHOM THE MOST RECENT FULL-TIME WEEKLY WAGES WAS REPORTED

TABLE XIX

THE MAGNITUDE OF CHANGES IN THE WEEKLY BENEFIT RATE WHEN 1/20 OF THE HIGHEST QUARTERLY EARNINGS IS SUBSTITUTED FOR ONE-HALF THE FULL-TIME WEEKLY WAGE <sup>1</sup>

AMOUNT OF CHANGE IN WEEKLY BENEFIT AMOUNT	WHEN FORMULA IS CHANGED FROM FULL-TIME WEEKLY WAGE TO			
	1/20 OF HIGH QUARTER EARNINGS (ONE YEAR BASE PERIOD)		1/20 OF HIGH QUARTER EARNINGS (TWO YEAR BASE PERIOD)	
	NUMBER OF CASES	PERCENT	NUMBER OF CASES	PERCENT
<u>TOTAL DECREASED</u>	1,158	15.4	883	11.8
DECREASED BY:				
\$5.00 OR MORE	147	1.9	117	1.6
4.00	124	1.7	91	1.2
3.00	196	2.6	156	2.1
2.00	283	3.8	202	2.7
1.00	403	5.4	317	4.2
IDENTICAL	1,879	25.0	1,842	24.5
INCREASED BY:				
\$1.00	271	12.9	893	11.9
2.00	1,336	17.8	1,322	17.6
3.00	1,297	17.3	1,325	17.6
4.00	536	7.2	693	9.2
5.00 OR MORE	328	4.4	553	7.4
<u>TOTAL INCREASED</u>	4,474	59.6	4,786	63.7

<sup>1</sup> BASED ONLY ON THOSE CLAIMANTS FOR WHOM THE MOST RECENT FULL-TIME WEEKLY WAGE WAS REPORTED



TABLE XX

NUMBER OF CLAIMANTS HAVING IDENTICAL LOWER AND HIGHER WEEKLY BENEFIT RATES ACCORDING TO WAGE CATEGORY A COMPARED WITH ONE-HALF THE MOST RECENT FULL-TIME WEEKLY WAGE <sup>1</sup>

AGE	TOTAL DECREASED	TOTAL INCREASED	CHANGE IN BENEFIT RATE RESULTING FROM USE OF WAGE CATEGORY A										
			DECREASE OF:					IDENTICAL	INCREASE OF:				
			\$5.00 OR MORE	\$4.00	\$3.00	\$2.00	\$1.00		\$1.00	\$2.00	\$3.00	\$4.00	\$5.00 OR MORE
1	1,459	4,979	128	117	228	331	655	1,072	1,451	1,817	1,230	302	180
1		1										1	
7		7									7		
9		9								7	1		1
8		8							6	1			1
6		6						10	3	2	1		
10	69	510					69	91	124	155	141	58	32
11	74	615				25	49	52	77	197	251	57	33
14	74	611			16	21	37	49	72	193	271	48	27
28	63	540		9	15	18	21	25	75	190	214	34	27
43	69	524	7	6	13	15	28	50	87	298	98	25	16
25	154	498	18	10	26	42	58	73	144	257	60	19	18
30	94	383	11	7	12	28	36	53	145	183	44	10	1
37	195	420	23	12	36	48	76	122	262	123	26	4	5
93	116	162	9	12	17	24	54	115	109	43	7	1	2
61	100	78	10	5	13	22	50	83	68	6	2	2	
88	451	608	50	56	80	88	177	349	279	162	107	43	17

1. NUMBER OF CLAIMANTS FOR WHOM THE MOST RECENT FULL-TIME WEEKLY WAGE WAS REPORTED

TABLE XXI

NUMBER OF CLAIMANTS HAVING IDENTICAL LOWER AND HIGHER WEEKLY BENEFIT RATES ACCORDING TO WAGE CATEGORY A AS COMPARED WITH 1/26 OF HIGHEST QUARTERLY EARNINGS <sup>1</sup>

TOTAL DECREASED	TOTAL INCREASED	CHANGE IN BENEFIT RATE RESULTING FROM USE OF WAGE CATEGORY A										
		DECREASE OF:					IDENTICAL	INCREASE OF:				
		\$5.00 OR MORE	\$4.00	\$3.00	\$2.00	\$1.00		\$1.00	\$2.00	\$3.00	\$4.00	\$5.00 OR MORE
1,297	8,181	83	90	132	239	753	1,987	2,510	3,411	2,150	88	22
	16										16	
	41									41		
	85								84			1
	117							116	1			
	3						141	1	1	1		
368	1,932					368	621	626	746	556	1	3
43	944				21	22	49	46	243	651	2	2
35	849			7	13	15	44	48	342	458	1	
51	814		7	7	21	16	31	86	392	335	1	
64	709	3	12	10	14	25	40	71	636	2		
61	683	4	8	10	13	26	65	119	562	1	1	
82	515	5	8	11	20	38	76	325	190			
104	400	9	8	6	26	55	80	400				
98	279	12	2	13	25	46	107	277	1	1		
106	76	13	11	17	28	37	253	76				
285	718	37	34	51	58	105	480	319	213	104	67	15

ANTS FOR WHOM THE WEEKLY RATE WAS DETERMINED BY THE 1/26 FORMULA

TABLE XXII

THE MAGNITUDE OF CHANGES IN THE WEEKLY BENEFIT RATE WHEN WAGE CATEGORY A IS SUBSTITUTED FOR ONE-HALF THE FULL-TIME WEEKLY WAGE OR 1/26 OF HIGHEST QUARTERLY EARNINGS OF TWO YEAR BASE PERIOD

AMOUNT OF CHANGE IN WEEKLY BENEFIT AMOUNT	WHEN FORMULA IS CHANGED FROM ONE-HALF THE FULL-TIME WEEKLY WAGE TO WAGE CATEGORY A		WHEN FORMULA IS CHANGED FROM 1/26 OF HIGHEST QUARTERLY EARNINGS TO WAGE CATEGORY A	
	NUMBER OF CASES	PERCENT	NUMBER OF CASES	PERCENT
<u>TOTAL DECREASED</u>	1,459	19.4	1,297	11.3
DECREASED BY:				
\$5.00 OR MORE	128	1.7	83	0.7
4.00	117	1.6	90	0.8
3.00	228	3.0	132	1.1
2.00	331	4.4	239	2.1
1.00	655	8.7	753	6.6
IDENTICAL	1,072	14.3	1,987	17.3
INCREASED BY:				
\$1.00	1,451	19.3	2,510	21.9
2.00	1,817	24.2	3,411	29.8
3.00	1,230	16.4	2,150	18.7
4.00	302	4.0	88	0.8
5.00 OR MORE	180	2.4	22	0.2
<u>TOTAL INCREASED</u>	4,979	66.3	8,181	71.4

TABLE XXIII

NUMBER OF CLAIMANTS HAVING IDENTICAL LOWER, AND HIGHER WEEKLY BENEFIT RATES ACCORDING TO ANNUAL EARNINGS BASE PLAN A AS COMPARED WITH ONE-HALF THE MOST RECENT FULL-TIME WEEKLY WAGE<sup>1</sup>

2	TOTAL DECREASED	TOTAL INCREASED	CHANGE IN BENEFIT RATE RESULTING FROM USE OF ANNUAL EARNINGS BASE PLAN A										
			DECREASE OF:					IDENTICAL	INCREASE OF:				
			\$5.00 OR MORE	\$4.00	\$3.00	\$2.00	\$1.00		\$1.00	\$2.00	\$3.00	\$4.00	\$5.00 OR MORE
	3,736	1,717	1,270	415	536	632	883	1,289	798	684	187	36	12
		2							2				
		4						2	4				
	89	215					89	112	93	80	35	4	3
	202	262				90	112	112	114	99	38	9	2
	270	255			78	102	90	103	94	113	34	11	3
	268	216		61	85	58	64	78	81	95	31	7	2
	291	199	51	65	58	57	60	100	81	87	27	3	1
	432	175	158	73	59	66	76	63	72	90	10	2	1
	286	142	127	25	37	33	64	85	81	53	8		
	445	155	239	46	44	59	57	119	96	55	4		
	277	61	117	23	36	28	73	54	49	12			
	189	31	86	24	22	20	37	41	31				
	987		492	98	117	119	161	420					

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CLAIMANTS FOR WHOM THE MOST RECENT FULL-TIME WEEKLY WAGE WAS REPORTED  
 CLAIMANTS WHO WERE ELIGIBLE UNDER PRESENT FORMULA WOULD HAVE BEEN INELIGIBLE UNDER ANNUAL EARNINGS BASE PLAN A

TABLE XXIV

NUMBER OF CLAIMANTS HAVING IDENTICAL LOWER, AND HIGHER WEEKLY BENEFIT RATES ACCORDING TO ANNUAL EARNINGS BASE PLAN A AS COMPARED WITH 1/26 OF THE HIGHEST QUARTERLY EARNINGS<sup>1</sup>

L2	TOTAL DECREASED	TOTAL INCREASED	CHANGE IN BENEFIT RATE RESULTING FROM USE OF ANNUAL EARNINGS BASE PLAN A										
			DECREASE OF:					IDENTICAL	INCREASE OF:				
			\$5.00 OR MORE	\$4.00	\$3.00	\$2.00	\$1.00		\$1.00	\$2.00	\$3.00	\$4.00	\$5.00 OR MORE
6	5,610	1,399	1,033	740	1,038	1,196	1,603	1,607	901	450	41	3	4
8		2						6	1	1			
6	502	330					502	374	206	110	10	3	1
3	392	219				178	214	162	126	86	7		
8	525	171			172	185	168	122	98	60	12		1
9	576	182		130	144	176	126	101	103	72	7		
3	554	139	70	112	143	126	103	90	76	57	5		1
0	551	134	114	108	135	99	95	105	91	42			1
8	487	90	163	77	89	82	76	81	75	15			
25	373	74	118	65	68	70	52	78	69	5			
29	323	46	94	51	46	70	62	60	44	2			
0	322	12	114	50	67	44	47	66	12				
57	1,005		360	147	174	166	158	362					

<sup>1</sup> CLAIMANTS FOR WHOM THE WEEKLY BENEFIT AMOUNT WAS DETERMINED BY THE 1/26 FORMULA  
 CLAIMANTS WHO WERE ELIGIBLE UNDER PRESENT FORMULA WOULD HAVE BEEN INELIGIBLE UNDER ANNUAL EARNINGS BASE

TABLE XXV

THE MAGNITUDE OF CHANGES IN THE WEEKLY BENEFIT RATE WHEN ANNUAL EARNINGS BASE PLAN A IS SUBSTITUTED FOR ONE-HALF THE FULL-TIME WEEKLY WAGE OR 1/26 OF HIGHEST QUARTERLY EARNINGS OF TWO YEAR BASE PERIOD

AMOUNT OF CHANGE IN WEEKLY BENEFIT AMOUNT	WHEN FORMULA IS CHANGED FROM ONE-HALF THE FULL-TIME WEEKLY WAGE TO ANNUAL EARNINGS BASE PLAN A		WHEN FORMULA IS CHANGED FROM 1/26 OF HIGHEST QUARTERLY EARNINGS TO ANNUAL EARNINGS BASE PLAN A	
	NUMBER OF CASES	PERCENT	NUMBER OF CASES	PERCENT
<u>TOTAL DECREASED</u>	3,736	55.4	5,610	65.1
DECREASED BY:				
\$5.00 OR MORE	1,270	18.8	1,033	11.9
4.00	415	6.2	740	8.6
3.00	536	8.0	1,038	12.1
2.00	632	9.4	1,196	13.9
1.00	883	13.0	1,603	18.6
IDENTICAL	1,289	19.1	1,607	18.7
INCREASED BY:				
\$1.00	798	11.8	901	10.5
2.00	684	10.2	450	5.2
3.00	187	2.8	41	0.5
4.00	36	0.5	3	-
5.00 OR MORE	12	0.2	4	-
<u>TOTAL INCREASE</u>	1,717	25.5	1,399	16.2

TABLE XXVI

A COMPARISON OF THE WAGES EARNED DURING THE HIGHEST QUARTER OF THE QUALIFYING PERIOD WITH THE WAGES EARNED DURING THE HIGHEST QUARTER OF THE BASE PERIOD

TOTAL	WAGES EARNED IN HIGHEST QUARTER OF BASE PERIOD																				
	1-19	20-39	40-59	60-79	80-99	100-119	120-139	140-159	160-179	180-199	200-219	220-239	240-259	260-279	280-299	300-319	320-339	340-359	360-379	380-399	400 & OVER
707	221	360	494	641	867	952	1235	1418	1308	1356	1257	1147	1118	1109	963	914	850	699	655	551	2592
385	221	50	17	10	13	8	11	6	7	6	9	4	9	2	1	3	-	3	1	2	2
471		310	32	23	15	15	11	10	9	10	5	7	3	3	2	4	1	3	2	2	4
653			445	52	35	31	20	11	14	10	3	6	7	3	5	2	1	-	-	1	7
793				556	57	36	29	14	22	18	11	13	8	4	5	6	2	1	4	1	6
019					747	60	51	42	24	21	15	14	13	5	10	5	5	3	1	-	3
111						802	73	72	45	18	30	18	10	9	8	5	4	5	4	3	5
336							1040	75	60	44	25	20	17	8	14	9	5	3	2	3	11
532								1188	119	74	37	34	23	15	14	4	9	5	3	1	6
306									1008	112	53	36	33	20	9	8	7	3	5	2	10
386										1043	120	71	40	29	25	19	10	5	4	8	12
265											949	103	45	58	33	15	17	12	11	8	14
135												821	87	67	44	36	25	23	6	4	22
129													823	111	57	40	28	15	11	12	32
069														775	103	56	39	22	15	15	44
864															633	75	57	39	17	17	26
842																627	75	51	23	29	37
756																	565	57	45	29	60
614																		449	57	37	71
601																			444	65	92
437																				312	125
003																					2003

TABLE XXVII

NUMBER AND PERCENT OF IOWA CLAIMANTS HAVING SPECIFIED EARNINGS DURING THE HIGHEST QUARTER OF THE QUALIFYING PERIOD, CLASSIFIED ACCORDING TO NUMBER OF QUARTERS OF EMPLOYMENT

CLAIMANTS		CLAIMANTS WITH EMPLOYMENT IN:											
		1 QUARTER		2 QUARTERS			3 QUARTERS			4 QUARTERS			
PERCENT	CUM %	NUMBER	PERCENT	CUM %	NUMBER	PERCENT	CUM %	NUMBER	PERCENT	CUM %	NUMBER	PERCENT	CUM %
100.0		2,474	100.0		4,212	100.0		4,161	100.0		9,856	100.0	
0.9		165	6.7		23	0.5		1	0.5		1		
0.9	1.8	127	5.1	11.8	42	1.0	1.5	22	0.6	1.1	16	0.2	
1.1	2.9	113	4.6	16.4	77	1.8	3.3	26	0.9	2.0	16	0.2	0.4
1.2	4.1	109	4.4	20.8	77	1.8	5.1	38	1.3	3.3	41	0.4	0.8
1.6	5.7	123	5.0	25.8	111	2.6	7.7	56	1.4	4.7	43	0.4	1.2
1.6	7.3	108	4.4	30.2	112	2.7	10.4	59	1.8	6.5	58	0.6	1.8
1.8	9.1	101	4.1	34.3	128	3.0	13.4	76	1.9	8.4	77	0.8	2.6
2.1	11.2	114	4.6	38.9	159	3.8	17.2	79	2.5	10.9	89	0.9	3.5
2.3	13.5	118	4.8	43.7	172	4.1	21.3	103	3.0	13.9	117	1.2	4.7
2.6	16.1	125	5.1	48.8	168	4.0	25.3	127	3.4	17.3	123	1.3	6.0
2.6	18.7	98	4.0	52.8	175	4.2	29.5	141	3.7	21.0	145	1.4	7.4
2.8	21.5	95	3.8	56.6	182	4.3	33.8	152	3.8	24.8	233	2.4	9.8
3.3	24.8	112	4.5	61.1	185	4.4	38.2	158	3.8	28.6	227	2.3	12.1
3.1	27.9	100	4.0	65.1	164	3.9	42.1	157	4.4	33.0	293	3.0	15.1
3.6	31.5	88	3.6	68.7	161	4.3	46.4	183	4.4	37.4	313	3.2	18.3
3.6	35.3	91	3.7	72.4	196	4.7	51.1	182	3.7	41.1	290	2.9	21.2
3.3	38.6	68	2.7	75.1	172	4.1	55.2	155	3.2	44.3	286	2.8	24.0
3.0	41.6	64	2.6	77.7	136	3.2	58.4	135	3.7	48.0	363	3.7	27.7
3.4	45.0	60	2.4	80.1	131	3.1	61.5	152	3.3	51.3	342	3.5	31.2
3.3	48.3	54	2.2	82.3	147	3.5	65.0	137	3.2	54.5	303	3.1	34.3
3.1	51.4	53	2.1	84.4	161	3.8	68.8	135	3.7	58.2	309	3.2	37.5
3.0	54.4	41	1.7	86.1	111	2.6	71.4	152	3.1	61.3	315	3.2	40.7
2.9	57.3	36	1.5	87.6	109	2.6	74.0	131	3.1	64.4	292	3.0	43.7
2.6	69.9	35	1.4	89.0	90	2.2	76.2	127	3.1	67.5	331	3.4	47.1
2.8	62.7	27	1.1	90.1	100	2.4	78.6	128	2.3	69.8	334	3.4	50.5
2.6	65.3	33	1.3	91.4	79	1.9	80.5	97	2.6	72.4	314	3.2	53.7
2.6	67.9	24	1.0	92.4	92	2.2	82.7	107					



TABLE XXVII CONTINUED

NUMBER AND PERCENT OF IOWA CLAIMANTS HAVING SPECIFIED EARNINGS DURING THE HIGHEST QUARTER OF THE QUALIFYING PERIOD, CLASSIFIED ACCORDING TO NUMBER OF QUARTERS OF EMPLOYMENT

CLAIMANTS		CLAIMANTS WITH EMPLOYMENT IN:											
		1 QUARTER			2 QUARTERS			3 QUARTERS			4 QUARTERS		
PERCENT	CUM %	NUMBER	PERCENT	CUM %	NUMBER	PERCENT	CUM %	NUMBER	PERCENT	CUM %	NUMBER	PERCENT	CUM %
2.6	70.5	22	0.9	93.3	90	2.1	84.8	98	2.4	74.8	322	3.3	57.0
2.2	72.7	23	0.9	94.2	60	1.4	86.2	96	2.3	77.1	279	2.8	59.8
2.0	74.7	11	0.4	94.6	54	1.3	87.5	77	1.9	79.0	263	2.7	62.5
2.2	76.9	18	0.7	95.3	52	1.2	88.7	81	1.9	80.9	309	3.1	65.6
1.8	78.7	15	0.6	95.9	45	1.1	89.8	57	1.4	82.3	265	2.7	68.3
1.9	80.6	12	0.5	96.4	41	1.0	90.8	67	1.6	83.9	267	2.7	71.0
1.8	82.4	5	0.2	96.6	36	0.9	91.7	60	1.4	85.3	268	2.7	73.7
1.4	83.8	9	0.4	97.0	37	0.9	92.6	60	1.4	86.7	191	1.9	75.6
1.5	85.3	5	0.2	97.2	31	0.7	93.3	45	1.1	87.8	236	2.4	78.0
1.6	86.9	6	0.2	97.4	34	0.8	94.1	42	1.0	88.8	240	2.4	80.4
1.3	88.2	9	0.4	97.8	21	0.5	94.6	43	1.0	89.8	206	2.0	82.4
1.1	89.3	7	0.3	98.1	17	0.4	95.0	29	0.7	90.5	170	1.7	84.1
1.0	90.3	6	0.2	98.3	22	0.5	95.5	43	1.0	91.5	143	1.5	85.6
9.7	100.0	44	1.7	100.0	190	4.5	100.0	347	8.5	100.0	1,422	14.4	100.0

TABLE XXVIII

AMOUNT OF EARNINGS IN COVERED EMPLOYMENT DURING  
HIGHEST QUARTER OF BASE PERIOD CLASSIFIED BY DOLLAR AMOUNTS

AM'T	No.	AM'T	No.	AM'T	No.	AM'T	No.	AM'T	No.	AM'T	No.
		\$50	39	\$100	70	\$150	82	\$200	69	\$250	61
\$ 1	25	51	27	101	43	151	64	201	55	251	49
2	26	52	30	102	59	152	82	202	62	252	68
3	21	53	31	103	45	153	86	203	74	253	58
4	31	54	18	104	56	154	85	204	55	254	51
5	18	55	36	105	58	155	73	205	66	255	66
6	17	56	34	106	57	156	104	206	62	256	50
7	16	57	39	107	48	157	65	207	61	257	48
8	14	58	37	108	50	158	75	208	82	258	48
9	22	59	31	109	51	159	71	209	66	259	44
10	26	60	38	110	68	160	64	210	107	260	87
11	12	61	30	111	52	161	63	211	56	261	48
12	22	62	50	112	65	162	63	212	62	262	57
13	17	63	38	113	50	163	63	213	53	263	49
14	18	64	37	114	54	164	78	214	65	264	53
15	22	65	41	115	49	165	80	215	57	265	44
16	19	66	28	116	51	166	72	216	53	266	48
17	22	67	30	117	64	167	47	217	46	267	59
18	23	68	35	118	56	168	66	218	61	268	48
19	14	69	36	119	65	169	89	219	53	269	44
20	20	70	49	120	95	170	77	220	50	270	67
21	25	71	47	121	49	171	59	221	61	271	58
22	21	72	39	122	69	172	71	222	62	272	53
23	23	73	31	123	60	173	58	223	52	273	50
24	24	74	35	124	66	174	57	224	46	274	44
25	25	75	43	125	74	175	84	225	75	275	64
26	22	76	57	126	65	176	59	226	57	276	59
27	17	77	37	127	71	177	54	227	62	277	49
28	35	78	48	128	62	178	52	228	71	278	50
29	20	79	43	129	77	179	50	229	55	279	38
30	27	80	51	130	80	180	100	230	59	280	66
31	23	81	43	131	66	181	64	231	64	281	42
32	27	82	40	132	73	182	83	232	45	282	46
33	15	83	51	133	51	183	64	233	55	283	38
34	19	84	47	134	58	184	71	234	76	284	31
35	32	85	46	135	70	185	70	235	45	285	46
36	26	86	49	136	69	186	62	236	44	286	43
37	20	87	51	137	67	187	61	237	54	287	46
38	31	88	55	138	61	188	72	238	57	288	54
39	20	89	49	139	53	189	59	239	45	289	46
40	32	90	70	140	79	190	68	240	77	290	46
41	25	91	53	141	59	181	66	241	52	291	42

TABLE XXVIII CONTINUED

AMOUNT OF EARNINGS IN COVERED EMPLOYMENT DURING  
HIGHEST QUARTER OF BASE PERIOD CLASSIFIED BY DOLLAR AMOUNTS

AM'T	No.	AM'T	No.	AM'T	No.	AM'T	No.	AM'T	No.	AM'T	No.
\$ 300	85	\$ 340	24	\$ 380	27	\$ 420	40	\$ 460	14	\$ 500	
301	48	341	29	381	20	421	9	461	9	TO	
302	43	342	46	382	21	422	14	462	9	599	440
303	46	343	29	383	20	423	10	463	16		
304	35	344	18	384	18	424	21	464	19	600	
305	49	345	42	385	30	425	16	465	9	TO	
306	33	346	37	386	20	426	11	466	9	699	188
307	38	347	29	387	24	427	17	467	8		
308	50	348	19	388	21	428	10	468	11	700	
309	33	349	24	389	22	429	18	469	5	TO	
										799	77
310	39	350	54	390	49	430	16	470	6		
311	36	351	28	391	22	431	8	471	7	800	
312	47	352	36	392	14	432	11	472	14	TO	
313	27	353	21	393	27	433	7	473	6	899	17
314	31	354	38	394	13	434	10	474	9		
315	47	355	30	395	16	435	17	475	6	900	
316	35	356	30	396	22	436	14	476	7	TO	
317	38	357	30	397	15	437	17	477	11	999	21
318	36	358	27	398	24	438	16	478	9		
319	46	359	23	399	13	439	12	479	13		
320	39	360	39	400	22	440	17	480	16		
321	36	361	37	401	18	441	14	481	14		
322	40	362	31	402	18	442	15	482	5		
323	41	363	32	403	16	443	10	483	6		
324	26	364	38	404	9	444	11	484	11		
325	72	365	32	405	26	445	19	485	6		
326	36	366	31	406	10	446	6	486	4		
327	39	367	29	407	16	447	8	487	5		
328	31	368	26	408	15	448	9	488	12		
329	27	369	27	409	15	449	8	489	11		
330	58	370	26	410	10	450	33	490	11		
331	37	371	33	411	17	451	8	491	5		
332	37	372	26	412	20	452	11	492	7		
333	24	373	26	413	14	453	12	493	3		
334	42	374	18	414	17	454	10	494	9		
335	39	375	47	415	23	455	23	495	12		
336	35	376	19	416	17	456	21	496	5		
337	33	377	31	417	15	457	14	497	3		
338	29	378	24	418	17	458	10	498	6		
339	35	379	29	419	30	459	10	499	5		

APPENDIX D

SUPPLEMENTARY TABLES PERTAINING TO  
THE DURATION OF BENEFITS

TABLE XXIX

NUMBER OF CLAIMANTS HAVING IDENTICAL LOWER AND HIGHER MAXIMUM BENEFIT AMOUNTS ACCORDING TO THE PRESENT FORMULA AS COMPARED WITH 1/4 OF EARNINGS IN ONE YEAR BASE PERIOD<sup>1</sup>

	TOTAL DECREASED	TOTAL INCREASED	CHANGE IN MAXIMUM BENEFIT AMOUNT RESULTING FROM USE OF 1/4 ANNUAL EARNINGS										
			DECREASE OF:					IDENTICAL	INCREASE OF:				
			\$50.00 OR MORE	\$40.00	\$30.00	\$20.00	\$10.00		\$10.00	\$20.00	\$30.00	\$40.00	\$50.00 OR MORE
7	3,754	10,087	740	269	470	761	1494	4998	3051	2651	1605	987	1793
2		112							2	31	19	20	40
2		804						58	572	43	62	45	82
8	8	1,331					8	139	726	376	61	52	116
5	57	1,238				6	51	100	425	570	58	58	127
5	86	1,016			2	26	58	93	116	512	235	42	111
4	109	827		1	18	39	51	78	75	311	300	34	107
6	107	754		7	12	37	51	75	131	96	281	123	123
5	162	622	5	15	36	48	58	271	99	93	158	157	115
4	163	471	14	13	16	27	93	200	90	79	55	130	117
8	264	463	28	21	26	67	122	241	109	60	59	89	146
0	191	386	36	8	39	35	73	223	90	54	40	36	166
9	225	317	41	21	28	44	91	197	83	51	37	34	112
2	303	303	39	15	34	51	164	216	76	55	43	25	104
7	196	251	36	19	31	42	68	220	71	32	33	17	98
7	173	206	40	12	25	34	62	196	43	42	31	20	72
2	239	196	62	14	30	40	93	227	57	36	24	16	63
4	190	173	56	16	25	23	70	181	41	42	23	13	54
9	158	123	52	16	13	26	51	208	36	22	12	13	40
9	221	203	59	17	22	51	72	195	69	49	22	63	
3	158	132	34	17	26	29	52	153	42	38	52		
7	184	74	43	19	20	46	56	129	15	59			
5	135	83	45	11	14	25	40	137	83				
6	425		150	27	53	85	110	1461					

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AMOUNTS USING 1/4 OF EARNINGS IN ONE YEAR BASE PERIOD, THE WEEKLY BENEFIT RATE WAS BASED ON 1/26 OF EARNINGS PER YEAR WITH A \$5.00 MINIMUM AND A \$15.00 MAXIMUM. THE ELIGIBILITY REQUIREMENT WAS CONSIDERED TO BE 15 TIMES

TABLE XXX

NUMBER OF CLAIMANTS HAVING IDENTICAL LOWER AND HIGHER MAXIMUM BENEFIT AMOUNTS ACCORDING TO ANNUAL EARNINGS BASE PLAN A, AS COMPARED WITH THE PRESENT FORMULA (FIRST BENEFIT YEAR CLAIMANTS)

TOTAL DECREASED	TOTAL INCREASED	CHANGE IN MAXIMUM BENEFIT AMOUNT RESULTING FROM USE OF ANNUAL EARNINGS BASE PLAN A												
		DECREASED BY:						IDENTICAL	INCREASED BY:					
		\$48.00 OR MORE	\$40.00	\$32.00	\$24.00	\$16.00	\$8.00		\$16.00	\$24.00	\$32.00	\$40.00	\$48.00 OR MORE	
165	5948	294	82	129	161	209	250	433	532	1179	1179	1612	998	448
	1316								14	60	270	595	377	
	321							12	31	34	78	123	47	8
13	349						13	30	33	34	97	106	51	28
25	325					7	10	18	30	33	51	70	90	54
31	270				3	10	10	23	29	19	60	87	46	27
45	250			3	10	10	22	21	18	28	58	65	46	29
42	259		1	8	5	17	11	17	20	25	44	73	38	35
51	232	8	7	5	13	7	11	16	20	21	50	55	42	59
56	184	10	6	7	12	9	12	13	14	16	43	42	36	44
57	216	10	5	10	8	14	10	11	15	27	41	48	36	33
54	205	15	6	7	9	8	9	12	21	23	36	43	45	49
47	193	13	6	4	7	9	8	11	18	19	38	43	36	37
50	180	11	4	9	8	7	11	13	15	25	38	40	40	39
50	155	16	5	4	9	7	9	13	17	26	36	41	22	22
55	151	17	3	7	9	8	11	13	18	32	39	30	22	10
43	139	18	2	3	7	5	8	16	15	30	36	32	18	6
53	154	19	3	4	8	8	11	13	24	33	35	33	25	4
50	131	16	1	6	7	5	15	19	21	32	35	32	8	4
53	99	14	1	7	7	12	12	17	22	22	32	14	9	3
60	93	18	7	5	7	8	15	15	19	33	21	20		
52	71	19	4	6	5	10	8	17	28	21	22			
278	655	90	21	34	27	48	58	101	87	568				

TABLE XXXI

NUMBER OF CLAIMANTS HAVING IDENTICAL LOWER AND HIGHER MAXIMUM BENEFIT AMOUNTS ACCORDING TO ANNUAL EARNINGS BASE PLAN A, AS COMPARED WITH THE PRESENT FORMULA (SECOND BENEFIT YEAR CLAIMANTS)

TOTAL DECREASED	TOTAL INCREASED	CHANGE IN MAXIMUM BENEFIT AMOUNT RESULTING FROM USE OF ANNUAL EARNINGS BASE PLAN A												
		DECREASED BY:							IDENTICAL	INCREASED BY:				
		\$48.00 OR MORE	\$40.00	\$32.00	\$24.00	\$16.00	\$8.00	\$8.00		\$16.00	\$24.00	\$32.00	\$40.00	\$48.00 OR MORE
2041	5490	500	185	255	291	346	464	555	668	780	959	1066	622	1395
	1900								14	40	251	426	306	863
	346							12	24	34	54	81	51	102
6	358					5	6	20	23	36	70	100	46	83
17	344					10	12	18	35	56	82	74	36	61
30	304				4	10	16	30	42	51	67	65	34	45
48	303			3	10	14	21	29	52	52	61	61	27	50
52	268		2	7	9	14	20	38	49	45	57	50	23	44
68	233	2	4	7	12	19	24	33	39	42	53	48	15	36
84	202	4	8	8	25	15	24	31	36	43	52	28	15	28
94	188	8	7	22	11	21	25	25	34	41	38	30	21	24
79	164	13	9	10	12	19	16	29	39	32	35	33	9	16
92	135	15	9	9	14	16	29	35	28	33	33	17	10	14
109	113	26	11	10	12	19	31	27	32	28	23	12	7	11
105	87	30	8	7	14	21	25	29	30	21	18	9	4	5
109	93	31	5	14	15	18	26	23	25	30	25	7	3	3
99	89	32	7	10	13	18	19	32	25	31	14	7	7	5
117	78	30	8	16	17	17	29	17	28	23	10	9	3	5
99	51	35	12	13	12	15	12	22	26	11	9	3	2	2
111	26	36	12	8	15	14	26	21	12	7	3	1	3	3
117	19	41	6	21	15	21	13	14	7	5	2	5		
96	14	32	19	13	10	10	12	7	7	5	2			
509	175	165	58	77	71	60	78	63	61	114				

TABLE XXXII

NUMBER OF CLAIMANTS QUALIFYING FOR BENEFITS FOR TOTAL UNEMPLOYMENT FOR SPECIFIED NUMBER OF WEEKS, WITH BENEFIT RATE ACCORDING TO 1/26 OF HIGHEST QUARTERLY WAGES (\$5 - \$15) AND DURATION COMPUTED ON BASIS OF WAGE CREDITS EQUAL TO 1/5 OF ANNUAL EARNINGS (ELIGIBILITY REQUIREMENTS EQUAL TO 15 TIMES WEEKLY RATE)

TOTAL CLAIMANTS		NUMBER OF CLAIMANTS WITH BENEFIT RATE OF:											
NUMBER	PERCENT	\$5.00 MINIMUM	\$5.00 \$5.99	\$6.00 \$6.99	\$7.00 \$7.99	\$8.00 \$8.99	\$9.00 \$9.99	\$10.00 \$10.99	\$11.00 \$11.99	\$12.00 \$12.99	\$13.00 \$13.99	\$14.00 \$14.99	\$15.00
285	100.0	3,739	1,860	1,778	1,721	1,574	1,448	1,327	1,127	998	814	683	2,216
650	3.4	650											
699	3.6	699											
1,047	10.7	528	365	306	232	168	125	96	67	57	46	29	28
1,257	6.5	445	159	119	118	106	60	53	54	43	28	23	49
1,212	6.3	334	156	144	119	91	93	87	52	39	23	23	51
1,166	6.1	272	150	123	126	114	93	84	52	36	39	20	57
1,217	6.3	208	151	147	136	127	104	91	64	47	35	28	79
1,066	5.5	136	150	111	133	105	81	80	62	46	50	33	79
973	5.0	111	111	97	107	95	99	89	61	38	38	39	88
983	5.1	85	90	98	83	118	81	84	76	75	46	45	102
1,009	5.2	70	91	97	113	82	96	97	64	68	53	49	129
983	5.1	47	75	95	97	82	98	82	85	67	66	46	143
944	4.9	47	70	85	82	91	96	74	94	64	64	55	122
926	4.8	49	71	77	78	81	77	71	75	92	55	62	138
972	5.0	25	66	79	82	92	93	88	85	98	73	50	141
989	5.1	22	72	106	76	70	83	86	103	78	75	78	140
1,001	5.2	9	55	60	86	102	99	99	84	95	88	66	158
1,191	6.2	2	23	34	53	50	70	66	49	55	35	37	712
10.8		6.9	10.0	10.6	10.9	11.3	11.8	11.9	12.3	12.6	12.7	12.9	13.7
11.3		6.9	10.3	11.0	11.3	11.8	12.4	12.5	13.1	13.5	13.5	13.8	14.8
11.8		7.0	10.5	11.2	11.6	12.1	12.8	13.0	13.5	14.0	14.1	14.4	16.1

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TABLE XXXIII

NUMBER OF CLAIMANTS QUALIFYING FOR BENEFITS FOR TOTAL UNEMPLOYMENT FOR SPECIFIED NUMBER OF WEEKS, WITH BENEFIT RATE ACCORDING TO 1/26 OF HIGHEST QUARTERLY GROSS (\$5 - \$15) AND DURATION COMPUTED ON BASIS OF WAGE CREDITS EQUAL TO 1/4 OF ANNUAL EARNINGS (ELIGIBILITY REQUIREMENT EQUAL TO 15 TIMES WEEKLY RATE)

TOTAL CLAIMANTS		NUMBER OF CLAIMANTS WITH BENEFIT RATE OF:											
NUMBER	PERCENT	\$5.00 MINIMUM	\$5.00 \$5.99	\$6.00 \$6.99	\$7.00 \$7.99	\$8.00 \$8.99	\$9.00 \$9.99	\$10.00 \$10.99	\$11.00 \$11.99	\$12.00 \$12.99	\$13.00 \$13.99	\$14.00 \$14.99	\$15.00
285	100.0	3,739	1,860	1,778	1,721	1,574	1,448	1,327	1,127	998	814	683	2,216
117	0.6	117											
533	2.8	533											
566	2.9	566											
732	9.0	504	296	245	185	139	99	80	58	48	35	25	18
949	4.9	333	127	115	96	66	49	39	31	23	24	14	32
976	5.1	330	132	96	87	87	47	44	40	36	25	19	33
922	5.1	273	125	113	101	73	83	73	44	32	13	17	45
925	4.8	220	122	94	97	87	76	70	35	33	28	16	47
953	4.9	179	120	114	108	100	79	64	57	31	27	18	56
265	5.0	147	124	107	119	107	77	84	44	31	46	20	59
810	4.2	98	109	81	95	70	73	55	55	41	31	32	70
762	4.0	83	87	82	83	77	72	71	48	31	30	34	71
729	4.1	72	74	85	64	99	64	61	58	60	40	38	84
722	4.1	58	74	67	80	72	77	79	59	60	33	45	95
804	4.2	51	59	81	96	63	77	69	66	45	56	30	111
754	3.2	33	65	73	64	63	78	65	53	61	51	36	112
763	4.0	35	54	69	71	76	75	63	83	48	49	46	94
1,072	26.4	107	292	356	375	395	422	410	396	418	326	293	1,289
12.0		8.3	11.5	11.9	12.3	12.6	13.0	13.1	13.4	13.6	13.6	14.0	14.3
12.9		8.5	12.1	12.7	13.1	13.5	14.0	14.1	14.6	14.9	14.9	15.3	15.8
13.8		8.6	12.7	13.5	13.9	14.4	15.1	15.3	15.9	16.4	16.4	16.9	17.8

TABLE XXXIV

NUMBER OF CLAIMANTS QUALIFYING FOR BENEFITS FOR TOTAL UNEMPLOYMENT FOR SPECIFIED NUMBER OF WEEKS, WITH BENEFIT RATE ACCORDING TO 1/26 OF HIGHEST QUARTERLY EARNINGS (\$5 - \$15) AND DURATION COMPUTED ON BASIS OF WAGE CREDITS EQUAL TO 1/3 OF ANNUAL EARNINGS (ELIGIBILITY REQUIREMENTS EQUAL TO 15 TIMES WEEKLY RATE)

CLAIMANTS		NUMBER OF CLAIMANTS WITH BENEFIT RATE OF:											
WEEKS	PERCENT	\$5.00 MINIMUM	\$5.00 \$5.22	\$6.00 \$6.22	\$7.00 \$7.22	\$8.00 \$8.22	\$9.00 \$9.22	\$10.00 \$10.22	\$11.00 \$11.22	\$12.00 \$12.22	\$13.00 \$13.22	\$14.00 \$14.22	\$15.00
35	100.0	3,739	1,860	1,778	1,721	1,574	1,448	1,327	1,127	998	814	683	2,216
35	2.0	385											
34	2.1	404											
27	2.2	427											
73	7.6	417	262	213	157	118	90	72	47	42	26	20	9
37	3.7	244	103	93	75	50	35	24	20	15	20	9	19
58	3.9	263	101	74	70	64	34	31	31	24	18	13	35
19	3.7	243	89	76	66	60	36	36	31	26	20	16	20
22	3.7	199	90	83	72	58	60	57	26	23	9	13	32
88	3.6	186	86	68	63	55	59	43	36	27	22	9	34
48	3.9	160	99	85	92	74	57	57	34	18	21	15	36
12	3.7	127	92	85	79	73	62	50	40	28	16	14	46
34	3.8	115	95	84	86	79	62	59	31	29	34	17	43
44	3.3	73	86	64	84	59	48	53	45	29	30	23	50
90	3.1	80	76	57	62	57	63	46	38	16	24	21	50
76	3.0	60	63	65	65	59	49	52	33	29	19	25	57
98	46.7	356	618	731	750	768	793	747	715	692	555	488	1,785
.3		10.4	13.2	13.4	13.7	13.9	14.1	14.2	14.3	14.3	14.4	14.5	14.8
.5		10.8	14.2	14.5	14.9	15.2	15.5	15.6	15.8	15.9	16.0	16.2	16.5
.0		11.1	15.3	15.9	16.4	16.8	17.3	17.5	17.9	18.1	18.2	18.5	19.1

TABLE XXXV

NUMBER OF CLAIMANTS QUALIFYING FOR BENEFITS FOR TOTAL UNEMPLOYMENT FOR SPECIFIED NUMBER OF WEEKS, WITH BENEFIT RATE ACCORDING TO 1/26 OF HIGHEST QUARTERLY EARNINGS (\$5 - \$15) AND DURATION COMPUTED ON BASIS OF WAGE CREDITS EQUAL TO 1/5 OF ANNUAL EARNINGS (ELIGIBILITY REQUIREMENTS EQUAL TO 30 TIMES WEEKLY RATE)

CLAIMANTS		NUMBER OF CLAIMANTS WITH BENEFIT RATE OF:											
WEEKS	PERCENT	\$5.00 MINIMUM	\$5.00 \$5.99	\$6.00 \$6.99	\$7.00 \$7.99	\$8.00 \$8.99	\$9.00 \$9.99	\$10.00 \$10.99	\$11.00 \$11.99	\$12.00 \$12.99	\$13.00 \$13.99	\$14.00 \$14.99	\$15.00
69	100.0	1,862	1,495	1,472	1,469	1,406	1,323	1,231	1,060	941	768	654	2,188
57	7.2	445	159	119	118	106	60	53	54	43	28	23	49
12	7.6	334	156	144	119	91	93	87	52	39	23	23	51
66	7.3	272	150	123	126	114	93	84	52	36	39	20	57
17	7.7	208	151	147	136	127	104	91	64	47	35	28	79
66	6.8	136	150	111	133	105	81	80	62	46	50	33	79
73	6.1	111	111	97	107	95	99	89	61	38	38	39	88
83	6.2	85	90	98	83	118	81	84	76	75	46	45	102
09	6.4	70	91	97	113	82	96	97	64	68	53	49	129
83	6.2	47	75	95	97	82	98	82	85	67	66	46	143
44	5.9	47	70	85	82	91	96	74	94	64	64	55	122
126	5.8	49	71	77	78	81	77	71	75	92	55	62	138
72	6.1	25	66	79	82	92	93	88	85	98	73	50	141
89	6.2	22	72	106	76	70	83	86	103	78	75	78	140
01	6.3	9	55	60	86	102	99	99	84	95	88	66	158
91	7.5	2	28	34	53	50	70	66	49	55	35	37	712
2.1		9.3	11.1	11.7	11.7	12.0	12.4	12.4	12.8	13.1	13.1	13.3	13.8
2.7		9.5	11.5	12.1	12.2	12.5	13.0	13.1	13.5	14.0	14.0	14.1	14.9
3.2		9.5	11.8	12.4	12.6	12.9	13.5	13.6	14.1	14.6	14.6	14.8	16.2

TABLE XXXVI

NUMBER OF CLAIMANTS QUALIFYING FOR BENEFITS FOR TOTAL UNEMPLOYMENT FOR SPECIFIED NUMBER OF WEEKS, WITH BENEFIT RATE ACCORDING TO 1/26 OF HIGHEST QUARTERLY GS (\$5 - \$15) AND DURATION COMPUTED ON BASIS OF WAGE CREDITS EQUAL TO 1/4 OF ANNUAL EARNINGS (ELIGIBILITY REQUIREMENTS EQUAL TO 30 TIMES WEEKLY RATE)

CLAIMANTS		NUMBER OF CLAIMANTS WITH BENEFIT RATE OF:											
WEEKS	PERCENT	\$5.00 MINIMUM	\$5.00 \$5.99	\$6.00 \$6.99	\$7.00 \$7.99	\$8.00 \$8.99	\$9.00 \$9.99	\$10.00 \$10.99	\$11.00 \$11.99	\$12.00 \$12.99	\$13.00 \$13.99	\$14.00 \$14.99	\$15.00
89	100.0	1,362	1,475	1,472	1,489	1,406	1,323	1,231	1,060	941	768	654	2,188
01	3.2	176	58	54	49	37	23	23	22	14	13	10	22
76	6.1	330	132	96	87	87	47	44	40	36	25	12	33
92	6.2	273	125	113	101	73	83	73	44	32	13	17	45
125	5.8	220	122	94	97	87	76	70	35	33	28	16	47
153	6.0	179	120	114	108	100	79	64	57	31	27	18	56
165	6.1	147	124	107	119	107	77	84	44	31	46	20	59
110	5.1	98	109	81	95	70	73	55	55	41	31	32	70
169	4.8	83	87	82	83	77	72	71	48	31	30	34	71
199	5.0	72	74	85	64	99	64	61	58	60	40	38	84
199	5.0	58	74	67	80	72	77	79	59	60	33	45	95
304	5.1	51	59	81	96	63	77	69	66	45	56	30	111
754	4.7	33	65	73	64	63	78	65	53	61	51	36	112
763	4.8	35	54	69	71	76	75	63	83	48	49	46	94
079	32.1	107	292	356	375	395	422	410	396	418	326	293	1,289
3.3		11.1	12.7	13.0	13.1	13.3	13.6	13.6	13.8	14.0	14.1	14.3	14.4
4.3		11.5	13.4	13.9	14.1	14.3	14.7	14.7	15.1	15.4	15.4	15.7	15.9
5.5		11.7	14.2	14.9	15.0	15.3	15.9	15.9	16.5	16.9	17.0	17.3	17.9

TABLE XXXVII

NUMBER OF CLAIMANTS QUALIFYING FOR BENEFITS FOR TOTAL UNEMPLOYMENT FOR SPECIFIED NUMBER OF WEEKS, WITH BENEFIT RATE ACCORDING TO 1/26 OF HIGHEST QUARTERLY (\$5 - \$15) AND DURATION COMPUTED ON BASIS OF WAGE CREDITS EQUAL TO 1/3 OF ANNUAL EARNINGS (ELIGIBILITY REQUIREMENTS EQUAL TO 30 TIMES WEEKLY RATE)

CLAIMANTS	PERCENT	NUMBER OF CLAIMANTS WITH BENEFIT RATE OF:											
		\$5.00 MINIMUM	\$5.00 \$5.99	\$6.00 \$6.99	\$7.00 \$7.99	\$8.00 \$8.99	\$9.00 \$9.99	\$10.00 \$10.99	\$11.00 \$11.99	\$12.00 \$12.99	\$13.00 \$13.99	\$14.00 \$14.99	\$15.00
0	100.0	1,862	1,425	1,472	1,489	1,406	1,323	1,231	1,060	941	766	654	2,188
5	4.9	263	101	74	70	64	34	31	31	24	18	13	35
9	4.5	243	89	76	66	60	36	36	31	26	20	16	20
2	4.5	199	90	83	72	58	60	57	26	23	9	13	32
8	4.3	186	86	68	63	55	59	43	36	27	22	9	34
8	4.7	160	99	85	92	74	57	57	34	18	21	15	36
2	4.5	127	92	85	79	73	62	50	40	28	16	14	46
4	4.6	115	95	84	86	79	62	59	31	29	34	17	43
4	4.1	73	86	64	84	59	48	53	45	29	30	23	50
0	3.7	80	76	57	62	57	63	46	36	16	24	21	50
6	3.6	60	63	65	65	59	49	52	33	29	19	25	57
6	56.6	356	618	731	750	768	793	747	715	692	555	488	1,785
4		13.4	14.2	14.4	14.4	14.5	14.6	14.6	14.6	14.7	14.7	14.8	14.8
9		14.2	15.5	15.7	15.8	15.9	16.1	16.2	16.3	16.4	16.4	16.5	16.6
7		14.9	16.9	17.4	17.5	17.7	18.1	18.2	18.5	18.7	18.7	18.9	19.2

TABLE XXXVIII

NUMBER OF CLAIMANTS QUALIFYING FOR BENEFITS FOR TOTAL UNEMPLOYMENT FOR  
 SPECIFIED NUMBER OF WEEKS, WITH BENEFIT RATE ACCORDING TO WAGE CATEGORY  
 A AND DURATION COMPUTED ON BASIS OF WAGE CREDITS EQUAL TO 1/5 OF ANNUAL EARNINGS  
 (NO ELIGIBILITY REQUIREMENT ASSUMED)

NUMBER OF CLAIMANTS WITH BENEFIT RATE OF:																
4.00	\$5.00	\$6.00	\$7.00	\$8.00	\$9.00	\$10.00	\$11.00	\$12.00	\$13.00	\$14.00	\$15.00	\$16.00	\$17.00	\$18.00	\$19.00	\$20.00
2297	1019	1111	1336	1530	2006	1944	2259	1921	1597	1215	1075	622	381	218	111	32
335			1	3	1	1										
328					1	2				3						
390					1											
437	292	236	253	215	172	56		1	1	1						
243	152	163	149	192	243	243	200	109	48	14	1					
212	127	161	169	169	197	172	141	83	68	58	35	14	2			
138	162	158	172	177	201	166	170	119	66	42	36	15	7	5		
81	100	116	142	137	202	196	196	131	79	32	31	15	11	6	2	
49	56	72	107	127	147	175	201	155	73	45	37	15	13	3	3	1
33	43	61	77	101	132	134	183	119	87	73	55	16	16	8	4	
21	29	41	63	94	155	156	132	126	76	57	46	25	17	6	2	
15	25	36	73	87	144	132	172	150	96	64	64	39	17	5	6	
8	16	22	55	86	135	125	164	142	118	62	59	44	17	9	3	1
5	10	23	44	88	123	123	160	126	117	107	76	47	27	6	2	2
2	5	15	28	37	94	120	138	139	120	94	78	33	33	17	9	
	2	7	3	17	58	143	402	521	648	563	557	359	221	153	80	28
3.6	6.0	6.6	7.1	7.7	8.5	9.2	10.3	11.2	12.2	12.6	13.0	13.4	13.5	13.9	14.1	14.6

TABLE XXXIX

NUMBER OF CLAIMANTS QUALIFYING FOR BENEFITS FOR TOTAL UNEMPLOYMENT FOR  
 SPECIFIED NUMBER OF WEEKS, WITH BENEFIT RATE ACCORDING TO WAGE CATEGORY  
 AND DURATION COMPUTED ON BASIS OF WAGE CREDITS EQUAL TO 1/4 OF ANNUAL EARNINGS  
 (NO ELIGIBILITY REQUIREMENT ASSUMED)

NUMBER OF CLAIMANTS WITH BENEFIT RATE OF:

	\$5.00	\$6.00	\$7.00	\$8.00	\$9.00	\$10.00	\$11.00	\$12.00	\$13.00	\$14.00	\$15.00	\$16.00	\$17.00	\$18.00	\$19.00	\$20.00
7	1019	1111	1336	1530	2006	1944	2259	1921	1597	1215	1075	622	381	218	111	32
5				2	1											
2			1	1		2				2						
0					2	1				1						
7	2															
6	290	236	253	215	170	56		1	1	1						
7	118	127	118	160	199	209	184	79	21		1					
3	106	126	122	144	163	136	105	78	71	55	25	1				
4	126	146	148	128	149	125	117	85	52	30	22	20	6			
4	109	113	135	133	177	152	148	100	48	35	25	11	5	7		
6	82	86	109	110	154	155	153	100	69	26	30	12	9	4	2	
4	42	62	89	103	112	151	164	122	54	39	33	10	10	3	2	
5	40	48	63	90	115	97	131	102	62	37	32	12	17	3	4	1
21	29	42	56	75	123	134	150	108	76	60	38	21	7	6	2	
8	24	31	57	74	126	112	105	89	55	58	45	20	14	6	2	
10	18	27	55	67	105	103	136	129	85	45	54	32	15	4	5	
15	33	67	130	228	410	511	866	928	1003	826	770	483	298	185	94	31
5	7.5	8.1	8.8	9.4	10.2	10.8	11.8	12.6	13.3	13.6	13.9	14.2	14.3	14.5	14.6	14.9

TABLE XL

NUMBER OF CLAIMANTS QUALIFYING FOR BENEFITS FOR TOTAL UNEMPLOYMENT FOR SPECIFIED NUMBER OF WEEKS, WITH BENEFIT RATE ACCORDING TO WAGE CATEGORY AND DURATION COMPUTED ON BASIS OF WAGE CREDITS EQUAL TO 1/3 OF ANNUAL EARNINGS (NO ELIGIBILITY REQUIREMENT ASSUMED)

NUMBER OF CLAIMANTS WITH BENEFIT RATE OF:

	\$5.00	\$6.00	\$7.00	\$8.00	\$9.00	\$10.00	\$11.00	\$12.00	\$13.00	\$14.00	\$15.00	\$16.00	\$17.00	\$18.00	\$19.00	\$20.00
7	1019	1111	1336	1530	2006	1944	2259	1921	1597	1215	1075	622	381	218	111	32
7				2	1											
6			1	1		1										
1						1				3						
3					2	1										
6								1		1						
1	129	83	62	37	13											
7	191	185	213	220	248	126	42		1							
6	90	95	96	118	108	139	142	79	21		1					
7	89	97	93	107	123	98	76	66	60	46	15					
1	72	100	107	94	118	107	81	47	35	26	20	14	2			
2	104	102	106	113	115	96	96	78	41	23	24	9	5	2		
1	76	86	99	91	133	112	117	72	35	25	13	9	4	5		
4	47	71	87	86	122	109	125	80	52	17	21	8	5	4	2	
4	57	50	71	81	88	125	118	73	46	27	22	9	9		2	
7	34	37	58	70	91	96	109	102	44	27	24	10	8	3	1	1
4	130	205	343	510	844	933	1353	1323	1262	1020	935	563	348	204	106	31
9	9.6	10.2	10.9	11.4	12.0	12.6	13.3	13.8	14.2	14.4	14.6	14.7	14.8	14.8	14.9	15.0



TABLE XLI

A DISTRIBUTION BY WEEKS OF BENEFITS ALLOWED FOR TOTAL  
UNEMPLOYMENT CLASSIFIED BY NUMBER OF WEEKS PAID  
FOR TOTAL UNEMPLOYMENT<sup>1</sup>

WEEKS OF BENEFITS PAID															NUMBER EXHAUSTING BENEFITS	PERCENT EXHAUSTING BENEFITS
1.0- 1.9	2.0- 2.9	3.0- 3.9	4.0- 4.9	5.0- 5.9	6.0- 6.9	7.0- 7.9	8.0- 8.9	9.0- 9.9	10.0- 10.9	11.0- 11.9	12.0- 12.9	13.0- 13.9	14.0- 14.9	15.0		
935	1445	1981	2268	2050	2183	2263	2379	2310	2309	2394	2278	2302	2398	8667	25,831	58.5
10	408														377	58.8
33	40	1014													941	67.4
42	47	62	1323												1,231	65.3
25	39	47	58	1218											1,148	70.0
25	28	34	41	59	1354										1,259	70.5
36	43	28	36	39	53	1536									1,456	72.4
22	41	28	32	38	42	54	1603								1,513	72.6
19	24	42	37	54	43	51	70	1577							1,471	68.5
39	33	22	41	47	38	49	58	64	1568						1,482	68.2
40	38	27	40	44	48	39	65	71	84	1695					1,624	68.0
40	35	33	37	32	45	48	51	60	72	80	1574				1,488	64.3
39	37	32	29	27	37	34	36	43	61	57	82	1598			1,526	66.6
48	41	59	41	35	53	33	45	47	58	72	80	116	1729		1,648	61.5
517	591	553	553	457	470	419	451	448	466	490	542	588	669	8667	8,667	46.3

WHO COMPLETED A BENEFIT YEAR DURING THE LAST SIX MONTHS OF 1939.

DEFINITIONS OF TERMS USED IN STUDY<sup>1</sup>

(1) BASE PERIOD: "THE BASE PERIOD MEANS THE PERIOD BEGINNING WITH THE FIRST DAY OF THE NINE COMPLETED CALENDAR QUARTERS PRECEDING THE FIRST DAY OF AN INDIVIDUAL'S BENEFIT YEAR AND ENDING WITH THE LAST DAY OF THE NEXT TO THE LAST COMPLETED CALENDAR QUARTER IMMEDIATELY PRECEDING THE DATE ON WHICH HE FILED A VALID CLAIM."

(2) BENEFITS: "BENEFITS MEANS THE MONEY PAYMENTS PAYABLE TO AN INDIVIDUAL WITH RESPECT TO HIS UNEMPLOYMENT."

APPENDIX E

(3) BENEFIT YEAR: "THE BENEFIT YEAR OF A CLAIMANT MEANS THE FIFTY-TWO CONSECUTIVE WEEKS BEGINNING WITH THE DAY ON WHICH HE FILED A VALID CLAIM FOR BENEFITS AND THEREAFTER, THE FIFTY-TWO CONSECUTIVE WEEKS PERIOD BEGINNING WITH THE DAY ON WHICH SUCH CLAIMANT NEXT FILES A VALID CLAIM AFTER THE TERMINATION OF HIS LAST PRECEDING BENEFIT YEAR."

DEFINITIONS OF TERMS USED IN STUDY

(4) CALENDAR QUARTER: "CALENDAR QUARTER MEANS THE PERIOD OF THREE CONSECUTIVE CALENDAR MONTHS ENDING ON MARCH 31, JUNE 30, SEPTEMBER 30, OR DECEMBER 31, EXCLUDING, HOWEVER, ANY CALENDAR QUARTER OR PORTION THEREOF PRIOR TO JANUARY 1, 1937, OR THE EQUIVALENT THEREOF AS THE COMMISSION MAY BY REGULATION PRESCRIBE."

(5) DURATION OF BENEFITS: "THE MAXIMUM TOTAL AMOUNT OF BENEFITS PAYABLE TO ANY ELIGIBLE INDIVIDUAL DURING ANY BENEFIT YEAR SHALL NOT EXCEED THE BALANCE CREDITED TO HIS ACCOUNT WITH RESPECT TO WAGES EARNED IN EMPLOYMENT BY EMPLOYERS DURING HIS BASE PERIOD, OR FIFTEEN TIMES HIS WEEKLY BENEFIT

SUCH WAGES EARNED BY SUCH INDIVIDUAL DURING SUCH QUARTER, OR SIXTY-FIVE DOLLARS, WHICHEVER IS THE LESSER. BENEFITS PAID TO AN ELIGIBLE INDIVIDUAL SHALL BE CHARGED AGAINST AMOUNTS WHICH HAVE BEEN CREDITED TO HIS ACCOUNT ON THE BASIS OF WAGES EARNED IN EMPLOYMENT BY EMPLOYERS DURING HIS BASE PERIOD AND WHICH HAVE NOT PREVIOUSLY BEEN CHARGED HEREUNDER, IN THE SAME CHRONOLOGICAL ORDER AS SUCH WAGES WERE EARNED."

(6) EMPLOYER:- "AN EMPLOYER MEANS ANY EMPLOYING UNIT WHICH FOR SOME PORTION OF A DAY IN EACH OF FIFTEEN DIFFERENT WEEKS WITHIN EITHER THE CURRENT OR THE PRECEDING CALENDAR YEAR (WHETHER OR NOT SUCH WEEKS ARE OR WERE CONSECUTIVE) HAS OR HAD IN EMPLOYMENT EIGHT OR MORE INDIVIDUALS (NOT NECESSARILY SIMULTANEOUSLY AND IRRESPECTIVE OF WHETHER THE SAME INDIVIDUALS ARE OR WERE EMPLOYED IN EACH SUCH DAY)."

(7) FULL-TIME WEEKLY WAGE:- "THE FULL-TIME WEEKLY WAGE OF AN INDIVIDUAL MEANS THE WEEKLY WAGES THAT SUCH INDIVIDUAL WOULD RECEIVE IF HE WERE EMPLOYED AT THE MOST RECENT WAGE RATE EARNED BY HIM IN EMPLOYMENT BY AN EMPLOYER IN HIS BASE PERIOD AND FOR THE CUSTOMARY SCHEDULED FULL-TIME WEEK PREVAILING FOR HIS OCCUPATION IN WHICH HE LAST EARNED WAGES IN EMPLOYMENT BY AN EMPLOYER DURING HIS BASE PERIOD. IF THE COMMISSION FINDS THAT THE FULL-TIME WEEKLY WAGE, AS ABOVE DEFINED, WOULD BE UNREASONABLE OR ARBITRARY OR NOT READILY DETERMINABLE WITH RESPECT TO ANY INDIVIDUAL, THE FULL-TIME WEEKLY WAGE OF SUCH INDIVIDUAL SHALL BE DEEMED TO BE ONE-THIRTEENTH OF HIS TOTAL WAGES IN EMPLOYMENT BY EMPLOYERS IN THAT QUARTER IN WHICH SUCH TOTAL WAGES

ON WHICH HE FILED A VALID CLAIM. NO INDIVIDUAL SHALL BE ELIGIBLE FOR BENEFITS UNLESS "HE HAS WITHIN THE FIRST FOUR OF THE LAST FIVE COMPLETED CALENDAR QUARTERS IMMEDIATELY PRECEDING THE FIRST DAY OF HIS BENEFIT YEAR, EARNED WAGES IN EMPLOYMENT BY EMPLOYERS EQUAL TO NOT LESS THAN FIFTEEN TIMES HIS WEEKLY BENEFIT AMOUNT."

- (9) WEEKLY BENEFIT AMOUNT:— "AN INDIVIDUAL'S WEEKLY BENEFIT AMOUNT MEANS THE AMOUNT OF BENEFITS HE WOULD BE ENTITLED TO RECEIVE FOR ONE WEEK OF TOTAL UNEMPLOYMENT. AN INDIVIDUAL'S WEEKLY BENEFIT AMOUNT, AS DETERMINED FOR THE FIRST WEEK OF HIS BENEFIT YEAR, SHALL CONSTITUTE HIS WEEKLY BENEFIT AMOUNT THROUGHOUT SUCH BENEFIT YEAR. EACH ELIGIBLE INDIVIDUAL WHO IS TOTALLY UNEMPLOYED IN ANY WEEK SHALL BE PAID WITH RESPECT TO SUCH WEEK AT THE RATE OF FIFTY PERCENTUM OF HIS FULL-TIME WEEKLY WAGE BUT NOT MORE THAN FIFTEEN DOLLARS PER WEEK, NOR LESS THAN EITHER FIVE DOLLARS, OR HIS FULL-TIME WEEKLY WAGE, WHICHEVER IS THE LESSER."

PHOTOGRAPHY  
M. M. T. G. P. H.

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