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Adequacy of benefits under the  
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Adequacy of Benefits Under the  
Iowa Unemployment Insurance Program

IOWA EMPLOYMENT SECURITY COMMISSION

Des Moines, Iowa

Prepared by

RESEARCH & STATISTICS DIVISION

February, 1965

## Foreward

A complete evaluation of any unemployment insurance program cannot be accomplished through consideration of the benefit amount alone. While the benefit amount is a primary factor, the adequacy of the program also depends on the extent of coverage, the eligibility and disqualification provisions, and the number of weeks an individual can receive benefit payments. It is obvious then, that this study, in considering only the benefit amount, will be limited in its approach and its conclusions.

The generally accepted goal of unemployment insurance programs, since their inception, has been to reimburse the great majority of involuntarily unemployed workers in an amount equal to 50 per cent of their average earnings. The purpose of this study then, will be to determine the extent to which the 50 per cent criteria is being met under the current Iowa program.

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## Highlights and Conclusions

Following the criteria that benefits are adequate if the benefit amounts received by a large majority of claimants equals 50 per cent of their weekly earnings, the results of this study show that benefits were adequate for only 35 per cent of the claimants.

For 74 per cent of the primary wage earners the weekly benefit amount was less than 50 per cent of their average weekly wage. With regard to secondary wage earners (married women with a working spouse) 66 per cent received a weekly benefit amount which equaled or exceeded 50 per cent of their average weekly wage.

In the higher paid industries, such as construction and manufacturing, the weekly benefit amounts received by the majority of claimants did not meet the 50 per cent criteria. In the lower paid industries, 60 to 70 per cent of the claimants received a benefit amount that equaled or exceeded 50 per cent of their average weekly wage.

When the marital status and sex of the claimants was examined, it was found that the benefit amounts received by single persons and women, presumably the lower paid groups, equaled or exceeded 50 per cent of their average weekly wage more often than did the benefit amounts received by married persons or by men.

When the weekly benefit amounts received are compared with the claimant's average weekly take-home pay, rather than average weekly wage, the results are more favorable. Benefits then become adequate for 45 per cent

of the claimants, but still leaving a majority who receive a weekly benefit amount that is less than 50 per cent of their average weekly take-home pay.

Although the weekly benefit amount under the Iowa law is in part determined by the claimant's earnings history, the dependency provisions of the law impose restrictions that cause the weekly benefit amount to be relatively inflexible compared to the earnings of the claimants. Average weekly wages computed, for example, by the major industry group of last employment varies from \$111.94 in construction to \$62.55 in the service industry, whereas the average weekly benefit amounts in these industries are \$33.47 and \$27.86 respectively, showing less proportionate variation than the average earnings.

The above example, in turn, illustrates that lower paid workers are compensated to a greater degree than higher paid workers. The average weekly benefit amount of \$27.86 is 44.5 per cent of the average weekly wage in the service industry. The average benefit amount received by claimants last employed in construction is only 29.8 per cent of that group's average weekly wage.

A similar consequence is noted when the claimants are classified as primary or secondary wage earners. The average weekly wage for primary wage earners with five or more dependents is \$119.22, and the average weekly benefit amount for this group is \$42.44 or 35.5 per cent. The average weekly wage for secondary wage earners is \$56.71, but their average weekly benefit amount, \$27.41 represents 48.3 per cent of their average weekly wage. This again illustrates that the weekly benefit amount tends to be inflexible. It also points out that the benefit

amount received by workers most in need of a high percentage reimbursement, i.e., primary wage earners, represents a lower percentage of their average weekly wage.

## I. Data Analysis

### A. Primary or Secondary Wage Earner

The average weekly wage, average weekly take-home pay, and the weekly benefit amount for primary wage earners increased as the number of dependents claimed increased. The weekly wage increased from \$82.24 with no dependents to \$119.22 with five or more dependents. Take-home pay ranged from \$66.29 to \$105.96 and the benefit amount from \$28.63 to \$42.44. Only 26 per cent of the primary earners received a weekly benefit amount that equaled or exceeded 50 per cent of their average weekly wage. The weekly benefit amount received by 36 per cent of the primary earners was 50 per cent or more of their average take-home pay.

The secondary wage earner's average weekly wage was \$56.71 and their weekly take-home pay was \$46.28. Their average weekly benefit amount was \$27.41. In this group 66 per cent of the claimants received a benefit amount which equaled or exceeded 50 per cent of their average weekly wage. The benefit amount received by 82 per cent of the secondary earners represented 50 per cent or more of their take-home pay. The relatively stable benefit amount obviously represents a greater percentage of the much lower wages received by the secondary wage earners.

### B. Industry of Last Employment

When the claimants were classified by the industry in which they were last employed it was found that the benefit amount received by

claimants from the lower paid industries represented a greater percentage of their weekly wage or weekly take-home pay than did the benefits received by claimants from the higher paid industries. The average weekly wages in the various major industry groups ranged from \$62.55 in the service industry to \$111.94 in construction. The average weekly take-home pay in the same industries was \$51.80 and \$93.44 respectively. The benefit amounts were \$27.86 and \$33.47. These benefit amounts are not proportionate, for in service the benefit amounts received by 64 per cent of the claimants represented 50 per cent or more of their weekly wage, while in construction only 17 per cent of the claimants received a benefit amount that equaled or exceeded 50 per cent of their weekly wage. The same inflexibility of the benefit amount is demonstrated in that women, usually the lower paid workers, more often received benefit amounts which equaled or exceeded 50 per cent of their weekly wage than did men. In manufacturing, for example, only 16 per cent of the men received adequate benefits, according to the 50 per cent criteria, while 56 per cent of the women received adequate benefits.

When benefits are compared with average weekly take-home pay by the 50 per cent criteria the benefits appear to be somewhat more adequate. Benefits are then adequate for 31 per cent of the men and 82 per cent of the women.

#### C. Marital Status and Sex

The married males with a non-working spouse had the highest average weekly wage, \$112.55, of any marital status group. Their average weekly take-home pay was \$96.33 and their average weekly



benefit was \$36.11. The lowest paid group was women, single, widow or separated with a weekly wage of \$55.71, a take-home pay of \$46.05 and a weekly benefit amount of \$28.04. Again the inflexibility of the benefit amount is evident. When the benefit amount is compared with average weekly wage, 20 per cent of all the men received adequate benefits. Only 18 per cent of the men with a non-working spouse received adequate benefits. For the women, as a whole, 67 per cent received adequate benefits. When benefits are compared with take-home pay, 26 per cent of the married men with a non-working spouse received adequate benefits, as did 78 per cent of the women.

## II. Methodology

A 20 per cent sample was chosen from all persons filing a new claim during the period from April 1, 1963 to March 31, 1964. The monetarily eligible, but disqualified claimants were removed. The monetarily eligible and not disqualified claimants who failed to draw any benefits were included in the study. The final sample size was 7,165. The average weekly wage used was the high quarter wages divided by 13 and rounded to the nearest dollar. Only employer withholding and F.I.C.A. were considered in determining take-home pay, again basing the computations on high quarter wages.

III. Statistical Tables

Primary or Secondary Wage Earner and Dependents Classified by Average Weekly Wage,  
Average Weekly Take-home Pay, and Weekly Benefit Amount

Dependents	No. of Claimants	Average Weekly Wage	Average Weekly Take-home Pay	Weekly Benefit Amount (WBA)	WBA as a % of Average Weekly Wage	WBA as a % of Average Weekly Take-home Pay
Total	35825	\$ 89.09	\$ 74.42	\$31.56	35.4%	42.4%
Primary Wage Earner, Total	27730	98.54	82.63	32.77	33.3	39.7
No dependents	10795	82.24	66.29	28.63	34.8	43.2
1 dependent	5210	101.21	83.48	31.40	31.0	37.6
2 dependents	3460	104.08	87.96	33.19	31.8	37.7
3 dependents	3070	112.19	96.49	36.04	32.1	37.4
4 dependents	2645	116.54	101.89	38.69	33.2	38.0
5 or more dependents	2550	119.22	105.96	42.44	35.5	40.0
Secondary Wage Earner	8095	56.71	46.28	27.41	48.3	59.2

Weekly Benefit Amount as a Percent of Average Weekly Wage by Primary or Secondary Wage Earner & Dependents -  
All Claimants

Dependents	All Claimants		Percent of Claimants with Weekly Benefit Equaling:					
	No.	%	0-29% of Average Weekly Wage	30-39% of Average Weekly Wage	40-49% of Average Weekly Wage	50-59% of Average Weekly Wage	60-69% of Average Weekly Wage	70% & Over of Average Weekly Wage
Total	35825	100	26%	23%	16%	13%	22%	0%
Primary Wage Earner, Total	27730	100	31	26	17	11	15	0
No dependents	10795	100	28	22	15	11	24	0
1 dependent	5210	100	41	23	17	8	11	0
2 dependents	3460	100	34	29	16	9	12	0
3 dependents	3070	100	36	30	16	10	8	0
4 dependents	2645	100	30	30	17	16	7	0
5 or more dependents	2550	100	20	35	22	18	5	0
Secondary Wage Earner	8095	100	6	12	16	18	48	0

Weekly Benefit Amount as a Percent of Average Weekly Take-home Pay for Primary or Secondary Wage Earners & Dependents -  
All Claimants

Dependents	All Claimants		Percent of Claimants with Weekly Benefit Equaling:						
	No.	%	0-29% of Take- home Pay	30-39% of Take- home Pay	40-49% of Take- home Pay	50-59% of Take- home Pay	60-69% of Take- home Pay	70-79% of Take- home Pay	80% & Over of Take- home Pay
Total	35825	100	13%	23%	20%	14%	18%	11%	1%
Primary Wage Earner, Total	27730	100	16	27	21	13	9	13	1
No dependents	10795	100	13	20	18	12	9	26	2
1 dependent	5210	100	22	27	19	14	8	10	0
2 dependents	3460	100	18	29	22	12	12	6	1
3 dependents	3070	100	17	34	24	12	9	3	1
4 dependents	2645	100	15	32	26	16	7	3	1
5 or more dependents	2550	100	9	34	29	20	5	2	1
Secondary Wage Earner	8095	100	2	6	10	13	15	50	4

By Major Industry Group Distribution of All Claimants Classified by Average Weekly Wage,  
Average Weekly Take-home Pay, and Weekly Benefit Amount

Industry	No. of Claimants	Average Weekly Wage	Average Weekly Take-home Pay	Weekly Benefit Amount (WBA)	WBA as a % of Average Weekly Wage	WBA as a % of Average Weekly Take-home Pay
Total	35825	\$ 89.09	\$74.42	\$31.56	35.4%	42.4%
Agriculture	110	73.64	61.27	29.64	40.2	48.3
Mining	900	96.66	80.89	32.81	33.9	40.5
Construction	8920	111.94	93.46	33.47	29.8	35.8
Manufacturing	15975	89.34	74.55	31.95	35.7	42.8
Transportation, communication, elec., gas and sanitary services	1335	94.38	79.17	32.59	34.5	41.1
Wholesale & retail trade	6220	63.58	53.41	28.72	45.1	53.7
Finance, insurance & real estate	425	65.40	54.58	29.29	44.7	53.6
Service	1915	62.55	51.80	27.86	44.5	53.7
Unknown	25	72.00	60.40	32.00	44.4	52.9

## Weekly Benefit Amount as a Percent of Average Weekly Wage by Industry of All Claimants

Industry	All Claimants		Percent of Claimants with Weekly Benefit Equaling:					
	No.	%	0-29% of Average Weekly Wage	30-39% of Average Weekly Wage	40-49% of Average Weekly Wage	50-59% of Average Weekly Wage	60-69% of Average Weekly Wage	70% & Over of Average Weekly Wage
Total	35825	100	26%	23%	16%	13%	22%	0%
Agriculture	110	100	14	27	14	14	31	0
Mining	900	100	28	31	22	10	9	0
Construction	8920	100	43	25	15	9	8	0
Manufacturing	15975	100	24	26	18	13	19	0
Transportation, comm., electric, gas and sanitary services	1335	100	29	23	18	14	16	0
Wholesale & retail trade	6220	100	9	14	16	15	46	0
Finance, insurance & real estate	425	100	9	11	19	26	35	0
Service	1915	100	9	10	17	18	46	0
Unknown	25	100	0	40	0	40	20	0
<u>All Manufacturing Industries</u>	15975	100	24	26	18	13	19	0
Ordnance & accessories	185	100	19	38	30	5	8	0
Food & kindred products	5335	100	30	20	13	11	26	0
Textile mill products	20	100	25	0	25	0	50	0
Apparel & other finished products	1115	100	2	8	17	30	43	0
Lumber & wood products except furniture	365	100	11	21	21	13	34	0
Furniture & fixtures	195	100	13	28	21	15	23	0
Paper & allied products	140	100	7	29	28	18	18	0
Printing, publishing & allied products	370	100	9	15	33	23	20	0
Chemicals & allied products	225	100	16	27	31	15	11	0
Petroleum refining & related industry	70	100	50	29	14	7	0	0
Rubber & miscellaneous plastic products	290	100	34	45	10	2	9	0
Leather & leather products	265	100	4	6	9	23	58	0
Stone, clay & glass products	1055	100	27	40	17	13	3	0
Primary metal industries	335	100	24	27	22	16	11	0
Fabricated metal products except ordnances	585	100	13	27	25	15	20	0
Machinery except electrical	2945	100	42	36	13	5	4	0
Electric machines, equipment & supplies	1580	100	10	34	28	15	13	0
Transportation equipment	220	100	4	25	27	30	14	0
Professional, scientific, controlling instruments	175	100	51	37	9	3	0	0
Miscellaneous manufacturing	505	100	3	27	27	19	24	0

## Weekly Benefit Amount as a Percent of Average Weekly Wage by Industry of Male Claimants

Industry	Male Claimants		Percent of Claimants with Weekly Benefit Equaling:					
	No.	%	0-29% of Average Weekly Wage	30-39% of Average Weekly Wage	40-49% of Average Weekly Wage	50-59% of Average Weekly Wage	60-69% of Average Weekly Wage	70% & Over of Average Weekly Wage
Total	24655	100	35%	28%	17%	10%	10%	0%
Agriculture	90	100	17	33	11	17	22	0
Mining	875	100	29	31	21	10	9	0
Construction	8845	100	43	25	15	9	8	0
Manufacturing	9635	100	35	33	16	9	7	0
Transportation, comm., electric, gas and sanitary services	1035	100	34	27	16	12	11	0
Wholesale & retail trade	3155	100	17	25	22	15	21	0
Finance, insurance & real estate Service	140	100	18	21	14	18	29	0
Service	860	100	18	16	19	16	31	0
Unknown	20	100	0	50	0	50	0	0
<u>All Manufacturing Industries</u>	9635	100	35	32	16	9	7	0
Ordnance & accessories	130	100	27	43	23	7	0	0
Food & kindred products	2930	100	43	27	13	9	8	0
Textile mill products	5	100	100	0	0	0	0	0
Apparel & other finished products	90	100	11	11	22	33	22	0
Lumber & wood products except furniture	325	100	12	23	23	12	30	0
Furniture & fixtures	95	100	21	47	11	16	5	0
Paper & allied products	60	100	17	41	25	17	0	0
Printing, publishing & allied products	85	100	29	12	35	18	6	0
Chemicals & allied products	160	100	19	28	31	9	13	0
Petroleum refining & related industry	70	100	50	29	14	7	0	0
Rubber & miscellaneous plastic products	175	100	49	37	14	0	0	0
Leather & leather products	70	100	14	7	7	50	22	0
Stone, clay & glass products	1035	100	28	40	16	13	3	0
Primary metal industries	305	100	25	26	21	16	12	0
Fabricated metal products except ordnances	435	100	16	32	21	13	18	0
Machinery except electrical	2810	100	43	36	14	4	3	0
Electric machines, equipment & supplies	505	100	23	37	27	8	5	0
Transportation equipment	145	100	3	38	28	24	7	0
Professional, scientific, controlling instruments	75	100	60	20	13	7	0	0
Miscellaneous manufacturing	130	100	12	50	15	15	8	0



## Weekly Benefit Amount as a Percent of Average Weekly Wage by Industry of Female Claimants

Industry	Female Claimants		Percent of Claimants with Weekly Benefit Equaling:					
	No.	%	0-29% of Average Weekly Wage	30-39% of Average Weekly Wage	40-49% of Average Weekly Wage	50-59% of Average Weekly Wage	60-69% of Average Weekly Wage	70% & Over of Average Weekly Wage
Total	11170	100	6%	11%	16%	18%	49%	0%
Agriculture	20	100	0	0	25	0	75	0
Mining	25	100	0	40	40	20	0	0
Construction	75	100	7	7	7	26	46	7
Manufacturing	6340	100	8	17	19	19	37	0
Transportation, comm., electric, gas and sanitary services	300	100	12	8	27	20	32	1
Wholesale & retail trade	3065	100	1	3	9	15	72	0
Finance, insurance & real estate	285	100	5	5	21	30	39	0
Service	1055	100	3	5	15	19	58	0
Unknown	5	100	0	0	0	0	100	0
<u>All Manufacturing Industries</u>	6340	100	8	17	19	19	37	0
Ordnance & accessories	55	100	0	27	46	0	27	0
Food & kindred products	2405	100	14	12	11	15	48	0
Textile mill products	15	100	0	0	33	0	67	0
Apparel & other finished products	1025	100	1	7	17	30	45	0
Lumber & wood products except furniture	40	100	0	0	0	25	75	0
Furniture & fixtures	100	100	5	10	30	15	40	0
Paper & allied products	80	100	0	19	31	19	31	0
Printing, publishing & allied products	285	100	3	16	31	25	25	0
Chemicals & allied products	65	100	8	22	31	31	8	0
Petroleum refining & related industry	0	0	0	0	0	0	0	0
Rubber & miscellaneous plastic products	115	100	13	57	4	4	22	0
Leather & leather products	195	100	0	5	10	13	72	0
Stone, clay & glass products	20	100	0	50	25	0	25	0
Primary metal industries	30	100	17	33	33	17	0	0
Fabricated metal products except ordnances	150	100	3	13	37	20	27	0
Machinery except electrical	135	100	15	37	4	22	22	0
Electric machines, equipment & supplies	1075	100	4	32	29	19	16	0
Transportation equipment	75	100	6	0	27	40	27	0
Professional, scientific, controlling instruments	100	100	45	50	5	0	0	0
Miscellaneous manufacturing	375	100	0	18	31	20	31	0

## Weekly Benefit Amount as a Percent of Average Weekly Take-home Pay by Industry of All Claimants

Industry	All Claimants		Percent of Claimants with Weekly Benefit Equaling:						
	No.	%	0-29% of Take- home Pay	30-39% of Take- home Pay	40-49% of Take- home Pay	50-59% of Take- home Pay	60-69% of Take- home Pay	70-79% of Take- home Pay	80% & Over of Take- home Pay
Total	35825	100	13%	22%	18%	13%	10%	22%	2%
Agriculture	110	100	5	18	18	18	9	32	0
Mining	900	100	12	28	28	17	7	7	1
Construction	8920	100	25	29	20	12	6	7	1
Manufacturing	15975	100	11	24	21	13	10	19	2
Transportation, comm., electric, gas and sanitary services	1335	100	14	24	16	18	12	15	1
Wholesale & retail trade	6220	100	3	11	12	14	13	44	3
Finance, insurance & real estate	425	100	4	11	8	16	20	39	2
Service	1915	100	5	8	9	13	17	45	3
Unknown	25	100	0	20	20	20	20	20	0
<u>All Manufacturing Industries</u>	15975	100	11	24	21	13	10	19	2
Ordnance & accessories	185	100	5	30	35	22	3	5	0
Food & kindred products	5335	100	14	25	15	9	9	26	2
Textile mill products	20	100	25	0	0	25	0	50	0
Apparel & other finished products	1115	100	1	4	7	14	22	46	6
Lumber & wood products except furniture	365	100	8	7	26	15	13	27	4
Furniture & fixtures	195	100	5	15	23	18	16	18	5
Paper & allied products	140	100	4	21	18	25	7	25	0
Printing, publishing & allied products	370	100	1	10	15	26	23	24	1
Chemicals & allied products	225	100	11	13	29	25	11	9	2
Petroleum refining & related industry	70	100	36	21	36	0	7	0	0
Rubber & miscellaneous plastic products	290	100	16	34	34	5	2	9	0
Leather & leather products	265	100	2	2	6	4	24	56	6
Stone, clay & glass products	1055	100	7	38	28	16	8	2	1
Primary metal industries	335	100	5	28	30	18	12	7	0
Fabricated metal products except ordnances	585	100	5	14	25	25	10	21	0
Machinery except electrical	2945	100	19	40	25	9	2	4	1
Electric machines, equipment & supplies	1580	100	4	14	32	21	14	14	1
Transportation equipment	220	100	2	2	30	23	25	16	2
Professional, scientific, controlling instruments	175	100	11	63	20	3	3	0	0
Miscellaneous manufacturing	505	100	2	7	23	22	11	33	2

## Weekly Benefit Amount as a Percent of Average Weekly Take-home Pay by Industry of Male Claimants

Industry	Male Claimants		Percent of Claimants with Weekly Benefit Equaling:						
	No.	%	0-29% of Take- home Pay	30-39% of Take- home Pay	40-49% of Take- home Pay	50-59% of Take- home Pay	60-69% of Take- home Pay	70-79% of Take- home Pay	80% & Over of Take- home Pay
Total	24655	100	17%	29%	22%	14%	8%	9%	1%
Agriculture	90	100	6	22	22	17	11	22	0
Mining	875	100	13	28	28	16	7	7	1
Construction	8845	100	25	29	20	12	6	7	1
Manufacturing	9635	100	16	33	26	12	6	6	1
Transportation, comm., electric, gas and sanitary services	1035	100	17	30	18	15	10	9	1
Wholesale & retail trade	3155	100	6	20	21	21	12	19	1
Finance, insurance & real estate Service	140	100	11	21	14	14	11	29	0
Unknown	860	100	9	13	14	15	17	30	2
	20	100	0	25	25	25	25	0	0
<u>All Manufacturing Industries</u>	9635	100	16	33	26	12	6	6	1
Ordnance & accessories	130	100	8	42	38	12	0	0	0
Food & kindred products	2930	100	20	36	20	9	7	8	0
Textile mill products	5	100	100	0	0	0	0	0	0
Apparel & other finished products	90	100	0	17	11	28	17	22	5
Lumber & wood products except furniture	325	100	9	8	29	17	11	23	3
Furniture & fixtures	95	100	11	21	42	11	10	0	5
Paper & allied products	60	100	8	42	25	17	8	0	0
Printing, publishing & allied products	85	100	6	23	18	35	12	6	0
Chemicals & allied products	160	100	16	16	31	22	3	9	3
Petroleum refining & related industry	70	100	36	21	36	0	7	0	0
Rubber & miscellaneous plastic products	175	100	26	43	26	5	0	0	0
Leather & leather products	70	100	7	7	7	7	50	14	8
Stone, clay & glass products	1035	100	7	39	28	16	7	2	1
Primary metal industries	305	100	5	28	31	16	12	8	0
Fabricated metal products except ordnance	435	100	7	16	30	23	8	16	0
Machinery except electrical	2810	100	19	41	25	10	2	2	1
Electric machines, equipment & supplies	505	100	13	21	35	19	6	6	0
Transportation equipment	145	100	0	3	45	24	21	7	0
Professional, scientific, controlling instruments	75	100	20	53	20	0	7	0	0
Miscellaneous manufacturing	130	100	8	23	35	11	15	8	0

## Weekly Benefit Amount as a Percent of Average Weekly Take-home Pay by Industry of Female Claimants

Industry	Female Claimants		Percent of Claimants with Weekly Benefit Equaling:						
	No.	%	0-29% of Take- home Pay	30-39% of Take- home Pay	40-49% of Take- home Pay	50-59% of Take- home Pay	60-69% of Take- home Pay	70-79% of Take- home Pay	80% & Over of Take- home Pay
Total	11170	100	2%	6%	10%	13%	16%	49%	4%
Agriculture	20	100	0	0	0	25	0	75	0
Mining	25	100	0	20	20	40	20	0	0
Construction	75	100	7	0	7	7	26	46	7
Manufacturing	6340	100	3	9	14	15	16	39	4
Transportations, comm., electric, gas and sanitary services	300	100	5	7	8	27	17	35	1
Wholesale & retail trade	3065	100	0	1	2	7	15	70	5
Finance, insurance & real estate	285	100	0	5	5	17	25	44	4
Service	1055	100	1	3	6	11	18	57	4
Unknown	5	100	0	0	0	0	0	100	0
<u>All Manufacturing Industries</u>	6340	100	3	9	14	15	16	39	4
Ordnance & accessories	55	100	0	0	27	46	9	18	0
Food & kindred products	2405	100	7	11	8	9	12	48	5
Textile mill products	15	100	0	0	0	33	0	67	0
Apparel & other finished products	1025	100	2	3	6	13	22	48	6
Lumber & wood products except furniture	40	100	0	0	0	0	25	63	12
Furniture & fixtures	100	100	0	10	5	25	20	35	5
Paper & allied products	80	100	0	6	13	31	6	44	0
Printing, publishing & allied products	285	100	0	5	14	23	26	30	2
Chemicals & allied products	65	100	0	8	23	31	31	7	0
Petroleum refining & related industry	0	0	0	0	0	0	0	0	0
Rubber & miscellaneous plastic products	115	100	0	22	48	4	4	22	0
Leather & leather products	195	100	0	0	5	3	15	72	5
Stone, clay & glass products	20	100	0	0	50	0	25	25	0
Primary metal industries	30	100	0	33	17	33	17	0	0
Fabricated metal products except ordnance	150	100	0	7	9	30	17	37	0
Machinery except electrical	135	100	4	26	22	4	11	33	0
Electric machines, equipment & supplies	1075	100	0	10	30	22	19	17	2
Transportation equipment	75	100	7	0	0	20	33	33	7
Professional, scientific, controlling instruments	100	100	5	70	20	5	0	0	0
Miscellaneous manufacturing	375	100	0	1	19	25	9	43	3

Marital Status and Sex of All Claimants Classified by Average Weekly Wage,  
Average Weekly Take-home Pay and Weekly Benefit Amount

Marital Status	No. of Claimants	Average Weekly Wage	Average Weekly Take-home Pay	Weekly Benefit Amount (WBA)	WBA as a % of Average Weekly Wage	WBA as a % of Average Weekly Take-home Pay
Total	35825	\$ 89.09	\$74.42	\$31.56	35.4%	42.4%
Single, widow(er) or separated	8380	73.89	60.16	28.76	38.9	47.8
Married	26835	93.59	78.74	32.47	34.6	41.2
Working spouse	14370	77.93	64.14	28.42	36.4	44.3
Non-working spouse	12465	104.42	95.56	35.99	34.4	37.6
Unknown	610	99.93	80.16	29.75	29.7	37.1
Male, total	24655	103.77	87.07	33.34	32.1	38.3
Single, widower or separated	5790	82.02	66.48	29.08	35.4	43.7
Married	18365	110.49	93.56	34.77	31.4	37.1
Working spouse	6105	106.34	87.98	32.08	30.1	36.4
Non-working spouse	12260	112.55	96.33	36.11	32.0	37.4
Unknown	500	109.01	87.27	29.94	27.4	34.3
Female, total	11170	56.68	46.49	27.63	48.7	59.4
Single, widow or separated	2590	55.71	46.05	28.04	50.3	60.8
Married	8470	56.95	46.61	27.49	48.2	58.9
Working spouse	8265	56.95	46.54	27.46	48.2	59.0
Non-working spouse	205	56.93	49.39	28.66	50.3	58.0
Unknown	110	58.68	47.86	28.86	49.2	60.3

Weekly Benefit Amount as a Percent of Average Weekly Wage by Marital Status of All Claimants & by Sex

Marital Status	Claimants		Percent of Claimants with Weekly Benefit Equaling:					
	No.	%	0-29% of Average Weekly Wage	30-39% of Average Weekly Wage	40-49% of Average Weekly Wage	50-59% of Average Weekly Wage	60-69% of Average Weekly Wage	70% & Over of Average Weekly Wage
Total	35825	100	26%	23%	16%	13%	22%	0%
Single, widow(er) or separated	8380	100	19	20	17	14	30	0
Married	26835	100	27	24	17	12	20	0
Working spouse	14370	100	21	19	16	13	31	0
Non-working spouse	12465	100	34	29	18	11	8	0
Unknown	610	100	44	19	8	12	17	0
Male, total	24655	100	35	28	17	10	10	0
Single, widower or separated	5790	100	26	25	18	10	21	0
Married	18365	100	37	29	17	10	7	0
Working spouse	6105	100	41	28	15	8	8	0
Non-working spouse	12260	100	35	29	18	11	7	0
Unknown	500	100	53	20	9	7	11	0
Female, total	11170	100	6	11	16	18	49	0
Single, widow or separated	2590	100	5	9	14	21	51	0
Married	8470	100	6	12	17	17	48	0
Working spouse	8265	100	6	12	17	17	48	0
Non-working spouse	205	100	10	5	15	19	51	0
Unknown	110	100	4	14	5	36	41	0

Weekly Benefit Amount as a Percent of Average Weekly Take-home Pay by Marital Status of All Claimants & by Sex

Marital Status	Claimants		Percent of Claimants with Weekly Benefit Equaling:						
	No.	%	0-29% of Take- home Pay	30-39% of Take- home Pay	40-49% of Take- home Pay	50-59% of Take- home Pay	60-69% of Take- home Pay	70-79% of Take- home Pay	80% & Over of Take- home Pay
Total	35825	100	13%	22%	18%	13%	10%	22%	2%
Single, widow(er) or separated	8380	100	8	16	17	14	12	31	2
Married	26835	100	14	24	19	13	10	18	2
Working spouse	14370	100	10	17	15	13	11	31	3
Non-working spouse	12465	100	18	31	23	14	8	5	1
Unknown	610	100	25	22	17	7	9	18	2
Male, total	24655	100	17	29	22	14	8	9	1
Single, widower or separated	5790	100	11	21	20	15	9	22	2
Married	18365	100	19	32	23	13	7	5	1
Working spouse	6105	100	21	32	22	12	7	6	0
Non-working spouse	12260	100	18	31	24	14	8	4	1
Unknown	500	100	29	26	19	8	5	10	3
Female, total	11170	100	2	6	10	13	16	49	4
Single, widow or separated	2590	100	2	5	9	12	18	50	4
Married	8470	100	2	7	10	13	15	49	4
Working spouse	8265	100	2	7	10	13	15	49	4
Non-working spouse	205	100	5	5	7	17	20	16	0
Unknown	110	100	4	5	9	0	27	55	0

Iowa Employment Security Commission  
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