

## UNPREPARED FOR RECESSION

### THE EROSION OF STATE UNEMPLOYMENT INSURANCE COVERAGE FOSTERED BY PUBLIC POLICY IN THE 1980s

By Marc Baldwin and Richard McHugh

#### Summary

The federal-state unemployment compensation system of the United States has two purposes. First, the system is intended to provide prompt, partial wage replacement to unemployed workers and their families through the payment of unemployment insurance (UI) benefits. Second, the system is designed to help in reviving the economy during recessions by pumping trust fund reserves accumulated during the prior years of the business cycle into the economy as unemployment spreads (Committee on Economic Security, 1935, pp. 1318-22; Haber and Murray, 1966, pp. 25-35).

Few issues have been more recurring in the nation's federal-state unemployment insurance system than the issue of whether the federal partner should impose minimum, standards upon the states' unemployment insurance programs to ensure that these twin goals are accomplished (National Commission, 1980, p. 9). We need federal unemployment insurance standards that protect the economy against downturns through ensuring higher unemployment insurance coverage. The performance of the system during the 1980s provided considerable evidence that, in the absence of such standards, the states will adopt restrictive unemployment insurance provisions, undercutting the national goals of unemployment insurance. This paper revisits the federal regulation of state unemployment laws in light of the experience of the 1980s. Some of the key findings include the following:

- Approximately 32 percent of the unemployed received a benefit during 1987 and 1988, as compared to 40 to 45 percent of the jobless during similar periods in the 1960s and 1970s.

Changes in federal law contributed to the decline in jobless beneficiary rates by requiring or encouraging states to adopt restrictive state unemployment insurance laws. A September 1988 General Accounting Office study found that forty-four states adopted stricter eligibility requirements between 1981 and 1987.

Every \$1,000 increase in the minimum earnings requirement for unemployment insurance eligibility pulls down the reciepnce rate by 2.4 percentage points.

Restrictions affecting individuals who quit their jobs reduce reciepnce by 8.0 percentage points, and those affecting individuals who turn down a job offer by 3.0 percentage points

The net effect of changes in the parameters of the state laws during the 1980s was a 2.6 percentage point fall in the number of people eligible for unemployment insurance benefits. **This** is equivalent to 97.4 percent of the total fall in the rate of reciepnce.

Restoring the countercyclical power of unemployment insurance to pre-1980 levels would require increasing access to benefits and increasing the level of benefits. The range of state legislative restrictions put in place throughout the 1980s has had a clear detrimental effect on unemployment insurance benefit reciepnce, even when controlling for demographic and labor market changes. The performance of the unemployment insurance system during the 1980s provides a compelling case for the adoption of a number of new federal standards for unemployment insurance.

## Introduction

During the 1980s, a significantly smaller proportion of unemployed workers received benefits' under the federal-state unemployment compensation system in the United States than in previous decades (Vroman, 1990a; Blank and Card, 1989; Corson and Nicholson, 1988; and General Accounting Office, 1988).<sup>2</sup> Unemployment insurance programs include state programs, programs for federal employees, veteran and railroad board programs, various supplemental or special programs, and extended benefit programs. Considering all unemployment insurance programs, the decline is dramatic: less than 38 percent of U.S. unemployed workers received an unemployment benefit in 1990 compared to the historic highs of 75 percent in the 1974-75 recession (Congressional Research Service, 1988, pp. 176-77; Employment and Training Administration, 1991). Approximately 32 percent of the unemployed received a benefit during 1987 and 1988, as compared to 40 to 45 percent of the jobless during similar periods in the 1960s and 1970s (Wyrsh, 1991).

In the past year, the deepening recession has also brought into question the countercyclical power of unemployment insurance (Burtless, 1991a). The countercyclical power of unemployment insurance is now about two-thirds what it was in the 1960s and 1970s. In addition, unemployment insurance benefits have an important role in reducing poverty among potential recipients (Corson, 1991; Smith and Vavrichek, 1990). Given the decline in recipience rates it is hardly surprising that unemployment insurance is less effective as an economic stabilizer or a wage replacement.

The purpose of this briefing paper is to examine the role of state legislation in the observed decline in the proportion of the jobless receiving unemployment compensation

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**Table 1**  
**1980-1989 State Averages of Jobless Beneficiary Rate**  
*(Insured Unemployment Rate/Total Unemployment Rate)*

1	Rhode Island	63%	27	Arkansas	32%
2	<b>Alaska</b>	53%	28	North Carolina	32%
3	Massachusetts	49%	29	Nebraska	32%
4	New Jersey	45%	30	Michigan	32%
5	Vermont	44%	31	Utah	31%
6	Pennsylvania	44%	32	South Carolina	31%
7	Maine	42%	33	Ohio	31%
8	California	42%	34	Iowa	31%
9	Hawaii	42%	35	West Virginia	31%
10	Wisconsin	41%	36	Louisiana	29%
11	Idaho	41%	37	Tennessee	29%
12	Oregon	40%	38	Colorado	28%
13	Washington	39%	39	Kentucky	28%
14	North Dakota	39%	40	Mississippi	28%
15	New York	39%	41	New Hampshire	27%
16	Kansas	39%	42	Arizona	26%
17	Connecticut	38%	43	Georgia	26%
18	District of Columbia	38%	44	Alabama	26%
19	Minnesota	35%	45	New Mexico	26%
20	Montana	34%	46	Indiana	25%
21	Nevada	34%	47	Oklahoma	25%
22	Missouri	34%	48	South Dakota	21%
23	<b>Illinois</b>	33%	49	Texas	21%
24	Delaware	33%	50	<b>Florida</b>	19%
25	Maryland	33%	51	Virginia	18%
26	Wyoming	33%			

Source: U.S. Department of Labor, Employment and Training Administration, and calculations of the UAW Research Department.

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(the Jobless Beneficiary Rate (JBR)). During the late **1980s**, several key studies were conducted to examine the decline of the unemployment insurance compensation rates. However, none untangled the effects of federal, state, and macroeconomic changes. This study, building on the work of prior examinations, is focusing on untangling these **causes**.<sup>3</sup> Generally, the differences in state labor market variables and legislation can explain almost half the variation in the JBR across states. In fact, on net, most of the decline in the JBR from 1979 to 1990 can be accounted for by changes in state laws.

Taking a quick look at jobless beneficiary rates, there is a surprising level of variation among the states. Over the period of the **1980s**, some states did fairly well in terms of the historic jobless beneficiary rates in the United States. Table 1 shows the annual average state jobless beneficiary rates for the 1980s. Six states had a rate of 44 percent or higher. In contrast, six states averaged 25 percent or lower for the decade, and sixteen states had averages below 30 percent for the decade. Previous studies and the numbers in Table 1 suggest that differences among the states are an important area for investigation in determining the reasons for the observed decline in the jobless beneficiary rates.

#### Brief History Of 1980s Federal Unemployment Insurance **(UI)** Legislation

The decade of the 1980s was an active one for unemployment insurance legislation, especially at the state level (General Accounting Office, 1988, p. 74; Congressional Research Service, 1988, p.162-67). Still, federal legislation undoubtedly contributed directly to the decline in the jobless beneficiary rate by nearly eliminating any benefits for those workers exhausting regular state benefits. Until the Emergency Unemployment Compensation program was finally enacted in November 1991, the current recession was the first since the late 1950s in which the long-term unemployed effectively lacked additional benefits after exhausting basic state benefits.

One reason that unemployment coverage was lower during the current 1990 recession is that only seven states had unemployed workers who received unemployment insurance for more than twenty-six weeks until special legislation was passed in November 1991. During recessions, the length of time people remain unemployed increases because jobs are more difficult to find. This means that a higher percentage of the unemployed are unemployed for longer periods. So, during a recession, if benefits are

not extended past twenty-six weeks, the proportion of the unemployed who are receiving benefits will fall.

The difficulty in the unemployed receiving extended benefits during this recession can be traced to legislation of the early 1980s. The 1981 Omnibus Budget Reconciliation Act raised the Extended Benefits (EB) thresholds, making it nearly impossible for states to qualify for extended benefits! The threshold is defined as a specific insured unemployment rate -- a calculation of the unemployment rate that counts only those who receive unemployment insurance as unemployed. State restrictions that have lowered the jobless beneficiary rate have also had an effect on the availability of EB, since workers excluded from a state's unemployment insurance program no longer count in the calculation of the insured unemployment rate. Congress also permitted the temporary Federal Supplemental Compensation program to expire in April 1985. In addition, current EB law requires that a state's Insured Unemployment Rate remain at least 120 percent of the rate for a comparable period two years earlier. So, EB have not been available during periods of serious economic slowdowns in many states over the last decade? The effective elimination of EB has undoubtedly contributed to the decline in the proportion of the unemployed receiving unemployment insurance (Nicholson, 1991; Congressional Research Service, 1988, pp. 177-78).

Federal law also indirectly contributed to the decline in jobless beneficiary rates by in some case requiring, and in others, providing incentives to states to adopt restrictive state unemployment insurance laws. The 1980 and 1981 amendments to the EB program act as federal incentives for the states to adopt restrictive legislation for their regular state unemployment insurance programs (Pub. Law 96-499, Subtitle C, 96th Cong., 2nd Session (December 1980); Pub. Law 97-35, Title XXIV, 97th Cong., 1st Session (August 1981)). These restrictions work by making states pay for the federal share of EB, or by requiring certain features in the regular UI program before workers can receive EB after they have exhausted state UI benefits. For example, current EB law provides that a state must require at least twenty weeks of work or the equivalent in its regular state unemployment insurance program if a worker exhausting regular benefits is to receive EB. This encourages states to adopt a twenty weeks of work requirement for their regular state UI programs or face the administrative and political problems resulting from only some workers exhausting regular benefits and getting EB (Federal State Extended Unemployment Compensation Act, §202(a) (4); 26 U.S.C. §3304 note). Federal law adopted

in 1980 encouraged states to impose a waiting week for state unemployment benefits by preventing states without waiting weeks from receiving the 50 percent federal share of EB payments for the first week of EB (P.L. 96499, **§1022**; Federal-State Extended Unemployment Compensation Act, **§204(a)(2)(B)**, 26 U.S.C. **§3304** note). In 1981, fifteen states and Puerto Rico adopted waiting weeks in response to this federal incentive (Runner, 1982).

Another important federal law change was the requirement that states repay federal loans to their trust funds with interest (P.L. 97-35, **§2407**; 42 U.S.C. **§1321(b)(1)**). Because of this change, the states could no longer count on an interest-free federal loan to get through recessionary periods of high benefit payments. In addition, the 1981 amendments required states with loans to make “solvency efforts” to avoid further tax penalties upon their employers (P.L. 97-35, **§2406**; 26 U.S.C. **§3302(f)**). The consequence of this federal amendment added pressure to avoid loans by cutting or freezing benefits and reducing the scope of state programs (Woman, 1986; **1990b**; General Accounting Office, 1988, pp. 100-08; Congressional Research Service, 1988, pp. 171-72).

The adoption of federal income taxation of unemployment insurance benefits over the period under study was a significant departure from prior tax treatment of benefits under the Social Security system. In 1979, Congress first partially subjected unemployment insurance benefits to federal income taxation, and then extended that partial taxation further in 1982. In 1987, Congress adopted full income taxation of benefits (P.L. 95-600, **§112(a)**, 95th Cong., 2d Session (November 1978); P.L. 97-34, **§103(c)(1)**, 97th Cong., 1st Session (August 1981); P.L. 99-514, **§121** (October 1986)); Congressional Research Service, 1988, p. 158). This effectively reduced unemployment benefits in all states, an action which some feel contributed to the decline in applications for benefits associated with the fall in the jobless beneficiary rate (Burtless, **1991b**).

In short, although this study focuses on the role of state unemployment insurance legislation in the decline of the jobless beneficiary rate, many states adopted restrictions because of federal law mandates or incentives. Therefore, the role of the federal partner in the decline in the jobless beneficiary rate is almost certainly statistically underestimated when state law changes hide the federal role. In addition, to the extent that lower application rates are a cause of the decline, federal taxation of benefits has effectively lowered benefits in every state and contributed to the decline in the beneficiary rate.

Despite any statistical shift in the responsibility between the role of federal and state laws in the decline in the jobless beneficiary rate, both federal and state law changes are clearly public policy decisions subject to legislative action-and, any significant role in federal or state law changes suggests that the decline in the jobless beneficiary rate is open to reversal.

### **Brief History Of State Unemployment Insurance Legislative Trends In The 1980s**

States are free to adopt their own unemployment benefit levels, financial eligibility provisions, and qualification restrictions for their unemployment insurance systems (Congressional Research Service, 1988, p. 163). Federal law leaves it to each state's political system to settle the questions of unemployment insurance benefit amounts and duration, monetary eligibility, and program qualification.<sup>6</sup> Individual states' political systems react to national economic downturns within each particular state's political environment. In addition, most states are sensitive to UI laws in neighboring states because they see those states as competing with them in terms of business "climate" and UI "costs." As a result, without federal standards there are significant pressures on states, pressures which contribute to the adoption of restrictive state unemployment insurance legislation

Unfortunately, debates at the state level on unemployment compensation questions are not about the national purposes of the program--providing prompt wage replacement for unemployed workers and preserving the level of economic activity during a downturn. Instead, state administrators, governors, and legislators typically view unemployment insurance in terms of lowering their state's unemployment "costs." So, states are free to adopt legal restrictions on their unemployment compensation systems that impede the national purposes of the program.

During the 1980s, one of our nation's longest periods of relative economic stability, state trust fund solvency did not improve dramatically. While experts may disagree on the extent to which trust fund solvency is a problem in particular states, the fact remains that some states will be forced to borrow federal funds to pay unemployment benefits in the current recession. In other states, solvency concerns will arise, even if borrowing is not necessary, as states avoid borrowing or react to changes in the unemployment compensation laws of a neighbor.

There are two ways for states to achieve solvency. One way is to levy increased payroll taxes on its employers. Employers naturally oppose increased taxes because they view unemployment taxes as a cost of doing business. Despite employer opposition and the competitive pressures from neighboring states, many states did raise tax rates and/or state taxable wage bases in the **1980s**. Yet, because taxable wage bases have not kept pace with the increase in wages, effective employer tax rates in the 1980s were roughly equal to tax rates in the 1960s (General Accounting Office, 1988, p. 47). In fact, the Congressional Research Service found in its January 1990 study that effective unemployment tax rates as a proportion of total wages fell after 1984 (Congressional Research Service, 1990, p. 30).

The second way for states to move toward solvency is to reduce the cost of their unemployment insurance programs. To do so, many states have adopted unemployment benefit freezes or reductions, restrictions on program eligibility, and stricter exclusions. The exclusions take the form of penalties that disqualify people. These restrictions are called disqualification provisions. In its September 1988 report, the General Accounting Office found that forty-four states adopted tighter monetary eligibility standards or stricter disqualification provisions between **1981** and 1987. Other states imposed benefit freezes or reductions, and seven states lowered the maximum number of weeks for which they paid benefits from some higher number to twenty-six weeks (General Accounting Office, 1988, pp. 72-74). During this period, the national wage benefit replacement ratio declined from 36.1 percent in 1980 to 34.9 percent in 1988.'

An examination of the types of legislation passed by the states since the mid-1970s enables us to focus on likely factors in the decline in the jobless beneficiary rate within the states (Appendix Table I). A survey of state law changes shows that thirty-five states adopted one or more increases in their minimum monetary earnings requirements between 1981 and 1987. The minimum monetary earnings provision is the number of weeks of work or the amount of wages that a state requires for threshold unemployment insurance eligibility. In addition, eighteen states enacted stricter formulas for calculating monetary eligibility (General Accounting Office, 1988, p. 73). Eligible workers with low, base-period earnings receive a correspondingly lower weekly benefit amount and a shorter duration of benefits, but workers who do not meet the minimum monetary earnings eligibility requirement get no benefits.

In addition, many states have increased the earnings required to receive the maximum duration of weeks of benefits and/or the maximum weekly benefit amount.



While common wisdom suggests that most workers receive twenty-six weeks of basic state benefits, in fact, several states have monetary eligibility standards that limit the payment of the maximum weekly benefit amount and the maximum duration of benefits to workers with earnings considerably higher than the average. In 1991, there was a wide range in state monetary provisions. The minimum monetary earnings requirements ranged from annual earnings of \$150 in Hawaii to \$3,640 in Oklahoma. The amount required to receive the maximum weekly benefit for the full twenty-six weeks ranged from annual earnings of \$3,349 in Indiana to \$23,816 in Colorado. Ten states had maximum earnings requirements to receive their highest weekly benefit rate for twenty-six weeks that exceeded annual earnings of \$20,000 in 1991<sup>8</sup> (House Ways and Means Committee, 1991 Green Book, p. 485-87).

State legislatures also sought to restrict the scope of UI programs by adopting stricter eligibility requirements. Individuals laid off from their jobs form the basic group of unemployed workers for whom the UI system is intended to provide benefits. However, in all states there are statutory disqualification provisions that govern the circumstances for payment of UI benefits to workers leaving their jobs voluntarily or because of discharges by their employers. Workers who refuse a job offer are also subject to disqualification in all states. These three disqualification provisions vary from state to state in terms of their scope and the severity of their penalty provisions.

There are two forms these penalty provisions can take. “Denial periods” keep claimants from receiving benefits for a specified period. “Durational disqualifications” require claimants to find new work and earn specified wages before receiving benefits in the future. As the name implies, “durational” disqualifications leave unemployed workers without benefits for the duration of their spell of unemployment. In other words, the unemployed must work before they again qualify for unemployment benefits.

There is no question that “durational disqualifications” and their severity have increased since the beginning of the federal-state UI system in 1937. Then, only one state imposed a durational disqualification for people who quit their jobs and two did so for misconduct discharges.’ By January 1976, nineteen states imposed “durational disqualifications” for misconduct discharges; thirty-one states imposed durational disqualifications for voluntarily leaving work (Employment and Training Administration, 1978, pp. 35-39). Under present law, forty-seven of the fifty-one jurisdictions impose a

durational disqualification for voluntarily leaving work and thirty-nine do so in misconduct discharges (see Appendix Table I).

In addition, some states now require fairly long periods of work to requalify after the imposition of their disqualification provision. Several states use ten or more weeks of work or ten or more times the worker's weekly benefit amount, or both, as minimum standards to requalify for unemployment insurance. These durational disqualifications have a large impact on many claimants who are separated from work for reasons other than layoffs. In 1990, 1,080,244 individuals were disqualified for voluntarily leaving and 649,968 workers were subject to misconduct discharge penalties." Most of these individuals were subjected to durational disqualifications, not just denial periods.

In summary, the decade of the 1980s witnessed the adoption of many statutory changes intended to restrict the scope of the states' UI programs and to limit the amount of benefits paid to unemployed workers. Based on this historical survey and the earlier studies, it is possible to identify those state law provisions that are likely contributors to the decline in the jobless beneficiary rate during the 1980s.

### **Potential Factors in Declining Recipience**

To isolate the effect of state legal changes, we selected two categories of variables. We chose variables that represent legal changes and labor market changes. Demographic variables were included to control for different characteristics of state labor markets. The variables tested include:

#### **• *Legal Change Variables***

- the ratio of average weekly benefits to average weekly wages (wage replacement ratio);
- high cost multiples, to measure state trust fund solvency; <sup>11</sup>
- the percentage of first payments made within fourteen to twenty-one days;
- presence of durational disqualification for people who quit their job, for discharges, or for refusal of suitable work (yes or no); <sup>12</sup>
- required earnings for maximum weekly benefit;
- required earnings for minimum weekly benefit;
- right-to-work states (yes or no);
- federal taxation of unemployment benefits; and<sup>13</sup>
- required earnings for maximum weekly benefit for maximum potential duration;

- *Labor Market Variables*

- the duration (in weeks) of **unemployment**;<sup>14</sup>
- percentage of the unemployed who were job losers;
- percentage of state's employees who were in manufacturing;
- the previous year's unemployment (to isolate trends' in unemployment);
- percent of workforce that is female;
- percent of workforce that is black;
- percent of workforce that is part-time;
- percent of workforce that is teenage; and
- unionization **rates**.<sup>15</sup>

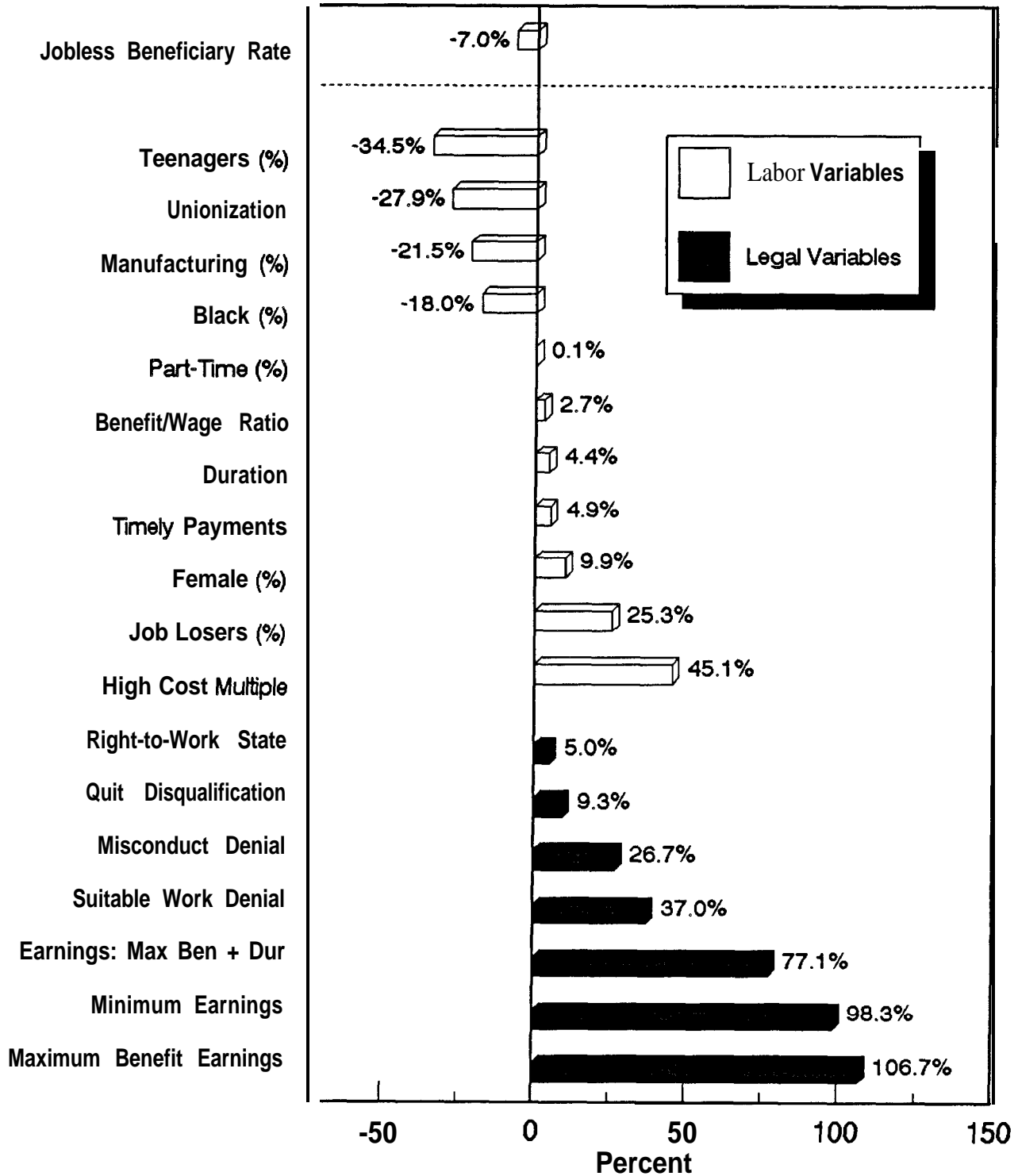
Of particular interest were variables that measured: (1) changes in legal structure, and (2) aspects of labor markets that are poorly accounted for by current unemployment insurance provisions. We included variables for durational disqualifications, for example, because many states expanded these disqualifications during the 1980s. In terms of labor market changes, we believed that the growth of part-time work would mitigate against receiving unemployment insurance both because fewer workers could meet minimum earnings requirements and because most state statutes reward benefits only to those who work long spells.

As with any study of a complex issue, the data in this study deserve some **qualifications**.<sup>16</sup> Because our information is annual, not quarterly or monthly, the effect of time-lags is difficult to unravel. It may be that certain changes result in altered behavior within a given year, particularly when a legislative change occurs mid-year.

For each of these variables we included the value for every state for every year between 1979 and 1990. This format allows researchers to control for changes over time and changes across states while comparing the effects of specific variables. The format allows direct testing of two questions: (1) How does variation in legislation across states affect benefit recipience rates, and (2) how have changes within states effected the decline of national recipience rates over time? The primary focus of this paper is the former, the link between state legislation and declining recipience. But, the variation across states has clear implications for change over time given the expansion of restrictive legislation in the 1980s.

Figure 1 shows the change in the average values of important variables (also see Appendix Table II). The potential connection between state changes and declining national

**Figure 1**  
**Percent Change in Average Values for Variables,**  
**1979-I 990**



recipience rates is apparent.<sup>17</sup> During the **1980s**, recipience declined seven percent while minimum earnings requirements nearly doubled and the earnings requirement for maximum weekly benefits more than doubled. The number of states with durational disqualifications for refusing a job offer (suitable work denial) increased by more than one-third.

Figures **2A, 2B,** and 2C show the results of an equation to explain differences in benefit recipience across states and over time. The equation included yearly “dummy” variables to control for changes over time that are not explicitly accounted for in the chosen variables.” Controlling yearly changes also highlights the effect of differences among the states.

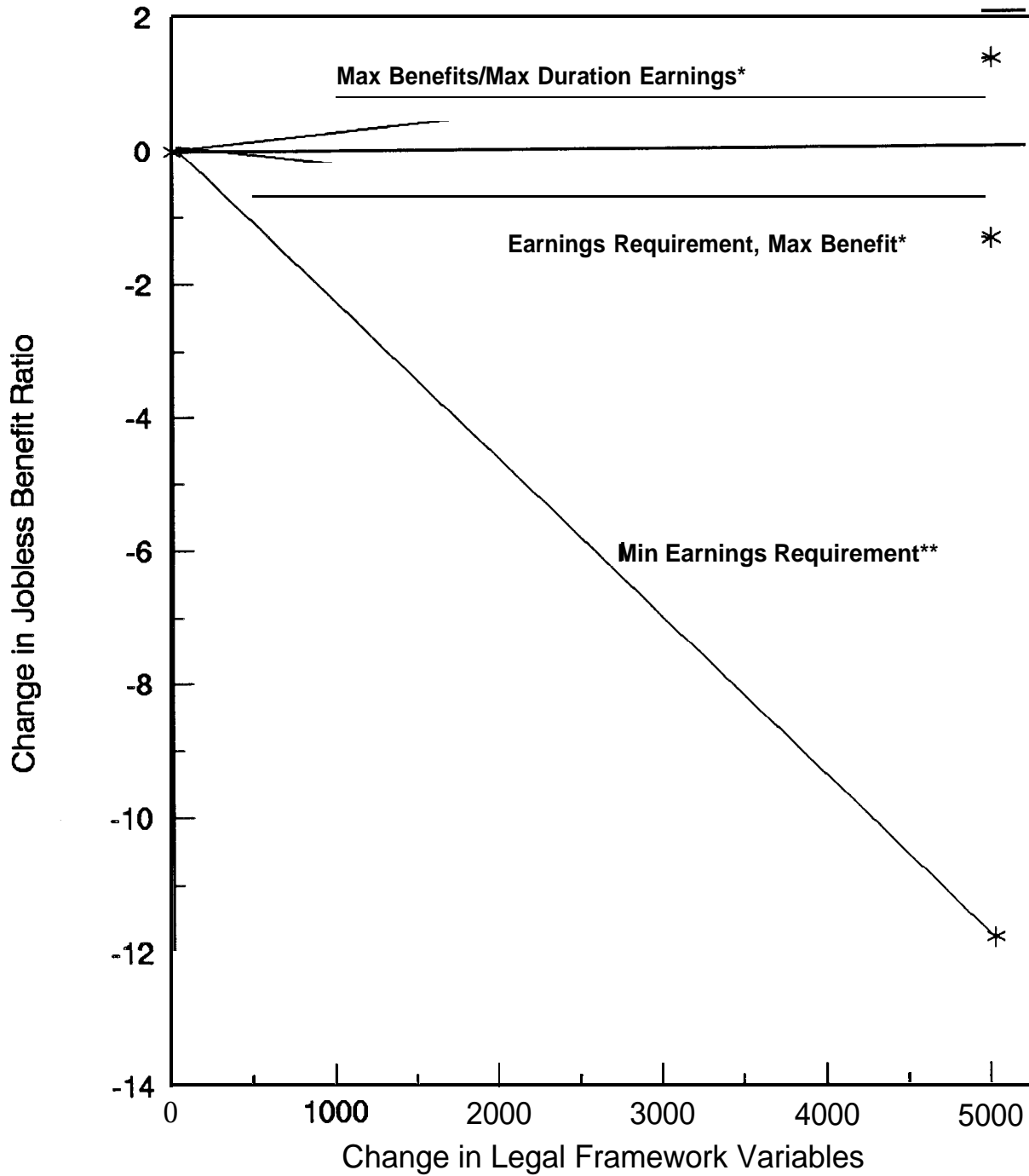
**Only** those variables that significantly relate to changes in the average JBR are reported in Figures **2A, 2B,** and 2C (see Appendix Table III for complete results). The model we tested explained almost half of the variation in the JBR across states and over the decade.

The results show that high percentages of workers in manufacturing, high unionization rates, longer spells of unemployment, high concentrations of job losers, and high earnings requirements for maximum duration of maximum benefits are correlated with high benefit recipience **rates**.<sup>19</sup> Also, right-to-work laws, durational disqualifications for quitting a job and for suitable work refusals, high minimum earning requirements, high required earnings for maximum benefits, and high unemployment the previous year all contribute to lower levels of benefit recipience.

It is noteworthy that the unionization, right-to-work, job loser, and manufacturing variables are all significant. Some would assume that the unionization variable would pick up some of the effect of job losers (since unions are in high layoff industries), or manufacturing, or right-to-work laws. In fact, there is a positive impact of unionization -- independent of industry and layoff effects. Unions play a key role in increasing recipience by providing information to the unemployed, and by legislative advocacy speaking for the unemployed.

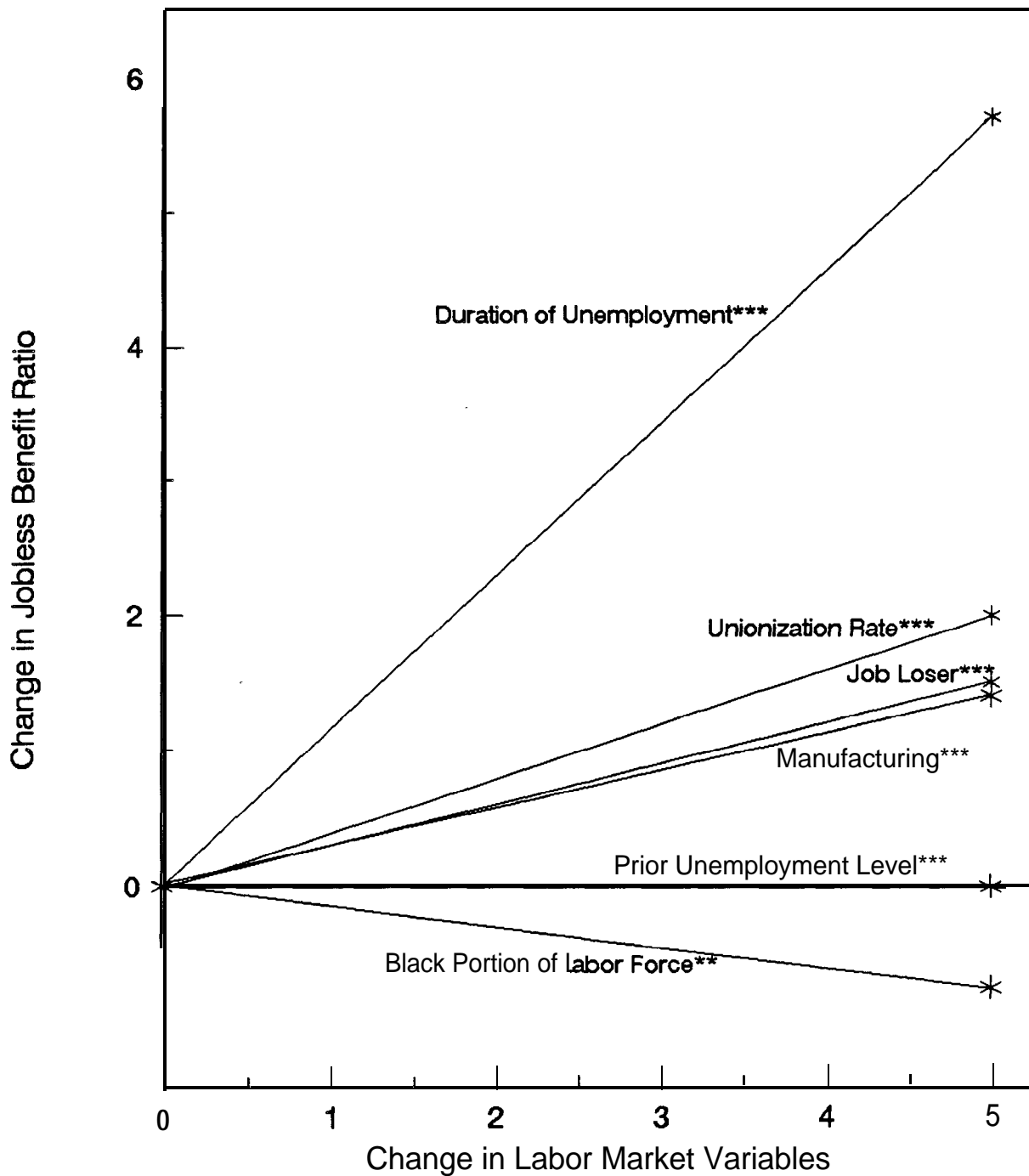
There are further interesting results in the figures. The regression technique allows both the identification of significant explanatory variables, i.e., variables that clearly relate to the JBR, and identification of the size of the impact of these variables. These impacts are captured by the coefficients. The coefficients estimate how the average JBR would change with changes in any one of the variables shown in the figures, assuming the other

**Figure 2A**  
**Differences in UI Reciprocity Rates from Changes**  
**in Legal Framework Variables**



Note: UI is an abbreviation for unemployment insurance.  
 \*Significant at the .05 level. \*\*Significant at the .01 level.

**Figure 2B**  
**Differences in UI Reciprocity Rates from Changes**  
**in Labor Market Variables**



Note: UI is an abbreviation for unemployment insurance.  
 \*\*Significant at the .01 level. \*\*\*Significant at the .001 level.

variables were unchanged. As such, the coefficients represent the slope of the lines drawn using the values of the JBR on the vertical axis and the values for explanatory variables on the horizontal axis.

Some explanatory variables in the previous equation have very large impacts:

- a one percentage point increase in unionization rates increases the JBR by 0.40 of a percentage point;
- a one percentage point increase in the portion of total state employment that is in manufacturing results in 0.28 of a percentage point increase in benefit recipience;
- durational disqualifications for people who quit their job reduce recipience by 8.0 percentage points and refusal of a job offer, by 3.0 percentage points;
- every \$1,000 increase in the minimum earnings requirement pulls down the recipience rate by 2.4 percentage points;
- every \$1,000 increase in earnings required for maximum benefits reduces recipience by 0.3 of a percentage point; and
- a one percentage point increase in the portion of the labor force that is black reduces recipience by 0.2 of a percentage point.

Some impacts we measured may appear small, But the changes must be evaluated relative to the actual change in the JBR. Table 2 summarizes these results by comparing the estimated change in the **JBR** caused by the change in any one variable with the total change in the JBR. Looking at our sample period from 1979 to 1990 first, we measure the change in the average of the JBR. Second, multiply the change in the average of the explanatory variable (shown in Appendix Table II) by the coefficient (shown in Appendix Table III) to estimate the change in the JBR that is due to that explanatory variable. The result is shown in column 1 of Table 2. Column 2 shows the portion of the actual change that would be due to each variable. This is the numbers in column 1 divided by the actual change in the JBR (-0.027).

For example, unionization has a direct correlation with the JBR: lower unionization correlates with a lower JBR. Column 1 shows that during the 1980s, unionization declined, which alone would have pulled down the JBR by 0.024, from 0.381 in 1979 to 0.357 in 1990. Put in a different perspective, as in column 2, if unionization were the only factor, the 0.024 decline of the JBR represents 88 percent of its total decline. Note also that minimum earnings requirements would have reduced the JBR by 0.02. Durational disqualifications for quitting or refusal of suitable work would each have reduced the JBR from 0.381 by 0.006.



**TABLE 2**  
**Impacts of Significant Variables on Change in JBR**  
**All Else Held Constant**

	<u>Theoretical Change in JBR</u>	<u>Portion of Total Change</u>
<i>LEGAL CHANGE VARIABLES:</i>		
Right to Work Law	-0.0006	2.2%
Minimum Earning Requirement	-0.0172	63.6%
Earnings Required, Max. Benefit	-0.0132	49.0%
Earnings for Max Ben, Max Duration	0.0171	-63.4%
Durational Disqualification, Quitting	-0.0064	23.8%
Durational Disqualification, Work Refusal	-0.0060	22.2%
<i>Total Due to Legal Changes:</i>	<b>-0.0263</b>	97.4%
<i>LABOR MARKET VARIABLES:</i>		
Unionization	-0.0237	87.8%
Manufacturing	-0.0126	46.5%
Job Losers	0.0292	-108.3%
Black Percentage of Labor Force	0.0024	-9.0%
Duration of Unemployment	0.0062	-22.9%
Lagged Unemployment Level	-0.0009	3.5%
<i>Total Due to Labor Market Changes:</i>	0.0006	-2.4%
TOTAL from sum of decomposition	-0.0257	95.1%
ACTUAL change in the JBR	-0.0266	

**From: EPISUB**

Some variables would have mitigated the fall in the JBR. For example, Appendix Table II shows that the percentage of workers in a state who were job losers increased from 38 percent in 1979 in the average state to 47.7 percent in 1990. Figure 2B shows that there is a direct relationship between the percentage of the unemployed who are job losers and increases in the JBR. If no other variables changed, the 9.7 percentage point increase in the average portion of job losers in each state would have increased the JBR by 0.029. Indeed, in recent months the JBR has increased primarily because of the growth in the portion of the unemployed who are job losers. Column 2 of Table 2 shows by how much, in percentage terms, effects such as these mitigated the falling JBR.

The net effect of changes in the variables reflecting state laws would have been a 2.6 percentage point fall in the JBR, or 97.4 percent of its total fall. On the other hand, the net effect of changes in demographic and labor market variables would have increased the JBR by 2.4 percentage points. These results confirm our belief that the legislative backlash

against unemployment insurance recipients in the 1980s was largely successful at reducing recipience rates. Within the unemployment insurance system, the expansion of durational disqualifications and the increase in earnings requirements both prove to have significant negative effects on recipience rates. Simultaneously, union busting and the destruction of the manufacturing base reduce the capacity of labor market institutions to channel the unemployed into the unemployment insurance system. Without federal standards, states could and did respond to economic competition with other states by limiting the scope of their unemployment insurance systems.

## Conclusion

These findings have several significant implications. Returning the counter-cyclical power of unemployment insurance to pre-1980 levels requires increasing access to benefits and increasing the level of benefits. The range of state legislative restrictions put in place throughout the 1980s has had a clear detrimental effect on unemployment insurance benefit recipience, even when we account for demographic and labor market changes.

The issue of federal standards to restrict state flexibility to adopt restrictive unemployment insurance measures resurfaces periodically, but Congress has never favorably addressed it (Reuther, 1991). Recent history shows again that, without standards that encourage unemployment insurance coverage, state legislatures and governors will restrict unemployment insurance without sufficient regard for the system's national income maintenance and the system's ability to weather cyclical changes. In the 1980s, hundreds of thousands of the unemployed and the nation as a whole have paid the price.

February 1992

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## ENDNOTES

1. The proportion of the unemployed receiving an unemployment insurance benefit has been termed the “jobless beneficiary rate” (Congressional Research Service, 1988, p. 173). The decline in the jobless beneficiary rate is measured in two ways. One measure is the ratio between the insured unemployment rate (**IUR**) and the total unemployment rate (**TUR**). A second measure is the ratio of average weekly unemployment insurance claims to the **TUR**. Corson and Nicholson (1988, pp. 2-7) found that, under either measure, the data show a long-term decline in the jobless beneficiary rate with a pronounced decline in the 1980s.
2. Corson and Nicholson compared the period from 1980 to **1986** to the decades of the **1940s, 1950s, 1960s, and 1970s**, for which they calculated ratios of **UI** weeks claimed to total unemployment as 0.489, 0.492, 0.426, 0.413, and 0.347, respectively (Corson and Nicholson, 1988, p. 3). Wayne Vroman of the Urban Institute calculated that the jobless beneficiary rate was 22 percent lower in 1982-1989 than during the 1968-1982 period (Vroman, 1990a, p.2). Vroman has calculated the **IUR/TUR** rates for the decades of the **1950s, 1960s, 1970s, and 1980s** as 0.492, **0.402**, **0.402** and 0.337 (Vroman, 1990b, p. 9).
3. Beginning with Walter Corson and Walter Nicholson’s work (1988), researchers have explored the role of state-level variables in the decline of unemployment insurance benefit recipience. Corson and Nicholson’s study included quarterly data from 1971 to 1986. Our format closely parallels their work, but covers the period from 1979 to 1990. They also only looked at detailed legal changes in the eleven largest states. By Corson and Nicholson’s estimates, somewhere between 23 and 52 percent of the decline in benefit recipience was due to detrimental changes in state policy. Rebecca Blank and David Card (1989) found that half the decline in “take up” rates was due to shifts in unemployment from high to low recipience states. Since their analysis did not include state-level policy variables, it begs the question of why recipience rates diverge across states. Similarly, Wayne Vroman’s recent work (1990a) answers many questions and points to the role of state legal changes, but does not estimate the effects of such changes.
4. Before the changes in 1981, a state could utilize extended benefits if its insured unemployment rate (**IUR**) was above 4 percent and if its **IUR** was 120 percent higher than the state rate for the previous two years, or if the state insured unemployment rate was above 5 percent. The 1981 changes raised both of these threshold rates by a full percentage point and eliminated a national trigger by which all states would qualify for extended benefits when the national **IUR** was above 4.5 percent (Congressional Research Service, 1988, pp. 252-55).
5. For example, in May 1983, Ohio was denied extended benefits when its **TUR** was 12.9 percent. The next month, Michigan triggered off **EB** with a **TUR** of 14.6 percent. In March 1987, during the “oil recession,” Louisiana triggered off **EB** with a **TUR** of 12.7 percent and **EB** were not available during the remainder of the recession even though Louisiana’s **TUR** stayed over 10 percent for two more years.
6. The current federal requirements are summarized in the 1988 GAO Report: 108-12.
7. The wage-benefit replacement ratio is a measure of the portion of wages replaced by unemployment benefits expressed by the ratio of the average weekly benefit to average

weekly wages. (1980 and 1988 figures from the Employment and Training Administration, Actuarial Services Division, report to authors of this paper).

8. The House Ways and Means Committee converts state monetary eligibility provisions into annual dollar figures. These figures provide a rough comparative measure of these provisions, since most states also require claimants' earnings to fall within particular calendar quarters or meet other added requirements.

9. In the early years of the unemployment insurance system, virtually all the penalties for disqualifications involved a suspension or delay in the payment of benefits. Typically, a six or seven week denial period was imposed for voluntarily leaving work, misconduct discharges, or refusals of work. These types of penalties were found in the model bills promulgated by the Social Security Board in 1936 and used as a pattern for state unemployment insurance legislation (Haber and Murray, 1966, p.301).

10. Report to authors by Employment and Training Administration, Unemployment Insurance Service, 1991 .

11. The high cost multiple is also known as the reserve multiple. This measures the adequacy of a state's unemployment trust fund reserves. It is a quotient computed from two ratios. The denominator is UI payments as a percentage of total covered payrolls in the highest cost twelve-month period. The numerator is the total net reserves at the end of the current year as a percent of total covered employment for the year (Vroman, 1990b, p. 44). The resulting quotient expresses the portion of a year for which current reserves are sufficient to pay benefits at the state's historically highest annual payment level. A high cost multiple of 1.0, for example, translates roughly into twelve months of reserves in a recession

12. As stated earlier, the severity of punishment under durational disqualifications varies. Our measure captures the effect of the existence of durational disqualification, but likely underestimates the impact of variations in severity among states.

13. Our measure for this is a dummy variable for every state and year after benefits were taxed. This is an admittedly unsatisfactory proxy and in the future we will attempt better measures.

14. We originally included the number of recipients who exhausted their benefits, but we used duration alone because of multicollinearity. Also, exhaustion rates need to be expressed as a percentage of Unemployment Insurance recipients, not of all unemployed. Our initial runs included exhaustions as a percentage of all-unemployed, producing misleading positive correlations because workers cannot exhaust benefits without first receiving them.

15. Unionization rates are derived from two studies (Curme, et al., 1990; Kokkelenberg and Sockell, 1985).

16. Initially, we tested a dummy variable (1 =yes or 0=no) for the presence of waiting weeks, expecting the waiting week to have a negative effect on the IUR/TUR. Instead, waiting weeks had a positive correlation with the IUR/TUR. We were puzzled with this result, as was Wayne Vroman of the Urban Institute. In work in progress, Vroman has also found a positive correlation between waiting weeks and the IUR/TUR. In contrast, in

regressions with the same independent variables, he found the ratio of weeks compensated to weeks claimed demonstrated a negative correlation. This leads us to suppose that the positive sign for waiting weeks to the **IUR/TUR** ratio is a mechanical effect arising from the definition of the insured unemployment rate, which includes individuals serving a waiting week. As a result of the definition, in states with a waiting week the “insured unemployed” would include one additional week of duration for all claimants who drew benefits and include claimants who served a waiting week but who were never paid a benefit. In contrast, this effect does not have the same impact on the weeks compensated/weeks claimed measure of the JBR since the waiting week is not a compensated week, but is a claimed week. Since there was no other plausible explanation for the reversal in the signs for the waiting week variable other than this mechanical effect, we discarded it in running the final regressions.

17. The JBR estimate will not match other national estimates because the average for all states is unweighted.

18. We also tried a fixed-effect model (with year and state dummies). We encountered sign changes on significant coefficients and the F-test comparing the fixed-effect model and our model proved indecisive. For our purposes, controlling year effects with year dummies and using explicit variables to account for state legal and demographic differences was deemed appropriate.

19. The positive correlation of the JBR and earnings required for maximum benefits at maximum duration should be considered with caution. Unlike minimum earnings requirements or earnings requirements for maximum benefits, it says little about barriers to initial recipience, affecting instead the amount received after an unemployed worker enters the unemployment insurance system.

**APPENDIX**

**Appendix Table 1  
 Jobless Beneficiary Rate (JBR), Minimum Earnings (BMIN),  
 Maximum Earnings (BMAX), Maximum Benefits (MBEN), Durational  
 Disqualifications for -- Quits (DURQ), Discharges (DURD), Work Refusals (DURR)  
 by State by Year**

<u>ST</u>	<u>YEAR</u>	<u>JBR</u>	<u>BMIN</u>	<u>BMAX</u>	<u>MBEN</u>	<u>DURQ</u>	<u>DURD</u>	<u>DURR</u>
AK	1979	87.2%	750	<b>8,500</b>	<b>8,500</b>	0	0	0
AL	1979	34.4%	522	3,204	7,017	1	0	0
AR	1979	39.2%	450	3,720	<b>9,300</b>	1	0	0
AZ	1979	19.3%	937	3,356	7,019	1	0	1
CA	1979	42.1%	750	3,308	<b>5,406</b>	1	1	0
co	1979	21.8%	750	14,144	14,144	1	1	0
CT	1979	39.6%	600	5,120	5,120	1	<b>1</b>	0
DE	1979	28.7%	720	<b>5,400</b>	7,798	1	1	1
FL	1979	18.1%	400	3,760	9,776	1	1	1
GA	1979	29.5%	412	3,337	9,180	1	0	<b>1</b>
HI	1979	36.9%	150	4,020	4,020	1	1	1
IA	1979	37.1%	600	3,503	10,215	1	<b>1</b>	1
ID	1979	41.2%	520	3,775	9,815	1	1	1
IL	1979	50.3%	<b>1,000</b>	<b>3,609</b>	<b>3,609</b>	1	1	1
IN	1979	26.8%	500	2,122	7,696	1	1	1
KS	1979	37.7%	900	3,690	<b>9,591</b>	1	1	1
KY	1979	41.5%	<b>1,000</b>	3,779	9,358	1	0	0
LA	1979	28.2%	300	4,230	9,867	<b>1</b>	1	1
MA	1979	47.8%	1,200	3,170	10,163	1	1	0
MD	1979	27.3%	360	3,816	3,816	0	0	0
ME	1979	39.6%	900	2,167	7,486	1	1	1
MI	1979	49.2%	350	2,240	<b>5,600</b>	1	0	1
MN	1979	38.3%	900	5,382	11,064	1	1	1
MO	1979	48.5%	450	2,550	6,630	<b>1</b>	0	1
MS	1979	30.7%	360	2,880	6,237	1	0	0
MT	1979	45.0%	1,150	4,621	9,119	1	1	0
NC	1979	28.0%	565	5,049	10,101	1	1	1
ND	1979	52.9%	1,440	5,240	10,004	1	1	0
NE	1979	30.5%	<b>600</b>	3,150	8,188	0	0	0
NH	1979	30.5%	1,200	<b>8,600</b>	<b>8,600</b>	1	1	1
NJ	1979	52.1%	600	3,480	6,090	1	0	0
NM	1979	21.0%	633	3,152	4,245	1	1	0
NV	1979	41.1%	562	4,275	8,967	1	0	1
NY	1979	45.4%	800	4,980	4,980	1	1	0
OH	1979	39.4%	400	3,760	6,188	1	1	1
OK	1979	27.3%	<b>1,000</b>	4,912	10,293	1	1	1
OR	1979	39.1%	700	10,120	<b>9,906</b>	0	0	0
PA	1979	50.4%	440	<b>6,000</b>	<b>6,000</b>	1	<b>1</b>	1
RI	1979	61.4%	<b>1,060</b>	4,327	9,087	1	1	1
SC	1979	32.8%	300	4,920	8,655	1	0	0
SD	1979	28.8%	1,160	3,469	8,499	1	1	1
TN	1979	41.9%	504	<b>3,600</b>	7,797	1	1	1
TX	1979	20.5%	500	3,375	8,762	0	0	0
UT	1979	40.9%	700	3,656	11,668	1	<b>1</b>	1
VA	1979	<b>22.0%</b>	<b>1,368</b>	4,392	9,516	0	0	0
VT	1979	51.6%	700	4,580	4,580	<b>1</b>	0	<b>1</b>
WA	1979	31.5%	<b>1,800</b>	3,412	12,328	1	1	1

WI	1979	50.0%	780	4,320	<b>12,384</b>	1	0	0
WV	1979	47.7%	1,150	16,550	16,550	1	0	0
WY	1979	31.1%	960	<b>3,000</b>	<b>12,384</b>	0	<b>1</b>	0
AK	1980	77.4%	750	<b>8,500</b>	8,500	0	0	0
AL	1980	36.9%	522	3,204	7,017	1	0	0
AR	1980	44.4%	450	3,720	<b>9,300</b>	1	0	0
AZ	1980	25.1%	937	3,356	7,018	1	0	1
CA	1980	47.8%	750	4,160	6,238	1	1	0
CO	1980	25.5%	750	14,664	14,664	<b>1</b>	<b>1</b>	0
CT	1980	40.4%	600	<b>5,360</b>	<b>5,360</b>	1	1	1
DE	1980	40.5%	720	<b>5,400</b>	7,798	1	1	1
FL	1980	21.7%	<b>400</b>	3,760	9,776	<b>1</b>	1	1
GA	1980	30.7%	412	3,337	9,356	1	0	1
HI	1980	48.3%	150	4,320	4,320	1	1	1
IA	1980	42.4%	600	<b>3,503</b>	10,216	1	1	1
ID	1980	42.4%	520	<b>3,900</b>	10,140	1	1	1
IL	1980	48.2%	<b>1,400</b>	3,830	3,830	1	1	1
IN	1980	35.2%	500	2,122	7,696	1	1	1
KS	1980	48.0%	900	3,690	<b>9,591</b>	1	1	1
KY	1980	44.7%	<b>1,000</b>	3,779	9,358	1	<b>1</b>	1
LA	1980	35.6%	300	4,470	10,427	<b>1</b>	1	1
MA	1980	51.3%	1,200	3,930	10,913	1	1	0
MD	1980	33.9%	360	3,816	3,816	0	0	0
ME	1980	44.3%	1,285	2,101	7,486	1	1	1
MI	1980	54.3%	350	2,240	<b>5,600</b>	1	0	1
MN	1980	40.9%	750	5,382	11,063	1	1	1
MO	1980	46.8%	450	3,150	8,190	1	0	1
MS	1980	38.3%	360	3,240	7,017	1	0	0
MT	1980	46.3%	1,150	4,621	10,013	1	1	0
NC	1980	35.3%	565	5,049	10,101	1	1	1
ND	1980	48.8%	1,440	5,240	10,004	1	1	0
NE	1980	37.4%	600	2,750	8,188	0	0	0
NH	1980	35.5%	1,200	<b>10,500</b>	<b>10,500</b>	1	<b>1</b>	1
NJ	1980	53.6%	600	<b>3,660</b>	6,405	1	0	0
NM	1980	25.0%	683	3,412	4,591	1	1	0
NV	1980	44.0%	562	4,275	8,967	1	0	0
NY	1980	46.2%	800	4,980	4,980	1	1	1
OH	<b>1980</b>	49.1%	400	5,153	6,699	1	1	1
OK	1980	24.4%	<b>1,000</b>	1,932	10,293	1	1	1
OR	1980	49.9%	700	10,120	<b>9,906</b>	0	0	0
PA	1980	56.6%	440	<b>6,400</b>	<b>6,400</b>	1	1	1
RI	1980	60.9%	<b>1,060</b>	4,327	9,087	1	1	1
SC	1980	38.7%	300	4,290	8,655	1	0	0
SD	1980	26.3%	1,160	4,700	8,499	1	1	1
TN	1980	45.0%	504	<b>3,600</b>	7,797	1	1	1
TX	1980	20.6%	500	<b>3,900</b>	10,107	0	0	0
UT	1980	36.9%	700	3,656	11,668	1	1	1
VA	1980	28.5%	<b>1,368</b>	4,392	9,516	0	0	0
VT	1980	50.5%	700	4,580	4,580	1	0	1
WA	1980	43.1%	<b>1,800</b>	3,412	12,328	1	1	1
WI	1980	57.6%	840	4,620	13,244	1	0	0
WV	1980	46.2%	1,150	15,650	15,650	0	0	0
WY	1980	35.3%	960	3,250	10,916	0	1	0
AK	1981	69.8%	<b>1,000</b>	<b>15,500</b>	<b>15,500</b>	0	0	0
AL	1981	27.2%	522	3,204	7,017	1	0	0
AR	1981	32.0%	450	4,080	10,605	<b>1</b>	0	0
AZ	1981	27.4%	937	3,543	7,408	1	1	1
CA	1981	43.5%	900	4,160	6,238	1	1	0
c o	1981	28.1%	750	16,536	<b>16,536</b>	1	1	0

CT	1981	37.9%	600	5,600	5,600	1	1	1
DE	1981	37.4%	720	5,400	7,798	1	1	1
FL	1981	17.6%	400	4,160	10,816	1	1	1
GA	1981	30.0%	412	3,337	98356	1	0	1
HI	1981	48.6%	150	4,710	4,710	1	1	1
IA	1981	30.4%	600	3,503	10,452	1	1	1
ID	1981	43.7%	1,137	4,257	11,069	1	1	1
IL	1981	43.1%	1,483	4,057	4,057	1	1	1
IN	1981	24.1%	1,500	2,412	8,736	1	1	1
KS	1981	45.3%	1,020	4,080	10,605	1	1	1
KY	1981	35.2%	1,000	4,032	9,982	1	1	1
LA	1981	27.3%	300	4,920	11,477	1	1	1
MA	1981	46.2%	1,200	4,260	11,830	1	1	0
MD	1981	30.4%	900	4,320	4,320	0	0	0
ME	1981	44.2%	1,195	2,277	8,110	1	1	1
MI	1981	37.0%	350	2,240	5,600	1	1	1
MN	1981	40.5%	750	5,814	11,951	1	1	1
MO	1981	38.5%	450	3,150	8,190	1	0	1
MS	1981	32.4%	360	3,240	7,017	1	0	0
MT	1981	35.7%	1,000	5,220	11,069	1	1	0
NC	1981	35.8%	565	5,400	10,842	1	1	1
ND	1981	40.7%	1,560	5,720	10,928	1	1	0
NE	1981	37.2%	600	2,750	8,188	0	0	0
NH	1981	32.4%	1,200	10,500	10,500	1	1	0
NJ	1981	48.5%	600	3,980	6,965	1	0	0
NM	1981	25.4%	747	3,770	5,068	1	1	1
NV	1981	40.1%	562	4,575	9,591	1	0	0
NY	1981	39.2%	800	4,980	4,980	1	1	1
OH	1981	34.6%	400	5,400	7,020	1	1	1
OK	1981	26.6%	1,000	5,812	12,165	1	1	1
OR	1981	43.2%	700	11,000	10,764	1	1	1
RI	1981	44.0%	1,320	6,920	6,920	1	1	1
SC	1981 1981	54.3%	1,160	4,690	9,850	1	1	1
		34.1%	300	4,407	8,889	1	0	0
SD	1981	23.5%	1,160	4,976	9,279	1	1	1
TN	1981	32.0%	720	3,960	8,577	1	1	1
TX	1981	16.1%	750	4,687	12,129	1	1	1
UT	1981	35.5%	700	3,874	12,784	1	1	1
VA	1981	22.6%	1,368	4,392	9,516	0	0	0
VT	1981	48.3%	700	4,980	4,980	1	0	1
WA	1981	38.5%	1,012	3,737	13,498	1	1	1
WI	1981	46.4%	900	4,950	14,190	1	0	0
WV	1981	41.4%	1,150	17,300	17,300	1	0	0
WY	1981	41.7%	960	3,625	12,166	0	1	0
AK	1982	62.6%	1,000	15,500	15300	0	0	0
AL	1982	26.0%	522	3,204	7,017	1	0	0
AR	1982	37.7%	930	4,080	10,605	1	0	0
AZ	1982	28.3%	938	3,544	7,409	1	1	1
CA	1982	43.1%	1,100	4,641	7,070	1	1	0
co	1982	29.7%	750	18,201	18,201	1	1	0
CT	1982	43.8%	600	5,840	5,840	1	1	1
DE	1982	36.6%	720	5,400	7,798	1	1	1
FL	1982	21.6%	400	4,960	12,897	1	1	1
GA	1982	33.3%	413	4,275	11,956	1	0	1
HI	1982	43.4%	150	5,070	5,070	1	1	1
IA	1982	37.3%	600	4,168	11388	1	1	1
ID	1982	44.9%	1,138	4,680	12,168	1	1	1
IL	1982	39.7%	1,400	4,214	4,214	1	1	1
IN	1982	29.8%	1,500	2,413	8,736	1	1	1



KS	1982	51.1%	1,110	4,470	11,619	1	1	1
KY	1982	35.2%	1,000	4,412	10,919	1	1	1
LA	1982	38.8%	300	5,490	12,808	1	1	1
MA	1982	42.5%	1,200	4030	12,997	1	1	0
MD	1982	35.6%	900	5,040	5,040	0	0	0
ME	1982	41.2%	1,322	2,519	8,969	1	1	1
MI	1982	35.0%	1,318	5,850	6,309	1	1	1
MN	1982	40.2%	750	750	6,345	1	1	1
MO	1982	35.8%	450	3,150	8,190	1	0	1
MS	1982	35.2%	360	3,240	7,017	1	0	0
MT	1982	35.9%	1,000	5,780	12,210	1	1	0
NC	1982	40.1%	1,368	5,909	11,856	1	1	1
ND	1982	45.9%	1,680	6,240	11,929	1	1	0
NE	1982	34.7%	600	2,750	8,189	0	0	0
NH	1982	29.2%	1,700	16,500	16,500	1	1	1
NJ	1982	42.9%	600	4,340	7,595	1	0	0
NM	1982	28.3%	813	4,193	5,632	1	1	1
NV	1982	39.3%	562	5,063	10,605	1	0	0
NY	1982	40.0%	800	4,980	4,980	1	1	1
OH	1982	37.0%	400	5,840	7,592	1	1	1
OK	1982	39.3%	1,000	6,563	13,725	1	1	1
OR	1982	44.0%	1,000	12,600	12,600	1	1	1
PA	1982	49.5%	1,320	7,520	7,520	1	1	1
RI	1982	46.9%	1,240	5,163	10,844	1	1	1
SC	1982	37.5%	300	4,563	9,201	1	0	1
SD	1982	25.3%	1,568	7,198	10,059	1	1	1
TN	1982	31.7%	720	3,960	8,577	1	1	1
TX	1982	24.2%	750	5,475	14,152	1	1	1
UT	1982	42.9%	700	4,290	14,157	1	1	1
VA	1982	22.7%	2,200	6,901	13,800	1	1	1
VT	1982	53.5%	700	5,380	5,380	1	0	1
WA	1982	39.9%	1,113	4,062	14,669	1	1	1
WI	1982	40.5%	990	5,340	15,308	1	0	0
WV	1982	38.2%	1,150	18,200	18,200	1	0	0
WY	1982	61.6%	958	6,560	13,750	0	1	0
AK	1983	60.2%	1,000	16,000	16,000	0	0	0
AL	1983	21.7%	522	3,222	7,020	1	0	0
AR	1983	29.0%	930	4,080	10,605	1	0	0
AZ	1983	22.7%	1,500	4,294	8,968	1	1	1
CA	1983	40.0%	1,200	5,533	8,630	1	1	0
co	1983	36.1%	1,000	19,657	19,657	1	1	0
CT	1983	44.0%	600	6,240	6,240	1	1	1
DE	1983	28.2%	720	15,496	15,496	1	1	1
FL	1983	16.7%	400	4,960	12,897	1	1	1
GA	1983	25.2%	413	4,275	11,956	1	0	1
HI	1983	3.4%	150	5,340	5,340	1	1	1
IA	1983	31.3%	600	4,528	12,324	1	1	1
ID	1983	33.6%	1,138	5,135	13,351	1	1	1
IL	1983	33.6%	1,600	4,788	4,788	1	1	1
IN	1983	24.4%	1,500	2,413	8,736	1	1	1
KS	1983	39.9%	1,200	4,890	12,711	1	1	1
KY	1983	26.3%	1,500	11,772	11,772	1	1	1
LA	1983	38.6%	300	6,150	14,348	1	1	1
MA	1983	40.6%	1,200	5,160	14,331	1	1	0
MD	1983	35.2%	900	5,508	5,508	0	0	0
ME	1983	35.7%	1,427	3,193	9,671	1	1	1
MI	1983	23.6%	2,010	8,620	15,085	1	1	1
MN	1983	28.8%	1,724	5,505	13,579	1	1	1
MO	1983	27.1%	450	3,150	8,190	1	0	1

MS	1983	26.1%	1,200	4,200	8,187	1	0	0
MT	1983	32.3%	1,000	6,300	13,309	1	1	0
NC	1983	26.3%	1,368	6,454	12,948	1	1	1
ND	1983	49.3%	1,880	7,000	13991	1	1	0
NE	1983	35.6%	600	2,750	8,189	0	0	0
NH	1983	30.2%	1,700	16,500	16,500	1	1	1
NJ	1983	40.9%	600	4,710	8,243	1	0	0
NM	1983	27.1%	921	4,582	6,153	1	1	1
NV	1983	34.3%	562	5,512	11,619	1	0	1
NY	1983	36.7%	800	4,980	4,980	1	1	1
OH	1983	26.8%	400	5,840	7,295	1	1	1
OK	1983	25.5%	1,000	7,350	15,363	1	1	1
OR	1983	34.5%	1,000	13,960	13,960	1	1	1
PA	1983	40.4%	1,320	8,120	8,120	1	1	1
RI	1983	45.8%	1,340	5,563	11,684	1	1	1
SC	1983	26.4%	900	4,563	9,201	1	0	1
SD	1983	18.1%	1,568	7,198	10,059	1	1	1
TN	1983	24.2%	800	3,960	8,577	1	1	1
TX	1983	24.6%	1,013	6,263	16,174	1	1	1
UT	1983	31.3%	1,200	4,290	12,012	1	1	1
VA	1983	20.0%	2,200	6,900	13,800	1	1	1
VT	1983	45.8%	700	5,820	5,820	1	0	1
WA	1983	35.4%	1,237	4,437	16,019	1	1	1
WI	1983	33.4%	1,080	5,850	16,770	1	0	0
WV	1983	30.7%	1,150	20,750	20,750	1	0	0
WY	1983	53.9%	960	7,160	1,500	0	1	0
AK	1984	60.7%	1,000	16,000	16,000	0	0	0
AL	1984	20.3%	774	4,302	9,358	1	0	0
AR	1984	25.9%	1,085	7,072	10,605	1	0	0
AZ	1984	24.5%	1,500	4,294	8,968	1	1	1
CA	1984	36.2%	1,200	5,533	8,630	1	1	0
co	1984	28.8%	1,000	20,072	20,072	1	1	0
CT	1984	34.4%	600	6,720	6,720	1	1	1
DE	1984	28.6%	720	12,870	12,870	1	1	1
FL	1984	16.0%	400	6,000	15,601	1	1	1
GA	1984	22.6%	413	4,687	12,998	1	0	1
HI	1984	41.1%	150	5,640	5,640	1	1	1
IA	1984	26.1%	770	4,111	11,151	1	1	1
ID	1984	34.0%	1,716	5,135	13,351	1	1	1
IL	1984	27.1%	1,600	4,786	4,786	1	1	1
IN	1984	21.4%	1,500	2,413	8,736	1	1	1
KS	1984	32.2%	1,200	4,890	12,711	1	1	1
KY	1984	21.5%	1,500	11,772	11,772	1	1	1
LA	1984	31.7%	300	7,669	13,325	1	1	1
MA	1984	42.6%	1,200	5,550	15,416	1	1	0
MD	1984	30.2%	900	5,760	5,760	0	0	0
ME	1984	42.3%	2,047	4,973	10,373	1	1	1
MI	1984	20.9%	2,010	8,620	15,085	1	1	1
MN	1984	27.2%	1,305	5,730	14,134	1	1	1
MO	1984	26.0%	450	3,150	8,190	1	0	1
MS	1984	22.4%	1,200	4,200	8,190	1	0	0
MT	1984	33.5%	1,000	6,640	14,027	1	1	0
NC	1984	24.2%	1,368	6,454	12,948	1	1	1
ND	1984	43.6%	2,340	6,708	15,652	1	1	0
NE	1984	34.7%	600	3,100	9,357	0	0	0
NH	1984	26.3%	1,700	19,500	19,500	1	1	1
NJ	1984	41.4%	600	5,070	8,873	1	0	0
NM	1984	27.0%	921	4,712	6,283	1	1	1
NV	1984	30.3%	562	5,925	12,324	1	0	1

NY	1984	37.3%	1,340	6,780	6,780	1	1	1
OH	1984	24.6%	1,702	5,880	7,644	1	1	1
OK	1984	20.5%	3,000	6,937	7,000	1	1	1
OR	1984	31.3%	1,000	15,760	15,760	1	1	1
PA	1984	37.0%	1,320	8,480	8,480	1	1	1
RI	1984	49.0%	1,340	5,963	12,524	1	1	1
SC	1984	26.7%	900	4,563	9,201	1	0	1
SD	1984	15.4%	1,568	7,224	10,059	1	1	1
TN	1984	20.5%	1,463	7,295	11,960	1	1	1
TX	1984	20.0%	1,013	6,788	17,522	1	1	1
UT	1984	29.4%	1,200	4,316	15,985	1	1	1
VA	1984	16.4%	2,200	6,900	13,800	1	1	1
VT	1984	45.4%	700	5,820	5,820	1	0	1
WA	1984	33.0%	1,237	4,625	16,650	1	1	1
WI	1984	34.4%	2,106	7,020	12,870	1	0	0
WV	1984	22.9%	1,150	21,050	21,050	1	0	0
WY	1984	31.9%	960	6,280	13,607	1	1	1
AK	1985	73.0%	1,000	19,750	19,750	0	0	0
AL	1985	25.5%	774	4,302	9,358	1	0	0
AR	1985	29.5%	1,400	8,008	11,550	1	0	0
AZ	1985	20.9%	1,500	4,294	8,968	1	1	1
CA	1985	42.4%	1,200	5,533	8,630	1	1	0
co	1985	31.0%	1,000	21,424	24,424	1	1	0
CT	1985	33.2%	600	7,200	7,200	1	1	1
DE	1985	24.5%	720	12,870	12,870	1	1	1
FL	1985	17.0%	400	6,000	15,601	1	1	1
GA	1985	22.3%	413	4,687	12,998	1	0	1
HI	1985	36.7%	150	5,820	5,820	1	1	1
IA	1985	27.4%	770	4,111	11,515	1	1	1
ID	1985	34.7%	1,716	6,747	15,743	1	1	1
IL	1985	28.9%	1,600	4,786	4,786	1	1	1
IN	1985	21.4%	1,500	2,442	8,736	1	1	1
KS	1985	38.5%	1,290	5,250	13,650	1	1	1
KY	1985	22.2%	1,500	11,772	11,772	1	1	1
LA	1985	30.1%	300	7,669	13,325	1	1	1
MA	1985	55.3%	1,200	5,880	16,333	1	1	0
MD	1985	34.1%	900	6,336	6,336	0	0	0
ME	1985	49.0%	2,047	5,105	10,840	1	1	1
MI	1985	23.8%	2,010	8,620	15,085	1	1	1
MN	1985	34.5%	1,305	5,940	14,652	1	1	1
MO	1985	30.3%	450	4,000	9,360	1	0	1
MS	1985	23.1%	1,200	4,600	8,790	1	0	0
MT	1985	32.0%	1,000	6,840	14,449	1	1	0
NC	1985	34.0%	1,675	6,513	13,026	1	1	1
ND	1985	37.3%	2,340	7,215	14,238	1	1	0
NE	1985	33.1%	600	3,100	9,357	0	0	0
NH	1985	18.2%	1,700	19,500	19,500	1	1	1
NJ	1985	44.8%	1,020	7,165	12,539	1	0	0
NM	1985	22.4%	975	4,875	6,500	1	1	1
NV	1985	28.7%	600	6,075	12,636	1	0	1
NY	1985	39.1%	1,600	7,180	7,180	1	1	1
OH	1985	27.2%	1,702	5,880	7,644	1	1	1
OK	1985	23.7%	3,000	7,387	7,000	1	1	1
OR	1985	37.5%	1,000	16,320	16,320	1	1	1
PA	1985	40.2%	1,320	8,880	8,880	1	1	1
RI	1985	59.4%	1,340	6,327	13,287	1	1	1
SC	1985	31.7%	900	4,875	9,750	1	0	1
SD	1985	18.0%	1,568	7,224	10,059	1	1	1
TN	1985	24.9%	1,463	7,561	12,480	1	1	1

TX	1985	18.0%	1,050	7,050	18,196	1	1	1
UT	1985	30.5%	1,300	7,254	17,911	1	1	1
VA	1985	16.0%	2,700	7,500	15,000	1	1	1
VT	1985	48.6%	700	5,820	5,820	1	0	1
WA	1985	39.1%	1,237	4,625	16,650	1	1	1
WI	1985	37.7%	2,106	7,020	12,870	1	0	0
WV	1985	25.2%	1,150	21350	21350	1	0	0
WY	1985	27.8%	960	7,320	15,860	1	1	1
AK	1986	73.2%	1,000	19,750	19,750	0	0	0
AL	1986	22.0%	774	4,302	9,358	1	0	0
AR	1986	28.4%	1,260	9,828	14,742	1	0	0
AZ	1986	20.6%	1,500	4,668	9,748	1	1	1
CA	1986	44.8%	1,200	5,533	8,630	1	1	0
co	1986	26.4%	1,000	22,152	22,152	1	1	0
CT	1986	38.9%	600	7,680	7,680	1	1	1
DE	1986	44.6%	720	15,210	15210	1	1	1
FL	1986	17.8%	400	7,000	18,200	1	1	1
GA	1986	24.6%	413	5,062	14,033	1	0	1
HI	1986	36.0%	150	6,000	6,000	1	1	1
IA	1986	28.1%	810	4542	12321	1	1	1
ID	1986	34.4%	1,716	6,981	16,289	1	1	1
IL	1986	30.7%	1,600	4,786	4,786	1	1	1
IN	1986	23.0%	2,500	3,139	9,360	1	1	1
KS	1986	38.2%	1,410	5,700	14,820	1	1	1
KY	1986	23.2%	1,500	11,772	11,772	1	1	1
LA	1986	32.2%	300	7,669	19,739	1	1	1
MA	1986	56.1%	1,200	6,210	17,250	1	1	0
MD	1986	33.9%	900	6,336	6,336	0	0	0
ME	1986	40.8%	1,685	4,897	11,368	1	1	1
MI	1986	28.2%	2,010	8,620	15,085	1	1	1
MN	1986	37.9%	1,485	6,340	14,872	1	1	1
MO	1986	32.8%	450	4,167	9,750	1	0	1
MS	1986	20.8%	1,200	4,600	8,970	1	1	0
MT	1986	29.2%	1,000	6,840	14,449	1	1	1
NC	1986	29.4%	1,675	6,825	13,650	1	1	1
ND	1986	36.7%	2,340	7,566	14,930	1	1	0
NE	1986	33.1%	600	3,250	9,825	0	0	0
NH	1986	20.0%	1,600	22,500	22,500	1	1	1
NJ	1986	44.8%	1,520	7,133	12,483	1	0	0
NM	1986	26.0%	1,004	5,005	6,673	1	1	1
NV	1986	37.6%	600	6,225	12,948	1	0	1
NY	1986	38.2%	1,600	7,180	7,180	1	1	1
OH	1986	28.1%	1,702	5,880	7,644	1	1	1
OK	1986	26.8%	3,560	7,387	7,000	1	1	1
OR	1986	36.5%	1,000	16,880	16,880	1	1	1
PA	1986	43.1%	1,320	9,200	9,200	1	1	1
RI	1986	63.0%	1,340	6,654	13,874	1	1	1
SC	1986	27.5%	900	4,875	9,750	1	0	1
SD	1986	18.3%	1,568	7,224	10,059	1	1	1
TN	1986	23.4%	1,463	7,561	12,480	1	1	1
TX	1986	23.1%	1,050	7,050	18,196	1	1	1
UT	1986	31.1%	1,400	7,527	18,585	1	1	1
VA	1986	16.0%	2,900	7,950	15,900	1	1	1
VT	1986	37.9%	700	5,820	5,820	1	0	1
WA	1986	34.6%	1,300	4,750	17,100	1	1	1
WI	1986	34.5%	2,223	7,410	12,870	1	0	0
WV	1986	25.9%	2,200	21,250	21,250	1	0	0
WY	1986	36.9%	1,440	7,640	16,637	1	1	1
AK	1987	63.4%	1,000	19,750	19,750	0	0	0

AL	1987	24.1%	774	4,302	9,358	1	0	0
AR	1987	29.5%	1,320	10,192	15,288	1	0	0
AZ	1987	23.1%	1,500	5,044	10,528	1	1	1
CA	1987	43.7%	1,200	5,533	8,630	1	1	0
co	1987	24.9%	1,000	22,152	22,152	1	1	0
CT	1987	37.0%	600	8,160	8,160	1	1	1
DE	1987	34.4%	720	15,990	15,990	1	1	1
FL	1987	16.0%	400	7,000	18,200	1	1	1
GA	1987	24.7%	413	5,437	15,078	1	1	1
HI	1987	35.9%	150	6,340	6,340	1	1	1
IA	1987	26.5%	840	5,671	12,636	1	1	1
ID	1987	31.5%	1,716	7,215	16,835	1	1	1
a	1987	29.3%	1,600	4,983	4,983	1	1	1
IN	1987	19.6%	2,500	3,349	9,984	1	1	1
KS	1987	36.9%	1,470	5,910	15,366	1	1	1
KY	1987	18.8%	1,500	11,772	11,772	1	1	1
LA	1987	26.3%	300	7,669	9,739	1	1	1
MA	1987	55.8%	1,200	6,600	18,333	1	1	0
MD	1987	30.1%	900	6,984	6,984	0	0	0
ME	1987	38.5%	1,685	5,098	11,854	1	1	1
MI	1987	33.0%	2,010	8,620	15,085	1	1	1
MN	1987	31.8%	1,545	7,170	17,686	1	1	1
MO	1987	29.0%	750	4,333	10,140	1	0	1
MS	1987	20.4%	1,200	5,200	10,140	1	1	0
MT	1987	27.1%	1,000	7,306	15,434	1	1	0
NC	1987	28.8%	1,675	7,176	14,352	1	1	1
ND	1987	34.2%	2,340	7,683	15,161	1	1	0
NE	1987	28.3%	600	3,250	9,825	0	0	0
NH	1987	15.3%	2,600	22,500	22,500	1	1	1
NJ	1987	46.0%	1,520	7,600	13,300	1	0	0
NM	1987	22.2%	1,031	5,135	6,847	1	1	1
NV	1987	30.7%	600	6,412	13,338	1	0	1
NY	1987	43.4%	1,600	7,180	7,180	1	1	1
OH	1987	28.6%	1,702	5,880	7,644	1	1	1
OK	1987	21.1%	3,560	7,387	7,000	1	1	1
OR	1987	41.2%	1,000	17,280	17,280	1	1	1
PA	1987	41.8%	1,320	9,560	9,560	1	1	1
RI	1987	59.0%	1,420	6,945	14,585	1	1	1
SC	1987	23.7%	900	4,875	9,750	1	0	1
SD	1987	17.5%	1,568	7,224	10,059	1	1	1
TN	1987	25.1%	1,463	8,360	13,520	1	1	1
TX	1987	21.3%	1,163	7,575	19,548	1	1	1
UT	1987	26.0%	1,400	7,683	18,970	1	1	1
VA	1987	16.7%	2,950	8,350	16,700	1	1	1
VT	1987	39.6%	700	6,160	6,160	1	0	1
WA	1987	33.8%	1,325	4,925	17,730	1	1	1
WI	1987	32.9%	2,223	7,410	12,870	1	0	0
WV	1987	23.9%	2,200	21,250	21,250	1	0	0
WY	1987	31.6%	1,440	7,880	17,157	1	1	1
AK	1988	56.7%	1,000	19,750	19,750	0	0	0
AL	1988	22.1%	774	4,302	9,358	1	0	0
AR	1988	29.0%	1,080	10,608	15,912	1	0	0
AZ	1988	21.0%	1,500	5,044	10,528	1	1	1
CA	1988	43.9%	1,200	5,533	8,630	1	1	0
co	1988	24.4%	1,000	22,152	22,152	1	1	0
CT	1988	43.0%	600	8,640	8,640	1	1	1
DE	1988	46.4%	720	15,990	15,990	1	1	1
FL	1988	16.0%	400	8,000	20,800	1	1	1
GA	1988	19.8%	1,350	7,750	16,118	1	1	1

HI	1988	41.4%	150	6,690	6,690	1	1	1
IA	1988	25.6%	870	5,762	13,026	1	1	1
ID	1988	37.3%	1,430	6,110	15,886	1	1	1
IL	1988	27.0%	1,600	9,321	9,321	1	1	1
IN	1988	18.4%	2,500	3,349	9,984	1	1	1
KS	1988	34.0%	1,530	6,120	15,912	1	1	1
KY	1988	20.0%	1,500	12,700	12,700	1	1	1
LA	1988	20.3%	300	10,225	19,739	1	1	1
MA	1988	58.7%	1,200	7,080	19,667	1	1	0
MD	1988	24.7%	900	7,020	7,020	0	0	0
ME	1988	40.3%	1,865	4,164	12,558	1	1	1
MI	1988	33.9%	2,010	8,815	15,427	1	1	1
MN	1988	38.5%	1,250	8,125	19,500	1	1	1
MO	1988	29.7%	750	4,667	10,920	1	0	1
MS	1988	21.4%	1,200	5,200	10,140	1	1	0
MT	1988	26.5%	1,098	7,388	15,606	1	1	1
NC	1988	32.2%	1,945	10,608	15,912	1	1	1
ND	1988	30.0%	2,795	11,635	14,893	1	1	0
NE	1988	32.2%	1,200	3,650	10,449	0	0	0
NH	1988	15.4%	2,800	23,500	23,500	1	1	1
NJ	1988	48.2%	1,620	8,033	14,058	1	0	0
NM	1988	20.5%	1,031	5,168	6,890	1	1	1
NV	1988	31.4%	600	6,638	13,806	1	0	1
NY	1988	47.5%	1,600	7,180	7,180	1	1	1
OH	1988	28.3%	1,702	6,280	8,164	1	1	1
OK	1988	18.4%	3,640	7,387	9,100	1	1	1
OR	1988	37.3%	1,000	17,760	17,760	1	1	1
PA	1988	40.9%	1,320	10,000	10,000	1	1	1
RI	1988	73.9%	1,420	7,500	15,750	1	1	1
SC	1988	26.3%	900	5,148	10,296	1	0	1
SD	1988	18.3%	1,568	7,840	10,917	1	1	1
TN	1988	28.9%	1,508	9,560	15,080	1	1	1
TX	1988	18.1%	1,221	7,770	10,222	1	1	1
UT	1988	25.4%	1,400	7,878	19,452	1	1	1
VA	1988	18.9%	2,900	8,350	16,700	1	1	1
VT	1988	51.6%	1,400	6,400	6,400	1	0	1
WA	1988	41.3%	1,325	10,250	18,450	1	1	1
WI	1988	39.1%	1,258	6,766	13,134	1	0	0
WV	1988	21.9%	2,200	21,250	21,250	1	0	0
WY	1988	26.2%	1,440	7,920	17,157	1	1	1
AK	1989	64.8%	1,000	19,750	19,750	0	0	0
AL	1989	23.1%	1,032	6,936	11,308	1	0	0
AR	1989	29.8%	1,110	10,868	16,302	1	0	0
AZ	1989	26.0%	1,500	5,419	11,310	1	1	1
CA	1989	45.1%	1,200	5,533	8,630	1	1	0
co	1989	23.3%	1,000	22,256	22,256	1	1	0
CT	1989	47.6%	600	9,360	9,360	1	1	1
DE	1989	33.9%	720	9,430	9,430	1	1	1
FL	1989	16.0%	400	8,000	20,800	1	1	1
GA	1989	22.5%	1,350	8,250	17,158	1	1	1
HI	1989	40.8%	150	7,170	7,170	1	1	1
IA	1989	26.7%	900	5,003	13,572	1	1	1
ID	1989	39.5%	1,430	6,273	16,308	1	1	1
IL	1989	29.8%	1,600	9,893	9,893	1	1	1
IN	1989	20.3%	2,500	3,349	9,984	1	1	1
KS	1989	40.2%	1,560	6,300	16,380	1	1	1
KY	1989	24.7%	1,500	13,966	13,966	1	1	1
LA	1989	23.6%	1,200	6,788	17,427	1	1	1
MA	1989	68.9%	1,200	7,650	21,250	1	1	0

MD	1989	31.1%	900	7,344	78344	0	0	0
ME	1989	45.6%	1,976	5,738	13,338	1	1	1
MI	1989	33.7%	3,195	10,400	18,200	1	1	1
MN	1989	36.7%	1,250	8,255	19,812	1	1	1
MO	1989	31.9%	1,125	5,000	11,700	1	0	1
MS	1989	22.9%	1,200	5,800	11,310	1	1	0
MT	1989	27.6%	1,098	7,550	15,951	1	1	1
NC	1989	34.7%	2,052	11,856	17,784	1	1	1
ND	1989	31.3%	2,795	11,895	15,225	1	1	0
NE	1989	31.1%	1,200	3,650	10,449	0	0	0
NH	1989	22.5%	2,800	23,500	23,500	1	1	1
NJ	1989	51.5%	1,720	8,580	15,015	1	0	0
NM	1989	22.8%	1,079	5,395	7,193	1	1	1
NV	1989	31.4%	600	6,900	14,352	1	0	1
NY	1989	42.4%	1,600	7,180	7,180	1	1	1
OH	1989	28.9%	1,702	6,760	8,788	1	1	1
OK	1989	18.6%	3,640	7,387	9,100	1	1	1
OR	1989	37.4%	1,000	18,320	18,320	1	1	1
PA	1989	48.7%	1,320	10,560	10,560	1	1	1
RI	1989	69.0%	1,600	8,000	16,800	1	1	1
SC	1989	27.9%	900	5,733	11,466	1	0	1
SD	1989	15.2%	1,568	7,840	10,917	1	1	1
TN	1989	34.0%	1,508	10,360	16,120	1	1	1
TX	1989	18.3%	1,258	7,770	20,222	1	1	1
UT	1989	21.6%	1,500	8,112	20,029	1	1	1
VA	1989	18.0%	2,800	8,800	17,600	1	1	1
VT	1989	45.5%	1,400	7,605	7,605	1	0	1
WA	1989	37.9%	1,425	10,450	18,810	1	1	1
WI	1989	39.9%	1,258	6,766	13,134	1	0	0
WV	1989	23.3%	2,200	21,250	21,250	1	0	0
WY	1989	24.0%	1,440	8,000	16,666	1	1	1
AK	1990	72.9%	1,000	19,750	19,750	0	0	0
AL	1990	26.8%	1,032	7,176	11,699	1	0	0
AR	1990	33.7%	1,140	10,868	16,302	1	0	0
AZ	1990	28.3%	1,500	5,794	12,089	1	1	1
CA	1990	47.3%	1,125	7,918	9,878	1	1	0
CO	1990	24.5%	1,000	23,296	23,296	1	1	0
CT	1990	51.8%	600	10,080	10,080	1	1	1
DE	1990	27.6%	966	10,350	10,350	1	1	1
FL	1990	19.8%	400	8,000	20,800	1	1	1
GA	1990	26.7%	1,350	8,750	18,198	1	1	1
HI	1990	40.1%	150	7,680	7,680	1	1	1
IA	1990	30.7%	900	5,204	14,118	1	1	1
ID	1990	35.2%	1,430	6,500	16,900	1	1	1
IL	1990	33.2%	1,600	10,491	10,491	1	1	1
IN	1990	21.7%	2,500	3,349	9,984	1	1	1
KS	1990	35.5%	1,620	6,480	16,848	1	1	1
KY	1990	29.2%	1,500	15,654	15,654	1	1	1
LA	1990	24.6%	1,200	6,788	17,427	1	1	1
MA	1990	61.9%	1,200	8,160	22,667	1	1	0
MD	1990	31.8%	900	7,344	7,344	0	0	0
ME	1990	52.6%	2,081	6,041	14,040	1	1	1
MI	1990	35.5%	2,010	10,880	16,598	1	1	1
MN	1990	35.8%	1,250	8,288	19,890	1	1	1
MO	1990	34.2%	1,125	5,333	12,480	1	0	1
MS	1990	25.6%	1,200	5,800	11,310	1	1	0
MT	1990	30.3%	1,098	7,755	16,382	1	1	1
NC	1990	40.5%	2,052	12,272	18,408	1	1	1
ND	1990	29.2%	2,795	12,155	15,558	1	1	0

<b>NE</b>	<b>1990</b>	<b>42.1%</b>	<b>1,200</b>	<b>3,650</b>	<b>10,449</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>NH</b>	<b>1990</b>	<b>28.0%</b>	<b>2,800</b>	<b>23,500</b>	<b>23,500</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>NJ</b>	<b>1990</b>	<b>53.1%</b>	<b>1,980</b>	<b>9,300</b>	<b>16,275</b>	<b>1</b>	<b>0</b>	<b>0</b>
<b>NM</b>	<b>1990</b>	<b>22.4%</b>	<b>1,109</b>	<b>5,525</b>	<b>7,367</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>NV</b>	<b>1990</b>	<b>39.7%</b>	<b>600</b>	<b>7,275</b>	<b>15,132</b>	<b>1</b>	<b>0</b>	<b>1</b>
<b>NY</b>	<b>1990</b>	<b>50.5%</b>	<b>1,600</b>	<b>9,780</b>	<b>9,780</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>OH</b>	<b>1990</b>	<b>32.5%</b>	<b>1,702</b>	<b>7,360</b>	<b>9,508</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>OK</b>	<b>1990</b>	<b>18.8%</b>	<b>3,640</b>	<b>7,387</b>	<b>9,100</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>OR</b>	<b>1990</b>	<b>44.6%</b>	<b>1,000</b>	<b>19,040</b>	<b>19,040</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>PA</b>	<b>1990</b>	<b>47.7%</b>	<b>1,320</b>	<b>11,120</b>	<b>11,120</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>RI</b>	<b>1990</b>	<b>58.7%</b>	<b>1,700</b>	<b>8,377</b>	<b>18,633</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>SC</b>	<b>1990</b>	<b>32.6%</b>	<b>900</b>	<b>6,435</b>	<b>12,870</b>	<b>1</b>	<b>0</b>	<b>1</b>
<b>SD</b>	<b>1990</b>	<b>14.9%</b>	<b>1,568</b>	<b>7,840</b>	<b>10,917</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>TN</b>	<b>1990</b>	<b>40.9%</b>	<b>1,560</b>	<b>10,278</b>	<b>16,640</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>TX</b>	<b>1990</b>	<b>20.5%</b>	<b>1,332</b>	<b>8,029</b>	<b>20,896</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>UT</b>	<b>1990</b>	<b>23.2%</b>	<b>1,500</b>	<b>8,346</b>	<b>20,607</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>VA</b>	<b>1990</b>	<b>20.6%</b>	<b>2,800</b>	<b>8,800</b>	<b>17,600</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>VT</b>	<b>1990</b>	<b>53.3%</b>	<b>1,400</b>	<b>8,010</b>	<b>8,010</b>	<b>1</b>	<b>0</b>	<b>1</b>
<b>WA</b>	<b>1990</b>	<b>49.2%</b>	<b>1,500</b>	<b>11,850</b>	<b>21,330</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>WI</b>	<b>1990</b>	<b>43.0%</b>	<b>1,428</b>	<b>7,650</b>	<b>14,625</b>	<b>1</b>	<b>0</b>	<b>0</b>
<b>WV</b>	<b>1990</b>	<b>24.0%</b>	<b>2,200</b>	<b>23,200</b>	<b>23,200</b>	<b>1</b>	<b>0</b>	<b>0</b>
<b>WY</b>	<b>1990</b>	<b>23.4%</b>	<b>1,500</b>	<b>8,000</b>	<b>16,666</b>	<b>1</b>	<b>1</b>	<b>1</b>



## APPENDIX TABLE II

<u>Mean Values for Variables</u>	<u>1979</u>	<u>1990</u>	<u>Change From 1979-1990</u>	<u>Percentage Change</u>
Jobless Beneficiary Rate	0.381	0.354	<b>-0.027</b>	-7.0%
Duration	12.2	12.7	<b>0.5</b>	4.4%
Benefit/Wage Ratio	0.371	0.382	0.010	2.7%
High Cost Multiple	0.66	0.96	0.30	45.1%
% Job Losers	0.380	0.477	0.096	25.3%
% Manufacturing	<b>0.211</b>	0.166	-0.045	-21.5%
Timely Payments	0.873	0.916	0.043	4.9%
Minimum Earnings	\$737.06	<b>\$1,461.26</b>	\$724.20	98.3%
Maximum Benefit Earnings	<b>\$4,634.44</b>	<b>\$9,578.16</b>	<b>\$4,943.72</b>	106.7%
Earnings: max ben + durat.	<b>\$8,466.36</b>	<b>\$14,989.72</b>	<b>\$6,523.36</b>	77.1%
% Female	0.392	0.431	0.039	9.9%
% Teenagers	0.081	0.053	-0.028	-34.5%
% Black	0.091	0.075	-0.016	-18.0%
% Part-Time	0.173	0.173	0.000	0.1%
Unionization	0.212	0.153	-0.059	-27.9%
Quit Disqualification	0.86	0.94	0.08	9.3%
Misconduct Denial	0.60	0.76	0.16	26.7%
Suitable Work Denial	0.54	0.74	0.20	37.0%
Eight-to-Work State	0.40	0.42	0.02	5.0%
Lagged Unemployment Level	<b>1,242.60</b>	<b>1,303.60</b>	60.00	4.8%

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