1-1-1980

Diverse Treatment of Claimants by States

Saul J. Blaustein
W.E. Upjohn Institute for Employment Research

Citation

Blaustein, Saul J. 1980. "Diverse Treatment of Claimants by States." In Unemployment Compensation: Studies and Research, Vol. 1. Arlington, VA.: United States National Commission on Unemployment Compensation, July, pp. 187-213.
https://research.upjohn.org/bookchapters/140

Diverse Treatment of Claimants by States

Saul J. Blaustein

State unemployment insurance (UI) eligibility and benefit provisions vary considerably, and unemployed workers with similar employment experience fare quite differently from State to State in the amount of compensation they receive. The question is, how much do their benefits vary on account of State differences?

The study described in this report attempted to answer this question. It applied benefit provisions from 13 State UI programs in effect as of July 1979 to hypothetical claimants to determine the benefits they would receive. No attempt was made to apply eligibility and disqualification provisions of a nonmonetary nature, such as those relating to job separation, current job search, and availability for work. The study results describe different treatment by States in terms of "monetary" eligibility, weekly benefit amount (WBA), potential duration, potential total entitlement, and total benefits payable during periods of unemployment.

The 13 States were selected to represent the broad range of differences in provisions and also the different regions, industries, and sizes of employing units in the country. The hypothetical claimants vary along four dimensions: employment in the base period (15, 20, 26, 39, and 52 weeks of work); weekly wage (low, average, and high levels);[1] number of dependents (none or two); and duration of unemployment (10, 20, 26, or 39 weeks). A claimant with 20 or more weeks of base-period employment is assumed to have worked 13 weeks in the quarter of highest earnings or high quarter; a 15-week claimant is assumed to have worked 10 weeks in the high quarter. All claimants are assumed to have worked at a constant weekly wage during the base period.

The results show considerable diversity in the State treatment of claimants. States may well have reasons for choosing different policies—emphasizing higher wage replacement rather than longer duration, for example, or favoring workers who work all year. When comparable workers are treated very differently, however, basic equity has been put aside.

Test Method

UI in the United States is operated on an individual State basis. While Federal laws keep State UI laws within some bounds, there is little or no Federal control over how States determine "monetary" eligibility for benefits or the weekly amount and duration of benefits. Variation then is hardly surprising. The empirical question is, how much variation is there? The policy question is, how much variation is acceptable? This report is concerned primarily with answering the empirical question.

Advocates of greater uniformity argue that Federal minimum benefit standards should be set, or even a completely national program. They maintain that the economy has grown increasingly national in character, that the causes of unemployment reach across State lines, and that there is no justification for treating unemployed workers so differently. Opponents of this view argue that UI protection should remain a State concern, that the problems of the unemployed are so diverse that they cannot and should not be dealt with by the Federal Government. States are said to be in a better position to know and deal with the unemployed.

Reconciliation of these two viewpoints involves many philosophical and other issues. Presumably, discussion can be enlightened by evaluating the existing diversity in State unemployment compensation (UC) programs.

One can try to compare the provisions themselves directly across States. For example, California requires only $750 in annual earnings for an unemployed worker to qualify for benefits, regardless of how much employment that represents. Washington requires at least 680 hours of work and $1,800 in earnings. Ohio requires 20 weeks of work at $20 per week. States determine eligibility and compute the weekly benefit and duration of payments allowed in many different, often complex ways, making meaningful comparisons very difficult, if not impossible.

To overcome this problem, State provisions were applied to hypothetical claimants of UI benefits who have particular characteristics relevant to the provisions—prior employment and wages, duration of unemployment, and number of dependents. In this way, the potential effects of provisions on workers can be compared.

Saul J. Blaustein is Senior Economist, W. E. Upjohn Institute for Employment Research, Kalamazoo, Michigan. This report was completed in October 1979.

To reduce the number of calculations and keep the analysis manageable, the study concentrated on 13 States, chosen to reflect the various provisions in use as well as the variations in State size, industry, and geographic location. At some time, it may be desirable to expand the study to cover all State UI programs.

The provisions examined include the qualifying requirement, the formula for WBA and benefit ceiling, the potential duration formula and maximum, and the waiting period. Only regular UI benefits are considered, not extended or supplemental benefits. Nonmonetary eligibility and disqualification provisions are also not considered.

The major consideration in selecting States was to represent the variety of provisions in force as of July 1979, but the States chosen do not necessarily constitute a perfect sample of State provisions. They do reflect the range of the effects provisions have on claimants. The States in the study are Arkansas, California, Connecticut, Florida, Indiana, Michigan, New Jersey, Oregon, Pennsylvania, Utah, Virginia, West Virginia, and Wisconsin. Together, they account for about 40 percent of all UI covered employment in the nation. Appendix A summarizes their eligibility and benefit provisions as of July 1979.

Some of the test States tend to be liberal in most of their provisions. Pennsylvania, for example, has a relatively mild qualifying requirement, no waiting period before benefits can be drawn, a fairly generous WBA with dependents' allowances and a high ceiling, and one of the most liberal duration provisions. Florida's provisions typify the opposite tendency: they include one of the highest qualifying requirements, a 1-week waiting period, a relatively low WBA ceiling, and one of the most restrictive duration provisions. The test States include two States with the easiest qualifying requirements, California and West Virginia. Four test States provide higher benefits for claimants with dependents. Finally, the inclusion of Oregon and West Virginia allows for study of the effects of their uncommon method of computing the WBA: it is a fraction of annual earnings rather than of weekly or quarterly earnings. All the selected States pay a maximum of 26 weeks or more of regular benefits, but Connecticut, Pennsylvania, and West Virginia provide uniform potential duration, and the others vary it according to base-period employment or earnings.

The hypothetical claimants are assumed to have different periods of base-period employment, weekly wage levels, number of dependents, and duration of unemployment, and these characteristics are set out below.

Base-period employment. For this characteristic, five levels were assumed for claimants, as follows:

15 weeks of work, with 10 weeks in one quarter, five weeks in other quarters

20 weeks of work

26 weeks of work

39 weeks of work

52 weeks of work

For the last four levels, it is assumed that at least one quarter had 13 weeks of work.

The employment and earnings of the claimant in the base period are the basis for determining eligibility and benefit entitlement. The base period refers to a 1-year period (four calendar quarters or 52 weeks) preceding the date of the first claim filed for benefits. States define the base period in different ways, and these differences can affect entitlement. For example, most States define the base period as the first four of the last five completed calendar quarters preceding the first claim, and others define it as the 52 preceding weeks, thereby taking account of the most recent earnings. New Hampshire is unique in specifying a uniform base period that applies to all claimants regardless of when they file their first claim. No attempt is made here to reflect these variations.

Weekly wage. With respect to their weekly wage, claimants were tested for the following three broad assumptions.

1. Claimants earn the same weekly wage in all weeks employed.
2. Claimants are assumed to be tested at the same weekly wage in all States, and this test is run at three wage levels: an average wage, using the U.S. average weekly wage (AWW) in covered employment for 1978; a low wage, using ½ this average; a high wage, using 1½ times this average.
3. Claimants are tested at the three wage levels in all States: an average wage, using the State's AWW in covered employment for 1978; a low wage, using ½ this average; a high wage, using 1½ times this average.

The AWW's for 1978 were estimated by the staff of the National Commission on Unemployment Compensation; their estimates are listed below.

State	*1978 AWW*
U.S.	$233.30
Arkansas	187.09
California	243.93
Connecticut	243.94
Florida	205.83
Indiana	243.22
Michigan	288.19
New Jersey	251.65
Oregon	231.50
Pennsylvania	236.23
Utah	209.46
Virginia	207.03
West Virginia	242.06
Wisconsin	226.68

Dependents. Claimants were assumed to have either no dependents or two dependents. These assumptions are relevant only for Connecticut, Indiana, Michigan, and Pennsylvania, where dependents are considered. Of the small percentage of claimants in these States who received dependents' allowances in 1977, most received an allowance for only one or two dependents.

Duration of unemployment. Claimants were assumed to have one continuous period of unemployment starting with the first claim filed and lasting for 10 weeks, 20 weeks, 26 weeks, or 39 weeks. The tables showing the results of applying the States' provisions to the test claimants are in Appendix B.

Test Results: Qualifying Requirements

Claimants with 26 or more weeks of base-period employment qualify for benefits in all States at all wage levels tested. Table 1 summarizes the results for claimants with 15 and 20 weeks of work.

TABLE 1. Results of applying UI qualifying requirements of 13 States to claimants with 15 and 20 weeks of base-period employment at 3 selected weekly wage levels

Type of requirement and State	Weeks of base-period employment and weekly wage level tested					
	15 weeks			20 weeks		
	Low wage	Average wage	High wage	Low wage	Average wage	High wage
Weeks of work in BP						
Fla. (20 weeks)	NQ	NQ	NQ	Q	Q	Q
Mich. (14 weeks)	Q	Q	Q	Q	Q	Q
N.J. (20 weeks)	NQ	Q[1]	Q[1]	Q	Q	Q
Oreg. (18 weeks)	NQ	NQ	NQ	Q	Q	Q
Utah (19 weeks)	NQ	NQ	NQ	Q	Q	Q
Wis. (15 weeks)	Q	Q	Q	Q	Q	Q
BP earnings as multiple of HQ earnings or of WBA[2]						
Ark. (30 × WBA)	Q	Q	Q	Q	Q	Q
Conn. (40 × WBA)	NQ	NQ	Q	NQ	NQ	Q
Ind. (1¼ × HQ)	Q	Q	Q	Q	Q	Q
Pa. (32–36 × WBA)	Q	NQ	NQ	Q	NQ	Q
Va. (36 × WBA)	Q	Q	Q	Q	Q	Q
Total BP earnings						
Calif. ($750)	Q	Q	Q	Q	Q	Q
W. Va. ($1,150)	Q	Q	Q	Q	Q	Q

BP base period; HQ high quarter; WBA weekly benefit amount; NQ not qualified; Q qualified.

[1] Claimants qualify if they meet a BP total earnings alternative of $2,200.

[2] Assumes 10 and 13 weeks of work in HQ for claimants with 15 and 20 weeks of base-period employment, respectively.

NOTE: The 3 wage levels relate to the 1978 State average weekly wage in covered employment: low ½ the State average; high 1½ times the State average.

Claimants with 20 weeks of work qualify in all 13 States except at certain wage levels in Connecticut and Pennsylvania. In Connecticut, claimants receive benefits replacing slightly over half their weekly wage because of the way the WBA is calculated—in effect, a matter of rounding the amount determined. If the WBA were instead exactly half or less than half the weekly wage earned in the 20 weeks, claimants would meet the requirement of 40 times the WBA. They can meet the requirement under existing provisions with 21 weeks of work. No allowance is made for this arithmetic quirk between the qualifying and WBA formulas. As a result, 20-week claimants fail to qualify in Connecticut at the low-wage level and the AWW level tested; they do qualify at the high-wage level since at that level they receive the 1979 WBA ceiling of $128, which is less than half the wage. Claimants earning a weekly wage equal to twice the WBA ceiling or more qualify for benefits with 20 weeks of work.

In Pennsylvania, there is a somewhat similar situation with the qualifying requirement and the WBA formula, but with an additional complication. The WBA normally assigned at levels below the maximum yields more than half the weekly wage, too high to enable 20-week claimants at the low and average wage levels to meet the base-period earnings requirement associated with that WBA (they can meet it if they worked 21 weeks). A special "step-down" provision applies in such cases, giving claimants a somewhat lower WBA than normally assigned for their level of high-quarter earnings but enabling them to meet the qualifying requirement. At the low-weekly-wage level, 20-week claimants are allowed enough of a "step-down" to qualify, but a limit to the amount of "step-down" allowed in the WBA prevents them from qualifying at the average-wage level. They qualify at the high-wage level because at that point the WBA is less than half the wage; their total earnings easily meet the WBA multiple required for the maximum WBA.

Claimants who worked 15 weeks in the base period, with 10 weeks in the high quarter, qualify at all weekly wage levels tested in 7 of the 13 States. With a straightforward weeks-of-work requirement, 15-week claimants clearly meet the Michigan and Wisconsin requirements of 14 and 15 weeks of work, respectively, and fail to meet the 18-, 19-, and 20-weeks requirements in Oregon, Utah, and Florida. New Jersey requires 20 weeks of work but also provides for a flat base-period earnings alternative of $2,200 regardless of how little claimants worked; at a weekly wage of $147—well below the 1978 average wage level—or more, 15-week claimants can meet this alternative. At half the average wage, about $126, they fail to qualify.

The flat base-period earnings requirements in California ($750) and West Virginia ($1,150) require weekly wages of only $50 and $77, respectively, to qualify with 15 weeks of work; the higher the weekly earnings, the fewer the weeks of work needed to qualify. Claimants with 15 weeks have no trouble qualifying in these States at half the weekly wage or more. Looked at another way, they can meet the minimum earnings requirement in California with about 6 weeks of work at the low-wage level, 3 weeks at the average-wage level, and 2 weeks at the high-wage level. In West Virginia, the corresponding numbers are about 9, 5, and 3 weeks at the tested wage levels.

Among the five States that use a multiple of the high quarter or WBA for the qualifying test, the 15-week claimants qualify at all wage levels in three of them, mostly because only 10 weeks are assumed to fall in the high quarter.[2] The Arkansas requirement of 30 times the WBA can always be met by the 15-week claimants because the WBA is always less than half the weekly wage when based on a 10-week high quarter. In Virginia, where the requirement is 36 times the WBA, 15-week claimants qualify because they have less than 11 weeks of work in the high quarter. The Indiana requirement of 1¼ times high-quarter earnings can be met by the 15-week claimants since they have fewer than 12 weeks of work in that quarter.

In the remaining two States, Connecticut and Pennsylvania, the 15-week claimants can qualify at some weekly wage levels but not at others. The Connecticut requirement of 40 times the WBA is equivalent to slightly more than 1½ times high-quarter wages. Except at high-weekly-wage levels, claimants with two-thirds or more of their employment concentrated in one quarter and a constant weekly wage fail to meet this test, which is the case with our 15-week claimants with 10 weeks in the high quarter. (With fewer than 10 weeks in the high quarter, they would qualify.) At weekly wage levels exceeding that necessary to qualify for the maximum WBA, however, 15-week claimants can meet the 40-times-WBA requirement with 10 or more weeks of work in the high quarter. Thus, in Connecticut, our 15-week claimants qualify at the high-wage level.

In Pennsylvania, the problem is much the same for the 15-week claimants as described above for 20-week claimants. The "step-down" provision permits 15-week claimants to qualify at the low-weekly-wage level but not at the other wage levels.

Summing up for test and nontest States

Among the 12 States with a weeks-of-work requirement, the 15-week claimants would fail to qualify at any wage level in six States,[1] would qualify at all wage levels tested in four States, and would qualify at some wage levels in New Jersey and Rhode Island because those States also provide a flat annual earnings alternative. None of the 12 States requires more than 20 weeks of work or less than 14 weeks.

Among the seven States with only a flat annual earnings requirement, our 15-week claimants would qualify at all tested wage levels. The minimum annual earnings required in these States range from $600 to $1,200.

Except for Washington, all the States require a base-period earnings multiple of high-quarter earnings or of the WBA. Whether or not 15-week claimants can qualify in these States depends on the multiple, on how concentrated their employment was in the high quarter, on the proportion of the weekly wage the WBA replaces, or on how high their weekly wage was. The uneven effects of the WBA multiple at different wage levels in Connecticut and Pennsylvania can also occur in other States. If the WBA replaces half or not much more than half the wage, 20-week claimants will usually qualify in States that require no more than 40 times the WBA. Most States that use a WBA multiple require less than 40 times; none requires more.

Eleven of the 18 States that require a high-quarter multiple specify that it must be 1½ times the high-quarter earnings that the 20-week claimants can meet. Only Wyoming specifies a higher multiple (1.6) of high-quarter earnings—our claimant would need 21 weeks of work to qualify. The 15-week claimants can qualify in all high-quarter multiple States except Wyoming, since with 10 weeks in the high quarter they can meet a 1½ high-quarter test.

One important difference between the effects on eligibility of using the high-quarter multiple and the WBA multiple is not adequately shown by our test States. Unlike the WBA multiple, the high-quarter multiple is unaffected by the level of claimants' weekly wage or WBA. Thus, a high-quarter multiple of 1½ for claimants with a 13-week high quarter and constant weekly earnings is equivalent to 19.5 weeks of work at *all* wage levels and with any WBA formula. A 40-times-WBA requirement for the same claimants is equivalent to 20 weeks of work, but only if the WBA is exactly half the wage; more than 20 weeks is needed if the WBA exceeds half the wage, and less than 20 weeks if it is less than half, as is the case for most claimants at the WBA ceiling.

Washington's unique requirement of 680 hours of work in the base period translates into 17 weeks at 40 hours per week. The 15-week claimants qualify only if they worked 46 hours weekly or averaged that much with overtime. Claimants with 20 weeks can qualify if they worked 34 hours per week.

Test Results: Weekly Benefit Amount

Generally speaking, the WBA formulas are designed to replace at least 50 percent of the gross weekly wage up to the maximum WBA. Seven of the 13 test States calculate the WBA on the basis of high-quarter wages (HQW). Assuming 13 weeks in the high quarter, the assumption for test claimants with 20 or more weeks of base-period employment, a fraction of 1/26 of HQW will replace 50 percent of the weekly wage in that quarter, as is the case in Arkansas, Connecticut, and Utah. Most States using an HQW formula apply a larger fraction than 1/26 (Virginia uses 1/25 and Indiana uses 4.3 percent) to yield more than 50 percent wage replacement for these claimants, or perhaps to make up for less than full employment in the high quarter. California and Pennsylvania use a range of HQW fractions to yield higher replacement rates at lower wage—a *weighted* HQW formula. Of all States using the HQW formula, only California provides for a replacement rate of less than half at wage levels below that required to qualify for the maximum WBA. For claimants at the maximum, of course, the higher the wage, the lower the replacement rate.

Four test States calculate the WBA as a proportion of the AWW earned during the base period. Two test States, Oregon and West Virginia, calculate the WBA as a fraction of total base-period earnings; the concept of a weekly replacement rate is not applied, but the effects on this rate are shown for claimants at different levels of base-period employment.

Four test States take account of dependents in their WBA formulas. Connecticut and Pennsylvania augment the basic WBA with dependents' allowances, thus yielding a higher replacement rate for all claimants with dependents. Indiana and Michigan vary the WBA ceiling for these claimants.

Eight States have flexible WBA ceilings, which are periodically reset at a specified proportion of the State AWW or adjusted in some other way for wage change. Ceilings range from 55 to 79 percent of State average wages.

The remaining States specify a fixed dollar amount for their maximums, which tend to lag behind wage increases until higher ceilings are legislated. In these States, the July 1979 ceilings for the basic WBA with no dependents are from 30 to 46 percent of the 1978 State average wage. Where ceilings are low relative to wages, a larger proportion of claimants cluster at the maximum and receive a benefit of less than half their weekly wage. During 1978, for example, 36 percent of all new eligible claimants qualified for the maximum WBA; on a State-by-State basis, the figure ranged from 8 to 88 percent.[6] The highest percentage tended to be in States with relatively low ceilings. Of the test claimants, those assumed to have a weekly wage equal to 1½ times the average are at the maximum in their respective States and receive less than half their wage.[7]

WBA's as affected by amount of employment. The WBA formulas for July 1979 were applied to the hypothetical claimants using two sets of weekly wage levels, one relating to the 1978 national average and the other to the State's average. In the first case, claimants were assumed to have had the same weekly wage for low, average, and high levels in every State; in the second case, the wage varied by State. (Table B–1 in Appendix B presents the results.)

Except for the annual-earnings-formula States of Oregon and West Virginia, the WBA's of claimants with 20 or more weeks of work at a given wage do not vary by the amount of base-period employment. Because 13 weeks of work were assumed in the high quarter, this result was assured for the States using an HQW formula to calculate the WBA.

In States that use the HQW formula, 15-week claimants receive a substantially lower WBA than claimants who worked 20 or more weeks; this is due to the fact that only 10 weeks of work were assumed in the high quarter for the claimants with 15 weeks. At a weekly wage of ½ the U.S. average wage, the WBA's and wage replacement ratios for the 15- and 20-week claimants compare as follows:

HQW formula State	WBA (replacement ratio) 15-week claimant	20-week claimant
Arkansas	$45 (.39)	$59 (.51)
California	46 (.39)	58 (.50)
Indiana (0 and 2 dep.)	51 (.44)	66 (.57)
Pennsylvania		
0 dep.	45 (.39)	60 (.52)
2 dep.	53 (.45)	68 (.58)
Virginia	47 (.40)	61 (.52)

In the AWW-formula States, the amount of high-quarter or base-period employment has no effect on the WBA so long as the weekly wage is constant. In the annual-earnings-formula States, of course, the WBA rises with more employment during the base period. Claimants with as much as 39 weeks of base-period employment at a steady wage are unable to receive half their weekly wage. Depending on the wage level, it takes 46 to 48 weeks of work in West Virginia before a 50 percent replacement is paid; the comparable period required in Oregon is 40 weeks.

WBA's and replacement ratios—variation by weekly wage levels. Claimants with 26 weeks of base-period employment and the same wage level receive very different WBA's and wage replacement. This variation is the product of different WBA formulas and benefit ceilings. The following table shows this comparison for the 26-week claimants with no dependents at the low-, average-, and high-wage levels.

Wage replacement ratio	Number of test States (total 13) ½ U.S. average (1978)	U.S. average wage (1978)	1½ U.S. average (1978)
Less than .30	1	1	4
.30–.39	1	2	7
.40–.49	0	3	2
.50–.54	8	7	0
.55–.59	1	0	0
.60 and over	2	0	0

At the low-wage level of $117, only the two annual-earnings-formula States replace less than half the weekly wage—33 percent in Oregon and 27 percent in West Virginia. The highest replacement rates at this wage level occur in New Jersey (67 percent) and Michigan (60 percent).

At the U.S. average wage level of $233, the replacement rates are appreciably lower in five States, mostly because benefit ceilings come into play before this wage is reached. Replacement rates do not exceed 53 percent in any of the test States and are as low as 32 percent in Indiana and 28 percent in West Virginia.

At the high-wage level of $350, benefit ceilings apply in all States, except Oregon and West Virginia, and replacement rates are considerably lower, ranging from 43 to 21 percent.

At the extremes, claimants with the same wage and base-period employment experience can draw a WBA at least twice as large in one State as in another.

A similar distribution of replacement rates among the 13 States was found when the 26-week claimants with no dependents were tested. With weekly wages equal to the averages for the claimants' own State, the distribution was as follows:

Wage replacement ratio	Number of test States (total 13) ½ State average (1978)	State average wage (1978)	1½ State average (1978)
Less than .30	1	1	4
.30–.39	1	3	4
.40–.49	1	3	5
.50–.54	7	6	0
.55–.59	1	0	0
.60 and over	2	0	0

Figure 1 compares the wage replacement ratios of the State's WBA's for claimants with 26 or more weeks of work at the low-, average-, and high-wage levels, which are related to the 1978 State AWW. Dependents' allowances are included where applicable. The States are arrayed by the size of the ratio at the low-wage level, except for the two annual-earnings-formula States, which are shown below the others for the 26-, 39-, and 52-week claimants.

At the low-wage level, no State's WBA is restricted by the benefit ceiling. One can see how States vary in their *intended* replacement ratios by the formulas used. By far the lead State is New Jersey, with a two-thirds replacement rate, the highest in the country.[8] Michigan comes next with a 60 percent rate—with or without dependents—and Pennsylvania matches that rate for claimants with two dependents. Excluding the annual-earnings-formula States, only California falls slightly below a 50 percent replacement rate at the low-wage level.

At the average-wage level, the States rank quite differently. The ratios fall below half in four States because benefit ceilings apply at wage levels just below the average.[9]

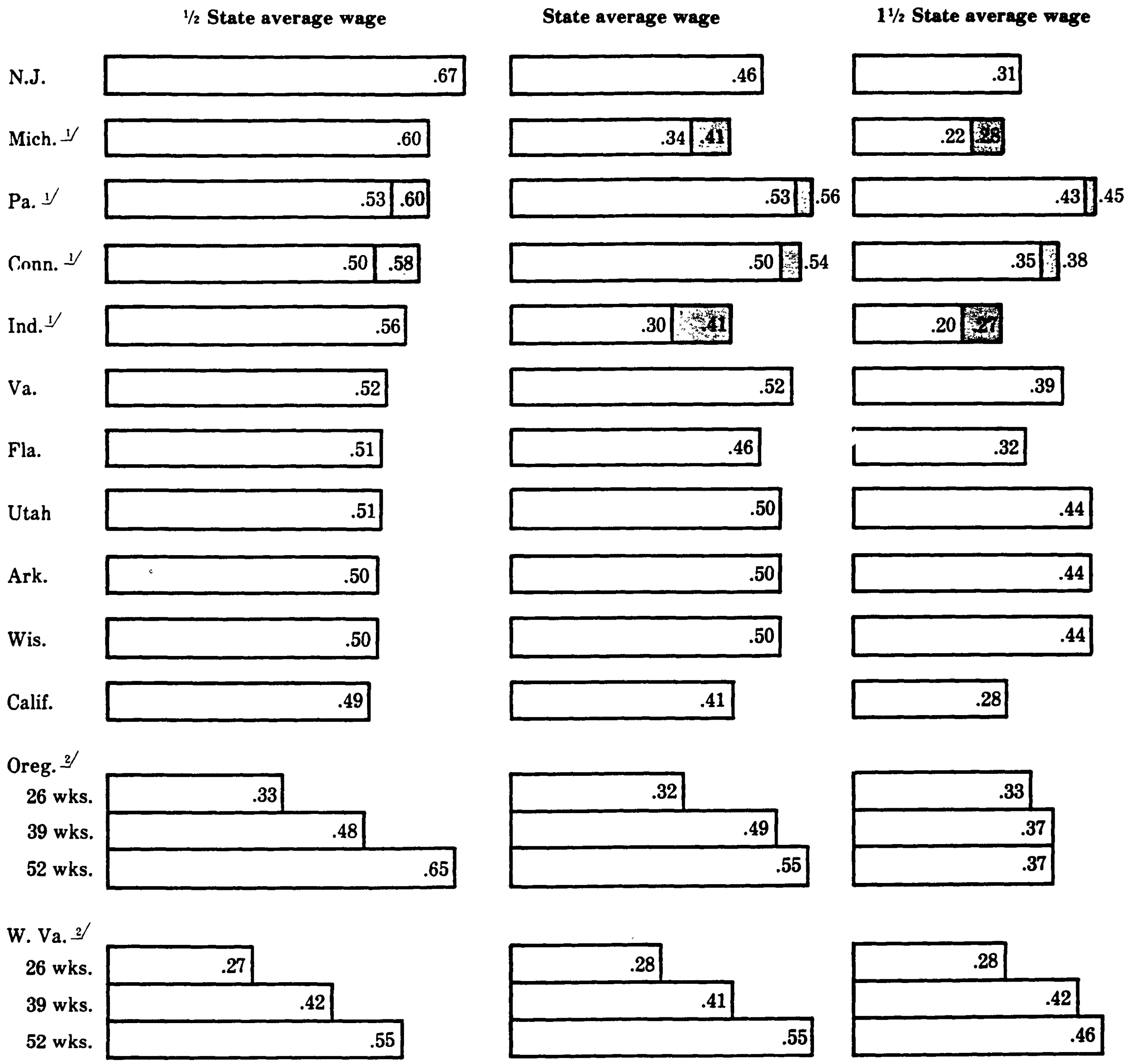
In California the ratio falls below half because the high-quarter fraction used at the average-wage level is smaller than 1/26. Pennsylvania and Connecticut have the highest replacement rates (.56 and .54) when dependents' allowances are added. For claimants with no dependents, the highest rates (.54 and .52) occur in Pennsylvania and Virginia. In Indiana and Michigan, the substantially higher ceilings that apply for claimants with two dependents still leave them with WBA's of only 41 percent of the lost wage.

At the high-wage level, the benefit ceilings keep replacement ratios down in all States. In no State is half the weekly wage replaced. Despite their high replacement rates at wage levels unaffected by ceilings, New Jersey and Michigan rates are among the lowest at the high-wage level. As noted earlier, benefit ceilings range widely in relation to State wage levels, another source of variation in the WBA test results.

A claimant with dependents usually fares better in States that take account of them. In Connecticut and Pennsylvania, where fixed dollar amounts are added to the basic WBA for dependents, the effect on the replacement rates diminishes as the wage rises. Michigan and Indiana, which vary their ceilings by number of dependents, provide no advantage to claimants with dependents at the low-wage level. Their ceilings are so low relative to their wage levels that even claimants with the maximum number of dependents allowed for cannot receive as much as half their wage loss at the average wage in Michigan; in Indiana, they receive barely half.

Net wage replacement ratios. Another test of the WBA is for replacement ratios figured on a *net* weekly wage to approximate take-home pay. For this purpose, Federal withholding taxes (i.e., income and social security) applicable during 1979 are subtracted from claimants' weekly wages and the WBA computed as a ratio of this net wage.[10] (These ratios are compared with the ratios for the gross wage in Appendix B, Table B–2.)

FIGURE 1. Weekly wage loss replacement ratios for UI claimants with 26 or more weeks of base-period employment at selected 1978 wage levels (13 States, July 1979 provisions)



1/ Bar including shaded addition based on weekly benefit payable to claimant with 2 dependents. At ½ State average wage, WBA the same for 0 and 2 dependents in Michigan and Indiana.

2/ Ratios shown for claimants with specified weeks of employment—benefit based on annual earnings.

At the average-wage level, for claimants with 26 or more weeks and no dependents (one tax exemption), the net replacement ratio is about 20 percent higher than the gross replacement ratio. For claimants with two dependents (three tax exemptions), the net ratio is not quite that much higher in States with no dependents' allowances, but it exceeds the gross replacement ratio by more than 20 percent in the States with dependents' allowances. For the claimant with no dependents, the net replacement ratio at the average-wage level reaches .60 and .65 in six States. In Oregon and West Virginia the ratio reaches this level for claimants with 39 or more weeks of work. In Indiana and Michigan the net ratio is .37 and .42, respectively, for the claimant with no dependents, and .48 and .50 for the claimant with two dependents.

At the low-wage level, excluding the annual-earnings-formula States, the net replacement ratios range from .56 to .77 for the claimant with no dependents and from .54 to .73 for the claimant with two dependents. Again, excluding the annual-earnings-formula States, the restrictive effect of WBA ceilings on wage replacement ratios shows at the high-wage level, with net ratios ranging from .26 to .56 for the claimant with no dependents and from .34 to .56 with two dependents. Net replacement ratios tend to run about 10 to 15 percent more than gross replacement ratios at the low-wage level and about 25 percent more at the high-wage level.

Summing up for test and nontest States

The 10 States that use the AWW formula assure claimants at least 50 percent wage replacement at WBA levels below the benefit ceiling, regardless of the amount and distribution of base-period employment during the year. Five of these States replace more than half the wage, but two of them only at lower wage levels. The relationship of benefit ceilings to the AWW vary widely —from 34 to 66⅔ percent; most of them are flexible and set at 50 percent or more of the average wage. Three States have fixed dollar WBA ceilings that are less than half the 1978 State average wage.

Only four States use an annual earnings formula to determine the WBA. In Oregon it takes about 40 weeks of base-period employment at a constant wage, and from about 40 to 47 weeks in West Virginia, before the WBA replaces half the weekly wage. In the other two States, Alaska and New Hampshire, which apply higher fractions to lower levels of annual earnings, it is possible to draw a WBA replacing half the weekly wage at the low level with more limited employment. WBA ceilings are flexible in Oregon and West Virginia—set at 55 and 70 percent, respectively, of the State average wage. The fixed ceiling in Alaska for claimants with no dependents is only 19 percent of its 1978 average wage; in New Hampshire, it is 52 percent.

The remaining 39 States compute the WBA as a fraction of high-quarter wages, with Washington using a fraction of the average of the two highest quarters. Twelve States use 1/26, which produces a WBA that replaces half the weekly wage, assuming 13 weeks in the high quarter. Nineteen States use a larger fraction, ranging as high as Missouri's 1/20, to yield a wage replacement ratio of 65 percent. Eight States use a weighted formula, applying fractions that vary inversely with wages—Pennsylvania's 1/20–1/25 of HQW, for example. Only California, with a weighted formula of 1/24 to 1/31, carries the HQW fraction to less than 1/26, thereby limiting the replacement ratio to less than half at most WBA levels below the maximum. (Two AWW-formula States, Minnesota and New York, also use weighted formulas.)

Six of the 13 States that take account of dependents add allowances to the WBA at all its levels. Two of these States, the District of Columbia and Maryland, do so only at levels below the basic WBA ceiling. Four States add allowances at WBA levels below the ceiling but also increase the ceiling for claimants with dependents, and one State does not augment WBA's below the ceiling but does raise it for claimants with dependents. In most of these States, the ceilings permit claimants with dependents to receive more than half their wage loss up to levels above the average wage. In several, however, such as Indiana and Michigan, the ceilings are so low relative to their wage levels that even claimants with several dependents are unable to receive half their wage loss at the AWW.[11]

Test Results: Potential Duration of Regular Benefits

Table B–3 in Appendix B presents the complete results of the potential duration comparisons for our test claimants. The 13 States are grouped by type of provision to facilitate comparison.

Types of provisions.

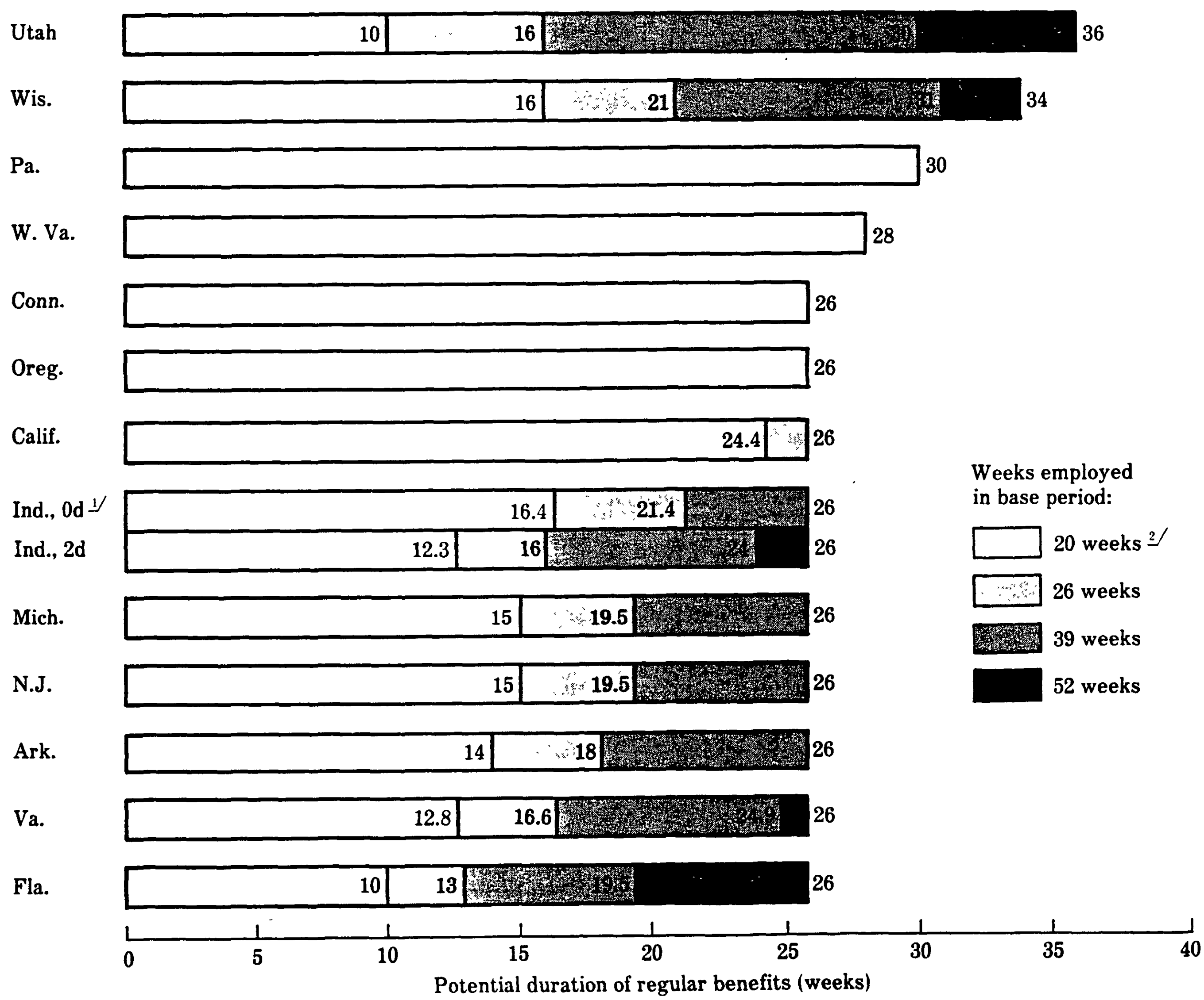
- *Uniform duration.* Once eligible, all claimants qualify for the same potential duration (26 weeks in Connecticut, 28 in West Virginia, and 30 in Pennsylvania), regardless of amount of past employment, earnings, or WBA.
- *Fraction of weeks worked.* In four test States, potential duration is in direct proportion to weeks worked in the base period up to the statutory maximum (34 weeks in Wisconsin and 26 weeks in the others). Different levels of weekly earnings or WBA have no effect on the duration allowed. The formulas used range from 1 week of benefits for every 2 weeks worked in Florida to 1.6 weeks for every 2 weeks worked in Wisconsin.
- *Base-period/high-quarter ratio.* Utah's duration provision is based on the ratio between total base-period earnings and high-quarter earnings. The ratio is the same for a given number of weeks worked in the base period, regardless of the level of the weekly wage, provided the wage is the same each week and the high quarter contains 13 weeks of work. These conditions were assumed for our test claimants. The ratio rises as base-period employment increases, and potential duration rises with it, but at an increasing rate. In effect, under the conditions assumed, the duration allowed ranges from 1 week for each 2 weeks worked for the claimant employed 20 weeks, to 1 week for each week worked for the next 16 weeks of work (for a total duration of 26 weeks for 36 weeks of work), and to nearly 1.5 weeks for each of the next 7 weeks of work.
- *Fraction of total earnings.* Five States compute total entitlement (WBA $\times$ potential duration) as a fraction of total base-period earnings. Potential duration is calculated by dividing the WBA into total entitlement, subject always to the maximum duration. Consequently,

duration can vary as a result of different weekly earnings, total base-period employment, the WBA provisions, and the fraction of total earnings applied.[12] Among the States in this group, the fraction of base-period earnings used in the duration formula is ¼ in Indiana, ½ in California, and ⅓ in the other three States. Arkansas, for example, where the fraction is ⅓ and the WBA under its HQW formula works out to be half the claimant's weekly wage, in effect allows potential duration at the rate of 2 weeks of benefits for 3 weeks of work. When the WBA is less than half the wage, as is the case for most claimants at the benefit ceiling, the weeks allowed are better than 2 weeks of benefits for 3 weeks of work. In Oregon, with an annual earnings WBA formula that replaces less than half the weekly wage of most claimants, all claimants qualify for 26 weeks of benefits, except a small proportion with very low annual earnings who qualify for the minimum WBA.

Potential duration comparisons. Figure 2 illustrates some of the duration results. Potential duration is shown for claimants who earned the 1978 State average wage and who worked 20, 26, 39, and 52 weeks in their base periods with 13 weeks in their high quarters. The States are arrayed by the maximum duration and, among States allowing up to 26 weeks, by duration allowed to claimants employed 20 weeks.

The uniform duration States are the most liberal for the 20-week claimants.[11] Oregon also provides the same duration to claimants at the average-wage level. As noted earlier, claimants with 15 weeks of employment

FIGURE 2. Potential duration (in weeks) of regular UI benefits, claimants with 20, 26, 39, and 52 weeks of base-period employment at 1978 State AWW (13 States, July 1979 provisions)



1/ Indiana shown for 0 and 2 dependents (d).
2/ 21 weeks in Connecticut and Pennsylvania.

do not qualify for any benefits in Oregon or at the average-wage level in Connecticut and Pennsylvania.

The four variable duration States, which determine potential duration directly from weeks worked, provide the 20-week claimant with 10 weeks of benefits in Florida, 15 weeks in Michigan and New Jersey, and 16 weeks in Wisconsin. Claimants with 15 weeks are allowed no benefits in Florida and none in New Jersey unless they earned at least $2,200 in the base period, in which case they can receive the minimum potential duration of 11.5 weeks. In Michigan, 15-week claimants are allowed a potential duration of 11 weeks; in Wisconsin, 12 weeks. It takes year-round employment in Florida, but only 33 or 34 weeks in the other three States to qualify for the maximum duration of 26 weeks. Wisconsin claimants with 43 weeks of work qualify for the maximum potential duration of 34 weeks.

Utah, which uses the base-period/high-quarter earnings ratio approach, limits the 20-week claimant with 13 high-quarter weeks to no more than 10 weeks of benefits. The 15-week claimant does not qualify. It takes 36 weeks of work to qualify for potential duration of 26 weeks, and 43 weeks of work qualifies for Utah's maximum duration of 36 weeks.

The remaining test States use the formula of a fraction of base-period earnings to determine potential duration. The weekly wage level and the WBA formula and ceiling make a difference. California does best by the claimant with 20 weeks of work at the State average-wage level, allowing 24.4 weeks of benefits.[14] If the $100 WBA received by the average-wage claimant in California were half the weekly wage instead of only 41 percent of it, potential duration would be 20 weeks. In Arkansas and Virginia, 20-week claimants at the average-wage level qualify for about 14 and 13 weeks, respectively. Higher-wage claimants fare better on duration in States using this formula where the benefit ceiling is relatively low. For example, the claimant with 20 weeks of work at the high-wage level in Arkansas and Virginia qualifies for the maximum WBA and for 18 and 17 weeks, respectively. Although potential duration is higher for the high-wage claimant, the replacement ratio is lower.

In Indiana, where the maximum WBA varies with dependents, there is a similar effect. The average-wage claimant without dependents is subject to a lower benefit ceiling and therefore qualifies for more potential duration than the claimant with two dependents who receives a higher benefit because a higher ceiling applies. The Indiana claimant earning only half the State average qualifies for a benefit replacing 56 percent of that wage. The 20-week claimant at that wage qualifies for only 8.9 weeks of benefits; even working year-round, the low-wage claimant is unable to qualify for as much as the maximum potential duration of 26 weeks. Only claimants whose weekly wage exceeds the amount required to qualify for the maximum WBA can receive benefits for 26 weeks in Indiana.

In Arkansas, California, Indiana, and Virginia, claimants with 15 weeks and 10 high-quarter weeks qualify for almost as much duration as 20-week claimants at the low- and average-wage levels. Although the Oregon duration formula is also a fraction of base-period earnings, its annual-wage formula for the WBA means that all but the claimants with the lowest annual earnings qualify for the maximum potential duration of 26 weeks.

Table 2 shows the minimum amount of base-period employment needed in the test States at the three wage levels to qualify for 26 weeks of benefits.[15] It also shows the proportion of these States' claimants who did qualify for at least this duration in 1978.

In the uniform duration States of Connecticut and Pennsylvania, the weeks of work required for 26 weeks nearly corresponds with the minimum qualifying requirements—equivalent to about 21 weeks for benefits at the low- and average-wage levels and to about 14 to 17 weeks at the high-wage level. The West Virginia flat qualifying requirement of $1,150 in base-period earnings can be met with only 5 weeks of work at the average-wage level and 4 weeks at the high-wage level, but few workers with such low annual earnings are likely to have this high a weekly wage.[16]

TABLE 2. Minimum employment required for 26 weeks of regular benefits at selected weekly wage levels in 13 States, July 1979 provisions, and proportion of claimants qualifying in 1978 for 26 or more weeks of regular benefits (States arrayed by percent eligible in 1978 for 26 or more weeks)

State	Weeks of work in base period needed to qualify for 26 weeks of regular 1978 benefits			Percentage of claimants eligible for 26 or more weeks of regular benefits (1981)[1]
	½ average wage	State average wage	1½ average wage	
Pennsylvania[2]	21	21	17	100
Connecticut[2]	21	21	14	100
West Virginia[2]	10	5	4	100
Oregon	18	18	18	92
California	26	22	15	71
New Jersey	34	34	34	65
Michigan	34	34	34	63
Virginia	41	41	31	54
Arkansas	40	40	35	52
Utah	36	36	36	49
Wisconsin	33	33	33	46
Indiana				
0 dep.	[3]	32	21	34
2 dep.	[3]	42	28	34
Florida	52	52	52	27

[1] From *Unemployment Insurance Statistics*, January–March 1979, p. 219.
[2] Uniform duration.
[3] Cannot qualify for 26 weeks at this wage level.

As noted earlier, if the WBA in California and Indiana were equal to half the wage, more weeks of work would be required at the average wage level—26 in California and 52 in Indiana—to qualify for 26 weeks. Compared to the average State wage, claimants at the low-wage level need more weeks of work to qualify for 26 weeks in West Virginia and in California, where their WBA is nearly half the wage. Indiana claimants who earned half the 1978 State AWW cannot qualify for 26 weeks of benefits even with year-round employment; the most they can draw is 23.2 weeks of benefits. In Arkansas and Virginia, the same number of weeks of work are required at the low-wage level as at the average-wage level to qualify for maximum duration since WBA ceilings are high enough to give the same wage replacement rate at both levels. Compared with requirements at the average State wage level, claimants at the high-wage level need fewer weeks of work to qualify for 26 weeks of benefits in seven States—substantially fewer in California, Connecticut, Indiana, and Virginia.

Summing up for test and nontest States

Of the nine States that provide uniform potential duration of 26 or more weeks, three require flat base-period earnings of only $1,000 to $1,200 over two calendar quarters to qualify for that much protection; this requirement means the number of weeks of work varies with the wage level.[17] In Hawaii, the claimant must have 14 weeks of work and base-period earnings equal to 30 times the WBA to qualify for the uniform 26 weeks. Two other uniform duration States require 20 weeks of work and three require about 21 weeks, or less at high-wage levels.

The seven States that use a proportion of weeks worked in the base period to determine duration have different formulas: the most restrictive is Florida's 1 week of benefits for 2 weeks of work, and the most liberal is Ohio's 1 for 1. The maximum is 26 weeks in all these States except Wisconsin, where it is 34.

Four States use the base-period/high-quarter earnings ratio approach—up to 36 weeks in Utah and 26 weeks in the other States. All weight the formula to favor claimants with longer employment.

The remaining 31 States use a formula based on a fraction of the base-period earnings. The higher the fraction, the more duration allowed, although the number of weeks also depends on the WBA and the maximum duration. Most of these States allow total benefit entitlement equal to ⅓ of base-period earnings; with a WBA equal to half the weekly wage, this fraction gives 2 weeks of benefits for 3 weeks of work. Six States use a larger fraction. New Mexico's 3/5 fraction is the highest and gives 6 weeks of benefits for 5 weeks of work when the WBA is half the wage. Four States use a lower fraction, with the lowest using ¼ of base-period earnings, giving 1 week of benefits for 2 weeks of work at a WBA level of half the wage. Six of the States using this fraction formula have maximums higher than 26 weeks—up to 39 weeks in Iowa.[18]

Test Results: Total Potential Entitlement of Regular Benefits

Total entitlement is the maximum amount a person may draw in a benefit year. It is calculated by multiplying the WBA by the duration. All the factors that affect the WBA and duration affect total entitlement. Table B–3 in Appendix B presents the comparisons of total entitlement for all claimants tested.

This comparison is valuable because it can reflect States' policies on the WBA and on duration. In some States a balance may be struck between the two policies. One State may emphasize the adequacy of the WBA through a relatively high wage replacement ratio or benefit ceiling, but the cost may be a more restrictive duration formula. Another State may choose the reverse approach to respond to the needs of claimants with long-term unemployment. Although total entitlement in two States may be similar for certain claimants, the WBA's and durations can be quite different.

It is not easy to interpret the figures on entitlement in Table B–3. One can attempt to understand the reasons why certain States are at or near the high and low ends of the range. For example, applying the same wage in all States, claimants earning the 1978 U.S. average wage with 26 weeks of base-period employment qualify for the lowest total entitlement in Florida and Indiana and the highest in Pennsylvania. The first two States have both low benefit ceilings and restrictive duration provisions, and the reverse is true for Pennsylvania. Florida and Indiana also come out comparatively low on total entitlement for average wage claimants with 39 and 52 weeks of work. Claimants with two dependents in Indiana do better at the 39- and 52-week levels. Pennsylvania's position is still high for claimants with more than 26 weeks of work, but Utah and Wisconsin eventually overtake and surpass Pennsylvania since longer duration is allowed to those who have worked more.

This pattern is more or less the same at the low- and high-wage levels. At the low-wage level, however, it is interesting that New Jersey shows a comparatively high entitlement for claimants who worked 39 weeks or more, simply because it replaces two-thirds of the low weekly wage, a much higher rate than any other test State. For claimants who worked 26 weeks, New Jersey entitlement is not so generous because duration is more restrictive. Thus, New Jersey policies emphasize higher wage replacement, especially for below-average-wage claimants, instead of longer duration.

Except for people who work most or all of the year, West Virginia shows comparatively low or moderate total entitlement despite its liberal duration provision. This is especially true for low-wage claimants. For year-round high-wage workers, West Virginia provides total entitlement near the top of the range, reflecting greater stress on long-term protection than on the wage replacement ratio.

It is almost impossible to compare States' total entitlement in dollars because of the variation in State wage levels. For example, at the State average-wage level, a claimant with 39 weeks of base-period work and no dependents qualifies for total entitlement of $2,444 in Arkansas, compared with $2,522 in Michigan—a 3 percent difference. Michigan's AWW, however, exceeds that of Arkansas by over 50 percent: $288 versus $187. At the high-wage level, Arkansas' total entitlement is much greater than Michigan's: $3,224 compared with $2,522. In both States, potential duration is 26 weeks. At levels below the maximum WBA, Michigan replaces 60 percent of the weekly wage, and Arkansas replaces 50 percent.

Obviously, the difference in entitlement is explained by the difference in benefit ceilings. The Arkansas ceiling of $124 permits a 50 percent replacement ratio up to $248, about 1⅓ times the State average wage. But Michigan's ceiling of $97 covers half a wage loss of $194, a level only ⅔ the State average wage. Comparisons of the total entitlement at the same relative wage levels in their States are thus confounded by variation in general wages and by WBA ceilings for them.

Test Results: Total Compensation for Unemployment

A better way to view the effects of State provisions is to compare what test claimants receive for a given number of weeks of unemployment. (Table B–5 in Appendix B shows the total amounts claimants draw assuming 10, 20, 26, and 39 weeks of unemployment.) The claimants tested here are those who earned the 1978 State average wage during 26, 39, and 52 weeks of base-period employment. In addition to total benefits, Table B–5 shows them as a ratio of the total wage loss, along with the WBA, the wage replacement ratio, and the number of weeks compensated.

Total compensation is affected by State waiting-week provisions. Four States do not apply a waiting week: Connecticut, Michigan, Pennsylvania, and Wisconsin. New Jersey and Virginia retroactively pay the waiting week if the claimant files for a third and fourth week of benefits, respectively. All other test States do not compensate for the first week claimed.

Claimants unemployed 10 weeks. In 7 of the 13 States, claimants unemployed 10 weeks who worked 26 or more weeks in the base period at the AWW are eligible for benefits throughout the unemployment period, with the exception of the waiting week. The total compensation they receive over the 10 weeks varies widely—from $603 in West Virginia to $1,250 in Pennsylvania for the claimant with no dependents—primarily because of different WBA.

The left side of Figure 3 shows the States by total wage replacement ratio for test claimants over the 10 weeks of unemployment. The ratio is the same regardless of how much base-period employment the claimant had beyond 26 weeks, except in Oregon and West Virginia, where the WBA and the ratio rise with increasing employment.

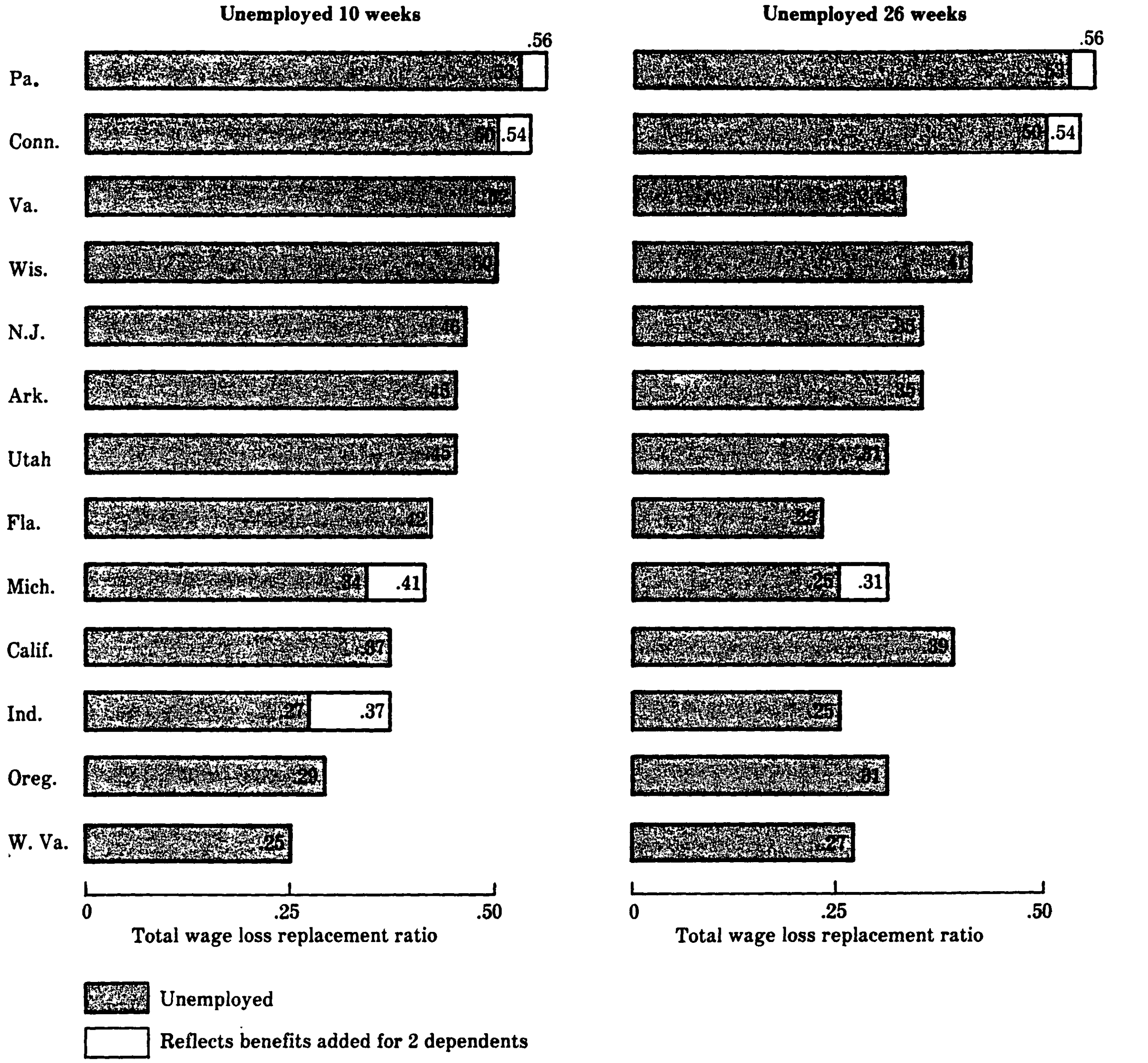
The highest total replacement ratio occurs in Pennsylvania, where it is .53 for the claimant with no dependents; this is more than twice the lowest ratio in West Virginia (.25 for the 26-week claimant) and nearly twice the next lowest ratio in Indiana (.27 for the claimant with no dependents). In the six States where claimants receive benefits for all 10 weeks, the total replacement ratio matches the weekly replacement ratio. With the loss of a waiting week, the total replacement ratio is 10 percent less than the weekly ratio.

At the State low-wage level, the total replacement ratio is higher than at the average-wage level in Florida,

TABLE 3. Total wage-loss replacement ratios for 10 weeks of unemployment, claimants with 26 or more weeks of base-period employment at low, average, and high weekly wage levels (13 States, July 1979 provisions)

State, number of dependents weeks employed	Total wage-loss replacement ratio: ½ State average wage	1978 State average wage	1½ State average wage
Arkansas	.45	.45	.41
California	.44	.37	.26
Connecticut			
0 dep.	.50	.50	.35
2 dep.	.58	.54	.38
Florida	.45	.42	.28
Indiana			
0 dep.	.50	.27	.18
2 dep.	.50	.37	.24
Michigan			
0 dep.	.60	.34	.22
2 dep.	.60	.41	.28
New Jersey	.67	.46	.31
Oregon			
26 weeks	.28	.29	.29
39 weeks	.44	.44	.33
52 weeks	.58	.50	.33
Pennsylvania			
0 dep.	.53	.53	.44
2 dep.	.60	.56	.46
Utah	.46	.45	.39
Virginia	.52	.52	.39
West Virginia			
26 weeks	.25	.25	.25
39 weeks	.39	.37	.37
52 weeks	.50	.49	.46
Wisconsin	.50	.50	.44

FIGURE 3. Proportion of total wage loss compensated by UI benefits during 10 and 26 weeks of unemployment of claimant with 26 weeks of base-period employment at 1978 State average weekly covered wage (13 States, July 1979 provisions)



Indiana, Michigan, and New Jersey; this is true also for the 52-week claimant in Oregon.[19] In these States, the WBA ceilings restrict the replacement ratio at the average-wage level but not at the low-wage level. In California, the total replacement ratio is also higher at the low-wage level, but here it is because of the weighted WBA formula: the higher the wage, the lower the weekly replacement ratio. At the high-wage level, total replacement ratio falls below what it is at the average-wage level in all test States because of WBA ceilings at the high-wage level. (Oregon and West Virginia claimants with 26 weeks are exceptions.) Table 3 compares total replacement ratios for 10 weeks of unemployment in the test States for claimants who worked 26 weeks or more at the low, average, and high weekly wage levels.

In 10 weeks of unemployment, the wage replacement for claimants with only 20 weeks of work usually matches that of workers employed longer. Oregon and West Virginia are exceptions because the WBA, and therefore the replacement ratio, is lower; so also are Connecticut and Pennsylvania, where at some wage levels the 20-week claimant does not qualify for any benefits. When 15-week claimants qualify, they generally receive a lower WBA and lower total replacement ratio in States using a high-quarter formula for the WBA because they are assumed to have worked only 10 weeks in the high quarter; in West Virginia it is because lower annual earnings yield a lower WBA. If the 15-week claimants earn enough weekly to qualify for the WBA ceiling, their total replacement ratio is the same as for claimants employed longer. Only in Indiana do claimants with 15 and 20 weeks of work at the low-wage level exhaust their potential entitlement during this period of unemployment since they are eligible for somewhat less than 9 weeks of benefits (8.6 and 8.9 times the WBA).

Claimants unemployed 20 weeks. As unemployment extends to 20 weeks, limits on duration begin to cut down on wage replacement, especially for claimants with 26 or fewer weeks of base-period employment. At the low- and average-wage levels, 26-week claimants run out of benefits in the 14th week of unemployment in Florida, in the 17th week in Utah and Virginia, and in the 19th week in Arkansas.[20] In Indiana, 26-week claimants at the low-wage level run out of benefits in the 13th week; with two dependents, claimants at the average- and high-wage levels lose benefits in the 17th and 18th week, respectively.

In all test States except Indiana, claimants with 39 or more weeks of work can continue to draw benefits through 20 weeks of unemployment. In Indiana, 39-week claimants at the low-wage level run out during the 17th week if they have no dependents and during the 13th week if they have two. In the latter case the higher WBA uses up the claimant's entitlement more rapidly.

In five States, claimants with only 20 weeks of work have considerably lower total replacement ratios over a 20-week period at all wage levels. In three other States, these ratios are comparatively low at the low- and average-wage levels because benefits run out by the 16th week of unemployment or earlier. By contrast, in the uniform duration States and in California and Oregon, 20-week claimants can draw benefits for 20 weeks of unemployment, or for 19 weeks where waiting weeks apply.

Claimants unemployed 26 weeks. Only claimants who worked year round can receive benefits through the 26th week of unemployment in all test States and at all wage levels. (The low-wage level in Indiana is an exception.) The claimant with 26 weeks of work can receive benefits for 26 weeks of unemployment only in the uniform duration States, in Oregon and California, and in Arkansas and Virginia at the high-wage level.

Figure 3 compares total replacement ratios for 26 weeks of unemployment with total replacement ratios for 10 weeks of unemployment. The comparison is made for claimants employed 26 weeks in the base period at the AWW. The States are arrayed by the size of the ratio for the 10-week period of unemployment. The ratio is substantially lower for the longer period in most States. In 10 States, total replacement ratio is less than .40 over the 26-week period of unemployment; only five States have this low a rate for the 10-week period.

When workers face 26 weeks of unemployment, those with 39 weeks of work fare much better than those with only 26. In Connecticut and Pennsylvania, however, total replacement ratios stay at half or above regardless of the base-period employment, and in California, 26-week claimants can qualify for 26 weeks of benefits. Only in Florida and at some wage levels in Indiana do 39-week claimants exhaust benefits before the 26th week of unemployment.

Claimants unemployed more than 26 weeks. Four of the 13 test States pay more than 26 weeks of regular benefits. In the other States, therefore, total replacement ratios decline as unemployment extends beyond 26 weeks. For 26-week claimants unemployed 39 weeks, ratios range from .43 in Pennsylvania (with two dependents) to .17 in Indiana. For those unemployed even longer, for 39 and 52 weeks, the range of ratios among States is narrower—from .43 to about .20, with most States replacing at least 33 percent of total wages.

Only in Pennsylvania and West Virginia can claimants with 20 weeks of work draw benefits for more than 26 weeks; in Pennsylvania they can draw up to 30, and in West Virginia, up to 28 weeks. In West Virginia, however, total replacement is quite low for the 20-week claimant, thanks to the annual earnings formula for the WBA.

Utah and Wisconsin provide up to 36 and 34 weeks of benefits, respectively, but also require substantial base-period employment to enable the claimant to qualify for more than 26 weeks. In Utah, the claimant must have the equivalent of about 38 weeks of work through his base-period/high-quarter earnings pattern to be able to draw 28 weeks, and about 43 weeks of work to draw 36 weeks. In Wisconsin, 35 weeks of work qualify for 28 weeks of benefits, and about 42 weeks of work are needed for 34 weeks of benefits.

Summing up for test and nontest States

For short periods of unemployment, the weekly replacement ratio of the WBA is the principal factor determining the total replacement ratio for the entire period of unemployment. The total replacement ratio should in fact equal the weekly replacement ratio when unemployment lasts for 10 or fewer weeks, not counting the waiting week. The waiting week reduces the total replacement ratio from the level of the weekly ratio in 31 States, and its effect on the ratio diminishes as unemployment lengthens.[21,22]

The longer unemployment lasts, the more duration provisions affect the total replacement ratio. In the 42 States with a variable duration formula, claimants with more limited base-period employment tend to exhaust their benefits sooner. And the more restrictive a State's variable duration formula, the higher the proportion of claimants exhausting benefits at earlier stages of their unemployment. Total replacement ratios decline after benefits are exhausted. Nationally, 15 percent of all claimants in 1978 who exhausted benefits did so before receiving 15 weeks. The proportion was over ⅓ in eight States, including four test States—Florida, Indiana, Michigan, and Utah.[23] About 30 percent of all workers who exhausted benefits in 1978 drew less than 20 weeks of benefits. About 55 percent of this group drew 26 or more weeks of regular benefits; the proportion was less than ⅓ in 16 States and less than 20 percent in 6.[24]

Still, most claimants do not exhaust regular UI benefits. In 1978, the proportion who did so nationally was about 27 percent; only in five States did it reach more than one-third.[25] For most claimants, therefore, the total wage replacement ratio is unaffected by their potential duration limit; the weekly replacement ratio is the important factor.

Conclusions

States are quite different in how they treat claimants with similar employment and wage experience. It seems hard to justify the range of total wage replacement for the claimant who worked 26 weeks in the base period at the average wage. Even the 39-week claimant fares comparatively poorly by this measure in such important industrial States as California and Michigan because of a low weekly replacement ratio. In Florida and Indiana, restrictive duration provisions also contribute to this result.

Provisions that rely on formulas using quarterly and annual earnings to determine eligibility, the WBA, and potential duration can result in some odd and probably unintended results, especially for claimants with limited base-period employment. These formulas simply are not reliable equivalents to those that measure employment and weekly wages directly: claimants with the same wage and employment experience can receive different benefits solely because of differences in the mechanics of the formulas. States that use an annual earnings formula for the WBA do not relate benefits to weekly wages as most States do.

The relatively low WBA ceilings of some States help to restrict the proportion of wages compensated. Except for California and the annual-earnings-formula States, benefit formulas are designed to compensate at least half the weekly wage loss at all benefit levels below the maximum. Most compensate more than half. Indeed, a few States are a good deal more generous, or they provide a high ratio for lower-wage claimants or for claimants with dependents. When net wages are examined, it can be seen that the weekly replacement ratios in some of these States approach or exceed 70 percent at benefit levels below the maximum. Very high net ratios—over 80 percent—are the exception and usually occur in States that pay dependents' allowances and where the claimants have a large number of dependents.

The wide variation in entitlement to regular benefits and duration is especially evident for claimants with less than 39 weeks of base-period employment. States with variable duration formulas weigh past employment differently. In Utah, the formula deliberately gives longer protection to workers with the most employment and shorter protection to those with limited employment.

One question not tested here is how the extended benefits available during high-unemployment periods affect the rationale for variable duration. From 1975 to 1977, Federal supplemental benefits were added to extended benefits. Claimants whose limited base-period employment restricted them to only 10 to 15 weeks of regular benefits could sometimes draw benefits for as long as 25 to 35 weeks. National and State duration policies were clearly in conflict in such cases.

Whether in a general way there should be greater uniformity is still a matter for debate. It is hard, however, to justify those cases where there are dramatic differences in the treatment of similar claimants. Here the argument for uniformity is much stronger.

Notes

1. Two sets of low-, average-, and high-wage levels were used: one related to the 1978 U.S. AWW in covered employment—the low level was one-half the average wage and the high level was 1½ times the average; the other set related to the 1978 State average weekly covered wage in the same pattern.

2. This assumption was adopted mainly to reveal the effects of a WBA formula based on a fraction of high-quarter earnings when the number of weeks worked in the high quarter varies; it is probably a more reasonable assumption than 13 high-quarter weeks for the 15-week claimant.

3. Unlike the 20-week claimants, the 15-week claimants at the high-wage level do not qualify in Pennsylvania for the maximum WBA because they have only 10 weeks of work in their high quarter. They can qualify in Connecticut because that State's WBA ceiling is substantially lower than Pennsylvania's. It would take a weekly wage of about 1.6 or more times the average wage in Pennsylvania for 15-week claimants to be assigned the WBA ceiling and thereby meet the qualifying requirement.

4. The 15-week claimants can qualify in New York if they also worked at least 25 weeks during the year preceding the base period.

5. Claimants with very limited base-period employment can meet either requirement with fewer weeks of work than implied by these equivalents if they had few weeks of work in their high quarter. For example, if they worked six weeks in the high quarter, they can meet a test of 1½ times the high quarter with only three additional weeks of work outside the high quarter and a 40-times-WBA test with four additional weeks, providing that in the latter case the WBA is about one-twenty-fifth or one-twenty-sixth of high-quarter earnings.

6. *Unemployment Insurance Statistics,* January–March 1979, p. 217.

7. In Oregon and West Virginia, these high-wage claimants do not receive the maximum unless they worked at least 30 and 44 weeks, respectively, in their base periods.

8. At very low wage levels, New York provides 67 percent replacement, Nebraska 68, and Puerto Rico even higher rates—these States use weighted formulas.

9. The New Jersey ceiling is set at 50 percent of the State average wage. The ceiling was set in January 1979 for the whole year but is based on the average wage for a period earlier than calendar year 1978 and therefore a lower wage.

10. The Federal income tax deduction assumes the claimant is married, with one tax exemption for the claimant with no dependents and three exemptions for the claimant with two dependents. No attempt is made to apply other deductions (e.g., State or local taxes, pension fund contributions, or union dues) or to add to the gross wage to reflect loss of fringe benefits. Depending on the claimant's annual income and other factors, the income tax subtracted may overstate or understate the prorated weekly share of the actual tax liability for the year.

11. In 1977, of all claimants awarded benefits in States considering dependents, only 37 percent received a higher WBA for this reason. This proportion ranged among these States between 12 and 46 percent. Of those who did receive higher benefits, only 20 percent had more than two dependents. *Unemployment Insurance Statistics,* January–March 1978, pp. 17, 19.

12. Maximum duration is another variable, although all five test States in this category allow up to 26 weeks. Six nontest States that follow this approach have higher duration ceilings, ranging from 28 to 39 weeks.

13. At the AWW in Connecticut and Pennsylvania, the claimant must have 21 weeks of work to qualify.

14. In a State using the formula based on a fraction of base-period earnings, potential duration is expressed as X times the WBA, not always a whole number unless at the maximum duration.

15. In States where potential duration is influenced by a WBA based on an HQW formula, the claimant is assumed to have 13 weeks of work in the high quarter.

16. A recent amendment in that State adds the requirement that wages earned during the year must be spread over at least two quarters, making it less likely to qualify with only five weeks.

17. Two other jurisdictions—Puerto Rico and the Virgin Islands—provide uniform duration of 20 and 26 weeks, respectively.

18. New Mexico recently reduced its maximum from 30 to 26 weeks.

19. The results at the low- and high-wage levels and for less than 26 weeks of work are not provided in Table B–5 of Appendix B.

20. Because the waiting week is not compensated, claimants in Florida draw their last benefits in the 14th week although they are allowed only 13 weeks of benefits. The same situation occurs in Arkansas, California, Florida, Indiana, Oregon, Utah, and West Virginia.

21. Nine other States apply a waiting week but compensate that week if the claimant draws UI for more than a specified number of weeks, ranging from 3 to 12.

22. One other factor not tested here is benefit suspension imposed because of disqualification. Some States deny benefits to a disqualified claimant for a specified number of weeks of unemployment, after which benefits are payable if unemployment continues. In these States, of course, the total replacement ratio is reduced considerably. Most States deny benefits for the duration of the claimant's spell of unemployment.

23. The actual number of weeks drawn by exhaustees in some States may be less than the potential duration originally allowed for claimants who are disqualified and suspended from drawing benefits for a period of time if the State also cancels benefits for that period. Michigan, for example, cancels 13 weeks of benefits for certain disqualifications, which helps account for the high proportion of exhaustees (51 percent) who drew less than 15 weeks in 1978.

24. The 1978 data on weeks drawn by those exhausting benefits is from *Unemployment Insurance Statistics,* January–March 1979, p. 221.

25. Ibid., p. 15.

Appendix A

TABLE A–1. Significant regular benefit provisions of 13 State unemployment insurance laws (July 1, 1979)

State	Benefit provisions							
	Qualifying wage or employment (number × wba or as indicated)[1]	Waiting week [2]	Computation of wba (fraction of hqw or as indicated)[1,3]	Wba for total unemployment [4]		Duration in 52-week period		
						Proportion of base-period wages	Benefit weeks for total unemployment	
				Min.	Max.		Min.[5]	Max.
Arkansas	30; wages in 2 quarters	1	1/26 up to 66⅔% of State aww	15	124	⅓	10	26
California	$750	1	1/24–1/31	30	104	½	12+–15	26
Connecticut	40	0	1/26, up to 60% of State aww + $5 per dep. up to ½ wba	15–20	128–192	Uniform	26	26
Florida	20 weeks employment at average of $20 or more	1	½ claimant's aww	10	95	½ weeks employment	10	26
Indiana	1¼ × hqw; not less than $500; $300 in last 2 quarters	1	4.3% of high-quarter wage credits	35	74–124	¼	4+	26
Michigan	14 weeks employment at $25.01 or more	0	60% of claimant's aww up to $97 with variable max. for claimants with dep.[3]	16–18	97–136	¾ weeks employment	11	26
New Jersey	20 weeks employment at $30 or more; or $2,200	1 [2]	66⅔% of claimant's aww up to 50% of State aww	20	117	¾ weeks employment	15	26
Oregon	18 weeks employment at average of $20 or more; not less than $700	1	1.25% of bpw up to 55% of State aww	35	127	⅓	9	26
Pennsylvania	32+–36; $120 in HQ and $440 in BP; at least 20% of bpw outside HQ	0	1/20–1/25 up to 66⅔% of State aww + $5 for 1 dep.; $3 for 2d	13–18	152–160	Uniform	30	30
Utah	19 weeks employment at $20 or more; not less than $700	1	1/26 up to 65% of State aww	10	137	Weighted schedule of bpw in relation to hqw	10–22	36
Virginia	36; wages in 2 quarters	1 [2]	1/25	38	122	⅓	12	26
West Virginia	$1,150	1	1.6–0.9% of annual wages up to 70% of State aww	18	166	Uniform	28	28
Wisconsin	15 weeks employment; average of $50.01 or more with 1 employer	0	50% of claimant's aww up to 66⅔% of State aww	28	149	8/10 weeks employment	1–13+	34

[1] Weekly benefit amount abbreviated in columns and footnotes as wba; base period, BP; base-period wages, bpw; high quarter, HQ; high-quarter wages, hqw; average weekly wage, aww; benefit year, BY; calendar quarter, CQ; calendar year, CY; dependent, dep.; dependents' allowances, da.; minimum, min.; maximum, max.

[2] Waiting period compensable when benefits are payable for third week following waiting period, N.J.; after benefits paid 4 weeks, Va.

[3] When States use weighted high-quarter, annual-wage, or average-weekly-wage formula, approximate fractions or percentages figured at midpoint of lowest and highest normal wage brackets. When da. provided, fraction applies to basic wba. In States noted variable amounts above max. basic benefits limited to claimants with specified number of dep. and earnings in excess of amounts applicable to max. basic wba. In Ind. da. paid only to claimants with earnings in excess of that needed to qualify for basic wba and who have 1–4 deps. In Mich. claimants may be eligible for augmented amount at all benefit levels but benefit amounts above basic max. available only to claimants in dependency classes whose aww are higher than that required for max. basic benefit.

[4] When 2 amounts given, higher includes da.

[5] For claimants with min. qualifying wages and min. wba. When two amounts shown, range of duration applies to claimants with min. qualifying wages in BP; longer duration applies with min. wba; shorter duration applies with max. possible concentration of wages in HQ; therefore highest wba possible for such BP earnings. Wis. determines entitlement separately for ach employer. Lower end of range applies to claimants with only 1 week of work at qualifying wage; upper end to claimants with 15 weeks or more of such wages.

SOURCE: U.S. Department of Labor, Employment and Training Administration, Unemployment Insurance Service.

Appendix B: Tabulations of Test Results

TABLE B–1. Weekly benefit amounts and wage loss replacement ratios of test claimants in 13 States, July 1979 provisions

A. 1978 U.S. average weekly covered wage (AWW) and related levels

Weeks worked,[1] State, dependents (dep.)		Weekly benefit amount (WBA)			Replacement ratio (RR)[2]		
		½ AWW ($116.65)	AWW ($233.30)	1½ AWW ($349.95)	½ AWW ($116.65)	AWW ($233.30)	1½ AWW ($349.95)
20 or more weeks worked							
Arkansas		$59	$117	$124*	.51	.50	.35
California		58	97	104*	.50	.42	.30
Connecticut							
20 weeks	0 dep.	N.Q.	N.Q.	128*	N.Q.	N.Q.	.37
	2 dep.	N.Q.	N.Q.	138*	N.Q.	N.Q.	.39
26 or more	0 dep.	59	117	128*	.51	.50	.37
weeks	2 dep.	69	127	138*	.59	.54	.39
Florida		59	95*	95*	.51	.41	.27
Indiana	0 dep.	66	74*	74*	.57	.32	.21
	2 dep.	66	99*	99*	.57	.42	.28
Michigan	0 dep.	70	97*	97*	.60	.42	.28
	2 dep.	70	119*	119*	.60	.51	.34
New Jersey		78	117*	117*	.67	.50	.33
Oregon[3]							
20 weeks		35	58	87	.30	.25	.25
26 weeks		38	76	114	.33	.33	.33
39 weeks		57	114	127*	.49	.49	.39
52 weeks		76	127*	127*	.65	.54	.39
Pennsylvania							
20 weeks	0 dep.	60	N.Q.	152*	.51	N.Q.	.43
	2 dep.	68	N.Q.	160*	.58	N.Q.	.46
26 or more	0 dep.	63	123	152*	.54	.53	.43
weeks	2 dep.	71	131	160*	.61	.56	.46
Utah		59	117	137*	.51	.50	.39
Virginia		61	122*	122*	.52	.52	.35
West Virginia[4]							
20 weeks		25	49	75	.21	.21	.21
26 weeks		32	65	97	.27	.28	.28
39 weeks		48	97	145	.41	.42	.41
52 weeks		65	129	166*	.56	.55	.47
Wisconsin		59	117	149*	.51	.50	.43
15 weeks worked							
Arkansas		$45	$90	$124*	.39	.39	.35
California		46	79	104*	.39	.34	.30
Connecticut	0 dep.	N.Q.	N.Q.	128*	N.Q.	N.Q.	.37
	2 dep.	N.Q.	N.Q.	138*	N.Q.	N.Q.	.39
Florida		N.Q.	N.Q.	N.Q.	N.Q.	N.Q.	N.Q.
Indiana	0 dep.	51	74*	74*	.44	.32	.21
	2 dep.	51	99*	99*	.44	.42	.28
Michigan	0 dep.	70	97*	97*	.60	.42	.28
	2 dep.	70	119*	119*	.60	.51	.34
New Jersey		N.Q.	117*	117*	N.Q.	.50	.33
Oregon		N.Q.	N.Q.	N.Q.	N.Q.	N.Q.	N.Q.
Pennsylvania	0 dep.	45	N.Q.	N.Q.	.39	N.Q.	N.Q.
	2 dep.	53	N.Q.	N.Q.	.45	N.Q.	N.Q.
Utah		N.Q.	N.Q.	N.Q.	N.Q.	N.Q.	N.Q.
Virginia		47	94	122*	.40	.40	.35
West Virginia		21	37	56	.18	.16	.16
Wisconsin		59	117	149*	.51	.50	.43

B. 1978 State average weekly covered wage (AWW) and related levels

Weeks worked,[1] State, dependents (dep.)		½ State AWW			State AWW			1½ State AWW		
		Weekly wage	WBA	RR [2]	Weekly wage	WBA	RR [2]	Weekly wage	WBA	RR [2]
20 or more weeks worked										
Arkansas		$ 93.55	$ 47	.50	$187.09	$ 94	.50	$280.64	$124*	.44
California		121.97	60	.49	243.93	100	.41	365.90	104*	.28
Connecticut										
20 weeks	0 dep.	121.97	N.Q.	N.Q.	243.94	N.Q.	N.Q.	365.91	128*	.35
	2 dep.	121.97	N.Q.	N.Q.	243.94	N.Q.	N.Q.	365.91	138*	.38
26 or more	0 dep.	121.97	61	.50	243.94	122	.50	365.91	128*	.35
weeks	2 dep.	121.97	71	.58	243.94	132	.54	365.91	138*	.38
Florida		102.92	52	.51	205.83	95*	.46	308.75	95*	.31
Indiana	0 dep.	121.61	68	.56	243.22	74*	.30	364.83	74*	.20
	2 dep.	121.61	68	.56	243.22	99*	.41	364.83	99*	.27
Michigan	0 dep.	144.10	87	.60	288.19	97*	.34	432.29	97*	.22
	2 dep.	144.10	87	.60	288.19	119*	.41	432.29	119*	.28
New Jersey		125.83	84	.67	251.65	117*	.46	377.48	117*	.31
Oregon [3]										
20 weeks		115.75	35	.30	231.50	58	.25	347.25	87	.25
26 weeks		115.75	38	.33	231.50	75	.32	347.25	113	.33
39 weeks		115.75	56	.48	231.50	113	.49	347.25	127*	.37
52 weeks		115.75	75	.65	231.50	127*	.55	347.25	127*	.37
Pennsylvania										
20 weeks	0 dep.	118.12	61	.52	236.23	N.Q.	N.Q.	354.35	152*	.43
	2 dep.	118.12	69	.58	236.23	N.Q.	N.Q.	354.35	160*	.45
26 or more	0 dep.	118.12	63	.53	236.23	125	.53	354.35	152*	.43
weeks	2 dep.	118.12	71	.60	236.23	133	.56	354.35	160*	.45
Utah		104.73	53	.51	209.46	105	.50	314.19	137*	.44
Virginia		103.52	54	.52	207.03	108	.52	310.55	122*	.39
West Virginia [3]										
20 weeks		121.03	26	.21	242.06	51	.21	363.09	78	.21
26 weeks		121.03	33	.27	242.06	67	.28	363.09	100	.28
39 weeks		121.03	51	.42	242.06	100	.41	363.09	151	.42
52 weeks		121.03	67	.55	242.06	133	.55	363.09	156*	.46
Wisconsin		113.34	57	.50	226.68	114	.50	340.02	149*	.44
15 weeks worked										
Arkansas		$ 93.55	$ 36	.38	$187.09	$ 72	.38	$280.64	$108	.38
California		121.97	48	.39	243.93	82	.34	365.90	104*	.28
Connecticut	0 dep.	121.97	N.Q.	N.Q.	243.94	N.Q.	N.Q.	365.91	128*	.35
	2 dep.	121.97	N.Q.	N.Q.	243.94	N.Q.	N.Q.	365.91	138*	.38
Florida		102.92	N.Q.	N.Q.	205.83	N.Q.	N.Q.	308.75	N.Q.	N.Q.
Indiana	0 dep.	121.61	53	.44	243.22	74*	.30	364.83	74*	.20
	2 dep.	121.61	53	.44	243.22	99*	.40	364.83	99*	.27
Michigan	0 dep.	144.10	87	.60	288.19	97*	.34	432.29	97*	.22
	2 dep.	144.10	87	.60	288.19	119*	.41	432.29	119*	.28
New Jersey		125.83	N.Q.	N.Q.	251.65	117*	.46	377.48	117*	.31
Oregon		115.75	N.Q.	N.Q.	231.50	N.Q.	N.Q.	347.25	N.Q.	N.Q.
Pennsylvania	0 dep.	118.12	46	.39	236.23	N.Q.	N.Q.	354.35	N.Q.	N.Q.
	2 dep.	118.12	54	.46	236.23	N.Q.	N.Q.	354.35	N.Q.	N.Q.
Utah		104.73	N.Q.	N.Q.	209.46	N.Q.	N.Q.	314.19	N.Q.	N.Q.
Virginia		103.52	42	.41	207.03	83	.40	310.55	122*	.39
West Virginia		121.03	22	.18	242.06	38	.16	363.09	57	.16
Wisconsin		113.34	57	.50	226.68	114	.50	340.02	149*	.44

N.Q. = not qualified.
* Maximum WBA.
[1] Weeks worked in base period at specified weekly wage.
[2] RR = WBA ÷ weekly wage.
[3] Annual earnings formula state—WBA varies by weeks worked (amount of earnings) in base period.

TABLE B–2. Weekly wage-loss replacement ratios based on gross and net weekly wages of test claimants in 13 States, July 1979 provisions

A. At ½ 1978 State average covered wage

Weeks worked,[1] State	dependents (dep.)	Gross weekly wage	Net weekly wage[2]: 1 exemption	Net weekly wage[2]: 3 exemptions	Weekly benefit amount	Replacement ratio based on: Gross wage	Replacement ratio based on: Net wage, 1 exemption	Replacement ratio based on: Net wage, 3 exemptions
26 or more weeks worked								
Arkansas		$93.55	$83.72	$87.82	$47	.50	.56	.54
California		121.97	105.89	111.69	60	.49	.57	..54
Connecticut	0 dep.	121.97	105.89	—	61	.50	.58	—
	2 dep.	121.97	—	111.69	71	.58	—	.64
Florida		102.92	91.01	96.61	52	.51	.57	.54
Indiana	0 dep.	121.61	105.56	—	68	.56	.64	—
	2 dep.	121.61	—	111.36	68	.56	—	.61
Michigan	0 dep.	144.10	123.67	—	87	.60	.70	—
	2 dep.	144.10	—	129.47	87	.60	—	.67
New Jersey		125.83	108.82	114.62	84	.67	.77	.73
Oregon[3]								
26 weeks					38	.33	.38	.36
39 weeks		115.75	100.85	106.55	56	.48	.56	.53
52 weeks					75	.65	.74	.70
Pennsylvania	0 dep.	118.12	103.08	—	63	.53	.61	—
	2 dep.	118.12	—	108.88	71	.60	—	.65
Utah		104.73	92.71	98.31	53	.51	.57	.54
Virginia		103.52	91.57	97.17	54	.52	.59	.56
West Virginia[3]								
26 weeks					33	.27	.31	.30
39 weeks		121.03	105.01	110.81	51	.42	.49	.46
52 weeks					67	.55	.64	.60
Wisconsin		113.34	99.29	105.09	57	.50	.57	.54

B. At 1978 State average weekly covered wage

Weeks worked,[1] State	dependents (dep.)	Gross weekly wage	Net weekly wage[2]: 1 exemption	Net weekly wage[2]: 3 exemptions	Weekly benefit amount	Replacement ratio based on: Gross wage	Replacement ratio based on: Net wage, 1 exemption	Replacement ratio based on: Net wage, 3 exemptions
26 or more weeks worked								
Arkansas		$187.09	$156.52	$163.42	$94	.50	.60	.58
California		243.93	198.58	205.98	100	.41	.50	.49
Connecticut	0 dep.	243.94	198.59	—	122	.50	.61	—
	2 dep.	243.94	—	205.99	132	.54	—	.64
Florida		205.83	170.51	177.41	95*	.46	.56	.54
Indiana	0 dep.	243.22	197.91	—	74*	.30	.37	—
	2 dep.	243.22	—	205.31	99*	.41	—	.48
Michigan	0 dep.	288.19	231.72	—	97*	.34	.42	—
	2 dep.	288.19	—	239.82	119*	.41	—	.50
New Jersey		251.65	203.72	211.42	117*	.46	.57	.55
Oregon[3]								
26 weeks					75	.32	.39	.38
39 weeks		231.50	189.01	196.11	113	.49	.60	.58
52 weeks					127*	.55	.67	.65
Pennsylvania	0 dep.	236.23	193.45	—	125	.53	.65	—
	2 dep.	236.23	—	200.55	133	.56	—	.66
Utah		209.46	173.92	180.82	105	.50	.60	.58
Virginia		207.03	171.64	178.54	108	.52	.63	.60
West Virginia[3]								
26 weeks					67	.28	.34	.33
39 weeks		242.06	196.32	204.22	100	.41	.51	.49
52 weeks					133	.55	.68	.65
Wisconsin		226.68	186.48	193.38	114	.50	.61	.59

Weeks worked,[1] State, dependents (dep.)		Gross weekly wage	Net weekly wage[2]		Weekly benefit amount	Replacement ratio based on		
			1 exemption	3 exemptions		Gross wage	Net wage 1 exemption	Net wage 3 exemptions
26 weeks or more weeks worked								
Arkansas		$280.64	$224.64	$232.74	$124*	.44	.55	.53
California		365.90	286.17	295.37	104*	.28	.36	.35
Connecticut	0 dep.	365.91	286.18	—	128*	.35	.45	—
	2 dep.	365.91	—	295.38	138*	.38	—	.47
Florida		308.75	246.82	254.92	95*	.31	.38	.37
Indiana	0 dep.	364.83	285.17	—	74*	.20	.26	—
	2 dep.	364.83	—	294.37	99*	.27	—	.34
Michigan	0 dep.	432.29	329.79	—	97*	.22	.29	—
	2 dep.	432.29	—	340.59	119*	.28	—	.35
New Jersey		377.48	294.64	303.84	117*	.31	.40	.39
Oregon[3]								
26 weeks		347.25	273.46	282.66	113	.33	.41	.40
39 weeks					127*	.37	.46	.45
52 weeks					127*	.37	.46	.45
Pennsylvania	0 dep.	354.35	277.73	—	152*	.43	.55	—
	2 dep.	354.35	—	286.93	160*	.45	—	.56
Utah		314.19	249.63	257.93	137*	.44	.55	.53
Virginia		310.55	246.21	254.51	122*	.39	.50	.48
West Virginia[3]								
26 weeks		363.09	283.53	292.73	100	.28	.35	.34
39 weeks					151	.42	.53	.52
52 weeks					166*	.46	.59	.57
Wisconsin		340.02	266.68	275.88	149*	.44	.56	.54

* Maximum WBA.
[1] In base period—assumes 13 weeks of work in high-earnings quarter.
[2] Reflects subtraction of withheld Federal income and social security (FICA) taxes applicable for married workers with no dependents (one tax exemption) and with two dependents (three tax exemptions).
[3] Annual-earnings-formula State—WBA increases with more base-period employment (earnings).

TABLE B–3. Potential regular duration of test claimants in 13 States, July 1979 provisions

Duration provision, State, weekly wage level, dependents (dep.)	Potential regular duration (weeks)[1] — Base-period employment (weeks worked): 15	20	26	39	52
Uniform duration					
Connecticut	26[2]	26[2]	26	26	26
Pennsylvania	30[2]	30[2]	30	30	30
West Virginia	28	28	28	28	28
Fraction of weeks worked					
Florida	N.Q.	10	13	19.5	26
Michigan	11.5	15	19.5	26	26
New Jersey	11.25[2]	15	19.5	26	26
Wisconsin	12	16	21	31	34
Base-period/high-quarter ratio					
Utah	N.Q.	10	16	30	36
Fraction of base-period earnings					
½ U.S. AWW					
Arkansas	13	14	18	26	26
California	19.0	20.1	26	26	26
Indiana 0 dep.	8.6	8.8	11.5	17.2	23.0
2 dep.	8.6	8.8	11.5	17.2	23.0
Oregon	N.Q.	22.2	26	26	26
Virginia	12.4	12.8	16.6	24.9	26
U.S. AWW (1978)					
Arkansas	13	14	18	26	26
California	22.2	24.1	26	26	26
Indiana 0 dep.	11.8	15.8	20.5	26	26
2 dep.	8.8	11.8	15.3	23.0	26
Oregon	N.Q.	26	26	26	26
Virginia	12.4	12.8	16.6	24.9	26
1½ U.S. AWW					
Arkansas	15	19	25	26	26
California	25.2	26	26	26	26
Indiana[3] 0 dep.	16.8	19.2	26	26	26
2 dep.	12.6	14.3	19.6	26	26
Oregon	N.Q.	26	26	26	26
Virginia	14.3	19.1	24.9	26	26
Fraction of base-period earnings					
½ State AWW					
Arkansas	13	14	18	26	26
California	19.1	20.3	26	26	26
Indiana 0 dep.	8.6	9.9	11.6	17.4	23.2
2 dep.	8.6	9.9	11.6	17.4	23.2
Oregon	N.Q.	22.0	26	26	26
Virginia	12.3	12.8	16.6	24.9	26
State AWW (1978)					
Arkansas	13	14	18	26	26
California	22.3	24.4	26	26	26
Indiana 0 dep.	12.3	16.4	21.4	26	26
2 dep.	9.2	12.3	16.0	24.0	26
Oregon	N.Q.	26	26	26	26
Virginia	12.5	12.8	16.6	24.9	26
1½ State AWW					
Arkansas	13	18	23	26	26
California	26	26	26	26	26
Indiana[3] 0 dep.	17.1	19.5	26	26	26
2 dep.	12.7	14.6	20.1	26	26
Oregon	N.Q.	26	26	26	26
Virginia	12.7	17.0	22.1	26	26

N.Q. not qualified.
[1] Or total potential monetary entitlement as a multiple of the weekly benefit amount.
[2] N.Q. at some wage levels (see Table B–1).
[3] Calculations at this wage level based on provision that limits wage credits counted in a calendar quarter to $3,225. Claimants with 26 and 39 weeks of base-period employment are assumed to have one and two full quarters of work, respectively, and the remaining 13 weeks of work in two other quarters—8 weeks in one, 5 weeks in the other.

TABLE B–4. Total potential regular benefit entitlement of test claimants in 13 States, July 1979 provisions

A. 1978 U.S. average weekly covered wage (AWW) and related levels

Weekly wage level, State, and dependents (dep.)		Total potential entitlement [1] Base-period employment (weeks worked): 15	20	26	39	52
½ U.S. AWW						
Arkansas		$585	$826	$1,062	$1,534	$1,534
California		875	1,167	1,508	1,508	1,508
Connecticut	0 dep.	N.Q.	N.Q.	1,534	1,534	1,534
	2 dep.	N.Q.	N.Q.	1,794	1,794	1,794
Florida		N.Q.	590	767	1,150.50	1,534
Indiana	0 dep.	437	583	758	1,137	1,516
	2 dep.	437	583	758	1,137	1,516
Michigan	0 dep.	805	1,050	1,365	1,820	1,820
	2 dep.	805	1,050	1,365	1,820	1,820
New Jersey		N.Q.	1,170	1,521	2,028	2,028
Oregon		N.Q.	777	988	1,482	1,976
Pennsylvania	0 dep.	1,350	1,800	1,890	1,890	1,890
	2 dep.	1,590	2,040	2,130	2,130	2,130
Utah		N.Q.	590	944	1,770	2,124
Virginia		584	778	1,011	1,517	1,586
West Virginia		588	700	896	1,344	1,820
Wisconsin		708	944	1,239	1,829	2,006
1978 U.S. AWW						
Arkansas		$1,170	$1,638	$2,106	$3,042	$3,042
California		1,750	2,333	2,522	2,522	2,522
Connecticut	0 dep.	N.Q.	N.Q.	3,042	3,042	3,042
	2 dep.	N.Q.	N.Q.	3,302	3,302	3,302
Florida		N.Q.	950	1,235	1,852.50	2,470
Indiana	0 dep.	874	1,166	1,516	1,924	1,924
	2 dep.	874	1,166	1,516	2,274	2,574
Michigan	0 dep.	1,115.50	1,455	1,891.50	2,522	2,522
	2 dep.	1,368.50	1,785	2,320.50	3,094	3,094
New Jersey		1,316.25	1,755	2,281.50	3,042	3,042
Oregon		N.Q.	1,508	1,976	2,964	3,302
Pennsylvania	0 dep.	N.Q.	N.Q.	3,690	3,690	3,690
	2 dep.	N.Q.	N.Q.	3,930	3,930	3,930
Utah		N.Q.	1,170	1,872	3,510	4,212
Virginia		1,167	1,556	2,022	3,033	3,172
West Virginia		1,036	1,372	1,820	2,716	3,612
Wisconsin		1,404	1,872	2,457	3,627	3,978
1½ U.S. AWW						
Arkansas		$1,860	$2,356	$3,100	$3,224	$3,224
California		2,625	2,704	2,704	2,704	2,704
Connecticut	0 dep.	3,328	3,328	3,328	3,328	3,328
	2 dep.	3,588	3,588	3,588	3,588	3,588
Florida		N.Q.	950	1,235	1,852.50	2,470
Indiana	0 dep.	1,243	1,418	1,924	1,924	1,924
	2 dep.	1,243	1,418	1,943	2,574	2,574
Michigan	0 dep.	1,115.50	1,455	1,891.50	2,522	2,522
	2 dep.	1,368.50	1,785	2,320.50	3,094	3,094
New Jersey		1,316.25	1,755	2,281.50	3,042	3,042
Oregon		N.Q.	2,262	2,964	3,302	3,302
Pennsylvania	0 dep.	N.Q.	4,560	4,560	4,560	4,560
	2 dep.	N.Q.	4,800	4,800	4,800	4,800
Utah		N.Q.	1,370	2,192	4,110	4,932
Virginia		1,750	2,333	3,033	3,172	3,172
West Virginia		1,568	2,100	2,716	4,060	4,648
Wisconsin		1,788	2,384	3,129	4,619	5,066

B. 1978 State average weekly covered wage (AWW) and related levels

Weekly wage level, State, and dependents (dep.)		Total potential entitlement [1] Base-period employment (weeks worked): 15	20	26	39	52
½ State AWW						
Arkansas		$468	$658	$846	$1,222	$1,222
California		915	1,220	1,560	1,560	1,560
Connecticut	0 dep.	N.Q.	N.Q.	1,586	1,586	1,586
	2 dep.	N.Q.	N.Q.	1,846	1,846	1,846
Florida		N.Q.	520	676	1,014	1,352
Indiana	0 dep.	456	608	790	1,185	1,580
	2 dep.	456	608	790	1,185	1,580
Michigan	0 dep.	1,000.50	1,305	1,696.50	2,262	2,262
	2 dep.	1,000.50	1,305	1,696.50	2,262	2,262
New Jersey		N.Q.	1,260	1,638	2,184	2,184
Oregon		N.Q.	771	988	1,456	1,950
Pennsylvania	0 dep.	1,380	1,830	1,890	1,890	1,890
	2 dep.	1,620	2,070	2,130	2,130	2,130
Utah		N.Q.	530	848	1,590	1,908
Virginia		518	691	898	1,404	1,404
West Virginia		616	728	924	1,428	1,876
Wisconsin		684	912	1,197	1,767	1,938
1978 State AWW						
Arkansas		$936	$1,316	$1,692	$2,444	$2,444
California		1,830	2,440	2,600	2,600	2,600
Connecticut	0 dep.	N.Q.	N.Q.	3,172	3,172	3,172
	2 dep.	N.Q.	N.Q.	3,432	3,432	3,432
Florida		N.Q.	950	1,235	1,825.50	2,470
Indiana	0 dep.	912	1,216	1,580	1,924	1,924
	2 dep.	912	1,216	1,580	2,371	2,574
Michigan	0 dep.	1,115.50	1,455	1,891.50	2,522	2,522
	2 dep.	1,368.50	1,785	2,320.50	3,094	3,094
New Jersey		1,316.25	1,755	2,281.50	3,042	3,042
Oregon		N.Q.	1,508	1,950	2,938	3,302
Pennsylvania	0 dep.	N.Q.	N.Q.	3,750	3,750	3,750
	2 dep.	N.Q.	N.Q.	3,990	3,990	3,990
Utah		N.Q.	1,050	1,680	3,150	3,780
Virginia		1,036	1,381	1,795	2,692	2,808
West Virginia		1,064	1,428	1,876	2,800	3,724
Wisconsin		1,368	1,824	2,394	3,534	3,876
1½ State AWW						
Arkansas		$1,404	$2,232	$2,852	$3,224	$3,224
California		2,704	2,704	2,704	2,704	2,704
Connecticut	0 dep.	3,328	3,328	3,328	3,328	3,328
	2 dep.	3,588	3,588	3,588	3,588	3,588
Florida		N.Q.	950	1,235	1,852.50	2,470
Indiana	0 dep.	1,262	1,444	1,924	1,924	1,924
	2 dep.	1,262	1,444	1,991	2,574	2,574
Michigan	0 dep.	1,115.50	1,455	1,891.50	2,522	2,522
	2 dep.	1,368.50	1,785	2,320.50	3,094	3,094
New Jersey		1,316.25	1,755	2,281.50	3,042	3,042
Oregon		N.Q.	2,262	2,938	3,302	3,302
Pennsylvania	0 dep.	N.Q.	4,560	4,560	4,560	4,560
	2 dep.	N.Q.	4,800	4,800	4,800	4,800
Utah		N.Q.	1,370	2,192	4,110	4,932
Virginia		1,553	2,071	2,692	3,172	3,172
West Virginia		1,596	2,184	2,800	4,228	4,648
Wisconsin		1,788	2,384	3,129	4,619	5,066

N.Q. = not qualified.

[1] Weekly benefit amount × potential regular duration (see Tables B-1 and B-3); for states that compute total entitlement as a fraction of base-period earnings (see Table B-3), the amount shown is total entitlement, so computed, subject to the statutory ceiling on duration.

Table B–5. Total regular benefits payable and total wage-loss replacement ratios during unemployment of test claimants in 13 States, July 1979 provisions

A. During 10 weeks of unemployment

Weeks worked,[1] State, dependents (dep.)		Total wage loss [2]	WBA	Weekly replacement ratio	Weeks compensated [3]	Total benefits payable: Amount	Total benefits payable: Ratio to wage loss
Worked 25 or more weeks							
Arkansas		$1,870.90	$ 94	.50	9	$ 846	.45
California		2,439.30	100	.41	9	900	.37
Connecticut	0 dep.	2,439.40	122	.50	10	1,220	.50
	2 dep.	2,439.40	132	.54	10	1,320	.54
Florida		2,058.30	95*	.46	9	855	.42
Indiana	0 dep.	2,432.20	74*	.30	9	666	.27
	2 dep.	2,432.20	99*	.41	9	891	.37
Michigan	0 dep.	2,881.90	97*	.34	10	970	.34
	2 dep.	2,881.90	119*	.41	10	1,190	.41
New Jersey		2,516.50	117*	.46	10	1,170	.46
Oregon [4]							
26 weeks		2,315.00	75	.32	9	675	.29
39 weeks		2,315.00	113	.49	9	1,017	.44
52 weeks		2,315.00	127*	.55	9	1,163	.50
Pennsylvania	0 dep.	2,362.30	125	.53	10	1,250	.53
	2 dep.	2,362.30	133	.56	10	1,330	.56
Utah		2,094.60	105	.50	9	945	.45
Virginia		2,070.30	108	.52	10	1,080	.52
West Virginia [4]							
26 weeks		2,420.60	67	.28	9	603	.25
39 weeks		2,420.60	100	.41	9	900	.37
52 weeks		2,420.60	133	.55	9	1,197	.49
Wisconsin		2,266.80	114	.50	10	1,140	.50

B. During 20 weeks of unemployment

Weeks worked,[1] State, dependents (dep.)		Total wage loss [2]	WBA	Weekly replacement ratio	Weeks compensated [3]	Total benefits payable: Amount	Total benefits payable: Ratio to wage loss
Worked 26 weeks							
Arkansas		$3,741.80	$ 94	.50	18†	$1,692	.45
California		4,878.60	100	.41	19	1,900	.39
Connecticut	0 dep.	4,878.80	122	.50	20	2,440	.50
	2 dep.	4,878.80	132	.54	20	2,640	.54
Florida		4,116.60	95*	.46	13†	1,235	.30
Indiana	0 dep.	4,864.40	74*	.30	19	1,406	.29
	2 dep.	4,864.40	99*	.41	16.0†	1,584	.33
Michigan	0 dep.	5,763.80	97*	.34	19.5†	1,891.50	.33
	2 dep.	5,763.80	119*	.41	19.5†	2,320.50	.40
New Jersey		5,033.00	117*	.46	19.5†	2,281.50	.45
Oregon		4,630.00	75	.32	19	1,425	.31
Pennsylvania	0 dep.	4,724.60	125	.53	20	2,500	.53
	2 dep.	4,724.60	133	.56	20	2,660	.56
Utah		4,189.20	105	.50	16†	1,680	.40
Virginia		4,140.60	108	.52	16.5†	1,792.80	.43
West Virginia		4,841.20	67	.28	19	1,273	.26
Wisconsin		4,533.60	114	.50	20	2,280	.50
Worked 39 or more weeks							
Arkansas		$3,741.80	$ 94	.50	19	$1,786	.48
California		4,878.60	100	.41	19	1,900	.39
Connecticut	0 dep.	4,878.80	122	.50	20	2,440	.50
	2 dep.	4,878.80	132	.54	20	2,640	.54
Florida		4,116.60	95*	.46	19	1,805	.44
Indiana	0 dep.	4,864.40	74*	.30	19	1,406	.29
	2 dep.	4,864.40	99*	.41	19	1,881	.39
Michigan	0 dep.	5,763.80	97*	.34	20	1,940	.34
	2 dep.	5,763.80	119*	.41	20	2,380	.41
New Jersey		5,033.00	117*	.46	20	2,340	.46

Weeks worked,[1] State, dependents (dep.)		Total wage loss [2]	WBA	Weekly replacement ratio	Weeks compensated [3]	Total benefits payable Amount	Ratio to wage loss
Oregon [4]							
39 weeks		4,630.00	113	.49	19	2,147	.46
52 weeks		4,630.00	127*	.55	19	2,413	.52
Pennsylvania	0 dep.	4,724.60	125	.52	20	2,500	.53
	2 dep.	4,724.60	133	.56	20	2,660	.56
Utah		4,189.20	105	.50	19	1,995	.48
Virginia		4,140.60	108	.52	20	2,160	.52
West Virginia [4]							
39 weeks		4,841.20	100	.41	19	1,900	.39
52 weeks		4,841.20	133	.55	19	2,527	.52
Wisconsin		4,533.60	114	.50	20	2,280	.50
C. During 26 weeks of unemployment							
Worked 26 weeks							
Arkansas		$4,864.34	$ 94	.50	18†	$1,692	.35
California		6,342.18	100	.41	25	2,500	.39
Connecticut	0 dep.	6,342.44	122	.50	26†	3,172	.50
	2 dep.	6,342.44	132	.54	26†	3,432	.54
Florida		5,351.58	95*	.46	13†	1,235	.23
Indiana	0 dep.	6,323.72	74*	.30	21.4†	1,583.60	.25
	2 dep.	6,323.72	99*	.41	16†	1,584	.25
Michigan	0 dep.	7,492.94	97*	.34	19.5†	1,891.50	.25
	2 dep.	7,492.94	119*	.41	19.5†	2,320.50	.31
New Jersey		6,542.90	117*	.46	19.5†	2,281.50	.35
Oregon		6,019.00	75	.32	25	1,875	.31
Pennsylvania	0 dep.	6,141.98	125	.53	26	3,250	.53
	2 dep.	6,141.98	133	.56	26	3,458	.56
Utah		5,445.96	105	.50	16†	1,680	.31
Virginia		5,382.78	108	.52	16.6†	1,792.80	.33
West Virginia		6,293.56	67	.28	25	1,675	.27
Wisconsin		5,893.68	114	.50	21†	2,394	.41
Worked 39 weeks							
Arkansas		$4,864.34	$ 94	.50	25	$2,350	.48
California		6,342.18	100	.41	25	2,500	.39
Connecticut	0 dep.	6,342.44	122	.50	26†	3,172	.50
	2 dep.	6,342.44	132	.54	26†	3,432	.54
Florida		5,351.58	95*	.46	19.5†	1,852.50	.35
Indiana	0 dep.	6,323.72	74*	.30	25	1,850	.29
	2 dep.	6,323.72	99*	.41	24†	2,376	.38
Michigan	0 dep.	7,492.94	97*	.34	26†	2,522	.34
	2 dep.	7,492.94	119*	.41	26†	3,094	.41
New Jersey		6,542.90	117*	.46	26†	3,042	.46
Oregon		6,019.00	113	.49	25	2,825	.47
Pennsylvania	0 dep.	6,141.98	125	.53	26	3,250	.53
	2 dep.	6,141.98	133	.56	26	3,458	.56
Utah		5,445.96	105	.50	25	2,730	.50
Virginia		5,382.78	108	.52	24.9†	2,689.20	.50
West Virginia		6,293.56	100	.41	25	2,500	.42
Wisconsin		5,893.68	114	.50	26	2,964	.50
Worked 52 weeks							
Arkansas		$4,864.34	$ 94	.50	25	$2,350	.48
California		6,342.18	100	.41	25	2,500	.39
Connecticut	0 dep.	6,342.44	122	.50	26†	3,172	.50
	2 dep.	6,342.44	132	.54	26†	3,432	.54
Florida		5,351.58	95*	.46	25	2,375	.44
Indiana	0 dep.	6,323.72	74*	.30	25	1,850	.29
	2 dep.	6,323.72	99*	.41	25	2,475	.39
Michigan	0 dep.	7,492.94	97*	.34	26†	2,522	.34
	2 dep.	7,492.94	119*	.41	26†	3,094	.41
New Jersey		6,542.90	117*	.46	26†	3,042	.46
Oregon		6,019.00	127*	.55	25	3,175	.53
Pennsylvania	0 dep.	6,141.98	125	.53	26	3,250	.53
	2 dep.	6,141.98	133	.56	26	3,458	.56
Utah		5,445.96	105	.50	25	2,625	.48
Virginia		5,382.78	108	.52	26†	2,808	.52
West Virginia		6,293.56	133	.55	25	3,325	.53
Wisconsin		5,893.68	114	.50	26	2,964	.50

D. During 39 weeks of unemployment

Weeks worked,[1] State, dependents (dep.)		Total wage loss [2]	WBA	Weekly replacement ratio	Weeks compensated [3]	Total benefits payable: Amount	Total benefits payable: Ratio to wage loss
Worked 26 weeks							
Arkansas		$7,296.51	$ 94	.50	18†	$1,692	.23
California		9,513.27	100	.41	26†	2,600	.27
Connecticut	0 dep.	9,513.66	122	.50	26†	3,172	.33
	2 dep.	9,513.66	132	.54	26†	3,432	.36
Florida		8,027.37	95*	.46	13†	1,235	.15
Indiana	0 dep.	9,485.58	74*	.30	21.4†	1,583.60	.17
	2 dep.	9,485.58	99*	.41	16†	1,584	.17
Michigan	0 dep.	11,239.41	97*	.34	19.5†	1,891.50	.17
	2 dep.	11,239.41	119*	.41	19.5†	2,320.50	.21
New Jersey		9,814.35	117*	.46	19.5†	2,281.50	.23
Oregon		9,028.50	75	.32	26†	1,950	.22
Pennsylvania	0 dep.	9,212.97	125	.53	30†	3,750	.41
	2 dep.	9,212.97	133	.56	30†	3,990	.43
Utah		8,168.94	105	.50	16†	1,680	.21
Virginia		8,074.17	108	.52	16.6†	1,792.80	.22
West Virginia		9,440.34	67	.28	28†	1,876	.20
Wisconsin		8,840.52	114	.50	21†	2,394	.27
Worked 39 weeks							
Arkansas		$7,296.51	$ 94	.50	26†	$2,444	.33
California		9,513.27	100	.41	26†	2,600	.27
Connecticut	0 dep.	9,513.66	122	.50	26†	3,172	.33
	2 dep.	9,513.66	132	.54	26†	3,432	.36
Florida		8,027.37	95*	.46	19.5†	1,852.50	.23
Indiana	0 dep.	9,485.58	74*	.30	26†	1,924	.21
	2 dep.	9,485.58	99*	.41	24†	2,376	.25
Michigan	0 dep.	11,239.41	97*	.34	26†	2,522	.22
	2 dep.	11,239.41	119*	.41	26†	3,094	.28
New Jersey		9,814.35	117*	.46	26†	3,042	.31
Oregon		9,028.50	113	.49	26†	2,938	.33
Pennsylvania	0 dep.	9,212.97	125	.53	30†	3,750	.41
	2 dep.	9,212.97	133	.56	30†	3,990	.43
Utah		8,168.94	105	.50	30†	3,150	.39
Virginia		8,074.17	108	.52	24.9†	2,689.20	.33
West Virginia		9,440.34	100	.41	28†	2,800	.30
Wisconsin		8,840.52	114	.50	31†	3,534	.40
Worked 52 weeks							
Arkansas		$7,296.51	$ 94	.50	26†	$2,444	.33
California		9,513.27	100	.41	26†	2,600	.27
Connecticut	0 dep.	9,513.66	122	.50	26†	3,172	.33
	2 dep.	9,513.66	132	.54	26†	3,432	.36
Florida		8,027.37	95*	.46	26†	2,470	.31
Indiana	0 dep.	9,485.58	74*	.30	26†	1,924	.20
	2 dep.	9,485.58	99*	.41	26†	2,574	.27
Michigan	0 dep.	11,239.41	97*	.34	26†	2,522	.22
	2 dep.	11,239.41	119*	.41	26†	3,094	.28
New Jersey		9,814.35	117*	.46	26†	3,042	.31
Oregon		9,028.50	127*	.55	26†	3,302	.37
Pennsylvania	0 dep.	9,212.97	125	.53	30†	3,750	.41
	2 dep.	9,212.27	133	.56	30†	3,990	.43
Utah		8,168.94	105	.50	36†	3,780	.46
Virginia		8,074.17	108	.52	26†	2,808	.35
West Virginia		9,440.34	133	.55	28†	3,724	.39
Wisconsin		8,840.52	114	.50	34†	3,876	.44

* Maximum WBA.
† Exhausted benefit entitlement.
[1] Weeks emnloyed in base period.
[2] Weeks unemployed × 1978 State average weekly covered wage (see Table B-1).
[3] Waiting week applies and is not compensated in Arkansas, California, Florida, Indiana, Oregon, Utah, and West Virginia.
[4] Annual earnings formula determines WBA, which therefore varies by weeks worked (amount of earnings) in base period.

Unemployment Compensation: Studies and Research

Volume 1

U.S. National Commission
on Unemployment Compensation
July 1980