

# Unemployment Insurance Actuarial Study and Financial Handbook



**Alaska Department of Labor**  
December 1979



**UNEMPLOYMENT INSURANCE ACTUARIAL STUDY**  
**AND**  
**FINANCIAL HANDBOOK**

December 1979

STATE OF ALASKA  
JAY S. HAMMOND, GOVERNOR

Department of Labor  
Ed Orbeck, Commissioner

Employment Security  
A. G. Zillig, Director

Unemployment Insurance  
Harry Sturrock, Assistant Director

Research and Analysis  
John Post, Chief

Prepared by  
The Unemployment Insurance Research Unit

David Teal, U. I. Actuary  
Elfrieda Mullin, Labor Economist  
Scott Hannigan, Statistical Technician



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## INTRODUCTION

This report is the third actuarial study of Alaska's unemployment insurance (UI) tax and benefit structure in accordance with Chapter 43 SLA 1973. It contains selected historical highlights, an overview of the current program, and an appendix containing a chronological summary of major changes in coverage, financing, benefit, and qualifying provisions plus a series of historical tables providing data relevant to the UI system. Data for years through 1978 are included in this study.

Since publication of the 1978 actuarial study, no legislation altering Alaska's unemployment insurance program has been enacted. Eligibility, benefit, and financing provisions have not changed in six years. The financing provisions passed in 1973 contain sufficient revenue-producing capacity to fund the current system, but there have been several attempts to increase the flow of benefits since then. It is essential that revisions to the UI system be carefully balanced. Any successful program must contain: (1) a contribution system capable of equating receipts and payments over an extended period of time; and (2) a reserve fund (derived from prior contributions) that is sufficient to protect the solvency of the program during short periods when costs exceed income. Too often, proposals to revise benefits do not give proper consideration to cost implications and sometimes even the benefit proposals have not been fully analyzed. Therefore, this report has two concerns:

- to provide basic information and projections to enable the Executive and Legislative branches of state government to evaluate where the Alaska UI program has been, where we are, and where we can reasonably expect to be during the next five years.

- to submit a sketch of a recommended course of action to further strengthen Alaska's unemployment insurance program.

The concentration on legislative action is due to several factors. National events (especially solvency problems) focused a great deal of attention on the unemployment insurance system and forced a hard look at financing provisions. Simultaneously, rapid increases in the cost of living and in unemployment brought pressure to raise and/or standardize benefit payments. Although several major issues are still in the discussion stages, some national legislation has passed and two issues must be addressed by the state legislature to bring the Alaska Employment Security Act into conformity with prevailing federal law.

Current federal law requires a dollar-for-dollar reduction in unemployment insurance benefits for any pension income concurrently payable to an individual. Because this is a controversial issue at the national level, the effective date was delayed, but states must conform beginning March 31, 1980. Alaska is one of 36 states that have not yet enacted the necessary changes. The other item relates to the release of wage information to welfare departments that run AFDC (Aid to Families with Dependent Children) programs. Appropriate language accompanies the law to protect confidentiality of the information released. Alaska will be out of conformity if this issue is not addressed in the 1980 legislative session.

At the state level, we have seen proposals for higher benefits in each of the past several legislative sessions. The issue will undoubtedly surface in the 1980 session, and the actuarial staff hopes that this study will help legislators reach an informed decision. A summary of past proposals is included in the projections/analysis section of this report.

## SUMMARY/RECOMMENDATIONS

### **Should Alaska's Unemployment Insurance Program be Revised?**

The governor, employee representatives, employer representatives, and the Department of Labor agree that Alaska's benefit payments should be made more adequate. Beyond this point of agreement there are unresolved questions. How much and in what manner benefits should be increased, and how cost increases should be financed must be answered if Alaska is to administer a sound, equitable unemployment insurance system. The following series of questions and answers is designed to inform the reader of various issues facing Alaska's policy-makers.

### **What are "Adequate" Benefits?**

When we speak in terms of adequacy, we do not mean the amount of money necessary to pay the rent and buy groceries. While the cost of necessities is a measure of adequacy, it is more properly applied by a welfare agency. The intent of the unemployment insurance program is to replace wages to allow a person unemployed through no fault of his own to maintain his standard of living during short periods of unemployment. The federal wage replacement standard is that an individual's weekly benefit amount should be about half of his own average weekly wage. The benefit schedule should be designed so that about 80 percent of workers are eligible for this level of wage replacement.

### **Is the Current Benefit Schedule Adequate?**

By the "80 percent get 50 percent" rule, the current benefit schedule is not adequate. The schedule replaces more than 50 percent of wages for claimants who earn less than \$9,300, but this includes less than 60 percent of workers. In order to meet both parts of the rule, the schedule would have to be extended to include an additional 20 percent of workers.

### **Shouldn't the Schedule be Shifted Upward as Well as Extended?**

There is no need to shift the schedule upward. Cost of living and other wage increases are already considered in the design of the benefit schedule. As income increases, claimants move along the schedule

to obtain higher benefits. The level of wage replacement is not the problem with the current schedules; the problem is that wages are not adequately replaced for enough workers. An extension, not a shift, would solve the problem.

### **How Far Would the Schedule be Extended if Federal Guidelines were Followed?**

The schedule would replace at least 50 percent of wages for 80 percent of workers if it were extended to \$190. This maximum would be reached at \$19,700 in income.

### **How Much Would This Schedule Cost?**

If no changes are made in eligibility requirements or duration provisions, employer contributions would have to increase by about 60 percent (about \$33 million per year) in order to support this level of benefits. Even if the Department of Labor's variable duration proposal were in effect, employer contributions would increase by about 50 percent (about \$26 million per year).

### **What is the Department of Labor's Variable Duration Proposal?**

The proposal returns to the original concept of unemployment insurance and links duration of benefits to duration of employment. Duration would vary from 18 to 28 weeks (27 to 39 weeks, with extended benefits). Data for 1978 show that about 17 percent of claimants would have lost some weeks of compensation under the proposed variable duration schedule. The average loss per claimant (or cost saving, depending on the point of view) would have been slightly less than one week.

### **How Can a Proposal That Reduces Average Duration by Less Than One Week Have Such a Large Impact on Program Costs?**

The primary source of savings under the variable duration plan is not due to non-payment of weeks, but to shifting weeks into the Extended Benefits program. Since the state pays for only half the cost of Extended Benefits (Federal funds pay the other half), the variable duration plan has the potential to reduce contributions by millions of dollars per year.



**Even with Variable Duration, the Cost of an "Adequate" Schedule is Expected to be Half Again as Much as the Current System. Can Alaskan Employers Afford to Pay This Level of Benefits?**

The average employer contribution per employee would exceed \$600 per year (by 1986) under the "adequate benefit schedule. We can't dictate what employers can or cannot afford, but we can address the question "Should federal guidelines for an adequate schedule be adopted?"

Alaska currently has one of the most lenient of all state unemployment insurance programs. Although our weekly benefit amount is about average, the law allows so many workers to qualify and allows such a long duration of claims that the total payment per covered worker is over twice the amount paid by any other state. This fact explains why Alaska has the most costly program in the country and is critical to the analysis of the above question.

Whether by conscious effort or accident, Alaska pays benefits to a very broad base of workers. (The majority of states would declare about 15 percent of Alaska's claimants ineligible and at least 20 states would disqualify 20 percent or more). Alaska cannot expect to pay "adequate" benefits to so many claimants and must tighten eligibility requirements and/or accept a lower level of benefit adequacy. We recommend that eligibility requirements be tightened slightly and that the benefit schedule not be extended to \$190.

**What Benefit Schedule Does the Department of Labor Recommend?**

We recommend that the schedule have a maximum weekly payment of \$150. The maximum would be reached at \$14,500 and would have replaced at least 50 percent of wages for 73 percent of workers in 1979. The proposal also calls for higher weekly benefits to low income claimants in order to offset the potential loss of weeks (due to variable duration) to those claimants.

**How Much Would This Proposal Cost?**

Benefits would increase by about \$21 million per year and employer costs would increase by about \$19 million per year. (Shifting weeks to the Extended Benefits program via the variable duration plan accounts for the difference between benefits and contributions). This level of contributions includes those required to achieve and maintain an adequate trust fund.

**What is an Adequate Trust Fund Balance?**

The Alaska Department of Labor has proposed major revisions to the financing provisions of the unemployment insurance system. The proposal allows the system to operate with reserves of approximately 3 percent of total wages, or 60 percent of the current level of adequacy.

**What Other Effects Would the Proposed Financing Revisions Have?**

A new means of assigning contribution rates will insure that costs are distributed more equitably. The current tax schedule is designed in a way that causes employers with better experience to pay a larger and larger share of program costs as the condition of the trust fund deteriorates. In addition, the current schedule causes some employers to consistently contribute more than their share of costs while others consistently under-contribute. A broader range of rates will reduce the severity of this condition.

The proposal also includes a provision to alter the taxable wage base according to changes in the average annual wage. This action would not cause total contributions to increase, but it would change the distribution of payments. The higher the tax base, the greater the share of costs paid by high wage employers. The proposal would increase the tax base to about \$18,000 by 1986.

# ALASKA'S UNEMPLOYMENT INSURANCE PROGRAM

The Social Security Act of 1935 included a provision which established a program of financial aid for workers during periods of temporary unemployment. Alaska's participation in the federal-state unemployment insurance program initiated by the Social Security Act is governed by the Alaska Employment Security Act. Under terms of the cooperative agreement, individual states design their own systems within federally established guidelines. As long as state laws conform to federal legal standards, employers in that state can receive a credit of 2.7 percent out of the total FUTA tax of 3.4 percent on the first \$6,000 paid to each employee. The credit is a powerful incentive to keep state programs within federal limits.

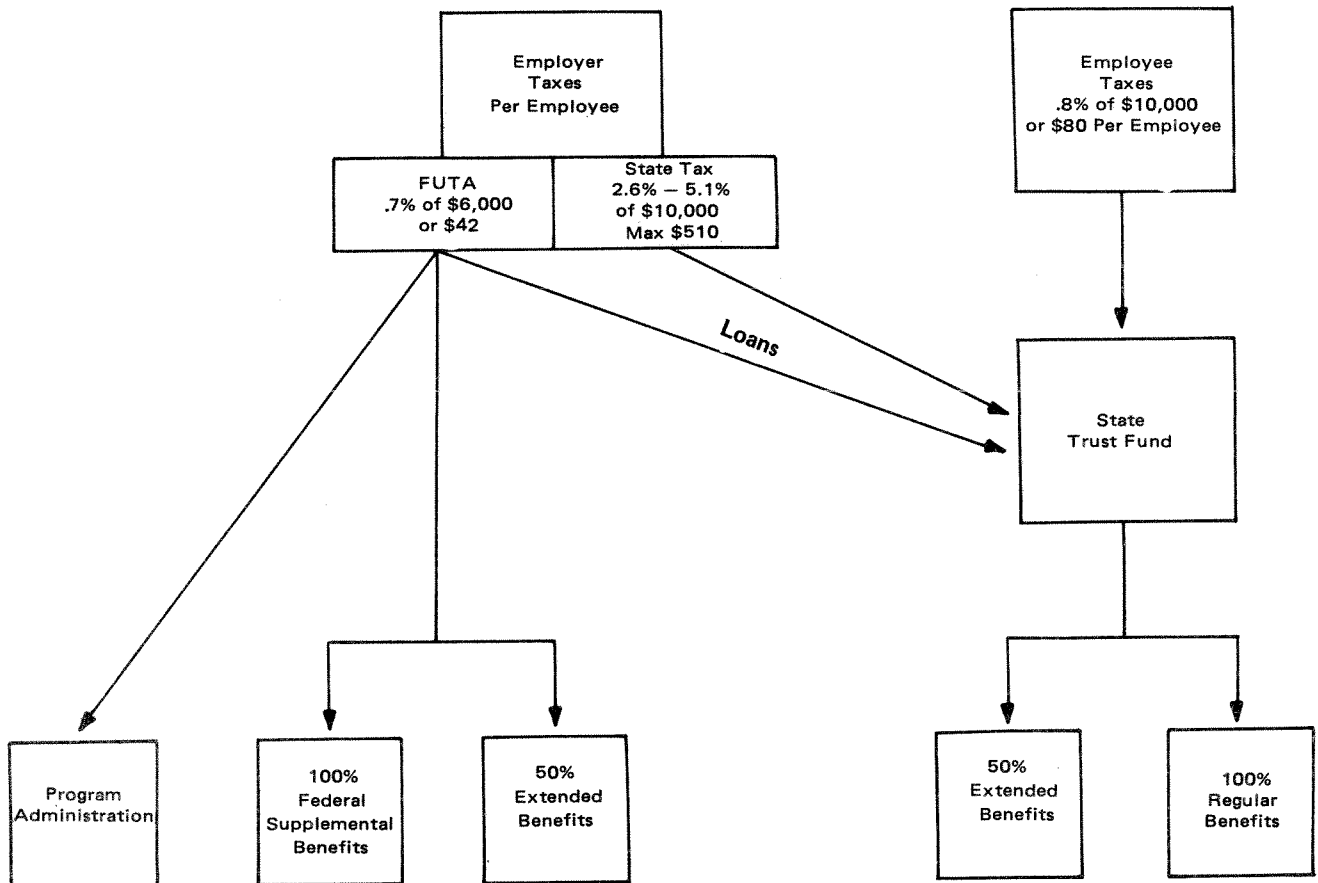
The diagram below traces the flow of funds through the unemployment insurance program. Four major topics – coverage, contributions, benefits, and the trust fund are discussed in the following paragraphs.

## COVERAGE

Alaska State law now provides unemployment insurance coverage to approximately 90 percent of all workers in Alaska. Prior to 1978, about 75 percent of all workers were covered. Effective January 1, 1978, coverage was extended to most state and local government workers and also to certain

## EXHIBIT 1

## FEDERAL-STATE UNEMPLOYMENT INSURANCE SYSTEM: FLOW OF FUNDS



domestic and agricultural workers. Self-employed individuals (primarily fishermen) and unpaid family workers now comprise the bulk of workers who are not covered by unemployment insurance. The remainder of this report deals only with workers covered by unemployment insurance.

## CONTRIBUTIONS

Each state has established a trust fund from which benefits are paid to claimants. The principal source of income to the trust funds is contributions from covered taxable employers. In Alaska, the average employer contribution rate for calendar year 1980 is 4.0 percent, with rates ranging from 2.6 percent to 5.1 percent. A rate of 0.8 percent is paid by all employees of contributing employers. Both employer and employee rates are applied to the first \$10,000 of earnings.

Rates are assigned to eligible employers according to their average payroll decline quotient, an experience rating concept. Each employer's percentage decline in payroll (if any) from one quarter to the next is calculated for the prior four to twelve quarters and averaged. The average decline quotients of all eligible employers are arrayed in decline quotient sequence and divided into ten approximately equal sections by taxable payroll. Employers with a higher payroll decline quotient receive a higher contribution rate. Employers with a lower decline quotient receive a lower contribution rate. The theoretical basis of this system is that employers with a high payroll decline are responsible for more unemployment than employers with a low payroll decline and therefore should contribute more toward payment of benefits.

Employers who do not have at least four quarters of wage history prior to the computation date for the new tax year are not eligible for experience rating and receive instead the average rates for their industry. Employers who failed to report timely or failed to pay prior contributions are subject to the maximum contribution rate of 5.1 percent.

## BENEFITS

Eligibility for benefits is established by earning at least \$750 in base period wages with at least \$100 in earnings outside the quarter of highest earnings. (The base period is the first four of the five most-recently-completed calendar quarters). Current benefits range from a minimum of \$18 for 14 weeks to a maximum of \$90 for 28 weeks. In addition, dependent benefits of \$10 per dependent (but no

more than \$30 or the basic weekly entitlement, whichever is less) are available to claimants with dependent children.

Claimants may file for Alaska unemployment insurance benefits from outside the state as long as base period wages were earned in Alaska. A claimant who has base period wages in more than one state may file a "combined wage" claim in order to realize a higher weekly benefit entitlement than could be provided using wages from only one state. In cases of "combined wage" payments, the state which pays the claimant bills other involved states for their share of benefit costs. Wage combining (which Alaska began in 1972) is an example of state conformity with federal law in order to avoid loss of FUTA credits for employers. Alaska's combined wage payments to other states generally exceed receipts from other states.

## EXTENDED BENEFITS

Federal legislation effective in 1971 allowed additional payments (called Extended Benefits) of no more than half of total benefits available under the regular program where certain economic conditions exist. Alaska has been "triggered on" to the Extended Benefits program continuously since January 1975 and will remain "triggered on" under Alaska law and federal law unless the state insured unemployment rate falls below five percent or the federal law is changed. Half of Extended Benefits paid are reimbursed by federal funds. Also, when the Extended Benefit trigger is on, half of payments for the 27th and 28th week of unemployment benefits are reimbursed by federal funds.

## REIMBURSABLE BENEFITS

Certain government entities and non-profit organizations have the option to reimburse the trust fund for actual costs rather than contribute according to assessed rates. State and local government units account for a large portion of Alaska's reimbursable employers.

Another example of reimbursable benefits are payments to former employees of the federal government and former military personnel. Theoretically, reimbursable payments from the fund have no lasting effect on the magnitude of the trust fund since they are replaced shortly after the responsible parties are billed.

## THE TRUST FUND

To maintain a positive fund balance, it is necessary to generate sufficient income (contributions) to cover expected outflow (benefits). Since heavy outflow can occur during periods of recession (when employers can least afford to cover the costs of benefits), the fund should contain reserves to supplement contributions during economic downturns. Federal actuaries determined several years ago that "minimum reserves should be equal to one and one-half times the highest cost rate experienced during a consecutive twelve month period of the last ten years."

Recognizing the need for a legal definition of an "adequate" fund reserve and borrowing from federal recommendations, the state incorporated the "reserve multiple" in 1973 legislation providing for changes in financing provisions. The reserve multiple is intended to indicate the number of years that benefits can be paid out of current reserves at a cost rate equal to the highest cost rate experienced by

the state. During the 12 month period ending in August, 1958, benefits amounted to 4.33 percent of total wages, and that cost rate was fixed in the law for the calculation of the reserve multiple. Thus the reserve multiple is equal to the reserve rate divided by .0433 (where the reserve rate equals trust fund balance divided by total annual wages).

The reserve multiple determines which of ten rate schedules will be applicable in the following year (see exhibit 2). A reserve multiple of 1.2 or higher is considered to be "adequate" and at that level provides for a schedule with an average contribution rate of 2.7 percent and a range of rates from 1.3 percent to 3.8 percent. Alaska's current reserve multiple of .61 set the average employer contribution rate for 1980 at 4.0 percent as defined earlier.

## EXHIBIT 2

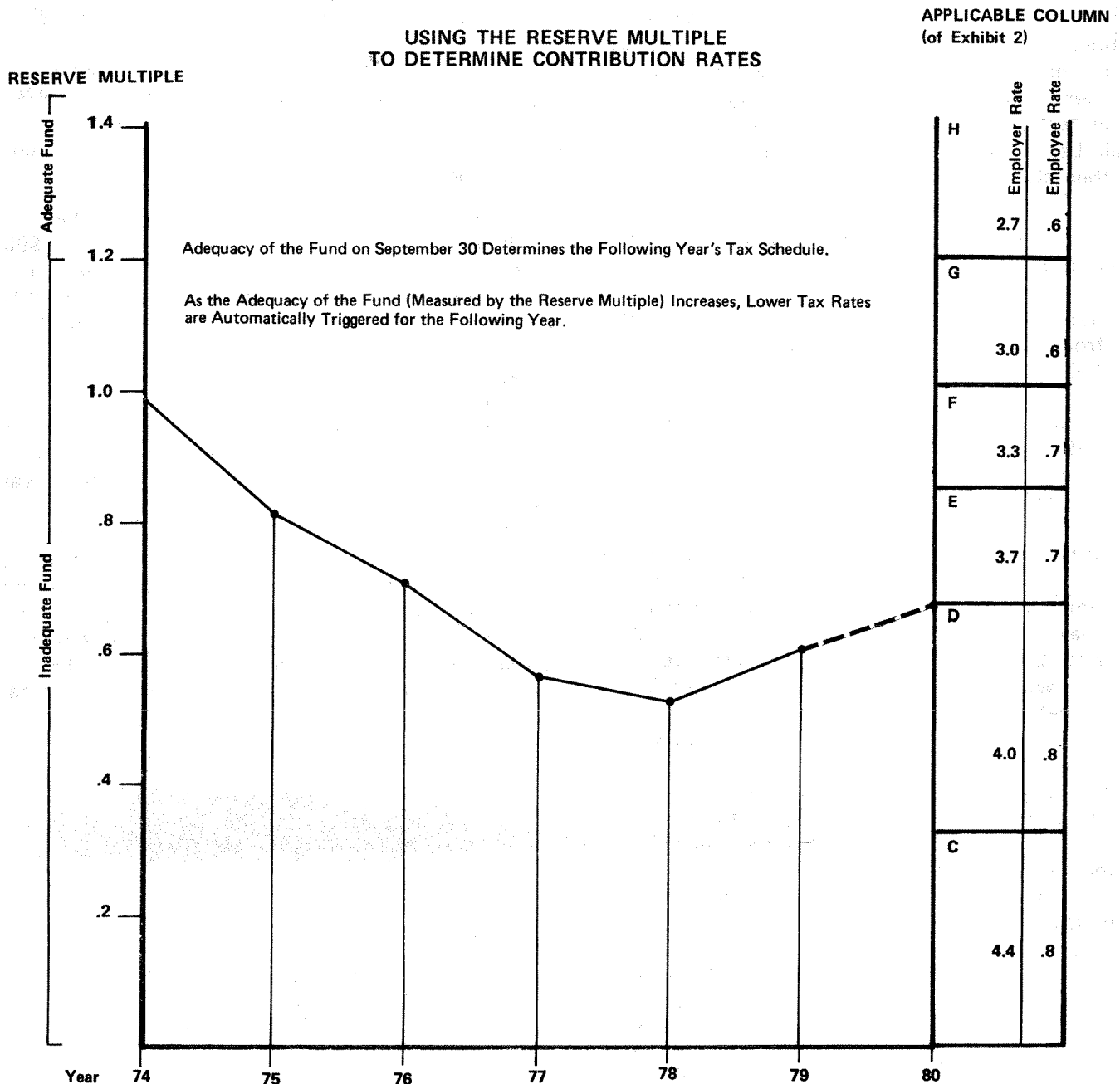
Unemployment Insurance Contribution Rates for the State of Alaska  
(Contributions as a Percent of Taxable Payroll)

A	B		C	D	E	F	G	H	I	J	K	L
Rate Class	Employer's Cumulative Payroll Limits (Percent of State Total Ratable Payroll)		If the Reserve Multiple of the Fund is:									
			More Than:	Less Than:								
			.33	.67	.85	1.0	1.15	1.35	1.5	2.0	3.0	
			.33	.67	.85	1.0	1.15	1.35	1.5	2.0	3.0	
	More Than	Equal to or Less Than										
1	0	10	3.0	2.6	2.3	1.9	1.6	1.3	1.1	0.9	0.8	0.6
2	10	20	3.3	2.9	2.6	2.2	1.9	1.6	1.4	1.2	1.1	0.9
3	20	30	3.6	3.2	2.9	2.5	2.2	1.9	1.7	1.5	1.4	1.2
4	30	40	3.9	3.5	3.2	2.8	2.5	2.2	2.0	1.8	1.7	1.5
5	40	50	4.4	4.0	3.7	3.3	3.0	2.7	2.5	2.3	2.2	2.0
6	50	60	4.7	4.3	4.0	3.6	3.3	3.0	2.8	2.6	2.5	2.3
7	60	70	5.0	4.6	4.3	3.9	3.6	3.3	3.1	2.9	2.8	2.6
8	70	80	5.2	4.8	4.5	4.1	3.8	3.5	3.3	3.1	3.0	2.8
9	80	90	5.3	4.9	4.6	4.2	3.9	3.6	3.4	3.2	3.1	2.9
10	90	100	5.5	5.1	4.8	4.4	4.1	3.8	3.6	3.4	3.3	3.1
Employee Rate			0.8	0.8	0.7	0.7	0.6	0.6	0.5	0.5	0.4	0.3

NOTE: Alaska's 1979 reserve multiple of .61 places contributors in column D during 1980.

Exhibit 3 shows how the reserve multiple is used to determine which tax schedule is to be used in a given year. Current financing provisions should provide sufficient income for future benefits as long as the benefit schedule is not altered. However, the increasing cost of living produces pressure to enact legislation increasing benefits. When and if benefits are raised, financing provisions will probably have to be modified if the fund is to remain solvent.

### EXHIBIT 3



## HISTORICAL HIGH POINTS

Table 1 (of the appendix) indicates negative trust fund balances for the years 1957 through 1963. This was the result of heavy demand for benefits during the 1950's when the maximum weekly benefit amount went from \$25 in the late 1940's to \$30 in 1951, to \$35 in 1953, and to \$45 in 1955. Dependent benefits were added in 1949, allowing claimants to draw as much as \$70 per week in 1955. At the same time, large increases in construction activity provided seasonal jobs for a number of workers, many coming from outside the state to work temporarily. Annual benefit payments exceeded collections from 1952 through 1959, breaking the fund temporarily in 1955 and then again in 1957. In the period of heaviest claim payments, almost half of all benefit payments went to claimants residing in other states.

Efforts to get the fund back in the black resulted in the following financial provisions:

- wages subject to contributions were increased from \$3,000 to \$3,600 in 1955, to \$4,200 in 1957, and to \$7,200 in 1960.
- employee contributions were established in 1955. (Alaska is one of only three states in which employees contribute to the unemployment insurance trust fund).

In addition to these provisions, an effort was made to stem the flow of money to other states. Payments to claimants filing from outside Alaska were reduced to a maximum of \$25 in 1955 and to \$20 in 1960. Interstate benefits remained at this reduced level until 1972, when federal legislation prohibiting discrimination against non-residents forced Alaska to restore interstate payments to the same level as payments to Alaskan claimants. (Tables 14 and 18 of the appendix show the increase in benefit payments going outside Alaska after 1971).

During the years when the trust fund was bankrupt, Alaska borrowed money from the Federal unemployment account in order to continue paying benefits. The loan was partially repaid through an additional FUTA tax on employers during the years 1962 through 1967. Then, since the fund had again achieved a positive balance, two large installment payments were made directly from the Alaska trust fund and Alaska's unemployment insurance program was free of debt. (See notes to Table 1 of the appendix).

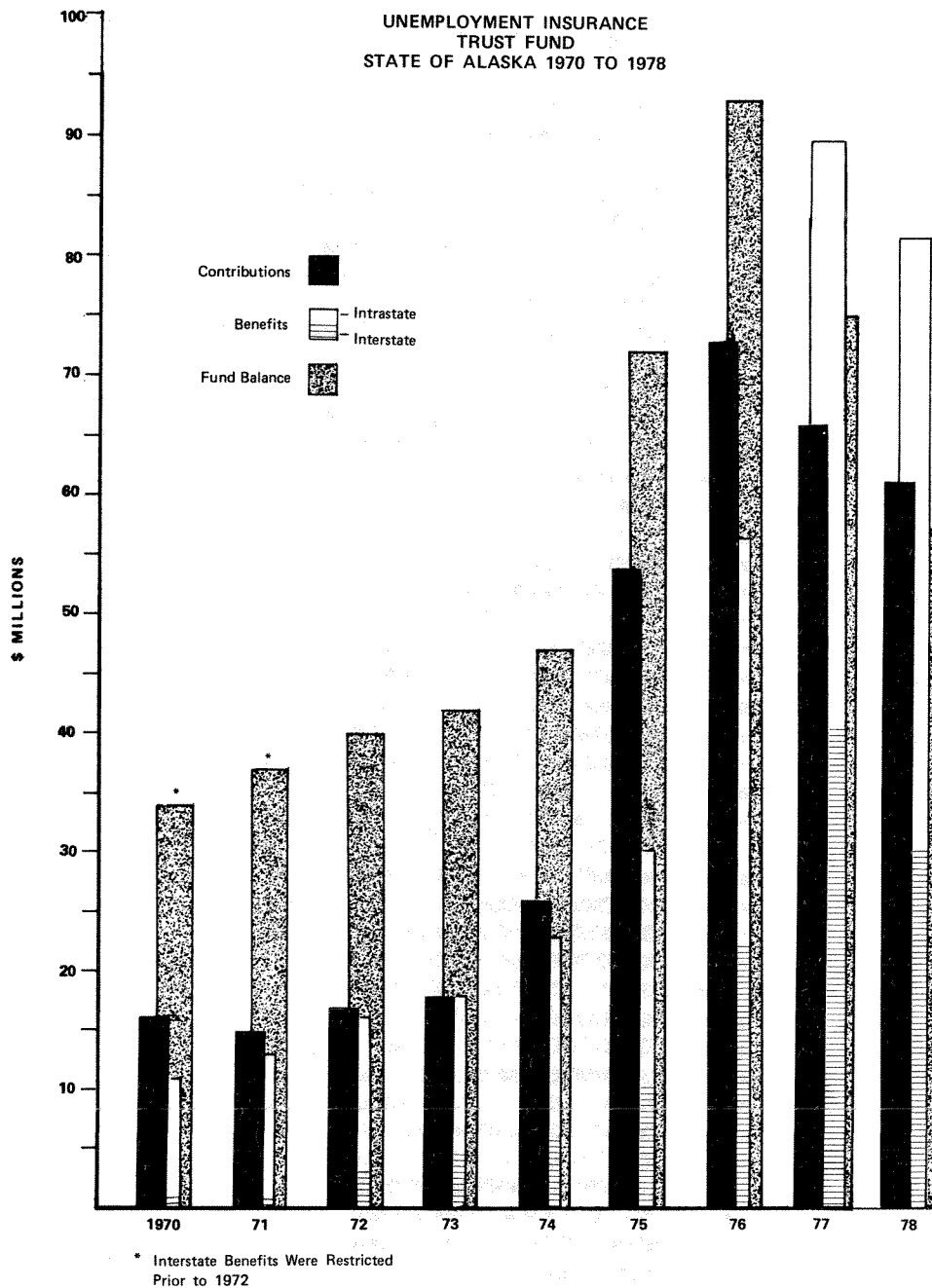
Although Alaska was the first state to go broke, Exhibit 4 shows that the trust fund weathered the high unemployment generated by the national recession and the completion of the trans-Alaska pipeline. (In 1977, 24 states had a negative balance at some time during the year). The regrowth of the trust fund in the 1960's and early 1970's was due to a combination of several factors:

- wages subject to contributions were increased to \$7,200 in 1960 and then to \$10,000 in 1974.
- a self-adjusting contribution schedule with ten alternative rate schedules was adopted in 1974.
- benefits going to out-of-state claimants were restricted until 1972.

Legislation increasing the tax base (effective January 1, 1974) also increased maximum benefits to \$90 (effective July 1, 1973) and increased maximum dependent benefits to \$10 per dependent. Benefits and financing provisions remain at this level to date.

Increased employment and higher pay during the pipeline years resulted in rapid increases in contributions and reserves, but even larger increases in total wages eroded the relationship of the trust fund to total wages. When the pipeline was completed in 1977, benefits increased tremendously (to \$90 million, or triple the amount disbursed two years earlier). At the same time, employment declined so that benefits exceeded contributions and a drawdown occurred. Repeating the pattern of the early 1950's, a significant proportion of benefits left the state (see Tables 14 and 18 of the appendix and Exhibit 4). In 1977, almost 45 percent of total benefits disbursed went to other states.

## EXHIBIT 4

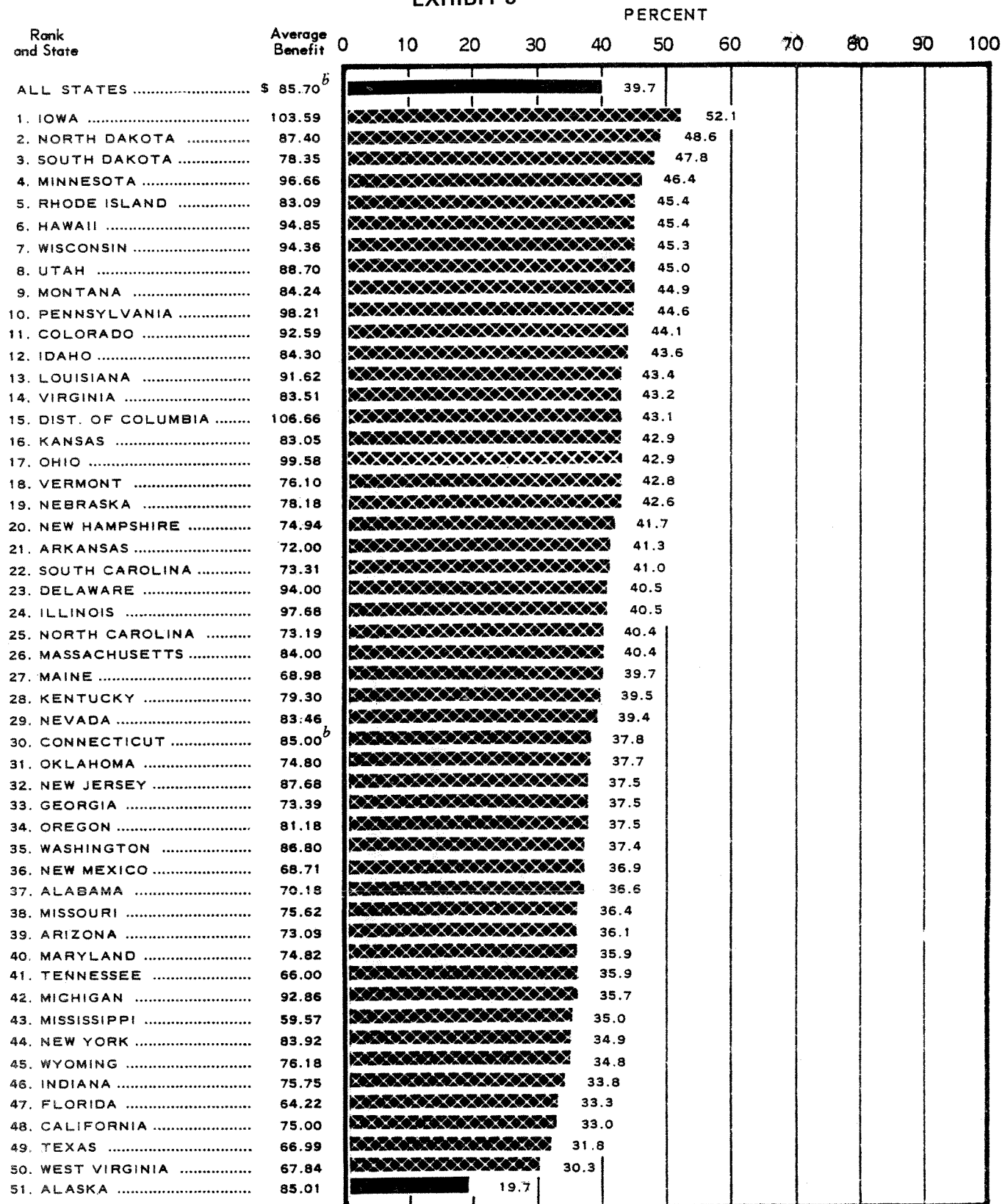


Rapid inflation in recent years has reduced the average Alaskan benefit payment to around 20 percent of the average weekly wage in covered employment. (See Table 5 of the appendix. Note that inflated pipeline wages in 1976 caused the ratio to drop to 17 percent). Federal guidelines recommend that the ratio of average weekly benefit

to average weekly wage be no less than fifty percent. Exhibit 5 shows that this measure ranks Alaska's benefits as the least adequate in the nation.

# AVERAGE WEEKLY BENEFIT FOR TOTAL UNEMPLOYMENT AS PERCENT OF AVERAGE WEEKLY EARNINGS IN COVERED EMPLOYMENT, 1978<sup>a</sup>

EXHIBIT 5



Source: Directors of Research and Statistics, state employment security agencies.

<sup>a</sup>Average weekly benefit in 1978 related to average weekly earnings in 1977.

<sup>b</sup>Estimated.

Division of Research and Statistics  
Ohio Bureau of Employment Services  
Columbus 3-28-79 No. A-501



## THE CURRENT SITUATION

Alaska is a land of extremes, not only in size and population, but in other areas as well. Some of these extreme characteristics extend into the scope of unemployment insurance, making standards, guidelines, and concepts designed for national use virtually inapplicable. Any legislation affecting the unemployment insurance program should be specifically designed to address Alaska's particular circumstances, which can be categorized into four broad problem areas. The problems of seasonality, interstate flow of benefits, high earnings, and inadequate benefits are described in the following paragraphs.

### Seasonality

Many workers in every state earn their wages in seasonal industries. Seasonal workers often earn the equivalent of a normal year's worth of wages in less than a full year (with long overtime hours) and yet file claims for unemployment insurance during the off season.

In Alaska, an unusually large proportion of work is seasonal or influenced to some extent by seasonality. Exhibit 6 shows that almost half of Alaskan workers have earnings in two quarters or less and that only one third worked in all four quarters.

### Interstate Claimants

Complete comparative information is not available, but it is likely that Alaska has the highest percentage of interstate claimants of any state. Since benefits

paid to interstate claimants were restricted to \$20 for the years 1960 through 1971, there is little "normal" data available for historical trends, but between 20 and 25 percent of benefits paid went to claimants filing from outside the state in 1972 and 1973. The pipeline influenced interstate claims after 1973 and in 1977 the total interstate outflow of \$40 million peaked at 45 percent of all benefits paid. That year's interstate benefits exceeded benefits paid to all claimants just two years earlier (see Table 18 of the appendix and Exhibit 4). Although the percentage of money leaving the state has since declined to about 30 percent of the total, the outflow is still a tremendous drain of contributions intended to maintain the local economy. The prospect of a gas pipeline with accompanying influx of workers increases the need to examine means of reducing the proportion of benefits leaving Alaska.

### High Wages

The federal formula for calculating the average annual wage is total wages paid in covered employment divided by average monthly covered employment. Average weekly wage is average annual wage divided by 52. (See Tables 10 and 11 of the appendix for average annual and weekly wage experience by industry). Exhibit 7 compares Alaska's average weekly wage with those of other states. Note that Alaska has by far the highest average wage rate.

High wages alone are not a problem, but high wages combined with seasonal work allow claimants to collect high weekly benefit amounts for extended periods, thus putting financial strain on those who contribute to the program.

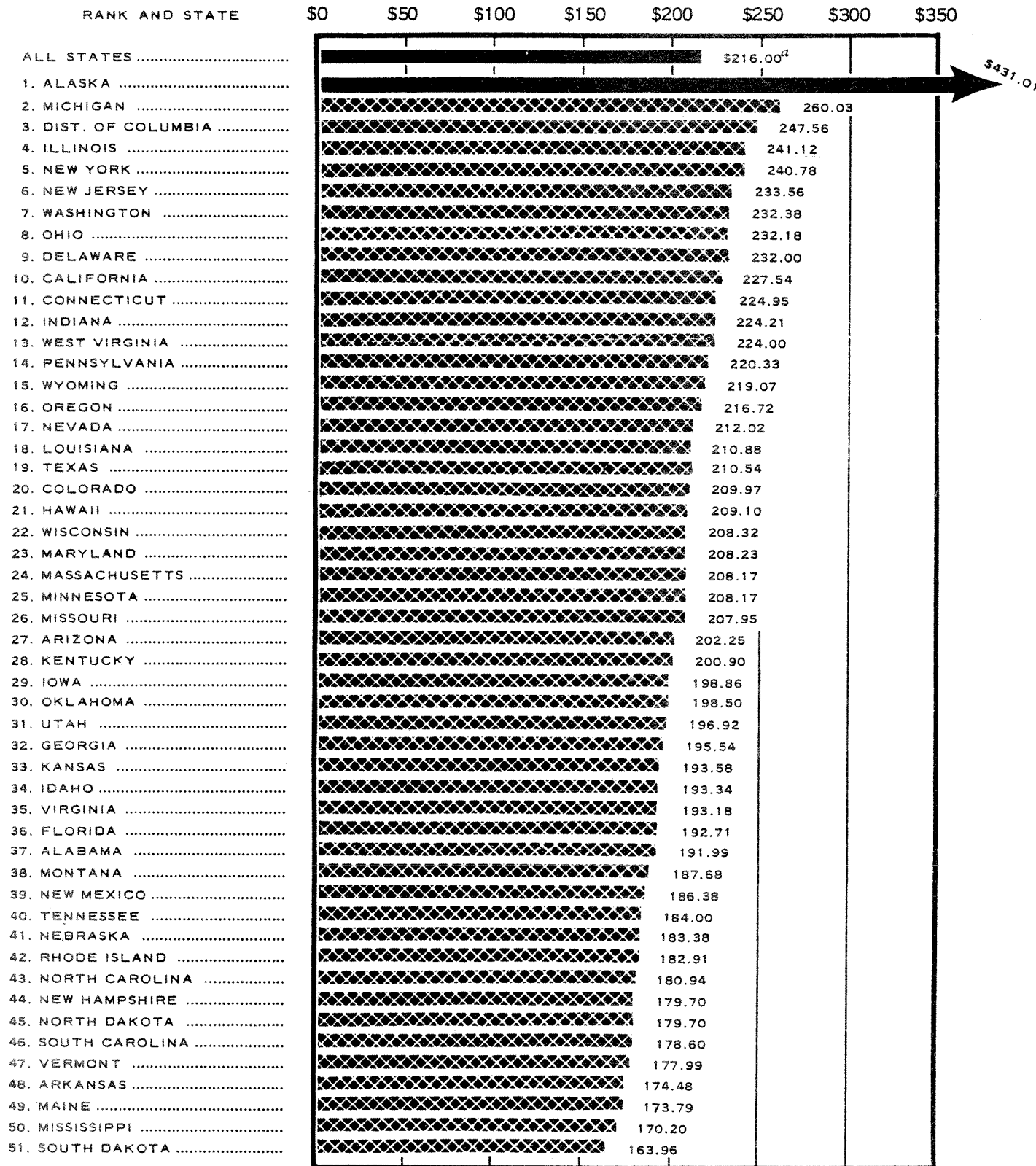
## EXHIBIT 6

### Workers and Income in Alaska, 1978

Workers with Wages In:	Number of Workers	Percent of Workers	Average Annual Wage	Average Annual Wage of Workers Earning More Than \$1,000
1 Quarter	57,820	23.5	\$2,407	\$4,477
2 Quarters	55,790	22.6	5,252	6,139
3 Quarters	50,700	20.6	11,448	11,805
4 Quarters	82,115	33.3	21,527	21,624
Total	246,425	100.0	\$11,282	\$13,389

# AVERAGE WEEKLY EARNINGS IN EMPLOYMENT COVERED UNDER STATE UNEMPLOYMENT COMPENSATION LAWS, 1977

## EXHIBIT 7



Source: Directors of Research and Statistics, state  
employment security agencies.

<sup>a</sup>Estimated.

Division of Research and Statistics  
Ohio Bureau of Employment Services  
Columbus 4-12-79 No. C-501

## Inadequate Benefits

It is important to realize that adequacy of benefits cannot be analyzed in exactly the same manner as the three preceding problems. Those areas are matters of fact while determination of adequacy involves a value judgement. Statistics can be used to support a position but cannot stand alone as proof of either adequacy or inadequacy of benefits.

Exhibits 5 and 8 contain the type of data used to demonstrate the inadequacy of benefits under Alaska's unemployment insurance program. Note (in Exhibit 5) that Alaska's average weekly benefit amount in 1978 replaced less than 20 percent of the average weekly wage used to determine those benefits.

A benefit schedule which meets federal guidelines should have a maximum benefit equal to one-half to two-thirds of the state's average weekly wage so that at least eighty percent of the claimants are able to receive half of their own average weekly wage. Exhibit 8 shows Alaska's schedule provides the least adequate benefits as measured by this method.

## ADDRESSING THE PROBLEMS

Now that the four broad problem areas (seasonality, interstate benefits, high wages, and inadequate benefits) have been introduced, they can be further discussed in terms of how they can be addressed by changes to the Employment Security Act.

### High Wages and Inadequate Benefits

As explained above, the average wage is computed by dividing total wages by average monthly employment. This computation may produce a fairly accurate estimate for most states, but it greatly overstates average earnings in an economy where nearly half the labor force works two quarters or less because it implicitly assumes 12 months of work per year. For example, assume 2 people earn \$10,000 (each) in six months and do not work the remainder of the year. Then total wages are \$20,000 and average employment is one person (a total of  $2 \times 6 = 12$  months were worked and the average monthly employment is 12 man months divided by 12 months) so the federal formula produces an average annual wage of \$20,000. Obviously, our average wage per person is \$10,000 per year.

The federal formula produces an estimate of the average wage as if everyone worked all year and is not applicable to the Alaskan economy. Table 24 of the appendix compares the average wage as determined by a 20 percent sample of all workers (that is, the average wage per individual) with the federally defined wage. Note that the average wage of all workers is only 55 percent of the official wage rate. The "proof" of inadequate benefits provided in Exhibits 5 and 8 is obviously distorted.

Even after correcting the serious upward bias in the calculation of average wage (by substituting the estimate obtained from the sample of all workers). Alaska still has a very high average wage and the current benefit schedule (\$90 maximum plus \$30 for dependents) would not meet federal guidelines for benefit payments.

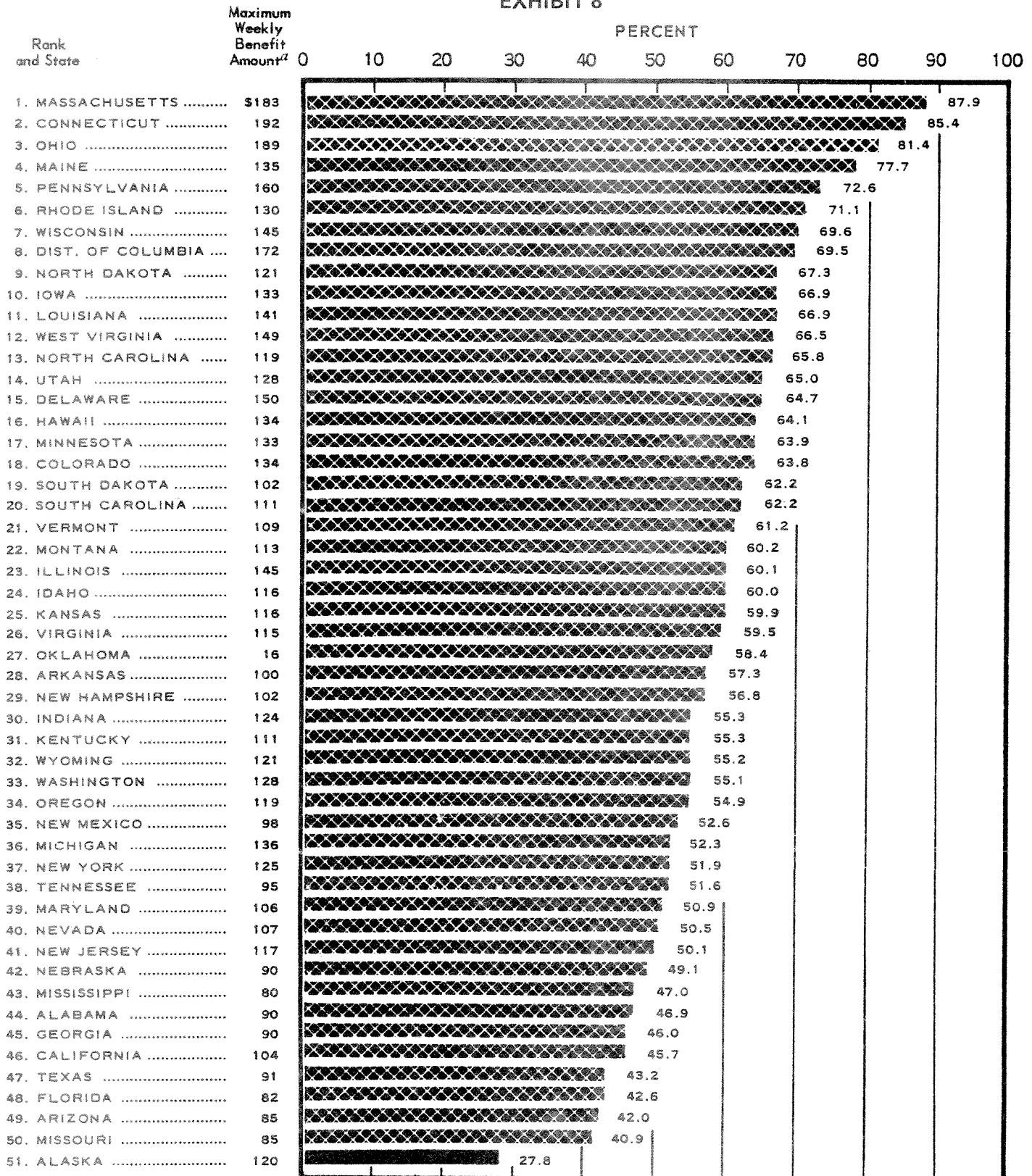
Applying federal guidelines (that the maximum weekly benefit amount should be two thirds of the average weekly wage) to the 1978 wage per individual (\$11,282, as shown in Exhibit 6) produces a maximum benefit payment of \$145 per week. Eliminating data for workers earning less than \$1,000 (the proposed minimum qualifying income) raises the average annual wage to \$13,389, which raises the "adequate" maximum weekly benefit amount to \$172 per week. This amount includes dependent allowances.

### Seasonality

The above discussion of benefit adequacy argues that benefits are inadequate and suggests a level of benefits that might be more appropriate for Alaska. The discussion did not consider the important question of employers' ability to support an "adequate" system. The question arises because Alaska is already a high cost state. In light of current benefit inadequacies (see Exhibit 5 and 8), this may be a surprise. Exhibit 9 shows that Alaska is not just a high cost state, but (by a wide margin) has the most costly program of any state. Exhibit 10 shows that, although Alaska's weekly benefit amount is not the highest, seasonality makes duration so long and allows so many workers to claim benefits that the total payout per covered worker is over twice as much as in any other state. This information cannot be used as an indicator of benefit adequacy as measured by wage replacement (because all workers, not just claimants, are included) but it can be used to make a powerful point.

# MAXIMUM WEEKLY BENEFIT AMOUNT AS PERCENT OF AVERAGE WEEKLY EARNINGS IN COVERED EMPLOYMENT, JANUARY 1979

EXHIBIT 8

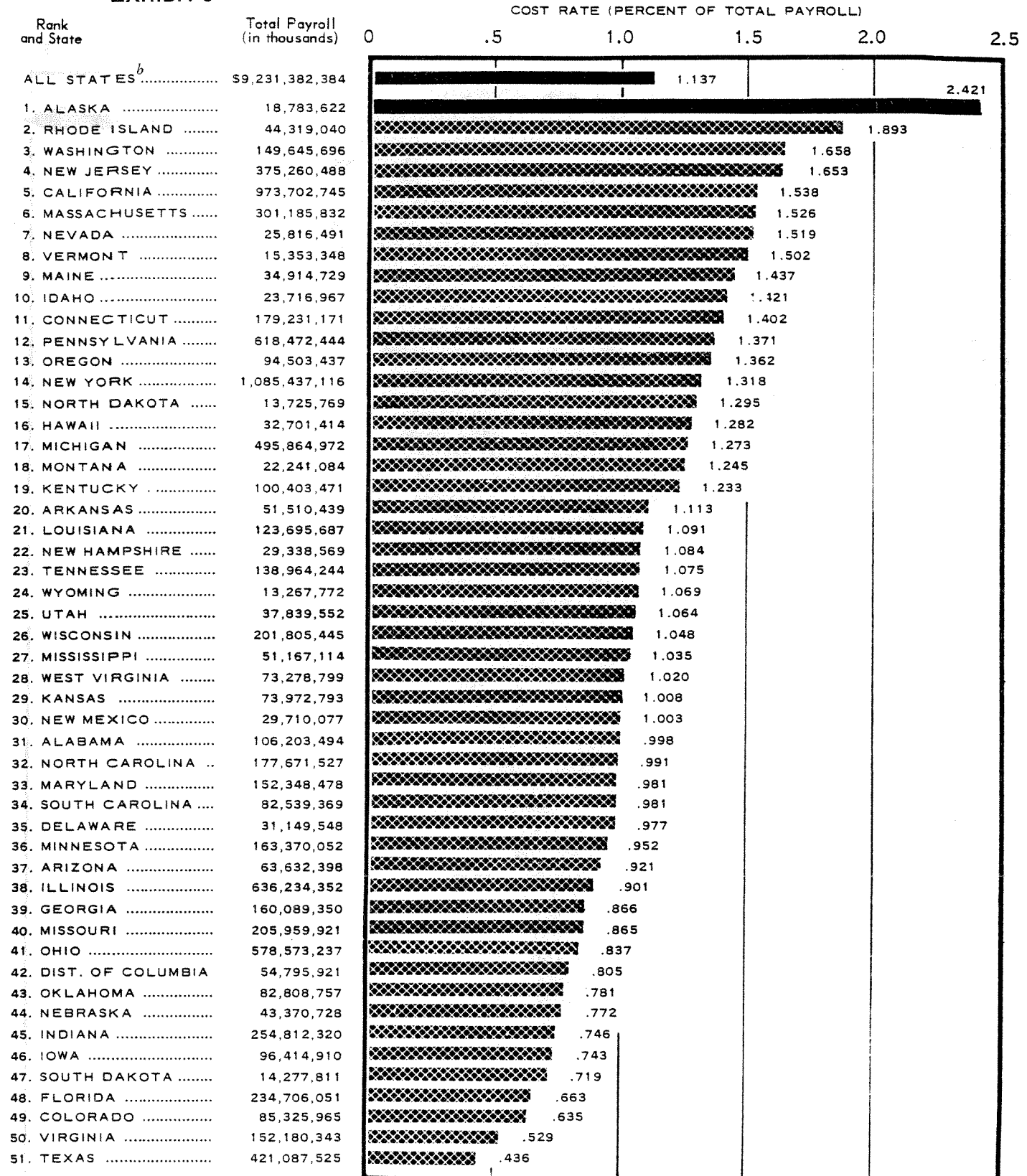


Source: Directors of Research and Statistics, state employment security agencies.

<sup>a</sup>Maximum weekly benefit amount (including dependents' allowances) as of January 1979, divided by average weekly earnings in covered employment in 1977.

# AVERAGE BENEFIT COST RATE UNDER STATE UNEMPLOYMENT COMPENSATION LAWS CUMULATIVE, 1940 THROUGH 1977<sup>a</sup>

## EXHIBIT 9



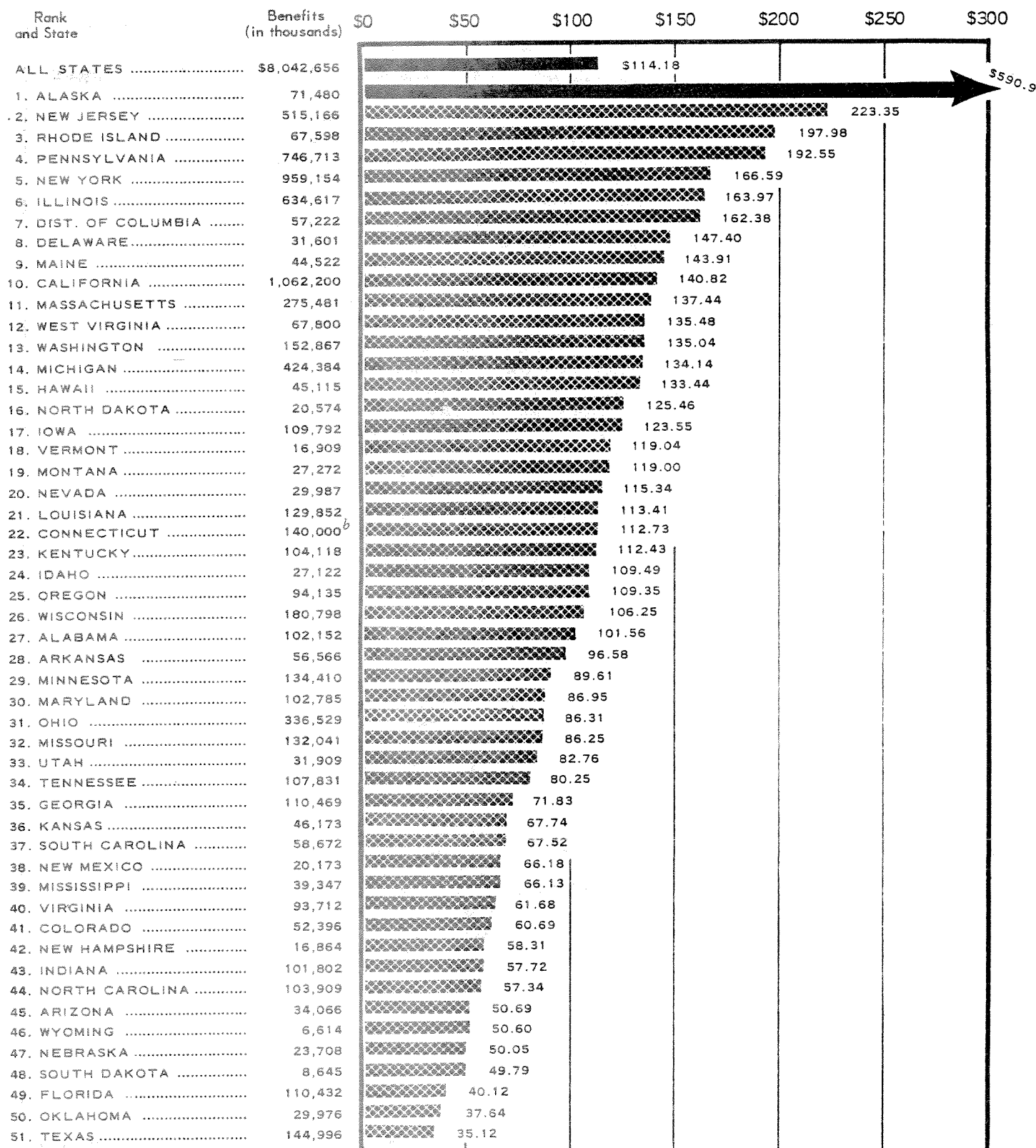
<sup>a</sup>Cumulative total of benefits paid plus benefit reserves, as percent of cumulative total covered payroll. Data from U.S. Department of Labor, based on tabulations by state agencies. May not add due to rounding.

<sup>b</sup>Excludes data for Puerto Rico.

Division of Research and Statistics  
Ohio Bureau of Employment Services  
Columbus Rev. 8-7-79 No. A-524

# AVERAGE AMOUNT OF NET UNEMPLOYMENT BENEFITS PAID PER COVERED WORKER UNDER STATE UNEMPLOYMENT COMPENSATION LAWS, 1978<sup>a</sup>

## EXHIBIT 10



Source: Data for 1978 from Directors of Research and Statistics, state employment security agencies. Preliminary 1977 data from U.S. Department of Labor, based on tabulations of state agencies.

<sup>a</sup>Net benefits paid, related to average covered employment in 1977.

<sup>b</sup>Estimated.

Division of Research and Statistics  
Ohio Bureau of Employment Services  
Columbus Rev. 7-25-79 No. A-520

Although other states may replace a higher percentage of claimants' earnings, those benefits are paid to a much lower proportion of the work force. Alaska's unemployment insurance system is directed at a much broader range of workers than most other systems. If Alaska were to adopt a benefit schedule meeting one version of proposed federal standards, the average contribution rate would have to triple (from 4 percent to 12 percent) in order to support the additional cost of the program. The point is that increasing benefits to the level defined by federal guidelines as adequate is an automatic sentence to bankruptcy unless the increase is accompanied by a tremendous reduction in the number of workers eligible to collect benefits.

Currently, Alaska's eligibility requirements are among the most lenient in the nation. At least 35 states have eligibility requirements that would eliminate approximately 15 percent of Alaskan claimants and 20 states would declare about 20 percent of our claimants ineligible.

Recognition of the problem does not make it any easier to resolve. There are many sensible arguments for prohibiting seasonal workers from filing for benefits in the off season because there are serious questions concerning the sincerity of their desire for other work. (Paying benefits to claimants who do not wish to work is not the intent of the unemployment insurance system).

However, many workers who earn their wages in seasonal work do so because it is the only form of work available. They would work all year if they could, and for many of these workers, seasonal earnings are not adequate for a full year. How does one distinguish between a highly paid seasonal worker not wanting off-season work and a lower-paid one sincerely wanting more work? The question becomes more difficult to answer when no work is available to test the sincerity of their desire to work.

Federal law prohibits discriminating against a claimant because of earnings, so that a need test may not be applied. Several states have a seasonality clause in their unemployment insurance laws disallowing out-of-season benefits to seasonal workers. This would prevent high paid seasonal workers from drawing benefits but would also penalize the claimant who is already penalized by inability to find a year round job.

In addition, seasonal limits are often fuzzy at best, with many employers cutting back and starting gradually. Times of activity vary from one year to the next depending on the severity of the winter, the amount of rainfall, when the first snow falls, etc.

Defining the limits of seasons is an extremely difficult task and we have not yet found a feasible way to separate those who abuse the system from those who need the system. The problem is especially sensitive because cost savings due to a reduction in weeks paid can be translated into a reduction of benefits in the hands of Alaskans.

### **Interstate Flow**

Cost savings due to a reduction in interstate claims is not such a sensitive issue because Alaskans are not affected. The extent of interstate outflow has already been described, but again a solution to the problem involves more than description. In general, interstate claimants work a shorter time, earn more money, qualify for a higher weekly benefit amount, and claim for a longer period than their Alaskan counterparts. These characteristics provide a clue to a means of reducing the magnitude of the problem.

### **DEVELOPING A BENEFIT PAYMENT SYSTEM**

The current benefit system permits a claimant with earnings as low as \$750 and with \$100 in earnings outside the high quarter to be eligible for benefits. In light of the minimum wage of \$3.60 effective January, 1980, only 208 hours of work would be required to establish eligibility for benefits. That is the equivalent of 5.2 weeks at 40 hours a week. Even for low wage earners, the \$750 minimum requirement appears too low. A higher minimum base period wage for eligibility would be more in keeping with the higher wages paid in Alaska.

The secondary eligibility requirement of at least \$100 earned outside the high quarter is intended to demonstrate labor force attachment. With this type of eligibility requirement, it is possible for a claimant to work 13 weeks in one quarter and not be eligible while another claimant working fewer weeks and earning less money could be eligible as long as \$100 were earned in another quarter. In some circumstances, the timing of the wages is more important than the amount of wages.



Another problem with a fixed dollar amount is the difference in the ease of meeting the requirement. For a high wage earner with \$6,000 in quarterly wages, \$100 represents less than 2 percent of the quarterly wage while for a low wage earner with \$1,000 in the quarter, \$100 represents 10 percent.

Indicating labor force attachment by hours or weeks of work rather than as a fixed dollar value would be as fair to low wage earners as to high. However, changing the measure to hours or weeks of work is not possible without two to three years of lead time since employers do not presently report this information to the Employment Security Division. The next best measure of labor force attachment is the ratio of annual to high quarter wages. A worker earning approximately the same amount each month all year would have a ratio of annual wages to high quarter wages equal to four. (Annual wages are four times the high quarter wages). A worker with wages in only one quarter would have a ratio of one. The range of ratios is between one and four. The higher the number, the greater the stability of earnings.

A minimum ratio of 1.25 was required for eligibility in Alaska during the years 1955 to 1969, when the current minimum was established. The requirement was changed because the ratio method alone has the potential for disqualifying claimants despite significant earnings outside the high quarter.

A possible solution to the potential unfairness of applying either method alone would be to combine the two requirements. That is, eligibility standards could state that the lesser of a certain amount (\$1,500 for example) or 20 percent of base period earnings must be earned outside the high quarter.

Once eligibility criteria are established, the focus turns to the benefit schedule. Alaska's current schedule pays one percent of base period (the first four of the five most recently completed calendar quarters) earnings plus \$5. This works out to slightly more than 50 percent of the average weekly wage of the claimant as long as earnings do not exceed \$9,350.

The inadequacy of the current maximum as well as a recommended maximum weekly benefit amount have already been discussed. A straight line extension of the current schedule to pay \$140 at \$13,500 in earnings is a fair and feasible solution to the perennial problem of establishing a benefit schedule. Such a

schedule would provide more than 50 percent wage replacement to more than 60 percent of claimants.

An alternative schedule (with four percent higher costs) would provide greater wage replacement at the low end of the schedule (with a minimum weekly benefit amount of \$34 as opposed to the \$21 available under the current schedule) and slightly lower wage replacement at higher levels of earnings. The schedule would reach a maximum of \$150 at \$15,500 in earnings. This schedule also meets the 50 percent wage replacement standard.

These schedules increase the average weekly benefit amount by approximately one third, but the cost of the program would not necessarily increase by that amount. The tighter eligibility requirements described above would help hold costs down, but much greater cost savings could be achieved by adopting a schedule which closely links duration of benefit eligibility to duration of employment.

A majority of states have variable duration provisions, most of them restricting duration of benefits so that total entitlement does not exceed a certain fraction of a claimant's base period earnings. For states that determine weekly benefit amounts according to high quarter earnings, the net result is a variation of the use of the ratio of annual to high quarter earnings to limit the duration of benefits. The theory is that claimants should have a duration entitlement in proportion to their base period work history. Claimants with base period earnings reflecting consistent employment would be entitled to maximum duration of benefits, while claimants earning wages in shorter periods of time would be eligible for shorter duration of benefits. This type of duration entitlement could easily be adopted for Alaska if duration were related to the ratio of annual wages to high quarter wages.

A claimant currently filing for benefits in Alaska is entitled to 28 weeks of benefits if base period earnings are \$1,900 or higher. Since average potential duration is now at 27.8 weeks (see Table 5 of the appendix), most claimants have base period earnings of at least \$1,900. Although the current schedule is a "variable duration" schedule, for all practical purposes duration is fixed at 28 weeks.

Adopting an effective variable duration schedule would cut program costs significantly. Exhibit 11 shows the financial effects of a variable duration



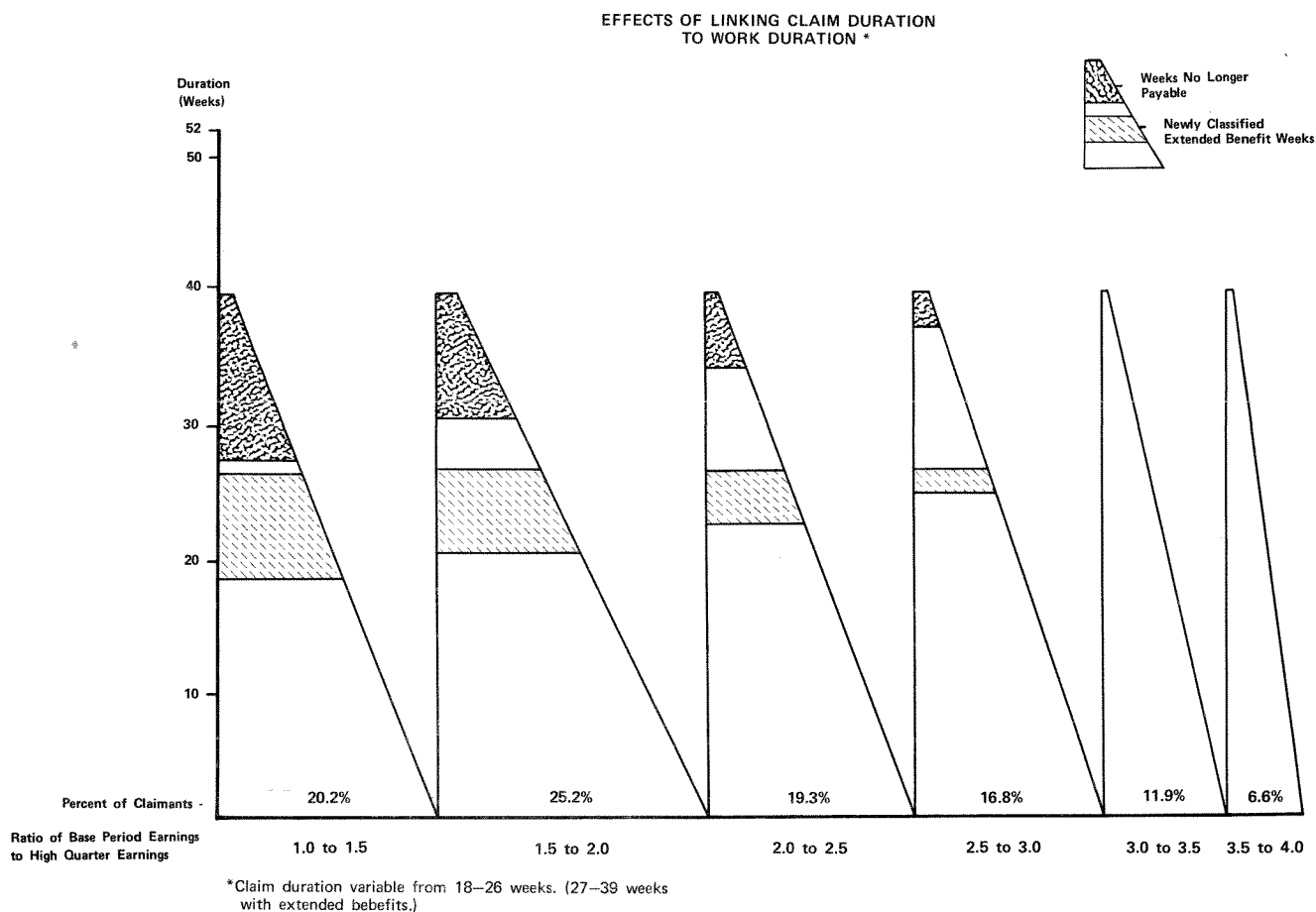
schedule on claimants with benefit years ending in 1978. The shaded areas represent weeks which would no longer be paid to claimants and the cross-hatched areas represent weeks (in addition to those already classified as Extended Benefit weeks) for which Alaska would be reimbursed for half of benefit costs.

Depending on their ratio of total earnings to high quarter earnings, claimants could lose between zero and eleven weeks of benefits, with the average loss less than one week. Non-payment of these weeks would have resulted in net savings of \$1.9 million. This effect can be viewed from both sides — loss to claimants or reduction in costs — and it is therefore not clear that such a change is an improvement. However, the change is necessary in order to take advantage of a secondary effect. That effect is the savings due to shifting weeks from the regular program to the Extended Benefits program (the cross-hatched areas of Exhibit 11). Weeks affected would range from zero to nine, with an average of 1.84. Since Alaska is reimbursed for one half of

Extended Benefit weeks, the savings would have been \$3.7 million and there would have been no corresponding loss to the claimants. Together, these effects would have reduced benefit payments by \$3.8 million, or 7 percent while reducing costs by \$5.6 million. Further reduction of approximately \$1.2 million could have been achieved if a provision allowing Alaska to discontinue Extended Benefit payments to interstate claimants (in states not paying Extended Benefits) had been in effect.

As Exhibit 11 shows, there would be some loss of weeks paid to claimants with low ratios of total earnings to high quarter earnings. To offset this loss, benefits to low income claimants could be raised as in the alternative schedule described earlier. Benefit and cost projections of this proposal are included in the projections/analysis section of this report.

## EXHIBIT 11



## FINANCING THE SYSTEM

Additional funding is required to finance any increase in benefit payments. This can be accomplished either through increasing contribution rates or by raising the taxable wage base. This issue as well as various means of assigning contribution rates have been discussed in various papers available from the Research and Analysis Section. These topics are highly technical and are not discussed in detail in this report.

In non-technical terms, the proposed revisions to financing provisions will correct some inequities built into the present system and will allow the system to function with lower reserves. Major provisions include:

- a tax base free to move with changes in the average annual wage. Contrary to expectations, a large proportion of benefits go to claimants associated with high-paying industries. A fixed tax base forces the contribution rates up in order to generate adequate income. Increasing contribution rates rather than the tax base has a greater impact on low-wage industries than on high wage industries and results in some industries subsidizing the benefit costs of other industries.
- measures intended to improve the countercyclical response and to allow the program to operate with lower required reserves. Inflation makes it undesirable to stockpile large reserves which annually decline in real worth.
- a revised contribution schedule with a wider spread in rates. The current schedule causes some employers to consistently under-contribute while others consistently contribute more than their unemployment experience requires.

In summary, the provisions will allow more precise response to economic conditions and will improve the equity of unemployment insurance contributions. The revisions were designed to complement the variable duration benefit system and will provide sound financing while holding employer costs down.

## PROJECTIONS/LEGISLATIVE ANALYSIS

Last year the actuarial unit of the Research and Analysis Section designed and implemented several computer models to aid in analysis of proposed legislation. One model enables rapid and accurate computation of an average payment for any given benefit schedule. Once this is established, a second mathematical model is used to project costs and other significant variables under three different scenarios. In this manner it is possible to evaluate a large number of benefit schedules and to assist the designers of unemployment insurance legislation in selecting appropriate benefit schedules and financing provisions.

The next five exhibits are output from the mathematical model designed to simulate various actions affecting Alaska's unemployment insurance system. All runs use the same input assumptions; that is, the average duration of claims, the number of claimants, and total earnings are the same for each alternative. Only benefit payment and tax provisions vary from alternative to alternative. By holding input assumptions constant, the runs can be compared to determine the effects of various proposals.

The current system is the basis for comparison; the summary table (Exhibit 17) gives changes from Exhibit 12, which was run under the assumption that neither payment nor financing provisions are altered. Exhibit 12 shows little change in the reserve multiple (a measure of fund adequacy) or in the employer contribution rates. Both contributions and benefits increase at about the same rate as the economy is expected to grow, and the trust fund slowly increases to about \$100 million by 1986.

Exhibits 13 and 14 are projections for two bills from recent legislative sessions. Exhibit 13 assumes that the Senate Finance Committee substitute for House Bill 550 (from the 1978 session) is in effect while Exhibit 14 is based on a committee substitute for House Bill 177 (from the 1979 session). House Bill 550 provided for a maximum weekly benefit amount of \$150 (\$180 with dependent allowances) and would have increased the tax base to the annual average wage. House Bill 177 would have paid a maximum of \$110 (\$170 with dependent allowances) and set the tax base at sixty percent of the average annual wage.

Although employer contribution rates are the same (except in 1984) under the two proposals, the higher tax base under HB550 produces much higher contributions (\$544 million for HB550 versus \$425 million for HB177). The higher contributions are necessary to support the more liberal benefit payment system of HB550. Benefit costs of HB550 are approximately 25 percent greater than under HB177, amounting to a difference of \$126 million spread over six years. Both proposals would slightly improve the adequacy of the trust fund.

House Bill 214, a bill sponsored by the Governor and introduced in the 1979 session, is about midway between HB177 and HB550. The bill provided for a maximum weekly benefit amount of \$140 and set the tax base at 75 percent of the average annual wage. Projections for HB 214 are shown in Exhibit 15 and are compared with other proposals in Exhibit 17.

Exhibit 16 was run under the assumption that provisions presented in this report are adopted. Specifically, the input provisions include:

- a benefit schedule that pays a minimum of \$34 (at \$1,000 in earnings) and a maximum of \$150 (\$180 with dependent allowances) per week.
- a duration plan which links duration of a claim to duration of work. The plan would provide a minimum duration of 27 weeks (including Extended Benefits).
- a tax base set at 75 percent of the average annual wage.
- the financing package briefly discussed in the preceding section.

EXHIBIT 12

CURRENT SYSTEM

FINANCING- TAX BASE: FIXED AT \$10,000.  
 TAX RATE: 10 SCHEDULES WITH 10 RATES EACH. RATE SCHEDULE DEPENDS ON RESERVE MULTIPLE.  
 BENEFITS- EMPLOYEE RATES APPROXIMATELY 16% OF TOTAL RATE.  
 MAXIMUM WBA: \$90 AT \$8,500.  
 MINIMUM WBA: \$18 AT \$750.  
 AVERAGE PAYMENT BASED ON 1978 CLAIMANTS: \$80.50.  
 POTENTIAL DURATION OF REGULAR BENEFITS: 14 WKS AT \$18 WBA TO 28 WKS AT \$25 WBA AND OVER.

MODEL OUTPUT (DOLLARS ARE IN MILLIONS UNLESS OTHERWISE NOTED)

YEAR	INITIAL FUND BALANCE	TAX BASE (\$)	TAXABLE WAGE RATIO	TAXABLE WAGES	RESERVE MULTIPLE	AVERAGE TAX RATE	MIN TAX RATE	MAX TAX RATE	TOTAL EMPLOYER CONTRIB	TOTAL EMPLOYEE CONTRIB	(5%/)	INTEREST	TOTAL REVENUE	TOTAL BENEFITS	BENEFIT COST RATE	FINAL FUND BALANCE
1980	59.0	10,000	0.52	1,204.3	0.630	0.0400	0.0260	0.0510	48.1	9.6	2.9	60.6	53.3	0.023	0.023	66.3
1981	66.3	10,000	0.52	1,312.2	0.660	0.0400	0.0260	0.0510	52.5	10.5	3.3	66.3	47.4	0.020	0.020	85.2
1982	85.2	10,000	0.48	1,333.8	0.776	0.0370	0.0230	0.0480	49.3	9.3	4.3	62.9	56.1	0.022	0.022	92.1
1983	92.1	10,000	0.45	1,356.7	0.767	0.0370	0.0230	0.0480	50.2	9.5	4.6	64.3	60.4	0.022	0.022	96.0
1984	96.0	10,000	0.42	1,380.8	0.731	0.0370	0.0230	0.0480	51.1	9.7	4.8	65.6	67.0	0.022	0.022	94.5
1985	94.5	10,000	0.39	1,405.6	0.658	0.0400	0.0260	0.0510	56.2	11.2	4.7	72.2	68.2	0.021	0.021	98.4
1986	98.4	10,000	0.36	1,428.5	0.626	0.0400	0.0260	0.0510	57.1	11.4	4.9	73.5	71.4	0.020	0.020	100.5

TOTAL EMPLOYER CONTRIBUTIONS: \$ 316 MILLION  
 TOTAL REVENUE: \$ 405 MILLION  
 TOTAL BENEFITS PAID: \$ 393 MILLION

EXHIBIT 13

COMMITTEE SUBSTITUTE FOR HOUSE BILL 550, 1978 LEGISLATURE

FINANCING- TAX BASE: 75% OF AVERAGE ANNUAL WAGE 1981.  
 100% OF AVERAGE ANNUAL WAGE 1982 AND AFTER.  
 TAX RATE: SAME AS EXHIBIT 12.  
 BENEFITS- MAXIMUM WBA: \$150 AT \$12,000.  
 MINIMUM WBA: \$35 AT \$750.  
 DEPENDENT ALLOWANCE: SAME AS EXHIBIT 12.  
 AVERAGE PAYMENT BASED ON 1978 CLAIMANTS: \$128.86.  
 POTENTIAL DURATION OF REGULAR BENEFITS: 28 WEEKS.

MODEL OUTPUT (DOLLARS ARE IN MILLIONS UNLESS OTHERWISE NOTED)

YEAR	INITIAL FUND BALANCE	TAX BASE (\$)	TAXABLE WAGE RATIO	TAXABLE WAGES	RESERVE MULTIPLE	AVERAGE TAX RATE	MIN TAX RATE	MAX TAX RATE	TOTAL EMPLOYER CONTRIB	TOTAL EMPLOYEE CONTRIB	(5%) INTEREST REVENUE	TOTAL BENEFITS	BENEFIT COST RATE	FINAL FUND BALANCE
1980	59.0	10,000	0.52	1,201.3	0.630	0.0400	0.0260	0.0510	48.1	9.6	2.9	60.6	53.3	66.3
1981	66.3	15,000	0.66	1,685.9	0.660	0.0400	0.0260	0.0510	67.4	13.5	3.3	84.2	75.9	74.7
1982	74.7	20,900	0.77	2,135.6	0.680	0.0370	0.0230	0.0480	79.0	14.9	3.7	97.7	89.8	82.6
1983	82.6	21,700	0.77	2,335.9	0.688	0.0370	0.0230	0.0480	86.4	16.4	4.1	106.9	96.7	92.8
1984	92.8	22,700	0.77	2,556.2	0.707	0.0370	0.0230	0.0480	94.6	17.9	4.6	117.1	107.3	102.6
1985	102.6	23,700	0.77	2,798.0	0.715	0.0370	0.0230	0.0480	103.5	19.6	5.1	128.2	109.2	121.7
1986	121.7	24,700	0.77	3,057.6	0.774	0.0370	0.0230	0.0480	113.1	21.4	6.1	140.6	114.4	147.9

TOTAL EMPLOYER CONTRIBUTIONS: \$ 544 MILLION  
 TOTAL REVENUE: \$ 675 MILLION  
 TOTAL BENEFITS PAID: \$ 630 MILLION

EXHIBIT 14

COMMITTEE SUBSTITUTE FOR HOUSE BILL 177, 1979 LEGISLATURE

FINANCING- TAX BASE: 60% OF AVERAGE ANNUAL WAGE 1981 AND AFTER  
TAX RATE: SAME AS EXHIBIT 12.  
BENEFITS- MAXIMUM WBA: \$110 AT \$7,000.  
MINIMUM WBA: \$42 AT \$1,100.  
DEPENDENT ALLOWANCE: \$20 PER DEPENDENT, MAXIMUM OF \$60.  
AVERAGE PAYMENT BASED ON 1978 CLAIMANTS: \$103.22  
POTENTIAL DURATION OF REGULAR BENEFITS: 28 WEEKS.

MODEL OUTPUT (DOLLARS ARE IN MILLIONS UNLESS OTHERWISE NOTED)

YEAR	INITIAL FUND BALANCE	TAX BASE (\$)	TAXABLE WAGE RATIO	TAXABLE WAGES	RESERVE MULTIPLE	AVERAGE TAX RATE	MIN TAX RATE	MAX TAX RATE	TOTAL EMPLOYER CONTRIB	TOTAL EMPLOYEE CONTRIB	(50%) INTEREST REVENUE	TOTAL BENEFITS	BENEFIT COST RATE	FINAL FUND BALANCE
1980	59.0	10,000	0.52	1,201.3	0.630	0.0400	0.0260	0.0510	48.1	9.6	2.9	53.3	0.023	66.3
1981	66.3	12,000	0.58	1,476.2	0.660	0.0400	0.0260	0.0510	59.0	11.8	3.3	60.8	0.026	79.7
1982	79.7	12,500	0.58	1,613.5	0.726	0.0370	0.0230	0.0480	59.7	11.3	4.0	71.9	0.028	82.8
1983	82.8	13,000	0.58	1,764.8	0.690	0.0370	0.0230	0.0480	65.3	12.4	4.1	77.5	0.028	87.1
1984	87.1	13,600	0.58	1,931.2	0.664	0.0400	0.0260	0.0510	77.2	15.4	4.4	85.9	0.028	98.2
1985	98.2	14,200	0.58	2,113.9	0.684	0.0370	0.0230	0.0480	78.2	14.8	4.9	87.5	0.026	108.6
1986	108.6	14,800	0.58	2,310.1	0.691	0.0370	0.0230	0.0480	85.5	16.2	5.4	91.6	0.025	124.1

TOTAL EMPLOYER CONTRIBUTIONS: \$ 425 MILLION  
TOTAL REVENUE: \$ 533 MILLION  
TOTAL BENEFITS PAID: \$ 504 MILLION

EXHIBIT 15

HOUSE BILL 214, 1979 LEGISLATURE

FINANCING- TAX BASE: 60% OF AVERAGE ANNUAL WAGE 1981.  
 75% OF AVERAGE ANNUAL WAGE 1982 AND AFTER.  
 TAX RATE: SAME AS EXHIBIT 12.  
 BENEFITS- MAXIMUM WBA: \$140 AT \$18,000.  
 MINIMUM WBA: \$42 AT \$1,100.  
 DEPENDENT ALLOWANCE: NONE.  
 AVERAGE PAYMENT BASED ON 1978 CLAIMANTS: \$110.69.  
 POTENTIAL DURATION OF REGULAR BENEFITS: 28 WEEKS.

MODEL OUTPUT (DOLLARS ARE IN MILLIONS UNLESS OTHERWISE NOTED)

YEAR	INITIAL FUND BALANCE	TAX BASE (\$)	TAXABLE WAGE RATIO	TAXABLE WAGES	RESERVE MULTIPLE	AVERAGE TAX RATE	MIN TAX RATE	MAX TAX RATE	TOTAL EMPLOYER CONTRIB	TOTAL EMPLOYEE CONTRIB	(5%) INTEREST	TOTAL REVENUE	TOTAL BENEFITS	BENEFIT COST RATE	FINAL FUND BALANCE
1980	59.0	10,000	0.52	1,201.3	0.630	0.0400	0.0260	0.0510	48.1	9.6	2.9	60.6	53.3	0.023	66.3
1981	66.3	12,000	0.58	1,476.2	0.660	0.0400	0.0260	0.0510	59.0	11.8	3.3	74.2	65.2	0.028	75.3
1982	75.3	15,600	0.66	1,842.7	0.686	0.0370	0.0230	0.0480	68.2	12.9	3.8	84.8	77.1	0.030	83.0
1983	83.0	16,300	0.66	2,015.5	0.692	0.0370	0.0230	0.0480	74.6	14.1	4.2	92.8	83.1	0.030	92.8
1984	92.8	17,000	0.66	2,205.6	0.707	0.0370	0.0230	0.0480	81.6	15.4	4.6	101.7	92.2	0.030	102.3
1985	102.3	17,700	0.66	2,414.2	0.712	0.0370	0.0230	0.0480	89.3	16.9	5.1	111.3	93.8	0.028	119.8
1986	119.8	18,500	0.66	2,638.2	0.762	0.0370	0.0230	0.0480	97.6	18.5	6.0	122.1	98.2	0.027	143.7

TOTAL EMPLOYER CONTRIBUTIONS: \$ 470 MILLION  
 TOTAL REVENUE: \$ 587 MILLION  
 TOTAL BENEFITS PAID: \$ 541 MILLION

# EXHIBIT 16

## RECOMMENDATION, 1980 LEGISLATURE

FINANCING- TAX BASE: 60% OF AVERAGE ANNUAL WAGE 1981 AND 1982.  
 75% OF AVERAGE ANNUAL WAGE 1983 AND AFTER.  
 TAX RATE: AVERAGE ANNUAL RATE DETERMINED EQUAL TO PAST THREE YEAR AVERAGE COST RATE; TWENTY RATES  
 ASSIGNED FROM AVERAGE RATE, PLUS SOLVENCY TAX IF FUND IS TOO LOW.  
 AVERAGE EMPLOYEE TAX INCREASED TO 18% OF TOTAL AVERAGE TAX.  
 BENEFITS- MAXIMUM WBA: \$150 AT \$15,500.  
 MINIMUM WBA: \$34 AT \$1,000.  
 DEPENDENT ALLOWANCE: SAME AS EXHIBIT 12.  
 AVERAGE PAYMENT BASED ON 1978 CLAIMANTS: \$113.17.  
 POTENTIAL DURATION OF REGULAR BENEFITS: VARIABLE 18-28 WEEKS DEPENDING ON RATIO OF ANNUAL EARNINGS  
 TO HIGH QUARTER EARNINGS.

MODEL OUTPUT (DOLLARS ARE IN MILLIONS UNLESS OTHERWISE NOTED)

YEAR	INITIAL FUND BALANCE	TAX BASE (\$)	TAXABLE WAGE RATIO	TAXABLE WAGES	RESERVE MULTIPLE	AVERAGE TAX RATE	MIN TAX RATE	MAX TAX RATE	TOTAL EMPLOYER CONTRIB	TOTAL EMPLOYEE CONTRIB	(5% OF) INTEREST REVENUE	TOTAL REVENUE	TOTAL BENEFITS	BENEFIT COST RATE	FINAL FUND BALANCE
1980	59.0	10,000	0.52	1,201.3	0.630	0.0400	0.0260	0.0510	48.1	9.6	2.9	60.6	53.3	0.023	66.3
1981	66.3	12,000	0.58	1,476.2	0.660	0.0390	0.0181	0.0510	57.5	13.3	3.3	74.1	61.7	0.027	78.7
1982	78.7	12,500	0.58	1,613.5	0.717	0.0367	0.0153	0.0581	59.2	12.9	3.9	76.0	73.0	0.029	81.7
1983	81.7	16,300	0.66	2,015.5	0.681	0.0317	0.0133	0.0501	63.9	14.1	4.1	82.0	78.7	0.028	85.1
1984	85.1	17,000	0.66	2,205.6	0.649	0.0361	0.0156	0.0565	79.5	17.6	4.3	101.4	87.3	0.029	99.3
1985	99.3	17,700	0.66	2,414.2	0.691	0.0361	0.0150	0.0572	87.1	19.3	5.0	111.4	88.8	0.027	121.9
1986	121.9	18,500	0.66	2,638.2	0.775	0.0340	0.0136	0.0544	89.7	21.1	6.1	116.9	93.0	0.026	145.8

TOTAL EMPLOYER CONTRIBUTIONS: \$ 437 MILLION  
 TOTAL REVENUE: \$ 562 MILLION  
 TOTAL BENEFITS PAID: \$ 537 MILLION  
 EB SAVINGS DUE TO VARIABLE DURATION: \$ 23 MILLION



# Exhibit 17

## A Comparison of Various Unemployment Insurance Proposals Through 1986 (Percent Changes are Change From Current Law)

<u>Proposal</u>	<u>Benefits (Millions)</u>	<u>Percent Change</u>	<u>Employer Contributions Less Change in Trust Fund (Millions)</u>	<u>Percent Change</u>	<u>Employee Contributions (Millions)</u>	<u>Percent of Total Contributions</u>
Current Law	\$393	—	\$281.8	—	\$61.6	16
HB 550	630	60.3	462.2	64.1	103.7	16
HB 177	504	28.2	367.2	30.3	81.9	16
HB 214	541	37.7	392.6	39.3	89.6	16
Actuary Recommendation	\$537	36.6	\$355.5	26.9	\$98.3	18

Exhibit 17 shows that HB550 provides the greatest increase in benefits and has the highest cost of the four proposals. HB177 provides the smallest increase in benefits, yet is not the least costly alternative. The least costly alternative is the proposal presented in this report. At first glance, it may appear that the proposal promises something for nothing — how can benefits increase by 36.6 percent while costs increase by only 26.9 percent?

Part of savings to employers are due to the increased share of costs picked up by employees (the employee share increases from 16 percent to 18 percent under the recommended alternative) but the primary reason for lower program costs is the variable duration plan. By shifting weeks from the regular program to the Extended Benefits program, the state is reimbursed (from federal funds) for half the cost of all weeks shifted. Over the six year projection period, previously unreimbursed Extended Benefit payments are expected to total more than \$50 million.

The proposal clearly has cost advantages, but it does not give something for nothing. As previously stated, the cost advantages can be realized only by shortening the potential duration of some claimants. Although the shortened duration is offset by increased weekly benefit amounts, it is possible for some claimants to receive lower total benefit payments. It is important to note that claimants affected would be those with lower ratios of base period wages to high quarter wages; that is, those

who have not demonstrated strong attachment to the labor force. Furthermore, minimum duration would be 27 weeks, or slightly more than six months, and Exhibit 17 shows that, in general, claimants are better off under the variable duration plan. The point is that employer savings due to factors like increased employee contributions and lower potential duration for some claimants are small relative to the "free" money which would be reimbursed from federal funds.

Even this "free" money is not something for nothing. The preceding analysis assumes that Alaska continues to participate in the Extended Benefits program. Although historical rates dip below the trigger level (five percent) only in the fourth quarter of 1974 (when the trans-Alaska pipeline began) and the current rate of 6.5 percent is the lowest rate since peak pipeline activity in 1976, there is no guarantee that Alaska will always be triggered on Extended Benefits. A change in policy, definitions, or economic conditions could cause Alaska to trigger off the Extended Benefits program. Should this occur, the "free" money would no longer be available, but the state would save an equal amount and required contributions would decrease. Although the variable duration plan has potential for curbing employer costs, it should not be adopted on this basis alone. The plan must (and can) stand on its own merit as an equitable means of increasing benefits in a way that employers can afford. It is a system designed specifically for Alaska's economy.



# Appendix

COVERAGE PROVISIONS  
OF THE ALASKA EMPLOYMENT SECURITY ACT, 1937—1979

- April 2, 1937      Alaska Employment Security Law enacted. Employers liable for taxes are those with eight or more employees in twenty weeks of the year. The following types of employment are excluded from coverage: agriculture, domestic service, officers and crews on vessels, service performed by a parent, spouse, or child under 21, government, non-profit organizations, and those covered under a federal unemployment program. Employers not subject to the Law may elect coverage with permission of the Commission. *Ch. 4, ESLA 1937*
- July 1, 1945      Coverage extended to employers of one or more persons at any time. *Ch. 7, SLA 1945*
- March 20, 1947    List of excluded services extended. Additional exclusions include newsboys and students. Any employment liable for a tax under the FUTA will be automatically covered under the state U.I. law. *Ch. 48, SLA 1947*
- March 31, 1947    Fishermen excluded from coverage. *Ch. 94, SLA 1947*
- March 17, 1959    Employees in finance, insurance, and real estate paid on a commission basis are excluded from coverage. *Ch. 46, SLA 1959*
- April 17, 1961    Faculty of non-profit universities excluded. *Ch. 108, SLA 1961*
- Jan. 1, 1972      Coverage made mandatory for employees of non-profit organizations, state hospitals, and institutes of higher educations employing four or more in twenty weeks of the year. These employers are allowed to elect coverage on a reimbursable basis. Reimbursable financing also made available, by election, to any political subdivision. *Ch. 94, SLA 1971*
- Jan. 1, 1972      Fishermen covered. *Ch. 94, SLA 1971*
- April 1, 1977      Fishermen earning wages on a share-basis excluded from coverage. *Ch. 122, SLA 1977*
- Jan. 1, 1978      Coverage made mandatory for most employees of the state and local governments.
- Coverage also extended to certain domestic and agricultural workers. *Ch. 122, SLA 1977*

**FINANCING PROVISIONS**  
**OF THE ALASKA EMPLOYMENT SECURITY ACT, 1937-1979**

April 2, 1937	All wages paid to employees covered under the law are assessed a uniform tax of 1.8%. <i>Ch. 4, ESLA 1937</i>
Jan. 1, 1938	Uniform tax raised to 2.7% of total covered wages. <i>Ch. 4, ESLA 1937</i>
March 26, 1941	Taxable wages limited to first \$3,000 of wages paid to an employee. <i>Ch. 40, SLA 1941</i>
June 30, 1947	Credits against the tax are available to qualified employers if a fund surplus exists. The credit is based on the individual employer's annual payroll decline. <i>Ch. 74, SLA 1947</i>
Jan. 1, 1955	Tax base increased to first \$3,600 of wages. An employee tax of .5% is also assessed. Employer tax credit is eliminated. <i>Ch. 5, ESLA 1955</i>
April 4, 1957	Tax base increased to first \$4,200 of wages. <i>Ch. 169, SLA 1957</i>
March 30, 1960	Uniform employer tax raised to 2.9%. Uniform employee tax raised to .6%. Tax base increased to \$7,200. <i>Ch. 60, SLA 1960</i>
Oct. 1, 1960	Individual employer and employee tax rates made variable depending on quarterly payroll declines of employer. Employer tax rates range from 1.5% to 4.0% with an average tax rate of 2.9%. Employee tax rates range from .3% to .9% averaging .65%. <i>Ch. 60, SLA 1960</i>
Jan. 1, 1974	Employee tax made uniform and employer tax left variable. Tax base raised to \$10,000. There are ten alternative tax rate schedules with the appropriate schedule determined by the "reserve multiple" which measures the ability of the fund to meet potential benefit payments. <i>Ch. 43, SLA 1973</i>

BENEFIT PROVISIONS  
OF THE ALASKA EMPLOYMENT SECURITY ACT, 1937-1979

April 2, 1937	Benefits first made payable Jan. 1, 1939. Minimum payment—\$5; maximum—\$15. WBA (Weekly Benefit Amount) set at 50% of full time weekly wage. Total benefit payments not to exceed 16 X WBA. <i>Ch. 4, ESLA 1937</i>
Jan. 17, 1939	Minimum payment—\$5; maximum—\$16. WBA set at 1/20 of high quarter wages. Total benefit payments not to exceed either 16 X WBA or 1/3 of base year earnings. <i>Ch. 1, SLA 1939</i>
Oct. 1, 1946	Minimum payment—\$8; maximum—\$25. Maximum reduced to \$20 if the fund balance is less than \$2 million on January 1. Total benefit payments not to exceed either 25 X WBA or 1/3 of base year wages except that any eligible claimant is entitled to at least 8 X WBA. <i>Ch. 32, ESLA 1946</i>
July 1, 1949	WBA is increased by 20% for each dependent of the claimant up to three. <i>Ch. 25, SLA 1949</i>
July 1, 1951	Minimum payment—\$8; maximum—\$30. <i>Ch. 11, SLA 1951</i>
July 1, 1953	Minimum payment—\$8; maximum—\$35. WBA now based on total wages earned in base year. Total benefit payments limited to 26 X WBA for most claimants. <i>Ch. 99, SLA 1953</i>
July 1, 1953	WBA is increased by 20% for each dependent of the claimant up to five. <i>Ch. 125, SLA 1953</i>
July 3, 1955	Minimum payment—\$10; maximum—\$45. Maximum limited to \$25 for claimants residing outside the Territory. WBA is increased by \$5 for each dependent of the claimant up to five. Claimants or their dependents who are residing outside the Territory are disqualified for the dependency allowance. <i>Ch. 5, ESLA 1955</i>
March 30, 1960	Maximum WBA for interstate claimants reduced to \$20. <i>Ch. 60, SLA 1960</i>
July 1, 1966	Minimum payment—\$10; maximum—\$55. Total benefit payments limited to 28 X WBA for most claimants. <i>Ch. 112, SLA 1966</i>
July 1, 1969	Minimum payment—\$18; maximum—\$60. <i>Ch. 106, SLA 1969</i>
Jan. 29, 1971	Depending on the level of the national and state unemployment rates, benefit payments may be extended. Extended benefit payments not to exceed one half of total benefits available under the regular program. <i>Ch. 1, SLA 1971</i>
Jan. 1, 1972	Discrimination against non-resident claimants is ended. <i>Ch. 106, SLA 1971</i>
July 1, 1973	Minimum payment—\$18; maximum—\$90. Dependency allowance set at \$10 per dependent up to three. <i>Ch. 43, SLA 1973</i>

**QUALIFYING PROVISIONS**  
**OF THE ALASKA EMPLOYMENT SECURITY ACT, 1937–1979**

April 2, 1937	To qualify for benefits, a claimant must have: 1) been unemployed in two of the last thirteen weeks preceding claim, 2) have wages in the first three of the last four calendar quarters totaling more than sixteen times his Weekly Benefit Amount (WBA), and 3) be ready and able to work. If he quit his last employment without good cause, he is disqualified for five additional weeks. <i>Ch. 4, ESLA 1937</i>
Jan. 17, 1939	Total wages in base year must equal or exceed twenty-five times the WBA. <i>Ch. 1, SLA 1939</i>
March 26, 1941	Claimant must have been unemployed for two weeks in his benefit year including the week in which his claim was filed. <i>Ch. 40, SLA 1941</i>
July 1, 1945	Women are disqualified during the last two months of pregnancy and the month following pregnancy. <i>Ch. 50, SLA 1945</i>
Oct. 1, 1946	Minimum required wages in base year set at \$150. <i>Ch. 32, SLA 1946</i>
June 30, 1947	Waiting period reduced to one week. <i>Ch. 74, SLA 1947</i>
July 1, 1953	Minimum wage requirement set at \$300. Seasonal workers are disqualified for benefits for unemployment not occurring during their regular working season. <i>Ch. 99, SLA 1953</i>
July 3, 1955	Minimum wage requirement set at \$450 or 1 1/4 times high quarter wages. Women are disqualified until they subsequently earn \$120 if they leave work to 1) get married, 2) live with husband, or 3) due to pregnancy. Any week of unemployment due to a labor dispute is disqualified. A claimant found guilty of fraud is disqualified for twenty-six weeks. <i>Ch. 5, ESLA 1955</i>
April 4, 1957	Minimum wage requirement set at \$500 or 1 1/4 times high quarter wages. <i>Ch. 169, SLA 1957</i>
April 7, 1962	Claimants are not disqualified while attending a training course to improve their skills. <i>Ch. 63, SLA 1962</i>
July 1, 1969	Minimum wage requirement set at \$750, \$100 of which must have been earned outside the quarter with the highest wages. <i>Ch. 106, SLA 1969</i>
Jan. 1, 1972	Women no longer disqualified during pregnancy. <i>Ch. 106, SLA 1971</i>

ALASKA UNEMPLOYMENT INSURANCE FUND  
1937 - 1978  
(\$1,000)

CALENDAR YEAR	DEBITS			CREDITS			MISCELLANEOUS			RESERVE BALANCE LESS LOAN
	CONTRIBUTIONS COLLECTED	CUMULATIVE CONTRIBUTIONS	INTEREST	STATE SHARE OF EB	NET INTER-STATE WAGE COMBINING	(6)+(7)+(8) CUMULATIVE BENEFITS	ANNUAL	CUMULATIVE	RESERVE BALANCE	
1937	238	238							238	238
1938	535	873	7						880	880
1939	547	1,420	20			350			1,097	1,097
1940	585	2,005	25			527			1,180	1,180
1941	927	2,932	29			293			1,830	1,830
1942	1,334	4,266	47			147	-13 A/	-13	3,064	3,064
1943	1,448	5,714	68			23			4,557	4,557
1944	2,301	8,015	93			30	-1 B/	-14	6,920	6,920
1945	1,452	9,467	136			88	-1 B/	-15	8,419	8,419
1946	1,150	10,617	161			433	2 C/	-15	9,297	9,297
1947	1,951	12,568	183			555			10,877	10,877
1948	1,574	14,142	222			3,855			11,265	11,265
1949	1,864	15,506	229			6,425			10,288	10,288
1950	1,930	17,436	198			3,321			9,095	9,095
1951	2,423	19,859	185			1,785			9,918	9,918
1952	3,775	23,634	193			4,171			9,715	9,715
1953	3,809	27,443	184			5,641			8,068	8,068
1954	3,830	30,773	134			7,759			3,773	3,773
1955	3,825	34,598	40			6,818			820	820
1956	4,799	39,397	47			4,972	-3,000 D/	2,987	3,820	3,820
1957	4,908	44,305	101			40,892			694	694
1958	4,603	48,908	46			47,677			2,630	2,630
1959	4,878	53,786				55,460			8,265	8,265
1960	7,291	61,077				61,780			2,607	2,607
1961	8,051	69,138				67,319			4,859	4,859
1962	7,488	76,626				74,786			8,765	8,765
1963	7,788	84,414				81,290			6,437	6,437
1964	8,704	93,118	15			87,502			8,013	8,013
1965	10,259	103,377	117			92,988			11,246	11,246
1966	10,250	113,627	292			98,508			16,102	16,102
1967	10,967	124,594	488			105,094			20,148	20,148
1968	11,876	136,470	675			112,249			21,091	21,091
1969	13,930	150,460	947			128,389			28,351	28,351
1970	15,593	166,053	1,396			139,554			34,114	34,114
1971	15,442	181,495	1,687			153,219			37,268	37,268
1972	16,890	198,385	1,760			169,275			39,640	39,640
1973	18,129	216,514	1,976			187,879			41,477	41,477
1974	26,122	242,636	2,253			210,591			46,910	46,910
1975	53,648	296,284	2,100			240,598			71,781	71,781
1976	71,968	368,252	5,056			296,481			92,662	92,662
1977	65,681	433,933	5,224			386,274			74,559	74,559
1978	60,953	494,886	3,799			467,488			56,822	56,822

SOURCE: MA2-112 REPORT, DEPARTMENT OF LABOR



## FOOTNOTES TO TABLE 1

- A/ Includes \$13,378.00 payments to Railroad Retirement Fund.
- B/ Includes loans of \$1,000.00 each to Serviceman's Readjustment Allowance Fund in 1944 and 1945.
- C/ Includes return of \$2,000.00 loaned to Serviceman's Readjustment Allowance Fund.
- D/ Includes loans of \$3,000,000.00 from the Federal Unemployment Account and \$1,800,000.00 from the General Fund of the Territory in 1955.
- E/ Loans from the Federal Unemployment Account in 1957, 1958 and 1960.
- F/ Loan balance reduced \$167,560.47 by FUTA credits applied.
- G/ Loan balance reduced \$301,538.07 by FUTA credits applied.
- H/ Loan balance reduced \$211,516.13 by FUTA credits applied.
- I/ Loan balance reduced \$196,207.44 by FUTA credits applied.
- J/ Includes \$90,434.98 excess TUC recoveries transferred to the Trust Fund Account.
- K/ Loan balance reduced \$211,069.53 by FUTA credits applied.
- L/ Includes \$6,848.07 excess TUC recoveries transferred to the Trust Fund Account and \$3,712,355.12 loan installment payment.
- M/ Loan balance reduced \$269,017.89 by FUTA credits applied and \$3,712,355.12 by installment payment.
- N/ Includes \$20,000.00 withdrawal for Title IX and \$3,690,233.44 final loan installment payment.
- O/ Loan balance paid in full by \$5,501.91 FUTA credits applied and \$3,690,233.44 installment payment.
- P/ Includes \$2,566.10 excess TUC recoveries transferred to the Trust Fund Account, \$2,926.80 reimbursement of Title IX Funds and \$34,587.75 withdrawal for Title IX.
- Q/ Includes \$30.31 excess TUC recoveries transferred to the Trust Fund Account, \$4,390.20 reimbursement of Title IX Funds and \$64,720.81 interest and penalty on delinquent contributions transferred to the Training and Building Fund (Chapter 106 SLA 1969).
- R/ Includes \$20.30 excess TUC recoveries transferred to the Trust Fund Account, \$2,926.80 reimbursement of Title IX Funds, \$441,142.50 reimbursement for Federal share of Extended Benefits, \$56,147.34 interest and penalty on delinquent contributions transferred to the Training and Building Fund (Chapter 106 SLA 1969), \$1,045,992.00 Extended Benefit payments (50 percent reimbursable by Federal Government) and \$175,707.50 which equals the 50 percent reimbursable Federal share of regular benefits (referred to as Week 27 and 28 payments).
- S/ Includes receipts of: \$483,444.50 for Extended Benefit reimbursements, \$1,050,626.83 for TUC reimbursements and \$3,170.70 for Title IX reimbursements. Includes payments of \$145,894.00 Federal share of Extended Benefit, \$102,529.00 Federal share of regular benefits, \$1,445,953.00 TUC payments and \$64,837.74 transferred to the Training and Building Fund.
- T/ Includes receipts of \$772,918.17 for TUC, \$3,414.60 Title IX, \$43,130.00 Extended Benefit overpayment recoveries and \$131,201.40 from state reimbursable accounts. Includes payments of \$20,520.50 refunds to Federal government for Extended Benefit advances; \$377,651.00 TUC, \$136,856.52 payments of state reimbursable benefits and \$80,838.94 transfers to the Training and Building Fund.
- U/ Includes receipts of \$137,031.50 for Extended Benefits, \$4,146.30 Title IX, \$298.00 refund of TUC overpayments and \$361,869.21 from state reimbursable accounts. Includes payments of \$85,400.50 for Extended Benefits, \$51,746.00 for Federal share of regular benefits, \$214.00 refund for excess TUC reimbursements, \$517,663.47 payments of state reimbursable benefits and \$87,626.66 transferred to the Training and Building Fund.

- V/ Includes receipts of \$1,315,962.00 for Extended Benefits, \$343,000.00 FSB, \$106 refund of TUC overpayments, and \$378,466.78 from state reimbursable accounts. Includes payments of \$1,090,785.50 Extended Benefits, \$1,110,987.00 FSB, \$527,978.33 payments of state reimbursable benefits and \$170,042.18 transfers to the Training and Building Fund.
- W/ Includes receipts of \$4,939,351.68 Extended Benefits, \$255,183.82 FSB, \$244,124.77 transfer from Training and Building Fund and \$434,481.88 from state reimbursable accounts. Includes payments of \$231,219.51 Federal share of regular benefits, \$2,085,648.00 Extended Benefits, \$2,896,701.00 FSB, \$694,516.89 payments of state reimbursable benefits and \$199,598.85 transfers to the Training and Building Fund.
- X/ Includes receipts of \$6,212,000.00 Extended Benefits, \$3,489,000.00 FSB, and \$434,481.88 from state reimbursable accounts. Includes payments of \$4,572,116.00 Federal share of Extended Benefits, \$538,623.00 Federal share of regular benefits, \$3,169,040.00 FSB, \$250,326.32 transfers to the Training and Building Fund and \$820,347.17 for state reimbursable benefits.
- Y/ Includes receipts of \$5,645,500.00 for Extended Benefits, \$669,182.04 from state reimbursable accounts plus a \$2,125.93 ledger adjustment. Includes payments of \$5,257,701.90 Federal share of Extended Benefits, \$658,214.50 Federal share of regular benefits, \$299,504.60 FSB, \$1,065,739.98 for state reimbursable benefits and \$312,284.49 transfers to the Training and Building Fund.

TABLE 2

ALASKA UNEMPLOYMENT INSURANCE FINANCIAL DATA  
(TAXABLE EMPLOYMENT ONLY - EXCLUDES ALL REIMBURSABLE DATA)  
1937 - 1978

YEAR	FINANCIAL DATA (IN THOUSANDS)				EMPLOYMENT AND WAGE DATA			
	CONTRIBUTIONS COLLECTED 1/	INTEREST CREDITED TO TRUST FUND	BENEFIT DISBURSEMENTS 3/	RESERVES AS OF YEAR END	AVERAGE MONTHLY TAXABLE EMPLOYMENT		WAGES IN TAXABLE EMPLOYMENT (AMOUNT IN THOUSANDS)	
					TOTAL	%	TOTAL	%
	\$	\$	\$	\$	\$	%	\$	%
1937	238	12	350	885	10,356	18,066	18,066	100.00
1938	535	21	350	1,104	10,168	18,636	18,636	100.00
1939	547	25	527	1,187	12,776	23,081	23,081	100.00
1940	585	32	293	1,840	17,939	39,092	37,242	95.27
1941	927	52	147	3,079	21,509	51,583	50,101	97.13
1942	1,334	73	23	4,576	22,478	88,299	87,881	91.77
1943	1,448	104	30	6,952	22,478	88,299	87,881	91.77
1944	2,301	145	88	8,461	15,878	52,322	47,444	81.71
1945	1,452	165	434	9,343	17,732	53,613	50,381	90.68
1946	1,150	194	556	10,931	24,801	100,078	91,390	93.97
1947	1,951	229	1,409	11,325	23,479	103,229	87,476	91.32
1948	1,574	224	2,578	10,335	23,089	106,666	87,600	84.74
1949	1,364	189	3,313	9,141	25,208	120,897	98,161	82.13
1950	1,930	189	1,735	9,988	32,605	186,090	145,738	81.19
1951	2,423	189	4,171	9,766	32,882	203,292	153,235	78.32
1952	3,775	194	5,641	8,115	30,618	191,834	138,331	75.38
1953	3,809	181	7,759	3,797	27,281	171,002	119,421	72.11
1954	3,330	111	6,818	3,825 2/	28,753	172,884	128,004	69.84
1955	3,825	20	4,972	698	30,493	215,823	150,924	74.04
1956	4,779	4	6,785	1,550 2/	29,525	199,872	150,924	69.72
1957	4,908	1	7,783	4,050 2/	28,693	198,398	142,811	75.51
1958	4,603		6,320	2,608 2/	30,241	216,182	151,745	71.98
1959	4,878		5,539	4,860 2/	33,412	264,054	229,300	86.84
1960	7,291		7,467	5,454 2/	32,419	254,143	213,926	84.18
1961	8,061		6,504	6,438 2/	33,102	259,893	217,625	83.74
1962	7,488		6,212	8,021 2/	34,096	272,080	225,518	82.89
1963	7,788	7	5,486	11,267 2/	36,541	314,763	255,949	81.31
1964	8,704	28	5,520	16,168 2/	40,158	356,782	285,308	79.97
1965	10,258	163	6,586	20,260 2/	41,516	380,422	296,094	77.83
1966	10,250	338	7,155	20,905 2/	44,303	422,494	321,292	76.05
1967	10,967	539	8,493	21,283	46,954	472,050	349,755	74.09
1968	11,876	731	7,647	21,283	52,544	564,708	409,417	72.50
1969	13,990	1,045	11,165	34,541	56,250	626,584	427,950	68.30
1970	15,593	1,520	13,665	37,268	59,064	672,528	451,063	67.07
1971	15,442	1,687	16,055	39,640	62,696	736,094	487,027	65.98
1972	15,890	1,760	18,604	41,477	67,392	816,941	523,635	64.10
1973	18,129	1,977	22,703	46,910	83,703	1,280,306	914,634	71.44
1974	26,122	2,253	30,015	71,780	113,891	2,454,373	1,494,389	60.89
1975	53,648	2,100	55,883	92,662	123,539	3,170,307	1,659,969	52.36
1976	71,968	5,056	89,793	74,559	115,375	2,623,396	1,454,677	55.45
1977	65,681	5,224	81,214	56,822	110,515	2,289,106	1,252,313	54.71
1978	60,953	3,799	81,214	56,822	110,515	2,289,106	1,252,313	54.71

1/ INCLUDES EMPLOYEE CONTRIBUTIONS FROM 1955.

2/ INCLUDES ADVANCES FROM THE FEDERAL UNEMPLOYMENT ACCOUNT IN THE FEDERAL UNEMPLOYMENT TRUST FUND.

3/ NET BENEFITS ATTRIBUTABLE TO EMPLOYERS SUBJECT TO TAX. INCLUDES STATE'S SHARE (50%) OF EXTENDED BENEFITS AND NET DIFFERENCE BETWEEN PAYMENTS AND RECEIPTS FOR INTERSTATE WAGE COMBINING. SEE TABLE 4B FOR DETAILS.

SOURCE: MA2-112 REPORT, DEPARTMENT OF LABOR

TABLE 2 (CONTINUED)  
ALASKA UNEMPLOYMENT INSURANCE FINANCIAL DATA  
(TAXABLE EMPLOYMENT ONLY - EXCLUDES ALL REIMBURSABLE DATA)  
1937 - 1978

YEAR	PERCENT OF TOTAL WAGES					PERCENT OF TAXABLE WAGES					WAGE DATA		
	SIGNIFICANT MEASURES												
	COLLEC- TIONS %	NET BENEFITS %	YEAR END RESERVE %	AVERAGE EMPLOYER TAX RATE %		COLLEC- TIONS %	BENEFITS %	YEAR END RESERVE %	AVERAGE EMPLOYER TAX RATE %		RESERVE MULTIPLE 1/	AVERAGE WEEKLY WAGES IN TAXABLE EMPLOYMENT TOTAL \$	\$
1937													
1938	3.51		4.90	1.80		3.51		4.90	1.80			33.55	33.55
1939	2.94	1.88	5.92	2.70		2.94	1.88	5.92	2.70			35.25	35.25
1940	2.53	2.28	5.14	2.70		2.53	2.28	5.14	2.70			34.74	34.74
1941	2.37	0.75	4.71	2.60		2.49	0.79	4.94	2.70			41.91	39.92
1942	2.59	0.28	5.97	2.52		2.66	0.29	6.15	2.70			46.12	44.79
1943	1.96	0.03	6.19	2.48		2.13	0.03	6.74	2.70			62.18	57.06
1944	2.61	0.03	7.87	2.21		3.19	0.04	9.64	2.70			75.54	51.73
1945	2.78	0.17	16.17	2.45		3.06	0.19	17.83	2.70			63.37	57.46
1946	2.15	0.81	17.43	2.53		2.28	0.86	18.54	2.70			58.14	54.64
1947	1.95	0.56	10.92	1.82		2.13	0.61	11.96	2.09			77.60	70.86
1948	1.52	1.36	10.97	1.45		1.80	1.61	12.95	1.73			84.55	71.65
1949	1.28	2.42	9.69	1.23		1.56	2.94	11.80	1.50			88.84	72.96
1950	1.60	2.74	7.56	1.85		1.97	3.38	9.31	2.29			92.23	74.89
1951	1.30	0.93	5.36	2.07		1.66	1.19	6.84	2.70			109.76	85.96
1952	1.86	2.05	4.80	2.05		2.46	2.72	6.37	2.70			118.89	89.62
1953	1.99	2.94	4.23	1.94		2.75	4.08	5.87	2.70			120.49	86.88
1954	1.95	4.54	2.22	1.89		2.79	6.50	3.18	2.70			120.54	84.18
1955	2.21	3.94	2.21	2.00		2.99	5.33	2.99	2.70			115.59	85.58
1956	2.30	2.30	0.32	1.88		3.18	3.30	0.46	2.70			136.11	94.89
1957	2.46	3.39	0.78	2.04		3.25	4.50	1.03	2.70			130.18	98.30
1958	2.32	3.92	2.04	1.94		3.22	5.45	2.84	2.70			132.97	95.72
1959	2.26	2.92	1.21	1.90		3.21	4.16	1.72	2.70			137.47	96.50
1960	2.76	2.10	1.84	2.48		3.18	2.42	2.12	2.86			151.98	131.98
1961	3.17	2.94	2.15	2.45		3.77	3.49	2.55	2.91			150.76	126.90
1962	2.88	2.50	2.48	2.31		3.44	2.99	2.96	2.76			150.99	126.43
1963	2.86	2.28	2.95	2.38		3.45	2.75	3.56	2.88			153.46	127.20
1964	2.77	1.74	3.58	2.39		3.40	2.14	4.40	2.94			165.65	134.70
1965	2.88	1.55	4.53	2.34		3.60	1.93	5.67	2.93			170.85	136.63
1966	2.69	1.73	5.33	2.21		3.46	2.22	6.84	2.84			176.22	137.15
1967	2.60	1.69	4.95	2.16		3.41	2.23	6.51	2.84			183.39	139.46
1968	2.52	1.80	4.51	2.10		3.40	2.43	6.09	2.83			193.34	143.25
1969	2.48	1.35	5.07	2.11		3.42	1.87	7.00	2.91			206.68	149.84
1970	2.49	1.78	5.51	1.96		3.64	2.61	8.07	2.88		1.27	214.05	146.19
1971	2.30	2.03	5.54	1.93		3.42	3.03	8.26	2.88		1.28	218.97	146.86
1972	2.29	2.18	5.37	1.91		3.47	3.30	8.14	2.89		1.24	226.40	149.39
1973	2.22	2.28	5.08	1.83		3.46	3.55	7.92	2.86		1.17	233.12	149.42
1974	2.04	1.77	3.66	1.86		2.86	2.48	5.13	2.61		0.85	294.15	210.14
1975	2.19	1.22	2.92	1.98		3.59	2.01	4.80	3.25		0.68	414.46	252.35
1976	2.27	1.76	2.92	1.91		4.34	3.37	5.58	3.64		0.68	493.51	258.40
1977	2.50	3.42	2.84	2.04		4.52	6.17	5.13	3.68		0.66	437.27	242.47
1978	2.66	3.55	2.48	2.19		4.87	6.49	4.54	4.00		0.57	398.33	217.92

1/ RESERVE MULTIPLE = YEAR END RESERVE AS % OF TOTAL WAGES + 4.33%  
THIS IS NOT THE OFFICIAL RESERVE MULTIPLE WHICH USES RESERVES AS OF SEPT. 30 OF EACH YEAR.

TABLE 3

SUMMARY OF UNEMPLOYMENT INSURANCE FUND ACTIVITY  
1971 - 1978

YEAR	CONTRIB (INCLUDES PENALTY AND INT)	DEPOSITS					TUC 1/ TUC 2/		OTHER
		FEDERAL REIMB EXTENDED BENEFITS	TRUST FUND INTEREST EARNED	AMTS REC FROM REIMB EMPLOYERS	INTERSTATE BENEFIT WAGE COMBINING		FSB 2/		
1971	15,441,750	441,143	1,687,239						2,927 3/ 20 4/
1972	16,890,023	483,445	1,750,437		10,875		1,050,627 1/		3,171 3/
1973	18,129,426	20,521	1,976,455	131,201	66,829		772,918 1/		3,415 3/
1974	26,121,661	137,032	2,252,552	361,869	264,604		214 1/		4,146 3/
1975	53,648,223	1,315,962	2,099,622	378,466	391,335		343,000 2/		1,709 3/
1976	71,967,544	4,939,352	5,056,347	409,238	512,361		255,184 2/		244,125 5/
1977	65,380,540	6,212,000	5,224,234	434,482	393,631		3,489,000 2/		
1978	60,953,275	5,645,500	3,799,481	669,182	447,241				2,126 6/

YEAR	REGULAR BENEFITS	DISBURSEMENTS					TUC 1/ TUC 2/		RESERVE FUND BALANCE
		FEDERAL AND STATE EXTENDED BENEFITS	FEDERAL SHARE OF REGULAR BENEFITS	TRAINING AND BUILDING FUND	STATE REIMB PAYMENTS	INTERSTATE BENEFIT WAGE COMBINING	FSB 2/		
1971	13,141,702	1,045,992	175,708	56,147					37,267,564
1972	15,917,575	291,788	102,529	64,838		3,278	1,445,953 1/		39,640,180
1973	18,253,282	430	42,915	80,839	136,857	417,439	377,651 1/		41,477,181
1974	22,461,391	170,801	51,746	87,627	517,663	420,279	298 1/		46,909,622
1975	28,180,558	2,181,571	INCL IN FSB	170,042	527,978	1,136,333	1,110,987 2/		71,780,576
1976	51,835,375	4,171,296	231,220	199,599	694,517	2,474,018	-106 1/ 2,896,701 2/		92,662,002
1977	82,697,357	9,144,232	538,623	250,326	820,347	2,917,208	3,169,040 2/		74,558,755
1978	68,798,755	10,515,404	658,215	312,284	1,065,740	7,604,053	299,505 2/		56,821,606

1/ TUC - TEMPORARY UNEMPLOYMENT COMPENSATION; DISBURSEMENTS AND PAYMENTS

2/ FSB - FEDERAL SUPPLEMENTARY BENEFITS; DISBURSEMENTS AND PAYMENTS

3/ TITLE IX REPAYMENTS

4/ EXCESS TUC RECOVERIES

5/ TRANSFER FROM TRAINING AND BUILDING FUND TO TRUST FUND

6/ LARGER ADJUSTMENT TO BRING FUND INTO BALANCE

SOURCE: MA2-112 REPORT, DEPARTMENT OF LABOR

TABLE 4

## UI FINANCIAL EXPERIENCE FOR REIMBURSABLE ACCOUNTS

YEAR	COLLECTIONS				BENEFITS			
	TOTAL	ST + LOC GOV'T	ST HOSPS + INSTS OF HIGHER EDUC	NON-PROFIT ORGANIZATIONS	TOTAL	ST + LOC GOV'T	ST HOSPS + INSTS OF HIGHER EDUC	NON-PROFIT ORGANIZATIONS
1973	\$ 131,201	\$	\$ 91,151	\$ 40,050	\$ 136,856	\$	\$ 93,138	\$ 43,718
1974	361,869	911	236,996	123,962	517,664	1,180	336,375	180,109
1975	378,467	1,061	256,274	121,132	527,978	2,204	314,556	211,218
1976	409,236	2,045	172,466	234,725	694,518	3,736	461,168	229,614
1977	434,481	1,655	321,033	111,793	820,348	1,905	425,471	392,972
1978	669,182	4,514	447,089	217,579	1,065,740	254,751	455,525	355,464
TOTAL	2,384,436	10,186	1,525,009	849,241	3,763,104	263,776	2,086,233	1,413,095

## UI FINANCIAL EXPERIENCE FOR INTERSTATE WAGE COMBINING

1972 - 1978

YEAR	RECEIPTS	PAYMENTS	RECEIPTS MINUS PAYMENTS
1972	\$ 10,875	\$ 3,278	\$ 7,597
1973	66,829	417,439	350,610
1974	264,604	420,279	155,675
1975	391,335	1,136,333	744,998
1976	512,361	2,474,018	1,961,657
1977	393,631	2,917,208	2,523,577
1978	447,241	7,604,053	7,156,812
TOTAL	2,086,876	14,972,608	12,885,732

SOURCE: MA2-112 REPORT, DEPARTMENT OF LABOR

TABLE 5

ALASKA UNEMPLOYMENT INSURANCE DATA  
(TAXABLE AND REIMBURSABLE - REGULAR BENEFITS ONLY)  
1937 - 1978

YEAR	NUMBER OF FIRST PAYMENTS ISSUED	WEEKS COMPENSATED FOR ALL UNEMPLOYMENT	CLAIMANTS				BENEFIT AND CLAIMS DATA				AVERAGE WEEKLY BENEFIT AMOUNT		MAXIMUM WEEKLY BENEFIT AMOUNT 4/
			EXHAUSTING BENEFITS PERCENT OF FIRST PAYMENTS 1/	TOTAL POTENTIAL TOTAL	AVERAGE DURATION (IN WEEKS)		ACTUAL EXHAUSTS	INSURED UNEMPLOYED AVERAGE NUMBER	PERCENT OF COV. EMPLOY.	FOR TOTAL UNEMPLOYMENT TOT.	RATIO TO WEEKLY BENEFITS		
					2/	3/							
1937													
1938													
1939	2,558	19,230	826	45.9		7.5					\$ 15.06	0.43	\$16.00
1940	4,641	36,421	2,104	24.2		7.8					14.67	0.42	
1941	2,783	19,986	710	12.7		7.2					14.24	0.34	
1942	1,317	10,323	215	16.2		7.8					14.18	0.31	
1943	285	1,888	47	25.7		6.6					12.98	0.21	
1944	270	2,226	69	23.1		8.2					14.21	0.19	
1945	1,032	5,136	78	28.9		5.0		14.7			15.57	0.25	
1946	2,335	27,259	757	31.2	15.6	11.7		15.0			16.03	0.28	25.00
1947	3,024	25,458	760	27.1	17.0	8.4		14.6		359	22.01	0.28	
1948	6,288	60,981	1,467	31.2	19.0	9.7		14.4	2/	925	3.9	0.28	
1949	8,862	109,292	2,677	34.9	18.6	12.3		14.6		1,162	5.0	0.27	25.00
1950	10,815	131,756	4,032	34.9	18.4	12.2		13.9		1,847	7.3	0.28	\$40.00
1951	7,462	70,751	2,244	31.5	17.7	9.5		12.0		913	2.8	0.23	30.00
1952	13,335	137,425	3,345	27.0	19.2	10.3		13.4		2,213	6.7	0.26	
1953	17,945	173,923	3,090	19.7	20.8	9.7		15.5		3,213	10.5	0.27	35.00
1954	16,306	229,210	2,597	16.8	23.9	14.1		23.3		3,773	13.8	0.28	
1955	11,779	207,308	3,623	17.2	24.9	17.6		22.3		3,071	10.7	0.29	45.00
1956	9,095	145,869	1,848	19.1	25.3	16.0	3/	24.2	3/	2,477	8.1	0.25	
1957	9,456	174,221	2,330	25.2	25.0	18.4	3/	24.3	3/	3,223	10.9	0.28	
1958	11,080	217,793	3,747	32.0	25.2	19.3	3/	24.8	3/	3,988	13.9	0.27	
1959	9,086	176,241	3,093	32.7	25.2	19.4	3/	24.6	3/	3,503	11.6	0.27	
1960	9,370	154,224	2,398	29.0	25.3	16.5		24.5		2,972	8.9	0.24	
1961	11,333	202,315	3,247	26.3	25.2	17.9		24.7		4,098	12.6	0.25	
1962	9,738	177,654	3,238	30.4	25.2	18.2		24.5		3,492	10.5	0.25	
1963	10,585	168,783	2,659	26.2	25.2	15.9		24.4		3,500	10.3	0.24	
1964	9,585	148,959	2,408	23.4	25.3	15.5		24.4		3,028	8.3	0.23	
1965	10,098	145,085	2,042	22.0	25.5	14.4		24.4		3,086	7.7	0.22	55.00
1966	10,484	161,787	2,438	22.2	26.2	15.4		24.8		3,416	8.2	0.23	80.00
1967	10,700	163,692	2,243	21.6	27.3	15.3		25.8		3,411	7.7	0.24	
1968	11,220	177,803	2,512	22.7	27.1	15.8		26.1		3,618	7.7	0.23	
1969	11,607	172,383	2,199	20.4	27.3	14.9		25.9		3,558	6.8	0.22	60.00
1970	15,138	227,853	2,925	22.6	27.3	15.1		26.9		4,718	8.4	0.23	85.00
1971	16,390	277,575	4,605	26.7	27.2	16.9		26.4		5,409	9.2	0.22	
1972	18,656	309,278	4,960	27.4	27.3	16.6		26.7		5,604	8.5	0.23	
1973	19,979	331,095	5,113	28.3	27.3	16.6		26.9		5,698	8.0	0.24	
1974	19,743	334,945	4,866	23.5	27.4	17.0		26.9		6,014	6.8	0.24	90.00
1975	26,622	389,408	4,881	22.2	27.7	14.6		27.3		7,035	5.9	0.18	
1976	44,321	655,267	7,321	20.9	27.7	14.8		27.3		9,732	7.6	0.17	
1977	50,695	951,765	13,735	26.9	27.8	18.9		27.8		13,378	11.0	0.20	
1978	43,079	842,290	13,118	28.4	27.8	19.6		27.8		13,431	9.4	0.22	

SOURCE: ETA 5-159 REPORT, RESEARCH AND ANALYSIS, DEPARTMENT OF LABOR

1/ PRIOR TO 1960 COMPUTED BY RELATING CALENDAR YEAR EXHAUSTIONS TO FIRST PAYMENTS FOR 12-MONTH PERIODS ENDING SEPT. 30.

BEGINNING WITH 1960 THE CALENDAR YEAR EXHAUSTIONS ARE RELATED TO THE FIRST PAYMENTS FOR THE PRECEDING FISCAL YEARS.

2/ EXCLUDES JANUARY-MARCH DATA

3/ INCLUDES DATA FOR THE UNEMPLOYMENT COMPENSATION FOR FEDERAL EMPLOYEES PROGRAM.

4/ MAXIMUM OF \$25.00 TO CLAIMANTS RESIDING OUTSIDE ALASKA 1955 TO 1959, \$20.00 1960 TO 1971.

TABLE 6

FEDERAL - STATE EXTENDED BENEFITS  
1971 - 1978

YEAR	FINANCIAL DATA (\$1,000)				CLAIMS DATA				
	TOTAL EXTENDED BENEFITS PAID	STATE SHARE OF EXTENDED BENEFITS PAID	FEDERAL SHARE OF EXTENDED BENEFITS PAID	FEDERAL SHARE OF REGULAR BENEFITS PAID	NUMBER OF FIRST PAYMENTS	WEEKS COMPENSATED FOR ALL UNEMPLOYMENT	NUMBER OF CLAIMANTS EXHAUSTING BENEFITS	AVERAGE WEEKLY BENEFIT AMOUNT	AVERAGE DURATION IN WEEKS
1971	1,046	523	523	176	1,854	23,504	1,296	44.43	12.68
1972	292	146	146	103	643	6,551	240	44.69	10.19
1973									
1974	170	85	85	52	713	2,796	2	61.49	3.92
1975	2,182	1,091	1,091	216	3,781	33,131	1,778	66.09	8.76
1976	4,172	2,086	2,086	231	6,249	59,285	2,933	73.45	9.48
1977	9,144	4,572	4,572	539	12,919	108,168	5,225	83.70	8.37
1978	10,515	5,258	5,258	658	13,705	124,044	6,464	85.19	9.05

SOURCE: REPORT NOS. ETA 5-159 AND NA 2-112, DEPARTMENT OF LABOR



TABLE 7

## AVERAGE MONTHLY COVERED EMPLOYMENT BY INDUSTRY

1960, 1965, 1970 - 1978

INDUSTRY	1960	1965	1970	1971	1972	1973	1974	1975	1975	1977	1978	1979
TOTAL - ALL INDUSTRIES	33,412	40,158	56,295	59,064	66,284	71,097	87,839	118,597	128,661	121,151	143,100	
COMMODITY PRODUCING	12,859	13,939	17,917	17,877	18,901	20,195	27,674	40,311	45,553	35,834	29,859	
OIL AND GAS	393	661	2,641	2,090	1,792	1,671	2,586	3,406	3,567	4,571	5,175	
OTHER MINING	700	427	353	340	321	296	390	384	397	387	387	
CONTRACT CONSTRUCTION	5,891	6,455	6,893	7,443	7,892	7,838	14,056	25,859	30,233	19,546	12,240	
FOOD PROCESSING	2,757	3,007	3,700	3,611	3,744	4,576	4,292	4,320	5,125	5,477	6,367	
LOGGING, LUMBER, PULP	2,233	2,308	2,758	2,763	2,812	3,199	3,639	3,378	3,248	3,424	2,892	
OTHER MANUFACTURING	787	960	1,340	1,406	1,504	1,575	1,680	2,103	1,958	1,944	2,330	
OTHER	93	121	192	224	836	1,041	1,021	851	1,125	485	468	
DISTRIBUTIVE	20,271	25,580	37,375	40,039	43,544	46,918	55,422	72,776	77,063	78,538	80,470	
TRANSP. COMM. UTILITIES	6,577	7,116	8,973	9,644	9,827	10,239	12,216	16,247	15,562	15,375	16,176	
TRADE	7,732	9,950	15,357	16,145	17,107	18,337	21,142	26,193	27,563	28,453	28,854	
FINANCE, INS. REAL ESTATE	1,449	2,172	3,098	3,245	3,712	4,243	4,894	5,053	7,102	7,774	8,228	
SERVICES	4,513	6,342	9,947	11,004	12,898	14,099	17,170	24,283	26,836	26,996	27,212	
GOVERNMENT	239	615	1,003	1,148	3,839	3,983	4,734	5,438	5,861	6,523	32,561	
STATE	183	448	724	788	3,354	3,287	3,760	4,213	4,278	4,719	14,006	
LOCAL	55	167	279	360	485	696	974	1,225	1,583	1,804	18,555	
UNCLASSIFIED	43	24					9	12	84	206	210	

## RETIRABLE ACCOUNTS

INDUSTRY	1960	1965	1970	1971	1972	1973	1974	1975	1975	1977	1978	1979
TOTAL - ALL INDUSTRIES					3,588	3,698	4,120	4,768	5,122	5,786	32,585	
COMMODITY PROD. - OTHER											1	
DISTRIBUTIVE					1,022	1,184	1,334	1,623	1,948	2,274	3,368	
TRANSP. COMM. UTILITIES						4	4	5	5	5	6	
FINANCE, INS. REAL ESTATE											76	
SERVICES					1,022	1,180	1,330	1,618	1,943	2,269	3,286	
GOVERNMENT 1/					2,565	2,514	2,785	3,145	3,174	3,512	29,215	
STATE					2,557	2,493	2,762	3,117	3,145	3,483	13,869	
LOCAL					9	21	24	28	28	29	15,347	

RETIRABLE ACCOUNT DATA IS INCLUDED IN UPPER TABLES BEGINNING 1972

SOURCE: ES-202 QUARTERLY REPORTS

1/ COVERAGE MADE MANDATORY FOR MOST EMPLOYEES OF STATE AND LOCAL GOVERNMENTS EFFECTIVE JANUARY 1, 1978

TABLE 7 (CONTINUED)  
AVERAGE MONTHLY COVERED EMPLOYMENT BY INDUSTRY  
PERCENT DISTRIBUTION  
1960, 1965, 1970 - 1978

INDUSTRY	1960	1965	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
	%	%	%	%	%	%	%	%	%	%	%	%
TOTAL - ALL INDUSTRIES	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
COMMODITY PRODUCING	36.49	34.71	31.83	30.27	28.52	28.41	31.51	33.99	35.48	29.58	20.87	
OIL AND GAS	1.18	1.65	4.63	3.54	2.70	2.35	2.94	2.87	2.77	3.77	3.62	
OTHER MINING	2.10	1.06	0.63	0.58	0.48	0.42	0.44	0.32	0.31	0.32	0.27	
CONTRACT CONSTRUCTION	17.63	16.07	12.24	12.60	11.91	11.02	16.01	21.81	23.50	16.13	8.55	
FOOD PROCESSING	8.25	7.49	6.64	6.11	5.65	6.44	4.89	3.64	3.98	4.52	4.45	
LOGGING, LUMBER, PULP	6.68	5.75	4.90	4.68	4.24	4.50	4.14	2.85	2.52	2.83	2.02	
OTHER MANUFACTURING	2.36	2.39	2.38	2.38	2.27	2.22	1.91	1.77	1.52	1.60	1.63	
OTHER	0.29	0.30	0.34	0.38	1.26	1.46	1.16	0.72	0.87	0.40	0.33	
DISTRIBUTIVE	60.67	63.70	66.39	67.79	65.69	65.99	63.09	61.36	59.90	64.87	56.23	
TRANSP. COMM. UTILITIES	19.68	17.72	15.94	16.33	14.83	14.40	13.91	13.70	12.10	12.69	11.30	
TRADE	23.14	24.78	27.28	27.34	25.81	25.79	24.07	22.09	21.42	23.48	20.16	
FINANCE, INS. REAL ESTATE	4.34	5.41	5.50	5.49	5.60	5.97	5.57	5.10	5.52	6.42	5.75	
SERVICES	13.51	15.79	17.67	18.63	19.46	19.83	19.55	20.48	20.86	22.28	15.02	
GOVERNMENT	0.72	1.53	1.78	1.94	5.79	5.60	5.39	4.64	4.56	5.38	22.75	
STATE	0.55	1.12	1.29	1.33	5.06	4.62	4.28	3.55	3.33	3.89	9.79	
LOCAL	0.17	0.42	0.50	0.61	0.73	0.98	1.11	1.08	1.23	1.49	12.97	
UNCLASSIFIED	0.13	0.06					0.01	0.01	0.07	0.17	0.15	

SOURCE: TABLE 7, UPPER TABLES

TABLE 8

## TOTAL COVERED PAYROLL BY INDUSTRY

(\$1,000)  
1950, 1955, 1970 - 1978

INDUSTRY	1950	1955	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
TOTAL - ALL INDUSTRIES	\$ 234,054	\$ 355,781	\$ 625,584	\$ 672,528	\$ 775,056	\$ 855,440	\$ 1,328,516	\$ 2,516,550	\$ 3,245,935	\$ 2,718,101	\$ 2,925,802	\$
COMMODITY PRODUCING	128,246	156,951	264,195	275,974	294,135	319,905	501,953	1,290,055	1,794,129	1,223,032	877,834	
OIL AND GAS	3,845	8,329	47,115	38,852	34,648	33,311	60,624	103,783	119,835	173,054	207,535	
OTHER MINING	5,932	4,817	4,888	4,824	4,469	4,857	5,742	7,951	8,884	9,141	10,428	
CONTRACT CONSTRUCTION	73,203	87,935	125,775	143,003	153,403	153,760	385,402	1,021,642	1,465,939	835,208	432,714	
FOOD PROCESSING	20,135	23,978	31,314	31,135	30,022	37,272	42,194	45,035	55,037	73,891	91,941	
LOGGING, LUMBER, PULP	18,318	21,793	35,711	37,799	40,887	49,843	53,258	63,234	72,243	79,627	73,421	
OTHER MANUFACTURING	5,104	8,895	15,902	17,577	18,925	20,636	25,387	35,846	37,378	41,235	53,142	
OTHER	559	1,139	2,490	2,773	11,776	20,193	18,346	15,483	24,753	9,935	9,654	
DISTRIBUTIVE	134,150	195,251	351,278	383,375	435,842	489,337	655,072	1,143,890	1,351,998	1,371,497	1,395,145	
TRANSP. COMM. UTILITIES	51,317	67,802	110,590	118,877	130,304	141,412	202,312	354,038	375,959	377,239	421,425	
TRADE	43,618	71,449	131,977	142,223	157,453	171,256	220,733	331,181	380,108	393,820	418,858	
FINANCE, INS. REAL ESTATE	9,716	15,822	27,604	31,035	37,725	45,690	55,143	77,724	102,051	119,695	135,602	
SERVICES	25,499	40,178	81,117	91,210	111,350	130,979	185,874	380,837	492,830	475,701	420,249	
GOVERNMENT	1,317	4,331	11,111	13,178	44,078	46,199	50,421	82,233	93,854	120,403	349,353	
STATE	1,053	3,499	9,127	10,792	40,756	41,353	52,770	58,412	78,740	93,915	295,377	
LOCAL	259	882	1,984	2,385	3,312	4,846	7,651	13,871	20,124	25,487	352,936	
UNCLASSIFIED	341	193					70	322	945	3,119	3,451	

## REIMBURSABLE ACCOUNTS

INDUSTRY	1950	1955	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
TOTAL - ALL INDUSTRIES	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
COMMODITY PROD. - OTHER												
DISTRIBUTIVE												
TRANSP. COMM. UTILITIES												
FINANCE, INS. REAL ESTATE												
SERVICES												
GOVERNMENT 1/												
STATE												
LOCAL												

REIMBURSABLE ACCOUNT DATA IS INCLUDED IN UPPER TABLES BEGINNING 1972

SOURCE: 45-202 QUARTERLY REPORTS

1/ COVERAGE MADE MANDATORY FOR MOST EMPLOYEES OF STATE AND LOCAL GOVERNMENTS EFFECTIVE JANUARY 1, 1978

TABLE 8 (CONTINUED)  
TOTAL PAYROLL OF TAXABLE EMPLOYERS BY INDUSTRY  
PERCENT DISTRIBUTION  
1960, 1965, 1970 - 1978

INDUSTRY	1960	1965	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
TOTAL - ALL INDUSTRIES	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
COMMODITY PRODUCING	48.57	43.99	42.16	41.04	39.85	39.16	47.02	52.58	56.59	46.62	38.35	
OIL AND GAS	1.46	2.33	7.52	5.78	4.69	4.08	4.74	4.11	3.78	6.60	9.07	
OTHER MINING	2.26	1.35	0.78	0.72	0.61	0.59	0.53	0.32	0.28	0.35	0.46	
CONTRACT CONSTRUCTION	27.72	24.66	20.07	21.26	20.78	18.82	30.11	41.64	46.24	31.88	18.90	
FOOD PROCESSING	7.63	6.72	5.00	6.63	4.07	4.56	3.30	1.84	2.05	2.81	4.02	
LOGGING, LUMBER, PULP	6.94	6.11	5.86	5.62	5.54	6.10	4.94	2.58	2.28	3.04	3.21	
OTHER MANUFACTURING	2.31	2.49	2.54	2.61	2.56	2.53	1.98	1.46	1.18	1.57	2.32	
OTHER	0.25	0.32	0.40	0.41	1.60	2.47	1.43	0.63	0.78	0.38	0.38	
DISTRIBUTIVE	50.80	54.73	56.06	57.01	58.12	58.77	51.12	45.97	41.92	51.19	59.21	
TRANSP., COMM., UTILITIES	19.43	19.00	17.65	17.68	17.65	17.31	15.80	14.43	11.89	14.38	18.41	
TRADE	18.41	20.03	21.06	21.15	21.33	20.96	17.24	13.50	11.99	15.20	18.30	
FINANCE, INS., REAL ESTATE	3.30	4.43	4.4	4.62	5.11	5.59	4.39	3.17	3.22	4.56	5.90	
SERVICES	9.66	11.26	12.95	13.56	14.03	14.91	13.69	14.88	14.82	17.04	16.61	
GOVERNMENT	0.50	1.23	1.77	1.96	2.03	2.07	1.87	1.44	1.46	2.07	2.29	
STATE	0.40	0.98	1.46	1.60	1.58	1.49	1.28	0.88	0.84	1.08	0.12	
LOCAL	0.10	0.25	0.32	0.35	0.44	0.58	0.58	0.56	0.63	1.00	2.17	
UNCLASSIFIED	0.13	0.06	0.00	0.00	0.00	0.00	0.01	0.01	0.03	0.12	0.15	

SOURCE: TABLE 8 UPPER TABLES WITH REIMBURSABLE ACCOUNT DATA EXCLUDED.

TABLE 9

## TAXABLE COVERED PAYROLL BY INDUSTRY

(\$1,000)

1950, 1955, 1970 - 1978

INDUSTRY	1950	1955	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
TOTAL - ALL INDUSTRIES	229,300	285,308	427,951	451,053	487,027	523,635	514,634	1,494,339	1,659,939	1,454,675	1,252,314	
COMMODITY PRODUCING	113,770	127,652	175,113	180,444	191,023	203,839	424,371	751,623	849,551	633,427	450,358	
OIL AND GAS	3,152	5,871	24,477	18,803	16,573	15,444	33,408	50,347	48,899	50,932	70,258	
OTHER MINING	5,171	3,578	3,615	3,329	2,759	2,835	4,852	5,058	5,402	5,034	5,454	
CONTRACT CONSTRUCTION	54,490	70,732	83,121	93,541	99,974	93,490	273,358	579,475	655,274	434,195	230,402	
FOOD PROCESSING	15,103	21,824	28,158	27,551	28,190	31,232	37,104	38,627	53,277	59,379	73,679	
LOGGING, LUMBER, PULP	7,251	17,657	24,514	24,182	25,190	30,335	43,727	42,415	43,932	43,739	35,452	
OTHER MANUFACTURING	16,950	6,895	10,341	11,104	11,450	12,351	17,305	23,015	23,833	22,633	28,318	
OTHER	343	1,005	1,877	1,919	3,877	13,090	14,517	12,683	17,994	7,435	5,775	
DISTRIBUTIVE	113,932	153,429	244,332	252,343	285,768	309,451	472,762	719,680	782,575	789,312	759,712	
TRANSP. COMM. UTILITIES	42,042	48,292	57,910	72,928	77,095	78,045	132,114	199,553	195,195	180,255	189,458	
TRADE	41,527	57,887	95,855	102,032	110,775	118,287	167,241	228,933	251,151	251,040	254,838	
FINANCE, INS. REAL ESTATE	7,523	12,837	19,813	21,310	25,390	30,239	42,044	55,444	59,733	76,308	81,529	
SERVICES	22,897	34,413	50,743	55,028	73,508	82,849	131,353	235,750	265,435	271,708	232,827	
GOVERNMENT	1,239	4,029	7,506	9,271	9,235	10,345	17,501	22,829	26,857	29,249	30,704	
STATE	1,001	3,237	5,817	6,305	5,589	5,545	11,195	12,039	12,850	13,628	1,274	
LOCAL	239	792	1,689	1,966	2,647	3,793	5,305	10,740	14,017	15,621	29,430	
UNCLASSIFIED	299	188						239	365	2,687	2,540	

SOURCE: ES-202 QUARTERLY REPORTS

TABLE 9 (CONTINUED)

## TAXABLE PAYROLL BY INDUSTRY

PERCENT DISTRIBUTION

1960, 1965, 1970 - 1978

INDUSTRY	1960	1965	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
TOTAL - ALL INDUSTRIES	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
COMMODITY PRODUCING	49.62	44.75	41.15	40.00	39.22	38.93	46.40	50.30	51.19	43.54	35.96	
OIL AND GAS	1.37	2.06	5.72	4.17	3.40	2.95	3.65	3.37	2.95	4.19	5.61	
OTHER MINING	2.25	1.29	0.84	0.74	0.57	0.54	0.53	0.34	0.33	0.35	0.44	
CONTRACT CONSTRUCTION	28.12	24.79	19.42	20.74	20.53	18.81	29.89	38.78	39.54	29.85	18.40	
FOOD PROCESSING	7.02	7.65	6.58	6.11	5.38	5.97	4.06	2.58	3.21	4.08	5.88	
LOGGING, LUMBER, PULP	3.16	6.19	5.73	5.36	5.17	5.79	4.78	2.84	2.65	3.01	2.91	
OTHER MANUFACTURING	7.39	2.42	2.42	2.46	2.35	2.36	1.89	1.54	1.44	1.56	2.26	
OTHER	0.28	0.35	0.44	0.43	1.82	2.50	1.60	0.85	1.08	0.51	0.46	
DISTRIBUTIVE	49.71	53.78	57.09	58.16	58.88	59.10	51.69	48.16	47.14	54.26	61.38	
TRANSP. COMM. UTILITIES	18.33	16.93	15.87	16.17	15.83	14.90	14.44	13.35	11.76	12.39	15.13	
TRADE	18.11	20.29	22.40	22.63	22.75	22.59	18.29	15.32	15.13	17.94	21.15	
FINANCE, INS. REAL ESTATE	3.28	4.50	4.63	4.72	5.21	5.78	4.60	3.71	4.20	5.25	6.51	
SERVICES	9.99	12.06	14.19	14.64	15.09	15.82	14.36	15.78	16.05	18.68	18.59	
GOVERNMENT	0.54	1.41	1.75	1.83	1.90	1.98	1.91	1.53	1.62	2.01	2.45	
STATE	0.44	1.13	1.36	1.40	1.35	1.25	1.22	0.81	0.77	0.94	0.10	
LOCAL	0.10	0.28	0.39	0.44	0.54	0.73	0.69	0.72	0.84	1.07	2.35	
UNCLASSIFIED	0.13	0.07	0.00	0.00	0.00	0.00	0.00	0.02	0.05	0.18	0.20	

SOURCE: TABLE 9

TABLE 10

## AVERAGE ANNUAL EARNINGS EXPERIENCE IN COVERED EMPLOYMENT BY INDUSTRY

1950, 1955, 1970 - 1978

INDUSTRY	1950	1955	1970	1971	1972	1973	1974	1975	1975	1977	1978	1979
TOTAL - ALL INDUSTRIES	\$ 7,903	\$ 8,884	\$ 11,130	\$ 11,335	\$ 11,693	\$ 12,032	\$ 15,124	\$ 21,219	\$ 25,229	\$ 22,434	\$ 20,453	\$
COMMODITY PRODUCING	9,973	11,250	14,745	15,437	15,552	15,840	21,752	32,003	39,299	34,132	29,399	
FUEL AND GAS	9,784	12,601	17,840	18,594	19,335	19,935	23,443	29,593	33,593	37,851	40,103	
OTHER MINING	3,517	11,231	13,847	14,183	13,922	16,409	17,237	20,732	22,378	23,520	25,946	
MANUFACTURING	12,425	13,632	18,247	19,213	19,433	19,517	27,400	39,433	48,490	42,782	35,352	
FODDER PRODUCTION	7,310	7,974	8,373	8,623	8,019	8,145	9,829	10,439	12,690	13,432	14,440	
TEXTILE, CLOTHING, SHOE	8,203	9,445	13,311	13,680	14,540	15,581	17,336	18,719	22,242	23,255	25,338	
OTHER MANUFACTURING	7,756	9,235	11,857	12,501	12,594	13,121	15,111	17,045	19,090	21,212	22,803	
OTHER	5,724	9,405	12,959	12,379	14,035	19,401	17,959	18,194	22,003	20,548	18,491	
DISSEMINATION	5,518	7,633	9,399	9,575	10,032	10,430	12,018	15,718	17,544	17,450	17,350	
TRANSPORTATION, UTILITIES	7,902	9,528	12,324	12,327	13,250	13,811	16,551	21,794	24,223	24,539	25,053	
TRADE	6,238	7,131	8,594	8,839	9,204	9,339	10,441	12,644	13,791	14,017	14,517	
FINANCE, INS., REAL ESTATE	5,015	7,285	9,910	9,573	10,133	10,758	11,473	12,841	14,339	15,395	15,481	
SERVICES	5,650	5,335	3,155	9,239	8,634	9,290	10,834	15,685	18,355	17,621	15,444	
GOVERNMENT	5,510	7,124	11,078	11,479	11,432	11,599	12,753	14,955	16,858	18,458	19,943	
STATE	5,781	7,810	12,695	13,695	12,154	12,591	14,035	16,233	18,405	19,902	21,151	
LOCAL	4,625	5,231	7,111	5,628	6,829	6,953	7,855	10,785	12,713	14,682	19,024	
UNCLASSIFIED	7,930	9,250					7,778	26,833	11,250	15,141	16,481	

## REIMBURSABLE ACCOUNTS

INDUSTRY	1950	1955	1970	1971	1972	1973	1974	1975	1975	1977	1978	1979
TOTAL - ALL INDUSTRIES	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
COMMODITY PROD. - OTHER					10,301	10,411	11,743	13,191	14,755	16,358	19,570	
DISSEMINATION					7,656	7,773	8,705	9,814	11,844	12,623	10,000	
TRANSPORTATION, UTILITIES					7,500	7,500	9,530	7,000	9,400	3,600	7,035	
FINANCE, INS., REAL ESTATE					7,665	7,774	8,705	9,823	11,853	12,632	12,207	
SERVICES					11,351	11,654	13,111	14,933	16,559	18,793	20,433	
GOVERNMENT					11,353	11,695	13,153	14,935	16,611	18,852	21,157	
STATE					5,111	6,571	7,157	7,929	10,679	11,724	19,770	
LOCAL												

REIMBURSABLE ACCOUNT DATA IS INCLUDED IN UPPER TABLES BEGINNING 1972

SOURCE: TABLE 3 DIVIDED BY TABLE 1

TABLE 11

## AVERAGE WEEKLY WAGE EXPENDITURE IN CONCRETE EMPLOYMENT BY INDUSTRY

1950, 1955, 1970 - 1978

Industry	1950	1955	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
CONCRETE - ALL INDUSTRIES	151.93	170.85	214.05	216.97	224.85	231.33	290.85	403.05	485.17	431.42	391.32	
CONCRETE BUILDING	191.73	216.54	283.57	296.87	299.27	304.62	418.30	515.43	755.75	555.33	555.37	
CONCRETE MANUFACTURING	133.15	212.32	343.07	357.54	371.82	381.35	450.83	559.00	545.07	728.10	771.22	
CONCRETE UTILITIES	134.73	216.94	255.23	272.85	267.73	315.55	332.45	338.69	434.34	434.23	518.19	
CONCRETE CONSTRUCTION	233.97	262.15	350.90	359.43	373.82	377.25	525.91	759.43	932.50	322.72	679.85	
CONCRETE TRANSPORTATION	140.59	153.35	161.01	165.82	154.21	155.64	189.01	200.75	214.04	259.27	277.70	
CONCRETE COMMUNICATIONS	157.75	181.63	255.93	263.03	273.62	299.63	334.35	359.99	427.74	447.22	433.22	
CONCRETE POWER, GAS, AND WATER SUPPLY	149.15	178.19	228.21	240.41	242.00	252.33	290.60	327.79	357.11	407.92	438.61	
CONCRETE REPAIRS	129.32	180.83	219.40	238.07	270.83	373.09	345.55	349.88	423.13	395.13	355.60	
CONCRETE REPAIRS	127.27	145.79	183.75	184.14	192.93	200.57	231.12	302.27	337.33	335.57	333.65	
CONCRETE COMMUNICATIONS	150.05	183.23	235.93	237.05	255.00	265.60	318.49	419.12	455.83	471.91	501.01	
CONCRETE UTILITIES	120.92	138.09	165.27	160.40	177.00	173.60	200.78	243.15	265.20	289.55	273.17	
CONCRETE TRANSPORTATION	113.69	140.03	171.35	181.11	195.44	207.03	220.63	243.93	275.33	295.07	316.93	
CONCRETE COMMUNICATIONS	103.63	121.83	155.83	159.40	166.04	178.65	209.30	301.65	353.20	338.87	296.93	
CONCRETE POWER, GAS, AND WATER SUPPLY	105.97	135.93	213.03	220.75	220.80	223.05	245.45	287.81	324.33	354.97	383.52	
CONCRETE REPAIRS	111.18	150.20	242.43	263.37	233.74	241.94	239.90	312.23	353.96	382.72	403.94	
CONCRETE UTILITIES	38.94	101.57	135.75	127.45	131.32	133.90	151.05	207.59	244.47	282.35	355.84	
CONCRETE TRANSPORTATION	152.50	153.65					149.57	516.03	216.35	291.17	316.94	

## REIMBURSABLE ACCOUNTS

Industry	1950	1955	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
CONCRETE - ALL INDUSTRIES												
CONCRETE BUILDING												
CONCRETE MANUFACTURING												
CONCRETE UTILITIES												
CONCRETE CONSTRUCTION												
CONCRETE TRANSPORTATION												
CONCRETE COMMUNICATIONS												
CONCRETE POWER, GAS, AND WATER SUPPLY												
CONCRETE REPAIRS												
CONCRETE COMMUNICATIONS												
CONCRETE UTILITIES												
CONCRETE TRANSPORTATION												
CONCRETE COMMUNICATIONS												
CONCRETE POWER, GAS, AND WATER SUPPLY												
CONCRETE REPAIRS												

REIMBURSABLE ACCOUNTS DATA IS INCLUDED IN UPPER TABLES BEGINNING 1972

SOURCE: TABLE 10 DIVIDED BY 52

TABLE 12  
CONTRIBUTIONS ASSESSED AND RATIO OF BENEFITS TO CONTRIBUTIONS BY INDUSTRY  
1970 - 1978

[illegible]

REGULAR BENEFITS PAID (TABLE 15) DIVIDED BY TOTAL CONTRIBUTIONS ASSESSED (LAGGED ONE YEAR).



INTRASTATE BENEFIT PAYMENTS BY INDUSTRY  
1959 - 1978

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TABLE 14

INTERSTATE BENEFIT PAYMENTS BY INDUSTRY  
1958 - 1978

BENEFIT YEAR	ALL INDUSTRIES	MILLS	CONTRACT CONSTRUCT	MANUFACT- URING	TRANSP COMMON UTILITIES	WHOLESALE RETAIL TRADE	FINANCE INSURANCE REAL ESTATE	SERVICES	LESS AND UNCLASS	UNKNOWN GOVERNMENT 1/
NUMBER OF PAYMENTS										
1954	16,773	535	4,245	7,335	1,047	1,775	181	1,285	357	
1959	17,259	557	3,938	7,819	1,258	1,531	215	1,529	292	
1960	23,657	1,152	4,256	9,624	2,375	2,694	573	2,515	474	
1961	39,233	1,913	5,623	15,103	1,619	5,658	1,071	4,355	332	
1962	70,593	1,935	15,124	21,477	5,954	11,273	1,935	7,924	3,829	
1963	73,993	1,935	18,434	21,238	7,025	3,500	2,658	9,524	5,001	538
1964	92,359	1,352	16,455	25,525	5,895	1,442	3,012	9,334	4,914	348
1965	125,455	3,013	31,605	34,023	10,402	19,721	4,318	14,713	7,531	128
1966	237,035	5,512	102,578	32,478	23,478	25,949	5,352	32,674	5,625	429
1967	399,459	4,934	227,171	37,035	27,210	32,445	9,399	55,878	5,937	319
1968	259,074	4,315	111,184	37,110	19,156	25,335	9,434	40,324	9,203	
										3,952
AMOUNT OF PAYMENTS										
1954	332,042	10,523	34,635	145,635	20,715	31,833	3,513	25,035	7,000	
1959	342,003	11,035	73,074	134,650	25,274	31,439	4,839	29,929	5,713	
1960	473,533	23,047	35,923	191,910	48,243	53,639	11,478	50,151	9,452	
1961	733,837	39,474	133,631	372,987	73,451	113,642	21,756	37,374	16,538	
1962	3,404,553	101,040	349,955	353,597	354,814	486,938	98,374	374,500	171,339	
1963	4,277,737	119,922	1,151,751	1,023,797	422,535	551,468	147,237	454,890	255,839	24,133
1964	5,593,512	108,073	1,347,754	1,553,523	522,111	851,254	233,557	530,693	334,747	17,155
1965	3,323,045	238,434	2,822,217	2,344,255	931,829	1,245,330	287,619	1,030,833	547,119	9,401
1966	19,753,193	482,352	9,679,179	2,231,535	2,029,027	1,857,614	444,332	2,533,759	494,055	31,243
1967	35,459,744	443,593	21,835,955	2,636,431	2,333,412	2,375,110	545,412	4,637,533	455,407	19,735
1968	22,412,678	391,256	10,583,465	2,725,437	1,678,035	1,919,635	375,834	3,335,975	760,799	
										335,211
NUMBER OF FIRST PAYMENTS										
1954	1,071	38	252	434	84	108	11	102	22	
1959	1,195	52	251	526	112	126	15	94	23	
1960	1,814	132	295	541	231	219	14	214	37	
1961	2,520	134	377	944	254	386	90	291	44	
1962	4,101	132	851	1,190	457	636	132	455	170	
1963	4,423	112	950	1,355	359	757	159	477	229	5
1964	4,420	38	329	1,452	326	748	183	511	273	5
1965	7,717	215	2,454	1,745	527	1,035	255	918	431	6
1966	15,821	325	7,734	1,843	1,423	1,591	335	2,190	339	16
1967	18,843	283	10,205	2,057	1,234	1,580	455	2,715	317	15
1968	11,544	287	4,110	1,945	942	1,234	429	1,810	514	
										272

SOURCE: BUREAU OF LABOR STATISTICS, TABLE 333

1/ COVERAGE MADE MANDATORY FOR MOST EMPLOYEES OF STATE AND LOCAL GOVERNMENTS EFFECTIVE JANUARY 1, 1978

TABLE 14 (CONTINUED)

INTERSTATE BENEFIT PAYMENTS BY INDUSTRY  
1968 - 1978

CANADIAN YEARS	ALL INDUSTRIES	MINING	CONTRACT CONSTRUCT	MANUFACTURING	TRANSP COMMON UTILITIES	WHOLESALE RETAIL TRADE	FINANCE		SERVICES	MISC AND UNCLASS	UNKNOWN	GOVERNMENT
							INSURANCE	REAL EST				
AVERAGE WEEKLY PAYMENT												
1968	19.80	19.82	19.94	19.85	19.79	19.61	19.52	19.07				
1969	19.80	19.81	19.93	19.78	19.93	19.76	19.96	19.58				
1970	20.01	20.01	20.12	19.94	20.31	18.92	19.93	19.96				
1971	20.12	20.64	20.16	20.06	20.13	20.09	20.31	19.91				
1972	48.29	52.18	56.13	44.63	52.46	43.20	49.53	44.76				
1973	54.15	60.11	62.85	48.37	60.15	49.00	55.41	51.37				
1974	67.24	79.30	81.90	61.25	75.72	59.64	66.85	61.88				44.96
1975	74.35	79.14	89.29	68.89	79.97	63.20	66.61	68.12				49.30
1976	83.36	87.51	94.36	68.71	86.42	69.30	69.85	72.65				73.45
1977	88.77	88.83	96.35	70.28	87.78	73.24	76.84	74.57				72.83
1978	86.51	50.67	95.23	73.47	87.60	75.59	80.14	76.32				61.87
								82.67				85.07
AVERAGE DURATION IN WEEKS												
1968	15.66	14.11	16.85	16.16	12.46	15.44	16.45	16.68				
1969	14.44	10.71	15.81	14.87	11.32	12.63	16.33	16.27				
1970	13.05	8.73	14.38	15.01	11.82	10.82	13.09	11.76				
1971	15.56	14.28	17.58	16.00	14.37	14.66	11.90	14.91				
1972	17.18	14.67	17.57	18.05	15.22	16.20	15.05	17.04				
1973	17.86	17.81	19.25	15.70	19.04	17.83	16.72	17.87				
1974	18.64	15.48	19.85	17.58	21.15	19.31	16.62	21.84				
1975	16.26	14.01	12.83	19.50	16.59	18.16	16.93	17.68				
1976	14.99	16.96	13.31	17.57	16.44	17.05	16.48	18.78				
1977	21.20	17.65	22.26	17.94	22.60	20.53	18.42	19.54				
1978	22.44	15.03	27.05	19.07	20.34	20.58	19.66	18.82				
								17.90				14.53
PERCENT DISTRIBUTION - AMOUNT OF PAYMENTS												
1968	%	%	%	%	%	%	%	%	%	%	%	%
1969	100.00	3.20	25.50	43.86	6.24	10.49	1.06	7.54	2.11			
1970	100.00	3.23	23.12	45.22	7.39	9.19	1.43	8.75	1.67			
1971	100.00	4.87	18.08	40.53	10.19	11.33	2.42	10.59	2.00			
1972	100.00	5.00	16.94	38.41	9.31	14.41	2.76	11.08	2.10			
1973	100.00	2.97	24.94	28.16	10.72	14.30	2.89	11.00	5.03			
1974	100.00	2.80	27.16	24.05	9.88	15.46	3.44	10.63	6.01			0.57

SOURCE: AVERAGE WEEKLY PAYMENTS = AMOUNT OF PAYMENTS ÷ NUMBER OF PAYMENTS  
AVERAGE DURATION = NUMBER OF PAYMENTS ÷ NUMBER OF FIRST PAYMENTS

ALL BENEFIT PAYMENTS BY INDUSTRY  
1958 - 1978

[illegible]

SOURCE: 65213 LISTINGS, TABLE 330

1/ COVERAGE MADE MANDATORY FOR MOST EMPLOYEES OF STATE AND LOCAL GOVERNMENTS EFFECTIVE JANUARY 1, 1978



TABLE 16

BENEFIT PAYMENTS BY LOCAL OFFICE AREA - URBAN  
1959 - 1978

YEAR	TOTAL	KETCHIKAN PETERSBURG	ANCHORAGE	FAIRBANKS	NUMBER OF PAYMENTS	KODIAK	JUNEAU	SITKA	NOTE
1959	103,284	12,478	52,034	14,350	13,002	5,917	4,121	1,412	
1970	145,884	14,235	74,455	27,726	18,359	6,534	3,838	1,727	
1971	172,116	17,231	91,954	33,463	17,211	6,705	4,203	1,349	
1972	181,524	14,918	103,336	33,950	16,823	7,259	4,081	1,137	
1973	193,686	15,121	114,415	36,414	18,223	8,375	4,841	1,297	
1974	191,942	17,250	109,746	24,644	23,705	10,523	5,018	1,055	
1975	178,953	16,485	101,671	18,451	25,703	10,171	5,858	593	
1976	290,573	16,167	165,293	50,394	35,442	15,138	5,147		
1977	404,153	16,929	215,851	105,618	40,732	17,398	7,635		
1978	439,555	18,039	223,108	120,640	49,340	20,787	7,601		

YEAR	TOTAL	\$	\$	\$	\$	\$	\$	\$
1959	5,271,244	571,953	2,726,433	729,179	677,522	305,638	209,250	50,224
1970	7,934,239	708,915	4,123,555	1,535,855	1,007,282	341,036	192,000	75,555
1971	9,344,999	858,733	5,055,512	1,890,698	906,026	340,368	214,255	59,416
1972	9,834,655	743,160	5,685,111	1,997,504	859,574	379,300	199,659	49,338
1973	11,425,480	815,259	5,649,815	2,113,632	1,052,393	471,102	261,505	50,759
1974	13,899,444	1,218,972	8,051,839	1,780,526	1,670,654	772,697	332,331	62,425
1975	13,749,793	1,193,774	7,915,834	1,508,819	1,891,831	759,847	428,341	41,350
1976	24,032,079	1,203,575	13,925,735	4,374,012	2,858,144	1,204,716	465,897	
1977	34,971,953	1,352,172	18,917,635	9,454,627	3,212,651	1,425,455	509,412	
1978	37,549,792	1,433,653	19,173,656	10,681,240	4,017,420	1,644,145	593,658	

YEAR	TOTAL	NUMBER OF FIRST PAYMENTS	NUMBER OF FIRST PAYMENTS	NUMBER OF FIRST PAYMENTS	NUMBER OF FIRST PAYMENTS	NUMBER OF FIRST PAYMENTS	NUMBER OF FIRST PAYMENTS	NUMBER OF FIRST PAYMENTS
1959	7,553	857	3,750	1,127	1,053	415	246	95
1970	10,198	1,015	5,124	2,133	1,198	423	225	80
1971	10,535	1,034	5,690	1,913	1,020	464	287	77
1972	11,434	942	6,493	2,032	1,191	505	257	64
1973	12,530	1,130	7,013	2,130	1,197	584	342	84
1974	11,841	1,053	6,450	1,533	1,644	693	308	60
1975	13,931	1,132	7,551	1,915	1,947	825	509	51
1976	21,172	939	11,545	4,559	2,565	1,058	465	
1977	24,235	1,028	12,540	6,610	2,613	1,010	435	
1978	24,334	1,123	12,561	5,941	2,840	1,379	490	

SOURCE: ES 213 LISTING, REPORT 030, EMPLOYMENT SECURITY DIVISION, DEPARTMENT OF LABOR





TABLE 16 (CONTINUED)  
 BENEFIT PAYMENTS BY LOCAL OFFICE AREA - URBAN  
 1969 - 1973

YEAR	TOTAL	KETCHIKAN PETROBURG	ANCHORAGE	FAIRBANKS	KOTAI KODIAK	JUNEAU	SIKKA	TOTAL
	\$	\$	\$	AVERAGE WEEKLY PAYMENT \$	\$	\$	\$	\$
1969	51.04	45.84	52.43	50.81	52.11	51.83	50.78	35.57
1970	54.35	49.80	55.33	55.39	54.84	51.95	50.42	43.81
1971	54.29	50.42	55.09	55.50	52.64	50.75	50.98	44.04
1972	54.18	49.82	55.03	55.17	51.69	52.18	48.93	43.39
1973	57.51	53.98	58.12	58.04	57.75	55.25	54.02	45.85
1974	72.41	70.57	73.46	72.25	70.48	73.43	66.23	59.11
1975	75.83	72.41	77.85	91.73	73.63	75.69	73.03	59.73
1976	82.70	74.45	83.74	86.80	78.43	79.53	75.79	1.00
1977	95.53	79.87	87.64	89.52	78.87	81.93	79.82	1.00
1978	95.42	79.25	95.94	88.54	81.42	79.09	78.76	1.00

YEAR	TOTAL	KETCHIKAN PETROBURG	ANCHORAGE	FAIRBANKS	KOTAI KODIAK	JUNEAU	SIKKA	TOTAL
	\$	\$	\$	AVERAGE WEEKLY PAYMENT \$	\$	\$	\$	\$
1969	13.7	14.4	13.8	12.7	12.3	14.3	16.8	14.9
1970	14.4	14.0	14.5	13.0	15.3	15.5	16.9	21.6
1971	16.3	15.9	16.2	17.5	16.9	14.5	14.6	17.5
1972	15.8	15.8	15.9	16.7	14.1	14.4	15.9	17.8
1973	15.8	13.4	16.3	17.1	15.2	12.2	14.2	15.4
1974	16.2	15.4	17.0	15.1	14.4	15.2	16.3	17.6
1975	12.8	14.2	13.5	9.6	13.2	12.3	11.5	11.6
1976	13.7	15.7	14.4	11.0	14.2	14.3	13.2	1.0
1977	15.7	16.5	17.2	16.0	15.6	17.2	17.6	1.0
1978	18.1	16.1	17.8	20.3	17.4	15.1	15.5	1.0

YEAR	TOTAL	KETCHIKAN PETROBURG	ANCHORAGE	FAIRBANKS	KOTAI KODIAK	JUNEAU	SIKKA	TOTAL
	%	%	%	%	%	%	%	%
1969	100.0	10.3	51.7	13.8	12.9	5.8	4.0	1.0
1970	100.0	3.9	51.6	19.2	12.6	4.3	2.4	0.9
1971	100.0	9.3	54.2	23.2	9.7	3.6	0.6	0.6
1972	100.0	7.6	57.8	19.4	8.8	3.9	2.0	0.5
1973	100.0	7.1	53.2	18.5	9.2	4.1	2.3	0.5
1974	100.0	3.8	53.0	12.8	12.0	5.6	2.4	0.4
1975	100.0	4.7	57.6	11.0	13.8	5.6	3.1	0.3
1976	100.0	5.0	57.9	18.2	11.9	5.0	1.9	1.9
1977	100.0	3.9	54.1	27.0	9.2	4.1	1.7	1.7
1978	100.0	3.9	51.1	29.4	10.7	4.4	1.6	1.6

SOURCE: ES 213 LISTING, REPORT 000, EMPLOYMENT SECURITY DIVISION, DEPARTMENT OF LABOR

TABLE 16 (CONTINUED)  
 BENEFIT PAYMENTS BY LOCAL OFFICE AREA - RURAL  
 1959 - 1978

YEAR	TOTAL PENDING	KACHIKAV ANCHORAGE	FAIRBANKS	KOWAI KODIAK	JUNEAU	SEALC	1948
	\$	\$	AVERAGE WEEKLY PAYMENT \$	\$	\$	\$	\$
1959	41.27	46.54	38.21	39.69	41.70		34.45
1970	45.67	50.85	43.61	45.25	45.34		43.26
1971	47.03	52.46	43.80	44.82	45.75		45.69
1972	47.17	52.09	44.94	43.97	48.45		41.83
1973	49.35	53.95	47.87	46.49	48.22		47.65
1974	50.43	72.10	54.30	55.62	62.33		59.51
1975	55.95	74.01	61.99	59.77	65.91		63.38
1976	73.92	74.19	73.50	57.45	70.53	53.69	59.77
1977	77.61	75.39	77.57	75.43	74.89	70.39	74.07
1978	78.63	75.43	79.02	74.40	76.97	78.24	75.41
	AVERAGE DURATION IN WEEKS						
1959	18.5	15.5	19.5	17.4	17.4		21.0
1970	18.6	14.8	19.7	18.2	16.6		23.9
1971	20.3	17.2	22.3	21.3	18.5		26.3
1972	19.5	15.9	21.3	18.7	16.1		21.3
1973	18.6	14.1	20.8	18.1	16.4		22.1
1974	18.1	15.8	20.2	18.3	16.9		18.9
1975	17.8	15.5	18.0	20.6	17.4		21.3
1976	18.0	18.3	18.3	19.3	15.1	16.2	19.7
1977	21.1	18.5	20.9	21.1	20.5	19.2	21.6
1978	20.8	17.8	21.2	22.5	20.3	18.4	20.2
	PERCENT DISTRIBUTION OF AMOUNT OF PAYMENTS						
1959	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1970	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1971	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1972	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1973	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1974	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1975	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1976	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1977	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1978	100.0	100.0	100.0	100.0	100.0	100.0	100.0

SOURCE: ES 213 LISTING, REPORT 030, EMPLOYMENT SECURITY DIVISION, DEPARTMENT OF LABOR

TABLE 17

AMOUNT OF BENEFITS PAID TO INTERSTATE CLAIMANTS  
REGULAR BENEFITS ONLY  
1976-1978

NAME OF STATE	REGULAR BENEFITS PAID				PERCENT DISTRIBUTION			
	1976	1977	1978	\$	1976	1977	1978	%
ALABAMA	181,442	296,835	174,938		0.9	0.8	0.8	0.8
ARIZONA	552,943	1,059,523	570,592		2.7	3.0	2.5	2.5
ARKANSAS	580,345	1,280,559	555,573		2.9	3.6	2.5	2.5
CALIFORNIA	2,637,152	4,694,882	3,423,528		13.0	13.3	15.3	15.3
COLORADO	329,014	514,388	375,000		1.6	1.7	1.7	1.7
CONNECTICUT	33,578	31,130	55,615		0.2	0.2	0.2	0.2
DELAWARE	13,925	25,553	12,818		0.1	0.1	0.1	0.1
DIST. OF COLUMBIA	5,758	5,050	7,739		0.0	0.0	0.0	0.0
FLORIDA	452,052	951,504	705,373		2.3	2.7	3.1	3.1
GEORGIA	149,581	269,342	157,857		0.7	0.8	0.7	0.7
HAWAII	299,150	521,350	445,591		1.5	1.5	2.0	2.0
IDaho	511,751	1,041,872	542,795		3.0	2.9	2.9	2.9
ILLINOIS	103,106	277,631	183,193		0.5	0.8	0.8	0.8
INDIANA	123,500	192,768	59,811		0.6	0.5	0.3	0.3
IOWA	57,204	105,532	62,924		0.3	0.3	0.3	0.3
KANSAS	49,430	153,574	73,785		0.4	0.4	0.3	0.3
KENTUCKY	185,355	331,472	151,439		0.9	1.0	0.7	0.7
LOUISIANA	233,883	744,752	344,603		1.4	2.1	1.5	1.5
MAINE	57,360	95,903	87,769		0.3	0.3	0.4	0.4
MARILAND	20,854	45,808	17,618		0.1	0.1	0.1	0.1
MASSACHUSETTS	135,769	355,940	206,907		0.7	1.0	0.9	0.9
MICHIGAN	455,763	584,553	347,837		2.2	1.9	1.6	1.6
MINNESOTA	589,370	1,102,477	505,439		3.4	3.1	2.7	2.7
MISSISSIPPI	182,498	522,525	240,837		0.9	1.5	1.1	1.1
MISSOURI	323,448	548,257	330,855		1.6	1.5	1.5	1.5
MONTANA	748,510	1,241,299	703,338		3.7	3.5	3.2	3.2
NEBRASKA	53,504	99,828	93,455		0.3	0.3	0.4	0.4
NEVADA	280,392	386,079	256,822		1.4	1.1	1.1	1.1
NEW HAMPSHIRE	40,421	72,445	48,243		0.2	0.2	0.2	0.2
NEW JERSEY	77,730	195,218	139,359		0.4	0.6	0.6	0.6
NEW MEXICO	127,474	228,289	174,119		0.6	0.6	0.8	0.8
NEW YORK	228,592	535,033	375,272		1.1	1.5	1.7	1.7
NORTH CAROLINA	117,648	239,824	199,104		0.6	0.7	0.9	0.9
NORTH DAKOTA	53,123	75,048	34,840		0.3	0.2	0.2	0.2
OHIO	130,030	341,027	171,685		0.8	1.0	0.8	0.8
OKLAHOMA	705,125	1,653,618	705,108		3.5	4.7	3.1	3.1
OREGON	1,928,147	2,837,753	2,101,195		9.5	7.9	9.4	9.4
PENNSYLVANIA	181,975	345,299	225,138		0.9	1.0	1.0	1.0
PUERTO RICO	7,099	15,535	2,582		0.0	0.0	0.0	0.0
RHODE ISLAND	11,301	57,857	27,534		0.1	0.2	0.1	0.1
SOUTH CAROLINA	74,539	116,535	34,939		0.4	0.3	0.3	0.3
SOUTH DAKOTA	55,430	39,455	47,831		0.3	0.2	0.2	0.2
TENNESSEE	212,841	484,614	240,844		1.1	1.4	1.1	1.1
TEXAS	327,390	1,743,452	943,222		4.1	4.9	4.2	4.2
UTAH	117,183	229,779	137,238		0.6	0.5	0.6	0.6
VERMONT	55,699	91,257	53,177		0.3	0.3	0.3	0.3
VIRGINIA	100,934	142,531	110,232		0.5	0.4	0.6	0.6
VIRGIN ISLANDS	478	4,333	1,939		0.0	0.0	0.0	0.0
WASHINGTON	5,019,550	7,317,002	5,137,932		24.8	20.7	22.9	22.9
WEST VIRGINIA	47,130	142,812	79,634		0.2	0.4	0.4	0.4
WISCONSIN	240,143	494,475	235,787		1.2	1.1	1.2	1.2
WYOMING	121,735	138,875	57,719		0.6	0.4	0.3	0.3
ZAMAZA	21,711	25,335	14,524		0.1	0.1	0.1	0.1
ZIKIOW	23,502	110,557	93,394		0.1	0.3	0.4	0.4
TOTAL	220,232,955	335,330,777	222,412,678		100.0	100.0	100.0	100.0

INTERSTATE BENEFITS 45.4 %  
OF ALL REGULAR BENEFITS 37.3 %  
42.3 %  
31.2 %

TABLE 18  
ALL TAXABLE INTERSTATE DISBURSEMENTS  
COMPARED TO ALL TAXABLE DISBURSEMENTS 1/  
(\$1,000)  
JANUARY 1, 1971 - JUNE 30, 1979

YEAR	TOTAL CONTRIBUTIONS COLLECTED	REGULAR BENEFITS PAID	INTERSTATE AS % OF REGULAR	1/2 OF EXTENDED BENEFITS PAID	INTERSTATE AS % OF EB 2/	NET COMBINED WAGE PAYMENTS	COLS 3+5+7 ALL PAYMENTS	ALL FMTS AS % OF CONTRIBUTIONS 3/	INTERSTATE OUTFLOW AS % OF ALL FMTS
	\$	\$	%	\$	%	\$	\$	%	\$
1970	15,593								
1971	15,442	13,142	5.9	523	5.9		13,665	87.6	5.9
1972	16,890	15,918	21.2	146	21.2	8	16,056	104.0	21.2
1973	18,129	18,253	23.2			351	18,604	110.1	24.7
1974	26,122	22,461	23.8	85	23.8	156	22,702	125.2	24.3
1975	53,648	28,181	32.2	1,091	39.7	745	30,017	114.9	34.2
1976	71,968	51,835	36.9	2,086	36.7	1,962	55,883	104.2	39.1
1977	65,681	82,697	43.0	4,572	47.2	2,524	89,793	124.8	44.8
1978	60,953	68,799	31.4	5,258	33.0	7,157	81,214	123.6	37.5
1/2 1979	29,063	29,421	26.8	2,098	25.4	964	32,483		28.9

SOURCE: MA2-112 REPORT AND ES 213 LISTINGS, DEPARTMENT OF LABOR.

- 1/ EXCLUDES PAYMENTS REIMBURSED BY EMPLOYERS NOT SUBJECT TO PAYROLL TAXES.
- 2/ INFORMATION NOT AVAILABLE FOR 1971 TO 1974; USED SAME PERCENT AS FOR REGULAR BENEFITS.
- 3/ CONTRIBUTIONS LAGGED ONE YEAR. THIS COMPARES BENEFITS PAID WITH THE YEAR IN WHICH MOST BASE PERIOD WAGES WERE EARNED.
- 4/ INTERSTATE OUTFLOW INCLUDES REGULAR INTERSTATE PAYMENTS, EB INTERSTATE PAYMENTS AND NET INTERSTATE WAGE COMBINING PAYMENTS. PRIOR TO JANUARY 1, 1972 INTERSTATE PAYMENTS WERE RESTRICTED TO \$20.00 A WEEK..

TABLE 19  
PAYMENT OF DEPENDENTS BENEFITS  
1955 - 1973

CALENDAR YEAR	NUMBER OF FIRST PAYS WITH DEPENDENTS	ALL FIRST PAYS	PERCENT FIRST PAYS WITH DEPENDENTS	WEEKS COMPENSATED WITH DEPENDENTS	ALL WEEKS COMPENSATED	PERCENT WEEKS COMP WITH DEPENDENTS	AMOUNT OF DEPENDENTS BENEFITS PAID	AVERAGE PAYMENT*	
								CLMIS WITH DEP	ALL CLMIS
			%			%	\$	\$	\$
1955	3,597	10,431	34.3	55,757	161,787	34.5	784,332	14.07	4.85
1957	3,644	10,702	34.1	55,011	163,692	33.6	767,242	13.94	4.69
1958	3,852	11,220	34.4	52,298	177,803	35.0	345,519	13.59	4.75
1959	3,851	11,507	33.3	53,234	172,333	33.8	773,481	13.37	4.52
1970	4,903	15,133	32.4	74,554	227,853	32.7	1,031,137	13.43	4.39
1971	4,890	16,390	29.8	85,930	277,575	31.0	1,122,722	13.07	4.04
1972	5,654	18,655	30.4	92,695	309,273	30.0	1,152,594	12.43	3.73
1973	5,020	19,979	30.1	100,459	331,095	30.3	1,301,715	12.95	3.93
1974	5,792	19,743	39.3	100,518	334,945	30.0	1,874,562	18.65	5.60
1975	7,852	26,622	29.5	113,637	389,409	29.2	2,183,340	19.25	5.62
1976	13,079	44,321	29.5	200,035	535,257	30.5	3,835,059	19.42	5.93
1977	14,839	50,695	29.3	299,274	951,755	31.4	5,710,951	19.03	6.00
1978	12,374	43,079	28.7	253,851	842,290	30.7	4,783,758	18.48	5.68

SOURCE: ESS200 REPORT, RESEARCH AND ANALYSIS, DEPARTMENT OF LABOR.

\*DEPENDENTS 1-1-73 DEPENDENTS ALLOWANCE CHANGED FROM \$5 PER DEPENDENT (MAXIMUM \$25) TO \$10 PER DEPENDENT (MAXIMUM \$30)

TABLE 20

DISTRIBUTION OF COINED PAYROLL, TAXES ASSESSED AND BENEFITS BY INDUSTRY  
(REIMBURSABLE ACCOUNT DATA EXCLUDED)  
CALENDAR YEAR 1978

INDUSTRY	AMOUNT OF BENEFITS PAID			EMPLOYEE AND		PERCENT OF TOTAL PAYROLL TAXABLE	AVERAGE ANNUAL EMPLOYMENT		AVERAGE WEEKLY WAGE
	REGULAR	REGULAR PLUS 1/2 SB	EMPLOYEE CONTRIBUTIONS ASSESSED	TOTAL ANNUAL PAYROLL	TAKABLE PAYROLL		1978	1977	
<b>TOTAL</b>	70,344,733	75,647,578	60,034,474	2,289,105,651	1,252,312,549	54.71	110,515	100.00	393.33
<b>A.P.R.</b>	535,472	557,075	320,484	8,643,729	5,774,332	65.80	457	0.42	355.94
<b>METALS</b>	1,412,917	1,495,333	3,460,830	217,952,779	75,723,643	34.74	5,552	5.03	753.61
<b>OTL AND GAS</b>	1,151,238	1,220,035	3,151,537	207,534,636	70,238,574	33.85	5,175	4.58	771.22
<b>OTHER METALS</b>	251,719	275,253	299,233	10,428,173	5,455,059	52.31	387	0.35	518.20
<b>CONSTRUCTION</b>	32,859,623	35,638,433	12,303,507	432,713,571	230,400,855	53.25	12,240	11.03	579.85
<b>MANUFACTURING</b>	3,428,114	6,735,701	7,333,992	218,503,555	138,457,647	63.37	11,589	10.49	352.53
<b>FOOD PRODUCTS</b>	3,123,035	3,332,037	4,122,880	91,940,639	73,578,552	80.14	3,357	5.75	277.70
<b>LUMBER + WOOD PRODUCTS</b>	1,935,595	2,034,031	1,430,933	45,034,131	26,355,030	59.44	1,842	1.67	470.79
<b>PAPER</b>	542,192	671,235	453,193	28,325,753	10,105,010	35.63	1,050	0.95	518.80
<b>TEXTILES + RUBBERING</b>	145,342	154,782	380,033	8,907,685	3,907,685	53.25	889	0.80	334.84
<b>SHOES, CLOTH + GLASS</b>	213,923	222,749	197,091	7,132,128	3,464,935	48.53	259	0.23	529.55
<b>ALL OTHERS</b>	307,955	320,685	799,819	31,927,055	15,945,373	49.94	1,132	1.07	519.44
<b>TRANSP.</b>	6,319,533	5,749,231	8,641,455	421,355,373	189,457,699	44.97	16,170	14.63	501.13
<b>PASSENGER TRANSP.</b>	635,742	691,727	407,642	9,294,147	7,939,330	85.42	815	0.74	219.31
<b>RAILROAD TRANSP.</b>	2,039,018	2,193,534	1,681,838	58,718,738	31,932,739	43.54	2,397	2.17	551.32
<b>WATER TRANSP.</b>	890,443	935,792	745,937	27,053,285	15,090,403	55.78	1,138	1.05	445.42
<b>AIR TRANSPORTATION</b>	1,000,552	1,055,304	2,233,935	96,739,774	50,913,370	52.77	4,524	4.03	411.65
<b>ALL OTHERS</b>	1,752,818	1,839,934	3,544,954	219,460,409	83,541,797	38.07	7,255	5.57	530.84
<b>TRUCK</b>	5,842,556	7,233,013	12,211,535	418,837,639	264,837,358	63.24	28,854	26.11	273.17
<b>WHEELS</b>	1,330,603	1,453,603	2,825,909	128,673,635	53,604,938	49.43	5,725	5.18	432.15
<b>RAIL</b>	5,451,953	5,834,440	9,395,595	290,194,003	201,232,330	59.35	23,123	20.93	241.23
<b>SEA WARE + APP</b>	973,637	1,051,332	1,584,328	47,341,552	35,724,994	75.46	4,220	3.82	215.74
<b>FOOD STORES</b>	758,280	817,513	1,403,703	50,178,655	31,603,533	62.93	3,433	3.11	231.03
<b>HAIR + FURRING SUP</b>	332,514	875,633	1,255,750	40,225,717	26,352,103	55.51	2,497	2.25	309.80
<b>WALLS + DRINKING</b>	1,685,206	1,807,333	2,635,638	69,179,857	55,002,947	79.51	7,443	6.73	178.74
<b>OTHER</b>	1,206,315	1,232,545	2,506,172	83,238,212	52,593,748	63.15	5,535	5.01	289.31
<b>P.T.P.</b>	2,155,534	2,303,222	3,325,699	135,654,335	91,528,518	50.35	3,152	7.33	318.62
<b>SEWERAGE</b>	10,932,697	11,818,130	10,739,735	380,135,694	232,825,454	61.25	23,923	21.65	305.54
<b>WATER, WASTE SUP.</b>	553,720	1,021,131	1,137,631	29,519,111	25,230,231	85.64	3,045	2.80	181.35
<b>PERSONAL SERVICES</b>	249,685	253,350	426,930	11,331,225	9,330,823	82.55	1,134	1.05	185.71
<b>WATER, WASTE SUP.</b>	4,720,129	5,159,374	2,670,237	101,195,358	55,734,135	55.03	5,143	4.65	378.39
<b>WATER, WASTE SUP.</b>	817,957	903,022	1,402,747	65,329,355	35,031,106	52.90	3,524	3.19	351.97
<b>WATER, WASTE SUP.</b>	505,515	534,755	757,014	26,957,839	16,935,727	62.80	2,092	1.89	247.90
<b>WATER, WASTE SUP.</b>	3,331,432	3,532,233	4,235,052	140,821,735	89,423,442	63.15	8,907	8.05	312.68
<b>WATER, WASTE SUP.</b>	679,910	749,990	1,515,443	52,437,195	31,705,244	53.61	3,345	3.03	301.13
<b>WATER, WASTE SUP.</b>	1,454,271	1,454,271	61,178	2,812,628	1,274,650	45.32	1,137	0.12	391.81
<b>WATER, WASTE SUP.</b>	2,542,552	2,650,578	1,448,837	3,450,780	2,540,749	73.42	210	0.19	316.92

TABLE 20 (CONTINUED)  
DISTRIBUTION OF COVERED PAYROLL AND BENEFITS BY INDUSTRY  
SIGNIFICANT MEASURES  
CALENDAR YEAR 1978

INDUSTRY	REGULAR BENEFITS AS % OF			REGULAR + 1/2 RB BENEFITS AS % OF			CONTRIB. AS % OF		
	CONTRIB- UTIONS	TOTAL WAGES	TAXABLE WAGES	CONTRIB- UTIONS	TOTAL WAGES	TAXABLE WAGES	TOTAL WAGES	TAXABLE WAGES	TOTAL WAGES
<u>TOTAL</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>
A.F.F.	117.06	3.07	5.62	125.88	3.30	6.04	2.63	4.80	5.55
MILKING	157.72	5.85	8.75	173.82	6.44	9.65	3.71	1.59	4.57
OIL AND GAS	40.83	0.65	1.87	43.21	0.69	1.97	1.52	1.74	1.52
OTHER MINING	36.41	0.55	1.64	38.59	0.59	1.74	2.87	5.49	5.49
	87.45	2.51	4.80	91.98	2.64	5.05			
CONSTRUCTION	267.16	7.60	14.27	290.07	8.25	15.49	2.84	5.34	5.34
MANUFACTURING	86.94	2.94	4.64	91.10	3.08	4.86	3.38	5.34	5.34
FOOD PRODUCTS	75.75	3.40	4.24	80.09	3.59	4.48	4.48	5.60	5.60
LUMBER + WOOD PRODUCTS	139.46	4.43	7.57	144.24	4.58	7.83	3.17	5.43	5.43
PAPER	137.75	2.27	6.35	144.00	2.37	6.64	1.65	4.61	4.61
PRINTING + PUBLISHING	38.26	1.03	1.63	40.73	1.10	1.74	2.70	4.27	4.27
STONE, CLAY + GLASS	108.54	3.00	6.17	113.02	3.12	6.43	2.76	5.69	5.69
ALL OTHERS	38.50	0.96	1.93	40.09	1.00	2.01	2.51	5.02	5.02
T.C.U.	73.13	1.50	3.34	78.10	1.60	3.56	2.05	4.56	4.56
PASSANGER TRANSP.	156.20	6.85	8.02	170.43	7.47	8.75	4.39	5.13	5.13
FIREIGHT TRANSP.	121.23	2.97	6.38	130.42	3.19	6.86	2.45	5.26	5.26
WATER TRANSP.	119.36	3.29	5.90	125.44	3.46	6.20	2.76	4.94	4.94
AIR TRANSPORTATION	44.25	1.03	1.97	46.72	1.09	2.07	2.33	4.44	4.44
ALL OTHER	49.45	0.80	2.10	52.72	0.85	2.24	1.62	4.24	4.24
TRADE	56.03	1.63	2.58	59.68	1.74	2.75	2.92	4.61	4.61
WHOLESALE	48.86	1.07	2.17	51.44	1.13	2.29	2.20	4.44	4.44
RETAIL	58.20	1.88	2.71	62.16	2.01	2.90	3.23	4.66	4.66
GEN. MERCH + APP	61.77	2.07	2.74	66.36	2.22	2.94	3.35	4.43	4.43
FOOD STORES	54.02	1.51	2.40	58.24	1.63	2.59	2.80	4.44	4.44
AUTO + FILLING STN	66.30	2.07	3.16	69.73	2.18	3.32	3.12	4.77	4.77
EATING + DRINKING	63.98	2.44	3.07	68.57	2.61	3.29	3.81	4.79	4.79
OTHER	48.13	1.45	2.29	51.18	1.54	2.44	3.01	4.77	4.77
F.I.R.E.	64.81	1.60	2.64	69.44	1.71	2.83	2.46	4.08	4.08
SEVICES	101.98	2.89	4.72	109.73	3.11	5.08	2.83	4.63	4.63
HOTELS, ROOMING SVC.	82.54	3.26	3.61	87.97	3.48	4.06	3.96	4.62	4.62
PERSONAL SERVICES	58.48	2.21	2.68	62.85	2.37	2.88	3.78	4.58	4.58
MISC. BUSINESS SVC.	176.17	4.66	8.32	192.53	5.10	9.09	2.65	4.72	4.72
MEDICAL, HEALTH SVC.	58.31	1.23	2.33	64.38	1.36	2.57	2.11	4.00	4.00
NON-PROFIT MEMBERSHIP	66.77	1.87	2.98	70.64	1.98	3.16	2.81	4.47	4.47
ALL OTHER	78.64	2.30	3.73	83.38	2.44	3.95	2.93	4.74	4.74
GOVERNMENT	44.87	1.30	2.21	49.49	1.43	2.44	2.89	4.94	4.94
STATE							2.18	4.80	4.80
LOCAL							2.93	4.94	4.94
UNCLASSIFIED	1708.28	73.47	100.07	1780.86	76.59	104.32	4.30	5.86	5.86

TABLE 21  
NUMBER OF RATED ACCOUNTS AND AVERAGE EMPLOYER TAX RATE  
BY MAJOR INDUSTRY DIVISION  
1970 - 1979

	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979										
NO.	RATE	NO.	RATE	NO.	RATE	NO.	RATE	NO.	RATE	NO.										
TOTAL	4,303	2.89	4,510	2.89	4,779	3.73	5,081	2.89	5,743	2.69	6,192	2.99	6,719	3.68	7,131	3.69	6,800	4.04	6,791	3.99
AGRICULTURE, FORESTRY AND FISHERIES	57	3.76	57	3.76	58	3.73	63	3.71	468	3.55	578	3.93	622	4.70	662	4.68	174	4.81	152	4.73
MINING	113	2.88	120	2.87	123	2.97	107	3.14	103	2.98	118	3.15	116	3.91	136	3.65	130	3.67	122	3.77
CONTRACT CONSTRUCTION	648	3.72	666	3.64	732	3.67	847	3.67	897	3.47	984	3.70	1,098	3.88	1,191	3.96	1,195	4.41	1,194	4.66
MANUFACTURING	247	3.26	250	3.29	253	3.36	265	3.33	279	3.10	293	3.34	311	4.16	324	4.18	309	4.43	280	4.29
TRANS., COMM., + UTILITIES	364	2.72	389	2.67	389	2.57	417	2.58	429	2.40	442	2.67	465	3.41	500	3.29	514	3.72	498	3.83
TRADE	1,440	2.49	1,525	2.50	1,583	2.58	1,673	2.56	1,744	2.33	1,812	2.62	1,869	3.49	1,925	3.41	1,964	4.12	1,997	3.68
FINANCE, INS. + REAL EST.	278	2.11	289	2.11	316	2.13	315	2.15	352	1.98	408	2.23	490	3.10	551	3.06	556	3.28	540	3.21
SERVICES	1,138	2.49	1,198	2.59	1,287	2.61	1,378	2.64	1,443	2.41	1,530	2.75	1,714	3.60	1,808	3.44	1,921	3.84	1,970	3.86
GOVERNMENT	13	2.59	13	2.48	14	2.21	16	2.04	23	2.09	26	2.61	54	3.77	34	3.30	37	3.70	38	4.32
UNCLASSIFIED	8	3.55	3	2.98	24	3.72			5	2.82	1	3.90								

SOURCE: U.S. BUREAU OF ECONOMIC ANALYSIS, DEPARTMENT OF LABOR.



TABLE 22 (CONT.)  
NUMBER OF WORKERS WITH WAGES BY INDUSTRY  
PERCENT DISTRIBUTION  
1970-1978

INDUSTRY	1970	1971	1972	1973	1974	1975	1976	1977	1978
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
AGR, FORESTRY + FISH	0.4	0.6	2.0	2.4	1.9	1.3	1.4	0.6	0.4
MINING	4.5	3.0	2.3	2.2	3.0	2.9	2.9	3.4	3.5
CONTRACT CONSTR	12.7	13.6	13.3	12.3	18.4	24.5	25.2	18.9	10.1
MANUFACTURING	19.0	16.9	15.0	15.9	12.7	10.4	10.7	11.4	10.3
FOOD PROCESSING	11.9	10.1	8.7	9.1	6.8	5.7	6.5	7.0	6.7
LOGGING CAMPS	2.0	1.9	1.7	1.9	1.7	1.3	1.1	1.2	0.8
SAWMILLS	0.9	0.7	0.8	1.0	0.6	0.5	0.4	0.4	0.3
PULP MILLS						0.9	0.8	0.9	0.8
OTHER						2.0	1.8	1.9	1.6
TRANSP, COMM, + UTIL	12.7	12.9	12.0	11.4	11.6	10.5	9.8	10.5	8.9
WHOLESALE + RETAIL TRADE	26.4	27.6	26.0	26.3	24.0	21.0	20.7	22.0	18.4
FIN, INS, + REAL ESTATE	4.3	4.3	4.4	4.8	4.6	4.5	4.8	5.2	4.9
SERVICES	16.9	17.7	19.2	19.2	18.9	18.9	20.0	20.9	17.0
STATE AND LOCAL GOVT 1/								6.4	20.7
MISC AND OTHER	3.0	3.2	5.7	5.5	5.0	6.0	4.5	0.8	5.8

SOURCE: 2010 SAMPLE OF COVERED WORKERS WITH WAGES

1/ SOME STATE AND LOCAL GOVERNMENT INCLUDED IN MISCELLANEOUS 1970-1976  
ALL STATE AND LOCAL GOVERNMENT COVERED EFFECTIVE 1-1-78.

TABLE 22  
NUMBER OF JOBS WITH WAGES  
BY INDUSTRY  
1970 - 1978

INDUSTRY	1970	1971	1972	1973	1974	1975	1976	1977	1978
STONE	115,050	121,230	134,050	138,730	173,340	227,330	252,050	232,340	246,425
AGG. MINING + FISH	520	530	2,730	3,320	3,325	3,040	3,445	1,400	935
WHLF	5,175	3,645	3,045	3,020	5,125	5,705	7,390	7,875	9,595
CONTRACT CONSTRUCTION	14,785	16,525	17,780	17,030	31,830	55,740	53,625	44,025	24,850
MANUFACTURING	22,055	20,555	20,120	22,115	22,030	23,575	25,875	25,425	25,375
FOOD PROCESSING	13,735	12,305	11,610	12,610	11,805	13,000	15,455	15,240	16,530
TEXTILE MILLS	2,315	2,315	2,215	2,675	2,885	2,910	2,870	2,800	2,020
SAW MILLS	1,020	950	1,050	1,425	1,035	1,035	975	830	770
OTHER						2,035	2,125	2,100	1,930
						4,545	4,440	4,425	4,055
TRANSP. COMM. + UTIL.	14,775	15,705	15,120	15,830	20,045	23,780	24,605	24,320	21,925
RETAIL TRADE	30,645	33,485	34,845	36,445	41,605	47,730	52,125	51,015	45,395
FIN. INS. + REAL ESTATE	5,035	5,275	5,955	5,655	7,950	10,250	12,040	12,095	12,125
SERVICES	19,520	21,495	25,775	26,600	32,685	42,930	50,535	48,505	41,800
STATE AND LOCAL GOVT 1/								14,780	51,035
MISC AND OTHER	3,480	3,925	7,670	7,695	8,675	13,590	11,410	1,930	14,390

SOURCE: 20% SAMPLE OF COVERED JOBS WITH WAGES

1/ STATE AND LOCAL GOVERNMENT INCLUDED IN MISCELLANEOUS 1970-1976  
ALL STATE AND LOCAL GOVERNMENT COVERED EFFECTIVE 1-1-78.

TABLE 23  
MEDIAN ANNUAL WAGE OF WORKERS  
BY INDUSTRY  
1970 - 1978

INDUSTRY	1970	1971	1972	1973	1974	1975	1976	1977	1978
TOTAL	2,749	2,988	2,928	3,150	4,031	5,840	6,585	6,155	6,725
AGL, FORESTRY + FISH	2,214	2,367	2,067	2,913	3,117	2,499	3,633	3,583	4,031
MINING	5,602	7,173	7,432	8,409	8,083	12,707	15,130	21,814	24,782
CONTRACT CONSTR	5,933	6,762	6,250	6,643	9,543	16,186	19,693	14,221	12,938
MANUFACTURING	1,692	1,956	1,870	2,038	2,567	2,893	3,101	3,587	3,843
FOOD PROCESSING	1,230	1,281	1,229	1,170	1,441	1,797	2,135	2,345	2,726
LOGGING CAMPS	3,375	5,340	5,614	4,614	4,750	6,059	6,950	7,269	6,857
SAWMILLS	4,583	5,273	3,429	5,406	6,750	7,313	9,500	9,500	9,000
PULP MILLS						13,229	15,750	18,091	18,790
OTHER						5,443	6,341	7,500	9,566
TRANSP, COMM, + UTIL	4,943	5,647	5,336	6,205	6,709	10,031	12,057	13,917	14,500
WHOLESALE + RETAIL TRADE	2,194	2,226	2,222	2,294	2,446	2,686	2,907	3,173	3,845
FIN, INS, + REAL ESTATE	4,043	4,206	3,816	4,378	4,407	4,400	5,287	6,390	7,218
SERVICES	1,781	1,855	1,977	2,361	2,585	3,282	4,045	3,990	4,305
STATE AND LOCAL GOVT 1/								5,007	10,000
MISC AND OTHER	3,500	4,966	5,000	3,806	4,858	5,638	3,598	4,656	3,031

SOURCE: 20-JO SAMPLE OF COVERED WORKERS WITH WAGES

1/ SOME STATE AND LOCAL GOVERNMENT INCLUDED IN MISCELLANEOUS 1970-1976  
ALL STATE AND LOCAL GOVERNMENT COVERED EFFECTIVE 1-1-78.

TABLE 24  
NUMBER OF WORKERS, EMPLOYMENT, INCOME AND WAGE RATES  
IN U.I. COVERED EMPLOYMENT  
CALENDAR YEAR 1978

INDUSTRY DIVISION	NUMBER OF WORKERS	--1978 COVERED EMPLOYMENT--1/ AVERAGE MONTHLY LOW 3/ MONTHLY HIGH 3/			RATIO: WORKERS/AVG EMPLOYMENT	ALL WORKERS ANNUAL INCOME MEAN MEDIAN		RATIO: MEAN/ MEDIAN	ANNUAL WAGE RATE (MEAN) 2/ MEDIAN	RATIO: MEAN ANNUAL INCOME/ WAGE RATE
		MONTHLY	MONTHLY	MONTHLY		MEAN	MEDIAN			
TOTAL ALL INDUSTRIES	246,425	143,100	153,734	132,143	1.72	\$11,282	\$6,725	1.68	\$20,452	0.55
AG. FORESTRY + FISH	935	468	776	288	2.00	7,113	4,031	1.76	18,490	0.38
MINING	8,585	5,562	5,855	5,241	1.54	26,643	24,782	1.08	39,188	0.68
CONTRACT CONSTR	24,860	12,240	15,101	9,323	2.03	16,046	12,938	1.24	35,352	0.45
MANUFACTURING	25,375	11,589	17,676	8,123	2.19	7,840	3,843	2.04	18,854	0.42
TRANSP. COMM + UTIL	21,925	16,176	17,588	15,300	1.36	17,691	14,500	1.22	26,053	0.68
WHLSE + RETAIL TRADE	45,395	28,854	30,413	26,953	1.57	8,103	3,845	2.11	14,517	0.56
FIN. INS + REAL ESTATE	12,125	8,228	8,591	7,733	1.47	10,246	7,218	1.42	16,481	0.62
SERVICES	41,800	27,212	29,921	24,970	1.54	8,415	4,305	1.95	15,444	0.54
GOVERNMENT	51,035	32,561	35,350	25,672	1.57	12,328	10,000	1.23	19,943	0.62
OTHER	14,390	210	283	141		5,991	3,031	1.98	16,480	0.36

SOURCE: BASED ON 2070\* SAMPLE WORKERS EARNING WAGE CREDITS AND ES202 REPORT.

1/ COVERED EMPLOYMENT ANNUAL WAGE RATES AND RATIOS COMPUTED INCLUDE THE REIMBURSABLE ACCOUNTS (COMMUNICATIONS, SERVICES AND OTHER INDUSTRIES).

2/ TOTAL ANNUAL WAGE PAYMENTS DIVIDED BY AVERAGE MONTHLY EMPLOYMENT. REFLECTS THE ANNUAL RATE AT WHICH ONE MAN-YEAR OF EMPLOYMENT IS COMPENSATED.

3/ TOTAL WILL NOT BE A SUM OF THE INDUSTRY DIVISIONS. LOW AND HIGH EMPLOYMENT OCCURS IN DIFFERENT MONTHS FOR DIFFERENT INDUSTRIES.

## ABSTRACT

### UNEMPLOYMENT INSURANCE ACTUARIAL STUDY AND FINANCIAL HANDBOOK

The study is published in accordance with Chapter 43 SLA 1973. It contains a short description of the current unemployment insurance program touching briefly on coverage, contributions, benefits, and the trust fund. Historical points of interest, particularly as they relate to the current situation, are reported as well.

The basic problems of seasonality, interstate claimants, high wages, and benefit adequacy are introduced and addressed. The development of a benefit system with variable duration of benefits is discussed along with financing provisions to fund such a system. The financing provisions also include measures that would increase the equity of the contribution system.

The current benefit system is projected for seven years and comparisons are made with three bills that were introduced in the legislature and with the recommendation contained in the actuarial study. Four pages of major changes in the Employment Security Act are provided to help the reader follow the growth of the unemployment insurance system. In addition, eighteen exhibits are provided in the text to help clarify points of importance or interest and twenty-four tables in the appendix provide more detailed information.





ALASKA  
DEPARTMENT OF LABOR

RESEARCH & ANALYSIS

P. O. BOX 1149

JUNEAU, ALASKA 99811

OFFICIAL BUSINESS