



Unemployment Insurance

Actuarial Study & Financial Handbook 1996

State of Alaska • Tony Knowles, Governor • Alaska Department of Labor

Unemployment Insurance Actuarial Study and Financial Handbook 1996

State of Alaska
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Preface

In 1935, the U.S. Congress passed the Social Security Act, establishing an economic stabilization program of partial wage replacement for workers during periods of temporary and involuntary unemployment. Under the federal-state partnership created by the act, each state designs its own system within federally established guidelines. Alaska's participation in this program is governed by the Alaska Employment Security Act, AS 23.20.

One of the provisions of the act, AS 23.20.022, requires that the Alaska Department of Labor (AKDOL) submit to the governor a biennial actuarial study of the unemployment insurance (UI) tax and benefit structures. This is the 12th such actuarial study. It is designed to fulfill the statutory requirements and also to provide a comprehensive published source for anyone needing information on the UI system in Alaska.

Information in this publication generally follows a time series of 10 years, although many of the graphs included in the narrative have been extended to 12-year periods. Readers interested in a longer historical perspective should refer to earlier reports of this series. These publications are available upon request from AKDOL, Research and Analysis Section.

The Unemployment Insurance Actuarial Study and Financial Handbook, 1996 consists of an Executive Summary, Unemployment Insurance Covered Employment and Wages (Chapter 1), Unemployment Insurance Benefit Payments (Chapter 2), and Alaska's Unemployment Insurance Benefit Financing System (Chapter 3). Three appendices are also included. Each chapter contains a narrative section, data tables with more comprehensive information, and graphs to illustrate key points of the chapter.

The Executive Summary presents some highlights of the following chapters.

Chapter 1 focuses on Alaska's payroll and employment that are covered by the unemployment insurance (UI) system in Alaska. It discusses total payroll, average monthly employment, and average earnings per worker. Each is broken out by major industry division.

Chapter 2 examines the payment of UI benefits to unemployed workers. It explains some key eligibility provisions of the system and describes the main programs. It also analyzes the distribution of payments by area and industry, the characteristics of UI claimants, and discusses some of the important issues regarding the payment of UI benefits.

Chapter 3 centers on the financing of the UI system. It discusses the UI trust fund and administration of the fund. It also includes a somewhat detailed explanation of how employer and employee taxes are calculated.

Appendix A describes the data sources used in this publication and some of the limitations of the data. Appendix B summarizes the major changes in UI law since 1937. Appendix C is a glossary of terms.

Executive Summary

Extensive information about the Unemployment Insurance (UI) system in Alaska and recent trends are detailed in Chapters 1-3. The following findings are some of the most significant for 1996:

- ✓ Alaska's UI program covered an average of 257,000 workers in 1996, or 98.3% of all nonagricultural wage and salary workers in Alaska.
- ✓ Average monthly covered employment, total covered payroll, and average earnings have increased in 1996 and exceeded all previous levels.
- ✓ Total covered payroll in Alaska was \$7.7 billion in 1996, of which \$5.7 billion was paid by employers required to pay UI tax contributions.
- ✓ Average weekly earnings for covered workers in 1996 fell to \$615, about 1.0 percent less than in 1994 (\$620). The decrease in average annual wage is attributable to changes in the definition of UI reportable wages for covered employers. Once again, top earnings were in the oil and gas mining industry (\$1,613), while the lowest were in the trade industry (\$400). The fastest wage growth during this two-year period from 1994 to 1996 is in the oil and gas mining industry, where average weekly earnings jumped from \$1,497 in 1994 to \$1,613 in 1996.
- ✓ About \$126 million in benefits was paid to 56.6 thousand unemployed workers claiming unemployment insurance in 1996. Regular benefits amounted to \$118.3 million, while \$0.1 million was paid out in state supplemental benefits. The extended benefits program paid out an additional \$7.1 million.
- ✓ In 1996, the average weekly benefit payment for regular benefits in Alaska was \$173, up \$3 from 1994. On the average, those claiming regular benefits received 15 weeks of benefits, while those claiming extended benefits were paid for six weeks.
- ✓ In 1996, Alaska ranked 49th in the nation in terms of benefit adequacy, or the percentage of average weekly earnings replaced by unemployment benefits. On the other hand, Alaska ranked the second highest in terms of the percentage of unemployed workers who actually received UI benefits.
- ✓ Alaska's UI trust fund remains healthy with a reserve balance of \$188 million at the end of 1996.
- ✓ The 1997 average employer tax rate was 2.33% of taxable wages.

Chapter I

UI Covered Employment and Wages

This chapter discusses the coverage provisions of the unemployment insurance (UI) program in Alaska, beginning with which workers are covered by state and federal programs. As UI is only payable to people who have worked for wages, employment and payroll information is reviewed next. Finally, average earnings are examined.

As a result of a successful appeal to the Commissioner of the Alaska Department of Labor, the regulatory definition of UI reportable wages was changed as of July 1, 1995. This change had a significant impact on various time series discussed in this publication, specifically those concerning total covered wages and taxable wages, and annual average earnings. Further details are provided in the associated sidebar in this chapter and in Appendix A, "Data Sources and Limitations." Because of this change in the definition of what constitutes reportable wages, the reader must be aware of the limitations of the following analysis.

The previous issue of this Handbook was published with 1994 information and highlighted changes over the four-year period from 1990 to 1994. This issue of the Handbook includes data through 1996 and examines changes since the end of 1994.

Most Alaska Workers Covered by Unemployment Insurance

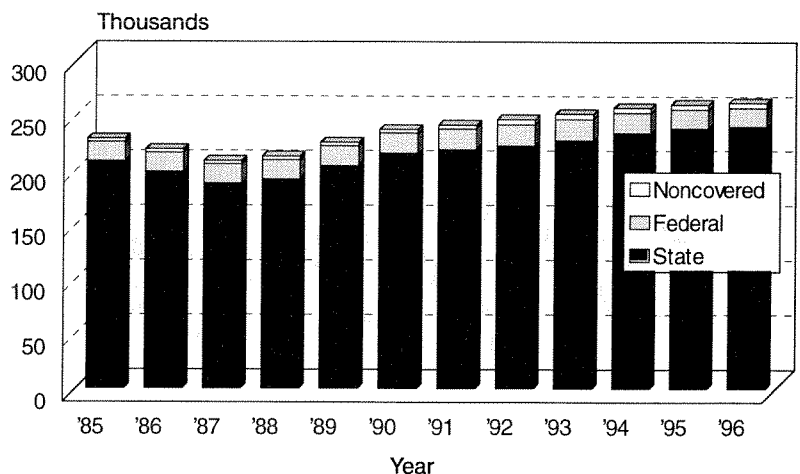
In 1996, state/federal unemployment insurance (UI) programs covered 257,976 workers in Alaska, 98.3% of all nonagricultural wage and salary workers. (See Table I.1.) State programs covered 91.7% and federal programs covered 6.6% of Alaska's workers. Over the course of the past 10 years, this percentage has averaged about 98.4 percent. Table I.1 illustrates the

components of nonagricultural wage and salary employment since 1987.

Prior to 1978, only about 85 percent of workers in Alaska were covered, as state and local government employees were not covered. Those workers who are currently not covered by UI (1.7%) include full-commission salespersons, elected and appointed officials, fishers, unpaid family and domestic workers, and the self-employed.

Nonprofit organizations and state and local government agencies have the option to reimburse the state for the cost of benefits paid to their employees, rather than pay unemployment insurance taxes. For the past 10 years, the percentage of covered employment which is reimbursable has demonstrated a very slow decrease from 23.6% in 1987. (See Table I.2.) In 1996, average monthly employment covered under reimbursable accounts was 52,374 workers, or 21.8% of the workforce. As

Figure 1.1
Employment by Type of UI Coverage
1985-1996



Source: Alaska Department of Labor, Research and Analysis Section.

the Alaska economy continues to mature, it is expected that the workers of reimbursable employers will become a smaller proportion of the total workforce.

1994-1996: Continued Moderate Growth in Employment and Payroll

During the three years following the 1986-87 statewide recession, employment and payroll in Alaska grew rapidly, about 4.9 percent and 7.4 percent, respectively, in an average year. Then, from 1990 through 1994, overall growth slowed to an annual average rate of 2.1 percent in employment and 3.8 percent in total covered payroll. Since 1994, growth has continued to moderate, averaging employment growth of 1.9 percent in 1995 and 0.8 percent in 1996.

Payroll grew 1.7 percent in both 1995 and 0.1 percent in 1996. Some industries experienced increases, and others suffered declines.

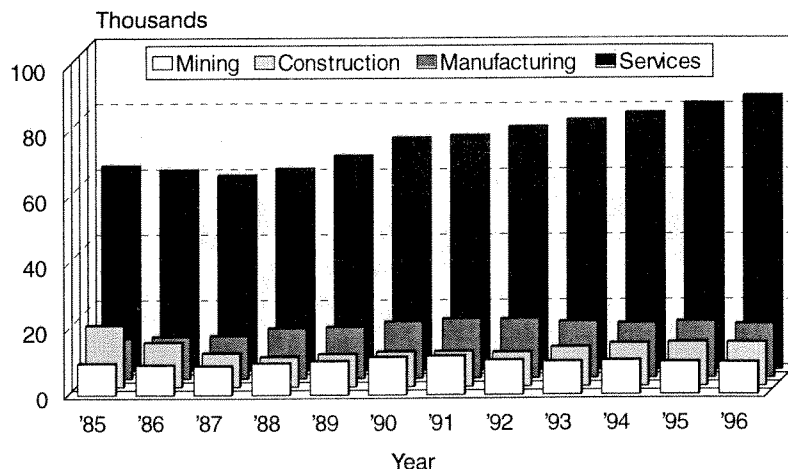
Average monthly covered employment increased from 233,455 at the end of 1994 to 239,654 at the end of 1996. (See Table 1.2.) Seven industries have posted employment increases since the end of 1994. Most noticeable is mining (other than oil and gas mining), which experienced a 25 percent employment growth during the same period, reaching an average employment level of 1,407 during 1996. Other industries posting good growth rates since 1994 are paper product, and other, manufacturing (2.1 percent and 7.8 percent); agriculture-forestry-fishing (6.9 percent); services (6.6 percent); trade (3.7 percent); and construction (1.5 percent).

Five industries have experienced decreasing employment levels from 1994 to 1996. In the manufacturing sector, both the lumber and wood products industry and the food products industry were hard hit, respectively experiencing 16.2 percent and 2.1 percent drops in employment since the end of 1994. Employment in oil and gas mining fell to 8,209 in 1996, a loss of 943 jobs and a drop of 10.3 percent, the lowest employment level since 1988. Also suffering employment losses since 1994 were the transportation-communications-utilities industry and the finance-insurance-real estate industry, with losses of 1.8 percent and 1.4 percent respectively.

The total covered payroll paid to Alaska workers covered by the unemployment insurance system increased by an average 4.3 percent annually from the end of 1990 to 1994, when it reached the \$7.5 billion mark. In 1996, total covered payroll increased to \$7.7 billion.

Seven industries showed growth in total covered payroll; several did not. Non oil and gas mining posted the highest two-year growth rate (27 percent from 1994 to 1996), while the greatest loss was in lumber and wood products (down 13 percent).

Figure 1.2
Average Monthly Covered Employment 1985-1996



Source: Alaska Department of Labor, Research and Analysis Section.

Only one of Alaska's industries, paper products, lost ground in total covered payroll during the 10-year period from the end of 1987 through 1996. In 1996, this industry had only 72% of its 1987 employment. (See Table 1.3.)

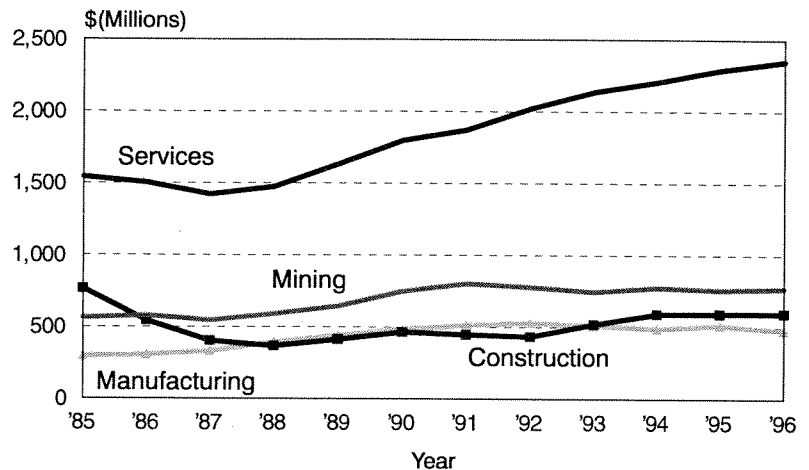
The 1996 payroll of reimbursable employers was \$1.9 billion, while taxable employers had a payroll of \$5.7 billion. Of the \$5.7 billion taxable employer payroll, only \$3.7 billion was actually subject to taxation, as taxes were only levied on the first \$24,400 paid to each employee during tax year 1996. (See Table 1.4.)

Alaska's Industrial Mix Continues to Change

Most changes noted in Alaska's covered employment industrial mix during the short period from the end of 1994 through 1996 have not been remarkable. The services industry has continued its historical march, increasing its employment share of the pie from 33.6% in 1994 to 34.9% in 1996. Oil and gas mining and the transportation-communications-utilities industries respectively have given up another 0.5% and 0.4% of their share. Short-term change in the remaining industries has been insignificant.

Since the recession ended in 1987, several long-term employment trends have changed in the industrial mix. Oil and gas mining has seen its share of the employment scene drop from 4.3% to 3.4%, while other types of mining have grown from 0.4% to 0.6%. In the manufacturing sector, both lumber and wood products and the paper products industries have lost their shares of the employment scene, declining from 1.2% to 0.8% and from 0.5% to 0.2%, respectively. Another industry whose share of the industrial mix

Figure 1.3
Total Covered Payroll in
Selected Industries 1985-1996



Source: Alaska Department of Labor, Research and Analysis Section.

Change in Definition of Reportable Wages

Alaska's employers are required to report to the Alaska Department of Labor (AKDOL) the amount of wages paid to every worker during each quarter of the year. In addition, they report the amount of each worker's wages which are "taxable" under Unemployment Insurance (UI) regulations. On July 1, 1995, a change in the reporting definition of total wage went into effect. Under the new definition, certain retirement benefits and "cafeteria plan" benefits were excluded from the computation of total wages reportable for UI purposes.

Because the change in the requirement occurred mid-year, employers were given an option to implement the change at the start of calendar year 1996, and later submit any corrections for the third and fourth quarters of 1995. Since changing computer systems in the middle of a year would have been difficult, many employers took advantage of the option.

Data users should be mindful of the change in reporting when comparing wage data prior to, and after, 1995. Since the change started in mid-1995, the full impact of the change would be in place in 1996.

The AKDOL does not have a quantitative measure of the effect of the change on the data for different industries.

has declined is public administration, from 12.7% in 1987 to 10.8% in 1996.

In terms of job creation since the end of 1987, three industries have been responsible for over 80 percent of all job growth: services, trade, and transportation-communications-utilities. Only two industries show actual job losses since 1987: lumber and wood products and the paper products industries.

Average Annual Earnings Fall from 1994 Levels in 1995 and 1996

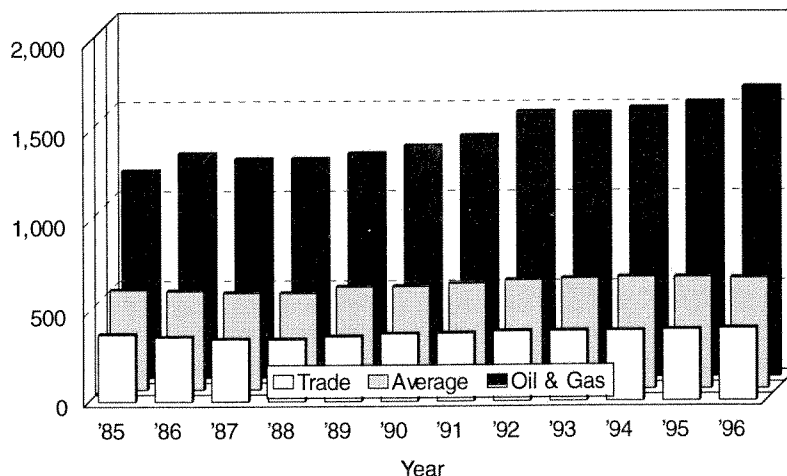
For the past two years, annual average earnings in Alaska have fallen. This is most likely attributable to the reduction in covered payroll caused by the change in the definition of covered wages discussed in the sidebar in this chapter. The average annual earnings for 1996 of \$31,961 is 0.1% lower than 1994's average annual earnings of \$32,254. (See Table I.5.)

During the period from 1990 to 1994, the dynamic industries for wage growth have been other manufacturing, paper products manufacturing, and oil and gas mining. All these industries have averaged annual wage increases over four percent.

During the latest period, 1994 to 1996, however, wage growth looks moderate and confused. Eight industries posted wage growth, with five industries showing wage growth over three percent for the two-year period. In order, the strongest growth industries for 1994-96 were oil and gas, finance-insurance-real estate, lumber and wood, other manufacturing, and trade. The largest wage losses for this most recent two-year period were in public administration, paper products, food products, and construction.

Alaska's best paying industry continues to be oil and gas mining with an annual average salary of \$83,886 in 1996; the lowest remains trade at \$20,785. Since 1990, the average annual salary in oil and gas mining has increased by \$16,908, while trade salaries have increased only \$1,338. No industries have experienced wage decreases since 1990.

Figure 1.4
Average Weekly Earnings in Covered Employment, 1985-1996



Source: Alaska Department of Labor, Research and Analysis Section.

Nonagricultural Wage and Salary Employment, Covered and Noncovered, 1987-1996

Table 1.1

Year	Total Nonagricultural Wage and Salary Employment	Insured through State UI Programs	% of Total	Insured through Federal UI Programs	% of Total	Not Insured by UI Programs	% of Total
1987	208,030	187,025	89.9	17,886	8.6	3,119	1.5
1988	212,057	191,035	90.1	17,867	8.4	3,155	1.5
1989	224,810	203,423	90.5	18,218	8.1	3,169	1.4
1990	236,543	214,644	90.7	18,729	7.9	3,170	1.3
1991	240,873	218,367	90.7	18,922	7.9	3,584	1.5
1992	245,898	221,795	90.2	19,549	8.0	4,554	1.9
1993	251,038	226,475	90.2	19,856	7.9	4,707	1.9
1994	256,763	233,455	90.9	18,764	7.3	4,544	1.8
1995	259,737	237,816	91.6	17,504	6.7	4,417	1.7
1996	261,443	239,654	91.7	17,322	6.6	4,467	1.7

Note: Percentages may not add up to 100% due to rounding.

Source: Alaska Department of Labor, Research and Analysis Section:
Employment, Wages, and Contributions/ES-202 report to the U.S. Department of Labor.

Average Monthly Covered Employment (excluding federal) by Industry, 1987-1996

Table 1.2

INDUSTRY	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
Total	187,025	191,035	203,423	214,644	218,367	221,795	226,475	233,455	237,816	239,654
Ag., For. & Fish	832	936	1,099	1,098	1,181	1,458	1,604	1,327	1,357	1,418
Mining	8,788	9,591	10,248	11,476	11,762	10,481	10,051	10,274	9,812	9,616
Oil and Gas	8,063	8,620	9,166	10,258	10,541	9,229	8,952	9,152	8,687	8,209
Other Mining	725	971	1,082	1,218	1,221	1,252	1,099	1,123	1,126	1,407
Construction	10,173	9,034	9,886	10,595	10,683	10,436	11,986	13,029	13,273	13,224
Manufacturing	13,001	15,296	15,706	17,273	18,080	18,052	17,153	16,688	17,137	16,350
Food Products	7,013	8,578	8,591	9,942	11,057	11,660	11,049	10,730	11,012	10,500
Lumber & Wood	2,170	2,670	2,895	3,060	2,605	2,340	2,348	2,247	2,233	1,882
Paper Products	885	947	978	907	910	908	771	513	526	524
Other Mfg.	2,933	3,101	3,242	3,364	3,508	3,144	2,985	3,198	3,366	3,444
Trans., Comm. & Util.	18,637	18,210	21,999	21,482	22,720	23,563	23,805	24,193	23,861	23,766
Trade	41,172	42,058	44,116	46,014	46,832	47,916	49,145	52,668	54,086	54,606
Fin., Ins. & Real Est.	10,451	9,966	9,566	9,535	9,800	9,815	10,328	11,115	10,871	10,959
Services	59,377	61,398	65,327	70,821	71,485	74,116	76,192	78,341	81,258	83,529
Public Admin.	23,701	24,182	24,835	25,673	25,253	25,191	25,218	25,308	25,588	25,894
Unclassified	893	364	641	677	571	767	994	512	573	295

PERCENT DISTRIBUTION

Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Ag., For. & Fish	0.4	0.5	0.5	0.5	0.5	0.7	0.7	0.6	0.6	0.6
Mining	4.7	5.0	5.0	5.3	5.4	4.7	4.4	4.4	4.1	4.0
Oil and Gas	4.3	4.5	4.5	4.8	4.8	4.2	4.0	3.9	3.7	3.4
Other Mining	0.4	0.5	0.5	0.6	0.6	0.6	0.5	0.5	0.5	0.6
Construction	5.4	4.7	4.9	4.9	4.9	4.7	5.3	5.6	5.6	5.5
Manufacturing	7.0	8.0	7.7	8.0	8.3	8.1	7.6	7.1	7.2	6.8
Food Products	3.7	4.5	4.2	4.6	5.1	5.3	4.9	4.6	4.6	4.4
Lumber & Wood	1.2	1.4	1.4	1.4	1.2	1.1	1.0	1.0	0.9	0.8
Paper Products	0.5	0.5	0.5	0.4	0.4	0.4	0.3	0.2	0.2	0.2
Other Mfg.	1.6	1.6	1.6	1.6	1.6	1.4	1.3	1.4	1.4	1.4
Trans., Comm. & Util.	10.0	9.5	10.8	10.0	10.4	10.6	10.5	10.4	10.0	9.9
Trade	22.0	22.0	21.7	21.4	21.4	21.6	21.7	22.6	22.7	22.8
Fin., Ins. & Real Est.	5.6	5.2	4.7	4.4	4.5	4.4	4.6	4.8	4.6	4.6
Services	31.7	32.1	32.1	33.0	32.7	33.4	33.6	33.6	34.2	34.9
Public Admin.	12.7	12.7	12.2	12.0	11.6	11.4	11.1	10.8	10.8	10.8
Unclassified	0.5	0.2	0.3	0.3	0.3	0.3	0.4	0.2	0.2	0.1

REIMBURSABLE ACCOUNTS

Total	44,577	45,035	47,078	50,163	50,512	51,336	51,539	51,509	52,082	52,374
Trans., Comm. & Util.	875	863	916	904	912	931	935	868	851	875
Services	23,720	23,985	25,171	27,412	28,258	29,138	29,516	29,531	29,900	30,144
Public Admin.	19,977	20,180	20,981	21,841	21,338	21,178	21,010	21,020	21,223	21,369
Other	5	7	10	6	4	(*)	(*)	(*)	(*)	(*)

Notes: Reimbursable account data are included in the uppermost portion of this table.

(*) Comparable data no longer available for this series.

Percentages may not add up to 100% due to rounding.

Source: Alaska Department of Labor, Research and Analysis Section:

Employment, Wages, and Contributions/ES-202 report to the U.S. Department of Labor.

Total Covered Payroll (excluding federal) by Industry (\$1,000), 1987-1996

Table 1.3

INDUSTRY	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
Total	5,221,450	5,316,310	6,036,041	6,378,361	6,667,085	6,979,390	7,222,753	7,529,797	7,655,455	7,659,605
Ag., For. & Fish	19,068	22,033	27,559	29,095	33,265	42,100	45,015	34,764	35,653	37,718
Mining	545,253	589,963	645,454	748,817	802,979	779,290	746,335	777,488	758,946	771,032
Oil and Gas	510,186	545,270	593,868	687,058	737,451	708,737	683,737	712,455	690,411	688,618
Other Mining	35,067	44,693	51,586	61,759	65,528	70,553	62,598	65,033	68,535	82,414
Construction	403,310	366,930	413,146	464,221	446,773	434,411	520,144	592,441	593,813	597,056
Manufacturing	330,597	392,746	439,498	483,658	511,465	529,892	509,508	489,486	511,816	477,371
Food Products	133,519	166,929	189,672	223,152	255,112	279,945	263,136	252,483	263,782	239,458
Lumber & Wood	76,744	97,614	111,218	118,792	101,504	95,294	97,758	92,347	95,766	80,553
Paper Products	32,959	37,729	41,262	37,555	38,505	41,221	39,489	24,745	25,100	23,751
Other Mfg.	87,375	90,474	97,346	104,159	116,344	113,432	109,124	119,911	127,169	133,608
Trans., Comm.& Util.	623,411	605,597	905,372	761,587	828,646	895,258	919,958	964,883	954,099	951,364
Trade	736,752	751,272	823,700	894,837	918,643	966,258	990,457	1,063,143	1,106,233	1,135,009
Fin., Ins. & Real Est.	283,993	265,688	252,966	260,450	274,116	287,190	315,349	337,803	334,499	349,059
Services	1,421,994	1,474,786	1,633,568	1,796,913	1,872,859	2,022,028	2,135,651	2,206,906	2,288,408	2,349,682
Public Admin.	837,215	839,132	881,028	921,567	963,904	1,002,283	1,018,185	1,045,716	1,051,876	978,972
Unclassified	19,857	8,163	13,750	17,216	14,435	20,680	22,152	17,167	20,112	12,342

PERCENT DISTRIBUTION

Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Ag., For. & Fish	0.4	0.4	0.5	0.5	0.5	0.6	0.6	0.5	0.5	0.5
Mining	10.4	11.1	10.7	11.7	12.0	11.2	10.3	10.3	9.9	10.1
Oil and Gas	9.8	10.3	9.8	10.8	11.1	10.2	9.5	9.5	9.0	9.0
Other Mining	0.7	0.8	0.9	1.0	1.0	1.0	0.9	0.9	0.9	1.1
Construction	7.7	6.9	6.8	7.3	6.7	6.2	7.2	7.9	7.8	7.8
Manufacturing	6.3	7.4	7.3	7.6	7.7	7.6	7.1	6.5	6.7	6.2
Food Products	2.6	3.1	3.1	3.5	3.8	4.0	3.6	3.4	3.4	3.1
Lumber & Wood	1.5	1.8	1.8	1.9	1.5	1.4	1.4	1.2	1.3	1.1
Paper Products	0.6	0.7	0.7	0.6	0.6	0.6	0.5	0.3	0.3	0.3
Other Mfg.	1.7	1.7	1.6	1.6	1.7	1.6	1.5	1.6	1.7	1.7
Trans., Comm.& Util.	11.9	11.4	15.0	11.9	12.4	12.8	12.7	12.8	12.5	12.4
Trade	14.1	14.1	13.6	14.0	13.8	13.8	13.7	14.1	14.5	14.8
Fin., Ins. & Real Est.	5.4	5.0	4.2	4.1	4.1	4.1	4.4	4.5	4.4	4.6
Services	27.2	27.7	27.1	28.2	28.1	29.0	29.6	29.3	29.9	30.7
Public Admin.	16.0	15.8	14.6	14.4	14.5	14.4	14.1	13.9	13.7	12.8
Unclassified	0.4	0.2	0.2	0.3	0.2	0.3	0.3	0.2	0.3	0.2

REIMBURSABLE ACCOUNTS (\$1,000)

Total	1,497,117	1,492,671	1,584,065	1,683,745	1,784,959	1,901,857	1,949,119	2,002,542	2,011,599	1,937,890
Trans., Comm.& Util.	42,999	42,645	43,481	45,408	45,283	47,955	47,506	45,960	43,286	46,086
Services	707,041	704,274	754,198	813,463	877,043	949,488	993,881	1,026,279	1,033,936	1,030,096
Public Admin.	746,989	745,665	786,239	824,761	862,550	898,614	902,081	921,853	925,569	855,163
Other	88	87	147	113	83	(*)	(*)	(*)	(*)	(*)

Notes: Reimbursable account data are included in the uppermost portion of this table.

(*) Comparable data no longer available for this series.

Percentages may not add up to 100% due to rounding.

A change in definition of covered payroll began mid 1995, see Appendix A.

Source: Alaska Department of Labor, Research and Analysis Section:

Employment, Wages, and Contributions/ES-202 report to the U.S. Department of Labor.

Taxable Covered Payroll by Industry (\$1,000), 1987-1996

Table 1.4

INDUSTRY	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
Total	2,523,978	2,552,009	2,964,226	3,039,796	3,184,860	3,263,435	3,397,312	3,592,202	3,698,894	3,739,737
Ag., For. & Fish	14,554	16,546	20,793	21,459	25,028	31,158	33,386	26,140	26,811	28,466
Mining	234,080	248,238	266,762	290,700	313,736	291,384	277,035	291,797	301,547	291,153
Oil and Gas	213,112	221,622	236,358	257,209	280,940	258,445	244,147	259,747	266,403	249,099
Other Mining	20,968	26,616	30,404	33,491	32,796	32,939	32,888	32,049	35,144	42,054
Construction	290,775	258,146	287,621	318,541	311,875	300,607	357,668	407,034	408,102	409,505
Manufacturing	251,193	296,021	326,677	361,082	385,073	390,586	375,933	364,459	376,682	352,338
Food Products	118,908	148,155	165,300	192,683	221,522	237,345	225,597	216,050	223,480	205,307
Lumber & Wood	55,420	69,223	76,484	80,748	70,073	62,805	65,205	63,833	64,625	54,887
Paper Products	21,238	22,301	25,158	22,566	23,359	23,281	22,101	14,837	14,467	14,580
Other Mfg.	55,627	56,342	59,735	65,085	70,119	67,155	63,030	69,739	74,110	77,564
Trans., Comm. & Util.	341,128	329,462	540,177	419,187	452,979	475,279	490,335	512,598	507,618	500,036
Trade	572,419	576,584	622,869	667,273	702,260	734,172	750,162	820,991	856,898	881,561
Fin., Ins. & Real Est.	195,317	181,968	174,433	175,285	186,443	188,306	204,681	225,623	220,764	227,546
Services	547,663	575,242	650,656	711,716	729,863	771,601	820,112	860,167	911,534	962,675
Public Admin.	60,982	63,240	62,988	63,243	66,197	67,380	72,731	75,986	79,359	82,048
Unclassified	15,867	6,562	11,250	11,310	11,406	12,962	15,269	7,407	9,579	4,409

PERCENT DISTRIBUTION

Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Ag., For. & Fish	0.6	0.6	0.7	0.7	0.8	1.0	1.0	0.7	0.7	0.8
Mining	9.3	9.7	9.0	9.6	9.9	8.9	8.2	8.1	8.2	7.8
Oil and Gas	8.4	8.7	8.0	8.5	8.8	7.9	7.2	7.2	7.2	6.7
Other Mining	0.8	1.0	1.0	1.1	1.0	1.0	1.0	0.9	1.0	1.1
Construction	11.5	10.1	9.7	10.5	9.8	9.2	10.5	11.3	11.0	11.0
Manufacturing	10.0	11.6	11.0	11.9	12.1	12.0	11.1	10.1	10.2	9.4
Food Products	4.7	5.8	5.6	6.3	7.0	7.3	6.6	6.0	6.0	5.5
Lumber & Wood	2.2	2.7	2.6	2.7	2.2	1.9	1.9	1.8	1.7	1.5
Paper Products	0.8	0.9	0.8	0.7	0.7	0.7	0.7	0.4	0.4	0.4
Other Mfg.	2.2	2.2	2.0	2.1	2.2	2.1	1.9	1.9	2.0	2.1
Trans., Comm. & Util.	13.5	12.9	18.2	13.8	14.2	14.6	14.4	14.3	13.7	13.4
Trade	22.7	22.6	21.0	22.0	22.0	22.5	22.1	22.9	23.2	23.6
Fin., Ins. & Real Est.	7.7	7.1	5.9	5.8	5.9	5.8	6.0	6.3	6.0	6.1
Services	21.7	22.5	22.0	23.4	22.9	23.6	24.1	23.9	24.6	25.7
Public Admin.	2.4	2.5	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.2
Unclassified	0.6	0.3	0.4	0.4	0.4	0.4	0.4	0.2	0.3	0.1

Note: Percentages may not add up to 100% due to rounding.

A change in definition of covered payroll began mid 1995, see Appendix A.

Source: Alaska Department of Labor, Research and Analysis Section:

Employment, Wages, and Contributions/ES-202 report to the U.S. Department of Labor.

Average Annual Earnings in Covered Employment (excluding federal) by Industry (\$), 1987-1996

Table 1.5

INDUSTRY	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
Total	27,918	27,829	29,672	29,716	30,532	31,468	31,892	32,254	32,191	31,961
Ag., For. & Fish	22,918	23,540	25,076	26,498	28,167	28,875	28,064	26,197	26,273	26,599
Mining	62,045	61,512	62,983	65,251	68,269	74,353	74,255	75,675	77,349	80,182
Oil and Gas	63,275	63,256	64,790	66,978	69,960	76,795	76,378	77,847	79,476	83,886
Other Mining	48,368	46,028	47,677	50,705	53,667	56,352	56,959	57,910	60,866	58,574
Construction	39,645	40,617	41,791	43,815	41,821	41,626	43,396	45,471	44,738	45,149
Manufacturing	25,429	25,676	27,983	28,001	28,289	29,354	29,704	29,332	29,866	29,197
Food Products	19,039	19,460	22,078	22,445	23,072	24,009	23,815	23,531	23,954	22,806
Lumber & Wood	35,366	36,560	38,417	38,821	38,965	40,724	41,635	41,098	42,887	42,802
Paper Products	37,242	39,841	42,190	41,406	42,313	45,398	51,218	48,236	47,719	45,326
Other Mfg.	29,790	29,176	30,027	30,963	33,165	36,079	36,557	37,496	37,780	38,794
Trans., Comm. & Util.	33,450	33,256	41,155	35,452	36,472	37,994	38,646	39,883	39,986	40,030
Trade	17,894	17,863	18,671	19,447	19,616	20,166	20,154	20,186	20,453	20,785
Fin., Ins. & Real Est.	27,174	26,659	26,444	27,315	27,971	29,260	30,533	30,392	30,770	31,851
Services	23,949	24,020	25,006	25,373	26,199	27,282	28,030	28,171	28,162	28,130
Public Admin.	35,324	34,701	35,475	35,896	38,170	39,787	40,375	41,320	41,108	37,807
Unclassified	22,236	22,426	21,451	25,430	25,280	26,962	22,286	33,529	35,099	41,837
REIMBURSABLE ACCOUNTS (\$)										
Total	33,585	33,145	33,648	33,565	35,337	37,047	37,818	38,878	38,624	37,001
Trans., Comm. & Util.	49,142	49,415	47,468	50,230	49,652	51,509	50,809	52,949	50,865	52,670
Services	29,808	29,363	29,963	29,675	31,037	32,586	33,673	34,753	34,580	34,173
Public Admin.	37,392	36,951	37,474	37,762	40,423	42,431	42,936	43,856	43,612	40,019
Other	17,600	12,429	14,700	18,833	20,750	(*)	(*)	(*)	(*)	(*)

Notes: Average Annual Earnings = Total Covered Payroll (Table 1.3) divided by Average Covered Employment (Table 1.2).

Reimbursable account data are included in the uppermost portion of this table.

(*) Comparable data no longer available for this series.

A change in definition of covered payroll began mid 1995, see Appendix A.

Source: Alaska Department of Labor, Research and Analysis Section:

Employment, Wages, and Contributions/ES-202 report to the U.S. Department of Labor.

Average Weekly Earnings in Covered Employment (excluding federal) by Industry (\$), 1987-1996

Table 1.6

INDUSTRY	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
Total	536.89	535.17	570.62	571.46	587.15	605.15	613.31	620.26	619.05	614.64
Ag., For. & Fish	440.74	452.68	482.24	509.58	541.67	555.29	539.70	503.80	505.26	511.53
Mining	1,193.18	1,182.93	1,211.22	1,254.82	1,312.86	1,429.86	1,427.98	1,455.29	1,487.48	1,541.97
Oil and Gas	1,216.83	1,216.47	1,245.97	1,288.03	1,345.39	1,476.82	1,468.81	1,497.06	1,528.39	1,613.19
Other Mining	930.16	885.15	916.86	975.10	1,032.07	1,083.70	1,095.37	1,113.66	1,170.50	1,126.43
Construction	762.41	781.09	803.67	842.60	804.25	800.50	834.54	874.44	860.35	868.26
Manufacturing	489.01	493.78	538.13	538.48	544.02	564.49	571.23	564.07	574.35	561.48
Food Products	366.13	374.23	424.58	431.64	443.70	461.71	457.99	452.51	460.65	438.57
Lumber & Wood	680.11	703.07	738.79	746.56	749.33	783.15	800.67	790.34	824.74	823.11
Paper Products	716.19	766.16	811.35	796.26	813.72	873.03	984.96	927.61	917.67	871.66
Other Mfg.	572.89	561.07	577.43	595.44	637.79	693.60	703.03	721.07	726.55	746.05
Trans., Comm. & Util.	643.27	639.54	791.45	681.78	701.39	730.66	743.18	766.98	768.96	769.82
Trade	344.12	343.51	359.06	373.98	377.23	387.80	387.57	388.19	393.33	399.72
Fin., Ins. & Real Est.	522.57	512.68	508.54	525.29	537.90	562.70	587.18	584.45	591.73	612.53
Services	460.55	461.92	480.88	487.93	503.83	524.65	539.04	541.74	541.58	540.96
Public Admin.	679.31	667.32	682.22	690.31	734.04	765.14	776.45	794.61	790.54	727.06
Unclassified	427.62	431.27	412.52	489.04	486.16	518.50	428.57	644.79	674.99	804.56
REIMBURSABLE ACCOUNTS (\$)										
Total	645.86	637.40	647.07	645.49	679.56	712.45	727.28	747.64	742.76	711.56
TCU	945.03	950.29	912.85	965.96	954.85	990.56	977.09	1,018.26	978.17	1,012.88
Services	573.23	564.68	576.21	570.68	596.87	626.65	647.55	668.32	665.00	657.16
Public Admin.	719.09	710.59	720.65	726.19	777.37	815.99	825.69	843.38	838.68	769.59
Other	338.46	239.01	282.69	362.18	399.04	(*)	(*)	(*)	(*)	(*)

Notes: Average Weekly Earnings = Average Annual Earnings (Table 1.5) divided by 52.

Reimbursable account data are included in the uppermost portion of this table.

(*) Comparable data no longer available for this series.

A change in definition of covered payroll began mid 1995, see Appendix A.

Source: Alaska Department of Labor, Research and Analysis Section:

Employment, Wages, and Contributions/ES-202 report to the U.S. Department of Labor.

Average Monthly Covered Employment (excluding federal) by Ownership, 1987-1996

Table 1.7

OWNERSHIP	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
Total	187,025	191,035	203,423	214,644	218,367	221,795	226,475	233,455	237,816	239,654
State Government	18,432	19,082	20,376	21,479	20,807	20,191	19,683	19,887	19,880	19,849
Local Government	26,401	26,425	26,781	28,140	28,660	29,470	29,944	29,815	30,589	30,966
Private Industry	142,192	145,528	156,266	165,025	168,900	172,134	176,848	183,753	187,347	188,839
Taxable	137,687	140,925	151,429	159,453	162,972	165,441	169,641	176,675	180,390	181,707
Reimbursable	4,505	4,603	4,837	5,572	5,928	6,693	7,207	7,078	6,957	7,132
PERCENT DISTRIBUTION										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
State Government	9.9	10.0	10.0	10.0	9.5	9.1	8.7	8.5	8.4	8.3
Local Government	14.1	13.8	13.2	13.1	13.1	13.3	13.2	12.8	12.9	12.9
Private Industry	76.0	76.2	76.8	76.9	77.3	77.6	78.1	78.7	78.8	78.8
Taxable	73.6	73.8	74.4	74.3	74.6	74.6	74.9	75.7	75.9	75.8
Reimbursable	2.4	2.4	2.4	2.6	2.7	3.0	3.2	3.0	2.9	3.0

Note: Percentages may not add up to 100% due to rounding.

Source: Alaska Department of Labor, Research and Analysis Section:
Employment, Wages, and Contributions/ES-202 report to the U.S. Department of Labor.

Total Covered Payroll (excluding federal) by Ownership, (\$1,000), 1987-1996

Table 1.8

OWNERSHIP	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
Total	5,221,450	5,316,310	6,036,041	6,378,361	6,667,085	6,979,390	7,222,753	7,529,797	7,655,455	7,659,605
State Government	640,157	654,330	704,401	752,768	788,394	810,009	816,910	833,973	835,813	755,786
Local Government	871,183	856,018	885,837	923,880	966,951	1,036,179	1,078,060	1,119,757	1,131,558	1,130,507
Private Industry	3,710,110	3,805,962	4,445,803	4,701,713	4,911,740	5,133,202	5,327,783	5,576,067	5,688,084	5,773,312
Taxable	3,606,244	3,701,659	4,328,979	4,565,435	4,751,787	4,945,025	5,124,752	5,372,562	5,487,951	5,565,271
Reimbursable	103,866	104,303	116,824	136,278	159,953	188,177	203,031	203,505	200,133	208,041
PERCENT DISTRIBUTION										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
State Government	12.3	12.3	11.7	11.8	11.8	11.6	11.3	11.1	10.9	9.9
Local Government	16.7	16.1	14.7	14.5	14.5	14.8	14.9	14.9	14.8	14.8
Private Industry	71.1	71.6	73.7	73.7	73.7	73.5	73.8	74.1	74.3	75.4
Taxable	69.1	69.6	71.7	71.6	71.3	70.9	71.0	71.4	71.7	72.7
Reimbursable	2.0	2.0	1.9	2.1	2.4	2.7	2.8	2.7	2.6	2.7

Note: Percentages may not add up to 100% due to rounding.

A change in definition of covered payroll began in mid 1995, see Appendix A.

Source: Alaska Department of Labor, Research and Analysis Section:
Employment, Wages, and Contributions/ES-202 report to the U.S. Department of Labor.

Taxable Covered Payroll by Ownership (\$1,000), 1987-1996

Table 1.9

OWNERSHIP	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
Total	2,523,978	2,552,009	2,964,226	3,039,796	3,184,860	3,263,435	3,397,312	3,592,202	3,698,894	3,739,737
State Government	5,488	6,401	8,248	9,276	8,814	8,795	8,838	9,003	8,801	8,804
Local Government	75,738	76,999	75,013	75,960	76,780	78,476	86,153	87,916	90,299	95,652
Private Industry	2,442,752	2,468,609	2,880,965	2,954,560	3,099,266	3,176,164	3,302,321	3,495,283	3,599,794	3,635,281
PERCENT DISTRIBUTION										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
State Government	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2
Local Government	3.0	3.0	2.5	2.5	2.4	2.4	2.5	2.4	2.4	2.6
Private Industry	96.8	96.7	97.2	97.2	97.3	97.3	97.2	97.3	97.3	97.2

Note: Percentages may not add up to 100% due to rounding.

A change in definition of covered employment began mid 1995, see Appendix A.

Source: Alaska Department of Labor, Research and Analysis Section:

Employment, Wages, and Contributions/ES-202 report to the U.S. Department of Labor.

Average Annual Earnings in Covered Employment (excluding federal) by Ownership (\$), 1987-1996

Table 1.10

OWNERSHIP	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
Total	27,918	27,829	29,672	29,716	30,532	31,468	31,892	32,254	32,191	31,961
State Government	34,731	34,290	34,570	35,047	37,891	40,117	41,503	41,936	42,043	38,077
Local Government	32,998	32,394	33,077	32,832	33,739	35,160	36,003	37,557	36,992	36,508
Private Industry	26,092	26,153	28,450	28,491	29,081	29,821	30,126	30,345	30,361	30,573
Taxable	26,192	26,267	28,588	28,632	29,157	29,890	30,209	30,409	30,423	30,628
Reimbursable	23,056	22,660	24,152	24,458	26,983	28,115	28,171	28,752	28,767	29,170

Note: Average Annual Earnings = Total Covered Payroll (Table 1.8) divided by Average Covered Employment (Table 1.7).

A change in definition of covered payroll began mid 1995, see Appendix A.

Source: Alaska Department of Labor, Research and Analysis Section:

Employment, Wages, and Contributions/ES-202 report to the U.S. Department of Labor

Average Weekly Earnings in Covered Employment (excluding federal) by Ownership (\$), 1987-1996

Table 1.11

OWNERSHIP	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
Total	536.89	535.17	570.62	571.46	587.15	605.15	613.31	620.26	619.05	614.64
State Government	667.90	659.43	664.81	673.97	728.67	771.49	798.14	806.45	808.52	732.25
Local Government	634.58	622.97	636.10	631.38	648.82	676.16	692.36	722.25	711.39	702.08
Private Industry	501.77	502.94	547.12	547.90	559.25	573.48	579.35	583.57	583.87	587.94
Taxable	503.68	505.13	549.76	550.61	560.71	574.81	580.95	584.79	585.05	588.99
Reimbursable	443.38	435.77	464.46	470.34	518.90	540.68	541.76	552.92	553.21	560.96

Note: Average Weekly Earnings = Average Annual Earnings (Table 1.10) divided by 52.

A change in definition of covered payroll began mid 1995, see Appendix A.

Source: Alaska Department of Labor, Research and Analysis Section:

Employment, Wages, and Contributions/ES-202 report to the U.S. Department of Labor

Chapter 2

UI Benefit Payments

This chapter focuses on the payment of unemployment insurance (UI) benefits - where the money goes. A general description of the regular UI benefit payment system is presented first, with discussions of eligibility provisions, the benefit schedule, dependents' benefits, and duration. Next, brief summaries of extended benefits, and state supplemental benefits programs are provided. Finally, the distribution of payments by industry and area is covered.

UI Benefit Payments Decrease in 1994, 1995, and 1996

In 1993, Alaska paid \$180 million in unemployment compensation to claimants covered under state and federal systems. (See Table 2.14.) This benefit outlay was an all time high for the state. Since then, payments have fallen to \$150 million, \$126 million, and \$125 million in 1994, 1995, and 1996 respectively. The number of claimants who received at least one UI check in 1996 decreased to 56,653, a 13% drop from 1993's 64,185.

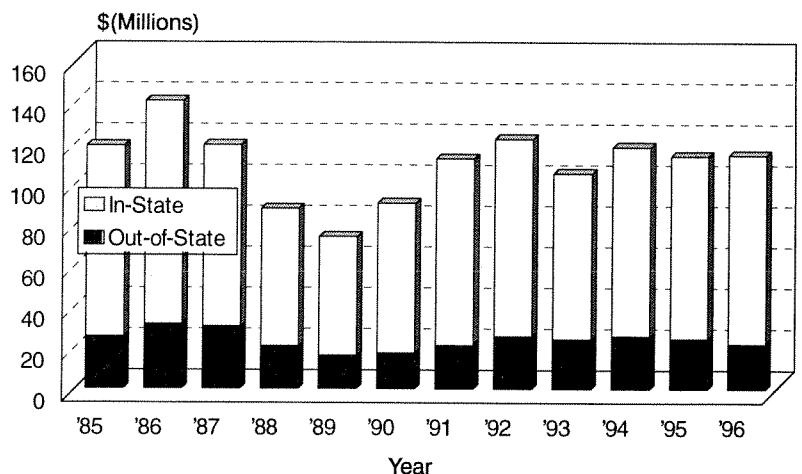
Total unemployment compensation benefit payments increased steadily from 1980 until 1986. In 1987, total dollars paid (\$139.2 million) began to decline and continued to do so through 1989 (\$81.9 million). Then, in 1990, the trend changed again and benefit payments increased 21.8% over the prior year, and increased each year until 1994. (See Table 2.14). In 1994, benefit payments dropped because of the termination of the Emergency Unemployment Compensation early in the year, and total UI benefit payments have

been falling since. In 1996, total benefit payments were only \$125.6 million.

The proportion of total unemployment compensation benefit payments made to out-of-state claimants declined steadily from 1987 through 1991. The trend was halted in 1992, when out-of-state claimants took about 21 percent of all benefit payments. In 1996, 20% of benefits paid were to out-of-state claimants.

Unemployment compensation payments were distributed through three different programs in Alaska in 1995 and 1996. During these two years, the regular unemployment insurance program (regular benefits) accounted for about 94 percent of all dollars paid. The Extended Benefits program was responsible for approximately 5.9 percent of all benefit dollars, and the State Supplemental Benefits program accounted for only about 0.1 percent.

Figure 2.1
Amount of UI Payments, Regular Benefits 1985-1996



Source: Alaska Department of Labor, Research and Analysis Section.

Regular Benefits is the Basic UI Program in All States

The regular UI benefits program—the state's largest unemployment insurance program—has been in existence since the Employment Security Act of 1937. It is the only program continuously available in all states. Eligibility for regular benefits in Alaska is established by earning at least \$1,000 in the claimant's base period, with at least \$100 earned outside the quarter of highest earnings.

The base period is defined as the first four of the five most recently completed quarters on the date of application for unemployment insurance benefits. However, base period earnings are not always simply the claimant's earnings during the base period. In 1981, the Alaska Legislature enacted AS 23.20.350, which redefines base period wage to better reflect

the claimant's attachment to the labor force. For the purpose of computing benefits payable, base period earnings are determined as follows:

1. If the insured worker is paid 90% or more of his/her earnings in one calendar quarter, the worker's base period earnings are his/her earnings in the three other quarters multiplied by 10; or
2. If the insured worker is paid less than 90% of his/her earnings in one calendar quarter, the worker's base period earnings are simply his/her earnings during the base period.

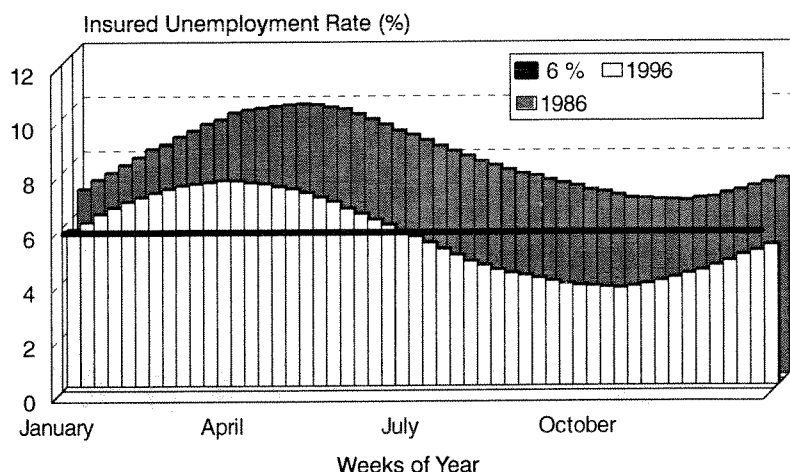
The amount of benefits that each claimant may receive weekly depends upon the claimant's base period earnings. The minimum weekly benefit amount currently is \$44 at \$1,000 base period earnings, and increases by \$2 increments for each \$250 in earnings. The maximum benefit amount is \$212 for any base period earnings at or above \$22,000. Beginning 1997, the maximum benefit amount is \$248 for base period earnings of \$26,750 or more. (See Table 2.3.)

In 1996, more than 45,100 unemployed persons received \$118.3 million in regular benefits. The average duration of regular benefits was 15.2 weeks, with an average weekly benefit payment of \$172.53. (See Tables 2.5 and 2.14.)

Claimants with Dependents Receive an Additional Allowance

Alaska is one of only 13 states to provide additional dependent benefits to UI claim-

Figure 2.2
Alaska Insured Unemployment Rate, 1986 & 1996



Source: Alaska Department of Labor, Research and Analysis Section.

ants. In most of these states, the dependent allowance increases the maximum amount of benefits payable in a benefit year for those claiming it, because the allowance is added to the basic weekly benefit so long as it is payable. This is the case in Alaska.

There is no doubt that dependent benefits introduce the principle of need into what is fundamentally an insurance program. In fact, in Alaska the dependent allowance can exceed the base weekly benefit amount for individuals earning up to \$4,500 in base period wages. Most states have opted to base eligibility primarily on labor force attachment as shown by base period wages.

Currently, a claimant receiving UI benefits with one or more dependent children is entitled to dependent benefits of \$24 per dependent to a maximum of \$72. To qualify for dependent benefits, the dependent must be less than 18 years of age, be lawfully in the individual's physical custody at the time the individual claims the allowance for dependents, or depend on the claimant for more than 50 percent of support. A dependent must be an unmarried child, or step-child, or a legal ward of any age who is both dependent on the claimant for more than 50 percent of support and prevented by infirmity from engaging in a gainful occupation.

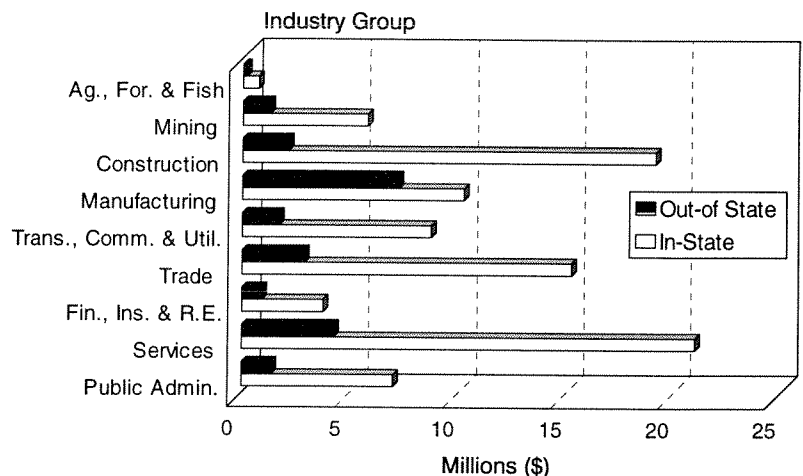
In 1996, 19,259 persons receiving regular UI were paid \$13,197,336 in dependent benefits. This is 11.2% of regular UI program benefit costs. (See Table 2.16.)

Duration of Benefits Depends on the Stability of Claimant's Work

How long a claimant may claim benefits varies in each state, and in Alaska it varies with each claimant. Alaska is one of five states in which potential duration of benefits is determined by dividing the amount of base period earnings by the amount of earnings in the highest quarter. The intent is to provide a duration of benefits which relates to the duration of employment: the higher the ratio of base period earnings to high quarter earnings, the more stable the earnings stream and, therefore, the higher the potential duration of benefits.

The duration of benefits is set according to a schedule in AS 23.20.350(e), and ranges from 16 weeks with a ratio of less than 1.50, to 26 weeks with a ratio of 3.50 or more. (See Table 2.4.) Claimants with a

Figure 2.3
UI Regular Benefit Payments,
by Industry, 1996



Source: Alaska Department of Labor, Research and Analysis Section.

ratio of less than 1.50 have earned more than two-thirds of their wages in one quarter.

Alaska's highly seasonal employment picture is reflected by unemployment payments. The amount paid to claimants in the late winter months is frequently double the amount disbursed in the late summer, primarily because job openings are scarce and claimants receive benefits for a longer duration. Besides helping to relieve economic pressure on claimants, these unemployment dollars act as a significant stimulus to the economy during the slow winter months.

Why Claimants Leave or Refuse Work May Change the Duration of Their Benefits

All states disqualify claimants who voluntarily quit work without good cause, who are discharged for misconduct, or who unreasonably refuse an offer of suitable work. Although the disqualification provisions vary from state to state, almost every

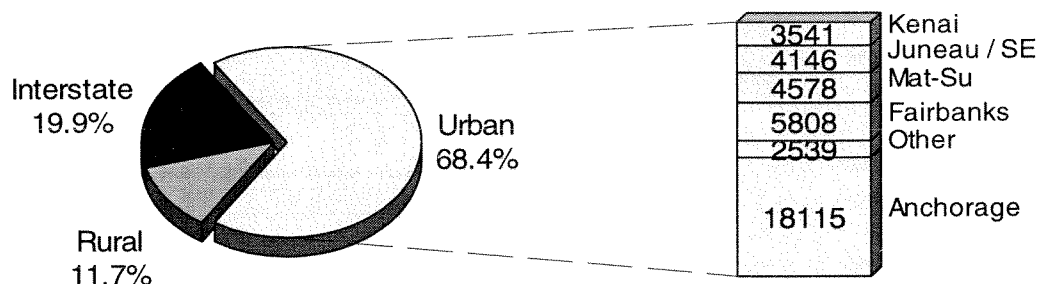
state (46 states in all) provides for a complete denial of benefits for the duration of a claimant's unemployment. To requalify for benefits, claimants must obtain another job, work for a specific time period, and then become unemployed again for a nondisqualifying reason. Of the four remaining states, one state reduces benefits by a specific number of weeks. The three other states not only postpone benefits, but also reduce the claimant's benefit entitlement for several weeks. Alaska is one of these three states.

In Alaska, a claimant who voluntarily quits work, or who is discharged for misconduct, suffers a six-week postponement of benefits (in addition to the one-week waiting period everyone must serve), and a benefit reduction equal to three times the weekly benefit amount. This policy is the most liberal in the nation.

The primary argument for this short period is that the disqualification should be no longer than it takes the average person to find work. The notion is that after a six-

week period the worker's continuing unemployment is not due to their reasons for leaving work, but to the unavailability of work. The main argument in favor of longer or unlimited disqualifications is that the unemployment does not become involuntary after six weeks, just

Figure 2.4
Claimants by Selected Local Offices, 1996



Source: Alaska Department of Labor, Research and Analysis Section.

because the "average" worker returns to work within that time. The worker continues to be unemployed due to a voluntary act. An additional argument is that the leniency of the disqualification is yet another disincentive to work.

Extended Benefits Payments Down since 1994

Under normal circumstances, UI claimants no longer receive benefits once they exhaust the maximum amount to which they are entitled. However, they may collect additional payments of up to half the amount of their maximum regular benefits when certain economic conditions exist. These additional payments are called extended benefits (EB).

In order for EB to be payable, unemployment must be high enough to meet federal standards. Specifically, an extended benefits period exists as long as the insured unemployment rate (IUR) in the state is at least 6%. Prior to 1982, the "trigger" rate was 5%, and EB was payable continuously beginning in 1975. With the trigger rate now at 6%, Alaska generally triggers off between July and September, and triggers back on in January. As Figure 2.2 illustrates, in 1986, during the peak of the recession, the IUR never fell below 6.0% and EB was payable year round.

In 1993, Emergency Unemployment Compensation (EUC) displaced EB, but by 1994, with the EUC program winding down, EB once again became the major extension program in Alaska. In 1994, more than 13.6 thousand unemployed workers received \$15.5 million in EB. The

average duration of EB was 6.6 weeks. (See Tables 2.7 and 2.14.) By 1996, EB claimants were down to 7,000, and payments had fallen to only \$7.1 million.

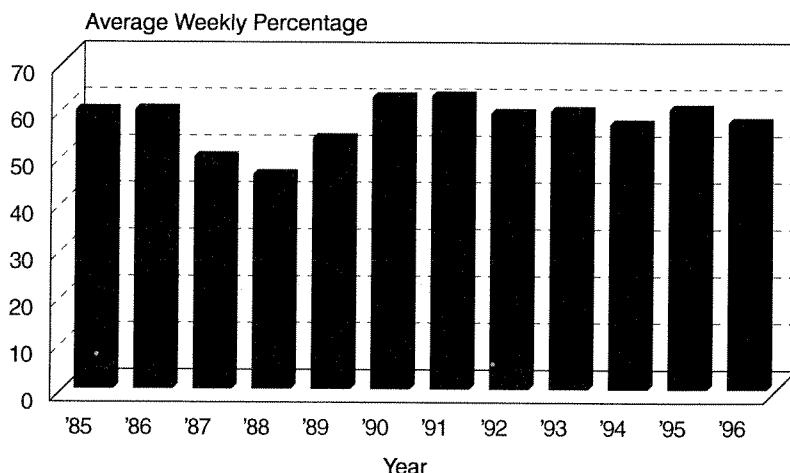
Extended benefits triggered on in mid-January in 1996 and triggered off in mid-July.

Supplemental State Benefits Assist Claimants With Low Earnings

On September 26, 1982, federal law and conforming state law disallowed extended benefits to low-wage claimants who failed to earn at least 40 times their weekly benefit amount during their base period. More than 1,000 claimants were suddenly ineligible for EB when their regular benefits had been exhausted.

The Alaska Legislature provided an alternative program of supplemental state benefits (SSB) for these claimants. Low-

Figure 2.5
Percentage of Unemployed Receiving UI in Alaska



Source: Alaska Department of Labor, Research and Analysis Section.

wage claimants who are ineligible for extended benefits solely because of the "forty times rule" are eligible for SSB whenever extended benefits are triggered on.

In 1996, approximately 231 unemployed workers received \$137,013 in SSB. The average duration of SSB claims was 5.8 weeks, and the average weekly benefit amount was \$103.19.

Amount of Benefits Varies by Industry

In 1996, 56.8% of all regular benefit payment dollars were paid to former employees of three industries: services (22.2%), trade (15.9%), and construction (18.7%). (See Table 2.11.) Since 1994, payments in regular benefits decreased in nine industries but increased in four.

Within three industries, regular benefit payments increased significantly from 1994 to 1996: oil and gas industry (up 9% in regular benefit dollars paid), construction (up 10%), and finance-insurance-real estate (8%). The one industry with big decreases in regular benefit payments was the paper products industry, with \$0.9 million in benefit payments in 1996, compared to \$2.4 million in 1994.

As with employment (See Chapter One.), the recession of 1986-87 changed the distribution of UI benefit payments in Alaska. Since 1985 (just prior to the recession), the change in the distribution is obvious for several industries. Claimants from the construction industry received 32.4% of regular benefits in 1985; by

1996, that percentage had fallen to 18.7%. On the other hand, the percentage of benefits received by claimants in the various manufacturing industries has doubled, from 8.5% in 1985 to 15.3% in 1996.

Proportion of Benefits Paid Out of State is High for Alaska

Between 1987 and 1996, the proportion of regular benefit payments sent out of state has remained between 25.4% (1987) and 18.9% (1991). (See Table 2.12.) In 1996, Alaska paid \$21.9 million in interstate regular benefits (excluding federal programs) to the 19.9% of those UI claimants filing through the Interstate claims office. These interstate claimants are those who have worked and earned wages during their base period in Alaska. (See Figure 2.1) Slightly more than half of all interstate regular benefits were paid to claimants in the three western states of Washington (24.7%), Oregon (9.3%), and California (18.0%). (See Table 2.15.) Of those regular benefit payment dollars sent out of state, 65.5% were for former employees of three industry groups: manufacturing (33.0%), services (19.4%), and trade (13.1%). (See Table 2.10.)

Since 1987, the average weekly benefit amount has been higher for those filing from out of state than for those filing in-state. In 1996, the average weekly benefit amount for interstate claimants was \$172.28 with average duration of 15.3 weeks. Intrastate claimants averaged weekly benefit amounts of \$161.61 with 15.5 weeks' duration. (See Tables 2.9 and 2.10.)

Unemployment, 1987-1996

Table 2.1

Year	Total Labor Force	Total Unemployment	Total Unemployment Rate (TUR)%	Covered Employment	Insured Unemployment	Insured Unemployment Rate (IUR) %	% Ratio IUR to TUR
1987	249,000	27,000	10.8	187,025	13,301	7.1	65.6
1988	250,000	23,000	9.2	191,035	10,485	5.5	59.7
1989	253,000	17,000	6.7	203,423	9,056	4.5	66.3
1990	257,000	18,000	7.0	214,644	11,170	5.2	74.3
1991	258,000	22,000	8.5	218,367	13,237	6.1	71.1
1992	262,000	24,000	9.2	221,795	13,880	6.3	68.3
1993	299,000	23,000	7.7	226,475	12,213	5.4	70.1
1994	305,000	24,000	7.9	223,455	13,554	6.1	77.1
1995	303,723	22,220	7.3	237,816	12,885	5.4	74.1
1996	315,928	24,682	7.8	239,654	13,120	5.5	70.1

Note: Insured unemployment and the insured unemployment rate are for comparison only, and are calculated as the percent of average covered employment filing claims for unemployment compensation during an average week of the year. The Total Unemployment Rate (TUR) uses labor force data, which include unemployment with employment. Labor force data were published using unrounded figures starting in 1995.

Sources: Alaska Department of Labor, Research and Analysis Section:
 Employment, Wages, and Contributions, ES 202 report to the U.S. Department of Labor.
 Report of Claims Activities, ETA 539 report to the U.S. Department of Labor.
 Local Area Unemployment Statistics (LAUS).

Unemployment Insurance Claimant Characteristics, 1996

Table 2.2

Characteristics	All Recipients		Characteristics	All Recipients	
	Number	% of Total		Number	% of Total
Total	56,853	100.0	Average Annual Earnings (\$):		
Gender:			1,000–9,999	15,577	27.5
Male	36,271	64.0	10,000–19,999	17,237	30.4
Female	20,382	36.0	20,000–29,999	10,837	19.1
Age:			30,000–39,999	5,701	10.1
Less than 21	1,357	2.4	40,000–49,999	3,316	5.9
21–24	4,513	8.0	50,000–59,999	1,964	3.5
25–34	17,024	30.0	60,000–69,999	979	1.7
35–44	18,326	32.3	70,000–79,999	504	0.9
45–54	10,908	19.3	80,000–89,999	247	0.4
55–64	3,861	6.8	90,000+	291	0.5
65+	664	1.2	Geographic Location:		
Number of Dependents:			Aleutians East Borough	177	0.3
0	33,395	58.9	Aleutians West Census Area	146	0.3
1	9,093	16.1	Anchorage Borough	13,966	24.7
2	8,169	14.4	Bethel Census Area	1,112	2.0
3+	5,996	10.6	Bristol Bay Borough	173	0.3
Ethnic Background:			Denali Borough	242	0.4
Alaska Native/American Indian	9,053	16.0	Dillingham Census Area	296	0.5
Asian and Pacific Islander	3,597	6.3	Fairbanks North Star Borough	5,689	10.0
Black	1,842	3.3	Haines Borough	271	0.5
Hispanic	2,465	4.4	Juneau Borough	2,031	3.6
White	38,704	68.3	Kenai Peninsula Borough	5,375	9.5
Other	380	0.7	Ketchikan Gateway Borough	1,369	2.4
No Information	612	1.1	Kodiak Island Borough	1,787	3.2
Industry:			Lake & Peninsula Borough	90	0.2
Agriculture, Forestry and Fishing	452	0.8	Matanuska–Susitna Borough	4,648	8.2
Mining	2,948	5.2	Nome Census Area	707	1.2
Oil and Gas	2,521	4.4	North Slope Borough	216	0.4
Other Mining	427	0.8	Northwest Arctic Borough	605	1.1
Contract Construction	9,134	16.1	Prince of Wales–Outer Ketchikan C A	850	1.5
Manufacturing	9,145	16.1	Sitka Borough	620	1.1
Food Products	6,602	11.7	Skagway–Hoonah–Angoon C A	443	0.8
Lumber and Wood Products	1,382	2.4	Southeast Fairbanks Census Area	595	1.1
Paper Products	430	0.8	Valdez–Cordova Census Area	1,013	1.8
Other Manufacturing	731	1.3	Wade Hampton Census Area	436	0.8
Transport., Communications and Util.	4,819	8.5	Wrangell–Petersburg Census Area	805	1.4
Trade	9,669	17.1	Yakutat Borough	39	0.1
Finance, Insurance and Real Estate	1,983	3.5	Yukon–Koyukuk Census Area	639	1.1
Services	12,863	22.7	Alaska Area Unknown	1,036	1.8
Public Administration	5,402	9.5	Total In-State	45,376	80.1
Unclassified	238	0.4	Out-of-State	11,277	19.9
Occupation:			Local Office:		
Agriculture, Forestry, and Fishing	1,820	3.2	Anchorage	18,115	32.0
Benchwork	295	0.5	Central – Interstate Claims	11,277	19.9
Clerical and Sales	9,799	17.3	Central – Rural Mail Claims	6,649	11.7
Machine Trades	2,119	3.7	Fairbanks	5,808	10.3
Processing	5,102	9.0	Juneau / SE Urban	4,146	7.3
Professional, Technical, Managerial	8,802	15.5	Kenai	3,541	6.3
Service	7,920	14.0	Kodiak	1,783	3.1
Structural Work	14,378	25.4	Matanuska–Susitna	4,578	8.1
Miscellaneous and Unknown	6,418	11.3	Seward	756	1.3

Notes: Percentages may not add up to 100% due to rounding.

Source: Alaska Department of Labor, Research and Analysis Section:
UI Claimant Characteristics Files.

During 1996, the UI claims processing work at many offices was consolidated into regional centers in Anchorage and Juneau. All UI Claims filing is now done by mail or telephone. The Anchorage Center serves clients in Anchorage, Dillingham, Eagle River, Glennallen, Homer, Kotzebue, Tok, and Valdez. Juneau / SE Urban serves Juneau, Ketchikan, Petersburg, Sitka.

Schedule of UI Weekly Benefit Amounts

Table 2.3

Base Period Earnings (\$)			Weekly Benefit Amount(\$)	Base Period Earnings (\$)			Weekly Benefit Amount(\$)
At Least	But Less Than	Starting 10-01-90		At Least	But Less Than	Starting 10-01-90	
0	1,000	0		15,000	15,250	156	
1,000	1,250	44		15,250	15,500	158	
1,250	1,500	46		15,500	15,750	160	
1,500	1,750	48		15,750	16,000	162	
1,750	2,000	50		16,000	16,250	164	
2,000	2,250	52		16,250	16,500	166	
2,250	2,500	54		16,500	16,750	168	
2,500	2,750	56		16,750	17,000	170	
2,750	3,000	58		17,000	17,250	172	
3,000	3,250	60		17,250	17,500	174	
3,250	3,500	62		17,500	17,750	176	
3,500	3,750	64		17,750	18,000	178	
3,750	4,000	66		18,000	18,250	180	
4,000	4,250	68		18,250	18,500	182	
4,250	4,500	70		18,500	18,750	184	
4,500	4,750	72		18,750	19,000	186	
4,750	5,000	74		19,000	19,250	188	
5,000	5,250	76		19,250	19,500	190	
5,250	5,500	78		19,500	19,750	192	
5,500	5,750	80		19,750	20,000	194	
5,750	6,000	82		20,000	20,250	196	
6,000	6,250	84		20,250	20,500	198	
6,250	6,500	86		20,500	20,750	200	
6,500	6,750	88		20,750	21,000	202	
6,750	7,000	90		21,000	21,250	204	
7,000	7,250	92		21,250	21,500	206	
7,250	7,500	94		21,500	21,750	208	
7,500	7,750	96		21,750	22,000	210	
7,750	8,000	98		22,000	and over	212	
8,000	8,250	100					
8,250	8,500	102					
8,500	8,750	104					
8,750	9,000	106					
9,000	9,250	108					
9,250	9,500	110					
9,500	9,750	112					
9,750	10,000	114					
10,000	10,250	116					
10,250	10,500	118					
10,500	10,750	120					
10,750	11,000	122					
11,000	11,250	124					
11,250	11,500	126					
11,500	11,750	128					
11,750	12,000	130					
12,000	12,250	132					
12,250	12,500	134					
12,500	12,750	136					
12,750	13,000	138					
13,000	13,250	140					
13,250	13,500	142					
13,500	13,750	144					
13,750	14,000	146					
14,000	14,250	148					
14,250	14,500	150					
14,500	14,750	152					
14,750	15,000	154					

Amendment effective 01-01-97

22,000	22,250	212
22,250	22,500	214
22,500	22,750	216
22,750	23,000	218
23,000	23,250	220
23,250	23,500	222
23,500	23,750	224
23,750	24,000	226
24,000	24,250	228
24,250	24,500	230
24,500	24,750	232
24,750	25,000	234
25,000	25,250	236
25,250	25,500	238
25,500	25,750	240
25,750	26,000	242
26,000	26,250	244
26,250	26,500	246
26,500	26,750	248
26,750	and over	248

Source: Alaska Statutes 23.20.350(d).
The existing schedule was amended
(effective January 1, 1997)
to provide for earnings over \$22,000.

Schedule of Weekly Benefits Duration

Table 2.4

Ratio of Base Period Earnings to High Quarter Earnings	Duration of Benefits (in Weeks)
Less than 1.50	16
1.50-1.99	18
2.00-2.49	20
2.50-2.99	22
3.00-3.49	24
3.50 or more	26

Source: Alaska Statutes 23.20.350(e).

Payment Data, UI Regular Benefits (Taxable and Reimbursable), 1987-1996

Table 2.5

Year	All Claimants		Claimants Exhausting Benefits		Average Duration (in Weeks)			Average Weekly Benefit Amount (AWBA)	Maximum Weekly Benefit Amount (\$)		
	Number of First Pay- ments 1/	Number of Weeks Paid	Number 3/	Percent of First Pay- ments 1/	Potential	Actual	Actual for Exhausts 3/	(\$) Amount 2/	Ratio of WBA to Average Weekly Earnings	Without Depen- dents Benefits	With Depen- dents Benefits
1987	45,345	770,406	26,496	51.7	21.0	17.0	20.6	159.12	0.30	188.00	260.00
1988	36,090	579,422	18,670	47.0	20.7	16.1	20.5	156.57	0.29	188.00	260.00
1989	33,093	485,552	13,972	42.2	20.7	14.7	20.4	157.17	0.28	188.00	260.00
1990	39,675	584,707	17,690	44.6	20.5	14.7	19.8	162.81	0.29	212.00	284.00
1991	44,523	682,519	20,825	46.8	20.7	15.3	20.1	169.72	0.29	212.00	284.00
1992	44,094	732,262	23,502	53.3	20.9	16.6	20.6	169.92	0.28	212.00	284.00
1993	40,689	642,198	20,292	49.9	21.0	15.8	20.8	170.73	0.28	212.00	284.00
1994	46,801	712,689	21,336	45.6	20.8	15.2	20.5	169.99	0.27	212.00	284.00
1995	46,832	678,057	19,480	41.6	20.9	14.5	20.7	172.88	0.28	212.00	284.00
1996	45,116	684,730	19,623	43.5	20.8	15.2	20.5	172.53	0.28	212.00	284.00

1/ The number of first payments relates to the calendar year indicated. The percent who exhaust their benefits relates to first payments in the 12-month period ending June 30 of the same year.

2/ Average weekly benefit amount for all claimants excluding certain part-time workers.

3/ Exhausts: Persons receiving payments for the maximum number of weeks available to them in a particular program.

Sources: Alaska Department of Labor, Research and Analysis Section:

ETA 5-159 report to the U.S. Department of Labor;

BEP 3565 P Quarterly Management Reports;

ES-218 report to the U.S. Department of Labor.

Average Weekly UI Regular Benefits as Percentage of Average Weekly Earnings in Covered Employment, 1996

Table 2.6

State	Average Benefit Amount (\$)	Rank	Average Weekly Earnings (\$)	Rank	AWBA as % of Earnings	Rank
Alabama	141.63	49	473.72	32	29.9	46
ALASKA	172.04	33	614.70	6	28.0	49
Arizona	150.73	47	502.64	27	30.0	45
Arkansas	169.97	36	422.93	47	40.2	12
California	152.44	46	607.73	7	25.1	51
Colorado	208.11	12	541.86	15	38.4	19
Connecticut	222.25	8	701.84	3	31.7	40
Delaware	224.08	7	588.69	10	38.1	22
Dist. of Columbia	236.21	4	771.57	1	30.6	43
Florida	178.34	28	487.76	30	36.6	29
Georgia	165.50	38	523.73	21	31.6	41
Hawaii	269.85	1	517.94	23	52.1	1
Idaho	181.65	26	442.55	43	41.0	10
Illinois	213.45	10	598.15	9	35.7	33
Indiana	186.81	25	505.81	26	36.9	26
Iowa	200.44	18	451.65	40	44.4	2
Kansas	202.10	17	467.61	33	43.2	5
Kentucky	170.78	35	465.32	37	36.7	27
Louisiana	127.62	51	466.50	35	27.4	50
Maine	170.88	34	451.04	41	37.9	23
Maryland	194.52	20	563.64	11	34.5	36
Massachusetts	254.14	3	649.80	5	39.1	16
Michigan	204.87	14	601.56	8	34.1	37
Minnesota	234.38	5	548.58	14	42.7	6
Mississippi	140.55	50	412.72	48	34.1	38
Missouri	154.09	44	506.22	25	30.4	44
Montana	165.40	39	395.66	50	41.8	9
Nebraska	161.34	41	443.60	42	36.4	30
Nevada	194.01	21	529.55	18	36.6	28
New Hampshire	153.25	45	528.80	19	29.0	48
New Jersey	254.84	2	688.17	4	37.0	24
New Mexico	157.13	42	442.37	44	35.5	34
New York	205.78	13	706.54	2	29.1	47
North Carolina	192.74	22	484.69	31	39.8	14
North Dakota	174.83	31	401.93	49	43.5	4
Ohio	202.44	16	530.16	17	38.2	21
Oklahoma	175.31	30	437.90	45	40.0	13
Oregon	190.53	23	514.76	24	37.0	25
Pennsylvania	219.08	9	552.26	12	39.7	15
Rhode Island	228.15	6	518.46	22	44.0	3
South Carolina	165.32	40	458.13	38	36.1	31
South Dakota	150.36	48	389.90	51	38.6	18
Tennessee	154.58	43	491.96	29	31.4	42
Texas	188.95	24	536.55	16	35.2	35
Utah	197.68	19	466.91	34	42.3	7
Vermont	168.11	37	465.90	36	36.1	32
Virginia	172.62	32	523.91	20	32.9	39
Washington	210.08	11	549.47	13	38.2	20
West Virginia	175.86	29	454.66	39	38.7	17
Wisconsin	202.49	15	497.91	28	40.7	11
Wyoming	181.23	27	431.61	46	42.0	8
United States 1/	189.45		548.91		34.5	

Note: U.S. Data include Puerto Rico and the Virgin Islands.

Sources: Alaska Department of Labor, Research and Analysis Section: ETA 5-159 report, and ES-202 Report, U.S. Department of Labor.

Payment Data, UI Extended Benefits, 1987-1996

Table 2.7

Year	Number of First Payments	Number of Weeks Paid	Number of Claimants Exhausting Benefits	Average Duration in Weeks	Average Weekly Benefit (\$) Amount 1/
1987	13,145	94,773	6,246	7.2	160.56
1988	8,281	51,385	2,806	6.2	155.38
1989	4,566	24,489	958	5.4	149.66
1990	5,730	32,267	1,445	5.6	161.28
1991	8,951	57,369	3,272	6.4	164.37
1992	6	32	7	5.3	136.84
1993	2	10	3	5.0	131.75
1994	13,605	89,840	4,857	6.6	166.65
1995	7,505	43,695	2,028	5.8	169.55
1996	7,037	41,199	1,897	5.9	171.15

1/ Excludes certain part-time workers.

Source: Alaska Department of Labor, Research and Analysis Section:
Claims and Payment Activities, ETA 5-159 report to the U.S. Department of Labor.

Payment Data, UI State Supplemental Benefits, 1987-1996

Table 2.8

Year	Number of First Payments	Number of Weeks Paid	Number of Claimants Exhausting Benefits	Average Duration in Weeks	Average Weekly Benefit (\$) Amount 1/
1987	624	4,506	395	7.2	92.14
1988	504	3,442	259	6.8	95.84
1989	329	1,943	122	5.9	95.13
1990	345	2,155	143	6.2	104.24
1991	761	4,536	336	6.0	102.54
1992	731	5,546	458	7.6	102.42
1993	1,067	7,943	688	7.4	102.75
1994	384	2,696	290	7.0	94.73
1995	233	1,298	104	5.6	101.32
1996	231	1,337	102	5.8	103.19

1/ Excludes certain part-time workers.

Source: Alaska Department of Labor, Research and Analysis Section:
Claims and Payment Activities, ETA 5-159 report to the U.S. Department of Labor.

UI Regular Benefit Payments (Taxable and Reimbursable) by Industry—Intrastate, 1987-1996

Table 2.9

INDUSTRY	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
NUMBER OF WEEKS PAID										
Totals (incl. unclass.)	587,574	452,038	386,470	468,952	561,087	596,579	503,348	593,895	550,571	570,030
Ag., For. & Fish	3,456	3,207	3,014	2,681	4,061	4,383	5,005	5,644	4,795	4,685
Mining	30,062	23,324	24,119	53,201	38,071	42,856	27,477	27,332	24,200	29,449
Oil and Gas	26,712	19,986	19,380	47,231	32,442	37,617	22,263	21,893	19,470	25,160
Other Mining	3,350	3,338	4,739	5,970	5,629	5,239	5,214	5,439	4,730	4,289
Construction	135,244	98,122	69,149	73,534	94,468	92,478	69,707	94,806	100,049	101,613
Manufacturing	41,730	40,943	46,672	46,874	63,509	68,333	58,536	85,973	64,437	71,060
Food Products	21,531	24,561	27,162	25,496	35,971	41,458	38,995	59,840	44,708	49,927
Lumber & Wood	7,758	7,654	11,342	12,065	16,813	13,747	7,976	10,459	7,490	10,167
Paper Products	3,330	1,854	2,136	3,093	3,114	2,495	3,658	7,827	5,781	3,372
Other Mfg.	9,111	6,874	6,032	6,220	7,611	10,633	7,907	7,847	6,458	7,594
Trans., Comm. & Util.	50,895	37,513	31,337	57,297	54,547	57,374	50,168	56,454	57,640	52,545
Trade	109,258	80,631	65,200	74,664	102,762	116,967	103,580	111,625	101,412	105,561
Fin., Ins. & Real Est.	27,103	21,831	18,050	16,117	19,654	20,033	17,251	20,600	25,147	22,680
Services	131,871	98,120	87,364	101,807	133,303	142,716	127,157	143,670	129,740	138,392
Public Admin.	53,748	44,595	40,019	40,843	47,652	48,925	42,148	45,466	41,734	41,971
Unclassified	4,207	3,752	1,546	1,934	3,060	2,514	2,319	2,325	1,417	2,074
NUMBER OF FIRST PAYMENTS										
Totals (incl. unclass.)	36,051	29,332	27,044	33,325	37,031	37,268	32,534	40,329	37,113	36,813
Ag., For. & Fish	227	210	215	211	290	296	337	411	330	310
Mining	1,742	1,671	1,980	3,667	2,546	2,602	1,709	1,849	1,614	1,961
Oil and Gas	1,490	1,432	1,570	3,349	2,163	2,284	1,382	1,518	1,265	1,723
Other Mining	252	239	410	318	383	318	327	331	349	238
Construction	8,248	6,015	4,854	5,184	6,275	5,927	4,989	7,072	6,989	6,760
Manufacturing	2,951	3,161	3,561	3,726	4,431	4,575	4,133	5,508	4,350	4,367
Food Products	1,560	1,814	1,927	2,023	2,495	2,555	2,579	3,651	2,927	2,825
Lumber & Wood	661	767	1,024	988	1,172	1,047	618	889	635	724
Paper Products	160	167	175	291	256	255	484	454	356	259
Other Mfg.	570	413	435	424	508	718	452	514	432	559
Trans., Comm. & Util.	3,146	2,443	2,183	4,184	3,561	3,676	3,215	3,949	3,840	3,390
Trade	6,524	5,175	4,448	5,173	6,845	7,163	6,438	7,313	6,787	6,749
Fin., Ins. & Real Est.	1,573	1,286	1,121	1,045	1,211	1,159	1,025	1,406	1,551	1,318
Services	8,094	6,317	5,912	7,223	8,666	8,786	7,864	9,602	8,684	9,024
Public Admin.	3,272	2,832	2,666	2,754	3,042	2,932	2,672	3,047	2,833	2,757
Unclassified	274	222	104	158	164	152	152	172	135	177
AMOUNT OF PAYMENTS (\$)										
Totals (incl. unclass.)	88,612,979	66,976,459	57,799,996	73,010,065	90,968,612	96,182,266	80,771,580	92,239,211	89,143,076	92,123,501
Ag., For. & Fish	480,378	428,169	421,657	389,718	600,373	626,509	722,065	825,949	716,245	722,423
Mining	5,416,253	4,048,279	4,181,678	9,076,745	6,999,671	8,374,847	5,386,594	5,262,416	4,784,505	5,789,479
Oil and Gas	4,859,051	3,502,579	3,351,894	8,012,061	5,949,790	7,384,851	4,371,425	4,322,462	3,879,894	4,915,804
Other Mining	557,202	545,700	829,784	1,064,684	1,049,881	989,996	1,015,169	939,954	904,611	873,675
Construction	23,405,617	17,161,043	12,021,780	13,154,194	17,924,460	17,279,799	12,888,140	17,384,443	18,898,006	19,193,516
Manufacturing	5,487,326	5,261,260	6,473,636	6,805,843	9,869,443	10,245,401	8,695,512	12,103,658	9,363,301	10,252,579
Food Products	2,223,918	2,571,829	3,229,650	3,194,400	4,807,535	5,478,880	5,155,985	7,285,068	5,659,127	6,348,381
Lumber & Wood	1,250,865	1,254,771	1,945,855	2,075,092	3,234,287	2,518,586	1,450,800	1,863,235	1,400,714	1,894,373
Paper Products	553,453	296,948	343,953	542,842	582,280	450,333	745,714	1,629,753	1,153,993	658,751
Other Mfg.	1,459,090	1,137,712	954,178	993,509	1,245,341	1,797,602	1,343,013	1,325,602	1,149,467	1,351,074
Trans., Comm. & Util.	7,898,224	5,645,907	4,737,488	9,449,085	9,017,422	9,400,474	8,241,229	9,110,556	9,825,550	8,756,292
Trade	14,509,115	10,388,687	8,486,999	10,109,746	14,650,040	16,749,124	14,951,744	15,530,548	14,616,436	15,279,534
Fin., Ins. & Real Est.	4,245,523	3,466,250	2,878,622	2,570,778	3,200,696	3,265,199	2,881,820	3,407,467	4,206,776	3,761,251
Services	18,435,047	13,404,784	12,252,386	14,799,741	20,364,936	21,716,546	19,549,747	21,121,888	19,723,709	21,064,470
Public Admin.	8,182,031	6,697,095	6,137,466	6,407,134	7,936,502	8,182,038	7,134,760	7,198,484	6,799,592	7,007,920
Unclassified	553,465	474,985	208,284	247,081	405,069	342,329	319,969	293,802	208,956	296,037

UI Regular Benefit Payments (Taxable and Reimbursable) by Industry—Intrastate, 1987-1996 (cont.)

Table 2.9

	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
PERCENT DISTRIBUTION - AMOUNT OF PAYMENTS										
Totals (incl. unclass.)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Ag., For. & Fish	0.5	0.6	0.7	0.5	0.7	0.7	0.9	0.9	0.8	0.8
Mining	6.1	6.0	7.2	12.4	7.7	8.7	6.7	5.7	5.4	6.3
Oil and Gas	5.5	5.2	5.8	11.0	6.5	7.7	5.4	4.7	4.4	5.3
Other Mining	0.6	0.8	1.4	1.5	1.2	1.0	1.3	1.0	1.0	0.9
Construction	26.4	25.6	20.8	18.0	19.7	18.0	16.0	18.8	21.2	20.8
Manufacturing	6.2	7.9	11.2	9.3	10.8	10.7	10.8	13.1	10.5	11.1
Food Products	2.5	3.8	5.6	4.4	5.3	5.7	6.4	7.9	6.3	6.9
Lumber & Wood	1.4	1.9	3.4	2.8	3.6	2.6	1.8	2.0	1.6	2.1
Paper Products	0.6	0.4	0.6	0.7	0.6	0.5	0.9	1.8	1.3	0.7
Other Mfg.	1.6	1.7	1.7	1.4	1.4	1.9	1.7	1.4	1.3	1.5
Trans., Comm. & Util.	8.9	8.4	8.2	12.9	9.9	9.8	10.2	9.9	11.0	9.5
Trade	16.4	15.5	14.7	13.8	16.1	17.4	18.5	16.8	16.4	16.6
Fin., Ins. & Real Est.	4.8	5.2	5.0	3.5	3.5	3.4	3.6	3.7	4.7	4.1
Services	20.8	20.0	21.2	20.3	22.4	22.6	24.2	22.9	22.1	22.9
Public Admin.	9.2	10.0	10.6	8.8	8.7	8.5	8.8	7.8	7.6	7.6
Unclassified	0.6	0.7	0.4	0.3	0.4	0.4	0.4	0.3	0.2	0.3
AVERAGE WEEKLY PAYMENTS (\$)										
Totals (incl. unclass.)	150.81	148.17	149.56	155.69	162.13	161.22	160.47	155.31	161.91	161.61
Ag., For. & Fish	139.00	133.51	139.90	145.36	147.84	142.94	144.27	146.34	149.37	154.20
Mining	180.17	173.57	173.38	170.61	183.86	195.42	196.04	192.54	197.71	196.59
Oil and Gas	181.91	175.25	172.96	169.64	183.40	196.32	196.35	197.44	199.28	195.38
Other Mining	166.33	163.48	175.10	178.34	186.51	188.97	194.70	172.82	191.25	203.70
Construction	173.06	174.89	173.85	178.89	189.74	186.85	184.89	183.37	188.89	188.89
Manufacturing	131.50	128.50	138.70	145.19	155.40	149.93	148.55	140.78	145.31	144.28
Food Products	103.29	104.71	118.90	125.29	133.65	132.15	132.22	121.74	126.58	127.15
Lumber & Wood	161.24	163.94	171.56	171.99	192.37	183.21	181.90	178.15	187.01	186.33
Paper Products	166.20	160.17	161.03	175.51	186.99	180.49	203.86	208.22	199.62	195.36
Other Mfg.	160.15	165.51	158.19	159.73	163.62	169.06	169.85	168.93	177.99	177.91
Trans., Comm. & Util.	155.19	150.51	151.18	164.91	165.31	163.85	164.27	161.38	170.46	166.64
Trade	132.80	128.84	130.17	135.40	142.56	143.20	144.35	139.13	144.13	144.75
Fin., Ins. & Real Est.	156.64	158.78	159.48	159.51	162.85	162.99	167.05	165.41	167.29	165.84
Services	139.80	136.62	140.25	145.37	152.77	152.17	153.74	147.02	152.02	152.21
Public Admin.	152.23	150.18	153.36	156.87	166.55	167.24	169.28	158.33	162.93	166.97
Unclassified	131.56	126.60	134.72	127.76	132.38	136.17	137.98	126.37	147.46	142.74
AVERAGE DURATION IN WEEKS										
Totals (incl. unclass.)	16.3	15.4	14.3	14.1	15.2	16.0	15.5	14.7	14.8	15.5
Ag., For. & Fish	15.2	15.3	14.0	12.7	14.0	14.8	14.9	13.7	14.5	15.1
Mining	17.3	14.0	12.2	14.5	15.0	16.5	16.1	14.8	15.0	15.0
Oil and Gas	17.9	14.0	12.3	14.1	15.0	16.5	16.1	14.4	15.4	14.6
Other Mining	13.3	14.0	11.6	18.8	14.7	16.5	15.9	16.4	13.6	18.0
Construction	16.4	16.3	14.2	14.2	15.1	15.6	14.0	13.4	14.3	15.0
Manufacturing	14.1	13.0	13.1	12.6	14.3	14.9	14.2	15.6	14.8	16.3
Food Products	13.8	13.5	14.1	12.6	14.4	16.2	15.1	16.4	15.3	17.7
Lumber & Wood	11.7	10.0	11.1	12.2	14.3	13.1	12.9	11.8	11.8	14.0
Paper Products	20.8	11.1	12.2	10.6	12.2	9.8	7.6	17.2	16.2	13.0
Other Mfg.	16.0	16.6	13.9	14.7	15.0	14.8	17.5	15.3	14.9	13.6
Trans., Comm. & Util.	16.2	15.4	14.4	13.7	15.3	15.6	15.6	14.3	15.0	15.5
Trade	16.7	15.6	14.7	14.4	15.0	16.3	16.1	15.3	14.9	15.6
Fin., Ins. & Real Est.	17.2	17.0	16.1	15.4	16.2	17.3	16.8	14.7	16.2	17.2
Services	16.3	15.5	14.8	14.1	15.4	16.2	16.2	15.0	14.9	15.3
Public Admin.	16.4	15.7	15.0	14.8	15.7	16.7	15.8	14.9	14.7	15.2
Unclassified	15.4	16.9	14.9	12.2	18.7	16.5	15.3	13.5	10.5	11.7

Source: Alaska Department of Labor, Research and Analysis Section:
UC-217 report, Benefit Payments by Industry and Area.

Note: Percentages may not add up to 100% due to rounding.

UI Regular Benefit Payments (Taxable and Reimbursable) by Industry—Interstate, 1987-1996

Table 2.10

INDUSTRY	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
NUMBER OF WEEKS PAID										
Totals (incl. unclass.)	182,787	127,178	98,740	104,638	120,970	147,692	138,247	156,252	142,693	127,164
Ag., For. & Fish	818	721	557	776	1,135	1,589	1,921	2,372	1,035	902
Mining	12,648	6,483	5,839	8,226	8,019	10,499	8,058	7,225	7,636	6,044
Oil and Gas	11,223	5,433	4,526	6,804	6,333	9,148	6,373	5,708	6,667	5,061
Other Mining	1,425	1,050	1,313	1,422	1,686	1,351	1,685	1,517	969	983
Construction	29,974	15,251	8,914	8,790	10,445	10,725	8,154	10,610	12,235	10,865
Manufacturing	22,079	21,057	22,042	25,629	35,468	44,130	47,679	58,561	48,944	45,471
Food Products	15,012	14,347	14,868	17,613	23,981	33,354	38,934	48,124	40,571	38,235
Lumber & Wood	3,612	3,624	4,742	4,985	8,373	7,009	5,057	5,239	4,508	4,794
Paper Products	943	940	1,145	1,559	1,845	1,648	2,154	3,892	2,775	1,101
Other Mfg.	2,512	2,146	1,287	1,472	1,269	2,119	1,534	1,306	1,090	1,341
Trans., Comm. & Util.	13,329	9,440	7,201	9,336	9,792	11,078	9,395	10,986	11,567	9,020
Trade	34,195	23,836	16,166	14,976	16,079	22,733	20,437	20,966	19,547	17,753
Fin., Ins. & Real Est.	11,892	8,728	6,704	5,271	4,805	5,730	5,574	5,120	5,711	4,946
Services	40,579	27,303	21,287	21,672	25,293	31,017	27,577	30,617	28,020	24,855
Public Admin.	16,313	13,816	9,800	9,511	9,507	9,781	9,205	9,387	7,885	7,103
Unclassified	960	543	230	451	427	410	247	408	113	205
NUMBER OF FIRST PAYMENTS										
Totals (incl. unclass.)	9,296	6,746	5,978	6,609	7,408	8,293	8,052	10,439	9,678	8,293
Ag., For. & Fish	45	53	37	70	85	94	130	148	78	69
Mining	559	379	371	574	484	555	418	507	521	413
Oil and Gas	481	309	285	493	389	492	316	416	444	362
Other Mining	78	70	86	81	95	63	102	91	77	51
Construction	1,478	736	559	537	658	597	515	753	859	716
Manufacturing	1,466	1,456	1,639	1,955	2,454	2,938	3,254	4,197	3,626	3,288
Food Products	994	996	1,095	1,359	1,741	2,216	2,678	3,457	2,972	2,758
Lumber & Wood	286	316	375	412	533	494	360	434	425	398
Paper Products	57	59	89	118	105	118	142	229	150	58
Other Mfg.	129	85	80	66	75	110	74	77	79	74
Trans., Comm. & Util.	650	504	403	607	558	578	532	725	727	551
Trade	1,693	1,160	891	866	969	1,170	1,036	1,349	1,243	1,060
Fin., Ins. & Real Est.	557	419	340	283	248	281	273	333	343	282
Services	1,953	1,381	1,182	1,208	1,433	1,598	1,437	1,859	1,791	1,490
Public Admin.	851	634	542	485	492	466	439	551	479	409
Unclassified	44	24	14	24	27	16	18	17	11	15
AMOUNT OF PAYMENTS (\$)										
Totals (incl. unclass.)	30,246,680	20,794,671	16,246,234	17,467,401	21,185,177	25,589,312	24,269,843	25,665,432	24,466,248	21,908,339
Ag., For. & Fish	115,868	104,083	89,207	130,767	201,318	278,116	338,508	385,177	172,999	156,953
Mining	2,397,248	1,208,894	1,083,184	1,502,092	1,646,739	2,239,553	1,731,803	1,499,568	1,602,016	1,250,924
Oil and Gas	2,142,019	1,026,508	846,074	1,238,033	1,305,399	1,961,886	1,362,167	1,173,298	1,410,215	1,062,318
Other Mining	255,229	182,386	237,110	264,059	341,340	277,667	369,636	326,270	191,801	188,606
Construction	5,436,934	2,770,951	1,637,522	1,581,608	2,055,510	2,112,133	1,601,598	1,957,552	2,461,715	2,123,025
Manufacturing	3,058,500	3,032,946	3,277,864	3,941,359	5,795,260	7,016,198	7,748,207	8,890,810	7,618,549	7,224,018
Food Products	1,850,911	1,863,221	2,000,397	2,502,347	3,557,455	4,936,152	5,988,630	6,835,939	5,961,543	5,801,113
Lumber & Wood	613,334	642,019	849,603	900,550	1,638,392	1,346,232	1,016,023	1,017,985	877,042	941,660
Paper Products	165,994	179,350	203,602	280,111	367,667	333,233	438,923	804,095	568,802	234,220
Other Mfg.	428,261	348,356	224,262	258,351	231,746	400,581	304,631	232,791	211,162	247,025
Trans., Comm. & Util.	2,318,888	1,622,567	1,224,692	1,658,151	1,796,869	1,980,400	1,727,884	1,954,966	2,153,581	1,709,935
Trade	5,133,440	3,582,475	2,495,538	2,323,200	2,608,235	3,626,859	3,343,132	3,219,479	3,141,060	2,876,736
Fin., Ins. & Real Est.	2,038,012	1,529,736	1,153,281	932,835	844,987	1,057,621	1,018,985	904,711	1,037,681	915,628
Services	6,687,972	4,396,063	3,457,890	3,611,331	4,367,488	5,343,817	4,926,401	5,078,199	4,775,805	4,252,860
Public Admin.	2,907,538	2,458,636	1,788,158	1,713,194	1,789,958	1,871,331	1,794,809	1,712,125	1,485,577	1,366,070
Unclassified	152,280	90,320	38,898	72,864	78,813	63,284	38,516	62,845	17,265	32,190

UI Regular Benefit Payments (Taxable and Reimbursable) by Industry—Interstate, 1987-1996 (cont.)

Table 2.10

INDUSTRY	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
PERCENT DISTRIBUTION - AMOUNT OF PAYMENTS										
Totals (incl. unclass.)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Ag., For. & Fish	0.4	0.5	0.5	0.7	1.0	1.1	1.4	1.5	0.7	0.7
Mining	7.9	5.8	6.7	8.6	7.8	8.8	7.1	5.8	6.5	5.7
Oil and Gas	7.1	4.9	5.2	7.1	6.2	7.7	5.8	4.6	5.8	4.8
Other Mining	0.8	0.9	1.5	1.5	1.6	1.1	1.5	1.3	0.8	0.9
Construction	18.0	13.3	10.1	9.1	9.7	8.3	6.6	7.6	10.1	9.7
Manufacturing	10.1	14.6	20.2	22.6	27.4	27.4	31.9	34.6	31.1	33.0
Food Products	6.1	9.0	12.3	14.3	16.8	19.3	24.7	26.6	24.4	26.5
Lumber & Wood	2.0	3.1	5.2	5.2	7.7	5.3	4.2	4.0	3.6	4.3
Paper Products	0.5	0.9	1.3	1.6	1.7	1.3	1.8	3.1	2.3	1.1
Other Mfg.	1.4	1.7	1.4	1.5	1.1	1.6	1.3	0.9	0.9	1.1
Trans., Comm. & Util.	7.7	7.8	7.5	9.5	8.5	7.7	7.1	7.6	8.8	7.8
Trade	17.0	17.2	15.4	13.3	12.3	14.2	13.8	12.5	12.8	13.1
Fin., Ins. & Real Est.	6.7	7.4	7.1	5.3	4.0	4.1	4.2	3.5	4.2	4.2
Services	22.1	21.1	21.3	20.7	20.6	20.9	20.3	19.8	19.5	19.4
Public Admin.	9.6	11.8	11.0	9.8	8.4	7.3	7.4	6.7	6.1	6.2
Unclassified	0.5	0.4	0.2	0.4	0.4	0.2	0.2	0.2	0.1	0.1

AVERAGE WEEKLY PAYMENT (\$)

Totals (incl. unclass.)	165.48	163.51	164.54	166.93	175.13	173.26	175.55	164.26	171.46	172.28
Ag., For. & Fish	141.65	144.36	160.16	168.51	177.37	175.03	176.21	162.38	167.15	174.01
Mining	189.54	186.47	185.51	182.60	205.35	213.31	214.92	207.55	209.80	206.97
Oil and Gas	190.86	188.94	186.94	181.96	206.13	214.46	213.74	205.55	211.52	209.90
Other Mining	179.11	173.70	180.59	185.70	202.46	205.53	219.37	215.08	197.94	191.87
Construction	181.39	181.69	183.70	179.93	196.79	196.94	196.42	184.50	201.20	195.40
Manufacturing	138.53	144.04	148.71	153.79	163.39	158.99	162.51	151.82	155.66	158.87
Food Products	123.30	129.87	134.54	142.07	148.34	147.99	153.81	142.05	146.94	151.72
Lumber & Wood	169.80	177.16	179.17	180.65	195.68	192.07	200.91	194.31	194.55	196.42
Paper Products	176.03	190.80	177.82	179.67	199.28	202.20	203.77	206.60	204.97	212.73
Other Mfg.	170.49	162.33	174.25	175.51	182.62	189.04	198.59	178.25	193.73	184.21
Trans., Comm. & Util.	173.97	171.88	170.07	177.61	183.50	178.77	183.92	177.95	186.18	189.57
Trade	150.12	150.30	154.37	155.13	162.21	159.54	163.58	153.56	160.69	162.04
Fin., Ins. & Real Est.	171.38	175.27	172.03	176.97	175.86	184.58	182.81	176.70	181.70	185.12
Services	164.81	161.01	162.44	166.64	172.68	172.29	178.64	165.86	170.44	171.11
Public Admin.	178.23	177.81	182.47	180.13	188.28	191.32	194.98	182.39	188.41	192.32
Unclassified	158.63	166.34	169.12	161.56	184.57	154.35	155.94	154.03	152.79	157.02

AVERAGE DURATION IN WEEKS

Totals (incl. unclass.)	19.7	18.9	16.5	15.8	16.3	17.8	17.2	15.0	14.7	15.3
Ag., For. & Fish	18.2	13.6	15.1	11.1	13.4	16.9	14.8	16.0	13.3	13.1
Mining	22.6	17.1	15.7	14.3	16.6	18.9	19.3	14.3	14.7	14.6
Oil and Gas	23.3	17.6	15.9	13.8	16.3	18.6	20.2	13.7	15.0	14.0
Other Mining	18.3	15.0	15.3	17.6	17.7	21.4	16.5	16.7	12.6	19.3
Construction	20.3	20.7	15.9	16.4	15.9	18.0	15.8	14.1	14.2	15.2
Manufacturing	15.1	14.5	13.4	13.1	14.5	15.0	14.7	14.0	13.5	13.8
Food Products	15.1	14.4	13.6	13.0	13.8	15.1	14.5	13.9	13.7	13.9
Lumber & Wood	12.6	11.5	12.6	12.1	15.7	14.2	14.0	12.1	10.6	12.0
Paper Products	16.5	15.9	12.9	13.2	17.6	14.0	15.2	17.0	18.5	19.0
Other Mfg.	19.5	25.2	16.1	22.3	16.9	19.3	20.7	17.0	13.8	18.1
Trans., Comm. & Util.	20.5	18.7	17.9	15.4	17.5	19.2	17.7	15.2	15.9	16.4
Trade	20.2	20.5	18.1	17.3	16.6	19.4	19.7	15.5	15.7	16.7
Fin., Ins. & Real Est.	21.4	20.8	19.7	18.6	19.4	20.4	20.4	15.4	16.7	17.5
Services	20.8	19.8	18.0	17.9	17.7	19.4	19.2	16.5	15.6	16.7
Public Admin.	19.2	21.8	18.1	19.6	19.3	21.0	21.0	17.0	16.5	17.4
Unclassified	21.8	22.6	16.4	18.8	15.8	25.6	13.7	24.0	10.3	13.7

Note: Percentages may not add up to 100% due to rounding.

Source: Alaska Department of Labor, Research and Analysis Section:
UC-217 report, Benefit Payments by Industry and Area.

UI Regular Benefit Payments (Taxable and Reimbursable) by Industry—Total, 1987-1996

Table 2.11

INDUSTRY	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
NUMBER OF WEEKS PAID										
Totals (incl. unclass.)	770,361	579,216	485,210	573,590	682,057	744,271	641,595	750,147	693,264	697,194
Ag., For. & Fish	4,274	3,928	3,571	3,457	5,196	5,972	6,926	8,016	5,830	5,587
Mining	42,710	29,807	29,958	61,427	46,090	53,355	35,535	34,557	31,836	35,493
Oil and Gas	37,935	25,419	23,906	54,035	38,775	46,765	28,636	27,601	26,137	30,221
Other Mining	4,775	4,388	6,052	7,392	7,315	6,590	6,899	6,956	5,699	5,272
Construction	165,218	113,373	78,063	82,324	104,913	103,203	77,861	105,416	112,284	112,478
Manufacturing	63,809	62,000	68,714	72,503	98,977	112,463	106,215	144,534	113,381	116,531
Food Products	36,543	38,908	42,030	43,109	59,952	74,812	77,929	107,964	85,279	88,162
Lumber & Wood	11,370	11,278	16,084	17,050	25,186	20,756	13,033	15,698	11,998	14,961
Paper Products	4,273	2,794	3,281	4,652	4,959	4,143	5,812	11,719	8,556	4,473
Other Mfg.	11,623	9,020	7,319	7,692	8,880	12,752	9,441	9,153	7,548	8,935
Trans., Comm. & Util.	64,224	46,953	38,538	66,633	64,339	68,452	59,563	67,440	69,207	61,565
Trade	143,453	104,467	81,366	89,640	118,841	139,700	124,017	132,591	120,959	123,314
Fin., Ins. & Real Est.	38,995	30,559	24,754	21,388	24,459	25,763	22,825	25,720	30,858	27,626
Services	172,450	125,423	108,651	123,479	158,596	173,733	154,734	174,287	157,760	163,247
Public Admin.	70,061	58,411	49,819	50,354	57,159	58,706	51,353	54,853	49,619	49,074
Unclassified	5,167	4,295	1,776	2,385	3,487	2,924	2,566	2,733	1,530	2,279

NUMBER OF FIRST PAYMENTS										
Totals (incl. unclass.)	45,347	36,078	33,022	39,934	44,439	45,561	40,586	50,768	46,791	45,106
Ag., For. & Fish	272	263	252	281	375	390	467	559	408	379
Mining	2,301	2,050	2,351	4,241	3,030	3,157	2,127	2,356	2,135	2,374
Oil and Gas	1,971	1,741	1,855	3,842	2,552	2,776	1,698	1,934	1,709	2,085
Other Mining	330	309	496	399	478	381	429	422	426	289
Construction	9,726	6,751	5,413	5,721	6,933	6,524	5,504	7,825	7,848	7,476
Manufacturing	4,417	4,617	5,200	5,681	6,885	7,513	7,387	9,705	7,976	7,655
Food Products	2,554	2,810	3,022	3,382	4,236	4,771	5,257	7,108	5,899	5,583
Lumber & Wood	947	1,083	1,399	1,400	1,705	1,541	978	1,323	1,060	1,122
Paper Products	217	226	264	409	361	373	626	683	506	317
Other Mfg.	699	498	515	490	583	828	526	591	511	633
Trans., Comm. & Util.	3,796	2,947	2,586	4,791	4,119	4,254	3,747	4,674	4,567	3,941
Trade	8,217	6,335	5,339	6,039	7,814	8,333	7,474	8,662	8,030	7,809
Fin., Ins. & Real Est.	2,130	1,705	1,461	1,328	1,459	1,440	1,298	1,739	1,894	1,600
Services	10,047	7,698	7,094	8,431	10,099	10,384	9,301	11,461	10,475	10,514
Public Admin.	4,123	3,466	3,208	3,239	3,534	3,398	3,111	3,598	3,312	3,166
Unclassified	318	246	118	182	191	168	170	189	146	192

AMOUNT OF PAYMENTS (\$)										
Totals (incl. unclass.)	118,859,659	87,771,130	74,046,230	90,477,466	112,153,789	121,771,578	105,041,423	117,904,643	113,609,324	114,031,840
Ag., For. & Fish	596,246	532,252	510,864	520,485	801,691	904,625	1,060,573	1,211,126	889,244	879,376
Mining	7,813,501	5,257,173	5,264,862	10,578,837	8,646,410	10,614,400	7,118,397	6,761,984	6,386,521	7,040,403
Oil and Gas	7,001,070	4,529,087	4,197,968	9,250,094	7,255,189	9,346,737	5,733,592	5,495,760	5,290,109	5,978,122
Other Mining	812,431	728,086	1,066,894	1,328,743	1,391,221	1,267,663	1,384,805	1,266,224	1,096,412	1,062,281
Construction	28,842,551	19,931,994	13,659,302	14,735,802	19,979,970	19,391,932	14,489,738	19,341,995	21,359,721	21,316,541
Manufacturing	8,545,826	8,294,206	9,751,500	10,747,202	15,664,703	17,261,599	16,443,719	20,994,468	16,981,850	17,476,597
Food Products	4,074,829	4,435,050	5,230,047	5,696,747	8,364,990	10,415,032	11,144,615	14,121,007	11,620,670	12,149,494
Lumber & Wood	1,864,199	1,896,790	2,795,458	2,975,642	4,872,679	3,864,818	2,466,823	2,881,220	2,277,756	2,836,033
Paper Products	719,447	476,298	547,555	822,953	949,947	783,566	1,184,637	2,433,848	1,722,795	892,971
Other Mfg.	1,887,351	1,486,068	1,178,440	1,251,860	1,477,087	2,198,183	1,647,644	1,558,393	1,360,629	1,598,099
Trans., Comm. & Util.	10,217,112	7,268,474	5,962,180	11,107,236	10,814,291	11,380,874	9,969,113	11,065,522	11,979,131	10,466,227
Trade	19,842,555	13,971,162	10,982,537	12,432,946	17,258,275	20,375,983	18,294,876	18,750,027	17,757,496	18,156,270
Fin., Ins. & Real Est.	6,283,535	4,995,986	4,031,903	3,503,613	4,045,683	4,322,820	3,900,805	4,312,178	5,244,457	4,676,879
Services	25,123,019	17,800,847	15,710,276	18,411,072	24,732,424	27,060,363	24,476,148	28,200,087	24,499,514	25,317,330
Public Admin.	11,089,569	9,153,731	7,925,624	8,120,328	9,726,460	10,053,369	8,929,569	8,910,609	8,285,169	8,373,990
Unclassified	705,745	565,305	247,182	319,945	483,882	405,613	358,485	356,647	226,221	328,227

UI Regular Benefit Payments (Taxable and Reimbursable) by Industry—Total, 1987-1996 (cont.)

Table 2.11

INDUSTRY	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
PERCENT DISTRIBUTION - AMOUNT OF PAYMENTS										
Totals (incl. unclass.)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Ag., For. & Fish	0.5	0.6	0.5	0.6	0.7	0.7	1.0	1.0	0.8	0.8
Mining	6.6	6.0	6.1	11.7	7.7	8.7	6.8	5.7	5.6	6.2
Oil and Gas	5.9	5.2	5.4	10.2	6.5	7.7	5.5	4.7	4.7	5.2
Other Mining	0.7	0.8	0.7	1.5	1.2	1	1.3	1.1	1.0	0.9
Construction	24.3	22.7	23.9	16.3	17.8	15.9	13.8	16.4	18.8	18.7
Manufacturing	7.2	9.4	7.8	11.9	14	14.2	15.7	17.8	14.9	15.3
Food Products	3.4	5.1	3.7	6.3	7.5	8.6	10.6	12.0	10.2	10.7
Lumber & Wood	1.6	2.2	1.7	3.3	4.3	3.2	2.3	2.4	2.0	2.5
Paper Products	0.6	0.5	0.7	0.9	0.8	0.6	1.1	2.1	1.5	0.8
Other Mfg.	1.6	1.7	1.7	1.4	1.3	1.8	1.6	1.3	1.2	1.4
Trans., Comm.& Util.	8.6	8.3	8.7	12.3	9.6	9.3	9.5	9.4	10.5	9.2
Trade	16.5	15.9	16.5	13.7	15.4	16.7	17.4	15.9	15.6	15.9
Fin., Ins. & Real Est.	5.3	5.7	5.3	3.9	3.6	3.5	3.7	3.7	4.6	4.1
Services	21.1	20.3	20.9	20.3	22.1	22.2	23.3	22.2	21.6	22.2
Public Admin.	9.3	10.4	9.7	9	8.7	8.3	8.5	7.6	7.3	7.3
Unclassified	0.6	0.6	0.6	0.4	0.4	0.3	0.3	0.3	0.2	0.3
AVERAGE WEEKLY PAYMENT (\$)										
Totals (incl. unclass.)	154.29	151.53	153.07	157.74	164.43	163.61	163.72	157.18	163.88	163.56
Ag., For. & Fish	139.51	135.50	139.92	150.56	154.29	151.48	153.13	151.09	152.53	157.40
Mining	182.94	176.37	181.29	172.22	187.60	198.94	200.32	195.68	200.61	198.36
Oil and Gas	184.55	178.18	183.09	171.19	187.11	199.87	200.22	199.11	202.40	197.81
Other Mining	170.14	165.93	168.09	179.75	190.19	192.36	200.73	182.03	192.39	201.49
Construction	174.57	175.81	173.94	179.00	190.44	187.90	186.10	183.48	190.23	189.52
Manufacturing	133.93	133.78	135.70	148.23	158.27	153.49	154.82	145.26	149.78	149.97
Food Products	111.51	113.99	113.92	132.15	139.53	139.22	143.01	130.79	136.27	137.81
Lumber & Wood	163.96	168.18	166.31	174.52	193.47	186.20	189.28	183.54	189.84	189.56
Paper Products	168.37	170.47	171.62	176.90	191.56	189.13	203.83	207.68	201.36	199.64
Other Mfg.	162.38	164.75	160.56	162.75	166.34	172.38	174.52	170.26	180.26	178.86
Trans., Comm.& Util.	159.09	154.80	157.80	166.69	168.08	166.26	167.37	164.08	173.09	170.00
Trade	136.93	133.74	135.93	138.70	145.22	145.86	147.52	141.41	146.81	147.24
Fin., Ins. & Real Est.	161.14	163.49	161.18	163.81	165.41	167.79	170.90	167.66	169.95	169.29
Services	145.68	141.93	143.43	149.10	155.95	155.76	158.18	150.33	155.30	155.09
Public Admin.	158.28	156.71	157.46	161.26	170.16	171.25	173.89	162.45	166.98	170.64
Unclassified	136.59	131.62	135.53	134.15	138.77	138.72	139.71	130.50	147.86	144.02
AVERAGE DURATION IN WEEKS										
Totals (incl. unclass.)	17.0	16.1	14.7	14.4	15.3	16.3	15.8	14.8	14.8	15.5
Ag., For. & Fish	15.7	14.9	14.2	12.3	13.9	15.3	14.8	14.3	14.3	14.7
Mining	18.6	14.5	12.7	14.5	15.2	16.9	16.7	14.7	14.9	15.0
Oil and Gas	19.2	14.6	12.9	14.1	15.2	16.8	16.9	14.3	15.3	14.5
Other Mining	14.5	14.2	12.2	18.5	15.3	17.3	16.1	16.5	13.4	18.2
Construction	17.0	16.8	14.4	14.4	15.1	15.8	14.1	13.5	14.3	15.0
Manufacturing	14.4	13.4	13.2	12.8	14.4	15.0	14.4	14.9	14.2	15.2
Food Products	14.3	13.8	13.9	12.7	14.2	15.7	14.8	15.2	14.5	15.8
Lumber & Wood	12.0	10.4	11.5	12.2	14.8	13.5	13.3	11.9	11.3	13.3
Paper Products	19.7	12.4	12.4	11.4	13.7	11.1	9.3	17.2	16.9	14.1
Other Mfg.	16.6	18.1	14.2	15.7	15.2	15.4	17.9	15.5	14.8	14.1
Trans., Comm.& Util.	16.9	15.9	14.9	13.9	15.6	16.1	15.9	14.4	15.2	15.6
Trade	17.5	16.5	15.2	14.8	15.2	16.8	16.6	15.3	15.1	15.8
Fin., Ins. & Real Est.	18.3	17.9	16.9	16.1	16.8	17.9	17.6	14.8	16.3	17.3
Services	17.2	16.3	15.3	14.6	15.7	16.7	16.6	15.2	15.1	15.5
Public Admin.	17.0	16.9	15.5	15.5	16.2	17.3	16.5	15.2	15.0	15.5
Unclassified	16.2	17.5	15.1	13.1	18.3	17.4	15.1	14.5	10.5	11.9

Note: Percentages may not add up to 100% due to rounding.

Source: Alaska Department of Labor, Research and Analysis Section:
UC-217 report, Benefit Payments by Industry and Area.

UI Regular Benefit Payments (Taxable and Reimbursable) by Industry—Interstate as a Percentage of Total, 1987-1996

Table 2.12

INDUSTRY	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
NUMBER OF WEEKS PAID (%)										
Totals (incl. unclass.)	23.7	22.0	20.3	18.2	17.7	19.8	21.5	20.8	20.61	18.2
Ag., For. & Fish	19.1	18.4	15.8	22.4	21.8	26.6	27.7	29.6	17.8	16.1
Mining	29.6	21.7	19.5	13.4	17.4	19.7	22.7	20.9	24.0	17.0
Oil and Gas	29.6	21.4	18.9	12.6	16.3	19.6	22.3	20.7	25.5	16.7
Other Mining	29.8	23.9	21.7	19.2	23.0	20.5	24.4	21.8	17.0	18.6
Construction	18.1	13.5	11.4	10.7	10.0	10.4	10.5	10.1	10.9	9.7
Manufacturing	34.6	34.0	32.1	35.3	35.8	39.2	44.9	40.5	43.2	39.0
Food Products	41.1	36.9	35.4	40.9	40.0	44.6	50.0	44.6	47.6	43.4
Lumber & Wood	31.8	32.1	29.5	29.2	33.2	33.8	38.8	33.4	37.6	32.0
Paper Products	22.1	33.6	34.9	33.5	37.2	39.8	37.1	33.2	32.4	24.6
Other Mfg.	21.6	23.8	17.6	19.1	14.3	16.6	16.2	14.3	14.4	15.0
Trans., Comm.& Util.	20.8	20.1	18.7	14.0	15.2	16.2	15.8	16.3	16.7	14.7
Trade	23.8	22.8	19.9	16.7	13.5	16.3	16.5	15.8	16.2	14.4
Fin., Ins. & Real Est.	30.5	28.6	27.1	24.6	19.6	22.2	24.4	19.9	18.517	17.9
Services	23.5	21.8	19.6	17.6	15.9	17.9	17.8	17.6	17.8	15.2
Public Admin.	23.3	23.7	19.7	18.9	16.6	16.7	17.9	17.1	15.9	14.5
Unclassified	18.6	12.6	13.0	18.9	12.2	14.0	9.6	14.9	7.4	9.0
NUMBER OF FIRST PAYMENTS (%)										
Totals (incl. unclass.)	20.5	18.7	18.1	16.5	16.7	18.2	19.8	20.6	20.71	18.4
Ag., For. & Fish	16.5	20.2	14.7	24.9	22.7	24.1	27.8	26.5	19.1	18.2
Mining	24.3	18.5	15.8	13.5	16.0	17.6	19.7	21.5	24.4	17.4
Oil and Gas	24.4	17.7	15.4	12.8	15.2	17.7	18.6	21.5	26.0	17.4
Other Mining	23.6	22.7	17.3	20.3	19.9	16.5	23.8	21.6	18.1	17.6
Construction	15.2	10.9	10.3	9.4	9.5	9.2	9.4	9.6	10.9	9.6
Manufacturing	33.2	31.5	31.5	34.4	35.6	39.1	44.1	43.2	45.5	43.0
Food Products	38.9	35.4	36.2	40.2	41.1	46.4	50.9	48.6	50.4	49.4
Lumber & Wood	30.2	29.2	26.8	29.4	31.3	32.1	36.8	32.8	40.1	35.5
Paper Products	26.3	26.1	33.7	28.9	29.1	31.6	22.7	33.5	29.6	18.3
Other Mfg.	18.5	17.1	15.5	13.5	12.9	13.3	14.1	13.0	15.5	11.7
Trans., Comm.& Util.	17.1	17.1	15.6	12.7	13.5	13.6	14.2	15.5	15.9	14.0
Trade	20.6	18.3	16.7	14.3	12.4	14.0	13.9	15.6	15.5	13.6
Fin., Ins. & Real Est.	26.2	24.6	23.3	21.3	17.0	19.5	21.0	19.1	18.117	17.6
Services	19.4	17.9	16.7	14.3	14.2	15.4	15.4	16.2	17.1	14.2
Public Admin.	20.6	18.3	16.9	15.0	13.9	13.7	14.1	15.3	14.5	12.9
Unclassified	13.8	9.8	11.9	13.2	14.1	9.5	10.6	9.0	7.5	7.8
AMOUNT OF PAYMENTS (%)										
Totals (incl. unclass.)	25.4	23.7	21.9	19.3	18.9	21.0	23.1	21.8	21.51	19.2
Ag., For. & Fish	19.4	19.6	17.5	25.1	25.1	30.7	31.9	31.8	19.5	17.8
Mining	30.7	23.0	20.6	14.2	19.0	21.1	24.3	22.2	25.1	17.8
Oil and Gas	30.6	22.7	20.2	13.4	18.0	21.0	23.8	21.3	26.7	17.8
Other Mining	31.4	25.1	22.2	19.9	24.5	21.9	26.7	25.8	17.5	17.8
Construction	18.9	13.9	12.0	10.7	10.3	10.9	11.1	10.1	11.5	10.0
Manufacturing	35.8	36.6	33.6	36.7	37.0	40.6	47.1	42.3	44.9	41.3
Food Products	45.4	42.0	38.2	43.9	42.5	47.4	53.7	48.4	51.3	47.7
Lumber & Wood	32.9	33.8	30.4	30.3	33.6	34.8	41.2	35.3	38.5	33.2
Paper Products	23.1	37.7	37.2	34.0	38.7	42.5	37.1	33.0	33.0	26.2
Other Mfg.	22.7	23.4	19.0	20.6	15.7	18.2	18.5	14.9	15.5	15.5
Trans., Comm.& Util.	22.7	22.3	20.5	14.9	16.6	17.4	17.3	17.7	18.0	16.3
Trade	26.1	25.6	22.7	18.7	15.1	17.8	18.3	17.2	17.7	15.8
Fin., Ins. & Real Est.	32.4	30.6	28.6	26.6	20.9	24.5	26.1	21.0	19.819	19.6
Services	26.6	24.7	22.0	19.6	17.7	19.7	20.1	19.4	19.5	16.8
Public Admin.	26.2	26.8	22.6	21.1	18.4	18.6	20.1	19.2	17.9	16.3
Unclassified	21.6	16.0	15.7	22.8	16.3	15.6	10.7	17.6	7.6	9.8

Source: Alaska Department of Labor, Research and Analysis Section: UC-217 report, Benefit Payments by Industry and Area.

UI Regular Benefit Payments by Local Office, 1987-1996

Table 2.13

LOCAL OFFICE	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
NUMBER OF WEEKS PAID										
Total	770,406	579,422	485,552	584,707	682,519	732,262	642,198	712,689	678,057	684,730
Anchorage	197,119	146,236	111,537	138,790	174,672	185,561	151,071	163,572	156,965	180,726
Central – Interstate	183,190	126,800	98,971	105,494	121,245	146,306	138,688	144,282	133,326	120,163
Central – Mail	108,335	87,644	76,365	75,949	75,518	68,936	57,353	65,459	62,619	75,630
Eagle River	21,185	17,365	11,893	13,210	16,309	16,836	14,198	14,597	15,118	6,777
Fairbanks	91,651	68,739	57,323	69,466	79,833	75,879	66,261	72,876	69,639	68,375
Homer	11,389	9,109	8,778	13,628	15,015	14,944	13,592	13,966	14,045	9,173
Juneau	23,629	17,084	17,758	19,893	23,211	25,361	23,199	25,731	26,236	36,182
Kenai	41,171	32,233	27,078	32,605	38,187	46,566	37,766	40,663	40,092	46,113
Ketchikan	13,959	10,473	11,937	14,182	16,910	16,507	15,588	14,976	13,914	9,144
Kodiak	7,519	7,424	9,527	9,643	15,833	19,192	20,132	32,748	24,906	28,695
Matanuska–Susitna	55,968	43,235	38,348	49,174	54,872	58,219	48,060	54,037	54,162	57,466
Seward	7,221	6,304	5,273	8,719	10,130	10,124	8,897	10,401	10,062	9,456
Sitka	8,070	5,812	5,443	6,436	6,652	6,748	6,396	12,994	7,274	5,572
Valdez	–	964	2,124	6,181	5,055	6,173	5,449	6,693	7,355	5,466
Petersburg	–	–	1,475	3,991	4,412	4,078	3,847	4,009	3,318	2,266
Glennallen	–	–	756	4,509	3,788	4,221	3,983	4,186	4,334	2,783
Dillingham	–	–	366	1,501	1,857	3,216	2,991	3,181	2,444	–
Tok	–	–	600	3,984	4,099	4,299	5,310	7,012	7,541	5,139
Bethel	–	–	–	1,322	3,204	4,764	5,729	6,023	8,201	5,406
Nome	–	–	–	2,910	5,150	5,587	6,530	8,151	9,346	5,623
Kotzebue	–	–	–	3,120	6,567	8,745	7,158	7,132	7,160	4,575
AVERAGE DURATION IN WEEKS										
Total	17.6	16.1	14.7	14.7	15.3	16.6	15.8	15.2	14.5	15.2
Anchorage	16.3	15.8	14.3	14.5	15.2	16.7	16.3	14.8	14.5	15.2
Central – Interstate	19.7	18.8	16.0	16.4	16.5	17.5	17.1	16.3	14.7	15.1
Central – Mail	16.4	15.5	15.2	14.8	14.5	15.2	13.9	14.1	14.3	15.1
Eagle River	16.0	16.3	14.0	14.3	14.1	15.5	14.5	13.3	13.0	14.4
Fairbanks	16.6	15.6	14.5	14.2	15.8	16.1	15.4	15.3	14.2	14.9
Homer	16.2	16.0	14.3	14.9	16.4	18.6	16.5	15.5	15.1	16.3
Juneau	15.4	13.7	14.1	13.7	15.0	15.5	14.3	14.1	13.9	13.8
Kenai	16.5	15.8	14.3	14.5	14.8	17.0	17.1	15.1	15.0	15.2
Ketchikan	14.3	12.0	13.5	13.0	13.3	14.7	12.4	13.2	12.6	14.8
Kodiak	12.1	11.9	12.0	10.3	13.5	15.4	15.2	18.0	15.4	17.7
Matanuska–Susitna	17.2	16.3	15.0	15.9	15.7	17.7	16.0	15.5	15.1	15.5
Seward	16.8	15.5	13.8	14.9	15.5	18.2	16.1	15.3	15.3	14.9
Sitka	16.4	13.0	12.7	11.6	13.3	14.4	11.5	16.4	13.3	14.1
Valdez	–	11.0	11.4	14.0	14.4	14.8	13.6	14.8	13.2	15.1
Petersburg	–	–	11.0	15.1	13.5	16.6	13.6	15.3	12.2	15.4
Glennallen	–	–	11.3	15.9	15.2	17.0	15.9	15.3	13.7	16.0
Dillingham	–	–	13.6	15.3	13.7	15.9	16.1	14.9	16.5	–
Tok	–	–	12.2	15.7	18.2	16.9	17.8	15.8	15.7	17.1
Bethel	–	–	–	13.4	17.8	18.5	19.8	16.1	14.1	17.3
Nome	–	–	–	14.7	16.0	17.6	16.0	15.3	14.7	16.1
Kotzebue	–	–	–	15.8	16.9	17.6	16.6	15.2	16.1	14.7

UI Regular Benefit Payments by Local Office, 1987-1996 (cont.)

Table 2.13

LOCAL OFFICE	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
AMOUNT OF PAYMENTS (\$)										
Total	118,568,591	87,504,334	74,203,051	92,153,624	111,519,227	120,690,885	105,349,484	116,692,350	113,639,510	113,045,662
Anchorage	30,743,085	22,476,609	17,221,687	21,923,893	28,649,167	30,911,712	24,857,790	27,180,705	27,198,316	30,911,558
Central – Interstate	30,314,333	20,754,712	16,356,119	17,702,516	21,214,669	25,771,708	24,751,692	25,125,887	23,541,100	21,236,471
Central – Mail	14,705,475	11,858,165	10,720,521	11,184,127	11,496,539	10,330,181	8,636,930	10,025,547	9,860,742	11,933,454
Eagle River	3,458,430	2,813,039	1,943,293	2,192,049	2,798,431	2,948,298	2,499,068	2,589,869	2,747,639	1,246,621
Fairbanks	14,129,839	10,367,979	8,669,137	10,959,589	13,093,808	12,498,548	10,772,401	11,901,280	11,901,532	11,551,384
Homer	1,629,741	1,300,182	1,255,796	2,088,313	2,318,030	2,257,267	1,990,260	2,064,300	2,170,391	1,419,523
Juneau	3,570,046	2,488,775	2,715,079	3,068,971	3,790,827	4,225,598	3,876,780	4,371,494	4,500,136	5,030,372
Kenai	6,119,653	4,672,848	3,915,831	4,977,921	6,090,802	7,650,984	6,049,196	6,479,261	6,559,914	7,480,904
Ketchikan	1,896,220	1,418,655	1,729,948	2,068,920	2,698,648	2,608,955	2,534,714	2,379,810	2,230,930	1,433,352
Kodiak	951,440	885,617	1,372,636	1,413,241	2,318,047	2,796,903	2,883,877	4,622,992	3,298,120	3,732,130
Matanuska–Susitna	8,906,352	6,701,862	5,968,049	7,825,765	9,082,290	9,856,991	7,974,914	9,090,217	9,321,200	9,930,356
Seward	933,055	767,380	686,615	1,350,399	1,487,863	1,427,903	1,172,104	1,475,983	1,419,602	1,386,672
Sitka	1,210,922	861,407	815,096	977,604	992,108	1,046,710	1,034,793	2,200,458	1,133,720	846,451
Valdez	–	137,104	327,062	1,055,678	817,516	936,071	849,645	1,062,754	1,212,209	897,737
Petersburg	–	–	247,887	652,336	733,376	639,238	587,209	615,645	488,281	346,212
Glennallen	–	–	127,586	749,604	583,010	639,663	613,932	668,016	693,540	459,435
Dillingham	–	–	54,468	232,948	293,927	486,010	489,641	495,926	389,549	–
Tok	–	–	76,241	531,019	573,280	598,960	754,932	1,041,496	1,139,223	792,178
Bethel	–	–	–	200,560	496,174	711,875	858,136	884,779	1,187,441	757,848
Nome	–	–	–	494,078	887,032	880,050	972,357	1,264,382	1,474,925	883,650
Kotzebue	–	–	–	504,093	1,103,683	1,467,260	1,189,113	1,151,549	1,171,000	769,354
AVERAGE WEEKLY PAYMENT (\$)										
Total	153.90	151.02	152.82	157.61	163.39	164.82	164.05	163.74	167.60	165.10
Anchorage	155.96	153.70	154.40	157.96	164.02	166.59	164.54	166.17	173.28	171.04
Central – Interstate	165.48	163.68	165.26	167.81	174.97	176.15	178.47	174.14	176.57	176.73
Central – Mail	135.74	135.30	140.39	147.26	152.24	149.85	150.59	153.16	157.47	157.79
Eagle River	163.25	161.99	163.40	165.94	171.59	175.12	176.02	177.42	181.75	183.95
Fairbanks	154.17	150.83	151.23	157.77	164.01	164.72	162.58	163.31	170.90	168.94
Homer	143.10	142.74	143.06	153.24	154.38	151.05	146.43	147.81	154.53	154.75
Juneau	151.09	145.68	152.89	154.27	163.32	166.62	167.11	169.89	171.53	139.03
Kenai	148.64	144.97	144.61	152.67	159.50	164.30	160.18	159.34	163.62	162.23
Ketchikan	135.84	135.46	144.92	145.88	159.59	158.05	162.61	158.91	160.34	156.75
Kodiak	126.54	119.29	144.08	146.56	146.41	145.73	143.25	141.17	132.42	130.06
Matanuska–Susitna	159.13	155.01	155.63	159.14	165.52	169.31	165.94	168.22	172.10	172.80
Seward	129.21	121.73	130.21	154.88	146.88	141.04	131.74	141.91	141.09	146.64
Sitka	150.05	148.21	149.75	151.90	149.14	155.11	161.79	169.34	155.86	151.91
Valdez	–	142.22	153.98	170.79	161.72	151.64	155.93	158.79	164.81	164.24
Petersburg	–	–	168.06	163.45	166.22	156.75	152.64	153.57	147.16	152.79
Glennallen	–	–	168.76	166.25	153.91	151.54	154.14	159.58	160.02	165.09
Dillingham	–	–	148.82	155.20	158.28	151.12	163.70	155.90	159.39	–
Tok	–	–	127.07	133.29	139.86	139.33	142.17	148.53	151.07	154.15
Bethel	–	–	–	151.71	154.86	149.43	149.79	146.90	144.79	140.19
Nome	–	–	–	169.79	172.24	157.52	148.91	155.12	157.81	157.15
Kotzebue	–	–	–	161.57	168.07	167.78	166.12	161.46	163.55	168.16

Notes: The Central – Mail unit included Valdez prior to 1988; Petersburg, Glennallen, Dillingham, and Tok prior to 1989; and Bethel, Nome, and Kotzebue prior to 1990.

During 1996, the UI claims processing work at many offices was consolidated into regional centers in Anchorage and Juneau.

The Anchorage Center serves Clients in Anchorage, Bethel, Dillingham, Eagle River, Glennallen, Homer, Kotzebue, Tok, and Valdez.

The Juneau / SE Urban Center serves Juneau, Ketchikan, Petersburg, and Sitka.

Source: Alaska Department of Labor, Research and Analysis Section: BEP 3565 P Quarterly Management Reports.

Amount of UI Benefit Payments by Census Area, 1996 Table 2.14

Census Areas	State UI 1/		UCFE		UCX		EUC	SSB	All Programs
	Regular	EB	Regular	EB	Regular	EB			Total
	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)
Aleutians East Borough	265,355	9,512	0	0	0	0	0	664	275,531
Aleutians West CA	185,739	3,178	3,776	0	0	0	0	0	192,693
Anchorage Borough	28,947,929	1,941,849	818,564	52,270	305,659	7,085	2,777	20,400	32,096,533
Bethel CA	1,965,200	120,881	10,946	0	0	0	287	13,156	2,110,470
Bristol Bay Borough	177,825	8,238	9,040	0	0	0	0	0	195,103
Denali Borough	402,958	32,059	72,984	3,736	0	0	32	864	512,633
Dillingham CA	540,054	16,786	5,083	2,142	0	0	0	456	564,521
Fairbanks N Star Borough	11,479,227	837,421	444,411	28,860	290,423	23,287	1,403	14,769	13,119,801
Haines Borough	565,025	35,242	3,980	0	0	0	0	1,448	605,695
Juneau Borough	3,946,094	212,093	72,535	2,798	2,578	0	232	4,038	4,240,368
Kenai Peninsula Borough	11,073,806	984,864	144,572	14,879	32,072	340	653	19,363	12,270,549
Ketchikan Gateway Borough	2,692,175	130,414	23,707	2,756	8,397	0	112	2,916	2,860,477
Kodiak Island Borough	3,837,857	76,064	10,444	0	13,660	0	591	202	3,938,818
Lake & Peninsula Borough	169,357	6,552	4,460	0	0	0	0	337	180,706
Matanuska-Susitna Borough	10,162,191	852,651	189,788	32,381	64,767	9,919	395	18,114	11,330,206
Nome CA	1,464,521	166,296	7,143	2,120	4,813	0	72	6,879	1,651,844
North Slope Borough	487,194	9,040	0	0	0	0	0	780	497,014
Northwest Arctic Borough	1,411,679	108,540	14,367	0	0	0	80	5,024	1,539,690
Prince of Wales-Outer Ktn	1,886,551	102,189	26,297	620	1,908	0	129	2,642	2,020,336
Sitka Borough	1,151,012	75,061	56,077	1,568	590	0	76	816	1,285,200
Skagway-Hoonah-Angoon CA	884,862	48,291	26,276	0	0	0	180	312	959,921
Southeast Fairbanks CA	1,289,897	147,506	69,186	11,232	21,013	3,570	5	9,920	1,552,329
Valdez - Cordova CA	2,161,397	181,327	34,030	0	12,918	1,362	2,326	766	2,394,126
Wade Hampton CA	740,980	49,843	4,908	0	0	0	344	3,955	800,030
Wrangell - Petersburg CA	1,768,398	160,187	32,606	3,274	0	0	42	672	1,965,179
Yakutat Borough	80,032	3,702	0	0	0	0	0	0	83,734
Yukon - Koyukuk CA	1,390,708	137,216	18,973	3,636	11,474	0	50	4,126	1,566,183
Area Unknown	995,478	34,504	13,634	0	2,042	0	0	0	1,045,658
In-State Totals	92,123,501	6,491,506	2,117,787	162,272	772,314	45,563	9,786	132,619	101,855,348
Interstate Totals	21,908,339	414,938	1,225,008	24,640	110,715	3,963	6,208	4,394	23,698,205
Totals All Areas	114,031,840	6,906,444	3,342,795	186,912	883,029	49,526	15,994	137,013	125,553,553

Ten-Year Historical Data Series for Census Area Totals (\$)

Year	State UI 1/		UCFE		UCX		EUC	SSB	All Programs
	Regular	EB	Regular	EB	Regular	EB			Total
1987	119,425,011	14,957,534	3,509,556	273,303	594,009	0	312	428,342	139,188,067
1988	87,771,130	7,847,768	3,984,634	237,584	517,332	0	0	330,381	100,688,829
1989	74,046,230	3,616,901	3,386,290	206,945	488,506	0	0	184,819	81,929,691
1990	90,477,466	5,126,989	3,252,227	114,624	559,369	0	0	222,974	99,753,649
1991	112,153,789	9,281,316	3,316,482	214,828	814,743	0	2,798,884	473,221	129,053,263
1992	121,771,578	3,801	3,897,584	0	2,476,242	0	47,069,125	613,796	175,832,126
1993	105,041,423	579	3,827,029	0	1,767,553	0	68,737,851	813,931	180,188,366
1994	117,904,643	14,895,807	4,536,264	449,480	1,280,696	144,639	10,494,385	304,145	150,010,059
1995	113,609,324	7,248,703	4,343,639	202,109	1,199,348	57,836	46,043	136,008	126,843,010
1996	114,031,840	6,906,444	3,342,795	186,912	883,029	49,526	15,994	137,013	125,553,553

1/ UI and UI-Combined (includes federal portion of UI-Combined).

Note: EUC program began in Nov. 1991. Prior years' data represents FSC program.

Source: Alaska Department of Labor, Research and Analysis Section: UC 217 report, Benefit Payments by Industry and Area.

UI Regular Benefit Payments to Interstate Claimants^{1/} by State, 1995-1996

Table 2.15

State	1995		1996	
	Regular Benefits Paid (\$)	Percent Distribution	Regular Benefits Paid (\$)	Percent Distribution
Alabama	231,812	0.9	153,098	0.7
Arizona	802,142	3.3	794,750	3.6
Arkansas	227,911	0.9	199,534	0.9
California	4,027,373	16.5	3,943,625	18.0
Colorado	514,140	2.1	409,727	1.9
Connecticut	51,052	0.2	34,909	0.2
Delaware	18,345	0.1	23,422	0.1
Dist. of Columbia	10,688	0.0	9,308	0.0
Florida	691,365	2.8	578,192	2.6
Georgia	251,376	1.0	302,200	1.4
Guam	0	0.0	0	0.0
Hawaii	323,597	1.3	256,431	1.2
Idaho	836,720	3.4	741,990	3.4
Illinois	133,154	0.5	139,812	0.6
Indiana	131,747	0.5	73,895	0.3
Iowa	89,384	0.4	72,265	0.3
Kansas	118,559	0.5	77,072	0.4
Kentucky	158,177	0.6	134,746	0.6
Louisiana	323,193	1.3	185,725	0.8
Maine	109,501	0.4	87,653	0.4
Maryland	89,389	0.4	70,190	0.3
Massachusetts	111,940	0.5	92,420	0.4
Michigan	312,215	1.3	328,578	1.5
Minnesota	458,710	1.9	437,889	2.0
Mississippi	142,754	0.6	179,4190	0.8
Missouri	323,375	1.3	305,081	1.4
Montana	777,492	3.2	731,507	3.3
Nebraska	52,216	0.2	64,531	0.3
Nevada	414,162	1.7	356,725	1.6
New Hampshire	74,384	0.3	67,1330	0.3
New Jersey	88,535	0.4	59,370	0.3
New Mexico	237,157	1.0	262,471	1.2
New York	235,038	1.0	257,528	1.2
North Carolina	276,271	1.1	191,294	0.9
North Dakota	82,533	0.3	91,417	0.4
Ohio	157,289	0.6	136,948	0.6
Oklahoma	329,686	1.3	316,269	1.4
Oregon	2,489,612	10.2	2,033,1039	9.3
Pennsylvania	136,573	0.6	125,003	0.6
Puerto Rico	46,787	0.2	25,686	0.1
Rhode Island	16,156	0.1	15,083	0.1
South Carolina	136,009	0.6	105,826	0.5
South Dakota	127,537	0.5	82,5040	0.4
Tennessee	216,372	0.9	245,431	1.1
Texas	1,051,061	4.3	827,947	3.8
Utah	182,596	0.7	154,952	0.7
Vermont	75,100	0.3	68,612	0.3
Virginia	210,462	0.9	192,770	0.9
Virgin Islands	2,909	0.0	16,8210	0.1
Washington	6,049,419	24.7	5,397,439	24.7
West Virginia	80,318	0.3	64,1470	0.3
Wisconsin	287,876	1.2	223,570	1.0
Wyoming	110,025	0.4	123,253	0.6
Canada	25,678	0.1	18,101	0.1
Total	24,457,872	100.0	21,887,372	100.0

1/ These are payments from Alaska to recipients in other states.

Note: Percentages may not add up to 100% due to rounding.

Source: Alaska Department of Labor, Research and Analysis Section: UC-217 report, Benefit Payments by Industry and Area.

Payment of Dependents' Benefits, 1987-1996

Table 2.16

Year	Number of First Pays with Depen- dents	All First Pays	Percent First Pays with Depen- dents	Weeks Compen- sated with Depen- dents	All Weeks Compen- sated	Percent Weeks Compen- sated with Depen- dents	(\$) Amount of Depen- dent Benefits	Average (\$ Payment of Dependent Benefits	
								Claimants with Dependents	All Claimants
1987	15,686	45,345	34.6	289,071	770,406	37.5	12,485,461	43.19	16.21
1988	12,716	36,090	35.2	226,748	579,422	39.1	9,978,196	44.01	17.22
1989	12,410	33,093	37.5	200,664	485,552	41.3	8,864,736	44.18	18.26
1990	14,977	39,675	37.7	244,932	584,707	41.9	11,014,824	44.97	18.84
1991	16,413	44,523	36.9	278,019	682,519	40.7	12,413,232	44.65	18.19
1992	15,846	44,094	35.9	291,300	732,262	39.8	13,032,168	44.74	17.80
1993	14,847	40,689	36.5	257,242	642,198	40.1	11,541,100	44.86	17.97
1994	18,586	46,801	39.7	288,853	712,689	40.5	14,004,072	48.48	19.65
1995	19,655	46,832	42.0	288,692	678,057	42.6	13,639,536	47.25	20.12
1996	19,259	45,116	42.7	294,374	684,730	43.0	13,197,336	44.83	19.27

Notes: Dependent's allowance is \$24.00 per dependent (maximum \$72.00).
State UI (Regular) program only

Source: Alaska Department of Labor, Research and Analysis Section:
BEP 3565 P Quarterly Management Report.

Average Weekly Percentage of Unemployed Receiving UI Benefits, 1996

Table 2.17

State	Average Weekly Unemployed	Average Weeks Compensated	Compensated as % of Unemployed	Rank
Alabama	102,400	29,517	28.8	30
Alaska	23,175	13,168	56.8	2
Arizona	111,100	21,096	19.0	46
Arkansas	62,650	22,434	35.8	18
California	1,122,925	383,051	34.1	23
Colorado	82,625	17,971	21.7	41
Connecticut	86,725	40,703	46.9	6
Delaware	18,825	8,692	46.2	9
Dist. of Columbia	22,825	8,308	36.4	15
Florida	365,700	72,465	19.8	44
Georgia	170,025	35,239	20.7	43
Hawaii	34,800	14,004	40.2	12
Idaho	31,275	11,255	36.0	17
Illinois	321,375	116,569	36.3	16
Indiana	127,400	27,615	21.7	42
Iowa	53,175	18,925	35.6	19
Kansas	54,100	14,395	26.6	34
Kentucky	94,125	27,946	29.7	29
Louisiana	131,800	21,954	16.7	51
Maine	33,775	12,924	38.3	13
Maryland	131,800	35,594	27.0	32
Massachusetts	143,975	60,586	42.1	10
Michigan	227,575	68,583	30.1	27
Minnesota	93,925	32,302	34.4	22
Mississippi	74,425	18,672	25.1	38
Missouri	116,900	37,770	32.3	25
Montana	23,925	7,982	33.4	24
Nebraska	24,800	6,557	26.4	35
Nevada	42,575	14,810	34.8	21
New Hampshire	24,050	4,461	18.6	47
New Jersey	256,075	104,262	40.7	11
New Mexico	55,975	9,592	17.1	50
New York	530,975	200,273	37.7	14
North Carolina	160,775	43,380	27.0	33
North Dakota	9,800	3,481	35.5	20
Ohio	279,350	70,560	25.3	37
Oklahoma	68,725	11,822	17.2	49
Oregon	89,850	42,960	47.8	5
Pennsylvania	313,825	150,587	48.0	4
Puerto Rico	171,850	44,552	25.9	36
Rhode Island	25,275	16,320	64.6	1
South Carolina	105,250	24,283	23.1	39
South Dakota	11,350	1,958	17.2	48
Tennessee	136,425	40,992	30.0	28
Texas	558,075	106,606	19.1	45
Utah	31,750	7,176	22.6	40
Vermont	13,675	6,347	46.4	8
Virginia	146,900	22,650	15.4	52
Washington	171,950	79,871	46.5	7
West Virginia	59,350	16,718	28.2	31
Wisconsin	101,625	53,688	52.8	3
Wyoming	11,675	3,567	30.6	26
United States	7,235,750	2,268,485	31.4	

Source: Alaska Department of Labor, Research and Analysis Section:
UI Data Summary, Quarters 1-4, 1996, produced by the U.S. Department of Labor.

Chapter 3

Alaska's UI Benefit Financing System

The Other Side of Unemployment Insurance

This chapter focuses on the other side of unemployment insurance (UI): where the money comes from to pay benefits. First, the core of the financing system is discussed, with its benefit costs and the benefit cost rate. Next is a description of the UI trust fund, along with a discussion of the general level and trends of employer and employee taxes. This is followed by an explanation of the tax calculation procedures and formulas, experience rating, and the trust fund solvency adjustment. Finally, administration of the program and revenue from direct reimbursements to the fund are discussed.

Unemployment Insurance is a Self-Financing System

Unemployment compensation is an insurance program, not a social welfare program. As such, it should be self-supporting. This means that, in the long run, employer and employee contributions and reimbursements must be roughly equal to benefits paid out to claimants. Each state has its own financing system to achieve that goal by varying employer taxes and in some cases employee taxes. Alaska is one of only three states that tax employees each year in order to pay for part of benefit costs.

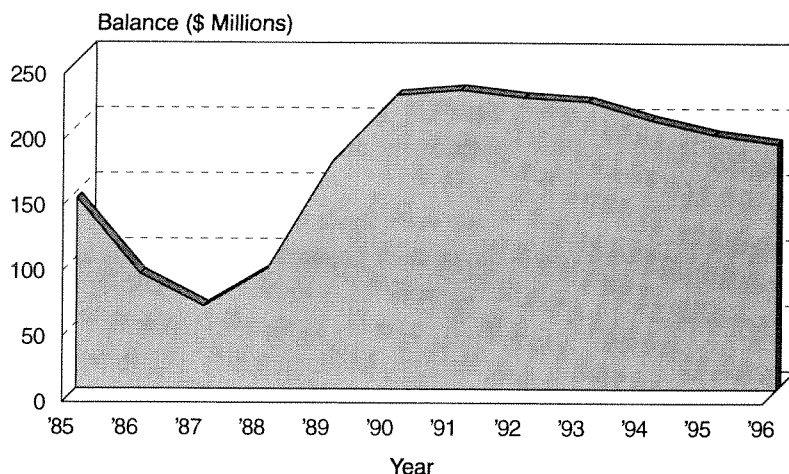
Alaska's system previously was based solely upon the "reserve multiple" (a system still used in many states), which varies tax rates according to a schedule based on the ratio of UI trust fund re-

serves to payroll. In 1980, state law transformed the unemployment insurance tax structure into a highly reliable, self-adjusting financial system based less upon trust fund reserves and more upon UI benefit costs. The tax base automatically adjusts to changes in average earnings, and the tax rate automatically adjusts to changes in benefit costs, payroll, and the trust fund reserve ratio.

Benefit Costs and the Benefit Cost Rate Drive the UI System

The primary purpose of any financing system is to cover benefit costs. The cost of benefits is expressed as the ratio of the amount of benefits paid in the current year to the total payroll during the previous year. This ratio is called the benefit cost rate (BCR). It is a measure of the potential

Figure 3.1
UI Trust Fund End-of-Year
Balance, 1985-1996



Source: Alaska Department of Labor, Research and Analysis Section.

funding needed to pay unemployment benefits, and the financial impact of unemployment benefits on the economy of the state.

Alaska's benefit cost rate is high compared to other states. The benefit cost rate for taxable employment was 2.1% in 1996 and averaged 2.2 percent for the 10-year period from 1987 to 1996. (See Table 3.1.) Rates for the majority of other states are usually well below 2.0%. The high benefit cost rate in Alaska is attributable to both the greater seasonality of employment and the fact that a larger proportion of the unemployed in Alaska receive UI benefits than in any other state except Rhode Island.

Benefit cost rates in reimbursable employment tend to be less than one-third the rate in taxable employment. The benefit cost rate in reimbursable employment was 0.5% in 1996 and averaged about 0.6% over the 10-year period from 1987 to 1996. These low benefit cost rates result from the generally stable and non-seasonal employment practices of our major reimbursable employers: state and local government.

The UI Trust Fund is a Savings Account for Paying Benefits

Each state has a trust fund for the sole purpose of paying unemployment insurance benefits. Withdrawals are made from reserves as needed to make payments to claimants; taxes, reimburse-

ments, interest, and other sources of contributions are deposited into the fund to build reserves.

Maintaining the solvency of the trust fund is one of the most important tasks of any UI system. Occasionally, a recession may be severe enough that money drawn from the fund to pay benefits exceeds revenues and fund reserves. If a state's fund becomes insolvent, the state may borrow from the federal government.

Between 1955 and 1960, Alaska borrowed \$9 million from the federal government to keep its trust fund solvent. Annual benefit payments from 1952 through 1959 exceeded collections, breaking the fund temporarily in 1955 and then again in 1957. To replenish the fund, the amount of wages subject to taxes was increased, and taxes were levied on employees beginning in 1955. Although many states borrowed to pay benefits in the early 1980's, Alaska has not borrowed to pay UI benefits since 1960.

The level of employment and payroll in the economy has a direct effect on the amount of benefits that will potentially need to be paid. Therefore, the ability of trust fund reserves to pay benefits during recessions cannot be measured simply by the level of reserves. A better measure is the reserve rate, which is the ratio of reserves to total wages subject to contributions. A trust fund reserve rate of approximately 3.2% of wages subject to contributions is generally considered adequate in Alaska.

The recession of 1986-87 had a serious impact on Alaska's UI trust fund, but reserves were adequate to insure solvency. At the end of 1985, Alaska's trust fund reserves were \$145.4 million; the reserve rate was 3.3%. By 1987, the trust fund reserves had fallen to \$63.0 million with a reserve rate of 1.7%. (See Tables 3.3 and 3.10.) The fund reserve balance bottomed out in April 1988 at \$45.9 million. By the end of 1990, the fund reserves had rebuilt to \$224.3 million, with a reserve rate of 4.8%. At the end of 1996, the reserve rate was 3.3%. (See Figure 3.1) The Alaska Department of Labor is forecasting that trust fund reserves will continue a gradual decline towards a trust fund reserve rate of 3.2%.

State Employer and Employee Taxes Insure Adequate Fund Reserves

State tax revenues are the principal source of income to the unemployment insurance trust fund. In 1996, tax contributions were \$95.8 million, 71.4% of total revenues. (See Table 3.3.) This marks the third straight year of increasing tax contributions.

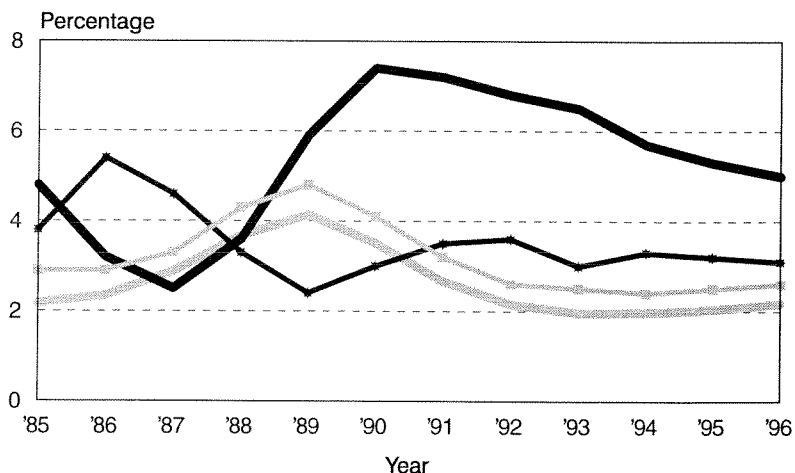
Employers are experiencing less than average tax rates, and have been since 1991. For employers, the 1997 tax year will mark the seventh year in a row when the average employer tax rate (2.33% of the taxable wage base in 1997) will fall at or below the 10-year average from 1988 to 1997 (2.7%). (See Table 3.4.)

State taxes are assessed on wages up to a set taxable wage base. The tax base is defined in AS 23.20.175(c) as 75% of the average annual earnings in covered employment for the immediately preceding year ending June 30. The state taxable wage base was \$24,400 for 1996, and \$24,200 for tax year 1997.

Tax Rates Calculated on Benefit Cost Rate and Trust Fund Reserve Rate

There are three essential components of employer and employee taxes in Alaska, the average benefit cost rate (ABCR), individual employer experience factors, and the trust fund solvency adjustment (TFSA). Tax rates are calculated in November and apply to the following calendar year. The formulas for calculating tax rates are as follows:

Figure 3.2
Reserves, Receipts, Benefits and Tax Rates as a Percentage of Taxable Payroll



Source: Alaska Department of Labor, Research and Analysis Section.

Employer tax rate = (0.82 x average benefit cost rate x experience factor) + trust fund solvency adjustment

Employee tax rate = 0.18 x average benefit cost rate

For tax rate calculation purposes, the average benefit cost rate is defined as the cost of benefits over the most recent three-year period ending June 30 divided by the total payroll of contributing employers over the first three of the last four years ending June 30. (See Table 3.6.)

The ABCR measures benefit outlays which must be replaced by contributions. Basing the calculations on three-year periods makes the system somewhat "countercyclical," which means that contribution rates increase slowly or even decrease during recessions as the trust fund is drawn down, then increase more rapidly during periods of economic stability or growth to replenish the fund. When the ABCR is low, or when the trust fund reserves are high relative to payroll, contribution rates decline and act as a stimulus to the economy.

Prior to January 1, 1997, employers paid 82% of the ABCR, and employees paid the other 18%. Beginning in 1997, these rates changed to 80% and 20%. Employee rates are the same for each employee. Employer rates vary according to the employer's individual experience with employee turnover and include a surtax to guarantee the solvency of the trust fund.

Experience Rating Varies Individual Employer Taxes According to Their Experience with Unemployment

If an individual employer has a tendency to lay off employees at a greater rate than other employers do, or on a regular seasonal basis, they likely contribute more to unemployment and the payment of UI benefits. Experience rating systems have been established in each state in recognition that such employers should contribute more to the trust fund to cover the benefit costs of their former employees.

There are three types of tax rates assigned to employers. A-rated firms are those which have at least four quarters of wage history prior to June 30 of the year immediately preceding the tax year. A-rated firms qualify for experience rating. B-rated firms are those which have fewer than four quarters of wage history; they pay the standard industry tax rate. C-rated firms are those which fail to report on a timely basis or are delinquent in their payments; they are taxed at the maximum rate, which can be no less than 5.4%. In 1997, 85.8% of all contributing firms were A-rated; 11.9%, B-rated; and 2.3%, C-rated. (See Table 3.5.)

Alaska is the only state that uses the payroll decline quotient method of experience rating. The logic behind Alaska's payroll decline system is that employers

with a high payroll decline are likely responsible for more compensable unemployment than are employers with a low payroll decline and, therefore, should contribute more to cover the higher benefit costs of their former employees.

Under the payroll decline system, each employer's percentage decline in payroll from one quarter to the next is averaged for the prior four to 12 quarters. The resulting decline quotients of all employers are then arrayed in ascending order and divided into 21 rate classes. Employers are assigned to the rate classes so that 5% of the total statewide payroll is accounted for in each class, except for the 20th and 21st rate classes, which account for 4.99% and 0.01% respectively. (The 21st rate class was added in 1984 in response to federal legislation requiring a standard tax rate of 5.4% from which the state could reduce tax rates in accordance with experience.) Experience factors are assigned to each rate class—the higher the rate class the greater the experience factor. Experience factors range from 0.4 to 1.65, according to a schedule in AS 23.20.290(c). (See Table 3.6.)

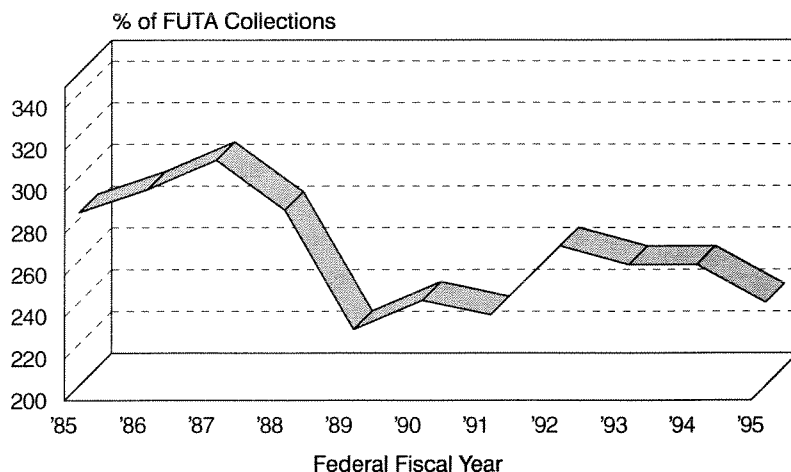
Other methods of experience rating used in other states are the reserve ratio system (30 states; Washington, D. C.; Puerto Rico; and the Virgin Islands), the benefit ratio system (17 states, of which two have tax formulas including the reserve ratio), and

the benefit-wage ratio system (two states).

All of these systems use actual benefit payments, or approximations of benefit payments, as the basis for experience rating—they are called "chargeback" systems. In contrast, the payroll decline quotient system considers only changes in payroll as an approximation of benefit charges, without considering actual benefit payments.

Alaska's payroll decline quotient system has worked well. The system withstood the tremendous shock of the 1985-87 recession, and had fully recovered by the end of 1989. The ratio of benefits paid to contributions paid averages around 1.0 for most industries in Alaska, so although there may be individual employers with problems, by industry the system functions well.

Figure 3.3
Administrative Grants as a Percent of FUTA Collections



Source: Alaska Department of Labor, Research and Analysis Section.

There is also little doubt but that "chargeback" systems are more complex and expensive to administer than a payroll decline quotient system. This is due to the constant policy decisions about individual employer responsibility for charges, the types of benefits to exempt from charging, and the increased staffing needed for the higher level of employer contact prevalent in the administration of "chargeback" systems.

In the end, the simple fact is, employer (and employee) taxes cover benefit payments. This is true of any state's system. If benefit costs are higher in Alaska than in other states, taxes will be higher. If a state wants to reduce employer taxes, then benefits must be reduced.

The Trust Fund Solvency Adjustment is a Uniform Tax Surcharge

In order to be able to pay benefits during recessions when benefit outlays exceed revenues, the trust fund reserve balance must be maintained at a high enough level. Benefit cost rates are not always sufficient for this purpose. Therefore, a surcharge is added to employers' tax rates if the trust fund reserve rate falls below 3.0%. A credit is provided to reduce employers' tax rates if the reserve rate equals or exceeds 3.3%. The trust fund solvency adjustment (TFSA) is applied uniformly to all employers at a rate of -0.4% to 1.1% depending on the trust fund reserve rate, according to a schedule in AS 23.20.290(f). The TFSA may only be increased or decreased by 0.3%, or less, from one year to the next. The TFSA was 0.3% in 1987, 0.6%

in 1988, and 0.9% in 1989. By 1994, the TFSA fell to -0.4%, and remained there in tax year 1995. For tax year 1996, the TFSA was -.02%. In 1997, there was no trust fund solvency adjustment.

Administration of the UI Program is Funded Through Federal Taxes

Besides state unemployment taxes, employers also pay taxes to the federal government to cover administrative costs. In 1985, these FUTA (Federal Unemployment Tax Act) taxes were raised to 6.2% of payroll up to a base of \$7,000. However, as long as state law conforms to federal law, employers receive a credit of 5.4% against their FUTA taxes, making the effective tax rate 0.8%. This is \$56 for each employee earning at, or more than, \$7,000 annually. In the 1995 federal fiscal year, the federal government estimated employers in Alaska contributed \$11.4 million in FUTA tax revenues. (See Table 3.7.)

The FUTA credit is a powerful incentive to keep state programs within federal limits. Conformity to federal law is frequently the reason for adopting new state provisions. Alaska's Employment Security Act currently conforms to federal law. There have been no recent changes in federal law that would require state conformity legislation.

The federal government pays for administration of the state's unemployment program through administrative grants. The grants are funded by a portion of FUTA collections, which are kept in a

federal account and not in the state trust fund. In federal fiscal year 1995, Alaska received \$27.4 million in administrative grants (\$18.8 million for unemployment insurance administrative costs and \$8.6 million for employment services). In federal fiscal year 1995, Alaska's total administrative grants amounted to 240.4% of our FUTA contributions, a good bargain for workers and employers in the state.

Employer Tax Contributions are Supplemented by Direct Reimbursements

Chapter Two described the three programs through which unemployment benefits were disbursed in 1995 and 1996. Regular benefits, extended benefits, and supplemental state benefits are disbursed through the state trust fund. These programs differ in the way they are financed. As mentioned earlier, the major source of revenues deposited into the fund is employer taxes. But revenues also come from a variety of other sources.

The federal government reimburses the trust fund for 100% of regular and extended benefits paid to former federal employees (UCFE) and former military employees (UCX), as well as a portion (about 50 percent) of all non-federal extended benefit (EB) payments. In 1995 and 1996, the federal government reimbursed over \$19.2 million to Alaska's trust fund. The majority of this was \$6.3 million in EB funds. (See Table 3.3.)

Nonprofit organizations and state and local government agencies which choose to reimburse the trust fund directly (instead

of paying tax contributions) reimburse 100% of the regular UI benefits and EB paid to their former employees. In 1988 and before, nonprofit agencies only reimbursed half of EB; the law was changed in the 1989 legislative session. (See Appendix B.) In 1996, nonprofit agencies reimbursed \$1.1 million to the trust fund and government entities reimbursed \$9.8 million.

Some Parts of the UI System Subsidize Other Parts

It is not unusual for a UI claimant to receive more in benefits than his employer contributed in tax contributions. The benefits paid to the claimant are subsidized by other employers. The flow of funds is never perfect in any UI system, and every type of experience rating system has problems with subsidies. Some categories of employers tend to be subsidized more than others.

One form of subsidy is across years. One way to measure the equity of the system is to measure the ratio of benefits paid in one year to the contributions paid in the prior year. Table 3.9 is such a calculation, broken out by major industry grouping. In the years surrounding the recession—1985-87—the benefit/contribution ratio exceeded 1.0, meaning that benefits paid out in those years were more than tax revenues in the immediately preceding years. During this time, the difference was being made up by trust fund reserves. Employers in prior years were subsidizing employers during the recession years. Starting in 1988, and continuing through 1991, the ratio declined to less than 1.0;

employers were now subsidizing employers in future recessions. In 1992, the ratio increased to 1.1, a reflection of the fact that the trust fund was attempting to reduce its level of reserves. This trend has held through 1996.

One of the most important categories of subsidies is cross-industry subsidies. Although cross-industry subsidies occur under all economic conditions, the expression of the subsidies is better seen during those years when Alaska is experiencing more stable economic conditions. Under good economic conditions (1981 to 1985, for example), some industries have historically had ratios higher than 1.0, while others were normally lower than 1.0. These industries with higher ratios also tend to have higher benefit cost rates than other industries. (See Table 3.2.)

Over the past 10 years within taxable employment, the three most subsidized industries have been construction, paper products manufacturing, and taxable public administration. On the other hand, the industries which normally pay more than their fair share in contributions are transportation-communications-utilities, other products manufacturing, trade, and oil and gas mining.

Not coincidentally, the industries that are historically the most subsidized in Alaska also have some of the most seasonal employment patterns. The subsidies are partly a reflection of the highly seasonal nature of Alaska's economy. It is also no coincidence that, even after being subsidized, firms in these industries historically pay the highest tax rates in Alaska. (See Table 3.5.) The payroll decline system attempts to recover benefit costs by taxing high-cost employers at higher rates.

Benefit Cost Rate, 1987-1996

Table 3.1

Year	Taxable Employment			Reimbursable Employment		
	Benefits Paid (\$1,000)	Total Payroll (Lagged 1 Yr) (\$1,000)	Benefit Cost Rate(%)	Benefits Paid (\$1,000)	Total Payroll (Lagged 1 Yr) (\$1,000)	Benefit Cost Rate(%)
1987	117,167	4,059,167	2.9	14,323	1,572,297	0.9
1988	85,229	3,724,333	2.3	10,367	1,497,117	0.7
1989	69,780	3,823,639	1.8	8,351	1,492,671	0.6
1990	90,491	4,451,976	2.0	9,081	1,584,065	0.6
1991	112,528	4,694,616	2.4	11,462	1,683,745	0.7
1992	116,833	4,882,126	2.4	11,342	1,784,959	0.6
1993	102,784	5,077,533	2.0	10,632	1,901,857	0.6
1994	119,651	5,273,634	2.3	12,246	1,949,119	0.6
1995	117,353	5,527,255	2.1	10,760	2,002,542	0.5
1996	116,301	5,643,856	2.1	10,747	2,011,599	0.5

Sources: Alaska Department of Labor, Research and Analysis Section:

Unemployment Insurance Financial Transaction Summary, ETA 2-112 report to the U.S. Department of Labor;
Employment, Wages, and Contributions/ES-202 report to the U.S. Department of Labor.

Benefit Cost Rates by Industry, 1996

Table 3.2

Industry	Benefits Paid (\$) 1996	Total Payroll (\$) 1995	Benefit Cost Rate (%) (Lagged 1 Yr)
Taxable Employers			
Total	103,575,662	5,643,856,953	1.8
Ag., For. & Fish	879,376	35,653,094	2.5
Mining	7,040,403	758,946,265	0.9
Oil and Gas	5,978,122	690,410,766	0.9
Other Mining	1,062,281	68,535,499	1.5
Construction	21,316,541	593,812,960	3.6
Manufacturing	17,476,597	511,816,467	3.4
Food Products	12,149,494	263,781,581	4.6
Lumber & Wood	2,836,033	95,765,707	3.0
Paper Products	892,971	25,100,351	3.6
Other Mfg.	1,598,099	127,168,828	1.3
Trans., Comm. & Util.	10,194,103	910,813,000	1.1
Trade	18,153,952	1,106,098,875	1.6
Fin., Ins. & R.E.	4,675,228	334,474,601	1.4
Services	20,866,856	1,254,471,621	1.7
Public Admin.	2,644,379	126,307,640	2.1
Unclassified	328,227	11,462,430	2.9
Reimbursable Employers			
Total	10,457,958	2,011,598,516	0.5
Trans., Comm. & Util.	272,124	43,286,187	0.6
Services	4,450,474	1,033,936,214	0.4
Public Admin.	5,729,611	925,568,651	0.6
Other	5,749	8,807,464	0.1

Sources: Alaska Department of Labor, Research and Analysis Section:

UC-217 report, Benefit Payments by Industry and Area;

Employment, Wages, and Contributions/ES-202 report to the U.S. Department of Labor.

Trust Fund Deposits and Disbursements, 1987-1996

Table 3.3

Deposits (\$)									
Year	Contributions Net of Reim- bursements	Federal Share Extended Benefits	Amounts Rec'd From Reimb. Employers	Interstate Benefits Wage Combining	Federal Emerg. Comp. /1	Penalty & Interest 2/	Other 3/	Trust Fund Interest Earned	Total Revenue Deposited 4/
1987	84,272,243	6,538,682	15,391,719	1,578,486	0	682,609	7,030,214	7,113,322	122,607,275
1988	108,610,463	3,403,000	11,387,339	1,130,134	0	733,907	5,703,814	5,553,585	136,522,241
1989	142,332,580	1,474,000	8,674,228	1,103,362	0	880,127	5,905,396	9,225,750	169,595,443
1990	124,867,499	2,184,454	8,779,661	1,467,283	0	2,289,582	6,548,538	16,321,178	162,458,194
1991	102,443,803	3,926,000	10,871,942	2,102,229	0	3,634,996	9,300,240	14,834,425	147,113,635
1992	84,063,743	0	11,666,761	2,452,749	48,336,000	4,034,596	10,905,998	23,562,812	185,022,659
1993	83,513,846	0	9,940,970	1,572,065	68,582,000	3,809,622	7,570,305	16,554,512	191,543,321
1994	86,627,444	6,359,000	13,074,629	1,662,708	10,213,200	4,021,879	7,761,625	14,529,694	144,250,178
1995	91,354,148	3,223,200	11,537,794	1,571,217	0	4,074,458	7,151,800	13,798,221	132,710,838
1996	95,809,515	3,076,000	10,847,305	1,521,687	0	4,125,073	5,727,000	13,153,679	134,260,259

Disbursements (\$)									
Year	Regular Benefits + SSB	Extended Benefit Payments	Reimburs- able Benefit Payments	Interstate Benefits Wage Combining	Federal Emerg. Comp. /1	Training And Building Fund	Other 3/	Total Benefits Disbursed 4/	Reserve Fund Balance 5/
1987	106,056,744	13,294,687	14,323,118	5,834,841	(15,847)	654,690	7,363,573	147,511,805	62,979,925
1988	78,034,550	6,856,341	10,367,059	4,763,025	(4,678)	854,292	6,829,117	107,699,704	91,802,462
1989	65,597,394	3,236,702	8,351,199	3,551,443	(4,316)	853,331	6,369,043	87,954,796	173,443,109
1990	83,559,395	4,710,158	9,080,645	5,953,329	(9,169)	1,167,358	7,154,239	111,615,955	224,285,349
1991	101,455,428	8,565,970	11,461,785	8,638,807	2,822,831	3,958,611	6,017,449	142,920,880	228,478,104
1992	108,463,706	163,553	11,342,163	10,609,741	46,414,029	3,696,468	10,176,661	190,866,322	222,634,440
1993	95,057,075	329,604	10,632,482	8,938,721	68,895,999	3,816,169	6,928,597	194,598,645	219,579,116
1994	108,852,719	11,911,904	12,246,477	7,149,765	7,838,127	4,031,097	6,161,042	158,191,131	205,638,163
1995	103,314,489	6,426,203	10,760,456	12,380,540	(155,124)	4,075,596	7,129,544	143,931,704	194,417,297
1996	104,442,247	6,097,233	10,746,992	10,325,627	(188,894)	4,091,045	5,647,092	141,161,342	187,516,215

1/ FSC – Federal Supplemental Compensation: October 1982 – March 1985.

EUC – Emergency Unemployment Compensation: November 1991 – April 1994.

2/ Net collections of penalties, interest, and fines.

3/ CETA, PSE, DUA, TRA, SUA, transfer to Training and Building fund, prior year refunds, child support withholding transfers, federal UCFE and UCX benefits and receipts, federal share of regular benefits.

4/ Deposits from all sources including federal and all disbursements made to claimants.

5/ Amount available for benefits in trust fund on December 31.

Source: Alaska Department of Labor, Research and Analysis Section:

Unemployment Insurance Financial Transaction Summary, ETA 2-112 report to the U.S. Department of Labor.

Tax Base, Average Employer and Employee Tax Rates and Ratio of Taxable to Total Wages, 1987-1996

Table 3.4

Year	Payroll in Taxable Employment (\$1,000)		Ratio of Taxable to Total Payroll (%)	Tax Base (\$)	Average Employer Tax Rate		Average Employee Tax Rate	
	Total Payroll	Taxable Payroll			% of Taxable Payroll	% of Total Payroll	% of Taxable Payroll	% of Total Payroll
1987	3,724,333	2,523,978	67.8	21,500	2.88	1.95	0.6	0.4
1988	3,823,639	2,552,009	66.7	21,100	3.67	2.45	0.7	0.5
1989	4,451,976	2,964,226	66.6	20,900	4.14	2.76	0.7	0.5
1990	4,694,616	3,039,796	64.8	21,300	3.51	2.27	0.6	0.4
1991	4,882,126	3,184,860	65.2	22,400	2.66	1.74	0.5	0.3
1992	5,077,533	3,263,435	64.3	22,600	2.15	1.38	0.5	0.3
1993	5,273,634	3,397,312	64.4	23,200	1.96	1.26	0.5	0.3
1994	5,527,255	3,592,202	65.0	23,800	1.98	1.29	0.5	0.3
1995	5,643,856	3,698,894	65.5	23,900	2.04	1.34	0.5	0.3
1996	5,721,715	3,739,737	65.4	24,400	2.17	1.42	0.5	0.3

Sources: Alaska Statutes 23.20.175.

Alaska Statutes 23.20.290.

Alaska Department of Labor, Research and Analysis Section:

Employment, Wages, and Contributions/ES-202 report to the U.S. Department of Labor;

Unemployment Insurance Financial Transaction Summary, ETA 2-112 report to the U.S. Department of Labor.

Employer Accounts by Rate Type and Average Tax Rates by Industry

Table 3.5

1997 Employers by Rate Type								
Industry	A-Rated		B-Rated		C-Rated		Total % of	
	No.	% of A-Rated	No.	% of B-Rated	No.	% of C-Rated	No.	Grand Total
Agriculture, For. & Fish.	214	1.6	35	1.9	8	2.2	257	1.7
Mining	143	1.1	23	1.2	1	0.3	167	1.1
Contract Construction	1,680	12.6	318	17.3	64	18.0	2,062	13.3
Manufacturing	463	3.5	77	4.2	16	4.5	556	3.6
Trans., Commun., & Util.	979	7.4	120	6.5	25	7.0	1,124	7.3
Trade	3,622	27.2	378	20.5	89	25.0	4,089	26.4
Finance, Ins., & Real Estate	803	6.0	66	3.6	5	1.4	874	5.6
Services	5,194	39.1	701	38.1	129	36.2	6,024	38.9
Public Administration	138	1.0	0	0.0	7	2.0	145	0.9
Unclassified	60	0.5	124	6.7	12	3.4	196	1.3
Total	13,296	100.0	1,842	100.0	356	100.0	15,494	100.0
Percent of Grand Total		85.8		11.9		2.3		100.0

Average Employer Tax Rates										
	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997
Total	4.27	4.79	4.05	3.08	2.54	2.38	2.43	2.51	2.63	2.76
Agriculture, For. & Fish.	4.69	5.21	4.57	3.53	2.88	2.72	2.81	2.93	3.03	3.10
Mining	4.79	5.38	4.46	3.31	2.73	2.71	2.76	2.86	2.97	3.12
Contract Construction	5.24	5.84	5.00	3.81	3.19	3.05	3.14	3.21	3.31	3.43
Manufacturing	4.67	5.15	4.40	3.33	2.79	2.68	2.76	2.81	2.89	3.07
Trans., Commun., & Util.	4.16	4.67	3.96	3.12	2.53	2.35	2.44	2.50	2.61	2.73
Trade	4.10	4.63	3.90	2.98	2.45	2.28	2.33	2.45	2.57	2.70
Finance, Ins., & Real Estate	3.84	4.39	3.66	2.75	2.23	2.02	2.04	2.05	2.19	2.33
Services	3.95	4.48	3.84	2.90	2.38	2.22	2.28	2.35	2.48	2.61
Public Administration	4.47	5.01	4.18	3.27	2.72	2.50	2.35	2.36	2.45	2.55
Unclassified	4.71	4.89	4.15	3.12	2.77	2.70	2.66	2.80	2.77	3.02

Notes: A-rated firms are those which have been subject to the Employment Security Act for four or more quarters and therefore qualify for a rate determination based on their quarterly payroll experience. Employers are assigned a rate class based on their payroll decline experience as compared to all other ratable employers. Employers with a low quarterly payroll decline receive more favorable rates than those employers showing more excessive declines in quarterly payroll figures.

B-rated firms are those which have been subject to the Employment Security Act for fewer than four quarters immediately preceding the computation date and must pay the standard industry tax rate.

C-rated firms are those which fail to pay contributions or file reports on a timely basis and must pay contributions at the highest rate. Percentages may not add up to 100% due to rounding.

Source: Alaska Department of Labor, Research and Analysis Section:
Taxable Wages Within Size of Payroll Code, Report No. BRT 5500 P.

UI Tax Rate Calculations, and Tax Rates by Rate Class for 1997

Table 3.6

Tax Rate Calculations				
	SFY 1993	SFY 1994	SFY 1995	SFY 1996
(1) Benefit Cost (Ben-Reimb-Int)		102,735,905	101,800,907	105,553,408
(2) Total Payroll (taxable employers)	5,143,823,071	5,392,034,729	5,647,651,919	5,666,426,006
(3) Taxable Payroll				3,725,220,226
(4) Benefit Cost for 3 Prev SFY				\$310,090,220
(5) Total Payroll, First 3 of Last 4 SFY				\$16,183,509,719
(6) 3-Yr Benefit Cost/Total Payroll (4)/(5)				0.019161
(7) Taxable/Total Payroll, Last SFY				0.657420
(8) Average Benefit Cost Rate (6)/(7)				0.029146
(9) UI Trust Fund Balance, Sep 30				\$185,004,944
(10) Total Payroll, Last SFY				\$5,666,426,006
(11) UI Trust Fund Reserve Rate (9)/(10)				0.032649
(12) Solvency Adjustment				0.000
(13) Average Employer Tax Rate as a Percent of Taxable Payroll (0.80 x ABCR) + TFSA = (0.80 x #8) + #12				2.33%
(14) Average Employee Tax Rate: (0.20 x ABCR) = (0.20 x #8)				0.58%

Tax Rates for Employees and Experience Rated Employers

Rate Class	Experience Factor	Employee Contribution Rate (%)	Employer Contribution Rate (%)	Total Contribution Rate (%)
1	0.40	0.58	1.00	1.58
2	0.45	0.58	1.05	1.63
3	0.50	0.58	1.17	1.75
4	0.55	0.58	1.28	1.86
5	0.60	0.58	1.40	1.98
6	0.65	0.58	1.52	2.10
7	0.70	0.58	1.63	2.21
8	0.80	0.58	1.87	2.45
9	0.90	0.58	2.10	2.68
10	1.00	0.58	2.33	2.91
11	1.00	0.58	2.33	2.91
12	1.10	0.58	2.56	3.14
13	1.20	0.58	2.80	3.38
14	1.30	0.58	3.03	3.61
15	1.35	0.58	3.15	3.73
16	1.40	0.58	3.26	3.84
17	1.45	0.58	3.38	3.96
18	1.50	0.58	3.50	4.08
19	1.55	0.58	3.61	4.19
20	1.60	0.58	3.73	4.31
21	1.65	0.58	5.40	5.98

Note: Total payroll, taxable payroll, and UI benefits costs are all for employees (current or former) of contributing (taxable) employers only. Reimbursable employers are excluded.

Sources: Alaska Statutes 23.20.290.

Alaska Department of Labor, Research and Analysis Section:
Employment, Wages, and Contributions, ES-202 report to the U.S. Dept. of Labor;
Unemployment Insurance Financial Transaction Summary, ETA 2-112 report.

Administrative Costs, 1986-1995

Table 3.7

Federal Fiscal Year 1/	F.U.T.A. Collections	UI Admin. Grants	ES Admin. Grants	Total Admin. Grants	
	(\$1,000,000)	(\$1,000,000)	(\$1,000,000)	(\$1,000,000)	% of F.U.T.A.
1986	8.2	14.7	9.4	24.1	293.9
1987	8.3	16.1	9.5	25.6	308.4
1988	8.7	15.1	9.7	24.8	285.1
1989	9.6	13.9	7.9	21.8	227.1
1990	9.9	15.6	8.3	23.9	241.4
1991	10.2	15.6	8.3	23.9	234.3
1992	10.2	18.7	8.5	27.2	266.7
1993	10.7	19.0	8.6	27.6	257.9
1994	11.1	19.8	8.8	28.6	257.7
1995	11.4	18.8	8.6	27.4	240.4

1/ Federal fiscal years are 12-month periods between October 1 of one year through September 30 of the following year.

Note: In 1995, U.S. Department of Labor estimation methods for FUTA were changed. Figures in earlier publications of this table will not match these data.

Source: U. S. Department of Labor, Division of Actuarial Services.

Collections, UI Regular Benefits Paid— Reimbursable Employment, 1987-1996

Table 3.8

Year	Collections (\$)			Benefits Paid (\$)			Total Collections less Benefits Paid (\$)
	Total	Private Nonprofit	Government (State & Local)	Total	Private Nonprofit	Government (State & Local)	
1987	15,391,719	603,028	14,788,691	14,323,118	619,722	13,703,396	1,068,601
1988	11,387,339	403,449	10,983,890	10,367,059	406,858	9,960,201	1,020,280
1989	8,674,228	379,439	8,294,789	8,351,199	377,385	7,973,814	323,029
1990	8,779,661	442,525	8,337,136	9,080,645	454,115	8,626,530	(300,984)
1991	10,871,942	906,192	9,965,750	11,461,785	784,303	10,677,482	(589,843)
1992	11,666,761	813,968	10,852,793	11,342,163	860,886	10,481,276	324,598
1993	9,940,970	891,492	9,049,478	10,632,482	954,723	9,677,758	(691,512)
1994	13,074,629	1,220,156	11,854,473	12,246,477	885,469	11,361,008	828,152
1995	11,537,794	1,063,269	10,474,526	10,760,456	1,200,773	9,559,683	777,339
1996	10,847,305	1,063,556	9,783,749	10,746,992	1,632,636	9,114,357	100,313
Ten-Year Total							2,859,972

Source: Alaska Department of Labor, Research and Analysis Section:
Unemployment Insurance Financial Transaction Summary, ETA 2-112 report to the U.S. Department of Labor.

Benefits Paid, Contributions Assessed and Ratio of Benefits to Contributions, Taxable Employment, 1987-1996

Table 3.9

INDUSTRY	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
BENEFITS PAID (Regular + 1/2 EB), from UC-217 report (\$1,000)										
Totals (incl. unclass.)	111,852	81,318	67,398	84,011	105,145	110,408	94,559	113,472	105,945	107,028
Ag., For. & Fish	637	550	523	533	830	905	1,051	1,287	922	906
Mining	8,506	5,530	5,407	11,036	9,199	10,614	7,118	7,229	6,645	7,272
Oil and Gas	7,651	4,774	4,318	9,644	7,742	9,347	5,734	5,870	5,511	6,159
Other Mining	855	756	1,089	1,391	1,456	1,268	1,385	1,358	1,134	1,113
Construction	31,018	21,209	14,141	15,236	20,947	19,392	14,490	20,443	22,203	22,141
Manufacturing	8,992	8,504	9,892	10,934	16,059	17,262	16,444	21,783	17,372	17,808
Food Products	4,232	4,551	5,314	5,802	8,569	10,416	11,145	14,639	11,821	12,355
Lumber & Wood	1,925	1,925	2,820	3,009	4,983	3,865	2,467	2,980	2,317	2,879
Paper Products	843	491	556	836	974	784	1,185	2,503	1,826	936
Other Mfg.	1,992	1,538	1,203	1,286	1,534	2,198	1,648	1,661	1,409	1,638
Trans., Comm. & Util.	10,054	7,216	5,916	11,244	11,135	11,137	9,698	11,386	11,959	10,572
Trade	20,754	14,483	11,227	12,688	17,861	20,376	18,295	20,154	18,314	18,672
Fin., Ins. & Real Est.	6,601	5,196	4,121	3,595	4,193	4,321	3,899	4,610	5,395	4,813
Services	21,149	14,857	13,034	15,431	21,132	22,271	20,000	22,774	20,158	21,617
Public Admin.	3,386	3,188	2,882	2,985	3,279	3,724	3,196	3,426	2,740	2,887
TOTAL EMPLOYER AND EMPLOYEE CONTRIBUTIONS ASSESSED, from ES-202 report (\$1,000)										
Totals (incl. unclass.)	87,433	112,619	147,593	126,381	100,150	86,611	86,136	91,740	96,386	*
Ag., For. & Fish	589	821	1,165	1,061	979	887	964	812	874	
Mining	7,954	11,551	13,404	12,044	8,856	6,964	6,735	7,180	7,613	
Oil and Gas	6,974	10,106	11,686	10,430	7,898	6,204	5,987	6,304	6,581	
Other Mining	980	1,445	1,718	1,614	958	760	748	876	1,032	
Construction	13,390	14,802	18,194	17,178	12,833	10,702	12,181	14,139	14,598	
Manufacturing	10,765	15,360	18,208	17,105	13,892	12,096	11,351	11,480	12,445	
Food Products	5,597	8,494	10,329	10,029	8,796	8,065	7,570	7,576	8,251	
Lumber & Wood	2,537	3,740	4,268	3,880	2,562	2,015	1,982	2,018	2,168	
Paper Products	849	762	807	650	531	455	371	264	272	
Other Mfg.	1,782	2,364	2,804	2,546	2,003	1,560	1,428	1,623	1,753	
Trans., Comm. & Util.	10,855	13,403	27,368	16,628	13,528	11,892	11,554	11,782	11,482	
Trade	17,879	23,275	28,170	25,004	20,183	17,657	16,909	18,689	19,714	
Fin., Ins. & Real Est.	5,246	6,403	7,058	5,979	4,857	4,121	4,236	4,637	4,597	
Services	17,846	23,989	30,396	28,068	22,146	19,774	19,638	20,768	22,631	
Public Admin.	2,151	2,642	2,909	2,690	2,344	2,037	2,048	1,974	2,066	
RATIO OF BENEFITS TO PRIOR YEAR CONTRIBUTIONS										
Totals (incl. unclass.)	1.4	0.9	0.6	0.6	0.8	1.1	1.1	1.3	1.2	1.1
Ag., For. & Fish	1.2	0.9	0.6	0.5	0.8	0.9	1.2	1.3	1.1	1.0
Mining	1.3	0.7	0.5	0.8	0.8	1.2	1.0	1.1	0.9	1.0
Oil and Gas	1.2	0.7	0.4	0.8	0.7	1.2	0.9	1.0	0.9	0.9
Other Mining	1.6	0.8	0.8	0.8	0.9	1.3	1.8	1.8	1.3	1.1
Construction	2.0	1.6	1.0	0.8	1.2	1.5	1.4	1.7	1.6	1.5
Manufacturing	1.1	0.8	0.6	0.6	0.9	1.2	1.4	1.9	1.5	1.4
Food Products	1.0	0.8	0.6	0.6	0.9	1.2	1.4	1.9	1.6	1.5
Lumber & Wood	1.0	0.8	0.8	0.7	1.3	1.5	1.2	1.5	1.1	1.3
Paper Products	1.3	0.6	0.7	1.0	1.5	1.5	2.6	6.7	6.9	3.4
Other Mfg.	1.3	0.9	0.5	0.5	0.6	1.1	1.1	1.2	0.9	0.9
Trans., Comm. & Util.	1.1	0.7	0.4	0.4	0.7	0.8	0.8	1.0	1.0	0.9
Trade	1.3	0.8	0.5	0.5	0.7	1.0	1.0	1.2	1.0	0.9
Fin., Ins. & Real Est.	1.4	1.0	0.6	0.5	0.7	0.9	0.9	1.1	1.2	1.0
Services	1.3	0.8	0.5	0.5	0.8	1.0	1.0	1.2	1.0	1.0
Public Admin.	1.9	1.5	1.1	1.0	1.2	1.6	1.6	1.7	1.4	1.4

Notes: Percentages may not add up to 100% due to rounding.

*Current year data are not used in calculating the ratio of benefits to contributions.

Source: Alaska Department of Labor, Research and Analysis Section, UC-217 and ES-202 reports.

Collections, Benefits Paid, Trust Fund Reserves and Average Employer Tax Rate as Percentages of Payroll, 1987-1996

Table 3.10

Year	Percent of Total Payroll				Percent of Taxable Payroll			
	Collections	Benefits Paid	Year-End Reserve	Average Employer Tax Rate	Collections	Benefits Paid	Year-End Reserve	Average Employer Tax Rate
1987	2.3	3.1	1.7	1.95	3.3	4.6	2.5	2.88
1988	2.8	2.2	2.4	2.45	4.3	3.3	3.6	3.67
1989	3.2	1.6	3.9	2.76	4.8	2.4	5.9	4.14
1990	2.7	1.9	4.8	2.27	4.1	3.0	7.4	3.51
1991	2.1	2.3	4.7	1.74	3.2	3.5	7.2	2.66
1992	1.7	2.3	4.4	1.38	2.6	3.6	6.8	2.15
1993	1.6	1.9	4.2	1.26	2.5	3.0	6.5	1.96
1994	1.6	2.2	3.7	1.29	2.4	3.3	5.7	1.98
1995	1.6	2.1	3.4	1.34	2.5	3.2	5.3	2.04
1996	1.7	2.0	3.3	1.42	2.6	3.1	5.0	2.17

Note: Net benefits paid by taxable employers include regular unemployment benefits plus all State Supplemental Benefits payments plus Alaska's share of extended benefit payments for taxable employers plus the net of benefits paid minus receipts for interstate wage combining.

Sources: Alaska Department of Labor, Research and Analysis Section:
Unemployment Insurance Financial Transaction Summary, ETA 2-112 report to the U.S. Department of Labor;
Employment, Wages, and Contributions/ES-202 report to the U.S. Department of Labor.

UI Benefit Paid, Taxes Assessed, and Covered Payroll by Industry, 1996

Table 3.11

INDUSTRY	Amount of Benefits Paid (\$)		Employer and Employee Contributions Assessed (\$)	Total Payroll (\$)	Taxable Payroll (\$)	Percent of Total Payroll Taxable
	Regular	Regular Plus 1/2 EB				
Total	103,575,662	107,028,887	100,987,095	5,721,715,522	3,739,736,713	65.4
Ag., For. & Fish	879,376	906,032	954,968	37,718,460	28,466,148	75.5
Mining	7,040,403	7,272,119	7,279,342	771,031,663	291,152,569	37.8
Oil and Gas	5,978,122	6,159,215	5,869,947	688,617,710	249,098,648	36.2
Other Mining	1,062,281	1,112,904	1,409,395	82,413,953	42,053,921	51.0
Construction	21,316,541	22,141,209	14,835,042	597,055,926	409,504,849	68.6
Manufacturing	17,476,597	17,808,291	12,233,165	477,370,579	352,338,147	73.8
Food Products	12,149,494	12,355,073	8,057,215	239,458,400	205,307,408	85.7
Lumber & Wood	2,836,033	2,879,386	1,942,848	80,553,277	54,887,177	68.1
Paper Products	892,971	936,115	329,769	23,750,866	14,580,041	61.4
Other Mfg.	1,598,099	1,637,717	1,903,333	133,608,036	77,563,521	58.1
Trans., Comm. & Util.	10,194,103	10,571,742	12,063,722	905,278,521	500,035,886	55.2
Trade	18,153,952	18,672,215	21,275,649	1,134,869,781	881,561,276	77.7
Fin., Ins. & Real Est.	4,675,228	4,812,847	5,068,383	349,059,306	227,545,528	65.2
Services	20,866,856	21,617,251	24,881,241	1,319,585,981	962,675,103	73.0
Public Admin.	2,644,379	2,887,365	2,234,307	123,809,338	82,048,286	66.3
Unclassified	328,227	339,816	161,276	5,935,967	4,408,921	74.3

Notes: Reimbursable account data are excluded.

Federally funded programs and federal employment are excluded.

Sources: Alaska Department of Labor, Research and Analysis Section:

Employment, Wages, and Contributions/ES-202 report to the U.S. Department of Labor;

UC-217 report, Benefit Payments by Industry and Area.

UI Benefits Paid as a Percent of Taxes Assessed and Covered Payroll by Industry, 1996

Table 3.12

INDUSTRY	Regular Benefits as a Percentage of:			Regular Benefits plus 1/2 Extended Benefits as a Percentage of:		
	Collections	Total Payroll	Taxable Payroll	Collections	Total Payroll	Taxable Payroll
Total	102.6	1.8	2.8	106.0	1.9	2.9
Ag., For. & Fish	92.1	2.3	3.1	94.9	2.4	3.2
Mining	96.7	0.9	2.4	99.9	0.9	2.5
Oil and Gas	101.8	0.9	2.4	104.9	0.9	2.5
Other Mining	75.4	1.3	2.5	79.0	1.4	2.6
Construction	143.7	3.6	5.2	149.2	3.7	5.4
Manufacturing	142.9	3.7	5.0	145.6	3.7	5.1
Food Products	150.8	5.1	5.9	153.3	5.2	6.0
Lumber & Wood	146.0	3.5	5.2	148.2	3.6	5.2
Paper Products	270.8	3.8	6.1	283.9	3.9	6.4
Other Mfg.	84.0	1.2	2.1	86.0	1.2	2.1
Trans., Comm.& Util.	84.5	1.1	2.0	87.6	1.2	2.1
Trade	85.3	1.6	2.1	87.8	1.6	2.1
Fin., Ins. & Real Est.	92.2	1.3	2.1	95.0	1.4	2.1
Services	83.9	1.6	2.2	86.9	1.6	2.2
Public Admin.	118.4	2.1	3.2	129.2	2.3	3.5
Unclassified	203.5	5.5	7.4	210.7	5.7	7.7

Notes: Reimbursable account data are excluded.

Federally funded programs and federal employment are excluded.

Sources: Alaska Department of Labor, Research and Analysis Section:

Employment, Wages, and Contributions/ES-202 report to the U.S. Department of Labor;

UC-217 report, Benefit Payments by Industry and Area.

Appendix A

Data Sources and Limitations

Limitations of Data

The data in this publication are derived from a number of different sources, each with their own limitations. Much of the data come from reports that are produced directly from computer files in the Alaska Department of Labor's mainframe computer. While the reports come from the same source, data that appear similar are not necessarily comparable, because the programs that produce the reports are run at different times and use different selection criteria.

Consequently, some of the tables in this publication are not directly comparable. For instance, Table 2.13 reports Unemployment Insurance (UI) payment data by local office, while Tables 2.9-2.12 report the same data by industry grouping. The totals are not the same, however, because Table 2.13 comes from the Quarterly Management Report, which scans the file each week, while Tables 2.9-2.12 come from the UC-217 Report, which scans the file once each month. Supplemental payments for weeks previously paid, overpayments, and other adjustments made during the month will cause the totals to differ slightly. For the same reasons, Table 2.13 differs slightly from Table 2.14, even though both report benefit payments by area.

Because such differences will be likely to occur whenever two tables are derived from different sources, each table includes the data source at the bottom of the page. The reader should be cautious about other limitations as well. Percentages occasionally do not sum to 100% due to rounding when using only one or two digits. The data are reported to the full dollar amount whenever possible throughout this publication, but the dollar amounts in some tables are rounded to the nearest \$1,000 because of space limitations. Finally, industry groupings include subcategories for manufacturing and mining; these subcategories must be subtracted when summing the columns.

CHAPTER 1: Unemployment Insurance Covered Employment and Wages

Chapter 1 provides information on employment, payroll, and earnings. The major source of data is the Employment, Wages, and Contributions report (ES-202), a report submitted to the U.S. Department of Labor, Bureau of Labor Statistics.

The information used in ES-202 is derived from quarterly payroll and employment information submitted to the Alaska Department of Labor (AKDOL) by all employers in Alaska. The information is also derived from AKDOL estimates for delinquent employers.

The ES-202 includes all employers covered by Alaska's unemployment insurance (UI) system. It also includes all Alaska employers' average monthly employment, total payroll, and taxable payroll. Additionally, ES-202 includes taxable employers' contributions assessed by the state and paid into the UI Trust Fund.

All data found in the chapters are broken out by industry, area, ownership, and tax status.

Average monthly employment is an estimate of employment based on actual employment data covering that pay period which includes the 12th of each month. It is an estimate of the number of jobs filled each month. Caution must be used when deriving annual earnings from these figures, as they represent average annual earnings per job, not per worker. Payroll is the actual total payroll during each quarter.

Throughout Chapter 1, industries are according to categories established in the Standard Industrial Classification (SIC) Manual. Specific industries, based on 2-digit SIC codes, were selected because of their relevance to the Alaska economy. The same categories are used for benefit payments in chapters two and three. Employment, payroll, and earnings information is also broken out by ownership -- private, state government, and local government. In all industry and ownership categories, federal government employment is excluded, as federal employees and members of the military are not covered under the state UI program.

It is noteworthy that public administration (SIC codes 91-97) is not directly comparable with state and local government ownership. While all of public administration employment is included in either state or local government, the opposite is not true; some of the operations included under state or local government ownership are listed under other industries than public administration, particularly construction, transportation, and services.

CHAPTER 2: Unemployment Insurance Benefit Payments

Chapter 2 provides information on benefit payments. Information on unemployment claims is entered into Alaska's Data Base 2 System (DB2) and is recorded in the Alaska Department of Labor's (AKDOL) computer. Three of the basic reports from this file form the basis of most benefit payment data used in this publication.

Payments by industry and area, Tables 2.9-2.12 and Tables 2.14-2.15, are derived from the UC-217 report. The UC-217 report is a monthly compilation of data by 2-digit SIC codes and 3-digit geographic area codes. Payment amounts differ from the amounts shown in Table 2.13 due to the omission of supplemental payments for weeks previously paid, penalties and interest, and other adjustments.

Two reports provide information for the payment data on Tables 2.5-2.8 and Tables 2.13, and 2.16. These data are derived from AKDOL's Quarterly Management Report, which scans, weekly, the department's active claimant file. Some of the data are also derived from the U.S. Department of Labor's Claims Activity Report (ETA 5-159), which is taken from the weekly and monthly management reports.

Data in Table 2.2 are derived from the Claimant Characteristics program. This program provides a special compilation of information on all claimants who received unemployment compensation during a specified year. Occupations are listed according to classifications in the Dictionary of Occupational Titles (or DOT codes). Ethnic information is based on information voluntarily submitted at the time of initial filing.

Table 2.1 uses data from the Local Area Unemployment Statistics Report produced by AKDOL for the U.S. Department of Labor. This report estimates the total number of employed and unemployed in the state each month.

Table 2.6 uses payment data from the yearly ETA 5-159 report on all states compiled by the U.S. Department of Labor, Division of Actuarial Services.

Table 2.17 is derived from the UI Data Summary, a quarterly publication of key UI information published by the U.S. Department of Labor, Division of Actuarial Services.

CHAPTER 3: Alaska's Unemployment Insurance Benefit Financing System

Chapter 3 discusses financial transactions, Alaska's UI Trust Fund, and Alaska's benefit financing structure. One of the major subjects of the chapter is benefit costs. Therefore, it draws heavily from the Alaska Department of Labor's (AKDOL) Benefit Payments by Industry and Area (UC 217) Report and the ES-202 quarterly reports (the AKDOL's Employment, Wages, and Contributions Report). In fact, several of the tables directly reproduce data reported in chapters one and two.

The other major data source for Chapter 3 is the Financial Transactions Summary (ETA 2-112). This is a monthly accounting report produced by AKDOL. It is the most accurate source of information on financial transactions and cash flow. Its major limitation is that it does not break out data by industry or area. It is used to compute UI tax rates (Tables 3.4 and 3.6.), benefit costs, and benefit cost rates (Tables 3.1, 3.2 and 3.6). It is also the source for UI Trust Fund balances (Tables 3.3, 3.6 and 3.10); deposits and disbursements for all programs (Table 3.3); as well as interstate wage combining, reimbursable employers (Table 3.8), and collections, benefits and trust fund balance as a percentage of wages (Tables 3.4, 3.10, and 3.11).

Table 3.3 also uses data from the AKDOL Contributions Operations (ETA 581) Report in order to estimate reimbursable contributions between 1981 and 1984.

Table 3.5 lists experience ratings by industry, which are reported on the Array of Taxable Wages Within Size of Payroll Codes -- a yearly listing of employers, their payroll experience, and their quarterly decline quotients. This information is also produced by AKDOL.

Appendix B

Summary of Major Changes in the Employment Security Act

Coverage Provisions of the Alaska Employment Security Act 1937-1997

April 2, 1937	Alaska Employment Security Law enacted. Employers liable for taxes are those with eight or more employees in 20 weeks of the year. The following types of employment are excluded from coverage: agri-culture; domestic service; officers and crews on vessels; service performed by a parent, spouse, or child under 21; government, nonprofit 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 (Federal Unemployment Tax Act) will be automatically covered under the state UI law. Ch. 48, 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 nonprofit universities excluded. Ch. 108, SLA 1961.
Jan. 1, 1972	Coverage made mandatory for employees of nonprofit organizations, state hospitals, and institutes of higher education employing four or more in 20 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.
July 1, 1984	Executive officers of nongovernmental corporations are excluded. Ch. 106, SLA 1984.
Sept. 27, 1995	Certain direct sellers of consumer products are excluded. Ch. 97, SLA 95.

Financing Provisions of the Alaska Employment Security Act 1937-1997

April 2, 1937	All wages paid to employees covered under the law are assessed a uniform tax of 1.8%. Ch. 4, ESLA 1937.
Jan. 1, 1938	Uniform tax raised to 2.7% of total covered wages. Ch. 4, ESLA 1937.
March 26, 1941	Taxable wages limited to first \$3,000 of wages paid to an employee. Ch. 40, SLA 1941.
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. Ch. 74, SLA 1947.
Jan. 1, 1955	Tax base increased to first \$3,600 of wages. An employee tax of 0.5% is also assessed. Employer tax credit is eliminated. Ch. 5, ESLA 1955.
April 4, 1957	Tax base increased to first \$4,200 of wages. Ch. 169, SLA 1957.
March 30, 1960	Uniform employer tax raised to 2.9%. Uniform employee tax raised to 0.6%. Tax base increased to \$7,200. Ch. 60, SLA 1960.
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 0.3% to 0.9% averaging 0.65%. Ch. 60, SLA 1960.
Jan. 1, 1974	Employee tax made uniform and employer tax left variable. Tax base \$10,000. There are 10 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. Ch. 43, SLA 1973.
Jan. 1, 1981	Tax base will be 60% of the average annual wage for calendar years 1981 and 1982 and will be 75% of the average annual wage for future years. Replaces the 10 alternative tax rate schedules with 20 experience factors. An employer's yearly rate calculation will be 82% of the benefit cost rate times the experience factor. A solvency tax will be added across the board if the reserve ratio of the fund is under 3.2%. Employee tax will be a uniform 18% of the benefit cost rate. Ch. 9, SLA 1980.

Oct. 1, 1984	The amount of interest earned on the trust fund balance will be deducted from the amount of benefits in calculation of average benefit cost rate. Ch. 106, SLA 1984.
Jan. 1, 1985	A new rate class 21 is established and assigned an experience rating of 1.65 and a minimum employer tax rate of 5.4%. Solvency adjustments changed to provide a surcharge if the trust fund reserve rate falls below 3.0% and a credit if the reserve rate equals or exceeds 3.3%. Ch. 106, SLA 1984.
Sept. 13, 1987	Interest on funds borrowed from the federal government to cover shortfalls in the trust fund may be paid out of employee contributions. Ch. 82, SLA 1987.
July 1, 1989	Training programs pilot project to be funded by transfer of 0.1% of taxable wages from amount contributed by employees. Ch. 95, SLA 1989.
June 30, 1993	Extension of Training programs pilot project until 1996. Ch. 17, SLA 1993.
January 1, 1997	Employer's yearly rate calculation will be 80% of the average benefit cost rate times the experience factor (no change in solvency tax provision). Employee tax will be a uniform 20% of the average benefit cost rate. Ch. 116, SLA 1996.

Benefit Provisions of the Alaska Employment Security Act 1937-1997

April 2, 1937	Benefits first made payable January 1, 1939. Minimum payment \$5; maximum \$15. Weekly Benefit Amount (WBA) set at 50% of full-time weekly wage. Total benefit payments not to exceed 16 x WBA. Ch. 4, ESLA 1937.
Jan. 17, 1939	Minimum payment \$5; maximum \$16. Weekly Benefit Amount 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. Ch. 1, SLA 1939.
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 Weekly Benefit Amount or 1/3 of base year earnings. Ch. 32, ESLA 1946.
July 1, 1949	Weekly Benefit Amount is increased by 20% for each dependent of the claimant up to three. Ch. 25, SLA 1949.
July 1, 1951	Minimum payment \$8; maximum \$30. Ch. 11, SLA 1951.

July 1, 1953	Minimum payment \$8; maximum \$35. Weekly Benefit Amount (WBA) now based on total wages in base year. Total benefit payments limited to 26 x WBA for most claimants. Ch. 99, SLA 1953.
July 3, 1955	Minimum payment \$10; maximum \$45. Maximum limited to \$25 for claimants residing outside the Territory. Weekly Benefit Amount is increased by \$5 for each dependent of the claimant up to five. Claimants with dependents residing outside the Territory are disqualified for the dependent allowance. Ch. 5, ESLA 1955.
March 30, 1960	Maximum Weekly Benefit Amount for interstate claimants reduced to \$20. Ch. 60, SLA 1960.
July 1, 1966	Minimum payment \$10; maximum \$55. Total benefit payments limited to 28 x Weekly Benefit Amount for most claimants. Ch. 112, SLA 1966.
July 1, 1969	Minimum payment \$18; maximum \$60 Ch. 106, SLA 1969.
Jan. 29, 1971	Depending on the level of 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. Ch. 106, SLA 1971.
Jan. 1, 1972	Discrimination against nonresident claimants is ended. Ch. 106, SLA 1971.
July 1, 1973	Minimum payment \$18; maximum \$90. Dependent allowance set at \$10 per dependent up to three. Ch. 43, SLA 1973.
Oct. 1, 1980	Minimum payment \$34; maximum payment \$150 basic Weekly Benefit Amount. Dependent allowance set at \$24 per dependent up to three. Dependent allowance increases if an additional dependent is acquired by birth or adoption. Potential duration of benefits (16 to 26 weeks) is determined by the ratio of total base period wages to high quarter wages. Ch 9, SLA 1980.
Oct. 31, 1981	Weekly benefits are reduced dollar for dollar upon receipt of periodic payments based on wages used to establish a benefit year. Ch. 114, SLA 1981.
Sept. 26, 1982	Child support obligations may be deducted from weekly benefit checks. Ch. 115, SLA 1982.
Jan. 1, 1983	Minimum payments \$34; maximum payment \$156 basic Weekly Benefit Amount. Ch. 115, SLA 1982.

Oct. 1, 1984	Minimum payments \$38; maximum payment \$188 basic Weekly Benefit Amount. Ch. 106, SLA 1984.
Oct. 1, 1990	Minimum payments \$44; maximum payment \$212 basic Weekly Benefit Amount. Ch. 167, SLA 1990.
January 1, 1997	Minimum payments \$44; maximum payment \$248 basic Weekly Benefit Amount. Ch. 116, SLA 1996.

Qualifying Provisions of the Alaska Employment Security Act 1937-1997

April 2, 1937	To qualify for benefits, a claimant must: 1) have been unemployed in two of the last 13 weeks preceding claim, 2) have wages in the first three of the last four calendar quarters totaling more than 16 times the Weekly Benefit Amount, and 3) be ready and able to work. The claimant is disqualified for five additional weeks upon quitting the last employment without good cause. Ch. 4, ESLA 1937.
Jan. 17, 1939	Total wages in base year must equal or exceed 25 times the WBA. Ch. 1, SLA 1939.
March 26, 1941	Claimant must have been unemployed for two weeks in the benefit year including the week in which the claim was filed. Ch. 40, SLA 1941.
July 1, 1945	Women are disqualified during the last two months of pregnancy and the month following pregnancy. Ch. 50, SLA 1945.
Oct. 1, 1946	Minimum required wages in base year set at \$150. Ch. 32, SLA 1946.
June 30, 1947	Waiting period reduced to one week. Ch. 74, SLA 1947.
July 1, 1953	Minimum wage requirement set at \$300. Seasonal workers are disqualified for benefits for unemployment not occurring during their regular working season. Ch. 99, SLA 1953.
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 1) to get married; 2) to live with their 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 26 weeks. Ch. 5, ESLA 1955.

April 4, 1957	Minimum wage requirement set at \$500 or 1 1/4 times high-quarter wages. Ch. 169, SLA 1957.
April 7, 1962	Claimants are not disqualified while attending a training course to improve their skills. Ch. 63, SLA 1962.
July 1, 1969	Minimum wage requirement set at \$750, \$100 of which must have been earned outside the quarter with the highest wages. Ch. 106, SLA 1969.
Jan. 1, 1972	Women no longer disqualified during pregnancy. Ch. 106, SLA 1971.
Oct. 1, 1980	Minimum wage requirement set at \$1,000 with at least 10 percent earned outside the quarter of highest wages. If a claimant earns more than 90% of the base period wages in one quarter, base period wages used for determining benefits will be reduced to 10 times the wages paid in the base period outside the high quarter. The six-week disqualification for voluntary quit and misconduct includes a reduction of potential benefits by three times the basic Weekly Benefit Amount (WBA). The six-week disqualification is lifted if the claimant returns to work and earns eight times the WBA. Ch. 9, SLA 1980.
Oct. 31, 1981	A waiting week must be served for each new benefit year. Extended benefit claimants must actively seek work and may not refuse an offer of "suitable" work. Claimants filing for extended benefits from a state not triggered onto extended benefits are eligible for no more than two weeks of benefits. Ch. 114, SLA 1981.
June 26, 1982	The national "on" and "off" trigger indicators for extended benefits are repealed in conformity with federal law. Ch. 115, SLA 1982.
Sept. 26, 1982	In conformity with federal law, the state "on" indicator for extended benefits is increased to 6.0% insured unemployment rate. In conformity with federal law, a claimant is not eligible for extended benefits unless total base period wages equal or exceed 40 times the weekly benefit entitlement including dependent benefits. Supplemental state benefits are provided for claimants otherwise eligible for extended benefits except for the new 40 x Weekly Benefit Amount requirement. All other conditions of extended benefits apply to supplemental state benefits. Ch. 115, SLA 182.
June 16, 1984	State interim benefits provided for noncertified teachers of indigenous languages and school employees in other than an instructional, research, or principal capacity. Ch. 106, SLA 1984.

- July 2, 1989 An insured worker is ineligible for benefits for one year if discharged for commission of a felony or theft in connection with work. Ch. 100, SLA 1989.
- Nov. 15, 1991 An agreement with the U.S. Department of Labor allows the temporary payment of benefits under the Emergency Unemployment Act of 1991 (PL 102-162) in place of extended benefits.
- July 1, 1993 The implementation of the Emergency Unemployment Compensation (EUC) program, 26 U.S.C. 3304. Eligibility for supplemental state benefits remains in effect during a period in which extended benefits (EB) are triggered "off," but during which EUC benefits are payable. The eligibility for EB (Oct. 3, 1993) requires the claimant meet the existing 40 times Weekly Benefit Amount (WBA) requirement, or have a total of 1.5 times the base period high quarter wage.
- The total amount of EB payable is the lowest of (1) 80% of total regular benefits, (2) 20 times the WBA, or (3) 46 times the WBA minus total regular benefits paid.
- In addition to the existing EB triggers, EB is "on" if the state three-month total unemployment rate is 6.5%, and is 110% of the same three-month period in either of the prior two years. The EB is "off" if there is no "on" indicator, or if the State is eligible for the EUC program. Ch. 28, SLA 1993.

Appendix C

Glossary of Terms

AVERAGE ANNUAL EARNINGS Total payroll in covered employment divided by average monthly covered employment.

AVERAGE MONTHLY COVERED EMPLOYMENT The sum of all reported covered employment for a 12-month period divided by 12.

AVERAGE WEEKLY BENEFIT AMOUNT (AWBA) The total benefits paid for full-time unemployment divided by the number of weeks compensated.

AVERAGE WEEKLY EARNINGS Average annual earnings in covered employment divided by 52.

AREA Geographic areas within Alaska recorded by census areas and sub-areas.

BASE PERIOD The first four of the last five completed calendar quarters immediately preceding the first day of an individual's benefit year.

BASE PERIOD EARNINGS (BASE PERIOD WAGE) a) If the worker was paid 90% or more of his earnings in any single quarter of his base period, BPW is defined as earnings in the other three quarters times 10; b) If the worker was not paid 90% or more of his earnings in a single quarter of his base period, BPW is defined as earnings during his base period.

BENEFITS Money payments payable to an individual under AS.23.20.

BENEFIT COST RATE The cost of benefits as determined by the ratio of regular benefits paid in the current year divided by total payroll in the previous year.

BENEFIT YEAR A one-year period beginning with the day an insured worker files a request for determination of insured status.

CLAIMANT An individual who has filed a request for determination of insured status, a notice of unemployment, a certification for waiting week credit, or a claim for benefits.

CONTINUED WEEK CLAIMED A claim for waiting week credit or payment of benefits for a week.

CONTINUED WEEK PAID Payment for a week of unemployment or for a waiting week.

COMBINED WAGES (INTERSTATE WAGE COMBINING) Earnings during a base period that were paid in more than one state, for purposes of determining the share of liability in each state.

COVERAGE The determination by the state whether an employing unit should be considered an employer subject to the state's unemployment insurance laws.

COVERED EMPLOYMENT The number of persons employed during the pay period that includes the 12th of each month, by place of work. Workers that are not covered include agricultural workers, self-employed workers, some employed students, most fishermen, full-commissioned salesmen, private railroad workers, and elected and appointed officials.

DATA BASE 2 SYSTEM (DB2) A transaction driven system which automates all Employment Security Unemployment Insurance benefit functions, including on-line data collection and batch processing for database updating and report generation.

DECLINE QUOTIENT An estimate of an employer's experience with unemployment, determined by dividing the decline in payroll from quarter one to quarter two by the payroll in quarter one.

DEPENDENT BENEFITS Benefits paid to claimants with dependents, up to three dependents per claimant.

DURATION The number of weeks in which payments were received by an individual (actual), or qualified for (potential), for each program. Average duration is defined as the number of weeks paid per program in a 12-month period, divided by the number of first payments received in that program during that period.

EARNINGS REPLACEMENT The proportion of average weekly earnings replaced by Unemployment Insurance weekly benefit amount.

EMERGENCY UNEMPLOYMENT COMPENSATION (EUC) A federally funded program similar to extended benefits, paying additional weeks of benefits, beginning November 17, 1991, and ending April 30, 1994.

ETA Employment and Training Administration, a division of the U.S. Department of Labor.

EXHAUSTS Persons receiving payments for the maximum number of weeks available to them in a particular program.

EXPERIENCE RATING A method of measuring an employer's experience with unemployment by ranking each employer by average quarterly decline quotient, and assigning one of 21 rate classes, each with a factor between 0.4 and 1.65.

EXTENDED BENEFITS (EB) Additional benefits allowable after regular State Unemployment Insurance benefits have been exhausted, only when an Extended Benefits period is in effect.

EXTENDED BENEFITS PERIOD A period during which Extended Benefits payments are allowed, which is usually defined as a period of 13 weeks or more when the state's Insured Unemployment Rate is 6% or higher. Section 23.20.408 of the Alaska Employment Security Act defines the conditions under which an extended benefits period exists.

FEDERAL FISCAL YEAR October 1 of prior year through September 30 of current year.

FEDERAL SUPPLEMENTAL BENEFITS (FSB) A federally funded program similar to FSC that was in effect between 1975 and 1978.

FEDERAL SUPPLEMENTAL COMPENSATION (FSC) A federally funded program in effect between October 1982 and April 1985, which provided additional payments after regular benefits had been exhausted and extended benefits had been exhausted or an extended benefits period was not in effect.

FINAL PAYMENT (See EXHAUSTS)

FIRST PAYMENT The first payment for a week of unemployment claimed under a specific program.

FUTA Federal Unemployment Tax Act.

HIGH QUARTER The quarter of the base period in which the greatest amount of earnings occurred.

INDUSTRY Classification of a reporting employing unit by primary economic activity according to Standard Industrial Classification codes.

INSURED UNEMPLOYMENT The number of persons filing continued claims for full regular benefits, partial regular benefits, or in waiting week status, during a given week.

INSURED UNEMPLOYMENT RATE Ratio of insured unemployed expressed as a percentage of average covered employment; computed as average insured unemployment over a 13-week period divided by average covered employment lagged 6 months.

INTERSTATE CLAIMS, INTERSTATE PAYMENTS Claims made by, or payments made to, persons residing in other states who worked in Alaska and for which Alaska is at least partially liable for unemployment compensation.

INTRASTATE CLAIMS, PAYMENTS Claims made by, or payments made to, persons residing within Alaska, including payments from other liable states.

LAUS Local Area Unemployment Statistics.

LOCAL OFFICES Unemployment Insurance (UI) claims centers (as of December 1995 there were 20 offices, including the mail claims and interstate unit) which take and process UI claims. Beginning in late 1996, for UI claims purposes, the local offices were regionalized into UI Call Centers.

MAIL CLAIMS Claims filed by mail to the Mail Claims unit of the Central Office, by persons residing more than 55 miles from the nearest Local Office.

NONAGRICULTURAL WAGE AND SALARY EMPLOYMENT Employment that does not include self-employed workers, unpaid family workers, domestics, most fishermen, or agricultural workers, by place of work rather than residence.

OWNERSHIP Classification of reporting employing units according to legal proprietorship (federal, state, local, international, or private industry) rather than by type of economic activity.

REGULAR BENEFITS (See STATE UI PROGRAM)

REIMBURSABLE A contribution system whereby certain employers (state and local governments, hospitals, schools, non-profit corporations) can elect to reimburse the state trust fund directly for benefits paid for which they are responsible, rather than pay taxes under the experience rating system.

SOLVENCY ADJUSTMENT A surcharge added to employer taxes whenever the trust fund balance falls below 3.0% of the total payroll, or subtracted whenever the balance rises above 3.3%.

STANDARD INDUSTRIAL CLASSIFICATION (SIC) A national standardized system to classify reporting employing units into industries by four-digit codes, according to primary economic activity.

STATE FISCAL YEAR July 1 of the prior year through June 30 of the current year.

STATE INTERIM BENEFITS (SIB) A special Alaska program which pays benefits to certain noninstructional educational employees during periods between sessions. The last year the SIB program was funded was during 1986.

STATE SUPPLEMENTAL BENEFITS (SSB) A special Alaska program which pays benefits to claimants who have been denied Extended Benefits because they do not meet the federal requirement that they earn 40 times their weekly benefit amount in their base period.

STATE UI (REGULAR) PROGRAM An insurance program designed to provide temporary compensation for those who are involuntarily unemployed, funded through employer and employee taxes and reimbursements.

SUPPLEMENTAL PAYMENTS Payments made to claimants who were paid previously but may have been underpaid for various reasons.

TAX BASE The maximum amount of an employee's earnings subject to State Unemployment Insurance taxes.

TAXABLE PAYROLL That part of total payroll reported by employers who are subject to both the experience rating system and state unemployment tax provisions.

TOTAL LABOR FORCE All persons age 16 and over residing in a specific geographical area who are either employed, unemployed and seeking employment, or involved in a labor dispute.

TOTAL UNEMPLOYMENT All persons age 16 and over who did not work during the survey week, but were available and seeking work or waiting to report for work within 30 days.

TOTAL UNEMPLOYMENT RATE An expression of the number of unemployed persons as a percent of the total civilian labor force determined by dividing total unemployed workers by the total labor force.

TOTAL PAYROLL The total of all wages and salaries (taxable and reimbursable) paid by covered employers. Includes bonuses, tips, and the cash value of meals, lodging, and other gratuities when furnished with the job.

TRA Trade Readjustment Allowance. An allowance authorized under the federal Trade Act of 1974 for the purpose of providing benefits and training to workers whose employment opportunities have been impacted by adjustments made in federal regulations concerning international trade.

TRAINING AND BUILDING FUND A fund (separate from the unemployment compensation fund) based on interest and penalties collected from taxable employers and used to support training activities and to provide office space.

TRUST FUND A state fund to receive and disburse unemployment insurance funds.

TRUST FUND RESERVE Funds on deposit in the trust fund plus balances in the state's clearing account and benefit payment account plus interest credited for the last quarter of the calendar year.

UCFE Unemployment Compensation for Federal Employees. A federally funded insurance program designed to provide temporary compensation for former employers of the federal government who are involuntarily unemployed.

UCX A federally funded insurance program designed to provide temporary unemployment compensation for ex-members of the Armed Forces.

UI Unemployment Insurance.

WAITING WEEK The first week for which a claimant files for unemployment and for which there is no disqualification.

WEEKLY BENEFIT AMOUNT Amount of benefit payments actually paid to unemployed workers (actual), or for which they are eligible (potential), per week.

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