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**New Jersey**

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**Unemployment Insurance**

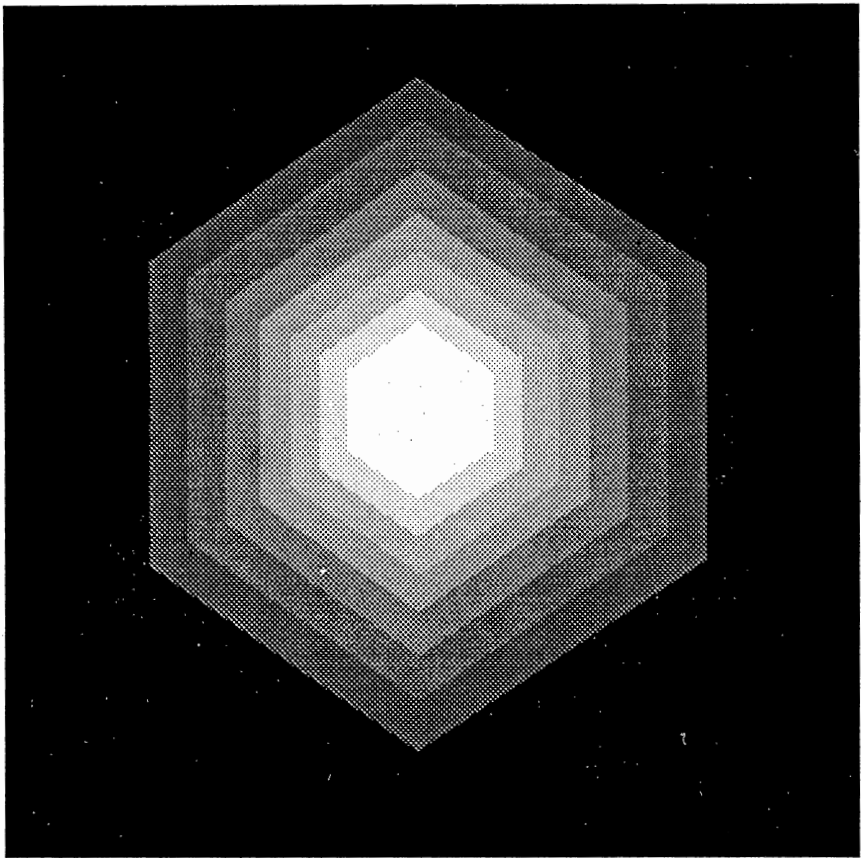
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**Repeater Claim Statistics**

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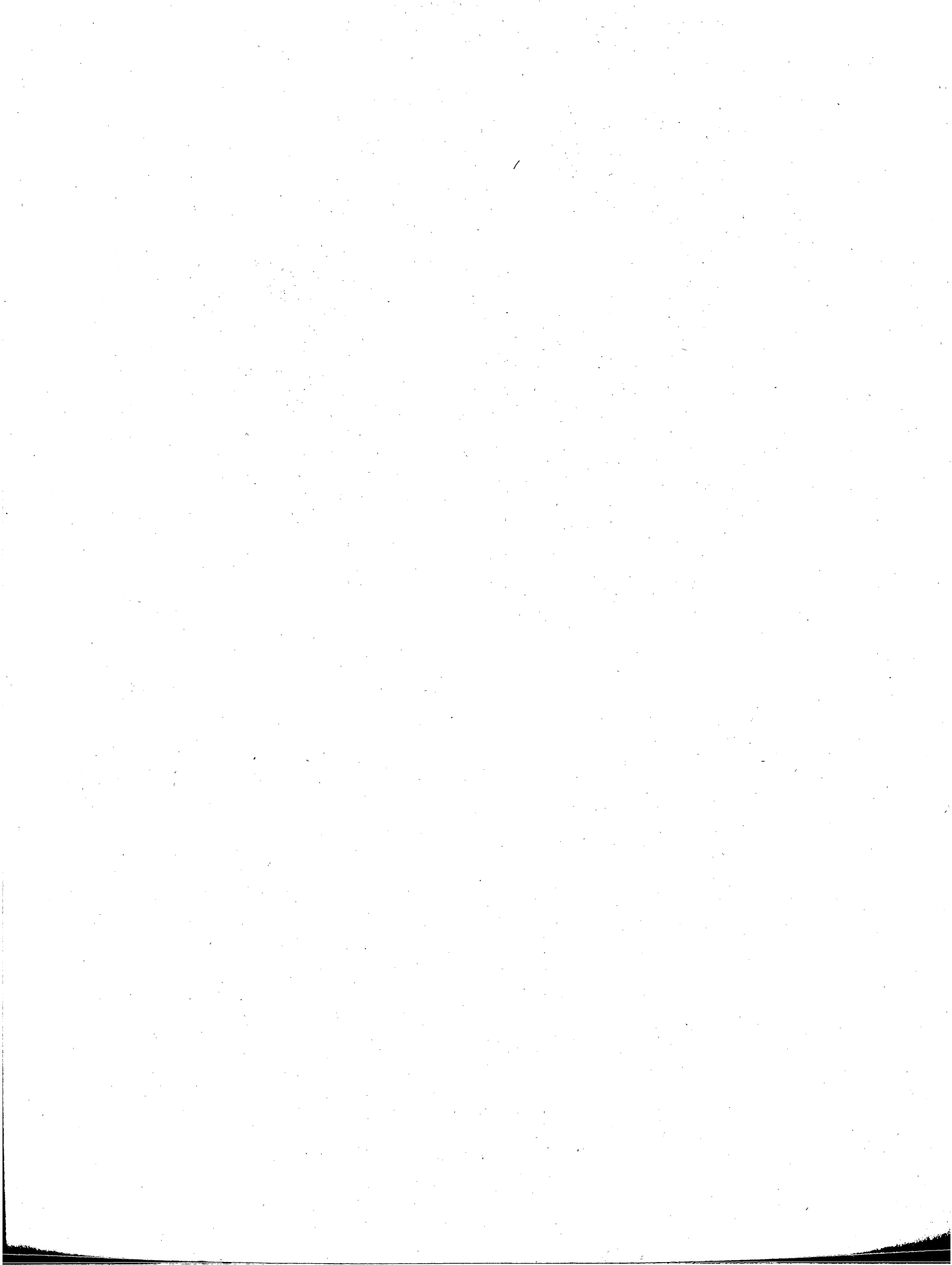
**1984-1988**

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New Jersey Department of Labor  
Division of Program Analysis and Evaluation

December 1992



**New Jersey  
Unemployment Insurance  
Repeater Claim Statistics  
1984-1988**

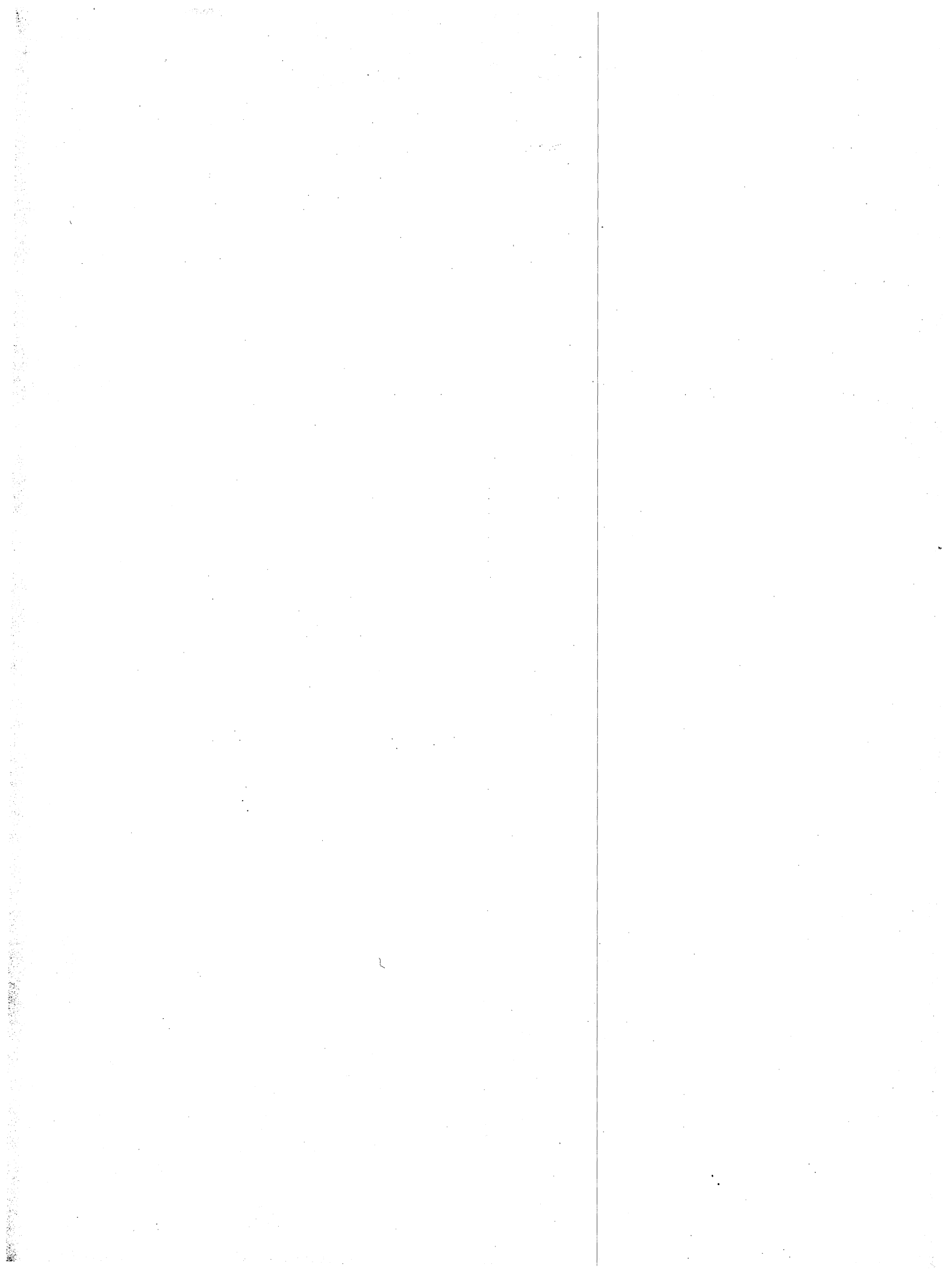
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Jim Florio, Governor**

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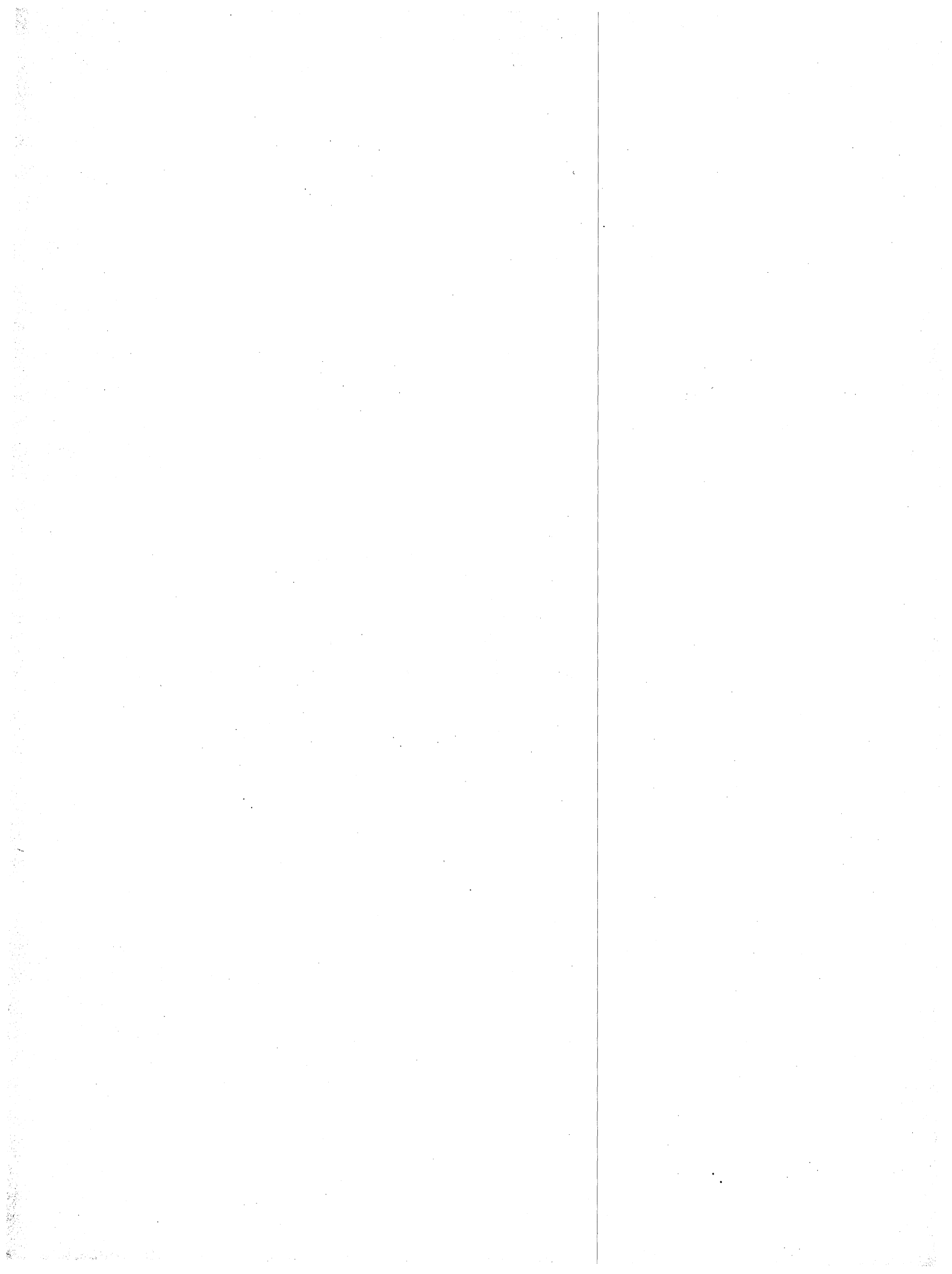


## **ACKNOWLEDGEMENTS**

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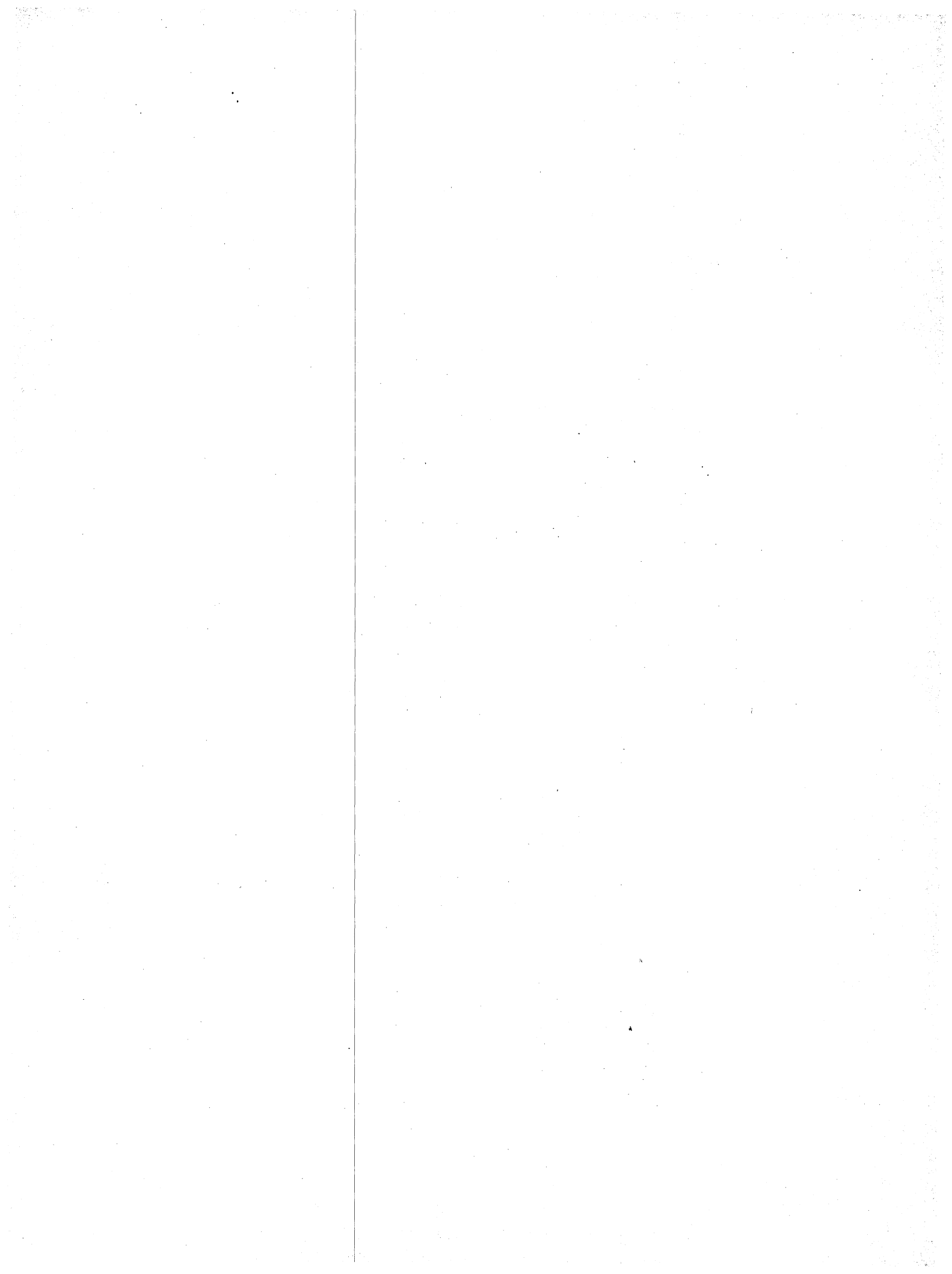
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## PURPOSE OF THIS STUDY

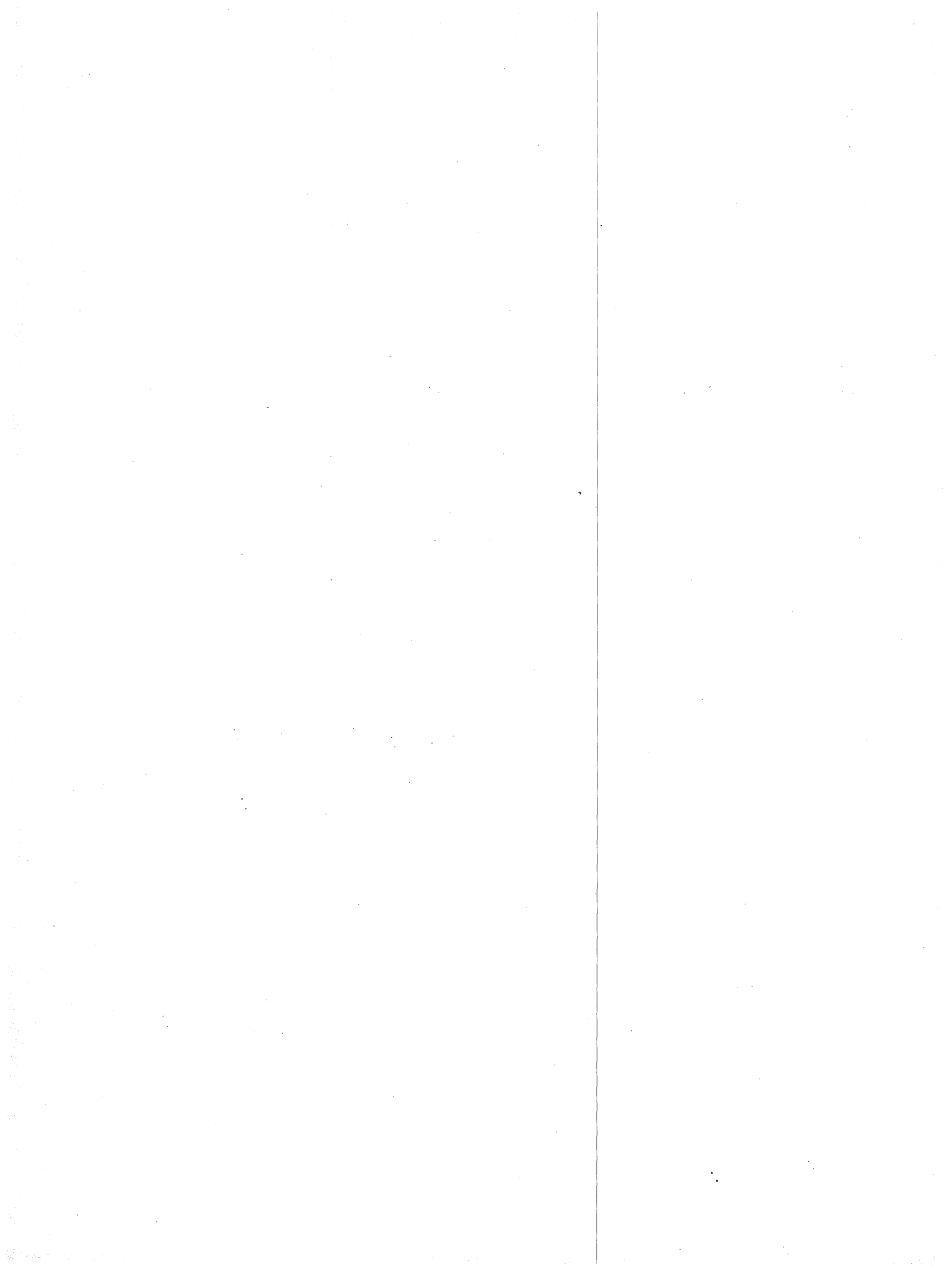
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There exists a wealth of literature in state and federal government agencies and university libraries on various aspects of the federal-state unemployment insurance program. One important dynamic of the system, however, unemployment insurance (UI) repeater activity, has not been thoroughly documented nor analyzed over the years. Concerns about other pressing program issues have taken priority over those related to the scope, nature and implications of UI repeater activity.

While all states maintain a research and evaluation function to support program management and executive decisionmaking, only a handful of states have gathered and analyzed UI repeater statistical data since the inception of the program in the 1930s. Very little is known about unemployment insurance repeater claim patterns. Questions such as what percentage of claimants has collected benefits in three of the last five years, four of the last five years or all five of the last five years have remained largely unanswered. Similarly, there is a dearth of information about personal characteristics of repeater claimants, e.g., are there observable relationships between repeater claims activity and age, education, income? The potential program administration and workforce planning applications of such data have yet to be fully explored.

The purpose of this study is to assist unemployment insurance policymakers and program managers in gathering and applying new information relevant to program design and administration. In doing so, the report has three main objectives:

- (1) to define the term "repeater claimant";
- (2) to comment on the wide range of potential applications of unemployment insurance repeater claim statistics; and
- (3) to present an unemployment insurance repeater claim database. A sample of 9,949 New Jersey unemployment insurance claimants and their UI claim histories from 1984 through 1988 will be examined in depth.



## EXECUTIVE SUMMARY

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Three important concepts used throughout this report -- "REPEATER CLAIMANT," "CHRONIC REPEATER CLAIMANT" and "REPEATER CLAIM RATE" -- are critical to understanding the survey findings.

For purposes of this report, a "REPEATER CLAIMANT" is defined as "a 1988 sample claimant who filed valid compensated unemployment insurance claims in at least three of the five survey years (1984-1988)."

A "CHRONIC REPEATER" is defined as "a 1988 sample claimant who filed valid compensated unemployment insurance claims in all five survey years (1984-1988)."

"REPEATER CLAIM RATE" is defined as "the percentage of claimants who are repeaters." For instance, a 40% repeater claim rate for workers in the 55 to 64 age category indicates that four of every ten pre-retirement age workers collected unemployment benefits in at least three of the five survey years.

The survey included 9,949 randomly selected sample claimants who filed claims for unemployment benefits in New Jersey during calendar year 1988 and received at least one unemployment benefit payment related to the 1988 claim.

### Highlights of the survey include:

One of four sample claimants, 27%, had compensated claims in at least three of the five survey years (page 7);

Seven percent of sample claimants were chronic repeaters, filing claims and receiving benefits in five consecutive years (page 7);

Repeater claim data can identify specific narrow high risk populations, which in turn can be transformed into client lists for targeted education and employment services, including job search assistance, career counseling and job training enrollments (page 15);

Fraud detection programs might be enhanced by utilizing a chronic repeater monitoring module, identifying suspect areas for investigation (page 15);

Unemployment repeater claim statistics can be useful in future program design and administration and in further documenting how the burden of unemployment is spread through American society (page 16);

There is a correlation between age and repeater claim activity. Older workers are more likely to experience multiple spells of unemployment within a given time period (page 19);

The average age of all sample claimants was 38 years compared with 43 years for repeaters (at least three of five years) and 48 years for chronic repeaters, i.e those collecting benefits in five consecutive years (page 21);

Women experienced slightly higher repeater claim rates than men; chronic repeater claim rates, however, were much higher for women than men, 10.0% versus 4.4% (page 22);

As data are cross-tabulated by age and gender, repeater claim rates become even more accentuated. Three of ten older men (ages 65 and over) and six of ten older women (ages 65 and over) had claims in at least three of the five survey years (page 25);

Repeater claim rates were 24.1% for blacks, 25.5% for whites and 34.3% for Hispanics; chronic repeater claim rates (all five years) were 4.1% for blacks, 7.0% for whites and 8.9% among Hispanic claimants (page 28);

Workers with the fewest years of formal education experienced more frequent filings for unemployment benefits. Forty-eight percent of workers with eight years or less of formal education were repeater claimants. In contrast, less than 12% of college graduates were repeater claimants (page 31);

Among major industry divisions, repeater claim rates were highest in agriculture, construction, public administration and manufacturing (page 34);

More than 45% of agricultural claimants had compensable claims in at least three of the five survey years (page 34);

The construction industry repeater claim rate was high, 41.9%, versus an overall rate of 26.6%; however, the construction industry chronic repeater claim rate was not unusually high at 7.5%, versus an overall repeater claim rate of 6.7% (page 34);

The manufacturing repeater claim rate (32.2%) was higher than average; however, when the apparel segment, with a very high repeater rate of 68.2%, is removed from the manufacturing total, the remaining manufacturing repeater claim rate (20.6%) is below average (page 34);

The retail trade repeater claim rate (26.5%) was virtually the same as the overall average for all industries (26.6%); however, when the eating and drinking establishment segment is removed from the retail trade subtotal, the remaining retail trade repeater claim rate (16.6%) is much lower than average (page 35);

Repeater claimants had lower average base period earnings (\$13,800) than all sample claimants (\$16,346) (page 40):

Two of five sample claimants (38.0%) qualified for the \$241 maximum weekly benefit rate: only one of three repeater claimants and one of four chronic repeater claimants qualified for the maximum weekly benefit rate in calendar year 1988 (page 50);

Maximum potential total benefits payable to unemployed workers for claims filed in 1988 was \$6,266 (\$241 per week x 26 weeks). Seven percent of sample claimants actually received the statutory maximum; only two percent of repeater claimants received the maximum; less than one percent of chronic repeaters received the statutory maximum (page 59).

The 1984-1988 survey period was one of significant economic expansion. Other repeater studies, which might include one or more recessionary years, may yield different findings related to recessionary influences. However, a recession-free study period is useful for policymaking and program administration applications, as it identifies repetitive unemployment experiences which persist in spite of favorable labor market conditions (page 63).

Table 1, Summary Data, highlights major findings of the survey. Table 2, Repeater Claim Rates, illustrates variations in repeater claim experience by age, gender, ethnic origin, education, industry attachment and income.

This highlight information and other detailed data contained in the report can be useful to policymakers in helping to define the composition and dynamics of the unemployment insurance claimant population. The data can also serve as a useful reference in future administrative decisionmaking, enabling additional targeting of (1) investigations into potential fraudulent collection of benefits and (2) delivery of a wide range of career counseling, job search assistance and job training services.

New Jersey Unemployment Insurance  
Repeater Claim Statistics  
1984-1988

**TABLE 1**  
**SUMMARY DATA**

Summary Data (1988 Sample Claimants) (1)	All Sample Claimants (2)	Repeaters (At least 3 of 5 yrs) (3)	Chronic Repeaters (All 5 yrs) (4)
Number	9,949	2,651	666
Percent of Total	100.0%	26.6%	6.7%
Average Age	38 yrs	43 yrs	48 yrs
Average Years of Education	12 yrs	11 yrs	10 yrs
Average Base Period Earnings	\$16,346	\$13,800	\$11,859
Average Weekly Wage	\$398	\$367	\$323
Average Weekly Benefit Rate	\$186	\$180	\$170
Average Potential Duration	23.8 weeks	23.5 weeks	23.7 weeks
Average Actual Duration	14.6 weeks	13.9 weeks	13.9 weeks
Average Benefits Paid Per Claim	\$2,626	\$2,369	\$2,212

New Jersey Unemployment Insurance  
 Repeater Claim Statistics  
 1984-1988

**TABLE 2**  
**REPEATER CLAIM RATES**

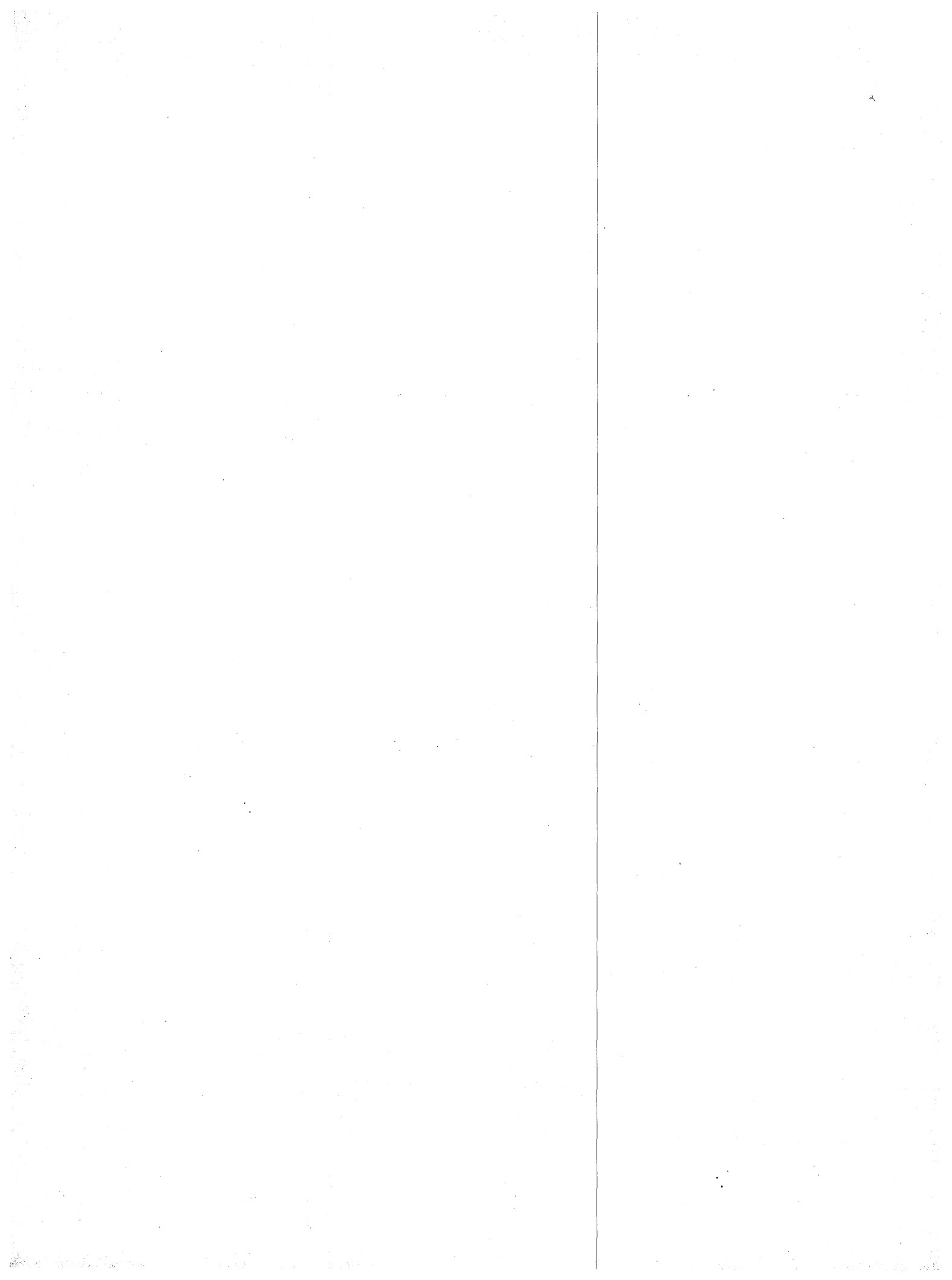
Summary Data (1988 Sample Claimants) (1)	Repeaters (At least 3 of 5 yrs) (2)	Chronic Repeaters (All 5 yrs) (3)
<b>ALL SAMPLE CLAIMANTS:</b>	26.6%	6.7%
<b>AGE GROUP:</b>		
Under 25 years	12.4	1.0
25 to 34 years	22.8	3.2
35 to 44 years	26.6	6.5
45 to 54 years	35.4	11.6
55 to 64 years	40.1	14.8
65 and over	45.4	19.3
<b>GENDER:</b>		
Male	25.2	4.4
Female	28.7	10.0
<b>ETHNIC ORIGIN:</b>		
White	25.5	7.0
Black	24.1	4.1
Hispanic	34.3	8.9
Other	20.2	3.2
<b>EDUCATIONAL ATTAINMENT:</b>		
8 years or less	47.9	15.5
9 to 11 years	33.2	8.6
High School Graduate	25.7	6.3
Some College	17.6	3.0
College Graduate	11.8	2.4
Post Graduate Work	10.5	0.7

Continued:

New Jersey Unemployment Insurance  
 Repeater Claim Statistics  
 1984-1988

**TABLE 2** (Continued)  
**REPEATER CLAIM RATES**

Summary Data (1988 Sample Claimants) (1)	Repeaters (At least 3 of 5 yrs) (2)	Chronic Repeaters (All 5 yrs) (3)
<b>INDUSTRY AFFILIATION:</b>		
Agriculture, Forestry and Fishing	45.4%	16.5%
Construction	41.9	7.5
Manufacturing	32.2	9.5
(Apparel Only)	(68.2)	(27.4)
(Mfg. Minus Apparel)	(20.6)	(3.6)
Transportation & Utilities	24.0	6.0
Wholesale Trade	13.1	1.9
Retail Trade	26.5	9.4
(Eating & Drinking Only )	(42.2)	(19.0)
(Ret. Minus Eating/Drinking)	(16.6)	(3.4)
Finance, Insurance & Real Estate	7.2	0.3
Services	19.0	4.5
Public Administration	32.5	15.2
Nonclassifiable Establishments	16.5	5.1
<b>BASE PERIOD EARNINGS:</b>		
Less than \$5,000	29.4	8.7
\$ 5,000 to \$ 9,999	33.8	10.6
\$10,000 to \$14,999	29.6	7.1
\$15,000 to \$19,999	21.8	4.3
\$20,000 to \$24,999	21.1	4.2
\$25,000 to \$29,999	21.6	3.7
\$30,000 to \$34,999	20.3	2.8
\$35,000 and more	13.0	1.7



**I. POLICY AND PLANNING IMPLICATIONS  
OF UNEMPLOYMENT INSURANCE  
REPEATER CLAIM STATISTICS**

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Major administrative and legislative initiatives in New Jersey, and in most other states, have evolved without the benefit of demographic, industry attachment and income characteristics profiles of unemployment insurance repeater claimants.

Local office managers and claims taking personnel have long had a sense of the magnitude of repeater claims activity and have communicated this empirical knowledge to central office managers over the years. However, lack of concrete data to document and measure the phenomenon has resulted in a general disregard of repeater claim activity in program policy decisionmaking.

This report can help to fill the repeater claim information void in three important ways:

First, a discussion of major concerns in defining the term "unemployment insurance repeater" can lead to a better understanding of the concepts used in this report and eventually to the development of a standardized definition to promote interstate comparisons and wider utilization of data in workforce planning and program administration.

Second, a summary of the range of plausible short term uses and potential longer range applications of such data in workforce planning and program administration may lead to more informed policy initiatives in the future.

Third, a five-year statistical database of New Jersey unemployment insurance repeater claims experience is presented and highlighted. The data base identifies age, gender, ethnic origin, education, income and industry affiliation of individuals most likely to experience high repeater claim rates.

This new detailed information, coupled with the capability of rapid access to subsamples of claimants with high risk profiles, offers the possibility of unique experimental approaches to targeting a wide range of remedial education, job search assistance and job training services.

#### **The Problem of Defining "Unemployment Insurance Repeater"**

Unemployment insurance repeater statistics which have been collected in various states are difficult to compare not only because of variations in state economies, state laws and data collection timeframes, but also because a standardized definition of "unemployment insurance repeater," official or informal, has yet to emerge.

Operational definitions, as previously utilized in four other state evaluations, were reviewed and considered as part of the process of defining "unemployment insurance repeater" for this study:

An internal management information report in New York defined a "chronic repeater" as an individual "who received unemployment insurance benefits each year between 1977 and 1983";

A Pennsylvania administrative evaluation assessing the cost/benefit aspects of the potential automation of alternative claims processing options gathered repeater claim statistics on a sample of 1989 claimants, tracking those with "claims in consecutive years," i.e., two consecutive years, three consecutive years, four consecutive years, etc;

Oregon collected information on UI repeaters in the 1960s, defining "a repeater claimant" as "one who drew benefits in 1964 and who had at least one other year of benefit experience in the years 1961, 1962 and 1963"; 1/

The State of Washington defined a UI repeater as a 1986 sample claimant "who had filed claims in at least three of the years from 1982 through 1986." (Washington also gathered and presented information on those claiming benefits in "all five years"). 2/

Based primarily on consideration of the general purpose of this current survey -- to gather and present new program information to assist policymakers and administrators in future program design and administration decisions -- the following were elected as appropriate operational definitions for the project

- REPEATER CLAIMANT: A 1988 sample claimant who filed valid compensated unemployment insurance claims in at least three of the five survey years (1984-1988).
- CHRONIC REPEATER CLAIMANT; A 1988 sample claimant who filed valid compensated unemployment insurance claims in all five survey years (1984-1988).

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1/ STATE OF OREGON, DEPARTMENT OF EMPLOYMENT. PREVIOUS BENEFIT EXPERIENCE OF CLAIMANTS DRAWING UNEMPLOYMENT INSURANCE DURING 1964, MARCH 1966.

2/ STATE OF WASHINGTON, EMPLOYMENT SECURITY DEPARTMENT. 1987 ANNUAL REPORT; A REPORT TO THE LEGISLATURE OF THE STATE OF WASHINGTON ON ISSUES IN UNEMPLOYMENT INSURANCE, PP. 44-57.

Major considerations in defining unemployment insurance repeater for this study included (1) the purpose of the study, (2) data base accessibility and cost, (3) sample base period, (4) repeater activity timeframe, (5) number of claims in activity timeframe for "repeater" designation, (6) new claims versus initial claims, (7) claims filed versus valid compensated claims and (8) program inclusions and exclusions. Appendix A. discusses each of these considerations and can be helpful in further explaining and qualifying the database and in providing a decision checklist to assist administrators and researchers in designing future UI repeater studies.

Table 3, Repeater Claim Patterns, further illustrates the context of operational definitions used in this study. Forty-nine percent of 1988 sample claimants had no claims in the prior four years; conversely, one-half of sample claimants filed valid compensated claims in at least two of the five survey years.

**TABLE 3  
REPEATER CLAIM PATTERNS**

Repeater Patterns (1988 Sample Claimants) (1)	Number (2)	Percent of all Sample Claimants (3)
All Sample Claimants	9,949	100.0%
Claim in 1 of last 5 years (1988 claim only)	4,881	49.1
Claims in 2 of last 5 years	2,417	24.3
Claims in 3 of last 5 years	1,176	11.8
Claims in 4 of last 5 years	809	8.1
Claims in 5 of last 5 years	666	6.7
Claims in at least 3 of last 5 years	2,651	26.6

## **The Potential Role of Unemployment Insurance Repeater Claim Statistics in Workforce Planning and Employment Security Program Administration**

In addition to documenting the general scope of repeater claim activity and developing basic demographic profiles, this report comments on potential uses of the data in future program design and service delivery decisions.

Within the employment security administration umbrella, the data identify specific narrow populations, which in turn can be readily transformed into client lists for targeted education and employment services, including job search assistance, career counseling and job training enrollments. While an individual with five consecutive claims in the construction trades may not want, nor need, government sponsored employment services, another individual with five consecutive claims from five different industries would seem to be a likely candidate for career counseling services.

Fraud investigation programs may be modified and made more cost effective by utilizing a chronic repeater monitoring module, identifying suspect areas for inquiry.

Regarding ongoing state and federal workforce policy and planning initiatives, repeater claim data can further document the necessity for higher standards of basic education and its fundamental role in promoting income security for individuals.

Repeater claim data also have the potential of quantifying and defining a theory of a multi-tiered labor market of (1) stable, educated, skilled workers, with much lower than average risks of unemployment on the one hand, (2) less educated and nonskilled workers, with much higher than average risks of unemployment on the other, and (3) a growing middle ground of at-risk workers, ebbing between these definable extremes, who are clearly vulnerable to, or actual casualties of, ongoing permanent structural changes in the economy. Repeater claim data can identify groups of workers most at risk, not only in terms of general profiles, but also by detailed listings of individuals within profile parameters, who have most severely experienced the unemployment hazard in the recent past.

The data also clearly illustrate that older Americans who want to, or need to, continue in the workforce are experiencing relatively high repeater claim rates. As the baby boom population matures, new workplace strategies and accommodations will become increasingly imperative in order to offer employment options to older workers, thus encouraging them to continue supporting themselves and the Social Security system through longer working careers during the early decades of the 21st century.

New unemployment risk information can be extracted from repeater claim databases in terms of detailed repeater claim rates, by occupation. Careful study of repeater claim rates as occupational risk indicators may give additional insights into opportunities for modifying career counseling information and approaches. Occupational repeater claim rates could lead to new approaches, or more effective approaches, to complementary seasonal employment counseling. These new occupational risk indices may eventually be incorporated into theoretical job reconfiguration and skill integration models to promote personal income security and labor market efficiency.

Potential economic analyses applications of repeater claim data bases include possible uses in studies of seasonality, economic cycles and unemployment dynamics, evaluating concentrations of unemployment by numerous profile combinations over time.

Highly automated unemployment claim data bases now also permit experimental modeling and development of new concepts which could be of practical use to administrators. For instance, insured unemployment rates for individuals could be calculated; individuals with the highest five-year or highest ten-year insured unemployment rates could be identified for eligibility reviews, employment services and fraud investigations.

Characteristics of repeaters, and especially those of chronic repeaters, should be of interest and concern to labor economists, program administrators and public policymakers. Study of repeater claim experience may help in future program design and administration and in further documenting how the burden of unemployment is spread through American society.

## II. NEW JERSEY UNEMPLOYMENT INSURANCE REPEATER CLAIM STATISTICS, 1984-1988

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All of the data which are presented in this section of the report relate to calendar year 1988 claims for unemployment insurance benefits.

The project sample consisted of 9,949 unemployment insurance claimants who filed valid claims under the provisions of New Jersey's unemployment compensation law and received at least one unemployment benefit check related to the 1988 claim. Five-year claim histories (1984-1988) were reconstructed for each of the 9,949 claimants. (Appendix B, Sample Selection Methodology, explains sample selection criteria and procedures in detail.)

Four separate claimant populations were defined for data presentation and evaluation purposes. Numerous comparisons of these four claimant groups appear throughout the report.

- (1) **"All Claimants"** Includes the entire random sample of 9,949 individuals who filed valid claims in 1988 and received at least one unemployment benefit check related to the 1988 claim.
  
- (2) **"Nonrepeaters"  
(1988 Claim Only)** Includes 4,881 sample members with valid compensated claims in 1988 only. Half of the sample, 49.1%, had no compensated claims experience during calendar years 1984 through 1987.

(3) **"Repeaters"**  
(at least  
3 of 5 years)

Includes 2,651 individuals from the sample who had at least three valid compensated claims during the 1984 through 1988 period. One of four claimants, 26.6%, had valid compensated claims in at least three of the five study years.

(4) **"Chronic Repeaters"**  
(all 5 years)

Includes 666 individuals from the sample who filed valid compensated claims in each of the five calendar years covered by the study. One of 15 sample claimants, 6.7%, had valid compensated claims in all five years. This group of chronic repeaters warrants particularly careful study.

### **Personal Characteristics Profiles**

The following personal characteristics profiles of the four survey populations illustrate that there are discernible relationships between personal characteristics of unemployed individuals and the probability of filing future claims for unemployment benefits.

Overall, older workers had higher repeater claim rates than middle-age and younger workers. Chart 1 illustrates that the probability of filing repeat claims increased with each successively older age group defined in the study.

Women had higher repeater claim rates than men.

Hispanics had comparatively high repeater claim rates; blacks had comparatively low repeater claim rates.

Persons with the least number of years of formal education had the highest repeater claim rates while those with the most formal education had the lowest repeater claim rates.

## AGE GROUP

Older workers experienced higher repeater claim rates than did middle age and younger workers. Chart 1 vividly illustrates this claims pattern. Repeater claim rates increased incrementally in each successively older age group category, ranging from a low of 12.4% (under 25 years) <sup>3/</sup> to a high of 45.4% (65 years-and-over). Chronic repeater claim rates also increased successively by age group, from a low of 1.0% to a high of 19.3%.

CHART 1

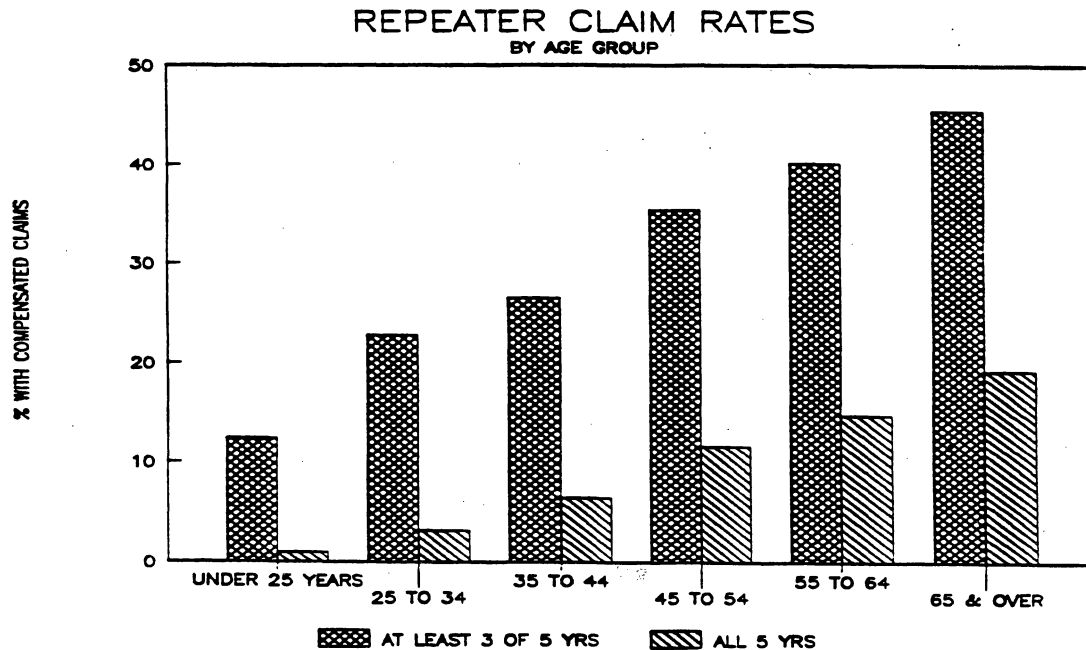


Table 5, Sample Claimants By Age Group, also reflects this concentration of repeater claim activity among older workers. The three oldest age groups accounted for only 30% of sample claimants but 60% of chronic repeater claimants.

<sup>3/</sup> BECAUSE MANY YOUNGER WORKERS (UNDER 25 YEARS) MAY NOT HAVE THREE OR FIVE YEARS OF OVERALL WORK EXPERIENCE, REPEATER CLAIM RATES FOR THIS YOUNGEST AGE GROUP ARE INHERENTLY BIASED BY THE STUDY DESIGN. THE NONREPEATER PERCENTAGE ON TABLE 4 IS CORRESPONDINGLY HIGH (65.2%) FOR THE UNDER 25 AGE GROUP.

New Jersey Unemployment Insurance  
 Repeater Claim Statistics  
 1984-1988

TABLE 4

REPEATER CLAIM RATES  
 BY AGE GROUP

Age Group (1)	Nonrepeater Percentage (1988 claim only) (2)	Repeater Claim Rates	
		At least 3 of 5 yrs (3)	All 5 yrs (4)
Under 25 Yrs	65.2%	12.4%	1.0%
25 to 34	49.3	22.8	3.2
35 to 44	49.0	26.6	6.5
45 to 54	41.5	35.4	11.6
55 to 64	40.1	40.1	14.8
65 and over	41.5	45.4	19.3
INA	73.2	2.1	0.0
<b>Total</b>	<b>49.1</b>	<b>26.6</b>	<b>6.7</b>

INA - INFORMATION NOT AVAILABLE

New Jersey Unemployment Insurance  
Repeater Claim Statistics  
1984-1988

**TABLE 5**  
**SAMPLE CLAIMANTS**  
**BY AGE GROUP**

Age Group (1)	All Sample Claimants		Nonrepeaters (1988 claim only)		Repeaters (at Least 3 of 5 Yrs)		Chronic Repeaters (All 5 Yrs)	
	Number (2)	%Dist (3)	Number (4)	%Dist (5)	Number (6)	%Dist (7)	Number (8)	%Dist (9)
Under 25 Yrs	1,414	14.3%	922	19.0%	176	6.6%	14	2.1%
25 to 34	3,233	32.6	1,593	32.9	738	27.8	105	15.8
35 to 44	2,256	22.8	1,105	22.8	599	22.6	146	21.9
45 to 54	1,626	16.4	674	13.9	575	21.7	188	28.2
55 to 64	1,166	11.8	467	9.6	468	17.7	173	26.0
65 and over	207	2.1	86	1.8	94	3.5	40	6.0
Subtotal	9,902	100.0	4,874	100.0	2,650	99.9	666	100.0
INA	47	-	34	-	1	-	0	-
Total	9,949	-	4,881	-	2,651	-	666	-
Average Age	38 years		37 years		43 years		48 years	

INA - INFORMATION NOT AVAILABLE

SUM OF PERCENTAGES MAY NOT ADD TO 100.0 DUE TO ROUNDING.

## GENDER

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Table 6, Repeater Claim Rates by Gender, indicates that women had slightly higher repeater claim rates than men, 28.7% versus 25.2%. Chronic repeater claim rates, however, were much higher among women (10.0%) than among men (4.4%).

A part of the male/female repeater claim rate differential relates to the fact that female claimants were, on average, older than male claimants. The average age of men was 37 years. The average age of women was 40 years, reflecting life expectancy characteristics and the social dynamics of the past twenty years, with ever increasing numbers of displaced homemakers and divorced women becoming the sole income support for households. In addition, women account for a disproportionate share of employment in some seasonal and intermittent service industries, particularly apparel and temporary help services.

Table 6 further illustrates that women not only had higher repeater claim rates than men, but a higher "nonrepeater percentage" <sup>4/</sup> as well, revealing that spells of compensated unemployment among sample females were concentrated among a smaller portion of the female population, compared with spells of compensated unemployment among males, which were more widely dispersed.

Table 7 reports that six of ten sample claimants were men; four of ten sample claimants were women.

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<sup>4/</sup> THE "NONREPEATER PERCENTAGE" MEASURES THE PROPORTION OF CALENDAR YEAR 1988 SAMPLE CLAIMANTS WHO HAD ONLY ONE CLAIM DURING THE FIVE-YEAR STUDY PERIOD. TYPICALLY, THE NONREPEATER PERCENTAGE VARIES INVERSELY WITH REPEATER CLAIM RATES, AS EVIDENCED IN TABLE 4, REPEATER CLAIM RATES BY AGE GROUP (P.20).

New Jersey Unemployment Insurance  
 Repeater Claim Statistics  
 1984-1988

TABLE 6

REPEATER CLAIM RATES  
 BY GENDER

Gender (1)	Nonrepeater Percentage (1988 claim only) (2)	Repeater Claim Rates	
		At least 3 of 5 yrs (3)	All 5 yrs (4)
Male	47.7	25.2%	4.4%
Female	51.0	28.7	10.0
Total	49.1	26.6	6.7

New Jersey Unemployment Insurance  
 Repeater Claim Statistics  
 1984-1988

TABLE 7  
 SAMPLE CLAIMANTS  
 BY GENDER

Gender (1)	All Sample Claimants		Nonrepeaters (1988 claim only)		Repeaters (at Least 3 of 5 Yrs)		Chronic Repeaters (All 5 Yrs)	
	Number (2)	%Dist (3)	Number (4)	%Dist (5)	Number (6)	%Dist (7)	Number (8)	%Dist (9)
Male	5,941	59.7%	2,836	58.1%	1,500	56.6%	264	30.6%
Female	4,008	40.3	2,045	41.9	1,151	43.4	402	60.4
Subtotal	9,949	100.0	4,881	100.0	2,651	99.9	666	100.0
INA	0	-	0	-	0	-	0	-
Total	9,949	-	4,881	-	2,651	-	666	-

INA - INFORMATION NOT AVAILABLE  
 SUM OF PERCENTAGES MAY NOT ADD TO 100.0 DUE TO ROUNDING.

## AGE AND GENDER

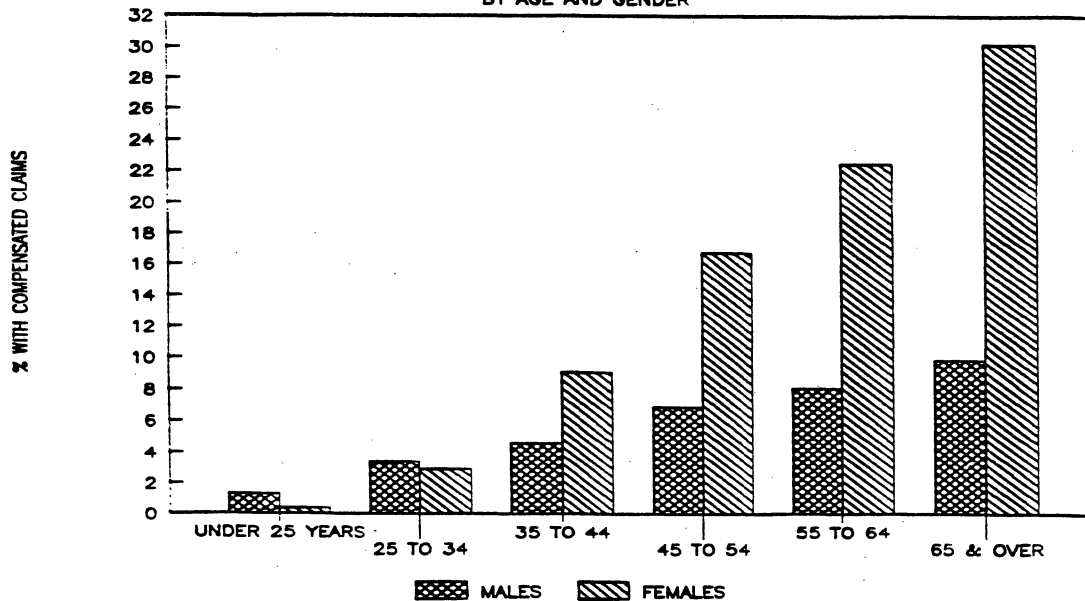
Repeater claim rate differentials become even more accentuated when the data are broken out by age and gender. Men had higher repeater claim rates in the two youngest age group categories; women, however, had much higher repeater claim rates in all other age group categories. Repeater claim rates for workers age 65-and-over were 32.4% for men and 60.4% for women (See Table 8).

Chronic repeater claim rates (all 5 years) for workers age 65-and-over were 9.9% for men and 30.2% for women. This extreme of the sample, while representing only a small percentage of the sample population, highlights critical issues of age discrimination in the workplace and income support for older Americans, which will loom increasingly large and pressing as baby boom cohorts begin retiring en masse in the early years of the 21st century.

Chart 2, Chronic Repeater Claim Rates, illustrates two major unemployment burden distribution patterns -- high repeater claim activity among women and older workers.

CHART 2

### CHRONIC REPEATER CLAIM RATES BY AGE AND GENDER



New Jersey Unemployment Insurance  
Repeater Claim Statistics  
1984-1988

**TABLE 8**  
**REPEATER CLAIM RATES**  
**BY AGE AND GENDER**

Age Group (1)	Repeaters (at least 3 of 5 Yrs)		Chronic Repeaters (All 5 Yrs)	
	Males (2)	Females (3)	Males (4)	Females (5)
Under 25 Yrs	15.4%	6.7%	1.3%	0.4%
25 to 34	25.3	18.5	3.4	2.9
35 to 44	24.9	28.8	4.6	9.1
45 to 54	29.9	41.5	6.9	16.8
55 to 64	34.0	47.1	8.1	22.5
65 and over	32.4	60.4	9.9	30.2
Subtotal	25.4	28.8	4.5	10.1
INA	3.1	0.0	0.0	0.0
Total	25.2	28.7	4.4	10.0
Average Age*	40 yrs	46 yrs	44 yrs	51 yrs

INA - INFORMATION NOT AVAILABLE

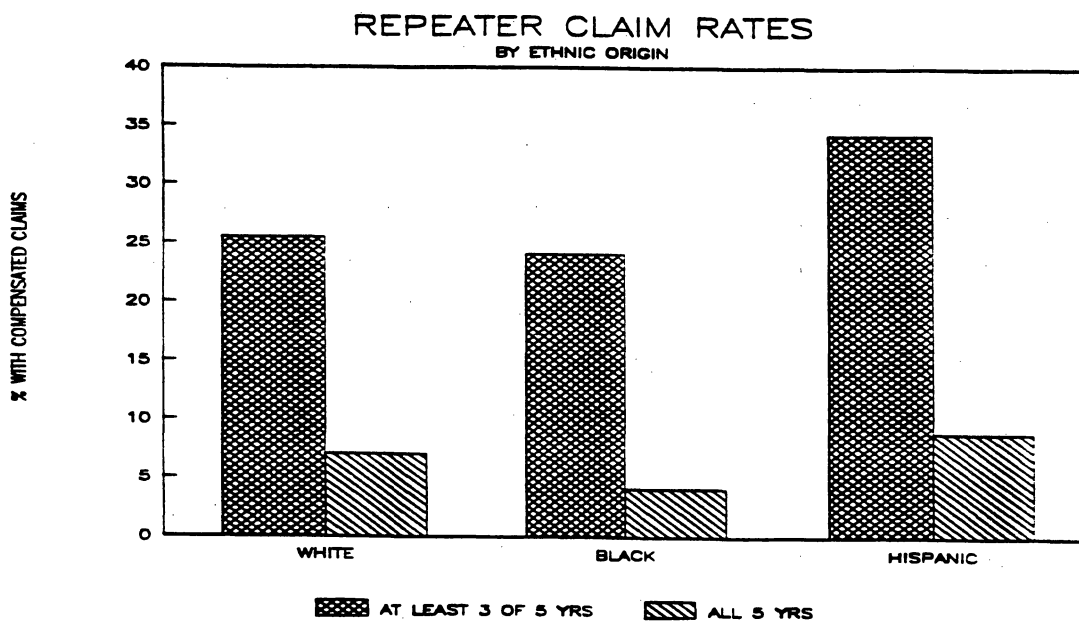
\* THE AVERAGE AGE OF ALL SAMPLE MALES WAS 37 YEARS;  
THE AVERAGE AGE OF ALL SAMPLE FEMALES WAS 40 YEARS.

## ETHNIC ORIGIN

Nearly two-thirds of sample claimants, 64%, were white (not Hispanic); 18% of sample claimants were black (not Hispanic); 17% of sample claimants were Hispanic. Considering that blacks accounted for 12.5% of the civilian labor force in 1988, this distribution reflects higher than average unemployment rates for blacks and lower than average unemployment rates for whites. 5/

Repeater claim rates for whites were very close to overall average repeater claim rates of 27 percent (at least three of five years) and seven percent (all five years). Repeater claim rates were lower than average for blacks (24% and 4%) and higher than average for Hispanics (34% and 9%).

CHART 3



5/ U.S. DEPARTMENT OF LABOR, BUREAU OF LABOR STATISTICS. GEOGRAPHIC PROFILE OF EMPLOYMENT AND UNEMPLOYMENT, 1988, BULLETIN 2327, MAY 1989. NEW JERSEY UNEMPLOYMENT RATES IN 1988 WERE 3.8% (TOTAL), 3.1% (WHITE) AND 8.5% (BLACK), P.43.

New Jersey Unemployment Insurance  
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 1984-1988

TABLE 9

REPEATER CLAIM RATES  
 BY ETHNIC ORIGIN

Ethnic Origin (1)	Nonrepeater Percentage (1988 claim only) (2)	Repeater Claim Rates	
		At least 3 of 5 yrs (3)	All 5 yrs (4)
White (Not Hispanic)	51.8%	25.5%	7.0%
Black (Not Hispanic)	47.2	24.1	4.1
Hispanic	39.8	34.3	8.9
Other	54.8	20.2	3.2
INA	52.0	26.6	3.4
Total	49.1	26.6	6.7

INA - INFORMATION NOT AVAILABLE

New Jersey Unemployment Insurance  
Repeater Claim Statistics  
1984-1988

**TABLE 10**

**SAMPLE CLAIMANTS  
BY ETHNIC ORIGIN**

ETHNIC ORIGIN (1)	All Sample Claimants		Nonrepeaters (1988 claim only)		Repeaters (at Least 3 of 5 Yrs)		Chronic Repeaters (All 5 Yrs)	
	Number (2)	%Dist (3)	Number (4)	%Dist (5)	Number (6)	%Dist (7)	Number (8)	%Dist (9)
White (Not Hispanic)	6,233	63.8%	3,230	67.4%	1,592	61.1%	438	66.4%
Black (Not Hispanic)	1,789	18.3	845	17.6	431	16.6	74	11.2
Hispanic	1,622	16.6	646	13.5	556	21.4	144	21.8
Other	124	1.3	68	1.4	25	1.0	4	0.6
Subtotal	9,772	100.0	4,789	99.9	2,604	100.0	660	100.0
INA	177	-	92	-	47	-	6	-
Total	9,949	-	4,881	-	2,651	-	666	-

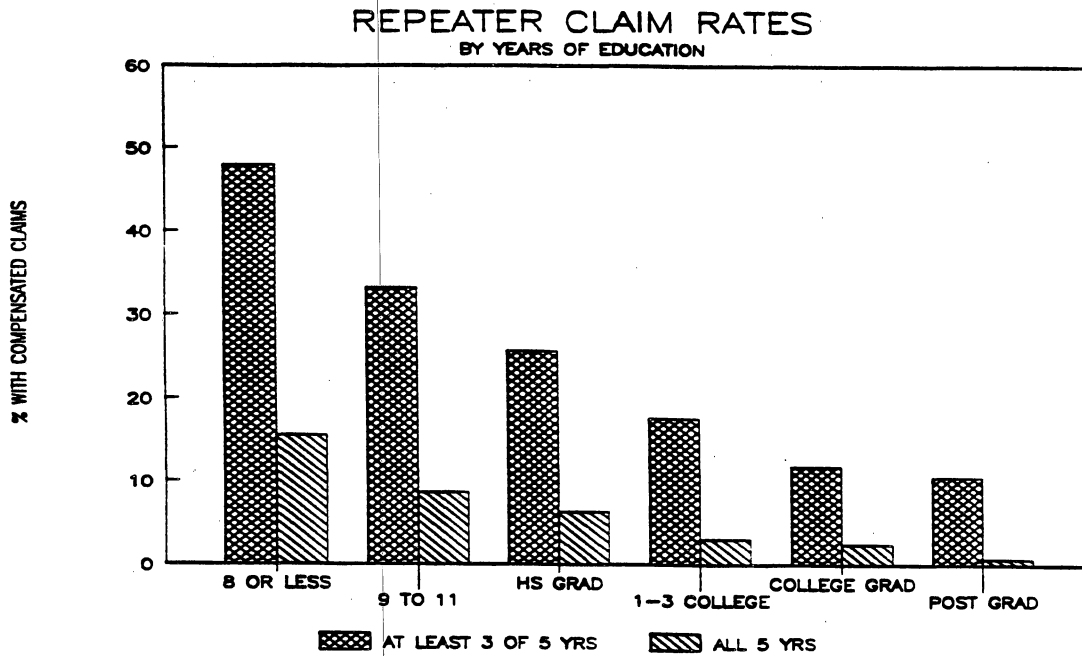
INA - INFORMATION NOT AVAILABLE  
SUM OF PERCENTAGES MAY NOT ADD TO 100.0 DUE TO ROUNDING.

## EDUCATIONAL ATTAINMENT

The likelihood of experiencing repeat periods of unemployment is directly related to years of formal education. Sample claimants with the least amounts of formal education experienced the highest repeater claim rates. Conversely, sample claimants with the most years of formal education experienced relatively low repeater claim rates (Table 11).

Nearly half of the individuals (48%) with eight years of formal education or less had compensated claims in at least three of the five study years. The chronic repeater claim rate was also very high for this group -- more than 15%. In sharp contrast, the chronic repeater claim rate for those who had completed post-graduate college studies was relatively low -- less than one percent. Chart 4 illustrates the relationship between educational attainment and repeater claim rates.

CHART 4



Twenty-eight percent of sample claimants had less than a high school education; forty-six percent were high school graduates; twenty-seven percent had some college or were college graduates (Table 12).

New Jersey Unemployment Insurance  
 Repeater Claim Statistics  
 1984-1988

TABLE 11

**REPEATER CLAIM RATES  
 BY EDUCATIONAL ATTAINMENT**

Educational Attainment (1)	Nonrepeater Percentage (1988 claim only) (2)	Repeater Claim Rates	
		At least 3 of 5 yrs (3)	All 5 yrs (4)
8 years or less	31.2%	47.9%	15.5%
9 to 11 years	42.8	33.2	8.6
High School Graduate	48.2	25.7	6.3
Some College	58.4	17.6	3.0
College Graduate*	66.6	11.8	2.4
Post-Graduate Work	68.7	10.5	0.7
<b>Total</b>	<b>49.1</b>	<b>26.6</b>	<b>6.7</b>

\* COLLEGE GRADUATES WITH 4-YEAR COLLEGE DEGREES, BUT NO POST-GRADUATE WORK.

New Jersey Unemployment Insurance  
Repeater Claim Statistics  
1984-1988

TABLE 12

**SAMPLE CLAIMANTS  
BY EDUCATIONAL ATTAINMENT**

Educational Attainment (1)	All Sample Claimants		Nonrepeaters (1988 claim only)		Repeaters (at Least 3 of 5 Yrs)		Chronic Repeaters (All 5 Yrs)	
	Number (2)	%Dist (3)	Number (4)	%Dist (5)	Number (6)	%Dist (7)	Number (8)	%Dist (9)
8 years or less	1,143	11.5%	357	7.3%	547	20.6%	177	26.6%
9 to 11 years	1,611	16.2	690	14.1	535	20.2	139	20.9
High School Graduate	4,542	45.7	2,189	44.8	1,169	44.1	284	42.6
Some College	1,605	16.1	938	19.2	282	10.6	48	7.2
College Graduate*	620	6.2	413	8.5	73	2.8	15	2.3
Post-Graduate Work	428	4.3	294	6.0	45	1.7	3	0.5
Subtotal	9,949	100.0	4,881	99.9	2,651	100.0	666	100.1
INA	0	-	0	-	0	-	0	-
Total	9,949	-	4,881	-	2,651	-	666	-
Average Years	12 years		12 years		11 years		10 years	

\* COLLEGE GRADUATES WITH 4-YEAR COLLEGE DEGREES, BUT NO POST-GRADUATE WORK.

INA - INFORMATION NOT AVAILABLE

SUM OF PERCENTAGES MAY NOT ADD TO 100.0 DUE TO ROUNDING.

## WORK EXPERIENCE PROFILES

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Work experience profiles presented in Tables 13 through 20 illustrate that repeater claim activity varies considerably by recent labor force attachment histories of claimants.

Wide variations in repeater claim rates are reported by industry affiliation, base period earnings, base period base weeks and average weekly wage. Repeater claim rates ranged from a high of 45% in agricultural industries to a low of seven percent in finance, insurance and real estate (Table 13).

On average, repeater claimants had lower annual incomes than all sample claimants. Repeater claim rates by base period earnings ranged from a high of 34% reported for the \$5,000-to-\$9,999 income group to a low of 13% reported for the highest income group in the study, \$35,000-and-over per year (Table 15).

Repeater claim rates varied from 40% to 11% among the six base period base week groupings (Table 17).

Repeater claim rates ranged between 20% and 30% among the eight average weekly wage groups (Table 19). Individuals in the lowest average weekly wage group of the study (less than \$150 per week) had higher repeater claim rates than all other average weekly wage groups while individuals in the highest average weekly wage group (\$700-and-over) had the lowest repeater claim rates.

## INDUSTRY AFFILIATION

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Table 13 illustrates a wide range of repeater claim activity by industry affiliation. Industry affiliation is determined by referencing the Standard Industrial Classification (SIC) code of the claimant's most recent employer. 6/

Among major industry divisions, repeater claim rates were highest in agriculture (45.4%), construction (41.9%), public administration (32.5%) and manufacturing (32.2%).

Although the construction industry repeater claim rate was relatively high at 41.9%, surprisingly, the chronic repeater claim rate for this industry was not unusually high. Only 7.5% of construction industry sample claimants filed claims in five consecutive years (1984-1988).

Repeater claim rates were also higher than average among claimants formerly employed in the manufacturing sector -- 32.2% (three of five years) and 9.5% (all five years). However, when apparel industry claims are deleted from the manufacturing total, remaining manufacturing claimants had notably lower repeater claim rates than the overall population.

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	Repeater Claim Rates	
	(3 of 5 years)	(all 5 years)
Manufacturing.....	32.2%	9.5%
Apparel only.....	68.2	27.4
Mfg. Minus Apparel..	20.6	3.6

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6/ EXECUTIVE OFFICE OF THE PRESIDENT, OFFICE OF MANAGEMENT AND BUDGET. STANDARD INDUSTRIAL CLASSIFICATION MANUAL, 1987.

Retail trade had a higher than average chronic repeater claim rate. However, when eating and drinking places are deleted from the retail total, remaining retail claimants had a lower than average chronic repeater claim rate.

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	Repeater Claim Rates (3 of 5 years)	(all 5 years)
Retail Trade.....	26.5%	9.4%
Eating & Drinking Only...	42.2	19.0
Ret. Minus Eat & Drink...	16.6	3.4

---

Finance, insurance and real estate had relatively low repeater claim rates (7.2% and 0.3%, respectively) during the 1984 through 1988 survey period. However, in view of the current recession's disproportionate impact on financial institutions and real estate services, an updated repeater claim database would likely show an increase in the financial industry's unusually low repeater claim rates. 7/

Table 14 indicates that one of four sample claimants (26%) were formerly employed in manufacturing and one of seven sample claimants (17%) were formerly employed in the construction industry. While only two percent of sample claimants were former government workers, these workers had an unusually high chronic repeater claim rate, 15.2%, compared with an overall chronic repeater claim rate of 6.7% for the entire sample population.

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7/ NEW JERSEY DEPARTMENT OF LABOR. UNEMPLOYMENT INSURANCE DEVELOPMENTS IN NEW JERSEY, DECEMBER 1992. PAGE 5. (THE WEEKLY AVERAGE OF WEEKS CLAIMED FOR ALL INDUSTRIES INCREASED 92% FROM 70,500 IN 1988 TO 135,300 IN 1991; THE WEEKLY AVERAGE OF WEEKS CLAIMED FOR FINANCE, INSURANCE & REAL ESTATE INCREASED 148%, FROM 2,900 IN 1988 TO 7,200 IN 1991.)

New Jersey Unemployment Insurance  
 Repeater Claim Statistics  
 1984-1988

TABLE 13

REPEATER CLAIM RATES  
 BY INDUSTRY

Industry (1)	Nonrepeater Percentage (1988 claim only) (2)	Repeater Claim Rates	
		At least 3 of 5 yrs (3)	All 5 yrs (4)
Agriculture	33.5%	45.4%	16.5%
Construction	33.1	41.9	7.5
Manufacturing	44.1	32.2	9.5
Transportation & Utilities	50.7	24.0	6.0
Wholesale Trade	63.3	13.1	1.9
Retail Trade	52.2	26.5	9.4
Finance, Insurance & Real Estate	74.0	7.2	0.3
Services	56.6	19.0	4.5
Public Administration	49.2	32.5	15.2
Nonclassifiable Establishments	55.7	16.5	5.1
INA	51.0	17.7	2.1
<b>Total</b>	<b>49.1</b>	<b>26.6</b>	<b>6.7</b>

INA - INFORMATION NOT AVAILABLE

New Jersey Unemployment Insurance  
Repeater Claim Statistics  
1984-1988

TABLE 14  
SAMPLE CLAIMANTS  
BY INDUSTRY

Industry (1)	All Sample Claimants		Nonrepeaters (1988 claim only)		Repeaters (at Least 3 of 5 Yrs)		Chronic Repeaters (All 5 Yrs)	
	Number (2)	%Dist (3)	Number (4)	%Dist (5)	Number (6)	%Dist (7)	Number (8)	%Dist (9)
Agriculture	260	2.9%	87	2.0%	118	4.8%	43	6.7%
Construction	1,495	16.8	495	11.4	627	25.4	112	17.4
Manufacturing	2,332	26.2	1,028	23.7	752	30.5	221	34.3
Transportation & Utilities	566	6.4	287	6.6	136	5.5	34	5.3
Wholesale Trade	679	7.6	430	9.9	89	3.6	13	2.0
Retail Trade	1,101	12.4	575	13.2	292	11.8	104	16.1
Finance, Insurance & Real Estate	362	4.1	268	6.2	26	1.1	1	0.2
Services	1,814	20.4	1,027	23.6	345	14.0	82	12.7
Public Administration	197	2.2	97	2.2	64	2.6	30	4.7
Nonclassifiable Establishments	79	0.9	44	1.0	13	0.5	4	0.6
Subtotal	8,896	100.0	4,344	99.9	2,465	99.9	644	100.0
INA	1,053	-	537	-	186	-	22	-
Total	9,949	-	4,881	-	2,651	-	666	-

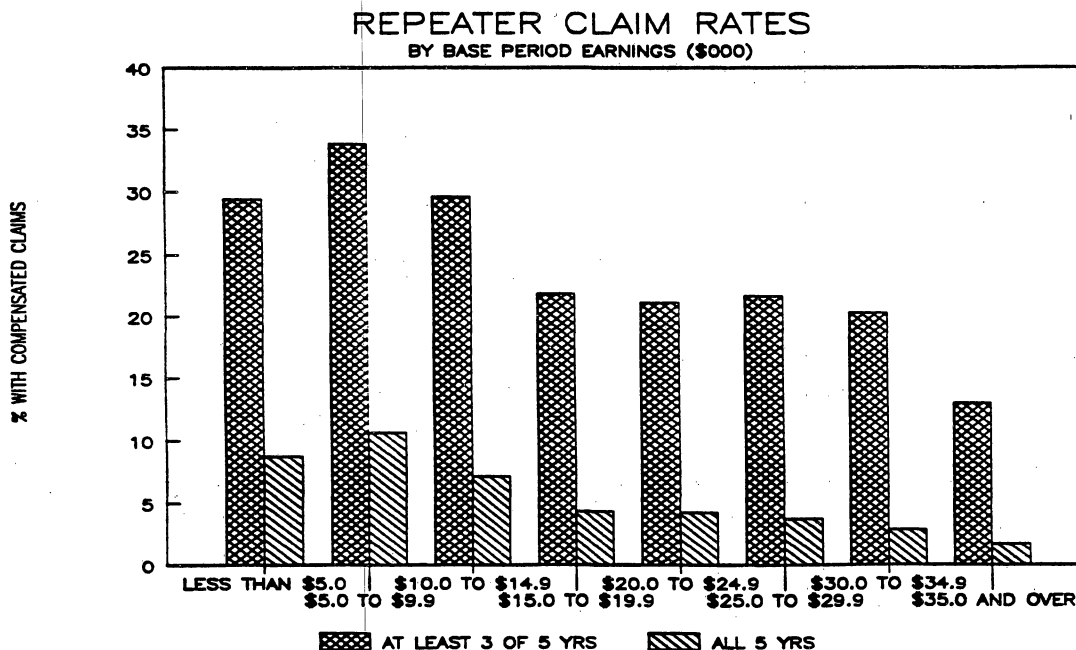
INA - INFORMATION NOT AVAILABLE  
SUM OFF PERCENTAGES MAY NOT ADD TO 100.0 DUE TO ROUNDING.

## BASE PERIOD EARNINGS

Eligibility for unemployment benefits and the amount of benefits payable per claim are determined by prior labor force attachment experience of workers during a statutorily defined "base period" preceding the claim for unemployment benefits. In New Jersey, the base period includes the first four of the last five completed calendar quarters (a consecutive 12-month period) preceding the claim for unemployment benefits.

Chart 5 illustrates that, with few exceptions, repeater claim rates declined as average base period earnings increased. Repeater claim rates were relatively low for workers in the highest earnings category. Workers earning \$35,000 and over in covered employment during their base periods experienced a repeater claim rate of 13.0% and a chronic repeater claim rate of just 1.7%.

CHART 5



Average base period earnings of sample claimants were \$16,346. Repeater claimants had lower average base period earnings -- \$13,800; chronic repeaters had average earnings of \$11,859 (Table 16).

New Jersey Unemployment Insurance  
 Repeater Claim Statistics  
 1984-1988

TABLE 15

**REPEATER CLAIM RATES  
 BY BASE PERIOD EARNINGS**

Base Period Earnings (1)	Nonrepeater Percentage (1988 claim only) (2)	Repeater Claim Rates	
		At least 3 of 5 yrs (3)	All 5 yrs (4)
Less than \$5,000	50.6%	29.4%	8.7%
\$ 5,000 to \$ 9,999	42.5	33.8	10.6
\$10,000 to \$14,999	44.0	29.6	7.1
\$15,000 to \$19,999	54.3	21.8	4.3
\$20,000 to \$24,999	56.0	21.1	4.2
\$25,000 to \$29,999	53.5	21.6	3.7
\$30,000 to \$34,999	51.0	20.3	2.8
\$35,000 and over	62.9	13.0	1.7
<b>Total</b>	<b>49.1</b>	<b>26.6</b>	<b>6.7</b>

New Jersey Unemployment Insurance  
Repeater Claim Statistics  
1984-1988

TABLE 16

**SAMPLE CLAIMANTS  
BY BASE PERIOD EARNINGS**

Base Period Earnings (1)	All Sample Claimants		Nonrepeaters (1988 claim only)		Repeaters (at Least 3 of 5 Yrs)		Chronic Repeaters (All 5 Yrs)	
	Number (2)	%Dist (3)	Number (4)	%Dist (5)	Number (6)	%Dist (7)	Number (8)	%Dist (9)
Less than \$5,000	763	7.7%	386	7.9%	224	8.4%	66	9.9%
\$ 5,000 to \$ 9,999	2,775	27.9	1,178	24.1	937	35.3	293	44.0
\$10,000 to \$14,999	2,164	21.8	952	19.5	641	24.2	154	23.1
\$15,000 to \$19,999	1,471	14.8	799	16.4	321	12.1	63	9.5
\$20,000 to \$24,999	1,015	10.2	568	11.6	214	8.1	43	6.5
\$25,000 to \$29,999	624	6.3	334	6.8	135	5.1	23	3.5
\$30,000 to \$34,999	429	4.3	219	4.5	87	3.3	12	1.8
\$35,000 and over	708	7.1	445	9.1	92	3.5	12	1.8
<b>Subtotal</b>	<b>9,949</b>	<b>100.1</b>	<b>4,881</b>	<b>99.9</b>	<b>2,651</b>	<b>100.0</b>	<b>666</b>	<b>100.1</b>
INA	0	-	0	-	0	-	0	-
<b>Total</b>	<b>9,949</b>	<b>-</b>	<b>4,881</b>	<b>-</b>	<b>2,651</b>	<b>-</b>	<b>666</b>	<b>-</b>
<b>Average Earnings</b>	<b>\$16,346</b>		<b>\$17,692</b>		<b>\$13,800</b>		<b>\$11,859</b>	

INA - INFORMATION NOT AVAILABLE

SUM OF PERCENTAGES MAY NOT ADD TO 100.0 DUE TO ROUNDING.

## BASE PERIOD BASE WEEKS

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The primary labor force attachment test for benefit eligibility under New Jersey's unemployment compensation law is that an unemployed individual filing a claim for benefits must have established 20 base weeks of earnings in the base year. 8/

Alternatively, If the individual does not have the required 20 base weeks, eligibility can be met by a second earnings test, requiring that total base period earnings must equal or exceed twelve times the statewide average weekly wage in covered employment during the second preceding calendar year.

In 1988, 96% of sample claims qualified for benefits under the 20 base weeks earnings test; four percent qualified under the alternative earnings test. The alternative earnings threshold was \$5,200 in 1988.

Table 17 illustrates that while there is a definable relationship between base period base weeks and repeater claim rates, it is not a linear relationship as with age and education. The highest repeater claim rates were experienced by sample claimants with 30-to-39 base weeks; the lowest were experienced by sample claimants with 50-to-52 base weeks of labor force attachment in the base period.

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8/ "BASE WEEKS" INCLUDE CALENDAR WEEKS IN THE INDIVIDUAL'S BASE YEAR WITHIN WHICH EARNINGS WITH A COVERED EMPLOYER EQUAL OR EXCEED 20% OF THE STATEWIDE AVERAGE WEEKLY WAGE IN THE SECOND PRECEDING CALENDAR YEAR. AN INDIVIDUAL MAY ESTABLISH TWO OR MORE BASE WEEKS RELATED TO A GIVEN CALENDAR WEEK, IF EMPLOYED BY TWO OR MORE DIFFERENT EMPLOYERS. WEEKLY EARNINGS THRESHOLDS TO QUALIFY FOR BASE WEEK CREDITS WERE \$76 IN 1986, \$81 IN 1987 AND \$86 IN 1988; 1986 AND 1987 WAGES AND BASE WEEK CREDITS WERE USED IN BENEFIT DETERMINATIONS FOR SOME SAMPLE CLAIMANTS, I.E., THOSE FILING CLAIMS IN EARLY 1988.

New Jersey Unemployment Insurance  
 Repeater Claim Statistics  
 1984-1988

TABLE 17

REPEATER CLAIM RATES  
 BY BASE PERIOD BASE WEEKS

Base Period Base Weeks (1)	Nonrepeater Percentage (1988 claim only) (2)	Repeater Claim Rates	
		At least 3 of 5 yrs (3)	All 5 yrs (4)
Less than 20	48.3%	23.3%	4.1%
20 to 29	42.2	32.9	8.7
30 to 39	36.5	39.6	12.1
40 to 49	41.9	32.3	7.7
50 to 51	66.4	11.4	2.6
52 weeks	66.5	10.8	1.5
<b>Total</b>	<b>49.1</b>	<b>26.6</b>	<b>6.7</b>

New Jersey Unemployment Insurance  
Repeater Claim Statistics  
1984-1988

TABLE 18

**SAMPLE CLAIMANTS  
BY BASE PERIOD BASE WEEKS**

Base Period Base Weeks (1)	All Sample Claimants		Nonrepeaters (1988 claim only)		Repeaters (at least 3 of 5 Yrs)		Chronic Repeaters (All 5 Yrs)	
	<u>Number</u>	<u>%Dist</u>	<u>Number</u>	<u>%Dist</u>	<u>Number</u>	<u>%Dist</u>	<u>Number</u>	<u>%Dist</u>
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Less than 20	412	4.1%	199	4.1%	96	3.6%	17	2.6%
20 to 29	1,764	17.7	744	15.2	580	21.9	154	32.1
30 to 39	2,009	20.2	734	15.0	795	30.0	244	36.6
40 to 49	2,548	25.6	1,086	21.9	823	31.0	195	29.3
50 to 51	1,617	16.3	1,073	22.0	185	7.0	32	4.8
52 weeks	1,599	16.1	1,063	21.8	172	6.5	24	3.6
Subtotal	9,949	100.0	4,881	100.0	2,651	100.0	666	100.0
INA	0	-	0	-	0	-	0	-
Total	9,949	100.0	4,881	100.0	2,651	100.0	666	100.0
Average Number of Base Weeks	41 weeks		43 weeks		37 weeks		37 weeks	

INA - INFORMATION NOT AVAILABLE

## AVERAGE WEEKLY WAGE

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The average weekly wage of sample claimants was \$398. Repeater claimants had a lower than average weekly wage of \$367; chronic repeater claimants had an average weekly wage of \$323. 9/

With few exceptions, as was the case with base period earnings, repeater claim rates generally decreased as the average weekly wage increased (Table 19).

Repeater claim rates ranged from a high of 30.4% in the lowest average weekly wage category (Less than \$150 per week) to a low of 20.1% among the highest paid workers in the sample (\$700-and-over per week). Chronic repeater claim rates ranged from a high of 12.1% for low-paid workers to 3.0% for high-paid workers.

Ten percent of sample claimants were high wage earners, with weekly incomes of \$700-or-more. Five percent of sample claimants earned less than \$150 per week (Table 20).

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9/ THE AVERAGE WEEKLY WAGE OF UNEMPLOYMENT COMPENSATION APPLICANTS IS DETERMINED BY DIVIDING THE APPLICANT'S TOTAL BASE YEAR WAGES (INCLUDING WAGES FROM WEEKS WHERE EARNINGS DID NOT EQUAL OR EXCEED THE BASE WEEK EARNINGS THRESHOLD) BY THE NUMBER OF BASE WEEKS WORKED BY THAT INDIVIDUAL DURING THE BASE YEAR, EXCEPT THAT THE NUMBER OF BASE WEEKS USED IN THE CALCULATION CANNOT EXCEED FIFTY-TWO.

New Jersey Unemployment Insurance  
 Repeater Claim Statistics  
 1984-1988

TABLE 19

**REPEATER CLAIM RATES  
 BY AVERAGE WEEKLY WAGE**

Average Weekly Wage (1)	Nonrepeater Percentage (1988 claim only) (2)	Repeater Claim Rates	
		At least 3 of 5 yrs (3)	All 5 yrs (4)
Less than \$150	51.4%	30.4%	12.1%
\$150 to \$199	48.4	29.7	7.3
\$200 to \$299	45.1	30.0	9.0
\$300 to \$399	50.0	24.9	6.6
\$400 to \$499	53.2	24.7	5.7
\$500 to \$599	49.1	25.6	3.8
\$600 to \$699	44.8	24.6	3.6
\$700 and over	54.7	20.1	3.0
<b>Total</b>	<b>49.1</b>	<b>26.6</b>	<b>6.7</b>

New Jersey Unemployment Insurance  
Repeater Claim Statistics  
1984-1988

**TABLE 20**  
**SAMPLE CLAIMANTS**  
**AVERAGE WEEKLY WAGE**

Average Weekly Wage (1)	All Sample Claimants		Nonrepeaters (1988 claim only)		Repeaters (at Least 3 of 5 Yrs)		Chronic Repeaters (All 5 Yrs)	
	Number (2)	%Dist (3)	Number (4)	%Dist (5)	Number (6)	%Dist (7)	Number (8)	%Dist (9)
Less than \$150	496	5.0%	255	5.0%	151	5.7%	60	9.0%
\$150 to \$199	1,157	11.6	560	11.5	344	13.0	84	12.6
\$200 to \$299	2,683	27.0	1,209	24.8	805	30.4	241	36.2
\$300 to \$399	1,851	18.6	925	19.0	461	17.4	122	18.3
\$400 to \$499	1,315	13.2	700	14.3	325	12.3	75	11.2
\$500 to \$599	837	8.4	411	8.4	214	8.1	32	4.8
\$600 to \$699	605	6.1	271	5.6	149	5.6	22	3.3
\$700 and over	1,005	10.1	550	11.3	202	7.6	30	4.5
<b>Subtotal</b>	<b>9,949</b>	<b>100.0</b>	<b>4,881</b>	<b>100.1</b>	<b>2,651</b>	<b>100.1</b>	<b>666</b>	<b>100.0</b>
INA	0	-	0	-	0	-	0	-
<b>Total</b>	<b>9,949</b>	<b>-</b>	<b>4,881</b>	<b>-</b>	<b>2,651</b>	<b>-</b>	<b>666</b>	<b>-</b>
<b>Average Weekly Wage</b>	<b>\$398</b>		<b>\$411</b>		<b>\$367</b>		<b>\$323</b>	

INA - INFORMATION NOT AVAILABLE  
SUM OF PERCENTAGES MAY NOT ADD TO 100.0 DUE TO ROUNDING.

## UNEMPLOYMENT CLAIM CHARACTERISTICS

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Tables 21 through 28 illustrate unemployment claim characteristics of sample claimants through various distributions of the weekly benefit rate, potential duration, actual duration and benefits paid per claim.

The maximum weekly benefit rate during calendar year 1988 was \$241. Thirty-eight percent of sample claimants qualified for the maximum weekly payment.

The maximum potential duration of benefits during calendar year 1988 was 26 weeks. Seventy-two percent of sample claimants qualified for the maximum potential duration; one of five claimants experienced spells of unemployment severe enough to enable them to collect the full 26 weeks of unemployment insurance payments.

Maximum potential benefits payable for a valid New Jersey UI claim in 1988 was \$6,266. One of 14 sample claimants, 7.2%, actually collected this amount.

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(a) Maximum Weekly Benefit Rate.....	\$241
(b) Maximum Potential Duration.....	26 weeks
(c) Maximum Potential Benefits Per Claim..	\$6,266
(a) x (b) = (c)	

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## WEEKLY BENEFIT RATE

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The average weekly benefit rate of sample claimants was \$186 for benefit years established in calendar year 1988. New Jersey's statutory maximum weekly benefit rate that year was \$241. Two of five sample claimants (38%) qualified for the maximum weekly rate: only one of four chronic repeater claimants qualified for the maximum rate in calendar year 1988 (Table 22). In order to qualify for the statutory maximum weekly benefit rate in calendar year 1988, unemployed workers needed to have prior base period earnings of at least \$401.67 per week. 10/

With the exception of the lowest paid workers (those with weekly benefit rates under \$100), repeater claim rates of sample claimants declined as average weekly benefit rates increased (Table 21).

Individuals receiving the maximum weekly benefit rate had the lowest repeater and chronic repeater claim rates, 23.8% and 4.3%, respectively (Table 21).

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10/ THE WEEKLY BENEFIT RATE (WBR) IS CALCULATED AS 60% OF THE INDIVIDUAL'S AVERAGE WEEKLY WAGE (AWW), ROUNDED TO THE NEXT LOWEST WHOLE DOLLAR AMOUNT: ( $\$401.67 \text{ AWW} \times .60 = \$241 \text{ WBR}$ ).

New Jersey Unemployment Insurance  
 Repeater Claim Statistics  
 1984-1988

TABLE 21

**REPEATER CLAIM RATES  
 BY WEEKLY BENEFIT RATE**

Weekly Benefit Rate (1)	Nonrepeater Percentage (1988 claim only) (2)	Repeater Claim Rates	
		At least 3 of 5 yrs (3)	All 5 yrs (4)
Less than \$52	80.0%	20.0%	0.0%
\$ 52 to \$ 99	51.3	29.1	10.6
\$100 to \$149	45.5	31.1	8.5
\$150 to \$199	47.7	27.4	7.9
\$200 to \$240	49.5	24.5	6.3
\$241 (Maximum)	51.2	23.8	4.3
<b>Total</b>	<b>49.1</b>	<b>26.6</b>	<b>6.7</b>

New Jersey Unemployment Insurance  
Repeater Claim Statistics  
1984-1988

TABLE 22

**SAMPLE CLAIMANTS  
BY WEEKLY BENEFIT RATE**

Weekly Benefit Rate (1)	All Sample Claimants		Nonrepeaters (1988 claim only)		Repeaters (at Least 3 of 5 Yrs)		Chronic Repeaters (All 5 Yrs)	
	Number (2)	%Dist (3)	Number (4)	%Dist (5)	Number (6)	%Dist (7)	Number (8)	%Dist (9)
Less than \$52	10	0.1%	8	0.2%	2	0.1%	0	0.0%
\$ 52 to \$ 99	766	7.9	403	8.3	229	8.6	83	12.5
\$100 to \$149	2,225	22.4	1,013	20.8	693	26.1	190	28.5
\$150 to \$199	1,905	19.6	930	19.1	534	20.1	155	23.3
\$200 to \$240	1,200	12.1	594	12.2	294	11.1	75	11.3
\$241 (Maximum)	3,778	38.0	1,933	39.6	899	33.9	163	24.5
Subtotal	9,949	100.1	4,881	100.2	2,651	99.9	666	100.1
INA	0	-	0	-	0	-	0	-
Total	9,949	-	4,881	-	2,651	-	666	-
Average Weekly Benefit Rate	\$186		\$188		\$180		\$170	

INA - INFORMATION NOT AVAILABLE  
SUM OF PERCENTAGES MAY NOT ADD TO 100.0 DUE TO ROUNDING.

## POTENTIAL DURATION

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The statutory maximum potential duration of benefits under the regular state unemployment insurance program is 26 weeks for full unemployment. Each applicant's potential duration of benefits is determined as three-quarters of the applicant's base weeks in the base year. Individuals who have accumulated 35 or more base weeks qualify for the maximum potential duration of 26 weeks. 11/

Repeater claim rates were lower than average for individuals who qualified for the 26 week maximum potential duration and were highest among individuals with 20 to 25 weeks of potential duration.

Table 24 compares average potential durations of all claimants, nonrepeaters, repeaters and chronic repeaters. Even though base week accumulation experience varied from 43 weeks (nonrepeaters) to 37 weeks (repeaters and chronic repeaters) as reported on Table 18, this base weeks differential did not correspondingly affect potential weekly durations of benefits. Potential durations were very similar: 24.0 weeks for nonrepeaters, 23.5 weeks for repeaters and 23.7 weeks for chronic repeaters (Table 24).

Seventy-two percent of sample claimants qualified for the maximum potential duration of 26 weeks. The vast majority of claimants, more than 95%, qualified for 15 or more weeks of benefits.

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11/ THIRTY-FIVE BASE WEEKS TIMES .75 = 26 WEEKS OF POTENTIAL DURATION.

New Jersey Unemployment Insurance  
 Repeater Claim Statistics  
 1984-1988

TABLE 23

REPEATER CLAIM RATES  
 BY POTENTIAL DURATION

Potential Duration (1)	Nonrepeater Percentage (1988 claim only) (2)	Repeater Claim Rates	
		At least 3 of 5 yrs (3)	All 5 yrs (4)
(Weeks)			
Less than 10	52.2%	18.8%	7.2%
10 to 14	48.6	24.2	3.3
15 to 19	43.4	29.7	7.2
20 to 25	37.9	41.2	11.0
26 (Maximum)	52.3	23.3	5.8
INA	36.3	41.8	14.4
<b>Total</b>	<b>49.1</b>	<b>26.6</b>	<b>6.7</b>

INA - INFORMATION NOT AVAILABLE

New Jersey Unemployment Insurance  
Repeater Claim Statistics  
1984-1988

TABLE 24

**SAMPLE CLAIMANTS  
BY POTENTIAL DURATION**

Potential Duration (1)	All Sample Claimants		Nonrepeaters (1988 claim only)		Repeaters (at Least 3 of 5 Yrs)		Chronic Repeaters (All 5 Yrs)	
	Number	%Dist	Number	%Dist	Number	%Dist	Number	%Dist
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
(Weeks)								
Less than 10	69	0.7%	36	0.8%	13	0.5	5	0.8%
10 to 14	360	3.7	175	3.7	87	3.4	12	1.9
15 to 19	1,160	12.0	504	10.6	345	13.6	83	13.3
20 to 25	1,128	11.7	427	8.9	465	18.4	124	19.9
26 (Maximum)	6,940	71.9	3,633	76.1	1,619	64.0	400	64.1
Subtotal	9,657	100.0	4,775	100.1	2,529	99.9	624	100.0
INA	292	-	106	-	122	-	42	-
Total	9,949	-	4,881	-	2,651	-	666	-
Average Potential Duration	23.8 weeks		24.0 weeks		23.5 weeks		23.7 weeks	

INA - INFORMATION NOT AVAILABLE

SUM OF PERCENTAGES MAY NOT ADD TO 100.0 DUE TO ROUNDING.

## ACTUAL DURATION

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One of five 1988 sample claimants received 26 or more weeks of benefits. It is possible for claimants to receive more than 26 weekly payments if some weeks are partial payments, rather than full payments, payable to individuals who are employed part-time and ineligible for the full weekly benefit rate. Three percent of claimants received more than 26 weekly benefit payments (Table 26). 12/

Both repeater and chronic repeater claim rates were higher than average for individuals who collected between 10 and 25 weeks of benefits and lower than average for those collecting fewer than 10 weeks and 26 or more weekly benefit payments.

The average actual duration of weekly payments to all 1988 sample claimants was 14.6 weeks. The average actual duration of weekly payments to nonrepeaters was higher, 15.1 weeks; repeater and chronic repeater claimants received an average of 13.9 weeks of unemployment benefits. 13/

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12/ AN INDIVIDUAL MAY RECEIVE UNEMPLOYMENT BENEFITS WHILE EMPLOYED IN A JOB WHERE WEEKLY EARNINGS ARE SUBSTANTIALLY LESS THAN AVERAGE WEEKLY EARNINGS IN THE INDIVIDUAL'S BASE YEAR. REDUCED WEEKLY BENEFIT PAYMENTS, REFERRED TO AS "PARTIAL BENEFIT PAYMENTS," ARE CALCULATED AS FOLLOWS: (A) THE WEEKLY BENEFIT RATE MINUS (B) CURRENT PARTIAL EARNINGS IN EXCESS OF 20% OF THE INDIVIDUAL'S WEEKLY BENEFIT RATE.

13/ THESE ACTUAL DURATION CALCULATIONS REPRESENT WEEKS OF BENEFITS RELATED TO THE 1988 CLAIM, WHETHER CONSECUTIVE OR INTERMITTENT. SOME INDIVIDUALS EXPERIENCE MULTIPLE PERIODS OF UNEMPLOYMENT WITHIN THE 52-WEEK BENEFIT YEAR FOLLOWING THE NEW CLAIM FOR UNEMPLOYMENT BENEFITS.

New Jersey Unemployment Insurance  
 Repeater Claim Statistics  
 1984-1988

TABLE 25

**REPEATER CLAIM RATES  
 BY ACTUAL DURATION**

Actual Duration (1)	Nonrepeater Percentage (1988 claim only) (2)	<u>Repeater Claim Rates</u>	
		At least 3 of 5 yrs (3)	All 5 yrs (4)
(Weeks)			
Less than 5	47.8%	23.5%	4.9%
5 to 9	49.9	25.7	5.9
10 to 14	45.0	33.5	10.3
15 to 19	39.2	37.0	10.2
20 to 25	45.1	32.2	9.0
26	63.2	12.2	1.4
More than 26	57.4	20.7	5.2
<b>Total</b>	<b>49.1</b>	<b>26.6</b>	<b>6.7</b>

New Jersey Unemployment Insurance  
Repeater Claim Statistics  
1984-1988

TABLE 26

**SAMPLE CLAIMANTS  
BY ACTUAL DURATION**

Actual Duration (1)	All Sample Claimants		Nonrepeaters (1988 claim only)		Repeaters (at Least 3 of 5 Yrs)		Chronic Repeaters (All 5 Yrs)	
	Number (2)	%Dist (3)	Number (4)	%Dist (5)	Number (6)	%Dist (7)	Number (8)	%Dist (9)
(Weeks)								
Less than 5	1,691	17.0%	808	16.6%	398	15.0%	83	12.5%
5 to 9	1,709	17.2	852	17.5	440	16.6	101	15.2
10 to 14	1,611	16.2	725	14.9	539	20.3	166	24.9
15 to 19	1,542	15.5	604	12.4	571	21.5	158	23.7
20 to 25	1,300	13.1	586	12.0	419	15.8	117	17.6
26	1,772	17.8	1,120	22.9	217	8.2	24	3.6
More than 26	324	3.3	186	3.8	67	2.5	17	2.6
Subtotal	9,949	100.1	4,881	100.1	2,651	99.9	666	100.1
INA	0	-	0	-	0	-	0	-
Total	9,949	-	4,881	-	2,651	-	666	-
Average Actual Duration	14.6 weeks		15.1 weeks		13.9 weeks		13.9 weeks	

INA - INFORMATION NOT AVAILABLE  
SUM OF PERCENTAGES DO NOT ADD TO 100.0 DUE TO ROUNDING.

## BENEFITS PAID PER CLAIM

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Repeater claim rates were lower than average for individuals who collected \$4,000 or more related to their 1988 unemployment insurance claim (Table 27).

The highest repeater claim rates were experienced by individuals receiving between \$2,000 and \$4,000 during the one-year life cycle of their 1988 claim.

Benefits paid per claim (Table 28) averaged \$2,626 for all sample claimants, \$2,792 for nonrepeaters, \$2,369 for repeaters and \$2,212 for chronic repeaters.

One in four sample claimants received less than \$1,000 in benefits related to the 1988 claim, while about the same proportion received more than \$4,000.

Less than eight percent of claimants actually collected the maximum potential benefits payable per claim in 1988, \$6,266.

New Jersey Unemployment Insurance  
 Repeater Claim Statistics  
 1984-1988

TABLE 27

REPEATER CLAIM RATES  
 BY BENEFITS PAID PER CLAIM

Benefits Paid Per Claim (1)	Nonrepeater Percentage (1988 claim only) (2)	Repeater Claim Rates	
		At least 3 of 5 yrs (3)	All 5 yrs (4)
Less than \$1,000	47.9%	26.5%	6.4%
\$1,000 to \$1,999	45.6	29.7	8.0
\$2,000 to \$2,999	45.3	31.2	9.1
\$3,000 to \$3,999	45.2	31.2	8.6
\$4,000 to \$4,999	49.7	25.8	5.0
\$5,000 to \$5,999	53.7	19.1	3.6
\$6,000 to \$6,265	64.8	14.1	0.8
\$6,266 (Maximum)	71.5	8.6	0.6
<b>Total</b>	<b>49.1</b>	<b>26.6</b>	<b>6.7</b>

New Jersey Unemployment Insurance  
Repeater Claim Statistics  
1984-1988

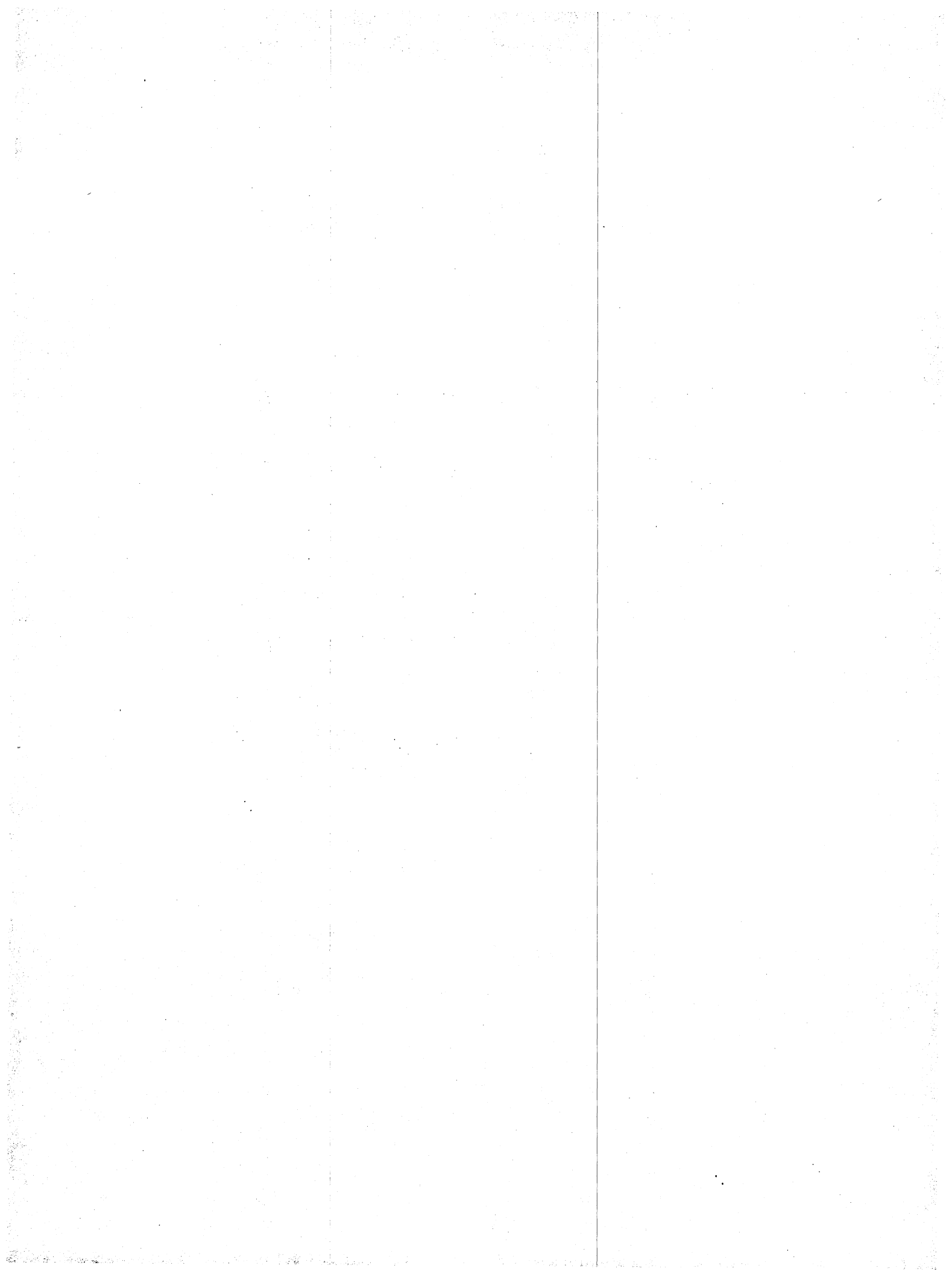
TABLE 28

**SAMPLE CLAIMANTS  
BY BENEFITS PAID PER CLAIM**

Benefits Paid Per Claim (1)	All Sample Claimants		Nonrepeaters (1988 claim only)		Repeaters (at Least 3 of 5 Yrs)		Chronic Repeaters (All 5 Yrs)	
	Number	%Dist	Number	%Dist	Number	%Dist	Number	%Dist
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Less than \$1,000	2,424	24.4%	1,161	23.8%	643	24.3%	155	23.3%
\$1,000 to \$1,999	1,994	20.0	910	18.6	592	22.3	159	23.9
\$2,000 to \$2,999	1,795	18.0	813	16.7	560	22.1	163	24.5
\$3,000 to \$3,999	1,337	13.4	604	12.4	417	15.7	115	17.3
\$4,000 to \$4,999	938	9.4	466	9.5	242	9.1	47	7.1
\$5,000 to \$5,999	613	6.2	329	6.7	117	4.4	22	3.3
\$6,000 to \$6,265	128	1.3	83	1.7	18	0.7	1	0.2
\$6,266 (Maximum)	720	7.2	515	10.6	62	2.3	4	0.6
Subtotal	9,949	99.9	4,881	100.0	2,651	99.9	666	100.2
INA	0	-	0	-	0	-	0	-
Total	9,949	-	4,881	-	2,651	-	666	-
Average Benefits Paid Per Claim	\$2,626		\$2,792		\$2,369		\$2,212	

INA - INFORMATION NOT AVAILABLE

SUM OF PERCENTAGES MAY NOT ADD TO 100.0 DUE TO ROUNDING.



**APPENDIX A.**  
**MAJOR CONSIDERATIONS IN DEFINING**  
**"UNEMPLOYMENT INSURANCE REPEATER"**

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Based on consideration of the general purpose of this current survey -- to gather and present information to assist policymakers and administrators in future program design and administration decisions -- the following were elected as appropriate operational definitions for the project:

- REPEATER CLAIMANT: A 1988 sample claimant who filed valid compensated unemployment insurance claims in at least three of the five survey years (1984-1988).
  
- CHRONIC REPEATER CLAIMANT: A 1988 sample claimant who filed valid compensated unemployment insurance claims in all five survey years (1984-1988).

Major considerations in defining unemployment insurance repeater for this study included (1) the purpose of the study, (2) data base accessibility and cost, (3) sample base period, (4) repeater activity timeframe, (5) number of claims in activity timeframe for "repeater" designation, (6) new claims versus initial claims, (7) claims filed versus compensated claims and (8) program inclusions and exclusions.

The following notes on operational definition considerations can be helpful in further explaining and qualifying New Jersey's repeater claimant data base and in providing a decision checklist to assist New Jersey and other states in designing future UI repeater studies.

### **Purpose of the Study**

An appropriate operational definition must take into consideration the primary focus of the particular data gathering effort. Pennsylvania focused on assessing benefit/cost implications of a specific automation enhancement proposal; New York's objective was to identify and analyze "chronic repeaters"; New Jersey's objective in this current survey is more general -- to gather and present new program information. Other states, depending upon the primary purpose of each inquiry, will find various modifications of an operational definition more or less suitable to their priority information needs.

### **Data Base Accessibility and Cost**

The extent of database automation and accessibility may influence the operational definition of "repeater claimant." The definition may depend, in part, on the unique configuration of a given database. The selection of a five-year sample base period for this current survey was determined in part by the fact that five years of historic claims records were readily accessible. Data collection beyond that timeframe would have involved additional costs. In addition, the State of Washington's recent satisfactory experience in using a five-year database for a general assessment of unemployment insurance repeater activity was considered in determining that a five-year timeframe would be adequate for this current study.

### **Sample Base Period**

New Jersey selected calendar year 1988 as the base period for extracting a sample of claimants for the study. All reported claim characteristics data (age, gender, education, industry, etc.) relate to the 1988 claim. At the time this project was initiated, 1989 claims (with payment potential through December 1990) had not yet been closed.

### **Repeater Activity Timeframe**

New Jersey identified a five-year repeater activity period, 1984-1988, as adequate for the study. Five-year claim histories were then reconstructed for each of the individuals identified in the 1988 sample. While it would also have been possible to have identified a 1984 sample and tracked prospective repeater claim activity through 1988, it was determined that more recent characteristics data would be most useful in current and future uses of the database. An alternative experimental design strategy would involve defining and tracking two random samples of claimants, or of known repeater claimants, through a given number of future years, comparing the impacts of pilot programs and/or administrative procedures on the experimental and control groups.

The 1984 through 1988 survey period was one of significant economic expansion. New Jersey's total unemployment rate averaged 4.9% during this five-year period. A follow-up survey which might include one or more recessionary years may yield different findings attributable to higher unemployment rates. However, a recession-free study period is useful for long-range policy planning and program administration applications, since it (1) isolates frictional unemployment, and (2) identifies repetitive unemployment experiences which persist in spite of favorable labor market conditions. Table A1 summarizes New Jersey's total and insured unemployment rates from 1979 through 1991.

**TABLE A1**  
**NEW JERSEY**  
**TOTAL AND INSURED**  
**UNEMPLOYMENT RATES**  
**1979-1991**

Year (1)	<u>New Jersey Unemployment Rates</u>	
	Total* (2)	Insured** (3)
1979	6.9%	4.7%
1980	7.2	4.7
1981	7.3	4.3
1982	9.0	4.7
1983	7.8	3.8
1984	6.2	3.1
1985	5.7	3.0
1986	5.0	2.6
1987	4.0	2.2
1988	3.8	2.1
1989	4.1	2.4
1990	5.0	3.0
1991	6.6	3.9

\* TOTAL CIVILIAN UNEMPLOYMENT RATE.

\*\* THE INSURED UNEMPLOYMENT RATE MEASURES WORKERS WHO ARE CLAIMING UNEMPLOYMENT BENEFITS UNDER THE REGULAR STATE UNEMPLOYMENT INSURANCE PROGRAM AS A PERCENTAGE OF WORKERS WHO ARE COVERED UNDER NEW JERSEY'S UNEMPLOYMENT COMPENSATION LAW.

### **Number of Claims in Activity Timeframe for "Repeater" Designation**

New Jersey followed the Washington State model in defining both the number of years in the repeater activity timeframe (5 years) and the number of valid compensated claims within the five-year timeframe (3 valid compensated claims) necessary for the "repeater" designation.

### **New Claims Versus Initial Claims**

"New claims" for unemployment benefits include those which activate new benefit rights determinations for a future benefit year. Once a person establishes a benefit year, "additional claims" filed in that year draw upon benefit rights (maximum benefits and a weekly benefit rate) determined in the processing of the original new claim. For workload accounting purposes, the sum of "new claims" and "additional claims" represent the total of "initial claims" for unemployment benefits. Initial claims generally represent a count of new spells of unemployment. An individual who establishes a new claim (and a new benefit year) may file one, two, three or more additional claims in the course of the benefit year. This repeater study does not address the dynamics involved in the filings of multiple claims by an individual within a benefit year. Rather, repeater status was determined as a function of new claims filed in different calendar years.

### **Claims Filed Versus Valid Compensated Claims**

Eligible sample members could be defined as those filing claims for benefits, regardless of whether the claim was subsequently determined to be valid, or if valid, regardless of whether any benefits were disbursed relative to that claim. New Jersey opted for a more restrictive definition of "repeater claimant," specifying that the 1988 sample claim criteria include only those claims which were

(a) valid and (b) involved at least one weekly benefit payment from the state unemployment trust fund. The unemployment trust fund impact criterion was also used in counting years of prior claim activity. For instance, if an individual filed three valid compensated claims in the five-year study period, the claim was identified as a repeater claim; if, however, an individual filed three valid claims but collected benefits on just two of the three claims, the claim was excluded from the count of "repeater claims." "Chronic repeaters," as defined in this report, filed claims in five consecutive years and collected benefits in those five years.

#### **Program Inclusions and Exclusions**

Following the general guideline that repeater claims would include only those which resulted in charges to the state's unemployment trust fund, the following categories of claims were included or excluded in the study. Regular State UI claims were included; these claims relate to the basic program, which provides up to 26 weeks of benefits for involuntary unemployment. Unemployment Compensation for Ex-Servicemembers (UCX) and Unemployment Compensation for Federal Employees (UCFE) claims were excluded because these claims are funded by the federal government. Combination claims (New Jersey employer and UCFE or UCX) were included because there is some charge to the state's UI trust fund. Interstate claims which included (a) benefit rights determinations under New Jersey law and (b) charges to the fund were included in the study, while interstate claims which included benefit rights determinations under other states' laws were excluded, whether or not there was ultimately a charge to New Jersey's state UI trust fund, primarily because demographic and work experience profile data were unavailable for these individuals.

**APPENDIX B**  
**SAMPLE SELECTION METHODOLOGY**

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After defining "Repeater Claimant" 14/ and reviewing preliminary table formats, it was decided that a sample of approximately 10,000 claimants would be adequate for anticipated general management information applications of the data. It was further determined that an extra 500 cases would be added to the 10,000 target sample to (a) allow flexibility for potential deletion of cases due to seriously incomplete or seriously erroneous records and/or (b) to further reduce standard errors of estimate.

A sample of 10,572 Social Security numbers from the Local Office On-Line Payment System (LOOPS) was selected as follows:

1. UI programs and UI program codes to be included in the sample were identified:

Intrastate (code 10), claims involving only New Jersey employer wages, paid by New Jersey from the state unemployment trust fund.

NJ/UCFE (code 21), "combination claims" involving New Jersey employer and federal civilian government wages, paid by New Jersey with proportionate charges to the state unemployment trust fund.

NJ/UCFE/UCX (code 22), "combination claims" involving New Jersey employer, federal civilian government and federal military wages, paid by New Jersey with proportionate charges to the state unemployment trust fund.

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14/ SEE APPENDIX A FOR DETAILS.

NJ/UCX (code 31), "combination claims" involving New Jersey employer and federal military wages, paid by New Jersey with proportionate charges to the state unemployment trust fund.

CWC - NJ PAYING STATE (code 40), "combined wage claims" involving New Jersey employer and other state employer wages, paid by New Jersey with proportionate charges to the state unemployment trust fund.

CWC/UCFE - NJ PAYING STATE (code 41), "combined wage claims" involving New Jersey employer, other state employer and federal civilian government wages, paid by New Jersey with proportionate charges to the state unemployment trust fund.

CWC/UCX - NJ PAYING STATE (code 42), "combined wage claims" involving New Jersey employer, other state employer and federal military wages, paid by New Jersey with proportionate charges to the state unemployment trust fund.

CWC/UCFE/UCX - NJ PAYING STATE (code 43), "combined wage claims" involving New Jersey employer, other state employer, federal civilian government and federal military wages, paid by New Jersey with proportionate charges to the state unemployment trust fund.

CWC - NJ TRANSFERRING STATE (code 45), "combined wage claims" involving New Jersey employer and other state employer wages (and possibly UCFE and/or UCX wages) paid by another state with proportionate charges to New Jersey's state unemployment trust fund.

2. The number of 1988 valid compensated new claims in the eligible universe was determined to be 253,738.

3. A random starting point for the sample selection was determined as record #17.
4. Every 24th consecutive eligible claim was selected beginning with the 17th eligible record; 10,572 sample claimants were isolated as sample records.
5. Each of the 10,572 Social Security numbers related to valid compensated 1988 UI claims was matched against 1984 through 1988 new claim filings to identify repeater and chronic repeater subpopulations. Repeaters included those with new valid compensated claims in at least three of the five survey years; chronic repeaters included those with new valid compensated claims in all five survey years.
6. After selection of the initial 10,572 Social Security numbers and prior to the compilation of statistical tables, it was decided that combined wage claims with New Jersey wages transferred to other states for monetary determinations (code 45s) would be excluded from the sample because demographic and work history profile information was unavailable for these individuals. In addition, because benefit rights determinations were made under provisions of other state laws, the limited benefit payment data available would not be strictly comparable with benefit payment data for all other claims in the sample. As a result of the exclusion of program codes 45s, the sample was reduced by 608 cases, from 10,572 to 9,964.
7. A data cleaning audit of the remaining 9,964 cases resulted in the elimination of an additional 15 cases which were missing several critical values important to the study. The final sample used in all table compilations included 9,949 Social Security numbers of individuals who filed valid compensated claims in calendar year 1988.

8. The 9,949 sample claims are distributed by program code as follows:

**TABLE B1**  
**DISTRIBUTION OF SAMPLE CLAIMS**  
**BY PROGRAM CODE**

Program Code (1)	Program Category (2)	Number (3)	Percentage Distribution (4)
10	UI INTRASTATE	9,701	97.5%
21	NJ/UCFE	32	0.3
22	NJ/UCFE/UCX	1	*
31	NJ/UCX	12	0.1
40	CWC (NJ PAYING STATE)	202	2.0
41	CWC-UCFE (NJ PAYING STATE)	1	*
42	CWC-UCX (NJ PAYING STATE)	0	0.0
43	CWC-UCFE-UCX (NJ PAYING STATE)	0	0.0
<b>TOTAL</b>		<b>9,949</b>	<b>99.9</b>

\* LESS THAN 0.05%.

SUM OF PERCENTAGES DOES NOT ADD TO 100.0 DUE TO ROUNDING.

**APPENDIX C**

**COMPARISON OF  
STATE UNEMPLOYMENT INSURANCE  
REPEATER CLAIM RATES**

The New York and Pennsylvania repeater claim studies referenced in selecting operational definitions for this report were internal administrative evaluations. The Oregon and Washington studies, however, were published documents which included references to repeater claim rates and illustrated demographic and industry variations in repeater claim experience.

Although repeater claim rates reported in the Oregon, Washington and New Jersey studies are not strictly comparable because of differences in state laws, state economies, study timeframes and operational definitions, a comparison of major findings nevertheless reveals similarities in repeater claim rates among them. Comparisons between New Jersey and Washington State are particularly noteworthy, in that each state used a mid-1980s five-year timeframe and similar operational definitions.

**TABLE C1**

**COMPARISON OF  
NEW JERSEY AND STATE OF WASHINGTON  
UNEMPLOYMENT INSURANCE REPEATER CLAIM RATES**

<u>New Jersey *</u>		<u>State of Washington **</u>	
(At least 3 of 5 years) (1)	All 5 years (2)	(At least 3 of 5 years) (3)	All 5 years (4)
26.6%	6.7%	31.0%	6.0%

\* FILED VALID CLAIMS AND COLLECTED BENEFITS;  
1984-1988 CLAIMS.

\*\* FILED VALID CLAIMS; MAY OR MAY NOT HAVE COLLECTED  
BENEFITS; 1982-1986 CLAIMS.

**TABLE C2**  
**COMPARISON OF**  
**NEW JERSEY AND OREGON**  
**UNEMPLOYMENT INSURANCE REPEATER CLAIM RATES**

New Jersey * (1)	Oregon ** (2)
<u>Percent of Claimants Who Filed Valid Compensated Claims in:</u>	
1988 Only..... 49%	1964 Only..... 41%
2 of 5 years.. 24	2 of 4 years.. 24
3 of 5 years.. 12	3 of 4 years.. 20
4 of 5 years.. 8	4 of 4 years...14
5 of 5 years.. 7	

\* SAMPLE INCLUDED 1984-1988 CLAIMS.  
 \*\* SAMPLE INCLUDED 1961-1964 CLAIMS.



