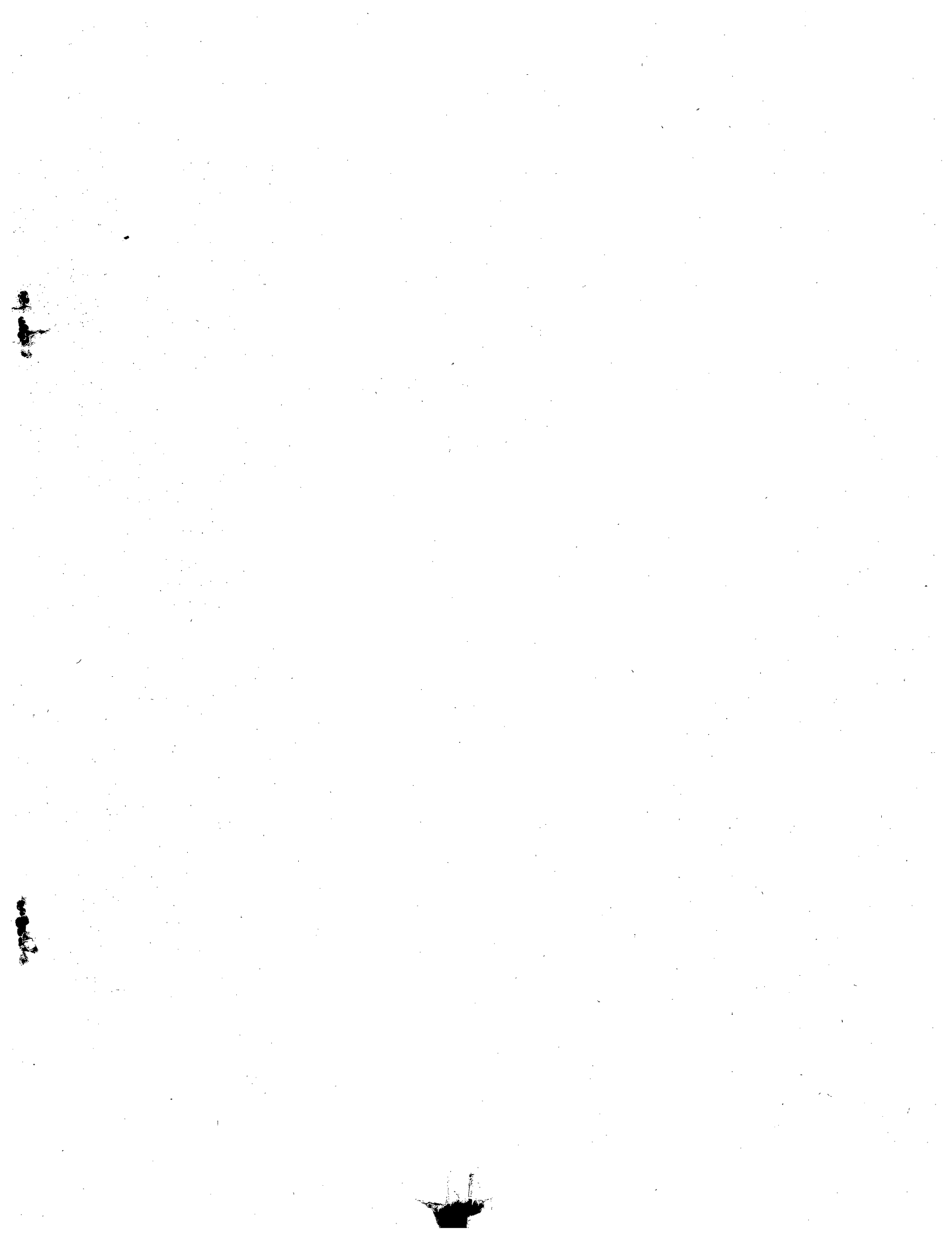


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1975

RESULTS OF A FOLLOW-UP STUDY OF NEW JERSEY  
UNEMPLOYMENT INSURANCE CLAIMANTS WHO  
EXHAUSTED FEDERAL SUPPLEMENTAL BENEFITS  
DURING THE PERIOD OCTOBER 12, 1976  
THROUGH NOVEMBER 12, 1976

NEW JERSEY DEPARTMENT OF LABOR AND INDUSTRY  
DIVISION OF PLANNING AND RESEARCH  
OFFICE OF PROGRAM RESEARCH  
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## INTRODUCTION

The purpose of this study was to gather information on the post-exhaustion experience of individuals who had exhausted their entitlement to Federal Supplemental Benefits (FSB).<sup>\*</sup> Individuals in this study could have collected up to a maximum of 65 weeks of benefits, i.e., 26 weeks under the regular Unemployment Insurance Program, 13 weeks under the Extended Benefits Program and another 26 weeks under the Federal Supplemental Benefits Program.

Specifically, the study was designed to obtain information from a sample of these individuals several months after they had received the last available unemployment insurance benefits to which they were entitled under FSB. Respondents to a mailed questionnaire (a copy of the questionnaire has been included in the Appendix) provided information primarily concerning their demographic characteristics, labor force status, job-seeking activities, sources of support after exhaustion of benefits as well as their participation in social welfare programs.

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<sup>\*</sup>The Federal Supplemental Benefits Program (FSB) was enacted in December, 1974, under the Emergency Unemployment Compensation Act of 1974 (Public Law 93-572). This temporary program allowed additional benefits of up to 26 weeks to those individuals who had exhausted both regular Unemployment Insurance and Extended Benefits. Eligible individuals could potentially receive up to 65 weeks of benefits. During calendar 1975, FSB benefits were payable in all states. Beginning in January, 1976, availability of FSB benefits depended upon the level of the state trigger rate. In states where the rate was 6.0 percent or more, individuals were entitled to additional benefits equal to their potential entitlement under the regular Unemployment Insurance Program. In states with a rate of at least 5.0 percent but less than 6.0 percent, individuals were entitled to 50 percent of their potential entitlement under the Regular Unemployment Insurance Program. The Federal Supplemental Benefits Program ended on January 31, 1978.

In New Jersey FSB benefits for up to 13 additional weeks were payable between January 1, 1975 and March 30, 1975. This was raised to a potential maximum of 26 weeks during the two-year period from March 31, 1975 through March 31, 1977, and then back to a potential maximum of 13 weeks beginning April 1, 1977, until the program ended on January 31, 1978.

## STUDY METHODOLOGY

The sample for this study was randomly selected from a population of 6,392 individuals<sup>1</sup> who exhausted benefits under the Federal Supplemental Benefits Program (FSB) during the period from October 12, 1976, through November 12, 1976. All forty New Jersey unemployment insurance offices were involved in the study.

Questionnaires (both English language and Spanish language) were mailed to 952 of these individuals during April, 1977 or approximately five to six months after exhaustion of benefits. Of the questionnaires returned, 417 were suitable for inclusion in the study. The response rate was 43.8 percent. Copies of the questionnaires are appended to this report.

Information on the FSB Exhaustee's former industry attachment, weekly benefit amount and number of weeks of benefits received were obtained from Agency Claimant records.

<sup>1</sup>Each UI field office was instructed to arrange its FSB exhaustee folders by date of exhaustion and to then assign consecutive numbers to the entire group. A random number between one and seven was chosen and every seventh folder was then selected and included in the sample.

## ECONOMIC CONDITIONS IN NEW JERSEY IN 1975 AND 1976

Economic conditions in New Jersey during the period when FSB exhaustees in this study collected unemployment benefits (1975 and 1976) were the worst since the 1930s in terms of the number of individuals affected and the duration of unemployment.

The total unemployment rate for the state averaged 10.2 percent in 1975 and 10.4 percent in 1976. Insured unemployment<sup>2</sup> averaged 7.8 percent and 6.4 percent respectively during those years.

During 1976, 106,000 New Jersey individuals exhausted their FSB unemployment benefits. All of these FSB exhaustees would have been ineligible for additional unemployment benefits unless they had worked a sufficient number of base weeks in the year prior to exhaustion of FSB benefits to qualify for another cycle of regular unemployment insurance benefits.

<sup>2</sup>The insured unemployment rate estimates the percent of UI covered employed who are collecting benefits under the regular State unemployment insurance program (first 26 weeks only).

## PRINCIPAL FINDINGS OF STUDY

Statistical evidence provided by this study supports conclusions reached in other recent studies<sup>3</sup> with respect to the job-seeking motivation of the long-term unemployed. Three-fourths of the FSB exhaustees studied in New Jersey were either employed or still looking for work five to six months after exhaustion of benefits. This indicates reasonably strong attachment to the labor force. The survey indicates that 29 percent of FSB exhaustees were employed, 45 percent were unemployed and 26 percent had withdrawn from the labor force. Half of those FSB exhaustees who did find jobs after exhaustion of benefits accepted lower-paying jobs than they held before becoming unemployed.

There were significant relationships between age and long-term unemployment: (a) FSB exhaustees were somewhat older than regular UI claimants; their median age was 44 years; for regular UI claimants it was 36 years; (b) younger FSB exhaustees were more likely to find work than older FSB exhaustees; (c) withdrawals from the labor force increased with claimant age, and retirement was given as the principal reason for withdrawal.

The fact that in one-half of FSB exhaustee households there was another person at home with a regular job helps to explain why few of them participated in welfare and food stamp programs and only six percent had to borrow funds after such a long period of unemployment. (Nearly three of every four exhaustees in this study collected unemployment benefits for 61 to 65 weeks.) Primary sources of support after exhaustion were savings (28 percent), earnings of other household members or family (27 percent), and Social Security pensions (16 percent).

- <sup>3</sup>1. "Federal Supplemental Benefits Post-exhaustion Study," U.S. Department of Labor, November, 1976.
2. "Experiences of Unemployment Insurance Recipients During the First Year After Exhausting Benefits," Mathematica Policy Research, Princeton, NJ, August, 1976.

. FSB exhaustees who went to employers on their own initiative and asked for work were the most successful in finding a job, but the most popular method of looking for work was to answer a newspaper "help wanted" ad.

. Thirteen percent of FSB exhaustees were nonwhite. Nonwhite FSB exhaustees found it more difficult to find a job. At the time of the survey, 64 percent were unemployed, 18 percent were working and 18 percent had withdrawn from the labor force. Among whites the survey showed 43 percent unemployed, 31 percent employed and 26 percent who had withdrawn from the labor force.

. Approximately one-third of FSB exhaustees had formerly worked in manufacturing industries, 28 percent in wholesale and retail trades, and 19 percent in the service industries.

. The average size of FSB exhaustee households was 2.8 persons.

. The proportion of FSB exhaustees who were women (47 percent) was slightly higher than it was among regular UI claimants (43 percent).

. Fifty-nine percent of FSB exhaustees were high school graduates or had some college experience.

. More than half (56 percent) of FSB exhaustees collected unemployment benefits at or near the maximum weekly benefit amount (\$90 in 1975; \$96 in 1976).

. Seventy-two percent of FSB exhaustees collected unemployment benefits for nearly the maximum number of weeks possible (61 to 65 weeks).

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## PERSONAL CHARACTERISTICS OF FSB EXHAUSTEES

### Age

The median age of FSB exhaustees was 44 years, compared with 36 years for regular UI claimants. Forty-nine percent of FSB exhaustees were 45 years of age or more but only 36 percent of regular UI claimants were in that age group. Age differences between FSB exhaustees and regular UI claimants were greatest among the youngest and oldest age groups. There were no appreciable differences in the middle aged groups, i.e., those in the 35 to 54 age range. Only 13 percent of FSB exhaustees were under 25 years of age, while the percentage in that age bracket was nearly double that amount (23 percent) among regular UI claimants. Approximately 17 percent of FSB exhaustees were 65 years old or more, while only 6 percent of regular UI claimants were in that age group. (see Table 3)

Male FSB exhaustees were older on the average than female FSB exhaustees. The median age for men was 47 years, while for women it was 42 years. Differences in the distributions of male and female FSB exhaustees were significant in the 35 to 44 and 65 and over age groups. Seventeen percent of the female exhaustees were 35 to 44 years old but only 10 percent of the men were in that age bracket. The proportion of male FSB exhaustees in the 65 and over age group was three times as great (24 percent) as it was for female FSB exhaustees (8 percent). (see Table 2)

### Sex

The majority (53 percent) of FSB exhaustees were men. Under the regular UI program the male proportion was slightly higher (57 percent) during 1977. (see Table 3)

### Race

Nonwhites accounted for 13 percent of the FSB exhaustee total. This was slightly below the average nonwhite total of 16 percent reported for regular UI claimants during 1977. (see Table 3)

## Education

Fifty-nine percent of FSB exhaustees were high school graduates or had attended college.

Educational levels among white FSB exhaustees were slightly higher than among nonwhite FSB exhaustees. Sixty percent of the whites had 12 or more years of education, compared with 55 percent of the nonwhite FSB exhaustees. (see Table 5)

Sixty-eight percent of the female FSB exhaustees had 12 or more years of education, but only 52 percent of the men had that many years of schooling. (see Table 6)

## Marital Status

Sixty-two percent of FSB exhaustees were married, 21 percent were single and 17 percent were divorced, separated or widowed.

Sixty-seven percent of the female exhaustees were married while only 57 percent of the male FSB exhaustees were married. The proportion of single FSB exhaustees among males (28 percent) was more than twice as great as it was among females (13 percent). (see Table 7)

### SIZE OF HOUSEHOLD

The average FSB exhaustee household contained 2.8 persons compared with a mean size of 3.1 persons for all New Jersey households." In 17 percent of FSB exhaustee households the exhaustees lived alone; 31 percent were two-person households; 25 percent were three-person households and 13 percent were four-person households. Only 14 percent of exhaustee households contained five or more individuals. (see Table 8)

"Based on a sample survey taken in Spring of 1976. See "Current Population Reports," Series P-60, No. 110 issued March 1978, Table 21.

## CLAIMANT CHARACTERISTICS OF FSB EXHAUSTEES

### Average Weekly Benefit Amount

More than half (56 percent) of FSB exhaustees collected weekly unemployment benefits which averaged between \$90 and \$96. Sixty-nine percent of the men received benefits in that range but only 42 percent of the women. There were no significant differences in this range between whites and nonwhites. Since FSB exhaustees in this study could have started their series of claims in either 1975 or 1976, they would have been eligible for maximum weekly benefit amounts of \$90 in 1975 or \$96 in 1976. (see Tables 9 and 10)

### Weeks of Benefits Received

About 72 percent of FSB exhaustees collected unemployment benefits for periods of 61 to 65 weeks. In order to be eligible for the maximum duration of 65 weeks in New Jersey, these individuals were required to have at least 35 base weeks of employment in the base year prior to the start of their series of claims. This would have entitled them to regular UI benefits of 26 weeks, 13 weeks under the Extended Benefits Program (EB) and an additional 26 weeks under the Federal Supplemental Benefits Program (FSB).

Seventy-five percent of the men and 70 percent of the women were in this category of long-term unemployment. The proportion of whites (74 percent) who received benefits for 61-65 weeks was slightly higher than it was for nonwhites (68 percent). (see Tables 11 and 12)

## INDUSTRY AFFILIATION

Industry affiliations of FSB exhaustees discussed in this section refer to the economic activity of the last employer for whom the FSB exhaustee worked prior to filing a claim for unemployment benefits.

The largest group of FSB exhaustees (33 percent) had formerly worked in manufacturing industries. Percentage distributions were much the same for males and females; 32 percent of the men and 35 percent of the women had immediate prior employment in manufacturing. In addition, 32 percent of the whites and 39 percent of the nonwhites had their last employment in manufacturing industries.

The next highest proportion of FSB exhaustees (28 percent) had formerly worked in wholesale and retail trade. One of every four men had their last job in these industries but among women the proportion was higher (31 percent). Twenty-nine percent of the white FSB exhaustees had prior employment in wholesale and retail trade compared with 20 percent of the nonwhites.

Nineteen percent of FSB exhaustees were previously employed in service industries. Twenty-four percent of the women and 14 percent of the men had previous employment in that industry. Proportions in that industry were slightly higher among nonwhites (24 percent) than they were among whites (19 percent). (see Tables 13 and 14)

For a comparative percent distribution of the industry affiliation of FSB exhaustees in selected industries with employment in selected New Jersey nonagricultural establishments during 1976 see the table below:

Percent Distribution of Employment and Unemployment - 1976

<u>Industry</u>	<u>Employment in Selected Non- agricultural Establishments</u>	<u>Unemployment of FSB Exhaustees</u>
Contract Construction	4.1%	8.5%
Manufacturing	33.3	33.4
Public Utilities*	7.7	6.4
Finance, Insurance and Real Estate	6.1	5.0
Wholesale and Retail Trade	27.2	27.9
Services	21.6	18.8

\*Includes transportation, communications and public utilities.

Source: U.S. Bureau of Labor Statistics

### LABOR FORCE STATUS

Approximately five to six months after exhaustion of benefits, 29 percent of FSB exhaustees were employed, 45 percent were unemployed and 26 percent had withdrawn from the labor force. These statistics bear a striking similarity to the post-exhaustion experience of regular New Jersey unemployment insurance claimants in a study\* conducted in 1957 in which 34 percent of UI exhaustees found employment four months after exhaustion, 48 percent remained unemployed, and 18 percent withdrew from the labor force. (see Table 15)

\*"After Unemployment Insurance," New Jersey Department of Labor and Industry, March, 1960

## CHARACTERISTICS OF EMPLOYED FSB EXHAUSTEES

Of the 29 percent of FSB exhaustees who were working at the time of the survey, half accepted lower wages than in their previous job, about one-fourth received higher wages, and one-fourth received the same wages.

(see Table 16)

About one of every five employed FSB exhaustees was employed only part-time. (see Table 20)

There was little difference between men and women in their success at finding a job; 30 percent of the men found jobs versus 27 percent of the women; however, women were nearly twice as successful as men in finding a higher paying job (34 percent of the women received higher wages compared to only 19 percent of the men). There were no significant differences between the sexes in the proportion who accepted lower-paying jobs (53 percent of the men and 49 percent of the women). (see Tables 16 and 19)

Previous research has suggested that the extent of formal education is highly correlated with success in the labor market.<sup>5</sup> Data in this study supports this conclusion. For instance, 42 percent of FSB exhaustees who had one to three years of college training were employed at the time of the survey, whereas only 30 percent of those FSB exhaustees who had only a high school diploma found jobs. For high school dropouts the percentage who found jobs was even less (18 percent). (see Table 19)

<sup>5</sup>See "Educational Attainment of Workers, March, 1976," Monthly Labor Review, U.S. Department of Labor, March, 1977, page 62.

The likelihood of obtaining employment decreased with age. Only 17 percent of FSB exhaustees in the 55-64 age group found employment after exhaustion of benefits and only seven percent of those in the 65 and over age group. (see Table 19)

Nonwhites found it more difficult than whites to find a job; only 18 percent were working at the time of the survey, compared with 31 percent of the whites. (see Table 19)

Thirty-four percent of those FSB exhaustees who reported there was another person at home with a regular job were employed at the time of the survey, but only 24 percent of those FSB exhaustees who reported there was no one else at home with a regular job were employed. (see Table 19)

Twenty-eight percent of those FSB exhaustees who considered themselves primary wage earners were employed at the time of the survey, while 31 percent of those FSB exhaustees who considered themselves as secondary wage earners had found employment. (see Table 19)

A somewhat higher proportion of single persons (39 percent) was employed at the time of the survey than were the married (28 percent) and the divorced, separated and widowed groups (21 percent). (see Table 19)

FSB exhaustees who were formerly employed in the service industries were most successful in obtaining employment while those from the finance, insurance and real estate industries were least successful. In other industries there were no significant differences in the proportions able to find jobs. (see Table 19)

## CHARACTERISTICS OF UNEMPLOYED FSB EXHAUSTEES

Forty-five percent of the FSB exhaustees in this study were unemployed at the time the survey was taken. Sixty percent of these were looking for full-time jobs, and 40 percent indicated a preference for only part-time employment; however, it should be noted that some were looking for either full-time or part-time employment. (see Table 20)

Forty-seven percent of the men were unemployed compared to 42 percent of the women. Among nonwhites the proportion of unemployed was substantially higher (64 percent) than it was among whites (43 percent). (see Table 19)

In the 65 and over age group the proportion of FSB exhaustees who were unemployed was somewhat lower (36 percent) than it was in other age groups. A large proportion (57 percent) of FSB exhaustees in this age group accepted retirement as a better alternative but only 11 percent of those who withdrew from the labor market reported they felt they could not get a job. In age groups between 20 years and 64 years the proportions of FSB exhaustees unemployed ranged from 45 percent to 53 percent. (see Tables 19 and 22)

FSB exhaustees who were high school graduates were least successful in finding a job after exhaustion of benefits; 51 percent were still unemployed at the time of the survey. Those FSB exhaustees with 9 to 11 years of formal education did only slightly better; 49 percent were still unemployed. Among FSB exhaustees with 8 years or less of schooling the proportion unemployed was still less (40 percent) but this can probably be attributed to the fact that a high proportion of individuals in this category were substantially older and had a high rate of withdrawals from the labor force. On the other hand, the proportion of FSB exhaustees who were still unemployed at the time of the survey was somewhat lower for those who had some college education. 38 percent of those

FSB exhaustees who had one to three years of college and 24 percent of those with four years of college were unemployed. (see Table 19)

When distributed according to marital status, there were no significant differences in the proportions of unemployed FSB exhaustees who were married, single or divorced, separated and widowed. (see Table 19)

The proportion of FSB exhaustees who were still unemployed at the time of the survey was higher (48 percent) among those exhaustees who classified themselves as primary wage earners than it was among those exhaustees who classified themselves as secondary wage earners (41 percent). (see Table 19)

There were only slight differences in the proportions of unemployed FSB exhaustees who reported there was another person at home with a regular job (41 percent) and those who did not (49 percent). (see Table 19)

When unemployed FSB exhaustees were distributed according to their former industry attachment no significant differences were found, i.e., the proportions unemployed fell within the narrow range of 41 to 48 percent. (see Table 19)

## CHARACTERISTICS OF FSB EXHAUSTEES WITHDRAWN

### FROM THE LABOR FORCE

Five to six months after exhaustion of benefits, 26 percent of FSB exhaustees reported that they were "not looking for a job now" or they "expect to look in the next six months." For purposes of this study these two groups were classified as withdrawn from the labor force. Seventy-four percent of these reported they were "not looking for a job now" and 26 percent indicated that they "expect to look in the next six months." (see Table 20)

Retirement (36%), sickness (24%), and home responsibilities (15 %), were given as the primary reasons for withdrawal. Proportions in other categories (attending school, pregnant, don't want to work, think I cannot get a job) were small. (see Table 22)

Thirty-six percent of those who withdrew gave retirement as the number one reason. Retirements were more than twice as prevalent among men (53 percent) as they were among women (23 percent). On the other hand, 20 percent of the women gave home responsibilities as the reason for withdrawal, compared with 9 percent of the men. There was little difference in the proportions who indicated sickness as a reason for withdrawal (25 percent of the men and 23 % of the women). (see Table 22)

Withdrawals from the labor force were higher among females, whites, and among older age groups--57 percent of those who were 65 years and older had withdrawn. (see Table 19)

There were no important differences in the proportions of FSB exhaustees who withdrew from the labor force when classified by industry, by wage earner, status or by persons at home with a regular job. (see Table 19)

## EMPLOYMENT RELATED ACTIVITIES

### ACTIONS TAKEN BY UNEMPLOYED FSB EXHAUSTEES TO FIND A JOB IN THE FOUR WEEKS PRIOR TO THE SURVEY

The convenience provided by newspaper "want ads" was probably the primary reason why it was the number one choice among FSB exhaustees in their job-seeking activities; 53 percent used this method to look for work in the four weeks prior to the survey questionnaire. More women (63 percent) used this method than men (46 percent). Twenty percent of FSB exhaustees went to an employer and asked for work, while the number who used the State Job Service or private employment agencies was statistically insignificant at only two percent for each. (see Table 23)

METHOD USED TO FIND A JOB BY FSB EXHAUSTEES WHO  
WERE EMPLOYED AT THE TIME OF THE SURVEY

FSB exhaustees who went directly to an employer and asked for work were the most successful in getting a job. The next most successful method used was to answer a newspaper "help wanted" ad. There was also a substantial proportion of FSB exhaustees (34 percent) who used methods other than was listed on the survey questionnaire. Only four percent used the State Job Service, and only two percent sought out private employment agencies. These last two percentages are too small to be considered statistically significant for this study. (see Table 24)

Male FSB exhaustees were more likely to go directly to an employer and ask for a job while female FSB exhaustees preferred to make use of newspaper "help wanted" ads. (see Table 24)

OTHER CHARACTERISTICS OF FSB EXHAUSTEES

NUMBER OF WEEKS WORKED SINCE EXHAUSTION OF  
FSB BENEFITS

In the five to six months period following exhaustion of FSB benefits 68 percent of the exhaustees had not worked for even one week. About 18 percent reported employment of one to 15 weeks, while 14 percent of FSB exhaustees were reemployed for periods ranging from 16 to 30 weeks. There were no significant differences in these percentage distributions between men and women. (see Table 25)

## WAGE EARNER STATUS OF FSB EXHAUSTEES

About half (49 percent) of all FSB exhaustees reported that they were not the main wage earner at home when working. Among women, this proportion rose to 72 percent, reflecting the greater tendency for women to be secondary wage earners. Among nonwhites only 35 percent viewed themselves as secondary wage earners. (see Table 26)

The proportion of FSB exhaustees who could be classified as secondary wage earners decreased with age; for example 63 percent in the 35 to 44 age group were secondary workers compared with 26 percent in the 65 and over age group. (see Table 26)

Slightly over half of the FSB exhaustees who were either married or single reported they were not the main wage earner at home when working; among the divorced, separated and widowed group 78 percent classified themselves as primary wage earners, reflecting the greater responsibility for household maintenance inherent in these family groups. (see Table 26)

When FSB exhaustees were cross-classified according to their wage earner status and source of support after exhaustion of benefits, the data indicated that: (a) 87 percent of those FSB exhaustees who depended upon the wages of others in the household or family considered themselves secondary wage earners; (b) 75 percent of those FSB exhaustees who depended on Social Security benefits classified themselves as primary workers; and (c) 41 percent of those FSB exhaustees who listed savings as a source of support were secondary workers. (see Table 27)

## THE PREVALENCE OF OTHER WORKERS IN FSB

### EXHAUSTEE HOUSEHOLDS

In 53 percent of FSB exhaustee households there was someone else at home with a regular job. As might be expected, women were more likely to report this situation than men, i.e., 66 percent of the women as against only 42 percent of the men. Fifty-five percent of the whites reported an additional jobholder in the household but only 37 percent of the nonwhites reported this. (see Table 28)

Younger FSB exhaustees were more likely to live in a household in which someone else had a regular job than were older FSB exhaustees, but even among FSB exhaustees who were 65 years or older one-third of them reported having someone else at home with a regular job. (see Table 28)

Sixty-two percent of married FSB exhaustees reported a second jobholder in the household. The proportion of FSB exhaustee households with additional jobholders dipped to 49 percent among single persons and fell to 25 percent for the divorced, separated, and widowed group. (see Table 28)

## SOURCES OF SUPPORT AFTER EXHAUSTING FSB BENEFITS

Twenty-eight percent of respondents reported savings as the most frequently used means of support after exhaustion of benefits; 27 percent stated they depended on wages of others in the household or family, and 16 percent relied on Social Security payments.

Forty-three percent of the female exhaustees depended on the wages of others in the household or family while only 12 percent of the males were in that category. This reflects the fact that females are more likely than males to be secondary wage earners.

(see Table 29)

Comparatively few FSB exhaustees borrowed money or participated in welfare or food stamp programs. (see Table 29)

## FSB EXHAUSTEE EXPERIENCE WITH PUBLIC ASSISTANCE

### PROGRAMS

Participation by FSB exhaustees in public assistance programs was relatively low. Only seven percent of FSB exhaustees (28 out of 417) reported receiving welfare assistance during the two years prior to the survey. A little more than half (15) of those who participated in the program did so after exhausting their last unemployment check under the FSB program. Eleven of the 28 welfare recipients were still on welfare at the time of the survey. Male welfare recipients (16) outnumbered female welfare recipients (12). (see Table 30)

Participation by FSB exhaustees in the food stamp program was slightly higher. About 10 percent or 41 out of the 417 FSB exhaustees who returned survey questionnaires mentioned use of food stamps. More than half (22) of these individuals were still receiving food stamps at the time of the survey. Again, male food stamp recipients were more numerous (28) than were female food stamp recipients (13). (see Table 31)

The reader is cautioned that the very small sample size of the above data limits its statistical reliability.

STATISTICAL

APPENDIX

## NOTES

Distributions of percentages in the tables which follow are based on the total number of sample FSB exhaustees who responded to the particular question. The total number and percent of exhaustees, therefore, may vary from table to table for the same characteristics.

The terms "Employed," "Unemployed," and "Withdrawn from the Labor Force" as used in this study do not conform strictly to the standard U.S. Department of Labor definitions of these terms. Classifications of "Employed" and "Unemployed" reflect an answer on the questionnaire of either a "yes" or "no" to the question "Are you currently employed?" FSB exhaustees classified as "Withdrawn from the labor force" are those who checked the items "Not looking for a job now" or "Expect to look in next six months."

The reader is further cautioned that the statistical reliability of the data diminishes as the size of the sample decreases.

TABLE 1  
DISTRIBUTION OF FSB EXHAUSTEES  
BY SELECTED CHARACTERISTICS

<u>Characteristic</u>	<u>Number</u>	<u>Percent</u>	<u>Characteristic</u>	<u>Number</u>	<u>Percent</u>
<u>Sex</u>	417	100.0	<u>Marital Status</u>	409	100.0
Men	220	52.8	Married	252	61.6
Women	197	47.2	Single	85	20.8
			Divorced	25	6.1
<u>Race</u>	392	100.0	Separated	19	4.7
White	340	86.7	Widowed	28	6.8
Nonwhite	52	13.3	<u>Labor Force Status</u>	403	100.0
<u>Age</u>	412	100.0	Employed	117	29.0
Under 20	4	1.0	Unemployed	181	44.9
20 - 24	48	11.7	Withdrawn from labor force	105	26.1
25 - 34	104	25.2	Withdrawn from <u>Labor Force</u>	105	100.0
35 - 44	54	13.1	Not looking for job now	78	74.3
45 - 54	61	14.8	Will look for job in next six months	27	25.7
55 - 64	73	17.7	<u>Other Characteristics</u>		
65 & over	68	16.5	Participated in Welfare Program	28	6.7
<u>Education</u>	409	100.0	Participated in Food Stamp Program	41	9.8
0 to 8 years	72	17.6			
9 to 11 years	95	23.2			
12 years	141	34.5			
13 to 15 years	71	17.4			
16 years	21	5.1			
17 years or more	9	2.2			

TABLE 2

## AGE DISTRIBUTION OF FSB EXHAUSTEES BY SEX

Age	Total		Men		Women	
	Number	%	Number	%	Number	%
TOTAL	412	100.0	219	100.0	193	100.0
Under 20	4	1.0	2	0.9	2	1.0
20 - 24	48	11.7	27	12.3	21	10.9
25 - 34	104	25.2	55	25.1	49	25.4
35 - 44	54	13.1	21	9.6	33	17.1
45 - 54	61	14.8	27	12.3	34	17.6
55 - 64	73	17.7	34	15.6	39	20.2
65 & over	68	16.5	53	24.2	15	7.8
Median age	44.2		46.7		42.4	

TABLE 3

SEX, RACE AND AGE OF FSB EXHAUSTEES COMPARED WITH  
REGULAR UI CLAIMANTS

<u>Characteristic</u>	<u>FSB Exhaustees % Distribution</u>	<u>Regular UI Claimants* % Distribution</u>
<u>Sex</u>		
Male	52.8	56.7
Female	47.2	43.3
<u>Race</u>		
White	86.7	84.0
Nonwhite	13.3	16.0
<u>Age</u>		
Under 25	12.7	22.8
25 - 34	25.2	25.3
35 - 44	13.1	15.9
45 - 54	14.8	16.0
55 - 64	17.7	13.6
65 & Over	16.5	6.4
Median Age	44.2	36.2

\*Data for 1977. Source: ES-203 "Characteristics of the Insured Unemployed," N.J. Department of Labor & Industry, Division of Planning and Research.

TABLE 4

RACIAL DISTRIBUTION OF FSB EXHAUSTEES  
BY SEX

<u>Race</u>	<u>Total</u>		<u>Men</u>		<u>Women</u>	
	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>
TOTAL	392	100.0	207	100.0	185	100.0
White	340	86.7	177	85.5	163	88.1
Nonwhite	52	13.3	30	14.5	22	11.9

TABLE 5

## EDUCATION AND RACE OF FSB EXHAUSTEES

<u>Years of Education</u>	<u>White</u>		<u>Nonwhite</u>	
	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>
TOTAL	334	100.0%	51	100.0%
0 - 8 years	61	18.3	7	13.7
9 - 11	74	22.1	16	31.4
12	115	34.4	17	33.3
13 - 15	58	17.4	11	21.6
16	17	5.1	0	0.0
17 years or more	9	2.7	0	0.0

TABLE 6

## EDUCATION OF FSB EXHAUSTEES

## BY SEX

<u>Education.</u>	<u>Total</u>		<u>Men</u>		<u>Women</u>	
	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>
TOTAL	409	100.0	215	100.0	194	100.0
0-8 years	72	17.6	50	23.3	22	11.3
9-11 years	95	23.2	54	25.1	41	21.2
12 years	141	34.5	55	25.6	86	44.3
13-15 years	71	17.4	37	17.2	34	17.5
16 years	21	5.1	11	5.1	10	5.2
17 or more years	9	2.2	8	3.7	1	0.5

TABLE 7

## MARITAL STATUS OF FSB EXHAUSTEES

## BY SEX

<u>Marital Status</u>	<u>Total</u>		<u>Men</u>		<u>Women</u>	
	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>
TOTAL	409	100.0	214	100.0	195	100.0
Married	252	61.6	121	56.6	131	67.2
Single	85	20.8	60	28.0	25	12.8
Divorced	25	6.1	13	6.1	12	6.2
Separated	19	4.7	8	3.7	11	5.6
Widowed	28	6.8	12	5.6	16	8.2

TABLE 8

HOUSEHOLD SIZE OF FSB EXHAUSTEES

<u>Size of Household</u>	<u>Number of Households</u>	<u>Percent</u>
<u>TOTAL</u>	<u>289</u>	<u>100.0</u>
One person	50	17.3
Two	88	30.5
Three	72	24.9
Four	38	13.2
Five or more	41	14.1

The average size of an FSB exhaustee household was 2.8 persons.

TABLE 9

## WEEKLY BENEFIT AMOUNT RECEIVED BY FSB EXHAUSTEES

## BY SEX

Weekly Benefit Amount	Total		Men		Women	
	Number	%	Number	%	Number	%
TOTAL	397	100.0	208	100.0	189	100.0
\$20-29	3	0.8	1	0.5	2	1.1
\$30-39	11	2.8	3	1.4	8	4.2
\$40-49	16	4.0	3	1.4	13	6.9
\$50-59	32	8.0	11	5.3	21	11.0
\$60-69	40	10.1	14	6.7	26	13.8
\$70-79	36	9.1	17	8.2	19	10.1
\$80-89	37	9.3	16	7.7	21	11.1
\$90-96	222	55.9	143	68.8	79	41.8

NOTE: Weekly benefit amount (WBA) was computed at two-thirds of claimant's average weekly wage in covered employment up to a maximum of 50 percent of the statewide average weekly wage in covered employment. In 1975 the maximum WBA was \$90; in 1976 it was \$96. The minimum WBA was \$20 during both these years.

TABLE 10

WEEKLY BENEFIT AMOUNT OF FSB EXHAUSTEES  
BY RACE

Weekly Benefit Amount	Total		White		Nonwhite	
	Number	%	Number	%	Number	%
TOTAL	373	100.0	326	100.0	47	100.0
\$20 - 29	2	0.5	2	0.6	0	0.0
30 - 39	11	2.9	11	3.4	0	0.0
40 - 49	16	4.3	13	4.0	3	6.4
50 - 59	32	8.6	27	8.3	5	10.6
60 - 69	38	10.2	33	10.1	5	10.6
70 - 79	36	9.7	32	9.8	4	8.5
80 - 89	31	8.3	26	8.0	5	10.7
90 - 96	207	55.5	182	55.8	25	53.2

NOTE: Weekly benefit amount (WBA) was computed at two-thirds of claimant's average weekly wage in covered employment up to a maximum of 50 percent of the statewide average weekly wage in covered employment. In 1975 the maximum WBA was \$90; in 1976 it was \$96. The minimum WBA was \$20 during both these years.

TABLE 11

## WEEKS OF BENEFITS RECEIVED BY FSB EXHAUSTEES

## BY SEX

<u>Number of Weeks</u>	<u>Total</u>		<u>Men</u>		<u>Women</u>	
	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>
TOTAL	345	100.0	169	100.0	176	100.0
36-40	33	9.6	14	8.3	19	10.8
41-45	22	6.4	13	7.7	9	5.1
46-50	18	5.2	8	4.7	10	5.7
51-55	7	2.0	2	1.2	5	2.8
56-60	16	4.6	6	3.5	10	5.7
61-65	249	72.2	126	74.6	123	69.9

TABLE 12

WEEKS OF BENEFITS RECEIVED BY FSB  
EXHAUSTEES BY RACE

<u>Number of Weeks</u>	<u>Total</u>		<u>White</u>		<u>Nonwhite</u>	
	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>
TOTAL	326	100.0	289	100.0	37	100.0
36 - 40	29	8.9	23	8.0	6	16.2
41 - 45	21	6.5	20	6.9	1	2.7
46 - 50	17	5.2	15	5.2	2	5.4
51 - 55	7	2.1	5	1.7	2	5.4
56 - 60	14	4.3	13	4.5	1	2.7
61 - 65	238	73.0	213	73.7	25	67.6

TABLE 13

PRIOR INDUSTRY AFFILIATION OF FSB EXHAUSTEES  
FOR SELECTED INDUSTRIES  
BY SEX

<u>Industry</u>	<u>Total</u>		<u>Men</u>		<u>Women</u>	
	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>
ALL INDUSTRIES	377	100.0	198	100.0	179	100.0
Contract construction	32	8.5	31	15.7	1	0.6
Manufacturing	126	33.4	64	32.3	62	34.6
Public utilities <sup>1/</sup>	24	6.4	15	7.6	9	5.0
Finance, insurance and real estate	19	5.0	11	5.6	8	4.5
Wholesale and retail trade	105	27.9	49	24.7	56	31.3
Services	71	18.8	28	14.1	43	24.0

<sup>1/</sup> Includes transportation, communications and public utilities

TABLE 14

PRIOR INDUSTRY AFFILIATION OF FSB EXHAUSTEES ~~FOR~~  
 FOR SELECTED INDUSTRIES  
 BY RACE

<u>Industry</u>	<u>Total</u>		<u>White</u>		<u>Nonwhite</u>	
	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>
ALL INDUSTRIES	354	100.0	308	100.0	46	100.0
Contract Construction	32	9.0	28	9.1	4	8.7
Manufacturing	117	33.1	99	32.1	18	39.1
Public utilities <u>1/</u>	22	6.2	19	6.2	3	6.5
Finance, insurance & real estate	17	4.8	16	5.2	1	2.2
Wholesale & retail trade	98	27.7	89	28.9	9	19.6
Services	68	19.2	57	18.5	11	23.9

1/ Includes transportation, communications and public utilities.

TABLE 15

Comparison of Labor Force Status  
In Two New Jersey Post-  
Exhaustion Studies

<u>Labor Force Status</u>	<u>FSB <sup>1/</sup> 1976-77 %</u>	<u>UI <sup>2/</sup> 1957 %</u>
TOTAL	100	100
Employed	29	34
Unemployed	45	48
Withdrawn from labor force	26	18

1/ Exhausted up to 65 weeks of FSB benefits between October 12 and November 12, 1976. Survey taken five to six months after exhaustion.

2/ Exhausted up to 26 weeks of UI benefits during the six-month period from July through December, 1957. Survey taken four months after exhaustion.

SOURCE: "After Unemployment Insurance," New Jersey Department of Labor and Industry, March 1960.

TABLE 16

COMPARISON BY SEX OF WAGES EARNED BY CURRENTLY  
EMPLOYED FSB EXHAUSTEES WITH WAGES OF JOB  
HELD BEFORE DRAWING UNEMPLOYMENT BENEFITS

	<u>Total</u>		<u>Men</u>		<u>Women</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
TOTAL	117	100.0	64	100.0	53	100.0
Lower wages	60	51.3	34	53.1	26	49.0
Same wages	27	23.1	18	28.1	9	17.0
Higher wages	30	25.6	12	18.8	18	34.0

TABLE 17

COMPARISON BY EDUCATIONAL LEVEL OF WAGES EARNED  
 BY CURRENTLY EMPLOYED FSB EXHAUSTEES WITH WAGES OF JOB  
 HELD BEFORE DRAWING UNEMPLOYMENT BENEFITS

<u>Years of Education</u>	<u>Lower Wages</u>		<u>Same Wages</u>		<u>Higher Wages</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
TOTAL	60	100.0	27	100.0	29	100.0
0 - 8	7	11.7	5	18.5	3	10.3
9 - 11	9	15.0	5	18.5	2	6.9
12	21	35.0	8	29.7	12	41.4
13 - 15	15	25.0	7	25.9	7	24.2
16	6	10.0	1	3.7	5	17.2
17 or more	2	3.3	1	3.7	0	0.0

TABLE 18  
NUMBER OF FSB EXHAUSTEES BY  
CHARACTERISTIC AND BY LABOR FORCE STATUS

<u>Characteristic</u>	<u>Labor Force Status</u>			<u>Withdrawn from L.F.</u>
	<u>Total</u>	<u>Employed</u>	<u>Unemployed</u>	
<u>Sex</u>				
Male	217	65	103	49
Female	184	50	78	56
<u>Race</u>				
White	330	103	141	86
Nonwhite	50	9	32	9
<u>Age</u>				
Under 20	4	3	0	1
20 - 24	47	18	21	8
25 - 34	101	41	47	13
35 - 44	51	18	24	9
45 - 54	58	18	31	9
55 - 64	71	12	33	26
65 & over	67	5	24	38
<u>Education</u>				
0 to 8 years	70	15	28	27
9 to 11	90	16	44	30
12	137	41	70	26
13 - 15	69	29	26	14
16	21	12	5	4
17 years or more	9	3	3	3
<u>Marital Status</u>				
Married	245	69	106	70
Single	83	32	39	12
Divorced, sep., widowed	68	14	33	21
<u>Industry</u>				
Contract construction	31	8	15	8
Manufacturing	122	33	56	33
Public utilities <sup>1</sup>	23	7	10	6
Finance, insurance & real estate	19	3	9	7
Wholesale & retail trade	100	30	43	27
Services	69	27	28	14
<u>Wage Earner Status</u>				
Primary wage earner	204	57	98	49
Secondary wage earner	193	60	80	53
<u>Other Person at Home With a Regular Job</u>				
Yes	209	71	85	53
No	186	45	91	50

<sup>1</sup>Includes transportation, communications and public utilities.

TABLE 19

PERCENTAGE DISTRIBUTION OF FSB EXHAUSTEES BY  
CHARACTERISTICS AND BY LABOR FORCE STATUS

<u>Characteristics</u>	<u>Total Percent</u>	<u>Employed</u>	<u>Unemployed</u>	<u>Withdrawn From Labor Force</u>
<u>Sex</u>				
Male	100	30	47	23
Female	100	27	42	31
<u>Race</u>				
White	100	31	43	26
Nonwhite	100	18	64	18
<u>Age</u>				
Under 20	100	75	0	25
20 - 24	100	38	45	17
25 - 34	100	41	46	13
35 - 44	100	35	47	18
45 - 54	100	31	53	16
55 - 64	100	17	46	37
65 & over	100	7	36	57
<u>Education</u>				
0 to 8 years	100	21	40	39
9 to 11	100	18	49	33
12	100	30	51	19
13 to 15	100	42	38	20
16	100	57	24	19
17 years or more	100	33	33	34
<u>Marital Status</u>				
Married	100	28	43	29
Single	100	39	47	14
Divorced, sep., widowed	100	21	48	31
<u>Industry</u>				
Contract construction	100	26	48	26
Manufacturing	100	27	46	27
Public utilities <sup>1</sup>	100	30	44	26
Finance, insurance, & real estate	100	16	47	37
Wholesale & retail trade	100	30	43	27
Services	100	39	41	20
<u>Wage Earner Status</u>				
Primary wage earner	100	28	48	24
Secondary wage earner	100	31	41	28
<u>Other Person at Home With Regular Job</u>				
Yes	100	34	41	25
No	100	24	49	27

<sup>1</sup>Includes transportation, communications and public utilities

TABLE 20

LABOR FORCE STATUS OF FSB EXHAUSTEES

BY SEX

<u>Status</u>	<u>Total</u>		<u>Men</u>		<u>Women</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
TOTAL	401	100.0	217	100.0	184	100.0
<u>Employed</u>	115	28.7	65	29.9	50	27.2
Full-time	90	78.3	56	86.2	34	68.0
Part-time	25	21.7	9	13.8	16	32.0
<u>Unemployed</u>	181	45.1	103	47.5	78	42.4
Looking for full-time job	109	60.2	64	62.1	45	57.7
Looking for part-time job	72	39.8	39	37.9	33	42.3
<u>Withdrawn From Labor Force</u>	105	26.2	49	22.6	56	30.4
Not looking for job now	78	74.3	36	73.5	42	75.0
Expect to look for job in next six months	27	25.7	13	26.5	14	25.0

NOTE: FSB exhaustees could have supplied multiple answers; therefore, the percentages indicated merely show the relative distribution of the question responses and not of those who responded.

TABLE 21

FSB EXHAUSTEES WITHDRAWN FROM THE LABOR MARKET

BY SEX, AGE, AND REASON FOR WITHDRAWAL

<u>Reason for Withdrawal</u>	<u>Total</u>	<u>S e x</u>		<u>A g e</u>					
		<u>Men</u>	<u>Women</u>	<u>Under 25</u>	<u>25- 34</u>	<u>35- 44</u>	<u>45- 54</u>	<u>55- 64</u>	<u>65 &amp; Over</u>
TOTAL WITHDRAWN	105	45	60	8	16	7	9	27	37
Retired	38	24	14	0	0	0	0	11	26
Sick	25	11	14	0	3	2	5	9	6
Home responsibilities	16	4	12	2	5	3	3	2	1
Attending school	8	3	5	3	2	1	1	1	0
Think I cannot get job	6	2	4	0	0	0	0	2	4
Other reason	6	1	5	2	2	1	0	1	0
Pregnant	5	NA	5	1	4	0	0	0	0
Don't want to work	1	0	1	0	0	0	0	1	0

TABLE 22

PERCENTAGE DISTRIBUTION OF FSB EXHAUSTEES WITHDRAWN FROM  
THE LABOR FORCE BY SEX, AGE, AND REASON FOR WITHDRAWAL

<u>Reason for Withdrawal</u>	<u>Total</u>	<u>Men</u>	<u>Women</u>	<u>Under 25</u>	<u>25- 34</u>	<u>35- 44</u>	<u>45- 54</u>	<u>55- 64</u>	<u>65 &amp; Over</u>
TOTAL WITHDRAWN	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Retired	36.2	53.3	23.3	0.0	0.0	0.0	0.0	40.7	70.3
Sick	23.8	24.5	23.4	0.0	18.8	28.5	55.6	33.4	16.2
Home responsibilities	15.2	8.9	20.0	25.0	31.2	42.9	33.3	7.4	2.7
Attending school	7.6	6.7	8.3	37.5	12.5	14.3	11.1	3.7	0.0
Think I cannot get a job	5.7	4.4	6.7	0.0	0.0	0.0	0.0	7.4	10.8
Other reason	5.7	2.2	8.3	25.0	12.5	14.3	0.0	3.7	0.0
Pregnant	4.8	N.A.	8.3	12.5	25.0	0.0	0.0	0.0	0.0
Don't want to work	1.0	0.0	1.7	0.0	0.0	0.0	0.0	3.7	0.0

TABLE 23

ACTIONS TAKEN BY UNEMPLOYED FSB EXHAUSTEES  
TO FIND JOB IN THE FOUR WEEKS PRIOR TO THE SURVEY  
BY SEX

<u>Actions Taken</u>	<u>Total</u>		<u>Men</u>		<u>Women</u>	
	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>
TOTAL	192	100.0	109	100.0	83	100.0
Went to an employer and asked for work	38	19.8	23	21.1	15	18.1
Through a private employment agency	3	1.6	2	1.8	1	1.2
From a union office	13	6.8	12	11.0	1	1.2
Through a State Job Service office	4	2.1	3	2.8	1	1.2
Answered a "Help Wanted" ad	102	53.1	50	45.9	52	62.6
Other	32	16.6	19	17.4	13	15.7

NOTE: Unemployed FSB exhaustees could have taken more than one type of action to find job. The percentages indicated merely show the relative distribution of the question responses and not of those who responded.

TABLE 24

METHOD USED TO FIND JOB BY CURRENTLY  
EMPLOYED FSB EXHAUSTEES  
BY SEX

<u>Method Used</u>	<u>Total</u>		<u>Men</u>		<u>Women</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
TOTAL	118	100.0	63	100.0	55	100.0
Went to employer and asked for work	39	33.1	26	41.3	13	23.6
Through a private employment agency	2	1.7	2	3.2	0	0
From a union office	6	5.1	6	9.5	0	0
Through a State Job Service office	5	4.2	4	6.3	1	1.8
Answered a "Help Wanted" ad	26	22.0	7	11.1	19	34.6
Other	40	33.9	18	28.6	22	40.0

NOTE: Employed FSB exhaustees could have used more than one type of action to find job. The percentages indicated merely show the relative distribution of the question responses and not of those who responded.

TABLE 25

NUMBER OF WEEKS WORKED SINCE EXHAUSTION OF FSB  
BENEFITS BY SEX

<u>Weeks Worked</u>	<u>Total</u>		<u>Men</u>		<u>Women</u>	
	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>
TOTAL	357	100.0	186	100.0	171	100.0
None	244	68.3	122	65.6	122	71.3
1 - 5 weeks	25	7.0	21	11.3	4	2.3
6 - 10 weeks	25	7.0	11	5.9	14	8.2
11 - 15 weeks	15	4.2	7	3.8	8	4.7
16 - 20 weeks	26	7.3	13	7.0	13	7.6
21 - 25 weeks	15	4.2	8	4.3	7	4.1
26 - 30 weeks	7	2.0	4	2.1	3	1.8

TABLE 26

SEX, RACE, AGE, AND MARITAL STATUS OF FSB EXHAUSTEES WHO  
RESPONDED TO THE QUESTION, "ARE YOU THE MAIN WAGE EARNER  
IN YOUR HOME WHEN YOU WORK?"

<u>Characteristics</u>	R e s p o n s e					
	<u>Total</u>		<u>Yes</u>		<u>No</u>	
	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>
<u>Sex</u>	411	100.0	209	50.9	202	49.1
Men	218	100.0	154	70.6	64	29.4
Women	193	100.0	55	28.5	138	71.5
<u>Race</u>	387	100.0	200	51.7	187	48.3
White	335	100.0	166	49.5	169	50.5
Nonwhite	52	100.0	34	65.4	18	34.6
<u>Age</u>	406	100.0	207	51.0	199	49.0
Under 20	4	100.0	0	0.0	4	100.0
20 - 24	47	100.0	8	17.0	39	83.0
25 - 34	104	100.0	47	45.2	57	54.8
35 - 44	54	100.0	20	37.0	34	63.0
45 - 54	61	100.0	36	59.0	25	41.0
55 - 64	71	100.0	48	67.6	23	32.4
65 & over	65	100.0	48	73.9	17	26.1
<u>Marital Status</u>	404	100.0	204	50.5	200	49.5
Married	250	100.0	110	44.0	140	56.0
Single	82	100.0	38	46.3	44	53.7
Divorced, separated or widowed	72	100.0	56	77.8	16	22.2

TABLE 27

SOURCES OF SUPPORT OF THOSE FSB EXHAUSTEES  
WHO RESPONDED TO THE QUESTION, "ARE YOU  
THE MAIN WAGE EARNER IN YOUR HOME  
WHEN YOU WORK?"

Source of Support	Responses					
	Total		Yes		No	
	Number	Percent	Number	Percent	Number	Percent
TOTAL	380	100.0	193	50.8	187	49.2
Savings	108	100.0	64	59.3	44	40.7
Wages of others in household or family	101	100.0	13	12.9	88	87.1
Social Security	61	100.0	46	75.4	15	24.6
Other	37	100.0	21	56.8	16	43.2
Food Stamps	26	100.0	18	69.2	8	30.8
Borrowed funds or credit	22	100.0	16	72.7	6	27.3
Your own wages	9	100.0	5	55.6	4	44.4
Military or other pension	8	100.0	6	75.0	2	25.0
Welfare	5	100.0	2	40.0	3	60.0
Pension from last employer	3	100.0	2	66.7	1	33.3

NOTE: FSB exhaustees could have used more than one source of support. The percentages indicated merely show the relative distribution of the question responses and not of those who responded.

TABLE 28

SEX, RACE, AGE, AND MARITAL STATUS OF FSB EXHAUSTEES  
WHO RESPONDED TO THE QUESTION, " DOES ANYONE ELSE IN  
YOUR HOME HAVE A REGULAR JOB?"

<u>Characteristic</u>	R e s p o n s e					
	<u>Total</u>		<u>Yes</u>		<u>No</u>	
	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>
<u>Sex</u>	407	100.0	217	53.3	190	46.7
Male	215	100.0	91	42.3	124	57.7
Female	192	100.0	126	65.6	66	34.4
<u>Race</u>	383	100.0	202	52.7	181	47.3
White	332	100.0	183	55.1	149	44.9
Nonwhite	51	100.0	19	37.3	32	62.7
<u>Age</u>	402	100.0	212	52.7	190	47.3
Under 20	4	100.0	4	100.0	0	0.0
20 - 24	46	100.0	37	80.4	9	19.6
25 - 34	102	100.0	56	54.9	46	45.1
35 - 44	53	100.0	36	67.9	17	32.1
45 - 54	60	100.0	30	50.0	30	50.0
55 - 64	71	100.0	27	38.0	44	62.0
65 & over	66	100.0	22	33.3	44	66.7
<u>Marital Status</u>	401	100.0	213	53.1	188	46.9
Married	250	100.0	156	62.4	94	37.6
Single	82	100.0	40	48.8	42	51.2
Divorced, separated or widowed	69	100.0	17	24.6	52	75.4

TABLE 29

SOURCE OF SUPPORT AFTER EXHAUSTING FSB BENEFITS  
BY SEX

<u>Source of Support</u>	<u>Total</u>		<u>Men</u>		<u>Women</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
TOTAL	385	100.0	206	100.0	179	100.0
Savings	108	28.0	70	34.0	38	21.2
Wages of others in household or family	102	26.5	25	12.1	77	43.0
Social Security	63	16.4	41	19.9	22	12.3
Other	38	9.9	17	8.2	21	11.7
Food Stamps	26	6.8	16	7.8	10	5.6
Borrowed funds or credit	22	5.7	20	9.7	2	1.1
Your own wages	9	2.3	6	2.9	3	1.7
Military or other pension	8	2.1	7	3.4	1	0.6
Welfare	5	1.3	2	1.0	3	1.7
Pension from last employer	4	1.0	2	1.0	2	1.1

NOTE: FSB exhaustees could have used more than one source of support. The percentages indicated merely show the relative distribution of the question responses and not of those who responded.

TABLE 30

## WELFARE PARTICIPATION OF FSB EXHAUSTEES

## BY SEX

	<u>Total</u>		<u>Men</u>		<u>Women</u>	
	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>
TOTAL	28	100.0	16	100.0	12	100.0
Received welfare while collecting unemployment benefits	2	7.1	1	6.3	1	8.3
Began welfare after exhausting unemployment benefits	15	53.6	7	43.7	8	66.7
Currently on welfare	11	39.3	8	50.0	3	25.0

NOTE: FSB exhaustees could have received welfare under more than one of three categories listed above. The percentages indicated merely show the relative distribution of the question responses and not of those who responded. Further, the very small sample size for this characteristic limits the statistical reliability of the results.

TABLE 31

## FOOD STAMP PROGRAM PARTICIPATION

BY FSB EXHAUSTEES

BY SEX

	Total		Men		Women	
	Number	%	Number	%	Number	%
TOTAL	41	100.0	28	100.0	13	100.0
Received food stamps while collecting unemployment benefits	7	17.1	4	14.3	3	23.1
Began receiving food stamps after exhausting unemployment benefits	12	29.3	9	32.1	3	23.1
Currently receiving food stamps	22	53.6	15	53.6	7	53.8

NOTE: FSB exhaustees could have participated in more than one of the three categories listed above. The percentages indicated merely show the relative distribution of the question responses and not of those who responded. Further, the very small sample size for this characteristic limits the statistical reliability of the results.



STATE OF NEW JERSEY  
DEPARTMENT OF LABOR AND INDUSTRY  
DIVISION OF PLANNING AND RESEARCH

JOHN J. HORN  
Acting Commissioner

POST OFFICE BOX 2765  
TRENTON, NEW JERSEY 08625

ARTHUR J. O'NEAL, JR.  
Director

Dear Claimant:

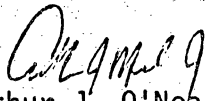
As one of thousands of individuals who exhausted their entitlement to unemployment benefits under the Federal Supplemental Benefits Program, we would like to know what your experience has been since receiving your last benefit check.

We are enclosing a short questionnaire which we would like you to fill out and return in the enclosed postage-free envelope. This will only take a few minutes. Your answers will be kept in strict confidence by my research staff and will in no way affect any benefits you have collected in the past or might be eligible for in the future.

For the convenience of Spanish-speaking persons we have enclosed a Spanish-language questionnaire. Please complete and return either the English or Spanish questionnaire.

Please accept in advance my thanks for your cooperation in this effort to gain a better understanding of New Jersey's serious unemployment problem.

Sincerely,

  
Arthur J. O'Neal, Jr.



STATE OF NEW JERSEY  
DEPARTMENT OF LABOR AND INDUSTRY  
DIVISION OF PLANNING AND RESEARCH

JOHN J. HORN  
Acting Commissioner

POST OFFICE BOX 2765  
TRENTON, NEW JERSEY 08625

ARTHUR J. O'NEAL, JR.  
Director

Estimado Reclamante:


Como uno de tantos individuos que ha agotado su derecho a beneficios por desempleo bajo el Programa de Beneficios Federales Suplementarios, quisiéramos saber lo que ha ocurrido después de haber recibido su último cheque.

Estamos incluyendo un breve cuestionario con esta carta. Favor de llenarlo y devolverlo en el sobre sellado que le estamos acompañando. Esto le tomará unos minutos solamente. Sus contestaciones serán mantenidas en completa confidencia por mi personal de investigaciones en este proyecto. Sus contestaciones de ninguna manera afectarán algún beneficio que usted haya recibido anteriormente o que tenga derecho a recibir en el futuro.

Para la conveniencia de las personas que hablan español, hemos incluido un cuestionario en español. Llenelo por favor y devuelvalo, ya sea en inglés o en español.

Acepte mis gracias adelantadas por su cooperación en este esfuerzo por conocer mejor el problema serio de desempleo en el estado de Nueva Jersey.

Sinceramente,

  
Arthur J. O'Neal, Jr.

Inc.

NEW JERSEY DEPARTMENT OF LABOR AND INDUSTRY  
 DIVISION OF PLANNING AND RESEARCH  
 Federal Supplemental Benefits  
 Post-Exhaustion Questionnaire

*Please indicate any corrections  
 or changes in the above address*

1. How old are you: \_\_\_\_\_ 2. What is your race: \_\_\_\_\_
3. Check your marital status:       
 married single divorced separated widow(er)
4. How many people live in your household: \_\_\_\_\_  
 Of these how many are under 6: \_\_\_\_\_; 6 to 18: \_\_\_\_\_; over 18: \_\_\_\_\_
5. Circle the highest number of years of schooling you have completed:  
 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 over  
 16
6. Are you the main wage earner in your home when you work:  Yes  No
7. Does anyone else in your home have a regular job:  Yes  No
8. What is your regular occupation: \_\_\_\_\_  
*(Such as assembler, stock clerk, typist, etc.)*
9. How long have you worked at this occupation:  
Years Months
10. Have you worked since \_\_\_\_\_ :  Yes  No  
*(Date of last FSB check)*  
 If yes, how many weeks did you work: \_\_\_\_\_
11. Are you currently employed:  Yes  No  
*If no, skip to question 15*  
 If yes, are you now working:  full-time;  part-time  
 If part-time, would you rather work full-time:  Yes  No
12. What kind of work are you doing now: \_\_\_\_\_  
*(Such as assembler, stock clerk, typist, etc.)*
13. How does the pay for this job compare with that  
 of your last regular job before you started  
 collecting unemployment benefits:  Lower  Same  Higher
14. If you are currently working, by which method did you find work:  
 Went to an employer and asked for work  
 Through a private employment agency  
 From a union office  
 Through a State Employment Service office  
 Answered a "help wanted" ad  
 Other \_\_\_\_\_  
*(Explain)*

15. If you are not working, check any of these items that apply to you:

- Looking for a full-time job     Not looking for a job now  
 Looking for a part-time job     Expect to look in next six months

16. If you are not working and not looking for a job, check one of the following:

- Unable to work due to illness or disability  
 Attending school  
 Retired  
 Pregnant  
 Home responsibilities  
 I do not want to work  
 I think I cannot get a job  
 Other reason \_\_\_\_\_

*(Explain)*

17. If you are currently looking for work, which of these actions did you take in the last four weeks:

- Went to an employer to ask for work  
 Went to a private employment agency  
 Went to a union office  
 Went to a State Employment Service office  
 Answered a "help wanted" ad  
 Other \_\_\_\_\_

*(Explain)*

18. Check your sources of support after exhausting unemployment benefits:

- |  |  |
|--|--|
| <input type="checkbox"/> Wages of other in household or family | <input type="checkbox"/> Food stamps               |
| <input type="checkbox"/> Your own wages                        | <input type="checkbox"/> Social security           |
| <input type="checkbox"/> Borrowed funds or credit              | <input type="checkbox"/> Military or other pension |
| <input type="checkbox"/> Pension from last employer            | <input type="checkbox"/> Savings                   |
| <input type="checkbox"/> Public assistance (welfare)           | <input type="checkbox"/> Other _____               |

*(Explain)*

19. If you received welfare in the past two years, check any of the following items that apply to you:

- Received welfare while collecting unemployment benefits  
 Began welfare after exhausting unemployment benefits  
 Currently receiving welfare

20. If you received food stamps during the past two years, check any of the following items that apply to you:

- Received food stamps while collecting unemployment benefits  
 Began receiving food stamps after exhausting unemployment benefits  
 Currently receiving food stamps



12. ¿Que clase de trabajo hace usted ahora?

(Como ejemplo: ensamblador; empleado de almacén; mecanografía, etc.)

13. ¿Como se compara el sueldo de su empleo actual con el de su último empleo antes de que usted empezó a recibir beneficios por desempleo?

( ) Menor            ( ) Igual            ( ) Mayor

14. Si está trabajando actualmente, ¿de que manera encontró su empleo?

- ( ) Fui a un patron privado y pedí trabajo.
- ( ) Fui a una agencia de empleo privada.
- ( ) De una oficina de una union.
- ( ) A través de la Oficina de Servicios de Empleo del Estado.
- ( ) Contesté un anuncio de "Se solicita empleados".
- ( ) Otro (explique) \_\_\_\_\_

15. Si no está trabajando actualmente, ¿marque una de las siguiente alternativas?

- ( ) Buscando trabajo tiempo completo.
- ( ) Buscando trabajo parte del tiempo.
- ( ) No estoy buscando empleo actualmente.
- ( ) Pienso buscar empleo dentro de los proximos seis meses.

16. Si no estas trabajando actualmente ni está buscando empleo, ¿marque uno de los siguientes?

- ( ) No pudo trabajar por razon de enfermedad o incapacidad.
- ( ) Estoy estudiando.
- ( ) Retirado.
- ( ) Vacaciones por maternidad.
- ( ) Responsabilidades de la casa.
- ( ) No quiero trabajar.
- ( ) No creo que puedo encontrar trabajo.
- ( ) Otra razón (explique) \_\_\_\_\_

17. Si está actualmente buscando empleo, ¿cuáles de éstas cosas ha hecho usted en las últimas cuatro semanas?

- ( ) Fui a un patrón privado y pedí trabajo.
- ( ) Fui a una agencia de empleo privada.
- ( ) Fui a una oficina de una union.
- ( ) Fui a una Oficina de Servicios de Empleo del Estado.
- ( ) Contesté un anuncio de "Se solicita empleados".
- ( ) Otro (explique) \_\_\_\_\_

18. ¿Indique como se mantuvo usted despues de haber agotado sus beneficios por desempleo?

- Sueldo de otra persona en la casa o de la familia.
- Su propio sueldo.
- Hice un préstamo.
- Pension de su ultimo trabajo.
- Bienestar Publico.
- Cupones de Alimentos.
- Seguro Social.
- Pensión militar u otra pensión.
- Ahorros
- Otro (explique) \_\_\_\_\_

19. Si usted recibió bienestar publico en los ultimos dos años, ¿marque cualquiera de las siguientes alternativas?

- Recibí bienestar público mientras recibía beneficios por desempleo.
- Empezé a recibir bienestar público despues de haber agotado los beneficios por desempleo.
- Actualmente estoy recibiendo bienestar publico.

20. Si usted recibió cupones de alimentos durante los ultimos dos años, ¿marque cualquiera de los siguientes alternativos?

- Recibí cupones de alimentos mientras recibía beneficios por desempleo.
- Empezé a recibir cupones de alimentos despues de haber agotado los beneficios por desempleo.
- Actualmente estoy recibiendo cupones de alimentos.

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