

December 23, 2005

Joint Legislative Task Force on Unemployment Insurance Benefit Equity
PO Box 40600
Olympia, WA 98504

Dear Task Force Members:

Enclosed you will find the response to your request for more information on Repeat Claims.

Summary of Your Request (see page 6 for actual request)

At the November 17, 2005 UI Task Force meeting, Dr. Vroman presented information and a handout was distributed on the 9,015 individuals who had filed 7 claims in 1998-2004. Subsequently, you asked Employment Security to provide more information on the 79,183 individuals who filed a claim between 1998 and 2001 and also had *at least* four new claims by the end of 2004 (referred to in this document as "4+ claimants"). You asked us to provide:

- Demographics (gender, ethnicity, age, education, east/west WA, rural/urban) within each industry
- Subset of those who filed a new claim at the same time each year
- Employer-driven/attached claims (e.g., standby, partial unemployment, Shared Work)
- Subset of claimants with more than 4 weeks paid
- Subset of exhaustees
- Percent of benefits used, split by groups: <25%; 26% - 50%; 51% - 66%; 67% - 74%; >75%; and the reduced MBA for 10%; 25%; and 50% reductions for those with two prior consecutive claims.

Parameters of the response

Highlights of preliminary findings on repeat claims were presented by Judy Johnson at the December 1, 2005 UI Task Force meeting. This document provides additional and more detailed information. It does *not* represent seasonality and conclusions regarding such cannot be drawn from this data.

At first glance, the information requested may appear to be straightforward. However, we discovered that this was often not the case. Over the seven-year period (1998-2004), each claimant had at least four, and in some cases, up to seven claims. Although some of the demographics (e.g., gender) did not change from one claim to the next, other dimensions did vary, such as industry, employer-attachment, and whether or not claimants were paid more than four weeks or exhausted their benefits. We realized that a complete study of the information requested could easily take an entire year. In an effort to provide you with relevant information in a much shorter timeframe, we determined the best approach to take for each of the bulleted items above. The attached spreadsheets, which provide detailed data beyond this narrative, are grouped by the approaches we determined to be of most value at this time.

The sets of worksheets and our summary of findings are described on pages 2-5. Also note that although you requested industry breakdowns by two-digit NAICS codes, the historical data used for this request only contain SIC codes. NAICS codes were not used until the past couple of years. Prior to that, SIC codes were used as the standard for classifying industries. Therefore, we used major SIC industry sectors for the industry breakdowns.

- **DEMOGRAPHICS Worksheets:**

- **“Demographics by Industry: Claimants with 4 or more Claims CY98 - CY04 Compared to Baseline (All CY04 Claimants)”** 6 pages (pp. 7-12)

Percentages and counts for each demographic by industry, comparing the 79,183 individuals who had at least 4 claims between 1998 and 2004 (4+ claimants) to the 187,207 individuals in the general claimant population of 2004 (baseline). Keep in mind that baseline also includes individuals who happen to file their one and only claim ever during that baseline year. The reasons the 4+ claimants file multiple claims can contribute to differences in demographics and industry distributions between them and the baseline.

Data (gender, ethnicity, age, education, east/west WA, and rural/urban; by industry) for the total workforce (as requested) were not readily available so the baseline population was used for comparison instead. The industry used for each 4+ claimant was the one with the greatest amount of base year wages for the most recent claim. East/West and Urban/Rural were determined according to the county of residence on the last claim.

- **PATTERN OF USE Worksheets:**

- **“Individuals with Patterns of Use by Industry”** 2 pages (pp. 13-14)

Percentages and counts by industry of individuals (4+ claimants) who had a “pattern” of filing consecutive claims at the same time each year, being employer-attached (standby, partial unemployment, or Shared Work), being paid more than 4 weeks, or exhausting benefits. Due to time constraints, only industry breakdowns are included, not demographics, based on our determination that industry is the most relevant factor. The industry used for each claimant was the one with the greatest amount of base year wages for the most recent claim.

A “pattern” of filing consecutive claims at the same time each year was established if all claims filed by the individual were in consecutive calendar years (no years skipped) and were each filed within three weeks of the end of the previous claim. Three weeks was used instead of 30 days for this part of the request to minimize the possibility of including individuals whose 6th or 7th consecutive claim might have occurred several months after their first claim. (Point of interest not included on the worksheet: Of the 19,628 individuals with this “pattern of use”, almost 25% of them filed the second and third claims in the week immediately following the end of the prior claim.)

Individuals were determined to have a “pattern” of employer-attachment, more than 4 weeks of payments, or exhausted benefits if such was the case for at least half of the claims they filed. Data were not readily available to identify if employers had laid off all workers or had gone out of business, nor to compare the information to unemployment rates in those counties.

The first “Pattern of Use” worksheet, “Comparison to All 4+ Claimants” (p. 13), compares the numbers of “patterns of use” claimants to all 4+ claimants. The percentages on this page represent the percent of 4+ claimants in each industry that exhibited each “pattern of use”. These percentages are useful when comparing both across columns and within columns. For example, across columns, we find that of all the 4+ claimants in Other Manufacturing, 27% have a pattern of employer-attachment and 7.5% have a pattern of exhausting benefits. For the “Paid more than 4 weeks” pattern of use (column), we find that more than 90% of 4+ claimants in almost every industry are paid more than 4 weeks (Other Manufacturing is the exception).

The second “Pattern of Use” worksheet, “Industry Distributions” (p. 14), compares these “patterns of use” claimants to all 4+ claimants and also to the baseline claimants by industry distribution. The percentages on this page represent the percent for each industry of the total number of claimants (all industries) in that specific column; e.g., percent of Baseline claimants in Fishing (.7%) or percent of Employer-Attached claimants in Construction (25%). These percentages are useful when comparing across columns. For example, Fishing comprises only .7% of Baseline claimants, but 1.4% of all 4+claimants, and 3.5% of claimants with a pattern of exhausting benefits.

- **PERCENT OF BENEFITS USED and POTENTIAL REDUCTIONS IN MBA AND PAYMENTS Worksheets:**

“Percent of Benefits Used” 1 page (p. 15)

Counts and Percentages of all 4+ claims (not just claimants) by percent of benefits used; “Percent of Benefits Used” is calculated by dividing total payments by the maximum benefit amount (MBA) for each claim. The approach used for data on this worksheet is different than for the other worksheets. The percent of benefits used was assessed for each *claim*, not each *claimant*, due to the way the request was worded and because this approach seemed to be the most relevant for this particular request. The 4+ claimants (79,183 individuals) filed a total of 393,392 claims (4-7 claims each) in 1998-2004 (table in lower half on worksheet). Data for many of the older (1998-2000) claims no longer contain MBA information. Therefore, only claims for which MBA information is available (341,425 claims) were included in the breakdown by percent of benefits used (table in upper half on worksheet).

“Potential Reductions in Maximum Benefit Amounts (MBA) and Payments (in 3rd consecutive claim)” Amounts and Demographics 2 pages (pp. 16-17)

This data estimates the effects of Dr. Vroman’s suggestion to develop a repeat use penalty (slide 62 in 11/17/05 presentation).

The *Amounts* page (p. 16) includes amounts (actual and potential reductions) of MBAs and payments for the 4+ claimants who had at least one occurrence of filing a new claim in three consecutive calendar years and also used a certain percent of benefits in each of the first two claims. Only the first occurrence for each individual was calculated. The amounts (including the number and percent of individuals) are broken down by the percent of benefits (in ranges) that was paid on the first two claims. The dollar amounts are shown in millions of dollars, except the average MBA. Also included is the percent of reduction in total payments for each potential MBA percent reduction.

The “Any Time of Year” data include all such individuals, regardless of when during the year each subsequent claim was filed. The “Same Time of Year” data is a subset of “Any Time of Year” individuals that includes only those who filed each consecutive claim with 30 days after the end of the prior claim. Data for both groups were included because we were not sure whether the broader (Any Time) or more narrow (Same Time) group would be under consideration by the Task Force

The *Demographics* page (p. 17) provides demographic information on the individuals who would be affected by reductions in the MBA. It includes counts and percentages of gender and ethnicity by percent of MBA used on each of first two claims for both “Any Time of Year” and “Same Time of Year” individuals (see descriptions above). Counts and percentages of baseline and 4+ claimants are also included for comparison. Due to time constraints, only gender and ethnicity demographics breakdowns are provided. Industry breakdowns were not prepared for these individuals due to the specificity of the request. It is difficult to properly ascertain the effects by industry, because the industry often changed from year to year for many claimants.

Summary of Findings (continued on pages 4 and 5)

A complete analysis of the data provided would take more time than the UI Task Force has available. Also note that there may be slight differences between the information presented here and that in the summary of initial findings presented at the December 1, 2005 UI Task Force meeting due to subsequent refinement and analysis of the data.

Demographics of 4+ Claimants compared to Baseline

- GENDER (p. 7): There is a substantially higher percentage of males for 4+ claimants than for baseline claimants (75% vs. 63% overall); especially in Aerospace and High Technology. There is a substantially higher percentage of females for 4+ claimants than for baseline claimants in Wholesale.
- ETHNICITY (p. 8): Both overall and in many industries, there is a substantially higher percentage of Hispanic for 4+ claimants than for baseline claimants (25% vs. 12.6% overall); with offsetting lower percentages for several other groups.
- AGE (p. 9): Although there are exceptions in some industries, a substantially lower percentage of 4+ claimants than baseline claimants are under 30 (8% vs. 24%); with offsetting higher percentages for individuals over 50.
- EDUCATION (p. 10): Overall and in many industries, the most substantial differences between 4+ claimants and baseline claimants are for individuals with less than 8 years of education (15% vs. 5.5% overall) and for those with a college education (lower with some college or Bachelors degree; higher with Masters or PhD).
- EAST-WEST WA (p. 11): Although only 26% of all baseline claimants live in Eastern Washington, 42% of all 4+ claimants live there. The industries that have the greatest differences from the baseline are Other Manufacturing, Wholesale, Services, and Public Administration.
- URBAN-RURAL (p. 12): Overall and in most industries, a greater percentage of 4+ claimants than baseline claimants live in rural areas (40% vs. 31% overall). However, a substantially *lower* percentage of 4+ claimants in Agriculture and High Technology live in rural areas when compared to baseline claimants.

Patterns of Use

- COMPARISON TO ALL 4+ CLAIMANTS (p. 13)
Of all the 4+ claimants:
 - 25% filed all their claims at the same time of year in consecutive years (Same-Time Consecutive Claims)
 - 13% had an employer attachment (standby, partial unemployment, or Shared Work) on more than half of their claims.
 - 95% were paid more than 4 weeks on more than half of their claims.
 - 7% exhausted benefits on more than half of their claims.

The industries with the highest and lowest “patterns of use” are:

Pattern of Use	Industries with Highest	Industries with Lowest
Same-Time Consecutive Claims	Agriculture (39%) Public Administration (34%)	High Technology (4%)
Employer-Attachment	Aerospace (67%) Other Manufacturing (27%)	Fishing (4%) Public Administration (4%)
Paid more than 4 weeks	all above 93% except →	Other Manufacturing (87%)
Exhausted Benefits	Fishing (18.5%)	Aerospace(3.3%)

- INDUSTRY DISTRIBUTIONS (p. 14)
There are substantial differences in industry distributions between 4+ claimants and baseline. The percentages of 4+ claimants in Agriculture, Fishing, Mining, and Construction are close to or more than twice those of the baseline; in many other industries, less than half.
Comparing various “patterns of use” industry distributions to those for all 4+ claimants, the greatest percentage differences occur in:
 - Same-Time Consecutive Claims: Agriculture, Construction, and Public Administration
 - Employer-Attachment: Fishing, Other Manufacturing, Aerospace, High Technology, and Public Administration
 - Paid more than 4 weeks: No substantial differences in distributions percentages for any industry
 - Exhausted Benefits: Fishing, Aerospace, Services, Public Administration

Percent of Benefits Used (p. 15)

For the 4+ claimants, approximately:

- 21.5% of the claims were exhausted (100% of MBA paid)
- 15.5% of the claims had total payments of more than 75%, but less than 100% of the MBA
- 17% of the claims had total payments of more than 50%, but less than 75% of the MBA
- 21.5% of the claims had total payments of more than 25%, but less than 50% of the MBA
- 24.5% of the claims had total payments of less than 25% of the MBA

Reductions in MBA and Payments

- AMOUNTS (p. 16)

Slightly less than half of the claimants who filed three years in a row used more than 75% of their benefits each of the first two years. Reducing the MBA by a certain percentage for the third consecutive claim reduces total payments; the higher the percent of MBA reduction and the higher the percent of benefits used on the prior 2 claims, the higher the percent reduction in total payments. As expected, those who used more than 75% on prior claims are the most affected regardless of the percent of the MBA reduction. However, the percent of reduction in payments does not equal the percent in the MBA reduction because most claimants do not exhaust their benefits and many are paid less than half their MBA. For example, a 10% reduction in the MBA for "Any Time" claimants would have resulted in a 4.3% decrease (\$5 million) in payments. Please also remember that reduced payment amounts would not result in an immediate dollar for dollar savings in taxes. The savings would occur over the course of the experience rating cycle (4-5 years).

The amount of actual and reduced MBAs and payments would be different for future claims for a couple of reasons. Many of the claims used for this request occurred several years ago when the MBA calculation and maximum weekly benefit amount (WBA) were different. The change in the MBA calculation from 30 times to 26 times the WBA has already lowered the actual average MBA, total MBAs, and total payments on more recent claims. Also, at some point in the future, the maximum WBA will rise above \$496, which will result in an increase in the average MBA.

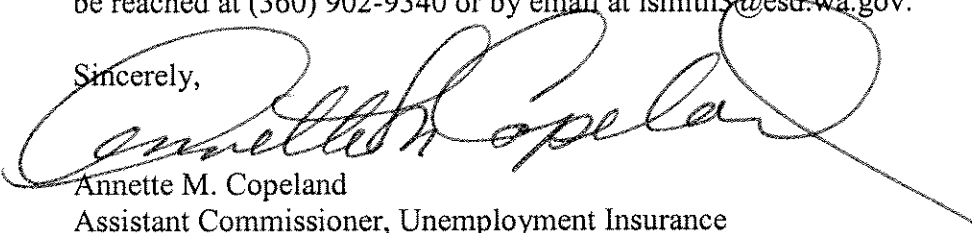
- DEMOGRAPHICS (p. 17)

The percent of these "3- consecutive-year" claimants in each demographic group differs from the baseline and all 4+ claimants to varying degrees. Observations for "Same-Time" individuals who were paid 75%-100% on prior claims (the group most affected by an MBA reduction in the third claim) include:

- GENDER: 65% are Male - this is a smaller percentage than for all 4+ claimants (75%), but larger than for baseline claimants (63%).
- ETHNICITY: 42% are Hispanic – this is a much larger percentage than for all 4+ claimants (25%) and for baseline claimants (13%). 49% are White – this is a substantially smaller percentage than for all 4+ claimants (66%) and for baseline claimants (72%).

I hope that this information will meet your needs and prove beneficial in your deliberations. Any comments, questions, or concerns should be directed to Lois Smith who will coordinate responses. Please reference the data request number as shown in the footer of this document (#004.0). Lois can be reached at (360) 902-9340 or by email at lsmith3@esd.wa.gov.

Sincerely,



Annette M. Copeland
Assistant Commissioner, Unemployment Insurance

Enclosure

Final “Repeat Claims” Data Request as Submitted to Employment Security

Employment Security Department
Unemployment Insurance Program

Final

November 23, 2005

Data Requests

Joint Legislative Task Force on Unemployment Insurance Benefit Equity

Repeat Claims

Provide more information about repeat claims at the December 1 Task Force Meeting:

1. Use all persons with first claims filed between 1998 and 2001 (so that they can have applied for four consecutive new claims before end of 2004.) Start with 2000 as the first year of reduced maximum benefit amounts (MBA). (If the claimants had two prior consecutive claims in 1998 and 1999, a reduced MBA would first be issued in 2000.)
2. Include a subset of claimants with more than 4 weeks paid, and a subset showing those who filed a new claim at the same time each year (criteria: within 30 days).
3. Provide the percent of benefits used, split by groups: <25%; 26% - 50%; 51% - 66%; 67% - 74%; >75%. For these claimants, identify what would be the reduced MBA under these reduction percentages: 10%; 25%; 50%.
4. Provide standard demographics within each industry (using two-digit industry NAICS) by gender, ethnicity, age, education, location by east/west WA. Provide counts and percentages (and hopefully comparison to total workforce).
5. Identify “employer-driven repeat claims”: employer attachment such as standby, partial unemployment, Shared Work; where employer laid off all workers and compare to the unemployment rate in the county, and where employer has gone out of business; by demographics and industry.
6. Identify exhaustees by demographics and industry.

DEMOGRAPHICS by Industry
Claimants with 4 or more Claims CY98-CY04
Compared to Baseline (All CY04 Claimants)

GENDER		Baseline: All CY04 Claimants (total 187,207)		4+ Claims in 7 Years (total 79,183)	
		Female	Male	Female	Male
PERCENTAGES	ALL INDUSTRIES	37.4%	62.6%	24.6%	75.4%
	Agriculture, Forestry, Hunting	33.6%	66.4%	34.3%	65.7%
	Fishing	2.7%	97.3%	2.7%	97.3%
	Mining	12.9%	87.1%	8.0%	92.0%
	Construction	8.0%	92.0%	5.9%	94.1%
	Manufacturing: Other	27.8%	72.2%	28.2%	71.8%
	Manufacturing: Aerospace	31.0%	69.0%	9.0%	91.0%
	Transportation, Communication, Utilities	30.9%	69.1%	23.2%	76.8%
	Wholesale	35.2%	64.8%	49.6%	50.4%
	Retail	45.3%	54.7%	48.3%	51.7%
	Services	54.7%	45.3%	48.2%	51.8%
	High Technology	55.3%	44.7%	34.0%	66.0%
	Public Administration	35.9%	64.1%	33.5%	66.5%
Not Available	57.1%	42.9%	13.4%	86.6%	
COUNTS	ALL INDUSTRIES	70,004	117,203	19,497	59,686
	Agriculture, Forestry, Hunting	3,710	7,325	4,055	7,766
	Fishing	36	1,290	30	1,080
	Mining	50	337	29	333
	Construction	2,681	31,008	1,490	23,664
	Manufacturing: Other	6,833	17,738	4,249	10,792
	Manufacturing: Aerospace	403	897	11	111
	Transportation, Communication, Utilities	2,287	5,116	955	3,162
	Wholesale	2,734	5,032	1,189	1,210
	Retail	7,736	9,345	1,361	1,457
	Services	32,514	26,875	4,805	5,155
	High Technology	7,625	6,173	82	159
	Public Administration	3,391	6,064	720	1,428
Not Available	4	3	521	3,369	

NOTE: See page 2 for an explanation of what is included in the "DEMOGRAPHICS" worksheets.

DEMOGRAPHICS by Industry

Claimants with 4 or more Claims CY98-CY04

Compared to Baseline: All CY04 Claimants

ETHNICITY		Baseline: All CY04 Claimants (total 187,207)						4+ Claims in 7 Years (total 79,183)					
		Native American	Asian or Pacific Islander	Black Not Hispanic	Hispanic	White Not Hispanic	Info Not Available	Native American	Asian or Pacific Islander	Black Not Hispanic	Hispanic	White Not Hispanic	Info Not Available
PERCENTAGES	ALL INDUSTRIES	2.1%	5.3%	4.4%	12.6%	71.8%	3.8%	2.1%	3.0%	2.1%	24.8%	65.7%	2.3%
	Agriculture, Forestry, Hunting	1.6%	0.7%	0.3%	69.6%	26.7%	1.1%	0.4%	0.6%	0.4%	77.8%	20.1%	0.7%
	Fishing	2.9%	8.3%	2.5%	11.0%	71.9%	3.4%	2.1%	7.3%	2.1%	10.4%	75.3%	2.9%
	Mining	1.6%	1.0%	0.0%	2.6%	91.7%	3.1%	2.2%	0.3%	0.6%	1.7%	93.1%	2.2%
	Construction	2.4%	1.8%	2.0%	5.7%	84.9%	3.2%	2.2%	1.1%	1.9%	5.5%	86.9%	2.4%
	Manufacturing: Other	1.6%	10.2%	3.8%	21.7%	59.3%	3.4%	2.2%	8.0%	2.2%	31.3%	53.9%	2.4%
	Manufacturing: Aerospace	1.6%	7.6%	4.4%	2.9%	78.1%	5.4%	0.0%	9.8%	2.5%	4.9%	71.3%	11.5%
	Transportation, Communication, Utilities	1.8%	5.8%	6.1%	8.4%	73.7%	4.2%	1.6%	2.3%	3.7%	13.5%	76.5%	2.4%
	Wholesale	1.1%	4.7%	3.2%	11.2%	75.9%	4.0%	1.3%	2.5%	1.2%	43.6%	49.9%	1.5%
	Retail	1.7%	4.9%	4.5%	6.7%	78.4%	3.8%	1.7%	3.8%	2.7%	7.6%	81.3%	2.9%
	Services	2.1%	5.9%	5.8%	7.8%	74.1%	4.3%	2.7%	3.3%	3.5%	16.7%	71.0%	2.9%
	High Technology	1.3%	6.8%	5.4%	4.1%	77.5%	4.9%	1.2%	3.7%	2.1%	3.3%	84.2%	5.4%
	Public Administration	7.1%	4.4%	8.4%	6.0%	70.0%	4.3%	9.9%	1.8%	2.6%	5.7%	75.9%	4.1%
	Not Available	0.0%	0.0%	14.3%	14.3%	71.4%	0.0%	2.0%	2.2%	2.0%	17.1%	73.6%	3.2%
COUNTS	ALL INDUSTRIES	4,015	9,900	8,218	23,519	134,508	7,047	1,675	2,386	1,625	19,676	51,996	1,825
	Agriculture, Forestry, Hunting	174	77	38	7,679	2,948	119	52	74	46	9,192	2,373	84
	Fishing	39	110	33	146	953	45	23	81	23	115	836	32
	Mining	6	4	0	10	355	12	8	1	2	6	337	8
	Construction	810	608	681	1,920	28,603	1,067	558	288	468	1,379	21,858	603
	Manufacturing: Other	384	2,506	941	5,338	14,559	843	331	1,209	336	4,706	8,103	356
	Manufacturing: Aerospace	21	99	57	38	1,015	70	0	12	3	6	87	14
	Transportation, Communication, Utilities	134	430	448	620	5,457	314	66	94	153	554	3,151	99
	Wholesale	87	364	249	866	5,892	308	32	61	28	1,046	1,197	35
	Retail	285	840	771	1,140	13,389	656	49	107	76	213	2,290	83
	Services	1,227	3,506	3,459	4,629	44,028	2,540	265	327	353	1,663	7,068	284
	High Technology	179	942	749	567	10,690	671	3	9	5	8	203	13
	Public Administration	669	414	791	565	6,614	402	212	39	55	123	1,630	89
	Not Available	0	0	1	1	5	0	76	84	77	665	2,863	125

NOTE: See page 2 for an explanation of what is included in the "DEMOGRAPHICS" worksheets.

DEMOGRAPHICS by Industry

Claimants with 4 or more Claims CY98-CY04

Compared to Baseline: All CY04 Claimants

AGE		Baseline: All CY04 Claimants (total 187,207)					4+ Claims in 7 Years (total 79,183)				
		under 30	30s	40s	50s	60s +	under 30	30s	40s	50s	60s +
PERCENTAGES	ALL INDUSTRIES	24.0%	26.3%	25.6%	18.9%	5.2%	8.3%	23.3%	28.2%	27.0%	13.2%
	Agriculture, Forestry, Hunting	18.4%	26.6%	28.4%	19.1%	7.4%	6.8%	25.6%	35.0%	20.8%	11.8%
	Fishing	25.0%	31.4%	27.8%	13.0%	2.9%	2.8%	27.7%	36.5%	24.5%	8.4%
	Mining	17.6%	22.7%	27.9%	24.5%	7.2%	6.8%	33.3%	35.1%	18.6%	6.1%
	Construction	22.5%	27.9%	27.6%	18.8%	3.2%	3.9%	24.0%	34.8%	26.5%	10.8%
	Manufacturing: Other	19.3%	25.8%	28.1%	21.2%	5.6%	7.6%	23.6%	34.5%	27.7%	6.6%
	Manufacturing: Aerospace	8.0%	19.2%	31.6%	32.6%	8.6%	6.3%	22.4%	33.3%	27.9%	10.1%
	Transportation, Communication, Utilities	16.3%	25.0%	28.3%	22.8%	7.6%	9.2%	28.5%	33.7%	22.6%	6.1%
	Wholesale	20.4%	27.2%	27.0%	20.0%	5.4%	5.4%	25.0%	33.8%	25.8%	9.9%
	Retail	32.2%	25.0%	21.8%	16.2%	4.8%	6.3%	20.7%	31.5%	25.5%	15.9%
	Services	25.5%	25.9%	24.3%	18.5%	5.8%	1.6%	27.9%	34.4%	31.1%	4.9%
	High Technology	23.1%	28.0%	25.6%	19.0%	4.4%	4.3%	19.4%	30.7%	28.6%	17.1%
	Public Administration	37.3%	25.0%	18.7%	14.6%	4.4%	8.0%	21.5%	31.7%	23.8%	15.0%
Not Available	7.1%	14.3%	28.6%	35.7%	14.3%	7.5%	21.0%	30.2%	27.7%	13.6%	
COUNTS	ALL INDUSTRIES	44,990	49,248	47,865	35,369	9,735	5,418	19,057	26,038	20,169	8,501
	Agriculture, Forestry, Hunting	2,034	2,937	3,139	2,108	818	798	3,028	4,142	2,469	1,384
	Fishing	331	417	369	172	38	76	370	390	206	68
	Mining	68	88	108	95	28	14	87	126	96	39
	Construction	7,577	9,392	9,290	6,342	1,089	2,026	6,482	8,485	6,322	1,839
	Manufacturing: Other	4,730	6,339	6,895	5,221	1,387	862	3,559	4,967	3,870	1,783
	Manufacturing: Aerospace	104	250	411	424	112	2	34	42	38	6
	Transportation, Communication, Utilities	1,209	1,848	2,094	1,691	562	176	798	1,262	1,176	705
	Wholesale	1,587	2,112	2,099	1,550	419	192	515	761	570	361
	Retail	5,495	4,271	3,732	2,765	819	211	591	852	780	384
	Services	15,149	15,375	14,423	11,004	3,439	677	2,162	3,063	2,829	1,229
	High Technology	3,182	3,857	3,536	2,621	603	13	69	70	72	17
	Public Administration	3,526	2,365	1,769	1,376	420	162	494	603	579	310
Not Available	1	1	2	3	1	209	868	1,275	1,162	376	

NOTE: See page 2 for an explanation of what is included in the "DEMOGRAPHICS" worksheets.

DEMOGRAPHICS by Industry

Claimants with 4 or more Claims CY98-CY04

Compared to Baseline: All CY04 Claimants

EDUCATION		Baseline: All CY04 Claimants (total 187,207)						4+ Claims in 7 Years (total 79,183)					
		Less than 8 years	8-11 years	HS Diploma or GED	Some College / Vocational	Bachelors Degree	Masters or PhD Degree	Less than 8 years	8-11 years	HS Diploma or GED	Some College / Vocational	Bachelors Degree	Masters or PhD Degree
PERCENTAGES	ALL INDUSTRIES	5.5%	9.6%	40.2%	31.5%	10.1%	2.9%	14.8%	13.3%	43.6%	18.7%	1.3%	8.4%
	Agriculture, Forestry, Hunting	46.8%	20.7%	24.3%	7.0%	1.1%	0.1%	55.6%	20.0%	17.8%	4.7%	0.2%	1.7%
	Fishing	4.7%	15.2%	54.0%	21.7%	3.8%	0.6%	4.5%	13.5%	54.6%	19.5%	2.0%	5.9%
	Mining	0.8%	14.5%	59.2%	21.4%	3.1%	1.0%	1.7%	12.7%	64.4%	16.3%	0.6%	4.4%
	Construction	1.2%	10.9%	53.0%	30.7%	3.6%	0.6%	1.4%	10.7%	55.7%	23.2%	1.8%	7.2%
	Manufacturing: Other	11.0%	13.8%	44.8%	23.4%	5.7%	1.3%	17.9%	17.4%	45.3%	14.4%	0.7%	4.3%
	Manufacturing: Aerospace	0.4%	2.8%	41.1%	39.3%	12.5%	3.9%	3.3%	4.1%	45.9%	32.0%	2.5%	12.3%
	Transportation, Communication, Utilities	3.2%	9.4%	44.3%	33.1%	8.3%	1.6%	6.1%	12.1%	50.8%	21.9%	0.9%	8.2%
	Wholesale	5.4%	8.1%	36.7%	33.0%	14.0%	2.9%	26.6%	19.1%	35.1%	12.9%	0.7%	5.6%
	Retail	1.0%	9.0%	44.7%	35.8%	8.2%	1.3%	2.5%	10.0%	49.3%	25.1%	1.3%	11.7%
	Services	1.9%	8.2%	35.1%	35.3%	14.3%	5.2%	6.6%	8.8%	37.6%	25.0%	1.5%	20.4%
	High Technology	0.3%	3.0%	28.4%	40.6%	22.1%	5.6%	0.0%	0.8%	19.5%	34.9%	2.1%	42.7%
	Public Administration	0.4%	2.2%	39.9%	38.6%	14.6%	4.5%	1.6%	5.4%	42.3%	26.2%	1.8%	22.7%
	Not Available	14.3%	0.0%	42.9%	14.3%	28.6%	0.0%	10.4%	9.9%	43.1%	22.4%	2.6%	11.6%
COUNTS	ALL INDUSTRIES	10,357	18,025	75,329	59,054	18,979	5,463	11,732	10,509	34,531	14,782	1,002	6,627
	Agriculture, Forestry, Hunting	5,163	2,284	2,681	771	120	16	6,571	2,369	2,109	554	22	196
	Fishing	62	202	716	288	50	8	50	150	606	216	22	66
	Mining	3	56	229	83	12	4	6	46	233	59	2	16
	Construction	396	3,684	17,847	10,334	1,224	204	357	2,690	14,009	5,830	463	1,805
	Manufacturing: Other	2,712	3,401	11,008	5,743	1,394	313	2,690	2,623	6,818	2,159	103	648
	Manufacturing: Aerospace	5	37	534	511	162	51	4	5	56	39	3	15
	Transportation, Communication, Utilities	236	699	3,278	2,452	617	121	251	499	2,091	901	38	337
	Wholesale	419	626	2,849	2,559	1,087	226	639	459	842	309	16	134
	Retail	175	1,535	7,632	6,112	1,407	220	71	283	1,389	708	36	331
	Services	1,100	4,882	20,871	20,953	8,477	3,106	655	881	3,747	2,490	151	2,036
	High Technology	48	414	3,913	5,602	3,049	772	0	2	47	84	5	103
	Public Administration	37	205	3,768	3,645	1,378	422	34	117	909	562	38	488
	Not Available	1	0	3	1	2	0	404	385	1,675	871	103	452

NOTE: See page 2 for an explanation of what is included in the "DEMOGRAPHICS" worksheets.

DEMOGRAPHICS by Industry

Claimants with 4 or more Claims CY98-CY04

Compared to Baseline: All CY04 Claimants

EAST-WEST WA		Baseline: All CY04 Claimants (total 187,207)			4+ Claims in 7 Years (total 79,183)		
		East	West	Out of State	East	West	Out of State
PERCENTAGES	ALL INDUSTRIES	26.0%	68.0%	5.9%	42.3%	51.9%	5.8%
	Agriculture, Forestry, Hunting	78.0%	15.7%	6.3%	83.2%	10.2%	6.6%
	Fishing	7.4%	67.8%	24.8%	7.1%	70.3%	22.6%
	Mining	19.4%	73.9%	6.7%	21.0%	74.0%	5.0%
	Construction	20.2%	74.2%	5.6%	26.1%	70.5%	3.4%
	Manufacturing: Other	31.1%	61.4%	7.5%	47.0%	46.8%	6.2%
	Manufacturing: Aerospace	5.8%	88.1%	6.1%	4.1%	93.4%	2.5%
	Transportation, Communication, Utilities	24.3%	69.4%	6.4%	34.9%	60.6%	4.5%
	Wholesale	25.6%	69.8%	4.6%	69.4%	28.6%	2.0%
	Retail	22.4%	73.2%	4.3%	34.5%	63.6%	1.9%
	Services	23.0%	71.9%	5.1%	37.4%	59.5%	3.1%
	High Technology	13.0%	81.4%	5.7%	5.4%	92.5%	2.1%
	Public Administration	24.6%	65.5%	9.9%	45.0%	51.4%	3.5%
	Not Available	0.0%	57.1%	42.9%	26.8%	44.8%	28.4%
COUNTS	ALL INDUSTRIES	48,715	127,356	11,136	33,456	41,107	4,620
	Agriculture, Forestry, Hunting	8,610	1,734	691	9,834	1,205	782
	Fishing	98	899	329	79	780	251
	Mining	75	286	26	76	268	18
	Construction	6,815	24,994	1,880	6,575	17,735	844
	Manufacturing: Other	7,641	15,092	1,838	7,065	7,037	939
	Manufacturing: Aerospace	76	1,145	79	5	114	3
	Transportation, Communication, Utilities	1,797	5,134	472	1,438	2,493	186
	Wholesale	1,987	5,419	360	1,664	687	48
	Retail	3,834	12,508	739	973	1,792	53
	Services	13,671	42,717	3,001	3,724	5,924	312
	High Technology	1,789	11,229	780	13	223	5
	Public Administration	2,322	6,195	938	967	1,105	76
	Not Available	0	4	3	1,043	1,744	1,103

NOTE: See page 2 for an explanation of what is included in the "DEMOGRAPHICS" worksheets.

DEMOGRAPHICS by Industry
Claimants with 4 or more Claims CY98-CY04
Compared to Baseline: All CY04 Claimants

URBAN-RURAL		Baseline: All CY04 Claimants (total 187,207)			4+ Claims in 7 Years (total 79,183)		
		Rural	Urban	Out of State	Rural	Urban	Out of State
PERCENTAGES	ALL INDUSTRIES	30.7%	63.3%	5.9%	39.5%	54.7%	5.8%
	Agriculture, Forestry, Hunting	88.4%	5.4%	6.3%	51.2%	42.2%	6.6%
	Fishing	32.6%	42.6%	24.8%	32.3%	45.0%	22.6%
	Mining	43.4%	49.9%	6.7%	50.0%	45.0%	5.0%
	Construction	28.1%	66.4%	5.6%	33.4%	63.3%	3.4%
	Manufacturing: Other	37.4%	55.1%	7.5%	45.8%	47.9%	6.2%
	Manufacturing: Aerospace	7.4%	86.5%	6.1%	13.1%	84.4%	2.5%
	Transportation, Communication, Utilities	30.5%	63.1%	6.4%	41.1%	54.4%	4.5%
	Wholesale	26.5%	68.9%	4.6%	37.0%	61.0%	2.0%
	Retail	26.5%	69.2%	4.3%	37.5%	60.6%	1.9%
	Services	25.2%	69.8%	5.1%	34.5%	62.4%	3.1%
	High Technology	12.2%	82.2%	5.7%	6.6%	91.3%	2.1%
	Public Administration	31.0%	59.1%	9.9%	50.1%	46.3%	3.5%
	Not Available	14.3%	42.9%	42.9%	30.6%	41.0%	28.4%
COUNTS	ALL INDUSTRIES	57,493	118,578	11,136	31,256	43,307	4,620
	Agriculture, Forestry, Hunting	9,753	591	691	6,052	4,987	782
	Fishing	432	565	329	359	500	251
	Mining	168	193	26	181	163	18
	Construction	9,454	22,355	1,880	8,398	15,912	844
	Manufacturing: Other	9,184	13,549	1,838	6,896	7,206	939
	Manufacturing: Aerospace	96	1,125	79	16	103	3
	Transportation, Communication, Utilities	2,257	4,674	472	1,692	2,239	186
	Wholesale	2,059	5,347	360	887	1,464	48
	Retail	4,528	11,814	739	1,056	1,709	53
	Services	14,951	41,437	3,001	3,434	6,214	312
	High Technology	1,680	11,338	780	16	220	5
	Public Administration	2,930	5,587	938	1,077	995	76
	Not Available	1	3	3	1,192	1,595	1,103

NOTE: See page 2 for an explanation of what is included in the "DEMOGRAPHICS" worksheets.

Individuals with PATTERNS OF USE by Industry COMPARISON TO ALL 4+ CLAIMANTS (filed 4-7 claims CY98-CY04)

PATTERN OF USE as % of each Industry's total # of 4+ Claimants		ALL 4+ Claimants (counts only)	4+ Claimants with a Pattern* of			
PERCENTAGES	ALL INDUSTRIES		Same-Time Consecutive Claims	Employer- Attachment**	Paid*** more than 4 weeks	Exhausted Benefits
	As % of Each Industry Count for ALL 4+ Claimants					
	ALL INDUSTRIES	79,183	19,628	10,534	74,952	5,775
	Agriculture, Forestry, Hunting	11,821	4,572	1,108	11,330	1,073
	Fishing	1,110	306	45	1,107	205
	Mining	362	96	57	344	23
	Construction	25,154	4,173	2,668	24,020	1,236
	Manufacturing: Other	15,041	3,889	4,075	13,143	1,128
	Manufacturing: Aerospace	122	33	82	114	4
	Transportation, Communication, Utilities	4,117	1,230	480	3,940	203
	Wholesale	2,399	657	370	2,307	149
	Retail	2,818	726	409	2,713	154
	Services	9,960	2,491	859	9,727	986
	High Technology	241	10	14	240	16
	Public Administration	2,148	736	85	2,125	228
	Not Available	3,890	709	282	3,842	370

* A pattern of same-time consecutive claims was established if all claims filed by the individual were in consecutive calendar years (no years skipped) and were each filed within a few weeks of the end of the previous claim. Individuals were determined to have a pattern of employer-attachment, paid more than 4 weeks, or exhausted benefits if such was the case for 50% or more of the claims they filed.

** Employer attachment was defined as any period of standby, partial employment, or Shared Work on a claim.

*** Individuals were counted as having been paid a week if any amount of benefits were paid, not necessarily the total weekly benefit amount (WBA).

NOTE: See page 2 for an explanation of what is included in the "PATTERN OF USE" worksheets.

Individuals with PATTERNS OF USE by Industry INDUSTRY DISTRIBUTIONS

PATTERNS OF USE Each Industry as % of All Industries		4+ Claimants with a Pattern* of					
		Baseline	ALL 4+ Claimants	Same-Time Consecutive Claims	Employer- Attachment**	Paid*** more than 4 weeks	Exhausted Benefits
		As % of All Industries Count (per column)					
PERCENTAGES	Agriculture, Forestry, Hunting	5.9%	14.9%	23.3%	10.5%	15.1%	18.6%
	Fishing	0.7%	1.4%	1.6%	0.4%	1.5%	3.5%
	Mining	0.2%	0.5%	0.5%	0.5%	0.5%	0.4%
	Construction	18.0%	31.8%	21.3%	25.3%	32.0%	21.4%
	Manufacturing: Other	13.1%	19.0%	19.8%	38.7%	17.5%	19.5%
	Manufacturing: Aerospace	0.7%	0.2%	0.2%	0.8%	0.2%	0.1%
	Transportation, Communication, Utilities	4.0%	5.2%	6.3%	4.6%	5.3%	3.5%
	Wholesale	4.1%	3.0%	3.3%	3.5%	3.1%	2.6%
	Retail	9.1%	3.6%	3.7%	3.9%	3.6%	2.7%
	Services	31.7%	12.6%	12.7%	8.2%	13.0%	17.1%
	High Technology	7.4%	0.3%	0.1%	0.1%	0.3%	0.3%
	Public Administration	5.1%	2.7%	3.7%	0.8%	2.8%	3.9%
	Not Available	0.0%	5%	3.6%	2.7%	5.1%	6.4%
	COUNTS	ALL INDUSTRIES	187,207	79,183	19,628	10,534	74,952
Agriculture, Forestry, Hunting		11,035	11,821	4,572	1,108	11,330	1,073
Fishing		1,326	1,110	306	45	1,107	205
Mining		387	362	96	57	344	23
Construction		33,689	25,154	4,173	2,668	24,020	1,236
Manufacturing: Other		24,571	15,041	3,889	4,075	13,143	1,128
Manufacturing: Aerospace		1,300	122	33	82	114	4
Transportation, Communication, Utilities		7,403	4,117	1,230	480	3,940	203
Wholesale		7,766	2,399	657	370	2,307	149
Retail		17,081	2,818	726	409	2,713	154
Services		59,389	9,960	2,491	859	9,727	986
High Technology		13,798	241	10	14	240	16
Public Administration		9,455	2,148	736	85	2,125	228
Not Available		7	3,890	709	282	3,842	370

* A pattern of same-time consecutive claims was established if all claims filed by the individual were in consecutive calendar years (no years skipped) and were each filed within a few weeks of the end of the previous claim. Individuals were determined to have a pattern of employer-attachment, paid more than 4 weeks, or exhausted benefits if such was the case for 50% or more of the claims they filed.

** Employer attachment was defined as any period of standby, partial employment, or Shared Work on a claim.

*** Individuals were counted as having been paid a week if any amount of benefits were paid, not necessarily the total weekly benefit amount (WBA).

NOTE: See page 2 for an explanation of what is included in the "PATTERN OF USE" worksheets.

PERCENT OF BENEFITS USED
by Claimants with 4 or more Claims CY98-CY04

% of Benefits (MBA*) Used	# of Claims	Percent of Claims
100%	72,949	21.4%
75% - 99.9%	53,427	15.6%
67% - 74.9%	17,577	5.1%
50% - 66.9%	40,663	11.9%
25% - 49.9%	73,572	21.5%
< 25%	83,237	24.4%
Total	341,425	100.0%

NOTE:

MBA data are not available for many claims filed in 1998-2000. Only claims with MBA data available are included in the number of claims in the table above.*

See the table below for the total number of claims filed by individuals with 4 or more claims in 1998-2004. The totals are also broken down by the number of claims filed per individual.

# of Claims Filed per Individual CY98-CY04	# of Individuals	Total # of Claims (# claims filed X # of individuals)
4	35,012	140,048
5	20,697	103,485
6	14,459	86,754
7	9,015	63,105
Total	79,183	393,392

* MBA: Maximum Benefit Amount - the maximum amount of benefits an individual may receive during a benefit year.

NOTE: See page 3 for an explanation of what is included in the "PERCENT OF BENEFITS USED" worksheet.

POTENTIAL REDUCTIONS in MAXIMUM BENEFIT AMOUNTS (MBA*) AND PAYMENTS
(in 3rd consecutive claim)
AMOUNTS (\$ in Millions)

			ACTUAL			10% MBA REDUCTION			25% MBA REDUCTION			50% MBA REDUCTION		
% MBA* Used in each of first 2 Claims	# of individuals	% of individuals	Average MBA* (not in \$M)	Total MBAs	Total Payments	Total MBAs	Total Payments	% Total Payments Reduced	Total MBAs	Total Payments	% Total Payments Reduced	Total MBAs	Total Payments	% Total Payments Reduced
	31,701	100%	\$7,535	\$ 238.9	\$ 123.4	\$ 215.0	\$ 118.0	-4.3%	\$ 179.1	\$ 107.7	-12.7%	\$ 119.4	\$ 83.9	-32.0%
75% -100%	14,966	47%	\$5,686	\$ 85.1	\$ 69.4	\$ 76.6	\$ 65.1	-6.3%	\$ 63.8	\$ 56.9	-18.1%	\$ 42.5	\$ 40.0	-42.4%
67% - 74.9%	321	1%	\$7,618	\$ 2.4	\$ 1.7	\$ 2.2	\$ 1.6	-2.8%	\$ 1.8	\$ 1.5	-9.8%	\$ 1.2	\$ 1.1	-32.5%
50% - 66.9%	1,892	6%	\$8,029	\$ 15.2	\$ 8.9	\$ 13.7	\$ 8.8	-1.9%	\$ 11.4	\$ 8.3	-7.0%	\$ 7.6	\$ 6.7	-25.4%
25% - 49.9%	5,171	16%	\$8,576	\$ 44.3	\$ 20.0	\$ 39.9	\$ 19.6	-1.7%	\$ 33.3	\$ 18.9	-5.6%	\$ 22.2	\$ 16.3	-18.3%
< 25%	9,351	29%	\$9,815	\$ 91.8	\$ 23.3	\$ 82.6	\$ 22.9	-1.6%	\$ 68.8	\$ 22.1	-5.1%	\$ 45.9	\$ 19.7	-15.3%
ANY TIME* OF YEAR														
	21,386	100%	\$7,160	\$ 153.1	\$ 80.8	\$ 137.8	\$ 77.3	-4.3%	\$ 114.8	\$ 70.5	-12.7%	\$ 76.6	\$ 54.8	-32.2%
75% -100%	10,561	49%	\$5,453	\$ 57.6	\$ 48.1	\$ 51.8	\$ 45.1	-6.3%	\$ 43.2	\$ 39.3	-18.3%	\$ 28.8	\$ 27.5	-42.9%
67% - 74.9%	242	1%	\$7,352	\$ 1.8	\$ 1.2	\$ 1.6	\$ 1.2	-2.5%	\$ 1.3	\$ 1.1	-8.7%	\$ 0.9	\$ 0.8	-31.8%
50% - 66.9%	1,472	7%	\$7,774	\$ 11.4	\$ 6.8	\$ 10.3	\$ 6.7	-1.6%	\$ 8.6	\$ 6.4	-6.1%	\$ 5.7	\$ 5.2	-24.3%
25% - 49.9%	3,653	17%	\$8,183	\$ 29.9	\$ 13.0	\$ 26.9	\$ 12.9	-1.2%	\$ 22.4	\$ 12.5	-4.1%	\$ 14.9	\$ 11.1	-15.0%
< 25%	5,458	26%	\$9,605	\$ 52.4	\$ 11.6	\$ 47.2	\$ 11.5	-1.2%	\$ 39.3	\$ 11.2	-3.7%	\$ 26.2	\$ 10.3	-11.4%
SAME TIME* OF YEAR														

* DEFINITIONS	
MBA	Maximum Benefit Amount - the maximum amount of benefits an individual may receive during a benefit year
ANY TIME OF YEAR	Subset of all 79,183 individuals who filed 4 or more claims in CY98-CY04. This subset includes only individuals who had at least one occurrence of filing a new claim in three consecutive calendar years who also used a certain percent of benefits in each of the first two claims . Only the first 3-consecutive-year occurrence for each individual in the subset was included in the data. Although filed in consecutive years, the three claims may have been filed at any time each year , not necessarily at the same time of year (e.g., in March the first year, July the second year, November the third year). The number of individuals in this subset is 31,701.
SAME TIME OF YEAR	Subset of "Any Time of Year" (see above). This subset includes only those "Any Time of Year" individuals whose 3-consecutive-year claims were filed at the same time time each year (each within 30 days after the end of the prior claim - e.g., the first claim was filed on 10/15/00, the second on 10/21/01, the third claim on 11/3/02). The number of individuals in this subset is 21,386.

NOTE: See page 3 for an explanation of what is included in the "POTENTIAL REDUCTIONS IN MBA AND PAYMENTS" worksheets.

POTENTIAL REDUCTIONS in MAXIMUM BENEFIT AMOUNTS (MBA*) AND PAYMENTS

DEMOGRAPHICS

	% MBA Used in each of first 2 Claims	Number of individuals	GENDER				ETHNICITY											
			Female	Male	Native American	Asian or Pacific Islander	Black Not Hispanic	Hispanic	White Not Hispanic	Info Not Available								
ANY TIME* OF YEAR		31,701	9,287	29.3%	22,414	70.7%	673	2.1%	993	3.1%	581	1.8%	9,485	29.9%	19,342	61.0%	627	2.0%
	75% -100%	14,966	4,811	32.1%	10,155	67.9%	353	2.4%	410	2.7%	328	2.2%	5,653	37.8%	7,979	53.3%	243	1.6%
	67% - 74.9%	321	66	20.6%	255	79.4%	10	3.1%	7	2.2%	4	1.2%	94	29.3%	200	62.3%	6	1.9%
	50% - 66.9%	1,892	528	27.9%	1,364	72.1%	34	1.8%	34	1.8%	34	1.8%	409	21.6%	1,338	70.7%	43	2.3%
	25% - 49.9%	5,171	1,386	26.8%	3,785	73.2%	160	3.1%	115	2.2%	81	1.6%	1,180	22.8%	3,537	68.4%	98	1.9%
	< 25%	9,351	2,496	26.7%	6,855	73.3%	116	1.2%	427	4.6%	134	1.4%	2,149	23.0%	6,288	67.2%	237	2.5%
SAME TIME* OF YEAR		21,386	6,898	32.3%	14,488	67.7%	475	2.2%	696	3.3%	360	1.7%	7,066	33.0%	12,401	58.0%	388	1.8%
	75% -100%	10,561	3,714	35.2%	6,847	64.8%	245	2.3%	284	2.7%	206	2.0%	4,464	42.3%	5,213	49.4%	149	1.4%
	67% - 74.9%	242	57	23.6%	185	76.4%	7	2.9%	4	1.7%	2	0.8%	78	32.2%	147	60.7%	4	1.7%
	50% - 66.9%	1,472	444	30.2%	1,028	69.8%	24	1.6%	24	1.6%	27	1.8%	328	22.3%	1,036	70.4%	33	2.2%
	25% - 49.9%	3,653	1,113	30.5%	2,540	69.5%	130	3.6%	80	2.2%	50	1.4%	874	23.9%	2,458	67.3%	61	1.7%
	< 25%	5,458	1,570	28.8%	3,888	71.2%	69	1.3%	304	5.6%	75	1.4%	1,322	24.2%	3,547	65.0%	141	2.6%
COMPARISON GROUPS	Baseline* CY04 Claims	187,207	70,004	37.4%	117,203	62.6%	4,015	2.1%	9,900	5.3%	8,218	4.4%	23,519	12.6%	134,508	71.8%	7,047	3.8%
	4+ Claims* CY98-CY04	79,183	19,497	24.6%	59,686	75.4%	1,675	2.1%	2,386	3.0%	1,625	2.1%	19,676	24.8%	51,996	65.7%	1,825	2.3%

* DEFINITIONS

MBA	Maximum Benefit Amount - the maximum amount of benefits an individual may receive during a benefit year
ANY TIME OF YEAR	Subset of all 79,183 individuals who filed 4 or more claims in CY98-CY04. This subset includes only individuals who had at least one occurrence of filing a new claim in three consecutive calendar years who also used a certain percent of benefits in each of the first two claims . Only the first 3-consecutive-year occurrence for each individual in the subset was included in the data. Although filed in consecutive years, the three claims may have been filed at any time each year , not necessarily at the same time of year (e.g., in March the first year, July the second year, November the third year). The number of individuals in this subset is 31,701.
SAME TIME OF YEAR	Subset of "Any Time of Year" (see above). This subset includes only those "Any Time of Year" individuals whose 3-consecutive-year claims were filed at the same time time each year (each within 30 days after the end of the prior claim - e.g., the first claim was filed on 10/15/00, the second on 10/21/01, the third claim on 11/3/02). The number of individuals in this subset is 21,386.
BASELINE	All Claimants who filed a new claim in calendar year 2004
4+ CLAIMS	All Claimants who filed 4 or more new claimsa in calendar years 1998-2004

NOTE: See page 3 for an explanantion of what is included in the "POTENTIAL REDUCTIONS IN MBA AND PAYMENTS" worksheets.