TABLE 3

PROJECTED COMPLETED DURATION OF SPELLS OF UNINSURANCE THAT WERE ACTIVE IN A GIVEN MONTH OF FY93

Projected Completed Duration of Spell	Percent	Cumulative Percent
All Spells	100	
1 Month	0.8	8.0
2 Months	1.5	2.3
3 Months	1.7	4
4 Months	14.8	18.8
5 Months	1.7	20.5
6 Months	1.6	22.1
7 Months	1.9	24
8 Months	7.5	31.5
9 Months	0.6	32.1
10 Months	0.9	33
11 Months	1.4	34.4
12 Months	8.2	42.6
13+ Months	57.4	100
13 Months	0.2	42.8
14 Months	0.8	43.6
15 Months	1.1	44.7
16 Months	5.3	50
17 Months	0.2	50.2
18 Months	0.4	50.6
19+ Months	49.4	100

SOURCE: Mathematica Policy Research, Inc.

NOTE: In calculating these projections from the distribution of new spells, as reported in Table 1, we assumed that spells of more than 18 months' duration had a mean duration of 30 months. Lowering this assumed mean duration to 24 months would reduce the share of spells with durations of 19+ months to 43.9 percent and increase the cumulative share of spells with durations less than 12 months to 38.2 percent.