

carrying out their no-strike pledge. The freedom assured by the Labor Act is responsible in great degree for this voluntary and convincing demonstration of labor's patriotism and responsibility.

The no-strike pledge was agreed to by the president of the United Mine Workers. The area of negotiation and award under the War Labor Board's jurisdiction in this controversy covers all the justified demands of the coal miners. This agreement with all the American people is certainly no less sacred—indeed it is far more serious—than any other agreement not to strike negotiated between the coal miners and coal operators in the past.

I am sure that the great mass of organized labor, and the responsible leaders of organized labor, will join me in resenting this suggestion of one man that their rights as free workers can and should be used to undermine war production, and defy the Government authority which they themselves participated in establishing immediately after Pearl Harbor.

I have spoken out in defense of labor and the miners, many times in the past, when popular feeling ran high against them. I will do so again when their cause is just. I am not responsible for the mental processes of any man who would use what may be a thoroughly justifiable grievance to cloak irresponsible action giving aid and comfort to our enemies abroad and to the enemies of labor at home. I do not think Congress or the country should hold responsible for this action the great mass of labor and their cooperative, patriotic leadership. It would be a tragic mistake, indeed it would play directly into the hands of extremists in the ranks of both management and labor, to pass hasty legislation as an expression of justified resentment over the irresponsible course of one leader in one controversy. That too, would undermine our unity and impair our war effort.

SOCIAL SECURITY

Mr. President I now ask unanimous consent to introduce, for myself and the Senator from Montana [Mr. MURRAY], a bill to amend and improve the Social Security Act to meet the post-war needs of the American people. I ask that the bill be referred to the Committee on Finance, and also to the Committee on Post-War Problems.

The VICE PRESIDENT. The Senator made the request yesterday to introduce the bill, and the request was unanimously granted.

There being no objection, the bill (S. 1161) to provide for the general welfare; to alleviate the economic hazards of old age, premature death, disability, sickness, unemployment, and dependency; to amend and extend the provisions of the Social Security Act; to establish a Unified National Social Insurance System; to extend the coverage, and to protect and extend the social-security rights of individuals in the military service; to provide insurance benefits for workers permanently disabled; to establish a Federal system of unemployment compensation, temporary disability, and maternity benefits; to establish a national

system of public employment offices; to establish a Federal system of medical and hospitalization benefits; to encourage and aid the advancement of knowledge and skill in the provision of health services and in the prevention of sickness, disability, and premature death; to enable the several States to make more adequate provision for the needy aged, the blind, dependent children, and other needy persons; to enable the States to establish and maintain a comprehensive public assistance program; and to amend the Internal Revenue Code, introduced by Mr. WAGNER (for himself and Mr. MURRAY), was read twice by its title and referred to the Committee on Finance.

Mr. WAGNER. Mr. President, because I am being called out of Washington for a few days, I wish to offer now a few comments on the bill I have just introduced, especially as it bears on the immediate wartime issues of taxation and inflation.

POST-WAR EMPLOYMENT PROBLEM

I approach the post-war problem on the basis of hard facts. As a nation, we are just beginning to realize the enormity of the economic issues which will confront us when 35,000,000 war workers and servicemen go forth in search of peacetime jobs. The National Industrial Conference Board, a very conservative board primarily representing industry, has just reported that "demobilization will create an employment problem greater in magnitude than the task of finding jobs for all the men employed in manufacturing in 1939," the year the war began. Every one of us is answerable, for the helpful solution of that problem, to the employers, farmers, and investors of the country, to the millions we have moved into war work, and to the millions whom we sent into the front line of battle.

Mr. President, I do not believe in "selling short" the American system of free enterprise. I am confident that if we do our part it will come through this crisis stronger, with greater opportunities for investment and greater vistas of new markets and new products than ever before.

THE ROLE OF SOCIAL INSURANCE

The help and cooperation of the Federal Government—Congress and the Executive together—will be most needed and most effective in the first stages of post-war adjustment—in the care we exercise in demobilizing the armed forces, tapering off war orders, readjusting the tax laws, disposing of war plants, providing public works, and maintaining price control and safeguards against inflation. But with the best of cooperation and intentions and the fullest play to private initiative, the largest burden on record will be placed upon unemployment insurance and our public employment offices. And along with that will come our greatest need, in the interest of business as well as human welfare, to maintain steady family and consumer income when wages are cut off, in periods of illness and disability, and in time of old age. In this field of social insurance we have already seen how it is possible and practical to insure people against the major causes of want, so that our

system of free enterprise can go on in periods of crisis as well as prosperity.

The bill deals with that limited but essential phase of post-war adjustment. Many of its separate provisions have been advocated by numerous groups and public-spirited citizens, by small businessmen, by State public-welfare administrators, and, on one point, by several State legislatures. I am authorized to say that the bill has the strong endorsement of the responsible and patriotic American labor leadership, organized in the American Federation of Labor and the Congress of Industrial Organizations.

PROVISIONS OF THE BILL

The bill establishes a Nation-wide system of public employment offices, to help war workers and war veterans to avail themselves of job opportunities, in private industry and on farms, throughout the country. It covers broadly the major economic hazards of average American families—the cost of medical and hospital care, and loss of income in time of unemployment, temporary sickness, permanent disability, and old age. It improves the present old-age insurance system, and extends coverage to 15,000,000 persons now excluded, such as farm workers and domestic servants, employees of non-profit institutions, and the independent farmer, professional and small businessman. All these changes are established under a unified national system of social insurance, with 1 set of contributions, 1 set of records and reports, and 1 set of local offices. Reinforcing the job guaranty in the Selective Service Act, the bill gives the returning veteran and his family, paid-up benefit rights in every phase of this insurance protection. And finally, the bill sets up an improved, unified system for grants-in-aid to the States for public assistance, on a variable matching basis, in place of the rigid categories under present law.

SOCIAL-INSURANCE COLLECTIONS HELP FIGHT INFLATION

In my judgment the bill, while addressed to post-war problems, is a vital factor in the battle against inflation, which commands our attention at this very hour. The danger of inflation today springs from two separate but related sources. The first is an inflationary gap of at least \$25,000,000,000 this fiscal year—a gap between the money available for civilian purchases and the supply of goods available for sale. This gap creates a pressure on price ceilings which cannot be eliminated by price control or rationing alone. The second phase of the danger is the tremendous reserve of liquid savings during the war years, which will go into the market for consumer goods immediately upon the close of hostilities.

We know that tax collections are meeting only about one-third of the current cost of the war. We know that almost seven-eighths of current income is earned by the great mass of workers, white-collar people, and minor executives earning less than \$5,000 a year after taxes. Obviously this group must be our chief reliance in obtaining any substantial increase in either taxes or savings, requested by the President for the coming fiscal year.

The social-insurance plan under this bill is to be financed, at the outset, by equal pay roll contributions of employers and employees—6 percent each—except for payments by the Treasury to cover the insurance rights of war veterans. Government contributions to the fund are contemplated, but would begin some years after the war. By increasing social-insurance collections now, we would reach the very incomes with the greatest wartime purchasing power. By the same means, we would avoid the post-war inflationary danger of ordinary savings, War bond purchases, or even "forced" savings, because social-insurance contributions are to be paid into a trust fund, and cannot be sold, redeemed, or converted by the contributor or beneficiary. The funds would be invested in Government bonds which would be held solely for the purposes provided by law.

This bill would increase contributions about \$5,000,000,000 above present levels, and the bulk of the increase would come out of the wages of the workers themselves. The new benefits, which would cause the greatest current drain upon current collections, would not be payable immediately. A reserve would have to be built up to meet post-war needs. Therefore, the new benefits would be scheduled to begin no sooner than 1 year after collections were first levied and no later than 6 months after the close of the war, as the President might decide upon the basis of conditions at the time.

Our economy can readily afford the proposed increase in pay-roll collections. Employers already pay 4 percent of their pay rolls toward unemployment and old-age insurance. Under present law, beginning in 1944, employers will be paying 5 percent. This bill provides for only a 1-percent increase, an increase which would more than pay for itself to the employer, and to industry at large, by increased efficiency and morale, and by reduced absenteeism on account of illness. As for employees, their pay-roll contribution, under existing law, will be 2 percent in 1944. This bill would make a 4-percent increase, but they would get their full money's worth in increased security. The workers of the country, speaking through their great national organizations, are willing to pay increased contributions for increased insurance protection. This bill proposes a real pay-as-you-go insurance plan—a workable, conservative means for the individual to help build reserves for his future security, just as we permit corporations to build reserves for their post-war needs.

I shall not take time now to discuss other phases of the bill, how it compares with, and differs from, the Beveridge plan in Great Britain; how the health-insurance program would guarantee free choice of patient and doctor; and why a national system of unemployment insurance is so vital for the practical needs of war veterans and war workers returning to peacetime occupations. Mr. President, I ask unanimous consent to have printed in the Record at the close of my remarks, a statement I have re-

leased covering these phases in some detail, including data showing the great variations and the inadequate benefit levels of most State unemployment insurance laws.

There being no objection, the statement was ordered to be printed in the Record.

(See exhibit A.)

Mr. WAGNER. Mr. President, I only ask that Senators give the bill their careful study, and await full committee hearings before reaching final decisions on some points which admittedly are controversial.

The plan is an American plan, geared to the wage scales and standards of living of the individual families in various sections of the country. It would protect our wartime economy and would reduce the need of post-war spending for relief. The plan provides for a practical program within our ability to pay. The program is a practical one in a much higher sense. Our democracy could provide no better bulwark against communism, no better safeguard against fascism and rabble-rousers in the troubled times ahead, than to develop this dignified, all-embracing plan for social security upon which the individual family could build its own future by its own efforts.

EXHIBIT A

PROVISIONS OF THE BILL

This bill establishes a Nation-wide system of public employment offices to help war workers and war veterans to avail themselves of job opportunities in private industry and on farms throughout the country. It covers broadly the major economic hazards of average people throughout their lifetime—loss of income in time of unemployment, sickness, permanent disability, and old age. It assures medical care and hospital service for the American people, while protecting the free choice by the patient of doctor and hospital and the free choice of patient by the doctor and the hospital. It increases the old-age benefit allowances for workers and their families and extends coverage to 15,000,000 now excluded, such as farm workers and domestic servants, employees of nonprofit institutions, and the independent farmer, professional, and small businessman.

Along with these improvements the bill creates a unified system of social insurance, with one set of contributions, one set of records and reports, and one set of local offices. This makes possible a more efficient administration, reduces the number of reports and the cost to employers, and simplifies the entire program for workers, employers, and the public.

The bill extends all these phases of insurance protection to the members of our armed forces upon their return to civilian life, whether or not they were covered or had accumulated benefit rights in previous years. This includes a special unemployment allowance for 26 or possibly 52 weeks, up to a maximum of \$30 per week, depending on the size of his family.

To supplement this broad plan of social insurance, the bill also sets up an improved, unified system for grants-in-aid to the States for public assistance, on a variable matching basis, in place of the rigid categories under present law.

This is an American plan, geared to our own experience, form of government, and standard of living. Put into operation, this bill would greatly reduce the cost of post-war spending for relief purposes.

I do not claim this bill is in any sense a perfect instrument; it is offered simply as a

basis for legislative study and consideration. The important thing is that we develop a social-insurance system secure enough and courageous enough to meet the actual needs of servicemen and war workers returning to peacetime life. Many of the separate provisions of the bill have been advocated by numerous groups, public-spirited citizens, small businessmen, State public-welfare administrators, and on one point, by several State legislatures. I am also authorized to say that this bill has the strong endorsement of both the American Federation of Labor and the Congress of Industrial Organizations. Responsible American labor leadership advocates this constructive plan for meeting a foremost national problem.

THE POST-WAR ROLE OF SOCIAL INSURANCE

I do not believe in selling short the American system of free enterprise. I am confident that if we do our part, it will come through this crisis stronger, with greater opportunities for investment, and greater vistas of new markets and new products, than ever before.

In the first stages of post-war adjustment, the Federal Government—Congress and the Executive—can be most helpful, by the care we exercise in demobilizing the armed forces, tapering off war orders, disposing of war plants, providing public works, and maintaining price control and safeguards against inflation. I know that these and other problems will have the careful attention of the Senate's post-war committee. But with the best of cooperation between Government and industry, and with the fullest freedom for the creative genius of free enterprise, the largest burden on record will be placed upon unemployment insurance and our public employment offices. And along with that will come our greatest need—in the interest of business as well as human welfare—to maintain steady family and consumer income when wages are cut off, in periods of illness and disability and in time of old age.

This bill is directed to those limited but essential phases of post-war adjustment. In this field of social security we already have an extensive record of actual experience. We have seen how it is possible and practical to insure people against the major causes of want, so that our system of free enterprise can go on in periods of depression as well as prosperity.

Even if the war ends in 1945, we have little time left for the careful study and preparation such an important program requires.

CONTRAST WITH BEVERIDGE PLAN

First, the Beveridge plan puts more than half the cost upon the General Treasury in the very first year of operation. The social insurance plan under this bill is financed at the outset by equal pay-roll contribution of employers and employees, except for the payments into the fund by the Treasury to cover the insurance rights of war veterans. (There would be some additional increases out of general revenue to cover grants to the States for public assistance.) I personally favor a substantial Government contribution into the social insurance trust fund, but appreciate that the Treasury cannot carry this burden now on top of its war and immediate post-war needs. This bill therefore contemplates Government contribution into the fund beginning after a period of perhaps 10 or 15 years, and increasing gradually until it represents about one-third of the total when old-age benefits paid out reach their maximum under present population trends. To maintain flexibility, however, the bill directs the advisory council to study the entire problem of financing in the post-war years.

Second, the Beveridge plan provides the same contribution and the same benefit for all classes and groups, with variation only as to sex and number of dependents. This bill follows the traditional American system of

gearing both contributions and benefits to past wages, as well as dependents. The bill thus automatically adjusts to different standards of living, wage scales and family needs of workers in different sections, States, and industries throughout the country.

Third, the Beveridge plan provides a guaranteed minimum income for life. This bill puts definite limits on the duration of insurance benefits for unemployment, temporary disability, and hospital care.

Fourth, this bill does not cover many matters embraced in the Beveridge plan, such as provision for workmen's compensation, grants on marriage and birth of children, children's allowances, dental care, nursing or medicines in the home.

FREEDOM OF MEDICAL PRACTICE

There is no plan here, such as that lately considered in Britain, for a system of socialized medicine, with all doctors required to be salaried employees of the Government. Unlike this British proposal, my bill assures complete freedom of choice of doctor and hospital by the patient, and freedom of medical practice and types of remuneration for the doctor and the hospital. No doctor is forced into the insurance system or forced on a salary status. Arrangements for obtaining medical, laboratory, or hospital care would be essentially as they are now in this country, except that payment for the care and services would be out of the insurance fund, built up through the insurance premiums paid by the individual and his employer. Voluntary hospitals would, of course, be eligible to participate in the plan if they choose to do so, and thus be enabled to expand their splendid community services. Nonprofit group medical or hospitalization plans may also be utilized in carrying out the program, and they would be in a position to offer supplementary health protection for families desiring more than the basic social-insurance benefits guaranteed under the bill. In all its provisions, this bill would promote the personal relations between doctor and patient, and be adapted to the needs and practices of the individual community, and the wishes of the doctors in that community, in both rural and urban areas. Similar basic principles as to medical and hospital benefits and freedom of medical practice, are embodied in a program recently put forward by the government of Canada, with the full accord of the Canadian Medical Association and the Canadian Hospital Council.

SOCIAL-INSURANCE CONTRIBUTIONS HELP FIGHT INFLATION

The bill would also help meet our immediate wartime-inflation problem. The danger of inflation today springs from two separate but related sources. The first is an inflationary gap of about \$25,000,000,000 this fiscal year—a gap between the money available for civilian purchases and the supply of goods available for sale. This gap creates a pressure on price ceilings which cannot be eliminated by price control or rationing alone. The second phase of the danger is the tremendous accumulation of savings during the war years, which will be available for the purchase of consumer goods immediately upon the close of war.

The Secretary of the Treasury has recently told the American people that tax collections are meeting only about 30 percent of the current cost of the war. He declared that almost seven-eighths of current income is earned by the great mass of workers, white-collar people, and minor executives earning less than \$5,000 a year after taxes. Obviously this group must be our chief reliance in obtaining the large increase, in either taxes or savings, requested by the President for the coming fiscal year.

By increasing social-insurance collections now, under the broadened benefit structure of this bill, we would reach the very incomes referred to by the Treasury. At the same

time, we avoid the post-war inflationary danger of ordinary savings, War bond purchases, or even forced savings, because social-insurance contributions cannot be redeemed, canceled out, or converted into a loan or a cash surrender.

Under this bill contributions into a social-insurance trust fund would be about \$5,000,000,000 more than present collections, and most of the increase will come out of the wages of the workers themselves.

We can readily afford this increase in payroll collections. Employers already pay 3 percent of pay roll toward unemployment insurance and 1 percent toward old-age benefits; by operation of the law, the old-age levy will go to 2 percent next year, making a total of 5 percent on employers in 1944. This bill provides only a 1-percent increase—an increase which would more than pay for itself to employers in increased efficiency and morale, and reduced absenteeism on account of illness, not to speak of the benefits to our economy as a whole.

As for employees, under the present law, beginning January 1944 their pay-roll contribution will amount to 2 percent. This bill makes a 4-percent increase, but for that increase they obtain their full money's worth in increased security. The workers of the country, speaking through their great national organizations, have expressed willingness to pay increased contributions for increased insurance protection.

This bill proposes a real pay-as-you-go plan—a workable, established, conservative mechanism whereby the individual may help build reserves for his future security just as we permit corporations to build reserves for their post-war needs.

NEED FOR NATIONAL SYSTEM OF UNEMPLOYMENT INSURANCE

No one can question that unemployment insurance, no less than old-age insurance, presents a national problem within the proper concern of the Federal Government. There is no real issue of State or Federal "rights." Our concern is with the practical needs, reemployment rights and job security of millions of war workers and returning soldiers from every State in the Union.

About half the working population in peacetime was not covered by State unemployment insurance laws. Therefore about half the returning soldiers will have no benefit rights at all. As for those who are eligible, it should be realized that benefits are utterly inadequate, do not grant dependents benefits and do not cover wages lost by illness. In 1940 and in 1941—fairly good years—half the beneficiaries of State unemployment insurance laws were still without a job when their limited benefit rights were exhausted.

Servicemen from different States share the same hardships and face the same dangers in defense of freedom. Why should they be subject to 48 widely different and largely inadequate benefit systems when they return to civilian life and find themselves out of a job? Under this bill, the returning soldier would have the benefit of uniform minimum standards, with extra allowances for dependents, with a maximum of \$30 a week for a possible duration of 52 weeks. These benefits would be payable whether the returning soldier lost his income because he was sick or disabled, or because his job had run out. While he himself is entitled, without cost, to medical and hospital care in a veterans' hospital, under present veterans' legislation, that does not cover his wife and dependents. This bill covers these dependents.

The same injustice under 48 different State laws would befall the millions of war workers, many of whom have shifted from one State to another under the prompting of patriotism and the urging of our war administrators.

The plan for a Federal system is in keeping with the insurance principle that you

increase the safety and diminish the cost of an insurance risk by covering the largest possible numbers of people, in the same insurance pool.

Nothing in this bill contemplates taking away from the States the \$4,000,000,000 in trust funds now held in 51 separate accounts. If a State insists on going its own way, it would have full sovereignty over this fund and continue to pay benefits thereunder.

SUMMARY OF MAJOR CHANGES IN THE SOCIAL SECURITY ACT PROVIDED BY THE BILL

Section 1. Unified national social insurance system (new title I-A): This section outlines the scope of the unified national social insurance system created by the bill. The system would consist of a national system of public employment offices; old-age and survivors' insurance; permanent disability insurance and lump-sum death benefits; protection of the social-security rights of men and women in military service; unemployment insurance; temporary disability insurance and maternity benefits; unemployment allowances upon termination of military service; and medical and hospitalization insurance.

Section 2. National system of employment offices (new title I-B): The bill provides for a new national system of public employment offices established in the Social Security Board, to assist war workers and war veterans to avail themselves of civilian employment opportunities throughout the Nation, to promote employment in private industry and on farms, and, generally, to bring together available workers and available jobs in the maximum use of the Nation's productive facilities and manpower. Among other duties, the new employment service is directed to provide facilities in cooperation with the administration of unemployment insurance and to aid in minimizing the necessity for the payment of unemployment insurance, relief, and assistance. The Wagner-Peyser Act, under which the Federal-State Employment Service has functioned, is repealed. Six months after the termination of hostilities in the present war, the present employment service and all related activities of the War Manpower Commission are transferred to the new United States Employment Service created by the bill.

Section 3. Permanent disability insurance; lump-sum death benefits: Effective January 1, 1944, the present Federal old-age and survivors' insurance system is amended to include monthly cash benefits where the insured worker is permanently disabled before he reaches the retirement age. These benefits would be equal to those paid under old-age insurance, and in the same way would be increased for the worker who has a dependent wife, dependent children, or dependent parents. Where the disabled worker can be rehabilitated so that he may return to work, the bill authorizes the Social Security Board to arrange, through the United States Public Health Service, for proper medical, surgical, hospitalization, or other helpful services to be furnished by practitioners, hospitals, or other agencies (sec. 13).

The bill also amends the present old-age insurance provisions by reducing from 65 to 60 years the age when the woman worker becomes eligible for old-age benefits.

Upon the death of any insured worker, the bill provides for a lump-sum death payment to the surviving spouse equal to six times the primary old-age or survivors benefit of that worker. If there is no surviving spouse, this lump-sum benefit will be paid to any other person equitably entitled, to the extent that he has paid the burial expenses of the deceased worker.

Section 4. Old-age maximum benefits increased to \$120 per month; minimum increased to \$30 for aged couple: Effective January 1, 1944, the maximum old-age and survivors insurance benefit is increased from

\$85 under present law, to \$120. The minimum benefit is increased from \$10 under present law to \$20 for a single worker and \$30 for a worker with a dependent wife age 60 or over. Thus the bill provides an assured minimum of \$30 a month for an insured aged couple, and higher payments up to a maximum of \$120, depending on prior wages and years of employment. The same minimum and maximum provisions would apply in the case of permanent disability.

Section 5. Increased coverage under old-age insurance: This section extends coverage under the Federal old-age, survivors, and permanent disability insurance to agricultural and domestic workers, employees of nonprofit institutions (except ministers and members of religious orders), and hourly employees of the Tennessee Valley Authority. Present or future employees of State or local governments who are covered by existing pension systems continue to be exempt, as under the present law. Employees of State or local governments who are not under existing pension systems may be covered (under old-age, survivors, permanent disability, medical care, and hospital insurance) by a voluntary compact between the Social Security Board and the appropriate State or local governmental unit.

Section 6. Increased old-age insurance benefits: Effective January 1, 1944, the bill increases old-age, survivors, and permanent disability benefits by \$5 to \$20 per month depending upon the amount of an individual's wages; and also increases benefits by changing the method for calculating the average wage. The bill also changes the provisions for determining the insured status of an individual so that all persons engaged in Government arsenals, or any other type of war work not covered by the social insurance system, will not have this period prior to 1944 count against them in determining their eligibility for old-age, survivors, and permanent disability insurance benefits.

Section 7. Old-age insurance coverage of self-employed farmers, professional and small businessmen: Effective January 1, 1944, the bill extends the benefits of the entire old age, survivors, and permanent disability insurance system to all self-employed persons; that is, independent farmers, professional people and small businessmen.

Section 8. Social security protection to men and women now in military service (new title II-A): The bill gives "wage credits" to men and women in the armed forces for the entire period of their military service. The individual war veteran and his family would thus be insured for all social insurance benefits provided in the bill, without deductions from their pay during military service. The cost of this protection is borne by the Federal Government out of general revenue.

Section 9. Federal unemployment insurance system; temporary disability insurance; maternity benefits. The bill establishes a new Federal unemployment insurance system administered by the Social Security Board. Unemployment benefits are payable for 26 weeks. If the funds available are deemed adequate, the duration of benefits may be extended to a maximum total of 52 weeks, but the Board may require attendance at a training course as a condition for receiving such extended benefits. Coverage includes agriculture, as well as industrial workers, American seamen, domestic servants, and employees of nonprofit institutions (except ministers and members of religious orders). Weekly benefits are payable at 50 percent of the first \$12 of average weekly wage, plus 25 percent of the wage between \$12 and \$56. As in the case of old-age insurance, benefits are increased for workers with dependent wives, dependent children, or dependent parents. The maximum benefit payable is \$30 per week. The waiting period is 1 week. Eligibility depends, among other factors, upon registration and continued report-

ing for work at the public employment office or at training courses approved by the Board. Failure to report or to accept suitable work when offered is a ground for disqualification.

Insured workers who are certified as temporarily disabled, through illness or injury, are likewise eligible for the same benefits, after 1 week's waiting period, for a maximum duration of 26 weeks. In addition to the maximum duration for disability benefits, married women workers are entitled to weekly benefits, in the above amounts, for 12 weeks of maternity leave.

Section 10. Unemployment allowance on termination of military service: Men and women discharged from military service are granted unemployment compensation allowances varying from \$12 to \$30 per week of unemployment, depending on the number of their dependents. Benefits are payable for 26 weeks of unemployment, and for a possible maximum of 52 weeks if that maximum is established for other insured workers under the unemployment insurance system. Conditions of continued eligibility and disqualification are similar to those applicable to other insured workers.

The cost of these allowances to veterans of the present war is to be borne by the Federal Government out of general revenues.

Section 11. Medical care and hospital benefits: This section sets up a Federal system of medical and hospital insurance for all persons covered under old-age and survivors' insurance and for their dependents. Each insured worker and his dependent wife and children would be entitled to the services of a physician who is a general practitioner, and, on the doctor's advice, to specialists, consultant, and laboratory services (including X-ray, appliances, eyeglasses, etc.) and necessary hospital care. Freedom of medical practice is carefully safeguarded. Each insured person is entitled to choose his own doctor from among all physicians in the community who have voluntarily agreed to go into the insurance system. Each doctor is free to go in or stay out of the insurance system. Those doctors who participate are free to accept or reject patients who may wish to select them as their family doctor, and the participating doctors are likewise free to choose the method of payment from the insurance fund. Doctors practicing as specialists would be entitled to special rates of payment if they meet professional standards for specialists. Thus, existing arrangements for choosing a doctor and obtaining medical, laboratory, or hospital care would not be disturbed except that payment would be out of the insurance system. Three percent of wages and salaries, collected through the unified contributions under the entire social insurance system, are set aside in a special account to meet these insurance costs. The bill contains various provisions to assure that medical benefits will be the highest quality that can be made generally available, will promote personal relations between doctor and patient, will emphasize prevention of disease, and will be adapted to the needs and practices of the community, in both rural and urban areas.

The Surgeon General of the United States Public Health would administer the technical and professional aspects of the program, while financial matters and social-insurance relationships would be administered by the Social Security Board. The Surgeon General would also be authorized to work out the closest possible coordination between medical care and the public health services of the Federal, State, and local governments.

Hospital care is limited to 30 days per year, with a possible maximum of 90 days if experience proves that the insurance fund can afford it. All qualified hospitals are eligible to participate, and all illnesses are covered for hospital care except tuberculosis or mental disease. The insurance system would assure all essential hospital services

and at least ward services. The cash benefit or the rate of payment to hospitals would be not less than \$3 nor more than \$6 per day up to 30 days in a benefit year.

The insured medical care covers all necessary service; limitations may be fixed later by the Surgeon General and the Social Security Board if it should prove necessary. The medical and hospital care program would not include medicines outside the hospital, dental care, home nursing, private hospital rooms, and certain other services. This leaves a wide field for continued operation and development of voluntary hospital and medical service plans to supplement the minimum insurance benefits. No medical or hospital services are made available with respect to any injury, disease, or disability for which these services can be obtained under a workmen's compensation plan of the United States or any State.

The Surgeon General is directed to establish a Medical and Hospital Advisory Council. Members of this council would be appointed from panels of names submitted by professional and other organizations concerned with medical services, education, hospitals, etc. The council would also include representatives of the public who are informed on medical and hospital care and related needs. The Surgeon General is authorized to negotiate cooperative working arrangements with appropriate agencies of the United States or any State or political subdivision, and with private agencies, institutions, groups, or individuals, to utilize their services and facilities on payment of fair and reasonable compensation. Insured persons, or the Social Security Board, or the Surgeon General may transfer or assign to a participating hospital or any other agency or institution utilized in the program any monies paid or payable as benefits under the program. The medical, hospital, and related benefits may be furnished to noninsured persons if appropriate arrangements are made to pay the cost on their behalf.

Section 12. Social insurance contributions; trust fund: The bill establishes a 6 percent employee and a 6 percent employer contribution on all wages and salaries (up to the first \$3,000 a year), paid or received (after December 31, 1943) for all social insurance benefits. The employer contribution is payable by employers of one or more employees. Self-employed persons contribute 7 percent of the market value of their services (up to the first \$3,000), after December 31, 1943, to cover old-age and survivors, permanent disability, and medical and hospital insurance. In the case of public employees of States and localities (not covered by their own pension systems), contribution of 3½ percent from the employer and 3½ percent from the employee is required to cover the same benefits where voluntary compacts are made under the terms of the bill.

The bill creates a "Federal social-insurance trust fund," to which is transferred existing funds credited to the Federal old-age and survivors insurance system. A board of trustees, composed of the Secretary of Labor, the Secretary of the Treasury, and the Chairman of the Social Security Board, is established to hold the trust fund and make annual reports to Congress on the benefit payments and the expected status of the fund during the next ensuing 5-year periods. The Secretary of the Treasury, as managing trustee, is authorized to invest such portion of the trust fund as is not required to meet current withdrawals. As under present law, such investments may be made only in interest-bearing obligations of the United States or in obligations guaranteed as to both principal and interest by the United States.

Section 13. Advisory council; grants for medical education, research and prevention; reduction of benefits: The bill would establish a Federal Social Security Advisory Council, representing employers, employees, and the

general public, to formulate policies on legislation and administration, and to investigate and make recommendations concerning coverage of various groups; the adequacy of benefits in relation to wage levels, cost of living, employment practices, and other factors, especially in the post-war period; and the financing of the insurance system.

The Surgeon General is authorized and directed, with the advice of the Medical and Hospital Advisory Council, to administer grants-in-aid to nonprofit institutions and agencies, engaging in research or in undergraduate or post-graduate professional education. Such grants would be made for projects showing promise of making valuable contributions to the education and training of persons in furnishing medical and hospital, disability, and related benefits, or of making valuable contribution to human knowledge with respect to the cause, prevention, or methods of diagnosis or treatment of disease or disability. The maximum sum available each year for such grants-in-aid would be 1 percent of the total expended for all benefits from the social-insurance trust funds exclusive of unemployment insurance benefits, or 2 percent of the amount expended for medical care and hospitalization benefit, whichever is less.

Benefits payable under old-age, survivors, and permanent-disability insurance, temporary disability or unemployment insurance are reduced by the amount of any noncontributory Government benefit, allowance annuity, or compensation paid under any similar law or plan of the United States or any State or political subdivision—for example, workmen's compensation benefits. Benefits under the foregoing systems would also be reduced by one-half the amount of any contributory benefits payable under a similar plan or system

of the United States or any State supported substantially by direct contributions of wage earners. Both of these provisions for reduction of benefits allow war veterans or their families, however, to receive any additional benefits payable under war-risk insurance, United States life insurance, or national service life insurance.

Section 14. Unified public assistance program: This section places Federal grants to States for assistance to needy persons under a unified public assistance program, beginning with the fiscal year ending June 30, 1944. It provides variable Federal grants-in-aid to the States, ranging from 50 percent to 75 percent of the total expended, depending upon the State's per capita income. The higher rates apply to the States with the lower per capita incomes. The program authorizes Federal matching, on this variable grant basis, of money payments to any aged person, dependent child, blind person, or other needy individual (without the rigid maxima provided by existing law); and where so provided in an approved State plan, medical services, goods, or facilities to needy individuals, and such services or facilities as may assist in making needy individuals self-supporting.

These Federal grants-in-aid, like the similar provisions of the present law, are made out of general revenues. As under present law, State plans must meet various requirements, including maintenance of civil-service merit standards for administrative personnel. In determining need, the State must take into consideration any other means and resources of any individual claiming assistance except that the State may, in its discretion, not take into consideration any amounts of current income received by an individual up to \$20 per month, in such

manner and to such extent as the State may determine.

This unified public-assistance program is designed to replace the categorical assistance programs, under present law, for old-age pensions, aid to the blind, and for dependent children. After December 31, 1945, no further Federal grants-in-aid would be made under those old provisions.

Section 15: This section repeals parts of the present system of social-security taxes replaced by other provisions in the bill.

Section 16. Effective dates: The effective date for the unemployment insurance, unemployment-compensation allowance, temporary disability insurance, and medical and hospital insurance provisions shall be determined by Executive order of the President. Such date shall not be prior to 1 year after the effective date of the contributions levied under the bill, and not later than 6 months after the termination of hostilities in the present war.

Section 17: The short title of the bill is "The Social Security Act amendments of 1943."

SIGNIFICANT DATA ON PROVISIONS AND OPERATION OF STATE UNEMPLOYMENT-COMPENSATION LAWS

Table 1 shows the wide variations in amounts of unemployment-insurance benefits which would be received by four different unemployed individuals under existing State unemployment-insurance laws.

Table 2 shows the wide variations in the relative size of the reserve funds of the various States.

Table 3 is a brief summary of the most important provisions of the State unemployment-insurance laws.

The tables follow:

TABLE 1.—Weekly benefit amount for total unemployment and maximum potential benefits in a benefit year for 4 claimants with specified high-quarter and base-period wages, by State¹

State	Claimant A: High-quarter wages of \$100 and base-period wages of \$200			Claimant B: High-quarter wages of \$250 and base-period wages of \$500			Claimant C: High-quarter wages of \$400 and base-period wages of \$1,000			Claimant D: High-quarter wages of \$500 and base-period wages of \$1,500		
	Weekly benefit amount	Maximum potential benefits		Weekly benefit amount	Maximum potential benefits		Weekly benefit amount	Maximum potential benefits		Weekly benefit amount	Maximum potential benefits	
		Amount	Duration (weeks)		Amount	Duration (weeks)		Amount	Duration (weeks)		Amount	Duration (weeks)
Alabama.....	\$4.00	\$67.00	16+	\$10.00	\$167.00	16+	\$15.00	\$300.00	120	\$15.00	\$300.00	120
Alaska.....	*5.00	67.00	13+	13.00	167.00	12+	16.00	1256.00	116	16.00	1256.00	116
Arizona.....	*5.00	\$34.00	26+	40.00	\$84.00	28+	15.00	\$167.00	*11+	15.00	\$210.00	114
Arkansas.....	4.00	\$64.00	3	16.00	\$160.00	3	15.00	\$240.00	3	15.00	\$240.00	3
California.....	Ineligible	Ineligible	Ineligible	13.00	208.00	16	18.00	324.00	18	18.00	414.00	23
Colorado.....	*5.00	66.67	13+	10.00	163.00	16	15.00	1240.00	116	15.00	1240.00	116
Connecticut.....	*6.00	50.00	8+	10.00	110.00	11	15.50	210.00	13+	19.50	310.00	15+
Delaware.....	*5.00	65.00	13	10.00	130.00	13	15.00	1195.00	113	15.00	1195.00	113
District of Columbia.....	*6.00	100.00	16+	11.00	209.00	19	18.00	1342.00	119	18.00	1342.00	119
Florida.....	*5.00	*\$33.50	2	11.00	*\$83.50	2	15.00	*\$167.00	2	15.00	*\$240.00	2
Georgia.....	5.00	50.00	116	10.00	100.00	116	15.00	240.00	116	18.00	288.00	116
Hawaii.....	*5.00	100.00	120	13.00	200.00	120	16.00	320.00	120	20.00	1400.00	120
Idaho.....	*5.00	50.00	10	11.00	125.00	11+	15.00	250.00	16+	16.00	272.00	17
Illinois.....	Ineligible	Ineligible	Ineligible	12.50	180.00	14+	18.00	160.00	15+	18.00	1360.00	120
Indiana.....	*4.00	*\$32.00	7	10.00	\$60.00	8	16.00	160.00	10	16.00	240.00	15
Iowa.....	*5.00	*\$33.33	26+	9.61	*\$83.33	28+	15.00	*\$165.00	*11	15.00	1225.00	115
Kansas.....	*5.00	67.00	13+	10.00	160.00	16	15.00	1240.00	116	15.00	1240.00	116
Kentucky.....	*5.00	*\$60.00	116	*7.00	112.00	116	*12.00	192.00	116	*15.00	240.00	116
Louisiana.....	5.00	60.00	10	13.00	125.00	0+	18.00	250.00	13+	18.00	1360.00	120
Maine.....	*5.00	66.00	11+	*8.50	104.00	116	*11.00	176.00	116	*14.50	232.00	116
Maryland.....	*7.00	50.00	7+	13.00	125.00	0+	17.00	250.00	14+	17.00	1340.00	120
Massachusetts.....	*6.00	60.00	10	11.00	150.00	13+	15.00	\$300.00	120	15.00	\$300.00	120
Michigan.....	Ineligible	Ineligible	Ineligible	12.50	150.00	12	20.00	250.00	12+	20.00	375.00	18+
Minnesota.....	*7.00	*\$70.00	*10	*12.00	168.00	14	*15.00	240.00	116	16.00	\$256.00	116
Mississippi.....	4.00	56.00	14	10.00	140.00	14	15.00	1210.00	114	15.00	1210.00	114
Missouri.....	4.00	*\$40.00	2	10.00	*\$100.00	2	16.00	*\$200.00	*12+	18.00	*\$288.00	116
Montana.....	*5.00	80.00	116	10.00	160.00	116	15.00	1240.00	116	15.00	1240.00	116
Nebraska.....	*5.00	*\$67.00	*13+	10.00	160.00	116	15.00	1240.00	116	15.00	1240.00	116
Nevada.....	*5.00	*\$67.00	*13+	13.00	167.00	12+	15.00	1270.00	118	15.00	1270.00	118
New Hampshire.....	*6.00	*\$64.00	*14	*8.00	112.00	*14	*13.00	208.00	116	*15.00	1240.00	116
New Jersey.....	*7.00	*\$42.00	*6	12.00	100.00	8+	18.00	200.00	11+	18.00	300.00	16+
New Mexico.....	4.00	64.00	116	10.00	160.00	116	15.00	1240.00	116	15.00	1240.00	116
New York.....	*7.00	140.00	120	11.00	220.00	120	17.00	340.00	120	18.00	1360.00	120
North Carolina.....	*4.50	72.00	116	*7.00	112.00	116	*12.00	192.00	116	*15.00	1240.00	116
North Dakota.....	*5.00	80.00	116	10.00	160.00	116	15.00	1240.00	116	15.00	1240.00	116
Ohio.....	*5.00	90.00	118	11.00	198.00	118	16.00	*\$288.00	118	16.00	*\$288.00	118
Oklahoma.....	*6.00	67.00	11+	13.00	167.00	12+	16.00	1256.00	116	16.00	1256.00	116
Oregon.....	*10.00	*\$33.33	*3+	15.00	\$83.33	5+	15.00	168.67	11+	15.00	1240.00	116
Pennsylvania.....	*8.00	*\$32.00	*4	10.00	*\$70.00	*7	15.00	*\$150.00	*10	18.00	216.00	12
Rhode Island.....	*7.25	48.75	8+	13.00	109.75	8+	18.00	205.00	11+	18.00	306.25	17+
South Carolina.....	*4.00	64.00	116	10.00	160.00	116	15.00	1240.00	116	15.00	1240.00	116
South Dakota.....	*7.00	56.00	118	*7.00	98.00	114	*12.00	168.00	114	*15.00	1210.00	114

Footnotes at end of table.

TABLE 1.—Weekly benefit amount for total unemployment and maximum potential benefits in a benefit year for 4 claimants with specified high-quarter and base-period wages, by State—Continued

State	Claimant A: High-quarter wages of \$100 and base-period wages of \$200			Claimant B: High-quarter wages of \$250 and base-period wages of \$500			Claimant C: High-quarter wages of \$400 and base-period wages of \$1,000			Claimant D: High-quarter wages of \$500 and base-period wages of \$1,500		
	Weekly benefit amount	Maximum potential benefits		Weekly benefit amount	Maximum potential benefits		Weekly benefit amount	Maximum potential benefits		Weekly benefit amount	Maximum potential benefits	
		Amount	Duration (weeks)		Amount	Duration (weeks)		Amount	Duration (weeks)		Amount	Duration (weeks)
Tennessee.....	\$5.00	\$80.00	\$16	\$10.00	\$160.00	\$16	\$15.00	\$240.00	\$16	\$15.00	\$240.00	\$16
Texas.....	5.00	40.00	8	9.50	100.00	10+	15.00	200.00	13+	15.00	240.00	16
Utah.....	5.00	100.00	120	13.00	260.00	120	20.00	400.00	20	20.00	400.00	20
Vermont.....	5.00	66.67	13+	9.61	144.15	115	15.00	225.00	115	15.00	225.00	115
Virginia.....	4.00	48.00	12	10.00	120.00	12	15.00	240.00	16	15.00	240.00	16
Washington.....	7.00	87.00	*9+	12.50	167.00	13+	15.00	240.00	16	15.00	240.00	16
West Virginia.....	6.00	66.00	110	18.00	123.00	116	12.50	200.00	116	15.00	240.00	116
Wisconsin.....	(1)	(2)	(2)	(2)	(2)	(2)	(1)	(1)	(1)	(1)	(1)	(1)
Wyoming.....	5.00	40.00	0+	12.50	128.00	10+	18.00	238.00	13	18.00	232.00	14

* Indicates minimum weekly benefit amount, minimum amount of potential benefits, or minimum duration.
 † Indicates maximum weekly benefit amount, maximum amount of potential benefits, or maximum duration other than uniform duration.
 ‡ Indicates uniform duration.
 1 Based on laws in effect June 1, 1942, except for Kentucky and Pennsylvania, where amendments enacted prior to June 1 were not effective until July 1.
 2 Base period, 8 quarters. If, in preceding 4 quarters, wages (in Florida and Pennsylvania, uncharged wage credits in other States) were equal to wages in 4 quarters specified, maximum potential benefits in a benefit year would be doubled, to maximum specified in State law.
 3 Assumes most favorable distribution of base-period wages in all 4 quarters; concentration in 1 quarter would limit benefits to 4 weeks.
 4 Based on unemployment fund of \$40,000,000 or more. The maximum potential benefits, duration, and, in some instances, the weekly benefit amount would be reduced if the balance fell below \$40,000,000, with further reductions if the fund fell to \$25,000,000 or less.
 5 Weekly benefit amount may be increased by \$1 for each dependent up to 3, and weeks of duration reduced accordingly. Weekly benefit amount including dependent's allowance not to exceed \$18.

6 Duration is based on uncharged wage credits in base period of 5 completed calendar quarters and the quarter in which waiting period was served; therefore duration based on 4 quarters may be understated. See footnote 2.
 7 Assuming \$50 in each of 2 quarters other than high quarter; otherwise base-period wages of \$250 are required and claimant would be ineligible.
 8 Maximum potential benefits and duration reduced by limitation on wage credits to \$390 in Iowa and \$360 in Wyoming.
 9 Annual-wage formula; high-quarter wages not used in computing weekly benefit amount.
 10 Based on unemployment fund greater than 1½ times the highest amount of benefits paid during any 12 consecutive months. When the fund drops below this amount the maximum potential benefits, duration, and maximum weekly benefit amount will be lowered.
 11 Actual benefits are paid for 2-week periods at twice the amounts specified.
 12 Impossible to estimate benefits on the basis of the assumed data, because formula does not utilize either high-quarter or base-period wages for weekly benefit amount or duration.

TABLE 2.—Selected data pertaining to the financial aspects of unemployment compensation, by State, through December 1942

[Based on data reported by State agencies, corrected to Feb. 5, 1943]

Social Security Board region and State	Month and year benefits first payable	Cumulative amounts, as of Dec. 31, 1942		Funds available for benefits as of Dec. 31, 1942 (in thousands) 4	Amount of benefits paid for each \$1 collected						Funds available at end of year as percent of wages during year under \$3,000 6				Ratio of funds available as of Dec. 31, 1942 to high year of benefits	Percent of covered employment who could be paid benefits for maximum duration out of funds available on Dec. 31, 1942		Date first reduced rates under experience rating became effective		
		Collections and interest (in thousands) 2	Benefits paid (in thousands) 3		Calendar year						1939	1940	1941	1942		Under present State formula 7	Under uniform benefit formula 8			
					1938	1939	1940	1941	1942	Since benefits first payable									Since initiation of program 9	
																				(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Total.....		\$5,420,222	\$2,032,335	\$3,387,887	\$0.74	\$0.55	\$0.61	\$0.34	\$0.30	\$0.48	\$0.37	5.7	6.1	6.5	6.7	5.6	45.9	26.5		
Region I:																				
Connecticut.....	Jan. 1938	118,441	28,352	90,090	.95	.31	.27	.11	.12	.29	.24	4.8	6.1	6.4	6.6	7.4	50.0	28.1	Apr. 1941	
Maine.....	Jan. 1938	27,887	13,755	14,132	1.43	.74	.85	.81	.16	.68	.49	2.6	2.7	3.7	5.0	3.1	46.8	18.5		
Massachusetts.....	Jan. 1938	244,512	106,963	137,550	.75	.52	.81	.38	.31	.55	.43	5.6	5.6	6.1	6.0	4.4	39.9	25.0	Jan. 1942	
New Hampshire.....	Jan. 1938	21,642	8,455	12,187	.99	.64	.87	.35	.17	.53	.40	5.6	5.4	5.7	6.6	4.5	61.8	26.7	Jan. 1941	
Rhode Island.....	Jan. 1938	65,049	31,192	33,856	1.14	.70	.80	.27	.29	.56	.48	4.4	4.9	6.4	7.7	3.6	54.2	31.2		
Vermont.....	Jan. 1938	9,391	3,083	6,308	.58	.38	.68	.27	.17	.39	.32	6.0	5.6	6.3	6.6	6.9	66.6	31.1	Jan. 1941	
Region II:																				
New York.....	Jan. 1938	807,471	398,851	408,620	.70	.69	.78	.46	.37	.58	.49	4.0	4.3	5.2	5.7	4.1	34.5	23.2		

1 Except interest, which is credited and reported by the U. S. Treasury; data in columns 12-15, partially estimated as indicated in footnote 6; and data in column 18 which was estimated as indicated in footnote 8.
 2 Represents contributions plus penalties and interest from employers; interest earned by State accounts in unemployment trust fund; and contributions from employees. Also includes the excess of contributions on wages earned by railroad workers through June 30, 1939, over the amounts transferred to the railroad unemployment insurance account, and refund of \$41,000,000 by Federal Government to 13 States, Alaska, and Hawaii, collected on pay rolls for 1936 under title LX of the Social Security Act.
 3 Adjusted for voided benefit checks. Includes benefits paid to railroad workers through June 30, 1939.
 4 Represents sum of balances at end of month in State clearing account, benefit-payment account, and unemployment-trust-fund account maintained in the U. S. Treasury (column 2 minus column 3).
 5 Comparisons are valid only among States which initiated benefit payments at same time.
 6 Wages under \$3,000 for 1939, 1940, and 1941 were assumed to be equal to taxable wages in those States and years where the \$3,000 limitation on taxable wages was in effect; for Nevada and Idaho the 1941 United States ratio between taxable and total wages (excluding 4 States) was applied to each annual wage total reported by the two States; in all other instances the ratio between taxable and total wages reported by a State for the first year throughout which the \$3,000 limitation was in effect was applied to the annual wage totals reported by that State for all previous years. 1942 wages under \$3,000 were estimated from United States income predictions for 1942 prepared by the Department of Commerce, taken in conjunction with data reported on Forms ES-202 for the first 2 quarters of 1942 and on Forms ES-203 for 1941.
 7 Data in column 17 indicate what percentage of the covered workers employed in the State at the end of September could, from present funds, be paid all the benefits due them in the event of an immediate wholesale layoff of long duration, under the following assumptions: (1) the weekly benefit amount of each claimant would be 10% higher than

the average prevailing in the State during the fourth quarter of 1942 (as determined by dividing the amount of benefits paid out for total unemployment during that quarter by the number of weeks of total unemployment compensated) and (2) all claimants would be eligible for the maximum number of weeks of benefits payable under the State law, during a single spell of unemployment, to a claimant receiving the assumed weekly benefit amount. (For Wisconsin, claimants were assumed to have only one base period employer.)
 8 Data in column 18 indicate what percentage of the covered workers employed in the State at the end of September could, from present funds, be paid all the benefits due them in the event of an immediate wholesale lay-off of at least 6 months' duration, if the State's present benefit formula were replaced by a formula providing for a uniform duration of 26 weeks of benefits and a weekly benefit amount equal to ½ of high quarter earnings, with a \$5 minimum and a \$20 maximum. The average weekly benefit amount used for each State in these calculations is equal to the assumed weekly benefit amount used for the purposes of column 17 (see assumption (1) in footnote 7), multiplied by a factor, separately estimated for each State, to take account of the difference between the State's present formula for determining weekly benefit amount and the uniform formula described above. For Utah this factor is equal to 1.00, since the uniform weekly benefit amount formula is identical with Utah's. For other States it varied from 0.99 (Michigan) to 1.56 (Maine). For States with a "high quarter" formula, this factor was obtained by estimating a distribution of high quarter earnings (weighted by number of checks) from data reported in column II of the 1941 Form ES-215, and determining from this distribution the ratio of the average check (for total unemployment during 1941) under the uniform formula to the actual average check. For States where the weekly benefit amount is based on annual wages, it was necessary to use, in addition, available information on the relationship between annual wages and high quarter wages.
 9 Based on 23 States paying benefits Jan. 1, 1938.
 10 Based on 49 States paying benefits Jan. 1, 1939.
 11 Ratio for Wisconsin based on benefits and collections since Jan. 1, 1938.

TABLE 2.—Selected data pertaining to the financial aspects of unemployment compensation, by State, through December 1942—Continued

[Based on data reported by State agencies, corrected to Feb. 5, 1943]

Social Security Board region and State	Month and year benefits first payable	Cumulative amounts, as of Dec. 31, 1942		Funds available for bene- fits as of Dec. 31, 1942 (in thou- sands)	Amount of benefits paid for each \$1 collected							Funds available at end of year as per- cent of wages dur- ing year under \$3,000				Ratio of funds avail- able as of Dec. 31, 1942, to high- year of benefits	Percent of covered employ- ment who could be paid benefits for maximum duration out of funds available on Dec. 31, 1942		Date first reduced rates under experience rating became effective	
		Colec- tions and interest (in thou- sands)	Benefits paid (in thou- sands)		Calendar year					Since benefits first payable	Since initia- tion of program	1939	1940	1941	1942		Under present State for- mula	Under uniform benefit for- mula		
					1938	1939	1940	1941	1942											
					(5)	(6)	(7)	(8)	(9)											
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)		
Region III:																				
Delaware.....	Jan. 1939	\$13,502	\$2,584	\$10,918	.....	\$0.30	\$0.35	\$0.19	\$0.29	\$0.28	\$0.19	8.2	8.1	8.7	8.0	13.0	89.4	35.2	Jan. 1942
New Jersey.....	Jan. 1939	296,088	63,854	232,235	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Jan. 1942
Pennsylvania.....	Jan. 1938	532,928	208,773	324,156	.....	1.02	.69	.53	.24	.12	.46	.39	3.6	4.4	5.5	9.7	4.5	50.7	26.1
Region IV:																				
District of Colum- bia.....																				
Jan. 1938	40,869	8,474	32,395	.....	.26	.21	.37	.33	.14	.25	.20	8.2	8.7	9.5	9.4	15.3	50.7	35.1	(July 1944)
Jan. 1938	85,531	31,288	54,243	.....	1.00	.47	.53	.29	.16	.42	.36	3.9	4.5	5.0	6.0	5.4	31.1	23.2	.....
Jan. 1938	73,375	23,604	49,771	.....	.84	.39	.40	.29	.17	.38	.32	4.9	5.9	6.2	7.1	6.1	62.6	25.8	(Jan. 1943)
Jan. 1938	58,182	21,683	36,500	.....	.68	.44	.59	.30	.24	.43	.36	5.3	5.2	4.9	5.0	6.2	41.3	20.4	(Jan. 1941)
Jan. 1938	63,197	25,507	37,690	.....	1.35	.42	.38	.26	.21	.49	.40	3.9	5.2	5.8	6.7	3.1	55.2	23.6	(Jan. 1941)
Region V:																				
Kentucky.....																				
Jan. 1939	67,811	14,783	53,028	.....	.....	.44	.44	.20	.19	.31	.21	10.0	11.3	11.4	11.5	10.9	104.5	41.8	(Jan. 1941)
July 1938	304,424	160,477	143,948	.....	.....	.82	.53	.23	.72	.68	.52	3.2	3.9	5.3	4.7	3.5	25.5	19.8	(Jan. 1943)
Jan. 1939	346,823	74,780	272,042	.....	.....	.43	.42	.17	.27	.31	.21	7.1	7.6	8.0	7.4	11.1	56.8	32.9	(Jan. 1942)
Region VI:																				
Illinois.....																				
July 1939	439,575	126,819	312,755	.....	.....	.....	.62	.35	.39	.45	.28	7.8	7.6	7.9	7.8	7.2	45.6	32.1	(Jan. 1943)
Apr. 1938	138,678	51,424	87,255	.....	.....	.49	.44	.22	.33	.47	.36	4.8	5.4	5.7	5.8	5.4	45.6	22.5	(Jan. 1940)
July 1936	109,951	26,652	83,29858	.24	.37	.22	.25	1.34	2.4	8.5	8.8	8.4	7.9	8.9	40.3	28.0	(Jan. 1938)
Region VII:																				
Alabama.....																				
Jan. 1938	59,972	23,620	36,352	1.25	.50	.49	.29	.25	.48	.39	.39	5.2	6.3	6.2	5.9	4.5	37.1	20.6	(Apr. 1941)	
Jan. 1939	40,059	20,071	19,989	.....	.54	.98	.68	.51	.66	.48	.48	6.2	4.9	4.8	5.1	3.1	32.5	16.9	(Jan. 1942)
Jan. 1939	54,367	15,161	39,206	.....	.40	.51	.20	.39	.39	.27	.71	7.9	7.1	7.0	7.0	8.8	49.3	24.4	(Jan. 1942)
Apr. 1938	17,685	8,346	9,338	.....	.65	.86	.49	.33	.56	.46	.46	5.0	4.0	4.3	5.1	4.2	33.3	13.3	.....
July 1938	30,065	8,725	21,340	.....	.56	.54	.27	.29	.38	.28	.28	6.2	6.4	6.5	6.5	8.6	44.6	21.3	(Jan. 1942)
Jan. 1938	57,628	27,198	30,430	.91	.53	.73	.43	.38	.55	.46	.46	4.6	4.9	4.7	5.4	4.9	43.2	21.2	.....
Region VIII:																				
Iowa.....																				
July 1938	46,688	16,407	30,281	.....	.64	.52	.29	.24	.44	.34	.34	5.7	6.0	6.7	6.3	5.8	60.4	28.6	(Jan. 1942)
Jan. 1938	74,844	38,202	36,642	.68	.53	.79	.64	.43	.61	.49	.49	5.1	5.2	5.3	5.2	3.8	35.3	20.5	(Jan. 1941)	
Jan. 1939	17,852	5,413	12,440	.....	.33	.68	.64	.34	.47	.29	.29	8.7	7.8	7.0	7.0	6.8	46.2	22.5	(Jan. 1940)
Jan. 1939	4,931	2,040	2,890	.....	.55	.72	.66	.48	.60	.37	.37	8.2	6.8	7.0	7.0	4.7	56.1	26.9	(Jan. 1942)
Jan. 1939	5,708	1,321	4,387	.....	.35	.35	.43	.26	.35	.22	.22	7.6	8.1	8.6	8.3	11.1	63.4	25.5	(Jan. 1940)
Region IX:																				
Arkansas.....																				
Jan. 1939	21,842	7,009	13,843	.....	.53	.88	.57	.16	.47	.35	.35	6.4	5.5	5.3	5.9	4.7	39.2	17.4	(Apr. 1942)
Jan. 1939	30,887	7,991	22,896	.....	.42	.44	.39	.26	.36	.24	.24	8.4	8.1	7.5	6.8	10.0	44.9	22.1	(Jan. 1941)
Jan. 1939	117,026	26,238	90,787	.....	.28	.37	.23	.42	.32	.22	.22	7.7	8.5	8.6	7.7	11.2	56.7	28.2	(Jan. 1942)
Dec. 1938	39,048	13,425	25,623	.....	.76	.60	.39	.43	.52	.34	.34	6.9	7.5	8.1	7.0	6.0	48.5	27.0	(Jan. 1942)
Region X:																				
Louisiana.....																				
Jan. 1938	57,963	28,967	28,966	.45	.60	.84	.72	.40	.50	.49	.49	6.3	5.9	5.4	6.0	4.1	31.3	23.1	.....
Dec. 1938	8,355	3,732	4,624	.....	.86	.87	.49	.30	.61	.42	.42	5.9	4.8	5.4	6.0	3.8	48.1	21.7	(Jan. 1942)
Jan. 1938	123,612	39,696	83,916	.43	.47	.46	.36	.20	.39	.31	.31	6.3	7.2	6.7	6.2	7.8	56.1	25.9	(Jan. 1941)	
Region XI:																				
Colorado.....																				
Jan. 1939	29,223	10,680	18,543	.....	.69	.89	.43	.14	.52	.35	.35	6.9	6.0	6.5	6.8	4.4	45.7	23.7	(Jan. 1942)
Sept. 1938	12,885	6,865	6,020	.....	1.10	1.03	.66	.26	.69	.52	.52	5.0	4.1	4.2	5.0	2.7	32.2	17.1	.....
July 1939	15,903	7,686	8,216	.....	.....	1.15	.86	.37	.74	.45	.45	8.0	5.6	5.7	6.2	2.6	56.7	27.6	.....
Jan. 1938	17,731	9,464	8,267	1.18	.63	.61	.47	.22	.54	.45	.45	3.8	4.1	4.8	5.8	3.8	22.6	17.4	.....
Jan. 1939	7,381	3,378	4,002	.....	.83	1.05	.50	.24	.63	.42	.42	6.7	5.1	5.7	6.7	3.3	51.4	25.8	(Jan. 1942)
Region XII:																				
Arizona.....																				
Jan. 1938	14,031	6,071	7,960	1.07	.70	.63	.35	.14	.51	.42	.42	3.7	4.1	4.0	6.2	4.2	47.4	19.8	(Jan. 1942)	
Jan. 1938	594,592	216,336	288,196	.38	.50	.85	.57	.31	.51	.42	.42	8.3	7.7	7.5	7.8	4.4	39.6	30.6	(Jan. 1941)	
Jan. 1939	6,694	3,028	3,666	.....	.86	1.19	.75	.12	.57	.43	.43	6.0	3.7	3.8	5.1	3.3	32.8	17.1	(Jan. 1944)
Jan. 1938	45,350	18,303	27,046	.98	.71	.61	.29	.15	.47	.40	.40	3.5	4.1	4.9	5.5	4.6	55.6	21.5	(July 1941)	
Jan. 1939	76,831	23,578	53,253	.....	.69	.87	.39	.11	.41	.30	.30	6.2	5.6	5.4	6.0	5.6	42.5	22.6	.....
Territories:																				
Alaska.....																				
Jan. 1939	4,396	1,317	3,079	.....	.64	.90	.32	.11	.30	.30	.30	6.2	5.4	4.9	5.5	5.8	50.0	26.1	.....
Jan. 1939	12,426	881	11,545	.....	.15	.14	.07	.06	.10	.07	.07	7.5	9.5	7.9	6.9	40.3	34.7	23.4	(Apr. 1941)

Ratio for Wisconsin based on benefits and collections since Jan. 1, 1938.

TABLE 3.—Significant provisions of State unemployment compensation laws, June 1, 1943

State and type of fund	Size of firms covered (number of employees)	Eligibility	Weeks of initial waiting period	Weekly benefit rate total unemployment	Maximum payment per week	Minimum payment per week	Weekly benefit rate partial unemployment	Duration in 52-week period (lesser amount below applies)	
								Total amount of benefits (proportion of wages)	Maximum number of weeks payable
Alabama: Pooled; experience rating effective April 1941; employee contributions determined by experience rating.	Employer of 8 or more in 20 weeks; also all employers liable to Federal tax.	30 times w. b. a. including \$39.01 in 1 quarter. ¹	3	1/2 of high quarter's wages, established by table in law.	\$15	\$2	W. b. a. less wages in excess of \$2. ²	1/2 in 4 quarters....	20.
Alaska: Pooled.....	Employer of 8 or more in 20 weeks.	25 times w. b. a....	2	1/2 of high quarter's wages.	16	5	W. b. a. less wages in excess of \$5.	.....do.....	16.
Arizona: Pooled; experience rating effective January 1942.	Employer of 3 or more in 20 weeks; also all employers liable to Federal tax.	14 times w. b. a....	1	50 percent of full-time weekly wage.	15	5	W. b. a. less wages in excess of \$3.	1/2 in 8 to 12 quarters.	14.
Arkansas: Pooled; experience rating effective April 1942.	Employer of 1 or more in 10 days.	22 times w. b. a....	1	1/2 of high quarter's wages.	15	3	.....do.....	1/2 in 4 quarters....	16.

Footnotes at end of table.

TABLE 3.—Significant provisions of State unemployment compensation laws, June 1, 1943—Continued

State and type of fund	Size of firms covered (number of employees)	Eligibility	Weeks of initial waiting period	Weekly benefit rate total unemployment	Maximum payment per week	Minimum payment per week	Weekly benefit rate partial unemployment	Duration in 52-week period (lesser amount below applies)	
								Total amount of benefits (proportion of wages)	Maximum number of weeks payable
California: Pooled; experience rating effective January 1941; employee contributions percent of wages up to \$3,000 not to exceed 50 percent of employer's general rate.	Employer of 4 or more in 20 weeks.	\$300.....	2	½ of high quarter's wages, established by table in law.	\$18	\$10	W. b. a. less wages in excess of \$3.	23 to 54 percent in 4 quarters, according to schedule of wage classes.	
Colorado: Pooled; experience rating effective January 1942.	Employer of 8 or more in 20 weeks.	30 times w. b. a....	2	½ of high quarter's wages.	15	5	do.....	½ in 4 quarters.....	16.
Connecticut: Pooled; experience rating effective April 1941.	Employer of 4 or more in 13 weeks; also all employers liable to Federal tax.	\$144.....	1	Established by weighted table in law.	22	6	W. b. a. less wages, plus \$2.	20 percent in 4 quarters, according to schedule of wage classes. ³	18. ³
Delaware: Pooled; experience rating effective January 1942.	Employer of 1 or more in 20 weeks; also all employers liable to Federal tax.	\$200.....	1	½ of high quarter's wages.	18	5	W. b. a. less wages in excess of \$2.	10 x w. b. a. plus one w. b. a. for each \$200 in wages.	20.
District of Columbia: Pooled; experience rating.	Employer of 1 or more at any time.	Lesser o. 25 times w. b. a. or \$250.	2	½ of high quarter's wages, established by table in law, plus allowance for dependents up to maximum of \$18.	20	6	W. b. a. less wages in excess of 40 percent of w. b. a.	½ in 4 quarters.....	20. ⁴
Florida: Pooled; experience rating effective January 1942.	Employer of 8 or more in 20 weeks also all employers liable to Federal tax.	\$200 including wages in 3 separate quarters.	1	Established by weighted table in law.	15	5	W. b. a. less wages in excess of \$2.	½ in 8 quarters.....	16.
Georgia: Pooled; experience rating effective January 1942.	Employer of 8 or more in 20 weeks; also all employers liable to Federal tax.	Schedule requiring 25, 30, and 40 times w. b. a.	2	Established by weighted table in law.	18	4	W. b. a. less wages in excess of \$3.	Uniform duration.	16 (uniform duration).
Hawaii: Pooled; experience rating effective April 1941.	Employer of 1 or more in 20 weeks; also all employers liable to Federal tax.	30 times w. b. a....	1	½ of high quarter's wages, established by table in law.	20	5	W. b. a. less wages.	do.....	20 (uniform duration).
Idaho: Pooled; experience rating effective July 1943.	Employer with \$78 or more wages payable in 1 quarter.	Schedule requiring 28 to 52 times w. b. a. including \$78 earned in 1 quarter.	2	Established by weighted table in law.	18	5	W. b. a. less wages in excess of lesser of ½ w. b. a. or \$5.00.	¼ in 4 quarters.....	17.
Illinois: Pooled; experience rating effective January 1943.	Employer of 6 or more in 20 weeks.	\$225.....	1	½ of high quarter's wages.	\$18	7	W. b. a. less wages in excess of \$2. ⁴	do.....	16.
Indiana: Contributions of 0.135 percent of employer's pay roll pooled; remainder in employer reserves; experience rating effective January 1940.	Employer of 8 or more in 20 weeks.	\$250 and \$150 in last 2 quarters of base period. ⁴	1	½ of high quarter's wages.	\$18	5	W. b. a. less wages.	do.....	18. ⁴
Iowa: Pooled; experience rating effective January 1942.	Employer of 8 or more in 15 weeks; also all employers liable to Federal tax.	15 times w. b. a....	2	50 percent of full-time weekly wage.	15	\$5 or full time weekly wage.	W. b. a. less wages, plus \$2.	½ in 8 quarters.....	15.
Kansas: Pooled; experience rating effective January 1941.	Employer of 8 or more in 20 weeks.	\$200, or \$100 in 2 quarters.	1	½ of high quarter's wages.	15	5	W. b. a. less wages in excess of \$2.	½ in 4 quarters....	15
Kentucky: Employer reserve; earnings from investment pooled; experience rating effective January 1941.	Employer of 4 or more in 3 quarters of preceding year, to each of whom \$50 payable in each such quarter, or of 8 or more in 20 weeks.	\$200.....	1	Based on schedule of annual wages.	16	5	1-week benefit rate for unemployment less 80 percent of earnings in a 1-week period.	Uniform duration.	16.
Louisiana: Pooled.....	Employer of 4 or more in 20 weeks.	20 times w. b. a....	2	50 percent of full-time weekly wage.	18	3	W. b. a. less wages in excess of \$2.	¼ in 4 quarters.....	20.
Maine: Pooled; experience rating effective July 1943.	Employer of 8 or more in 20 weeks; also all employers liable to Federal tax.	\$144.....	1	Based on schedule of annual wages.	18	6	W. b. a. less wages in excess of from \$2.50 to \$2.99 (in accordance with table).	Uniform duration. ⁶	16 (uniform duration). ⁴
Maryland: Pooled; experience rating effective July 1943.	Employer of 4 or more in 20 weeks; also all employers liable to Federal tax.	30 times, w. b. a....	1	½ of high quarter's wages, established by table in law.	20	7	W. b. a. less wages in excess of \$2.	¼ in 4 quarters.....	23.
Massachusetts: Pooled; experience rating effective January 1942.	Employer of 1 or more in 20 weeks; also all employers liable to Federal tax.	\$150.....	1	Established by weighted table in law.	15	6	W. b. a. less wages.	30 percent in 4 quarters.	20.
Michigan: Pooled; experience rating effective January 1942.	Employer of 8 or more in 20 weeks; also all employers liable to Federal tax.	\$250, including wages in 2 different quarters.	1	½ of high quarter's wages.	20	10	W. b. a. minus lesser of 75 percent of wages earned or wages in excess of \$3.	¼ in 4 quarters?..	20.

Footnotes at end of table.

TABLE 3.—Significant provisions of State unemployment compensation laws, June 1, 1943—Continued

State and type of fund	Size of firms covered (number of employees)	Eligibility	Weeks of initial waiting period	Weekly benefit rate total unemployment	Maximum payment per week	Minimum payment per week	Weekly benefit rate partial unemployment	Duration in 52-week period (lesser amount below applies)	
								Total amount of benefits (proportion of wages)	Maximum number of weeks payable
Minnesota: Pooled; experience rating effective January 1941.	Employer of 1 or more in 20 weeks (of 8 or more outside cities with population of 10,000 or more); also all employers liable to Federal tax.	\$200.....	2	Based on schedule of annual wages.	\$20	\$7	W. b. a. less wages in excess of \$3.	16 to 37 percent in 4 quarters, according to schedule of wage classes.	16.
Mississippi: Pooled.....	Employer of 8 or more in 20 weeks; also all employers liable to Federal tax.	30 times w. b. a.	2	1/6 of high quarter's wages.	15	3	W. b. a. less wages in excess of \$2.	Uniform duration.	14 (uniform duration).
Missouri: Pooled; experience rating effective January 1942.	Employer of 8 or more in 20 weeks.	40 times w. b. a.	2	2/5 of high quarter's wages.	18	3	W. b. a. less 1/6 of wages.	20 percent in 8 quarters.	16.
Montana: Pooled.....	Employer of 1 or more in 20 weeks, or with year's pay roll over \$500.	\$150.....	2	do.....	15	6	No provision ¹	Uniform duration.	16 (uniform duration).
Nebraska: Employer reserve; earnings in pooled account; experience rating effective January 1940.	Employer of 8 or more in 20 weeks; also all employers liable to Federal tax.	\$200.....	2	do.....	15	6	W. b. a. less wages in excess of \$3.	1/3 in 4 quarters....	16.
Nevada: Pooled; experience rating effective January 1945.	Employer with \$225 or more wages payable in 1 quarter.	Greater of \$200 or twice w. b. a. multiplied by itself including wages of 5 times w. b. a. in some quarter other than highest.	2	1/6 of high quarter's wages.	15	5	do.....	do.....	
New Hampshire: Pooled; experience rating effective January 1941.	Employer of 4 or more in 20 weeks; also all employers liable to Federal tax.	\$200.....	1	Based on schedule of annual wages.	18	6	W. b. a. less wages in excess of \$2.	Uniform duration. ²	18.
New Jersey: Pooled; experience rating effective January 1942; employee contribution 1 percent of wages up to \$3,000.	Employer of 8 or more in 20 weeks.	\$150.....	1	1/2 of high quarter's wages.	18	7	W. b. a. less wages in excess of \$3.	1/3 in 4 quarters....	18.
New Mexico: Pooled; experience rating effective January 1942.	Employer with \$450 or more wages paid in 1 quarter, or employer of 2 or more in 13 weeks.	30 times w. b. a. including \$37.50 in 1 calendar quarter.	1	1/6 of high quarter's wages, established by table in law.	15	10 5	do.....	1/3 in 4 quarters....	16.
New York: Pooled.....	Employer of 4 or more in 15 days.	25 times w. b. a.	2	1/3 of high quarter's wages, established by table in law.	18	10	No provision ¹¹	Uniform duration.	20 (uniform duration).
North Carolina: 1/10 contributions to employer reserve; remainder pooled; experience rating effective January 1942.	Employer of 8 or more in 20 weeks; also all employers liable to Federal tax.	\$130.....	1	Based on schedule of annual wages.	15	3	W. b. a. less 1/6 of wages	do.....	16 (uniform duration).
North Dakota: Pooled; experience rating effective January 1942.	do.....	30 times w. b. a.	1	1/6 of high quarter's wages, established by table in law.	15	5	W. b. a. less wages in excess of \$3.	do.....	Do.
Ohio: Pooled; experience rating effective January 1942.	Employer of 3 or more at any one time	20 weeks' employment and \$100.		Established by weighted table in law.	16	5	W. b. a. less wages in excess of \$2.	do.....	18 (uniform duration).
Oklahoma: Pooled; experience rating effective January 1942.	Employer of 8 or more in 20 weeks.	22 times w. b. a.	1	1/6 of high quarter's wages.	16	6	do.....	1/3 in 4 quarters....	16.
Oregon: Pooled; experience rating effective July 1941.	Employer of 4 or more in any 1 day in any calendar quarter with pay roll of \$500.	\$200.....	2	6 percent of high quarter's wages.	15	10	do.....	1/6 in 4 quarters....	16.
Pennsylvania: Pooled.....	Employer of 1 or more in 26 weeks.	\$50 in each of 2 quarters in base year.	2	50 percent of full-time weekly wage.	12 18	8	No provision.....	1/3 in 5 quarters ¹² ..	16.
Rhode Island: Pooled; employee contributions 0.5 percent of wages up to \$3,000. ¹³	Employer of 4 or more in 20 weeks; also all employers liable to Federal tax.	\$100.....	1	Established by weighted table in law.	16	6	W. b. a. less wages.	18 to 30 percent in 4 quarters, according to schedule of wage classes.	
South Carolina: Pooled; experience rating effective January 1942.	Employer of 8 or more in 20 weeks.	40 times w. b. a. (30 times if w. b. a. is \$4).	1	1/6 of high quarter's wages, established by table in law.	15	4	W. b. a. less wages in excess of \$1.	Uniform duration.	16 (uniform duration).
South Dakota: Employer reserve; earnings pooled; experience rating effective January 1940.	Employer of 8 or more in 20 weeks; also all employers liable to Federal tax.	\$126.....	1	Based on schedule of annual wages.	15	7	W. b. a. less wages in excess of \$2.	do. ⁶	Do. ⁶

Footnotes at end of table.

TABLE 3.—Significant provisions of State unemployment compensation laws, June 1, 1943—Continued

State and type of fund	Size of firms covered (number of employees)	Eligibility	Weeks of initial waiting period	Weekly benefit rate total unemployment	Maximum payment per week	Minimum payment per week	Weekly benefit rate partial unemployment	Duration in 52-week period (lesser amount below applies)	
								Total amount of benefits (proportion of wages)	Maximum number of weeks payable
Tennessee: Pooled; experience rating effective July 1944.	Employer of 8 or more in 20 weeks	30 times w. b. a. (25 times if w. b. a. is \$5).	1	½ of high quarter's wages, established by table in law. ¹³	\$15	\$5	W. b. a. less wages in excess of \$3.	½ in 4 quarters	16.
Texas: Pooled; experience rating effective January 1941.	do	8 times benefit rate for 2-week period.	1	½ of high quarter's wages (for 2-week period).	\$20	\$10	2-week benefit rate less wages, plus \$4.	½ in 4 quarters	8 times benefit for 2-week period.
Utah: Pooled	Employer with \$140 or more wages payable in 1 quarter.	30 times w. b. a.	1	½ of high quarter's wages.	20	5	W. b. a. less wages in excess of \$3.	Uniform duration.	20 (uniform duration).
Vermont: Pooled; experience rating effective January 1941.	Employer of 8 or more in 20 weeks; also all employers liable to Federal tax.	do	2	Established by weighted table in law.	15	6	do	do	18 (uniform duration).
Virginia: Pooled; experience rating effective January 1941.	Employer of 8 or more in 20 weeks.	25 times w. b. a.	1	½ of high quarter's wages, established by table in law. ¹³	15	4	W. b. a. less wages in excess of \$2.	½ in 4 quarters	16.
Washington: Pooled	Employer of 1 or more at any time.	\$200	1	½ of high quarter's wages.	15	7	W. b. a. less wages in excess of \$3.	½ in 4 quarters	16.
West Virginia: Pooled; experience rating effective January 1941.	Employer of 8 or more in 20 weeks.	\$250	1	Based on schedule of annual wages.	18	7	According to time lost on basis of schedule.	Uniform duration.	16 (uniform duration).
Wisconsin: Employer reserve; earnings pooled; experience rating effective January 1938.	Employer of 6 or more in 18 weeks or annual pay roll of \$6,000.	14 weeks' employment.	2	Schedule of average weekly wage.	17	6	W. b. a. less wages.	From any one employer's account, 1 week's benefit to each 2 weeks of employment not exceeding 40 weeks within 52 weeks preceding close of employment.	16.
Wyoming: Pooled; experience rating effective January 1942	Employer of 1 or more in 20 weeks, and with \$150 or more wages payable in 1 quarter.	25 times w. b. a. including \$70 in 1 quarter.	2	½ of high quarter's wages.	\$20	\$7	W. b. a. less wages in excess of \$3.	¼ in 4 quarters	16.

¹ Annual wages in excess of \$3,000 per worker excluded from employer contributions, except in Nevada.

² W. b. a.—Abbreviation for "weekly benefit amount."

³ Lower maximum rates and duration are provided when balance in the fund is less than 2 percent of the pay roll for 3 years ending with the base period for the benefit year.

⁴ Effective July 1, 1943.

⁵ Partial benefits are reduced by ½ of w. b. a. for each normal work day during which the individual is unable to, or unavailable for, work. An eligible individual unemployed for 6 or less consecutive days, shall be paid benefits equal to ½ of the w. b. a. for each such day, less any wages payable during such period.

⁶ Benefit duration for lower wage classes is less.

⁷ Lesser of \$200 or 30 percent of base period wages if such wages are less than \$800.

⁸ No partial benefits paid, but earnings not exceeding \$5.00 are disregarded.

⁹ Lower maximum rates and duration are provided whenever fund fails to equal \$8,000,000 for 2 successive months.

¹⁰ Effective July 10, 1943.

¹¹ No partial benefits paid, but wages not exceeding \$3. for 7 consecutive days are disregarded.

¹² \$15 if fund equals less than 1½ times highest amount of benefits paid in any 12 consecutive months.

¹³ ¼ in 8 quarters if fund equals less than 1½ times highest amount of benefits paid in any 12 consecutive months.

¹⁴ Employees pay in addition 1 percent into cash sickness compensation fund.

¹⁵ Rate is ½ and ½ of high quarter's wages for 2 lowest weekly benefit amounts (\$5 and \$6).

¹⁶ For 2-week period.

CONFIRMATION BY THE SENATE OF CERTAIN GOVERNMENTAL EMPLOYEES

The Senate resumed the consideration of the bill (S. 575) to provide that officers in the executive branch of the Government who receive compensation at a rate in excess of \$4,500 a year shall be appointed by the President, by and with the advice and consent of the Senate, in the manner provided by the Constitution.

Mr. MCKELLAR. Mr. President, as I stated yesterday, and in accordance with many precedents, I ask unanimous consent that the unfinished business (Senate bill 575) be temporarily laid aside, and that the Senate proceed to the consideration of House bill 2753, a bill making appropriations to carry out the provisions of an act to promote the defense of the United States, commonly known as the lend-lease bill.

The PRESIDING OFFICER (Mr. MAYBANK in the chair). Is there objection?

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Mr. McNARY. Mr. President, the requested action rather conforms to my views as expressed yesterday. I suggested to the able Senator in charge of the bill that he proceed first with the appropriation bill. I am anxious to get through with the appropriation bills. All of us are. They are important; I think they are much more important than the bill which the distinguished Senator has asked permission to lay aside temporarily. I shall make no objection, because I am anxious to get through with the appropriation bill. Then it can be followed by the bill which is on the calendar.

Mr. MCKELLAR. I thank the Senator.

Mr. HATCH. Mr. President, reserving the right to object, the Senator from Tennessee has just requested unanimous consent to have the pending business laid aside and to have the Senate con-

sider the appropriation bill. Yesterday that question arose. I did not state positively that I would object to such a request, although I did so infer.

Mr. President, I agree with the Senator from Oregon. The appropriation bill which is now sought to be made the pending business is of far greater importance than the unfinished business, which is the bill of the Senator from Tennessee. I was of that opinion yesterday. I saw no reason why an important appropriation bill should not be made the pending business at that time. That was my purpose, Mr. President, and I told the distinguished and able senior Senator from Tennessee that I would object to a unanimous-consent request to make the so-called McKellar bill the pending business, in preference to the appropriation bill.

Accordingly, the Senator from Tennessee moved to take up the so-called