

State Unemployment Insurance Legislation, 1957*

LAWS affecting the State unemployment insurance programs were enacted during 1957 in 42 jurisdictions. As in other recent years, the amendments tended to raise the maximum benefit amounts and the qualifying requirements for benefits. A few States increased benefits by liberalizing the benefit formula and the disqualification provisions.¹

No major change was made in the provisions for financing benefit payments. A new legislative development related to financing was occasioned, however, by the distribution of credits to the State accounts in the unemployment trust fund, as provided in the Employment Security Administrative Financing Act of 1954. Twenty-three States amended their laws to permit the use of these credits for administrative purposes; a few enacted appropriation bills making such funds available for specific purposes—principally the acquisition of office buildings.

The legislatures of 46 States (including the Territories of Alaska and Hawaii) and Congress for the District of Columbia considered approximately 800 bills dealing with unemployment insurance; about 180 became law. The Kentucky, Mississippi, and Virginia legislatures did not meet in regular session in 1957, and the session in Louisiana was limited to budget and fiscal matters.

Coverage

The 1957 amendments affecting unemployment insurance coverage had a different focus, generally, from those adopted in 1955. In the earlier year the emphasis had been on provisions lowering the size-of-firm restrictions and thus bringing the State law into conformity with amendments to the Federal law; in 1957 it

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¹ For a summary of the State unemployment insurance laws, as amended in 1957, see *Significant Provisions of State Unemployment Insurance Laws, October 1, 1957* (Bureau of Employment Security, Department of Labor).

was on extending coverage to State and local government employees. Four States were successful in having legislation for this purpose adopted in 1957, and one State took similar action in 1956. Twenty-eight States now cover, or permit the election of coverage of, some State and local government employment. In eight of these States, coverage is mandatory for substantially all State government employees.

A few other extensions of coverage were enacted—to agricultural workers in Hawaii, among others. Provisions restricting coverage were adopted in several States, but it is estimated that the changes will affect few workers adversely.

Extension to State and municipal government employment.—Amendments in Minnesota, New Hampshire, and Oregon extend coverage on a mandatory basis to services performed for the State and its instrumentalities, with specified exceptions,² and permit the election of coverage for services performed for political subdivisions and their instrumentalities. The benefits paid in the three States are on a reimbursable basis; that is, each agency will refund to the employment security department the amount paid out in benefits to its employees who become entitled to them.

The Vermont law was amended to permit election of coverage for services performed for political subdivisions of the State and their instru-

² Minnesota excludes the services of elected officials and nonclassified employees appointed for a definite term, and New Hampshire excludes employment in other than the classified service, as well as services performed by seasonal or temporary employees, as defined. Oregon excludes services performed by the following: (1) elected or appointed public officials, (2) officials paid on a fee or per diem basis, (3) members of faculties of State and public schools, colleges, and universities, (4) persons employed in emergency work, such as fire fighting, flood work, snow removal, or other disaster relief work, and (5) persons employed on a part-time or irregular basis as physicians, dentists, student nurses, and other professional specialists in institutions or attached to departments of the government.

mentalities (but not for employment by the State).

During the 1956 legislative session Michigan had extended coverage to State employment on a mandatory basis and permitted the election of coverage for services for its political subdivisions and instrumentalities, with benefits on a reimbursable basis. The Michigan law was further amended in 1957 to exclude from such coverage services performed by persons hired by the State or any of its agencies for temporary work of less than 8 months' duration.

Extension to agricultural workers in Hawaii.—In 1957 Hawaii became the first jurisdiction in the United States to extend the protection of unemployment insurance to agricultural workers. The new program is separate from that established by the Territory's employment security law, but both are administered by the same agency—the Bureau of Employment Security.

Because of the law's restrictive definitions of "agricultural employer" and "agricultural employee," only some of the workers in agriculture are covered. The employer is defined as one who (a) is subject to the employment security law and (b) employs 20 or more persons in agricultural employment on each of 24 days in 4 successive calendar quarters. The agricultural employee is defined as a worker regularly employed by the same agricultural employer during the 12 consecutive calendar months preceding the filing of a claim for benefits. To be considered regularly employed, he must have worked in agricultural employment for the same employer for some part of a day in each of 30 or more weeks during 12 consecutive months.

The weekly benefit amount and the number of weeks for which an eligible person may draw benefits are the same as those provided in the employment security law. An individual who has, however, worked in both industrial and agricultural employment and who is entitled to qualify for benefits under the employment security law will be eligible to receive under the new law an amount

equal to the difference between the benefit amount based on the aggregate of his industrial and agricultural wages and the benefit amount based solely on industrial wages.

Agricultural employers pay a 1-percent contribution on the wages of a worker in agricultural employment for some portion of a day on at least 24 days in a calendar quarter. One-tenth of the contribution is set aside for administration of the program. As an alternative to contributions, however, an agricultural employer may elect to reimburse the Bureau of Employment Security for benefits paid to his former workers under the new law and pay, in addition, $\frac{1}{10}$ of 1 percent of his agricultural payroll for administration.

Other extensions.—Idaho broadened its coverage to include service performed in the employ of irrigation and soil conservation districts. Vermont employers may now elect coverage for their workers in excluded employment. There are now only three States—Alabama, Massachusetts, and New York—that do not permit such election.

Maine amended its definition of agricultural labor by narrowing the exclusions, so that some services formerly exempt under the employment security law are now covered. Oregon no longer exempts the "brining of cherries."

Restrictions.—Eight States enacted amendments restricting coverage. Iowa, which had covered employers with four or more employees in 15 weeks, now covers those with four or more employees in 20 weeks. Minnesota exempts from coverage truckers having fewer than four employees who haul livestock from towns of less than 10,000 population into towns with a population of 10,000 or more if livestock makes up no more than 50 percent (by weight) of their business.³ As a result, about 600 workers previously covered have lost the protection of unemployment insurance.

Alaska excludes from the definition of "employment" services performed

³ Employers with four or more employees in 20 weeks in communities of less than 10,000 population and employers with one or more workers in 20 weeks in larger communities are covered by the Minnesota law.

by nurses, technicians, and other professional employees of nonprofit hospitals, as well as the services of newsboys engaged in selling or distributing newspapers on the street or from house to house. In California, services performed as a golf caddy are now excluded. Before the amendment, such services were excluded only if the individual was not employed by a golf club or association. Amending legislation also excludes services performed by a free-lance jockey or exercise boy who is regularly licensed by the California Horse Racing Board, as well as services performed in the employ of a candidate for public office or a political committee, if the services are performed in connection with an election campaign.

Nevada, Tennessee, and Washington amended their laws to exclude services performed in specified occupations by individuals paid on a commission basis. North Carolina, which had excluded domestic service in a private home, broadened its definition to exclude also domestic services performed for a local college club or local chapter of a college fraternity or sorority.

Benefits

Recommendations made by the Department of Labor to the States for legislative consideration pointed out the need for further review of the State unemployment insurance laws in relation to changes in the wage levels and to the goals suggested in the 1957 *Economic Report of the President*. These goals include increasing weekly benefits and maximum duration.

Carrying out the recommendation that benefits for the great majority of covered workers equal at least half their regular earnings would mean that the maximum weekly benefit must be set at half—preferably three-fifths to two-thirds—of the average wage of all covered workers in the State.

Maximum weekly benefit amount.—Twenty-one States amended their laws to raise the maximum basic weekly benefit amount. The increases varied from \$2 to \$4 in 10 States and from \$5 to \$10 in another 10 States. The Wyoming Legislature adopted a flexible maximum expressed as 55

percent of the average weekly wage in the State; this provision has resulted in a current increase of \$11 in the maximum weekly benefit amount. In Utah the operation of the flexible maximum, adopted in 1955 and expressed as 50 percent of the State average weekly wage, increased the maximum from \$35 to \$37.

Before the 1957 legislative sessions, only three States had maximum basic weekly benefit amounts higher than \$35; New York and Wisconsin had \$36 maximums, and the maximum in Alaska for resident claimants was \$45. (Workers who leave Alaska and file claims under the interstate benefit-payment plan may receive no more than \$25.) During 1957, five States raised their maximum weekly benefit to \$40 or more; in California the increase was from \$33 to \$40; in Connecticut and Oregon, from \$35 to \$40; in Idaho, from \$30 to \$40; and in Wyoming, from \$30 to \$41. Thus, in these five States and Alaska, which cover approximately one-eighth of all workers protected by the Federal-State unemployment insurance system, it is possible for some claimants to receive a basic benefit of \$40 or more.

The maximum weekly benefit for claimants without dependents now ranges from \$25 in Louisiana to \$41 in Wyoming and to \$45 for individuals who file claims and receive benefits in Alaska. The range was from \$24 to \$36 (and to \$45 in Alaska) at the close of the 1955 legislative year. The maximum weekly benefit, including dependents' allowances, varies from \$30 in the District of Columbia to \$70 in Alaska, with no limit specified for Massachusetts.

Forty-one States, with 88 percent of the workers in covered employment, now pay maximum basic weekly benefits of \$30 or more, compared with 32 States and 70 percent of the covered workers in 1955. Nineteen States, with almost 50 percent of all covered workers, now have a basic maximum of \$35 or more, compared with 10 States and about 30 percent of the covered workers at the close of the 1955 sessions. Table 1 shows the maximum weekly benefit amounts, with and without dependents' allowances, by the number of States and the percentage of covered workers in those States.

Table 1.—Number of States with specified maximum weekly benefit amounts and percent of covered workers

Maximum weekly benefit amount	Without dependents' allowances		With maximum dependents' allowances	
	Number	Percent of covered workers	Number	Percent of covered workers
Total.....	51	100.0	11	27.0
\$25.....	1	1.4	0	0
26-28.....	9	10.3	0	0
30.....	12	21.5	1	0.6
32-34.....	10	17.5	0	0
35.....	8	20.3	1	0.2
36-39.....	5	16.6	1	6.5
40.....	4	12.1	0	0
More than \$40.....	2	.3	7	15.8
Not specified.....	0	0	1	3.9

Even with the higher maximum weekly benefits enacted during the 1957 legislative sessions, there are still only seven States where the maximum weekly benefit (excluding dependents' allowances) is 50 percent or more of the Statewide average weekly wage in covered employment. Fewer than 5 percent of the Nation's covered workers are in these seven States. In 13 States, with 30 percent of the covered workers, a claimant earning the average weekly wage in the State would receive less than 40 percent of his wages; in 31 States he could receive from 40 percent to 49 percent.

Dependents' allowances.—No State added dependents' allowances during the 1957 legislative sessions, but several of the 11 States providing such allowances amended their laws. Connecticut and Massachusetts raised the allowance for each dependent from \$3 to \$4. The maximum allowance for claimants with dependents under the Connecticut law is half the basic weekly benefit amount; with the increase in the maximum basic benefit to \$40 the maximum augmented benefit amount is now \$60. The augmented benefit amount in Massachusetts may not be greater than the average weekly wage of the claimant.

Illinois increased the maximum augmented weekly benefit amount from \$40 to \$45. Claimants whose weekly benefit amount exceeds \$30 are eligible for what is in effect a dependents' allowance, if they have the required high-quarter earnings

as well as the specified number of dependents (1-4). Claimants with high-quarter earnings of \$1,117.51 or more and with four or more children can receive the maximum augmented weekly benefit amount of \$45.

Michigan extended its benefit schedule to provide a \$1 increase for claimants with dependents; the maximum weekly benefit for claimants with the maximum number of dependents is now \$55. The maximum augmented weekly benefit amount is higher in three States as a result of the increase in the maximum basic benefit amount—in Maryland from \$38.00 to \$43.00, in Nevada from \$50.00 to \$57.50, and in Wyoming from \$36.00 to \$47.00.

Minimum weekly benefit amount.—In 10 of the 21 jurisdictions that increased the maximum basic weekly benefit amount and in one other State, the minimum weekly benefit was raised by amounts ranging from \$1.00 to \$7.50. The minimums payable under the State laws now vary from \$3.00 to \$17.00. Twenty-two States have a minimum weekly benefit amount of \$10.00, and eight have a higher minimum.

Benefits for partial unemployment. The amount of earnings disregarded in computing the weekly benefit for partial unemployment was increased in five States. Alaska and Texas both changed from a uniform dollar amount to the greater of a specified dollar amount and a fraction of the individual's weekly benefit amount; in Alaska the change was from \$10 to either \$10 or one-half the weekly benefit, whichever is greater, and in Texas it was from \$3 to the greater of \$5 or one-fourth the weekly benefit. Thus for claimants eligible to receive the maximum weekly benefit amount, \$22.50 will be disregarded in Alaska and \$7 in Texas. The earnings allowance was increased in the other three States—from \$2 to \$7 in Illinois, from \$2 to \$8 in Kansas, and from \$5 to \$7 in Maryland.

Formula for determining the weekly benefit amount.—In the 1957 legislative sessions, no State changed the type of formula used for determining the weekly benefit amount. Eight of the States that compute the weekly benefit amount as a fraction of high-quarter wages made an ad-

justment, however, in the fraction used. In four of these States (Florida, Idaho, South Dakota, and Tennessee), where the weighted schedules give a greater proportion of high-quarter wages to lower-paid workers than to those earning higher wages, the adjustment resulted from the increase in the minimum weekly benefit amount and the deletion of the lower wage brackets. South Dakota also extended its schedule upward to provide a higher maximum weekly benefit, computed as $\frac{1}{4}$ of high-quarter wages; a fraction of $\frac{1}{23}$ was formerly used.

Maryland changed its schedule, under which benefits had been equal to $\frac{1}{26}$ of high-quarter wages, to one providing for benefits equal to $\frac{1}{24}$ of high-quarter wages. For the same high-quarter earnings, individuals can qualify for weekly benefit amounts ranging from \$1 to \$3 higher than under the previous schedule.

Montana liberalized its weighted schedule, under which benefits had been equal to $\frac{1}{18}$ of high-quarter earnings for workers with low wages and $\frac{1}{25}$ for those with high earnings, to provide benefits equal to $\frac{1}{18}$ – $\frac{1}{22}$ of high-quarter earnings. The high-quarter earnings requirement was thereby lowered for benefits at all except the two lowest benefit levels. In raising the maximum weekly benefit, California extended its weighted schedule of $\frac{1}{17}$ – $\frac{1}{26}$ in order to compute the new weekly benefit amounts as a lower fraction of high-quarter wages. To qualify for the new maximum weekly benefit of \$40, an individual must have high-quarter wages equal to at least 28 times the weekly benefit. Wyoming changed from a weighted schedule of $\frac{1}{21}$ – $\frac{1}{25}$ of high-quarter wages to a uniform fraction of $\frac{1}{25}$, thereby reducing benefits for individuals at the lower benefit levels.

In Wisconsin, where benefits are computed as a fraction of an individual's average weekly wage, the proportion of the average weekly wage compensated by the lowest weekly benefit was reduced from 69 percent to 63 percent when the minimum weekly benefit was raised.

All the States that compute the weekly benefit as a percentage of annual earnings use a schedule weighted in favor of the lower-paid

workers. Three of these States (Maine, Minnesota, and North Carolina) adjusted their schedules so that the new maximum weekly benefit amounts are still available to all claimants who would have qualified for the former maximums. Benefits were increased by \$1-\$3 at all wage levels under the adjusted Maine schedule. Minnesota similarly increased benefits for claimants at all wage brackets except the four lowest. North Carolina liberalized benefits at most benefit levels.

Duration of benefits.—The most significant liberalization of duration provisions during the 1957 legislative sessions was Maryland's change from a 26-week variable-duration period to a 26-week uniform period. Two States increased their uniform-duration periods—Maine from 23 to 26 weeks, and Montana from 20 to 22 weeks. Three States with variable duration increased the maximum; the change was from 20 to 26 weeks in Colorado, from 24 to 26 weeks in Missouri, and from 22 to 26 weeks in Oklahoma.

More than 25 percent of all workers in covered employment are in the eight States that now have a uniform-duration period of 26 weeks or more for all eligible claimants; an additional 50 percent are in the 23 States that provide a variable-duration period of 26 weeks or more (table 2). Thus, for 75 percent of the workers in covered employment the maximum potential duration is 26 weeks or more.

Qualifying requirements. — The qualifying requirements found in all

State laws are intended to limit the payment of benefits to those workers who are genuinely in the covered labor force. A worker must have earned at least a specified amount of wages or have worked in at least a minimum number of weeks, or both, within his base period to be entitled to benefits.

Fourteen States changed their qualifying requirements in the 1957 legislative sessions. Primarily the effect of these changes is to increase qualifying wages for some or all benefit amounts to reflect rising wage levels. In five States (Colorado, Idaho, North Carolina, Tennessee, and Wisconsin) the higher minimum qualifying wages resulted when the minimum weekly benefit amount was raised.

Alaska, Illinois, and Nebraska raised the qualifying requirement for the minimum weekly benefit amount without changing the benefit. South Dakota changed from a requirement of 1½ times high-quarter wages to one of \$600 in the base period, with wages in 2 quarters and at least \$250 in 1 quarter. As a result the amount needed to qualify for the minimum benefit was raised by \$375. Florida changed the qualifying requirement from approximately 19-30 times the weekly benefit amount to 1¼ times high-quarter wages, with a minimum of \$200 in the base period. Except at the lower benefit levels, this change results in a higher requirement.

Three States increased the qualifying requirement at all benefit levels. Maryland changed from a requirement of 30 times the weekly benefit amount to 36 times; since it also raised the minimum weekly benefit amount from \$6 to \$10, the result is an increase of \$180 in the amount needed to qualify for the minimum weekly benefit.

Missouri, which had required wages in 2 quarters, now requires 1½ times high-quarter wages and \$200 in the high quarter. Missouri also enacted, effective October 1, 1959, a qualifying requirement expressed in terms of "weeks of employment." After that date, the worker must have earned at least \$15 in each of at least 17 weeks in the base period to qualify for benefits. Wyoming changed from a requirement of 26 times the weekly

benefit amount, with \$200 in the high quarter, to 1½ times high-quarter wages and \$250 in the high quarter; \$115 more is now required to qualify for the minimum weekly benefit amount, which was not changed during 1957.

Step-down provisions—a device for relaxing the normal qualifying requirement by allowing an individual to receive a lower weekly benefit—were adopted or amended in three States. To soften the effect of its increased qualifying requirement, Maryland adopted a provision permitting an individual to receive a benefit \$1 lower than his computed weekly benefit if his base-period wages do not qualify him for the higher weekly benefit but are sufficient for the lower amount. Montana substituted for its step-down provision (limited to \$3 less than the computed weekly benefit) an unlimited step-down provision that allows an individual who is ineligible under the normal qualifying requirement for his computed benefit to receive any lower weekly benefit for which his base-period wages are sufficient. This change, in effect, invalidates Montana's normal qualifying requirement of base-period wages equal to 1½ times high-quarter wages. Tennessee, in contrast, discarded its unlimited step-down provision by adding a requirement of base-period wages equal to at least 1½ times high-quarter wages, thereby reducing substantially the number of permissible step-downs.

The following tabulation shows the minimum base-period wages required for minimum benefits under the various formulas, distributed by the number of States in each group and the percentage of workers in covered employment.

Table 2.—Number of States with specified maximum duration of benefits,* by type of duration provision and percent of covered workers

Maximum number of weeks	Uniform duration		Variable duration	
	Number of States	Percent of covered workers	Number of States	Percent of covered workers
Total.....	15	32.0	36	68.0
16.....			1	1.8
18.....			2	2.2
20.....	4	2.9	6	7.1
22.....	2	1.9	1	1.0
24.....	1	.9	3	5.7
26.....	7	18.3	22	48.1
26½.....			1	2.1
30.....	1	8.0		

Qualifying amount	Number of States	Percent of covered workers
Total.....	51	100.0
Less than \$150.....	2	1.7
\$150, less than \$200.....	3	2.2
200, less than \$250.....	11	20.4
250, less than \$300.....	7	11.2
300, less than \$400.....	12	34.0
400, less than \$500.....	6	3.4
500, less than \$600.....	5	8.6
600.....	3	16.1
700.....	1	.9
800.....	1	1.5

Eligibility and Disqualifications

Availability for work.—During 1957 only five States made significant changes in their eligibility requirements other than those concerning qualifying earnings. Alaska amended the availability-for-work provision to hold that noncommercial fishing and hunting, necessary for the survival of a claimant and his dependents during an uninterrupted period of unemployment after the filing of a compensable claim, will not affect the worker's eligibility for benefits if no suitable work has been offered. Maine added a provision that the eligibility of a claimant who becomes ill or disabled after filing a claim and registering for work is not affected if no suitable work is offered after the illness or disability begins.

In Maryland the clause stipulating "active search for work" was amended to exempt persons aged 65 or over who have been temporarily furloughed from work and are subject to recall. A Missouri amendment requires that the claimant be earnestly, as well as actively, seeking work. Under a new Illinois provision, an individual will be considered unavailable for work when his principal occupation is that of a student attending or on vacation from a public or private school.

Disqualifications.—Only about a third of the States amended their disqualification provisions in 1957. Though most of the amendments liberalized these provisions, several States made them more severe.

The three major causes for disqualification are voluntary leaving, discharge for misconduct, and refusal of suitable work. Changes in seven States liberalized disqualifications for these reasons and in five made them more severe. One State made disqualifications less severe in some respects and more severe in others.

Voluntary leaving.—Four States reduced the period of disqualification for voluntarily leaving work. The most significant reduction occurred in Colorado, which changed its variable disqualifying periods from 1–20 weeks, with a corresponding reduction in maximum benefits, to 1–10 weeks, with a like reduction in maximum benefits. Wyoming formerly imposed disqualification for the dur-

ation of the unemployment and until the claimant had been reemployed for a week; it now limits the disqualification to 3 weeks following the week of the disqualifying act. Maryland replaced the provision disqualifying the claimant for the duration of the unemployment and until he had earned 10 times his weekly benefit amount with one disqualifying him for variable periods of 1–9 weeks. Montana reduced the maximum period by 1 week and removed the limitation that good cause for leaving must be attributable to the employment.

The period of disqualification was lengthened or postponed in three States. Indiana had imposed a 6 weeks' disqualification (including the week of the disqualifying act), with a corresponding reduction in total benefits. The new legislation imposes instead disqualification for the duration of the unemployment and until the claimant earns 10 times his weekly benefit amount in covered employment. California raised the minimum period of disqualification from variable periods of 2–5 weeks to a fixed period of 5 weeks. Texas now requires the period to begin with the week following the filing of the claim instead of the week in which the claim is made and thus postpones by 1 week the satisfying of a disqualification.

Other aspects of the disqualification for voluntary leaving were changed in five States. Vermont repealed the provision requiring reduction of total benefits by an amount corresponding to the length of the disqualification; in another change, the disqualification now applies only when the worker voluntarily leaves the last employer instead of any employer. In Missouri, quitting a temporary job to return to a regular employer is no longer disqualifying. Maine now exempts from disqualification an individual whose separation is caused by illness or disability, who takes reasonable precautions to protect his employment status, and who requests reemployment in the same job upon recovery. Earnings necessary to satisfy a disqualification were confined to earnings in covered employment in New Hampshire and to covered employment or employment subject to the Federal Insur-

ance Contributions Act in Illinois.

Discharge for misconduct.—Five States made the same changes in the periods of disqualification imposed for misconduct that they made in those for voluntary leaving. Colorado and Wyoming reduced the period of disqualification, and California, Indiana, and Texas lengthened or postponed it. Montana reduced the maximum period of disqualification by 5 weeks, making the variable period the same as for voluntary leaving—that is, 1–4 weeks.

Other types of changes were made in five States. Oregon repealed the provision reducing total benefits by 4–8 weeks, and Maryland repealed the provision canceling wage credits for a claimant discharged for committing a dishonest or criminal act. Missouri added suspension from work as a cause for disqualification. Illinois and Vermont made the same changes in their provisions for disqualification for discharge because of misconduct as they made in their disqualification for voluntary leaving.

Refusal of suitable work.—The period of disqualification for refusal of suitable work was reduced in four States. Maryland substituted a variable period of 1–10 weeks immediately following the week of refusal for the former provision requiring disqualification for the duration of the unemployment and until the claimant had earned 10 times his weekly benefit amount. Colorado, Montana, and Wyoming made the same reductions and Indiana the same increase in the disqualifying period as they made in the period of disqualification for voluntary leaving.

Both Oregon and Vermont repealed provisions for reducing total benefits. Oregon had formerly reduced them by 4–8 weeks, and Vermont by the number of weeks of the disqualification.

Penalties for improper payment.—Provisions imposing penalties for fraudulent misrepresentation or nondisclosure to obtain benefits were amended in only six States. Wisconsin increased minimum and maximum criminal penalties. Alaska, Maryland, South Carolina, and Wyoming tightened their administrative penalties. Maryland and Nevada extended their penalties for fraudulent misrepresentation or nondisclosure to

apply to acts committed under the laws of any other State.

Other disqualifications. — Four States added or amended special disqualification provisions connected with marital or family obligations or pregnancy. Montana repealed its provision disqualifying a woman for leaving work because of a change in residence made so that she may continue to be with her husband and children. Vermont changed the disqualification period for pregnancy from the duration of the unemployment due to pregnancy to 8 weeks before and 4 weeks after childbirth. Missouri added a disqualification for pregnancy, which will apply for 3 months before and 4 weeks after childbirth. North Dakota, which had imposed disqualification for pregnancy for 12 weeks before and 4 weeks after childbirth, increased the period to 4 months before the anticipated date of birth and until the claimant has earnings totaling 10 times her weekly benefit amount. In addition, North Dakota now imposes a similar disqualification for leaving work because of marital obligations, to begin with the date of leaving. Formerly, disqualification continued until the claimant showed evidence of availability other than registration for work.

Maryland repealed a disqualification of 1-10 weeks for failure to make an active search for work.

Alaska and Montana changed their provisions concerning labor disputes; no disqualification will apply when the dispute is caused by an employer's failure to conform to the laws pertaining to hours, wages, or other conditions of work. Disqualification provisions for receipt of certain income were made more liberal in three States and more restrictive in three others. In one State such provisions were made more liberal in some respects and more restrictive in others.

Financing and Experience Rating

Twenty-seven States amended their financing and experience-rating provisions. Most of the modifications are minor and will have a negligible effect on contribution rates, but in nine States the changes in contribution rates and requirements under existing experience-rating formulas are significant.

Lower rates were added by California to its least favorable schedule of contribution rates and by Maine to all schedules. Wyoming provided lower contribution rates by substituting four new schedules for two existing schedules. Connecticut added a new schedule, which becomes the second most favorable of six. Oregon raised the minimum rate and increased contribution rates for specified experience ratios above the minimum rate in all schedules; it

also deleted its 3.0-percent rate from all schedules. Michigan lowered the minimum rate in its most favorable schedule, added an intermediate schedule, and increased rates for most reserve ratios in the least favorable schedule.

Florida substituted a single schedule of adjustable rates for three schedules of specified rates and added two rates above the standard rate (2.7 percent). Each eligible employer's rate is now obtained by rounding, to the nearest one-tenth of 1 percent, the sum of his benefit ratio and two Statewide factors. These factors are based on (a) benefits not charged to any employer's account and (b) benefits charged to each employer's account in excess of 2.9 percent of his taxable payroll. The rate assigned depends further on whether the balance in the State unemployment compensation fund is above or below specified levels.

North Carolina added a schedule of 10 rates above the standard for employers with negative reserve account balances in terms of specified "minus" reserve ratios. Missouri modified, for a specified number of years, the provision assigning rates above the standard rate to employers with negative reserve account balances.

More stringent fund balance requirements for specified rate schedules were adopted in two States and
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Recent Publications*

Social Security Administration

BUREAU OF PUBLIC ASSISTANCE. *Services in Public Assistance: The Role of the Caseworker*, by Helen B. Foster. (Public Assistance Report No. 30.) Washington: U. S. Govt. Print. Off., 1957. 34 pp. 20 cents.

CHILDREN'S BUREAU. *Cost of Services to Crippled Children: A Study of Nine State Programs*, by Lillian R. Freedman. (Statistical Series, No. 43.) Washington: The Bureau,

1957. 27 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

CHILDREN'S BUREAU. *Foster Care, 1956*. (Child Welfare Reports, No. 8.) Washington: The Bureau, 1957. 26 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

CHILDREN'S BUREAU. *Perinatal, Infant, Childhood, and Maternal Mortality, 1954*, by Eleanor P. Hunt and Ruth R. Moore. (Statistical Series, No. 42.) Washington: The Bureau, 1957. 32 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

General

THE AMERICAN ASSEMBLY. *International Stability and Progress: United States Interests and Instruments*. New York: The American Assembly, Graduate School of Business, Columbia University, 1957. 184 pp. Background papers.

"Recent Developments in the Relationship Between the United Kingdom and Other Countries in the Field of Social Security." *Industry and Labour*, Geneva, Vol. 18, Sept. 15, 1957, pp. 243-245. 25 cents.

SEIN, MAUNG. "The Development of Social Security in Burma, 1954-1957." *International Labour Review*, Geneva, Vol. 76, July 1957, pp. 47-60. 60 cents.

WHITE, LYMAN CROMWELL. *300,000 New Americans: The Epic of a*
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* Prepared in the Library, Department of Health, Education, and Welfare. Orders for items listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U.S. Government Printing Office, Washington 25, D. C.

Table 4.—Old-age, survivors, and disability insurance: Monthly benefits in current-payment status at the end of the month, by type of benefit and by month, October 1956–October 1957, and monthly benefits awarded, October 1957¹

[In thousands; data corrected to Nov. 25, 1957]

Item	Total		Old-age		Wife's or husband's		Child's ²		Widow's or widower's		Mother's		Parent's		Disability ³	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
In current-payment status at end of month:																
1956																
October.....	8,701.5	\$460,942	4,941.4	\$312,834	1,315.5	\$44,251	1,337.4	\$49,930	780.0	\$38,407	301.2	\$14,202	26.1	\$1,319	-----	-----
November.....	9,035.4	477,404	5,064.2	319,516	1,410.8	47,507	1,340.5	50,168	891.7	44,616	301.5	14,244	26.7	1,353	-----	-----
December.....	9,128.1	482,593	5,112.4	322,537	1,433.5	48,326	1,341.0	50,324	913.1	45,780	301.2	14,262	26.9	1,365	-----	-----
1957																
January.....	9,261.4	490,301	5,184.8	327,386	1,460.6	49,315	1,351.7	50,907	934.2	46,921	302.9	14,390	27.1	1,382	-----	-----
February.....	9,387.4	498,358	5,254.6	332,736	1,490.3	50,517	1,360.2	51,397	951.6	47,876	303.4	14,443	27.2	1,389	-----	-----
March.....	9,607.4	511,987	5,390.3	342,650	1,542.9	52,513	1,371.4	51,935	970.3	48,919	304.9	14,568	27.4	1,402	-----	-----
April.....	9,927.9	530,696	5,584.2	356,245	1,625.2	55,453	1,392.6	52,794	989.5	49,979	308.7	14,807	27.7	1,417	-----	-----
May.....	10,175.7	544,894	5,734.4	366,472	1,684.1	57,519	1,411.7	53,572	1,006.2	50,904	311.4	14,994	27.9	1,433	-----	-----
June.....	10,342.1	554,637	5,832.3	373,230	1,719.0	58,749	1,427.4	54,283	1,020.5	51,707	314.9	15,224	28.1	1,445	-----	-----
July.....	10,567.4	569,611	5,913.0	379,047	1,743.6	59,640	1,440.1	54,862	1,032.9	52,406	318.6	15,470	28.3	1,456	90.9	\$6,730
August.....	10,678.2	576,754	5,966.8	383,165	1,760.9	60,309	1,448.2	55,281	1,043.8	53,025	320.2	15,585	28.4	1,461	109.9	7,928
September.....	10,791.5	584,010	6,029.4	387,759	1,778.7	60,986	1,459.2	55,846	1,055.0	53,657	320.5	15,613	28.5	1,471	120.1	8,679
October.....	10,924.3	592,236	6,098.4	392,769	1,799.9	61,764	1,475.4	56,601	1,068.3	54,414	322.5	15,733	28.7	1,482	131.1	9,473
Awarded, October 1957...	210.9	12,253	102.0	7,040	37.1	1,276	28.0	1,103	19.3	1,052	8.4	476	.4	22	15.7	41,284

¹ For an explanation of the treatment of dual entitlements, see the *Bulletin* for April 1957, p. 29, table 4, footnote 1.

² Beginning January 1957, includes benefits payable to disabled persons aged 18 or over whose disability began before age 18 and who are dependent children of a deceased or retired worker.

³ Monthly benefits to disabled workers aged 50-64.

⁴ Monthly amount before reduction for a workmen's compensation benefit or another Federal benefit for disability, other than compensation payable by the Veterans Administration for a service-connected disability.

Table 5.—Old-age, survivors, and disability insurance: Number and average monthly amount of disability insurance benefits¹ in current-payment status, by indication of offset,² and of completely offset disability insurance benefits in force, at the end of the month, July–October 1957

[Corrected to Dec. 2, 1957]

Year and month	Benefits in current-payment status								Benefits in force with complete offset	
	Total			Without offset		With partial offset			Number	Average monthly amount before offset
	Number	Average monthly amount payable	Average monthly amount before offset	Number	Average monthly amount payable	Number	Average monthly amount payable	Average monthly amount before offset		
1957										
July.....	90,888	\$74.05	\$81.10	81,207	\$80.41	9,681	\$20.65	\$86.84	4,122	\$76.98
August.....	109,937	72.12	81.36	94,556	80.46	15,381	20.82	86.93	6,797	75.90
September.....	120,141	72.24	81.35	103,569	80.44	16,572	21.03	87.04	8,442	76.60
October.....	131,134	72.24	81.32	113,058	80.40	18,076	21.19	87.09	9,575	76.63

¹ Payable to disabled workers aged 50-64.

² A disability insurance benefit payable to a disabled worker who is receiving a workmen's compensation benefit or another Federal benefit for disability—

other than compensation payable by the Veterans Administration for a service-connected disability—is reduced by the amount of such benefit.

UNEMPLOYMENT INSURANCE

(Continued from page 13)

less stringent requirements in three States. Wyoming raised the requirement for the most favorable schedule; under a new provision, no reduced rates will be allowed if the fund balance falls below a given level. Montana raised the minimum fund balance required for any reduced rates. Florida deleted its pro-

vision for suspension of reduced rates. Oregon lowered the fund requirements for each schedule of reduced rates, and Michigan lowered the requirement at which the least favorable schedule becomes effective.

Michigan also made substantial changes in its provisions relating to negative balances of employers' accounts and maintenance of the fund's solvency account; in effect

these changes relax the requirements for emergency contributions to the solvency account and for transfers from the solvency account to individual employers' accounts.

Kansas, Montana, and Wyoming now permit employers to make voluntary contributions to their experience-rating accounts under specified conditions.

Michigan amended its qualifying

Table 6.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, October 1957¹

Region and State	Nonfarm placements	Initial claims ²		Weeks of unemployment covered by continued claims		Compensated unemployment					Average weekly insured unemployment ³
		Total	Women	Total	Women	All types of unemployment ³			Total unemployment		
						Weeks compensated	Benefits paid ⁴	Average weekly number of beneficiaries	Weeks compensated	Average weekly payment	
Total	540,274	1,192,989	401,408	5,651,556	2,123,652	4,692,656	\$131,831,561	1,020,143	4,269,394	\$29.20	* 1,236,898
Region I:											
Connecticut	8,712	25,997	12,043	113,999	55,913	93,812	2,061,224	20,394	88,690	32.47	23,670
Maine	2,138	9,114	3,677	44,704	25,100	39,540	921,906	8,596	32,508	21.88	10,310
Massachusetts	17,845	52,239	26,766	235,711	115,907	202,151	5,480,283	43,946	156,906	30.69	50,891
New Hampshire	1,358	5,077	2,616	22,198	12,424	18,288	379,569	3,976	15,049	22.67	4,876
Rhode Island	1,596	14,019	7,711	53,927	27,460	48,615	1,290,931	10,568	43,247	28.05	12,232
Vermont	1,029	2,295	1,011	11,767	6,067	10,270	246,847	2,233	9,618	24.72	2,602
Region II:											
New Jersey	11,901	51,807	22,428	321,555	152,468	311,083	9,758,466	67,627	270,446	32.50	69,423
New York	81,539	183,777	80,512	673,495	290,277	575,701	16,857,295	125,152	499,873	31.35	147,758
Puerto Rico	6,969	535	158	5,439	1,724	916	22,144	199	899	24.26	-----
Virgin Islands	168	0	0	6	0	2	38	(e)	2	19.00	-----
Region III:											
Delaware	685	1,833	721	12,407	3,460	14,403	427,832	3,131	13,204	30.83	2,664
District of Columbia	4,056	3,354	1,032	20,891	7,918	17,049	465,016	3,837	17,293	26.55	4,594
Maryland	5,899	16,837	5,768	72,192	24,436	76,031	2,303,336	16,528	70,581	31.14	16,119
North Carolina	14,506	26,056	12,679	121,067	59,411	115,854	2,285,278	25,186	107,154	20.10	28,252
Pennsylvania	22,303	119,327	39,802	648,427	236,879	564,958	15,779,838	122,817	515,571	29.18	141,750
Virginia	6,861	9,921	3,883	47,338	17,981	37,885	860,690	8,236	36,211	23.12	10,101
West Virginia	2,387	9,291	1,159	55,027	10,579	41,138	835,305	8,943	36,975	23.59	12,045
Region IV:											
Alabama	0,087	18,421	3,702	99,914	27,267	71,335	1,524,386	15,508	68,199	21.67	22,458
Florida	18,951	16,695	6,140	108,048	53,089	80,674	1,800,696	17,538	74,724	22.90	22,895
Georgia	9,727	18,892	6,590	119,741	48,423	97,006	2,249,948	21,088	90,248	23.74	26,093
Mississippi	8,436	8,447	2,484	47,725	19,433	36,335	719,247	7,899	32,365	20.75	10,484
South Carolina	7,100	11,184	4,436	63,187	28,829	50,770	1,080,216	11,037	46,946	21.70	13,965
Tennessee	9,171	17,548	5,573	143,121	53,904	118,579	2,716,222	25,778	112,360	23.47	31,611
Region V:											
Kentucky	3,783	18,197	4,151	123,901	36,390	93,557	2,241,962	20,338	88,035	24.53	27,227
Michigan	13,215	68,262	10,889	512,983	93,672	390,724	13,859,580	84,940	377,238	36.05	101,522
Ohio	25,389	55,611	13,168	254,340	84,435	204,484	6,337,459	44,453	194,401	31.69	57,206
Region VI:											
Illinois	20,805	52,636	18,514	244,533	101,645	188,919	5,307,052	41,069	170,067	29.46	53,797
Indiana	10,115	23,972	7,023	110,081	39,341	96,269	2,658,455	20,928	89,434	28.21	26,497
Minnesota	10,244	12,426	2,929	55,197	19,343	45,197	1,176,847	9,825	42,431	26.54	12,350
Wisconsin	10,029	15,729	4,065	81,948	30,482	65,291	2,026,719	14,194	59,455	31.70	17,863
Region VII:											
Iowa	8,342	5,299	1,752	23,439	11,452	18,890	459,241	4,107	16,954	25.43	5,179
Kansas	7,998	6,742	1,839	28,516	9,798	23,899	657,672	5,195	22,636	27.91	6,114
Missouri	7,656	34,404	12,689	127,179	56,014	93,890	2,114,175	20,411	80,330	24.45	27,722
Nebraska	5,619	2,611	1,124	11,122	6,455	10,203	261,360	2,218	9,736	26.20	2,625
North Dakota	2,527	545	110	1,514	746	1,242	28,369	270	1,013	24.07	475
South Dakota	2,156	682	219	2,299	1,189	1,952	41,409	424	1,665	22.75	539
Region VIII:											
Arkansas	6,926	9,167	3,031	38,304	13,484	23,971	485,191	5,211	22,105	20.71	8,744
Louisiana	9,943	9,319	1,793	39,545	10,850	31,815	682,539	7,916	25,208	22.53	8,654
Oklahoma	12,662	8,545	2,305	42,768	17,338	32,095	778,278	6,977	29,976	24.89	9,509
Texas	48,163	26,327	6,328	115,726	40,573	107,200	2,479,912	23,304	101,345	23.52	27,746
Region IX:											
Colorado	8,062	4,237	1,038	13,985	6,170	11,658	360,065	2,534	10,825	31.65	3,241
Montana	2,705	3,930	887	14,193	4,011	16,238	457,313	3,530	16,238	28.02	4,039
New Mexico	4,097	3,872	437	11,108	2,054	7,394	185,516	1,607	6,696	25.95	2,411
Utah	3,678	2,879	725	9,562	4,125	7,220	203,421	1,570	6,557	29.20	2,411
Wyoming	1,884	679	213	2,419	916	1,982	57,572	431	1,545	30.27	637
Region X:											
Arizona	4,921	5,891	1,341	22,640	6,964	15,338	401,638	3,334	14,484	26.70	5,103
California	38,221	130,252	39,431	451,503	166,885	366,865	10,879,706	79,753	340,634	30.66	103,171
Hawaii	977	2,365	1,129	11,776	6,095	9,746	236,231	2,119	8,145	26.55	(?)
Nevada	1,782	3,164	714	11,038	2,623	10,006	379,210	2,175	9,411	39.70	2,666
Region XI:											
Alaska	589	2,897	356	9,049	1,616	9,055	321,228	1,968	8,476	35.73	(?)
Idaho	3,533	3,668	765	11,376	4,150	7,832	238,018	1,703	7,252	31.02	2,671
Oregon	4,639	23,709	4,473	92,293	25,378	72,919	2,417,135	14,852	67,153	33.80	20,793
Washington	7,190	32,306	7,079	135,693	40,509	103,810	3,030,675	22,567	97,932	29.75	31,246

¹ Includes data for the Federal employees' unemployment insurance program, administered by the States as agents of the Federal Government.

² Total excludes transitional claims.

³ Total, part-total, and partial.

⁴ Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

⁵ Excludes Alaska and Hawaii.

⁶ Less than 1.

⁷ Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

requirement for reduced rates to permit newly covered employers to qualify when they have been liable for contributions for 2 years; formerly

4 years were required. Florida, in contrast, repealed a 1955 provision allowing employers with less than 3 years' experience to get reduced rates.

Wisconsin authorized the distribution of a portion of the fund's annual interest earnings to individual employer accounts having positive

Table 7.—Public assistance in the United States, by month, October 1956–October 1957¹

[Except for general assistance, includes vendor payments for medical care and cases receiving only such payments]

Year and month	Total ²	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	General assistance (cases)	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled	General assistance (cases)				
			Families	Recipients													
				Total ³										Children			
Number of recipients													Percentage change from previous month				
1956																	
October.....		2,512,565	605,925	2,226,560	1,697,530	106,820	265,208	282,000	-----	(4)	-0.1	+0.2	+0.7	+0.5			
November.....		2,512,459	608,661	2,238,994	1,706,869	107,193	267,639	290,000	-----	(5)	+0.5	+0.3	+0.9	+2.8			
December.....		2,514,468	616,226	2,270,657	1,731,751	107,483	269,191	305,000	-----	+0.1	+1.2	+0.3	+0.6	+5.4			
1957																	
January.....		2,512,411	623,342	2,298,896	1,753,536	107,531	271,216	334,000	-----	-0.1	+1.2	(4)	+0.8	+9.4			
February.....		2,509,493	629,847	2,325,867	1,775,169	107,456	273,465	337,000	-----	-0.1	+1.0	-0.1	+0.8	+0.9			
March.....		2,509,098	636,713	2,351,251	1,794,489	107,639	276,133	336,000	-----	(5)	+1.1	+0.2	+1.0	-0.2			
April.....		2,508,104	642,611	2,376,082	1,814,287	107,974	279,148	325,000	-----	(5)	+0.9	+0.3	+1.1	-3.3			
May.....		2,506,394	646,224	2,392,527	1,826,673	108,142	281,865	309,000	-----	-0.1	+0.6	+0.2	+1.0	-4.9			
June.....		2,503,823	647,208	2,398,693	1,831,925	108,441	283,901	294,000	-----	-0.1	+0.2	+0.3	+0.7	-5.0			
July.....		2,500,712	644,102	2,391,192	1,826,543	108,667	285,545	290,000	-----	-0.1	-0.5	+0.2	+0.6	-1.2			
August.....		2,498,152	644,953	2,398,768	1,832,615	108,611	285,928	291,000	-----	-0.1	+0.1	-0.1	+0.1	+1.1			
September.....		2,493,890	646,952	2,413,863	1,845,570	108,433	285,709	288,000	-----	-0.2	+0.3	-0.2	-0.1	+0.8			
October.....		2,495,735	651,479	2,433,460	1,861,756	108,450	287,373	297,000	-----	+0.1	+0.7	(4)	+0.6	+3.2			
Amount of assistance													Percentage change from previous month				
1956																	
October.....	\$243,631,000	\$144,387,281	\$56,389,879	\$6,715,577	\$15,362,558	\$15,299,000	+3.4	+4.0	+2.8	+3.1	+2.6	+3.9					
November.....	245,958,000	145,133,252	56,863,539	6,752,514	15,659,665	15,805,000	+1.0	+0.5	+0.8	+0.6	+1.9	+3.3					
December.....	249,777,000	145,810,238	58,571,167	6,787,693	15,834,611	17,133,000	+1.6	+0.5	+3.0	+0.5	+1.1	+8.4					
1957																	
January.....	251,794,000	145,158,000	59,345,712	6,792,570	15,861,668	18,985,000	+0.8	-0.4	+1.3	+0.1	+0.2	+10.8					
February.....	253,508,000	145,552,635	60,293,429	6,799,386	16,068,612	18,991,000	+0.7	+0.3	+1.6	+0.1	+1.3	(4)					
March.....	256,212,000	146,009,789	61,360,890	6,834,412	16,231,284	19,241,000	+1.1	+0.3	+1.8	+0.5	+1.0	+1.3					
April.....	257,077,000	146,560,554	62,323,996	6,854,191	16,436,709	18,549,000	+0.3	+0.4	+1.6	+0.3	+1.3	-3.6					
May.....	256,616,000	146,766,526	62,471,755	6,901,479	16,697,046	17,306,000	-0.2	+0.1	+0.2	+0.7	+1.6	-6.7					
June.....	255,479,000	146,870,779	62,467,765	6,925,697	16,778,529	16,140,000	-0.4	+0.1	(5)	+0.4	+0.5	-6.7					
July.....	255,960,000	147,557,971	62,368,494	6,989,644	16,977,947	16,199,000	+0.2	+0.5	-0.2	+0.9	+1.2	+0.4					
August.....	255,649,000	147,869,058	62,612,411	6,981,169	16,966,039	16,232,000	+0.3	+0.2	+0.4	-0.1	-0.1	+0.2					
September.....	256,632,000	147,400,851	63,334,852	6,942,870	16,872,867	16,137,000	(5)	-0.3	+1.2	-0.5	-0.5	+0.6					
October.....	264,007,000	151,413,065	65,213,445	7,180,659	17,107,772	17,152,000	+2.9	+2.7	+3.0	+3.4	+1.4	+6.3					

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Total exceeds sum of columns because of inclusion of vendor payments for medical care from general assistance funds and from special medical funds; data for such expenditures partly estimated for some States.

³ Includes as recipients the children and 1 parent or other adult relative in

families in which the requirements of at least 1 such adult were considered in determining the amount of assistance

⁴ Increase of less than 0.05 percent.

⁵ Decrease of less than 0.05 percent.

⁶ Excludes Idaho; data not available. Percentage change based on data for 52 States.

balances. Nebraska will suspend the crediting of interest earnings to employer accounts under specified conditions.

Twelve States amended their provisions for charging employers' experience records. The amendments make no change in the basic method of charging but are related to the omission or modification of charges under specified conditions; in most instances, they were patterned after provisions in other State laws.

Amendments permitting the transfer of experience accounts when a business changes hands were enacted in two States. Idaho now permits a partial transfer of experience when part of a business changes hands. Michigan deleted the limitation under which total wages properly allocable to the assets transferred

must have amounted to \$10,000 or more for the four most recently completed calendar quarters.

Alaska, continuing a trend begun in 1955, raised the taxable wage base to \$4,200 from \$3,600. It also reenacted the provision for an employee contribution of 0.5 percent of taxable payroll, effective until mid-1961. Alabama substituted a flat employee contribution of 0.1 percent for a schedule of rates varying from 0.1 percent to 1.0 percent in accordance with the employer's experience with unemployment. The rate will be increased to 0.25 percent if the fund balance falls below a specified level.

Under the Employment Security Administrative Financing Act of 1954, Federal unemployment tax collections are reserved for employment security purposes. The law provides,

first, for transfer to the Federal unemployment account (loan fund) in the trust fund of the excess of these collections over employment security administrative expenditures in an amount sufficient to maintain a specified balance. The remainder of the collections is then credited to the State accounts at the end of each fiscal year in proportion to each State's taxable payroll. The amounts thus credited are to be generally available for the payment of unemployment benefits, and to the extent that their use is restricted to this purpose they tend to influence contribution rates indirectly, through their effect on fund levels.

Under specified conditions a State may, however, appropriate the money to supplement Federal funds granted for administrative expenditures. Such

Table 8.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, October 1957¹

State	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance
Total.....	\$13,418,455	\$3,585,158	\$446,983	\$2,204,044	² \$5,940,000
Alabama.....	<i>1,866</i>	<i>291</i>		⁽³⁾ 644	⁴ 18,850
Alaska.....					7,396
Arkansas.....	170,863	13,389	8,809	22,239	88,438
California.....	1,591,446	699,561	81,438		⁽⁵⁾
Colorado.....		35,007	2,117	3,500	⁽⁵⁾
Connecticut.....	293,930	84,765	5,040	67,328	⁽⁵⁾
Delaware.....			160		212
District of Columbia.....	189	303	13	234	
Hawaii.....	9,234	31,302	602	6,882	⁽⁵⁾
Illinois.....	2,190,379	344,639	56,569	397,596	⁴ 629,771
Indiana.....	452,400	92,671	19,021	⁽³⁾	⁴ 195,445
Iowa.....				⁽⁵⁾	⁴ 227,598
Kansas.....	272,837	49,448	4,365	45,085	32,515
Louisiana.....	<i>1,267</i>	3,596	539	3,272	3,195
Maine.....	71,910	14,052	2,892	9,981	⁴ 71,355
Massachusetts.....	1,539,289	117,347	23,514	292,761	131,858
Michigan.....	404,862	60,060	10,536	18,354	120,679
Minnesota.....	557,776	134,451	16,111	8,325	165,711
Montana.....			619		⁴ 168,178
Nebraska.....	<i>104,015</i>	<i>735</i>	<i>12,995</i>	<i>6,960</i>	⁴ 117,219
Nevada.....	15,372		732	⁽³⁾	71,400
New Hampshire.....	84,303	13,414	2,728	10,091	⁽⁵⁾
New Jersey.....	<i>215,233</i>	19,592	<i>2,272</i>	<i>43,030</i>	148,783
New Mexico.....	59,521	50,892	2,652	11,385	6,524
New York.....	1,577,342	830,689	60,001	758,254	⁽⁵⁾
North Carolina.....	66,032	33,145	3,186	35,132	⁴ 219,441
North Dakota.....	163,382	23,162	538	33,787	⁴ 15,760
Ohio.....	551,820	<i>11,306</i>	<i>28,984</i>	<i>8,069</i>	⁴ 934,615
Oklahoma.....	565,986	208,136	11,628	46,686	⁽⁵⁾
Oregon.....	325,094	19,130	3,306	70,716	70,189
Pennsylvania.....	205,760	161,505	52,833	73,405	68,734
Rhode Island.....	66,888	52,635	744	21,888	⁴ 49,499
South Carolina.....					⁴ 14,818
South Dakota.....					⁴ 114,325
Utah.....	53,352	36,519	1,254	10,488	104
Virgin Islands.....	160	64	6	28	62
Virginia.....					⁴ 10,135
Washington.....	911,917	187,513	9,962	108,567	146,568
West Virginia.....	111,679	98,858	3,819	35,279	⁴ 17,992
Wisconsin.....	759,180	149,791	17,224	51,238	113,675
Wyoming.....	23,091	2,290	434	2,838	⁴ 22,611

¹ For the special types of public assistance figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.
² Includes an estimated amount for States making vendor payments for medical care from general assistance funds and from special medical funds and report-

ing these data semiannually but not on a monthly basis.
³ No program for aid to the permanently and totally disabled.
⁴ Includes payments made in behalf of recipients of the special types of public assistance.
⁵ Data not available.

credits were first made to the State accounts on July 1, 1956. In 1957, 23 States enacted legislation authorizing the use of the money credited to their accounts for administrative purposes when it is appropriated. Only 15 States, however, enacted specific appropriation bills, mainly to finance the acquisition of office buildings.

Temporary Disability Insurance

Two of the four State temporary disability insurance laws—those of California and New York—were amended during the 1957 legislative sessions. No changes were made in the Rhode Island and New Jersey laws, although legislation was introduced. Bills designed to establish

temporary disability insurance systems were introduced in nine State legislatures.⁴ Although none was passed, two of the lawmaking bodies—in Massachusetts and Nevada—instructed their research organizations to prepare studies on the need for disability wage-loss protection.

New York increased the maximum weekly benefit amount for temporary disability from \$40 to \$45 and the minimum from \$10 to \$20. If a claimant's average weekly wage is less than \$20, however, his weekly benefit amount equals his average weekly wage.

A number of major changes were made in California's law; most of

⁴ Arkansas, Connecticut, Delaware, Illinois, Massachusetts, Michigan, Minnesota, Nevada, and Ohio.

them are to go into effect on the first day of 1958. The amount of total earnings on which contributions are collected was raised from \$3,000 to \$3,600 to provide funds for the higher benefits voted by the legislature. Maximum benefits were increased from \$40 to \$50 a week. Hospitalization payments were raised from \$10 to \$12, and their maximum duration (formerly 12 days) was extended to 20 days. The base-period wages needed to qualify for benefits was changed to a flat \$300. The legislature again extended for 2 years the suspension of the prohibition against adverse selection by private plans. Other less significant changes relate to duplication of disability and workmen's compensation payments and certifications by foreign doctors.