although the significant gains in the distribution and the professional and miscellaneous commercial and mechanical fields—the fifth and sixth groups in order of size—brought the aggregate of such placements to nearly one-eighth of the total for all placements of men.

Increased diversification in placements of women also occurred, although such placements are much more highly concentrated than those for men. More than half of all placements of women were in the field of personal service, almost one-fifth in the field of manufacturing, and one-eighth in distribution. These three groups together accounted for 90 percent of the placements of women in the third quarter of 1939. Although relatively small in total volume, the largest relative gains in the placements of women occurred in the fields of agriculture, forestry, and fishing, and in transportation and communication, while significant increases occurred in the field of distribution. Placements in personal-service jobs, however, fell slightly in relative importance; gains in this field were less than the average gain for all placements of women.

In the occupational groups, also, the trend toward diversity of placements was evident for men and to a somewhat lesser degree for women. Although during the third quarter of both 1938 and 1939 nearly half of the placements of men were in physical-labor jobs, there was a significant

increase in the proportion of placements in white-collar occupations in the latter year. In the 1939 quarter, private placements in sales and clerical jobs were more than 50 percent above the level of a year earlier, and those in professional callings nearly 40 percent. The three groups together accounted for 8.4 percent of all private placements of men, whereas one year earlier they aggregated 7.2 percent of such placements. Placements of men in skilled-craft jobs increased significantly, as did those in service occupations, while placements in semiskilled occupations, although likewise increasing in number, accounted for a smaller proportion of private jobs filled.

Similar trends were apparent in somewhat lesser degree for women. Here, although the number of placements in all occupational groups increased greatly, the proportion of private placements in service occupations declined slightly notwithstanding the large increase in actual number, while the proportion of white-collar jobs increased in relative importance. Unlike the experience for men, however, placements of women in unskilled physical-labor jobs gained sharply both in relative importance and in volume. Placements of women in skilled and semiskilled production jobs, on the other hand, declined slightly in relative proportion, although they were more than one-third above 1938 in actual volume.

RAILROAD UNEMPLOYMENT INSURANCE*

In the 5 weeks ended December 1, the regional offices of the Railroad Retirement Board received a total of 102,063 unemployment claims under the Railroad Unemployment Insurance Act. The average number of claims received per week in November was slightly smaller than the weekly average for October and considerably below the weekly average for the first quarter of operations (table 11). The figures week by week, however, clearly show that the decline in claims receipts, which began late in September and continued in October, was reversed in November. The change occurred early in the month. The receipts during the weeks ended November 10 and 17 were somewhat larger than during the 2 preceding weeks. Large increases in the number of claims received

were shown for the weeks ended November 24 and December 1.

The addition to the claims load must have originated, in part, with workers who have become unemployed for the first time since the beginning of railroad unemployment insurance. This inference is based on the large increase in applications for certificate of benefit rights, which are submitted on the first day of unemployment. The average number of applications per week received in November was nearly double the average in Receipts of applications were particu-October. larly large beginning with the week ended November 10. Since there is a lag of 14 days between the submission of an application and the filing of the first claim, the marked increase in claims receipts in the week ended November 24 is related to the pronounced bulge in the series for applications in the week ended November 10.

Social Security

^{*}Prepared by the Bureau of Research and Information Service, Railroad Retirement Board, in collaboration with the Bureau of Research and Statistics, Social Security Board.

Table 11.—Railroad unemployment insurance: Applications for certificate of benefit rights and claims received, certificates of waiting-period credit issued, and benefit payments certified, June-November 1939

Period	Applications re- ceived	Claims re- ceived	Certificates of waiting- period credit issued	Benefit payments certified		
				Num- ber	Total amount	Aver- ago amount
Cumulative through Dec. 1	138, 598	534, 159	110, 400	310, 320	\$4, 620, 5 35	\$14.92
Cumulative through Oct. 27 1	117, 333	432, 093	96, 605	239, 445	3, 542, 206	14. 79
Oct. 28-Dec. 1	21, 265	102, 063	13, 795	70, 875	1, 097, 329	15. 34
Week ended Nov. 3 Nov. 10 Nov. 17 Nov. 21 TT Dec. 1 Weekly averages:	2, 803 5, 146 3, 950 4, 202 5, 164	19, 529 17, 724 19, 673 22, 001 23, 133	1,845 1,888 2,001 4,311 3,750	13, 684 13, 767 13, 405 14, 917 15, 102	211, 778 205, 925 207, 363 220, 982 232, 281	15. 48 14. 96 15. 47 15. 42 15. 38
Period ended Sept. 1 2 Sept. 2-Sept. 29 Sept. 30-Oct. 27 Oct. 28-Dec. 1	8, 965 2, 457 2, 223 4, 253	26, 151 27, 960 21, 223 20, 413	8, 158 3, 735 2, 061 2, 759	12, 838 21, 737 15, 658 14, 175	191, 372 317, 319 233, 302 217, 466	14, 91 14, 60 14, 90 15, 34

1 For weekly figures for the period through Oct. 27, see the Bulletin, December 1939, p. 50, table 11, and the references given in footnote 1 to that table.

1 Number of weeks used to obtain weekly averages for period ended Sept. 1 is as follows: for applications, 11 (June 16-Sept. 1); for claims and certificates of waiting-period credit, 9 (July 1-Sept. 1); for benefit payments, 7 (July 16-Sept. 1)

Supporting evidence of the relationship between the increase in the claims load and new unemployment is found in the figures for certificates of waiting-period credit issued. These certificates are issued to claimants who have not previously served their waiting period and who have, in the current registration period of 15 consecutive days, registered with respect to at least 8 days of unemployment. The increase in this series began in the week ended November 10 and was particularly marked in the weeks ended November 24 and December 1, the weeks in which the number of claims received also showed large increases.

The additions to unemployment among the eligible employees were probably concentrated in the maintenance-of-way group. The seasonal peak of work in this branch of service is generally reached in October and is followed by large reductions in employment in November; the normal seasonal decline in employment approximates 10 percent. No other branch of service shows seasonal decreases of this magnitude in the course of a single month. According to the preliminary figures of the Interstate Commerce Commission for class I railroads, the number of employees at the middle of November was below the number

at the middle of October by about 20,000 in maintenance of way and structures and by about 2,000 in the station-and-platform group. No other classes of service showed any decline in November. The reflection of the drop in maintenance-of-way employment in the figures for unemployment insurance applications and claims is necessarily attenuated because of the minimum-earnings qualification. Compilations for prepared by the Railroad Retirement Board show that about 36 percent of the class I railroad employees in maintenance of way and structures had compensation for the year below the qualifying minimum of \$150. These low-wage and short-service employees are generally the first to be affected by any reduction of forces.

In the 5 weeks ended December 1, 70,875 certifications for benefit payments were made, amounting to \$1,087,329. Although the average number of benefit certifications per week was lower in November than in the preceding 2 months, an increase in certifications was shown in the weeks ended November 24 and December 1. That this increase is likely to continue is foreshadowed by the series on certificates of waiting-period credit issued.

The total number of benefit payments certified by December 1 was 310,320 and the total amount, \$4,629,535. These payments were certified for 81,928 eligible employees, according to an inven-

Table 12.—Railroad unemployment insurance: Average benefit payment, average daily benefit amount, and average number of compensable days of unemployment for benefit certifications, Sept. 2-Oct. 27, 1939 1

Period		Average	Average number of com- pensable days	Percent of certifica-	
	Average benefit payment	daily benefit amount		With 8 to 14 days of unem- ployment	With 15 days of unem- ployment
Sept. 2-29	\$14.60	\$2, 32	6. 32	44.0	56.0
8ept. 30-Oct. 27	14. 90	2. 29	6. 49	41.6	58. 4
Week ended— Oct. 6	15. 10 14. 49 15. 20 14. 68	2. 31 2. 29 2. 28 2. 28	6 54 6.31 6.58 6.40	40, 1 46, 1 38, 5 42, 5	59. 9 53. 9 61. 5 57. 5

¹ All data, except average benefit payment, are based on 20-percent sample of benefit certifications for each day in each regional office. For average benefit payment, see the Bulletin, December 1939, p. 50, table 11. For weekly fluctuations Sept. 2-29, see the Bulletin, December 1939, p. 51, table 12.

tory of benefit accounts carried out in the middle of November and now maintained currently. The total number of employees for whom one or more benefit payments have been certified by December 1 should be compared with the total number of applications for certificate of benefit rights received by October 27 and the total number of certificates of waiting-period credit issued by November 17. These dates allow for the necessary lags—if unemployment is continuous between the submission of an application, the completion of the waiting period, and the certification of the first benefit payment. On this basis it appears that, of 117,333 employees from whom applications were received by October 27, 102,339 were unemployed long enough by November 17 to have completed their waiting period and 81,928 were unemployed long enough by December 1 to have been certified for at least one benefit payment. Of the latter group, 610 have had so much unemployment that they have been certified for payments equal to 80 times their daily benefit amount and have therefore exhausted their benefit rights for the current benefit year.

The average payment per benefit certification in November was \$15.34, as compared with \$14.90 in October. This increase is probably explained by the larger number of days of unemployment per certification in November. It was the increase of the average number of compensable days from approximately 61/2 to approximately 61/2 which accounted for the increase in the average benefit payment in October over the average in September, in spite of a slight decline in average daily benefit amount (table 12). The relative importance of the effect of changes in the number of days of unemployment upon the fluctuations in the average benefit in October weeks may be seen in the same table, based on a 20-percent sample of benefit certifications for each day in each regional office.

This same sample was also tabulated by State of residence as given in the mailing address of the beneficiary. The figures in table 13 on the

Table 13.—Railroad unemployment insurance: Number and amount of benefit payments certified, by State of residence of beneficiary, Sept. 30–Oct. 27, 1939 1

State	Number	Total amount	Average amount
Total	62, 630	\$933, 207	\$14.90
Alabama Arizona Arkansas California Colorado Connecticut Delaware District of Columbia Florida Georgia.	1, 244 379 1, 301 2, 313 703 181 270 207 3, 189 1, 670	18, 390 6, 408 19, 741 37, 643 11, 978 2, 700 3, 665 3, 078 51, 790 25, 376	14. 78 16. 91 15. 17 16. 27 15. 10 15. 41 13. 57 14. 87 10. 24
Idaho Illinois Indiana Iowa Kansas Kentucky Louislana Maine Maryland Massachusetts	192 5, 553 1, 560 1, 430 1, 851 1, 390 1, 441 570 399 1, 068	2, 985 81, 501 23, 330 20, 679 27, 419 20, 224 10, 632 7, 487 5, 745 15, 071	15. 55 14. 68 14. 90 14. 40 14. 85 11. 54 13. 14 14. 40 14. 11
Michigan Minnesota Mississippi Missouri Montana Nebraska Novada Now Hampshire New Jessey New Mexico	1, 108 1, 379 870 2, 624 337 596 73 249 1, 120 544	17, 607 21, 367 13, 035 30, 502 5, 107 8, 725 1, 311 2, 746 16, 656 8, 088	14. 70 15. 49 14. 88 15. 64 14. 64 17. 96 11. 03 14. 87
New York North Carolina North Dakota Ohlo Oklahoma Oregon Pennsylvania Rhode Island South Carolina South Dakota	5, 538 758 233 2, 204 1, 353 306 4, 905 09 612 218	86, 004 11, 914 3, 257 32, 352 32, 224 4, 900 65, 793 1, 730 9, 778 2, 864	15, 53 15, 12 13, 98 14, 68 16, 43 16, 01 13, 41 17, 47 15, 68 13, 14
Tennessee Texns Utah Vermont Virginla Washington West Virginla Wisconsin Wyonfing Outside continental United States	1, 535 4, 252 332 176 1, 358 394 933 861 88 436	22, 062 04, 516 4, 840 3, 229 20, 761 6, 233 13, 652 13, 452 1, 232 6, 206	14. 37 15. 17 14. 58 18. 35 15. 59 15. 62 14. 60 15. 62 14. 00 14. 23

¹ Based on 20-percent sample of benefit certifications for each day in each regional office.

number of certifications, the total amount of benefits, and the average benefit payment by States are based on this tabulation. The variations in average benefit payment from State to State reflects differences in the average amount of unemployment per registration period as well as in the occupational composition and base-year earnings of the beneficiary group.