

PARTIAL UNEMPLOYMENT COMPENSATION BENEFITS



A Report

of the

JOINT STATE GOVERNMENT COMMISSION

to the

GENERAL ASSEMBLY

of the

COMMONWEALTH OF PENNSYLVANIA

SESSION OF 1951

The Joint State Government Commission was created by Act of 1937, July 1, P. L. 2460, as amended 1939, June 26, P. L. 1084; 1943, March 8, P. L. 13, as a continuing agency for the development of facts and recommendations on all phases of government for the use of the General Assembly.

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LETTER OF TRANSMITTAL

To the Members of the General Assembly of the Commonwealth of Pennsylvania:

Herewith is submitted a report on partial unemployment compensation benefits, the study of which was directed by House Concurrent Resolution Serial No. 87, of the 1949 Session of the General Assembly.

To assist in the study, a subcommittee was appointed by the Commission in accordance with Act of 1943, March 8, P. L. 13, Section 1. The cooperation of the members of the subcommittee is gratefully acknowledged.

The Commission has examined unemployment compensation statutes of the forty-eight states; made an intensive study of partial benefits payable under different employment conditions in sixteen states, including Pennsylvania, and analyzed the distribution of persons eligible for benefits in Pennsylvania by high quarterly earnings during the base year. The Commission conferred with state-wide organizations representing both employers and organized labor concerning partial unemployment compensation benefits.

BAKER ROYER, *Chairman.*

*Joint State Government Commission
Capitol Building
Harrisburg, Pennsylvania*

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SUMMARY OF FINDINGS

I. The forty-eight states of the union have unemployment compensation laws. The Pennsylvania unemployment compensation system was established in 1936. The Pennsylvania system at the time of its establishment provided for benefit payments only if a worker was fully unemployed; in 1945, the statute was amended to provide for benefit payments to partially unemployed persons.

II. In Pennsylvania, a covered employe is compensated for total or partial unemployment as follows: The statute establishes a minimum weekly benefit of \$8, to which a wage earner is entitled whose high quarterly earnings during his base year (the first four of the latest five calendar quarters preceding the date of application for benefits) ranged from \$60 to \$212. The benefit payment increases by \$1 for every \$25 of high-quarterly base year earnings exceeding \$212 until it reaches a maximum of \$25 per week at a high-quarterly earning of \$613 or more. In order to be eligible for benefits for either full or partial unemployment, a covered worker must have received remuneration during his base year in an amount not less than thirty times his weekly benefit rate. The maximum benefit payments for any one benefit year are twenty-four times the full weekly benefit rate to which he is entitled.

In the case of a fully unemployed person whose eligibility has been established, the full benefit rate is payable. In the case of a partially unemployed person, an incentive deduction of \$3 is made from his weekly earnings, and the balance of his earnings is deducted from his full benefit rate. In order to be eligible for benefits for partial unemployment, a worker must earn less than his full weekly benefit amount.

III. It is the purpose of unemployment compensation systems to make available to a fully or partially unemployed covered worker some statutorily-determined fraction of the income which he would have earned in the covered employment had he been fully employed.

IV. To accomplish the objective indicated under (III), above, two systems are in use—the so-called “wage-loss” type of program and the “day-base” plan.

V. The “wage-loss” system is used by forty-seven states including Pennsylvania; the “day-base” plan is used only in the State of New York. It is possible to incorporate, within the framework of either system, a feature providing for supplemental allowances for dependents, and some states have incorporated such a feature.

VI. Under the “day-base” plan (used in New York), benefit *rates* are computed in basically the same manner as those under the “wage-loss” system (used in Pennsylvania). However, the *payments* are computed in a different manner. For purposes of computing the payments, the day-base plan recognizes a seven-day week. Provided a worker earns less than \$24 from his employment during the week, the fourth and succeeding days of unemployment in that week are designated as “effective days.” Four effective days are considered as a week of full unemployment and the full benefit amount is paid to any covered person who has accumulated four effective days.

VII. Examination of the two systems, described under II and VI, above, shows that in both, amounts paid for partial unemployment depend upon amounts paid for full unemployment.

VIII. The day-base plan, in use only in the State of New York, has recently been evaluated by a legislative committee at the direction of the New York General Assembly. This committee has recommended abandonment of the day-base plan.

IX. Generally speaking, evidence shows that the wage-loss system provides more generous benefits for covered employes in the lower earning brackets.

X. The payment of partial unemployment compensation benefits in Pennsylvania began in the week ending January 1, 1946. As of the first half of the year 1950, partial unemployment compensation benefits were 4.70 per cent of the total *number* of all benefit payments and were 2.71 per cent of the total *dollar amount* of all benefit payments. The average payment for partial unemployment during the first half of 1950 was \$11.85.

XI. Data on a monthly basis for the time period January, 1949, to June, 1950, show that women usually receive a greater number of benefit payments for partial unemployment than do men. The number of payments to women ranged from 43.92% to 78.67% of the total number of payments while the number of payments to men ranged from 21.33% to 56.08% of total payments.

XII. Of the major industry groups, the highest number of partial unemployment compensation benefit payments between January, 1949, and June, 1950, come under the manufacturing category with the second highest number in the wholesale and retail trade category.

XIII. During the calendar year 1949, the number of persons receiving partial unemployment compensation benefit payments as a percentage of average number of covered employes was highest in the manufacturing group of industries (6.18%); this group was heavily weighted by the apparel and other finery products industry for which the percentage was 22.67, and by the textile mill products industry for which the percentage was 11.11. The major industry groups having the second and third highest percentages were the mining group and the construction group with 4.31% and 2.90%, respectively.

XIV. During the calendar year 1949, the weekly partial benefit was generally higher in the mining industry group than in other groups and generally lower in the manufacturing group and the wholesale and retail trade group than in other groups.

XV. Data for the time period January, 1949, to June, 1950, inclusive, indicate that more partial unemployment compensation benefit payments were made to persons who were eligible for the maximum weekly benefit amount than were made to persons eligible for any other weekly benefit amount.

Section I

INTRODUCTION

Since 1939 all forty-eight states have been paying benefits to unemployed workers under state unemployment compensation systems. Wisconsin, in 1932, was the first state to initiate such a program. A federal system was established in 1935. In order to encourage each state to adopt its own unemployment compensation system, the federal statute provides that an employer's federal unemployment compensation tax may be reduced up to 90 per cent by the payment of a comparable state tax. In addition, federal law provides for grants for administrative purposes to states which have approved unemployment compensation systems.

In all states, benefits are paid to covered wage earners who are totally unemployed, and in all but one state¹ benefits are also paid to eligible partially unemployed workers. The amount of the benefit is generally about 50 per cent of the worker's weekly wage, with a given maximum and minimum, and, after a waiting period, is paid for a specified number of weeks or until a specified sum has been paid to the worker.

Eleven jurisdictions (Arizona, Connecticut, Maryland, Massachusetts, Michigan, Nevada, North Dakota, Ohio, Wyoming, the District of Columbia and Alaska) provide for dependents' allowances in addition to the weekly benefit payable to the unemployed worker. Except in Michigan, the full dependents' allowance which would be paid if the

¹ Montana.

worker were totally unemployed is paid in the event that the worker is partially unemployed. In Michigan, a benefit to a partially unemployed worker eligible for one-half his weekly benefit amount includes one-half of his dependents' allowance.

Compensation for Partial Unemployment

Compensation for partial unemployment in the United States has developed more slowly than compensation for total unemployment. Although benefit payments were being made to unemployed workers in all states by 1939, seven states had made no corresponding provision for partial unemployment benefits at that time. Three years later, the number of states with no partial unemployment benefits had declined to four (New York, New Jersey, Montana and Pennsylvania). Pennsylvania established a system of partial unemployment compensation in 1945. Today, only Montana has made no provision for partial unemployment benefits, although it does pay benefits at the rate for total unemployment to some workers who would receive partial unemployment compensation in other states.

Special problems arise in connection with compensation for partial unemployment. Some workers continue to be employed by the same employer but are working less than full time, and some workers have terminated their regular employment and are working part-time for someone else or at odd jobs. The former situation is commonly designated as "partial unemployment" and the latter as "part-total unemployment." Some workers, such as housewives, students, the physically handicapped and others who do not accept full-time paid employment, are referred to as "partially employed" as contrasted with "partially unemployed." Partially unemployed persons do not have full-time work but

are working as many hours as employment opportunities permit and are seeking additional work. The identifying characteristic of partial unemployment is its involuntary nature.

The Wage-Loss and Day-Base Systems of Unemployment Compensation

There are two general systems of unemployment compensation: the wage-loss system and the day-base plan. Both systems are used to compensate for total and partial unemployment. The wage-loss system provides for weekly payments of computed amounts which approximate the difference between earnings and the weekly benefit amount for total unemployment. The day-base plan provides for accumulation of days of unemployment until the number of days equivalent to a week of total unemployment has been accumulated, at which time a payment equal to the weekly total unemployment benefit is made.

With the exception of New York, all states use the wage-loss system. Generally, under this system, the worker who has established his eligibility for partial benefits receives his weekly benefit rate for total unemployment less his wages from his partial employment in excess of a specified amount. In Michigan, Nebraska and Wisconsin, the worker receives in benefits his weekly benefit amount for total unemployment if his wages that week were less than one-half this amount, or one-half his weekly benefit amount for total unemployment if his wages were one-half or greater.

New York uses the day-base plan, under which benefit *rates* are computed in basically the same way as those under the wage-loss system. However, the *payments* are computed in a different manner. For purposes of computing the payments, the day-base plan recognizes a seven-day week. Pro-

vided a worker earns less than \$24 from his employment during the week, the fourth and succeeding days of unemployment in that week are designated as "effective days." Four effective days are considered a week of full unemployment. The full benefit amount is paid to any covered person who has accumulated four effective days. The first four effective days in the benefit year constitute the waiting period.

A joint committee of the New York Legislature appointed to study the problem of unemployment insurance has recommended a new system eliminating the "effective day" concept.² In place of the "effective day" method of computation, the committee suggests the substitution of a system similar to that now in use in Pennsylvania and other states. The committee has stated the following reasons for its conclusion:

1. The term "effective day" is difficult for claimants to understand.
2. The use of this concept discourages an unemployed worker from accepting short-time employment, or
3. Workers are tempted to conceal short-time employment.

² *Report of the Joint Legislative Committee on Unemployment Insurance*, Albany, 1950.

Section II

PENNSYLVANIA:

Basic Statutory Provisions Regarding Unemployment Compensation

The Unemployment Compensation Law of Pennsylvania was enacted in 1936. The Declaration of Public Policy reads in part as follows: "Involuntary unemployment and its resulting burden of indigency falls with crushing force upon the unemployed worker, and ultimately upon the Commonwealth and its political subdivisions in the form of poor relief assistance. . . . The principle of the accumulation of financial reserves, the sharing of risks, and the payment of compensation with respect to unemployment meets the need of protection against the hazards of unemployment and indigency."³

The Unemployment Compensation Law is administered by the Bureau of Employment and Unemployment Compensation in the Department of Labor and Industry. The system of payment and compensation involves contributions by employers to the Pennsylvania Unemployment Compensation Fund; deposits of money from this fund in the Unemploy-

³ Article I, Section 3 of the Pennsylvania Unemployment Compensation Law, Act No. 1, Second Extraordinary Session of 1936, December 5, 1936, 1937 P. L. 2897.

ment Compensation Trust Fund; withdrawals from this latter fund to a compensation account; and payments from this account to eligible unemployed persons.

In order to be eligible for compensation, a covered employe must comply with the following requirements:

- (1) Be totally or partially unemployed.
- (2) Have received remuneration of not less than 30 times his weekly benefit rate during his base year (the first four of the last five completed calendar quarters immediately preceding his benefit year).
- (3) Must be registered for employment at the Pennsylvania State Employment Service and must continue to report there.
- (4) Must be able to work and be available for work.
- (5) Must apply according to the rules of the Bureau and must have a waiting period of one week (the first week in his "benefit year" and for which he does not receive compensation).

An employe is ineligible for compensation if he fails to apply for suitable work or to accept suitable work if offered; if his unemployment is due to leaving work voluntarily without good cause; if his unemployment is due to a stoppage of work which exists because of a labor dispute, as defined by the law; if his unemployment is due to his discharge or temporary suspension from work for willful misconduct connected with the work; or if he is receiving unemployment benefits from another state or under federal law.

An employe may be compensated for total unemployment or partial unemployment. Partial unemployment is recog-

nized for compensation purposes if the individual is working less than his customary full time in any week, and at the same time is earning less than his weekly benefit rate.

The minimum weekly benefit is \$8, which is payable for earned wages of \$60 to \$212 during that quarter of his base year in which he received the highest wages. This rate increases by \$1 for every \$25 increase in wages during the highest quarter up to a maximum of \$25 per week at earnings of \$613 and over.⁴ A partially unemployed person is compensated in the amount of the weekly rate of compensation minus remuneration paid which is in excess of \$3.

Certain classes of employment are not covered by the Unemployment Compensation Law. Employment, as defined in the law, does not include any agricultural pursuit, domestic service or other "casual" labor, as well as certain other employment categories.⁵ An employer is defined as one who ". . . employs any employe in employment subject to this act for some portion of a day during any calendar year. . . ." Subject to approval by the bureau, an employer who is not subject to the act or who employs persons in classes of employment not covered by the act may elect to become subject to the law or to include under the provisions of the law persons in classes of employment not covered.

⁴ If the amount in the fund is less than one and one-half times the highest amount paid out for compensation during any twelve consecutive months, the maximum may be reduced to \$20.

⁵ Service in the armed forces; service for the United States; coverage by the unemployment laws of the United States of any other state; service for the state or political subdivision; service performed for a son, daughter, or spouse; for religious or charitable organization; railroad or maritime service; service for a fraternal beneficiary society or a voluntary employees' beneficiary association; service by a student in school; for a foreign government; student nurse; newspaper vendors under 18; or certain services remunerated solely by commissions.

Partial Unemployment Compensation in Pennsylvania

In 1945, compensation for partial unemployment in Pennsylvania was provided by an amendment to the Unemployment Compensation Law which specified that "an individual shall be deemed unemployed . . . with respect to any week of less than his full-time work if the remuneration paid or payable to him with respect to such week is less than his weekly benefit rate. . . ." (1945, May 29, P. L. 1145). This provision for the payment of partial unemployment compensation benefits became effective in the week ending January 1, 1946. At this time, the weekly benefit rate ranged from \$8 to \$20, and the total amount of benefits ranged from nine to twenty times the weekly benefit rate.

The magnitude of unemployment compensation benefit payments was changed by the Act of 1947, June 30, P. L. 1186, which increased the maximum total amount of compensation from twenty times the weekly benefit rate to twenty-four times the weekly benefit rate. By Act of 1949, May 14, P. L. 1355, the maximum weekly benefit rate was increased from \$20 to \$25.

The benefit procedure in Pennsylvania for partial unemployment compensation closely parallels that for total unemployment compensation.

An employe who is fully employed, partially unemployed, or totally unemployed first files an "Application for Benefits" at his local unemployment compensation office. In the event that the worker is fully employed, this application serves only to establish the one-year period, beginning with the day of the application, which will constitute the worker's benefit year. In the event that the worker is either partially unemployed or totally unemployed, this application establishes not only the benefit year, but also the worker's eligibility for benefits and the first day of the worker's one-week wait-

ing period. The weekly benefit amount of the worker equals 1/25th of his wages earned during that quarter of his base period in which his earnings were highest and is computed to the nearer dollar, but is to be not less than \$8 nor more than \$25.

When a worker becomes partially unemployed, the employer is required to furnish him with a "Low Earnings Report" which is used to establish eligibility for partial benefits. If the employe has not yet established his benefit year through filing an "Application for Benefits," he does so at this time. As noted above, the "Application for Benefits" is used to establish the benefit year and to establish eligibility for benefits, and the "Low Earnings Report" is used in the determination of the partial benefit. An employe will be eligible for partial benefits if he is employed less than his full-time work week and at the same time earns less than the weekly benefit amount he would receive were he totally unemployed. The amount of weekly benefit that the worker will receive while partially unemployed is computed by subtracting from the weekly benefit amount for total unemployment all wages earned during that week in excess of \$3. This computation is always rounded to the next higher dollar. If the employe continues to be partially unemployed, he will regularly receive from his employer "Low Earnings Reports" which will be used in connection with the computation of his partial benefits for the weeks following the waiting week.

Number and Dollar Amount of Benefit Payments for the Period 1946-1950

Table I, page 15, shows the number of benefit payments, the dollar amounts of benefit payments and the average benefit payment, for both total and partial unemployment, from 1946 through the first half of 1950.

Inspection of Table I shows that, during the first calendar year of operation (1946), 47,931 benefit payments were made for partial unemployment, which constituted .91 per cent of all benefit payments. During the first half of 1950, 179,773 benefit payments were made for partial unemployment, constituting 4.70 per cent of all benefit payments during that time period.⁶

The dollar amount of benefits for partial unemployment during the year 1946 was \$601,846, which constituted .63 per cent of the total dollar amount of benefits. During the first half of 1950, the dollar amount of benefits for partial unemployment was \$2,129,434, or 2.71 per cent of the total dollar amount of benefits. The average payment for partial unemployment during 1946 was \$12.56 and for all payments was \$18.10. During the first half of 1950, the average payment for partial unemployment was \$11.85, while the average for all payments was \$20.57.

⁶ In the United States as a whole, partial benefits are generally about 5 per cent of all benefits.

Table I

**Benefit Payments, Dollar Amount of Benefit Payments, and Average Benefit Payments for the
Years 1946 to 1949, Inclusive, and for the First Half of the Year 1950**

<i>Year</i>	<i>All Benefit Payments</i>	<i>Benefit Payments for Total Unemployment</i>	<i>Benefit Payments for Partial Unemployment</i>	<i>All Benefit Payments Per Cent</i>	<i>Benefit Payments for Total Unemployment Per Cent</i>	<i>Benefit Payments for Partial Unemployment Per Cent</i>
(1)	(2)	(3)	(4)	(5)	(6)	(7)
NUMBER OF BENEFIT PAYMENTS						
1946	5,258,675	5,210,744	47,931	100.00%	99.09%	.91%
1947	3,412,011	3,332,716	79,295	100.00	97.68	2.32
1948	2,698,596	2,609,935	88,661	100.00	96.71	3.29
1949	7,338,733	7,113,620	225,113	100.00	96.93	3.07
First half, 1950	3,821,752	3,641,979	179,773	100.00	95.30	4.70
TOTAL DOLLAR AMOUNT OF BENEFIT PAYMENTS						
1946	\$95,188,856	\$94,587,010	\$601,846	100.00%	99.37%	.63%
1947	57,881,688	57,073,529	808,159	100.00	98.60	1.40
1948	46,193,417	45,298,827	894,590	100.00	98.06	1.94
1949	140,730,838	138,207,031	2,523,807	100.00	98.21	1.79
First half, 1950	78,616,490	76,487,056	2,129,434	100.00	97.29	2.71
AVERAGE BENEFIT PAYMENTS						
1946	\$18.10	\$18.15	\$12.56	.....	.....	.....
1947	16.96	17.13	10.19	.....	.....	.....
1948	17.12	17.36	10.09	.....	.....	.....
1949	19.18	19.43	11.21	.....	.....	.....
First half, 1950	20.57	21.00	11.85	.....	.....	.....

SOURCE: Appendix A, Table I.

Percentage Distribution of Partial Unemployment Compensation Benefits to Men and Women

Table II, below, shows, on a monthly basis, the percentage distribution of the number of partial unemployment compensation benefits between men and women, for the period January, 1949, to June, 1950.

Table II

Percentage Distribution of Number of Partial Unemployment Compensation Benefit Payments to Men and Women on a Monthly Basis During 1949 and the First Half of 1950 *

<i>Percentage of Partial Unemployment Compensation Benefit Payments Made to:</i>				
<i>Year</i>	<i>Month</i>	<i>Men</i>	<i>Women</i>	<i>Total</i>
(1)	(2)	(3)	(4)	(5)
1949	January	21.33%	78.67%	100.00%
	February	27.31	72.69	100.00
	March	38.93	61.07	100.00
	April	29.66	70.34	100.00
	May	28.09	71.91	100.00
	June	34.13	65.87	100.00
	July	40.05	59.95	100.00
	August	47.87	52.13	100.00
	September	*50.38	49.62	100.00
	October	42.52	57.48	100.00
	November	46.37	53.63	100.00
	December	37.52	62.48	100.00
1950	January	48.44	51.56	100.00
	February	49.25	50.75	100.00
	March	56.08	43.92	100.00
	April	43.59	56.41	100.00
	May	38.65	61.35	100.00
	June	31.27	68.73	100.00

* Based on sample data, see Appendix B.

Inspection of Table II indicates that women usually receive a greater number of benefit payments for partial unemployment than do men. The table shows the lowest percentage of payments to men, 21.33 per cent in January, 1949, and the highest percentage to men, 56.08 per cent in March, 1950. The corresponding high percentage for women, in January, 1949, was 78.67 per cent, and the low, in March, 1950, was 43.92 per cent.

Percentage Distribution of Partial Unemployment Compensation Benefit Payments Among Major Industry Groups

The percentage distribution of the number of partial unemployment compensation benefit payments in three-month time periods from January through March, 1949, to April through June, 1950, among major industry groups are shown in Table III.

Examination of the table shows that in each of the six three-month periods, the largest number of benefits were paid to employes of the manufacturing industry. Wholesale and retail trade employes ranked second in five of the six time periods.

An increase in percentage from one time period to the next shows that the major industry group is increasing in number of payments more rapidly than the other groups or is decreasing less rapidly than the remaining groups. A decreasing percentage from one time period to the next may show either that the group is decreasing more rapidly than the other groups or is increasing less rapidly than the other groups.

Tables IV and V (pages 20 and 21) show the percentage distribution of the number of partial unemployment benefit payments to men and women by major industry group, in

Table III

**Percentage Distribution of Number of Partial Unemployment Compensation Benefit Payments
in Three-Month Periods from January Through March, 1949, to
April Through June, 1950, in Major Industry Groups ***

<i>Major Industry Group</i>	<i>January- March 1949</i>	<i>April- June 1949</i>	<i>July- September 1949</i>	<i>October- December 1949</i>	<i>January- March 1950</i>	<i>April- June 1950</i>
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Mining	3.75%	3.92%	13.18%	2.05%	1.98%	5.49%
Construction	2.43	3.50	2.72	2.21	6.59	2.28
Manufacturing	80.39	80.37	69.11	77.95	74.63	79.32
Transportation, Communications, and Public Utilities	1.95	1.56	2.09	1.86	1.54	1.20
Wholesale and Retail Trade	6.74	7.60	10.53	10.68	11.22	9.00
Services	2.83	1.56	.94	3.76	2.74	2.01
Other Industries ¹	1.91	1.49	1.43	1.49	1.30	.70
	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
TOTAL NUMBER OF BENE- FIT PAYMENTS	48,876	47,123	60,925	68,189	97,317	82,456

* Based on sample data, see Appendix B.

¹ Other Industries include: Agriculture, Finance, Insurance, Real Estate, and Establishments not elsewhere classified.

Table IV

Percentage Distribution of Number of Partial Unemployment Compensation Benefit Payments to Men in Three-Month Periods from January Through March, 1949, to April Through June, 1950, in Major Industry Groups *

<i>Major Industry Group</i>	<i>January- March 1949</i>	<i>April- June 1949</i>	<i>July- September 1949</i>	<i>October- December 1949</i>	<i>January- March 1950</i>	<i>April- June 1950</i>
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Mining	13.12%	12.73%	27.85%	4.93%	3.88%	14.97%
Construction	8.52	11.37	5.74	5.15	12.76	6.06
Manufacturing	57.07	59.26	50.56	69.66	64.70	58.28
Transportation, Communications, and Public Utilities	4.35	3.20	4.00	3.54	2.79	2.30
Wholesale and Retail Trade	6.14	7.85	8.19	10.98	11.99	13.31
Services	4.56	2.12	1.25	5.16	1.93	3.89
Other Industries ¹	6.24	3.47	2.41	.58	1.95	1.19
	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

* Based on sample data, see Appendix B.

¹ Other Industries include: Agriculture, Finance, Insurance, Real Estate, and Establishments not elsewhere classified.

Table V

Percentage Distribution of Number of Partial Unemployment Compensation Benefit Payments to Women in Three-Month Periods from January Through March, 1949, to April Through June, 1950, in Major Industry Groups *

<i>Major Industry Group.</i>	<i>January- March 1949</i>	<i>April- June 1949</i>	<i>July- September 1949</i>	<i>October- December 1949</i>	<i>January- March 1950</i>	<i>April- June 1950</i>
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Mining .....	....	....	....	....	....	....
Construction .....	....	....	....	.12%	.14%	.09%
Manufacturing	89.71%	89.76%	85.77%	83.85	85.01	91.50
Transportation, Communications, and Public Utilities .....	.99	.82	.39	.66	.24	.56
Wholesale and Retail Trade	6.98	7.49	12.63	10.47	10.41	6.51
Services	2.14	1.32	.66	2.77	3.59	.93
Other Industries ¹ .....	.18	.61	.55	2.13	.61	.41
	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

* Based on sample data, see Appendix B.

¹ Other Industries include: Agriculture, Finance, Insurance, Real Estate, and Establishments not elsewhere classified.

three-month time periods from January through March, 1949, to April through June, 1950.

Relationship Between Number of Employes and Number of Employes Receiving Partial Benefit Payments, and Number of Benefit Payments, by Major Industry Groups

The distribution for major industry groups and for selected individual industries of average number of employes covered under the Pennsylvania Unemployment Compensation Law, the number of employes receiving partial unemployment compensation benefits, the number of partial unemployment compensation benefit payments, the number of employes receiving partial benefits as a per cent of the number of covered employes, and the number of partial payments per partially unemployed worker during the calendar year 1949 are shown in Table VI.

Inspection of Table VI shows that the manufacturing group had the highest percentage of persons receiving partial unemployment compensation benefit payments, while the mining group and construction group were second and third, respectively. The manufacturing group was heavily weighted by the apparel and other finery products industry, in which the percentage of persons receiving partial unemployment compensation benefits was 22.67, and by the textile mill products industry in which the percentage was 11.11. The number of partial unemployment benefit payments per person was highest in the wholesale and retail trade industry group and was second highest in the composite group of all other industries. In the industry categories included in the table, 3.1 payments per beneficiary are shown in the retail general merchandise industry, and 2.2 payments per beneficiary are shown for the apparel and other finery products industry and for the primary metals products industry.

Table VI

Distribution for Major Industry Groups and for Selected Individual Industries of Average Number of Employes Covered Under the Pennsylvania Unemployment Compensation Law, Number of Employes Receiving Partial Unemployment Compensation Benefits, Number of Partial Unemployment Compensation Benefit Payments, Number of Employes Receiving Partial Benefits as a Per Cent of Employment, and Number of Partial Payments Per Partially Unemployed Worker During the Calendar Year 1949 *

<i>Industries</i>	<i>Average Number of Covered Employes</i>	<i>Number of Employes Receiving Partial Unemployment Compensation Benefits</i>	<i>Number of Partial Unemployment Compensation Benefit Payments</i>	<i>Number of Employes Receiving Partial Benefits as a Per Cent of Employment</i>	<i>Number of Partial Payments Per Partially Unemployed Worker During 1949</i>
(1)	(2)	(3)	(4)	(5)	(6)
Total—All Industries	2,957,503	113,731	225,120	3.85%	2.0
Major Industry Groups:					
Mining	184,004	7,935	13,330	4.31	1.7
Construction	148,141	4,295	5,850	2.90	1.4
Manufacturing	1,416,515	87,489	172,480	6.18	2.0
Wholesale & Retail Trade	663,161	7,971	20,550	1.20	2.6
Services	238,724	3,315	6,550	1.39	2.0
All Other Major Industry Groups	306,956	2,726	6,360	.89	2.3
Industries:					
Bituminous Mining	91,650	5,115	9,230	5.58	1.8
Food & Kindred Products	101,700	2,820	5,760	2.77	2.0
Textile Mill Products	141,836	15,758	25,280	11.11	1.6
Apparel & Other Finery Products	153,672	34,840	75,280	22.67	2.2
Stone, Clay & Glass Products .	72,930	4,163	7,160	5.71	1.7
Primary Metal Products	258,509	5,803	12,840	2.24	2.2
Fabricated Metals	101,943	4,296	8,330	4.21	1.9
Machinery	112,242	2,853	5,960	2.54	2.0
Electrical Machinery, Equipment & Supplies	98,790	4,099	5,660	4.15	1.4
Transportation Equipment	55,325	2,361	4,250	4.27	1.8
Retail General Merchandise ...	111,761	1,574	4,850	1.41	3.1

* Based on sample data, see Appendix B.

Percentage Distribution, by Industry Groups, of Partial Benefit Payments by Dollar Amounts

In Table VII, page 27, the percentage distribution for major industry groups and for selected industries of the number of partial unemployment compensation benefit weekly payments by the dollar amounts of payments, for persons filing claims under the benefit provisions of the Act of 1949, May 14, P. L. 1355, during the second half of the calendar year 1949, are shown.

Inspection of Table VII indicates that the distribution of the number of partial benefit payments, by dollar amounts, varies from industry to industry. For example, in the mining industry more claimants received benefit payments of \$14 or \$15, whereas in the construction industry the most frequently occurring benefit payments were \$18 or \$19.

Distribution of Weekly Earnings and Benefit Amounts

The dollar amount of a partial unemployment benefit payment when taken in conjunction with the weekly benefit amount for total unemployment reflects the level at which the worker is partially unemployed. Since the weekly benefit amount for total unemployment is determined as approximately 1/25th of the worker's high quarter wages (except at the minimum, \$8, and the maximum, \$25, under existing law) and since in order to qualify for partial unemployment benefits a worker must be earning less than his weekly benefit amount for total unemployment (disregarding \$3 of earnings) and must be employed less than his regular work week, the worker's earnings during weeks of partial unemployment can be estimated and the degree of his underemployment can be approximated. These estimates generally apply only when the worker is earning less than half his

customary wage because the weekly benefit amount which determines the existence of compensable partial unemployment is approximately one-half of the customary weekly wage.

The percentage distributions of the number of partial unemployment compensation benefit payments by estimated weekly earnings and by both average weekly wage during highest quarter of base period and weekly benefit amount for total unemployment for persons whose claims were filed between July, 1949, and June, 1950, inclusive, under the Act of 1949, May 14, P. L. 1355, are shown in Table VIII, page 29.

Inspection of Table VIII shows that the largest number of payments (43.77%) was made to persons whose weekly benefit amount was \$25 and whose estimated average weekly wage was \$47.20 or greater. The highest percentage of partial unemployment compensation benefit payments (14.07%) was made to persons whose estimated earnings were \$10 but less than \$12 per week.

Table VII

Percentage Distributions for Major Industry Groups and for Selected Industries of the Number of Partial Unemployment Compensation Benefit Weekly Payments by the Dollar Amounts of Payments During the Second Half of the Calendar Year 1949 for Persons Filing Claims Under the Benefit Provisions of the Act of 1949, May 14, P. L. 1355 *

Industries	Dollar Amounts of Weekly Benefit Payments										22 and over
	Total	4-5	6-7	8-9	10-11	12-13	14-15	16-17	18-19	20-21	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Total	100.0%	12.6%	9.9%	12.0%	10.7%	13.2%	9.5%	10.9%	11.5%	4.5%	5.2%
Major Industry Groups:											
Mining	100.0	14.4	6.2	5.5	3.4	19.2	23.9	14.4	4.8	2.7	5.5
Construction	100.0	13.5	10.8	2.8	8.1	5.4	5.4	16.2	18.9	8.1	10.8
Manufacturing	100.0	10.7	10.0	13.0	10.3	14.0	8.2	11.3	12.5	4.8	5.2
Transportation, Communications, & Utilities	100.0	6.1	3.0	6.1	9.1	18.2	6.1	12.1	15.1	9.1	15.1
Wholesale and Retail Trade	100.0	19.5	15.7	12.6	17.0	6.3	8.8	8.2	6.3	3.1	2.5
Services	100.0	28.0	7.0	19.3	7.0	7.0	5.3	1.8	19.3	1.8	3.5
All Other	100.0	5.3	5.3	10.5	57.8	10.5	....	....	5.3	5.3	...
Industries:											
Bituminous Mining	100.0%	7.2%	.9%	3.6%	.9%	24.3%	30.6%	16.2%	5.5%	3.6%	7.2%
Food and Kindred Products	100.0	6.7	13.3	26.7	13.3	13.3	....	10.0	6.7	6.7	3.3
Textile Mill Products	100.0	10.2	9.4	14.8	7.8	28.9	7.8	7.8	4.7	3.9	4.7
Apparel & Other Finery Products	100.0	12.7	11.6	16.5	13.4	13.7	7.8	9.0	8.5	4.4	2.4
Stone, Clay & Glass Products ...	100.0	10.9	20.0	7.3	1.8	5.5	9.1	7.3	18.1	7.3	12.7
Primary Metal Products	100.0	7.2	9.0	8.1	8.1	6.3	5.4	16.2	24.3	2.8	12.6
Fabricated Metals	100.0	12.0	....	16.0	16.0	22.0	4.0	10.0	14.0	2.0	4.0
Nonelectrical Machinery	100.0	11.7	10.0	5.0	1.7	5.0	11.7	25.0	23.3	3.3	3.3
Electrical Machinery, Equipment & Supplies	100.0	2.1	4.3	6.4	6.4	8.5	14.9	10.6	31.9	8.5	6.4
Transportation Equipment	100.0	3.0	6.1	6.1	9.1	12.1	9.1	18.2	12.1	12.1	12.1
Retail General Merchandise	100.0	20.0	20.0	17.8	22.2	8.9	8.9	2.2	....	....	...

* Based on sample data, see Appendix B.

Table VIII

Percentage Distributions of Number of Partial Unemployment Compensation Benefit Payments by Estimated Weekly Earnings and by Both Average Weekly Wage During Highest Quarter of Base Period and Weekly Benefit Amount for Total Unemployment for Persons Whose Claims Were Filed Between July, 1949, and June, 1950, Inclusive, Under the Act of 1949, May 14, P. L. 1355 *

Weekly Benefit Amount for Total Unemployment	Estimated Average Weekly Wage During Highest Quarter of Base Period	Estimated Weekly Earnings												Total
		Under \$4	\$4-6	\$6-8	\$8-10	\$10-12	\$12-14	\$14-16	\$16-18	\$18-20	\$20-22	\$22-24	\$24-25	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
\$8	\$ 4.6 to \$16.3 ^a	.19%	.19%	....	....	....	....	....	....	....	....	....	....	.38%
9	16.4 to 18.2 ^a	.42	.24	.09%	....	....	....	....	....	....	....	....	....	.75
10	18.3 to 20.1 ^a	.49	.44	.44	....	....	....	....	....	....	....	....	....	1.37
11	20.2 to 22.1 ^a	.48	.65	.38	.09%	....	....	....	....	....	....	....	....	1.60
12	22.2 to 24.0 ^{.05%}	.91	1.18	.67	1.44	....	....	....	....	....	....	....	....	4.25
13	24.1 to 25.9 ^{.07}	.37	.44	.28	.45	.28%	....	....	....	....	....	....	....	1.89
14	26.0 to 27.8 ^{.02}	.33	.63	.44	.67	.62	....	....	....	....	....	....	....	2.71
15	27.9 to 29.7 ^{.02}	.58	.88	.46	.49	.56	.19%	....	....	....	....	....	....	3.18
16	29.8 to 31.7 ^{.02}	.49	.72	.47	.46	1.27	1.16	....	....	....	....	....	....	4.59
17	31.8 to 33.6 ^a	.47	.72	.58	.42	.78	.65	.37%	....	....	....	....	....	3.99
18	33.7 to 35.5 ^{.05}	.67	.97	.37	.69	.72	.55	.58	....	....	....	....	....	4.60
19	35.6 to 37.4 ^a	.28	.85	.77	.25	.51	.72	.51	.63%	....	....	....	....	4.52
20	37.5 to 39.4 ^{.02}	.44	.84	.42	.35	.60	.60	.63	.35	....	....	....	....	4.25
21	39.5 to 41.3 ^{.05}	.34	.81	.44	.47	.67	.70	.51	.70	.12%	....	....	....	4.81
22	41.4 to 43.2 ^{.02}	.26	.28	.55	.54	.74	.32	.33	.51	.28	....	....	....	3.83
23	43.3 to 45.1 ^a	.40	.44	.91	.55	.60	.58	.58	.53	.56	.23%	....	....	5.38
24	45.2 to 47.1 ^{.05}	.21	.37	.69	.47	.46	.47	.49	.44	.30	.18	....	....	4.13
25	47.2 and over	.51	2.11	2.74	5.58	6.73	5.02	4.46	3.85	3.95	3.60	3.83	1.39%	43.77
TOTAL ..		.88	9.44	13.39	13.54	14.07	12.83	10.40	7.85	7.11	4.86	4.24	1.39	100.00

* Based on sample data, see Appendix B.

^a Less than one one-hundredth.

Section III

A COMPARISON OF PARTIAL UNEMPLOYMENT BENEFITS AND PROCEDURES IN SIXTEEN SELECTED STATES

Basic Statutory Provisions for Unemployment Compensation in Selected States

The most important factors which determine the magnitude and duration of benefit payments for partial unemployment are the magnitude and duration of benefit payments for total unemployment.

As regards compensation for total unemployment, the wage requirements, the statutory fraction on the basis of which benefits are calculated and the weekly minimum and maximum benefits for sixteen selected states are shown in Table IX,⁷ page 32.

⁷ These states were selected on the basis of: (1) diversity of legal provisions relating to unemployment compensation, and (2), industrial competition. The states are: Alabama, California, Connecticut, Illinois, Kentucky, Maryland, Massachusetts, Michigan, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, Texas and West Virginia. See pp. 264-265 of "First Report on the Tax and Financial Problems of the Commonwealth of Pennsylvania to the General Assembly," Joint State Government Commission of the General Assembly of Pennsylvania, January, 1941.

Table IX

Wage Requirements, Methods of Computing Weekly Benefits and Spread of Weekly Benefits in Sixteen Selected States *

<i>State</i>	<i>Wage Requirements in Base Period ^a for Eligibility for Unemployment Compensation</i>	<i>Method of Computing the Weekly Benefit Amount</i>	<i>Minimum and Maximum Weekly Benefit Amounts</i>
(1)	(2)	(3)	(4)
Alabama	Thirty times the weekly benefit amount (at the minimum benefit, this is \$120) with \$75.01 or more in one quarter.	1/26th of high quarter wages	\$ 4-\$20
California	Not under \$300, and must be the lesser of: 1. Base period wages equal to 1½ times the high quarter wages or 2. Thirty times the weekly benefit amount. (At the minimum benefit, this is \$300.)	b	\$10-\$25
Connecticut	\$240 and wages in at least two quarters	1/26th of high quarter wages	\$ 8-\$24
Illinois	\$300	1/20th of high quarter wages	\$10-\$25

Kentucky	\$300		b	\$ 7-\$20
Maryland	Thirty times the weekly benefit amount (at the minimum benefit, this is \$180) including \$156 in high quarter.	1/26th of high quarter wages		\$ 6-\$25
Massachusetts	\$150	1/20th of high quarter wages		\$ 6-\$25
Michigan	Fourteen weeks of employment at \$8.01 or more (\$112.14)		b	\$ 6-\$24
33 New Jersey	Thirty times the weekly benefit amount. (At the minimum benefit, this is \$270.)	1/22nd of high quarter wages		\$ 9-\$22
New York	Thirty times the weekly benefit amount (At the minimum benefit, this is \$300) including \$100 in high quarter.	1/23rd of high quarter wages		\$10-\$26

* SOURCE: Bureau of Employment Security, U. S. Department of Labor, "Handbook on State Unemployment Insurance Laws," January 1, 1950.

^a The base period is, in each state, a period of one year, defined variously as the first four of the last five or six quarters immediately preceding the benefit year, or the calendar year, next to the last calendar year or one year period immediately preceding the benefit year.

^b Varying fractions are used at different wage levels.

Table IX (Continued)

<i>State</i>	<i>Wage Requirements in Base Period ^a for Eligibility for Unemployment Compensation</i>	<i>Method of Computing the Weekly Benefit Amount</i>	<i>Minimum and Maximum Weekly Benefit Amounts</i>
(1)	(2)	(3)	(4)
North Carolina	\$200	b	\$ 6-\$25
Ohio	\$240	b	\$10-\$25
34 Pennsylvania	Thirty times the weekly benefit amount. (At the minimum benefit, this is \$240.)	1/25th of high quarter wages	\$ 8-\$25
Rhode Island	\$100	1/20th of high quarter wages	\$10-\$25
Texas	\$200 and wages in at least two quarters	1/26th of high quarter wages	\$ 7-\$20
West Virginia	\$300	b	\$ 8-\$25

^a The base period is, in each state, a period of one year, defined variously as the first four of the last five or six quarters immediately preceding the benefit year, or the calendar year, next to the last calendar year or one year period immediately preceding the benefit year.

^b Varying fractions are used at different wage levels.

Table X
Principal Provisions for Partial Unemployment Benefits in Selected States *

State	<i>Partially Unemployed if Earnings are less than</i>	<i>Amount of Earnings Dis- regarded in Com- puting Benefit</i>	<i>Weekly Benefit Rounded to</i>	<i>Other Provisions</i>
(1)	(2)	(3)	(4)	(5)
Pa.	Weekly benefit amount	\$3.00	Higher dollar	.....
Ala.	" " "	2.00	Nearer dollar	.....
Cal.	" " "	3.00	Higher dollar	.....
Conn.	Weekly benefit amount + \$3.	3.00	" "	Dependents' allowances ^f
Ill.	Weekly benefit amount	2.00	" "	Reduction for unavailability ^g
Ky.	Weekly benefit amount ^a	1/5 of earnings	Nearer dollar	Less than 24 hours weekly ^h
Md.	Weekly benefit amount	2.00	" "	Dependents' allowances ^f
Mass.	" " "	None	Higher dollar	Dependents' allowances ^f
Mich.	" " "	^d	^e	Dependents' allowances ^f
N. J.	Weekly benefit amount + \$3.	3.00	Higher dollar	.....
N. Y.	\$24.01 ^b	None ^b	^b	Benefit for 4 "effective days" ^b
N. C.	Weekly benefit amount + \$2. ^a	2.00	Nearer 50c	Less than 60% full-time ^h
Ohio	Weekly benefit amount	2.00	Higher dollar	Dependents' allowances ^f
R. I.	Weekly benefit amount + \$3. in subsidiary earnings ^c	3.00 ^c	" "	.....
Texas	Weekly benefit amount + \$3. in subsidiary earnings	3.00	" "	.....
W. Va.	Weekly benefit amount + \$6.	6.00	" "	.....

^a There is also a time limitation. See Column 5.

^b Partial unemployment is counted for each week in which claimant earns \$24 or less. The count is by "effective days," defined as the 4th or subsequent day of total unemployment in such a week, and is cumulative. No more than 4 "effective days" may be counted for any week, and a week's benefit is paid for each accumulation of 4 "effective days."

^c All earnings from the regular employer must be counted.

^d The full weekly benefit is paid if earnings are less than 1/2 weekly benefit.

^e Benefits are according to a schedule in \$1.00 intervals.

^f Dependents' allowances are paid at the same rate as for total unemployment in Conn., Md., Mass., and Ohio. In Mich. a worker eligible for 1/2 his weekly benefit amount also receives 1/2 his dependents' allowances.

^g Reduction amounts to 1/3 of the weekly benefit amount for each day.

^h Claimant is eligible for partial unemployment benefits only when time worked has not exceeded the stated limits, (in Kentucky, 24 hours weekly) and (in North Carolina 60% of a full-time work-week).

* SOURCE: Bureau of Employment Security, U. S. Department of Labor, "Handbook on State Unemployment Insurance Laws," January 1, 1950.

In order to compute partial benefits for a covered wage earner, the following supplemental information is required:

- (1) definition of partial unemployment in terms of earnings;
- (2) amount of earnings disregarded when computing benefits for partial unemployment; and
- (3) statutory provisions regarding rounding of benefit payments as computed.

Table X shows the requirements of the sixteen selected states as well as provisions for dependents' allowances, if any.

Computation of Partial Unemployment Compensation Benefits Under the Statutory Provisions of Sixteen Selected States

The benefit provisions of the sixteen selected states (including Pennsylvania) are compared at ten levels of high quarter earnings and base year earnings. These high quarter earnings, together with the base year wages on the basis of which compensation computations have been made, are shown below.

<i>High Quarter Wages</i>	<i>Base Year Wages</i>
\$60	\$240
185	275
230	450
330	1,150
370	1,250
450	1,550
525	1,850
575	1,950
725	2,550
800	3,000

In connection with the above wage data, it should be noted that, during recent months, about one-fourth of the applicants for unemployment compensation benefits in Pennsylvania showed high quarter wages of \$800 and base year wages of \$3,000. Again, during recent months, about one-half of the applicants had high quarter wages greater than \$525 and base year wages greater than \$1,850.

In order to standardize calculations of benefits for workers employed one day a week, two days a week and three days a week, certain assumptions regarding the worker and his work and wage pattern were made as follows:

1. He was employed part-time by his regular employer.
2. He had no dependents.

3. He had previously fulfilled waiting period requirements.
4. The full-time work week was forty hours subdivided evenly among five days.
5. Hourly and daily wages were determined from the high quarter earnings.

The partial unemployment benefits payable in the sixteen selected states for a worker who is employed one day a week, two days a week and three days a week, with daily earnings of \$12, high quarter earnings of \$800 and base year wages of \$3,000, are shown in Table XI, page 39.

Examination of Table XI shows that as regards a worker who is employed one day per week, partial benefits paid in Pennsylvania (\$16) are exceeded only by the partial benefits payable in the states of West Virginia (\$19) and New York (\$20). Again, if a worker is employed two days a week, the weekly benefit rate in Pennsylvania is exceeded only by the rates of New York and West Virginia.

In Table XII, page 40, weekly benefit payments and duration of benefits are shown for a partially unemployed claimant who has daily earnings of \$8, with \$525 in high quarter earnings and \$1,850 in base year earnings.

It may be noted that when a worker is employed one day or two days a week, nine states pay benefits which are higher than those paid in Pennsylvania. These nine states are: California, Illinois, Massachusetts, Michigan, New Jersey, New York, Ohio, Rhode Island and West Virginia.

The weekly rates of partial benefits in the sixteen selected states for a worker at each of the eight other wage levels are presented in Table XIII (see page 41).

Table XI

Weekly Partial Unemployment Benefits and Total Benefit Amount of a Worker Earning \$12 Daily, with \$800 in High Quarter Earnings and \$3,000 in Base Year Earnings, in Sixteen Selected States

State	Partial Weekly Benefit Rate if Worker Is Employed			Total Benefit Amount
	1 Day Week	2 Days Week	3 Days Week	
(1)	(2)	(3)	(4)	(5)
Alabama	\$10.00	....	....	\$400.00
California	16.00	\$4.00	....	650.00
Connecticut	15.00	3.00	....	630.00
Illinois	15.00	3.00	....	650.00
Kentucky	10.00	....	....	440.00
Maryland	15.00	3.00	....	650.00
Massachusetts	13.00	1.00	....	575.00
Michigan	12.00	....	....	480.00
New Jersey	13.00	1.00	....	572.00
New York	20.00	13.00	....	676.00
North Carolina	15.00	3.00	....	500.00
Ohio	15.00	3.00	....	650.00
Pennsylvania	16.00	4.00	....	600.00
Rhode Island	13.00	1.00	....	650.00
Texas	11.00	....	....	480.00
West Virginia	19.00	7.00	....	575.00

Table XII

Weekly Partial Unemployment Benefits and Total Benefit Amount of a Worker Earning \$8 Daily, with \$525 in High Quarter Earnings, and \$1,850 in Base Earnings, in Sixteen Selected States

<i>State</i>	<i>Partial Weekly Benefit Rate if Worker Is Employed</i>			<i>Total Benefit Amount</i>
	<i>1 Day Week</i>	<i>2 Days Week</i>	<i>3 Days Week</i>	
(1)	(2)	(3)	(4)	(5)
Alabama	\$14.00	\$6.00	....	\$400.00
California	18.00	10.00	....	598.00
Connecticut	15.00	7.00	....	470.00
Illinois	19.00	11.00	\$3.00	650.00
Kentucky	14.00	7.00	....	440.00
Maryland	14.00	6.00	....	462.00
Massachusetts	17.00	9.00	1.00	555.00
Michigan	23.00	11.50	....	460.00
New Jersey	17.00	9.00	1.00	572.00
New York	17.00	12.00	6.00	598.00
North Carolina	13.50	5.50	....	390.00
Ohio	17.00	9.00	....	598.00
Pennsylvania	16.00	8.00	....	504.00
Rhode Island	17.00	9.00	1.00	494.00
Texas	15.00	7.00	....	370.00
West Virginia	18.00	10.00	2.00	460.00

Table XIII

Weekly Rates of Partial Benefits at Selected Earning Levels as Calculated for Sixteen Selected States, Weekly Benefit Rates at Selected Levels with Given Assumptions of Earnings and of Days of Employment Per Week

State	Days Employed Per Week:			Days Employed Per Week:			Days Employed Per Week:			Days Employed Per Week:			Days Employed Per Week:			Days Employed Per Week:			Days Employed Per Week:				
	1	2	3	1	2	3	1	2	3	1	2	3	1	2	3	1	2	3	1	2	3		
(1)	(2)			(3)			(4)			(5)			(6)			(7)			(8)			(9)	
Daily Earnings	\$3.20			\$3.20			\$3.60			\$4.80			\$5.60			\$6.80			\$8.80			\$10.00	
High Quarter Earnings ..	\$60			\$185			\$230			\$330			\$370			\$450			\$575			\$720	
Base Year Wages	\$240			\$275			\$450			\$1,150			\$1,250			\$1,550			\$1,950			\$2,500	
Alabama .....	...	...	...	\$6.00	\$3.00	...	\$7.00	\$4.00	...	\$10.00	\$5.00	...	\$10.00	\$5.00	...	\$12.00	\$5.00	...	\$13.00	\$4.00	...	\$11.00	...
California .....	...	...	...	...	...	...	12.00	8.00	\$5.00	16.00	11.00	\$6.00	17.00	11.00	\$6.00	18.00	11.00	\$4.00	19.00	10.00	...	18.00	\$7.00
Connecticut	\$8.00	\$5.00	\$2.00	8.00	5.00	\$2.00	9.00	5.00	2.00	12.00	7.00	2.00	12.00	6.00	1.00	15.00	8.00	1.00	17.00	8.00	...	17.00	6.00
Illinois .....	...	...	...	...	...	...	11.00	7.00	4.00	15.00	10.00	5.00	16.00	10.00	5.00	19.00	12.00	5.00	19.00	9.00	...	17.00	6.00
Kentucky .....	...	...	...	...	...	...	6.00	3.00	...	12.00	8.00	...	13.00	8.00	...	13.00	7.00	...	13.00	6.00	...	11.00	...
Maryland .....	...	...	...	6.00	3.00	...	7.00	4.00	...	10.00	5.00	...	10.00	5.00	...	13.00	6.00	...	15.00	6.00	...	16.00	5.00
Massachusetts	3.00	...	...	7.00	4.00	1.00	9.00	5.00	2.00	13.00	8.00	3.00	14.00	8.00	3.00	17.00	10.00	3.00	17.00	8.00	...	15.00	4.00
Michigan .....	...	...	...	9.00	4.50	...	11.00	5.50	5.50	16.00	8.00	8.00	18.00	9.00	9.00	21.00	10.50	10.50	24.00	12.00	...	24.00	12.00
New Jersey .....	...	...	...	9.00	6.00	3.00	11.00	7.00	4.00	14.00	9.00	4.00	15.00	9.00	4.00	18.00	11.00	4.00	17.00	8.00	...	15.00	4.00
New York .....	...	...	...	...	...	...	8.00	5.00	3.00	11.00	7.00	4.00	12.00	8.00	4.00	15.00	10.00	5.00	19.00	13.00	...	20.00	13.00
North Carolina	5.50	2.00	...	6.00	2.50	...	8.00	4.50	...	12.00	7.50	...	12.50	7.00	...	12.50	6.00	...	13.50	5.00	...	16.00	5.00
Ohio .....	...	...	...	10.00	7.00	4.00	12.00	8.00	5.00	14.00	9.00	4.00	14.00	8.00	3.00	16.00	9.00	...	18.00	9.00	...	17.00	6.00
Pennsylvania	8.00	5.00	...	8.00	5.00	...	9.00	5.00	...	12.00	7.00	...	13.00	7.00	...	15.00	8.00	...	18.00	9.00	...	18.00	7.00
Rhode Island	7.00	4.00	1.00	7.00	4.00	1.00	9.00	5.00	2.00	13.00	8.00	3.00	14.00	8.00	3.00	17.00	10.00	3.00	17.00	8.00	...	15.00	4.00
Texas	7.00	4.00	1.00	8.00	5.00	2.00	9.00	5.00	2.00	12.00	7.00	2.00	13.00	7.00	2.00	14.00	7.00	...	15.00	6.00	...	13.00	2.00
West Virginia .....	...	...	...	...	...	...	9.00	8.00	5.00	16.00	13.00	8.00	16.00	11.00	6.00	18.00	11.00	4.00	19.00	10.00	\$1.00	21.00	10.00

Examination of the weekly benefit rates or payments, exclusive of dependency allowance, presented in Tables XI, XII and XIII permits the following generalizations with respect to the level of benefit payments under comparable conditions in Pennsylvania and the selected states:

1. Benefit payments in Pennsylvania are *always* higher than or equal to payments made in Alabama and Maryland.
2. Benefit payments in Pennsylvania are *generally* higher than or equal to payments made in Connecticut, Kentucky, North Carolina and Texas.
3. Benefit payments in Pennsylvania are *usually* equal to or lower than payments in California, Illinois, Massachusetts, Michigan, New Jersey, New York, Ohio, Rhode Island and West Virginia.

However, it must be noted that the position of Pennsylvania relative to the other fifteen states is negatively weighted by inclusion of a three-day work week. If benefits for one day and two days of employment are considered, the rank of Pennsylvania relative to the other states is considerably higher.

APPENDIX A—BASIC DATA

Appendix Table 1

Number of Weeks Compensated and Total Dollar Amount of All Unemployment Compensation Benefits and Number of Weeks Compensated and Total Dollar Amount of Partial and Part-total Unemployment Compensation Benefits on a Monthly Basis from January, 1949, to June, 1950, Inclusive, in Pennsylvania

<i>Year and Month</i>	<i>All Payments</i>		<i>Partial and Part-total Payments</i>	
	<i>Weeks Compensated</i>	<i>Amount</i>	<i>Weeks Compensated</i>	<i>Amount</i>
(1)	(2)	(3)	(4)	(5)
1946	5,258,675	\$95,188,856	47,931	\$601,846
January	517,133	9,359,215	159	2,048
February	434,907	7,826,209	865	12,520
March	685,003	12,659,157	3,322	40,221
April	604,078	11,114,203	3,511	63,902
May	532,953	9,850,146	4,332	62,174
June	485,032	8,820,622	6,716	91,141
July	448,042	8,040,758	6,168	67,245
August	410,605	7,320,768	4,359	48,112
September	323,149	5,772,684	2,804	30,750
October	342,441	6,168,245	5,521	69,874
November	215,127	3,756,143	4,342	54,599
December	260,205	4,500,706	5,832	59,260

Appendix Table 1 (Continued)

<i>Year and Month</i>	<i>All Payments</i>		<i>Partial and Part-total Payments</i>	
	<i>Weeks Compensated</i>	<i>Amount</i>	<i>Weeks Compensated</i>	<i>Amount</i>
(1)	(2)	(3)	(4)	(5)
1947	3,412,011	\$57,881,688	79,295	\$808,159
January	293,668	4,985,455	9,553	97,202
February	274,517	4,665,715	5,296	52,088
March	356,958	6,091,696	8,820	92,367
April	360,510	6,112,257	7,616	80,313
May	331,071	5,582,903	6,321	73,060
June	366,142	6,172,930	9,051	89,194
July	363,178	6,118,578	5,513	54,690
August	295,609	4,969,865	8,375	82,841
September	261,022	4,433,838	5,291	53,126
October	201,403	3,451,684	5,525	57,307
November	141,033	2,432,483	3,023	29,089
December	166,900	2,864,284	4,911	46,882
1948	2,698,596	\$46,193,417	88,661	\$894,590
January	245,048	4,162,712	11,218	120,937
February	224,225	3,865,146	4,883	49,940
March	305,734	5,277,690	7,074	77,345
April	263,823	4,513,229	6,204	60,991
May	217,282	3,712,881	6,232	63,735
June	240,287	4,093,656	8,116	82,384
July	194,723	3,303,236	4,579	45,924
August	220,531	3,736,432	6,293	59,911
September	196,276	3,357,667	6,624	62,377
October	171,287	2,950,806	6,570	65,448
November	178,578	3,074,179	8,159	81,774
December	240,802	4,145,783	12,709	123,824

Appendix Table 1 (Continued)

<i>Year and Month</i>	<i>All Payments</i>		<i>Partial and Part-total Payments</i>	
	<i>Weeks Compensated</i>	<i>Amount</i>	<i>Weeks Compensated</i>	<i>Amount</i>
(1)	(2)	(3)	(4)	(5)
1949	7,338,733	\$140,730,838	225,113	\$2,523,807
January	358,191	6,159,348	19,190	201,659
February	380,919	6,630,746	14,550	148,137
March	542,134	9,581,106	15,136	158,555
April	462,647	8,228,512	11,397	124,606
May	549,511	9,827,732	17,675	185,455
June	598,168	10,809,181	18,051	202,545
July	592,295	10,809,626	11,796	121,774
August	809,956	15,687,737	25,512	284,986
September	785,390	15,888,609	23,617	273,762
October	711,205	14,706,327	18,651	219,665
November	736,243	15,443,789	21,097	258,060
December	812,074	16,958,125	28,441	344,603
1950	3,821,752	\$78,616,490	179,773	\$2,129,434
January	805,325	16,664,198	43,000	546,270
February	640,383	13,254,499	23,087	268,308
March	799,006	16,603,963	31,230	367,596
April	543,944	11,231,291	21,965	258,722
May	515,895	10,508,634	23,633	257,823
June	517,199	10,353,905	36,858	430,715

SOURCE: Research and Statistics Section, Bureau of Employment and Unemployment Compensation, Department of Labor and Industry, Commonwealth of Pennsylvania.

APPENDIX B—SAMPLE DATA

Analysis of partial unemployment compensation benefit payments in Pennsylvania from January, 1949 to June, 1950, is based upon an approximately 2 per cent sample taken by the Research and Statistics Section, Bureau of Employment and Unemployment Compensation, Department of Labor and Industry, Commonwealth of Pennsylvania.

A test of the standard error of the means shows that the mean of the sample does not differ significantly from the mean of the universe. On the basis of Chi square tests, randomness of the sample could not be established. Hence, although generalizations are made concerning points of concentration of sample data, no numerical probabilities should be associated with these statements.

The data shown in the following tables are sample data.

Appendix Table 2

Percentage Distribution of Number of Partial Unemployment Compensation Benefit Payments During the Second Half of the Calendar Year 1949 by Dollar Amount of Payments and by Major Industry Groups and Selected Industries for Men Filing Claims in Benefit Years Established Under the Provisions of the Act of 1949, May 14, P. L. 1355

<i>Major Industry Group</i>	<i>Dollar Amount of Payment</i>										<i>Total</i>
	<i>\$4-\$5</i>	<i>\$6-\$7</i>	<i>\$8-\$9</i>	<i>\$10-\$11</i>	<i>\$12-\$13</i>	<i>\$14-\$15</i>	<i>\$16-\$17</i>	<i>\$18-\$19</i>	<i>\$20-\$21</i>	<i>\$22 and over</i>	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
All Industries	8.6%	8.2%	8.4%	8.3%	14.0%	10.8%	12.4%	15.0%	6.2%	8.1%	100.0%
Mining	14.4	6.1	5.5	3.4	19.2	24.0	14.4	4.8	2.7	5.5	100.0
Construction	11.1	11.1	2.8	8.3	5.6	5.6	16.7	19.4	8.3	11.1	100.0
Manufacturing	6.2	8.3	8.8	8.3	14.5	7.3	13.0	17.1	7.3	9.2	100.0
Transportation, Communications, and Public Utilities	3.8	3.8	7.7	3.8	19.3	7.7	15.4	15.4	7.7	15.4	100.0
Wholesale and Retail Trade	15.9	12.7	7.9	20.6	4.8	12.7	4.8	11.1	6.3	3.2	100.0
Services	3.1	6.3	25.0	9.3	6.3	6.3	3.1	31.2	3.1	6.3	100.0
All Other Industries .....	...	...	...	...	...	...	...	100.0	...	...	100.0

Appendix Table 2 (Continued)

Major Industry Group	Dollar Amount of Payment										Total
	\$4-\$5	\$6-\$7	\$8-\$9	\$10-\$11	\$12-\$13	\$14-\$15	\$16-\$17	\$18-\$19	\$20-\$21	\$22 and over	
Selected Industry Groups											
Bituminous Mining	7.2	.9	3.6	.9	24.3	30.7	16.2	5.4	3.6	7.2	100.0
All Construction	11.1	11.1	2.8	8.3	5.6	5.6	16.7	19.4	8.3	11.1	100.0
Food and Kindred Products	7.2	14.3	...	21.4	21.4	...	7.2	14.3	14.2	...	100.0
Textile Mill Products	1.9	3.9	9.6	5.8	50.0	1.9	5.8	1.9	9.6	9.6	100.0
Apparel and Other Finery Products	6.1	12.1	9.1	15.1	6.1	6.1	6.0	15.2	15.1	9.1	100.0
Stone, Clay and Glass Products ..	10.0	20.0	6.0	2.0	6.0	8.0	8.0	18.0	8.0	14.0	100.0
Primary Metals Products	7.3	9.1	8.2	7.3	6.4	5.4	16.4	24.5	2.7	12.7	100.0
Fabricated Metals Products	12.2	...	19.5	19.5	14.7	2.4	12.2	12.2	2.4	4.9	100.0
Nonelectrical Machinery	8.7	10.5	5.3	1.7	5.3	12.3	24.6	24.6	3.5	3.5	100.0
Electrical Machinery, Equipment and Supplies .....	...	7.4	7.4	11.1	11.1	11.1	7.4	29.7	7.4	7.4	100.0
Transportation Equipment	3.1	6.2	6.2	9.4	12.5	9.4	18.8	12.5	12.5	9.4	100.0
Retail General Merchandise	25.0	...	...	75.0	...	...	...	...	...	...	100.0
TOTAL	7.4%	7.5%	7.0%	7.9%	15.1%	11.0%	13.8%	15.4%	6.1%	8.8%	100.0%

Appendix Table 3

Percentage Distribution of Number of Partial Unemployment Compensation Benefit Payments During the Second Half of the Calendar Year 1949 by Dollar Amount of Payments and by Major Industry Groups and Selected Industries for Women Filing Claims in Benefit Years Established Under the Provisions of the Act of 1949, May 14, P. L. 1355

Major Industry Group	Dollar Amount of Payment										Total
	\$4-\$5	\$6-\$7	\$8-\$9	\$10-\$11	\$12-\$13	\$14-\$15	\$16-\$17	\$18-\$19	\$20-\$21	\$22 and over	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
All Industries	17.0%	11.8%	16.0%	13.4%	12.5%	8.0%	9.2%	7.6%	2.6%	1.9%	100.0%
Manufacturing	14.4	11.3	16.6	11.9	13.7	8.9	9.9	8.8	2.7	1.8	100.0
Wholesale and Retail Trade	21.9	17.7	15.6	14.6	7.3	6.2	10.4	3.1	1.1	2.1	100.0
Services and All Other	35.3	5.9	9.8	27.4	9.8	2.0	...	3.9	3.9	2.0	100.0
Selected Industries											
Food and Kindred Products	6.2	12.5	50.0	6.2	6.3	...	12.5	...	...	6.3	100.0
Textile Mill Products	15.8	13.2	18.4	9.2	14.5	11.8	9.2	6.6	...	1.3	100.0
Apparel and Other Finery Products	13.3	11.6	17.2	13.3	14.4	7.9	9.3	7.9	3.4	1.7	100.0
Stone, Clay, and Glass Products ..	20.0	20.0	20.0	...	...	20.0	...	20.0	...	...	100.0
Fabricated Metals' Products	11.1	...	...	...	55.6	11.1	...	22.2	...	...	100.0
Electrical Machinery, Equipment, and Supplies	5.0	...	5.0	...	5.0	20.0	15.0	35.0	10.0	5.0	100.0
Retail General Merchandise	18.9	24.4	21.6	10.8	10.8	10.8	2.7	...	...	...	100.0

Appendix Table 4

**Percentage Distributions of Number of Partial Unemployment Compensation Benefit Payments
in Manufacturing Industries by Estimated Weekly Earnings and by Both Approximate
Customary Weekly Wage and Weekly Benefit Amount for Total Unemployment for
Persons Whose Claims Were Filed Between July, 1949, and June, 1950, Inclusive,
Under the Act of 1949, May 14, P. L. 1355**

Weekly Benefit Amount	Approximate Customary Weekly Wage	Weekly Earnings											Total
		Under \$4.00	\$4.00- \$5.99	\$6.00- \$7.99	\$8.00- \$9.99	\$10.00- \$11.99	\$12.00- \$13.99	\$14.00- \$15.99	\$16.00- \$17.99	\$18.00- \$19.99	\$20.00- \$21.99	\$22.00- \$24.99	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
\$8	\$4.6 to \$16.3 ...	...	.12%	.09%	...	...	...	...	...	...	...	...	.21%
9	16.4 to 18.2 ...	...	.25	.06	.06%	...	...	...	...	...	...	...	.37
10	18.3 to 20.1 ...	...	.32	.42	.55	...	...	...	...	...	...	...	1.29
11	20.2 to 22.1 ...	...	.22	.55	.35	.10%	...	...	...	...	...	...	1.22
12	22.2 to 24.0 ...	.03%	.67	1.11	.83	1.09	...	...	...	...	...	...	3.73
13	24.1 to 25.9 ...	.06	.38	.55	.29	.45	.29%	...	...	...	...	...	2.02
14	26.0 to 27.8 ...	...	.19	.48	.48	.70	.58	...	...	...	...	...	2.43
15	27.9 to 29.7 ...	...	.44	.73	.45	.45	.64	.19%	...	...	...	...	2.90
16	29.8 to 31.7 ...	...	.29	.90	.57	.58	1.15	.83	...	...	...	...	4.32
17	31.8 to 33.6 ...	...	.48	.93	.70	.51	.95	.38	.42%	...	...	...	4.37
18	33.7 to 35.5 ...	...	.48	1.02	.41	.51	.83	.58	.64	...	...	...	4.47
19	35.6 to 37.4 ...	...	.39	.96	.83	.35	.57	.93	.64	.83%	...	...	5.50
20	37.5 to 39.4 ...	...	.38	.92	.42	.38	.38	.71	.83	.45	...	...	4.47
21	39.5 to 41.3 ...	...	.19	1.03	.48	.32	.83	.80	.60	.77	.13%	...	5.15
22	41.4 to 43.2 ...	.03	.29	.29	.64	.48	1.02	.44	.42	.55	.32	...	4.48
23	43.3 to 45.1 ...	...	.26	.48	1.02	.61	.67	.64	.71	.57	.73	.26%	5.95
24	45.2 to 47.1 ...	.03	.19	.44	.96	.54	.48	.58	.58	.61	.29	.23	4.93
25	47.2 and over ..	.38	1.79	2.36	5.77	7.08	5.04	3.41	3.83	4.08	3.67	4.78	42.19
TOTAL .....		.53%	7.33%	13.32%	14.81%	14.15%	13.43%	9.49%	8.67%	7.86%	5.14%	5.27%	100.00%

Appendix Table 5

Percentage Distributions of Number of Partial Unemployment Compensation Benefit Payments in the Wholesale and Retail Trade Industries by Estimated Weekly Earnings and by Both Approximate Customary Weekly Wage and Weekly Benefit Amount for Total Unemployment for Persons Whose Claims Were Filed Between July, 1949, and June, 1950, Inclusive, Under the Act of 1949, May 14, P. L. 1355

Weekly Benefit Amount	Approximate Customary Weekly Wage	Weekly Earnings											Total
		Under \$4.00	\$4.00- \$5.99	\$6.00- \$7.99	\$8.00- \$9.99	\$10.00- \$11.99	\$12.00- \$13.99	\$14.00- \$15.99	\$16.00- \$17.99	\$18.00- \$19.99	\$20.00- \$21.99	\$22.00- \$24.99	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
\$8	\$4.6 to \$16.3 ...	...	.83%	.62%	...	...	...	...	...	...	...	...	1.45%
9	16.4 to 18.2 ...	...	2.06	1.65	.41%	...	...	...	...	...	...	...	4.12
10	18.3 to 20.1 ...	...	1.03	1.03	...	...	...	...	...	...	...	...	2.06
11	20.2 to 22.1 ...	...	1.44	2.07	1.03	.21%	...	...	...	...	...	...	4.75
12	22.2 to 24.0 ...	...	.41	1.03	.62	2.90	...	...	...	...	...	...	4.96
13	24.1 to 25.9 ...	.21%	.62	.21	.21	1.03	.41%	...	...	...	...	...	2.69
14	26.0 to 27.8 ...	...	.21	1.65	.62	1.44	.83	...	...	...	...	...	4.75
15	27.9 to 29.7 ...	.21	2.06	1.86	.82	1.24	.21	.21%	...	...	...	...	6.61
16	29.8 to 31.7 ...	.21	.62	.21	...	.21	3.92	4.75	...	...	...	...	9.92
17	31.8 to 33.6 ...	...	.21	.41	.41	.42	.42	3.31	.41%	...	...	...	5.59
18	33.7 to 35.5 ...	.41	2.28	1.65	...	2.47	.41	.82	1.03	...	...	...	9.07
19	35.6 to 37.4 ...	...	...	.62	1.24	...	.82	...	.42	.21%	...	...	3.31
20	37.5 to 39.4 ...	...	.82	.21	.21	...	...	.62	.21	.21	...	...	2.28
21	39.5 to 41.3 ...	...	.83	.41	.42	1.65	.21	.82	.21	.41	...	...	4.96
22	41.4 to 43.2 ...	...	...	.21	.21	1.03	...	...	...	...	.21%	...	1.66
23	43.3 to 45.1 ...	...	1.03	.62	.82	.62	...	...	.21	...	.21	...	3.51
24	45.2 to 47.1 ...	...	.21	...	...	...	.21	...	.21	...	.62	...	1.25
25	47.2 and over ..	...	2.48	2.48	4.96	2.48	2.07	2.06	1.86	4.35	1.65	2.67%	27.06
TOTAL		1.04%	17.14%	16.94%	11.98%	15.70%	9.51%	12.59%	4.56%	5.18%	2.69%	2.67%	100.00%

Appendix Table 6

Percentage Distributions of Number of Partial Unemployment Compensation Benefit Payments in the Textile Mill Products Industry by Estimated Weekly Earnings and by Both Approximate Customary Weekly Wage and Weekly Benefit Amount for Total Unemployment for Persons Whose Claims Were Filed Between July, 1949, and June, 1950, Inclusive, Under the Act of 1949, May 14, P. L. 1355

Weekly Benefit Amount	Approximate Customary Weekly Wage	Weekly Earnings											Total
		Under \$4.00	\$4.00- \$5.99	\$6.00- \$7.99	\$8.00- \$9.99	\$10.00- \$11.99	\$12.00- \$13.99	\$14.00- \$15.99	\$16.00- \$17.99	\$18.00- \$19.99	\$20.00- \$21.99	\$22.00- \$24.99	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
\$8	\$4.6 to \$16.3 ...	...	.42%	...	...	...	...	...	...	...	...	...	.42%
9	16.4 to 18.2 ...	...	.21	...	...	...	...	...	...	...	...	...	.21
10	18.3 to 20.1 ...	...	...	...	.63%	...	...	...	...	...	...	...	.63
11	20.2 to 22.1 ...	...	...	1.06%	.21	.42%	...	...	...	...	...	...	1.69
12	22.2 to 24.0 ...	...	.42	.84	1.27	1.27	...	...	...	...	...	...	3.80
13	24.1 to 25.9 ...	.21%	.21	.21	.21	.21	.21%	...	...	...	...	...	1.26
14	26.0 to 27.8 ...	...	.42	.85	.84	1.48	.63	...	...	...	...	...	4.22
15	27.9 to 29.7 ...	...	.42	.21	.21	.42	.63	.21%	...	...	...	...	2.10
16	29.8 to 31.7 ...	...	...	.42	.63	1.05	1.26	...	...	...	...	...	3.36
17	31.8 to 33.6 ...	...	.42	.63	1.05	...	.63	.21	.21%	...	...	...	3.15
18	33.7 to 35.5 ...	...	.21	.63	.21	.21	.21	.42	.63	...	...	...	2.52
19	35.6 to 37.4 ...	...	...	.84	.42	...	.42	.42	.42	.21%	...	...	2.73
20	37.5 to 39.4 ...	...	...	.63	...	.42	.21	1.27	.63	.21	...	...	3.37
21	39.5 to 41.3 ...	...	...	1.70	.42	...	1.48	.63	.85	1.48	...	...	6.56
22	41.4 to 43.2 ...	.21	...	.21	.42	...	4.23	...	...	...	...	...	5.07
23	43.3 to 45.1 ...	...	.21	.21	.84	.84	...	1.06	.63	1.27	1.27%	.42%	6.75
24	45.2 to 47.1 ...	.21	.21	...	.85	.63	.42	.84	.42	.42	.63	.42	5.05
25	47.2 and over ..	.42	.84	2.75	6.34	5.71	5.71	5.06	3.17	5.07	5.70	6.34	47.11
TOTAL		1.05%	3.99%	11.19%	14.55%	12.66%	16.04%	10.12%	6.96%	8.66%	7.60%	7.18%	100.00%

Appendix Table 7

Percentage Distributions of Number of Partial Unemployment Compensation Benefit Payments in the Apparel and Other Finery Products Industry by Estimated Weekly Earnings and by Both Approximate Customary Weekly Wage and Weekly Benefit Amount for Total Unemployment for Persons Whose Claims Were Filed Between July, 1949, and June, 1950, Inclusive, Under the Act of 1949, May 14, P. L. 1355

Weekly Benefit Amount	Approximate Customary Weekly Wage	Weekly Earnings											Total	
		Under \$4.00	\$4.00-\$5.99	\$6.00-\$7.99	\$8.00-\$9.99	\$10.00-\$11.99	\$12.00-\$13.99	\$14.00-\$15.99	\$16.00-\$17.99	\$18.00-\$19.99	\$20.00-\$21.99	\$22.00-\$24.99		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
\$8	\$4.6 to \$16.3 ...	...	.16%	.16%	...	...	...	...	...	...	...	...	.32%
9	16.4 to 18.2 ...	...	.56	.08	.16%	...	...	...	...	...	...	...	.80
10	18.3 to 20.1 ...	...	.32	.56	.64	...	...	...	...	...	...	...	1.52
11	20.2 to 22.1 ...	...	.40	.88	.64	...	...	...	...	...	...	...	1.92
12	22.2 to 24.0 ...	...	1.28	1.20	1.28	.48%	...	...	...	...	...	...	4.24
13	24.1 to 25.9 ...	.08%	.80	1.13	.56	.96	.48%	...	...	...	...	...	4.01
14	26.0 to 27.8 ...	...	.32	.64	.80	1.05	1.20	...	...	...	...	...	4.01
15	27.9 to 29.7 ...	...	.48	1.04	.88	.80	.88	.32%	...	...	...	...	4.40
16	29.8 to 31.7 ...	...	.64	1.12	1.04	.72	1.77	1.13	...	...	...	...	6.42
17	31.8 to 33.6 ...	...	.80	1.37	.88	1.21	1.36	.72	.89%	...	...	...	7.23
18	33.7 to 35.5 ...	...	.64	1.29	.72	1.04	1.69	.88	1.29	...	...	...	7.55
19	35.6 to 37.4 ...	...	.64	1.29	.88	.64	1.12	1.28	.96	.40%	...	...	7.21
20	37.5 to 39.4 ...	...	.72	1.12	.88	.64	.72	.96	1.45	.56	...	...	7.05
21	39.5 to 41.3 ...	...	.40	1.20	.72	.48	.88	1.45	.89	.80	.08%	...	6.90
22	41.4 to 43.2 ...	...	.40	.40	1.04	.80	.56	.72	.56	.96	.32	...	5.76
23	43.3 to 45.1 ...	...	.24	.56	.56	.48	1.37	.64	1.28	.88	.96	.24%	7.21
24	45.2 to 47.1 ...	...	.08	.40	.89	.56	.48	.64	.64	.72	.08	.24	4.73
25	47.2 and over ..	.08	1.21	1.05	2.34	1.69	2.10	1.78	2.34	2.10	1.86	2.17	18.72	
TOTAL16%	10.09%	15.49%	14.91%	11.55%	14.61%	10.52%	10.30%	6.42%	3.30%	2.65%	100.00%