

Duration of Unemployment Benefits, Benefit Years Ended in 1943*

EVEN IN 1943, when employment reached an all-time high and unemployment a new all-time low, some workers lost their jobs because of production adjustments, material shortages, and seasonal shut-downs. Under these prosperous economic conditions, the proportion of beneficiaries who used up their benefits declined substantially. In more than half the States, less than 30 percent of the beneficiaries whose benefit years ended in 1943 used up their benefits; in only 2 States did a majority of beneficiaries exhaust all benefits.

Analysis of the duration provisions in effect during this period, however, suggests that these provisions would be of limited value during a more normal period. Only 13 States assured all eligible claimants a uniform duration of benefits, ranging from 14 to 20 weeks. In the other 38 States, which based maximum benefits on workers' previous earnings, only 8 pro-

vided maximum duration of 20 weeks or better and in 10, on the other hand, some eligible workers were entitled to less than 5 weeks of benefits. By the end of 1944, 11 States had improved the provisions over those in effect during benefit years ended in 1943. Some further changes have been made in 1945.

Unemployment Compensation in a War Economy

Benefit years which began in 1942 and ended in 1943 were wartime years. The base periods applicable to them straddled a period of intensive defense preparations and the early months of the war. In general, workers whose benefit years ended in 1943 became unemployed some time in 1942 and had their benefit rights based on their employment and wage experience in 1941. Some base periods began at the end of 1940; others ended in 1942. Except for slight declines in the winter of 1942-43 because of seasonal unemployment and the completion of Government-financed construction projects, the upswing in covered employment which began early in 1940 continued until an all-time peak of 31.3 million employed workers was reached in June 1943. Continuing induction of men into the armed forces was not thereafter matched by replacements. As a result, while total

covered employment remained fairly stable through November 1943, it dropped to 30.4 million at the end of the year.

A longer workweek and generally higher wage rates resulted in even greater relative increases in total wages than in total employment. Quarterly wages paid to covered workers rose fairly steadily from \$9.0 billion in the first quarter of 1941 to a record total of \$17.8 billion in the last quarter of 1943.

Thus more people were potentially eligible for unemployment compensation in 1942 than in previous years, and their potential benefits were higher than ever before. Unemployment, however, became less and less a threat to family security. Fewer people in 1942 and 1943 made claims, and those who drew benefits were less likely to exhaust them. Of the 37.6 million workers who earned wages during 1941 in employment covered by State unemployment compensation laws, 3.6 million, or less than 10 percent, filed valid new claims for unemployment benefits during benefit years beginning in 1942.

* Prepared in the Program Division, Bureau of Employment Security. This report is not so complete as those for earlier periods, since early in the war the Board suspended its requirements for complete reports on duration of benefits and requested the States to submit only one report on actual duration for claimants who exhausted benefit rights. For reports for successive benefit years, beginning with those ended in 1940, see the *Bulletin*, March 1942 (pp. 5-13), August 1943 (pp. 12-21), and April 1944 (pp. 16-23).

Year	Number (in millions)		
	Eligible claimants	Beneficiaries	Exhaustions
1940.....	6.1	5.2	2.6
1941.....	4.6	3.4	1.6
1942.....	3.6	2.8	1.1
1943.....	1.1	.7	.2

It did not appear that beneficiaries, on the average, were reemployed

Table 1.—Duration provisions in effect at end of benefit years ended in 1943, 50 States,¹ by type of provision

[Minimum and maximum weeks shown in parentheses]

States with uniform-duration provisions	States with variable-duration provisions limiting benefits to—					
	½ of 1 year's earnings	½ of 1 year's earnings	¼ of 1 year's earnings	¼ or ⅓ of 1 year's earnings	Varying proportions of 1 year's earnings ²	Fraction of 2 year's earnings
Ga. (16) Hawaii (20) Ky. (16) Miss. (14) Mont. (16) N. Y. (20) N. C. (16) N. Dak. (16) Ohio (18) S. C. (16) Tenn. (16) Utah (20) W. Va. (16)	D. C. (10+ to 19)	Ala. (10 to 20) Alaska (8+ to 16) Ark. (4 to 16) ⁵ Colo. (10 to 16) Del. (8+ to 13) Kans. (6+ to 16) Mass. 30% (7+ to 20) Nebr. (7+ to 16) Nev. (7 to 18) N. Mex. (10 to 16) Okla. (7+ to 16) Vt. (8+ to 15) Wash. (6+ to 16)	Idaho (7 to 17) La. (5 to 20) Md. (4+ to 20) Mich. (12 to 20) ⁷ Va. (6 to 16) Wyo. (7 to 14)	Conn. ⅓ (4+ to 18) Ind. 16% (4 to 16) ⁴ N. J. ⅓ (6 to 18) Oreg. ⅓ (2+ to 16) Tex. ⅓ (3+ to 16)	Calif. 54 to 23% (9+ to 23+) Ill. 49 to 26% (7+ to 20) Maine 33 to 15% (9+ to 16) ⁶ Minn. 35 to 17% (10 to 16) N. H. 42 to 17% (14 to 16) ⁹ R. I. 34 to 20% (3+ to 20+) S. Dak. 38 to 18% (6+ to 14) ¹⁰	Ariz. ⅓ (2+ to 14) ³ Fla. ⅓ (6 to 16) Iowa ⅓ (2+ to 15) Mo. ⅓ (8 to 16) ⁸ Pa. ⅓ (3 to 16)

¹ Excludes Wisconsin, where maximum duration depends on number of claimant's employers in previous year, number of weeks of employment, and continuity of unemployment.

² When percentage range is given, first percent refers to lowest earnings groups.

³ 8-quarter base period may be extended to include as many as 4 additional quarters.

⁴ Base period consists of 5 completed calendar quarters preceding waiting period plus uncompleted quarter ending day before waiting period.

⁵ Maximum benefits equal lesser of ½ of base-period earnings or 4 times weekly benefit amount times number of base-period quarters for which wage credits equal ⅓ of high-quarter wages.

⁶ For workers with base-period earnings of \$318.58 or less, duration ranges from 9.6 to 14.4 weeks; for all other eligible workers, duration is 16 weeks.

⁷ If base-period earnings are less than \$800, maximum benefits are lesser of 30 percent of such earnings or \$200.

⁸ Minimum total benefits are 8 times the weekly benefit amount; however, because benefit amounts of less than \$3 are paid at the rate of \$3 a week, minimum duration is actually 1 and a fraction weeks.

⁹ For workers with weekly benefit amounts of \$6-8, duration is 14 weeks; for all other claimants, 16 weeks.

¹⁰ For workers with base-period earnings of \$499.99 or less, duration ranges from 6 to 13 weeks; for all other eligible claimants, duration is 14 weeks.

much more rapidly in 1942 than in the preceding year. The average number of weeks during which beneficiaries received unemployment compensation varied little during the years 1940-43:

Year:	Average actual duration ¹
1940.....	9.8
1941.....	9.4
1942.....	10.0
1943.....	9.0

¹ Total number of weeks compensated during the year divided by the number of first payments during the year; excludes Indiana and Wisconsin, data not comparable.

Table 2.—Distribution of States by maximum and minimum duration of benefits, by type of duration provision, as of the end of 1937, 1941, and 1944

Type of duration provision (in weeks)	Number of States with specified maximum and minimum duration on—		
	Dec. 31, 1937	Dec. 31, 1941	Dec. 31, 1944
Uniform duration			
Total.....	1	13	15
Maximum and minimum duration:			
13.....		1	0
14.....		1	1
16.....	1	8	7
18.....		1	3
20.....		2	4
Variable duration			
Total ²	50	38	36
Maximum duration:			
12.....	4	0	0
13.....	3	2	0
14.....	4	3	1
15.....	5	2	1
16.....	28	17	18
17.....	0	1	1
18.....	1	4	4
19.....	0	1	0
20.....	5	7	9
23.....			2
26.....		1	0
Minimum duration: ³			
Less than 2.....		1	0
2.0-2.9.....		3	3
3.0-3.9.....		3	2
4.0-4.9.....		3	2
5.0-5.9.....		1	2
6.0-6.9.....		6	7
7.0-7.9.....		8	8
8.0-8.9.....		5	3
9.0-9.9.....		2	2
10.0-10.9.....		5	5
11.0-11.9.....		0	1
12.0-12.9.....		0	1
13.0-13.9.....		0	0
14.0-14.9.....		1	0

¹ Ohio.
² These States limit maximum benefits to a proportion of base-period earnings or to the specified multiple of the weekly benefit amount, whichever is less.
³ Includes Wisconsin, where maximum applies to benefits for continuous unemployment from any 1 employer's account; Rhode Island, where greatest possible duration is 20½ weeks; and Illinois (as of Dec. 31, 1944), where maximum duration ranges from 18 to 19 and a fraction weeks for weekly benefit amounts of \$18.50 to \$20.00.
⁴ Includes California, where greatest possible duration is 23½ weeks.
⁵ California.
⁶ Minimum could not be calculated under most of the provisions in effect on Dec. 31, 1937.

Table 3.—Comparison of duration provisions, 12 States which amended such provisions after close of benefit years ended in 1943

State	Provisions in effect at close of benefit years ended in 1943			Provisions in effect as of Dec. 31, 1944		
	Fraction of base-year earnings ¹	Minimum duration (weeks)	Maximum duration (weeks)	Fraction of base-year earnings ¹	Minimum duration (weeks)	Maximum duration (weeks)
Delaware.....	¼	8+	13	(²)	11	20
District of Columbia.....	½	10+	19	½	10+	20
Florida.....	⅙	6	16	¼	7+	16
Indiana.....	16%	4	16	¼	6+	18
Kentucky.....	U	16	16	U	20	20
Maryland.....	¼	4+	20	¼	7+	23
Massachusetts.....	30%	7+	20	30%	5+	20
New Hampshire.....	42 to 17%	14	16	U	18	18
Pennsylvania.....	¾	3	16	27 to 56%	7	16
South Dakota.....	38 to 18%	6+	14	38 to 18%	6+	16
Vermont.....	⅙	8+	15	U	18	18
Wyoming.....	¼	7	14	¼	6+	16

¹ Unless otherwise noted, base period is 4 quarters or a calendar year; U=uniform duration. When percentage range is given, first percent refers to lowest earnings groups.
² Duration equals 10 times weekly benefit amount plus 1 times weekly benefit amount for each \$200 of base-year earnings.
³ 8-quarter base period.
⁴ Base period consists of 5 completed calendar quarters preceding waiting period plus uncompleted quarter ending day before waiting period.
⁵ Duration provisions remained unchanged, but increased weekly benefit amount lowered minimum potential duration.

This relative stability of average duration of benefits in a period of increasing employment opportunities results from the interplay of many factors:

1. Many workers with records of steady employment were laid off during 1941 as a result of raw-material shortages and priority orders. Lay-offs were general throughout the country during the last quarter of 1941, as the transition to a war economy got under way. The conversion process had its greatest impact on the benefit rolls during the first quarter of 1942, when heavy industry tooled up for war production. The good employment records of workers laid off during the period meant relatively long potential duration of benefits; and the duration of the conversion process tended to maintain or increase the average duration of benefits, notwithstanding the general increases in employment of covered workers.

2. The claimant groups in successive years included recurrently unemployed workers with substantially the same pattern of employment and unemployment from year to year. The presence of this core of seasonally unemployed workers tended to stabilize the average potential and average actual duration of benefits. Indeed, continuance into the war period of prewar labor-market problems resulted in relatively heavy benefit outlays in many States during 1942. About 38 percent of the compensable unemployment in Rhode Island and 17 percent in Tennessee were directly attributable to the textile industry, 25

percent in New York was in the apparel industry, and 16 percent of the California unemployment during 1942 occurred in the food-processing industry. All these industries had given rise to considerable compensable unemployment in prewar years.

3. As claim loads dwindled, they included increasingly larger proportions of claimants who were relatively difficult to place. The general upturn in employment which began in the spring of 1942 was accompanied by shifts in the size and composition of

Table 4.—Average weeks of potential duration of benefits for eligible claimants, 19 States,¹ benefit years ended in 1941, 1942, and 1943

[U=uniform for all claimants]

State	Average weeks of potential duration, benefit years ended in—		
	1941	1942	1943
Georgia.....	(²)	15.1	U 16.0
Hawaii.....	14.7	17.6	U 20.0
Kansas.....	8.9	12.1	U 14.1
Kentucky.....	U 16.0	U 16.0	U 20.0
Minnesota.....	14.8	14.5	U 14.2
Mississippi.....	(²)	U 14.0	U 14.0
Montana.....	U 16.0	U 16.0	U 16.0
Nevada.....	14.3	14.5	15.5
New Hampshire.....	12.0	(²)	U 18.0
New York.....	U 13.0	U 13.0	U 20.0
North Carolina.....	U 16.0	U 16.0	U 16.0
North Dakota.....	(²)	14.5	U 16.0
Ohio.....	U 16.0	U 16.8	U 18.0
Oregon.....	9.8	10.1	11.5
South Carolina.....	(²)	U 16.0	U 16.0
Tennessee.....	U 16.0	U 16.0	U 16.0
Utah.....	12.9	U 20.0	U 20.0
West Virginia.....	U 14.0	U 16.0	U 16.0
Vermont.....	13.3	13.8	U 18.0

¹ States for which data were available for benefit years ended in 1943; data not reported by 32 variable-duration States.
² Not available.
³ For 12-month period ended Mar. 31, 1942.
⁴ Ohio duration changed from uniform 16 weeks to uniform 18 weeks, effective Oct. 1, 1941.

Table 5.—Distribution of States by average weeks of potential duration of benefits for eligible claimants, benefit years ended in 1941 and 1942

Average weeks of potential duration	Number of States with specified average weeks of potential duration, benefit years ended in—	
	1941	1942
Total ¹	37	42
Less than 10.0.....	4	0
10.0-10.9.....	5	6
11.0-11.9.....	0	4
12.0-12.9.....	3	4
13.0-13.9.....	4	7
14.0-14.9.....	11	6
15.0-15.9.....	3	2
16.0-16.9.....	5	9
17.0-17.9.....	1	2
18.0 or more.....	1	2

¹ Comparable data not reported by 14 States for benefit years ended in 1941 and by 9 States for benefit years ended in 1942.

claimant groups. Spot surveys of the occupational and personal characteristics of claimants in selected labor-shortage areas of 8 States,¹ showed that about half the claimants in these areas were women, although women comprised only about one-fourth the labor force, according to the Bureau of the Census. From 6 to 10 percent of the claimants were 65 years of age or older, and many were in bad health or physically handicapped. A more complete survey, in February 1943, covering 394 local offices in 47 States, showed similar results. Male claimants, 62 percent of the sample, were concentrated in the older age groups; 63 percent of the men and 27 percent of the women were 45 years of age or

¹ California, Connecticut, Illinois, Maryland, Massachusetts, Ohio, Virginia, Washington.

Table 6.—Distribution of States by percent of beneficiaries exhausting benefit rights, benefit years ended in 1941, 1942, and 1943

Percent of beneficiaries exhausting benefit rights	Number of States with specified percent of beneficiaries exhausting benefit rights during benefit years ended in—		
	1941	1942	1943
Total ¹	47	47	46
Less than 20.....	2	3	14
20-29.....	2	7	15
30-39.....	5	16	12
40-49.....	19	15	3
50-59.....	14	5	2
60-69.....	5	0	0
70-79.....	0	1	0

¹ Comparable data not available for 4 States for benefit years ended in 1941 and 1942, and for 5 States for benefit years ended in 1943.

older, while in the employed labor force only an estimated 41 percent of the men and 23 percent of the women were in these age groups. Physical handicaps were reported by 1 claimant in 10; proportionately twice as many men as women reported disabilities.

4. The average actual duration of benefits would probably have varied considerably during these years if the maximum potential duration of benefits in the States had been higher. In the prewar period, larger proportions of workers exhausted benefits and a greater percentage of the unemployment suffered by claimants was uncompensated.

5. Another factor tending to increase the proportion of unemployment which is compensated was the action taken by many State legislatures in 1941 (including New York, Michigan, Ohio, Pennsylvania, and Missouri) to shorten the length of the waiting period. Also in 1942, as compared with 1941, a larger proportion of compensable unemployment occurred in States with a 1-week waiting period. Both these factors would tend to increase the average actual duration of benefits, even though the total amount of unemployment experienced by covered workers remained the same or fell slightly.

Table 7.—Percent of beneficiaries exhausting benefit rights in benefit years ended in 1941, 1942, and 1943, and cumulative percent exhausting benefit rights within specified periods in 1942 and 1943, by State

State	Percent of beneficiaries exhausting benefit rights, benefit years ended in—										
	Total 1941	1942				1943					
		Total	Less than 4 weeks	Less than 8 weeks	Less than 12 weeks	Less than 16 weeks	Total	Less than 4 weeks	Less than 8 weeks	Less than 12 weeks	Less than 16 weeks
Alabama.....	46.0	39.7	(1)	(1)	5.2	14.7	31.0	(1)	(1)	4.0	11.6
Alaska.....	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
Arizona.....	53.0	44.6	5.1	16.8	24.9	44.6	38.4	5.8	18.8	28.3	38.4
Arkansas.....	49.2	46.2	.6	14.1	28.5	37.7	37.9		17.2	26.7	31.8
California.....	48.4	33.6			1.8	5.8	20.0			2.9	6.7
Colorado.....	47.5	(1)	(1)	(1)	(1)	(1)	31.1	8.6	10.2	14.6	19.6
Connecticut.....	47.5	22.5	1.5	8.1	14.7	18.3	19.0		4.3	9.6	14.2
Delaware.....	59.0	50.2	.5	21.5	34.4	52.2	28.8		1.3	14.1	28.8
District of Columbia.....	(1)	(1)	(1)	(1)	(1)	(1)	7.2			.3	1.1
Florida.....	60.0	52.7		12.8	29.8	40.0	31.6		9.5	20.1	24.4
Georgia.....	51.7	46.2	3.2	6.1	7.8	12.7	35.8		(9)	.5	4.5
Hawaii.....	17.9	14.1			2.1	6.0	4.7				
Idaho.....	32.2	33.3		1.2	18.3	26.8	13.2	.2	1.0	8.0	10.9
Illinois.....	40.4	30.1		5.0	14.0	21.2	23.2		.3	4.7	12.2
Indiana.....	39.3	35.8	.3	7.7	18.3	29.0	30.1	.8	10.5	18.4	23.3
Iowa.....	57.1	46.7	5.9	24.9	35.1	46.7	34.3	4.1	21.2	27.8	34.3
Kansas.....	62.8	47.6	4.9	16.0	28.5	35.5	25.8		1.6	10.4	15.4
Kentucky.....	41.7	40.0									
Louisiana.....	59.4	74.8		30.0	53.5	64.1	58.5		22.6	40.0	48.2
Maine.....	28.0	21.9	(9)	.1	5.9	9.8	24.4	(9)	.1	3.7	7.8
Maryland.....	42.0	44.9		14.3	27.9	37.5	27.8	.6	8.4	17.5	22.6
Massachusetts.....	(1)	47.2		2.5	13.4	23.5	31.0		2.3	8.7	15.0
Michigan.....	20.0	26.9		.2	2.5	16.0	10.7				8.4
Minnesota.....	55.9	42.6		.3	10.2	27.7	39.0	7.3	7.5	16.6	34.1
Mississippi.....	53.1	43.0				43.0	25.2				25.2
Missouri.....	51.6	41.4	3.1	12.0	21.3	27.5	33.9	.6	4.1	17.7	22.2
Montana.....	60.0	32.0				24.0					
Nebraska.....	49.2	36.4		1.3	9.6	17.7	18.0		.1	7.7	12.0
Nevada.....	51.2	37.3		5.4	16.7	24.1	20.0		.1	7.5	12.9
New Hampshire.....	36.8	18.4			.6	11.8	20.6			(9)	11.0
New Jersey.....	58.2	43.9		15.2	25.1	35.7	28.0		12.9	19.4	25.1
New Mexico.....	47.9	35.2			5.2	14.8	16.9			3.8	9.6
New York.....	54.7	46.6				46.6	18.8				
North Carolina.....	42.5	43.7				9.5					
North Dakota.....	54.8	38.7	1.0	2.9	11.7	19.2	13.3				
Ohio.....	43.6	33.7				9.5	19.1				5.3
Oklahoma.....	69.7	56.7	9.5	28.1	40.9	47.5	26.9		1.9	12.5	17.5
Oregon.....	39.8	29.6	6.2	21.7	27.7	28.9	18.3	3.7	14.5	17.4	18.1
Pennsylvania.....	57.5	36.5	6.4	14.1	19.6	36.5	49.2	8.6	21.0	28.0	45.0
Rhode Island.....	53.7	52.6	.3	22.3	40.1	51.6	51.3	(9)	16.9	34.0	49.7
South Carolina.....	39.5	35.7	(9)	.1	2.6	3.6	21.4	(9)	.1	1.1	1.9
South Dakota.....	45.8	45.9		5.5	15.6	45.9	34.5	.1	7.2	21.8	34.5
Tennessee.....	45.7	42.7				29.5	(9)	(9)	(9)	(9)	(9)
Texas.....	66.1	57.1	3.9	25.7	39.9	48.2	48.0	3.5	28.4	38.4	43.0
Utah.....	49.9	25.1				25.1	10.2				
Vermont.....	43.9	37.0			10.7	37.0	(1)	(1)	(1)	(1)	(1)
Virginia.....	44.1	24.3		1.8	7.9	13.3	41.2		3.9	17.5	26.1
Washington.....	48.2	17.3		3.2	9.9	13.0	6.9		1.9	4.8	5.8
West Virginia.....	48.5	31.0				21.4					
Wisconsin.....	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
Wyoming.....	19.6	24.5	.1	4.3	17.9	24.5	16.3	.3	5.8	13.5	16.3

¹ Comparable data not available.

² Based on data for benefit years ended January-June 1941.

³ Less than 0.05 percent.

⁴ Based on data for benefit years ended July-December 1942.

Table 8.—Distribution of States by average actual duration of benefits of beneficiaries exhausting benefit rights, benefit years ended in 1941, 1942, and 1943

Average actual duration of benefits of beneficiaries exhausting benefit rights (full weeks)	Number of States with specified average actual duration of benefits, benefit years ended in—		
	1941	1942	1943
Total ¹	46	47	49
Less than 8.0.....	3	1	2
8.0-9.9.....	8	8	5
10.0-11.0.....	8	10	13
12.0-13.9.....	9	10	7
14.0-15.9.....	13	10	9
16.0-17.9.....	5	7	9
18.0 or more.....	0	1	4

¹ Comparable data not reported by 5 States for benefit years ended in 1941, by 4 States for benefit years ended in 1942, and by 2 States for benefit years ended in 1943.

Duration Provisions

At the end of benefit years ended in 1943, only 13 States assured all eligible claimants a uniform duration of benefits, regardless of previous earnings (table 1). The maximum duration provided in these States ranged from 14 weeks in Mississippi to 20 in Hawaii, New York, and Utah.

In the other 37 States² the maximum benefits workers could receive ranged from one-sixth to one-half of 1 year's earnings and from one-fifth to one-seventh of 2 years' earnings. In only 8 of these States, moreover, did the maximum number of weeks of benefits payable equal or exceed the uniform duration of 20 weeks provided in Hawaii, New York, and Utah. Thus, maximum duration was 20 or 20 and a fraction weeks in Alabama, Illinois, Louisiana, Maryland, Massachusetts, Michigan, and Rhode Island, and 23 and a fraction weeks in California. The most common maximum duration provision was 16 weeks, provided by 16 laws. Lower maximums appeared in the laws of Arizona (14 weeks), Delaware (13 weeks), Iowa (15 weeks), South Dakota (14 weeks), Vermont (15 weeks), and Wyoming (14 weeks).

In these variable-duration States, however, not all eligible claimants could receive these maximums. Some workers were entitled to as few as 2 weeks. Minimum duration ranged from 2 and a fraction weeks in Arizona, Iowa, and Oregon to 12

² Excludes Wisconsin, whose law is not strictly comparable with other State laws; maximum duration depends on number of employers in previous year, number of weeks of employment, and continuity of unemployment.

weeks in Michigan and 14 weeks in New Hampshire. In addition to these first 3 States, benefits for fewer than 5 weeks were payable to some eligible claimants in Arkansas, Connecticut, Indiana, Maryland, Pennsylvania, Texas, and Rhode Island.

Improvements in laws since 1943.— By the end of 1944, after the close of the benefit years analyzed in this article, 11 States improved their duration provisions (table 3). New Hampshire and Vermont adopted a uniform duration of 18 weeks, and Kentucky extended its uniform dura-

tion from 16 to 20 weeks. The District of Columbia, Indiana, Maryland, South Dakota, and Wyoming increased maximum duration by from 1 to 3 weeks. Florida, Indiana, and Pennsylvania adopted 1-year base periods and raised the percent of earnings used in computing maximum benefits. Delaware adopted a unique provision under which a worker is entitled to 10 times his weekly benefit, plus 1 times his weekly benefit amount for each \$200 of base-year earnings, with a maximum of 20 times the weekly benefit amount.

Table 9.—Average actual duration of benefits of beneficiaries exhausting benefit rights, benefit years ended in 1941, 1942, and 1943, and average benefits paid in 1943, by State

State	Beneficiaries exhausting benefit rights, benefit years ended in—				
	1941	1942	1943		
			Average actual duration (weeks)	Average weekly benefit amount	Average total amount of benefits paid
Alabama.....	17.3	17.0	17.0	\$10.11	\$171.87
Alaska.....	(¹)	(¹)	(¹)	(¹)	(¹)
Arizona.....	(¹) 10.1	9.8	8.5	11.91	101.24
Arkansas.....	(¹)	9.5	9.7	8.74	84.78
California.....	16.8	16.7	16.6	15.16	251.66
Colorado.....	14.7	(¹)	10.1	10.64	107.46
Connecticut.....	8.5	10.4	11.8	12.75	150.45
Delaware.....	8.3	9.0	11.2	8.88	99.46
District of Columbia.....	(¹)	(¹)	18.1	14.13	255.75
Florida.....	12.7	11.4	10.8	10.45	112.86
Georgia.....	10.6	14.0	² 15.7	9.61	153.76
Hawaii.....	14.4	15.7	20.0	13.18	263.60
Idaho.....	13.9	12.2	11.7	10.50	122.85
Illinois.....	11.8	12.1	15.4	13.96	214.98
Indiana.....	11.0	11.8	10.7	13.08	139.96
Iowa.....	8.5	8.5	7.8	10.42	81.28
Kansas.....	7.7	10.4	12.9	10.61	136.87
Kentucky.....	15.5	16.0	16.0	8.91	142.56
Louisiana.....	10.9	10.3	10.6	10.03	106.32
Maine.....	15.9	14.0	14.7	8.91	130.98
Maryland.....	13.4	10.9	11.1	12.44	138.08
Massachusetts.....	(¹)	15.4	15.3	11.70	179.01
Michigan.....	14.0	15.2	14.1	16.34	230.39
Minnesota.....	14.3	13.8	10.7	12.26	131.18
Mississippi.....	11.3	14.0	14.0	9.57	133.98
Missouri.....	9.0	11.0	12.1	12.42	160.28
Montana.....	16.0	16.0	16.0	10.92	174.72
Nebraska.....	14.5	13.9	12.7	11.13	141.35
Nevada.....	13.2	13.1	13.9	13.15	152.79
New Hampshire.....	10.3	14.9	15.2	9.43	143.34
New Jersey.....	9.1	10.5	10.1	13.13	132.61
New Mexico.....	14.8	14.7	14.0	9.61	134.54
New York.....	13.0	13.0	20.0	13.53	270.60
North Carolina.....	16.0	16.0	16.0	7.33	117.28
North Dakota.....	14.8	13.5	16.0	10.11	161.76
Ohio.....	² 15.4	² 16.3	² 16.3	12.33	221.94
Oklahoma.....	7.7	8.8	12.6	11.95	150.57
Oregon.....	7.5	6.5	6.2	14.03	86.99
Pennsylvania.....	9.0	9.2	9.9	11.86	117.41
Rhode Island.....	9.2	9.1	10.1	12.99	131.20
South Carolina.....	15.6	² 15.5	² 15.6	9.07	145.12
South Dakota.....	14.0	12.2	10.6	9.30	98.58
Tennessee.....	16.0	16.0	16.0	10.12	161.92
Texas.....	9.8	9.4	8.3	8.98	74.53
Utah.....	12.1	20.0	20.0	15.37	307.40
Vermont.....	13.0	13.2	13.3	10.12	134.60
Virginia.....	12.7	13.4	12.7	9.49	120.52
Washington.....	12.6	11.6	11.0	12.21	134.31
West Virginia.....	14.0	16.0	16.0	10.98	175.68
Wisconsin.....	(¹)	(¹)	(¹)	(¹)	(¹)
Wyoming.....	10.7	10.3	9.2	13.64	125.40

¹ Comparable data not available.

² Includes effect of disqualification provisions, under which maximum benefits may be reduced for certain disqualified claimants.

Table 10.—Average potential duration and percent of claimants exhausting benefit rights, by weekly benefit amount, 11 States,¹ benefit years ended in 1943

State	Weekly benefit amount							
	Less than \$5.00		\$5.00-9.99		\$10.00-14.99		\$15.00 or more	
	Average potential duration (weeks)	Percent of claimants exhausting benefit rights	Average potential duration (weeks)	Percent of claimants exhausting benefit rights	Average potential duration (weeks)	Percent of claimants exhausting benefit rights	Average potential duration (weeks)	Percent of claimants exhausting benefit rights
States with uniform duration:								
Georgia.....	16.0	30.5	16.0	24.7	16.0	22.1	16.0	20.5
Hawaii.....	20.0		20.0	3.1	20.0	2.5	20.0	6.1
Kentucky.....			20.0	22.5	20.0	16.7	20.0	10.1
Mississippi.....	14.0	13.1	14.0	15.2	14.0	16.9	14.0	18.7
New York.....			20.0	13.4	20.0	13.8	20.0	12.2
North Carolina.....	16.0	51.7	16.0	39.1	16.0	28.8	16.0	23.4
Ohio.....	18.0	10.0	18.0	22.3	18.0	13.8	18.0	8.1
States with variable duration:								
Kansas.....			13.3	25.5	13.6	19.9	15.2	12.5
Minnesota.....			11.1	49.1	13.9	31.7	15.7	19.1
Nevada.....			13.0	26.7	13.5	31.5	16.7	14.3
Oregon.....					5.3	22.6	12.4	6.5

¹ Comparable data not available for 40 States.

These changes were part of the continuing liberalizations that have been made in the duration provisions of State laws since benefits were first payable. At the end of 1937, only 1 State provided a uniform duration for all eligible claimants; by the end of 1944, 15 States had such provisions (table 2).

At the beginning of the program, only 6 States provided a maximum duration of more than 16 weeks; by the end of 1944, the number had increased to 23. Twenty States, on the other hand, still retained the provisions most characteristic of the original laws—variable duration, with a maximum of 16 weeks or less. In almost half the States, some eligible workers could receive no more than 7 and a fraction weeks of benefits.³

Duration Experience

Average potential duration.—Wider provision of uniform duration in State laws, increases in the maximum duration in many States, and higher earnings meant longer average potential duration for claimants during benefit years ended in 1943 (table 4). In the 5 variable-duration States reporting potential duration for all claimants

³ Preliminary information on 1945 legislation indicates a considerable liberalization of provisions. Amendments enacted and reported to the Bureau to June 1, 1945, indicate that 30 States provide a maximum duration of 20 weeks or more. In Maryland, New Jersey, New York, and Washington the new maximum is 26 weeks (uniform only in New York). Amendments thus far reported reduce to 9 the number of States which still provide variable duration with a maximum of 16 weeks or less.

for these benefit years, average potential duration was from 1.8 to 4.5 weeks less than the maximum provided in the laws. The widest gap between average potential duration and maximum duration was in a State which limited maximum benefits to one-sixth of base-period earnings.

This restrictive aspect of variable-duration provisions is more apparent from reports on earlier benefit years. Average potential duration of less than 16 weeks was reported by 30 States for benefit years ended in 1941 and by 29 States for benefit years ended in 1942 (table 5).

Exhaustion of benefits.—In more than half the States, less than 30 percent of the beneficiaries used up their benefits in only 2 States did a majority exhaust all benefit rights (table 6). By contrast there were 19 States during benefit years ended in 1941 and 6 States during benefit years ended in 1942 in which at least half the beneficiaries were still jobless when they received their last unemployment compensation check.

There were, however, marked variations in the rate at which workers exhausted benefits in the different States. The exhaustion ratios⁴ ranged from 5 percent in Hawaii to 59 percent in Louisiana (table 7). In 4 States (Iowa, Louisiana, Pennsylvania, and Texas), one-fifth or more of the beneficiaries had exhausted all benefits after less than 8 full weeks of unemployment. In 13 States, one-fourth or more of the beneficiaries

⁴ Beneficiaries who exhausted benefits as a percent of all beneficiaries.

exhausted benefits after less than 16 weeks of total unemployment.

Low as these exhaustion ratios may appear, data for earlier periods (table 7) suggest they might have been high under less favorable economic conditions. During the 2 preceding benefit years, even the States with uniform duration of at least 16 weeks paid out maximum benefits to 25-60 percent of the beneficiaries.

Maximum benefits paid to beneficiaries who exhausted their benefit rights.—In 20 States the average claimant who drew all his benefits was protected by the system for less than 12 weeks of total unemployment (table 8). This showing was no better than in previous years; in the 2 preceding benefit years, 19 States were in this category. During benefit years which ended in 1941, the average claimant who exhausted his rights received compensation for as many as 16 weeks of total unemployment in only 5 States. This number had increased to 8 in the next benefit year and to 13 for benefit years ended in 1943.

There were, nevertheless, wide variations from State to State in the average number of checks claimants received before exhausting benefits. This average, for benefit years ended in 1943, ranged from only 6.2 weeks in Oregon to 20 weeks in Hawaii, New York, and Utah (table 9). The fact that this average was less than in earlier benefit years can be explained largely by the changing characteristics of beneficiaries during these periods. A larger proportion of beneficiaries during benefit years ended in 1943 were in the lower annual-earnings brackets and therefore had shorter potential duration.

There were similarly wide variations in the average total dollar amounts of benefits paid to workers who drew all the benefits to which they were entitled. This amount ranged from \$74.53 in Texas to \$307.40 in Utah. The average was more than \$250 in 5 States and less than \$100 in 6 States. These differences reflect, but are not entirely the result of, differences in wage and earnings levels among the States and differences in the personal and occupational characteristics of claimants.

Weekly benefit amount and duration.—Reports for earlier benefit years have shown that potential duration (Continued on page 48)

prehensive health program for the Nation.

REED, LOUIS S., and VAUGHAN, HENRY F. "The Coordination of Medical and Blue Cross Plans." *Journal of the American Medical Association*, Chicago, Vol. 128, May 5, 1945, pp. 22-25. 25 cents.

Analyzes the relationship between medical service and hospital service plans now in existence and indicates the type of cooperation which is desirable.

"Report of the South African National Health Services." *International Labour Review*, Montreal, Vol. 51, May 1945, pp. 655-656. 50 cents.

RHODE ISLAND. UNEMPLOYMENT COMPENSATION BOARD. *Ninth Annual Report, 1944*. Providence, 1945. 24 pp. Processed.

Includes a review of operations under the Cash Sickness Insurance Act and a study of the factors affecting the solvency of the unemployment compensation fund.

ROSS, HERBERT G. "The Public Welfare Medical Care Program in Newport News." *Virginia Public Welfare*, Richmond, Vol. 23, Mar. 1945, pp. 1-4.

Describes the city program providing medical and hospital care for its indigent sick.

SHENEFIELD, PAUL R. "Health Insurance on the California Front." *TIC*, Albany, Apr. 1945, pp. 2-13. 25 cents.

The place of dental service in a national health insurance system, with special reference to the California health insurance bills.

SMITH, CHARLES M. "A Cooperative Program for Rural Medical Care." *Social Forces*, Baltimore, Vol. 23, Dec. 1944, pp. 187-191. \$1.

Discussion of the medical care programs of the Farm Security Administration.

SWEEZY, MAXINE. *Medical Care for Everybody*. Washington: American Association of University Women, 1945. 39 pp. 15 cents.

Discusses present barriers to adequate medical care and the various plans for spreading costs.

U. S. PUBLIC HEALTH SERVICE. *Tuberculosis in the United States, Graphic Presentation, Vol. 2, Proportionate Mortality Statistics for States and Geographic Divisions by Age, Sex and Race*. N. Y.: Medical Research Committee, National Tuberculosis Association, 1944. 63 pp.

(Continued from page 18)

is generally shortest, in variable-duration States, for claimants with low weekly benefit amounts and that such claimants, in both variable-duration

and uniform-duration States, have the highest exhaustion ratios. The meager information available for benefit years ended in 1943 seems to confirm these earlier findings (table 10).

In a number of States, however,

variations in exhaustion rates, as among claimants with different weekly benefit amounts, were not great. In Georgia, Mississippi, and New York such variations were relatively insignificant.