

needed to receive the regular benefits; (3) persons in logging and lumbering in any area of Canada where these occupations were not previously covered (90 days' employment in any 12 months during the 18 months preceding the claim is required); and (4) persons in employment not formerly covered but that has been made insurable within the year preceding the claim (90 days' employment during the fiscal year is required).

Within the 3-month period in which they are payable, the duration of supplementary benefits corresponds as closely as possible to the maximum statutory duration of regular benefit, which is one-fifth the number of contribution days in the past 5 years, minus one-third the number of benefit days in the past 3 years. Thus, those who have exhausted their benefit rights are entitled to receive supplementary benefits for the same duration as they did their regular benefit; the other groups are entitled to benefit for one-fifth of the days for which contributions were paid in the fiscal year, or for a fifth of the days worked (when no contributions were payable).

**Regular benefit.**—Modifications are also made in the system of regular benefits. The new rates maintain approximately the same relationship between earnings and contributions as before, with the important exception that the contributions have been increased by 1 cent a day to finance the supplementary benefits. The regular benefit rates and the contributions on which they are based are as follows:

Average daily contribution <sup>1</sup> (cents)	Regular benefit rate			
	Without dependent		With dependent(s)	
	Daily	Weekly	Daily	Weekly
2.....	\$0.70	\$4.20	\$0.80	\$4.80
3.....	1.00	6.00	1.25	7.50
4.....	1.35	8.10	1.70	10.20
5.....	1.70	10.20	2.15	12.90
6.....	2.05	12.30	2.60	15.90
7.....	2.40	14.40	3.05	18.30
8.....	2.70	16.20	3.50	21.00

<sup>1</sup> Excluding 1 cent for the supplementary benefits.

The qualifying requirements are modified in some respects. The new law requires that 60 daily contributions be paid in the 52 weeks immedi-

ately preceding the claim, or 45 daily contributions in the 26 weeks preceding the claim. Previously, the payment of 60 contributions since the last initial claim for benefit was sufficient. The effect of the change is to require a recent attachment to the labor market for eligibility. The basic statutory condition of 180 daily contributions in the 2 years preceding the claim is unchanged.

Married women are added to the classes for whom the Unemployment Insurance Commission may make regulations imposing additional contributions and terms or restrict payment of benefit in the event that anomalies would otherwise occur. This grant of authority is designed to make certain that the benefits are paid only to women who remain bona fide members of the labor force following marriage.

The old law did not permit payment of benefits to persons under age 16, or to persons who had been in the lowest earnings group (earning less than 90 cents a day) for more than half the contribution year. Previously the contributions in these cases were paid by the employer. The amended law authorizes payment of benefits to these persons, who must now pay contributions at the same rate as their employer.

Certain liberalizations as to outside earnings and as to the waiting period have been made. While previously the claimant could earn not more than \$1.50 a day in work outside ordinary working hours and in other than his usual employment, the amendments provide that he may receive insurance payments while earning as much as \$2 a day in this type of work. In addition, persons taking brief employment of 1 or 2 days generally lost another day of benefit; under the amended act the benefit is payable for the first day of unemployment following employment of not more than 3 days in a spell of unemployment. The initial waiting period of 9 days in a benefit year has been reduced to 8 days.

**Financial resources.**—The contribution amounts have been changed somewhat, principally to finance the new supplementary benefits; for this purpose the contributions of both the worker and the employer are in-

creased 1 cent a day. Since the Government contributes a sum equal to one-fifth the total paid by labor and management, the amendment results in a rise of two-fifths of a cent per day per worker from the Government. The Treasury is to meet the costs of supplementary benefits for persons not formerly employed and will underwrite any deficit occurring in the supplementary benefit program.

In addition the law takes into account the generally increased level of wage and salary rates by adopting a new contribution schedule, as shown below, with fewer wage classes and with a higher maximum contribution than before.

Earnings	Contribution by—	
	Employer	Insured
Less than \$9.00.....	\$0.18	\$0.18
\$9.00-14.99.....	.24	.24
15.00-20.99.....	.30	.30
21.00-26.99.....	.36	.36
27.00-33.99.....	.42	.42
34.00-47.99.....	.48	.48
48.00 or more.....	.54	.54

**Administration.**—The membership of the Unemployment Insurance Advisory Committee is increased from six to eight persons, to permit additional employee and employer representation. Various amendments of a minor character have been made to facilitate inspection, certification, and similar administrative processes.

**Effective date.**—Most of the changes, including the supplementary benefit program, took effect on March 1, 1950, the date the Act was assented to. Some important provisions, however, are to come into force on the date of proclamation. These provisions are the new contribution rates, the amendments in the program of regular benefit payments, the compulsory insurance of persons earning up to \$4,800 a year, and the change in contribution requirements to demand recent attachment to the labor market as a condition of receiving benefit.

## Primary Benefit Awards

During 1949, primary benefits were awarded to 337,000 retired workers, an increase of 22 percent over the previous high established a year earlier. One-seventh of the awards were to

women, about the same proportion as in 1948.

One-fourth of the awards were to persons who attained age 65 during the year of award; for the 1948 awards the corresponding proportion was 22 percent. As in previous years, the percentage of beneficiaries attaining age 65 in the year of award was higher for women than for men. More than 26.5 percent of the women and 25 percent of the men awarded benefits reached age 65 in 1949.

The proportion of awards to persons aged 70 or over, which reached a high of 41 percent in the awards of 1946, has decreased each year since then; in 1949 it dropped to 31 percent.

The average age of persons awarded primary benefits—68½ years for men and 68 years for women—was only slightly lower than the 1948 average.

The average primary benefit award increased from \$27.14 in 1948 to \$28.39 in 1949. Except for workers aged 65 and those aged 75-79, the averages were more than \$1.00 higher than in 1948 and in several instances exceeded the 1948 average by more than \$1.50. The averages were highest for workers aged 65 and, in general, decreased gradually for the older ages, since older workers are more likely to have intermittent employment and, as a result, low benefit amounts. The average benefit amount for women was more than \$7.00 lower than that for men; in general, the difference was less for the older beneficiaries.

**Old-age and survivors insurance: Number and average monthly amount of primary benefits awarded in 1949, by age and sex of beneficiary**

[Corrected to Mar. 30, 1950]

Age of beneficiary <sup>1</sup>	Total			Male beneficiaries			Female beneficiaries		
	Number	Percent	Average monthly amount	Number	Percent	Average monthly amount	Number	Percent	Average monthly amount
Total.....	337,273	100.0	\$28.39	289,080	100.0	\$29.41	48,193	100.0	\$22.27
65.....	85,178	25.3	30.44	72,390	25.0	31.61	12,788	26.5	23.83
66.....	57,070	16.9	29.75	48,893	16.9	30.82	8,177	17.0	23.33
67.....	36,882	10.9	28.85	31,573	10.9	29.90	5,309	11.0	22.59
68.....	28,220	8.4	28.41	23,997	8.3	29.53	4,223	8.8	22.05
69.....	24,578	7.3	27.69	20,760	7.2	28.84	3,818	7.9	21.41
70.....	21,543	6.4	27.60	18,408	6.4	28.70	3,135	6.5	21.11
71.....	17,394	5.2	26.89	14,859	5.1	27.96	2,535	5.3	20.68
72.....	13,967	4.1	26.24	12,076	4.2	27.11	1,891	3.9	20.66
73.....	11,759	3.5	25.37	10,128	3.5	26.26	1,631	3.4	19.82
74.....	9,305	2.8	24.76	8,113	2.8	25.55	1,192	2.5	19.43
75-79.....	24,682	7.3	24.77	21,752	7.5	25.46	2,930	6.1	19.70
80 and over....	6,695	2.0	25.21	6,131	2.1	25.58	564	1.2	21.24

<sup>1</sup> Age at birthday in 1949.

# Recent Publications\*

## Social Security Administration

WILKENS, ANNE. *The Training Center—A Method of Staff Development*. Bureau of Public Assistance, Division of Technical Training. Washington: The Bureau, Mar. 1950. 61 pp. Processed.

The use of training centers in teaching new workers. Materials on organization, method, and content of the course were provided by the Texas State Department of Public Welfare. Limited free distribution; apply to the Bureau of Public Assistance, Social Security Administration, Washington 25, D. C.

## General

AUSTRALIA. DEPARTMENT OF SOCIAL SERVICES. *Eighth Report of the Director-General of Social Services, Year Ended 30th June, 1949*. Canberra: L. F. Johnston, Government Printer, 1949. 31 pp. 1s. 6d.

COHEN, WILBUR J., and SANDERS, ELIZABETH G. "Governmental Provi-

\*Prepared in the Library, Federal Security Agency. The inclusion of prices of publications in this list is intended as a service to the reader, but orders must be directed to publishers or booksellers and not to the Social Security Administration or the Federal Security Agency. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

sions for Social Security." *Labor and Nation*, New York, Vol. 6, Spring 1950, pp. 23-27. \$1. Federal and State-Federal programs.

COMMITTEE FOR ECONOMIC DEVELOPMENT. RESEARCH AND POLICY COMMITTEE. *National Security and Our Individual Freedom*. New York: The Committee, 1949. 34 pp. Single copies free, additional copies 35 cents each.

COMMITTEE FOR ECONOMIC DEVELOPMENT. RESEARCH AND POLICY COMMITTEE. *Tax and Expenditure Policy for 1950*. New York: The Committee, Jan. 1950. 51 pp. Single copies free.

Considers the need for tax reform, analyzes the budget, and discusses tax revision for the fiscal year 1951.

CORSON, JOHN J. "Social Security and the Welfare State." *Social Service Review*, Chicago, Vol. 24, Mar. 1950, pp. 8-12. \$1.75.

GARNETT, A. CAMPBELL. *Freedom & Planning in Australia*. Madison: The University of Wisconsin Press, 1949. 331 pp. \$4.

Describes the Australian social security program.

GUATEMALA. INSTITUTE OF SOCIAL SECURITY. *Papers on Social Security in Guatemala*. Guatemala: The Institute, 1949. 16 pp. Processed.

HILLER, ROBERT IRVING. *The Education and Work Experience of Community Organization Practitioners*. New York: Association for the Study of Community Organization and Community Chests and Councils of America, Inc., 1949. 61 pp. \$1.25.

IRELAND. DEPARTMENT OF SOCIAL WELFARE. *White Paper Containing Governmental Proposals for Social Security*. Dublin: Stationery Office, 1949. 66 pp. 2s.

KELSEY, R. WILFRED, and DANIELS, ARTHUR C. *Handbook of Life Insurance*. (2d ed.) New York: Institute of Life Insurance, 1949. 87 pp. 10 cents.

MEHR, ROBERT I., and OSLER, ROBERT W. *Modern Life Insurance: A Textbook on Life Insurance*. New York: Macmillan Company, 1949. 769 pp. \$5.

MOSS, JOHN. "The British National Health, Welfare, and Insurance Services." *Iowa Law Review*, Iowa