

EMPLOYMENT AND PAY ROLLS  
IN  
STATE UNEMPLOYMENT  
COMPENSATION SYSTEMS  
1938

EMPLOYMENT SECURITY MEMORANDUM No. 6

PART I: INTRODUCTION AND CHARTS



FEDERAL SECURITY AGENCY  
SOCIAL SECURITY BOARD  
BUREAU OF EMPLOYMENT SECURITY  
WASHINGTON, D. C.  
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Research and Statistics Division  
Washington, D.C.  
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## Foreword

The employment and pay-roll data flowing from unemployment compensation operations constitute a distinct contribution to our understanding of labor market phenomena. For the first time in our history such data are available for monthly and quarterly periods and are presented in these volumes, classified by State and industry, for the year 1938. Since the scope of the unemployment compensation program is sufficiently inclusive to assure reasonably complete coverage in terms of industrial employment, the data complement those collected by the Census and the monthly indexes of employment and pay rolls prepared by the Bureau of Labor Statistics.

Although State administrative agencies took prompt action to obtain employment and pay-roll information, data are not available for all States prior to 1938. Fifteen States did not enact unemployment compensation laws until sometime in 1937, and some of these States applied an increased contribution rate to pay rolls for the remaining fraction of the year in order to avoid retroactive levies. As a result, data covering experience during the earlier months of 1937 were not reported. In other States, which began collecting contributions in 1936, the lack of facilities for processing the data, together with employer unfamiliarity with reporting requirements tended to detract from the reliability of such data as were obtained.

It is expected that the employment data for 1938 and similar data issued for subsequent years will be useful to business and to public and private research organizations as it will be to those immediately concerned with the future of the employment security program.

The cooperation of the research and statistics units of State agencies in making the issuance of these data possible and the assistance of the Bureau of Labor Statistics in preparing the data for tabulation are gratefully acknowledged.

Ewan Clague, Director,  
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## Introduction

Adequate employment and pay-roll data are essential to an employment security program. Upon these data depend actuarial estimates of income and benefit liability, studies of labor market trends, administrative requirements and problems of partial and seasonal unemployment, as well as analyses needed for adjusting benefits and contribution rates. Because of the importance of employment and pay-roll data, State administrative agencies made arrangements to obtain from employers subject to unemployment compensation laws information necessary for classifying employers according to the nature of their business. Subsequently, these employers have regularly reported employment and pay-roll information to provide a reasonably complete picture of the changes which have occurred in each State.

The inclusiveness of the data varies from State to State. This is because some States, following the example set in the Social Security Act, have extended coverage only to employers employing 8 or more workers, while other States have extended coverage to firms of smaller size. In almost every instance, however, the coverage has been sufficient to reflect accurately the changes which have occurred in employment and pay rolls during the year. Although data are available for the 70 industry groups provided in the Social Security Board Industrial Classification Code (March 1937 edition),<sup>1/</sup>

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<sup>1/</sup> The District of Columbia, Massachusetts, North Carolina and West Virginia used the 1936 edition of the code. The classifications, however, were practically the same as those of the 1937 edition.

certain related industries have been combined to facilitate tabulation and in some cases to avoid disclosure when the firms included in a major industry group have not reported average monthly employment of more than 100 workers.

Character of Data Reported - The concepts which underlie the employment and pay-roll data have an important bearing on the proper interpretation of the data. Employers required to pay contributions for unemployment compensation purposes are obliged to report the number of workers employed during last pay periods of all types ending within the month.<sup>1/</sup> Thus, if an employer has some workers who are paid on a weekly basis, others on a semimonthly, and still others on a monthly pay-roll basis, the figure to be reported as "the number employed during the last pay periods ending within the month" represents the sum of the number of workers on a weekly pay basis who were working during the last week of the month, those paid on a semimonthly basis who were working during the second of the semimonthly pay periods, and those workers who were employed on a monthly pay-roll basis. Should the employer have other types of pay periods, viz., ten-day or daily, the number employed on the last of each type ending within the month are also included.

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<sup>1/</sup>

The revised statistical reporting instructions (ES-201) which became effective in January of this year provide for quarterly data on wages and monthly data on employment based on identical firms reporting for consecutive calendar quarters. These data will supplement the annual report on employment and pay rolls in 1940. They make available comprehensive information on industrial patterns of employment and pay rolls for the periods between the dates at which annual reports are issued and further supplement similar data derived from business censuses.

This method of counting the number of employed workers is similar to that used by the United States Bureau of Labor Statistics, except that the latter agency requests an employment count for pay periods ending nearest the 15th of each month. Furthermore, unemployment compensation reports make no distinction between types of workers, i.e., wage earners, executive and office personnel, etc. All persons who worked at some time during the last pay period of the month and whose wages were subject to contributions are included in the employment figures.

The pay-roll data presented in these volumes include as "wages" all cash remuneration for employment, as well as the cash value of tips, bonuses, meals, etc., which are regarded as taxable wages under most State laws.

Pay-roll data have been also reported monthly by employers, either on a cash or accrued basis, for pay periods ending within the month. Because of the varying number of weeks which end in any one month and also because of the wide variations in types of pay periods found in different industries and areas, the monthly figures have not been tabulated. Instead, pay-roll data are shown only on a quarterly basis, which minimizes the distortion resulting from the variation in the number of pay periods included.

Industrial Classification - In order that the employment and pay-roll data may be used effectively for studies that are undertaken, a uniform industrial classification system has been introduced



by State employment security agencies.<sup>1/</sup> From the information reported by the employer on his liability report<sup>2/</sup> concerning the nature of his business, it has been possible to assign a code number or numbers to identify the type or types of business activity in which an employer is engaged. Under the industrial classification procedure used by State agencies, each place of business is classified on the basis of its principal activity. If, therefore, a firm conducts different activities at its various establishments, separate industry numbers are assigned to identify each industrial activity and a contribution or supplemental report is submitted by an employer for each such activity. For example, should a firm which operates a manufacturing establishment also operate retail outlets, separate employment and pay-roll data are reported for each activity. This classification procedure permits accurate reports of employment and pay rolls on an establishment basis without making it necessary for employers to submit a detailed break-down for each separate establishment.

In most State agencies, the industry assignments are incorporated into the employer account number or account numbers assigned to

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<sup>1/</sup> All State agencies, with the exception of Pennsylvania and Wisconsin, had installed the code prior to 1938. Wisconsin had established its own code prior to the introduction of the Social Security Board Industrial Classification Code. (March 1937 edition) Lack of information regarding the "nature of business" prevented Pennsylvania from installing the code in 1938.

<sup>2/</sup> The report which is used by the State agencies to determine whether employers are liable or exempt from the provisions of the State unemployment compensation laws.

the employer for identification purposes. In addition to industry, the account numbers usually identify the area of the State in which the business is conducted. These area identifications make it possible for a State agency to compile series of employment and pay-roll data for areas and communities within the State hitherto available only for a few metropolitan areas.

The Industrial Classification Code of the Social Security Board, designed primarily to serve the needs of the social security program, is similar but not identical to industrial classification systems used by other Federal agencies. The content of each major industry group for which data are presented may be ascertained by reference to the 1937 edition of the code.

Coverage - Large groups of the working population are not covered under the unemployment compensation program. The coverage provisions of the State unemployment compensation laws, therefore, must be taken into consideration in connection with interpretation of the employment and pay-roll data.

Liability of employers for unemployment compensation contributions depends upon two coverage conditions specified in the State laws--the size-of-firm and the nature of the business.<sup>1/</sup> "Size-of-firm" is usually defined in terms of the number of workers employed for some portion of a day, each day falling in a different week of the year. "Nature of business" is negatively defined in most State laws--

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<sup>1/</sup> See Social Security Board, A Comparison of State Unemployment Compensation Laws, Washington, D.C. August 1933.

i.e., in terms of the employments exempt from the provisions of the unemployment compensation law. As a rule, the employments excluded under most State laws correspond to those specified in section 1600 of the Internal Revenue Code.<sup>1/</sup> These are:

- 1) Agricultural labor;
- 2) Domestic service in a private home;
- 3) Service performed as an officer or member of a crew of a vessel on the navigable waters of the United States;
- 4) Service performed by an individual in the employ of his son, daughter, or spouse, and service performed by a child under the age of twenty-one in the employ of his father or mother;
- 5) Service performed in the employ of the United States Government or of an instrumentality of the United States;
- 6) Service performed in the employ of a State, a political subdivision thereof, or an instrumentality of one or more States or political subdivisions;
- 7) Service performed in the employ of a corporation, community chest, fund, or foundation, organized and operated exclusively for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals, no part of the net earnings of which inures to the benefit of any private shareholder or individual.

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<sup>1/</sup> This section was formerly section 907 of Title IX of the Social Security Act.

These provisions exempt certain types of employment in the sense that wages earned in such employments are not subject to contributions, hence employers or firms engaged in a business which requires only such services are exempt from the liability provisions. These, however, are not the only exempted employers. As a consequence of the joint conditions that govern liability for contributions, there will be certain employers who are engaged in subject employments but who do not employ a specified number of workers for a period of sufficient duration to make them liable for contributions. In 1938, the "size-of-firm" coverage provision varied as follows:<sup>1/</sup>

8 or more workers	28 States <sup>2/</sup>
7 or more workers	1 State
5 or more workers	1 State
4 or more workers	9 States
3 or more workers	2 States
1 or more workers	10 States

As a general rule, the respective minimum number of workers specified had to be employed during a portion of one day in each of twenty different weeks of the year. The joint conditions of size-of-firm and subject employments result in some employers being exempt because they do not operate their business over a long enough period in the year, even though they employ more than the minimum number of workers for services

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<sup>1/</sup> Most States permit elective coverage to employers of fewer workers than specified in the State law.

<sup>2/</sup> Includes Louisiana, which extended coverage to employers of 4 or more workers, effective October 1, 1938.

covered by unemployment compensation laws. Other groups of employers operating the year round, employ workers in covered services, but are exempt because they do not employ the minimum number specified in the State law. The former group is exemplified by highly seasonal business enterprise, such as resort hotels, canneries, etc.; and the latter group by retail trade, and service, such as groceries, filling stations, etc.

Although it is difficult to determine either the number of employers or the number of workers who are excluded because of the size-of-firm limitations in the State laws, estimates indicate that for the country as a whole, between 10 and 15 percent of the workers ordinarily engaged in subject employment are excluded. In terms of the total gainful worker population, about half are "covered" by State unemployment compensation laws, i.e., they earn wages at some time during the year for services performed in employments subject to State laws. If the self-employed were excluded from the gainful worker population, approximately two-thirds of the remaining "wage earners" would be covered by unemployment compensation.

In using the data for comparative purposes or for projecting census data, account must be taken of the fact that the employment data reported to the State agencies are necessarily based on the place of employment. Hence, in those areas where there is a significant amount of commuting across State lines, a correction factor must be introduced in projecting data based on "place of residence." Data for New York, Rhode Island, and the District of Columbia, for example,

undoubtedly reflect employment of a significant number of workers who reside in neighboring States. Although complete quantitative evidence of migration among the States is not available, unemployment compensation operations have been influenced by such migration.

Since the report on employment and pay rolls in 1938 was the first to be made by State employment security agencies to the Social Security Board, it was anticipated that some States would be unable to comply completely with the instructions for reporting these data. As will be noted from the tabulations, no industry data are shown for Pennsylvania, since that State agency had not at the time introduced the social security industrial classification code in its employer identification system and largely for this reason no national totals by industry are shown. Wisconsin data are included only in the tabulations for divisions, and are omitted from the major industry tabulations, because in 1938 that State was using its own industrial classification system, pending the completion of the more refined 1939 edition of the social security code. In addition, there are two other factors which affect the data--namely, delinquency on the part of employers in submitting contribution reports to the State agencies and errors made in classifying employers.

Although only inadequate data are available for determining the degree to which delinquent submittal of employer contribution reports affect the data, there is evidence that the factor is not significant in terms of the State employment and pay-roll pattern as a whole. The degree to which employment and pay rolls are understated

because of delinquency varies between States and for the individual major industry groups in each State. As a general rule, it was found that delinquency was more significant among industry groups in which small operating units predominate--such as trade and service--than in the groups in which firms generally employ fairly large numbers of workers, as in manufacturing. The coverage of the State law, therefore, has a bearing on the importance of this factor. Data for States which extended coverage to employers of one or more workers undoubtedly reflect a greater degree of delinquency than do the State laws which limit coverage only to employers of eight or more. Despite this delinquency factor, it is believed that there is no serious understatement or distortion in the data. The reports still outstanding when books were closed for purposes of compilation related chiefly to employment and pay rolls for December for those States collecting contributions monthly and for the fourth quarter for those States collecting every three months. The trends exhibited by certain industries in some States suggest the possibility that the data for the closing months of the year may be affected by this factor.

Sample checks of the accuracy of the coding of employers, which have been subsequently made to this compilation, have revealed some errors in coding. Such errors were largely the result of incomplete information available at the time an employer was classified. Certain difficulties in obtaining as much information as was necessary prevented some State agencies from classifying a few of the employers in strict accordance with recommended classification procedures.

Thus, selected major groups may include related activities in the same industry. With steady improvement in industrial classification work, however, the classification assignments have become more reliable.

Another qualification to be noted relates to the pay-roll data for New York and Michigan. In 1938 both State laws limited taxable wages for unemployment compensation purposes to the first \$3,000 of a worker's annual wages or salary from an individual employer. Michigan, however, reported total wages for covered employments rather than only the amount subject to contributions. The aggregate amount in excess of the taxable wages in this State is estimated as ranging between 7 and 8 percent of the total wages for subject employment in 1938. Pay-roll data for New York, on the other hand, represent only the taxable amount, i.e., the first \$3,000 in wages. The amount of wages excluded in this State is estimated to range between 12 and 15 percent of the total wages in subject employment in 1938.



Social Security Uses of the Data - The development of statistical reporting procedures designed to yield employment and pay-roll data were directed toward actuarial needs of State agencies. These needs were recognized from the very beginning of work on development of an unemployment compensation program in this country. The lack of adequate information even on a national basis was frequently pointed out in the report of the Committee on Economic Security when it was engaged in the development of draft legislation.<sup>1/</sup> Only with the initiation of State unemployment compensation operations were sufficiently comprehensive and reliable data on employment and unemployment to become available for use in analyzing contribution rates relative to a benefit formula that may be supported.<sup>2/</sup>

In this connection we have had an opportunity to profit from British experience. Sir Alfred Watson, the British actuary, noted in 1920 that the failure to provide for the periodic collection of employment data seriously handicapped his work. One commentator on the British experience observed that there was "little evidence of effort to build the necessary statistical foundation" in the early years; also that "the opportunities such a system offers to build

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<sup>1/</sup> Social Security Board, Social Security in America, (United States Government Printing Office, Washington, D.C., 1937)

<sup>2/</sup> Although unemployment compensation contributions collected from employers engaged in the various industrial activities are not shown, approximations of employer contributions paid may be derived by multiplying the pay-roll figures by the contribution rate prevailing in the respective States in 1938. All States required contributions of 2.7 percent of taxable wages with the exception of the District of Columbia, Michigan and New York in which 3 percent was required.

up, through internal records, a vast amount of useful information seems not to have been capitalized by an Administration that has labored honestly, but blindly."<sup>1/</sup>

Since State employment and pay-roll data have become available, they have been continuously used in determining the effect of suggested changes in unemployment compensation legislation and in the planning and administration of State systems. Local area employment and pay-roll data provide some basis for the location and staffing of public employment offices. Moreover, the problem of seasonality of operations and its relation to unemployment compensation has been analyzed primarily on the basis of employment data for industries characterized by regularly recurring fluctuations. As further refinement in industrial classification is introduced, the data will become increasingly useful, and more careful analyses of State industrial patterns and activities will be possible.

From the administrative standpoint, there is a variety of ways in which employment data for covered industries may be used in connection with the placement function of the employment security program. For example, the availability of employment records for each subject employer enables the public employment service to know the seasonal fluctuations in employment of employers. With this information, the employment service is able to plan its field visits in order to effect the maximum economy and efficiency

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<sup>1/</sup> Reede, Arthur Hallam. The Actuarial Aspect of Unemployment Insurance: British Experience, p. 28. State College, Pennsylvania. 1936.

in finding jobs for workers registered with the local employment offices. In addition to knowing when employers generally expand their working forces, this information aids in determining the effectiveness of the placement work of the employment service and indicates the industries and the employers who utilize the local placement service.

The Industrial Distribution of Covered Employment - One important value of the data for 1938 lies in the fact that they provide a bench mark hitherto not available. Although the year was characterized for the most part by depressed employment conditions, the distribution of employment and pay rolls according to industry divisions and major industry groups provides a fairly reliable measure of the relative importance of the respective industries in the State. It is to be remembered, however, that these distributions are based on the subject employments in the States and are therefore affected by the size-of-firm provisions of the State laws. Consideration must be given to this in any comparison made among States and among industries within the different States.

Concentration of covered employment and pay rolls in the different industries is evident from the data shown for the individual States. In terms of the broad major divisions, it is observed that, as a general rule, there is a decided concentration of both employment and pay rolls in manufacturing. Both North and South Carolina show the most extreme concentration in manufacturing, with about

two-thirds of their covered workers ordinarily engaged in that type of activity, principally in textile manufacturing. Connecticut, New Hampshire, and Rhode Island follow closely, with over 60 percent of their 1938 employment in manufacturing. While manufacturing in Connecticut is comprised of diversified industries, it is largely concentrated in shoe production in New Hampshire and in woollens in Rhode Island. Maine and Michigan had 58 percent of their covered employment in manufacturing. Textiles and shoe manufacturing dominate the Maine pattern, while the automotive industry predominates in Michigan. To a considerable degree, therefore, these industries which dominate the pattern for the States will significantly affect the operations of the unemployment compensation system. The lack of diversification of industry within a State will in most instances make pooling of risks difficult and implies that during recession periods of the business cycle, there may be a severe drain on the funds of these agencies, assuming that benefits are adequate to meet the hazards of unemployment. Although a considerable number of other States exhibit concentrations of over half their covered workers in manufacturing, the distribution of employment within that type of activity evidences no such pronounced dependence on the level of operations in a single kind of business. At the other extreme are the District of Columbia, Nevada, New Mexico, and Wyoming, which have 10 percent or less of their employment in covered industries concentrated in manufacturing.

The next largest area of concentration in most States is in trade. In no instance, however, does it comprise more than 42 percent,

which is the proportion shown for North Dakota. The District of Columbia and South Dakota closely follow with 41 and 38 percent, respectively. Trade comprised between 20 and 30 percent inclusive of all covered employment in 27 States. Aside from Alaska, the smallest degree of concentration in trade exists in West Virginia and the Carolinas.

The proportion of employment in the construction industry in no instance exceeded 10 percent. The greatest degree of concentration for this activity is shown in the District of Columbia, Mississippi, and Wyoming. In 38 States, however, 5 percent or less of the covered employment is found to be in the construction industry. This relatively small proportion is explained partly by the fact that the construction industry operated at a fairly low level in 1938 and also because the coverage provisions probably exclude many firms engaged in construction work.

Transportation, communication, and utilities, collectively, comprise between 10 and 20 percent inclusive of covered employment in each of 36 States.<sup>1/</sup> The highest proportions in this group are shown for the Great Plains and Mountain States, due largely to the relatively large number of workers employed in the railroad industry.

Relatively few States are found to have any significant proportion of covered workers employed in mining and quarrying activities. In West Virginia, however, the influence of the mining industry,

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<sup>1/</sup> Effective July 1, 1939, the unemployment compensation program for railroad workers was transferred from the States to the Federal Railroad Retirement Board, in accordance with the provisions of the Railroad Unemployment Insurance Act.

chiefly bituminous coal, on unemployment compensation operations is evidenced by the fact that 38 percent of the covered employment is concentrated in that activity. In no other State does the mining industry represent such an important source of employment, although in Alaska, over 30 percent of the covered workers are engaged in mining. In 3 of the Mountain States--Nevada, New Mexico, and Wyoming--mining operations account for more than 20 percent of the total covered employment. Kentucky also showed a concentration of 20 percent in mining, principally in the bituminous coal industry.

The service division represents a combination of various types of services, including business, personal, and professional service. Hotels, amusements, and personal service enterprises, such as laundries, comprise the major portion of this group. Exclusive of Alaska, the relative importance of this group to total covered employment ranges from 4 percent in West Virginia to 19 percent in the District of Columbia. In 38 of the 50 jurisdictions shown, service accounts for 5 to 10 percent inclusive of the total covered worker employment.

Delaware is the only State to show any sizable proportion of employment in the miscellaneous group designated "other." This reflects employment in holding companies and administrative offices. Another relatively important group in the miscellaneous division is "logging and lumber camps not attached to sawmills and logging contractors." In Maine and the Western States, such activity constitutes most of this group.

Fluctuation in State Employment and Pay Rolls - The seasonality of industrial operations in this country has been given increasing attention during the past few years, not only because of the problems it presents to the operations of an unemployment compensation system but also because of its implications in the planning of work projects and other social programs directed toward unemployment relief. Up to the present, very little data have been available with respect to the magnitude of the problem and practically no data are available on the socio-economic characteristics of the workers who are employed in highly seasonal industries. The data presented in this monograph represent the most comprehensive tabulations of monthly employment and quarterly wage data that have been hitherto compiled on a State basis. Because seasonal unemployment is a recurring risk of considerable importance in some States, a few State laws have placed restrictions on the benefit rights of workers who earn wages in highly seasonal industries. Apart from this factor, States with seasonal industries or with industries whose seasonal pattern presents sharp fluctuations are concerned with the administrative implications for unemployment compensation.

The year 1938 for the country as a whole was characterized by a continuation of the precipitous reduction in employment and pay rolls which began in the fall of 1937. The decline from the 1937 peak to the 1938 low is probably the most extreme ever to occur in such a short period of time. Since the major part of the decline occurred in 1937, the levels of employment and pay rolls in 1938 fall

to reflect the volume of unemployment among the covered worker group at the low point in 1938. Furthermore, since the decline in the fall of 1937 was contra-seasonal for many industries, the data for 1938 in terms of the normal seasonal pattern tend to be distorted for a number of States.

As a general rule the States with diversified industries tend to show the minimum difference in employment between the low and high months of 1938. There were 25 States which showed a variation of 10 percent or less; however, in 11 States, there was a difference of 5 percent or less over the 12-month period.<sup>1/</sup> This group was largely comprised of the States in which manufacturing of a diversified character employs the largest number of covered workers. The only exception to this generalization occurs in the case of Kansas and Oklahoma, where a few stable manufacturing industries dominate the employment pattern.

A middle group of 17 States showed from 10 to 20 percent variation from the high to the low month of employment. This group was largely comprised of States of relatively small or sparse populations.

Although 8 States showed variations of 20 percent or more, the maximum difference in employment between the low and high month occurred in Alaska, because of the extreme variation in the operations

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<sup>1/</sup> Excludes Virginia, for which first quarter data were not reported.



of the fish canneries. Marked fluctuations also occurred in the other States of this group.

The quarterly pattern of pay rolls in covered industries was somewhat different from the employment pattern described above. This may be accounted for by the fact that a large number of workers were at times not fully employed and hence suffered some loss of earnings. The pay-roll data are shown for quarters only, with the result that the fluctuations within a quarter are not reflected. Despite this, all but 3 of the 24 States which showed less than a 10 percent variation between the high and low months of employment in 1938 had a somewhat larger variation from the low to the high quarter of pay rolls.<sup>1/</sup> Indeed, some of these States with comparatively little fluctuation in employment in 1938 exhibited extreme variations in pay rolls; such variations were almost as sharp as the pay-roll variations in States with the maximum fluctuations in employment. Outstanding among the States with relatively stable employment and fluctuating pay rolls were Connecticut, Indiana, Massachusetts, and New Jersey. In Massachusetts, employment varied only 5 percent while pay rolls varied 17 percent. On the whole, States with variations in employment ranging from 10 to 20 percent showed similar variations in pay rolls, although Delaware, Rhode Island, and Vermont had somewhat larger pay-roll fluctuations. All of the States whose monthly

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<sup>1/</sup> New York pay-roll data are excluded because they were not valid for seasonal comparisons with other States; Virginia, because data were reported only for 3 quarters.

employment varied as much as 20 percent, except Michigan and Nevada, had somewhat smaller pay-roll fluctuations.

Since over-all data for the States tend to level out the variations for any particular industry division and to an even greater extent for any major industry group, a further analysis was made for the manufacturing division. A comparison of the measures of variation between the low and high months of employment and the low and high quarters of pay rolls in covered manufacturing employment is shown in the following table:

Ratios of Low to High Month of Employment and  
Low to High Quarter of Pay Rolls in Manufacturing, 1938<sup>1/</sup>  
(In percentages)

<u>State</u>	<u>Employment</u>	<u>Pay Roll</u>	<u>State</u>	<u>Employment</u>	<u>Pay Roll</u>
Kansas	96	92	West Virginia	87	83
New Jersey	95	85	Maine	87	90
Missouri	95	85	Iowa	87	84
District of Columbia	95	89	Minnesota	87	86
Ohio	94	83	Mississippi	86	86
Wisconsin	94	91	Nevada	86	81
Texas	93	91	Arkansas	86	86
Oklahoma	93	93	Kentucky	85	80
North Carolina	92	81	California	83	85
Illinois	92	87	Washington	83	86
Maryland	91	83	South Dakota	83	80
Massachusetts	<sup>2/</sup> 91	84	New Mexico	<sup>4/</sup> 82	83
Nebraska	91	84	Rhode Island	82	77
Connecticut	91	80	Florida	81	85
Georgia	91	81	Delaware	78	83
New York	90	(3)	Montana	78	82
Indiana	90	79	Colorado	77	77
Alabama	90	85	Oregon	74	75
South Carolina	89	83	Utah	72	80
Tennessee	89	81	Michigan	69	67
Vermont	89	83	North Dakota	68	75
Arizona	89	86	Wyoming	64	67
New Hampshire	89	88	Hawaii	62	74
			Idaho	59	60
			Alaska	8	7

<sup>1/</sup> Excludes Pennsylvania, for which data were not reported; Louisiana, which extended its coverage October 1, 1938; and Virginia, which did not report first quarter data.

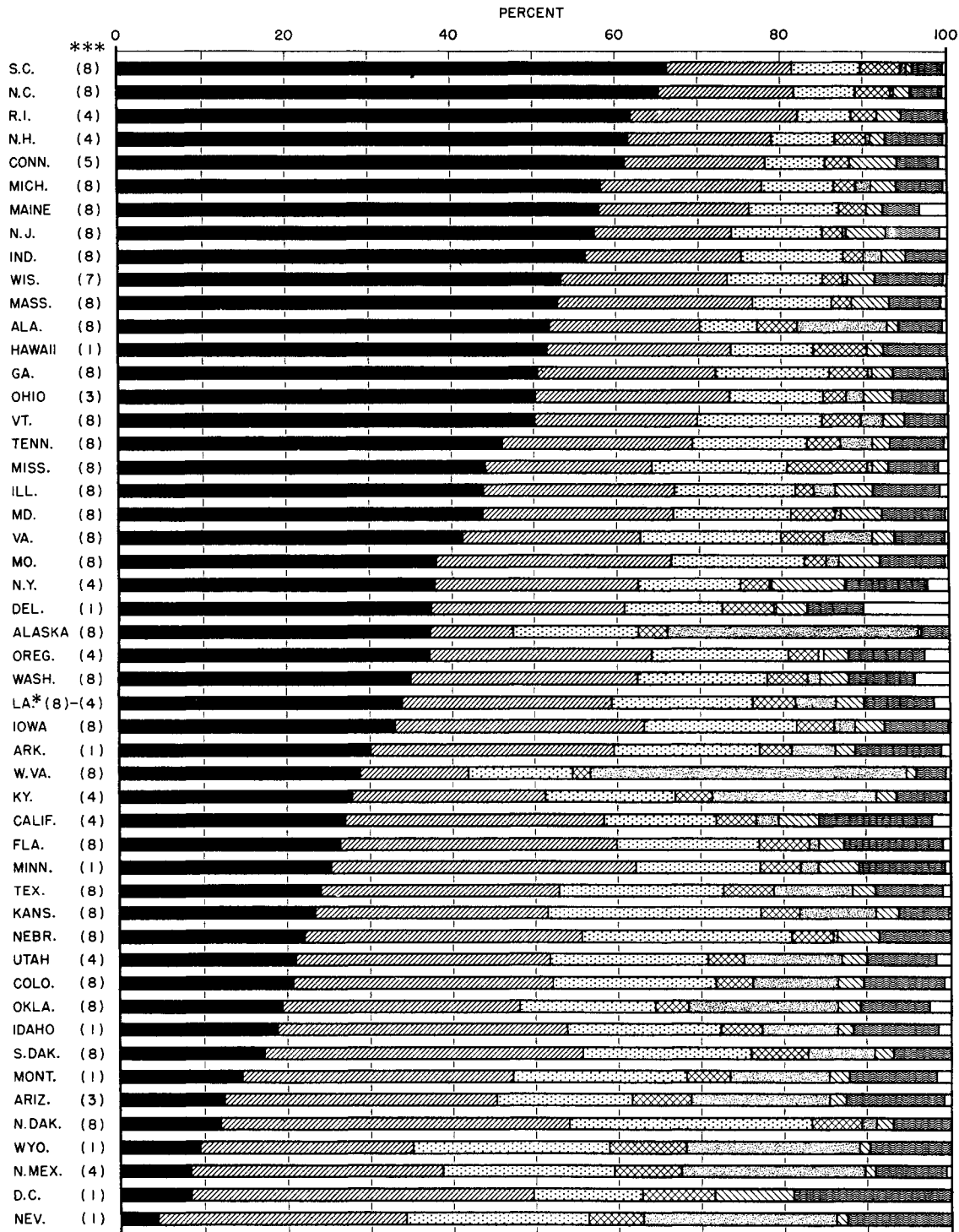
<sup>2/</sup> Based on quarterly data.

<sup>3/</sup> Not comparable because taxable wages were limited to the first \$3,000 of a worker's annual earnings with an individual employer.

<sup>4/</sup> Based on eight months' data.

It is evident from these data that wide differences in the degree of variation exist among the States. These differences would probably assume even greater proportions if pay-roll data were available on a monthly basis. On the other hand, if the variations in employment were measured on the basis of the average monthly employment per quarter, it is doubtful whether any significant differences would result between that measure and the one computed on a monthly basis, because the low and high months of employment tended to be typical of the quarter in which these months occurred.

# AVERAGE MONTHLY EMPLOYMENT OF COVERED WORKERS BY INDUSTRY DIVISIONS, 1938†



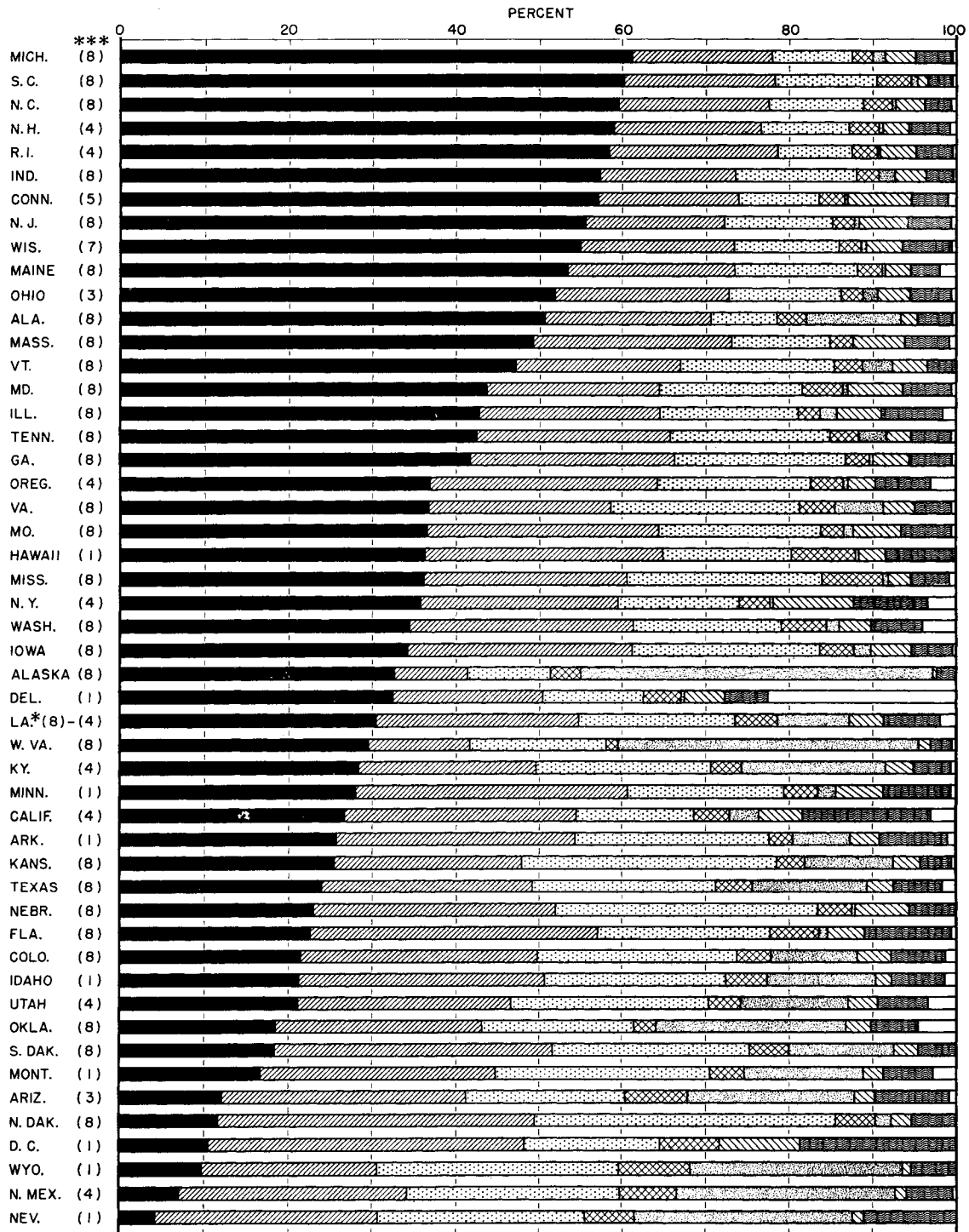
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  WHOLESALE AND RETAIL TRADE
  TRANSPORTATION, COMMUNICATION, AND UTILITIES
  CONSTRUCTION
  MINING
  FINANCE, INSURANCE, AND REAL ESTATE
  SERVICE
  OTHER

† SEE TABLE 2 FOR EXPLANATORY FOOTNOTES

\*\*\* FIGURES DENOTE MINIMUM SIZE-OF-FIRM INCLUSION

\* EFFECTIVE OCT. 1, 1938, CHANGE IN COVERAGE FROM 8 TO 4 OR MORE WORKERS

# WAGES EARNED IN COVERED EMPLOYMENT BY INDUSTRY DIVISIONS, 1938<sup>†</sup>



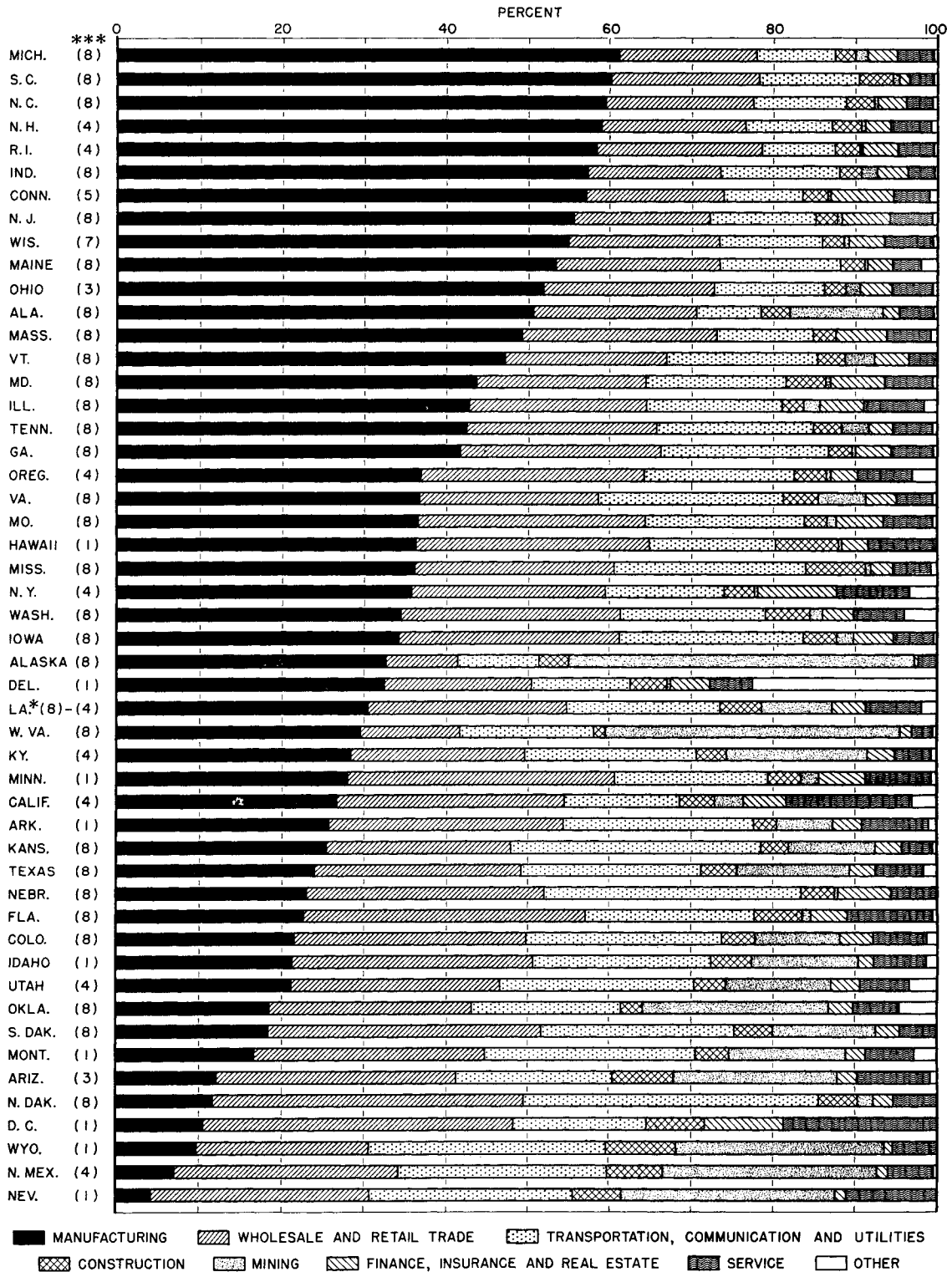
MANUFACTURING
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  TRANSPORTATION, COMMUNICATION AND UTILITIES
  CONSTRUCTION
  MINING
  FINANCE, INSURANCE AND REAL ESTATE
  SERVICE
  OTHER

<sup>†</sup> SEE TABLE 102 FOR EXPLANATORY FOOTNOTES

\*\*\* FIGURES DENOTE MINIMUM SIZE-OF-FIRM INCLUSION

\* EFFECTIVE OCT. 1, 1938, CHANGE IN COVERAGE FROM 8 TO 4 OR MORE WORKERS

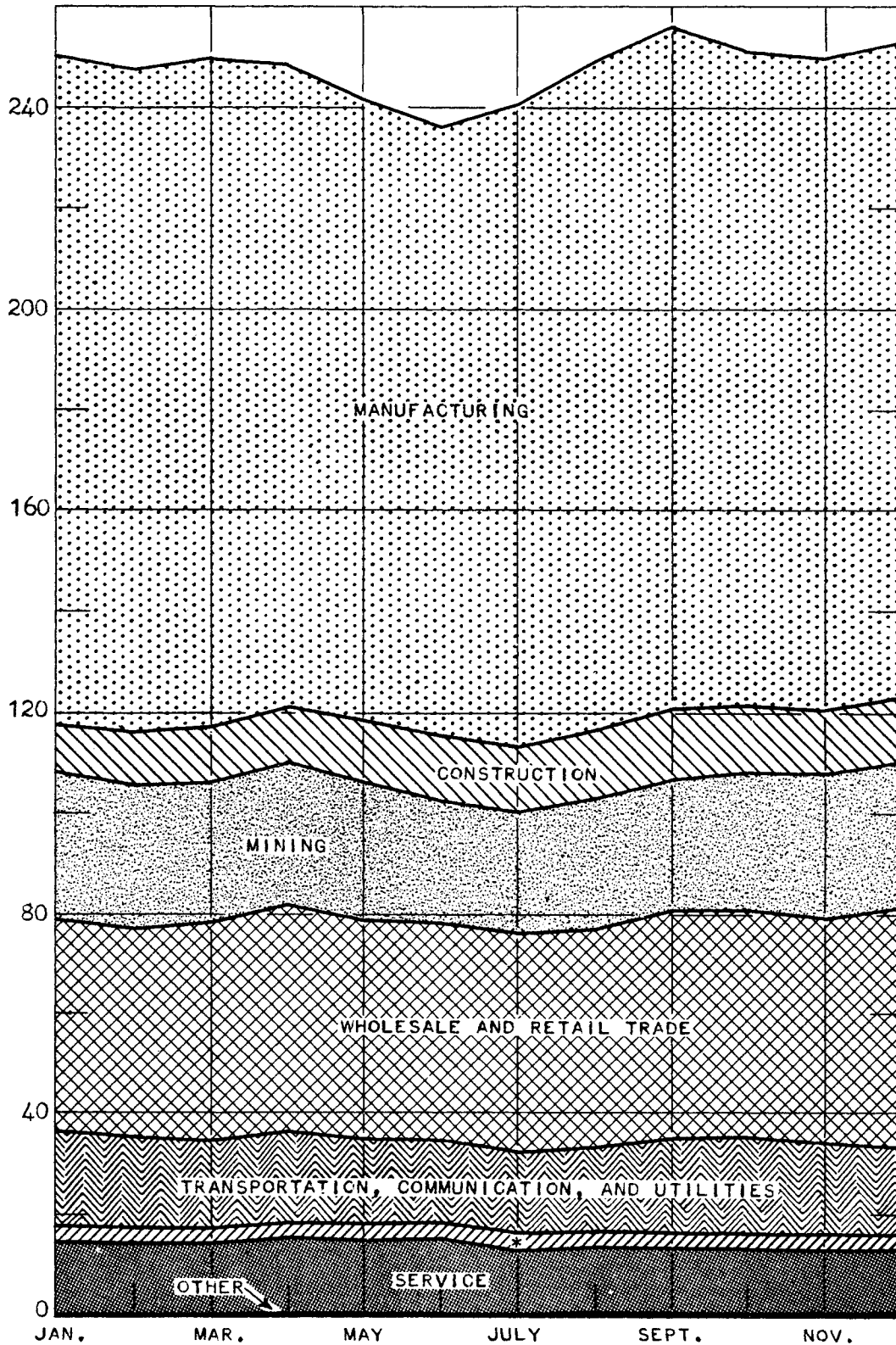
# WAGES EARNED IN COVERED EMPLOYMENT BY INDUSTRY DIVISIONS, 1938<sup>†</sup>



<sup>†</sup> SEE TABLE 102 FOR EXPLANATORY FOOTNOTES  
 \*\*\* FIGURES DENOTE MINIMUM SIZE-OF-FIRM INCLUSION  
 \* EFFECTIVE OCT. 1, 1938, CHANGE IN COVERAGE FROM 8 TO 4 OR MORE WORKERS

ALABAMA: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 8 OR MORE WORKERS)

THOUSANDS

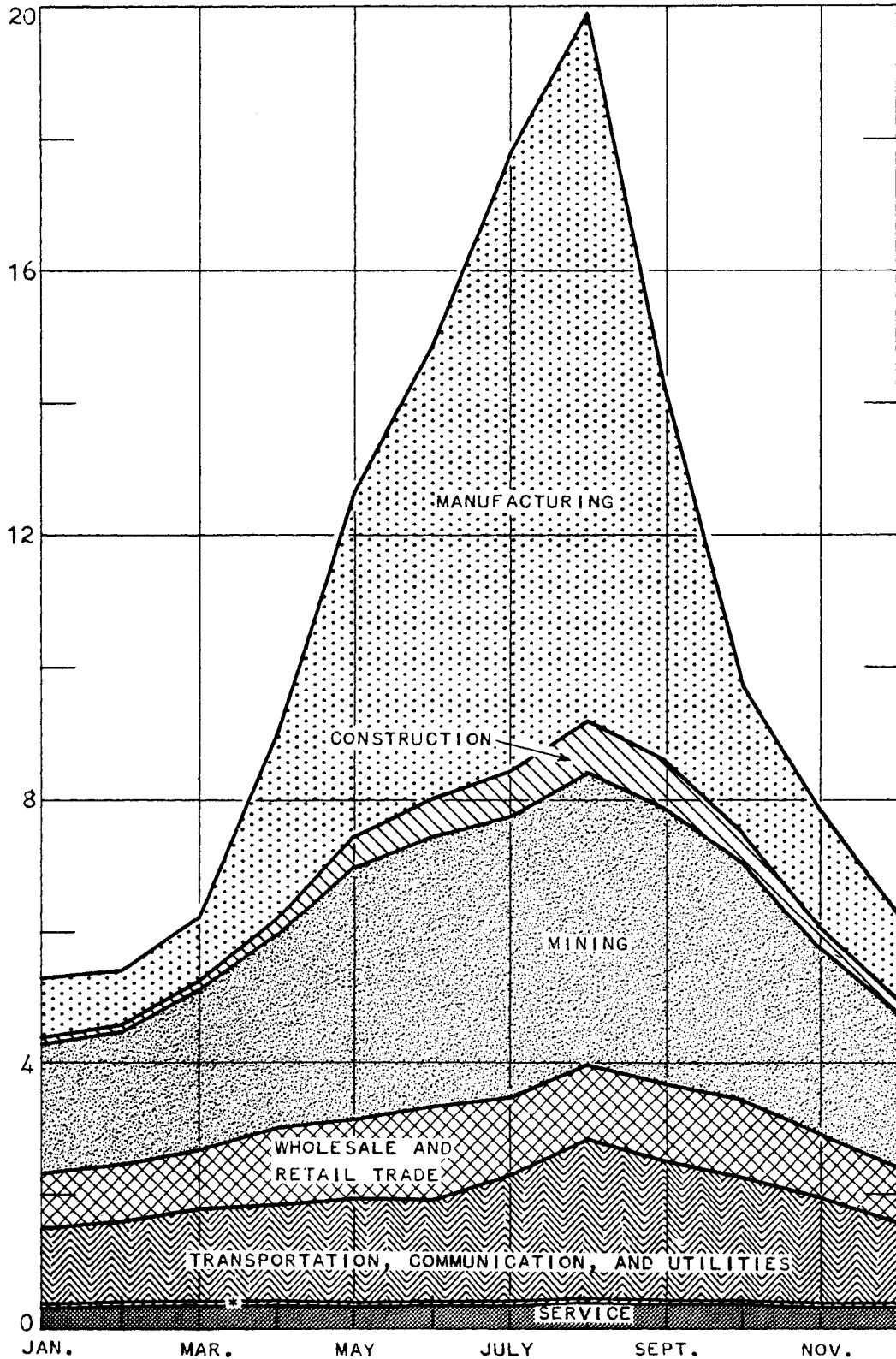


\*FINANCE, INSURANCE, AND REAL ESTATE



ALASKA: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 8 OR MORE WORKERS)

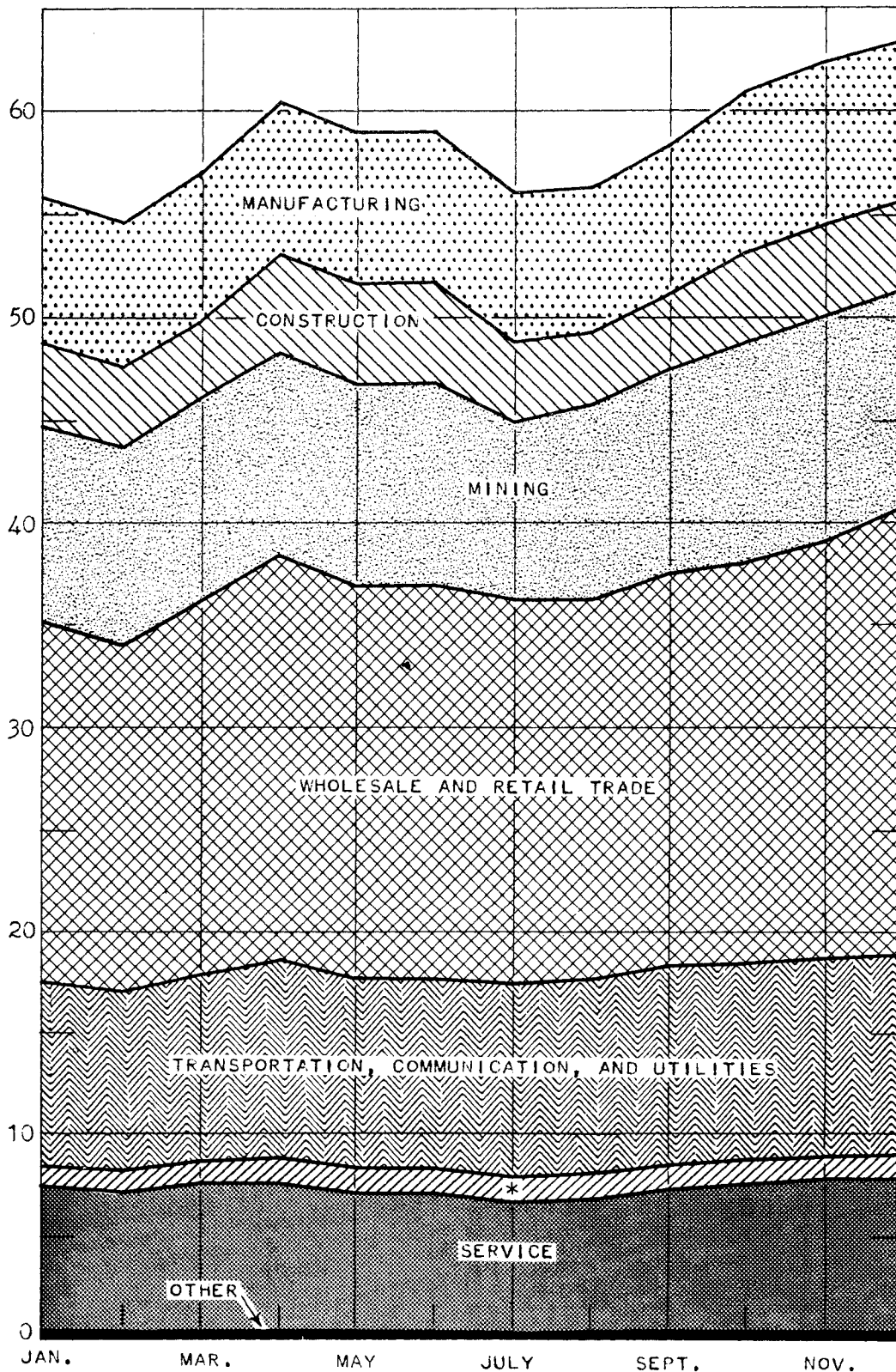
THOUSANDS



\* FINANCE, INSURANCE, AND REAL ESTATE

ARIZONA: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 3 OR MORE WORKERS)

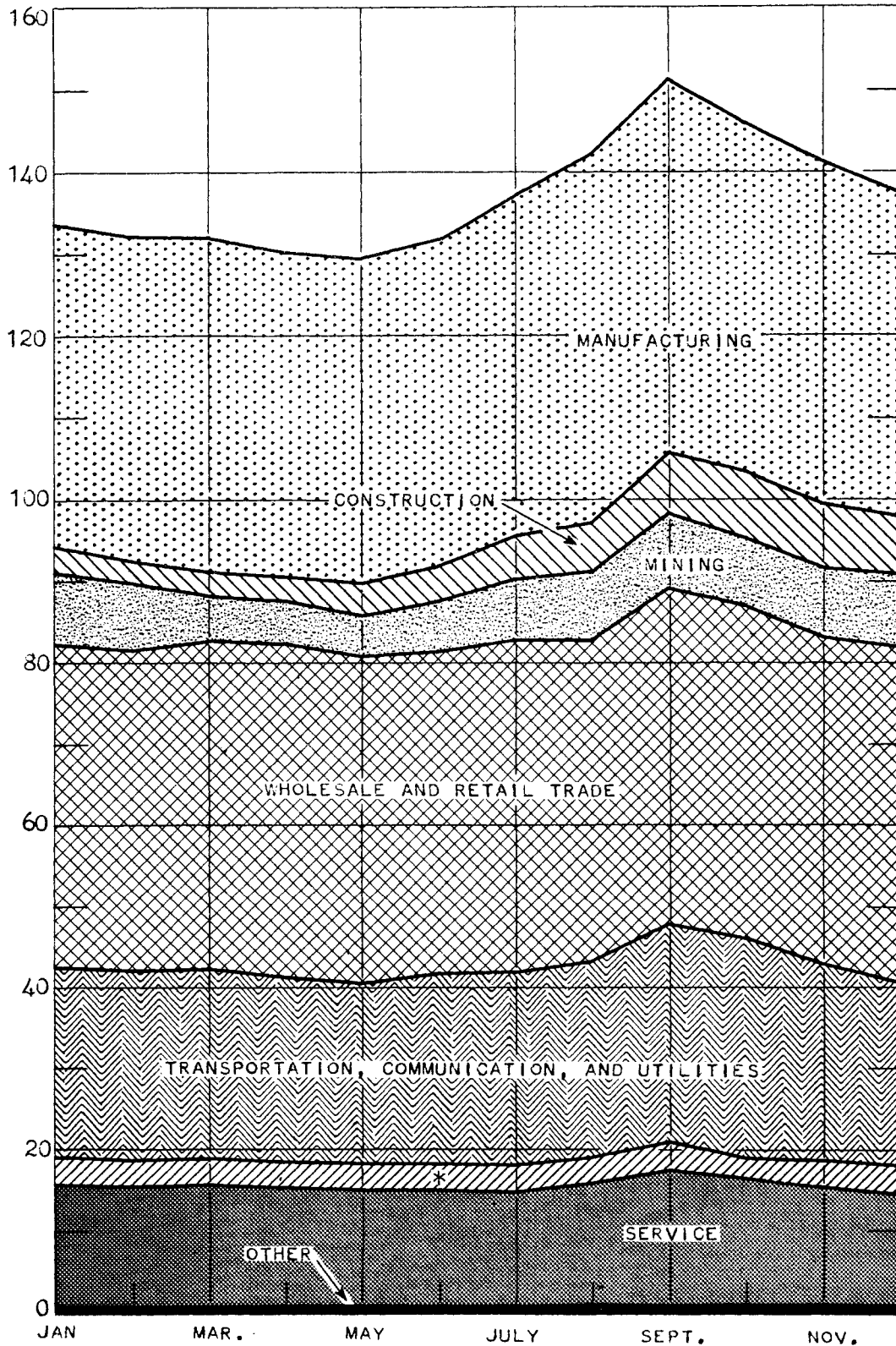
THOUSANDS



\* FINANCE, INSURANCE, AND REAL ESTATE

ARKANSAS: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 1 OR MORE WORKER)

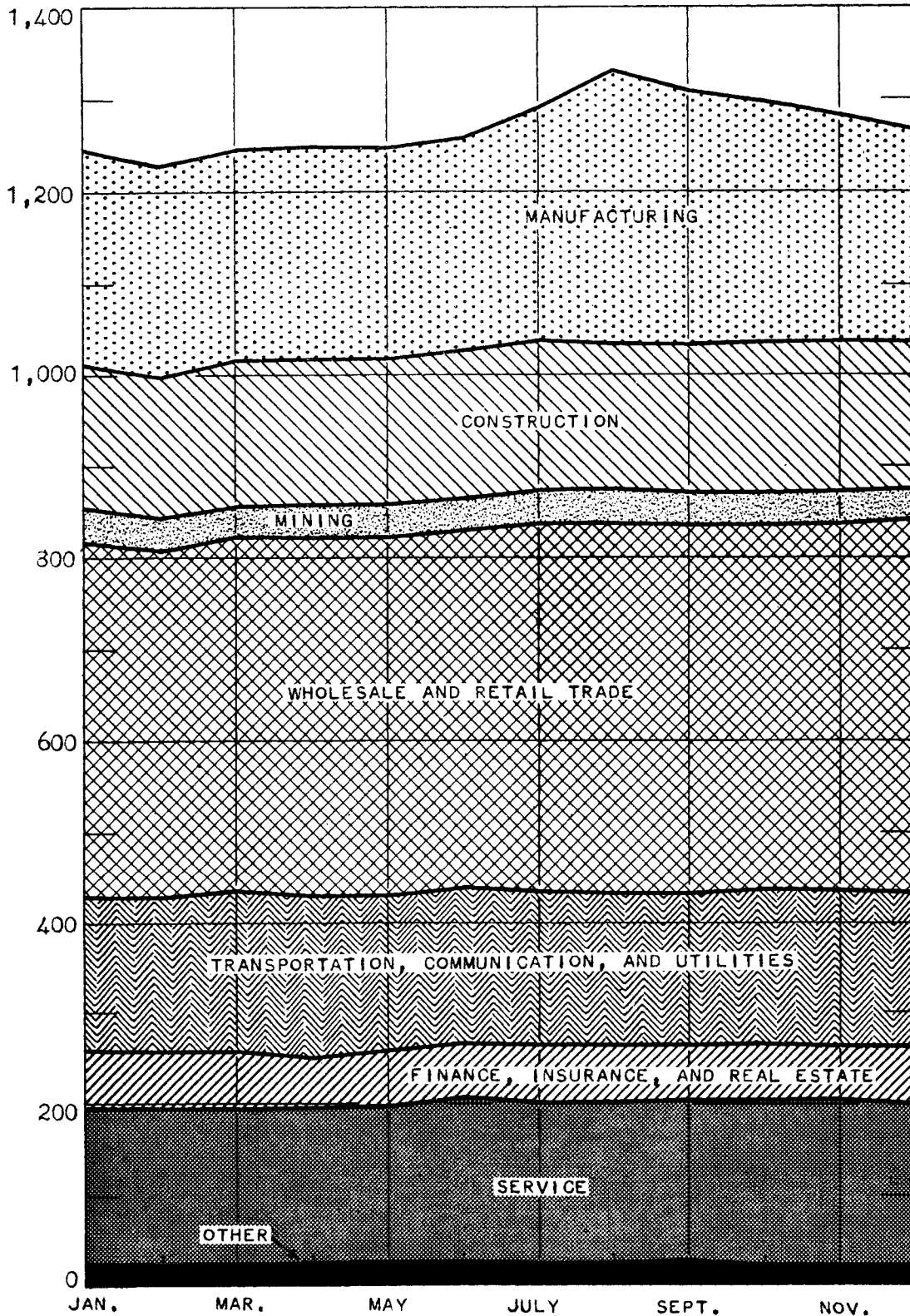
THOUSANDS



\*FINANCE, INSURANCE, AND REAL ESTATE

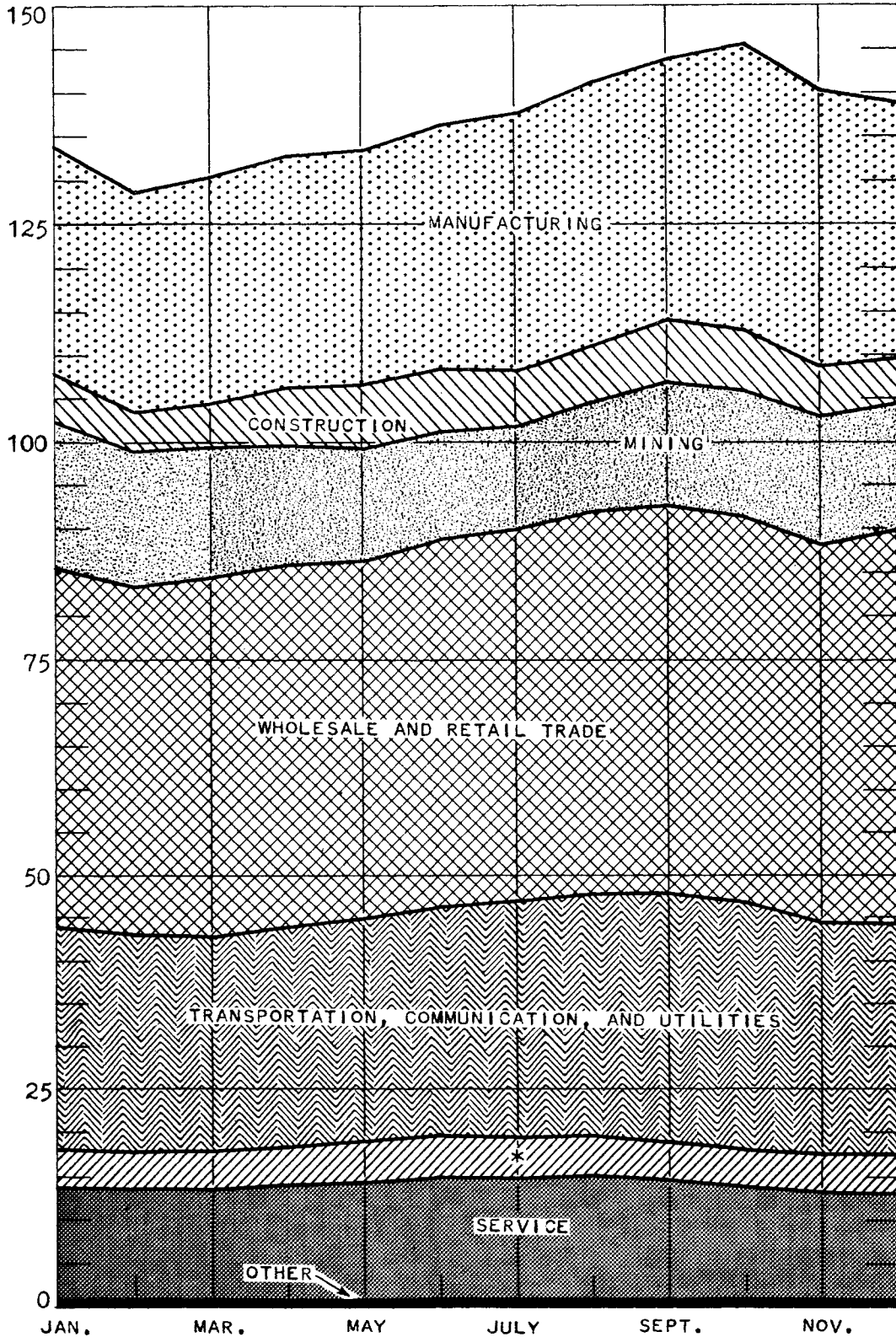
CALIFORNIA: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 4 OR MORE WORKERS)

THOUSANDS



COLORADO: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 8 OR MORE WORKERS)

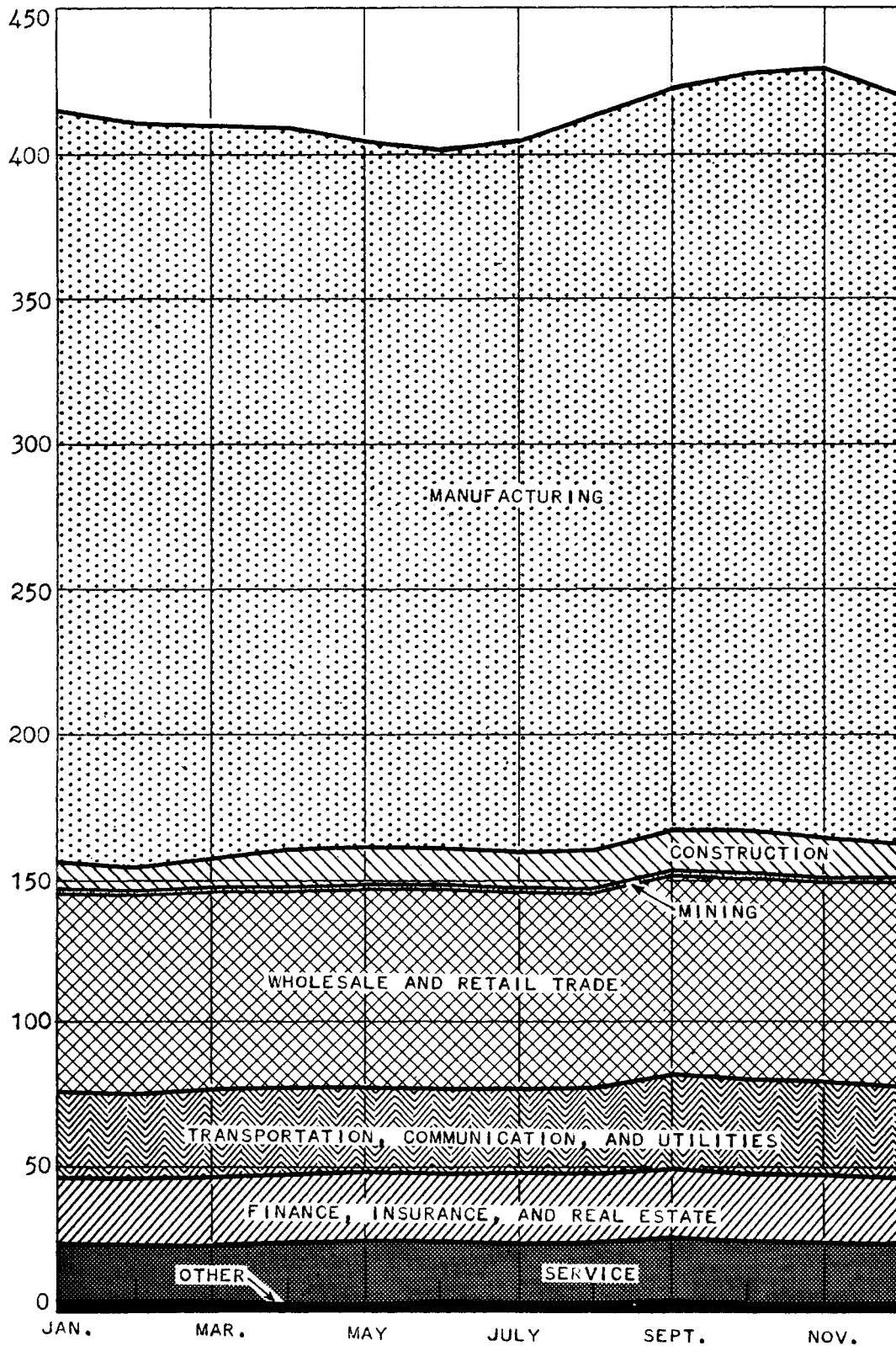
THOUSANDS



\* FINANCE, INSURANCE, AND REAL ESTATE

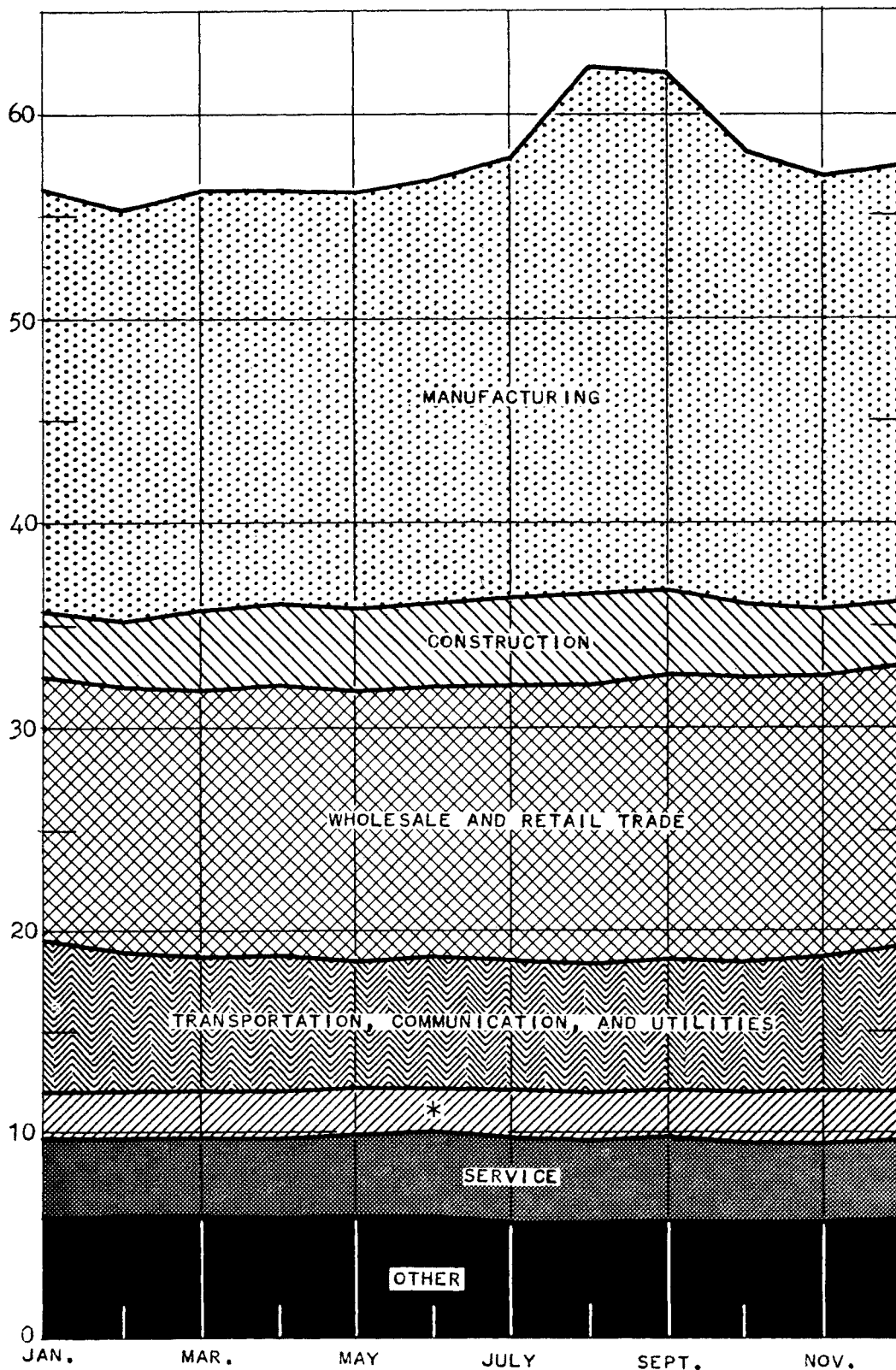
CONNECTICUT: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 5 OR MORE WORKERS)

THOUSANDS



DELAWARE: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 1 OR MORE WORKERS)

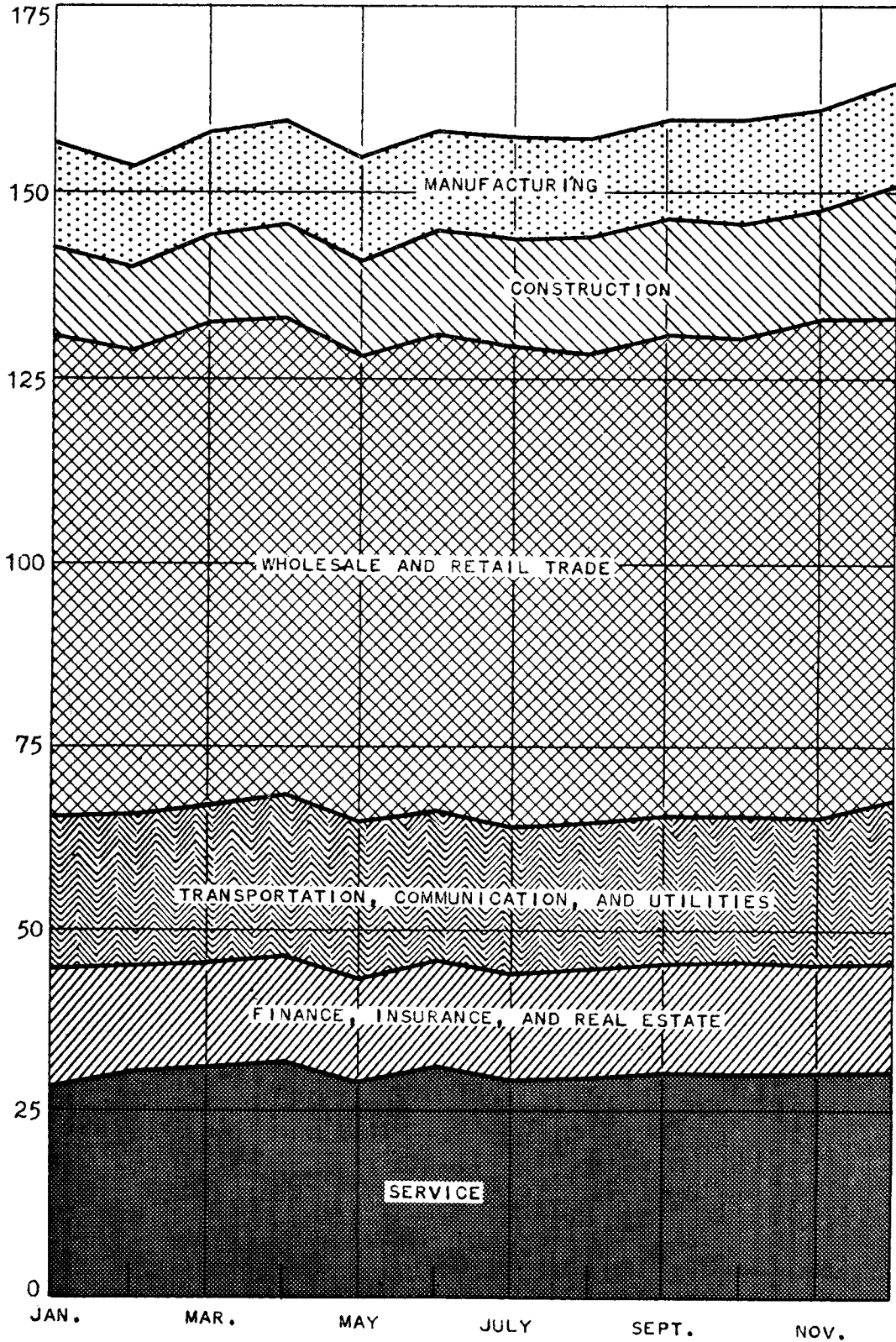
THOUSANDS



\*FINANCE, INSURANCE, AND REAL ESTATE

DISTRICT OF COLUMBIA: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 1 OR MORE WORKERS)

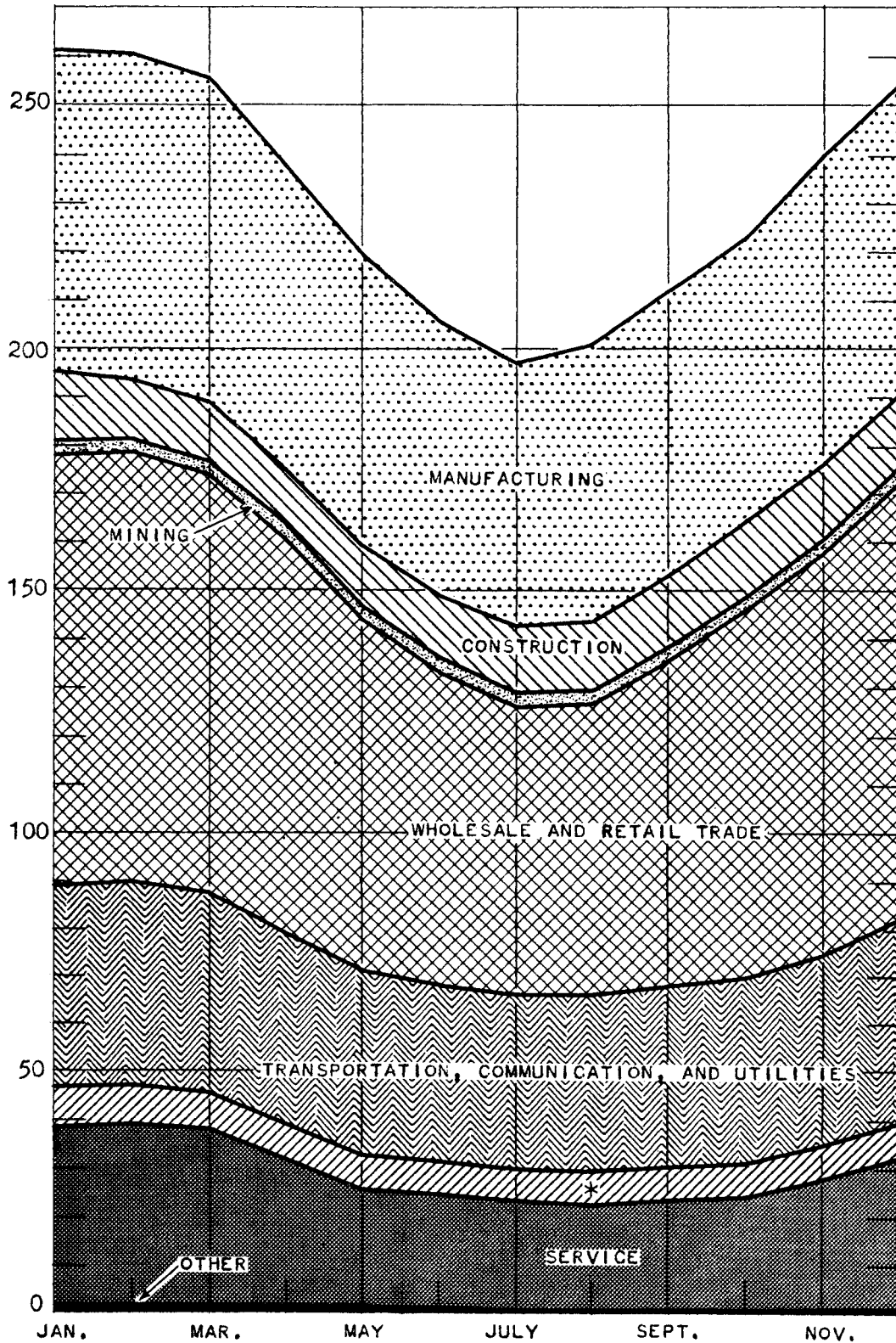
THOUSANDS





FLORIDA: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 8 OR MORE WORKERS)

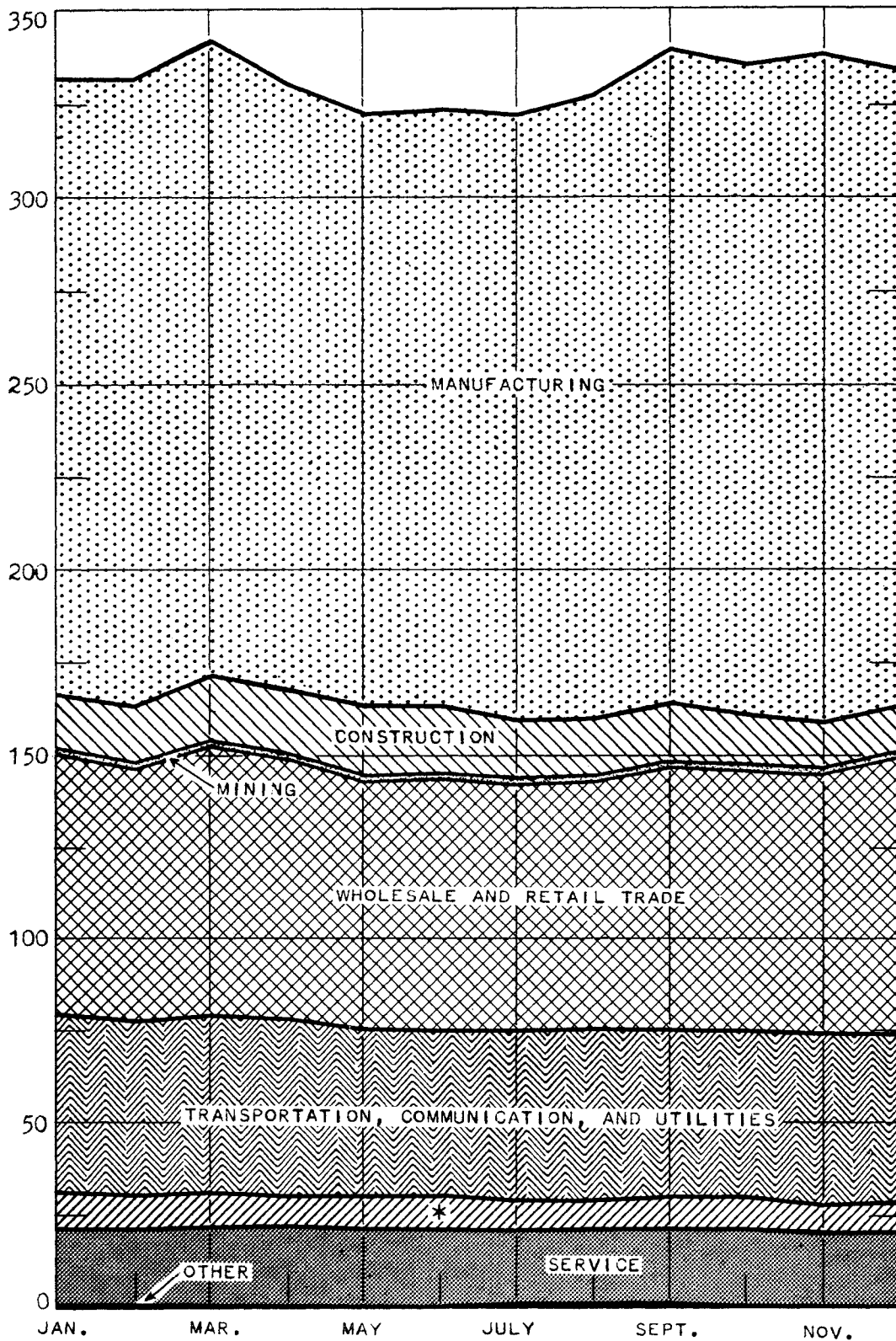
THOUSANDS



\*FINANCE, INSURANCE, AND REAL ESTATE

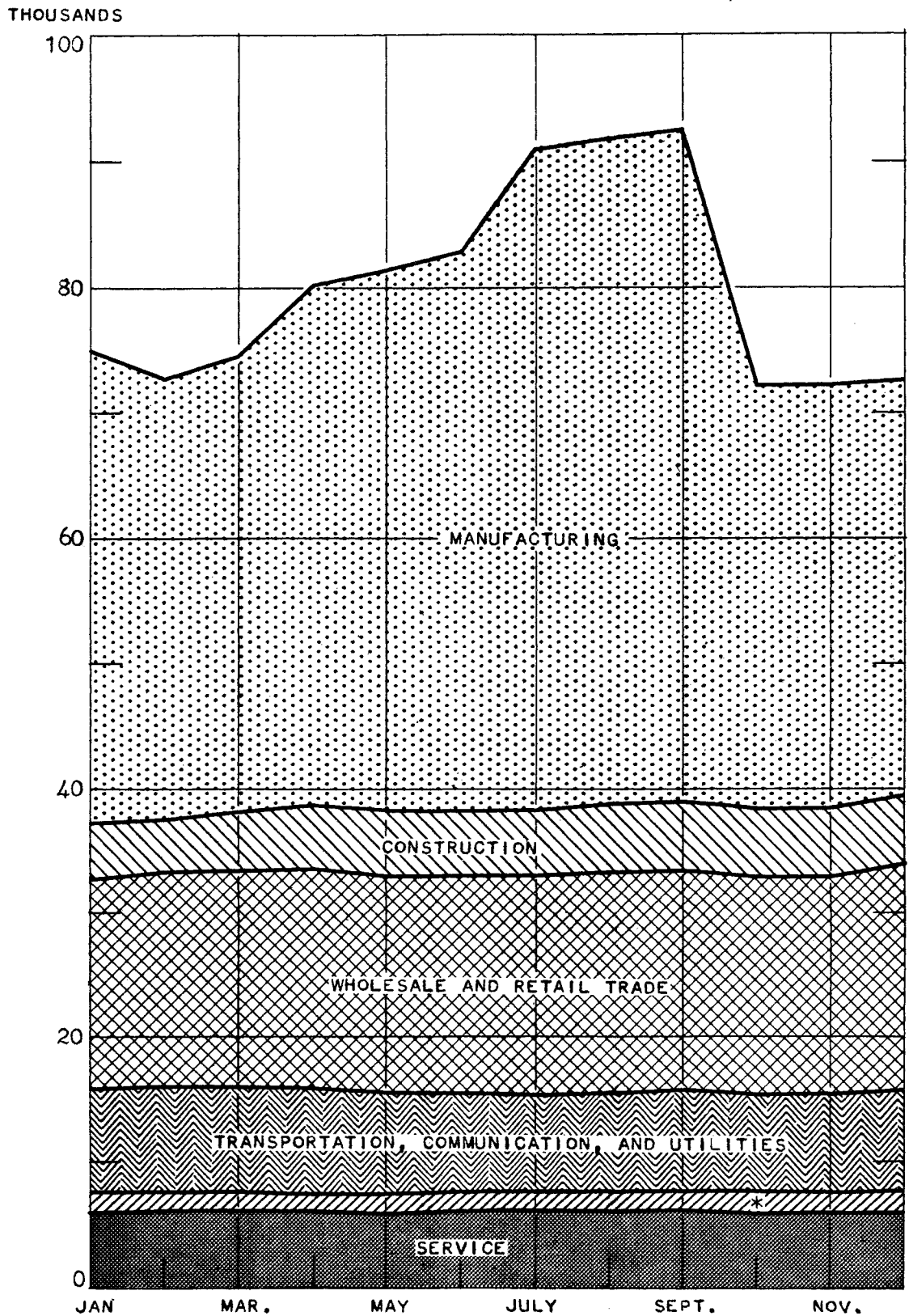
GEORGIA: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 8 OR MORE WORKERS)

THOUSANDS



\* FINANCE, INSURANCE, AND REAL ESTATE

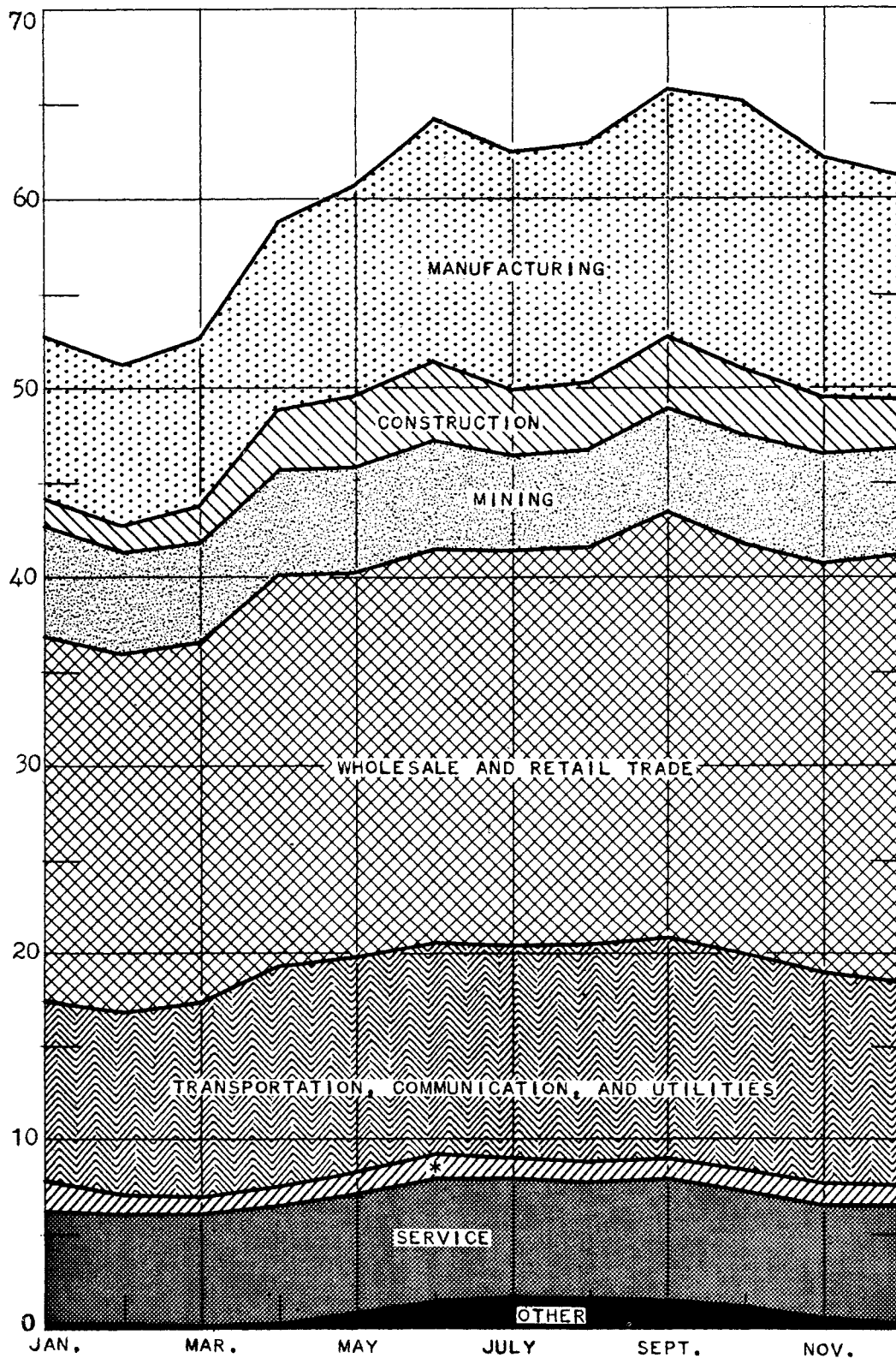
HAWAII: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 1 OR MORE WORKERS)



\*FINANCE, INSURANCE, AND REAL ESTATE

IDAHO: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 1 OR MORE WORKERS)

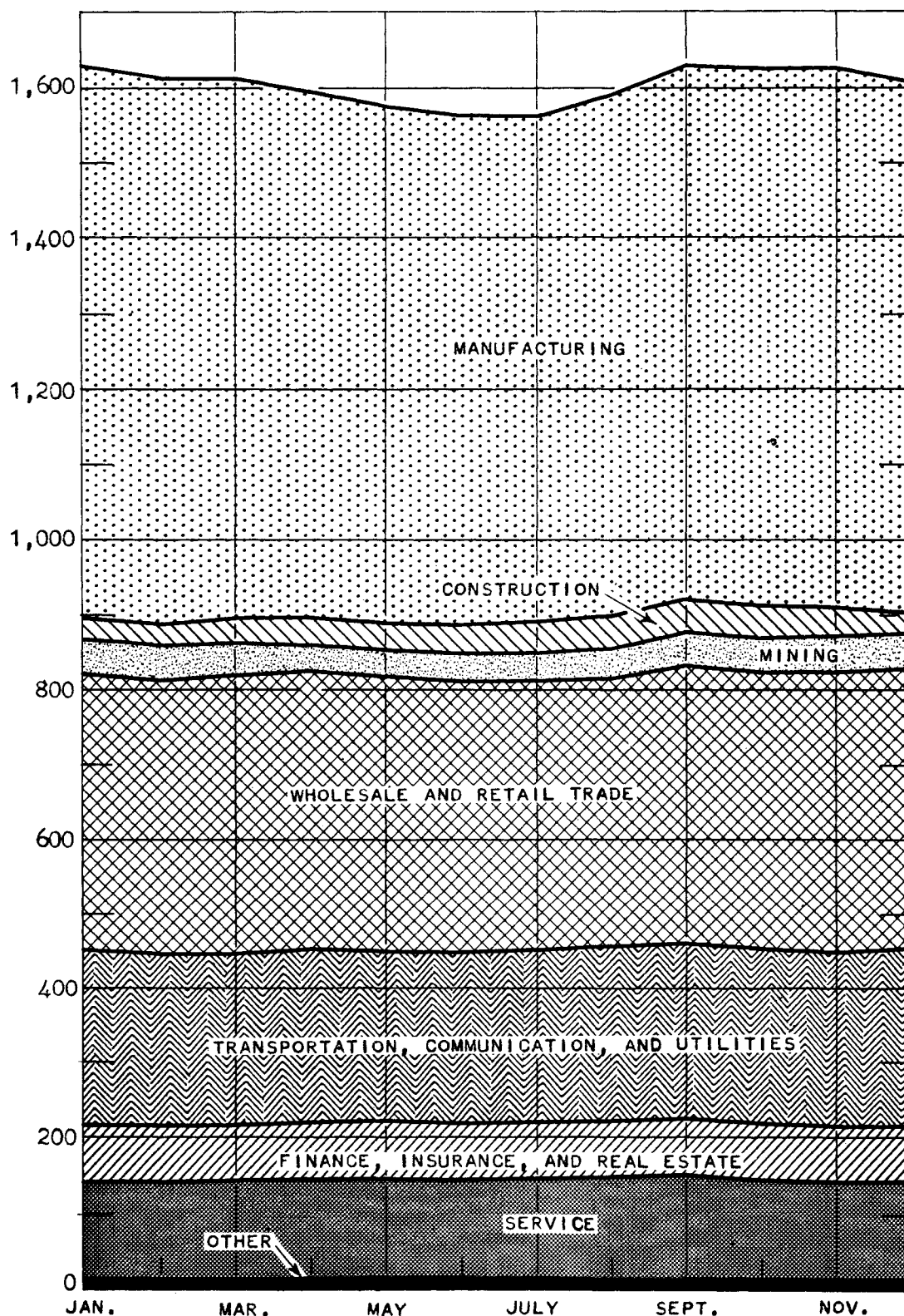
THOUSANDS



\*FINANCE, INSURANCE, AND REAL ESTATE

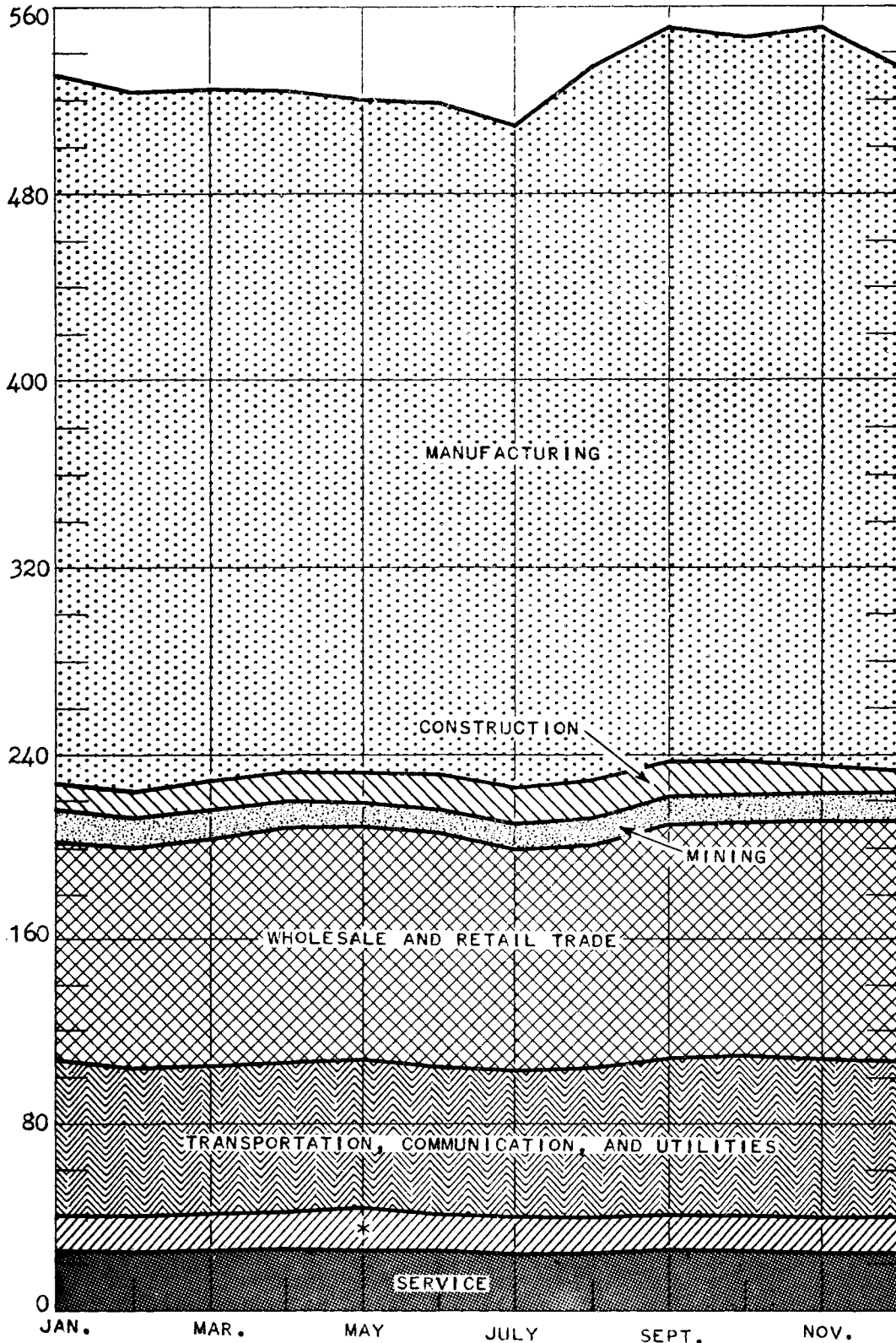
ILLINOIS: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 8 OR MORE WORKERS)

THOUSANDS



INDIANA: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 8 OR MORE WORKERS)

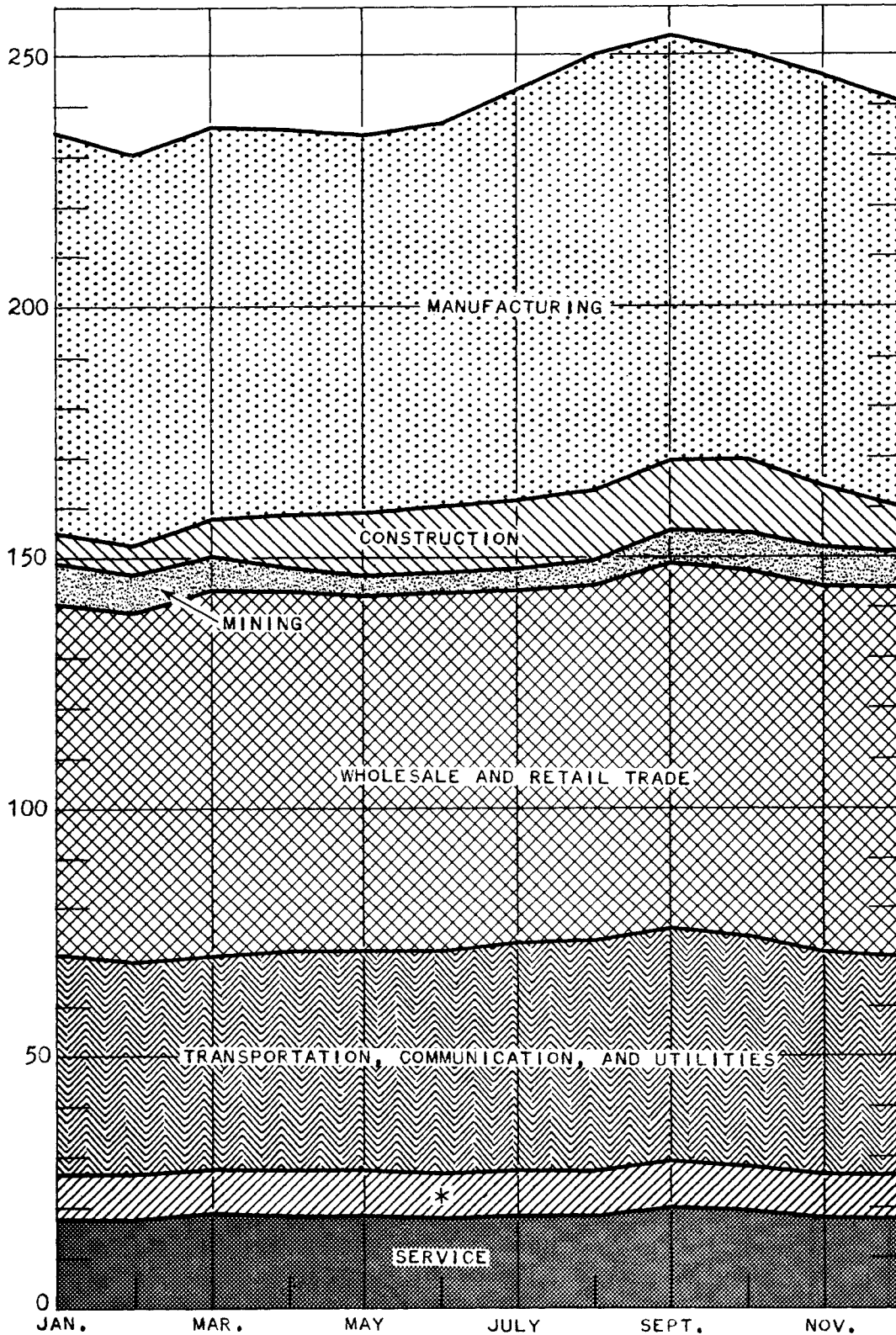
THOUSANDS



\*FINANCE, INSURANCE, AND REAL ESTATE

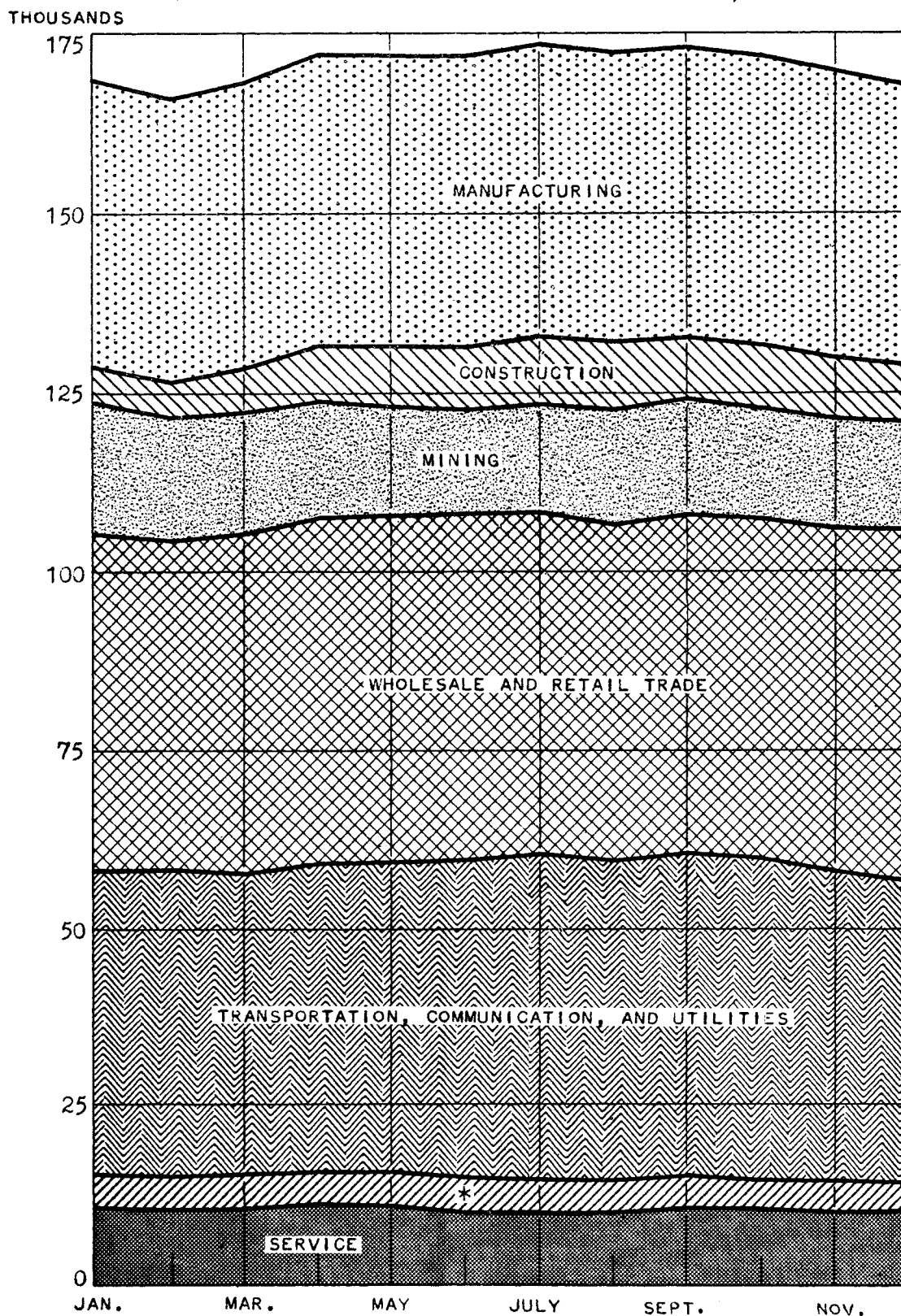
IOWA: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 8 OR MORE WORKERS)

THOUSANDS



\* FINANCE, INSURANCE, AND REAL ESTATE

KANSAS: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 8 OR MORE WORKERS)

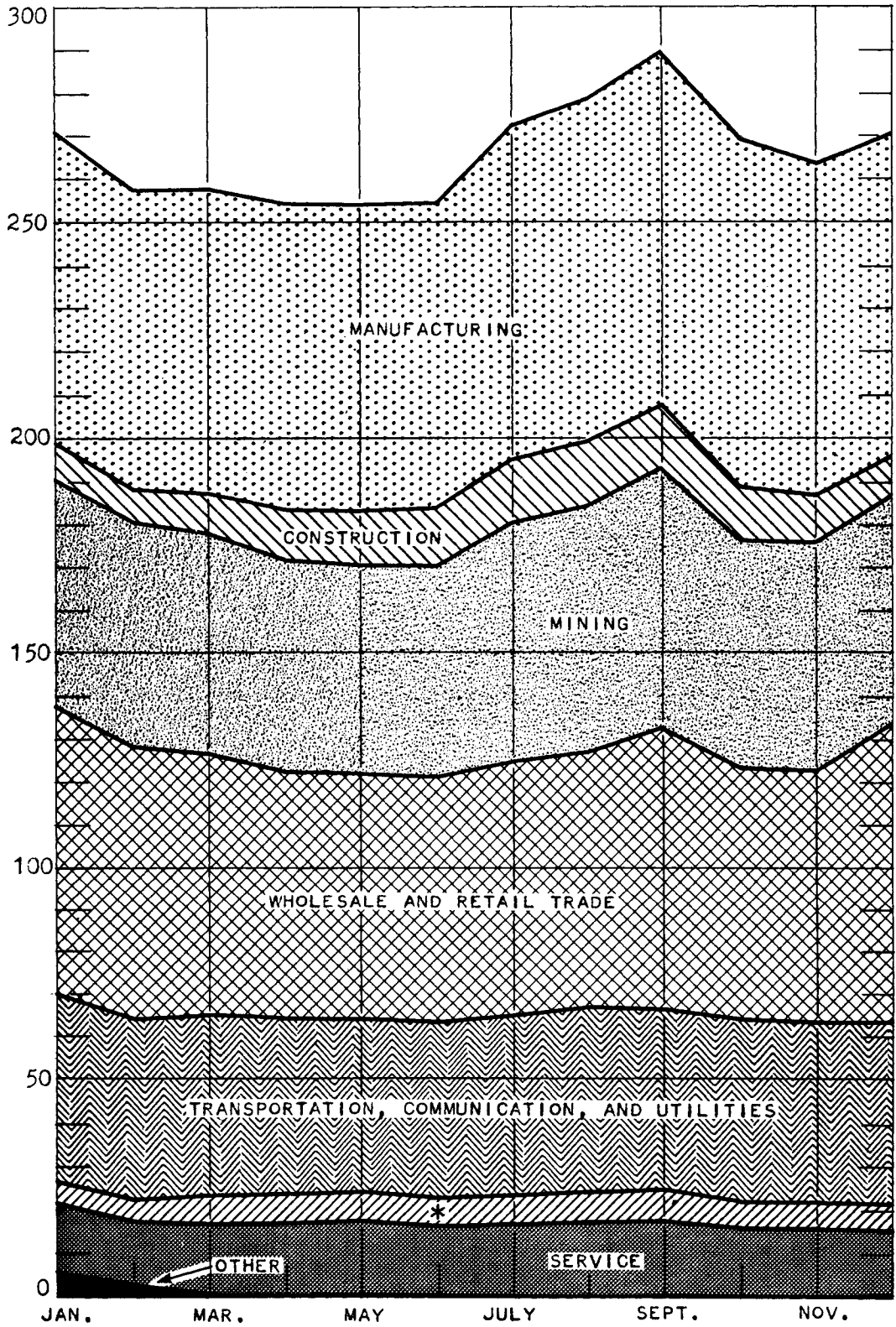


\* FINANCE, INSURANCE, AND REAL ESTATE



KENTUCKY: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 4 OR MORE WORKERS)

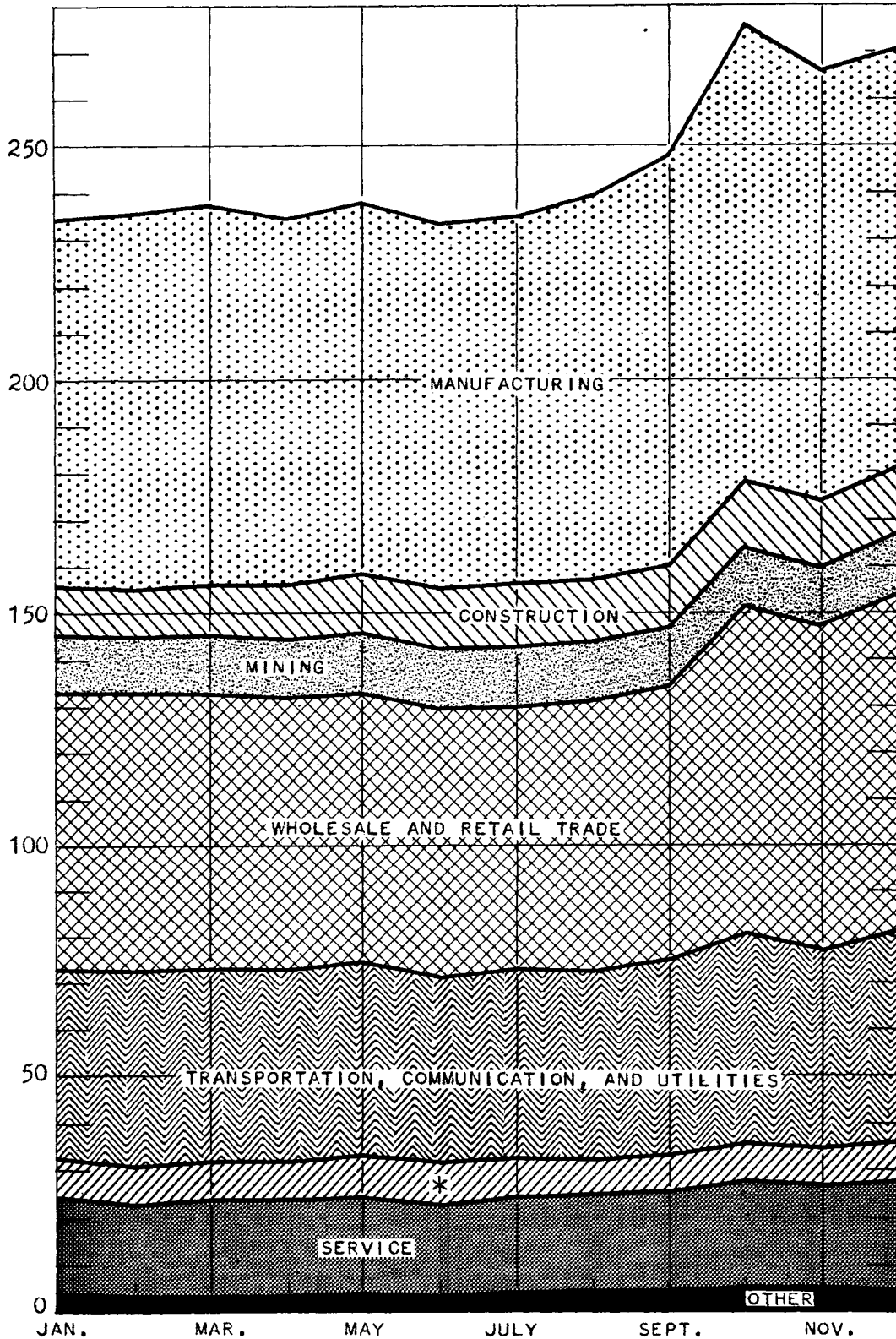
THOUSANDS



\* FINANCE, INSURANCE, AND REAL ESTATE

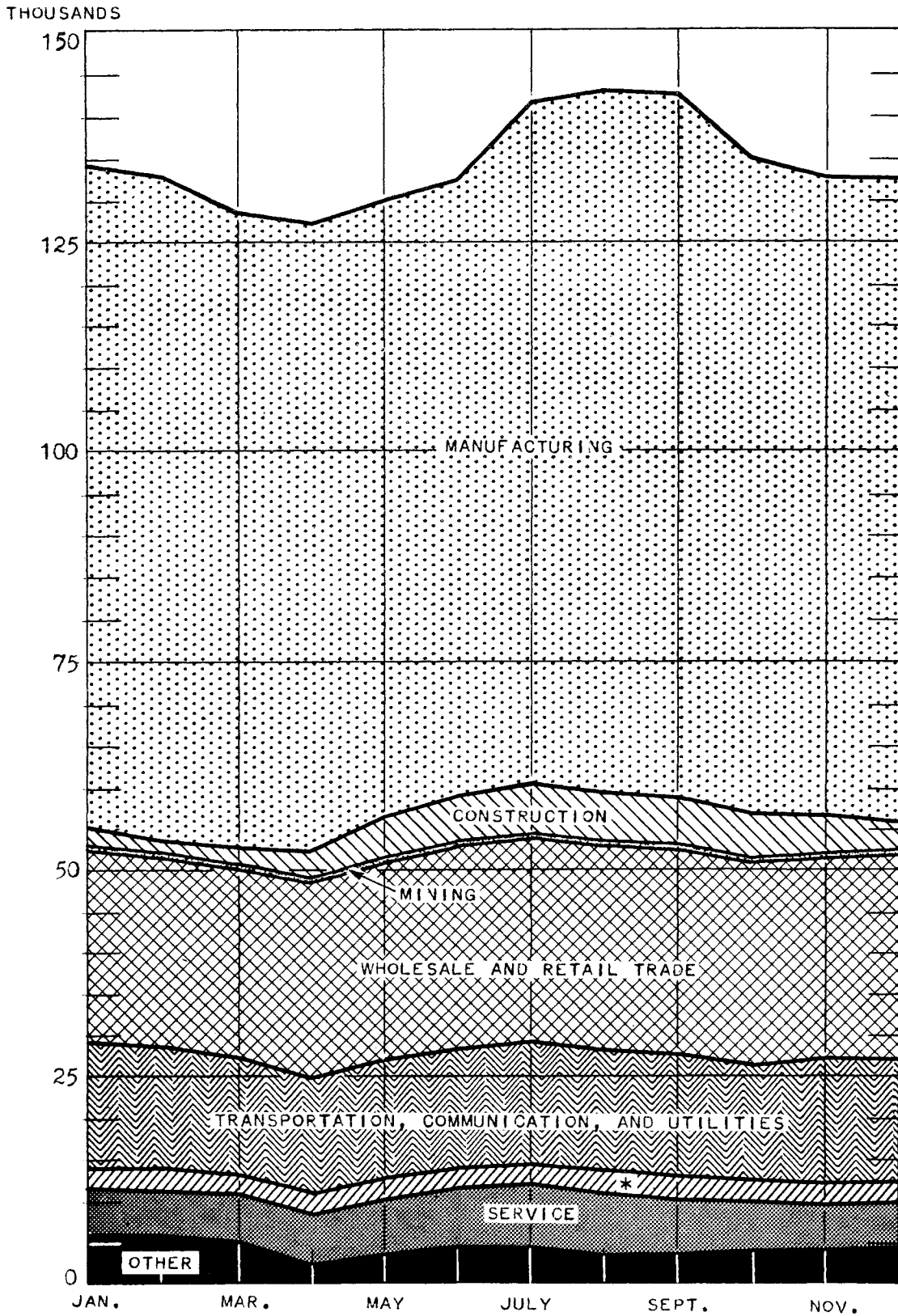
LOUISIANA: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - JAN.-SEPT., 8 OR MORE  
 WORKERS - OCT.-DEC., 4 OR MORE WORKERS)

THOUSANDS



\*FINANCE, INSURANCE, AND REAL ESTATE

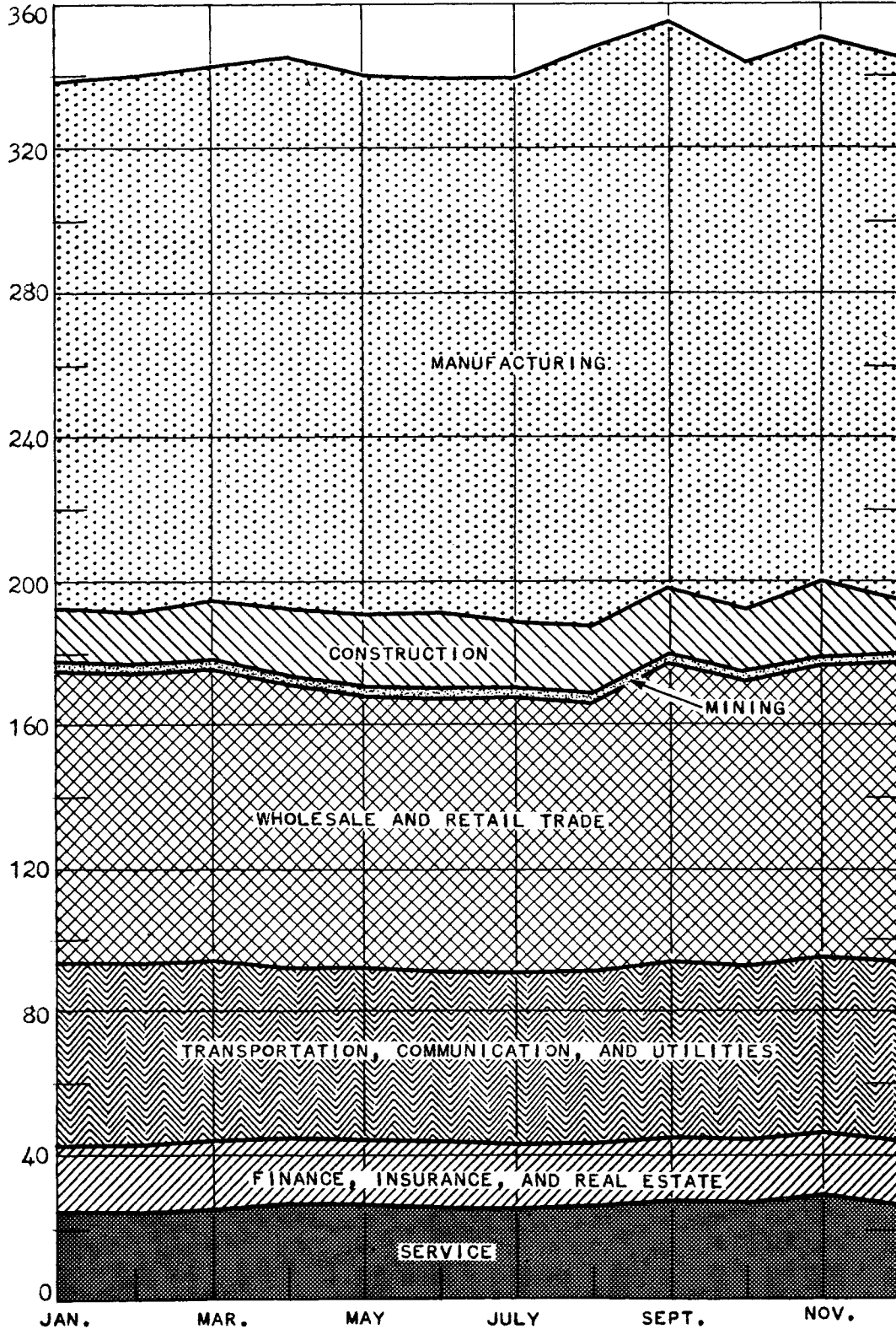
MAINE: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 8 OR MORE WORKERS)



\* FINANCE, INSURANCE, AND REAL ESTATE

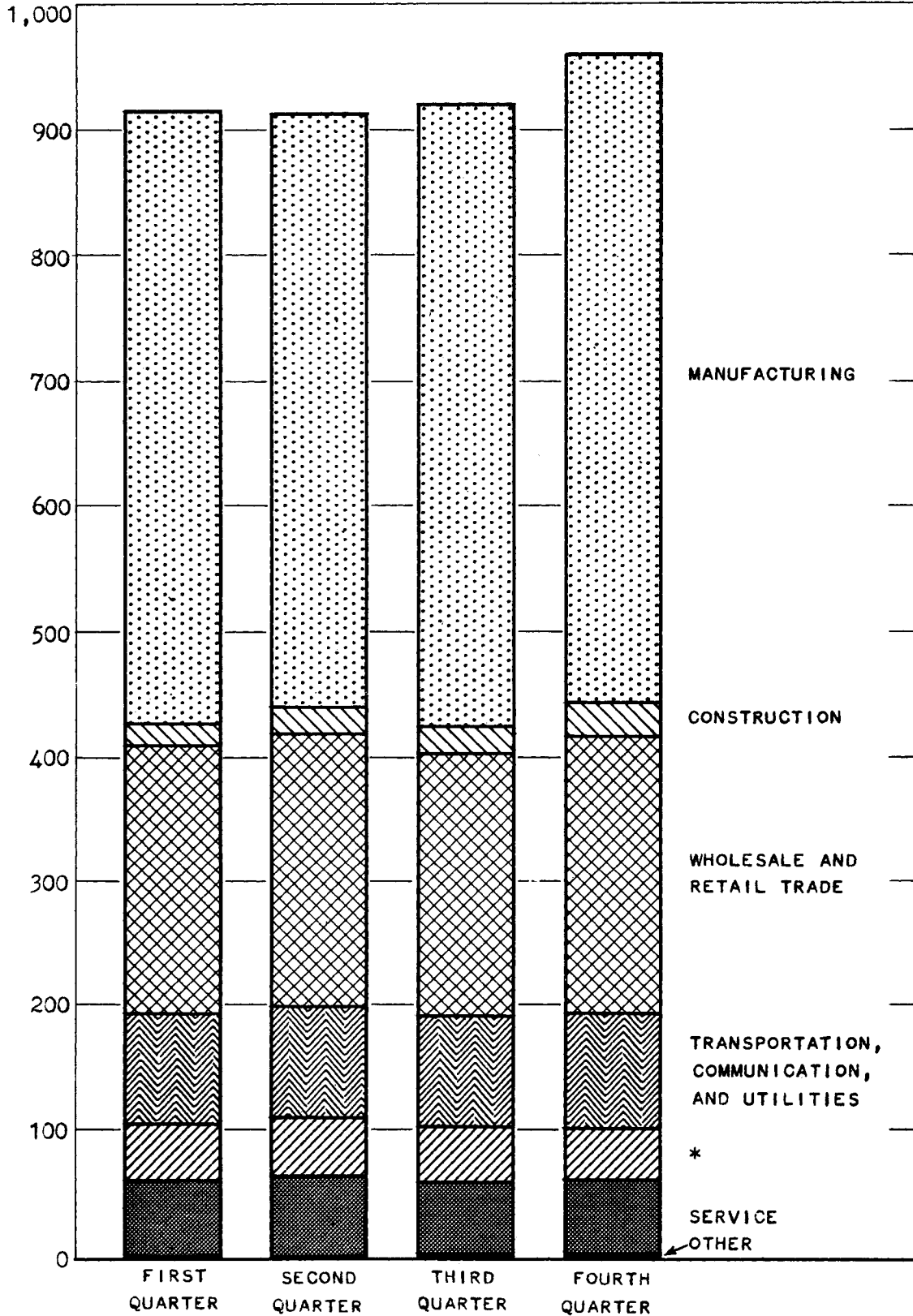
MARYLAND: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 4 OR MORE WORKERS)

THOUSANDS



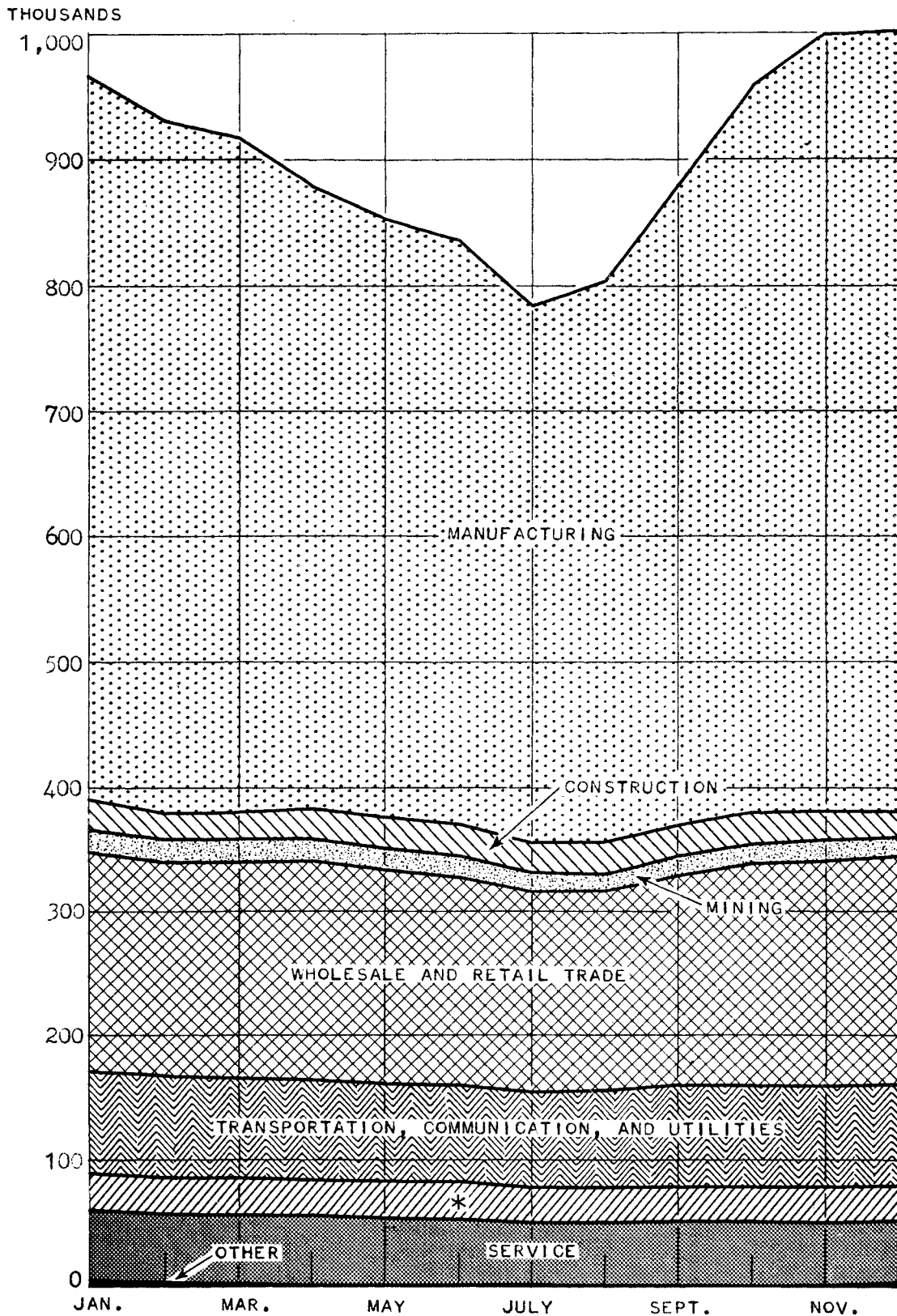
MASSACHUSETTS: AVERAGE COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 8 OR MORE WORKERS)

THOUSANDS



\*FINANCE, INSURANCE, AND REAL ESTATE

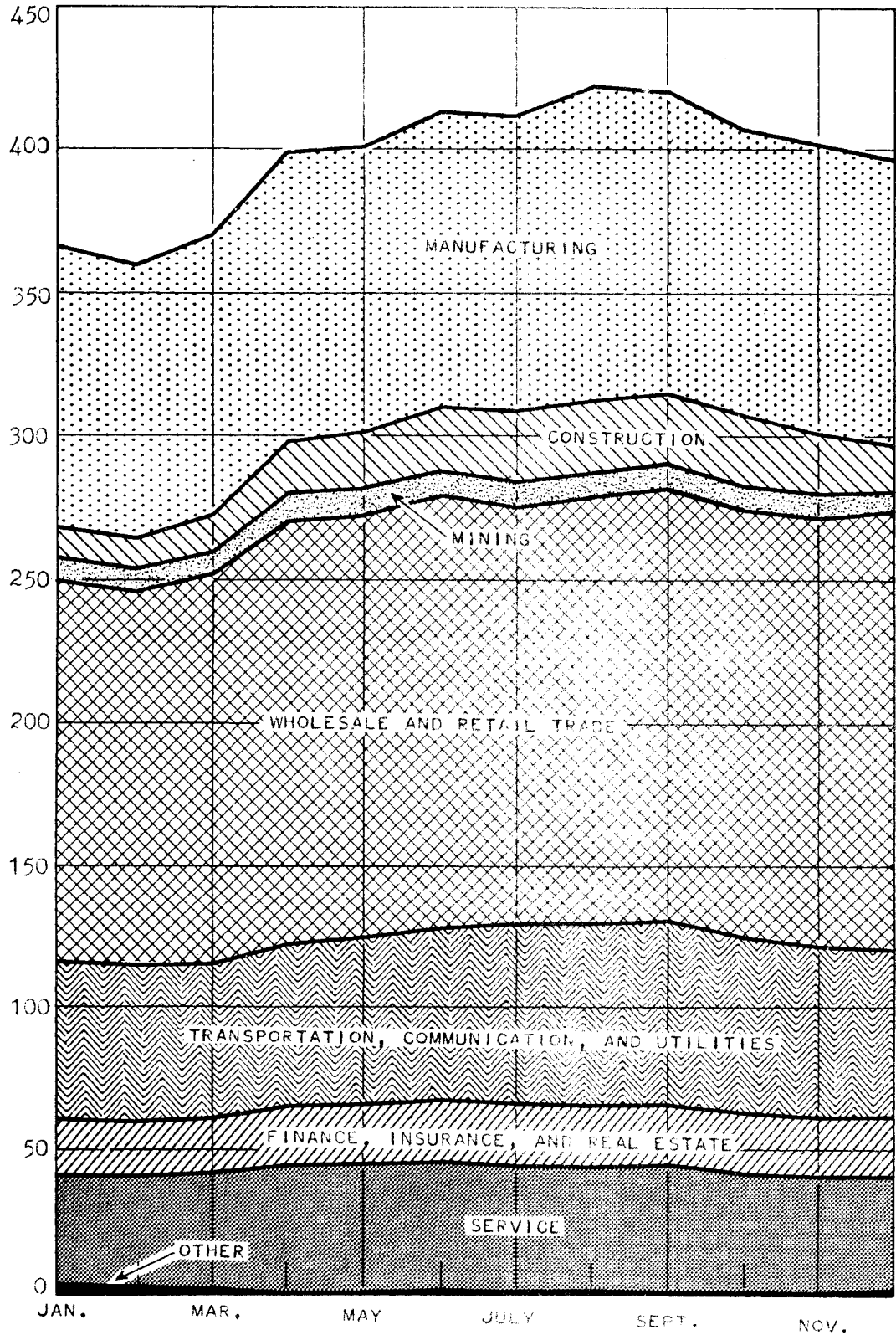
MICHIGAN: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 8 OR MORE WORKERS)



\*FINANCE, INSURANCE, AND REAL ESTATE

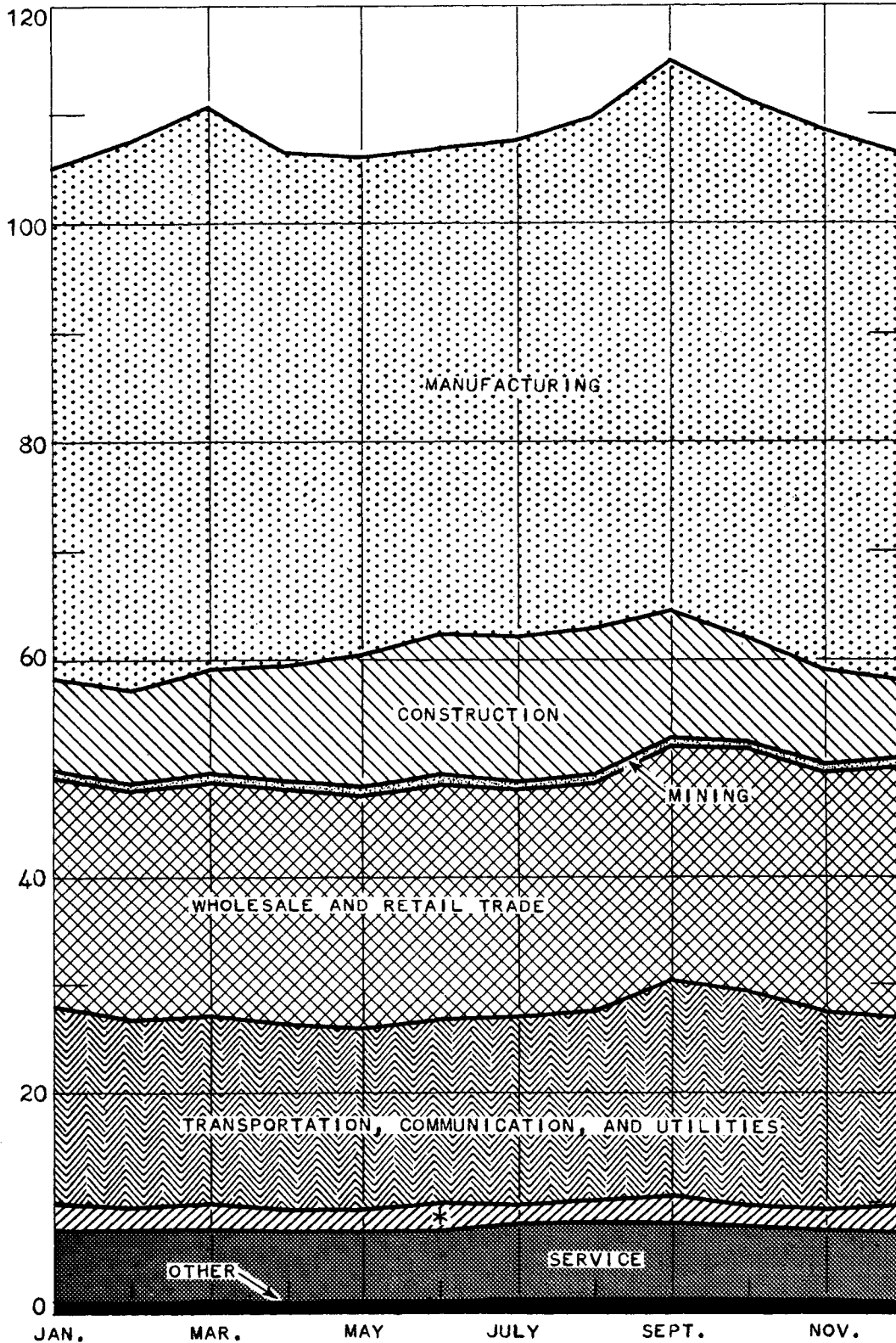
MINNESOTA: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 1 OR MORE WORKERS)

THOUSANDS



MISSISSIPPI: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 8 OR MORE WORKERS)

THOUSANDS

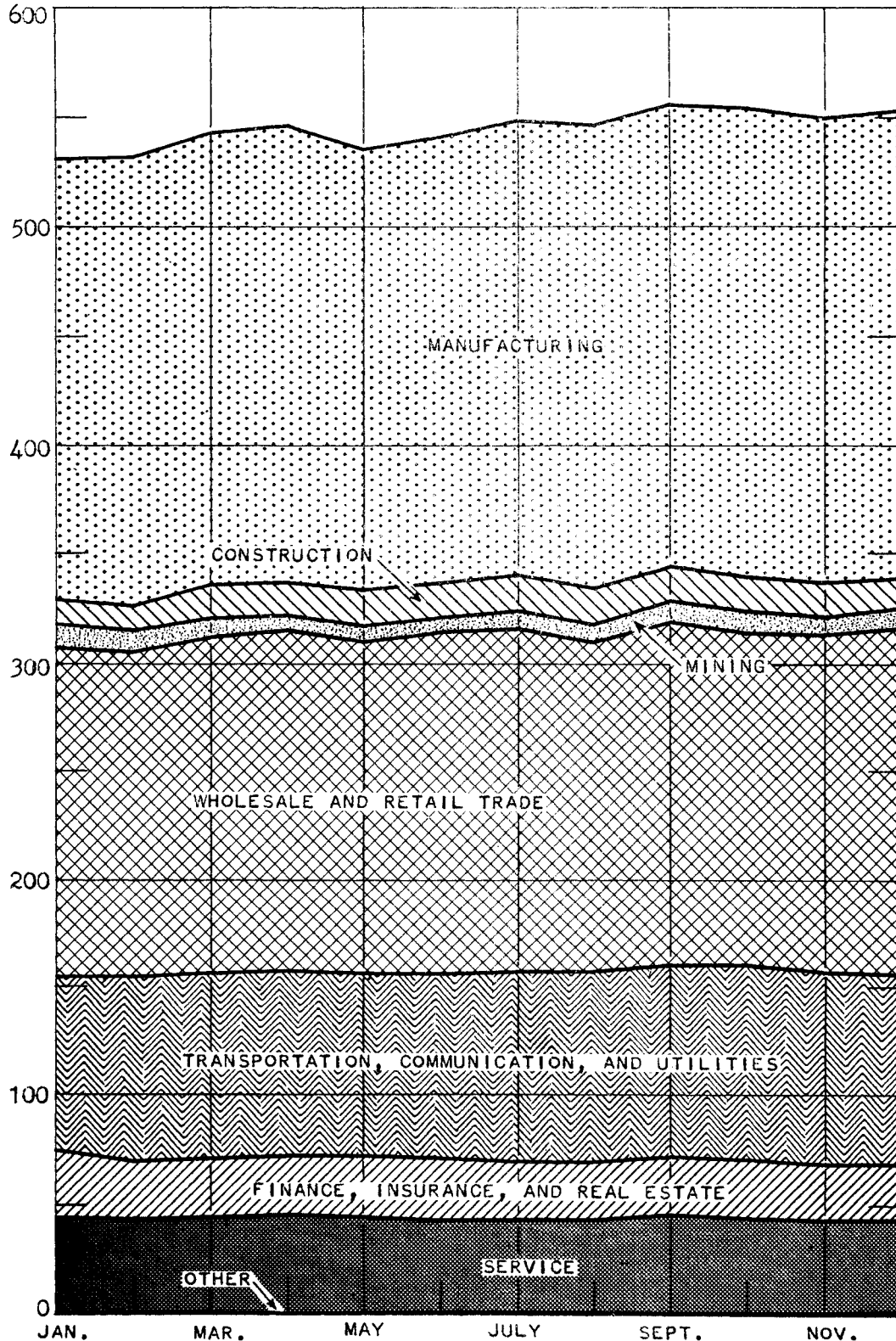


\*FINANCE, INSURANCE, AND REAL ESTATE



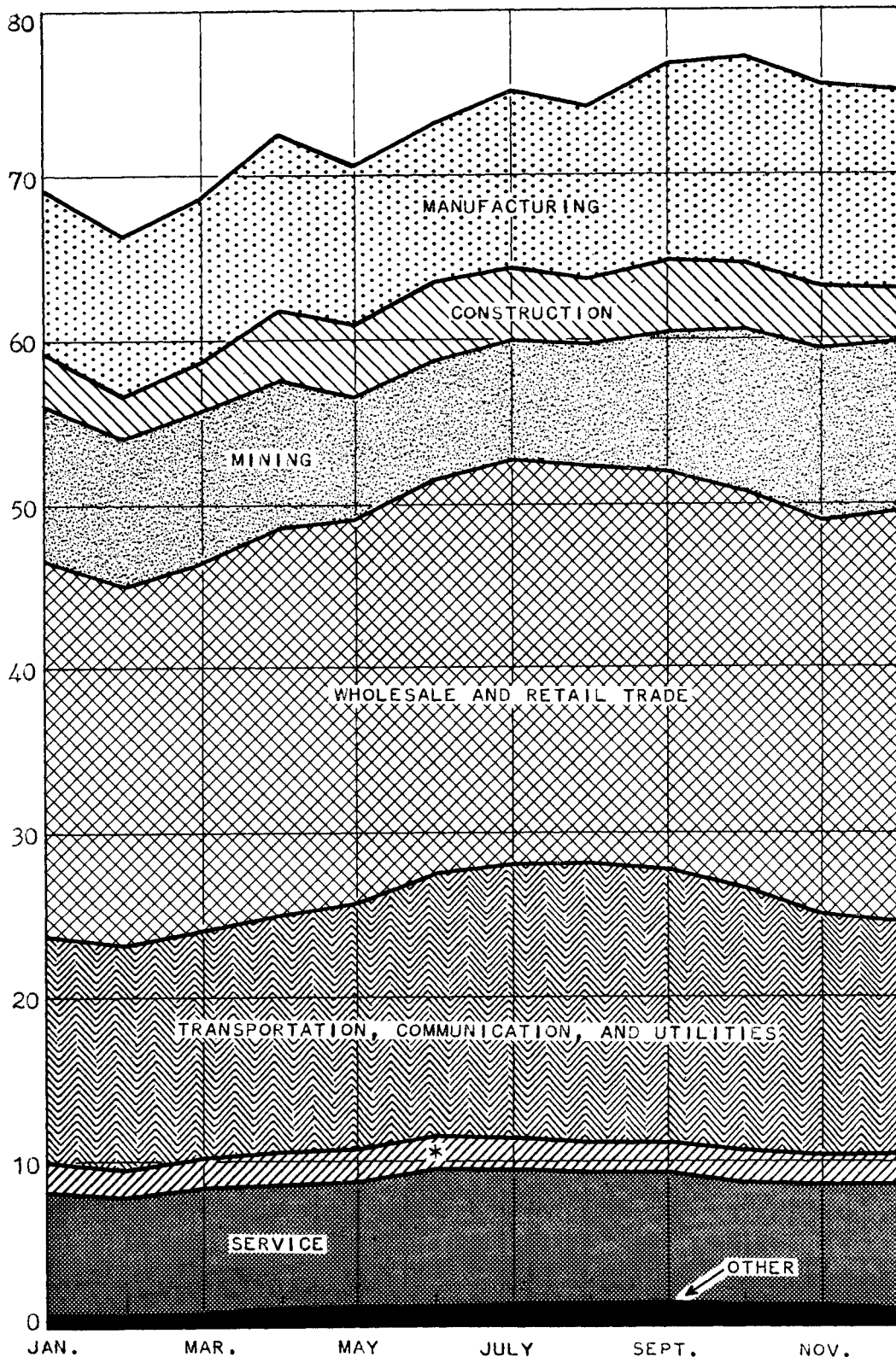
MISSOURI: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 3 OR MORE WORKERS)

THOUSANDS



MONTANA: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 1 OR MORE WORKERS)

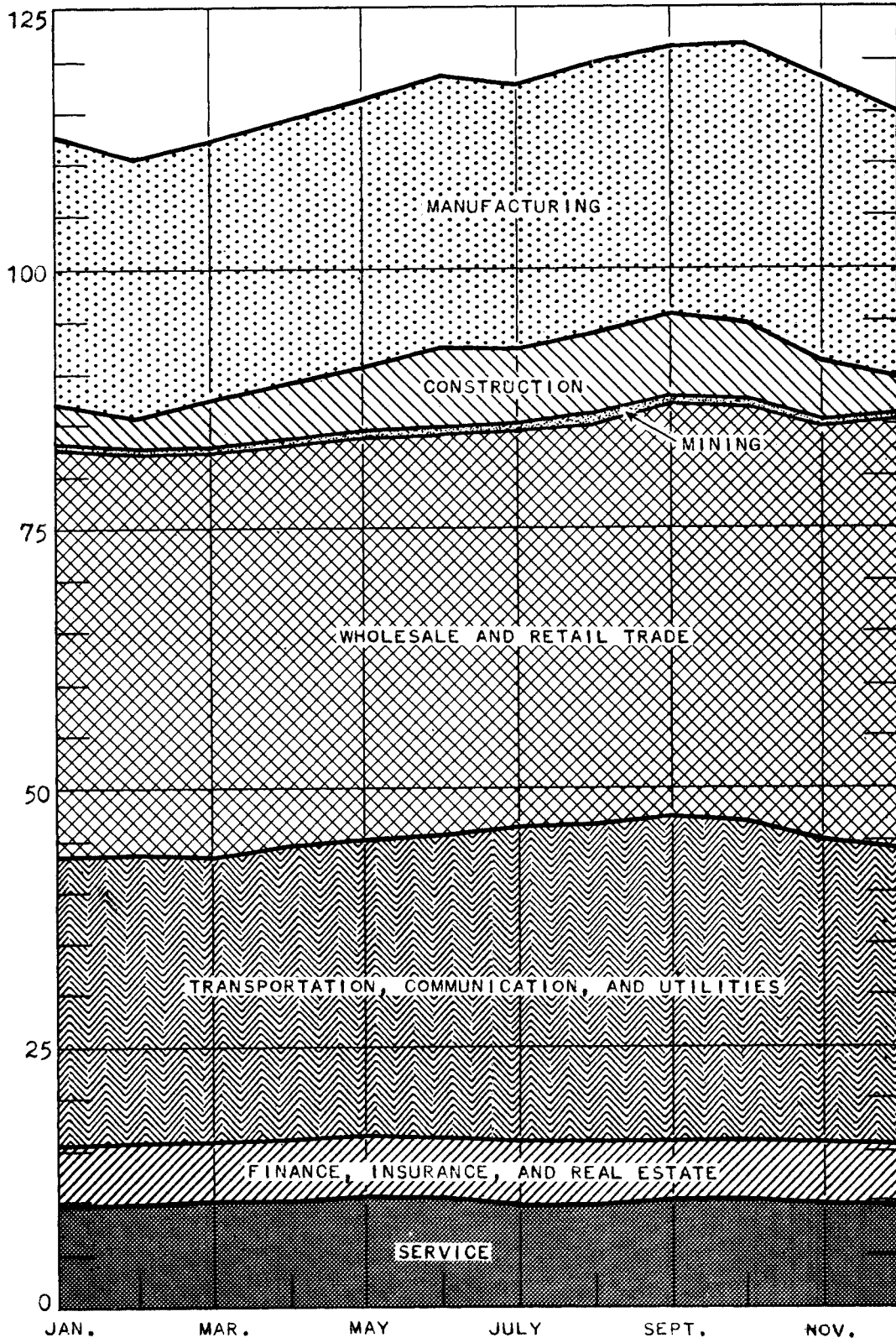
THOUSANDS



\*FINANCE, INSURANCE, AND REAL ESTATE

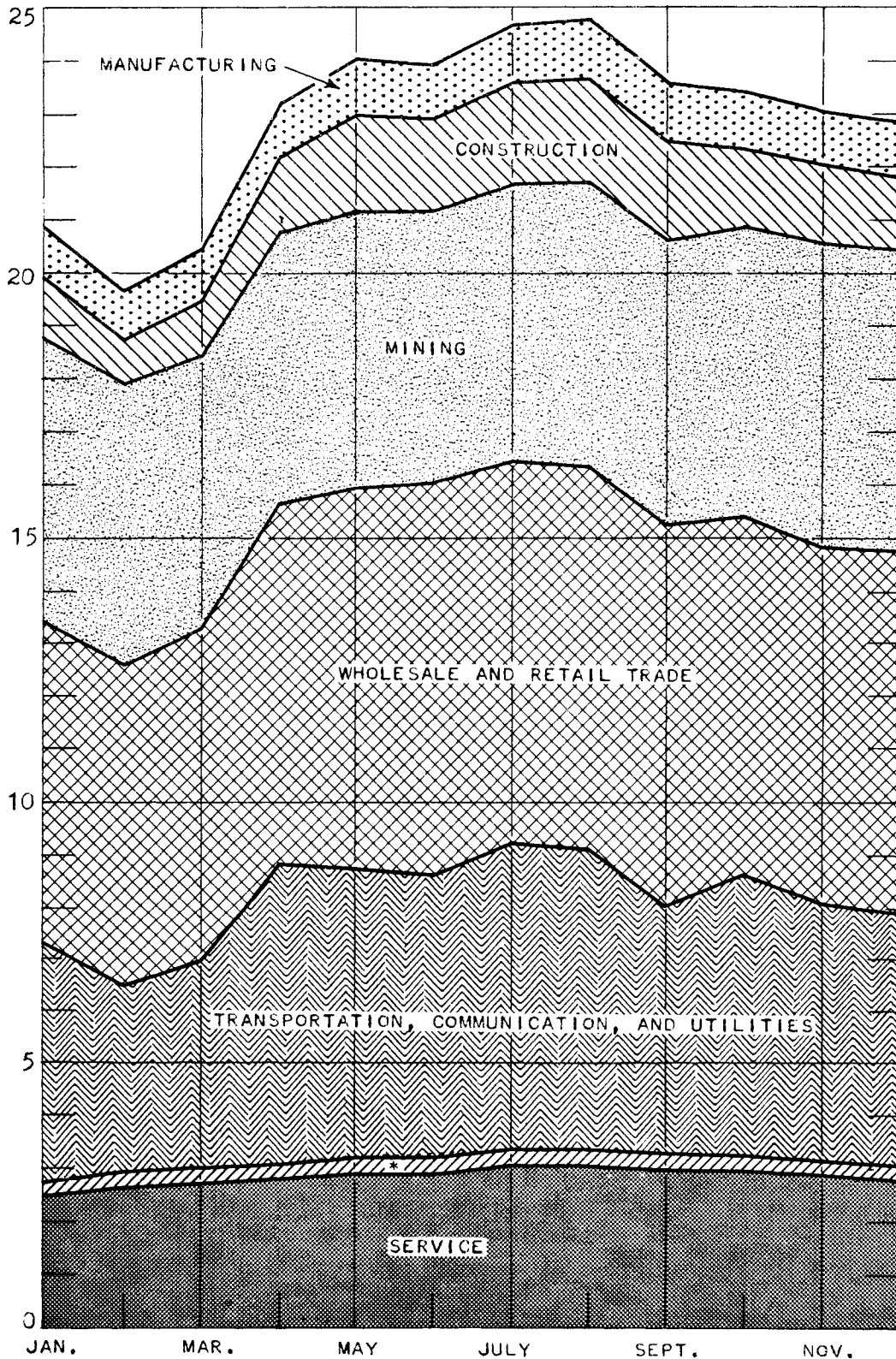
NEBRASKA: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 8 OR MORE WORKERS)

THOUSANDS



NEVADA: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 1 OR MORE WORKERS)

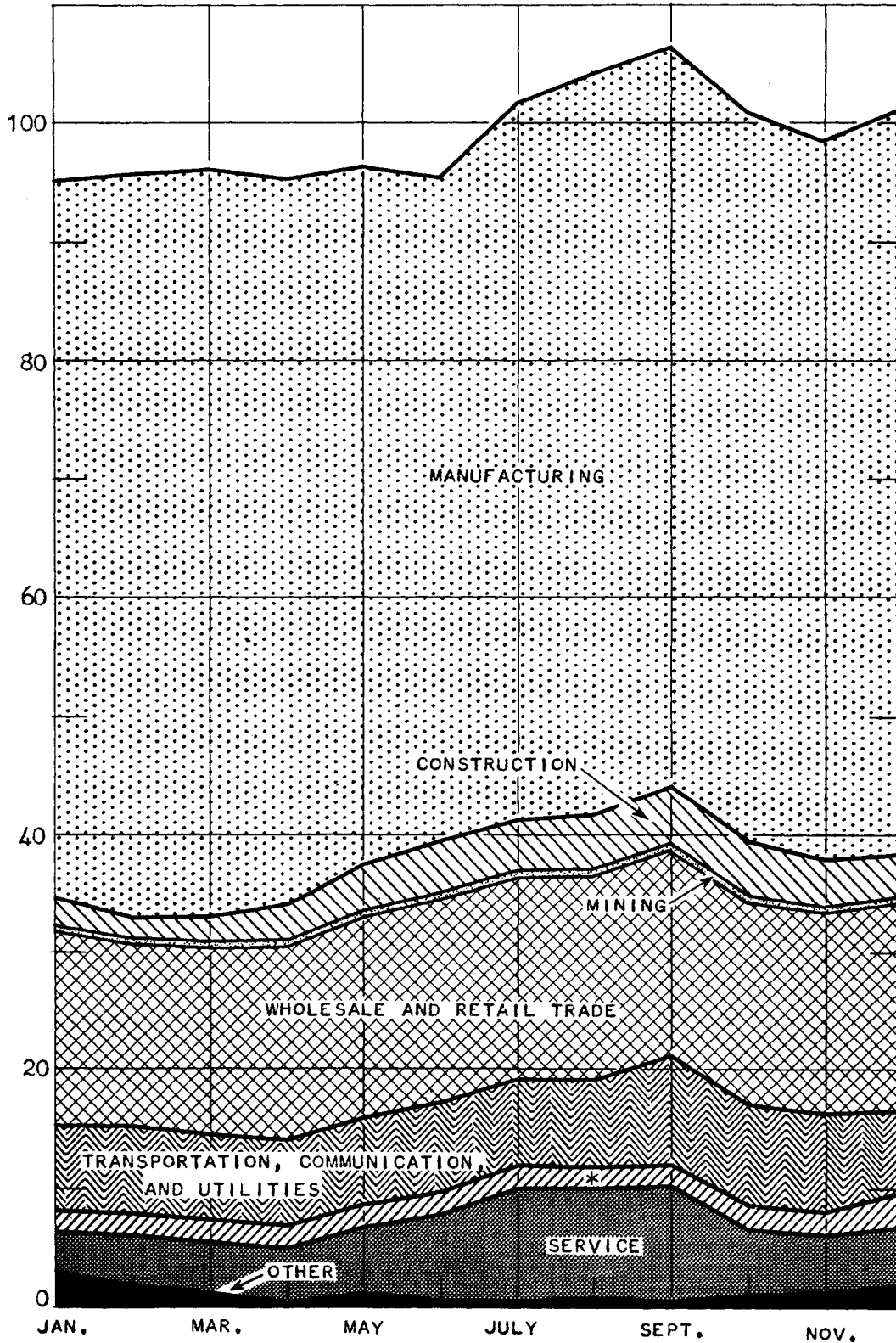
THOUSANDS



\* FINANCE, INSURANCE, AND REAL ESTATE

NEW HAMPSHIRE: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 4 OR MORE WORKERS)

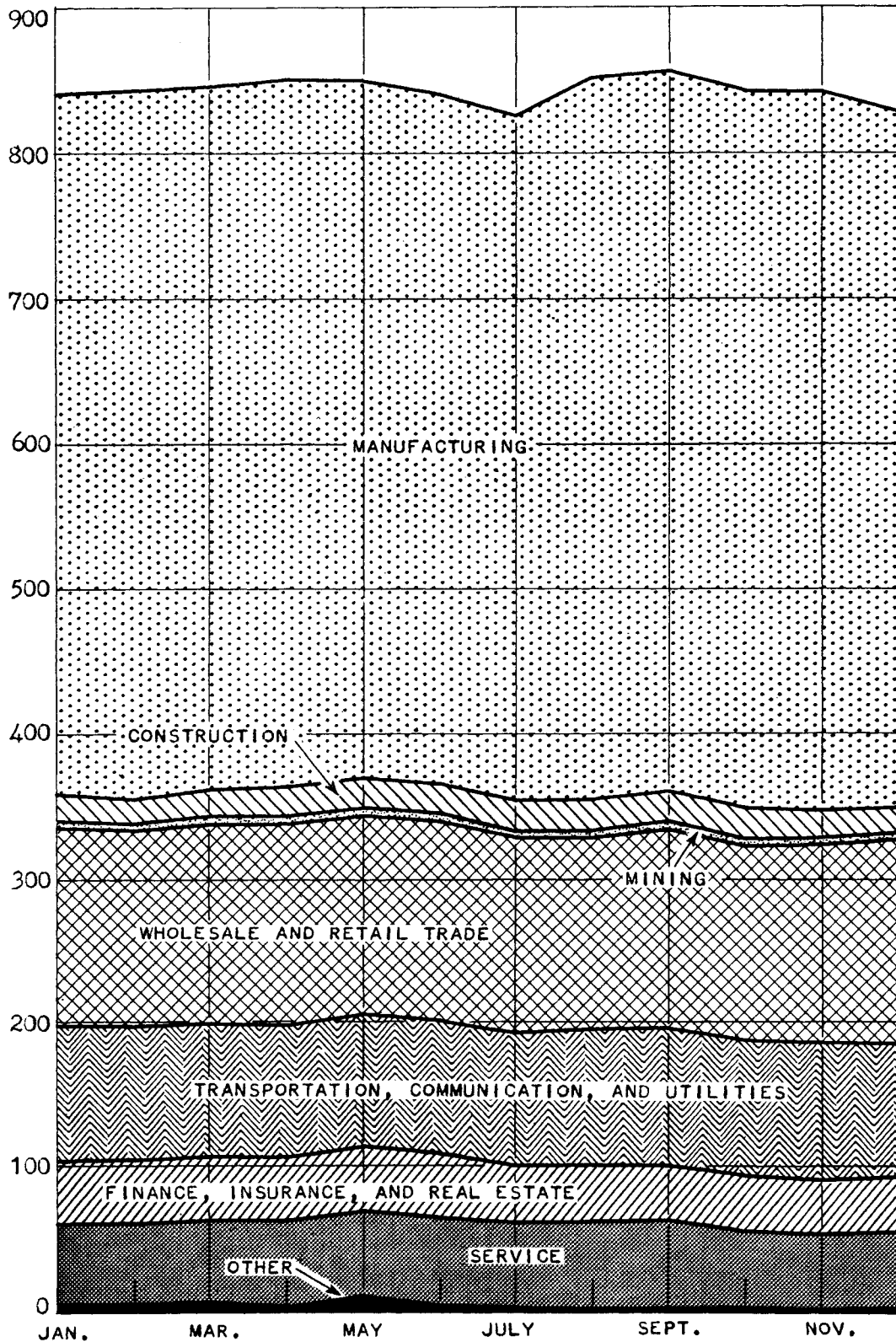
THOUSANDS



\*FINANCE, INSURANCE, AND REAL ESTATE

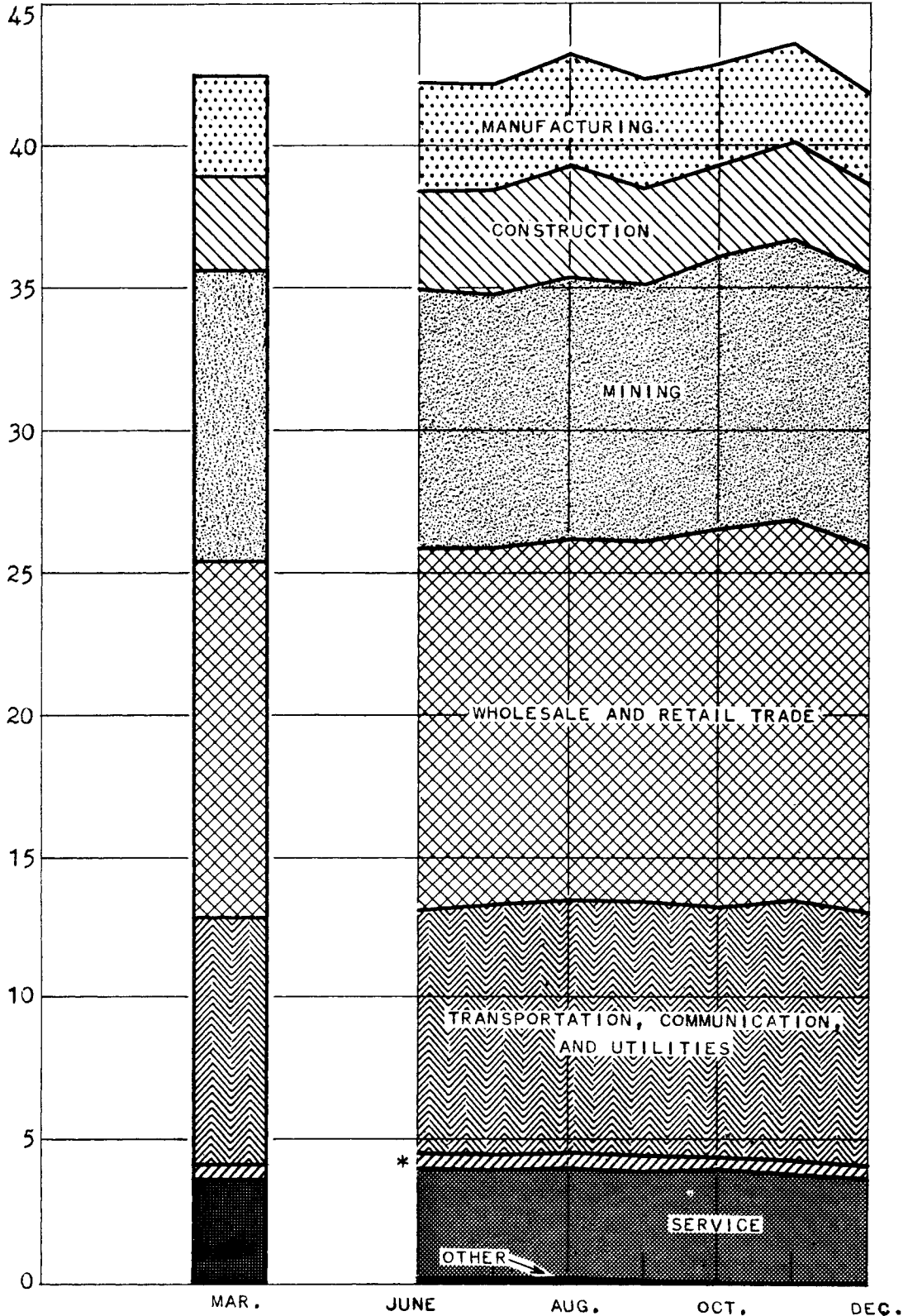
NEW JERSEY: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 8 OR MORE WORKERS)

THOUSANDS



NEW MEXICO: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 4 OR MORE WORKERS)

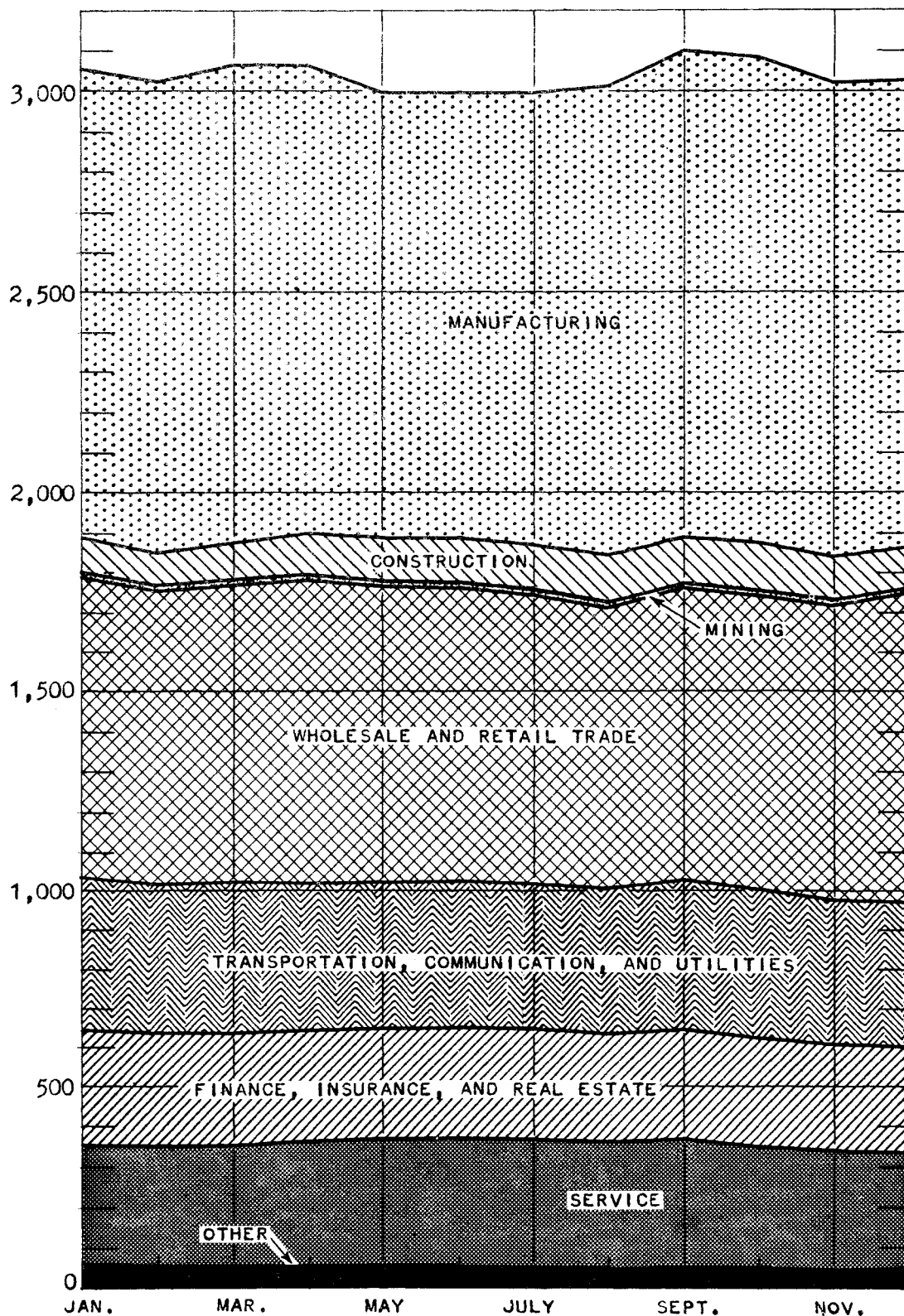
THOUSANDS



\*FINANCE, INSURANCE, AND REAL ESTATE

NEW YORK: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 4 OR MORE WORKERS)

THOUSANDS

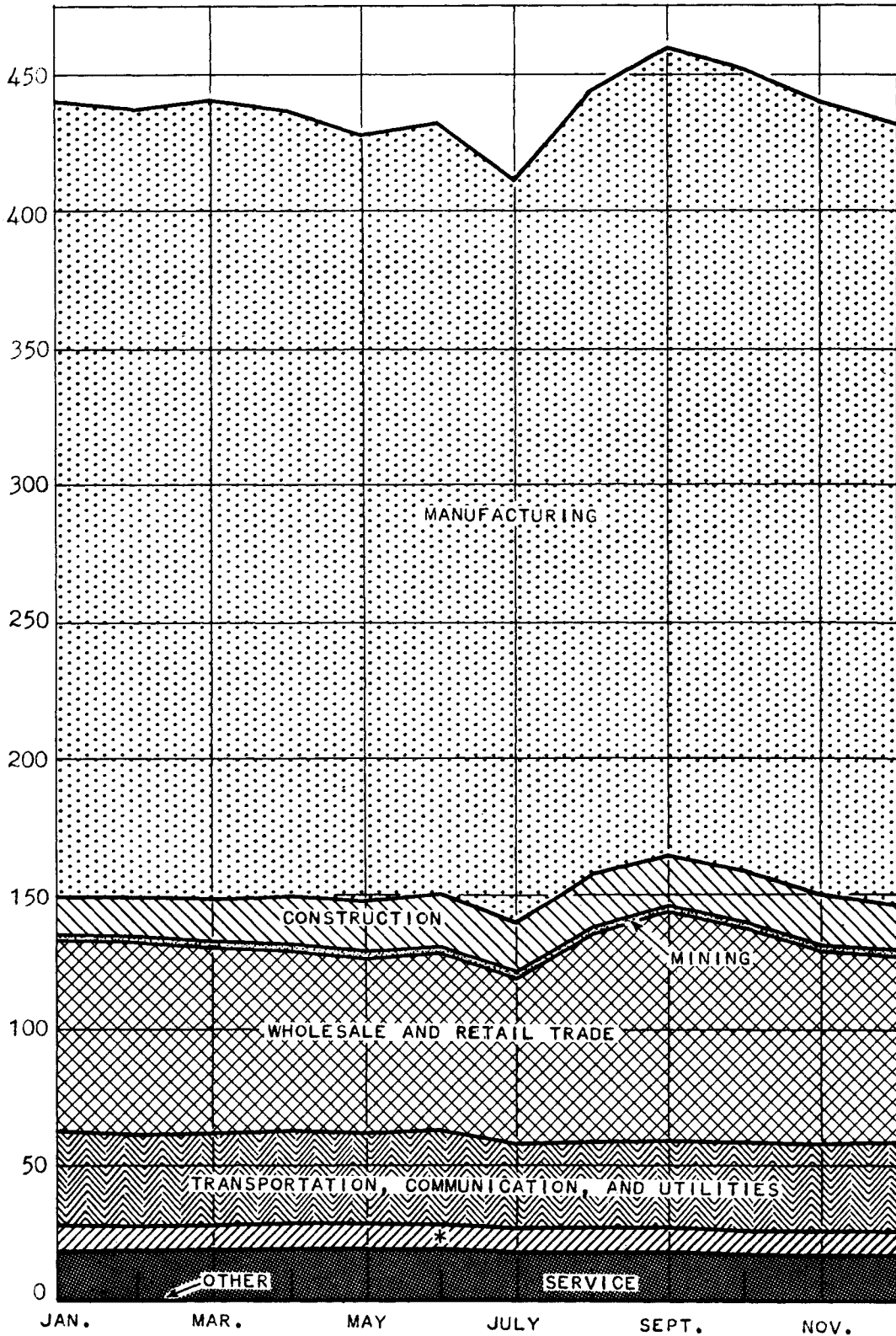


NOTE: EXCLUDES DOMESTIC SERVICE, ALTHOUGH COVERED BY STATE LAW



NORTH CAROLINA: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 8 OR MORE WORKERS)

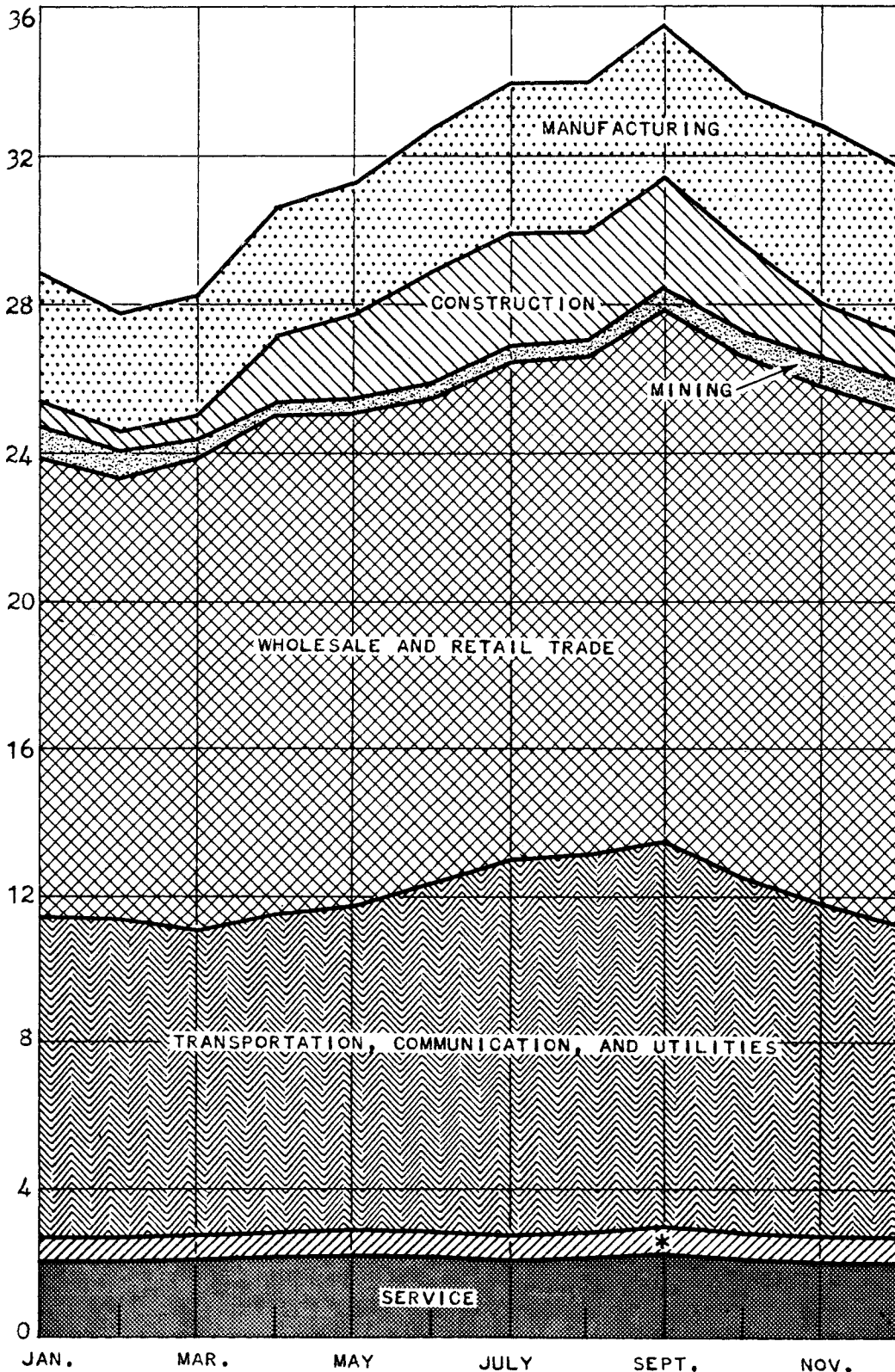
THOUSANDS



\* FINANCE, INSURANCE, AND REAL ESTATE

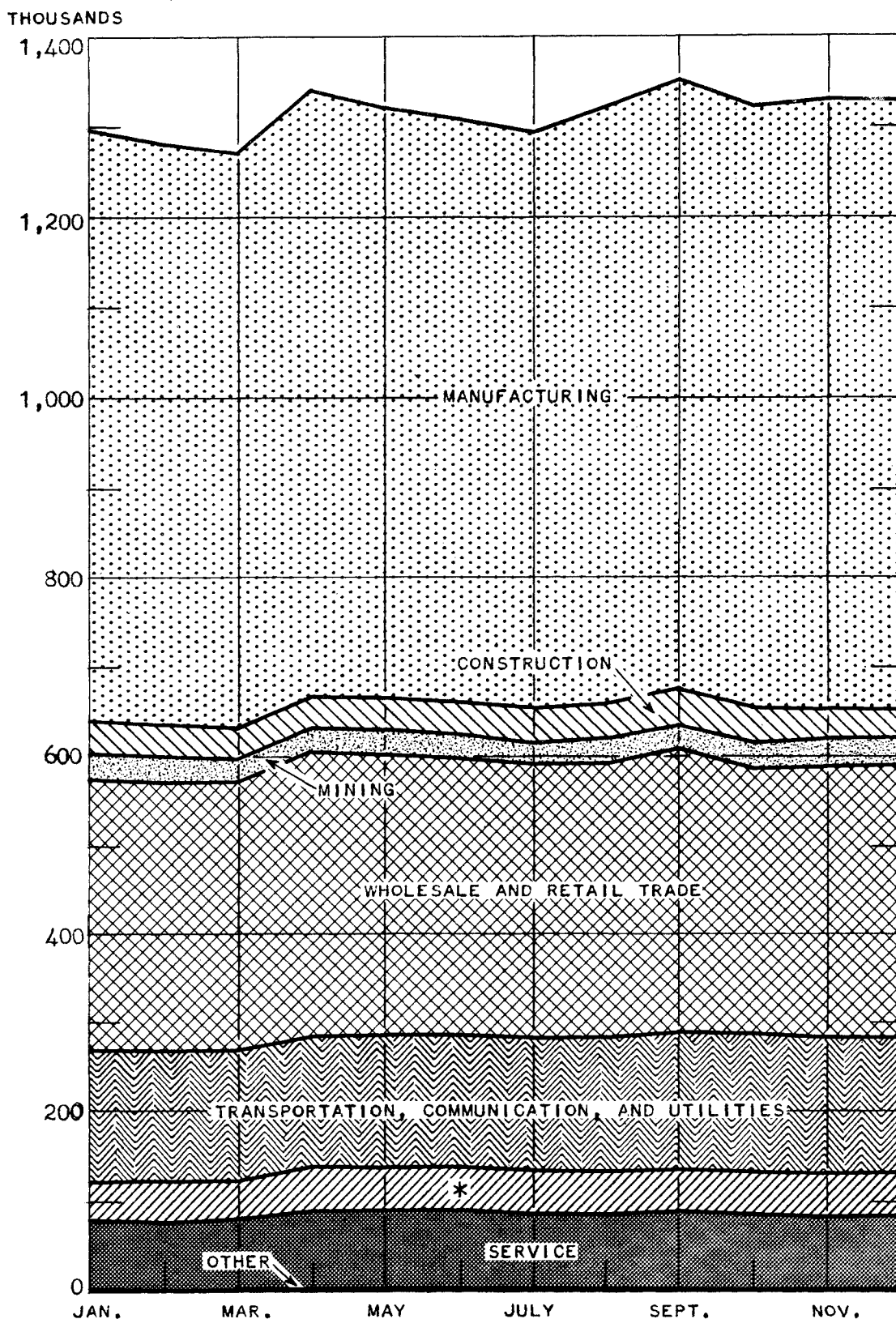
NORTH DAKOTA: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 8 OR MORE WORKERS)

THOUSANDS



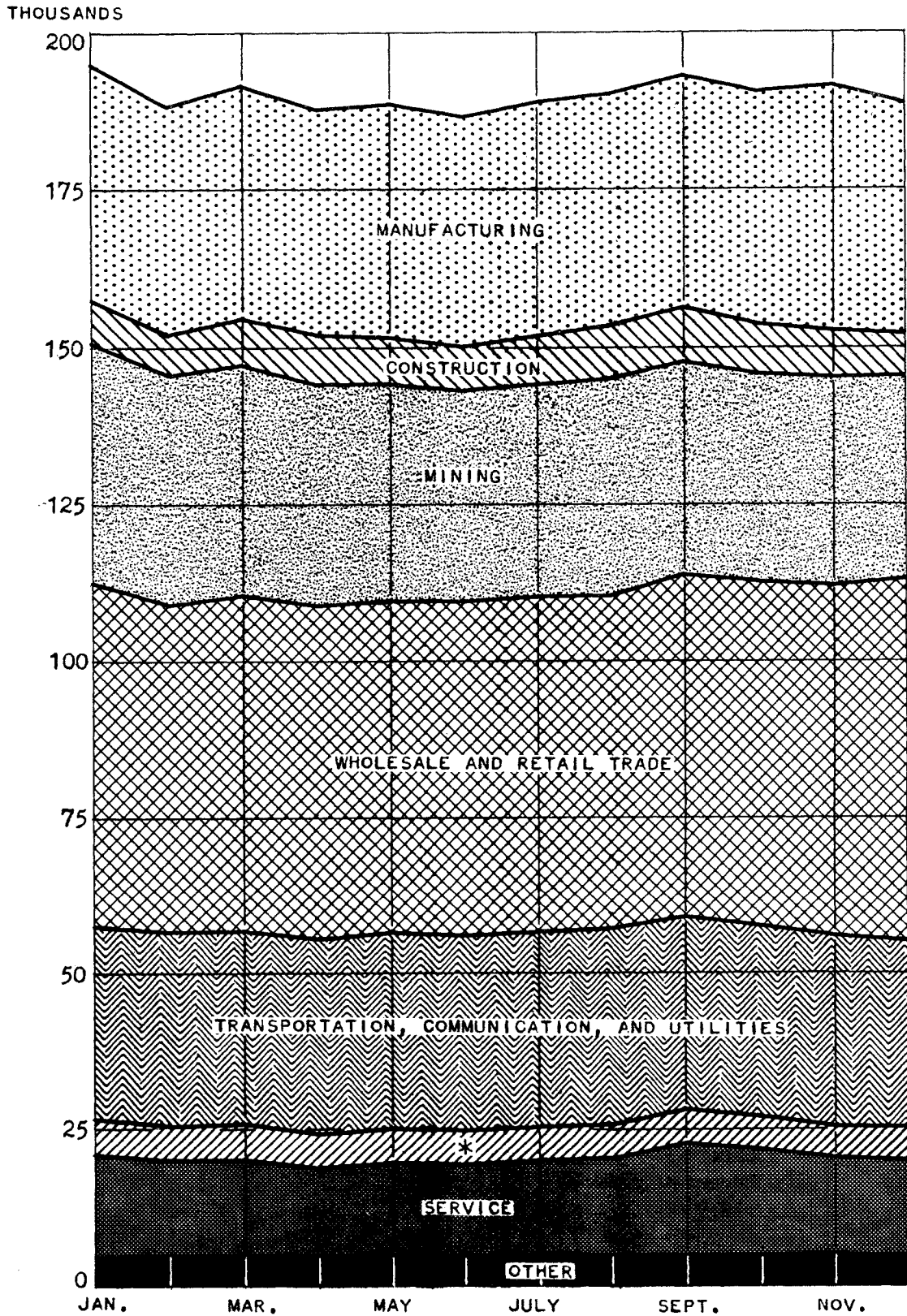
\*FINANCE, INSURANCE, AND REAL ESTATE

OHIO: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 3 OR MORE WORKERS)



\* FINANCE, INSURANCE, AND REAL ESTATE

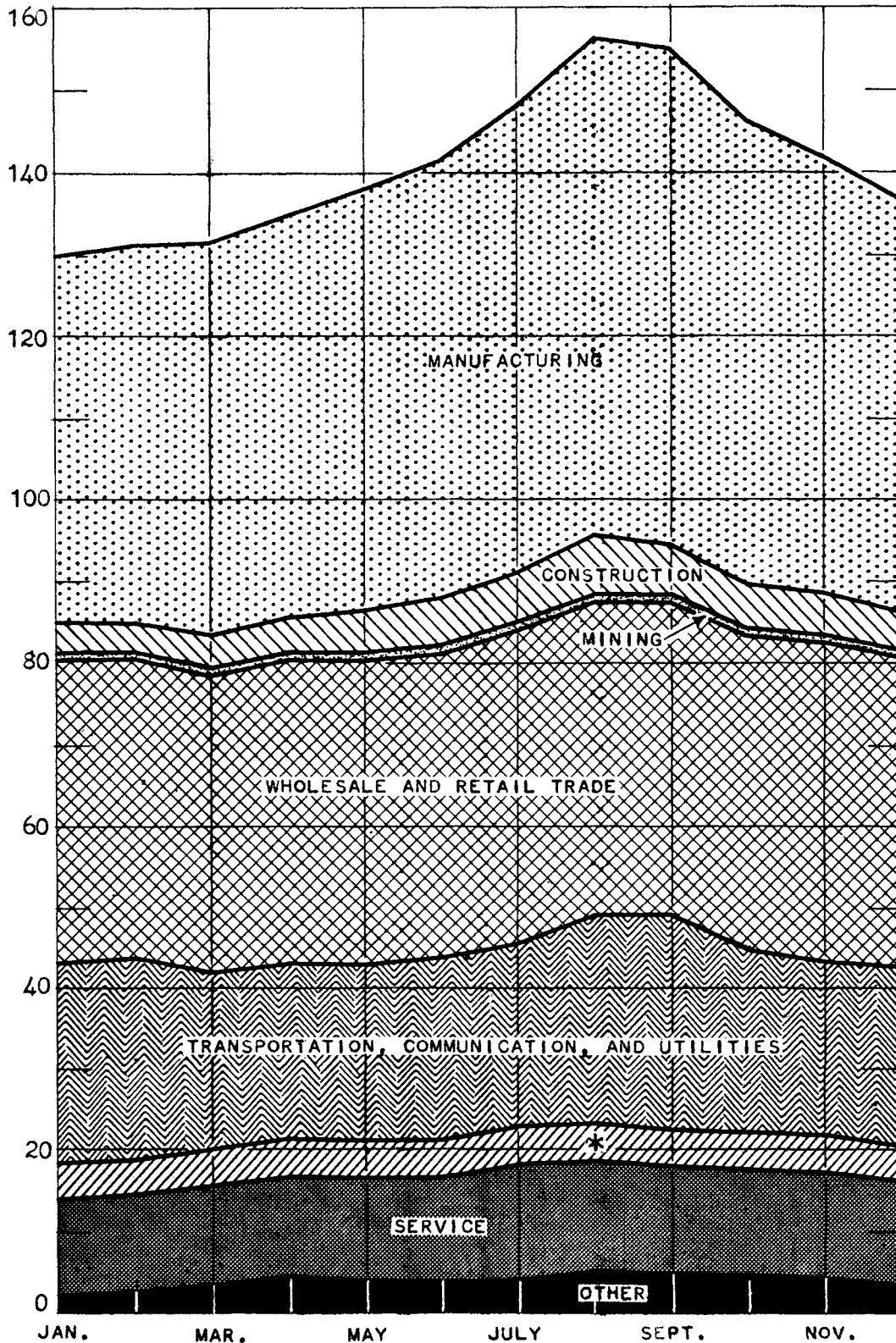
OKLAHOMA: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 8 OR MORE WORKERS)



\* FINANCE, INSURANCE, AND REAL ESTATE

OREGON: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 4 OR MORE WORKERS)

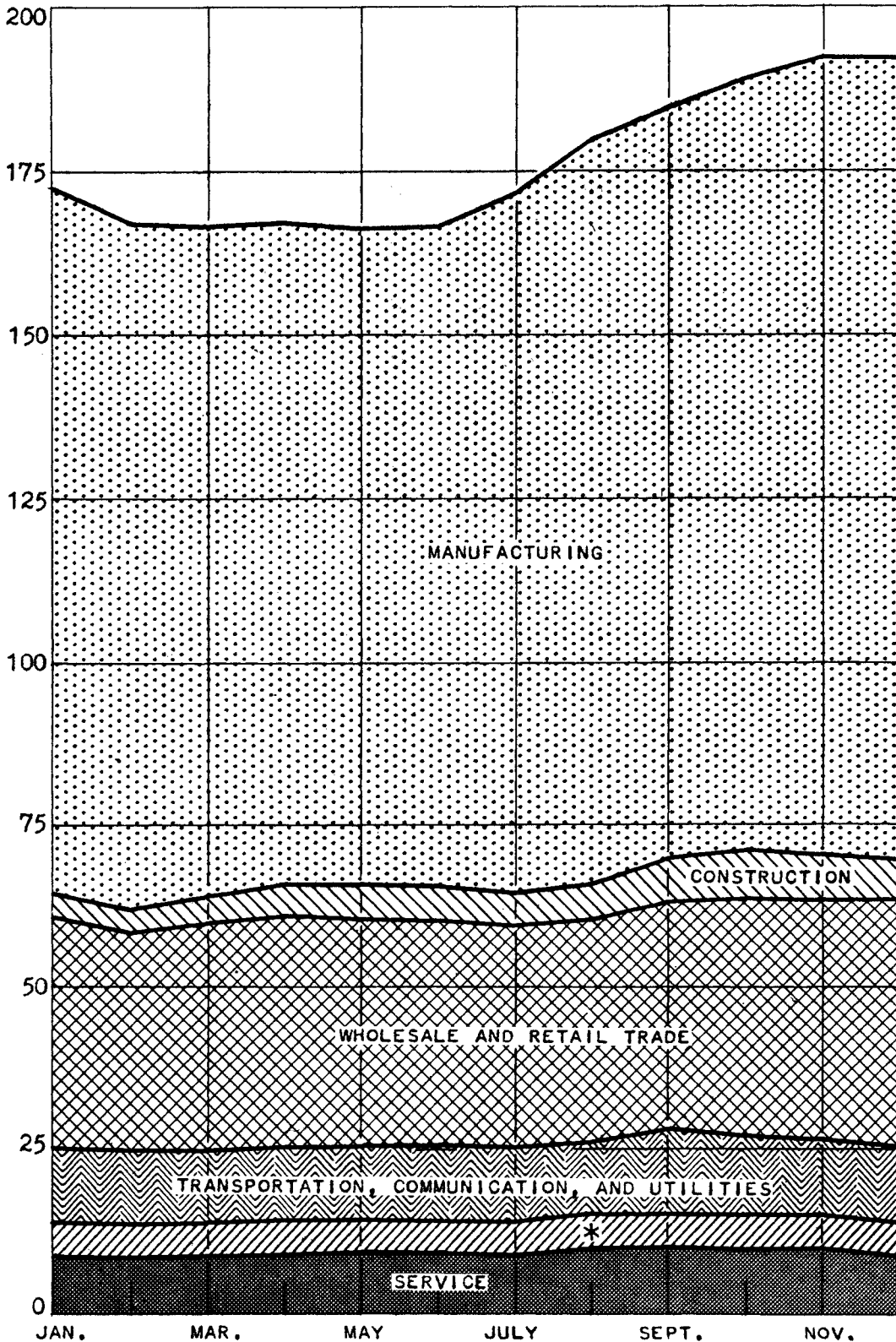
THOUSANDS



\*FINANCE, INSURANCE, AND REAL ESTATE

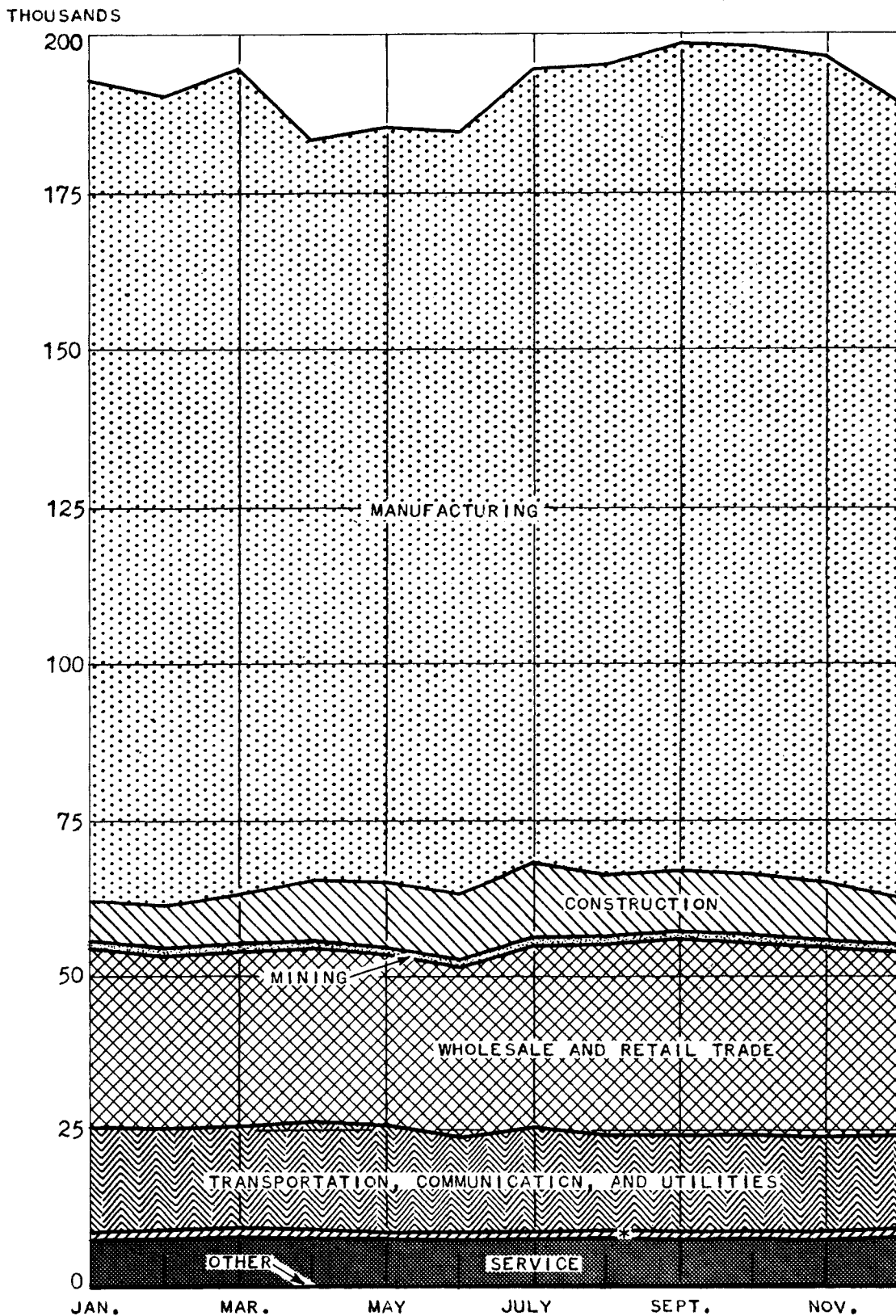
RHODE ISLAND: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 4 OR MORE WORKERS)

THOUSANDS



\* FINANCE, INSURANCE, AND REAL ESTATE

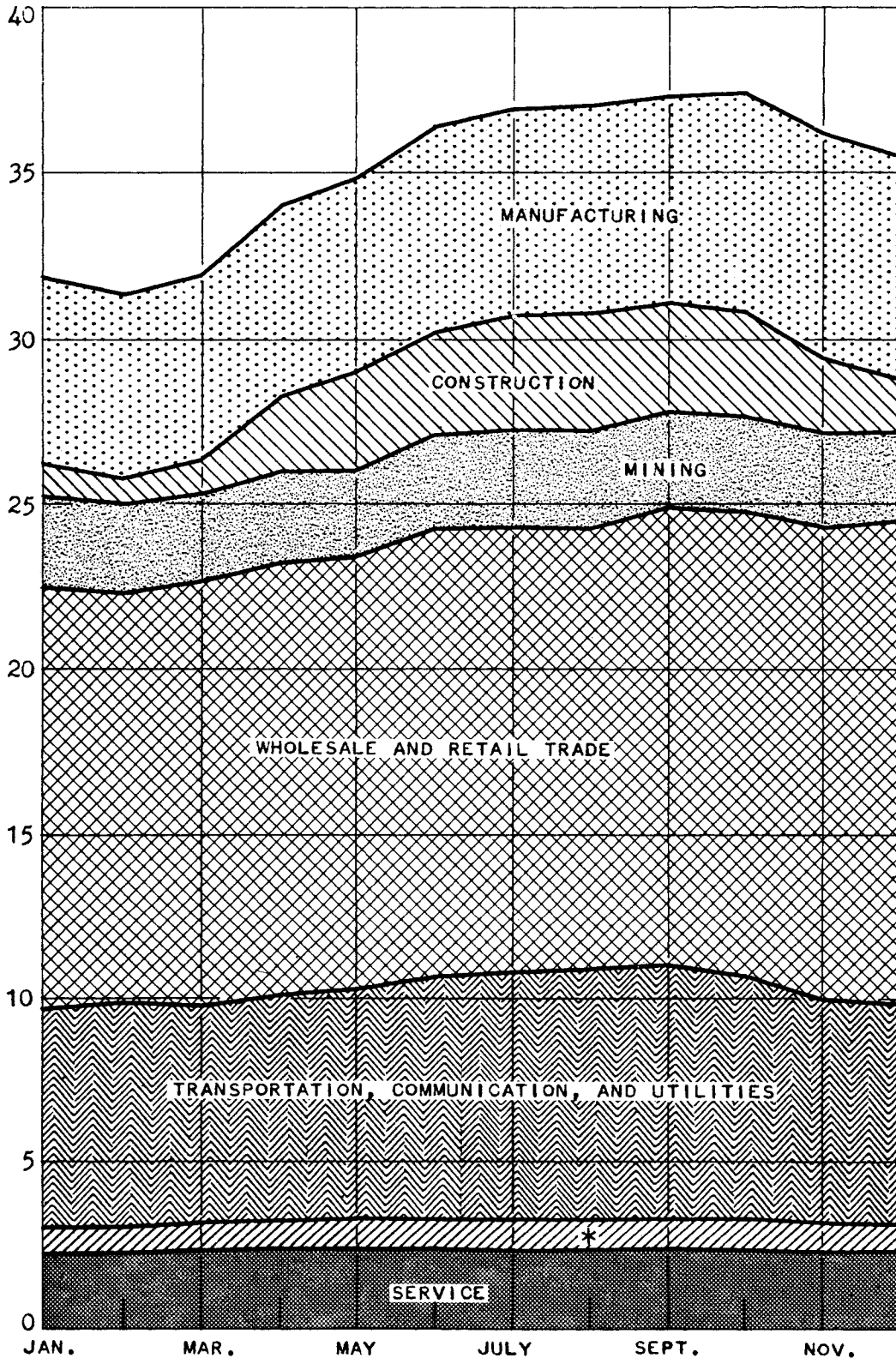
SOUTH CAROLINA: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 8 OR MORE WORKERS)



\* FINANCE, INSURANCE, AND REAL ESTATE

SOUTH DAKOTA: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 8 OR MORE WORKERS)

THOUSANDS

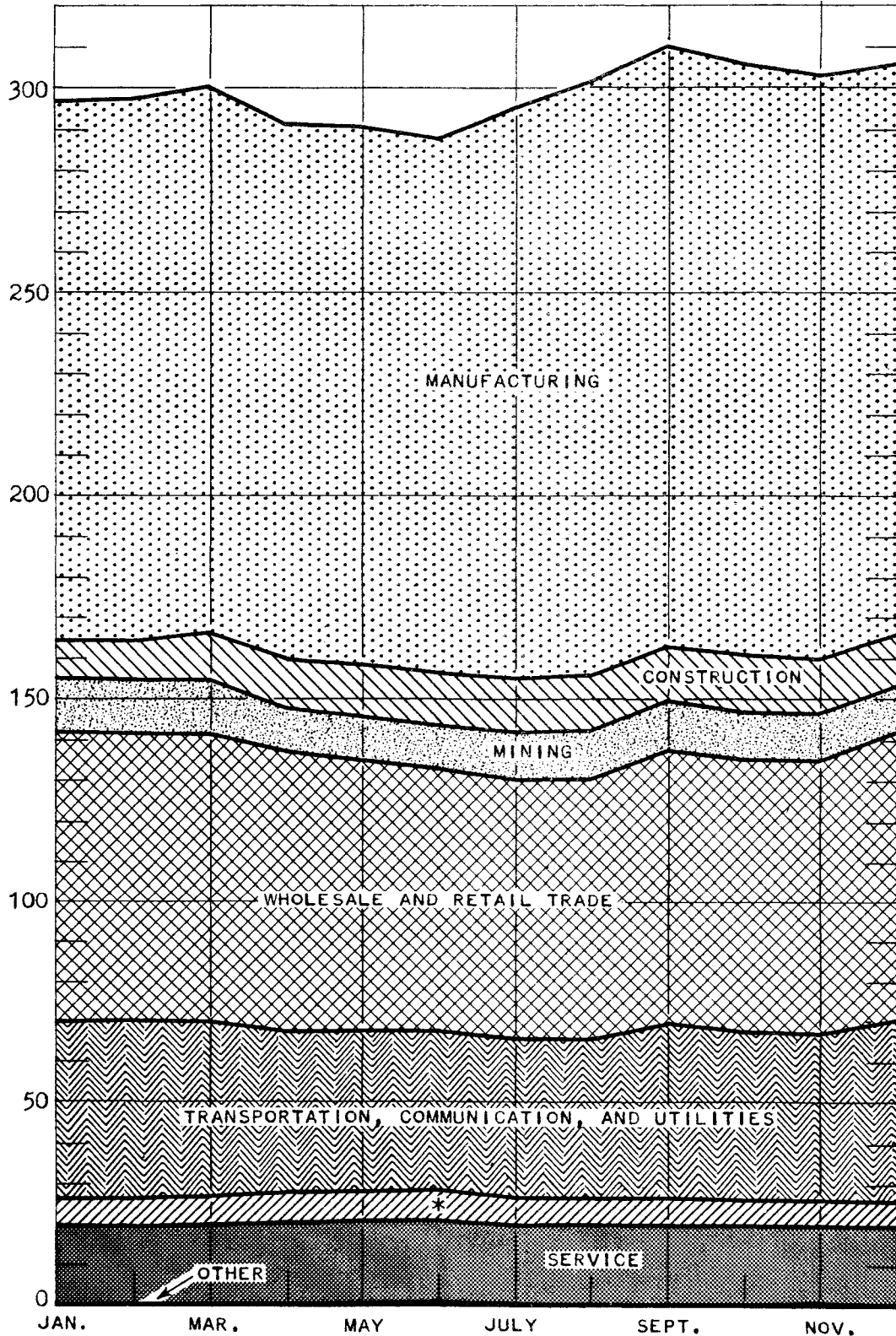


\*FINANCE, INSURANCE, AND REAL ESTATE



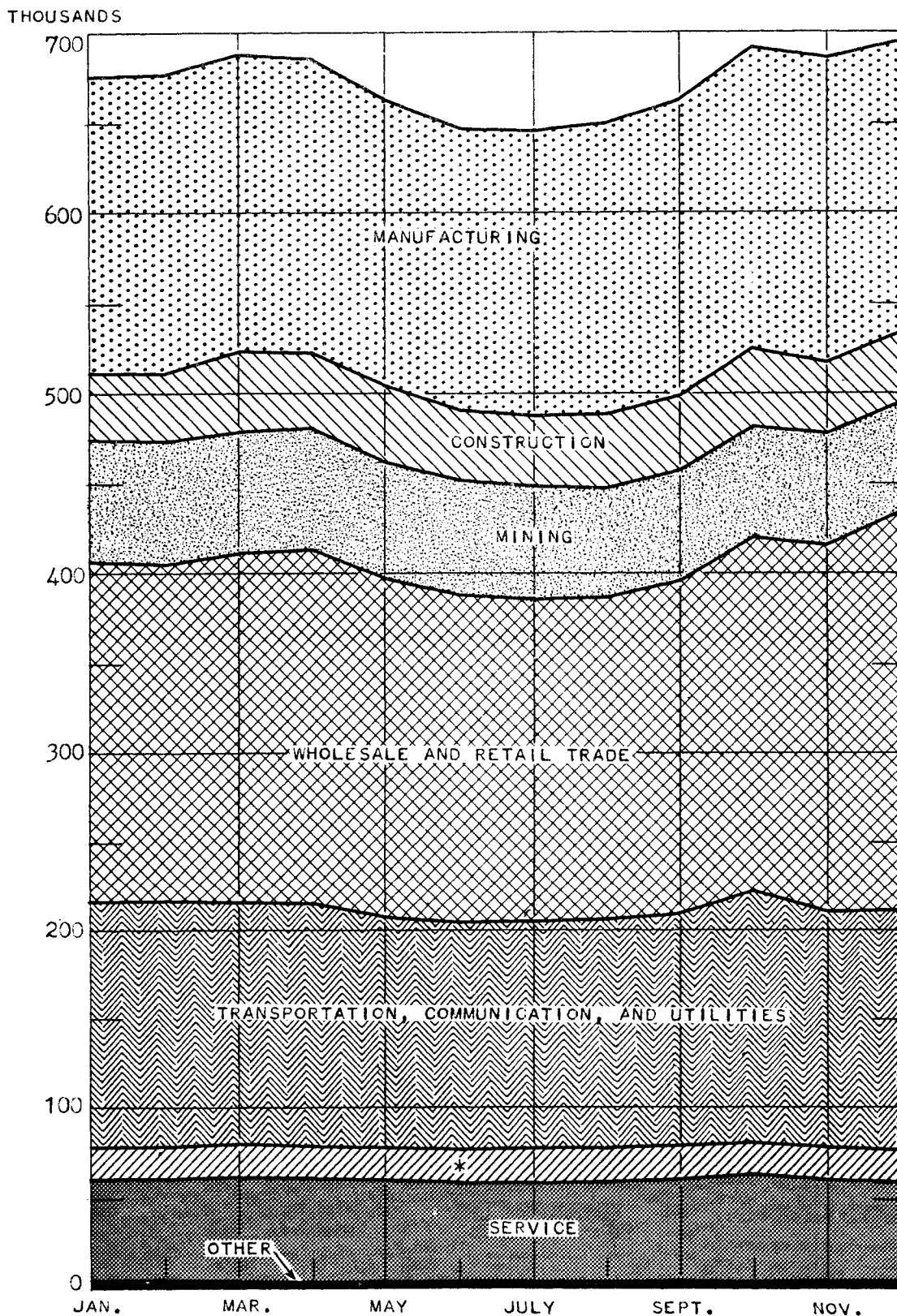
TENNESSEE: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 3 OR MORE WORKERS)

THOUSANDS



\*FINANCE, INSURANCE, AND REAL ESTATE

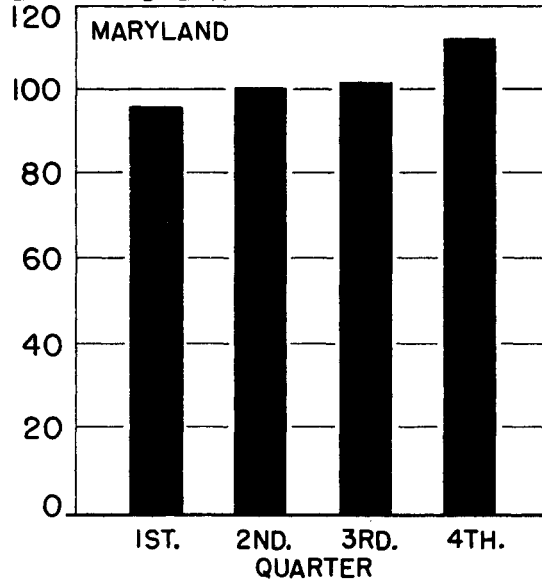
TEXAS: COVERED EMPLOYMENT BY INDUSTRIAL DIVISIONS, 1938  
 (SIZE-OF-FIRM INCLUSION - 8 OR MORE WORKERS)



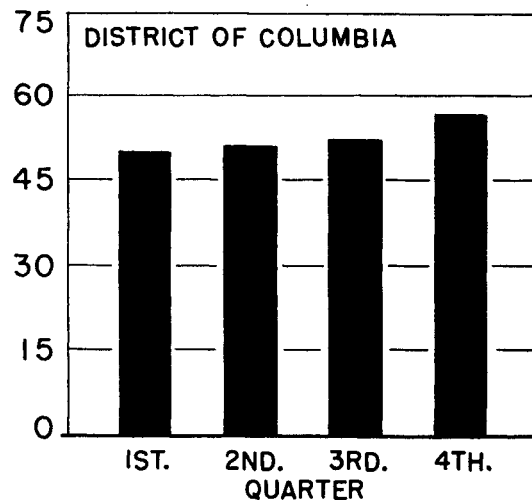
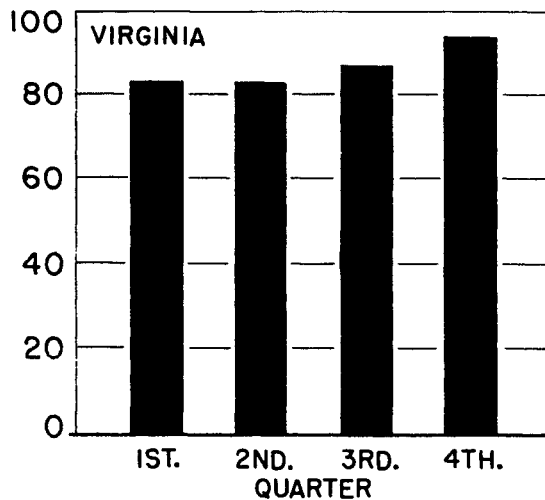
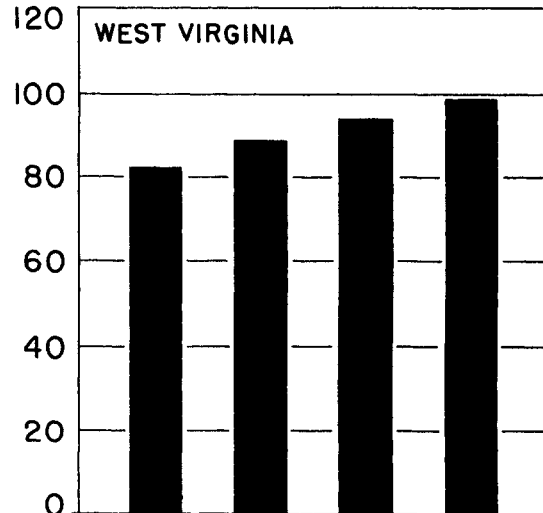
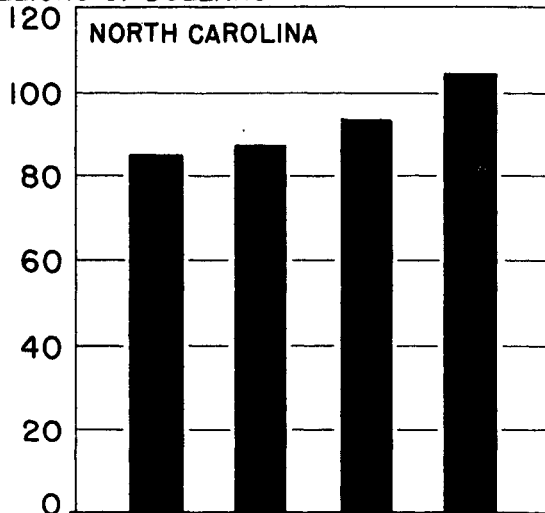
\* FINANCE, INSURANCE, AND REAL ESTATE

# REGION IV: TAXABLE WAGES, 1938\*

MILLIONS OF DOLLARS

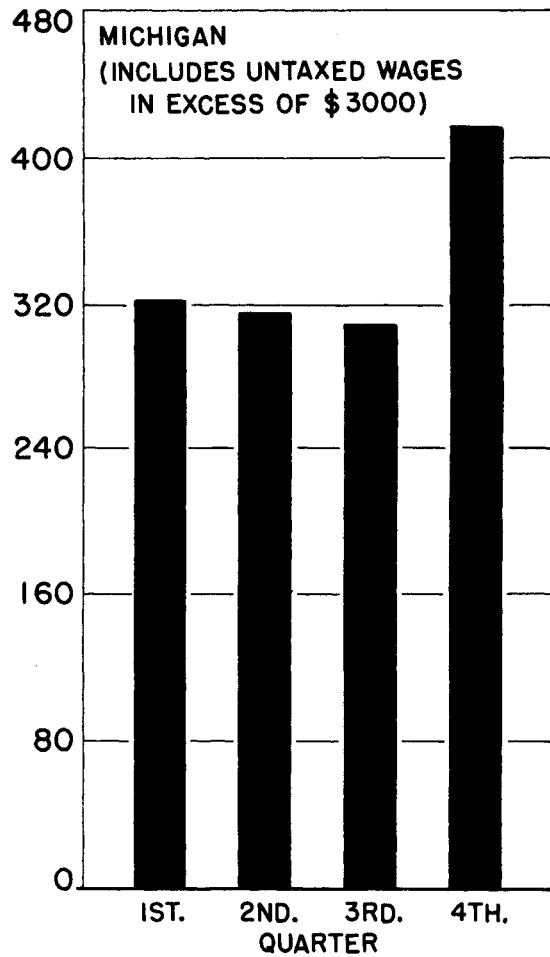
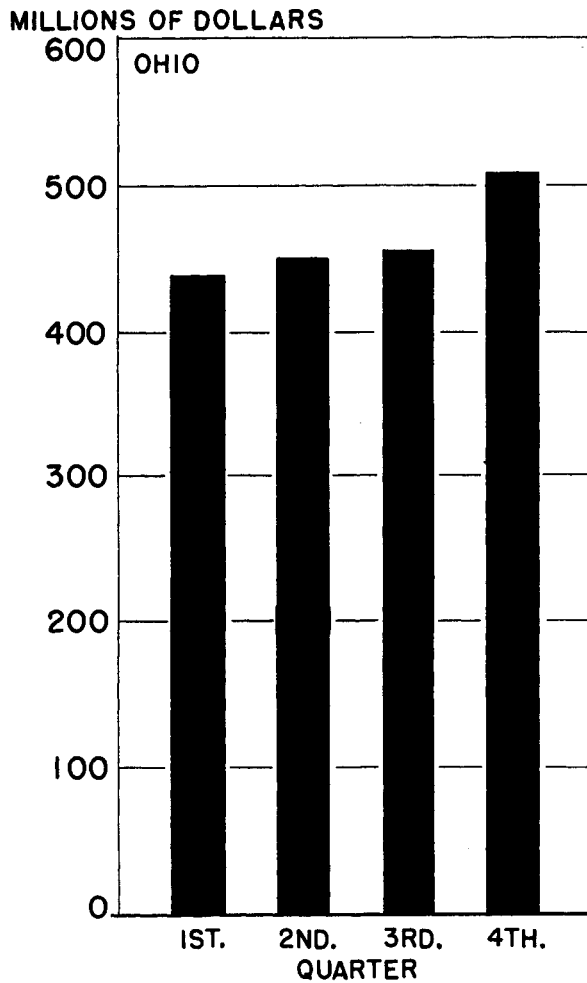
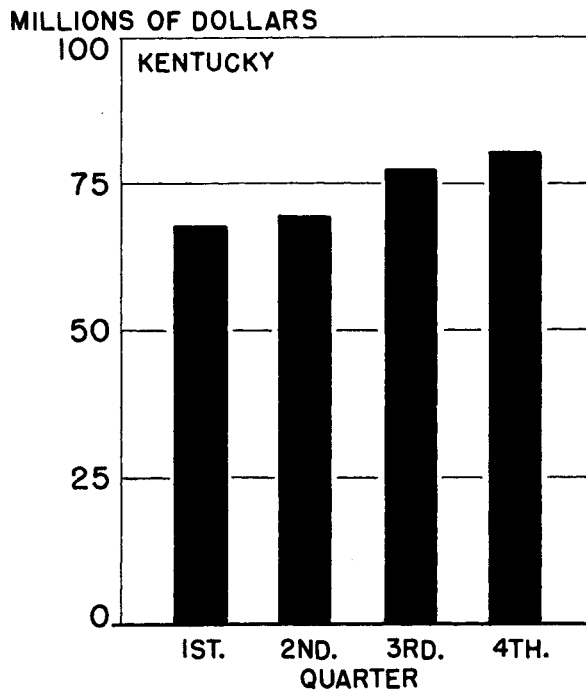


MILLIONS OF DOLLARS



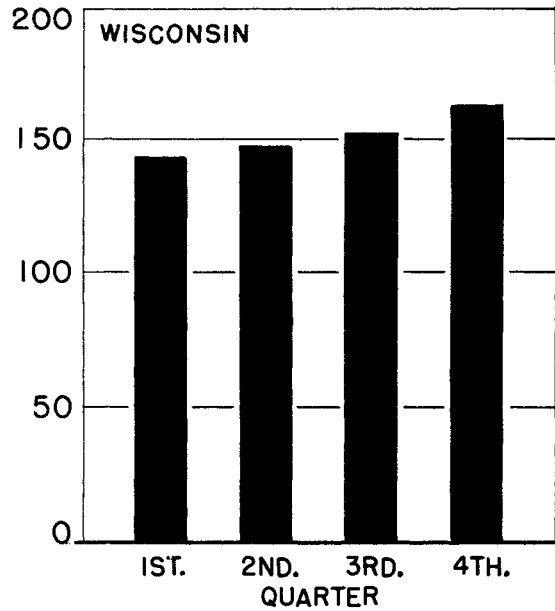
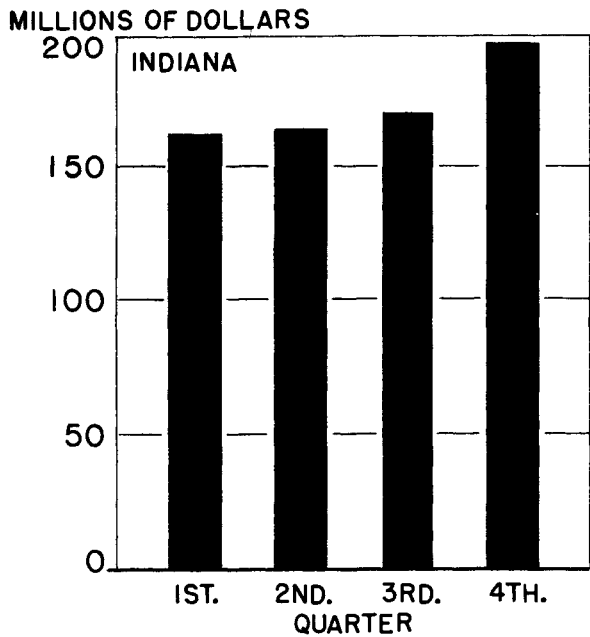
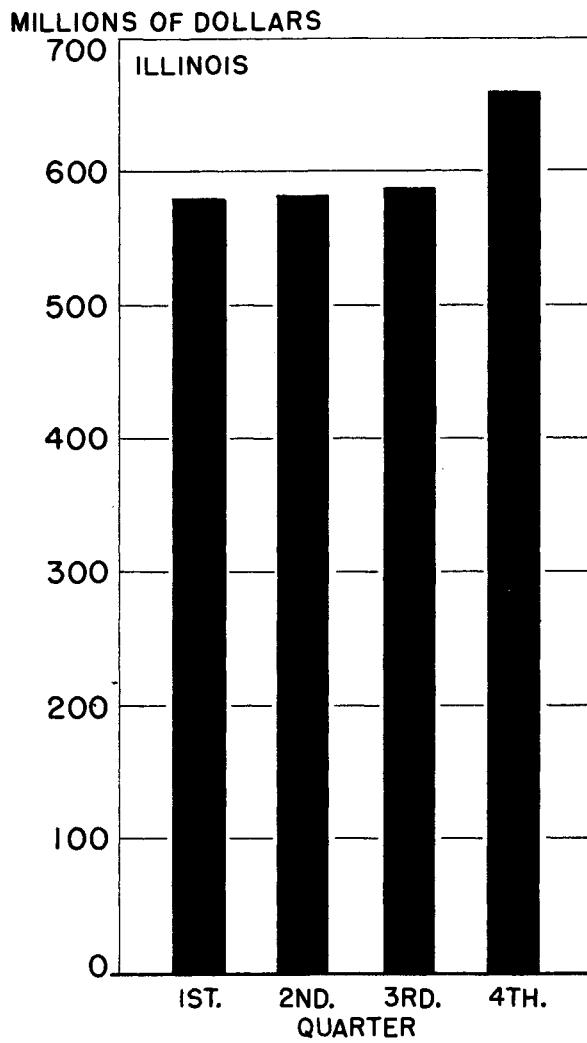
\*NOTE VARIABLE SCALE

# REGION V: TAXABLE WAGES, 1938\*



\*NOTE VARIABLE SCALES

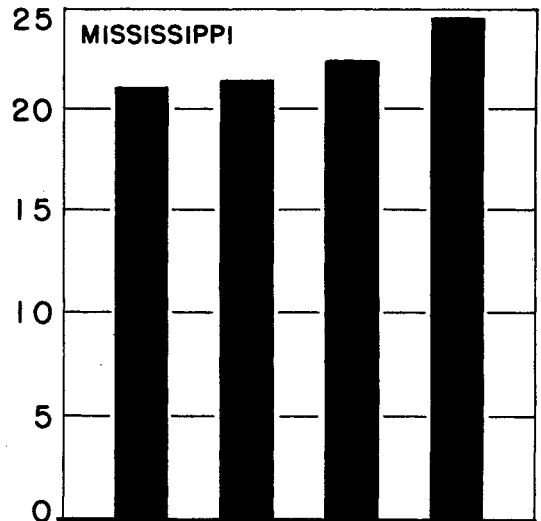
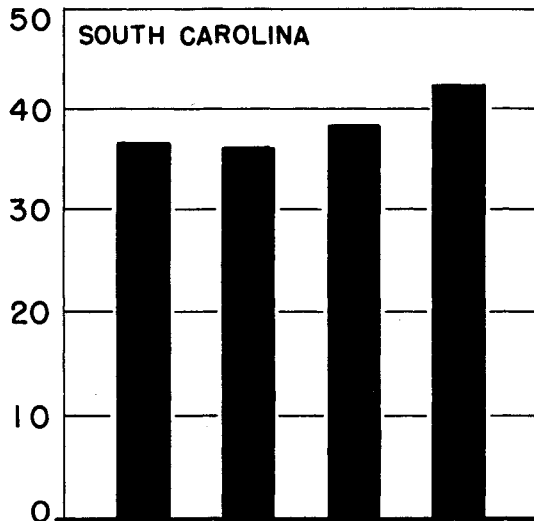
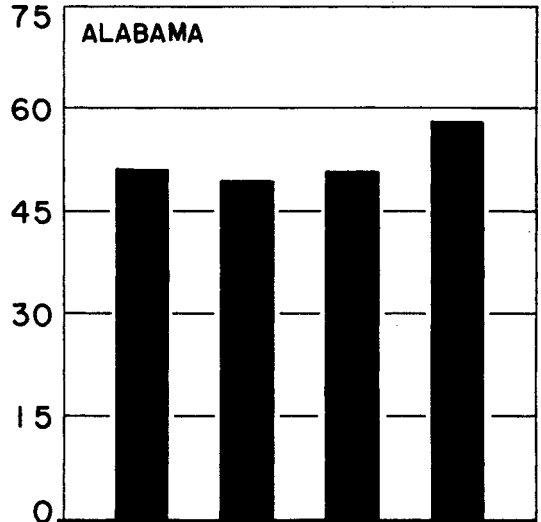
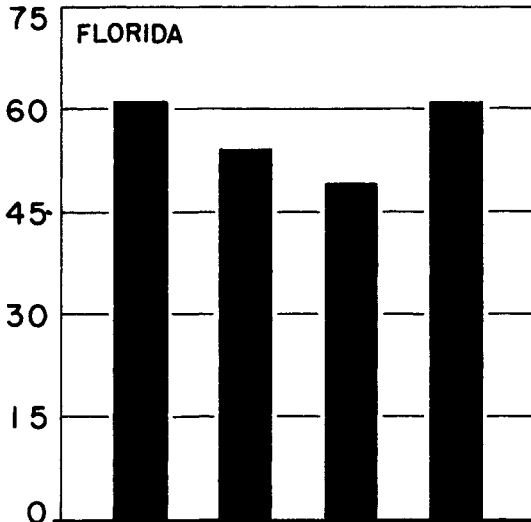
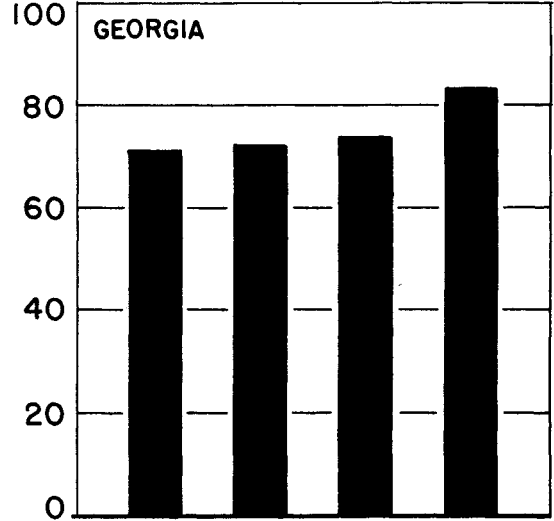
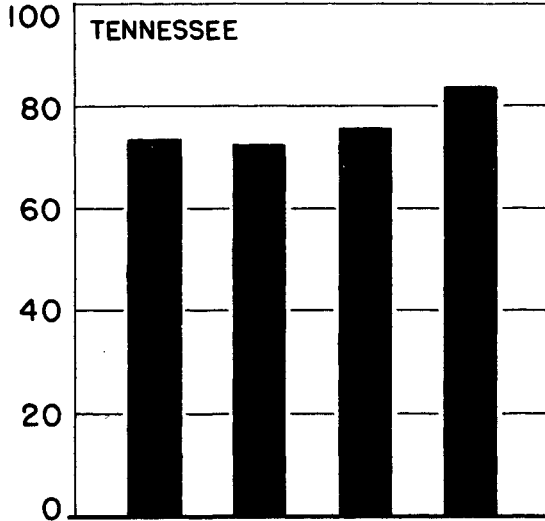
# REGION VI: TAXABLE WAGES, 1938\*



\*NOTE VARIABLE SCALES

# REGION VII: TAXABLE WAGES, 1938\*

MILLIONS OF DOLLARS

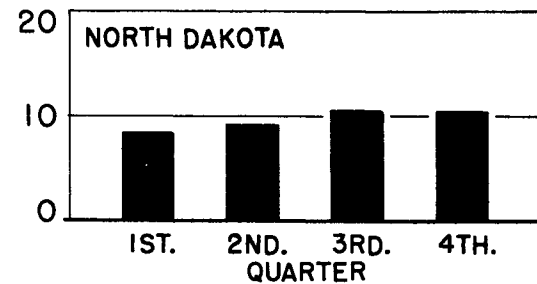
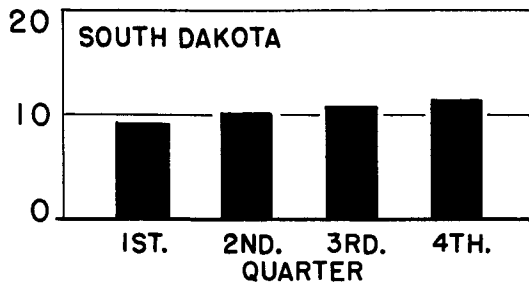
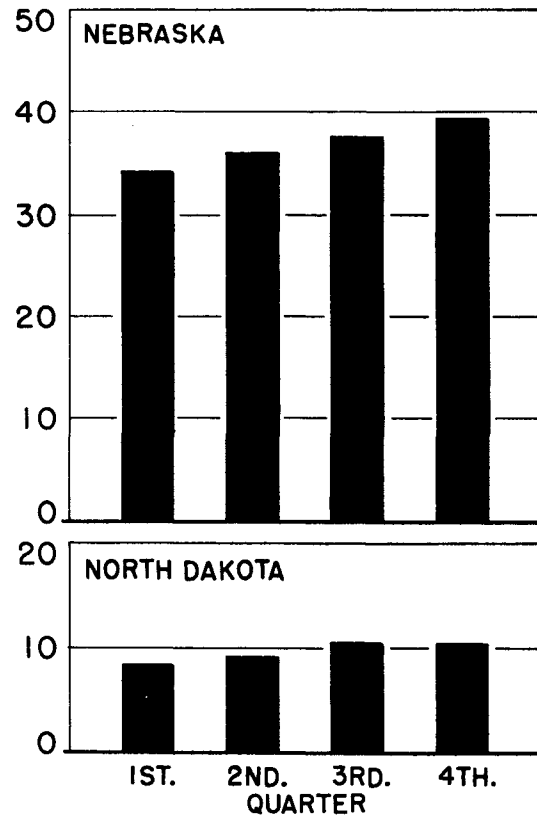
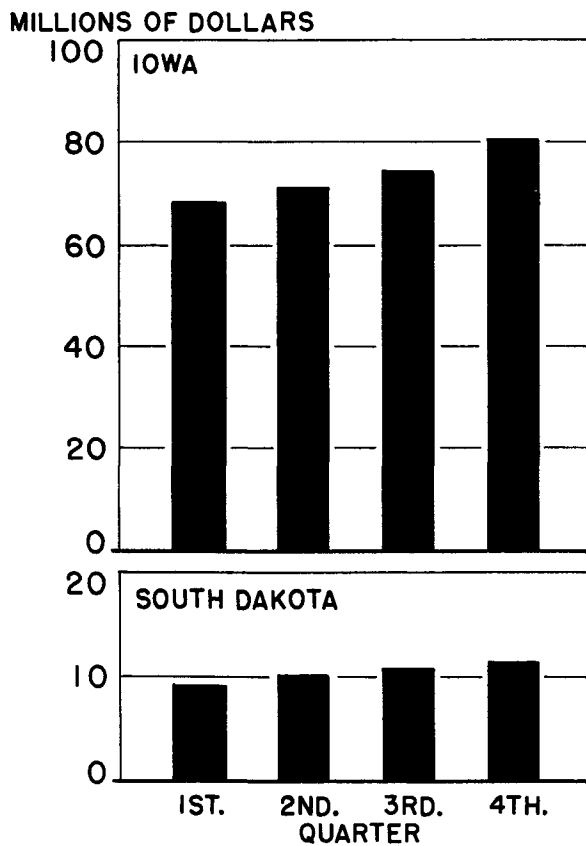
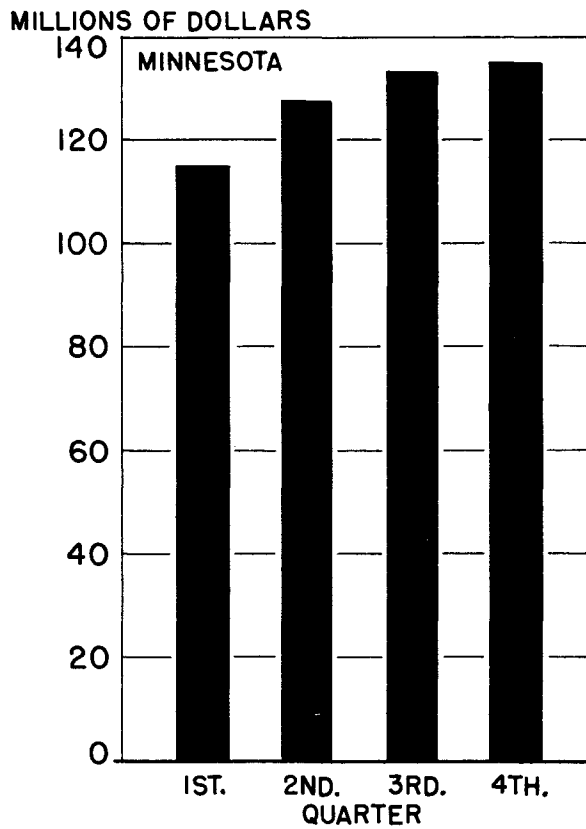


1ST. 2ND. 3RD. 4TH.  
QUARTER

1ST. 2ND. 3RD. 4TH.  
QUARTER

\*NOTE VARIABLE SCALES

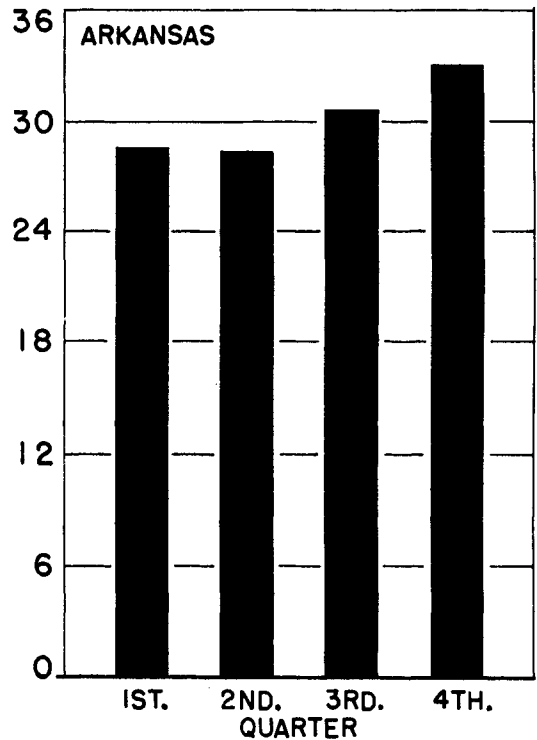
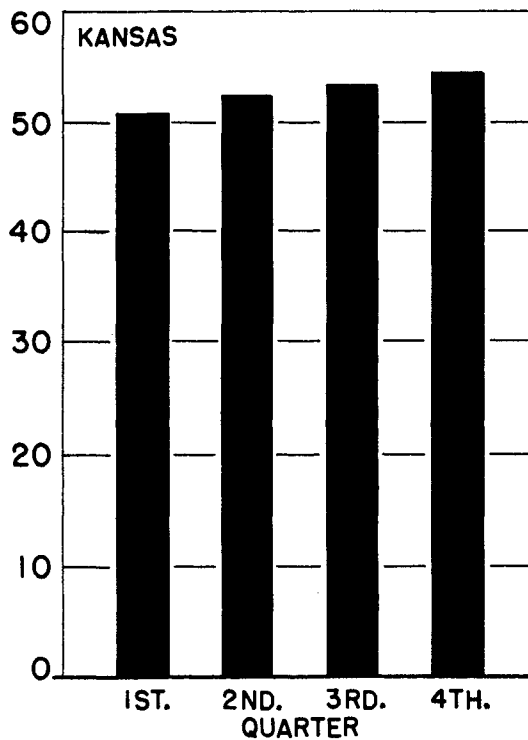
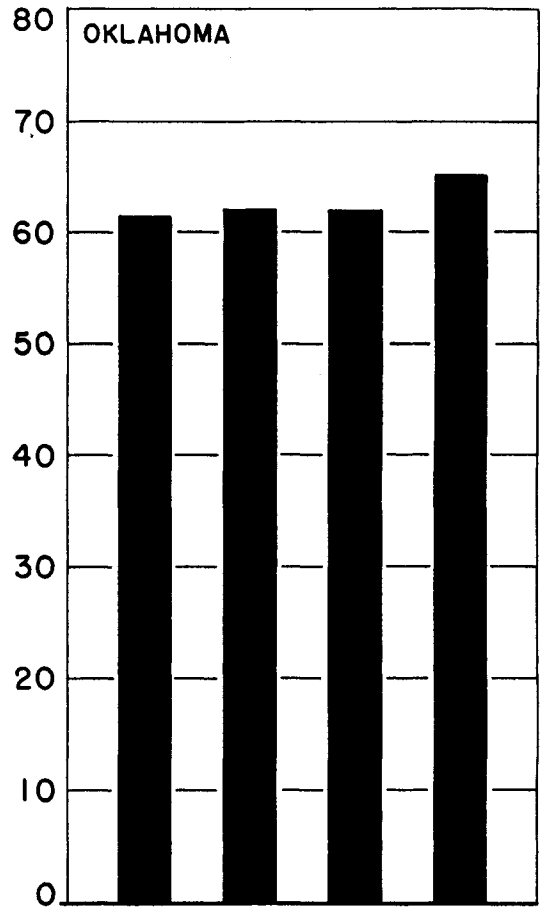
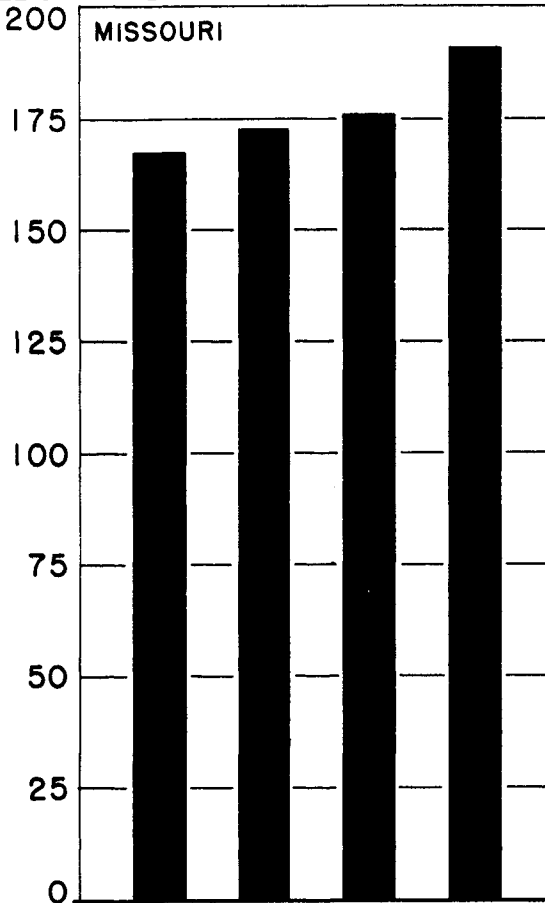
# REGION VIII: TAXABLE WAGES, 1938\*



\*NOTE VARIABLE SCALES

# REGION IX: TAXABLE WAGES, 1938\*

MILLIONS OF DOLLARS

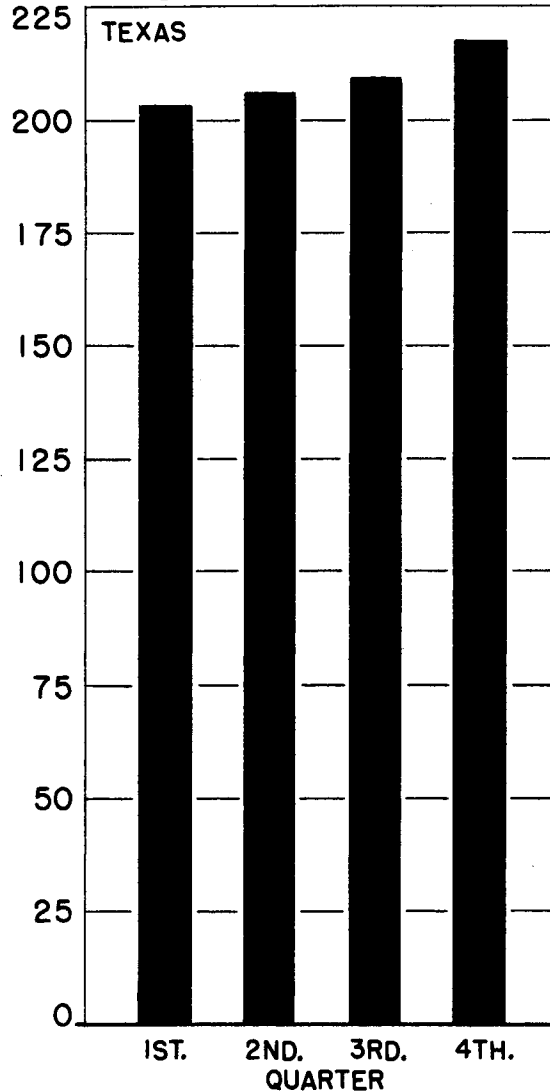


\*NOTE VARIABLE SCALES

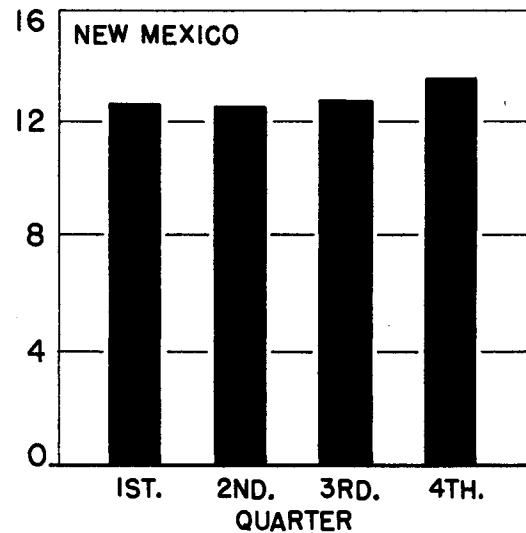
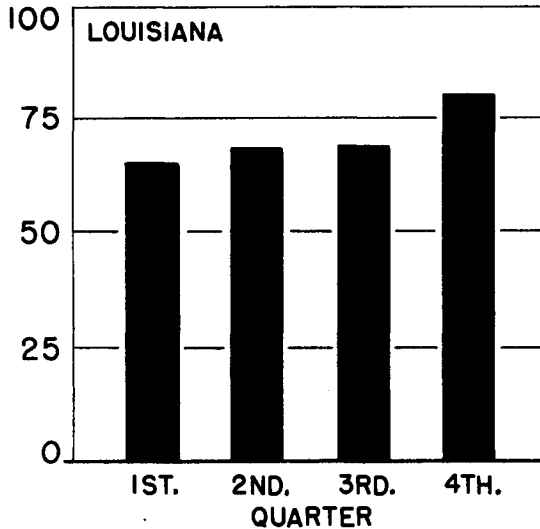


# REGION X: TAXABLE WAGES, 1938\*

MILLIONS OF DOLLARS



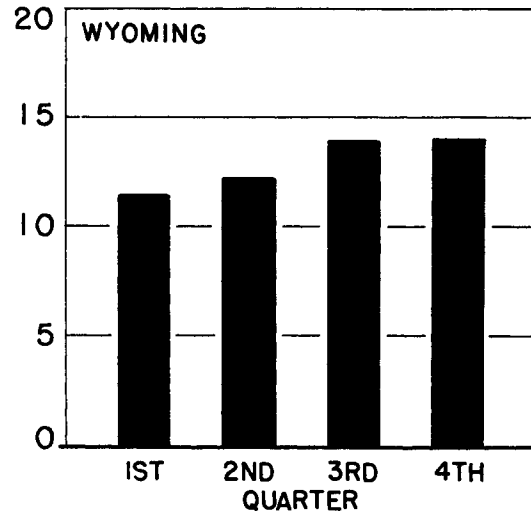
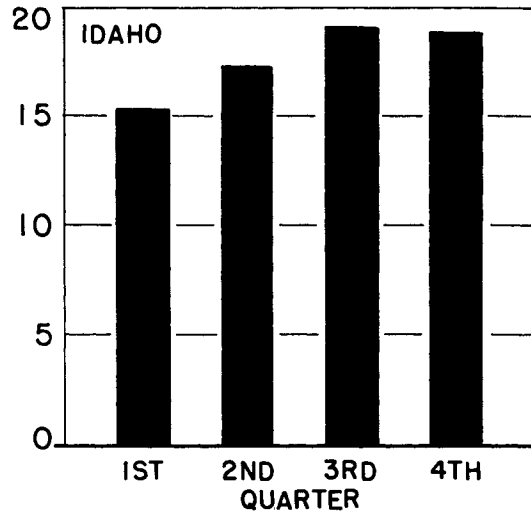
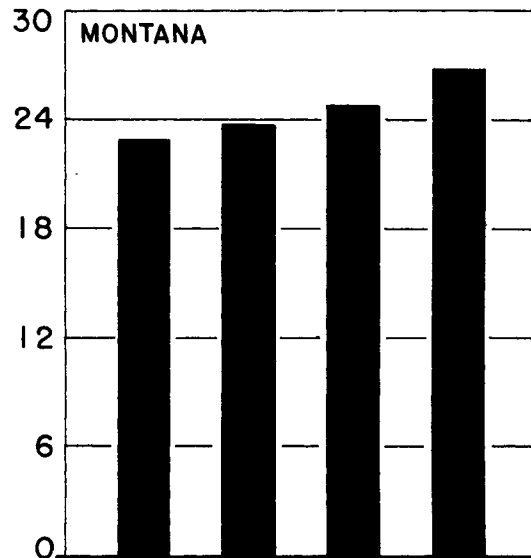
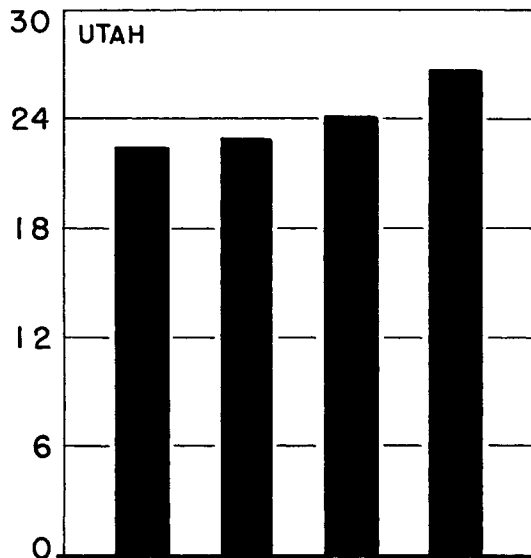
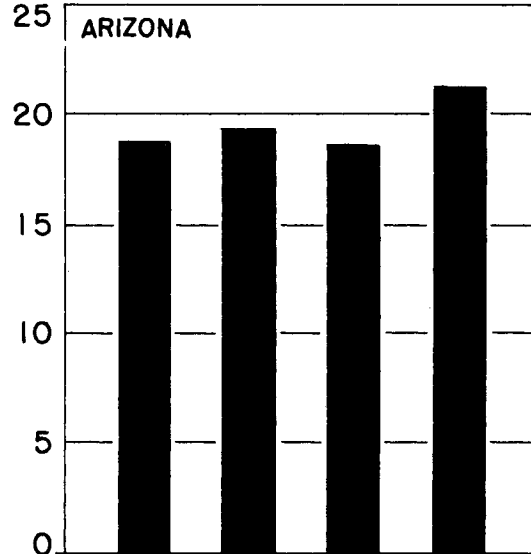
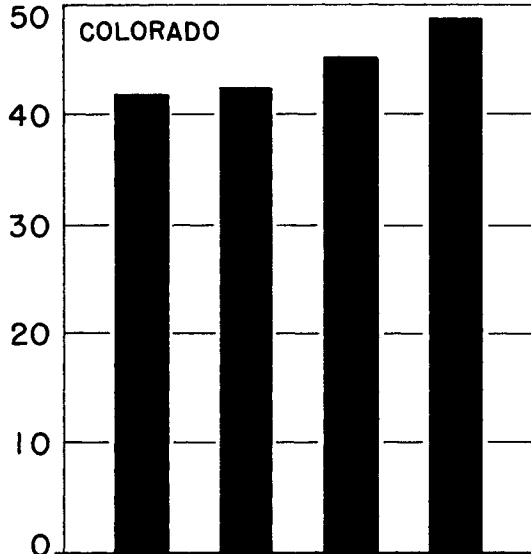
MILLIONS OF DOLLARS



\* NOTE VARIABLE SCALES

# REGION XI: TAXABLE WAGES, 1938\*

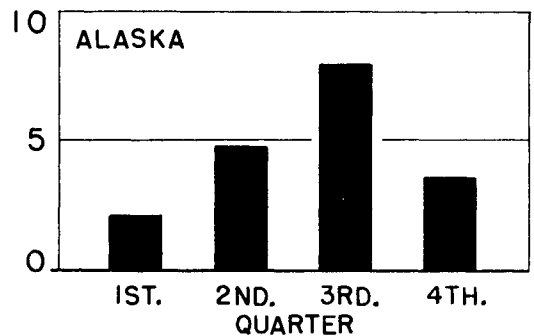
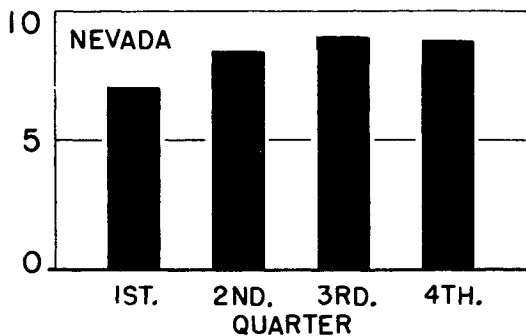
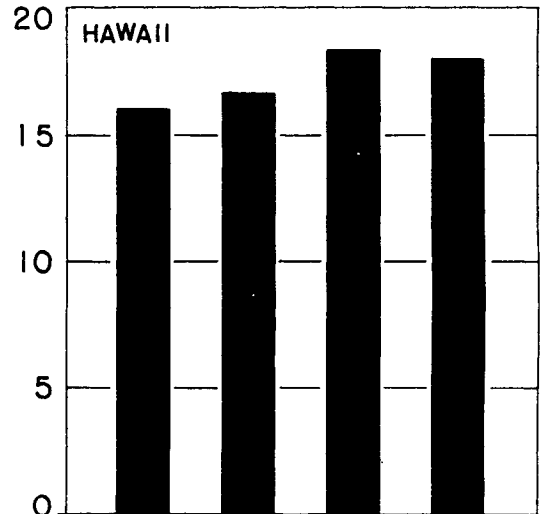
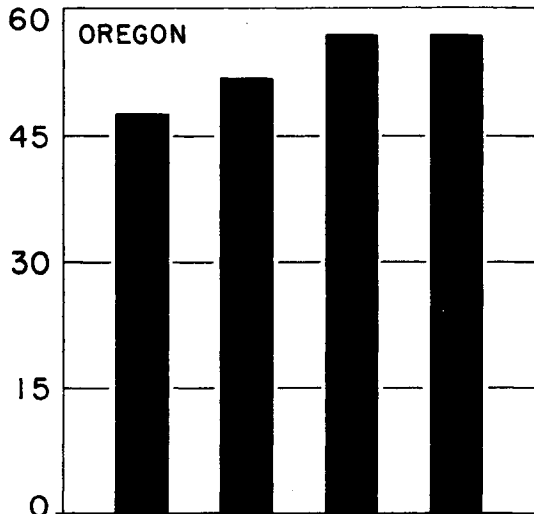
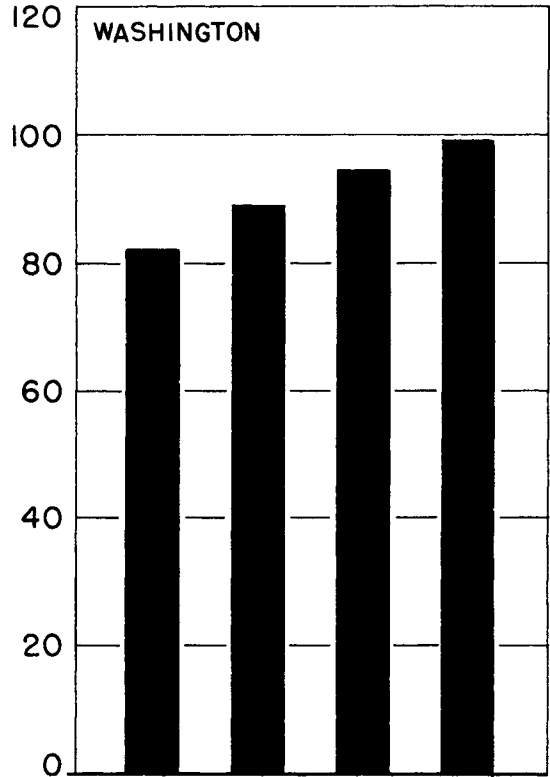
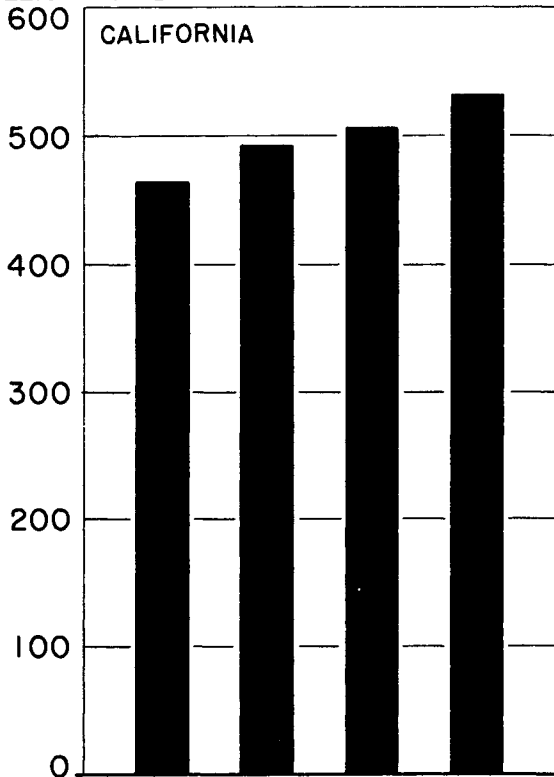
MILLIONS OF DOLLARS



\*NOTE VARIABLE SCALES

# REGION XII: TAXABLE WAGES, 1938\*

MILLIONS OF DOLLARS



\*NOTE VARIABLE SCALES