UNEMPLOYMENT INSURANCE AND RESERVES
IN THE UNITED STATES

A Selected List of
Recent References

Compiled by
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Librarian, Department of Labor
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INTRODUCTION

The widespread nature of the present unemployment emphasizes the necessity for providing greater economic security to our workers. At the close of 1934 only one State—Wisconsin—had enacted legislation for relief against unavoidable unemployment. The Wisconsin unemployment insurance law, which provides for a system of individual reserves, was enacted in January 1932. It became effective on July 1, 1934, and provides that the payment of benefits is to begin on July 1, 1935. Under the law it is compulsory for employers of 10 or more persons to make contributions to individual plant reserves under the control of the State Industrial Commission.

Aside from this one State legislative measure, the payment of unemployment benefits in the United States has been a matter of private initiative. Insurance plans have been put into effect by individual employers and corporations, by trade unions, and by joint agreement between employers and unions. While this movement on the part of employers and workers has been evidence of their appreciation of the necessity of providing against unemployment, the number affected has been so small that the combined schemes have contributed but little to the solution of the problem.

Unemployment insurance has been established by legislation in 18 foreign countries. All but two of the systems came into effect after the World War. In eight countries insurance is compulsory, and covers certain designated classes of workers under definite conditions described by law. In nine countries insurance is voluntary; that is, State assistance is given to groups voluntarily organized for the payment of unemployment benefits. In one instance, Switzerland, insurance is compulsory in some Cantons and voluntary in others.

The question of compulsory unemployment insurance has been the subject of a great deal of consideration in the United States Congress and in a large number of State legislatures. Numerous bills have been introduced and hearings held by different committees in the Federal Congress and in the various States. Commissions have been appointed by a number of States to study the question, and comprehensive reports have been submitted to State legislatures.

The importance of effectively providing against unemployment has been recognized by the President of the United States, who appointed a Committee on Economic Security on June 29, 1934. The committee consists of the Secretaries of the Treasury and of Agriculture, the Attorney General, and the Federal Relief Administrator, with the Secretary of Labor as chairman. The conclusions of this committee, which considered various phases of social security, including the establishment of a system of unemployment insurance or reserves, were designed to form the basis of legislative proposals in the Seventy-fourth Congress.

This bibliography, relating in most part to books, articles, and public documents published in the past 5 years, has been compiled by the Librarian of the Department of Labor with a view to meeting a need for a comprehensive list of references on the subject of unemployment insurance.

December 15, 1934.

Isador Lubin.
UNEMPLOYMENT INSURANCE AND RESERVES IN THE UNITED STATES:
A SELECTED LIST OF RECENT REFERENCES

GENERAL DISCUSSION

Books and Pamphlets

ACADEMY OF POLITICAL SCIENCE, New York.
Can prices, production, and employment be effectively regulated? 146 pp.
(Iss Proeedings, January 1932, v. 14, no. 4.)

PARTIAL CONTENTS: Community responsibility for the relief and prevention of
unemployment, by Allen T. Burns. The Rochester unemployment benefit plan,
by Marion B. Folsom. Is employment insurable, by Frederick H. Ecker. Some
phases of European unemployment insurance experience, by Bryce M. Stewart.
Stabilization of industry, by Gerard Swope.

——Current problems of unemployment and recovery measures in operation.
108 pp. (Its Proceedings, January 1934, v. 15, no. 4.)
Includes: The outlook for unemployment insurance in the codes, by Leo Wolman.
Lessons for the present from British experience with unemployment, by Sir William
H. Beveridge. Unemployment reserves and insurance programs, by Stanley King.

AMERICAN ACADEMY OF POLITICAL AND SOCIAL SCIENCE, Philadelphia,
... Social insurance, C. A. Kulp, ed. ..., Philadelphia, 1933. 204 pp.
(Its Annals, v. 170, November 1933.)

PARTIAL CONTENTS: The nature and purpose of social insurance, by Barbara
N. Armstrong. Social insurance: constructive destruction, by Walter Linn. Do
we need compulsory public unemployment insurance? Yes, by Abraham Epstein;
No, by Noel Sargent. Is the unemployment risk insurable, by I. M. Rubinow.
American voluntary attempts at unemployment benefits, by Bryce M. Stewart.
The Wisconsin idea: unemployment reserves, by Paul A. Raushenbush. The
Ohio idea: unemployment insurance, by I. M. Rubinow. Prospects for unemploy­
ment compensation laws, by John B. Andrews.
See also the Annals for March 1931 on “The insecurity of industry.”

AMERICAN ASSOCIATION FOR LABOR LEGISLATION.
An American plan for unemployment reserve funds, with revised draft of
19 pp.
Adopted by vote of the executive committee of the association, May 8, 1933.
Supersedes the tentative draft adopted in 1930.
For discussions on unemployment insurance at the annual meetings of this asso­
ciation (131 East 23d Street, New York City; John B. Andrews, secretary), and
for current information on legislative developments, consult its journal, “The
American Labor Legislation Review.”

——Unemployment reserves. Questions ... answered ... [New York, n. d.]
10 pp.

AMERICAN ASSOCIATION FOR SOCIAL SECURITY.
American doles cost more than unemployment insurance. [New York,
1934.] 3 pp.
An open letter to members of Congress and State legislatures. This association
(22 East 17th Street, New York City; Abraham Epstein, executive secretary),
formerly known as the American Association for Old Age Security, extended its
program in 1933 to cover complete social insurance. Current information about
unemployment insurance bills is given in its monthly, Social Security. For bill
sponsored by this association see section of this list on State Legislative Proposals
and Discussions.

AMERICAN ASSOCIATION FOR THE ADVANCEMENT OF SCIENCE.
Stabilization of employment; papers presented at the Atlantic City meeting
of the American Association for the Advancement of Science . . . Charles
300 pp.
Includes: Employment: assurance and insurance, by Gerard Swope. Actuarial
aspects of unemployment insurance, by H. L. Riets. Legislation for the reduction
and relief of unemployment, by Karl T. Compton.

AMERICAN FEDERATION OF LABOR.
Report of the Executive Council to the 51st-54th annual conventions.
Washington, D. C., 1931-1934.
1931: Unemployment insurance, pp. 128–144.

—— Report of proceedings of the 50th-54th annual conventions, 1930-1934.
1930: Debate on resolutions on unemployment insurance, pp. 309–319.
1932: Unemployment insurance (principles for guidance in framing State measures),
225, 226.

At the 1932 convention the American Federation of Labor reversed its attitude
toward unemployment insurance by adopting the recommendation of the executive
council in favor of the enactment of compulsory unemployment insurance laws. The
principles endorsed specify that every employment insurance act should contain pro­visions to protect union members from being obliged to accept work contrary to the
rules of their organization or employment under conditions tending to depress wages or
working conditions; contributions to be made only by employers.

For statement by William Green on “Why labor opposes forced worker contributions
in job insurance”, see American Labor Legislation Review, September 1934, v. 24,
p. 101-105. See also editorial in American Federationist, December 1934, pp. 1292–
1294, on principles of unemployment insurance advocated by American Federation of
Labor.

Reprint of the report of the executive council to the Vancouver convention, 1931, with
committee report and convention discussion.

ANDREWS, JOHN B.
Unemployment insurance: the record of this innovation at home and abroad.
(In Encyclopaedia Britannica. The world today . . . v. 1, no. 1,
1933, pp. 49, 50.)

—— Unemployment reserve funds; an American plan to stabilize jobs and pur­chasing power . . . [New York, American Association for Labor Legislation,

ARMSTRONG, MRS. BARBARA N.
Insurance the essentials: minimum wage, plus social insurance—a living

“ A critical review of the evolution of social insurance and minimum wage
institutions that have been adopted in different parts of the world, together with
an analysis of their trend and probable future.”

The section on unemployment insurance (pp. 462-549) includes a chapter on
“The American movement for unemployment insurance.” Charts showing main
provisions of foreign unemployment-insurance laws, pp. 635–644.
Bakke, Edward Wight.

Dr. Bakke, a sociologist from Yale University, lived for a year (1931-32) among the working people of Greenwich, one of the poorest districts of London. The purpose of his study was to ascertain "what has been the effect of unemployment insurance on the willingness and ability of workers to support themselves." He presents a vivid picture of the numbing and blighting effects of being without a job, but unemployment insurance has not in his judgment made paupers but has rather given dignity to the administration of the poor law. He found some malingering, but on the whole was impressed with the fairness of the average man in the street in his relation to the insurance program.

Beveridge, William A.
What can insurance do?

By the economist of the Metropolitan Life Insurance Co.

Beveridge, Sir William H.

Based on English experience, but considerations presented have wider application. See also paper on "Lessons for the present from British experience with unemployment" in Academy of Political Science, Proceedings, January 1934.


Some of the general conclusions on unemployment insurance presented by this English authority in the chapters on "Establishment and transformation of unemployment insurance" and "A second conclusion" have interest also for the United States.

Bondfield, Margaret G.
Supplementing wages through social insurance.

Carroll, Mollie Ray.
Unemployment insurance by industry: some suggestions from Germany.

See also address in Proceedings, 1934, pp. 251-262.

Chamber of Commerce of the United States of America.
. . . On the report of the Special Committee on Continuity of Business and Employment. Washington, 1932. 41 pp. (Its Referendum [pamphlets], no. 58.)


On the proposition that employers individually and collectively should provide adequate reserves for unemployment and other benefits for their employees the vote was 2,146 for and 511 ½ opposed.


Recommended opposition to any compulsory employment insurance system to be administered by the State itself or to the use of public funds to pay unemployment benefits. If compulsory legislation found necessary, favored individual reserves with limited liability and with pooling of funds optional; contributions to be by both employers and employees; and no action to be taken until business conditions improve.

At the May 1934 meeting of the Chamber of Commerce the following resolution was adopted: "The Chamber continues to oppose the enactment of legislation for compulsory unemployment benefits. Upon the return of more satisfactory business conditions affording opportunity to accumulate reserves there should be extensive coverage for the future of industrial and commercial employees by suitable unemployment reserve plans." (In its Washington Review, May 5, 1934, p. 26.)
UNEMPLOYMENT INSURANCE AND RESERVES

Chamber of Commerce of the United States of America.

Current national issues and the Chamber of Commerce of the United States of America. Most recent policy declarations of its member organizations as recorded in referendum or by resolution of accredited delegates at annual meetings. Washington, 1934. 31 pp.

"Voluntary unemployment reserves", pp. 6, 7.

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Department of manufacture.


Covers purpose and extent of unemployment reserves plans, factors affecting applicability of plans to various fields of business, essential provisions of unemployment reserves and a survey of legislative proposals. Appendix IV is on code provisions relating to unemployment reserves.

Commons, John R.

Favoring unemployment insurance.


See also radio broadcast, April 9, 1932, printed as Economic Series Lecture no. 24. University of Chicago Press. 9 pp.

Commonwealth Club of California, San Francisco.

... Compulsory unemployment reserves: pro and con ... San Francisco, 1933. pp. [1]-23. (Transactions of the Commonwealth Club of California, v. XXVIII, no. 1.)

Printed as part 2 of The Commonwealth for February 28, 1933.

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Printed as part 2 of The Commonwealth for April 19, 1932.

Conference of Governors on Unemployment and Other Interstate Industrial Problems. Albany, 1931.


Conference was sponsored by the Social Action Department, National Catholic Welfare Conference; the Social Justice Commission, Central Conference of American Rabbis; and the Social Service Commission, Federal Council of the Churches of Christ in America.


Davison, Ronald C.


See also his The Unemployed: Old Policies and New (1929).
GENERAL DISCUSSION

DEANE, ALBERT L.
The Deane plan, presented by Albert Lytle Deane and Henry Kittredge Norton, June 1933... [New York?] 1933. 60 numbered leaves.

DOUGLAS, PAUL H.
A comprehensive study of the problem of unemployment made at Swarthmore College. The section on unemployment insurance (pp. 365–497) summarizes the types of schemes in use throughout the world.
"The case for unemployment insurance and a proposed plan for the United States", pp. 484–497.

--- Standards of unemployment insurance... Chicago, Ill., University of Chicago Press [c1933]. 251 pp. (Social service monographs, no. 19.)
*Contents:* I. The case for unemployment insurance. II. Should the system of unemployment insurance be voluntary or compulsory? III. The proper scope of unemployment insurance acts. IV. The conditions of eligibility for benefit. V. Benefits. VI. What would be the probable cost of unemployment insurance? VII. Contributions. VIII. Problems of insurance and administration. Note on constitutionality of unemployment insurance.
Appendixes include the text of the Wisconsin act, the Ohio bill, the report of the Interstate Commission on Unemployment Insurance, and the report of the executive council of the American Federation of Labor on unemployment insurance, 1932.
Professor Douglas favors joint contributions by both employers and workers and a centralized nonprofit-making State fund jointly administered by representatives of the workers and employers.

DRAPER, ERNEST G.

EDGERTON, JOHN E.
Public unemployment insurance... [Washington, 1931.] 12 pp.
Address by the president of the National Association of Manufacturers at the Conference on Permanent Preventives of Unemployment, Washington, D. C., Jan. 27, 1931. In opposition to public unemployment insurance.

ELBERT, ROBERT G.
Includes a description of the unemployment insurance plan prepared by the Committee on Unemployment Insurance of the Industrial Advisory Board (see p. 12 of this list).

EPSTEIN, ABRAHAM.
Insecurity, a challenge to America; a study of social insurance in the United States and abroad... Introduction by Frances Perkins... New York, H. Smith and R. Haas, 1883. 680 pp.
Surveys the experience with unemployment insurance, old age and invalidity pensions, workmen's compensation, and family insurance in foreign countries and presents the need for such insurance in the United States. By the executive secretary of the American Association for Social Security.

EWING, JOHN B.
*Contents:* I. Introduction. II. The Wisconsin movement for unemployment insurance. III. The issue of prevention in unemployment insurance legislation and experience. IV. Relief or prevention. V. Contested benefit claims. VI. Employment
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offices. VII. The employer's heavy burdens. VIII. Demoralization and malingering.
IX. Summary and conclusions. Reviewed by Mary B. Gilson in American Federationist, June 1933, pp. 644-646.

GALLOWAY, GEORGE B.
... Insurance against unemployment ... [Washington] 1931. pp. [97]-111. (Editorial Research Reports. Feb. 19, 1931, v. 1, no. 7.)

GILSON, MARY B.
Unemployment insurance ... Chicago, University of Chicago Press [c1933]. 30 pp. (Public policy pamphlets, no. 3.)
CONTENTS: I. Why adopt unemployment insurance? II. What is a dole? III. Unemployment insurance in other countries. IV. Attitudes and action in the United States. V. Opposition and problems to be met.

HALL, HELEN.

HALL, T. H.
Current conflicting views on unemployment insurance ... Distributed by National Research Bureau. Chicago [1931]. 148 l. (Vol. 10, no. 1. September 1931.) (Mimeographed.)

HANSEN, ALVIN H.
"Unemployment insurance", pp. 196-209.
Published by the Employment Stabilization Research Institute of the University of Minnesota. Plan was aimed principally at the alleviation of prolonged unemployment.
— and others. A program for unemployment insurance and relief in the United States. By Alvin H. Hansen ... Merrill G. Murray ... Russell A. Stevenson ... Bryce M. Stewart. Minneapolis, University of Minnesota Press, 1934. 201 pp. (Employment Stabilization Research Institute, University of Minnesota.)
A more complete analysis of unemployment experience than A New Plan for Unemployment Reserves published in 1933. In that publication Hansen and Murray presented a plan providing for both company and industry funds. In this new plan the provision for reserves by individual companies is abandoned and a wider pooling of funds is advocated. The new program includes a proposal for emergency unemployment benefits.

HARPER, ELSIE D.
Out of a job; proposals for unemployment insurance ... New York, Woman's Press, 1931. 52 pp.
"Books and articles" at end of each chapter.
"Proposed unemployment legislation in the United States" (table), pp. 45-50.

HARRIMAN, HENRY I.
In this address to the board of directors, the president of the Chamber of Commerce of the United States urges (p. 23) the observance of two principles in connection with unemployment reserves: (1) That mutual contributions be made by employers, employees, and State, and that the reserves take into account the hazards of each industry; and (2) that there should be considered the gradual development of a more secure method of life for those who are industrially employed. He favors a combination of subsistence farming and industrial employment, to be made possible by removing industry from the crowded centers to the outer periphery of cities.
HAZLITT, HENRY, ed.
Reprint of essays which appeared originally in the Nation "Unemployment insurance", by Leo Wolman, pp. 29-41.

HEBERT, FELIX.
Address delivered at joint convention of International Association of Casualty and Surety Underwriters and the National Association of Casualty and Surety Agents, White Sulphur Springs, West Virginia, Sept. 29, 1931.
Unemployment insurance, pp. 10-20.

INDUSTRIAL RELATIONS COUNSELORS, INC.
"The study treats of the experience in Great Britain, Germany, Belgium, and Switzerland, and the voluntary plans and legislative schemes of the United States, and attempts to point out the principal derivatives of the experimentation with unemployment insurance in these countries."
Tabular analysis of official proposals and legislation for State compulsory unemployment insurance or reserves in the United States, pp. 250-275.
Selected bibliography, pp. 293-296.

INTERNATIONAL LABOR OFFICE, GENEVA.
Study of the scope, benefits, and sources of funds of unemployment schemes with a suggested draft convention dealing with the principles of unemployment benefits, prepared for the 1933 International Labor Conference (first discussion). See also its Studies and reports, series M, Social Insurance, no. 11, entitled "International Survey of Social Services." Geneva, 1933. 688 pp.
"Questionnaire II. International Labor Conference. Eighteenth session, Geneva, 1934."
Report II prepared for the 18th International Labor Conference, 1934, includes the replies from the Governments of 26 countries and a general survey of the problem. For draft convention and recommendations adopted by the 1934 International Labor Conference see its Official Bulletin for August 15, 1934.

JOINT COMMITTEE OF THE NATIONAL ASSOCIATION OF MANUFACTURERS AND NATIONAL INDUSTRIAL COUNCIL.
Public unemployment insurance; a factual analysis prepared by a Joint Committee of the National Association of Manufacturers and National Industrial Council. New York, 1930. 40 pp.

LEISEBSON, WILLIAM M.
See also address at 1933 conference on "Will industry provide security?" and memorandum on "The insurance principle and American industry" in Conference of Governors on Unemployment and Other Interstate Problems, 1931, pp. 69-78.

LEWISOHN, SAM A.
Reprinted from Review of Reviews and World's Work, March 1933. See also section on insurance in his book on "Can Business Prevent Unemployment?" (New York, 1925.)
LINCOLN, LEROY A.
Paper by the vice president and general counsel of the Metropolitan Life Insurance Co. read at the round-table conference of the Insurance Department of the Chamber of Commerce of the United States, Atlantic City, April 29, 1931.

LOREE, LEONOR F.
The five major hazards of the workman . . . [New York, 1932.] 16 pp.
Reprinted from Manufacturers Record, January 14 and 21, 1932.

LUNN, ISADOR.
Statement before Select Committee on Unemployment Insurance.

MANUFACTURERS ASSOCIATION OF CONNECTICUT, INC.
A survey of foreign unemployment insurance systems and of proposed Federal and State legislation. The association in its conclusions opposed enactment of compulsory unemployment insurance legislation by the 1933 Connecticut Legislature.
Bibliography, pp. 187–190.

MARTIN, PERCIVAL W.

METROPOLITAN LIFE INSURANCE CO., NEW YORK.
Unemployment insurance; a summary of some existing governmental and private plans. [New York, Metropolitan Life Insurance Co., 1931.] 27 pp. (Monograph I in a series on social insurance.)
“Some recent books and articles dealing with unemployment insurance,” pp. 26, 27.

The limitation of unemployment insurance; the need for supplementary State aid. [New York, 1932.] 26 pp. (Monograph VI in a series on social insurance.)
See also monograph IV of this series, on “Social Insurance Legislation. Original and present provisions of the unemployment, health and pension systems in six European countries.” 1932. 70 pp.

MINNESOTA CONFERENCE ON UNEMPLOYMENT RELIEF AND STABILIZATION, MINNEAPOLIS, 1931.
Edited by Russell A. Stevenson.
“Stabilization and unemployment reserves,” pp. 44–60.

MUSSEY, HENRY R.

NATHAN, OTTO.
Covers those phases of unemployment insurance which are of interest to the problem in the United States. Dr. Nathan believes that the German experience has taught that an unemployment insurance system must have some kind of governmental support since the risks involved are so difficult to calculate and so varied.
NATIONAL ASSOCIATION OF MANUFACTURERS OF THE UNITED STATES OF AMERICA. Industrial Relations Department.

Fundamental faults of compulsory public unemployment insurance... [New York, National Association of Manufacturers, 1931.] 32 pp.

Special issue of American Industries, December 1931.

Compiled by Noel Sargent, manager; Industrial Relations Department.


See also its special unemployment insurance and reserve study in N. A. M. Labor Relations Bulletin, December 1934.

NATIONAL CONFERENCE FOR LABOR LEGISLATION, Washington, D. C., 1934.


Called by the Secretary of Labor. Discussion on "unemployment reserves", pp. 35-53.

NATIONAL CONFERENCE ON OLD AGE AND SOCIAL SECURITY. Sixth, New York, 1933.


Section IV. Next steps in social security: Will industry provide security? by William M. Leiserson. Misconceptions of European unemployment insurance, by Eveline M. Burns. The need for unemployment insurance, by Paul H. Douglas. Unemployment insurance or reserves, by Abraham Epstein.

--- Seventh, New York, 1934.


NATIONAL INDUSTRIAL CONFERENCE BOARD.


A survey of existing and proposed plans for relief in unemployment through insurance and other methods. Part 1 is on foreign systems. The principal conclusion reached is that the hazard of unemployment is largely uninsurable because it is not calculable or predicable and therefore cannot be built on an actuarial basis. The report emphasizes the need for private industry to take the initiative to protect its more stable and permanent working force against the vicissitudes of fluctuating employment. It does not, however, believe that industry should be held responsible for caring for intermittent, casual, or temporary employees. These should, it holds, be a charge upon society.


Supplementary to the Conference Board's report on "Unemployment benefits and insurance", published in October 1931.

Tabular analysis of private unemployment benefit and employment guaranty plans, pp. 44-49; Representative unemployment reserve plans, pp. 50-68.

--- A statistical survey of public opinion regarding current economic and social problems as reported by newspaper editors in August and September 1934. New York, 1934. 440 pp.

Compulsory unemployment insurance, pp. 9-12.


NATIONAL METAL TRades ASSOCIATION. Committee on Industrial Relations.

Unemployment benefit plans... Chicago [c1932]. 14 pp.

Prepared by W. E. Odom.
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NATIONAL METAL TRADES ASSOCIATION. Committee on Industrial Relations. “Unemployment insurance?” What you can do [Chicago, 1933]. 4 pp.
In opposition to compulsory State-operated unemployment insurance.

O’HARA, J. L.
Unemployment insurance: the government’s contribution.

PERKINS, FRANCES.

----- Statement of Hon. Frances Perkins, Secretary of the United States Department of Labor.
Includes discussion of the general problem of unemployment insurance as well as testimony regarding the provisions of the Wagner-Lewis bill.
See also section of this list on Periodical Articles.

RAGER, FRITZ.

RETAIL MERCHANTS COMMITTEE FOR THE STUDY OF PROPOSED SOCIAL AND UNEMPLOYMENT LEGISLATION.
Prepared under the direction of Samuel W. Reyburn, chairman.
Covers the Wisconsin law, features of bills in State legislatures and in Congress, arguments for and against unemployment insurance.

----- Unemployment reserves. Opinions and suggestions and lessons from British experience. [New York, 1934.] 24 pp. (Second Study Pamphlet.)
Includes summary of replies from merchants, manufacturers, and publishers received in response to questionnaire circulated with first pamphlet. Tabular analysis of foreign unemployment insurance plans: pp. 23-24.

ROOSEVELT, FRANKLIN D.
Unemployment insurance, pp. 116-119.

RUBINOW, ISAAC M.
Dr. Rubinow, who has been actively identified with the social-insurance movement since the publication in 1913 of his book on Social Insurance, with Special Reference to American Conditions, attempts in this new work to present the problems of social security for “the average intelligent and educated but not specialized adult mind.”
In the discussion of unemployment-insurance standards he declares his belief that relief of distress of the unemployed and not the stabilization of industry should be the primary purpose. He advocates, therefore, the general insurance fund instead of the individual plant reserves as more likely to secure maximum benefits through the wider distribution of risks. He favors ample benefits, short waiting period, and contributions from employers, employees, and State (cost of administration from the latter at the least). Administration he would vest in appointive government officers with local advisory boards. Private insurance companies he would keep altogether out of social insurance administration.

SHARP, JONATHAN G.
GENERAL DISCUSSION

SLIGHTER, SUMNER H.
Unemployment reserves, pp. 101-105, 149-154, 179-181.

STEVENS, ELISABETH F.

STEWART, BRYCE M.
A comprehensive study of trade-union, joint-agreement, and company unemployment benefit plans in the United States, their development, financial organization, experience, and administrative procedure. The tabular analysis of the main provisions of the plans given in Appendix B (pp. 658-685) is especially useful.
See also "A program for unemployment insurance and relief in the United States", by Hansen, Murray, Stevenson, and Stewart (Minneapolis, University of Minnesota Press, 1934.)

SWOPE, GERARD.
Stabilization of industry... an address delivered before the National Electrical Manufacturers Association, New York City, Sept. 16, 1931. New York, 1931. 15 pp.
Plan for unemployment insurance, pp. 37-43.
—— [Statement on Wagner-Lewis bill.]

TARRELL, THOMAS F.
Unemployment and insurance.
Includes suggestions for a plan for compulsory savings as a substitute for insurance under which a certain percentage of weekly wages (5 percent tentatively suggested) would be required to be deposited to the credit of the individual employee with some financial agency until sufficient reserve or fund has been accumulated to his credit to provide unemployment benefits at a specified rate (approximately 50 percent of wages) for a certain period of time. These savings would be supplemented by a contribution (equal to 2 weeks' benefit) by the employer at time of dismissal or lay-off. State to bear cost of administration.

TAYLOR, MORRIS P.
Common sense about machines and unemployment... Philadelphia, Chicago [etc.], John C. Winston Co. [1933]. 173 pp.
"Unemployment insurance ", pp. 135-143.

TODD, ARTHUR J.
Industry and society; a sociological appraisal of modern industrialism... New York, H. Holt & Co. [1933]. 626 pp. (American social science series.)
Includes chapters on "Worker's security", "Unemployment: the facts", and "Unemployment: proposed remedies.

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TULIN, JUSTINE W.
The case against workers' contributions.

Issued by United States Department of Commerce, Washington, D. C.
Includes talks on guaranteed employment and on unemployment reserves and insurance.

UNITED MINES WORKERS OF AMERICA.
Proceedings of the 33d convention, Indianapolis, 1934. 2 v.
"Unemployment insurance", pp. 52-54, 134-139, 276-283.
The 1932 convention instructed its officers to make a study of unemployment insurance. For report submitted see American Federation of Labor Proceedings, 1932, pp. 325-334.

UNITED STATES. BUREAU OF LABOR STATISTICS.
Prepared under the direction of Hugh S. Hanna.
Issued also as House Doc. 84, 72d Congress, 1st Session.
Covers company, joint-agreement, and trade-union unemployment benefit plans in the United States (with total coverage of approximately 160,000 persons) and descriptive reports of unemployment-insurance systems of 18 foreign countries.
The latter were prepared by consular representatives of the United States in the several countries concerned, in accordance with an outline prepared by the United States Bureau of Labor Statistics.

Brings together three articles published in the December 1932 and January 1933 issues of the Monthly Labor Review.

Brings together four articles published in the Monthly Labor Review, June—September 1934. The reports, in general, relate to the period July 1932 to the spring of 1934. The material for the United States was obtained principally by questionnaires sent to all the companies and trade unions known to have unemployment benefit systems in effect. The foreign material was prepared by the consular representatives of the United States.

--- NATIONAL RECOVERY ADMINISTRATION. INDUSTRIAL ADVISORY BOARD. UNEMPLOYMENT INSURANCE COMMITTEE.
The committee, consisting of W. E. Woodward and Robert G. Elbert, recommended a compulsory unemployment scheme applying to all concerns employing 3 persons or more, the fund to be pooled for all industries in the same field, contribution to be made by both employers and employees but not the State. It estimates the cost at 4 percent of the wage bill, 3 percent to come from employers and 1 percent from employees, and proposes that benefits be varied from 30 percent to 65 percent of weekly wages, according to the number of dependents of the unemployed worker.
A summary of the plan was given in an interview with Colonel Elbert in the New York Times, July 8, 1934, sec. 2, p. 1; also in Social Security, October 1934, p. 8. (See also Unemployment and Relief, by Robert G. Elbert (p. 5 of this list)

WOLFENDEN, HUGH H.
The real meaning of social insurance; its present status and tendencies . . .
Mr. Wolfenden, a fellow of the British Institute of Actuaries and of the Actuarial Society of America, was retained by the Canadian Life Insurance Officers'
Association to make a comprehensive survey of social insurance. About a third of the book relates to unemployment insurance.

See also address on “Unemployment insurance and the employer” in Industrial Canada, July 1934, pp. 71-78.

WOLFENDEN, HUGH H.
Unemployment funds; a survey and proposal; a study of unemployment insurance and other types of funds for the financial assistance of the unemployed ... Toronto, The Macmillan Co. of Canada, Ltd., 1934. 229 pp.

Survey supplementary to the above report covers the methods of providing funds for use in periods of unemployment in operation in Europe and the various proposals made in the United States and Canada. The applicability and limitations of the principles of compensation, insurance, reserves, savings, and relief are analyzed and compared and the philosophies which underlie them examined. The author's own suggestions are given in a final chapter entitled “A tentative approach to a general national policy with respect to unemployment.”

WOlnan, Leo.
Address at the 24th annual meeting of the American Association for Labor Legislation, Cleveland, Ohio, Dec. 30, 1930.

Unemployment insurance.
Article originally appeared in the Nation.

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ARIZONA. UNIVERSITY. Library.
Unemployment insurance. Resolved: That the several States should enact legislation providing for compulsory unemployment insurance. A list of references in the University of Arizona library ... Tucson, University of Arizona Library, 1931. 17 numbered leaves.
Compiled by A. W. Clark.

BUEHLER, Ezra C., comp.

CONGRESSIONAL DIGEST.

FORSBERG, ALLEN B., ed.
... Selected articles on unemployment insurance ... New York, H. W. Wilson Co. [etc.], 1926. 487 pp. (The Handbook series.) Bibliography, pp. [vii]–eiv. Includes briefs for debate and a bibliography.

1931 (v. 11) : Wisconsin plan of unemployment insurance (Franklin College), pp. 167–200.
1932 (v. 12) : Unemployment insurance (Wisconsin University vs. Minnesota University), pp. 3–69.

KANSAS. UNIVERSITY. University extension division.
A debate handbook on unemployment insurance; a brief and bibliography with selected articles ... [Lawrence, 1931?] 232 pp.
Prepared by Joshua B. Lee and Perrill Munch.
Same material issued as debate handbooks by various other universities and colleges and State high-school debating leagues.
UNEMPLOYMENT INSURANCE AND RESERVES

LEAGUE FOR INDUSTRIAL DEMOCRACY.
Unemployment and its remedies, pp. 18-20; Social insurance and social security, pp. 22-25.

RANKIN, Edgar R., comp.
... Compulsory unemployment insurance ... debate handbook. Chapel Hill, University of North Carolina Press [1931]. 91 pp. (University of North Carolina extension bulletin, vol. XI, no. 3.)
Bibliography, pp. (85)-91.

RETAIL MERCHANTS COMMITTEE FOR THE STUDY OF PROPOSED SOCIAL AND UNEMPLOYMENT LEGISLATION.
Prepared under the direction of Samuel W. Reyburn, chairman.

SUTHERLAND, William R., comp.
A debate handbook on unemployment and unemployment insurance: a collection of papers dealing with the social and economic aspects of unemployment accompanying the business debacle of October, 1929. Lexington, University of Kentucky, 1931. 316 pp. (University of Kentucky University extension series. [Bulletin, vol. X, no. 3.])
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Speeches of the Viroqua High School debaters on the proposition "Resolved, that the several States should enact legislation providing for compulsory unemployment insurance" ... William K. Harding, ed. Viroqua, B. Ellefson, 1932. 35 pp.

WEISS, Nicholas J.

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ANTHONY, Donald.
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America's approach to job insurance.

BOWERS, GLENN A.
Europe's unemployment experience—with a suggestion for those who would repeat it here.

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BURNS, MRS. EVELINE M.
The economics of unemployment relief.
—Lessons from British and German experience.

CARROLL, J. MURRAY.
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American Economic Review, December 1931, v. 21, pp. 690, 691.

CLAGUE, EWAN.
Significance of relief in unemployment insurance.

COHEN, JOSEPH L.
Unemployment insurance and public assistance.

COMMONS, JOHN R.
Unemployment compensation.
See also "The true scope of unemployment insurance" in American Labor Legislation Review, March 1928, v. 16, pp. 33–44.
—Unemployment reserves and unemployment insurance.
—What is the difference between unemployment insurance and unemployment reserves?

CONLON, PETER J.
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COREY, LEWIS.
Dividends are insured—why not wages?
Nation, November 26, 1930, c. 131, pp. 573, 574.

COYLE, GRACE L.
Next steps in unemployment insurance.
Womans Press, February 1933, v. 27, pp. 82, 83, 96.

DEANE, ALBERT L.
After N. I. R. A.—a lasting recovery. The "Deane plan" to sustain consumption.
—Double time—the Deane plan.

THE DEFINITION OF UNEMPLOYMENT IN UNEMPLOYMENT INSURANCE MEASURES.
DOUGLAS, PAUL H.

A national program for unemployment insurance.

Suggests the following features as basic to any national program: (1) The system proposed should be capable of being rapidly extended to cover the industrial States; (2) Under no conditions should the Wisconsin system of separate plant reserves be fastened upon the country; (3) The various State systems should be required to meet adequate minimum standards; (4) The Federal Government should not delude itself into believing that the passage of unemployment insurance will appreciably reduce the sums which governmental bodies will need to expend for relief during this depression.

—— The partial stabilization of workers' incomes through unemployment insurance.
(In American Academy of Political and Social Science. Annals, March 1931, v. 154, pp. 94-103.)

—— Social security for today.

—— Toward unemployment insurance.

DRAFER, ERNEST G.

Industry needs unemployment reserves.

—— Why unemployment reserve funds?

ENGLE, LAVINIA M.

Unemployment insurance.

EMERY, JAMES A.

Employment assurance or unemployment insurance.
Statement of the counsel of the National Association of Manufacturers in opposition to compulsory unemployment insurance.

EPSTEIN, ABRAHAM.

Do we need compulsory public unemployment insurance? Yes.
(In American Academy of Political and Social Science. Annals, November 1933, v. 170, pp. 21-29.)

—— Social security—fiction or fact.

FILENE, A. LINCOLN.

Unemployment reserves: the underlying theory.
In this interview Mr. Filene upholds the plan recommended by the Massachusetts commission, similar to the Wisconsin act, and also approves the device of Federal encouragement offered in the Wagner-Lewis bill.

FILENE, EDWARD A.

State unemployment insurance is inevitable.

FINE, NATHAN.

Practical plans for unemployment insurance.
Labor Age, July 1930, v. 19, no. 7, pp. 4-8, 29.

FITCH, JOHN A.

Who should pay the cost of unemployment reserves?
In this address before the American Association for Labor Legislation, December 1931, Mr. Fitch argued that the State should not contribute lest the
character of the plan be changed from insurance to relief; the worker should not contribute because he contributes as a consumer, is not responsible for unemployment and because the working force is entitled to the same protection as that accorded plant and equipment. Industry alone should provide the fund because the employer can shift the cost to the consumer; unemployment reserves will promote stabilization; and the relation of industry to all necessary contingent funds is that of trustee.

Flanders, Ralph E.
Unemployment—government job.
Nation's Business, August 1934, v. 22, no. 8, pp. 15-18, 70-71.

Regards unemployment as a permanent problem and suggests three lines of defense: (1) The setting up of unemployment reserves under which the benefits would be limited in duration for a maximum of 8-10 weeks (to enable workers to find a new job under ordinary circumstances); (2) for more prolonged unemployment and particularly for unemployed youth, advance planning of a multitude of socially desirable projects—local, state, and national—which would offer useful employment at subsistence wages; and (3) a permanent and efficiently organized public-works administration.


Flynn, John T.
... Social insurance: the security wage.

Folsom, Marion B.
Future protection of the jobless.


Fowler, Charles B.

Frankfurter, Felix.
A distinctly American contribution.

Commends the principle of the Wisconsin law and the proposal made by the Massachusetts Commission for Stabilization of Employment.

Goodrich, Carter L.
Unemployment reserves by law.

The conclusion reached is that "when the best case is made out for private enterprise in the field, it offers little assurance of caring for the majority of the 99 percent now outside its range ... there is no alternative except that of government action."

Graham, Frank D.
The B line to recovery.

An extension of the suggestions made in his "Abolition of unemployment" (1932).

Green, William.
Constructive progress or doles.
American Federationist, May 1930, v. 37, pp. 537-541.

—— Unemployment insurance.
American Labor World, December 1931, v. 33, no. 6, pp. 3-5.

—— Why labor opposes forced worker contributions in job insurance.

View expressed is that unemployment insurance should be a charge upon production similar to accident compensation. Labor is not responsible for unemployment; it bears the brunt of the cost in any event; a large proportion of American wage
earners, even when employed full time, do not receive wages sufficient to main­
tain their families at a decent living standard; employers can pass their contrib­
utions on to the consumer, which the worker cannot do.

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Employers' unemployment liability.

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A workmen's savings fund plan as a scheme of social insurance.
American Federationist, August 1934, v. 41, pp. 837-839.

Instead of insurance, Professor Haensel advocates a savings fund built up
by joint contributions of worker and employer with the Government paying
a high rate of interest (7 percent or 8 percent) on the accumulated funds
instead of a fixed contribution. When the fund is drawn on, the interest rate
would, according to his plan, be dropped to 2 percent. He suggests that the
plan might make provision for conversion of the funds into a pension or
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HALL, HELEN.
The little green card.

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HARPER, ELSTE.
Social insurance is not a dole.

HARRISON, GEORGE M.
Unemployment reserves for the railway industry.

By the president of the Brotherhood of Railway Clerks.

HILLMAN, SIDNEY.
Unemployment reserves.

HOOK, JAMES W.
Wage reserves to protect the stable labor force.
Law and Labor, January 1932, v. 14, pp. 3-5.

HOPKINS, HARLEY L.
Beyond relief: the larger task.

See also statement in United States. Congress. House. Committee on Ways
and Means. Unemployment insurance. Hearings, 1934, pp. 31-34.

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Social Security, October 1934, p. 3.

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See also articles in July, September, and October 1932 issues of same journal.

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["Job insurance seen as no drain on nation."]
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In this critical examination of unemployment reserves Professor Meriam reaches the conclusions: That the burden of employers' contributions is shifted backward to the workmen and that contributions from employers add little to existing incentives to stabilization. He regards unemployment as not an insurable risk and unemployment reserves on a pooled or "insurance" basis as unstable as employment itself. Unemployment reserves on a savings basis require extension to include retirement as well as unemployment.
For bill sponsored in Massachusetts see Industry (Associated Industries of Massachusetts), July 14, 1934.

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Individual or pooled reserves for unemployment.
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British and German experience with unemployment insurance. Industry (Associated Industries of Massachusetts), Apr. 22, 1933, v. 31, no. 9, pp. 2, 3.
Taken from a statement by Roderic Olzendam, social insurance director of the Metropolitan Life Insurance Co., made before the Legislative Committee on Unemployment of the State of New York.

PARKINSON, R.
By the manager of personnel activities, American Optical Co.

PERKINS, FRANCES.
Unemployment insurance; an American plan to protect workers and avoid the dole. Survey, Nov. 1, 1931, v. 67, pp. 117-119, 173.
After a special study of the aims, accomplishments, and technique of British unemployment insurance, Miss Perkins suggested that a group of industrial States experiment with an interstate insurance authority, modeled on the Port Authority of New York and New Jersey, to underwrite insurance in the States creating it. This arrangement not only would save in overhead but would keep the administration impersonal and remote from political influences in the separate States; it would also meet the difficulty of competition between industries in different States under different laws.
Excerpt in Review of Reviews, December 1931, v. 84, pp. 72, 73.

--- An interstate authority for unemployment insurance. Survey, August 1933, v. 69, pp. 275, 276.
In this address before the Institute of Public Affairs, University of Virginia, besides suggesting an interstate authority for the administration of unemployment insurance, the Secretary of Labor discusses some of the standards for State unemployment insurance laws.

Favors a compulsory unemployment reserve system because it would provide an incentive for the stabilization of employment.


Urges the early establishment of some form of unemployment reserves or insurance in the various States "which will make possible the payment of benefits well above the level of mere subsistence, and extending over substantial periods of time."

A radio address over National Broadcasting Company network on August 13. See also New York Times Index for various other addresses reported in the daily press.

The tendency to scoff at unemployment insurance as a dole is, in Miss Perkins' opinion, fast disappearing. "It has been realized that the British unemployment system is far less costly to the public treasury, and far less demoralizing to the individual, than the system of public relief which we have been forced to adopt." It has, moreover "saved thousands of small merchants from ruin, and acted as a very definite stabilizer of business."

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[Roosevelt, Franklin D.]
Unemployment insurance urged by Governor of New York.

"Unemployment insurance we shall come to in this country just as certainly as we have come to workmen's compensation for industrial injury... Ninety percent of unemployment is wholly without the fault of the worker. Other nations and governments have undertaken various systems which insure their workers when unemployment comes. Why should we, in the 48 States of our Union, fear to undertake the task?"


Roosevelt administration leadership on unemployment insurance.

Presents the chronology of the different steps taken from Governor Roosevelt's speech at Conference of Governors in June 1930 to the President's message to Congress, June 8, 1934.

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"Unemployment insurance?", pp. 189-191.

— Stabilization versus insurance?

— Toward unemployment insurance.

Sargent, Noel.
Compulsory public unemployment insurance.
Industrial Relations, November 1932, v. 3, pp. 558, 559.

— Do we need compulsory public unemployment insurance? No.
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— Making booms bear the burden of relief—some financial implications of unemployment reserves.

— Pharaoh dreams again.
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Paper read before annual meeting of the Canadian Political Science Association, May 27-29, 1931.

—— Unemployment insurance—the European experience and the American beginning.

Stewart, Ethelbert.
Shall we have employment insurance, or unemployment insurance?

Story, H. W.
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Discussion by the vice president of Allis-Chalmers Manufacturing Co. of the fundamental points which employers must consider in determining which type of legislation they should support.

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Social insurance and relief.
Family, May 1931, v. 12, pp. 81-85.

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Text of Mr. Gerard Swope's proposal for insurance of wage earners on a nation-wide basis.
Text of Mr. Swope's address on "The stabilization of industry" delivered before the National Electrical Manufacturers Association, including his plan for unemployment insurance, reprinted in Monthly Labor Review, November 1931, v. 33, pp. 1049-1057.

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American Federationist, July 1931, v. 38, pp. 826-830.

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Unemployment insurance and the home.
Hospital Social Service, October 1932, v. 46, pp. 309-322.

Troxell, J. P.
The outlook for unemployment insurance.

Unemployment Insurance in America.

Unemployment Insurance or Employment Assurance?
Industrial Barometer (Employers' Association of Detroit), February 1931, pp. 1, 2.

Unemployment Insurance—Two Points of View.
Industry (Associated Industries of Massachusetts), July 16, 1932, v. 29, no. 21, pp. [1], 2.
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The administrative machinery of social insurance . . .

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The administrative organization and procedure of Great Britain, Germany, Switzerland, and Denmark are given in detail. Austria, Belgium, Czechoslovakia, France, Italy, Netherlands, and Norway are included in chart at back.

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"Tribunals for unemployment insurance", pp. 125-130.
Schoeler, Marguerite.
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Andrews, John B.
The investment and liquidation of unemployment reserves.

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The incidence of the costs of social insurance . . .

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— Unemployment insurance and the insurance company.
(In Conference of Governors on Unemployment and Other Interstate Industrial Problems. Albany, 1931, pp. 80-82.)

Douglas, Paul H.
Standards of unemployment insurance. Chicago, University of Chicago Press, 1933. 251 pp. (Social service monographs no. 19.)
Chapter VI: "What would be the probable cost of unemployment insurance?" (pp. 110-136). See also discussion of investment of funds and reserves in chapter VIII.

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Is unemployment insurable?
(In Academy of Political Science, New York. Proceedings, January 1932, pp. 24-34.)
Discussion by the president of the Metropolitan Life Insurance Co.

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Financial systems in social insurance . . .

Forchheimer, Karl.
The financial problems of unemployment insurance.
Based mainly on the experience of Austria, but the considerations presented are of wider application.

Hansen, Alvin H.
The investment of unemployment reserves and business stability.
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A brief history of English, German, and American experience. Includes discussion of the problems an insurance company would have if it were to write unemployment insurance.

Contents: Is unemployment insurance feasible and practicable, and can it be made secure from an actuarial basis under a political government? by James D. Craig . . . Is unemployment insurable? by Leo Wolman.
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An account by the director of the Central Social Insurance Institution at
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of the problem in other countries.

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The financial resources of social insurance.

KULP, CLARENCE A.
Calculation of the cost of unemployment benefits (with particular reference
to Ohio and Pennsylvania).
(In Casualty Actuarial Society. Proceedings, May 26, 1933, v. 19, pt. 2,
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THE LEGAL AND ACTUARIAL ASPECTS OF UNEMPLOYMENT INSURANCE.
(In Manufacturers' Association of Connecticut. Unemployment and its
problems. 1933. pp. 104-108.)

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The insurance principle and American industry.
(In Conference of Governors on Unemployment and Other Interstate
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Compensation and social insurance.

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Studies in Economics and Commerce . . . no. 2.)

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(In American Association for Advancement of Science. Stabilization
of employment, 1933. pp. 130-151.)

RUBINOW, ISAAC M.
Can insurance help the unemployment situation?
pp. 373-383.)
See also his "The Quest for Security" (New York, H. Holt & Co., 1934)
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--- Is the unemployment risk insurable?
(In American Academy of Political and Social Science. Annals, November
1933, v. 170, pp. 40-52.)

--- Is unemployment insurable?
163-170.)

--- Unemployment insurance for Ohio: an actuarial computation.
205-245.)

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Unemployment insurance.
(In Casualty Actuarial Society. Proceedings, Nov. 17, 1922, v. 9, pt. 1,
pp. 86-97.)
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(In Conference of Governors on Unemployment and Other Interstate Industrial Problems. Albany, 1931, pp. 88-95.)
Paper based on the bill proposed by the American Association for Labor Legislation.
— The constitutionality of Federal-aid acts.
State Government, October 1931, v. 4, no. 10, pp. 5-7.

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Constitutional background of unemployment insurance.

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Note on constitutionality of unemployment insurance.
(In his Standards of Unemployment Insurance. Chicago, 1933. pp. 193-197.)

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Some of the legal phases of unemployment insurance and the possible effects of its adoption in the United States.
(In Maryland State Bar Association. Proceedings, 1932, pp. 136-159.)

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Unemployment insurance for the United States. Legality of a Federal system; the British scheme compared with the proposals of Prof. John R. Commons.
New Leader, Nov. 22, 1930, p. 4.

LAMBERT, MILES.
Compulsory unemployment insurance and due process of law.

LUBIN, ISADOR.
The United States Constitution and compulsory unemployment insurance.
Congressional Digest, Aug./Sept. 1931, pp. 197, 224.

UNITED STATES. CONGRESS. SENATE. SELECT COMMITTEE ON UNEMPLOYMENT INSURANCE.
—(—— HOUSE. COMMITTEE ON WAYS AND MEANS.
Discussion of constitutionality of measure included in testimony of John C. Gall, associate counsel of the National Association of Manufacturers, pp. 313-357; reply by Thomas H. Elliot, pp. 408-424.

COMPANY, JOINT-AGREEMENT, AND TRADE-UNION BENEFIT PLANS

Comprehensive Reports

NEW YORK (STATE). GOVERNOR'S COMMISSION ON UNEMPLOYMENT PROBLEMS.
Part 2 includes survey of unemployment benefit plans in United States prepared by Paul H. Douglas.
STEWART, BRYCE M.
Covers trade-union, joint-agreement, and company benefit plans in the United States, their development, financial organization, experience, and administrative procedure. Tabular analysis of main provisions of the plans, pp. 656-685.
See also article on "American voluntary attempts at unemployment benefits" in Annals of the American Academy of Political and Social Science, November 1933, pp. 53-64.

UNITED STATES. Bureau of Labor Statistics.
... Unemployment-benefit plans in the United States and unemployment insurance in foreign countries ... July 1931. Washington, 1931. 385 pp. (Its Bulletin no. 544.)
Issued also as House Doc. 84, 72d Cong., 1st sess.
Prepared under the direction of Hugh S. Hanna.
Part 1 (pp. 1-178) presents the results of a survey made by the United States Bureau of Labor Statistics of all known company, joint-agreement, and trade-union unemployment benefit plans in operation in the United States in April 1931. The study covered 15 company, 16 joint-agreement, and 48 trade-union unemployment benefit plans, with total coverage of approximately 160,000.

Brings together three articles published in the December 1932 and January 1933 issues of the Monthly Labor Review.

Brings together four articles published in Monthly Labor Review, June-September 1934. Reports relate, in general, to the period July 1932 to the spring of 1934.
Includes brief review of the history of private unemployment benefit plans in the United States and a table (p. 2) showing the company and joint-agreement plans in operation in 1934 and the date of discontinuance of abandoned plans.

Company Plans

BROWN, J. DOUGLAS.
Company plans for unemployment compensation.

CHAMBER OF COMMERCE OF THE UNITED STATES OF AMERICA. Department of Manufacture.
Company plans for unemployment reserves ... Washington, [1932?]
42 pp.
Prepared to aid employers in formulating unemployment reserve plans. Company plans adopted in United States prior to Jan. 1, 1932, presented in tabular form in Appendix IV.
See also paper by Morris E. Leeds on "Company unemployment reserve plans" in Chamber of Commerce of the United States of America. Nineteenth annual meeting. [Addresses and discussions, no. 5], pp. 76-82.


INDUSTRIAL RELATIONS COUNSELORS, INC.
Company and joint unemployment benefit plans, pp. 165-176; Active company plans, pp. 230-240; Company plans which have abandoned or suspended payments, pp. 240-247; Pay roll, contributions and benefits paid by companies with unemployment benefit plans from inception of each plan through 1933, pp. 284-289.

See also previous section on Comprehensive Reports.

Covers the Brown and Bailey Trust Fund, the Fond du Lac Steady Employment Plan (5 companies), the General Electric Unemployment Pensions and Guaranty of Employment Plans, the Rochester Unemployment Benefit Plan (17 companies).

Whitney, Anice L.


Of the 23 company plans known to have been established, 16 were in operation in 1934 though quite generally with reduced benefits or with modification of plan to conserve the funds.

Descriptions of Special Plans


For the status of the Dennison plan, 1934, see Monthly Labor Review, June 1934, p. 1290.


Revision of 1930 plan on basis of 4 years of experience. One of the most important changes, urged by employees and adopted, provides for participation in the plan, as a mutual condition of employment, of all employees of the company except certain specifically excluded groups. The plan continues to provide for equal contributions from employees and company and for joint administration of the fund which is in the form of a trust fund kept distinct from the financial affairs of the company.


A venture in contributory unemployment insurance. (In National Industrial Conference Board. Service Letter on Industrial Relations, Sept. 15, 1930, n. s., no. 05, pp. 1-3.)
COMPANY, ETC., BENEFIT PLANS

[HILLS BROTHERS CO., HUDSON, MASS.] Contributory individual reserve plan for retirement and unemployment.

Industry (Associated Industries of Massachusetts), Sept. 9, 1933, v. 32, no. 3, pp. [1]-3.


J. I. CASE CO. J. I. Case employment insurance plan—for the assurance of a wage equivalent to those whose jobs have an inherent liability to impermanence, by L. R. Clausen.

Industrial Relations, December 1931, v. 2, pp. [425]-428.

Description of the plan by the president of the J. I. Case Co.

— Unemployment insurance and savings plan of the J. I. Case Co.


A savings plan with contributions from company and eligible employees. For statement on operation in 1934 see Monthly Labor Review, June 1934, v. 38, pp. 1309, 1310.

LEEDS & NORTHRUP CO., PHILADELPHIA. Our company unemployment reserve plan, by Morris E. Leeds.

(In National Industrial Conference Board. Service Letter on Industrial Relations, March 1931, n. s., no. 75, [pp. 1]-3.)


[MINNESOTA MINING AND MANUFACTURING CO.] “3 M” unemployment benefit plan; effective January 1, 1932, covering employees of Minnesota Mining & Manufacturing Co.


— Unemployment-benefit plan of Minnesota Mining & Manufacturing Co.


NATIONAL ELECTRICAL MANUFACTURERS ASSOCIATION. Unemployment-insurance plan of National Electrical Manufacturers Association.


— “Nema unemployment benefit plan.” National Electrical Manufacturers Association proposes a method of setting up unemployment reserves for company adoption.


PROCTER & GAMBLE CO. Ivorydale, a pay roll that floats, by Beulah Amidon.

Survey, Apr. 1, 1930, v. 64, pp. 18-22, 56, 57.

For statement regarding operation of fund in 1934, see Monthly Labor Review, June 1934, v. 38, pp. 1298-1300.


— Fourteen firms go pioneering, by Beulah Amidon.


— The Rochester unemployment benefit plan, by Marion B. Folsom.

(In National Industrial Conference Board. Service Letter on Industrial Relations, April 1931, n. s., no. 76 [pp. 1]-5.)

Gives details of the unemployment benefit plan entered into by 14 companies in Rochester, N. Y., with the reasons for the adoption of the various provisions.

By the assistant treasurer of the Eastman Kodak Co., one of the participating companies.


— The Rochester unemployment plan, by Marion B. Folsom.

(In Academy of Political Science, New York. Proceedings, January 1932, pp. 11-23.)
Joint-Agreement Plans

**AMALGAMATED CLOTHING WORKERS OF AMERICA.**


Unemployment insurance (Chicago, Rochester, and New York), pp. 41-45.

**HILLMAN, SIDNEY.**

A successful experiment in unemployment insurance.


**STEWART, BYRCE M.**

Unemployment benefits in the United States: the plans and their setting.


Joint-agreement plans, pp. 362-462.

**WHITNEY, ANICE L.**

Operation of unemployment benefit plans in the United States up to 1934.


Of the 26 joint agreements covering unemployment benefits or guaranty of employment concluded between employers and employees of trade unions only five were reported as in operation in 1934. These were in the men's clothing industry in Chicago, New York City, and Rochester, the cloth hat and cap industry in Philadelphia, and the lace industry in Scranton, Pa. Description of plans, pp. 1313—1318.

**WOLMAN, LEO.**

The practical operation of a plan of unemployment reserves.

(In Conference of Governors on Unemployment and Other Interstate Industrial Problems, 1931, pp. 50—53.)

On the joint-agreement plan in the men's clothing industry in Chicago.

Unemployment insurance in action, how it works in the case of the clothing industry.


**ZARETZ, CHARLES E.**


Trade-Union Unemployment Benefit Plans

**AMERICAN FEDERATION OF LABOR.**


**ROBBINS, RAINE AD B.**

Trade-union benefits and our social insurance problem.


**STEWART, BYRCE M.**

Unemployment benefits in the United States, the plans and their setting.


"Trade-union plans", pp. 227—361. See also tabular analysis in Appendix B.
State Legislative Proposals

American voluntary attempts at unemployment benefits.

(In American Academy of Political and Social Science. Annals, November 1933, pp. 53-64.)

Union plans, pp. 61-63.


... Unemployment-benefit plans in the United States and unemployment insurance in foreign countries... July 1931. Washington, 1931. 385 pp. (Its Bulletin, no. 544.)

Trade-union plans, pp. 19-25, 105-174.


A total of 48 trade-union plans were listed in the 1931 study, three of these maintained by international unions, and 45 by local unions. Three plans were started after the first study and 10 had been given up, leaving 41 trade-union plans in operation in 1934. The coverage of trade-union plans was estimated as 45,000 persons in 1931; no satisfactory information on coverage in 1934.

State Legislative Proposals and Discussions

American Association for Labor Legislation.


Bill provides for individual employer accounts in a State fund but pooling by industry is permitted and may be required; contributions at rate of 3 percent of pay roll (until reserve is established) from employers of four or more employees; voluntary contributions from workers to increase benefits to be encouraged; benefits to be at rate of 50 percent of weekly wages with $15 maximum, limited to 16 weeks in any one year; waiting period of 3 weeks.


Analysis of main provisions of the compulsory reserves or insurance bills before 25 State legislatures and in Congress in 1933. In seven States—California, Connecticut, Maryland, Minnesota, New York, Ohio, and Utah—bills were passed through one house.


Summary of main provisions of 25 unemployment insurance bills in 5 State legislatures and in Congress in 1934. State-wide systems of unemployment compensation were provided in 21 of the State bills. Ten of these were of the "reserves" type, setting up establishment or industry pools; seven proposed pooling of all reserves. Bill passed through one house in New York.

American Association for Social Security.

The social security bill for unemployment insurance. [New York, 1933.] 8 pp.

Provides for a State-wide fund with contributions by employers, employees, and the State. Also issued as supplement to its journal, Social Security, for November 1933.

*From 1916, when the first State unemployment insurance bill was introduced in Massachusetts, to 1929, 20 unemployment insurance bills were introduced into State legislatures. Since 1930 the number each year has greatly increased. In 1932 Wisconsin adopted the first State law on the subject. In 1933, 68 compulsory unemployment insurance bills were before 25 State legislatures and bills were passed in one house in seven of these. In 1934, 27 such bills were introduced into 5 of 9 State legislatures in regular session.
American Association for Social Security.
Unemployment insurance in 1933 legislatures.
Social Security, July–August 1933, pp. 1, 2.

—— Federal and State social insurance bills.
Social Security, April 1934, pp. 10–12.
Analysis of the bills before 1934 State legislatures and Congress.

—— State commissions draft bills.
Social Security, October 1934, p. 5.
Brief statement on work of commissions in Massachusetts, California, and North Carolina.

American Federation of Labor.
[Standards for unemployment legislation.]
American Federationist, December 1934, v. 41, pp. 1292–1294.

American Legislators' Association.
[Governors' messages, 1933] ... by Raymond E. Manning. Chicago, 1933.
14 pp. (Mimeographed.)
Legislation on unemployment reserves or insurance recommended by governors of Connecticut, Massachusetts, Minnesota, New York, Ohio, and Utah in 1933.

Amidon, Beulah.
Unemployment insurance.
Survey, Apr. 15, 1931, v. 66, p. 91.
Discusses the bills before State legislatures in 1931.

Anderson, Clifford S.
Hurdles in path of compulsory State unemployment insurance or reserve plans.
Industry (Associated Industries of Massachusetts), Nov. 10, 1934, v. 34, no. 12, pp. 1–3.

Andrews, John B.
Prospects of unemployment compensation laws.
(In American Academy of Political and Social Science. Annals, November 1933, v. 179, pp. 88–92.)

—— [Statement on ... H. R. 7659.]
Statement covers unemployment insurance bills before State legislatures in 1933 and 1934 and official investigating commissions.

Brandes, Elizabeth.
Employment reserves vs. insurance.
A reply to article on "Enemies of unemployment insurance", by Abraham Epstein in same journal for Sept. 6, 1933.

Conference for Progressive Labor Action.
C. P. L. A. unemployment insurance bills.
Text of C. P. L. A. model unemployment insurance bill for States and a Federal insurance measure to authorize aid to the States.

Douglas, Paul H.
American plans of unemployment insurance.
Summary of legislative proposals made in 1931.

—— A national program for unemployment insurance.
Includes recommendations on State legislation.

—— Suggestions for an unemployment insurance bill.

Professor Douglas favors joint contributions by employers and employees and a centralized State fund jointly administered by representatives of workers and employers.
Epstein, Abraham.
Enemies of unemployment insurance.
New Republic, Sept. 6, 1933, v. 76, pp. 94-96.
Also issued as a reprint with title “Obstacles to unemployment insurance.”
Criticism of the bills introduced in State legislatures in 1933. See reply by
Elizabeth Brandeis in Sept. 27, 1933, issue of same journal; also article in
— New standards for unemployment insurance.
Survey, August 1933, v. 69, pp. 281, 282.

Fowler, Charles B.
American unemployment insurance legislation.
American Federationist, June 1934, v. 41, pp. 619-630.

Goodrich, Carter L.
An analysis of American plans for State unemployment insurance.

Hansen, Alvin H., and others.
A program for unemployment insurance and relief in the United States.
Minneapolis, University of Minnesota Press, 1934. 201 pp.
Publication of Employment Stabilization Research Institute, University of Min­
nnesota. Part II discusses the fundamental of a program for unemployment insurance.
Part III outlines a plan for emergency unemployment benefits.

Industrial Relations Counselors, Inc.
Official proposals and legislation for State compulsory-employment insurance or reserves in the United States.
(In its Historical Basis for Unemployment Insurance, 1934, pp. 177-183; Appendix D, pp. 250-275.)
Analysis covers California, Connecticut, Maryland, Massachusetts, Minne­sota, New York, Ohio, and Wisconsin.

Interstate Commission on Unemployment Insurance.
For recommendations see section of this list on Interstate Discussions.

King, Stanley.
Unemployment reserves and insurance programs.
(In Academy of Political Science, New York. Proceedings, January
1934, v. 15, pp. 385-392.)

National Industrial Conference Board.
. . . Present status of unemployment insurance or reserves legislation . . .
Domestic Affairs. Memorandum no. 29.)
Summary covers legislative activity in 1933 and 1934, reports of State com­missions and proposals in Congress.

Perkins, Frances.
In favor of pooled insurance fund as affording greater security to workers;
also simpler and less expensive to administer.

Rauschenbush, Paul A.
Unemployment reserves for America. The progress of unemployment com­pensation in 1932 and some guideposts for 1933.
State Government, April 1933, v. 6, no. 4, pp. 9-11.

Rubinow, Isaac M.
The Ohio versus the Wisconsin plan—conflict or compromise.
123-139.)

Stevenson, Marietta.
15 pp.
State unemployment insurance.
Personnel, November 1932, v. 9, pp. 51–60.
Address before third annual Silver Bay Industrial Institute, July 20, 1932.

California

State Unemployment Commission.
Edward J. Hanna, chairman.
Of the 78 persons who testified before the commission, 70 were in favor of some form of unemployment insurance, 3 were doubtful, and 5 opposed.

The commission recommended a system of compulsory unemployment reserves and compensation to be administered by the State with a separate plant reserve for each employer similar to the Wisconsin plan but with contributions from both employees and employers. A bill introduced in 1933 passed the assembly but failed to get out of committee in the senate.

The recommendations of the California Unemployment Commission.
Social Service Review, March 1933, v. 7, pp. 84–94.
Summary of the main recommendations of the report by the secretary and director of surveys of the commission. For bills before California Legislature in 1933 see American Labor Legislation Review, June 1933, p. 74.

See sections relating to unemployment insurance in the reports of the president and of the legislative committee.

Connecticut

State Emergency Committee on Employment.
James W. Hook, chairman.
Outlines information needed from employers for use as actuarial data for unemployment reserves.

Unemployment Commission.
Circulated for the purpose of obtaining a cross-section of employer opinion on the subject of unemployment reserves. Includes a sample plan (pp. 3–5) outlining what employers could do voluntarily to assist their stable workers in times of unemployment.

James W. Hook, chairman.
The report, while presenting a factual analysis showing the need of remedial measures, recommended no legislative action by the 1933 legislature for three reasons: (1) The growing sentiment in favor of voluntary plans; (2) the need for more experience; and (3) the present difficulties of industry. It expressed preference for a compulsory dismissal wage law as a simpler and more practical approach than unemployment insurance. The draft of bill (pp. 191–205) for the payment of dismissal wages provides for reserves to be created by compulsory contribution by each employer of not more than 2 percent of pay roll deposited to his separate account with the State treasurer.
STATE LEGISLATIVE PROPOSALS

CONNECTICUT COMMISSION LACKS COURAGE OF CONVICTION.

HOOK, JAMES W.
The pros and cons of unemployment reserves for Connecticut employers.

By the chairman of the Connecticut Unemployment Commission.
See also article on "Wage reserves to protect the stable labor force" in Law and Labor, January 1932, v. 14, pp. 3-5.

MANUFACTURERS ASSOCIATION OF CONNECTICUT, INC.
Unemployment and its problems, published under the direction and supervision of the Special Committee on Unemployment Relief... Hartford, 1933. 190 pp.

Report opposed enactment of compulsory State unemployment insurance legislation by the 1933 Connecticut Legislature.

Delaware

[COMMISSION OF EIGHT TO STUDY UNEMPLOYMENT INSURANCE APPOINTED BY GOVERNOR BUCK, October 1934. LEON H. RYAN (DELWARE RAYON CO., NEW CASTLE, DEL.) ELECTED CHAIRMAN. (NEW YORK TIMES, OCT. 21, 1934.)]

District of Columbia

WAGNER, ROBERT F.
Unemployment reserves: an American plan for the District of Columbia.

Text of S. 8, 1943 (73d Congress), a bill to create an unemployment reserve fund in the District of Columbia (pp. 3-13). The bill follows the Wisconsin act in providing a separate account for each employer but increases the amount of the reserve and the benefits payable. Administration would be placed with the Secretary of Labor.

Also in Congressional Record, June 12, 1933, v. 77, pp. 5717-5721.

Illinois

ILLINOIS STATE FEDERATION OF LABOR.
Unemployment insurance bill.
(In its Weekly News Letter, Jan. 28, 1934, v. 18, no. 44, p. [1].)

Text of revised bill drafted by the Illinois State Federation of Labor which follows in the main the Ohio plan for a single State fund. For discussion of earlier bills see file of Weekly News Letter for 1933, particularly issues for March 26, May 13 and 20.

For main provisions of other bills before the Illinois Legislature in 1933 see American Labor Legislation Review, June 1933, p. 74.

Maine

[LAWS 1933, CHAPTER 155, PROVIDED FOR THE APPOINTMENT OF A RECESS COMMITTEE OF NOT MORE THAN FIVE MEMBERS TO "CONSIDER THE NECESSITY AND FEASIBILITY OF UNEMPLOYMENT INSURANCE LEGISLATION FOR THE STATE OF MAINE." TO SUBMIT REPORT TO NEXT LEGISLATURE.]

Maryland

BALTIMORE. MUNICIPAL COMMISSION ON EMPLOYMENT STABILIZATION.

[UNEMPLOYMENT INSURANCE; BILL PREPARED UNDER THE SUPERVISION OF THE COMMISSION FOR PRESENTATION TO THE GENERAL ASSEMBLY OF MARYLAND, SESSION OF 1933.] BALTIMORE, 1933. 19 PP.

Introduced as House of Delegates bill no. 251, Feb. 22, 1933. Provided for a single State fund with equal contributions from employers and employees (1 percent of pay roll and 1 percent of wages for the first year; 1½ percent, the second year, and 2 percent from each the third and subsequent years, with review after 5 years);
benefit to be 50 percent of wages with $20 maximum for a period not exceeding 20 weeks. Passed the house but failed to pass the senate.

For other bills before the Maryland Legislature in 1933 see American Labor Legislation Review, June 1933, p. 75. A committee to draft legislation for 1935 was appointed by Governor-elect Nice, Nov. 25, 1934, with Simon E. Soboloff of Baltimore as chairman.

**Baltimore. Municipal Commission on Employment Stabilization.**


**Massachusetts**

**Massachusetts. Special Commission on Stabilization of Employment.**


Stanley King, chairman.

The three major recommendations of the report were: Extension of the public employment office system; Regulation of private employment agencies; and the creation of a State planning board for public works, together with a continuous program of advance planning of public works.

"The public employment service of the Commonwealth of Massachusetts", by Mary LaDame, pp. 101-168.


Recommended the establishment of compulsory unemployment reserves similar to Wisconsin plan with contributions only from employers. Considerable opposition to the bill drafted by the commission (pp. 192–238, H. B. 1200) developed at the hearings, particularly from the Associated Industries of Massachusetts, and the house committee on labor and industries recommended that the matter be referred to the next annual session. The commission was instructed to prepare a further report for the 1934 legislature.


Reviews the unemployment insurance measures before 1933 legislatures and reaffirms its support of the principle of unemployment reserves. Text of revised bill (chapter 151A) reprinted in Industry (Associated Industries of Massachusetts), Feb. 10, 1934, pp. 1-8. The 1934 legislature provided for a special commission to continue investigation of subject and report in 1935.

--- Special Commission to Investigate Unemployment Insurance. Report of the Special Commission appointed to make an investigation of unemployment insurance, reserves, and benefits. November 30, 1934. 24 l. ( Mimeographed.)

Harry B. Putnam, chairman.

Six of the seven members of the Commission reported in favor of compulsory unemployment insurance with contributions by employers, employees, and the State, but asked for continuance of the commission to May 1, 1935, in order that the terms of proposed Federal legislation might be available before State bill was drafted. A minority report favoring unemployment reserves with individual company funds was made by W. L. Stoddard.

Excerpts in Industry (Associated Industries of Massachusetts), Dec. 8, 1934.

**Associated Industries and Unemployment Reserves.**

Industry (Associated Industries of Massachusetts), Apr. 8, 1933, v. 31, no. 7, [p. 1].

See also report of Industrial Relations Conference in issue for March 11, 1933.
An official challenge to fatalism in industry.
Commends the report of the Massachusetts Commission on Unemployment Insurance for the emphasis placed on preventing unemployment as well as relieving it.

Compton, Karl T.
Massachusetts plan for unemployment reserves.
Brief outline of the approach and plan of the Massachusetts group by the vice chairman of the Special Commission on the Stabilization of Employment.

King, Stanley.
Commission's proposal for unemployment reserves.
See also address on "Unemployment reserves and insurance programs" in Academy of Political Science Proceedings, January 1934, pp. 17-24.

McLaren, John.
The movement for unemployment insurance in Massachusetts.

The Meriam Bill for Unemployment Reserves.
Industry (Associated Industries of Massachusetts), July 14, 1934, v. 33, no. 21, pp. 1-3.
Review of House bill 1595 (1934) which was drafted by Prof. R. S. Meriam at request of chairman of legislative committee on labor and industries in order to put into concrete form his criticisms of the King or commission bill.

Minnesota

Hansen, Alvin H.
No legislative commission was set up in Minnesota but Governor Olson called upon the Employment Stabilization Research Institute of the University of Minnesota to draft a "model" bill. Using the statistics of employment changes in Minnesota in the previous 7 years as the test of effectiveness of various types of unemployment insurance, the authors suggested a plan which aimed principally at the alleviation of prolonged unemployment. The suggested bill (pp. 59-75) provides for both company and industry funds.
See later recommendation for wider pooling of funds in "A program for unemployment insurance," 1934.

Minnesota. Governor (Floyd B. Olson).
A primer on unemployment insurance and questions and answers on unemployment insurance legislation and questions and answers on the unemployment reserves bill, by Governor Olson. [St. Paul, 1934.] 10 pp.

Minnesota Conference on Unemployment Relief and Stabilization, Minneapolis, 1931.
... Proceedings of the Minnesota Conference on Unemployment Relief and Stabilization, November 17-19, 1931 . . . Minneapolis, University of Minnesota Press, 1932. 95 pp. (Bulletin of the Employment Stabilization Research Institute, University of Minnesota.)
"Stabilization and unemployment reserves", pp. 44-60.

Nevada

Nevada. Governor's Emergency Committee on Employment in Nevada.
Contains brief section (pp. 9-10) on "Why should business and industry build up unemployment surplus." Made no legislative recommendations.
New Hampshire

New Hampshire. Commission on Unemployment Reserves.  
A proposed unemployment insurance measure for New Hampshire. Announcement of the tentative terms of the unemployment insurance bill proposed by the New Hampshire Commission on Unemployment Reserves with brief discussion of its features. Concord, 1934. 34 pp.  
Herman Feldman, chairman. Recommends pooled State fund (with company plans permitted under certain conditions); contributions from both employers and workers, with State paying administrative cost; benefits to be 50 percent of earnings with maximum of $14, limited to 16 weeks in any year; waiting period of 3 consecutive or 4 cumulative weeks of unemployment in any 6 months.

New York

New York (State). Governor's Commission on Unemployment Problems.  
Henry Brufcre, chairman.  
For the immediate program the commission recommended voluntary unemployment reserves, but recommended a study of the whole problem of stabilization of income for the worker by a competent official body. (Reprinted in Survey, Dec. 1, 1930.)  
Part 2 (pp. 21-96) contains descriptions of various stabilization practices and insurance used in industry to mitigate the effects of unemployment.

"Revised edition, containing current information regarding the experiences of some prominent business firms in establishing stabilization and unemployment benefit policies during the year ended June 30, 1931."

——— Governor (Franklin D. Roosevelt).  
Includes recommendation for commission to study and report in 1932 on "A plan for accomplishing some kind of scientific unemployment insurance."  
See also address on "Unemployment and old-age pensions" at Governor's Conference at Salt Lake City, June 1930, in its Proceedings, 1930, pp. 18-24. Excerpts in American Labor Legislation Review, September 1930, pp. 254, 255.

——— Message of the Governor transmitting report of the governors of the seven industrial States relative to unemployment insurance. Albany, N. Y., 1932. 4 pp. (Legislative document, 1932, no. 67.)  
Recommendations of the Interstate Commission on Unemployment Insurance (a continuing activity of the Conference of Governors of Seven Industrial States called by Governor Roosevelt in January 1931) in favor of compulsory system with contributions from employers only of 2 percent of pay rolls until reserve established. Benefits to be 50 percent of wage with $10 maximum for period not exceeding 10 weeks in any 12 months.

——— Legislature. Joint Committee on Unemployment.  
While strongly recommending the establishment "as soon as a plan can be perfected" of a compulsory State-wide system of unemployment reserves, the committee reported that because of the complexity of the problem it was unable to work out a definite program in the time at its disposal.

William L. Marcy, chairman.  
Resolution of the legislature in 1932 continued the committee to March 1, 1933. In this further report the committee, while repeating its belief in the soundness of the
principle of setting up unemployment reserves recommended postponement on the
ground that at the present time it might increase the State's burden of unemployment
relief. Minority report favored immediate action.


AMIDON, BEULAH.
Job insurance now.
Summary of the recommendations of the Interstate Commission on Unemploy­
ment Insurance. Urges action by New York State.

BILLS FOR UNEMPLOYMENT RESERVE FUNDS IN NEW YORK STATE LEGISLATURE, 1934.
Tabular analysis of the provisions of the Byrne-Condon, Steingut-Mastick, and
Ehrlich bills.
See also International Juridical Association Monthly Bulletin, April 1934, p. 6.

CHAMBER OF COMMERCE OF THE STATE OF NEW YORK.
Report by committee on insurance on New York bills. Resolution adopted April
6, 1933, declared the Chamber was opposed to State legislation making it compul­sory upon employers to create unemployment reserve funds.

GRAY, HERMAN A.
The fight for unemployment insurance in New York.
Traces the history of the bills introduced in New York and the shift in sup­port from the individual company reserves plan to a State-wide pooled fund.

KOHUT, MRS. REBEKAH.
Public's representative urges prompt adoption of compulsory unemployment
reserves in New York.
Minority report of New York Joint Legislative Committee on Unemployment
in favor of immediate action.

MARCOY, WILLIAM L., JR.
Unemployment reserves, a prophecy.
Quarterly Bulletin (New York State Conference on Social Work), April
1933, v. 4, no. 2, pp. 24-34.
By the chairman of the joint legislative committee on unemployment.

MARCY COMMISSION RECOMMENDS NO ACTION ON COMPULSORY UNEMPLOYMENT
RESERVE.
Monitor (Associated Industries of New York State), February 1933, v. 19,
pp. 143-146.

NEW YORK COMMITTEE FORFEITS LEADERSHIP ON UNEMPLOYMENT RESERVES.
Criticism of the New York Joint Legislative Committee on Unemployment (Marcy
Committee) which recommended postponing action on unemployment insurance.

NEW YORK STATE FEDERATION OF LABOR.
See Legislative chairman's reports and resolutions. Text of resolutions on unem­
ployment insurance adopted at 1934 convention also in New York State Federation
of Labor Bulletin, Sept. 7, 1934. For planks presented to Democratic and Republican
State conventions see its Bulletin, Oct. 10, 1934.
The State federation of labor at first sponsored a bill for individual company re­serves but in 1934 shifted support to the single State pooled fund. The bill sponsored
by the federation (Byrne-Condon) passed the senate but was killed in committee in
the assembly.

PERKINS, FRANCES.
[Report to Governor Roosevelt urging formation of an “insurance author­
ity” to underwrite insurance systems for the seven northeastern States.]
UNEMPLOYMENT INSURANCE AND RESERVES


See also "Unemployment insurance: an American plan to protect workers and avoid the dole", in the Survey, Nov. 1, 1931, v. 67, pp. 117-119, 173; excerpts in Review of Reviews, December 1931, v. 84, pp. 72, 73.

Perkins, Frances.

On unemployment insurance. Testimony at hearing by Marcy Legislative Committee.


See also speech to New York Conference for Unemployment Reserves Legislation in same issue. For other addresses consult New York Times Index.

Roosevelt administration leadership on unemployment insurance.


Presents the chronology of the different steps taken from Governor Roosevelt's speech at Conference of Governors in June 1930 to the President's message to Congress, June 8, 1934.

Strong support for job insurance at New York hearing.


On the hearing at Albany, April 4, 1934.

North Carolina

[Law 1933, pp. 974, 975 (Res. no. 38) provided for the appointment of a commission "to study the causes of unemployment and to analyze the practicability of unemployment insurance as a preventive of the suffering which unemployment causes." Dr. H. D. Wolf, of the University of North Carolina, has been appointed executive secretary of the commission, with headquarters in Raleigh. A series of public hearings will be held in November. (Social Security, October 1934, p. 5.)]

Ohio

Commission on Unemployment Insurance.

Questions to consider with respect to an unemployment insurance law suitable to conditions in the State of Ohio. [Columbus, F. J. Heer Printing Co., 1932.] 11 pp.

Report of the Ohio Commission on Unemployment Insurance . . .

[Columbus, F. J. Heer Printing Co., 1932-1933.] 2 v.

William M. Leiserson, chairman.


The recommended bill of the commission (pt. 1, pp. 67-80) provides for a State insurance fund with contributions from both employers and employees (in the beginning 2 percent from employers and 1 percent from employees); benefits to be 50 percent of weekly wages with maximum of $15 limited to 16 weeks in any 1 year; waiting period of 3 weeks. Plan provides for later adjustment of premium on basis of comparative unemployment hazard.

Part 2 contains the detailed studies and reports made by the staff of the commission. Tabular analysis of bills proposed in the United States at end.

Cincinnati employers committee for the study of employment continuity.


Prepared by W. E. Odom, assisted by Emile E. Watson.

Supplement no. 1. Compulsory unemployment insurance, the answers to a few basic questions. [4] pp.

In opposition to a compulsory State system of unemployment compensation.

Kulp, Clarence A.

Calculation of the cost of unemployment benefits (with particular reference to Ohio and Pennsylvania).


STATE LEGISLATIVE PROPOSALS

LEISERSON, WILLIAM M.  
Ohio's answer to unemployment.  

LINCOLN, J. F.  
Unemployment insurance.  
Statement is by a member of the Ohio Commission on Unemployment Insurance.

MCFARLAND, MARJORIE.  
The Ohio unemployment insurance bill.  
Womans Press, February 1933, v. 27, p. 81.

MAGEE, ELIZABETH S.  
Ohio takes stock.  

OHIO STATE FEDERATION OF LABOR.  
Report of the legislative agent of the Ohio State Federation of Labor,  
Thomas J. Donnelly. [Columbus? Ohio State Federation of Labor], 1934.  
Unemployment insurance bills, pp. 20-22.

RUBINOW, ISAAC M.  
Job insurance—the Ohio plan.  
Address at Institute of Public Affairs, University of Virginia, July 1933  
Dr. Rubinow, who was actuary as well as member of the Ohio State Commission on Unemployment Insurance, describes the Ohio plan as frankly an insurance measure based on the assumption that unemployment insurance is feasible and actuarially practicable.

— The movement toward unemployment insurance in Ohio.  
A summary of the work and recommendations of the Ohio Commission on Unemployment Insurance. Includes a discussion of business, financial, economic, and technical objections to unemployment insurance.

— The Ohio Idea: unemployment insurance.  
(In American Academy of Political and Social Science. Annals, November 1933, v. 170, pp. 76-87.)

— The Ohio versus the Wisconsin plan—conflict or compromise.  

— Unemployment insurance for Ohio; an actuarial computation.  

SCHULZ, ARCH D.  
“Unemployment insurance.”  
Ohio Social Science Journal, November 1932, v. 4, no. 4, pp. 21-29.

OREGON.  
Commission to Investigate the Subjects of Old Age Pensions, Old Age Insurance, and Unemployment Insurance.  
Special interim committee report. [Salem, 1933?] 8 pp.  
Report concerned mainly with old-age insurance. Recommended continued study of the subject of unemployment insurance and a legislative allowance to permit detailed and intensive consideration. The 1933 legislature adopted resolution (H. J. Res. 21) directing governor to appoint a commission of three members; one to represent employers, one the employees; and one, the public, to study unemployment insurance and report at next legislative session.
UNEMPLOYMENT INSURANCE AND RESERVES

Pennsylvania

Pennsylvania. Committee on Unemployment.
Alleviating unemployment. A report by the Pennsylvania Committee on Unemployment to Gifford Pinchot, Governor. Harrisburg, 1931. 73 pp.
Clyde L. King, chairman.
Report of subcommittee on reserves against unemployment and unemployment insurance, pp. 26–29. Appendix G. Two drafts of bills to provide unemployment reserve funds (providing for contributions by employers alone, and by both workers and employers). Committee did not recommend any specific measure. Suggested voluntary action by employers as third possibility to be considered.

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Governor (Gifford Pinchot).
"I join in the recommendation of the Pennsylvania Unemployment Committee that consideration be given to voluntary unemployment insurance, as well as to compulsory State unemployment insurance. In view of the attention now being paid to this matter by many employers, it seems to me that we may reasonably await the results of their effort before accepting as necessary any type of compulsory State insurance. If these volunteer efforts fail, I have no doubt that the matter of compulsory State insurance will deserve increasing attention."

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State Committee on Unemployment Reserves.
Charles Denby, Jr., chairman.
The committee consisting of four representatives of the public, including the chairman, and three representatives each of employers, employees, and the legislature, in its report to Governor Pinchot, May 1933, stated that because of widely varying conclusions no joint report was possible. The labor members and two representatives of the legislature favored compulsory State unemployment insurance (pp. 47–59).
Summary in Monthly Labor Review, August 1933, v. 37, pp. 277, 278. For bills before State legislature in 1933 see American Labor Legislation Review, June 1933, p. 77.

KULP, CLARENCE A.
Calculation of the cost of unemployment benefits (with particular reference to Ohio and Pennsylvania).

PHILADELPHIA CHAMBER OF COMMERCE. Permanent Committee on Unemployment.
Unemployment reserves and systematic relief; a report. 1933. 22 pp.

Utah

[H. 14 providing for a single State pool passed house Feb. 16, 1933, but did not receive assent by the senate.]

Virginia

Virginia. Commission on Unemployment Insurance.
The bill recommended by the commission (pp. 143–152), while following in the main the Wisconsin individual plant reserve plan, would provide for an equalization or guaranty State fund to which the employer would also contribute. Benefits proposed are 50 percent of weekly wages with maximum of $15, limited to 26 weeks in any 1 year; waiting period of 4 weeks.
Wisconsin

Wisconsin. Legislature, 1931. Interim Committee on Unemployment.

A. M. Miller, chairman; A. J. Altmeyer, executive secretary.
Report submitted to the governor and the 1931 special session of the Wisconsin Legislature. Published by the Industrial Commission.

"Unemployment compensation”, pp. 33r-44; Recommended bill, pp. 80-97.

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Laws, statutes, etc.

Preprinted from the 1934 Handbook of the Wisconsin Unemployment Compensation Act by the Industrial Commission of Wisconsin, unemployment compensation department (702 Power and Light Building, Madison, Wis.).
Law enacted Jan. 28, 1932 (text in Monthly Labor Review, March 1932, v. 34, pp. 540-552), provided that unless employers of at least 175,000 employees voluntarily established unemployment insurance plans of approved type, the law would automatically become compulsory on July 1, 1933. An act passed in 1933 (text in Monthly Labor Review, July 1933, v. 37, pp. 35, 36), changed the quota to 139,000 and temporarily postponed effective date. Law came into operation July 1, 1934, payment of benefits to begin July 1935. Provides for individual plant reserves under the control of the State Industrial Commission, with contributions from employers of 10 or more persons; benefits to be 50 percent of weekly earnings, with maximum of $10, limited to 10 weeks in any year.

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Industrial Commission.

Handbook on the Wisconsin unemployment compensation act and approved voluntary plans for unemployment benefits or guaranteed employment . . . Madison, [1932]. 96 pp. (Bulletin no. 1 on unemployment compensation.)

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Notice and instructions . . . to employers who may be subject to the Wisconsin unemployment reserves and compensation act. July 14, 1934. [Madison, 1934.] 4 pp.

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Reprinted July 1934. The standard benefit plan is a voluntary-exempted plan which could be approved by the Industrial Commission.

Altmeyer, Arthur J.

The Wisconsin administration in the making.
Address by the secretary of the Wisconsin Industrial Commission at the annual meeting of the American Association for Labor Legislation, Cincinnati, December 1932.

Brandes, Elizabeth.

Wisconsin tackles job security.
See also joint article with Harold M. Groves on “Economic bases of the Wisconsin Unemployment Reserves Act” in the American Economic Review, March 1934, pp. 28-52.

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Wisconsin's start on job insurance.

Burbop, William H.

Wisconsin Unemployment Compensation Act.

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Wisconsin's unemployment act: details as to how this State is trying to solve the hard problem of labor in its relation to industrial management.
Unemployment insurance in Wisconsin.

About Wisconsin's Groves law.

Mr. Clausen, former president of the Wisconsin Manufacturers Association, who had led the fight against the bill, was appointed to represent the Industrial Commission in promoting voluntary plans under the terms of the act.

The Groves unemployment reserves law.

For discussion of earlier Huber bill see Survey Oct. 1, 1921.

Wisconsin unemployment compensation act.


Compensation for idle labor in Wisconsin.

See also article in Catholic Charities Review, March 1932, v. 16, pp. 70-73.

Economic bases of the Wisconsin unemployment reserves act [by Harold M. Groves and Elizabeth Brandeis].

An answer to some of the criticisms of the Wisconsin plan, particularly the article by W. A. Morton in American Economic Review, September 1933, pp. 395-412.

Program for unemployment reserve funds in Wisconsin.

Unemployment compensation in Wisconsin.

Paper presented at Institute of Public Affairs, University of Virginia, July 1933.
As a member of the Wisconsin Legislature and secretary of the official investigating committee, the author of the bill presents an authoritative statement of the philosophy underlying the Wisconsin act.


Previous edition published 1932 under title, Unemployment Insurance in Wisconsin.


The Wisconsin unemployment compensation law of 1932.

Job insurance test. Wisconsin will try out its own variation of the President's social insurance program.
Business Week, June 16, 1934, no. 250, p. 10.

Unemployment insurance in Wisconsin.
Jobbers insurance tested in new plan; Wisconsin compels employers to provide insurance or set up reserve funds.
On the coming into operation of the Wisconsin law.

Morton, Walter A.
The aims of unemployment insurance with especial reference to the Wisconsin act.
Regards the act as ineffective as a stabilizing device as well as inadequate as a relief measure. For reply by Harold M. Groves and Elizabeth Brandeis see American Economic Review, March 1934, pp. 38—52.

Muntz, E. E.
An analysis of the Wisconsin unemployment compensation act.

Pay-roll reserves and stabilization of employment; Governor LaFollette's views regarding unemployment compensation.

Purves, Luther E.

Raushenbush, Paul A.
Present status of Wisconsin unemployment compensation act.

Unemployment insurance—Wisconsin reserve plan.

Unemployment insurance. The Wisconsin unemployment compensation law.

The Wisconsin idea; unemployment reserves.
(In American Academy of Political and Social Science. Annals, November 1933, v. 170, pp. 65—75.)

Reprinted from the Quarterly Bulletin of the New York State Conference on Social Work, April 1933.

Wisconsin's Unemployment Compensation Act.
Traces the history of efforts to secure unemployment-insurance legislation in Wisconsin and analyzes the main provisions of the act.

Unemployment insurance in the United States: Wisconsin.

INTERSTATE DISCUSSIONS OF UNEMPLOYMENT INSURANCE

Conference of Governors on Unemployment and Other Interstate Industrial Problems, Albany, 1931.
"Unemployment reserves as a prevention or relief of unemployment," pp. 43—97; "Memorandum for the press summarizing the results of the Conference," pp. 101, 102. For special committee on unemployment insurance which continued the activities of the conference see entry below.

The interstate conference called by Governor Roosevelt was followed by other interstate labor conferences called by Governor Pinchot (see Monthly Labor Review, August 1931, v. 33, pp. 302—309) and by Governor Ely (see Monthly Labor Review, March 1933, v. 36, pp. 537—541).
INTERSTATE COMMISSION OF UNEMPLOYMENT INSURANCE.


Leo Wolman, chairman.

A continuing committee of the Conference of Governors on Unemployment and Other Interstate Industrial Problems called by Governor Roosevelt in 1931. Recommended the compulsory establishment of a State-wide system of unemployment reserves, with individual limited-liability accounts for each employer; contribution to be 2 percent of pay roll until reserve of $50 set up, then reduced to 1 percent until reserve of $75 per employee accumulated; benefits to be 50 percent of weekly wage or maximum of $10, limited to 10 weeks in any 1 year. State to be custodian and disbursing agent of the reserve funds. Reservation made by the representative of Ohio (William M. Leiserson) in favor of pooling of contributions.


INTERSTATE CONFERENCE ON LABOR COMPACTS.

For history of this organization which has included unemployment insurance in the subjects for future discussion see article by J. W. Plaisted in New York Times, Nov. 11, 1934, sec. 8, p. 12.

NATIONAL CONFERENCE FOR LABOR LEGISLATION, Washington, D. C., 1934.


Conference called by the Secretary of Labor included official delegates from 39 States. Discussion of problems connected with adoption of State compulsory unemployment systems, pp. 35–53.

The conference declared (p. 71) in favor of “the speedy enactment in every State of legislation creating genuine systems of unemployment insurance or reserves, and providing that the unemployment compensation funds created under such laws shall be sufficient to meet claims of unemployed industrial workers for benefits well above the level of mere subsistence, and extending over substantial periods of time.” It endorsed the Wagner-Lewis bill before the Congress as designed effectively to promote such State legislation.

PERKINS, Frances.

Unemployment insurance; an American plan to protect workers and avoid the dole.


After a study of the British unemployment insurance system, Miss Perkins, then industrial commissioner of the State of New York, recommended that a group of industrial States try the experiment of an interstate insurance authority similar to the Port Authority of New York and New Jersey to underwrite unemployment insurance. This plan would meet the difficulty of competition between industries in different States under different laws while keeping the administration impersonal and remote from political influences in the separate States.

--- An interstate authority for unemployment insurance.

Survey, August 1933, v. 69, pp. 275, 276.

Address at the Institute of Public Affairs, University of Virginia.

“In order to get a sound and workable plan of unemployment insurance, free from criticism of possible political or business entanglements, I would suggest that a group of our industrial States might set up an insurance authority along the lines of the Port Authority of New York and New Jersey. Such a group, vested with the power to underwrite insurance in the States participating, could administer one fund with savings in overhead.”

PLAISTED, John W.

Interstate labor pacts fostered by conference.


The secretary of the Massachusetts Commission on Interstate Compacts traces the history of the organization of the Interstate Conference on Labor Compacts and the different meetings held. Unemployment insurance is included in the topics for future consideration.
DISCUSSIONS

SOUTHEASTERN INTERSTATE CONFERENCE ON SOCIAL LEGISLATION, December 1933.

FEDERAL PROPOSALS AND DISCUSSIONS

DOUGLAS, PAUL H.
The respective roles of the State and National Governments, pp. 44-47; Federal administrative agencies and investment of funds, pp. 174-181.

HANSEN, ALVIN H.
The roles of the Federal and State governments, pp. 7-20. Five forms which Federal legislation might take are suggested.

MASSACHUSETTS. House of Representatives.
Memorial to Congress for legislation to promote the establishment of unemployment insurance or reserves in the several States by providing certain tax relief to employers in those States which have appropriate laws in this regard.
Congressional Record (U. S. Congress), Apr. 3, 1934, v. 78, p. 5880.

RUBINOW, ISAAC M.
Chapter on "The New Deal" (pp. 618-629) discusses five ways in which the National Government may further the development of social insurance.

SEIDMAN, JOEL I.

WAGNER, ROBERT F.
Federal encouragement to State unemployment reserve legislation.
Discussion of methods of approach in the different unemployment insurance bills introduced by Senator Wagner in the 71st and 72d Congresses.

—— Rock-bottom responsibility.
Survey, June 1, 1932, v. 68, pp. 222-224, 256.

—— A Federal-State program for unemployment reserves.
In part a discussion of his bill S. J. Res. 26, 73d Congress.

70th Congress

UNITED STATES. Congress. Senate. Committee on Education and Labor.
Unemployment in the United States. Hearings... seventyeth Congress, second session, pursuant to S. Res. 219... together with Senate report no. 2072... Washington, 1929. 517 pp.
James Couzens, chairman.
Unemployment insurance, pp. 205-490; statement by Isador Lubin, pp. 491-517. The committee was of the opinion that government establishment of unemployment insurance was not at that time necessary or advisable but that private employers should be encouraged to set up employment reserves. Text of report reprinted in Monthly Labor Review, May 1929, v. 28, pp. 879-992.

COUZENS, JAMES.
The Senate takes stock.
Brief summary of recommendations of the Senate Committee on Education and Labor.

71st Congress

[S. Res. 483 provided for a select committee of three Senators to be appointed by the President of the Senate, to make a general study of unemployment insurance systems in foreign countries and in use by private interests in the United States. The Senators appointed were: Senator Felix Hebert (chairman), Otis F. Glenn, and Robert F. Wagner.]
72d Congress

United States. Congress. Senate. Select Committee on Unemployment Insurance.

Unemployment insurance. Hearings . . . pursuant to S. Res. 483 (71st Cong.), a resolution establishing a select committee to investigate unemployment insurance systems . . . Washington, 1932. 644 pp.

Felix Hebert, chairman.

Hearings were held intermittently from Apr. 2 to Dec. 10, 1931.

Report of the Committee on Technological Unemployment to the Secretary of Labor, pp. 548-644.


Unemployment insurance. Report of the Select Committee to Investigate Unemployment Insurance pursuant to Senate Resolution no. 483, Seventy-first Congress, a resolution to investigate the subject of unemployment-insurance systems in the United States and foreign countries . . . Washington, 1932. 53 pp. (72d Cong., 1st sess., Senate Report 364.)


The committee reached the conclusion “that the subject of unemployment insurance is not within the sphere of congressional action” and any system of Federal unemployment reserves would be impracticable, if not undesirable, because of the difficulty of fixing rates of contributions and of determining scales of unemployment benefits appropriate to the varying conditions in different parts of the country and because of the cost of administering so complex an undertaking. It also favored private rather than State systems and recommended that the Federal Government contribute to such systems of private unemployment reserves to the extent of permitting employers maintaining them to deduct some portion, if not all, of the contributions thereto out of their incomes for tax purposes.


Recommended the enactment of State compulsory unemployment insurance or wage reserves and that the Federal Government should encourage State action by (a) cooperating with the States in the establishment of a Nation-wide employment service and (b) by allowing employers to deduct from income tax a portion of their payments into unemployment reserves or towards unemployment insurance.

House. Committee on Ways and Means.


Bill introduced by Representative Lewis to guarantee the worker’s right to work and to an equal share in employment available. The national trade associations proposed in the bill would include in their activities provision for unemployment benefits.

73d Congress

The following bills relating to unemployment insurance were introduced:

Senate: S. 1943 (Wagner—D. C. bill); S. J. Res. 26 (Wagner); S. 2616 (Wagner); S. 3709 (Hebert).

House: H. R. 4887 (Dunn); H. R. 5232 (Lewis); H. R. 5271 (Lewis); H. R. 6467 (Cannon); H. R. 7598 (Lundeen); H. R. 7659 (Lewis); H. R. 8604 (Beiter); H. R. 9069 (Celler); H. Res. 302 (Carter). Hearings were held on H. R. 7598 (Lundeen bill) and H. R. 7659 (Wagner-Lewis bill).
Lundeen Bill

[H. R. 7598 (known as the workers' unemployment and social insurance bill) would provide for the immediate establishment by the Secretary of Labor of a Federal system of unemployment insurance to be administered by the workers with the cost borne by the Government and employers; benefits to be $10 a week plus $3 for each dependent for all workers and farmers unemployed through no fault of their own. The bill suggests that the Government raise the funds by income and inheritance taxes.]


Statements of Herbert Benjamin, David Gordon, and Mary Van Kleeck in support of the Lundeen bill.

Douglas, Dorothy W.


In support of Lundeen bill.


Summary of hearing before House Committee on Labor, February 21, 1934.

Van Kleeck, Mary.

Wagner-Lewis Bill

[The bill introduced by Senator Wagner (S. 2616) and Representative Lewis (H. R. 7659) would impose a tax of 5 percent on the pay roll of employers in the United States employing 10 or more persons. Employers would, however, be permitted to offset against the tax any sums contributed to any approved State unemployment insurance system (minimum standards prescribed in bill). The aim of the measure is to encourage the establishment of unemployment insurance systems by the several States.]


Includes testimony of 46 persons. The proponents of the measure urged: (1) That it would tend to speed up State legislation; (2) that it would equalize competitive conditions between employers in States adopting unemployment insurance laws and employers in other States, since both would be subject to the same levy; and (3) that it would help to standardize provisions of State laws because of the prescribed Federal standards. Critics of the bill opposed the 5 percent tax as excessive and higher than the rate of contribution proposed in any State unemployment insurance bills and argued that it would be inequitable and discriminatory in its application to employers; that it would retard business recovery; and that it was unconstitutional. Statement of Secretary of Labor in support of bill, pp. 5–27.


See also editorial by John B. Andrews, "Postponed with promise", in same issue, pp. 51, 52.

Bill introduced in Congress to speed unemployment insurance laws. Social Security, March 1934, pp. 1, 6, 7.

Quotes from joint statement issued by Senator Wagner and Representative Lewis.
Douglas, Paul H.
Towards unemployment insurance.

Green, William.
Letter to State federations of labor in support of Wagner-Lewis unemployment insurance bill before Congress.
(In Illinois State Federation of Labor Weekly News Letter, Apr. 28, 1934.)
See also Questionnaire sent to successful candidates in fall primaries, 1934, asking position on legislation similar to Wagner-Lewis bill.

Conference called by Secretary of Labor.
Address by Representative Lewis and discussion, pp. 36-41. The conference endorsed the Wagner-Lewis bill as designed effectively to promote State legislation on unemployment insurance (p. 71).

A National Front on Insurance
Survey, Feb. 15, 1934, v. 70, p. 47.

National Industrial Conference Board.
. . . Present status of unemployment insurance or reserves legislation . . .
The Wagner bill, pp. 10-13. Bill is criticized as a misuse of the tax power and unconstitutional; tax proposed is regarded as excessive and as inequitable and discriminatory in its application.

New Federal Plan for Unemployment Compensation Legislation,

Perkins, Frances.
Toward security; the bill before Congress for unemployment insurance.
See also radio address of August 13 reported in New York Times and other daily papers.

Rauschenbush, Paul A.
Job insurance, a Federal plan to bring about old-age security by State laws.

Seidman, Joel I.
Traces the growth of sentiment for unemployment insurance in the United States, and discusses the provisions of the Wagner-Lewis bill, including brief statements on constitutionality of the proposed measure and the Federal tax credit method for inducing State action.

Slichter, Sumner H.
Statement on H. R. 7659.
Suggested that the Wagner-Lewis bill be amended to permit the industrial as well as the State method of regulating unemployment insurance by extending tax credits for payments to schemes established under the N. R. A. codes and requiring the States to exempt from State schemes employers and employees subject to code schemes.

Taxing Employers to Assure Workers' Security: Wagner-Lewis Bill.
DISCUSSIONS

WAGNER, ROBERT F.

Senator Wagner explains insurance bill.

— Unemployment a social responsibility.
Text of radio address of February 2, 1934. Reported also in daily press.

WAGNER-LEWIS BILL.

Committee on Economic Security

UNITED STATES. President (Franklin D. Roosevelt).

Message of June 8, 1934.
(In Congressional Record (U. S. Congress), vol. 78, pt. 10, pp. 10769-10771).
Printed also as House Document no. 397 (73d Congress).
Text also in Survey Graphic, July 1934, pp. 311, 312, and in daily papers for June 8-9, 1934.
"If, as our Constitution tells us, our Federal Government was established among other things 'to promote the general welfare', it is our plain duty to provide for that security upon which welfare depends. Next winter we may well undertake the great task of furthering the security of the citizen and his family through social insurance."


New York Times, Nov. 15, 1934, and other daily papers.
"On some points it is possible to be definite. Unemployment insurance will be in the program. I am still of the opinion, expressed in my message of June 8, that this part of social insurance should be a cooperative Federal-State undertaking. It is important that the Federal Government encourage States which are ready to take this progressive step. It is no less important that all unemployment insurance reserve funds be held and invested by the Federal Government, so that the use of these funds as a means of stabilization may be maintained in central management and employed on a national basis . . . For the administration of insurance benefits the States are the most logical units."

For the personnel of Advisory Council of 20 leaders in business, labor, and social welfare, appointed by the President November 10, see New York Times, Nov. 11, 1934, and other daily papers.

PERKINS, FRANCES.
On our way.
Shortly after his message to Congress of June 8, the President appointed a Committee on Economic Security consisting of the Secretary of Labor (chairman), the Secretary of the Treasury, the Attorney General, the Secretary of Agriculture, and the Federal Relief Administrator. In this article Miss Perkins outlines the organization and work of this committee, which is making "a comprehensive study of the whole problem of economic security for the individual, as a basis for the drafting of sound legislation to lay before the next session of Congress." The study is being conducted by a staff of experts under the direction of Dr. Edwin E. Witte. A technical board of representatives of the different Departments of the Government under Dr. A. J. Altmeyer, Assistant Secretary of Labor, is cooperating.

— Economic security in the twentieth century.
See also speech at American Federation of Labor Convention, Oct. 5, 1934, in its Proceedings, 1934, pp. 333-344.
PERKINS, FRANCES.
The task that lies ahead. 91. (Mimeographed.) (Press release.)
Address before the National Conference on Economic Security, Washington, D. C.
Nov. 14, 1934.
—— The way of security.

NATIONAL CONFERENCE ON ECONOMIC SECURITY, Washington, D. C., November 14, 1934.
[Report of discussions and list of delegates.]

KENNEDY, THOMAS.
Unemployment insurance.

ROOSEVELT ADMINISTRATION LEADERSHIP ON UNEMPLOYMENT INSURANCE.
Presents the chronology of the various steps taken up to the President's message of June 8, 1934. See also editorial by John B. Andrews on "The test of official leadership" in the September 1934 issue of this journal (pp. 99, 100).

ROOSEVELT PLEDGES ADMINISTRATION TO SOCIAL INSURANCE.
Social Security, June-July 1934, v. 8, no. 6, pp. 1, 6.

SAUNDERS, RICHARD E.
Uncle Sam's plan for fighting the unemployment plague.

SECURITY FOR AMERICANS.
A series of articles on different aspects of social security.

SWING, RAYMOND G.
Social security in a hurry.