

---

---

SUPPLEMENT TO  
REPORT TO THE PRESIDENT  
OF THE  
COMMITTEE ON ECONOMIC SECURITY

---

---

## TABLES

[Table 1 printed in report proper]

### A. UNEMPLOYMENT RELIEF:

2. Families and persons receiving emergency relief, continental United States.
3. Cases receiving emergency relief, direct work, special programs.
4. Obligations incurred for emergency relief from all public funds, by source of funds, January 1933 through November 1934, by months and by quarters.

### B. UNEMPLOYMENT AND UNEMPLOYMENT COMPENSATION LAWS:

5. Estimate of unemployment in employments which could be covered by unemployment-insurance plans.
6. States arrayed by average percentage of nonagricultural unemployment April 1930; 1933 average; and 1930-33 average.
7. Countries in which compulsory unemployment insurance laws have been enacted and number of workers covered in each.
8. Countries in which voluntary unemployment insurance laws have been enacted and number of workers covered in each.
9. General provisions of compulsory unemployment insurance laws.
10. General provisions of voluntary subsidized unemployment insurance laws.

### C. AGE DISTRIBUTION AND OLD-AGE PENSION LAWS:

11. Number of older persons gainfully occupied by age and occupation for United States, 1930.
12. Age distribution of United States population by urban and rural for 1920 and 1930.
13. Actual and estimated number of persons aged 65 and over compared to total population, 1860 to 2000.
14. Operation of old-age pension laws of the United States, 1934.
15. Principal features of the old-age pension laws of the United States.
16. Old-age insurance and pension legislation in foreign countries through 1933.
17. Principal provisions of foreign noncontributory old-age pension laws through 1933.

### D. SECURITY FOR CHILDREN:

18. Estimated number of families and children receiving mothers' aid and estimated expenditures for this purpose.
19. Funds for State maternal and child health work.

### E. MISCELLANEOUS:

20. General economic statistics.

TABLE 2.—Families and persons receiving emergency relief, continental United States

Months	Resident families and persons receiving relief under the general relief and special programs					Number of transients receiving relief <sup>2</sup>
	Families	Single persons	Total families and single persons	Total persons	Percent of total population <sup>1</sup>	
1933						
January.....	3,850,000	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
February.....	4,140,000	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
March.....	4,580,000	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
April.....	4,475,322	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
May.....	4,252,443	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
June.....	3,789,026	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
July.....	3,451,874	<sup>3</sup> 455,000	3,906,874	<sup>3</sup> 15,282,000	12	( <sup>3</sup> )
August.....	3,351,810	<sup>3</sup> 412,000	3,763,810	<sup>3</sup> 15,077,000	12	( <sup>3</sup> )
September.....	2,984,975	<sup>3</sup> 403,000	3,387,975	<sup>3</sup> 13,338,000	11	( <sup>3</sup> )
October.....	3,010,516	<sup>3</sup> 436,000	3,446,516	<sup>3</sup> 13,618,000	11	( <sup>3</sup> )
November.....	3,365,114	461,315	3,826,429	15,080,465	12	( <sup>3</sup> )
December.....	2,631,020	438,431	3,069,451	11,664,860	10	( <sup>3</sup> )
1934						
January.....	2,486,274	456,469	2,942,743	11,086,598	9	( <sup>4</sup> )
February.....	2,599,975	532,036	3,132,011	11,627,415	9	126,873
March.....	3,070,855	563,138	3,633,993	13,494,282	11	145,119
April.....	3,847,235	590,007	4,437,242	16,840,389	14	164,244
May.....	3,815,926	617,735	4,433,661	17,228,458	14	174,138
June.....	3,757,971	559,502	4,317,473	16,833,294	14	187,282
July.....	3,867,047	542,362	4,409,409	17,301,734	14	195,051
August.....	4,059,605	569,877	4,629,482	18,187,193	15	206,173
September.....	4,098,725	656,215	4,754,940	18,410,334	15	221,734
October.....	<sup>5</sup> 4,106,681	720,853	<sup>5</sup> 4,827,534	<sup>5</sup> 18,450,567	15	235,758
November <sup>6</sup> .....	4,225,000	750,000	4,975,000	18,900,000	15	266,000

<sup>1</sup> Based on 1930 Census of Population.<sup>2</sup> Middle of month figures, excluding local homeless which are included under general relief program.<sup>3</sup> Partially estimated.<sup>4</sup> Not available.<sup>5</sup> Partially estimated to cover the rural rehabilitation program on which reports are not yet complete.<sup>6</sup> Preliminary.

Source: Division of Research, Statistics, and Finance, Federal Emergency Relief Administration.

TABLE 3.—Cases <sup>1</sup> receiving emergency relief—direct, work, special programs

1934	Grand total	General relief			Special programs <sup>2</sup>
		Total	Work programs	Direct relief only	
April.....	4,437,242	4,437,242	1,176,818	3,260,424	( <sup>3</sup> )
May.....	4,433,661	4,320,187	1,343,214	2,976,973	113,474
June.....	4,317,473	4,237,425	1,477,753	2,759,672	80,048
July.....	4,409,409	4,368,195	1,723,295	2,644,900	41,214
August.....	4,629,482	4,532,434	1,922,029	2,660,405	47,048
September.....	4,752,940	4,619,496	1,950,728	2,668,768	133,444
October.....	4,827,534	4,654,402	1,998,167	2,656,235	173,132
November <sup>4</sup> .....	4,975,000	4,785,000	2,150,000	2,635,000	190,000

<sup>1</sup> Cases include each family or single person on relief, not counting transient single persons.<sup>2</sup> Rural rehabilitation program, emergency education program, student aid; excludes transients.<sup>3</sup> Cases aided under special programs in April were included in the general relief program.<sup>4</sup> Preliminary.

Source: Division of Research, Statistics, and Finance, Federal Emergency Relief Administration.

TABLE 4.—Obligations incurred for emergency relief from all public funds by source of funds, January 1933 through November 1934, by months and by quarters<sup>1</sup>

	Obligations incurred for emergency relief						
	Total	Federal funds		State funds		Local funds	
		Amount	Per-cent	Amount	Per-cent	Amount	Per-cent
<b>1933</b>							
January.....	\$60,827,160.86	\$31,175,001.46	51.3	\$8,898,288.71	14.6	\$20,753,870.69	34.1
February.....	67,375,423.32	39,850,235.88	59.1	5,921,376.42	8.8	21,603,811.02	32.1
March.....	81,205,631.61	51,355,220.07	63.2	5,212,394.33	6.4	24,638,017.21	30.4
First quarter.....	209,408,215.79	122,380,457.41	58.4	20,032,059.46	9.6	66,995,698.92	32.0
April.....	73,010,800.68	45,373,968.80	62.1	8,182,877.70	11.2	19,453,954.18	26.7
May.....	70,806,338.08	48,803,456.80	68.9	5,017,248.11	7.1	16,985,633.17	24.0
June.....	66,339,206.68	42,523,714.87	64.1	8,038,872.89	12.1	15,776,618.92	23.8
Second quarter.....	210,156,345.44	136,701,140.47	65.0	21,238,998.70	10.1	52,216,206.27	24.9
July.....	60,155,873.87	37,482,328.17	62.3	7,576,554.71	12.6	15,096,990.99	25.1
August.....	61,470,496.37	39,781,831.27	64.7	8,726,266.40	14.2	12,962,398.70	21.1
September.....	59,343,338.14	36,289,188.33	61.1	11,093,954.69	18.7	11,963,195.12	20.2
Third quarter.....	180,972,708.38	113,553,347.77	62.8	27,396,775.80	15.1	40,022,584.81	22.1
October.....	64,888,913.42	40,415,353.15	62.3	10,186,795.50	15.7	14,286,764.77	22.0
November.....	70,810,514.27	39,796,429.13	56.2	18,633,766.17	26.3	12,380,318.97	17.5
December.....	56,526,330.37	27,755,055.43	49.1	18,768,833.14	33.2	10,002,441.80	17.7
Fourth quarter.....	192,225,758.06	107,966,837.71	56.2	47,589,394.81	24.7	36,669,525.54	19.1
Total, 1933.....	792,763,027.67	480,601,783.36	60.6	116,257,228.77	14.7	195,904,015.54	24.7
<b>1934</b>							
January.....	53,880,834.01	29,065,736.51	54.0	16,124,460.00	29.9	8,690,637.50	16.1
February.....	57,668,212.60	26,462,858.11	45.9	21,832,729.56	37.9	9,372,624.93	16.2
March.....	60,794,802.92	32,522,395.84	46.6	25,615,747.44	36.7	11,656,659.64	16.7
First quarter.....	181,343,849.53	88,050,990.46	48.5	63,572,937.00	35.1	29,719,922.07	16.4
April.....	113,134,286.74	82,299,551.45	72.7	17,642,023.89	15.6	13,192,711.40	11.7
May.....	129,222,770.62	96,741,145.12	74.9	21,832,729.56	9.8	19,833,986.48	15.3
June.....	125,198,649.88	92,084,137.06	73.6	11,777,402.31	9.4	21,537,110.51	17.0
Second quarter.....	367,555,707.24	271,124,833.63	73.8	42,067,065.22	11.4	54,363,808.39	14.8
July.....	130,953,215.11	95,146,288.68	72.6	13,061,941.23	10.0	22,744,985.20	17.4
August.....	149,424,555.07	113,308,571.80	75.8	12,226,882.75	8.2	23,889,100.52	16.0
September.....	143,227,846.44	108,559,186.27	75.8	11,406,614.12	8.0	23,262,046.05	16.2
Third quarter.....	423,605,616.62	317,014,046.75	74.8	36,695,438.10	8.7	69,896,131.77	16.5
October.....	156,747,867.63	121,949,841.00	77.8	13,950,560.23	8.9	20,847,466.40	13.3
November.....	172,750,000.00	139,430,000.00	80.7	10,670,000.00	6.2	22,650,000.00	13.1
Total, 1934.....	1,302,003,041.02	937,569,711.84	72.0	166,956,000.55	12.8	197,477,328.63	15.2
Total, 23 months.....	2,094,766,068.69	1,418,171,495.20	67.7	283,213,229.32	13.5	393,381,344.17	18.8

<sup>1</sup> Includes obligations incurred for relief extended under the general relief program, under all special programs, and for administration; beginning April 1934 these figures also include purchases of materials, supplies, and equipment, rentals of equipment (such as team and truck hire), earnings of nonrelief persons employed, and other expense incident to the work program. Does not include about \$990,000,000 expended for the C. W. A., of which \$840,000,000 was derived from Federal funds and \$150,000,000 from State and local funds.

<sup>2</sup> Break-down partially estimated.

<sup>3</sup> Preliminary.

Source: Division of Research, Statistics, and Finance, Federal Emergency Relief Administration, Jan. 7, 1935. Table based on reports from State and local relief administrations.

TABLE 5.—*Estimate of unemployment in employments which are customarily covered by unemployment-insurance plans*

Year:	<i>Estimated percent of unemployment</i>	Year—Continued.	<i>Estimated percent of unemployment</i>
1922	13.1	1928	8.5
1923	7.3	1929	6.1
1924	9.4	1930	15.3
1925	7.8	1931	26.6
1926	7.4	1932	39.0
1927	8.3	1933	39.2

Source: Estimates of the Committee on Economic Security. It should be noted that these unemployment rates are indicative only of the unemployment occurring in the group of gainful workers which are customarily covered by unemployment-insurance plans, and that they do not represent the unemployment for the entire working population. These rates are higher than those for all gainful workers, because the incidence of unemployment borne by the group covered is greater than for the working population as a whole.

TABLE 6.—States arrayed by average percentage of nonagricultural unemployment—April 1930; 1933 average; and 1930-33 average

April 1930			1933 average			1930-33 average		
State	Percent of gainful workers unemployed	Ratio to average of all States	State	Percent of gainful workers unemployed	Ratio to average of all States	State	Percent of gainful workers unemployed	Ratio to average of all States
		Percent			Percent			Percent
All States.....	8.5	100.0	All States.....	33.2	100.0	All States.....	25.8	100.0
1. Michigan.....	13.9	163.5	Michigan.....	45.9	138.3	Michigan.....	34.3	132.9
2. Rhode Island.....	11.2	131.8	Pennsylvania.....	40.2	121.1	Rhode Island.....	29.6	114.7
3. Montana.....	10.7	125.9	Arkansas.....	39.2	118.1	New Jersey.....	28.8	111.6
4. Illinois.....	10.3	121.2	New Jersey.....	38.8	116.9	Montana.....	28.4	110.1
5. Oregon.....	10.1	118.8	Arizona.....	38.6	116.3	Pennsylvania.....	28.3	109.7
6. Nevada.....	9.8	115.3	New Mexico.....	38.3	115.4	Illinois.....	28.0	108.5
7. Ohio.....	9.5	111.8	New York.....	38.1	114.8	New York.....	27.8	107.9
8. Massachusetts.....	9.4	110.6	Rhode Island.....	36.6	110.2	Nevada.....	27.8	107.9
9. Pennsylvania.....	9.0	105.9	Florida.....	36.6	110.2	Arizona.....	27.7	107.4
10. Colorado.....	8.9	104.7	Montana.....	36.4	109.6	Florida.....	27.1	105.0
11. New Jersey.....	8.9	104.7	Illinois.....	35.7	107.5	Massachusetts.....	27.0	104.7
12. California.....	8.8	103.5	Nevada.....	35.4	106.6	Ohio.....	26.9	104.3
13. New York.....	8.7	102.4	Colorado.....	35.3	106.3	Indiana.....	26.6	103.1
14. Indiana.....	8.6	101.2	Massachusetts.....	34.8	104.8	Connecticut.....	26.4	102.3
15. Washington.....	8.6	101.2	Utah.....	34.3	103.3	New Mexico.....	26.2	101.6
16. Utah.....	8.5	100.0	Wyoming.....	33.9	102.1	Utah.....	25.7	99.6
17. Florida.....	8.5	100.0	Indiana.....	33.4	100.6	Arkansas.....	25.6	99.2
18. Oklahoma.....	8.4	98.8	Ohio.....	32.2	97.0	Colorado.....	25.1	97.3
19. Maine.....	8.2	96.5	Connecticut.....	31.7	95.5	Washington.....	24.4	94.6
20. Minnesota.....	8.2	96.5	Texas.....	31.6	95.2	Wyoming.....	24.2	93.8
21. Vermont.....	8.0	94.1	Missouri.....	31.5	94.9	Missouri.....	24.2	93.8
22. North Carolina.....	7.9	92.9	Iowa.....	31.0	93.4	Oklahoma.....	24.2	93.8
23. New Hampshire.....	7.9	92.9	Vermont.....	30.9	93.1	Louisiana.....	24.1	93.4
24. Kentucky.....	7.8	91.8	Washington.....	30.7	92.5	Vermont.....	24.1	93.4
25. Connecticut.....	7.8	91.8	Louisiana.....	30.6	92.2	California.....	24.0	93.0

TABLE 6.—States arrayed by average percentage of nonagricultural unemployment—April 1930; 1933 average; and 1930-33 average—Contd.

April 1930			1933 average			1930-33 average		
State	Percent of gainful workers unemployed	Ratio to average of all States	State	Percent of gainful workers unemployed	Ratio to average of all States	State	Percent of gainful workers unemployed	Ratio to average of all States
		<i>Percent</i>			<i>Percent</i>			<i>Percent</i>
26. Wisconsin.....	7.8	91.8	Minnesota.....	30.3	91.3	Texas.....	23.9	92.6
27. Missouri.....	7.7	90.6	Nebraska.....	30.2	91.0	Wisconsin.....	23.8	92.2
28. Louisiana.....	7.7	90.6	West Virginia.....	29.4	88.6	Minnesota.....	23.4	90.7
29. Idaho.....	7.6	89.4	Maryland.....	29.4	88.6	Maryland.....	23.4	90.7
30. West Virginia.....	7.4	87.1	California.....	29.2	88.0	West Virginia.....	23.2	89.9
31. New Mexico.....	7.4	87.1	Oklahoma.....	29.2	88.0	Alabama.....	23.2	89.9
32. Arizona.....	7.4	87.1	Alabama.....	29.1	87.7	Maine.....	21.8	84.5
33. Wyoming.....	7.1	83.5	Wisconsin.....	28.8	86.7	Iowa.....	21.8	84.5
34. Texas.....	6.7	78.8	Idaho.....	28.5	85.8	Idaho.....	21.8	84.5
35. Arkansas.....	6.5	76.5	North Dakota.....	27.3	82.2	New Hampshire.....	21.8	84.5
36. Kansas.....	6.2	72.9	Kansas.....	26.9	81.0	Oregon.....	21.7	81.1
37. North Dakota.....	6.1	71.8	Virginia.....	25.6	77.1	Nebraska.....	21.5	83.3
38. Virginia.....	5.9	69.4	Mississippi.....	25.1	75.6	North Carolina.....	21.3	82.6
39. Nebraska.....	5.9	69.4	Kentucky.....	22.7	68.4	Virginia.....	21.1	81.8
40. Georgia.....	5.9	69.4	South Dakota.....	22.7	68.4	Kansas.....	21.0	81.4
41. Maryland.....	5.8	68.2	Tennessee.....	22.6	68.1	Kentucky.....	20.8	80.6
42. Alabama.....	5.6	65.9	Oregon.....	21.3	64.2	Tennessee.....	20.4	79.1
43. Iowa.....	5.4	63.5	New Hampshire.....	21.3	64.2	Mississippi.....	19.4	75.2
44. Tennessee.....	5.3	62.4	District of Columbia.....	21.0	63.3	North Dakota.....	18.9	73.3
45. South Carolina.....	5.2	61.2	Maine.....	20.3	61.1	District of Columbia.....	18.3	70.9
46. Delaware.....	5.2	61.2	North Carolina.....	18.4	55.4	Delaware.....	18.3	70.9
47. District of Columbia.....	4.9	57.6	Delaware.....	16.7	50.3	South Dakota.....	17.5	67.8
48. Mississippi.....	4.6	54.1	South Carolina.....	12.9	38.9	South Carolina.....	17.2	66.7
49. South Dakota.....	3.9	45.9	Georgia.....	12.6	38.0	Georgia.....	17.0	65.9

Source: Estimates derived from population and employment data reported by the U. S. Bureau of the Census, the U. S. Bureau of Agricultural Economics, and the U. S. Bureau of Labor Statistics.

TABLE 7.—Countries in which compulsory unemployment-insurance laws have been enacted and number of workers covered in each

Country <sup>1</sup>	Date of law <sup>2</sup>	Number insured <sup>3</sup>
Australia (Queensland).....	Oct. 18, 1922	175,000
Austria.....	Mar. 24, 1920	969,000
Bulgaria.....	Apr. 12, 1925	280,000
Germany.....	July 16, 1927	<sup>4</sup> 17,920,000
Great Britain and Northern Ireland.....	Dec. 16, 1911	12,960,000
Irish Free State.....	Aug. 9, 1920	359,000
Italy.....	Oct. 19, 1919	4,000,000
Poland.....	July 18, 1924	954,000
Switzerland (13 cantons).....	( <sup>5</sup> )	<sup>6</sup> 325,000
United States (Wisconsin).....	Jan. 29, 1932	330,000
Total number insured.....		38,272,000

<sup>1</sup> A compulsory law was passed in Russia in 1922, but benefit payments were suspended in 1930.

<sup>2</sup> These are the dates upon which the laws were enacted, not the dates upon which they went into effect.

<sup>3</sup> These are the most recent figures available.

<sup>4</sup> This figure represents the number covered previous to the beginning of the depression in 1929. The official figure is much smaller (12,503,000 at end of August 1933); the difference is due not to any limitation of coverage but to the fact that those unemployed workers who had exhausted their right to insurance benefits and had thus come within the scope of the communal relief were not included in the figures for the members covered by unemployment insurance.

<sup>5</sup> The first of the cantonal measures was passed in 1925.

<sup>6</sup> This figure includes persons compulsorily insured in certain communes in cantons having voluntary insurance.

Source: Compiled by the Committee on Economic Security.

TABLE 8.—Countries in which voluntary unemployment insurance laws have been enacted and number of workers covered in each

Country	Date of law <sup>1</sup>	Number insured <sup>2</sup>
Belgium.....	Dec. 30, 1920	1,038,000
Czechoslovakia.....	July 19, 1921 <sup>3</sup>	1,500,000
Denmark.....	Apr. 9, 1907	337,000
Finland.....	Nov. 2, 1917	15,000
France.....	Sept. 9, 1905	192,000
Netherlands.....	Dec. 2, 1916	502,000
Norway.....	Aug. 6, 1915	47,000
Spain.....	May 25, 1931	<sup>4</sup> 50,000
Sweden.....	Jan. 1, 1935	( <sup>5</sup> )
Switzerland (11 cantons) <sup>6</sup> .....	Oct. 17, 1924 <sup>7</sup>	195,000
Total number insured.....		3,876,000

<sup>1</sup> These are the dates for the enactment of the national laws, not the dates upon which they took effect.

<sup>2</sup> These are the most recent figures available.

<sup>3</sup> This act came into effect on Apr. 1, 1925.

<sup>4</sup> The number of persons belonging to funds which may be subject to the insurance law is 50,000. It is not definitely known whether all these persons come under the law but it is probable that the majority of them do.

<sup>5</sup> It is estimated that 23 unions with 320,000 members have funds which may be used for the insurance provided in the law. The law became effective Jan. 1, 1935. It is likely that 320,000 can be taken as a rough estimate of the number who will come under the law in its early stages.

<sup>6</sup> 7 of these cantons specify that communes may enforce compulsory insurance within their borders; the population of communes that have compulsory insurance is given in table 1.

<sup>7</sup> This is the date of the national measure. The first of the cantonal acts was passed in 1925.

Source: Compiled by the Committee on Economic Security.



TABLE 9.—General provisions of compulsory unemployment insurance laws

Country and year of original law <sup>1</sup>	Regular weekly contributions	Qualifying period (contributions)	Waiting period (days)	Amount of benefit	Normal duration of benefits
Australia (Queensland), 1922.	Workers, employers, State, each 6d.	26 weeks	14	Varies with locality, marital status, and number of dependents.	13 weeks.
Austria, 1920.	One-half workers, one-half employers, as percentage of basic wage classes.	20 weeks	8	Varies with wage classes, marital status, and number of dependents.	12 to 20 weeks.
Bulgaria, 1925.	Workers, employers, State, each 1 leva.	52 weeks in 2 years	8	16 leva daily for head of family; 10 leva all others.	12 weeks.
Germany, 1927.	Workers, employers, each 3¼ percent of basic wage classes.	do	Varies, 3 to 14 with number of dependents.	Varies with wage classes, locality, and number of dependents.	14 weeks (means test required after 6 weeks).
Great Britain, 1911.	Workers, employers, State, each one-third, as flat rate varying with age and sex.	30 weeks in 2 years.	6	Varies with age, sex, and number of dependents.	26 weeks.
Irish Free State, 1911.	Workers and employers contribute varying amounts; State two-sevenths of aggregate.	12 weeks	6	do	1 day's benefit for each weekly contribution.
Italy, 1919.	One-half workers, one-half employers, as percentage of basic wage classes.	48 weeks in 2 years.	7	Varies with wage classes.	90 to 120 days.
Poland, 1924 <sup>2</sup>	Wage earners ½ percent of wages; employers, 1½ percent, State 1 percent.	26 weeks	10	Varies with marital status and number of dependents.	13 weeks.
Switzerland (13 cantons)	Varies with the type of insurance fund, occupation, risks involved, and laws of Canton.	180-day minimum.	3 minimum	Maximum benefit 50 percent wages, plus 10 percent for members with dependents.	90-day maximum.

<sup>1</sup> A compulsory law was passed in Russia in 1922, but benefits were suspended in 1930, owing to an absence of unemployment.

<sup>2</sup> Poland also has a system of unemployment insurance for salaried workers to which only employers and employees contribute.

Source: Compiled mainly from the *Monthly Labor Review*, August and September 1934, "Operation of Unemployment Insurance Systems in the United States and Foreign Countries."

TABLE 10.—General provisions of voluntary subsidized unemployment insurance laws

Country and year of original law	Subsidies	Qualifying period	Waiting period	Maximum amount of benefits	Normal duration of benefits
Belgium, 1920.....	State pays two-thirds of contributions by members.	1 year.....	1 day each month plus 3 days each 6 months.	Three-fourths usual wages.	30 days each 6 months.
Czechoslovakia, 1921.....	State pays 2 to 3 times union benefits.	Varies with fund; 3-month minimum.	7 days.....	Two-thirds last wage.....	26 weeks.
Denmark, 1917.....	State, 15 to 90 percent contributions; local governments pay one-third of State subsidy.	12 months.....	6-day minimum; 15 maximum. Varies with fund.	Two-thirds average earnings.	Varies; 70 to 120 days.
Finland, 1917.....	State, one-third to two-thirds of benefits paid by funds.	6 months.....	6-day minimum; 18 maximum; varies.	Two-thirds average wage..	120 days.
France, 1905.....	State, 60 to 90 percent of benefits.	.....do.....	Varies with funds.	One-half normal wages....	180 days.
Netherlands, 1916.....	Federal, one-half workers contributions; local, one-half also.	Varies; 26 weeks in general.	Varies; 6 days in general...	70 percent average daily wage.	Varies; 36 to 90 days.
Norway, 1915.....	State one-half and more of benefits paid; local governments pay two-thirds of State subsidy.	26 weeks.....	Varies with fund; 3 to 14 days.	One-half daily earnings....	13 weeks.
Spain, 1931.....	State pays varying percentage of benefits.	6 months.....	6 days.....	Three-fifths normal wages.	60 days.
Sweden, 1934 <sup>1</sup> .....	State pays percentage of benefits.....	52 weeks in 2 years.....	6-day minimum; 3-month maximum.	Four-fifths usual wages....	90-day minimum; 120-day maximum.
Switzerland, 1924.....	Federal subsidy, 33 to 43 percent of benefits plus cantonal and communal subsidies.	160-day minimum.....	3-day minimum.....	Three-fifths normal wages.	90-day maximum.

<sup>1</sup> Sweden's law became effective Jan. 1, 1935.

Source: Compiled mainly from the *Monthly Labor Review*, August and September 1934, "Operation of Unemployment Insurance Systems in the United States and Foreign Countries."

TABLE 11.—Number of older persons gainfully occupied by age and occupation for United States, 1930 <sup>1</sup>

	45 and over	50 and over	55 and over	60 and over	65 and over	70 and over	75 and over
Total population.....	28, 048, 786	21, 006, 507	15, 030, 703	10, 385, 026	6, 633, 805	3, 863, 200	1, 913, 196
Total gainfully occupied.....	14, 626, 620	10, 350, 550	6, 795, 459	4, 155, 395	2, 204, 967	977, 925	335, 023
Agriculture.....	3, 891, 109	2, 979, 047	2, 115, 609	1, 407, 129	829, 825	417, 734	159, 809
Forestry and fishing.....	84, 013	58, 250	36, 865	21, 627	11, 100	4, 678	1, 493
Extraction of minerals.....	286, 039	181, 594	104, 957	54, 796	24, 553	8, 572	2, 347
Manufacturing and mechanical industries.....	4, 165, 502	2, 837, 582	1, 794, 848	1, 047, 104	518, 525	205, 130	61, 048
Transportation and communication.....	994, 996	656, 832	400, 231	222, 808	100, 297	33, 141	9, 073
Trade.....	1, 889, 026	1, 307, 044	831, 557	488, 493	247, 726	105, 367	33, 616
Public service.....	351, 075	270, 775	192, 679	126, 097	69, 441	29, 701	8, 891
Professional service.....	852, 491	596, 732	380, 186	223, 031	113, 284	51, 190	18, 496
Domestic and personal service.....	1, 566, 011	1, 107, 365	723, 292	443, 768	232, 989	99, 963	33, 500
Clerical occupations.....	546, 358	355, 329	215, 235	120, 542	57, 227	22, 449	6, 750

<sup>1</sup> Less unknown.Source: Fifteenth Census of the U. S., 1930, vol. II, *Population*, table 3, p. 567, and vol. IV, *Occupations*, table 21, p. 42.

TABLE 12.—Age distribution of United States population by urban and rural for 1920 and 1930

Age group	Total population			Urban population			Rural population		
	1920	1930		1920	1930		1920	1930	
	Number	Number	Accumulated percentage <sup>1</sup>	Number	Number	Accumulated percentage <sup>1</sup>	Number	Number	Accumulated percentage <sup>1</sup>
Under 5.....	11,573,230	11,444,390	-----	5,275,751	5,626,360	-----	6,297,479	5,818,030	-----
5 to 9.....	11,398,075	12,607,609	90.6	5,050,276	6,211,141	91.7	6,347,799	6,396,468	89.1
10 to 14.....	10,641,137	12,004,877	80.3	4,664,312	5,949,693	82.7	5,976,825	6,055,184	77.3
15 to 19.....	9,430,556	11,552,115	70.5	4,445,963	6,015,411	74.1	4,984,593	5,536,704	66.0
20 to 24.....	9,277,021	10,870,378	61.1	5,102,099	6,420,308	65.4	4,174,922	4,450,070	55.7
25 to 29.....	9,086,491	9,833,608	52.2	5,319,058	6,171,951	56.1	3,767,433	3,661,657	47.4
30 to 34.....	8,071,193	9,120,421	44.2	4,726,556	5,773,476	47.1	3,344,637	3,546,945	40.6
35 to 39.....	7,775,281	9,208,645	36.8	4,453,437	5,773,764	38.8	3,321,844	3,434,881	34.4
40 to 44.....	6,345,557	7,990,195	29.3	3,602,119	4,982,386	30.4	2,749,438	3,057,809	28.0
45 to 49.....	5,763,620	7,042,279	22.8	3,190,639	4,222,829	23.2	2,572,981	2,819,450	22.4
50 to 54.....	4,734,873	5,975,804	17.1	2,613,070	3,491,257	17.1	2,121,803	2,484,547	17.1
55 to 59.....	3,549,124	4,645,677	12.2	1,895,847	2,656,416	12.0	1,653,277	1,989,261	12.5
60 to 64.....	2,982,548	3,751,221	8.5	1,528,090	2,120,260	8.2	1,454,458	1,630,961	8.8
65 to 69.....	2,068,475	2,770,605	5.4	1,000,986	1,527,724	5.1	1,067,489	1,242,881	5.8
70 to 74.....	1,395,036	1,950,004	3.1	660,731	1,031,232	2.9	784,305	918,772	3.5
75 to 79.....	856,560	1,106,390	1.6	398,637	563,217	1.4	467,923	543,173	1.8
80 to 84.....	402,779	534,676	.7	185,455	267,715	.6	217,324	266,961	.8
85 to 89.....	156,539	205,469	.2	69,012	102,133	.2	87,527	103,336	.3
90 to 94.....	39,980	51,664	.1	17,626	25,147	(3)	22,354	26,517	.1
95 to 99.....	9,579	11,033	(3)	4,223	5,007	(3)	5,356	6,026	(3)
100 and over.....	4,267	3,964	(3)	1,881	1,360	(3)	2,386	2,604	(3)
Unknown.....	148,699	94,022	.1	98,835	66,036	.1	49,864	27,986	.1
Total population.....	105,710,620	122,775,046	100.0	54,304,603	68,954,823	100.0	51,406,017	53,820,223	100.0

<sup>1</sup> Accumulated percentage based on all over first age mentioned in each age group.

<sup>2</sup> Estimated.

<sup>3</sup> Less than one-tenth of 1 per cent.

Source: Fifteenth Census of the U. S., 1930, vol. II, *Population*, tables 7 and 16, pp. 576, 587-89.

TABLE 13.—Actual and estimated number of persons aged 65 and over compared to total population, 1860 to 2000

Year	Number aged 65 and over	Total population	Percent aged 65 and over	Year	Number aged 65 and over	Total population	Percent aged 65 and over
1860.....	849,000	31,443,000	2.7	1940.....	8,311,000	132,000,000	6.3
1870.....	1,154,000	38,558,000	3.0	1950.....	10,863,000	141,000,000	7.7
1880.....	1,723,000	50,156,000	3.4	1960.....	13,590,000	146,000,000	9.3
1890.....	2,424,000	62,622,000	3.9	1970.....	15,066,000	149,000,000	10.1
1900.....	3,089,000	75,995,000	4.1	1980.....	17,001,000	150,000,000	11.3
1910.....	3,958,000	91,972,000	4.3	1990.....	19,102,000	151,000,000	12.6
1920.....	4,940,000	105,711,000	4.7	2000.....	19,338,000	151,000,000	12.7
1930.....	6,634,000	122,775,000	5.4				

Source: Data for years 1860 to 1930 from the U. S. Censuses. Estimates for subsequent years by the actuarial staff of the Committee on Economic Security. These forecasts are made on the assumption of a net immigration of 100,000 annually in years 1935-39, and 200,000 annually in 1940 and thereafter.

TABLE 14.—Operation of old-age pension laws of the United States, 1934

State	Type of law	Number of pensioners <sup>1</sup>	Number of eligible age <sup>2</sup>	Percent-age of pensioners to number of eligible age	Average pension <sup>1</sup>	Yearly cost <sup>3</sup>
				<i>Percent</i>		
Alaska.....	Mandatory.....	<sup>4</sup> 446	3,437	11.1	\$20.82	\$95,705
Arizona.....	do.....	<sup>5</sup> 1,974	9,118	21.6	9.01	200,927
California.....	do.....	<sup>6</sup> 19,309	210,379	9.2	21.16	3,502,000
Colorado.....	do.....	8,705	61,787	14.1	8.59	172,481
Delaware.....	do.....	<sup>1</sup> 1,610	16,678	9.7	9.79	188,740
Hawaii.....	Optional.....	( <sup>6</sup> )	( <sup>6</sup> )	( <sup>6</sup> )	( <sup>6</sup> )	( <sup>6</sup> )
Idaho.....	Mandatory.....	1,275	22,310	5.7	8.85	114,521
Indiana.....	do.....	<sup>7</sup> 23,418	138,426	16.9	<sup>1</sup> 6.13	<sup>8</sup> 1,254,169
Iowa.....	do.....	<sup>4</sup> 3,000	184,239	1.6	<sup>4</sup> 13.50	<sup>9</sup> 475,500
Kentucky.....	Optional.....	( <sup>10</sup> )	( <sup>10</sup> )	( <sup>10</sup> )	( <sup>10</sup> )	( <sup>10</sup> )
Maine.....	Mandatory.....	( <sup>11</sup> )	( <sup>11</sup> )	( <sup>11</sup> )	( <sup>11</sup> )	( <sup>11</sup> )
Maryland.....	do.....	<sup>12</sup> 141	92,972	.2	29.90	50,217
Massachusetts.....	Mandatory.....	<sup>13</sup> 20,023	156,590	12.8	24.35	5,411,723
Michigan.....	do.....	<sup>12</sup> 2,660	148,853	1.8	<sup>12</sup> 9.59	<sup>13</sup> 306,096
Minnesota.....	Optional.....	2,655	94,401	2.8	13.20	420,536
Montana.....	do.....	1,781	14,377	12.4	7.28	155,525
Nebraska.....	Mandatory.....	( <sup>14</sup> )	( <sup>14</sup> )	( <sup>14</sup> )	( <sup>14</sup> )	( <sup>14</sup> )
Nevada.....	Optional.....	23	4,814	.5	15.00	3,320
New Hampshire.....	Mandatory.....	<sup>4</sup> 1,423	25,714	5.5	<sup>14</sup> 19.06	<sup>15</sup> 298,722
New Jersey.....	do.....	<sup>16</sup> 10,560	112,594	9.4	12.72	1,375,693
New York.....	do.....	51,228	373,378	13.7	22.16	13,592,080
North Dakota.....	do.....	( <sup>16</sup> )	( <sup>16</sup> )	( <sup>16</sup> )	( <sup>16</sup> )	( <sup>16</sup> )
Ohio.....	do.....	<sup>17</sup> 24,000	414,836	5.8	<sup>8</sup> 13.99	<sup>18</sup> 3,000,000
Oregon.....	do.....	( <sup>17</sup> )	( <sup>17</sup> )	( <sup>17</sup> )	( <sup>17</sup> )	( <sup>17</sup> )
Pennsylvania.....	do.....	( <sup>18</sup> )	( <sup>18</sup> )	( <sup>18</sup> )	( <sup>18</sup> )	( <sup>18</sup> )
Utah.....	do.....	930	22,665	4.1	8.56	95,590
Washington.....	do.....	<sup>7</sup> 2,239	101,303	2.2	( <sup>8</sup> )	( <sup>8</sup> )
West Virginia.....	Optional.....	( <sup>19</sup> )	( <sup>19</sup> )	( <sup>19</sup> )	( <sup>19</sup> )	( <sup>19</sup> )
Wisconsin.....	do.....	1,969	112,112	1.8	16.75	395,707
Wyoming.....	Mandatory.....	643	8,707	7.4	10.79	83,231
Total.....		180,003				31,192,492

<sup>1</sup> Where no special reference is given, the figures are as of Dec. 31, 1933.

<sup>2</sup> 1930 Census figures.

<sup>3</sup> Where no special reference is given, the figures represent actual cost for the year 1933.

<sup>4</sup> As of December 1934.

<sup>5</sup> As of Oct. 1, 1934.

<sup>6</sup> No information available or not computed.

<sup>7</sup> As of August 1934.

<sup>8</sup> Appropriation for 1934.

<sup>9</sup> Estimated from expenditures of April through November 1934, \$317,000.

<sup>10</sup> No pensions being paid.

<sup>11</sup> Not yet in effect.

<sup>12</sup> As of November 1934.

<sup>13</sup> Estimated from monthly figures.

<sup>14</sup> Not much being done due to lack of funds.

<sup>15</sup> As of September 1934.

<sup>16</sup> No pensions being paid now.

<sup>17</sup> Administered by counties; no information available for State.

<sup>18</sup> Law just being put into effect.

Source: Data collected by the Committee on Economic Security.

TABLE 15.—Principal features of the old-age pension laws of the United States

State	Date enacted	Date amended	In effect	Nature of law	Administration		Degree of State supervision	Allocation of expenses			Fund provided by	Qualifications for recipients					Disqualifications (see explanatory footnotes)	Other provisions (see explanatory footnotes)	Maximum amount of pension	Period of payments	
					State	Local		State	County	Town		Age	Citizenship	Residence		Property limit					Annual income limit
														State (years)	County (years)						
Alaska	1915	1917, 1918, 1925, 1929	1915	Mandatory	Alaska Pioneers Home	No local administration	Territory administration	All	None	None	Territory	M 65 W 60	Required	(1)	None	(Insufficient means of support.)	300	M \$35 a month. W \$45 a month.	Quarterly.		
Arizona	1933		1933	do	State auditor	County old-age pension commission	Duplicate certificate to auditor; annual report.	67 percent.	33 percent.	None	State and county	70	do	35	Required	(2)	300	\$30 a month	Monthly.		
California	1929	1931, 1933	1929	do	Department of social welfare, Division of State aid for the aged.	County board of supervisors, local department of public welfare.	Complete supervision; monthly reports.	One-half	One-half	None	do	70	15 years	15	1	\$3,000	365	\$1 a day	Do.		
Colorado	1927	1931, 1933	1927	do	Right of appeal to district court and supreme court.	County court; board of county commissioners, trustees.	Annual report to Secretary of State.	State fund allocated to counties in proportion to population.			State estate and liquor tax; local liquor tax.	65	do	16	5	\$2,000	365	do	Monthly or quarterly.		
Delaware	1931	1933	1931	do	State old-age welfare commission.		State administration	All	None	None	State current revenues.	65	Not required.	5	None		300	\$25 a month	Monthly.		
Hawaii	1933	1933	1934	Optional	Territorial auditor	Old-age pension commission	Annual report to Territorial auditor.	None	Shared by county and city.	None	Counties and cities	65	30 years	15		(3)	300	\$15 a month	Do.		
Idaho	1931		1931	Mandatory	Department of public welfare.	do	Annual report only.	None	All	None	County	65	15 years	10	3	(3)	300	\$25 a month	Do.		
Indiana	1933		1934	do	State auditor	Board of county commissioners.	Annual report; duplicate certificate to auditor.	One-half	One-half	None	State and county	70	do	15	15	\$1,000	180	\$15 a month	Do.		
Iowa	1934		1934	do	Old-age assistance commission.	Old-age assistance boards.	Complete supervision	All	None	None	State poll tax	65	do	10	2	(3)	365	\$25 a month	Monthly or quarterly.		
Kentucky	1926		1926	Optional	None	County commissioners	None	None	All	None	County	70	do	10	10	2,500	400	\$250 a year	Do.		
Maine	1933		(3)	Mandatory	Department of health and welfare.	Old-age pension boards.	Complete supervision	One-half	One-half	None	No provisions as yet.	65	Required	15	1	\$300	365	\$1 a day	Not specified.		
Maryland	1927	1931	1927	Optional	None	County commissioners	Annual report to Governor	None	All	None	County	65	15 years	10	10		365	do	Do.		
Massachusetts	1930	1932, 1933	1931	Mandatory	State department of public welfare.	Bureau of old-age assistance.	Complete supervision	One-third	Two-thirds	cities and towns.	State poll tax; liquor tax	70	Required	20	None	None specified		Adequate assistance.	Do.		
Michigan	1933		1933	do	State welfare department, old-age pension bureau.	Old-age pension board	do	All	None	None	State poll tax	70	15 years	10	None	\$3,500	365	\$30 a month	Monthly.		
Minnesota	1929	1931, 1933	1929	Optional	None	Board of county commissioners	None	None	All	Reimburse county.	County, city, town, village	70	do	15	15	\$3,000	365	\$1 a day	Monthly or quarterly.		
Montana	1923		1923	do	None	Old-age pension commission	Annual report to State auditor	None	All	None	County poor fund	70	do	15	None	(3)	300	\$25 a month	Monthly.		
Nebraska	1933		1933	Mandatory	Auditor of public accounts.	do	do	None	All	None	County poll tax	65	do	15	None	(3)	300	\$20 a month	Do.		
Nevada	1925		1925	Optional	None	Board of county commissioners	Annual report to Governor	None	All	None	County	65	do	10	None	\$3,000	360	\$1 a day	Monthly or quarterly.		
New Hampshire	1931		1931	Mandatory	None	County commissioners	None	None	All	Reimburse county.	do	70	do	15	15	2,000	360	\$7.50 a week	Weekly or monthly.		
New Jersey	1931	1932, 1933	1932	do	Department of institutions and agencies, division of old-age relief.	County welfare board	Complete supervision	Three-fourths.	One-fourth	None	State inheritance tax and county fund.	70	Required	15	1	3,000	(3)	\$1 a day	Monthly.		
New York	1930	1934	1930	do	State department of social welfare.	Public welfare district official.	do	One-half	One-half	public welfare district.	State, county, city	70	do	10	1	Unable to support self.		Determined by official.	Not specified.		
North Dakota	1933		1933	do	Secretary of agriculture and labor.	Board of county commissioners.	do	All	None	None	State special tax	68	do	20	None	(3)	150	\$150 a year	Monthly.		
Ohio	1933		1934	do	Department of public welfare, division of aid for the aged.	Board of aid for the aged	do	All	None	do	State	65	15 years	15	1	\$3,000; couple \$4,000	300	\$25 a month	Do.		
Oregon	1933		1934	do	State board of control	Old-age pension commission	Annual report to State board of control.	Part of State liquor tax distributed to counties, balance paid by counties.		do	State liquor tax; county general fund.	70	do	15	2	\$3,000	360	\$30 a month	Monthly or quarterly.		
Pennsylvania	1934		1934	do	Department of welfare	Board of trustees of old-age assistance fund.	Complete supervision	State fund allocated to counties according to number of people on pension rolls.			State	70	do	15	None	Indigent		do	Monthly.		
Utah	1929		1929	do	None	Board of county commissioners.	None	None	All	None	County	65	do	15	5	(3)	300	\$25 a month	Do.		
Washington	1933		1933	do	None	Board of county commissioners.	None	None	All	None	do	65	do	15	5	(3)	360	\$30 a month	Do.		
West Virginia	1931		1931	Optional	None	County court	Annual audit by tax commissioner.	None	All	None	do	65	do	10	10	No property or income.		\$1 a day	Do.		
Wisconsin	1925	1929, 1931, 1933	1925	(3)	State board of control	County judge	Annual report	One-third	Two-thirds	Reimburse county.	State, county, local	70	do	15	15	\$3,000	365	do	Monthly or quarterly.		
Wyoming	1929	1931	1929	Mandatory	None	Old-age pension commission	Annual report to State auditor.	None	All	None	County poor fund	65	do	15	5	(3)	360	\$30 a month	Monthly.		

<sup>1</sup> Since 1906.  
<sup>2</sup> Annual income of any property to be computed at 3 percent of its value.  
<sup>3</sup> Annual income of any property to be computed at 5 percent of its value.  
<sup>4</sup> Required residence in United States 15 years.  
<sup>5</sup> When Governor can raise funds.  
<sup>6</sup> House in which applicant lives not to be considered property.  
<sup>7</sup> Earnings and gifts up to \$100 exempt.  
<sup>8</sup> Unable to maintain self.  
<sup>9</sup> Mandatory from July 1, 1935, on.

Disqualifications:  
a. Inmate of any prison, jail, insane asylum, or correctional institution.  
b. Desertion of spouse.  
c. To have failed without just cause to provide support for wife and minor children.  
d. Relatives legally liable and able to support.  
e. Sentence for crime.  
f. Disposed of or deprived oneself of property to qualify for pension.  
g. Need of institutional care.  
h. Recipient of pension from Federal, State, or foreign government.

Other provisions:  
A. Transfer of applicant's property to pension authority may be demanded before pension is granted.  
B. Amount of payments to be collected from estate on death of pensioner or the survivor of a married couple.  
C. Allowances for funeral expenses.  
D. Payments may be made to charitable or benevolent institution if pensioner is inmate.

i. Habitual tramp, vagrant, or beggar.  
j. Unable to earn at least \$1 per day.  
k. Spouse and children able to furnish support.  
l. Convicted of crime involving moral turpitude.  
m. To have failed to work according to ability.  
n. Inmate of benevolent, charitable, or fraternal institution.  
o. Husband, wife, parent, or child able and responsible for support.  
p. Children liable and able to support.

TABLE 16.—*Old-age insurance and pension legislation in foreign countries through 1933*

## A. COMPULSORY CONTRIBUTORY OLD-AGE INSURANCE LAWS OF GENERAL COVERAGE

Country	Year when passed	Coverage
Austria <sup>1 2</sup>	1927	Workers in industry and commerce, including domestic workers, except casual domestics. Special schemes for agricultural workers, salaried employees, and miners.
Belgium <sup>2</sup>	1924	All wage earners, including agricultural workers and domestics (except casual domestics); and independent workers with incomes below 18,000 francs a year. Special schemes for salaried employees and miners.
Bulgaria <sup>1 2</sup>	1924	Employed persons, including agricultural workers and domestics. Special scheme for public officials.
Chile <sup>1</sup>	1924	Wage earners under 65 earning less than 8,000 pesos a year; independent workers with annual incomes below 8,000 pesos a year.
Czechoslovakia <sup>1 2</sup>	1924	Employed workers over school age and under 60, including agricultural, domestic, and home workers. Special schemes for salaried employees, miners, state employees, employees of statutory corporations, such as railways. Special act for independent workers, passed in 1925, not yet enforced.
France <sup>1 2</sup> (see also sec. C).	1910	All employed persons under 60 whose annual earnings do not exceed 18,000 francs a year in cities with over 200,000 inhabitants or industrial areas, 15,000 francs elsewhere. (Income limit raised by 2,000 francs in respect of each child.) Persons employed in agriculture subject to insurance against old age and death only. Special scheme for miners.
Germany <sup>1 2</sup>	1889	All workers, including agricultural, domestic, and home workers. Special scheme for salaried employees with annual earnings below 8,400 reichsmarks. Special scheme for miners.
Great Britain <sup>1 2</sup> (see also section C).	1925	All workers, including agricultural workers and domestics; salaried employees with incomes below £250 a year.
Greece <sup>1 2</sup>	1922	All persons employed in industry and commerce.
Hungary <sup>1 2</sup>	1928	All persons employed in specified employments. Employments may be added by Minister's order. Salaried employees with incomes below 6,000 pengo a year. Special scheme for miners.
Italy <sup>1</sup>	1919	All employed persons, including agricultural and domestic workers. Salaried employees with incomes below 800 lire a month.
Luxemburg <sup>1 2</sup>	1911	Workers in industry and commerce. Special scheme for salaried employees in industry and commerce.
Netherlands <sup>1 2</sup>	1913	All employed persons, including agricultural and domestic workers, whose annual remuneration does not exceed 2,000 florins. Insured persons whose remuneration rises above 2,000 florins remain liable to insurance. If their remuneration has been above 3,000 florins for some time, they are exempted at their request. Special schemes for railway workers and miners.
Poland <sup>1 2</sup>	1933	All workers in commerce and industry. Insurable wage limit.
Portugal <sup>1</sup>	1919	All employed persons over 15 years earning less than 900 escudos annually.
Rumania <sup>1</sup>	1912	All persons employed in industry and commerce, and craftsmen. Special scheme for miners in Ardeal, which includes survivors' insurance.
Spain	1919	All employed persons whose annual earnings do not exceed 4,000 pesetas. Domestic servants excluded.
Sweden <sup>1</sup>	1913	All citizens between 16 and 66 years unless already guaranteed pension under army, navy, etc.
Union of Soviet Socialist Republics <sup>1 2</sup>	1922	All manual workers; engineers and skilled technical workers; navigating staff in civil aviation; various categories of salaried employees.
Yugoslavia <sup>1 2</sup>	1922	All wage earners except household casuals, farm labor and sea fishermen. (Not yet enforced.)
	1924	All workers and other persons employed under mining act.
	1907	Salaried employees in Slovenia and Dalmatia who have reached age 18 and whose annual earnings are not less than 150 dinars.

<sup>1</sup> Old-age insurance combined with invalidity insurance.<sup>2</sup> Old-age insurance combined with survivors' insurance.

Source: Compiled from *Compulsory Pension Insurance*, International Labour Office, Studies and Reports, Series M, No. 10, Geneva, 1933; *Noncontributory Pensions*, International Labour Office, Studies and Reports, Series M, No. 9, Geneva, 1933; *Insuring the Essentials*, Barbara Nachtrieb Armstrong, 1932.

TABLE 16.—*Old-age insurance and pension legislation in foreign countries through 1933—Continued*

## B. COMPULSORY CONTRIBUTORY OLD-AGE INSURANCE LAWS OF LIMITED COVERAGE

Country	Year when passed	Coverage
Argentina <sup>1 2</sup> .....	1921	Public utility employees.
Brazil <sup>1 2</sup> .....	1924 1923 1926	Bank staffs. Railway workers. Dock workers.
Cuba <sup>1 2</sup> .....	1931	Staffs of public utility undertakings.
Ecuador <sup>1</sup> .....	1927	Seamen and harbor workers.
Switzerland:	1928	Staffs of banks.
Canton Glarus <sup>1</sup> .....	1916	Legal residents between ages 17 and 50.
Appenzell.....	1925	All legal residents between ages 18 and 64.
Basle Town <sup>2</sup> .....	1931	All persons between ages 20 and 65 who have been resident in the Canton for 2 years.
Uruguay <sup>1 2</sup> (see also section C).....	1919 1925	Staffs of public utility undertakings. Staffs of banks and stock exchange.

## C. NONCONTRIBUTORY OLD-AGE PENSION LAWS

Australia <sup>1</sup> .....	1908	All citizens with insufficient income, resident 20 years.
Canada.....	1927	All citizens with insufficient income; resident in Canada 20 years, in Province 5 years.
Denmark.....	1891	Citizens with insufficient means, resident 5 years.
France <sup>1</sup> (see also section A).	1905	All citizens with insufficient means.
Great Britain (see also section A).	1908	Citizens with insufficient means; 12 years' residence since age 50 for natural-born citizens; 20 years' residence in all for naturalized subjects.
Greenland.....	1926	All Greenlanders without subsistence income.
Iceland.....	1909	Citizens with insufficient means.
Irish Free State.....	1908	Citizens with insufficient means, resident 30 years.
Newfoundland.....	1911	All citizens with insufficient means.
New Zealand.....	1898	Citizens with insufficient means and 25 years' continuous residence.
Norway (will not go into effect until announced by Royal decree).	1923	All citizens with insufficient income.
South Africa.....	1928	All citizens (of 5 years' standing) with 15 years' residence out of preceding 20 years; other persons with 25 years' residence out of preceding 30 years; insufficient income.
Uruguay <sup>1</sup> (see also section B.)	1919	All persons with insufficient means. (For naturalized subjects or aliens 15 years' residence is required.)

<sup>1</sup> Old-age pension legislation combined with invalidity pension legislation.<sup>2</sup> Old-age insurance combined with survivors' insurance.



TABLE 17.—Principal provisions of foreign noncontributory old-age-pension laws through 1933

Country	Year when passed	Qualifications for recipients										Amount of pension	Source of fund	Administrative responsibility
		Age	Citizenship	Residence	Other qualifications	Disqualifications	Property limit	Annual-income limit	Property exemption	Annual-income exemption				
Australia <sup>1</sup>	1908	Men 65, <sup>2</sup> Women 60. <sup>2</sup>	British subject	20 years in union	a	A, B, C	£400	£88	£50. House in which pensioner resides.	£32 10 s.; benefits from friendly societies and trade unions; allowances from children; war pensions.	Maximum £46 10 s. a year. <sup>3</sup> Reduced by £1 for each £10 of property except exempt property.	Commonwealth	Federal Government	
Canada. Effective in 8 provinces: Alberta, British Columbia, Manitoba, New Brunswick, Nova Scotia, Ontario, Prince Edward Island, Saskatchewan.	1927	70	British subject	20 years in union; 5 years in province.		B	Annual income of real property taken at 5 percent of its value, <sup>4</sup> income of personal property=government annuity purchasable with it.	\$365	See property limit	\$125	Maximum \$240 a year; <sup>5</sup> reduced by amount of pensioner's income (less exemption).	¾ dominion; ¼ province	Shared by dominion and provinces.	
Denmark	1891	65 <sup>6</sup>	Required	5 years in state		D, E, F	Annual income of property taken at 4 percent of its value.	275 to 375 kr. (varying with locality) plus maximum pension applicable.	Annual income of property taken at 4 percent of its value.	100 to 200 kr. (varying with locality).	Married couple, maximum 600 to 1,008 kr.; single man, maximum 402 to 678 kr.; single woman, maximum 378 to 642 krone; <sup>7</sup> adjusted to means.	7/12 state; 5/12 communes	Shared by central government and localities.	
France <sup>1</sup>	1907	70	do	None		G	Income from capital equal to life annuity purchasable with it.	2,400 francs plus earnings of pensioner.	Income from capital equal to life annuity purchasable with it.	Earnings of pensioner, 400 francs from savings (600 francs if pensioner has raised 3 children to age 16).	Maximum 600 to 900 francs (varying with locality). <sup>8</sup>	State pays 240 francs on each pension; commune pays balance.	Do.	
Great Britain <sup>1</sup>	1908	70	British subject	12 years since age 50 for natural-born citizens, 20 years in all for naturalized subjects.		E	Annual income from first £375 property (other than property personally enjoyed by pensioner) computed at 5 percent balance; at 10 percent. In necessitous circumstances.	£49 17s. 6d.	Income from £25 of property; £30 annual income derived from sources other than earnings; £26 5s. annual income derived from any source; furniture and personal effects; sickness benefit from friendly society or trade union.	Maximum 10s. a week; reduced in proportion to pensioner's income.	State	Central government.		
Greenland	1926	55	Required		a		In necessitous circumstances.				Amount fixed by district council	District partly reimbursed by State.		
Iceland	1909				a		In necessitous circumstances.				Minimum 20 kr. a year; maximum 200 kr. a year.	Poll tax on all persons between 18 and 60 years.		
Irish Free State	1908	70	Not required	30 years in all; 6 years since age 50 for citizens, 16 years for others.		E	Annual income from first £375 property (other than property personally enjoyed by pensioner) computed at 5 percent; balance at 10 percent. "In need"	£30 5s.	Annual income from £25 of property. Furniture and personal effects; sickness benefit from friendly society or trade union.	£15 12s. 6 d. annual income.	Maximum 10s. a week; reduced in proportion to pensioner's income.	State	Central government.	
Newfoundland	1911	75 <sup>9</sup>	Not required	20 years in State	a	A, C, D, E.	£400; annual income of property fixed at 10 percent for all property except exempt property (£50).	£80; married couple, £121.	£50. Funeral benefit from friendly society; house (including furniture and personal effects) in which pensioner lives provided ownership is transferred to pension authority.	£39	\$50 a year. Maximum £40 19s. a year; <sup>10</sup> reduced in proportion to means; increased for pensioners with 2 or more dependent children.	State	Central government.	
New Zealand	1898	Men 65, <sup>9</sup> Women 60. <sup>9</sup>	British subject	25 years in State	a						Fixed so that 60 percent of amount will buy necessaries of life.	50 percent State; 50 percent commune.		
Norway <sup>10</sup>	1923	70	Required		a		Inadequate income.				Maximum £30 a year for white persons; maximum £18 a year for colored persons; reduced in proportion to pensioner's means.	State	Central government.	
South Africa	1928	65	Not required	15 years out of 20 just before claiming for persons who have been British subjects for 5 years; 25 years out of 30 for others.		A, G, H	Annual income from any property owned and occupied by pensioner and from all other uninvested assets computed at 10 percent.	£54 for white persons; £36 for colored persons.	Annual income from property owned and occupied by pensioner and from other uninvested assets computed at 10 percent.	£24 for white persons; £18 for colored persons.				
Uruguay <sup>1</sup>	1919	60	do	None required for natural-born subjects; 15 years for naturalized subjects or aliens.		G	Property must be expressed in terms of annual income.	202 pesos a year	Property must be expressed in terms of annual income.	10 pesos	Maximum 90 pesos a year; reduced in proportion to pensioner's means.	A number of special national taxes.	Do	

<sup>1</sup> Old-age pensions combined with invalidity pensions.

<sup>2</sup> Reduced by 5 years in case of incapacity for work.

<sup>3</sup> Pension authority recovers amount of pension on death of pensioner or of survivor of married couple.

<sup>4</sup> If authority accepts transfer of house in which pensioner resides, value is disregarded in assessing means and pensioner lives in it rent-free.

<sup>5</sup> Reduced by 3 years in case of incapacity for work.

<sup>6</sup> Pension is varied in accordance with locality in which pensioner lives and is increased if sending in of application for pension is deferred beyond age 65.

<sup>7</sup> Noncontributory pensions being replaced by contributory pensions.

<sup>8</sup> 65 for widow of beneficiary.

<sup>9</sup> Reduced by 5 years for claimants having 2 or more dependent children under 15.

<sup>10</sup> Will not go into effect until announced by royal decree.

a. Good character.

A. Persons of non-European extraction.

B. Aboriginal natives living under tribal conditions.

C. Desertion of spouse.

D. Imprisonment for dishonorable action.

E. Habitual drunkenness.

F. Receipt of poor relief within 3 years of claiming.

G. Relatives liable and able to support.

H. Aboriginal natives.