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another cannot continue their employment. With that, that's just a few words of, hopefully, wisdom to you. But I'd give the rest of my time to Senator Bourne. It seems as though he wants to stay on this for a while. Thank you.

SENATOR CUDABACK: Senator Bourne.

SENATOR BOURNE: Thank you, Mr. President. Thank you, Senator Janssen. And, Senator Janssen, I particularly appreciate your comments, as a small business owner. And we heard some people talk how onerous this is on businesses, and so you're standing up and saying that it's a safety net for people, even though you pay the premium, I assume, for your unemployment. I appreciate you standing up and saying that. I want to kind of point out what these benefits exactly are. And the point that I'm going to try to make, Senator Friend, is that no one is getting rich on unemployment insurance. In Nebraska, the minimum amount that an individual can receive, as I understand it--now, this is estimated benefits for the year 2003, and this is a workforce...Department of Labor document. Now, maybe I'm reading this not quite right. But it says the average weekly benefit is \$208.86. Well, \$208.86 is the average benefit. The most a person can receive is--I don't know if this is accurate. It looks like \$270. That seems pretty low. But anyway, it looks to me as if the average weekly benefit that an individual in Nebraska receives is \$208. Now, again, that's not to say that that doesn't present a hardship on business. It does. But when you talk about the number of people that...

SENATOR CUDABACK: One minute.

SENATOR BOURNE: ...have been terminated and are unable to find a job, it kind of makes me wonder when I see that weren't people testifying in opposition to this bill, there were a couple of neutral testifiers, but there's a whole host of proponents. I'm wondering how come the banks didn't come in and testify in opposition to this. Don't you think that people are going to default on their credit card bills if they're unable to make their payments? And I would certainly think that the banks would have an interest in that. I mean, the point that I'm trying to make is, I guarantee you that this entire \$208 is