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SENATOR CUDABACK: Thank you, Senator Chambers. Senator Redfield.

SENATOR REDFIELD: Thank you, Senator Cudaback, members of the body. I want to go back and address some of the other questions that have been raised in the discussion. Senator Beutler, on page 50, when we're looking at the yield factor, you had a concern whether, in fact--without raising the wage requirement beyond \$9,000--whether, in fact, we would be able to maintain a whole fund. And again, I want to go back to the yield factors. As you look at that chart, you see that if, in fact, the fund were to drop below .30, they would fall at one-and-a-half times, 1.5, so you would see that the business community would have to step up to the plate and continue to ante up at a greater rate than they would at .85. Now if at that time we found that we were in a great depression, and we had so much usage of the fund that the Legislature needed to come back and address it, I'm sure that they would. But as the Department of Labor has looked at these numbers and played them out over the years, they believe that this is adequate. We had talked originally in the committee discussions with all...a number of players whether, in fact, we should continue a surcharge into the future, and had actually incorporated that into an amendment. But as we played out the numbers into the future, we found that the yield factor actually was going to address it, and that the surcharge would not come into play. So that's why we took that piece out. It just wasn't necessary as the numbers show us. Now if, in fact, the Legislature, as I said, faced a great depression, they may have to come back and address that. But remember, in those very difficult times, you're not going to have many employers, either. So you're going to have a deeper problem than what we're facing here today. So I believe that the numbers are telling us that this is adequate under the yield factor, and I also believe that in the preceding pages where you see the experience factors that the 20th step on the array, there is a significant jump there. It jumps all the way up...this is on page 49, line 8. It jumps all the way up to 2.6 for those who have negative balances. So you see that, in comparison to the current system, where we actually penalize those that are not laying off workers to a greater degree than those who are utilizing the system, this array system, I believe, will