

UNEMPLOYMENT INSURANCE  
IN GREAT BRITAIN

*THE NATIONAL SYSTEM AND  
ADDITIONAL BENEFIT PLANS*

BY

MARY BARNETT GILSON

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## SERIES FOREWORD

This volume is the second in a series on unemployment insurance being published by Industrial Relations Counselors, Inc. The principal consideration which prompted the undertaking was the growth of interest in the subject in the United States since the depression of 1914-1915. Before that period of serious unemployment there had been only one voluntary experiment in the field, other than trade union out-of-work benefit plans, and no effort to promote legislation. Since that time not only has there been further development of union benefits but several bills have been introduced in state legislatures and one in Congress. State commissions have considered the subject, the President's Conference on Unemployment recommended voluntary experiments, and a number of voluntary plans providing for unemployment benefits or guaranteed employment have been established by various industries and by individual employers. Much of this activity came soon after the depressions of 1914-1915 and 1920-1921, and it seemed that the next period of "hard times" would stimulate further growth. Events have developed as was thought probable. The number of employees under company plans increased seven-fold during the depression of 1930-1931, and there has been a flood of proposed legislation. The series was planned with the thought that an examination of these American experiments and of the evolution and experience of the great national unemployment insurance systems of some European countries might prove of service.

Volume I *Unemployment Benefits in the United States*, by Bryce M. Stewart in collaboration with Jeanne C. Barber, Mary B. Gilson and Margaret L. Stecker, was issued by Industrial Relations Counselors, Inc. in 1930; volume II appears herewith. Other studies dealing with unemployment insurance in Switzerland, Belgium and Germany are in preparation. It is hoped that the series will contribute to careful planning and sound practice in this field.

BRYCE M. STEWART,  
*Director of Research.*

## PREFACE

This study presents a history of Great Britain's unemployment insurance system together with some account of the attendant measures and circumstances. It was undertaken in the thought that the experience of the first national compulsory scheme of unemployment insurance as interpreted by an American might be helpful to readers in the United States in view of the remarkable growth of interest in the subject. If the volume contributes to a better understanding of the British experiment and makes possible a better estimate of its significance for the United States, its main purpose will have been achieved.

Relatively little emphasis has been placed on pre-war developments for, although the first unemployment insurance act was passed in 1911, it was not until 1920 that the coverage of the scheme was extended to the great majority of industrial wage earners. Following the discussion of the post-war unemployment situation in Chapter I, the development and present status of the unemployment insurance system, including the administration and financial experience of the national scheme, are outlined in Chapters II to X. The plans established by some trade unions and employers for the payment of unemployment benefit without aid from the state are also considered in this section. The employers' schemes in particular cover a negligible number of workers in comparison with the state system but they are significant as indicating the initiative of progressive employers in this field. They evidence a development that might have attained considerable proportions but for the depressed state of British industry since the war. The study turns next to certain problems which the experience of the scheme has brought to the fore. These include irregular employment and prolonged unemployment, the need of greater mobility of labor, the relation of unemployment insurance to poor relief, malingering, juvenile unemployment and the need of vocational guidance and training. The remainder of the volume describes methods of reducing and preventing unemployment which are being tried or considered and offers the final summary and conclusions.

While it is often said that unemployment is accompanied by ill health and reduced morale, unrecorded short time, "ca'canny" practices and consequent lower production, lack of data has precluded consideration of these questions. For the same reason the effect of unemployment insurance on purchasing power has not been treated. Only passing refer-

ence has been made to such questions as national and international finance, population, and wages as related to unemployment.

The author regrets an unavoidable discrepancy in the statistical data. The study was completed in 1930, before certain annual official reports were published, and many figures, therefore, could not be brought down past 1929. Other material was obtained from special studies which covered only limited periods.

A trip to England and Scotland in the summer of 1926 afforded opportunities to visit employment exchanges and interview officials concerned with the administration of unemployment insurance. During the winter of 1929-1930 members of Parliament, government officials, employers, trade union leaders, workers insured and uninsured, and many "ordinary citizens" were interviewed. Industrial plants were visited in order to observe the efforts of employers to supplement state benefits with additional payments. The material on this subject was submitted to the firms concerned, and the manuscript of the entire study was read and criticized by authorities in Great Britain, the International Labour Office at Geneva, and in the United States.

The author is indebted to Mr. R. C. Davison of the London School of Economics, Mr. H. C. Emmerson of the Ministry of Labour, M. Henri Fuss, Chief of the Unemployment and Migration Section, International Labour Office; Mr. D. Christie Tait, also of the International Labour Office; Mrs. P. W. Martin of Geneva; Mr. Arthur Pugh, vice president of the General Council of the Trades Union Congress and Secretary of the Iron and Steel Trades Confederation; Mr. Henry Lesser, of the South Metropolitan Gas Company and president of the Employees' Approved Societies; Mr. J. L. Smyth, secretary of the Social Insurance Department of the Trades Union Congress General Council; Mr. Herbert G. Williams, former Parliamentary Secretary to the Board of Trade; Mr. Leslie Bullock of the Ministry of Labour; Dr. E. M. Burns of the Department of Economics, Columbia University; Mr. A. Reeder of the Ministry of Labour, for his careful survey of the statistical data presented; and to numerous employers, trade union leaders, workers, employment exchange officials and many others whose patience and good will made this study possible. Grateful acknowledgment of assistance is also due the author's colleagues on the staff of Industrial Relations Counselors, Inc., and to Miss Olga Halsey for her painstaking work on part of the manuscript and her sound criticism. The author alone is responsible for statements of fact and their interpretation.

MARY BARNETT GILSON

*New York City, March, 1931.*

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