

**REPORT**  
ON THE  
**ESTABLISHMENT AND PROGRESS**  
OF  
**JOINT INDUSTRIAL COUNCILS,**

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Second (Interim) Report of Proceedings from March 3, 1922, to June 28, 1923. (Including as an Appendix the First (Interim) Report, dated March 17, 1922.)

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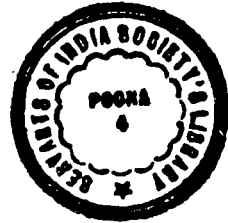


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# Report on National Unemployment Insurance to July 1923

with a Short Account of the  
Out-of-Work Donation Scheme  
(November 1918 to March 1921)  
and Appendices



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## PREFATORY NOTE.

TO THE SECRETARY OF THE MINISTRY OF LABOUR.

SIR,

I HAVE the honour to present a Report on the working of the Unemployment Insurance Scheme, now in force, together with some account of the Out-of-Work Donation Scheme, which was in operation for a period after the Armistice.

2. A Report on the first year's working of the original and more limited scheme of unemployment insurance as instituted in 1912 was published in 1913 (Cd. 6965). Since that date the pressure of current administration has prevented the issue of any connected account of the subject. Inquiries made from time to time, both in this country and from the Dominions and abroad, indicate the need for a comprehensive description of the present scheme, and such a description may not be without its value for the purpose of the examination of future policy with regard to unemployment insurance.

3. During the past two and a half years the Unemployment Insurance Scheme has been the principal means of coping with a volume of unemployment unprecedented in the industrial history of this country. £128,000,000 has been paid in benefit in that period. Of this large sum three-fourths has been provided by, or will be a future charge upon, insured workpeople and their employers; not more than one-fourth is provided by the taxpayer.

4. The contributions from employers and employed are paid by means of unemployment insurance stamps purchased by the employer from the Post Office and affixed by him, week by week, to "unemployment books" issued to his workpeople; he may then deduct the worker's share of the contribution from the wages of the latter. The benefit is paid in weekly sums to unemployed workpeople falling within the scheme. Ordinarily payment is made at the Employment Exchanges, but in some cases trade unions or other associations of workpeople pay out the State benefit together with an additional sum provided out of their own funds.

5. It is of the greatest importance that the Employment Exchange or other organisation paying benefit should be in a position to test the genuineness of claims by the offer of suitable employment in as many cases as possible. It is for this reason that an effective system of employment agencies, whether called Employment Exchanges or by any other name, is an essential part of a scheme of unemployment insurance. Employers in the insured trades, who are large contributors to the funds, have it in their own hands to protect their own and the public interests by letting the Exchanges know of any work they have to offer, and it is most important that they should do so if the Unemployment Fund is to be effectively safeguarded from abuse.



*Experimental Scheme of Unemployment Insurance—July, 1912.*

6. Compulsory insurance against unemployment was introduced for a few trades by Part II of the National Insurance Act, 1911; contributions first became payable on July 15th, 1912, and benefit on January 15th, 1913. Previously the weight of expert opinion had been against such insurance because no effective way was seen of preventing the bad risks from exhausting the funds. The scheme of 1911 guarded successfully against this danger by making the periods of benefit proportionate to the number of contributions paid and by linking up the payment of benefit with machinery for testing the genuineness of claims by the offer of employment through a national system of Employment Exchanges or through trade unions. Being an experiment, the scheme was limited to certain selected trades—building, engineering and shipbuilding—covering about  $2\frac{1}{2}$  million workpeople in the United Kingdom. The weekly benefit for adults was 7s., and the joint weekly contribution from employers and employed was 5d.—half from each—to which the State added one-third, or  $1\frac{2}{3}$ d.

*Extension to certain other Trades—September, 1916.*

7. In 1916 the scheme was extended to certain other workpeople, who were thought to be most likely to suffer from unemployment immediately after the war. No change was made in the weekly rates of benefit or contributions. The extension covered all munition workers not already insured, and also the whole of certain trades, the chief of which were the metal, chemical, leather, rubber and ammunition trades. The total number of workpeople insured against unemployment in the United Kingdom at the end of 1916 was about  $3\frac{3}{4}$  millions.

8. In the years 1913 and 1914 employment in the insured trades had been fairly good; during the war unemployment in these trades almost disappeared. Consequently the income of the Unemployment Fund was much greater than its expenditure. At the date of the Armistice in November, 1918, the Fund had a balance in hand of about £15,200,000.

*Out-of-Work Donation after Armistice.*

9 At an early stage of the war the Government had decided and announced (December 14th, 1915) that ex-service men who were unemployed in the period immediately following their discharge from the Forces would have a free grant of "out-of-work donation," i.e., unemployment benefit not dependent on payment of contributions. Shortly before the Armistice it was decided that, as the Unemployment Insurance Scheme covered only a small proportion of civilian workers ( $3\frac{3}{4}$  out of 15 millions), out-of-work donation should be granted to civilian workers also in the change-over from war to peace.

10. In the result out-of-work donation was paid during un-employment both to ex-service men and women and to civilian workers from November 25th, 1918, to November 24th, 1919; for ex-service men and women (and certain classes of merchant seamen) it continued up to March 31st, 1921, and in a few cases even later. The weekly rates of donation, apart from certain minor variations, were as follows:—

|   | Basic Rate. |        | Other Allowances.  |
|---|-------------|--------|--|
|   | Men.        | Women. |  |
| <i>Ex-Service Men and Women.</i>  |             |        |  |
| During first twelve months after demobilisation of the individual concerned ... .. 26 weeks | 29*         | 25*    | 6s. for first dependent child and 3s. for each additional child. |
| ... .. 13 weeks   | 20          | 15     |  |
| Subsequently ... ..   | 20          | 15     | Nil.   |
| <i>Civilian Workers.</i>  |             |        |  |
| November 25th, 1918, to May 24th, 1919 ... ..   | 29*         | 25*    | 6s. for first dependent child and 3s. for each additional child. |
| May 25th, 1919, to November 24th, 1919 ... ..   | 20          | 15     |  |

11. No part of the money paid in donation came from the Unemployment Fund created under the contributory unemployment insurance scheme. All out-of-work donation, together with the cost of administration, came out of the Exchequer. The total amount paid was approximately

|                            | £   |     |     |            |
|----------------------------|-----|-----|-----|------------|
| Ex-service donation ... .. | ... | ... | ... | 39,934,000 |
| Civilian donation ... ..   | ... | ... | ... | 21,725,000 |
| Total... ..                | ... | ... | ... | 61,659,000 |

The cost of administration may be put at about £4,400,000

12. The greatest number of persons on donation at any one time was 640,000 males and 453,000 females on May 2nd, 1919.

13. Unemployed workpeople belonging to the trades insured under the Acts of 1911 and 1916 were in practically all cases entitled to donation during the twelve months ending November 24th, 1919. They were not allowed to draw both donation and unemployment benefit, and they naturally chose the former, as the rate was higher. Consequently during this period of twelve months very little benefit was paid. The same thing happened in the subsequent period up to March 31st, 1921, in the case of unemployed ex-service men belonging to insured trades—they claimed donation instead of benefit, and the Unemployment Fund was correspondingly relieved, although it is to be noted that ex-service men brought in by the Act of 1916 would usually have been entitled to little benefit, since they could have paid but few contributions. The balance in the Unemployment Fund, which was £15,200,000 in November, 1918, had increased to £22,200,000 in November, 1920.

\* From November 25th to December 12th, 1918, the rates were 24s. and 20s.

*Proposals for Extension of Unemployment Insurance.*

14. Meanwhile opinion had been gradually crystallising in favour of a wide extension of the insurance scheme. Proposals for such an extension had been made during the war, but the extension of 1916 to trades largely engaged in making munitions was probably the widest which industrial opinion would then have supported; there was a general belief that, owing to the depletion of peace supplies, all trades making such supplies would be fully employed for a number of years after the termination of hostilities. After the Armistice the out-of-work donation scheme set a precedent for a general scheme of benefit—but on a non-contributory basis, the whole cost falling on the Exchequer. A special committee of employers and employed, appointed by the Industrial Conference in February, 1919, recommended unanimously that there should be a general extension of unemployment insurance, but the representatives of employers and employed differed on a vital point of detail, the former advocating a contributory scheme and the latter a non-contributory scheme.

*General Extension of Unemployment Insurance—November, 1920.*

15. The Unemployment Insurance Act, 1920, which came into force on November 8th, 1920, extended the contributory scheme of unemployment insurance, with certain exceptions, to all manual workers, and also to all non-manual workers earning not more than £250 a year. The chief exceptions were those of persons employed in agriculture and private domestic service and certain classes of permanent employees, *e.g.*, permanent civil servants, pensionable teachers, and (subject to a certificate from the Ministry of Labour) permanent employees of local authorities and railway companies. The total number of insured persons in the United Kingdom was about 11½ millions.

16. *Rates of Benefit.*—At the outset the weekly rates of benefit were 15s. for men and 12s. for women (and half these rates for boys and girls between 16 and 18). For a short period (March to June, 1921), the benefit was raised to 20s. and 16s. for men and women respectively, but since June, 1921, the 15s. and 12s. rates have again been in operation. Additional grants for certain dependants have been paid since November, 1921—5s. for a wife or invalid husband (or for the "housekeeper" of a widower or unmarried man with dependent children), and 1s. for each young child; thus the weekly rate of benefit for a married man with a wife and two young children would be 22s.

17. *Rates of contribution.*—Originally the weekly rates of contributions were 8d. for a man and 6½d. for a woman (approximately one half falling upon employer and employed respectively). The rates for boys and girls were 4d. and 3½d. The

contribution from the State—that is, from the taxpayer—was about one-fourth of these figures, or one-fifth of the total contributions from employers, employed and the State. Owing to the great sums required by an expanded scheme of benefit (*see* below, paras. 32 and 34), these contributions were largely increased in July, 1921, and a further addition was made in November, 1921, on account of the grants then instituted for dependants, while the State contribution was increased to about one-third of the joint contribution of employer and employed. The weekly contributions at the present time (July, 1923) are:—

|                         | Employer. | Employed. | State.    |
|-------------------------|-----------|-----------|-----------|
|                         | <i>d.</i> | <i>d.</i> | <i>d.</i> |
| Men ... ..              | 10        | 9         | 6½        |
| Women ... ..            | 8         | 7         | 5½        |
| Boys from 16 to 18 ...  | 5         | 4½        | 3½        |
| Girls from 16 to 18 ... | 4½        | 4         | 3½        |

18. These rates of contributions are to remain in force until the Unemployment Fund has paid off its debt, amounting at June 30th, 1923, to £15,600,000 (*see* below para. 32), and has accumulated any necessary reserves. Thereafter the contributions are to be substantially reduced, and the State contribution is to fall to one-fourth of the joint contributions of employers and employed (or one-fifth of the total).

19. In addition to the contribution referred to above, the Exchequer is liable to pay any administrative expenses in excess of an amount equal to 12½ per cent. of the annual revenue of the Unemployment Fund. Up to this amount these expenses, which at present include about 95 per cent. of the total cost of the Employment Exchange service, are charged to the Fund and, as is explained below (para. 43), no charge under this head has fallen on the Exchequer since April, 1922.

#### *Conditions for Receipt of Benefit.*

20. The main principles of the earlier scheme were continued in the extended scheme. Periods of benefit were to be proportionate to contributions paid, and a test was applied to the genuineness of claims to benefit by the offer of suitable employment through the Employment Exchanges or through trade unions or other associations of workpeople. Persons who lost their employment owing to a stoppage of work due to a trade dispute at the establishment at which they were employed were disqualified for benefit, as also were those who lost their employment through misconduct or left it voluntarily without just cause. The position of insured contributors was safeguarded, as under the earlier scheme, by the worker's right to appeal, direct or through an association, against disallowance of benefit, to a local court of referees, and in certain cases from the court of referees to the umpire, an independent authority appointed by the Crown, whose decision is final.

*Method of Paying Benefit.*

21. Ordinarily payment of benefit is made weekly at the Employment Exchanges. Workpeople belonging to an association or society which has made an Arrangement with the Department for this purpose may draw their benefit from the association of society, which subsequently obtains a refund from the Department together with an allowance for administrative expenses. In order to qualify for an Arrangement the association or society among other things must provide a certain amount of unemployment benefit out of its own funds in addition to the State benefit.

22. At one time there were 210 associations or societies with a total membership of about 4,000,000 (the great majority of which were trade unions) with Arrangements of this kind. At present 141 associations or societies with about 1,000,000 members have arrangements. The chief cause of the reduction in numbers has been the depletion of trade union funds during the long period of abnormal unemployment and the consequent inability of a number of unions to continue payment of benefit out of their own funds.

*Course of Unemployment since November, 1920.*

23. When the Act of 1920 came into force (November 8th, 1920) the great depression in trade had already begun to reveal itself. The following table indicates the rapid growth of unemployment in the six months from November, 1920, and the subsequent course of the figures. The numbers are those of persons registered at Employment Exchanges in Great Britain and include a proportion who were not insured, but this does not invalidate the comparison between the figures :—

| End of              | Wholly unemployed. | On systematic short time and claiming benefit. |   |
|---------------------|--------------------|--|---|
| November, 1920 ...  | 494,106            | Not available.                                 |   |
| December, 1920 ...  | 701,179            | 421,012  |   |
| January, 1921 ...   | 988,363            | 595,086  |   |
| March, 1921 ...     | 1,310,568          | 795,815  | } Dispute in coal industry 1st April to 3rd July, 1921. |
| May, 1921 ...       | 1,992,171          | 1,132,139                                      |   |
| June, 1921 ...      | 2,044,655          | 776,986  |   |
| September, 1921 ... | 1,322,434          | 295,910  |   |
| December, 1921 ...  | 1,776,131          | 297,334  |   |
| March, 1922 ...     | 1,637,376          | 205,475  |   |
| June, 1922 ...      | 1,405,293          | 106,235  |   |
| September, 1922 ... | 1,319,912          | 58,904   |   |
| December, 1922 ...  | 1,357,981          | 54,670   |   |
| March, 1923 ...     | 1,243,424          | 55,292   |   |
| June, 1923 ...      | 1,189,059          | 60,177   |   |

*Effect on Unemployment Insurance Scheme.*

24. These figures are without parallel in the worst years of pre-war unemployment of which there is a record. Had the Unemployment Insurance Scheme remained as it was framed in

the Act of 1920, the strain thrown upon its resources would have been serious but by no means insupportable, for under the rules, and particularly the rule that periods of benefit are proportionate to contributions paid, the new entrants would have been entitled to little or no benefit and many even of those who had been insured since 1911 or 1916 would have run out of benefit, during the long period of depression, without exhausting the resources of the Unemployment Fund.

25. Such a position, however, though strictly defensible on insurance principles, would have been a most unsatisfactory one. There would have been very large numbers of unemployed persons nominally insured but unable to draw benefit because the scheme had not been in operation at a time when they could have paid contributions. The remedy adopted was to graft on to the original scheme of what may be called "covenanted" benefit (*i.e.*, benefit drawn as of right by virtue of contributions) a system of "uncovenanted" benefit. Uncovenanted benefit was allowed as a discretionary grant to unemployed persons who were normally wage-earners in insured trades and were genuinely seeking whole-time employment, but who had exhausted their rights derived from payment of contributions, or who even, in exceptional cases, had paid no contributions at all. The history of the Unemployment Insurance Scheme from 1921 onwards is largely that of the passing of one Act after another granting further extensions of uncovenanted benefit on account of the very large numbers who remained unemployed.

26. At the same time the "covenanted" rights of insured persons who had contributions to their credit were strictly preserved and were in some respects considerably enlarged.

#### *Uncovenanted Benefit.*

27. The procedure adopted with regard to uncovenanted benefit has been to create what are called "Special Periods" of from five to nearly twelve months in duration and to authorise payment of benefit for a specified maximum of weeks in each Special Period; this number of weeks has tended more and more to approximate to the full number of calendar weeks in the Special Period, but has never quite reached this figure (*i.e.*, benefit has never been payable continuously to persons unemployed for very long periods). At the present time the Fourth Special Period, lasting from November 2nd, 1922, to October 17th, 1923, is in operation, and a maximum of 44 weeks of benefit may be drawn during the 50 calendar weeks of which it consists.

28. In accordance with a practice adopted for the grant of out-of-work donation, claims to uncovenanted benefit are decided in almost all cases on the recommendations of the Local Employment Committees acting under general directions issued by the Minister with whom the decision finally rests. These Committees

are local and unpaid bodies consisting mainly of representatives of employers and employed. The work they have done has been extremely heavy—since March, 1921, they have dealt with something like 11 million claims—and the help the Committees have given towards the smooth working of the Unemployment Insurance Scheme cannot be over-estimated. The Department owes a debt of gratitude to the many members of these Committees who have given their services ungrudgingly for a period which—including the period of operation of the donation scheme—now extends over nearly five years of almost incessant labour.

*Institution of Dependants' Grants—November, 1921.*

29. In November, 1921, a new feature was introduced into the Unemployment Insurance Scheme in the form of an increased rate of benefit for unemployed persons with dependants. In addition to the ordinary weekly rate of 15s. or 12s. for men and women respectively, 5s. a week was allowed for a wife or invalid husband (or for the "housekeeper" of a widower or unmarried man with dependent children) and 1s. for each dependent child under the age of 14 years (or 16 years if in full-time attendance at a day school). A special contribution from employers, employed and the Exchequer was levied in order to pay for these allowances.

30. Originally these allowances were made for a period of six months only. It was found by experience that, although the amounts were not large, they were a most welcome assistance to married men and widows with children, and in not a few cases they enabled respectable and industrious men and women to avoid having recourse to the Poor Law. Accordingly the allowances were continued after the six months were over, and the special contributions levied in respect of them were added to and amalgamated with those previously payable for unemployment insurance.

31. At January 27th, 1923, out of a sample of 148,018 claims in respect of which dependants' benefit had been authorised, 48,939 (or 33 per cent.) were in respect of adult dependants only, 8,661 (or 5.9 per cent.) were in respect of children only, and 90,418 (or 61.1 per cent.) were in respect of both adults and children. The average number of children was about 9 to every 4 men drawing allowances for children.

*Financial Provisions.*

32. The grant of uncovenanted benefit necessarily imposed a great strain on the financial resources of the unemployment insurance scheme. It amounted to paying out very large sums of money which were not provided for in the original finance of the scheme. The balance in hand, which had been £22,200,000 in November, 1920, was reduced to £1,000,000 at the end of

June, 1921, at which time the weekly payments of benefit were about £2,000,000 as against a weekly revenue of about £340,000. To deal with this situation various measures were taken. In particular the rates of benefit for men and women, which had been raised to 20s. and 16s. in March, 1921, were restored to the previous figures of 15s. and 12s., a substantial increase was made in the weekly rates of contribution, and power was taken to borrow up to £20,000,000 (a figure which was subsequently raised to £30,000,000) Owing to the extensions of uncovenanted benefit these borrowing powers have been used, but not to anything like their full extent. The money borrowed by the Fund has been at one time (March, 1923) rather more than £17,000,000; at June 30th, 1923, the loan was £15,600,000, but this, though a large sum, is not at all disproportionate to the resources of the Unemployment Fund, which has at present an annual revenue of over £47,000,000. Interest is paid on the money borrowed, and the rates of interest have varied between 6 and 4½ per cent., the latter being the rate for the most recent borrowings.

#### *Special Limitations on Uncovenanted Benefit.*

33. In order to reduce as far as possible the charges on the Unemployment Fund, while at the same time avoiding refusals of benefit which would cause hardship, special limitations upon the grant of uncovenanted benefit have been applied in the period since March, 1921. These limitations relate particularly to claims to uncovenanted benefit made by single men and women residing with relatives, married women residing with their husbands, persons working short time and aliens. Special attention has also been paid to the point that uncovenanted benefit should not be allowed to persons for whom any reasonable opportunity of employment on fair terms and conditions is available. In the case of both covenanted and uncovenanted benefit precautions are taken with a view to ensuring that payment is not made to women or girls who may reasonably be required to accept positions in domestic service; ordinarily a domestic servant is not insured and therefore is not entitled to benefit, but difficult questions arise in the case of industrial workers for whom there is no prospect of employment in their ordinary occupation but who might possibly be able to obtain domestic work.

#### *Amount of Benefit Paid.*

34. The total amount of unemployment benefit, covenanted and uncovenanted, and of allowances for dependants paid in the period from November 8th, 1920, to June 30th, 1923, is about £128,304,000. This sum of £128,304,000 has been paid in separate weekly amounts, ranging ordinarily from 12s. to 22s. each, and it is estimated that something like 170 million separate payments have been made. Since March, 1921, there have



never been fewer than 1,122,845 persons on the registers in Great Britain in a particular week, and when it is remembered that each claim to benefit has to be carefully scrutinised when first made and watched subsequently week by week, the amount of labour thrown on the Employment Exchanges and the other parts of the administrative organisation can be realised.

35. The proportion of the total paid as uncovenanted benefit is not precisely known, but it may safely be put at more than one-half of the total.

*Special Schemes and Supplementary Schemes for Industries.*

36. The Act of 1920 introduced a new principle by allowing separate industries, under certain conditions, to set up Special Schemes of Unemployment Insurance for themselves and thus "contract out" of the general scheme. The action taken under this provision is described in detail in a Report published last April (Cmd. 1613), so that only a brief reference need be made here. For various reasons, the chief of which was the great depression in trade, only one Special Scheme, that for the Insurance Industry, covering about 85,000 insured persons, has so far been set up, and one other scheme, that for the Banking Industry, is under consideration. The formation of other schemes is not permissible at present owing to the suspension by the Act of July, 1921, of the power to form new Special Schemes as long as the Unemployment Fund remains in debt. On the general question of the possibility of extending Unemployment Insurance by Industries the Minister on November 28th, 1922, addressed a letter and memorandum to the National Confederation of Employers' Organisations and the Trades Union Congress General Council, and is awaiting a reply from these bodies.

37. The Act of 1920 also permitted an industry to adopt a Supplementary Scheme under which additional contributions might be levied compulsorily on employers and employed in the industry in order to supplement the benefit under the general scheme. No action has so far been taken under this provision, which, however, still remains open for use, if desired.

*Ireland.*

38. Up to December 31st, 1921, there was a single Unemployment Insurance Scheme for the whole of the United Kingdom, administered first by the Board of Trade and then by the Ministry of Labour. On January 1st, 1922, the Minister of Labour for Northern Ireland took over its administration within this area, and on April 1st, 1922, the Ministry of Industry and Commerce under the Provisional Government assumed responsibility for its administration in the Irish Free State. At the present time therefore there are three separate schemes in operation in Great Britain and Ireland.

39. The number of persons insured in Ireland is about half-a-million.

*Ratio of Administrative Expenses.*

40. The ratio of administrative expenses to revenue under the Unemployment Insurance Scheme at the present time compares not unfavourably with those of other insurance systems, as will be seen from the following figures given by the President of the Board of Trade in answer to a Parliamentary question on April 24th, 1923 :—

“ (1) *Public Health Insurance.*—The total expenses of administration of National Health Insurance are met in part from contributions under the Acts and in part from moneys provided by Parliament. The former represents 7·7 per cent., and the latter 5·3 per cent., of revenue; in all, 13 per cent.

“ (2) *Unemployment Insurance.*—All costs borne on the Votes for the Ministry of Labour or other Departments, including the expenses of paying Unemployment Benefit and the costs incurred in placing insured workpeople in work, amount to 8·3 per cent. of the revenue.

“ (3) *Workmen's Compensation.*—The average total expenditure for the year 1921 is 37·04 per cent., made up of commission, 11·93 per cent.; other expenses of management, 25·11 per cent.

“ (4) *Industrial Assurance Collecting Societies.*—The average total expenditure for the year 1921 is 43·6 per cent., made up as follows :—

|  | Per cent. |
|--|-----------|
| “ Office salaries ... ..                   | 9·1       |
| “ Agents' and collectors' remuneration ... | 29·5      |
| “ Other expenditure ... ..                 | 5·0       |

“ (5) *Industrial Assurance Companies.*—The average total expenditure for the year 1921 is 41·9 per cent., made up as follows :—

|                                       | Per cent. |
|---------------------------------------|-----------|
| “ Commission ... ..                   | 22·7      |
| “ Other expenses of management ... .. | 19·2      |

41. The administrative expenses of the Unemployment Insurance Scheme for the purposes of this ratio cover not merely the organisation required for collecting contributions and assessing and paying benefit, but also the whole cost of the Employment Exchanges as placing agencies so far as they deal with insured persons; in other words, 95 per cent. of the whole cost of the Exchanges is at present paid for out of the Unemployment Fund. It should be clearly understood also that all expenses are included, whether incurred by the Ministry of Labour direct, or by other Departments, such as the Office of Works, Stationery Office and Post Office, on behalf of the Ministry.

42. Prior to April, 1922, the highest ratio of administrative expenses was about 23 per cent. in 1912-13 and 1920-21, the years of inauguration of the original and extended schemes, and the lowest 12·4 per cent. in 1919-20. In 1922-23 the ratio was 10·3 per cent., and for 1923-24, as already stated, it is estimated as 8·3 per cent., the reduction in these two years being partly due to the increase in rates of contributions.

43. Up to April, 1922, 10 per cent. of the annual revenue of the Unemployment Fund was applied to the payment of administrative expenses, the balance being borne by the Exchequer. Subsequently power was taken to use up to 12½ per cent. of the annual revenue for this purpose, and, as the ratio of expenses to revenue has been below 12½ per cent., no charge has fallen on the Exchequer under this head since April, 1922.

#### *Relation of Benefit to Poor Law Relief.*

44. The relation of the Unemployment Insurance Scheme to the system of Poor Law relief deserves a brief mention. The obligation of the Poor Law system is to relieve the destitute; that of the Unemployment Insurance Scheme is to pay benefit to unemployed insured contributors in accordance with what may be described as a statutory contract based on payment of contributions by insured contributors, their employers and the Exchequer.

45. Uncovenanted benefit has certain features resembling those of Poor Law relief. It is claimed not as of right on account of contributions paid, but as a discretionary grant; moreover, in the exercise of his discretion to allow or refuse uncovenanted benefit, the Minister, acting through the Local Employment Committees, takes carefully into account whether refusal of benefit would cause hardship. Nevertheless the distinction remains that only persons who are normally insured can draw uncovenanted benefit; this benefit is, in fact, in the nature of an advance made on the faith of future payment of contributions. In other words uncovenanted benefit cannot be allowed as a compassionate grant to persons, however deserving, who are not within the insurance scheme.

46. Figures with regard to the numbers of persons in receipt of outdoor relief and their dependants are published in the quarterly Returns of the Ministry of Health as regards England and Wales, and in the Annual Reports of the Scottish Board of Health as regards Scotland. During the year 1922-23 £10,400,000 was paid in England and Wales in outdoor relief to persons ordinarily employed and their dependants (of which sum £9,450,000 was paid to persons falling within the Unemployment Insurance Scheme and their dependants); the corresponding figure for Scotland was £1,500,000. The proportion of persons in receipt of Unemployment Benefit who are also drawing outdoor relief is not precisely known; from an analysis

made at Birmingham it appears that of the persons on benefit at January 27th, 1923, about 17·3 per cent. were also drawing relief, but this proportion cannot safely be taken as typical of other areas.

47. It will be obvious that heavy as the burden has been upon the Poor Law authorities during the last two or three years, it has been greatly lightened by the Unemployment Insurance Scheme; that scheme has provided by far the greater part of the assistance needed by the able-bodied unemployed.

#### *Contributory Principle of Insurance.*

48. There appears to be a widespread belief that unemployment benefit, or, at any rate, so much of it as is "uncovenanted," is provided by the taxpayer—as witness the common use of the question-begging epithet of the "dole." In truth—and the fact cannot be too strongly emphasised—one-fourth, and no more, of the sums now being paid in benefit and of the cost of administration falls upon the taxpayer, and this represents at the present time the whole of the Exchequer contribution to the Unemployment Insurance Scheme; three-fourths of the benefit and administrative costs fall upon the insured workpeople and their employers.

49. The total contributions from employers, employed and the Exchequer from the initiation of the scheme in 1912 to 1st July, 1923, are as follows:—

|                  | £          |
|------------------|------------|
| Employers ... .. | 48,000,000 |
| Employed ... ..  | 44,600,000 |
| Exchequer ... .. | 31,500,000 |

In addition £2,670,000 was received from the Service Departments in respect of men discharged from the Forces after July 31st, 1920.

50. As the revenue during the last two years has not been equal to the outgoings, money has been borrowed from the Treasury, but this loan, amounting at June 30th, 1923, to £15,600,000, has been borrowed at interest, and the whole of the loan and interest is repayable by employers, employed and the State approximately in the proportions indicated. The existence of this debt, therefore, does not in any way constitute a grant from the taxpayer.

#### *Practicability of Unemployment Insurance.*

51. Experience has shown that compulsory insurance against unemployment is entirely practicable. The extended scheme of insurance has passed successfully through the crucial test imposed by an immense volume of unemployment, unprecedented both in intensity and duration which threw an almost intolerable strain

on newly-fashioned machinery and has continued with little abatement for the past two and a half years. The Unemployment Fund has provided benefits vastly greater than those originally contemplated. It has done so, it is true, at the expense of largely increased contributions and of a considerable debt; but the debt is not so large that it cannot be paid off in a comparatively short space of time as soon as trade revives, and the financial stability of the scheme is not open to serious question.

52. These results have not been achieved without heavy labour and they would not have been possible at all without a large measure of support from employers and employed in the insured trades. Reference has already been made to the invaluable assistance given voluntarily by the Local Employment Committees. Some part of the burden has also been borne by the associations of workpeople which have undertaken the payment of State benefit in conjunction with benefit paid out of their own funds. But nothing would have availed to meet the strain without the devoted services of the Departmental staff, who may fairly claim to have played no small part in successfully bringing the Unemployment Insurance Scheme through the many and varied difficulties of the period since November, 1920.

#### *Future Policy.*

53. It remains to profit by experience in order to fashion a wise policy for the future. The great depression in trade has profoundly affected the whole outlook of the insurance scheme. So long as the depression continues—and unhappily the horizon is still dark—it may not be possible to do more than meet current problems as they arise. But the time has almost come for taking stock of the situation in all its aspects and deciding upon the line of development which may appear to offer the best chance of reaching a solution of the permanent problem of a fluctuating demand for labour. In November, 1922, the Minister took the first step by consulting representative organisations of employers and employed on the possibility of a wide extension of unemployment insurance by industries. The replies of these organisations will, it is hoped, be made at no distant date, and, if it should then be thought that a comprehensive examination of the whole matter would be of advantage, the way would be open to undertake it.

I am, Sir,

Your obedient Servant,

T. W. PHILLIPS

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## PART I.

### FIRST UNEMPLOYMENT INSURANCE SCHEME, 1911-1920.

#### *National Insurance Act, 1911—Part II.*

1. A compulsory scheme of insurance against unemployment was first established by Part II of the National Insurance Act, 1911. The scheme applied to the whole of the United Kingdom and covered at the outset about 2½ million workpeople of 16 years of age or upwards employed in the following trades :—

- (1) Building; that is to say, the construction, alteration, repair, decoration, or demolition of buildings, including the manufacture of any fittings of wood of a kind commonly made in builders' workshops or yards.
- (2) Construction of works; that is to say, the construction, reconstruction, or alteration of railroads, docks, harbours, canals, embankments, bridges, piers, or other works of construction.
- (3) Shipbuilding; that is to say, the construction, alteration, repair or decoration of ships, boats or other craft by persons not being usually members of a ship's crew, including the manufacture of any fittings of wood of a kind commonly made in a shipbuilding yard.
- (4) Mechanical engineering, including the manufacture of ordnance and firearms.
- (5) Ironfounding, whether included under the foregoing headings or not.
- (6) Construction of vehicles; that is to say, the construction, repair or decoration of vehicles.
- (7) Sawmilling (including machine woodwork) carried on in connection with any other insured trade or of a kind commonly so carried on.

2. The scheme came into operation, as regards the payment of contributions, on July 15th, 1912, and unemployment benefit first became payable, six months later, on January 15th, 1913.

3. The administration of the scheme was in the hands of the Board of Trade until it was transferred to the Ministry of Labour on the formation of that Department in January, 1917. A Report on the first year's working of the scheme is given in " First Report on the Proceedings of the Board of Trade under Part II of the National Insurance Act, 1911 " (Cd. 6965 of 1913).

*National Insurance (Part II) (Munition Workers) Act, 1916.*

4. By the National Insurance (Part II) (Munition Workers) Act, 1916, the Unemployment Insurance Scheme was applied compulsorily as from September 4th, 1916, to the following, in addition to the trades already insured :—

(a) All workmen engaged on or in connection with munitions work (except such classes of such work as might be excluded by Departmental Order); and

(b) All workmen employed in the following trades :—

- (1) The manufacture of ammunition, fireworks and explosives;
- (2) The manufacture of chemicals, including oils, lubricants, soap, candles, paints, colours and varnish;
- (3) The manufacture of metals and the manufacture or repair of metal goods;
- (4) The manufacture of rubber and goods made therefrom;
- (5) The manufacture of leather and leather goods;
- (6) The manufacture of bricks, cement, and artificial stone and other artificial building materials;
- (7) Sawmilling, including machine woodwork, and the manufacture of wooden cases.

5. The Act of 1916 was to continue in force so far as regards the payment of contributions until a date to be fixed by Departmental Order and being not later than five years after September 4th, 1916, or three years after the termination of the war, whichever of those dates was the later. The right to receive benefit under the Act was to expire six months after the cessation of the liability to pay contributions or at such later date as might be fixed by Departmental Order.

6. Power was also given by the Act to extend unemployment insurance by Departmental Order to any trade or branch of a trade in which a substantial amount of munitions work or other work for war purposes was being carried on; no Order was, however, made under this provision.

7. Exclusion Orders were made in respect of the following classes of work which, it should be noted, would have come under the scheme only so far as they constituted "munitions work" :—

- (a) Certain classes of constructional and repair work which were included in the definition of "munitions work";
- (b) the manufacture of food, drink and tobacco;
- (c) the manufacture or repair of garments to individual work";
- (d) the manufacture of constructional glass;
- (e) the manufacture or repair of materials wholly or partly manufactured from wool;
- (f) the weaving of cotton articles and subsequent processes allied thereto.

8. The numbers insured in the United Kingdom under the first Unemployment Insurance Schemes at various dates were approximately as follows :—

**TABLE I.—ESTIMATED NUMBERS OF INSURED WORKPEOPLE IN GREAT BRITAIN AND IRELAND IN THE INSURANCE YEARS 1912-13 to 1919-1920.**

| INSURANCE YEAR.<br>(July to July). | GREAT<br>BRITAIN. | IRELAND.   | UNITED<br>KINGDOM. |
|------------------------------------|-------------------|------------|--------------------|
|                                    | Thousands.        | Thousands. | Thousands.         |
| 1912-1913 ... ..                   | 1,992             | 78         | 2,070              |
| 1913-1914 ... ..                   | 2,237             | 89         | 2,326              |
| 1914-1915 ... ..                   | 1,996             | 81         | 2,077              |
| 1915-1916 ... ..                   | 1,956             | 73         | 2,029              |
| 1916-1917 ... ..                   | 3,533             | 99         | 3,632              |
| 1917-1918 ... ..                   | 3,809             | 113        | 3,922              |
| 1918-1919 ... ..                   | 3,605             | 116        | 3,721              |
| 1919-1920 ... ..                   | 4,068             | 129        | 4,197              |

NOTE.—No details are available as to the respective numbers of males and females insured prior to 1916-1917. The number of females insured was, however, not more than 10,000 before the operation of the Act of 1916. From that time the numbers of females insured were as under :—

|                |           |
|----------------|-----------|
| 1916-17 ... .. | 1,078,000 |
| 1917-18 ... .. | 1,293,000 |
| 1918-19 ... .. | 620,000   |
| 1919-20 ... .. | 609,000   |

9. The numbers insured under the Act of 1911, which amounted to rather more than 2,000,000 at the end of the first Insurance year, increased to about 2,326,000 in the following year and then dropped steadily until July, 1916. This decrease was due to the depletion of the insured trades through enlistment, which in the period up to July, 1916, exceeded recruitment into these trades for munition purposes. The lowest ascertained point was at October, 1915. From that date onwards the numbers increased very considerably notwithstanding the operation of the National Service Acts, large numbers of women in particular being drawn into the trades. Before the war not more than 10,000 females were engaged in occupations coming under the scheme of 1911, but by July, 1918, the number of females therein had risen to over 500,000. After the Armistice the numbers of females employed in the trades insured under the scheme of 1911 began to drop rapidly and at July, 1920, it was just over 200,000. The maximum number insured under the scheme of 1911 was 2,981,876 at July, 1920, the figures being swelled by the return of demobilised men to their previous employment.

10. The number of workpeople insured under the Act of 1916 had risen from 1,089,000 at January, 1917, to 1,417,000 at July, 1918. Of these, 790,000 were females, and more than one-third of these were employed in the manufacture of ammunition,

explosives and chemicals. There was a rapid decline after the Armistice in the number of females employed in this group of insured trades, and the numbers had dropped to just over 400,000 by the middle of July, 1920. In the group of trades before mentioned (ammunition, explosives and chemicals) there had been a drop from 285,000 to just over 100,000. On the other hand, at the last-named date there was an increase in the number of males employed due to the return to industry of demobilised men.

#### *Contributions.*

11. Contributions were payable by workpeople of 16 years or upwards employed in the insured trades and their employers, and in addition there was a State contribution equal to one-third of the joint contribution of employers and workpeople. The weekly rates of contribution under the original scheme of 1911 and under the extension in 1916 were as follows :—

TABLE II.—WEEKLY RATES OF CONTRIBUTIONS UNDER ACTS OF 1911 AND 1916.

|   | <i>Employer.</i> | <i>Employed Person.</i> | <i>State Contribution.</i> |
|---|------------------|-------------------------|----------------------------|
| <i>Persons of 18 years of age or over.</i>    |                  |                         |                            |
| For every week of insured employment          | 2½               | 2½                      | 1⅓                         |
| For two days of insured employment...         | 2                | 2                       | 1⅓                         |
| For one day of insured employment ...         | 1                | 1                       | ⅔                          |
| <i>Persons below the age of 18.</i>           |                  |                         |                            |
| For every week or less of insured employment. | 1                | 1                       | ⅓                          |

12. Contributions were to be paid not for calendar weeks as under the Health Insurance Scheme (and as under the Unemployment Insurance Scheme in its present form) but for periods of insured employment. If a particular period of such employment was two days or less the contribution for that period in the case of adults was less than the full weekly contribution of 5*d.* If there were several periods of insured employment during the course of a week the total contribution would be more than 5*d.*; for example, if there were three separate periods of insured employment of two days each, three separate contributions of 4*d.* each would be payable by employers and employed jointly, making a total of 1*s.*

13. Contributions were paid by means of unemployment insurance stamps affixed to unemployment books issued through the Employment Exchanges to the individual insured workmen and current for a year (July to July). The unemployment books were retained by the employer and stamped by him, or, during unemployment, were lodged at an Employment Exchange or Branch Employment Office.

14. As the scheme applied only to certain specified trades, many difficult questions arose as to whether the employment of particular

workpeople was or was not within those trades and whether, therefore, contributions were payable in respect of them. All such questions were decided finally and conclusively by the Umpire, an officer appointed by the Crown. A large number of decisions, demarcating the boundaries of the insured trades, were given by the Umpire. Some 2,400 formal decisions were published from time to time for general information. A volume containing the published decisions of the Umpire up to No. 2,460 was issued in January, 1920 (price 2s. net).

15. Ordinarily contributions were only payable in respect of work in the insured trades which was performed in the United Kingdom. During the war, however, an exceptional number of British workmen were employed abroad in a civilian capacity on work which would have been insurable in this country. In order to regulate the position of these workmen, the National Insurance (Part II Amendment) Act, 1915, enabled contributions to be paid in respect of them by agreement between them and their employers in the case of work outside the United Kingdom, connected with or arising out of the war, which would have been insurable in the United Kingdom. This provision was continued by Section 43 of the Unemployment Insurance Act, 1920, and remained operative until August 31st, 1922.

#### *Benefit.*

16. The weekly rate of benefit was, until December 25th, 1919, 7s. for persons of the age of 18 or over (3s. 6d. for persons between the ages of 17 and 18) after a "waiting period" of six days in respect of which no benefit was payable; persons between the ages of 16 and 17 were not entitled to benefit. As from December 25th, 1919, the weekly rates of benefit were increased by the National Insurance (Unemployment) Act, 1919, to 11s. for men and women and 5s. 6d. for boys and girls between 17 and 18.

17. No distinction was made between men and women or between boys and girls as regards the rates of contribution or benefit. At the outset the total number of women and girls in the insured trades was not more than about 10,000.

18. The preliminary condition for the receipt of benefit was that the applicant should prove that he had been employed as a workman in an insured trade in each of not less than 26 separate calendar weeks in the preceding five years. A rule of this kind dependent on work done as distinct from contributions paid was appropriate at the outset, but it was obviously a cumbersome requirement, involving, as it did in a number of cases, a scrutiny of the applicant's employment over a period of five years. The National Insurance (Part II Amendment) Act, 1914, substituted a much more convenient, and in practice equally effective, requirement that applicants for benefit must show that they had paid at least 10 unemployment insurance contributions.



19. The number of weeks of benefit to be drawn was limited in two ways :—

- (1) No greater amount of benefit could be drawn than in the proportion of one week for every five contributions paid.
- (2) Not more than 15 weeks of benefit could be drawn in any period of twelve months. (This was altered by the Act of 1914 to 15 weeks during an "insurance year," running from July to July).

The restriction involved by the limitation of benefit to one week for every five contributions paid was eased at the outset by the crediting of a certain number of "free" contributions; workpeople over the age of 21 who had habitually worked in an insured trade before July 15th, 1912, were entitled to be credited with five contributions for every three months or part of three months during which they had so worked up to a maximum of 25 contributions. By the National Insurance (Part II Amendment) Act, 1914, this grant of free contributions was limited to insured workpeople who had paid at least one contribution before August 10th, 1914.

20. It has already been mentioned that payment of benefit was not to begin until after the lapse of six months from the first payment of contributions; during this interval most insured workpeople had actually paid a certain number of contributions.

21. The chief conditions and disqualifications for unemployment benefit were as follows :—

- (1) The applicant must make application in the prescribed manner and prove that since the date of his application he had been continuously unemployed.
- (2) He must be capable of work but unable to obtain suitable employment.

Benefit was, however, not to be disallowed owing to the refusal of an offer of employment in a situation vacant in consequence of a stoppage of work due to a trade dispute, and certain rules were also laid down as to the wages and conditions necessary before the employment offered could be regarded as suitable in the case of a particular applicant.

- (3) Benefit was to be disallowed in the case of persons who—
  - (a) had lost employment by reason of a stoppage of work due to a trade dispute at the factory, workshop or other premises at which they were employed; or
  - (b) had lost employment through misconduct; or
  - (c) had voluntarily left their employment without just cause.

22. Benefit was not payable for any day on which the applicant was—

- (a) following any remunerative occupation in an insured trade, or
- (b) following any other trade from which he derived any remuneration or profit greater than the daily rate of unemployment benefit (*i.e.*, 1s. 2d. for adults and 7d. for boys and girls).

23. Claims to benefit were received at the Employment Exchanges and Branch Employment Offices (or Local Agencies as they were then called) at which also the applicants had to attend for proof of unemployment and for payment of benefit, except in so far as payment of benefit was made through associations (*see* para. 33 below).

24. The machinery for deciding claims to benefit consisted of the insurance officers, the courts of referees and the umpire. The insurance officers were on the staff of the Department and decided claims in the first instance. From their decisions there was in effect an appeal to a court of referees, a local tribunal consisting of a chairman appointed by the President of the Board of Trade (subsequently by the Minister of Labour) and two other members, taken in rotation from panels of employers' and workpeople's representatives respectively.

25. The insurance officer, or an association through which an applicant claimed (*see* para. 33), could appeal from the court of referees to the umpire, whose decision was final and conclusive. A body of "case law" based on decisions given by the umpire was gradually built up and was regarded as binding on the insurance officers and courts of referees in subsequent claims in which the same points were raised. For the published volumes of umpire's decisions on benefit, *see* below para. 319.

26. The contribution and benefit accounts of the insured persons were kept originally at nine different places (*viz.*, the head offices of the nine divisions into which the United Kingdom was then grouped for administrative purposes) according to the place of residence of the individuals concerned. In 1917 these accounts were centralised at the Claims and Record Office, Kew, for the sake of greater efficiency and economy.

#### *Amounts of Benefit Paid.*

27. The amounts of benefit paid during the period January, 1913, to November, 1920, were as follows :—

TABLE III.—AMOUNTS PAID IN UNEMPLOYMENT BENEFIT IN GREAT BRITAIN AND IRELAND DURING THE PERIOD JANUARY 15TH, 1913, TO NOVEMBER 7TH, 1920.

| PERIOD.   | Number of Insured Contributors. | GREAT BRITAIN.   |                  |         | IRELAND.         |                  |        | TOTAL.           |                  |           |
|---|---------------------------------|------------------|------------------|---------|------------------|------------------|--------|------------------|------------------|-----------|
|   |                                 | Direct payments. | Assoc. payments. | Total.  | Direct payments. | Assoc. payments. | Total. | Direct payments. | Assoc. payments. | Total.    |
|   | Thousands.                      | £                | £                | £       | £                | £                | £      | £                | £                | £         |
| Jan. 15th, 1913–July 12th, 1913 ...<br>(6 months.)  | 2,071                           | 165,266          | 22,735           | 188,001 | 17,927           | 2,390            | 20,317 | 183,193          | 25,125           | 208,318   |
| July 13th, 1913–July 18th, 1914 ...                 | 2,326                           | 336,712          | 156,769          | 493,481 | 27,843           | 9,269            | 37,112 | 364,555          | 166,038          | 530,593   |
| July 19th, 1914–July 17th, 1915 ...                 | 2,077                           | 228,780          | 157,525          | 386,305 | 20,753           | 11,633           | 32,386 | 249,533          | 169,158          | 418,691   |
| July 18th, 1915–July 15th, 1916 ...                 | 2,029                           | 31,051           | 30,358           | 61,400  | 3,922            | 8,640            | 17,562 | 39,973           | 38,998           | 78,971    |
| July 16th, 1916–July 14th, 1917* ...                | 3,632                           | 18,712           | 7,039            | 25,751  | 5,421            | 3,136            | 8,557  | 24,133           | 10,175           | 34,308    |
| July 15th, 1917–July 13th, 1918 ...                 | 3,923                           | 63,930           | 7,474            | 71,404  | 11,198           | 3,551            | 14,749 | 75,128           | 11,096           | 86,153    |
| July 14th, 1918–July 12th, 1919† ...                | 3,721                           | 142,477          | 3,091            | 145,568 | 6,405            | 748              | 7,153  | 148,882          | 3,839            | 152,721   |
| July 13th, 1919–Jul 17th, 1920† ...                 | 4,197                           | 813,760          | 132,764          | 846,524 | 55,664           | 6,938            | 62,602 | 869,424          | 139,702          | 1,009,126 |
| July 18th, 1920–Nov. 7th, 1920‡ ...<br>(3½ months.) | 4,000                           | Not available.   |                  |         | Not available.   |                  |        | 456,000          | 84,000           | 540,000   |

\* During this year the scheme was extended by the National Insurance (Part II) (Munition Workers) Act, 1916.

† During the period November, 1918, to November, 1919, the donation scheme for ex-service men and civilians, and subsequently the donation scheme for ex-service men, reduced the amount of benefit payable.

‡ Figures for this period are approximate.

28. For the first six months from January, 1913, the total amount of benefit paid out was £208,000. The rate of payment of benefit rose somewhat during the following 12 months, corresponding with a slight rise in the proportion of unemployed in the insured trades, but from that date there was a continuous fall in the amount of benefit paid until mid-July, 1917. In the insurance year 1916-17, *i.e.*, the 12 months ending July, 1917, when the rate of unemployment was 0·7 per cent., the total amount paid out was just over £34,000.

29. Payments increased somewhat during the following year, but the total only reached £86,000. The average rate of unemployment in this period was 0·8 per cent.

30. In the insurance year 1918-1919 the average rate of unemployment was 5·3 per cent. and the comparatively small amount paid out (£152,720) was in no way a measure of the unemployment during the period, the grant of out-of-work donation which was then made both to demobilised ex-service men and women and civilians (*see* below, para. 64) taking the place, to a great extent, of unemployment benefit.

31. In the insurance year 1919-1920 the payments of benefit amounted to over £1,000,000. Civilian out-of-work donation was in operation for roughly five months, and out-of-work donation to ex-service men and women continued throughout the year. The rate of unemployment in the insured trades during the year was about 5·0 per cent.

32. It is not possible to estimate with any degree of accuracy the amount saved to the Unemployment Fund by the existence of the Out-of-Work Donation Scheme. The amount of benefit to which workpeople were entitled depended on the amount of contributions to their credit. Those who belonged originally to the trades insured in 1911 had probably considerable contributions to their credit in the Fund, but workpeople who were in trades not insured until 1916 would not have been able to claim anything like the same amount of benefit.

#### *Payment of State Benefit through Associations.*

33. Under Section 105 of the National Insurance Act, 1911, Associations of workmen which under their rules provided unemployment benefit for their members, being workmen in an insured trade, might enter into an Arrangement with the Department for paying out the State unemployment benefit to their members and subsequently receiving a refund from the Department. The amount of the refund was not to exceed three-fourths of the payment made by the Association to the members concerned whilst unemployed, but, subject to this, the refund to the Association was to be the sum which the members of the Association would have received by way of unemployment benefit had they made their claims direct from the Department

instead of through the Association. The effect of this was that, in order to secure a refund of the full amount of State benefit, the Association had to add to it out of its own funds an amount equal to at least one-third of that benefit; in other words the Association had to pay on the average at least 9s. 4d. in order to make sure of receiving back the full benefit of 7s. No grant was made to the Associations in respect of administrative expenses under these Arrangements, but in practice the grant from the Exchequer of one-sixth of the unemployment benefit paid out of the Association's own funds, which, under certain conditions, might be obtained under Section 106 of the National Insurance Act, 1911 (*see* below, para. 54) was commonly regarded by the Associations as taking the place of a grant for administrative expenses under Section 105

34. In the period up to the extension of the scheme the number of Associations having Arrangements in operation under Section 105 at the various dates, with their approximate membership, was as follows:—

TABLE IV.—NUMBERS OF ASSOCIATIONS HAVING ARRANGEMENTS UNDER SECTION 105 OF THE NATIONAL INSURANCE ACT, 1911, WITH THE APPROXIMATE TOTAL MEMBERSHIP OF SUCH ASSOCIATIONS, IN THE YEARS 1913 TO 1920 :

| Date.      | Number of Associations. | Approximate total membership. |
|------------|-------------------------|-------------------------------|
| July, 1913 | 105                     | 539,800                       |
| July, 1914 | 106                     | 749,800                       |
| July, 1915 | 105                     | 817,600                       |
| July, 1916 | 102                     | 872,500                       |
| July, 1917 | 110                     | 1,027,100                     |
| July, 1918 | 115                     | 1,249,700                     |
| July, 1919 | 111                     | 1,448,100                     |
| July, 1920 | 92                      | 1,345,900                     |

35. For further particulars with regard to these Arrangements and their subsequent history, *see* below, paras. 390 to 414.

#### *Refunds to Workmen at Age of 60.*

36. Under Section 95 of the National Insurance Act, 1911 (which was not applied to workpeople who were brought within the scheme by the Munition Workers Act of 1916—*see* above, para. 4) provision was made for the refund of the contributions paid by a workman (less any unemployment benefit received by him) with interest at 2½ per cent. per annum, provided that he had reached the age of 60 and had paid contributions in respect of at least 500 weeks. The sum taken into account on the contribution side was of course only the workman's share—that is, the part of the total contribution paid by

the employer and the State was not included. Applications for repayment could be made either by the workman himself or, after his death, by his personal representative, provided of course that he satisfied the requisite conditions at the date of his death. A workman who received a repayment under this Section remained entitled to unemployment benefit, subject to the ordinary conditions, but his credit of contributions was reduced to five-eighths of what it was before the payment was made—in other words the credit was reduced by the exclusion of the workman's share of the total contributions paid by employer, workman and the State.

37. It will be observed that payment of contributions for at least 500 weeks was one of the essential conditions for a repayment under Section 95. No such repayment could therefore become due for nearly 10 years. This was felt to be a hardship to the older workmen, who, owing to their age, could not pay 500 contributions before reaching the age of 60, and in some cases could not expect to be able to pay as many as 500 contributions during their lifetime. The National Insurance (Part II Amendment) Act, 1914, accordingly made special provision for the case of insured persons whose age was over 55 years when they first became insured. The qualification which ordinarily consisted of payment of contributions for 500 weeks was reduced by 50 for each year or part of a year by which the applicant's age on entering insurance exceeded 55 years. For example, in the case of a person whose age on entering insurance was between 56 and 57, the qualifying number of weeks was 400, and in the case of a person whose age was between 58 and 59 the number was 300.

38. For further particulars with regard to these refunds, see below, paras. 415-420.

*Custody and Stamping of Health Cards and Unemployment Books at Employment Exchanges.*

39. Section 99 of the National Insurance Act, 1911, authorised the Department to undertake on behalf of employers the custody and stamping of unemployment books and health insurance cards in respect of all workpeople engaged by the employer through an Employment Exchange or in his employment at the date when the Arrangement was made. Where such an Arrangement was made, different periods of employment of workpeople were to be regarded for the purpose of unemployment insurance contributions as if they had been a continuous period of employment, the effect of this being, in the case of casual workpeople, to reduce substantially the amount of unemployment insurance contributions due. For example, a casual employee who was engaged each morning and discharged each evening during a week would, in the ordinary way, require a total joint contribution of 1s. ; if an arrangement under Section 99 was in operation, the contribution in such a case might be reduced to the ordinary weekly contribution of 5d.

40. The object of Section 99 was to encourage employers in the direction of decasualisation. A considerable number of arrangements was made under Section 99, the largest number operating at one time being 899, covering about 160,000 workpeople, in July, 1914. The great majority, however, of the workpeople covered were not casual employees—in fact Arrangements under Section 99 were largely adopted by employers for the sake of the convenience of having the unemployment books and health insurance cards kept and stamped at the Employment Exchange. Originally a charge was made by the Department to the employer for the work performed in connection with health insurance cards, but not for that in connection with unemployment books; subsequently, from July, 1917, a charge was made in connection with unemployment books also.

41. During the war, in order to reduce the work thrown upon the Exchanges, the Department adopted the policy of terminating these arrangements so far as possible and of declining to enter into new arrangements, and in consequence the arrangements in operation had been, by the end of the war, very greatly reduced in number. The most important of those which remained in operation was the Liverpool Dock Scheme (*see* Report on first year's working, Cmd. 6965, paragraphs 121 to 132) under which not only are the unemployment books and health insurance cards kept by the Department, but the wages of the dockers are also collated and paid by the Department, of course at the cost of the various employers concerned.

42. When the Unemployment Insurance Scheme was extended in 1920, the principle on which the contributions due for the particular periods were assessed was altered, and the health insurance system was adopted under which the full weekly contribution (no more and no less) became due for any calendar week in which any insurable work was done. The financial inducement, therefore, under Section 99 arrangements in respect of casual employees no longer existed, and the provisions of Section 99 were not re-enacted except in so far as power was retained to make arrangements for the unemployment books and health insurance cards to be kept and stamped at Employment Exchanges on behalf of, and at the cost of, employers. (Unemployment Insurance Act, 1920, Section 31. *See* below, para. 237.)

*Certain Provisions not Continued in Later Scheme.*

43. The provisions so far described (except, of course, those defining the trades covered by the scheme and also those relating to the rates of contribution and benefit) have in the main been continued in the more general Unemployment Insurance Scheme instituted in 1920. A more detailed account of their working

since 1920 is given in Part IV of this Report. The original Unemployment Insurance Scheme also contained certain provisions which, in the light of experience, were discontinued in 1920. A brief account of the more important of these provisions is given in paragraphs 44 to 63.

44. (a) *Refunds to Employers.*—Under Section 94 of the National Insurance Act, 1911 (which was not applied in the case of workpeople insured under the Munition Workers' Act of 1916, *see* above para. 4) provision was made for a refund to the employer of one-third of the employer's share of the contributions paid during an insurance year in respect of a workman who had been continuously in the employer's service throughout that year, provided that at least 45 contributions had been paid during the year. The amount of this refund for the minimum number of 45 contributions in respect of an adult was therefore 3s. 1½d. or, if the maximum of 52 contributions had been paid within the year, 3s. 7d.

45. The condition that the workman must have been continuously in the employer's service during the year led to great difficulty in practice. If the workman's service was interrupted for any reason and for however short a period, the condition was no longer satisfied and the employer forfeited his refund. For example, if there was a strike during the year, the service of the workmen on strike was legally interrupted and was, therefore, not continuous; or again, cases occurred in which, owing to a fire or other mishap, the service was interrupted for reasons beyond the control of the employer. Accordingly, by the National Insurance (Part II Amendment) Act, 1914, a change was made as from the beginning of the insurance year 1914-15. The requirement that the workman should have been continuously in the service of the employer was repealed. It remained necessary that at least 45 contributions should have been paid by the employer concerned, and this was regarded as sufficient evidence that the workman had been substantially in the service of the employer throughout the year. At the same time the amount of the refund was fixed at 3s. for each workman instead of being a variable amount of one-third of the employer's share of the contributions.

46. This provision for refunds was found to be exceedingly difficult and expensive to administer. The claims had naturally to set out details in regard to each workman concerned, and their preparation gave a good deal of trouble to the employer. The checking of the claims by the Department in order to verify that the contributions in respect of which the claim was made had actually been paid by the employer and that the conditions of the Act were otherwise satisfied was an elaborate and expensive process even if carried out only to a limited extent. Moreover the need for handling the unemployment books in connection with these claims interfered with the smooth working of



the machinery of the Unemployment Insurance Scheme in other respects. The object of the provision was to give the employer an inducement to retain a workman in his employment rather than allow him to become a charge on the Unemployment Fund. There was little reason to suppose, however, that a refund of this small amount had any substantial effect as an inducement to the employer to retain a workman whose services he no longer required. In short, there was no evidence that the claims to benefit were appreciably reduced on account of these refunds, which therefore operated as a considerable burden on the Fund, both on account of the actual amount of the refunds and of the disproportionate administrative expense of making them.

47. When the original Unemployment Insurance Scheme was extended in September, 1916, to a further 1½ million workpeople, the provision for refunds to the employer was not applied in the case of the workpeople thus brought in. This was a natural consequence of the fact that the Act of 1916 was a temporary measure and was to continue only till five years from September 4th, 1916, or till three years after the termination of the war, whichever was the later. But the disadvantages of this class of refund, as set out above, were also in mind, and when the general extension of the Unemployment Insurance Scheme took place in 1920 these refunds were entirely abolished as from July, 1920.

48. The numbers of claims made and the amount of the refunds under this provision up to the date of its abolition in 1920 were as follows :—

TABLE V.—NUMBERS OF CLAIMS TO REFUND UNDER SECTION 94 OF THE NATIONAL INSURANCE ACT, 1911, WITH THE NUMBERS OF WORKPEOPLE IN RESPECT OF WHOM REFUNDS WERE MADE AND THE TOTAL AMOUNTS OF SUCH REFUNDS.

| Insurance Year<br>(July to July). | Number of Claims<br>made during<br>Insurance Year. | Number of Workpeople<br>in respect of whom<br>Refunds were made. | Amount<br>of<br>Refunds. |
|-----------------------------------|--|--|--------------------------|
|                                   |  |  | £                        |
| 1913-14 ... ..                    | 28,900   | 754,046  | 113,107                  |
| 1914-15 ... ..                    | 33,016   | 803,168  | 120,475                  |
| 1915-16 ... ..                    | 26,934   | 626,900  | 94,035                   |
| 1916-17 ... ..                    | 24,609   | 716,031  | 107,405                  |
| 1917-18 ... ..                    | 23,400   | 780,231  | 117,035                  |
| 1918-19 ... ..                    | 22,325   | 914,949  | 137,242                  |
| 1919-20 ... ..                    | 19,411   | 782,608  | 117,391                  |
| 1920-21 ... ..                    | 25,197   | 1,002,563  | 150,384                  |
| 1921-22 ... ..                    | —  | 15,875*  | 2,381 <sup>c</sup>       |

\* These figures refer to claims received during the Insurance Year 1920-21 which were not finally disposed of until the following year.

49.—(b) *Refunds for Short-time Working.*—Under Section 96 of the National Insurance Act, 1911 (which was not

applied in the case of workpeople insured under the Act of 1916—see para. 4 above) an employer who kept his workpeople on systematic short time during a period of depression in his business, and during that period paid the whole of the contributions in respect of himself and his workpeople without making any deduction from the workpeople's wages, was to be entitled under certain conditions to a refund of the contributions so paid by him. Ordinarily the weekly hours were not to exceed five-sixths of those constituting a full week's work in order to come within this provision. The Department was authorised to give the employer a ruling in advance as to whether the circumstances and method of the short-time working were such as to come within the Section.

50. On the whole this provision did not work satisfactorily. Employers, in a number of cases, did not realise that in order to obtain a refund they must refrain from making deductions from the workpeople's wages. Other employers refrained from making deductions without first obtaining a ruling from the Department, and found subsequently that their case did not come within the Section.

51. These and similar difficulties might have been remedied in course of time by greater familiarity with the requirements of the Act. There was, however, a more permanent difficulty; it was found that, during periods of reasonably good trade at any rate, the practical effect of the provision was to a large extent to create a small subsidy for the advantage of firms who for one reason or another found themselves in difficulties, although most firms in the same line of business were working full time. The period during which the provision was operative was one of good trade on the whole, and the difficulty last mentioned came into a good deal of prominence. There was a further serious disadvantage in the provision on account of the disproportionate clerical work which it entailed. The employer had first of all to pay the contribution and then obtain a refund. The checking of his claim and the necessary verification of the amounts involved an administrative expense out of proportion to the sums at issue.

52. An attempt was made to remove these objections by the entire recasting of the provisions in Section 7 of the National Insurance (Part II Amendment) Act, 1914. The new provision was based on the principle that if there were depression in a branch of trade (and not merely in the business of a particular employer) employers in that branch of trade who were working short time, and thereby relieving the Unemployment Fund of possible claims to benefit, should under certain conditions be exempted for the time being from paying contributions either on their own behalf or on behalf of their workpeople. Regulations setting out in detail the procedure to be followed were made in December, 1914.

Owing to the outbreak of the war, during which there was practically no short-time working in the insured trades, no action was in fact taken under these Regulations, and their practicability was not tested by actual experience. In view of the difficulties of working above referred to and of the extent to which the extended Unemployment Insurance Scheme provided for the payment of benefit during short-time working, the arrangement for relieving employers and workpeople from the payment of contributions during short-time working was entirely omitted from the Unemployment Insurance Act, 1920.

53. The limited extent to which Section 96 operated during the period up to the date when the arrangements were remodelled by Section 7 of the Act of 1914 is shown by the fact that in only 41 cases were refunds made covering 26 firms and 15,000 workpeople. The amount refunded was £3,304.

54.—(c) *Subsidy in aid of Voluntary Unemployment Insurance.*—Under Section 106 of the National Insurance Act, 1911, any Association which provided benefits for unemployed members, whether workpeople in an insured trade or not, was entitled to claim a subsidy out of monies provided by Parliament not exceeding one-sixth of the amount of benefit paid out, excluding payments in excess of 12s. a week, and excluding also, in the case of Associations having Arrangements under Section 105 (see above, para. 33), any State benefit recovered by the Association from the Department.

55. Under this Section financial assistance from the Exchequer was given to Associations of workpeople in encouragement of the voluntary provision of unemployment benefit. Another object of the provision was that of making a State grant in respect of workpeople outside the insured trades corresponding to the State contribution made to the Unemployment Fund in respect of insured workpeople. As regards the latter point, however, Section 106 in practice applied equally whether the workpeople concerned were insured or not; that is to say, an Association providing a benefit, for example, of 10s. a week out of its own funds could apply for a subsidy of 1s. 8d. under Section 106, whether its members were or were not insured.

56. The administration of Section 106 gave rise to very considerable difficulty. In certain respects the details of the Section as originally framed led to difficulties which were remedied by subsequent legislation. In particular the exclusion of a subsidy in respect of benefit in excess of 12s. a week required the dissection of the accounts of the Association whenever the weekly benefit payable exceeded this amount, and, owing to the large number of separate payments of which the accounts were made up, this operation was one of much complication. This particular difficulty was remedied by Section 14 of the National Insurance

(Part II Amendment) Act, 1914, under which the full subsidy could be claimed if the maximum weekly benefit payable by the rules of the Association did not exceed 17s. ; where the maximum of the weekly benefit so authorised exceeded this amount, the claim was reduced approximately to the amount at which it would have stood if the rates of benefit exceeding 17s. a week had been 17s. only. Thus, if an Association had two classes of members, each numbering 1,000 entitled to benefit at 15s. and 18s. a week respectively, the following calculation was made :

|                       |   |                   |
|-----------------------|---|-------------------|
| 1,000 members at 15s. | = | 15,000 shillings. |
| 1,000 members at 18s. | = | 18,000 shillings. |
|                       |   | 33,000 shillings. |

|                    |   |                  |
|--------------------|---|------------------|
| Excess over 17s. a |   |                  |
| week for 1,000     |   |                  |
| members at 18s.    | = | 1,000 shillings. |

The proportion of the claim which was regarded as in excess was  $\frac{1,000}{33,000}$ , and the total amount of the claim was reduced by one-thirty-third before calculating the repayment of one-sixth under the Section.

57. A more serious difficulty, which could not be removed by legislation, arose from the divergence between the strict conditions necessarily governing the disbursement of public money and the traditional arrangements under which voluntary Associations were often content to make payments out of their own funds. This divergence revealed itself especially in regard to the methods adopted for obtaining proof of unemployment from the workpeople drawing benefit and for submitting formal evidence that the sums in respect of which the claim was made had actually been paid. The Department endeavoured as far as possible to adjust their requirements to the practice previously adopted by the Associations, but in many cases it was necessary to ask the Associations to alter their procedure. This in itself gave rise to considerable difficulty, but it was also found not infrequently in practice that, when the claim came in from the Association, a large number of payments were not supported by the evidence of unemployment apparently required under the rules of the Association previously submitted and approved.

58. A Committee appointed by the Treasury in October, 1916, recommended (Cmd. 8412) that Associations desiring to claim repayments under the Section should be required to adopt a certain standard system for furnishing evidence of unemployment together with an approved form of pay sheet. The attempt to modify the established custom and practice of the Associations

in order to conform with this recommendation met with considerable opposition.

59. It has been mentioned that under Section 106 the rate of subsidy was not to exceed one-sixth of the payments made by the Associations. At the outset the rate of subsidy actually paid was the maximum of one-sixth, and this continued until the outbreak of war. At that date, in order to deal with the exceptional unemployment which occurred for a short period in certain industries, and particularly in the textile trades, Associations recognised for repayments under Section 106 which were suffering from exceptional unemployment due to the war received under certain conditions special emergency grants which brought up the total repayment from one-sixth to one-third or even one-half of the payments by the Associations. The principal condition was that the Association should agree to levy its members at a certain rate in excess of the ordinary contributions payable to the Association and should apply the money thus raised to the payment of unemployment benefit. The special emergency grants were payable until May 31st, 1915, after which date the provisions of Section 106 alone operated. The amount paid by way of emergency grants was nearly £88,000, of which by far the greater part was paid to Associations of workers in the textile trades.

60. As from June, 1916, on account of the very small amount of unemployment then existing, the rate of repayment under the Section was reduced to one-twelfth, and in November, 1918, on account of the institution of the out-of-work donation scheme described below (paragraph 64), the subsidy was suspended altogether. In November, 1919, it was revived at the rate of one-sixth until the coming into operation of the Unemployment Insurance Act, 1920, on November 8th, 1920, when the provisions of Section 106, which had not been re-enacted by that Act, ceased to have effect.

61. It has been pointed out above (paragraph 55) that one of the reasons for the institution of the subsidy under Section 106 was in order to make, in respect of workpeople outside the insured trades, a State grant corresponding to the State contribution under the Unemployment Insurance Scheme in respect of insured workpeople. The Unemployment Insurance Scheme, as extended by the Act of 1920, covered almost the whole field of industrial employment, and among the workpeople not covered (principally those engaged in agriculture and domestic service) little provision was made for voluntary insurance against unemployment. Consequently one of the main reasons for the subsidy no longer existed. As has been explained, the administration of the working of the subsidy was full of difficulty and involved the Department in continual friction with the Associations. For these reasons the subsidy was not continued by the Act of 1920.

62. The amounts paid to Associations under Section 106 were as follows :—

TABLE VI.—AMOUNTS PAID TO ASSOCIATIONS UNDER SECTION 106 OF THE NATIONAL INSURANCE ACT, 1911, IN EACH FINANCIAL YEAR FROM 1912-1913 TO 1921-1922.

| Financial Year.   | Amount.  |
|-------------------|----------|
|                   | £        |
| 1912-1913 ... ..  | Nil.     |
| 1913-1914 ... ..  | 15,167   |
| 1914-1915 ... ..  | 114,593  |
| 1915-1916 ... ..  | 50,659   |
| 1916-1917 ... ..  | 13,737   |
| 1917-1918 ... ..  | 18,270   |
| 1918-1919 ... ..  | 7,586    |
| 1919-1920 ... ..  | 1,678    |
| 1920-1921* ... .. | 29,650   |
| 1921-1922* ... .. | 31,967   |
| Total ... ..      | £283,307 |

\* 63. The sum of £83,000 paid as emergency grants (para graph 59) in respect of the period 1914-15 was additional to these figures.

## PART II.

### OUT-OF-WORK DONATION SCHEME.

#### *Origin of Scheme.*

64. At an early period of the war it had been decided to provide for possible unemployment among men who had served with the Forces during the war by granting to them, after hostilities had

\* Section 106 was repealed as from November 8th, 1920, but certain claims were not finally disposed of until some time after that date.

ceased, a free "policy" of unemployment insurance, valid for one year and entitling them to a certain number of weeks of "out-of-work donation" during unemployment. An announcement to this effect was made by the Paymaster-General in the House of Lords on December 14th, 1915.

65. The details of the scheme were worked out by the Board of Trade (and subsequently the Ministry of Labour) in consultation with the Admiralty, War Office and Air Ministry, and the scheme was ready to be put into operation on the cessation of hostilities. In addition to ex-service men the scheme was applied to ex-service women, *i.e.*, women who had served in such organisations as Queen Mary's Army Auxiliary Corps, Women's Royal Naval Service, Women's Royal Air Force, etc. The name "out-of-work donation" was adopted for the benefit payable under the scheme in order to distinguish it from unemployment benefit under the Unemployment Insurance Acts.

66. In the case of the civilian population about 3½ million persons out of a total employed population of about 15,000,000 were covered by the Unemployment Insurance Scheme at the date of the Armistice. The question of extending the scheme over a wider area had been considered on several occasions (*see* paragraphs 90 to 95 below), but no decision had been reached. Owing to the limited operation of the Unemployment Insurance Scheme the Government decided shortly before the Armistice to extend to all persons covered by the Health Insurance Scheme—that is, substantially to the whole employed population—the out-of-work donation scheme proposed for ex-service men, but with this difference that the free "policy" for civilian workers was to cover six months as compared with one year under the ex-service scheme.

67. The Department had very little time in which to make arrangements for this wide extension of the donation scheme. Fortunately the greater part of the procedure and forms already devised for the ex-service scheme could be, with slight modifications, applied to the civilian scheme, while the test of insurability under the Health Insurance Scheme provided a rough working basis for determining the right to civilian donation. The chief difficulty was that of securing at short notice and under war conditions the additional staff and premises in a great number of centres throughout the United Kingdom and the large supplies of stationery required under the extended scheme. All these difficulties were successfully overcome. The donation scheme for both ex-service men and women and for civilians came into operation on the appointed date, November 25th, 1918, and the first payments (numbering some 75,000) were duly made on December 5th to ex-service men and women and on December 6th to civilians.

*Scheme as Introduced.*

68. The scheme as introduced provided donation for the following periods :—

*Ex-Service Men and Women.*—A maximum of 26 weeks of donation during the 12 months following the date of demobilisation of the individual concerned (or during the 12 months following November 25th, 1918, if he had been discharged from the Forces before that date).

*Civilians.*—A maximum of 13 weeks of donation during the 6 months following November 25th, 1918.

*Subsequent modifications of Scheme.*

69. The scheme was subsequently extended with various modifications in the periods and rates of donation. For civilians the scheme came to an end on November 24th, 1919, but ex-service donation continued for practically all unemployed ex-service men and women till March 31st, 1921, and for a few (viz., those who were very late in being demobilised) until some time later. No original policies were issued after July 31st, 1920, and the last individual payment of donation was made on December 28th, 1922. As from January 1st, 1920, merchant seamen who had been employed as such for at least three months during the war were included under the special extensions.

70. A further benefit granted to ex-service men and women and civilians under the donation scheme was the right to have their contributions under the Health Insurance Scheme regarded as paid while donation was being received by them. This concession was made in order to avoid the risk of large numbers of insured persons falling into arrears with their National Health Insurance and thus becoming liable to a reduction, and ultimately total suspension, of benefits under the Health Insurance Scheme. The amount paid under this arrangement by the Ministry of Labour to the Health Insurance Scheme by way of health insurance contributions in respect of persons in receipt of donation was £780,000.

*Rates and Periods of Donation.*

71. The rates and periods of donation allowed originally and under the various extensions are set out in the following Table :—



TABLE VII.—RATES AND PERIODS OF OUT-OF-WORK DONATION UNDER THE ORIGINAL SCHEME AND SUBSEQUENT EXTENSIONS.

| Period covered.  | Weekly rate of donation.           |            |  | "Waiting period" after which donation became payable.                            | Maximum number of weeks of donation. |   |
|--|------------------------------------|------------|--|--|--------------------------------------|---|
|  | Basic rate.                        |            | Supplementary donation for dependent children under 15 years of age. |  |                                      |   |
|  | Men.                               | Women.     |  |  |                                      |   |
| I.—12 months following date of demobilisation of individual (or 12 months from Nov. 25, 1918, if discharged from Forces before that date). | A. Nov. 25, 1918 to Dec. 12, 1918. | s. 24      | s. 20  | <i>Ex-Service Donation.</i><br>6s. first child ...<br>3s. each additional child. | 3 days                               | 26 weeks.                                   |
|  | B. After Dec. 12, 1918.            | { 29<br>20 | { 25<br>15   |  |                                      |   |
| II.— <i>Special Extensions</i> (additional to rights under I).   |                                    |            |  |  |                                      |   |
| 1st <i>Special Extension</i> —   |                                    |            |  |  |                                      |   |
| Nov. 25, 1919—March 31, 1920 ... .. 20      15      Nil.      6 days      9 weeks.   |                                    |            |  |  |                                      |   |
| 2nd <i>Special Extension</i> —   |                                    |            |  |  |                                      |   |
| April 1, 1920—July 31, 1920 ... .. 20      15      Nil.      Do.      12 weeks.  |                                    |            |  |  |                                      |   |
| 3rd <i>Special Extension</i> —   |                                    |            |  |  |                                      |   |
| August 1, 1920—Nov. 6, 1920 ... .. 20      15      Nil.      Do.      14 weeks.  |                                    |            |  |  |                                      |   |
| 4th <i>Special Extension</i> —   |                                    |            |  |  |                                      |   |
| Nov. 8, 1920—March 31, 1921 ... .. 20      15      Nil.      Do.      15 weeks.  |                                    |            |  |  |                                      |   |
| I.—Six months, Nov. 25, 1918 to May 24, 1919   | A. Nov. 25, 1918 to Dec. 12, 1918. | { 24†      | { 20†  | <i>Civilian Donation.</i><br>6s. first child ...<br>3s. each additional child.   | 3 days                               | 13 weeks subsequently extended to 26 weeks. |
|  | B. Dec. 13, 1918 to May 24, 1919.  | { 29†      | { 25†  |  |                                      |   |
| II.—Six months May 25, 1919 to Nov. 24, 1919 ...   |                                    | 20†        | 15†  | Do.  | Do.                                  |   |

\* From January, 1919, children for whom H.M. Forces separation allowances were being paid were not regarded as dependent children for the purpose of supplementary donation.

† Men in receipt of disability pensions were entitled to a maximum of 20 weeks' extended donation instead of 13 weeks (*making 46 weeks in all during the currency of the 12 months' policy*); the supplementary donation in the case of these men was, however, reduced by an amount approximating to the allowance for children received from the Ministry of Pensions.

‡ Half rates for boys and girls between the ages of 15 and 18.

*Conditions for Receipt of Donation.*

72. The out-of-work donation scheme was non-contributory and no question of payment of unemployment insurance contributions could therefore arise in connection with a claim.

73. The preliminary qualification for donation, corresponding to the payment of contributions under the Unemployment Insurance Scheme, was as follows:—

(1) *Ex-Service Donation*.—The qualification was service in the Forces otherwise than as a Commissioned Officer, or, in the case of women, service as a mobile member (excluding officers and officials) of the Women's Corps who had enrolled under one of the fighting services for the duration of the war. As from November 25th, 1919, the rule was introduced that at least three months' service with the Colours was necessary in order to qualify for ex-service donation under the first extension of the scheme, and the same rule was applied to the subsequent extensions.

(2) *Civilian Donation*.—Originally all British subjects insured under the National Health Insurance Scheme, and also British subjects between 15 and 16 years of age who had entered employment at least three months before November 25th, 1918, could claim donation when unemployed. As from May 15th, 1919, persons who could not show that they had been employed in each of at least 20 weeks during 1918 were disqualified for civilian donation, while as from May 25th, 1919, applicants for civilian donation were required to show to the satisfaction of the Local Employment Committee that they were normally in employment, genuinely seeking employment and unable to obtain it. Aliens were not eligible for civilian donation, but an exception in favour of the British-born wives of aliens was made shortly after the scheme began to operate.

74. Civilian donation was paid to qualified persons of the age of 15 years and upwards, provided that they had become employed contributors under the National Health Insurance scheme (or, if between 15 and 16 years of age, they had entered employment) at least three months before November 25th, 1918. Ex-service donation was paid irrespective of age, although, as 18 was in general the lower limit of age for recruitment, the numbers of ex-service men and women under 18 was very small.

75. The general conditions and disqualifications for donation, both for ex-service men and women and for civilians, were in the main the same as those laid down for unemployment benefit by the Unemployment Insurance Acts then in operation (*see* above, para. 21). In particular the applicant for donation had to be unable to obtain suitable employment, and he was disqualified if he lost his employment owing to a stoppage

of work due to a trade dispute at the establishment at which he was employed, or owing to misconduct, or owing to voluntarily leaving his employment without just cause.

76. As is explained below (para. 80), the grant of donation was kept under review through the Local Employment Committees. In addition the following steps were taken at different dates with a view to tightening up the administration of the scheme :—

- (1) Seamen in towns where there is a Mercantile Marine Office were required to obtain each week a certificate from the Superintendent to the effect that an opportunity of employment at sea had not occurred (November 26th, 1918).
- (2) Persons in receipt of remuneration above a certain amount in respect of employment outside their usual trade were disqualified (January 9th, 1919).
- (3) Payment of donation was restricted in respect of short-time working to cases where workpeople were off work for at least half the total working period (February 6th, 1919).
- (4) The food ration books of claimants and dependent children were required to be produced and endorsed as from March 10th, 1919, as a check against (a) issue of duplicate policies; (b) claims in respect of non-existent children; (c) in some measure the ages of applicants and dependent children.
- (5) Persons carrying on business on their own account were not to be regarded as normally unable to obtain suitable employment (March 26th, 1919).
- (6) Outworkers were to satisfy the usual conditions and be prepared to accept work as ordinary employees if it was available. They could not insist on "out-work" (March 26th, 1919).
- (7) Casual, intermittent and night workers were required to certify on each occasion of payment of donation that they were not employed on any day or night during periods for which they claimed (April 16th, 1919).
- (8) Documentary proof of age was required from all applicants of or about the ages of 15-18 (April 21st, 1919).
- (9) Boys or girls attending Juvenile Unemployment Centres (see below, para. 440) were not to be entitled to donation for days on which they were suspended from attendance for misbehaviour or unpunctuality, subject to consideration by Court of Referees where such suspension exceeded two days (May 21st, 1919).

- (10) Where no reply was received to the enquiry sent to the last employer asking why the applicant left his employment, donation was not payable pending production by the applicant of a satisfactory certificate signed either by his last employer, by his trade union secretary, or by a Justice of the Peace, as to the circumstances in which the applicant left his employment (July 14th, 1919).
- (11) In addition to disqualification for receiving donation for six weeks, the total period in respect of which donation could be drawn by applicants who lost employment through misconduct, or voluntarily leaving their employment without just cause, might be reduced by a period not exceeding six weeks (July 16th, 1919).

*" Donation Policies."*

77. The procedure adopted for the working of the donation scheme depended on the issue to those entitled to donation of a " donation policy " in the form of a booklet containing a number of tear-off coupons with counterfoil. The policies were issued to ex-service men for the most part at the depôts or other places where they were demobilised. In the case of civilians policies were issued as and when the individuals concerned first became unemployed, and made a claim for donation. The latter procedure was adopted for ex-service women and merchant seamen entitled to ex-service donation, and also for a certain number of ex-service men in whose cases for various reasons policies had not been issued at the depôts.

78. The total number of policies issued was :—

|                     |        |           |
|---------------------|--------|-----------|
| Ex-service donation | ... .. | 3,653,000 |
| Civilian donation   | ... .. | 2,492,000 |

*Procedure for Making Claims.*

79. Claims to donation had to be made at an Employment Exchange or Branch Employment Office of the Ministry of Labour. During the currency of the claim the donation policy had to remain lodged at the office. The coupons contained in the policies bore a formal declaration that the conditions were satisfied, each coupon being available for a week. During the currency of the claim the applicant had to attend at the office daily or at other frequent intervals in order to sign the declaration in respect of each day of the week for which he claimed donation. Payment was made weekly, the applicant then signing a form of receipt on the coupon which was thereupon torn off at the Exchange and used as a voucher for the payment. The counterfoils of the coupons served to maintain a record of the claimant's unemployment and of the amount of donation received. This procedure was simple and on the whole worked satisfactorily.

*Machinery for Deciding Claims.*

80. The question whether applicants for donation were genuinely seeking work and unable to obtain it was dealt with through the machinery of the Local Employment Committees (consisting in the main of representatives of employers and work-people, *see* below, para. 170), who ordinarily had a personal interview with the applicants concerned. This procedure was adopted for civilian donation and also in the case of applications for extended donation made by ex-service men and women. Moreover, as from September 25th, 1919, all donation policies were made subject to review by the Local Employment Committees after donation for 13 weeks had been drawn. Under these arrangements the number of cases heard by the Local Employment Committees was approximately as follows:—

|                     |        |           |
|---------------------|--------|-----------|
| Ex-service donation | ... .. | 1,691,000 |
| Civilian donation   | ... .. | 818,000   |
|                     |        | 2,509,000 |

81. The question whether the conditions and disqualifications adopted from the Unemployment Insurance Scheme were satisfied was decided through the machinery of the insurance officer, court of referees and umpire set up under that scheme, and for this purpose the organisation of the courts of referees had for the time being to be largely expanded. There was one departure of some importance from the procedure under the Unemployment Insurance Scheme. Under that scheme doubtful claims were referred in the first instance for the insurance officer's decision, and there was a right of appeal from his decision to the court of referees. Under the donation scheme doubtful claims were referred direct to the courts of referees in the first instance. The insurance officer, as under the Unemployment Insurance Scheme, could either accept the recommendation of the court of referees or refer the matter to the umpire for a final decision. This change in the procedure had the effect of bringing before the courts of referees a very much larger number of cases than would otherwise have gone to them.

*Committee of Inquiry.*

82. In consequence of criticism of the operation of the donation scheme a Committee of Inquiry was set up by the Minister of Labour in May, 1919, under the chairmanship of Lord Aberconway. The Committee presented an interim report in June, 1919 (Cmd. 196), and a final report in July, 1919 (Cmd. 305). The general conclusion reached by the Committee was that there was no ground for supposing that there had been extensive fraudulent abuse of the scheme. The Committee pointed out that "it would not have been practicable to establish at that date" (*i.e.*, in November, 1918) "a scheme containing elaborate checks and safeguards, such as those which were subsequently introduced.

When account is taken of the difficulties with which the Department had to contend the process of adopting additional safeguards in order to eliminate abuse of the scheme was carried out on the whole as speedily as could reasonably be expected." The Committee confirmed a number of additional checks and safeguards which had already been introduced or were being introduced by the Department and recommended various other steps which were subsequently taken.

*Emergency Arrangements during Railway Dispute, 1919.*

83. The general railway dispute which occurred for a week at the end of September, 1919, necessitated temporary modification of the Out-of-Work Donation Scheme for civilian workers. Owing to the dislocation of communications which was anticipated, arrangements had to be made for carrying on the scheme in the absence of the ordinary facilities for communication between one office and another or between the various offices and headquarters. Moreover special steps had to be taken to cope with the large increase of unemployment which might have occurred if the dispute had been prolonged. An emergency system was accordingly introduced in respect of all civilian workers claiming donation on and after September 27th, 1919, until October 15th, 1919. Special rates of donation were paid to those persons during this period, and the donation thus received was not included in the maximum that might be drawn during the 12 months ended November 24th, 1919. Another feature of the emergency scheme was the enlistment of the co-operation of employers for the payment of the emergency donation at the place of previous employment, where there were not less than 30 workpeople ordinarily employed.

*Coal Dispute—Autumn, 1920.*

84. The coal dispute which occurred in the autumn of 1920 necessitated special measures for the payment of benefit and donation for the period from October 18th to November 20th, 1920. The only persons entitled to Out-of-Work Donation during this period were ex-members of His Majesty's Forces and certain classes of merchant seamen. The emergency scheme did not extend the right of Out-of-Work Donation, but was designed simply to accelerate the procedure of dealing with claims. Special rates of emergency donation were fixed (20s. for men and 15s. for women). Those ex-members of His Majesty's Forces who, at the commencement of the emergency period, were in receipt of donation under a 12 months' policy continued to receive donation under the ordinary scheme: all others received the emergency rates.

85. In the case of benefit the usual rates and conditions were operative, but emergency methods both for payment and for proof of unemployment and satisfaction of the conditions had to be devised owing to the large numbers who were thrown out of employment in consequence of the dispute and made claims for

benefit at the local offices. The co-operation of employers was enlisted on the same lines as had been adopted for the railway dispute a year earlier, that is, the assistance was invited of employers having 30 or more workpeople ordinarily employed at their establishments of whom at least 10 were entitled to benefit. Co-operating employers received advances of the money required. During the operation of these special measures no claims were accepted or payments made through Associations. These special measures somewhat complicated the introduction of the 1920 Act.

#### *Application of Scheme to Ireland*

86. At the outset the donation scheme, both for ex-Service men and for civilians, was applicable to Ireland in the same way as to Great Britain. The scheme for ex-Service men remained applicable in Ireland for the same period and on the same terms as in Great Britain, but the civilian scheme was modified in Ireland as from March 6th, 1919. Under this modification civilian donation in Ireland was limited to (a) British subjects, of 16 years of age and upwards, who were insured under the Unemployment Insurance Scheme and in respect of whom not less than 10 Unemployment Insurance Contributions had been paid since July, 1914; (b) British subjects who were not insured under the Unemployment Insurance Scheme but were ordinarily employed in the year 1919 in trades certified by the Lord Lieutenant as those in which there was a substantial amount of unemployment directly caused by the cessation of hostilities.

87. The civilian scheme in Ireland, as thus modified, came to an end on November 24th, 1919.

#### *Amounts of Donation Paid.*

88. The amounts paid by way of out-of-work donation were as follows:—

TABLE VIII.—AMOUNTS PAID IN EX-SERVICE AND CIVILIAN OUT-OF-WORK DONATION FROM 1918-19 TO 1922-23.

| Financial Year. | Ex-Service Donation. | Civilian Donation. | Health Insurance Contributions. | TOTAL.      |
|-----------------|----------------------|--------------------|---------------------------------|-------------|
|                 | £                    | £                  | £                               | £           |
| 1918-19         | 2,415,410            | 10,839,823         | —                               | 13,255,233  |
| 1919-20         | 25,553,860           | 10,813,234         | 337,207                         | 36,704,301  |
| 1920-21         | 11,630,458           | —                  | 292,746                         | 11,923,204  |
| 1921-22         | 404,439              | —                  | 139,591                         | 544,030     |
| 1922-23         | 1,933                | —                  | 10,566                          | 12,499      |
| Totals          | £40,006,100          | £21,653,057        | £780,110                        | £62,439,267 |

#### *Administrative Expenses.*

89. Like the Out-of-Work Donation itself, the expenses of administering the Out-of-Work Donation Scheme were paid

wholly by the Exchequer. As the scheme was administered through the machinery of the Employment Exchanges it is impracticable to separate out precisely the cost of administering it from the cost of administering the Unemployment Insurance Scheme and that of carrying on the Employment Exchanges as placing agencies. Moreover, it is to be remembered that for a considerable part of the period during which the Donation Scheme was in operation there was a large temporary increase in the work of the Exchanges in connection with the resettlement in civilian life of demobilised sailors, soldiers and airmen and munition workers, the repatriation of Dominion and alien workmen brought into this country during the war and other items of work arising out of the war. For these reasons the precise amount of administrative expenses to be allocated to the Out-of-Work Donation Scheme can only be very roughly estimated, but the nearest estimate that can be framed is about £4,400,000.

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### PART III.

#### EVENTS LEADING UP TO THE EXTENDED UNEMPLOYMENT INSURANCE SCHEME.

90. It has been mentioned (para. 4) that during the war the National Insurance (Part II) (Munition Workers) Act, 1916, brought into the Unemployment Insurance Scheme as from September 4th, 1916, all munition workers and the whole of certain trades which were predominantly engaged in munition work. The number of insured workpeople was thus increased, at the time, to between three and four millions.

91. This Act probably represented the widest extension of unemployment insurance which would then have been supported by industrial opinion. It is significant that the extension effected by the Act was temporary, being limited to five years from September 4th, 1916, or three years after the termination of the war, whichever date was the later. There was general agreement in the view that trades largely engaged in munition work would suffer from unemployment, at any rate for a time, when the war was over, but as regards other trades it was the common view, held then and afterwards, until events proved the contrary, that the depletion of civilian supplies owing to the war would be bound to result in good trade for a number of years after the war.



—a view which, as is now clear, lost sight of the possibility that another consequence of the war might be the absence of an effective demand.

92. This attitude of mind may be illustrated from the position taken up by the boot and shoe trade in relation to the Act of 1916. The boot and shoe trade was brought into the Unemployment Insurance Scheme by that Act, but, on the plea that the trade had not suffered in the past and would not suffer in the future from an amount of unemployment sufficient to justify its inclusion in the scheme, there was a general failure on the part of both employers and workpeople in the trade to pay contributions and finally, under power given by the National Insurance (Unemployment) Act, 1918, the Minister of Labour removed the boot and shoe trade from the scheme.

93. With the continuance of the war there were signs of a gradual appreciation of the fact that a wider extension of unemployment insurance would be necessary. The Civil War Workers' Committee, appointed by the Minister of Reconstruction, reported on February 12th, 1918 (Cd. 9192) in favour of an extension of the Unemployment Insurance Scheme to all trades. The Unemployment Insurance Sub-Committee of the Labour Resettlement Committee of the Ministry of Labour recommended in October, 1918, that the Unemployment Insurance Scheme should be extended temporarily to all trades, with certain minor exceptions, and that the extension should be reconsidered in the light of experience three years after the termination of the war. There was no opportunity to give effect to this recommendation before the Armistice (November 11th, 1918). Very soon after the Armistice large numbers of ex-service men and munition workers were temporarily unemployed during the transition from war to peace and were dealt with by the emergency machinery of the Out-of-Work Donation Scheme (*see* above, paragraphs 64 to 89) covering the period to November 24th, 1919, in the case of civilian workers and a much longer period, up to March 31st, 1921, and in some instances later, in the case of ex-service men.

94. The National Industrial Conference summoned in February, 1919, by the Prime Minister (Mr. Lloyd George) set up several Committees, one of which was appointed to consider the problem of insurance against unemployment. This Committee reported on March 19th, 1919, that they were "unanimous in their view that the normal provision for maintenance during unemployment should be more adequate and of wider application than is provided by the National Insurance (Unemployment) Acts." The Committee were also of opinion that any scheme adopted should provide for under-employment as well as for unemployment. They were, however, divided in opinion on the question whether the wider scheme should be on a contributory basis, the employers' representatives being in favour of a contributory scheme, and the workpeople's representatives in favour of a non-contributory scheme.

95. The next step was the appointment of an Inter-departmental Committee by the Minister of Labour to consider the various recommendations which had been made and to formulate proposals. This Committee put forward proposals which took shape in the Unemployment Insurance Bill for a general extension of the Unemployment Insurance Scheme introduced into Parliament by the Minister of Labour in December, 1919. The Bill could make no further progress at that period of the Session and was introduced in order that interested parties might have an opportunity of considering the proposals before the next Session. The Bill was re-introduced, with a few amendments of detail, in the Session of 1920 and passed into law on August 9th, 1920, coming into force on November 8th, 1920.

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## PART IV.

### EXTENDED UNEMPLOYMENT INSURANCE SCHEME FROM 1920 ONWARDS.

#### UNEMPLOYMENT INSURANCE ACT, 1920.

##### *General Scheme.*

96. The Unemployment Insurance Act, 1920, which, as already stated, came into force on November 8th, 1920, brought into insurance against unemployment an additional 8,000,000 persons, making, with the numbers insured under the previous Acts, a total of about 11½ million insured persons in the United Kingdom. The number insured in Great Britain was about 11¼ millions.

97. The Unemployment Insurance Scheme, as thus extended, applies to all persons of the age of 16 and upwards who are employed under a contract of service or apprenticeship (except apprentices without money payments) and, if non-manual workers, receive remuneration not exceeding £250 a year, save persons in certain excepted employments, the chief of which are agriculture and private domestic service.

98. There is no maximum age after which contributions cease to be payable, or the right to benefit lapses, but Old Age Pensioners are excluded from the provisions of the Act.

99. Exemption from the scheme may be obtained by persons in receipt of a pension or independent income of at least £26 a year, and by persons ordinarily and mainly dependent for their livelihood on some other person or on some uninsurable occupation. Exemption relieves the worker, but not the employer, from the payment of contributions.

100. The contributions due under the Act from insured work-people and their employers are paid by means of Unemployment Insurance stamps affixed by the employer to a book issued to each insurable employed person. In addition a State contribution is paid by the Exchequer. The rates of contribution fixed by the Act of 1920 and the higher rates subsequently introduced owing to the great increase of unemployment and the grant of extended benefit are set out below in para. 226.

101. All contributions are paid into the Unemployment Fund, out of which are payable all unemployment benefit and the expenses of administration up to a maximum of one-tenth (subsequently increased to one-eighth—*see* below, paras. 459-464) of the annual income of the Fund. If the expenses of administration exceed this proportion in any year, the balance is paid by the Exchequer.

102. Unemployment benefit is payable either direct to the applicant at an Employment Exchange or Branch Employment Office, or through an association or society which pays unemployment benefit and which has made an Arrangement with the Minister under the Act, enabling it to do so.

103. The rates of unemployment benefit were originally 15s. a week for men and 12s. a week for women, with half rates for boys and girls; no benefit was payable for the first three days (the "waiting period") of a continuous period of unemployment. The rates of benefit were increased to 20s. a week for men and 16s. a week for women by the first Unemployment Insurance Act of 1921, but were again reduced to 15s. and 12s. by the second Unemployment Insurance Act of 1921, which also increased the waiting period to six days, as under the earlier scheme.

104. Benefit under the Act of 1920 is payable in the proportion of one week of benefit for every six contributions standing to the credit of the employed person. The maximum amount of benefit to be drawn in any insurance year (July to July) was originally 15 weeks (subsequently increased to 26 weeks—*see* below, para. 127). The first of these limitations was relaxed by the Act of 1920 for the period up to November 7th, 1921; both limitations were subsequently modified to a great extent by the grant of "uncovenanted" benefit (*see* below, para. 121).

105. The statutory conditions and disqualifications under the Act of 1920 for the receipt of benefit follow almost literally the provisions of the earlier scheme. An applicant has to prove that he has paid a minimum number of contributions, viz., 12, that he has made application for benefit in the prescribed manner, and that he is unemployed and capable of and available for work, but unable to obtain suitable employment. He is disqualified for benefit if he has lost employment by reason of a stoppage of work due to a trade dispute at the premises at which he was employed, or if he has lost employment through misconduct or voluntarily leaving without just cause. The 1920 Act added

two disqualifications for benefit, which were not in the earlier scheme, viz. :—

- (a) An insured contributor who has paid no contributions throughout the whole of an insurance year (except by reason of sickness) is disqualified for receiving benefit until he has paid 12 further contributions.
- (b) Insurance under the Acts lapses in the case of a contributor in respect of whom no contributions have been paid during a period comprising five insurance years.

106. As the new entrants into the scheme, numbering some eight millions, could not pay a sufficient number of contributions to qualify them for benefit until after the lapse of a considerable time, a special provision was included in the Act under which, during the first 12 months of its operation, *i.e.*, in the period up to November 7th, 1921, insured persons might receive eight weeks' benefit as soon as they had paid four contributions. Owing to its supersession by the grant of "uncovenanted" benefit, the operation of this provision was limited by the second Act of 1921 to the period up to June 30th, 1921. For the subsequent provision of "uncovenanted" benefit additional to that obtainable under this rule, *see* below, paras. 123 to 146.

107. A special provision was included for the benefit of men discharged from His Majesty's Forces. This took the form of the grant of a free credit of 90 contributions to every man discharged from the Forces after July 31st, 1920, enabling him to draw up to 90 days' benefit, irrespective of the payment of further contributions in respect of employment in insurable work; this credit was subsequently increased to 156 contributions (*see* below, para. 425). A fixed sum in respect of each man so discharged was paid into the Unemployment Fund by the appropriate Service Department. This sum was originally fixed by the Treasury on an actuarial basis at £6 2s. 6d. in respect of each man, the State contribution being payable in addition. The sum was later increased—*see* below (paras. 136 and 424).

108. The machinery applied by the 1920 Act for adjudicating on claims to benefit is substantially the same as under the earlier Scheme. In the first instance an Insurance Officer has to consider the application and either allow or disallow the claim. In the event of disallowance the insured person has the right of appeal to a Court of Referees and in certain cases to the Umpire, who is an independent officer appointed by the Crown and whose decision is final and conclusive. The Court of Referees consists, as under the earlier Scheme, of an independent chairman appointed by the Minister, with assessors chosen from panels of representatives of employers and insured persons respectively. For the machinery subsequently adopted for dealing with uncovenanted benefit *see* below (para. 327).

109. Insured contributors who, on attaining the age of 60, have paid a certain minimum number of contributions and satisfied

certain conditions are entitled, as under the earlier scheme, to have repaid to them from the Unemployment Fund their share of the contributions paid in respect of them, together with compound interest at the rate of  $2\frac{1}{2}$  per cent. less any unemployment benefit they may have received from the Fund. If no contributions have been paid during a period comprising five insurance years, no account is taken of contributions paid before that period.

110. It is necessary for various purposes arising in the administration of Unemployment Insurance for proof to be produced of the age, marriage or death of the insured contributor or some other person. Section 32 of the 1920 Act made provision for the supply of such certificates at reduced fees, viz. : 6d. in the case of a Birth Certificate and 1s. in the case of Marriage or Death Certificates, on application being made in the form prescribed by the appropriate Department.

#### *Special Schemes of Insurance by Industries.*

111. A new feature of the Act of 1920 was the power which was given in Section 18 to industries to set up special schemes for themselves and thus contract out of the general provisions of the Acts. Such schemes, when approved by the Minister, were to have statutory force and effect, and to be binding on both employers and employed in any industry in respect of which a scheme was approved.

The main conditions governing the constitution of special schemes were that—

- (1) the scheme must cover all persons employed in the industry ;
- (2) the benefits, which might include payment for under-employment or short-time, as well as for total unemployment, must be, on the whole, not less favourable than those provided under the general scheme ;
- (3) the State contribution would be on a reduced scale ;
- (4) the scheme would be administered not by the Ministry of Labour, but by a joint body of employers and employed in the industry.

112. An account of the action taken under this section and of the general position of proposals for Unemployment Insurance by industries is given in the Report by the Minister of Labour (Cmd. 1613) published in April, 1923. The operation of the section as regards the formation of new schemes has been suspended since July, 1921 (*see below*, para. 128).

#### *Supplementary Schemes.*

113. An industry which did not contract out of the general scheme and set up a special scheme for itself was enabled, by Section 20 of the Act, to form a supplementary scheme enabling it to pay either a higher rate of benefit, or benefit for longer periods, or benefit in circumstances in which it would not be pay-

able under the general scheme, *e.g.*, for under-employment or short time. No supplementary scheme has so far been adopted.

*Special Provision for Removing Difficulties.*

114. The Act of 1920 contained in Section 45 a provision enabling the Minister during the first year of the operation of the Act and subject to the consent of the Treasury to remove by special order any difficulty arising in bringing the Act into operation.

115. This power was used on two occasions: (a) in order to legalise certain emergency methods for dealing with claims made by discharged members of the Forces during a trade dispute (the Unemployment Insurance (Removal of Difficulties) Order, 1920, S.R.O. 1920, No. 2180), and (b) in order to remove a technical difficulty in connection with the inauguration of the Insurance Industry Special Scheme (the Unemployment Insurance (Removal of Difficulties) (Insurance Industry Special Scheme) Order, 1921, S.R.O. 1921, No. 1157).

UNEMPLOYMENT INSURANCE (TEMPORARY PROVISIONS  
AMENDMENT) ACT, 1920.

116. The Unemployment Insurance Act, 1920, came into operation almost precisely at the moment when the trade depression which has since continued first began to affect employment. It soon became evident that the concession mentioned above in paragraph 106, by which, in the period up to November 7th, 1921, eight weeks of benefit could be drawn as soon as four contributions had been paid, would not meet the needs of newly-insured contributors. Considerable numbers who in ordinary times were in fairly regular employment found themselves out of work and therefore had not paid, and could not pay, even four contributions. A short Act was accordingly passed on December 23rd, 1920 (the Unemployment Insurance (Temporary Provisions Amendment) Act, 1920), which provided that any person who had been engaged in insurable employment during ten weeks since December 31st, 1919, or during four weeks since July 4th, 1920; should be qualified up to March 31st, 1921, to receive eight weeks of benefit as though four contributions had been paid in respect of him.

117. The Act of December, 1920, did not apply to persons who were entitled to receive Out-of-Work Donation, that is, to ex-Service men and women and certain classes of merchant seamen; in their case the donation was more extensive than the rights given under the December Act.

GENERAL COURSE OF UNEMPLOYMENT FROM 1920 ONWARDS.

118. The extended rights to benefit under the Act of December, 1920, were limited, as mentioned above, to the period ending on March 31st, 1921. It was hoped that the increase of unemployment might not prove to be of long duration and that the end of the winter—during which unemployment normally increases—

would see a substantial improvement. The continued rapid increase of unemployment, however, during the following weeks very soon rendered necessary further emergency provisions on a much greater scale. The following table shows the numbers unemployed in Great Britain, as indicated by the registrations at the Employment Exchanges, at the end of November and December, 1920, and at the end of each month of the years 1921 and 1922 and the first six months of 1923:—

TABLE IX.—NUMBERS OF PERSONS REGISTERED IN GREAT BRITAIN AS WHOLLY UNEMPLOYED OR ON SHORT TIME AND CLAIMING BENEFIT AT VARIOUS DATES SINCE NOVEMBER, 1920.

| Date.                 | Number of Persons Registered as Unemployed. |                                      |
|-----------------------|---|--------------------------------------|
|                       | Wholly Unemployed.                          | Short-time Workers claiming Benefit. |
|                       | Thousands.                                  | Thousands.                           |
| 1920.                 |   |                                      |
| November 26th... ..   | 494   | No figures available.                |
| December 31st ... ..  | 701   | 410                                  |
| 1921.                 |   |                                      |
| January 28th ... ..   | 988   | 576                                  |
| February 25th ... ..  | 1,127                                       | 677                                  |
| March 25th ... ..     | 1,311                                       | 775                                  |
| April 29th ... ..     | 1,733                                       | 1,027*                               |
| May 27th ... ..       | 1,992                                       | 1,132*                               |
| June 24th ... ..      | 2,045                                       | 777*†                                |
| July 29th ... ..      | 1,663                                       | 485                                  |
| August 26th ... ..    | 1,465                                       | 372                                  |
| September 30th ... .. | 1,322                                       | 296                                  |
| October 28th ... ..   | 1,523                                       | 234                                  |
| November 25th... ..   | 1,726                                       | 246                                  |
| December 30th ... ..  | 1,776                                       | 297                                  |
| 1922.                 |   |                                      |
| January 31st ... ..   | 1,798                                       | 268                                  |
| February 28th ... ..  | 1,733                                       | 242                                  |
| March 27th ... ..     | 1,637                                       | 205                                  |
| April 24th ... ..     | 1,641                                       | 175                                  |
| May 22nd ... ..       | 1,514                                       | 120                                  |
| June 26th ... ..      | 1,405                                       | 106                                  |
| July 24th ... ..      | 1,363                                       | 73                                   |
| August 21st ... ..    | 1,334                                       | 65                                   |
| September 25th ... .. | 1,320                                       | 59                                   |
| October 23rd ... ..   | 1,328                                       | 49                                   |
| November 20th... ..   | 1,379                                       | 51                                   |
| December 18th ... ..  | 1,358                                       | 55                                   |
| 1923.                 |   |                                      |
| January 22nd ... ..   | 1,439                                       | 54                                   |
| February 26th ... ..  | 1,328                                       | 54                                   |
| March 26th ... ..     | 1,243                                       | 55                                   |
| April 23rd ... ..     | 1,235                                       | 57                                   |
| May 21st ... ..       | 1,207                                       | 52                                   |
| June 25th ... ..      | 1,189                                       | 60                                   |

\* Coal miners excluded—General dispute in existence.

† Cotton workers excluded—General dispute in existence.

119. The increase in unemployment already apparent in the last two months of 1920 continued rapidly until the numbers rose to over 2,000,000 registered as wholly unemployed at the end of June, 1921. The numbers working short time were also very heavy, reaching their highest point of over a million on benefit in May, 1921. In interpreting these figures allowance must be made for the unemployment caused by the coal dispute beginning on April 1st, 1921, and lasting until July 4th. The extent to which the figures are swollen by this factor cannot be exactly determined, although they may perhaps be approximately estimated by the fall in the figures subsequent to July 4th. Probably the figures for March 25th and September 30th show fairly approximately what was the trend of unemployment during that period of six months apart from the effect of the coal dispute.

#### SUBSEQUENT UNEMPLOYMENT INSURANCE ACTS.

120. The emergency provision first made to deal with this situation was embodied in the Unemployment Insurance Act, 1921, which became law on March 3rd, 1921. Later in the year, on July 1st, 1921, the Unemployment Insurance (No. 2) Act, 1921, was passed, and up to the present date (July, 1923) the following six measures subsequent to the two Acts of 1920 have been successively rendered necessary by the continuance of the depression :—

The Unemployment Insurance Act, 1921. (March 3rd, 1921.)

The Unemployment Insurance (No. 2) Act, 1921. (July 1st, 1921.)

The Unemployed Workers' Dependants (Temporary Provision) Act, 1921. (November 8th, 1921.)

The Unemployment Insurance Act, 1922. (April 12th, 1922.)

The Unemployment Insurance (No. 2) Act, 1922. (July 20th, 1922.)

The Unemployment Insurance Act, 1923. (March 29th, 1923.)

121. The main features of this subsequent legislation have been two in number :—

(1) The Unemployment Insurance Act, 1920, provided what may be termed "covenanted benefit," that is, benefit to which, subject to fulfilment of certain conditions prescribed by the Act, the insured contributor who had paid the requisite number of contributions was entitled. The subsequent legislation added a temporary system of "uncovenanted benefit," that is, benefit allowed as a



discretionary grant to persons who had exhausted all rights derived from payment of contributions, or even, in some cases, had paid no contributions at all. In order to draw uncovenanted benefit applicants must satisfy all the conditions for covenanted benefit (save, of course, those dependent on payment of contributions) and must show, usually to the satisfaction of the Local Employment Committee, that they are normally employed in an insured trade, genuinely seeking whole-time employment, and unable to obtain it. At an early stage the grant of uncovenanted benefit was further made expressly subject to the satisfaction of the Minister of Labour that it is expedient in the public interest to allow such benefit in the particular case.

(2) From November, 1921, allowances in addition to the ordinary rate of benefit have been made to persons drawing benefit who have to support dependants of certain classes—5s. weekly for a wife (or invalid husband), or for a "house-keeper" in the case of an unmarried man or widower with young children, and 1s. weekly for each young child. These allowances were in the first place made for a period of six months only, but they have subsequently been continued by further legislation.

122. These extensions of benefit, coupled with the abnormal volume of unemployment which rendered them necessary, occasioned a heavy increase in the rates of contributions and threw a severe strain on the financial resources of the Unemployment Fund.

#### UNEMPLOYMENT INSURANCE ACTS, 1921.

##### *Periods of Benefit under Acts of 1921.*

123.—(1) The two Acts of 1921 set up two "Special Periods" within which benefit could be drawn as follows:—

*First Special Period.*—March 3rd, 1921, to November 2nd, 1921 (a period of 35 weeks), during which a maximum of 16 weeks of covenanted or 22 weeks of uncovenanted benefit (or of covenanted and uncovenanted benefit together) could be drawn.

*Second Special Period.*—November 3rd, 1921, to July 2nd, 1922 (a period of 34½ weeks), during which a maximum of 16 weeks of covenanted or 22 weeks of uncovenanted benefit (or of covenanted and uncovenanted benefit together) could be drawn.

(2) The Second Special Period was, however, brought to an end on April 5th, 1922, by the Act of 1922 which set up the Third and Fourth Special Periods (*see* para. 140), so that the space of time actually covered by the Second Special Period was 22 weeks only.

124. Section 44 of the Principal Act, which had provided for eight weeks' benefit on the payment of four contributions and had been intended to apply for one year from the operation of the Principal Act, was repealed as from June 30th, 1921. The emergency legislation had rendered it no longer necessary.

125. Under the first Act of 1921 the amount of benefit was 16<sup>o</sup> weeks in each of the Special Periods. This was extended by the second Act of 1921 to 22 weeks, but the grant of the extension of six weeks was subject to the discretion of the Minister, to whom it must appear before the extension was granted in any case that such extension was expedient in the public interest having regard to all the circumstances of the case. Later Acts followed this precedent in placing the grant of uncovenanted benefit in individual cases entirely in the Minister's discretion.

126. Reference is made in paragraph 107 above to the credit of contributions provided for by Section 41 of the Principal Act in the case of men discharged from His Majesty's Forces after July 31st, 1920. The credit of 90 contributions enabled such men to draw the maximum of 15 weeks provided under the Principal Act. By the summer of 1921, however, there were many of these men who, having been unable to find employment since their discharge, had exhausted the full period of 15 weeks, and, in order that the case of such men might be treated more or less on the same basis as that of persons qualified to receive uncovenanted benefit, Section 3 (2) of the second Act of 1921 provided that such persons who had exhausted their 15 weeks might be treated like persons who had exhausted 16 weeks under the first Act of 1921, and might, therefore, be granted a further six weeks of benefit.

127. The first Act of 1921 suspended during the two Special Periods which were to end on July 2nd, 1922, the operation of the rule under the permanent scheme whereby benefit was limited to a maximum of 15 weeks in an insurance year, and provided that after the termination of the Special Periods 26 weeks should be substituted for 15 weeks. The suspension during the Special Periods of the limit applicable to the permanent scheme was, of course, necessary to leave the way clear for the drawing of benefit for the number of weeks prescribed for the new Special Periods, and particularly to enable persons having covenanted rights under the permanent scheme in respect of their contributions to receive the appropriate number of weeks of benefit during the new Periods.

#### *Suspension of Power to make Special Schemes.*

128. In view of the exhaustion of the old Fund, and of the widespread industrial depression, it was decided to suspend the power of making special schemes for industries until the Fund

had regained stability. It was clearly necessary to prevent the general scheme from being weakened by the withdrawal of industries with light unemployment. The temporary suspension was effected by Section 5 of the second Act of 1921.

#### *Changes in Rates of Benefit and Contributions.*

129. The Act of March, 1921, raised the weekly rates of benefit from 15s. and 12s. for men and women respectively to 20s. and 16s. (half these rates for boys and girls). This increase was prompted partly by the high level of the cost of living and partly by a desire not to reduce the rates payable to ex-service men who, under the Out-of-Work Donation Scheme (which, save for certain special cases of late demobilisation, terminated on March 31st, 1921), were receiving a weekly rate of 20s. The continued heavy expenditure, however, necessitated a reduction of the rates of benefit by the Act of July 1st, 1921, to 15s. and 12s. Increases in the rates of contributions as from July 3rd, 1921, the beginning of the new Insurance Year, were made by both Acts of 1921, but those provided by the first of those Acts did not become operative owing to the necessity for further increases made by the second Act of 1921 due to the rapid depletion of the Fund largely in consequence of the dispute in the coal mining industry. A table setting out the various rates of contributions in operation as from November 8th, 1920, is given in paragraph 226.

130. Under the 1920 Act, while the amount of the State contribution for men, women, boys and girls respectively was stated as a specific sum in each case, it amounted, in fact, to about one quarter of the combined contributions of employers and work-people, and this proportion was substituted as from July, 1921, by the March Act for the amounts specified in the 1920 Act.

131. In November, 1920, the Unemployment Fund had a balance in hand of £22,200,000, a sum which had accumulated partly owing to low unemployment during the war and partly owing to the reduction in claims during the operation of the Donation Scheme. By the beginning of July, 1921, this balance had fallen to £1,000,000. It had become apparent that the depression would last sufficiently long to exhaust the Fund and to necessitate considerable borrowing, and a readjustment of the finance of the scheme was, therefore, made, which contemplated the retention of the contributions at an increased level for the period described as the "deficiency period" during which the Fund remained in debt. By the first Act of 1921 borrowing power up to £10,000,000 was taken, and this figure was increased by the second Act of 1921 to £20,000,000, and by the first Act of 1922 to £30,000,000. In fact the highest point of borrowing so far reached is £17,060,000 in March, 1923, and at 30th June, 1923, the debt was £15,600,000.

UNEMPLOYED WORKERS' DEPENDANTS (TEMPORARY PROVISION)  
ACT, 1921.

132. In the later summer months and the autumn of 1921 it became clear that the depression and high rate of unemployment were bound to continue at any rate over the succeeding winter. The numbers of persons unemployed, which had fallen after the settlement of the coal dispute at the end of June, again moved upwards as from the end of September. The highest point of this upward movement was reached during January, 1922, when the persons registered as wholly unemployed numbered nearly 1,800,000 and the persons on short-time nearly 300,000.

133. Representations had been made to the Minister that the rate of unemployment benefit was inadequate, particularly since its reduction in July, 1921, from 20s. and 16s. for men and women, respectively, to the original rates of 15s. and 12s., and especially inadequate in the case of married men and persons with dependants. In considering such representations the Minister had of course to bear in mind the position of the Unemployment Fund, which had, during the period from March to September, 1921, been paying unemployment benefit to the average weekly amount of over £1,400,000. The accumulated balance of the Fund had been entirely exhausted by the middle of July, 1921, and it was apparent that even the existing rates of benefit could only be continued by fairly heavy borrowing.

134. The course adopted was to bring into operation a temporary scheme for making additional payments to unemployed persons in respect of their dependent wives and children, the funds to be provided by a special levy upon both employers and workpeople with the addition of a State contribution. This plan was embodied in the Unemployed Workers' Dependants (Temporary Provision) Act, which became law on November 8th, 1921, and was to be in operation for six months from November 10th.

135. The weekly rates of grant were 5s. for a wife (or invalid husband), or for a housekeeper of an unmarried man or widower with young children dependent on him, and 1s. for each dependent child under 14 years of age (or under 16 years of age if in full-time attendance at a day school).

136. The new grants rendered insufficient the amount of money paid by the Service Departments in respect of the credit of contributions provided for discharged members of the Forces by Section 41 of the Principal Act, and provision was accordingly made for the payment by them of an additional sum in respect of each man of 30s., to which 22s. 6d. was to be added by the Treasury. (See above, para. 107.)

137. The Unemployed Workers' Dependants' Fund was to be entirely self-supporting, that is, in addition to the grants them-

selves, all administrative expenses, whatever their amount, were to be paid out of the Fund.

#### UNEMPLOYMENT INSURANCE ACTS, 1922.

138. The maximum of 22 weeks' benefit allowed by the Acts of 1921 during the Second Special Period (November 3rd, 1921, to July 2nd, 1922) was exhausted in the case of a large number of unemployed persons on the earliest possible date, April 5th, 1922, or very soon after. As there was no likelihood of any large reduction in unemployment in the near future, a further extension of benefit became necessary. This was provided for by the Unemployment Insurance Act, 1922, which became law on April 12th, but was made operative as from April 6th, 1922. This Act had two main objects—firstly, to continue the temporary scheme for Dependants Grants which was due to expire on May 10th, 1922, and, secondly, to make provision for the period of 15 months from April, 1922, to July, 1923, by the institution of two further Special Periods during each of which certain maximum periods of benefit could be drawn.

#### *Continuance of Payment for Dependants.*

139. Hitherto the Dependants Grants and the contributions by means of which they had been financed had been technically separate from unemployment benefit and unemployment insurance contributions, though in practice they were all dealt with by means of the same machinery. When the Dependants Grants Scheme was continued by the Act of April, 1922, it was amalgamated formally with the Unemployment Insurance Scheme. The rates of the grants and of the corresponding contributions payable by employers, employed and the State were continued without change, the latter being simply added to the unemployment insurance contribution previously payable under the Unemployment Insurance Scheme. The Grants were not to continue permanently but only for the duration of the deficiency period of the Unemployment Fund.

#### *Further Extension of Benefit by First Act of 1922.*

140. The Second Special Period was brought to an end on April 5th, 1922, instead of on July 2nd, 1922, the date originally prescribed; and a Third Special Period, to run from April 6th, 1922, to November 1st, 1922 (30 weeks), was constituted, to be followed by a Fourth Special Period from November 2nd, 1922, to July 1st, 1923 (34½ weeks).

141. The Act of April, 1922, provided for a maximum of 15 weeks of uncovenanted benefit during the Third Special Period, and in this connection a new feature which came to be known as

the "gap" was introduced. This was the provision that, as and when a claimant had received five weeks of uncovenanted benefit, there should be an interval of five weeks before further uncovenanted benefit could be received. There were 30 weeks to be covered by the Third Special Period, and the introduction of the gaps was designed to spread the maximum of 15 weeks' benefit over the whole 30 weeks. Claimants who were entitled to covenanted benefit were not subjected to the gap during the currency of their covenanted rights and might, therefore, if they had the requisite number of contributions, receive 15 weeks' benefit without interruption.

142. The operation of this gap system gave rise to strong objection, particularly from Poor Law Authorities whose expenditure in outdoor relief it tended to increase. After the first gap of five weeks had been passed through, *i.e.*, after about 10 weeks from April 5th, 1922, a change was made by the Unemployment Insurance (No. 2) Act, 1922, under which the gap was reduced to one week.

143. This Act also gave the Minister power to authorise benefit during the Third Special Period up to an aggregate of 22 weeks, thus extending by seven weeks the maximum of uncovenanted benefit provided by the Act of April, 1922.

144. For the Fourth Special Period (November 2nd, 1922, to July 1st, 1923), the Act of April, 1922, allowed a maximum of 18 weeks of covenanted benefit; it also allowed up to 12 weeks of uncovenanted benefit to be drawn in addition to covenanted benefit (if any) subject to an over-all maximum of 22 weeks. Up to 22 weeks of uncovenanted benefit might be drawn in certain cases, relatively few in number, where contributions were unexhausted but were not available for covenanted benefit.

#### UNEMPLOYMENT INSURANCE ACT, 1923.

145. Large numbers of unemployed persons exhausted all the benefit they might draw under existing legislation at various dates from the end of January, 1923, onwards. Under that legislation these persons would not be able to draw any further benefit until the beginning of July, 1923, and even then they would only be able to draw benefit if contributions under the Acts had previously been paid in respect of them, since the provision for uncovenanted benefit did not extend beyond the end of the Fourth Special Period. In these circumstances the Unemployment Insurance Act, 1923, extended the duration of the Fourth Special Period to October 17th, 1923, and sanctioned the payment of 44 weeks of benefit between November 2nd, 1922, and October 17th, 1923, subject to the provision that there should be a gap of two weeks without benefit when 22 weeks' benefit since November, 1922, had been drawn. Of the benefit payable during the Fourth Special Period, 26 weeks might be covenanted.

146. The Act of 1923 also instituted periods to be known as "benefit years," the first of which was to run from October 18th,

1923, to October 15th, 1924. During the first benefit year 26 weeks of benefit may be payable on either the covenanted or uncovenanted basis. Previously the prescribed maximum of benefit had been applied in relation to an insurance year running from July to July. The effect of the change is to make available to unemployed persons the maximum amount of benefit during that period of the year when, under normal conditions, the need is greatest. It is, however, provided that when uncovenanted benefit has been drawn for 12 weeks during the first benefit year, there shall be a gap of three weeks before further uncovenanted benefit becomes payable. During subsequent benefit years benefit is to be payable on the covenanted basis only.

#### ADMINISTRATIVE MACHINERY.

##### *Employment and Insurance Department.*

147. The Unemployment Insurance Acts are administered for the whole of Great Britain by the Ministry of Labour (as to Ireland, see paras. 453 to 458). The Department of the Ministry responsible for the administration of the Unemployment Insurance Scheme is the Employment and Insurance Department.

##### *Divisional Offices, Employment Exchanges and Branch Employment Offices.*

148. When the Employment Exchanges (then called Labour Exchanges) were first instituted in January, 1910, under the Labour Exchanges Act, 1909, the United Kingdom was divided for administrative purposes into 10 Divisions, viz.: London and South Eastern, South Western, East Midlands, West Midlands, North-East Coast, Yorkshire, South-East Lancashire, North-West Coast, Scotland and Ireland. Several changes occurred prior to the commencement of the insurance scheme in July, 1912, the number of Divisions at one time reaching 11 by the creation of a separate Division for South Wales. At July, 1912, there were eight Divisions, viz.: London and South Eastern, South Western, West Midlands, Yorkshire and East Midlands, North Western, Scotland and Northern Wales and Ireland. Early in 1917 the number was increased to nine by the separation of Scotland from the Northern area of England. In September, 1918, the number was further increased to 10 by the creation of the South Midlands and Eastern Division from portions of the London and South Eastern and the Yorkshire and East Midlands Divisions. On January 1st, 1922, the Minister of Labour, Belfast, took over the administration of the Northern Ireland area, and on April 1st, 1922, the Minister of Industry and Commerce, Dublin, took over the Irish Free State area, thus reducing the number of Divisions to nine. In April, 1922, also, the South Midlands and Eastern and the Northern Divisions were re-absorbed into the other Divisions, bringing the number of Divisions in Great Britain down to the present figure of seven. Particulars of the existing Divisions are given in the following Table:—

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TABLE X.—ADMINISTRATIVE DIVISIONS WITH AREAS, POPULATION AND NUMBERS OF LOCAL OFFICES.

| Name of Division and Town in which Divisional Office is situated. | Area covered by Division   | Population of Division at Census, 1921. | Number of Local Offices. |                 |        |
|---|--|---|--------------------------|-----------------|--------|
|   |  |   | Employment Exchanges.    | Branch Offices. | Total. |
| South-Eastern—LONDON ...  | London, Bedford, Bucks, Cambridge, Essex, Herts, Kent, Middlesex, Norfolk, Suffolk, Surrey, Sussex.  | Thousands.<br>11,889                    | 82                       | 147             | 229    |
| South-Western—BRISTOL...  | Berks, Cornwall, Devon, Dorset, Gloucester, Hants, Oxford, Somerset, Wilts.  | 4,263                                   | 34                       | 159             | 193    |
| Midlands—BIRMINGHAM ...   | Derby (except Glossop and New Mills), Hereford, Huntingdon, Leicester, Northampton, Notts, Rutland, Salop, Stafford, Warwick, Worcester, Soke of Peterborough, Stamford District of Lincoln. | 5,736                                   | 59                       | 87              | 146    |
| North-Eastern—LEEDS ...   | Durham, Lincoln (except Stamford district), Northumberland (except Berwick), Yorks.  | 6,948                                   | 66                       | 102             | 168    |
| North-Western—<br>MANCHESTER.                                     | Cheshire, Cumberland, Lancs, Westmorland, and the Glossop and New Mills district of Derby.   | 6,357                                   | 71                       | 64              | 135    |
| Scotland—EDINBURGH ...  | Scotland and the Berwick district...   | 4,917                                   | 46                       | 130             | 176    |
| Wales—CARDIFF ...   | Wales and Monmouthshire...   | 2,657                                   | 27                       | 91              | 118    |
|   | TOTAL ...  | 42,767                                  | 385                      | 780*            | 1,165  |

\* Includes offices temporarily staffed by officers of the Department because the volume of work precludes the appointment of a Branch Manager.



149. The Divisions are controlled from the headquarters of the Employment and Insurance Department in London. Each Division is in charge of a Divisional Controller, and the detailed day to day work is carried on at Employment Exchanges and Branch Employment Offices, which cover each Division in such a way that in no part of the country where there is any considerable number of insured persons is it necessary for applicants for benefit to travel any great distance to attend the nearest Local Office.

150. The Employment Exchanges and Branch Employment Offices administer not only Unemployment Insurance but the work arising under the Labour Exchanges Act, 1909, which in the main consists in bringing employers requiring workmen into touch with unemployed persons requiring jobs, and is therefore closely bound up with the work of offering suitable employment to applicants for unemployment benefit. The staffs at headquarters and in the Divisions form a single service for both branches of the work.

151. The seven Divisional Offices, situated respectively in the towns mentioned in the above Table, are subordinate controlling centres for their several Divisions. The Divisional Controller is responsible for the whole work of the Division whether performed at the Divisional Office or at the Local Offices.

152. The Local Offices performing the detailed work of administration are of two distinct types, viz., Employment Exchanges and Branch Employment Offices. The Employment Exchanges are staffed by full-time officers, a proportion being permanent and the rest temporary or auxiliary clerks subject to discharge at relatively short notice as the needs of the service vary from time to time (*see* Table in para. 155). The Branch Employment Offices cater for those areas which are not covered directly by Employment Exchanges. The Branch Offices are in the main under the charge of part-time officers, who undertake the administration of the Unemployment Insurance and Labour Exchanges Acts in the areas which they cover. They provide office accommodation and as a rule any clerical assistance which may be required for the efficient performance of the work. At the present moment, owing to the abnormal amount of unemployment, a number of the Branch Employment Offices occupy the full time of one person or more, but it is anticipated that in normal times it will not be necessary for a manager of a Branch Office to devote more than a portion of his time to the work. The remuneration paid to branch managers is based principally upon the number of insured persons in the area covered by the Branch Office.

153. Local supervision and control over the work of the Local Offices in relation to both Unemployment Insurance and Exchange work is exercised regularly and systematically by the respective Divisional Controllers and their staffs. Each Local Office is subjected to a detailed inspection at regular intervals.

special inspections are made whenever the circumstances so require. Branch Employment Offices are in addition placed under the supervision of the Employment Exchange to which they are attached.

154. A list of Employment Exchanges is given in Appendix II.

155. The following Table gives the staff employed by the Department at Divisional Offices and Employment Exchanges (not including Branch Employment Offices) at various dates since the inauguration of the extended Unemployment Insurance Scheme in November, 1920 :—

TABLE XI.—NUMBERS OF PERMANENT AND TEMPORARY STAFF EMPLOYED AT DIVISIONAL OFFICES AND EMPLOYMENT EXCHANGES AT VARIOUS DATES SINCE NOVEMBER, 1920.

| Date.                 | Permanent Staff. | Temporary Staff. | Total. |
|-----------------------|------------------|------------------|--------|
| November, 1920 ... .. | 3,739            | 4,600            | 8,339  |
| July, 1921 ... ..     | 4,024            | 16,264           | 20,288 |
| January, 1922 ... ..  | 4,170            | 9,562            | 13,732 |
| July, 1922 ... ..     | 4,150            | 6,489            | 10,639 |
| January, 1923 ... ..  | 4,136            | 5,469            | 9,605  |
| July, 1923 ... ..     | 4,180            | 4,952            | 9,132  |

156. The highest figure of staff reached since 1920 was in July, 1921, when the volume of unemployment was at its greatest.

157. The staff of 9,132 in July, 1923, was distributed as follows :—

| MALE.      |            | FEMALE.    |            |
|------------|------------|------------|------------|
| Permanent. | Temporary. | Permanent. | Temporary. |
| 3,377      | 3,790      | 803        | 1,162      |

158. It will be seen that rather more than half the staff at the present time is temporary. Previously the proportion of temporary staff has been much higher than one-half—a factor which has necessarily been a serious handicap. In July, 1921, the temporary staff numbered 80 per cent. of the total.

159. Of the present staff, over 99 per cent. of the temporary male employees and 67 per cent. of the permanent male staff are ex-service men, while 29 per cent. of the total male staff are disabled.

160. There are at the present time 385 separate Employment Exchanges. Owing to the great amount of unemployment and to some extent the lack of suitable buildings even for normal work, many Exchanges require more than one set of premises, and the 385 Exchanges are occupying at the present time 647

buildings. This is a reduction of 202 since September 1st, 1921, when the number of premises was at its maximum.

161. The accommodation provided for Employment Exchange purposes throughout the country is, generally speaking, by no means as satisfactory as could be wished. The majority of Employment Exchange premises consist of shops adapted as best may be to meet the requirements. In recent years, however, wooden huts have been erected in a number of cases, and these have proved to be suitable for dealing with large numbers of applicants.

#### *Central Supervision and Control.*

162. Inspection for the purpose of co-ordinating working and investigating special points is carried out through the Chief Inspector and his staff at Headquarters. The staffing of the Employment and Insurance Department and the Claims and Record Office, Kew, and questions relating thereto are co-ordinated with the rest of the Ministry by means of the Establishments Department, which has jurisdiction and power to inspect in relation to general staff matters over the whole field of the Ministry's work.

#### *Finance Department and Claims and Record Office, Kew.*

163. In addition to the Headquarters Office of the Employment and Insurance Department responsible for the general working and control of the scheme, and the Divisional and Local Offices responsible for the detailed day to day work, there is the Claims and Record Office at Kew, which is part of the Finance Department of the Ministry. At this office are kept the ledger accounts of all insured contributors, showing contributions paid and benefit received by each individual. The records on the contributions side are compiled from the unemployment books containing stamps which are surrendered at the end of each insurance year in July (*see para. 246*). The benefit records are made up from the particulars inserted on the claims for benefit which are sent up by the Local Offices on the expiration of the claims.

164. The principal function of the Kew Office is to have available at all times the "contribution and benefit" account of each insured person, in order that the amount of benefit payable on the account may be determined without delay when a claim for benefit is made. The Kew Office receives notice from the Local Offices of each claim to benefit as soon as it is made and issues to the Local Offices certificates of the state of the account <sup>of the</sup> to claimant, so that the Local Offices may be in a position <sup>to</sup> determine whether the claimant is entitled to draw benefit, <sup>and</sup> to what extent, on the contributions standing to his <sup>credit</sup> <sup>at the</sup> <sup>date of</sup> <sup>the</sup> <sup>claim</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> 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<sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> 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<sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> 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<sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> 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<sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup> <sup>benefit</sup> <sup>payable</sup> <sup>on</sup> <sup>the</sup> <sup>account</sup> <sup>may</sup> <sup>be</sup> <sup>determined</sup> <sup>without</sup> <sup>delay</sup> <sup>when</sup> <sup>a</sup> <sup>claim</sup> <sup>for</sup> <sup>benefit</sup> <sup>is</sup> <sup>made</sup> <sup>and</sup> <sup>the</sup> <sup>amount</sup> <sup>of</sup>

(covenanted benefit), or whether action must be taken locally to deal with his claim irrespective of contributions (uncovenanted benefit).

165. Another important function of the Kew Office is the examination and internal audit of the weekly statements of benefit payments rendered by the Local Offices and the checking of the monthly insurance accounts of those offices.

166. The Kew Office also deals with the repayments to associations of the amounts of State benefit paid out by them to their members on behalf of the Department (*see* para. 33).

#### *Chief Insurance Officer and Insurance Officers.*

167. The Chief Insurance Officer, who belongs to the Employment and Insurance Department, is for the sake of convenience of working located with his staff at the Claims and Record Office, Kew. He deals with all claims to benefit on which doubt arises as to allowance. As explained in paragraph 310, there is at least one local authorising officer at each Local Office with powers as an Insurance Officer under the Acts. The powers of the local authorising officers are, however, limited in the main to allowing straightforward claims. They have no power to disallow claims for benefit, except in certain minor cases of a routine character, so that, whenever it appears from information in the possession of the Local Office that there is doubt as to the admissibility of a claim, it is sent to the Chief Insurance Officer for decision. His decisions are, of course, based on the statutory conditions and disqualifications as they apply to the facts of each case, and on the series of decisions on questions of principle which have been given by the Umpire since 1913.

#### *Courts of Referees. \**

168. The Courts of Referees are another important part of the machinery of administration. When the Chief Insurance Officer has given a decision disallowing a claim to benefit, the claimant has a right of appeal to a Court of Referees; or the Chief Insurance Officer may, if he thinks fit, refer a claim direct to the Court instead of deciding it himself.

169. A Court of Referees is composed of an independent Chairman (who is usually a person of legal qualifications and experience) appointed by the Minister, together with one representative of employers and one of insured contributors taken by rota from panels. There are at present in Great Britain 78 separate Court areas which are set out in Appendix V. In each district, and generally in each Exchange area, there are panels of representatives of employers and workpeople. By the Regulations made under the 1920 Act members of the panels under the earlier scheme were retained on the new panels. Other representatives

were appointed by the Minister as required after taking into consideration the names submitted to him on the recommendation of the Local Employment Committees. The numbers at present on the panels are given in the following table.

TABLE XII.—NUMBERS OF MEMBERS ON PANELS OF COURTS OF REFEREES AT JULY, 1923.

*Great Britain.*

| Division.            | Employers' Representatives. |         | Employed Persons' Representatives. |         |
|----------------------|-----------------------------|---------|------------------------------------|---------|
|                      | Male.                       | Female. | Male.                              | Female. |
| South-Eastern ... .. | 853                         | 186     | 934                                | 345     |
| South-Western ... .. | 380                         | 55      | 451                                | 157     |
| Midlands ... ..      | 855                         | 3       | 924                                | 292     |
| North-Eastern ... .. | 1,116                       | 25      | 1,158                              | 342     |
| North-Western ... .. | 853                         | 22      | 999                                | 240     |
| Scotland ... ..      | 570                         | 29      | 634                                | 120     |
| Wales ... ..         | 299                         | 45      | 323                                | 127     |
| Totals ... ..        | 4,926                       | 365     | 5,423                              | 1,623   |

The Chairman receives at present a fee of two and a half guineas for each sitting and in addition, travelling and subsistence allowances. Up to February 12th, 1919, the fee was two guineas, and from February 13th, 1919, to December 31st, 1921, three guineas. Panel representatives are unpaid but receive travelling and subsistence allowances and, in the case of working men following their trades, an allowance for wages actually lost. Witnesses summoned to give evidence and the appellant himself, if specially required to attend, are also entitled to their expenses according to a fixed scale.

The fees of Chairmen of Courts of Referees in respect of the period from November, 1920, to June, 1923, amounted to £54,543, and the travelling expenses of Chairmen and members, allowances for lost time to members, etc., amounted to £17,035.

*Local Employment Committees.*

170. Local Employment Committees in their present form were first appointed in 1917 as part of the arrangements for coping with the work which would fall upon the Employment Exchanges after the termination of hostilities. The guiding principles were that there should ordinarily be a separate Committee for each Exchange, and that two-thirds at least of the members of each Committee should consist of representatives of employers and employed in equal numbers. These repre-

representatives are in practically all cases nominated by organisations of employers and employed, and in practice they nearly always number a good deal more than two-thirds of the total membership. The Chairman is appointed by the Minister and is selected on the ground of local standing and a reputation for impartiality as between employers and employed. The remaining members consist of representatives of such bodies as juvenile employment committees, local authorities, ex-service men's associations and Territorial Force associations, and in a few cases individuals appointed by the Minister without nomination.

171. The Committees were appointed originally for three years, but, as it would have been most inconvenient to reconstitute them just when the Unemployment Insurance Scheme of 1920 was being put into operation, their term of office was extended, and it was only during 1921 and 1922 that the Committees were reconstituted and re-appointed for a further term of three years.

172. A list of the Committees now in existence, with the names of their Chairmen and Vice-Chairmen and the number of members, is given in Appendix III.

173. It has already been mentioned (para. 80) that during the Out-of-Work Donation Scheme the Local Employment Committees attached to the Employment Exchanges throughout Great Britain rendered valuable assistance in examining the claims for donation made by the large number of persons who became unemployed after the Armistice. From the early part of 1921 onwards the services of the Committees were also enlisted in relation to the grant of uncovenanted benefit under the emergency legislation. The grant of uncovenanted benefit is within the sole discretion of the Minister who has the power to refer to the Local Committees any case in which a question arises as to whether the conditions for the receipt of benefit are satisfied. In practice nearly all claims for uncovenanted benefit are referred to the Committees for their recommendation. At times of special pressure, *e.g.*, at the beginning of a Special Period, the local officers of the Department have authority to admit provisionally straightforward claims, but eventually the great majority of the claims come under review by the Committees.

174. The Local Employment Committees thus form a most valuable and important part of the machinery for administering those parts of the Unemployment Insurance Acts which deal with uncovenanted benefit, and it is not too much to say that without their assistance during the heavy pressure of the past two and a half years it would have been a matter of the greatest difficulty to administer the Acts.

*Trade Unions and other Associations of Workpeople.*

175. A further part of the machinery of administration is that provided by Associations of employed persons which have

made Arrangements with the Department for the administration of unemployment benefit for their members. Under the terms of these Arrangements it is possible for an unemployed member of an Association, after he has made his claim at an Employment Exchange, to prove his unemployment and receive his benefit through his Association, which deals with the Department on his behalf. A detailed account of the working of these Arrangements is contained in paragraphs 390 to 414, but it may be mentioned here that the numbers of employed persons covered by these Arrangements have varied from about 4,000,000 to about 1,000,000.

#### SCOPE OF EXTENDED SCHEME.

176. As already mentioned, the Unemployment Insurance Act, 1920, brought into compulsory insurance against unemployment about eight million persons in addition to the three and three-quarter millions covered by the repealed Acts. With certain exceptions, the chief of which were agriculture and private domestic service, employment in the United Kingdom under any contract of service or apprenticeship was made insurable, including employment as a master or member of the crew of ships which are registered in the United Kingdom or of which the owner resides or has his principal place of business in the United Kingdom, and including also employment under local or other public authorities.

177. The numbers insured in Great Britain under the extended scheme have been as shown in the following Table:—

TABLE XIII.—ESTIMATED NUMBERS OF INSURED CONTRIBUTORS IN GREAT BRITAIN AT OCTOBER 1921 AND OCTOBER 1922.

| Date.              | Males.    | Females.  | Total.     |
|--------------------|-----------|-----------|------------|
| October 1921... .. | 8,182,000 | 3,247,000 | 11,429,000 |
| October 1922... .. | 8,393,000 | 3,107,000 | 11,500,000 |

#### *Determination of Questions of Insurability.*

178. An entirely new system was adopted for the determination of questions of insurability. Under the earlier Scheme the question whether a particular employment was insurable had been determined by the Umpire, who, it will be remembered, is a judicial authority appointed by the Crown and independent of the Department. Under the Act of 1920 all such questions are decided in the first instance by the Minister of Labour, but any

aggrieved person is given the right of appeal to a single Judge of the High Court (or of the Court of Session in Scotland), and the Minister also, instead of himself deciding any question, may refer it for decision to the same tribunal. Rules of Court were duly made by the High Court for regulating such appeals, and Mr. Justice Roche was appointed to hear them. Up to the present (July, 1923) the Minister has given formal decisions in 262 cases, and decisions have been given by the High Court in 68 cases, of which the majority had been referred by the Minister himself for decision. These numbers, however, form only a small proportion of the total number of questions of insurability which have arisen. Since November 8th, 1920, the number of such questions referred to the Headquarters of the Department has been approximately 120,000, and at least double that number have been dealt with locally. Even at the present time approximately 1,250 inquiries are received weekly at the Headquarters of the Ministry and are in practically all cases settled without the necessity of formal decisions by the Minister or the High Court.

179. Many inquiries as to insurability affect both the Health and Unemployment Insurance Schemes, and as the bases of both schemes are in many respects the same, it is obviously necessary that there should be co-ordination of the work. Such co-ordination has been provided. In particular, arrangements are in operation by which the necessary inquiries into questions of insurability, whether appearing to affect both schemes or only one, are made by the out-door staff of the Health Insurance Department.

#### *Insurable Persons.*

180. The general definition (employment under a contract of service or apprenticeship) has been mentioned above. Questions whether in a given case a contract of service exists are common to the Unemployment and Health Schemes, and are decided after consultation between officers of both Departments.

181. As a consequence of the general definition, out-workers (i.e., persons who take out work to be done in their own homes and not under the control or supervision of the employer), who, in general, are not employed under a contract of service or apprenticeship, are not ordinarily liable to Unemployment Insurance. In this respect the scheme differs from Health Insurance. Representations were made to the Minister in favour of the inclusion of out-workers, particularly that class of them who regularly work whole-time as out-workers. In view of these representations the Minister on October 4th, 1922, appointed an inter-departmental Committee "to consider



and report whether the scope of the Unemployment Insurance Acts should be extended to cover any classes of out-workers not employed under a contract of service." The problem is one of considerable difficulty, as the unemployment of out-workers is not susceptible of any easy method of proof. The Committee reported in May, 1923, that the numbers involved were small, that out-workers could not be regarded as an insurable risk, and that the administrative cost of any scheme to include them in the scope of the Acts would be high. They recommended, therefore, that the scope of the Acts should not be extended to cover any class of out-worker not employed under a contract of service.

182. It follows from the general definition that apprentices are insurable where a money payment is made by the employer to the apprentice, even if the terms of the apprenticeship render it improbable that the apprentice will become unemployed whilst serving his time.

183. The only important case, in addition to that of out-workers and the main exceptions of agriculture and domestic service, in which the scope of the scheme does not coincide with that of Health Insurance is that of persons over 70 years of age, who are not insurable under the Health Scheme, but are required to be insured against unemployment, subject to the general provisions of the Act, provided that they are not in receipt of Old Age Pensions. This class—numbering some 55,000—forms the only considerable class of persons contributing to Unemployment Insurance and not to Health Insurance.

#### *Excepted Employments.*

184. The following classes of employment are excepted by the Second Part of the First Schedule to the Act :—

185. *Agriculture, including Horticulture and Forestry.*—In regard to the exception of agriculture, two classes of doubtful cases have arisen, viz. :—

- (1) where the employment, although ancillary to agriculture, could not be said to be definitely in agriculture; and
- (2) where the employment was partly in agriculture and partly in other (insurable) employment.

186. Six Judgments have been given by the High Court on cases arising out of the exception of agriculture, horticulture and forestry. Under these, for example, the driver of a motor lorry employed by a farmer and market gardener to carry vegetables from a farm and market garden to stalls at various London markets, and to convey town manure to the said farm and market gardens on the return journey, was held to be insurable. But the following were held to be in excepted employment and not insurable :—

A repairer of fences, gaps in hedges, posts and rail fencing and iron fencing upon a private agricultural estate the greater part of which is let out to tenants.

A carter employed by the owner of an agricultural estate to haul home-grown timber, quarried stone, tiles and other materials for repairs to agricultural buildings on the estate, and to haul stone quarried on the estate for the repair of accommodation roads to the farms.

A greenkeeper employed by the council of a members' golf club in "cutting fairways and putting greens" and maintaining the golf links in good order and condition, and also attending to the vegetable gardens at the golf club house.

A dairymaid employed by a landowner at the dairy farm on a private estate to assist in the collecting of cows, washing cow byres, washing, cleaning, preparing food, feeding and milking cows, operating the cooling, separating and sterilising machinery in the said dairy; making butter, bottling milk, churning and putting milk into churns, despatching the said churns for rail and cleaning the milk pails and dairy implements.

187. Eighty-six decisions have been given by the Minister in cases of agriculture, horticulture and forestry. Special difficulty has arisen in cases of mixed employment, such as that of agricultural labourers partly employed in milling, carting for contract, or gravel digging.

188. *Domestic Service*.—This exception applies to employment in domestic service, "except where the employed person is employed in any trade or business carried on for the purposes of gain." The general intention was to exclude from compulsory insurance ordinary domestic servants in private houses. The exception has, however, had unexpected results, and has been interpreted by the High Court as covering large numbers of cleaners, caretakers, and porters in various classes of building and other kinds of undertaking. The problems which arise are whether the employment is in domestic service; if so, whether the employer carries on a trade or business for purposes of gain; and, if so, whether the employed person concerned is employed in that business. Decisions have been given by Mr. Justice Roche in 35 cases, which have laid down a number of guiding principles. Formal decisions by the Minister have also been given in 169 cases. In giving judgment in the case of certain employees of the Junior Carlton Club, Mr. Justice Roche gave the following description of domestic service:—

"Domestic servants are servants whose main or chief function is to be about their employers' persons or establishments, residential or quasi-residential, for the purpose of ministering to their employers' needs or wants, or to the

needs or wants of those who are members of such establishments or those resorting to such establishments, including guests."

189. In a subsequent case Mr. Justice Roche stated that the words "needs or wants" should be limited to the personal or ordinary needs or wants of the employer. Employees of the club, such as cashiers, wine butlers, house porters, page boys, waiters, kitchen maids, etc., were held to be employed in domestic service.

190. Mr. Justice Roche has also held that "needs or wants" includes sporting "needs or wants," and has decided therefore that such persons as gamekeepers, hunt servants and greyhound trainers are employed in domestic service.

191. On the question whether a trade or business is carried on for purposes of gain, doubt has arisen principally in the case of clubs and professional men's practices. As regards the latter, Mr. Justice Roche held that the carrying on of a public or private school did not constitute the carrying on of a trade or business for the purposes of gain, but the carrying on by a doctor of his practice "is a pursuit on lines sufficiently commercial to bring it within the term 'business.'"

192. The question whether the employment is "in" a trade or business has presented the utmost difficulty. A housemaid in a hostel provided by a firm for their shop assistants, and a waitress in the staff restaurant on the firm's business premises, where all the assistants, whether living in or living out, take their meals, were held by Mr. Justice Roche to be insurable, on the ground that the keeping of a hostel and the provision of the staff rooms was naturally and properly undertaken in the interests of the assistants and also of the general business interests of the firm, and formed an essential part of their trade or business, and that these applicants were employed in that trade or business. Similarly a housemaid waitress employed in a seaside boarding house was held to be employed in a business carried on for the purposes of gain, even though no visitors were in the boarding house in the winter months. Again a foreman window cleaner, employed full-time both during and outside business hours, and a housemaid similarly employed to dust and clean in departments forming part of the store, were held to be employed in the business. On the other hand a person employed part-time by a firm of solicitors as a cleaner of their offices before and after office hours, was held not to be employed in the solicitor's business; as also was a charwoman employed part-time and mainly outside business hours in a large stores.

193. In giving judgment on these cases Mr. Justice Roche said that, although the part-time nature of the employment does not provide a simple dividing line by which one could separate a person employed in the business from one who is not, yet it

was an element to be considered and the element, perhaps, most to be considered.

194. The average number of enquiries received by the Headquarters of the Ministry under the domestic service exception has been about 1,000 a week and shows at present no sign of decrease. Hundreds of thousands of wage earners are affected by this exception, which touches practically every public or private institution and commercial undertaking in the country.

195. *Female Nurses for the Sick*.—This exception covers employment as a female professional nurse for the sick or a female probationer undergoing training for employment as such a nurse. It was added to the Schedule in response to representations made on behalf both of the hospitals and the nursing associations, by Section 10 of the Unemployment Insurance Act, 1922, and operates only as from July 1st, 1922. The exception has been widely interpreted and is deemed to cover midwives, masseuses, district nurses, school nurses, female dental dressers and attendants on mental patients.

#### 196. *Other Excepted Employments*

- (1) Service in the Naval, Military or Air Service of the Crown (except annual training of Reserves or Territorials in certain cases).
- (2) Employment otherwise than in a temporary capacity as a member of any Police Force to which the Police Act, 1919, applies. This exception was added by Section 11 of the Unemployment Insurance (No. 2) Act, 1921, and its effect was to render unnecessary the issue of a Special Certificate of Exception to cover the case of the permanent Police Force.
- (3) Teachers in "recognised service" within the meaning of the Superannuation Acts relating to teachers.
- (4) Agents paid by commission or fees or a share in the profits who are mainly dependent on earnings from some other occupation or who are ordinarily employed as agents for more than one employer and are not mainly dependent for a livelihood on any one agency.
- (5) Employment otherwise than by manual labour at a rate of remuneration exceeding in value £250 a year. It will be noted that where the employment is by way of manual labour, contributions are required irrespective of the rate of remuneration. The chief cause of misapprehension in connection with this exception arises from adding together private income and earnings to bring the total over £250 a year, whereas, in fact, private income cannot be added to the remuneration for the employment, for the purposes of this exception.

- (6) Casual employment, otherwise than for the purposes of the employer's trade or business or otherwise than for the purposes of a game or recreation where the employees are engaged or paid through a club.
- (7) Employment which has been included in a Special Order as being of such a nature that it is ordinarily adopted as subsidiary employment only and not as the principal means of livelihood (*i.e.*, part time employment in certain specified occupations only). For the purposes of this exception, the Minister of Labour has adopted so much of the Subsidiary Employment (Consolidated) Orders of the National Health Insurance Acts as does not apply to employment in agriculture. A great variety of part time employments are covered by these Orders, including such part time employments as those of lamplighters, programme sellers in places of amusement, newspaper deliverers (before 9 a.m.), etc.
- (8) Crews of fishing vessels wholly remunerated by shares of profits or gross earnings.

*Certificates of Exception.*

197. *Classes of Persons Covered.*—Paragraph (d) of Part II of the First Schedule to the Act of 1920 made provision for the issue of certificates by the Minister of Labour excepting from Unemployment Insurance persons employed by certain classes of authorities and undertakings. These certificates, under certain conditions, might be given in respect of employment—

- (1) under any Local Authority or other public authority;
- (2) in a Police Force;
- (3) in the service of any railway company or a joint committee of two or more such companies;
- (4) in the service of any public utility company, that is to say, any company carrying on any undertaking for the supply of gas, water, hydraulic power or electricity, any dock or canal undertaking, or any tramways undertaking;
- (5) in which the persons employed were entitled to rights in a Superannuation Fund established by or in pursuance of an Act of Parliament for the benefit of persons in that employment.

198. The position as regards employment in a Police Force was modified by the second Act of 1921, in which it was provided that employment otherwise than in a temporary capacity as a member of any Police Force to which the Police Act of 1919 applies should be excepted without the requirement of a certificate of exception. Otherwise the classes of employment in respect of which the question of issuing certificates arises have remained unchanged.

199. The following table shows the approximate numbers of employees covered by the certificates issued in the various classes.

TABLE XIV.—NUMBERS OF EMPLOYEES IN VARIOUS CLASSES OF EMPLOYMENT COVERED BY CERTIFICATES OF EXCEPTION ISSUED UNDER PART II (d) OF THE FIRST SCHEDULE TO THE UNEMPLOYMENT INSURANCE ACT, 1920.

| Class of Employment.  | No. of Employees |
|---|------------------|
| Local Authorities (other than Poor Law Authorities) ... ..                            | 34,716           |
| Poor Law Authorities ... ..   | 7,875            |
| Asylum Authorities ... ..   | 4,508            |
| Railways ... ..   | 300,000          |
| Other Public Utility Companies ... ..   | 3,045            |
| Employment with Statutory Superannuation rights (other than any cases included above) | 385              |

200. Within the classes of employment in respect of which certificates may be issued, the classes of employees show great diversity. Experience has shown that the conditions necessary for exception may be satisfied in the case of labourers, artisans and other manual workers, as well as clerks and officials of various grades. In the case of railways the certificates granted apply to the following classes :—

1. Technical staff.
2. Salaried and clerical staff.
3. Supervisory grades.
4. Conciliation scheme grades.
5. Other grades (with certain specified exceptions) where employment is of a similarly permanent character.
6. Dock workers employed under railway conditions.
7. Railway police.

201. The conditions of service of railway shopmen differ from those of the other grades mentioned above, and this class of railway employees is not covered by the certificates of exception. In the case of tramway authorities and companies, applications were made for the exception of shopmen. The trade unions concerned were asked for their observations; only one objection was received; and it was decided to deal with the tramway shopmen on their merits and to issue certificates where the conditions were satisfied.

202. *Conditions to be satisfied.*—Under the Act of 1920 work-people in any of the specified classes of employment could be excepted if the Minister certified that the employed person was not subject to dismissal except for misconduct, or negligence in the performance of, or unfitness to perform, his duties, and that

the terms and conditions on which the employed person was engaged made it unnecessary that he should be insured under the Act.

203. The provision proved to be almost inoperative because, as a matter of construction, it appeared that the Minister could not issue a certificate except where the employee had a legal right to remain in employment, subject only to the liability to dismissal on one of the grounds stated. Very few employees were in this position : however permanent their employment might be in fact, the permanency was not secured by any legal contract. In an endeavour to meet the difficulty it was arranged that certificates should be granted where the employing body passed a resolution that the employees were not subject to dismissal except for misconduct, neglect or unfitness. In the case of many local authorities such a resolution was beyond their competence, and if passed, would not have had the effect of giving to employees that legal security which was essential under the terms of the Act. Where the resolution could be passed effectively, it served to debar the employer from subsequently dismissing the employee except on the grounds already mentioned : and most employing bodies refrained from thus committing themselves. The end desired was to base the issue of certificates of exception on practice rather than on legal rights, and to secure this an amendment of the Act was necessary. The amendment was made by Section 8 of the Unemployment Insurance Act, 1921, which enabled the Minister to issue certificates, if the employment was, in his opinion, having regard to the normal practice of the employer, permanent in character, the employed person had completed three years' service in the employment, and the other circumstances of the employment made insurance under the Act in his opinion unnecessary. The amendment provided, however, that the condition of three years' service need not apply where the employed person was not, under the terms of his contract, subject to dismissal except for misconduct, negligence or unfitness. Such cases, for reasons already indicated, were few in number, and only seven certificates covering about 400 employees have been issued, to which the three years condition does not apply.

204. In order to satisfy himself that the new statutory conditions were satisfied, the Minister required evidence showing, over a period of 15 years, or a shorter period if records for 15 years were not available, the average number of persons employed in classes for which exception was sought, and the number of persons in these classes who, during the same period, had been dismissed on grounds other than misconduct, negligence or unfitness. An assurance was also required that the normal practice of the employer would be maintained, and that the employed person would not be liable to suspension from work without wages except on the permitted grounds. Further it was required that the power of dismissal should be regulated so as to ensure

that it should be exercised only after careful consideration of each individual case; and for this reason it is normally a condition that the power of dismissal must rest with the employing body or a committee thereof, and not with an individual; or, alternatively, that there must be a right of appeal against dismissal to such body or committee. It was also required that the employed person should be engaged under the employer by way of whole-time service, subject to an exception in cases, such as occur in employment under local authorities, where the employees are engaged for the whole of their time in the same class of employment but under two or more employing bodies.

205. The requirement that the information and assurances as above mentioned should be given before a certificate of exception was issued, was relaxed in the case of whole time employees of Poor Law authorities and asylum authorities in respect of whom contributions were paid under the Poor Law Officers Superannuation Act, 1896, or the Asylum Officers Superannuation Act, 1909. Under those Acts the position of the employees is such that no evidence, beyond the fact that they are entitled to superannuation, is necessary to show that their employment is permanent in character or that the other circumstances of the employment make it unnecessary that they should be insured under the Unemployment Insurance Acts. As most of the permanent employees of Poor Law and of asylums authorities come within the terms of the Superannuation Acts, the certificates issued to those authorities were in practice limited to the classes of employees with superannuation rights, and, in addition, to certain officers who had contracted out of Superannuation Acts, but were not subject to dismissal except with the concurrence of the Ministry of Health.

206. The requirement of three years' service applies in general to employment with the employing body to whom the certificate is issued. Where an employee covered by a certificate of exception leaves one employment and goes to another of the same character, the period of three years begins afresh. The Unemployment Insurance (No. 2) Act, 1921, modified this position, however, in the case of employees of local or public authorities who contribute under a Superannuation Act. In the case of such employees, service which can be aggregated for the purpose of the Superannuation Act can also be aggregated for the purpose of determining whether the person has served three years in permanent employment.

207. A further modification was made by Section 10 (2) of the First Act of 1922, which provides that where as the result of the formation or amalgamation of a company, or like process, one employing body is succeeded by another, the Minister, may, in determining what is the normal practice of the new employer, and whether the person has completed three years' service in



the employment, treat the normal practice of the old employer as being the normal practice of the new employer, and any service under the old employer as being service under the new employer. This provision was important in connection with the recent amalgamation of railways.

208. In general, certificates are not issued in respect of employees who are subject to broken employment on account of weather and other causes. In issuing certificates to gas companies, certain classes of whose employees are sometimes liable to be suspended because, for example, of shortage of material arising from disputes in other industries, the certificates were so worded as to emphasise the condition that they were not applicable to men who were, in fact, so liable.

209. *Dating and currency of certificates.*—If application was made prior to July 6th, 1921, the certificates issued were made applicable as from the coming into force of the 1920 Act, that is to say, November 8th, 1920. Owing to the legal difficulties which arose before the Act of 1921 was passed, to which allusion has already been made, a somewhat lengthy period of grace was allowed. In the case of applications made after July 6th, 1921, the certificates were dated as from the date of application, except in certain individual cases where special circumstances obtained, as, for example, cases in which the authority or body passed a resolution early in 1921 indicating their intention to apply for a certificate, but took no further steps owing to doubts as to the legal position. In such cases the certificate was ante-dated.

210. In the case of railways a discussion with the standing committee of railway managers and the trade unions representing railway employees took place after the passing of the Act of March, 1921, and it was arranged that the Minister would issue certificates of exception in respect of railway employees in specified classes, if the companies concerned made the required declaration as to their practice with regard to dismissals and their intention to continue such practice. Most of the important railway companies applied forthwith in the agreed terms. In other cases the applications came from the railway trade unions, and were referred to the companies for their confirmation. In the end, certificates were issued to all the railway companies except a few small companies, the information respecting which showed that the necessary conditions were not satisfied.

211. In all cases the certificates granted in the first instance were provisional and had currency only for the period ended July 2nd, 1922. By Section 10 (3) of the Unemployment Insurance Act, 1922, the certificates so issued to railway companies were made operative for a further five years from July 1st, 1922; since that date the grouping of railway companies under the Railways Act, 1921, has taken place, and in view of the fact that the railway groups are fresh entities, it is proposed to issue

fresh certificates to them when the necessary applications have been made. In other cases employers possessing certificates were informed that, if they wished the certificates to be renewed, they should make application for renewal. Particulars were required as to the practice with regard to the dismissal of permanent employees, and in all cases the facts and conditions respecting employment were reviewed for the purpose of determining whether the employment was one in which the conditions of exception were satisfied. Some certificates were withdrawn owing to the refusal of the employer to give the necessary assurance as to the permanence of the employment. Where the conditions were satisfied, however, the certificates were renewed for a period of five years from July 2nd, 1922.

212. *Number of certificates issued.*—In all, 1,450 provisional certificates were issued, which expired on July 2nd, 1922. As regards 121 of these certificates, which were issued to railways, their renewal was covered by Statute (*see* para. 211). In 1,229 cases certificates have either been renewed or are in process of renewal, while 30 are the subject of correspondence. In 70 cases no application for renewal has been received, and Unemployment Insurance contributions accordingly became payable as from July 3rd, 1922.

#### *Exemption.*

213. The terms "exemption" and "exempt" have, for the purposes of the Unemployment Insurance Acts, a technical meaning. They refer to the individual employed persons who, having fulfilled the statutory conditions laid down in Section 3 (1) of the Unemployment Insurance Act, 1920, have been relieved, by the grant of a certificate of exemption, from the liability to pay the employee's share of contributions; in each such case the employer's share of the contributions remains payable in full.

214. Section 3 (1) of the 1920 Act is as follows:—

"Where any employed person proves that he is either

- (a) in receipt of any pension or income of the annual value of twenty-six pounds or upwards, which does not depend on his personal exertions; or
- (b) ordinarily and mainly dependent for his livelihood upon some other person; or
- (c) ordinarily and mainly dependent for his livelihood on the earnings derived by him from an occupation employment in which does not make him an employed person within the meaning of this Act;

he shall be entitled to a certificate exempting him from liability to become or to continue to be insured under this Act."

215. Further, under the proviso to Section 3 (2), persons already holding Health Insurance Exemption Certificates may

“ apply ” these to unemployment insurance. The section provides also that claims for exemption shall be made and granted “ in the prescribed manner and subject to the prescribed conditions,” and these prescribed conditions are laid down in the Unemployment Insurance (Exempt Persons) Regulations, 1920 (S.R.O., 1920, No. 1959).

216. Similar provisions regarding exemption are contained in the National Health Insurance Acts, and arrangements have been made between the Ministry of Labour and the Ministry of Health and the Boards of Health for Scotland and Wales, by which close contact is maintained between the respective Insurance Departments. It was clearly important to secure that the administration of the exemption provisions under the two schemes followed the same general lines, and, to this end, the claims for exemption under the Unemployment Insurance Acts are dealt with, for the most part, in the Ministry of Health Exemptions Branch at Acton. The provisional adjudication on the title to exemption under the Unemployment Insurance Acts is made by the staff of the Health Insurance Department, who also issue the certificates and books. An officer of the Ministry of Labour is stationed in the Exemptions Branch at Acton to supervise the work which solely concerns Unemployment Insurance, and to facilitate co-ordination of the work of the two Departments.

217. The number of persons at present holding exemption certificates for unemployment insurance is approximately 37,300, of which 18,126 represents the number of certificates issued between November 8th, 1920, and December 31st, 1922, and still current at the latter date, and the balance represents the estimated number of Health Insurance Exemption Certificates “ applied ” to Unemployment Insurance between the same dates and still current on December 31st, 1922. The number of applications refused is 7,635. The majority of exemptions granted are on the ground of receipt of a pension or income of £26 a year or upwards. (Section 3 (1) (a).)

218. The duration of exemption certificates is not to exceed five years, but is not otherwise prescribed in the Regulations. The ordinary period of currency is for one year, but in certain cases—*e.g.*, where the applicant is the recipient of a permanent pension—certificates are granted for longer periods.

219. The procedure to be followed in making a claim for exemption is indicated in an official leaflet, U.I.L. 7. Briefly, it is that persons who do not hold Health Exemption Certificates should complete form U.I. 468A, setting out the grounds of their title to exemption, and form U.I. 3E, which is an application for an exempt person's book, and forward them direct to the Exemptions Branch. Persons who already hold Health Exemption Certificates are required to complete only form U.I. 3E.

220. In order to meet the special cases of agricultural workers residing in rural areas, who are ordinarily non-insurable, but are temporarily employed on insurable work under relief schemes by local or other public authorities, a special simplified procedure has been adopted under which the completion of the ordinary form of application by persons of this category has been (for a limited period) dispensed with. The number of agricultural workers availing themselves of these special facilities up to the end of the first week of April, 1923, was 522.

221. Persons who obtain exemption are required to forward their Regular Books, stamped up to date, to the Exemptions Branch, who then issue to them special Exempt Person's Books. These books must then be stamped with stamps of the appropriate value representing the employer's share of the contributions only.

222. Persons who, having been exempt, again become insured, are not entitled to receive benefit in respect of the contributions paid by the employer during their period of exemption until they have paid 12 further contributions after ceasing to be exempt. Every two contributions which have been paid in respect of them as exempt persons will then be treated as one full contribution.

223. Leaflets U.I.L. 1, 2, 3, 4 and 7 relating to insurability, contributions and exemptions have been issued by the Department and are available at all Local Offices.

#### CONTRIBUTIONS.

224. The principle adopted for both Health and Unemployment Insurance by the Act of 1911 of a contribution from employers and employed with a further contribution out of moneys provided by Parliament, was retained in the Unemployment Insurance Act, 1920.

225. Under the 1920 Act the contributions from employers and employed are assessed in the same way as under the Health Insurance scheme; that is, a full weekly contribution is payable for any period of employment, however short, during a calendar week, but only one contribution is payable in each calendar week running from Sunday midnight to Sunday midnight. If a contribution has already been paid by one employer, a subsequent employer of the same worker in the same calendar week need not pay a contribution for that week. The system under the earlier Unemployment Insurance scheme was different and more complicated (*see* above, para. 12), and was abandoned in 1920 in favour of the system described above, for the sake of simplicity and of uniformity with the Health Insurance scheme.

#### *Rates of Contribution.*

226. The following Table sets out the rates of contribution in force at various dates :—

TABLE XV.—RATES OF CONTRIBUTIONS PAYABLE UNDER THE UNEMPLOYMENT INSURANCE ACT, 1920, AND SUBSEQUENT ACTS, WITH DATES OF OPERATION.

| ACT.  | Contributions in Force.   |                        | Men.           |                          |                | Women.          |                          |                 | Boys.          |                          |                 | Girls.         |                          |                |
|---|---|------------------------|----------------|--------------------------|----------------|-----------------|--------------------------|-----------------|----------------|--------------------------|-----------------|----------------|--------------------------|----------------|
|   | From.   | To.                    | Em-<br>ployer. | Em-<br>ployed<br>person. | State.         | Em-<br>ployer.  | Em-<br>ployed<br>person. | State.          | Em-<br>ployer. | Em-<br>ployed<br>person. | State.          | Em-<br>ployer. | Em-<br>ployed<br>person. | State.         |
| Unemployment In-<br>surance Act, 1920.  | 8th Nov.,<br>1920.  | 3rd July,<br>1921.     | <i>d.</i><br>4 | <i>d.</i><br>4           | <i>d.</i><br>2 | <i>d.</i><br>3½ | <i>d.</i><br>3           | <i>d.</i><br>1½ | <i>d.</i><br>2 | <i>d.</i><br>2           | <i>d.</i><br>1½ | <i>d.</i><br>2 | <i>d.</i><br>1½          | <i>d.</i><br>1 |
| Unemployment In-<br>surance Act, 1921.  | Rates superseded<br>before before they<br>came into oper-<br>ation by the rates<br>prescribed by the<br>1921 (No. 2) Act,<br>below. |                        | 6              | 5                        | 2½             | 5               | 4                        | 2½              | 3              | 2½                       | 1½              | 2½             | 2                        | 1½             |
| Unemployment In-<br>surance (No. 2)<br>Act, 1921.   | 4th July,<br>1921.  | 5th April,<br>1922.    | 8              | 7                        | 3½             | 7               | 6                        | 3½              | 4              | 3½                       | 1½              | 3½             | 3                        | 1½             |
| Unemployed Workers'<br>Dependants (Temp-<br>orary Provision)<br>Act, 1921.<br>(Additional to rates<br>paid under pre-<br>ceding Act). | 7th Nov.,<br>1921.  | 5th April,<br>1922.    | 2              | 2                        | 3              | 1               | 1                        | 2               | 1              | 1                        | 2               | 1              | 1                        | 2              |
| Unemployment In-<br>surance Act, 1922.*   | 6th April,<br>1922.   | Still in<br>operation. | 10             | 9                        | 6½             | 8               | 7                        | 5½              | 5              | 4½                       | 3½              | 4½             | 4                        | 3½             |

\* These rates are the sum of those under the Unemployment Insurance (No. 2) Act, 1921, and the Unemployed Workers' Dependants (Temporary Provision) Act, 1921.

*Contributions in respect of Exempt Persons.*

(Payable by Employer and State only.)

| Period.   | Men.           |         | Women.         |         | Boys.          |         | Girls.         |         |
|---|----------------|---------|----------------|---------|----------------|---------|----------------|---------|
|   | Em-<br>ployer. | State.  | Em-<br>ployer. | State.  | Em-<br>ployer. | State.  | Em-<br>ployer. | State.  |
| From November 8th,<br>1920, to July 3rd,<br>1921. | d.<br>4        | d.<br>1 | d.<br>3½       | d.<br>½ | d.<br>2        | d.<br>½ | d.<br>2        | d.<br>½ |
| From July 4th, 1921,<br>to April 5th, 1922.       | 8              | 2       | 7              | 1½      | 4              | 1       | 3½             | ½       |
| From April 6th, 1922,<br>to Present Date.         | 10             | 2       | 8              | 1½      | 5              | 1       | 4½             | ½       |

227. The State contribution under the earlier scheme in operation up to November, 1920, had been one-third of the combined value of the employers' and workers' contributions. When the Unemployment Insurance Bill of 1920 was introduced the joint contributions proposed were 6*d.* for men and 5*d.* for women, and the State contribution was expressed as one-third of these amounts. During the passage of the Bill through Committee, however, various changes were made in its provisions, which had the effect of considerably increasing the cost of the scheme. To meet this increased cost the contributions from employers and employed were raised to 8*d.* for men and 6½*d.* for women, while the State contribution remained at one-third of the joint contributions of 6*d.* and 5*d.* originally proposed, *i.e.*, at 2*d.* for men and 1½*d.* for women. The State contribution thus became approximately one-fourth of the joint contribution, instead of one-third as originally intended. When a special joint contribution for employers and employed of 4*d.* for men and 2*d.* for women and juveniles was added in November, 1921, to provide for dependants grants, an additional State contribution of 3*d.* for men and 2*d.* for others was made. The effect of merging the various contributions for dependants grants with those for unemployment benefit has been to make the State contribution approximately one-third of the joint contribution for employers and employed. Under the provisions of the Unemployment Insurance Act, 1923, the State contribution will become one-fourth of the joint contribution of employers and employed after the present emergency rates cease to apply.

*Amounts of Contributions Received.*

228. The following Table gives the amounts of contributions received since November 8th, 1920, and the sums refunded to

contributors as having been paid in error (*see* below paras. 254 to 257) :—

TABLE XVI.—AMOUNTS OF CONTRIBUTIONS TO THE UNEMPLOYMENT FUND FROM EMPLOYERS, WORKPEOPLE, AND THE STATE SINCE NOVEMBER 8TH, 1920.

| Insurance Year.                     | Contributions. |             |            | <i>Less Refunds of contributions paid in error.</i> |
|-------------------------------------|----------------|-------------|------------|---|
|                                     | Employers.     | Workpeople. | State.     |   |
|                                     | £              | £           | £          | £   |
| Nov. 8th, 1920, to July 3rd, 1921.  | 4,530,000      | 4,370,000   | 1,540,000  | 3,700   |
| July 4th, 1921, to July 2nd, 1922.  | 16,000,000     | 14,500,000  | 11,060,000 | 140,200   |
| July 3rd, 1922, to July 1st, 1923.* | 18,000,000     | 16,100,000  | 12,460,000 | 462,000   |

\* 1922-23 figures are partly estimated and are subject to revision.

In addition, about £2,670,000 was received from the Service Departments under Section 41 of the 1920 Act (*see* para. 421), together with £645,000 from the Treasury as the corresponding State contribution.

#### *Method of Collecting Contributions.*

229. The method of collection of contributions by means of stamps affixed to books issued to the insured person had proved successful under the earlier scheme, and is also the method adopted under the Health Insurance Scheme. It was continued, with little change, under the 1920 Act. The employer of an insured person is required to obtain an Unemployment Book from every insurable person entering his employment, and it is also the duty of the employed person to obtain a book and furnish it to the employer. The method of obtaining a book from the Ministry of Labour on first entering into insurance, and the arrangements for the annual exchange of books, are described below in paras. 238 to 246.

230. Unemployment Insurance stamps for payment of contributions are on sale at all post offices, and have to be affixed by the employer to the books before the payment of wages in respect of the period for which contributions are payable, or, if pecuniary remuneration is not payable, then on the first day of employment in each calendar week. The employer is responsible for the custody of the book so long as the employment continues, or until the book is returned to the insured contributor or delivered to the Local Office.

231. The employer is liable in the first instance to pay the joint contribution of himself and his employee, and has the right to recover the employed person's share of the contribution by

deduction from wages or other payment due from him to the workman. By the Act of 1914 the employer's right to recovery had been limited to deductions from wages or other payment in respect of a period of not more than four weeks' employment after the termination of that period. This restriction of the employer's right of recovery was carried further by the Act of 1920, which adopts the same principle as the Health Insurance Scheme, and provides that the employer may recover only from the wages or remuneration paid in respect of the period for which the contribution is payable. If, therefore, the employer has paid the full contribution for a number of weeks without deducting the employed person's share from wages, or if the employer has failed to comply with his legal obligation to pay the contribution and becomes liable to pay arrears, he has no legal right to recover by deduction from current wages the workman's share in respect of periods for which wages have already been paid.

232. Section 24 of the 1920 Act follows a similar provision in the Health Insurance Scheme, and gives the employed person a right of summary recovery from the employer as a civil debt of any amount of unemployment benefit lost by the employed person by reason of the employer's failure or neglect to pay the proper contributions. No case has, however, come to the knowledge of the Department in which this right of action has been exercised.

#### *Stamping at Intervals.*

233. Ordinarily Unemployment Books have to be stamped before the payment of wages. Under certain conditions, however, the chief of which is the payment of a deposit, arrangements may be made by the employer to stamp the books quarterly or half-yearly, or in the week *after* payment of wages. Similar arrangements were permissible under the earlier scheme. If an employee leaves during the quarter or half-year his book must, of course, be stamped up to date when he leaves. High value stamps covering periods of 2, 4, 8, and 13 weeks are available so as to minimise the labour entailed in stamping the books. A deposit has to be made by the employer, and the arrangements for stamping at intervals must be approved by the Department before the arrangement can come into effect.

234. There is a varied choice as to the method in which the necessary deposit may be made. The methods adopted are similar to those in operation under the National Health Insurance Acts.

235. The numbers of firms having Arrangements, and the number of employees covered by these Arrangements, including



the last figures under the earlier scheme and the present figures, are as follows :—

TABLE XVII.—NUMBERS OF FIRMS HAVING ARRANGEMENTS FOR STAMPING AT INTERVALS, AND THE NUMBERS OF EMPLOYEES CONCERNED:

| <i>Under earlier Scheme.</i><br>(October, 1920.) |     | Firms. | No. of employees covered. |
|--|-----|--------|---------------------------|
| Quarterly arrangements only ...                  | ... | 206    | 126,000                   |
| <i>Under present Scheme.</i><br>(June, 1923.)    |     |        |                           |
| Quarterly arrangements ...                       | ... | 184    | 192,000                   |
| Half-yearly arrangements ...                     | ... | 410    | 371,000                   |
| Total under present Scheme                       |     | 594    | 563,000                   |

236. Firms which pay wages for a large number of employees during the last days of a week and find it impracticable to complete the necessary stamping at the same time, may make arrangements with the Department for stamping to be done in the week after payment of wages. This concession is granted in cases where the firm is prepared to allow a deposit to rest with the Department sufficient to cover the full Unemployment Insurance contributions due in respect of the maximum number of their employees for one week. The following figures show the positions under the earlier scheme and the present scheme in regard to the firms having " week after payment of wages " Arrangements :—

TABLE XVIII.—NUMBERS OF FIRMS HAVING ARRANGEMENTS FOR STAMPING IN THE WEEK AFTER PAYMENT OF WAGES, AND THE NUMBERS OF EMPLOYEES CONCERNED.

| <i>Under earlier Scheme.</i><br>(October, 1920.) |     | Firms. | No. of employees covered. |
|--|-----|--------|---------------------------|
| Number of employers with Arrangements ...        | ... | 67     | 103,000                   |
| <i>Under present Scheme.</i><br>(June, 1923.)    |     |        |                           |
| Number of employers with Arrangements ...        | ... | 108    | 118,000                   |

*Arrangements for Stamping by Employment Exchange.*

237. Section 31 of the Act of 1920 continues in part the provisions of Section 99 of the 1911 Act (*see above*, paras. 39-42) and enables the employer to enter into an Arrangement with the Department whereby the duties imposed upon employers and employed persons, as regards both Health and Unemployment Insurance, as to custody, production and stamping of Unemployment Books, and Health Insurance Cards, are performed in return for a small charge by the Employment Exchange. The

Unemployment Insurance (Arrangements under Section 31) Regulations, 1920, under the present scheme, like those applying under the earlier scheme, require the employer making such Arrangements to deposit with the Department a sum sufficient to cover the estimated amount of contributions payable by him during fourteen weeks or such less period as may be agreed. Although for some time before the introduction of the Unemployment Insurance Act, 1920, the Department had not entered into any fresh Arrangements under Section 99 of the 1911 Act (*see* above, para. 41), it was necessary to continue the provisions of that section, so far as they related to the custody and stamping of Unemployment Books and Health Insurance Cards, in order that certain existing Arrangements might be maintained, and in particular those in connection with dockers at Liverpool and ship-repairers in the South Wales ports. The figures given below show the number of firms and the number of employees covered under the earlier scheme at November 8th, 1920, and under the present scheme.

TABLE XIX.—NUMBERS OF FIRMS HAVING ARRANGEMENTS UNDER SECTION 99 OF THE ACT OF 1911 AND UNDER SECTION 31 OF THE UNEMPLOYMENT INSURANCE ACT, 1920, AND THE NUMBERS OF EMPLOYEES CONCERNED.

|   |                                    | Number of<br>Firms. | Number of<br>Employees. |
|---|------------------------------------|---------------------|-------------------------|
| Under Section 99 of<br>1911 Act at Nov.<br>8th, 1920. | Ordinary arrangements ...          | 13                  | 6,800                   |
|   | Liverpool Dock Scheme ...          | —                   | 19,000                  |
|   | S. Wales Ship Repairing<br>Scheme. | —                   | 7,800                   |
| Under Section 31 of<br>1920 Act at June,<br>1923.     | Ordinary arrangements ...          | 4                   | 1,700                   |
|   | Liverpool Dock Scheme ...          | —                   | 14,500                  |
|   | S. Wales Ship Repairing<br>Scheme. | —                   | 5,750                   |

#### *Unemployment Books.*

238. Unemployment Books to which stamps have to be affixed by the employer each week are issued direct to insured persons upon application. The book must be handed by the insured person to the employer, who keeps it during the employment, and returns it to the insured person at the end of the employment for whatever cause the engagement is terminated. During unemployment the book must be lodged at an Employment Exchange or Branch Employment Office whether the insured person is claiming benefit or not.

239. The employed person has, under the Unemployment Insurance (Collection of Contributions) Regulations, 1920, the right to inspect his book while it is in the custody of the employer, either during working hours or immediately before or after working hours, but only once in any one month and at the time fixed by the employer for the purpose.

240. The procedure under the earlier scheme for the issue of Unemployment Books to insured persons on entry into insurance was for the insured person to complete and sign at an Employment Exchange a form of application, which was then sent to

the Claims and Record Office at Kew, from which a book was issued. From the date of the operation of the 1920 Act, however, the books have been issued from the Exchanges direct at the time of application, the forms of application being sent to Kew, where they are filed and form the basis of the insured person's account with the Unemployment Fund.

241. A change was also made in 1920 in the system of designating the Unemployment Books. Under the earlier scheme the system which had naturally suggested itself, in view of the application of the scheme only to a small number of trades, had been to designate the books by an occupational number followed by a serial number. On account of the general extension of the scheme it became much more convenient for purposes of administration to designate the books according to the local office of issue; moreover this method was rendered necessary on account of the new arrangement for the immediate issue of books on application at local offices. Accordingly the Unemployment Books are now designated by the name of the local office of issue followed by a serial number. Consequentially the ledger accounts at the Claims and Record Office, Kew, are arranged in local office order, which has resulted in some improvements and economies in procedure. In order to provide for the statistical information hitherto obtained regarding the numbers of insured persons in particular industries, entries indicative of the industrial classification are made in the books.

242. The Unemployment Books issued to the 3½ million work-people insured under the repealed Acts, which were current at the time the extended Act of 1920 came into operation, were available until July, 1921. There was, therefore, no necessity to issue fresh books to these insured persons at the commencement of the operation of the new Act. The work of issuing books to the newly insured persons, numbering some eight millions, was one of considerable magnitude.

#### *Emergency, Temporary and Casual Employment Books.*

243. Provision is also made for the issue of Emergency Books to employers and Temporary Books to insured contributors to provide for the payment of contributions in cases in which a regular book is not immediately available. In view, however, of the arrangements referred to above, for the immediate issue of books on application at the local offices of the Department, the issue of Emergency and Temporary Books is required only to a much reduced extent, as compared with that obtaining under the earlier scheme.

244. Claimants whose books are lodged at the local offices, in connection with a claim for benefit or otherwise, receive receipts for them in the form of a Post Card, franked for transmission through the post. If a claimant cannot conveniently get his book immediately on obtaining employment, he may present the

Receipt Card to the employer, who can obtain the Unemployment Book on posting the card (unstamped) to the Local Office named thereon. Under the Collection of Contributions Regulations, 1920, the employer is bound to accept the receipt card in lieu of the Unemployment Book from the employed person.

245. In addition Unemployment (Casual Employment) Books are issued to claimants for unemployment benefit who ordinarily follow casual or intermittent employments (such as bakers, jobbing printers, market porters, gas workers, and sandwichmen) to meet the difficulty, affecting both the workers concerned and their prospective employers, in cases where it is not possible to deliver the unemployment book to the employer for stamping before the employment ends. When Casual Employment Books are issued, the regular books remain lodged at the Local Office. A claimant is thus able to present a book to an employer on obtaining casual employment, however short, and the employer is able to make proper contributions to the Unemployment Fund.

#### *Annual Exchange of Unemployment Books.*

246. The Unemployment Book is current for an insurance year, which runs for twelve months from about the beginning of July, and at the end of the insurance year the Unemployment Book must be exchanged for a new book. The majority of books are exchanged in bulk under arrangements made between the Local Offices of the Department and the employers. This method has the advantage of eliminating a great amount of work which would otherwise be necessary if each insured contributor were required to obtain his own book and bring it to the Local Office for exchange. The old books are forwarded to the Claims and Record Office at Kew where the contributions are posted up in the ledger accounts. The right to benefit may accrue on stamps paid from week to week, and arrangements have, therefore, been made to ensure that the posting of the books is completed with the minimum of delay, and that the exchanged books containing stamps representing contributions which are required in connection with claims for benefit are readily accessible.

#### *Unemployment Books and Industrial Statistics.*

247. The Unemployment Books are also the basis of important statistics. On the occasion of the exchange of books at the end of each insurance year, returns are compiled at the Local Office showing the number of books exchanged in each industrial group. In addition there was furnished up to June, 1923, in the case of the building trades, an analysis of the principal occupations concerned.

248. These returns provide the main basis for estimating the total number of insured persons and the number in the various industries. The annual exchange of books is effected in the main during July, but books are received throughout August and September. It is found in practice that by the end of September about 98 per cent. of the whole number of books have been exchanged. The computation of the number of insured persons is accordingly made in October, an allowance of 2 per cent. being made for books still to be exchanged. Allowance is also made for wastage during those months (due to death, leaving insured employment, etc.) in accordance with an estimate based on past experience, while on the other hand an addition is made for persons who have newly entered insured employment in the three months in question as measured by the number of books known to have been issued in that period.

249. Appendix XII shows the total numbers of the insured population in Great Britain and the numbers insured in the various industrial groups as at July, 1922, *i.e.*, nearly two years after the commencement of the extended scheme. It will be noted that the total insured population at that date is almost exactly  $11\frac{1}{2}$  millions; the males numbering between  $8\frac{1}{2}$  and  $8\frac{3}{4}$  millions and the females between 3 and  $3\frac{1}{4}$  millions.

#### *Enforcement of Payment of Contributions.*

250. Under the earlier scheme the work of visiting employers' establishments in order to verify due payment of Unemployment Insurance contributions was in the hands first of the Board of Trade and then of the Ministry of Labour, which had its own staff of inspectors for this purpose. Upon the extension of the Unemployment Insurance Scheme in 1920, the possibility of combining the inspectorial functions necessary for the purposes of Unemployment Insurance with those similarly necessary for Health Insurance naturally suggested itself. Such a combination of functions would clearly be economical, and it was desirable also that employers should receive, if possible, visits of inspection from one set rather than from two sets of inspectors in connection with compulsory insurance. The report of the Committee of Inquiry into the work of the Employment Exchanges (Cmd. 1054—1920) suggested in November, 1920, that the Ministries of Health and Labour might be able to devise some system eliminating dual inspection. Accordingly arrangements were made, and came into force in the summer of 1921, under which visits of inspectors to employers' premises are made for the purposes of both Health and Unemployment Insurance by the Health Insurance inspectors of the Ministry of Health (or of the Scottish Board of Health in Scotland or the Welsh Board of Health in Wales). Pending the discussion and completion of these arrangements the Ministry of Labour had naturally not been in a position to augment the inspectorial staff on the considerable

scale required for this work, and it is probable that the absence of adequate inspection during the first seven or eight months of the operation of the extended scheme had a somewhat adverse effect upon the income of the Unemployment Fund.

251. The Health Insurance Inspectors carry warrants issued by the Ministry of Labour giving them the statutory power necessary for Unemployment Insurance inspections. Apart from routine inspections the Ministry of Health Inspectors make a large number of special visits and conduct investigations, often laborious and detailed, in order to follow up suspected cases of non-compliance or to elucidate questions of insurability which are peculiar to Unemployment Insurance. Fertile sources of difficulty are the employments on the border-line between agriculture and industrial crafts or between private domestic service and domestic employment in businesses. The close co-operation of the two Departments is even more necessary on the wide range of questions of insurability, where the test to be applied is common to the two schemes of insurance. Many cases of this kind are entrusted to the Health Insurance Department for examination and treatment. Minor irregularities in regard to Unemployment Insurance are adjusted forthwith by the inspectors, steps being taken to secure that Unemployment Books are issued in respect of insurable workpeople who do not already hold them, and that any outstanding arrears of contributions are paid. Such arrears are usually paid by affixing stamps to a special Arrears Book, which is afterwards forwarded to the Ministry of Labour for the necessary entries to be made in the insured contributor's ledger account. If the case is one of wilful evasion or repeated negligence or other serious irregularity, the case is referred to the Ministry of Labour to decide whether legal proceedings in respect of Unemployment Insurance should be taken. So far as possible the action of the two Departments is co-ordinated in the case of employers who are guilty of non-compliance under both the Unemployment and Health Insurance Schemes. If it is decided to institute a prosecution in a case of failure to pay Unemployment Insurance contributions, the decision is communicated to the appropriate Health Insurance Department in England and Wales, which becomes responsible for taking the proceedings. In Scotland the proceedings are undertaken through the Crown Office. If the case is one in which it is considered that a prosecution should not be instituted, but that civil proceedings should be taken for the recovery of unpaid contributions, the case is referred to the Solicitor to the Ministry of Labour, who advises on the case and takes such proceedings as may be decided upon.

252. The general policy of the Department in the matter of instituting prosecutions against employers for non-compliance as distinct from civil proceedings for recovery of contributions, is based on the desire not only to secure the outstanding contributions in the particular case in question, but also to bring

home to employers generally, and particularly those in the same district, the importance of fulfilling their legal obligations.

253. The penalty which may be inflicted on an employer for non-compliance is a fine not exceeding £10 for each offence. The maximum fine has seldom been inflicted, but fines of £5 for each offence are frequent. Under the provisions of Section 22 (3) of the 1920 Act it is possible for the Department, on producing the necessary evidence, to recover at the same time arrears of contributions during the year preceding the date when the information is laid. Proceedings for an offence must be commenced within six months after commission of the offence, or within three months from the date on which evidence, sufficient in the opinion of the Minister to justify prosecution, comes to his knowledge, whichever period ends later.

*Refunds of Contributions Paid in Error.*

254 Under the Act of 1920 a refund of contributions can be obtained from the Unemployment Fund by the employer and insured contributor on the ground that the contributions were paid in error. The Act, as applied by the Unemployment Insurance (Repayment and Return of Contributions) Regulations, 1920, requires that the application for a refund should be made within a period of one year from the date on which the last contribution by the employer was, in fact, paid. In calculating the refund due to an insured contributor, any amount which has already been paid as unemployment benefit in respect of the contributions in question, is deducted.

255. The following table shows the number of workpeople who have received refunds under this provision and the amounts paid to them and their employers from the Insurance Year 1912-1913 up to July, 1923.

TABLE XX.—NUMBERS OF WORKPEOPLE IN RESPECT OF WHOM REFUNDS OF CONTRIBUTIONS PAID IN ERROR HAVE BEEN MADE, AND THE AMOUNTS REFUNDED IN EACH INSURANCE YEAR SINCE 1912-13.

| Insurance Year<br>(July to July). | Contributions refunded to Workpeople and their<br>Employers. |                  |
|-----------------------------------|--|------------------|
|                                   | Number of Workpeople.  | Amount refunded. |
| 1912-13 ... ..                    |  | £ 2,207          |
| 1913-14 ... ..                    |  | 4,816            |
| 1914-15 ... ..                    |  | 4,008            |
| 1915-16 ... ..                    |  | 2,798            |
| 1916-17 ... ..                    | 4,961†   | 2,857            |
| 1917-18 ... ..                    | 16,180   | 4,868            |
| 1918-19 ... ..                    | 13,470   | 4,234            |
| 1919-20 ... ..                    | 7,344  | 3,906            |
| 1920-21 ... ..                    | 12,492   | 5,763            |
| 1921-22 ... ..                    | 103,821  | 140,219          |
| 1922-23 ... ..                    | 229,531*   | 461,667*         |

\* Subject to revision.

† From 1st March, 1917.

256. In the main, these refunds have been occasioned by doubts as to the insurability of the workpeople concerned. It will be remembered that the earlier scheme of insurance was limited to certain specified trades, and there was, therefore, a great deal of room for discussion as to the insurability of particular classes of workpeople on the borders of these trades. A similar problem arises, though not in the same degree, under the extended scheme, which does not apply, for example, to agriculture and private domestic service.

257. The large sums refunded since July, 1921, are accounted for mainly by two causes:—

- (1) For a considerable period the question whether permanent railway servants should be excluded by certificate of the Ministry of Labour was under discussion (*see* para. 210). During this period contributions were paid in many, though not in all, cases, and these contributions were refunded so far as the workpeople were covered by certificates subsequently issued.
- (2) The decisions given originally by the Minister as to the insurability of certain classes of clerwomen, caretakers, etc., were reversed by the High Court in 1922. Large sums paid in contributions under the Minister's decisions consequently fell due for refund.

#### BENEFIT.

##### *Covenanted and Uncovenanted Benefit.*

258. As already stated the abnormal volume of unemployment has led to a profound modification of the benefit provision made by the Act of 1920. To the "covenanted" benefit obtainable as of right, subject to prior payment of the requisite number of contributions and satisfaction of certain other statutory conditions, there has been added a temporary system of "uncovenanted" benefit allowed as a discretionary grant to persons who are potentially within the Unemployment Insurance Scheme but for the time being are not entitled to covenanted benefit. Moreover unemployed persons have needed to be, and have been allowed to be, continuously on benefit for much longer periods than was contemplated by the Act of 1920. The rates of benefit (and of the additional allowances now payable for certain classes of dependants) are the same for covenanted and uncovenanted benefit.

259. The conditions for the receipt of the two kinds of benefit are largely the same; the differences between them are chiefly these:—

- (1) To establish an initial qualification for covenanted benefit it is sufficient if the claimant has the requisite number of contributions to his credit, unexhausted by previous receipt of benefit. The applicant for uncovenanted benefit being unable to rely on contribu-



tions must show initially that he is normally employed in an insurable occupation, is genuinely seeking whole-time employment, and is unable to obtain it.

- (2) Covenanted benefit is claimed as of right by those who satisfy the statutory conditions. Uncovenanted benefit is always a discretionary grant and is only to be paid if the Minister is satisfied that it is expedient in the public interest to grant it in the particular case. In the exercise of his discretion the Minister has placed certain limitations on the payment of uncovenanted benefit to certain classes of applicants, particularly single men and women, short-time workers and aliens, and has made a special rule as regards the kind of employment which applicants for uncovenanted benefit must be willing to accept (*see* below, paras. 291 to 304).

#### *Rates of Benefit.*

260. The weekly rates of benefit under the original scheme of 1911 had been 7s. for men and women and 3s. 6d. for boys and girls. From December 25th, 1919, these rates were raised by the Unemployment Insurance Act, 1919, to 11s. and 5s. 6d. for adults and for boys and girls respectively.

261. Under the Unemployment Insurance Act, 1920, the weekly rates of benefit were 15s. for men, 12s. for women and half those rates for boys and girls. By the Unemployment Insurance Act of March, 1921, the rates were raised to 20s. and 16s. for men and women respectively (half rates for boys and girls), and remained at these figures from March 3rd, 1921, to June 29th, 1921. As from June 30th, 1921, the 15s. and 12s. rates were restored by the Unemployment Insurance (No. 2) Act, 1921, and these rates have since remained in operation. As from November 10th, 1921, in addition to the basic rate of 15s. or 12s., an allowance has been payable of 5s. for a dependent wife (or invalid husband) or the "housekeeper" of an unmarried man or widower with dependent children, and 1s. for each dependent child under 14 (or under 16 if in full-time attendance at a day school), *see* below, paras. 305 to 308.

#### *Periods of Benefit.*

262. The number of weeks of benefit that may be drawn is limited in two ways:—

(1) In the case of covenanted benefit not more than one week of benefit may be drawn for every six contributions paid (the "one in six" rule). Under the earlier scheme, up to November 8th, 1920, the corresponding proportion had been one week of benefit for every five contributions. Since November 8th, 1920, the application of the rule to covenanted benefit has been modified temporarily in certain respects:—

(a) At the outset, in order to enable new entrants into insurance to qualify for benefit, eight weeks of benefit were

allowed as soon as four contributions had been paid. This relaxation was originally applied to the first twelve months of the extended scheme, but, being superseded in the early months of 1921 by the institution of uncovenanted benefit, it was brought to an end on June 29th, 1921.

- (b) The operation of the rule has been mitigated during certain periods by provisions that benefit previously drawn between specified dates is not to be taken into account and that the contributions paid are to be counted as double their actual number (thus creating in effect a "one in three" rule)—see Table XXI below.

The "one-in-six" rule naturally does not apply to uncovenanted benefit, but an analogous rule was applied by the Unemployment Insurance Act, 1922, to such benefit, in excess of twelve weeks, claimed during the original Fourth Special Period from November 2nd, 1922, to April 11th, 1923 (see para. 290). This restriction on uncovenanted benefit in excess of twelve weeks during the Fourth Special Period was removed as from April 12th, 1923, by the Unemployment Insurance Act, 1923.

The rule is discussed by the Inter-Departmental Committee on Health and Unemployment Insurance in their Third Interim Report (Cmd. 1821 of 1923). The Committee, while recognising that the rule provided a method for the essential limitation of claims to benefit, considered that it was open to objection in that it involved a running account of the contributions and benefit of each insured person. As a means of effecting certain estimated economies the Committee recommended that the rule should be replaced by a method under which the amount of benefit payable in a given year should depend on the average number of contributions paid in a certain period prior to that year.

(2) In the case of both covenanted and uncovenanted benefit, only a limited number of weeks of benefit may be drawn during a specified period of the calendar; in other words, benefit cannot be drawn continuously for an indefinite period. Under the earlier scheme of 1911, 15 weeks of benefit and no more could be drawn in 12 months, or, subsequently, in an "insurance year" (July to July). The Unemployment Insurance Act, 1920, allowed 15 weeks in an insurance year, and the Unemployment Insurance Act, 1921, increased the 15 weeks to 26. Under existing legislation (Unemployment Insurance Act, 1923) the limitation will be, as from October 18th, 1923, 26 weeks in a "benefit year" (mid-October to mid-October).

From March, 1921, to the present time, the limitation in actual operation has been applied, not to a calendar year, but to a "Special Period." The interval from March 3rd, 1921, to October 17th, 1923, has been divided into four Special Periods, in each of which a certain maximum number of weeks of benefit have been allowed, as set out in the table below.

TABLE XXI.—NUMBER OF WEEKS OF UNEMPLOYMENT BENEFIT (COVENANTED AND UNCOVENANTED) WHICH HAVE BEEN ALLOWED AS A MAXIMUM IN VARIOUS PERIODS SINCE JANUARY, 1913.

| Period.   |   | Covenanted Benefit.   |   | Uncovenanted Benefit. |  |
|---|---|---|---|-----------------------|--|
| From—   | To—   | Maximum Weeks.  | Proportion of Benefit to Contributions.   | Maximum Weeks.        | Special Rules.   |
| Jan. 15th, 1913<br>Aug. 10th, 1914<br>Nov. 8th, 1920  | Aug. 9th, 1914<br>Nov. 7th, 1920<br>Mar. 2nd, 1921                  | 15 in 12 months ...<br>15 in Insurance Year<br>15 in Insurance Year | One in five ... ..<br>Do. ... ..<br>One in six ... ..<br>[Up to 29th June, 1921, 8 weeks were payable for 4 contributions or (up to 31st March, 1921) upon proof of a certain period of insurable employment.]<br>One in six ... .. | Nil<br>Nil<br>Nil     | Nil.<br>Nil.<br>Nil.   |
| <i>First Special Period (35 weeks).</i><br>Mar. 3rd, 1921   | Nov. 2nd, 1921  | 16  | One in six ... ..   | 22*                   | Juveniles in certain cases not entitled to more than 16 weeks.   |
| <i>Second Special Period (Originally 34½ weeks; reduced to 22 weeks owing to creation of Third Special Period).</i><br>Nov. 3rd, 1921 | (Originally July 2nd, 1922; actually terminated on Apr. 5th, 1922.) | 16  | Do. ... ..  | 22*                   | Claimant who drew maximum not entitled to benefit for first 9 days of Third Special Period.<br>Juveniles, single men, married women, aliens, persons working short time and others, not entitled to more than 16 weeks in certain cases. |

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|   |                 |    |   |     |   |
|---|-----------------|----|---|-----|---|
| <i>Third Special Period (30 weeks).</i><br>Apr. 6th, 1922 | Nov. 1st, 1922  | 15 | Do. ... ..  | 22* | Do. do.<br>"Gap" without benefit of 5 weeks<br>(1 week from 20th July, 1922)<br>after each five weeks of benefit. |
| <i>Fourth Special Period (Original<br/>23 weeks).</i>     |                 |    |   |     |   |
| Nov. 2nd, 1922  | Apr. 11th, 1923 | 18 | One in three. No account taken<br>of benefit drawn between 8th<br>Nov., 1920, and 2nd Nov., 1922. | 22* | Uncovenanted benefit in excess of 12<br>weeks was subject to claimant<br>having "credit of contributions."        |
| <i>Extended Fourth Special Period<br/>(50 weeks).</i>     |                 |    |   |     |   |
| Nov. 2nd, 1922  | Oct. 17th, 1923 | 26 | One in three. No account taken<br>of benefit drawn between 8th<br>Nov., 1920, and 2nd Nov., 1922. | 44* | "Gap" of 2 weeks after 22 weeks of<br>benefit, whether covenanted or un-<br>covenanted.                           |
| <i>First Benefit Year (52 weeks).</i>                     |                 |    |   |     |   |
| Oct. 18th, 1923   | Oct. 15th, 1924 | 26 | One in six. No account taken of<br>benefit drawn between 8th Nov.,<br>1920 and 18th Oct., 1923.   | 26* | "Gap" of 3 weeks after 12 weeks of<br>uncovenanted benefit.   |
| <i>Subsequent Benefit Years.</i>                          |                 |    |   |     |   |
| Mid-Oct.  | Mid-Oct.        | 26 | One in six ... ..   | Nil | Nil.  |

\* These maxima relate also to the total of covenanted and uncovenanted benefit together during the respective periods.

*" Days of Unemployment."*

263. For the purposes of benefit only complete days of unemployment can be taken into account. No day can count as a day of unemployment on which the insured person follows any remunerative occupation other than a subsidiary employment as described below; in other words, save for the case of subsidiary employment, no benefit is payable for a day on which the insured person earns any amount, however small. The corresponding provision in the earlier scheme had allowed the claimant to earn by work in an uninsured trade an amount not exceeding the rate of benefit (*i.e.*, 1s. 2d. a day). The only exception to the general rule now operative relates to subsidiary employment; a person who has ordinarily followed an occupation in addition to and outside the usual working hours of his usual employment, and whose remuneration from the subsidiary employment does not exceed the rate of 3s. 4d. a day, may continue this subsidiary employment and, nevertheless, draw benefit, when not employed at his main occupation. A typical case is that of a trade union branch secretary who is normally employed at his trade, but receives a small remuneration in respect of his services as branch secretary.

*Waiting Period.*

264. It is an important part of the Unemployment Insurance Scheme that benefit is not payable for the first few days of a spell of unemployment—the "waiting period," as it is termed. A corresponding limitation, in one form or another, is to be found in the rules of many trade unions with regard to unemployment benefit. Its importance lies in the fact that it reduces the amount of benefit paid in the relatively large number of cases in which the contributors are unemployed for quite short periods (and are, therefore, presumably in little need of assistance) and enables more generous treatment to be given to those who are out of work for longer periods.

265. The waiting period was reduced by the 1920 Act to three days in place of the six-day waiting period which applied under the earlier scheme. By the Unemployment Insurance (No. 2) Act, 1921, however, the six-day waiting period was restored as from June 30th, 1921.

*Continuous Unemployment.*

266. Benefit is payable to insured persons who prove that they are "continuously unemployed," subject to the satisfaction of the waiting period. This would ordinarily mean that a fresh waiting period would be required after each spell of employment, however short. It was realised when the Act of 1911 was under discussion that such a requirement would be unduly harsh in the case of persons normally working in casual employments, and a

special interpretation of the term "continuously unemployed" was included in the Act of 1911. Shortly the rule was that two periods of unemployment of not less than two days each which were separated by not more than two days of employment might be regarded as one continuous period of unemployment. Similarly two periods of unemployment of not less than a week each, separated by a period of employment of not more than six weeks, might be linked together and treated as one continuous period of unemployment. By this means the necessity for a fresh waiting period after spells of employment falling within the rule was avoided.

267. This rule was retained in the Act of 1920, Section 7 (2) (b). That Act, however, brought for the first time into insurance against unemployment considerable numbers of casual workers, in particular dock workers, and many representations were made to the Department that the rule operated harshly in these cases. The whole question was investigated by a Departmental Committee set up by the Minister, and a new rule was introduced as from April 12th, 1923, by the Unemployment Insurance Act, 1923. The new rule is that any three days of unemployment, whether consecutive or not, occurring within six consecutive days, may be treated as a continuous period of unemployment, and any two such periods may be linked together, provided that the interval between them is not as much as three weeks. It is believed that this rule will remove most of the inequalities of which complaint has been made, but the time during which it has been working is too short to enable a definite conclusion to be drawn.

#### *Conditions and Disqualifications for Benefit.*

268. The conditions and disqualifications for covenanted benefit as laid down by the 1920 Act are substantially the same as those prescribed in the original scheme of 1911. Save where otherwise stated, the conditions and disqualifications described below apply both to covenanted and uncovenanted benefit; the special conditions for uncovenanted benefit are described in paras. 280 to 304.

269. The claimant must make application for unemployment benefit in the prescribed manner and prove that since the date of his application he has been continuously unemployed. The meaning of the term "continuously unemployed" has been explained above, paras. 266 and 267.

270. The 1920 Act followed the earlier scheme in providing that a period of unemployment could not be deemed to commence until the claimant had made a claim in the prescribed manner. This led to hardship in certain cases where there was a good excuse for delay in making the claim. The Unemployment Insurance Act, 1923, accordingly empowered the Minister to

make regulations authorising the ante-dating of claims in proper cases, and Regulation 2 of the Unemployment Insurance (Computation of Periods) Regulations, 1923, gave effect to this provision.

271. The claimant must be capable of, and available for, work, but unable to obtain suitable employment. The condition that the claimant must be "available for work" was introduced by the 1920 Act, having been suggested by the experience gathered from the operation of the Out-of-Work Donation Scheme.

272. A claimant is not to be deemed to have failed to fulfil the condition that he is unable to obtain suitable employment by reason only that he has declined—

- (1) an offer of employment in a situation vacant in consequence of a stoppage of work due to a trade dispute; or
- (2) an offer of employment in the district where he was last ordinarily employed at a rate of wage lower, or on conditions less favourable, than those which he habitually obtained in his usual employment in that district, or would have obtained had he continued to be so employed; or
- (3) an offer of employment in any other district at a rate of wage lower or on conditions less favourable than those generally observed in that district by agreement between associations of employers and of employees, or failing any such agreement, than those generally recognised in that district by good employers.

273. An interesting addition to the conditions for the receipt of benefit is contained in Section 7 (1) (v) of the 1920 Act, which enabled the Minister, after consultation with the Board of Education, to make Regulations empowering an Insurance Officer to require a claimant to attend at a course of instruction. Regulations have been made under this subsection and have been applied so as to require the attendance of boys and girls under the age of 18 at the Juvenile Unemployment Centres which have been in operation for certain periods at a considerable number of places. (*See paras. 440 to 447.*)

274. A claimant who has lost employment by reason of a stoppage of work which was due to a trade dispute at the factory, workshop, or other premises at which he was employed, is disqualified for receiving benefit so long as the stoppage of work continues, except in a case where he has, during the stoppage of work, become bona fide employed elsewhere in the occupation which he usually follows or has become regularly employed in some other occupation. Where, however, separate branches of work which are commonly carried on as separate businesses in separate premises are in any case carried on in separate departments on the same premises, each of those departments is, for

the purposes of this provision, to be deemed to be a separate factory or workshop or separate premises as the case may be.

275. The terms of this disqualification, which are substantially the same as those laid down in the original scheme of 1911, have been criticised on a number of occasions by representatives of labour. The objection taken to the statutory disqualification is that the clause disqualifies workpeople not responsible for or participating in a dispute, merely because they were employed at the premises at which the stoppage of work occurred. The obstacle to allowing benefit to such workpeople if they are not responsible for, or participating in, the dispute, is that, apart from the obvious difficulty of ascertaining the facts, such a relaxation may open the door to the engineering of sectional disputes, in which certain "key" workers bring a trade to a standstill, and all except the few actually in dispute would draw benefit. The whole matter is difficult and controversial, and, with a view of exploring the possibility of devising a formula in which employers and employed would concur, the Minister of Labour in June, 1922, appointed a Committee under the Chairmanship of the late Sir Thomas Munro, and composed of representatives of employers, workpeople and the Department, to consider whether the terms of an amendment could be agreed. The Committee has not yet issued a report and is continuing its deliberations under the Chairmanship of Mr. W. B. Yates, who was formerly the Umpire under the Unemployment Insurance Acts.

276. A claimant who loses his employment through his misconduct or voluntarily leaves his employment without just cause is disqualified for receiving benefit for a period not exceeding six weeks from the date when he so lost or left his employment. Under the earlier scheme the period of disqualification on these grounds had been fixed at six weeks in all cases. This, however, had been found to operate somewhat harshly in certain cases and it was accordingly provided by the Act of 1920 that the period of disqualification may be less than six weeks but not less than one week.

277. A claimant is disqualified for receiving benefit while he is an inmate of any prison or any workhouse or other institution supported wholly or partly out of public funds or while he is resident, whether temporarily or permanently, outside Great Britain or, up to 1922, outside the United Kingdom.

278. A claimant is also disqualified for receiving benefit while he is in receipt of any sickness or disablement benefit or disablement allowance under the National Health Insurance Acts, 1911 to 1922, or while he is in receipt of an Old Age Pension under the Old Age Pensions Acts, 1908-1919, or benefit under a special scheme.

279. The following conditions apply to covenanted benefit only:—

- (1) As an initial qualification for benefit 12 contributions must have been paid



(2) Section 8 (4) of the 1920 Act provides that, if no contributions are paid during a whole insurance year (for reasons other than sickness), the claimant shall be disqualified for receiving benefit until he has paid 12 more contributions; and that, if no contributions are paid during a period comprising five insurance years, the claimant shall lose all rights in respect of contributions previously paid.

The first part of this Sub-section came into operation for the first time in July, 1922, at the beginning of the insurance year 1922-23. In the exceptional circumstances of the past two and a half years the disqualification arising by reason of non-payment of contributions for one insurance year has been found to operate to a very considerable extent, although the persons affected thereby have in general been able to qualify for the receipt of "uncovenanted" benefit under the emergency legislation which has been passed since the Act of 1920 became law. It is probable, however, that in normal times this disqualification would operate only to a slight extent, as it can scarcely be anticipated that industrial workers will for reasons other than sickness remain without employment in an insurable occupation for a whole year. The cases in which the disqualification is most likely to arise are probably those of persons who obtain uninsurable employment, or who become their own employers, or, as in the case of women on marriage, cease to be employed persons.

The provision relating to the lapse of five years without any payment of contributions has been held not to be retrospective, and accordingly will not affect any claim to benefit until July, 1926.

(3) The Act of July, 1921, provided that if 20 contributions had not been paid in respect of a claimant since the beginning of the last preceding insurance year he would not be entitled to receive benefit in respect of any contributions standing to his credit, unless he complied with two of the requirements applicable to uncovenanted benefit, namely, that he proved that he was normally employed in insurable employment and that he was genuinely seeking whole-time employment but unable to obtain it.

The object of this provision was to prevent the payment of benefit to persons who were, during the war or in other past periods, engaged in insurable employment for which contributions had been paid, and who sought to receive benefit in respect of these contributions, although they were no longer normally engaged in insurable employment and in some cases had no intention of again taking up any kind of employment. If the claimant could not show that he had paid 20 contributions within a recent period, there was *prima facie* reason to believe that he was not normally employed in insurable work. In the exceptional circumstances of the period since 1920, however, he might have been genuinely unable to obtain such employment, and accord-

ingly he was required to make good his case before the Local Committee.

*Special Conditions for Uncovenanted Benefit.*

280. As already mentioned (para. 106) the Unemployment Insurance Act, 1920, allowed insured persons who had paid four contributions to qualify for eight weeks of benefit during the period ending November 7th, 1921 (subsequently altered to June 29th, 1921, owing to the introduction of uncovenanted benefit). The Act of December, 1920, enabled eight weeks of benefit to be drawn in the period up to March 31st, 1921, by persons who had been engaged in insurable employment in ten weeks since December 31st, 1919, or four weeks since July 4th, 1920. These provisions, though in some respects resembling those made later for uncovenanted benefit, were different from the latter in the important respect that under the Acts of 1920 all benefit allowed was covenanted, *i. e.*, could be claimed as a right if the statutory conditions were satisfied; the Minister had no discretion to grant or refuse this benefit in particular cases.

281. It was the Act of March, 1921, which introduced uncovenanted benefit, as from March 3rd, 1921. The special conditions then laid down for uncovenanted benefit were suggested by the experience of out-of-work donation, and were to the effect that claimants must prove that they were:—

- (a) normally engaged in insurable employment;
- (b) genuinely seeking, but unable to obtain, whole-time employment;
- (c) engaged in insurable employment in each of not less than 20 separate weeks since December 31st, 1919. (In the case of ex-service men the period was normally 10 weeks, and in the case of disabled men, and in certain circumstances in the case of other ex-service men, this condition could be waived altogether.)

282. The object of the condition that the applicant for uncovenanted benefit must be normally in insurable employment is to confine the payment of uncovenanted benefit to persons whose ordinary employment is of an insurable character. In applying the condition regard has to be paid to the past industrial history of the applicant and to his present qualifications and capacity. An applicant whose ordinary employment was insurable, would not be disqualified if, owing to inability to obtain employment in his ordinary occupation, he had taken uninsurable work for a short period. Similarly a short period of insurable work would not be sufficient to qualify an applicant whose ordinary employment was uninsurable, unless he could show that there had been a definite change of occupation. The test is, therefore, of a general character; an applicant has to show among other things that he has reasonable qualifications for insurable work, that he is looking

for such work, and that he is reasonably likely to obtain it under ordinary industrial conditions.

283. The period since December 31st, 1919—fourteen months at March, 1921—was selected for the purposes of condition (c) so as to include a substantial period during which employment had on the whole been good. Failure to prove the requisite minimum of employment during this period might, therefore, in the absence of special circumstances, be reasonably regarded as in itself evidence that the claimant did not fall within the scope of the employments covered by the scheme, or that he was not a person who, under normal trade conditions, was engaged in whole-time employment.

284. Persons who hold, or have at any time held, certificates of exemption cannot receive uncovenanted benefit.

285. When the Act of July, 1921, allowed an extension of six weeks in the maximum benefit payable in the First and Second Special Periods, bringing the total in each of these periods up to 22 weeks, the extension was expressly made subject to the Minister of Labour being satisfied, having regard to all the circumstances of the case, that the grant of uncovenanted benefit was expedient in the public interest.

286. By subsequent Acts the condition that the Minister should be satisfied that the grant of benefit is expedient in the public interest was applied to all uncovenanted benefit in the Third and Fourth Special Periods and in the "benefit year" beginning October 18th, 1923.

287. The Act of April, 1922, modified the employment qualification for uncovenanted benefit prescribed by the earlier Acts (para. 281 (c)). The new rule, as from April 6th, 1922, was that an applicant for uncovenanted benefit must prove either that not less than 20 contributions had been paid in respect of him at any time or that, having regard to the opportunities of employment in his normal occupation, he had, since the beginning of 1920, been employed for a reasonable length of time in some employment now insurable.

288. It was considered that, combined with the conditions relating to normal insurability and the genuine search for work, the payment of 20 contributions would afford good evidence of the eligibility of a claimant for uncovenanted benefit, while, in the case of those workers who were brought into insurance by the Act of 1920 and who had had little opportunity of paying contributions in respect of employment, the Local Committees would be in a position to judge whether the amount of work performed since 1919 was reasonable having regard to trade conditions in the district.

289. Persons formerly engaged in War Service were permitted to prove employment for a reasonable length of time in the period prior to War Service or alternatively that they had had no opportunity of being so employed owing to their youth.

290. The original conditions for uncovenanted benefit during the Fourth Special Period (November 2nd, 1922, to July 1st, 1923), as laid down by the Act of April, 1922, attempted to relate the grant of uncovenanted benefit to some extent to the prior payment of contributions. Uncovenanted benefit in excess of 12 weeks was not to be granted save in the proportion of one week for every three unexhausted contributions to the applicant's credit. As uncovenanted benefit would not be claimed till the applicant had exhausted his covenanted rights, the case of an applicant for uncovenanted benefit with unexhausted contributions to his credit would be comparatively rare—in fact, it could only arise where the applicant had a credit of contributions which was not available for covenanted benefit either because he had paid no contributions during the preceding insurance year or because he had not paid the qualifying minimum of 12 contributions (para. 279). Accordingly the effect of the provision was largely to confine uncovenanted benefit to 12 weeks as a maximum. As explained in para. 145, the Act of April, 1923, extended the Fourth Special Period to October 17th, 1923, and allowed a maximum of 44 weeks of benefit; at the same time the restriction above mentioned with regard to prior payment of contributions was repealed.

291. In the exercise of the discretionary power entrusted to him by the Acts of 1921 and 1922, the Minister has applied a number of special limitations to the grant of uncovenanted benefit in certain classes of cases. (*See paras. 293 et seq.*)

292. As will be explained below, the question whether or not uncovenanted benefit should be granted in individual cases has in the main been determined on the recommendations of the Local Employment Committees, acting in accordance with general directions issued by the Minister.

293. Full discretionary power was first given to the Minister by the Second Act of 1921 in respect of the final six weeks out of the 22 weeks of uncovenanted benefit allowed as a maximum in the First and Second Special Periods. More than 16 weeks of uncovenanted benefit was not to be granted in either of these Special Periods, unless it appeared to the Minister that, having regard to all the circumstances of the case, the grant of further benefit was expedient in the public interest. In respect of the First Special Period the Minister decided that no special limitations should be imposed except in respect of juveniles. Under this decision benefit beyond 16 weeks was not payable to juveniles other than those who, when at work, were dependent for their maintenance upon their own earnings.

294. In February, 1922, on the exhaustion of the period of 16 weeks' benefit in the Second Special Period, the debt of the Fund had risen to £10,000,000, and there was a definite prospect that the state of unemployment would necessitate continuous borrowing for some time to come. The Minister, while deciding

in view of the state of unemployment at that time to grant the addition of six weeks, felt constrained, in the exercise of the discretion given to him, to apply certain further limitations.

295. The persons covered by these limitations to whom the additional six weeks of benefit in the Second Special Period was not to be granted were :

- (1) Juveniles who were living with their parents or relatives and who were assisted or might reasonably expect to be assisted by their parents or relatives during unemployment ;
- (2) Single persons who were being wholly or mainly maintained by their relatives ;
- (3) Short-time workers, except where their earnings were so low as in the opinion of the Local Employment Committee to justify the grant of benefit. Ordinarily this limitation applied if the workers were earning on the average half or more than half their normal earnings ;
- (4) Persons who were unwilling to accept on fair terms and conditions work other than that to which they were accustomed, but which they were reasonably capable of performing ;
- (5) Aliens except the British-born wives and British-born widows of aliens.

296. In June, 1922, aliens who had served in H.M. Forces were excepted from the limitation indicated in (5) above, while in July, 1922, the limitations were extended to cover the case of married women living at home whose husbands were in employment.

297. These limitations, while eliminating considerable numbers of persons least in need of assistance, were never intended to be applied rigidly, and the Committees acting under the Minister's directions have consistently had regard to the circumstances of each individual case in order to avoid the disallowance of benefit where definite hardship would be caused.

298. The Act of April, 1922, made it a condition of the grant of all uncovenanted benefit in the Third and Fourth Special Periods that the grant is expedient in the public interest, and accordingly since that date the grant of uncovenanted benefit has been a matter entirely within the discretion of the Minister. The limitations above described (paras. 295 and 296) were applied to all grants of uncovenanted benefit as from April 6th, 1922.

299. The application of these special limitations has been kept continually under review since they were first brought into operation. Recently they formed the subject of discussion in Parliament during the consideration of the Unemployment Insurance Bill, 1923, and the Minister undertook to review their operation. In pursuance of this pledge he announced, in April, 1923, two modifications, viz. :

- (i) that in the case of single persons residing with relatives care should be taken that proper weight is given to considerations of age, especially at 25 years or over, in determining whether it is reasonable for such applicants to look to their relatives for support;
- (ii) that the general disqualification of aliens for uncovenanted benefit should not apply as from May 10th, 1923, to aliens (other than former enemy aliens) who have been continuously resident in this country since January 1st, 1911.

300. These special limitations in their present form are as follows:—

The Minister has decided that it is not expedient in the public interest that uncovenanted benefit should be paid to—

- (1) *Single persons* (both juveniles and adults and including widows and widowers without dependent children) who are residing with parents or relatives to whom, having regard to all the circumstances, they can reasonably look for support during unemployment.

In the application of this limitation the Minister has directed the Local Committees that in the absence of special circumstances benefit should not be withheld from single persons over the age of 25;

- (2) *Married women* living with their husbands who are in employment and whose incomings are sufficient to justify the withholding of Uncovenanted Benefit from the wife. A similar limitation may also be applied to married men whose wives are in employment.
- (3) *Persons who are working short time* and whose incomings are sufficient to justify the withholding of Uncovenanted Benefit. Ordinarily this will be the case if they are earning on the average half or more than half their normal earnings.
- (4) Persons who are unwilling to accept on fair terms and conditions work other than that to which they are accustomed but which they are reasonably capable of performing.
- (5) Aliens other than—
  - (a) British-born wives and British-born widows of aliens;
  - (b) Aliens who served with H.M. Forces (or in certain cases as merchant seamen) during the late war;
  - (c) Aliens, not being former enemy aliens, who have been continuously resident in this country since the 1st January, 1911.

301. *Single persons residing with parents.* In determining whether uncovenanted benefit should be paid to single persons

residing with parents or other relatives, the test applied is whether the total incomings of the household are sufficient to justify the withholding of benefit from the applicant. Where the circumstances indicate that a disallowance of benefit would lead to hardship, the claim would be allowed; where, however, the incomings of the household and the general circumstances are such as to make it not unreasonable that the applicant should look to his parents or relatives for support during unemployment, the claim is disallowed.

302. For this purpose it is necessary to ascertain the total incomings of the household and the number of persons dependent thereon. This enquiry is made when the applicant is being interviewed by the Committee. No definite standard per head of a household has been laid down. Considerable discretion is given in this respect to the Local Committees.

303. *Married women living with their husbands.* The principle governing the rule that uncovenanted benefit should not be paid to a married woman living with her husband, is similar to that applied to single persons residing with their relatives, *i.e.*, if the husband is in employment and the incomings are sufficient to enable the wife to look to him for support without hardship, the claim by the wife would be disallowed. In such cases regard is paid not to the total incomings of the household, *e.g.*, the earnings of adult children, but only to the incomings of the husband and the number of persons dependent thereon.

304. The similar rule in respect of a married man living with his wife is only applied if the wife is in definite employment, and is earning sufficient to justify the withholding of benefit from the husband.

#### *Rates and Conditions of Dependants Benefit.*

305 Benefit in respect of dependants is payable only to persons receiving unemployment benefit (covenanted or uncovenanted) on their own account

306. The rates of dependants benefit are as follows:—

|   |               |
|---|---------------|
| To a married man in respect of his wife   | 5s. per week. |
| To an unmarried man or a widower<br>in respect of a housekeeper having<br>the care of his dependent children<br>(or a female person who has been<br>and is living with him as his<br>wife) ... .. | 5s. per week. |
| To a wife in respect of her husband if<br>he is prevented by physical or<br>mental infirmity from supporting<br>himself and is being maintained<br>wholly or mainly by his wife ...               | 5s. per week. |

To a man or a woman in respect of  
dependent children under 14  
years of age (or between 14 and 16  
years of age if under full-time  
instruction in a day school) ... 1s. per week  
for each child.

307. Dependants benefit cannot be paid in respect of any adult dependant who is in receipt of unemployment benefit or engaged in regular wage-earning employment or in an occupation ordinarily carried on for profit. In the case of a wife, she must be either living with the claimant or wholly or mainly maintained by him. The amount which the husband must, in order to justify a grant, provide as maintenance for his wife not living with him, is determined according to the circumstances of each individual case. A claim in respect of a husband can be granted only if the husband is prevented by physical or mental infirmity from supporting himself, and if he is wholly or mainly maintained by his wife; in general, a husband who is a bona fide worker in insured employment would have a claim to unemployment benefit on his own behalf. The grant in respect of children may be extended to cover step-children or adopted children of the claimant if they are wholly or mainly maintained by him. It can be granted in respect of children between the ages of 14 and 16, provided that they are under full-time instruction in a day school.

308. The decision of the Minister on claims for dependants is final and conclusive, but the plan of referring cases to Local Committees, already adopted in connection with uncovenanted benefit, has been applied also to claims for dependants.

#### *Determination of Claims to Benefit.*

309. Claims to covenanted benefit are determined by the Insurance Officer, subject to certain statutory rights of appeal to the Court of Referees and the Umpire. As explained above, uncovenanted benefit, strictly speaking, is in all cases a discretionary grant, and the question whether it is to be granted or not is decided by the Minister (acting ordinarily through the Local Employment Committees); in practice, however, so far as the conditions for uncovenanted benefit are the same as for covenanted benefit, the machinery of the Insurance Officer, Court of Referees and Umpire is used for uncovenanted benefit also.

310. *Insurance Officer.*—In the case of covenanted benefit, and also of uncovenanted benefit where conditions applicable also to covenanted benefit are in question, the decision is given in the first instance by the Insurance Officer who is required to give his decision, as far as practicable, within 14 days from the date of submission to him of the claim. One or more members of the staff at each Employment Exchange has a limited authority to act as Insurance Officer. All cases presenting any doubt or difficulty, however, are referred to the Chief Insurance Officer.



(See para. 167.) This centralisation secures effective co-ordination of the decisions on claims arising in the same or similar circumstances in different localities. The more routine functions are, however, extensively decentralised so as to secure immediate decisions on claims raising no point of difficulty. The following table shows the number of cases referred to the Chief Insurance Officer and the nature of his decision :—

TABLE XXII.—NUMBERS OF CASES REFERRED TO CHIEF INSURANCE OFFICER FROM NOVEMBER 8TH, 1920, TO JULY 1ST, 1923, AND THE NATURE OF HIS DECISION.

| Period.                           | Number of cases forwarded for adjudication. | Allowed. | Disallowed. |
|-----------------------------------|---|----------|-------------|
| Nov. 8th, 1920, to July 3rd, 1921 | 214,201                                     | 49,449   | 164,752     |
| July 4th, 1921, to July 2nd, 1922 | 356,052                                     | 80,671   | 275,381     |
| July 3rd, 1922, to July 1st, 1923 | 292,768                                     | 76,891   | 215,877     |

311. *Courts of Referees.*—If benefit is disallowed by the Insurance Officer, the claimant (or his Association, if he has claimed through an Association) has a right of appeal to a Court of Referees (see para. 24). The right must be exercised within 21 days, but the Minister may grant an extension of this time for special reasons.

312. An applicant may attend the hearing of his case and may be represented at the hearing by another person not being Counsel or Solicitor. If the claim is made through an Association having an arrangement for the administration of State Unemployment Benefit, the right of appeal to the Court of Referees lies with the Association.

313. So far as possible, one man and one woman representative are summoned for each Court from both the Employers' and Workpeople's Panels when both men's and women's cases are to be heard, but women representatives deal with the women's cases and the men representatives deal with the men's cases. If a full Court is not available, the case may be heard, with the consent of the claimant, in the absence of any member of the Court other than the Chairman. The Court may allow the payment of benefit pending a further appeal and the final determination of the claim, and any benefit so paid is retained by the claimant (in the absence of fraud) even though his claim is ultimately disallowed.

314. The number of cases considered by the Courts of Referees is as follows (further details are given in Appendix XIX) :—

| Period.                                  | Allowed. | Disallowed. | Total  |
|--|----------|-------------|--------|
| November 8th, 1920 to July 3rd, 1921 ... | 15,589   | 24,705      | 40,294 |
| July 4th, 1921 to July 2nd, 1922 ...     | 29,469   | 46,041      | 75,510 |
| July 3rd, 1922 to July 1st, 1923 ...     | 26,228   | 43,975      | 70,203 |

315. It will be noted from the Table in Appendix XIX that the largest class of cases is that of persons alleged to have left their employment voluntarily without just cause. Over all the cases the percentage of disallowance by the Court is about 60 per cent.

316. *Umpire* :—There is a further right of appeal in certain cases to the Umpire, who is a judicial authority independent of the Ministry of Labour and appointed by the Crown. The Umpire's decision is final and conclusive.

317. Appeal to the Umpire may be made by the Insurance Officer or by the Association of which the claimant is a member, or, with the permission of the Court of Referees, by the claimant himself. A new feature of the 1920 Act is that the right of appeal to the Umpire given to Associations is not confined to those Associations having arrangements under Section 17 for the administration of State Unemployment Benefit; appeal may be made by any Association to which the claimant belongs.

318. During the period from the inception of the Act to the 1st July, 1923, 8,361 cases have been considered by the Umpire, of which 2,269 have been allowed and 6,092 disallowed.

319. Volumes and pamphlets containing the more important decisions of the Umpire are printed at intervals and put on sale by His Majesty's Stationery Office. The following, containing decisions given under the 1911 and subsequent Acts, have been issued :—

|   |            | Price, net   |
|---|------------|--------------|
|   |            | <i>s. d.</i> |
| Vol. I.—(Benefit, 1911 Act) contains Decisions Nos. ...                     | 1- 500     | 1 3          |
| Vol. II.—(Benefit, 1911 Act) contains Decisions Nos. ...                    | 501-1000   | 2 0          |
| Vol. III.—(Benefit, 1911 Act) contains Decisions Nos. ...                   | 1001-1500  | 3 0          |
| Vol. IV.—(Benefit, 1911 Act) contains Decisions Nos. ...                    | 1501-1821* | 3 0          |
| Vol. I.—(Out-of-Work Donation†) contains Decisions Nos. ...                 | 1- 500     | 2 6          |
| Vol. II.—(Out-of-Work Donation†) contains Decisions Nos. ...                | 501-1000   | 2 0          |
| Vol. III.—(Out-of-Work Donation†) contains Selected Decisions from Nos. ... | 1001-4270  | 3 0          |
| Vol. I.—(Benefit, 1920 Act) contains Selected Decisions from Nos. ...       | 1-2000     | 3 0          |

\* Decision No. 1821 was the last given under the 1911 Act.

† The principles embodied in the Umpire's decisions under the out-of-work donation scheme are in the main applicable to claims made under the Unemployment Insurance Acts.

Pamphlets 1-25 (Benefit, 1920 Act) contain Selected Decisions from Nos. 2001 to 5000. Price 6d. net per pamphlet (or by subscription of 7s. 6d. net to cover the supply for one year, or for 26 pamphlets, whichever is the greater).

320. The Umpire's decisions, forming as they do the case law on the subject, are of vital importance in dealing with claims to benefit. The cases mentioned below are of special interest.

(a) *The Coal Mining Dispute.*

321. In connection with the dispute in the coal-mining industry which began on April 1st, 1921, and terminated on July 4th, 1921, two important cases were taken to the Umpire by the Miners' Federation of Great Britain, who were represented by Sir John Simon, K.C. The Department was represented by the present Lord Chief Justice, who was then Attorney-General.

322. In the first case the question at issue was whether the circumstances in which the miners lost their employment constituted a trade dispute within the meaning of the Act. On behalf of the miners the point was taken that the miners were given 14 days' notice of the termination of their contracts in accordance with the special conditions applying to the industry. These notices were given admittedly on the termination of the Government control of the mines and it was, therefore, argued that they terminated the employment for reasons unconnected with the trade dispute. The employers had, in the majority of cases, made to the miners fresh offers of employment on terms lower than those which the employees had previously received, but it was contended for the miners that they were entitled to refuse these offers in view of the terms of Section 7 (1) (iii) of the Act (*see* para. 272 (2)). On the other hand it was argued that the issue of the notices to the miners and the offer of fresh terms were only incidental, and that the main fact was that a trade dispute existed between the employers and the workpeople, the employers' intention being to reduce the wages in the industry, and the employees not being prepared to accept the offer of reduction. The Umpire decided that a trade dispute did exist, and benefit was accordingly disallowed. In certain other cases, where evidence was produced that the termination of employment was not due to the trade dispute but to other causes such as bad trade or bad conditions in the mine, benefit was allowed.

323. In the second case the Miners' Federation maintained that benefit should be allowed from the settlement of the dispute, although work was not resumed immediately. Claims had been disallowed by the Insurance Officer where, although there were no unsettled points remaining in dispute, the miners were unable to resume employment owing to the damage suffered by the mines as a result of the dispute—*e.g.*, owing to the withdrawal

of the safety men. The Umpire upheld the disallowance of the claims, holding that the stoppage of work which continued after the general settlement was due in these cases to the trade dispute.

*(b) Jute Trade Dispute.*

324. In connection with the dispute in the jute trade in the early part of 1923 the point was taken on behalf of certain workpeople whose benefit had been disallowed that a general lockout, in so far as it applied to factories which were not affected by the matter in dispute, was to be regarded as an act done in furtherance of a trade dispute and not as showing that a dispute actually existed at such factories. Mr. Patrick Hastings, K.C., appeared before the Umpire for the workpeople and the Attorney-General for the Department. The case fell within the principles of several decisions, some of which had been given under the 1911 Act, in which the wording of the trade dispute clause was similar to that contained in the 1920 Act. The Umpire had there decided that the lockout in itself "constitutes a trade dispute" or "extended the trade dispute" to the premises at which the lockout was declared. In giving his decision the Umpire stated that he must assume that when re-enacting in the Act of 1920 the trade dispute section of the Act of 1911, Parliament intended that the later Act should be construed in the same way as the earlier Act had been construed. He therefore held that the applicant had lost employment by reason of a stoppage of work which was due to a trade dispute at the factory at which he was employed.

*(c) Persons in receipt of relief set to work by Guardians.*

325. In a number of cases Boards of Guardians, as a condition for the receipt of out-door relief, have required the recipients to perform work provided for them by the local authority (*e.g.*, the Town Council), by arrangement with the Guardians. The question whether in such circumstances the recipients of the out-door relief could be regarded as unemployed and entitled to benefit in respect of the days on which work is performed came before the Umpire, who decided that benefit could be paid only when certain conditions could be fulfilled. The test work referred to in this connection is work falling outside the Guardians' Institutions. The following are the conditions to be fulfilled:

- (1) The arrangement must have been approved by the Ministry of Health as a bona fide scheme for applying the labour test.
- (2) The men must have been selected by the Guardians for the purpose of testing the genuineness of the application for relief, and not for the purpose of supplying the Authority with labour specially suitable for the class of work to be undertaken.

- (3) The work must have been put in hand for the express purpose of the arrangement with the Guardians. This condition would not be fulfilled, for example, if the work is of a kind which the Authority would have undertaken in the normal course at the present time, or in the near future.
- (4) The payment of money and the issue of relief in kind must be made to the men by the Guardians alone.
- (5) The amount of relief given by the Guardians must be neither less nor more than that given to men not undergoing the labour test.
- (6) The Guardians alone must have the right to say for how many days or hours at a time any of the men are to work.
- (7) It must be clear that the real substantial nature of the arrangement is not a payment of wages for work done. Where the amount of work varies in each case with the amount of relief given so to make it look as if the relief were a wage, the Umpire infers that the arrangement is equivalent to employment, and benefit will not be payable.

(d) *Unemployed Marchers.*

326. The question whether benefit should be paid to claimants who took part in the organised marches of the unemployed to London has also come before the Umpire. The Umpire decided that benefit could not be allowed in respect of the period covered by a march out and home or the stay in London, as in his view the applicants' prospects of obtaining employment could not but be diminished by their getting out of touch with the industrial area in which they had been at work previously. They therefore failed to prove to his satisfaction that they were unable to obtain suitable employment.

327. *Local Employment Committees.*—The Local Employment Committees are the main agencies for dealing with applications for uncovenanted benefit. At times of exceptional pressure it has sometimes been necessary to provide for the authorisation of such benefit by the Local Officers of the Department in cases which are in all respects straightforward, but no claim presenting any element of doubt in regard to the satisfaction of the requirements is passed except after reference to the Committee, which in practically all cases summons a claimant to attend for the hearing of his claim. Even in cases which it has been possible to empower the Local Officers to authorise, it has been the practice to require submission to the Committees as soon as the pressure of work permitted. In order to cope with this very onerous responsibility the Committees have usually formed sub-Committees on which the members sit in rotation and to which persons not members of the main Committee, are frequently co-opted. A Rota Committee sitting in this way consists of at least two members, and an effort is always made to secure that

a woman member is present when women's claims are dealt with. In some centres the volume of work falling upon the Committee has been so great as to involve at certain periods constant sessions of a number of rota sub-Committees, and it has been found necessary by some Committees to appoint a special Chairman of Rotas to make the necessary arrangements. No payments are made to members for this work other than out-of-pocket expenses for travelling and subsistence, and compensation for lost time in the case of workpeople's representatives.

328. The Committees have been empowered to recommend either the admission or the rejection of the claim, or to admit the claim for a reduced period, or to require its re-submission to them after a specified period.

329. In the exercise of their functions the Committees are required to have regard to the directions of the Minister with whom the right of decision lies. Such directions were originally embodied in regulations, which have been supplemented by memoranda from time to time as necessity arose. The original regulations indicated in some detail the circumstances which it was desired the Committees should keep in mind in dealing with claims. Special attention may be called to the following points :—

- (1) In the case of claims by ex-service men at least one member of the Committee is, if possible, an ex-service man;
- (2) No application is refused without giving the applicant an opportunity of attendance.
- (3) No application is allowed if the applicant who is summoned fails to attend without good cause.
- (4) An applicant is expected not merely to register at an Employment Exchange, but to make other efforts independently to obtain employment, and must have reasonable qualifications for the work he seeks and be prepared, if necessary, to accept other suitable employment. Committees may require applicants to produce documentary evidence of their efforts to obtain work.

330. In the great majority of cases the recommendations of Committees are accepted and acted upon by the Department. There is no formal procedure of appeal, but in practice a number of cases are brought to the notice of the Headquarters of the Department, and, if any case appears to call for further consideration, it is referred back to the Committee.

331. Recommendations of Local Committees for the grant of uncovenanted benefit, or covenanted benefit under Section 6 (1) of the Second Act of 1921 (*see* para. 279 (3)), and dependants' benefit, and the allowances of such benefit by Local Officers are subjected to test checks at more or less regular intervals by selected officers attached to Divisional Offices who visit the various Local Offices in rotation. The principal objects of this scrutiny are to

secure uniformity of practice in the application of the rules governing the grant of such benefit and to bring to light any recommendation or decision which, on the facts available, does not appear to conform to those rules. Any case of doubt may be referred back to a Committee for reconsideration or to Headquarters for a ruling, according to circumstances.

332. In the five months ended May 31st, 1923, about 100,000 individual claims to benefit were so examined, involving over 1,600 visits to Local Offices. Queries were raised in regard to Committees' recommendations in 1,437 cases (or 1.43 per cent. of claims examined). Benefit was not ultimately disallowed in all the cases so queried, and the small proportion of queries raised testifies to the thoroughness and care exercised by Committees in this connection.

*Method of claiming benefit.*

333. The claimant is required to make his claim at an Employment Exchange or other Local Office of the Department. In general the claimant must make his claim in person, although in very exceptional cases this requirement may be waived. On making his claim he must lodge his Unemployment Book. The lodging of the Unemployment Book during the currency of the claim constitutes a safeguard of some value against the payment of benefit whilst a claimant is actually in employment, but the requirement is sometimes waived in special cases, in particular in cases of systematic short-time working, in which the book, subject to certain conditions, may be left with the employer.

334. The claimant must indicate whether he desires to claim benefit direct from the Local Office of the Department or through an Association having an Arrangement with the Department under Section 17 of the 1920 Act. (*See below, para. 401.*)

*Verification of conditions for receipt of benefit.*

335. *Reference to Claims and Record Office.*—Particulars of the claim are despatched to the Claims and Record Office at Kew which supplies, ordinarily by return of post, a statement of the number of days of benefit (if any) to which the claimant's ledger account shows him to be entitled. The centralisation at Kew of the contribution records—which, it will be remembered, was first instituted in 1917 (*see para. 26*)—has been found to operate successfully.

336. While the proof of the claimant's financial title to benefit is thus obtained for the most part centrally, the proof of the other conditions for the receipt of benefit must necessarily be obtained locally.

337. *Personal Attendance.*—The claimant (if not claiming through an Association, *see below, para. 401*) is required to attend personally at prescribed intervals at the Local Office of the Department. The physical presence of the claimant during ordinary working hours is good evidence that he is in

fact unemployed, and also affords some evidence that he is capable of and available for work. Further it affords the Local Office an opportunity of offering him apparently suitable employment and so either placing him in employment or testing his willingness to accept suitable employment.

338. Under a scheme of Unemployment Insurance proof of unemployment is, of course, of the first importance. Under normal procedure claimants residing within two miles of the Local Office have to attend daily. The requirement of daily attendance is relaxed only in the case of persons residing over two miles from the Local Office; if the claimant resides between two and four miles, he is required to attend on alternate days only; if he resides between four and six miles, he is required to attend only once a week, which may be the occasion of payment; while, if he resides more than six miles away, he may be excused altogether from personal attendance and allowed to prove his unemployment by documentary evidence. As explained below (para. 355) these requirements have been temporarily relaxed owing to the abnormal volume of unemployment.

339. In the case of certain classes of claimants, such as casual dock workers, who are frequently engaged for only half a day, more stringent proof of unemployment is required.

340. Claimants desiring to travel in search of work are enabled to do so in suitable cases by the issue of a vacant ticket which the claimant may present at another Local Office for endorsement as evidence of his unemployment.

341. *Verification from last employer.*—The Exchange communicates with the claimant's last employer in order to verify the fact and period of his employment and to ascertain the circumstances in which he ceased to be employed. Under procedure adopted in May, 1922, the employer's reply, if it appears to indicate a ground of disqualification for benefit, is communicated to the claimant or his Association in order that they may, if they wish, put in a counter-statement.

342. *Offer of suitable employment.*—The question whether the claimant is "unable to obtain suitable employment" is tested by the offer of jobs by the Exchange.

343. In the administration of a scheme of unemployment insurance, one of the things which it is most important to verify is that the unemployment of the person claiming benefit is involuntary, that is, that he or she is genuinely seeking and unable to obtain suitable employment. The only way of effectively testing this point is by means of agencies whose business it is to obtain notification of vacancies for employment and to endeavour to fill them by suitable unemployed persons on their registers. The National Employment Exchanges are agencies of this kind and, as they also receive the claims to benefit and in most cases make the actual payment of benefit.



there is a close link between the payment of benefit and machinery for testing the genuineness of claims by the offer of employment.

344. If an Association undertakes the payment of State benefit for its members, it must, among other things, have effective machinery for obtaining notification of vacancies and for offering them to its unemployed members.

345. In practice every claimant for unemployment benefit is automatically placed upon the Exchange register of unemployed applicants for vacancies and is considered in connection with suitable vacancies coming to the knowledge of the Exchange.

346. Moreover each Exchange is linked up with every other Exchange in the country for the purpose of transferring workpeople, when this is necessary and practicable, from one district to another. If a vacancy cannot be filled by the Exchange to which it is notified, the surrounding Exchanges are first applied to, and then, if necessary, a wider area, and finally the vacancy may be circulated over the whole country by means of the National Clearing House Gazette, an official list of unfilled vacancies for national circulation, which is issued once a week and kept up to date by supplementary sheets issued daily. For the purpose of transfer from one district to another, the worker's fare may be advanced by the Exchange and, if he is entitled to benefit, half the fare in excess of 4s. may be paid outright out of the Unemployment Fund. (See para. 371.)

347. From this it will be apparent that employers in the insured trades, who are large direct contributors to the Unemployment Fund, can help materially to prevent abuse of the Fund. If employers notify vacancies to the Employment Exchange they thereby give the Exchange an opportunity to test the *bona fides* of those claiming benefit, while at the same time assisting the process of bringing men who want jobs into early touch with jobs that need men. There is no obligation on the employer to engage an applicant unless he considers him suitable—although it is to be borne in mind that suitable applicants for almost any situation in the insured trades are likely to be found at the Exchanges—but for the purpose of safeguarding the Unemployment Fund the primary essential is that vacancies should be notified.

348. It is worthy of remark that during the great depression in trade which has continued since the autumn of 1920, the test afforded by the offer of work, though by no means non-existent, has been available to a much less extent than it is likely to be in normal times. Staffs have been reduced wholesale, and in a great many cases employers have a waiting list of former employees. If they have had work to offer at all, they have simply re-engaged one or more workpeople from the waiting list. Moreover, owing partly to the lack of housing accommodation and partly to the widespread unemployment, transfer of workpeople from one district to another has been

much reduced; ordinarily there are unemployed workpeople to be found on the spot for almost any vacancy, and, if there are not, the absence of living accommodation often makes it impossible to introduce workpeople from elsewhere.

349. In connection with the offer of employment as a test of the *bona fides* of a claim to benefit difficult questions often arise on the point whether the employment offered is "suitable." As stated elsewhere, it is a condition for the receipt of benefit that a claimant should be unable to obtain suitable employment, and the rules laid down by Statute have been set out in para. 272. These rules have been interpreted by the Umpire in numerous decisions.

350. In general, claimants with definite skill and experience who are qualified for covenanted benefit are held to be entitled to benefit for a reasonable period in which to look for work in their normal occupation. What is to be regarded in each case as a reasonable period must depend upon a number of circumstances, for example, whether a claimant's normal occupation involves specialisation in certain operations; the degree of skill and experience possessed by the claimant; his age; prospects of other employment, etc. Consideration is also given to age or health. Claimants who have definite domestic ties which make their presence at home essential are also entitled to a reasonable time in which to find work not involving residence away from home. Every claimant must, of course, be available for some work, and benefit could not be allowed to a claimant who could not leave home at all even for local work. The case of domestic work is of particular interest at the present time. Unmarried claimants accustomed to domestic work, or for whom domestic work is apparently suitable, are not allowed to remain unemployed at the expense of the Unemployment Fund if there are resident vacancies available for which they could be suitably submitted.

351. Other methods of ensuring that the conditions are satisfied are adopted in suitable cases, *e.g.*, reference to approved societies to ascertain whether the claimant is in receipt of sickness benefit; to local Old Age Pensions Officials to ascertain whether a claimant is in receipt of old age pension; to Local War Pensions Committees to ascertain whether he is in receipt of treatment allowance; and so on.

352. *Persons in receipt of Workmen's Compensation.*—In the case of claims for unemployment benefit made by persons who are in receipt of Workmen's Compensation, the question is whether the claimant can be regarded as capable of work. The receipt of Workmen's Compensation is not in itself a disqualification for the receipt of benefit. The question whether the claimant is capable of work must depend on the actual facts of each case, but the receipt by a claimant of full compensation would indicate *prima facie* that he was not capable of work, and before he could receive benefit he would be required to produce convincing evidence that he was in fact capable of performing some work

which there was a reasonable prospect of his obtaining. If the claimant is in receipt of partial compensation, he is *prima facie* capable of some work and would, in general, be able to qualify for the receipt of unemployment benefit.

353. *Seasonal Workers*.—The case of seasonal workers has presented some difficulty. So far as covenanted benefit is concerned, a claimant who is normally employed only during a particular season of the year can in general receive benefit only if he is unemployed during that season, unless he is available for any suitable employment outside that season but is unable to obtain it. In order to qualify for uncovenanted benefit a claimant must satisfy the condition that he is normally in insurable employment, and he cannot be so regarded unless such employment is his normal means of livelihood. It is not sufficient to be so considered if he merely proves that he has been only occasionally employed in such employment. Only in exceptional circumstances, therefore, can a seasonal worker in an insured trade be regarded as normally in insurable employment; an exception might be the case of a fish worker who is normally engaged throughout 10 or 11 months of the year at various ports, following the fish from one port to another.

#### *Payment of Benefit.*

354. Benefit is normally paid once a week, usually on Friday, in respect of the pay week ending on the previous Wednesday. Claimants residing more than six miles from the Local Office may receive payment by post. Benefit must be authorised by an officer appointed as an Insurance Officer under the Act, who is responsible for satisfying himself that all the requirements are complied with. The system for the computation and payment of benefit has been carefully developed as the result of experience in order to ensure the greatest possible degree of efficiency combined with financial safeguards. The need of efficient safeguards will be appreciated when it is mentioned that at many Exchanges a sum of £4,000 or more is paid out week by week in benefit, and that the annual sum paid out in total is between £40,000,000 and £50,000,000.

#### *Modifications during exceptional Unemployment.*

355. The system of obtaining proof of unemployment and of paying benefit described above was devised to suit normal circumstances. It has been found necessary to modify it considerably in order to deal with the altogether exceptional number of claims with which the Local Offices had to deal after the inception of the Act of 1920. As might be expected, machinery designed to deal with 5 per cent. or 6 per cent. of unemployment could not deal with 16 per cent. or 18 per cent. (in some localities considerably higher figures) without some modification. A series of gradual relaxations was therefore devised permitting of

reductions in the usual number of attendances. Further arrangements were made in cases of wholly exceptional pressure for use to be made of employers' premises.

356. In a certain number of cases, particularly those of short-time and temporary suspensions of work, it was found necessary to go even further and to suspend altogether the usual requirements in regard to signature of the Unemployed Register in proof of unemployment, and to accept in place thereof certificates signed by representatives of the workers and countersigned by the employer. In a small number of cases it was even found necessary to dispense with individual receipts for payment of benefit, and to accept as proof of payment pay sheets signed by witnesses. These relaxations (except the waiving of the individual receipts for payment of benefit) are still in operation to some extent, although it has been found possible during the last 18 months to bring about a gradual return to normal requirements.

357. The congestion arising at Local Offices on the occasion of signature had also to be relieved. In normal circumstances claimants were allowed to attend at the Exchange any time between the hours of 9 and 12 in the morning and 2 and 4 in the afternoon, and in general this led to no delay in dealing with them. When unemployment assumed abnormal dimensions, however, the problem of dealing with the number of claimants was serious. In many cases additional premises were hired; but this was not always practicable, and, even with extra premises, the pressure was so great that other measures had to be adopted. At the outset these took the form of relaxations of the normal procedure, *e.g.*—

- (1) signatures were excused on one or more days in the week; or
- (2) payments were spread over two days instead of being concentrated into one.

358. The adoption of relaxations in any given case was governed by the number of applicants in relation to the premises available, due regard being paid, of course, to adequate safeguards against abuse of the Unemployment Fund.

359. Whilst these relaxations eased the position, however, the fact remained that in many cases very large numbers of applicants had to be dealt with at the same office on the same day, and it became necessary to devise means of preventing the formation of queues outside Exchanges. Timing arrangements were therefore brought into force where necessary for the regulation of the flow of claimants and the avoidance of congestion.

360. Under timing arrangements claimants are divided into groups, members of each group being allotted a given interval within the prescribed hours in which to sign the Unemployed Register. The size of the group and the length of the interval vary according to circumstances. The simpler cases are met by hourly timing arrangements, under which one group of claimants

is required to attend between 9 a.m. and 10 a.m., another between 10 a.m. and 11 a.m., and so on. More commonly half-hourly and often quarter-hourly arrangements have been adopted.

361. In general, claimants of the same occupation are required to attend at the same time, and (since the registers of claims are filled in occupational order in order to facilitate the selection of applicants for submission to vacancies notified by employers) this plan fitted Exchange organisation and was conducive to smooth working.

362. The method of allotting times to individuals is to mark on a card (issued to each claimant when he lodges his unemployment book and makes a claim) the time at which he is required to attend. As the constitution of a given group is a varying quantity (owing to the lapsing of some claims and the addition of others) constant adjustment of timing arrangements has been necessary.

363. The success of timing arrangements was not a matter of easy or speedy achievement. In the first instance its observance by claimants was sought rather on the basis of moral suasion; claimants were urged to attend at specified intervals during those hours by way of voluntary co-operation with Exchanges. At a later stage it became necessary to require claimants to attend at specified times. Even so, the queue habit "died hard," applicants persisting in attending before their proper time. This difficulty was in some places met by police co-operation, failing which the Department had no real power to prevent claimants from waiting *outside* Exchanges, though the admission of claimants into the Exchange could be restricted. Tactfully exercised firmness was thus necessary, subject, of course, to allowance being made in cases where claimants, deviating from their allotted time, were able to give the Manager a satisfactory explanation. In some cases, however, the belated appearance of a claimant might suggest his non-availability for employment or that he had actually been in employment on that day. In such cases he would be required to produce corroborative evidence of unemployment.

364. In general it may be said that timing systems have either eliminated queues so far as the Exchange is concerned, or reduced queues to small dimensions. Occasionally, as is practically unavoidable in such an extensive organisation, there is a hitch which throws the machinery at a particular Exchange out of gear for a day or two. Apart from isolated instances of this kind, almost the only cases in which a queue of any size is formed are those in which a large number of workpeople are discharged simultaneously in the district and attend at the same time to make their claims. The Exchange often receives notice of such cases beforehand and is able to make arrangements to deal with the situation, but sometimes, when the discharges take place without notice, the formation of a queue of persons lodging claims is unavoidable.

*Investigation and Examination of Claims.*

365. In addition to the ordinary examination of claims to benefit and the application of the standard tests, such as the attendance of the claimant at the Local Office, communication with the last employer, the offer of employment wherever possible, and reference to other bodies making payments, there are also standing arrangements for a more detailed investigation, in certain cases, of the validity of the claim. At each Exchange one officer at least is specially detailed for this work. The claims selected for this investigation are subjected to a special examination and are usually tested by personal investigation outside the Exchange. This investigation is naturally directed in the first place to claims in regard to which, for any reason, some doubt has arisen either by examination of the documents, or by information otherwise received. The Local Committees too, on consideration of a case, frequently refer it for investigation on specific points of doubt before making their recommendation. In addition a certain proportion of the apparently straightforward claims are selected each week for special scrutiny. This work of investigation is closely supervised by the Divisional Controllers and also by the Inspection Branch at Headquarters. These investigations are valuable, not merely in relation to the actual cases investigated, but also in indicating parts of the procedure calling for modification.

366. In addition to the regular investigation of claims concentrated investigations at particular centres have been undertaken from time to time. On these occasions a special staff of investigating officers in charge of a responsible officer is sent down to a particular Exchange, generally for a period of two weeks. The whole of the current claims to benefit at that Exchange are carefully scrutinised. Special checks are applied, and every case presenting the slightest doubt is fully investigated. A proportion of apparently straightforward cases is also subjected to special tests.

367. The general result of investigations has been to indicate that while, as might be expected in view of the large numbers involved, there are some cases of fraud and mis-representation, the number of such cases relatively to the total is insignificant. The vast majority of the claims current are made by *bona fide* workers in the insured trades who are unemployed owing to the existing trade depression but are genuinely anxious to obtain any work which they are capable of performing.

368. This may be illustrated from the results of the five series of concentrated investigations which have been carried out, viz., in June, 1921, July 1921, May and December, 1922, and May, 1923. On each occasion important centres were selected, and as far as possible, these represented different groups of important industries. The total number of centres so dealt with up to date is 39.

369. In the first series of concentrated investigations (June, 1921), nine centres were visited, at which a total of 96,830 claims were scrutinised and 7,846 personally investigated. Only 59 cases of suspected fraud (0·06 per cent. of total claims scrutinised) and 1,061 other cases (1·1 per cent.) were referred back to the Local Committee for reconsideration. At the other concentrated investigations the results were similar. In the fifth series (May, 1923), there were selected seven centres at which a total of 46,815 claims were scrutinised and 2,510 cases personally investigated. 72 cases of apparent fraud were disclosed and 326 other cases were referred back to the Local Committee. In addition, 31 cases were referred to the Chief Insurance Officer on queries as to the satisfaction of statutory conditions. Of the cases of apparent fraud, the majority on further investigation were shown not to be cases of fraud. Similarly, of the cases referred back to the Local Committees, only a small minority on reconsideration proved to be cases in which benefit was definitely disallowed.

370. There are also standing arrangements for the review, by officers of the Divisional Office, of the allowances of benefit, particularly uncovenanted benefit, made by the Local Office, in order to ensure that all the requirements of the Acts, and the rulings given thereunder, are being strictly applied. This examination proceeds continuously, more than a quarter of the total number of Exchanges and Branch Offices being visited each month. Practically all offices are thus visited every three or four months. At each visit a percentage of the current claims is examined in detail, the claims being selected from both covenanted and uncovenanted claims, and also from claims made in respect of dependants. Immediate steps are taken to rectify locally any defects revealed. In addition, the defects are scheduled and returns made to Headquarters, which is thus afforded an opportunity of detecting any inadequacy in the existing procedure or instructions in regard to the allowance of benefit, and of taking any general action necessary to ensure that the local action is in conformity with general rulings. The results show a progressive decrease in the proportion and importance of errors revealed.

*Payment of Travelling Expenses of Insured Contributors.*

371. Section 30 of the Act of 1920 provides that payment may be made out of the Unemployment Fund of part of the fare advanced under the Labour Exchanges Act, 1909, to an insured contributor travelling to a place where employment has been found for him, if, in the opinion of the Minister, the insured contributor would be entitled to receive unemployment benefit if he became or remained unemployed. The part of the fare which may thus fall as a charge against the Fund has been fixed, by Regulations, at one-half of the amount, if any, by which the sum advanced exceeds 4s., e.g., if an advance of £2 is made the charge against the Fund, or, in other words, the amount not recoverable from the insured contributor, may be one-half of £1 16s., viz., 18s. This provision has recently been applied for

part payment of the fares of the parties of men who went to work in France by arrangement with the French Ministry of Labour.

372. During the period November, 1920, to June, 1923, 22,606 advances to the value of £15,235 were made to workpeople travelling to take employment found for them through an Employment Exchange, and of this amount £3,300 has been charged to the Unemployment Fund under Section 30.

#### *Outdoor Relief.*

373. Section 27 of the 1920 Act followed the corresponding provisions of the repealed Acts by providing that a Poor Law Authority, in granting outdoor relief to an applicant, should not take into account any benefit except in so far as it exceeded 10s. a week (5s. under the repealed Acts). This provision has been repealed by later legislation. Under the Unemployed Workers' Dependants (Temporary Provision) Act, 1921, the Poor Law Authority was required to take into account the full amount of unemployment benefit and allowances for dependants, and this provision was continued by the Unemployment Insurance Act, 1922.

374. Arrangements have been made with a view to ensuring that Poor Law Authorities have prompt information, from the Local Offices of the Department, of the amounts of benefit and dependants allowances received by applicants for outdoor relief. In view of the large numbers involved, procedure was devised so as to reduce the work to a minimum. Each applicant for relief was to be asked by the Poor Law Authorities whether he was receiving the amount of benefit which by his circumstances he would appear to be qualified to receive; and, in the event of the applicant stating that he was not receiving such amount, this statement was to be verified by means of a form of inquiry which he had himself to take to the Exchange and get filled up there.

375. In the course of the discussion on the Unemployed Workers' Dependants (Temporary Provision) Act in the House of Commons, the Minister (Dr. Macnamara) referred to the need for avoiding overlapping between the various public bodies engaged in alleviating distress caused by the existing unemployment, and indicated his intention to invite Local Employment Committees to co-opt on their membership members of Authorities already engaged in their areas in providing work or relief. Accordingly, in November, 1921, the Minister invited the Local Employment Committees to make temporary additions to their membership for this purpose.

376. Circular letters requesting local bodies to give effect to these measures of co-operation were issued in November, 1921, by the Ministry of Health and the Scottish Board of Health, and, generally speaking, co-operation has been effectively maintained in the manner described.



377. Prior to the passing of the first Unemployment Insurance Act of 1922, some complaints had been received from Poor Law Authorities to the effect that, in certain cases, owing to the payment of benefit having been delayed, the Poor Law Authority had found it necessary to grant additional outdoor relief in the meantime, and that there was no effective way of recovering the extra sum thus paid, if the claim to benefit was ultimately admitted and the applicant received arrears in respect of the period for which extra relief had been allowed. There is inevitably a certain number of cases in which the necessary enquiries on benefit claims occupy some time, and there have also been occasions—as after the passing of a new Act or the beginning of a Special Period—at which the pressure of work falling upon the Local Offices and the Local Committees has rendered inevitable some delay in a proportion of cases. It was clearly undesirable that a claimant who had received excess relief from a Poor Law Authority on the ground that he was not in receipt of Unemployment Benefit, should subsequently receive and retain benefit accumulated in respect of the same period and so, in effect, obtain a double allowance for the same period. Accordingly, Section 14 of the Act of April, 1922, provided that if a Poor Law Authority had paid excess relief while the claimant was not in receipt of benefit, the Department might pay to the Authority any benefit subsequently allowed for the period covered by the Authority's excess payments. The number of applications made by Poor Law Authorities for payments under this Section, and the total amounts paid to them, are set out in the following table:—

TABLE XXIII.—NUMBERS OF POOR LAW AUTHORITIES RECEIVING PAYMENTS UNDER SECTION 14 OF THE UNEMPLOYMENT INSURANCE ACT, 1922, AND THE AMOUNTS PAID TO THEM EACH MONTH FROM JUNE, 1922.

| Month.             | No. of Poor Law Authorities. | Amount Paid.<br>£ |
|--------------------|------------------------------|-------------------|
| June, 1922 ... ..  | 66                           | 1,701             |
| July, 1922 ... ..  | 157                          | 6,349             |
| Aug., 1922 ... ..  | 167                          | 10,285            |
| Sept., 1922 ... .. | 180                          | 9,350             |
| Oct., 1922 ... ..  | 180                          | 6,639             |
| Nov., 1922 ... ..  | 196                          | 7,465             |
| Dec., 1922 ... ..  | 203                          | 12,200            |
| Jan., 1923 ... ..  | 186                          | 7,680             |
| Feb., 1923 ... ..  | 178                          | 5,836             |
| Mar., 1923 ... ..  | 195                          | 7,160             |
| April, 1923 ... .. | 195                          | 5,366             |
| May, 1923 ... ..   | 173                          | 7,305             |
| June, 1923 ... ..  | 156                          | 6,235             |
| Total ... ..       | ...                          | £93,571           |

*Repayment of Benefit wrongly allowed.*

378. If in any case benefit has been paid when the statutory conditions were not satisfied or when the claimant was disqualified, a liability to repay to the Unemployment Fund the amount overpaid arises under Section 22 (5) of the 1920 Act. In this connection a new power was conferred on the Minister by Section 22 (6) enabling him to recover sums due to the Unemployment Fund summarily as a civil debt.

379. Further, under the Unemployment Insurance Act, 1923, there is power, when any person is liable to repay overpaid benefit to the Unemployment Fund, to recover the overpayment by deduction from any benefit to which that person thereafter becomes entitled unless that person shows that the sum was received by him in good faith and without knowledge that he was not entitled thereto. There is provision for the right of appeal to the Court of Referees and to the Umpire on the question whether any person is liable to have deductions made, under this provision, from benefit subsequently due to him.

*Prosecution of Fraudulent Claimants.*

380. The prosecution of fraudulent claimants constitutes one of the necessary safeguards against improper claims to benefit. Under the original scheme prosecutions had been comparatively few, numbering in all about 120 from the inception of the scheme to August, 1914. During the war period prosecutions were very few, numbering about 20 in all. After the Armistice the Out-of-Work Donation Scheme practically superseded unemployment insurance and a greatly increased number of prosecutions, 1,731 in all, were instituted under the Larceny Act for improper claims to Out-of-Work Donation. As from the inauguration of the extended scheme of unemployment insurance in 1920, prosecutions for improper claims to benefit were instituted in increasing numbers, as a natural consequence of the abnormal number of claims. These prosecutions are usually taken under Section 22 of the 1920 Act which provides penalties for knowingly making false statements or representations for the purpose of obtaining unemployment benefit. Proceedings must be commenced within three months from the date on which sufficient evidence to justify a prosecution comes to the Minister's knowledge or within six months of the commission of the offence, whichever period ends later.

381. Up to July, 1923, upwards of 3,700 prosecutions under this Section had been instituted. In addition 150 prosecutions were undertaken under the Unemployed Workers' Dependents (Temporary Provision) Act, 1921. These prosecutions under the two Acts resulted in some 970 persons being imprisoned and

about 2,300 being fined. In addition a number of persons were admonished or bound over. The summonses were dismissed in only about 9 per cent. of the cases.

382. Knowledge of improper claims comes to the Department partly by anonymous letters and oral reports at the Exchange, partly from complaints by employers or members of the public, partly by reports received from the Ministry of Health, Approved Societies for National Health Insurance, police and trade unions, and partly as the result of investigating activities of the local staff. There is effective co-operation between the Local Offices of the Department and the Police, both in cases initiated by the Department and in cases initiated by the Police. The earlier prosecutions under the Out-of-Work Donation Scheme were usually left to the Police, but all cases are now dealt with by the Department. In Scotland the Department's Divisional Controller deals direct with the appropriate local Procurator Fiscal.

383. By far the most prevalent type of fraud is that of claims to benefit by persons in employment, this class amounting to nearly 55 per cent. of the total number of suspected cases reported to the Department. In this connection, it may be well to correct a misunderstanding which is not uncommon. Statements are frequently found in the Press and elsewhere that persons have been prosecuted "for working while in receipt of benefit." It should hardly be necessary to say that no person is ever prosecuted "for working": but persons have constantly to be prosecuted for representing, for the purpose of obtaining benefit, that they are unemployed when they are in fact employed. Other classes of cases are concurrent claims to Unemployment and Health Insurance Benefit, forgery and impersonation, concurrent claims to Unemployment Benefit and Old Age Pension, false statements of age, false representations made for the purpose of obtaining dependants benefit, and various other similar classes. Many of the cases reported to the Department do not prove, after investigation, to be cases where any false statement or representation has been made knowingly, although, in general, they are cases in which benefit is disallowed and, if possible, recovered. The actual amount of money involved in overpayments due to fraud is comparatively trifling. The experience of the Department goes to show that the institution of prosecutions, when it results in salutary penalties, has a valuable deterrent effect in the locality.

#### *Amounts of Benefit Paid.*

384. The following table shows the amounts of benefit paid since the commencement of the 1920 Act :—

**TABLE XXIV.—AMOUNTS PAID IN UNEMPLOYMENT BENEFIT BOTH DIRECT BY LOCAL OFFICES AND THROUGH ASSOCIATIONS SINCE NOVEMBER 8TH, 1920.**

| Period.  | Amount of Benefit paid direct by Local Offices. | Amount of Benefit paid through Associations. | Total.             |
|--|---|--|--------------------|
|  | £   | £  | £                  |
| November 8th, 1920, to March 2nd, 1921.                                  | 4,498,000                                       | 350,000                                      | 4,848,000          |
| March 3rd, 1921, to November 2nd, 1921. (First Special Period.)          | 38,334,000                                      | 6,510,000                                    | 44,844,000         |
| November 3rd, 1921, to April 5th, 1922. (Second Special Period.)         | 23,074,000                                      | 3,310,000                                    | 26,384,000         |
| April 6th, 1922, to November 1st, 1922. (Third Special Period.)          | 21,000,000                                      | 2,458,000                                    | 23,458,000         |
| November 2nd, 1922, to June 30th, 1923. (Part of Fourth Special Period.) | 26,754,000                                      | 2,016,000                                    | 28,770,000         |
| <b>Totals ...</b>  | <b>113,660,000</b>                              | <b>14,644,000</b>                            | <b>128,304,000</b> |

385. In considering these figures it has to be remembered that the special extensions of the Out-of-Work Donation Scheme continued until March 31st, 1921, and that, therefore, a large proportion of the persons unemployed between November 8th, 1920, and March 31st, 1921, who would otherwise have been a charge upon the Unemployment Fund, were receiving payments in respect of their unemployment under the Out-of-Work Donation Scheme. This applies to the whole of the time prior to the First Special Period, and to the first month of the First Special Period.

386. It will be noted that while the amount paid for the period of 16 weeks before the beginning of the First Special Period is less than five millions, the amount paid during the 35 weeks of the First Special Period is nearly 45 millions. The great increase in the average weekly amount paid during these two periods is due to the following causes:—

- (1) The continued rise of the level of unemployment which under the influence of the depression, accentuated by the coal mining dispute, reached its maximum in the early summer of 1921;
- (2) The cessation of the Donation Scheme on March 31st, 1921, referred to above; and
- (3) The increase in the rates of benefit from March 3rd until the end of June, 1921.

387. The amount of £26,384,000 paid during the 22 weeks of the Second Special Period includes the grants paid in respect of dependants under the Act of November, 1921.

388. The amount of £23,458,000 paid during the 30 weeks of the Third Special Period reflects the gradual improvement in employment during the summer of 1922. The decrease in the weekly average is also, to some extent, due to the fact that, whereas the Third Special Period covered 30 weeks, the maximum period for which benefit could be drawn was 22 weeks. In those cases, therefore, where unemployment was continuous from the early part of the Special Period, there was an interval of anything up to eight weeks without benefit.

389. There are no exact figures available as to the proportions of the total amounts of benefit which were paid as covenanted and uncovenanted benefit respectively. The ordinary machinery of administration does not call for any separation of the accounts under these headings and, although the information would not be without value, the labour and expense of extracting it for statistical reasons only would not be justified. It is, however, possible, in the light of the available statistics, to make an approximate estimate of the proportions of the total payments falling under each head during the Third and Fourth Special Periods. The proportion varies considerably at different times. At the beginning of June, 1922, it is estimated that the proportion of uncovenanted benefit was rather more than one-third of the total. The comparatively high proportion of covenanted benefit at this date is to some extent due to the operation of the "gap" referred to elsewhere (para. 141), during which uncovenanted benefit was not paid. At July 31st, 1922, the proportion being paid as uncovenanted benefit was more than two-thirds of the total. In October, the proportion on the uncovenanted basis was about three-quarters of the total. It is probable that the proportion of uncovenanted benefit paid during the whole of the Third Special Period is approximately two-thirds of the whole. During the Fourth Special Period the respective proportions have been entirely changed by the provisions for the revival and doubling of contributions for that Period referred to in para. 262. These provisions have had the effect of enabling the large majority of claimants to receive substantial periods of covenanted benefit in respect of their revived and doubled contributions, and at present (July, 1923) about one-half is being paid on the covenanted basis.

A leaflet, U.I.L. 8 (revised), relating to benefit, has been issued by the Department and is available at all Local Offices.

#### ARRANGEMENTS FOR PAYMENT OF UNEMPLOYMENT BENEFIT THROUGH ASSOCIATIONS.

390. Reference is made in the earlier part of this Report (para. 33) to the Arrangements made under Section 105 of the 1911 Act for the payment of the State Unemployment Benefit

through Associations. This method of securing the co-operation of associations of workpeople in the insured trades with the Department in the payment of benefit had worked successfully, and a similar provision was accordingly embodied in Section 17 of the Act of 1920, which enables the Minister to make arrangements for this purpose with any association of employed persons or with any society approved under the National Health Insurance Acts, 1911, or any body ancillary thereto (other than industrial assurance companies, collecting societies and bodies subsidiary thereto).

*Conditions for Arrangements.*

391. In order to be qualified to make an arrangement an association or society must pay out-of-work benefit from its own funds on a certain scale, and must—

- (a) have an effective system for obtaining from employers notification of vacancies, and for placing its unemployed members quickly in such suitable vacancies as may be available; and
- (b) have an effective system of ascertaining wages and conditions in employments in which its members are engaged.

The Associations with which arrangements were made under the earlier scheme were trade unions which already, in most cases, made out-of-work payments under their own rules from their own private funds, and had, therefore, experience in dealing with the problems relating to the test of unemployment, willingness to work, etc., which arise in the course of administration. The approved societies under the Health Insurance Scheme, however— at any rate, apart from the societies formed by trade unions— were, as a rule, without any such experience. Further, the trade unions were, in general, organised on a craft or industrial basis and possessed detailed knowledge of the different varieties of skill and experience required for different jobs. The approved societies, on the other hand, did not, in general, draw their membership from persons all belonging to the same craft or industry, and had, in the course of their Health Insurance administration, no reason for acquiring the necessary expert knowledge for placing persons, particularly skilled artisans, in employment; nor were they, in general, in touch with employers, whereas in many cases the trade union was a recognised link between the employer who desired workpeople and the individual workers who required work. There was, therefore, substantial ground for doubt whether any considerable number of approved societies would possess the necessary experience or machinery for the effective administration of unemployment benefit. In order to ensure that the essential conditions should be satisfied, the Minister required, among other things, that the Association applying for an Arrangement must maintain in each district a register of unemployed members in charge of a qualified officer

who was in direct communication with employers in his district and that the membership covered by each district register should not exceed a reasonable maximum.

392. Section 17 retained the principle laid down in the Act of 1911 that an Association having an Arrangement must pay unemployment benefit out of its own funds, in addition to the amount of the State benefit. This amount was at first fixed, as under the earlier scheme, at one-third of the amount of the State benefit, but, inasmuch as the rate of that benefit had been raised by the Act of 1920 to 15s. for men and 12s. for women, the additional benefit to be found by the Association was correspondingly increased. In order to afford to the Associations already having Arrangements under the repealed Acts an opportunity of effecting the necessary alterations of rules providing for the increased amounts, the 1920 Act provided that the additional benefit in the period up to July 31st, 1921, need not exceed one-third of the original rate of State benefit, *i.e.*, one-third of 7s. weekly.

393. In order to comply strictly with the requirements of Section 17 it would have been necessary that the Association, in order to qualify for an Arrangement, should provide additional benefit out of its own funds on each occasion on which State benefit was paid. This strict requirement, however, would have imposed a very great strain on the Associations, owing to the depletion of their funds by long-continued unemployment, and to the repeated extensions of State benefit. Accordingly, by a series of statutory extensions, the date at which the requirement should be strictly applied was postponed, and now stands at October, 1924. Further, no increase in the amount of the additional benefit to be provided by the Association has been required in consequence of the introduction of additional payments in respect of dependants.

394. When the rates of benefit were increased by the first Act of 1921 to 20s. and 16s. for men and women respectively (*see* para. 129), the additional benefit to be provided by the Association, instead of becoming one-third of the new rates, was defined as 5s. per week in the case of men and 4s. in the case of women (and half those amounts for boys and girls): that is, the additional benefit to be provided by the Association was left at one-third of the rate of benefit prescribed by the 1920 Act.

395. The Regulations made under Section 17 permitted the continuance of the old Arrangements until the end of 1920, in order to prevent an interruption in the operation of the Arrangement while a new Arrangement was being made under the new Act.

#### *Numbers of Arrangements.*

396. Since the commencement of the 1920 Act, Arrangements have been made under Section 17 with 241 Associations having a membership of over 4,000,000; 85 of these have suspended or

terminated their Arrangements, eight Associations have amalgamated with others, whilst seven, confined entirely to Ireland, have been transferred to the Government of Northern Ireland or the Irish Free State. Accordingly at the present time, Arrangements are in operation with 141 Associations having an insured membership of about 1,000,000. Appendix VI gives particulars of all these Associations. It may be remarked that of the 141 Associations with Arrangements, only 22, with a membership of about 65,000, are not trade unions.

397. In connection with the extension of the power to make Arrangements under the Section to Societies approved for Health Insurance, to administer unemployment benefit, it is of interest to record that application was received on October 18th, 1920, for an Arrangement from a body representing a membership of half a million for Health Insurance purposes. The Ministry agreed to give provisional approval to the steps contemplated by this body for the satisfaction of the requirements of the Act. The application was, however, withdrawn in November, 1920, mainly, it is understood, owing to the lack of support from the members and to the inability of the Department to grant advances of money in respect of the payments of State benefit to be made under the Arrangement.

398. The Arrangements made in a few cases with approved societies are of a provisional nature and the exceptional circumstances of the last two and a half years have not afforded an adequate opportunity of testing to what extent they may be regarded as effective agencies for the placing of their members in employment. The case of eight of the societies which are affiliated to the National Federation of Employees' Approved Societies is of particular interest in this connection. That Federation made arrangements with Chambers of Commerce which held some promise of tapping a new source from which knowledge of vacancies might be obtained. The circumstances of the Employees' Approved Societies are somewhat exceptional, in that the members of each Society are all drawn from the employees of a particular company or firm.

399. No Arrangement has been terminated at the instance of the Department. The main reason which has actuated Associations in terminating their Arrangements has been the depletion of their funds owing to the very heavy rate of unemployment and their consequent inability to pay the additional benefit prescribed by the Act.

400. It is of interest to note that of the 141 associations with which Arrangements are in operation, 13 which had not previously paid out-of-work benefit instituted their private schemes as a direct consequence of the State Scheme. There was a similar experience in connection with the Arrangements made under Section 105 of the Act of 1911, when of the associations which made Arrangements, 21 began to pay out-of-work benefit for the first time.



*Procedure under Arrangements.*

401. Under these Arrangements, persons claiming unemployment benefit through their association are required, like other unemployed persons, to attend at a Local Office of the Department to make their claim. Thereafter they need not attend again at the local office (unless for the purpose of renewing a claim) if their association makes the prescribed arrangements for taking elsewhere evidence of their unemployment. The Department, however, provide facilities for keeping the associations' vacant books or vacant cards for signature by members at the Exchanges. This is a considerable advantage to those associations or branches which have not whole-time officials, as the responsibility for the supervision of the vacant book and also for preparing a statement of the unemployment of members each week is undertaken by the local office. Of the 9,747 branches working Section 17 Arrangements in March, 1922, 7,036 kept their vacant books or vacant cards at local offices of the Department and 2,215 at other addresses. Members of the remaining branches proved their unemployment by having vacant tickets endorsed at Local Offices.

402. The nature of the evidence of unemployment which associations having Arrangements are required to obtain from their unemployed members naturally follows in general the lines laid down for direct claimants. That method, which was itself for the most part copied from the general practice of the trade unions covering workers in the trades insured under the Act of 1911, is, as mentioned elsewhere (*see* paragraph 337), the requirement of the attendance of the claimant, in general daily, during ordinary working hours in order to sign an unemployed register or vacant book as evidence of his unemployment. This method is appropriate to the circumstances of most industries, but it is not the only method in use by trade unions which have experience in the matter of out-of-work payments. In making Arrangements, therefore, the Department have regard to the special circumstances of different trades or industries and have admitted certain variations. For example, in the case of the cotton trade, where many of the associations of workpeople applied for Arrangements in the first month of the extended scheme, it was proposed to recognise a system under which evidence of unemployment would be furnished in the case of members temporarily suspended from employment not by the attendance and signature of the individual member, but by weekly certificates signed by two members of the Association employed at the same mill and countersigned by their employer or his representative certifying the unemployment of the members affected by the stoppage of the mill. It was considered that this furnished satisfactory evidence of unemployment in view of the circumstances of the industry, as it could be certified with certainty that the claimants were not working at the mill where they were usually employed and, in view of the practice in the

industry, the prospect of the claimants being employed elsewhere without the knowledge of their association was negligible. The trade unions in the cotton industry, however, did not proceed with their applications owing to the severe depression which set in before the Arrangements were completed.

403. Another interesting variation of the standard method of proving unemployment has been approved for associations in the glass bottle industry, owing to the exceptional conditions of the employment in that industry. In the case of members "sharing work," or otherwise temporarily suspended from employment, the associations furnish a weekly statement by their collectors at each works showing the names of the members and the dates on which they were unemployed, the statements being signed by the collector and countersigned by the Branch Secretary and by the employer or his representative. In addition, each member signs a declaration that he is wholly unemployed and that he is not working elsewhere; members out of a situation sign the vacant book in the usual way.

404. Under an Arrangement with an Association of journalists, the unemployed members furnish as evidence of their unemployment a weekly certificate signed by themselves, and countersigned on behalf of the Association as well as by two other journalists not themselves unemployed. In view of the special circumstances of the employment of journalists, this method probably furnishes more satisfactory evidence of unemployment than would be obtained by the signature of a vacant book during fixed hours.

405. The basis of an Arrangement is that the unemployed member claiming his State benefit through his Association waives his right to receive such benefit by direct payment from the Department in favour of the right of his Association to receive from the Department an amount equal to the benefit which the member might have claimed direct from the Local Office of the Department.

406. The Association makes its own arrangements for the payment of benefit under its own rules to its members, and although in practice the Associations appear invariably to distinguish that portion of their payment which represents the State benefit from the portion representing the private benefit, the whole amount is technically paid under the Association's rules. The amount to which a member would have been entitled by way of State benefit had he claimed direct is for accounting purposes deemed to have been paid to him, and his account with the Unemployment Fund is charged accordingly. Repayments are made in bulk to the Association on the basis of documents passing between the Local Offices of the Department and the various branches of the Associations.

407. The Ministry reserves the right to take a direct claim from any Association member who applies to make such a claim at a Local Office.

408. It follows from the basis of these Arrangements that in the case of a disputed claim the rights of appeal against disallowance which the individual member would have had if he had claimed direct are vested in the Association.

*Amounts of Repayments to Associations.*

409. Table XXIV, on page 135, shows the sums repaid to Associations (*i.e.*, the State benefit paid through Associations) in respect of the period from the commencement of the 1920 Act to the beginning of the First Special Period on March 3rd, 1921, and thereafter for each Special Period.

410. The great increase in the amount paid for the First Special Period over the amount paid for the earlier period is due, in part, to new Arrangements coming into operation, but mainly to the great increase in unemployment from the early part of 1921 onwards and to the increase in the rates of benefit between March and June, 1921. The subsequent decrease for the Second and Third Periods is due, in part, to the termination of a number of the Arrangements under Section 17 referred to in para. 396 above.

411. The very heavy disbursement of the Associations in payments of unemployment benefit, after the commencement of the depression, led to their making representations to the Department with a view to obtaining an advance of the amount to be disbursed by them in respect of State unemployment benefit. The Department was advised that payments in advance were not permissible under the Acts, but in order to meet the views of the Associations as far as possible, took special steps to expedite the procedure of repaying the Associations, and methods were devised which, if adopted by the Association, enabled it to be reimbursed within one week of the date of payment. Under the old system, which still applies to about one-third of the benefit repaid, an interval of about a fortnight usually elapses.

*Contribution towards Administrative Expenses.*

412. Under the earlier Act, when no allowance in respect of expenses of administration under the Arrangements was made to Associations, it was considered that any additional charge falling on the Associations in connection with the administration of the State benefit was sufficiently met by the repayments which Associations might receive under Section 106 of the 1911 Act in respect of benefit paid on their voluntary side (*see* above, para. 54). As, however, Section 106 was not reproduced under the extended scheme, the Minister was given power under the new Act, subject to the consent of the Treasury, to pay Associations having Arrangements a contribution towards their administrative expenses not exceeding 1s. for each week of State benefit paid. The amount of the grant in aid of the expenses of administration was originally fixed at 1s. for each week's benefit in the case of adults, and 6d. in the case of juveniles.

Attention was called to the high cost of this administration allowance by the Committee on National Expenditure (the Geddes Committee), who recommended that the position should be reviewed. The matter was accordingly considered by an inter-Departmental Committee under the Chairmanship of the Government Actuary, and in March, 1922, this Committee recommended that the grant should be substantially reduced\* (Cmd. 1644 of 1922).

413. The recommendation of the Committee was adopted by the Department, and accordingly during May and June, 1922, the rate of the grant was reduced to 8*d.* for each week's benefit in the case of adults, and half that rate for juveniles, whilst from July, 1922, the rate was fixed at 6*d.* in the case of adults and half that rate for juveniles. It has been decided that these rates shall stand until March, 1924.

414. The following table shows the amount paid to Associations each month from December, 1920, in respect of the grant in aid of the expenses of administration:—

TABLE XXV.—AMOUNTS PAID TO ASSOCIATIONS IN RESPECT OF COST OF ADMINISTRATION OF UNEMPLOYMENT BENEFIT IN EACH MONTH FROM DECEMBER, 1920.

| Month.            | 1920-21. | 1921-22. | 1922-23. | 1923-24. |
|-------------------|----------|----------|----------|----------|
|                   | £        | £        | £        | £        |
| April ... ..      | —        | 26,393   | 31,404   | 5,035    |
| May ... ..        | —        | 48,857   | 34,037   | 5,884    |
| June ... ..       | —        | 73,550   | 14,672   | 5,119    |
| July ... ..       | —        | 71,511   | 8,251    |          |
| August ... ..     | —        | 47,058   | 8,732    |          |
| September ... ..  | —        | 47,158   | 6,710    |          |
| October ... ..    | —        | 30,490   | 6,072    |          |
| November ... ..   | —        | 27,257   | 6,636    |          |
| December ... ..   | 2,297    | 43,993   | 7,708    |          |
| January ... ..    | 3,662    | 39,373   | 9,550    |          |
| February ... ..   | 15,704   | 39,047   | 8,023    |          |
| March ... ..      | 26,941   | 45,098   | 7,442    |          |
| Total Expenditure | 48,604   | 539,785  | 149,237  |          |

#### REFUNDS OF CONTRIBUTIONS AT AGE OF 60.

415. The provision in the earlier scheme for a refund of contributions to an insured contributor on reaching the age of 60 years (*see* para. 36) was continued by the Unemployment Insurance Act, 1920, Section 25.

416. The section provides for the repayment at the age of 60, to an insured contributor who has paid the prescribed number of contributions, of the amount of the employed person's contribution, after the deduction of any amounts received by way of unemployment benefit, and with the addition of compound interest at the rate of 2½ per cent. The prescribed number of

contributions is 500 in the case of persons who enter insurance on or before reaching the age of 55. The number is reduced by 50 for each year or part of a year by which the age at entry exceeds 55. An explanatory leaflet (U.I.L. 5) has been issued by the Department and is available at all Local Offices.

417. A new feature introduced by the Act of 1920 is the provision that where no contributions have been paid for a period comprising five insurance years, the right of refund is lost in respect of contributions previously paid. This limitation is in consonance with the provision of Section 8 (4) of the Act referred to in para. 279 (2) above, under which the right to benefit lapses in cases where no contributions have been paid over a similar period.

418. The following Table shows the number of insured contributors who have received refunds under this provision, and the amounts paid to them from the Insurance Year 1914-1915 to the Insurance Year 1922-1923:—

TABLE XXVI.—NUMBERS OF WORKPEOPLE IN RESPECT OF WHOM REFUNDS AT THE AGE OF 60 HAVE BEEN MADE UNDER SECTION 95 OF THE NATIONAL INSURANCE ACT, 1911, AND SECTION 25 OF THE UNEMPLOYMENT INSURANCE ACT, 1920, AND THE AMOUNTS OF REFUNDS PAID, FOR EACH YEAR FROM 1914-15.

| Insurance Year<br>(July to July). | Number of Workpeople. | Amount.  |
|-----------------------------------|-----------------------|----------|
|                                   |                       | £        |
| 1912-13 ... ..                    | Not operative.        |          |
| 1913-14 ... ..                    |                       |          |
| 1914-15 ... ..                    | 214                   | 245      |
| 1915-16 ... ..                    | 604                   | 532      |
| 1916-17 ... ..                    | 393                   | 773      |
| 1917-18 ... ..                    | 1,233                 | 3,082    |
| 1918-19 ... ..                    | 3,717                 | 11,253   |
| 1919-20 ... ..                    | 8,042                 | 27,331   |
| 1920-21 ... ..                    | 10,599                | 40,516   |
| 1921-22 ... ..                    | 12,058                | 47,107   |
| 1922-23 ... ..                    | 38,020*               | 191,090* |

\* Provisional figures.

419. The liability of the Unemployment Fund under the provision for refunds at the age of 60 is one which will obviously increase largely as time goes on, both as regards the numbers of individuals eligible for refunds and the amount payable on the average to each individual.

420. The Inter-departmental Committee on Health and Unemployment Insurance in their Third Interim Report (Cmd. 1821 of 1923) recommended the abolition of the provision for refunds at the age of 60. The question whether compensation should be given for the abolition of the contingent right to refund was discussed by the Committee, but no definite recommendation was made.

## EX-MEMBERS OF H.M. FORCES.

421. In the descriptions of the Out-of-Work Donation Scheme, reference has been made (para. 69) to the cessation of the issue of donation policies (except in a few special cases of late demobilisation) as from July 31st, 1920. The Out-of-Work Donation Scheme was a purely temporary expedient to meet the exceptional conditions arising immediately after the Armistice. The introduction of the Unemployment Insurance Bill of 1920, and the expiry on July 31st, 1920, of the Military Service Act, furnished a convenient occasion for making provision for ex-members of the Forces in another form. Accordingly it was decided that men discharged after July 31st, 1920, should ordinarily not receive donation policies but should be dealt with under the extended Unemployment Insurance Scheme. As that scheme did not come into operation until November 8th, 1920, the interval between July 31st and the commencement of the extended scheme was bridged by a provision under which men coming within the scope of the new Unemployment Insurance Act and discharged before November 21st had short-time policies issued to them on which donation could be drawn up to November 20th. It was, however, found that a number of men serving on duration of war attestations could not be discharged by July 31st, 1920, owing to circumstances beyond their control, *e.g.*, men detained in hospital and men serving in distant theatres of war whose demobilisation was delayed owing to lack of transport facilities; such men received donation policies for twelve months although discharged after July 31st, 1920.

422. Men discharged from the Forces after July 31st, 1920, save the small number serving on a duration-of-war attestation, were dealt with under Section 41 of the 1920 Act, in accordance with which the Service Departments paid to the Unemployment Fund certain amounts for the purpose of qualifying seamen, marines, soldiers, and airmen discharged after July 31st, 1920, to receive a credit with the Fund of 90 contributions, which would enable them to draw Unemployment Benefit for 15 weeks on their return to civil life.

423. Certain classes of persons are not eligible to receive this special credit of contributions upon discharge, *viz.*, men discharged at their own request or at the request of their parents or guardians; men who are deserters; men who are discharged or dismissed in consequence of having been convicted on any proceedings under the Naval Discipline Act, the Army Act, or the Air Force Act, or by any Civil Court; recruits or re-enlisted pensioners not finally approved. The decision whether a man is or is not entitled to the special credit of contributions rests with the Admiralty, the Army Council and the Air Council respectively. The reasons for discharge, or the paragraphs of the King's Regulations under which discharge is effected, are endorsed on the man's Discharge Certificate.

424. As stated in para. 107 above, a fixed sum of £6 2s. 6d. was paid into the Unemployment Fund by the Service Department in respect of each man to whom this free credit was granted. In consequence of the increase in the rate of benefit made by the first Act of 1921, the amount paid by the Service Department was increased as from March 3rd, 1921, to £7, with an increase in the State contribution. The introduction of payments in respect of dependants by the Act of November, 1921, brought a further increase to £8 10s. 0d. and a further increase from the State. (See above, para. 136.)

425. Further the first Act of 1921 had increased from 90 to 156 the number of contributions to be credited in respect of each man discharged on or after July 3rd, 1922, and accordingly, as from that date, the amount provided by the Service Department has been raised to £10. There have been corresponding increases in the State Grant. The increase of the number of contributions credited from 90 to 156 enables each man to draw benefit for 26 weeks in all.

426. The right to unemployment benefit in respect of a special credit of contributions is in all respects similar to the right attaching to an equal number of contributions paid in the ordinary way in respect of insurable employment, *i.e.*, the contributions stand to the man's credit, and are available for claims to benefit by him, subject to the usual conditions, until their exhaustion. The credit of contributions under Section 41 would also be additional to any other contributions paid in respect of employment either before joining the Forces or after discharge.

427. The provision for the special credit of contributions under Section 41 also applied to men who were summoned to the Colours or who joined the Defence Force during the emergency arising from the coal mining dispute in April, 1921. Each man discharged from the Forces or from the Defence Force after service during the emergency, was credited with 90 contributions in respect of which he was eligible to draw 15 weeks' unemployment benefit. Many such men had previously received a credit of contributions on their previous discharge from the Forces. The total number of contributions credited to each such man was, therefore, 180, entitling him to 30 weeks' benefit in all.

428. Section 9 of the second Act of 1921 provides that a man who, being in the Reserve, is called into actual service or for permanent service, or a man who enlists in the Regular Army or in the Air Force for service during an emergency, is to be regarded for unemployment insurance purposes as undergoing training for a period of four months from the date of his being called into service or the date of his enlistment. The effect of this is to apply in such cases Section 40 of the principal Act, whereby men in the Reserve or the Territorial Force who are undergoing training are deemed to be employed persons in the service of the Crown (provided that, before training, they are normally employed in insurable employment) and Unemployment Insurance contributions are payable in respect of them

during training or service as if it were insurable employment. If, however, service during an emergency lasts for a longer period than four months, then Section 41 of the principal Act (as amended) operates and each man so affected would be credited with 156 contributions on his discharge, the amount payable by the Service Department being reduced by the actual amount paid in respect of contributions during the first four months of service.

429. The number of men discharged from the Forces who have received credits under Section 41 up to the beginning of June, 1923, is between 250,000 and 300,000, including the Defence Force, and the total sum paid to the Fund by the Service Departments up to that date is about £2,670,000.

430. The provisions of Section 41 of the principal Act are, of course, intended, and will operate, for the benefit of members of the Forces who return to civil life after serving on ordinary time engagements. Attention may, however, be drawn at this stage to the various provisions which have been made for the special benefit of ex-service men of all kinds since the Armistice.

431. The provision made for ex-service men under the Out-of-Work Donation Scheme ran for nearly two and a half years, as compared with one year for civilian workers. During that time 89 weeks' donation might be drawn by ex-service men as against 26 weeks by civilians, whilst in the case of disabled men the maximum period of donation was 96 weeks.

432. Under the emergency legislation providing for uncovenanted benefit the original condition requiring a claimant to show that he had worked in each of 20 weeks since 1919 was relaxed for ex-service men, who had to show employment in each of 10 weeks only, while the condition could be waived altogether if it was shown that failure to be employed for the stipulated time was in consequence of the war and due to circumstances not within the claimant's own control. In the case of disabled men the condition was waived if the failure to be employed was due to the disablement.

433. By the second Act of 1921 an additional six weeks' benefit during the First and Second Special Periods was granted to ex-service men who had exhausted the 90 days' benefit by virtue of the free credit of contributions granted on their discharge, and by the first Act of 1922 the condition as to proof of insurable employment since 1919 was considerably modified in favour of ex-service men.

434. Finally, by the Act of 1923, it was provided that a disabled ex-service man should not be deemed to have failed to satisfy the requirement as to genuinely seeking whole-time employment if, by reason of his disability, he was unable to undertake whole-time employment.

#### MERCANTILE MARINE.

435. Section 39 of the Act of 1920 enabled the Minister by Special Order to modify the provisions of the Act (except as



regards contributions) in their application to the Mercantile Marine, and by the Mercantile Marine Special Order of 1921 seamen who are neither domiciled nor resident in the United Kingdom (principally Lascars) were excluded from the scope of the Act. This Order followed a precedent which existed in the case of National Health Insurance. While, however, it was appropriate to exclude employed persons who were neither domiciled nor resident in the United Kingdom, but were simply members of the crews of British ships, there was a reason why the employer should not be relieved of his obligation to pay contributions in respect of such persons, since to give such relief would be definitely to put a premium upon their employment as seamen. The employer was accordingly required to pay his share of the contributions, and the contributions so received are credited, under the Mercantile Marine Special Order, 1922, to a special fund commonly known as the "Lascar Fund," which had previously been set up in similar circumstances connected with the Health Insurance Scheme. This fund now receives the employer's share of contributions for both health and unemployment insurance, and both the unemployment and the health contributions are collected by the Ministry of Health. The fund is administered by a Governing Body appointed under a scheme prepared by the National Health Insurance Joint Committee after consultation with the Board of Trade. The Governing Body are authorised to prepare, subject to the approval of the Board of Trade, the Ministry of Health and the Ministry of Labour, a scheme of benefits. The scheme actually approved provides for the grant of pensions to certain Masters, Seamen or Apprentices who have served in the sea service or the sea-fishing service, preference (in view of the origin of the Fund) being given to those who have served in foreign-going ships.

436. The issue of unemployment books to insurable seamen was undertaken by the Board of Trade. The issue of the book to foreign-going seamen is usually made by the Superintendent of a Mercantile Marine Office when the seamen sign the articles of agreement. Temporary books are also supplied for use when a seaman has filled up his regular book or has lost it. A supply of these temporary books is kept by Superintendents, by Masters of vessels, and by British Consuls and other officers dealing with British merchant shipping at the larger ports throughout the world. Unemployment Insurance stamps are also issued to Masters of vessels, Consuls and other officers.

437. In the matter of unemployment benefit the case of seamen presents some special difficulties, and in this connection the Department have sought the co-operation of the Board of Trade. Local Offices of the Department are not, to any considerable extent, in a position to offer vacancies to seamen, whereas the Mercantile Marine Superintendent, before whom seamen sign their articles on engagement, is in close

touch with them. Further, in general, a seaman would be unable to satisfy the condition for benefit that he must be available for and seeking work, unless he made his claim at a port where he was likely to be taken on. A system has accordingly been developed under which seamen are, in general, only allowed to claim at an Employment Exchange at one of the ports generally used by foreign-going ships; that is, a port where the mercantile marine office is administered by the Board of Trade. When a seaman claims at one of these Exchanges (known as co-operating Exchanges) he is sent to the mercantile marine office to give evidence of his unemployment. At the end of the pay week the superintendent submits a certificate to the Exchange stating that the seaman has reported at the mercantile marine office, and that, to the best of his knowledge, the seaman has been genuinely unemployed and unable to obtain suitable employment during the preceding week.

438. A seaman may also claim at the port at which he usually ships, although it may not be one at which the Board of Trade administers the mercantile marine office. He may also claim benefit anywhere through an association having an Arrangement under Section 17 of the Act. At the commencement of the 1920 Act most of the seamen's trade unions made Arrangements under Section 17 to administer benefit for their members, and this considerably facilitated the payment of benefit in those cases. The unions were, however, compelled for financial reasons to abandon these Arrangements. The abandonment caused some difficulty in that under the Arrangements seamen were enabled to claim through any branch of the association, and were, in fact, allowed to go to their homes, although these might not be situated at a port, when the unions were satisfied that there was no prospect of their employment, even if they remained at a port. On the termination of the Section 17 Arrangements, however, the Department were no longer in possession of the knowledge that the engagement of the claimant was, in the opinion of his union, unlikely. On the other hand, it was undesirable to fill the ports with unemployed seamen from outlying districts when there was, in fact, no chance of finding work, and a temporary arrangement was accordingly made under which the seamen's union supplied to seamen living at their homes a form certifying that the seaman was endeavouring to obtain work through his association. On production of this form at the local Exchange the seaman was allowed to make his claim there. Claims are not accepted in this way at Exchanges other than port Exchanges until the seaman has been out of employment for a fortnight. It is considered that after a voyage a foreign-going seaman would, in many cases, take a holiday, whether or not employment were available, and accordingly, if he desires to receive benefit during the first fortnight after he becomes unemployed, he is required to show positively that he is

making himself available for and seeking work, for which his presence at a port is, of course, essential. The above-mentioned restrictions apply only to seamen who are seeking employment solely at sea. Seamen who are willing to accept shore employment of a suitable kind which is normally available in the district where they apply, are, of course, able to claim benefit on the same conditions as other persons.

439. A problem of some difficulty has arisen in regard to claims for benefit by seamen who are more or less regularly employed on liners by the same firm and spend some time ashore between each voyage while their ship is being turned round. The Umpire has decided that such a seaman is not necessarily disqualified from benefit and that the question whether he could be required to accept other employment during the usual period spent ashore would depend on the circumstances of each individual case.

#### BOYS AND GIRLS UNDER 18 YEARS OF AGE.

##### *Juvenile Unemployment Centres.*

440. In connection with the Out-of-Work Donation Scheme (see above, para. 76 (9)) an attempt was made to mitigate the ill-effect of long continued unemployment of boys and girls by providing what were described as "Juvenile Unemployment Centres," at which unemployed boys and girls were required to attend as one of the conditions for receiving donation. As the centres were intended to provide boys and girls with some educational supervision and informal instruction while awaiting employment, it was realised that physical exercises, recreative occupations and practical work must figure prominently in the curriculum, and that instruction in ordinary school subjects must be somewhat restricted. The arrangements were therefore elastic, and the teachers were allowed wide discretion in varying them.

441. The centres were conducted by the Local Education Authorities, and the whole cost was borne by the Exchequer through the Board of Education or the Scottish Education Department. The largest number of centres open at any one time was 215 in May, 1919. The highest actual number of young persons in attendance was 24,683 at the beginning of April, 1919.

442. These arrangements continued until November 24th, 1919, at which date the arrangement by which the Exchequer met the whole cost was withdrawn. From that date the expenditure of a Local Education Authority in England or Wales upon an approved Juvenile Unemployment Centre was taken into

account for grant at the rate of 50 per cent. of the net expenditure. Three of the centres which had been approved for a grant of the full cost continued, the last being closed in February, 1920. In February, 1921, Local Education Authorities were given an opportunity to submit proposals for opening or reopening centres in order to deal with unemployment among boys and girls, which had again become serious. The Scottish Education Department arranged that expenditure on centres in Scotland should be recognised and paid for as part of the general continuation class system. Boys and girls drawing benefit were required by the Ministry of Labour to attend a centre, if available, as a condition for the receipt of benefit; power to impose this requirement had been given by the Unemployment Insurance Act, 1920.

443. The Unemployment Insurance Act, 1920, provided in Section 7 (1) (v) that Regulations might be made by the Minister of Labour, after consultation with the Board of Education, under which the Insurance Officer might require an applicant for benefit to attend at a course of instruction approved for the purpose. The Unemployment Insurance (Courses of Instruction) Regulations, 1921, duly authorised the Insurance Officer to require applicants for benefit to attend at courses of instruction approved by the Minister, subject to the concurrence of the Board of Education or the Scottish Education Department in Scotland. The requirement of attendance at a specified course might, however, be waived if the applicant could show that he was attending some other genuine educational course.

444. This power to require attendance at a course of instruction is purely discretionary, and of course would only be applied if suitable courses of instruction were available in the particular place. The power itself is quite general, and applies to adults as well as to boys and girls, but it was boys and girls who were in mind, and up to the present the requirement has not been applied to adults.

445. Under the arrangements instituted in February, 1921, the greatest number of centres open at one time was 15, in June, 1921, and again during January and February, 1922. The maximum attendance was 1,841 during the week ending 15th June, 1921. From February, 1922, the number of centres open declined, and in January, 1923, there were six centres open with an attendance of about 900.

446. At the end of 1922, owing to the long-continued unemployment among a great many boys and girls, it was decided to make a special effort to revive the juvenile unemployment centres for a limited period as part of the measures for dealing with unemployment during the winter of 1922-3. An Exchequer grant of 75 per cent. of the cost was sanctioned and was to be administered through the Minister of Labour, who, in December, 1922, after consultation with the Board of Education and the Scottish Education Department, issued a circular letter to Local

Education Authorities in Great Britain inviting them to open centres during the period up to the end of May, 1923. The period for which a grant was to be sanctioned was subsequently extended to June 30th, 1923, or, in the case of centres which had been late in opening, to July 21st, 1923. A number of representations were received in favour of a further continuance of the centres, and finally it was decided that a grant on the 75 per cent. basis should again be made for centres during the period from September 17th, 1923, to April 17th, 1924. During the interval a few Local Education Authorities continued their Centres for varying periods at their own expense, and these Centres were recognised as approved Centres for the purpose of Section 7 (1) (v) of the Act. A list of the towns in which centres were open in the period February 1st to July 21st last is given in Appendix XXIII. The following table shows the number of centres open and the number of juveniles in attendance in the first week in each of the five months during which the scheme has been in operation in 1923 :—

TABLE XXVII.—NUMBERS OF JUVENILE UNEMPLOYMENT CENTRES OPEN AND NUMBERS OF BOYS AND GIRLS IN ATTENDANCE IN THE FIRST WEEK OF EACH OF THE FIVE MONTHS FEBRUARY TO JUNE, 1923.

| Week ending.     | No. of Centres open. | No. of Juveniles in attendance. |        |                               |        | Total. |
|------------------|----------------------|---------------------------------|--------|-------------------------------|--------|--------|
|                  |                      | With claims to benefit.         |        | Voluntarily (without claims). |        |        |
|                  |                      | Boys.                           | Girls. | Boys.                         | Girls. |        |
| 7th Feb., 1923   | 16                   | 925                             | 329    | 381                           | 160    | 1,795  |
| 7th Mar., 1923   | 60                   | 3,633                           | 2,207  | 1,318                         | 761*   | 7,919  |
| 4th April, 1923* | 65                   | 2,985                           | 1,714  | 995                           | 425    | 6,119  |
| 2nd May, 1923    | 89                   | 4,479                           | 1,951  | 1,477                         | 703    | 8,610  |
| 6th June, 1923   | 66                   | 3,427                           | 1,430  | 1,040                         | 407    | 6,304  |

\* The figures for this week are affected by the Easter Holidays.

447. The chief object of the centres is to prevent deterioration of character amongst boys and girls during periods of unemployment. The conditions under which the centres are conducted do not permit of formal or prolonged courses of instruction, but provision is usually made for physical training and organised games, for teaching various forms of handwork and, in the case of girls, homecraft, and for informal instruction and lectures of a useful and interesting kind. Normally the centres are open for morning and afternoon sessions on five days in each week, but are closed on Saturdays. The reports received by the Department indicate that, on the whole, the centres have been successful in the object for which they were set up.

*Proposals for Administration of Benefit through Local Education Authorities.*

448. The work of advising boys and girls to choose and obtain employment has been carried out in certain areas by Juvenile Advisory Committees appointed by the Minister of Labour, their powers being derived from Regulations made under the Labour Exchanges Act, 1909, and in other areas by Choice of Employment Committees, being sub-Committees of the Local Authorities' Education Committees, established under approved arrangements in accordance with the Choice of Employment Act, 1910, now incorporated as Section 107 in the Education Act, 1921.

449. The Choice of Employment sub-Committees were intended to work in close co-operation with the officers of the Ministry of Labour, but the co-operative system was found to lead to certain difficulties, and eventually, in May, 1921, Lord Chelmsford was appointed by the Government to report and make recommendations with a view to instituting a better method of dealing with juveniles in the several areas. He submitted his report to the Prime Minister in July, 1921.

450. In his report Lord Chelmsford recommended—

- (a) that Authorities who operate schemes under the Choice of Employment Act, 1910, should be given the option of discontinuing the exercise of their powers, or of exercising them fully and effectively;
- (b) that Authorities who do not operate such schemes should be invited to submit proposals for the exercise of full powers;
- (c) that the acceptance of the obligations to undertake the general administration of the Unemployment Insurance Acts as regards juveniles should be a condition of the exercise of powers under the Choice of Employment Act; and
- (d) that the decision of an authority should be binding for five years.

451. Lord Chelmsford's recommendations were approved by the Government, and effect was given to them by Section 6 of the Unemployment Insurance Act, 1923. That Section enables Authorities to undertake, in accordance with a scheme to be approved by the Board of Education and the Minister of Labour jointly, duties in connection with the administration of benefit claimed by any person under the age of 18 years, and forbids the exercise of choice of employment powers by authorities after March 31st, 1924, unless they have undertaken to administer benefit.

452. A number of Authorities have not yet notified their intentions in regard to the administration of Choice of Employment and Unemployment Insurance for Juveniles under the

new conditions. It is proposed in due course to inform Authorities as to the payments which will be made by the Minister of Labour in respect of the administration of Unemployment Insurance, and the opportunity will be taken to invite an early statement of their intentions as to the exercise of powers under the new system. It is intended also that guidance in the form of a model scheme shall be available in order that Authorities may have full material on which to come to a final decision.

TRANSFER OF ADMINISTRATIVE AND LEGISLATIVE POWERS IN  
IRELAND.

453. Until the early part of 1922 there was a single scheme of Unemployment Insurance applying to the whole of the United Kingdom and administered first by the Board of Trade and then, since 1917, by the Ministry of Labour. On January 1st, 1922, the administration of the scheme in Northern Ireland was transferred to the Government of Northern Ireland, and as from April 1st, 1922, the Government of the Irish Free State took over its administration in the Irish Free State. The Parliaments of Northern Ireland and of the Irish Free State have full legislative powers to deal with Unemployment Insurance. The scheme continues in operation in Ireland on much the same lines as in Great Britain.

*Northern Ireland.*

454.—(1) The Government of Ireland Act, 1920, had provided for the administration of Government services for Northern Ireland to be transferred to the Government for Northern Ireland with the reservation of certain services which did not include Unemployment Insurance. The General Adaptation of Enactments (Northern Ireland) Order, 1921, made on November 21st, 1921, provided generally for such modification of the enactments relating to Irish services in their application to Northern Ireland as were necessary for the transfer of administration. The necessary detailed arrangements for the transfer of administration as from January 1st, 1922, were agreed between the Ministry of Labour for Great Britain and the Ministry of Labour for Northern Ireland, and the actual transfer was, in fact, effected without difficulty. Formally the transfer was made effective, under the general powers given in the Government of Ireland Act, 1920, by the Government of Ireland (Adaptation of Unemployment Insurance Acts) Order, 1922, made on March 3rd, 1922. By virtue of the transfer the Government of Northern Ireland took over as regards its own area the administration of all the Unemployment Insurance Acts operative in Great Britain. The Northern Ireland Parliament acquired complete legislative powers to deal with Unemployment Insurance. Several Acts have been passed in Northern Ireland since the date of transfer in order to make provision for further

extension of benefit. These measures have followed fairly closely the lines of the Unemployment Insurance Acts, 1922 and 1923, operative in Great Britain.

(2) The transfer of administration involved the allocation of the assets and liabilities of the Unemployment Fund as at December 31st, 1921, as between Northern Ireland and the rest of the United Kingdom. It was agreed between the two Governments that the basis of allocation should be the proportion of the insured population estimated to be resident in Northern Ireland to that of the rest of the United Kingdom, the actual percentage being fixed at 21 per cent. for Northern Ireland and 97.9 per cent. for the rest of the United Kingdom. An order to this effect was made by the Joint Exchequer Board established under the Government of Ireland Act, 1920, for the purposes of the financial provisions of that Act, to whom the responsibility for the final decision on this question was transferred by the Government of Ireland (Adaptation of Unemployment Insurance Acts) Order, 1922. The allocation of the contributions paid by the Service Departments in this country under Section 41 of the Unemployment Insurance Act, 1920 (*see* para. 422) in respect of discharged members of His Majesty's Forces has been agreed for a limited period on the same basis with the necessary approval of the Joint Exchequer Board.

455. Provision was made in the Government of Ireland (Adaptation of Unemployment Insurance Acts) Orders, 1921 and 1922, for agreements to be entered into between the two Governments providing for reciprocity in regard to Unemployment Insurance, under which a qualification for benefit acquired in one country and the amount of benefit received in one country might be taken into account in the other country. A working arrangement for reciprocity has, in fact, been in operation since the date of transfer, under which a person insured in either country does not lose his rights on going to the other country, but may draw benefit on the basis of the qualification acquired in the country from which he came.

#### *Irish Free State.*

456. The Articles of Agreement for a Treaty between Great Britain and Ireland, December 6th, 1921, had provided that Ireland should have the constitutional status of a Dominion in the British Empire. The Irish Free State (Agreement) Act, 1922, gave the force of law to those Articles and provided that Orders in Council might transfer the powers and machinery to the Provisional Government established under the Articles of Agreement. The Provisional Government (Transfer of Functions) Order, 1922, made on April 1st, 1922, provided generally for the transfer of the administration of public services in the area



of the Free State to the Provisional Government. The necessary detailed arrangements for the transfer had previously been made, and the actual transfer as regards Unemployment Insurance was effected as from April 1st, 1922, without difficulty. The Irish Free State Constitution Act, passed on December 5th, 1922, gave legal effect to the constitution of the Irish Free State, which, having acquired the full constitutional status of a Dominion, makes its own enactments relating to Unemployment Insurance. At the date of transfer it took over, for the Irish Free State, the administration of the Unemployment Insurance Acts then operative in Great Britain, but modifications have since been introduced by the Irish Free State Parliament.

457. As in the case of Northern Ireland the transfer of administration involved the allocation of the assets and liabilities of the Unemployment Fund as at March 31st, 1922. A basis of allocation has been agreed in principle between the two Governments, and this basis is similar to that adopted as between Northern Ireland and the rest of the United Kingdom, namely the proportions of the estimated insured population resident in each country at the date of transfer.

458. Power to give effect by Orders in Council to reciprocal arrangements with the Irish Free State in regard to Unemployment Insurance was given by the Irish Free State (Consequential Provisions) Act, 1922. A working arrangement for this purpose has in fact been in operation between the Irish Free State and Great Britain since the date of transfer.

#### COST OF ADMINISTRATION.

459. Provision was made by Section 12 (3) of the Unemployment Insurance Act, 1920, that the expenses incurred in carrying the Act into effect should be defrayed out of moneys provided by Parliament, and that a sum not exceeding one-tenth of the income of the Unemployment Fund might be applied as an appropriation-in-aid of such expenses; a similar provision with respect to the earlier scheme was made by Section 89 (2) of the National Insurance Act, 1911. The proportion of one-tenth of the income of the Fund was increased to one-eighth by the Unemployment Insurance Act, 1922, so that from April, 1922, the maximum amount which might be appropriated has been one-eighth of the annual income of the Fund. The expenditure referred to consists not only of the expenditure incurred directly by the Ministry of Labour, but also the expenses of such Departments as the Post Office, the Office of Works and the Stationery Office in respect of services performed by those Departments in relation to the administration of Unemployment Insurance.

460. The following Table shows the cost of the administration of the scheme year by year from the year 1912-13 down to the present time and the sum which has been appropriated in aid from the Unemployment Fund.

TABLE XXVIII.—COST OF ADMINISTRATION OF UNEMPLOYMENT INSURANCE AND THE CONTRIBUTION FROM THE UNEMPLOYMENT FUND TOWARDS COST OF ADMINISTRATION IN THE YEARS 1912-13 TO 1923-24.

| Financial Year.      | Borne on Board of Trade or Ministry of Labour Vote. | Borne on Votes of other Departments. | Total.     | Contribution from the Unemployment Fund towards cost of administration. |
|----------------------|---|--------------------------------------|------------|---|
|                      | £   | £                                    | £          | £   |
|                      |   | <i>Earlier Scheme.</i>               |            |   |
| 1912-13 ...          | 240,050   | 139,809                              | 379,859    | 151,200   |
| 1913-14 ...          | 389,023   | 169,030                              | 558,053    | 246,410   |
| 1914-15 ...          | 376,951   | 176,655                              | 553,606    | 227,281   |
| 1915-16 ...          | 319,511   | 131,430                              | 450,941    | 231,298   |
| 1916-17 ...          | 333,388   | 148,407                              | 481,795    | 329,466   |
| 1917-18 ...          | 444,342   | 153,521                              | 597,863    | 444,784   |
| 1918-19 ...          | 523,375   | 175,339                              | 698,713    | 455,401   |
| 1919-20 ...          | 461,860   | 96,402                               | 558,262    | 448,744   |
| 1920-21 ...          | 2,085,386   | 456,314                              | 2,541,700* | 1,098,592*  |
|                      |   | <i>Extended Scheme.</i>              |            |   |
| 1921-22 ...          | 6,002,011   | 1,297,311                            | 7,299,322  | 3,587,762   |
| 1922-23 (estimated). | 3,771,673   | 1,010,827                            | 4,782,500  | 4,782,500   |
| 1923-24 (estimated). | 3,209,792   | 855,000                              | 4,064,792  | 4,064,792   |

\* From November 8th, 1920, these figures related to the Extended Scheme.

461. The part of the expenditure directly incurred by the Ministry of Labour and borne on its Vote, consists in the main of the salaries of the staff at Headquarters, Divisional Offices and Employment Exchanges, who are engaged on the day to day administration of the scheme. There are, of course, in addition, travelling and incidental expenses. This staff, as already explained, is a joint staff for both Unemployment Insurance and Employment Exchange work. Normally officers are called upon to perform duties falling under both heads, and it is necessary, in ascertaining the administrative cost of Unemployment Insurance, to apportion salaries on the basis of time spent on the several items of work. During the period since November, 1920, the work performed at the Employment Exchanges has been predominantly Unemployment Insurance work, and the apportionment has been made accordingly. For the year 1923-24 approximately 95 per cent. of the cost of the work done at the Exchanges is charged to the Unemployment Fund.

462. The nature of the charges borne on the Votes of the other Departments is indicated in general by the Vote on which

they are borne. For example, the charge on the Post Office Vote is in respect of the transmission of postal matter, the cost of which is charged to the Department by the Post Office on very much the same basis as the postal rates for private communications, so that, although stamps are not affixed by the Department when sending correspondence through the post, this is merely a convenient arrangement to save mechanical operations and does not result in any actual saving on postal services so far as the cost of transmission is concerned. The charge borne on the Office of Works Vote is mainly in respect of the rents of premises occupied by the Department, repairs, furniture, equipment, etc. The Stationery Office charge is almost entirely in respect of paper and printing required for the working of the Scheme.

463. It will be observed that under the earlier Scheme the cost of administration always exceeded the amount available as an appropriation in aid from the income of the Fund, but that the excess was much less marked towards the end of the period covered by the earlier Scheme. In view of the limited scope of that Scheme, the low rates of contributions payable, and the necessity for maintaining a complete contribution and benefit record in respect of each individual, it is not remarkable that the administrative cost should have exceeded one-tenth of the income of the Fund.

464. With the increase in the contribution revenue, due to the larger number of workpeople covered by the extended Scheme, and the heavy increase in the rates of contributions under the Acts subsequent to the Act of 1920, the amount which may be appropriated from the income of the Fund has proved in the year 1922-23, and is estimated to be in the current year 1923-24, more than sufficient to defray the total cost of administration, including, not only that borne directly on the Ministry of Labour Vote, but also on the Votes of other Departments. In fact the ratio of administrative expenses to the income of the Fund was 10·3 in 1922-23, and is estimated to be 8·3 per cent. in the year 1923-24.

#### FINANCE OF UNEMPLOYMENT INSURANCE SCHEME.

465. In the Actuarial Report presented in connection with the first Unemployment Insurance Scheme in 1911 (H. of C. 162 of 1911) it was estimated, on the basis of certain trade union returns relating to the 20 years 1891 to 1910, that the average unemployment percentage in the insured trades as a whole would be 8·6, and it was on this figure that the actuarial calculations in the Report were based.

466. The average rate of unemployment experienced under the earlier scheme (January, 1913, to November, 1920) was substantially less than this figure. The period during which the scheme

was in operation prior to the war was on the whole a period of good employment, while throughout the war unemployment in the insured trades was almost negligible. After the armistice the payment of unemployment benefit was for a time practically suspended owing to the temporary Out-of-Work Donation Scheme, and accordingly the demands upon the Unemployment Fund were much less than they would otherwise have been.

467. The annual mean percentage of unemployment for the years 1913 to 1918 for the various industries covered by the Act of 1911 and the Act of 1916 are shown in Appendix XIII.\*

468. It will be seen that the total rate for all industries covered by the original scheme for the years 1913-1914 was comparatively low, being in fact less than half the figure—8·6—taken as the basis of the actuarial calculations of the original scheme. The years 1913-14 were, however, years of good employment on the whole.

469. The highest rate of unemployment in 1913-14 occurred in building and construction of works, and was caused by the seasonal depression, which always affects these trades in the winter months. In January, 1913, the rate of unemployment in these trades was more than double that experienced in the period May to September of that year. The other trades insured under the 1911 Act maintained on the whole a uniformly high level of employment in 1913, but evidence of a falling off began to be manifest in the early part of 1914. A sharp upward movement in August, 1914, was due to the temporary dislocation caused by the outbreak of war, but by November employment had reached a higher level than in the same month of 1913. Thereafter unemployment decreased rapidly owing to the withdrawal of men for service with the Colours and the increasing demand for labour on munitions of war. By May, 1915, the rate of unemployment had fallen below 1 per cent., and thereafter it remained at an insignificant figure until the Armistice.

470. The trades insured under the 1916 Act show a slightly higher rate of unemployment than those under the 1911 Act, this being perhaps due to the conditions of working in war-time, which entailed frequent changes of staff, and also to the fact that these trades contained a much higher proportion of temporary women workers.

471. During 1919 there was temporarily a very considerable volume of unemployment due to the demobilisation of the Forces and to the transition from war to peace work, but a brisk demand

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\* The latest statistics relative to unemployment among workpeople insured under the Unemployment Insurance Acts are published monthly in the Ministry of Labour Gazette, which may be purchased through any bookseller or directly from His Majesty's Stationery Office.

for commodities soon sprang up and removed the difficulties of absorption and transition so rapidly that by the beginning of 1920 employment was again at a high level and continued good until the autumn of that year, when the depression set in from which the country has not yet recovered.

472. The net result of the long period of good employment since 1913 was that in November, 1920, when the extended scheme was introduced, the Unemployment Fund had accumulated a balance of £22,200,000, from which an income of about £900,000 would have been received annually had the Fund remained intact.

473. In reporting on the Unemployment Insurance Bill, 1919 (which became law as the Unemployment Insurance Act, 1920), the Government Actuary took, as the average rate of unemployment in respect of persons assumed to be included in the Central Unemployment Fund, 5·32 per cent. (Cmd. 498). The Government Actuary stated that he was satisfied, from the statistics which had subsequently become available, that the rate of unemployment in the trades insured under the original scheme was over-estimated in 1911, and he estimated that the appropriate rate for this group of trades was 6·5 per cent.

474. The rates of unemployment for the trades insured under the 1916 Act were taken as 4 per cent., while the rates considered to be appropriate to the trades insured for the first time under the 1920 Act varied from 1 per cent. in the case of public utility services and railways to 10 per cent. in the case of dock workers and general labourers. In view of the uncertainty as to the rates appropriate to the newly insured trades, the Actuary considered it essential to add 10 per cent. to the rates considered appropriate as a margin for safety.

475. The general rate of 5·32 per cent. quoted above, which represented normally 17 working days per annum, was the estimated yearly average over a series of years, *i.e.*, a trade cycle, and the Actuary indicated that no inference could be drawn from single years, or even from several years, if they did not represent a complete cyclic period.

476. In calculating the income and expenditure of the Unemployment Fund for the Bill of 1919, the Actuary assumed that between three and four million employed persons might be included in special schemes (*see* paras. 111-112), under which particular industries would contract out of the general scheme, the average of the estimated rates of unemployment of that number being under 50 per cent. of the average of the rates applicable to all industrial groups within the scope of the Bill. On this basis just under eight million persons would be insured under the Central Unemployment Fund.

477. In fact only one special scheme, and that covering only some 85,000 persons, has so far been set up. In normal circumstances the fact that the number of persons coming under special schemes was less than was anticipated would have been to the advantage of the Fund, as the trades which it was expected would form special schemes were the trades showing a rate of unemployment less than the average. Owing, however, to the unexampled character of the trade depression which has prevailed since the initiation of the extended scheme of unemployment insurance, unemployment in the trades which were expected to come under special schemes has on the whole been above the average estimated above for all other trades taken together and the Fund has not up to the present derived any marked financial advantage from their continuance under the general scheme, particularly when the payment of uncovenanted benefit is taken into account. The percentages of insured work-people unemployed in the various trades at quarterly intervals from March, 1921, to March, 1923, are shown in Appendix XV.\*

478. As is indicated in the course of the present Report, the heavy unemployment beginning in the autumn of 1920 and increasing rapidly during the next six months to unexampled dimensions, quickly depleted the £22,200,000 which the Fund had accumulated at November, 1920. Three features have marked the course of the Unemployment Fund from that time onward :—

- (1) The exhaustion of the accumulated Fund ;
- (2) A substantial increase in the contributions payable ; and
- (3) The borrowing of money by the Fund.

479. In the first Act of 1921 provision was made for an increase in contributions from July of that year, but before these increased rates came into operation the second Act of 1921 came before Parliament, and it was considered necessary to take the opportunity of imposing still higher rates as from July of that year.

480. In order to provide the additional amounts payable in respect of dependants under the Unemployed Workers' Dependants (Temporary Provision) Act, 1921, an additional contribution was required, while under the Unemployment Insurance Act of April, 1922, the dependants' payments were amalgamated with benefit, and the rates of contribution payable under the second Act of 1921 and under the Dependants Act were combined. These rates are still in operation.

481. In July, 1921, the Fund became exhausted, and borrowing became necessary. Power was taken in the first Act of 1921 to obtain advances from the Treasury up to 10 millions, which was increased to 20 millions by the second Act of that year, and to 30 millions by the first Act of 1922.

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\* See note at foot of page 159.

482. Although power has been taken to borrow up to 30 millions, it has not been found necessary, so far, to borrow up to this amount. The highest point reached by the debt was £17,060,000 in March, 1923. Since that date the debt has declined, and at June 30th, 1923, stood at £15,600,000. The following table gives the amount of the debt at various dates, together with the rates of interest at which money was borrowed:—

TABLE XXIX.—AMOUNT OF THE DEBT OF THE UNEMPLOYMENT FUND AT VARIOUS DATES AND THE RATES OF INTEREST AT WHICH MONEY WAS BORROWED.

| Rate of Interest. | Amount of Debt at    |                  |                      |                  |
|-------------------|----------------------|------------------|----------------------|------------------|
|                   | December 31st, 1921. | June 30th, 1922. | December 31st, 1922. | June 30th, 1923. |
|                   | £                    | £                | £                    | £                |
| 6 per cent. ...   | 4,655,000            | 3,855,000        | 1,745,000            | Nil.             |
| 5½ " ...          | 2,945,000            | 4,885,000        | 4,885,000            | 4,830,000        |
| 5 " ...           | —                    | 6,010,000        | 9,260,000            | 10,530,000       |
| 4½ " ...          | —                    | —                | —                    | 240,000          |
| Total ...         | 7,600,000            | 14,750,000       | 15,890,000           | 15,600,000       |

483. The income of the Fund is at the present moment sufficient to provide all the current benefits and pay the administrative expenses, and also to enable a small amount of the accumulated debt to be repaid from time to time; but it will be obvious that the sufficiency or insufficiency of the income for this purpose depends on the amount of unemployment existing for the time being.

484. Although the disbursements of the Fund are very heavy, its receipts from the present high rates of contributions are also high. These contributions have been accepted without serious objection by the insured contributors in employment and their employers. They must be maintained until the present debt of the Unemployment Fund has been paid off and any necessary reserve accumulated. Subject to this the possibility of reducing them at the earliest possible moment must be kept in mind. Contributions at these rates, while justifiable under present abnormal circumstances, must constitute a serious burden upon industry.

485. It is to be remembered in this connection that an Unemployment Insurance Scheme must be based upon a trade cycle, and the soundness of its actuarial basis cannot be tested satisfactorily until such a cycle has been completed. It has been the lot of the extended Unemployment Insurance Scheme

to commence its operations simultaneously with the onset of an unparalleled trade depression rendering necessary altogether exceptional measures. It is, however, still possible, and even probable, that the completion of a cycle of trade will see the Unemployment Fund with its debt completely discharged and with the rate of contributions restored to a more normal level.

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SERVANTS OF INDIA SOCIETY

BRANCH LIBRARY

APPENDIX I.

BOMBAY

LIST OF UNEMPLOYMENT INSURANCE ACTS, REGULATIONS  
AND ORDERS.

I.

UNEMPLOYMENT INSURANCE ACTS AND EXCLUSION ORDERS OPERATIVE  
PRIOR TO 8TH NOVEMBER, 1920.

National Insurance Act, 1911. (Part II—Unemployment Insurance—  
and Part III—General.) (1 & 2 Geo. 5, Ch. 55.)

National Insurance (Part II Amendment) Act, 1914. (4 & 5 Geo. 5,  
Ch. 57.)

National Insurance (Part II Amendment) Act, 1915. (5 Geo. 5, Ch. 27.)

National Insurance (Part II) (Munition Workers) Act, 1916. (6 & 7  
Geo. 5, Ch. 20.)

National Insurance (Unemployment) Act, 1918. (7 & 8 Geo. 5, Ch. 63.)

National Insurance (Unemployment) Act, 1919. (9 & 10 Geo. 5, Ch. 77.)

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Special Exclusion (Drivers, etc.) Order, 1912. (S.R.O., 1912, No. 1855.)

Special Exclusion (Dredgermen, etc.) Order, 1913. (S.R.O., 1913, No. 122.)

Special Exclusion (Stone Carvers and Sculptors) Order, 1913. (S.R.O.,  
1913, No. 749.)

Unemployment Insurance (Munition Workers) Exclusion Order, 1916.  
(S.R.O., 1916, No. 594.)

Unemployment Insurance (Munition Workers) Exclusion Order, 1918.  
(S.R.O., 1918, No. 231.)

II.

A. UNEMPLOYMENT INSURANCE ACT, 1920, AND SUBSEQUENT UNEMPLOYMENT  
INSURANCE ACTS.

Unemployment Insurance Act, 1920. (10 & 11 Geo. 5, Ch. 30.)

Unemployment Insurance (Temporary Provisions Amendment) Act, 1920.  
(10 & 11 Geo. 5, Ch. 82.)

Unemployment Insurance Act, 1921. (11 Geo. 5, Ch. 1.)

Unemployment Insurance (No. 2) Act, 1921. (11 & 12 Geo. 5, Ch. 15.)



Unemployed Workers' Dependants (Temporary Provision) Act, 1921.  
(11 & 12 Geo. 5, Ch. 62.)

Unemployment Insurance Act, 1922. (12 Geo. 5, Ch. 7.)

Unemployment Insurance (No. 2) Act, 1922. (12 & 13 Geo. 5, Ch. 30.)

Unemployment Insurance Act, 1923. (13 Geo. 5, Ch. 2.)

**B UNEMPLOYMENT INSURANCE REGULATIONS MADE UNDER THE UNEMPLOYMENT INSURANCE ACT, 1920, AND SUBSEQUENT ACTS.**

*Contributions.*

Unemployment Insurance (Determination of Questions) Regulations, 1920.  
(S.R.O., 1920, No. 1814.)

Unemployment Insurance (Collection of Contributions) Regulations, 1920.  
(S.R.O., 1920, No. 2014.)

Unemployment Insurance (Arrangements under Section 31) Regulations,  
1920. (S.R.O., 1920, No. 2097.)

Unemployment Insurance (Repayment and Return of Contributions)  
Regulations, 1920. (S.R.O., 1920, No. 2093.)

*Benefit.*

Unemployment Insurance (Benefit) Regulations, 1920. (S.R.O., 1920,  
No. 2112.)

Unemployment Insurance (Benefit) (Amendment) Regulations, 1921.  
(S.R.O., 1921, No. 921.)

Unemployment Insurance (Benefit) (Amendment) (No. 2) Regulations,  
1921. (S.R.O., 1921, No. 1623.)

Unemployment Insurance (Courses of Instruction) Regulations, 1921.  
(S.R.O., 1921, No. 258.)

Unemployment Insurance (Courses of Instruction) (Ireland) Regulations,  
1921. (S.R.O., 1921, No. 651.)

Unemployment Insurance (Directions to Committees) Regulations, 1921.  
(S.R.O., 1921, No. 340.)

Unemployment Insurance (Increased Rates of Benefit) Regulations, 1922.  
(S.R.O., 1922, No. 821.)

Unemployment Insurance (Computation of Periods) Regulations, 1923.  
(S.R.O., 1923, No. 533.)

*Associations of Employed Persons.*

Unemployment Insurance (Associations) Regulations, 1920. (S.R.O., 1920,  
No. 1912.)

Unemployment Insurance (Associations) (Supplementary) Regulations,  
1920. (S.R.O., 1920, No. 2453.)

*Courts of Referees.*

Unemployment Insurance (Courts of Referees) Regulations, 1920.  
(S.R.O., 1920, No. 2116.)

Unemployment Insurance (Courts of Referees) (Amending) Regulations,  
1921. S.R.O., 1921, No. 594.)

Unemployment Insurance (Courts of Referees) (Amending) (No. 2) Regu-  
lations, 1921. (S.R.O., 1921, No. 2011.)

*Insurance Industry.*

Unemployment Insurance (Insurance Industry Special Scheme) (Grant Regulations, 1923. (S.R.O., 1923, No. 271.)

Unemployment Insurance (Insurance Industry Special Scheme) (Determination of Payments) Regulations, 1923. (S.R.O., 1923, No. 272.)

*Mercantile Marine.*

Unemployment Insurance (Mercantile Marine) (Collection of Contributions) Regulations, 1921. (S.R.O., 1921, No. 202.)

*Miscellaneous.*

Unemployment Insurance (Exempt Persons) Regulations, 1920. (S.R.O., 1920, No. 1959.)

Unemployment Insurance (Transitional) Regulations, 1920. (S.R.O., 1920, No. 2094.)

Unemployment Insurance (Transitional) Regulations, 1921. (S.R.O., 1921, No. 1232.)

Unemployment Insurance (Payment of Travelling Expenses) Regulations, 1921. (S.R.O., 1921, No. 69.)

Unemployment Insurance (Appropriations-in-Aid) Regulations, 1921. (S.R.O., 1921, No. 1854.)

Unemployment Insurance (Investment) Regulations, 1921. (S.R.O., 1921, No. 1855.)

Unemployment Insurance (Continuous Period of Unemployment) (Transitional) Regulations, 1923. (S.R.O., 1923, No. 534.)

Unemployment Insurance (Inspectors) Regulations, 1920. (S.R.O., 1920, No. 2111.)

Requisition for Certificates of Birth, Marriage or Death Regulations (Scotland), 1920.

(S. R. O., 1920, No.  $\frac{2117}{8.103}$  )

**C. UNEMPLOYMENT INSURANCE ORDERS MADE UNDER THE UNEMPLOYMENT INSURANCE Act, 1920, AND SUBSEQUENT ACTS.**

*Scope.*

Unemployment Insurance (Subsidiary Employments) Order, 1920. (S.R.O., 1920, No. 2092.)

Unemployment Insurance (Subsidiary Employments) Order, 1921. (S.R.O., 1921, No. 1019.)

Unemployment Insurance (Employment under Local and Public Authorities) (Exclusion) Order, 1921. (S.R.O., 1921, No. 839.)

*Benefit*

Unemployment Insurance (Removal of Difficulties) Order, 1920. (S.R.O., 1920, No. 2180.)

*Insurance Industry Special Scheme.*

Unemployment Insurance (Insurance Industry Special Scheme) Order, 1921. (S.R.O., 1921, No. 1281.)

Unemployment Insurance (Removal of Difficulties) (Insurance Industry Special Scheme) Order, 1921. (S.R.O., 1921, No. 1157.)

- Unemployment Insurance (Insurance Industry Special Scheme) (Amendment) Order, 1922. (S.R.O., 1922, No. 1101.)
- Unemployment Insurance (Insurance Industry Special Scheme) (Amendment) Order, 1923. (S.R.O., 1923, No. 684.)
- Unemployment Insurance (Insurance Industry Special Scheme) (Amendment) Special Order, 1923. (S.R.O., 1923, No. 877.)

*Mercantile Marine.*

- Unemployment Insurance (Mercantile Marine) Special Order, 1921. (S.R.O., 1921, No. 334.)
- Unemployment Insurance (Mercantile Marine) (No. 2) Special Order, 1922. (S.R.O., 1922, No. 735.)

*Miscellaneous.*

- Requisition for Birth, etc., Certificates Order, 1920. (S.R.O., 1920, No. 1932.)
- Requisition for Birth, etc., Certificates (Ireland) Order, 1920. (S.R.O., 1920, No. 2390.)

APPENDIX II.

LIST OF EMPLOYMENT EXCHANGES. (JULY, 1923.)

(Paragraph 154.)

*Note.*—Branch Employment Offices, at present numbering 1,165, are not included in this list.

SOUTH-EASTERN DIVISION.

(i) *London.*

Divisional Office:—59-62, Queen's Gardens, Paddington, London, W.2.

|                         |                     |                  |
|-------------------------|---------------------|------------------|
| Acton.                  | Edgware Road.       | Poplar.          |
| Bermondsey.             | Enfield and Ponders | Richmond.        |
| Borough.                | End.                | Shepherd's Bush. |
| Brentford and Chiswick. | Great Marlborough   | Shoreditch.      |
| Brixton.                | Street (Women and   | Southall.        |
| Camberwell Green.       | Juveniles).         | Stepney.         |
| Camden Town.            | Hackney.            | Stratford.       |
| Canning Town.           | Hendon.             | Tooting.         |
| Central Building Trades | Holloway.           | Tottenham.       |
| (Tavistock Street).     | Hounslow.           | Walham Green.    |
| City of London.         | Ilford.             | Westminster.     |
| Clapham Junction.       | King's Cross.       | Willesden.       |
| Croydon.                | Lewisham.           | Wimbledon.       |
| Deptford and Green-     | Leyton and Waltham- | Wood Green.      |
| wich.                   | stow.               | Woolwich.        |
| East Ham.               | Penge.              |                  |

(ii) *Outside London.*

|                    |                     |                       |
|--------------------|---------------------|-----------------------|
| Bedford.           | Grays.              | Norwich.              |
| Braintree.         | Great Yarmouth.     | Ramsgate.             |
| Brighton and Hove. | Guildford.          | Redhill and Reigate.  |
| Bromley, Kent.     | Harrow-on-the-Hill. | Rocheater and Chatham |
| Cambridge.         | Hastings.           | Romford.              |
| Canterbury.        | High Wycombe.       | St. Albans.           |
| Chelmsford.        | Ipewich.            | Sheerness.            |
| Colchester.        | King's Lynn.        | Slough.               |
| Dartford.          | Kingston-on-Thames. | Southend-on-Sea.      |
| Dover.             | Letchworth.         | Sutton, Surrey.       |
| Eastbourne.        | Lowestoft.          | Tunbridge Wells.      |
| Erith.             | Luton.              | Watford.              |
| Folkestone.        | Maidstone.          | Worthing.             |
| Gravesend.         | Margate.            |                       |

## SOUTH-WESTERN DIVISION.

Divisional Office:—Carlton House, Woodland Road, Bristol.

|                      |             |                    |
|----------------------|-------------|--------------------|
| Aldershot.           | Devonport.  | Southampton.       |
| Avonmouth, Bristol.  | Exeter.     | Stroud, Glos.      |
| Barnstaple.          | Gloucester. | Swindon.           |
| Basingstoke.         | Gosport.    | Taunton.           |
| Bath.                | Oxford.     | Torquay.           |
| Bournemouth.         | Plymouth.   | Trowbridge.        |
| Bridgwater.          | Poole.      | Weston-super-Mare. |
| Bristol.             | Portsmouth. | Weymouth.          |
| Bristol (Eastville). | Reading.    | Winchester.        |
| Bristol (Kingswood). | Redruth.    | Woolston.          |
| Cheltenham.          | Salisbury.  | Yeovil.            |
| Cowes.               |             |                    |

## MIDLANDS DIVISION.

Divisional Office:—94, Corporation Street, Birmingham.

|                        |                       |                     |
|------------------------|-----------------------|---------------------|
| Aston.                 | Ilkeston.             | Rugby.              |
| Basford and Bulwell.   | Kettering.            | Selly Oak.          |
| Beeston.               | Kidderminster.        | Shrewsbury.         |
| Bilston.               | Leamington.           | Smethwick.          |
| Birmingham.            | Leek.                 | Sparkhill.          |
| Brierley Hill.         | Leicester.            | Stafford.           |
| Bromsgrove.            | Long Eaton.           | Stamford.           |
| Burslem.               | Longton.              | Stoke-on-Trent.     |
| Burton-on-Trent.       | Loughborough.         | Stourbridge.        |
| Cannock.               | Mansfield.            | Sutton-in-Ashfield. |
| Chesterfield.          | Newark.               | Tipton.             |
| Coalville.             | Newcastle-under-Lyme. | Walsall.            |
| Coventry.              | Northampton.          | Wednesbury.         |
| Cradley Heath, Staffs. | Nottingham.           | Wellingborough.     |
| Darlaston.             | Nuneaton.             | West Bromwich.      |
| Derby.                 | Oakengates.           | Willenhall.         |
| Dudley.                | Oldbury.              | Wolverhampton.      |
| Handsworth.            | Oswestry.             | Worcester.          |
| Hanley.                | Peterborough.         | Worksop.            |
| Hereford.              | Redditch.             |                     |

## NORTH-EASTERN DIVISION.

Divisional Office:—Quebec Chambers, Leeds.

|                  |                    |                                     |
|------------------|--------------------|-------------------------------------|
| Armley.          | Grimsby.           | Scarborough.                        |
| Attercliffe.     | Halifax.           | Scunthorpe.                         |
| Barnsley.        | Harrogate.         | Selby.                              |
| Batley.          | Hartlepool.        | Sheffield.                          |
| Bishop Auckland. | Heaton.            | Shiplay.                            |
| Blaydon-on-Tyne. | Hebburn.           | South Bank.                         |
| Blyth.           | Hebden Bridge.     | South Shields.                      |
| Boston.          | Huddersfield.      | Southwick-on-Wear.                  |
| Bradford.        | Hull.              | Sowerby Bridge.                     |
| Erighouse.       | Jarrow.            | Spen Valley.                        |
| Castleford.      | Keighley.          | Stanningley, Pudsey<br>and Farsley. |
| Consett.         | Leeds.             | Stockton-on-Tees.                   |
| Darlington.      | Lincoln.           | Sunderland.                         |
| Dewsbury.        | Mexborough.        | Thornaby-on-Tees.                   |
| Doncaster.       | Middlesborough.    | Tcdmorden.                          |
| Dunston-on-Tyne. | Morley.            | Wakefield.                          |
| Durham.          | Newcastle-on-Tyne. | Walker-on-Tyne.                     |
| Elswick.         | North Shields.     | Wallsend.                           |
| Felling.         | Otley.             | West Hartlepool.                    |
| Gainsborough.    | Pallion.           | Willington Quay.                    |
| Gateshead.       | Pontefract.        | York.                               |
| Goole.           | Rotherham.         |                                     |
| Grantham.        |                    |                                     |

## NORTH-WESTERN DIVISION.

Divisional Office:—53, Spring Gardens, Manchester.

|                        |                  |                |
|------------------------|------------------|----------------|
| Accrington.            | Ellesmere Port.  | Openshaw.      |
| Altrincham.            | Failsworth.      | Pendlebury.    |
| Ashton-under-Lyne.     | Farnworth.       | Preston.       |
| Bacup.                 | Fleetwood.       | Radcliffe.     |
| Barrow-in-Furness.     | Garston.         | Rawtenstall.   |
| Birkenhead.            | Glossop.         | Reddish.       |
| Blackburn.             | Haslingden.      | Rochdale.      |
| Blackpool.             | Heywood.         | Royton.        |
| Kolton.                | Horwich.         | Runcorn.       |
| Bootle (Rimrose Road). | Hyde.            | St. Helens.    |
| Bootle (Regent Road).  | Kendal.          | Salford.       |
| Burnley.               | Lancaster.       | Shaw.          |
| Bury.                  | Leigh.           | Southport.     |
| Carlisle.              | Levenshulme.     | Stalybridge.   |
| Chadderton.            | Liverpool.       | Stockport.     |
| Chester.               | Liverpool Docks. | Trafford Park. |
| Chorley.               | Macclesfield.    | Tyldesley.     |
| Cleator Moor.          | Manchester.      | Wallasey.      |
| Colne.                 | Middleton.       | Warrington.    |
| Crewe.                 | Nelson.          | Whitehaven.    |
| Darwen.                | New Mills.       | Widnes.        |
| Denton.                | Newton Heath.    | Wigan.         |
| Earlestown.            | Northwich.       | Workington.    |
| Eccles.                | Oldham.          |                |

## SCOTLAND DIVISION.

Divisional Office:—44, Drumsheugh Gardens, Edinburgh.

|           |             |           |
|-----------|-------------|-----------|
| Aberdeen. | Alexandria. | Arbroath. |
| Airdrie.  | Alloa.      | Ayr.      |

|                    |                       |               |
|--------------------|-----------------------|---------------|
| Barrhead.          | Glasgow (South Side). | Oban.         |
| Berwick-on-Tweed.  | Govan.                | Paisley.      |
| Bridgeton.         | Greenock.             | Parkhead.     |
| Clydebank.         | Hamilton.             | Partick.      |
| Coatbridge.        | Inverness.            | Perth.        |
| Dumbarton.         | Johnstone.            | Port Glasgow. |
| Dumfries.          | Kilmarnock.           | Renfrew.      |
| Dundee.            | Kinning Park.         | Rutherglen.   |
| Dunfermline.       | Kirkcaldy.            | Springburn.   |
| Edinburgh.         | Leith.                | Stirling.     |
| Falkirk.           | Leven and Methil.     | Stornoway.    |
| Finnieston.        | Maryhill.             | Wick.         |
| Galashiels.        | Motherwell.           | Wishaw.       |
| Glasgow (Central). |                       |               |

#### WALES DIVISION.

Divisional Office:—Law Courts, Cathays Park, Cardiff.

|              |                 |                |
|--------------|-----------------|----------------|
| Aberdare.    | Flint.          | Newtown.       |
| Aberystwyth. | Gorseinon.      | Pembroke Dock. |
| Bargoed.     | Holyhead.       | Pontypool.     |
| Barry.       | Llanelly.       | Pontypridd.    |
| Bute Docks.  | Merthyr Tydfil. | Port Talbot.   |
| Cardiff.     | Morriston.      | Swansea.       |
| Carnarvon.   | Mountain Ash.   | Swansea Docks. |
| Chepstow.    | Neath.          | Tonypandy.     |
| Crumlin.     | Newport.        | Wrexham.       |
| Ebbw Vale.   | Newport Docks.  |                |

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APPENDIX III.

LIST OF LOCAL EMPLOYMENT COMMITTEES BY DIVISIONS, SHOWING NAMES OF CHAIRMEN AND VICE-CHAIRMEN  
AND THE NUMBERS OF MEMBERS.

(Paragraph 172.)

SOUTH EASTERN DIVISION.

| Exchange.               | Chairman.  | Vice-Chairman.             | Number of Members. |                  |                  |        |
|-------------------------|--|----------------------------|--------------------|------------------|------------------|--------|
|                         |  |                            | Em-<br>ployers.    | Work-<br>people. | Addi-<br>tional. | Total. |
| ACTON ... ..            | J. P. Orr, C.S.I., C.B.E. ... ..                   | H. M. Sayers ... ..        | 8                  | 8                | 7                | 23     |
| BEDFORD ... ..          | F. R. Hockliffe, J.P. ... ..                       | F. T. Turner ... ..        | 12                 | 12               | 6                | 30     |
| BERMONDSEY ... ..       | Lt.-Col. W. Shearring ... ..                       | H. J. Vezey, J.P. ... ..   | 19                 | 19               | 4                | 42     |
| BOROUGH ... ..          | Coun. F. Bird ... ..                               | R. C. Wood ... ..          | 15                 | 15               | 3                | 33     |
| BRAINTREE ... ..        | F. S. Tabor, J.P. ... ..                           | E. B. Parker ... ..        | 9                  | 9                | 3                | 21     |
| BRENTFORD ... ..        | C. E. Bovill, J.P., C.C. ... ..                    | E. W. Lobjoit ... ..       | 10                 | 10               | 6                | 26     |
| BRIGHTON ... ..         | Major R. L. Thornton, M.A., C.B.E., D.L., J.P.     | T. Lewis, J.P. ... ..      | 13                 | 13               | 11               | 37     |
| BRIXTON ... ..          | Coun. G. T. Feasey ... ..                          | W. V. Westlake ... ..      | 9                  | 9                | 3                | 21     |
| BROMLEY ... ..          | Col. E. Satterthwaite, C.B., V.D., J.P. ... ..     | G. Bull ... ..             | 7                  | 7                | 7                | 21     |
| CAMBERWELL ... ..       | Rev. T. W. Pym, D.S.O. ... ..                      | Mrs. Cattermole ... ..     | 10                 | 10               | 5                | 25     |
| CAMBRIDGE ... ..        | Professor A. C. Seward, M.A., D.Sc., F.R.S. ... .. | —                          | 11                 | 11               | 5                | 27     |
| CAMDEN TOWN ... ..      | T. F. Hobson, M.A., J.P. ... ..                    | J. King ... ..             | 12                 | 12               | 6                | 30     |
| CANNING TOWN ... ..     | Rev. J. Rushby Smith ... ..                        | —                          | 14                 | 14               | 3                | 31     |
| CANTERBURY ... ..       | Wright Hunt, J.P. ... ..                           | E. G. Hammond, J.P. ... .. | 10                 | 10               | 7                | 27     |
| CHELMSFORD ... ..       | Alderman J. O. Thompson, O.B.E., J.P. ... ..       | P. F. Pollard ... ..       | 13                 | 13               | 5                | 31     |
| CITY ... ..             | Major Isidore Salmon, C.B.E., D.L. ... ..          | W. Stevens ... ..          | 9                  | 9                | 4                | 22     |
| CLAPHAM JUNCTION ... .. | G. B. Mutter ... ..                                | W. F. Coaker ... ..        | 14                 | 14               | 6                | 34     |
| COLCHESTER ... ..       | Coun. A. G. Aldridge, O.B.E., J.P. ... ..          | T. Smith, J.P. ... ..      | 13                 | 13               | 5                | 31     |
| CROYDON ... ..          | J. Stevenson, J.P. ... ..                          | C. Kitching ... ..         | 9                  | 9                | 4                | 22     |
| DARTFORD ... ..         | Rev. Canon Savill, M.A. ... ..                     | J. H. Keighley ... ..      | 13                 | 13               | 5                | 31     |
| DEPTFORD ... ..         | A. E. Adcock ... ..                                | Coun. R. G. Evans ... ..   | 15                 | 15               | 5                | 35     |

|                            |   |                              |    |    |   |    |
|----------------------------|---|------------------------------|----|----|---|----|
| DOVER ...                  | W. B. Brett, J.P. ...   | Coun. Capt. F. R. Powell ... | 11 | 11 | 4 | 26 |
| EASTBOURNE ...             | Alderman E. Duke, J.P. ...  | A. Dilloway, J.P. ...        | 11 | 11 | 5 | 27 |
| EAST HAM ...               | Alderman E. Edwards, J.P. ...                                     | J. J. Smith ...              | 9  | 9  | 6 | 24 |
| ENFIELD ...                | ...   | J. McGrath, J.P. ...         | 9  | 9  | 4 | 22 |
| ERITH ...                  | Coun. H. Palmer ...   | R. T. Hayward ...            | 10 | 10 | 3 | 23 |
| FOLKESTONE ...             | G. Spurgen, J.P. ...  | B. Noble ...                 | 9  | 9  | 6 | 24 |
| GRAVESEND ...              | Alderman H. Huggins, J.P., C.C. ...                               | Rev. Canon E. L. Gedge ...   | 7  | 7  | 5 | 19 |
| GRAYS ...                  | G. H. Silverwood, M.A., LL.B., J.P. ...                           | G. T. Shields, J.P. ...      | 11 | 11 | 5 | 27 |
| GT. MARLBORO' St. ...      | Lady Trustram Eve, L.C.C. ...                                     | ...                          | 9  | 9  | 3 | 21 |
| GT. YARMOUTH ...           | E. W. Worlledge, M.A., O.B.E., J.P. ...                           | T. Trory ...                 | 10 | 10 | 8 | 28 |
| GUILDFORD ...              | G. S. Odhng-Smee, J.P. ...  | A. Ryder ...                 | 12 | 12 | 5 | 29 |
| HACKNEY ...                | H. E. Swift ...   | S. G. Pope ...               | 9  | 9  | 5 | 23 |
| HARROW ...                 | Major A. Newall Tuck, V.D. ...                                    | S. Hodges ...                | 8  | 8  | 2 | 18 |
| HASTINGS ...               | Alderman W. J. Fellows ...  | A. T. White ...              | 8  | 8  | 5 | 21 |
| HENDON ...                 | W. R. Bonsfield, K.C., F.R.S. ...                                 | E. Holt ...                  | 11 | 11 | 5 | 27 |
| HIGH WYCOMBE ...           | B. L. Reynolds ...  | ...                          | 11 | 11 | 4 | 26 |
| HOLLOWAY ...               | Coun. W. B. Parker ...  | F. Mackness ...              | 12 | 12 | 3 | 27 |
| ILFORD ...                 | Coun. W. J. Oliver Sheat, O.B.E., J.P. ...                        | ...                          | 10 | 10 | 8 | 28 |
| IPSWICH ...                | Colonel Sir T. Courtenay Warner, Bart., C.B. M.P., J.P., C.C. ... | Aldorman W. Wade, J.P. ...   | 12 | 12 | 4 | 28 |
| KING'S CROSS ...           | Sir Henry B. Barton ...   | H. Baker ...                 | 9  | 9  | 4 | 22 |
| KING'S LYNN ...            | Holcombe Ingleby, J.P. ...  | J. Pilling ...               | 8  | 8  | 4 | 20 |
| KINGSTON ...               | Coun. A. J. Fells, J.P. ...                                       | T. J. S. Guilford ...        | 8  | 8  | 6 | 22 |
| LETCHWORTH ...             | M. Gilbert-Smith, M.A., LL.D. ...                                 | A. W. Brunt, J.P. ...        | 12 | 12 | 6 | 20 |
| LEWISHAM ...               | Rev. Canon R. P. Rosevears, M.A. ...                              | Alderman H. Lawrence ...     | 9  | 9  | 4 | 22 |
| LEYTON ...                 | W. Mallinson, J.P. ...  | W. Campbell ...              | 11 | 11 | 5 | 27 |
| LONDON BUILDING TRADES ... | The Rt. Hon. Viscount Burnham, C.H. ...                           | E. J. Brown ...              | 9  | 9  | — | 18 |
| LOWESTOFT ...              | Mrs. Mary G. H. Rogers, M.B.F. ...                                | R. S. Pummell ...            | 14 | 14 | 5 | 33 |
| LUTON ...                  | W. J. Mair, J.P. ...  | H. L. Godfrey ...            | 10 | 10 | 7 | 27 |
| MAIDSTONE ...              | Coun. F. R. Connor ...  | G. Ring ...                  | 8  | 8  | 6 | 22 |
| MARGATE ...                | Coun. H. J. Bines ...   | A. G. Hine ...               | 6  | 6  | 4 | 16 |
| NORWICH ...                | The Very Rev. J. Wakefield Willink, M.A., D.D. ...                | Coun. J. H. Barnes ...       | 12 | 12 | 5 | 29 |
| PADDINGTON ...             | S. Lithgow, J.P. ...  | A. Smith, J.P. ...           | 14 | 14 | 5 | 33 |
| PENGE ...                  | E. G. Hopper ...  | J. P. Smith ...              | 7  | 7  | 5 | 19 |



SOUTH-EASTERN DIVISION—cont.

| Committee.             | Chairman.  | Vice-Chairman.            | Number of Members. |                  |                  |        |
|------------------------|--|---------------------------|--------------------|------------------|------------------|--------|
|                        |  |                           | Em-<br>ployers.    | Work-<br>people. | Addi-<br>tional. | Total. |
| POPLAR ... ..          | Rev. C. G. Langdon ... ..  | A. E. Francis... ..       | 13                 | 13               | 3                | 29     |
| RAMSGATE ... ..        | F. G. Thornton ... ..  | R. Earle, J.P. ... ..     | 6                  | 6                | 5                | 17     |
| REDHILL ... ..         | A. W. Makovski ... ..  | W. H. Fitch ... ..        | 8                  | 8                | 4                | 20     |
| RICHMOND ... ..        | H. Nelson ... ..   | R. S. Copland ... ..      | 7                  | 7                | 7                | 21     |
| ROCHESTER ... ..       | Colonel H. D'Arch Breton, J.P. ... ..                            | R. French ... ..          | 11                 | 11               | 9                | 31     |
| ROMFORD ... ..         | Major the Rt. Hon. Lord O'Hagan, J.P., D.L. ... ..               | Coun. J. C. Smith ... ..  | 9                  | 9                | 5                | 23     |
| ST. ALBANS ... ..      | W. Reynolds, J.P. ... ..   | G. Mole ... ..            | 9                  | 9                | 5                | 23     |
| SHEERNESS ... ..       | A. Spears, J.P. ... ..   | W. J. Wood ... ..         | 13                 | 13               | 4                | 30     |
| SHEPHERD'S BUSH ... .. | Major W. I. Burns, J.P. ... ..                                   | G. Vine ... ..            | 9                  | 9                | 4                | 22     |
| SHOREDITCH ... ..      | H. P. Griffiths ... ..   | G. Bracken ... ..         | 14                 | 14               | 5                | 33     |
| SLOUGH ... ..          | C. H. Blakiston, M.A. ... ..                                     | — ... ..                  | 11                 | 11               | 5                | 27     |
| SOUTHALL ... ..        | Alderman Cecil Fane de Salis, J.P., D.L. ... ..                  | H. Hornby ... ..          | 11                 | 11               | 4                | 26     |
| SOUTHEND ... ..        | Alec Steel, O.B.E., J.P. ... ..                                  | Coun. J. Hill... ..       | 11                 | 11               | 7                | 29     |
| STEPNEY ... ..         | W. Groves, J.P. ... ..   | A. L. London ... ..       | 13                 | 13               | 3                | 29     |
| STRATFORD ... ..       | W. T. Towler ... ..  | H. Turnidge ... ..        | 10                 | 10               | 6                | 26     |
| SUTTON ... ..          | A. W. Oram ... ..  | W. Truman ... ..          | 8                  | 8                | 4                | 20     |
| TOOTING ... ..         | C. P. Larner ... ..  | J. M. Allen ... ..        | 7                  | 7                | 4                | 18     |
| TOTTENHAM ... ..       | H. Flatau ... ..   | G. Howson ... ..          | 13                 | 13               | 6                | 32     |
| TUNBRIDGE WELLS ... .. | Lt.-Col. O. E. d'Avigdor Goldsmid, M.A., D.L., J.P., C.C. ... .. | E. B. Weekes, J.P. ... .. | 10                 | 10               | 6                | 26     |
| WALHAM GREEN ... ..    | Coun. L. A. Hill ... ..  | C. Marshall ... ..        | 12                 | 12               | 4                | 28     |
| WATFORD ... ..         | Major-Gen. Sir Chas. F. Haddon, K.O.B., J.P. ... ..              | W. G. Judge ... ..        | 11                 | 11               | 5                | 27     |
| WESTMINSTER ... ..     | Major the Hon. J. J. Astor, M.P. ... ..                          | A. Yarrow ... ..          | 10                 | 10               | 4                | 24     |
| WILLESDEN ... ..       | Alderman Lt.-Col. Chas. Pinkham, O.B.E., J.P., D.L. ... ..       | P. Hewlett ... ..         | 10                 | 10               | 3                | 23     |
| WIMBLEDON ... ..       | F. C. Challenor ... ..   | — ... ..                  | 7                  | 7                | 4                | 18     |
| WOOD GREEN ... ..      | Rev. Principal D. J. Thomas, M.A., J.P. ... ..                   | W. Norman ... ..          | 8                  | 8                | 5                | 21     |
| WOODMANS ... ..        | Sir H. Kingslev Wood, M.P. ... ..                                | Coun. J. Voce ... ..      | 13                 | 13               | 6                | 32     |
|                        |  |                           | 7                  | 7                | 4                | 18     |

SOUTH WESTERN DIVISION.

|                   |     |          |  |     |     |     |                       |    |    |   |    |
|-------------------|-----|----------|--|-----|-----|-----|-----------------------|----|----|---|----|
| ALDRESHOT         | ... | ...      | W. E. Loe ...  | ... | ... | ... | ...                   | 9  | 9  | 8 | 26 |
| BARNSTAPLE        | ... | ...      | Ald. A. J. Reavell, J.P.                             | ... | ... | ... | W. J. Parkhouse       | 11 | 11 | 6 | 28 |
| BASINGSTOKE       | ... | ...      | W. A. Gerrish  | ... | ... | ... | W. H. Tigwell         | 6  | 6  | 3 | 15 |
| BATH              | ... | ...      | A. E. Withy  | ... | ... | ... | E. Barnet, J.P.       | 8  | 8  | 5 | 21 |
| BOURNEMOUTH       | ... | ...      | H. Brooks, J.P.                                      | ... | ... | ... | G. C. Paine           | 9  | 9  | 5 | 23 |
| BRIDOWATER        | ... | ...      | C. Standen Paine                                     | ... | ... | ... | Coun. A. Berry        | 7  | 7  | 4 | 18 |
|                   |     |          |  |     |     |     | J. M. Boltz           |    |    |   |    |
| BRISTOL           | ... | ...      | W. G. Verdon Smith                                   | ... | ... | ... | Ald. A. A. Senington  | 16 | 16 | 6 | 38 |
| CHELTENHAM        | ... | ...      | O. J. Williams, LL.B., J.P.                          | ... | ... | ... | W. Welstead, K.S.G.   | 8  | 8  | 6 | 22 |
| EXETER            | ... | ...      | Walker King  | ... | ... | ... | F. Langmead           | 9  | 9  | 9 | 27 |
| GLOUCESTER        | ... | ...      | J. Macgregor, C.B.E., J.P.                           | ... | ... | ... | ---                   | 10 | 10 | 7 | 27 |
| ISLE-OF-WIGHT     | ... | ...      | Lt.-Col. C. V. C. Hobart, D.S.O., C.B.E., D.L., J.P. | ... | ... | ... | ---                   | 8  | 8  | 5 | 21 |
| MID AND WEST      |     |          | Sir Arthur Carkeek, J.P.                             | ... | ... | ... | J. S. Broach          | 9  | 9  | 6 | 24 |
|                   |     | CORNWALL |  |     |     |     |                       |    |    |   |    |
| OXFORD            | ... | ...      | Rev. L. R. Phelps, M.A.                              | ... | ... | ... | W. King, J.P.         | 11 | 11 | 5 | 27 |
| PLYMOUTH          | ... | ...      | R. Priest, J.P.                                      | ... | ... | ... | J. R. H. Smale, J.P.  | 14 | 14 | 6 | 34 |
| PORTSMOUTH        | ... | ...      | Ald. Sir J. Timpson, K.B.E., J.P.                    | ... | ... | ... | F. Beddow, D.Sc.      | 13 | 13 | 5 | 31 |
|                   |     |          |  |     |     |     | A. G. Roberts, J.P.   |    |    |   |    |
| READING           | ... | ...      | F. A. Sargeant, C.B.E., J.P.                         | ... | ... | ... | A. T. Knight          | 13 | 13 | 6 | 32 |
| SALISBURY         | ... | ...      | Sir James Macklin, J.P.                              | ... | ... | ... | Major O. G. Jones     | 8  | 8  | 6 | 22 |
| SOUTHAMPTON       | ... | ...      | Dr. H. W. Russell-Bencraft, M.R.C.S., J.P.           | ... | ... | ... | R. Taplin             | 11 | 11 | 6 | 28 |
| STROUD            | ... | ...      | J. Stuart Daniels                                    | ... | ... | ... | T Langham             | 9  | 9  | 8 | 26 |
| SWINDON           | ... | ...      | D. C. A. Morrison, B.A., LL.B.                       | ... | ... | ... | W. Hobson             | 12 | 12 | 7 | 31 |
| TORQUAY           | ... | ...      | S. Bulleid, J.P.                                     | ... | ... | ... | S. Batten             | 9  | 9  | 7 | 25 |
| TROWBRIDGE        | ... | ...      | (Vacant)   | ... | ... | ... | Rev. H. Sanders, J.P. | 8  | 8  | 6 | 22 |
| WESTON-SUPER-MARE | ... | ...      | H. Butt, J.P.  | ... | ... | ... | C. G. Major           | 5  | 5  | 4 | 14 |
| WEST SOMERSET     | ... | ...      | Major M. Cely Trevilian, D.L., J.P.                  | ... | ... | ... | ---                   | 10 | 10 | 4 | 24 |
| WEYMOUTH          | ... | ...      | Col. G. P. Symes, M.V.O.                             | ... | ... | ... | Coun. W. Moggeridge   | 10 | 10 | 6 | 26 |
| WINCHESTER        | ... | ...      | Lt.-Col. W. Barrow-Simonds                           | ... | ... | ... | ---                   | 7  | 7  | 3 | 17 |
| YEOVIL            | ... | ...      | Maj. George St. John Mildmay                         | ... | ... | ... | W. H. Taverner, J.P.  | 10 | 10 | 4 | 24 |

MIDLANDS DIVISION.

| Committee.                  | Chairman.                                       | Vice-Chairman.                       | Number of Members. |                  |                  |        |
|-----------------------------|---|--------------------------------------|--------------------|------------------|------------------|--------|
|                             |   |                                      | Em-<br>ployers.    | Work-<br>people. | Addi-<br>tional. | Total. |
| BILSTON ... ..              | Leslie W. Lee, C.C. ... ..                      | W. J. Harris ... ..                  | 7                  | 7                | 5                | 19     |
| BIRMINGHAM ... ..           | W. Marshall Freeman ... ..                      | Coun. A. Shakespeare ... ..          | 16                 | 16               | 7                | 39     |
| BURTON-ON-TRENT ... ..      | S. Herbert Evershed, J.P. ... ..                | S. Briggs, J.P. ... ..               | 8                  | 8                | 4                | 20     |
| CANNOCK ... ..              | Col. R. S. Williamson, M.Inst.C.E., J.P. ... .. | W. Kibble, J.P. ... ..               | 7                  | 7                | 4                | 18     |
| CHESTERFIELD ... ..         | Sir E. Shentall, J.P. ... ..                    | A. Matthew, J.P. ... ..              | 11                 | 11               | 3                | 25     |
| COALVILLE ... ..            | W. Eames ... ..                                 | G. J. Brooks, J.P. ... ..            | 8                  | 8                | 5                | 21     |
| COVENTRY ... ..             | Ald. W. H. Grant, J.P. ... ..                   | W. T. Newlove ... ..                 | 10                 | 10               | 4                | 24     |
| CRADLEY HEATH ... ..        | J. E. Shaw ... ..                               | Coun S. T. Hadley ... ..             | 9                  | 9                | 3                | 21     |
| DARLASTON ... ..            | C. W. D. Joynson, J.P., C.C. ... ..             | J. Barratt ... ..                    | 10                 | 10               | 3                | 23     |
| DERBY ... ..                | H. Cheney Bemrose ... ..                        | Coun. A. Sturgess ... ..             | 11                 | 11               | 4                | 26     |
| DUDLEY ... ..               | Ald. F. W. Cook, J.P. ... ..                    | Coun. J. Taylor, O.B.E., J.P. ... .. | 10                 | 10               | 4                | 24     |
| HEREFORD ... ..             | Coun. J. C. M. Vaughan ... ..                   | M. Bailey, J.P., C.C. ... ..         | 12                 | 12               | 7                | 31     |
| ILKESTON ... ..             | Coun. J. A. Macdonald, M.B.E., J.P. ... ..      | —                                    | 11                 | 11               | 4                | 26     |
| KETTERING ... ..            | Owen Parker, C.B.E., J.P., C.C., M.P. ... ..    | Coun. G. W. Allinson ... ..          | 10                 | 10               | 6                | 26     |
| KIDDERMINSTER ... ..        | H. L. Thompson ... ..                           | E. W. Walters ... ..                 | 8                  | 8                | 6                | 22     |
| LEAMINGTON ... ..           | W. Riton Oldham, J.P. ... ..                    | F. W. Smith ... ..                   | 10                 | 10               | 3                | 23     |
| LEEK ... ..                 | (Vacant) ... ..                                 | B. R. Hall ... ..                    | 6                  | 6                | 4                | 16     |
| LEICESTER ... ..            | John L. Ward, J.P. ... ..                       | J. E. Quain ... ..                   | 12                 | 12               | 3                | 27     |
| LOUGHBOROUGH ... ..         | Ald. Thomas Mayo, J.P., C.C. ... ..             | W. Cartwright, J.P. ... ..           | 12                 | 12               | 5                | 29     |
| MANSFIELD ... ..            | W. F. Wharmby ... ..                            | E. Warsop ... ..                     | 9                  | 9                | 4                | 22     |
| NEWARK ... ..               | W. Bradley, J.P., C.C. ... ..                   | T. Mackley ... ..                    | 8                  | 8                | 3                | 19     |
| NEWCASTLE-UNDER-LYME ... .. | Sir W. V. S. Gradwell Goodwin, J.P. ... ..      | T. Burgess ... ..                    | 9                  | 9                | 5                | 23     |
| NORTHAMPTON ... ..          | Coun. F. C. Parker ... ..                       | A. W. Lyne ... ..                    | 9                  | 9                | 4                | 22     |
| NOTTINGHAM ... ..           | Ald. E. Huntsman ... ..                         | W. Weeson, J.P. ... ..               | 16                 | 16               | 5                | 37     |
|                             |   | W Bosworth ... ..                    |                    |                  |                  |        |
| NUNEATON ... ..             | H. C. Jones, O.B.E., J.P. ... ..                | W. Johnson, J.P. ... ..              | 10                 | 10               | 3                | 23     |
| OAKENGATES ... ..           | T. E. Freestone, J.P. ... ..                    | F. J. Briscoe ... ..                 | 6                  | 6                | 4                | 17     |

|                        |     |  |     |                               |    |    |    |    |
|------------------------|-----|--|-----|-------------------------------|----|----|----|----|
| OLDBURY ...            | ... | Coun. K. H. Wilson                             | ... | J. D. Edge                    | 11 | 11 | 4  | 26 |
| OSWESTRY ...           | ... | Maj.-Gen. B. A. Montgomery, C.V.O., C.B., J.P. | ... | Coun. J. Barlow, M.B.E., J.P. | 8  | 8  | 6  | 22 |
| PETERBOROUGH ...       | ... | The Rt. Rev. the Lord Bishop of Peterborough   | ... | Coun. C. E. Ratcliff, J.P.    | 10 | 10 | 5  | 25 |
| REDDITCH ...           | ... | Chas. Terry, J.P., C.C.                        | ... | Coun. W. Sillery, A.M.I.E.E.  | 9  | 9  | 4  | 22 |
| RUGBY ...              | ... | H. N. Sporborg                                 | ... | Coun. H. Yates, J.P.          | 7  | 7  | 3  | 17 |
| SHREWSBURY ...         | ... | Ald. R. E. Jones, O.B.E., J.P., C.C.           | ... | J. R. Gough                   | 13 | 13 | 10 | 36 |
| SMETHWICK ...          | ... | J. E. Mitchell, O.B.E., J.P.                   | ... | J. Hill, J.P.                 | 10 | 10 | 5  | 25 |
| STAFFORD ...           | ... | Col. C. H. Wright, V.D., J.P.                  | ... | Coun. G. Hindle               | 10 | 10 | 6  | 26 |
| STAMFORD ...           | ... | (Vacant)                                       | ... | S. Bassendine, J.P.           | 7  | 7  | 5  | 19 |
| STOKE-ON-TRENT ...     | ... | Ald. W. E. Robinson, J.P.                      | ... | Coun. A. Hollins              | 14 | 14 | 6  | 34 |
| STOURBRIDGE ...        | ... | Coun. C. S. Hall                               | ... | J. T. Worton, J.P., C.C.      | 9  | 9  | 6  | 24 |
| SUTTON-IN-ASHFIELD ... | ... | Coun. W. Collins, B.A., J.P.                   | ... | Coun. J. Briggs               | 8  | 8  | 3  | 19 |
| TIPTON ...             | ... | T. E. Salter, J.P., C.C.                       | ... | T. H. Jeens                   | 9  | 9  | 4  | 22 |
| WALSALL ...            | ... | W. G. Harrison, J.P.                           | ... | J. Whiston                    | 8  | 8  | 5  | 21 |
| WEDNESBURY ...         | ... | Ald. Sir A. E. Pritchard, J.P., C.C.           | ... | F. J. Thorpe                  | 8  | 8  | 3  | 19 |
| WELLINGBOROUGH ...     | ... | J. Pendered, J.P., C.C.                        | ... | Capt. R. D. Pendered, B.A.    | 8  | 8  | 3  | 19 |
| WEST BROMWICH ...      | ... | Ald. A. G. Turley, J.P.                        | ... | Coun. J. Sutton               | 8  | 8  | 3  | 19 |
| WILLENHALL ...         | ... | J. Legge, J.P.                                 | ... | George Bellamy                | 7  | 7  | 4  | 18 |
| WOLVERHAMPTON ...      | ... | W. Roe   | ... | H. Bagley                     | 11 | 11 | 4  | 26 |
| WORCESTER ...          | ... | S. T. Harris, J.P.                             | ... | F. J. Adams                   | 13 | 13 | 5  | 31 |
| WORKSOP ...            | ... | F. S. Whittell, J.P., C.C.                     | ... | ---                           | 10 | 10 | 2  | 22 |

#### NORTH EASTERN DIVISION.

|                     |     |   |     |                            |    |    |   |    |
|---------------------|-----|---|-----|----------------------------|----|----|---|----|
| BARNSELY ...        | ... | Capt. the Rev. R. Huggard, M.A., M.B.E. | ... | Ald. C. Bray               | 9  | 9  | 3 | 21 |
| BATLEY ...          | ... | F. Ineson, J.P.                         | ... | ---                        | 8  | 8  | 3 | 19 |
| BISHOP AUCKLAND ... | ... | Nicholas Kilburn, Mus.Doc., J.P.        | ... | Alf. E. Morgan, C.C.       | 9  | 9  | 6 | 24 |
| BLYTH ...           | ... | Ald. T. C. Heatley, M.B.E., J.P.        | ... | R. Morton                  | 7  | 7  | 4 | 18 |
| BOSTON ...          | ... | Ald. Thos. Kitwood, J.P.                | ... | ---                        | 9  | 9  | 5 | 23 |
| BRADFORD ...        | ... | Wm. Hirst                               | ... | F. Pickering, M.B.E., J.P. | 15 | 15 | 5 | 35 |
| BRIGHOUSE ...       | ... | Coun. H. L. Briggs                      | ... | J. Morris, J.P.            | 12 | 12 | 3 | 27 |
| CASTLEFORD ...      | ... | F. Sweeting                             | ... | ---                        | 10 | 10 | 3 | 23 |
| CONSETT ...         | ... | Francis Priestman, D.L., J.P.           | ... | C. Lumsden                 | 8  | 8  | 4 | 20 |
| DARLINGTON ...      | ... | Coun. W. G. Loraine, O.B.E., J.P.       | ... | W. E. Starimand            | 10 | 10 | 5 | 25 |
| DEWSBURY ...        | ... | Thos. Marmaduke Wormald, J.P.           | ... | Coun. Benjamin Turner      | 9  | 9  | 6 | 24 |

NORTH-EASTERN DIVISION—cont.

| Name of Committee.            | Chairman.  | Vice-Chairman.                    | Number of Members. |                  |                  |        |
|-------------------------------|--|-----------------------------------|--------------------|------------------|------------------|--------|
|                               |  |                                   | Em-<br>ployers.    | Work-<br>people. | Addi-<br>tional. | Total. |
| DONCASTER ... ..              | W. Clark, J.P. ... ..                                  | Ald. J. T. Kay, J.P. ... ..       | 8                  | 8                | 4                | 20     |
| DURHAM ... ..                 | F. B. Jevons, M.A., D.Litt. ... ..                     | W. B. Charlton, J.P. ... ..       | 8                  | 8                | 5                | 21     |
| GAINSBOROUGH ... ..           | Sir H. B. Bacon, Bart., D.L., J.P., F.S.A. ... ..      | A. J. Shepherd ... ..             | 8                  | 8                | 5                | 21     |
| GATESHEAD ... ..              | Fredk. Enley ... ..                                    | J. Oliver, J.P. ... ..            | 8                  | 8                | 3                | 19     |
| GOOLE ... ..                  | Coun. S. G. Bevan ... ..                               | — ... ..                          | 9                  | 9                | 4                | 22     |
| GRANTHAM ... ..               | Col. A. D. Younghusband, C.S.I., O.B.E., J.P. ... ..   | Coun. F. Weekley, J.P. ... ..     | 7                  | 7                | 3                | 17     |
| GRIMSBY ... ..                | Coun. J. H. Curry, J.P. ... ..                         | John Collins, J.P. ... ..         | 10                 | 10               | 6                | 26     |
| HALIFAX ... ..                | E. Stirk, J.P. ... ..                                  | F. Sharp ... ..                   | 10                 | 10               | 3                | 23     |
| HARROGATE ... ..              | Admiral Sir Francis Bridgeman, G.C.B., G.C.V.O. ... .. | Coun. J. Crouch, J.P. ... ..      | 7                  | 7                | 3                | 17     |
| HARTLEPOOLS ... ..            | Rev. Canon F. C. Macdonald, M.A. ... ..                | J. H. S. Allison, J.P. ... ..     | 14                 | 14               | 5                | 33     |
| HEBDEN BRIDGE ... ..          | Coun. Elton Thomas ... ..                              | S. Craven ... ..                  | 9                  | 9                | 4                | 22     |
| HUDDERSFIELD ... ..           | Wm. Ramsden, J.P. ... ..                               | J. S. Armitage, J.P. ... ..       | 12                 | 12               | 4                | 28     |
| HULL ... ..                   | Chas. Downs ... ..                                     | E. Horner, J.P. ... ..            | 10                 | 10               | 5                | 25     |
| JARROW ... ..                 | W. M. Brown ... ..                                     | Coun. S. K. Campbell, J.P. ... .. | 11                 | 11               | 3                | 25     |
| KEIGHLEY ... ..               | Coun. Wm. A. Brigg, M.A., L.L.M. ... ..                | Mrs. L. Todd, J.P. ... ..         | 12                 | 12               | 4                | 28     |
| LEEDS ... ..                  | J. A. Greene, C.B.E. ... ..                            | Coun. O. Connellan, J.P. ... ..   | 18                 | 18               | 4                | 40     |
| LINCOLN ... ..                | R. Humphreys ... ..                                    | — ... ..                          | 8                  | 8                | 4                | 20     |
| MEXBOROUGH ... ..             | W. Hague ... ..  | Coun. A. Roberts ... ..           | 8                  | 8                | 4                | 20     |
| MIDDLESBROUGH ... ..          | Sir J. Calvert, J.P. ... ..                            | — ... ..                          | 12                 | 12               | 6                | 30     |
| MORLEY ... ..                 | B. Peel Hepworth, J.P. ... ..                          | G. Stead ... ..                   | 11                 | 11               | 4                | 26     |
| NEWCASTLE-ON-TYNE ... ..      | Prof. H. M. Hallsworth, M.A., M.Comm. ... ..           | M. Pringle ... ..                 | 17                 | 17               | 3                | 37     |
| NORTH SHIELDS ... ..          | (Vacant) ... ..  | — ... ..                          | 8                  | 8                | 7                | 23     |
| NORTH YORKSHIRE ... ..        | I. L. Johnson, J.P. ... ..                             | O. P. Ellis, C.C. ... ..          | 9                  | 9                | 5                | 23     |
| OTLEY ... ..                  | Ald. H. Lockwood, J.P. ... ..                          | J. H. R. Renwick ... ..           | 8                  | 8                | 4                | 20     |
| PONTEFRACT ... ..             | S. B. Bagley, J.P. ... ..                              | Coun. G. W. Reynolds ... ..       | 9                  | 9                | 2                | 20     |
| PUDSEY AND STANNINGLEY ... .. | S. Sawyer, B.A. ... ..                                 | — ... ..                          | 11                 | 11               | 1                | 23     |
| ROTHERHAM ... ..              | H. A. Longbotham, C.B.E. ... ..                        | Ald. G. E. Caine, J.P. ... ..     | 11                 | 11               | 8                | 30     |
| SCARBOROUGH ... ..            | M. E. Hodgson, O.B.E. ... ..                           | F. W. Lendis ... ..               | 10                 | 10               | 6                | 26     |
| SCUNTHORPE ... ..             | A. Lennox Leigh ... ..                                 | B. Holland ... ..                 | 7                  | 7                | 4                | 18     |

|                       |   |                             |    |    |   |    |
|-----------------------|---|-----------------------------|----|----|---|----|
| SELBY ... ..          | Mark Scott, J.P. ... ..                     | J. H. Brook ... ..          | 9  | 9  | 3 | 21 |
| SHEFFIELD ... ..      | J. C. Clegg, J.P. ... ..                    | ...                         | 15 | 15 | 6 | 36 |
| SHIPLEY ... ..        | Coun. F. W. Whittaker, M.I.Mech.E. ... ..   | T. J. Gray ... ..           | 9  | 9  | 2 | 20 |
| SOUTH SHIELDS ... ..  | T. T. Anderson, J.P. ... ..                 | Coun. C. Smith ... ..       | 10 | 10 | 5 | 25 |
| SOWERBY BRIDGE ... .. | J. Bates, J.P., C.C. ... ..                 | F. Clay ... ..              | 9  | 9  | 3 | 21 |
| SPEN VALLEY ... ..    | Coun. H. Hirst, J.P. ... ..                 | Coun. A. Stott, J.P. ... .. | 10 | 10 | 4 | 24 |
| STOCKTON... ..        | Thos. Downey, O.B.E. ... ..                 | Coun. W. Brown ... ..       | 11 | 11 | 8 | 30 |
| SUNDERLAND ... ..     | Coun. F. Nicholson, J.P. ... ..             | ...                         | 13 | 13 | 6 | 32 |
| TODMORDEN ... ..      | J. P. Hoyle, M.B.E. ... ..                  | W. J. Tout, M.P. ... ..     | 12 | 12 | 2 | 26 |
| WAKEFIELD ... ..      | J. B. Cooke ... ..                          | Coun. B. Johnson ... ..     | 12 | 12 | 2 | 26 |
| WALLSEND ... ..       | Ald. J. G. Mollvenna, J.P., M.I.N.A. ... .. | ...                         | 9  | 9  | 4 | 22 |
| YORK ... ..           | J. Hamilton, J.P. ... ..                    | J. Hutchinson ... ..        | 7  | 7  | 4 | 18 |

NORTH WESTERN DIVISION.

|                          |   |                            |    |    |   |    |
|--------------------------|---|----------------------------|----|----|---|----|
| ACCRINGTON ... ..        | Ald. Jas. Waddington, J.P. ... ..           | Coun. W. A. Lambert ... .. | 10 | 10 | 4 | 24 |
| ALTRINCHAM ... ..        | F. Smith Churchill ... ..                   | F. Stubbs ... ..           | 8  | 8  | 5 | 21 |
| ASHTON-UNDER-LYNE ... .. | M. Lees ... ..                              | E. Judson ... ..           | 10 | 10 | 5 | 25 |
| BACUP ... ..             | J. T. Hoyle, J.P. ... ..                    | J. Carty ... ..            | 8  | 8  | 2 | 18 |
| BARROW ... ..            | Ald. Sir Alfred Barrow, O.B.E., D.L. ... .. | T. Butterworth ... ..      | 13 | 13 | 5 | 31 |
| BIRKENHEAD ... ..        | Ald. A. W. Wilmer, J.P. ... ..              | J. Roberts ... ..          | 11 | 11 | 6 | 28 |
| BLACKBURN ... ..         | H. J. Harvey, J.P. ... ..                   | ...                        | 11 | 11 | 5 | 27 |
| BLACKPOOL ... ..         | Ald. J. Heap, J.P. ... ..                   | ...                        | 7  | 7  | 7 | 21 |
| BOLTON ... ..            | Col. G. Hesketh, V.D., D.L., J.P. ... ..    | G. Thompson ... ..         | 13 | 13 | 5 | 31 |
| BOOTLE ... ..            | C. Barnes ... ..                            | Mrs. E. Smith ... ..       | 8  | 8  | 5 | 21 |
| BURNLEY ... ..           | E. Landless, J.P. ... ..                    | I. Eastham ... ..          | 9  | 9  | 4 | 22 |
| BURY ... ..              | Coun. A. Redford (Mayor) ... ..             | F. Heap ... ..             | 10 | 10 | 6 | 26 |
| CARLISLE ... ..          | The Ven. H. E. Campbell, M.A. ... ..        | E. Lowthian, J.P. ... ..   | 11 | 11 | 6 | 28 |
| CHESTER ... ..           | Sir J. Meadows Frost, J.P. ... ..           | J. Minns ... ..            | 12 | 12 | 6 | 30 |
| CHORLEY ... ..           | Oswald Gillett ... ..                       | W. Vere ... ..             | 6  | 6  | 3 | 15 |
| COLNE ... ..             | Ald. T. Hey, J.P. ... ..                    | Ald. J. White, J.P. ... .. | 8  | 8  | 2 | 18 |
| CREWE ... ..             | Maj. J. F. T. Royds ... ..                  | G. Wilkinson, J.P. ... ..  | 10 | 10 | 3 | 23 |
| DARWEN ... ..            | T. W. A. Forrest, J.P., C.C., M.B.E. ... .. | ...                        | 8  | 8  | 2 | 18 |
| DENTON ... ..            | Jos. Woolfenden ... ..                      | J. Sandiford ... ..        | 6  | 6  | 1 | 13 |
| ECCLES ... ..            | J. T. Speakman ... ..                       | T. Memory ... ..           | 5  | 5  | 2 | 12 |
| ELLSMERE PORT ... ..     | E. P. Jones, J.P. ... ..                    | Coun. T. Percival ... ..   | 8  | 8  | 2 | 18 |

NORTH-WESTERN DIVISION—cont.

| Committee.             | Chairman.   | Vice-Chairman.                   | Number of Members, |                  |                  |        |
|------------------------|---|----------------------------------|--------------------|------------------|------------------|--------|
|                        |   |                                  | Em-<br>ployers.    | Work-<br>people. | Addi-<br>tional. | Total. |
| FARNWORTH ... ..       | Coun. J. Stones, J.P. ... ..                        | J. Farnworth ... ..              | 7                  | 7                | 3                | 17     |
| FLEETWOOD ... ..       | W. E. Simpson ... ..                                | —                                | 6                  | 6                | 5                | 17     |
| GLOSSOP ... ..         | W. H. Smith ... ..                                  | W. Dixon ... ..                  | 7                  | 7                | 3                | 17     |
| HASLINGDEN ... ..      | Coun. J. Law, J.P. ... ..                           | —                                | 7                  | 7                | 5                | 19     |
| HEYWOOD ... ..         | W. E. Parker ... ..                                 | J. Barrett ... ..                | 9                  | 9                | 2                | 20     |
| HORWICH... ..          | Coun. W. W. Glover, J.P. ... ..                     | B. Wilkinson ... ..              | 7                  | 7                | 3                | 17     |
| HYDE ... ..            | J. B. Davenport, J.P. ... ..                        | A. Williamson, J.P. ... ..       | 10                 | 10               | 7                | 27     |
| KENDAL ... ..          | Lt.-Col. Lord Henry Cavendish-Bentinck, M.P. ... .. | Capt. A. H. Willink, J.P. ... .. | 11                 | 11               | 5                | 27     |
| LANCASTER ... ..       | W. Briggs, J.P., C.C., M.B.E. ... ..                | Coun. R. Carter ... ..           | 9                  | 9                | 5                | 23     |
| LEIGH ... ..           | Ald. J. Ashworth, J.P. ... ..                       | —                                | 11                 | 11               | 5                | 27     |
| LIVERPOOL ... ..       | Coun. L. D. Holt, J.P. ... ..                       | H. Williams ... ..               | 14                 | 14               | 11               | 39     |
| MACCLESFIELD ... ..    | Coun. W. Pimblott, J.P. ... ..                      | —                                | 9                  | 9                | 6                | 24     |
| MANCHESTER ... ..      | Sir Arthur A. Haworth, Bart. ... ..                 | J. T. Watkins ... ..             | 18                 | 18               | 3                | 39     |
| MIDDLETON ... ..       | Phillip Ashworth, J.P. ... ..                       | —                                | 7                  | 7                | 4                | 18     |
| NELSON ... ..          | Coun. C. Atkinson, J.P. ... ..                      | T. McCall ... ..                 | 11                 | 11               | 2                | 24     |
| NEW MILLS ... ..       | G. Strutt ... ..                                    | —                                | 9                  | 9                | 4                | 22     |
| NORTHWICH ... ..       | Roscoe Brunner, J.P. ... ..                         | J. J. Robinson ... ..            | 9                  | 9                | 6                | 24     |
| OLDHAM ... ..          | Ald. F. Houghton, J.P. ... ..                       | W. Taylor, J.P. ... ..           | 9                  | 9                | 6                | 24     |
| PRESTON ... ..         | J. Openshaw, J.P. ... ..                            | Coun. J. Woolley ... ..          | 11                 | 11               | 4                | 26     |
| RADCLIFFE ... ..       | Dr. George Scarr, J.P., O.C. ... ..                 | Coun. H. Shaw ... ..             | 7                  | 7                | 3                | 17     |
| RAWTENSTALL ... ..     | Coun. T. E. Jackson, M.A. ... ..                    | J. Farron, J.P. ... ..           | 6                  | 6                | 3                | 15     |
| ROCHDALE ... ..        | T. B. Parkinson, J.P. ... ..                        | —                                | 11                 | 11               | 3                | 25     |
| ROYTON AND SHAW ... .. | W. Cheetham ... ..                                  | H. S. Butterworth ... ..         | 8                  | 8                | 5                | 21     |
| RUNCORN ... ..         | Sir F. Norman, D.L., J.P. ... ..                    | T. Bebbington ... ..             | 8                  | 8                | 3                | 19     |
| ST. HELENS ... ..      | Dr. H. B. Bates ... ..                              | Coun. T. H. Boscow ... ..        | 11                 | 11               | 6                | 28     |
| SALFORD ... ..         | T. Coventry, J.P. ... ..                            | Coun. S. Delves, J.P. ... ..     | 12                 | 12               | 3                | 27     |
| SOUTHPORT ... ..       | Ald. C. Aveling, J.P. ... ..                        | Coun. A. Yates ... ..            | 9                  | 9                | 5                | 23     |
| STALYBRIDGE ... ..     | Ald. Jas. Bottomley, J.P. ... ..                    | Ald. M. B. Farr, J.P. ... ..     | 8                  | 8                | 3                | 19     |
| STOCKPORT ... ..       | Lieut.-Col. W. Chaloner ... ..                      | —                                | 12                 | 12               | 3                | 27     |

|                            |  |    |    |   |    |
|----------------------------|--|----|----|---|----|
| SWINTON AND<br>PENDLENYRY. | Coun. P. Lindley, J.P. ... ..                                      | 5  | 8  | 4 | 14 |
| WARRINGTON ... ..          | Sir W. P. Rylands, J.P. ... ..                                     | 13 | 13 | 4 | 30 |
| WHITEHAVEN ... ..          | Ald. J. R. Musgrave, J.P. ... ..                                   | 9  | 9  | 6 | 24 |
| WIDNES ... ..              | Ald. David Lewis, J.P. ... ..                                      | 8  | 8  | 3 | 19 |
| WIGAN ... ..               | Coun. E. Alstead ... ..  | 12 | 12 | 4 | 28 |
| WORKINGTON. ... ..         | Rev. Canon A. Sutton, M.A., C.B.E., J.P., C.C. A. Callaghan ... .. | 10 | 10 | 5 | 25 |

SCOTLAND DIVISION.

|                          |  |    |    |   |    |
|--------------------------|--|----|----|---|----|
| ABERDEEN ... ..          | George Duncan, M.A. ... ..                   | 12 | 11 | 8 | 31 |
| ALLOA ... ..             | Rt. Hon. Earl of Mar and Kellie, K.T. ... .. | 7  | 7  | 3 | 17 |
| AIRDRIE ... ..           | J. J. McMurdo ... ..                         | 6  | 6  | 3 | 15 |
| ARBROATH ... ..          | G. B. Thomson, O.B.E. ... ..                 | 8  | 8  | 8 | 19 |
| AYR ... ..               | Ex-Bailie John Kerr ... ..                   | 7  | 7  | 6 | 20 |
| BARRHEAD ... ..          | Ex-Provost A. B. Weir ... ..                 | 6  | 5  | 3 | 14 |
| BERWICK-ON-TWEED ... ..  | Coun. W. J. Dixon ... ..                     | 7  | 7  | 4 | 18 |
| BRIDGETON ... ..         | J. M. Ritchie ... ..                         | 9  | 8  | 4 | 21 |
| CLYDEBANK ... ..         | J. Parker ... ..                             | 5  | 5  | 4 | 14 |
| COATBRIDGE ... ..        | T. Smith ... ..                              | 7  | 8  | 5 | 20 |
| DUMBARTON ... ..         | Major D. McBride ... ..                      | 7  | 7  | 4 | 18 |
| DUMFRIES ... ..          | John Bell ... ..                             | 7  | 7  | 6 | 20 |
| DUNDEE ... ..            | Sir James Urquhart, LL.D. ... ..             | 10 | 10 | 4 | 24 |
| DUNFERMLINE ... ..       | Andrew Shearer ... ..                        | 6  | 6  | 3 | 15 |
| EDINBURGH ... ..         | The Hon. Lord Sands, K.C., LL.D. ... ..      | 11 | 12 | 9 | 32 |
| FALKIRK ... ..           | Capt. T. Harvey ... ..                       | 7  | 7  | 5 | 19 |
| GALASHIELS ... ..        | W. Rutherford ... ..                         | 8  | 8  | 6 | 22 |
| GLASGOW (CENTRAL) ... .. | T. Berrie, F.F.I., F.C.I.S. ... ..           | 12 | 13 | 4 | 29 |
| " (S. SIDE) ... ..       | Sir Robt. Wilson, J.P. ... ..                | 8  | 10 | 4 | 22 |
| GOVAN ... ..             | W. Westwood, O.B.E., J.P. ... ..             | 8  | 8  | 3 | 19 |
| GREENOCK ... ..          | Sir Hugh Shaw Stewart, Bart., C.B. ... ..    | 7  | 7  | 6 | 20 |
| HAMILTON ... ..          | Prov. Sir Henry S. Keith ... ..              | 5  | 5  | 4 | 14 |
| INVERNESS ... ..         | D. F. Macdonald ... ..                       | 6  | 6  | 4 | 16 |
| JOHNSTONE ... ..         | A. Alston Cameron ... ..                     | 7  | 6  | 5 | 18 |
| KILMARNOCK ... ..        | Col. H. Barnett, V.D., T.D. ... ..           | 9  | 9  | 4 | 22 |



SCOTLAND DIVISION—cont.

| Committee.        | Chairman.                        | Vice-Chairman.                      | Number of Members. |                  |                  |        |
|-------------------|----------------------------------|-------------------------------------|--------------------|------------------|------------------|--------|
|                   |                                  |                                     | Em-<br>ployers.    | Work-<br>people. | Addi-<br>tional. | Total. |
| KIRKCALDY ... ..  | Sir Robert C. Lockhart ... ..    | Coun. J. Nairn ... ..               | 6                  | 8                | 5                | 19     |
| LEITH ... ..      | Ex-Prov. J. A. Lindsay ... ..    | M. McDonald ... ..                  | 10                 | 10               | 4                | 24     |
| LEVEN ... ..      | W. Moscrip ... ..                | A. Melville ... ..                  | 7                  | 7                | 5                | 19     |
| MOTHERWELL ... .. | R. S. Wilson ... ..              | W. Hunter ... ..                    | 7                  | 7                | 5                | 19     |
| OBAN ... ..       | Ex-Prov. A. Black, O.B.E. ... .. | Bailie A. L. Macarthur, J.P. ... .. | 5                  | 6                | 3                | 14     |
| PAISLEY ... ..    | T. Gow Smith ... ..              | Alex. Fraser ... ..                 | 8                  | 11               | 5                | 24     |
| PARKHEAD ... ..   | C. J. Findlay ... ..             | D. Young ... ..                     | 6                  | 7                | 4                | 17     |
| PARTICK ... ..    | R. P. Duff ... ..                | W. Scott ... ..                     | 10                 | 10               | 5                | 25     |
| PERTH ... ..      | Jas. Barlas, J.P. ... ..         | Chas. Robinson ... ..               | 10                 | 10               | 5                | 25     |
| RENFREW ... ..    | Major D. K. Michie ... ..        | John McMillan ... ..                | 5                  | 5                | 4                | 14     |
| RUTHERGLEN ... .. | James Hamilton ... ..            | A. Baine ... ..                     | 6                  | 5                | 4                | 15     |
| SPRINGBURN ... .. | J. Drummond, J.P. ... ..         | J. C. Forman ... ..                 | 8                  | 8                | 4                | 20     |
| STIRLING ... ..   | J. J. Munro ... ..               | — ... ..                            | 7                  | 7                | 5                | 19     |
| WISHAW ... ..     | E. H. Lewis ... ..               | Bailie J. M. Loudon ... ..          | 5                  | 4                | 4                | 13     |
| WICK ... ..       | James Budge, J.P. ... ..         | John Harper ... ..                  | 7                  | 7                | 3                | 17     |

WALES DIVISION.

|                       |   |                             |    |    |   |    |
|-----------------------|---|-----------------------------|----|----|---|----|
| ABERDARE ... ..       | J. Llewellyn Smith, M.B.E. ... ..       | Coun. A. P. Thomas ... ..   | 7  | 7  | 4 | 18 |
| ANGLESEY ... ..       | Alderman W. Hughes Jones, J.P. ... ..   | Rev. J. A. Rees ... ..      | 9  | 9  | 5 | 23 |
| BARGOED ... ..        | Rev. Canon T. J. Jones, M.A. ... ..     | — ... ..                    | 9  | 9  | 6 | 24 |
| BARRY ... ..          | Col. J. A. Hughes, C.B. ... ..          | D. T. Howe ... ..           | 7  | 7  | 5 | 19 |
| CARDIFF ... ..        | Alderman C. H. Bird, J.P. ... ..        | Coun. H. Hiles ... ..       | 11 | 11 | 5 | 27 |
| CARDIGANSHIRE ... ..  | D. C. Roberts ... ..                    | F. S. Trufant ... ..        | 7  | 7  | 3 | 17 |
| CARNARVONSHIRE ... .. | W. George ... ..                        | A. W. Williams, J.P. ... .. | 8  | 8  | 7 | 23 |
| CHEPSTOW ... ..       | Col. W. E. C. Curre, J.P. ... ..        | G. Hurd ... ..              | 10 | 10 | 4 | 24 |
| EBBW VALE ... ..      | Thomas Thomas ... ..                    | David Evans ... ..          | 8  | 8  | 3 | 19 |
| FLINT ... ..          | J. Humphrey Williams, M.D., J.P. ... .. | — ... ..                    | 11 | 11 | 4 | 26 |
| LLANELLY ... ..       | H. W. Spowart ... ..                    | D. Williams, J.P. ... ..    | 10 | 10 | 8 | 28 |

|                |     |                                |     |     |     |     |                  |     |    |    |   |    |
|----------------|-----|--------------------------------|-----|-----|-----|-----|------------------|-----|----|----|---|----|
| MERTHYR TYDFIL | ... | T. E. Jones                    | ... | ... | ... | ... | ...              | ... | 8  | 8  | 4 | 20 |
| MOUNTAIN ASH   | ... | Col. Morgan Morgan, V.D., J.P. | ... | ... | ... | ... | ...              | ... | 6  | 6  | 3 | 15 |
| NEATH          | ... | F. J. Taylor                   | ... | ... | ... | ... | C. P. Huins      | ... | 8  | 8  | 5 | 21 |
| NEWPORT        | ... | W. Lyndon Moore, D.L.          | ... | ... | ... | ... | G. J. Clarke     | ... | 8  | 8  | 7 | 23 |
| NEWTOWN        | ... | W. P. Phillips, J.P.           | ... | ... | ... | ... | J. G. Bridgwater | ... | 7  | 7  | 5 | 19 |
| PEMBROKESHIRE  | ... | D. G. Jones, O.B.E., J.P.      | ... | ... | ... | ... | J. W. Cook       | ... | 8  | 8  | 5 | 21 |
| PONTYPOOL      | ... | Godfrey E. Jones               | ... | ... | ... | ... | S. Moxley        | ... | 10 | 10 | 5 | 25 |
| PONTYPRIDD     | ... | W. Phillips, J.P.              | ... | ... | ... | ... | J. Jones         | ... | 12 | 12 | 5 | 29 |
| PORT TALBOT    | ... | D. J. Bishop                   | ... | ... | ... | ... | Morgan Cox       | ... | 10 | 10 | 4 | 24 |
| SWANSEA        | ... | J. Vaughan Edwards, O.B.E.     | ... | ... | ... | ... | J. J. Powlesland | ... | 11 | 11 | 6 | 28 |
| WREXHAM        | ... | Arthur E. Evans, J.P.          | ... | ... | ... | ... | ---              | ... | 12 | 12 | 7 | 31 |

APPENDIX IV (a)

LIST OF ADVISORY COMMITTEES FOR JUVENILE EMPLOYMENT, BY DIVISIONS, SHOWING NAMES OF CHAIRMEN AND THE NUMBERS OF MEMBERS.

(Paragraph 448.)

SOUTH-EASTERN DIVISION.

| Committee.                    | Chairman.                     | Number of Members. |              |   |           |   | Total. |
|-------------------------------|-------------------------------|--------------------|--------------|---|-----------|---|--------|
|                               |                               | Employers.         | Work-people. | Representing Local Education Authority. | Teachers. | Others interested in the welfare of boys and girls. |        |
| LONDON CENTRAL ... ..         | Max J. Bonn, C.B.E. ... ..    | 4                  | 4            | 8                                       | 4         | 6   | 26     |
| BERMONDSEY ... ..             | A. Paterson, M.C. ... ..      | 4                  | 4            | 8                                       | 4         | 10  | 30     |
| BOROUGH ... ..                | Mrs. Batten ... ..            | 4                  | 4            | 8                                       | 4         | 10  | 30     |
| BRIXTON ... ..                | W. V. Westlake ... ..         | 4                  | 4            | 9                                       | 4         | 10  | 31     |
| CAMBERWELL ... ..             | B. A. Bray ... ..             | 4                  | 4            | 8                                       | 4         | 9   | 29     |
| CAMDEN TOWN ... ..            | A. J. Mundella ... ..         | 4                  | 4            | 8                                       | 4         | 10  | 30     |
| CLAPHAM JUNCTION ... ..       | R. Attlee ... ..              | 4                  | 4            | 9                                       | 4         | 10  | 31     |
| DEPTFORD ... ..               | W. J. Phipps ... ..           | 4                  | 4            | 8                                       | 4         | 10  | 30     |
| EDGWARE ROAD ... ..           | Miss M. S. Stevenson ... ..   | 4                  | 4            | 8                                       | 4         | 10  | 30     |
| FINSBURY AND HOLBORN ... ..   | J. W. Scobel-Armstrong ... .. | 6                  | 6            | 8                                       | 4         | 10  | 34     |
| GREAT MARLBORO' STREET ... .. | Sir Henry New ... ..          | 4                  | 4            | 4                                       | 2         | 4   | 18     |
| HACKNEY ... ..                | H. E. Swift ... ..            | 4                  | 4            | 8                                       | 4         | 10  | 30     |
| HOLLOWAY ... ..               | Miss E. E. Wood ... ..        | 4                  | 4            | 8                                       | 4         | 10  | 30     |
| LEWISHAM ... ..               | A. W. Hiscox ... ..           | 4                  | 4            | 8                                       | 4         | 10  | 30     |
| POPLAR ... ..                 | E. Green... ..                | 4                  | 4            | 8                                       | 4         | 10  | 30     |

|                              |   |   |   |    |    |    |    |
|------------------------------|---|---|---|----|----|----|----|
| SHEPHERD'S BUSH ... ..       | H. W. Peck ... ..                                       | 4 | 4 | 8  | 4  | 10 | 30 |
| SHOREDITCH ... ..            | H. P. Griffiths ... ..                                  | 4 | 4 | 8  | 4  | 10 | 30 |
| STEPNEY ... ..               | Miss I. Samuel ... ..                                   | 4 | 4 | 8  | 4  | 10 | 30 |
| WALHAM GREEN ... ..          | J. Scott ... ..   | 4 | 4 | 8  | 4  | 10 | 30 |
| TOOTING ... ..               | J. Barr, F.C.I.S. ... ..                                | 4 | 4 | 8  | 4  | 10 | 30 |
| WESTMINSTER ... ..           | F. H. Anson, J.P. ... ..                                | 5 | 5 | 8  | 4  | 10 | 32 |
| WOOLWICH ... ..              | Vacant ... ..   | 4 | 4 | 8  | 4  | 10 | 30 |
| BARKING ... ..               | The Rev. H. S. Pelham ... ..                            | 3 | 3 | 6  | 2  | 3  | 17 |
| BEDFORD ... ..               | A. Howard ... ..  | 3 | 3 | 6  | —  | 4  | 16 |
| BRAINTREE ... ..             | Miss M. Tabor, M.A. ... ..                              | 3 | 3 | 4  | 2  | 1  | 13 |
| CHELMSFORD ... ..            | E. A. Hunt, J.P. ... ..                                 | 3 | 3 | 8  | 2  | —  | 16 |
| ENFIELD ... ..               | R. L. Ridge, M.B. ... ..                                | 5 | 5 | 4  | 4  | 5  | 23 |
| GRAYS ... ..                 | G. T. Shields, J.P. ... ..                              | 3 | 3 | 4  | 2  | 2  | 14 |
| GUILDFORD ... ..             | N. Vincent ... ..                                       | 2 | 2 | 2  | 4  | 9  | 19 |
| HASTINGS AND BREXHILL ... .. | Councillor F. B. Bending ... ..                         | 5 | 5 | 8  | 4  | 4  | 26 |
| HOVE ... ..                  | Councillor E. J. J. Thompson ... ..                     | 3 | 3 | 6  | —  | 3  | 15 |
| IPSWICH ... ..               | Alderman Bunnell H. Burton, J.P. ... ..                 | 3 | 3 | 6  | 4  | 4  | 20 |
| ILFORD ... ..                | D. Hunter, O.B.E. ... ..                                | 4 | 4 | 6  | 2* | 5  | 21 |
| KING'S LYNN ... ..           | Lt.-Col. G. G. Woodwark, C.B.E. ... ..                  | 3 | 3 | 4  | 2* | —  | 12 |
| KINGSTON-ON-THAMES ... ..    | Miss Tolson ... ..                                      | 3 | 3 | 3  | 4  | 10 | 23 |
| LUTON ... ..                 | Councillor Milner Gray ... ..                           | 4 | 4 | 5  | 2  | 2  | 17 |
| NORWICH ... ..               | S. Cozens-Hardy, LL.B., J.P. ... ..                     | 3 | 3 | 12 | —  | 10 | 28 |
| REIGATE ... ..               | The Rev. Canon Daniell ... ..                           | 2 | 2 | 2  | 4  | 10 | 20 |
| ROMFORD ... ..               | The Rt. Hon. Lord O'Hagan, M.A., J.P.,<br>D.C.L. ... .. | 4 | 4 | 4  | 4  | 6  | 22 |
| WIMBLEDON ... ..             | A. Webb, J.P. ... ..                                    | 3 | 3 | 2  | 4  | 18 | 30 |
| WATFORD ... ..               | F. J. B. Hemming ... ..                                 | 3 | 3 | 3  | 2  | 3  | 14 |

SOUTH-WESTERN DIVISION.

|                   |  |   |   |   |   |   |    |
|-------------------|--|---|---|---|---|---|----|
| BARNSTAPLE ... .. | The Rev. F. M. Wallington, M.A. ... .. | 3 | 3 | 4 | 2 | 4 | 16 |
| BATH ... ..       | Alderman S. W. Bush, J.P. ... ..       | 3 | 3 | 6 | 2 | 9 | 23 |

\* Nominated by the Local Education Authority.

SOUTH-WESTERN DIVISION—cont.

| Committee.         | Chairman.                                 | Number of Members. |              |   |           |   | Total. |
|--------------------|---|--------------------|--------------|---|-----------|---|--------|
|                    |   | Employers.         | Work-people. | Representing Local Education Authority. | Teachers. | Others interested in the welfare of boys and girls. |        |
| BRISTOL ... ..     | Alderman Frank Sheppard, J.P., O.B.E. ... | 5                  | 5            | 8                                       | 4         | 5   | 27     |
| CHELTHENHAM ... .. | Councillor W. Welstead, K.S.G. ... ..     | 2                  | 4            | 9                                       | —         | 4   | 19     |
| EXETER ... ..      | Walker King ... ..                        | 3                  | 3            | 9                                       | —         | 8   | 23     |
| PLYMOUTH ... ..    | Alderman W. L. Munday ... ..              | 5                  | 5            | 9                                       | 2         | 6   | 27     |
| POOLE ... ..       | H. Brooks, J.P. ... ..                    | 3                  | 3            | 6                                       | 2         | 5   | 19     |
| SOUTHAMPTON ... .. | Dr. E. H. M. Stancomb ... ..              | 4                  | 4            | 8                                       | 2         | 8   | 26     |
| SWINDON ... ..     | Godfrey Rice ... ..                       | 4                  | 4            | 8                                       | 2         | 3   | 21     |
| TAUNTON ... ..     | The Rev. A. J. Hook, M.A. ... ..          | 2                  | 3            | 4                                       | 2         | 2   | 13     |

MIDLANDS DIVISION.

|                     |   |   |   |   |   |   |    |
|---------------------|---|---|---|---|---|---|----|
| CHESTERFIELD ... .. | Alderman Sir Ernest Shentall, J.P. ... ..                 | 3 | 3 | 6 | 2 | 7 | 21 |
| DERBY ... ..        | Herbert Cheney Bemrose ... ..                             | 3 | 3 | 6 | — | 6 | 18 |
| HEREFORD ... ..     | The Rev. Prebendary A. B. Wynne-Willson                   | 3 | 3 | 6 | 2 | 5 | 19 |
| LONG EATON ... ..   | The Rev. Bingley Cass, B.A. ... ..                        | 2 | 2 | 4 | 2 | 2 | 12 |
| NEWARK ... ..       | Councillor Charles Stephenson ... ..                      | 2 | 2 | 6 | — | 2 | 12 |
| NORTHAMPTON ... ..  | Councillor E. Lewis, J.P. ... ..                          | 3 | 3 | 3 | 4 | 4 | 17 |
| NOTTINGHAM ... ..   | Lieut.-Colonel Lord Henry Cavendish-Bentinck, M.P. ... .. | 3 | 3 | 8 | 3 | 2 | 19 |
| PETERBOROUGH ... .. | J. H. Beeby, J. P. ... ..                                 | 3 | 5 | 3 | 1 | 7 | 19 |

|                    |                                |   |   |    |   |   |    |
|--------------------|--------------------------------|---|---|----|---|---|----|
| COUNTY OF SALOP... | Major C. E. B. Wingfield, J.P. | 3 | 3 | 10 | 4 | 5 | 25 |
| STAMFORD ...       | The Rev. J. D. Day. ...        | 2 | 2 | 4  | 2 | 2 | 12 |
| WALSALL ...        | Alderman E. Shelley, J.P. ...  | 7 | 7 | 6  | — | 3 | 23 |
| WORKSOP ...        | George Gregg Middleton ...     | 2 | 2 | 6  | 2 | 2 | 14 |

NORTH-EASTERN DIVISION.

|                                     |   |   |   |    |    |    |    |
|-------------------------------------|---|---|---|----|----|----|----|
| BARNSELY ...                        | Capt. the Rev. Richard Huggard, M.A.,<br>M.B.E. | 3 | 3 | 10 | —  | 4  | 20 |
| DEWSBURY ...                        | Douglas Ingram ...                              | 6 | 5 | 4  | —  | 7  | 22 |
| DONCASTER ...                       | Fred Birchall ...                               | 3 | 3 | 9  | 3  | 3  | 21 |
| GRANTHAM ...                        | Councillor F. Weekley, J.P. ...                 | 2 | 2 | 4  | 2  | 6  | 16 |
| GRIMSBY ...                         | Alderman A. J. Knott, J.P. ...                  | 3 | 3 | 6  | —  | 6  | 18 |
| HALIFAX ...                         | Joseph Smithson ...                             | 5 | 2 | 6  | 3† | 3  | 19 |
| HARTLEPOOLS ...                     | Col. W. Thomlinson, D.L., J.P. ...              | 3 | 3 | 3  | 3  | 3  | 15 |
| HOLLAND (Lincs.) ...                | Alderman A. Cooke-Yarborough ...                | 2 | 2 | 9  | 2  | —  | 15 |
| HUDDERSFIELD ...                    | William Ramsden, J.P. ...                       | 5 | 4 | 6  | —  | 2  | 17 |
| HULL ...                            | Councillor Hubert Johnson ...                   | 4 | 4 | 8  | 2  | 4  | 22 |
| LEEDS ...                           | E. O. Dodgson, J.P. ...                         | 3 | 3 | 7  | —  | 10 | 23 |
| LINCOLN ...                         | The Rev. W. W. Leeke ...                        | 3 | 5 | 6  | 4  | 4  | 22 |
| SHEFFIELD ...                       | J. C. Clegg, J.P. ...                           | 3 | 3 | 9  | —  | 4  | 19 |
| SLEAFORD ...                        | J. H. Tones ...                                 | 2 | 2 | 4  | 2  | 1  | 11 |
| SOUTH SHIELDS ...                   | James Harry Edwards, J.P. ...                   | 3 | 3 | 10 | —  | 2  | 18 |
| STOCKTON, THORNABY AND<br>DISTRICT. | Councillor R. Atkinson ...                      | 2 | 2 | 5  | 1  | 2  | 12 |
| SUNDERLAND ...                      | W. E. Rae, J.P. ...                             | 3 | 4 | 8  | 4  | 7  | 26 |
| TYNEMOUTH ...                       | Councillor Alfred Ernest Hill ...               | 3 | 3 | 6  | —  | 3  | 15 |
| WAKEFIELD...                        | J. B. Cooke ...                                 | 3 | 3 | —  | 3  | 6  | 15 |

† Two of whom were nominated by the Local Education Authority.

NORTH-WESTERN DIVISION.

| Committee.                      | Chairman.                                 | Number of Members. |              |   |           |   | Total. |
|---------------------------------|---|--------------------|--------------|---|-----------|---|--------|
|                                 |   | Employers.         | Work-people. | Representing Local Education Authority. | Teachers. | Others interested in the welfare of boys and girls. |        |
| ACCRINGTON ... ..               | R. J. Alston ... ..                       | 3                  | 3            | 3                                       | 3         | 6   | 18     |
| ALTRINCHAM ... ..               | Joseph Child ... ..                       | 3                  | 3            | 6                                       | 2         | 5   | 19     |
| ASHTON-UNDER-LYNE ... ..        | Alderman H. N. Bickerton, J.P. ... ..     | 3                  | 4            | 19                                      | 2         | 5   | 33     |
| BLACKPOOL ... ..                | The Rev. F. Hibbert ... ..                | 3                  | 3            | —                                       | —         | 6   | 12     |
| BOLTON ... ..                   | J. T. Cooper, J.P. ... ..                 | 5                  | 5            | 9                                       | 6†        | 5   | 30     |
| BOOTLE ... ..                   | James G. Blackledge ... ..                | 3                  | 3            | 6                                       | 2         | 6   | 20     |
| BURY ... ..                     | Councillor J. Smith ... ..                | 4                  | 3            | 9                                       | 2         | 4   | 22     |
| CARLISLE ... ..                 | Frank N. Hepworth ... ..                  | 5                  | 5            | 3                                       | 3         | 7   | 23     |
| CHESTER ... ..                  | John Mason ... ..                         | 4                  | 4            | 9                                       | 3†        | 5   | 25     |
| CREWE ... ..                    | Major John F. T. Royds ... ..             | 5                  | 5            | 8                                       | 5         | 5   | 28     |
| GLOSSOP ... ..                  | Councillor S. Bamforth ... ..             | 3                  | 3            | 10                                      | 2         | 3   | 21     |
| HEYWOOD ... ..                  | Councillor P. Walwyn, J.P. ... ..         | 2                  | 2            | 4                                       | 2         | 2   | 12     |
| HYDE ... ..                     | C. H. Brogden, J.P. ... ..                | 3                  | 3            | 7                                       | 2         | 6   | 21     |
| KENDAL ... ..                   | H. Simpson ... ..                         | 2                  | 2            | 3                                       | —         | 6   | 13     |
| LEIGH, TYLDESLEY, AND DISTRICT. | John Stott ... ..                         | 4                  | 4            | 6                                       | 4         | 4   | 22     |
| LIVERPOOL ... ..                | W. R. Blair ... ..                        | 7                  | 8            | —                                       | —         | 14  | 29     |
| MACCLESFIELD ... ..             | Councillor W. Pimblott, J.P. ... ..       | 4                  | 4            | 5                                       | 3         | 4   | 20     |
| NORTHWICH ... ..                | G. W. Malcolm ... ..                      | 3                  | 3            | 4                                       | 3         | 4   | 17     |
| PENDLEBURY ... ..               | W. T. Postlethwaite, LL.B., O.B.E. ... .. | 3                  | 3            | 7                                       | 2         | 5   | 20     |
| PRESTON ... ..                  | Councillor T. Snelham ... ..              | 6                  | 6            | 6                                       | 2         | 6   | 26     |
| RADCLIFFE ... ..                | Councillor F. Scholes ... ..              | 3                  | 3            | 6                                       | 2*        | 5   | 19     |
| ROCHDALE ... ..                 | Thomas Howarth, J.P. ... ..               | 3                  | 3            | 6                                       | 2         | 7   | 21     |

|                   |                                      |   |   |   |    |   |    |
|-------------------|--------------------------------------|---|---|---|----|---|----|
| RUNCORN ... ..    | T. H. Priestley ... ..               | 2 | 2 | 4 | 2  | 3 | 13 |
| SOUTHPORT ... ..  | Alderman J. E. Willett, J.P. ... ..  | 3 | 3 | 6 | 2  | 6 | 20 |
| ST. HELENS ... .. | Councillor G. P. Varley, J.P. ... .. | 3 | 3 | 8 | 4  | 4 | 22 |
| WARRINGTON ... .. | Alderman R. Henshall ... ..          | 3 | 3 | 6 | 2  | 7 | 21 |
| WIDNES ... ..     | The Rev. A. Harvey ... ..            | 3 | 3 | 4 | 2* | 6 | 18 |

SCOTLAND DIVISION.

|                          |   |   |   |    |   |    |    |
|--------------------------|---|---|---|----|---|----|----|
| ABERDEEN ... ..          | Sir James Taggart, K.B.E., LL.D., J.P. ... .. | 6 | 6 | 10 | — | 8  | 30 |
| AYR ... ..               | A. Dalrymple ... ..                           | 6 | 6 | 9  | — | 6  | 27 |
| BRIDGETON AND PARKHEAD   | W. A. Readman ... ..                          | 4 | 4 | 12 | — | 4  | 24 |
| COATBRIDGE ... ..        | William Mair ... ..                           | 5 | 5 | 8  | — | 6  | 24 |
| DUMFRIES ... ..          | J. C. McGeorge ... ..                         | 4 | 4 | 10 | — | 4  | 22 |
| DUNDEE ... ..            | D. J. MacDonald ... ..                        | 5 | 5 | 12 | — | 14 | 36 |
| DUNFERMLINE ... ..       | T. Smith ... ..                               | 5 | 5 | 11 | — | 8  | 29 |
| FALKIRK ... ..           | P. Flanagan ... ..                            | 7 | 7 | 11 | — | 7  | 32 |
| GLASGOW (CENTRAL) ... .. | The Rev. David Ness, M.A. ... ..              | 7 | 7 | 7  | — | 7  | 28 |
| GOVAN ... ..             | The Rev. John King, M.A. ... ..               | 4 | 4 | 12 | — | 4  | 24 |
| GREENOCK ... ..          | Baillie A. H. Davey ... ..                    | 9 | 9 | 15 | — | 12 | 45 |
| HAMILTON ... ..          | Robert Weir ... ..                            | 5 | 5 | 9  | — | 5  | 24 |
| INVERKEITHING ... ..     | The Rev. P. C. Bryce, M.A. ... ..             | 3 | 3 | 6  | — | 4  | 16 |
| INVERNESS ... ..         | Baillie H. MacVinish ... ..                   | 5 | 5 | 8  | — | 4  | 22 |
| KILMARNOCK ... ..        | J. W. Blackwood ... ..                        | 7 | 7 | 11 | — | 7  | 32 |
| KIRKCALDY ... ..         | Donald Mackay ... ..                          | 8 | 8 | 14 | — | 12 | 42 |
| MOTHERWELL ... ..        | B. S. Wilson ... ..                           | 7 | 7 | 17 | — | 9  | 40 |
| PAISLEY ... ..           | J. T. Hellyer ... ..                          | 7 | 7 | 14 | — | 7  | 35 |
| PARTICK ... ..           | The Rev. David Ness, M.A. ... ..              | 4 | 4 | 13 | — | 5  | 26 |
| PERTH ... ..             | Sir Samuel Chapman, M.P. ... ..               | 5 | 5 | 9  | — | 6  | 25 |
| RUTHERGLEN ... ..        | James Hamilton ... ..                         | 4 | 4 | 6  | — | 4  | 18 |
| SAUCHIEHALL ST. ... ..   | W. Robertson ... ..                           | 4 | 4 | 12 | — | 4  | 24 |

\* Nominated by the Local Education Authority.

† Two of whom are nominated by the Local Education Authority.



SCOTLAND DIVISION—cont.

| Committee.              | Chairman.                      | Number of Members. |              |   |           |   | Total. |
|-------------------------|--------------------------------|--------------------|--------------|---|-----------|---|--------|
|                         |                                | Employers.         | Work-people. | Representing Local Education Authority. | Teachers. | Others interested in the welfare of boys and girls. |        |
| SOUTH SIDE (GLASGOW)... | Sir Robert Wilson, J.P. ... .. | 4                  | 4            | 12                                      | —         | 4   | 24     |
| SPRINGBURN... ..        | Isaac Low ... ..               | 3                  | 3            | 9                                       | —         | 3   | 18     |
| STIRLING ... ..         | William Brown... ..            | 3                  | 3            | 8                                       | —         | 6   | 20     |
| WICK ... ..             | John Harper ... ..             | 3                  | 3            | 5                                       | —         | 3   | 14     |
| WISHAW ... ..           | A. J. C. Kerr, M.A. ... ..     | 5                  | 5            | 7                                       | —         | 4   | 21     |

WALES DIVISION.

|                       |   |   |   |   |    |   |    |
|-----------------------|---|---|---|---|----|---|----|
| ABERDARE ... ..       | Mrs. Rose Davies, J.P. ... ..                             | 4 | 4 | 6 | 2* | 7 | 23 |
| ABERYSTWYTH ... ..    | Rev. Canon Williams ... ..                                | 3 | 3 | 4 | 2  | 4 | 16 |
| BARGOED ... ..        | D. W. Jones ... ..  | 3 | 3 | 6 | —  | — | 12 |
| CARNARVONSHIRE ... .. | Councillor Wm. George, J.P....                            | 6 | 6 | 6 | 2  | 6 | 26 |
| HOLYHEAD ... ..       | E. Derry Evans, M.A. ... ..                               | 3 | 3 | 6 | 2  | 4 | 18 |
| NEATH ... ..          | Fred J. Taylor ... ..                                     | 4 | 4 | 5 | 3* | 4 | 20 |
| NEWPORT ... ..        | Councillor John Lloyd Davies, M.R.C.S.,<br>L.R.C.P., J.P. | 3 | 3 | 6 | 3* | 5 | 20 |
| PEMBROKE DOCK ... ..  | William Barnes... ..                                      | 4 | 4 | 6 | 4  | 4 | 22 |
| PONTYPRIDD ... ..     | D. Milton Jones ... ..                                    | 5 | 5 | 6 | 5  | 4 | 25 |
| PORT TALBOT ... ..    | D. J. Bishop ... ..                                       | 4 | 4 | 8 | —  | 4 | 20 |
| WREXHAM ... ..        | Lady Rowland, J.P. ... ..                                 | 3 | 3 | 4 | 2  | 2 | 14 |

\* Nominated by the Local Education Authority.

## APPENDIX IV(b).

LIST OF CHOICE OF EMPLOYMENT SUB-COMMITTEES BY  
DIVISIONS CO-OPERATING WITH THE MINISTRY OF LABOUR.

(Paragraph 448.)

## SOUTH-EASTERN DIVISION.

|                  |                       |                  |
|------------------|-----------------------|------------------|
| Acton.           | Eastbourne.           | Lowestoft.       |
| Brighton.        | East Ham.             | Middlesex.       |
| Buckinghamshire. | Finchley.             | Southend-on-Sea. |
| Cambridge.       | Great Yarmouth.       | Tottenham.       |
| Chiswick.        | Hendon.               | West Ham.        |
| Cochester.       | Heston and Isleworth. | Wood Green.      |
| Croydon.         | Hornsey.              | Worthing.        |
| Ealing.          | Kent County.          |                  |

## SOUTH-WESTERN DIVISION.

|              |             |            |
|--------------|-------------|------------|
| Bournemouth. | Portsmouth. | Weymouth.  |
| Gloucester.  | Reading.    | Wiltshire. |
| Newbury.     | Torquay.    | Yeovil.    |

## MIDLANDS DIVISION.

|                  |                 |                |
|------------------|-----------------|----------------|
| Birmingham.      | Ilkeston.       | Smethwick.     |
| Burton-on-Trent. | Leicester.      | Staffordshire. |
| Coventry.        | Leicestershire. | Worcester.     |
| Dudley.          | Nuneaton.       |                |

## NORTH-EASTERN DIVISION.

|              |                   |              |
|--------------|-------------------|--------------|
| Bradford.    | Durham County.    | Rotherham.   |
| Bridlington. | Lindsey (Lincs.). | Scarborough. |
| Cumberland.  | Newcastle.        | York.        |
| Darlington.  |                   |              |

## NORTH-WESTERN DIVISION.

|                    |            |   |
|--------------------|------------|---|
| Barrow-in-Furness. | Oldham.    | Stockport.                                |
| Birkenhead.        | Salford.   | Stretford.                                |
| Blackburn.         | Chorley.   | Wallasey.                                 |
| Blackpool.         | Colne.     | Waterloo-with-Seaforth<br>and Litherland. |
| Burnley.           | Darwen.    | Wigan.                                    |
| Hindley.           | Eccles.    |   |
| Manchester.        | Farnworth. |   |

## WALES DIVISION.

|          |                  |                |
|----------|------------------|----------------|
| Barry.   | Carmarthenshire. | Pembrokeshire. |
| Cardiff. | Flintshire.      | Swansea.       |

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## APPENDIX V.

## LIST OF COURTS OF REFEREES, SHOWING NAMES OF CHAIRMEN.

(Paragraph 169.)

## SOUTH-EASTERN DIVISION.

| Courts.             | Chairmen.  |
|---------------------|--|
| East Kent ... ..    | Capt. A. Safford, M.C.   |
| North Kent ... ..   | F. F. Smith.   |
| Sussex ... ..       | G. S. Godfree.   |
| Metropolitan ... .. | Hon. R. G. M. Talbot, C.B.E.<br>W. C. Sandford.<br>Capt. John Forster.<br>J. Milner Helme. |
| Cambridge ... ..    | T. Musgrave Francis.   |
| Luton ... ..        | T. Armstrong White.  |
| Colchester ... ..   | J. Oddy.   |
| Norwich ... ..      | F. A. Bainbridge.  |

## SOUTH-WESTERN DIVISION.

|                    |                              |
|--------------------|------------------------------|
| Redruth ... ..     | H. Grylls.                   |
| Plymouth ... ..    | E. R. Ward.                  |
| Exeter ... ..      | R. A. Daw.                   |
| Taunton ... ..     | H. B. Sheppard.              |
| Bournemouth ... .. | J. M. B. Turner.             |
| Bristol ... ..     | E. H. C. Wethered.           |
| Gloucester ... ..  | S. Wickens.                  |
| Portsmouth ... ..  | F. E. Blagg.                 |
| Southampton ... .. | C. E. Godwin.                |
| Oxford ... ..      | Sir E. J. Trevelyan, D.C.L.  |
| Reading ... ..     | Sir F. G. Barnes, J.P., D.L. |

## MIDLANDS DIVISION.

|                      |   |
|----------------------|---|
| Hereford ... ..      | Col. Mackay J. G. Scobie, C.B.            |
| Worcester ... ..     | A. A. Maund.                              |
| Wolverhampton ... .. | I. S. Sparrow.                            |
| Shrewsbury ... ..    | H. G. Stevens.                            |
| Birmingham ... ..    | Prof. F. Tillyard, M.A.<br>J. B. Simmons. |
| Walsall ... ..       | E. G. M. Carmichael, O.B.E.               |
| Mid Staffs ... ..    | C. Owen.                                  |
| North Staffs. ... .. | H. P. Stanes.                             |
| Leicester ... ..     | Ald. C. Squire.                           |
| Northampton ... ..   | T. M. Percival.                           |
| Peterborough ... ..  | H. B. Hartley.                            |
| Derby ... ..         | Ald. W. Blews Robotham.                   |
| Nottingham ... ..    | F. G. Robinson.                           |

## NORTH-EASTERN DIVISION.

|                  |                                     |
|------------------|-------------------------------------|
| Lincoln ... ..   | T. E. Maynard-Page.                 |
| Sheffield ... .. | Ald. Sir W. E. Clegg, C.B.E., LL.D. |
| Doncaster ... .. | H. Wilson.                          |
| Hull ... ..      | H. Wray.                            |

## NORTH-EASTERN DIVISION—cont.

| Courts.                         | Chairmen.           |
|---------------------------------|---------------------|
| Grimsby ... ..                  | C. R. Stephen.      |
| York ... ..                     | C. J. F. Atkinson.  |
| Scarborough ... ..              | F. Bedwell.         |
| Bradford ... ..                 | C. P. Charlesworth. |
| Huddersfield and Halifax ... .. | W. Ramsden, J.P.    |
| Leeds ... ..                    | W. North.           |
| Wakefield ... ..                | T. P. Perks.        |
| Middlesbrough ... ..            | A. B. Crosby, M.A.  |
| Darlington ... ..               | A. W. Smith, C.B.E. |
| Sunderland ... ..               | A. T. Shepherd.     |
| Newcastle ... ..                | J. M. Baily, O.B.E. |
| Gateshead ... ..                | T. Lambert.         |

## NORTH-WESTERN DIVISION.

|                   |                    |
|-------------------|--------------------|
| Chester ... ..    | R. Farmer.         |
| Crewe ... ..      | T. H. Whiteley.    |
| Liverpool ... ..  | C. W. W. SurrIDGE. |
| Warrington ... .. | T. Ridgway.        |
| Manchester ... .. | W. J. H. Graham.   |
|                   | F. S. Foley.       |
| Stockport ... ..  | L. Hyde.           |
| Oldham ... ..     | F. Brocklehurst.   |
| Bolton ... ..     | E. H. Longson.     |
| Rochdale ... ..   | F. W. Roe Rycroft. |
| Blackburn ... ..  | L. Broadbent.      |
| Preston ... ..    | C. Eastwood.       |
| Barrow ... ..     | F. W. Poole.       |
| Carlisle ... ..   | T. S. Strong.      |

## WALES DIVISION.

|                         |                             |
|-------------------------|-----------------------------|
| Monmouthshire ... ..    | Ald. J. T. Richards, O.B.E. |
| Cardif ... ..           | Ald. J. T. Richards, O.B.E. |
| South West Wales ... .. | J. Vaughan Edwards, O.B.E.  |
| Mid Wales ... ..        | Joseph Davies.              |
| North Wales ... ..      | J. Glynne Jones.            |

## SCOTLAND DIVISION.

|                    |                                   |
|--------------------|-----------------------------------|
| Dumfries ... ..    | J. Hyslop.                        |
| Ayr ... ..         | P. A. Thomson, O.B.E.             |
| Greenock ... ..    | W. H. Carmichael.                 |
| Lanarkshire ... .. | W. Menzies Anderson, D.S.O., M.C. |
| Glasgow ... ..     | R. W. Reid.                       |
|                    | J. Stewart.                       |
| Dumbarton ... ..   | W. J. Kippen.                     |
| Edinburgh ... ..   | R. S. McNair.                     |
| Kirkcaldy ... ..   | D. J. Balfour Kirke.              |
| Falkirk ... ..     | A. W. Hunter.                     |
| Dundee ... ..      | J. Allison, C.B.E., M.A.          |
| Aberdeen ... ..    | G. A. Wilson.                     |
| Inverness ... ..   | Vacant.                           |

## APPENDIX VI.

## LIST OF ASSOCIATIONS AND SOCIETIES WHICH HAVE MADE ARRANGEMENTS UNDER SECTION 17 OF THE UNEMPLOYMENT INSURANCE ACT, 1920.

(Paragraph 396.)

*Note.*—The arrangements in operation on July 1st, 1923, are printed in Roman type. The arrangements with the associations and societies whose names are printed in *italics* have been terminated or suspended.

## BUILDING.

## Bricklayers and Masons.

Amalgamated Union of Building Trade Workers of Great Britain and Ireland.

*Ancient Guild of Incorporated Brick and Stonelayers, Dublin. (Arrangement transferred to Irish Free State Government, April 6th, 1922.)*

*Operative Bricklayers' Society (Amalgamated with Amalgamated Union of Building Trade Workers\*).*

*National Operative Masons' Association of Scotland. (Amalgamated with Builders' and Monumental Workers' Association of Scotland.\*)*

*United Operative Masons' and Granite Workers' Union. (Amalgamated with Builders' and Monumental Workers' Association of Scotland.\*)*

## Slaters and Tilers.

Amalgamated Slaters' and Tilers' Provident Society.

Amalgamated Slaters' Society of Scotland.

## Plumbers.

*United Operative Plumbers' and Domestic Engineers' Association of Great Britain and Ireland.*

## Plasterers.

Scottish National Operative Plasterers' Federal Union (Glasgow District).

National Association of Plasterers, Granolithic and Cement Workers. *Dublin Operative Plasterers' Trade Society. (Arrangement transferred to Irish Free State Government April 6th, 1922.)*

## Painters.

National Amalgamated Society of Operative House and Ship Painters and Decorators.

Southport, Birkdale and Vicinity Operative House Painters' Association.

Scottish Painters' Society.

*Irish National Painters' and Decorators' Allied Trades Union. (Transferred to Irish Free State Government April 6th, 1922.)*

*Birkenhead Operative House and Ship Painters' Society.*

*Belfast Operative House and Ship Painters' and Decorators' Trade Union. (Arrangement transferred to Government of Northern Ireland January 1st, 1922.)*

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\* An arrangement under Section 17 is still in operation with these Associations.

**Labourers.**

**Manchester and Salford District Operative Plasterers' Labourers' Society.**

**Miscellaneous Building.**

**Building and Monumental Workers' Association of Scotland.**

**National Association of Concretors, Asphalters, Terrazzo and Composition Floor Layers.**

**MINING AND QUARRYING.**

**North Wales Quarrymen's Union.**

**PRINTING.****Letter Press.**

**London Society of Compositors.**

**National Society of Electrotypers and Stereotypers.**

**Platen Printing Machine Minders' Society.**

**Amalgamated Association of Pressmen.**

**National Society of Operative Printers and Assistants.**

**Printing Machine Managers' Trade Society.**

**Typographical Association.**

**Scottish Typographical Association.**

**Lithography.**

**Amalgamated Society of Lithographic Printers and Auxiliaries thereto of Great Britain and Ireland.**

**Bookbinding and Machine Ruling.**

**London Society of Machine Rulers.**

**Society of Women Employed in the Bookbinding and Printing Trades.**

**National Union of Bookbinders and Machine Rulers.**

**Typesetting.**

**Amalgamated Typesetters' Trade Society.**

**Paper and Vellum Making and Staining.**

**National Union of Printing and Paper Workers.**

**METAL AND ENGINEERING.****Iron and Steel Manufacture.**

**Sheffield and District Organised Roll Turners' Society.**

**British Iron, Steel and Kindred Trades' Association.**

**Ironfounding.**

**National Union of Foundry Workers of Great Britain and Ireland.**

**Associated Society of Moulders.**

**Amalgamated Moulders' and Kindred Industries' Trade Union.**

**Central Ironmoulders' Association.**

**General Engineering.**

**Amalgamated Machine, Engine and Iron Grinders' and Glazers' Society of Great Britain and Ireland.**

**General Ironfitters' Association.**

**United Pattern Makers' Association.**

**National Union of Stove, Grate and General Metal Workers.**

**Amalgamated Engineering Union.**

**Smiths.**

Associated Blacksmiths' and Ironworkers' Society of Great Britain and Ireland.

**Brass and Copper.**

Scottish Brassmoulders' Union;  
 Amalgamated Society of Brassworkers.  
 National Society of Coppersmiths, Braziers, and Metalworkers.  
*National Brass and Metal Mechanics.*  
*London United Brass and General Metal Founders' Society.*

**Textile Machinery, Fittings, etc.**

Card Setting Machine Tenters' Society.  
 Carriage Straighteners' Society.  
 Bolton and District Jacquard Harness Gaiters', Card Cutters' and Machine Fitters' Association.  
 United Operative Spindle and Flyer Makers' Trade and Friendly Society.  
 Operative Mule and Ring Spindle Makers' Society.  
 Amalgamated Society of Wool, Comb, Hackle and Gill Makers.  
*Amalgamated Society of Shuttlemakers.*

**Shipbuilding.**

Boilermakers and Iron and Steel Shipbuilders.  
*River Thames Barge Builders' Trade Union.*  
*Irish Engineering, Shipbuilding, Electrical and Foundry Trades Union.*  
*Shipconstructors' and Shipwrights' Association.*

**Tin and Iron Plate and Sheet Metal Workers.**

Birmingham Operative Tin Plate, Sheet Metal Workers', and Braziers' Society.  
*National Union of Sheet Metal Workers and Braziers.*

**File Makers.**

Sheffield Amalgamated Union of File Trades.

**Silver and Electroplate.**

National Union of Gold, Silver and Allied Trades.

**Lock, Hinge.**

National Amalgamated Lockmakers' and Metal Workers' Trade Society.

**Tube Makers.**

National Society of Amalgamated Metal, Wire, and Tube Workers.

**Wire Weavers and Workers.**

Amalgamated Wire Drawers' Society of Great Britain.

**Other Metal Trades.**

Amalgamated Anvil and Vice Makers' Association.  
 North of England Brass, Aluminium, Bronze and Kindred Alloys Moulders' Trade and Friendly Society.  
 Amalgamated Society of Glass Works' Engineers.  
 National Union of Musical Instrument Makers.  
 Amalgamated Society of Spring Makers, Tool Makers and Grinders.  
*Amalgamated Society of Anchorsmiths, Shackle and Shipping Tackle Makers.*

**Other Metal Trades—cont.**

*Bedstead Workers' Association.*  
*Amalgamated Society of Farriers.*  
*National Union of Operative Heating and Domestic Engineers and  
 General Metal Workers.*  
*Electrical Trades Union.*

**COTTON.****Overlookers.**

*Glasgow and West of Scotland Power Loom Tenters' Society.*  
*Bacup and District Power Loom Overlookers' Association.*

**Tape Sizers.**

*Glasgow and West of Scotland Tape Dressers' Society.*

**Beamers.**

*Power Loom Beamers' Trade Society.*

**Other Workpeople in Cotton Factories.**

*Preston and District Managers, Carders and Spinning Overlookers'  
 Association.*  
*Card Dressers' Society.*  
*Blackburn and District Cotton Mill Officials' Association.*  
*National Engineers' Association.*

**WOOL.****Wool-Preparing and Spinning, Card Dressing, etc.**

*Yorkshire Managers and Overlookers' Society.*  
*Airedale and Wharfedale Scribbling Overlookers' Association.*  
*Huddersfield and District Scribbling Overlookers' Association.*  
*National Society of Textile Foremen.*  
*National Woolsorters' Society.*  
*Morley and District Mule Spinners' Association.*  
*National Society of Woolcombers and Kindred Trades.*  
*Morley and District Scribbling Overlookers' Association.*

**Weaving and Finishing, etc.**

*Huddersfield and District Healders' and Twisters' Trade and Friendly  
 Society.*  
*Bradford and District Power Loom Overlookers' Society.*  
*Halifax and District Power Loom Overlookers' Society.*  
*Keighley and District Power Loom Overlookers' Society.*  
*Huddersfield and Dewsbury Power Loom Tuners' Society.*  
*Textile Day Men's Union.*  
*National Union of Textile Workers.*  
*Yorkshire Warp Twisters Society.*  
*Bradford and District Warpdressers' Association.*  
*Worsted and Woollen Warpers' Association.*  
*Yendon, Guiseley and District Factory Workers' Union (Amalgamated  
 with National Union of Textile Workers).*  
*Leeds Power Loom Overlookers' Mutual Improvement Society.*  
*Leeds and District Warp-dressers', Twisters' and Kindred Trades  
 Association.*



## OTHER TEXTILES.

**Silk.**

Amalgamated Society of Textile Workers and Kindred Trades.

**Printing, Dyeing and Bleaching.**

Trade Society of Machine Calico Printers.

Amalgamated Society of Dyers, Bleachers, Finishers and Kindred Trades.

Radcliffe and District Dyers', Bleachers' and Sizers' Association.

*National Society of Dyers, Finishers and Textile Workers (Amalgamated with National Union of Textile Workers).*

**Carpet.**

*Northern Counties Carpet Trades Association.*

**Lace.**

*Amalgamated Society of Operative Lace Makers.*

**Packers, Warehousemen, etc.**

Manchester Makers-Up Society.

Society of Female Workers in the Shipping Industry.

Manchester Shipping Warehousemen's Society.

Amalgamated Society of Stuff and Woollen Warehousemen.

Leeds, Halifax and Bradford Stuff Pressers' Trades Union Society.

Wool, Yarn and Warehouse Workers' Union.

Manchester Hydraulic Packers' Society.

*Leeds and Huddersfield Cloth Pressers Society.*

*Irish Linen Lappers and Warehouse Workers' Trade Union. (Transferred to Government of Northern Ireland January 1st, 1922.)*

## LEATHER.

London Saddle and Harness Makers' Trade Protection Society.

London Jewel Case Makers' Trade Protection Society.

Amalgamated Society of Leather Workers.

Amalgamated Society of Skinners.

*United Society of Leather Producers and Leather Productions.*

*Amalgamated Portmanteau, Bag and Fancy Leather Workers' Trade Society.*

**Miscellaneous Leather.**

*Chamois Leather Layers-Out Society.*

## CLOTHING.

**Boot and Shoe.**

National Union of Boot and Shoe Operatives.

Independent National Union of Boot and Shoe Women Workers.

*Amalgamated Society of Journeymen Cloggers.*

**Miscellaneous.**

London Society of Tie Cutters.

## TRANSPORT.

**Railway Servants.**

National Union of Railwaymen.

**Seamen.**

*National Sailors' and Firemen's Union of Great Britain and Ireland.*  
*British Seafarers' Union.*  
*Hull Seamen's Union.*  
*National Union of Ships' Stewards, Cooks, Butchers and Bakers.*

**Dock and Elverside.**

*Dock, Wharf, Riverside and General Workers' Union.*

**Tram, Bus, etc.**

*Scottish Horse and Motormen's Association.*  
*United Vehicle Workers.*

SERVANTS OF INDIA SOCIETY  
 BRANCH LIBRARY  
 BOMBAY

**ENGINEEMEN.**

*Hyde Union of Enginemen and Firemen.*  
*Lancashire, Cheshire and North Wales Colliery Enginemen's, Boiler-*  
*men's and Brakesmen's Federation.*  
*National Amalgamated Union of Enginemen, Firemen, Mechanics,*  
*Motormen and Electrical Workers.*  
*North of England Enginemen and Firemen's Amalgamation.*  
*Stockport Enginemen and Firemen's Trade Union.*

**WOODWORKING.****Cabinet Makers and French Polishers.**

*United French Polishers' London Society.*  
*Progressive Society of French Polishers.*  
*Progressive Union of Cabinet Makers.*  
*National Amalgamated Furnishing Trades' Association.*

**Upholsterers.**

*Amalgamated Union of Upholsterers.*

**Coachbuilding, etc.**

*National Union of Vehicle Builders.*  
*Amalgamated Wheelwrights, Smiths and Kindred Trades Association.*  
*Amalgamated Society of Railway Vehicle Builders, Wheelwrights,*  
*Carpenters and Mechanics.*

**Woodcutting Machinists.**

*Amalgamated Society of Woodcutting Machinists.*

**Packing Case Makers.**

*National Union of Packing Case Makers (Wood and Tin) Box Makers,*  
*Sawyers and Mill Workers.*  
*Amalgamated Packing Case Makers of Scotland Trade Society.*

**Other Trades—Wood.**

*Amalgamated Society of Gilders (Amalgamated with National Amal-*  
*gamated Furnishing Trades Association).*

**CHEMICALS, GLASS, ETC.****Chemicals.**

*Amalgamated Society of Pharmacists, Drug and Chemical Workers.*

**Glass.**

- Birmingham and District Glass Bevelers and Kindred Trades Society.
- National Union of Glass Cutters and Decorators.
- National Society of Glassworkers of the United Kingdom.
- Bristol Glass Bottle Makers' Trade and Benefit Society.*
- Glasgow and Alloa Glass Bottle Workers' Trade Protection Society.*
- Irish Glass Bottle Makers' Trade Protection Society. (Arrangement transferred to Irish Free State Government April 6th, 1922.)*
- Lancashire Glass Bottlemakers' Association.*
- Londonderry Glass Bottlemakers' Trade Society.*
- Glass Bottle Makers of Scotland Trade Protective Society.*
- Fret Lead Glaziers' and Cutters' Union. (Amalgamated with National Society of Glassworkers of United Kingdom\*.)*
- Pressed Glassmakers' Society of Great Britain.*

**Pottery.**

- National Society of Pottery Workers.*

**FOOD AND TOBACCO.****Bakers and Confectioners.**

- Amalgamated Union of Operative Bakers and Confectioners and Allied Workers—Birmingham District.
- Amalgamated Union of Operative Bakers and Confectioners and Allied Workers—Bristol and Western District.
- Amalgamated Union of Operative Bakers and Confectioners and Allied Workers—London District.
- Amalgamated Union of Operative Bakers and Confectioners and Allied Workers—Manchester, Salford and District.
- Amalgamated Union of Operative Bakers and Confectioners and Allied Workers—Northumberland and Durham District.
- Amalgamated Union of Operative Bakers and Confectioners and Allied Workers—Nottingham District.
- Amalgamated Union of Operative Bakers, Confectioners and Allied Workers—Cheshire and North Wales District.*
- Amalgamated Union of Operative Bakers, Confectioners and Allied Workers—Liverpool District.*
- Amalgamated Union of Operative Bakers, Confectioners and Allied Workers—Midland District.*
- Amalgamated Union of Operative Bakers and Confectioners and Allied Workers—Northern District.*
- Amalgamated Union of Operative Bakers and Confectioners and Allied Workers—Preston District.*
- Amalgamated Union of Operative Bakers and Confectioners and Allied Workers—Rochdale, Heywood, Bury and District.*
- Amalgamated Union of Operative Bakers and Confectioners and Allied Workers—South of England District.*
- Amalgamated Union of Operative Bakers, Confectioners and Allied Workers—South Wales and Monmouthshire District.*
- Amalgamated Union of Operative Bakers, Confectioners and Allied Workers—Staffordshire District.*
- Amalgamated Union of Operative Bakers and Confectioners and Allied Workers—Warrington District.*

**Butchers.**

- Journèymen Butchers' Federation of Great Britain.
- Pork Butchers' Society—Limerick. (Arrangement transferred to Irish Free State Government April 6th, 1922.)*

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\* An arrangement under Section 17 is still in operation with these Associations.

**Tobacco.**

United Kingdom Operative Tobacconists' Society.  
National Cigar Makers' and Tobacco Workers' Union.

**WORKERS IN FIBRE.****Basket Making.**

*London Union of Journeymen Basket Makers.*

**Brush Making.**

*National Society of Brushmakers.*

**MISCELLANEOUS TRADES.****Clerks and Typists.**

Association of Women Clerks and Secretaries.  
National Union of Commercial and Industrial Employees.  
*National Union of Clerks.*

**Journalists.**

*National Union of Journalists.*

**India Rubber, Floor Cloth, etc.**

*Amalgamated Society of India Rubber and Asbestos Workers.*

**Shop Assistants.**

*National Amalgamated Union of Shop Assistants, Warehousemen and Clerks.*

**Miscellaneous.**

Pattern Card Makers' Society.  
Amalgamated Union of Engravers to Calico Printers and Paper Stainers.  
Amalgamated Society of Cane, Wicker and Perambulator Operatives.  
Typewriter Trade and Allied Workers' Association.  
Manchester and Salford United Umbrella Makers' Trade Society.  
Wall Paper Workers' Union.  
The Workers' Union.  
*Amalgamated Society of Gas, Municipal and General Workers (Amalgamated with National Union of General Workers).*  
*National Amalgamated Labourers' Union of Great Britain.*  
*National Union of Distributive and Allied Workers.*  
*Public Works and Constructional Operatives' Union.*  
*National Union of General Workers.*  
*National Amalgamated Union of Labour.*  
*Municipal Employees Association.*  
*Ivory and Bone Brushmakers' Trade Protection Society.*

**ASSOCIATIONS AND SOCIETIES OTHER THAN TRADE UNIONS.**

\*British Xylonite Company's Sick and Provident Society.  
Catering Trades Approved Society, Unemployment Division.  
Liverpool Clerks' Association.  
London and Provincial Clerks' Association.  
Scottish Clerks' Association.  
Sheffield Clerks' Association.  
South Wales and Monmouthshire Clerks' Association.  
— Birmingham and District Clerks' Provident Association.  
Birmingham and District Lady Clerks' Society.

\* Affiliated to the National Federation of Employees Approved Societies.

## Miscellaneous—cont.

- \*Debenhams Approved Society.
- \*Debenhams Workers' Approved Society.
- \*South Metropolitan Gas Company's Employees Provident Society.
- \*Gas Light and Coke Company's Employees Insurance Society.
- Loyal Hearts Unemployment Association.
- Printers Provident Association.
- Printing Trades Alliance.
- Shern Hall Help-One-Another Unemployment and Supplementary Benefit Association.
- \*Spinman Insurance Benefit Society.
- \*Taylor Brothers and Company, Limited (Manchester) Insurance and Workmen's Benefit Society.
- \*J. T. and J. Taylor, Limited, Provident Fund Society (Unemployed Section).
- Manchester Warehousemen and Clerks' Provident Association.
- Provident Association of Warehousemen Travellers and Clerks.
- Midland Clerks and Warehousemen Provident Association.
- Northern Counties Clerks' Provident Association.

\* Affiliated to the National Federation of Employees' Approved Societies.

## APPENDIX VII.

## OUT-OF-WORK DONATION.

NUMBERS OF OUT-OF-WORK DONATION POLICIES REMAINING LODGED AT THE END OF EACH MONTH FROM 1919 TO 1922 ("EX-SERVICE" AND "CIVILIAN").

## UNITED KINGDOM.

(Paragraph 79.)

| End of Month<br>(except where<br>otherwise stated). | 1919.       |            |           | 1920.       | 1921.       | 1922.       |
|---|-------------|------------|-----------|-------------|-------------|-------------|
|   | Ex-Service. | Civilians. | Total.    | Ex-Service. | Ex-Service. | Ex-Service. |
|   | TOTAL.      |            |           |             |             |             |
| January 3rd... ..                                   | 23,988      | 356,707    | 380,695   | —           | —           | —           |
| January ... ..                                      | 53,554      | 625,149    | 678,703   | 377,116     | 322,419     | 15          |
| February ... ..                                     | 166,257     | 782,363    | 948,620   | 293,144     | 338,449     | 6           |
| March ... ..  | 306,263     | 753,982    | 1,060,245 | 240,508     | 279,236†    | 4           |
| April ... ..  | 381,057     | 712,271    | 1,093,328 | 219,226     | 6,630       |             |
| May ... ..  | 386,921     | 384,290    | 771,211   | 196,508     | 3,486       |             |
| June ... ..   | 372,843     | 233,282    | 606,125   | 174,224     | 1,915       |             |
| July ... ..   | 363,663     | 177,221    | 540,884   | 139,866     | 804         |             |
| August ... ..                                       | 336,952     | 141,132    | 478,084   | 143,186     | 447         |             |
| September ... ..                                    | 302,272     | 100,731    | 403,003   | 158,759     | 177         |             |
| October ... ..                                      | 344,242     | 135,185    | 479,427   | †267,316    | 109         |             |
| November ... ..                                     | 358,823     | —*         | 358,823   | 192,144     | 67          |             |
| December ... ..                                     | 370,610     | —          | 370,610   | 264,598     | 26          |             |

\* Civilian Donation ceased November 25th, 1919.

† Coal Dispute.

‡ Ex-service donation ceased on March 31st, 1921, save for a small number of cases of late demobilisation.

No records after  
March, 1922.

APPENDIX VII—*continued.*OUT-OF-WORK DONATION—*continued.*

| End of Month<br>(except where<br>otherwise stated). | 1919.           |            |         | 1920.           | 1921.           | 1922.           |
|---|-----------------|------------|---------|-----------------|-----------------|-----------------|
|   | Ex-<br>Service. | Civilians. | Total.  | Ex-<br>Service. | Ex-<br>Service. | Ex-<br>Service. |
| <b>MALES.</b>                                       |                 |            |         |                 |                 |                 |
| January 3rd... ..                                   | 23,938          | 118,378    | 142,316 | —               | —               | —               |
| January ... ..                                      | 53,316          | 199,923    | 253,239 | 372,173         | 321,939         | 15              |
| February ... ..                                     | 165,429         | 255,855    | 421,284 | 289,139         | 337,965         | 6               |
| March ... ..  | 305,251         | 235,947    | 541,198 | 237,626         | 278,962†        | 4               |
| April ... ..  | 379,799         | 239,366    | 619,165 | 217,186         | 6,607           |                 |
| May ... ..  | 384,919         | 163,162    | 548,081 | 195,152         | 3,473           |                 |
| June ... ..   | 370,696         | 113,276    | 483,972 | 173,243         | 1,909           |                 |
| July ... ..   | 361,457         | 99,054     | 460,511 | 139,137         | 800             |                 |
| August ... ..                                       | 334,925         | 88,041     | 422,966 | 142,600         | 443             |                 |
| September ... ..                                    | 300,251         | 65,586     | 365,837 | 158,217         | 177             |                 |
| October ... ..                                      | 340,244         | 101,407    | 441,651 | †266,477        | 109             |                 |
| November ... ..                                     | 353,668         | —*         | 353,668 | 191,694         | 67              |                 |
| December ... ..                                     | 365,695         | —          | 365,695 | 264,106         | 26              |                 |
| <b>FEMALES.</b>                                     |                 |            |         |                 |                 |                 |
| January 3rd... ..                                   | 50              | 238,329    | 238,379 | —               | —               | —               |
| January ... ..                                      | 238             | 425,226    | 425,464 | 4,943           | 480             | —               |
| February ... ..                                     | 828             | 526,508    | 527,336 | 4,005           | 484             | —               |
| March ... ..  | 1,012           | 518,035    | 519,047 | 2,882           | 274†            | —               |
| April ... ..  | 1,258           | 472,905    | 474,163 | 2,040           | 23              | —               |
| May ... ..  | 2,002           | 221,128    | 223,130 | 1,356           | 13              | —               |
| June ... ..   | 2,147           | 120,006    | 122,153 | 981             | 6               | —               |
| July ... ..   | 2,206           | 78,167     | 80,373  | 729             | 4               | —               |
| August ... ..                                       | 2,027           | 53,091     | 55,118  | 586             | 4               | —               |
| September ... ..                                    | 2,021           | 35,145     | 37,166  | 542             | —               | —               |
| October ... ..                                      | 3,998           | 33,778     | 37,776  | †839            | —               | —               |
| November ... ..                                     | 5,155           | —*         | 5,155   | 450             | —               | —               |
| December ... ..                                     | 4,915           | —          | 4,915   | 492             | —               | —               |

\* Civilian Donation ceased November 25th, 1919.

† Coal Dispute.

‡ Ex-service donation ceased on March 31st, 1921, save for a small number of cases of late demobilisation.

Notes.—See footnote to Appendix VIII.

APPENDIX VIII.

OUT-OF-WORK DONATION.

NUMBERS OF OUT-OF-WORK DONATION POLICIES REMAINING LODGED\* IN THE PRINCIPAL INDUSTRIES AT QUARTERLY INTERVALS FROM MARCH, 1919, TO MARCH, 1921, INCLUSIVE.

UNITED KINGDOM.

(Paragraph 79.)

MALES.

| Industry.                               | March,<br>1919. | June,<br>1919. | September,<br>1919. | December,<br>1919. | March,<br>1920. | June,<br>1920. | September,<br>1920. | December,<br>1920. | March,<br>1921. |
|---|-----------------|----------------|---------------------|--------------------|-----------------|----------------|---------------------|--------------------|-----------------|
| Building and Construction of Works ...  | 62,131          | 34,514         | 20,015              | 20,085             | 9,042           | 7,556          | 8,340               | 23,061             | 19,265          |
| Shipbuilding ... ..                     | 15,865          | 11,940         | 11,647              | 7,953              | 4,654           | 4,248          | 5,338               | 8,656              | 10,857          |
| Engineering and Ironfounding ... ..     | 113,728         | 77,436         | 53,265              | 63,472             | 32,536          | 22,959         | 24,003              | 41,309             | 48,287          |
| Construction of Vehicles... ..          | 8,856           | 4,592          | 3,781               | 3,543              | 1,968           | 1,286          | 2,074               | 1,520              | 1,652           |
| Sawmilling, Packing Case Making, etc.   | 4,849           | 3,550          | 2,294               | 2,066              | 1,355           | 1,186          | 1,488               | 5,264              | 6,861           |
| Ammunition ... ..                       | 4,147           | 632            | 197                 | 130                | 62              | 31             | 25                  |                    |                 |
| Chemicals, etc. ... ..                  | 2,691           | 2,148          | 1,167               | 739                | 484             | 319            | 265                 | 1,749              | 3,528           |
| Iron, Steel and Metal Production ... .. | 7,023           | 4,837          | 3,581               | 2,527              | 2,192           | 409            | 435                 | 5,757              | 14,695          |
| Metal Manufactures ... ..               | 7,670           | 5,197          | 3,658               | 3,807              | 2,567           | 1,956          | 1,862               | 3,015              | 4,769           |
| Bricks, Tiles, etc. ... ..              | 815             | 530            | 338                 | 375                | 194             | 87             | 73                  | 954                | 1,502           |
| Agriculture ... ..                      | 7,554           | 9,781          | 8,120               | 15,531             | 10,253          | 5,944          | 3,444               | 6,207              | 5,464           |
| Conveyance of Men, Goods and Messages   | 79,220          | 95,699         | 75,133              | 67,301             | 47,689          | 35,129         | 28,623              | 42,145             | 48,453          |
| Mines and Quarries ... ..               | 16,672          | 11,604         | 6,600               | 4,068              | 1,863           | 971            | 609                 | 1,273              | 6,352           |
| Textiles—                               |                 |                |                     |                    |                 |                |                     |                    |                 |
| Cotton ... ..                           | 22,703          | 11,763         | 4,072               | 3,701              | 1,394           | 1,221          | 2,100               | 6,410              | 6,824           |
| Woolen and Worsted ... ..               | 2,854           | 2,102          | 1,439               | 1,442              | 610             | 415            | 816                 | 2,674              | 2,293           |
| Others (including Dyeing and Printing)  | 16,649          | 10,169         | 4,772               | 4,066              | 2,882           | 2,041          | 1,997               | 5,407              | 3,703           |
| Commercial ... ..                       | 24,795          | 31,034         | 26,721              | 23,316             | 16,110          | 10,995         | 8,454               | 7,166              | 6,710           |
| Food Drink Tobacco ... ..               | 5,558           | 7,081          | 6,090               | 6,604              | 5,415           | 3,270          | 2,280               | 3,188              | 2,972           |

|  |                |                |                |                |                |                |                |                |                |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Workers in Dress ... ..                  | 7,046          | 6,817          | 5,550          | 8,398          | 6,053          | 4,657          | 6,505          | 12,306         | 7,712          |
| Domestic Offices and Services ... ..     | 15,166         | 20,819         | 18,175         | 16,729         | 10,992         | 7,030          | 5,179          | 6,362          | 5,028          |
| General Labourers, Factory Workers, etc. | 74,447         | 89,398         | 76,717         | 76,607         | 54,523         | 46,634         | 41,703         | 62,369         | 56,206         |
| All other Industries ... ..              | 41,259         | 42,329         | 32,505         | 33,235         | 24,188         | 14,899         | 12,604         | 17,314         | 15,829         |
| <b>Total, All Industries ...</b>         | <b>541,198</b> | <b>483,972</b> | <b>365,837</b> | <b>365,695</b> | <b>237,626</b> | <b>173,243</b> | <b>158,217</b> | <b>264,106</b> | <b>278,962</b> |

|  | FEMALES.       |                |               |              |              |            |            |            |            |
|--|----------------|----------------|---------------|--------------|--------------|------------|------------|------------|------------|
| Building and Construction of Works ...   | 1,744          | 188            | 76            | 4            | 2            | 2          | —          | —          | —          |
| Shipbuilding ... ..                      | 834            | 152            | 20            | —            | —            | —          | —          | 1          | —          |
| Engineering and Ironfounding ... ..      | 66,671         | 7,603          | 1,620         | 47           | 13           | 3          | —          | 3          | 7          |
| Construction of Vehicles ... ..          | 4,996          | 965            | 136           | 2            | 2            | —          | —          | —          | —          |
| Sawmilling, Packing Case Making, etc.    | 3,806          | 405            | 73            | 1            | 1            | —          | —          | 1          | —          |
| Ammunition ... ..                        | 15,104         | 550            | 104           | —            | —            | 1          | 1          | —          | 2          |
| Chemicals, etc. ... ..                   | 3,423          | 591            | 178           | 2            | 1            | —          | —          | —          | —          |
| Iron, Steel and Metal Production ...     | 852            | 201            | 100           | —            | 2            | —          | —          | —          | 1          |
| Metal Manufactures ... ..                | 15,226         | 3,546          | 949           | 21           | 4            | 3          | 2          | 3          | 1          |
| Bricks, Tiles, etc. ... ..               | 825            | 287            | 92            | —            | —            | —          | —          | 1          | —          |
| Agriculture ... ..                       | 1,993          | 365            | 121           | 33           | 9            | 1          | 2          | 2          | 1          |
| Conveyance of Men, Goods and Messages    | 16,265         | 2,814          | 842           | 191          | 104          | 48         | 29         | 20         | 4          |
| Mines and Quarries ... ..                | 672            | 391            | 104           | 2            | 1            | —          | —          | —          | —          |
| Textiles—                                |                |                |               |              |              |            |            |            |            |
| Cotton ... ..                            | 68,840         | 16,625         | 2,089         | 17           | 10           | 6          | 4          | 27         | 24         |
| Woolen and Worsted ... ..                | 4,777          | 753            | 329           | 5            | —            | —          | —          | 4          | 5          |
| Others (including Dyeing and Printing)   | 38,091         | 16,545         | 3,350         | 37           | 16           | 6          | 5          | 23         | 12         |
| Commercial ... ..                        | 22,996         | 11,054         | 6,321         | 1,987        | 1,517        | 569        | 284        | 198        | 108        |
| Food, Drink, Tobacco ... ..              | 17,621         | 5,330          | 1,691         | 37           | 26           | 8          | 6          | 9          | 2          |
| Workers in Dress ... ..                  | 29,234         | 5,640          | 2,680         | 122          | 54           | 15         | 25         | 26         | 24         |
| Domestic Offices and Services ... ..     | 70,549         | 21,640         | 7,525         | 1,631        | 734          | 186        | 113        | 97         | 52         |
| General Labourers, Factory Workers, etc. | 79,362         | 11,407         | 3,699         | 148          | 48           | 14         | 19         | 13         | 6          |
| All other Industries ... ..              | 55,166         | 15,101         | 5,067         | 628          | 388          | 119        | 52         | 64         | 25         |
| <b>Total, All Industries ...</b>         | <b>519,047</b> | <b>122,153</b> | <b>37,166</b> | <b>4,915</b> | <b>2,882</b> | <b>981</b> | <b>542</b> | <b>492</b> | <b>274</b> |

\* The figures for December, 1920, and March, 1921, include short time workers, who numbered 11,318 males and 20 females at December, 1920, and 21,212 males and 18 females at March, 1921. Previous to these dates no records of short time workers were kept.



APPENDIX IX.  
OUT-OF-WORK DONATION.

NUMBERS OF DOUBTFUL CLAIMS REFERRED TO COURTS OF REFEREES FROM  
NOVEMBER 25TH, 1918, TO DECEMBER 30TH, 1921, SHOWING THE NUMBERS  
OF CLAIMS ALLOWED AND DISALLOWED, AND THE GROUNDS OF  
DISALLOWANCE.

(Para. 81.)

| Doubtful Claims referred to Courts of Referees. | Total referred to C. of R. | Allowed. | Disallowed. | Percentage Disallowed. |
|---|----------------------------|----------|-------------|------------------------|
|   | 478,800                    | 131,255  | 347,545     | 72·6                   |

GROUNDS OF DISALLOWANCE.

| Ground of Disqualification.        | Refusal of Suitable Employment. | Employment left Voluntarily. | Discharged for Misconduct. | Trade Dispute. | Other Grounds. | Total No. of Disallowances |
|------------------------------------|---------------------------------|------------------------------|----------------------------|----------------|----------------|----------------------------|
| Number Disallowed                  | 139,592                         | 109,269                      | 54,892                     | 24,269         | 19,523         | 347,545                    |
| Percentage of Total Disallowances. | 40·17                           | 31·44                        | 15·79                      | 6·98           | 5·62           | 100·0                      |

APPENDIX X.

OUT-OF-WORK DONATION.

NUMBERS OF APPLICATIONS FOR OUT-OF-WORK DONATION POLICIES DEALT  
WITH BY LOCAL EMPLOYMENT COMMITTEES AND PORT LABOUR COM-  
MITTEES.

(Para. 80.)

UNITED KINGDOM.

EX-SERVICE MEN (INCLUDING MERCHANT SEAMEN).  
(February 25th, 1919, to November 4th, 1921.)

|  | Disabled. | Non-Disabled. | Total.  |
|--|-----------|---------------|---------|
| <i>Review of Original Policies—</i>                                      |           |               |         |
| Number reviewed ... ..   | 45,269    | 253,973       | 299,242 |
| Granted:—  |           |               |         |
| For remainder of 26 weeks ... ..   | 35,830    | 199,503       | 235,333 |
| For remainder of 26 weeks + 13 weeks extension.                          | 4,484     | 19,726        | 24,210  |
| For remainder of 26 weeks + 20 weeks extension (Disabled only).          | 1,829     | —             | 1,829   |
| Refused or Suspended ... ..  | 3,126     | 34,744        | 37,870  |
| <i>Reviewed after 39 weeks (26 weeks original + 13 weeks extension).</i> | 4,827     | —             | 4,827   |
| Granted further 7 weeks extension ...                                    | 4,716     | —             | 4,716   |
| Refused further 7 weeks extension ...                                    | 111       | —             | 111     |

## APPENDIX X—continued.

## OUT-OF-WORK DONATION—continued.

|   | Disabled. | Non-Disabled.  | Total.  |
|---|-----------|----------------|---------|
| <i>Applications for Extended Policies</i> ... ..                | 63,358    | 235,382        | 298,740 |
| Granted for 20 weeks (Disabled only) ... ..                     | 6,742     | —              | 6,742   |
| Granted for 13 weeks ... ..                                     | 22,634    | 80,468         | 103,102 |
| Granted for provisional period ... ..                           | 31,226    | 135,885        | 167,111 |
| Refused ... ..  | 2,756     | 19,029         | 21,785  |
| <i>Applications for "Special Extension Period No. 1"</i> ... .. |           |                | 139,964 |
| Granted ... ..  |           |                | 126,817 |
| Refused ... ..  |           |                | 13,147  |
| <i>Applications for "Special Extension Period No. 2"</i> ... .. |           | Separate       | 192,172 |
| Granted :—  |           | particulars of |         |
| For full period of 12 weeks ... ..                              |           |                | 109,233 |
| For less than 12 weeks ... ..                                   |           | Disabled and   | 69,104  |
| Refused ... ..  |           |                | 13,835  |
| <i>Applications for "Special Extension Period No. 3"</i> ... .. |           | Non-Disabled   | 183,135 |
| Granted :—  |           |                |         |
| For 1st period of 8 weeks ... ..                                |           | not available  | 167,000 |
| For 2nd period of 6 weeks ... ..                                |           |                | 5,889   |
| Refused :—  |           |                |         |
| For 1st period of 8 weeks ... ..                                |           | for Special    | 10,170  |
| For 2nd period of 6 weeks ... ..                                |           | Extension      | 76      |
| <i>Applications for "Special Extension Period No. 4"</i> ... .. |           |                | 567,270 |
| Granted :—  |           | Periods.       |         |
| For 15 weeks ... ..   |           |                | 357,265 |
| For less than 15 weeks ... ..                                   |           |                | 193,700 |
| Refused ... ..  |           |                | 16,305  |

## CIVILIANS.

(February 25th, 1919, to November 24th, 1919.)

|   | Men.    | Boys.  | Women.  | Girls. | Total.  |
|---|---------|--------|---------|--------|---------|
| <i>Applications for Issue of Original Policies.</i> | 209,990 | 20,141 | 126,649 | 11,241 | 368,021 |
| Granted ... ..                                      | 195,219 | 18,719 | 104,585 | 10,254 | 328,777 |
| Refused ... ..                                      | 14,771  | 1,422  | 22,064  | 987    | 39,244  |
| <i>Applications for Issue of Extended Policies.</i> | 82,686  | 2,420  | 62,671  | 2,182  | 149,959 |
| Granted :—  |         |        |         |        |         |
| For full period... ..                               | 49,515  | 1,532  | 38,692  | 1,504  | 91,243  |
| For provisional period... ..                        | 25,210  | 589    | 12,263  | 335    | 38,397  |
| Refused ... ..                                      | 7,961   | 299    | 11,716  | 343    | 20,319  |
| <i>Review of Existing Policies.</i>                 |         |        |         |        |         |
| Number reviewed ... ..                              | 102,778 | 6,270  | 185,004 | 5,681  | 299,733 |
| Granted :—  |         |        |         |        |         |
| For full period... ..                               | 64,313  | 3,866  | 48,716  | 3,304  | 120,199 |
| For provisional period... ..                        | 20,923  | 1,704  | 30,533  | 1,300  | 54,460  |
| Policies cancelled ... ..                           | 17,542  | 700    | 105,755 | 1,077  | 125,074 |

**APPENDIX XI.**  
**INSURED POPULATION.**

NUMBERS OF UNEMPLOYMENT BOOKS CURRENT AT THE END OF EACH OF THE INSURANCE YEARS, 1913-14 TO 1919-20, BY INDUSTRIES.  
(Paras. 8 to 10.)

UNITED KINGDOM.

I.—TRADES INSURED UNDER PART II OF THE NATIONAL INSURANCE ACT, 1911.

| End of Insurance Year. | Building. | Construction of Works. | Shipbuilding. | Engineering. | Construction of Vehicles. | Sawmilling. | Others. | Totals.   |
|------------------------|-----------|------------------------|---------------|--------------|---------------------------|-------------|---------|-----------|
| 1913-14 ...            | 812,659   | 144,231                | 264,217       | 817,931      | 209,985                   | 12,029      | 64,546  | 2,325,598 |
| 1914-15 ...            | 673,803   | 151,270                | 247,745       | 763,731      | 183,033                   | 10,246      | 47,897  | 2,077,725 |
| 1915-16 ...            | 516,998   | 110,662                | 231,994       | 953,451      | 166,702                   | 8,497       | 40,918  | 2,029,222 |
| 1916-17 ...            | 454,574   | 112,084                | 239,885       | 1,270,193    | 170,008                   | 9,028       | 36,520  | 2,292,292 |
| 1917-18 ...            | 474,738   | 108,991                | 264,062       | 1,440,754    | 169,677                   | 9,679       | 36,950  | 2,504,851 |
| 1918-19 ...            | 651,879   | 114,550                | 302,533       | 1,274,336    | 210,116                   | 13,597      | 42,559  | 2,609,570 |
| 1919-20 ...            | 794,634   | 144,337                | 338,798       | 1,398,312    | 248,455                   | 16,126      | 41,214  | 2,981,876 |

II.—TRADES INSURED UNDER THE NATIONAL INSURANCE (PART II) (MUNITION WORKERS) ACT, 1916.

| End of Insurance Year. | Ammunition and Explosives. | Chemicals. | Metals. | Leather. | Brick, Tile etc. | Sawmilling. | Rubber. | Munition Workers. | Total.    |
|------------------------|----------------------------|------------|---------|----------|------------------|-------------|---------|-------------------|-----------|
| 1916-17 ...            | 307,159                    | 108,426    | 479,839 | 88,509   | 29,353           | 75,494      | 51,227  | 199,964           | 1,339,971 |
| 1917-18 ...            | 303,760                    | 110,972    | 505,401 | 55,312   | 31,924           | 85,975      | 58,010  | 265,673           | 1,417,027 |
| 1918-19 ...            | 123,974                    | 108,305    | 534,629 | 55,585   | 40,385           | 72,285      | 52,804  | 123,738           | 1,111,705 |
| 1919-20 ...            | 121,000                    | 124,608    | 588,253 | 61,472   | 51,808           | 84,177      | 61,479  | 122,345           | 1,215,142 |

## APPENDIX XII.

## INSURED POPULATION.

NUMBERS OF UNEMPLOYMENT BOOKS CURRENT UNDER THE UNEMPLOYMENT INSURANCE ACT, 1920, AT JULY, 1922, BY INDUSTRIES.

(Para. 249.)

GREAT BRITAIN.

| Industry.  | Estimated Number of Insured Workpeople. |          |           |
|--|---|----------|-----------|
|  | Males.                                  | Females. | Total.    |
| <i>Building and Construction of Works :—</i>               |   |          |           |
| Building ... ..  | 751,940                                 | 5,730    | 757,670   |
| Construction of Works (other than Building).               | 109,590                                 | 780      | 110,370   |
| <i>Shipbuilding</i> ... ..                                 | 320,220                                 | 5,170    | 325,390   |
| <i>Engineering and Ironfounding</i> ... ..                 | 1,066,160                               | 74,680   | 1,140,820 |
| <i>Construction and Repair of Vehicles</i> ... ..          | 185,120                                 | 30,350   | 215,470   |
| <i>Sawmilling, Furniture and Woodwork</i> ... ..           | 179,520                                 | 39,100   | 219,020   |
| <i>Ammunition, Explosives, Chemicals, etc.</i> ... ..      | 174,570                                 | 65,170   | 239,740   |
| <i>Metal Trades :—</i>                                     |   |          |           |
| Iron, Steel, Tinplate and Galvanized Sheet Manufacture.    | 293,330                                 | 14,260   | 307,590   |
| Brass, Copper, Zinc etc. Manufacture ... ..                | 51,270                                  | 13,220   | 64,490    |
| Electrical and Surgical Instruments etc. ... ..            | 66,410                                  | 38,250   | 104,660   |
| Hand Tools, Cutlery etc. ... ..                            | 20,590                                  | 8,350    | 28,940    |
| Needles, Pins, Steel Pens, Dies, Seals etc....             | 5,430                                   | 9,750    | 15,180    |
| Wire and Wire Goods ... ..                                 | 21,630                                  | 6,230    | 27,860    |
| Bolts, Nuts, Screws, Chains, Anchors etc....               | 20,050                                  | 15,320   | 35,370    |
| Hardware and Hollow-ware... ..                             | 57,890                                  | 49,190   | 107,080   |
| Watches, Plate, Jewellery etc. ... ..                      | 30,480                                  | 20,550   | 51,030    |
| Miscellaneous Metal Goods (including Musical Instruments). | 35,920                                  | 16,620   | 52,540    |
| <i>Rubber and Leather Trades :—</i>                        |   |          |           |
| Rubber, and Rubber and Waterproof Goods.                   | 84,850                                  | 30,090   | 64,940    |
| Leather and Leather Goods... ..                            | 47,890                                  | 21,230   | 69,120    |
| <i>Brick, Tile etc.</i> ... ..                             | 67,330                                  | 8,870    | 76,200    |
| <i>Pottery, Earthenware etc.</i> ... ..                    | 36,880                                  | 34,640   | 71,520    |
| <i>Glass Trades (excluding Optical, Scientific etc.)</i>   | 37,760                                  | 7,730    | 45,490    |
| <i>Hotel, College, Club etc. Services</i> ... ..           | 85,660                                  | 189,280  | 274,940   |
| <i>Laundry Service</i> ... ..                              | 15,760                                  | 86,210   | 101,970   |
| <i>Commercial, Clerical, Insurance and Banking</i>         | 119,210                                 | 80,630   | 199,840   |
| <i>Transport Services :—</i>                               |   |          |           |
| Railway Service ... ..                                     | 238,400                                 | 12,630   | 251,030   |
| Tramway and Omnibus Service ... ..                         | 97,460                                  | 5,180    | 102,640   |
| Other Road Transport ... ..                                | 154,730                                 | 4,050    | 158,780   |
| Seamen ... ..  | 108,810                                 | 1,490    | 110,300   |
| Canal, River, Harbour etc. Services ... ..                 | 186,330                                 | 2,930    | 189,260   |
| Warehousemen, Packers, Porters etc. ... ..                 | 32,580                                  | 5,540    | 38,120    |
| <i>Mining Industry :—</i>                                  |   |          |           |
| Coal Mining ... ..   | 1,214,820                               | 9,660    | 1,224,480 |
| Iron Mining and Ironstone Quarrying ... ..                 | 22,750                                  | 60       | 22,810    |
| Other Mining... ..   | 9,690                                   | 222      | 9,910     |
| Quarrying (other than Ironstone), Clay, Sand etc. Digging. | 58,210                                  | 750      | 58,960    |

## APPENDIX XII—continued.

## INSURED POPULATION—continued.

| Industry.  | Estimated Number of Insured Workpeople. |           |            |
|--|---|-----------|------------|
|  | Males.                                  | Females.  | Total.     |
| <i>Printing and Paper Trades :—</i>                |   |           |            |
| Paper Making and Staining... ..                    | 43,060                                  | 17,520    | 60,580     |
| Manufactured Stationery ... ..                     | 21,970                                  | 46,910    | 68,880     |
| Printing, Publishing and Bookbinding ... ..        | 129,370                                 | 80,750    | 210,120    |
| <i>Textile Trades :—</i>                           |   |           |            |
| Cotton Trade ... ..                                | 220,220                                 | 381,020   | 601,240    |
| Woollen and Worsted Trades ... ..                  | 111,170                                 | 155,980   | 267,150    |
| Silk Trade ... ..                                  | 11,460                                  | 22,050    | 33,510     |
| Flax, Linen and Hemp Trades ... ..                 | 6,980                                   | 16,250    | 23,230     |
| Jute Trade ... ..                                  | 11,930                                  | 30,180    | 42,110     |
| Rope, Twine, Cord and Net Manufacture... ..        | 6,230                                   | 12,450    | 18,680     |
| Hosiery Trade ... ..                               | 18,940                                  | 65,020    | 83,960     |
| Lace Trade ... ..                                  | 10,860                                  | 16,960    | 27,820     |
| Carpet and Rug Manufacture ... ..                  | 9,900                                   | 13,920    | 23,820     |
| Textile Bleaching and Dyeing etc.... ..            | 75,430                                  | 25,050    | 100,480    |
| Other Textiles ... ..                              | 13,070                                  | 30,790    | 43,860     |
| <i>Clothing Trades :—</i>                          |   |           |            |
| Tailoring Trades ... ..                            | 64,360                                  | 130,420   | 194,780    |
| Dress etc. Making, Millinery, Furriers etc. ... .. | 20,810                                  | 186,840   | 207,650    |
| Hat-, Caps and Bonnets ... ..                      | 13,170                                  | 20,850    | 34,020     |
| Corset Trade ... ..                                | 2,030                                   | 12,160    | 14,190     |
| Boot, Shoe etc. Trades ... ..                      | 96,270                                  | 52,920    | 149,190    |
| Other Clothing ... ..                              | 18,610                                  | 22,940    | 41,550     |
| <i>Food, Drink and Tobacco :—</i>                  |   |           |            |
| Manufacture of Food and Drink ... ..               | 262,640                                 | 173,040   | 435,680    |
| Tobacco, Cigar and Cigarette Manufacture ... ..    | 13,350                                  | 31,400    | 44,750     |
| <i>Miscellaneous Trades and Services :—</i>        |   |           |            |
| Public Utility Services ... ..                     | 210,980                                 | 12,460    | 223,440    |
| Oilcloth, Linoleum and Cork Carpets ... ..         | 9,790                                   | 3,350     | 13,140     |
| Distributive Trades ... ..                         | 564,000                                 | 431,660   | 995,660    |
| National and Local Government Service ... ..       | 245,640                                 | 72,850    | 318,490    |
| Professional Services ... ..                       | 62,470                                  | 68,800    | 131,270    |
| Other Industries and Services ... ..               | 158,650                                 | 58,570    | 217,220    |
| Total ... ..                                       | 8,393,000                               | 3,107,000 | 11,500,000 |

APPENDIX XIII.  
UNEMPLOYMENT INSURANCE.

MEAN PERCENTAGE RATES OF UNEMPLOYMENT BY INDUSTRIES FOR EACH YEAR  
FROM 1913 TO 1918.

(Paras. 467 to 470.)

*Note.*—No useful percentages of unemployment in insured trades are available between November, 1918, and November, 1920. In November, 1918, the Out-of-Work Donation Scheme came into operation and practically superseded the Unemployment Insurance Scheme. Some indication of the extent and movement of unemployment in these years can be obtained from the figures relating to Out-of-Work Donation Policies lodged, which appear in Appendices VII and VIII.

| Industry.   | 1913. | 1914. | 1915. | 1916. | 1917. | 1918.* |
|---|-------|-------|-------|-------|-------|--------|
| <b>A.—TRADES INSURED UNDER PART II OF THE NATIONAL INSURANCE ACT, 1911.</b> |       |       |       |       |       |        |
| Building ... ..   | } 5.1 | } 5.2 | 2.4   | 1.2   | 0.8   | 0.6    |
| Construction of Works ... ..  |       |       | 0.8   | 0.4   | 0.4   | 0.5    |
| Shipbuilding ... ..   | 3.4   | 3.8   | 0.8   | 0.4   | 0.4   | 0.3    |
| Engineering ... ..  | 2.4   | 3.4   | 0.6   | 0.4   | 0.7   | 0.8    |
| Making of Vehicles ... ..   | 2.5   | 3.5   | 0.8   | 0.5   | 0.4   | 0.4    |
| Sawmilling ... ..   | 2.5   | 3.3   | 1.0   | 0.6   | 0.6   | 0.5    |
| Other Trades ... ..   | 1.2   | 1.8   | 0.4   | 0.2   | 0.1   | 0.1    |
| Total... ..   | 3.6   | 4.2   | 1.2   | 0.6   | 0.6   | 0.7    |

|   |   |   |   |      |     |     |
|---|---|---|---|------|-----|-----|
| <b>B.—TRADES INSURED UNDER THE NATIONAL INSURANCE (PART II) (MUNITION WORKERS) ACT, 1916.</b> |   |   |   |      |     |     |
| Ammunition and Explosives   | — | — | — | 0.5† | 1.4 | 2.0 |
| Chemicals ... ..  | — | — | — | 0.3  | 0.7 | 1.0 |
| Metals ... ..   | — | — | — | 0.2  | 0.4 | 0.5 |
| Leather ... ..  | — | — | — | 0.2  | 0.5 | 0.7 |
| Bricks, Tiles, etc. ... ..  | — | — | — | 0.2  | 0.4 | 0.4 |
| Sawmilling ... ..   | — | — | — | 0.8  | 1.3 | 1.9 |
| Rubber ... ..   | — | — | — | 0.4  | 1.0 | 1.0 |
| Other Trades ... ..   | — | — | — | 0.8  | 1.3 | 1.4 |
| Total... ..   | — | — | — | 0.4  | 0.9 | 1.1 |

\* Mean of first 11 months.

† Mean of last three months.

APPENDIX XIV.  
UNEMPLOYMENT INSURANCE.

PERCENTAGE NUMBERS OF INSURED WORKPEOPLE UNEMPLOYED, AS INDICATED BY THE NUMBERS OF UNEMPLOYMENT BOOKS LODGED, AT QUARTERLY INTERVALS DURING THE YEARS 1921, 1922 AND 1923.

(Paragraph 477.)

I. MALES.

| Industry.   | UNITED KINGDOM. |                |                 |                |                 | GREAT BRITAIN. |                 |                |                 |
|---|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|
|   | March,<br>1921. | June,<br>1921. | Sept.,<br>1921. | Dec.,<br>1921. | March,<br>1922. | June,<br>1922. | Sept.,<br>1922. | Dec.,<br>1922. | March,<br>1923. |
| Building Trade ... ..   | 8·4             | 16·8           | 14·4            | 20·6           | 18·3            | 14·9           | 15·1            | 18·4           | 15·1            |
| Works of Construction other than Buildings ... ..   | 12·5            | 26·4           | 20·9            | 29·3           | 24·5            | 21·9           | 21·9            | 22·8           | 19·3            |
| Shipbuilding ... ..   | 14·2            | 33·8           | 27·6            | 36·5           | 36·7            | 40·0           | 38·9            | 36·7           | 30·9            |
| Engineering Trades (including Boilermaking, etc.) ... ..  | 11·2            | 28·0           | 22·3            | 27·9           | 27·8            | 26·5           | 23·7            | 21·4           | 18·5            |
| Ironfounding ... ..   | 8·5             | 32·1           | 24·4            | 29·8           | 30·0            | 27·0           | 27·0            | 20·8           | 16·9            |
| Construction and Repair of Cycles, Motor Vehicles and Aircraft (excluding Engines and Body Work). | 14·6            | 22·7           | 17·8            | 22·0           | 18·7            | 16·5           | 19·2            | 15·3           | 11·5            |
| Construction and Repair of other Vehicles and Motor Vehicle Bodies.                               | 4·9             | 15·6           | 13·7            | 17·7           | 16·5            | 14·3           | 14·2            | 13·5           | 8·8             |
| Sawmilling... ..  | 8·6             | 17·6           | 13·9            | 17·2           | 15·5            | 13·4           | 13·1            | 13·0           | 11·7            |
| Furniture and Upholstery ... ..   | 9·1             | 17·6           | 12·1            | 12·7           | 11·8            | 9·3            | 10·0            | 8·8            | 8·5             |
| Packing Cases, Wooden Boxes and Coopering ... ..  | 11·5            | 25·5           | 18·0            | 24·5           | 20·4            | 16·7           | 18·2            | 17·1           | 16·0            |
| Other Woodworking (including Brooms, Brushes, etc.) ... ..  | 8·0             | 18·5           | 13·9            | 14·6           | 14·6            | 12·4           | 11·7            | 11·0           | 10·6            |
| Small Arms Ammunition, Filling ... ..   | 7·7             | 14·3           | 9·7             | 12·7           | 11·7            | 18·3           | 19·1            | 18·5           | 15·5            |
| Explosives and Chemicals (including Oils, Paints, etc.) ... ..                                    | 8·1             | 22·7           | 13·7            | 15·3           | 13·6            | 12·6           | 11·9            | 12·0           | 10·7            |
| Workers at Coke Ovens, etc. ... ..  | 15·0            | 30·8           | 28·9            | 31·1           | 23·2            | 20·1           | 20·3            | 15·5           | 12·5            |
| Iron and Steel Manufacture ... ..   | 22·0            | 62·1           | 29·9            | 41·2           | 35·1            | 33·1           | 28·7            | 24·8           | 16·9            |
| Manufacture of Brass, Copper, Zinc, etc. ... ..   | 11·8            | 36·0           | 21·9            | 30·5           | 26·4            | 22·4           | 21·8            | 18·5           | 15·8            |

|   |     |     |      |      |      |      |      |      |      |      |      |
|---|-----|-----|------|------|------|------|------|------|------|------|------|
| Manufacture of Tinplate and Galvanized Sheets             | ... | ... | 45·8 | 77·7 | 18·7 | 13·5 | 11·8 | 8·3  | 8·4  | 6·7  | 5·7  |
| Electrical and Surgical Instruments, etc.                 | ... | ... | 6·1  | 15·8 | 13·6 | 16·0 | 16·5 | 14·9 | 14·0 | 12·7 | 10·7 |
| Hand Tools, Cutlery, etc.                                 | ... | ... | 5·8  | 25·6 | 17·8 | 41·0 | 39·3 | 34·7 | 25·7 | 19·3 | 17·7 |
| Needles and Pins  | ... | ... | 13·6 | 16·6 | 13·6 | 15·3 | 14·4 | 13·2 | 13·2 | 11·8 | 11·5 |
| Steel Pens, Dica, Seals, etc.                             | ... | ... | 5·4  | 16·5 | 10·6 | 11·1 | 12·3 | 10·1 | 10·1 | 10·0 | 9·8  |
| Wire and Wire Goods                                       | ... | ... | 9·3  | 27·9 | 18·4 | 25·4 | 23·3 | 18·2 | 15·2 | 13·8 | 9·7  |
| Bolts, Nuts, Screws, etc.                                 | ... | ... | 10·5 | 28·0 | 17·5 | 28·1 | 27·8 | 25·3 | 24·7 | 22·3 | 17·6 |
| Chains, Anchors   | ... | ... | 15·3 | 46·1 | 29·0 | 34·5 | 28·3 | 32·6 | 29·0 | 32·8 | 29·9 |
| Hardware, Hollowware                                      | ... | ... | 8·9  | 18·9 | 15·8 | 18·1 | 17·9 | 15·5 | 14·9 | 13·1 | 12·4 |
| Other Metal Goods, Shipbreaking, etc.                     | ... | ... | 7·0  | 17·7 | 15·4 | 19·2 | 19·0 | 14·7 | 14·7 | 16·1 | 13·2 |
| Watches, Plate, Jewellery, etc.                           | ... | ... | 6·1  | 12·9 | 9·5  | 14·7 | 15·9 | 15·2 | 16·9 | 12·9 | 13·9 |
| Musical Instruments                                       | ... | ... | 10·9 | 23·9 | 9·9  | 10·4 | 10·9 | 10·8 | 8·1  | 5·7  | 5·7  |
| Toys, Game Apparatus, etc.                                | ... | ... | 8·6  | 13·6 | 10·7 | 11·9 | 11·4 | 10·4 | 9·6  | 10·4 | 10·6 |
| Rubber, and Rubber and Waterproof Goods                   | ... | ... | 12·2 | 28·6 | 12·0 | 17·3 | 15·9 | 14·2 | 15·2 | 16·0 | 13·6 |
| Fellmongering, Tanning, etc.                              | ... | ... | 9·6  | 19·0 | 8·6  | 10·7 | 12·2 | 11·1 | 10·7 | 10·3 | 10·0 |
| Saddlery, etc., and Manufactured Leather Goods            | ... | ... | 12·2 | 19·2 | 13·4 | 18·8 | 17·3 | 14·2 | 12·9 | 12·7 | 11·9 |
| Brick, Tile, etc.   | ... | ... | 4·6  | 25·9 | 9·8  | 19·3 | 19·7 | 15·8 | 13·9 | 13·6 | 12·1 |
| Pottery, Earthenware, etc.                                | ... | ... | 5·1  | 81·2 | 7·0  | 23·4 | 12·8 | 13·2 | 14·6 | 14·5 | 10·0 |
| Glass Trades (excluding Optical and Scientific Apparatus) | ... | ... | 11·9 | 49·2 | 20·0 | 23·6 | 24·3 | 21·8 | 23·6 | 20·9 | 20·0 |
| Hotel, College, Club, etc., Service                       | ... | ... | 5·4  | 10·8 | 9·8  | 13·6 | 13·0 | 10·5 | 10·6 | 14·4 | 13·7 |
| Laundry Service   | ... | ... | 2·7  | 6·0  | 5·4  | 8·6  | 8·1  | 7·2  | 7·4  | 8·0  | 7·7  |
| Commercial, Clerical, Insurance and Banking               | ... | ... | 3·6  | 6·9  | 6·5  | 7·9  | 7·4  | 7·3  | 7·2  | 7·5  | 7·2  |
| Railway Service   | ... | ... | 2·9  | 7·8  | 7·6  | 10·9 | 9·5  | 7·9  | 7·0  | 8·6  | 6·9  |
| Tramway and Omnibus Service                               | ... | ... | 1·1  | 3·0  | 3·3  | 4·5  | 4·5  | 4·1  | 4·1  | 4·0  | 3·9  |
| Other Road Transport                                      | ... | ... | 8·3  | 19·6 | 16·2 | 20·1 | 18·0 | 17·5 | 17·9 | 18·0 | 16·9 |
| Fishermen   | ... | ... | 10·2 | 30·0 | 9·9  | 15·3 | 12·4 | 13·9 | 9·8  | 13·6 | 16·6 |
| Seamen  | ... | ... | 10·3 | 35·6 | 20·9 | 28·4 | 21·4 | 18·6 | 18·9 | 21·4 | 20·2 |
| Canal, River, Harbour, etc., Service                      | ... | ... | 20·3 | 33·7 | 17·9 | 22·8 | 22·6 | 20·6 | 19·8 | 18·5 | 19·6 |
| Warehousemen, Packers, Porters, etc.                      | ... | ... | 13·6 | 25·7 | 19·3 | 24·4 | 22·2 | 20·3 | 20·4 | 20·8 | 19·5 |
| Coal Mining   | ... | ... | 2·0  | 7·0  | 9·9  | 11·1 | 8·1  | 8·2  | 6·1  | 4·6  | 3·6  |
| Iron Mining and Ironstone Quarrying                       | ... | ... | 26·1 | 53·6 | 46·9 | 53·3 | 40·8 | 33·5 | 29·4 | 22·4 | 15·9 |
| Other Mining  | ... | ... | 32·5 | 47·0 | 28·8 | 41·9 | 38·4 | 30·4 | 28·3 | 25·8 | 22·7 |
| Quarrying (other than Ironstone)                          | ... | ... | 5·2  | 20·5 | 9·3  | 14·6 | 12·0 | 8·1  | 7·0  | 7·4  | 5·8  |
| Clay, Sand, Gravel, etc., Digging                         | ... | ... | 2·4  | 14·0 | 9·0  | 18·0 | 14·5 | 9·7  | 8·6  | 7·8  | 6·2  |
| Paper Making and Staining                                 | ... | ... | 8·7  | 24·1 | 9·0  | 14·2 | 11·0 | 9·4  | 8·4  | 7·7  | 7·5  |



I. MALES—continued.

| Industry.   | UNITED KINGDOM. |                |                 |                |                 | GREAT BRITAIN. |                 |                |                 |
|---|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|
|   | March,<br>1921. | June,<br>1921. | Sept.,<br>1921. | Dec.,<br>1921. | March,<br>1922. | June,<br>1922. | Sept.,<br>1922. | Dec.,<br>1922. | March,<br>1923. |
| Manufactured Stationery ... ..                        | 5·3             | 10·7           | 8·5             | 9·4            | 9·3             | 8·4            | 8·6             | 7·1            | 7·0             |
| Printing, Publishing and Bookbinding... ..            | 4·6             | 9·0            | 7·2             | 8·0            | 7·6             | 7·4            | 6·7             | 7·2            | 6·6             |
| Cotton Trade ... ..                                   | 8·7             | 17·0           | 7·6             | 16·4           | 15·2            | 7·3            | 7·0             | 8·2            | 14·6            |
| Woolen and Worsted Trades ... ..                      | 9·8             | 20·3           | 12·1            | 14·2           | 10·6            | 6·7            | 5·3             | 5·7            | 5·3             |
| Silk Trade ... ..                                     | 3·2             | 9·1            | 6·9             | 9·0            | 8·7             | 6·6            | 5·1             | 5·9            | 6·7             |
| Flax, Linen and Hemp Trades ... ..                    | 15·0            | 23·0           | 16·4            | 19·0           | 16·7            | 13·6           | 12·8            | 13·7           | 12·7            |
| Jute Trade... ..                                      | 4·9             | 8·0            | 7·2             | 10·2           | 12·1            | 9·2            | 11·6            | 14·2           | 14·1            |
| Rope, Twine, Cord and Net Manufacture ... ..          | 8·8             | 15·9           | 9·9             | 13·5           | 15·1            | 10·9           | 10·9            | 10·9           | 11·2            |
| Hosiery Trade ... ..                                  | 9·5             | 13·9           | 6·8             | 4·2            | 4·7             | 3·0            | 3·0             | 3·0            | 4·1             |
| Lace Trade... ..                                      | 15·7            | 31·8           | 17·6            | 23·1           | 21·5            | 19·6           | 17·8            | 23·1           | 17·3            |
| Carpet and Rug Manufacture ... ..                     | 3·2             | 11·2           | 8·5             | 9·5            | 7·3             | 6·2            | 5·2             | 4·4            | 3·7             |
| Other Textiles ... ..                                 | 7·1             | 17·7           | 10·2            | 13·1           | 12·1            | 9·6            | 9·1             | 9·0            | 8·4             |
| Textile Bleaching, Dyeing, etc. ... ..                | 6·3             | 14·4           | 9·7             | 13·5           | 11·7            | 8·7            | 7·3             | 6·9            | 6·9             |
| Tailoring Trades ... ..                               | 7·8             | 8·6            | 8·6             | 12·8           | 10·2            | 5·3            | 8·7             | 10·3           | 8·8             |
| Dress, etc., Making, Millinery, Furriers, etc. ... .. | 5·9             | 9·1            | 6·2             | 7·6            | 7·8             | 5·4            | 5·5             | 7·3            | 7·8             |
| Hats, Caps and Bonnets ... ..                         | 6·6             | 16·4           | 8·3             | 16·2           | 12·4            | 7·6            | 8·0             | 12·1           | 9·8             |
| Corset Trade ... ..                                   | 3·5             | 7·7            | 8·5             | 8·5            | 6·4             | 5·1            | 6·6             | 7·0            | 5·5             |
| Button Trade ... ..                                   | 27·1            | 43·0           | 25·5            | 22·0           | 24·2            | 19·9           | 18·3            | 12·8           | 11·2            |
| Gloves (except Rubber) ... ..                         | 8·8             | 11·0           | 6·9             | 7·1            | 6·9             | 5·9            | 5·5             | 7·2            | 6·8             |
| Other Dress ... ..                                    | 6·8             | 12·3           | 8·9             | 11·9           | 11·9            | 10·2           | 9·5             | 10·6           | 11·1            |
| Boot, Shoe, etc., Trades ... ..                       | 10·9            | 14·8           | 10·2            | 13·4           | 11·8            | 9·3            | 8·7             | 10·6           | 10·8            |
| Manufacture of Food and Drink ... ..                  | 4·0             | 8·7            | 7·0             | 9·1            | 9·8             | 8·9            | 8·9             | 9·1            | 9·4             |
| Tobacco, Cigar and Cigarette Manufacture ... ..       | 5·3             | 10·0           | 7·2             | 8·5            | 11·6            | 8·1            | 6·4             | 6·5            | 8·5             |
| Public Utility Services ... ..                        | 2·6             | 7·7            | 7·0             | 8·3            | 8·1             | 7·8            | 7·4             | 7·9            | 7·6             |
| Oilcloth, Linoleum and Cork Carpets ... ..            | 2·8             | 8·7            | 5·2             | 10·1           | 7·2             | 7·4            | 6·8             | 6·3            | 5·7             |

|  |      |      |      |      |      |      |      |      |      |
|--|------|------|------|------|------|------|------|------|------|
| Distributive Trades ... ..                   | 3·7  | 8·6  | 6·8  | 8·3  | 8·3  | 7·5  | 7·3  | 7·6  | 7·7  |
| National and Local Government Service ... .. | 3·1  | 7·9  | 8·5  | 10·1 | 10·9 | 10·3 | 10·7 | 11·6 | 10·6 |
| Professional Services ... ..                 | 2·1  | 4·6  | 4·7  | 6·0  | 5·8  | 5·2  | 5·4  | 6·2  | 5·9  |
| Entertainments and Games ... ..              | 4·7  | 11·3 | 9·7  | 13·9 | 12·9 | 12·9 | 11·6 | 14·6 | 13·9 |
| Other Industries and Services ... ..         | 17·8 | 40·9 | 33·9 | 37·7 | 32·2 | 32·2 | 31·9 | 32·7 | 30·2 |
| General rate for males... ..                 | 8·0  | 19·1 | 14·1 | 18·2 | 16·7 | 15·1 | 14·2 | 13·9 | 12·3 |

## II. FEMALES.

|   |      |      |      |      |      |      |      |      |      |
|---|------|------|------|------|------|------|------|------|------|
| Building Trade ... ..   | 5·0  | 7·3  | 5·4  | 6·0  | 5·7  | 4·0  | 3·0  | 4·5  | 4·5  |
| Works of Construction other than Buildings ... ..   | 4·3  | 8·7  | 8·1  | 8·6  | 9·6  | 4·6  | 5·0  | 2·9  | 3·5  |
| Shipbuilding ... ..   | 10·1 | 15·7 | 10·2 | 13·6 | 11·5 | 11·7 | 9·1  | 9·9  | 8·5  |
| Engineering Trades (including Boilermaking, etc.) ... ..  | 15·8 | 21·0 | 11·7 | 14·5 | 12·2 | 10·0 | 7·8  | 7·7  | 6·3  |
| Ironfounding ... ..   | 19·3 | 21·5 | 17·3 | 20·8 | 15·8 | 13·0 | 11·9 | 12·4 | 10·3 |
| Construction and Repair of Cycles, Motor Vehicles and Aircraft (excluding Engines and Body Work). | 26·2 | 26·1 | 23·5 | 19·4 | 16·2 | 12·7 | 13·3 | 11·6 | 8·7  |
| Construction and Repair of other Vehicles and Motor Vehicle Bodies.                               | 9·9  | 11·7 | 8·7  | 11·0 | 9·2  | 6·1  | 6·3  | 5·5  | 4·6  |
| Sawmilling... ..  | 10·7 | 17·6 | 11·1 | 13·5 | 10·7 | 8·2  | 6·8  | 8·4  | 7·0  |
| Furniture and Upholstery ... ..   | 12·8 | 17·2 | 9·4  | 9·2  | 8·3  | 5·0  | 5·0  | 4·4  | 5·5  |
| Packing Cases, Wooden Boxes and Coopering ... ..  | 23·3 | 24·5 | 13·7 | 17·4 | 14·8 | 11·7 | 9·5  | 9·9  | 10·1 |
| Other Woodworking (including Brooms, Brushes, etc.) ... ..  | 16·0 | 24·1 | 13·0 | 14·2 | 11·4 | 10·1 | 9·2  | 8·6  | 8·4  |
| Small Arms Ammunition, Filling ... ..   | 37·7 | 44·4 | 18·2 | 23·0 | 22·0 | 17·6 | 17·5 | 15·3 | 10·7 |
| Explosives and Chemicals (including Oils, Paints, etc.) ... ..                                    | 10·8 | 12·9 | 5·9  | 8·0  | 7·4  | 5·3  | 5·4  | 6·0  | 6·4  |
| Workers at Coke Ovens, etc. ... ..  | 9·1  | 11·1 | 7·5  | 7·6  | 7·7  | 4·4  | 2·6  | 5·8  | 7·0  |
| Iron and Steel Manufacture ... ..   | 17·3 | 24·1 | 15·1 | 17·1 | 14·6 | 10·8 | 9·6  | 9·5  | 8·4  |
| Manufacture of Brass, Copper, Zinc, etc. ... ..   | 32·5 | 39·6 | 21·6 | 25·8 | 21·1 | 17·8 | 16·8 | 12·3 | 10·5 |
| Manufacture of Tinsplate and Galvanised Sheets ... ..   | 44·4 | 44·7 | 13·8 | 9·5  | 10·1 | 5·6  | 4·7  | 5·8  | 6·4  |
| Electrical and Surgical Instruments, etc. ... ..  | 18·8 | 21·5 | 13·7 | 15·8 | 14·1 | 11·5 | 7·6  | 6·6  | 6·9  |
| Hand Tools, Cutlery, etc. ... ..  | 14·8 | 24·9 | 14·7 | 21·8 | 21·4 | 16·1 | 16·3 | 14·0 | 13·1 |
| Needles and Pins ... ..   | 21·4 | 26·8 | 12·5 | 17·9 | 13·4 | 13·4 | 13·7 | 10·0 | 8·5  |
| Steel Pens, Dies, Seals, etc. ... ..  | 13·7 | 19·6 | 19·2 | 21·9 | 19·3 | 19·2 | 17·6 | 14·0 | 11·8 |
| Wire and Wire Goods ... ..  | 18·3 | 33·5 | 15·6 | 18·4 | 17·4 | 13·4 | 9·6  | 9·2  | 7·9  |
| Bolts, Nuts, Screws, etc. ... ..  | 25·9 | 34·1 | 21·3 | 34·3 | 28·8 | 24·4 | 21·2 | 18·2 | 14·6 |

11. FEMALES—continued.

| Industry.  | UNITED KINGDOM. |                |                 |                |                 | GREAT BRITAIN. |                 |                |                 |  |
|--|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|--|
|  | March,<br>1921. | June,<br>1921. | Sept.,<br>1921. | Dec.,<br>1921. | March,<br>1922. | June,<br>1922. | Sept.,<br>1922. | Dec.,<br>1922. | March,<br>1923. |  |
| Chains, Anchors ... ..                                     | 15·1            | 16·2           | 6·7             | 13·8           | 11·9            | 11·7           | 9·9             | 20·4           | 17·7            |  |
| Hardware, Hollow-ware ... ..                               | 29·6            | 32·6           | 18·1            | 24·7           | 22·1            | 18·0           | 16·4            | 14·3           | 12·8            |  |
| Other Metal Goods, Shipbreaking, etc....                   | 22·6            | 23·1           | 11·7            | 22·2           | 18·9            | 16·0           | 15·3            | 12·4           | 10·6            |  |
| Watches, Plate, Jewellery, etc. ... ..                     | 15·7            | 17·9           | 9·5             | 15·7           | 15·8            | 12·8           | 10·8            | 8·4            | 8·8             |  |
| Musical Instruments ... ..                                 | 15·2            | 19·8           | 8·9             | 6·3            | 6·8             | 4·6            | 4·2             | 3·1            | 3·7             |  |
| Toys, Game Apparatus, etc. ... ..                          | 24·4            | 26·7           | 11·3            | 18·6           | 15·1            | 10·4           | 9·1             | 10·7           | 11·8            |  |
| Rubber, and Rubber and Waterproof Goods ...                | 22·4            | 31·2           | 10·7            | 17·2           | 13·6            | 9·5            | 10·7            | 9·8            | 8·3             |  |
| Fellmongering, Tanning, etc. ... ..                        | 20·2            | 23·2           | 9·6             | 10·7           | 8·9             | 6·9            | 7·1             | 6·5            | 7·6             |  |
| Saddlery, etc., and Manufactured Leather Goods ...         | 24·7            | 26·9           | 10·2            | 16·6           | 14·6            | 11·3           | 9·5             | 10·0           | 10·3            |  |
| Brick, Tile, etc. ... ..                                   | 11·2            | 45·8           | 11·8            | 15·8           | 16·2            | 12·8           | 10·2            | 13·6           | 13·0            |  |
| Pottery, Earthenware, etc. ... ..                          | 7·1             | 75·5           | 6·5             | 23·4           | 13·0            | 10·5           | 10·8            | 18·1           | 12·3            |  |
| Glass Trades (excluding Optical and Scientific Appliances) | 10·6            | 31·9           | 12·9            | 15·5           | 13·2            | 8·1            | 7·9             | 9·6            | 8·7             |  |
| Hotel, College, Club, etc., Service ... ..                 | 10·5            | 16·6           | 8·1             | 10·1           | 7·8             | 5·5            | 5·5             | 8·6            | 8·1             |  |
| Laundry Service ... ..                                     | 4·9             | 7·9            | 5·3             | 6·2            | 5·6             | 3·9            | 4·5             | 5·0            | 4·7             |  |
| Commercial, Clerical, Insurance and Banking...             | 4·1             | 5·6            | 3·6             | 4·4            | 3·7             | 2·4            | 2·2             | 2·9            | 3·1             |  |
| Railway Service ... ..                                     | 5·2             | 7·3            | 6·4             | 8·7            | 6·1             | 3·7            | 2·5             | 5·6            | 4·8             |  |
| Tramway and Omnibus Service ... ..                         | 2·9             | 4·3            | 4·7             | 4·5            | 3·2             | 2·1            | 2·2             | 3·3            | 3·0             |  |
| Other Road Transport ... ..                                | 3·8             | 4·7            | 4·1             | 5·4            | 5·4             | 3·7            | 3·1             | 3·3            | 2·7             |  |
| Fishermen ... ..   | 8·2             | 25·9           | 2·7             | 36·4           | 23·3            | 9·2            | 6·7             | 12·9           | 9·2             |  |
| Seamen ... ..  | 17·0            | 14·1           | 10·7            | 15·4           | 9·2             | 6·0            | 5·6             | 9·7            | 7·5             |  |
| Canal, River, Harbour, etc., Service ... ..                | 15·8            | 23·5           | 12·9            | 11·1           | 11·2            | 11·7           | 9·5             | 12·0           | 12·3            |  |
| Warehousemen, Packers, Porters, etc. ... ..                | 20·5            | 22·2           | 11·4            | 13·4           | 13·3            | 8·4            | 7·1             | 9·7            | 9·7             |  |
| Coal Mining ... ..   | 4·3             | 7·2            | 10·7            | 11·3           | 8·4             | 5·6            | 4·6             | 5·0            | 4·5             |  |
| Iron Mining and Ironstone Quarrying ... ..                 | 8·3             | 10·8           | 5·0             | 13·3           | 3·3             | 1·7            | 0·8             | —              | —               |  |
| Other Mining ... ..  | 29·3            | 48·1           | 19·6            | 21·1           | 14·8            | 10·4           | 4·3             | 8·2            | 6·4             |  |
| Quarrying (other than Ironstone) ... ..                    | 3·2             | 12·7           | 4·9             | 8·1            | 5·2             | 6·5            | 5·4             | 7·4            | 6·8             |  |

|   |      |      |      |      |      |      |      |      |      |
|---|------|------|------|------|------|------|------|------|------|
| Clay, Sand, Gravel, etc., Digging ... ..              | 11·6 | 22·9 | 15·8 | 13·2 | 7·9  | 11·2 | 8·4  | 7·3  | 7·0  |
| Paper Making and Staining ... ..                      | 14·8 | 30·1 | 11·4 | 13·1 | 9·6  | 6·6  | 5·9  | 5·0  | 6·0  |
| Manufactured Stationery ... ..                        | 13·2 | 15·7 | 8·4  | 8·8  | 8·7  | 5·2  | 4·8  | 5·0  | 6·2  |
| Printing, Publishing and Bookbinding ... ..           | 8·2  | 10·7 | 6·8  | 7·7  | 7·6  | 5·1  | 4·2  | 3·9  | 4·8  |
| Cotton Trade ... ..                                   | 15·3 | 18·7 | 8·8  | 17·5 | 15·0 | 6·4  | 6·2  | 9·6  | 14·4 |
| Woolen and Worsted Trades ... ..                      | 16·0 | 26·6 | 11·0 | 12·9 | 7·1  | 2·8  | 1·9  | 2·9  | 2·0  |
| Silk Trade ... ..                                     | 5·4  | 15·0 | 6·3  | 7·9  | 6·2  | 3·4  | 2·9  | 3·7  | 4·7  |
| Flax, Linen and Hemp Trades ... ..                    | 20·6 | 27·7 | 14·1 | 22·3 | 17·4 | 8·2  | 9·4  | 7·8  | 9·6  |
| Jute Trade... ..                                      | 11·1 | 16·4 | 11·8 | 16·5 | 16·6 | 12·3 | 11·0 | 13·1 | 11·5 |
| Rope, Twine, Cord and Net Manufacture ... ..          | 15·9 | 28·8 | 13·0 | 14·6 | 14·1 | 11·4 | 11·9 | 10·4 | 12·1 |
| Hosiery Trade ... ..                                  | 17·5 | 17·7 | 7·1  | 4·2  | 2·8  | 1·1  | 1·3  | 1·8  | 2·8  |
| Lace Trade ... ..                                     | 16·4 | 25·0 | 12·8 | 11·8 | 9·0  | 3·8  | 4·4  | 7·7  | 6·5  |
| Carpet and Rug Manufacture ... ..                     | 6·5  | 15·2 | 9·8  | 9·8  | 6·3  | 4·3  | 3·1  | 2·3  | 2·7  |
| Other Textiles ... ..                                 | 21·0 | 22·4 | 11·5 | 15·0 | 12·0 | 7·8  | 6·6  | 7·5  | 8·4  |
| Textile Bleaching, Dyeing, etc. ... ..                | 9·8  | 17·5 | 8·1  | 11·5 | 10·1 | 5·2  | 4·5  | 4·9  | 6·2  |
| Tailoring Trades ... ..                               | 13·9 | 13·1 | 9·3  | 13·6 | 7·3  | 2·9  | 5·4  | 8·6  | 5·0  |
| Dress, etc., Making, Millinery, Furriers, etc. ... .. | 9·9  | 12·3 | 9·4  | 11·3 | 7·9  | 3·0  | 4·4  | 6·1  | 4·7  |
| Hats, Caps, and Bonnets... ..                         | 7·7  | 11·7 | 8·9  | 10·2 | 6·8  | 3·5  | 6·1  | 7·7  | 5·1  |
| Corset Trade ... ..                                   | 10·1 | 13·8 | 5·9  | 5·2  | 3·1  | 2·3  | 3·6  | 3·7  | 5·2  |
| Button Trade ... ..                                   | 28·1 | 23·5 | 11·3 | 16·4 | 16·7 | 11·0 | 11·1 | 10·7 | 8·8  |
| Gloves (except Rubber) ... ..                         | 20·5 | 19·0 | 10·9 | 8·5  | 6·5  | 2·9  | 2·7  | 4·4  | 5·1  |
| Other Dress ... ..                                    | 9·7  | 11·5 | 7·0  | 8·5  | 6·1  | 4·1  | 4·1  | 4·5  | 4·4  |
| Boot, Shoe, etc., Trades ... ..                       | 14·4 | 12·8 | 7·7  | 9·3  | 6·5  | 3·4  | 3·9  | 3·9  | 4·3  |
| Manufacture of Food and Drink ... ..                  | 13·0 | 13·5 | 8·9  | 11·9 | 10·8 | 8·6  | 7·7  | 10·0 | 11·5 |
| Tobacco, Cigar and Cigarette Manufacture ... ..       | 10·8 | 13·4 | 6·8  | 7·9  | 13·5 | 6·6  | 5·6  | 5·9  | 10·0 |
| Public Utility Services ... ..                        | 3·4  | 7·9  | 5·1  | 5·5  | 5·0  | 3·1  | 3·7  | 4·5  | 3·9  |
| Olecloth, Linoleum and Cork Carpets ... ..            | 2·0  | 4·2  | 3·3  | 4·5  | 8·8  | 3·7  | 5·4  | 4·1  | 3·4  |
| Distributive Trades ... ..                            | 4·8  | 6·4  | 4·5  | 5·5  | 5·8  | 4·0  | 3·9  | 4·3  | 5·2  |
| National and Local Government Service ... ..          | 4·5  | 5·1  | 4·4  | 5·5  | 5·0  | 3·6  | 3·1  | 5·1  | 4·7  |
| Professional Services ... ..                          | 2·0  | 3·0  | 2·2  | 2·6  | 2·1  | 1·6  | 1·6  | 2·5  | 2·4  |
| Entertainments and Games ... ..                       | 8·0  | 14·2 | 8·3  | 9·9  | 9·7  | 8·8  | 6·1  | 8·8  | 9·3  |
| Other Industries and Services ... ..                  | 31·6 | 35·0 | 14·7 | 16·3 | 13·2 | 8·9  | 7·9  | 10·2 | 9·7  |
| General rate for females ... ..                       | 11·9 | 16·0 | 8·4  | 11·3 | 9·3  | 5·8  | 5·6  | 6·9  | 7·3  |

III. TOTALS.

| Industry.   | UNITED KINGDOM. |                |                 |                |                 | GREAT BRITAIN. |                 |                |                 |
|---|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|
|   | March,<br>1921. | June,<br>1921. | Sept.,<br>1921. | Dec.,<br>1921. | March,<br>1922. | June,<br>1922. | Sept.,<br>1922. | Dec.,<br>1922. | March,<br>1923. |
| Building Trade ... ..   | 8·3             | 16·7           | 14·3            | 20·5           | 18·2            | 14·8           | 15·0            | 18·3           | 15·0            |
| Works of Construction other than Buildings ... ..   | 12·4            | 26·3           | 20·8            | 29·2           | 24·4            | 21·8           | 21·8            | 22·6           | 19·3            |
| Shipbuilding ... ..   | 14·1            | 33·5           | 27·3            | 36·1           | 36·3            | 39·5           | 38·4            | 36·3           | 30·5            |
| Engineering Trades (including Boilermaking, etc.) ... ..  | 11·6            | 27·5           | 21·5            | 26·9           | 26·6            | 25·4           | 22·6            | 20·6           | 17·8            |
| Ironfoundng ... ..  | 9·2             | 31·5           | 24·0            | 29·3           | 29·1            | 26·1           | 26·1            | 20·4           | 16·5            |
| Construction and Repair of Cycles, Motor Vehicles and Aircraft (excluding Engines and Body Work). | 16·8            | 23·3           | 18·9            | 21·5           | 18·2            | 15·7           | 18·0            | 14·6           | 11·0            |
| Construction and Repair of other Vehicles and Motor Vehicle Bodies.                               | 5·1             | 15·4           | 13·4            | 17·3           | 16·1            | 13·8           | 13·8            | 13·0           | 8·6             |
| Sawmilling... ..  | 8·7             | 17·6           | 13·8            | 17·0           | 15·2            | 13·0           | 12·7            | 12·7           | 11·4            |
| Furniture and Upholstery ... ..   | 9·9             | 17·5           | 11·5            | 11·9           | 11·0            | 8·4            | 8·9             | 7·9            | 7·8             |
| Packing Cases, Wooden Boxes and Coopering ... ..  | 13·7            | 25·4           | 17·2            | 23·2           | 19·3            | 15·7           | 16·5            | 15·8           | 15·0            |
| Other Woodworking (including Brooms, Brushes, etc.) ... ..  | 11·0            | 20·5           | 13·6            | 14·5           | 13·4            | 11·5           | 10·7            | 10·1           | 9·8             |
| Small Arms, Ammunition, Filling ... ..  | 21·1            | 27·7           | 13·5            | 17·3           | 16·3            | 18·0           | 18·4            | 17·2           | 13·5            |
| Explosives and Chemicals (including Oils, Paints, etc.) ... ..                                    | 8·9             | 19·9           | 11·5            | 13·2           | 11·8            | 10·5           | 10·0            | 10·3           | 9·5             |
| Workers at Coke Ovens, etc. ... ..  | 14·7            | 29·9           | 27·9            | 30·0           | 22·4            | 19·4           | 19·4            | 15·3           | 12·4            |
| Iron and Steel Manufacture ... ..   | 21·8            | 60·8           | 29·4            | 40·3           | 34·3            | 32·3           | 28·0            | 24·3           | 16·7            |
| Manufacture of Brass, Copper, Zinc, etc. ... ..   | 16·1            | 36·8           | 21·8            | 29·5           | 25·3            | 21·5           | 20·7            | 17·2           | 14·7            |
| Manufacture of Tinplate and Galvanized Sheets. ... ..   | 45·5            | 71·2           | 17·7            | 12·7           | 11·5            | 7·8            | 7·7             | 6·6            | 5·8             |
| Electrical and Surgical Instruments, etc. ... ..  | 8·8             | 17·9           | 13·6            | 15·7           | 15·6            | 13·7           | 11·6            | 10·5           | 9·3             |
| Hand Tools, Cutlery, etc. ... ..  | 8·5             | 25·4           | 16·9            | 35·1           | 33·9            | 29·1           | 22·9            | 17·8           | 16·3            |
| Needles and Pins ... ..   | 18·8            | 23·5           | 12·9            | 17·0           | 13·7            | 13·3           | 13·5            | 10·6           | 9·5             |
| Steel Pens, Dies, Seals, etc. ... ..  | 10·2            | 18·3           | 15·5            | 17·3           | 16·4            | 15·4           | 14·5            | 12·3           | 10·9            |
| Wire and Wire Goods ... ..  | 11·4            | 29·2           | 17·7            | 23·8           | 21·9            | 17·1           | 13·9            | 12·8           | 9·3             |
| Bolts, Nuts, Screws, etc. ... ..  | 17·9            | 30·9           | 19·3            | 31·1           | 28·3            | 24·9           | 23·0            | 20·3           | 16·2            |

|   |      |      |      |      |      |      |      |      |      |
|---|------|------|------|------|------|------|------|------|------|
| Chains, Anchors ... ..  | 15.2 | 38.2 | 23.1 | 29.0 | 24.0 | 27.1 | 24.0 | 30.6 | 27.7 |
| Hardware, Hollowware ... ..                                   | 18.7 | 25.4 | 16.9 | 21.2 | 19.9 | 16.7 | 15.6 | 13.6 | 12.6 |
| Other Metal Goods, Shipbreaking, etc....                      | 10.9 | 19.0 | 14.5 | 20.0 | 19.0 | 15.0 | 14.3 | 15.3 | 12.6 |
| Watches, Plates, Jewellery, etc. ... ..                       | 9.8  | 14.8 | 9.5  | 15.1 | 15.8 | 14.3 | 14.5 | 11.1 | 11.9 |
| Musical Instruments ... ..                                    | 11.8 | 23.0 | 9.7  | 9.5  | 10.0 | 9.5  | 7.3  | 5.2  | 5.3  |
| Toys, Game Apparatus, etc. ... ..                             | 17.9 | 21.3 | 11.1 | 15.8 | 13.6 | 10.4 | 9.3  | 10.6 | 11.3 |
| Rubber, and Rubber and Waterproof Goods ...                   | 17.0 | 29.8 | 11.4 | 17.3 | 14.8 | 12.0 | 13.1 | 13.1 | 11.2 |
| Fellmongering, Tanning, etc. ... ..                           | 11.3 | 19.7 | 8.7  | 10.7 | 11.6 | 10.4 | 10.0 | 9.7  | 9.6  |
| Saddlery, etc., and Manufactured Leather Goods                | 17.8 | 22.7 | 11.9 | 17.8 | 16.1 | 12.9 | 11.3 | 11.4 | 11.2 |
| Brick, Tile, etc. ... ..                                      | 5.5  | 28.5 | 10.1 | 18.9 | 19.2 | 15.4 | 13.4 | 13.6 | 12.2 |
| Pottery, Earthenware, etc. ... ..                             | 6.2  | 78.1 | 6.7  | 23.4 | 12.9 | 11.8 | 12.6 | 16.2 | 11.1 |
| Glass Trades (excluding Optical and Scientific Apparatus) ... | 11.6 | 45.5 | 18.5 | 21.9 | 21.9 | 18.9 | 20.3 | 18.9 | 18.0 |
| Hotel, College, Club, etc. Service ... ..                     | 9.0  | 14.9 | 8.6  | 11.2 | 9.4  | 7.0  | 7.0  | 10.4 | 9.8  |
| Laundry Service ... ..  | 4.5  | 7.6  | 5.3  | 6.6  | 5.9  | 4.4  | 4.9  | 5.5  | 5.2  |
| Commercial, Clerical, Insurance and Banking...                | 3.9  | 6.3  | 5.1  | 6.3  | 5.7  | 5.1  | 4.9  | 5.6  | 5.5  |
| Railway Service ... ..  | 3.0  | 7.8  | 7.6  | 10.7 | 9.3  | 7.7  | 6.7  | 8.4  | 6.8  |
| Tramway and Omnibus Service... ..                             | 1.2  | 3.1  | 3.4  | 4.5  | 4.4  | 4.0  | 4.0  | 4.0  | 3.9  |
| Other Road Transport ... ..                                   | 8.2  | 19.2 | 15.9 | 19.8 | 17.7 | 17.2 | 17.5 | 17.7 | 16.5 |
| Fishermen ... ..  | 10.1 | 29.9 | 9.9  | 15.5 | 12.5 | 13.8 | 9.8  | 13.6 | 16.5 |
| Seamen ... ..   | 10.3 | 35.3 | 20.7 | 28.2 | 21.2 | 18.4 | 18.7 | 21.3 | 20.1 |
| Canal, River, Harbour, etc., Service ... ..                   | 20.2 | 33.5 | 17.8 | 22.6 | 22.4 | 20.4 | 19.6 | 18.4 | 19.4 |
| Warehousemen, Packers, Porters, etc. ... ..                   | 14.6 | 25.2 | 18.1 | 22.7 | 20.9 | 18.5 | 18.4 | 19.2 | 18.1 |
| Coal Mining ... ..  | 2.0  | 7.0  | 9.9  | 11.1 | 8.1  | 8.2  | 6.1  | 4.6  | 3.6  |
| Iron Mining and Ironstone Quarrying ...                       | 26.1 | 53.3 | 46.7 | 53.1 | 40.6 | 33.3 | 29.3 | 22.3 | 15.8 |
| Other Mining ... ..   | 32.4 | 47.1 | 28.5 | 41.3 | 37.7 | 29.8 | 27.5 | 25.4 | 22.4 |
| Quarrying (other than Ironstone) ... ..                       | 5.1  | 20.4 | 9.3  | 14.5 | 11.9 | 8.1  | 7.0  | 7.4  | 5.8  |
| Clay, Sand, Gravel, etc., Digging ... ..                      | 2.6  | 14.2 | 9.1  | 17.9 | 14.3 | 9.8  | 8.6  | 7.8  | 6.2  |
| Paper Making and Staining ... ..                              | 10.5 | 25.9 | 9.7  | 13.8 | 10.6 | 8.5  | 7.6  | 6.9  | 7.1  |
| Manufactured Stationery ... ..                                | 10.8 | 14.2 | 8.5  | 9.0  | 8.9  | 6.2  | 6.0  | 5.6  | 6.5  |
| Printing, Publishing and Bookbinding ...                      | 5.9  | 9.6  | 7.1  | 7.9  | 7.6  | 6.6  | 5.8  | 5.9  | 5.9  |
| Cotton Trade ... ..   | 13.0 | 18.1 | 8.4  | 17.1 | 15.1 | 6.7  | 6.5  | 9.1  | 14.5 |
| Woolen and Worsted Trades ... ..                              | 13.4 | 23.9 | 11.4 | 13.4 | 8.6  | 4.4  | 3.3  | 4.0  | 3.4  |
| Silk Trade ... ..   | 4.6  | 12.9 | 6.5  | 8.3  | 7.1  | 4.5  | 3.6  | 4.4  | 5.3  |
| Flax, Linen and Hemp Trades ... ..                            | 18.8 | 26.2 | 14.8 | 21.2 | 17.2 | 9.8  | 10.4 | 9.6  | 10.6 |
| Jute Trade... ..  | 9.2  | 13.8 | 10.4 | 14.6 | 15.3 | 11.4 | 11.1 | 13.4 | 12.3 |

III. TOTALS—continued.

| Industry.   | UNITED KINGDOM. |       |        |       | GREAT BRITAIN. |       |        |       |        |
|---|-----------------|-------|--------|-------|----------------|-------|--------|-------|--------|
|   | March,          | June, | Sept., | Dec., | March,         | June, | Sept., | Dec., | March, |
|   | 1921.           | 1921. | 1921.  | 1921. | 1922.          | 1922. | 1922.  | 1922. | 1923.  |
| Rope, Twine, Cord and Net Manufacture ... ..          | 13·6            | 24·6  | 12·0   | 14·3  | 14·4           | 11·2  | 11·6   | 10·6  | 11·8   |
| Hosiery Trade ... ..                                  | 15·7            | 16·8  | 7·0    | 4·2   | 3·2            | 1·5   | 1·7    | 2·1   | 3·1    |
| Lace Trade... ..                                      | 16·1            | 27·7  | 14·7   | 16·3  | 13·9           | 10·1  | 9·7    | 13·7  | 10·7   |
| Carpet and Rug Manufacture ... ..                     | 5·1             | 13·5  | 9·3    | 9·7   | 6·7            | 5·1   | 4·0    | 3·2   | 3·1    |
| Other Textiles ... ..                                 | 16·8            | 20·9  | 11·1   | 14·4  | 12·0           | 8·4   | 7·4    | 8·0   | 8·4    |
| Textile Bleaching, Dyeing, etc. ... ..                | 7·2             | 15·2  | 9·3    | 13·0  | 11·3           | 7·8   | 6·6    | 6·4   | 6·7    |
| Tailoring Trades ... ..                               | 11·9            | 11·6  | 9·1    | 13·4  | 8·3            | 3·7   | 6·5    | 9·2   | 6·3    |
| Dress, etc., Making, Millinery, Furriers, etc. ... .. | 9·5             | 12·0  | 9·1    | 11·0  | 7·9            | 3·3   | 4·5    | 6·2   | 5·0    |
| Hats, Caps, and Bonnets... ..                         | 7·3             | 13·5  | 8·6    | 12·5  | 9·0            | 5·1   | 6·8    | 9·4   | 6·9    |
| Corset Trade ... ..                                   | 9·2             | 13·0  | 6·2    | 5·6   | 3·5            | 2·7   | 4·0    | 4·2   | 5·2    |
| Button Trade ... ..                                   | 27·9            | 27·2  | 14·0   | 17·5  | 18·2           | 12·7  | 12·5   | 11·2  | 9·4    |
| Gloves (except Rubber) ... ..                         | 16·4            | 16·2  | 9·5    | 8·0   | 6·7            | 3·9   | 3·7    | 5·4   | 5·7    |
| Other Dress ... ..                                    | 8·2             | 12·0  | 8·0    | 10·3  | 9·2            | 7·3   | 7·0    | 7·7   | 7·9    |
| Boot, Shoe, etc., Trades ... ..                       | 12·1            | 14·1  | 9·3    | 11·9  | 9·9            | 7·2   | 7·0    | 8·2   | 8·5    |
| Manufacture of Food and Drink ... ..                  | 7·5             | 10·5  | 7·7    | 10·1  | 10·2           | 8·8   | 8·4    | 9·4   | 10·2   |
| Tobacco, Cigar and Cigarette Manufacture ... ..       | 9·2             | 12·4  | 6·9    | 8·1   | 12·9           | 7·0   | 5·9    | 6·1   | 9·5    |
| Public Utility Services ... ..                        | 2·6             | 7·8   | 6·8    | 8·1   | 7·9            | 7·4   | 7·1    | 7·7   | 7·4    |
| Oilcloth, Linoleum and Cork Carpets ... ..            | 2·6             | 7·5   | 4·7    | 8·6   | 7·6            | 6·4   | 6·4    | 5·8   | 5·1    |
| Distributive Trades ... ..                            | 4·2             | 7·6   | 5·8    | 7·1   | 7·2            | 5·9   | 5·8    | 6·2   | 6·6    |
| National and Local Government Service ... ..          | 3·6             | 7·0   | 7·3    | 8·7   | 9·1            | 8·3   | 8·3    | 10·1  | 9·2    |
| Professional Services ... ..                          | 2·0             | 3·6   | 3·2    | 3·9   | 3·5            | 3·0   | 3·0    | 4·3   | 4·1    |
| Entertainments and Games ... ..                       | 6·1             | 12·6  | 9·1    | 12·2  | 11·5           | 11·2  | 9·2    | 12·2  | 12·0   |
| Other Industries and Services ... ..                  | 22·3            | 39·0  | 27·7   | 30·7  | 26·2           | 24·7  | 24·2   | 26·9  | 24·9   |
| General rate for males and females ... ..             | 9·1             | 18·2  | 12·5   | 16·2  | 14·6           | 12·5  | 11·7   | 12·0  | 10·9   |

## APPENDIX XV.

## UNEMPLOYMENT INSURANCE.

AMOUNTS OF UNEMPLOYMENT BENEFIT PAID DIRECT BY LOCAL OFFICES AND THROUGH ASSOCIATIONS EACH MONTH FROM JANUARY 15TH, 1913, TO NOVEMBER 7TH, 1920.

(Paras. 27 to 32.)

| Month.      | 1913.   |                   | 1914.   |                   | 1915.   |                   | 1916.*  |                   |
|-------------|---------|-------------------|---------|-------------------|---------|-------------------|---------|-------------------|
|             | Direct. | Asso-<br>ciation. | Direct. | Asso-<br>ciation. | Direct. | Asso-<br>ciation. | Direct. | Asso-<br>ciation. |
|             | £       | £                 | £       | £                 | £       | £                 | £       | £                 |
| January ... | 23,559  | —                 | 66,888  | 19,418            | 23,732  | 11,872            | 5,545   | 2,867             |
| February... | 60,064  | —                 | 43,752  | 28,829            | 13,314  | 19,246            | 3,752   | 6,980             |
| March ...   | 35,940  | 3,404             | 29,588  | 15,839            | 8,029   | 10,307            | 3,466   | 3,947             |
| April ...   | 21,450  | 8,672             | 22,500  | 12,074            | 5,970   | 5,803             | 1,712   | 2,620             |
| May ...     | 19,694  | 5,059             | 23,015  | 11,758            | 3,501   | 3,408             | 2,114   | 2,475             |
| June ...    | 14,710  | 7,534             | 20,161  | 10,985            | 2,896   | 5,757             | 1,566   | 1,840             |
| July ...    | 17,090  | 10,175            | 29,393  | 11,223            | 4,219   | 2,095             | 1,237   | 962               |
| August ...  | 21,426  | 15,610            | 30,127  | 16,759            | 3,359   | 5,082             | 1,265   | 700               |
| September   | 18,612  | 1,268             | 50,791  | 16,982            | 3,050   | 3,342             | 1,417   | 759               |
| October ... | 29,538  | 13,581            | 44,509  | 39,142            | 3,926   | 2,914             | 1,073   | 763               |
| November    | 32,269  | 2,686             | 25,751  | 25,738            | 3,651   | 3,339             | 1,228   | 814               |
| December... | 36,193  | 13,139            | 20,297  | 11,953            | 5,547   | 2,651             | 1,918   | 786               |
| Totals £    | 330,545 | 81,128            | 406,772 | 220,700           | 81,194  | 75,816            | 26,293  | 25,513            |

| Month.      | 1917.   |                   | 1918.   |                   | 1919.   |                   | 1920.†    |                   |
|-------------|---------|-------------------|---------|-------------------|---------|-------------------|-----------|-------------------|
|             | Direct. | Asso-<br>ciation. | Direct. | Asso-<br>ciation. | Direct. | Asso-<br>ciation. | Direct.   | Asso-<br>ciation. |
|             | £       | £                 | £       | £                 | £       | £                 | £         | £                 |
| January ... | 2,335   | 945               | 6,138   | 1,031             | 3,898   | 314               | 152,923   | —                 |
| February... | 2,604   | 1,340             | 6,325   | 1,786             | 3,057   | 2                 | 109,945   | 15,790            |
| March ...   | 2,245   | 1,124             | 9,940   | 1,534             | 4,017   | 461               | 86,523    | 28,912            |
| April ...   | 1,739   | 851               | 10,612  | 767               | 9,483   | 51                | 78,935    | 5,217             |
| May ...     | 2,331   | 675               | 11,693  | 601               | 31,909  | 40                | 54,973    | 36,661            |
| June ...    | 3,809   | 690               | 6,584   | 598               | 46,932  | 90                | 51,858    | 46,215            |
| July ...    | 2,968   | 1,235             | 4,718   | 286               | 56,901  | 74                | 117,752   | 9,805             |
| August ...  | 3,408   | 1,567             | 4,671   | 325               | 66,446  | —                 | 75,925    | 22,944            |
| September   | 2,781   | 663               | 3,676   | 372               | 44,480  | —                 | 87,402    | 25,977            |
| October ... | 3,780   | 829               | 4,072   | 460               | 46,295  | 541               | 151,539   | 24,901            |
| November    | 5,254   | 691               | 5,090   | 1,039             | 29,293  | —                 | 65,009†   | 6,201†            |
| December    | 4,613   | 435               | 1,201   | 397               | 78,429  | 219               | —         | —                 |
| Totals £    | 37,867  | 11,045            | 74,720  | 9,196             | 421,140 | 1,792             | 1,032,784 | 222,623           |

## GRAND TOTALS.

| Direct.    | Asso-<br>ciation. | Total.     |
|------------|-------------------|------------|
| £2,411,315 | £647,813          | £3,059,128 |

\* The National Insurance (Part II) (Munition Workers) Act, 1916, came into operation on September 4th, 1916.

† To November 7th, 1920.



## APPENDIX XVI.

## UNEMPLOYMENT INSURANCE.

AMOUNTS OF UNEMPLOYMENT BENEFIT PAID DIRECT BY LOCAL OFFICES AND THROUGH ASSOCIATIONS EACH MONTH FROM NOVEMBER 8TH, 1920, TO JUNE 30TH, 1923.

(Para. 384.)

| Month.           | 1920.   |              | 1921.      |              |
|------------------|---------|--------------|------------|--------------|
|                  | Direct. | Association. | Direct.    | Association. |
|                  | £       | £            | £          | £            |
| January ... ..   |         |              | 1,611,594  | 63,487       |
| February ... ..  |         |              | 1,989,497  | 222,560      |
| March ... ..     |         |              | 3,174,813  | 417,328      |
| April ... ..     |         |              | 6,147,655  | 498,539      |
| May ... ..       |         |              | 6,820,943  | 1,021,120    |
| June ... ..      |         |              | 7,655,733  | 1,376,069    |
| July ... ..      |         |              | 5,380,202  | 1,313,644    |
| August ... ..    |         |              | 3,738,539  | 722,532      |
| September ... .. |         |              | 3,290,782  | 708,388      |
| October ... ..   |         |              | 2,131,056  | 453,009      |
| November ... ..  | 156,651 | 17,820       | 3,183,292  | 408,005      |
| December ... ..  | 740,540 | 45,969       | 5,485,024  | 733,551      |
| Totals ... ..    | 897,191 | 63,789       | 50,609,130 | 7,937,232    |

| Month.           | 1922.*      |              | 1923.*      |              |
|------------------|-------------|--------------|-------------|--------------|
|                  | Direct.     | Association. | Direct.     | Association. |
|                  | £           | £            | £           | £            |
| January ... ..   | 4,629,943   | 676,294      | 3,699,810   | 349,439      |
| February ... ..  | 4,577,212   | 689,608      | 3,412,298   | 289,260      |
| March ... ..     | 5,033,479   | 745,710      | 3,815,108   | 270,795      |
| April ... ..     | 3,335,589   | 555,611      | 2,434,868   | 184,691      |
| May ... ..       | 3,238,393   | 587,150      | 2,816,825   | 208,384      |
| June ... ..      | 2,510,054   | 339,775      | 3,194,968   | 188,291      |
| July ... ..      | 2,925,518   | 262,630      |             |              |
| August ... ..    | 3,160,265   | 302,502      |             |              |
| September ... .. | 3,343,874   | 247,167      |             |              |
| October ... ..   | 2,645,334   | 220,159      |             |              |
| November ... ..  | 3,212,809   | 241,375      |             |              |
| December ... ..  | 4,167,631   | 284,666      |             |              |
| Totals ... ..    | 42,780,101* | 5,152,647    | 19,373,877* | 1,490,860    |

\* 1922-1923 figures are provisional.

## GRAND TOTALS.

| Direct.      | Association. | Total.       |
|--------------|--------------|--------------|
| £113,660,299 | £14,644,528  | £128,304,827 |

## APPENDIX XVII.

## UNEMPLOYMENT INSURANCE.

NUMBERS OF CLAIMS TO UNEMPLOYMENT BENEFIT IN RESPECT OF TOTAL UNEMPLOYMENT CURRENT AT VARIOUS DATES ON WHICH THE AUTHORISATIONS WERE FOR COVENANTED AND UNCOVENANTED BENEFIT RESPECTIVELY AND PERCENTAGE OF EACH TO TOTAL AUTHORISED CLAIMS CURRENT.

(Para. 389.)

GREAT BRITAIN.

| Date.            | Total Number of Authorised Claims Current. | Number of Authorised Claims Current. |                | Percentage of Total. |                |
|------------------|--|--------------------------------------|----------------|----------------------|----------------|
|                  |  | Covenanted.                          | Un-covenanted. | Covenanted.          | Un-covenanted. |
| <b>MEN.</b>      |  |                                      |                |                      |                |
| June 6, 1922...  | 544,736                                    | 349,103                              | 195,633        | 64.1                 | 35.9           |
| July 31, 1922... | 860,658                                    | 270,889                              | 589,769        | 31.5                 | 68.5           |
| Oct. 9, 1922...  | 874,567                                    | 218,636                              | 655,931        | 25.0                 | 75.0           |
| Nov. 20, 1922.   | 924,727                                    | 781,647                              | 143,080        | 84.5                 | 15.5           |
| April 30, 1923   | 820,650                                    | 548,386                              | 232,264        | 71.7                 | 28.3           |
| <b>BOYS.</b>     |  |                                      |                |                      |                |
| June 6, 1922...  | 8,237                                      | 3,876                                | 4,361          | 47.1                 | 52.9           |
| July 31, 1922... | 11,521                                     | 5,306                                | 6,215          | 46.1                 | 53.9           |
| Oct. 9, 1922...  | 14,391                                     | 7,521                                | 6,870          | 52.3                 | 47.7           |
| Nov. 20, 1922.   | 15,782                                     | 15,450                               | 332            | 97.9                 | 2.1            |
| April 30, 1923   | 12,580                                     | 9,890                                | 2,690          | 78.6                 | 21.4           |
| <b>WOMEN.</b>    |  |                                      |                |                      |                |
| June 6, 1922...  | 57,014                                     | 27,474                               | 29,540         | 48.2                 | 51.8           |
| July 31, 1922... | 93,523                                     | 24,831                               | 68,692         | 26.6                 | 73.4           |
| Oct. 9, 1922...  | 104,480                                    | 33,340                               | 71,140         | 31.9                 | 68.1           |
| Nov. 20, 1922.   | 115,174                                    | 106,681                              | 8,493          | 92.6                 | 7.4            |
| April 30, 1923   | 163,266                                    | 142,396                              | 20,870         | 87.2                 | 12.8           |
| <b>GIRLS.</b>    |  |                                      |                |                      |                |
| June 6, 1922...  | 3,726                                      | 1,997                                | 1,729          | 53.6                 | 46.4           |
| July 31, 1922... | 5,443                                      | 2,994                                | 2,449          | 55.0                 | 45.0           |
| Oct. 9, 1922...  | 7,125                                      | 4,629                                | 2,496          | 65.0                 | 35.0           |
| Nov. 20, 1922.   | 8,179                                      | 8,067                                | 112            | 98.6                 | 1.4            |
| April 30, 1923   | 10,452                                     | 9,094                                | 1,358          | 87.0                 | 13.0           |
| <b>TOTAL.</b>    |  |                                      |                |                      |                |
| June 6, 1922...  | 613,713                                    | 382,450                              | 231,263        | 62.3                 | 37.7           |
| July 31, 1922... | 971,145                                    | 304,020                              | 667,125        | 31.3                 | 68.7           |
| Oct. 9, 1922...  | 1,000,563                                  | 264,126                              | 736,437        | 26.4                 | 73.6           |
| Nov. 20, 1922.   | 1,063,862                                  | 911,845                              | 152,017        | 85.7                 | 14.3           |
| April 30, 1923   | 1,006,948                                  | 742,766                              | 257,182        | 74.5                 | 25.5           |

Notes.—The figures for June 6th, 1922, and July 31st, 1922, exclude current claims of persons serving a "Gap" without benefit who numbered 576,935 on June 6th, 1922, and 147,767 on July 31st, 1922.

The figures for October 9th, 1922, exclude current claims of persons serving a "Gap" without benefit and of persons who had exhausted their rights to benefit in the Third Special Period, but maintained registration. These classes numbered respectively 60,150 and 96,183.

## APPENDIX XVIII.

## UNEMPLOYMENT INSURANCE.

NUMBERS OF CLAIMS TO UNEMPLOYMENT BENEFIT, IN RESPECT OF SYSTEMATIC SHORT TIME WORKERS, CURRENT AT VARIOUS DATES ON WHICH THE AUTHORISATIONS WERE FOR COVENANTED AND UNCOVENANTED BENEFIT RESPECTIVELY AND PERCENTAGE OF EACH TO TOTAL AUTHORISED CLAIMS CURRENT.

(Para. 389.)

## GREAT BRITAIN.

| Date.            | Total<br>Number of<br>Authorised<br>Claims<br>Current. | Number of Authorised<br>Claims Current. |                    | Percentage of<br>Total. |                    |
|------------------|--|---|--------------------|-------------------------|--------------------|
|                  |  | Covenanted.                             | Un-<br>covenanted. | Covenanted.             | Un-<br>covenanted. |
| <b>MEN.</b>      |  |   |                    |                         |                    |
| June 6, 1922...  | 51,961   | 29,944                                  | 22,017             | 57·6                    | 42·4               |
| July 31, 1922... | 46,385   | 29,072                                  | 17,313             | 62·7                    | 37·3               |
| Oct. 9, 1922...  | 33,159   | 19,376                                  | 13,783             | 58·4                    | 41·6               |
| Nov. 20, 1922... | 29,934   | 28,566                                  | 1,368              | 95·4                    | 4·6                |
| April 30, 1923   | 31,013   | 27,378                                  | 3,635              | 88·3                    | 11·7               |
| <b>BOYS.</b>     |  |   |                    |                         |                    |
| June 6, 1922...  | 1,586  | 657                                     | 929                | 41·4                    | 58·6               |
| July 31, 1922... | 1,074  | 634                                     | 440                | 59·0                    | 41·0               |
| Oct. 9, 1922...  | 1,166  | 842                                     | 324                | 72·2                    | 27·8               |
| Nov. 20, 1922... | 905  | 896                                     | 9                  | 99·0                    | 1·0                |
| April 30, 1923   | 1,221  | 1,160                                   | 61                 | 95·0                    | 5·0                |
| <b>WOMEN.</b>    |  |   |                    |                         |                    |
| June 6, 1922...  | 20,882   | 6,641                                   | 14,241             | 31·8                    | 68·2               |
| July 31, 1922... | 9,299  | 4,060                                   | 5,239              | 43·7                    | 56·3               |
| Oct. 9, 1922...  | 9,613  | 4,631                                   | 4,982              | 48·2                    | 51·8               |
| Nov. 20, 1922... | 11,702   | 11,622                                  | 80                 | 99·3                    | 0·7                |
| April 30, 1923   | 19,603   | 19,510                                  | 93                 | 99·5                    | 0·5                |

APPENDIX XVIII.—*continued.*UNEMPLOYMENT INSURANCE—*continued.*

| Date.            | Total<br>Number of<br>Authorized<br>Claims<br>Current. | Number of Authorized<br>Claims Current. |                    | Percentage of<br>Total. |                    |
|------------------|--|---|--------------------|-------------------------|--------------------|
|                  |  | Covenanted.                             | Un-<br>covenanted. | Covenanted.             | Un-<br>covenanted. |
| <b>GIRLS.</b>    |  |   |                    |                         |                    |
| June 6, 1922...  | 1,872  | 865                                     | 1,007              | 46·2                    | 53·8               |
| July 31, 1922... | 852  | 484                                     | 368                | 56·8                    | 43·2               |
| Oct. 9, 1922...  | 1,032  | 703                                     | 329                | 68·1                    | 31·9               |
| Nov. 20, 1922... | 1,067  | 1,061                                   | 6                  | 99·4                    | 0·6                |
| April 30, 1923   | 2,693  | 2,660                                   | 33                 | 98·8                    | 1·2                |
| <b>TOTAL.</b>    |  |   |                    |                         |                    |
| June 6, 1922...  | 76,301   | 38,107                                  | 38,194             | 49·9                    | 50·1               |
| July 31, 1922... | 57,610   | 34,250                                  | 23,360             | 59·5                    | 40·5               |
| Oct. 9, 1922...  | 44,970   | 25,552                                  | 19,418             | 56·8                    | 43·2               |
| Nov. 20, 1922... | 43,608   | 42,145                                  | 1,463              | 96·6                    | 3·4                |
| April 30, 1923   | 54,530   | 50,708                                  | 3,822              | 93·0                    | 7·0                |

*Notes.*—The figures for June 6th, 1922, and July 31st, 1922, exclude current claims of persons serving a "Gap" without benefit who numbered 5,240 on June 6th, 1922, and 2,881 on July 31st, 1922.

The figures for October 9th, 1922, exclude current claims of persons serving a "Gap" without benefit and of persons who had exhausted their rights to benefit in the Third Special Period, but maintained registration. These classes numbered 951 and 180 respectively.

APPENDIX XIX.

UNEMPLOYMENT INSURANCE.

NUMBERS AND PERCENTAGES OF CLAIMS TO UNEMPLOYMENT BENEFIT CONSIDERED BY COURTS OF REFEREES FROM NOVEMBER 8TH, 1920, TO JULY 1ST, 1923, DISTINGUISHING THEM BY THE GROUND ON WHICH THEY WERE ORIGINALLY DISALLOWED.

(Para. 315.)

I. NUMBER OF CASES.

| Period.                        | Less than four contributions. |  | Section 7 (1) (ii).                  |                  | Section 7 (1) (iii). |                         |  | Section 7 (1) (iv). | Section 8 (1). | Section 8 (2).                 |              | Other Reasons. | Totals. |
|--------------------------------|-------------------------------|--|--------------------------------------|------------------|----------------------|-------------------------|--|---------------------|----------------|--------------------------------|--------------|----------------|---------|
|                                | Section 44 of 1920 Act.       | Section 1 of U.I. (Tempy. Provsns.) Act, 1920. | Claim not made in prescribed manner. | Not unem-ployed. | Not capable of work. | Not available for work. | Not unable to obtain suitable employ-ment. | Benefit Ex-hausted  | Trade Dispute. | Left em-ployment volun-tarily. | Mis-conduct. |                |         |
| Nov. 8th, 1920—July 3rd, 1921: |                               |  |                                      |                  |                      |                         |  |                     |                |                                |              |                |         |
| Allowed                        | 103                           | 22   | 51                                   | 342              | 427                  | 356                     | 4,160                                      | 6                   | 1,641          | 4,588                          | 3,891        | 2              | 15,589  |
| Disallowed                     | 162                           | 76   | 97                                   | 335              | 312                  | 421                     | 6,660                                      | 24                  | 4,616          | 7,076                          | 4,925        | 1              | 24,705  |
| Total                          | 265                           | 98   | 148                                  | 677              | 739                  | 777                     | 10,820                                     | 30                  | 6,257          | 11,664                         | 8,816        | 3              | 40,294  |
| July 4th, 1921—July 2nd, 1922: |                               |  |                                      |                  |                      |                         |  |                     |                |                                |              |                |         |
| Allowed                        | 48                            | —  | 166                                  | 1,166            | 971                  | 231                     | 4,406                                      | 5                   | 4,413          | 9,412                          | 8,552        | 99             | 29,469  |
| Disallowed                     | 51                            | —  | 268                                  | 1,574            | 602                  | 240                     | 8,187                                      | 3                   | 12,371         | 12,627                         | 10,117       | 1              | 46,041  |
| Total                          | 99                            | —  | 434                                  | 2,740            | 1,573                | 471                     | 12,593                                     | 8                   | 16,784         | 22,039                         | 18,669       | 100            | 75,510  |

46645

|                                |     |     |   |   |     |       |     |     |        |   |       |        |        |     |        |
|--------------------------------|-----|-----|---|---|-----|-------|-----|-----|--------|---|-------|--------|--------|-----|--------|
| July 3rd, 1922—July 1st, 1923: |     |     |   |   |     |       |     |     |        |   |       |        |        |     |        |
| Allowed                        | ... | ... | — | — | 33  | 1,043 | 539 | 99  | 5,685  | — | 1,851 | 8,975  | 7,969  | 34  | 26,228 |
| Disallowed                     | ... | ... | — | — | 104 | 1,602 | 404 | 171 | 11,137 | — | 5,687 | 13,486 | 11,258 | 126 | 43,975 |
| Total                          | ... | ... | — | — | 137 | 2,645 | 943 | 270 | 16,822 | — | 7,538 | 22,461 | 19,227 | 160 | 70,203 |

## II. PERCENTAGES.

|                                |     |     |      |      |      |      |      |      |       |      |       |       |       |      |        |
|--------------------------------|-----|-----|------|------|------|------|------|------|-------|------|-------|-------|-------|------|--------|
| Nov. 8th, 1920—July 3rd, 1921: |     |     |      |      |      |      |      |      |       |      |       |       |       |      |        |
| Allowed                        | ... | ... | 0·26 | 0·05 | 0·13 | 0·85 | 1·06 | 0·88 | 10·32 | 0·01 | 4·07  | 11·39 | 9·66  | 0·01 | 38·69  |
| Disallowed                     | ... | ... | 0·40 | 0·19 | 0·24 | 0·83 | 0·77 | 1·05 | 16·53 | 0·06 | 11·46 | 17·56 | 12·22 | 0·00 | 61·31  |
| Total                          | ... | ... | 0·66 | 0·24 | 0·37 | 1·68 | 1·83 | 1·93 | 26·85 | 0·07 | 15·53 | 28·95 | 21·88 | 0·01 | 100·00 |
| July 4th, 1921—July 2nd, 1922: |     |     |      |      |      |      |      |      |       |      |       |       |       |      |        |
| Allowed                        | ... | ... | 0·06 | —    | 0·22 | 1·54 | 1·29 | 0·31 | 5·84  | 0·01 | 5·84  | 12·46 | 11·33 | 0·13 | 39·03  |
| Disallowed                     | ... | ... | 0·07 | —    | 0·36 | 2·08 | 0·80 | 0·32 | 10·84 | 0·00 | 16·98 | 16·72 | 18·40 | 0·00 | 60·97  |
| Total                          | ... | ... | 0·13 | —    | 0·58 | 3·62 | 2·09 | 0·63 | 16·68 | 0·01 | 22·22 | 29·18 | 24·73 | 0·13 | 100·00 |
| July 2nd, 1922—July 1st, 1923: |     |     |      |      |      |      |      |      |       |      |       |       |       |      |        |
| Allowed                        | ... | ... | —    | —    | 0·05 | 1·49 | 0·77 | 0·14 | 8·10  | —    | 2·64  | 12·78 | 11·35 | 0·05 | 37·37  |
| Disallowed                     | ... | ... | —    | —    | 0·15 | 2·28 | 0·57 | 0·24 | 15·86 | —    | 8·10  | 19·21 | 16·04 | 0·18 | 62·63  |
| Total                          | ... | ... | —    | —    | 0·20 | 3·77 | 1·34 | 0·38 | 23·96 | —    | 10·74 | 31·99 | 27·39 | 0·23 | 100·00 |

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## APPENDIX XX.

## UNEMPLOYMENT INSURANCE.

NUMBERS OF APPLICATIONS FOR UNEMPLOYMENT BENEFIT DEALT WITH BY  
LOCAL EMPLOYMENT COMMITTEES.

## GREAT BRITAIN.

(Paras. 170 to 174.)

## FIRST AND SECOND SPECIAL PERIODS.

MARCH 3RD, 1921, TO APRIL 5TH, 1922.

|   | First Special<br>Period<br>(March 3rd, 1921,<br>to Nov. 2nd, 1921). | Second Special<br>Period<br>(Nov. 3rd, 1921, to<br>April 5th, 1922). |
|---|---|--|
| Applications referred to Committees ...   | 3,698,545   | 3,104,617  |
| Applications allowed by Committees—   | 3,464,510   | 2,847,823  |
| (a) For full period of 16 weeks ...   | 1,891,207   | 1,833,377  |
| (b) For less than 16 weeks ...  | 779,962   | 421,281  |
| (c) For 6 weeks' extension ...  | 793,341   | 593,165  |
| Applications refused by Committees (in-<br>cluding cases of failure to appear at<br>hearing). | 225,487   | 237,862  |

## THIRD SPECIAL PERIOD.

APRIL 6TH, 1922, TO NOVEMBER 1ST, 1922.

|   | Applications<br>for<br>Uncovenanted<br>Benefit. | Applications<br>for<br>Covenanted<br>Benefit.* | Applications<br>for<br>Dependants'<br>Benefit. |
|---|---|--|--|
| Applications referred to Com-<br>mittees.   | 2,490,773                                       | 69,174   | 115,297  |
| Applications allowed by Com-<br>mittees—  | 2,085,711                                       | 62,671   | 99,699   |
| (a) Without qualifications.†  | 1,214,147                                       | 49,539   | 84,955   |
| (b) With qualifications (period,<br>subsequent review, etc.).                                 | 871,564   | 13,132   | 14,744   |
| Applications refused by Com-<br>mittees (including cases of<br>failure to appear at hearing). | 384,624   | 6,325  | 14,776   |

\* These are cases in which less than 20 contributions had been paid since beginning of last insurance year.

† Includes only cases in which maximum benefit payable was granted without any reservation,

APPENDIX XX—*continued.*UNEMPLOYMENT INSURANCE—*continued.*

## FOURTH SPECIAL PERIOD.

NOVEMBER 2ND, 1922, TO JUNE 4TH, 1923.

|   | Applications<br>for<br>Uncovenanted<br>Benefit. | Applications<br>for<br>Covenanted<br>Benefit.* | Applications<br>for<br>Dependents'<br>Benefit. |
|---|---|--|--|
| Applications referred to Committees.  | 1,232,040                                       | 352,511  | 88,129   |
| Applications allowed by Committees—   | 1,015,559                                       | 332,024  | 73,750   |
| (a) Without qualifications.†  | 619,549   | 304,634  | 65,137   |
| (b) With qualifications (period, subsequent review, etc).                             | 396,010   | 27,390   | 8,613  |
| Applications refused by Committees (including cases of failure to appear at hearing). | 205,606   | 20,040   | 13,961   |

\* These are cases in respect of which less than 20 contributions had been paid since beginning of last insurance year.

† Includes only cases in which maximum benefit payable was granted without any reservation.



APPENDIX XXI.

UNEMPLOYMENT INSURANCE.

RECEIPTS AND PAYMENTS OF THE UNEMPLOYMENT FUND FROM JULY 15TH, 1912, TO NOVEMBER 7TH, 1920.

(Paras. 465 to 485.)

| Insurance Year.                           | 1912-13.         | 1913-14.         | 1914-15.         | 1915-16.         | 1916-17.         | 1917-18.         | 1918-19.         | 1919-20.         | July to<br>Nov. 7,<br>1920.* | Totals.           |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------------------|-------------------|
| <b>RECEIPTS.</b>                          |                  |                  |                  |                  |                  |                  |                  |                  |                              |                   |
|   | £                | £                | £                | £                | £                | £                | £                | £                | £                            | £                 |
| Contributions from Workers and Employers. | 1,622,038        | 1,802,940        | 1,649,641        | 1,694,115        | 2,699,932        | 3,277,123        | 2,871,640        | 3,043,252        | 1,035,428                    | 19,696,109        |
| Contributions from State* ...             | 378,000          | 602,000          | 546,666          | 538,863          | 746,372          | 1,007,541        | 994,402          | 912,701          | *                            | 5,726,545         |
| Interest ... ..                           | 8,223            | 47,877           | 86,122           | 157,462          | 395,544          | 499,564          | 692,651          | 899,993          | 163,314                      | 2,950,750         |
| Other Receipts ... ..                     | 3,043            | 5,436            | 4,081            | 5,071            | 5,607            | 9,847            | 10,628           | 9,255            | 5,074                        | 58,042            |
| <b>TOTAL ... ..</b>                       | <b>2,011,304</b> | <b>2,458,253</b> | <b>2,286,510</b> | <b>2,395,511</b> | <b>3,847,455</b> | <b>4,794,075</b> | <b>4,569,321</b> | <b>4,865,201</b> | <b>1,203,816</b>             | <b>28,431,446</b> |
| <b>PAYMENTS.</b>                          |                  |                  |                  |                  |                  |                  |                  |                  |                              |                   |
| <b>Benefit :—</b>                         |                  |                  |                  |                  |                  |                  |                  |                  |                              |                   |
| Direct ... ..                             | 183,193          | 364,555          | 249,533          | 39,973           | 24,133           | 75,128           | 148,882          | 869,424          | 456,494                      | 2,411,315         |
| Association ... ..                        | 25,125           | 166,038          | 169,158          | 38,998           | 10,175           | 11,025           | 3,839            | 139,702          | 83,755                       | 647,815           |
| Appropriations-in-Aid ...                 | 151,200          | 246,410          | 227,281          | 231,298          | 338,099          | 436,151          | 455,402          | 448,744          | 51,112†                      | 2,585,697         |
| Refunds at age of 60 ...                  | —                | —                | 245              | 532              | 773              | 3,082            | 11,253           | 27,331           | 11,895                       | 55,111            |
| Other Payments and Refunds                | 2,879            | 118,757          | 127,570          | 97,329           | 110,312          | 122,044          | 141,702          | 122,708          | 62,621                       | 905,922           |
| <b>TOTAL ... ..</b>                       | <b>362,397</b>   | <b>895,760</b>   | <b>773,787</b>   | <b>408,130</b>   | <b>483,492</b>   | <b>647,430</b>   | <b>761,078</b>   | <b>1,607,909</b> | <b>665,877</b>               | <b>6,605,860</b>  |
| Balance at end of Year ...                | 1,648,907        | 3,211,400        | 4,724,123        | 6,711,504        | 10,075,467       | 14,222,112       | 18,030,355       | 21,287,647       | 21,825,586                   | 21,825,586        |
| Investments at end of Year‡               | 1,610,000        | 3,160,000        | 4,670,000        | 6,790,000        | 10,120,000       | 14,020,000       | 18,070,000       | 21,200,000       | 21,875,000                   | 21,875,000        |

\* State Grant for the period April 1—Nov. 7, 1920, was received at close of financial year 1920-21, and is therefore included in second part of insurance year 1920-21.

† Appropriations-in-Aid representing ten per cent. of the income of the Fund (other than interest on investments) were paid at the close of the financial year 1920-21, and are therefore included in the second part of that insurance year.

‡ The differences between the balances and investments are accounted for mainly by the balance of deposits held in respect of deferred stamping arrangements.

**APPENDIX XXII.**  
**UNEMPLOYMENT INSURANCE.**

**RECEIPTS AND PAYMENTS OF THE UNEMPLOYMENT FUND FROM NOVEMBER 8TH,  
1920, TO JUNE 30TH, 1923.**

(Paras. 465 to 485.)

| —                                     | From<br>8th Nov.,<br>1920, to<br>July, 1921. | 1921-1922.                  | 1922-1923.        | Totals.            |
|---------------------------------------|--|-----------------------------|-------------------|--------------------|
| <b>RECEIPTS.</b>                      |  |                             |                   |                    |
| Contributions from :—                 |  |                             |                   |                    |
| Workers and Employers                 |  |                             |                   |                    |
|                                       | £  | £                           | £                 | £                  |
| State ... ..                          | 8,910,432                                    | 30,346,015                  | 33,564,074        | 72,820,521         |
| Interest ... ..                       | 2,168,639                                    | { 8,123,429<br>*2,934,472 } | 12,465,682        | 25,692,222         |
| Section 41 ... ..                     | 579,263                                      | 553,411                     | —                 | 1,132,674          |
| Other receipts ... ..                 | 1,357,315                                    | 820,260                     | 489,230           | 2,666,805          |
|                                       | 14,797                                       | 246,498                     | 494,280           | 755,575            |
| <b>TOTALS ...</b>                     | <b>13,030,446</b>                            | <b>43,024,085</b>           | <b>47,013,266</b> | <b>103,067,797</b> |
| <b>PAYMENTS.</b>                      |  |                             |                   |                    |
| Benefit { Direct ... ..               | 29,656,576                                   | 45,174,415                  | 38,829,308        | 113,660,299        |
| { Association ... ..                  | 3,921,370                                    | 7,673,799                   | 3,049,359         | 14,644,528         |
| Appropriation in Aid ... ..           | 1,047,480                                    | { 3,587,762<br>†1,250,374 } | 4,548,323         | 10,433,939         |
| Refunds at the age of 60 ... ..       | 28,621                                       | 47,108                      | 191,090           | 266,819            |
| Interest on advances ... ..           |  | 472,685                     | 803,171           | 1,275,856          |
| Other payments and re-<br>funds.      | 102,188                                      | 246,568                     | 548,353           | 897,109            |
| <b>TOTALS ...</b>                     | <b>34,756,235</b>                            | <b>58,452,711</b>           | <b>47,969,604</b> | <b>141,178,550</b> |
| Balance at end of Period † ...        | 99,798                                       |                             |                   |                    |
| Debit balance at end of Year ‡        |  | 15,386,188                  | 16,342,526        |                    |
| Investments at end of<br>period. †    | 250,000                                      |                             |                   |                    |
| Treasury advances out-<br>standing. ‡ |  | §14,750,000                 | 15,600,000        |                    |

*Notes.*—\* State Grant for period, April-July, 1922, received during Insurance Year, 1921-22.

† Appropriation-in-Aid paid during insurance year 1921-22.

‡ The difference between the balance and investments (or advances as the case may be) are accounted for mainly by the balance of deposits held in respect of deferred stamping arrangements.

§ The debit balance of £15,386,188 at the end of the year 1921-22 includes a figure of £57,361 representing the difference between the total cost and the total amount realised by the sale of investments.

## APPENDIX XXIII.

## JUVENILE UNEMPLOYMENT CENTRES.

LIST OF AUTHORITIES WHICH OPENED CENTRES UNDER THE MINISTRY OF LABOUR SCHEME (JANUARY TO JULY, 1923), SHOWING NUMBER OF CENTRES OPENED, DURATION OF OPENING AND NUMBERS OF JUVENILES IN ATTENDANCE.

(Para. 446.)

| Authority.             | Number of Centres Opened. | Duration of Opening. | Number of Juveniles in attendance during weeks ending |                |                  |
|------------------------|---------------------------|----------------------|---|----------------|------------------|
|                        |                           |                      | March 14th, 1923.                                     | May 2nd, 1923. | June 20th, 1923. |
|                        |                           | Weeks.               |   |                |                  |
| London County Council* | 9                         | 20                   | 2,915   | 1,898          | 648              |
| Croydon ... ..         | 3                         | 14                   | 114   | 43             | —                |
| Grays ... ..           | 2                         | 13                   | 183   | 104            | —                |
| Gt. Yarmouth ... ..    | 4                         | 11                   | 222   | 129            | —                |
| Southend-on-Sea ... .. | 2                         | 5                    | 60  | —              | —                |
| Eastbourne ... ..      | 1                         | 3                    | 12  | —              | —                |
| Barking† ... ..        | 2                         | 16                   | —   | 82             | 67               |
| Enfield ... ..         | 1                         | 8                    | —   | 81             | —                |
| Wimbledon ... ..       | 1                         | 13                   | —   | 45             | 37               |
| Acton ... ..           | 1                         | 8                    | —   | 57             | —                |
| Tottenham ... ..       | 1                         | 8                    | —   | 258            | —                |
| Willesden ... ..       | 1                         | 9                    | —   | 20             | —                |
| Oxford ... ..          | 1                         | 7                    | 15  | —              | —                |
| Plymouth ... ..        | 6                         | 22                   | 183   | 114            | 102              |
| Portsmouth ... ..      | 2                         | 18                   | 253   | 216            | 202              |
| Reading ... ..         | 1                         | 21                   | 107   | 38             | 41               |
| Bristol ... ..         | 2                         | 17                   | 217   | 280            | 203              |
| Southampton ... ..     | 1                         | 10                   | —   | —              | 80               |
| Derby ... ..           | 1                         | 12                   | 80  | 56             | —                |
| Dudley ... ..          | 2                         | 13                   | 125   | 90             | —                |
| Walsall ... ..         | 2                         | 13                   | 138   | 87             | —                |
| Smethwick ... ..       | 2                         | 8                    | 100   | 78             | —                |
| Wolverhampton† ... ..  | 1                         | 16                   | 80  | 146            | 150              |
| Bilston ... ..         | 1                         | 13                   | 63  | 60             | —                |
| Stoke-on-Trent† ... .. | 4                         | 16                   | 283   | 235            | 127              |
| Birmingham ... ..      | 3                         | 15                   | —   | 323            | 311              |
| Nottingham ... ..      | 2                         | 13                   | —   | 142            | 125              |
| Newcastle ... ..       | 2                         | 13                   | —   | 331            | 300              |
| Gateshead ... ..       | 1                         | 8                    | —   | 73             | —                |
| West Hartlepool ... .. | 1                         | 12                   | 118   | 126            | —                |
| Barnsley ... ..        | 2                         | 10                   | 43  | 27             | —                |
| York ... ..            | 1                         | 15                   | 104   | 61             | —                |
| Hartlepool ... ..      | 1                         | 15                   | —   | 73             | —                |
| Leeds ... ..           | 1                         | 14                   | —   | 86             | 122              |
| Middlesbrough ... ..   | 1                         | 13                   | —   | 120            | 147              |
| Sheffield† ... ..      | 2                         | 11                   | —   | —              | 365              |

\* 5 were closed after 14 weeks—4 continued for 20 weeks.

† One centre closed after 13 weeks.

APPENDIX XXIII—*continued.*JUVENILE UNEMPLOYMENT CENTRES—*continued.*

| Authority.            | Number of Centres Opened. | Duration of Opening. | Number of Juveniles in attendance during weeks ending |                |                  |
|-----------------------|---------------------------|----------------------|---|----------------|------------------|
|                       |                           |                      | March 14th, 1923.                                     | May 2nd, 1923. | June 30th, 1923. |
| Barrow-in-Furness ... | 2                         | 22                   | 272   | 246            | 216              |
| Manchester* ...       | 5                         | 22                   | 280   | 314            | 279              |
| St. Helens ...        | 1                         | 21                   | 130   | 91             | —                |
| Widnes ...            | 1                         | 13                   | 78  | 41             | —                |
| Chester ...           | 1                         | 16                   | 58  | 51             | 26               |
| Birkenhead ...        | 2                         | 13                   | —   | 402            | 343              |
| Liverpool† ...        | 4                         | 13                   | —   | 674            | 720              |
| Workington ...        | 1                         | 8                    | —   | —              | 115              |
| Aberdeen ...          | 1                         | 22                   | 338   | 269            | 144              |
| Alexandria ...        | 1                         | 14                   | 167   | 88             | —                |
| Arbroath ...          | 1                         | 12                   | 72  | 29             | —                |
| Clydebank ...         | 1                         | 14                   | 341   | 181            | —                |
| Dumbarton ...         | 1                         | 14                   | 221   | 168            | —                |
| Edinburgh ...         | 2                         | 22                   | 289   | 191            | 169              |
| Hamilton ...          | 1                         | 17                   | 40  | 39             | 36               |
| Motherwell ...        | 1                         | 17                   | 69  | 38             | 19               |
| Rutherglen ...        | 1                         | 17                   | 59  | 40             | 35               |
| Kirkintilloch ...     | 1                         | 1                    | 20  | —              | —                |
| Kirkcaldy ...         | 1                         | 4                    | —   | 28             | —                |
| Cardiff ...           | 1                         | 18                   | 218   | 189            | 189              |
| Swansea ...           | 1                         | 12                   | —   | 52             | 33               |

\* One centre closed after 13 weeks, and one after 14 weeks.

† One centre opened late and continued for 11 weeks.