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**THE THIRD WINTER
OF UNEMPLOYMENT**

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THE
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UNEMPLOYMENT

The Report of an Enquiry under-
taken in the Autumn of 1922

LONDON
P. S. KING & SON, LTD.
ORCHARD HOUSE, 2 & 4 GREAT SMITH STREET
WESTMINSTER

X : 922.3.N2

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PREFACE

In the following pages are summarised the results of a study of the unemployment problem undertaken by us in August and September of the present year. Our group included persons of diverse economic experience and differing political opinions. In order to supplement the information given in official returns and to assist to a fuller realisation of what the present depression actually meant in the private and public life of the country, we instituted a series of inquiries into unemployment in nine selected localities. The reports of these seemed of such interest, that we decided to print them and to offer them to the public as a contribution to an understanding of the present emergency.

These local investigations were undertaken at short notice by seven different investigators independently. They had to guide them a questionnaire indicating the points on which information was sought, but time did not permit of their meeting to discuss methods or results, and the nine localities investigated were widely scattered and of very different industrial characteristics. The large measure of agreement, therefore, in the impressions they present is quite spontaneous and must be attributed to the similarity of conditions in the different localities. There are, of course, important differences, and the reports bring out the complexity of the social problem presented by unemployment; but they show the features in the situation common to the whole country, such as the abnormal extent of the depression and the effects of the relief measures that are national in their scope, and thus supplement the available official information.

It has not been thought necessary or desirable to print the local reports in full. Much that was contained in them could be more conveniently summarised in a statement covering the country as a whole; while some aspects of the problem could be treated satisfactorily only in such a statement. Enough of each report, however, has been given to preserve the completeness of the local picture, and in the aggregate the reports have been cut down by only a quarter. No sample collection of local reports could give a true measure of the extent of unemployment, or do more than illustrate the working of the various schemes for relieving it. To the local reports, therefore, we have prefixed a general survey

of unemployment, summarising the results of our investigations into the problem so far as they have gone. In this First Part, an attempt is made to give for the country as a whole an estimate of the extent of unemployment, to analyse its distribution—an analysis of the local and industrial distribution of the unemployed is needed in order to distinguish the industries and localities in which unemployment is of abnormal extent, and to define the special problems with which the country is faced—to summarise the various measures that have been adopted to alleviate or relieve it, and to judge the effects of these measures.

In a final chapter of this general survey are set forth certain anomalies in the existing treatment of the problem and certain neglected aspects of the problem that the survey has revealed. No attempt is made at this stage to formulate a policy; the object of the present report is exclusively to provide objective information of which account must be taken in any policy. For the same reason no attempt has been made to analyse the deeper causes either of unemployment in general or of the present depression in particular. Our information illustrates the influence of the disturbed political conditions of Europe and of the uncertainty of the financial future; it points to the importance of distinguishing between the temporary and permanent effects of the war; but it is obviously insufficient to provide an answer to the questions raised. On the other hand, the account of relief measures and their effects does reveal the anomalies referred to above, and seems full enough to justify suggestions for removing them.

We wish to thank the investigators who collaborated with us in making the local reports—Mr. J. B. Andrew for the reports on Burnley and Manchester, Mr. E. Colston Shepherd for that on Birmingham, Mr. D. R. Prosser for that on Cardiff, Blaina and Abertillery, Mr. W. Robertson for that on Middlesbrough, Professor Gilbert Slater for that on Woolwich, Mr. S. S. Bullock for that on Stoke-on Trent, and Mr. F. D. Stuart* for those on Sheffield and Glasgow—and the many officials and business men who have given us information.

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November 23, 1922.

* Colonel Schuster left England before the final draft of the report was passed.

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APPENDIX I

TABLES ILLUSTRATING THE LOCAL AND INDUSTRIAL DISTRIBUTION OF UNEMPLOYMENT. (See p. 16.)

TABLE I

INSURANCE STATISTICS. DISTRICT SUMMARY OF MEN (OVER 18 YEARS) UNEMPLOYED, AUGUST 21, 1922.*

INDUSTRY.	London.		South-East.		South-West.		Midland.		North-East.		North-West.		Scotland.		Wales.		N. Ireland.		Total.	
	No. of Unemployed.	% of Insured.	No. of Unemployed.	% of Insured.	No. of Unemployed.	% of Insured.	No. of Unemployed.	% of Insured.	No. of Unemployed.	% of Insured.	No. of Unemployed.	% of Insured.	No. of Unemployed.	% of Insured.	No. of Unemployed.	% of Insured.	No. of Unemployed.	% of Insured.	No. of Unemployed.	% of Insured.
Building and construction	27	15	13	11	14	14	17	19	19	18	18	16	14	18	6	17	4	31	132	16
Shipbuilding	4	27	2	20	9	22	—	—	39	49	17	30	37	48	6	38	10	29	124	39
Engineering, vehicles and metals	32	17	18	18	13	18	87	38	102	39	59	23	68	33	8	12	5	38	392	24
Pottery, glass, bricks, etc.	2	22	3	17	1	17	9	21	4	21	3	20	5	25	1	17	—	—	25	20
Chemicals and explosives	4	12	1	12	1	16	2	17	6	19	7	14	2	13	2	28	—	—	25	13
Coal-mining	—	—	—	—	3	18	11	6	24	7	9	8	11	8	23	10	—	—	81	8
Other mining and quarries	—	—	—	—	3	19	2	13	5	26	3	25	1	20	1	7	1	39	16	18
Textiles	1	11	—	—	14	3	8	7	6	19	16	4	10	—	—	—	4	17	30	9
Clothing	4	8	2	13	2	13	4	8	1	5	2	8	2	13	—	—	1	25	18	9
Food	5	9	2	7	2	9	3	9	2	7	4	11	3	10	—	—	1	12	22	9
Transport, docks, seamen, etc.	26	12	7	13	10	14	7	12	16	14	30	18	13	14	4	9	3	20	118	14
Miscellaneous trades and services †	16	10	4	9	4	10	10	15	5	11	9	23	6	12	1	12	2	33	57	12
Totals	121		52		63		155		230		180		163		52		31		1049	
Per cent. of insured		13		12		15		18		18		16		21		12		25		16

* The numbers insured are as estimated in January, 1922.

† Excluding Hotel Service, Commercial, Clerical, Insurance, Banking, Government Service, Public Utility Service, Professional, Distributive Trades and Oil cloth, etc.

TABLE II

LIST OF ALL DISTRICTS IN GREAT BRITAIN WHERE OVER 10 PER CENT. AND OVER 1,000 MEN WERE UNEMPLOYED.

LONDON.

District.	No. Unem- ployed	%	District.	No. Unem- ployed.	%
Acton . . .	2,030	12	Leyton . . .	5,796	24
Canning Town . . .	9,530	12	Shepherd's Bush	5,016	16
Deptford . . .	7,085	20	Tooting . . .	2,755	23
Enfield . . .	2,966	15	Wood Green . . .	2,033	18
Willesden . . .	3,141	16	Richmond . . .	1,526	22
Lewisham . . .	2,506	17	Brentford . . .	1,683	11
Poplar . . .	7,954	23	Camden Town . . .	4,134	16
Stratford . . .	6,432	17	Croydon . . .	2,431	10
Walham Green . . .	3,835	10	Edgware Road . . .	4,856	12
Brixton . . .	2,584	15	Hackney . . .	6,769	20
Bermondsey . . .	4,184	17	Ilford . . .	2,004	14
Camberwell . . .	6,965	23	Penge . . .	1,007	12
Clapham Junction	7,480	22	Stepney . . .	6,543	10
East Ham . . .	4,492	22	Tottenham . . .	5,205	20
King's Cross . . .	5,385	10	Woolwich . . .	7,538	17
Holloway . . .	4,873	15			

SOUTH-EASTERN.

Kingston Town . . .	1,200		Sheerness . . .	5,700	26
Gravesend . . .	2,200	20	Dartford . . .	1,800	15

SOUTH-WESTERN.

Bath . . .	1,900	17	Gosport . . .	1,000	21
Kingswood (Bristol) . . .	1,400	18	Cinderford . . .	1,500	34
Portsmouth . . .	6,800	19	Weymouth . . .	1,200	32
Gloucester . . .	2,400	32	Plymouth . . .	5,100	24
Aldershot . . .	1,200	22	Devonport . . .	3,300	22
Redruth . . .	1,300	39	Eastville (Bristol)	3,000	35
Camborne . . .	1,398	50	Woolsten . . .	1,000	18
Bristol . . .	7,500	12	Cowes . . .	1,000	17
Southampton . . .	4,800	13	Stroud . . .	1,900	27

WALES.

Merthyr . . .	3,200	38	Bute . . .	2,800	31
Abertillery . . .	1,100	15	Aberdare . . .	1,100	10
Barry . . .	1,700	20	Port Talbot . . .	1,900	16
Tonypandy . . .	1,300	20	Brynmawr . . .	1,400	47
Ebbw Vale . . .	1,800	18	Newport and Dks.	4,000	17
Neath . . .	1,700	10	Cardiff . . .	3,000	10
Swansea and Dks.	18,100	22			

APPENDIX I

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MIDLANDS.

District.	No. Unemployed.	%	District.	No. Unemployed.	%
Luton	1,800	12	Stafford	1,100	16
Oakengates	1,900	28	Rugby	1,100	14
Birmingham	21,500	18	Redditch	1,600	22
W. Bromwich	3,900	26	Longton	2,600	28
Selly Oak	2,600	17	Gainsbro'	1,300	22
Wolverhampton	7,000	22	Long Eaton	1,800	20
Willenhall	1,700	32	Ipswich	5,300	23
Sparkhill	9,000	31	Bedford	1,500	16
Leamington	1,200	22	Yarmouth	2,000	21
Coventry	7,700	19	Bilston	3,800	30
Grantham	1,500	32	Darlaston	2,200	39
Nottingham	7,100	17	Smethwick	6,000	26
Stoke	1,700	11	Brierley Hill	1,800	26
Hanley	3,400	18	Walsall	6,800	29
Colchester	1,500	18	Aston	7,000	26
Norwich	4,600	18	Dudley	4,400	23
Lowestoft	1,700	21	Worcester	2,000	20
Wednesbury	3,300	32	Nuneaton	1,200	11
Cradley Heath	6,800	42	Burslem	2,500	25
Oldbury	2,300	25	Newcastle-under-Lyme	1,500	14
Stourbridge	1,900	24	Lincoln	4,800	28
Tipton	3,000	33			
Handsworth	3,600	44			

NORTH-EASTERN.

Huddersfield	3,200	10	Willington Quay	1,600	39
Thornaby	3,000	55	Guisbro'	1,100	54
Jarrow	4,300	43	Derby	4,700	13
Bishop Auckland	3,600	36	Sheffield	22,200	33
Leeds	11,100	15	Blythe	1,100	13
Elswick	5,000	27	Barnsley	3,300	17
South Bank	3,500	29	Spennymoor	2,100	18
North Shields	3,500	31	Blaydon	1,300	15
Durham	1,800	14	Rotherham	4,000	13
Halifax	2,400	10	Pallion	5,400	37
Gateshead	6,600	25	Hoyland	1,400	24
W. Hartlepool	5,500	30	Crook	1,500	14
South Shields	6,400	43	Darlington	3,000	17
Spn Valley	1,200	11	Consett	1,700	12
Hartlepool	2,300	60	Felling	1,500	22
Newcastle-on-Tyne	6,700	19	Wombwell	1,300	19
Sunderland	9,400	41	Saltburn	1,900	61
Wallsend	3,200	16	Stockton	6,900	49
Dunston	2,000	54	Middlesbrough	11,700	33
Attercliffe	11,000	31	Hebburn	2,300	25
Dewsbury	1,400	11	Morley	1,700	16
Southwick	2,000	21	Hull	9,700	15

APPENDIX I

NORTH-WESTERN.

District.	No. Unem- ployed.	%	District.	No. Unem- ployed.	%
Macclesfield . . .	1,200	16	Manchester . . .	12,000	11
Widnes	1,800	16	Oldham	4,200	10
Bootle	10,300	19	Blackburn	4,200	15
Chester	1,700	17	Hyde	1,900	24
St. Helens	4,200	16	Preston	4,700	17
Glossop	1,000	17	Birkenhead	10,100	26
Crewe	1,700	13	Rochdale	2,800	11
Bury	2,100	14	Barrow	10,700	49
Stockport	3,100	14	Salford	7,800	17
Liverpool	30,800	13	Burnley	2,800	11
Stalybridge	1,800	25	Wigan	3,100	10
Bolton	4,200	10			

SCOTLAND.

Motherwell	5,800	27	Alexandria	1,900	58
Bridgeton	11,100	46	Renfrew	1,100	12
Glasgow, South side	10,900	33	Ayr	1,300	15
Kinning Park . . .	3,700	48	Aberdeen	7,400	23
Port Glasgow . . .	3,300	44	Stornaway	2,000	52
Dumbarton	2,400	40	Rutherglen	1,300	19
Greenock	5,700	28	Coatbridge	4,100	26
Leith	4,300	23	Springburn	6,400	31
Dundee	6,700	18	Glasgow	9,800	11
Wishaw	3,100	38	Kilmarnock	1,700	19
Cambuslang	1,400	22	Partick	6,000	33
Paisley	5,000	31	Clyde Bank	5,100	21
Falkirk	2,900	18	Govan	7,700	42
Johnston	1,600	33	Edinburgh	7,500	15
Maryhill	5,400	59	Arbroath	1,100	29

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TABLE III

PLACES WHERE UNEMPLOYMENT WAS OF SERIOUS DIMENSIONS,
AUGUST, 1922

District.	Place.	Worst Industries.	Number Unemployed.	All Industries.	
				No. Unemployed.	Per cent.*
LONDON	Bermondsey . .	Transport	1,541	4,184	17
	Camberwell . .	Transport	1,444	6,965	23
	Clapham Junc. .	Transport	1,009	7,480	22
	Deptford. . . .	Engineering	1,133	7,085	20
		Transport	929		
	Leyton	Engineering	1,287	5,796	24
	Poplar	Transport	3,176	7,954	23
	Stepney	Transport	2,941	6,543	10
	Stratford. . . .	Engineering	1,128	6,432	17
		Transport	1,006		
	Tottenham . .	Engineering	1,110	5,205	20
	Edgware Road	Miscellaneous Trades and Services	1,200	4,856	12
	Woolwich . . .	Engineering	1,731	7,538	17
	Camden Town .	Engineering	646	4,134	16
		Transport	581		
	East Ham . . .	Engineering	676	4,492	22
	Hackney	Engineering	792	6,769	20
		Transport	720		
	Willesden . . .	Engineering	904	3,141	16
	Holloway . . .	Transport	744	4,873	16
	Engineering	640			
SOUTH-EASTERN	Rochester and neighbourhood	Engineering	1,332	5,736	25
SOUTH-WESTERN	Bristol	Transport	2,157	7,529	12
	Southampton and Woolston	Shipbuilding	2,447	5,818	13
Portssmouth and Gosport . . .	Shipbuilding	1,945			
		Transport	3,323	7,874	19
		Shipbuilding	554		
	Plymouth and Devonport . .	Shipbuilding	1,460	8,442	24
		Engineering	1,305		
		Transport	1,100		
WALES	Camborne and Redruth . . .	Mining	1,728	2,716	44
	The Coal-mining area (- 10 per cent. of insured)	Coal	22,722	54,467	11
	Swansea and Docks	Transport	561	18,103	22
		Shipbuilding	656		
	Newport and Docks	Shipbuilding	1,147	4,000	17
	Iron & Steel	925			
	Transport	458			
	Cardiff, Barry and Bute	Shipbuilding	3,153	7,561	15
		Transport	1,709		
EAST MIDLANDS	Ipswich	Engineering	2,350	5,314	23
		Transport	791		
	Norwich	Engineering	813	4,601	18
	Luton	Engineering	943	1,814	12
	Nottingham . .	Lace	938	7,138	17
Lincoln	Engineering	3,544	4,722	28	

* The numbers insured are as estimated in January, 1921.

District.	Place.	Worst Industries.	Number Unem- ployed.	All Industries.			
				No. Unem- ployed.	Per cent.*		
BIRMINGHAM District	Birmingham and Black Coun- try	Engineering Metal Trades	26,780 30,270	96,698	25		
	Coventry. . . .	Cycles and Motors	3,387			7,716	19
	Redditch. . . .	Cycles and Motors	893			1,640	23
YORKSHIRE	Stoke. . . .	Pottery	5,496	11,799	18		
	Sheffield	Iron & Steel	13,816	33,219	34		
	Rotherham	Engineering	9,759				
	Leeds	Iron & Steel	1,955	3,993	13		
	Barnsley	Engineering	4,796	11,086	15		
LANCASHIRE	Hull	Coal	1,533	3,283	17		
	Liverpool	Transport	3,089	9,691	13		
		Shipbuilding	2,437				
	Birkenhead	Transport	19,968	50,187	21		
	Shipbuilding	11,151					
	Bootle						
	Manchester and Salford	Engineering	3,749	19,779	12		
		Transport	2,830				
	Preston	Engineering	1,480	4,720	17		
	Bolton	Engineering	1,533	4,173	10		
Blackburn	Engineering	1,264	4,184	15			
	Cotton	1,066					
Barrow	Shipbuilding	3,422	10,650	49			
DURHAM, CLEVELAND AND NORTH- UMB' LAND	St. Helens	Engineering	4,993	4,172	16		
		Glass	1,438				
	Middlesbrough and neighbourhood	Shipbuilding	3,494	18,330	34		
	Iron & Steel	8,599					
	Hartlepool	Shipbuilding	2,792	7,831	35		
	Engineering	2,000					
	Stockton	Engineering	2,501	6,894	49		
	Iron & Steel	1,365					
	Darlington	Engineering	1,639	2,978	17		
	Sunderland and neighbourhood	Shipbuilding	8,990	16,772	37		
Engineering	3,266						
Newcastle and neighbourhood	Shipbuilding	13,368	42,491	25			
Engineering	13,060						
SCOTLAND	Motherwell, Coat- bridge and Wishaw	Iron & Steel	8,346	12,978	28		
	Glasgow and Clyde	Engineering	32,223	91,630	27		
		Shipbuilding	27,597				
	Edinburgh and Leith	Transport	6,656	11,806	17		
		Engineering	1,942				
	Dumfries	Shipbuilding	1,811	6,741	18		
		Jute	1,418				
Aberdeen	Engineering	1,158	7,409	23			
	Transport	1,550					
	Engineering	1,232					
	Shipbuilding	1,168					

* The numbers insured are as estimated in January, 1921.

APPENDIX II

PRODUCTION AND EXPORTS OF IRON, STEEL, SHIPS AND COAL

PIG IRON

Tons: Monthly Average.

	1912.	1913.	1920.	1921.	1922.		
					1st Qr.	2nd Qr.	3rd Qr.
Production	729,000	855,000	669,500	217,600	326,000	390,500	413,700
Imports	18,100	18,000	19,300	56,800	19,500	6,400	11,900
Exports	105,200	93,700	48,300	11,300	39,400	52,100	61,500
% of pre-war average	—	—	48	11	39	52	62
Available for Home consumption	641,900	779,300	640,400	261,700	306,100	344,800	364,800
% of pre-war average	—	—	90	37	45	49	51

STEEL

Tons: Monthly Average.

	1912.	1913.	1920.	1921.	1922.		
					1st Qr.	2nd Qr.	3rd Qr.
Production of steel ingots and castings	566,000	639,000	755,600	302,100	432,000	422,300	519,100
Production of finished steel (75% of above)	424,000	479,000	567,000	227,000	324,000	316,600	389,300
Imports of finished steel	148,200	167,900	73,300	80,300	52,900	51,500	57,000
Exports of finished steel	395,400	320,400	222,600	130,400	218,200	203,600	205,400
% of pre-war average	—	—	72	43	72	66	67
Available for Home consumption	276,800	326,500	417,700	176,900	158,700	164,500	240,900
% of pre-war average	—	—	138	58	52	54	80

APPENDIX II

TONNAGE OF SHIPS

Monthly Average.

Monthly Average of.	Tonnage Launched.	Exported.	Home.
1912	144,876	31,791	113,085
1913	161,013	40,216	120,797
1920	171,302	39,557	131,745
1921	128,171	47,368	80,803
1922—			
1st Quarter	111,451	67,684	43,767
2nd Quarter	49,629	27,294	22,335
3rd Quarter	102,411	35,401	67,010

COAL

Tons : Monthly Average.

Monthly Average of.	Production.	Imports.	Exports.	Burker.	Home Consumption.
1912	21,701,000	—	5,370,400	1,524,300	14,806,300
1913	23,951,000	—	6,117,000	1,752,000	16,082,000
1920	19,128,000	—	2,077,600	1,153,400	15,897,000
1921	13,653,000	290,000	2,055,000	910,500	10,977,500
1922—					
1st Quarter	20,734,000	—	4,412,100	1,467,700	14,854,200
2nd Quarter	19,184,000	—	4,649,100	1,475,800	13,059,100
3rd Quarter	21,112,000	—	6,097,500	1,578,500	13,436,000

APPENDIX III

MINISTRY OF HEALTH CIRCULAR NO. 240, OF
SEPTEMBER 8, 1921, TO BOARDS OF GUARDIANS
ON POOR LAW RELIEF TO UNEMPLOYED
PERSONS. (See p. 47.)

POOR LAW RELIEF AND UNEMPLOYMENT.

SIR,—

In view of the distress arising from the continuance of exceptional unemployment and the large numbers who in various parts of the country are dependent upon Poor Law relief at the present time, the Minister of Health deems it desirable to draw the attention of the Guardians to some of the more important rules which should guide them in the administration of relief. The Minister has had the advantage of consulting the Association of Poor Law Unions in England and Wales, and he is assured that they are in entire agreement with him in attaching importance to the observance of these rules.

It has long been recognised, both by the Central Department and by Boards of Guardians generally, that relief given under the Poor Law should be sufficient for the purpose of relieving distress, but that the amount of the relief so given should of necessity be calculated on a lower scale than the earnings of the independent workman who is maintaining himself by his labour. This is a fundamental principle any departure from which must in the end prove disastrous to the recipient of relief as well as to the community at large, and, although the Minister has no desire unduly to fetter the discretion of the Guardians as to the manner or method in which they afford relief, he will feel bound to exercise the powers which he possesses and to disapprove a departure from the Relief Regulation Order authorised by Article XII thereof in any case in which the relief given is contrary to this principle. The Minister thinks it necessary for this purpose to require that, when reporting departures under Article XII of the Relief Regulation Order, the Clerk to the

Guardians should give sufficient particulars as to the amount of relief granted, either generally or in particular cases, to enable the Minister to satisfy himself that the amount given is not in excess of what is necessary in accordance with the above-mentioned rule.

The next broad principle to be observed is that relief should not be given without full investigation of the circumstances of each applicant for relief. The giving of indiscriminate relief without proper investigation is demoralising to the recipients and is an injustice to the ratepayers. The Minister suggests, for the consideration of the Guardians, that they should require each applicant to sign a form containing a complete statement as to the income of his household from all sources. Orders for relief should be given for short periods only, and further investigation should precede the renewal of the orders. In no case should relief be given in money until the case has been before the Guardians and reported on by the Relieving Officer. In some unions it may be necessary for the Guardians to employ additional staff for the purposes of investigation and the Minister hereby sanctions the employment of such additional staff as may be reasonably necessary for this purpose.

The greater proportion of the relief granted to the cases now in question should be given in kind, and where the Guardians do not supply relief in kind from their own Out-relief Distribution stores the orders on tradesmen should specify in detail the particular articles to be supplied. Prices at which the articles are to be supplied should be arranged beforehand with the tradespeople supplying them. It will generally be found desirable that the payments to tradespeople should be made direct from the Clerk's Office and not by the Relieving Officers.

As there appears to be some misapprehension in regard to the power of the Guardians to give sufficient relief to pay rent, the Minister wishes to point out that while the Regulations prohibit the Guardians or their officers from paying rent directly to the landlord they do not prevent the Guardians, in considering the amount of relief to be afforded to any particular person, from taking account of the expense being incurred by such person in providing lodging. It is desirable, of course, that the Guardians should satisfy themselves that any part of the relief which they have given for the purpose of paying rent is in fact devoted to this purpose and they should therefore require the production by the recipient of relief of his rent book or other evidence that the rent is being duly paid.

The Guardians are reminded that any relief which may be given to, or on account of, any person above the age of 21,

or to his wife, or any member of his family under the age of 16, in accordance with the Regulations, may, if the Guardians think fit, be given by way of loan. The Minister considers it desirable that the Guardians, wherever practicable, should adopt this course, and all reports notifying departures under Article XII of the Regulations should include a statement as to the extent to which this policy has been adopted. It is suggested that the form of declaration which, as recommended above, should be signed by each applicant should include an undertaking to repay the relief that may be granted.

The Minister fully appreciates the difficulties with which the Guardians have to contend at the present time. He is confident that they will recognise their grave responsibility both to those who apply to them in distress and to the public whose funds they administer, and he has no doubt that on the present occasion as in the past he can rely on their discharging their arduous duties with both courage and sympathy.

APPENDIX IV

EXPENDITURE ON RELIEF OF UNEMPLOYMENT: OFFICIAL STATEMENTS. (*See p. 62.*)

A. SINCE THE ARMISTICE

In reply to a question in the House of Commons on May 19, the Minister of Labour gave the following figures relating to expenditure on the relief of unemployment since the Armistice :—

I.—UNEMPLOYMENT RELIEF WORK.

As many of the schemes to which the Government has contributed are in progress, there is no complete central record of actual expenditure up to date. The figures below are, therefore, given in terms of grants indicated by the Government, together with corresponding sums which the local authorities were required to raise.

- (a) *Ministry of Transport—Arterial and other road work.*
- | | |
|---|-------------|
| Grants indicated | £6,200,000 |
| Contribution by local authorities | £6,200,000 |
| | £12,400,000 |
- (b) *Unemployment Grants Committee.*
- (i) *Grants on basis of 60 per cent. of wages bill.*
- | | |
|--|------------|
| Grants allocated (deducting schemes which will not rank for grant) | £2,630,000 |
| Balance of cost to be paid by local authorities | £6,353,000 |
| | £8,983,000 |
- (ii) *Loans Scheme.*—In addition, capital expenditure to the amount of £17,238,000 has been approved for contribution towards the loan charges under the Loans Scheme.
- (c) *Agricultural Schemes :*
- (i) *Ministry of Agriculture—Land Drainage Schemes.*
- | | |
|---------------------------------------|----------|
| Maximum commitments to date | £388,000 |
|---------------------------------------|----------|
- NOTE.—Of this sum £113,000 is recoverable from Drainage Boards and landowners.
- (ii) *Ministry of Agriculture—Water Supply Schemes :*
- | | |
|---------------------------|--------|
| Grants promised | £9,600 |
|---------------------------|--------|

The total cost of these schemes is estimated at £28,200, of which £18,600 is borne by landowners.

- (iii) *Scottish Board of Agriculture—Land Drainage Schemes.*
Grants sanctioned £21,000

NOTE.—This figure is approximately one-half of the total cost of the schemes.

(d) *Forestry Commission :*

Estimated cost of approved unemployment schemes additional to normal estimates	£206,000
Estimated expenditure to be incurred by landowners and local authorities on certain of these schemes	£141,000
	<hr/>
	£347,000

(e) *Office of Works :*

(i) Emergency schemes (winter, 1920-21) of decorating and repair work in Government Departments	£77,000
(ii) Relief work—Royal Parks (winter, 1921-22)	£50,000
	<hr/>
	£127,000

(f) *Local Authorities :*

In addition to relief measures outlined above to which the Government have been contributing, local authorities throughout the country have instituted a substantial amount of relief work without Government assistance. Figures as to expenditure incurred in this way are not available, but returns received from local authorities show that throughout the last eighteen months they have been employing between 8,000 and 10,000 men in this way. The present number reported to be so employed exceeds 10,000.

II.—UNEMPLOYMENT INSURANCE, ETC.

(a) *Out-of-work Donation :*

(i) Ex-service men and women	£40,000,000
(ii) Civilians	£22,000,000
(b) Unemployment benefit (including dependants' grants)	£82,000,000
	<hr/>
	£144,000,000

III.—OTHER FORMS OF ASSISTANCE.

(a) Resettlement Training	£26,692,000
(b) Civil Liabilities Grants	£3,450,000
(c) Overseas Settlement	£1,830,000

NOTE.—In addition, £375,000 was set aside from the National Relief Fund for this purpose.

IV.—OTHER MEASURES.

In addition to the foregoing schemes the Government have instituted the following measures, namely :—

(1) *Trade Facilities Scheme.*

Maximum sum the Treasury may guarantee for capital works	£25,000,000
Guarantee given or sanctioned to date	£16,752,000

(2) *Export Credit Scheme.*

Total sum which may be sanctioned	£26,000,000
Advances, guarantees and credits sanctioned	£12,250,000

(3) *Acceleration of Government Contracts.*

Sum set aside by Government in autumn, 1921, for contract acceleration	£563,000
--	----------

(4) *Land Settlement for ex-service men.*

Expenditure by Ministry of Agriculture and Fisheries	£1,523,860
--	------------

(5) Loans under the Land Facilities Act, 1919, made by the Public Works Loan Commissioners to County Councils for capital expenditure on small holdings for ex-service men

£12,269,000

The Minister also stated that the present average weekly rate of expenditure on unemployment benefit is approximately £1,100,000, and the corresponding figure for outdoor relief of the unemployed is £247,000.

B. NOVEMBER, 1920—NOVEMBER, 1922.

Figures from speech of Minister of Labour in the Debate on the Address, November 30, 1922.

Nature of Expenditure.	Amount.	No. of Unemployed Persons given work.
Road Development	£14,000,000 ..	25,000
Road Repair and Maintenance	£20,000,000 ..	20,000
Afforestation and Light Railways	£1,250,000 ..	12,000
Work for Post Office and other Central Departments	£3,000,000 ..	10,000
Unemployed Grants Committee :		
Capital involved in schemes aided by 60 per cent. grant of wages	£10,250,000	} 200,000
Capital involved in schemes assisted by Grant towards interest	£19,000,000	

Nature of Expenditure.	Amount.	No. of Unemployed Persons given work.
Unemployment Insurance	£109,000,000	
Government Contribution	£30,000,000	
Export Credits: amount guaranteed	£22,000,000	
Trade Facilities Act.	£22,500,000	

C. PROPOSED EXPENDITURE ON UNEMPLOYMENT RELIEF, NOVEMBER 30, 1922.

(Minister of Labour's Speech November 30, 1922.)

	Estimated Expenditure.	Special Govt. Contribution.
Roads (funds available from previous year, and included in B above)	£5,300,000	
Roads: Liverpool-Manchester Road (conditional on Local Authorities meeting half the cost)	£3,000,000	£1,500,000
Unemployed Grant Committee: Completion of schemes on which expenditure already authorised	£7,000,000	
New schemes on basis of 60 per cent. of Wages Grant	£2,000,000	£600,000
Land Drainage and Afforestation Office of Works: Overtaking Arrears	£375,000	£270,000
Post Office Capital Expenditure	£1,000,000	
Trade Facilities Act:		
Outstanding	£2,500,000	
Extension Authorised	£25,000,000	
Export Credits: Outstanding	£4,000,000	
Export Credits: Further extension if necessary.		
Unemployment Insurance: 4th "Special Period," Nov. 1 to July 1	£35,000,000	
Poor Law Relief: Borrowing Powers of Guardians to be renewed.		
Railway Companies Capital Expenditure	£5,000,000	Nil.

APPENDIX V

TRADE FACILITIES ACT, 1921.

STATEMENT OF GUARANTEES WHICH THE TREASURY HAVE STATED THEIR WILLINGNESS TO GIVE UP TO MARCH 31, 1922. (See p. 56.)

Name.	Amount.	Extent of Guarantees.	Period Years.	Purpose of Loan.
Harland & Wolff, Ltd. . . .	1,493,345	Principal and Interest.	10	Establishment of ship-repairing works on Thames, widening a Dock and construction of new wharf at Meadowside Shipyard, Glasgow, and work at Greenock Shipyard.
Calcutta Electric Supply Corporation, Ltd.	500,000	" "	25 redeemable after 15	Purchase and installation of additional generating plant and buildings, additional High Tension Cables and Transformers, and additional direct Current Mains.
Holbrook Brick and Tile Co., Ltd. (Trotter and Liley).	4,700	" "	4	Extension of Brick Works.
W. Beardmore & Co., Ltd. .	600,000	" "	5	Completion of vessel at Beardmore's yard for Societa Anomina per Azione Lloyd Sabuado.
Palmers Shipbuilding Co., Ltd. .	300,000	" "	20	Construction of a new Graving Dock at Swansea.

Merton Board Mill, Ltd. (Hugh Stevenson & Sons, Ltd.).	100,000	" "	10	To complete erection and equipmen of Boardmill by erection of build ings and provision of engines an boilers.
Regents Canal and Dock Co., Ltd.	40,000	" "	20	Various improvements in Limehous Basin.
Underground Railway . . .	3,000,000	" "	30	Enlargement of tunnel of the City South London Railway, improve ment of stations and provision c new rolling stock, and Extensio of London Electric Railway from Golder's Green to Edgware.
Rhymney Valley Sewerage Board	250,000	" "	25	Drainage and disposal scheme fo Urban Districts in Rhymney Valley
Minehead Electric Supply Co., Ltd.	4,500	" "	25	Provision of Generator and Overhea Mains.
Cropper & Co., Ltd	100,000	" "	10	Building and equipment of new fac tory for manufacture of foldin boxes at Thatcham.
South Eastern & Chatham Railway Co.	6,500,000	" "	25	Electrification of Suburban lines.
Leckhampton Quarries, Ltd. . .	50,000	" "	25	Construction of Railway from Lime stone Quarries to G.W.R.
Kent Electric Power Co., Ltd.	15,600	" "	20	Provision of Mains, transformin Apparatus and Station Plant.
	<u>£14,958,145</u>			

APPENDIX VI

PROPOSAL FOR MODIFICATION OF UNEMPLOYMENT INSURANCE SCHEME

PUT FORWARD AT TIME OF PASSING OF 1920 ACT. (*See p. 79*)

A group of employers and representatives of labour have for some months past been meeting in informal discussions to consider some of the more important problems pressing upon industry during this present period of reconstruction. They soon came to the conclusion that by far the most urgent and serious of these problems was that of unemployment. It was considered to be the basic problem. While recognising the obvious truth that the only satisfactory cure for unemployment is employment, and that every effort should be made to effect a cure on these lines, they agreed that there may always be a margin of workers which industry cannot absorb, and that it is absolutely essential to deal with these on lines far more adequate than those provided by the National Unemployment Insurance Act, 1920, with its 15s. benefit.

With this end in view they have, with the aid of statistical and economic experts, drafted the attached scheme for Unemployment Insurance. It is felt that it could be grafted on to the existing Act, and applied at once.

The draft scheme is now submitted for public discussion at a time when the problem is acute. It is submitted anonymously in order that it may be discussed on its merits without the advantage or disadvantage of names, though it may be added that the employers represented in the group are directors of concerns employing tens of thousands of workers and many millions of capital.

The suffering caused by unemployment has been generally recognised, but too little attention has been paid to its reactions on production. Industry moves in a vicious circle. Additional production is necessary if poverty is to be abolished and unemployment relieved. Yet uninformed labour instinctively resists every kind of productive improvement lest it should cause unemployment. Improvements in

machinery, in the reorganisation of labour with a view to using more effectively skilled grades by means of dilution and in other ways, the introduction of systems of payment by results which have been proved to stimulate production, are all resisted more or less openly, and in every case fear of unemployment is largely responsible for the resistance. It is true that the fear may be largely unjustified, and that "ca' canny" may accentuate the very evil it is intended to prevent. But such facts are irrelevant. The rank and file of labour believe that improvements bring unemployment, and no one has ever succeeded in convincing them that they are wrong. Nor is it any use to argue and make agreements with the leaders of labour; it is the instinctive action of the rank and file that counts. An immense potential increase in the productivity of industry awaits release, and only the complete removal of the menace of unemployment can release it.

The present Unemployment Insurance Act at best is a palliative rather than a remedy. The benefits it offers are not in themselves sufficient to prevent the household in receipt of them from deteriorating week by week in both physique and *morale*; while in any case those benefits are only continued for a limited period. Such provisions cannot banish the fear of unemployment or the industrial policy to which this fear gives rise among the workers.

We consider that the State should deal with this problem on effective and permanent lines. It should admit the claim of all adult wage-earners who are willing to work and capable of working to either suitable employment or adequate maintenance throughout their working lives, and it should satisfy that claim by legislation providing unemployment benefit varying with the needs of the worker and his family (with a maximum).

Our detailed proposals are as follows:—

(1) Definition of "Insured Persons"

Subject to certain exemptions referred to later, the statute embodying the scheme should apply to all manual workers, and to salaried workers receiving not more than £400 a year, between the ages of 16 and 70. The exemptions should be those set forth in the Unemployment Insurance Act, 1920.

(2) Rate of Benefit

The rate of benefit should be fifty per cent. of the average earnings of the insured person, with ten per cent. additional for a dependent wife, and five per cent. for each dependent child under 16, provided that the total benefit

should not exceed seventy-five per cent. of the average earnings, nor should it in any case exceed £5 a week. In the case of seasonal or other exceptional trades, special provision should be made for the calculation of the earnings on which the rate of benefit is based. Benefits should be payable after three days' unemployment, and should be limited to one week's benefit for every six weekly contributions previously made; but in order to give the necessary sense of security from the beginning an adequate number of payments should be credited to all workers at the initiation of the scheme. The present limitation of benefits to fifteen weeks in any one year should be altered to one of twenty-six weeks. If the reactions sought are to be obtained we must aim at removing the *menace* of unemployment. We favour the limitation of benefit to one week for every six weekly contributions as a necessary safeguard against persons who are such unsatisfactory workers as to be practically uninsurable.

(3) **The Cost of the Scheme**

We have made such estimate of the probable cost of the suggested scheme as was possible with the materials at our disposal. We place the figure at about fifty-six million pounds per annum, exclusive of the cost of administration.

(4) **Sources and Amount of Contributions**

The contributions should be levied on the wage-earner, the State, and the employer. It is suggested that the workers' contribution should be at the rate of one penny on every complete ten shillings or part thereof of his earnings; that the State's contribution should be four million pounds annually, plus the cost of administration; and that the balance needed to enable the fund to pay the statutory benefits should be raised by a levy on employers. It is estimated that this levy would amount to two per cent. on the wage bill. That the scheme may be put into early operation and financed during abnormal trade depression, it is proposed that the employers' contribution should be fixed for a term of (say five or seven) years at an amount which it is estimated will enable the fund, if the worker contributes twopence in the pound on wages and the State its fixed contribution, to bear the statutory claims upon it. The State should then act in practice in the capacity of an Insurance Company. If there is a profit or a loss on the seven years' working, the State should take the full benefit

or bear the cost of this. The Government actuary should then re-assess the contributions for a further period of seven years on the experience of the previous term, the Government's contribution continuing to be the original figure of four million pounds, plus administration expenses. According to our estimate the cost of the scheme would be divided among the three parties during the first period in the following proportions :—

State	4 million pounds.
Workers	15½ million pounds. ¹
Employers	37 million pounds. ¹

Our suggestion is that while the workers' contributions should be the same in all industries, the State, as soon as the necessary statistics become available, should have power to vary the employers' contributions in a given industry, according to the amount of unemployment in that industry.

(5) Short Time

Under the Unemployment Insurance Act, 1920, paragraph VII, Clause 2(b), those suffering from under-employment can claim unemployment benefit under certain conditions. In view of the increased benefits here proposed, the inducements so to organise short time as to comply with the conditions will be greater than under the terms of the Act with its comparatively small benefits. This fact has been taken into account in framing the above estimates.

(6) Contracting Out

Contracting out is contemplated, as under the present Act, but in the present state of trade it is unlikely to take place on any large scale. An industry that contracts out would be required to collect the statutory rate of contributions from the workers, and to pay the statutory rate of benefit. The State would contribute at the same rate per worker as under the general scheme, and the employer whatever was necessary to provide the benefits.

(7) Administration

We suggest that the method of administering the fund should be that set up under the Unemployment Insurance Act, 1920. We are advised that with certain greatly needed and practicable alterations in the administration of the Employment Exchanges it will be possible to prevent malingering.

¹ These amounts will vary with the rate of wages.

The Scheme Summarised

The chief points in our proposals are as follows :—

- (1) Unemployment benefit takes the form, not of a fixed amount, but of a proportion of the workers' regular wage, adjusted to the number of dependants.
- (2) Whilst the worker's and the State contributions are fixed, the employer's contribution varies, being made to bear the residuary cost of unemployment in his industry.

The proposal is supplementary to the Unemployment Insurance Act (1920). That, and previous Acts, will have established the whole administrative machinery needed to work the proposal, which could thus be grafted on to the existing system.

Essentially the proposal is one to compel industry to create a *wages equalisation fund*, and to give employers an incentive to eliminate every removable cause of unemployment. It is suggested that not only would such a policy be worth almost any cost in the suffering which it would alleviate, but that it would prove in practice to be just as sound a policy financially as is a Dividends Equalisation Fund.

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