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THE HANDBOOK SERIES

SELECTED ARTICLES ON
UNEMPLOYMENT
INSURANCE

Edited by

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INTRODUCTORY NOTE

The modern problem of unemployment grows from the fact that, under prevailing wage terms, there is seldom if ever as many jobs as there are available workers. That this labor market condition exists and is directly related to one's efficiency and willingness to cooperate as a producer in industry and as a citizen of the nation is conceded. The controversy centers about the measures proposed as remedies. Unemployment insurance legislation is but one of many proposals.

By unemployment insurance is meant any system created by law, for collecting contributions or premiums to insure the worker a fraction of his regular wages when involuntarily out of work, for the management of necessary reserve funds from which the unemployment wages are to be paid, and for the administration and regulation of the payments according to stated qualification standards.

Like most social legislation, unemployment insurance is still undergoing changes and experiment. While the forms of insurance in operation differ, they tend to indicate a general trend. The later developed plans assume that unemployment is more a problem and a responsibility of industry than of the community and of labor. When the Canton of St. Gaul, Switzerland, enacted its unemployment insurance law, the employing interests and the community were not called upon to contribute but required the employee alone to bear the cost of maintaining the unemployment wages reserve fund. Next, the Ghent, Belgium system supplemented the unemployment wage payments made from employee association reserves by a subsidy from the community tax funds.

The compulsory Unemployment Insurance Act of England added a third contributor, the employing interests. Later modifications of this act have enlarged the employer's and diminished the employee's and the community's relative share. Most systems adopted by other countries have been patterned after the British. Even the Ghent system has undergone some similar modifications.

Recent American proposals go one step further. They would require the employing interests to pay for the full cost of maintaining these reserves. They differ from the European plans which aim to *relieve* their poorly paid labor. While they have borrowed features from the British act to minimize malingering, proponents state that they aim primarily to reduce the volume and the severity of unemployment and to make the periods of steady employment last longer. They would distribute the cost of maintaining unemployment wages reserves in a manner that would induce greater stabilization and less severe irregularity. The theory being, according to the proponents, that if an individual employer or group of employers are required to pay employees a part of the wage loss—in a manner similar to their payments now made to employees when wages are interrupted by accidents—that employers will reduce the irregularities in employment volume, as they have already reduced accidents. They point to the possibilities of the science of management as a business stabilization force. From the discussion pro and con one gleans two issues about which their cases center. First, the existing condition of industrial over-development, or the under-capacity utilization of labor and capital resources for production; the consumers' inability to buy back with existing credit, wages, and prices, the total output which full time employment of labor and capital equipment would practically yield. Second the degree which an employer—individually and in cooperation with other employers—can

legally stabilize his business and still obtain a normal margin of profit; the possibilities of improvement in business administration, labor management, hours of labor, wage policies, budgetary control, bank credit policies, market control, etc.

No large singular group stands out as advocates for this type of solution by legislation. Many however are promoting stabilization work through voluntary effort. On the other hand individual advocates are found in numbers of groups. Leaders of farm and labor organizations, economists, manufacturers, insurance companies and even radicals are found on both sides of the issue.

As one of the Handbook Series, the best representative articles by authorities have been selected. The volume is divided into four sections. The first analyses the problem of unemployment, in terms of magnitude, significance and causes, with a brief record of unemployment legislation. The second section presents the argument for unemployment insurance legislation and the third section the negative. In the fourth section is found material which presents other ways of meeting the problem, through voluntary action.

In compiling this volume much assistance was obtained from executive directors and legislative representatives of various national and state employer organizations, insurance actuaries and economists, labor leaders and public officials.

I am indebted to various persons whose names are too numerous to mention, for valuable suggestions and helpful criticisms in the selection of articles and bibliography and in the construction of the brief, but I am especially grateful to Professors John R. Commons of Wisconsin University, H. A. Millis and Jacob Viner of the University of Chicago and W. O. Hedrick of Michigan State College, to E. E. Witte, Director, Wisconsin Legislative Reference Library, O. H. Ulbricht, General Secretary, Wisconsin Master Builders Association,

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Of course, I am alone responsible for the final selection and the editing of the articles and bibliography and for the development of the briefs.

ALLEN BENNETT FORSBERG

May, 1926

East Lansing, Michigan

CONTENTS

INTRODUCTORY NOTE

BRIEF

Introduction	xvii
Affirmative	xxiii
Negative	xxxix

BIBLIOGRAPHY

Bibliographies	lvii
General References	lviii
Affirmative References	xcvi
Negative References	cii

GENERAL DISCUSSION

Hoover, Herbert. A Challenge to Our Moral and Economic System.	1
Shattuck, Henry L. The Evolution of Industrial Ideology. American Labor Legislation Review.	2
A Definition of Unemployment.	4
Stewart, Ethelbert. The Wastage of Men.	8
Hart, Hornell. The Volume of Unemployment.Unemployment in the United States.	9
Cyclical Unemployment, by Industries.Monthly Labor Review.	11
Sources of Cyclical Unemployment	
.....Employment, Hours and Earnings in Prosperity and Depression.	13
Unemployment by Countries	
..League of Nations Report on Unemployment.	14
Koren, John; Wilkins, Zora and Ferguson, Donald G. The Engineer's Analysis of Unemployment.Waste in Industry.	14

Johnson, Herbert F. The Key to Industrial Good Will	Wisconsin State Journal.	29
Bain, J. Read. The Increasing Burden on Industry and Progress	Commonwealth Review.	35
Weber, Frank J. The Risk of Labor		39
Woodlock and Goebel. The Cost to Civilization of Unemployment	Stabilization of Industry.	40
Evil Effects of Unemployment on Mothers and Children. .	American Labor Legislation Review.	43
Commons, J. R. Capitalism's Greatest Weakness.	Unemployment Insurance.	45
Forsberg, Elsa Jennings. New Production Incentives for Old.	Stabilization of Industry.	53
Stone, N. I. The Economic Cost of Unemployment.	American Labor Legislation Review.	55
Johnson, Herbert F. The Rush Order, a Menace to Retail Business		56
Bradford, Ernest S. The Cost of Unemployment to Business.	United States Bureau of Labor Statistics.	58
Hoover, Herbert. The Hoover Report	Industrial Management.	60
Koren, John; Wilkins, Zora P. and Ferguson, Donald. G. Immigration and Unemployment ..	Waste in Industry.	63
Leiserson, Wm. L. Machine Production and Unemployment		64
Jones, Aaron M. Inflation's Challenge to Management.	Management.	66
Ryan, John A. The Need for an Unemployment Program.	Wisconsin State Journal.	69
Howard, Azile. The Community Responsibility. ...	Commonwealth Review.	73
Obligatory Unemployment Insurance ...	Memorandum of Information and Selected List of References Respecting Unemployment Insurance.	73
Official History of the British Unemployment Act	Report on Unemployment Insurance.	81

British Unemployment Insurance and Emergency Relief Measures (British) Report on National Unemployment Insurance to July, 1923.	102
Unemployment Insurance Legislation	
. Business Cycles and Unemployment.	116
Kittle, Mrs. William. Unemployment Prevention Through Compensation Insurance.	
. Wisconsin State Journal.	119
Witte, E. E. The Principal Provisions of the Huber Plan.	124
The Huber Bill, Essential Clauses	127

AFFIRMATIVE DISCUSSION

Rowntree, B. Seebohm. A Manufacturer's View of Unemployment Insurance . . . Federation News	135
Shattuck, Henry L. Modern Industrial Relations. American Labor Legislation Review.	140
Moore, Tom. The Question of Demoralization.	
. Machinists Monthly Journal.	141
Wolman, Leo. The Future of Unemployment Insurance American Labor Legislation Review.	150
Handley, J. J. The Mission of Unemployment Insurance Wisconsin Conference for Social Work: Proceedings.	157
The Economics of Insurance The Memorandum of Information and Selected List of References Respecting Unemployment Insurance.	160
Commons, John R. Compensation Liability the Way to Prevention Unemployment Insurance.	163
Haas, Francis J. The Necessity of Financial Obligation Catholic Charities Review.	175
Commons, J. R. The Business Man and the Preservation of Capitalism. Stabilizing of Industry.	180
Bain, J. Read. A Plan for Prevention . . . The Commonwealth Review of the University of Oregon.	182
Ryan, John A. The Catholic Church View.	186

Woodlock and Goebel. Some Benefits of Unemployment Insurance	Stabilization of Industry. 192
Hengel, H. C. The Ethics of Unemployment Insurance. American Labor Legislation Review. 196	
Ohl, Henry J., Jr. Unemployment Prevention Labor's Next Step	Life and Labor. 197
Dennison, Henry S. An incentive to Better Management.	202
Labor Resolution Urges Liability.	Proceedings of the Brotherhood of Railroad Firemen and Enginmen of America Thirteenth Convention. 207
British Experience With Unemployment Insurance	Unemployment and Its International Aspects. 208
Mac Gregor, D. H. State Wide System Coordinates Industry's Efforts	Some Aspects of Recent British Economics. 212
Feldman, H. The Case for Financial Incentives.	The Regularization of Employment. 213
Johnson, Herbert F. The Ideals of Unemployment Insurance and the Wisconsin Plan.	Canadian Congress Journal. 217
Kohn, William. An Insurance Company Advocate	Upholsterer's Journal 248
Collins, William. Some Questions Answered	250

NEGATIVE DISCUSSION

Hoffman, Frederick L. The Facts with Regard to So-called Unemployment Insurance	Economic World. 253
Scott, William A. The Failure of Unemployment Insurance	Milwaukee Journal. 258
Employer's Conference Conclusion	Report of the National Industrial Conference Board. No. 51. 262
Clausen, F. H. Unemployment Compensation Fundamentally Unsound	Milwaukee Journal. 268
Bailey, William B. The Superiority of Voluntary Effort in Mitigating Unemployment	280

Industry's Program for Unemployment Prevention a Constructive Alternative to Legislation	
.....Special Committee on Unemployment of the Industrial Relations Committee of the Associated Industries of Massachusetts.	286
A Permanent Unemployment Program ...Report of Governor Smith's Reconstruction Committee.	290
Morrow, E. H. Obligatory Insurance not Sound Legislative Proposal ..Toronto Financial Post.	293
Is Insurance Necessary to Mitigate Unemployment in the United States	
.....Report of National Industrial Conference Board, No. 51.	302
Gompers, Samuel. State Unemployment Insurance.	
.....The Monitor.	306
Gompers, Samuel. No State Does for America.	
.....New York Times.	310
Marxian Communist View.	
.....Daily Worker.	311
Bailey, William B. Do We Want Unemployment Insurance	
.....	314
Osburn, A. L. Unemployment Prevention Legislation.	
.....Special Report on Unemployment Prevention Legislation, 1923.	321
Attacking an Industrial Menace	
.....American Contractor.	325
Production Versus Consumption	
.....National City Bank Bulletin.	327
Responsibility for Unemployment.	
.....Business and Financial Comment.	328
Bailey, William B. British Experience with Unemployment Insurance. ..The Eastern Underwriter.	330
Northcott, Clarence H. The Inadequacy of the British Unemployment Insurance Act.	
.....Political Science Quarterly.	342
Disastrous Doles	
.....Scottish Country Life.	348
Casson, Herbert V. The Dead Heads of the Dole in England	
.....Open Shop Review.	351

Sherman, P. Tecumseh. Fallacies of Unemployment Insurance	The Monitor. 352
Vickers, Leslie. More Fallacies of Unemployment Insurance Exposed	The Monitor. 359
Hoar, Roger Sherman. Why I Am Opposed to Unemployment Insurance.	373
Manufacturers Association Estimate of Cost .. Proposed Unemployment Insurance in Wisconsin.	382
Haydon, George F. An Evaluation of the Pros and Cons of Obligatory Unemployment Insurance.	A Narration of Unemployment and Unemployment Insurance and Funds. 385

VOLUNTARY UNEMPLOYMENT PREVENTION AND RELIEF

Woodlock and Goebel. How Employers May Prevent Unemployment Voluntarily.	Stabilization in Industry. 391
Bain, J. Read. The Increasing Burden on Industry and Progress	Commonwealth Review. 396
Proctor, William Cooper. Steady Income Guaranteed.	Guaranteed Year Round Employment. 403
Plant Insurance and Work Guarantee.	Literary Digest. 406
Draper, Ernest G. How to Prevent Unemployment	New York Times. 408
Dennison, Henry S. Depression Insurance a Suggestion to Corporations for Reducing Unemployment	American Legislation Review. 412
Lewis, John L. A Labor Proposal for Compulsory Unemployment Reserves.	Mine Workers Journal. 419
Guntzler, Edwin. Unemployment Prevention in the Wall Paper Industry	428
Murry, Philip. Unemployment in the Coal Industry.	American Labor Legislation Review. 430
Howard, Earle Dean. Employment Insurance in the Chicago Clothing Industry	

UNEMPLOYMENT INSURANCE

xv

.....American Labor Legislation Review. 432

Butler, Fred C. Guaranteed Employment in the
Cleveland Garment Industry.

.....American Labor Legislation Review. 434

Hambrecht, George P. Fence or Ambulance 441

Soule, George. Reducing Railroad Shop Unemploy-
ment thru Cooperation of Management and
Union.Journal of Personnel Research. 442

Koren, John; Wilkins, Zora P. and Ferguson, D.
Spreading Out the JobWaste in Industry. 446

Building Trades Idleness Caused by Seasonal Work.
.....Minnesota Union Advocate. 448

Fluctuations of Prices and Unemployment 1920 to
1923Unem-
ployment, Studies and Reports Series C. No. 8. 451

Controlling the Business Cycle
Report of the Committee on Business Cycles of
the President's Conference on Unemployment. 464

Babson, Roger W. Depressions Can Be Prevented
.....Barometer Letter and Babson-Chart. 467

Babson, Roger W. What Will Hasten Prosperity.
.....Barometer Letter and Babson-Chart. 469

Stone, N. I. Plant Insurance and the Business Cycle.
.....American Labor Legislation Review. 471

Stewart, Bryce M. The Functions of Public Em-
ployment Services and Public Works. 474

A Manufacturer Averts Unemployment by Intelli-
gent Planning
.....American Labor Legislation Review. 479

Stone, N. I. Business Cycles and Individual Plant
Management.
.....Transactions of the Taylor Society. 480

BRIEF

RESOLVED: *That obligatory unemployment insurance legislation be enacted.*

INTRODUCTION

- I. Definitions. 1. "A person is unemployed who is seeking work for wages, but is unable to find any suitable to his capacities and under conditions which are reasonable, judged by local standards." This excludes those on strike or locked out, the unemployables, the work-shy, the ill and mentally or physically defective. It includes all those who are willing to work and able to work, but unable to obtain suitable employment. 2. The term labor, wage-earner, or wage-worker, as used in this outline, refers to those who release their energies of brain and brawn to the employing interests in exchange for wages, usually fixed, by the work period or by the output. 3. The term industry, employer, or employing interests refers to those who control industry and dictate its policies, to those generally included in the term entrepreneur, whether in local residence or absent from direct management. As the context may indicate, it may include the bankers and banking system so far as they are factors in the unemployment problem.
- II. The unemployment problem. The risk of involuntary unemployment ranks first among the specific problems of labor.
 - A. Size of problem: The number of unemployed at a given time varies from one to six millions

and it depends upon the amount of underutilization of the nation's productive resources—of capital, equipment, land and labor—and it varies from one to six millions. There are two general types and sources of unemployment.

1. Intermittent unemployment. The reservoir or reserve army continually increases and decreases in volume as industry lays off and takes on workers for its ever changing needs, varying with current business opportunities, management practices, acts of the elements, the seasons, etc. There are from one million two hundred thousand to two million five hundred thousand workers in this reserve in normal times.
 2. Cyclical unemployment. The general business depressions and industrial stagnation that follow boom periods of prosperity may add three or four million to this reserve. These depressions occur periodically as in 1907, 1914-15, 1921. While all industries, including agriculture, are not affected with equal severity, the depressions are general. Thus the unemployed are afforded little or no opportunity to shift from one industry to another or to the farms.
- B. Significance of problem: Everyone is taxed by unemployment in varying degrees and in different ways; for example:
1. The cost to labor: Since the modern wage worker has no legal right to his job, he is continually exposed to the risk of unemployment.

- a. The chance of retaining one's job is a gambler's risk; it may not depend upon efficiency, workmanship or loyalty to industry. Unemployment sweeps all types before it.
- b. Unemployment is the worker's greatest risk. Of the seventy and three-quarter days' wages which the average worker loses annually, three-quarters of a day is lost due to labor troubles, three to accidents, and seven to sickness. Unemployment causes a loss of sixty days' wages—thirty due to no work, and thirty to part time work. At all times—regardless of his age—the fear of “no job” is dominant in the worker's mind.
- c. Some classes of workers suffer more frequently and severely than others. The National Industrial Conference Board states that the unskilled, lowest paid and unorganized workers are hit hardest and most frequently. The Hoover report states that the average building trades worker loses eighty-six work days annually. Certain industries, such as the manufacturing and mechanical, have the most unemployment, while retail trade and agriculture have the least. Concerns of the large size lay off a greater per cent of their force than the small. Babson states that both in normal times and in depressions, there is a larger per cent of the wage-earning class out of work in the United States

SELECTED ARTICLES

- than in any other country in the world.
2. To the manufacturer, unemployment means idle capital and equipment, interrupted profits and demoralization of production morale.
 3. To the retailer, unemployment means more bad debts, also costly inventory risks, and buyers' strikes—which result from irregular income and purchasing power of the community.
 4. To the farmer, unemployment in the city is an economic menace.
 - a. As a merchant of farm products, it periodically ruins his market. When unemployment reduces city incomes and purchasing power and reduces consumption, over-production of farm products results and prices decline even below bare production cost.
 - b. As an employer, it means inability to retain a steady supply of farm labor, except during the period of factory idleness—when farm help is needed least. Big wages and boom time employment conditions make them less useful for farm work.
 5. To the local citizen, unemployment increases the drain on voluntary charity.
 6. To the consumer, the intermittent production and curtailed supply resulting from unemployment means higher prices, in part to pay for the cost of idle equipment and overhead.
 7. To society and its institutions, unemployment means family deterioration, stunted children, general want and its many psy-

chological, moral, social, and political consequences.

- C. The causes of unemployment are many. Some unemployment is unavoidable, for industry requires a reserve available for employment at its call. Some of it is traceable to the consumer's prejudices and unguided and misdirected custom of buying. The responsibility for the residual is attributed to the management of the individual and to the collective policies and practices of modern business in marketing, finance, production, and personnel management. The National Industrial Conference Board reports that the forces which cause unemployment are entirely beyond the control of the worker. His responsibility is limited to the rendering of efficient cooperation when employment is afforded him.
- D. Definition of issue: A state-wide obligatory unemployment compensation law is but one of many different proposals advanced to meet the unemployment problem. There are various forms of such legislation in operation in other countries. Each scheme, however, has the following essential provisions:
1. Employers (or their insurers) must pay cash compensation payments to employees whom they lay off, who are unable to find other suitable employment. The benefits payable are strictly limited as to amount, as to the time during which payments must continue and to the conditions or qualifications for receiving the compensation payments.
 2. All employers are required to insure their liability for the compensation payments, unless they establish their ability to meet

SELECTED ARTICLES

all possible claims for such compensation for which they are liable.

3. Supervision over the administration of the unemployment compensation scheme is vested in some governmental department which decides disputes between employers and employees, supervises insurance carriers. It has wide discretion to adopt all necessary rules and regulations and conducts a state-wide coordinated employment exchange. Much of the actual work of administration is carried out through these local free employment exchanges, to which the unemployed workman who is an applicant for compensation must regularly report and to which each employer will register his needs for help.
4. Aside from these essential provisions great variations are possible in a scheme of obligatory unemployment compensation, to meet peculiar conditions. The reserve funds may be contributed to wholly by employers, or may be partly met by contributions from employees and the state. These insurance reserves may be controlled by a state fund—a compulsory mutual association of employers—competing mutual and commercial insurance companies; or by combinations of two or more of these plans, as desired. Similarly, the compensation payments and the details of administration can be altered as desired.
 - a. Such a legislative proposal would involve an extension and improvement of existing laws by providing protection against a portion of the wage loss due to involuntary unemployment.

The liability for such part of the wage loss to be apportioned between industry and labor on a basis that will approximate present standards of recognized responsibility.

AFFIRMATIVE

- L. It is necessary; for
 - A. The need exists; for labor, the consumer and the community are all victims of irregular work conditions; for
 - 1. The wage worker's income is insufficient to enable him to bear the loss due to enforced idleness; for
 - a. Even boom time weekly wages (1920) range from 14 per cent to 59 per cent below the amount needed to maintain the "most conservative and most carefully worked-out budget for a family of five on a minimum standard of health and comfort," according to the figures of the National Industrial Conference board report covering twelve industries.¹
 - b. The lowest paid and unskilled workers are forced into idleness most frequently; once without work their large numbers keep them unemployed for longer periods than the better paid and skilled. Machine production is enlarging this vast class.
 - c. Deferred wage plans in the form of various plant benefit and relief schemes are seldom adequate. They are by their very nature limited in

¹ Douglas Hitchcock & Atkins. *The Worker in Modern Economic Society*. Chapter 9.

scope, and at their best may not be permanent.

2. The consumer is made victim through unduly high prices. Prices—which should cover legitimate costs and a fair profit—are inflated to include much of the employer's prevalent costs that accompany unemployment. These costs are passed on to the consumer because they are common to most competing firms, and include such items as the cost of inefficient management, labor turnover and overhead due to under capacity production.
 3. The local citizen is burdened with the cost of charity for the relief of the jobless. This cost bears no relationship to responsibility. Furthermore, the pitiable doles dispensed in this manner demoralize the worker without relieving his distress.
- B. Existing devices have failed, for the pressure of high overhead costs and the profit motive fail to induce general unemployment prevention in industry—even though the merits of prevention are known; for
1. Industry's unemployment costs are not generally appreciated by those who determine the larger business policies.
 2. The inertia of custom, the prevailing tendency of "let good enough alone" and the "can't" attitude thwart improvements in methods and equipment essential to unemployment prevention.
 3. The production of the few establishments that have stabilized employment is insufficient to affect the market price through competition and to eliminate the inefficient

concerns with high unemployment experience.

4. The pressure of high overhead expense from periodic unemployment fails to induce large concerns to prevent as long as the high profits from speculative plunging on a rising market (in good times) are sufficient to care for reserves for capital overhead and as long as they can compel their employees to care for their own overhead.
 5. The consumer is now paying for a large part of industry's unemployment costs, which are included in the price.
 6. To lay off the work force occasionally and close down the factory may be more profitable than continuous production; for such stoppage creates abundance of labor and shortage of finished products, and makes possible high prices and low wages.
- C. Other proposals have failed, for they have not met the problem for which unemployment legislation is designed; for
1. Though they are known generally, they are voluntary—they may or may not be put into practice.
 2. They lack the one incentive universally effective—financial liability.
 3. They are not substitutes for compensation liability. Though they should be encouraged; they serve best as complementary measures to it.
- D. It will bring results; for past *experience* shows that where prevention is reasonably attainable, compensation liability has been corrective of industrial ills rather than punitive in effect on

the employing interests. It has brought about prevention where the prospects of additional profits failed; e.g. :

1. Wisconsin child labor laws were not so generally observed until legislation imposed a triple liability for damages for all injuries to children illegally employed.
 2. Though the possibilities of accident prevention were long known, practically nothing was done by industry until faced with compensation liability. Prevention is generally most effective in those states and in those occupations where the compensation liability is most costly.
 3. Though the possibilities of unemployment prevention were long known, practically nothing was done by industry until faced with compensation liability; e.g.,
 - a. Where trade unions have required a concern or industry to pay out-of-work wages, successful prevention has been effected.
 - b. The recent fear of compensation liability through unionism or legislation have inspired the employing interests sporadically to attempt some prevention.
- II. It is economically sound, for
- A. It will impel employers to cooperate in tackling the whole problem.
 - B. It will organize the labor market, as employers are induced to cooperate in placing the involuntary idle.
 - C. It will reveal information essential to the prevention of unemployment, such as facts con-

cerning the amount, distribution, waste, and causes. It will manifest the hitherto unappreciated expense of unemployment to the employing interests as a distinct cost separate from "overhead."

- D. Where the management practices of an employer have required a reserve of labor in waiting, the obligation to pay for part of its maintenance will impel him to stabilize his production and reduce the reserve to a minimum, thus making available the unneeded surplus for relieving the labor shortage in other industries and localities.
- E. Since competition with concerns in other states will prevent the inefficient employers with *much* unemployment from passing on high compensation costs to the consumer in the form of higher prices, they must face the issue of prevention; for the compensation must be paid either from profits or from economies effected by the reduction of waste, including unemployment.
- F. Where a concern endeavors and *temporarily* fails to eliminate unemployment and must pay compensation, the resulting improved production would more than offset this cost.

III. It is morally just; for

- A. The employing interests are at least in part responsible for existing unemployment. They have it within their power, in dictating business policy, materially to reduce this hazard. The worker and consumer are least, if at all, responsible; still they bear the burden of unemployment.
- B. Where the existence of a reserve of unemployed labor is necessary or advantageous to

the employing interests who control the sources of employment, the obligation to contribute for part maintenance will be but proper compensation for the actual benefits now derived.

- C. The employing interests are able to compensate for the waste of human and capital resources resulting from unemployment. This is proved by the fact that they are now compensating for it, but *only where compelled* by superior power or authority; e.g.,
1. By superior bargaining power, the investors require steady interest income, landlords require rent, staff officers require salaries, etc.—quite regardless of the regularity of production.
 2. By legal authority, public utilities levy a minimum charge—compensation for maintenance while waiting ready to serve.
 3. By bargaining power, some trade unions hold industry liable for a part of wages lost when industry fails to provide steady work.
 4. By legislative authority, industry is now liable for compensation for unemployment due to accidents and occupational diseases—even when industry is not entirely at fault.
- D. In the absence of obligatory compensation legislation, the unemployed worker and the unorganized consumer are unable to shift the burden of the cost of unemployment onto those responsible.
- E. It endeavors to introduce more humanity in industry's labor relations; for it will remedy the impersonal law of supply and demand with

the nobler golden rule based on citizenship rights and obligations.

- F. It asks industry to recognize that the overhead of human labor (maintenance cost) is deserving of some attention similar to the attention paid the overhead of inanimate capital.
 - G. It will protect the unorganized consumer against price inflation and the worker against unjustifiable wage reduction; for
 - 1. If a shut-down is executed, the compensation cost will tend to offset the advantage to employers of the economic effects on wage levels of increasing the reserve of unemployed.
 - 2. It will be more costly to curtail output and supply by closing the factory in order to maintain an inflated price for factory products.
 - H. It will elevate the maintenance of the involuntarily unemployed from the level of poor relief for the abject to the level of citizen's rights—a just payment for a part of labor's overhead cost while waiting ready to render service to industry at its call.
 - I. It is the duty of government to protect its citizens from flagrant iniquities, especially where the iniquities are preventable, and the means of prevention both practicable and profitable.
- IV. It is desirable for industry; for
- A. It will protect conservative concerns against unscrupulous competition; e.g., the “bidding up” and stealing of labor during such periods by unsound concerns whose practices cause irregularities.
 - B. It will reduce many of the risk problems of finance, personnel and production—as the con-

- sumers purchasing power and habits become regularized.
- C. It will reduce production costs thru improved production morale and provide wider spread of overhead without reducing the worker's income.
 - D. It will raise the level of competition and impel employers to cooperate.
- V. It is desirable for labor; for
- A. It will protect the workman and his family from the physical, mental and spiritual deterioration that result from uncertainty of job tenure while at work, from loss of physique, skill and efficiency while forced to be idle, and from demoralization from being forced to accept charity when work is denied—due to “subjection to interference and petty spying into matters of private life at the hands of well-meaning but unscientific social workers, philanthropists, and uplifters,” and due to uncertainty of amount and duration of voluntary charity assistance.
 - B. It will make possible a better living standard, for
 - 1. It will result in steadier work, hence larger annual money earnings.
 - 2. The inevitable lower prices will mean higher real earnings and purchasing power.
 - C. It undermines industrial czarism and establishes citizenship rights for it will make universal the benefits of, and assure permanency to, the successful schemes for preventing and remedying unemployment now in operation in enterprising individual establishments.

- VI. It is desirable for the farmer; for
- A. It meets the farmer's labor problem; for he needs labor when city business is "good." Now he must reduce his work force during city depressions. As compensation impels industry to spread its work out over the year, the farmer is being protected from a most demoralizing abuse of large concerns. Farm labor deserts him when he most needs them; he is asked to hire the city unemployed that once deserted him, at times when his farm can least afford to take on extra help.
 - B. It lessens the danger of periodic over-production of farm produce as steady city employment creates a more constant demand for farm and dairy products. Now his market is periodically undermined as the city workers change their diet during unemployment—to grain and lentils instead of beef and pork, oleo instead of butter and cheese, and water instead of milk.
 - C. Production and economies in manufacturing will increase and thus bring lower factory products prices and strengthen his weak economic power, as it checks restriction of output by the city manufacturer.
- VII. It is desirable for local retailer and small business; for
- A. It will stabilize local purchasing power; for
 - 1. Since it aims to "iron out" the usual alternating periods of plant shutdowns and rush orders and to encourage continuous local production and employment, it will tend to reduce the risks that grow from bad debts, low purchasing power, violent price changes and inventories, for

- a. It will permit the floating population to settle down, and deter those settled from becoming floaters.
 - b. It will afford steady and larger local incomes.
 - c. It will tend to discourage fickle styles and standardize the form and quality of merchandise.
- B. It will reduce overhead, for future needs can then be predicted enabling operation with smaller inventory, less working capital and high merchandise turnover.
- C. It will insure business against uncertainties that cause buyers' strikes, as they occur on the eve of trade depressions by buying up at the critical time. Consequently it will prevent unemployment in one industry or locality from spreading and infecting the whole nation.
- D. It will discourage the plunging practices of industrial concerns that periodically lure away help.
- VIII. It is desirable for the public; for
- A. It will reduce prices, increase purchasing power and maintain a more steady supply of goods for the consuming public.
 - B. It will encourage industry to keep the plants running more steadily and lengthen the production year to twelve months where reasonably possible. Thus the employment of factories and labor formerly idle will enlarge the total annual product.
 - C. As goods produced that are not dumped into foreign markets must be sold at home, the increased supply of goods offered for sale is bound to drive prices downward, wherever

they are inflated. Thus prices will tend to approximate "legitimate costs" and profits. This reasoning assumes honest competition; i.e., where economic law—supply and demand—will not be tampered with by price conspiracies or illegal restraint of trade.

- D. It will assist economic law to spur on concerns who adopt scientific methods in management, and at the same time drive out those who operate by rule of thumb; for the resultant reduced prices and narrowed per unit profit margins will drive out concerns with wasteful methods, and encourage those concerns with lower costs and superior management who stabilize their business, reduce labor turnover and the idle equipment overhead costs.
- E. Consequently business genius will be inspired to shift its attention away from holding back production and from boosting prices as important profit sources to that of boosting production and economy and to holding down prices in a constructive way.
- F. Where trusts, pools and combinations have held up prices to enable the wasteful and inefficient concerns to profitably exist, the resultant enlarged and constant production will automatically purge the market of them, for these combines depend for their existence upon their freedom to shut down production and restrict output at will.
- G. It will release funds of the retailer and consumer for new uses as speculative hoarding is discouraged by its price stabilizing influence.
- H. Larger production and reduced costs spell increased purchasing power and moderate prices.
- I. By placing on each concern in a state a poten-

tial cost burden that varies with the amount of its unemployment—from practically nothing to a possible $1\frac{1}{2}$ to $2\frac{1}{2}$ per cent of the payroll—it will hasten the elimination of the inefficient concerns with high overhead and unemployment, and accelerate the development of those concerns that afford steady employment. The resultant increases in management economies and improved production morale will increase industry's advantage in competition with other states, and will benefit the workers, efficient concerns, and the consumers; for

1. It will induce the employing interests and labor to render their best to increase quantity, economy and regularity in production as a universal means of securing steady incomes and profits rather than to continue the restriction of output practices.
2. It will reduce prices to levels that more closely correlate with legitimate costs; for prices are set by the comparatively efficient concerns rather than by the marginal or least efficient concerns operating at or near a loss.

IX. It is socially desirable; for

- A. It will relieve the locality of the burden of maintaining the unemployed through public and private charitable measures, local retail credit, etc., and of the demoralizing effect of the continuous influx of transient workers.
- B. It will tend to prevent the growth of industrial conditions that produce unemployables, permanent casuals, migratory hoboos and tramps; for it will create a lasting interest in better job coordination, in vocational training

- and guidance, in sound personnel and management policies and in stable labor relations.
- C. It will remove one of the main obstacles that prevent industrial peace.
 - D. It will increase the number of steadily employed with steady *real* incomes and thus make possible stable domestic life, home ownership, regularity of living standards and thrift—fundamental factors essential to good citizenship, the absence of which makes for revolt, social unrest, crime, child delinquency, disrespect for law and government, etc.
 - E. It will bolster up our economic system at its weakest point by preventing the waste that results from irregular production.
- X. Obligatory unemployment compensation is practicable; for
- A. Unemployment compensation liability legislation is the product of decades of experience in America and abroad both in remedying and in preventing risks peculiar to modern industry:
 - 1. Those unemployment insurance laws prove most satisfactory which hold the employing interests for the payment of a larger portion of the unemployed workers' wage loss.
 - a. There is a general tendency to increase the employer's liability under the obligatory systems.
 - b. Voluntary systems are adding features of the obligatory.
 - 2. While a few pioneer American employers under handicap and on their own initiative have proved what can be accomplished, the great mass of employing interests fail to improve method or to keep

improvements in the absence of a constant spur such as financial liability. Man struggles harder to retain a unit of that which he has than to attain an additional unit.

- a. Meritorious improvements may often be neglected until induced by the prospects of loss.
 - b. The existing economic forces fail to exercise over the employer such vigorous discipline as he now exercises over the employees; i.e., by promptly eliminating the inefficient and neglectful; for
 - (1) Their efficiency and service is subjected to less rigid measurement.
 - (2) The existence of a going concern may often be attributed to some form of monopoly, superior financial backing, conjunctural conditions, booms, growing population and attendant demand, fortune of strategic positions in the market, or to the backwardness of the competitors in the industry in general, rather than to efficient administration.
- B. British and world opinion regards obligatory unemployment insurance as a practicable means of protecting bona fide unemployment; for
1. Various governmental administrations have cooperated in extending its scope and influence, and have never demanded its repeal.

2. Organized labor, organized employers, civic and church bodies equally support it, for it has succeeded in large measure.
 3. Its administration (loading) costs are the lowest of all insurance known.
 4. It has prevented physical deterioration common to previous unemployment periods.
 5. Some American reports of its alleged failure do not express the prevailing British opinion, the general tendencies and experience; for
 - a. They emphasize isolated cases of the abuses early in its experience.
 - b. They fail to make proper comparisons with actual British conditions before enactment, with the probable conditions in the absence of unemployment insurance; and with American unemployment conditions.
 - c. They describe abuses that grew out of local emergency and war workers' and soldiers' relief measures, and not from the regular national unemployment insurance system whose officers assisted in the administration of these measures.
- C. American legislation can be made effective (where the British Act is ineffective) by making over-extension of credit and the usual alternation of rush order booms and factory shut-downs too expensive to be continued, and by graduating a concern's compensation premium cost on the basis of unemployment experience.
- D. Employers' liability for unemployment compensation will serve as an automatic check

against the short-comings charged against the British system; for

1. The payment of fraudulent claims is rare under American accident compensation laws. If extended to include involuntary unemployment, the facility in determining qualifications once defined will eliminate the work-shy.
 2. It will displace the indifference of employers and their negligence in reporting vacancies.
- E. Its enactment will involve merely an extension of existing machinery with little change.
1. Employing interests and bankers are now well organized for various purposes and can assist materially in prevention through greater cooperation and through caution in credit extensions.
 2. Voluntary organizations will insure compensation liability.
 3. Labor is ready to cooperate on any sound program for prevention, for more continuous and efficient production and steady work.
 4. Where existing machinery has failed, compensation liability will coordinate its resources and concentrate its attention on the unemployment prevention possibilities and thus become effective.
- F. Compensation liability legislation is adapted to American conditions and is flexible enough to adjust itself to development or change in conditions.
1. An introductory period with protective devices enables all parties to prepare for prevention.

2. Without formal legislation enactment the administering commission may issue orders with weight of law to meet emergencies and new conditions, in manner similar to the administration of accident laws.
3. Advisory boards and public hearings allay friction and misunderstanding between employers and labor on interpreting administrative detail.
4. By voluntary agreement between industry and labor (or through amendment) improvements may be enacted without disturbing its fundamentals.
5. The principle of mutual non-profit insurance definitely enables American employers to help themselves through constructive cooperation.
6. The cash reward features will make prevention permanently profitable and attractive to better management.

NEGATIVE

- I. It is not necessary; for
 - A. A considerable portion of the volume of unemployment is necessary; for
 1. The capacity of the nation's production equipment and resources must always exceed the usual demands—so at all times to be ready to take care of emergency needs and exigencies, such as defense of the nation, or sudden expansion of domestic or foreign market demands due to political conditions, financial conditions, earthquakes, famines, etc.
 2. Continuous improvements in the technology of production and methods of dis-

- tribution must always force some into the unemployed reserve temporarily in the process of readjustment. These improvements should not be hampered.
3. The constantly changing demand of the consuming public must be satisfied.
 4. Custom dictates the employment period in many cases.
 5. Unemployment is an essential instrument for discipline; for it penalizes demerit.
- B. Present incentives for business to prevent unemployment are adequate; for
1. Unemployment is but one phase of the still larger business problem—the inability of the consumer to take the full product of our much over-developed industries.
 2. Idle organization and equipment mean high overhead cost. The tremendous cost of unemployment to capital investors makes them constantly eager to utilize all available capacity. Full capacity production is the goal of industrial managers.
 3. Profits depend on continuous production.
 4. Employers are rapidly learning the cost of labor turnover.
- C. Additional legislation is superfluous; in the long run the immutable law of supply and demand, as it operates in the open market of free competition, automatically regulates the volume of employment and production to the best advantage of the greatest number; for
1. Changes in the price of a commodity automatically check over-expansion in an industry when there is abundance; for price registers the social need for a commodity. For example

- a. A decrease in price curbs the use of labor and capital in the further creation of the commodity, as the prospects of profits decline. Both labor and capital are fluid and settle where there are opportunities.
 - b. An increase in price tends to expand production, as it increases the prospects of profits.
2. The law of supply and demand operates effectively to drive out costly methods and encourage the most efficient; for
 - a. The inefficient concerns, with their high costs and antiquated methods of management, are automatically culled out. Better equipment and methods are constantly being brought into use. Inefficiency, causing high production costs, results in inability to compete. Thousands are constantly being driven into bankruptcy to make way for the more efficient.
 - b. The law of supply and demand is flexible, and it automatically adapts itself to changing industrial and market conditions.
 3. Any governmental legislation that tampers with immutable economic law restricts the free operation of competition, and thus fosters the survival of the unfit.
 4. Statute law that meddles with the bargaining relations between buyer and seller undermines the tenets of free contract, and substitutes the medieval condition of static society.
- D. Those affected by unemployment are already meeting the problem; for

3. A wide experience of voluntary effort through individual plants and groups.
 - B. It is difficult to calculate the risk of unemployment with actuarial certainty; for
 1. The essentially political nature of governmental appointees who will arbitrate disputes cannot be predicted.
 2. The unemployment statistics are still inexact and incomplete.
 3. The peculiar nature of this risk continually varies with complicated uncontrollable forces.
 4. Individuals differ in their employability.
 - C. It would confiscate, without compensation, industry's economic position in purchasing labor. For example, to organize the labor market (about centralized free employment information exchanges) would remove the present benefits of each employer's having his own reserve of unemployed labor to draw upon.
 - D. Demand and supply will automatically bring about prevention in time. Statute law merely interferes with the natural economic tendencies.
 - E. Since unemployment compensation would accelerate the driving out of the less efficient, it would materially decrease the number of producing concerns, eventually leaving the market in complete control of a few whose sole justification for survival and continued existence would be "efficiency" and unemployment prevention.
- III. It is not morally just; for
- A. The employing interests in industry are not morally responsible for the volume of unem-

ployment; for they cannot control the forces that cause much of the unemployment; for example

1. Conditions in other states and nations, wars and rumors of wars, obviously are too remote for the employing interests to control.
 2. Acts of the elements, fires, floods, earthquakes and the seasons are beyond the control of the employer.
 3. The future cannot be forecast with certainty.
 4. General business conditions and the business cycle are far too complex for the average manager even to comprehend thoroughly—he is still less able to control them.
 5. Certain industries have obvious peculiarities that cannot be eradicated.
 6. The peculiarities of human nature affect market demand. The consumer's demand cannot be controlled and directed with assurance. If one affords steady employment during depression by stocking up the product for future use, he may find that the demand for the particular goods has changed. This would entail sacrifice in prices and even loss, hence unemployment prevention is discouraged.
- B. Obligatory payment for part of the wage loss during periods of unemployment would require the employing interests to compensate the employee as an investor of labor, similar to the steady interest remuneration now paid to an investor of secured capital. Still it would permit the former to leave the job at will, while the latter may not withdraw his capital

- investment until he first gets a substitute investor by transfer.
- C. It would create an additional responsibility for those who employ labor. It would not correspondingly add to labor's responsibility.
 - D. It would require the employing interest to compensate for unemployment due to "no work" in a manner similar to compensation now afforded when unemployment is due to injury or occupational disease. Still, the causes of the former type of unemployment are far more difficult to control, while much is positively unavoidable.
 - E. It would constitute a punitive encroachment on the employing interests' inalienable rights—on their freedom to hire and lay off employees as they choose.
 - F. It would tend to force the employing interests to continue producing regardless of whether there is a profit. Thus it would increase the danger of over-production of factory products and force them to accept ruinously low prices.
 - G. It would subject employers' business methods to inspection, interference, regulation, and standardization by governments, "experts" whose decisions would attempt to substitute the "rule of law and science" for the rule of private individual authority. These are prerogatives of employing interests never before tampered with.
 - H. "The argument that 'the employing interests are largely to blame for employment, therefore let them pay for part of the cost of maintaining those out of work' savors of bolshevism rather than a sincere attempt to solve the problem."

- IV. It is not desirable for the employing interests; for
- A. It will deprive the employing interests of their competitive advantages due to location and thus drive them to other states and nations; for
 - 1. Capital is fluid and settles where opportunities are the greatest and the most secure.
 - 2. Compensation cost will be too exorbitant and production morals will be so undermined that new industries dare not settle, and old concerns may actually retire or refuse to expand in the states requiring compensation for unemployment.
 - B. To hold the employing interests liable for compensation for their unemployed is tantamount to confiscation and is unjust class legislation.
 - 1. It adds another burden to this already over-legislated class. There are now more statutes that inspect, meddle, prohibit, penalize and regulate acts of the employing interests than any other class in society.
 - 2. The burden of these unemployment costs on employers will inevitably continue to increase; for
 - a. As the unemployed increase in political power they will demand larger compensation payments.
 - b. The volume of unemployment will increase in America as legislative enactment increases the inducements to idle.
 - 3. It will increase business pessimism and enlarge the now appalling number of failures and bankruptcies.
 - 4. It will intimidate business and investors and thus perpetuate business stagnation.

- C. It will tend to stabilize wages and working conditions at the higher levels and prevent their deflation to lower levels, thus intensifying the difficulty in making necessary adjustments that lead to normalcy; for
 - 1. It will deter employers from sharing their prosperity earnings with employees in the form of higher wages; for once an increase is granted, it may not be withdrawn without difficulty.
 - 2. Once a depression sets in, the stabilized high prosperity real wage levels will prevent deflation to normalcy.
- D. Legislation for unemployment compensation will disturb the present existing relations between the employer and employees.
- E. It will subject business to continuous governmental bureaucratic interference, regulation and supervision.
- F. It will force industry to produce even at a loss.
- G. It will make discharge of employees difficult. Still one unemployed may refuse to accept positions of strike-breakers as "unsuitable."
- H. Wherever it may impel one industry to keep running steadily—markets will become glutted because of the inability of the nation's consumers to purchase the enlarged product. Nations purchasing power must first be increased.
- I. As it checks expansion of capital equipment beyond the limits set by the market's ability to buy, it will force large amounts of surplus funds onto the money market unemployed. This will drive down interest rates and other fees paid for capital services while at the same

time maintaining the standards of labor's reward.

- V. It is not desirable for labor; for
 - A. It will tend to increase the volume and lengthen the duration of unemployment; for
 - 1. In boom times, it will be ineffective when the prospects of profits will exceed many times the total cost of compensation liability reserve.
 - 2. In the depressions, the employer's prospect of unsteady work and the consequent compensation liability will deter him from taking on more men to absorb the volume of the unemployment.
 - 3. It will at all times cause more unemployment.
 - B. It will render unequal benefit to unemployed.
 - 1. Workers in the exempt and uninsured classes of employment will be excluded from compensation payments when unemployed, unless their employers elect to compensate.
 - 2. Those who are insured may be favored with the few jobs available in times of depression.
 - 3. As the inefficient workers are first to be laid off, they will derive most benefit from the act.
 - 4. Lengthy "waiting periods" will exclude a large part of the intermittent unemployment from immediate benefits.
 - C. It will undermine habits, making dependent paupers of the self-sufficient and thrifty.
 - D. It will subject American labor to the regulation of numerous official state decrees.

SELECTED ARTICLES

- a. While the retail trade has normally the least unemployment of all industries, in the severe depression of 1921 it laid off almost three of every one hundred employed.
 - b. Ten per cent of each premium dollar paid to the state association to pay the cost of adjusting differences between employers and contestants for unemployment insurance.
 - c. The overhead expense of managing such a state-wide merchant's mutual association will include considerable for salaries and expense of secretaries, organizers, stabilization experts, etc. There is no assurance that the alleged benefits to member merchants will counter this expense.
- C. Membership in the mutual association, which is voluntary for those who employ less than six and compulsory for the unexempt, will subject member merchants to a form of disciplinary control not unlike the leveling forces of unionism upon labor.
- D. As this plan tends to curb violent price changes, it would deprive merchants of inventory profits common to boom periods.
- VIII. It is not desirable for the public; for
- A. Industrial pay role costs will increase, at least, temporarily. Even if this cost cannot immediately be passed on in price, certain dangers more damaging than the temporary benefits of low prices alleged may develop.
 - B. Should unemployment wages so influence economic law as to cause some stabilization in the industries that are not over-developed, the cost

of resultant failures and bankruptcies to the employing interests in the over-developed industries will counter the meagre consumer benefits alleged.

- C. All concerns cannot hope to survive the trial period of intensified competition which will result from the enlarged production brought by stabilization—e.g., due to the abundance of capital, the increasing productivity of labor and the efficiency of machinery, our industries have become so over-expanded that 40 per cent of the mines employing 75 per cent of the workers could supply us with all the coal we need if worked twelve months. Our needs for steel and iron can be supplied in seven months' work, window glass in seventeen weeks, and our boot and shoe needs can be supplied by 14 per cent of the factories if operated for twelve months.
1. Consequently many concerns will be compelled to retire from active production, leaving the market to fewer though superior concerns whose *sole* justification for existence will be "low costs and unemployment prevention." The importance of these objections fade as we realize the importance of having sufficiently large equipment to care for sudden expansion in consumers' demands. Furthermore, reduction in number of competing concerns increases the temptation to combinations for price fixing purposes.
- D. Should unemployment compensation force firms to manufacture for future demand, standardization and uniformity in style would inevitably result. Hence the tastes that call for

- “something different” and “individual” will have difficulty.
- E. It will eventually create an additional burden to the consumer in the form of higher prices; because
1. The removal of the unemployment fear incentive will necessarily lower morale, decrease efficiency, and increase production costs to the employing interests; and further
 2. The experience premium cost of the unemployment compensation will also be passed on to the consumer, for it increases the production costs of the marginal producer.
- IX. It is not desirable for society; for
- A. The assurance of compensation while unemployed will undermine the independence, individualism, and self-respect inherent in American labor; for
1. It removes the incentive for thrift, self-respect, and individual endeavor.
 2. It removes the fear of privation needed to induce faithful production.
 3. It will create a positive incentive to loaf.
- B. It will increase the volume and lengthen the duration of unemployment.
- C. It will create a permanent class of dependent and casual idlers. This will
1. Increase social unrest.
 2. Demoralize government, morale, business, labor, society.
- X. Obligatory unemployment compensation legislation is impracticable; for

- A. Business will be at the mercy of governmental bureaucratic officials who must stand as arbiters in disputed cases between employers, insurance carriers, and between labor and employers.
- B. It will destroy individuality, the element of human personality characteristic of American business administration, and subject business practices to standardization uniformity as directed by governmental bureaucracy.
- C. Obligatory unemployment compensation legislation will prove too cumbersome in administration and too inflexible to avert abuses, corruptions, and to meet special emergencies.
- D. It will intensify the strife between employers and labor at "advisory board" hearings because of the complications and conflict of interests entailed in determining standards of detail administration of its provisions.
- E. The cost of administration will be too excessive as to justify the meagre amelioration afforded. It will entail endless expense to industry and society.
 - 1. Its administration will require a large army of officers, adjustors, statisticians, actuaries, major and junior executives and clerks.
 - 2. Its administration will require a well coordinated chain of employment exchanges or job information offices for the purpose of placing unemployed and for adjudicating claims.
 - 3. Its administration will require an elaborate inter-insurance organization of mutual insurance associations, entailing the maintenance cost of numerous actuaries, ac-

countants, production and personnel engineers, experts in stabilization, etc. This cost will swell the overhead and hence the premium costs charged employers.

- F. After careful study and observation of European legislative experience and of American conditions, it has been repeatedly rejected by insurance carriers and employers organizations, governmental and civic bodies, for the following reasons:
1. It is positively unnecessary, unsound and impracticable.
 2. It would be a dangerous innovation disastrous in its effects on all whom it directly or indirectly affected.
 3. At best, obligatory unemployment compensation legislation is a mere palliative of doubtful value.
 4. The argument that "industry is to blame, so let industry stand the cost" savors of bolshevism rather than a sincere attempt to solve the problem.

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