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**UNEMPLOYMENT
INSURANCE
AND
UNEMPLOYMENT**

The National Liberal Federation
and the Liberal Women's
Unemployment Enquiry Group.

1983

Report of the N.L.F. Committee
on Unemployment Insurance

AND THE

Report of the Liberal Women's
Unemployment Enquiry
Group

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INTRODUCTORY NOTE.

THE REPORTS contained in this pamphlet are the result of two enquiries separately undertaken.

On November 16th, 1932, the Executive of the National Liberal Federation set up a Committee with Mr. Milner Gray (Parliamentary Secretary to the Ministry of Labour in the National Government, 1931) as Chairman. The Report of this Committee was presented to and adopted by the National Executive on March 15th, 1933, and its main conclusions will be considered at the Annual Meeting of the Federation at Scarborough in the month of May next.

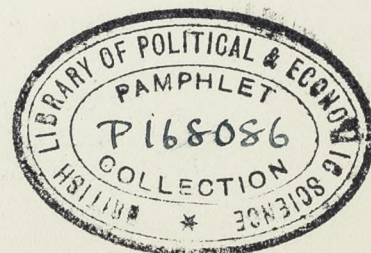
The other investigation was undertaken by the Liberal Women's Unemployment Enquiry Group over which Mrs. Masterman presided and of which Mrs. Collett acted as Honorary Secretary. As will be seen, this deals more with the domestic and personal aspect of the unemployment problem. The Group worked in association with the W.N.L.F., and its report is to be presented to the Council of that Federation at Scarborough.

The two enquiries were undertaken almost simultaneously but they were necessarily concerned with different aspects of the problem and it is hoped that their joint publication in this pamphlet will be found useful.

NATIONAL LIBERAL FEDERATION,
42, Parliament Street, S.W.1.

April, 1933.

Insurance, Unemployment - U.K.



Report of the Unemployment Insurance Committee of the National Liberal Federation.

1. Reference.

“That the Committee should (a) study the Report of the Royal Commission on Unemployment Insurance; (b) examine the Government's treatment of the Means Test, and report.”

2. Personnel.

The Committee consisted of—

Mr. MILNER GRAY (Chairman).

THE OFFICERS OF THE FEDERATION.

MRS. S. B. COLLETT, the Honorary Secretary of the Liberal Women's Unemployment Enquiry Group.

MRS. NEVILLE DIXEY.

MISS AMY HUNTINGTON.

MR. WALTER MEAKIN, and

MR. HAROLD STOREY.

8. Procedure Adopted.

The Committee circulated a Questionnaire so as to elicit Liberal opinion in the country on the principal points dealt with in the Report of the Royal Commission.

This questionnaire was circulated to—

Constituency Liberal Associations in England and Wales.
Members of the Executive Committees of the following bodies:—

The National Liberal Federation.

The Women's National Liberal Federation.

The National League of Young Liberals.

The District Federations.

The Liberal Summer School, and to Liberal Candidates.

Constituency Associations were invited not only to study the questions themselves but to submit the names of Liberals of practical experience in public life to whom the questionnaire could be sent, and a large number of names and valuable information was obtained in this way.

4. Circulation of the Questionnaire.

(a) To Associations:

Many Constituency Associations set up special Committees to examine the questions, and the following illustration of what was done at Chester (to mention only one example of a number of similar cases) shews the interest taken in the subject:—

The Chester Division Liberal Association formed a Sub-Committee consisting of:—

- 1 member of the Public Assistance Committee.
- 1 member of the old Advisory Board.
- 1 Employer of Labour.
- 1 Unemployed man.
- 1 Insurance Lawyer.
- 1 Trades Union Official, and
- The Secretary of the Constituency Liberal Association.

This Committee produced two reports—a majority report and a minority Report.

We have received a number of letters from Associations and from individual Liberals welcoming the circulation of the Questionnaire and testifying to the interest aroused by it.

(b) To Individuals:

An analysis of the qualifications of the individuals who returned questionnaires shews that the following are among those who have placed their views before the Committee—

Chairman and other members of the following bodies—

- Public Assistance Committees
- Local Labour Exchange Committees.
- Local Relief Committees.
- Means Test Committees.
- Local Guardians Committees.
- Local Education Committees.
- School Care Committees.
- National Health Insurance Committees.
- Local Courts of Referees.
- Officers and Members of County, Town, Rural and Urban District Councils.
- Chairmen and Members of Local Ratepayers Associations.
- Officers and Members of Constituency, Women's, Young Liberals and Local Liberal Associations.
- Accountants.
- Barristers (including those with special knowledge and experience such as Mr. Comyns Carr, K.C.)
- Economists (including Sir William Beveridge).
- Employers of Labour (Large and Small).
- Employees of Local Authorities, including ex-Town Clerks.
- Headmasters and Retired Public School Masters.

- Industrial Insurance Agents.
- Journalists.
- Liberal Candidates.
- Life Insurance Superintendents.
- Magistrates.
- Members of Parliament and former M.P.'s.
- Ministers of Religion.
- Relieving Officers.
- Social Workers, and
- Trade Unionists.

5. Examination of Replies:

The Committee examined all the information submitted and the Chairman, who had accepted an invitation to serve on the Sub-Committee of the Parliamentary Party which has been studying the question of Unemployment Insurance, consulted with that Committee, and placed at their disposal all the information obtained.

6. Conclusions and Recommendations:

(i) Insurance and Assistance—the Line of Division.

We approve the proposal of the Royal Commission that a clear line be drawn between those who are insured against unemployment on a real insurance basis and draw their fixed benefit as a matter of right, and all other able-bodied unemployed persons who either (i) have exhausted their benefits from the Insurance Fund, or (ii) belong to uninsured trades, and have, therefore, hitherto had no claim to benefit.

The proposal of the Royal Commission would provide:—

- (a) An Unemployment Insurance Scheme on a real actuarial basis; and
- (b) A new system of Unemployment Assistance.

The principal advantage of this proposed new system of unemployment assistance is that it would withdraw all able-bodied workers from the Poor Law, a change which in our opinion is already overdue and which is worthy of support.

(ii) The Question of an Insurance Commission.

We doubt the utility of the recommendation of the Royal Commission that a Statutory Commission should be set up charged with the duty of making an Annual Report to the Minister and to Parliament upon the finances of the Insurance Scheme, and of making recommendations and giving advice on necessary changes in it, with power to the Minister to alter details without reference to Parliament.

We consider that it would be undesirable to set up an unrepresentative authority with these powers. We are of opinion that it

should be the duty of the Minister himself to present an Annual Report to Parliament on the finances and working of the Scheme, such report could contain recommendations as to any necessary alteration of details, which, when approved by Parliament, should have the force of law. We think that this method would save the cost entailed by the setting up of a new authority and would retain the full responsibility of the Minister and of Parliament.

QUESTIONS AFFECTING INSURED WORKERS.

(iii) *Scope of the Scheme.* (e.g., the question of the inclusion of all Railwaymen, Domestic Servants, Agricultural Workers, Juveniles of 14-16 and non-manual workers up to £350).

On the question of the scope of the scheme we feel that in principle it is desirable that certain classes of workers now excluded should be brought in; but we are convinced that in practice they could not all be included in a flat rate Insurance Scheme. An entire recasting of the Scheme, with differential contributions and benefits, would be necessary if all Railwaymen, Domestic Servants, and Agricultural Workers, were to be included. We do recommend however, that Agricultural Workers should be brought in, and that special rates and conditions should be introduced so as to adapt the scheme to the particular circumstances of their employment. The necessity for their inclusion on the Insurance side may be regarded as of lesser urgency if a satisfactory scheme of Unemployment Assistance, free from any connection with the Poor Law, is established.

With regard to Juveniles of 14 to 16, we approve the suggestion that they should be brought into the Scheme. We are of opinion that the school leaving age should be raised as speedily as possible to 15 and that spare-time continuation classes should be provided up to 18, and we are greatly impressed by the necessity of making these provisions at a time when they are most needed as at present.

In this connection, while recognising the value of the special schools for unemployed juveniles as now established in some parts of the country, we strongly recommend that a more permanent system for the provision of education for Juvenile Workers up to 18 should be regarded as part of the duty of the Education Authorities.

The Committee approves the suggestion that the annual income limit for the inclusion of non-manual workers should be raised from £250 to £350.

(iv) *Seasonal Workers:*

The conditions in regard to Seasonal Workers are so varied that it is impossible to recommend any one solution of the difficulties involved in the treatment of this class of worker. Seasonal workers fall into two classes; those who all through the year seek work in

different seasonal occupations; and those who are in the habit of working hard in a particular season, thereby accumulating reserves, and who as a consequence choose to remain unoccupied during other parts of the year. These two classes should be treated separately. In any case, whatever method of dealing with Seasonal Workers may ultimately be adopted, we suggest that it should include the general principle that benefit should be proportionate to the number of contributions paid.

(v) *The Period of Statutory Benefit.*

The Royal Commission have reported in favour of restoring the principle of relating the period of benefit to the record of insured employment over a period of at least 5 years. To this end they propose a regulation whereby instead of a uniform limit of 26 weeks' benefit as at present, the period of benefit might vary from a minimum of 13 weeks, to a maximum of 39 weeks in the case of workers who have paid premiums over a long period.

We agree that benefits should be related to contributions but we do not think the Commission's proposal goes far enough. We feel that the claim to benefit should be related to contributions *not* during the past 5 years only, but during the whole period of insurable employment (as in the 1911 and 1920 Acts) so that, by working regularly in youth, a workman would acquire a steadily increasing claim to benefit for the time of his increasing liability to unemployment in later life.

(vi) *The Scale of Benefit.*

We do not approve the recommendation of the Commission that there should be a reduction in the scale of benefit in the case of single men or women. The present scale is low enough, and it is often the case that single people have other relatives more or less dependent upon them.

(vii) *Intermittent Workers.*

Without necessarily committing ourselves to the approval of their scale, we agree in principle with the Commission that workers who are employed for a portion of the week should receive reduced benefit for unemployed days in that week.

(viii) *Occasional Occupation.*

We consider that a new provision should be made whereby unemployed workers should be allowed and encouraged to accept odd jobs from private individuals and in uninsurable trades on, say, a fifty-fifty basis. Although this point was not dealt with by the Commission, it was suggested by us in our enquiry and has received general support. We believe that quite a considerable amount of employment of this nature could be secured with advantage to the unemployed and the community. We realise that there are con-

siderable practical difficulties in the way of the adoption of such a provision, but we suggest that these could be largely overcome by the Employment Exchanges accepting responsibility for providing workers for this purpose and making it clear to the unemployed that the acceptance of such employment would not prejudice their rights as insured workers.

UNEMPLOYMENT ASSISTANCE (APART FROM INSURANCE).

So far, the questions dealt with in this report have been those affecting insured workers. It should be clearly understood that the recommendations which now follow apply only to able-bodied workers who are either not in an insured trade, or who have exhausted their insurance rights.

(ix) *Scope.*

We approve the proposal of the Commission that all able-bodied workers desiring employment should be covered by this scheme.

(x) *Local Administration.*

We are in entire agreement with the Royal Commission that the Administration of the scheme of Unemployment Assistance should be taken away from the Public Assistance Committee and transferred to another Local Authority. But, after having carefully considered the Commission's proposal, we do not approve the suggestion of setting up a new Unemployment Assistance Committee to be appointed by the Local Authorities. We consider that this would be so similar to the existing Public Assistance Committee as to retain the feeling of prejudice that obtains in many quarters now. We much prefer that the work of finding employment and of relieving unemployment should be under the one authority, and we consider that this is the proper function of the Ministry of Labour. We, therefore, recommend that the Advisory Committee of the Labour Exchange, enlarged if necessary, should undertake this task; and we particularly recommend this in view of our proposal that the assistance should be administered on a general scale laid down by the Ministry of Labour, rather than through a personal inquisition into the applicant's private affairs.

(xi) *Ascertainment of Income.*

We agree that the proposed benefit should be paid only to those who are in need and that, therefore, a disclosure of income is necessary. We suggest that applicants should be required to make a return, similar to that required for Income Tax purposes, of their income from all sources, including capital resources, if any.

The question of the income of the home, as distinct from that of the individual, is one of extraordinary difficulty. We feel that

it is from every point of view desirable that the principle of members of a family assisting each other to maintain the home as a whole should be retained; but at the same time, this should not be driven to the point of breaking up the home. We suggest, therefore, that in ascertaining the income of the home, earnings of children should be calculated upon the contribution they would make to the home in normal circumstances. We are strongly of opinion that, although the Ministry should lay down general regulations for the ascertainment of the family income, the Local Committee should be allowed a measure of discretion in dealing with special cases.

(xii) *Distribution of Financial Burden.*

We have examined the question of the distribution of the financial burden as between the Exchequer and the Local Authority. We do not approve the Commission's suggestion that the first cost up to a 4d. rate should fall upon the Local Authority. We regard the Relief of Unemployment as a national responsibility. Any contribution for this purpose from the Local Authority must press unduly upon the Distressed Areas, which already have burdens heavier than they can bear. For these reasons, we are of opinion that the cost should fall upon the National Exchequer.

(xiii) *Disability Pension.*

After careful consideration of the varied opinions expressed, we have come to the conclusion that the Commission's suggestion should be approved, viz., that, in ordinary circumstances only one half of the pension should be taken into account in calculating income, and that, in exceptional circumstances, the Local Authority should have power to ignore more than half the pension.

(xiv) *Workmen's Compensation.*

We approve the Commission's suggestion that in the matter of workmen's compensation each case should be considered on its merits.

(xv) *Calculation of Income derived from Savings.*

The Commission propose that savings of less than £50 should be ignored; that account should be taken of amounts of £50 or more at the rate of 1/- per week for the first £50; and that 1/- per week be deducted for each complete £25 beyond £50. The Commission further suggest that when savings exceed £300, no payment should be made in ordinary circumstances, but that the Committee of the Local Authority should have discretion to authorise payment only in exceptional cases.

We recognise that an equitable adjustment of the income value of savings is a matter of great difficulty as the country cannot afford to be unduly generous. At the same time it is important that any penalisation of thrift should be avoided.

Provided no greatly increased cost is involved, we should prefer the adoption of a scale similar to that in force in connection with the payment of Old Age Pensions. But we are compelled to point out that the proposed new scheme of Unemployment Assistance would include a large number of persons not now in receipt of transitional payments, and we have no means of estimating what additional cost would be incurred by the Exchequer by increasing the scale. The Commission state that their proposal will not involve any appreciable increase in cost, but this can only be determined by experience.

7. Limit of Enquiry.

The Committee desires to emphasise that, in accordance with its terms of reference, the enquiry it has conducted has been limited to those questions covered by the Report of the Royal Commission on Unemployment Insurance, and, therefore, the general question of the unemployment problem, as such, has not been touched upon.

8. Thanks.

We desire to express our best thanks to all those Associations and individuals who, by submitting replies to the Questionnaire, have freely placed at our disposal their practical experience and knowledge, which has been of the greatest value in assisting us to arrive at our conclusions.

(Signed) MILNER GRAY.
Chairman.

9th March, 1933.

Report of the Liberal Women's Unemployment Enquiry Group.

1. Reference.

“To consider those conditions incidental to unemployment which have a destructive effect upon the health and character of the unemployed man and his family, and impede his return to industry should opportunity offer; together with a survey of the various types of assistance now being given, and recommendations for further action, whether by the State or by private people.”

2. Personnel.

The Committee consisted of:—

MRS. MASTERMAN (Chairman).
MRS. DIXEY.
MISS TENNANT.
MISS MACKINNON.
MISS EDGE.
MRS. COLLETT (Hon. Secretary).

3. Circulation of the Questionnaire.

The Committee circulated a Questionnaire framed to elicit opinion upon the effects of unemployment upon the health and character of the unemployed man and his family. The following are among those who have placed their views before the Committee:

Representative W. L. A.'s
Chairmen and members of Public Assistance Committees,
Local Labour Exchange Committees, Local Relief
Committees, Means Test Committees, Local Edu-
cation Committees, School Care Committees, Local
Courts of Referees,
Officers and Members of County, Town, Rural and Urban
District Councils.
Officers and Members of Constituency Liberal Associa-
tions,
Employers of Labour,
Headmasters and Headmistresses,
Liberal Members of Parliament and Candidates,
Magistrates,
Ministers of Religion,
Relieving Officers,
Social Workers,
Unemployed Men and Women, and
Medical Officers of Health and Doctors in charge of
Clinics.

4. Thanks.

Our thanks are due to all those who co-operated with us, and to the W.N.L.F. for placing office accommodation at our disposal.

5. Preface.

Unemployment falls into three parts; causes, cure and relief. The causes of unemployment are world-wide, and known to Liberals. Any permanent cure can only be found by international action, producing a revival of world trade.

Our Terms of Reference limit the scope of this Report to the effect of unemployment on the home, and the work which can be done to counteract its worst results.

The increased efficiency of production makes it evident that the shortening of hours of labour is one of the problems of the immediate future. In the life of the community, we must expect increasing leisure. This Report reveals the effect of unorganised leisure, and stresses the need for education for alternative occupation.

Three considerations have been noted:—

1. Unemployment Benefit is only an emergency ration, and cannot permanently maintain the standard of health and life of the people.
2. There is isolation of the unemployed individual. When he loses his work, he loses contact with the life of the community.
3. The problem is urgent. In a community containing the finest workmen in the world, prolonged unemployment is rapidly undermining their health and morale, and immediate steps must be taken if further deterioration is to be prevented.

6. The Unemployed Man.

The evidence of observers from all districts is agreed that the unemployed man passes through a series of stages marked by deterioration in appearance, clothes and physique, together with a loss of hope and courage, until the final stage is reached when unemployment is accepted as a normal condition of life. Two classes are notable; first, men of an inarticulate temperament, who may become drifters; second, those of a more active type mentally, who may turn to some kind of political action. The men with gardens or alternative occupations may be excluded from either of these categories. The agitator, in any case, is rare on the countryside. Evidence shows clearly that the Means Test creates more marchers and agitators than long spells of unemployment.

The man in the area where there is work going on despairs less readily than in the distressed areas, where there is evidence of a "distressed area mentality," a resentful, passive stoicism. In some districts there is a definite estrangement between the man in

work, and the man on the dole, but this is held to be diminishing under the pressure of a common insecurity.

One of the important elements in the problem is the way in which the unemployed man, uneducated for leisure, spends his time. For all, a large proportion of every day is taken signing on at the Labour Exchange, and in hanging about; some walk far to find work, a small proportion attend classes and occupational centres. More books are taken from the library, especially novels. Attendance at cinemas and football matches increases and is held to be helpful. Betting also increases, and is generally condemned; yet, it should be recognised that people in a hopeless position are almost certain to seek an irrational escape.

Stress is laid on the fact that the most satisfactory form of assistance is the Allotments (when the men's interest in them can be stimulated and held) because they throw the mind towards the future, as well as enabling the man to make a definite contribution to the family food supply.

7. 18 and Upwards.

The young unmarried man of over 18 when out of work, presents a special problem. He has begun to taste independence, and the control of money. If he is living at home, and unable to draw-benefit, he finds himself suddenly a dependant again, unable to secure the smallest comfort or pleasure except on sufferance from other people. If he is the only male in the family, and the people who assist him are his mother and sisters, he feels particularly humiliated, especially if he has been the main provider. The fact that the amount the others earn is verified at their employers' by the Relieving Officer, produces an atmosphere of strong resentment in the home. Less sympathy may also be shown him by Public Assistance Committees and the administrators of charitable funds.

The evidence seems almost unanimous to the effect that he deteriorates more quickly than his elders. Self-confidence, habits of work, adult independence, are still new habits to him, easily broken, and replaced by habits of idleness and loafing. A deplorably large number start a life of vagrancy. Marriage often takes place 'on the dole' and, while the practice is open to criticism, the postponement of marriage brings even more undesirable possibilities in its train.

Even short periods of work are better than nothing, better for skill, morale, and self-respect, although short-period working may make it difficult to settle down subsequently into a continuous job.

8. Man over 40.

The man over 40 has certain advantages. He has probably acquired confidence, and some degree of philosophy, and is known for his skill and steadiness. The man between 30 and 50 deteriorates less quickly than at any other time.

If he is an ex-service man, he gets preference for any vacancy that occurs, except in the distressed areas, where all are merged in the general body of the unemployed. In the labouring class, the older man seems to keep his job longer, in the clerical and shop-assistant class the opposite is the case. In men over 50, discouragement and privation are said to have a specially marked effect.

9. Father of the Family.

Where the circumstances permit of granting favours, undoubtedly the married man is preferred for any work that is going. On the other hand, his range is more limited owing to his family, which prevents him seeking work at a distance. He has more comfort, but if his children are young, the burden of worry is an offset against the comfort of the home. If the children are older, and beginning to earn, the situation is different. For so long as he draws full benefit, all is fairly well, especially in the country where he can work in garden or allotment. But when the Means Test is applied, and he becomes to some extent dependant upon his children, he is liable to a marked declension of authority. Where there have been concealed hostilities, these rise to the surface, and where the sons or daughters want to save up for marriage, the position is naturally aggravated. In many cases the application of the Means Test has resulted in sons and daughters leaving home, to escape the charge upon their own earnings, and the friction and uneasiness of the position. The crowded conditions under which working people live emphasise the emotional reaction.

Recommendations (to apply to those covered by paragraphs 6, 7, 8 and 9).

We Recommend

(i) *Distressed Areas.*

That the Government should take powers to declare a district a "distressed area," (a distressed area being defined as an area under one local authority showing more than 30% insured persons out of work, exclusive of such unemployment as may be caused by an industrial dispute or seasonal unemployment).

(ii) *Public works.*

That in such distressed areas the Government shall use the cheap credit available to institute public works for the improvement of social conditions, and the provision of facilities for education and recreation.

(iii) *New Industries for Distressed Areas.*

That the Government shall use all means including, if necessary the remission of Government charges for a fixed time, to encourage new industries to establish themselves in distressed areas.

(iv) *Training Centres.*

That the Government be urged to make more liberal grants to Training and Vocational Centres. Whilst declaring their admiration for the schemes instituted by private persons and societies, the Committee considers their chief value to be in initiative and experiment, and that, since they have only reached 5% of the unemployed, they cannot be regarded as adequate to deal with the problem of displaced labour.

(v) *Allotments.*

That the powers originally existing under Part 2 of the Agricultural Land Utilisation Act (1931) with regard to land, tools and stock for the unemployed should be revived and implemented forthwith.

(vi) *Vagrancy.*

In view of the serious increase in the number of young men who have taken to a vagrant life, we recommend the reform and reconstruction of the casual wards, such reform to include night supervision, and better provision for personal cleanliness and health.

(vii) *Means Test.*

That the regulations governing the present administration of the Means Test be amended. Whilst recognising that there is an unanswerable case for the application of a Means Test, the Committee considers that its present administration is open to grave criticism, and they support the recommendations of the N.L.F.'s Unemployment Insurance Sub-Committee, with the additional recommendation that in the case of men in receipt of Workmen's Compensation and Disability Pensions, the proportion disregarded shall increase as the applicant grows older. The Committee further recommend that those administering the Test should recognise the necessity for maintaining the authority of the father in his own family, and make fullest use of the latitude granted to P.A.C.'s when taking into account the earnings of the younger members of the family.

10. The Unemployed Juvenile.

The unemployed boy between 14 and 18 is one of the worst sufferers under unemployment. His education is wasted quickly, he loses his self-confidence, his belief in the future, and in the chances of getting work. He forms bad habits, his clothes and his manner deteriorate, and he loses his sense of independence.

Girls do not deteriorate so quickly, they stay longer in their homes where there is occupation for them.

The Training Centres help to retain punctuality, discipline, and the habit of work. Opinions vary as to whether attendance should

be voluntary or compulsory. Voluntary Centres get the best results. Efficiency decreases the longer the Juvenile has to attend, unless he finally passes in to work. The Centres are not popular, and are described sometimes as "the dole school."

Every day more juveniles increase the numbers of the unemployed, and with education finishing at 14, no Health or Unemployment Insurance, and no prospects of work, the situation of the juvenile is serious.

Recommendations.

This Committee therefore recommends:—

(i) *Insurance.*

That all juveniles should enter the Insurance schemes, both Health and Unemployment, immediately upon entering employment.

(ii) *Transitional Benefit.*

That in the distressed areas an allowance equal to that which has been drawn on his behalf as a dependant when he was at school, should be given to his parents until he obtains work.

(iii) *Training Centres.*

That the courses at the Training Centres should be planned upon a more technical and serial basis, and that attendance for unemployed juveniles should be compulsory.

(iv) *School Leaving Age.*

That the school leaving age should be raised to 15.

11. The Unemployed Woman.

Fewer women are out of work than men, and evidence shows that as a rule they endure it better. They occupy themselves more and show greater capacity for enjoyment without much money.

It is usually assumed that the market for domestic servants is infinitely elastic, but this is true of the capable and the trained only. The unemployed factory girl does not find it easy to get a domestic servant's job, and she is definitely reluctant to enter an uninsured trade. The same is true of the middle-aged woman who has never been in service. The chief demand is for the single-handed general servant, living in. Daily jobs are much harder to get. The specialised types are much out of work, with little immediate prospect of re-employment. There is an unexpected unanimity from London evidence to the effect that some kind of unemployment insurance is necessary, and that the lack of it causes great hardship.

The general testimony is that unemployment has not led to an increase in professional prostitution.

The case of the middle-aged, single, unemployed woman is very hard. She seems even in fairly prosperous districts to get neglected, and to find herself unusually lonely and poor.

Recommendations.

This Committee therefore recommends:—

(i) *Unemployment Insurance for Domestic Servants*

That a special form of Unemployment Insurance for domestic servants with benefits to be drawn after a certain age, be included in the forthcoming Unemployment Insurance Bill.

(ii) *Training Centres.*

The wider provision of Training Centres for Women both residential and otherwise, training to include Domestic Service, Child and Sick Nursing, Midwifery and Dressmaking.

12. The Family.

The mother is the first to suffer in health from the effects of persistent unemployment, and the children the last. In areas where unemployment is frequent, rather than long, the standard of the children's health is kept up astonishingly well. Pride, affection, and the efforts of Local Authorities all contribute to this end.

In distressed areas, however, the signs of trouble begin at the end of (about) three months. Clothes show first, then physique; intelligence holds out the longest. In one rural area it is noticed that dwellers in cottages with vegetable gardens suffer noticeably less.

From all over the country it is noted that nervous and mental troubles are likely to be uncovered, the father continually at home infects the family with his own discouragement. Similarly, there is much evidence that the children of unemployed homes are apathetic, listless, and lacking in confidence. This is mental, and not physical in origin, for the children whose parents are drawing low wages, whatever their physical condition, do not show this symptom.

Our correspondents seem equally divided as to whether the necessity of providing from other sources so much that is usually provided through the wages of the father, undermines parental authority. Some assert that there was never much authority at any time, others that the parents lose heart and grow slack.

The Home Office Reports show an increase in childish crime, chiefly pilfering in the northern distressed areas. Strong character keeps the family standards up, under pressure of hard penury, and with no reasonable confidence in the future.

From many distressed areas we are told that disagreement about the question of increasing the family is causing much unhappiness, but there is general agreement that birth-control is only deliberately practised by a very small proportion of unemployed parents.

The infantile death-rate has decreased. How much the hardships endured by the mother affect the physique and intelligence of the unborn child, will only be known after a few years have passed.

The health of the schoolchild has been fairly well maintained, but there is reason to believe that the pre-schoolchild who will be the school child of next year, is showing signs of underfeeding, the consequences of which may be lifelong.

Recommendations.

This Committee therefore recommends that:—

(i) *Birth Control.*

That knowledge of birth-control methods be made available without payment through clinics and local Authorities.

(ii) *Nursery Schools.*

The wider extension of open-air Nursery schools, in order to counteract the malnutrition of which signs are being observed in the pre-schoolchild.

(iii) *School Meals.*

All existing provisions for the health and feeding of school children should be continued, and that the cost of school meals should be in addition to, and not deducted from, any relief given.

Limit of Enquiry.

In conclusion the Committee wishes to reiterate that its Terms of Reference only apply to the consequences of Unemployment and to declare its confidence in the Resolutions to be considered by the Council of the W.N.L.F. and by the N.L.F. as the best line of approach to the reduction and prevention of unemployment.

March, 1933.

