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# UNEMPLOYMENT

Report on an Enquiry into

- (a) Agricultural Unemployment,
- (b) Black-coated Unemployment,
- and (c) The Means Test.

The Liberal Women's Unemployment  
Enquiry Group.

1934.



Report of the  
Liberal Women's  
Unemployment Enquiry  
Group.

**SECTION I.**

**Agricultural Unemployment.**

**SECTION II.**

**"Black-Coated" Unemployment**

**SECTION III.**

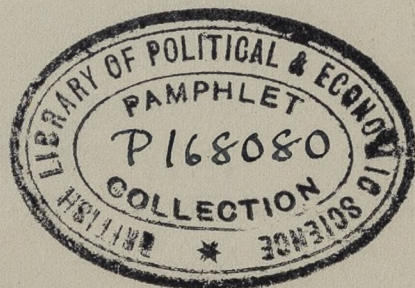
**The Means Test.**

PRICE 2d.

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## PREFACE.

The Liberal Women's Unemployment Enquiry Group here present their second report. Their report last year was a study among the insured workers of the effects of unemployment. For various reasons it had to be presented in a very abbreviated form. Owing to the generosity of a subscriber, it has been possible to present this section more fully and at length.

Owing to the same generous help, the Committee have been able to have the services of Miss Livingstone, a trained social investigator. They would like to take this opportunity of expressing their appreciation of the zeal and care with which she did her work for them.

The two fields of unemployment studied and described in this report are those of the two uninsured trades, agriculture and what is usually called the "black-coated," the professional and business unemployed. A special investigation was also undertaken into the effects and working of the Means Test, and a report on this matter is included.

May we once more remind our readers of our terms of reference: "To enquire into those elements in the condition of unemployment which are destructive to the health and character of the unemployed man and his family." In other words, the effects, rather than the causes, of unemployment. May we also assure them that this does not mean that members of the Group have not the strongest opinions as to the causes and possible remedies. It merely means that these things are not the subject of this present enquiry.

(Signed)

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N.B.—See Page 18 for Recommendations.



SECTION I.

# Report on Agricultural Questionnaires.

From a large number of different counties comes the assertion of an increase in unemployment among agricultural labourers (a). These reports are the more serious in that residents in the country seem liable to understate the numbers in their district, probably because there is no centre where the unemployed collect, as they do at the Labour Exchanges in the towns. The most extreme example of this was the assertion by a farmer that there was no unemployment among the agricultural labourers in a district where 300 were being found work on the roads (b). There seems to be the emergence of something ominously like the "hard-core" unemployment with which we are so sadly familiar in the industrial field. One correspondent observes that, whereas as a rule the agricultural labourer endures seasonal unemployment with the resignation born of long habit, when the progress of the seasons fail to bring improvement, the same anger and bewilderment arises as we find elsewhere (c).

The causes of this state of things are described by one very able observer: "The type of men who are losing their employment because of economic reasons and increasing mechanization are the carters and day labourers. Stockmen and mechanics are still in fair demand. Unless a carter will also milk he has little chance of employment, and the type of manual work which can be described as hewing of wood and drawing of water can be performed more cheaply and more efficiently by machines than by hand labour. It should be noted that grain-growing to-day employs very little labour, and therefore our wheat policy is against the employment of men upon the land. A development of market gardening and livestock is the only way for our land to employ more people" (d).

*Agricultural Questionnaires Reference Nos.*—(a) 32, 35, 39, 42, 43, 44, 48, 49, 51, 59, 62, 63, 80, 91, 99, 101, 105, 111, 114, 115, 122, 127, 129, 131, 141, 143, 144, 145, 153, 154, 157, 158, 159, 168, 171, 177, 188, 194, 204. Area Report I, II, III, IV, Va, Vb, VIc, VIIa, and Report from Somerset (not ours) supplied, (b) Area Report I, VIc, (c) 204. (d) 153.



This is confirmed by reports from market gardening areas which state that there is little unemployment (e), and by a series of figures obtained by Miss Livingstone comparing a farmer employing 45 men on 1,000 acres, while a grower employed 30 on 100 acres of vegetables (f), and descriptions of farms where the labour was reduced "from 30 to 16, from 20 to 6, from 15 to 4."

Under these circumstances, the measures available for the relief of distress are of increasing importance. The first resource of the town unemployed, the Unemployment Benefit, is absent. In consequence, quite a number of labourers get employment in other trades in order to get a card "stamped up" (g). The exact numbers can be more easily discovered by a Government enquiry than by a private investigation; but the men in the building trade and others who were formerly agricultural labourers can be discovered in Labour Exchanges and private talk.

A second form of assistance appears also to be absent, the provision of school meals for necessitous children. This does not appear to be contested by anyone, either at the Education Department or elsewhere. Sometimes teachers will give food at their own expense, but, as a whole, nothing seems to be available. If milk or codliver oil are given, it is as the result of a medical certificate, not on account of unemployment.

The extent to which credit is given at the shops to the unemployed man naturally varies from district to district. Where a man is receiving public assistance he is in theory not permitted to obtain goods on credit; but it is noticeable that some even of the correspondents who declare that no credit is obtainable, also admit that the agricultural labourer is often badly in debt (h).

The main resource of the agricultural labourer out of work, therefore, is public assistance which, recalling the Poor Law, he will probably call "the relief." When we try and ascertain the amounts given and the principles on which it is administered, we enter a world of variety, not to say vagary. The Means Test and its consequences are dealt with in another section of this report, and we shall therefore only deal here with those aspects of it which concern the agricultural labourer.

A certain number of districts follow the principle that the allowance given must not exceed the local agricultural wage of 30s. (i). While doubtful if this is adequate, it is at least intelligible. Less understandable are a series of "allowances" that hover round the sum of a guinea for man, wife and one child, 7s. 6d. each for man and wife, 4s. for the first child, 3s. for the

*Agricultural Questionnaires Reference Nos.*—(e) 102, 165, Area Report Vc  
(f) Area Report Vc (g) Area Report Vc (h) 159, 63. Area Report VIa, VIb, VIc, Va, e, d, (i) 40, 43, 111.

second, 2s. each for the rest (j); man 9s., wife 8s., and 2s. each child (k); 10s. for man and wife, 3s. for the child (l). Some are much lower: 12s. for a married couple, 1s. each child (m). Others give in kind only (n). In districts partly urban and partly rural, the totals centre round the standard Insurance Benefit. The practice about paying rent varies from district to district, some of the Committees paying it as well as giving subsistence allowance, some paying 60 per cent., some expecting it to be paid out of the lump sums.

It is probably true that all these applicants are not quite as badly off as these figures suggest. In some cases the applicant may draw supplementary provisions from garden or allotment. Nevertheless, after reading over all the answers, it is impossible not to feel that in most cases, though not in all, the applicant would have been safer under a scale fixed by Government. And it appears to be believed, all over the country, that where the P.A.C. consists entirely of farmers, the allowances are smaller and the treatment more harsh (o). "When I first took up this work," writes an official who became member of a P.A.C., "I was astonished at the small pittance given to the unfortunate labourer" (p). And whatever is the basis of these allowances, it is clearly neither that of physiological need nor the price of commodities.

The position of the man in the tied cottage when he falls out of work varies with local custom, the outlook of the local magistrate, and the cause of his unemployment. If the employer is cutting down staff the man may not be compelled to move at once as no successor is expected (q). It is often asserted that there is no wish to hustle the man, and that the magistrates are tolerant. Probably this is true in many cases (r), but there are cases (s) which make one desire a definition of "hustle" or "tolerant." One case is that of a sick man ordered to leave his cottage though his young son was at work on the farm. It would seem that once a man has got work he can in most districts get a cottage (t), though sometimes with difficulty (u). But in the interval he may find himself obliged to go into a cottage notoriously unfit for human habitation, or go to stay with relatives and crowd a dwelling often fully occupied already (v). There are cases of men having to go into the Poor Law Institution with their whole families (w), but these are rare. On the whole the degree of resentment against the "tied cottage" system

*Agricultural Questionnaires Reference Nos.*—(j) 91, 114. (k) In Area Report IV there are figures, but not those quoted. (l) See K note. (m) Area Report VIIa. (n) 182, 136, Area Report I. (o) 204. Area Report II, VIc, VIIa. (p) 102. Area Report VIc and VII. (q) 1, 43, 44, 48, 91, 120, 127, 131, 141, 145, 153, 154, 171. Area Report (r) 35, 1, 44. Area Report (s) 42, 159, 102, 205, 129. (t) 32, 38, 47, 62, 97, 98, 99, 105, 111, 123, 139, 142, 168, 173, 177, 182, 188, 194. (u) 51, 58, 108, 122, 158, 168, 185. (v) 39, 80, 91, 102, 141, 195.



is a more accurate indication of the local housing situation than of the relative leniency of employers. One correspondent (x) assures us that the dweller in the tied cottage is safer than in the "untied." This probably does represent a situation in districts much favoured by ex-officers and others retired on small incomes, where the "untied" cottage may acquire a high amenity value and be lost to the labourer.

When the Unemployment Insurance Scheme was first introduced it was as an experimental measure, and the belief that it was neither desired nor needed on the countryside was probably shared both by farmers and labourers. But the sight of the measure working alongside of them, and the increasing insecurity of employment, has brought about among the rank and file a desire for some such protection for themselves (y), expressed in the phrase, "wanting his stamps" (z). It has, of course, long been advocated by the Union as a protection for their status. A common challenge at rural bye-elections is, "Why do they go to the Labour Exchange while we go to the Relief?" One large body of opponents, the country tradesmen, have now swung over to support (a) for obvious reasons. "Benefits, yes—payments, no," undoubtedly represents a natural reaction among a very low-paid body of workers. A scheme could probably be introduced with no serious hitch, and, in our opinion, should be attempted. Those who were formerly hostile are now resigned (b) to its approach.

The agricultural labourer is still unorganised in many places, and partially organised in many more, which puts him still further at a disadvantage in comparison with other trades.

From most districts our correspondents assert that the available supply of allotments is fully taken up (c). Among those who assert the contrary, some mention the existence of gardens as the reason (d) 188; others state that the younger men are not interested in them. Some of Miss Livingstone's enquiries would seem to show that the allotment is becoming more the consolation of the town unemployed than the supplementary resource of the country labourer. Nearly 50 per cent., however, of those correspondents who state that the allotments in their districts are well taken up state also that agricultural unemployment in their district is increasing (e).

This is perhaps the place to draw attention to another problem of the countryside, namely, the reaction on the very

*Agricultural Questionnaires Reference Nos.—(w)* page 7, 42, 114, 129, 128, 143, 159. *Area Report VII.* (x) 153. (y) 32, 39, 42, 43, 44, 48, 51, 54, 62, 86, 91, 96, 99, 105, 111, 114, 115, 122, 127, 129, 131, 139, 143, 145, 153, 157, 158, 164, 166, 168a, 168, 170, 171, 182, 188, 194. *Area Report VII.* (z) *Area Report IV.* (a) *Area Report IV.* (b) 1, 91, 131, *Area Report I, VI, VII.* (c) 1, 35, 38, 39, 43, 44, 47, 48, 49, 51, 58, 62, 73, 91, 96, 97, 99, 101, 102, 111, 114, 115, 122, 123, 129, 131, 142, 145, 162, 168a, 171, 177, 182, 194, 206. (d) 32, 136, 139, 188. (e) 35, 39, 43, 44, 47, 48, 62, 91, 99, 101, 111, 114, 122, 129, 131, 145, 171, 177, 194, 206.

small holder of unemployment in other trades. Many holders of two or three acres who have lost their work in quarries and elsewhere are in a tragic state. Not only are they underfed themselves, but it is being revealed that their wages must have provided the working capital for the little farm, and without it land and premises are deteriorating. There is not enough for the entire support of a family on one of these tiny enterprises, nor are they an adequate substitute for unemployment benefit. And in those cases where a worker from an industrial area has run out of benefit and has come back to one of these farms, there is often an abrupt decline both in his condition and that of the rest of the family (f). Readers of *The Land and the Nation* will recall that this was the conclusion of the authors. There is a good deal of division of opinion on the question of how many unemployed agricultural labourers leave the country for the town; and there is no means of testing impressions, as the impressions of unemployment can be tested by enquiry at the P.A.C. There is an exodus, but whether it is increasing or diminishing is hard to know. Undoubtedly the improved communications have cut two ways, in making amusements more accessible, even if they have facilitated migration. And the news of unemployment returns has diminished the glamour of the towns. Some take to a vagrant life, but very few. The point on which there is no disagreement at all is the exit of labourers' sons, and even farmers' sons, who choose a life in a town, with its insured trades and wider prospects, in preference to their fathers' lot.

Rents, as a whole, strike the town dweller as enviably low. The enormous majority are below 10s., and of these the larger part are below 5s. weekly. But many of these are "tied," i.e., have part of their economic rent remitted as a form of remuneration. It is difficult to be sure whether there is any significance in the fact that half the low-rented areas appear to be also areas where unemployment is increasing.

*Agricultural Questionnaires Reference Nos.—(f)* *Area Report VIa, c.*



## SECTION II.

# Report on "Black-Coated" Unemployment.

The problem of the "black-coated" unemployed worker is extremely intractable to investigation. They are outside any State insurance, and organised, if at all, for other purposes than defence against misfortune. They are a reticent class, among whom appearances are, perhaps over-valued, and thus terrified to allow their plight to become visible.

One can lay down general lines of conjecture, that in those trades where there is heavy unemployment among the insured, there will also be heavy unemployment on the administrative side. Particularly is this true of shipping; there is a large body of ships' officers out of work, some of the older ones in great straits, and at each of the big seaports there is a large patch of "black-coated" distress. In short, enough is visible to make it clear that there is widespread upheaval and distress, but its extent is as difficult to ascertain as the margins of an earthquake under the sea.

Here are a few specimen facts:—

The collector for a charity discovered more than forty offices, where he had received contributions the previous year, now closed, the businesses wound up, and no news obtainable of the owners (a). An organisation formed in London for unemployed men capable of taking charge of a department found itself with a thousand members in less than a year (b). One professional society, the Musicians' Union, has lost 89 per cent. of its membership and has 40 per cent. of its members out of work (c). Another has maintained its membership only at the cost of an intensive recruiting campaign, many of its older members having dropped out (d). And it is observable that any teaching vacancy that is advertised is answered by large numbers of applicants of the highest qualifications, even if the conditions of appointment are disapproved by the professional associations. Churches and chapels are painfully aware of reduced membership, as so many are unwilling to come when they are unable to contribute, or obliged to let the offertory bag pass (e).

The retail trades were the latest to feel the full effects of the slump. But the method by which some firms have kept going has been the recruitment of young people from comfortable homes at a pocket-money wage (f), an indication

*Reference Nos. for "Black-Coated" Section.*—(a) Area Report 7. (b) London Area Report. (c) 14. (d) 117. (e) Area Report 6, 7. (f) Area Report 6, 6a.



both of cause and effect of unemployment among office workers and shop assistants. Wherever any amalgamation has taken place, unemployment on the administrative side has followed (g), as, indeed, is to be expected, as the object of amalgamation is the cutting down of cost of administration. And in banks and on the accountancy side of other business, machines are being increasingly used. This last section of "black-coated" unemployed are the more elusive in that most of them move away as soon as they can. There is, however, the other section, mostly owners of businesses, who are kept immobilised by large houses they have bought or taken on long lease, of which they cannot dispose. The excess accommodation is often used for paying guests (h). These houses often absorb the whole time of the housewife, who does the work of the maids who have been dismissed (i).

In many cases, however, the wife either keeps hold of the work she did before marriage, as an alternative resource in the general insecurity, or tries to get something to do that will bring some money into the home (j). It helps, no doubt, to keep the home together, but many husbands feel it a symptom of their own failure. A great many try to do something in the way of housework themselves (k). In one pathetic case the father would leave the house with his suitcase at the usual hour before the children went to school, returning after they were gone by the back way to do the housework, creeping out unseen before the evening to return, ostensibly, from the station at night, in order that no one, including the children themselves, should know that this work was done by the master of the house (l).

The loss of means involves also the loss of casual business contacts (m) at golf or other places of recreation. Withdrawing also from places of worship, this reticent and intensely individualist type are liable to feel solitary and unique in their misfortune. The fortitude that conceals their difficulties from everyone, including their relations, and even their children, is beyond praise; the wisdom is, perhaps, more questionable.

The secretary of one club and employment bureau noted the improvement as soon as the members discussed their troubles with others in the same plight and were able to do some constructive work for each other (n). In those professions which have a Benevolent Fund rather than a Friendly Society, the former subscribers usually do not apply till their position is almost desperate (o).

It is curious that the statement that loss of means produces friction in the home (p) is stated with greater frequency

Reference Nos. for "Black-Coated" Section. (g) Area Report 6a, 5b. (h) 75% of "Q's." (i) 212. (j) 70% of "Q's." (k) 50% of "Q's." (l) (m) 80% of "Q's." (n) 212. (o) 60% of "Q's." (p) 60% of "Q's."

and fewer qualifying terms than when the same question was asked of the families in the insured trades. It is no doubt possible that absence of the experience of previous unemployment, and the element of balked ambition, does make this type more restless, or, as some of our correspondents term it, "more nervous tension" It may be that the rather pathetic class loyalty, which will not admit that the workman's morale gives way to any circumstances, however trying, which kept our correspondents of last year from admitting the fact.

The course of events when means begin to be reduced is much the same as among the insured workers, except that in the wealthier ranks it is a slower process. In one matter they are usually better off than the manual labourer, they have a larger stock of better clothes. Indeed, the contrast between the pallid, underfed faces and the expensive suits is sometimes startling (q). The first circumstance noticeable by the outside world is probably negative, the withdrawal from social activities of both the man and his wife. There was, at the beginning of the "slump," a wave of withdrawals of boys and girls from boarding schools (r); at the moment, there is a tendency to keep them there as long as possible rather than have them idle (s). But smaller boarding schools are often having difficulty to keep going at the same numbers and fees, as is shown by the number of teachers out of work, as described earlier on this report.

As elsewhere, the children are the last to suffer, or, indeed, to know things are wrong. But, eventually, the observant schoolmaster begins to notice the cessation of subscriptions to school activities; the clothes worn threadbare, and the coming of the characteristic apathy and listlessness (t), which seems to be almost a specific symptom of trouble at home; though one observer notes among the older children a tendency to worry unduly over their examination work (u). The family morale seems otherwise to keep up well, as far as the schoolchildren are concerned. It is in another group that character troubles seem to appear; among youths who have been earning money and now find themselves with none, or only a trifling pocket money given with difficulty or reluctance by their parents.

One correspondent, an official in a national body with a large membership among youths of the "black-coated" type, is appalled at the quickness with which some of them acquire habits of dishonesty when out of work (v). Such youths learn how to travel without paying, and various other tricks,

Reference Nos. for "Black-Coated" Section.—(q) 212, 182a. (r) 50% of "Q's." (s) 133. Area Report 6d. (t) 167, 134, 100, 50, (u) 100. (v) 7.



and his observations are confirmed by the statement of the Home Office of the new class of offender who is appearing in the prisons. One observer notes the curious fact of betting beginning to appear in these homes, where there was none before (w).

The effect on the children at school is described over and over again; the withdrawal from school activities because they cannot subscribe; the listlessness that makes effort to do advanced work too much for them, so that they do themselves injustice at examinations (x), the surliness of the "tough-minded," the depression of the "tender-minded," the increasing resentment at a world where they are deprived of the hope of finding a place and a function (y); the increasing disbelief in the good faith of those who control it, and the increasing belief that influence, "graft," and other questionable roads to employment are the only practicable ones (z). It must be remembered, also, that the change of conditions in the case of this class are more abrupt and violent and demand greater powers of adaptation than may be necessary in the insured trades, where the children retain at least the same home, the same school, and the same playfellows.

One correspondent notes the particular distress in families where a house, being bought on hire-purchase, has to be relinquished (a). Not only is the preliminary deposit lost, but a cherished project and fixed family centre in a fluctuating world.

One factor also affects the children of this group particularly: that so many of them have to take up work inferior to what they consider themselves qualified to undertake. An increasing number of secondary school children are serving in shops (b) and competing there with the elementary school children.

If the condition of the professional office man out of work is hard, the condition of the professional woman can be (quite) as bad. Every register and bureau has lists of experienced middle-aged secretaries and teachers, and the phrase, "too old at twenty-seven" (c), is becoming current among shorthand-typists. Amalgamations tend to mean recruitment of the young, low-paid and docile, and dismissal of the seniors in the more responsible positions. Some are taking to domestic service (d).

Reference Nos. for "Black-Coated" Section.—(w) 91. (x) 167. (y) 169, 134, 133, 124, 93, 70. (z) 169, 167. (a) 7. (b) 167. (c) London Area Report. (d) London Area Report.

## SECTION III.

# Report on the Means Test.

When criticizing the administration of the Means Test, it is perhaps only fair to recall the circumstances under which the bodies who administer it, the Public Assistance Committees, were called into being. During the crisis of 1931 the cry of "economy" went through the country, coupled with the suggestion that the public money was being given to people who did not need it, who were living comfortably on an inflated Unemployment Benefit. Standard Benefit, the Unemployment allowance received as of right, was cut down, and transitional benefit was handed over for administration to the Public Assistance Committees, the successors of the old Boards of Guardians. These bodies were told to apply a "means test," which meant that, taking all the resources of the family into account, the total means should not exceed the sums the family would have drawn as Standard Benefit, a standard which no one now attempts to defend as adequate for maintenance in health. An immense body of work was thus thrown on these bodies, and a large number of supplementary committees had to be improvised to do the work. These, like the existing committees, consisted of volunteers, nominated in proportion to the representation of the different Parties on the local authorities.

As the Labour Party refused to nominate in many places, the committees often had no members who had lived the life of wage-earners in an insured trade. The Means Test was largely a standard of life imposed by one class on another. It is noticeable that the administration seems to have gone most smoothly and with least resentment on the part of applicants where a representative of the Trades Unions attended the committee and helped the applicants explain their wants (a).

It was also in many places a method applied by amateurs, in the sense that the new members were many of them quite inexperienced in the administration of relief, and coming in contact for the first time with that percentage of unsatisfactory characters who appear wherever money or money's worth is distributed. Under these circumstances, the leadership they received from headquarters was of vital importance.

One of the first characteristics of this improvised machinery was wide discrepancy. Some P.A.C.s pay subsistence

Means Test Reference Nos. (a) 53, 83, 127.



allowance over and above an allowance for rent (b). Some ignore a proportion of the earnings of those members of the family in employment when they are assessing the resources of the family (c). Neighbouring committees expect rent to be paid out of the subsistence allowance (d), thereby leaving in many cases a bare pittance for food (e). Others insist on the whole amount of any earnings being calculated as family income, allowing the wage earner nothing for himself at all (f). Our investigator found members of one P.A.C. who offered able-bodied men nothing but institutional relief.

There is no evidence that in the case of any of these latter groups of P.A.C.s any remonstrance has been issued from headquarters at the inadequate manner in which they have carried out their titular function of assistance. Any remonstrance is on account of variations upwards from standard benefit, not for variations downward. A question was inserted in our questionnaire asking for suggestions for improving the administration of the Means Test. From the number of replies expressing a wish that all the income of earning members should not be included in a "determination" (g), it is clear that P.A.C.s who do include it all are unchecked by any authority.

In one matter the lack of Government warning has proved very injurious. No one seems to have issued any suggestion that families whose transitional benefit was assessed by the P.A.C. had already endured months of the penury and anxiety of unemployment, that the ties of family life would probably have sustained considerable wear and tear, and care should be taken not to strain them further. Taught that "economy" was the only virtue required of them, many P.A.C.s put indiscreet compulsion on other members of the family to support the unemployed person, sending the Relieving Officer to verify wages and taking no care to preserve to the father some primacy in his own home. The result has been a large number of young people have left their homes (h). The assertion of this fact is usually accompanied by imputations of greed and callousness. The psychology of the situation is hardly likely to be as simple as that. Money given under compulsion is often given without grace and received without gratitude. The operation of the Means Test can, and frequently does, produce a situation as follows:—All the resources are inadequate. The unemployed father feels acutely his inability to provide for the foundation needs of the household, and tries to console himself by over-asserting an authority of which he feels more and more uncertain.

*Means Test Reference Nos.* (b) 30, 56, 101, 103, 105, 124, 126, 142, 144, 185, 197, 198, 199, 201. (c) 30, 33, 53, 56, 65, 69, 119, 124, 132, 168a, 197, 198. (d) 35, 36, 37, 49, 67, 69, 72, 77, 78, 81, 83, 85, 88, 119, 125. (e) Area Reports. (f) 67, 84, 91, 102, 103. (g) 67, 84, 91, 102, 103. (h) 30, 31, 33, 43, 49, 55, 65, 69, 76, 77, 78, 81, 85, 88, 91, 101, 104, 124, 125, 126, 127, 132, 144, 166, 168, 168a, 180, 184, 187, 191, 198, 199, 201, 203.

The mother, bearing the brunt of the anxiety, is often the most underfed. The younger members of the household are forced on to lower standards of health, equipment, and recreation. If unemployed themselves, they may be deprived of any allowance at all, and facing reproaches, spoken or unspoken, for the idleness they cannot help. Is it either very surprising or very sinister that they feel that to "clear out" in order to allow the family to find support in a less galling manner, or to have more to give or withhold, is the best thing to do. At any rate, let the motives be what they may, the fact is indisputable. The Means Test must be held partly responsible for the break-up of many families and the tragic crowd of vagrant lads in the casual wards.

Other criticisms are directed at the inclusion of any proportion of disability pensions and reserve pay in a "determination"; at the inclusion of so high a proportion of savings, and at the cutting off of relief when a member of the family gets an odd job or any other unexpected piece of good fortune. "Seems that whatever you do you've got to be kept *down*," was the complaint of one applicant.

It seems plain that the most serious defect of the administration of Transitional Benefit is the absence of any constructive principle suited to the conditions of the day. The ideas behind it are those of a hundred years ago, that it is necessary for the whole community to be at work always to prevent scarcity, that a job is always available for the diligent searcher, but that work is so disagreeable that people have to be hunted into it by penury and humiliation. To this must be added that peculiar reasoning which believes that family ties are made stronger by being made burdensome, and that it is more meritorious in a parent to allow dependants to acquire permanent physical defects from under-feeding than to apply to the community for assistance. And nowhere does there seem to be an adequate appreciation of the demoralising effects of humiliation and rebuff.



## RECOMMENDATIONS.

### THE MEANS TEST.

The Group recommends—

1. That any authority administering relief under Part II of the Unemployment Bill shall be provided with a list of needs for each family and be required to fill in a statement of how they are being met and to what amount.

2. That applicants for Transitional Benefit shall be allowed to fill in a form, as is done in connection with the Income Tax, and that visits to employers should not take place unless a definite fraud is suspected.

### UNEMPLOYMENT AMONG AGRICULTURAL LABOURERS.

The Group recommends:—

1. This Group re-affirms its conviction that the inequality of social assistance, as between the workmen in the town and country, is unjustified. They therefore recommend the introduction of a scheme of insurance against unemployment for the agricultural worker.

2. They also urge that those statutory enactments for the provision by the Education Authorities of meals at school for necessitous children that are now permissive should be made compulsory.

### UNEMPLOYMENT AMONG BLACK-COATED WORKERS.

The enquiry into the position of the black-coated worker is not sufficiently complete for the Group to be able to make recommendations, and the following recommendations deal admittedly with points of detail.

1. They recommend that earners up to the level of £500 a year shall be included in Unemployment Insurance and that the distribution of benefit shall, where possible, be carried out by professional organisations.

2. That those administering Insurance under Part I of the Bill shall be asked to consider some form of insurance for voluntary contributors up to the same level. 3. They consider that there is a need for some equivalent of a trades board to recommend the rates of remuneration of those who sell goods on commission. 4. They further urge that an investigation similar to the Holman Gregory Inquiry into employer's liability Insurance should be made into the condition under which Life Insurance Policies lapse or are surrendered.

(Signed)

L. MASTERMAN,  
*Chairman.*

K. COLLETT,  
*Hon. Sec.*