

analysis, and will include a number of lines of action. There is a real need for research into the character of the unemployed in particular communities; and for the wider spread of knowledge of the fundamental and contributory causes of unemployment, which will make possible sound remedial measures through the growth of an informed public opinion which will support them.

Unemployment and "Personal Causes"

(2) In the second place, unemployment is a communal problem, using that term here as a short way of saying that it is due to more than personal causes, and that it can be met only by more than individual effort. This is implicit in what I have already said, but there are certain aspects of this point of which, I think, there is still need for emphasis.

The first of these concerns the responsibility for unemployment. Personal factors go far in determining the incidence of unemployment, its duration and its effects, but the major cause of unemployment is the functioning, or the failure to function, of the economic system itself. Unemployment is the pathology of the industrial, commercial, and financial mechanism long before it is the evidence of the personal defects of individuals.

This is a point of more than academic interest. Reduction of the disproportionate emphasis on personal causes has proceeded pari passu with the growth of enlightenment on the nature of industrial fluctuations and their causes. And such enlightenment is the basis for the distinction between the worker able and willing to work, but out of employment as the result of causes beyond his control; and the "unemployable", or fit subject for charitable ~~ex-poor~~ relief. The distinction, in other words, is that between the worker who can be re-absorbed when trade improves if his health and industrial quality are preserved, and the individual whose industrial quality is so low that he is always liable to be a charge on the community. The separation of these classes was one of the needs that was urged by the pioneers of unemployment insurance and the employment exchanges in England before the War; the failure to discriminate between them one of the most unsatisfactory features of unemployment provision in the