Before I come to these, however I would like to put before you four generalisations of primary importance in connection with the problem of unemployment. They form, if you like, the framework or background of the correct approach to the question of causes and remedies. But they are also conclusions or views which are borne in upon any enquirer who studies the problem in any depth at all.

Unemployment essentially a complex problem.

() The first point is that unemployment is essentially a complex problem. There are many kinds of unemployment, and underemployment, and many more immediate or less immediate causes. The all-too obvious fact in the community is that a certain number, or percentage of workers, are without jobs; but personal causes, changes in industrial technique, the trends of foreign trade, "the state of trade", and the financial and credit exigencies of particular countries or the commercial world as a whole, have combined to produce this problem. And they combine in varying proportions and in different ways, and act at different stages of removal from the result. Some see more easily the more immediate causes, some the more universal, but begin from a body of unemployed workers, and before one has explained adequately why they are there, one has to range over the gemut of these causes.

In the same way, nothing is more misleading than to forget that there are many types of unemployed. The unemployment of juveniles, of women, of the man over forty, of the immigrant, of the skilled worker displaced by some technical change, of the worker attached to a seasonal trade, of the man verging on the unemployable, are all distinct and different problems.

There is therefore no one simple remedy, no panacea, for these social ills. The distinction of types, and the classification of causes of unemployment marks the beginning of scientific approach to the problem; and any policy which is to be comprehensive, and more than merely palliative, must take account of such

- 2 -