

The Treasury And British Public Policy, 1906-1959



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The Origins of Unemployment Insurance in Edwardian Britain

By Part II of the National Insurance Act of 1911, Britain became the first country in world history to introduce national compulsory unemployment insurance, albeit at the first stage it was limited to just three trades: engineering, shipbuilding, and building and construction. According to international comparison on social policy, among the four main elements of social insurance (industrial accident, sickness, pension, and unemployment), unemployment insurance was the highest hurdle to overcome because of its peculiar characteristics that care for able-bodied workers.¹ Therefore, it is very natural to ask why the Liberal government adopted such a drastic measure despite there being no public demand to do so. Implementing such a policy could forestall even Germany, the original forerunner on creating a national social insurance system. In other words, what motivated policymakers' decision to introduce such an epoch-making unemployment insurance policy? This question has not yet been completely answered. This article attempts to elucidate this question from the original perspective, which focuses on the organizational characteristics of the Board of Trade that introduced unemployment insurance. In so doing, this article shows that Britain's unique free trade policy in contrast with other major industrial countries' protectionism had strong influence upon that policymaking.

So far, the studies of Bentley Gilbert and Jose Harris have remained the authoritative source on the origin and formation of the British unemployment insurance scheme. There is a nuanced difference between Gilbert, who regards

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