

## Unemployment Insurance in Queensland in 1927-1928

The latest annual report<sup>1</sup> on the operation of the Queensland Unemployed Workers' Insurance Acts shows that the period July 1927 to June 1928 was again, as the previous year had been, a period of severe unemployment and financial difficulty for the Insurance Fund. The report states, however, that the Acts generally are working smoothly and satisfactorily, and that without doubt the provision of some measure of sustenance to workers during periods of enforced unemployment has proved a marked success.

It was found necessary, as a result of the drain on the Fund during the previous year, to increase the rate of contributions for the year 1927-1928 from 3d. to 4d. weekly, the increase applying alike to employers, workers, and the Crown. In view of the fact that, with unemployment at the prevailing level, this increase would not be sufficient to maintain the solvency of the Fund, it was further decided to raise the rate of contributions to 6d. weekly as from 1 July 1928. The Unemployment Council hopes that this increase will enable a substantial reserve to be established in order to safeguard the Fund against possible periods of severe unemployment arising from such unforeseen causes as drought, business depression, and general financial stringency.

### FINANCIAL OPERATIONS

It is of interest to compare the account of financial operations given in this report with the figures given in previous annual reports.<sup>2</sup> The table on page 248 gives comparative figures for the annual receipts and disbursements of the Fund from 1 July 1923 to 30 June 1928.

The receipts from contributions during the year 1927-1928 totalled £342,297, as compared with £263,219 in 1926-1927, while the sustenance payments amounted to £390,336, as against £340,933 in 1926-1927.

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<sup>1</sup> QUEENSLAND. DEPARTMENT OF LABOUR : *Fifth Annual Report on Operations under the Unemployed Workers' Insurance Acts, 1922-1927*. Brisbane, 1928. For summary of the fourth annual report cf. *International Labour Review*, Vol. XVII, No. 3, March 1928, pp. 399-400.

<sup>2</sup> Cf. *Industrial and Labour Information*, Vol. XII, No. 11, 15 Dec. 1924 (first annual report); Vol. XVI, No. 13, 28 Dec. 1925 (second annual report); Vol. XX, No. 8, 22 Dec. 1926 (third annual report); *International Labour Review* (fourth annual report : see previous note).

Item	1923-1924	1924-1925	1925-1926	1926-1927	1927-1928
	£	£	£	£	£
Total receipts	226,081	249,107	256,977	263,524	342,682
Increase over previous year		23,025	7,870	6,547	79,158
Total disbursements	157,473	204,539	248,301	360,959	412,220
Increase over previous year		47,065	43,762	112,658	51,261
Administrative and general expenditure (i.e. disbursements other than sustenance payments)	8,364	16,528	25,073	20,025	21,883 <sup>1</sup>
Excess of receipts over disbursements	68,608	44,568	8,676		
Excess of disbursements over receipts				97,435	69,538

<sup>1</sup> Includes the cost (£1,028) of conducting a special Unemployment Investigation.

As was remarked in the summary of the previous year's report given in the *International Labour Review*<sup>1</sup>, it is not possible to relate these figures in each year to the number of workers covered by the insurance system, since the report gives no indication of the total number or industrial distribution of insured workers. A special investigation has, however, been undertaken with a view to ascertaining the total number employed on 31 December 1927, and 31 March, 30 June, and 30 September 1928, and also the number of workers fully or partly employed throughout each quarter. The results of this enquiry should throw some light on the working of the Fund during the period under consideration, though they cannot be of much use in interpreting the figures for previous years.

The report includes a table of monthly sustenance payments, which indicates that for the period during which the unemployment insurance system has been in operation, the course of unemployment has shown marked seasonal variations, the worst months being usually February, March, and April.

<sup>1</sup> *Loc. cit.*, p. 400.