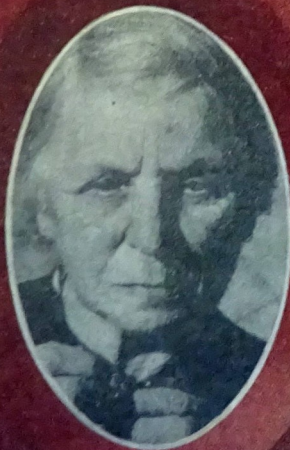


*The Family Circle:*  
*the story of Britain's*  
*new age of social*  
*security*

BY DOUGLAS HOUGHTON





A new and proud chapter has been written in Britain's social history. Since 1945 a series of Acts have been put on the Statute Book which strike at the very roots of poverty and for the first time in our history provide for a minimum standard of living below which no one may fall.

This little book tells the human story of that legislation in a form which I am sure will make a profound impression on all who read it. For this is not merely a chronicle of Acts of Parliament. It is the story of a great victory over those blind economic forces which have for generations been the cause of so much suffering and want among our people, and which were first challenged on the floor of the House of Commons by Keir Hardie, and later in the remarkable works of Sidney and Beatrice Webb on the Poor Law.

Today the inspired dreams of our pioneers of social justice have been translated into the most advanced social legislation to be found in any part of the world, and I commend this book to all who have the cause of true freedom at heart. No more fitting testament to the power and determination of Britain's people, despite all adversities, could have been written.

*C. R. Attlee*

## THE MONEY-BOX

*"Anyone over fifty can remember Queen Victoria's funeral . . . In those days the worker was expected to fend for himself in all contingencies of life—he could apply for charity or poor relief if all else failed. Thrift was his first line of defence.—Francois Lafitte in "Britain's Way to Social Security."*

WHEN I was a lad the dullest of my few possessions was a money-box. I used to do errands for pennies and tuppences to put into it. Saving for a rainy day. I didn't see much fun in it myself. But then, it wasn't supposed to be fun. It was a serious matter. If I didn't save I might end up in the workhouse. Or be given a pauper's funeral. There could be no deeper shame than that. My mother had taken precautions to see that when I died, young or old, her son should have a decent burial. She had insured my life. The premium was a ha'penny a week. I remember a man coming for it on Mondays. He called for that ha'penny a week every washday for twenty-seven years, then I stopped paying and asked the company for a paid-up policy. When I die there will be £2 19s. 6d. to draw out.

While I was still young I was taken to be examined by a doctor. This was to join a Friendly Society—for medicine and sick money. And they had convalescent homes at the seaside. For that we paid a shilling a month.

That was providing for the future—forty years or so ago.

We heard talk of a Government scheme for old age pensions, but we thought it was only an election stunt.

Then the lace trade was badly hit; many lads' fathers were out of work. Word went round that if you took a basin to the People's Hall you could get hot soup for nothing. That is, if you had an out-of-work ticket. When savings were all gone you had to apply to the Relieving Officer for "out-relief." That's if you were destitute.

There was no dole. No unemployment money.

No standard of life and no pension for old age was secured to us beyond what we could win with our own efforts. Though I should add that the worst horrors of failure, unemployment, and of

unprovided old age were prevented by the Poor Law. The Guardians of the Poor would at least keep us from starving.

Social *in*security had improved little from Elizabethan times to Edwardian days. The whipping of "sturdy beggars" had ceased, but the compulsory poor rate was the same in principle as the first one levied in 1601. And the workhouses too.

But to give our forefathers their due, the double duty of providing work for the unemployed and charity for the sick and aged was accepted by Tudor England as the responsibility of society as a whole. The Poor Law, badly administered as it became later, was the foundation of all our social services. When it began nearly 350 years ago the provision for the poor in this country was better than anything there was to be for many generations to come in the rest of Europe.

As society has become more complicated—too complicated for individual action in relieving the needs of the helpless and the aged—the Elizabethan doctrine of common duty has been widely extended in our own time. Though not without argument, controversy, and opposition.

The Labour Party was campaigning for old age pensions years before we got them. Even Friendly Societies were amongst our opponents. And insurance companies. They declared that State pensions would discourage thrift. That, of course, would be bad for business. Some noble Lords joined in, telling the working classes how they were being "demoralised."

Small wonder that many of us had the virtues of thrift repeatedly dinned into our ears as youngsters, when one in four of all classes and both sexes who reached the age of 65 were compelled to go on the parish in their declining years.

At the time of the General Election in 1906, there were no old age pensions, no unemployment or sickness insurance, and no pensions for widows

and orphans. There was the Poor Law and Workmen's Compensation and that was all.

At the General Election 1906, the Conservatives were swept out of office and a Liberal Government came in. Alongside the Liberals was, for the first time, a compact body of twenty-nine of the then new *Labour Party*. It was the existence of this Labour group, and still more, the changed feeling in the country which lay behind it, that was the true reason for the series of social reforms associated with the name of Lloyd George.

Although at the General Election the Liberals had made no pledge to introduce a scheme of old age pensions, pressure from the Labour group led them to do so.

An Old Age Pension Scheme providing a pension of 5s. a week for people over 70 whose income did not exceed £21 a year was introduced. Over half a million old people got that pension from the start, 1 January, 1909.

After that beginning, there was a lively public interest in further schemes for bearing one another's burdens. Not by giving something for nothing; not by a dole from the State; but by *insurance*. Most people preferred it that way. The Poor Law they hated; charity they didn't want. They would rather pay for it, or at least pay what they could towards it. The new way of providing for the future, on the basis of a common duty, was by *social insurance*.

In 1911 Britain adopted the first compulsory unemployment insurance in the world. It was experimental. It applied to only four industries and paid only 7s. a week for 15 weeks in a year, with nothing for dependants.

The National Health Insurance Scheme, passed by Parliament in the same year, aroused bitter opposition. Mass meetings of upper-class folk vowed they would never "lick stamps for Lloyd George." The employer's contribution under the scheme was widely condemned as a "servants' tax." Doctors strenuously fought many features of the Bill when it was first introduced. Eventually it was passed, after compromise and persuasion had overcome the opposition. That was the beginning of "panel doctors," of Approved Societies and cash payments during sickness.

Unemployment insurance was extended to cover eleven million workers in 1920 (it had become fifteen million by 1938). Dependants'

allowances were paid from 1921: for a wife, 5s.

In 1924 we had the first Labour Government in Britain, but a combination of Liberals and Tories could (and very soon did) turn it out. Preparations made during the Labour Government's few short months of office for a comprehensive scheme of contributory pensions for old age, widows and orphans, were not completed before the Tories came back to power.

The Conservative Government which followed introduced the Widows' and Orphans' and Contributory Pensions Act, 1925. This measure was at first confined, like the Health and Unemployment Insurance schemes before it, to (a) manual workers, and (b) non-manual workers earning up to £250 a year (extended to £420 a year during the recent war).

National Health Insurance was, however, left as it was. There are no cash allowances for dependants to this day.

The faults and shortcomings of our social insurances were painfully obvious to those who looked to them in vain for help, or were shut out of them altogether. Too many people have been excluded from insurance; too many family needs have not been covered; the benefits have been too low, and the period of payment too short; too much has been left to Public Assistance.

In almost the darkest hour of the recent war, Mr. Arthur Greenwood, Labour Cabinet Minister in Mr. Churchill's Government, took a step which proved to be a turning point in our social history.

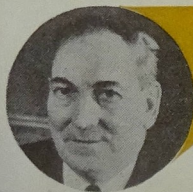
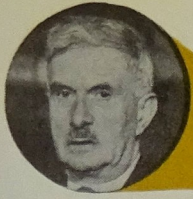
Quietly, confidently and courageously, Mr. Greenwood appointed a Committee "to undertake, with special reference to the inter-relation of the schemes, a survey of the existing national schemes of social insurance and allied services, including Workmen's Compensation, and to make recommendations."

That was the Beveridge Committee, whose Report was published at the end of 1942.

From dawn on 2 December, 1942, the B.B.C. broadcast details of the Beveridge Plan in twenty-two languages to the peoples of the world.

Typical of most British newspapers was *The Times* which hailed the Report as "a momentous document which should and must exercise a profound and immediate influence on the direction of social change in Britain."

Events have proved how right that was.



5  
JULY  
1948

THESE THREE ACTS  
GIVE MONEY BENEFITS

AND THESE THREE  
PERSONAL SERVICE

## THE FAMILY CIRCLE

*"Instability, insecurity of pecuniary position and the constant presence of fear in the lives of the workers and their families constitute the greatest single evil in our society today. What, indeed, are the risks of capital compared with the overwhelming feeling of insecurity which haunts the worker's child from birth to grave? What risks of capital can equal in their pernicious effects the extremities of personal want which embitter the life of the labourer?"—Joseph L. Cohen, late member, Advisory Committee on Social Insurance of the I.L.O., "Social Insurance Unified," 1924.*

**S**OCIAL" security means *family* security—security against the financial strain of family responsibilities, and the emergencies and hazards of family life, such as illness at home, accident at work, unemployment, death, and old age.

Every family man has to think of how the home will be kept going if he is laid up or out of a job, and if he dies leaving a widow and children. He has the health of the children to think of, their food and clothing, doctors' bills to think of; there

are the old people to think of—and we shall be old ourselves one day.

We want to provide for the several risks of loss of *earning* power. Here are four of them:

Unemployment;    Illness or Accident;  
Old Age;                Death.

One of them possible, two of them probable, one of them certain. There they are, the bugbears of the future.

We want to do more than provide for loss of the earning power of the breadwinner—vitaly neces-

### NATIONAL INSURANCE

*For sickness and unemployment money; for maternity benefits; death grants; widows, orphans and retirement pensions*

### INDUSTRIAL INJURIES

*For compensation for injuries at work and industrial disease; for permanent disability pensions and special allowances for the badly injured*

### FAMILY ALLOWANCES

*For five shillings a week for each young child after the first*

### HEALTH SERVICE

*For medical attention; hospital treatment (including mental hospitals); surgical operations; dental and optical treatment*

### NATIONAL ASSISTANCE

*For extra money help where needed but also hostels for the aged and reception centres for people with no settled way of life*

### CHILDREN ACT

*For youngsters who are without a normal home life*

sary though that is. We want to be able to meet the extra expense of additions to the family, and all the responsibilities which come with them.

We want to see our family circle protected by financial security and also by physical security. The first is a matter of cash; the second, a matter of adequate and ready service by those experienced and skilled enough to give it—doctors, nurses, hospitals, training centres for the disabled, welfare services for the blind and handicapped, and so on.

The Labour Government's historic social security plan binds and strengthens the family circle. By half a dozen Acts of Parliament, all riveted together, the Government have erected an effective system of defence against the forces of adversity.

Three of them give us social security in money benefits; three in personal service.

Each one of these six measures holds a vital sector in the whole security system. Each one penetrates deeply into a particular social problem in search of effective and positive remedies.

On 5 July, 1948, this most remarkable scheme of social security began. No country in the

world has seen its like before. Here is the fulfilment of the dreams of the early pioneers of the Labour Movement.

Three Labour Ministers, Mr. Chuter Ede, the Home Secretary, Mr. Aneurin Bevan, Minister of Health, and Mr. James Griffiths, Minister of National Insurance, have shaped and piloted these vast and complicated measures of social change through Parliament. Never in British Parliamentary history has so much been accomplished in the time.

Now that the great social security scheme has been brought into being we should carry with us one abiding thought, the words with which Sir William (now Lord) Beveridge concluded his famous Report:

"Freedom from want cannot be forced on a democracy or given to a democracy. It must be won by them."

Without efficiency and a high level of production in the factories and workshops of Britain, in the fields and in the mines, there can be no social security.

It must—and shall—be won by them.

# FAMILY ALLOWANCES

*"A national minimum for families of every size cannot in practice be secured by a wage system, which must be based on the product of a man's labour and not on the size of his family. . . . Children's allowances should be regarded both as a help to parents in meeting their responsibilities, and as an acceptance of new responsibilities by the community."*—Beveridge Report.

**I**F children grew up as quickly as kittens and puppies, providing for the family wouldn't be the job it is. A few weeks to get on their legs, a few more to learn to eat with knife and fork, and they'd be able to fend for themselves.

As youngsters we depend on our parents for food and care for such a long time that we are the biggest part of "family responsibilities." In fact, it is around this needful duty of providing for the family that our moral, social, and economic life has been built up.

Yet looking back scarcely two generations, what do we see? Boys went to work down the pit before they were ten. After 1842 they had to wait till they were *eleven*! In the textile factories of Yorkshire no limits were set by law to the number of hours children would work, until 1833.

The gross ill-usage of little boys as sweeps, by masters who found it cheaper to drive them through the soot-choked chimneys than to use a long brush, is still within living memory.

Need we ask what was the root cause of the sufferings and exploitation of children and young people in those days? It was the poverty of the toiling masses.

By compulsory education and further restrictions on the employment of young people, some responsibilities were shouldered by the community, and heavier ones were put upon parents.

Provision for the family became more necessary and not less in a new and enlightened society. No longer could the household be partially supported by the earnings of child labour. Provision for the family had to be harmonised with a growing public insistence on child welfare.

All families need protection against loss of the breadwinner's earnings—through unemployment, illness, accident and death. That goes for families small or large.

The larger families, however, need some additional security even when the father is working.

The Beveridge Report, in recommending a scheme of Family Allowances, said that although real wages had increased by a third in the last thirty years, want had not been abolished. This was due in part to the fact that wages alone were not enough to support the larger families.

The Family Allowances Act was passed by the Coalition Government and brought into operation by the Labour Government in August 1946.

The Family Allowance is 5s. a week for each child *after the first*. This is paid out of taxation and not out of the contributions we pay under the insurance scheme.

We notice that there is no Family Allowance for the first child. That is because we are expected to be able to provide for *one* child at any rate, out of earnings. Only when there are *two or more* young children do we get the Family Allowance. And for this purpose we have to know when children are "children" and when they are not.

They are children, in any case, as long as they are below school-leaving age (now fifteen years). But children remaining at school, or serving as apprentices, beyond the age of fifteen may be counted as "children" till they are turned sixteen.

Every family of two or more young children is in this. That includes stepchildren and legally adopted children who are members of the family. No means test. All we need to qualify is a big enough family!

At present three million families are drawing Family Allowances for about four million children, at a cost of £60,000,000 a year.

Nearly two-thirds are families with *two* young children; about a fifth with *three*; and only one-seventh are families of *four* or more.

*You can read more about Family Allowances in the official Leaflet F.A.M.1, which you can get from any National Insurance office.*

# NATIONAL INSURANCE

"Benefits in return for contributions, rather than free allowances from the State, is what the people of Britain desire."—Beveridge Report.

**T**HE Labour Government's National Insurance Scheme is a better-than-Beveridge plan—and better than the Coalition Government's plan.

We received a big instalment of the new scheme when in October 1946, the Labour Government increased existing pensions from 20s. to 42s. for a married couple, and from 10s. to 26s. for a single person. Over three million old-age and widow pensioners benefited from that increase. The higher standard pensions *reduced by a million* the number of folk who had previously sought extra help from the Assistance Board.

In July, the remainder of this extended and improved scheme came into operation. Everyone above school-leaving age and under pension age will be covered.

## BENEFITS

The benefits are for unemployment, sickness, maternity, widows and orphans, retirement pension for old age, and a grant at death.

The benefits, however, are not the same for everybody. That is one reason why the contributions are not the same for everybody. We do not all *need* the same benefits.

The scheme provides for each insurance class, benefits suited to their way of life.

*Class 1, the employed, no matter what their position or pay, are entitled to all benefits.*

*Class 2, the man (or woman) in business on his own, is not insured for unemployment benefit or for industrial injuries benefits; the risk of unemployment to a man (or woman) working on his own account, and the risk of injury at his work, were not considered to be risks against which the State need insure him; but he is insured for sickness.*

*Class 3, the man (or woman) who is not in any kind of paid employment; it follows that people in this class are not entitled to any of the worker's*

benefits. Therefore a man or woman doing no paid work is *not* able to claim (a) *unemployment*, (b) *sickness* or (c) *industrial injuries benefits*. A woman doing no paid work has *no claim* to *maternity allowance*. This is paid only to women in jobs or in business, to make up for loss of *earnings*.

## CONTRIBUTIONS

Contributions are not payable during periods when the insured is getting benefit for unemployment, sickness, injury, incapacity or widowhood, or by young persons up to age 18 following full-time education or unpaid apprenticeship.

*Those not allowed to join the new scheme*

- (a) Men over 65 and women over 60 who are not already insured on 4 July, 1948.
- (b) Married women who are not already insured and are engaged solely on their own home duties.

The above pay no contributions and get no benefits. Persons in (a) working for an employer are required to have a contribution card as their employers pay contributions. Persons in (b) do not require contribution cards.

*Those who may "contract out" of paying contributions*

- (a) People working for themselves (self-employed) and people doing no paid work at all (non-employed) whose *total* income is less than £104 a year.
- (b) Married women working for an employer.
- (c) Married women who are in business on their own are not compelled to be insured.

Persons in categories (a) and (b) must fill up a form of application for "exception."

Women in (c) who do not wish to be insured need do nothing.



## MARRIED WOMEN IN NATIONAL INSURANCE

A wife who is doing no paid work does not pay any contributions under the new scheme, unless she was already paying into the old scheme, and wants to continue.

Although housewives do not pay into the scheme separately from their husbands, they are covered for valuable benefits by their husbands' insurance, including maternity, widow's benefits and retirement pension.

Other married women—that is, those going out to work, or in business, or, if no longer working, have kept their insurance going—can decide for themselves whether they want to be insured (or to go on being insured) in their own right—or whether they are content to rely on the benefits under their husbands' insurance.

## NON-CONTRIBUTORY PENSION

The non-contributory ("over-70") pension will remain in being for people who are too old to begin paying into the new scheme, those on small incomes who contract out, and those late entrants into the new scheme who do not qualify for retirement pension before they reach 70.

The same rather liberal test of needs will continue.

*The following official Leaflets give more information on these matters:*

<i>Married women in National Insurance</i> ... ..	Leaflet N.I.1
<i>For married women working solely on their own home duties</i> ... ..	" N.I.1A
<i>Unemployment Benefit</i> ... ..	" N.I.12
<i>Widows' benefit</i> ... ..	" N.I.13
<i>What you need to know about retirement pensions</i> ... ..	" N.I.15
<i>Sickness Benefit</i> ... ..	" N.I.16
<i>Maternity Benefit</i> ... ..	" N.I.17
<i>Persons with small incomes</i> ... ..	" N.I.27
<i>Late-age Entrants into Insurance</i> ... ..	" N.I.28
<i>Agents paid by commission or otherwise</i> ... ..	" N.I.32
<i>Inconsiderable employments and occupations</i> ... ..	" N.I.37
<i>"Contract of service"</i> ... ..	" N.I.39
<i>Employed persons</i> ... ..	" N.I.40
<i>Self-employed persons</i> ... ..	" N.I.41
<i>Non-employed persons</i> ... ..	" N.I.42

All obtainable from local offices of the Ministry of National Insurance.










See also "Family Guide to the National Insurance Scheme" delivered to every household.

*Orphans will get 12/- instead of 7/6*

## WEEKLY CONTRIBUTION RATES FOR MEN

<b>SELF-EMPLOYED</b> (18 AND OVER)	<b>6'2</b>
<b>SELF-EMPLOYED</b> (UNDER 18)	<b>3'7</b>
<b>EMPLOYER</b>	<b>4'2</b>
<b>EMPLOYEE</b> (18 AND OVER)	<b>4'11</b>
<b>BOYS UNDER 18</b>	<b>2'10<sup>1</sup>/<sub>2</sub></b>
<b>EMPLOYER</b>	<b>2'5<sup>1</sup>/<sub>2</sub></b>
<b>NON-EMPLOYED</b> (18 AND OVER)	<b>4'8</b>
<b>NON-EMPLOYED</b> (UNDER 18)	<b>2'9</b>

GRANTS AND WEEKLY BENEFITS FOR MEN UNDER NEW SCHEME COMPARED WITH PRE 1946 SCHEME

UNEMPLOYMENT		Man without Dependants	26'-*	24'-
		Man with Wife and Child	49'6	45'-
SICKNESS First 6 mths		Man without Dependants	26'-	18'-
		Man with Wife and Child	49'6	18'-
SICKNESS after 6 mths		Man without Dependants	26'-	10'6
		Man with Wife and Child	49'6	10'6
OLD AGE		Single Man	26'-	10'-
		Man with Wife under Sixty	42'-	10'-
DEATH		Ordinary Rate	£20	None

*Orphans will get it instead of 76*













**WEEKLY CONTRIBUTION RATES FOR WOMEN**

SELF-EMPLOYED (18 AND OVER)	5/1
SELF-EMPLOYED (UNDER 18)	3/1
EMPLOYER	3/3
EMPLOYEE (18 AND OVER)	3/10
GIRLS UNDER 18	2/4
EMPLOYER	1/11
NON-EMPLOYED (18 AND OVER)	3/8
NON-EMPLOYED (UNDER 18)	2/3

MARRIED WOMEN NEED NOT PAY CONTRIBUTIONS

\* 10/- if married to insured man before July 5, 1948  
26/- if incapable of self-support by reason of infirmity

**WEEKLY BENEFITS FOR SELF-INSURED WOMEN SINGLE AND MARRIED UNDER NEW AND OLD SCHEMES**

UNEMPLOYMENT		Ordinary Rate	26'- <small>See adjoining column</small>	22'-
SICKNESS (FIRST 6 MONTHS)		Ordinary Rate	26'- <small>See adjoining column</small>	15'- <small>Basic Rate</small>
SICKNESS (AFTER 6 MONTHS)		Ordinary Rate	26'- <small>See adjoining column</small>	9'- <small>Basic Rate</small>
MATERNITY		Ordinary Rate	36'- <small>for 13 weeks</small>	None
WIDOWHOOD (FIRST 13 WEEKS)		Young Widow with no Children	36'-	10'-
		Widow and Child	43/6	15'-
WIDOWHOOD (AFTER 13 WEEKS)		Young Widow with no Children	None*	10'-
		Widow and Child	33/6	15'-
OLD AGE		Widow aged Fifty	26'-	10'-
		Pensioner's Wife	26'-	10'-
GRANTS AND MATERNITY		Ordinary Grant	£4	£4
GRANTS AND DEATH		Ordinary Grant	£20	None

**WEEKLY BENEFITS FOR MARRIED WOMEN FROM HUSBAND'S INSURANCE COMPARED WITH OLD SCHEME**

None but see War's Table	None
None but see War's Table	None
None but see War's Table	None
20'- <small>for 6 weeks</small>	None
36'-	10'-
43/6	15'-
None*	10'-
33/6	15'-
26'-	10'-
16'-	10'-
£4	£2
£20	None

**EXTRA BENEFITS OBTAINED BY A MARRIED WOMAN WHO PAYS CONTRIBUTIONS HERSELF**

(i) *Sickness and unemployment*  
A married woman gets sickness benefit in her own right if she is separately insured herself, and is working in a job or in business on her own. There is no sickness benefit payable to the ordinary housewife, whether she is insured in her own right or not, unless she is doing a job.

If a married woman is working for an employer and is insured separately, she then gets 16s. a week during illness, and 20s. if she is out of work. If, however, the wife is the sole support of the home, and not the husband, she gets more. Her husband may be an invalid, unable to support her and the family. In that case when she falls ill or is out of a job, she can claim 26s. for herself and 16s. extra for her husband, if he is dependent on her, making 42s. in all. And if there is a young child, there is the 7s. 6d. extra, of course. (The second and subsequent children will be covered by the Family Allowance.)

A married woman not supported by her husband may also claim the higher benefit of 26s. for herself.

(ii) *Retirement*  
Retirement pension of 26s. a week at age 60, irrespective of whether her husband is drawing retirement pension himself.

Many married women will, of course, be entitled to 16s. a week when their husbands reach 65 and retire.

Separate contributions by a married woman will be worth while in some cases and not in others. It depends largely on the ages of husband and wife.

In almost every case where a woman is several years older than her husband it is worth while her being separately insured to get her 26s. pension at 60 instead of being kept waiting till her husband is 65, or possibly later if he has not then retired.

Where a wife is much younger than her husband then, in the natural order of things, he is likely to die first—and die perhaps before his wife reaches 60. In that case she may become entitled to widow's benefits before she reaches pension age.

Where husband and wife are over 35 and about the same age, separate insurance for the wife is worth while.

# INJURY AT WORK

*"The pioneer system of social security in Britain was based on a wrong principle and has been dominated by a wrong outlook."*—Beveridge Report on Workmen's Compensation

THE Labour and Trade Union Movements have for years criticised the flagrant unfairness and shortcomings of Workmen's Compensation. A lifetime of practical and often bitter experience has been put into drafting a new Charter for the casualties of industry.

The new Industrial Injuries scheme brings about three fundamental changes.

*First*, it transfers from the individual employer to the State the liability to pay compensation for injury at work (see later for what happens when the employer is to blame).

*Secondly*, it turns what is now a personal legal claim by a worker against his employer (which can be settled in the last resort only in a Court of Law) into part of our social services (that gets right away from the contentious atmosphere of legal disputes).

*Thirdly*, it covers all of us in jobs, irrespective of the sort of work we do, or the pay we get (and that goes for married women in jobs as well). The benefits are paid for by combined contributions from workers, employers, and the State.

A married woman in a job may contract out of the general insurance scheme, but she is not allowed to contract out of this. She will pay threepence a week contribution to the Industrial Injuries scheme, anyhow. If she elects to pay into the National Insurance as well, she will pay 3s. 10d. a week all-in. If she elects not to pay National Insurance, she still has to pay this 3d. a week.

Men in jobs are covered for Industrial Injuries by the 4s. 11d. stamp money they have paid after July.

Those *not* working for an employer, like shopkeepers and others in business for themselves, are not in this. They do not get a special cover for accidents at work and they do not have to pay anything towards it, though they get their sickness benefit as for any other accident or illness.

Now for what the scheme gives.

It gives cash benefits for those of us injured or disabled by accident at work, or by one of those diseases we run the risk of picking up in the course of certain kinds of employment.

"Accident at work" is short for "accidents arising out of and in the course of employment." What a time the lawyers have had over the last fifty years arguing the toss about when an accident "arises out of and in the course of employment"! The roadworker who sheltered under a tree during a thunderstorm and was struck by lightning; the fellow who was having a kick at football during the morning break and got run over by a bogie-engine.

All these years Workmen's Compensation has put the onus of proof on the injured worker to prove that his accident *did* in fact "arise out of and in the course of his employment."

The Industrial Injuries scheme puts the boot on the other leg. It says that if we meet with an accident in the course of the job—at the job—it shall be said to have *arisen out of it, unless there is evidence to show it did not*. That, as we see, turns it right round the other way—and in our favour.

Another thing: if we get hurt travelling to and from work in transport the employer provides, we are covered—unless we play the fool and bring an accident on ourselves.

If we get hurt in trying to rescue our comrades in some emergency at the works, we are covered too.

Anyway, if there is any argument about it we shall not be up against our employer, or his insurance company, and a battery of lawyers. Our dealings will be with the Ministry of National Insurance whose only interest is to give us a square deal. And we have the right of appeal to an independent tribunal if we do not think we are getting it.

Now for the *benefits*.

We shall notice incidentally that the benefits while laid up from an accident at work, or industrial disease, are better than the ordinary sickness

## COMPARISON BETWEEN WORKMEN'S COMPENSATION, COALITION GOVERNMENT'S PROPOSED

	WORKMEN'S COMPENSATION ACT		COALITION GOVERNMENT'S PROPOSALS		
	FIRST 13 WEEKS MAX.	AFTER 13 WEEKS MAX.	INJURY BENEFIT	DISABLEMENT BENEFIT	
			FIRST 26 WEEKS	BASIC MAXIMUM (SEE NOTE ONE)	MAXIMUM RATES WITH UNEMPLOYABILITY SUPPLEMENT
SINGLE MAN OR WOMAN	35/-	40/-	40/-	40/-	60/-
SINGLE MAN OR WOMAN (With Adult Dependant)	35/-	40/-	56/-	40/-	76/-
MARRIED MAN	40/-	50/-	56/-	40/-	76/-
MARRIED MAN WITH CHILD	45/-	55/-	63/6	40/-	83/6

benefits under the National Insurance scheme.

The principal benefits for Industrial Injuries are: *injury benefit*; *disablement benefit*; and *death benefit*.

This is briefly how they apply to injury at work or industrial disease.

First of all, we get the medical and surgical attention we need under the National Health Service, whether at home or in hospital.

While laid up from work we get *injury benefit* up to 26 weeks, at the following rates: 45s. for a single person, 61s. for a married man, or a single man with a grown-up dependant; and 68s. 6d. for a married man with one child (the second and later children are, of course, covered by the Family Allowance).

If recovery turns out to be a longer job than six months, or if we are left with some disability, we may claim *disablement benefit*.

This may take the form of an *industrial pension* in the more serious cases of permanent disablement, or a *gratuity* in the minor ones.

The amount of the benefit will depend on what a medical board says is the *degree* of disablement in comparison with a normal healthy man (or woman) of the same age.

This is where the Industrial Injuries scheme breaks right away from the principles of Workmen's Compensation. Here it follows the scheme of disability pensions for soldiers wounded and disabled in war. If we are awarded a permanent dis-

ablement pension for, say, the loss of a limb or an eye, we draw that pension for life, and it has nothing to do with how much we earn.

The payment ranges from 45s. a week for 100 per cent disability, down to 9s. a week where it's 20 per cent. Below 20 per cent, a gratuity ranging from £15 to £150 may be paid.

Bear in mind that the industrial pension is paid for some *disablement* and is not calculated on loss of wages. What we are able to earn does *not* reduce the industrial pension. The only thing is that while we are able to work we do not draw the extra money for wife and child. That is only to be expected.

Another point is that if we are drawing a disablement pension and we have to go sick or we are unemployed, we can get the ordinary sickness or unemployment money under the National Insurance scheme together with extra for dependants.

The fact of drawing a disablement pension does not rule us out for the benefits of the general insurance scheme in the ordinary way.

A special hardship allowance may be paid to us if, although permanently unfit for our pre-accident job, we are nevertheless able to work at another, but one bringing in less money.

If the accident leaves us absolutely crocked up permanently unfit for any work at all, we get 20s. a week on top of the 100 per cent pension. That for self, wife, and child would bring the money to £4 8s. 6d. in all.

If we are a complete wreck—bedridden or

# INDUSTRIAL INJURIES SCHEME AND LABOUR GOVERNMENT'S INDUSTRIAL INJURIES ACT, 1946

## INDUSTRIAL INJURIES ACT, 1946

INJURY BENEFIT	DISABLEMENT BENEFIT	
	BASIC MAXIMUM RATE	MAXIMUM RATES WITH UNEMPLOYABILITY SUPPLEMENT
FIRST 26 WEEKS		
45'-	45'-	65'-
61'-	45'-	81'-
61'-	45'-	81'-
68'6	45'-	88'6

### NOTES

1. Sickness benefit (including allowances for one adult and one child) under the National Insurance Act is, subject to certain conditions, payable to an industrial pensioner during periods of incapacity, if an unemployment supplement is not in payment.
2. A constant attendance allowance of up to 40s. a week may be paid to a person with maximum pension (Coalition Government's proposal was 20s.).
3. If the accident is fatal the scheme provides pension allowance or gratuities for certain prescribed dependants as compared with a lump sum (maximum £400 or £700 if there are children) under the Workmen's Compensation Acts.

helpless—being wheeled about in an invalid chair perhaps—and in need of “constant attendance” an extra allowance up to 40s. a week may be paid.

And then if we die from injury or industrial disease, our dependants may claim *death benefit*.

A widow's pension of 30s. a week is paid to a widow *over* 50 years of age, or *under* 50, but too poorly to support herself, or who has a young child to look after. She also gets 7s. 6d. for the child.

In other cases (for example: a childless widow under 50) the widow's pension is 20s. a week. (That is quite special to the Industrial Injuries scheme.)

Parents and certain other dependants of single men and women may also claim some pension or gratuity in cases of fatal accident. (That is something else quite special to this Industrial Injuries scheme.)

Now about accidents at work caused by some fault on the part of the employer.

We get all we are entitled to under the Industrial Injuries scheme, *in any case*—whoever is to blame for the accident, employer or anybody else. We shall then be quite at liberty to claim damages from the employer if we think we have a case against him.

Now all that started on 5 July, and a lot of people will want to know—what about those hurt or down with industrial disease *before* 5 July, 1948, including those on

compensation now? Will they get any more?

They still remain under the Workmen's Compensation Acts. It was not practicable to go back over the past and bring all into the new scheme (though this may yet be done).

The exception to that is this: with the introduction of the new scheme, any injured worker who will not be fit to work again will be able to get an extra 20s. a week on top of his Workmen's Compensation; and up to £2 a week extra if he is so bad that he needs constant looking after.

Labour's Industrial Injuries scheme gets rid of bargaining between unequal parties, abolishes the payment of socially wasteful lump sums instead of pensions in cases of serious incapacity, and eliminates expensive private insurance.

It makes a clean sweep of out-moded Workmen's Compensation.

*You can read more about the Industrial Injuries Scheme in the Family Guide to the National Insurance Scheme and in Leaflet N.I.5 "Injury benefit for Accidents at Work."*

*Other leaflets on the subject are:*

Prescribed Industrial Diseases ...	Leaflet N.I.2
Disablement benefit ... ..	" N.I.6
Persons already in receipt of workmen's compensation who may have a claim to "unemployment" or "constant attendance" benefits ... ..	" N.I.7
Death Benefit ... ..	" N.I.10

*All these leaflets can be obtained from any National Insurance Office.*

# NATIONAL ASSISTANCE

## THE END OF THE POOR LAW

“... the interest of the community, considered as an aggregate, or in the democratical point of view, is that each individual should receive protection. . . .”—James Mill, *Essays on Government*, 1828.

**L**INE one, Section I, of the National Assistance Act, says “the existing poor law shall cease to have effect.”

In those few words the Labour Government have swept away what remains of the ancient Poor Relief Act, passed in Queen Elizabeth's reign nearly 350 years ago.

For more than three centuries the Poor Law has imposed on local ratepayers the duty of relieving the “needy poor,” old and young, who look in vain for help from other sources.

The National Assistance Act makes this a *nation-wide* instead of a local charge, and transfers that work to the new National Assistance Board, a central body working to a single co-ordinated plan through its own local officers.

National Assistance replaces existing schemes for the assistance of the aged and infirm, the sick, and the unemployed, who are unable to get help, or enough help from elsewhere.

In particular, the Act transfers from the local authorities to the *National Assistance Board*:

- (a) the responsibility for giving money help to the blind;
- (b) the special allowances to certain persons suffering from pulmonary tuberculosis who give up work to have treatment; and
- (c) outdoor relief to those in need.

All money help in case of need—to bridge gaps, to meet emergencies, or to add to insurance benefits—now comes from one source—the National Assistance Board.

The National Assistance rates are 40s. a week for a husband and wife and 24s. for a single person living alone. This compares with 31s. a week for a husband and wife and 18s. for a single person living alone under the old Unemployment Assistance rates. In both cases, there will be a rent allowance.

Allowances have also been increased from 15s. 6d. to 20s. for dependants aged 21 or over; from 12s. 6d. to 17s. 6d. for those aged 18-21 and from 12s. 6d. to 15s. for those aged 16-18.

In addition, 15s. a week will be added to the rate for blind or tuberculous people, and for a married couple both of whom are blind, the rate will be 65s. a week.

Instead of outdoor relief, unemployment assistance, supplementary pensions, and financial aid to blind persons and others who suffer loss of income in having to undergo treatment for tuberculosis, a single comprehensive service had been set up. Those of us who go to National Assistance simply have to prove need. There is no household means test. The resources, as well as the need of applicants and their wives (or husbands) are taken jointly. No account is taken of incomes of sons and daughters. They are merely supposed to be making a reasonable contribution towards the rent and other general household expenses of the applicant.

Moreover, war savings up to the first £375, if any applicant has saved so much, are not taken into account. Neither is any capital which the applicant possess if it amounts to less than £75. If it is more than £75 up to £400, weekly assistance is reduced by 6d. for the first £75 and 6d. for each further complete £25—and above £400, assistance will generally not be payable. Provision is made also for some forms of income to be left out of the reckoning of the applicant's resources. Local officers of the National Assistance Board deal with applications; but there is a right of appeal to an independent Local Appeal Tribunal, whose members will be appointed by the Minister of National Insurance, and there are also to be local advisory committees.

This part of the Act relates to what we used to call outdoor relief. Applicants will be mainly old people and the sick or disabled—especially those not covered by the insurance scheme. Many not in the old scheme are too old to go into the new one. Men over 65 and women over 60 not already in the old scheme when the new one began are not covered by insurance.

Others of us may be unable to qualify for *full* benefits under the new scheme, even though we began paying in from the start. We may be laid up before we have enough stamps on our card to claim sick money; worse still, we may die before our widow can benefit. We may have to retire before we have paid in long enough to claim full pension, and so on.

Even among those of us who do get full benefits under the National Insurance scheme some may have to ask for something more, to meet extra expenses—for help in the house perhaps; to get the washing done outside; for special foods, or even something towards the rent, if it happens to be on the high side.

The objects of the Act are not, however, confined to centralising the granting of money help.

In matters of *social welfare* it breaks entirely new ground. By means of a joint effort between central and local government, the National Assistance scheme plans to replace the whole cheerless paraphernalia of the Poor Law—with its institutional life in "Homes" that are no homes.

Local authorities are given the responsibility of providing hostels for old folk, and for the infirm and others who need care and attention. The intention is to get right away from the old workhouse, and, indeed, to get away from the institutional atmosphere altogether.

Those of us going into the new residential hotels or hostels provided (and built specially if necessary) by local authorities will suffer no taint of the Poor Law. We shall not be "going on the parish." We shall be *paying guests*.

Here, for a modest charge, old folk and others can be completely independent of help from relatives or friends, yet be sure of care and attention.

There will be no means test for residence at these hostels, which are intended to cover all who, by

age or infirmity, are unable to look after themselves.

The lowest charge will be a guinea a week. Those who cannot afford a guinea a week will be able to get help from the National Assistance Board. Everybody will be left with at least 5s. pocket money (i.e. a single person receiving 26s. retirement pension and paying 21s. a week for hostel accommodation would have 5s. left over for pocket money).

It should be noted here that under the scheme sons and daughters are no longer called upon to make a weekly payment towards the support of a parent receiving assistance. The Poor Law responsibility of children for their parents, of parents for children of all ages, and of grandparents for grandchildren, is narrowed down to (a) husband and wife for each other, and (b) parents for their children under 16 years of age only.

The Act also amends the regulations of the over-70 pension so as to *exclude* from the calculation of yearly means, assistance grants or the value of accommodation provided by a hospital or by a local authority. This will enable many old folk to get the non-contributory pension in future who have been refused in the past because the value of their bed and board in hospital or an institution has been reckoned as part of the yearly means for the needs test.

The National Assistance Act also makes local authorities responsible for the welfare (as distinct from cash benefits) of the blind, deaf and dumb, and other people who are "substantially and permanently handicapped by illness, injury, or congenital deformity"; also for the registration and inspection of homes for the aged and disabled persons; and for the registration of charities for disabled persons.

Full scope is given for local authorities to utilise the services of voluntary organisations and to make grants to them, and especially to those providing recreation and meals for old people.

This scheme of National Assistance, welded together with the comprehensive social security plan, is the final triumph over pauperism and the hated stigma of the workhouse.

*You can read more about National Assistance in an official leaflet obtainable at any local office of the Ministry of National Insurance or the National Assistance Board.*



# DOCTORING FOR ALL

*"When the insurance medical service shall have been completed by being brought into organic relation with other branches of medical work as part of a comprehensive scheme of medical services, and not until then, will its full capacity for public usefulness be made manifest."*—Annual Report of Chief Medical Officer of the Ministry of Health, 1924.

**T**HE Labour Government has abolished doctors' bills. From 5 July, no medical, surgical, or dental treatment depends on whether we can afford it.

The National Health Service has emancipated the sick.

The Beveridge Report said that sickness insurance for all should be linked with a complete medical service for all.

The gaps and weaknesses in medical benefit under the old National Health Insurance scheme were notorious.

Medical benefit in the past—which, in any case, was only for those insured—did not provide for treatment in hospital; for serious operations, or other conditions requiring expert medical service; or cases needing special diagnosis, X-ray examination, and so on; and not even home nursing.

Many Approved Societies have, it is true, paid for these (or some of these) extended medical benefits out of their surplus funds. But it has worked out very unfairly. Although we paid a flat-rate contribution, the benefits we have had in the past have depended to some extent on which Approved Society we belonged to.

There is nothing of that kind in the new Health Service. The principle is that whatever we need for health, or in sickness, we get—if it is there to be had. From having a tooth stopped to having our appendix out; from a bottle of medicine to a spell in hospital.

Everyone of us is covered by the National Health Service—literally everybody. Man, woman, and child; old or young; married or single; rich or poor; *everybody* in Great Britain.

Medical attention and treatment no longer depends in any way on how many stamps we have on our card, or whether we have a stamp card at all. Those of us who pay into the new National Insurance scheme will pay something towards the

cost of the National Health Service at the same time. Even if we do not pay into the Insurance scheme, we are covered by the Health Service just the same.

We are free to choose our own doctor, if he joins the Health Service and agrees to take us. If we are already on the panel we are automatically transferred to the doctor's list under the new scheme unless he objects, or we do.

All doctors are free to come into the new service, or not, as they like, though obviously the more who come in, the better it will be. If they come in, they will be entitled to take part in the new arrangements in the areas where they are already in practice.

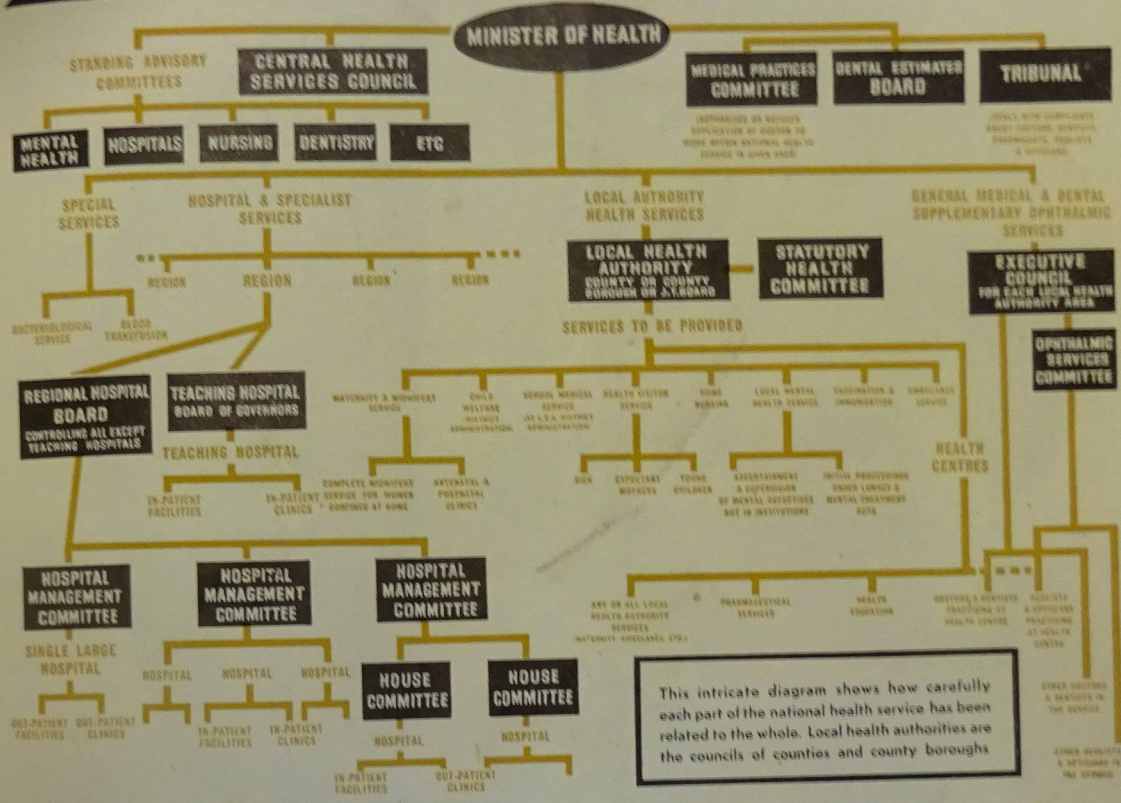
Just as doctors are not compelled to come into the scheme, neither are we compelled to use it. We can please ourselves. Nor is it a case of being *in* for everything, or *out* for everything. We can avail ourselves of some Health Services and not others.

There is nothing to stop us going to a doctor as a private patient if we want to. Though that would be outside the Service. No doctor is debarred from treating us privately so long as we are not on his list as a Health Service patient. The point of not allowing our own doctor to treat us privately for a fee if we are on his list under the Health Service is obvious. It would be quite improper for us to suggest (and still more improper for him to suggest) that by seeing him privately on a fee-paying basis we should get better treatment.

What does the National Health Service do for us? The short answer is—whatever needs to be done, and *can* be done.

Its aim is to provide every form of treatment needed, whether from the family doctor or specialist, clinic or hospital, masseuse or nurse, as well as medicines and appliances. There will be a new

# NATIONAL HEALTH SERVICE ACT 1946



hearing-aid, approved by a Committee of the Medical Research Council, which is now being made for distribution to those who need it. There will be absolutely no charge for this, but it will be some time before there are enough to go round.

There are certain medical luxuries which will not be covered—for example, a private room in a hospital required for personal rather than for medical reasons, or an extra special set of false teeth, or fancy spectacles.

That is a brief sketch of what the Health Service sets out to do. How is it going to be done?

We realise that behind all this lies a big job of organisation and management. In July nearly all voluntary and municipal hospitals and sanatoria were taken over by the State. They are to be organised and extended on a regional basis. From 5 July all hospital charges, whether to patients or relatives, ceased. That will be a first welcome sign of the beginning of the Health Service.

Major local authorities are to be required to

provide, equip, staff, and maintain Health Centres for both general medical and dental services. These will be a new feature in the practice of medicine, though in present conditions we may not get on with them very fast. Local authorities will also be responsible for providing a complete midwifery service; health visitors for the sick; and a home-nursing service for those who need nursing in their own homes.

As we see, the Health Service lacks nothing in ambition and imagination. But we must not expect everything at once. We are short of doctors and dentists. We are short of nurses and hospital staffs. There are waiting lists for beds in sanatoria.

It will take time, but we have the framework, we have the skill to make Britain's Health Service the most remarkable social achievement in the world.

The official leaflet, "The New National Health Service," delivered to every household, will tell you more about it and how to obtain the benefits of the new scheme.

# NOBODY'S CHILDREN

"Who so shall receive one such little child in My name receiveth Me."

WHEN Oliver Twist was taken by Bumble to be boarded out with Mrs. Mann at 7½d. a week, Charles Dickens attacked "the Guardians" for their treatment of the poor.

When Dennis O'Neill was boarded out at Bank Farm, Minsterley, where he was ill-treated by his foster parents and died in 1945, the report of the Home Office inquiry shocked us all.

Shortly afterwards the dull depressing life in some of our children's homes was exposed. We began to think there was something wrong.

Had nobody's children become *forgotten* children—unhappy children, even ill-treated children?

The Labour Home Secretary appointed two Committees to find out. One, the Scottish Committee on Homeless Children; the other, the Care of Children Committee, covering England and Wales.

The Reports—of the Curtis Report in England, and the Clyde Report in Scotland—were competent practical pieces of work, yet full of sympathy and understanding. Most of what the Committees said should be done is now in the Labour Government's *Children Act, 1948*.

The Children Act aims at providing a comprehensive service for children who have not the benefit of a normal home life. That goes far beyond orphans and foundlings: it embraces children whose parents don't, won't, or can't look after them properly.

Orphans bereaved by the early death of their parents there will always be, but most of the children without the benefit of a normal home life are not orphans. They are the victims of indifference or neglect, and in some cases of cruelty or crime.

There are three ways of providing care and attention and a proper upbringing for these young folk.

The first is *adoption*; the second is *boarding out*; and the third is to put them in some suitable *institution*.

Which of the three is best for the child, depends

on a lot of things, but that is probably the right order: adoption; boarding out; and institutional care.

What the Committees found, and what the Act proposes to fulfil, is the need for two things—the need for more safeguards against things going wrong, and the need for unravelling the tangle of divided responsibility, both centrally and locally, for the administration of the various services dealing with the welfare of these children.

More safeguards against things going wrong means more *supervision*. It means placing a duty on somebody to see that these children are well looked after, and it means giving that somebody the *authority* to carry it out.

But there is the positive side of this as well as the need for *more adoptions* (especially of growing children); *more foster parents* (well chosen and adequately paid); *more homes and hostels* in keeping with modern ideas of child welfare, and so on.

Institutions run by voluntary organisations claim attention too. These voluntary bodies depend on gifts and endowments. Much-needed improvements may get put aside through lack of funds. The Act empowers the Home Office to make grants towards the expenses of voluntary organisations to enable them to carry out improvements. Local authorities will be allowed to make contributions to voluntary organisations whose object, or main object, is to promote the welfare of children.

All voluntary homes are open to regular inspection, and later will have to be registered. When the registration scheme is introduced, any home failing to get registered, being refused registration, or having its registration withdrawn, will have to close down.

As for the intricate network of administration in these matters, the main thing is to have somebody with parental responsibility and authority to hold the child's hand all the time. Today, children may be in any one of a dozen different places. Boarded out with foster parents; in local authority children's homes and nurseries; homes managed

by voluntary bodies; hostels for working boys and girls; approved schools; or remand homes. There will be children, too, in probation hostels, and in homes for handicapped children. Some are good, some bad, and some in-between.

What may get lost or broken, trailing around, is the main thread of the child's life. Whether he is in this place or that, or sent somewhere else, he is still the same child, living one life, having one set of hopes and fears, and growing up to fill one place in the community.

The youngster may have lost his own parents, or been taken away from them. But none may have said to him, "I'll be your dad, sonny. You count on me. I'll see that you get whatever we can give you to make you strong and happy. And remember, whatever you're doing, I won't be far away."

The new Act wants the major local authorities to say that, to stand as parents to these children, and interest themselves in their welfare.

That is the underlying conception of the Act. To help fulfil it, the Act requires local authorities to appoint a special Children's Committee and a *Children's Officer* to centralise and fix the responsibility for advice, direction, and oversight of the welfare of these children. Somebody to cut out "inter-departmental body-snatching and buck-passing."

County Councils everywhere, County Borough Councils in England and Wales, and Councils of large Burghs in Scotland, may take into their care children deprived of a normal home life, and by resolution take upon themselves the duties and rights of a parent where a child in their care has no parent or guardian able to do the job properly.

Any parent or guardian whose rights are affected by the resolution can, of course, appeal.

The Act enables local authorities to build children's homes, to build hostels for young people who have been in their care at any time since leaving school, and to help them with the expenses of education or training.

The existing special responsibilities of the Admiralty and the War Office for the orphans of Service men remain as they are. *War* orphans remain the care of the Ministry of Pensions.

Otherwise, the Children Act, 1948, places the responsibility on major local authorities for the proper care and upbringing of children without a normal home life.

A great work lies ahead of them. The nation cannot afford the chance that three or four out of every one hundred children may grow up warped and immature.

The Labour Government has made nobody's children *somebody's* children.

## THE BILL: HOW IT IS ALL GOING TO BE PAID FOR

	Approximate Annual Cost* £m	TAXATION £m	CONTRIBUTIONS	
			WORKERS £m	EMPLOYERS £m
FAMILY ALLOWANCES	60	60		
NATIONAL INSURANCE	454**	118	177	138
INDUSTRIAL INJURIES	29	5	12	12
NATIONAL ASSISTANCE	65†	65		
NATIONAL HEALTH SERVICE	275‡	239	31	5
CHILDREN				
<b>TOTALS</b>	<b>883</b>	<b>487</b>	<b>220</b>	<b>155</b>

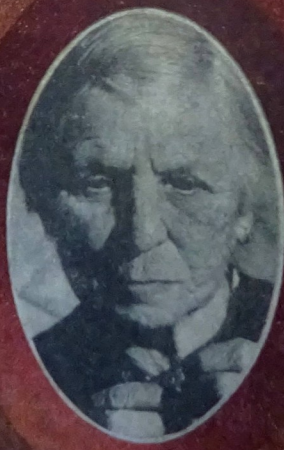
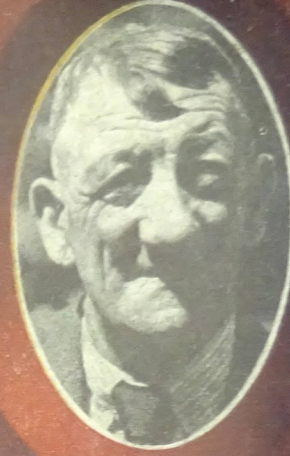
\* The figures given are in general those for the first full year of operation of the scheme except in the case of Industrial Injuries where the figures shown will not be attained until the scheme reaches maturity.

\*\* £21 million of this will be met by the Reserve Fund.

† Includes £28 million in respect of Old Age Pensions (non-contributors)

‡ Includes £15 million borne by local authorities

*Social Security is not something for nothing. It has to be paid for either out of general taxation (income tax, taxes on tobacco & beer, purchase tax, entertainment tax, etc.) or out of contributions (stamp and money) or both.*



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