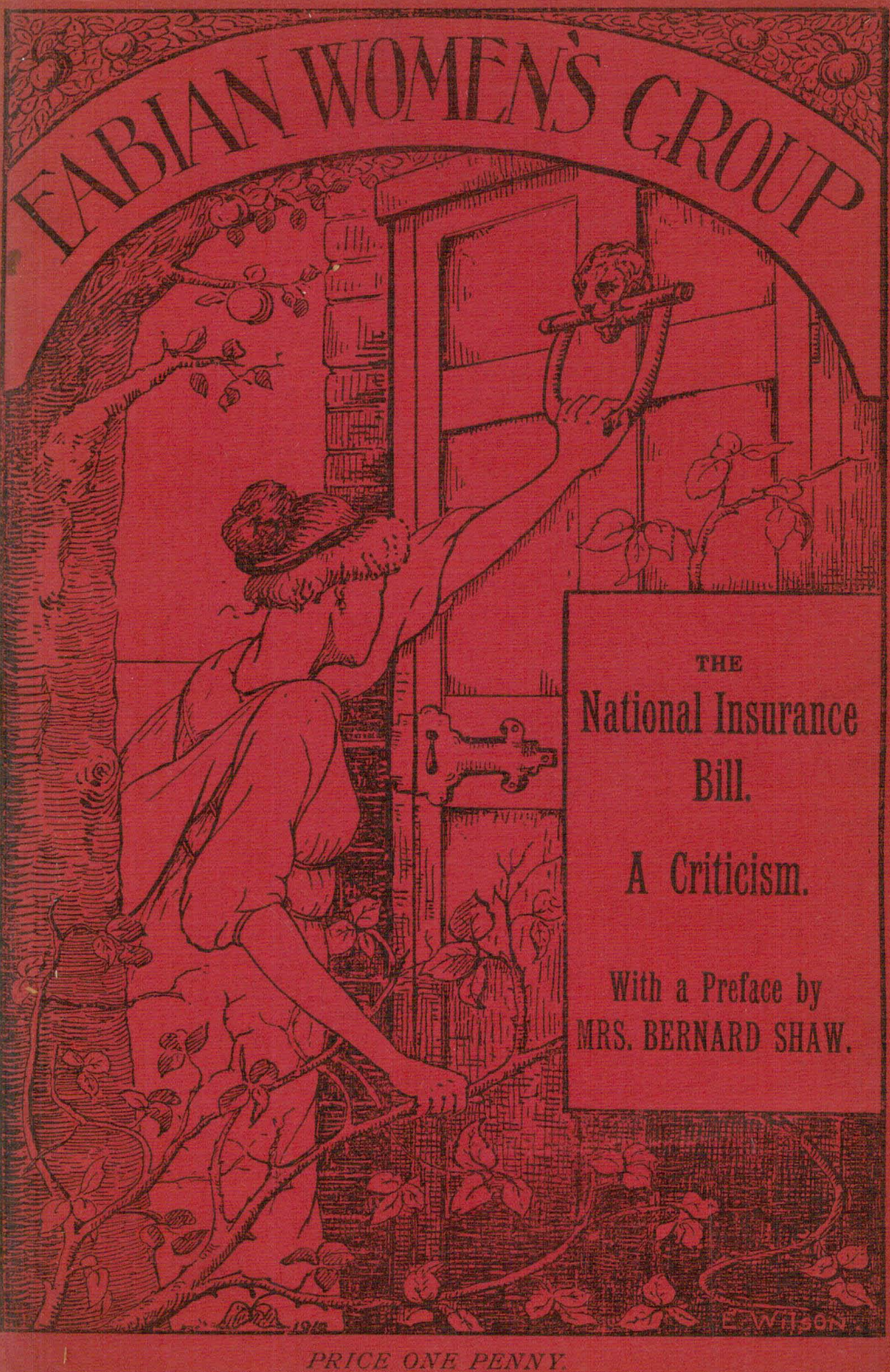


FABIAN WOMEN'S GROUP

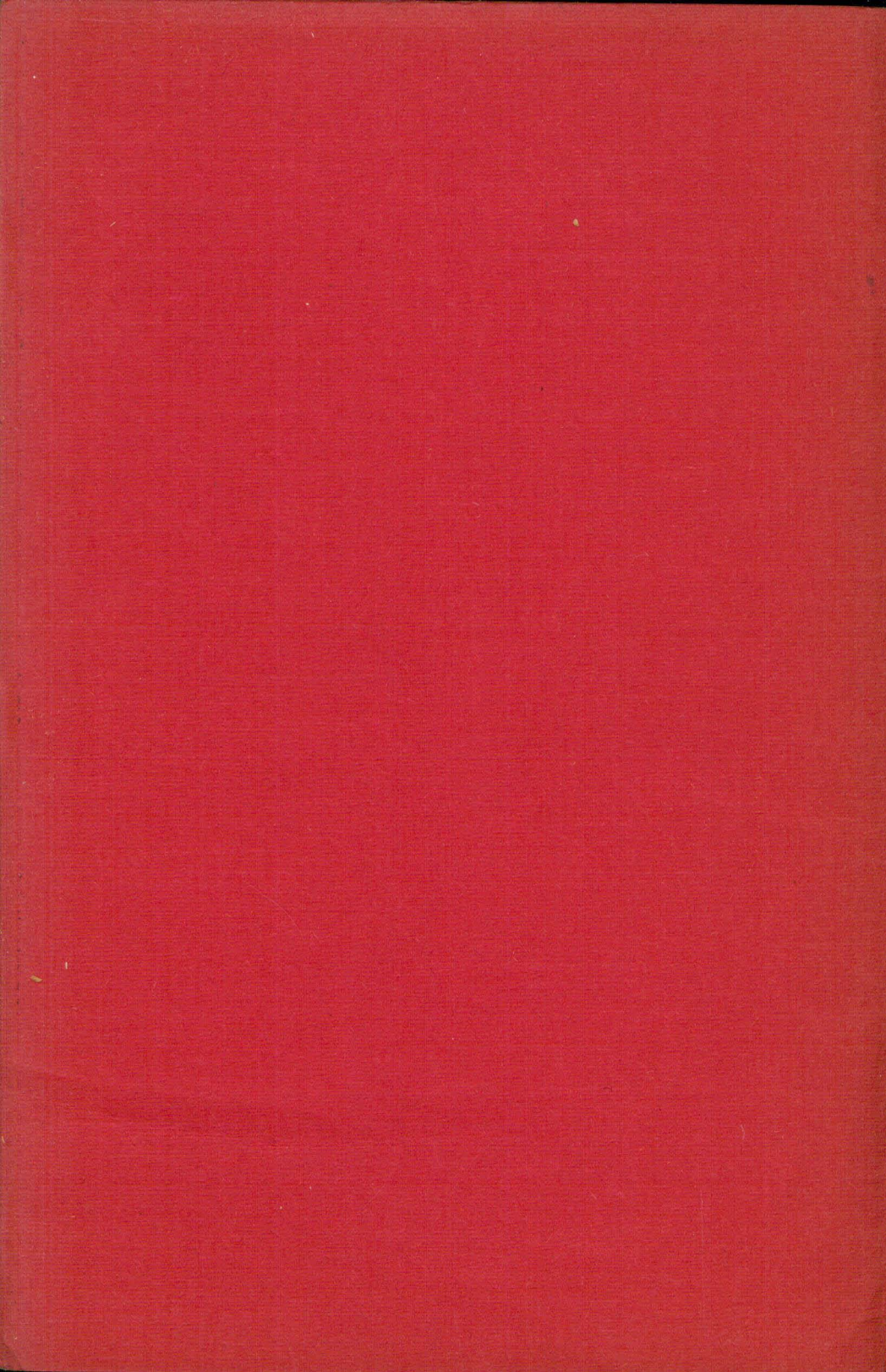
A detailed illustration in a reddish-brown monochrome style. It depicts a woman from the back, wearing a classical-style dress with a draped shawl and a headband. She is reaching up to insert a large key into a lock on a wooden door. The door is set within a stone archway. Vines with leaves and small round fruits (possibly apples or pomegranates) are entwined around the arch and the woman. The overall composition is framed by a decorative border of similar foliage.

THE
National Insurance
Bill.

A Criticism.

With a Preface by
MRS. BERNARD SHAW.

PRICE ONE PENNY.



THE
NATIONAL INSURANCE BILL
A CRITICISM.

WITH A
PREFACE BY MRS. BERNARD SHAW.

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PREFACE.

THE following pages contain much more than the personal opinions of the little group of women responsible for their publication. There is a growing sense in all classes of society that the Insurance Bill, in the form in which it is being rushed upon us, is full of injustice both to those whom it forcibly includes and those whom it arbitrarily leaves out. Amongst employed and employers, amongst the professional and the industrial classes alike, it is those who have the hardest struggle to live who are the hardest hit by this measure in the form proposed. The large capitalist employers, the rich man's doctor, the well-to-do tradesman or craftsman, the trade unionist fairly sure of his thirty shillings or two pounds a week, in fact, the people who are already insured, or who can be insured if they like, are just the people who have little to fear from a scheme of contributory State-aided insurance and something to gain by it. Also, they are the people who are effectively represented in Parliament and are able to use political, social, and literary means to voice and enforce any modification they desire. But these are not the people whose needs have forced the present Liberal Government to propose a measure which would have taken away the breath of a Gladstonian Cabinet.

The British nation is largely composed of men and women who are hard put to it to make both ends meet, and who strive day after day, and week after week continuously for that purpose. The small working employer, the small tradesman, the small general practitioner, the nurse, the midwife, the teacher not in the public service,

above all, the respectable, hard-working laborer and his wife, toiling day after day to bring up a family on a pound a week or less, never safe from the curse of unemployment which they are powerless to avert—these, and the mass of sweated and casual workers, are the people whose too low standard of life this Bill will positively lower if it becomes law in its present form.

The danger which threatens at this moment to sap the vitality of the richest country in the world, is the wreckage of millions of human lives by sheer poverty. This danger the Insurance Bill in its present form threatens to accentuate, rather than avert. Among these millions even the men who are voters are often too hard pressed by the struggle to live to be able to use their political power to protect their own interests, therefore we women, who know what it means to be unrepresented, raise our voices to demand that the National Insurance Bill be radically amended before it becomes law.

Though women, even the well-to-do women workers, are most unjustly treated by the Bill, and being non-electors cannot insist on its amendment, yet those of us who have some education and some leisure can at all events voice our grievances, if we cannot enforce their redress. But the mass of the people is still voiceless, submerged and choked by poverty. Its members toil to create our wealth, yet they suffer perpetual need. It is to their assistance this measure professes to come, and it is their lot that seems certain to be still further embittered by it.

CHARLOTTE F. SHAW.

THE NATIONAL INSURANCE BILL

A CRITICISM.

Fire!

Flames bursting out suddenly in the night, houses in a blaze here, there and everywhere! It happened like that in London once. Suppose it were happening now—what should we do?

Insure against fire?

A very sensible thing for individuals to do in order to protect themselves against the risk of possible loss; but surely when the fire is ablaze the first thing is to send for the fire engines. All London would hold the County Council responsible if its fire brigade were not well enough organised to put out the flames. All London, moreover, would blame the County Council if it took no thought for the prevention of fire in its building regulations, left the city at the mercy of foolish or careless individuals as regards known precautions against fire in theatres and other big places of assembly, or did not insist that chimneys should be swept. What do we pay rates for but that a danger to the whole town, like fire, should be stopped as fast and effectually as possible at the public cost, no matter in whose premises it occurs, and that its occurrence should be prevented where the means of prevention are well known? It is a good thing to put out destructive fires at once; it is still better to prevent them. But insurance does not prevent calamity; it only pays a money compensation to the policy holder. If London were burnt down to-morrow, the injury to the nation would be none the less if every house were insured to its full value, even if the insurance companies could meet the claims; nor would there be any guarantee that the policy holders would be qualified to rebuild London, or that, whether qualified or not, they would spend the whole, or even any considerable part of the insurance money in doing so.

Put preventable ill-health for preventable conflagration. Is the case so different? Sickness and unemployment cannot be dealt with by simply handing out money to the sick or the unemployed. Sickness and unemployment must be brought down to an irreducible minimum by the activity of the public health authorities and by labour organisation; and the irreducible minimum must be dealt with in the same way by organisation and highly instructed public action, and not by the sporadic efforts of ignorant individuals, mostly under irresistible temptations to use the money for other purposes.

Prevention is Better than Cure.

We live to-day in the midst of ill health. Sickness, disability, premature death surround us. We live among people suffering from ailments, defects, diseases that undermine their strength, eat out their heart, take all joy from their lives, take the bread out of their mouths. We used to think all this "the visitation of God," something mankind had to put up with. Our forefathers let it go on just as they let London be burnt, because they did not know how to prevent it. But to-day we do know that many, probably two-thirds at least, of our health troubles could be prevented if, as a nation, we had our wits about us. It is not only that we know better than we once did how to cure illness when it occurs, and that our medical service is becoming in this way more and more like an efficient fire brigade. We are fast learning something which is better than curing and relieving pain, and that is how to prevent a great deal of it. We have discovered many of the secret enemies that consume the health of the nation, and we are rapidly learning how their cruel activity can be altogether stopped. There is no need now for human beings in any wealthy, civilised country to suffer from infectious or contagious diseases, which can be prevented from spreading by isolating the sufferers, and prevented from occurring at all by hygienic precautions, drainage, and ventilation. We have already stamped out epidemics of cholera and other forms of disease, such as typhus, that used to sweep through the land unchecked, spreading from one victim to another, and slaying their thousands and tens of thousands. We are waging steady and victorious war now upon infectious fevers; we are starting a war upon tuberculosis. But all this is only the beginning of preventive medicine. There are many other common illnesses that might be stamped out; above all, there is much lifelong weakness and ill health which might quite easily be prevented by right treatment in childhood. A vast amount of the bad health so common in this country is the direct result of causes that we understand and can prevent if we choose. There is no need for us to go on suffering from bad health, which can be prevented by fresh air, sensible houses, wholesome food and drink, and timely medical treatment. We are continuing to bring this suffering upon ourselves simply by our own national stupidity.

There is one standing cause at the very root of the low vitality that means continual liability to ill health. That great root cause of sickness is the poverty of a large proportion of our industrious, working population. Semi-starvation, squalor, and the mental distress of continual insecurity are the most fruitful of all causes of bad health, as well as the worst hindrance to its preventive or even curative treatment. People born in poverty hardly ever know what it means to be quite strong and well, and education, by sharpening their minds, sharpens their mental distress. The lower working classes ceaselessly furnish recruits for the army of destitution, and they are ceaselessly aware of their danger, which, as each

knows too well, no personal effort on his part may suffice to avert. Amongst the millions of honest, toiling men and women, mostly unorganised and little skilled, who make up the lower half of our working classes, the most essential of all measures for the prevention of sickness would be security of employment at a living wage.

Here Cain jumps up and says in a loud voice, "Am I my brother's keeper? What have I to do with providing employment? Is it not enough that I pay poor rates, and subscribe to charities?" No, Cain, you are a fool and blind. You see no further than the end of your own nose. This work of the prevention of sickness and disability must be done nationally, for a variety of reasons. It is true that every individual must do his or her share. It is true that, in one sense, every patient cures himself; his fellows can only give him the chance to recover. It is true that every person must keep himself healthy; his fellows can only teach him how, and give him the means. All the same, there is nothing which shows the interdependence of human beings like illness. Nature will see to it that the poor are avenged if the rich choose to ignore slum fever, as Carlyle said long ago. The prevention of ill health must be undertaken nationally, because it concerns the nation as a whole. Every sick person is a centre of depression, if not of infection, injurious to all around him. And ill health is as frequent a cause of destitution as poverty is of ill health. It is a common phrase that illness pulls a man down. It often does so mentally as well as physically, when he finds no fellowship to succour him, and his downfall drags down other lives bound up with his. Thus it is to everyone's interest to prevent sickness in the community as much as possible.

Again, preventive action to be effective must be taken collectively, or sickness will spring up in one place while you are dealing with it in another. We should never have stamped out hydrophobia if we had acted individually or even only locally. Nothing but a general public service can deal with a general need like this, and that means that the expense must be met by the national funds. In other words our national defence against bad health, like our national defence against foreign invasions, must be undertaken and paid for by the nation as a whole.

Cain may, perhaps, be brought to acknowledge this as concerns sanitation or even sanatoria, homes for inebriates, and control of the drink traffic and the food supply; he is probably quite keen on temperance and on hospitals; but it is quite too much for him to grasp that poverty must be prevented, as cause of ill health and therefore a national danger.

Yet, as far back as the days of Queen Elizabeth, statesmen had learned by bitter experience to recognise the national danger of allowing any large section of the people to fall into destitution through unemployment, and the labor legislation of the sixteenth century attempted to initiate preventive measures, of which we are only now beginning to perceive the full value. The Elizabethan labour laws started with the two-fold assumption that it is the business of the

nation collectively to see that every able-bodied person has the means to work for his or her living, and that those who are not able-bodied should be supported by those who are. And they set the local authorities to look to both matters. Also there were the justices of the peace to fix fair wages for every employed person.

We have travelled far and tried many social experiments since those days, but we are coming back to the old wisdom of the Elizabethans, enlarged by four centuries of increased knowledge and by an enormously increased command of wealth and opportunity. England in Elizabeth's time saw it to be a national danger to leave masses of the working population in unemployment or uncertainty about the employment on which a livelihood depended, because she feared revolt and violent robbery and bands of "sturdy beggars." We see it to be a national danger because we know that it means sickness of body and mind, and we are afraid of national degeneracy under our present conditions of hurry, crowding and stress. The Elizabethans ordered each parish to provide wool which the unemployed might take home to spin and weave. We are providing labour exchanges to bring employer and employee into relation. The principle is the same. It is the interest of the nation as a whole to see that every worker gets at the means of production, so that he or she can earn a living by working. Our Trade Board Act is the small beginning of a reviving sense that it is also for the national interest that what each worker earns shall be a livelihood and not a precarious existence on the verge of starvation.

Thus, whether Cain believes it or not, labour exchanges and trade boards, as far as they go, are steps towards the provision of employment at a fair wage and therefore measures for the prevention of sickness. What the nation needs in relation to public health is the extension of preventive measures of every sort, and the allocation of public funds to all those of which the value has been ascertained. Prevention is better than cure, and infinitely cheaper in the long run.

Insurance and Prevention.

Suddenly a bolt from the blue has stricken Cain and his opponents alike with amazement. National insurance may have been discussed beforehand in inner political circles, but to the bulk of the nation the scheme was an absolute surprise. It is a very interesting revelation of the rapid growth of our sense of collective, national responsibility in the matter of health and of unemployment, that a proposal involving some six millions a year more in taxation, as well as a heavy special tax upon employers of labour, was received with a chorus of praise from all parties, so long as it was believed in as radically remedial.

Contributory, State-aided, compulsory insurance against sickness is, in the main, a method of helping contributors to get cured when they are ill rather than anything else. But this Insurance Bill professes to do a great deal more than that for the national health. In its title it claims to be "for the prevention and cure of sickness." It is to "relieve untold misery in myriads of homes," to "prevent

wretchedness," to "arm the nation to fight until it conquers the pestilence that walketh in darkness and the destruction that wasteth at noonday."¹ Moreover, three or four valuable preventive measures embedded in the insurance scheme have been counted to it for righteousness, though they fall far short of national needs.

By far the most important of these is a maternity benefit, intended to safeguard the health of mother and infant by efficient attendance at childbirth. Nothing can be of greater national importance, but unfortunately the provisions, as in every case where the Bill touches the interests of women, bear obvious evidence of being concocted by men for a voteless and subject feminine population. The employed mother who has been paying her contributions as a compulsorily insured person receives a maternity benefit, value 30s., for attendance when her child is born. But it fails to provide, as a measure for the prevention of ill health should provide, for continued attendance by a trained nurse or midwife, upon whose care the healthy recovery of the mother so largely depends. If a doctor is called in and takes his customary guinea fee, the nine shillings remaining will not obtain skilled nursing. Moreover she is deprived of sickness benefit, which would be her means of subsistence in place of wages, during the month she remains unemployed, as a condition, and a very proper one, of receiving maternity benefit. She is also deprived of medical benefit during the same period, whatever illness she may suffer from. In fact the sum of thirty shillings is supposed to cover all her expenses for four weeks, both as a bread winner laid aside and a mother at childbirth. No experienced woman would have concocted a preventive measure so inadequate to a mother's needs, and therefore to the public welfare. Surely a preventive measure, splendid in intention, was never so inadequate in method.

Another preventive measure in the Bill is the provision of sanatoria for the isolation and open air treatment of consumption and the treatment of other certified diseases. That is a measure urgently needed, but local health authorities are already occupied with it. Why not stimulate and co-ordinate their efforts and aid them with a sufficient State grant? But no, the Insurance Bill creates new local health authorities, committees whose duties under the Bill everywhere overlap or conflict with those belonging to the existing health committees of the local authorities in towns and counties. These have already their sanitary inspectors, their medical officers, their health visitors. What they most need are grants in aid for work which is national service, coupled with enlarged statutory powers. Surely to create a new local health authority is a method as cumbersome as it is costly. Mr. Lloyd George maintains (interviewed by Deputations from the County Councils and the Municipal Corporations Associations, *Times*, June 23rd) that he must have special local committees to administer the Insurance Scheme and its special funds, but the method he has chosen seems one likely to lead to endless confusion in the working.

¹ "The People's Insurance," by Mr. Lloyd George, page 32.

The third preventive clause introduced into the Insurance Bill is the obviously useful provision for a Government inquiry into causes where prolonged, excessive sickness exists in any particular locality or employment.

Part II. of the Insurance Bill, which relates to State-aided insurance against unemployment, may be regarded as a preventive measure against ill health in so far as poverty and insecurity of employment are unhealthy; but in its main provisions it is limited in scope, applying only to one-sixth of the industrial population. It there covers only the trades of building, works of construction, mechanical engineering, shipbuilding, and construction of vehicles. The workers in these trades are almost entirely men, and they by no means include the majority of those whose vigour is most cruelly sapped by poverty, though these are trades which are particularly liable to fluctuations of employment. The later provisions of this part of the Bill, which provide a subsidy of one-sixth of the expenditure of any society on unemployment benefit, introduce a sounder principle, though on a very small scale.

The National Insurance Bill therefore, despite its enormous cost to the nation, does comparatively little for the prevention of sickness, and does that little in a manner open to serious objection on the score of inefficiency.

A Mixed Parentage.

To produce a costly scheme of insurance for which there was no particular demand, and thereby to crowd out preventive measures for which there is an acknowledged need, is surely to put the cart before the horse. And our distrust of such a proceeding is not decreased when we look at its origin. Avowedly the scheme is suggested by Bismarck's famous pseudo-Socialist legislation, passed by the German Reichstag in 1883 to undercut the Social Democratic movement when it was becoming dangerous. Mr. Lloyd George has circulated, to reassure us, a chorus of blessings from German employers and poor law authorities upon the working of the insurance scheme bequeathed to the Fatherland by the "man of blood and iron."

Our Chancellor of the Exchequer, however, plumes himself on the superior conditions he is offering to the British workman. In truth he could not do otherwise. Our lower middle classes and upper working classes, to the number of six or seven millions, have already provided themselves with sick benefits through their own friendly societies and trade unions (Mr. Lloyd George, speech in the House of Commons, May 4th) and these sections of the population are effectively represented in the British Parliament. The Insurance Bill as drafted is a distinct bid for their political support, offering as it does to give them the security of permanent State-aid and a subsidy from a special tax levied on their employers for their benefit. Like the Almighty in the proverb, Mr. Lloyd George is helping those who help themselves, and he is also paying them the sincere flattery of imitation. The honest and well justified pride of

the successful English artisan in the independence he has gained by co-operative voluntary insurance against the special risks of working-class life, sickness and unemployment; his manly joy at having rid himself of the disgrace of charity or poor law relief; the foresight and self-respect, and capacity to manage affairs which his hard-won success has brought with it, have all seemed, and rightly seemed, so admirable to the British public that the very word insurance has come to be encircled "with a halo of consecration." It has so bewitched Mr. Lloyd George that he has seen no better way to deal with the bitter distress of sickness amongst the poorer half of the working classes than to compel them out of their wretched earnings to insure in friendly societies, and to enforce "thrift" upon those who fail to get into such societies, under conditions almost penal.

The glamour attaching to voluntary self-insurance and "friendly benefits" at first spread a bewildering charm over the National Insurance Bill, but a very short time has sufficed to show how inappropriate a system, autocratically imposed, under widely different circumstances in Germany, may be, even when it is tempered by methods which have grown up in voluntary friendly societies in England, if an attempt be made to force it at a moment's notice upon the whole non-income-tax paying population of Great Britain, regardless of the wide differences in economic conditions between its various sections.

The notion that insurance can solve the problems that the Bill professes to tackle is a delusion. As far as insurance is of any use, it can be assisted by making grants in aid out of imperial taxation to voluntary bodies. But beyond this point the problem of sickness, unemployment and destitution will have to be dealt with by energetic preventive measures of a highly organised kind. The plan of laboriously collecting, by means of a poll-tax, money enough partly to fill a sack, then filling it to the top by a Government contribution, and finally scattering it again in doles to destitute people, can do nothing but supply the Anti-Socialist League with another awful example of the sort of amateur Socialism that produced the national workshops of 1848 in Paris. It is difficult to feel sure that its inevitable failure is not foreseen and intended by some of those who are cynically refraining from opposition to the Bill, lest their opposition should prove as bad a speculation as opposition to Old Age Pensions proved at the last General Elections.

Compulsory Thrift.

The general object of the Insurance Bill is to relieve destitution caused by illness or unemployment.

Specifically its object is to make individual saving compulsory on persons with less than £160 a year.

Its confusion of principle arises from its attempt to persuade the governing classes that there is no Communism in the matter, and that nothing is proposed but compulsory commercial or friendly society self insurance by each person at his or her own separate cost.

Its outrages on humanity arise from the assumption, natural enough to well-to-do parliamentarians, that saving is not only a social necessity, as it certainly is, but the first duty of every individual, which it most certainly is not, being indeed, for the already insufficiently nourished, simply a form of self-destruction.

Finally, the whole Bill is pervaded by the charitable ideal of the governing classes, according to which poverty and disease are things to be relieved instead of prevented, and to be neither relieved nor prevented if their immediate cause appears to be the moral misconduct of their victims or their victims' parents.

The results of these errors and oversights have not prevented a general approval of the Bill, which was far too unanimous to be intelligent, and which is rapidly weakening as its welcomers come hand to hand with its details. It is founded on the conviction that what it proposes is better than nothing. If this means anything more than that any recognition of our social responsibilities, however inept, is better than none, it cannot be admitted without considerable qualifications. For whom is the Bill better than nothing? Certainly not for the wretched post office contributors, many of whose pennies will be confiscated for the benefit of the artisan and small middle-class man. Assuredly not for the huge mass of the population which, having less than enough for its present necessities, will have to pinch still closer to starvation point to effect an insurance which it cannot afford. Hardly even for the employing classes who, to the last man, would rather make a larger contribution to the income-tax collector than be worried with a routine of stamp affixing every week, month and quarter.

If the Chancellor of the Exchequer could say that all this plunder of the poor, all this damage to the health of the nation by the reduction of its already insufficient consumption of necessities, all this worrying of the employer, were the inevitable and necessary price of provision for sickness and unemployment, there would be nothing to do but submit. But he cannot say anything of the kind. On the contrary, his exasperating contribution machinery is not only superfluous, but unjust, mischievous, and hypocritical. The notion that any public service which is paid for by the income tax or the super tax is not paid for by people with less than £160 or £5,000 a year respectively is too silly for human patience. It is very often true that the payer of super tax is an idler who contributes nothing to the sum earned by the labor of others and handed on by him to the tax collector, just as it is true that the tramp contributes nothing to the tax on beer or tobacco he has begged the price of. But the remedy for that sort of evasion is compulsory labor and not poll taxing. It is, perhaps, too much to expect that in a country that is still governed by super taxpayers this nettle of idleness should be firmly and frankly grasped by the Government, and the obligation of all able-bodied citizens to do their share of the country's work, no matter what their income may be, resolutely and rigorously enforced; but it is monstrous to ask us to set up a multitude of unnecessary officials to conduct perquisitions into our private affairs, and to exact

payments from us in the most irritating and inconvenient way, for no other purpose than to spare the Cabinet from being taunted with Socialism and save the face of the idle rich by an elaborate pretence that all the incomes in the country are earned, and that if a landlord or a shareholder receives half the product of a manual worker's labor, and out of that pays a sum in imperial taxation, the manual laborer is contributing nothing and the landlord or shareholder contributing everything. Surely the time has gone past for assuming that anybody worth considering is taken in by such nonsense.

The truth is that the whole contributory machinery is not only childish, but unworkable; and the very first condition of reconciling any party or any class to the Bill when they at last see clearly what it involves in deduction from wages, officialism, and personal worry, is to scrap the contributory machinery altogether, claiming no more for it than that it was a well-meant mistake. When this is done there will be some rational prospect of making the Bill useful and practicable, and getting it through Committee in the House of Commons.

The scrapping of the contributory machinery need not, however, involve the total rejection of personal contribution. If any voluntary body, such as a friendly society, a trade union, or even an insurance company, can effectively secure its members against destitution or invalidity or unemployment, there is no reason, under existing circumstances, why the Government should not make a national contribution to its work by means of a grant in aid. The availability of such grants in aid might bring into existence many organisations of the kind which could not now make both ends meet; but the poor folk who cannot afford to belong to voluntary organisations should not be asked to contribute at all. Compulsory insurance in their case is tyranny; they cannot afford to insure. If they are nevertheless forced to insure, their standard of life must be reduced, which would mean the deliberate reduction of their present insufficient nourishment.

The insufficiency of that nourishment in the case of hundreds of thousands of steady men in regular employment is suggestively illustrated by the following weekly budgets. They are chosen out of a number collected by a member of the Executive of the Women's Group, during a period of three years' health visiting in London. For a special purpose each family was called upon weekly for a year or more, under conditions which afforded special guarantees for accuracy in the budgets submitted. It will be observed that no surplus remains for clothing or any extras, even beer.

A. Four children, all living, ages 14, 12, 10, 8. Wages 16s. a week. Date of taking budget, November, 1910. A. would be compelled to pay 4d. a week under this scheme. Where could his wife reduce the expenditure by 4d.?

	s.	d.	
Rent ...	8	0	For three tiny rooms; not too many for six people.
Insurance ...	0	7	This provides against pauper burial. Mr. Lloyd George will not allow his scheme to touch burial, so this item cannot be done away with.
$\frac{3}{4}$ -cwt. Coal ...	1	0	November is a cold month. They must have coal.
Gas ...	0	7	November is a dark month. There must be light.
Soap and soda ...	0	2	For washing and cleaning.
<hr/>			
10 4			

10s. 4d. therefore is spent on irreducible charges. 5s. 8d. remains to be spent on food. The careful mother spent it as follows:

	s.	d.
9 Loaves ...	2	$0\frac{3}{4}$
1-lb. Margarine..	0	$7\frac{1}{2}$
Meat ...	1	0
Potatoes ...	0	6
Tea ...	0	$6\frac{3}{4}$
Sugar ...	0	4
Cheese ...	0	$3\frac{1}{2}$
1 tin Milk ...	0	$3\frac{1}{2}$

5 8 Average per head a week for food, $11\frac{1}{2}$ d.

B. Three children born, two living, ages 5, $2\frac{3}{4}$. Wages 13s. Date of taking budget, February 1st, 1911. B. would be compelled to pay 3d. a week from his 13s.

	s.	d.	
Rent ...	6	0	Two small rooms.
$\frac{1}{2}$ -cwt. Coal ...	0	$8\frac{1}{2}$	
Insurance ...	0	7	Against pauper burial.
Gas ...	1	0	Partly for cooking.
Coke ...	0	2	
Soap and soda ...	0	2	
<hr/>			
8 $7\frac{1}{2}$			

4s. 4½d. is left for food. It is spent as follows :

	s.	d.
7 Loaves ...	1	7½
Meat ...	1	5
1-lb. Margarine..	0	7½
Sugar ...	0	2¾
1 tin Milk ...	0	3
Tea ...	0	3

4 4½ Average per head, 1s. 1½d. a week.

Had the third child lived the average would have been 10½d. Where is Mrs. B. to save 3d. a week? B. would receive only 8s. 8d., being two-thirds of his wages, if ill.

C. Five children born, five alive, ages 9, 8, 6, 4, 1¾. Wages 12s. Date of taking budget, July 21st, 1910. C. would be compelled to pay 2d. a week from his 12s.

	s.	d.	
Rent ...	5	6	Two small rooms.
Coal ...	0	2	
Wood ...	0	1	
Gas ...	0	7	Mostly for cooking.
Soap and soda ...	0	4	
Hearthstone ...	0	0½	
	6	8½	

For food 5s. 3½d. is left. Mrs. C. buys :

	s.	d.
9 Loaves ...	2	0¾
½-lb. Margarine..	0	4½
Meat ...	1	0
¼-lb. Tea ...	0	4
Sugar ...	0	2¼
Flour ...	0	3
Potatoes ...	0	4
Greens ...	0	3
Dripping ...	0	6

5 3½ Average per head, 9d. a week.

With five children the C.s could not insure against pauper burial. When, later a child died, they borrowed enough to pay for the cheapest funeral possible and impaired the health of two more children in paying it off. C. would be precluded by the Bill from receiving more than two-thirds of his wages, 8s. a week if ill.

D. Three children born, one alive, age 3. Wages 8s. 1d. Date of taking budget, February 9th, 1910. D. would be compelled to pay 1d. a week from his 8s. 1d.

	s.	d.	
Rent ...	3	0	One room.
1-cwt. Coal ...	1	4	
Lamp-oil ...	0	3	
Wood ...	0	3	
Soap and soda ...	0	2	
	5	0	

For food 3s. 1d. is left.

	s.	d.
3½ Loaves ...	0	9½
½-lb. Margarine ..	0	4
Sugar ...	0	4
Tea ...	0	6
Meat ...	0	9
Potatoes ...	0	4½

3 1 Average per head, 1s. 0½d. week.

Had the two other children lived, the average would have been 7½d. D. would only receive 5s. 4¾d. a week if ill, being two-thirds of his wages.

It is quite possible that one effect of the compulsory insurance scheme may be to reduce wages by the extent of the employer's contributions. In that case each of these budgets would have 7d. wrung out of them each week. How could it be done? Only by still further reducing the already insufficient food, which, as has been said before, amounts to forcing the poor to self-destruction.

Malingering.

There is yet another aspect of the evil effects of compulsory insurance upon the poorer half of the working classes, beyond the fact that every penny taken from their too scanty food supply tends to lessen their chances of health. As a matter of simple fact vast numbers of them never feel really well. They are continually "below par." This is particularly true of the women who stay at home. The men and the children who go out daily do, at all events, get change of scene, some time in the open air, some more or less healthful muscular exercise, some varied mental impressions and intercourse with outsiders; all things essential to health. Too many of the women get none of these things. Some of the women, samples of whose household expenditure is given above, have to borrow a pair of boots on the epoch-making occasions on which they step outside their own door. When people living in such conditions fail to recover

rapidly from an illness and continually complain of small ailments, they are not malingering. They are speaking the most sober truth when they say they feel ill and weak. Take away a morsel of their bread and give them medical benefit instead, and they will catch on to the ray of hope and comfort to be got from the doctor's advice or the mysterious possible effects of bottles of medicine, as a drowning man catches at a straw, and with about as much real effect in rising to a higher level. Give them a chance of sickness benefit—the temptation is overwhelming to get a rest if you can, when you always feel tired. And what can the doctor do or say? He knows that what these people need is a chance to lead a healthy life and that he cannot give it to them. Our hospitals and, still more tragic, our lunatic asylums are full of poor persons whom well-nourished rest, taken in time, might have saved from serious illness and restored to health. But the instinctive desire for rest, by which Nature warns us, like other animals, to seek quiet that we may throw off illness is "malingering" in a poor man or woman; so are the earlier symptoms of nervous breakdown. In such cases, amongst many others, competent health visiting may be of infinite value as a preventive measure, if the health authorities are placed in a financial position to make full use of it for the national benefit.

The *Times*, in a leading article upon the difficulties of National Insurance (June 29), instances as an awe-inspiring example of the sort of thing we have to dread, the extent to which malingering used to be successfully carried in the Army, in the old days of long service. To any one who knows the sort of life which in those days was thought good enough for our soldiers, a better example of the causes which cannot fail to produce malingering could hardly be found. If human beings are battered down under hatches in conditions which turn their souls sick within them, they will mangle or do anything to find a way of escape. And that is the position of our lower working classes—who are to be haled perforce into this scheme of insurance. No approved society, consisting of members whose family incomes are under 25s. a week, and uncertain at that, can be self-protected against a continual drain upon its funds by the feeble. This protection has been created for themselves by the friendly societies and trade unions whose members earn 30s. or more a week and are not therefore chronic sufferers from semi-starvation, hopelessness, and insecurity. As for the "bad lives," and all the other wretches from the lower depths forced to contribute through the post office, chances of obtaining relief by malingering consist for them in sending for the doctor when he can do nothing for them, and in occasionally drawing out their poor little deposits on insufficient pretexts.

The pity of all this is that "malingering," and the efforts to prevent it amongst the poor under the insurance scheme, will waste funds and energy which should be devoted to large measures to prevent the chronic poverty and distress from which malingering of this sort springs.

Women Victims who are not Themselves Insured.

Amongst the millions of underpaid workers likely to be so hard hit by the system of enforced contribution that for them the Insurance Bill may easily become a measure for the promotion of bad health, the majority are women. These women, on the border-line of utter poverty, fall broadly into two classes. The most numerous are women who work unpaid, depending for their maintenance upon the money-earning of some other member of the family. Often, but by no means always, they are dependent upon a husband. Take, for example, the wives of men in regular but miserably paid employment, such as those whose family expenditure is given above. The lives of these women are spent in listless drudgery and in worrying to wring the family subsistence out of a miserable pittance, starving themselves more than their man and their children may starve less. Healthy mothers mean a healthy race. What health is possible for mothers like these? They live under conditions which would reduce the most splendid vitality to feebleness.

Still more cruel are the circumstances in which the wives of casual laborers live, because the misery of insecurity is greater. And these women are still more hardly hit by the Insurance Bill. However small a portion of the week a man may be employed, he will have to contribute for the whole week at the rate fixed for the wage he earns, reckoned per day. For instance, if a man earns 2s. 6d. one day, he will have to pay 3d. for that week, if he does not earn another penny during the seven days. (Mr. Lloyd George in the House of Commons, *Times*, June 21.) If the wife or the children of such a casual labourer go out to work "for the purpose of an employer's trade or business" they come under the same hard compulsion to contribute from a pittance to an insurance,¹ the benefits of which they will probably never receive.

It is extremely improbable that casual laborers or underpaid workers of any sort will be able to insure in an approved society. If they are, it is unlikely that they will succeed in not falling into arrears through unemployment, in which case they will get a lower rate of benefit, or, if they average more than thirteen weeks of arrears per annum, they will lose benefit altogether. And when unemployed, they have to pay the employer's contribution and their own—i.e., 7d. a week for men, and 6d. for women—until the arrears are paid. Obviously, they will most of them be forced to become post office contributors, who can only draw out against the deposits that happen to be standing to their credit, and who can only begin to do this after they have made fifty-two weeks' payments while in employment. Even in the improbable case that the worker in such poverty succeeds in not falling into arrears in his approved society through unemployment, or in having a full year's deposit standing to his credit at the post office, he may not draw sickness benefit exceeding two-thirds of his average wages. So that a man earning

¹ Unless they can claim exemption as working, on an average, less than thirty-nine weeks in the year and "being ordinarily dependent on another person."

9s. a week would receive 6s. instead of 10s. a week in sickness benefit.

The dependent wives of such ill-paid workmen, and they may be counted by millions, suffer with their household for every penny deducted from the bread-winner's earnings; but, in return, the Insurance Bill proposes to ignore them altogether, unless, indeed, the husband has managed to get into an approved society, and to keep out of arrears sufficiently to be entitled to maternity benefit when his wife is confined. If he does, it will probably be at the lowered rate of 15s. The chances of such a man having a sufficient deposit standing to his credit, if he be a post-office contributor, to draw the maternity benefit to the full amount are very slight indeed.

The cruel hardship in the case of such wives is that they are workers in their homes, doing service which is a national asset as well as a family necessity. The Women's Co-operative Guild has boldly put forward a claim on behalf of wives working in their homes to be credited with a State grant of 2d. a week each, which shall entitle them to sanatorium and medical benefit, thus setting aside the contributory basis of the insurance scheme, not only for the wives of the very poor, but for all married women, who do unpaid service in their homes, and have no money of their own. Most of these women will have been compulsorily insured before their marriage, and if they do not continue wage earning employment or resume it at some period after marriage, all the funds standing to their credit will be forfeited. This is a particular hardship where a girl has been a domestic servant or a shop assistant, and whilst receiving board and lodging from her employer, been debarred by the special provisions of the Bill from claiming sickness benefit.

The obvious injustice of the position of "unemployed" wives is an admirable demonstration of the utter inadequacy of a contributory scheme of insurance to the needs of the nation at large in the matter of health, and as it involves women of the upper working classes as well as those of the lower, it has some chance of commanding attention in a Parliament where the men of these upper classes are represented.

Women Victims who are Compelled to Insure.

There is another very large class of women who will be so hard hit by compulsory insurance that in consequence of their poverty the present scheme is likely to be more injurious than beneficial to their health. These are women in paid employment, and therefore compelled, like men in the same position, to contribute weekly to the insurance fund.

All the hard conditions, which apply to miserably paid men in regular or casual employment who are compelled to insure, apply also to employed women, and an appallingly large proportion of paid women workers belong to these lower ranks of the industrial world. Those who are earning more than 15s. a week are a distinct

minority.¹ Moreover, it is an entire mistake to suppose that any large proportion of the "occupied females" over ten years of age, who numbered about 5,400,000 in the United Kingdom in 1901, were working to earn a livelihood for themselves only. Large numbers amongst them are bread winners, in some cases single handed bread winners, for parents, little brothers and sisters, disabled or unemployed husbands, and their own children. The actuaries advising Mr. Lloyd George estimate that 3,749,300 of these occupied women are working for employers at occupations where they will be *compelled* to insure under the proposed Act. (Report, pp. 3, 34.)

Hard as is the case of very poor men and their wives where the man is compelled to insure, the case of these underpaid women bread winners is even harder. Out of their miserable earnings they have to pay the *same* contribution as men. The difference (men 4d., women 3d.) only exists where wages are more than 2s. 6d. a day, and this higher rate applies to comparatively few women wage earners. At the lower rate of wages the contributions for men and women are the same, but the sickness benefit for women remains in lower proportion, at the rate of seven and sixpence a week, where men have ten shillings, as has been clearly pointed out by the Lancashire and Cheshire Women Textile and other Workers Representation Committee.

For instance, if a man and a woman are each earning 15s. a week, they must each contribute 3d. a week for insurance; but if they both draw sick benefit, the man will draw 10s. and the woman only 7s. 6d.

Take again the provision that the employed person under 21 shall pay the full worker's contribution, whatever wages he has; whereas, after the age of 21, those receiving lower rates of wages than 2s. 6d. a day shall pay lesser contributions and their employer more. This exemption of employers from an increased contribution where they pay low wages to young persons is extremely dangerous, as an incitement to the employment of boy and girl labour in place of that of adults; but it is *supposed* to be counterbalanced for boys by leav-

¹ *Women over eighteen in textile trades*, working full time, Sept., 1906, 203,858: earning 30s. a week and over, 1,177; 25s. to 30s., 9,318; 20s. to 25s., 32,290; 15s. to 20s., 54,880; 10s. to 15s., 79,027; 5s. to 10s., 26,829; 3s. to 5s., 314; under 3s., 23. Girls under eighteen, 63,260: 30,815 of whom earn from 5s. to 10s. a week, and 17,479 from 10s. to 15s. There were besides 21,620 women and 5,028 girls working less or more than full time.

Women over eighteen in the clothing trades, working full time in Sept., 1906, 104,333: earning 30s. a week or more, 1,622; 25s. to 30s., 1,786; 20s. to 25s., 7,138; 15s. to 20s., 24,249; 10s. to 15s., 47,009; 5s. to 10s., 22,089; 3s. to 5s., 430; under 3s., 10. Girls under eighteen, 34,596: 18,190 of whom earn from 5s. to 10s. a week. There were besides 18,875 women and 4,026 girls who were working less or more than full time. These numbers do *not* include those having board and lodging or partial board.

It will be noted that these two groups of trades employ but a small proportion of the total of "occupied females" enumerated in the Census for 1901; yet they comprise 70 per cent. of the women over eighteen years employed in factories and workshops. (Board of Trade Report on Earnings, 1909, Vol. I., pages 6, 7; Vol. II., pages 4, 5.)

ing the way open to apprenticeship. For the majority of girl workers it has no such counterbalancing advantage. Most of them are in trades that require no apprenticeship. When they are apprenticed it is usually for two years only. And whether they are or not, their wages after the age of 21 are unfortunately likely to remain very low, whereas the boy apprentice to a skilled trade will pass on to a higher wage at which he will pay full contributions and his employer the ordinary 3d. Thus a larger proportionate number of girls than youths will be turned adrift at 21 to make room for juveniles. And so here again the provisions of the Bill are framed to suit the upper ranks of labour, and hit the lower ranks of labour hard, and the women workers hardest of all.

The National Federation of Women Workers have clearly shown, at the Conference upon the Report of the Joint Board (June 20), and in their publications (see Miss MacArthur's article in the *Labor Leader*, reprinted as a leaflet by the National Labour Press), what a serious obstacle in the uphill task of organising women industrial workers the enforcement of a contributory insurance scheme must prove. There are over 200,000 women organised in trade unions at present, and the great hope of obtaining better conditions under the Insurance Bill for the poorer unskilled workers amongst these lies in the recognition by the more thoughtful men trade unionists that the organisation of women's labour is essential to the strength of their own position, and that it is seriously threatened.

Penalising Maternity.

Add to the industrial handicaps imposed by the Insurance Bill upon women in paid employment the cruelly unjust handicap mentioned on p. 9, imposed upon the woman worker in paid employment when she is a mother. Maternity benefit is paid to her as the reward of her enforced contributions to the insurance fund, as it is paid to an insured man for his wife. But whereas while he is in receipt of maternity benefit for his wife he may also be in receipt of sickness and medical benefit for himself, if he needs it, the woman who is herself insured is forbidden both. That means that she has no cash allowance in place of the wages which she is forbidden, as a condition of receiving maternity benefit, to attempt to earn for a month. In the case of the insured man the family income continues whilst the wife is laid up. Maternity benefit is an extra. In the case of the insured bread winning woman the family income is deprived of her earnings without compensation, and she is thus deprived of nourishment and filled with anxiety at the moment when she most needs food and peace. This is penalising maternity. No other illness is so harshly treated as that caused by maternity, and yet this is the only illness which is in itself active service rendered to the nation.

As this injustice of the Insurance Bill falls upon the very poor and the upper class of women workers alike, and is obvious even to the man in the street, we may hope that the scheme will not long continue to be disgraced thereby.

Penalising Marriage.

There is yet another glaring injustice to women in the contributory insurance scheme as it stands. The person who has an occupation whereby he entirely or mainly makes a living, is not compulsorily insured, if he has no employer, but he may insure and get the State contribution by paying both an employer's and a worker's contributions. Or, if he has been compulsorily insured for five years, he may do the same. Men and women alike are eligible for this State-aided voluntary insurance, but if a woman marries she ceases to be eligible during her husband's life. This absurd prohibition only affects upper-class working women, shopkeepers, landladies, teachers not already in insurance schemes, and other professional and trading women, or the wives of well-to-do artisans, all the women who can afford to pay 6d. a week for insurance. But it is extremely unjust to them; it causes them, for the crime of marriage, to lose the fruits of their previous insurance, as well as the use which as married women they could make of it. And Mr. Lloyd George inflicts this injustice on the insulting pretext that it will be so difficult to prevent them from malingering! The friendly societies where women of this class insure now, find no such difficulty.

This again is a question in which the upper working classes will only benefit by the Insurance Bill if it be reasonably amended. We may therefore hope that it will command attention.

Why Women are so Hardly Treated.

It is very obvious that the hardships and injustices of necessity involved in endeavouring forcibly to drag the worst paid half of the working classes into a contributory insurance scheme fall most heavily upon women, and extend even to the women of the upper working class.

One reason for this is undoubtedly that they are not Parliamentary electors. The shortcomings of the Insurance Bill will surely open the eyes of many dubious or indifferent persons to the urgent necessity for woman suffrage before we enter upon a campaign of social legislation.

There is, however, another reason of profound importance. It has been extremely difficult, not to say impossible, to frame a national scheme for the prevention and cure of sickness and insurance against unemployment which should be as fair to women as to men, because the economic position of women to-day is packed with anomalies. A rapid transition, obvious but ill-understood, is convulsing various classes in different ways, making it less possible and more unjust even than it is in the case of men to lump women together in an omnibus Bill. Mr. Lloyd George has tried to evade the difficulty by leaving out a considerable portion of the female population. The crux of the whole woman question to-day is the economic status of the married woman, and that is in the melting pot.

A Conflict of Ideas.

The difficulty at this moment of treating the economic position of the married woman with any clearness or any fairness is caused by the fact that in our minds and in our laws three distinct and separate ideas are contradicting one another.

Firstly, there is the ancient custom of the English race, which granted the wife during her husband's life and after his death a definite claim upon a share of his possessions, of the possessions she brought with her on her marriage, and of those she produced or helped in producing. This ancient claim is reflected in equity up to the eighteenth century in occasional decisions of the Court of Chancery.¹ As a customary idea, it still governs practical life in great numbers of the happier sort of homes, especially amongst the working classes. It is the principle assumed to underlie the "family wage" of which we so often hear.

Secondly, warring with this most ancient customary idea, is the view of our English Common Law, bequeathed to us from the feudal Middle Ages, where the idea of community in goods in marriage was rejected by English lawyers in favour of the principle that a "wife can have nothing of her own while her husband lives."² English Common Law looks upon a wife as under her husband's complete control, and leaves her economically almost absolutely at his mercy. This fact and the idea from which it has arisen lie at the bottom of the wretched condition of the dependent wife in a household where the husband is selfish or tyrannical.

It is purely a matter of personal character, modified by the prevailing custom of the neighbourhood, whether a wife dependent on her husband's income shall be in the first or second of these positions. It is a mere chance if she is the honoured housewife or the economic slave. Since the Middle Ages, when kinsfolk ceased to hold together in big groups and to protect the interests of their kinswomen who married into any other kindred, there has been no protection for the ancient economic rights of the English wife. Until thirty years ago she was completely at the mercy of the man she married and the hold she could gain upon him by her utility and her blandishments.

Thirdly, we have the new departure, heralded by the Married Women's Property Acts (1881-2), which make a married woman as independent with regard to her own property and her own earnings as her husband is with regard to his.

These laws are a landmark in the progress of the great movement towards social recognition of individual personality, and the claim of each individual person to socially responsible freedom. This movement has been growing in Western Europe for centuries, and has now definitely extended to women. But it is very imperfectly realized, and such an outcome of it as the Married Women's Property

¹ *Harvey v. Harvey* (1710), 1 P.Wms., 125; *Bennet v. Davis* (1725), 2 P.Wms., 318; *Slanning v. Style* (1734), 3 P.Wms., 337.

² See Pollock and Maitland, "History of English Law," Vol. II., Chapter VII.

Act is still a dead letter in the lives of many whom it most closely concerns. Hundreds of thousands of working women still believe that when they are married they must give all they earn to their husbands, and that the husband can do what he likes with it. Whereas they legally can do what they like with anything they themselves earn. A wife is not even obliged to give her husband the bare subsistence from her earnings which an appeal to the Poor Law enables her to exact from his.

The discussion upon the Insurance Bill, and its action if it becomes law, will go far to force upon women the necessity of disentangling their ideas on the question of the economics of marriage.

A contributory Insurance Bill can only treat people according to their economic position under existing laws. It must therefore to-day divide married women into those who are living under the old Common Law, as their husbands' economic dependants, and those who are living under the modern enactments as economically independent individuals. The three or four million women who come directly under the Insurance Bill as wage earners will have to recognise, whether they have before learned to do so or not, that the law regards each one of them as a separate, economically responsible person, whether she be married or single.

This seems to us one of the most valuable things in Mr. Lloyd George's scheme.

Another valuable service it renders to women in facing the economic problem before them is the acute form in which it raises the question of motherhood and paid employment outside the home.

There are many thoughtful women in this country and elsewhere who are becoming convinced that the home should be a place of rest and peace for women as well as for men and for children; not a scene of ceaseless toil from which there is no refuge. Such thinkers realise how completely the life of women in the home has been revolutionised as the home ceased to be the centre of industry, and the bulk of our population left country for town life. The home was once the centre of a co-operating group of workers, men, women and children. The men and the children are gone outside for their work and their training, the woman is left working inside alone. The most interesting domestic arts, once so necessary, carried on by the house-mistress in co-operation with her family, have gradually been superseded, and she is left with a dull round of cooking and cleaning. Both of these important services could be far more efficiently and cheaply done by organised skill and paid labour. In the light of our present knowledge of what is efficient and what is healthy, there is no more need for every wife and mother to separately and alone to cook, and separately and alone to clean for her family, than that she should separately and alone educate her children. The only need for our present superannuated methods is created by our own national stupidity. The inevitable dull apathy and ignorance of the poor prevents them from tackling the question. The well-to-do never think of spending their whole lives in domestic drudgery and attendance upon their children, though many of them seem to

believe this the right life for their poorer sisters. It is the women of the upper working classes doubtless who will initiate a practical solution of the problem. Some of them, for instance, are already beginning to co-operate in paying one of themselves to cook for several households.

To many of us the hope of the future seems to lie in organising the domestic work which has lagged behind modern requirements, and setting the wife and mother free to enjoy the rest and companionship of home life, in the intervals of her paid work. Such a development in the organisation of needful domestic work would be one of the most effectual preventive measures against ill health in women that could be devised. It is at least as essential to physical and mental well-being as the rational regulation of industrial work in factory and workshop.

At the present moment a crushing burden falls upon the employed, married woman, who bears the treble burden of maternity, housework, and money earning. Those hardships must be relieved either (a) by improving the conditions of employment with a view to her special needs, by enabling her to get domestic help, and by a State Maternity Grant, or (b) by insisting that married women's labor should be "restricted gradually until it is finally abolished" by law. (See *Anti-Suffrage Review*, April, 1911.) We prefer the former, and welcome the tendency of the National Insurance Bill in that direction, whilst recognizing and regretting the hard position in which it places compulsorily insured women who choose on marriage to throw up their employment and put themselves in a position of economic dependence upon their husbands. Their choice is too often between the devil of personal dependence and the deep sea of employment under present conditions. But we think the deep sea the wiser alternative because, after all, human beings can learn to swim and to build ships, while dependence may turn out a guide into a blind alley, with bodily suffering and spiritual mutilation or death for both parties at the end.

One of the minor provisions of the Insurance Bill is, in this connection, a very real preventive measure against ill health. There are periods in a mother's life when she most certainly needs and prefers to remain at home, it may be for a year or two. The Bill specially provides facilities enabling the employed, married woman to do this, by relieving her from arrears incurred in intervals of unemployment, and enabling her to resume immediately her claim to the full benefits of the insured person when she resumes work, after an interval of any duration during her husband's life.

To grasp the profound national importance of this question of the paid employment of married women it is only needful to realise that most women marry. It follows that the education of all girls, their training, the acquirement of industrial skill by women, the possibilities of their industrial organisation, and, therefore, the rate of their wages, all in the long run depend on whether marriage is to continue to be regarded by women as an occupation in life, though the home has ceased to be a centre of industrial work and of most

of the arts once domestic. Some of us believe that so long as marriage is thus regarded, women will never be free. We are therefore grateful to the Chancellor of the Exchequer for what he is doing in forcing upon women the consideration of this question in a variety of aspects.

In Conclusion.

The foregoing pages, by several writers, have been flung together in the haste which Mr. Lloyd George seems determined to force upon the whole British people in shaping their desires in reference to his gigantic measure. It is a curious conception of the meaning of democracy which leads a Liberal statesman to refuse the nation time to consider its own requirements in relation to an enormous increase of national expenditure. This increase will shortly amount, on his own showing, to between five and six millions per annum, not counting the millions raised by special taxation from employers and workmen.¹

The nation has a right to demand that this great sum be spent in accordance with its views of its most pressing needs, and that it have time to consider these in relation to it.

The objects of the Bill are stated to be² "to effect insurance against sickness and breakdown, and to act as a measure for the reduction of sickness," and Mr. Lloyd George refers to the attention called by the Royal Commission upon the Poor Law to "the utter inadequacy of our methods for preventing and curing sickness amongst the industrial classes." He might have added the findings of the previous Commission upon the Feeble-Minded. Both bodies suggested drastic preventive measures directed against root causes.

To take merely one or two of the most urgent and salient examples. Both Commissions called attention to the danger to the health, as well as to the efficiency of the nation, caused by our failure to make separate and special arrangements for the feeble in mind. A tentative beginning has been made in special schools, but the feeble-minded are still turned adrift in the rough and tumble of adult life, to suffer and to bring forth an effete progeny, in its turn to suffer and to drag down the nation. Most of these sufferers could be trained to work, and could lead a happy and even a useful life, if they were humanely sheltered and cared for, say in country colonies, where they might live and finally die in single blessedness. Mental deficiency is an active root cause of national ill health, which must be treated on a national basis. It must involve a great initial national outlay; but it is only necessary to grasp the appalling proportion of feeble-minded persons who swell the ranks of paupers, of inebriates, of prostitutes, of criminals, to say nothing of casual labour and of hopeless poverty, to realise the national saving after even a comparatively short period, if this one tremendous drain

¹ For health insurance : employers nine millions, workmen eleven millions. "The People's Insurance," pages 27, 31, 136.

² "The People's Insurance," page 35.

upon our national health were prevented. The National Insurance Bill does absolutely nothing to check it.

Again, the Commission on the Poor Law made a series of recommendations with regard to the young in relation to the prevention of both ill health and unemployment. Not to touch upon the great root questions of mental and manual training, combined with due maintenance, take the urgent need for separate medical (including dental) supervision and treatment. A tentative beginning has been made in the medical inspection of schools, but its value has been enormously lessened by the absence of any adequate machinery for curative medical treatment. Baby and school clinics are an urgent necessity, but the expense of providing them hinders local authorities, with only the local ratepayers to draw upon. In the interests of public health no class of measures more urgently needs State aid; but these and all other measures for promoting the health of the rising generation after birth are absolutely ignored in the National Insurance Bill.

Space fails even to enumerate the urgent measures for the prevention of national ill health, of poverty which is one of its root causes, and of the unemployment so closely bound up with poverty, which are now hung up for want of State aid and not one of which is included in the expenditure of many millions now proposed. Yet they—together with the establishment of a national minimum wage—go to the bottom of the evils these millions are to be expended to avert.

The secret of the inadequacy of the National Insurance Bill seems to lie in its attempt to treat in bulk matters which essentially require separate treatment. It attempts to elaborate preventive measures of general public utility on a basis of individual contribution to insurance. And it attempts to treat great sections of the community on the same lines when they are in reality separated by fundamental economic distinctions. In the working classes there are at least as many grades as in the middle classes, and from the economic point of view the differences are more important. The workman earning an income of two or three pounds a week is no more in the same position as the workman earning eight shillings or even sixteen shillings a week than the professional man earning a thousand a year is in the same economic position as the clerk earning eighty or even one hundred and fifty pounds a year. Between the workmen the difference, both in well-being and in capacity to meet liabilities, is still more radical; and the difference is not one that can be met by a decreasing scale of contributions. Take, for instance, the disability allowance, one of the most essentially valuable provisions of the Bill. For the lower half of the working classes it is stultified by being made to depend upon success in retaining employment and in paying up arrears. It is practically denied to those most needing it. Contributions nevertheless are commandeered from their miserable earnings to provide their more fortunate brethren with this advantage. But an allowance to the disabled, if it were made dependent on need, under adequate medical and other guarantees, and raised

by general taxation, would deserve the name of a national benefit. It would help to prevent many a family from sinking into destitution, and to raise the level of national health.

Such preventive measures as are included in the Insurance Bill are in fact admirable in intention, but, like the disability allowance, they are crippled by the attempt to bring perforce into a universal contributory scheme people who are economically in a position to insure themselves and people who are not, and to work out prevention and insurance on the same financial basis. The recognition is admirable of both individual and social responsibility; but the relation between them has not been thought out with reference to actual economic conditions, and they clash in crude conflict.

Nevertheless, the humanitarian zeal of Mr. Lloyd George is teaching our parochially minded Parliament, with its class limitations, "to think in millions" when approaching the problems of unemployment and sickness, and the service he is thus rendering to the nation is incalculable.

NOTE.

A WEEK'S BUDGET FOR A FACTORY GIRL EARNING 9/- A WEEK.

(SUPPLIED BY MRS. ANNE LEWIN.)

	s.	d.
Rent of unfurnished room	3	0
Soap	0	1½
Soda } (for washing her clothes, which she does on Saturday afternoon)	0	0½
Blue }	0	0½
Coal	0	6
Light	0	3
Wood	0	1½
Clothes (two clubs at 6d. each)	1	0
Boots (one club at 6d.)	0	6
Death Benefit Insurance	0	2
	5	9

This leaves 3s. 3d.

Food—	
Bread (six loaves)	1 4½
Tea (quarter-pound)	0 3
Sugar (one pound)	0 2½
One tin cheapest milk	0 2
Dripping	0 3
Bacon (for Sunday dinner)	0 1½
Six dinners (bread and cheese, 1½d., or fish and potatoes, 1½d., or German sausage and bread, 1½d.)	0 9
Relish for Sunday tea	0 1½
	3 3
TOTAL EXPENDITURE	9 0

This may be compared with the family budgets on pp. 14-16. The girl would pay 1d. weekly for insurance, and receive 6s. sick benefit if aged 21; younger, she would pay 3d., and receive 4s. a week sick benefit.

