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REVISED

HOW THE
NATIONAL INSURANCE BILL
AFFECTS WOMEN.

PUBLISHED BY
THE EXECUTIVE COMMITTEE OF THE
FABIAN WOMEN'S GROUP.

THE LANCET

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NATIONAL INSURANCE BILL

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NATIONAL INSURANCE BILL.

AMENDMENTS DIRECTLY AFFECTING THE INTERESTS OF WOMEN.

CLAUSES I.—XVII.

THE position of women under the National Insurance Bill has not been fundamentally modified by the amendments agreed on by the House of Commons in Committee before the summer recess. The following are the changes in which the interests of women are particularly involved.

Maternity Benefit.—The insured (e.g., wage earning) woman, legally married to an insured man, can now claim sickness or disablement benefit from her own insurance during her confinement instead of maternity benefit, which is to be drawn from her husband's insurance only. She is still excluded from medical benefit during and for a month after confinement.

Maternity benefit for her, as well as for the uninsured wife of an insured man, is now to be drawn from the men's side of the insurance funds, even in the case of a posthumous child. (Clause 8 (6) and Clause 16 (1).)

But these amendments have left the position of the insured (e.g., wage earning) woman almost unchanged (1) if her husband is an uninsured man, or a man out of insurance temporarily or permanently (e.g., a post office contributor with nothing standing to his credit or a man in arrears with his approved society); (2) or if she be not legally married to the father of her children. She gets maternity benefit at confinement in either case from her own insurance and is still excluded for the month of compulsory unemployment from medical, sickness, or disability benefit, if the sickness or disability be "in respect of or consequent upon her confinement." (Clause 8 (6).) But maternity benefit in every case may now be "administered *in cash* or otherwise." (Clause 16 (1).) And in every case the "mother shall decide whether she shall be attended by a registered medical practitioner or by a duly certified midwife and shall have free choice in the selection." (Clause 16 (2).)

If an insured man not resident in the United Kingdom, and therefore out of benefit, have a wife confined in the United Kingdom, he shall be entitled to claim maternity benefit from his insurance on her behalf. (Clause 8 (4).)

Dependents.—A young person over sixteen but under twenty-one years of age who is a member of an approved society may receive full (instead of lower) sickness or disablement benefits if he or she can prove that others are dependent upon him or her. (Clause 9 (1).)

The sickness, disablement, or maternity benefits due to insured persons in hospital or other institutions are available for all dependent on them (e.g., an insured man's wife who is confined whilst he is in hospital will have maternity benefit from his insurance). (Clause 12 (1), (2a), (3).)

Members of Approved Societies in Arrears.—The period of non-payment before the person in arrears ceases to be eligible for medical, sanatorium, or maternity benefit is extended from thirteen to twenty-six weeks (clause 10 (1)) and any sum standing to his or her credit after suspension of all benefits may be transferred to any other approved society he or she may in future join. Conditions of re-entry are otherwise unchanged.

Interest upon arrears is struck out. (Clause 10 (5).) The exemption of insured (e.g., wage earning) widows from arrears for a month after a husband's death is extended in the case of the mother of a posthumous child until after confinement. (Clause 10 (4), (6).)

An approved society, if it thinks fit, may excuse a member out of employment the employer's contribution in his or her arrears. (Clause 10 (6).)

Loss of Benefits from breach of rules of his approved society by an insured man shall not include maternity benefit unless his wife shares his turpitude. (Clause 13 (2).)

Exemption from Compulsory Insurance.—"Not as a rule employed for more than thirty-nine weeks in a year" is struck out as a condition of exemption for persons only partially dependent upon their own earnings. (Clause 2 (1).)

Voluntary Insurance.—No person whose income from all sources exceeds £160 may be insured, unless he or she shall have been insured five years before the income reached that limit. (Clause 1 (3 b).)

Domestic Servants and Others Receiving Board and Lodging from the Employer.—The sub-clause depriving such insured persons of sickness or disablement benefit has been struck out. (Clause 8 (7 e).)

PROMISES.

Amendments on the following subjects closely affecting the interests of women were in general terms "promised by the Chancellor of the Exchequer" in Committee. (See "White Book" Cd. 5885, Part II.)

Insured Persons Receiving Wages during Sickness as a Condition of Service (e.g., domestic servants, hospital nurses, etc.)—These are to be excluded from part of the sickness insurance and a reduced rate of contributions accepted for remaining benefits.

Uninsured (e.g., non-wage earning) *Married Women.*—"Some further provision when clause 34 is reached." Nothing definite is promised, but the following suggestion of the Representative Special

Committee organised by the National Union of Women Workers for Safeguarding Women's Interests under the National Insurance Bill is mentioned: That non-wage earning married women should be permitted to insure voluntarily at a reduced rate for curtailed benefits (e.g., medical, sanatorium, and sick pay to provide help at home during institutional treatment). This of course only meets the case of those non-wage earning wives who are able to afford to become voluntary contributors.

Wives and Children of Insured Men.—Possible extension of sanatorium benefit to wives and children of insured men if the local authorities agree to bear half of any extra cost to the Treasury.

Public Appointments.—"Women to be appointed members of local health committees."

Nothing is even vaguely promised with regard to any other public appointments.

This is all. Compare with it the suggested amendments in the Appendix to "How the Insurance Bill Affects Women" and observe how the claims of the unrepresented are treated in the Insurance Bill, miscalled National.

Reference is made throughout to "White Book" Cd. 5885, "A Statement of the Principal Amendments which it is proposed to embody in the Bill, and an Appendix containing a Reprint of Clauses 1 to 17 of the Bill as amended in Committee, showing the alterations which have been made in the original text of the Bill." Price threepence, to be obtained from Wyman & Sons, Fetter Lane, E.C.

NOW READY.

THE NATIONAL INSURANCE BILL. A CRITICISM.

PREFACE BY MRS. BERNARD SHAW.

Third Impression. Price One Penny.

Every woman should read this drastic criticism of the measure which the Government propose to force upon the poor and the unrepresented.

PUBLISHED BY THE EXECUTIVE COMMITTEE
OF THE FABIAN WOMEN'S GROUP.

FABIAN OFFICE, 3 CLEMENT'S INN, STRAND, W.C.;
SUFFRAGE SHOP, ADAM STREET, ADELPHI.

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HOW THE NATIONAL INSURANCE BILL AFFECTS WOMEN.

GENERAL OUTLINE OF THE MAIN PROVISIONS OF THE BILL AS THEY CONCERN WOMEN.

N.B.—Consult the references given for every statement.

I.—COMPULSORY INSURANCE.

Roughly speaking, all women under sixty-five, married or single, who are working for payment at less than £160 a year, and all women employed in manual work at a higher salary, are to be compelled to insure. Their employer is obliged by the Bill to take 3d., 2d., or 1d. per week, according to the amount of the wages, out of the wages of each person before he pays them, and to add a contribution from himself, making the amount up to 6d. That 6d. a week is to be paid, by means of special stamped cards, to the worker's credit, either in an approved Friendly Society or in the Post Office Fund. The Treasury adds 2d. weekly, and so brings the total amount banked per week for every insured woman or girl, whatever her wages, to 8d. The same applies to men, except that they pay 4d., 3d., 2d., or 1d. from wages, and for them the employer must make up the amount weekly to 7d., which with the Government 2d. makes the total for a man 9d. a week, whatever his wages. If no wages are paid the employer must contribute 6d. a week for a woman and 7d. for a man.

Rate of contributions for compulsorily insured women over 21 whose earnings are at a lower rate than 12s. a week:

1s. 6d. a day or less,	contributor 1d.,	employer 5d. a week.
2s.	„	2d., „ 4d. „

Men's contributions are lowered to 3d. when they earn 15s. a week or less, and their employer's contribution rises to 4d. At lower

rates of wages the proportions between the contributions of employer and employed are alike for men and women. (Clauses 1, 3, 4. Schedules 1, 2 and 3. Memorandum, page 3.)

NOTE.—The insurance is essentially contributory: every man and woman, who comes under the conditions specified, is compelled to insure, and is also compelled to contribute, if he or she receives any wages at all. This falls very heavily on a large number of employed women receiving such low wages that the loss of a penny means a loss of food already insufficient; to say nothing of the hardship it entails upon the dependent wives of underpaid men.

EXEMPTIONS FROM COMPULSION TO INSURE.

(i.) *Employed women who are entitled to claim exemption.*

Those employed within the meaning of the Act (Schedule 1) less than 39 weeks annually, having (a) an income of £26 per annum or more, or (b) being ordinarily dependent on another person. (Clause 2.) The employer of an exempted person under this clause must still pay his own share weekly into the insurance fund. (Clauses 4, 5. Schedule 3.)

(ii.) *Women otherwise insured.*

Those in the Civil Service or serving under public bodies and certified by the Insurance Commissioners as adequately provided for in sickness and disablement, e.g., Post Office employees or some teachers under local education authorities.

Certificated elementary teachers who come under the Teachers' Superannuation Act, 1898, or Section 14 Scottish Education Act, 1908, or the Irish National School Teachers Act, 1878. (Schedule 1, part 2.)

Teachers under private companies, or in endowed or private schools and families, are not included in this exemption. A special scheme for teachers is spoken of. (Compare "The People's Insurance," by Mr. Lloyd George, pages 7, 13, 135, 148.)

(iii.) *Women and girls who are ineligible for compulsory insurance.*

1. Agents paid on commission by several employers.
2. Persons executing small orders on their own account, like some washerwomen, needlewomen, etc.
3. Wives employed by their husbands.
4. Those in casual domestic employment.
5. Those doing jobbing work on their own account, e.g., gardeners. (Schedule 1, part 2. Memorandum, page 3.)

These exemptions are the same for men, with the obvious exception of (iii.) 3.

THE NUMBER OF WOMEN TO WHOM THE NATIONAL INSURANCE
BILL WILL APPLY.

Female population in the United Kingdom at the date of the Census of 1901 engaged in occupations assumed to come under the proposed scheme of insurance :

Ages.	Working for Employers.			Working on own Account.			All Classes.
	Spinsters and Widows.	Married.	Total.	Spinsters and Widows.	Married.	Total.	
16-20...	981,600	7,200	988,800	74,100	800	74,900	1,063,700
20-25...	890,100	47,200	937,300	77,500	5,400	82,900	1,020,200
25-30...	452,800	78,700	531,500	52,900	8,700	61,600	593,100
30-35...	247,800	91,600	339,400	41,900	10,200	52,100	391,500
35-40 ..	160,500	87,700	248,200	37,600	9,700	47,300	295,500
40-45...	124,600	74,800	199,400	37,200	8,300	45,500	244,900
45-50...	107,000	59,800	166,800	39,300	6,600	45,900	212,700
50-55...	93,900	45,300	139,200	41,500	5,000	46,500	185,700
55-60...	80,800	31,900	112,700	40,600	3,500	44,100	156,800
60-65...	65,800	20,200	86,000	35,000	2,200	37,200	123,200
	3,204,900	544,400	3,749,300	477,600	60,400	538,000	4,287,300

Number of women over 16 in the United Kingdom estimated as likely to come under the scheme of insurance in 1912 :

	Members of Approved Societies.		Deposit Contributors.	Total.
	Compulsory.	Voluntary.		
Spinsters and Widows	3,080,000	204,000	191,000	3,475,000
Married	548,000	—	53,000	601,000
Total	3,628,000	204,000	244,000	4,076,000

Estimated number of contributors under 16: girls, 320,000; boys, 493,000.

(Report of Actuaries, pp. 3, 9, 21, 34.)

BENEFITS OF INSURED GIRLS AND WOMEN.

1. Medical, including medicine.
2. Sanatorium, for tuberculosis, etc.
3. Sickness, while unfit to provide own maintenance, 7s. 6d. per week for 13 weeks. Men 10s. a week. 5s. for another 13 weeks for men and women alike.
4. Disablement, following on 26 weeks of sickness, for as long as required, 5s. per week.
5. Maternity, defrayment of expenses up to 30s., accompanied by stoppage of medical and sickness benefits at confinement and for four weeks after. (Clauses 8, 9. Schedule 4. Memorandum, page 4.)

NOTE.—Sickness and disablement benefit begin when an insured person is 16 and end when she is 70, but until she is 21 (unless married) she receives only 4s. per week for either. (Clause 9 (1).) Youths get 5s. Neither of these benefits is paid to an insured

person whilst she is supplied with board and lodging by her employer. Nor may they ever exceed two-thirds of the insured person's usual wages. (Clauses 8 (7), (e); 9 (2).) Employed children under 16 pay full contributions if they receive wages. If not, the employer contributes the full 6d. for girls and 7d. for boys. They only get medical and sanatorium benefits. (Clauses 8 (3); 10 (4, d.). Schedule 3 (b).)

The differences between men and women over 21 are only in the first 13 weeks of sickness (10s. and 7s. 6d.) and in the maternity benefit, where the insured woman (a bread winner who during her lying in loses her means of livelihood) forfeits her sickness and her medical benefit; while the insured man, who obtains a like maternity benefit for expenses incurred during his wife's confinement, does not lose his sickness or medical benefit if he require them for himself at any time during her lying in. (Clause 8 (6).)

In connection with the above differences two things must be noted. (a) Mr. Lloyd George has stated (second reading debate, May 29th) that the Government schemes for men and women respectively are financially distinct, so that any surplus accruing from the lower rates paid to women does not go to enhance the available benefits for men; though there is no apparent safeguard in the Bill to secure that the surplus, if any, due to women's smaller benefits should be earmarked for them only. Maternity benefit, when the husband is the insured person, is taken from the men's insurance funds. (Clause 16. Memorandum, page 4.) (b) There is no actuarial evidence to suggest that the difference in the sick benefit to men and to women during the first 13 weeks of illness is based upon the supposition that women are more often ill than men.

Neither an insured man nor an insured woman can draw maternity benefit in money to spend as they please. (Clause 16. Memorandum, page 6.)

DIFFERENCE BETWEEN BEING INSURED IN THE POST OFFICE FUND AND IN AN APPROVED SOCIETY.

The insured person whose weekly deposit, with that of her employer, is paid into the Post Office can draw nothing out until 52 weekly payments are made, i.e., for at least a year; but after six months she can get medical benefit. The sum standing to her credit will be charged every year with three fourths of the Government contribution to defray the cost of management and of medical and sanatorium benefit. This charge entitles her to medical and sanatorium benefit for the year; but for sickness, disablement, or maternity benefit she can only draw out as much money as has been paid in weekly by herself and her employer and one fourth of the Government contribution of 2d. per week. When she has drawn out this she can get no more sickness, disablement, or maternity benefit until she has a deposit again standing to her credit. When she dies or, apparently, if she marries and ceases to be employed,

her deposits lapse to the Government. (Clause 32. Compare clause 34. Memorandum, page 12.)

On the other hand, the Government arrangements for approved Friendly Societies are so calculated that a person insured in one of them will get all the benefits above enumerated after the first six months or, in the case of disablement benefit, the first two years of weekly payment, unless she falls into arrears. Also after a time, if the society is well managed, she will begin to get additional benefits, for example, medical benefit for those dependent upon her. (Clauses 8 (7), (8), 30. Schedule 4, Part 2.)

ARREARS.

For Post Office depositors there is no mention of arrears; if they are out of employment they are outside the compulsion to contribute from wages to the insurance fund. (Clause 4 (3).)

Arrears for single women and for men insured in approved societies.

There are no arrears whilst they are in receipt of sickness or disablement benefit, or for any insured women whilst in receipt of maternity benefit. (Clause 10 (4), (a), (b).) But whilst a single woman, or a man, is out of employment and not in receipt of any of the above benefits, though under the Bill she is not *compelled* to continue her regular contributions, nevertheless, as a member of a friendly society, she will fall into arrears if she does not regularly continue to contribute. (Clause 4 (3).) Also, being out of employment, she has no employer to pay his share of the contribution, so the woman herself must pay weekly the whole 6d. In fact, whilst out of employment she becomes a voluntary contributor. (Clause 10 (5).) This is a very heavy burden upon the single woman out of work. If she cannot support this burden and in consequence of unemployment fall into arrears for a period of more than three weeks in the year, her sickness benefit may be reduced to 5s. a week, or less in some cases. (Clause 10 (2). Schedule 5, note. Compare clause 9, v, (2). Schedule 4, Table B. Clause 31 (1, b, ii.). If she fall into arrears of more than thirteen contributions a year (on the average since she first entered upon insurance), her right to any benefits is suspended, and if she cannot resume her contributions for a year after that, the society can do what it likes with any money still standing to her credit. When she is again an employed person and therefore compelled to insure, she can either begin afresh or pay the arrears, with interest upon them at 3 per cent., and resume her old membership with its claims and benefits, provided she do not fall ill within a month of the payment. (Clause 10 (1), (5).)

Employed children under sixteen are not liable for arrears. (Clause 10 (4), (d).)

Married Women and Arrears.

Marriage makes no difference to an *employed* woman's position as an insured person in either the Post Office or in an approved society; but if on her marriage she chooses to give up her employ-

ment, and therefore ceases to be eligible to receive benefits as an insured person, she can, if she is a member of an approved society, pick up her rights of membership again, without being liable for any arrears, when she chooses to resume work. If she has been insured in an approved society before marriage, no arrears are chargeable against her during the period of her marriage while she is unemployed or for a month after her husband's death. If her husband dies leaving her an invalid, and before her marriage she has been insured through an approved society, she can at once claim a disability allowance of 5s. a week for life if she needs it. (Memorandum, page 6.) If she has continued an employed, and therefore a compulsorily insured, person during her married life, no arrears are to be charged against her for two weeks before a confinement and four weeks after. Thus it will be seen that a married woman, insured before her marriage through an approved society, obtains considerable advantages and can give up her work and remain unemployed for a while, during her married life, without running up any arrears to pay off. (Clause 34. Memorandum, page 6.) Moreover, a married woman, who when the Bill becomes law is being supported by her husband, if she, *at any time* during his life or within a year after his death, become an employed person and join an approved society, may receive full benefits; whereas all other persons, who become employed contributors for the first time more than a year after the Bill has become law, and are then above 16, are to get reduced sickness and maternity benefits, unless they can show that since they were 16 they have been carrying on their education. (Clauses 9 (4); 34 (2).)

At present, however, there are but few Friendly Societies, likely to become qualified as approved societies under the Government scheme, which admit women to membership, and the Bill must be amended before Trade Unions can become approved societies under conditions satisfactory to themselves. (Clause 18 (2).)

Existing Friendly Societies which give sick benefits to women members:

Ancient Order of Foresters, Commercial Union Assurance Company, Norwich Union, Poor Law Provident Association. Other societies mentioned in the "English Woman's Year Book," 1909 (page 242), are the United Order of Oddfellows, Independent Order of Oddfellows, Ancient Shepherds, Church of England Temperance Benefit Society, Rechabites, National Deposit Friendly Society, Royal Liver Friendly Society, Royal London Friendly Society, etc. (Unverified.)

II.—VOLUNTARY INSURANCE.

Any unmarried girl or woman not "employed" within the meaning of the Act, but regularly engaged in some occupation, and wholly or mainly dependent on the earnings from that occupation, or an unmarried woman who has been for five years compulsorily

insured, may become a voluntary contributor and obtain like benefits with a woman compulsorily insured. (Clause 1 (3). Memorandum, page 4.)

No married woman can be a voluntary contributor during her husband's lifetime; but after his death she can become a voluntary contributor. (See Report of Actuaries, page 9, above quoted, where spinsters and widows are classed together as voluntary contributors.) (Clause 34 (4).) The sum standing to a voluntary contributor's credit in the Post Office Fund or an approved society is apparently forfeited on her marriage.

In voluntary insurance there is, of course, no employer's contribution, the insured woman pays at least 6d., the insured man 7d., and the Government adds 2d. a week. Rates of contribution vary according to age, etc. (Clauses 5, 6.)

Women or men who do not earn their living, at least in part, and have never earned it, may not insure at all.

Reference, unless otherwise specified, is made throughout to :

1. The National Insurance Bill, Part I., and its Schedules. (Price 8½d.)
2. Memorandum by Mr. Lloyd George, explanatory of Part I. of the Bill. (Price 2d.)
3. Report of the Actuaries in relation to the scheme of insurance against sickness, etc. [Cd. 5681]. (Price 4½d.)

These can be obtained through Wyman & Sons, Fetter Lane, E.C.

"The Insurance Bill and the Workers," by the Executive of the Fabian Society. (Price 1d.)

"The Working Life of Women," by Miss B. L. Hutchins, Fabian Women's Group Series. (Price 1d.)

"Women and the National Insurance Bill," by the Executive of the Fabian Women's Group. A searching criticism of the Bill. Price 1d. (*In the press.*)

These can be obtained through the Fabian Society, 3 Clement's Inn, Strand, W.C.

PROPOSED AMENDMENTS.

It is urgent that all women's organisations, and all women individually as far as they can, should press for amendments protecting women's interests in the National Insurance Scheme. The more Members of Parliament who support each amendment the better its chances.

GENERAL REMARKS UPON AMENDMENTS.

The National Insurance Bill is not national, because it applies only to paid workers, thereby omitting large numbers of women and most children. This omission is inherent in the scheme, and therefore not a matter which can be set right by amendments, though it may be remedied to some extent.

Apart from this, women, under the Bill as drafted, have two great grievances :

First, insured women do not get sickness benefit to compensate them for the loss of their earnings while they are in receipt of maternity benefit, which is only intended to pay the doctor and nurse. An insured man can get sickness and medical benefit for himself while he is in receipt of maternity benefit for his wife. An insured person is always a breadwinner, and therefore an insured woman and an insured man are equally entitled to receive compensation for loss of wages when ill, whatever other benefits they may be receiving.

Second, a woman qualified under the Bill as a voluntary contributor becomes disqualified on marriage, and cannot remain or become a voluntary contributor during her husband's life. In consequence, an insured woman who does not continue or take up *paid employment* after marriage is in danger of losing all contributions standing to her credit when she marries, as well as all the benefits of her insurance.

Amendments most Urgently Required in the Interests of Women.

To redress the above grievances.

To give opportunities to enter approved societies.

To secure the representation of women by women upon the committees of such societies ; and, above all, upon all public bodies charged with the administration of any portion of the insurance scheme.

To secure the right of women to be attended by women doctors or trained midwives if they desire it.

The provisions of the Bill making members of approved societies responsible for the employer's contribution in addition to their own whilst they are out of employment, those relating to deposit contributors in the Post Office, and those fixing the rate of contribution for those receiving low wages, press hardly on both women and men, and drastic amendments should be supported by women.

The Bill has been much criticised on the ground of unfair disproportion between the women's contribution of 3d. for 7s. 6d. a week and the men's contribution of 4d. for 10s. a week during the first thirteen weeks of sickness benefit. On examination it will be found that insured women get, except for these first thirteen weeks, and except for the loss of sickness and medical benefit while receiving maternity benefit, exactly the same benefits as men, and are paying less for them. If sickness and medical benefit during maternity can be secured to insured women, as they are to insured men, the disproportion between the benefits of men and women will only exist during the first thirteen weeks of sickness, and it is obvious that this is justified by the fact that women for the second thirteen weeks and for all other benefits receive the same as men and pay less. Therefore no amendments dealing with this disproportion are included in the following list, except that which earmarks the possible surplus arising from women's contributions for enlarged benefits to women.

N.B.—The following amendments, which seem to cover the whole ground of women's demands, have been drawn up by various organisations, and many of them are printed in the official list of amendments standing in the names of Members of Parliament, to be brought before the Committee of the whole House. Those which, at the date of going to press, are not yet adopted by any Member of Parliament are enclosed in square brackets.

It will be observed that the amendments are grouped according to subject and not according to their position in the Bill, which is fully indicated by page, clause and line in every case.

AMENDMENTS.

Maternity Benefit for Insured Women.

[Page 6, clause 8, line 25 :

After 'woman' insert 'married or unmarried.']

Page 6, clause 8, line 25 :

After the second 'person' insert 'medical benefit and the payment.'

Page 6, clause 8, line 27 :

At end, insert 'which in the case of an insured person shall be in addition to the other benefits conferred by this part of this Act.'

Page 7, clause 8, line 22 :

Leave out sub-section (6).

NOTE.—The first amendment would prevent an approved society from refusing an unmarried mother her benefits as an insured person on the pretext of misconduct. This benefit is given in return for

insurance money paid, not as a reward for virtue. The other amendments would secure maternity benefit in addition to medical and sickness benefits to all insured women during confinement.

[Alternative amendment if the above be rejected :

Page 7, clause 8, line 23 :

After 'to' leave out 'sickness benefit, disablement benefit, or.']

NOTE.—This amendment would secure to the insured woman 7s. 6d. a week during her confinement in place of her wages and enable her to pay her medical and other charges from the maternity benefit, thus preserving the two valuable principles of an allowance to the disabled bread winner and an allowance to the mother as such ; but it would not give her medical benefit if, during the four weeks after childbirth, she needed it for some cause unconnected therewith.

Maternity Benefit for the Wives of Insured Men.

Page 6, clause 8, line 23 :

After 'payment' insert 'to the wife.'

Page 16, clause 16, line 20 :

Leave out 'husband.'

Page 16, clause 16, line 26 :

After 'prescribed' insert 'provided that any payment in cash shall be made direct to the mother.'

Page 6, clause 8, line 23 :

After 'payment' insert 'and medical treatment at delivery.'

Page 10, clause 10, line 26 :

After 'confinement' insert 'or in the case of maternity benefit payable in respect of a posthumous child of an insured person, since the deceased father ceased to be in employment.'

[Page 12, clause 12, line 40 :

After 'think fit' insert 'provided that in the case of the confinement of the wife of an insured person maternity benefit be granted in full.']

Page 32, clause 36, line 28 :

After 'week' insert 'and maternity benefit in the case of the confinement of their wives [whether married on the strength or not] at the rate of thirty shillings.'

NOTE.—The object of these amendments is to give the wife of an insured man medical as well as maternity benefit, and to direct that maternity benefit, or part of it, be paid direct to her in cash ; to entitle a widow to maternity benefit in the case of a posthumous child, even if the deceased father were in arrears before his death ; to entitle a wife to maternity benefit even if her husband be in hospital ; and to secure maternity benefit for the wives of soldiers and sailors.

Amendments applying to Maternity Benefit in General.

[Page 7, clause 8:

Insert as a separate sub-section in place of or after sub-section (6), 'An insured woman may claim to be attended by a woman doctor whilst in receipt of medical benefit and by a woman doctor or midwife whilst in receipt of maternity benefit. The like privilege shall be accorded to the wife of the insured man in receipt of maternity benefit.']

[Page 14, clause 14, line 34:

After 'practitioners' insert 'both men and women.']

Page 16, clause 16, line 26:

After 'prescribed' insert 'provided that she shall be entitled to choose whether she will be attended by a [male] doctor or [by a female doctor or] by a midwife.'

[Page 37, clause 43, line 12:

Add at end 'and at least one duly certified midwife.']

[Page 37, clause 44, line 37:

Add at end 'including the provision of certified midwives.']

Page 16, clause 16, line 17:

Leave out from 'by' to 'the' in line 19.

Page 16, clause 16, line 21:

Leave out from 'by' to 'the' in line 23.

Page 25, clause 31, lines 19 and 20:

Leave out 'or maternity benefit.'

Page 43, clause 51, line 23:

After 'sickness' insert 'or maternity benefit.'

NOTE.—Many women would prefer a midwife if they had the right to free medical attendance when desirable, and an increasing number prefer a woman doctor. Amendments four to six take maternity benefit out of the control of approved societies and give it to the Health Authority, or, failing that, prohibit approved societies in difficulties from economising on this benefit. The final amendment is to prevent a woman being turned out of doors or having her furniture sold by a landlord during her confinement.

Voluntary Insurance for Married Women.

N.B.—With reference to these amendments note the distinction between an *employed person*, who *must* insure, and a person following a *paid occupation*, who *may* insure. These amendments do not touch married women who are *employed persons*, and therefore compulsorily insured and in receipt of benefits.

Page 2, clause 1, line 8:

After 'persons' insert 'not excluding married women.'

[Page 2, clause 1, line 9 :

After 'occupation' insert 'including married women, whether engaged in carrying on an occupation apart from a husband or not.']

Page 4, clause 5, line 26 :

At end insert '(c) A woman shall not be debarred by marriage from being or becoming a voluntary contributor.'

Page 4, clause 5, line 26 :

At end insert 'a woman who has been an insured person shall not be debarred by marriage from being or becoming a voluntary contributor.'

Page 30, clause 34, line 17 :

Leave out sub-section (4).

NOTE.—These amendments are to enable a married woman to be a voluntary contributor when, except for her marriage, she is qualified under the Bill as a paid occupied worker, or one who has been compulsorily insured for five years. Under the Married Women's Property Acts the separate interests of a wife are only secured when trading apart from a husband. She cannot enter into industrial partnership with him, though she can with any other person; hence amendment on line 9 above.

Page 2, clause 1, line 14 :

At end insert 'or (c) being married women, fulfil the special conditions hereafter established.'

Page 29, clause 34, line 26 :

After 'shall' insert 'be entitled to become a voluntary contributor on the scale of contributions specified in the Schedule to this Act, but if she does not become a voluntary contributor she shall.'

Page 29, clause 34, line 26 :

After 'shall' insert 'be entitled to become a deposit contributor on the scale of contributions specified in the Schedule to this Act, but if she does not become a deposit contributor she shall.'

Page 29, clause 34, line 26 :

After 'shall' insert 'have refunded to her [personally] fifty per cent. of the sum by which her contributions have exceeded the value of the benefits that she has received, calculated in the prescribed manner, and shall.'

Page 29, clause 34, line 29 :

Leave out from 'husband' to 'if' in line 32, and insert 'but provided she shall have been insured for not less than three years prior to her marriage, on the day of her marriage one-half

of the full amount by which her contributions and those of her employers, and those made from money provided by Parliament, exceeds the amount of benefits received by her, shall be paid to her in cash, and the other half shall be retained by the society of which she was a member to meet sickness benefit at the rate of 5s. a week for four weeks at each or any confinement, and whether there is any such excess of the amount of contributions over benefits or not, the society shall in all cases pay sickness benefit to her [personally,] as in this section provided, but where there is no such excess of contributions over benefits, the society shall be entitled to receive in respect of all its members such additional weekly contributions, equally divided between employers and contributors as shall be sufficient to meet the average annual cost and.'

NOTE.—These amendments are an attempt to enable the married woman, who before marriage has been an insured person and on marriage gives up her employment or occupation, to remain in the insurance scheme on special terms, on a voluntary basis; or, failing that, to retain a right to a special sickness benefit during confinement. In either case, part of the sum standing to her credit is to be refunded to her on her marriage.

Alternative amendment if the above amendments are rejected :

Page 30, clause 34, line 20 :

At end, insert 'and the amount credited to the approved society in respect of her, calculated in the prescribed manner, shall be placed to her credit in the Post Office Savings Bank as an ordinary deposit, withdrawable at her demand.'

NOTE.—This prevents the woman voluntary contributor losing on her marriage all the balance of her previous contributions still standing to her credit.

Representation of Women.

[Page 2, clause 2, line 39 :

After 'Committees' insert 'of which not fewer than one-third shall be women.']

Page 35, clause 41, line 17 :

Add 'Provided that one at least of such commissioners shall be a woman.'

Page 36, clause 42, line 4 :

Add at end 'Provided that not fewer than one-third of the whole number of the committee shall be women.'

Page 36, clause 43, line 11 :

After 'eighteen' insert 'of whom at least one-third must be women.'

Page 36, clause 43, line 39 :

At end of page add ' Provided that not fewer than one-third of the whole number of the committee shall be women.'

Page 49, clause 59, line 23 :

Add at end ' Provided that every such county society shall be open to women as well as men.'

Page 49, clause 59, line 26 :

Add at end ' Provided that not fewer than one-third of the whole number of such committee shall be women.'

NOTE.—These amendments provide for the representation of women in the Bill *as drafted*, but as it is probable that great changes in machinery will be made in the Committee stage, it will be necessary for women to see that their claims are remembered in the new provisions.

Sanatorium Benefit.

Page 6, clause 8, line 7 :

At beginning, insert ' In the case of an insured person and of the husband or wife of an insured person, who is not himself or herself an insured person.'

Page 41, clause 47, line 38 :

Add new sub-clause : '(4) In the provision of sanatoria under this section, as nearly as possible equal accommodation shall be provided for women as for men.'

Page 51, clause 59, line 38 :

Add " Provided that in such sanatoria as nearly as possible equal accommodation shall be provided for women as for men.'

NOTE.—Sanatoria are to be built with Government money, and it is of national importance that all consumptives should be removed from their homes and receive sanatorium treatment.

Approved Societies.

[Page 21, clause 24, line 8 :

After 'age' insert 'or sex.']

Page 17, clause 18, line 6 :

After 'society' insert 'not being a trade union registered under the Trade Union Acts.'

Page 17, clause 18, line 25 :

At end add '(4) No trade union registered under the Trade Union Acts shall receive the approval of the Insurance Commissioners unless it satisfies the following conditions :—

'(i) Its affairs must be subject to the absolute control of its members ;

‘(ii) Its constitution must provide for the election of all its committees, representatives, and officers by its members.’

Page 17, clause 18, line 8 :

Leave out ‘ten’ and insert ‘one.’

[Page 17 :

Leave out clause 19.]

NOTE.—The object of these amendments is to throw open approved societies to women, to make it easier to form approved societies by lowering the statutory number of members required, and to enable trade unions to qualify as approved societies. It is estimated that there are 230,000 women trade unionists in the United Kingdom, all of whom as employed persons will be compulsorily insured. Clause 19 permits employers’ clubs to become approved societies, but such clubs hinder labor organisation and can never be freely managed by their members in their own interests, as every approved society should be.

Members of Approved Societies Falling into Arrears through Unemployment.

[Page 3, clause 3, line 9 :

Add at end ‘(2) Provided that when, in the opinion of an insurance officer, as defined in Part II., section 64, of this Act, arrears have accrued during periods of involuntary unemployment, the contributions which in periods of employment would have been paid by the employer, shall be paid out of monies provided by Parliament.’]

[Page 3, clause 4, line 28 :

Omit ‘in respect of’ and insert ‘by.’]

[Page 10, clause 10, line 35 :

Omit ‘or in respect of.’]

NOTE.—The object of these amendments is to relieve members of approved societies of the burden of paying the employers’ contribution as well as their own whilst out of work in spite of their best efforts to get employment. These double arrears, with interest at three per cent., will be terribly difficult for women to pay out of their small earnings.

[Page 30, clause 34, line 16 :

At end add ‘Neither shall she be expelled from an approved society during widowhood on the sole ground that at any period since the death of her husband she has fallen into arrears.’]

Deposit Contributors.

It is probable that the part of the Bill dealing with compulsorily insured persons who are unable to join approved societies will be radically altered in Committee. Women should be on the alert to

safeguard their interests in any changes made. The following amendments, if this portion of the Bill be not re-drafted, would prevent the forfeiture of a deposit at death, or on giving up employment on marriage :

Page 28, clause 32, line 9 :

At end, insert ' his widow [or her widower,] failing whom his dependants as defined in section 12, sub-section (3), failing whom it shall be.'

[Page 28, clause 32, line 10 :

At end insert ' or, in the case of a woman deposit contributor who on marriage ceases to be employed within the meaning of the Act, such amount shall be placed to her credit in the Post Office Savings Bank as an ordinary deposit, withdrawable at her demand. ']

Miscellaneous Amendments.

[Page 31, clause 35, line 9 :

For ' widow ' insert ' woman. ']

NOTE.—Otherwise the compulsorily insured British wife of an alien will be excluded from approved societies, and will not receive the government contribution as a post office contributor, even if her husband have deserted her.

Page 13, clause 12, line 11 :

After ' granddaughter ' insert ' nephew, niece, grandnephew, grandniece. '

Page 13, clause 12, line 12 :

Add at end of sub-clause ' and in case of any of them, whether legitimate or illegitimate. '

NOTE.—This is to complete the list of possible dependants to receive a breadwinner's benefits while he or she is in hospital.

Page 8, clause 8, line 8 :

Add after employer, ' provided that the amount of sickness benefit that would otherwise have been payable in such cases shall be credited to the insured person in prospective discharge of any future arrears of contributions, and in the case of deposit contributors to the credit of their account. '

NOTE.—This makes up to the domestic servant or shop assistant what they would otherwise be deprived of, but the case of shop assistants whose wages are stopped when they are ill under the employer's roof may still be very hard.

[Page 8, clause 9, line 25 :

Omit ' twenty-one ' and ' unmarried, ' and before the word ' years ' insert ' eighteen. ']

NOTE.—Many young persons over the age of eighteen are entirely on their own resources and may have others dependent on them. They are obliged to pay the full contribution whatever their wage is. Their wages being presumably low, they especially need full benefits. The omission of 'unmarried' is to do away with the direct incentive to early marriage in the Bill.

Page 8, clause 9, line 29 :

Leave out 'and shall in all cases.'

Page 8, clause 9, line 36 :

After 'for' insert 'a reduction of the contributor's contribution or.'

NOTE.—These amendments somewhat lessen the harshness of the reduction of sickness and disablement benefit when either would exceed two-thirds of the usual rate of wages. This regulation would fall very heavily on sweated workers.

Contributions.

Page 70, schedule 2, lines 29 and 30 :

Leave out 'over the age of 21.'

[Page 70, schedule 2, lines 33 to 38 :

Leave out 'Where' to '1d.']

[Page 71, schedule 2, line 5 :

Leave out '2d.' and insert '0d.']

[Page 71, schedule 2, line 10 :

Leave out '3d.' and insert '1d.']

[Page 71, schedule 2, line 10 :

Add at end 'Where the wages or other remuneration do not exceed 3s. a day—to be paid by the employer, for men 5d., for women 4d.; to be paid by the contributor, 2d. Where wages or other remuneration do not exceed 3s. 6d. a day—to be paid by the employer, for men 4d., for women 3d.; to be paid by the contributor, 3d.']

NOTE.—The first amendment is to remove the inducement to employ boy and girl labor at low wages. The others are to graduate on a lower scale the contributions of the worst paid persons, so largely women, freeing altogether those whose earnings are less than 2s. a day (12s. a week), and raising the flat-rate to 21s. a week.

Unequal Sickness Benefit.

Page 72, schedule 4, line 31 :

After 'women' insert 'and the surplus, if any, accruing from this lower rate of benefit shall be earmarked for the increase of benefits for women.'

Employers' Compensation and Sick Benefits.

Page 11, clause 11, line 17:

Leave out from 'apply' to end of clause and add—

'(a) Sickness benefit or disablement benefit shall be paid to such person as in the case of ordinary sickness. The approved society or committee may recover from the employer any weekly payments or other compensation payable by him under the Workmen's Compensation Act, Employers' Liability Act, or at Common Law, to the workman in respect of injury or disease,' etc.

'(b) Nothing in this section shall prevent a workman from taking proceedings against the employer to recover compensation or damages in respect of any accident or industrial disease,' etc.

NOTE.—The object of these amendments is to supply the worker's needs while she is awaiting the award of compensation and to safeguard her in relation to dangerous trades.

Funeral Benefit.

Page 6, clause 8, line 29:

After 'to' insert 'funeral benefit in respect of the insured person or any of his dependants or.'

Page 73, schedule 4, Part II., line 12:

Insert at beginning, 'funeral benefit on the death of an insured person or any of his dependants.'

NOTE.—It is a curious feature of the Bill that funeral benefit is omitted. Funeral insurance is a heavy drain even at present upon the very poor, accompanied by the continual risk of forfeiture. Mr. Lloyd George says that the Government have 'given an undertaking' to make 'no provision for death in the measure at all.' (Birmingham speech, June 10th, 1911.) To whom have they given an undertaking, and why?