

## Unified Social Security and the Changes Involved

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## II. — Unified Social Security and the Changes Involved.

30. The advantages of unified social security are great and unquestionable. They can be obtained only at the cost of changes in the present administrative machinery whose necessity needs to be proved and can be proved case by case. The principal changes from present practice that are involved in the plan are set out below. The reasons for each of these changes are given in Part II; in one or two cases they are set out there only briefly, in anticipation of fuller discussion.

1. Unification of social insurance in respect of contributions, that is to say, enabling each insured person to obtain all benefits by a single weekly contribution on a single document (paras. 41-43).
2. Unification of social insurance and assistance in respect of administration in a Ministry of Social Security with local Security Offices within reach of all insured persons (paras. 44-47).
3. Supersession of the present system of Approved Societies giving unequal benefits for equal compulsory contributions [combined with retention of Friendly Societies and Trade Unions giving sickness benefit as responsible agents for the administration of State benefit as well as voluntary benefit for their members] (paras. 48-76).

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<sup>1</sup> Pages 15, 16 et 17 de l'édition américaine du Rapport Beveridge, parue chez MacMillan.

4. Supersession of the present scheme of workmen's compensation and inclusion of provision for industrial accident or disease within the unified social insurance scheme, subject to (a) a special method of meeting the cost of this provision, and (b) special pensions for prolonged disability and grants to dependants in cases of death due to such causes (paras. 77-105).
5. Separation of medical treatment from the administration of cash benefits and the setting up of a comprehensive medical service for every citizen, covering all treatment and every form of disability under the supervision of the Health Departments (para. 106).
6. Recognition of housewives as a distinct insurance class of occupied persons with benefits adjusted to their special needs, including (a) in all cases [marriage grant], maternity grant, widowhood and separation provisions and retirements pensions; (b) if not gainfully occupied benefit during husband's unemployment or disability; (c) if gainfully occupied, special maternity benefit in addition to grant, and lower unemployment and disability benefits, accompanied by abolition of the Anomalies Regulations for Married Women (paras. 107-117).
7. Extension of insurance against prolonged disability to all persons gainfully occupied and of insurance for retirement pensions to all persons of working age, whether gainfully occupied or not (paras. 118-121).
8. Provision of training benefit to facilitate change to new occupations of all persons who lose their former livelihood, whether paid or unpaid (para. 122).
9. Assimilation of benefit and pension rates for unemployment, disability other than prolonged disability due to industrial accident or disease, and retirement (para. 123).

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10. Assimilation of benefit conditions for unemployment and disability including disability due to industrial accident or disease, in respect of waiting time (paras. 124-126).
  11. Assimilation of contribution conditions for unemployment and disability benefit, except where disability is due to industrial accident or disease, and revision of contribution conditions for pension (paras. 127-128).
  12. Making of unemployment benefit at full rate indefinite in duration, subject to requirement of attendance at a work or training centre after a limited period of unemployment (paras. 129-132).
  13. Making of disability benefit at full rate indefinite in duration, subject to imposition of special behaviour conditions (paras. 129-132).
  14. Making of pensions, other than industrial, conditional on retirement from work and rising in value with each year of continued contribution after the minimum age of retirement, that is to say, after 65 for men and 60 for women (paras. 133-136).
  15. Amalgamation of the special schemes of unemployment insurance, for agricultural, banking and finance and insurance, with the general scheme of social insurance (paras. 137-148).
  16. Abolition of the exceptions from insurance
    - (a) of persons in particular occupations, such as the civil service, local government service, police, nursing, railways, and other pensionable employments, and, in respect of unemployment insurance, private employments, and, in respect of unemployment insurance, private indoor domestic service;

(b) of persons remunerated above £420 a year in non-manual occupations (paras. 149-152).

17. Replacement of unconditional inadequate widows' pensions by provision suited to the varied needs of widows, including temporary widows' benefit at a special rate in all cases, training benefit when required and guardian benefit so long as there are dependent children (paras. 153-156).
18. Inclusion of universal funeral grant in compulsory insurance (paras. 157-160).
19. Transfer to the Ministry of Social Security of the remaining functions of Local Authorities in respect of public assistance, other than treatment and services of an institutional character (paras. 161-165).
20. Transfer to the Ministry of Social Security of responsibility for the maintenance of blind persons of public framing of a new scheme for maintenance and welfare by co-operation between the Ministry, Local Authorities and voluntary agencies (paras. 166-170).
21. Transfer to the Ministry of Social Security of the functions of the Assistance Board, of the work of the Customs and Excise Department in respect of non-contributory pensions, and probably of the employment service of the Ministry of Labour and National Service, in addition to unemployment insurance, and the work of other departments in connection with the administration of cash benefits of all kinds, including workmen's compensation (paras. 171-175).
22. Substitution for the Unemployment Insurance Statutory Committee of a Social Insurance Statutory Committee with similar but extended powers (paras. 176-180).

[23. Conversion of the business of industrial assurance into a public service under an Industrial Assurance Board.] (paras. 181-192).

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31. This considerable list of changes does not mean that, in the proposals of the Report, either the experience or the achievements of the past are forgotten. What is proposed today for unified social security springs out of what has been accomplished in building up security piece by piece. It retains the contributory principle of sharing the cost of security between three parties — the insured person himself, his employer, if he has an employer, and the State. It retains and extends the principle that compulsory insurance should provide a flat rate of benefit, irrespective of earnings, in return for a flat contribution from all. It retains as the best method of contribution the system of insurance documents and insurance stamps. It builds upon the experience gained in the administration of unemployment insurance and later of unemployment assistance, of a national administration which is not centralised at Whitehall but is carried out through responsible regional and local officers, acting at all points in close co-operation with representatives of the communities which they serve. It provides for retaining on a new basis the association of Friendly Societies with national health insurance. It provides for retaining within the general framework of a unified scheme some of the special features of workmen's compensation and for converting the associations for mutual indemnity in the industries chiefly concerned into new organs of industrial co-operation and self-government. While completing the transfer from local to national government of assistance by cash payments, it retains a vital place for Local Authorities in the provision of institutions and in the organisation and maintenance of services connected with social welfare. The scheme proposed here is in some ways a revolution, but in more

important ways it is a natural development from the past. It is a British revolution.

32. The Plan for Social Security is put forward as something that could be in operation in the immediate aftermath of the war. In the Memorandum by the Government Actuary on the financial aspects of the plan, which is printed as Appendix A to the Report, it is assumed, for the purpose of relating the estimates of expenditure to the numbers of the population, that the plan will begin to operate on 1st July, 1944, so that the first full year of benefit will be the calendar year 1945. But in view of the legislative and administrative work involved in bringing the plan into force, so early a date as this will be possible only if a decision of principle on the plan is taken in the near future by the Government and by Parliament.