

## What Social Betterment Costs Britain

**\$5,000,000,000 Expenditure in 5 Years—  
Annual Cost Equals Total of Pre War Debt.**

The British national government is now expending upwards of £150 million a year in various forms of social betterment. Grouping together expenditures of this character by the national government and local authorities (that is, cities, towns, counties and other minor civil divisions) for the five years which have elapsed since the commercial crisis of 1920-21, the aggregate cost is estimated at £1,500,000,000, or £300 million sterling according to the figures just completed by the Foreign Information Service of the Bankers Trust Company of New York. At par of exchange, that is equivalent to five thousand million dollars—an average annual expenditure as great as the total of our pre-war debt. In the five year period, apart from other current running expenses, nearly £400 million went for education; £230 million for old age and other civil pensions, for health insurance and for unemployment insurance; £220 million for the poor relief of the unemployed, in addition to the payments from the employment insurance fund and for £100 million for housing, road building and land settlement. In addition to these expenditures, £441 million were used for pensions to war veterans and for their industrial rehabilitation.

Expenditures for social betterment by the national exchequer alone have grown in the last century much more rapidly than have expenditures as a whole. In 1835 Great Britain expended £500 million for all national purposes and of this sum only £13 million went for social betterment—on their for poor relief. Total disbursements for the present fiscal year are expected to be about £2,600 million, of which nearly 22 per cent, say £572 million, will be devoted to social betterment.

### THE HISTORY OF A CENTURY.

The interest in the betterment of the condition of life for the working classes has a history of just about a century and may be dated from Sir Robert Peel's factory act of 1802, which was followed by other remedial legislation for improving the conditions of the mines and factory workers. In 1815, 1819, 1825, and at frequent intervals since then. In 1839 the first appropriations for public education were made by parliament. By 1859 there were a million children in public schools while today over five million enjoy the benefits of free education at a yearly cost to the state and to local authorities of some £50 million. As early as 1841 the first steps were taken for improving the condition of the homes of the work people. This beginning was followed by legislation which steadily made for better housing conditions, until, in 1919 the local authorities became directly responsible for the housing of the working classes and provision was made for generous financial assistance from the central government.

of pensions to insured men and their wives, and insured women, upon obtaining the age of 65; of pensions to widows of insured men; allowances to widows of insured men in respect of certain children; the pensions in respect of orphans of insured men and women. The scheme is established on a compulsory contributory basis and applies to about 15 million persons. The benefits are provided from contributions paid by the insured persons and their employers, supplemented during the first ten years by grants from parliament. The new scheme is grafted on the old non-contributory scheme. Mr. Churchill explained that his object was eventually to put the scheme on a full contributory basis and thereby to reduce to a minimum the burden of the taxpayer, but he pointed out that in the interval the £26 million which the non-contributory scheme cost last year would be increased so that in the fifth year the new scheme would cost £21 million, the old scheme £56 million, bringing the total up to £77 million, after this date the tide would turn in favor of the exchequer. As against this growth in the cost of the old and pensions, Mr. Churchill held out that the cost of war pensions would steadily decrease and would be virtually extinguished in 50 years. How fast these are running off may be seen from the fact that war pensions and war veterans industrial rehabilitation cost the exchequer £112.4 million in the fiscal year 1920-21 and £101.3 million; £85 million, £72 million, £70.6 million, respectively, in each subsequent year to 1924-25, with an estimated expenditure for the current fiscal year of about the same amount as in 1924-25.

In its chronological order the next scheme for social betterment which appeared above the horizon was that of workmen's compensation. The initial step toward insurance against industrial accidents was taken in 1880 by the passing of the Employers' Liability Act, which gave compensation to certain classes of workers for injuries received in consequence of negligence on the part of their employers. Subsequent extensions and improvements have been made and practically the whole industrial population is now covered. There is no charge on the exchequer for this protection. The weakness of the scheme lies in the fact that the individual employer is alone responsible for paying compensation, his liability not being guaranteed by any form of insurance or otherwise.

### HEALTH AND UNEMPLOYMENT SCHEME.

The year 1911 is notable as the time from which dates two of the most important measures of social betterment which have been put upon the statute books of Great Britain. The national health insurance scheme and the unemployment insurance scheme. National health insurance is administered by the Ministry of Health through authorized friendly societies and local insurance committees. It applies practically to the whole industrial population of some 15 million persons. There are four types of benefit; namely, medical benefit, which provides a doctor's services and medicines from the beginning of the time the person begins insurance; sickness benefit which, provided the recipient has been insured for 26 weeks, entitles a man to a pension of 15s. a week, or a woman 12s. a week for 55 weeks, after which these qualified receive a disablement benefit if they are still unable to work. This disablement benefit is at the rate of 7s 6d a week, dating from the end of the sickness benefit, or until the age of 70 is reached. The act also provides maturity benefits. The total cost of benefits and the administration of health insurance is about £6 million a year. In addition to its functions as administration of the health insurance scheme the Ministry of Health carries on other activities which conserve the health of the population at an added expense of about another £6 million.

### LOYD GEORGE'S SCHEME EXTENDED.

Perhaps the most startling departure from the methods pursued in other countries was the contributory unemployment insurance scheme set up by Mr. Lloyd George at the end of November, 1911. This scheme applied in the first place to only four groups of trades; building, construction of works, shipbuilding and mechanical engineering. In those employments 24 million men at once became insured. The scheme functioned at a cost of about a million sterling under the terms of the original act until 1920, in the fall of which year it was extended to practically all industrial occupations, except agriculture and domestic service, and by further modifications under the terms of the act of 1924, the scheme compulsorily applied to nearly 12 million persons who, after three days unemployment, if no suitable work is available, are entitled to receive 18s. a week if a man, and 15s. a week if a woman, with additional allowance of 5s. a week for a dependent wife or husband, and 2s. a week for each dependent child. The annual income of the fund is now about £50 million sterling, of which about £37 million is received from the employers and employees, in nearly equal amounts, and £13 million from the exchequer. On account of the unusual amount of unemployment following the commercial crisis of 1920-21 for two years the fund was operated at a loss; the receipts for the year 1920-21 amounting to about £12½ million, whereas expenditures were £34 million, and in the following year receipts were £42 million and expenditures nearly £53 million. The amount required to make both ends meet was advanced by the exchequer as a loan. The highest point was reached in March 1923 when the amount due to the exchequer from the fund was £17 million. By September 1924 the amount due had been reduced to £4,670,000, but since that date the contributions have again been unequal to the burden, so that the fund at the close of June of the current year owed the exchequer £3,100,000. A very interesting feature of the collateral services rendered by the Ministry of Labor is that through employment



"WHILE ON DUTY as a police officer in Boston, I was hurt in an accident and lost a large quantity of blood. When able to be up I found myself in a weakened, nervous, and anemic condition. My condition grew worse. In the meantime my neck and back broke out with boils. I tried about every possible remedy without success. One day a friend suggested that I try Fleischmann's Yeast. I did. In a month's time my boils had completely disappeared. In two months' time I was starting to feel like myself. Today my health is the best it has ever been."  
William B. F. Lee, Dorchester, Mass.

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Eat two or three cakes regularly every day before meals: on crackers—in fruit juices or milk—or just plain. For constipation especially, dissolve one cake in hot water (not scalding) before breakfast and at bedtime. Buy several cakes at a time—they will keep fresh in a cool dry place for two or three days. All grocers have Fleischmann's Yeast. Start eating it today!

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"I AM THE OWNER of a grocery store and recommend Fleischmann's Yeast especially to my customers who mention having indigestion or nervous trouble. Because it was when I had those troubles myself that it so much helped me. Life was a torture to me. I started using Fleischmann's Yeast with only a half-hearted hope that it might help me. In two months I was eating and sleeping normally. Today I have better health than I ever had before. In fact I believe I am in perfect physical condition, and that Fleischmann's Yeast has been a great factor in helping me gain that ideal condition."  
Mrs. Robert Carr, Toronto, Ont.



"CONSTIPATION was my deadliest foe. I always had the tired, sluggish feeling characteristic of this ailment. Trophic appetite, a sallow complexion and pimply skin also contributed to my misery. After fighting this condition for years, I gave up in despair. My mother was employed by a prominent Boston physician who recommended Fleischmann's Yeast. I finally descended to give it a trial. I continued for two months, when I noticed a slight change. At the end of the fifth month I had regained my lost vigor and my appetite had improved wonderfully. All signs of ache had vanished and the tired feeling was gone—thanks to Fleischmann's Yeast."  
Lawrence A. Perry, Medford, Mass.



"HAVING MARRIED somewhat late in life, I soon found myself doing daily the thousands of physical tasks it is necessary for a mother of four children to perform, at an age when most women are able to conserve their strength. I looked and felt at least ten years older than other women my age. I was not broken-spirited, but I must admit I was disappointed in myself. I did not want to take medicine. To make a long story short, I began to take Fleischmann's Yeast. And when we found that it was toning up my system and rebuilding what I had unwittingly torn down, the cake of Fleischmann's Yeast acted as a leaven to the whole lump of happiness at our house."  
Mrs. George N. Davis, Macon, Me.

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exchanges which are functioning all over the country those unemployed are registered and are assisted in finding suitable work.

The burden of the employer and the employee for the three schemes of social insurance; namely, health insurance, old age, widows' and orphans' pensions, and unemployment insurance is comparatively light, amounting at normal rates, in the case of men to 2s 6d a week, 1s 5d for employer and 1s 4d for employee, and in the case of women, to 2s 2d a week, 1s 2d for employer and 1s for employee. The employee is in each case provided with a card and at the end of the week the employer is required to affix stamps to this card equivalent in value to the amount due to the fund. These stamps the employer purchases from the appropriate government agency. He is entitled to deduct from the amount of wages paid the employee's share of the contribution, but is forbidden under heavy penalty from deducting the share which the employer himself is required to pay.

WILL CHURCHILL'S SCHEME DEVELOPED ACCORDING TO PLAN? The schemes for social insurance, The Bankers Trust Company observes, have come in for a great deal of discussion and on the part of some people there has been considerable adverse comment. The unemployment scheme especially comes in for adverse criticism; payments out of that fund to recipients being frequently spoken of as "doles." It is too soon to determine whether these latter schemes are going to prove, to be workable, and to achieve the purpose aimed at by their authors; namely, to prevent poverty by inculcating thrift and by educating the people during their productive year to set aside a portion of their earnings for their protection when sick or out of work and when old age arrives. With the exception of the non-contributory phase of the old age pensions, which as explained above will gradually disappear when Mr. Churchill's scheme becomes fully operative, there is nothing in the nature of a dole connected with these schemes, but it is true that a certain amount of money from the public exchequer is used to supplement the contributions of employers and employees. It was probably necessary to arrange for such contributions in the earlier years of the operation of these schemes, but it is quite conceivable that as time goes on it may be found possible to somewhat increase the contributions of the benefited and by employers, and gradually to reduce the contributions from the state. The whole scheme of social insurance is more or less daring, and more or less, perhaps, in a tentative stage of development. The manner in

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