

Where at least 156 weekly contributions have been paid, the benefit can continue for an unlimited period as long as sickness lasts, up to the time the beneficiary attains pensionable age. The maximum sickness benefit is paid at the same rate as the flat-rate retirement pension which, during 1964, is £3 7s.6d. a week.

Where the contributor has paid less than 50 contributions during the contribution year, but has paid at least 26 contributions the sickness benefit is payable at a reduced rate.

#### *Unemployment Benefit*

Under the National Insurance program unemployment benefits are paid for two or more days of unemployment unless a person is receiving wages or has lost his employment because of a stoppage of work due to a trade dispute at his place of employment. The benefit is payable provided the claimant is available for work and has paid at least 26 weekly contributions at the employed person's rate, and paid or been credited with at least 26 weekly contributions in the previous contribution year. Unemployment benefits may normally be drawn for up to 180 working days, not counting Sundays. However, they can be continued for a further number of days up to a maximum of 492 days depending on the person's record of contributions paid as against benefit drawn. Rates of unemployment benefit are the same as for the sickness benefit.

#### *Maternity Benefits*

The National Insurance program provides three kinds of maternity benefits: a maternity grant, a home confinement grant, and a maternity allowance. A maternity grant of £16 is payable for each confinement provided either the mother or her husband satisfies the contribution condition and a further £16 is paid for each additional child, born at the same confinement, who is alive 12 hours after birth.

A home confinement grant of £6 is payable for a confinement at home or elsewhere, which is not provided for out of public funds.

A maternity allowance is payable at the standard weekly rate of £3 17s.6d. to women who are normally working as either employees or self-employed persons and who are paying their own National Insurance contributions. The maternity allowance begins 11 weeks before the expected week of confinement and ends with the sixth week following it.

#### *Financing*

Funds for the National Insurance program are derived from contributions by insured persons, employers, and the government. In 1964 employee weekly contributions to the flat-rate part of the program are 8s.3½d. for men and 7s. 2½d. for women. Contributions by employees to the graduated part of the scheme are 4½ per cent of weekly wages between £9 and £18. For employees who are contracted out of the graduated pensions contribution rates to the National Insurance program are 10s.8½d. weekly in the case of men or 8s. 8½d. in the case of women. The rates of employer contributions are equal to those of their employees.

For self-employed persons the total contribution rate is 13s.4d. weekly for men, and 11s. weekly for women. For non-employed persons, contributions are 10s.2d. weekly in the case of male contributors, or 7s.10d. weekly for women. The government contributes an amount equal to one-quarter of the flat rate contribution of employees and employers plus an amount equal to one-third of the contributions of self-employed and non-employed persons. National Insurance administration costs are met from the National Insurance Fund.