

(B) ALL EMPLOYEES:

1. UNEMPLOYMENT INSURANCE (benefits, contributory, Dominion administration) -- increase two-person rate for claimant with adult dependent to average of nearer 33% (from present 15%) greater than single-unit benefit, the upper categories to measure up to the assistance minimum standard, which is \$30 monthly for the breadwinner, \$15 for his wife and \$45 for the two; graduate the increases so the percentage improvement is greatest for the lowest scales.
2. SICKNESS BENEFITS (cash, contributory, Dominion administration, related to unemployment insurance) -- closely assimilated to unemployment benefit scales (approximately half normal wages).
3. MATERNITY BENEFITS (contributory, Dominion administration, related to unemployment insurance) -- suggested for women in wage earning employment only; rates closely assimilated to unemployment benefit scales, subject to possibility of minimum rate being established for this class of benefit as a special measure.
4. INDUSTRIAL DISABILITY, FATAL ACCIDENTS, ETC. (contributory by employers, provincial administration through workmen's compensation boards) -- substantially unchanged, although extended and more standardized as between provinces.

Financial

Considerations: Government sponsored program of peacetime investment and development -- probably \$1,000,000,000 for the first post-war year.

Tentative estimate of cost of principal social security items (other than employment program): About \$900,000,000 a year. Not all of this would be new expenditure. About \$400,000,000 is anticipated from insured contributors and from employers, and about \$500,000,000 would be required from tax sources. Some part of this would replace existing expenditures on public assistance, medical care paid for privately, etc. It is the experience of countries with comprehensive schemes or proposing them that 10 to 12% of the national income can be devoted to social security disbursements. Whether this would apply to the early post-war years would depend directly on the rate at which social security measures were enacted.

Approximate and average calculations of rates:

Farmers, rural groups - 75 to 90 cents a week.  
Employees of various wage levels -- 75 cents to \$1.85 a week.  
Employers -- average about 90 cents a week per employee.

HEALTH BLUEPRINT

With respect to the three main fields of social security legislation,

- (1) Insurance against the fear of unemployment
- (2) Insurance against the fear of an impoverished old age
- (3) Insurance against the fear of the heavy economic burden of sickness and ill health.