

**STATE INSURANCE AND MOTHERS' PENSIONS.**

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*[Read April 14th, 1919].*

Mr. President, Ladies and Gentlemen, the subject that I wish to bring before you this evening is one of great interest to the public in general, and especially to a Society like this. From the statistics supplied from your department, Mr. President, it appears that for the last quarter the deaths have exceeded the births by a considerable amount.

If this continues it will be disastrous to the country. Now, we may not be able to increase the birth-rate, as that depends on economic and other causes which we cannot by any action on our part effect. But we can and ought to take all possible measures to ensure that every child born into this world has a proper chance of growing up and growing into an efficient citizen. A famous writer has said that the greatest crop that a country produces is the children, but it is the one most neglected of all. I am Socialist enough to believe that every child born into the world is entitled as of right to proper clothing, housing, feeding and education, and if his parents can't support it, then the State must do it. This is not only common humanity but it is common Christianity. How is this to be done? What is to happen when a breadwinner dies and leaves a widow with helpless children to support? Up to the present there was nothing for her or them but the Workhouse or a totally inadequate outdoor relief. If the widow has only one child she could not get any outdoor relief, but must bring the child into the Workhouse. Fortunately, of late, Boards of Guardians are beginning to see that it is bad policy from the point of view of the rate-payers not to give sufficient relief, and in England the Guardians have given very substantial sums to enable the widows to bring up the children. In Ireland that was not so, and very small sums were given, sometimes as low as 3/- per family per week. As a result of a visit of Judge Neil to this country and of meetings held in the Mansion House a Committee was formed, of which Sir Gabriel Stokes, K.C.S.I., is Chairman, and Mr. J. P. Dunne, the Secretary, to promote State pensions for necessitous mothers of orphans and other dependent children. Of

this Committee I am a member. This Committee took up the matter with the Dublin Unions and deputations were appointed to wait on them, and the new Dublin Union has now given 7/6 per week to each widow and 2/6 to each child.

This is small enough, but it enables the mother to stay at home and look after her children: so far so good. But this is only a makeshift. We want to provide for all necessitous widows and children and also for the children of unmarried mothers. How is this to be done? Some say by a grant direct from the State like Old Age Pensions. Others by State Insurance, but all agree it must no longer be by outdoor relief. Now, I am of opinion that whatever may be said in favour of Old Age Pensions as being given by the State, and it appears to me the right thing to do for old people who have spent their lives working, the same cannot be said of a grant by the State for necessitous widows and children. It would, in my opinion, be demoralising, and tend to banish self-reliance from a vast majority of the people. Besides many people would not like the benefit as it looked like Poor Relief. The proper way to meet the difficulty is by compulsory Insurance. People of the middle and upper class insure their lives against contingencies such as these, but not the industrial class. Voluntary Insurance would be no good. Compulsory is the only remedy, but then some one will say compulsion is contrary to the freedom of the individual. I agree but if one of those free individuals dies and leaves a widow and children I am compelled to pay rates to support them. A great number of the industrial workers do insure in Collecting and other Societies against their funeral expenses, but there is no general Life Insurance as among the middle and upper classes. There is no difficulty in carrying the matter out. It can be done by the Approved Societies, and most of the Collecting Societies and Industrial Insurance Societies are Approved Societies. From the statistics already compiled by the Approved Societies, the Registrar-General, and the Poor Law Authorities, the average number of widows and orphans who would be necessitous in any one year could be calculated and the amount necessary to meet the grants to them could be worked out, and each employed person should pay so much per week by way of stamps. The State would pay a certain percentage of the benefit as at present, and there would be no payment by the rates at all. By this means one portion of the Poor Law would become unnecessary and children who were orphans could be boarded-out by the Approved

Societies. Provision could also be made by State Grant-in-Aid or otherwise for those who had not been employed, but who from misfortune or otherwise had been left penniless. The Insurance Commission and the Approved Societies have the records of all births of children of workers now owing to the Maternity Benefit, and there would be no great difficulty in tracing all the widows, and the payment to the children should be made till they were 16. The Societies would be responsible for seeing that the orphans were properly looked after by their mothers, with power, if the mother was convicted of any crime, to take the children away and board them out. But then I may be met by the objection: Why not pay the pension direct the same as soldiers' wives and dependents? Does the person saying this consider the question of wages. If the State pays this it will be taken into account in fixing wages. The industrial classes are entitled to the highest wages the industry can pay having due regard to the interest of the consumers and a fair return on the capital invested. This is now fully recognised as was clearly shown by the report of Mr. Justice Sankey's Commission. So long as the employee did not get the full wages he was entitled to then it was not fair that he should have to pay for benefit when he was sick or disabled. But once he is getting full wage, as much as an industry can pay, then it is for him and the industry between them to provide for him when he is sick or disabled. Such a system makes for self-reliance. I am also of opinion that if workmen's compensation for accident was also put on the same basis it would be a benefit. The employer has to insure against accidents to workmen. Why not put it all into the one policy? Have a comprehensive policy insuring against accident, sickness, death, support of widows and children. At present when a man is killed his dependents are entitled to £300, and often this is dissipated and wasted. Would it not be far better to have one complete policy providing that the workman should be paid a certain sum when disabled, whether from accident, sickness, or any other cause, and a certain sum to his widow and children while they were in a necessitous state. The result of this would be that you would have one uniform mode. At present if a man gets injured by accident in the course of or arising out of his employment, and gets a sum by way of compensation, the question must be looked into whether he is to get sickness benefit as well. This leads to great complications; of course it may be said if you do this employers will not be as careful, but there are more instances of carelessness on the part of the workmen, and

the fact that the Approved Societies would have to pay would tend to make the men more careful. The result would be that any profits made by Insurance Companies would go to the insured persons, and the Approved Societies would become a kind of Co-operative Insurance Society. The result of all this is that it would take away from the Poor Law the sick and disabled, widows and children, and there would be no one left but the unemployed, and these would be dealt with by the labour department and the whole Poor Law system could be dispensed with.

It would take some time to get the correct actuarial averages. But any difficulty could be made up by a grant by Parliament in aid. Now, some one may say why should I pay insurance for benefit I may never get. I may never get sick. I may have no widow and no dependents. But every day we insure against fire and accident, and if we never have a fire or an accident we don't complain. And in the various Widows' funds connected with the Protestant Churches in most cases clergymen have to pay into the funds whether they are married or not, and the same is true of a number of benevolent funds. Besides if there is a profit on the fund it goes to the members. Again, a great number of the workers are ratepayers and they would save in rates as well as in special levies made for deceased comrades.

I have not gone into the amount of payment which would be necessary or the amount of weekly payment. That is a matter which must be considered by actuaries and accountants. These are my suggestions, and whether they are adopted or not something must be done, and I cannot do better in conclusion than quote the eloquent words of Mr. Dunne printed on the Report of Irish Mothers' Pensions Society for the year.

"Sorrow's crown of sorrow is remembering happier things." But what a depth of sorrow must fill the heart of the mother who is bereft by death or disablement of the help of the husband and breadwinner? Life to her is a vista of misery and loneliness. The Workhouse walls alone welcome her to their forbidding shelter, but the knowledge of the dreary desolation of those prisons for the poor deter her from entering within their portals. Separation from her loved ones await her at the threshold; indiscriminate association with the criminal and worthless are her likely lot within; home and children become but tear-dimmed visions of a dead past.

And what is the alternative? A miserable struggle for existence in some foul and vice-infested slum. Childhood's

innocent prattle corrupted with the language of obscenity. Physical, moral and intellectual deterioration of youth. Wife and children—once the cherished idols of a husband's and father's love—swept by the maelstrom of poverty into the ranks of outcasts and paupers that fill the world's highways. Shall we stand idly by in the presence of such a vast wreckage of lives and hopes? or shall we not rather strive to preserve intact the home-life of mother and children, free from Poor Law stigma, charity dole, or other debasing influences?

Mothers' Pensions points a way out. Thirty States in the American Union have risen to the occasion and afforded means to widowed mothers to preserve unquenched the altar-fires of home, with all its wealth of mother's love and nurture. To bring about a similar legislative reform for the benefit of Irish mothers and children is the mission of the **IRISH MOTHERS' PENSIONS SOCIETY** and your humble servant.