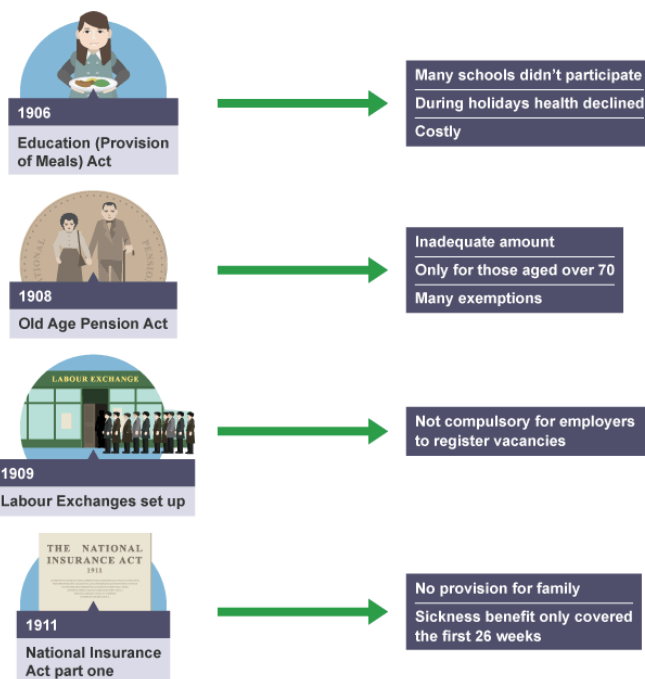


# Britain 1851-1951

## Issue 5 Notes



HIGHER ISSUE 5	FACTORS
<b>An Assessment of the effectiveness of the Liberal social welfare reforms.</b>	<ul style="list-style-type: none"> <li>The aims of the Liberal reforms</li> <li>The effects of the reforms on the young, old, sick, employed and unemployed.</li> <li>The extent to which the Liberal reforms met these and the needs of the British people.</li> </ul>
<b>NATIONAL 5 ISSUE 2</b>	
<b>Liberal Reforms 1906-1914</b>	The Liberal reforms 1906–14: groups at risk – the young, old, sick, unemployed; reforms to help these groups such as the 'Children's Charter', school meals, medical inspections, old age pensions, health and unemployment insurance, labour exchanges; assessment of the success of the reforms.

## Introduction: The Liberal Reforms

The Liberal social welfare reforms of 1906-1914 saw the most significant intervention of a government into the lives of its citizens up until that point. They were designed to help the poorest in society find a way to escape poverty and improve their lives. As one of the architects of the reforms, Winston Churchill, said, "If we see a drowning man we do not drag him to the shore. Instead, we provide help to allow him to swim ashore." In other-words, the Liberals tried to provide some help for the poorest sections in society in order that they could help themselves. The reforms



focused on four main groups that the investigations of Booth and Rowntree had identified as being particularly vulnerable and that the Liberals felt were most in need of assistance to escape poverty; the young, the old, the sick and the in and out of work.

# An Assessment of the effectiveness of the Liberal social welfare reforms, 1906-1914

## The Young

The Liberals recognised that in British society the poorest children had no real chance of escaping poverty of any of the problems associated with it. They set about creating a series of reforms that aimed at improving the health of children, as well as the rights they enjoyed in society.

### 1. The Provision of School Meals Act 1906

The Liberal Government first passed the Education (Provision of School Meals) Act of 1906.

This was necessary as the introduction of compulsory education had shown that children from poor backgrounds were unable to focus on their education due to the distraction of hunger and many could go a whole day without a proper meal.



After the passing of this reform the number of free meals being given to children increased and by 1914, 14 million meals were being issued. Local authorities were also given a grant to fund 50% of the cost of meals. This was clearly beneficial to many children as it helped improve the health and fitness of children and helped to prevent malnutrition. Poor school children were now receiving one nutritious meal per day and as a result were able to perform well and attend better at school.

Therefore, it may seem that the Liberals had taken a step to tackle the problems caused by poverty, but in reality, very little difference was made to poor children's lives. The children only received one nutritious meal a day and were therefore still hungry. Also, these meals were only provided during school days, so children went hungry at weekends. Over half of the local authorities had not set up the scheme in 1912 and during school holidays children's weight dropped as they were not receiving free school meals. Finally, school meals were not made compulsory until 1914, thus meaning two thirds of local authorities simply ignored calls to provide them.

### 2. The Medical Inspections Act 1907

Various reports had confirmed the poor health of young Britons. The Royal Commission of 1904 clearly stated: "Provision should be made for regular inspection of school children." The Liberals decided to address this by passing the Education (Administration of Provisions) Act of 1907.

By the kind permission of the Leeds School Board, and by the help of the schoolmasters, I have examined 100 school children in Leeds; 50 boys and 50 girls, aged 10, 11, and 12 years respectively.

Twenty-five boys and twenty-five girls were taken indiscriminately from a Board school in a very poor district, and the same number of corresponding age from a district inhabited by working men of the "well-to-do" class. Each child was examined separately.

As to Rickets.—It was manifest in 30 out of 50 children at the poor-class school; in only 10 out of 50 at the well-to-do.

As to Teeth.—In the poor-class they were bad in 27 out of 50; in the well-to-do they were bad in 22.

As to Weight.—In the poor-class each child averaged nine pounds less than the well-to-do school child.

As to Height.—Each poor child measured on average 6 inches less than the well-to-do child.

The Medical Inspections Act of 1907 meant that medical inspections were given to children at school. These medical inspections allowed school nurses to check for diseases such as TB and rickets. The inspections meant that ill children could be identified early on and advice could be given to their parents on how to help them. The medical inspections also highlighted how widespread diseases like TB were. Appalling facts came to light such as 80% of the girls examined in Liverpool were infested with bugs, fleas and lice.

However, initially they simply diagnosed problems and didn't treat them, which was obviously of limited use. Many poor families could not afford to visit a doctor and no treatment of illnesses or infections were

provided until 1911. The inspection revealed the disturbing fact that children were going untreated because their parents were too poor to afford doctors' bills. The government was soon under pressure to treat the problems revealed by the inspections. Consequently, in 1912, the Board of Education started to give grants to local authorities for treatment and school clinics were set up for the first time. It emerged that between 80% and 90% of the children examined had defective teeth and about 9% suffered from rickets. It was also found that 55% of children with defects had not had any form of treatment, whilst many of the others had not received the continuing treatment that they required. Many local authorities also ignored the call to give free medical treatment as it was not compulsory. Many sick children therefore received no help.

### 3. The Children's Charter 1908

Seebohm Rowntree's investigations had found that children were extremely vulnerable and that there were very few laws to protect them. The Liberals addressed this by introducing the Children Act of 1908.

This was designed to protect and shield children from abuse and neglect, as well as many activities that were unsuitable for them to engage in. It banned children under 16 from smoking, drinking alcohol and begging. Also, it set up specialist juvenile courts and borstals to keep children away from adult criminals. The Act was clearly a massive step in the right direction and was important in establishing what young people could or could not do.

However, critics have pointed out that those parts of the Act concerning age limits were often hard to enforce. Also, some parents resented the government intervening in the parenting of their children. The result was that the Act only helped improve the lives of some of the poorest and most neglected children during this time.

### The Old

The elderly had been established as a group who were vulnerable. Being old and poor in Britain at the turn of the century was very difficult. There was little real support for those who were too old to work and these people often became homeless, sometimes forced to beg to get by.

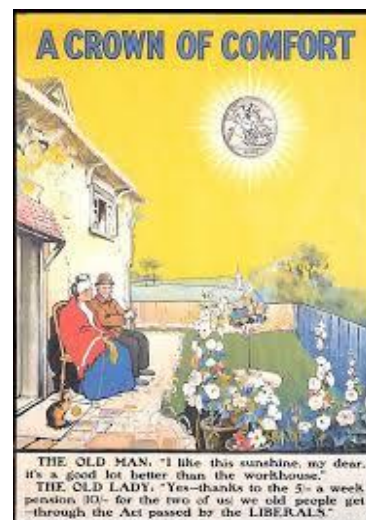
### 1. The Old Age Pensions Act 1908

The Liberals tried to address this problem by introducing the Old Age Pensions Act of 1908.

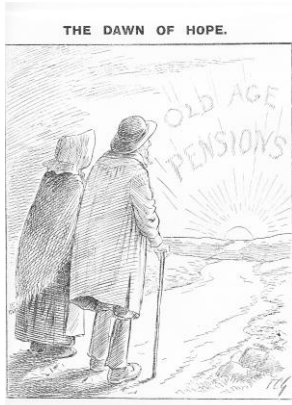
The Liberal's Old Age Pension was different from previous social reforms in three main ways:

1. It was paid out of national, not local funds.
2. Payment was made "as of right" rather than after a means test. This was very important as there was no shame attached to claiming the benefit.
3. It was non-contributory. In other words you did not have to pay in to the scheme to benefit from it.

This act was the first time that any British government had sought to take care of the elderly population as a right and not a charity. The elderly and many older people were grateful and it increased the government's popularity. It removed dependency on family for old people.







In practice this Act provided single men and women over 70 up to 5s a week and married couples 7s 6d. Once a person over 70 had an income over 12s a week their entitlement to a pension stopped. The Act was understandably popular among the elderly working class. As well as the obvious benefits of an income, they also liked the fact that no individual contributions were required. Much to the annoyance of taxpayers, pensions were to be funded from general taxation. Another popular element was the fact that pensions were paid at the Post Office, removing the stigma of the hated Poor Law that had required people to claim help at the poorhouse. Indeed, pensions were so popular that by 1914 nearly a million people had claimed theirs.

Despite these positive aspects, many criticisms have been aimed at the act.

First, Rowntree had identified that 7s a week was required to keep an individual out of poverty but a pension did not provide this. Further, the pensionable age of 70 was high, especially as the average life expectancy in 1901 was around 45 for men and 48 for women. In practice, many people simply did not live long enough to claim a pension. Moreover, by their mid-50s many people working in industrial areas were too old to continue with physical work and therefore had to languish in extreme poverty until they were old enough to get their pension at 70. Furthermore, many elderly people were excluded from receiving the pension such as people who had been in receipt of the Poor Law in the past year; people who had failed to work regularly; people who had been in prison in the past two years, and people who had not lived in the UK for the past 20 years.

It is clear that the Old Age Pensions Act was limited in its reach and effect. However, many elderly Britons benefitted from it and a precedent had been set for the government providing some sort of financial help for the elderly. In that respect, it was a significant step towards helping the poor in Britain.

### The Sick

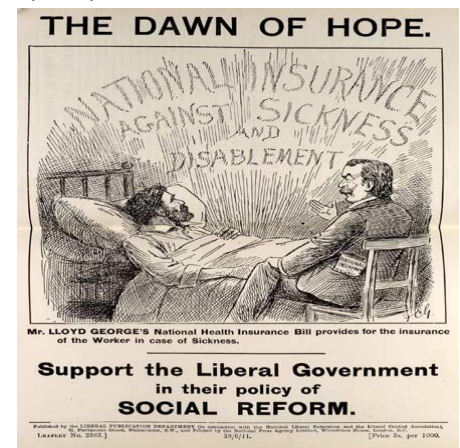
In the nineteenth century, those who suffered from ill health and could not afford treatment had little choice but to suffer their illness and hope to get through it. Often they would be laid off because they were unable to work. These individuals were, for obvious reasons, extremely vulnerable to falling into poverty and being unable to then get out of it.

### 1. The National Insurance Act Part 1 1911

The National Insurance Act Part 1 of 1911 was designed to help those unable to work through illness or injury.

The National Insurance Act Part 1 1911 was essentially a social security system that provided all workers aged between 16 and 60, and earning less than £160/year, an income when they were off work ill. They would receive 10s per week for 26 weeks. It covered 15 million workers and required weekly contributions from the workers, employers and the government. Workers would contribute 4d, the employer 3d and the government 2d. Lloyd George called it the "nine pence for four pence", as workers would get 9d worth of benefits for contributing 4d. As well as receiving an income, workers were entitled to free medical treatment including medicines when they were off ill. Workers who needed time off due to ill health clearly benefited from this Act and it was a major step forward in the government taking an active, positive role in the life of the worker.

However, upon closer inspection the Act is limited in scope. After 26 weeks there was no benefit paid, meaning that the long term sick could fall back into extreme poverty. It also did not cover



the worker's wife or children if they became ill and did not provided hospital treatment. Further, many workers disliked paying the weekly contributions, seeing it as a wage cut and employers disliked having to contribute.

Overall, the Act was a very good start in addressing the problems ill health caused workers, but it had significant limitations, not least the fact that it ended after six months. Indeed, Lloyd George himself recognised its limitations but argued that his government could afford to do no more at the time. Nevertheless, the Liberals should be credited as the first ever government to try and help sick and injured workers and the first to give a maternity grant of 30 shillings to the wife of an insured person.

## **The Unemployed**

Low wages, unemployment or irregular earnings were a major cause of poverty and health was damaged by the hours and conditions in which some people worked. The Liberal government recognised that changes had to be made to eradicate these problems. They accepted that reforms were needed to help look after the unemployed as they realised that not all unemployment was a result of idleness, but perhaps due to structural factors outwith the control of individual workers. Furthermore, the unemployed were no longer powerless as they had been now that they had the vote, and hunger marches and demonstrations took place during the trade depression between 1903 and 1905. Influenced by the system in Germany and by the belief that insurance schemes gave the workers a sense of self respect, Lloyd George introduced the health insurance scheme as part of the 1911 National Insurance Act.

### **1. The National Insurance Act Part 2 1911**

This worker in a similar way to Part 1 of the Act, in that it required contributions from workers, employers and the government in return for protection when the workers found themselves out of work. When employed, workers contributed 2 and a half d/week, employers matched this and the government contributed 3d/week. It was limited to trades that were known to be susceptible to seasonal or cyclical unemployment, such as shipbuilding, building and construction. When a person became unemployed they would receive 7s/week for up to 15 weeks in any one year. The obvious limitation is that the payment only lasted for 15 weeks, after which points a person was expected to have a job and, if not, fend for him or herself. Also, some workers resented the money coming out of their wage each week and some were unhappy knowing that if they were sacked they could not claim benefit. Despite this, around 2.3 million people were insured against unemployment by 1913 and it proved such a success that, by 1914, the government was planning to extend it other trades.

### **2. Labour Exchange Act 1909**

For those struggling to find work, the Liberals passed the Labour Exchange Act of 1909. Labour exchanges were places where workers could find a job, a sort of early job centre. The exchanges were a real improvement from the previous, informal situation where people would have to search for work themselves. By 1914 around 3000 people were finding work every day in labour exchanges. Despite such apparent success, labour exchanges were not without fault. For example, workers were not required to register, and employers did not have to notify the exchanges of vacancies.



## **The Employed**

It had come to the attention of the government that many workers were being exploited. Consequently, the Liberals introduced Acts in order to try to improve the lives of those in



employment. The government highlighted four groups of workers: workmen, coal miners, women in sweated trades and shop assistants, whom they aimed to help through the introduction of various Acts.

### **1. The Workers Compensation Act 1906**

To help those injured at work, the government introduced the Workmen's Compensation Act (1906), which stated that workmen were to be compensated for injuries or industrial diseases caused by the nature of their job.

### **2. The Coal Mines Act 1908**

Coal miners were helped by the Coal Mines Act (1908), which granted them eight-hour days, for which they had been campaigning for 40 years. This Act vastly improved the lives of coal miners.

### **3. The Trade Boards Act 1909**

The Trade Boards Act (1909) meant that Boards were set up to negotiate minimum wage levels for the badly paid, non-unionised "sweated trades" -box, lace and chain making and tailoring. However, no attempt was made to define what a minimum wage was.

### **4. The Shops Act 1911**

The Shops Act (1911) stated that shop assistants were entitled to a weekly half-day off and a reasonable break for meals, which went a long way towards improving their quality of life.

### **Areas left untouched:**

There were some aspects of poverty which were not dealt with. The limitations of the Liberal reforms are clearly seen by the fact that they did nothing to solve the greatest problem facing the poor in Britain in 1906, low wages. Low wages are probably the single greatest cause of poverty; therefore, it was likely that a national minimum wage would do more than anything else to relieve poverty. Squalor and slum housing were not tackled either which were important aspects of poverty that would have to be dealt with.



### **Overall Effectiveness**

The Acts passed by the Liberal Government did take some important steps towards dealing with the problems associated with poverty. They marked a significant shift away from laissez-faire towards a policy of increased government intervention. Some historians argue that the Liberals helped to establish some of the key principles of the Welfare State, such as the belief that the Government had a responsibility for child welfare. They also introduced the first state pension for the elderly, and a system of national insurance to support workers who were at risk of poverty through illness or unemployment. Furthermore, the employed were given more rights, and were exploited less than in previous times. Undoubtedly, from 1906 until 1914, many steps were taken by the Liberals to improve the lives of the British people. The most important development made during this period was that the government had finally begun to take some responsibility for the welfare of the people.

However, other historians point out that the reforms had many limitations. The measures introduced were neither comprehensive nor universal, and only sought to target "certain discrete parts of the problem of poverty" (historian Martin Pugh). Additionally, the level of benefits provided was low, and the Liberals did nothing to address important issues such as securing a minimum wage and improving poor housing.

New Liberals saw the reforms as only the beginning. Churchill wrote, "Beginnings are usually hard ..... but ten years hence all these bickerings will have been forgotten ..... We shall wonder how we could ever have got on without it, and a younger generation, taking their places in a healthier, happier and more wisely organised society, will thank us for the grand achievement".



## Historiography

### The Young:

*"Much of the State's activity in connection with children ... was resented by parents as an infringement of their role."*

M. Pugh

*"90% of children had defective teeth ... 9% suffered from rickets ... 30% were verminous."*

Medical Officer for Glasgow

*"Provision should be made for regular inspection of school children."*

Royal Commission 1904

### The Old:

*"Old folk, spending their allowance in a shop would bless the name of Lloyd George as if he were a saint from heaven."*

Quoted in R. Roberts, *The Classic Slum*

*"As they picked up their money they would say, God Bless Lloyd George."*

D. Morrison

*"The state provided a meagre pension for the needy over 70."*

A. J. P. Taylor

*"The social reforms were in no sense a welfare state ... they were not intended as a uniform system of welfare provision. Rather, they involved targeting certain discrete parts of the problem of poverty."*

Martin Pugh

### The Sick:

*"The provision made for the sick and unemployed is grossly inadequate in this country."*

Lloyd George 15<sup>th</sup> June 1908

### Assessment of the Liberal Reforms:

*"The Liberal government returned in 1906 had no clearly defined social programme."*

L. Petheram

The Liberal reforms added up to;

*"A significant shift away from minimum government in the laissez-faire tradition."*

D. Morrison

*"The working classes were not wholeheartedly in favour of the efforts made on their behalf by the Liberals."*

E. Morrison

They viewed: *"the insurance schemes as little more than middle class interference."*

T. Monaghan

*"Asquith's administration laid the foundations of the Welfare State by taking responsibility for the most vulnerable groups in society and financing means to help them."*

L. Petheram

Other historians disagree

*"They argue that the Liberal reforms were very limited in scope and failed to deal with such important welfare issues as education and housing."*

D. Morrison

*"Lloyd George and Churchill saw their reforms as first steps, which were brought to a halt by the Great War."*

T. Monaghan

## **Example Higher Essay Questions**

**(Worth 22 marks each)**

1. To what extent did the Liberal reforms of 1906 to 1914 make a significant improvement to the lives of the British people?
2. How successfully did the Liberals social reforms from 1906 to 1914 deal with the real problems facing the British people?
3. The Liberal Reforms of 1906 to 1914 failed to improve the lives of the British people. How valid is this view?

## **Example National 5 Questions**

1. Explain the reasons why the Liberal Reforms of 1906–1914 improved the lives of some British people.

**6 marks**

2. To what extent were free school meals the most successful of the Liberal Reforms for the young?

**9 marks**

3. **Sources A and B** are about the benefits of the 1911 National Insurance Act.

**Source A**

All workers earning under £160 per year had to make a payment of 4 pence per week to the National Insurance fund. In return, insured workers received 10 shillings per week for the first 26 weeks of illness and 5 shillings a week after that. They were also entitled to free visits to the doctor and medicine. In addition, there was a maternity grant of 30 shillings for insured workers.

**Source B**

Some workers resented having to make weekly National Insurance contributions, but the act had many benefits. When insured workers had a baby, they were given a grant of 30 shillings. The 1911 Act also gave insured workers 10 shillings a week for the first six months of sickness and this benefit was then halved until they were fit to return to work. Insured workers were also provided with free medical care.

43. Compare the views of **Sources A** and **B** about the benefits of the 1911 National Insurance Act. (Compare the sources overall and/or in detail.)