

NATIONAL INSURANCE ACT.

REPORT BY MR. G. F. HARDY, F.I.A., AND MR. F. B. WYATT, F.I.A.,
ON THE REVISION OR EXTENSION OF THE ORIGINAL ESTIMATES,
CAUSED BY CHANGES EFFECTED IN COMMITTEE IN PART I OF
THE BILL.

TO THE LORDS COMMISSIONERS OF HIS MAJESTY'S TREASURY.

MAY IT PLEASE YOUR LORDSHIPS,

28 *November* 1911.

1. We have at your Lordships' request revised certain tables and estimates contained in our Report of the 20 May last upon the case submitted to us in connection with the National Insurance Bill as introduced, and have made such corrections therein as are rendered necessary by the changes embodied in the Bill as it left the Committee on the 21st instant. The changes effected in the Bill, which render necessary a revision or extension of our original estimates, are :

- (1) Those relating to the population coming within the scope of the scheme.
- (2) Those involving separate estimates for England, Wales, Scotland and Ireland in lieu of the original estimates for the United Kingdom as a whole.
- (3) The alterations that have been made in the benefits payable to insured persons.

POPULATION COMING UNDER THE SCHEME.

2. As regards the population included in the Bill the principal change is the omission of young persons under 16 and the inclusion as voluntary insured persons, upon a reduced scale of contributions and benefits, of married women, not being "employed persons",

who have been contributors prior to marriage. As regards young persons under 16 these were separately dealt with in our Report of the 20 May and their exclusion will not affect the tables in that report showing the estimated number of compulsory and voluntary contributors as at 1 May 1912. It is now proposed that the Act should come into operation at a later date, and we have, for the purpose of estimating the income and expenditure under the Bill, assumed, in accordance with instructions, that this date will be the 1 July 1912. We have not, however, considered it necessary to re-estimate the number of contributors at the outset, as a postponement for a period of two months will not materially affect these. The estimated numbers in the case of England and Wales might be increased by about 2 per 1,000, in the case of Scotland by about 1 per 1,000, while in the case of Ireland, as we have assumed the population to be stationary, there would be no change.

3. Tables I to V appended give separately for England, Wales, Scotland, and Ireland, the estimated number of persons becoming members of approved societies at the commencement of the scheme, distinguishing between compulsory and voluntary contributors, and in the case of women between spinsters, married, and widows. The estimated number of members of approved societies (compulsory and voluntary) in future years are shown in Table VI. The figures in Tables I to VI do not include any estimate in respect of married women who may become voluntary contributors under clause 41, as there is no data by which the probable number of these can be calculated. The figures are also exclusive of the Army and Navy, as there are no means of estimating how many of those in the Services will become members of approved societies. The estimated number of contributors in the Services in various groups is stated in our Report of 26 July last (Table D.).

4. As regards the deposit contributors, we estimate the numbers at the commencement of the scheme, as follows :

	Men	Women	Both Sexes
England	499,000	186,000	685,000
Wales	32,000	11,000	43,000
Scotland	72,000	26,000	98,000
Ireland	35,000	21,000	56,000
United Kingdom . .	638,000	244,000	882,000

As pointed out in paragraph 66 of our Report of 20 May last, it is impossible to make an estimate of any value as to the probable number of deposit contributors in future years.

BENEFITS.

5. The "minimum benefits" provided by the Bill, in the case of fully insured persons, are set out in Schedule 4 of the Bill. They

differ from the benefits provided by the Bill in its original form in the following particulars.

Sickness Benefit.—The allowance of 10s. a week in the case of men and 7s. 6d. a week in the case of women during the first 13 weeks of sickness, reckoning from the fourth day, is now extended to the first 26 weeks of sickness, reckoning from the fourth day. We have not, for the purpose of these estimates, taken account of the options specified in the Schedule, as the value of the alternative benefits is, on the average, nearly the same as that of the benefits above mentioned.

This allowance is reduced in the case of unmarried persons under 21, in the case of men, to 6s. a week during the first 13 weeks and 5s. a week during the second 13 weeks, and, in the case of women, to 5s. a week and 4s. a week respectively for these periods.

It is also reduced in the case of persons who are between the ages of 50 and 60 at the time of becoming employed contributors, in the case of men to 7s. a week for the whole period of 26 weeks, and in the case of women to 6s. a week for the whole period, and for persons over 60 at the time of becoming employed contributors, in the case of both men and women to 6s. a week for the first 13 weeks and 5s. a week during the second 13 weeks.

Maternity Benefit.—This benefit is now extended to the wife of an insured person notwithstanding that she is herself an insured person.

The medical and sanatorium benefits remain unchanged, and according to our original instructions have been taken as equivalent to 6s. per head per annum, and 1s. 3d. per head per annum respectively throughout life.

CONTRIBUTIONS.

6. The rates of contribution necessary to provide the benefits for persons entering insurance at age 16, we now estimate as follows :

TABLE A.
Contributions at Age 16 for Minimum Benefit.

Benefit	POUNDS PER ANNUM		PENCE PER WEEK CORRESPONDING THERETO	
	Men	Women	Men	Women
(a) Medical	£ .328	£ .328	d. 1·51	d. 1·51
(b) Sanatorium	·070	·070	·32	·32
(c) Sickness	·519	·378	2·39	1·74
(d) Disablement	·170	·175	·78	·81
(e) Maternity	·143	·039	·66	·17
Total benefits	1·230	·990	5·66	4·55
Cost of administration	·200	·200	·92	·92
Total	1·430	1·190	6·58	5·47

These contributions are to be payable up to age 70, and are computed on the assumption that they will not be payable during the sickness or unemployment of the contributor.

7. In estimating these contributions the same assumptions have been made as to the rates of mortality and sickness as in our previous Report. As stated in paragraph 45 of that Report we consider that any saving that may be effected by the sickness benefit not commencing until the fourth day of sickness must be kept as a margin, and without this margin we do not consider that the rates of sickness employed in our calculations are applicable to the conditions of a national scheme as set out in the Bill. As regards the estimated cost of the medical and sanatorium benefits we are of opinion that no larger sum than that assumed, namely, 7s. 3d. per annum for these combined benefits, can safely be set aside out of the proposed contributions, and that the whole margin between the estimated contributions and those actually payable under the Bill should be regarded as available to meet the heavier rates of sickness and disablements which must be expected in a certain number of societies. Unless this margin is retained it is probable that a considerable number of societies will show deficiencies upon valuation, and this might endanger the success of the scheme.

INITIAL RESERVE VALUES.

8. The aggregate initial reserves, computed in accordance with the principles explained in paragraphs 73 and 74 of our Report of 20 May last, we estimate as shown in the following Table B. These sums include the estimated capitalised liability in respect of women, married at the commencement of the scheme, who will eventually come into insurance during widowhood with title to full benefits.

TABLE B.

Estimated Aggregate Initial Reserve Values.

	Men	Women	Both Sexes
	£	£	£
England	36,700,000	13,678,900	50,378,900
Wales	2,301,000	780,200	3,081,200
Scotland	5,217,000	1,877,200	7,094,200
Ireland	3,288,000	1,594,600	4,882,600
	47,506,000	17,930,900	65,436,900
Navy and Army	1,206,000	...	1,206,000
Totals	48,712,000	17,930,900	66,642,900

9. The estimated number of years required to liquidate the initial deficiencies represented by the above aggregate reserve values is as follows :

	Men	Women	Both Sexes
England	18½	17½	18¼
Wales	18½	17½	18½
Scotland	18¼	16¼	17¾
Ireland	18½	19¾	19
United Kingdom	18½	17½	18¼

In computing these terms of years the figures for the Navy and Army have been included in the figures for England.

INCOME FROM CONTRIBUTIONS.

10. The estimated aggregate contributions to be received from employers and insured persons who are members of approved societies in successive years is shown for each country in Table VII. The figures there given, however, include the special contributions of 1*d.* per week per head, to be paid by the State in the cases of employed persons whose wages are under 2*s.* a day, as provided in clause 6 of the Bill.

ANNUAL COST OF BENEFITS.

11. Tables VIII to XI show the estimated annual cost in respect of the "minimum benefits" for England, Wales, Scotland, and Ireland. These figures do not include the sums that will be payable in respect of the maternity benefit in the case of the Navy and Army, and which may be taken approximately at £28,000 per annum.

The estimated annual cost of the "maximum benefits", including cost of administration, is shown in Table XII. The principle upon which these "maximum benefits" are determined is explained in paragraph 82 in our Report of 20 May last. As in the case of the "minimum" benefits they do not include the figures for the Navy and Army.

MARRIED WOMEN VOLUNTARY INSURERS.

12. Neither the statement of contributions given in Table VII, nor the statements of the cost of benefits in Tables VIII to XII take any account of those women contributors who, upon marriage, may elect to continue insurance under clause 41, upon the reduced scale of contributions and benefits provided for this class. There are, obviously, no means of estimating what proportion of women will so elect to continue insured, but the number may be considerable. These insurances will not affect the amount of the initial deficiencies represented by the aggregate reserve values in Table B, nor the terms required to liquidate these deficiencies. They will, however,

affect the amount of the annual State subsidy, representing one-fourth of the annual payments for "maximum" benefits.

On the basis of the rates of marriage of spinsters and widows respectively, given in our Report of 20 May last, the annual number of marriages among contributors to the scheme, where the married woman is not an "employed person", will be approximately 150,000, and if in one-half of these cases the contributor elects to continue insured under clause 41 there will, in the course of 10 years, be nearly 700,000 such insurances subsisting, representing an annual income from contributions of about £450,000, and an expenditure on account of benefits of somewhat less than this sum.

AMOUNT OF STATE SUBSIDY.

13. The estimated annual charge in respect of the State proportion of the "maximum" benefits and cost of administration in the four countries is shown in Table XIII. The figures there given are exclusive of those having reference to the Navy and Army and to the additional State contributions of 1*d.* a week in the case of employed persons whose wages are under 2*s.* a day. These sums are, however, given in Table XIV showing the annual amounts of the State subsidy for the United Kingdom. The figures for the additional contributions in respect of low-paid labour have been deduced from figures furnished to us by the Local Government Board, but we have no means of distributing them among the four countries.

14. The amount of the State subsidy, as shown in Table XIV, will also be increased by the State proportion of the benefits paid out to deposit contributors and of the benefits paid to married women voluntarily insured. As regards the first of these items it is not practicable to determine what proportion of the contributions paid in to the Post Office by deposit contributors will be claimed in the form of benefits. In the early years of the scheme's operation the sums so paid out must necessarily be less, and may be considerably less, than the contributions paid in, but in later years the outgo may very well reach the level of the income, or possibly exceed it. As already stated, however, there are no means by which the number of deposit contributors in future years can be estimated. On the basis of the estimated numbers at the commencement of the scheme, as given on page 1 of the Report, it would seem probable that the annual cost to the State in respect of deposit contributors will not exceed £250,000 per annum, and is not likely to exceed about half that sum in the first financial year.

15. The cost of the State proportion of benefits in the case of married women voluntary insurers has not been included in Table XIV owing to the impossibility of making any trustworthy estimate. In the nature of the case the cost must be insignificant at the outset, but, on the assumption that one-half of those who upon marriage are entitled to remain assured upon the reduced scale of benefits will so elect, the cost to the State 10 years from the commencement of the scheme may reach about £150,000 per annum, the exact sum depending not only upon the numbers exercising their option to remain insured but also upon their average age at marriage.

16. If rough estimates of the cost made in the above manner of the State proportion of benefits in the case of deposit contributors and married women voluntary insurers may be taken as reasonable, the result will be to raise the estimated cost to the State, as shown in Table XIV, approximately to the following amounts :

Estimated Total Cost of State Subsidy.

						£
1912-13	..	..	..	..	..	1,600,000
1913-14	..	..	..	..	..	4,050,000
1922-23	..	..	..	..	..	5,780,000

17. In submitting the above further estimates we wish to point out that they must be taken in connection with the various qualifications described in our Report of 20 May last.

We have the honour to be,
Your Lordships' obedient Servants,

GEORGE F. HARDY, }
FRANK B. WYATT, } *Actuaries.*

TABLE I.

Estimated Number of Persons becoming Members of Approved Societies as at 1 May 1912.

ENGLAND.

Men.

Ages	Compulsory	Voluntary	Both Classes
16-20	917,000	11,300	928,300
20-25	1,034,000	27,300	1,061,300
25-30	944,000	44,200	988,200
30-35	868,000	58,300	926,300
35-40	769,000	69,600	838,600
40-45	659,000	75,300	734,300
45-50	545,000	35,800	580,800
50-55	425,000	25,400	450,400
55-60	310,000	16,900	326,900
60-65	211,000	10,400	221,400
	6,682,000	374,500	7,056,500

Women.

Ages	COMPULSORY				VOLUNTARY			Both Classes
	Spinsters	Married	Widows	Total	Spinsters	Widows	Total	
16-20	689,000	6,000	...	695,000	18,900	...	18,900	713,900
20-25	628,000	34,000	2,000	664,000	22,600	100	22,700	686,700
25-30	329,000	58,000	8,000	395,000	18,400	500	18,900	413,900
30-35	180,000	72,000	17,000	269,000	16,500	1,500	18,000	287,000
35-40	108,000	71,000	26,000	205,000	14,500	3,500	18,000	223,000
40-45	70,000	60,000	36,000	166,000	12,600	6,300	18,900	184,900
45-50	46,000	48,000	42,000	136,000	4,900	4,500	9,400	145,400
50-55	30,000	35,000	45,000	110,000	3,400	5,100	8,500	118,500
55-60	18,000	23,000	41,000	82,000	1,700	4,000	5,700	87,700
60-65	11,000	13,000	36,000	60,000	900	2,900	3,800	63,800
	2,109,000	420,000	253,000	2,782,000	114,400	28,400	142,800	2,924,800

TABLE II.

Estimated Number of Persons becoming Members of Approved Societies as at 1 May 1912.

WALES.

Men.

Ages	Compulsory	Voluntary	Both Classes
16-20	57,000	700	57,700
20-25	66,000	1,700	67,700
25-30	59,000	2,800	61,800
30-35	54,000	3,700	57,700
35-40	48,000	4,400	52,400
40-45	41,000	4,700	45,700
45-50	34,000	2,200	36,200
50-55	27,000	1,600	28,600
55-60	20,000	1,100	21,100
60-65	13,000	600	13,600
	419,000	23,500	442,500

Women.

Ages	COMPULSORY				VOLUNTARY			Both Classes
	Spinsters	Married	Widows	Total	Spinsters	Widows	Total	
16-20	39,000	...	...	39,000	1,100	...	1,100	40,100
20-25	36,000	2,000	...	38,000	1,300	...	1,300	39,300
25-30	19,000	3,000	...	22,000	1,100	...	1,100	23,100
30-35	10,000	4,000	1,000	15,000	900	100	1,000	16,000
35-40	6,000	4,000	2,000	12,000	800	200	1,000	13,000
40-45	4,000	4,000	2,000	10,000	700	400	1,100	11,100
45-50	3,000	3,000	2,000	8,000	300	300	600	8,600
50-55	2,000	2,000	2,000	6,000	200	300	500	6,500
55-60	1,000	1,000	2,000	4,000	100	200	300	4,300
60-65	1,000	1,000	2,000	4,000	...	200	200	4,200
	121,000	24,000	13,000	158,000	6,500	1,700	8,200	166,200

TABLE III.

Estimated Number of Persons becoming Members of Approved Societies as at 1 May 1912.

SCOTLAND.

Men.

Ages	Compulsory	Voluntary	Both Classes
16-20	148,000	2,000	150,000
20-25	163,000	4,000	167,000
25-30	143,000	5,000	148,000
30-35	125,000	6,000	131,000
35-40	110,000	7,000	117,000
40-45	93,000	8,000	101,000
45-50	75,000	4,000	79,000
50-55	59,000	3,000	62,000
55-60	44,000	2,000	46,000
60-65	29,000	1,000	30,000
	989,000	42,000	1,031,000

Women.

Ages	Compulsory				Voluntary			Both Classes
	Spinsters	Married	Widows	Total	Spinsters	Widows	Total	
16-20	109,000	1,000	...	110,000	4,000	...	4,000	114,000
20-25	95,000	5,000	...	100,000	5,000	...	5,000	105,000
25-30	50,000	9,000	1,000	60,000	3,900	100	4,000	64,000
30-35	26,000	10,000	2,000	38,000	2,700	300	3,000	41,000
35-40	14,000	10,000	3,000	27,000	2,400	600	3,000	30,000
40-45	9,000	8,000	4,000	21,000	2,000	1,000	3,000	24,000
45-50	6,000	6,000	5,000	17,000	500	500	1,000	18,000
50-55	4,000	4,000	6,000	14,000	400	600	1,000	15,000
55-60	2,000	3,000	6,000	11,000	200	500	700	11,700
60-65	1,000	2,000	5,000	8,000	100	200	300	8,300
	316,000	58,000	32,000	406,000	21,200	3,800	25,000	431,000

TABLE IV.

Estimated Number of Persons becoming Members of Approved Societies as at 1 May 1912.

IRELAND.

Men.

Ages	Compulsory	Voluntary	Both Classes
16-20	70,000	15,000	85,000
20-25	77,000	22,000	99,000
25-30	65,000	24,000	89,000
30-35	62,000	27,000	89,000
35-40	54,000	29,000	83,000
40-45	46,000	30,000	76,000
45-50	40,000	14,000	54,000
50-55	32,000	11,000	43,000
55-60	24,000	8,000	32,000
60-65	19,000	5,000	24,000
	489,000	185,000	674,000

Women.

Ages	Compulsory				Voluntary			Both Classes
	Spinsters	Married	Widows	Total	Spinsters	Widows	Total	
15-20	54,000	...	...	54,000	2,000	...	2,000	56,000
20-25	62,000	3,000	...	65,000	3,000	...	3,000	68,000
25-30	35,000	6,000	1,000	42,000	1,900	100	2,000	44,000
30-35	21,000	8,000	2,000	31,000	2,700	300	3,000	34,000
35-40	13,000	8,000	3,000	24,000	3,200	800	4,000	28,000
40-45	8,000	7,000	4,000	19,000	3,300	1,700	5,000	24,000
45-50	5,000	5,000	5,000	15,000	1,600	1,400	3,000	18,000
50-55	4,000	4,000	5,000	13,000	1,200	1,800	3,000	16,000
55-60	2,000	3,000	6,000	11,000	600	1,400	2,000	13,000
60-65	1,000	2,000	5,000	8,000	200	800	1,000	9,000
	205,000	46,000	31,000	282,000	19,700	8,300	28,000	310,000

TABLE V.

Estimated Number of Persons becoming Members of Approved Societies as at 1 May 1912.

UNITED KINGDOM.

Men.

Ages	Compulsory	Voluntary	Both Classes
16-20	1,192,000	29,000	1,221,000
20-25	1,340,000	55,000	1,395,000
25-30	1,211,000	76,000	1,287,000
30-35	1,109,000	95,000	1,204,000
35-40	981,000	110,000	1,091,000
40-45	839,000	118,000	957,000
45-50	694,000	56,000	750,000
50-55	543,000	41,000	584,000
55-60	398,000	28,000	426,000
60-65	272,000	17,000	289,000
	8,579,000	625,000	9,201,000

Women.

Ages	COMPULSORY				VOLUNTARY			Both Classes
	Spinsters	Married	Widows	Total	Spinsters	Widows	Total	
16-20	891,000	7,000	...	898,000	26,000	...	26,000	924,000
20-25	821,000	44,000	2,000	867,000	31,900	100	32,000	899,000
25-30	433,000	76,000	10,000	519,000	25,300	700	26,000	545,000
30-35	237,000	94,000	22,000	353,000	22,800	2,200	25,000	378,000
35-40	141,000	93,000	34,000	268,000	20,900	5,100	26,000	294,000
40-45	91,000	79,000	46,000	216,000	18,600	9,400	28,000	244,000
45-50	60,000	62,000	54,000	176,000	7,300	6,700	14,000	190,000
50-55	40,000	45,000	58,000	143,000	5,200	7,800	13,000	156,000
55-60	23,000	30,000	55,000	108,000	2,600	6,100	8,700	116,700
60-65	14,000	18,000	48,000	80,000	1,200	4,100	5,300	85,300
	2,751,000	548,000	329,000	3,628,000	161,800	42,200	204,000	3,832,000

TABLE VI.

Estimated Number of Members of Approved Societies (Contributors under age 70).

ENGLAND.

Year	COMPULSORY			VOLUNTARY		
	Men	Women	Both Sexes	Men	Women	Both Sexes
1912-13	6,682,000	2,782,000	9,464,000	375,000	143,000	518,000
1917-18	7,468,000	3,083,000	10,551,000	376,000	139,000	515,000
1922-23	8,118,000	3,347,000	11,465,000	362,000	137,000	499,000
1927-28	8,756,000	3,610,000	12,366,000	346,000	135,000	481,000
1932-33	9,373,000	3,873,000	13,246,000	328,000	134,000	462,000
WALES.						
1912-13	419,000	158,000	577,000	23,000	8,000	31,000
1917-18	468,000	175,000	643,000	24,000	8,000	32,000
1922-23	509,000	192,000	701,000	23,000	7,000	30,000
1927-28	549,000	206,000	755,000	22,000	7,000	29,000
1932-33	588,000	220,000	808,000	21,000	7,000	28,000
SCOTLAND.						
1912-13	989,000	406,000	1,395,000	42,000	25,000	67,000
1917-18	1,102,000	449,000	1,551,000	41,000	23,000	64,000
1922-23	1,197,000	482,000	1,679,000	40,000	23,000	63,000
1927-28	1,284,000	518,000	1,802,000	39,000	23,000	62,000
1932-33	1,372,000	553,000	1,925,000	34,000	23,000	57,000
IRELAND.						
1912-13	489,000	282,000	771,000	185,000	28,000	213,000
1917-18	548,000	313,000	861,000	179,000	28,000	207,000
1922-23	588,000	334,000	922,000	174,000	29,000	203,000
1927-28	622,000	353,000	975,000	166,000	27,000	193,000
1932-33	651,000	369,000	1,020,000	157,000	26,000	183,000
UNITED KINGDOM.						
1912-13	8,579,000	3,628,000	12,207,000	625,000	204,000	829,000
1917-18	9,586,000	4,020,000	13,606,000	620,000	198,000	818,000
1922-23	10,412,000	4,355,000	14,767,000	599,000	196,000	795,000
1927-28	11,211,000	4,687,000	15,898,000	573,000	192,000	765,000
1932-33	11,984,000	5,015,000	16,999,000	540,000	190,000	730,000

TABLE VII.

The Aggregate Contributions to be Received from Employers and Insured Persons, i.e., Members of Approved Societies, in the under-mentioned years.

ENGLAND.

Year	COMPULSORY			VOLUNTARY			Total, Both Classes
	Men	Women	Both Sexes	Men	Women	Both Sexes	
1912-13	£ 7,097,000	£ 2,543,000	£ 9,640,000	£ 496,000	£ 162,400	£ 658,400	10,298,400
1913-14	9,672,000	3,460,000	13,132,000	657,000	214,300	871,300	14,003,300
1914-15	9,880,000	3,531,000	13,411,000	653,000	212,300	865,300	14,276,300
1915-16	10,090,000	3,600,000	13,690,000	649,000	210,400	859,400	14,549,400
1916-17	10,299,000	3,670,000	13,969,000	641,000	208,600	849,600	14,818,600
1917-18	10,494,000	3,738,000	14,232,000	633,000	206,900	839,900	15,071,900
1922-23	11,384,000	4,055,000	15,439,000	570,000	190,200	760,200	16,199,200
1927-28	12,254,000	4,363,000	16,617,000	514,000	175,400	689,400	17,306,400
1932-33	13,101,000	4,673,000	17,774,000	453,000	166,400	619,400	18,393,400

WALES.

1912-13	445,000	145,000	590,000	31,000	9,300	40,300	630,300
1913-14	606,000	198,000	804,000	41,000	12,300	53,300	857,300
1914-15	620,000	202,000	822,000	41,000	12,100	53,100	875,100
1915-16	632,000	206,000	838,000	40,000	12,000	52,000	890,000
1916-17	646,000	209,000	855,000	40,000	11,900	51,900	906,900
1917-18	658,000	213,000	871,000	40,000	11,800	51,800	922,800
1922-23	714,000	231,000	945,000	36,000	10,900	46,900	991,900
1927-28	768,000	249,000	1,017,000	32,000	10,000	42,000	1,059,000
1932-33	821,000	266,000	1,087,000	28,000	9,500	37,500	1,124,500

SCOTLAND.

1912-13	1,050,000	371,000	1,421,000	56,000	28,100	84,100	1,505,100
1913-14	1,431,000	506,000	1,937,000	74,000	37,400	111,400	2,048,400
1914-15	1,461,000	516,000	1,977,000	73,000	37,400	110,400	2,087,400
1915-16	1,492,000	526,000	2,018,000	72,000	37,500	109,500	2,127,500
1916-17	1,522,000	536,000	2,058,000	71,000	37,300	108,300	2,166,300
1917-18	1,551,000	546,000	2,097,000	69,000	37,400	106,400	2,203,400
1922-23	1,679,000	583,000	2,262,000	61,000	34,700	95,700	2,357,700
1927-28	1,799,000	623,000	2,427,000	56,000	32,300	88,300	2,515,300
1932-33	1,919,000	671,000	2,590,000	47,000	31,400	78,400	2,668,400

IRELAND.

1912-13	410,000	193,000	603,000	198,000	29,800	227,800	830,800
1913-14	557,000	263,000	820,000	261,000	39,400	300,400	1,120,400
1914-15	568,000	269,000	837,000	258,000	39,300	297,300	1,134,300
1915-16	581,000	275,000	856,000	255,000	39,000	294,000	1,150,000
1916-17	593,000	280,000	873,000	253,000	38,700	291,700	1,164,700
1917-18	604,000	284,000	888,000	251,000	38,500	289,500	1,177,500
1922-23	644,000	303,000	947,000	226,000	33,500	259,500	1,206,500
1927-28	680,000	318,000	998,000	199,000	28,700	227,700	1,225,700
1932-33	710,000	330,000	1,040,000	175,000	24,800	199,800	1,239,800

UNITED KINGDOM.

1912-13	9,002,000	3,252,000	12,254,000	781,000	229,600	1,010,600	13,264,600
1913-14	12,266,000	4,427,000	16,693,000	1,033,000	303,400	1,336,400	18,029,400
1914-15	12,529,000	4,518,000	17,047,000	1,025,000	301,100	1,326,100	18,373,100
1915-16	12,795,000	4,607,000	17,402,000	1,016,000	298,900	1,314,900	18,716,900
1916-17	13,060,000	4,695,000	17,755,000	1,005,000	296,500	1,301,500	19,056,500
1917-18	13,307,000	4,781,000	18,088,000	993,000	294,600	1,287,600	19,375,600
1922-23	14,421,000	5,172,000	19,593,000	893,000	269,300	1,162,300	20,755,300
1927-28	15,501,000	5,558,000	21,059,000	801,000	246,400	1,047,400	22,106,400
1932-33	16,551,000	5,940,000	22,491,000	703,000	232,100	935,100	23,426,100

TABLE VIII.

Total Amount required in each of the under-mentioned financial years to meet the Cost of the various "Minimum Benefits."

ENGLAND.

Men (Compulsory).

Year	BENEFITS					Total Minimum Benefits	Cost of Administration	Total Outgo
	a	b	c	d	e			
1912-13	£ 507,000	£ 317,000	£ 751,000	...	£ 231,000	£ 1,806,000	£ 933,000	£ 2,739,000
1913-14	2,075,000	432,000	3,119,000	...	940,000	6,566,000	1,271,000	7,837,000
1914-15	2,123,000	442,000	3,233,000	852,000	954,000	7,604,000	1,299,000	8,903,000
1915-16	2,170,000	452,000	3,348,000	1,228,000	968,000	8,166,000	1,326,000	9,492,000
1916-17	2,217,000	462,000	3,463,000	1,320,000	983,000	8,445,000	1,353,000	9,798,000
1917-18	2,264,000	471,000	3,635,000	1,388,000	997,000	8,755,000	1,380,000	10,135,000
1922-23	2,492,000	519,000	4,285,000	1,601,000	1,076,000	9,973,000	1,496,000	11,469,000
1927-28	2,708,000	565,000	4,629,000	1,810,000	1,146,000	10,858,000	1,610,000	12,468,000
1932-33	2,913,000	607,000	5,001,000	2,007,000	1,222,000	11,750,000	1,721,000	13,471,000

Men (Voluntary).

1912-13	27,200	17,900	48,900	...	...	94,000	51,800	145,800
1913-14	112,900	23,500	201,400	...	42,300	380,100	68,700	448,800
1914-15	112,900	23,500	205,100	52,700	55,500	449,700	68,700	518,400
1915-16	112,900	23,500	208,900	76,300	53,600	475,200	68,700	543,900
1916-17	112,900	23,500	212,700	81,900	51,800	482,800	68,700	551,500
1917-18	112,900	23,500	215,500	85,700	50,800	483,400	67,800	556,200
1922-23	110,100	22,600	223,000	103,600	41,400	500,700	64,900	565,600
1927-28	106,300	21,700	228,700	121,400	33,900	512,000	62,100	574,100
1932-33	98,800	20,500	229,600	140,200	30,100	519,200	58,300	577,500

Women (Compulsory).

1912-13	211,000	133,000	222,000	...	30,000	596,000	390,000	986,000
1913-14	863,000	179,000	917,000	...	124,000	2,083,000	531,000	2,614,000
1914-15	881,000	183,000	946,000	239,000	127,000	2,376,000	542,000	2,918,000
1915-16	898,000	185,000	974,000	346,000	129,000	2,532,000	552,000	3,084,000
1916-17	916,000	190,000	998,000	370,000	131,000	2,605,000	563,000	3,168,000
1917-18	935,000	194,000	1,029,000	392,000	133,000	2,633,000	573,000	3,256,000
1922-23	1,024,000	213,000	1,167,000	448,000	140,000	2,992,000	622,000	3,614,000
1927-28	1,109,000	231,000	1,274,000	514,000	150,000	3,278,000	669,000	3,947,000
1932-33	1,195,000	249,000	1,393,000	579,000	161,000	3,577,000	717,000	4,294,000

Women (Voluntary).

1912-13	10,700	6,600	13,000	...	...	30,300	19,600	49,900
1913-14	42,800	8,900	52,100	...	...	103,800	26,000	129,800
1914-15	42,700	8,900	52,500	17,000	...	121,100	26,000	147,100
1915-16	42,600	8,900	53,000	24,500	...	129,000	25,900	154,900
1916-17	42,500	8,900	53,400	26,100	...	130,900	25,800	156,700
1917-18	42,400	8,900	53,800	27,700	...	132,800	25,700	158,500
1922-23	42,500	8,800	57,100	31,300	...	139,700	25,400	165,100
1927-28	42,400	8,800	58,400	34,200	...	143,800	25,000	168,000
1932-33	42,800	8,900	59,000	38,200	...	148,900	24,700	173,600

TABLE IX.

Total Amount required in each of the undermentioned financial years to meet the Cost of the various "Minimum Benefits."

WALES.

Men (Compulsory).

Year	BENEFITS					Total Minimum Benefits	Cost of Administration	Total Outgo
	a	b	c	d	e			
1912-13	£ 32,000	£ 13,000	£ 47,000	...	£ 15,000	107,000	58,000	165,000
1913-14	130,000	27,000	195,000	..	59,000	411,000	80,000	491,900
1914-15	133,000	28,000	203,000	53,000	60,000	477,000	81,000	558,000
1915-16	136,000	28,000	210,000	77,000	61,000	512,000	83,000	595,000
1916-17	139,000	29,000	217,000	83,000	61,000	529,000	85,000	614,000
1917-18	142,000	30,000	228,000	87,000	62,000	549,000	86,000	635,000
1922-23	156,000	33,000	269,000	100,000	67,000	625,000	94,000	719,000
1927-28	170,000	35,000	290,000	113,000	72,000	680,000	101,000	781,000
1932-33	183,000	38,000	314,000	126,000	77,000	738,000	108,000	846,000

Men (Voluntary).

1912-13	1,800	1,100	3,100	...	...	6,000	3,200	9,200
1913-14	7,100	1,500	12,600	...	2,700	23,900	4,300	28,200
1914-15	7,100	1,500	12,900	3,300	3,500	28,300	4,300	32,600
1915-16	7,100	1,500	13,100	4,700	3,400	29,800	4,300	34,100
1916-17	7,100	1,500	13,300	5,100	3,200	30,200	4,300	34,500
1917-18	7,100	1,500	13,500	5,300	3,200	30,600	4,200	34,800
1922-23	6,900	1,400	14,000	6,400	2,600	31,300	4,100	35,400
1927-28	6,700	1,300	14,300	7,600	2,100	32,000	3,900	35,900
1932-33	6,200	1,200	14,400	8,800	1,900	32,500	3,700	36,200

Women (Compulsory).

1912-13	12,000	8,000	13,000	...	2,000	35,000	22,000	57,000
1913-14	49,000	10,000	52,000	...	7,000	118,000	30,000	148,000
1914-15	50,000	10,000	54,000	14,000	7,000	135,000	31,000	166,000
1915-16	51,000	11,000	56,000	20,000	7,000	145,000	32,000	177,000
1916-17	52,000	11,000	57,000	21,000	8,000	149,000	32,000	181,000
1917-18	52,000	11,000	59,000	22,000	8,000	152,000	33,000	185,000
1922-23	58,000	12,000	67,000	26,000	8,000	171,000	35,000	206,000
1927-28	63,000	13,000	73,000	29,000	9,000	187,000	38,000	225,000
1932-33	68,000	14,000	80,000	33,000	9,000	204,000	41,000	245,000

Women (Voluntary).

1912-13	600	400	700	...	...	1,700	1,100	2,800
1913-14	2,400	500	3,000	..	...	5,900	1,500	7,400
1914-15	2,400	500	3,000	1,000	...	6,900	1,500	8,400
1915-16	2,400	500	3,000	1,400	...	7,300	1,500	8,800
1916-17	2,400	500	3,100	1,500	...	7,500	1,500	9,000
1917-18	2,400	500	3,100	1,600	...	7,600	1,500	9,100
1922-23	2,400	500	3,300	1,800	...	8,000	1,400	9,400
1927-28	2,400	500	3,300	2,000	...	8,200	1,400	9,600
1932-33	2,400	500	3,400	2,200	...	8,500	1,400	9,900

TABLE X.

Total Amount required in each of the undermentioned financial years to meet the Cost of the various "Minimum Benefits."

SCOTLAND.
Men (Compulsory.)

Year	BENEFITS					Total Minimum Benefits	Cost of Administration	Total Outgo
	a	b	c	d	e			
1912-13	£ 75,000	£ 46,000	£ 109,000	...	£ 34,000	£ 264,000	£ 138,000	£ 402,000
1913-14	308,000	64,000	454,000	...	138,000	964,000	186,000	1,150,000
1914-15	314,000	65,000	471,000	120,000	140,000	1,110,000	192,000	1,302,000
1915-16	321,000	67,000	488,000	173,000	141,000	1,190,000	196,000	1,386,000
1916-17	328,000	68,000	505,000	185,000	144,000	1,230,000	200,000	1,430,000
1917-18	334,000	70,000	524,000	194,000	147,000	1,269,000	204,000	1,473,000
1922-23	367,000	77,000	614,000	224,000	159,000	1,441,000	221,000	1,662,000
1927-28	396,000	83,000	666,000	251,000	170,000	1,566,000	236,000	1,802,000
1932-33	425,000	89,000	718,000	277,000	178,000	1,687,000	252,000	1,939,000

Men (Voluntary.)

1912-13	3,000	2,000	5,000	...	...	10,000	6,000	16,000
1913-14	13,000	3,000	21,000	...	4,000	41,000	8,000	49,000
1914-15	13,000	3,000	21,000	5,000	6,000	48,000	8,000	56,000
1915-16	13,000	3,000	22,000	8,000	6,000	52,000	8,000	60,000
1916-17	12,000	3,000	23,000	9,000	6,000	53,000	8,000	61,000
1917-18	12,000	3,000	23,000	9,000	6,000	53,000	8,000	61,000
1922-23	12,000	2,000	23,000	10,000	5,000	52,000	7,000	59,000
1927-28	12,000	2,000	23,000	12,000	3,000	52,000	7,000	59,000
1932-33	11,000	2,000	23,000	12,000	3,000	51,000	6,000	57,000

Women (Compulsory.)

1912-13	30,000	19,000	31,000	...	13,000	93,000	56,000	149,000
1913-14	124,000	26,000	132,000	...	18,000	300,000	78,000	378,000
1914-15	128,000	27,000	137,000	30,000	18,000	340,000	79,000	419,000
1915-16	129,000	28,000	141,000	44,000	19,000	361,000	82,000	443,000
1916-17	133,000	28,000	144,000	47,000	19,000	371,000	83,000	454,000
1917-18	136,000	28,000	147,000	50,000	19,000	380,000	84,000	464,000
1922-23	147,000	31,000	165,000	57,000	20,000	420,000	89,000	509,000
1927-28	159,000	33,000	180,000	67,000	24,000	463,000	96,000	599,000
1932-33	169,000	35,000	192,000	75,000	24,000	495,000	102,000	597,000

Women (Voluntary.)

1912-13	1,800	1,200	2,200	...	...	5,200	3,400	8,600
1913-14	7,400	1,600	9,000	...	...	18,000	4,700	22,700
1914-15	7,400	1,600	9,200	3,300	...	21,500	4,600	26,100
1915-16	7,400	1,500	9,300	4,800	...	23,000	4,600	27,600
1916-17	7,300	1,500	9,500	5,200	...	23,500	4,500	28,000
1917-18	7,300	1,600	9,700	5,500	...	24,100	4,500	28,600
1922-23	7,500	1,500	9,900	6,100	...	25,000	4,400	29,400
1927-28	7,800	1,600	10,500	6,700	...	26,600	4,500	31,100
1932-33	8,100	1,700	11,500	8,500	...	29,800	4,600	34,400

TABLE XI.

Total Amount required in each of the under-mentioned financial years to meet the cost of the various "Minimum Benefits."

IRELAND.
Men (Compulsory).

Year	BENEFITS				Total Minimum Benefit	Cost of Administration	Total Outgo
	<i>b</i>	<i>c</i>	<i>d</i>	<i>e</i>			
1912-13	£ 23,000	£ 55,000	£ ...	£ 16,000	£ 94,000	£ 68,000	£ 162,000
1913-14	31,000	229,000	..	65,000	325,000	93,000	418,000
1914-15	32,000	238,060	70,000	66,000	406,000	95,000	501,000
1915-16	33,000	247,000	102,000	66,000	448,000	97,000	545,000
1916-17	34,000	256,000	111,000	67,000	468,000	99,000	567,000
1917-18	35,000	266,000	117,000	69,000	487,000	101,000	588,000
1922-23	38,000	317,000	134,000	73,000	562,000	108,000	670,000
1927-28	41,000	342,000	154,000	78,000	615,000	114,000	729,000
1932-33	43,000	365,000	168,000	82,000	658,000	119,000	777,000

Men (Voluntary).

1912-13	9,000	23,000	...	...	32,000	28,000	60,000
1913-14	11,000	93,000	...	20,000	124,000	33,000	157,000
1914-15	11,000	94,000	25,000	26,000	156,000	33,000	189,000
1915-16	11,000	96,000	35,000	24,000	166,000	33,000	199,000
1916-17	11,000	98,000	37,000	23,000	169,000	33,000	202,000
1917-18	11,000	98,000	39,000	22,000	170,000	33,000	203,000
1922-23	11,000	104,000	49,000	18,000	182,000	32,000	214,000
1927-28	11,000	106,000	58,000	15,000	190,000	30,000	220,000
1932-33	10,000	108,000	66,000	14,000	198,000	28,000	226,000

Women (Compulsory).

1912-13	13,000	23,000	...	4,000	40,000	39,000	79,000
1913-14	18,000	97,000	...	13,000	128,000	53,000	181,000
1914-15	19,000	100,000	29,000	13,000	161,000	54,000	215,000
1915-16	19,000	103,000	43,000	13,000	178,000	57,000	235,000
1916-17	20,000	107,000	45,000	13,000	185,000	57,000	242,000
1917-18	20,000	110,000	48,000	13,000	191,000	58,000	249,000
1922-23	21,000	126,000	56,000	13,000	216,000	63,000	279,000
1927-28	23,000	134,000	64,000	13,000	234,000	65,000	299,000
1932-33	23,000	144,000	71,000	14,000	252,000	68,000	320,000

Women (Voluntary).

1912-13	1,300	2,900	...	..	4,200	3,800	8,000
1913-14	1,800	12,000	...	...	13,800	5,100	18,900
1914-15	1,800	12,400	4,900	..	19,100	5,200	24,300
1915-16	1,800	12,800	7,000	..	21,600	5,200	26,800
1916-17	1,900	13,200	7,500	..	22,600	5,300	27,900
1917-18	1,900	13,500	8,000	..	23,400	5,400	28,800
1922-23	1,900	14,200	8,900	..	25,000	5,400	30,400
1927-28	1,900	14,100	9,800	..	25,800	5,200	31,000
1932-33	1,800	13,900	11,000	...	26,700	4,800	31,500

TABLE XII.
Annual Expenditure for "Maximum" Benefits and Cost of Administration.

Year	MEN		WOMEN		Total
	Compulsory	Voluntary	Compulsory	Voluntary	
	£	£	£	£	£
1912-13	2,914,000	156,200	1,081,000	54,700	4,205,900
1913-14	8,336,000	477,500	2,865,000	142,700	11,821,200
1914-15	9,470,000	551,400	3,199,000	161,800	13,282,200
1915-16	10,097,000	578,500	3,381,000	170,300	14,226,500
1916-17	10,422,000	586,600	3,473,000	172,300	14,653,900
1917-18	10,781,000	591,600	3,569,000	174,300	15,115,900
1922-23	12,200,000	601,600	3,962,000	181,500	16,945,100
1927-28	13,262,000	610,700	4,327,000	185,600	18,385,300
1932-33	14,329,000	614,300	4,707,000	190,800	19,841,100
WALES.					
1912-13	176,000	9,800	62,000	3,100	250,900
1913-14	522,000	30,000	162,000	8,100	722,100
1914-15	593,000	34,700	182,000	9,200	818,900
1915-16	633,000	36,300	194,000	9,600	872,900
1916-17	652,000	36,700	198,000	9,900	896,600
1917-18	675,000	37,000	203,000	10,000	925,000
1922-23	764,000	37,600	226,000	10,300	1,037,900
1927-28	830,000	38,100	247,000	10,500	1,125,600
1932-33	900,000	38,500	269,000	10,900	1,218,400
SCOTLAND.					
1912-13	428,000	17,000	163,000	9,400	617,400
1913-14	1,223,000	52,000	414,000	25,000	1,714,000
1914-15	1,385,000	60,000	459,000	28,700	1,932,700
1915-16	1,474,000	64,000	486,000	30,400	2,054,400
1916-17	1,521,000	65,000	498,000	30,800	2,114,800
1917-18	1,567,000	65,000	509,000	31,500	2,172,500
1922-23	1,769,000	63,000	558,000	32,300	2,422,300
1927-28	1,917,000	63,000	613,000	34,200	2,627,200
1932-33	2,063,000	61,000	654,000	37,800	2,815,800
IRELAND.					
1912-13	172,000	64,000	87,000	8,800	331,800
1913-14	445,000	167,000	198,000	20,800	830,800
1914-15	533,000	201,000	236,000	26,700	996,700
1915-16	578,000	212,000	258,000	29,500	1,077,500
1916-17	603,000	215,000	265,000	30,700	1,113,700
1917-18	625,000	216,000	273,000	31,700	1,145,700
1922-23	711,000	228,000	306,000	33,400	1,278,400
1927-28	776,000	234,000	308,000	34,100	1,372,100
1932-33	826,000	240,000	351,000	34,600	1,451,600
UNITED KINGDOM.					
1912-13	3,690,000	247,000	1,393,000	76,000	5,406,000
1913-14	10,526,000	726,500	3,639,000	196,600	15,088,100
1914-15	11,981,000	847,100	4,076,000	226,400	17,130,500
1915-16	12,782,000	890,800	4,319,000	239,800	18,231,600
1916-17	13,198,000	903,300	4,434,000	243,700	18,779,000
1917-18	13,648,000	909,600	4,554,000	247,500	19,359,100
1922-23	15,444,000	930,200	5,052,000	257,000	21,683,700
1927-28	16,785,000	945,800	5,515,000	264,400	23,510,200
1932-33	18,118,000	953,800	5,981,000	274,100	25,326,900

TABLE XIII.

Annual Change in respect of the State Proportion of "Maximum" Benefits and Cost of Administration.

ENGLAND.

Year	MEN		WOMEN		Sanatoria	Total
	Compulsory	Voluntary	Compulsory	Voluntary		
	£	£	£	£	£	£
1912-13	648,000	34,700	270,000	13,700	31,600	998,000
1913-14	1,852,000	106,100	716,000	35,700	43,000	2,752,800
1914-15	2,104,000	122,500	800,000	40,500	43,800	3,110,800
1915-16	2,243,000	123,600	845,000	42,600	44,800	3,304,000
1916-17	2,316,000	130,300	868,000	43,100	45,700	3,403,100
1917-18	2,396,000	131,500	892,000	43,600	46,600	3,509,700
1922-23	2,711,000	133,700	991,000	45,400	51,000	3,932,100
1927-28	2,947,000	135,700	1,082,000	46,400	55,100	4,266,200
1932-33	3,185,000	136,500	1,177,000	47,700	59,100	4,605,300

WALES.

1912-13	39,000	2,200	16,000	800	1,900	59,900
1913-14	116,000	6,700	41,000	2,000	2,600	168,300
1914-15	132,000	7,700	46,000	2,300	2,700	190,700
1915-16	141,000	8,100	49,000	2,400	2,700	203,200
1916-17	145,000	8,200	50,000	2,500	2,800	208,500
1917-18	150,000	8,200	51,000	2,500	2,800	214,500
1922-23	170,000	8,400	57,000	2,600	3,100	241,100
1927-28	185,000	8,500	62,000	2,600	3,400	261,500
1932-33	200,000	8,600	67,000	2,700	3,600	281,900

SCOTLAND.

1912-13	95,000	4,000	41,000	2,400	4,700	147,100
1913-14	272,000	12,000	104,000	6,300	6,300	400,600
1914-15	308,000	13,000	115,000	7,200	6,400	449,600
1915-16	327,000	14,000	122,000	7,600	6,500	477,100
1916-17	338,000	14,000	125,000	7,700	6,700	491,400
1917-18	348,000	14,000	127,000	7,900	6,800	503,700
1922-23	393,000	14,000	140,000	8,100	7,400	562,500
1927-28	426,000	14,000	153,000	8,600	8,000	609,600
1932-33	458,000	13,000	164,000	9,500	8,500	653,000

IRELAND.

1912-13	51,000	18,000	27,000	2,800	3,100	101,900
1913-14	135,000	50,000	73,000	7,600	4,200	269,800
1914-15	155,000	58,000	83,000	9,000	4,300	309,300
1915-16	166,000	60,000	90,000	9,800	4,400	330,200
1916-17	172,000	60,000	92,000	10,100	4,400	338,500
1917-18	178,000	61,000	94,000	10,400	4,500	347,900
1922-23	201,000	63,000	104,000	10,900	4,800	383,700
1927-28	218,000	64,000	112,000	11,000	5,100	410,100
1932-33	233,000	65,000	119,000	11,000	5,300	433,300

TABLE XIV
Annual Change in respect of the State Proportion of "Maximum" Benefits and Cost of Administration, including Contributions to the Navy and Army Special Fund and on account of low-paid labour.

UNITED KINGDOM

Year	MEN		WOMEN		Sanatoria	Both Sexes	Navy and Army	LOW-PAID LABOUR		Total
	Compulsory	Voluntary	Compulsory	Voluntary				Men	Women	
1912-13	833,000	58,900	354,000	19,700	41,300	1,506,900	32,000	15,500	115,800	1,470,200
1913-14	2,375,000	174,800	934,000	51,600	56,100	3,591,500	86,000	20,600	154,400	3,852,500
1914-15	2,699,000	201,200	1,044,000	59,000	57,200	4,060,400	88,000	20,600	154,400	4,323,400
1915-16	2,877,000	210,700	1,103,000	62,400	58,400	4,314,500	89,000	20,600	154,400	4,578,500
1916-17	2,971,000	212,500	1,135,000	63,400	59,600	4,441,500	89,000	20,600	154,400	4,705,500
1917-18	3,072,000	214,700	1,164,000	64,400	60,700	4,575,800	89,000	20,600	154,400	4,839,800
1922-23	3,475,000	219,100	1,232,000	67,000	66,300	5,119,400	89,000	20,600	154,400	5,383,400
1927-28	3,776,000	222,200	1,409,000	68,600	71,600	5,547,400	89,000	20,600	154,400	5,811,400
1932-33	4,076,000	223,100	1,527,000	70,900	76,500	5,973,500	89,000	20,600	154,400	6,237,500