

The Midwife.

THE ADMINISTRATION OF MATERNITY BENEFITS.

Miss M. Llewelyn Davies has a very admirable article on "The Administration of Maternity Benefit" in a recent issue of the *Westminster Gazette*. She writes:—

In recent years we have begun to see the results of neglecting, both in Economics and Politics, to recognise the married woman's position in the home. The Insurance Act, with its omission of sick benefit for married non-wage-earning women, and with its inclusion of maternity benefit, is an example of the present transitional state of the public mind.

The central recurring fact of family life—the birth of children—has been invariably overlooked when such questions as the cost of living, budgets, and minimum wages are considered. Even in a book like Mr. Seebohm Rowntree's "Poverty," in estimating the wages necessary for bare economic efficiency, no account is taken of the additional £3 to £5 periodically needed, if anything like adequate provision for the mother and child is to be made. Where enough money is set aside, it means there is less to spend over many long weeks; but the fact is that very little, and in many cases nothing, can be saved by the two million families whose wages is about 19s. 6d. a week or out of the 30s. wages of 7,300,000 workers.

It is remarkable that so new a departure as State assistance for maternity should have been brought about with so little public hostility. A few persons seem really to believe that the Maternity Benefit is an encouragement to immorality, and that the prospect of receiving 30s. would be a determining factor in the number of illegitimate births. But, on the whole, no part of the Insurance Act has met with less opposition than that which deals with Maternity Benefit.

Now that a beginning, however small, has been made to replace organised or unorganised charity by corporate responsibility and action, it is important that the administration of Maternity Benefit should not be contrary to the workers' sense of independence. It will be generally admitted that the Maternity Benefit is quite different in character from charity, and that its administration should be entirely free from anything that could stamp it with any semblance of philanthropy. The Maternity Benefit will belong by right to the people; they will have contributed to it directly and indirectly; it will be universal as far as the Act is so; and it will be certain.

The Act says that the benefit may be given "in cash or otherwise," and it is under "other-

wise" that the opportunity might arise for the introduction of views and actions which would be out of place in connexion with a State benefit.

Probably most people would agree as regards the need for building up further schemes, and it is very desirable that future developments should be kept in view from the first. To some of us it has seemed that it would have been much better to have placed maternity benefit under the Health Authorities, so that by means of national grants municipalities might gradually construct schemes which would include maternity homes, such as those existing in New Zealand; baby clinics, similar to the "Mothers' Welcomes" now spreading so fast over England; milk depots, by means of which good cheap milk could take the place of tinned milk; and other plans, covering periods both before and after childbirth. Even now, co-operation as far as possible should be attempted between Insurance and Health Committees, as, for example, by Insurance visitors giving information about the institutions in existence.

But as yet no suggestion has been made for State-aided municipal schemes, and the feeling of the great majority of co-operative and trade-unionist women is strongly in favour of the present small benefit being given in cash. They know that the mother is herself, in the overwhelming number of cases, the person able to use the benefit to the greatest advantage in her special circumstances. The ordinary working-woman is an expert in the art of making a little go as far as possible, all inquiries showing this with pathetic clearness. When larger schemes are forthcoming women will undoubtedly welcome them, but they would rightly consider a certain amount of money for home needs always desirable, just as it is seen to be in the case of consumptives who are receiving other forms of benefit.

There is, however, no serious reason against an allocation of part of the benefit being made to doctor or midwife's fee. Such an allocation would be applicable to all alike who come under the Act, and the skill of doctor or midwife is a necessity to all. But the amount allocated should never be above the present minimum medical fees of doctors, which vary in different districts from 10s. 6d. to 30s., and it would be desirable to fix a maximum, say, of 10s. 6d. or 15s., the remainder of the fee being paid by arrangement between mother and doctor. It would greatly lessen the value of the benefit if higher fees are charged in consequence of it.

An allocation to doctor or midwife would have the advantage of preventing the idea that any enlargement of the benefit in the future must necessarily be in cash. It would also meet the fear (though I cannot help feeling the apprehension will

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