

# The Midwife.

## THE MATERNITY BENEFIT.

Important provisions of the National Insurance Act, 1913, came into operation on January 12th.

### THE MOTHER'S BENEFIT.

1. It is now made plain that the Maternity Benefit is the mother's benefit, and not only where the benefit is payable in respect of her own insurance, by her Society, must her receipt be obtained, but, where the husband is an insured person, and, under the 1911 Act, a benefit is payable in respect of his insurance the benefit is to be the mother's, and the man's Society must administer it in the interests of the mother and child, in cash, or otherwise, as they think fit. The wife's receipt, or if authorized by her, the husband's receipt is a sufficient discharge to his Society.

The Commissioners point out that societies must satisfy themselves that the wife has authorized the husband to receive the benefit, and must realise that they are only completely protected against a second claim if they can produce a written authority from her to pay to the husband. If the benefit is paid by post (unless they have the wife's written authority to pay to the husband), societies must make out the postal order or cheque in favour of the wife, and address it to her.

### SECOND MATERNITY BENEFIT.

Instead of being entitled to any Sickness or Disablement Benefit for four weeks after confinement, insured married women, employed contributors, or, in the case of a posthumous child, insured widows (with the exception of voluntary contributors), are now entitled to receive from their own Society a second Maternity Benefit, if they have been 26 weeks in insurance and their contributions are paid up. Societies are to pay this on the evidence that they ordinarily accept for payment of Maternity Benefit without requiring, as at present, proof of incapacity, all that is required is evidence of the confinement. The condition of this benefit is that the woman abstains from remunerative work for four weeks after her confinement.

Payment of a second Maternity Benefit does not disentitle a woman to sickness benefit in respect of incapacity after the end of the four

weeks, whether due to confinement or not. If she remains incapable, she will be entitled to sickness benefit up to 26 weeks, or for the unexhausted part of that period if she has been in receipt of sickness benefit in respect of an illness before confinement, which is deemed "continuous."

No arrears of contributions during the two weeks before or four weeks after a confinement are counted towards reduction of benefit.

### ALIENS.

The Maternity Benefit payable in respect of the insurance of an alien whose wife, before marriage, was a British subject, is increased to thirty shillings.

### AN INIQUITOUS PROVISION.

The new Act also includes a provision, which Circular A.S. 117, issued by the Commissioners, blandly explains is "designed to secure that a woman shall in no case be worse off because her husband is insured than she would be if he were not insured." Translated into plain English, this means that if a man chooses to let his contributions get into arrears, and so is not qualified for benefit, the woman's Society is compelled to pay not only the thirty shillings for which she has insured, but also the thirty shillings which her husband ought to be able to claim from his own Society.

The same principle is applied in the case of a deposit contributor, when the amount standing to his credit is insufficient to provide a full Maternity Benefit.

Apparently the only way to circumvent this rank injustice (unless the men's and women's funds are separately dealt with) is for the woman to join the same Society as her husband, when, if her contributions are paid up she will be able to claim the full sixty shillings.

We note that there is no suggestion that if a married woman's contribution is not paid up, she shall be entitled to claim the second Maternity Benefit from her husband's Society. The reason is plain, a men's Society would immediately rebel, and bring the pressure of their votes to bear in Parliament.

We have no hesitation in saying that if women had the vote this iniquitous provision would never have been enforced.

The brunt of the Maternity Benefit already falls on Women's Societies, because, in the case of an unmarried woman, qualified for

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