

- (b) Those that meet the special needs of the wage-earning populations, viz., workmen's compensation, unemployment benefit, sickness cash benefit and (for employed women) maternity benefit. Suggested benefits are less than, but are proportionate to, wages in these cases, and are designed to meet temporary situations. For low-wage earners the benefit would be less than the minimum of subsistence but this group will consist mainly of young, single persons.

In order to achieve a reasonable distribution of cost and to simplify administrative procedure when a person moves into and out of employment, it is proposed that the costs of the benefits under (b) be borne by the employer and that the cost of the universal insurances under (a) be shared between the insured person and the Dominion or province or both.

**Summary of the Provisions of the Plan.**—The six main headings under which Dr. Marsh sets forward his proposals are:—

(1) *A National Program for the Promotion of Employment.*—This would provide for placement and training facilities; subsidiary employment projects; and unemployment assistance. These operations and services would be financed under Dominion direction with provincial co-operation.

The greatest change in statutory provision for social and economic risks in Canada has been the establishment of unemployment insurance. The first positive measure in providing social security, therefore, is a program to make work available. The program must be governed by the role of public expenditure and total fiscal policy in the national and international economy as well as by the numbers of unemployed.

Another positive measure which is needed in a full-employment program is a system that will help to equip people for new skills if there are no openings for those they already possess. This will call for co-operative effort between government and industry, ingenuity in the development of training and educational technique.

Training would be brought into operation for all unskilled workers, particularly if they are still young, as soon as they show lengthy unemployment records. "Training benefit" in the form of a maintenance rate payable on condition only that appropriate training courses are taken is suggested. This would be an application to civilians of the special vocational and placement arrangements now being organized for war casualties.

(2) *Children's Allowances.*—Such allowances would be payable in respect of all children, or all but the first-born, while the parent was earning, and in respect of all children while the parent was receiving cash benefit for unemployment, sickness, disability or old age, or after the death of the father. The financing would be by general taxation and administration would be by the Dominion Government.

(3) *Health Insurance, including the Provision of Medical Care.*—The Author of this Report was a member of the Advisory Committee on Health Insurance (see pp. 686-689) and took this Committee's proposals as the basis of the provisions under this heading but he advances somewhat more detailed proposals for financing.

(4) *Disability Pensions, Old Age Pensions, Widows' and Orphans' Pensions and Funeral Benefits.*—These proposals would also have the same universal scope and contributions would be geared to the collection machinery outlined in the "Health Insurance Report" and would be administered by the Dominion. Subject to modifications during the initial transitional period, it is suggested that single persons or