

widows would receive \$30 a month in case of disability or on attainment of the minimum pensionable age (65 for men and 60 for women). A married couple would receive \$45 in such cases. Children's allowances would be supplemented in the case of orphans. It is suggested that funeral benefit be attached either to pension insurance or to health insurance.

(5) *Unemployment and Sickness (Cash Benefit) Insurance.*—This insurance would be compulsory, only for industrial and urban wage-earners, and would be administered by the Dominion. Employers would contribute to the fund. As at present, benefits on account of unemployment, sickness and maternity would be proportionate to wages.

No extension of the social security structure can afford to ignore the existence and the necessity of co-ordination with the unemployment insurance system. It is suggested that the present rate for the single person remain the same but that the rate for married men should be raised to as much as 50 p.c. of the single rate for the lower and middle categories, and by a smaller percentage for the higher and middle categories and a still smaller percentage for the highest categories.

It is suggested that sickness cash benefits be paid at the same rates as unemployment benefit, and should be subject to a short waiting period before commencement of benefits. The pensions for permanent disability should be paid at the same rate as the old age pension where the latter is claimed at the minimum pensionable age.

The Report suggests that provision, on an insurance basis, be made for wage-earning women six weeks before and six weeks after the birth of a child and a pension on the same basis be made to widows having no children or, say, under 50 years of age until they take up a gainful occupation.

(6) *Workmen's Compensation for Industrial Accidents and Diseases.*—The provincial schemes would continue as at present, but possibly with some extension of their scope, and with a greater measure of uniformity among them.

Comparisons and Conclusion

While the points of similarity between the three schemes for social security outlined above are many, there are important differences. The Beveridge and Marsh schemes are more comprehensive in that they include broad schemes of family allowances and funeral benefits. The National Resources Planning Board scheme, on the other hand, in place of assuming a basis of post-war full employment, as do the Beveridge and Marsh proposals, devotes more attention to ways and means of maintaining a high level of employment, for example, through government works programs and youth training schemes after peace is restored.

Both the Beveridge and Marsh Plans provide for protection against a wide range of social risks including unemployment, old age, disability and sickness. The Marsh Plan, however, does not cover marriage nor maternity grants as does the Beveridge scheme, although under the Marsh Plan prospective mothers would receive benefits under "sickness insurance" at unemployment insurance rates.

The Marsh report makes no special provision for widows as does the Beveridge scheme but in regard to children's allowances the proposals are somewhat broader. Benefits would go to all parents, for all children, and would average between \$8 and \$9 per child, per month.

The Beveridge Plan, on the other hand, is broader and more generous in respect to total disability than the Marsh Plan. Funeral grants are approximately equal under both schemes.