WAR CABINET.

NATIONAL INSURANCE (INDUSTRIAL INJURIES) BILL.

MEMORANDUM BY THE MINISTER OF NATIONAL INSURANCE.

AT their meeting on the 31st January, 1945 (R (45) 7th Meeting), the Reconstruction Committee agreed that the drafting of this Bill should proceed with all speed and should be introduced at the earliest possible date. At their meeting on the 7th May (R (45) 18th Meeting) the Committee approved of certain changes suggested by me in the proposals published in the White Paper, Part II, in September 1944, and agreed that I should present a short White Paper to Parliament at the same time as the Bill, explaining its relation to the proposals in Part I of the White Paper on Social Insurance.

2. I submitted a draft of the Bill to the Legislation Committee on the 15th May (H.P.C. (45) 15th Meeting) and the Committee approved the Bill in the form submitted and authorised its introduction in the House of Commons, subject to one or two points which are being cleared up.

3. A copy of a proof of the proposed White Paper which explains the Bill is attached.

W. A. J.

Ministry of National Insurance, S.W.1.
10th May, 1945.
MINISTRY OF NATIONAL INSURANCE

NATIONAL INSURANCE (INDUSTRIAL INJURIES) BILL

Explanatory Memorandum by the Minister of National Insurance

LONDON
HIS MAJESTY'S STATIONERY OFFICE
TWOPENCENET
NATIONAL INSURANCE (INDUSTRIAL INJURIES) BILL

A.—Introduction

1. The Government's proposals for a scheme of Industrial Injuries Insurance were set out in Part II of the White Paper on Social Insurance (Cmd. 6551) published in September, 1944. These proposals were the subject of debate in both Houses of Parliament. The Government have carefully considered the observations made during the course of these debates and also representations which have been received from various interested bodies by the Minister of National Insurance. As a result they are satisfied that the structure of the Scheme set out in the White Paper meets with general acceptance. At the same time it has seemed to the Government that there were certain criticisms of their original proposals which could and should be met by modifications of detail. This Paper sets out first of all the principal changes which have been made in the original proposals and then proceeds to give an outline of the Scheme as it is embodied in the Bill now presented to the House of Commons. Tables attached show the effect of the changes as applied to a few typical cases of total incapacity and 100 per cent. disablement.

B.—Changes now made in the original proposals

2. In order to get a complete picture of the provision to be made for the injured workman, it is necessary to take account of the benefits proposed under both the Industrial Injuries Scheme (Part II—Cmd. 6551) and the General Scheme (Part I of the White Paper—Cmd. 6550). Accordingly the following statement of the changes made in the original proposals for Industrial Injuries Insurance includes certain proposals relating to sickness and unemployment benefit which are outside the scope of the present Bill but which it is proposed to include in the Bill giving effect to Part I of the White Paper.

3. Injury allowance. —The original proposal was that during the period of incapacity following an accident the rate of injury allowance should be 35s. a week for the first 13 weeks and 40s. thereafter. There was to be no fixed period during which this allowance would be paid; it was to be paid so long as the workman remained incapable of work until replaced by a pension, the pension to be put in payment when it seemed that the disablement was likely to be permanent or prolonged. The proposal now is that the rate of injury allowance should be 40s. a week from the beginning of the incapacity and that if the incapacity lasts for twenty-six weeks or more the allowance should be replaced by a pension, either final or provisional, at the end of the twenty-sixth week. (The basic rate of pension proposed is not changed; that is, it will be 40s. a week in the case of a workman who is assessed as being 100 per cent. disabled and at proportionate rates for lower degrees of assessment.)

4. Unemployability supplement. —It was proposed in the White Paper that where a pensioner, notwithstanding remedial measures, remained, by reason of his industrial injury, virtually unemployed, he should receive a supplement of 10s. a week to his pension. It is now proposed that this supplement should be 20s. per week. This will apply to past cases (see paragraph 29) as well as to cases arising under the new scheme.
5. Dependants' allowances.—It was proposed in the White Paper that when a workman was in receipt of injury allowance at the rate of 35s. a week an allowance for a wife or other adult dependant should be payable at the rate of 8s. 9d. a week, and that where his injury allowance was at the rate of 40s. a week or where he had a 100 per cent. pension this allowance should be at the rate of 10s. per week. For a pensioner with a lower rate of pension the allowance for a wife would be a corresponding proportion of 10s. For a first child of the workman the allowance was to be 5s. when his own allowance was at the 35s. rate, 7s. 6d. when he was in receipt of 40s. a week, and a proportion of 7s. 6d. when he was receiving a pension less than 100 per cent.

6. After careful consideration of the issues involved, the Government have come to the conclusion that their proposals in respect of dependants should be directed to improving the provision in cases where the injured workman is for the time being either unfit for work or unable to get it. When he is able to go back to work, he will, like other workmen, have his earnings available for the normal support of himself and his family and, if he has any substantial disability remaining from his injury, a pension for the loss he has suffered in his own person. Accordingly, it is now proposed that during the period of injury allowance the rate for a wife or other adult dependant should be 16s. a week and the allowance for a child 7s. 6d. As regards the period when the workman is in receipt of pension under the new scheme, it is proposed that:

(a) when he is earning, no allowance for wife, child or other dependant should be payable;

(b) when he is sick or unemployed, allowances of 16s. for a wife (or other adult dependant) and 7s. 6d. for a first child should be payable as part of the sickness or unemployment benefit he would get under Part I (2s. 6d. of the child's allowance would come out of the Industrial Injuries Fund).

(c) when he is in receipt of an "unemployability supplement" (see paragraph 4 above) allowances of 16s. and 7s. 6d. should be payable out of the Industrial Injuries Fund.

Sickness or unemployment benefit under (b) above would be subject to fulfilment of the relevant statutory conditions for the receipt of such benefit. The allowance of 16s. for a wife or adult dependant paid with injury allowance or unemployability supplement will be subject to the rule proposed in Part I of the White Paper for sickness and unemployment benefit, namely, the allowance would not be payable where the wife or other adult dependant was earning more than 20s. a week.

7. Pensioner who is sick or unemployed.—In the original proposals it was contemplated that while a workman was receiving benefit under the Industrial Injuries Scheme he could not receive any sickness benefit under the General Scheme in respect of incapacity due to industrial injury. It is now proposed that he should not get sickness benefit while in receipt of an injury allowance, but if while he is in receipt of a pension he is or becomes incapable of work he should, if he satisfies the normal conditions for the receipt of sickness benefit, be entitled, in addition to his pension, to sickness benefit, whether the incapacity is due to the injury or to some other cause. An industrial pensioner who is unemployed and otherwise qualified would receive unemployment benefit under the General Scheme. The amount of his benefit would in either case be subject to some restriction, as explained in the following paragraph which is based on an existing rule governing payment of sickness benefit to war pensioners. The amount of any allowance for wife, dependant or child to which he might be entitled would not be affected by this rule.
8. The restriction referred to in the preceding paragraph would be that a workman with a 100 per cent pension would, until he had further qualified by having been insurably employed for ten weeks and paid ten contributions since the date of his injury, be entitled to half the ordinary rate of sickness benefit for himself. When he had so further qualified he would be entitled to the full rate. The rate of sickness and unemployment benefit proposed in Part I of the White Paper is 24s. a week. Thus, on this basis, he would receive, in addition to his pension, until he had paid 10 contributions, 12s. a week, and after he had paid 10 contributions, 24s. a week. If a workman was in receipt of a pension at a rate less than 100 per cent, he would be entitled to receive up to the full rate of benefit provided that the amount he got by way of pension and benefit did not exceed what he would have got if he had had pension at the 100 per cent. rate. This restriction would also disappear when he had further qualified by being insurably employed for ten weeks and paying ten contributions after the date of his injury.

9. The broad effect of the changes described above may be seen from the following figures in cases where the injury results in 100 per cent. pension; further illustrations are given in the Tables attached to this Paper.

<table>
<thead>
<tr>
<th>Injury Allowance</th>
<th>Single man without dependant</th>
<th>Man with wife (or adult dependant) and one child</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Payable for a maximum of 26 weeks.)</td>
<td>40s.</td>
<td>40s. + 16s. + 7s. 6d. = 63s. 6d.</td>
</tr>
<tr>
<td>Pension</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(i) If working</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(ii) If temporarily sick or unemployed.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Less than 10 contributions since injury.</td>
<td>40s. + 12s.</td>
<td>40s. + 12s. (self) + 16s. (wife) + 7s. 6d. (child)</td>
</tr>
<tr>
<td></td>
<td>Total = 75s. 6d.</td>
<td></td>
</tr>
<tr>
<td>(b) At least 10 contributions since injury.</td>
<td>40s. + 24s.</td>
<td>40s. + 24s. (self) + 16s. (wife) + 7s. 6d. (child)</td>
</tr>
<tr>
<td></td>
<td>Total = 87s. 6d.</td>
<td></td>
</tr>
<tr>
<td>(iii) If permanently incapacitated for work.</td>
<td>40s. + 20s.</td>
<td>40s. + 20s. (self) + 16s. (wife) + 7s. 6d. (child)</td>
</tr>
<tr>
<td></td>
<td>Total = 83s. 6d.</td>
<td></td>
</tr>
</tbody>
</table>

Notes.—(i) For other rates of pension, substitute the actual pension figure for 40s. and, for the figure of 12s. at (a) (a) substitute:

if pension is 90 per cent. 16s.
if pension is 80 per cent. 20s.
if pension is 70 per cent. or less 24s.

(ii) For rate of sickness and unemployment benefit, see paragraph 8 above.
10. Other changes which have been made in the original proposals are as follows:

(a) Children.—The White Paper proposed that the Scheme should not apply to children under school leaving age. Subject to certain conditions, however, children under school leaving age may be, and are, in fact, employed, and on further consideration it does not seem right to the Government that they should be entirely excluded from benefit if they are injured during the course of their employment. It is now proposed, therefore, that contributions should not be required for them; that injury allowance should be payable only so far as might be prescribed by Regulations; but that they should be entitled to disablement pension, subject to the usual conditions, at the juvenile rate (i.e. half the ordinary adult rate). The allowance or pension would be paid to the child's parent or guardian.

(b) "Arising out of and in the course of".—The proposal in the White Paper was that, as in the existing Workmen's Compensation Acts, benefit should be payable in respect of accidents "arising out of and in the course of employment." The Government are still of the opinion that, as a general description of the nature of accidents for which benefit will be paid, no other form of words would be found in practice to be more satisfactory than these, but they propose a modification in favour of the workman to the extent that accidents arising in the course of employment shall be deemed, in the absence of evidence to the contrary, also to have arisen out of that employment.

(c) Accident when travelling to or from work.—Under the Workmen's Compensation Acts a workman meeting with an accident while using a conveyance provided by his employer is able to recover compensation only when he can show that there was a contractual obligation to use the conveyance. It is now proposed that the workman should be entitled to benefit in respect of an accident occurring while he is, with the express or implied permission of his employer, travelling by any vehicle to or from his place of work, notwithstanding that he is under no obligation to his employer to travel by that vehicle, if the vehicle is being operated by or on behalf of his employer or some other person by whom it is provided in pursuance of arrangements made with his employer and is not being operated in the ordinary course of a public transport service.

(d) Accident during an emergency.—The White Paper proposed that benefits should be payable in respect of accidents occurring while a workman was engaged in rescue work and other specified classes of emergency work in connection with industrial undertakings. It is now proposed, while maintaining the cover in the existing Workmen's Compensation Acts for mine rescue brigades and extending it to certain other similar organizations, to frame the proposed general provision so as to cover accidents arising during an emergency at the employer's premises, whether industrial or not, when the workman takes steps to rescue or protect persons or property.

(e) Dependency of parents or relatives in fatal cases.—The White Paper proposed that in fatal cases pensions paid to parents or to other relatives (except the widow in whose case residence with the deceased at the time of his death would suffice) should be subject to the condition that the claimant was wholly or mainly dependent on the workman at the time of his injury and either continued to be dependent up to the time of death or would, but for the injury, have
been so dependent. It is now proposed that the condition should be
that the parent or relative was wholly or mainly dependent at the
time of death or would have been so dependent but for the accident.

11. Contributions.—In order to cover the cost of these proposals it has been
decided to increase the total contribution for adults by 1d. The original
proposal was that a man should pay 3d. and his employer 3d.; a woman 2d.,
and her employer 2d. It is now proposed, in order to avoid half-pennies in
the deduction which the employer makes from the adult worker's wages, to
add the extra 1d. to the employer's contribution, on the understanding that
at the first suitable opportunity equality of contribution between employer
and worker will be restored.

C.—Outline of the Scheme in the Bill

Part I

12. Scope of the Scheme.—Broadly speaking the Scheme will cover all persons
working under a contract of service or apprenticeship and will correspond
closely with Class I of the classification under the General Scheme (Part I of the
White Paper). There will be no income limit in the case of non-manual workers
and no provision for "contracting out" schemes. As already noted it will
include children under school leaving age who are employed but will not re­
quire contributions for them. It will provide benefit for persons injured while
serving as members of rescue brigades in mines and elsewhere, and generally
for persons injured during rescue work due to an emergency arising at their
employer's premises. It will also contain special provision for certain accidents
occurring while the workman is travelling to and from work.

13. Contributions.—Contributions will be payable by all insured workmen
and their employers and the Exchequer will make a contribution equal to one­
fifth of the combined contribution of workpeople and employers. The rate of
contribution for an adult male worker will be 7d. a week, 4d. being payable
by the employer and 3d. by the workman. The corresponding figures for an
adult woman will be 5d. (employer 3d., woman 2d.); for a boy under 18, 3d.
(employer 1d., boy 1d.); and for a girl under 18, 2d. (employer 1d., girl 1d.).
There will be no contribution in respect of children under school leaving age.

14. Contributions will be paid by means of stamps affixed to cards, as they
have always been under the Health and Unemployment Insurance Schemes. It
is intended that when this Scheme and the General Scheme come into
operation the contributions under both Schemes should generally be collected
by means of one stamp on one card.

Part II

15. Benefits.—The principal benefits in non-fatal cases will be:

(a) Injury Allowance of 40s. a week payable during incapacity for work
for not more than twenty-six weeks;

(b) Disablement Pension payable where the workman continues to be
incapable of work after the 26 weeks period or where, after incapacity
ceases (either before or after the end of that period), he continues to
suffer from some permanent or substantial disability due to the
injury. The pension will be 40s., where the degree of disablement is
assessed at 100 per cent., and proportionate amounts where the
degree of disablement is assessed at something less than 100 per cent.
It will be increased by 20s. a week where the pensioner, notwithstanding
remedial measures, remains virtually unemployable; and it may be increased by amounts up to 20s. a week where the pensioner
is in need of constant attendance.
Dependants' Allowances.—An allowance of 16s. a week payable for a wife or other adult dependant and an allowance of 7s. 6d. for a first child while the workman is in receipt of injury allowance or when he is receiving an addition to his pension of a supplement of 20s. because he is virtually unemployable. The allowance for a wife or other adult dependant will not be payable where the wife or dependant is earning more than 20s. a week, and not more than one such allowance will be payable. "Child" has the same meaning in this Bill as in the Family Allowances Bill.

16. The rates of benefit will be the same for men and women. A married woman whose husband is wholly or mainly dependent on her earnings and incapable of self-support will be entitled to an allowance of 16s. in respect of him. She will also be eligible for an allowance in respect of a dependant or a first child subject to the same conditions as a male worker. Rates of benefit for unmarried workmen under eighteen years of age will be half the rate for an adult, to be raised to the adult rate on attaining eighteen years of age, but any dependant's allowance will be payable at the full rates. (For children under school leaving age, see paragraph 10 (e) above).

17. Where an industrial pensioner has to enter hospital or an institution for approved treatment for disability due to his injury his pension whilst undergoing such treatment will be at the 100 per cent. rate with dependant's allowance where appropriate, but if he is being maintained free of charge the pension will be subject to a deduction of 10s. a week in respect of home saving.

18. Minor injuries.—Where an injury results in only a minor disablement (amounting to at least 1 per cent. but less than 20 per cent.) a final settlement will be made by an award, of a gratuity, which may be payable by instalments, the amount not to exceed £100.

19. Fatal cases.—The principal benefits in fatal cases, which will be subject to the conditions mentioned in the next paragraph, will be as follows:—

(a) A widow married to the deceased before the date of his injury will receive—

(i) if she is fifty years of age or over, or being under that age, has the care of a child of the workman, or is permanently incapable of self-support, a pension of 30s. a week;

(ii) in other cases, a pension of 20s. a week.

If she would have qualified under the General Scheme for a widow's benefit at a higher rate during an initial period (normally 36s. a week for 13 weeks following the death) the pension will be raised to that higher rate for the appropriate period. Where a widow under fifty is awarded a pension at the 30s. rate because she has the care of a child of the workman, the pension will continue at this rate while the child ceases to be qualified for an allowance if she has then attained the age of 50 years. Where the widow was separated from her husband at the time of his death provision will be made for the award of a pension in accordance with any payment she was receiving or entitled to receive from him subject to a maximum of the appropriate rate above. On remarriage the pension will cease but there will be a marriage gratuity equal to one year's pension. Where a workman was in receipt at the time of his death of an "unemployability supplement" the widow's pension will be payable irrespective of the date of marriage.
(b) An allowance of 7s. 6d. weekly will be payable in respect of one of the workman's children. (No specific provision is made for orphans, for whom allowances at a special rate will be provided under the General Scheme (Part I of the White Paper—Cmd. 6559)).

c) A widower whose wife, being an industrial worker, was married to him previous to her injury will be eligible for a pension of 20s. a week if he is permanently incapable of self-support.

d) A pension will be payable, whether or not a widow's pension is payable, to a parent who is permanently incapable of self-support. The maximum pension for one parent will be 20s. a week; if both parents qualify, the pension will be 15s. a week each.

e) Where no pension is payable to a widow or a parent, one other adult relative of the deceased workman (if within the prescribed degree) who was resident with him at the time of the injury will be eligible for a pension if permanently incapable of self-support. The maximum rate of pension will be 20s. a week.

(f) Where no pension is payable under the foregoing provisions a woman who was resident with the workman at the date of the injury and throughout the period between that date and his death will be eligible for a temporary pension if she has the care of his child or children. The maximum rate will be 20s. a week and the pension will be payable so long as at least one child is within the qualifying age for an allowance under the Scheme.

(g) A (prescribed) relative of the deceased workman who is not eligible for any pension under this Scheme will be eligible for a temporary allowance of 36s. a week for thirteen weeks.

20. Pensions for widows will be subject to the condition that they were resident with or wholly or mainly maintained by the deceased at the time of his death. Pensions or allowances to parents or other relatives will be subject to the condition that the claimant was wholly or mainly maintained by the workman at the time of his death or would but for the injury have been so maintained. In other cases the condition will be that the claimant was wholly or mainly maintained by the insured person at the time of his injury and either continued to be so maintained up to the date of death or would, but for the injury, have been so maintained. The maximum rate in sub-paragraphs (d), (e) and (f) above will be given where the dependent had been wholly maintained by the workman, in other cases the amount will be proportionate to the degree of maintenance which had been given. In the case of a female dependant the pension will cease on subsequent marriage.

21. Duplication of Benefit.—The rate of injury allowance or disablement pension payable to a workman who receives a second or subsequent injury will be subject to the rule that, apart from allowances for a wife or child, he cannot receive more in total than the maximum of 40/- (20/- for a juvenile). Regulations may provide for adjustments in certain cases for duplication of benefits, in particular as regards more than one set of allowances in respect of dependants, and also other cases (e.g. that of a widow who herself suffers an industrial injury) where payments would accrue partly in a person's own right and partly owing to his relationship to some one else.

Part III

22. Determination of claims.—All claims to benefit will in the first instance be dealt with by an Insurance Officer. A claim will normally be met on an application by or on behalf of the workman, or in fatal cases, by or on behalf of
the dependent. The claimant will be required to give notice of the accident to his employer and to submit his claim to the Insurance Officer forthwith with a covering certificate and other appropriate particulars. The employer will be required to report the accident to the Insurance Officer. The Officer will normally decide the claim and if he decides it against the claimant the claimant will have a right of appeal to the local Appeal Tribunal. This Tribunal will consist of one or more members chosen to represent employers with an equal number of members chosen to represent insured persons and a Chairman appointed by the Minister. Appeals will lie from the decision of the local Tribunal to an Industrial Injuries Commissioner whose decision will be final. The proposals for the appointment of the Commissioner and the constitution of the local Tribunals and the rules governing procedure throughout are closely modelled on the existing provisions of the Unemployment Insurance Acts.

23. Assessment for pension.—When a workman ceases to be incapable of work or has been incapable for twenty-six weeks but is entitled to be assessed for pension by reason of continuing disability, his disablement (if any) will have to be assessed in order to determine whether a pension should be put in payment. For this purpose he will normally be examined by a Medical Board and the Insurance Officer will determine the pension to be paid in accordance with the Medical Board’s report. The workman will have certain rights of appeal against the decision of the Medical Board to a Medical Appeal Tribunal and the decision of that Tribunal will be final. A Medical Board will consist of not less than two medical practitioners appointed by the Minister of whom one will be appointed Chairman, and a Medical Appeal Tribunal will consist of a Chairman selected by the Minister and two medical practitioners. The Minister instead of himself appointing Medical Boards may arrange with any other Government Department that any Medical Board consisting of not less than two medical practitioners appointed or recognised by that Department shall be a Medical Board for the purposes of the Industrial Injuries Scheme.

24. Review of decisions.—There are provisions for enabling decisions given by an Insurance Officer, a Local Appeal Tribunal, the Commissioner, a Medical Board or a Medical Appeal Tribunal to be reviewed in certain circumstances defined in the Bill.

25. Extension of the Scheme to Diseases, etc.—It is proposed to adhere generally to the principles at present recognised in extending the Workmen’s Compensation Acts to diseases scheduled or otherwise specified which are due to the nature of the employment. Accordingly, the Bill gives the Minister power to prescribe such diseases (either generally in relation to all insured persons, or in relation to insured persons employed in prescribed occupations) and incapacity for work or other disabilities resulting from such prescribed disease in the case of a person who fulfils the necessary conditions will be treated on the same footing as an “injury” due to an accident, subject to any necessary modifications which may be made by Regulations. There are provisions regarding certain respiratory diseases which will enable the special medical and other arrangements in regard to pneumoconiosis to be continued.

Part V

26. Finance.—An Industrial Injuries Fund will be set up out of which all benefits and administrative charges will be paid. The Fund will be maintained by weekly contributions from employers and workmen, with a
contribution from the Exchequer. Further information regarding the financial provisions of the Scheme is given in the Financial Memorandum attached to the Bill.

27. Administration.—The Minister of National Insurance will be responsible through his officers for the day-to-day administration of the Scheme. An Industrial Injuries Advisory Council will be set up which will include an equal number of persons representing employers and insured persons respectively. It will be the duty of this Council to consider and advise the Minister on such questions relating to the Act as he refers to them. The Bill also empowers the Minister to promote or assist research into the cause and incidence of and methods of prevention of accidents, injuries and diseases and to make arrangements with the Ministry of Labour and National Service for securing that persons entitled to benefit under the Scheme take full advantage of vocational training courses and industrial rehabilitation courses. Provisions for the issue of insurance stamps, books and cards and for the issue of copies of birth, marriage or death certificates at special rates are on the lines familiar in the Insurance Schemes, as are also the provisions relating to legal proceedings in connection with the Act.

Part VI

28. Miscellaneous and General.—Power is given to the Minister to make regulations modifying the provisions of the Scheme in the case of seamen and airmen (that is, persons employed on civil aircraft) to take account of the special circumstances arising from their employment outside Great Britain. The Minister will also have power to make regulations determining what persons are to be treated as employers in certain cases. Provision is made for reciprocal arrangements with other countries.

29. Application of the New Scheme to Past Cases.—The Workmen’s Compensation Acts, including the Workmen’s Compensation (Temporary Increases) Act, 1943, will continue to apply (subject to certain amendments proposed in the Family Allowances Bill) to cases arising before the new scheme comes into force, with suitable adaptation to cases due to industrial disease. It is provided in the Bill, however, that a workman receiving weekly payments of compensation under the Acts who, if he came under the new Scheme, would be deemed to be virtually unemployable as a result of his injury may apply for and be granted an additional allowance of 20s. a week (see paragraph 4 above). The cost of this allowance will be borne by the Industrial Injuries Fund.
Proposals now made compared with White Paper proposals and benefits under the Workmen's Compensation Acts

### Table A

**Initial period of total incapacity**

<table>
<thead>
<tr>
<th>Type of case</th>
<th>First 13 weeks</th>
<th></th>
<th>After 13 weeks</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>(2)</td>
<td>(3)</td>
<td>(4)</td>
<td>(5)</td>
</tr>
<tr>
<td>Single man or woman</td>
<td>35s. max.</td>
<td>35s.</td>
<td>40s.</td>
<td>40s. max.</td>
</tr>
<tr>
<td>Single man or woman with adult dependant</td>
<td>35s. max.</td>
<td>35s.</td>
<td>35s.</td>
<td>35s.</td>
</tr>
<tr>
<td></td>
<td>8s. 9d. (dept.)</td>
<td>16s. (dept.)</td>
<td>16s.</td>
<td>16s. (dept.)</td>
</tr>
<tr>
<td></td>
<td>Total: 43s. 9d.</td>
<td>Total: 56s.</td>
<td>50s.</td>
<td>Total: 56s.</td>
</tr>
<tr>
<td>Married man</td>
<td>40s. max.</td>
<td>40s.</td>
<td>40s.</td>
<td>40s. max.</td>
</tr>
<tr>
<td></td>
<td>8s. 9d. (wife)</td>
<td>16s. (wife)</td>
<td>16s.</td>
<td>16s. (wife)</td>
</tr>
<tr>
<td></td>
<td>Total: 43s. 9d.</td>
<td>Total: 56s.</td>
<td>50s.</td>
<td>Total: 56s.</td>
</tr>
<tr>
<td>Married man with child</td>
<td>45s. max.</td>
<td>40s.</td>
<td>40s.</td>
<td>40s. max.</td>
</tr>
<tr>
<td></td>
<td>8s. 9d. (wife)</td>
<td>16s. (wife)</td>
<td>16s.</td>
<td>16s. (wife)</td>
</tr>
<tr>
<td></td>
<td>7s. 6d. (child)</td>
<td>7s. 6d. (child)</td>
<td>7s. 6d.</td>
<td>7s. 6d. (child)</td>
</tr>
<tr>
<td></td>
<td>Total: 48s. 9d.</td>
<td>Total: 63s. 6d.</td>
<td>50s.</td>
<td>Total: 63s. 6d.</td>
</tr>
</tbody>
</table>

Note. — If the wife or dependant is earning more than 20s. a week, the allowance of 16s. shown in columns (4) and (7) will be withheld.
### Table B

Workman permanently incapable of work as a result of injury and with 100 per cent.
Pension under New Scheme

<table>
<thead>
<tr>
<th></th>
<th>Workmen’s Compensation Acts</th>
<th>White Paper</th>
<th>Present Proposal</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(1)</td>
<td>(2)</td>
<td>(3)</td>
</tr>
<tr>
<td>Single man or woman</td>
<td>40s. maximum</td>
<td>40s.</td>
<td>40s. (unemployability supplement)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>10s.</td>
<td>Total</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(unemployability supplement)</td>
<td>60s.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total</td>
<td></td>
</tr>
<tr>
<td>Single man or woman</td>
<td>40s. maximum</td>
<td>40s.</td>
<td>40s. (dependant)</td>
</tr>
<tr>
<td>with adult dependant.</td>
<td></td>
<td>10s. (dependant)</td>
<td>16s. (dependant)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>10s. (unemployability supplement)</td>
<td>20s. (dependant)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total</td>
<td>Total</td>
</tr>
<tr>
<td></td>
<td></td>
<td>60s.</td>
<td>76s.</td>
</tr>
<tr>
<td>Married man</td>
<td>50s. maximum</td>
<td>40s.</td>
<td>40s. (wife)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>10s. (wife)</td>
<td>16s. (wife)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>10s. (unemployability supplement)</td>
<td>20s. (dependant)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total</td>
<td>Total</td>
</tr>
<tr>
<td></td>
<td></td>
<td>60s.</td>
<td>76s.</td>
</tr>
<tr>
<td>Married man with child</td>
<td>55s. maximum</td>
<td>40s.</td>
<td>16s. (wife)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>10s. (wife)</td>
<td>7s. 6d. (child)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>10s. (unemployability supplement)</td>
<td>20s. (dependant)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total</td>
<td>Total</td>
</tr>
<tr>
<td></td>
<td></td>
<td>67s. 6d.</td>
<td>83s. 6d.</td>
</tr>
</tbody>
</table>

**Note.**—If the wife or dependant is earning more than 20s. a week the allowance of 16s. shown in column (4) will be withheld.