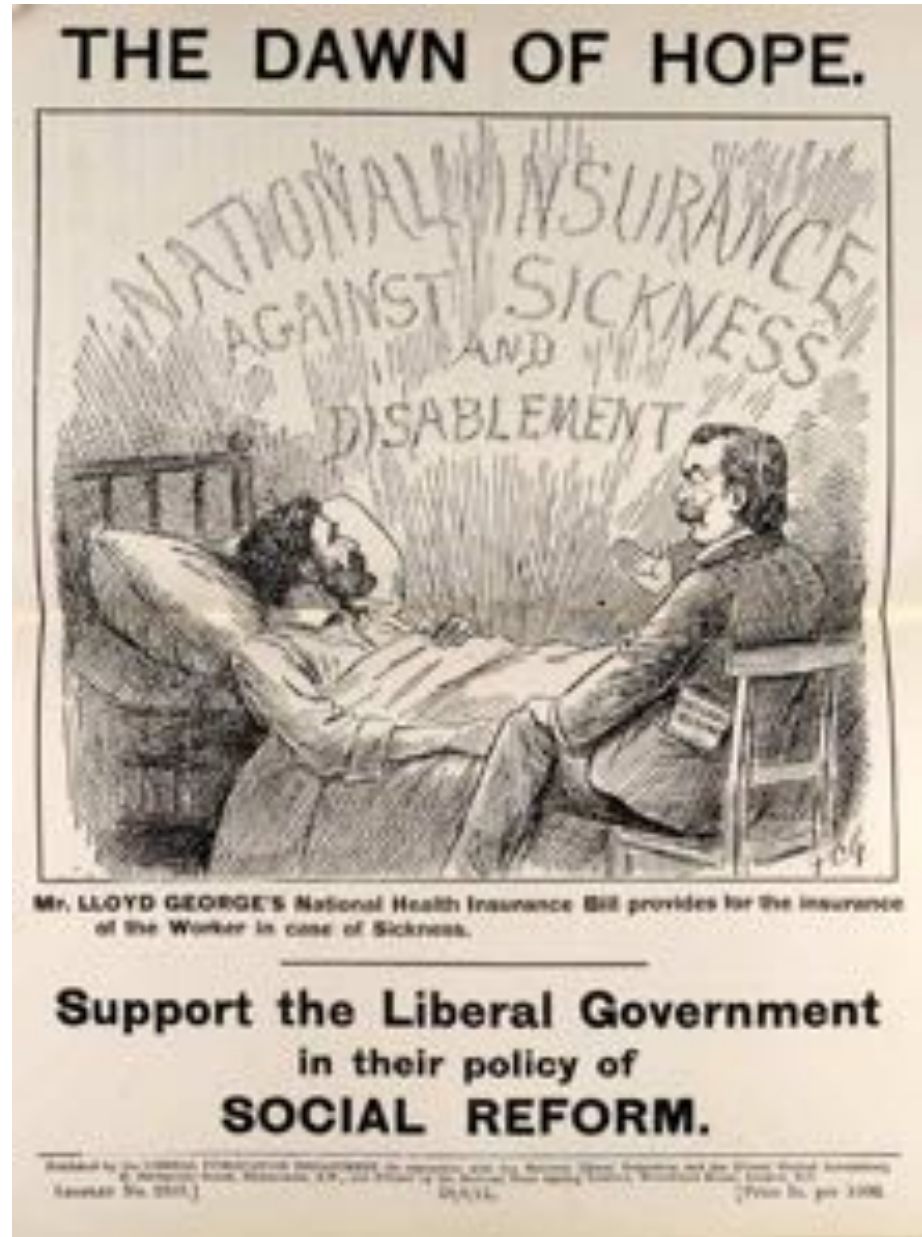


What were the Liberal Reforms and did they deal with poverty?

Aim:

To understand and evaluate the reforms the Liberal Party introduced to improve the lives of the poor





The Liberal Party swept to power in the General Election in 1906. In the new Parliament there were 4000 Liberal MPs, 157 Conservatives and 29 Labour MPs. Almost immediately the Liberal Government embarked on a far reaching and never before seen social reform programme.

You have been given a table on an A3 sheet. As we go through the Liberal Reforms of the new government, one by one, you'll need to fill in your table. It will get easier as we go through. You have some information already filled in...

Children	<ul style="list-style-type: none"> • No real official system • Some charities helped poor families with children • Barnardo's charity • Workhouses for orphans 		
The Old	<ul style="list-style-type: none"> • Charities • Family (the best they could) • Workhouses 		
The Sick	<ul style="list-style-type: none"> • Charities • Family (the best they could) • Workhouses 		
The unemployed	<ul style="list-style-type: none"> • Outdoor relief • Voluntary Labour exchanges 		

Free school meals (1906)

Local councils were given the power to provide free meals for children from the poorest families. These meals were to be paid for from the local rates. By 1914, over 158,000 children were having free meals once a day, every day.

14 million free meals a year



School medical inspections (1907)

Doctors and nurses went into schools to give pupils compulsory medical checks and recommend any treatment they thought necessary. These checks were free, but until 1912, parents had to pay for any treatment required.



Pros and cons?

The Children's Act (1908)

This Act, sometimes called the **Children's Charter**, did several things to help children:

- Children became 'protected persons' which meant that their parents could be prosecuted for cruelty against them.
- Poor law authorities were made responsible for visiting and supervising children who had suffered cruelty or neglect.
- All children's homes were to be registered and inspected.
- Children under the age of 14 who had broken the law could no longer be sent to adult prisons.
- Juvenile courts were set up to try children accused of a crime.
- Children who had committed a crime were sent to Borstals that were specially built and equipped to cope with young offenders.
- Children under 14 were not allowed into pubs.
- Shopkeepers could not sell cigarettes to children under 16.



Pros and cons?



The Pensions Act (1908)

This gave weekly pensions from government funds to the elderly. The promise to introduce pensions was made in the 1908 budget and became law the following year.

- Everyone over the age of 70 was eligible for a state pension.
- A single person received 5s a week and a married couple 7s 6d (later increased to 10s).
- Had to earn less than £21 a year and your pension got lower each £ you earned up to £31 a year! After that you didn't qualify
- You also couldn't have been in prison 10 years before applying

Pros and cons?

Brought together workers looking for a job with employers looking for workers

The Labour Exchanges Act (1909)

A national string of state labour exchanges was set up. This meant that unemployed workers could go to a labour exchange to look for a job instead of having to tramp from workplace to workplace to find work. This was much more efficient both for those looking for work and those offering it.



Pros and cons?

Liberal government wanted to help workers who became unemployed or ill

The National Insurance Act (1911)

This set up an insurance scheme that aimed to prevent poverty resulting from illness. Workers could insure themselves against sickness and draw money from the scheme if they fell ill and could not work.

- All manual workers and people in low-paid white-collar jobs had to join. Less than £160 a year
- Workers paid 4d for insurance stamps which they stuck on a special card.
- Employers contributed 3d for each worker in the scheme.
- The Government contributed 2d for each worker in the scheme.
- If a worker in the scheme fell ill, they got sick pay of 10s a week for 13 weeks and then 5s for a further 13 weeks in any one year.

- Workers in the scheme could get free medical treatment and maternity care.

In the beginning, around ten million men and four million women were covered by national insurance.



Pros and cons?

The National Insurance Act, Part II (1912)

This part of the National Insurance Act aimed to prevent poverty resulting from unemployment by insuring workers against periods when they were out of work.

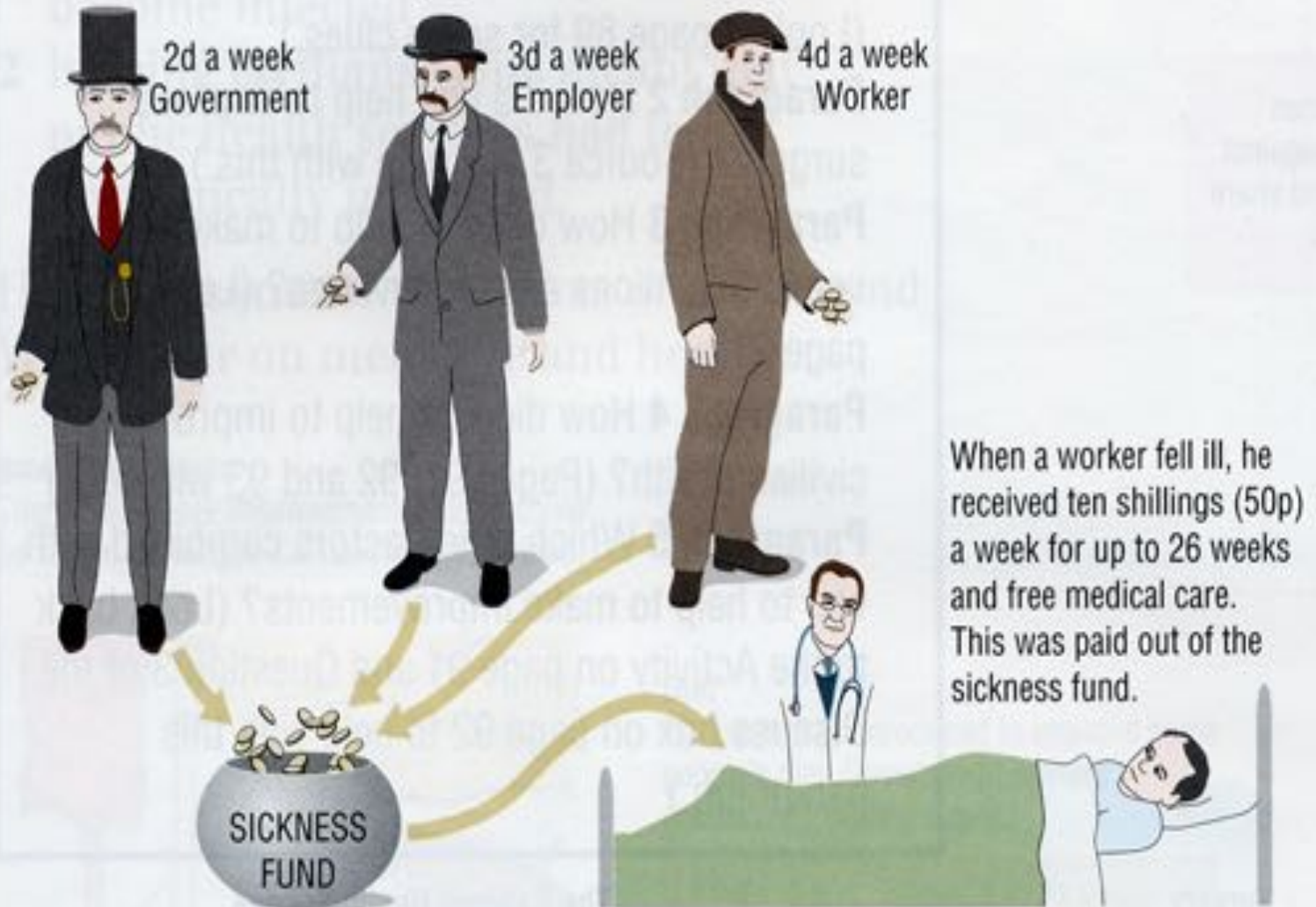
- The scheme was open, at the start, to people (mainly men) who worked in trades like shipbuilding and engineering, where there was a great deal of seasonal unemployment.
- Workers, employers and the Government each paid 2d a week for insurance stamps for every worker in the scheme.
- Workers could, when unemployed, be paid 7s 6d a week for up to 15 weeks in any one year.

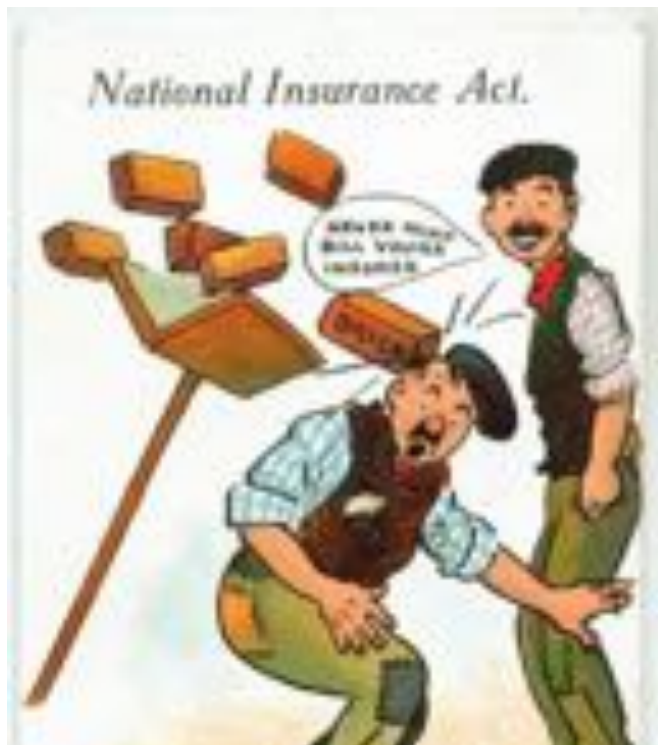


How would it be paid for?

▼ SOURCE 1 How the National Insurance scheme worked

The 1911 National Insurance Act said that workers, employers and the government must all pay money into a sickness fund.





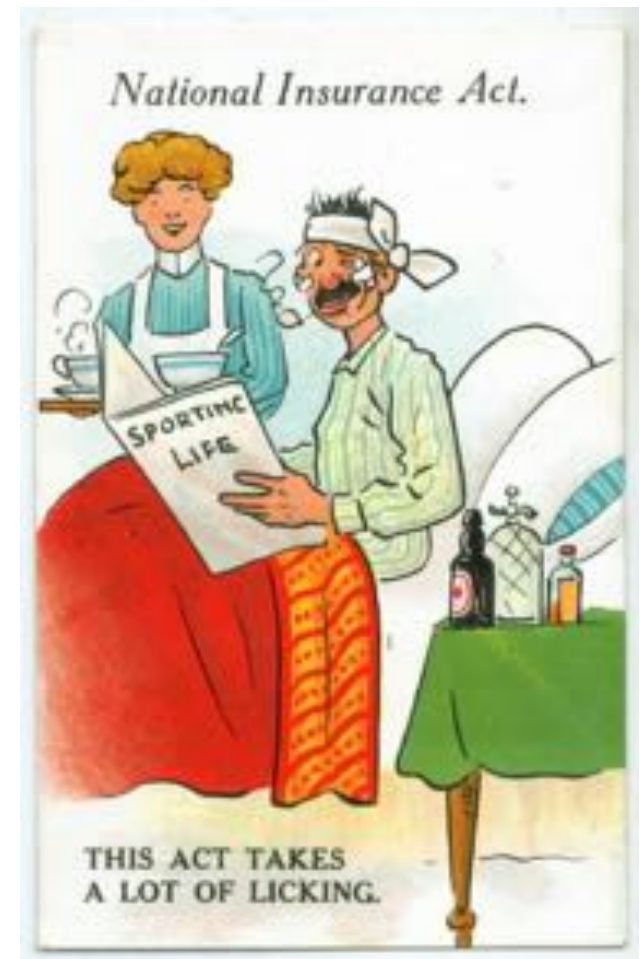
Contributions were taken directly from wages

Worker received a stamp on his insurance card to prove eligibility of benefits

Many employers opposed the Act as it would cost a lot of money to pay a worker not working



Are these cartoons in support of the National Insurance Act or against it?



Pros and cons?

School clinics (1912)

A network of school clinics was set up that provided free medical treatment for children. This was necessary because some parents could not afford the treatment that doctors wanted to give their children as a result of discovering something wrong during their medical inspection.



● SOURCE 11



Photograph of a London County Council doctor examining a child in a London school, 1911.

Why were some people unhappy about the Liberal Reforms?

Conservatives		didn't like the deductions from wages
House of Lords		didn't like the tax increases that would be needed
Labour		didn't like the way the state was getting involved in people's lives
Some workers		didn't like the fact that workers had to pay towards the benefits



**David Lloyd George (Chancellor)
& Winston Churchill**

These reforms, especially pensions, had to be paid for. To do this, David Lloyd George, as Chancellor of the exchequer, introduced a new budget in 1909 which taxed the rich and the landowners.

At first the House of Lords opposed the budget – Why?

Many people felt it was wrong for the state to step in and help people as this might encourage them to be lazy and not stand on their own two feet – do you agree?

The Liberals got re-elected in the General Election so it was passed and the foundations of the Welfare State were laid...

Create a very quick timeline of the Liberal Reforms, but the only words / letters you can use are the titles of the reform eg Free School Meals Act and the date.

You need to draw an image or icon that represents that Act or Law...

1900

1914

Recap Quiz:



1. When was the School Meals Act? **1906**
2. Free school medical inspections were introduced in 1907 – what was still a problem for another 5 years? **Had to pay for treatment if found necessary**
3. Name two details of what the Children's Act said.
 - **Children's homes would be inspected**
 - **Under 14 could no longer be sent to adult prison**
 - **Child criminals went to Borstal instead of prison**
 - **U14 Not allowed into pubs**
 - **U16 couldn't buy cigarettes**
4. When was the Old Age Pensions Act?
1908
5. How old did you have to be to get a pension? **70+**
6. What was the maximum income you could have and still get a pension? **£31**
7. What law made it easier for the unemployed to find jobs? **The Labour Exchange Act**
8. The National Insurance Act introduced two types of benefits – what were they?
Paid if they were out of work, unable to work and Free medical treatment if in the scheme
9. When was the National Insurance Act?
1911-1912
10. Name the 3 groups that contributed towards National Insurance-related benefits **Employer, Worker, Government**