



SPOTLIGHT ON

SOCIAL INSURANCE AND ALLIED SERVICES

Report by
SIR WILLIAM BEVERIDGE

PREM series: The
Beveridge Report

Command of His Majesty
1942

Key Stages 3-5 | Postwar 1945 - present
Video resource

LONDON
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1942

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PREM series: The Beveridge Report

A 'revolutionary moment' for health and welfare in Britain?

We hope you enjoyed watching our Education Service video on the Beveridge Report with Laura Robson-Mainwaring, Principal Specialist in modern domestic records, relating to health and welfare in the 20th century.

[Watch video¹](#)

Suitable for:

KS 3-5

Time period:

Postwar 1945 - present

¹ <https://youtu.be/e-vGHp4P9LU>

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Video transcript

Hello, my name's Laura Robson-Mainwaring and I'm the Principal Records Specialist for modern health records in the modern domestic team. So I specialise in records related to health and welfare in the 20th century.

Today we going to look at the Beveridge Report, which is a document we can find within our Prime Minister's Office document collection, denoted by the departmental code PREM, or P-R-E-M. It falls within the series PREM 4, which contains papers originally marked as confidential that were kept at 10 Downing Street in the interwar and Second World War period under the premierships of Stanley Baldwin Neville Chamberlain and Winston Churchill. Prime Minister's Office material usually contains lots of letters, draft reports, and memorandum about a range of subject matters covering anything that the government might have to make big decisions on both the domestic and the overseas front. Many of the files even contain small comments written into the margins by the Prime Minister revealing how they reacted to important policy matters.

Today we are going to look at the file reference PREM 4/89/2. So this is a unique file reference that relates to material about the Beveridge Report and it covers the dates November 1942 to April 1943. So what is the Beveridge Report? So here we have the frontispiece of the Beveridge Report, which is officially titled 'Social Insurance and Allied Services'. So on the surface, this is a 300 page report made up of fairly dry language. It was written on the request of government by a social economist and civil servant named Sir William Beveridge and it's not unlike hundreds of other commissioned reports that can be found in the state archives.

So what makes this seemingly unremarkable report so remarkable? In essence, the Beveridge Report is now recognised as the blueprint for the modern British welfare state, including most notably the NHS. The report contained a summary of principles deemed necessary to banish poverty and want from Britain, namely through the proposal of a comprehensive system of social security that would be operated by the state. We can see on the some of the opening pages of the report that Beveridge's vision was to battle against what he called the five giants. So these were idleness, ignorance, disease, squalor and want. He proposed a social programme that would care for the population from the cradle to the

Video transcript (cont.)

grave, which included family allowances – so what we would term child benefit today – as well as new housing schemes changes to unemployment and sickness benefits, old age pensions and the introduction of free universal healthcare.

To understand the report, we need to understand the context in which it was written. So it was published in December 1942 during the Second World War, and to some extent the war changed people's attitudes towards state interference. An emergency medical service was created during the war, which essentially created a temporary national system of hospitals throughout the country. Hospital culture was traditionally independent, but this centrally controlled system paved the way for the creation of the NHS. Interference from the state could also be shown to have positive impact on citizens' welfare. For example, government ministers noticed that, as a result of rationing, the health of the poor had actually improved. Various wartime welfare reforms, such as supplementary pay for old age pensioners and the subsidy of milk from school meals, again paved the way for long-term changes the unique conditions of wartime also meant that the time was right for revolutionary upheaval. Whilst many in the government felt that existing systems just needed updating, in the report Beveridge said 'a revolutionary moment in the world's history is a time for revolutions, not for patching'. The war also further highlighted the problem of poverty within society. In many places the situation was dire. Records held in The National Archives from the likes of the Unemployment Assistance Board show how severe experiences of poverty were and how a man's weekly budget would not cover his essential needs. Material from this department appears in our catalogue under the reference AST.

So what were the reactions to the report? So Winston Churchill received his copy of the report on the 11th of November 1942; so, this very copy right here. We can see here from this memorandum that the report was described as 'lengthy' and we can see Churchill asked for a brief report to be made of the key points. We can see from the briefings of the report that some of Churchill's advisers were worried about the ambitious and expensive scope of the proposals and there was concern about what publicity it would receive. Cabinet resolved that Beveridge should not speak publicly about his ideas until after it was presented to Parliament, citing the Secrets Act, and we can also see in another part of the file some reactions from Churchill. So you can see his note is made here in the margins that

Video transcript (cont.)

he remarked, 'once it is out he can bark to his heart's content'.

However, before the report was even published, the press were reporting on its historic nature, stating that it would be the big issue in home politics for a long time. Whilst those in government were sceptical, the public reacted positively. By February 1944, over 600,000 copies of the report had sold. You can see again here that we have a survey that was taken out by the British Institute of Public Opinion and it shows that 95% of the British public had heard about the report and many were particularly drawn to the idea of a universal state health service. The report was also seen as something to aim for after the war had finished as part of reconstruction.

Some aspects of the beverage report were implemented quicker than others and not entirely in line with the proposals in the report. The Family Allowances Act was passed in 1945 under the coalition government, giving each family five shillings a week for each child other than the first one, slightly under the proposed eight shillings as set out by Beveridge. These posters and leaflets about the new family allowances are found within our Central Office of Information collection, a government information department that provided publicity and public information. In the 1945 election, Clement Attlee's Labour government came to power, with many in the electorate seeing them as the party who would deliver the Beveridge Report the most closely. Following the election of the Labour government, the National Insurance Act and the National Health Service Act was passed in 1946.

The creation of a National Health Service was arguably the most significant aspect of Beveridge's proposals. Healthcare in Britain before the NHS had been founded on charity or on insurance-based schemes, as most people could not afford to pay for medical treatment. The NHS changed this and medical care became free and based on need rather than on ability to pay. It was 100% financed from taxation, which meant that the rich contributed more than the poor. Everyone was eligible for treatment and treatment could be given at any NHS institution anywhere in the country. However, before the NHS opened its doors to the public, there was great opposition to many aspects of the proposals, particularly from the likes of the British Medical Association, a body that represents doctors. They campaigned against some of the terms of the proposed new health service, which would

Video transcript (cont.)

see doctors become employees of the state on set salaries as opposed to being self-employed and independent. However, without them the NHS could not operate and the government was forced to make a number of compromises. GP surgeries remained private businesses that could be bought and sold and consultants in hospitals were allowed to continue an element of private treatment. You can find more records relating to the creation of the NHS within our Ministry of Health Collection.

The National Health Service Act was eventually passed in November 1946 and the NHS opened its doors to the nation on the 5th of July 1948. By the end of the year, around 90% of the population had signed up for the service and, significantly for its success, 85% of doctors also joined the service by the end of this first year and the NHS would become one of the most enduring and significant aspects of Beveridge's proposals in his report.

Tasks

Watch the video then try and answer the following questions:

- What does the code PREM stand for?
- What kind of material is found in this collection?
- What is the Beveridge Report?
- Name the five giants that the report wanted to defeat to reconstruct Britain after the Second World War.
- How was the social programme designed to care for the population from the 'cradle to the grave'?
- Explain how the Second World War had helped prepare the way for the development of the National Health service.
- Before the NHS, how did people get medical treatment?
- Explain three principles of National Health Service care.
- Why did the British Medical Association object to the introduction of the National Health Service?
- How were these objections resolved?

Source 1

Extract from The Beveridge Report, December 1942, Catalogue ref: PREM 4/89/2.

The Beveridge Report was presented to parliament in November 1942 during the Second World War by Sir William Beveridge. It outlined the key principles necessary to rid Britain of 'poverty' and 'want'. It proposed a system of state social security so that the population would be protected 'from the cradle to the grave' after the war. The Labour Government came to power under Clement Attlee in July 1945 committed to enacting the Beveridge Report.

- Explain the meaning of the term 'social insurance'. [See paragraph 10, line 5.]
- Why does William Beveridge in this report, describe the time as a 'revolutionary moment... not a time for patching'? [See paragraph 7.]

Tasks

- What are the 5 'giants' the plan wanted to attack? Use your own knowledge and the video to explain how each 'giant' would be attacked.
- What was the idea behind providing a 'national minimum' for benefits provided by the state? [See paragraph 9.]
- Benefits were not 'means tested.' Explain this term.

Source 2

Extract from a government report on the Beveridge plan on the cost and introduction of child allowances [child benefit]. Catalogue ref: PREM 4/89/2

The Family Allowances Act was passed in June 1945 (by the coalition government) giving each family 5 shillings a week for each child other than the first child, less than the proposed 8 shillings as set out by Beveridge.

- Which of Beveridge's 'five giants' was this benefit designed to attack?
- How were families with children supported?

Source 3

National Health Service leaflet, May 1948, Catalogue ref: INF 2/66, page 15.

This comes from the government information department responsible for publicity and information.

The National Health Service was arguably the most significant proposal of the Beveridge Report. Before the NHS, health care had been based on charity or on insurance-based schemes as most people could not afford to pay for medical treatment. Free treatment was available for everyone at any NHS institution in the country and the NHS was to be paid for through taxation. The National Health Service Act was passed in November 1946 and the NHS was launched on 5 July 1948.

Tasks

- Why do you think the government published this leaflet?
- Comment on the use of 'your' in the title.
- When did the National Health Service officially start?
- How was the National Health Service based on the principal of universality?
- What services were included in the new Health Service?
- How was the National Health Service paid for?
- How were pensions, sickness benefit and unemployment benefit to be paid for?

Source 4

Leaflet entitled 'How to claim sickness benefit'. Catalogue INF 2/66.

This comes from the government information department responsible for publicity and information.

- Why do you think this leaflet was produced?
- What was sickness benefit?
- How could it be claimed?
- Which of Beveridge's 'five giants' was this benefit designed to attack?

Source 5

Extract from a report on the public reaction to the Beveridge report, Catalogue ref PREM 4/98/2.

Over 600,000 copies of the Beveridge Report were sold by February 1944

- Why do you think that according to this survey, the Beveridge Report was very popular 'amongst the poorer people'?
- What aspect of the plan was most criticised by the public?
- How do you explain 'the overwhelming agreement that the Beveridge should be put into effect'?

Tasks

Source 6

'New York Times' cartoon entitled: 'I had such a lovely dream last night, I was having my hair permed free under the National Health' May 1949, Catalogue ref: MH 55/907

- What is the message of this cartoon?
- Find out about health care in the USA at the time this cartoon was published.

Source 1: Extract from The Beveridge Report, December 1942.

Catalogue Ref: PREM 4/89/2

THREE GUIDING PRINCIPLES OF RECOMMENDATIONS

6. In proceeding from this first comprehensive survey of social insurance to the next task—of making recommendations—three guiding principles may be laid down at the outset.

7. The first principle is that any proposals for the future, while they should use to the full the experience gathered in the past, should not be restricted by consideration of sectional interests established in the obtaining of that experience. Now, when the war is abolishing landmarks of every kind, is the opportunity for using experience in a clear field. A revolutionary moment in the world's history is a time for revolutions, not for patching.

8. The second principle is that organisation of social insurance should be treated as one part only of a comprehensive policy of social progress. Social insurance fully developed may provide income security; it is an attack upon Want. But Want is one only of five giants on the road of reconstruction and in some ways the easiest to attack. The others are Disease, Ignorance, Squalor and Idleness.

9. The third principle is that social security must be achieved by co-operation between the State and the individual. The State should offer security for service and contribution. The State in organising security should

not stifle incentive, opportunity, responsibility; in establishing a national minimum, it should leave room and encouragement for voluntary action by each individual to provide more than that minimum for himself and his family.

10. The Plan for Social Security set out in this Report is built upon these principles. It uses experience but is not tied by experience. It is put forward as a limited contribution to a wider social policy, though as something that could be achieved now without waiting for the whole of that policy. It is, first and foremost, a plan of insurance—of giving in return for contributions benefits up to subsistence level, as of right and without means test, so that individuals may build freely upon it.

Source 1: Transcript

THREE GUIDING PRINCIPLES OF RECOMMENDATIONS

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4. The third principle is that social security much be achieved by co-operation between the State and the individual. The State should offer security for service and contribution. The State in organising security should not stifle incentive, opportunity, responsibility; in establishing a national minimum, it should leave room and encouragement for voluntary action by each individual to provide more than that minimum for himself and his family.
5. The plan for Social Security set out in the Report is built upon these principles. It uses experience but is not tied by experience. It is put forward as a limited contribution to a wider social policy, though as something that could be achieved now without waiting for the whole of that policy. It is, first and foremost, a plan of insurance- of giving in return for contributions benefits up to subsistence level, as of right and without means test, so individuals may build freely upon it.

425. The practical conclusions emerging from this discussion are :

- (1) Financial provision should be made for children's allowances at the cost of the Exchequer in respect of all children other than the first child when the parent is earning, and of the first child in addition during interruption of earning.
- (2) The average amount of such allowances should be 8/- a week in addition to the existing provision in kind. The actual allowance should be graduated according to the age of the child. In so far as provision in kind is extended beyond its present scale, the cash allowances should be reduced.
- (3) The cash allowances should be administered by the Ministry of Social Security.

Source 2: Transcript

425. The practical conclusions emerging from this discussion are:

(1) Financial provision should be made for children's allowances at the cost of the Exchequer in respect of all children other than the first child when the parent is earning, and of the first child in addition during interruption of earning.

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(3) The cash allowance should be administered by the Ministry of Social Security.

Source 3: National Health Service leaflet, May 1948.

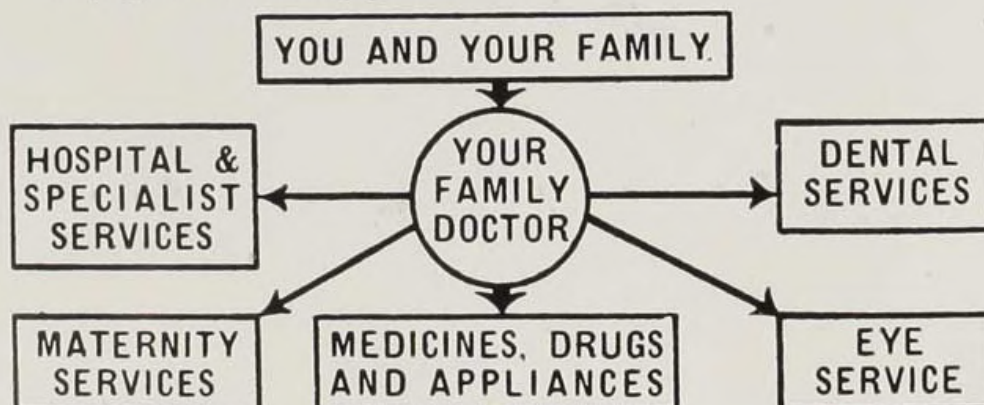
Catalogue Ref: INF 2/66, page 15



YOUR NEW NATIONAL HEALTH SERVICE

On 5th July the new National Health Service starts

Anyone can use it—men, women and children. There are no age limits, and no fees to pay. You can use any part of it, or all of it, as you wish. Your right to use the National Health Service does not depend upon any weekly payments (the National Insurance contributions are mainly for cash benefits such as pensions, unemployment and sick pay).



CHOOSE YOUR DOCTOR NOW

The first thing is to link up with a doctor. When you have done this, your doctor can put you in touch with all other parts of the Scheme as you need them. Your relations with him will be as now, *personal and confidential*. The big difference is that the doctor will not charge you fees. He will be paid, out of public funds to which all contribute as taxpayers.

So *choose your doctor now*. If one doctor cannot accept you, ask another, or ask to be put in touch with one by the new "Executive Council" which

has been set up in your area (you can get its address from the Post Office).

If you are already on a doctor's list under the old National Health Insurance Scheme, and do not want to change your doctor, you need *do nothing*. Your name will stay on his list under the new Scheme.

But make arrangements for *your family* now. Get an application form E.C.1 for *each* member of the family either from the doctor you choose, or from any Post Office, Executive Council Office, or Public Library; complete them and give them to the doctor.

There is a lot of work still to be done to get the Service ready. If *you* make *your* arrangements in good time, you will be helping both yourself and your doctor.

Issued by the Department of Health for Scotland

A

This advertisement appears in selected Sunday, Morning and Evening newspapers in Scotland.

Source 3: Transcript

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Anyone can use it- men, women and children. There are no age limits, no fees to pay. You can use any part of it, or all of it, as you wish. Your right to use the National Health Service does not depend upon any weekly payments (the National Insurance contributions are mainly for cash benefits such as pensions, unemployment and sick pay.)

[Diagram]

YOU AND YOUR FAMILY – arrow to: Your family doctor

Arrows to:

Hospital & Specialist Services

Dental Services

Maternity Service

Medicines, drugs and appliances

Eye service

[End diagram]

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Source 3: Transcript (cont.)

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Issued by the Department of Health for Scotland

This advertisement appears in selected Sunday, Morning and Evening newspapers in Scotland.

Source 4: Leaflet entitled 'How to claim sickness benefit'.

Catalogue Ref: INF 2/66



**NATIONAL
INSURANCE**

HOW TO CLAIM SICKNESS BENEFIT

**Get a medical certificate from your
doctor, fill in the particulars
and send it to your local National
Insurance Office**

WITHIN 3 DAYS

**OR send a note giving your full name,
address and National Insurance number**

WITHIN 3 DAYS

**and follow it up with a medical certificate
as soon as possible and**

NOT LATER THAN 10 DAYS

from the day you fell ill

DELAY MAY LEAD TO LOSS OF BENEFIT

**YOU CAN GET THE ADDRESS OF YOUR LOCAL NATIONAL
INSURANCE OFFICE AT THE POST OFFICE NEAREST YOUR HOME**

NIP 25

Source 4: Transcript

National Insurance

HOW TO CLAIM SICKNESS BENEFIT

Get a medical certificate from your doctor, fill in the particulars and send it to your Local National Insurance Office.

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NEAREST YOUR HOME

609

SUMMARY

NINETY-FIVE per cent of the public had heard about the Beveridge Report.

Great interest in the Report was discovered and, strikingly enough, this interest was most marked amongst the poorer people.

General approval was found for the main features of the schemes as set out in the Report. The extent of the approval varied from a bare majority saying that weekly benefits of 40s. per week for a married couple was about the right amount, to an overwhelming endorsement of the proposal to include everyone in a comprehensive scheme of medical services. The majority thought that the Government should take over the smaller life assurances.

The greatest volume of criticism was directed towards the proposal to start Old Age Pensions at 14s. per week. The majority of the public thought that the amount should be made at least 20s. a week immediately, or at least that the rate of increase to the maximum of 24s. should be speeded up.

There was overwhelming agreement that the Beveridge plan *should* be put into effect. There was, however, a much smaller proportion believing that in fact it *would* be put into effect.

Source 5: Transcript

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General approval was found for the main features of the schemes as set out in the Report. The extent of the approval varied from a bare majority saying that weekly benefits of 40s [shillings] per week for a married couple was about the right amount, to an overwhelming endorsement of the proposal to include everyone in a comprehensive scheme of medical services. The majority thought that the Government should take over the smaller life assurances.

The greatest volume of criticism was directed towards the proposal to start Old Age Pensions at 14 shillings per week. The majority of the public thought that the amount should be made at least 20 shillings a week immediately, or at least that the rate of increase to the maximum of 24 shillings should be speeded up.

There was overwhelming agreement that the Beveridge plan should be put into effect. There was, however, a much smaller proportion believing that in fact it would be put into effect.

Source 6: 'New York Times' cartoon, May 1949.

Catalogue Ref: MH 55/907



"I had such a lovely dream last night. I was having my hair permed FREE under the National Health."



Why do our hyperlinks come with footnotes?

Our resources are designed to be printed and used in classrooms, which means hyperlinks aren't always accessible digitally. We include the full link at the bottom of the page so that you can type in the address without distracting from the main text of the lesson materials.

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