Introduction – In 1906, Britain was the wealthiest and most powerful country in the world. However, many Britons lived short, poverty-stricken lives. The fact that around 30% of Britons lived in poverty was proven by the investigations of Booth and Rowntree. Until this point, many politicians believed in laissez-faire, and that the poor should help themselves. However, by 1914 the Liberal Government passed a series of reforms aimed at helping the poorest in society; the young, the old, the sick, those in work and those out of work. Some historians credit the Liberals with significantly tackling the problem of poverty for the first time. However, others have suggested that the reforms were patchy and failed to solve the most serious problems for many under-privileged Britons.

Factor 1 = **Young**

Booth and Rowntree had argued that children were particularly vulnerable to poverty and ill-health.

K – Provision of Meals Act 1906. The Act enabled local authorities to provide free school meals for poorer pupils by raising money from local rates. By 1914, this was made compulsory.

A – On one hand it had severe drawbacks as only 50% of authorities had chosen to implement the Act by 1913. It was also argued that it did not help those who had left school at an early age. Malnutrition was still common in many areas.

A – However, after the provision of free meals was made compulsory, 14 million meals were provided. The fact that children’s weight dropped during holidays indicated that the free school meals were making an impact.

K – 1907 Education Act. Children were to receive 3 medical inspections during their school career.

A – It did help to identify the large number of children suffering from medical problems, putting pressure on the government to Act. This resulted in compulsory school clinics by 1912. However, until 1912, problems were only identified, and many families could not afford treatment.

K – Children’s Act 1908. This Act set up separate prisons for under 16s (borstals) and banned children from going to pubs or buying tobacco.

A – This Act helped as it protected children from abuse, especially in the legal system. However, many parents resented the Act for interfering in their lives.

E – Whilst each of the laws regarding the young had flaws, they marked an important step towards ending laissez-faire and providing state support and protection for children.

'The Government was little by little accepting responsibility...From small reforms like meals for children, greater developments grew'. D.Fraser

Factor 2 = **Old**

Old age was identified by Booth and Rowntree as a time when many Britons were afflicted by poverty.

K – Old Age Pensions Act 1908. Single men and women over 70 were given a pension of 5s per week, and married couples 7s 6d per week. To qualify, you had to have lived in Britain for the last 20 years and had to have been out of prison for the last ten of these years.

A – Pensions were extremely popular because they were claimed at the Post Office, rather than the elderly being forced to go to the poorhouse. They were also given as an entitlement with no contributions being required. The fact that by 1914 around 1 million people were claiming pensions shows that they had a significant impact.

A – However, the level of pensions was below Rowntree’s poverty line of 7s per week. A further drawback is that 70 was a high qualifying age, especially given the fact that the life expectancy for both men and women was below 50. Many people working in heavy industry were too old to continue past 55, and so had to wait in poverty until they reached 70. The Act was also not universal; people with a criminal record or who had spent time outside of Britain were not covered.

E – The Act was extremely popular with the elderly, and removed the threat of the workhouse OR The rate was too low and the qualifying age too high to really solve the problem of poverty among the elderly.

Quotes –

‘Even these small doles meant life itself for many among the elderly poor’ – Roberts

‘Old folk, spending their allowance in a shop would bless the name of Lloyd George as if he were a saint from heaven.’ – Roberts

“The state provided a meagre pension for the needy over 70.” - *A. J. P. Taylor*

Factor 4 =**Low Paid**

Low-wages and dangerous working conditions were contributory factors to both poverty and ill-health.

K – Workers’ Compensation Act 1906. This allowed workers to claim compensation for injuries caused by poor working conditions.

A – This was significant as it not only provided a safety net for workers, but also encouraged employers to improve conditions at work so that they did not have to pay compensation.

K – Trade Boards Act 1909. Established minimum wage for workers in sweated trades. Shops Act 1911. Limited working hours and gave workers a half day off every week. Coal Mines Act 1908. Limited miner’s working day to 8 hours.

A- This was important as the legislation showed that the government could intervene to improve conditions for the average worker and to enforce minimum standard.

A- However, the Liberals failed to solve other pressing concerns in workers’ lives. Education and the removal of slum housing were two areas that were left largely untouched by the government.

E – The Liberals were largely successful in bringing about reforms that ‘constituted a significant improvement for millions of workers’. (Morrison).

Factor 3 = **Sick**

Booth and Rowntree had identified ill-health as a major contributory factor in causing poverty. This was because many could not afford medical treatment, and could be laid off as they were unfit to work.

K – National Insurance Act (Part 1) 1911. All workers between 16 and 60 (earning under £160 per year) would receive 10s per week for 26 weeks if they were off work ill. They would also receive free medical treatment from a doctor.

K - Workers would contribute 4d, employers 3d and the government 2d. ‘9 pence for 4 pence’. Maternity grants of 30s were made for the birth of each child.

A – It can be argued that the Act was largely successful in offering protection for those who suffered from ill-health. They had breathing space when they fell ill and were saved from the indignity of the Poor Law. Because the scheme was compulsory, all low-paid workers were covered.

A- However, there were significant weaknesses in the Act. The payments only lasted for 26 weeks, so those who suffered from long-term illnesses would fall back into poverty. The Act also failed to cover the families of workers. Furthermore, it has been suggested that taking 4d out of workers’ wages could push some under the poverty line.

E – Despite the limitations, it can be argued that the National Insurance Act (Part 1) was a largely successful measure. This is because it covered 13 million workers by 1914, providing a safety net against ill-health and establishing the role of the government in protecting the poorest in society.

Pearce And Stewart - ‘Perhaps the single most important piece of social legislation of the twentieth century’.

Potential Questions

“To what extent did the Liberal reforms of 1906 to 1914 make a significant improvement to the lives of the British people?”

“The Liberals failed to deal with the real problems facing the British people.” How valid is this view of the Liberals’ social reforms from 1906 to 1914?”

Conclusion

Try to split your conclusion into two sections, which should mirror the argument that you have mentioned in your introduction. The second section should be the viewpoint that you agree with. Make sure that you refer back to the question and answer it. Try to differentiate between areas that the Liberals tackled effectively, from areas which were not handled so well.

Key Viewpoints

For

The Liberals introduced old age pensions, unemployment and sickness insurance, labour exchanges, school meals and medical inspections for children, and minimum wages for ‘sweated trades’. Taken together, this adds up to a significant shift away from laissez-faire, and must have done something to help improve the worst effects of poverty. The state was for the first time addressing needs which had always been considered the responsibility of the individual. Although they may have been limited in scope, they were radical for the time.

Against

The Liberals came to power without an overall strategy for the relief of poverty, and many of their reforms were little more than responses to pressing economic and political circumstances. The financial value of benefits was limited, and many of the poor found that they remained outside the unemployment insurance net. In addition, a number of areas had not been tackled, especially the problem of slum housing.

Factor 5 = **Out of Work**

Booth and Rowntree had pointed to unemployment as one of the main causes of poverty in Britain.

K – Labour Exchanges were established in 1908. These were centres were unemployed workers could go to look for employment, and where employers could advertise for workers.

A – In many ways the Labour Exchanges were helpful. They allowed the unemployed to find employment, and also provided services such as clothing repairs and washing facilities. This made men feel more valued and made them more employable. The fact that the number of Exchanges had risen from 80 to over 400 by 1911 indicates their popularity.

A- However, the Exchanges tended to benefit skilled workers more than the unskilled. Many of those out of work felt that employers exploited the Exchanges to try to find cheap labour. They helped workers to find a different low-paid job, but not to pull them out of poverty in the long-term.

K – National Insurance Act (Part 2) 1911. Workers, employers and the government made weekly contributions. In the event of a worker becoming unemployed, he would receive 7s per week for up to 15 weeks a year.

A – The Act insured over 2 million workers, and made sure that they had breathing space in the event of unemployment. It also accepted the state’s responsibility to intervene to help those at risk of poverty.

A – However, it was limited. Only specific industries, such as shipbuilding and engineering were covered. Furthermore, as the benefits were only available for 15 weeks, it failed to help those in long-term unemployment. Finally, it failed to cover the families of workers.

Evaluation – Liberal policy was innovative and successful in improving the lives of millions of those who faced unemployment. There were obvious limitations, but the Liberals established a principle which was to be built on by future governments.

‘Churchill and Lloyd George saw it as the beginning of a much more comprehensive system for dealing with the problem of unemployment’ - Morrison