

called Beveridge Report. The principle of this Report is that every person who works while he can and contributes from his earnings, when, through sickness, accident, unemployment, old age or any other cause beyond his control, he cannot work and earn, shall receive as of right an income sufficient to buy all the necessities of life for himself and his family.

Security against chronic unemployment is the aim of the policy of full employment accepted by our Coalition Government of all parties in 1944. Social security and full employment are essential elements in British liberty, as we understand it to-day. There are two more points to make about each of them.

First, each of them involves an addition to the activities of the State. One cannot have Social Security for all—freedom from want—without use of the compulsory powers of the State. One cannot be sure of full employment except through the action of the State. Full employment means that there should at all times be at least as many jobs of work with pay waiting to be done, as there are men to do those jobs. I have no time to-night to go into difficult economic problems as to just how this can be secured. But in general terms, maintaining employment means maintaining spending to get things done or made; only the State can make sure that enough is spent. State action for social security and full employment is a necessary means to ensure liberty in its full modern sense. We have long got past the stage of thinking that every extension of State activity means a diminution of individual liberty.

But though the State must do more things than in the past, it must never attempt to do everything; this is the second of my two points and the more important. The State must leave to the individual responsibility for planning his own life and incentive to make the best of it. When I was in the United States in 1943, explaining the Beveridge Report, I found myself often having to make it clear that the Report was not a device for enabling the whole British nation to retire from work on life pensions, to be provided at need by Lend-Lease. Of course, it was nothing of the sort. No one could get any of the benefits of the scheme unless he worked while he could. Social security with us is conditional on fulfilling one's responsibilities. Moreover, it leaves a great deal to be done by the individual for himself.

#### Deliberate Minimum

Under the British scheme, the income provided for old age or sickness or unemployment is designed to secure the necessities of life, a minimum for subsistence. But it is deliberately kept down to that minimum. Our many benefits in Britain are lower than yours in New Zealand, both absolutely and in relation to wages. We think it right to tax people—take money from them in their youth when they are earning—in order to make certain that they can buy bread and the other absolute necessities of life when they are old and cannot earn. But, above that minimum for necessities at all times, we think that the individual should have the responsibility of planning his own life, of saving more for his old age voluntarily if

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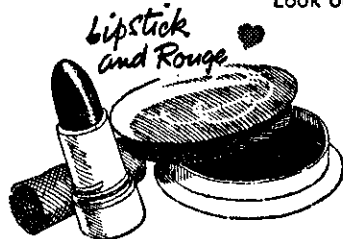
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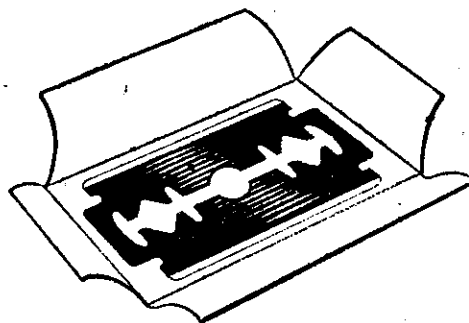


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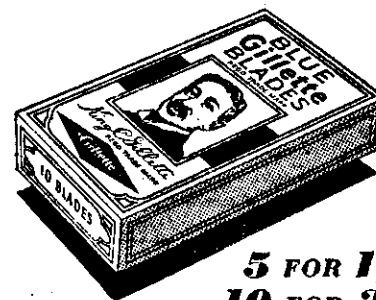
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