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Contributors

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Wellcome Collection
183 Euston Road
London NW1 2BE UK
T +44 (0)20 7611 8722
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NATIONAL INSURANCE ACT 1946

**Married women
in
National
Insurance**



April 1948

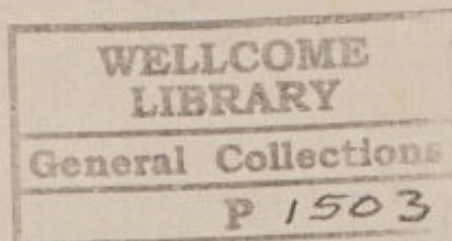
MINISTRY OF NATIONAL INSURANCE

IMPORTANT

The information given in this leaflet is based on Regulations which have been submitted to, and published by, the National Insurance Advisory Committee but still require the approval of Parliament. Pending such approval the information must be regarded as provisional and subject to alteration.

You need not read the whole of the leaflet to find out how the arrangements apply to you. Just read the paragraphs about the points in which you are interested :—

- If you want to know which married women can insure *read paras. 1-4*
- If you can't or don't want to insure but want to know what benefits you can get through your husband's insurance *read para. 6*
- If you can insure and want to know what you can pay and what you can get *read paras. 7-8*
- If you want to know whether you have to apply for a contribution card *read para. 10*
- If you are in employment and want to know how to stop having contributions deducted from your pay *read paras. 10-11*
- If you want to know the time limits and what happens if you alter your choice *read paras. 9 and 11-15*
- If you get married on or after 5th July, 1948 *read para. 17*



If you need any further advice call at, or write to, your local National Insurance Office; the staff will be glad to help you. The address can be obtained at the local Post Office



WHO CAN INSURE ?

1. You **must** be insured against industrial injuries if you are working for an employer. For all other purposes you may choose whether or not to insure as explained below.

2. You can **choose** to be insured in your own right if you are :—
already insured for health or pensions under the State insurance scheme*

or

under 60 and working for gain, whether for an employer or on your own account.

3. You **cannot** become insured in your own right and **must not** apply for a contribution card if you are not working and not already insured under the Health and Pensions Scheme, at 5th July, 1948. But if you do, at any time, take up work you should apply at once.

4. If you are over 60 on 5th July, 1948 (and not already insured) you **cannot** enter the main National Insurance scheme even if you start work (though if you do so you will need to apply for a card for your industrial injuries contributions, and for your employer's share of the ordinary contributions).

IS IT WORTH MY WHILE TO PAY CONTRIBUTIONS ?

5. This is something which every married woman must decide for herself. Go through this leaflet carefully and pick out the parts which affect you. You alone know, for example, how old you will be when your husband retires, and this is an important consideration. Look at paragraph 6 and see when you would get a pension of 16s. through your husband's insurance. This will not be until he is at least 65. Then look at the table in paragraph 8 and see when you would get a 26s. pension in your own right. This could be when you reach age 60. If these dates are close together then so far as retirement pension is concerned your only advantage in paying contributions is an extra 10s. a week. But if a pension of 26s. a week could be paid to you some years before you could qualify for 16s. a week on your husband's insurance, there is much more in it for you. **But, if you are over 50 at the 5th July, 1948, the above will not necessarily apply because of the special conditions referred to in the table in para 8.**

NOW READ ON.

SUPPOSE I DO NOT INSURE ?

6. The National Insurance scheme still provides many benefits for you through your husband's insurance. You can get these whether you are yourself insured or not, so long as your husband has the necessary record of contributions.

You may be entitled to a **maternity grant** of £4 on the birth of a child. In addition you can get **either**—

an **attendance allowance** of 20s. a week for four weeks following your confinement

or

a **maternity allowance** of 36s. a week normally payable for 13 weeks starting six weeks before your confinement if you ordinarily work for gain.

* You will still be insured under the National Health and Contributory Pensions Acts at 4th July, 1948, if the last stamp was put on your cards after 1st January, 1946. If you have been ill since then you might still be insured even if your last stamp was earlier than that. If in doubt about your position ASK at your local National Insurance Office. They will be glad to help you.

MATERNITY BENEFITS

For you to get **maternity grant** and **attendance allowance** *your husband* must have paid 26 contributions at some time, and had at least 26 contributions paid or credited in the contribution year preceding the date of your confinement.

To get the **maternity allowance** you must have been working either for an employer or on your own account for at least 26 weeks out of the 52 weeks before you make your claim, and in at least 45 of these weeks you must have been at work, or registered as unemployed, or sick.

UNEMPLOYMENT, SICKNESS AND INJURY BENEFIT INCREASES

If **your husband** is working for an employer his rate of **unemployment, sickness or injury** benefit may be increased by 16s. a week as long as you are residing with or maintained by him, and you are not earning more than 20s. a week or drawing benefit yourself. If he is working on his own account his **sickness** benefit rate may be similarly increased.

RETIREMENT PENSION

Your husband's rate of **retirement pension** may be increased in the same way by 16s. so long as you are under 60 ; at this age the increase stops but you may qualify for a pension of 16s. a week payable direct to **you** (provided that you yourself have retired from regular work, too). This pension will normally be increased to 26s. a week if you are later widowed. But if you reach 60 before your husband retires no pension can be paid to you until he has retired and been awarded a pension.

If you should become a widow before age 60 there are special provisions to enable you to get a retirement pension at 60, even though you have chosen **not** to pay contributions during marriage.

WIDOWHOOD BENEFITS

If your husband dies before you have qualified for a retirement pension, and he has paid at least 156 contributions to insurance (104 pensions contributions paid since last entry into insurance before 5th July, 1948, count as if they were 156) **you** may be entitled to **widow's benefit**. The rate is 36s. a week for the first 13 weeks with an extra 7s. 6d. for the first child under school leaving age, then 33s. 6d. a week until the last child reaches school leaving age, and this is followed by a pension of 26s. a week if you are then at least 40 years of age. If when your husband dies you have no such child but you are over 50 and have been married at least ten years, you may qualify for a pension of 26s. a week until you reach retirement age (60) or remarry. Apart from the allowance for the first 13 weeks these rates will be reduced for weeks in which you earn more than 30s. a week, either from an employer or by working on your own account.

Note :

If your husband has not got a full record of contributions the rate of most of the above benefits may be reduced. For example, for widow's benefit or retirement pension an average yearly credit of 50 contributions over the whole insurance life is needed in order to qualify for the full rate.

DEATH GRANT

If you are widowed you may also be entitled to death grant, but this benefit is not payable in the case of a death occurring before 5th July, 1949, or for the death of a man who was over 66 at that date. The amount would normally be £20, but would be only £10 if he was over 56 at 5th July, 1949.

If your husband is over 65 on 5th July, 1948, and was not an insured person on reaching that age, he will not come within the scheme and these benefits will not therefore be available to you from his insurance.

SUPPOSE I DO INSURE ?

7. You must pay regular weekly contributions. The amount you will have deducted from your pay or will spend on your stamp will depend on what you are doing from time to time.

HOW MUCH YOU PAY

If you are working for an employer you pay Class 1 contributions, i.e. 3s. 10d. and your employer pays 3s. 3d. each week, making 7s. 1d. in all. 3d. of each part of the contribution is for industrial injuries insurance. There is only one stamp.

If you are working on your own account earning 20s. a week or more and you wish to receive sickness benefit when you are ill you may pay the Class 2 (self-employed person's) contribution of 5s. 1d. a week; otherwise you may pay a contribution of 3s. 8d. a week which is the same rate as the Class 3 (non-employed person's) contribution.

If you are not in paid employment of any kind, you pay the Class 3 (non-employed person's) contribution of 3s. 8d. a week. (But see para. 3).

There are lower rates of contribution for women under 18.

HOW YOU WILL BENEFIT

The main benefits, Sickness Benefit, Unemployment Benefit, and Retirement Pension, are available to you. Your husband cannot have his benefit or pension increased for you while you are drawing any of these benefits. Right at the beginning of the scheme there will be special arrangements so that those who were qualified for benefit under the old rules will go on being qualified under the new ones. The old rules under which a married woman with a poor record of contributions, during the few months before her claim to Unemployment Benefit, had to satisfy additional conditions, will still apply until 13 Class 1 contributions have been paid after the 5th July, 1948. If you are affected you will be told when you make your claim at the Employment Exchange.

Your contributions will count towards maternity grant and attendance allowance. They will also count towards death grant. This would only be necessary if these benefits were not available to you on your husband's insurance because he had insufficient contributions.

You cannot insure yourself for widow's benefits; they are only paid on your husband's insurance.

8.

TABLE OF BENEFITS.

BENEFIT	STANDARD RATE	MAIN CONDITIONS
UNEMPLOYMENT BENEFIT	20s.† or	If 26 Class 1 contributions were actually paid, and 50 Class 1 contributions paid or credited* for the last contribution year before the benefit year in which you are unemployed. (There are fixed "benefit years" starting from five months after the end of the last week shown on your contribution card and lasting for twelve months.)
CLASS 1	26s.† plus 16s.† plus 7s. 6d.	If the above conditions are satisfied, and you are either living apart from your husband and unable to get any financial help from him, or he is not capable of supporting himself and you are wholly or mainly maintaining him. If you have a relative dependent on you for whom you are paying more than half the cost of maintenance and who is not earning more than 20s. a week. (This could include your husband if he was unable to support himself because of illness but was for some reason not able to get sickness or injury benefit.) For your eldest child under school leaving age (you get family allowances for the others) if you are not living with your husband, or if he is unable to support himself (though if he is drawing sickness or injury benefit you could not both get this increase at the same time).
SICKNESS BENEFIT	16s.† or 26s.† plus 16s.† plus 7s. 6d.	Conditions are the same as for unemployment benefit, except that both Class 1 and 2 contributions and credits* (separately or mixed) count for benefit. For dependants on exactly the same conditions as in the case of unemployment benefit.
RETIREMENT PENSION	26s.‡	A—You must have reached age 60 and have retired from regular work ; if you postpone retirement you may be able to get a higher pension. B—It must be at least ten years (5 years if your entry was before 30th September, 1946), since your last entry into old age pensions insurance, or since 5th July, 1948, if you entered then or later. C—At least 156 contributions must have been paid (104 contributions if last entry into pensions insurance was before 30th September, 1946). D—You must have an average of 50 contributions paid or credited* each year since entry into insurance (or 1936, whichever is later) up to pensionable age. If condition B is not satisfied when you reach age 60 you can go on paying contributions until it is, and you will then become entitled to pension from the date when the condition is satisfied. If condition D is not fully satisfied you may qualify for a reduced pension. The rate would depend on the average.

* Contributions are credited for weeks of illness and unemployment for which you receive benefit and for certain other weeks, see leaflet N.I.43.

† A reduced rate is payable if less than 50 but more than 25 contributions were paid or credited in the last contribution year before the benefit year in which the claim is made.

‡ A MARRIED WOMAN IS NOT ENTITLED TO ANY RETIREMENT PENSION IN HER OWN RIGHT UNLESS SHE HAS EITHER PAID CONTRIBUTIONS OR RECEIVED CREDITS FOR AT LEAST HALF THE WEEKS BETWEEN THE DATE OF HER MARRIAGE (OR 5th JULY, 1948, IF LATER) AND HER 60th BIRTHDAY. NO REFUND CAN BE CLAIMED IF THIS CONDITION IS NOT SATISFIED.

§ ONLY ONE RETIREMENT PENSION CAN BE DRAWN. THIS MEANS THAT YOU CANNOT DRAW A PENSION OR WIDOW'S BENEFIT THROUGH YOUR HUSBAND'S INSURANCE AS WELL AS A PENSION THROUGH YOUR OWN CONTRIBUTIONS.

HOW LONG HAVE I IN WHICH TO DECIDE ?

9. You must make your choice before the 5th October, 1948. If you marry after the 5th July, 1948, you must make your choice within 13 weeks of the date of your marriage (see also para. 17).

WHAT DO I DO WHEN I HAVE DECIDED ?

10. IF YOU DECIDE TO PAY CONTRIBUTIONS AND ARE :

WORKING FOR AN EMPLOYER : Do nothing. Your employer will stamp your card and make the usual deductions from your pay.

WORKING ON YOUR OWN ACCOUNT AND ALREADY INSURED : Fill up the form at page 10 of this leaflet and send or take it to your local National Insurance Office.

WORKING ON YOUR OWN ACCOUNT BUT NOT ALREADY INSURED : Get application form C.F.6 from any Post Office, Employment Exchange or local National Insurance Office and fill it up. Also fill up the form at page 10 of this leaflet and send them in an envelope, or take them, to any Employment Exchange (not to your local National Insurance Office).

NOT WORKING BUT ALREADY INSURED : You should already have a card, but you **MUST** fill up the form at page 10 of this leaflet and send or take the form to your local National Insurance Office.

IF YOU DECIDE NOT TO PAY CONTRIBUTIONS AND ARE :

WORKING FOR AN EMPLOYER : Fill up the form at page 10 and send or take it to your local National Insurance Office. Arrangements will be made for a label to be attached to your card to let your employer know that you are liable to pay contributions only for industrial injuries. If your card has not got one of these labels on, your employer must deduct contributions at the full rate, and you will be liable for your share.

WORKING ON YOUR OWN ACCOUNT AND ALREADY INSURED : Fill up the form at page 10 and send it to your local National Insurance Office.

WORKING ON YOUR OWN ACCOUNT BUT NOT ALREADY INSURED : Do nothing.

NOT WORKING BUT ALREADY INSURED : Fill up the form at page 10 to let the local National Insurance Office know that you do not wish to carry on your insurance. The Ministry will make a note of your wishes and you will be saved the trouble of replying to an enquiry later on.

IF YOU ARE DOING NO PAID WORK AND NOT ALREADY INSURED —DO NOTHING

As explained in paragraph 3 you cannot become insured unless you take up work.

THE ADDRESS WHICH YOU MUST WRITE ON THE BACK OF YOUR FORM CAN BE GOT FROM YOUR LOCAL POST OFFICE.
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MAY I ALTER MY CHOICE ?

11. Yes. If you have chosen to pay, you can stop contributing at any time. But if you have chosen not to pay, you can only start contributing **if you are working** and there will then be special conditions for benefit.

IF YOU ARE IN EMPLOYMENT

You can stop paying contributions at any time if you take your card to your local National Insurance Office and ask to register a change of choice. A label will then be put on your card to show your employer that he may stamp at the lower rate. He will then deduct only the industrial injuries contribution of 3d. a week from your pay.

If you have not been paying and want to start, take your card to your local National Insurance Office and ask for one without a label. You will just be asked to register your change of choice and can start paying right away. **But you have to "requalify," as explained in paragraphs 14 and 15, before your contributions can count for sickness or unemployment benefit ; and you cannot put Class 3 stamps on your card for weeks when you are not working until you have "requalified". (See para. 13.)**

IF YOU ARE WORKING ON YOUR OWN ACCOUNT

You can start paying contributions at any time ; and you can stop paying contributions at any time. If you have just become self-employed your choice can be back dated to the date when your work started provided you ask your local National Insurance Office to do this within eight weeks of that date. All that is necessary is to let that Office know. A letter will be sufficient. Be sure to quote your National Insurance number.

But if you have not been paying and want to start (or if you have previously elected to pay the non-employed rate but want to change to the self-employed rate) **you have to requalify as explained in paras 14 and 15 before your further contributions can count for benefit.**

IF YOU ARE NOT WORKING

You may choose to pay Class 3 contributions

within the thirteen weeks after 5th July, 1948, (if already insured) or the date of your marriage, if later.

If you do not register your choice to pay contributions within the time limit allowed you **cannot** start paying any contributions until you take up work. Moreover, before you would be allowed to pay further Class 3 contributions you would have to requalify as explained in paragraph 13.

MUST I KEEP UP MY CONTRIBUTIONS ONCE I START ?

12. No, but you must pay regularly if you wish to remain insured, because if your contributions and credits for any contribution year beginning after 5th July, 1948, fall below 45 you have to "requalify"—

before any more Class 3 stamps may be put on your card
and

before any further contributions in Class 1 or 2 may count for unemployment or sickness benefit.

HOW DO I "REQUALIFY" ?

13. If you have lost the right to pay Class 3 stamps you can "requalify" to do so after further employment : when you have had 52 contributions or credits in Class 1 or 2 you will have the right to start paying in Class 3 when you are not working. Similarly, if you lost your right to pay through missing one of the time limits given in paragraph 11 you could get it back by getting 52 contributions or credits in Classes 1 or 2. A mixture of both will do. The 52 need not be for consecutive weeks, but at least 26 of them must be contributions actually paid for weeks of work.

14. You can "requalify" to have further contributions counted for sickness benefit in exactly the same way as described in paragraph 13. So when you have "requalified" to pay Class 3 stamps you have also "requalified" to have your contributions counted for sickness benefit.

15. The rule about unemployment benefit is similar ; but for this only contributions and credits in Class 1 count towards the 52.

SUPPOSE I STOP PAYING ?

16. If you do not keep up your contributions your title to sickness and unemployment benefit will soon run out, though it may not be lost immediately. If you satisfy the ordinary conditions in the next benefit year you will still get benefit though probably at a reduced rate. But after that you will find you are not entitled to any payment at all. After you have "requalified" as described above you will still not receive benefit unless you also satisfy the ordinary conditions described in paragraph 8.

WHAT IF I AM ABOUT TO GET MARRIED ?

17. You must make up your mind about paying contributions. Paras. 9 and 10 tell you how and when to give notice of your choice. But in any case if you get married you must send your local National Insurance Office a note within eight weeks saying that you are married.

You will want to have your name changed on your card, too, so the best thing to do is to take your card and your marriage certificate with you to your local National Insurance Office. If you want to continue to use your single name for business, the name on your card will not be altered but you must give the local National Insurance Office full details including your husband's name (and National Insurance number, if you know it).

HOW TO FILL UP THE FORM

The first part of the form is quite easy. Write in each space the answer to the question asked. When you come to the declaration, think carefully what you want to do, then strike out the two statements which do not apply to you. For example if you are working on your own account and want to pay contributions at the full Class 2 rate, strike through items 1 and 3 ; but if you want to pay only at the Class 3 rate, strike through items 1 and 2.

THE CHOICE YOU MAKE NOW WILL STAND UNTIL YOU YOURSELF CHOOSE TO ALTER IT, EVEN IF IN THE MEANTIME YOUR INSURANCE CLASS CHANGES (for example, if you give up working in Class 1 or 2 and become non-employed (Class 3)).

IMPORTANT

YOU SHOULD NOT COMPLETE THE FORM OPPOSITE
If you are a housewife and not already insured (see paragraph 3), or if
you are a widow or are divorced and have not remarried.