K.F. 6/26. Price 6d. post free.

KING EDWARD'S HOSPITAL FUND FOR LONDON.

PENSIONS FOR HOSPITAL OFFICERS AND NURSES.

OPINIONS AND SUGGESTIONS FROM HOSPITALS ON THE DRAFT SCHEME, K.F. 18/25,

To April 8th, 1926.

1. At the third meeting of the Conference, held on February 26th, 1926, there was laid before the Conference a summary of the expressions of opinion and suggestions received from Hospitals in response to the circular K.F. 17/25, issued with the Draft Scheme on November 30th, 1925. The Conference resolved that the summary should be amplified by the addition of a summary of any further observations received to the end of March, and should then be circulated to the Hospitals to which the original circulars were sent.

CLASSIFICATION OF REPLIES.

2. The following is a classification of the replies received to April 8th :—

	London.	Provinces.
(i) Number of Hospitals addressed	140 (13,000 beds)	850 (44,000 beds)
(ii) ,, ,, replied	93 (11,303 ,,)	105 (13,900 ,,)

(x) *means over* 150 *available beds ;* (y) *means* 50 *to* 150 *;* (z) *means under* 50.

	London. Hospitals.	London. Beds.	Provinces. Hospitals.	Provinces. Beds.
A. Scheme generally approved if adopted (usually subject to finance)	(x) 6 (y) 10 (z) 12	3,572	(x) 2 (y) 4 (z) 9	1,448
B. Ditto, but with some reservation other than finance...	(x) 14 (y) 5 (z) 5	4,691	(x) 6 (y) 8 (z) 3	2,352
C. Sympathetic consideration	(x) — (y) 5 (z) 4	499	(x) 2 (y) 5 (z) 8	1,305
D. General sympathy with a Scheme	(x) 1 (y) — (z) 3	334	(x) 2 (y) 2 (z) —	1,142
E. Cannot afford Scheme	(x) — (y) 2 (z) 5	242	(x) 4 (y) 2 (z) 4	1,176
F. Negative for some reason other than finance	(x) — (y) 3 (z) 5	339	(x) — (y) 1 (z) 2	115
G. Raise some definite questions or difficulties, but without expressing general opinion	(x) 3 (y) 4 (z) 2	1,177	(x) 11 (y) 11 (z) 10	4,025
H. Reserve opinion (sometimes till general view is known)	(x) 1 (y) 1 (z) 2	449	(x) 3 (y) 3 (z) 1	1,799
K. Suggest a different basis	—	—	(x) 1	273
L. Satisfied with own Scheme	—	—	(x) 1	265
	93	11,303	105	13,900

SPECIFIC QUESTIONS AND SUGGESTIONS.

3. The following is a list of the points raised by Hospitals or by other correspondents. They are arranged in the order of the paragraphs of the Memorandum K.F. 18/25, general questions being placed at the end. The number of available beds at each Hospital is indicated :—

4. CLASSES OF OFFICERS AND NURSES TO BE INCLUDED (K.F. 18/25, paragraph 17) :—

(*a*) only nursing staff	Shrewsbury, 130 ; Metropolitan, 137 ; Nottingham Ch., 39 ; Guildford, 113 ;
,, ,, at first	London Lock, 200 ;
(*b*) not probationers	London, 849 ; Oxford, 225 ; Burton, 78 ; Chester, 201 ; Salford, 260 ; Portsmouth, 166 ; Liverpool, Lewis, 225 ; Liverpool, Royal, 324 ; Lincoln, 130 ; in view of Pensions Act : Derby, 320 ; inclusion will limit scheme to financially prosperous Hospitals and give them choice of nurses : omit and reapportion contributions for nurses : Preston, 231 ; Barrow, 140 ;
,, ,, at Cottage Hospitals ...	Aberdare, 72 ; Bakewell, 10 ;
,, ,, ,, Special ,, ...	Birmingham Eye, 120 ; Central London Throat, 43 ;
,, ,, unless majority will qualify for pension (*see* 5* *and* 8 *below*)	Westminster, 234 ; St. George's, 342 ;
,, ,, until after two years ...	South London Women, 113 ; City Heart, 185 ;
(*c*) only sisters	Salisbury, 145 ; Birmingham General, 370 ;
(*d*) as in Scheme	Conference of 5 Children's Hospitals in London ; Bury, 132 ;
(*e*) also porters and male domestics	Preston, 231 ; Barrow, 140.

4.* CLASSES OF OFFICERS AND NURSES TO BE INCLUDED—SALARY LIMITS (K.F. 18/25, paragraph 19) :—

(*a*) add " but only after six months' service "...	London, 849 ;
(*b*) no option below £160...	U.C.H., 344.

4.** COMPULSORY MEMBERSHIP (K.F. 18/25, paragraphs 19 (*c*) and 20) :—

(*a*) optional	Westminster, 234 ; Hornsey, 43 ; Blackheath, 26 ; General Lying-in, 45 ;
,, unless virtually universal	Woking, 49 ;
(*b*) compulsory for all	Winchester, 158 ; Chelsea, 97 ; Children's Hospitals in London ;
(*c*) compulsion required by Statute	Yarmouth, 72 ;
,, but probationers will object	Glasgow Royal Ch., 27 ; will demand increased salaries : Bakewell, 10 ;

5. CONTRIBUTIONS (K.F. 18/25, paragraphs 21 to 26) :—

(*a*) too expensive for Hospitals	City Heart, 185 ; Bristol Homœopathic, 56 ; Dorchester, 100 ; Croydon, 106 ; Preston, 231 ; begin more moderately : Winchester, 158 ;
,, ,, if not in King's Fund area	Royal National, Ventnor, 154 ;
,, ,, unless King's Fund helps	(*See* 15 (*d*) *below*) ;
,, ,, unless King's Fund bears whole cost	Poplar, 103 ;
,, ,, if Cottage Hospitals (*See also* 8 (*b*) *below*) ;	Wells, 20 ; Rye, 16 ;
(*b*) now pay £483 per annum ; then £2,377 per annum	Dreadnought, 441 ;
(*c*) now pay £1,927 per annum ; then £2,178 per annum.	St. George's, 342 ;
(*d*) pension too high : half salary after 40 years	City Heart, 185 ;
,, ,, need only supplement savings	Sevenoaks, 26 ;
,, ,, in view of Pensions Act	Derby, 320 ;
(*e*) 15 per cent. too high	City Heart, 185 (cf. Railway Companies) ;
(*f*) 5 per cent. and 5 per cent.	Burton, 78 ; City Heart, 185 ;
half and half	Portsmouth, 166 ; Salisbury, 145 ; Southampton, 130 ;
(*g*) 10 per cent. and 5 per cent., changing with increasing salary to 5 per cent. and 10 per cent.	Winchester, 158 ;
(*h*) too high for officers	Bristol Homœopathic, 56 ;
(*k*) ,, ,, nurses	Ayr, 97 ; Bristol Homœopathic, 56 ; Rye, 16 ; Shrewsbury, 130 ;
,, ,, ,, will deter probationers...	Glasgow Royal Ch., 270 ;
,, ,, ,, will lead to increased salaries	Marlow, 8 ; Bakewell, 10 ; hence increased contributions : Ealing, 60 ;
,, ,, ,, flat rate pension of £100 and equal contributions	Bakewell, 10.

5.* PRIVATE EMPLOYER'S CONTRIBUTION (K.F. 18/25, paragraph 24, note) :—

(*a*) query certain	Miller, 100 ; General Lying-in, 45 ; Malvern, 24 ;
(*b*) ,, ,, or exclude probationers ...	Westminster, 234 ; St. George's, 342.

5.** EMOLUMENTS (K.F. 18/25, paragraph 24 and Appendix III) :—

(*a*) too high	Chesham, 20 ; Bakewell, 10 ; Malvern, 24 ; Shrewsbury, 130 ; Birkenhead Maty., 22 ;
(*b*) they vary : omit and pay 20 per cent. and 10 per cent. of salary	Sevenoaks, 26 ;
(*c*) omit	Derby, 320.

5 *** INCREMENT POLICIES (K.F. 18/25, paragraph 30) :—

(*a*) query procedure when salary reduced ...	Miller, 100 ;
(*b*) prefer every £10	Sevenoaks, 26 ;
(*c*) endorsement preferred	Brighton, 225.

6. ALTERNATIVE BENEFITS (K.F. 18/25, paragraphs 31 to 37) :—

(*a*) deferred annuities only	Dreadnought, 441 ; Yarmouth, 72 ;
(*b*) ,, ,, preferred for nurses ...	Derby, 320 ; plus disablement, Metropolitan, 137 ;
(*c*) ,, ,, only, except with specific sanction of Central Council	Winchester, 158 ; and annuity continued to widow : Winchester, 158 ;
(*d*) exclude deferred annuity without return ...	Redhill, 80.

7. PENSION AGE (K.F. 18/25, paragraphs 40 and 41) :—

(*a*) officers 65 (or 40 years' service)	Miller, 100 (cf. Port of London) ; Bury St. Edmund's, 100 ;
(*b*) officers : male 65, female 60	Yarmouth, 72 ; Ipswich, 250 ;
(*c*) nurses earlier	St. George's, 342 (50 if pension adequate) ; Brighton, 225 ;
(*d*) nurses later than 55	Salisbury, 145 ;
(*e*) no contributions after 60 or 55	City Heart, 185 ;
(*f*) paragraph 41 imposes College scale, too high for Cottage Hospitals	Chesham, 20.

8. MIGRATION FROM SERVICE (K.F. 18/25, paragraphs 42 to 52) :—

(*a*) query nurse going into Army, Navy or Poor Law	Miller, 100 ;
(*b*) retention of Hospital contribution, especially by nurses, after 5 years adds to expense of Scheme, largely for benefit of nurses who will not qualify for pension	(several of the Hospitals under (*c*) *below* and in paragraph 5 (*a*) *above*) ;
(*c*) hospital contribution returnable :—	
(i) till 5 years after registration (nurse) ...	St. Thomas's, 574 ;
(ii) ,, 7 years	Liverpool Royal, 324 ;
(iii) ,, 7 to 10 years	Sevenoaks, 26 ;
(iv) ,, 10 years (nurse)	Lowestoft, 80 ;
(v) ,, 10 years all ; 10 to 20 years half ; after 20 none (officer)	,, 80 ;
(vi) ,, 5 years all ; 5 to 10 half ; after 10 none	Chelsea, 97 ; Elizabeth Garrett Anderson, 75 ;
(vii) ,, pension age, unless disabled ...	Yarmouth, 72 ; City Heart, 185 ; Bury St. Edmund's, 100 ; Nottingham Ch., 39 ; Winchester, 158 ; and used to reduce other nurses' contributions or increase their benefits ; Bury, 132 ;
(viii) not at all	St. George's, 342 ; Brighton, 225.

9. EXISTING OFFICERS AND NURSES (K.F. 18/25, paragraphs 53 to 56) :—

(*a*) special consideration	London, 849 ; Central London Ophthalmic, 40 ; Chelsea, 97 ;
(*b*) not less than before	St. George's, 342 ; U.C.H., 344 ;
(*c*) specific scale	Miller, 100 ;
,, ,, as old Civil Service	H.O.A. ;
,, ,, refer to B.H.A.	Liverpool Royal Southern, 221 ;
,, ,, table of cost of back premiums	Winchester, 158 ;
(*d*) assistance needed with arrears	Elizabeth Garrett Anderson, 75 ;
(*e*) query where no obligation now recognised...	Brighton, 225 ;
(*f*) prospects would be affected by drain on Hospital finance caused by over-loading of Scheme	Preston, 231 ; Barrow, 140.

10. DISABLEMENT (K.F. 18/25, paragraphs 57 and 58) :—

(*a*) annuity proportionate to service	Winchester, 158 ;
(*b*) should be discussed and provided for if possible	U.C.H., 344 ; Brighton, 225 ; Louth, 36.

11. MACHINERY (K.F. 18/25, paragraphs 59 to 68) :—

(*a*) should be simple and leave freedom to Hospitals	City Heart, 185 ;
(*b*) should not fetter annuitants' discretion ...	Sevenoaks, 26 ; Brighton, 225 ;
(*c*) should prohibit anticipation	Miller, 100 ;
(*d*) Central Council : Hospitals in majority ...	St. George's, 342 ;
,, ,, should guarantee pensions for 5 years	Winchester, 158 ;
,, ,, query duties and powers of representatives of officers and nurses	Brighton, 225 ;
(*e*) panel of insurance companies :—	
(i) should be one, or at most two, with uniform benefits	Metropolitan, 137 ;
(ii) should be one	Chelsea, 97 ; Elizabeth Garrett Anderson, 75 ;
(iii) one company and for permanent nurses only	Glasgow Royal Ch., 270 ;
(iv) one central policy by College of Nursing	Shrewsbury, 130 ;
(v) query position of existing policies ...	Ipswich, 250 ; British Mothers, 42 ; e.g., R.N.P.F.N., Brighton, 225 ;
(vi) query would it be cheaper to concentrate on the company that gives best terms for each option ?	H.O.A. ;
(vii) should be on broadest possible lines, consistent with security, leaving wide choice, and excluding only offices obviously unsuitable	letter from conference of 27 companies excluded from new F.S.S.U. panel ; Westminster, 234 ; Brighton, 225 ; Preston, 231 ;
(viii) should fund of R.N.P.F.N. be brought in ?	Conference of five Ch. Hospitals (London) ;
(*f*) agreements should safeguard right to dismiss, etc.	Miller, 100.

12. FINANCE (K.F. 18/25, paragraph 69) :—

(*a*) commissions should go to expenses ...	St. George's, 342 ; Malvern, 24 ; Winchester, 158 ; Chelsea, 97 ; Brighton, 225 ;
" " " first ...	Redhill, 80 ;
(*b*) query how much levy will be	Westminster, 234.

GENERAL QUESTIONS.

13. EFFECT OF PENSIONS ACT, 1925 :—

(*a*) query what the effect is	Miller, 100 ; London Fever, 178 ; Poplar, 103 ;
(*b*) query should pensions be apportioned ? ...	Bristol, 350 ; and premiums reduced : Middlesex, 422 ; Acton, 50 ; and probationers omitted : Derby, 320 ; and pension before 65 increased : Sevenoaks, 26 ;
(*c*) query amalgamate with all Government insurance	Chelsea, 97.

14. FINANCIAL DIFFICULTY : —

Frequently mentioned, or time considered inopportune	Often attributed largely to inclusion of probationers, and retention of Hospital contributions by employees (especially nurses) not remaining permanently in service.

15 PROCEDURE :—

(*a*) Five Children's Hospitals in London held a conference with a view to an agreed reply.

(*b*) The Clinical Hospitals of Dublin did the same.

(*c*) Lowestoft (80 beds) suggested a Regional Meeting of all Hospitals in its area to be addressed by an actuary or some one conversant with the Scheme.

(*d*) Several Hospitals in London suggested that King's Edward's Hospital Fund for London should convene a conference of Hospitals in London that were in sympathy with the Scheme, to discuss details, including the method by which the King's Fund could help.

APPENDIX.

EFFECT OF PENSIONS ACT, 1925.

(i) The Act includes many of the wage earners in hospital employment not eligible for the Draft Scheme ; but also includes some of the same employees as the Scheme, viz., officers if non-manual workers not receiving over £250 a year cash ; nurses if not receiving over £250 a year cash.

(ii) The Act provides a small amount of similar benefits ; *e.g.*, 10s. a week from age 65, and pensions and allowances to widows and orphans.

(iii) The Act requires small weekly contributions, while reducing contributions for health and unemployment insurance. The employer's contributions for pensions range from 10s. 10d. per annum gross to 19s. 6d. gross, reduced to from 4s. 4d. per annum net to 8s. 8d. net. The employee's contributions range from 8s. 8d. per annum gross to 19s. 6d. gross, reduced to from 4s. 4d. net to 8s. 8d. net. These contributions are supplemented by Government contributions.

(iv) The following alternatives are theoretically possible :—

(*a*) to apportion the benefits and contributions, either

(*x*) by deducting the Pensions Act contributions from the Draft Scheme contributions, thus leaving a reduced Draft Scheme benefit supplemented by the Pensions Act benefit; the combined benefit being larger by the effect of the Government contribution; or

(*y*) by deducting the Pensions Act benefit from the Draft Scheme benefit, and reducing the Draft Scheme contributions accordingly; the reduction being greater by the effect of the Government contribution; or

(*z*) by some other method.

(*b*) to carry both on side by side, on the ground that the complications involved in alternative (*a*) would be disproportionate, having regard to the smallness of the Pensions Act contributions.

7 WALBROOK, E.C.4,
April, 1926.