

OCR – AS GCE
British History
Enquiries 1815–1945
F963: Option B

England and a New Century
1900–1924

SOURCES
ACCOMPANYING
EXEMPLAR
QUESTION 1

SOURCE A

W.J. Braithewaite, the civil servant who planned the 1911 National Insurance scheme comments on how it was received.

The reception of the Bill had been very friendly. There had, however, been one discordant note from Mr Handel Booth, MP for Pontefract. He had made himself spokesman for the Industrial Insurance interest group, far the most formidable interest group affected by the Bill. It was just as if we had poked a stick into a wasps nest as such a group was trying hard to sting the new proposals to death. Politically and socially these groups were very strong. They had only to set their insurance agents to work to spread, what was a whispering campaign, from door to door to ruin the Liberal Party. The insurance agents in the course of business called at the vast majority of homes in the country once a week regularly and knew the occupiers very well.

Diary entry made in 1911.

SOURCE B

The medical profession's initial reaction to the National Insurance proposals.

Reports from all over the country show that the GPs are, to an extent never witnessed before, thoroughly roused and more than discontented that the measure, intended for the good of the working classes in the first place, should have been framed in a way which must inevitably inflict irreparable damage on the medical profession if the provisions affecting its interests do not undergo drastic amendment. The profession will, we believe, resist to the bitter end a scheme which will place it under the control of the Friendly Societies and at their mercy.

The British Medical Journal, May, 1911.

SOURCE C

The Times newspaper expresses a view on how much working people should contribute to the National Insurance scheme.

Persons earning more than £2 a week are quite able to afford a moderate fee, and most of them prefer to pay it. But as regards manual workers – the weekly wage-earners whom we call

workmen – the difficulty is that no line has ever been drawn, there is no machinery for drawing it and any attempt to draw it would raise such a howl from a pampered class that no politician would ever dare to face it. According to prevalent notions every ‘working man’ is a poor wretch, struggling to keep body and soul together in a foul slum. This idea is rooted in profound ignorance, watered by gush and warmed by fiction.

The Times, *June, 1911.*

SOURCE D

A statement by six dissidents of the Labour Party about the National Insurance Bill.

We have opposed the Bill, first because of its contributory character. By extracting contributions from the workers to finance so-called schemes of social reforms, we are not only adopting a policy which can bring no real improvement, but we are continuing a practice which two generations of experience have proved to be ineffective and impractical. The method of compelling the employers to pay according to the amount of labour they employ instead of upon the profits they make is certain to fall as an additional burden upon the workpeople. It will encourage the displacement of labour by machinery, it will add to the cost of commodities and it will be an excuse for resisting demands for higher wages. We also object to the Bill because it does not give relief to those who stand most in need of it and who are least able to help themselves

A statement made to the press in the summer of 1911.

SOURCE E

The Fabian socialist Beatrice Webb provides her view on the flaws in the proposal for a National Insurance scheme.

The big fault of the Act is the creation of huge vested interests – the Industrial Insurance Companies’ method of collection and the Panel system of medical attendance. These vested interests mean not only a waste of public money and financial chaos but wholesale demoralization of character through the fraudulent getting of benefits.

Diary entry made in 1912.

OCR – AS GCE
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Essay question
1(a)

Examiner's Specific Advice

Question (a) is worth 30 marks and candidates should therefore spend about a third of their allocated time on it. The question requires the candidate to compare and contrast two sources. In other words, similarities and differences need to be identified. It should be noted that the sources are unlikely to reveal an equal number of similarities and differences. Also, candidates must stick to the 'tag' in the question. The 'tag' is the part of the question that follows the command stem or instruction from the examiner. In the example below the 'tag' is 'opposition to the introduction of National Insurance in 1911'.

The best approach to answering this question is to adopt a point by point comparative structure. If each source is dealt with in turn it is possible that the candidate may drift to describing the content of each source which is unlikely to result in an answer that will reach the higher mark levels. A final piece of advice here is that candidates should avoid using the term bias. All sources are biased but that does not mean that they are not useful or reliable. It is important to consider what attitudes, ideas and beliefs lie behind what is said or can be seen in a source before making judgements about validity and reliability.

[Click here For Sources Relating to this question](#)

Exemplar Question

1 (a) Study Sources B and D.

Compare these two Sources as evidence about the opposition to the introduction of National Insurance in 1911.

[30 marks]

[Click here for a Chronology relating to this topic](#)

Examiner's Exemplar Plan and Answer 1

Plan

- Source B is official – from the British medical profession
- It shows the fears of doctors over how patients were to be treated
- It is biased therefore not very reliable
- Source D is not official therefore different from B
- It shows how some Labor politicians were worried about the cost of national insurance
- It is also biased therefore not very reliable

Source B comes from the official journal of the medical profession. It shows how doctors were opposed to the scheme as they thought they would lose control over how patients were to be treated. This is supported by the reference to Friendly Societies who were also responsible for insuring the population against the effects of ill health. As the source dates to the time when national insurance was introduced it is reliable. However, it is also biased as it only represents the views of those high up in the medical profession (1). Also, it only expresses an opinion about how the introduction of national insurance might affect doctors. In reality the initial proposals were modified so that doctors did have quite a bit of control over who they treated and how much they would get paid by the state (2).

(1) The source may be biased but this does not mean that it is not useful.

(2) Use is made here of 'own knowledge' although this is not necessary for the task in question.

Source D is similar to B in that it also shows the concern of a group who had an interest in the welfare of the whole population. It comes from a group of Labour politicians. They thought that workers and employers would not be able to afford to make contributions to the national insurance scheme. It was therefore considered to be a waste of time as no one would benefit. It is quite a convincing argument as the possible effects of the scheme are carefully explained. For example, the Labour group were probably right in stating how employers would reduce their workforce and replace it by machines as they would have to pay extra on top of wages for their workers in the form of insurance contributions. This is not a point made by the medical profession. The source is similar to B in that it dates to the time when the National Insurance Act was introduced. It is therefore a primary source which means it is pretty reliable (3). However, it is written by Labour Party dissidents and therefore does not represent the views of all politicians who were interested in the issue of national insurance

(3) This a fairly basic evaluative comment. Primary sources are not necessarily more reliable than secondary sources and vice-versa.

Examiner's Assessment

Some comparison of the sources is made and linked to the key issue although this is done in a rather uneven manner. The

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answer is quite well structured and both the content and provenance are analysed in a satisfactory way. However, the evaluation of the sources is a bit basic and partial. The mark for AO1a would be 11 and for AO2a also 11, giving a total of 22. This would equate to a Grade C.

Examiner's Exemplar Plan and Answer 2

Plan

- Comparison of provenance
- Comparison of concerns of two groups
- Contrast of concerns of two groups
- Judgement about typicality

Both Sources B and D come from groups that had a vested interest in the introduction of a national insurance scheme. B expresses a medical viewpoint and D provides a political assessment of the impacts of the scheme. However, B originates from the British Medical Journal and it would therefore be reasonable to assume that it represents the official view of the medical profession at the time. In contrast, Source D shows the views of a dissident group of Labour Party members which means that it is not necessarily typical of what all Labour politicians believed (1). Interestingly both sources appear to originate before the passing of the National Insurance Act. Therefore, the views expressed concern what might have happened rather than what was in the final National Insurance Act. Finally, it is important to note that the focus in B is on medical insurance whereas with D the emphasis is on the principle of insurance in general and how the insurance programme is going to be financed (2).

Both sources indicate opposition to the insurance proposals. The medical profession suggests in Source B that national insurance is a good thing as it 'is intended for the good of the working classes'. But the doctors imply that if the running of the scheme is placed in the hands of the Friendly Societies then this would go against working class interests. In D the Labour politicians also show their opposition but do not deny that insurance is necessary for the mass of people they claim their party represents. As with the doctors their concerns are also based on the argument that the proposals for the scheme would not meet the needs of those it was aimed at helping (3).

However, the particular reasons for each group opposing the reforms are different. The doctors are worried that they will lose control to the friendly societies over how medical help is provided to the working classes. The Labour dissidents though

(1) The provenance of the sources is compared and contrasted in a very effective manner in the opening section.

(2) A couple of very astute analytical comments are made here.

(3) A very clear exposition of the similarities between the two sources.

(4) This provides balanced comment

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are more concerned over the contributory nature of the scheme. They argue that both employers and employees would struggle to find the extra money required to help finance national insurance and that in general the scheme would not benefit anyone (4).

and analysis by highlighting the differences between the sources.

As evidence about opposition to national insurance the Sources are useful as they provide a good idea of the precise reasons as to why two important pressure groups were so concerned. Nevertheless, neither Source is necessarily typical of the attitudes expressed by all members of the medical profession and the labour movement. This detracts from the overall utility of both sources (5).

(5) A very sound and pertinent comment about the utility of the sources.

Examiner's Assessment

A compare and contrast approach is consistently deployed. The content and provenance of the sources are analysed intelligently and skilfully. The answer is well structured and ends with a well supported judgement concerning the utility of the sources.

The mark for AO1a would be 14 and for AO2a 15. This would equate to a Grade A.

Click here for a Mark Scheme that accompanies the exemplar answers provided above.

Mark Scheme, Question 1 (a). England and a New Century 1900–24

Mark schemes are used by examiners to determine how best to categorise a candidate's answer and ensure that the performances of thousands of candidates are marked to a high degree of consistency. Few answers fall neatly into the mark bands indicated below. Examiners therefore seek to find the 'best fit' when applying the mark bands.

Marking Grid for Question 1 (a)

Assessment Objectives	AO1a Recall, select and deploy historical knowledge appropriately, and communicate knowledge and understanding of history in a clear and effective manner. Demonstrate understanding of the past through explanation, analysis and arriving at	AO2a As part of an historical enquiry, analyse and evaluate a range of appropriate source material with discrimination.
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	<p>substantiated judgements of:</p> <ul style="list-style-type: none"> - key concepts such as causation, consequence, continuity, change and significance within an historical context; - the relationships between key features and characteristics of the periods studied. 	
LEVEL I	<ul style="list-style-type: none"> • Consistent and developed comparison of the key issue with a balanced and well supported judgement. There may be a little unevenness. • Focused use of a range of relevant historical concepts and context to address the key issue • The answer is clearly structured and organised. Communicates effectively <p>14 marks</p>	<ul style="list-style-type: none"> • Focused comparative analysis. Controlled and discriminating evaluation of content and provenance, whether integrated or treated separately. • Evaluates using range of relevant provenance points in relation to the sources and the question. There is a thorough but not necessarily exhaustive exploration of these <p>15–16 marks</p>
LEVEL II	<ul style="list-style-type: none"> • Largely comparative evaluation of the key issue with a balanced and supported judgement. There may be some unevenness • Focused use of some relevant historical context with a good conceptual understanding to address the key issue. • The answer is well structured and organised. Communicates clearly. <p>12–13 marks</p>	<ul style="list-style-type: none"> • Relevant comparative analysis of content and evaluation of provenance but there may be some unevenness in coverage or control • Source evaluation is reasonably full and appropriate but lacks completeness on the issues raised by the sources in the light of the question <p>13–14 marks</p>
LEVEL III	<ul style="list-style-type: none"> • Some comparison linked to the key issue. Is aware of some similarity and/or difference. Judgements may be limited and/or inconsistent with the analysis made. • Some use of relevant historical concepts and contexts but uneven 	<ul style="list-style-type: none"> • Provides a comparison but there is unevenness, confining the comparison to the second half of the answer or simply to a concluding paragraph. Either the focus is on content or provenance, rarely both. • Source evaluation is

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	<p>understanding. Inconsistent focus on the key issue.</p> <ul style="list-style-type: none"> The answer has some structure and organisation but there is also some description. Communication may be clear but may not be consistent. <p>10–11 marks</p>	<p>partial and it is likely that the provenance itself is not compared, may be undeveloped or merely commented on discretely.</p> <p>10–12 marks</p>
LEVEL IV	<ul style="list-style-type: none"> Some general comparison but undeveloped with some assertion, description and/or narrative. Judgement is unlikely, unconvincing or asserted. A general sense of historical concepts and context but understanding is partial or limited, with some tangential and/or irrelevant evidence. Structure may be rather disorganised with some unclear sections. Communication is satisfactory but with some inaccuracy of expression <p>8–9 marks</p>	<ul style="list-style-type: none"> Attempts a comparison but most of the comment is sequential. Imparts content or provenance rather than using it Comparative comments are few or only partially developed, often asserted and/or 'stock' in approach. <p>8–9 marks</p>
LEVEL V	<ul style="list-style-type: none"> Very limited comparison with few links to the key issue. Imparts generalised comment and/or a weak understanding of the key points. The answer lacks judgement or makes a basic assertion Basic, often inaccurate or irrelevant historical context and conceptual understanding. Structure lacks organisation and coherence with weak or basic expression. <p>6–7 marks</p>	<ul style="list-style-type: none"> Identifies some comparative points but is very sequential and perhaps implicit. Comment on the sources is basic, general, undeveloped or juxtaposed, often through poorly understood quotation. <p>6–7 marks</p>
LEVEL VI	<ul style="list-style-type: none"> Comparison is minimal and basic with very limited 	<ul style="list-style-type: none"> Little attempt to compare. Weak

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	<p>links to the key issue. Mainly paraphrase and description with very limited understanding. There is no judgement</p> <ul style="list-style-type: none"> • Irrelevant and inaccurate concepts and context. • Has little organisation or structure with very weak expression <p>3–5 marks</p>	<p>commentary on one or two undeveloped points, with basic paraphrase. Sequencing is characteristic.</p> <ul style="list-style-type: none"> • Comments on individual sources are generalised and confused. <p>3–5 marks</p>
LEVEL VII	<ul style="list-style-type: none"> • Fragmentary, descriptive, incomplete and with few or no links to the key issue. There is little or no understanding. Much irrelevance • Weak or non-existent context with no conceptual understanding • No structure with extremely weak expression <p>0–2 marks</p>	<ul style="list-style-type: none"> • No attempt to compare either content or provenance with fragmentary, brief or inaccurate comment • Makes no attempt to use any aspects of the sources <p>0–2 marks</p>

OCR – AS GCE
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F963: Option B

England and a New Century 1900–1924

Essay question
1(b)

Examiner's Specific Advice

It is important for candidates to balance their own knowledge with use of the sources. A heavy bias to one or the other would result in imbalance and a response that would be unlikely to reach the higher Levels.

The structure should revolve around framing an argument and using 'own knowledge' and the sources to support observations. All of the sources should be directly referenced and analysed either individually, through a grouped approach or by way of cross-support. Cross-referencing, in particular, is a very useful way of both supporting and refuting an argument.

Finally, as with Question 1a, candidates need to consider the strengths and limitations of sources as evidence where appropriate. This evaluation should be blended in and not bolted on to main parts of the text. Also, a mechanical approach to this is unlikely to add to the quality of the response.

[Click Here For Sources Relating to this Question](#)

Exemplar Question

1 (b) Study **all** the Sources.

Use your own knowledge to assess how far the Sources support the interpretation that it was **mainly** pressure from the Industrial Insurance companies that influenced the administration and structure the national insurance scheme of 1911.

[70 marks]

[Click Here for a Chronology Relating to this topic](#)

Examiner's Exemplar Plan and Answer 1

Plan

- Introduction – groups who opposed national insurance
- Industrial Insurance companies (see Source A)
- The medical profession
- The Conservative Party
- The Labour Party
- Socialists
- The Liberal Party
- Conclusion

Industrial companies were very important in influencing the administration and structure of the national insurance scheme of 1911. However, there were other groups that also played a role in shaping the scheme such as the medical profession, the Conservative Party, the Labour Party, socialists and the Liberal Party. I will discuss the role of each of these before coming to a conclusion as to which group was most influential (1).

(1) This is a sound introduction but it signposts that the candidate is going to deal with each influence in an isolated rather than comparative fashion.

Industrial Insurance companies were private groups that provided insurance against sickness, injury and unemployment to industrial workers in return for regular premium. There were other groups such as Friendly Societies and trade unions that also provided private insurance along with other benefits such as savings clubs. They all had one thing in common when it came to national insurance and that was to demand to be included in how the scheme was to be administered. They argued that they already had experience of running insurance schemes which the government could use. But they were obviously worried that if they were not involved they might lose business and fold (2).

(2) The candidate has made use of 'own knowledge' to analyse and describe the importance of Industrial Insurance companies and other interested parties.

Source A confirms that the Industrial Insurance companies were very important as they were 'far the most formidable interest group affected by the Bill'. It also shows how the companies had experience of running insurance schemes and how influential they could be as their agents had personal contacts with the people who paid into their schemes. This is supported by the views of Beatrice Webb in Source E. Thus, it was obvious that the Industrial Insurance companies and other similar groups had to be included in the running of national insurance otherwise they would have probably stopped the measures getting through parliament (3).

(3) The candidate shows that they are going to deal with each source in turn although there is some comparative evaluation.

Another group who opposed national insurance was the medical profession. In Source B the British Medical Journal shows how doctors did not want friendly societies to be involved in administering the health insurance as this would mean that medical professionals would be at their mercy. In other words doctors would have to do what they were told by the friendly societies which meant a loss of power and status.

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However, from my own knowledge I know that not all doctors opposed the scheme. Younger, trainee doctors welcomed the proposals especially the parts that suggested the setting up of doctors panels. Such a structure would guarantee regular work for those starting off in their careers. It was the older, more senior doctors who were concerned about the issue of loss of status. Therefore, Source B is not typical of the views of all doctors and has limited usefulness (4).

(4) Own knowledge is integrated with source evaluation. Useful comment is made about the typicality of the view expressed in the source.

Source C is from the Times newspaper which represented the views of the Conservative Party. It suggests that insurance was unnecessary as it was based on the false idea of the working man being 'a poor wretch, struggling to keep body and soul together in a foul slum'. It implies that if working people really wanted to they could stay healthy and work regularly and, therefore, there was no need for insurance. As the insurance scheme was actually passed by the Liberals fairly easily it is clear that the Conservative Party were not an important influence on how the scheme was to be administered or structured (5).

(5) The message of the source is well understood but the judgement at the end of the paragraph is rather basic.

The views of some members of the Labour Party are expressed in Source D. The dissidents were against the contributory part of the insurance scheme. However, this was not the view of the party in general. The Labour leader, Ramsey McDonald, actually supported the scheme and in this sense Labour was important in influencing its administration and structure. However, it was the Liberal Party that actually passed the final insurance act and who were therefore far more important than the Labour Party (6).

(6) A very sound analytical comment is made here. 'Own knowledge' is once again blended with reference to the content of the source.

Source E is from the Fabian socialist Beatrice Webb. It tells us about the socialists' view of insurance but it does not provide any evidence about the influence the socialists had on shaping the final scheme. Webb complains about the role of the Industrial Insurance companies and the inclusion of the medical panel system but given that these were features of the final insurance scheme it suggests that the Fabian socialist views were not very important. Also, it is not typical of the views of all socialists at the time (7).

(7) A reasonable assessment of the significance of the source although the point about typicality could have been expanded on.

The Liberal Party were very important in influencing the administration and structure of national insurance as it was a Liberal government led by Lloyd George that passed the National Insurance Act in 1911. The Liberals structured the act so that Part I allowed sickness benefits of 10s to be paid per week to men and 7s6d to women for the first 26 weeks of illness. People had to make contributions as follows: employers paid 3d, male employees 4d, female employees 3d and the state 2d. it covered everyone from the age of 16 to 65 earning less than £160 per week. The collecting of contributions and payments of benefits was to be done by the Industrial Insurance companies, Friendly Societies, trade

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unions and the Post Office. This shows how the Liberals allowed the vested interests to play a role in the scheme which in turn prevented opposition to the scheme. Part II of the Act dealt with unemployment and the administration and structure was similar to that for health (8).

(8) A very detailed section; some of the information included does not add to the overall quality of the comments being made.

In conclusion, using my own knowledge and the sources, it is clear that the Industrial Insurance companies were very important in influencing the national insurance scheme but only the administration of it. Although other groups voiced an opinion about how fair and effective the scheme would be it was the Liberal government that was the most important influence. Lloyd George was skilful in including the vested interests to run the scheme and determined to include a structure of contributions and payments that suited the working classes (9).

(9) This is a very decent conclusion that makes a balanced, relevant and sensible judgement.

Examiner's Assessment

The candidate has provided mainly sound argument, analysis and explanation. A good amount of own knowledge is used to aid the evaluation of sources. A weakness of the answer is that the sources are mainly approached discretely. A grouped, comparative approach would have been more effective. There is an awareness of the limitations of some of the sources but there is little cross-referencing which would have aided judgement about usefulness and reliability. The mark for AO1a and b would be 15 and for AO2a and b 32. This would equate to a solid to high Grade C.

Examiner's Exemplar Plan and Answer 2

Plan

- Introduction – argument = the Industrial Insurance companies influenced the administration of national insurance but other groups and individuals influenced the structure
- Role of Industrial Insurance companies (see Sources A and E)
- Role of the medical profession (see Source B)
- Role of the Conservative Party (see Source C)
- Role of the Labour Party and socialists (see Sources D and E)
- Role of Lloyd George and the Liberal Party
- Conclusion – overall judgement

Industrial Insurance companies certainly influenced how the national insurance scheme of 1911 was administered as they persuaded the Liberal government to allow them to collect

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contributions and distribute benefits. However, it could be more strongly argued that it was the skill of Lloyd George and his Cabinet that was responsible for the successful implementation of the scheme. This included making concessions to the Industrial Insurance companies and adopting an actuarial approach to deciding on the level of contributions and benefits. The final National Insurance Act was more a product of New Liberalism than any other ideological or institutional influence (1).

(1) A solid introduction that outlines the argument to be adopted. There is some very good use of conceptual material (e.g. the reference to New Liberalism).

Industrial Insurance companies along with Friendly Societies and trade unions were private organisations that had a long track record of providing a range of benefits to working people. For a regular premium workers could be insured against sickness, industrial injury and unemployment. As Source A indicates, these groups had considerable influence at grassroots level and if their interests had not been considered 'a united attack ... could have ruined the Liberal Party'. The author of the Source is W.J. Braithwaite, who was Assistant Secretary to the Inland Revenue and the Civil Servant given the responsibility of planning the insurance scheme. He was therefore likely to have been very aware of all of the ideas being circulated about national insurance at the time and was unlikely to have exaggerated the influence of the Industrial Insurance companies. This influence is also mentioned in Source E where Webb refers to the creation of 'huge vested interests – the Industrial Insurance Companies' method of collection'. However, as a Fabian socialist Webb was less concerned about appeasing the private insurance interests as she thought this would result in a 'waste of public money and financial chaos'. Webb was not against the principle of insurance but, as a socialist, believed that if administered by private concerns, the scheme would be abused. Nevertheless, given the context, the Liberals were probably right to acknowledge and utilise the experience of the Insurance Companies. This increased the chances of the scheme being accepted by the bulk of the population and took the pressure off the civil service to devise a centralised mechanism for the collection of contributions and distribution of benefits (2).

(2) This is a very effective section that skilfully links own knowledge with source evaluation through attention to provenance and cross-referencing.

Sources B, C and D are evidence about the opposition towards national insurance although not all of the sources give indication of how influential different groups were in shaping the final scheme. The medical profession, the Conservative Party and some Labour Party members opposed the early proposals for national insurance (3).

(3) There is some grouped analysis of three sources here which is developed in the following paragraphs.

Source B shows how some doctors were worried about losing control of medical services to the Industrial Insurance Companies and other vested interests; they would be 'at their mercy'. However, the source is from the British Medical Journal which tended to be dominated by more senior members of the medical profession. It is known that younger

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doctors just beginning their careers supported national medical insurance as it would, through the Panel process, guarantee them regular work. The source is therefore not indicative of the views of the whole of the medical profession (4).

(4) A good evaluation of the usefulness of Source B.

Source C is also critical of national insurance proposals. The Times newspaper quite clearly thought that insurance was unnecessary most people could afford to pay into one of the schemes that was already in existence and that the working classes were already a ‘pampered class’. The Times is a useful source on this matter as it represented the views of the majority of Conservative Party politicians. Conservative qualms were largely ignored and therefore they had little influence on how national insurance was to be administered and structured. Interestingly, Webb in Source E partly supports the Conservative view that the national insurance idea was ‘rooted in profound ignorance’ by suggesting that workers would experience a ‘demoralization of character’. The implication is that working people were often quite able to help themselves and an insurance scheme might tempt them to claim benefits unnecessarily (5).

(5) Another well balanced piece of evaluation that also makes some comparison with another source, B, and indicates a similarity with the source discussed in the previous paragraph.

In Source D a group of Labour Party rebels argue that the insurance proposals were unfair as the poorest of workers would not be able to afford the contributions and employers would find inappropriate ways of covering the extra costs they would accrue as a result of also having to contribute. The latter might include the ‘displacement of labour by machinery and resisting demands for the advances of wages’. In fact we know that the fears expressed in the source were well founded. For example, the historian Thane has pointed out that there was no mechanism for checking that workers earning less £160 per annum were properly insured. However, the majority of Labour politicians supported the insurance scheme even if, quite naturally, they felt that it did not go far enough. By backing the scheme they were endorsing the ideas of the Liberal Party and, like the Conservatives, had little direct impact on the administration and structure of the final scheme (6).

(6) Excellent use of ‘own knowledge’ displayed although the source is treated in isolation.

The most important influence on the insurance scheme came from Lloyd George and his Liberal Party colleagues. Together they skilfully managed to please and appease all of the vested interests and those who had serious reservations about the proposals. The final Bill on Health and Unemployment passed smoothly through Parliament. Even though Lloyd George had been influenced by the German model of insurance he made it uniquely British and ‘liberal’ by ensuring that the contributions that were made by employers (3d), employees (4d for men, 3d for men) and the state (2d) more than covered the possible benefits an individual might receive. This meant that people would believe that if they had to claim financial help they

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deserved it as they had made a significant financial contribution. This also had the added benefit of answering the concerns of those such as the Conservatives and Beatrice Webb who were worried that a state insurance scheme would encourage malingering (7).

(7) Comments are about the Liberal Party are based entirely on 'own knowledge'.

In conclusion, the Industrial Insurance companies were important in influencing the way in which the national insurance scheme was administered but had little impact on the structure of the scheme. It was the Lloyd George and the Liberal Party that instigated national insurance and ensured that it passed through Parliament with the minimum of fuss (8).

(8) A good solid conclusion that focuses on a making a judgement.

Examiner's Assessment

There are elements of a Level and Level II response here. The strength of the answer is that a very good amount of own knowledge is used to evaluate the validity and reliability of the sources and set them in context. A weakness is that grouped comparative evaluation is not consistent. The argument is convincing, well developed and leads to a very sound judgement. Thus, for A01a and b a mark of 21 would be awarded. However, as individual sources are focussed on within a grouping as seen in paragraphs 3 to 6, the mark for A02 and b would be 40. The overall mark would therefore be 61, which might still be enough for the answer to get a Grade A overall.

Click here for a Mark Scheme that accompanies the exemplar answer provided above.

Mark Scheme, Question 1 (b). England and a New Century 1900–24

Mark schemes are used by examiners to determine how best to categorise a candidate's answer and ensure that the performances of thousands of candidates are marked to a high degree of consistency. Few answers fall neatly into the mark bands indicated below. Examiners therefore seek to find the 'best fit' when applying the mark bands.

Assessment Objectives	AO1a and b	AO2a and b
	Recall, select and deploy historical knowledge appropriately, and communicate knowledge and	As part of an historical enquiry, analyse and evaluate a range of appropriate source material

Access to History – Online OCR British History Enquiries – England and a New Century 1900–1924 – Standard AS Question

	<p>understanding of history in a clear and effective manner. Demonstrate understanding of the past through explanation, analysis and arriving at substantiated judgements of:</p> <ul style="list-style-type: none"> -key concepts such as causation, consequence, continuity, change and significance within an historical context; -the relationships between key features and characteristics of the periods studied 	<p>with discrimination. Analyse and evaluate, in relation to the historical context, how aspects of the past have been interpreted and represented in different ways</p>
LEVEL I	<ul style="list-style-type: none"> • Convincing analysis and argument with developed explanation leading to careful, supported and persuasive judgement arising from a consideration of both content and provenance. There may be a little unevenness at the bottom level • Sharply focused use and control of a range of reliable evidence to confirm, qualify, extend or question the sources. • Coherent, organised structure. Accurate and effective communication. <p>20–22 marks</p>	<ul style="list-style-type: none"> • A carefully grouped and comparative evaluation of all the sources with effective levels of discrimination sharply focused on the interpretation • Analyses and evaluates the strengths, limitations and utility of the sources in relation to the interpretation. Uses and cross references points in individual or grouped sources to refute an interpretation. • Integrates sources and contextual knowledge in analysis and evaluation and is convincing in most respects. Has synthesis within the argument through most of the answer. <p>42–48 marks</p>
LEVEL II	<ul style="list-style-type: none"> • Good attempt at focused analysis, argument and explanation leading to a supported judgement that is based on the use of most of the content and provenance • A focused use of relevant evidence to put the sources into context. 	<ul style="list-style-type: none"> • Grouped analysis and use of most of the sources with good levels of discrimination and a reasonable focus on the interpretation. • Analyses and evaluates some of the strengths and limitations of the sources in relation to the

Access to History – Online OCR British History Enquiries – England and a New Century 1900–1924 – Standard AS Question

	<ul style="list-style-type: none"> • Mostly coherent structure and organisation if uneven in parts. Accurate and effective communication <p>17–19 marks</p>	<p>interpretation.</p> <ul style="list-style-type: none"> • Some, perhaps less balanced, integration of sources and contextual knowledge to evaluate the interpretation. Synthesis of the skills may be less developed. The analysis and evaluation is reasonably convincing <p>35–41 marks</p>
LEVEL III	<ul style="list-style-type: none"> • Mainly sound analysis, argument and explanation but there may be some description and unevenness. Judgement may be incomplete or inconsistent with the analysis of content and provenance. • Some relevant evidence but less effectively used and may not be extensive • Fair structure, organisation and communication <p>13–16 marks</p>	<ul style="list-style-type: none"> • Some grouping although not sustained or developed. Sources are mainly approached discretely with limited cross reference. Their use is less developed and may, in parts, lose focus on the interpretation. There may be some description of content and provenance. • Is aware of some of the limitations of the sources, individually or as a group, but mostly uses them for reference and to illustrate an argument rather than analysing and evaluating them as evidence. • There may be unevenness in using knowledge in relation to the sources. Synthesis may be patchy or bolted on. Analysis and evaluation are only partially convincing. <p>28–34 marks</p>
LEVEL IV	<ul style="list-style-type: none"> • Attempts some analysis, argument and explanation but underdeveloped and not always linked to the question. There is likely to be more assertion, description and narrative. 	<ul style="list-style-type: none"> • Sources are discussed discretely and largely sequentially, perhaps within very basic groups. Loses focus on the interpretation. The sources are frequently

Access to History – Online OCR British History Enquiries – England and a New Century 1900–1924 – Standard AS Question

	<p>Judgements are less substantiated and unconvincing</p> <ul style="list-style-type: none"> • Evidence will vary in accuracy, relevance and extent. It may be generalised or tangential. • Structure is less organised, communication less clear and some inaccuracies of expression. <p>9–12 marks</p>	<p>described</p> <ul style="list-style-type: none"> • May mention some limitations of individual sources but largely uses them for reference and illustration. Cross referencing is unlikely. • An imbalance and lack of integration between sources and knowledge often with discrete sections. There is little synthesis. Analysis and explanation may be muddled and unconvincing in part. <p>21–27 marks</p>
LEVEL V	<ul style="list-style-type: none"> • Little argument or explanation, inaccurate understanding of the issues and concepts. The answer lacks judgement • Limited use of relevant evidence or context which is largely inaccurate or irrelevant • Structure is disorganised, communication basic and the sense not always clear <p>5–8 marks</p>	<ul style="list-style-type: none"> • A limited attempt to use the sources or discriminate between them. The approach is very sequential and referential, with much description. Points are undeveloped. • There is little attempt to analyse, explain or use the sources in relation to the question. Comment may be general. • There is marked imbalance with no synthesis. Analysis and explanation are rare and comments unconvincing. <p>12–18 marks</p>
LEVEL VI	<ul style="list-style-type: none"> • There is very little explanation or understanding. Largely assertion, description and narrative with no judgement. Extremely limited relevance to the question. • Evidence is basic, generalised, patchy, inaccurate or irrelevant. • Little organisation or structure with poor 	<ul style="list-style-type: none"> • Very weak and partial use of the sources for the question. No focus on interpretation. • A very weak, general and paraphrased use of source content • No synthesis or balance. Comments are entirely unconvincing <p>6–11 marks</p>

Access to History – Online OCR British History Enquiries – England and a New Century 1900–1924 – Standard AS Question

	communication	
	3–4 marks	
LEVEL VII	<ul style="list-style-type: none"> No argument or explanation. Fragmentary and descriptive with no relevance to the question. No understanding underpins what little is made of evidence or context. Disorganised and partial with weak communication and expression 	<ul style="list-style-type: none"> Little application of the sources to the question with inaccuracies and irrelevant comment. Fragmentary and heavily descriptive. No attempt to use any aspect of the sources appropriately. No contextual knowledge, synthesis or balance. There is no attempt to convince
	0–2 marks	0–5 marks

Chronology: Key Events in *England and a New Century 1900–1924*

1900: Labour Representation Committee (LRC) formed (1). LRC had 2 MPs elected in the General Election.

1902: Education Act.

1902–05: Tariff Reform controversy (2).

1906: Landslide victory for the Liberal Party in the General Election.

1908: Children’s Charter (3).

1909: People’s Budget (4).

1910: Liberal Party majority over the Conservative Party was greatly reduced in the General Election.

1911: National Insurance Act (Part I – health and Part II – unemployment) was introduced.

1912: Third Home Rule Bill was introduced.

1912–21: Problem of Home Rule and independence in Ireland (5).

1914: Third Home Rule Bill was eventually passed but quickly amended.

1914–18: First World War.

1916: Easter Rebellion in Ireland.

1918: Labour and Socialist Constitution was introduced. The Coupon Election (6), Reform of the Franchise. Fisher’s Education Act. Lloyd George Coalition government formed.

1919: Housing and Town Planning Act. Housing Act (Addison) (7). Start of Anglo–Irish War.

1920: Unemployment Insurance Act. ‘Bloody Sunday’ in Dublin.

1921: Unemployment Insurance Acts (Amendments I and II). End of Anglo–Irish War (Anglo–Irish Treaty).

1922–23: Civil War in Ireland.

1923: Housing Act.

1924: First Labour Government was elected. Housing (Financial Provisions) Act (Wheatley).

Access to History – Online OCR British History Enquiries – England and a New Century 1900–1924 – Standard AS Question

- (1) The LRC was the forerunner of the full-blown Labour Party. The LRC adopted the name Labour Party after the general election in 1906.
- (2) Joseph Chamberlain, a Conservative, campaigned for the abolition of free trade and the need for the imposition of tariffs to protect home industry. Chamberlain believed that tariffs on goods arriving from outside the Empire would have the added advantage of providing extra government income which could be spent on social reform. This was opposed by the Liberals who claimed that it would lead to price increases especially on foodstuffs. They believed the working classes on relatively fixed incomes would be the first to suffer.
- (3) The charter spelt out guidelines for how children should be treated. It said, for example, that there should be separate juvenile courts, remand homes for children awaiting trial, the banning of children under 16 in adult prisons and penalties for the neglect of children. Children were also banned from smoking in the street and it became illegal to sell them tobacco.
- (4) The People's Budget was very controversial as it took substantial amounts of money from the very wealthy through special tax measures and redistributed it to the needy through social reforms; in particular, old age pensions which were introduced in 1908. It was initially rejected in the House of Lords which led to a constitutional crisis.
- (5) Home Rule was the term given to the idea of allowing Ireland to have more say in how it should be ruled. This was opposed by many politicians in England, especially those who sat in the House of Lords. A third Home Rule Bill was eventually passed in 1914 but its implementation was disrupted by the First World War. Redmond, the Irish Nationalist leader, angered some of his supporters by agreeing with the Liberals in London to suspend implementation until the War was over. The result was rebellion (The Easter Rising) and an Anglo–Irish War.
- (6) Politicians who stood for election as coalition candidates in 1918 were given a special piece of paper ('coupon') that spelt out the support they would receive from the prospective coalition government leaders, Lloyd George (Liberal) and Bonar Law (Conservative).
- (7) This act was framed by the president of the Local Government Board, Christopher Addison. It proved remarkable as it resulted in the building of 30,000 houses by private enterprise with government subsidy at a time when there was a shortage of building materials, building skills and local government experience in handling such a large scale project.

Access to History – Online OCR British History Enquiries – England and a New Century 1900–1924 – Standard AS Question

Teaching Activities

- (1) Ask students to analyse Sources A to E according to nature (type), origin, and purpose (motive). They should then compare their analysis of each source to identify similarities and differences.
- (2) Using the information gleaned from Activity 1, ask students to compile a table that identifies the strengths and limitations of each of the Sources A to E as evidence about the opposition to national insurance.
- (3) With your students discuss the merits of the following judgement: 'It is pointless to use the term 'biased' when evaluating the strengths and limitations of historical sources as **all** sources are biased'.
- (4) With your students discuss the merits of the following judgement: 'Official sources are always more valid and reliable than unofficial sources as historical evidence' This should be coupled with discussion about what constitutes an official as opposed to unofficial source and of the hierarchy of importance of historical sources.
- (5) Ask your students to read Sources A to E and identify examples of fact, opinion and judgement. Follow this up with a stretch and challenge task that involves consideration of the strengths and weaknesses of fact, opinion and judgement as historical. This should be coupled with discussion of what constitutes a fact, opinion and judgement.
- (6) Ask students to compile a list of the different types of source that would be useful to examiners when compiling source based questions on the following topics.
 - a) Reasons for the Liberal landslide General Election victory of 1906.
 - b) The controversy over the People's Budget of 1909.
 - c) The Irish Home Rule crisis.
 - d) The impact of the 1919 Housing Act (Addison).

Resources

- M.Byrne, *Britain 1890–1924* (Hodder Education 2008)
P.Clarke, *Hope and Glory: Britain 1900–1990* (Penguin, 1996)
J.Davies, *A History of Britain, 1885–1939* (Macmillan, 1999)
M.Pearce and G.Stewart, *British Political History 1867–1995* (2nd edition, Routledge, 1996)
M.Pugh, *The Making of Modern British Politics 1867–1945* (3rd edition, Blackwell 2002)
P.Thane, *Foundations of the Welfare State* (Longman, 1996)

Weblinks

- www.labour.org.uk/history_of_the_labour_party
www.spartacus.schoolnet.co.uk (then click on the 'Prime Ministers 1780–1950' link)
www.nationalarchives.gov.uk/.../britain1906to1918/pdf/bggf/.pdf
www.historyworld.net/wrldhis/PlainTextHistories.asp?gtrack...nat-
<http://www.liberalhistory.org.uk/>