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## OLD-AGE PENSIONS AND POOR RELIEF.

THE following letter puts in so concise a manner the objections to Old-Age Pensions felt by a Board of Guardians whose ability in the administration of poor relief is generally recognised, that the Committee on Old-Age Pensions has thought it desirable to reprint it as it stands :—

### BRADFIELD BOARD OF GUARDIANS.

4 Bridge Street, Caversham, near Reading :  
January 12, 1899.

SIR,—I am directed by my Board to reply to your printed letter asking for their views (for the information of your Committee) upon certain points :—

1. (a) My Board are of opinion that any State provision for the poor in old age must, whatever it may be called, essentially be in the nature of Poor-law relief; that the welfare of the nation is involved in everyone feeling that it is to his interest to avoid dependence upon unearned aid from public funds; and that therefore any system tending to make such dependence attractive, and even honourable, is full of danger.

(b) They are not convinced that 'Insurance' is always the best way of providing for old age. They are in favour of leaving existing organisations to work out these problems unhampered by State interference which must accompany State assistance.

2. They are not in favour of the proposals contained in Mr. Lionel Holland's Bill,\* for the following reasons, viz. :—

\* NOTE.—*Principal Provisions of Mr. Holland's Bill.*

Pension of 5s. at 65 to all who since 25 have been members of registered Friendly Societies; except those with incomes over £160: earning regular wages over 5s.; who have received Poor-law relief before 60; or have been sent to prison, without option of a fine, since 55.

Pension provided half by County Rate, half out of Imperial Funds, and to be paid by County Council to the Friendly Society (on favourable report of the Society and the Guardians). Society pay the pensioner.

Provisions as to persons now over 65, widows, &c.

- (a) The Bill would give preferential treatment to one class.
- (b) It would not touch the bulk of cases now coming on the rates.
- (c) It would involve State interference with the Friendly Societies.
- (d) It has no finality and would introduce a dangerous element into political electioneering.
- (e) It is full of difficulties of machinery as regards settlement, and would entail a vast amount of office work.
- (f) The proposed pensions are nothing more nor less than outdoor relief.
- (g) They may have unexpected results, *e.g.*, on wages; or on the condition of old people who would be better in a workhouse.

3. They are not in favour of the proposals contained in Sir J. Rankin's Bill,\* for the following reasons, viz. :—

- (a) Like Mr. Holland's Bill, it would treat one class better than others, a larger class than in his Bill, but still a class.
- (b) As there is no maximum limit to the independent means of pensioners, persons in good position would receive pensions towards which poorer classes would contribute.
- (c) It would not touch the bulk of cases now coming on the Poor Law. And where it might do so, the pension would probably often not last from one date of payment to another.
- (d) It would not come into full operation for many years.
- (e) It would involve State interference with the Friendly Societies.
- (f) It has no finality.
- (g) The machinery is even more full of difficulties than Mr. Holland's Bill.
- (h) The pensions would be a mere subsidy to interest on savings. Essentially they would be outdoor relief, in aid of many who do not need it.
- (i) The expense would be proportionately great.

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\* NOTE.—*Principal Provisions of Sir J. Rankin's Bill.*

Pensions of 2s. 6d. at 65 to all in possession of an 'annuity' of same value from any Assurance Office, Friendly Society, or the Post Office.

Pension payable (out of annual grants by Parliament), in monthly payments through any Post Office, on certificate by the Office or Society granting the annuity.

Guardians may give outdoor relief to any pensioner losing his annuity from causes beyond his own control, and may claim the amount towards recoupment.



4. They are not in favour of any of the suggestions for Poor-law reform contained in the annex to your letter,\* for the following reasons, viz. :—

- (a) Guardians already have power to give pensions in the shape of outdoor relief on grounds of character or conduct.
- (b) The present apparent case for reform resting on a high rate of aged pauperism, has largely been caused by their attempts to discriminate in this way.
- (c) Such attempts are sure to be unequal and imperfect, and to cause discontent; and reform, if any, should therefore be aimed at restricting rather than extending them.
- (d) Of the three suggested modes of dealing with 'deserving cases'
  - i. Pensions would be suitable to very few, and would be mere outdoor relief.
  - ii. Special Infirmaries and Old-Age Homes are only workhouses under another name, unless made more attractive and expensive.
  - iii. Boarding-out of the aged would, even more than boarding-out of children, be open to abuse, which moreover could be less efficiently guarded against.
- (e) Guardians could not ensure constant information attending the circumstances and conduct of permanent pensioners; they cannot even do so in the case of outdoor paupers now, in spite of the relief being granted only from time to time.
- (f) It would be impossible to trace the Poor-law life history of applicants. They would not furnish information against themselves. The attempt must end in laxity.
- (g) Membership of Friendly Societies or Trade Unions, however long, is no evidence of moral conduct.

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\* NOTE.—*Principal Poor-law Reforms suggested.*

Persons over 65, destitute through immoral conduct, to be relieved only in the workhouse.

Others to be entitled to a pension of 5s., or to maintenance in Special Infirmaries or Old-Age Houses, or to Boarding Out.

Non-receipt of Poor-law relief before 65 (except in special circumstances), or long membership of a Friendly Society or Trades Union with sick benefit, to be evidence of moral and thrifty conduct.

Workhouse maintenance to be defrayed by State.

Local Government Board inspection of workhouses to promote above proposals.

Guardians to have power to subscribe to or support Almshouses.

Persons in receipt of pensions or 'out-maintenance' to suffer no civil disqualification.

- (h) Nationalisation of Poor-law expenditure is dangerous, as tending to diminish the feeling of responsibility of administrators.
- (i) Workhouses are already inspected. What new powers and remedies is the Local Government Board to have to enforce 'proper' and economical management? or for making inquiries into individual cases?
- (j) Practically this is done already, for it is mere outdoor relief. Where it is done it is mischievous and unjust, since every pauper in an almshouse keeps out one person of the class for whom almshouses were intended, *i.e.*, poor people who have just about enough means of their own to live decently with the assistance of such institutions.
- (k) Electors ought not to be able to derive unearned benefit from funds under the control of those whom they elect.

In the result, my Board regret to say that in their opinion none of the proposals in your letter would prove beneficial to the poor or to the community, and as regards the two Bills, they are confirmed in their opinion by the report of the recent Select Committee on Old-age Pensions, who (as you are aware) considered carefully and rejected both schemes; and reluctantly came to the conclusion that it was impossible to frame any satisfactory scheme.

Lest, however, you should think that my Board consider that there exists an evil for which there is no remedy, the following general remarks are added, in conclusion, for submission to your Committee.

Experience shows that it is a very serious thing to begin any new system of State relief. Such systems are almost impossible to discontinue or to modify except in the direction of greater laxity. Nothing can justify their initiation except clear failure of existing arrangements and clear prospect of improvement under the new system. The present contention that State aid is needed for the aged resembles the argument before 1834, that the able-bodied could not live on wages alone. In both cases the surest way to establish the truth of such an argument is to act upon it. History since 1834 has shown that the miserable state of the labourer before that time was chiefly due to this having been done in his case, and to the false kindness of State aid. The history of this Union since 1871, when the present policy of restraining outdoor relief to the narrowest possible limits began, tends to show that the bulk of old-age pauperism to-day is traceable to similar causes. No doubt all arguments drawn from particular Unions must be scrutinised before being admitted as universally applicable. But the case of Bradfield

does not stand alone ; and even if it did, it raises a strong *prima facie* presumption that the present requirement is not Old-age Pensions, or more outdoor relief, so much as more careful administration.

The pauperism of this Union now and twenty-eight years ago may be thus stated:—

	Pop.	In-door	Out-door	Total	Aged over 65		Total	Death Rate of Union
					In	Out		
1871...Jan. 1	15,853	259	999	1,258	72	229	301	16·5 (1874)
1898...Jan. 1	19,047 (estimated)	120	14	134	44	10	64	11·5

And it is to be observed that even these figures of indoor aged pauperism are subject to large deductions, on account of the helpless and lonely, the sick and the vicious, none of whom would under any system be proper subjects for ‘outside maintenance.’

If the pauperism of the whole country (England and Wales) were on the same scale, the result would be, taking the general pauperism on 1st January, 1898, excluding lunatics and vagrants:—

Instead of	{	Indoor 200,911	}	there would be	{	Indoor 196,553	}
		Outdoor 532,294				Outdoor 22,835	
		<hr/>				<hr/>	
		Total ... 733,205				Total ... 219,388	

In advocating the principles, the application of which has led to these results, my Board are aware that they are open to misunderstanding. Some may object that such administration is harsh, and involves hardship to the poor. My Board repel this suggestion. They believe that the condition of the poor in this Union will bear comparison with that in any other. No locality can be without cases of hardship and distress, especially among those whose nature keeps them from making their want known, or from accepting aid from others. But such cases are not common and are believed to be no more frequent here than elsewhere. And it has ever been the aim of the Bradfield Board to bear in mind not only those who do come on the rates, but those who do not, whether ratepayers or otherwise, remembering the principle underlying the English Poor-law system, that in justice to the self-supporting working classes

'the situation of the pauper ought not on the whole to be made really or apparently so eligible as the situation of the lowest class of independent labourer.'

I am, Sir,

ROBERT SIMMONS,

*Clerk to the Bradfield Board of Guardians.*

To the Secretary,  
Parliamentary Committee on Old-Age Pensions,  
19 Buckingham Street, Strand,  
London, W.C.

*May, 1899.*