PAUPERS
AND OLD AGE PENSIONS.

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PAUPERS AND OLD AGE PENSIONS.

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In order to bring the cost of old age pensions within a practicable figure, it has been proposed to restrict the grant of such pensions not only by an age limit (such as 60, 65, or 70), but also by making ineligible those who are, or have been, criminals or paupers. The purpose of the present Tract is to examine the possibility of making pauperism a ground for exclusion.

The proposal of the Select Committee on the Aged Deserving Poor of 1899,* which was reported on by the Departmental Committee of 1900,† was that one of the conditions of eligibility for an old age pension should be the "non-receipt of poor law relief (other than medical relief) during the twenty years preceding the application for a pension, unless under circumstances of a wholly exceptional character." The Departmental Committee estimated that this condition, apart from any other, would probably have excluded from a pension scheme adopted in 1901‡ more than a quarter of all the persons over 65 years of age in the United Kingdom (515,000 out of 2,016,000).

(a) The Disqualification of Existing Paupers over 65.

The exclusion from the proposed old age pensions of those old persons who are now actually in the workhouses, or in receipt of outdoor relief, appears at first sight not unreasonable. It must, however, be remembered that these old people (computed at 368,000, merely taking a "one day count") include many extremely meritorious cases—many, for instance, who by thrift and industry maintained themselves independently until after they had attained the pensionable age, and only succumbed finally to the necessity of accepting poor law relief because of some accident or misfortune in their extreme old age. Many such persons are eagerly awaiting the Government scheme, and fully expecting a pension. "We imagine," remarked even the Departmental Committee in 1900, "that it might be by no means easy to defend the exclusion of those aged paupers who could give reasonable proof that, had they not had the misfortune to pass the rubicon in 'pre-pensionable' days, they would have been able to satisfy the requirements of the pension authority."

§ It must be remembered that, by the deliberate policy of successive Governments during the last eleven years (in pursuance of the recommendations of the Royal Commission on the Aged Poor in 1895)|| the deserving aged poor who had become destitute otherwise than by their own fault, have been officially encouraged to apply for

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* H. of C. No. 296 of 1899. † Cd. 67 of 1900. ‡ Cd. 3,618 of 1907, p. 49. § P. ix. of Cd. 67 of 1900. || Cd. 7,684 of 1895.
poor law relief, which has been made, for them, as little "deterrent" as possible. By the Local Government Board circulars of July, 1896, and August, 1900, boards of guardians were expressly urged, and even enjoined—(a) to make a great distinction between the respectable aged who had fallen into poverty, not by their own fault, and those who had been idle or thriftless; (b) to grant outdoor relief freely and adequately to the deserving aged; (c) not even to urge these to enter the workhouse, unless they were physically helpless and friendless; (d) to make comfortable and cheerful provision for them apart from the other inmates, if they did enter the workhouse, and to allow them many indulgences; and (e) to make these arrangements generally known "so that those really in need may not be discouraged from applying." Though many boards of guardians have largely ignored these instructions, many others have gone very far in obeying them.* Under this encouragement the number of aged paupers has steadily increased. For the Government now to turn round and penalize by illegibility for a pension—in order merely to reduce the cost to itself—those whom for more than eleven years it has been encouraging to accept poor law relief, without notice that this would make them ineligible for a pension, would seem to be unjust. In this connection it must be remembered that the Royal Commission on the Aged Poor, from whose report this policy of treating the deserving aged with so much leniency actually sprang, included among its members His Majesty the King. It cannot be left out of account that some at least of these 600,000 aged paupers, who have been anxiously awaiting an old age pension, would (whether spontaneously or not) appeal directly to His Majesty against their exclusion.

The injustice of making all existing paupers ineligible becomes increasingly grave when it is realized that, of the 368,000 persons over 65 who would be debarred from a pension by their present pauperism, whether or not they had maintained themselves independently right up to, or beyond, the pensionable age, no fewer than 200,000 are women, and only about 168,000 men. These women, taken as a whole, have probably worked harder than the men, have suffered more, have been more thrifty though they have earned less, and have had far less opportunity to save for their own old age. In many—probably in a majority of—cases their pauperism was brought about by the death of their husbands. To exclude these old women from eligibility for a pension merely because they happen to have attained the age of 65, and to have become destitute before the date of the introduction of the scheme, instead of after it, would be felt to be extraordinarily harsh and unjust. The Government would be open to the opprobrium of having adopted just that one among all the various possible devices for restricting the total number of pensioners which inflicted the greatest injustice on women.

Moreover, the proposed exclusion from the old age pension scheme of these 368,000 existing aged paupers, whilst it would make the scheme look "mean" and pitifully inadequate, would not

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reduce its cost. These 368,000 existing aged paupers are at present maintained at the public expense, at a cost which, taking not their food alone but all things into account,* is, on an average, certainly not less than the amount that would be paid to them as pensions. But this expenditure is borne by the local authorities, not by the National Exchequer. From the Treasury standpoint it may be considered a saving to exclude them. On the other hand, if they are excluded, there would be no relief to the local rates. Under these circumstances it would hardly be politically possible to make the local authorities bear any part of the cost of the new pension scheme. A Government Bill, which not only raised the taxes, but also imposed a rise of sixpence in the pound in the rates, would be very unpopular, if it did not otherwise lighten the local burdens—especially if coupled with an unmerited exclusion of the deserving aged paupers.

It may, in fact, be suggested that it need cost the Government no more to make its pension scheme include the existing aged paupers than to incur all the odium and difficulty of making it exclude them. Their inclusion might nearly double the outlay, but it is this inclusion alone which would make it politically possible to place half of the total outlay on the local authorities, in consideration of the relief to their poor law expenditure. It is true that many of the aged paupers who are friendless would be unable to live on their pensions, and others would prove to be incapable of managing them. This probability—which is often not apparent to the old people themselves—does not appear to warrant the exclusion of the whole class, or, indeed, until their incapacity is demonstrated, of any of them. It is suggested that the pensions of any pensioners who had to take refuge in the workhouses should be paid to the local authorities which maintained them.

(b) Disqualification by Receipt of Parochial Relief within the Preceding Twenty Years.

The gravest of the objections to the exclusion from the pension scheme of the existing aged paupers has, however, still to be mentioned. It is a necessary corollary of such an exclusion that future applicants for a pension should not themselves be paupers, or have received parochial relief for some definite period, which has usually been placed at twenty years next preceding the application. It would, of course, be intolerably unjust and inconsistent to exclude from the pension scheme the existing aged paupers, who had no knowledge of the conditions, without also excluding future applicants in like circumstances, who had taken poor law relief before they were 65, and some of them even after the conditions had been promulgated.

* Those on Outdoor Relief may be getting on an average no more than 5s. a week; and those in the workhouses may be costing no more than 4s. to 5s. a week for food, etc. But the heavy cost of interest and sinking funds, and of the salaries of the workhouse staff, are not included. It is sometimes thoughtlessly contended that, as the aged are scattered in small numbers over some 5,000 institutions, there would be no saving if they were withdrawn. But this is to assume the continuance of the present mixed general workhouse. In any reform of the Poor Law we may surely assume that this will be replaced by specialized institutions.
But to require, as a condition of eligibility for a pension that the applicant shall not have received poor law relief over any long period of years would work most harshly and unevenly; and would prove in practice quite unworkable.

(i.) The Unfairness of an Ex Post Facto Condition.

We must first note a certain unfairness in disqualifying applicants for a pension, who are otherwise eligible, because ten or fifteen years ago they did something which they had a legal right to do, and which, far from being blameworthy, may have been a moral duty, or even laudable, for them to do. As will be subsequently demonstrated, there are not a few cases in which the acceptance of poor law relief is in the best interests of the public—in which, in fact, it is a man's positive duty to become a pauper, in order to avoid injury to others. Is it possible, years afterwards, to deprive that man, who had no notice of this intention, from the old age pension to which he would have been entitled if he had not accepted poor law relief?

For this reason, it has sometimes been suggested that any condition of this sort should not apply until due notice had been given. Thus, if the non-receipt of poor law relief during the preceding twenty years is made a condition, this condition ought at any rate not to be enforced for twenty years from its promulgation. *

(ii.) The Impossibility of Discovering Who Had Received Poor Law Relief in Past Years.

The fact that such an ex post facto condition would be universally felt to be unfair, gives additional weight to the objection that evasions could not be prevented. It would, in many cases (and in a rapidly increasing number of cases) be hopelessly impossible to find out whether or not an applicant for an old age pension had received poor law relief at any time during the past twenty years, or any similar period. Poor law relief is given separately by each of the 646 unions in England and Wales, by each of 874 parishes in Scotland, and by each of 159 unions of Ireland. These 1,679 separate poor law authorities have very imperfect records even of their recent proceedings; and still more imperfect of those of the past twenty years. The almost universal practice is to treat each application as a new case; and to record the particulars in separate

* It may be added that similar considerations prevent past criminality being made a ground of disqualification for a pension. To make a person of 65 ineligible for a pension merely because he had, years before, been sentenced to a term of imprisonment, would be to add to the sentence, which had at the time been judicially deemed adequate for his offence, a fine of £150; or rather, to inflict on him in his old age a new and additional sentence, for a crime already expired, without regard to the character of the offence or to his subsequent conduct. And this new and additional penalty would be made of exactly equal weight for the man who had suffered seven days' imprisonment and the “lifer” released after twenty years—upon Mr. W. T. Stead or Dr. Jameson, on the one hand, and upon the most revolting child- torturer or matricide on the other. It seems incredible that so inequitable a proposal could ever have been made otherwise than in pure thoughtlessness—especially as it affects only 1·6 per cent. of the persons over 65, and makes only a trifling difference in the cost of the national pension scheme.
entries, case by case. There is, of course, no common aggregate list of paupers. There is not even in any place a list of the persons who have received poor law relief during the past twenty years in the one union. There is seldom even a complete list of the paupers of any one year in any one union; and where such a list is compiled, it is nearly always made up separately for each of the score of constituent parishes of the union; and then often altogether omits some minor classes of paupers. In very few cases would even these incomplete and separate lists be in alphabetical order. It might be extraordinarily difficult in any populous union to prove that a particular applicant admittedly resident in that same union, and not some other person of the same name, had received poor law relief ten or fifteen years before. It would be hopelessly impossible, amid all the confusion of registers of different years and different classes of relief, for any officer of that union to be sure (and therefore to certify) that the applicant had never received any one of the various kinds of poor law relief, at any time during the last twenty years—even if the enquiry were confined to the one union. What clerk to a board of guardians could feel certain that the applicant or some member of his family for whom he was liable, had not, fifteen or twenty years before, spent a night in the workhouse, or had had a loaf of bread from the relieving officer on "sudden and urgent necessity"? The pauper does not always give his real name—he sometimes gives somebody else's name; and there are unions in which the registration of such names as are given has not always been perfect.

But the relief may not have been given in the union in which the applicant now resides. A large proportion of the population, especially that of the great towns, and that of new or rapidly growing urban centres, such as Barrow-in-Furness and Middlesbrough, Cardiff and Barry, is, or has been, migratory. It must be remembered that the poor law relief given by each union is not confined to the settled inhabitants of that union; though even a settlement is now acquired by three years' residence. A person may have had five or six settlements in twenty years. Relief is given in the casual ward or in the workhouse proper, or even (by way of "sudden and urgent necessity") at his home to any destitute person, whatever his real or pretended residence, and however brief his stay in the union. A large proportion of the applicants for old age pensions will, at various times within the preceding twenty years, have resided in other unions; and they can hardly be compelled to recount all their wanderings and all their excursions on "hopping," or "hay-making," or merely on holidays. Those who had received poor law relief, and who subsequently wished to apply for a pension, would naturally remove, and apply in some other union. If they found it necessary to apply for their pensions in their real names (so as to prove age by birth registers) they would soon learn to make their application for poor law relief under assumed names, so as to have their real names untainted when they attained the pensionable age. How can it be certified that the applicant (or any member of his family for whom he is liable) has not, under any name whatsoever, received poor law relief, in any one of its numerous forms,
from any one of the 1,679 poor law authorities of the United
Kingdom, during any one of the preceding twenty years? Who
could search all the records, for instance, of the casual wards all
over England and Wales, for the last twenty years; and what value
would he give to the particular names under which their nightly
inmates, knowing the penalties to which habitual tramping exposed
them, chose to register themselves? Who could certify that an
Irish applicant for a pension had not, within the preceding twenty
years, received temporary relief on some haymaking or harvesting
tour in England? How would it be possible to be assured that the
applicant in Bermondsey or Bethnal Green had not been temporarily
accommodated in the workhouse of some Kentish Union on one or
other of his annual “hoppings”?

It is true that various small and local pension endowments do
prescribe as a condition of eligibility that the applicants shall not
have been in receipt of parochial relief during a certain period. But
it is to be noted—(a) that the term is a short one, usually five years;
(b) that the applicant is always required also to have been a resident
during at least that period in the particular parish, so that it is compar-
atively easy to ensure that he has not had parochial relief at his
residence; (c) that the pensions are given as a matter of favor to
such applicants as the trustees may choose, so that any doubtful case
can be rejected without cause assigned; and (d) that the condition
has for its main object to ensure that pension and poor law relief
shall not be received by the same person simultaneously, so that a
mere general compliance completely attains its purpose, irrespective
of possible chance receipt of temporary relief years ago in some other
union. All these considerations would be absent in the case of a
national old age pension.

(iii) The Differences of Law and Practice Between Different
Parts of the United Kingdom.

Even if the difficulty of discovering who had received poor law
relief could be overcome (as it might be by postponing the operation
of the condition for twenty years, and in the meantime introducing
a scientific system of registration by thumb marks, and a well-
arranged national register), there would still remain the difficulties
presented by the differences in the poor laws of England, Scotland
and Ireland respectively. In Scotland, a man becomes legally a
pauper by being attended by the poor law doctor, or getting
medicine from the parish, and the records make no distinction
between medical relief and other parochial relief; so that it would,
we are informed, be impossible to pick out those who, in the past
ten years, had received medical relief only. In England and
Wales a person becomes technically a pauper by receiving medical
relief only, and is still statutorily disqualified as such from voting at
the election of any public officer; though he is now by statute
relieved from the particular disqualification in voting for members
of parliament or of his local council. In Ireland the medical
dispensary service, though paid for out of the poor rate, is, by law,
not deemed parochial relief for any purpose whatsoever. There is
an analogous difference in one case in the realm of institutional
treatment. Outside the metropolis, a person who becomes anywhere
in the United Kingdom an inmate of any poor law institution—
it may be as a patient entering a poor law infirmary with an
infectious disease—thereby necessarily becomes a pauper with all its
disqualifications. But within the metropolis (and those adjacent
unions who happen to have made agreements with the Metropolitan
Asylums Board), admission to certain institutions of that particular
poor law authority, though these were established exclusively for
paupers and are still maintained out of the poor rate, is, by law,
not to be deemed parochial relief. It is a further anomaly that this
privilege does not attach to all the institutions of the Metropolitan
Asylums Board, but only to some of them; and not even to all
those that deal with infectious diseases.

But the diversity in practice between different parts of the United
Kingdom is far more perplexing than these geographical differences
in the law. Thus, throughout the kingdom there is a second rate-
supported medical organization, conducted by the local authorities
under the Public Health Acts, the use of which entails no stigma
of pauperism. The relative spheres of the poor law, which does
pauperize, and the public health department, which does not
pauperize, vary indefinitely from place to place. To take first what
may be called the hospital service. If a patient, unable to get cared
for at home, is taken to one of the five or six hundred municipal
hospitals—established primarily for certain infectious diseases, but
now often extending their work to others—he does not become a
pauper, even if his treatment is gratuitous. If he happens to be
taken to a poor law institution, for the very same disease, he does
become a pauper, even if he contributes to the cost. If a man is
found in the streets, senseless or helpless, he may (if the case looks
like one of acute accident) be taken by the police to one of the
voluntary hospitals, in the sixty or seventy towns which alone enjoy
such institutions, treatment at which does not make him a pauper.
But the patient may, equally probably, be taken, even in those
same towns, to the nearest poor law infirmary, treatment at which
necessarily makes him a pauper. In many parts of the United
Kingdom there is no alternative. In the absence of any municipal
or voluntary hospital, all patients meeting with accidents in the open,
or found helpless or senseless on the road, or requiring treatment
which cannot be given them at home, are taken to the workhouse,
where they become, for the time, paupers.

The difference in practice between one locality and another
applies even to the case of institutions established for the treatment
of the same disease. At Brighton, for instance, a workman having
incipient phthisis is received into the municipal phthisis sanatorium,
taught how to live, and discharged, all without the stigma of
pauperism. At Bradford exactly the same kind of institution, treating
the same disease in the same way, and receiving largely the same class
of patients is maintained by the board of guardians out of the poor
rate. At Bradford, as at Brighton, the workman with incipient
phthisis is sought out and urged, in the public interest, to come in
and be treated at the public expense. At Bradford he becomes
technically a pauper by so doing; at Brighton he does not.

No less striking is the variety of practice with regard to the
co-operation of the board of guardians with the town or district
council in regard to the municipal isolation hospital. It is common
for the board of guardians to make a payment to the town or
district council, so as to be able to send patients to these hospitals
in order to avoid having them in the workhouse. The status of the
patient in such cases depends merely on the form in which the payment
is made. In those towns in which no payment is made, or where a
fixed annual contribution is paid, the patient is not a pauper while in
the municipal hospital, even if he is sent from the workhouse. In
those towns in which the payment is made at so much per head per
week, the patient admitted to the municipal hospital at the request
of the board of guardians becomes or remains a pauper (being, by
the Local Government Board's instructions, registered as in receipt
of outdoor relief), even if he has not previously been in receipt of
relief. He is not a pauper in any of these municipal hospitals if he is
admitted on the order of the medical officer of health; he is a
pauper (but only in some towns) if he is admitted on the order of
the district medical officer. It depends, in practice, on which doctor
gets hold of the case first!

In the same town the form of the payment by the board of
guardians has sometimes been varied within the twenty years. Thus,
the scarlet-fever patient will, or will not, have been registered
as in receipt of parochial relief according to the year in which the
disease occurred. Or a town may change the character of its pro-
vision for such cases. In Bristol, the board of guardians for some
years provided its own hospital for infectious cases. Subsequently
this was abandoned, and the town council hospitals were used at a
fixed annual payment. Whether or not the patients so treated were
registered as paupers will be found, therefore, to depend on the date
of their disease. Much the same may happen in every town which
provides for the first time—as a score or two do each year—a mu-
nicipal hospital. A similar change is taking place, in one town after
another, with regard to the provision for sufferers from phthisis.

Sometimes the difference of practice depends on the kind of
disease. In some towns the municipal hospitals will only take in
cases of small-pox, enteric, and scarlet fever. Patients with other
diseases must go to the workhouse or the poor law infirmary, and
become paupers. In other towns the municipal hospitals will take
in diphtheria, phthisis, and even measles and whooping cough, and
thus enlarge the area of non-pauper treatment. At Barry and
Widnes there are municipal hospitals for accidents and surgical
cases. If a drunken laborer breaks his leg or falls over the scythe,
he will, in most parts of England, usually be taken to the work-
house, and will become a pauper; if he does so in Barry or Widnes
he will be equally treated at the expense of the rates, but will not
become a pauper.

It may be said that all these divergences relate to the treatment
of the sick poor; and that it is proposed that "medical relief" shall
not disqualify for a pension, any more than it does (in England and Wales, as distinguished from Scotland) for the parliamentary and municipal franchise. But there is the greatest possible difficulty in defining what is "medical relief." The medical relief which, under the Medical Relief (Removal of Disqualification) Act, does not in England and Wales disqualify from the franchise is primarily (and perhaps exclusively) the doctor's advice and medicine. Besides advice and physic the sick often need food and care. How far these are included in medical relief has proved difficult to decide; and the practice has varied, and still varies, widely from union to union. The first difficulty arises over "medical extras"—the food, stimulants or other necessities that the parish doctor prescribes for the poor whom he treats. Official investigation reveals that about half the unions have for years registered the recipients of these "medical extras" as paupers receiving "outdoor relief"; whilst the other half of the unions have deemed the same articles to be included in the term medical relief, and have not registered the recipients as paupers to be disfranchised. There is also the question of nursing. Where the board of guardians has paid for a nurse to attend a sick person in his own home, that person thereby becomes a pauper in receipt of outdoor relief. Where the board of guardians has had a nurse permanently in its employment, and has merely directed her to attend, this will have been classed as medical relief only. Where the board of guardians contributes (as is now common) a fixed annual sum to a local nursing association, in consideration of the cases notified by the relieving officer being duly nursed, the patients do not thereby become paupers at all. A similar difficulty has arisen with regard to institutional treatment. Some revising barristers have held that a patient not hitherto a pauper entering a poor law infirmary for the purpose of being treated for a disease, is in receipt of medical relief only, even though he is, as an inmate, lodged, fed, clothed and attended to at the expense of the poor rate. Other revising barristers—even in the same year in the same town—have held that inmates of poor law infirmaries necessarily receive much more than medical relief, and are therefore disqualified. What is certain is that the vast mass of sick people who have gone to the workhouse or the poor law infirmary to be treated—or have been taken there without their consent—have been registered as paupers, even if they have not before been in receipt of parochial relief. And what is of importance to the present question, they have not been separately registered, apart from the other inmates of the workhouse or poorhouse in England any more than in Scotland. If it is intended to omit, from the kinds of parochial relief disqualifying for an old age pension, all the treatment of the sick, it will be found quite impracticable to distinguish in the records of the past twenty years between this and other kinds of pauperism, indoors or outdoors.

(c) The Ineligibility of Future Recipients of Relief.

Even if it were proposed not to make the receipt of parochial relief in years prior to the promulgation of the pension scheme a disqualification for a pension, but to confine the disqualification to
the receipt of parochial relief in subsequent years, the difficulties would hardly be avoided. The differences between the poor laws of the three Kingdoms, and between that of London and the rest of the United Kingdom would still remain. It would be invidious to have to refuse a pension to an Englishman then resident in Ireland because he had received in previous years in England what was parochial relief there, but would not have been if he had received it in Ireland. It would be difficult to disqualify for a pension a Croydon laborer then resident in London, because in previous years in Croydon he had the benefit of a kind of poor law relief which there carried with it the stigma of pauperism, but which had been in the metropolis statutorily exempted from that stigma. It would be uneven and unfair to continue the present anomalies between town and town, according to which sick patients in one place become paupers whilst those in another do not. Even if it were decided to exempt from the disqualification all treatment of sickness in whatsoever way treated or by whatsoever authority provided, it would then be found impossible to separate in the records the person who had gone into the workhouse merely because he was sick from the person who had gone in because he was destitute or homeless; or the person who had received in kind what the doctor had prescribed and the person to whom the board of guardians had given a dole to enable him to get what the doctor said was necessary. In Scotland, moreover, the law does not allow any relief to be given to the “able-bodied” at all. The result is that (apart from children, and widows with young children dependent on them), all poor law relief in Scotland is medical relief; no one is relieved at all (or can legally be relieved) who has not been certified by the doctor as requiring medical treatment; and all the paupers of Scotland (including those who in England or Ireland would be classed as “able-bodied,” and including even the incorrigible “ins and outs,”) are legally classed as sick or infirm! It would clearly be impracticable to make conditions of eligibility which every pauper in Scotland could fulfil; which a large number of persons in England and Ireland, not essentially differing in character, would be unable to fulfil.

But even if all these difficulties could be provided against in the future, by what is otherwise very desirable, namely—(i.) a complete assimilation of the law for all parts of the United Kingdom; (ii.) the complete separation of all treatment of the sick from the poor law, and its transfer to the public health authorities; and (iii.) the establishment of a national “thumb-mark” register of all persons who receive relief—there would still remain lions in the path.

(i.) THE DIFFICULTIES OF LUNACY.

At present the lunatic, though in an institution of the county or county borough council, is legally a pauper. To exclude from pensions those that are lunatics in public institutions may not be unreasonable, though it may be suggested that it would be politically more expedient, if any share of the cost is to be placed upon the local rates, to treat these 14,000 aged pauper lunatics simply as persons unable to manage their own pensions, and to pay their pensions to
the asylum authorities. But a serious difficulty is presented by the "constructive pauperism" of those relations who are legally liable to maintain them. If a wife or a child is removed to a lunatic asylum as a person of unsound mind—it may be compulsorily removed in the interests of public safety or merely in those of the patient—the husband or father, or the mother of a fatherless child, is legally liable to pay the whole cost of maintenance; has, in practice, an order made against him or her to contribute so much a week; and becomes constructively a pauper in respect of the relief afforded to his wife or his or her child if he or she does not pay. Would it be possible eventually to deprive a man or woman of an old age pension merely because a dependent had, years ago, compulsorily and against the will of the family, been removed to a public lunatic asylum? Moreover, as the pauperism only continues as long as the lunatic dependent lives, the eventual eligibility of the husband, father, or widowed mother for a pension would depend on whether the lunatic dependent had or had not unluckily survived into the twenty years previous to the pensionable age of the applicant, or other prescribed period of non-pauperism.

(ii.) THE DIFFICULTIES OF MARRIAGE.

It is, perhaps, a minor point that, so far as women are concerned, the incident of marriage may present great difficulties to any making of pauperism a disqualification for an old age pension. There is first the change of name. Wives become paupers in their married names, and their maiden names are not recorded. But unless wives are to be "thumb-marked" as well as their husbands, there is nothing to prevent them eventually resuming their maiden names and at 65 applying for a pension, duly armed with a birth certificate, and sinking all mention of the marriage (or one or other of their marriages), during which they had received parochial relief. They might well feel that it was their husbands who were really the paupers, not themselves. Indeed, it must be conceded that a wife accompanying her husband has no option in the matter. She cannot prevent her husband making her a pauper if he chooses to do so. It does not seem possible to deprive her eventually of her old age pension on this ground.

(iii.) THE DIFFICULTIES OF WIDOWHOOD.

Far more important, both numerically and otherwise, are the difficulties presented by widowhood, to which not less than 30 per cent. of all the pauperism is due. The young widow of the laborer, suddenly bereft of the bread-winner, with a family of young children on her hands, often incapacitated for earning a livelihood by having an infant in arms, is the most pathetic and the most difficult of poor law problems. At all times and in all places her moral claim to at least temporary poor law relief has been admitted. In the most strictly administered unions, at the most severely restrictive periods of poor law history, under the advice of the most rigorous poor law critics, the claim of the widow has not been rejected. But whether or not the widow will be eligible for a pension at 65, would,
on the scheme of the Parliamentary Committee of 1899, depend on whether she had been lucky enough to have her husband die, and to pass through her inevitable time of difficulty, before she was 45! In this fortunate conjecture she might take her six months' outdoor relief, which the Local Government Board regulations freely allow, and hope to get into a position of earning her livelihood—probably by marrying again—and thus be eligible at 65 for a pension. If, however, cruel fate permitted her husband to live on until after her own forty-fifth birthday (or whatever might be the beginning of the qualifying "non-pauperism" period), and then carried him off, her "widow's six months" of outdoor relief, which is often necessary to prevent the children from starving, and which the harshest economist has not denied her, would carry with it, however hard and however successfully she might subsequently work to maintain herself in independence, the eventual loss of her old age pension—unless, indeed, she was sharp enough to suppress all mention of her unlucky episode of marriage and its consequent widowhood and pauperism, and to present herself at 65, smiling, in her second husband's name (which would, indeed, be the natural case); or even in her maiden name, under which she would never have received parochial relief anywhere.

In view of the fact that the removal of the family bread-winner, as things are now ordered, almost necessarily plunges into pauperism, at least for a time, a large proportion of the families of the wage-earning class; and that, under existing marital arrangements, it is usually quite impossible for the wife either to compel her husband to provide for her possible widowhood, or to "make a purse" for herself, even if it were desirable for her to do so, it is submitted that any disqualification of widows by reason of their having, at some time of their widowhood, accepted parochial relief, would be inequitable. Indeed, if they find themselves without the means of properly bringing up their children, they are legally bound to apply for parochial relief on their children's behalf; and they can be criminally prosecuted for not doing so. It is, moreover, clearly in the interests of the community that they should apply for parochial relief in such cases, in order that the children may not suffer. It would be against public policy to penalize such an act by eventually disqualifying the mother for an old age pension.

(d) Conclusion.

It is accordingly submitted that it is both politically impossible and administratively unworkable to make either past or present pauperism a disqualification for an old age pension. It is, moreover, suggested that such an exclusion of past or present paupers would not diminish the real cost to the community, or even the nett charge on the Exchequer. It is urged that although the inclusion—which is inevitable—of past and present paupers in the pension scheme nearly doubles its gross cost, it is the direct relief to the local rates which would be thereby afforded, which would

* And quite inequitable to make past criminality a disqualification.
alone enable the Government to throw part of the cost upon the local authorities. And it is suggested that, whilst the local authorities, in consideration of being relieved of the burden of the aged poor, might fairly be required to contribute half the new burden of a pension scheme, it would be more equitable (seeing that the proportion of aged persons varies from district to district to the extent of 195 per 10,000 at Barrow-in-Furness to 1,034 per 10,000 at Aberayron) that this contribution should take the form of a payment by the county councils, in proportion to rateable value. This would make such a contribution tend towards an equalization of the rates rather than towards an intensification of the existing unfair inequality of burden. The Exchequer should then pay for the actual number of pensions payable in each place, handing over the pension for those who were in workhouses or lunatic asylums to the authorities maintaining those institutions. The pension, in short, must be a national one, not dependent in any way on local residence. Only in some such way can we avoid, not only the difficulty presented by the great local inequalities of the proportion of the aged, but also those of settlement. It would be intolerable to recreate, in the twentieth century, the horrors that the law of settlement caused in the eighteenth. We must not have the poor old man or woman on the verge of the pensionable age, refused a lodging in a parish, rejected for employment there, or even dismissed from a situation or ejected from a dwelling there, in order to prevent that particular parish being burdened with either the whole or a part of his or her old age pension.

It may be added that the total gross cost of a pension scheme, retaining 65 as the age; giving 5s. per week pension; omitting persons possessing more than £26 a year, but not excluding past or present paupers, and not disqualifying anyone for past bad character or criminality, would appear to be, for the whole United Kingdom to-day, approximately £18,000,000 a year. This is not quite two pence halfpenny in the pound of the national income; and much less than we spend on tobacco alone. Moreover, of this sum, nearly a third is already being expended in maintaining the existing aged paupers, so that the actual increased charge on public funds would be not more than thirteen millions. If half of the gross aggregate cost were contributed by the county councils, in proportion to rateable value, the sum to be found by the Chancellor of the Exchequer in 1908 would be not more than nine millions sterling—surely a manageable amount for him to find from the six hundred millions a year now drawn as rent or interest (apart from the reward of management) by the owners of land and capital.

* See the authoritative statistics given in "Facts for Socialists," Fabian Tract No. 5. It is to be noted that the aggregate incomes of persons in receipt of £5,000 a year each and upwards are now officially estimated to amount £121,000,000 a year.
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