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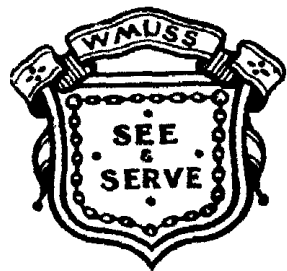
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II.

A PLEA FOR
OLD-AGE PENSIONS

BY
MR. FREDERICK ROGERS,

(Secretary of the National Committee
of Organized Labour).



London
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ONE PENNY.

Social Tracts for the Times.

TO BE PUBLISHED MONTHLY.

- i. Working Men and Gambling:**
By Mr. WILL CROOKS, M.P. [Ready.]
 - ii. A Plea for Old-Age Pensions:**
By Mr. FREDK. ROGERS, Secretary of National
Committee of Organized Labour. [Ready.]
 - iii. Christianity & Our Wage-System:**
By Rev. S. E. KEEBLE. [December, 1906.]
 - iv. Trade Unionism:**
By Mr. P. W. WILSON, M.P. [January, 1907.]
 - v. The Christian Church and Con-
ditions of Labour:**
By Rev. F. B. MEYER, B.A. [February, 1907.]
 - vi. Christianity and Social Progress:**
By Mr. ARTHUR HENDERSON, M.P. [March, 1907.]
- OTHER ANNOUNCEMENTS LATER.*

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6/10/07

A Plea for Old-Age Pensions.¹

'Nowadays there's no chance for old men. Ask any one you like. Why, there's Jarvey the painter; you know him, Sidney? His governor sent him on a job to Jones's place, and they sent him back.

"Why he's an old man," they say, "what's the good of a man of that age for lifting ladders about?" An' Jarvey's no older than me.'

GEORGE GISSING, *The Nether World*.

I

THERE are in the United Kingdom to-day, according to the latest Government returns, 2,018,716 men and women over the age of sixty-five, and of these about two-thirds are in want. That is a grim and hideous fact, which no one can gainsay. They live in constant dread of starvation or of the workhouse. Their life has no hope in it, so far as this world is concerned, since they must depend largely for the supply of their necessities on the charity of relatives often as poor as they are, or, as a final resource, on the tender mercies of the Poor Law. The annual income of the United Kingdom, according to Professor A. L. Bowley, teacher of statistics at the London School of Economics, is £1,800,000,000. Of this wealth, says Mr. Chiozza Money, M.P., 5,000,000 out of our population of 43,000,000 take half, the other half

¹ An address delivered at the Men's Meeting, Leysian Mission, London.

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being divided, more or less unequally, among the remaining 38,000,000.

Great wealth and appalling poverty are side by side, and that poverty takes its most cruel form when it is accompanied by age. It can be said of Old-Age Pensions, what can be said of no other idea in politics, that we have got to the bottom of it. We have got all our facts, and we have got them in the way which is so dear to the heart of the order- and precedent-loving Englishman, by Royal Commissions and Parliamentary Committees, and they may all be read in Blue Books. Here is a list of the Books in which they may be found :—

‘The Royal Commission of 1895.’

‘The Committee on Old-Age Pensions, 1898.’

‘The Report from the Select Committee on Aged and Deserving Poor, 1899.’

‘Report of the Departmental Committee on Aged Deserving Poor, 1900.’

Giving evidence before the Royal Commission on the Aged Poor, the Right Hon. Charles Booth said that ‘two-fifths of the adult population of England and Wales consists of agricultural labourers, unskilled town workers, and women wage earners. From these come 80 per cent. of the pauperism of those countries. Out of every three who survive to old age, two have to come to the Poor Law for sustenance.’ In the Report from the Select Committee of Aged and Deserving Poor, there is in paragraph 9 the following passage :—

‘We are unable to ignore the fact, abundantly supported as it is by the evidence we have had

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before us, that cases are too often found in which poor and aged people, whose conduct and whose whole career have been blameless, industrious, and deserving, find themselves *from no fault of their own* at the end of a long and meritorious life, with nothing but the workhouse, or inadequate out-door relief, as the refuge for their declining years.'

These are the facts. Can we do anything to mend them, or are we satisfied they should continue? At present our method of dealing with the aged is through the Poor Law. There are good points in the English Poor Law; it is not all bad; but in its treatment of the aged it is a cruel and an unscientific failure, for it disfranchises and degrades the decent and steady-living poor, while by the easy way in which it rewards the thriftless and the ne'er-do-well, it practically puts a premium on careless living and vice. Take the case of two workmen, both earning thirty shillings a week, both living in the simple, homely apartments and style that workmen of this kind do, both married and good enough workmen at their trade to stand a chance of constant work. Now thirty shillings a week does not leave much margin for saving, when there's rent to pay and two people to keep out of it, and when it gets to more than two the difficulties increase. John, we will say, is a quiet, thrifty, steady man, with a managing wife, and between them they make the best of what they get. They never get any more than thirty shillings, except that there may be a little overtime for John occasionally, and the 'missus' who is clever with her needle

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picks up an odd shilling now and then, and that's all. Life brings them its share of troubles. Steady men with managing wives do not escape sickness, or short time from slackness of trade, any more than other people, but they struggle through with a good heart, and by the time John has reached the age of sixty-five he has £30 in the bank.

His fellow workman, Jeremiah, is a man of a totally different stamp. He is a good workman and behaves himself at work, and has the same run of employment as John. But he is not steady, and never pretends to be. His favourite place on Saturday night is the bar of the 'Cat and Crocodile,' he is always out of money by Thursday, and wanting to borrow of his shop-mates ; never saves a shilling himself, and if his wife does, wheedles it out of her. There is nothing decent about him or his belongings, and when he reaches sixty-five he hasn't got a shilling in a cracked teapot, let alone anything in the bank. Sixty-five is a dangerous age for workmen ; employers don't want old men, and our two friends get the sack. Then comes the struggle of old men to obtain work, the failure, and at last the application to the Poor Law. Now which of these two men stands the best chance? The Poor Law exists for the relief of destitution ; those are its terms. John applies, and the Relieving Officer examines into his case. His home is comfortable, if it is poor ; he and his wife look respectable enough, if their clothes are faded. ' You don't look destitute, you look comfortable enough,' is his comment. ' Can't get work because you are old ? No, I daresay not, there's a good many people like that, but you look as if you

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might have saved something. Thirty pounds in the bank ! Good heavens ! man, you've no claim on the Guardians, it isn't likely they'll give you anything,' and he turns on his heel.

Now comes the turn of Jeremiah. The Relieving Officer doesn't take much time over this case. 'Wretched hole enough,' he mutters as he looks round. 'Yes, I see you are destitute, there's nothing here that will fetch sixpence ; come and see the Guardians on Friday.' He makes his report, and the Guardians ask the usual questions : ' Any children or relatives to help you ? ' ' Not a soul. Boy dead and don't know where the girl is ; just me and the old woman, that's all.' ' Do you belong to any Club or Friendly Society ? ' ' No, joined one when I was first married, but got scratched through getting behind with my subscriptions.' ' There is no doubt of this case, gentlemen,' says the Chairman of the Guardians, ' we shall give you two-and-sixpence for yourself, and two-and-sixpence for your wife, and you'll get it weekly.' And what happens to his thrifty comrade John ? He lives on his savings and his furniture as long as they will last, but ends by finding himself in precisely the same position as the man who had never saved a penny.

Is this the last word on the question of our treatment of the aged ? Can we do no better than this ? If we say we cannot, then we write ourselves down an unscientific and an inhuman people. It is quite possible for us to put in the place of our present methods of dealing with the aged, a national system of Old-Age Pensions, which shall carry with it no

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stigma of pauperism, because the pension will be given, not as a favour, but as a right. I claim that a pension for an aged citizen, who has worked hard all his life and has had no chance of making provision for his old age, is a right, and not a favour or a charity. The accumulated wealth of a nation is the joint product of all its people, and not the product of any particular class. Every nation produces a certain amount of surplus wealth, of wealth, that is to say, for which it has found no immediate use. But this surplus wealth is not produced by the wisdom of one individual, or of a particular class. There may be those in the nation, there always are, who see further into and know more of the conditions which create wealth, than their fellows do. But they cannot create it without their help, and no genius individuals possess, nothing they can do, will invalidate the claim of their fellows to a share in the wealth if they are in poverty. There is only a certain time in life when we can produce things which society requires. It is longer in some lives than in others, but it is limited in all, and it is simple equity that those who cannot produce—whether the cause be childhood and ignorance, or age and feebleness, shall have their support from the surplus wealth, if the need for it should come.

I am not concerned greatly about the question of pauperizing. To begin with, you cannot get over the fact that the State has nothing it does not get from the people, and the people can receive nothing they have not previously given to the State. If you

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pauperize by giving free pensions to age, you do precisely the same thing when you give free education to youth. But I have not heard that any one wants to go back on free education because it pauperizes. How can it pauperize when in some form or other every one pays for it—even spinsters and bachelors who do not take advantage of the provisions it affords? And how could pensions pauperize when the people who received the money in their age would be the people who found the money in their youth? I do not favour, and never have, the earmarking of any particular source of revenue for raising a pension fund. The true principle in any taxation is to spread your tax as thinly and as wide as possible, so that all may contribute and all may claim. The problem on its financial side largely resolves itself into a re-adjustment of the incidence of taxation, and could be dealt with along those lines.

II.

Leaving principle for practice, we have now to consider how the thing is to be done. Recognizing the obligation, first of all, and acknowledging that we ought to do something better than we are doing, realizing, secondly, that with the immense wealth of the nation, we *can* do it, we must also show *how* we can do it.

The following Bill will indicate the lines on which legislation ought to go :—

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BILL

TO

PROVIDE PENSIONS FOR THE AGED.

(As approved by the National Committee of Organized Labour at Birmingham, February 7th, 1903.)

BE it enacted by the King's most excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same as follows :—

Age and status of pensioners and amount of pension.

1. The Treasury shall, on and after the first day of October, in the year of our Lord 190—, cause to be paid five shillings a week to every British subject, male or female, applying in the appointed way, and certified to be not less than sixty-five years of age, excepting such persons as

Persons disqualified.

(a) Are domiciled outside the United Kingdom ;

(b) Were born outside the United Kingdom and have resided less than twenty years in the United Kingdom prior to application.

(c) Are under police surveillance ; or

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(d) Have, on conviction of crime been sentenced to deprivation of pension.

2. Every one desiring to receive a pension under this Act

Procedure of applicants.

(a) Shall apply to the Registrar of Births and Deaths in his district (1) in person, or (2) in case of the applicant's physical incapacity, in prescribed and attested form ; and next

(b) To the Superintendent Registrar of the same district in like manner, and

(c) Shall, on satisfying them as to his qualifications, receive from them, along with a pension receipt book, a signed certificate to the effect that he is a duly qualified pensioner.

3. Any applicant who is refused a pension certificate by the Registrar may appeal to the Chairman of the County Council of the county, or to the Mayor or Lord Mayor of the county borough in which he is domiciled. The decision of the aforesaid Chairman or Mayor, or Lord Mayor, shall be final.

Right of Appeal.

4. The pensioner shall,

(a) On appearing in person on the day prescribed at the Money Order Office which is nearest his domicile, and on presenting his pension certificate and receipt book, receive his week's pension.

Method of payment.

(b) The pension may be paid to a person representing the pensioner only when there is

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presented along with his pension certificate and receipt book a certificate of illness signed by a duly qualified medical man, or of legitimate absence from home, signed by a county, or borough, or urban, or rural district councillor.

Transfer of
pension in
certain
cases

5. If the pensioner becomes chargeable to the Guardians of the Poor as an inmate of workhouse, or workhouse infirmary, or asylum, his pension shall be paid over to the Guardians of the Poor responsible for his maintenance, during such time as he continues to reside under their care.

Forfeiture
of pension

6. If a pensioner be convicted of any crime he shall forfeit his pension,

(a) If he is imprisoned, during imprisonment ;

or

(b) Where no imprisonment follows, for such period as the convicting court shall determine.

Regulation
as to
details

7. This Act shall be administered in accordance with regulations which may be issued from time to time by the Local Government Board ; always provided that wherever the help of local administration is needed, the aid of county councils, the councils of county boroughs, borough councils, or committees of the same be invoked.

Thus I would solve the problem presented by age and poverty in modern England. To those who say that State Pensions destroy thrift, I answer that this pension is too small to do so, and that it would not do so if it were larger, as it ought to be, and eventually will be. The indirect influence of a small and

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permanent income is to encourage thrift, and the fact that a workman can never hope to save enough to provide for age may often discourage it. Put the elements of hope into the lives of the poor and you lift them at once out of the carelessness which hopelessness invariably creates. A pension of which they were sure would do this. To those who raise the question of desert, I reply that the Poor Law, by the very fact of its existence, says that no man, however bad his life may have been, deserves to die of starvation, and I would remind them that age, in the last result, is a disease which no man, if he lives long enough, will escape from, and it would be a refinement of cruelty to punish men for that which is, not their fault, but nature's action. To those who ask me what I would do with the hopeless drunkard, or the helpless creatures who cannot do anything for themselves, I answer that I would treat them as lunatics or imbeciles for the purposes of the Act. To those who ask if I would give pensions to those who did not want them, I answer that the necessity of a personal appearance of the pensioner each week to claim the pension, except where illness (which should be attested by a medical certificate) rendered this impossible, would prevent well-to-do people from applying, and joined to this there would be an undoubted development of public opinion against well-to-do people taking the pension. But all the same, I know of no principle by which you could debar any citizen from taking the pension except those found in my Bill.

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III.

The experience of other European nations, and of one of our own colonies, proves beyond dispute that a nation can give pensions to its aged citizens, and with excellent results. England was the first to preach the doctrine of pensions to the aged poor, and she is the last to practise what she has preached. Germany had its 'Law of Insurance and Sickness' in 1881, which provides not only for the aged, but has an insurance against sickness as well, and it is not found that German Friendly Societies have suffered through its working. It is intricate and complex in its scheme, and could hardly be copied here, because nations cannot with any success copy each other, though they may learn from each other. But it is popular with the majority of the German people, and it is they who have to pay for its support. Denmark has a system of universal pensions which became law in 1891. The Danes, like ourselves, regarded poverty as a local, and not a national problem, but they did not take long to discover their mistake when their pension system began to work. In its first years, quarrels began between the local authorities and the central government as to the exact amount each should pay toward the pension fund. The dispute was finally settled by the amount being equally divided, the State contributing half the amount, and the communes or parishes the other half ; or, as we should say, half is taken from local, and half from imperial taxation. The pension age is sixty, and the relief

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may be given in money or in kind ; if in money, the amount varies according to the districts in which pensioners reside. If an old man has dependents, i.e., young children, a small amount is allowed for each dependent, but if he contracts a marriage which is likely to lead to dependents, his pension becomes forfeited.

The conditions of receiving the pension are as follows. The pensioners in all cases

(a) Must be Danish subjects and must have been resident in Denmark during the ten years previous to his application.

(b) Must not have been condemned for actions regarded by law as dishonourable ; but this would not debar if the sentence had been afterwards followed by a restoration to civil rights.

(c) Must not have been vagrants or beggars within twenty years of the application.

(d) Must not have received poor relief within ten years of the application. Relief given to a wife would, in this connexion, be regarded as relief given to the husband, and *vice versa*.

(e) Must not have deprived themselves of the means of support, either for the benefit of children or relatives, or by dissolute living.

These conditions fulfilled, the pension, alike in Denmark and in Germany, is not a charity or a favour, but a civil right.

On the first of January, 1907, an Old-Age Pension system, which is practically universal, becomes law in France. France and Belgium alike had pension schemes instituted as far back as 1850. In

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both nations the system was limited, and in both contributory. In effect the Government in each country offered facilities for poor people to purchase pensions if they were able to do so. Those who were able were not poor, and the schemes helped those who were better paid and in constant work, while they left those who needed them most where they found them. A contribution is simply a tax under another name, and failure is writ large over every contributory system that has been tried yet. France embraces the universal idea, and Belgium sees it is the only alternative to the shortcomings of a system which helps only the aristocracy of labour. Austria has in all her great cities charming 'Old-Age Homes' for those citizens who need them. They were founded in the Middle Ages; and although they do not cover all the aged poor in Austria, they are a haven of rest for those who do enter them, and a monument of the far-seeing wisdom and kindly Christian brotherhood of those priests and princes under whose auspices they were called into being.

Our own colony of New Zealand is distinguished by having passed the first Old-Age Pension law in the British Empire. It was enacted on November 1, 1898, and it began by paying immediately an old-age pension of 6s. 11d. a week or £18 a year to all persons who fulfilled certain conditions as regards residence, character, &c., without any previous contribution on their part. It was a daring experiment, but it has been more than justified by results. There were blunders at first, as in all new experi-

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ments, and the statesmanship of New Zealand has never been ideal. Journalistic critics of the charity organization type made the most of the blunders, and prophesied failure and national bankruptcy to the plucky little colony. Their prophecies remain unfulfilled as yet, and there seems little likelihood of their fulfilment. On the 25th of July, 1905, an Amendment Act was passed which became law on September 21 of the same year, and raised the pension to 10s. per week, or £26 per annum. It is not failure, but success that speaks through an incident like that. The Australian Commission, in their inquiry into the condition of the aged, recommended the Federal Government to grant pensions, as New Zealand has done, of 10s. weekly to all persons of sixty-five years of age and upwards; not as charity, but as a legal right, provided they have resided twenty-five years in the colony, are of good character, and are not in possession of an equal amount from private resources.

It only needs courage on the part of England's rulers to do as much as Germany, Denmark, and their own colonies have done. No one defends our present methods of treating our aged poor; we are all agreed we can do it in a better way, and recognize, as John Ruskin has said, that 'a labourer serves his country with his spade, just as a man in the middle ranks of life serves it by the sword, the pen, or the lancet. If the service, and therefore the wages during life, are less, then the reward when health is broken may be less, but *not less honourable.*' Even so, all service ranks the same with God; and if we

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realize that the principles of the Christian faith, believed in, understood, and converted into action are, and eternally will remain, the key to all social reform, we shall know in what spirit to approach the problem of Age and Industry in the modern world.