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Vol. I , 1895

ROYAL COMMISSION ON THE AGED POOR.

30

R E P O R T

OF THE

R O Y A L C O M M I S S I O N

ON THE

A G E D P O O R

APPOINTED TO CONSIDER

WHETHER ANY ALTERATIONS IN THE SYSTEM OF POOR LAW  
RELIEF ARE DESIRABLE, IN THE CASE OF PERSONS WHOSE  
DESTITUTION IS OCCASIONED BY INCAPACITY FOR  
WORK RESULTING FROM OLD AGE, OR WHETHER  
ASSISTANCE COULD OTHERWISE BE  
AFFORDED IN THOSE CASES.

V O L . I .

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Presented to both Houses of Parliament by Command of Her Majesty,  
1895.

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L O N D O N :

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# COMMISSION.

~~WOMEN TO ASSISTANCE~~

**VICTORIA R.**

Victoria, by the Grace of God of the United Kingdom of Great Britain and Ireland Queen, Defender of the Faith.

**To** Our right trusty and well-beloved Councillor, Henry Austin, Baron Aberdare, Knight Grand Cross of Our Most Honourable Order of the Bath, Chairman; Our Most Dear Son and Councillor, His Royal Highness Albert Edward, Prince of Wales, Knight of Our Most Noble Order of the Garter, Knight of Our Most Ancient and Most Noble Order of the Thistle, Knight of Our Most Illustrious Order of Saint Patrick, Knight Grand Cross of Our Most Honourable Order of the Bath, Knight Grand Commander of Our Most Exalted Order of the Star of India, Knight Grand Cross of Our Most Distinguished Order of Saint Michael and Saint George, Knight Grand Commander of Our Most Eminent Order of the Indian Empire, Field-Marshal of Our Forces, Honorary Admiral of Our Fleet; Our right trusty and well-beloved Ralph Robert Wheeler, Baron Lingen, Knight Commander of Our Most Honourable Order of the Bath; Our right trusty and well-beloved Thomas, Baron Brassey, Knight Commander of Our Most Honourable Order of the Bath; Our right trusty and well-beloved Councillor, Lyon, Baron Playfair, Knight Commander of Our Most Honourable Order of the Bath; Our right trusty and well-beloved Councillor, Joseph Chamberlain; Our right trusty and well-beloved Councillor, Charles Thomson Ritchie; Our trusty and well-beloved Sir Herbert Eustace Maxwell, Baronet; Our trusty and well-beloved Joseph John Henley, Esquire, Companion of Our Most Honourable Order of the Bath; Our trusty and well-beloved Albert Pell, Esquire, Master of Arts; Our trusty and well-beloved William Alexander Hunter, Esquire, Doctor of Laws; Our trusty and well-beloved James Stuart, Esquire, Doctor of Laws; Our trusty and well-beloved Arthur Charles Humphreys-Owen, Esquire, Master of Arts; Our trusty and well-beloved Charles Savile Roundell, Esquire, Master of Arts; Our trusty and well-beloved Charles Stewart Loch, Esquire, Bachelor of Arts; Our trusty and well-beloved Joseph Arch, Esquire; Our trusty and well-beloved Charles Booth, Esquire; Our trusty and well-beloved Henry Broadhurst, Esquire; and Our trusty and well-beloved James John Stockall, Esquire, greeting.

**Whereas** We have deemed it expedient that a Commission should forthwith issue to consider whether any alterations in the system of Poor Law Relief are desirable, in the case of persons whose destitution is occasioned by incapacity for work, resulting from old age, or whether assistance could otherwise be afforded in those cases.

**Now know ye**, that We, reposing great trust and confidence in your knowledge and ability, have authorised and appointed, and do by these presents authorise and appoint, you, the said Henry Austin, Baron Aberdare; together with you, the said Albert Edward, Prince of Wales; Ralph Robert Wheeler, Baron Lingen; Thomas, Baron Brassey; Lyon, Baron Playfair; Joseph Chamberlain; Charles Thomson Ritchie; Sir Herbert Eustace Maxwell, Joseph John Henley; Albert Pell; William

Alexander Hunter; James Stuart; Arthur Charles Humphreys-Owen; Charles Savile Roundell; Charles Stewart Loch; Joseph Arch; Charles Booth; Henry Broadhurst; and James John Stockall, to be Our Commissioners for the said purpose.

And for the better effecting the purpose of this Our Commission, We do by these presents give and grant unto you, or any five or more of you, full power to call before you such persons as you shall judge likely to afford you any information upon the subject of this Our Commission, and also to call for, have access to, and examine all such books, documents, registers, and records as may afford you the fullest information on the subject, and to inquire of and concerning the premises by all other lawful ways and means whatsoever.

And We do further by these presents authorise and empower you, or any five or more of you, to visit and personally inspect such places in Our United Kingdom as you may deem expedient.

And We do by these presents will and ordain that this Our Commission shall continue in full force and virtue, and that you, Our said Commissioners, or any five or more of you, may from time to time proceed in the execution thereof, and of every matter and thing therein contained, although the same be not continued from time to time by adjournment.

And We do further ordain that you, or any five or more of you, have liberty to report your proceedings under this Our Commission from time to time, if you shall judge it expedient so to do.

And Our further will and pleasure is that you do, with as little delay as possible, report to Us, under your hands and seals, or under the hands and seals of any five or more of you, your opinion upon the questions herein submitted for your consideration.

And for the purpose of aiding you in such matters, We hereby appoint Our trusty and well-beloved Edward Austin Browne, Esquire, Master of Arts, Barrister-at-Law, to be Secretary to this Our Commission.

Given at Our Court at St. James's, the seventh day of January one thousand eight hundred and ninety-three, in the fifty-sixth year of Our Reign.

By Her Majesty's Command,

(Signed) H. H. ASQUITH.

**Resolution unanimously passed by the Commission on the  
26th February, 1895.**

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The Commissioners have learned with the deepest sorrow that their Chairman, Lord Aberdare, died yesterday, one day only before the Report was submitted for signature. Lord Aberdare devoted unceasing attention, during the last two years, to the work of the Commission. He drafted the Report, and presided at the deliberations of the Commissioners till December of last year, when illness prevented him from attending the subsequent meetings, although he still continued to take the fullest interest in their proceedings till within a few days of his death. The Commissioners express their deep sense of the ability, urbanity, and impartiality with which Lord Aberdare presided over their deliberations, and of his earnest efforts to conciliate the different opinions necessarily represented in a large Commission.

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# REPORT.

(For Synopsis of Report, see p. iii.)

TO THE QUEEN'S MOST EXCELLENT MAJESTY.

MAY IT PLEASE YOUR MAJESTY,

1. WE, the undersigned Commissioners appointed by Your Majesty to inquire “whether any alterations in the system of Poor Law Relief are desirable, in the case of persons whose destitution is occasioned by incapacity for work resulting from old age, or whether assistance could otherwise be afforded in those cases,” do humbly submit to Your Majesty the following Report: together with the minutes of evidence and other documents relating to our inquiry.

2. Following the terms of our reference, we have taken evidence relating to the condition and treatment of the aged under the existing Poor Law, and have also examined witnesses as to the means which exist for meeting the needs of the aged independently of the Poor Law system, and in regard to certain schemes for State assistance which have been suggested.

3. In order to ascertain the law and practice as regards the treatment of the aged in connexion with poor law relief, we summoned before us the Secretary and other witnesses with special experience from the Local Government Board. From the Secretary we received a general statement in regard to the policy and progress of poor law administration. The present chief General Inspector, who is also an Assistant Secretary, gave us information drawn from a knowledge of the poor law gained first as District Auditor for Staffordshire and Derbyshire, and then as Inspector for Durham and Northumberland, parts of Cumberland, and the North Riding of Yorkshire. Another Inspector spoke from a long experience acquired at various times in South Wales, Lancashire, Yorkshire, Kent, and Sussex; and he had also made inquiries in regard to the administration of poor relief on the Continent. The Inspector for the Metropolis also gave evidence, and supplementary information as to certain special points was given by the Legal Assistant Secretary. We also received evidence from the Chairman or other members of the board of guardians or principal officers of the following Metropolitan unions: Paddington, Whitechapel, St. Pancras, Shoreditch, St. Saviour's, and Poplar; and we examined similar witnesses from unions in some large provincial towns, Birmingham, Manchester, Bristol, Brighton, and Cardiff, and from rural unions in various parts of England and Wales, differing much from one another in the character of their industries and population, and also in the details of their administration. We have also had the advantage of hearing the views in regard to the poor law of many members of the working classes, two of whom were also guardians, and of other persons either largely occupied in work among the poor, or desirous of bringing to our notice opinions held by the working classes as to the existence of cases of real or apparent hardship due to the mode of administration in certain districts. We have thus considered evidence from many different points of view, bearing directly or indirectly upon the administration of relief in most parts of England and Wales. Further, while understanding the scope of our inquiry as regards poor law to be confined to the system in force in England and Wales, we thought it well for purposes of comparison to inform ourselves of the main facts as regards the Scotch Poor Law, which were laid before us by the Secretary of the Scotch Board of Supervision.

Owen.

Knollys.

Davy.

Hedley.

Provis.

McNeill.

4. As regards the provision apart from the Poor Law which exists or may be suggested for meeting the needs of the aged, we examined the Chief Charity Commissioner as to the extent of endowed charities that are or might be made available for pension purposes, and we received other valuable evidence upon this subject, as well as on the extensive and most useful work performed by organised private charity. We also had before us the Chief Registrar and Actuary of the Friendly Societies' office, and representatives of several friendly societies, who gave us a large body of evidence as

Longley.

Brabrook.  
Sutton.



Owen, 27-30.

13. Owing to the fact that no returns are available showing, for the same dates, the amount of old age pauperism, we feel that no correct inference with regard to the aged poor can be drawn from the general figures. But the returns of the "not able-bodied" poor show approximately from year to year since 1862 what is the number of the aged and infirm poor in receipt of relief, including almost all of those who are more than 60 years of age. These figures show a decrease in ratio to the population, very marked between 1872 and 1882, and are as follows for every tenth year:—

Year, 1st January.	Number of Indoor Poor* (not able- bodied).	Per- centage of In- crease.	Ratio per 1,000 to total Popula- tion.	Number of Outdoor Poor* (not able-bodied).	Per- centage of Increase or Decrease.	Ratio per 1,000 to total Popula- tion.	Total Number of "Not Able- bodied" Poor.	Per- centage of Increase or Decrease.	Ratio per 1,000 to total Popula- tion.
1862	53,836	—	2·6	340,478	—	16·9	394,314	—	19·6
1872	65,767	+ 22·1	2·8	368,638	+ 8·2	16·2	434,400	+ 10·1	19·1
1882	88,043	+ 33·8	3·3	269,617	- 26·8	10·8	357,660	- 17·6	13·7
1892	92,971	+ 5·5	3·2	257,867	- 4·3	8·8	350,838	- 1·9	12·0

\* These figures are taken from the 22nd Annual Report of the Local Government Board, pp. 260-262. Children under 16 and lunatics are excluded from this table.

Owen, 40-2.

14. Sir Hugh Owen states that the decrease in the number of paupers has been very steady, and has been shown in most years: and that during the whole period under review "there has been no alteration of the law, and the law has been administered by the same bodies." As to the causes, he states:—"No doubt the general improvement of the condition of the working classes has had much to do with the decrease. It is, however, impossible to say to what extent the decrease is to be attributed to this cause or to that, but the stricter administration, I think it is quite certain, has had its share, and a considerable share, in securing this result." We have noted with satisfaction the great decrease shown in the last 20 years, and we gladly recognise that one of its main causes has been the improved economic condition of the poorer classes.

(b.) POOR LAW EXPENDITURE.

Stead,  
12,441-5.  
Elcock,  
4633.  
Jephcott,  
14,679.

15. With regard to the cost of Poor Law relief, we may conveniently quote here the figures as to the total expenditure in connexion with the relief of the poor for the years ended at Lady Day 1891 and 1892, which are given on page lxvii of the Annual Report of the Local Government Board for the year 1892-93. We add for comparison the figures for 1861, 1871, and 1881. Full explanation of these figures is given in the Report, which is worthy of the careful study of those who are interested in Poor Law finance. Some witnesses have complained of the way in which the expenditure is distributed, but the facts here given do not appear to us to support their objections, especially as regards the charge for officers, to which we shall again refer.

Items of Expenditure.	Year ended Lady Day 1861.	Year ended Lady Day 1871.	Year ended Lady Day 1881.	Year ended Lady Day 1891.	Year ended Lady Day 1892.
	£	£	£	£	£
In-maintenance* - - -	1,033,689	1,524,695	1,838,641	1,951,486	2,044,062
Out relief* - - - -	3,012,251	3,663,970	2,660,022	2,400,089	2,374,380
Maintenance of lunatics in asylums, registered hospitals and licensed houses - - - -	443,892	746,113	1,033,780	1,284,656	1,331,733
Workhouse and other loans repaid and interest thereon - - -	188,441	291,284	338,419	620,761	644,709
Salaries and rations of officers, assist- ants, and servants, and superannua- tion allowances - - - -	660,370	838,268	1,069,188	1,452,810	1,496,340
Other expenses of or immediately connected with relief - - -	440,300	810,013	1,185,286	933,516	956,454
Total - - - -	5,778,943	7,874,343	8,075,336	8,643,318	8,847,678

\* "The word 'in-maintenance' shall apply to all the expense incurred in and about the maintenance, treatment, and relief of the paupers in the workhouse, exclusive of the repairs and furniture of the work-

16. In comparing the years 1861 and 1891 Sir H. Owen points out that the cost of in-maintenance shows an increase of 917,000*l.*, and that of outdoor relief a decrease of 612,000*l.*; so that notwithstanding the great increase of population the combined cost of these two items has remained nearly stationary, though it has not diminished as has the amount of pauperism; for, as Sir H. Owen remarks, "There is no doubt that the expenses in respect of in-maintenance have been increased by the disposition of the boards of guardians to deal more liberally with the inmates of the workhouses." The total expenditure on Poor Law relief has, however, increased by nearly 3,000,000*l.*, for reasons which Sir Hugh Owen indicates. Some of these causes of increased expenditure may be stated. First, there is the increase in indoor maintenance, from 1,033,689*l.* to 1,951,486*l.*; then there are increases in payment of loans for the erection, enlargement, &c. of workhouses, separate workhouse schools, infirmaries, relief offices, and purchases of sites, from 188,411*l.* to 620,761*l.*; and in salaries and other remuneration, rations, and superannuation allowances, from 660,370*l.* to 1,452,810*l.* The expenditure on lunatics in asylums and licensed houses has also increased greatly. In 1861 it amounted to 443,892*l.*; in 1891 it amounted to 1,284,656*l.* Of the total increase of 3,000,000*l.* since 1861, it would appear that rather more than 1,000,000*l.* has been incurred in connection with the metropolis since the establishment of the Metropolitan Common Poor Fund in 1867. In general it may be said that the expenditure represents a greatly improved system of medical relief and nursing in the poor law infirmaries, and better accommodation, supervision and management both in infirmaries and workhouses. Owen, 43-8.

17. An interesting table is given on p. 328 of the Appendix to the Report of the Local Government Board above mentioned, showing the rate per head of population of the expenditure on the relief of the poor in England and Wales in years from 1844 to 1892. The cost per head of population has varied irregularly, having been as high as 7*s.* 2½*d.* in 1848 and 7*s.* in 1869, 1871, and 1872, and as low as 5*s.* 5*d.* in 1852 and 1853; since 1876 it has only varied between 6*s.* 4*d.* and 5*s.* 11*d.*, and it was 6*s.* in 1891, and 6*s.* 1*d.* in 1892. The rate in the pound of rateable value, as will be seen from the corresponding table on p. 440 of the Report for the previous year, was as high as 1*s.* 8*d.* in 1856, but of late years has been nearly stationary at about 1*s.* 1½*d.*, inclusive of the contribution now made from Imperial funds. It thus appears that, notwithstanding the improvements and incidental changes indicated, the cost per head of population of Poor Law relief has not increased, while its burden on the ratepayers has largely diminished.

18. The expenditure on the relief of the poor, of which the above particulars have been given, must not be confounded with the miscellaneous expenditure which passes under the general name of the poor rate, which, as stated on pp. ci-cii of the Report, includes in addition payments towards county, borough, and police rates, to highway boards, burial boards, and school boards, and other expenses wholly unconnected with the relief of the poor, amounting in all to considerably more than half of the amount levied as poor rate. It has been suggested that the term "poor rate," including as it does all those expenses unconnected with the relief of the poor, is misleading to all, and especially to the poor themselves, and that some more general term should be substituted. But while commending this point to the consideration of the proper authorities, we feel that this question is not one coming directly within the scope of our inquiry. The same must be said as to the interesting question which has been often discussed before us of the indirect payment of rates in the case of compound householders and other persons whose rates are paid by the landlord or employer. The direct collection of rates in such cases would clearly be attended with very great difficulty, but it would be advantageous if such persons could be made aware of the fact that the rate is an item which does sooner or later indirectly affect their rent or remuneration, and that they are thus not free from liability in regard to it. Bury,  
4277-9.

Owen, 210.

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"house, and the salaries, remuneration, and rations of the officers and servants, but inclusive of the charges for apprentice fees, outfits, burials, and the necessary expenses incurred in the warming, cleansing, and lighting the workhouse, and otherwise keeping it fit for daily use. The word 'out-relief' shall apply to the cost of all relief, schooling, and other expenses incurred in and about the paupers relieved out of the workhouse, exclusive of the salaries of officers and the charges for relief stations."

[Art. 63 of General Order for Accounts of 14th January 1867.]

Stead,  
Watson,  
Drummond,  
&c.  
Cardin.  
Lang.

to their position and progress, and their relations with the poor law, with special reference to the case of the aged. Much interesting information was also placed before us in regard to building and co-operative societies, and trade union, railway, and other superannuation funds. We further examined two high officers of the Post Office, who informed us fully of the efforts of that department in regard to the statutory provision of annuities, and we received incidentally much evidence throwing light on the general progress made by the poorer classes, and the various agencies for the encouragement of thrift at work in many directions.

Chamberlain,  
Booth,  
Blackley, &c.

5. The question of assistance by the State or out of rates for the aged otherwise than through the machinery of the present Poor Law has also been brought before us by various witnesses. The schemes which are so widely known in connexion with the names of Mr. Chamberlain and Mr. Charles Booth, both members of this Commission, have been fully explained to us by their authors, and discussed by witnesses from various points of view. We have had the advantage of hearing Canon Blackley, whose name has been for many years prominent in connexion with his scheme of national insurance, and several other proposals for the assistance from State or rate funds of deserving poor persons when past work have been strongly pressed upon our notice.

### A.—PROVISION FOR DESTITUTION IN OLD AGE THROUGH THE POOR LAW.

Davy,  
1849-53.

6. While we feel that anything like a detailed account of the history of the English Poor Law would be beyond the scope of our present inquiry, which is only directly concerned with the aged, we think it of much importance, before considering the present conditions of the law and its administration as affecting the aged, to refer briefly to the circumstances under which the present system was established, in pursuance of the recommendations of the Royal Commission of 1832-4. That Commission was appointed in view of the gross abuses and enormous expenditure which had resulted from the methods of administration of the Poor Law system, as based on the Statute 43 Eliz. c. 2, which were general towards the end of the last century and in the early part of the present. After an exhaustive investigation the Commission issued their report early in 1834, and this historical document, to which we shall hereafter have occasion to refer, shows most conclusively the evils attendant on the parochial administration by justices and overseers, and on the practically unrestricted grant to all classes of outdoor relief which at that time prevailed.

Owen, 5-7,  
68.

Owen, 69,  
72.

Provis,  
17,462-5.

7. As the immediate result of that report, the Poor Law Amendment Act of 1834, the foundation of the present law, was passed, and in pursuance of its provisions a central controlling authority, which has now become the Local Government Board, was established. Unions of parishes, with a board of guardians for each union, were constituted for the whole country; each union was provided with its own workhouse, and with an organised body of paid officers; outdoor relief for the able-bodied was either prohibited or strictly regulated; and in 1847 the Central Board issued the consolidated order containing provisions as to matters of poor law administration, including the government of workhouses and the duties of officers, which for the most part are still in operation. Several modifications and additional provisions have since been introduced by the numerous statutes relating to poor law, and by orders of the central department, to some of which we shall have occasion to refer, but, as the evidence shows, while marked administrative improvements have been effected, no fundamental change has been made in the principles of the system up to the present time.

Owen, 27-30.  
Hedley,  
1152.

8. The repressive provisions which were introduced in 1834 were directed almost entirely against able-bodied pauperism. In 1834 the main body of paupers in this country were healthy able-bodied persons receiving relief in aid of wages, under conditions equally demoralising to the recipient and injurious to the independent labourer, and at an oppressive cost to the ratepayers. Of late years, however, those who receive relief have been mainly either aged and infirm, or sick or otherwise afflicted, or of tender years; even those returned as able-bodied being for the most part sufferers from some temporary disability, or below the ordinary standard of physique, so that, as Mr. Hedley, Inspector for the Metropolis, has told us, "the able-bodied who are really able-bodied in the sense of being able to do a hard day's work . . . are not to be found in metropolitan workhouses."

9. But as regards the aged and infirm poor the choice between indoor and outdoor relief has been left entirely to the discretion of the boards of guardians. The Central Board have issued no general regulations either enforcing or prohibiting outdoor relief, and they are specifically precluded by section 15 of the Act of 1834 from interfering as to the nature and amount of relief to be given in individual cases. In their report for the year 1839 the Poor Law Commissioners, in defending the system then introduced from certain attacks which were made on it, drew special attention to the absence of any measure for compelling guardians to offer only indoor relief to the aged. "We do not," they say (p. 32), "require aged and infirm paupers to be relieved only in the workhouse;" and again (p. 37), "it would appear that the Legislature contemplated the issue of some regulations on our part, or the adoption of some rule on the part of boards of guardians, requiring [aged and infirm] persons to receive relief only in the workhouse. We have, however, in very few instances limited the discretion of the guardians [as] to giving outdoor relief to this class of persons, and it is not our intention to issue any such rule in reference to this branch of relief."

Owen, 70,  
73.  
Knollys,  
73G.

10. The present position of the law, so far as it bears on the aged and infirm, the policy and recommendations of the central board, the broad lines of administration which are usually followed by guardians in different parts of the country, the rules and practice for dealing with applications for relief and the grant and supervision of outdoor relief, and the improvements which have gradually been made in the provision for those aged persons who are maintained indoors in poor law establishments, have been clearly and fully set before us by Sir Hugh Owen and the other official witnesses, and usefully illustrated as regards various localities by the evidence received by us from other sources. Before proceeding to discuss these matters, we propose to devote some consideration to the statistics of pauperism, especially of old age, and its extent and probable causes so far as the aged are concerned.

## (1) STATISTICS OF PAUPERISM AND ITS COST.

### (a.) PAUPERISM GENERALLY: COMPARATIVE FIGURES.

11. Sir Hugh Owen has given us in a concise form full and interesting statistics as to the amount of pauperism and the cost of Poor Law relief generally, and also as to the amount of pauperism of persons over the age of 65 years. In his statistics of general pauperism he gives particulars of the numbers of children and of adults, able-bodied and not able-bodied respectively, receiving indoor and outdoor relief on a fixed date, the 1st of July 1892; and he also makes a general comparison of indoor and outdoor pauperism in three selected years since 1849. As will be seen from his evidence, the definition of able-bodied in these returns is somewhat technical, including cases of temporary illness, but even so the great majority of those relieved are returned as not able-bodied. The annual report of the Local Government Board contains a table showing the amount of indoor and outdoor pauperism for each year since 1849, and the proportion that the number of paupers bears to the estimated population in each year. The table shows a marked decline in the numbers receiving outdoor relief, the improvement being shown in a decline of the total number relieved, as well as in its proportion to the whole population. The numbers receiving indoor relief have increased, and have practically kept pace with the growth of the population. The aggregate numbers show a large decrease.

Owen, 17-66.  
20-31.  
32-39.

12. The following table shows the figures for the years 1849, 1852, 1862, 1872, 1882, and 1892:—

Year.	Number of Indoor Poor.	No. per 1,000 of Population.	Number of Outdoor Poor.	No. per 1,000 of Population.	Total.	No. per 1,000 of Population.
1849	133,513	7.7	955,146	55.	1,088,659	62.7
1852	111,323	6.2	804,352	44.7	915,675	50.9
1862	132,236	6.6	784,906	39.	917,142	45.6
1872	149,200	6.6	828,000	36.3	977,200	42.9
1882	183,374	7.1	604,915	23.2	788,289	30.3
1892	186,607	6.4	558,150	19.2	744,757	25.6

Owen, 27-30. 13. Owing to the fact that no returns are available showing, for the same dates, the amount of old age pauperism, we feel that no correct inference with regard to the aged poor can be drawn from the general figures. But the returns of the "not able-bodied" poor show approximately from year to year since 1862 what is the number of the aged and infirm poor in receipt of relief, including almost all of those who are more than 60 years of age. These figures show a decrease in ratio to the population, very marked between 1872 and 1882, and are as follows for every tenth year:—

Year, 1st January.	Number of Indoor Poor* (not able- bodied).	Per- centage of In- crease.	Ratio per 1,000 to total Popula- tion.	Number of Outdoor Poor* (not able-bodied).	Per- centage of Increase or Decrease.	Ratio per 1,000 to total Popula- tion.	Total Number of "Not Able- bodied" Poor.	Per- centage of Increase or Decrease.	Ratio per 1,000 to total Popula- tion.
1862	53,836	—	2·6	840,478	—	16·9	894,314	—	19·6
1872	65,767	+ 22·1	2·8	868,638	+ 8·2	16·2	434,400	+ 10·1	19·1
1882	88,043	+ 33·8	3·3	269,617	- 26·8	10·3	357,660	- 17·6	13·7
1892	92,971	+ 5·5	3·2	257,867	- 4·8	8·8	350,838	- 1·9	12·0

\* These figures are taken from the 22nd Annual Report of the Local Government Board, pp. 260-262. Children under 16 and lunatics are excluded from this table.

Owen, 40-2. 14. Sir Hugh Owen states that the decrease in the number of paupers has been very steady, and has been shown in most years: and that during the whole period under review "there has been no alteration of the law, and the law has been administered by the same bodies." As to the causes, he states:—"No doubt the general improvement of the condition of the working classes has had much to do with the decrease. It is, however, impossible to say to what extent the decrease is to be attributed to this cause or to that, but the stricter administration, I think it is quite certain, has had its share, and a considerable share, in securing this result." We have noted with satisfaction the great decrease shown in the last 20 years, and we gladly recognise that one of its main causes has been the improved economic condition of the poorer classes.

(b.) POOR LAW EXPENDITURE.

Stead,  
12,441-5.  
Elcock,  
4633.  
Jephcott,  
14,679.

15. With regard to the cost of Poor Law relief, we may conveniently quote here the figures as to the total expenditure in connexion with the relief of the poor for the years ended at Lady Day 1891 and 1892, which are given on page lxvii of the Annual Report of the Local Government Board for the year 1892-93. We add for comparison the figures for 1861, 1871, and 1881. Full explanation of these figures is given in the Report, which is worthy of the careful study of those who are interested in Poor Law finance. Some witnesses have complained of the way in which the expenditure is distributed, but the facts here given do not appear to us to support their objections, especially as regards the charge for officers, to which we shall again refer.

Items of Expenditure.	Year ended Lady Day 1861.	Year ended Lady Day 1871.	Year ended Lady Day 1881.	Year ended Lady Day 1891.	Year ended Lady Day 1892.
	£	£	£	£	£
In-maintenance* - - -	1,033,689	1,524,695	1,838,641	1,951,486	2,044,062
Out relief* - - -	3,012,251	3,663,970	2,660,022	2,400,089	2,374,380
Maintenance of lunatics in asylums, registered hospitals and licensed houses - - -	443,892	746,113	1,033,790	1,284,656	1,331,733
Workhouse and other loans repaid and interest thereon - -	188,441	291,284	338,419	620,761	644,709
Salaries and rations of officers, assist- ants, and servants, and superannua- tion allowances - - -	660,370	838,268	1,069,188	1,452,810	1,496,340
Other expenses of or immediately connected with relief - -	440,300	810,013	1,135,286	933,516	956,454
Total - - -	5,778,943	7,874,343	8,075,336	8,643,318	8,847,678

\* "The word 'in-maintenance' shall apply to all the expense incurred in and about the maintenance, treatment, and relief of the paupers in the workhouse, exclusive of the repairs and furniture of the work-

16. In comparing the years 1861 and 1891 Sir H. Owen points out that the cost of in-maintenance shows an increase of 917,000*l.*, and that of outdoor relief a decrease of 612,000*l.*; so that notwithstanding the great increase of population the combined cost of these two items has remained nearly stationary, though it has not diminished as has the amount of pauperism; for, as Sir H. Owen remarks, "There is no doubt that the expenses in respect of in-maintenance have been increased by the disposition of the boards of guardians to deal more liberally with the inmates of the workhouses." The total expenditure on Poor Law relief has, however, increased by nearly 3,000,000*l.*, for reasons which Sir Hugh Owen indicates. Some of these causes of increased expenditure may be stated. First, there is the increase in indoor maintenance, from 1,033,689*l.* to 1,951,486*l.*; then there are increases in payment of loans for the erection, enlargement, &c. of workhouses, separate workhouse schools, infirmaries, relief offices, and purchases of sites, from 188,441*l.* to 620,761*l.*; and in salaries and other remuneration, rations, and superannuation allowances, from 660,370*l.* to 1,452,810*l.* The expenditure on lunatics in asylums and licensed houses has also increased greatly. In 1861 it amounted to 443,892*l.*; in 1891 it amounted to 1,284,656*l.* Of the total increase of 3,000,000*l.* since 1861, it would appear that rather more than 1,000,000*l.* has been incurred in connection with the metropolis since the establishment of the Metropolitan Common Poor Fund in 1867. In general it may be said that the expenditure represents a greatly improved system of medical relief and nursing in the poor law infirmaries, and better accommodation, supervision and management both in infirmaries and workhouses.

Owen, 43-8.

17. An interesting table is given on p. 328 of the Appendix to the Report of the Local Government Board above mentioned, showing the rate per head of population of the expenditure on the relief of the poor in England and Wales in years from 1844 to 1892. The cost per head of population has varied irregularly, having been as high as 7*s.* 2½*d.* in 1848 and 7*s.* in 1869, 1871, and 1872, and as low as 5*s.* 5*d.* in 1852 and 1853; since 1876 it has only varied between 6*s.* 4*d.* and 5*s.* 11*d.*, and it was 6*s.* in 1891, and 6*s.* 1*d.* in 1892. The rate in the pound of rateable value, as will be seen from the corresponding table on p. 440 of the Report for the previous year, was as high as 1*s.* 8*d.* in 1856, but of late years has been nearly stationary at about 1*s.* 1½*d.*, inclusive of the contribution now made from Imperial funds. It thus appears that, notwithstanding the improvements and incidental changes indicated, the cost per head of population of Poor Law relief has not increased, while its burden on the ratepayers has largely diminished.

18. The expenditure on the relief of the poor, of which the above particulars have been given, must not be confounded with the miscellaneous expenditure which passes under the general name of the poor rate, which, as stated on pp. ci-cii of the Report, includes in addition payments towards county, borough, and police rates, to highway boards, burial boards, and school boards, and other expenses wholly unconnected with the relief of the poor, amounting in all to considerably more than half of the amount levied as poor rate. It has been suggested that the term "poor rate," including as it does all those expenses unconnected with the relief of the poor, is misleading to all, and especially to the poor themselves, and that some more general term should be substituted. But while commending this point to the consideration of the proper authorities, we feel that this question is not one coming directly within the scope of our inquiry. The same must be said as to the interesting question which has been often discussed before us of the indirect payment of rates in the case of compound householders and other persons whose rates are paid by the landlord or employer. The direct collection of rates in such cases would clearly be attended with very great difficulty, but it would be advantageous if such persons could be made aware of the fact that the rate is an item which does sooner or later indirectly affect their rent or remuneration, and that they are thus not free from liability in regard to it.

Bury,  
4277-9.

Owen, 210.

"house, and the salaries, remuneration, and rations of the officers and servants, but inclusive of the charges for apprentice fees, outfits, burials, and the necessary expenses incurred in the warming, cleansing, and lighting the workhouse, and otherwise keeping it fit for daily use. The word 'out-relief' shall apply to the cost of all relief, schooling, and other expenses incurred in and about the paupers relieved out of the workhouse, exclusive of the salaries of officers and the charges for relief stations."

[Art. 63 of General Order for Accounts of 14th January 1867.]

## (c.) AMOUNT OF AGED PAUPERISM.

19. Before proceeding to statistics of aged pauperism, we may notice that neither by statute nor order is any limit of age fixed, at which a man or woman is to be regarded as no longer able-bodied. Sir Hugh Owen tells us that "the guardians ordinarily adopt 60 years as the dividing line," and this statement is borne out by other evidence. At St. Pancras, however, old age is taken to begin at 65 (the age generally adopted in pension schemes), while at Whitechapel a committee of the guardians decides on each case. It has been suggested that 60 should be definitely fixed as the limit of age at which a person can be regarded as able-bodied, but we think there is much force in Mr. Vallance's remarks on this point: "One man at 60 may be very aged and enfeebled and infirm; another man may be quite as capable of getting his living at 60 as he has been for some years. I should rather look with disfavour upon the age being fixed, inasmuch as it would offer an inducement to the paupers themselves to deceive as regards their age. You have to depend very largely upon their statements, but as it is, you can form your own judgment, looking at the man, or looking at the woman." We do not therefore, propose that the existing discretion should be taken from guardians, but we recommend that persons alleging themselves to be over 60 should not against their will be classed as able-bodied, except with the approval of the medical officer.

Owen, 31.  
Knollys,  
836-49  
Bury, 4217-  
8, 4487.  
Allen, 2002  
-3.  
Vallance,  
2720-6.  
Fuller,  
2389-92.

Blackley,  
13,079-85.  
Booth,  
10,847.

Owen,  
49-66, 340-  
62.

Booth,  
10,851-3.

20. Until recently no official returns of aged pauperism have been prepared, and the only figures available were those obtained from local investigations. But in 1890 a return showing the number of paupers over 60 on a given day was prepared, which is known as Mr. Burt's return; and in June of last year a return was published, which was ordered by the House of Commons in 1892, on the motion of Mr. Ritchie. This return, which though not then published was referred to in detail in Sir Hugh Owen's evidence, gives for each union in England and Wales the number of persons of each sex (1) under 16 years of age, (2) between 16 and 65, and (3) over 65, who were in receipt of indoor and outdoor relief respectively (a) on the 1st day of January 1892, and (b) at any time during the 12 months ended at Lady Day, 1892, vagrants and lunatics in asylums not being included, and the persons in receipt of medical relief only being distinguished. A memorandum is published with the return giving for each union county the total numbers of indoor poor and of outdoor poor (excluding those receiving medical relief only) over the age of 65 who were relieved in a year, with the per-centages of these numbers and their total to the population over 65 as given by the census of 1891.\*

Booth,  
10,851.

21. The following summary (which it should be noted includes among the outdoor poor those receiving medical relief only) shows in a concise form the results for the whole of England and Wales which have been obtained by this return:—

Ages.	Population.	One Day Count.						Twelve Months' Count.					
		Indoor Paupers.		Outdoor Paupers.		Total Paupers.		Indoor Paupers.		Outdoor Paupers.		Total Paupers.	
		Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.
Under 16 -	10,762,808	51,611	·5	177,567	1·6	229,178	2·1	111,782	1·0	441,805	4·1	553,587	5·1
16-65	16,867,116	77,415	·5	125,756	·7	203,171	1·2	232,284	1·4	385,299	2·3	617,583	3·7
Over 65 -	1,372,601	63,352	4·6	205,045	14·9	268,397	19·5	114,144	8·3	287,760	21·0	401,904	29·3
Viz. —													
Males -	606,587	37,803	6·2	59,707	9·8	97,510	16·0	68,490	11·3	95,140	15·6	163,630	26·9
Females -	766,014	25,549	3·4	145,338	18·9	170,887	22·3	45,654	6·0	192,620	25·1	238,274	31·1
<b>Total</b>	<b>29,002,525</b>	<b>192,378</b>	<b>·7</b>	<b>508,368</b>	<b>1·7</b>	<b>700,746</b>	<b>2·4</b>	<b>458,210</b>	<b>1·6</b>	<b>1,114,864</b>	<b>3·8</b>	<b>1,573,074</b>	<b>5·4</b>

\* Mr. Booth has put in an analysis of this return which he has prepared as regards the numbers relieved in the course of a year, dividing the unions into certain specified groups, urban and rural, geographical, and industrial, and showing the per-centage of aged paupers to population in each group. This analysis will be found on page civ. of this Volume,

22. In Mr. Ritchie's return no discrimination is made in respect to the age of the persons relieved over 65, but Mr. Burt's return of 1890 gives the ages of all receiving relief from 60 upwards in groups of five years. From these data it has been possible to prepare a table which shows how rapidly pauperism increases with age. This table gives the number of paupers counted on one day per 1,000 of the population of each age.

Age Period.	Population (1891).	Number of Paupers (on day of count).	Number of Paupers per 1,000 of Population at the Age Period.
Under 16 - - - -	10,762,808	229,178	21
Between 16 and 65 - - - -	16,867,116	203,171	12
Between 60 " 65 - - - -	772,879	41,180	53
" 65 " 70 - - - -	571,947	62,240	109
" 70 " 75 - - - -	417,914	77,708	185
" 75 " 80 - - - -	233,333	60,879	261
Upwards of 80 - - - -	149,407	44,860	300

(The figures of pauperism in the first two lines are for 1st January 1892, from Mr. Ritchie's return, and in the remaining lines for 1st August 1890, from Mr. Burt's return.)

23. The particulars as to the proportion of aged persons relieved during a year for several counties are examined by Sir Hugh Owen, and the figures are unquestionably, as he says, in many respects "very startling." The fact that 35 per cent. of the population of London over 65 are returned as receiving relief other than medical relief, and that 23 of this 35 per cent. receive it in poor law establishments, is especially remarkable. Owen, 57-8, 218.

24. But in reviewing the figures and drawing conclusions from them several facts must be borne in mind. The number of persons receiving relief at some time in the course of a year does not by any means represent the number who are continuously destitute. Relief is in many cases only sought at intervals to tide over sickness and other special emergencies. This is illustrated by the results which Mr. Booth has given us for Paddington, where it is found that the aged recipients of indoor relief in a year exceed by 50 per cent. the recipients in one day; but if two years are taken the one day number is nearly doubled. The figures he gives show that, at all ages, occasional recourse is had to the poor law by those who do not permanently rely on it, and that such persons to a large extent keep entirely off the rates for long periods. We think it right, however, to point out that an aged person above 65, who comes only at long intervals for relief, may often be a person who is generally averse to such assistance, and only accepts it under pressure of illness or severe distress. The ordinary condition of such persons must be only just removed from pauperism and calls for sympathy and consideration. There are also many aged poor who are destitute so far as their own resources are concerned, but who are kept off the rates by the assistance of friends and by private charity. Such persons must sometimes endure great privation in their effort to avoid application for official relief, and they form a class quite as deserving of consideration as others who are actually numbered in the return as paupers. Booth, 10,854-6.

25. In regard to the metropolis and other large towns, the excellent poor law infirmary accommodation, of which we have had so much evidence, widely attracts the poor; they look upon the infirmaries to a large extent as hospitals; and thus the number of persons receiving relief, and being registered statistically as paupers, is swelled beyond the limits of normal destitution; and many persons are taken to the poor law infirmaries in cases of accident, or from lodging-houses when they get seriously ill, who do not ordinarily seek poor law aid. Owen, 212. Knollys, 961. Booth, 10,854.

26. It is noticeable that medical relief (which does not now involve general disfranchisement), although varying very remarkably in amount in different unions, accounts, Elcock, 5014-20.



when taking the whole country together, for 6 per cent. of the total number of aged who are relieved in the year. And it must be remembered that in very many cases the actual medicine is supplemented by special food or stimulants given on the medical officer's recommendation.

27. It appears from the figures above quoted that nearly 20 per cent. of the total population above the age of 65 receive relief on one day, and nearly 30 per cent. in the course of one year. If, however, a deduction be made from the total population of those belonging to classes which are not likely at any time of their lives to be in want of relief, it is evident that the per-centage of those actually relieved to the population below the well-to-do must be greatly increased. Making every allowance for the qualifications which we have enumerated, we cannot but regard it as an unsatisfactory and deplorable fact that so large a proportion of the working classes are in old age in receipt of poor relief.

28. At the same time it must be remembered that the figures for one day, and not those for the whole year, indicate the measure of pauperism as a continuous burden, as they give roughly the average number of persons receiving relief at any one time; but even these figures vary very widely in different unions. The summary we have given shows that the total number of aged persons in receipt of relief for the 12 months stands to the number for one day in the ratio of three to two, while the numbers relieved indoors according to the two counts are in the ratio of nine to five. The higher ratio of the year's count in the case of indoor relief shows that it is more often temporary in its character. It is notable that in London, where the proportion of indoor relief is much larger than in the country generally, the total number of aged receiving relief according to the year's count is twice that for the day, the ratio for the whole country being as we have seen three to two. This higher proportion in London illustrates two other important considerations, besides that which we have already indicated, not to be overlooked in a statistical estimate of those figures in Mr. Ritchie's return which relate to the year's count of pauperism. The first is that the population given by the Census, on which per-centages are necessarily calculated, is the population for one day only, and that in unions such as those of the metropolis, which form part of a large and continuous urban area, there is likely to be a much larger number of persons resident at some time in the course of a year. This would be especially the case among the poor, whose migrations are comparatively frequent. The year's pauperism is therefore unduly magnified in such districts when measured by its percentage of the one-day population. Secondly, there seems no doubt that in many cases, owing to the great difficulties incident to the preparation of the return, which are referred to in the preliminary memorandum of the Local Government Board, recurrent applications by one individual have been entered wrongly as separate cases, even when made in the same union. These two considerations both lead to the inference that the year's per-centages of aged pauperism given by the return are in many urban districts in excess of the true figures, and that the total amount of aged pauperism for the year is not really so large as appears from the figures given in the summary table.

#### (d.) GENERAL CHARACTER OF AGED PAUPERISM.

29. Before we proceed to a detailed investigation of the present conditions of Poor Law relief to the aged, the points in which they seem to us to need amendment, and the lines which we think such amendment should follow, we propose to discuss, in connexion with the evidence we have received, the general character of the permanent pauperism among the aged, the extent of which may be judged from the foregoing statistics and observations.

Booth,  
10,852-64.  
Chamberlain,  
12,170-90,  
12,252-5.

30. Mr. Booth and Mr. Chamberlain, in introducing to our attention the schemes of State assistance which they have respectively put forward, have quoted the statistics in Mr. Burt's and Mr. Ritchie's returns, and the somewhat similar statistics which Mr. Booth has prepared from the experience of limited areas, as showing that

the pauperism of the aged is mainly due simply to the fact of their old age. This is true in the sense that, as appears from these returns, 5 per cent. only of the population from 60 to 65 receive relief on a given day, as compared with 19 per cent. over 65. But in taking note of this fact it must be remembered that much of the pauperism of the aged is not due simply to failure of earning power resulting from advancing years, but to the sickness and chronic infirmities, needing special care, which must accompany old age to a much larger extent than the period of middle life. We have had much evidence as to the large proportion of the aged who are in poor law establishments because their sickness and infirmities made it difficult for them to live in ordinary conditions outside, and as to the excellence of the provision which is made, at any rate in most large towns, for such cases. When it is considered that this large number of the aged poor are practically patients in State hospitals, the significance of the high figures of aged pauperism and of its disproportion to earlier pauperism is much diminished.

31. Moreover, more than two-thirds of the whole number of paupers over 65 are receiving out-door relief, and it is asserted by many witnesses that the maintenance of a great proportion of these should be thrown on private sources. There is no doubt that the pauperism of this large class is, to an extent which has been variously estimated, due to lax administration and the absence of proper inquiries, and is not a necessary result of the previous misfortune or bad habits of the recipient.

32. When we take into account the foregoing considerations, and the fact that the average burden of pauperism indoors and outdoors must be measured by the one day rather than the 12 months' count, it becomes apparent that the view held by many persons, that the pauperism of the aged is not in the main due simply to want of means resulting from misfortune, does not involve any such sweeping condemnation of the working classes as has sometimes been suggested.

33. We are agreed in the opinion, and we are confirmed in our view by the evidence we have received, that, in Mr. Chamberlain's words, "as regards the great bulk of the working classes, during their working lives they are fairly provident, fairly thrifty, fairly industrious, and fairly temperate." We do not suggest that, in exercising the thrift necessary for a provision in old age, working men should lead penurious lives or deprive themselves of reasonable comforts.

Chamberlain, 12,174, 12,182.

Hill, 10,538-42.

34. The statement that pauperism is largely due to drink, idleness, improvidence, and the like causes has in truth mainly had reference to that portion of the aged poor who are in workhouses, and who are there for other reasons than sickness or great infirmity. When it is seen that according to the yearly count under 9 per cent. of the aged over 65 are in poor law establishments, and according to the one day count under 5 per cent., and that this number includes all sick and infirm persons who cannot be relieved at their own homes, it is apparent that the imputation applies to but a very small proportion of the working class population.

35. We may refer in this connexion to the evidence of two of the witnesses who have come before us as representing the working classes, Mr. Allen and Mr. Jephcott, who speak with special reference to the Parish of Birmingham. Mr. Allen divides the working classes into three types, and he is of opinion that persons of the second type, standing between the highly-skilled artizans and the "loafers or corner men," would, if in need of assistance, "more naturally drift into the workhouse in old age" rather than receive out-door relief. But having regard to the evidence given to us by Mr. Fothergill, the superintendent of outdoor relief in the parish, this statement would appear to be rather an illustration of a popular opinion, which we shall presently discuss, than a record of actual observation. Mr. Allen at the same time estimates that one-third of old age pauperism may be fairly attributed to drunkenness, the bulk of such cases coming from the third or "loafer" class; and Mr. Jephcott, although thinking that this proportion would cover all the cases due to misconduct of any kind, explains that he is referring to the outdoor poor as well as those in the workhouse. These and many other witnesses agree that far too many undeserving persons gravitate to workhouses, and many have stated that the treatment that this class receive from the Poor Law is altogether too good for such persons.

Allen, 16,551-61.

Fothergill, 2790-6, 2908.

Jephcott, 14,554-5.  
Stevens, 17,454.  
Webb, 15,215.

36. Some witnesses have given expression to a feeling, which we have reason to believe is widely prevalent, that under the present system the deserving aged labourer

has in general only the workhouse before him in which to end his days. If this were indeed the case all would agree that some fundamental change is needed in the principles of administration which had led to so lamentable a result. But our examination of the actual facts conclusively demonstrates the fallaciousness of this popular opinion, which indeed has been curiously illustrated in the examination of some of those witnesses who have themselves given it support. Mr. Nokes, for example, a working man residing in the Bromsgrove union, stated at the commencement of his examination that old men in that neighbourhood, after they have ceased to be able to earn their own livelihood, have before them "only the workhouse that I am aware of"; but it was pointed out to him that in that very union the number of aged persons receiving out-relief was almost ten times as large as the number receiving relief in the workhouse; and Mr. Webb, a resident of the same union, told us that "those who go to the union as a rule are the loafers and ne'er-do-weels. The honest labourer in my district is pretty well looked after by what I might term those who are a little bit better to do and those who have a little."

Nokes,  
14,977-82.

Webb,  
15,206.

Knollys, 959.  
Allen, 2007.  
Ballantine,  
3245-50.  
Hill, 10,476,  
10,683.  
Davy,  
1841-2.

37. There are without doubt a certain number of deserving aged persons who are in workhouses for reasons other than sickness or infirmity; but the general effect of the evidence we have received distinctly tends to the conclusion that they are few in number. Mr. Davy, who has a very wide experience, has said that workhouse inmates generally "are certainly not fair samples of the working population. Of course they are failures; I do not say that they have all failed from vice, but they have failed from vice, and they have failed from slackness, want of backbone, which prevents them earning their own living. . . . Men gravitate towards the workhouse from this sort of moral and mental defect. They never did, and never will, do anything to earn their own living. Of course, that class goes to the workhouse, and if you add to those all the drunkards and the people of bad character who are also there, it stands to reason that the workhouse population cannot be accepted as anything like an average sample of the labouring class." We agree with Mr. Davy that the majority are failures, but we feel that it would require a much more exhaustive examination of individual cases than we have been able to make to arrive at a definite conclusion with regard to the cause of failure. Pauperism, drunkenness, misfortune, and ill-health are all intimately connected, and it is not easy to determine which is the cause and which is the effect. One man with many advantages is brought to pauperism by an uncontrollable habit of drinking—another through unmerited misfortune is led to drunkenness by the desire to forget his misery.

Vallance,  
2487, 2510.

Bury, 4202.

38. In this connexion may be noted the particulars which Mr. Vallance and Canon Bury have given us, with regard to the aged inmates of the workhouses at Whitechapel and Brixworth, two unions in which the grant of outdoor relief is exceptionally restricted, and in which therefore *prima facie* aged persons who might on general grounds be unsuitable for admission to the workhouse might be expected to find their way into it. Mr. Vallance states that at Whitechapel more than 40 per cent. of the aged paupers over 65 relieved indoors are there owing to sickness, and that only about 11 per cent. of men and 14 per cent. of women are there simply from misfortune unaccompanied by sickness. He explains, however, that a large number, especially of women, are returned as "improvident" on the ground that the man or the husband was not "at the time of his marriage a subscriber to a sick club, or a depositor in a savings bank." Canon Bury tells us that there are 25 men and 11 women over 60 in the workhouse of the Brixworth union, where also there is practically no out relief, that 24 of the men are infirm in body, and 8 of the women "very infirm," some of these being also mentally afflicted: and that "of 16 of the 25 men it is said, by one who knows very well what he is about, that drink has been the direct or indirect cause of their coming into the house." This evidence is, of course, the expression of personal opinions only, and is open to the same comment and qualification as the testimony of Mr. Davy referred to in the preceding paragraph.

Hurlston,  
17,002-8.

16,965-8.

39. Miss Hurlston has given us evidence as to the position of women in the Midlands, which illustrates remarkably the special difficulties with which they have to contend under the varying conditions of single and of married life. She has no personal knowledge of women of the classes to whom her evidence refers, who have been obliged before reaching the age of 60 to seek dependence upon the rates; but she thinks that they are seldom in a position to make unaided any adequate provision for old age, the

thought of which she says is present with them even in youth ; and she believes that a large number ultimately have recourse to Poor Law assistance. There is no doubt that the cases where pauperism is due clearly to misfortune are very much more frequent among women than among men, partly owing to the unequal conditions under which they have often to compete in the labour market, and partly, as Mr. Booth says, because they are "less financially responsible." Servants and daughters who have lived at home, and widows of working-men who have failed to make any provision, form probably together the large majority of women who become destitute in their declining years. We believe, however, that it is distinctly exceptional for aged women who can properly be relieved outside to be obliged to come into a workhouse. We have been told, for example, by a witness who is chairman of the visiting committee of a large workhouse in a very poor South London union:—"I do not think, among the old women who have within the last five or six years been admitted to my workhouse, there have been many, I should say there have only been very few, who with a pension could have lived comfortably outside. They are so old often, and they have such need of care and nursing, that they cannot possibly live outside; they must come in, for the attention which they can only receive in some kind of institution." As will be seen from the summary we have given of Mr. Ritchie's return, the proportion of aged women who are given outdoor relief is far greater than that of aged men ; and, in fact the number relieved indoors, although including the sick, the imbecile, and the very infirm, is less than one-fifth according to the one day count, and less than one-fourth according to the year's count, of the number who are relieved outside.

Cox, 3611

Booth,  
10,863-5.  
McDougall,  
5058.  
Clifford,  
6250-1.  
Gardiner,  
4076-80.

## (2.) CONDITIONS OF POOR LAW RELIEF TO THE AGED.

40. We propose now to discuss in detail the administration of Poor Law relief as regards the aged, with a few preliminary remarks as to the constitution of boards of guardians and the position of their officers ; first dealing with the procedure as regards the consideration of applications for relief and the administration of out-door relief, and secondly with the conditions under which those aged persons are relieved who enter an establishment belonging to the guardians.

### (a.) POSITION OF GUARDIANS AND THEIR OFFICERS.

41. Since the commencement of our inquiry, the law as regards the election and qualification of members of the boards of guardians, with whom rests the responsibility of administering relief in the 648 unions in England and Wales, has been very materially altered by the Local Government Act, 1894, which came into force in the autumn of that year. Hitherto the guardians representing the several parishes in the union have been elected under a special franchise, and have been obliged to possess a property qualification, which at the beginning of 1893 was reduced to a rateable value of 5*l.* per annum, but before that date had been in most cases 40*l.* per annum. In addition to the elected guardians, all resident magistrates were entitled to act as ex-officio guardians ; and there were in some London unions a few guardians specially nominated by the Local Government Board. But henceforth, under the Act of 1894, all persons on the register of parliamentary or local government electors will be entitled to vote at the election of guardians, and there will be no rating qualification or plural vote. The elections will be triennial for each parish or ward ; and for rural parishes the district councillors, who are elected under the same franchise, will be the guardians. The rating qualification for the office of guardian is entirely removed, and there will no longer be ex-officio or nominated guardians. It is, however, open to any board of guardians to choose the chairman and vice-chairman, and not more than two ordinary members, from outside their own body.

Owen, 6-7,  
213-4.

42. The important changes effected by this Statute go far to remove the feeling referred to by several witnesses, that owing to the conditions of election guardians have been, to a large extent, out of sympathy with the poor. We had concluded our evidence before the statute came into operation, but we were told by Mr. Davy that at Chichester, where under the provisions of a Local Act there has not been in the past any property qualification, working men have been elected and have given

Eicoek,  
4966-7.  
Walker,  
7087.  
Jephcott,  
14,645-6.

Crompton,  
17,624.  
Davy, 1875-  
81.  
Lansbury,  
Burton.

advice which has been of great value in deciding questions of out-relief; and the evidence which we have received from Mr. Lansbury and Mr. Burton, who have been during the past year guardians respectively of the Poplar and Ashby unions, illustrates the great assistance which can be and is given by members of the working classes who interest themselves in the practical details of Poor Law administration.

Owen, 68-9,  
207-8.

A pp. I.

Provis,  
17,476.

43. Subject to the general regulations of the Local Government Board, which allow a wide discretion as regards the treatment of the aged and infirm, the administration of relief rests in each union primarily with the boards of guardians; but in the details of their work they are assisted by paid officers, some of whom are engaged in the management of the workhouse, while others—for example, the clerk and the relieving officers—are concerned with the general administration of the union. These officers are appointed and paid by the guardians, but regulations as to their duties, qualifications, and tenure of office are prescribed by the Local Government Board; and the salaries paid to the more important officers, as well as in most cases the actual appointments made, are subject to the approval of that Department. The principal officers, moreover, cannot be dismissed except by the order or with the consent of the Central Board. The regulations affecting the various officers are very numerous, and the duties of all principal officers are most carefully defined, as will be seen on reference to the extracts from the consolidated order of 1847 and other orders which are published in the Appendix. In order to ensure that the officers may be, in all cases, fully acquainted with the details of their duties, the Local Government Board have now decided to furnish each principal officer on his appointment with extracts from the regulations setting out clearly the duties which are prescribed in respect of his office.

#### (b.) APPLICATIONS FOR RELIEF AND THE ADMINISTRATION OF OUTDOOR RELIEF.

Owen, 67.

44. The Poor Law unions, of which the size and character vary very largely, are in general divided into districts for the general administration of relief. A relieving officer is appointed for each district, and his chief duty is to make inquiries as to cases of application for relief, and to distribute the relief ordered by the guardians. He is required by the regulations to reside within his district, and to devote his whole time to official duties. In small country unions one relieving officer is sometimes found sufficient, while in many of the larger urban unions ten are scarcely adequate for the efficient discharge of the duties. The unions are also divided into districts for medical relief to the out-door poor, each such district being placed in the charge of a fully qualified medical officer, who is usually also allowed to take private practice. There are special regulations limiting the area and population of medical relief districts.

Owen, 76.

Owen, 75.

Knollys,  
575-7.

App. I., p. 12.

45. Except in pressing cases of necessity, in which application for relief may be made direct to the overseers or to the workhouse master, any person desiring poor law aid is expected to apply, personally or otherwise, to the relieving officer of the district in which he resides. The relieving officer is then "forthwith to examine into the circumstances of every case by visiting the house of the applicant, and by making all necessary inquiries into the state of health, ability to work, the condition of the family, and the means of the applicant, and he is to report the result of his inquiries to the guardians at their next meeting." He is also at once to procure medical relief if needed, and to give in urgent cases any relief in kind which he may deem to be required before the meeting of the guardians. Every application is required to be reported to the guardians in the application and report book, the form of which will be found in the Appendix. In this book, if the entries were properly made, the fullest information as to each case would be supplied.

Knollys,  
576.

Owen, 79,  
424-5.  
Knollys,

46. The guardians meet in general at least fortnightly, and in most populous unions they meet weekly, at any rate for the consideration of relief cases, and it is then their duty to consider the particulars of the several applications submitted through the relieving officers, and to decide the nature and amount of the relief to be given. The applicant may also appear and state his own case, and in a country union the guardian of the parish would probably be asked to state what he knew as to the circumstances. In determining whether relief is to be given at all, the existence of destitution

is the one matter to be considered; but in deciding as to the mode of relief the guardians may take into account the general circumstances of the case.

47. We have it from Sir H. Owen and Mr. Knollys that in the case of the aged it is the most usual practice to give outdoor relief unless there are special reasons which make this clearly undesirable. What those reasons are may best be stated in Sir H. Owen's words: "I think you may say that there are three or four distinct classes of cases where the guardians would determine to give indoor relief in preference to outdoor; first, there are the cases of people so old and so helpless that they ought not to be left to live by themselves without anyone to look after them, and who, in the interests of the poor people themselves, should be relieved in the workhouse. Then you have a second class where the habits of the applicants are such that it is right that the relief given should be in the workhouse, as in the case of a man who drinks heavily whenever he succeeds in getting any money, and who, if he had his relief one day, is not unlikely to be penniless two days after. Then there are the cases where the cottage is a broken-down dwelling, and the people are living in such a state of filth that, from a sanitary point of view, it is not right that they should continue under such unwholesome conditions. Another class would comprise those cases where guardians have doubts whether the person applying has not sufficient means, or has not relatives who ought to assist, and so help to keep him from becoming chargeable on the rates. I have no doubt that the great proportion of the indoor poor are persons who come within one of those classes." And in a later answer he added: "In reply to a previous question, I referred to three or four classes of cases which include by far the largest proportion of aged persons in receipt of indoor relief. I do not think that there can be much doubt that if it is a question between outdoor relief and indoor relief, indoor relief only ought to be given in those cases." Sir H. Owen went on to point out some general considerations which should be borne in mind in fixing the mode of relief; a subject which we shall discuss in detail elsewhere.

Owen,  
171-2, 211.  
Knollys,  
572-3,  
1007.  
Owen, 211.

48. The practice as to giving out relief varies very widely in different unions, the general tendency being to greater strictness in the more crowded urban unions where the amount of pauperism to be dealt with is largest; in the metropolis, owing in no small degree to the fact that the cost of indoor relief is mainly defrayed by the Metropolitan Common Poor Fund, while out-door relief is a local charge on each union, the majority of the aged are relieved indoors; and there are a few exceptional unions, such as Bradfield and Brixworth in the country, and Whitechapel and St. George-in-the-East in London, where, except in cases of long standing, out-door relief is practically never given.

Lansbury,  
13,872-3.

49. If the guardians should decide that the case is one in which the workhouse only should be offered, the applicant is given an order on the master entitling him to admission to that establishment, the conditions of which we shall presently discuss; but if they decide to give out-door relief it is their duty to consider the facts submitted by the relieving officer, and assign such an amount as they are satisfied will meet adequately the needs of the case; the relieving officer is then bound to pay the relief weekly to the pauper, whom he should from time to time visit, and note any change in the circumstances, which should be at once reported to and considered by the guardians.

Knollys,  
578-9.

50. If the procedure above indicated were carefully and conscientiously followed in every case, many of the evils practically incident on the system of out relief would, to a great extent, disappear. There is, however, unfortunately no doubt that the systematic investigation and supervision contemplated by the regulations are very far from general, and that, in the case of the aged especially, the relief is often given without adequate knowledge of the circumstances, and continued for long periods without inquiry as to the changes in their condition which may have taken place. It has been admitted by witnesses of all shades of opinion having knowledge on the subject that the application and report books are in general imperfectly kept. We have ourselves found this to be the case in instances where such books have at our request been brought with them by witnesses who have appeared before us. "Some relieving officers," says Mr. Knollys, "will take half a page of the application and report book in dealing with the antecedents of every case; and if you look at the book of another relieving officer you will find the columns nearly all empty," and this latter, we fear, is the more usual experience. Accordingly, when the case comes to the notice of the guardians or their relief committee (for in many large unions it is

Knollys,  
862.

impossible for every case of relief to be considered by the whole board), and they have to decide the nature and amount of relief to be given, they are too frequently without the material facts as to the means and necessities of the applicant which the application and report book, if properly filled, would show; and are therefore quite unable to form a proper estimate, in granting out relief, of the amount which should be given. Moreover, the time given by guardians to the consideration of relief applications is often very inadequate. Mr. Mackay tells us, "I wrote to a friend of mine the other day to ask if he would time the meeting of his board, and he writes to me, 'We did 177 cases in one hour and 11 minutes, and the clerk informs me that our average is about 200 under the two hours;'" and we have other evidence showing that this manner of conducting inquiries is far from uncommon.

Mackay,  
9797-8.

Knollys,  
585-7.

Davy,  
1714-5.  
Gardiner  
4068-9.  
Wilkinson,  
5790.

51. Under these circumstances it is not surprising that we have found abundant testimony that it is a common practice to give out-relief in amounts which are, even when added to other resources of which the guardians have knowledge, inadequate for the maintenance of the recipients, under the belief that the allowances are sure to be supplemented from other sources, which often exist even though they are not brought before the guardians. Even when the cases are investigated with the greatest care, there is undoubtedly much difficulty in ascertaining accurately the resources of applicants; but where the books are carelessly kept, and the inquiries perfunctory, the proper apportionment of relief to the needs of the applicant is not merely difficult but impossible.

Knollys,  
579-86.  
Fothergill,  
2876.

52. After the relief has been granted, it becomes the duty of the relieving officer to visit the recipient frequently, so as to become cognisant of every change in the circumstances, and report them at once to the guardians; but here again we have evidence that the cases of aged persons in permanent receipt of relief are often only cursorily reviewed in bulk by the guardians at quarterly or even half-yearly intervals; and that relieving officers frequently do not visit the cases until just before this revision, and then are too often apt to assume that the circumstances of the case remain unaltered. Mr. Knollys says in regard to this matter, "In my own experience, in looking through the application and report books of the relieving officers, I have found that they have put down as many as 80, 90, or 100 visits as paid on one day. If it is in a town, the officers will have begun at one end of a street and have gone through all the houses in that street occupied by recipients of relief, and the visits then are of very little use, because a visit to be of any use should be a surprise visit. If the recipients of the relief are aware that the relieving officer is coming on a certain day, or if they see him beginning his visits at one end of the street and their house is at the other, they will have matters prepared for him by the time he comes, so that he is very likely to be deceived as to their true circumstances." There is obviously in such conditions more than a danger that persons may for long periods continue to receive an amount of relief which, though suitable at the time when it was fixed, may through some undiscovered change of circumstances have become either too much or too little for the proper needs of the case.

Knollys,  
875.

53. It is clear from the foregoing considerations that where out-door relief is given it is of paramount importance that the circumstances of the applicant should be fully ascertained in the first instance, and afterwards periodically reviewed. But it cannot be doubted that the work of accurately discovering the position and means of an applicant, and assigning to him a suitable amount of out-door relief, is one of exceeding difficulty, and one which to be properly performed must require the devotion to each case of much time and attention on the part of both the relieving officers and the guardians. The former, however, are often too busy to make the full inquiries needed, and the latter not always disposed to devote the requisite time for consideration. There is usually a strong tendency among applicants for relief to conceal the facts as to their circumstances and incomings; and hence there exists, when relief is given without adequate inquiry, the feeling that there are sure to be other resources than those which have been ascertained; and it has accordingly come to be the practice of many Boards of Guardians to give relief in almost all cases on a scale which is clearly inadequate of itself for proper maintenance. Thus we have heard, for example, that at St. Pancras 4s. a week is the maximum given; at Birmingham, 3s.; in some Norfolk unions, 2s. 6d. a week; and it is rare to find a union in which it is not the exception to give sums which would suffice alone to provide even the barest necessities of life.

Gardiner,  
4067-8.  
Hamblin,  
3804-5.  
McNeill,  
954e.  
Allen 2091.  
Fothergill,  
2908-28.  
Wilkinson,  
5790.  
Edwards,  
8554-9.

54. The evils of the inadequate grant of out-door relief have been pressed upon us by witnesses of every shade of opinion. They are well summarised by Mr. Davy, one of the Inspectors of the Local Government Board, who stated that when the guardians have accepted a man as a pauper, and given him out-door relief, they are responsible for his treatment. They ought to see that he is properly clothed, properly housed, and properly fed. They have no business to send him 2s. a week and wash their hands of him . . . . Half a crown a week is about the outside relief that is given to old people. Now, if you only give half a crown a week to old people, supposing that they pay 1s. rent, it is not enough for them to live upon. Therefore, they must either be living with their relations, in which case, I have nothing to say, or they receive charity, or have other sources of income which are unknown to the guardians, or not fully known to the guardians. That is bad relief, and an injustice to the ratepayer. Or, thirdly, they are starving, which is grossly cruel; or, fourthly, they are earning money, and if they are earning money, for every penny that they earn, by even casual employment, they are taking precisely the same sum from an independent poor person. In illustration of his meaning, Mr. Davy went on to refer to some cases noted by him the day before, on the permanent out-relief list at Brighton, which he told us is a well-managed union, with a careful and humane board of guardians. We give in his own words the facts as to one of these cases. "Here is a man of 78; he pays 5s. 9d. rent a week; he sub-lets some part of his house for 2s., so that his net rent is 3s. 9d. He receives 2s. 6d.; he has no means or earnings, and the consequence is that he lives on 1s. 3d. less than nothing. That is how the case is put before the guardians." And Mr. Hamblin, a guardian of the parish of Brighton, who was afterwards examined, when asked in reference to this and other cases mentioned by Mr. Davy, "Have you any personal recollection of those cases," replied, "No, I have not, and it is quite certain that those people do live and live well in some way or another, but I cannot tell you how." Q. "If they are entered as having no means, in your opinion it means no ascertained means?"—A. "There are no ascertained means, but there has been some doubt expressed or felt at the time the relief was given that there was some income given in some way. And looking to the man's age, taking the man or the woman's age as 72 or 73, a very sympathetic board would refrain from sending him or her into the house: it would be cruel to do so, they would say." Q. "Yes, but surely the board would give them enough to live upon?"—A. "Yes, we should very soon have to double our numbers and double our cost if we did that." This evidence is very instructive as showing the attitude of a board of guardians of quite average carefulness in regard to the out-relief question.

Davy,  
1715-7.Lansbury,  
13,774-82.Davy,  
1719.Hamblin,  
3392-4.

55. If the out-door relief be inadequate as above indicated it cannot be doubted that, owing to the absence of the other means generally pre-supposed, great hardship must result. Several witnesses have quoted to us real or apparent examples of such hardship, and Mr. Frome Wilkinson in particular made very grave allegations on the subject, saying that he has known cases of persons whose lives have been shortened through insufficiency of relief. We are bound, however, to state that he failed to produce evidence substantiating these allegations; and there is reason to think the amount of distress caused by such inadequate allowances is less than might be expected.

Edwards,  
Walker,  
Wilkinson,  
5790-6114.Neville,  
Minkley.

56. Where through want of proper inquiry and consideration relief is inadequate it is likely to be also indiscriminate. There is then grave danger of its proving injurious alike to the recipient, the ratepayers, and the independent poor; and in many cases persons will be receiving public money of which they have no real need. And while on the one hand those witnesses who disapprove most strongly of the present poor law system have largely based their arguments on the insufficiency of the out relief given, on the other hand the representatives of the Local Government Board, and others who favour the principles on which the law is based, lay even greater stress on the harm done by the want of discrimination as regards both the amounts granted and the people to whom they are given. Miss Hill says, "It is from the point of view of the poor that one does feel this subject as very important. They are very much worse off wherever you get either uncertain action or such action as paralyses their own power, their own energies"; and again later, "I am afraid we should find that we see the disadvantages to the poor of out-door relief more clearly as a rule than they see it themselves; for of course the temptation is very great to get out-door relief, and I should think there are 20 people who would tell you that it was helpful for one who would tell you the contrary. I think if you went to the lower classes of the people you would get a general opinion that they liked out-door relief; they like out-door relief and plenty of charity going; they

Knollys,  
586-7.  
Davy,  
1753-6.

Bury.

Hill, 10,457-  
10,460.

10,498.



- Mackay, 9800. " would be very bitter about the maladministration of it, nobody so bitter. And they always say it goes to the worst people. They will not come forward and tell you very much; but they are very bitter about it." Mr. Mackay goes so far as to say that "the unpopularity of the poor law is owing to the extremely arbitrary manner in which it is administered under present conditions." Mr. Hedley remarks,
- Hedley, 1442-4. " I think guardians are very apt to give what the individual pauper is willing to be content with. It is generally known in every union that a certain sum is the maximum which is ever allowed, and a pauper coming to apply for out-door relief will have no expectation that he or she is about to be granted such a sum as would meet the full ordinary necessities of life." Accordingly, it is not surprising that, as Mr. Knollys puts it, "All the evils resulting from the overlapping of relief from different sources at once arise; the temptation to deception on the part of the recipient, and the ignorance as to the amounts to be received on the part both of the guardians and those having the control of charitable funds."
- Knollys, 587. 57. It now becomes our duty to consider how the evils which result when relief is given in inadequate amounts, and without due regard to the real necessities of the recipients, can be most satisfactorily avoided.
- Knollys, 947. 58. One obvious improvement which has been proposed is the employment of a larger number of relieving officers. In urban districts there is no doubt that these officers, of whom there are sometimes as many as ten in a Union, have often far more work than they can properly perform, and this is especially the case where out-door relief is freely given. There are no regulations limiting the area and population to be included in a relieving officer's district; it is indeed obvious, as Mr. Knollys says, that "the circumstances and conditions of different districts vary so much that it would be very difficult to lay down any definite rule upon the matter." Nor is there any return showing the proportion of relieving officers to cases, which, as we have seen, greatly varies. Mr. Knollys has given his opinion that even in a small and thickly populated area a relieving officer could not properly deal with as many as 500 cases, though he has told us that as many as 100 old cases are sometimes entered as having been visited in one day. Mr. Fothergill, with his great practical experience as superintendent relieving officer at Birmingham, considers 150 about the proper number of cases for one officer in such an area; while Mr. Fuller considers 50 cases to be quite sufficient, and points out that the almoners under the Elberfeld system (who however are unpaid workers) have only two each.
- 1003, 875. 59. If out relief is to be given at all freely, and at the same time without the abuses to which we have seen it is exposed, it is clear that the duties of the relieving officer will be very heavy, and that every care must be taken to ensure the adequacy of the staff for their discharge. Mr. Fuller accordingly urges that the number of cases which one officer should take should be specially considered by the Local Government Inspectors. Recommendations on this subject are, as Mr. Davy tells us, frequently made, though only for strong cause, and generally with success; but it must of course be remembered, as he points out, that in this as in so many other matters of Poor Law administration very much depends on the local circumstances; and also that too much interference through regulations from the Central Department tends to weaken that sense of responsibility in guardians which is admitted to be of paramount importance.
- Fothergill, 2942-3026. Fuller, 2353-9, 2395-8. Davy, 1736. 60. An increase in the number of relieving officers, although it may result in ultimate economy, means an immediate increase of expenditure. On this point we note that one of the main charges which some witnesses have brought against the Poor Law administration has been in connexion with what appears to them the excessive expenditure on officials. We take this opportunity of remarking that it has not been shown either that the number of officers of unions and workhouses is excessive, or that they are overpaid for their very responsible duties; and it might not unfairly be argued that, if the charges of harshness and neglect preferred against them were substantiated, it would tend to prove that the conditions of service and the present remuneration for those duties are not always such as to attract men possessing the qualities requisite for their efficient discharge. In recommending an increase in the number of relieving officers, Professor Marshall remarks, "I think we are wrong in allowing the amount spent in poor relief to become a continually and rapidly diminishing portion of the total income of the country, while yet in answer to a great number of suggestions of reform the answer is, 'Oh, the relieving officers are already overworked.'" We agree that this is so, and we are far from concurring in the view often expressed that the money spent in ensuring proper inquiries and supervision, and in the work of distribution, is less wisely or usefully applied than that actually devoted to paying for food or lodging.
- Elcock, 4633, 4722-4. Stead, 12,441-5. Marshall, 10,386.

61. We are impressed with the importance, in the interest of the poor and of the ratepayers, that each union should have such a staff of relieving officers as will admit of careful and prompt inquiries in the case of applicants for relief, and of frequent visits to those in the receipt of relief; and we think it desirable that the boards of guardians generally should consider whether their existing staff is adequate for the efficient discharge of their duties, and that, when necessary, they should appoint additional officers. We make this suggestion in reliance upon the readiness of the Local Government Board, and of their Inspectors, to assist in obtaining such additional appointments as the circumstances may show to be required for the satisfactory administration of the relief of the poor.

62. Various other proposals have been made to us with the view of ensuring increased efficiency in the performance by relieving officers of their duties as regards inquiries, investigation, and the distribution of relief. It has been suggested that relieving officers should have no other duties; but (except as regards the removal of lunatics) they have little to do in towns except in connexion with relief, and in the country it is often of great convenience that they should undertake certain other duties, such as those of vaccination officer, &c. which they can efficiently perform. It has also been suggested that the diaries at one time recommended by the Local Government Board should be made compulsory, but we see much force in the view that this would add much to the mechanical labour of a good officer, while the work he does is, on the whole, a more satisfactory proof of his industry. Some slight alterations in the application and report book have been proposed, especially the addition of a column for back reference, which we think would be of value. The use of slips, as described by Mr. Fothergill in the case of Birmingham, is equally useful. In connexion with this point we may draw attention to Mr. McNeill's evidence that in Scotland recipients of relief are at intervals required to reply to the same schedule of questions, so that their answers can be checked by the officer, and fraud is thus often discovered. The same result might, we think, be attained from careful reference to the original form in the application and report books. We are of opinion that the Local Government Board might with advantage direct the attention of the Poor Law Inspectors and the Auditors to the closer examination of these books in their respective districts. In large towns the employment of a cross visitor, as at Birmingham and elsewhere, is valuable in checking fraud and ensuring thoroughness. An acquaintance by guardians and relieving officers with the local endowed charities and their recipients, especially in the rural districts, is highly desirable.

63. The mode of payment of relief is a point to which our attention has been specially called. At present the relief is paid in large unions often by a pay clerk, and in general by the relieving officer at a pay station, usually to the applicant in person but often to a messenger, payment at the home of the applicant being exceptional. Complaints of hardship from this system have been brought to our notice. Mr. Walker, for example, says of the poor receiving out relief in a Norfolk union:—  
 “They are supposed to meet this officer at a certain hour of the day to receive their allowance; very often they have had to wait in the street two hours this winter in the cold. They are not allowed inside of his cottage; he pays them outside the window, but they have to wait for him. Should they at any time be late themselves, and even five minutes over the time when he arrives, he does not wait for them; they have to go without their pay till the next week.” This statement does not appear to be given from Mr. Walker's personal experience, and may be overdrawn by his informant; otherwise it might have been expected that some formal complaint would have been made against the relieving officer. At the same time we do not doubt that the system of payment which is admitted to be common causes some real hardship, and while we recognise that it may be difficult in large unions to make payment at the residence obligatory, we are of opinion that the relieving officers should be generally instructed to arrange the mode of payment so as to avoid unnecessary inconvenience to the recipients, and always to visit the recipient if *bonâ fide* unable to attend in person, and we commend the question to the attention of the Local Government Board.

64. The complaint above quoted, as to the harsh conduct of relieving officers, is one of many which have been made as to individual cases. We observe that Mr. Knollys is of opinion that “the manner of some relieving officers to applicants for relief does leave much to be desired,” but he assures us that such cases are exceptional; and Mr. Davy points out that harshness is unlikely to be common, as “it would be so

Vallance,  
McDougall,  
5061-3,  
5126-7.

"extremely unpopular with the boards of guardians." On the other hand, we have had valuable testimony as to the kindness and energy with which in many cases these officers perform their difficult duties. We may refer in particular to the opinion to this effect expressed by Mr. Macdougall, whose long association both with poor law administration and private charitable work in Manchester have given him special opportunities of knowing the facts.

Jephcott,  
14,780-3,  
Crompton,  
17,547  
17,841

65. It must not be forgotten, in criticising the manner of relieving officers towards applicants, that they have to deal with much imposture; and it is, therefore, impossible that they should repose implicit trust in every statement made to them. As has been illustrated in the evidence, any system of relief or allowances depending on discrimination of character would involve examination and inquiry, and there would be danger of occasional mistakes or harshness even if the investigations were conducted by others than Poor Law officers.

Allen,  
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14,542-53.

66. At the same time we fully agree that the necessary inquiries should be made with consideration and kindness, and in such a way as to cause the least possible pain to deserving applicants, and we think there is much value in the suggestion which Mr. Allen and Mr. Jephcott have pressed that the inquiries as to antecedents should, as far as possible, be made through employers and fellow-workmen, and should relate, not merely to the period immediately preceding application for relief, but to the general character of the applicant's working life. We also think that, as these witnesses very properly insist, the relieving officers should carefully bear in mind the distinction between destitution and squalor, and should never assume that, because a home is clean and tidy, no relief is needed; or that the most importunate are those most requiring aid.

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Davies,  
8453-7.  
Webb,  
14,272-80  
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8314.  
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committees, should devote much more attention than appears to be usually the case to each individual application for relief made to them. They should look carefully, at least, into all the particulars given to them by the relieving officer, and if they decide that out-relief should be given to an applicant should assign such an amount as would fairly meet his reasonable requirements; they should also carefully reconsider each case whenever it is reviewed; and to ensure justice they should review the cases at frequent intervals, and not all together once a quarter or half year as at present is unfortunately not unusual.

Knollys  
579-84.

(c.) MODE OF RELIEF TO THE AGED; GENERAL REMARKS.

70. We have now, we trust, sufficiently insisted on the necessity of a careful though considerate investigation of the circumstances and antecedents of all applicants for relief, and of the grant of adequate amounts with frequent revision in all cases in which out relief is given; and we have made suggestions as to the methods by which we think that these conditions may be most conveniently secured. It remains to be considered whether any interference should be proposed with the absolute discretion now allowed to guardians in deciding whether relief to aged persons should be given in or out of the workhouse.

71. While it is generally recognised that the system of granting small amounts without due regard to the necessities of the particular case cannot be defended, it is held by many persons that all respectable people, that is, those who have been generally industrious and sober, and have maintained themselves until the failure of their faculties owing to old age has deprived them of employment and the means of subsistence, have in their old age a moral right to out-door relief, if they need it, which in combination with other moderate resources will be sufficient to maintain them in tolerable comfort; and it has been suggested that it should be made compulsory on guardians to give out-door relief on a more liberal scale than has heretofore been customary to all such persons.

72. A great deal of course must depend upon the precise meaning attached to general words such as those in the foregoing paragraph. We fully recognise, as is shown elsewhere, that there are many among those who become destitute in old age for whom assistance in some form should be secured independent of the workhouse; and we have specially insisted that where outdoor relief is granted the amount should be adequate to the needs of the recipient. But if we look closely at the statements of the more extreme advocates of extended outdoor relief, it is clear that some of them contemplate its grant as a matter of course to the poorer members of the working classes, provided that they have led decent lives, as soon as they cease to be able to earn the normal wages of their calling. It has been proposed that the relief should not be limited to those who are destitute; that it should be granted to persons whose relatives could provide the reasonable necessaries of life, or who could procure them from their own resources; and that it should not be made conditional on proof in each case of efforts to provide in the earlier years of life for the inevitable wants of old age, it being often assumed that any such provision is impossible for large classes of the population. We have found many indications of such views in the evidence of witnesses who have come before us as representatives of the working classes, and they are illustrated not only by suggestions directly bearing on the Poor Law, but in some of the proposals relating to schemes for State pensions to which we shall hereafter refer.

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13,847;  
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Webb, 15,221;  
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Manley,  
16,466;  
Stevens,  
17,284;  
Crompton,  
17,614-31;  
17,664-71;  
17,768-9.

73. While we fully appreciate the humane motives of those who wish for the general extension of outdoor relief in the case of the aged, we cannot but feel that grave risks would be incurred if no definite tests were imposed dependent on the individual circumstances of each case; such, for example, as the requirement of a clear measure of destitution, and evidence of respectability and a reasonable endeavour on the part of the applicant to make provision for his old age in accordance with his means during working life, and of general independence of the rates until the failure of physical faculties has deprived him of the means of support. We also feel that it would be undesirable to interfere with the discretion at present exercised by the guardians in cases where the applicants have relatives in a position to help them, who are withholding the assistance they might fairly be expected to give. We do not advise that persons should be relieved who are not really destitute, but we feel that evidence of an industrious and independent life is presumptive proof of thrift, and entitles the applicant to better treatment than the wastrel or drunkard. In the absence, however, of such safeguards as we have indicated, the lot of those relying on assistance from the rates

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8547-57.

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73. While we fully appreciate the humane motives of those who wish for the general extension of outdoor relief in the case of the aged, we cannot but feel that grave risks would be incurred if no definite tests were imposed dependent on the individual circumstances of each case; such, for example, as the requirement of a clear measure of destitution, and evidence of respectability and a reasonable endeavour on the part of the applicant to make provision for his old age in accordance with his means during working life, and of general independence of the rates until the failure of physical faculties has deprived him of the means of support. We also feel that it would be undesirable to interfere with the discretion at present exercised by the guardians in cases where the applicants have relatives in a position to help them, who are withholding the assistance they might fairly be expected to give. We do not advise that persons should be relieved who are not really destitute, but we feel that evidence of an industrious and independent life is presumptive proof of thrift, and entitles the applicant to better treatment than the wastrel or drunkard. In the absence, however, of such safeguards as we have indicated, the lot of those relying on assistance from the rates

would be more inviting than that of the independent aged ; with the inevitable result that, as with the able-bodied under the old Poor Law, there would be a great increase of that pauperism, the wide extent of which at present is so much deplored. And we fear that this increase would not be among those seeking occasional and slight help, by whom the figures of pauperism are now so largely swelled, but among those who are in receipt of permanent assistance from the rates, and who under such a system would have had no motive to make even partial provision for themselves. Moreover, the cost of relief so administered would, as we think, prove very heavy, while there would be a great risk of neglect of that sustained supervision so absolutely necessary, and consequently of a return to the system of doles with its attendant evils. These latter objections, grave as they are, are perhaps of secondary importance compared with the recognition of the principle that dependence on the rates is henceforth to be regarded as the proper condition of the respectable poor in old age ; a principle, as it seems to us, fatal to that hope so generally expressed that pauperism is becoming a constantly diminishing evil, ultimately to disappear before the continuous progress of thrift and social well-being.

74. Passing now to the other extreme, we find that some of those who have devoted careful study to the Poor Law and its problems hold the view that the more excellent way is to be found in the restriction of outdoor relief within the narrowest possible limits, and in the provision for exceptional cases of desert or hardship through the agency of endowed, of organised, or of individual charity. There are some unions, such as Whitechapel and St. George-in-the-East in the Metropolis, and Bradfield and Brixworth in the country, which have for many years been conducted upon these principles ; and there are many more in which, though not strictly followed, they are to some extent recognised.

Bury,  
4162-4,  
4241-6,  
4175-8,  
4286-8.

75. Canon Bury, the chairman of the Brixworth board of guardians, has given us a remarkable account of the history of administration at Brixworth, and of the general progress of the people under the present system. It may be noted that, although outdoor relief has not recently been given in any new cases, it is given to a few who have for a long time received it, and that the amounts have been increased so as to suffice for their proper maintenance.

Vallance,  
2496-2501.

2,712.

76. Mr. Vallance and Mr. Mackay have given us detailed evidence in favour of a similar system of administration introduced about 20 years ago in the very poor urban unions of Whitechapel and St. George's-in-the-East ; they have described fully the efforts which have been made to secure that cases more properly relieved out of the workhouse should be met by organised charity ; and they assure us that the change of system was distinctly to the advantage of the poorer classes. Mr. Vallance, for example, uses these words as to Whitechapel :—" I have no hesitation in saying that the poor are much more contented than they were 20 years ago. They see an uniform administration—a strict administration—but it is uniform, and uniformity they understand. There is no preferential treatment of A or B, they are all treated with consideration and kindness. If there is any good in them at all the good is sought to be developed, and they are brought within the reach of the agency that is most likely to help them in the direction that is needed ; not help them in the form of doles, but help them to achieve independence."

Ward.

Marshall,  
10,197-8.

Bury. 4176.

App. IX.  
Ward,  
15,975-82.

77. It is clearly of primary importance, where the Poor Law is administered on such lines as at Brixworth and Whitechapel, that special cases should be met by private charity, whether individual or organised. This is fully admitted on all sides, and we are assured by those concerned with the administration of these unions that such charity has been forthcoming. On the other hand, we have had evidence from Mr. Ward, a resident of Brixworth, as to cases of alleged hardship in that union ; and we have been told that members of the working classes consider that the needs of the deserving are not adequately met in the strict London unions. Some of the cases which were fully discussed by Mr. Ward had been already brought before us from the opposite point of view by Canon Bury :—" For the last 20 years," he said, " I have always challenged any assertion made either in the public press or otherwise that we have caused cases of hardship. I have only succeeded in getting four people to try and substantiate these charges, and I have the cases which they brought forward here before me." And Canon Bury has since forwarded to us a statement, which will be found in the Appendix, traversing much of what was said by Mr. Ward. We may note that Mr. Ward recognises the general improvement in the condition of the poor in the Brixworth union, and while thinking the present administration hard is no advocate of the policy of indiscriminate out-door relief which used, many years ago, to prevail there. In a

very poor urban district it is of course more difficult under any system to avoid occasional cases of hardship; but we attach great importance to the evidence given on the subject by Mr. Vallance and Mr. Mackay. The latter, for example, says in regard to the work in St. George-in-the-East of the Charity Organisation Society and the Tower Hamlets Pension Committee, "We have never refused any case because we have no funds; and I do not think our standard is really a very high one."

Mackay, 9781-93,  
9870-1.

78. Speaking of cases where the administration is on the lines described in the foregoing paragraphs, Sir H. Owen has told us: "The cases are not numerous, but the results are very remarkable. Usually it has been found that those results have been mainly secured by the action of one man. Someone of considerable firmness, who is very strongly impressed with the necessity of maintaining as far as possible the independence of the poor, becomes satisfied that in the interests of the poor themselves outdoor relief should be checked. He regards the saving of expenditure as a very minor consideration. He throws himself into the work heart and soul; he feels that his system is on its trial, and he endeavours to secure that there shall be as few cases as possible of apparent hardship. All hard cases he will get taken over by charity, and he will devise all the means he can for not infringing his rule, and yet giving the relief that is necessary." And later on he says, "It has usually happened that there has been a certain minority opposed to the action of the majority of the Guardians in refusing out-door relief, and the working of the system has been carefully watched with every desire to find out cases of hardship, if they occurred. But those who have been strongly in favour of strict administration have made every possible effort to avoid such cases. The system has been, as it were, upon its trial in these unions, and very special and continuous efforts are made to prevent cases of hardship."

Owen, 175.  
Booth,  
10,866.  
Chamberlain, 12,287-8.

Owen, 430.

79. Though private charity may frequently prevent persons from becoming paupers, it should not be relied upon as a substitute for the legal obligations in cases of destitution. The cases which we have been considering have been remarkable in the diminution of outdoor relief, but they largely depend on conditions of administration which are of rare occurrence. Under the ordinary conditions of Poor Law administration any attempt practically to abolish outdoor relief in the case of the aged poor might lead to great hardship, which would provoke popular reaction in favour of laxity and indiscriminate relief.

80. There are, however, many boards of guardians with a definite policy of careful administration who pursue a middle course, and, while recognising that outdoor relief is suitable for many aged persons, regulate its grant by certain clearly defined conditions, in order to prevent abuse. Such boards often adopt voluntary rules for the regulation of out-door relief, by which they agree to abide; and by these rules, although they have of course no strict legal force, they are largely guided when deciding as to the mode in which the relief should be given in each individual case. We may refer generally to the evidence of Mr. Fothergill as to Birmingham, Mr. Phelps as to Oxford, Mr. Fuller as to Paddington, and Lord Methuen as to certain Wiltshire Unions, as showing the advantage of a settled policy as indicated by such rules in dealing with applications for relief.

Owen,  
460-1.

Phelps,  
3885-6.  
Methuen,  
5535-75.

81. So far as they relate to the aged, with whom only we are concerned, these rules are generally very simple, and usually contemplate the grant of outdoor relief except in special classes of cases. Thus Mr. Fuller has told us that the rules which were laid down at Paddington in 1889 provided that out-relief should be granted to the aged and infirm, "if they were deserving at the time of application, had shown signs of thrift, had no relations legally or morally bound and able to support them, and were unable to obtain sufficient assistance from charitable sources." Mr. Fothergill says that at Birmingham "out-door relief is given to the aged who are living in cleanly homes, who are sober and respectable people"; and that it is refused to "people who are not destitute, persons who are living in unwholesome surroundings, and people of habitually drunken habits." We are assured that in these cases the rules have been successful, both in avoiding hardship and in diminishing the amount of pauperism.

Fuller,  
2277-8.

Fothergill,  
2793-4.  
Fuller,  
2316-9.  
Booth,  
80,838.  
Fothergill,  
1859,  
2823-8.

82. Mr. Fuller disagrees with those of the witnesses from London and other unions who think it impossible to discriminate between deserving and undeserving applicants for Poor Law relief. "Our wish," he says, "has always been to discriminate between the deserving and the undeserving; that the undeserving should only have the offer of the house made to them, but that the deserving should be assisted outside the house,

Vallance, 2627  
Gardiner,  
4067, 4141.  
Allen, 2134.  
Hamblin,  
3304-5, 3338.



character, have made reasonable efforts, in accordance with their opportunities, to provide for their own old age, and have not been assisted from the rates (excepting temporarily and under special circumstances of illness or misfortune), outdoor relief should be offered unless the infirmity of the applicant, the nature of his surroundings, the need of personal care, or other substantial considerations, should make it evident that the relief given should be indoor relief.

McNeill,  
9510-27.

9630-3.

92. We do not recommend any detailed system of inspection or a right of appeal to the Central Board, such as that existing under the Scotch Poor Law. As Mr. McNeill has shown, the cases in which compulsion is under that law applied are very rare, and its application in England would not only be in opposition to the spirit of decentralisation on which we have already dwelt, but would be attended with the greatest difficulties when attempted on so large a scale. Moreover, it must be remembered that under the Scotch Poor Law the administration of relief is left to a far greater extent than in England in the hands of paid officers, the inspectors of poor, whose duties correspond to those performed in an English union by the clerk and relieving officers. The parochial boards are only obliged to meet half-yearly, and the standing committees often appointed, although relieving the inspector of responsibility in difficult cases, need not interfere in ordinary cases of relief.

93. While we do not propose any interference either by statute or regulation with the present discretion of guardians as to the mode and amount of relief to the aged, we think that the Local Government Board might well call special attention, either directly, or through the Inspectors, to the evils of inadequate relief, and the necessity for careful and thorough investigation of each case, with a view to the grant of relief, in accordance with clear general principles, in the manner and to the extent which the guardians may deem most suitable to the case of each applicant. About the year 1871 the Board took action in this way in regard to out-relief generally with very satisfactory results, which are illustrated both by the general figures of pauperism at that time, and by the special experience of individual unions. Some of the reports made by Inspectors, which now appear in the Board's Annual Report, might also, we think, if published separately, be of special use in the districts with which they are more immediately concerned.

Owen, 336.  
Mackay,  
9583.

94. We are of opinion that it is of primary importance that the administration of a union should be carefully, thoughtfully, and conscientiously conducted, with the determination of discouraging the spread of pauperism and at the same time fairly meeting, by some settled policy, the needs of the deserving poor; and we have heard with pleasure the evidence of Sir H. Owen and others, that the value of careful administration is becoming more and more generally recognised. The improvement is largely due to the energy and example of individual guardians, and to the influence of the Poor Law Conferences which have been initiated in various parts of England during recent years; but we think that such action as we have suggested on the part of the Local Government Board might usefully supplement their work without being exposed to the objections which would attend any positive interference with the full discretionary powers now vested in the guardians.

#### (d.) INDOOR RELIEF.

95. We proceed to consider the conditions under which the aged receive poor law relief in its second form, viz., indoor relief in a workhouse or other poor law establishment. The number of persons over 65 who receive relief in this form is, outside London, relatively small. We learn from Mr. Ritchie's return that on the 1st Jan. 1892, the persons over 65 receiving relief other than medical relief only were distributed as follows:—

Number of Persons over 65 receiving Relief on 1st January 1892.	Metropolis.		Provincial Unions (60) with Population over 100,000.		Other Provincial Unions.		Total of England and Wales.	
	Numbers.	Per cent.	Numbers.	Per cent.	Numbers.	Per cent.	Numbers.	Per cent.
Indoor - - - -	19,341	59·8	16,247	29·1	27,764	15·8	63,352	24·0
Outdoor (excluding medical relief only).	13,271	40·7	39,615	70·9	148,249	84·2	201,135	76·0
Total -	32,612	100	55,862	100	176,013	100	264,487	100

96. The regulations as to life in workhouses, and the conditions under which they are managed, have been fully set before us in the evidence of Sir H. Owen and Mr. Knollys, and in the extracts from the Consolidated Order of 1847, which are printed in the Appendix. We have had detailed particulars as to classification, discipline, diet, medical attendance and nursing, employment or occupation, amusements, visits of friends and leave of absence, visits by guardians and ladies, &c.; and the general information given to us on these subjects has been widely illustrated by reference to particular workhouses in various parts of the country.

Owen,  
30-159.  
Knollys,  
612-78.  
App. I.

97. We feel bound to say at once that the general impression made upon our minds by the evidence we have received does not support the views which some witnesses have told us are entertained of workhouses and their conditions, as being "barbarous tests," worse than prisons, places which the poor would rather starve than enter, "maddening to the decent deserving poor." As against such terms of denunciation we may quote the views expressed by that eminent German critic, Dr. Aschrott, who as Mr. Davy tells us came absolutely unprejudiced to the observation of English workhouses. "The management of the workhouses," he says, "is a model of imitation. All the legitimate wants are amply satisfied without disregard for the necessity for careful and economical administration. The proper mean is preserved between the humanitarian indulgence and the stringency demanded by the interests of the community." There is, however, undoubtedly a wide-spread dislike among the poor to entering the workhouse, and nearly every working class witness testified to the great repugnance with which it is viewed by the better class of aged poor, especially in country districts. While they regard it as not unsuitable for wasters and ne'er-do-wells, or indeed as much better than they deserve, they contend that outdoor relief should be given to the honest hard-working man who becomes destitute in consequence of age and infirmity. We believe that this marked dislike of the workhouse is largely due to a praiseworthy repugnance to the reception of public aid in a form which cannot be disguised, and to the dread of having to associate with disreputable companions. But we are convinced that it may also be often attributed to ignorance and misapprehension of the conditions, and to exaggerated fear of the discipline and the interference with absolute freedom which are imperative in such establishments; and we note that some of the witnesses who are strongest in favour of extended outdoor relief admit that they have never been inside the workhouses which they condemn.

Marshall,  
10,300,  
10,263.  
Edwards,  
6570-8.  
Wilkinson,  
5942-3,  
6041-2.  
Blackley,  
12,852.  
Pickering,  
16,420-1.  
Davy, 1682.

Lansbury,  
18,765-6;  
Pitkin, 14,146;  
Callear, 14,876;  
Webb, 15,272;  
Smith, 15,360;  
Ward, 15,680;  
Burton, 16,072  
-9; Pickering,  
16,418; Disley,  
17,156;  
Stevens, 17,261;  
Crompton,  
17,364.

98. Many, however, of the witnesses representing the working classes who have appeared before us have spoken with approval of the treatment accorded to the poor in workhouse establishments of which they have any knowledge; we may refer especially to the evidence of Mr. Burton and Mr. Disley as to the Ashby and Forden workhouses, and of Mr. Allen, Mr. Jephcott, and Mr. Stevens, who all agree in praising the administration of the Birmingham workhouse and infirmary. On the other hand, we have had complaints of bad management and harsh treatment, to some of which we shall make further reference, and we fear that there are still not a few workhouses in the country in which there is much room for improvement. A certain number of specific charges of individual misconduct or mismanagement, whether in connexion with workhouses or the general administration of the Poor Law, have been made to us by witnesses in the course of our inquiry. We do not wish to minimise these complaints, but we cannot avoid pointing out, in justice to boards of guardians and their officers, that we have received such statements as indicating the opinions of those by whom they have been made, without attempting any such judicial investigation, based on a full hearing of both sides, as would alone justify us in forming definite conclusions as to their accuracy. It appeared to us that investigations of this kind would be both unsuited to the conditions, and foreign to the purpose of our inquiry.

Burton,  
16,036-70.  
Disley,  
17,014-8.

99. Miss Octavia Hill has given evidence as to the provision made for the indoor poor which may well be quoted here. "I suppose," she says, "workhouses differ a good deal, but I have very often heard the poor, after they have gone in, express themselves most delighted with the arrangements, and certainly for a very large number of old people the workhouse is the best place. It is very difficult to provide satisfactorily for a single old person in an ordinary London house. There are dangers of fire, of dirt, of loneliness. . . . When they get old or feeble they are often not able to take care of themselves thoroughly, and it is a most

Hill,  
10,658-60.

“ important thing to get them into the house. They do not like going, but when they  
 “ have gone they often tell us, with great satisfaction, how delighted they are, and  
 “ how grateful they are, and so on.”

Knollys,  
697-730.  
Fuller, 2375.

100. The facts unquestionably show that the physical conditions of life in a workhouse are superior on the whole to those enjoyed by some of the independent poor, and that the provision for their mental and moral wants has received and continues to receive in increasing proportion the earnest attention of boards of guardians. We shall have occasion to indicate some points in regard to which we think further improvement desirable; but we think it only right, in view of the criticisms which have been made, to express at the outset our approval of the manner in which many workhouses are conducted.

Owen, 211.

101. If dependence on the rates is to be avoided in a large group of indifferent, doubtful, unthrifty, or unsatisfactory cases, the necessity of the workhouse as a part of the system of poor relief must be admitted. The great majority of the aged poor who are now assisted by the boards of guardians receive outdoor relief. The question therefore does not affect them to nearly the extent usually apprehended. But nevertheless, as the evidence shows, there are many for whom the workhouse or the workhouse test is not merely desirable but absolutely necessary. What the exact nature of this test should be, Sir Hugh Owen has described. “The workhouse,” he said, “certainly ought not to be deterrent to such an extent as to make it a hardship to persons to go there, and in fact the great majority of those in the workhouse are better fed, better housed, and better provided for than they ever were before.” It is, however, essential that there should be such discipline and order that a person would not desire to go into the workhouse if he could avoid it.” While we press strongly our recommendations for stricter inquiry and more adequate treatment, we feel that the use of the workhouse, as an important element in the effectual administration of the Poor Law, should not be overlooked.

Knollys,  
684-95.  
Cox, 3317.  
Hedley,  
1247,  
1345-6.  
Allen,  
16,569-70.  
Davy, 1630.

102. Medical attendance and nursing are provided for the sick and infirm, and the sick in London and most large towns are treated in separate establishments called infirmaries, to the general excellence of which we have had much testimony. In London these infirmaries take in more inmates than even the large general hospitals, and are recognised as affording the best provision for chronic cases of sickness. The nurses are generally trained, and we have been told that although in small country workhouses paupers are in too many cases still employed, “a very strong effort has been made to put an end to that system, and to encourage the employment of trained nurses.”

Owen,  
80-111.  
Knollys,  
654-60.  
Edwards,  
6570.  
Lansbury,  
13,703-7.  
Knollys,  
644, 670.  
Ballantine,  
3232-3.

103. The regulations as to various details, such as the procedure on admission, bathing and the enforcement of cleanliness, hours and daily routine, punishments for misconduct, and so forth, have been fully set before us by Sir H. Owen and Mr. Knollys, and illustrated as to individual workhouses by the evidence of other witnesses, and we do not find many points in connexion with them which it is needful to discuss here. We may note, however, with regard to complaints that the fixed hours in workhouses press hardly on the old people, that Mr. Knollys in his evidence states that “as a matter of fact the old people in workhouses are allowed to go to bed as soon as they like after supper,” which he says, they usually have about half-past five or six. At the same time, he mentions as in his opinion one of the chief drawbacks to workhouse life the “strong dislike on the part of the poor to live by strict rule, having as it were to regulate their life by bell-call; to have each day exactly mapped out for them, and every day exactly the same.” Such regulation is, however, as he says, to a great extent inevitable, and its irksomeness may be largely modified by variety of occupation, and the concessions which may properly be made to the aged. Mr. Lansbury in his evidence as to Poplar has spoken strongly of the hardship to the aged of the early hours for rising and the long intervals between meals. We feel that in a large establishment a certain amount of uniformity is necessary, but we may point out that the regulations in Articles 102-5 of the consolidated order, by which the hours for ordinary inmates of workhouses are governed, do not apply to those who are classed as aged and infirm, and that with regard to those so classed it is specially provided by Article 106 that “the master and matron shall (subject to the directions of the guardians) fix the hours of rising and going to bed; and the meals for such paupers shall be provided at such times and in such manner as the guardians may from time to time direct.”

Lansbury,  
13,703-7,  
13,718-22.

104. Mr. Knollys specially mentions warmth as one of the points in which the poor in the workhouse are better off than those outside. It is no doubt, however, as has been stated, the case that "everybody likes to get near a fireplace however warm a room may be"; and this must, we feel, be difficult if the rooms are large and crowded.

Knollys,  
697.  
McDougal,  
5141.  
Edwards,  
6575, 6839-  
44.

105. The clothing of workhouse inmates is, we believe, generally warm and sufficient, and specific duties are imposed on the matron as to its supervision and arrangement with proper regard to cleanliness. Any complaints that may be made of its being inadequate or not kept in proper repair should be carefully investigated by the guardians, with whom rests the final responsibility in such matters.

Knollys,  
634-43.  
Lansbury,  
13,745-63.  
Walker,  
15,475-82.

106. The diet appears to be generally wholesome and plentiful; but we fear that cases are by no means wanting in which, both with respect to variety and good cooking, exception may justly be taken. In view of the varying habits of the people it would be impossible to establish a uniform dietary for the whole of England; but the dietary tables throughout the country have been lately receiving the careful attention of the poor law medical inspectors of the Local Government Board. The form in which that department recommends that tables should be submitted to them, with the dietaries actually in use for the aged in certain unions, is given in the Appendix. The medical officer prescribes special diet for the sick, and has also the duty of ordering any extras which he may think needful in special cases. We have evidence that in quantity the dietaries are usually more than sufficient, and we think that the points to which attention should be paid are rather in connexion with the nature, quality, cooking, and service of the food than its quantity. Miss Clifford, for example, remarks that the English poor do not like pea-soup, which is in many cases given; but we believe that where the guardians find by experience that any form of food is generally disliked, they usually make an alteration, and we have had ample evidence of the frequent substitution of acceptable forms of diet—such, *e.g.*, as tea and bread and butter for gruel—for others generally distasteful. The difficulties which exist in connexion with the dietary of the aged are well illustrated in Mr. Lansbury's evidence as to Poplar, where it will be noted that a new dietary, embodying considerable improvements, has been quite recently brought into force. In large workhouses there must, as we have ourselves observed, be often some difficulty in serving out the food; the limited powers of mastication of the aged may not be always sufficiently considered; and the fact is not always borne in mind that the practical dietetic value of a ration of meat or other food depends not more upon its weight in ounces than the condition in which it is served. These are points of detail which cannot be governed by regulation, but must be left to the care of the workhouse officers, and the supervision exercised by the Inspector, the visiting committee, and the guardians and ladies to whom wide and salutary powers for visiting workhouses have recently been given.

Owen, 92,  
219-21.  
Hedley,  
1178.  
Knollys,  
750-2.

App. III.

Davy,  
1635-8.

Clifford,  
6343-50.

Lansbury,  
13,718-34,  
14,005-20.

13,816.

107. The question of employment or occupation of the aged is one of great importance. The monotony of workhouse life is one of the main objections which have been urged against it, and it is therefore necessary to consider how far this can be in practice avoided. Some of the aged are, of course, through special infirmity and senile decay unable to do any work however light; and generally speaking, as Mr. Knollys tells us, "The old people are not given any particular task of work; they are simply given such light employment as would keep them from that idleness which would be much more irksome to them than light work; they do wood-chopping or gardening, or cleaning wards and yards, and some sorts of domestic work." In country districts, where there is generally a large garden, light work on the land is one of the most satisfactory occupations for the aged. But in town unions there is usually little or no land attached to the workhouse, and it is difficult in general to devise employment not interfering with outside trade. Light wood-chopping is, no doubt, an excellent means of occupation for the aged; and provided machinery is not used, and the independent manufacturer is not undersold (points to which the Local Government Board drew special attention by circular in 1888), there seems no reason for its discouragement. Another common employment, especially in London, is oakum picking, which Mr. Hedley tells us "is given largely in the workhouses, not as a task of work, but as a means of occupation. The old men go into the workroom, and they sit there and they pick as much oakum as they choose, or as little as they choose, simply as better than sitting with their hands before them doing nothing."

Knollys,  
645, 778.  
Hedley,  
1261-2.

Davy,  
1992-3.

Hedley,  
1180-94,  
1404-14.  
Paine, 5219.

Hedley,  
1189-90.

Cox, 3653.

108. It will be useful to note what is done in two other London workhouses on which we have had evidence in regard to the employment of the aged. Mr. Cox, speaking of the Shoreditch workhouse, which is situated in a specially cramped and crowded site, says : "The old people do nearly as they like. I should say that there are a considerable number of them, of course, who are old people who have no task, but are allowed to amuse themselves in various ways. In the working hours they may do a little work if they are able to. We have a tailor's shop, a shoemaker's shop, and a carpenter's shop, and there many of those old people really make themselves very useful and seem to take a pleasure in their work." Mr. Vallance, again, gives us an interesting account of the efforts made in the Whitechapel workhouse to secure for all the aged useful employment suited to their capacities and previous habits. "They are encouraged to do that which they are best able and most desire to do. A man says he is a painter. 'Would you like to do a little painting?' 'Yes, sir;'" and he is put to it. . . . "They are distributed all over the place in little shops; they have places of their own; . . . all within the walls of the workhouse." Mr. Vallance goes on to describe a system of evening talk, readings, and other light occupation, for those of the aged who care to engage in them, as well as for others, which has been introduced at Whitechapel with admirable effect.

Vallance,  
2515-21.

2524.

Hedley,  
1262.  
Cox, 3650.Davy,  
1639-45.1646-55,  
1817-8.

109. The problem of employment for women is simpler, at any rate for those who can do sewing and such like work, of which there is always plenty. There is also scrubbing floors, laundry and other household work, but much of this would not be suited to the infirm; and Mr. Davy (whose views on the whole question are very instructive) remarks that "if the old women have had some other occupation, and do not know how to knit and sew, I am afraid they have very dull lives; it is cheerless comfort." This leads him to a description of the Brabazon Employment Scheme, to which reference has also frequently been made by other witnesses as being of the greatest value in brightening the lives of both male and female aged workhouse inmates. "The scheme," Mr. Davy says, "is this: Charitable ladies visit the workhouse, and each of them takes a certain number of the old inmates and teaches them to knit and to net and to sew and to do wool-work, and they are assisted in their teaching them by many cunning devices. An old agricultural labourer, whose hands are warped and stiff so that you would think that he would never be able to make anything at all, does wool-work, and he is better for doing it, and the officers of the workhouse are better for his doing it. In some of my country unions the results are quite wonderful and most satisfactory. For instance, in the little union called Battle, which is near Hastings, I do not suppose there are more than a hundred people, but there everybody seems to work, everybody seems to do something." After giving details of the work, he continues: "It is a *sine quâ non* of the success of the system that the proceeds should not be given to those who work alone, but should be expended for the general good of the inmates of the workhouse." And he goes on to point out that its usefulness must be dependent on the tact and discretion both of the ladies who visit and also of the officers.

Owen, 96.  
Paine, 5217.  
App. II. (3).Owen,  
110-11.  
Davy, 1643.  
Paine, 5220.  
App II. (2).

110. The Local Government Board have for some years past acceded to all applications for the allowance of tobacco and snuff to the aged, and have recently issued an order generally authorising such an allowance. Tea, which is almost always an article of their regular diet, is frequently also made separately in the afternoon by the old women from supplies provided by friends; and an order has also been recently issued specially providing that tea to be made in this way by the inmates themselves may be given by the guardians. Gambling is of course prohibited, but games of draughts, backgammon, &c., are frequently encouraged, and books and newspapers are also generally provided. A society has for some time existed for the supply of suitable literature for workhouses, and the Local Government Board have readily sanctioned subscriptions by guardians to its funds. They also issued a circular to their Inspectors on the subject generally, in January 1891, the text of which will be found in Sir H. Owen's evidence. We quote an interesting passage on this question from Dr. Paine's evidence as to Cardiff. "For some years," he says, "we have spent many pounds in the purchase and binding of books. Recently we have given an intimation that we shall subscribe to a literature supply, and we also have a large amount of literature such as the illustrated papers and magazines and others sent in through the generosity of the public. As far as literature is concerned therefore they are amply provided with it, and I think those who can read make use of it; we do not find that they destroy the literature; they pay every attention to it; they do not destroy it more than you would expect in ordinary wear. And as to those who cannot read we find that others read to them occasionally."

111. Another alleviation of the monotony of workhouse life is found in the leave of absence given at periodic intervals, and the visits of friends. The privileges allowed in this respect vary largely at the discretion of the guardians, but we have it from Mr. Knollys that inmates in good health are generally allowed to be absent from once a fortnight to once a month, and that visits of friends are generally allowed at similar or more frequent intervals, and in case of sickness at almost any time. In many unions leave is granted fortnightly, and often, as at Shoreditch, under somewhat lenient conditions; at Manchester it is given monthly; at Brighton only once in six weeks. There is, of course, danger of abuse if liberty is too frequently or indiscriminately granted. The pauper may, and sometimes does, return drunk. As Mr. Cox puts it, "They meet with some of their old friends outside, and it seems to be quite the usual thing to take them into a public-house, and to give them drink; and then we have their friends sending in a little money, to the aged people in particular," of which, he adds, "we give them 6d. a week while it lasts:" a practice which is contrary to the regulations and, as Mr. Cox himself allows, not likely to be conducive to the good conduct of the recipients. Further, as Major Ballantine tells us, there are dangers, such as that of infection, inseparable from visiting and leave of absence. But he says, speaking of Manchester workhouse, where leave is allowed once a month, "There is no doubt that an increase of liberty to these people would be very highly appreciated indeed by them." And some witnesses have suggested that the amount of liberty allowed to the well-conducted should be very largely increased, Mr. Burton and Mr. Lansbury in particular being opposed to any restriction on their movements.

Knollys, 660.

Cox, 3654-7.  
Hamblin,  
3435-43.Ballantine,  
3062, 3108-  
11.Burton,  
16,401-13.

112. On the whole, we share the view of Mr. Knollys that the leave usually given might with advantage be increased, and we think that the well-conducted aged might be allowed under proper safeguards to go out more frequently than at present. We also agree with Mr. Knollys, Mr. Davy, and other witnesses, that the second or Sunday suit of clothes, in which the inmates go out, should not be recognisable by the general public as a workhouse uniform. Such a distinctive dress is not only needlessly humiliating to the self-respecting poor, but it is also, as Mr. Davy has shown, an "effective instrument of mendicancy" to the more depraved. We further consider that visits of friends might be allowed somewhat more frequently than is now usual, and that opportunity of conversing without being overheard should, as far as possible, be afforded, though it may not be desirable to dispense always and altogether, as Mr. Lansbury suggests, with supervision on the occasion of such visits.

Lansbury,  
13,737.Knollys,  
675-8.Davy,  
1670-8.Lansbury,  
13,739,  
13,885-8.

113. The comfort of inmates of a workhouse, as of many other institutions, must always largely depend on the character and demeanour of those who are entrusted with their care. The evidence we have received has for the most part been to the effect that the master and matron and other officers are kind and considerate to those under their charge: and the charges of harshness which have been preferred to us have been generally against relieving officers in the exercise of their difficult discretion in regard to the administration of out-relief. One witness, however, who had been an inmate of a workhouse, has complained that he was treated with special roughness by the officers while there; (but in regard to this case we would specially refer to our remarks in paragraph 98). And we note that Mr. Knollys, whose view it is right to say is not shared by the other Inspectors of the Local Government Board who appeared before us, is of opinion that harshness of manner on the part of workhouse officers, some as he puts it of the old spirit of bumbledom, does still prevail in a sufficient number of cases to give cause for a dread of the workhouse on the part of the poor. Mr. Knollys is careful to limit his charge to harshness of manner rather than actual brutality, which he assures us is only found in exceptional cases. He suggests that the remedy is to be found in a careful performance of their duties by the visiting committee; and he adds, "no doubt in many instances it would be desirable if a higher type of persons were employed in connexion with the administration of the poor law than is at present sometimes the case." Mr. Vallance, who has told us of an excellent system at Whitechapel under which the master and matron acquaint themselves by personal talk with the causes of trouble and possibilities of helping all new comers, specially dwells on the importance of the principal officers being men and women of intelligence. "The master and matron," he says, "ought to be a man and woman of high character, who will be likely to exercise intelligence and thought and sympathy in the administration." We shall refer again to this topic when discussing the question of classification.

Burton,  
16,070.Walker,  
15,434-61.  
Lansbury,  
13,771-3.  
Knollys,  
661-3,  
793-5.

981.

Vallance,  
2599.  
2630-1.

114. The danger of abuses in connexion with workhouse administration has not been overlooked by the Central Board, who have made several regulations for ensuring the

Cwen, 116-20.  
Knollys, 810.  
Paine, 5216.  
Knollys, 817.  
Owen, 207.  
129.

supervision of the establishments. By the consolidated order "the guardians are required to appoint a committee with the duty of visiting the workhouse," and these committees are "carefully to examine the workhouse once in every week at the least, . . . and afford, so far as is practicable, all the inmates an opportunity of making any complaint, and to investigate any complaints that may be made by them." It is to be regretted, however, that the visiting committees are not always as attentive as they should be in the performance of their duties, which provide important safeguards for the welfare and kind treatment of the inmates. Again, in accordance with instructions a notice is put up in every ward to the effect that any inmate who has a complaint to prefer should either address it in writing to the clerk or verbally to some member of the visiting committee when on his rounds through the workhouse. The Inspector when he visits the workhouse has the opportunity of noting the general relations between the officers and inmates, and of talking to the latter apart from the officers. Complaints also may be and often are preferred directly to the Local Government Board. Lastly, in accordance with an order recently issued, any individual guardian and any committee of ladies appointed by the guardians can visit and examine the workhouse.

App. II. (4).

Knollys, 675.

115. We concur with Mr. Knollys that it is most desirable, as has been recommended by the Local Government Board, that the visiting committee should give inmates opportunities of making complaints in the absence of the officers. It should not, we think, be very difficult for experienced visitors to distinguish well-founded complaints from the frivolous ones which, as he says, are constantly being brought, and if care is taken to scrutinise the nature of the complaint, and the general demeanour of the individual by whom it is made, there need be little danger to the officers' authority, while there would be an almost certain guarantee that *bonâ fide* grievances would not be overlooked.

#### *Classification of the indoor poor.*

Owen, 82-4.  
Knollys, 618-31.

116. We now come to the very important question of classification in workhouses. Article 98 of the consolidated order provides that "the paupers, as far as the workhouse admits thereof, shall be classed" in seven main classes therein specified, two of which are "men infirm through age or any other cause," and "women infirm through age or any other cause." That article further provides that for "each class shall be assigned that ward or separate building and yard which may be best fitted for the reception of such class." We attach great importance to the general separation of the aged and infirm from the able-bodied prescribed by this regulation, the directions of which, we have been told by Mr. Knollys, "are always, as a rule, observed." We consider that every effort should be made, if necessary in extreme cases by a combination of unions such as we discuss later, to secure their universal observance.

Knollys, 618-9.  
Marshall, 10,423.

117. Article 99 of the order contains several further provisions on the subject of classification, the two which concern us being (1) "that the guardians shall from time to time, after consulting the medical officer, make such arrangements as they may deem necessary with regard to persons labouring under any disease of body or mind;" and (2) that "the guardians shall, so far as circumstances will permit, further subdivide any of the classes enumerated in Article 98 with reference to the moral character or behaviour or the previous habits of the inmates, or to such other grounds as may seem expedient."

Davy, 1627-9.

118. The sick are maintained in separate wards under special medical care, and in London and most large towns separate infirmaries are provided, to the general excellence of which we have had much testimony, though we have reason to fear there are some regrettable exceptions. The aged who are specially infirm are largely placed in the sick wards, a great proportion of aged workhouse inmates being, as Mr. Davy points out, cases of chronic infirmity, which far exceed the numbers suffering from acute illness. The sick and bed-ridden are classified according to the nature of their diseases or infirmity, and Mr. Knollys, who has strongly insisted in favour of detailed classification, states, "I should never suppose it possible that subdivision would apply to sick wards."

Knollys, 753-65.

Owen, 12.  
Knollys, 780-5.

119. The present law as regards imbeciles in workhouses is set out by Sir H. Owen, in whose words we give it: "Under the Lunacy Act of 1890, subject to certain exceptional provisions, there is a prohibition upon retaining in the workhouse a person

“ who is insane unless the medical officer certifies that he can properly be retained in the workhouse. He is also to certify whether the patient can properly be allowed (having regard to the convenience of the person himself and that of others) to associate with the inmates who are sane. If he considers it necessary that the patient should be kept with the insane he certifies to that effect. An order of a magistrate has to be made with regard to the detention of a person as a lunatic in a workhouse, and that order is made upon the certificate of the medical officer of the workhouse, and also upon the evidence of an independent medical man, a medical man who is not an officer of the guardians.” In the metropolis imbeciles are maintained in entirely separate establishments under the Metropolitan Asylums Board. Mr. Knollys is of opinion that under the financial arrangements at present in force many persons are sent to asylums who should more properly be kept in workhouses; this matter, however, scarcely seems to come within the scope of our inquiry.

120. We have thus practically, in considering the question of classification, to deal only with the position of the aged poor in tolerably good physical and mental health, who probably form on the whole a minority of the aged inmates of poor law establishments. It is to this class that the complaints we have received on the subject almost entirely relate.

121. Taking first the question of aged married persons, we have had much evidence to the effect that the complaint often made of the compulsory separation of old couples in the workhouse is without foundation. The law on the subject is clearly set out in the circular of the Local Government Board of November 3, 1885, which is inserted in the Appendix; its effect is as given by Mr. Knollys “ where they are both over 60, if they wish to live together, by law they must be allowed to do so, and where one of the couple is over 60 the guardians may allow them to do so.”

Knollys  
613-6.  
APP. II. (1).

122. We have had much interesting evidence as to the numbers who elect to live together, the provision made in various unions, and the reasons which influence many in preferring to live apart. Mr. Hedley, who tells us that the accommodation for married couples in London workhouses is generally excellent, thinks that about 75 per cent. prefer to live together. Mr. Knollys, however, takes 50 per cent. to be nearer the mark in the country generally, and remarks:—“ The guardians provide married couples’ quarters, or, if they have not them in the smaller workhouses, if a married couple is brought into the house, some room will be set apart for their use; but in my own experience, the difficulty very frequently is to persuade these old people to live together in the workhouse. I have spent a considerable time on different occasions in trying to induce them to do so, but without success. One of them possibly is infirm from some cause, and the other thinks that, if they live together, he or she will have to attend upon the one who is infirm, whereas if they are living separately the attendants in the workhouse will attend upon them. But also in many cases, where the infirmity does not exist, there is no wish at all on the part of married couples to live together.” These views are supported by other witnesses. The provision made is generally favourably described; for example, we are told of the married couples’ rooms at Brighton:—“ There is a very nice bedstead, hearth-rug, fireplace, towel-horse, looking glass, toilet service, and all the rest of the things, and comfortable sitting rooms for themselves, besides a good large square bedroom.” We note, however, that Miss Clifford says of the accommodation at Barton Regis: “ It is upstairs, and if they are very infirm they cannot get downstairs, so that it is very dull, almost more dull than they can stand.” On this we may remark that it seems to us of the highest importance that married couples who live together should not be deprived of the opportunity of associating, if they wish, during the day time with other inmates.

Hedley,  
1172-7,  
1445-8.  
Cox, 3658-9.  
Knollys,  
613-6.

Vallance,  
2615.  
Hamblin,  
3433-4.  
Phelps,  
3879-91.  
Clifford,  
6307-9.  
Fuller, 2376.

123. As regards other healthy aged inmates, the evidence we have received goes to show that especially in country workhouses there is little formal sub-classification. Mr. Knollys, who has spoken strongly on the question, remarks that such separation as exists “ is rather of persons who render themselves distinctly disagreeable to the other inmates in the ward by their conduct or their habits, and who would be put into a ward by themselves; rather than the separation of the distinctly deserving and moral from the other inmates of the ward”: and he urges that further separation of such deserving persons from bad associates could and should be effected.

Knollys,  
620-3.

124. On the other hand, it has been strongly pressed on us by many witnesses that an inmate of a workhouse must in practice be classed not by his antecedent conduct but

Hedley,  
1212-22.  
Davy, 1657-  
61.



Fuller, 2307. Gardiner, 4092. by his behaviour while there; and that, although formal sub-division is rare, the well-behaved inmates are able to keep aloof from the disreputable to a large extent. This view of the question has been put before us with special force by Mr. Davy and Mr. Vallance, both men of exceptional poor law experience.

Davy, 1537-60.

125. Mr. Davy says, "I think that there is already to a considerable extent sub-classification by conduct in the workhouse. I mean to say that the better classes of old women naturally get into the matron's sewing-room, and so on, and that in large workhouses my opinion is that the inmates have a tendency to sub-classify themselves, but as to classification by conduct I have great doubts. I do not think myself that a workhouse master or a board of guardians is a very competent authority to decide upon the merits of the past character of a person." "In all those sub-classifications," he continues, "what we have to consider is really the comfort of the inmates. What I have to say about that I think may be summed up in this, that any classification which tends towards the comfort of the other inmates or the better administration of the workhouse is good, but any classification which depends upon the judgment, which must be more or less arbitrary, which the master or others may form of the past character of an inmate, is open to considerable objection."

Vallance, 2514, 2687-2700.

126. Mr. Vallance, whose evidence in this connexion is specially valuable as relating to a union where outdoor relief is practically refused, says:—"We seek to afford the aged poor the means of forming their own companionships. For instance, in the aged women's wards, instead of giving them long tables and benches, we give them small tables and surrounding chairs. Again, in the extended provision of accommodation which is contemplated we are providing bays which, with the aid of a curtain or screen, and the tables and chairs, will enable them again to a greater extent still to form their own companionship, and in that way classify themselves. I am of opinion that it is neither practicable nor expedient in the workhouse to seek a classification of character. Apart from the injustice of adjudicating upon an imperfect knowledge that B is not equal in character to A, the moral effect of the attempt cannot but be injurious to the inmates as a whole." And again, "I have never felt myself prepared to advise special structural arrangements for classification. Of course you may arrange a workhouse so that it may lend itself more or less to the distribution under an automatic classification, but I have never seen my way to classifying in the structure upon the adjudication of character by the guardians or their officers."

Vallance, 2524.

127. The greatest practical evil resulting from absence of classification certainly seems to us to be in connexion with objectionable language and behaviour, and this evil could clearly be remedied by classification by present rather than past conduct. We are told that the difficulty is mainly found in the evening hours and at night, when there is but little supervision. "Those who know the internal economy of workhouses," says Mr. Vallance, "know how disastrous to character very often the want of supervision is during the evening hours. Men and women are occupied during the day, but if they are left to themselves between half-past 6 and 8 o'clock, that is, between supper time and the time for going to bed, if they are left without official supervision—and as a rule they are, for the simple reason that the officers are taking their own rest at that time, and the work of the day is over—then you get the corrupting associations." The system described by Mr. Vallance for providing in the evenings interest and light occupation for inmates of all classes who wish for it, to which we have already referred, is found, he says, to meet the difficulty, and some efforts of the kind might, we think, be made more generally.

McDougall, 5028-9.

128. Mr. McDougall, who speaks of the conditions in the very large Manchester workhouse, says, "I have never heard more than two or three complaints during my whole life as a guardian as against the treatment of the officials, but I have heard the strongest possible repugnance expressed at going into the house, as I have said because of the association with objectionable people," and he goes on to state that "in the bedrooms the language used is different from the ordinary conversation they employ during the times when they are under supervision." We fully admit the gravity of this evil, but it does not appear to us to prove Mr. McDougall's contention that almshouses should be provided for a very small number who are exceptionally deserving, but rather to show that some further supervision and control should be exercised over the coarse and foul-mouthed persons who, we trust, are also a minority. Major Ballantine, the master of that workhouse, while thinking that there are some cases that should be dealt with from the beginning elsewhere, and that others might be selected on account of good conduct in the house

Ballantine, 3065-73.

for preferential treatment in another establishment, states definitely that, "if you wish 3065.  
 " to have classification in the workhouse, then we must make a selection according 3169-71  
 " to the character of the people in the workhouse." And he has given us an example  
 showing that even a man who in earlier life has undergone penal servitude may, in his  
 later years, become thoroughly well conducted and trustworthy.

129. Mr. Knollys is of opinion that classification by conduct in the workhouse "would Knollys, 773.  
 " tend to encourage that sycophancy towards the officers of the workhouse which is  
 " one of the greatest evils that we have to contend with in workhouse life." In  
 some instances this apprehension might no doubt be realised if sub-division were  
 attempted in much detail, just as there would be a risk of favouritism or deception if  
 classification were attempted by previous character. But it does not seem probable  
 that any one who is fit to be in the responsible position of master of a workhouse  
 would be influenced by sycophancy to screen a man whose language and conduct are  
 intolerable to his companions. The fullest facilities are afforded for making complaints,  
 not only to the officers but to the visiting committee and to individual guardians and  
 ladies. It should not be difficult to distinguish genuine complaints of bad language  
 and conduct, or to keep a special watch on persons against whom they are preferred,  
 or new comers of obviously bad character; and if bad conduct is found to continue,  
 the offenders should be punished as provided by the regulations, and be separated in Owen, 99-  
 view of their definite misbehaviour from the decently-conducted inmates. The difficulty 104.  
 of "ins and outs," those persons who are continually discharging themselves and then  
 returning to the workhouse, is rather one of able-bodied pauperism, but for such  
 persons, and for those incorrigibly bad, some penal provision other than temporary  
 punishment might we think well be devised.

130. A great drawback to any system of detailed classification other than separation 627-9880-5.  
 of those misbehaving themselves or belonging to the disreputable class to which we  
 have just referred, is that it is likely to have a prejudicial effect on those labelled either  
 bad or indifferent: while, if it is not most carefully carried out, great hardship may be  
 inflicted on any who are placed inadvertently in too low a class.

131. Mr. Knollys urges strongly that more privacy should be allowed to the Knollys,  
 deserving who wish for it, and he suggests that they should have separate cubicles 698, 719-27.  
 to which they could retire. We think that the question of making some such  
 provision, or of screening off portions of the day rooms as at Whitechapel, might  
 well receive the general attention of guardians. Mr. McDougall has expressed  
 the opinion that not more than three or four respectable aged persons should be placed  
 together; and while we do not go to this extreme, we are strongly opposed to the  
 provision of large day rooms, accommodating 70 or 80 people, or even more, which we  
 understand are found in some urban workhouses. The presence of so many persons in  
 one room seems to us objectionable on many grounds, especially if they are at any  
 time without the supervision of an officer. Vallance,  
 2,514.  
 McDougall,  
 5098.

132. On the whole, we are of opinion that provided every care is taken as above recom-  
 mended to prevent offensive behaviour it is not desirable that any specific regulations  
 should be laid down other than those now existing in regard to classification of the  
 aged in workhouses. We feel that, without somewhat unusual care, such regulations  
 might work harm rather than good, while the examples of Paddington and White-  
 chapel tend to show that with proper supervision the better class of inmates are  
 under present conditions comfortable and can form their own companionships. We  
 do not wish to be understood as opposing the experiments which are now being  
 voluntarily made by some boards of guardians in the direction of more detailed  
 classification, and we think that the result of their experience may be of great value.  
 But we are convinced that to secure the welfare of workhouse inmates a great deal of  
 effort, observation, and sympathy is needed on the part of guardians and still more of  
 the principal officers; and that these are of far more importance than any rules. Fuller,  
 2374-6.  
 Vallance,  
 2687-700.  
 Gardiner,  
 4092.  
 Knollys,  
 931.  
 Davy, 1814.

133. Several witnesses have suggested to us that the most deserving of the indoor poor  
 should be taken altogether out of the workhouses and placed in almshouses. To this  
 proposal serious objections present themselves. If such almshouses were to be really  
 separate cottages, without the discipline and control existing in the workhouse (and  
 otherwise they would be little else than workhouses under another name), they would,  
 unless the inmates were selected with the utmost strictness, be liable to abuses such  
 as are indicated in the following extract from the Report (p. 29) of the Poor Law  
 Commissioners for 1839:—"The frugality and forethought of a young labourer would  
 " be useless if he foresaw the certainty of a better asylum for his old age than he could  
 Cox, 3670.  
 Edwards,  
 6757-9.  
 Wilkinson,  
 5887.  
 Disley.

“ possibly provide by his own exertions; and the industrious efforts of a son to provide a maintenance for his parents in his own dwelling would be thrown away, and would cease to be called forth, if the almshouse of the district offered a refuge for their declining years in which they might obtain comforts and indulgences which even the most successful of the labouring classes cannot always obtain by their own exertions.”

Bevan,  
5420-46.

Elcock,  
4755-62.

Edwards,  
6760-3.

134. Moreover, the cost of such almshouses on a large scale would, it has been shown, be enormous, while the sick and chronic infirm cases, which we have seen form so large a number of workhouse inmates, would still have to be maintained in an institution, where alone they could get, without an expenditure so large as to be obviously out of the question, the nursing and supervision necessary for their welfare. We do not think that persons in such almshouses needing supervision could be properly looked after, as Mr. Edwards suggests, by untrained parish nurses. “I should commission each parish,” he says, “to pay some respectable women, of whom numbers could be found, to make them some little allowance to look after these old people.” In towns especially, where the great majority of the indoor poor are found, such a system would probably result in grave abuse. The need for supervision in an institution of sick and infirm persons who are not properly looked after in their own homes is illustrated by the evidence of Mr. Thomas, who has suggested that, concurrently with a relaxation of the regulations, there should be a power of compulsory removal of such cases to buildings which, if separated from the workhouse, would be under the constant supervision of its officers.

Thomas,  
7394-5.  
7451-6.

McDougall,  
5030-2.

135. If, on the other hand, as Mr. McDougall and others assure us, the almshouses were restricted to an extremely small number of persons, we think it far better that such very exceptional cases should be met independently of the poor-law, either by reception into those almshouses which are being more and more provided under endowed charities, or by the private help of charitable individuals or societies. We insist elsewhere on the advantages of aid to the really deserving poor from such sources over any form of poor-law relief.

Owen,  
436-7.  
552-4.  
Knollys,  
921-30.

136. Another suggestion has been made for classification on a large scale by the appropriation of different workhouses in a county for inmates of different classes; a concurrent proposal being that indoor relief should be made a county charge. Such an arrangement would of course make classification much easier; it would also, as Mr. Knollys points out, be useful in its effect on the position of the officers, and it might, though probably not to any great extent, as so many town workhouses are overcrowded, lead to a reduction in the number of workhouses. But, on the other hand, the inmates would in most cases be removed far from their friends, and there would be less opportunity for that personal knowledge and interest in the poor which is now of great value, especially in country unions. Moreover, if aged persons were placed in buildings entirely by themselves, the evil of association of the old with the old which Mr. Frome Wilkinson points out would be intensified. The removal of the poor from their friends appears to us an objection of especial gravity, and it would apply equally to the removal of the workhouse into the country from a large town, which has on other grounds obvious advantages.

Wilkinson,  
5791.  
Hedley, 1306  
-16, 1394-  
403, 1593-  
1604.  
Cox. 3675.

Ballantine,  
3265-73.

Provis,  
17,488-97.  
Davy,  
1663-9.

Marshall,  
10,423.

137. But it has been specially urged that in large towns, such as Manchester or Leeds, where three or four unions exist side by side in a limited area, combination for workhouse purposes might with advantage be effected; and again that certain of the smaller and more compact country unions might with advantage be amalgamated. Section 8 of the Poor Law Act, 1879, provides for the combination of boards of guardians of two or more unions for purposes connected with relief, but little or no advantage has been taken of the power so conferred. Mr. Provis has explained to us the difficulties which have arisen, and he is of opinion that a scheme might be devised by which they might be satisfactorily overcome. We think the question might well be considered by the Local Government Board with a view to further legislation, if it should be found needful, as we feel that the combination of neighbouring urban unions for workhouse purposes would greatly facilitate the universal adoption of the sevenfold classification prescribed by Article 98 of the consolidated order, which, as Professor Marshall has said, goes so far to meet the evil of bad associations.

Owen, 150-  
9.  
Davy, 1668-  
9.

138. The powers of the Local Government Board for securing the provision of proper workhouse accommodation, as will be seen from Sir H. Owen and Mr. Davy's evidence, enable the Board to close a workhouse absolutely, or to dissolve the union. But this

power is rarely exercised beyond threats more or less efficacious. We feel that to apply compulsion on the local authority must always be matter of policy, and we do not think it lies within our province to say more upon the subject.

*General remarks.*

139. On a general review of the conditions under which the aged poor now receive relief in workhouses, it will be seen that the evidence laid before us justifies us in saying that they are on the whole satisfactory, and where, as in the majority of cases, the guardians and the officers fulfil their duties with discretion and sympathy, the circumstances of the inmates are as comfortable as can fairly be expected from any system of Poor Law relief administered with reasonable precautions against abuse and extravagance.

140. But we do not suggest that even under the most favourable circumstances the workhouse is a satisfactory haven of refuge for those of the respectable aged poor who can possibly find another home. We have already pointed out that constant effort, observation, and sympathy, are necessary on the part of both guardians and officers in order that the inmates whose case we are considering should be spared all needless annoyance and suffering. It is, however, hardly reasonable to expect that all those upon whom depends the comfort of the indoor poor will uniformly or continuously possess the high qualifications which are necessary to ensure an entirely satisfactory result.

141. Even, however, where these conditions are fulfilled, there are inevitable contingencies attached to residence in the best and most humanely conducted workhouses which must press heavily on the inmates, and especially on those who have known better days and are most sensitive to their surroundings. We have been told of the extreme dullness of the workhouse life with its necessary discipline and monotonous regularity, and it is clear that this is accentuated by the separation from friends and relations, broken only by occasional visits received and paid, which are often too widely separated to keep up any continuous interest in the outer world. A still more serious objection is the uncongenial companionship, not necessarily with bad characters—although this has been often complained of—but with persons having no common interests and soured by misfortune and suffering. No doubt efforts have been made with success in many workhouses to diminish these evils; and we have made numerous recommendations on points of detail which we hope may lead to general improvement; but we fear that with no precautions can they be entirely avoided.

Knollys,  
670-2, 696.  
Edwards,  
6570.

Knollys,  
620-3, 673-5.  
Vallance,  
2524.  
McDougall,  
5028-9,  
5133.

142. We also feel the very great deprivation which the old in workhouses must necessarily suffer from being separated entirely from the young. The happiness of the aged in all classes is largely dependent on the mutual relations which under ordinary circumstances spring up between them and the younger generations. The exclusive, or almost exclusive, association of old with old tends to accentuate their defects, to make them more conscious of their infirmities, and to destroy that interest in the future which is connected with those who are to come after them.

Wilkinson,  
5791.

5798.

143. For all these reasons, while bearing testimony to the way in which all who are responsible are doing their best to secure the comforts of the indoor poor, and recognising that there are many classes of aged poor who for various causes, such as sickness, mental or bodily infirmity, or the bad character of their homes and surroundings, must find their best refuge in an indoor establishment, we feel that there are also many for whom the provision so afforded could not under any circumstances be regarded as satisfactory.

(3.)—INCIDENTAL QUESTIONS CONNECTED WITH THE POOR LAW.

144. We now propose to discuss three or four incidental points of importance which have come before us in connexion with poor law administration as affecting aged persons.

(a) ASSISTANCE OF RELATIVES.

145. One of the most prominent of these points is the question of the liability of relatives to contribute to the maintenance of persons chargeable to the poor rate. The law on the subject is still contained in the Statute 43 Elizabeth, cap. 2, section 6 of which enacts that "the father and grandfather, and the mother and grandmother, and the children, of every poor old blind lame and impotent person, or other poor person

Owen,  
161-5.  
Knollys,  
1001-7.

“not able to work, being of a sufficient ability, shall at their own charges relieve and maintain every such poor person.” The Act only applies in the case of the blood relationships named, and no contribution can be directly enforced by the guardians, there being no legal liability for payment unless an order is made by the justices, who must be satisfied that the person called upon is of sufficient ability at the time to pay the amount ordered. We learn from Sir Hugh Owen that the total sum collected in the year 1890-1 was about 230,000*l.*, and that much of this contribution was in respect of the maintenance of lunatics.

Owen, 164.

Elcock,  
4787-91,  
4806-7.  
Walker,  
7130.  
Ladd,  
14,387-93.  
Knollys,  
1001-6.  
Bury,  
4188-91.  
Clifford,  
6262.  
Davy,  
1894-7.  
Allen,  
16,701-7.  
Stevens,  
17,276-86.

Elcock,  
4676-81,  
4929-54.  
Edwards,  
6454-81.  
Davies,  
8387-8404.  
Walker,  
7008-35,  
7113-9,  
7282-3.

146. The evidence has been generally to the effect that the law as to contribution is administered without harshness; and though a good deal has been said in general terms as to the injustice of requiring sons with large families and total incomes of 1*l.* a week or less to contribute to the support of their parents, we have not been informed of specific cases within the personal knowledge of witnesses in which this has been done, and we have received considerable evidence inconsistent with this allegation. We may note that Mr. Davy, whose experience extends over more than 200 unions, rural as well as urban, remarked when questioned on the subject, “as to a man who gets 1*l.* a week “all the year round as an average, . . . I have no experience of him; I have “never lived in a country where the wages are so low;” and the general tenor of the evidence we have received has been to the effect that so low an average remuneration for an efficient unskilled labourer is extremely unusual. It is, however, clear from the evidence that many who are opposed to the law on this subject think it a hardship that artisans with wages of 25*s.* a week should be required to assist their parents.

147. Many witnesses representing the working classes have expressed themselves strongly against the law and its administration, but some of them have admitted that in the case of sons with low wages and large families contributions are practically not enforced; and, when pressed, have allowed that there are cases in which some means of compulsion may be needful, and that, provided the ability to pay contemplated by the Statute is duly proved, there is little risk of real hardship. Mr. Edwards, it is true, mentioned a case in the year 1887 in which he stated that two men were summoned for not contributing to their parents' maintenance (or rather to show cause why they should not contribute), and, though totally unable to pay, were sent to prison in default. He adds, however, that the case was fully discussed at the time, and was brought to the notice of the Secretary of State, who declined to interfere.

148. It has been suggested that further legal restrictions should be placed on the power to enforce contributions, as that persons with incomes below some fixed sum, such as 1*l.* a week, should be relieved of any obligation to assist parents; that payments to friendly societies should not be reckoned in their means; and that there should be no power to proceed when parents are worthless.

Walker,  
7227, 7283.  
Fuller,  
2366-72.  
Pitkin,  
14,128-35.

149. It appears to us, however, that no sufficient reasons have been shown for modifying the existing law in any of the ways above suggested. The question of ability to contribute must depend upon many local and personal considerations, which could not be met by any general enactment, but must be ascertained as each case arises. It is the duty of the justices, before making an order, to hear both sides, and take into account all the circumstances. The income of the person summoned, the number of those immediately dependent upon him, and any payments made by him to a friendly society, are clearly among the matters which should be ascertained and allowed full weight in estimating the ability to contribute; but there are also many other facts which must equally require consideration, and we do not think it would be desirable to interfere by any such specific provisions with the general discretion which is now allowed. And with regard to the suggestion pressed on us that guardians should be precluded from taking proceedings against deserving sons in respect of worthless parents, while we recognise that there may be cases of this kind in which contributions could not be required without hardship, we feel that latitude should be given in this respect to the discretion of the tribunal, and are unable therefore to recommend any restricting legal provision.

Fuller, 2366-72.

Elcock,  
4951  
Burton,  
16,142-53.

150. It has also been suggested that parish councils should be the authorities to decide whether contributions should be required, and that the final power of compulsion should rest not with the justices but with the county court judge. As regards the tribunal proper for dealing with these cases, there are obvious reasons why the initiative should rest with the guardians, as the administrators of the poor law, in obtaining contributions from relatives in aid of the cost of maintenance of persons already on the rates, while

the present machinery under which the power of legal compulsion is vested in the justices, who are required to satisfy themselves as to the ability of the contributor, does not appear to us open to the serious objection which has sometimes been urged. We cannot but feel that even were the justices in any instance—and we are sure that such cases if existent are rare—to fail in the impartial or judicious exercise of the discretion entrusted to them, the publicity which attends all judicial procedure would be the most effectual safeguard against any grave or continued injustice. It must be borne in mind that, as appears from the evidence we have received, it is rare that proceedings are actually taken; the value of the power of compulsion is that the knowledge of its possible application in the last resort will often induce relatives to contribute who would otherwise have held back.

151. It might be possible as suggested to provide that the power of compulsion should rest with the county court judge instead of with the justices, on the analogy of the appeal to the sheriff under the Scotch Poor Law, but we think that such a transfer of jurisdiction might often result in expense and inconvenience to all parties concerned, and that cases of this kind are usually among those best dealt with locally at petty sessions. The suggestion which has been made that the magistrates are unlikely to have an open mind on the question, because some of them may be large ratepayers, seems to us to convey an undeserved imputation on those appointed to administer justice; and, even from the point of view of those who make it, to overlook the fact that the saving to the rates in the rare cases when a contribution is compulsorily enforced would not be appreciable. The further and weightier objection has been raised that magistrates, in virtue of their position as ex-officio guardians, have been able to act in these cases both as prosecutors and judges. In future, however, magistrates will only act as guardians if elected in the ordinary course. But we think that in order to avoid any semblance of unfairness it might be desirable that magistrates who may be also guardians should not deal with the same case in both capacities. And in order to meet the distrust of the jurisdiction of the magistrates which appears occasionally to exist among the labouring classes, we think that it might be advisable to permit an alternative reference of such cases to the county court judge. Some security, however, should in that event be provided against undue expense and delay in the proceedings, which under present conditions would be likely often to occur, especially in the rural districts.

152. It has further been said that the contributions should be left to a sense of filial duty, and that they might be more conveniently given in kind; and it has been stated that the objections to assistance are felt often less by the children than the parents themselves, who feel less degradation in receiving relief from the rates than from their children. As regards this suggestion we would remark that, while well-disposed children will doubtless do from a sense of filial duty all that can be expected of them, this law, like most other laws, is made to meet the case of persons who are not well-disposed, and there can be no question that there are many well able to help their parents who, in the absence of compulsion, direct or indirect, would evade this natural duty. If it were not that outdoor relief is sometimes so indiscriminately given that it is looked on rather as a subsidy than as a public provision for those who would without it be destitute, we do not believe that in any but the most exceptional cases would dependence on children be felt to be less desirable than dependence on the rates. It certainly ought not to be so felt. It must be remembered that the liability to maintain the aged under the Statute is limited to the sons and daughters; whose parents often, as Mr. Davies puts it, though speaking from another point of view, "have made the best possible use of their earnings; they have invested their money in the children. . . . That has prevented them from saving anything for old age." It is more in accordance with natural justice that such parents, who find when old age comes upon them that they have no other provision, should rely on the children they have reared than that they should be dependent upon a rate compulsorily levied on strangers.

153. "The duty of supporting the parents in their old age," said the Poor Law Commissioners in their Report of 1834 [p. 43\*], "is so strongly enforced by our natural feelings that it is often well performed, even among savages, and almost always so in a nation deserving the name of civilised. We believe that England is the only country in which it is neglected. To add the sanction of the law in countries where that of

“ nature is found sufficient, to make that compulsory which would otherwise be  
 “ voluntary, cannot be necessary ; and if unnecessary, must be mischievous. But if  
 “ the deficiencies of filial affection are to be supplied by the parish, and the natural  
 “ motives to the exercise of those virtues are thus to be withdrawn, it may be proper  
 “ to endeavour to replace them, however imperfectly, by artificial stimulants.”

Edwards,  
6714-5.

154. Nor can we agree with the view which has been advanced that the assistance due may be adequately given in the form of casual presents of vegetables and other garden produce. Assistance of this kind must, in practice, rest in the discretion of the giver, and could not possibly be controlled or enforced in those exceptional cases which the law is framed to meet.

Stevens,  
Elcock,  
4640.  
Ward,  
15,948.

155. Witnesses who have complained of the manner in which contributions of relatives are enforced have stated that they are often obtained indirectly by refusing relief, except in the workhouse, to persons having relatives, living with them or not, who it is thought should support or help them, or else by not giving adequate allowances of out-relief in such cases ; and numerous instances have been quoted in support of these allegations.

Owen, 211.  
Bury,  
4188-9.  
Howall,  
7921-2.

156. It is difficult to consider such cases independently of the general question of the conditions which should govern the grant of outdoor or indoor relief ; but we think it is clear that if guardians are to retain their present discretion as to the mode of relief, they could not be reasonably prohibited from using that discretion in cases of this kind. We have seen that the proposal to apply the workhouse test is frequently found to be the simplest way of inducing relatives to come forward, and we find the practice generally recognised as desirable in certain cases by those experienced in poor law administration, though otherwise differing in their views. It is of course, as we have elsewhere insisted, of fundamental importance that where out-relief is given at all, it should be adequate to the needs of the recipient, but these are not necessarily measured by a fixed sum in money. We have remarked that some of the cases quoted to us, as instances of hardship, where out-relief has been refused or restricted with the object of enforcing the assistance of relatives, have been cases where mothers were living with unmarried sons, and apparently by keeping house for them relieving them of the necessity of obtaining any other assistance for domestic purposes. It would in our opinion be undesirable in such circumstances if relief were given in the same manner and to the same extent as if the mother were living alone.

Walker,  
6951-88,  
7257-66.  
McDougall,  
5046, 5119.

#### (b.) SETTLEMENT AND NON-RESIDENT RELIEF.

Owen, 516-  
31.

157. The facts as to the law of settlement so far as it affects the aged are referred to in Sir Hugh Owen's evidence, and may be roughly summarised as follows : In such cases the settlement would usually be in the parish in which the person was born, unless another settlement had been acquired by three years' residence without relief in some one parish. Generally, any person becoming chargeable to the poor rate can be removed to the place of his settlement, but he cannot be so removed if he has resided without relief for one year in any part of the union, without any subsequent break of residence. With the approval of the guardians of the union of chargeability non-resident relief can be given to a poor person while living elsewhere, under conditions indicated, but serious difficulties and abuses often arise in such cases.

Owen, 517,  
520.

Owen, 527.  
Knollys, 823.  
Fuller, 2388.  
Paine, 5247.  
Bury, 4489.  
Edwards,  
6852-8  
Lansbury,  
13,798-5,  
13,889-91  
Vallance,  
2728-38.  
Fothergill,  
2818.

158. The whole law of settlement is in its working exceedingly complicated and costly, and is one of the first questions needing attention in the general arrangements of the poor law. As regards the aged, with whom alone we are concerned, there is a consensus of opinion that if rigidly applied it involves considerable hardship ; and that, with certain exceptions, it should either be abolished, or at any rate, not generally enforced. Mr. Vallance points out that the entire abolition of any power of removal in the case of the aged might sometimes lead to hardship in regard to persons desirous of returning to their old neighbourhood. He tells us that, at Whitechapel, the power of removal is exercised very little indeed, less and less each year. On the other hand, we are told by Mr. Fothergill that at Birmingham the law of settlement is always enforced without regard to age.

159. Looking to the strong expressions of opinion received from all quarters, we recommend that legislation should be introduced, enacting that persons over 65 years of age shall not, in general, be liable to removal.

## (c.) THE ELBERFELD SYSTEM OF POOR LAW RELIEF.

160. Mr. Davy has given us a valuable account of the Elberfeld system of relief, into which he made special inquiry a few years ago. He has explained that relief under the Prussian Poor Law is in the hands of municipal authorities, and all citizens with rights of voting are bound to undertake any unpaid office in the Poor Law administration. The Elberfeld system is subject to this law, though the power of compulsion has never been exercised, and the work is done voluntarily. The town, which has a population of 100,000, is divided into 26 districts, the central controlling body being "four members of the municipality, and four other persons and a president." Each district contains numerous sections under the charge of almoners, who undertake two cases each, and devote themselves not only to investigating the cases and affording the necessary relief, but to personal work in connexion with each case, such as is given in England by charitable agencies. "The pauper or the applicant makes an application to the almoner of his section; the almoner investigates the circumstances, and writes down all the facts upon a card, and, if necessary, relieves the applicant immediately in kind. Every fortnight the 14 almoners of each district meet to consider and to decide on the cases to be relieved, and, the next morning, all the minute books are taken and put before the president of the Poor Law authority, who examines them with a view of securing uniformity; once a year the minute books of the almoners and overseers from 26 districts are examined by the central authority, and also revised."

Davy 1757-83, 1795-6, 1946-51, 1996-9.

1758.

1762-7.

1771, 1774.

1767.

161. Thus at Elberfeld a system of minute investigation and close supervision to some extent takes the place of the workhouse test. There is no workhouse, though there is a great deal of indoor relief, including an asylum, especially used for the homeless, which is very like an English workhouse. The sick are dealt with in the town hospitals. There are schools for deserted children, of whom there are many, and there are almshouses for those who are too old and sick to look after themselves. Cases of beggars and idlers and drunkards, which would be treated by the Poor Law guardians in England, are in Germany dealt with to a large extent through the police. The relief given inside institutions is large: 27½ per cent. of the persons chargeable to the rates are so relieved, a considerably higher average than that of an ordinary English union. On the other hand, the system of outdoor relief, in Mr. Davy's opinion, there as elsewhere acts injuriously on the wages of those who are supporting themselves independently of relief. It appeared also that some of those most experienced in the administration of the Poor Law in Germany thought the absence of a workhouse a defect to be remedied in the course of time, while in such a town as Altona there was already "a workhouse on English principles, although the investigation and relief is conducted on Elberfeld principles, and in that case the workhouse is more used as a test than in our case, because the Altona administration say openly that if a man is offered the workhouse and refuses it they have no more duties in respect of him, and if he is really destitute he is handed over to the police."

1946.

1768.

1760.

1948.

1769.

1772.

1775-7,

1846.

1949.

162. The system has been carried to a much more extreme point at Elberfeld than in other towns where it is adopted, and where the proportion of paupers to almoners is much larger. "It is a town of very high standard of public duty. Every citizen is interested in the system; they are proud of it, and I think that the president is a very exceptional man. He is a man of great tact and knowledge of the world, and he is always able to put his hand upon the right sort of people to work the system, without even threatening the compulsory powers." "In Berlin they have more than 2,000 unpaid persons engaged in the administration of Poor Law relief, compulsorily as almoners;" and Mr. Davy thinks the employment of so large a number would break the system down by its own weight.

1969.

1796.

163. The general conclusion at which Mr. Davy has arrived is that the system could not possibly be applied as a substitute for that now existing in England; first, because of the impossibility of introducing compulsory service which would be essential if the system were adopted on a large scale, and secondly, because it would tend to break down by its own weight. He has also stated that the principles on which the relief is given at Elberfeld appeared to him prejudicial to the independent poor. But he attaches great importance to the lesson of the system that "friendly super-

1733.

1998.

1772.



1783,  
1819.  
Hill,  
10,492-3.

“ vision over the affairs of poor people is good for the people, and good for the “ supervisors,” and to the development of voluntary work among the poor, “ as “ subsidiary to the investigations of the relieving officers,” on the Elberfeld lines. While concurring with Mr. Davy in his general conclusions, we also fully agree with him as to the great importance of co-operation between the Poor Law and voluntary agencies, which we have urged at length elsewhere.

(d.) DESTITUTION AS THE TEST OF POOR LAW RELIEF.

Allen,  
16,626.  
Stevens,  
17,452.  
Mauley,  
16,458-62.

164. By the terms of our reference we are limited to the consideration of the conditions of poor law relief “ in the case of persons whose *destitution* is occasioned by incapacity for work resulting from old age,” and “ we accordingly apprehend that it would be beyond our province, even if we wished to do so, to make any recommendation that destitution should cease to be the test of poor law relief. At the same time we think it will be convenient to notice the remarks on this subject which have been made by Professor Marshall, Mr. Steele, and many other witnesses, some of whom, for example those who have represented the working classes of Birmingham, consider that poverty and merit, independently of destitution, should constitute a claim for the aid of the poor law.

Steele, 9419.  
Davy, 1654.  
Bury,  
4295-9.

165. As regards the general principle, it may be pointed out that the poor law was established for a definite purpose, the relief of destitution. So long as destitution—a word which does not appear to have ever been closely defined, but which may be taken in practice to mean a want of the reasonable necessaries of life, such as food, lodging, warmth, clothing, and medical attendance, according to the normal standard of the times—remains as the test for public aid, it is possible with care to provide adequately for cases that satisfy it without injury to the community. Such a provision is in accordance with the dictates of humanity, and in the case of the aged may very properly, as is agreed on all hands, be from time to time improved so as to keep pace with the advance of the general standard of comfort.

Owen,  
401-2.

166. But if a system of rewards for merit were introduced, there would be no longer any possibility of laying down definite tests for their bestowal. Assistance from rates which, as Sir Hugh Owen remarks, “ are compulsorily levied from all classes, poor as well as rich,” would be given not to keep those in need from actual privation, but for the comfort of persons who are able without it to maintain themselves, or who might be maintained by their relations; and this large and indefinite class would simply be subsidised at the expense of the community. Such a system is not one which, even if it were within our province to do so, we should be disposed to recommend.

Mackay,  
9800, 9864.

Steele, 9455.  
Bartley,  
8661-3.

167. We do not think, however, that there is any substantial difference of opinion between us and some of the witnesses to whose evidence we have referred. Their protest is really directed against a too stringent interpretation of the word destitution in the case of the deserving aged poor. Thus Mr. Steele, who has discussed this question in some detail, says:—“ The whole range of my argument goes between “ starvation and partial starvation. The poor law says, we make a provision for a man “ who is in a state of complete starvation. My argument is that the poor law should “ make provision for a man who is in a partial state of starvation.” But as appears from the remarks we have made above, the relief of destitution under the existing poor law may be and is taken to extend to “ partial starvation,” by which, we take it, is meant the absence of the reasonable necessaries of life. The evils to be avoided are the extension of public relief to cases where the recipient could get on properly without it, and, incidentally, the neglect, in giving such relief, to take any account of other partial resources.

Knollys,  
1115-23.

Elcock,  
4628-36;  
Stevens,  
17,821.  
Marshall,  
10,387.

168. Another view of the province of poor law relief against which we think it necessary to contend appears in connexion with the proposition that the poor rate is in the nature of an insurance fund; and that, therefore, as Professor Marshall puts it, “ If the poor say, ‘ I have paid that money in poor rates for the relief of people in “ ‘ distress. I am in distress, there is no reason why I should have it given back to “ ‘ me with unnecessary disagreeableness;’ then I think there is no answer.”

169. To this we would reply that the poor rate is raised for the relief of destitution just as other rates and taxes are raised for the various purposes to which they are applied; and that persons are and should be relieved from the poor rate, not because they have contributed to it, but because they are in the state of destitution to meet which it is levied. It is further worthy of note, though it does not affect the validity of the above considerations, that although poor rate is paid directly or indirectly by almost all classes, a very large proportion, as Mr. Hunter's evidence curiously illustrates, is paid by persons who would be unlikely under any conditions to receive assistance from it.

Hunter.

170. We shall have occasion when considering the schemes of State assistance which have been laid before us to refer further to the difference between insurance and taxation, but we think the foregoing remarks are sufficient to show that the relief of destitution is the essential object of the existing Poor Law, and that any systems of special reward for character or provision for old age independent of destitution would be totally different.

(e.)—SUPPLEMENTATION OF FRIENDLY SOCIETY BENEFITS FROM THE POOR RATE.

171. We have had much evidence as to the extent to which allowances from friendly societies or other clubs are taken into account by guardians in fixing the amounts of out-door relief. Sir Hugh Owen, by whom the subject has been fully discussed, has said, "I think in strictness the guardians ought to take into account any income which any person who applies for relief may receive, but it is very usual for guardians to take into account something like half the sum that may be received from a friendly society, on the ground that it is an encouragement to those who have joined societies and thus secured some provision for themselves, and that it is desirable that they should be in a somewhat better position than those who have not taken any such action." He has laid before us a letter written on the subject by the Poor Law Board in 1870, in which they gave at length their reasons for disapproving (although not directly prohibiting) any supplementation in excess of the amount needed to relieve destitution. They pointed out that it is difficult to distinguish between annuities from benefit societies and other investments, and that if they are not fully considered in granting relief there is danger of the poor rate being regarded as "a collateral insurance fund to which not destitution alone but the receipt of annuities from other sources would form a claim," and of the fundamental principle which we have just considered being thus undermined. They further showed that a person having friendly society pay or other resources inadequate for total maintenance is not placed in the same position, by being relieved only to the extent of his destitution, as those who are absolutely destitute, as he is able by a comparatively small addition to secure independence. They also held that supplementation was undesirable in the interests of benefit societies themselves.

Owen, 199,  
243-261,  
299-315.Mackay,  
9895-7.

172. Mr. Stead, the Secretary of the Order of Foresters, has laid before us an interesting summary of numerous replies from local courts and districts of the Order as to the numbers and treatment of members applying for Poor Law relief. The total number so applying during the last five years in England and Wales has only been about 500, an exceedingly small proportion of the total membership, on which we shall comment further when dealing with the work of friendly societies generally. In the majority of cases the replies received express satisfaction with the mode of treatment adopted, although only in 21 cases in England does it appear that "members were treated more favourably than non-members." Where disapproval is indicated it has been usually on the ground that preferential treatment was not afforded. Mr. Stead urges strongly on behalf of his society that there should be better treatment by the Poor Law of those who have shown thrift, but he refers especially to the case of the in-door poor. He recognises, however, the unfairness of allowing additional out-door relief to members of friendly societies to the exclusion of persons who have shown thrift in other ways, and he feels the general difficulty of subsidising merit by extra grants. Mr. Watson, the Actuary to the Manchester Unity of Odd-fellows, says he has heard of some complaints as to the guardians taking society benefits wholly into account in the very few cases in which members apply for relief, but, he adds, "we were powerless to interfere with this kind of thing, nor do I see how they could have done otherwise. I did not understand it sufficiently. There has not been very much cause of complaint in that respect. Very few instances have arisen of anybody in connexion with friendly societies applying for parish relief."

Stead,  
12,362-401.

12,364.

12,378.

12,368.

12,366.

12,446,

12,492-3.

12,507.

12,492.

Watson,  
11,612-3.

Steele, 9171-  
5.  
9270.  
9452-6.  
9244-9  
9279-32.

173. The question has been fully argued by Mr. Steele in his evidence as to the Northumberland and Durham Miners' Relief Fund, which allows an old age benefit of 4s. a week. He has complained, generally, that guardians declined to supplement this allowance, but it appeared that in the majority of cases members have not applied, and that in about half the remainder assistance from the poor rate was allowed. Mr. Steele's evidence illustrates remarkably the difficulties of the question: he considers the allowance of 4s. made by the relief fund inadequate for maintenance, and has made various proposals for its supplementation by levies from mineral owners and others, and also, recognising the hardship that a general rate subsidy might cause to poor ratepayers, by a differential rate. In illustration of the extent to which some would desire that benefit funds should be supplemented from the rates, we may refer to the evidence of Mr. Crompton, who has cited the case of an old man living with a son and receiving a superannuation allowance of 9s. a week from his trade union, as one in which outdoor relief should, in his opinion, be given.

Crompton,  
17,664-7.

Owen, 283.

174. We feel strongly the grave difficulties which would attend any general rate supplementation of an inadequate benefit fund, and we are convinced that it would prove most injurious to the general progress of thrift by encouraging partial and inadequate provision. At the same time, we must again point out that it is the duty of guardians in all cases to give relief in some form which will fully meet the destitution of applicants. We have been told by Sir Hugh Owen that it is most exceptional to require a man who has secured a pension for himself, and is otherwise suitable for outdoor relief, to go into the workhouse; and we think that only if there is danger of a widespread pauperism would guardians be justified in refusing such out relief as is necessary to meet the measure of destitution to a member of a benefit society partially destitute, who satisfies otherwise the conditions under which out relief is given in the union.

175. Hitherto, as we have seen, boards of guardians have very usually exercised a discretion in not taking fully into account the sums received by any applicant for relief from a friendly society; but they have done so without strict legal authority. During the course of our inquiry, however, a statute has been passed, entitled the Outdoor Relief (Friendly Societies) Act, 1894, by which the Legislature has given full recognition to the practice. That statute enacts that "it shall be lawful for any board of guardians, if they think fit, to grant relief out of the poor rates to any person otherwise entitled to such relief, notwithstanding that the said person shall, by reason of his membership of a friendly society, be in receipt of any sum, and that in estimating the amount of the relief that shall be granted to such person being a member of a friendly society as aforesaid, it shall be at the discretion of the board of guardians whether they will or will not take into consideration the amount which may be received by him from such friendly society."

#### WORK AND RESPONSIBILITY OF GUARDIANS.

Knollys,  
1143.

176. In concluding our observations on the Poor Law, we think it right to add a few words as to the work and responsibility of guardians generally. We have noted with satisfaction the expression in Mr. Knollys' evidence of his "very strong appreciation of the great care and of the time and trouble which boards of guardians generally give to the very responsible duties that are put upon them. I think," he says, "that they give the most careful consideration to all questions affecting the welfare of the poor, and in stating that I believe I am stating what is the decided opinion of all my brother inspectors who have had to do with boards of guardians throughout the country." And we are glad to have this opportunity of saying that the evidence we have heard from members of boards of guardians, of all shades of opinion, has impressed us, on the whole, with a sense of their single-mindedness and regard for the interests of those entrusted to their care.

177. We repeat, before passing from this part of our subject, that the best hope for the future rests upon the wise exercise by guardians of the discretion committed to them

## B.—PROVISION FOR OLD AGE INDEPENDENTLY OF THE POOR LAW.

178. In the foregoing pages we have examined the provision made by the Poor Law for those persons whose destitution arises from incapacity to work resulting from old age; and we have expressed our general approval of the existing system, while indicating directions in which we think improvements are desirable and practicable in the administration both of indoor and out-door relief.

179. In proceeding to discuss the second question referred to us, viz., whether any other assistance than that given by the Poor Law could be afforded in such cases, we propose to consider (1) the extent to which assistance for the destitute aged is available from charity, endowed or private, which may be looked upon as holding a middle position between public aid and independent effort, (2) the various modes in which provision for old age can be, and is being made by the poor themselves, either by subscription to friendly societies and superannuation funds, or by insurance and saving in other forms; and (3) the schemes for state assistance independently of Poor Law relief which have been submitted to our notice.

### I.—CHARITY.

#### (a.) ENDOWED CHARITY.

180. We have received from Sir Henry Longley, the Chief Charity Commissioner, a full and valuable statement as to the extent of endowed charities, the objects to which they are applicable, the abuses which are found in some cases to be connected with their administration, especially in the form of doles, and the powers for dealing with them which are possessed by the Charity Commissioners. We do not think it within the scope of our inquiry to discuss this subject in detail, but we may briefly summarise a few of the more important facts which bear upon the question with which we are concerned. Longley.

181. Sir Henry Longley has told us that, according to the Digest prepared some 20 years ago, the amount of endowed charities annually applicable to almshouses and pensions was about 550,000*l.*, and the amount applicable to doles and general uses of the poor about 365,000*l.*; and that the former amount has since considerably increased, partly owing to the conversion of some of the dole charities to which we shall presently refer. 7553-7.  
8260-2.

182. The almshouses are for various classes of persons, and so far as they are established or controlled by schemes of the Commissioners are always accompanied by pensions and provisions for proper superintendence. But pensions are often given without almshouses, as is instanced in the Fulham and Hammersmith scheme, by which large dole charities have been applied, with the co-operation of the Poor Law Guardians and the District Labour Council, to pensions for poor persons of good character "who from age, ill-health, accident, or infirmity, shall be unable to maintain themselves by their own exertions." The applicants receive a minimum pension of 5*s.* a week and a maximum of 10*s.* They must not have received Poor Law relief for five years (though this condition is waived for the first five years after the scheme comes into operation); and the pensions are to be awarded—" (1.) After a full investigation of the character and circumstances of the applicant, such investigation resulting in proof that he or she has shown reasonable providence, and that the applicants have no relations able and liable to support them. (2.) Preference to be given, where claims are equal, to those longest resident in the parish concerned. For the purposes of this clause the trustees may avail themselves of the agency of the Charity Organisation Society, or other like agency." We have referred in some detail to this scheme as showing the principles on which it is considered dole charities can be most usefully converted to better uses. 7654-6, 63.  
7642-50.  
7648.

183. The value of the application of endowed charities for the provision of pensions—with or without almshouses—for the class of poor (frequently described in the instruments by which charities have been founded as "second poor") indicated in the above scheme is fully recognised by Sir H. Longley: "I should think," he says, "there could not be a better application of the money than to keep from the workhouse those in whose case the application of the workhouse test would be an undeserved hardship." 7811.

- 7553, 8240. 184. The second class of endowed charities which concern us are those known as "dole" charities, gifts in money and kind, which Sir H. Longley says may be fairly described as "intermittent and precarious payments." These are, as we have seen, less extensive than those for almshouses and pensions, and they are unfortunately, as is abundantly shown by Sir H. Longley and the eminent authorities whom he cites, and by the local evidence as to Bristol and Shoreditch which we have had from Miss Clifford and Mr. Cox, on the whole most unsatisfactory, both in their administration and effects. It will be sufficient for our present purposes to illustrate this judgment by reference to the three parishes Sir H. Longley mentioned, in which half the population received small money grants averaging from 2s. to 2d. in the year, while in another instance "the crier had to be sent round to collect people to receive the doles:" and to quote the following passage which he read to us from the last Report of the Charity Commissioners:—"During recent years there have been many reports of Royal Commissions and Committees on the effect of many of these charities upon the condition of the poor. The Poor Law Commission of 1832, the Popular Education Commission of 1881, the Schools Inquiry Commission of 1866-67, the City of London Parochial Charities Commission of 1881, have all pointed out in strong terms the mischievous effect of large numbers of such charities. They show that distribution of doles of money or of articles of food and clothing among the poor are most injurious, undermining their independence, destroying their motives for thrift, and tending therefore to pauperise the class for whose benefit they are intended."
- Longley, 7568-7603, 7688.  
Clifford, 6208-17.  
Cox, 3619-23.  
Wilkinson, 5884.  
Longley, 7579.
- 7687-9. 185. In some cases, where the doles are given in kind once or twice a year, for example at Christmas, and are not large enough to pauperise, we think there may be something to be said for their continuance for the sake of any little festivity, as it has been put, which may be connected with their distribution; though Sir H. Longley urges that such gifts are better left to private charity, and that endowments would be much better concentrated on old age and sickness. Generally speaking, the evidence leaves no doubt that the distribution of doles leads in most cases to the same evils as out-relief or private charity indiscriminately given, and that it is most desirable that the dole charities should as far as possible be converted to other purposes, especially to pensions: and, we may add, the provision of nursing for the sick.
- 7846-51.  
7642.
- 7676-9.  
7790-6. 186. The conversion of doles is of course not likely to be popular with the actual recipients; nor is it popular in some cases with trustees; but it is being carried out by the Charity Commissioners to a large extent, and as Sir H. Longley tells us the general opposition to reform, though still very strong, is being shaken by an awakened sense of the mischief of some of the older forms of applying these funds. That opposition was and is chiefly due to the application of doles to secondary education, from a feeling that the money was being taken away from the very poor, and applied to another class than the poor; but this objection will not apply to the provision of pensions under schemes such as that for the Fulham and Hammersmith charities and others of the same class.
- 7605-11.  
7730-51.  
7666-9. 187. But although they are able to do much, the Charity Commissioners need, we are told, wider powers for dealing with doles. Such are (1) the same power to deal with charities with incomes exceeding 50*l.* a year as they possess for dealing with smaller ones; (2) further powers for extending the area to which any charity is applicable, and for amalgamating charities when co-existent in the same area; and (3) a general power of summary conversion of doles to other uses, *e.g.*, pensions, without reference to the *cy-près* doctrine, such as that given with regard to education under the Endowed Schools Act. These powers should, we think, be placed in the hands of the Commissioners, subject to proper safeguards. As regards the conversion of doles to pensions, Sir H. Longley had said:—"I think it would be important, with the view of solving, if it is to be solved in this way, the question which the Commission have before them, that there should be some general statutory direction for the purpose; and I should say it would be almost hopeless to rely upon schemes being made in the case of individual charities; there must be some general indication of the mind of Parliament."
7881.  
8318  
7601.
188. We attach much importance to the extended application of endowed charities for almshouses and pensions for the deserving aged poor, and we feel that there would be much advantage in legislation of the nature above suggested. The combination of charities to be used for pension purposes and their more even distribution and discriminate management appear to us matters especially needing attention.

In some places, as for example Bristol, Coventry, Lichfield, and Salisbury, we have seen that there are large masses of charities, with which it is at present difficult to deal, but which, if properly distributed, might be of the greatest value. Miss Clifford, in her valuable evidence as to Bristol and its charities, has dwelt on the fact that so little care is shown in the selection of recipients:—"The clergy," she says, "take great pains to find out cases, but owing to the great difficulty of putting their cases before any impartial committee or tribunal, they have but a small chance of getting a share of what is going in the city." The distributors "prefer to give to their own friends." The Charity Organisation Society recommends cases which it has examined thoroughly, but there is really no chance for those cases, I am afraid, any more than any other cases." And again, as to the area of the charities, she remarks, "I feel that the great inequality of distribution is a disadvantage to the town. You see an immense number of these benefactions go to the ancient city, and a large portion of the poverty of the town extends very much beyond the city bounds, and I feel that if the benefactions were properly equalised there would be very much greater advantage."

Clifford, 6206  
-26.  
Longley,  
7787.  
Clifford 6208  
-9.

6216.

189. Before passing from the question of endowed charities we would specially note one or two of Sir H. Longley's remarks on the subject, which, as we shall see, apply also in the main to charity in other forms. First, he says, "I think it lies at the foundation of the administration of all endowed charity that no individual has the right to anything; the foundation of every benefit is the discretion of the trustees." Secondly, with reference to the receipt of money from endowed charity (of which the rescue of the poor from pauperism is often the expressed object) by persons who are also receiving parish relief, he says, "I think it is highly undesirable, and I very much question its legality." Thirdly, he refers to the advantages which would result from co-operation between trustees of endowed charities and boards of guardians on the one hand, and bodies which distribute voluntary charity on the other, as exemplified in the Fulham and Hammersmith scheme; and lastly, in dwelling on the value of organised charity in connexion with a strict Poor Law administration, he says, "I think the endowed charities so organised and directed" (by legislative action) "would have a very important effect in leading the way in the organisation of private charity."

Longley,  
7690.

7692.  
7712-7.

8320-25.

190. And we would make two concluding recommendations:—

- (1.) That some portion of the funds of the City of London Parochial Charities should be made applicable to pensions in parts of London in which such endowments do not prevail, on terms similar to those described by Sir Henry Longley as contained in the scheme for the charities of Dr. Edwards and Bishop King, in the parishes of Fulham and Hammersmith. 7700, 7730, 7770.
- (2.) That boards of guardians should be furnished by the Charity Commissioners with copies of new schemes, and with the new series of reports on local endowed charities as they are issued by the Commissioners from time to time under the Charity Inquiry Expenses Act, 1892. This would greatly facilitate the co-operation between the boards of guardians and the endowed charities, which is, in our opinion, very desirable. And we think that the publication of an annual report, when practicable, by the trustees of endowed charities would also be of service for this purpose. 7723-7, 8315-25. Davy, 1866.

#### (b) CHARITY OTHER THAN ENDOWED.

191. As will be gathered from what has been said in the part of this report which relates more directly to the Poor Law, we attach great value to the agency of organised and individual charity (especially if co-operating with the poor law authorities) in cases of special hardship and desert among the destitute aged poor. We have had detailed evidence as to the success which attends the efforts of well-directed organised charity in some of the poorest London unions: from Mr. Gardiner as to St. Saviour's, Mr. Vallance as to Whitechapel, and Mr. Mackay as to St. George in the East. Mr. Phelps has given us similar evidence as to Oxford; and Mr. Bury and Mr. McDougall have shown that a large field may be covered by comparatively small amounts of private charity if administered with personal care—in the one case in a rural union, in the other in the city of Manchester.

Gardiner,  
4054-5,  
4104-5.  
Vallance,  
2498-9.  
McDougall,  
5039-46.

192. The system of the Charity Organisation Society and the Tower Hamlets Pension Committee in the East of London as regards the class to which our inquiry relates has been discussed at length in the evidence of Mr. Vallance and Mr. Mackay, who have

Vallance,  
2531.

Mackay,  
10,094-5.  
10,054-71.

told us of the close co-operation of the societies with the poor law and the clergy in their unions, and have given us particulars of the extent and amount of their pensions and their procedure as to inquiry, supervision, and general help and sympathy for the recipients. In both these unions the relieving officers are in close communication with the societies, and send to them deserving cases, and in both it is claimed that distress is adequately met.

Mackay,  
10,099.  
Vallance,  
2501.  
2540.  
Gardiner,  
4081-2.

193. We desire to indicate one or two special features of organised or efficient individual charity which have been prominently brought before us. The first is the comparatively small importance of the actual money assistance as compared with the personal help and sympathy given. The minute personal care exercised by such agencies as we have named has been abundantly shown; as illustrating the value attached to it we may quote Mr. Vallance, who says, "The work that has been done for the poor has been not simply taking the place of the poor law and giving 5s. out of private funds, instead of giving 5s. out of the poor law, but it has been largely the work of bringing parents and children together, of evoking sympathy on the part of late employers, of making friends, finding friends for the poor." Mr. Gardiner says, "Charity pensions are quite on a different footing, at any rate in the case of pensions provided by the Charity Organisation Society. They are always taken every week to the old people by some lady visitor. She will have three, four, or five pensioners on her list, and she will visit them in a friendly way, taking them in the summer time flowers, and in the winter time little comforts, which, of course, they could never receive at the hands of a poor law official. . . . Those visits brighten their lives very much, and they are very good for the visitor who pays the visit as well as for the poor person who receives it." Mr. McDougall, referring to his private fund at Manchester, tells us, "In the first instance, I generally give them the money for a few weeks, simply give it to them without asking very much until we become friends. I never put them into my books until three or four weeks have elapsed, and by that time I get friendly with them, and then I do think I get fairly accurate statements." And Professor Marshall, speaking generally, says, "We are learning every day, more and more, that it is not the money that is given in charity, so much as the work, by which real good is done."

McDougall,  
5079-80.

Marshall,  
10,337.

Fuller, 2329.

2346.

2,456-7.  
Knollys,  
711.

194. Secondly, the value of co-operation with the poor law authorities is recognised as most desirable, whatever be the method of poor law administration. Mr. Fuller has shown its importance in Paddington, where out-door relief is given in certain cases, and has told us that he wrote for information to 30 or 40 carefully-managed unions of all kinds, and "was answered in virtually the same way by all—that they had been able to do very much good through co-operating with charity, and that without that co-operation they could not have been so successful." He has, at the same time, pointed out the need of absolute separation between the cases dealt with by the poor law and those taken by charity, and other witnesses have illustrated the danger of overlapping assistance in the same case from both sources.

Mackay  
9784.

195. Thirdly, the absence of a feeling of "right" to assistance from charitable pension funds has been mentioned as specially conducive to their success. "The poor people," says Mr. Mackay, "think they have a legal right to any rate-supplied out-door relief, and they go in great numbers to the guardians to ask for it, and I think it is almost impossible for the guardians to discriminate; but where that part of relief is transferred to a voluntary agency, the people then do not regard it as a right, and they are extremely moderate in the way in which they press their claims. That is the secret of our success" This honourable reluctance of the better class of poor to impose on charitable agencies is, we think, a feature of great importance, and needs special consideration in connexion with any proposal for the quasi-municipalisation of charity such as that which we shall presently discuss.

McDougall,  
5039-46,  
5050-54,  
5078-82.  
Fuller,  
2317.  
McDougall,  
505C.  
5079.

196. The work of charity is of the greatest value, not merely in dealing with the most deserving of those who apply for poor law relief, but also in helping those who are willing to endure great privation rather than ask for such relief. Mr. McDougall, in his interesting account of his work in Manchester, to which we have already referred, has told us that "there are not many such cases, but there are some:" and that he finds only about 100 cases in all in that city which satisfy the conditions for aid from his private fund. As regards those cases he says, "most would have been compelled to go to the guardians after a while if I had not helped them. It was a matter of time, but there was a great disinclination to go to the guardians." He tells us that the people aided by him keep up their self-respect much better than if they went on the rates; and he says, "The great comfort to them is that they are sure of getting

“ this money, and that they have not to go and apply for it afresh ; that it comes to them, and that nobody about the neighbourhood knows of it.” Personal intercourse, in these cases, avoids such abuses as the continuance of relief after it has ceased to be necessary.

197. The help which can be given by good relieving officers in finding out suitable cases for private charity is, as Mr. McDougall shows, not limited to the case of applicants for poor law relief. “ Most of the cases I have,” he tells us, “ come from relieving officers, not always persons who have applied, but persons whom they have heard of. As they have gone about making their inquiries they hear of these persons.”

5112.

5045.

198. It has been said that charity is equally pauperising with assistance from the rates ; that it encourages hypocrisy in the recipients ; and that it throws an unfair burden on the charitable minority. We have, however, already indicated what appear to us essential points of difference between charity and Poor-Law relief ; and we have seen that the advantage of charitable work is far in excess of the actual expenditure, which need not be considerable. Nor do we think that hypocrisy would be encouraged if the charity were carefully and conscientiously administered, a condition which is certainly indispensable to success.

Lansbury,  
13,875.Ward,  
15,747-8.

199. Professor Marshall, while recognising very fully the value of the work of organised charitable bodies, especially in co-operation with the Poor Law, is of opinion that they are at present inadequate and not sufficiently representative of the working classes : “ They have taken upon themselves,” he says, “ one of the most important functions that the State can have, and yet they belong to the old world in this way, that their basis consists exclusively of those people who used to be the governing classes, but who are not the governing classes now.” He has accordingly proposed a detailed scheme under which charity organisation societies would be established, as far as possible, in every town on a semi-State footing ; they would be in close official relations with the board of guardians, and would nominate one-fifth of its members ; in turn the guardians or some other public body would nominate one-fifth of the members of the society who would be working men ; the society would be certified by the Local Government Board, and would be given control of all local endowed charities, and the power of requiring “ that every person who gives charity not out of his own pocket, but as a middleman, should send to a central office an exact statement of what relief he gives.” Cases requiring public assistance would be first investigated by the society, and would then be sorted in three classes : of these the best would be dealt with preferentially, and the worst strictly, by the guardians, while the middle class of exceptional cases would be met from the funds of the society. Existing societies would not be compelled to accept these conditions, but, if any decline, “ I should hope,” he says, “ that another society would be founded, and that the old society would dwindle. I think the tendency of public sentiment would certainly bring that result about very quickly.”

Marshall,  
10,210.10,211-5,  
10,337.

10,245.

10,393.

10,215.

10,206.

10,237-44.

10,250.

200. We feel some doubt how far any comment on this scheme comes within the scope of our reference, but we may remark that the assumption on which it proceeds, that the administration of charity in supplementation of the Poor Law is properly a function of the State, is not one generally accepted, nor is it one with which we are disposed to concur. In the Elberfeld system, which bears some resemblance to that advocated by Professor Marshall, and which he has said would seem to him preferable if the charity organisation societies were not already in possession, the funds distributed by the municipal almoners are raised by taxation of various kinds, and are not supplied from private sources. The proposal that all gifts of private charity not directly distributed by the donors should be reported to an office seems to us to involve an interference with individual action not likely to be found practicable, for this, among other reasons, that it would extinguish donations.

10,338.

Davy, 1976

201. Those who have most strongly urged the importance of the co-operation of charity with Poor Law have equally urged the importance of its being unofficial and voluntary. “ The charity,” says Mr. Davy, “ which depends on the action of the private individual, and for which the private individual is solely responsible, seems to me to differ *toto coelo* from State aid.” Canon Bury has said that he would be strongly opposed to any municipal scheme of charity, and that “ only the charity that is private is charity.” Mr. Fuller, Mr. Mackay, and Mr. Vallance have spoken to the same effect, the latter saying that “ in the interests of the poor, as well as of the community, the present [voluntary] system is the better ;” and Mr. Phelps,

Davy, 1828,  
1820.

Bury, 4332.

Fuller, 2458.

Mackay,  
9871-2.



Vallance,  
2592.  
Phelps, 4004.

whose experience is in a University town, thinks it "very much better, from the point of view of administration, that a committee like ours should not be hampered by any relation to constituted authorities." It is true that Professor Marshall's scheme does not suggest a direct State subsidy of charity; but the proposal that a local body such as the scheme contemplates should be given the administration of available endowed charities in return for accepting the control indicated would, certainly, we think, give the appearance of a subsidy, and would cause any such body to be regarded by the poor as a sort of secondary Poor Law agency giving State assistance.

10,448.

10,210,  
10,337,  
10,411.  
Hill,  
10,501-2.

202. Professor Marshall prefers to bureaucratic organisation the independent work of the Charity Organisation Society "when that can be carried out without excluding the working classes from their fair share in the work and responsibility." It is evident from the whole tone of his evidence that he considers that they are practically at present excluded; but Miss Hill has given us evidence which goes far to show that this exclusion is self-imposed. "One of my sisters," she says, "who knows a great many working men of a far higher class than I know, is dreadfully disappointed with their hanging back from the Charity Organisation Society; they are always telling her how much they know about the applicants; but they will not co-operate; she cannot get them to do it; she tries. The great effort has been to get them on the committee, they would be welcomed and hailed on the committees, and I think they may join in time."

Allen,  
16,667-71.  
16,745-50.

203. That working men sometimes do take an active part in the management of charitable societies is well illustrated in Mr. Allen's account of the West Birmingham Relief Fund. He tells us that this fund has been in existence about two years, and is intended to relieve cases of temporary distress; that it is maintained by voluntary contributions, and managed by working men, who make inquiries rather of employers and neighbours than of the applicant himself; that it has met with remarkable success in the avoidance of imposture; and that very small funds have been found sufficient for doing a very large amount of good.

Marshall,  
10,449,  
10,825.

10,342.

204. We have heard with pleasure the evidence given of the devoted work of the London, and of other societies, and the great development of the interest in work among the poor on which their success depends. We look forward with hope to a general growth in urban districts of such organisations, the value of whose work in meeting cases of special desert and in generally helping and brightening the lives of the poor cannot be exaggerated. In rural districts organisation is much more difficult, but owing to the greater extent to which people know their neighbours it is there far easier for individual effort to take its place.

Hill,  
10,480-5,  
10,541,  
10,622

205. We cannot leave the question of charity without a few words on the evils of indiscriminate almsgiving, referred to specially by Miss Hill. "I go down into the country," she says, "and I find that the people with half the wages of the Londoners have linen, they have crockery, they have furniture, they have tools—they have, many of them, almost everything for domestic comfort. I come straight up to London, where the wages are double, and I may go from end to end of a poor street, and I hardly find an atom of furniture; there is no linen; if people die there is nothing to wrap them in; there is no crockery, you could not get a hammer, hardly a thimble, from end to end of the street. . . . I attribute it very much to the chance charities of London." And, after giving a case in point, she continues: "These people never feel that they should rely on themselves, and the more miserable they look, the more they get help." And once more, "I have known 50 cases—more than that a great many—where charity is deterred because people have a tidy home. It is extraordinary how much the charity goes to the drunken, dirty, miserable home, and how it passes over the tidy one, but that is the fault of the charitable." Mr. Gardiner's description of the woman who was receiving aid from five separate religious organisations is a curious example of the reckless and inadequate way in which even regular help is sometimes given. As Mr. McDougall has illustrated, private charity can be given with discrimination by individuals even in a large town; but there can be nothing more certain than that gifts to persons whose only qualifications are squalor and a tale of distress, with no genuine investigation or following supervision, are productive of unmixed evil.

Gardiner,  
4068.  
McDougall,  
5054, 5080.

## II. PROVISION MADE BY THE WORKING-CLASSES THEMSELVES.

### (a.) FRIENDLY AND OTHER BENEFIT SOCIETIES.

206. We have received detailed and valuable evidence as to the great work of friendly societies and other similar bodies in inducing the working classes to make provision for sickness, and also, though as yet for the most part indirectly and to a very limited extent, for old age. Mr. Brabrook, the Chief Registrar of Friendly Societies, and Mr. Sutton, Actuary to the Friendly Societies' Office, have given us statistics showing the large number of members of friendly societies of various kinds, with much information as to the classes into which the societies are divided, the financial and actuarial position of those which are registered, and the extent to which they are offering old-age provision. They have also drawn our special attention to the conditions and general wealth of juvenile lodges, and the extent to which they might be utilised in enabling their members to provide for old age in early youth at a very moderate outlay. The two great affiliated orders, the Manchester Unity of Oddfellows and the Ancient Order of Foresters, have been specially represented before us, the one by their Actuary, Mr. Watson, and the other by their Secretary, Mr. Stead. We have also received evidence as to several other individual societies, for example, the Hearts of Oak, the Wiltshire Friendly Society, and the Stoke and Melford Society. In particular we may mention the Dunmow Society, of which Mr. Hart has given us a full account. This rural society, consisting of agricultural labourers, has existed over 50 years, under the management of honorary members, and it provides, *inter alia*, old-age pensions, and is on a thoroughly self-supporting basis. The progress of building societies has been well illustrated by Mr. Fatkin's evidence on the Leeds Permanent Benefit Building Society.

Brabrook.  
Sutton.  
Brabrook,  
11,197-203.  
Blackley,  
12,845-8.  
Watson.  
Stead.  
Hardy.  
Methuen.  
Wilkinson.  
Hart.  
Fatkin.

207. Statistics as to the superannuation funds provided in connexion with many trade unions have been laid before us by Mr. Drummond, Labour Correspondent of the Board of Trade, with more detailed particulars as to the fund of the London Society of Compositors, of which he was formerly Secretary; while Mr. Steele, Secretary to the Northumberland and Durham Miners' Permanent Relief Fund, has specially represented to us the position of that fund as regards its old-age provision, and has made various suggestions as to its proper relations to the Poor Law, to the State, and to owners and employers. Special information on other trade societies has also been laid before us, notably by Mr. Crompton and Mr. Jephcott, as to the Amalgamated Society of Engineers.

Drummond.  
Steele.  
Crompton,  
Jephcott.

#### *Friendly Societies.*

208. The evidence received as to friendly societies has been of much value to us in considering the opportunities for saving presented to the working classes, and the extent to which they avail themselves of them. As is shown below, the growth of these societies has been most remarkable. They are popular. They include a large section of the industrial and labouring classes. They are usually local and are managed by working men, while such societies as the Manchester Unity of Oddfellows and the Foresters have the advantage of most efficient actuarial advice. So far as there is a demand for better methods for providing against the wants of old age, such societies are on many grounds organisations well adapted for that purpose. We propose to summarise the main points that have come to our notice, especially in regard to the question of old-age provision.

209. We note with satisfaction a general consensus of opinion that not only are benefit societies largely increasing their membership, but that the increase is on the whole greatest in the more soundly managed societies.

Brabrook,  
11,046-9.

210. Mr. Brabrook tells us that the funds of friendly societies amount to over 23,000,000*l.*, a total which, he adds, is little more than one-tenth of the sum invested in industrial societies of all kinds (including building societies and savings banks) with which the Friendly Societies' Office deals. The numbers in registered friendly societies are about 7,000,000, nearly 2,000,000 of whom belong to the various branches of the Oddfellows or the Foresters, or other affiliated Orders, about an equal number to local friendly societies, and the rest to "collecting societies which exist merely for the purpose

11,028-40,  
11,265.

“ of providing burial money, and consist very largely of infants under age.” The number of members in unregistered societies is not known, but is estimated to be at least as large as that in those registered. Under the Friendly Societies Act, 1875, registered societies are bound to make quinquennial valuations and annual returns to the Registrar’s Office, though they may choose their own valuers; and in return they receive to a limited extent the benefit of the advice and supervision of his Department, which affords in case of emergency, on the application of a certain number of members, protection against the management. Experience has shown that the members of societies are not sufficiently alive to the advantages of registration under the Act, but Mr. Brabrook does not think compulsory registration would be desirable. He says, “ If societies will not come to be registered, it is hopeless to attempt to compel them to come; the proper course is to find out what is the reason for which they are not registered, and to meet it in the best way possible.” And later, “ I would rather await the gradual wish being experienced by societies that they should obtain the benefits of the existing Registration Act than take any violent means to bring them under it.”

Brabrook,  
11,147-50,  
11,215-5.

11,218.  
11,249

11,252.

Watson,  
11,404-9.  
Blackley,  
12,951.

Watson,  
11,409,  
11,460-4.

211. We have received general evidence as to the objection of friendly societies to any extension of State control, but we note that the large Orders are recognising the evil of unlimited competition, and that the Manchester Unity of Oddfellows at their recent general meeting passed a resolution in favour of some legislation to “ prevent societies enrolling members by promising larger benefits than the contributions can meet.” Mr. Watson, the Actuary of the Unity, dwells strongly on the evil, but he, like Mr. Brabrook, is averse from any legislation, and thinks the matter should be left to the societies themselves, of which he says, “ They do improve, they improve as rapidly as we can almost expect them; they are gradually coming to it.” In illustration of his view Mr. Watson has given us an interesting account of the efforts made by the Manchester Unity for the past 20 years to ensure actuarial solvency in their lodges, with the result that more recently founded lodges are, he says, almost all on a perfectly sound footing.

Watson,  
11,627-38.  
Stead,  
12,484-6.

212. It may here be incidentally noted that the various districts and lodges of the affiliated orders are to a large extent independent, so that for example while the newer lodges of the Manchester Unity are generally solvent, some of the older ones are, as Mr. Watson admits, in a less satisfactory position. The extent of control over the lodges by the Unity as a whole has been discussed in Mr. Watson’s evidence; but while it is stated that in extreme cases an insolvent lodge can be expelled from the Unity, it does not appear that the Society as a whole is legally responsible for the solvency of individual lodges. Notwithstanding, the Order annually raises a large sum by a levy upon all lodges possessing at last valuation more than 85 per cent. of assets to liabilities, for the special purpose of assisting branches which are below a certain standard of solvency with such an amount of relief as will enable them, by small adjustments of contributions and benefits, to become solvent.

Hardy,  
11,654-61,  
11,708-12.

Blackley,  
12,821-4,  
12,954-7.

12,851.  
Hill,  
10,489,  
10,524-6.  
Wilkinson,  
6052.

213. Although it is generally admitted that the large Orders are making every effort to attain actuarial soundness, we have received from Mr. Hardy and Canon Blackley strong statements as to the unsatisfactory financial position of most societies; the reason as given by Mr. Hardy being “ their starting a great many years ago upon faulty tables.” Canon Blackley has quoted figures indicating that even the two large Orders show a considerable deficiency in their valuations, and he urges that a society to be really on a proper footing should be able not merely to maintain its position by the help of younger members, but should “ be sound and keep sound “ without the entry of one younger man.” He holds that the competition of bad friendly societies promising more than they can perform is at the root of the evil, and that if, without interference with any existing society, “ the law should make it impossible for any new society to be established without good actuarial certification “ as to the reasonableness of the tables which they offer,” the good societies would be able to offer a secure provision.

Chamberlain,  
12,231.

214. It is not within our province to make any definite recommendation on this subject, but we feel that it is one of great importance. There can, unhappily, be no doubt that unsound and badly managed friendly societies, although less numerous than formerly, often exist. The evil done by such societies is incalculable, and appears not only in the hardship resulting to the individual members, who are deprived of the benefits to secure which many may have devoted the savings of a life-

time, but in the general discouragement to thrift induced by each failure. Witnesses of all shades of opinion have spoken before us of the harm done by the collapse of such societies, and none, perhaps, more forcibly than Mr. J. H. Smith. "My father," he told us, "was for many years in a sick club, still when the new societies made a start, such as the Hearts of Oak, the Oddfellows, and the Foresters, the young men joined them, therefore the sick club failed, and the dividend was one shilling." His father was 70 when the society broke up, and finally, after working till 89 years of age, he was compelled to seek parish relief. "Seeing this," he adds, "I declared I would never join any friendly society." It would certainly be highly desirable if means could be satisfactorily devised for checking the further development of such unsound societies, and, if possible, reconstituting those at present existing, so as to secure financial stability, even at the cost of some of the benefit now nominally offered. We wish to record our sense of the grave responsibility incurred by those who give the sanction of their names and patronage to friendly societies without in any way ascertaining either the suitability of their tables to provide their promised benefits or the safety of their actual management. And in view of certain notorious and lamentable cases there is much to be said for some further supervision of all provident societies, such as Mr. Fatkin recommends, in the direction of inspection without interference, by which the protection of members against the management, which is sometimes so much needed, might be more fully and universally secured than is possible under present arrangements. Of course, there is the corresponding danger due to the common assumption that where the Government interferes, it guarantees. It is obvious that, in justice to the rest of the community, a guarantee, if given, must imply effective control.

Pitkin,  
14,141-3.  
Nokes,  
15,053-60.  
Smith,  
15,339,  
15,380-6.

Fatkin,  
17,970-76;  
18,105-111

Brabrook,  
11,349,  
Allen,  
16,786.

Watson,  
11,568-72.

Hart,  
12,015-24.

Disley,  
Sutton,  
11,288.

215. The question of lapses or secessions by non-payment of contributions has frequently come before us. Mr. Watson, for example, tells us that the number of lapses among the Oddfellows is half the number of new members, although six to twelve months are allowed for paying up arrears: and he adds that those who fall away rarely rejoin. Mr. Hart, again, in his account of the Dunmow Society states that more than half the members have seceded at one time or another, for reasons which he gives in detail, one of great significance being the competition of other societies offering larger immediate sickness though no distant old-age benefit. And Mr. Sutton, speaking from his experience as actuary to the Friendly Societies' Office, makes the following statement bearing on the question of lapses, and of unsound societies that promise more than they can perform: "Friendly societies are of two kinds: friendly societies where the members, on joining, pay adequate contributions for the benefits that are promised to them, and friendly societies where they are doing nothing of the kind. In the first case the great bulk of the lapses arise in the first or second year of membership. The members who secede have paid practically very little, and there is very little benefit arising to the societies. In the other case, where the members' subscriptions are nothing like adequate for the benefits promised to them, there is a distinct advantage to the society by the members seceding; in fact, such societies if the members did not secede would break down much quicker than they do."

216. We have seen that where societies accumulate a large balance there is a tendency on the part of members to break them up and divide the proceeds. It is curious to note Mr. Brabrook's statement that in these cases the division commonly regarded as most satisfactory is an equal division, and that the older members are willing to share evenly with those who have come in at the eleventh hour, "upon ignorant notions of simple equity that they ought to share and share alike." "Whenever an equitable division is made [on the award of the Registrar], the members of the society are almost unanimously discontented with the amount that is awarded to them, and they say that the only right way would have been an equal division in those cases." We regard this evidence as of special interest in showing the attitude of many of the working classes towards actuarial questions, and their present failure fully to appreciate the rudimentary principles which underlie the whole subject of insurance.

Brabrook,  
11,151-6.

11,214.

#### *Old-Age Provision.*

217. Such provision for old age as is made by friendly societies is now mainly, as appears from the evidence, in the form of continuous sick pay, and this is admitted to be actuarially unsatisfactory. The very large extent to which such permanent sick pay is given appears from the figures Mr. Sutton has compiled from the quinquennial

Sutton,  
11,065-7.  
Drummond  
10,820-5.  
Blackley,

12,970-3. returns of registered societies, for the period 1861-70. These figures show that 804  
Sutton, members out of 8,991 living at the age of 65 had been in receipt of some amount of  
11,091-100. continuous sick pay for two years; 849 out of 4,289 living at age 70, and still higher  
Wilkinson, proportions at later ages.  
5832-6.

Hart, b. 218. There are some societies, such as that at Dunmow, that have from the beginning  
12,026-37. given a definite old-age provision after 65; but it has of course been necessary, where  
this benefit is recognised, to charge higher rates; and to accumulate a very large reserve  
fund in the early years of the society, when few members reach old age, to meet the  
time when pensions have to be largely paid. The Dunmow Society was fortunate in  
making good investments at high interest, such as could not now in general be  
obtained; but Mr. Hart has told us that many members seceded, because the reserve  
was accumulated instead of being devoted to additional benefits.

Watson, 219. The two great Orders of Oddfellows and Foresters are both conscious of the  
11,373-8. importance of the question, and have prepared tables for separate old age provision.  
Mr. Watson tells us that over 500 members of the Manchester Unity of Oddfellows  
have now availed themselves of the provisions made under the tables prepared in 1882,  
and that some lodges have with success made them compulsory for new members.  
Mr. Stead, however, says that there is no demand among the Foresters, although tables  
Stead, in their case also have been in existence since 1882. He mentions that these, at  
12,425-7. first, were calculated at 4 per cent., but have now been necessarily revised on the basis  
of 3 per cent. interest; and that they are arranged so as to offer every possible induce-  
ment, but without any success; and he attributes the failure simply to the general  
12,452-3. indisposition of the young to provide specifically for old age. But Mr. Stead is hopeful  
12,464-6. that such provision may be successfully made through friendly societies if they will  
agree to make it a condition of membership. "I believe," he says, "that in a  
" very short time all the societies will agree; it may not be a question of a year  
" or two, but very shortly the societies will all agree not to take members unless they  
" pay for a superannuation allowance. That is our solution of the question."

Sutton, 220. Mr. Sutton recognises that this is the only way in which old-age pay is likely  
11,357-62. to become general, and he proposes an amendment of the Friendly Societies' Act,  
prohibiting sick pay after 65, and allowing no provision after that age except by  
way of deferred annuity. The payment of sick benefit to the end of life is  
objectionable from the actuarial point of view, and has largely contributed to the  
unstable position of many existing friendly societies: on the other hand, it has in-  
directly been beneficial to the members, to a much greater extent than can be measured  
by the actual amount of sick pay disbursed. Mr. Brabrook therefore doubts the  
propriety of compulsion, and thinks that the inducements should be afforded by  
elastic provisions for alternative benefits, varying contributions, commutation, and so  
forth, which we fear would lead to excessive complication. He also suggested State  
investment, and a possible subsidy by way of higher or guaranteed interest, subject  
to the essential condition that the amount of subsidy be annually voted, and not allowed  
to accumulate; but he admitted the great difficulties of this, especially as implying  
State control and responsibility.

Watson, 221. In the event of direct old-age provision being generally made by friendly  
11,488-5. societies there would be difficulty in applying it to existing members, whose payments  
at their later ages in life would have to be largely increased; this is admitted by  
Brabrook, Mr. Watson, who has laid before us tables for conversion prepared by the Oddfellows.  
11,073.

Hart, 222. In considering the relation of friendly societies to old age, it must always be  
12,064-7. remembered that owing to their comparatively recent development they as yet, in  
general, contain far less than a normal proportion of old-age members, and that, as  
Mr. Hart's evidence has illustrated, the real pressure on finances in connexion with  
old-age provision in whatever form does not come until that normal proportion is  
reached. The return of ages of Foresters which Mr. Brabrook has laid before  
us shows that at the end of 1891, out of 516,305 members over 16 years of age in-  
cluded in the return, 13,654 were over 65, this being at the rate of 26 in the 1,000.  
But according to the census of 1891 the total population of England and Wales over  
65 years of age was nearly 1,373,000, and the total population over 16 years of age  
was about 18,240,000; the proportion of those over 65 to those over 16 being thus  
about 75 in the 1,000. The great difference in the proportions (although, of course,  
some allowance must be made for lapses among the Foresters) goes to show that, as  
Mr. Stead allows to be the case, the Foresters, though an old society, have increased

Brabrook,  
11,060.  
Stead, 12,589  
-41.

too rapidly of late years to have at present their normal proportion of aged members. This is confirmed by the fact that 50½ per cent. of the members are under 35 years of age. But it must be remembered that the courts and lodges showing actuarial deficiencies (some of which may never ripen into actual insolvency) are more numerous among those opened many years ago, when the principles of friendly society finance were less generally understood and acted on than at present.

223. The danger of offering higher benefits than are warranted by the contributions, to which we have above referred, is especially great in the case of superannuation funds, owing to the distant period for which the provision is made. Mr. Allen tells us, "As far as my observation has gone the schemes for superannuation, in connexion with a friendly society, are always over-rated; the benefits given are too great for the amount paid, therefore it is a large tax upon the society, and a drag very often which brings them into difficulties." And the history of the Dunmow society shows the danger of a mistaken feeling that the large reserve requisite is being unnecessarily accumulated.

Allen,  
16,677Hart,  
12,033-7

224. We have had, however, strong assurances that the old-age tables prepared by the Oddfellows' and the Foresters' Societies are on an absolutely sound actuarial basis, and we have seen that the contributions for pension benefits in the former, though paid with the sickness benefits, are kept apart in a separate fund.

Watson,  
11,425-6.  
11,386.

225. Mr. Watson has given us details of the tables last prepared by the Oddfellows. He has told us that, commencing at age 18, the contribution for an annuity benefit of 5s. a week at 65 is 11½d. a month on the unreturnable, or 1s. 4d. on the returnable scale. The total contribution of which this forms part would include a further sum of 1s. 2d. a month for sick pay and other benefits named up to 65, the age at which all contributions and the sick benefits would cease; or a total monthly contribution of 2s. 1½d. on the unreturnable, and of 2s. 6d. on the returnable scale; or a weekly contribution of about 6½d. in the one case and of 7½d. in the other.

11,385.

11,551.

226. If the annuity began to be insured at an earlier age than 18, the cost would of course be still less, in view of the progressive rate of accumulation of money at compound interest. Mr. Sutton has, at our request, furnished tables calculated at 3 and 3½ per cent., which will be found in the Appendix, showing the annuities beginning at 60 or 65 (non-returnable) which can be purchased by single or annual payments beginning at three or any later age. These tables show, for example, that 1d. a week paid from age 3 to age 65 would buy for males an annuity at the latter age of 11l. 4s. 5d. (about 4s. 6d. a week) at 3½ per cent., or 8l. 15s. 5d. (about 3s. 6d. a week) at 3 per cent. Mr. Sutton and Mr. Brabrook have told us that children often become members of juvenile societies at the age of five, and sometimes as early as the age of three. These societies are usually in close connexion with ordinary adult societies, and some are very wealthy; and much stress has been laid on their value as an agency for cheap old-age insurance. It will be seen, however, from the above figures how largely calculations as to long periods of compound interest are affected by any change in the normal rate of interest. But the general encouragement given by such societies to habits of providence in the young is beyond all doubt, and we feel that every effort should be made for their extension.

Sutton,  
11,104-40.

App. VII

Brabrook,  
11,197-203.  
Blackley,  
12,842-8.Smith,  
15,386.

#### *Trade Union Superannuation Funds.*

227. The trade unions, Mr. Drummond has told us, nearly always provide superannuation benefits for their members, but the qualification is generally a fixed period of membership rather than actual age, and incapacity for work is in almost all cases a condition, the primary object of the fund being, as he tells us, to keep the members from having to apply for Poor Law relief. The facts as to a large number of unions will be seen from the comprehensive statement printed in the Appendix, which we have received from Mr. Drummond; while detailed information as to particular funds has, as we have already said, been given both by him and by other witnesses.

Drummond,  
10,797-808.

10,905-7.

App. VI.

228. As Mr. Drummond tells us, "the Trade Union Act specially provides that the whole of the funds of a trade union shall be at the disposal of the members, the primary object of a trade union being the maintenance of the wage fund." He assures us, however, that superannuation benefit in this corporate form is extremely popular, and that the younger members use every effort that the older members may not suffer.

10,723.

10,728.

Drummond,  
10,805.

229. The subscription for old-age benefit is, in accordance with the above provision levied as part of the general subscription to the union, and there is, we have been assured, a very strong opposition to its separation. There is consequently very seldom a reserve fund, the superannuation allowances being paid largely out of current subscriptions. Actuarial advice is thus precluded; Mr. Drummond informs us that an eminent actuary told him "that he could not see his way clear to frame tables that could possibly meet the peculiar position occupied by trade unions." The benefits payable can be varied as regards all not actually in receipt of pension by a ballot of the members. Moreover, it must not be forgotten that, as has been illustrated, especially in Mr. Crompton's evidence, these funds are intended largely for the benefit of members who are not so old as to be incapacitated for work, but are no longer able to earn the "minimum rate" of wages prescribed by the rules of the union.

10,763-70,  
10,720-1.

Brabrook,  
11,083.  
Crompton,  
17,844-87.

230. It will be seen from the foregoing remarks that trade union superannuation funds, although their existence shows a most praiseworthy spirit of brotherhood among the members, cannot be regarded as affording a secure form of old-age provision, such as that which is proposed by the great friendly societies, and as we shall presently see is offered by the Post Office.

Steele,  
9132.

231. The Northumberland and Durham Miners' Permanent Relief Fund, about which Mr. Steele has given us much information, differs from those to which we have just referred in not being a subsidiary fund of a trade union, although it is limited to persons engaged in a particular occupation. "It is composed," he says, of "miners and those employed in and about mines"; and "its objects are to make provision for the widows and orphans of those members who are killed in mines: also a provision for aged miners." The superannuation fund is kept separate from the accident fund, but "the society has never pretended to have an accumulated capital at any particular time which will be equal to the future requirements of the superannuation recipients, who may be on the society at any particular time." Mr. Steele tells us, however, that the miners are always "specially ready to make any extra contribution to the superannuation fund"; and he also states that such corporate provision is the only popular form of insurance.

9134.

9341-3.

9157.

9198.

*Value of Friendly Societies as preventing Pauperism.*

Brabrook,  
11,239.  
Watson,  
11,613.

232. The value of the work of friendly societies for the prevention of pauperism is illustrated by the limited extent to which their members come upon the Poor Law.

Owen,  
201-5.

233. A Return was issued in 1891, showing the number of persons in workhouses on the 31st of March 1891 who, having been members of a benefit society, had then from any cause ceased to be members. "The result shown by the Return," we were told by Sir Hugh Owen, "is this: the total number of indoor paupers who had ceased to be members of benefit societies was 14,808; 10,215 by reason of non-payment of contribution, or of withdrawal or dismissal, and 4,593 through the breaking up of a society. Of the 4,593, 1,583 had been members for less than 10 years; 1,216 for 10 years and less than 20 years; 955 for 20 and less than 30 years; 814 for 30 years and upwards; and 25 for a period not known." In commenting on the Return, Mr. Brabrook points out that if it were correct it would show that for every 10,000 members now in registered friendly societies there are in workhouses 26 persons who have left their societies, and 12 whose societies had broken up. He thinks, however, that even these low figures give a misleading impression, first, because the answers of paupers on such a matter are untrustworthy, and they may use the words friendly society very loosely; and secondly, because societies very often break up for reasons other than financial failure; while, as we have seen, lapses very generally take place a year or so after admission. We agree with Mr. Brabrook and Mr. Wilkinson that this Return is very far from showing, as the former tells us it is often used to show, "a failure of friendly societies to fulfil their duties to their members": on the contrary, it seems to us to furnish strong testimony to the success of their efforts in reducing pauperism.

Brabrook,  
11,050-6.  
11,051.

Wilkinson,  
5827.  
Brabrook,  
11,051.

Stead, 12,864.

12,395.

Stead,  
12,528-35.

234. We may next refer to the figures submitted to us by Mr. Stead as to the numbers of Foresters receiving Poor Law relief of any kind. He tells us that, out of 526,000 English members to whom the returns he has received relate, 490 only have applied for Poor Law relief during the past five years, an average of under 100 per annum: while in Wales, out of 23,000 members 8 only sought relief in the whole five years. Mr. Stead thinks even these figures do not fully show the extent to which members have kept themselves independent of the Poor Law, as the courts and lodges from

which he received no replies had presumably no cases to report. Even if it be assumed that the majority of these are over 65 years of age, and they are taken as a percentage of the numbers of English and Welsh members, about 10,000, who have attained that age, the figures are still highly satisfactory.

235. There can be no doubt that in general, as Mr. Brabrook says, "The man who practises providence in one direction, and becomes a member of a friendly society, is not an improvident man in any other sense of the word, and he looks forward to old age as well as to sickness, and endeavours to provide against it by opportunities independently of his membership of the friendly society."

*Extent to which Working Men are able to join Friendly Societies.*

236. We have had striking evidence as to the wide extent to which working men of all classes, and notably agricultural labourers, are able to join friendly societies. Mr. Brabrook, the Chief Registrar, has told us "I have a strong conviction that . . . nearly all those [of the artisan and labourer class] who are in steady employment are members of some friendly society of some sort or other." Mr. Watson thinks rural labourers have difficulty in providing the necessary payments, but he refers to the very large extent of sickness insurances in the agricultural county of Dorset, and to the success with which the Stoke and Melford Society in Suffolk has provided old-age benefits. It has been said that this society is largely subsidised, and contains many members not labourers; but Mr. Edwards has told us that the young agricultural labourers in Norfolk are now very largely joining good societies, although many of the older men have been in bad ones that have failed; and Mr. Hart's account of the Dunmow Society clearly shows that old age as well as sickness provision is within the means of almost all rural labourers, at any rate in youth.

237. Perhaps the most remarkable evidence we have received on this subject is that of Mr. Stead, the Secretary of the Order of Foresters. Being asked "Have you any general idea of what class of persons are unable to avail themselves of the benefits of friendly societies?" he replied "I should think the only class are those who are not qualified, by reason of their ill-health, and those who are too old. We take them up to 40; and they must be healthy. There is no bar to prevent them joining the Order, except want of disposition to do it." And to a further question, "Could you quite safely say that there is no class of persons who are so ill-paid that they could not afford to join friendly societies?" he answered, "No, sir, there is not a class which cannot. Some of our best courts are in the agricultural districts, where the wages are the lowest; some of our best courts are in Suffolk, Dorsetshire, Hampshire, and other places like those. I can speak of that from knowledge." And as regards the separate old-age provision, to which he looks forward, he has said, "At the younger ages the increase in the provision is so small that it would hardly be felt; and, as I very often put it, when working men, 30 years ago, could pay their contributions for sick and funeral benefits, surely in these days, when wages are much higher than they were 30 years ago, they can afford a few pence in addition to pay for their pensions."

238. Other witnesses have spoken in a different sense. Mr. Hardy, for example, is of opinion that friendly societies taken altogether include not more than one-third or one-fourth of the workers, and that "nothing that the friendly societies could do, even if their finances permitted it, would touch the mass of the population of this country." And Mr. Manley says: "There are a great many men in London who cannot spare a sixpence a week or a penny a week from their earnings." He thinks that in the country conditions are more favourable, as the people "are fixed in their particular localities," but "in the large towns," he says, "we are shifting about from one place to another," and "the earnings are very uncertain; a man never knows one week where he will be the next."

239. The migratory population of large towns is, we fear, very difficult to reach, but the balance of evidence is on the whole strongly in favour of the view that working men in any regular employment can make provision in friendly societies, and are doing so largely and in rapidly increasing numbers.

240. But there is unfortunately no doubt that women have, at present, very little opportunity for making a similar provision. Mr. Brabrook recognises the great importance of the movement in favour of admitting women to such societies generally.



and he tells us that the Foresters have recently established some Courts for females (of which Mr. Stead gives details); and that the Manchester Unity have also resolved to allow female lodges, or female membership in lodges. He also says that "the temperance orders have for some time consisted to a considerable extent of female branches and mixed branches." Mr. Watson, who thinks that the women's lodges, in view of the social meetings, should be "separate societies attached to the present affiliated institutions," has given us facts as to one or two existing female societies which he says though small are generally solvent. The development of friendly societies for women appears to us extremely desirable, and we note with pleasure that the great Orders are now giving the subject their attention. We may notice Mr. Fatkin's statement that, although women have at present few opportunities of joining friendly societies other than burial clubs, it is very rare that any aged widows come on the poor rates whose husbands have been members of such societies; and also that there is a tendency among the working classes to make better provision for their widows than formerly.

241. Friendly societies usually require candidates for membership to pass a medical examination before admission, and some societies, as we have been told, exclude members of unhealthy trades. Mr. Grout has submitted a proposal for the establishment of a State-aided sick club, which persons either medically unsound or engaged in unhealthy trades can enter at the ordinary rates. Some of the difficulties involved in connexion with such a club were indicated in examination; but the question is one which does not come within the scope of our inquiry. We may however remark that, as Mr. Cardin has stated, small life insurances as well as annuities can be obtained through the Post Office without medical examination.

#### *Concluding Suggestions as to Friendly Societies.*

242. Having thus summarised the somewhat miscellaneous evidence we have received in regard to friendly societies, we would refer to some points in the Friendly Societies Acts, a consideration of which is essential to our purpose. By those Acts\* the objects of friendly societies are stated, and old age is defined as any age after 50; provision is made for the membership in adult societies of minors under the age of 21 but above the age of 16, and restrictions are placed on the insurance of children. The bearing of these Acts upon our problem is evident. The friendly society, as defined in Section 8, provides all the chief means of insurance, that is to say, for the support of members and their relatives as specified; for the support of members during sickness, or other infirmity, and in old age, and for the contingencies of widowhood and orphanage; for funeral benefit; for endowment policies and for fire insurance. But as Section 15 and the evidence show these societies are now divided into adult friendly societies with members not less than 16 years of age, and usually older, and separate societies consisting wholly of members under 21 years of age. Thus insurance at the earlier ages is entirely dissociated from insurance at the later ages. And infantile insurance (Section 28) is also entirely separate, and placed under special regulations.

243. On the other hand, it is manifest that a simplification in the arrangements for providing for old age through friendly societies is necessary. Thus, to state briefly the main points, it is clear that a very small weekly payment at an early age provides a considerable pension at 65. The number of members of juvenile societies, i.e., of persons desirous of insuring at an early age, is increasing rapidly. Some of the societies are exceedingly rich, and save considerably out of their income. All classes, working men and labourers, belong to these societies, and it would seem that, whether maintained in old age from their sick funds or not, their members very seldom apply to the Poor Law for relief. The management of the societies is continually improving. Founded at a time of "statistical darkness," they now enjoy the benefit of greatly extended actuarial experience, their financial position is being gradually improved, and with higher wages and lower prices the means of making provision for old age has, in spite of all drawbacks, greatly increased. As we show later on, deferred annuities apart from other benefits are not popular, while in the friendly society provision can be made for old age in conjunction with sickness and death insurance. It is true that heretofore comparatively few have taken advantage of the means of provision for old age placed at their disposal by the

\* The Friendly Societies Act, 1875, Sections 8, 15 (8), and 28; and the amending Act, 1887, section 5 (2).

large federated societies, but if there is a genuine demand the friendly societies would, 219.  
on the grounds we have stated, be institutions well fitted to meet it. Accordingly  
we think that the friendly societies, more especially the great federated societies,  
should be encouraged, as far as possible, to undertake, as part of their system, provision  
for old age.

244. But their endeavour to assume this position is at present, in our opinion, Brabrook,  
needlessly checked by various restrictions. An insurance at an early age on the lines 11,276.  
suggested by Mr. Sutton is not now possible. Such an insurance would now have to  
begin in a juvenile society, and then be broken off at the age of 21; and then a new  
insurance would have to be taken up in an adult society. Again, if the insurance be  
made in a juvenile society it must be an insurance against sickness or death before that  
age only. It is clear, therefore, that at present members of friendly societies, however  
much they may wish to do so, cannot contract for old age insurance in their own  
societies on terms nearly so beneficial as those which they would enjoy if the juvenile  
and adult societies were fused, and all restrictions of age removed. Further, old age,  
as we have seen, is, according to the Friendly Societies Act, any age after 50; and  
at present friendly societies give sick pay in lieu of a definite annuity or old age  
allowance over 65, a method which from the actuarial point of view is extremely  
unsatisfactory. As has been pointed out, provision for old age should be made  
specifically for old age, and there must be a double insurance for sick pay up to 65  
years of age, and for an annuity after 65. A change of this kind can only be 220.  
introduced by degrees, but it is clear that, until it is made, old age insurance in Sutton,  
the friendly societies cannot be placed on a good footing. 11,357.

245. We would accordingly recommend:—

1. That section 8 of the Friendly Societies Act, 1875, should be amended by the  
word "sixty-five" being substituted for the word "fifty" in the phrase "old  
age (which shall mean any age after fifty)."
2. That the Act be amended so that after a certain date members who join a society  
should be enabled to insure for sick pay up to 65, and for an annuity after  
that age, but not for sick pay throughout life.
3. That section 15, sub-section 8, of the Friendly Societies Act, 1875, be amended,  
so that thus all restrictions on the age at which persons may join a friendly  
society may be removed.

#### (b.) SAVINGS AND ANNUITY PROVISION THROUGH THE POST OFFICE.

246. The increasing ability of the working classes to make provision for other than the  
immediate needs of life has been well shown by the evidence in connexion with benefit  
societies, which we have now been considering; and it has been seen that provision  
for old age can be made through such societies for very moderate payment: thus 5s. a  
week at 65 can be secured, as Mr. Watson told us, by payment of less than 3d. a week,  
beginning at age 18, and the payments needed are much less if begun in childhood.

247. There is, however, another way in which direct as well as indirect provision for  
old age can be made, viz., through the agency of the Post Office Savings Bank. Mr.  
Cardin and Mr. Lang have given us an account of the provision made by that Depart-  
ment, especially in regard to annuities, and have shown the efforts made to remove  
any obstacles that prevent the public taking full advantage of the facilities which are  
offered.

248. The insurance and annuity system of the Post Office, which was introduced in Cardin,  
1864, was widely extended by the Government Annuities Act, 1882. This Act was mainly 13,381.  
due to Mr. Fawcett, then Postmaster-General, whose attention, says Mr. Cardin, "was  
drawn to the fact that the then existing system of life insurance and annuities was  
"very little used, or comparatively little used; and he was very anxious to find out  
"the causes of the system not being used, because he was very strongly of opinion  
"that the Post Office, being a public institution, should be available throughout the  
"country for the purposes of this class of thrift. He accordingly considered how  
"matters might be improved, and he obtained a Select Committee of the House of  
"Commons, of which he was Chairman, to inquire into the question generally. The  
"present system was submitted to that Committee, and the result was the passing of  
"the Government Annuities Act of 1882." That Act provided (1) for insurance of a  
lump sum, not exceeding 100l., at death or at a given age, by payments beginning at 13,384-8.  
any age from 14 to 65; and also from 8 to 14 if the sum insured does not exceed 5l.;  
and (2) for annuities, immediate or deferred, not exceeding 100l., to be purchased by 13,463.  
any person not under the age of five. The deferred annuities can be purchased under 13,594-8.

13,461. two tables, according as the money is returnable or not returnable. An insurance or annuity can be obtained either by annual payments, or by one single payment, as " Mr. Fawcett felt very strongly that one of the reasons why a poor man might not insure or purchase old age pay was a disinclination to saddle himself with the obligation to pay annually through life a stated sum." All the insurance and annuity business is conducted through the medium of deposits in the Savings Bank, and thus savings to pay future premiums can be accumulated as most convenient. The limitation to 100*l.* is fixed by Parliament, and though the Post Office would have no objection, we are told, to its increase, there would, of course, be strong opposition to any such extension as would enable the Post Office to undertake general insurance and annuity business.

Cardin,  
13,390-3.  
App. VIII.

249. The increase of business resulting from this Act has not been as great as was expected. As will be seen from the tables submitted by Mr. Cardin and Mr. Lang, which are printed in the Appendix, the number of deferred annuities purchased in the nine years since the Act came into force were 820 on the returnable scale and 360 on the unreturnable, as against 331 and 170 respectively in the nine preceding years. Thus, although the number of deferred annuities purchased has more than doubled in the second period, the total is comparatively small, and in the year 1892, the last for which the table gives a complete return, the numbers, although higher than in any previous year, were only 167 and 47 respectively. Various causes are mentioned as contributing to this result. The chief of these is undoubtedly the general unwillingness to purchase deferred annuities, which, as Mr. Cardin states, is not confined to the Post Office or to the English nation. Of this we shall speak in more detail later. The other main obstacles to success that have been mentioned to us by various witnesses are the high scale of charges; the real or imagined danger that the affairs of depositors may, especially in rural districts, become known to their neighbours; the absence of sufficient publication of the advantages, and the indisposition of people to make payments unless they are collected at their doors; and the difficulty the poor have in understanding the complicated tables and forms.

Cardin,  
13,572-9.  
Allen,  
16,670-3.  
Hill, 10,567.  
Bury,  
4511-23.  
Bartley,  
8759-61,  
8894.

Fatkin,  
17,937.  
Cardin,  
13,394.  
13,491-7.

Lang,  
13,132-4.  
Cardin,  
13,444-6.

Hill, 10,597.

10,567.

250. As to the first of these points, which Mr. Fatkin in particular has illustrated in some detail, Mr. Cardin recognises that the premiums are rather high, but he has told us that the tables are being revised by a Treasury Committee. It must, however, be borne in mind that, if the annuities are to be guaranteed by the State, and are not to involve a loss, the premiums must be somewhat higher, or, which amounts to the same thing, the rates of interest somewhat lower, than in cases where there is not the same absolute security. Mr. Lang suggests that the State should encourage purchasers of annuities by allowing a higher rate of interest than the  $2\frac{1}{2}$  per cent. now fixed; and Mr. Cardin thinks that if any State aid for the aged is thought desirable it might best be given in the form of special deferred annuities, say, for 5*s.* a week, to be issued to the working classes at reduced rates, through the agency of the Post Office, which has the machinery ready for carrying on such business. But the limitations of income which he suggests, and the grant of State aid only to purchasers of Post Office deferred annuities, to the prejudice of all other forms of saving or thrift, would be attended with special difficulties. As to the general question of low interest given by the Post Office, we may note that Miss Hill in the course of her evidence has said: " I have been remarkably struck by the way in which the low interest of the Post Office Savings Bank does not discourage people the least in the world, and by the way in which if you undertake to collect the savings of the people without any interest at all, just so that they amass the money, they are just as pleased and grateful as if you gave them an unnatural bonus."

Cardin,  
13,507-22.

Lang,  
13,398.

251. The danger that proper secrecy may not be observed is one to which special attention has been drawn, but, as Mr. Cardin shows, every effort is being made to provide against it; for example, local postmasters are not allowed to keep any record of the deposits they receive; the envelopes are constantly being changed, and acknowledgments can always on request be left till called for at the post office; and in all except small country offices saving bank business is only transacted by one individual. Moreover, if a depositor fears that the shopkeeper who may keep the post office in his own village can acquire some knowledge of his concerns, he can always, if he prefers, do his business at the post office of a neighbouring village.

252. The want of sufficient publication of the benefits is felt to be a special difficulty. 13,417-31.  
 Mr. Lang suggests that a power should be given to pay commissions to other than Post Office servants; and that managers and teachers of schools should be asked to act as agents for the Post Office for annuity and insurance as well as savings bank business. He has illustrated the great value of their agency in encouraging thrift in children by the system of savings banks deposits through "stamp-slips," when school fees were discontinued; as to this he says, "the popularity of the scheme is thoroughly established, and the great advantage of familiarising the children during school life with the methods of the Post Office Savings Bank has been secured." Mr. Lang thinks the agency of school teachers might usefully be extended to other persons than the children, and he tells us that the question of advertising in railway and police stations, and in factories and workshops, is being considered. The agency of employers and friendly societies is allowed under the present regulations, but there are difficulties in each case. We feel that all possible means should be employed to secure a full knowledge on the part of the people of the advantages conferred by the system, the want of which, Mr. Lang has told us, "is a great drawback to the success of the Post Office business."

253. The complication of forms and the large amount of small print are objections which have been frequently and forcibly urged against the Post Office system. Mr. Cardin and Mr. Lang have pointed out in their examination that a large variety of benefits cannot be indicated properly in any very simple table, and they have shown that large posters as to the main points are being widely issued, and that the importance of simplicity is fully appreciated by the Department. It appears to us very desirable that a few typical rates should be published with special prominence, such, for example, as those for lump payments or pensions of 5s. a week at 60 or 65, purchasable by single or periodic payments at such ages as 5, 14, 18, and 21: and the amounts which if gradually accumulated in the Savings Bank will buy a pension of 5s. a week at 60 or 65. If the working classes felt that they had control over their own savings, collected in the savings banks either directly or by means of the friendly societies or other agencies, they might be disposed to look with favour on the purchase of annuities out of those savings when they reach advanced ages.

254. As regards the two points we have last been considering, we think the following remarks made by Miss Hill are of special interest, as showing the appreciation, by one so familiar with the poor, both of the difficulties of the situation and of the efforts which are being made to meet them:—"People have been long struck," she says, "with the great difference between the contributions to the burial societies and other forms of saving, and I believe myself, and I think a good many people share the opinion, that it is a great deal because of the collectors going from door to door, so that the twopences and the threepences are picked up; and the same system has been adopted with the use of the slips for the Post Office by ladies visiting from room to room, and very satisfactory results are being arrived at. A great deal of money has been collected where that is done, and also I am very glad to see that quite lately the more important rules have been printed in large print in the beginning of the Post Office Savings Bank books. That quantity of small print is a great terror to people, they do not read small print well, and though it may be legal to have it all there, it is much better to relegate it to the back of the book. Anybody who knew anything of the poor would feel that immediately, and would print in rather larger type the rules that they will want every day. And, of course, keeping the savings bank open till 8 o'clock will make a difference. I think they know they are safe; I think they quite believe in their safety."

255. Mr. Bartley also speaks, from his special knowledge of the habits of the working classes in regard to saving, of their disinclination to go to a Post Office and make their payments. He tells us that he has found that "people preferred to pay a penny to a society at the door than a halfpenny if they have to take it round the corner to the Post Office, although they have absolute security in the one, and they are not absolutely secure in the other." He points out, however, that there are serious objections to the system of travelling collectors, the chief of which is the great cost of management involved, amounting, as we have been told, in the case of the Prudential Assurance Society and others, to about 40 per cent. of the contributions. As we have seen, the Post Office are making efforts in various ways to meet the difficulty of collection: and Canon Blackley has urged that the saving stamp system, to which we have referred, could be extended for insurance purposes

by the agency of letter carriers, so as to be, at a nominal cost, as effectual as the system of paid canvassers adopted by such societies. We are informed, however, that the systematic employment of postmen as canvassers in the manner Canon Blackley contemplates would materially interfere with their ordinary duties. We note that Mr. Cardin in his evidence quoted an extract from the report of the Select Committee of 1882, with reference to the employes of the Post Office receiving money on behalf of the Savings Bank:—"It has been suggested that letter carriers might be employed in this way, but your Committee think that this would be undesirable, on the ground that it would tend to the neglect of the work for which they are primarily appointed, namely, the delivery of letters." This and the other objections, which Mr. Cardin says make it undesirable that postmen should receive savings voluntarily tendered to them, would clearly apply with far greater force to their active employment as canvassers; but there seems no reason why they should not supply "deposit cards" to which postage stamps may be attached, and sell the stamps to those who desire to accumulate savings in this way.

Cardin,  
13,566-8.

Lang, 13,400  
-16.

13,432.

13,587-91.

256. We have had interesting evidence of the extent to which certain classes of Post Office servants have recently been induced to purchase what are known as "endowment insurances," by annual premiums for a lump sum at a given age. Such insurances under present arrangements can only be made to mature at the age of 60, but it is suggested they should be obtainable for other ages. As Mr. Lang has said, these insurances were largely purchased with the object of enabling the buyer to start some business on leaving the public service, and their popularity seems to show that the command of a capital sum—which can, of course, be also obtained by accumulation in the savings bank—is preferred to an annuity.

13,436-7.

257. Mr. Lang has further suggested that the annuities might with advantage to the industrial classes be payable monthly instead of half-yearly as now. We fully agree that the more frequent payment would be very desirable.

258. The evidence of Mr. Cardin and Mr. Lang not only shows the earnest efforts which are being made through the Post Office to facilitate the purchase of annuities, but it illustrates the services rendered by that Department in the encouragement of saving generally, and especially among the young by co-operation with those concerned in education. We shall refer presently again to this point, to which we attach the greatest importance.

#### (c.) UNPOPULARITY OF DEFERRED ANNUITIES.

Bartley,  
8108-11,  
8189-93.

259. It has been generally agreed by the witnesses who have spoken on the subject that deferred annuities are at present unpopular, not only with the working classes, but with every section of the community. Mr. Bartley's evidence is particularly instructive on this point. The fact is illustrated by the very limited success of either the friendly societies or the Post Office, in spite of the efforts which the latter in particular has made, in inducing persons to provide in this way for their old age. It is only when the deferred annuity is an integral part of some more widespread benefit, as in the case of the trade union superannuation funds, or such societies as that which Mr. Hart has described, that it is used to any wide extent.

Hart,  
11,987-90.

Cardin,  
13,488.

260. Accordingly, alternative benefits are very generally offered, provision being made for the return of contributions, or for some aid to widows and children, in case of death before the age at which the annuity matures. The annuity is then described as on the returnable scale, or, shortly, as a "returnable annuity." Such annuities are issued by the Post Office, and are proposed by Case II. of Mr. Chamberlain's Scheme; and they of course involve a higher contribution than is needed when no alternative benefit is allowed.

Blackley,  
12,831-5.

261. Canon Blackley has stated his opinion that the introduction of tables for returnable annuities has been very harmful, as leading to the mistaken feeling on the part of many that they can really obtain two benefits at the cost of one. He refers to a letter just received from "a very intelligent working man, a working man of eminence," to the effect that "the only way in which they could expect any good would be that they should be able to obtain a returnable pension at non-returnable rates." This he quotes "as not only a fallacy, but as an example of ignorance that has been so very widely spread even among intelligent men, that they are not willing to hear of anything

“that is not returnable.” And he goes on to say, “There is no such thing as insurance upon returnable scales; it is only deposit. . . . There is and can be no true insurance whatever without the sinking of money for its purposes.” Mr. Brabrook, Brabrook, 11,084-6. fully agrees with this view, but he approves of returnable annuities as the only ones that people can be induced to purchase. “Practically, of course,” he says, “leaving out the element of forfeiture makes it merely a matter of saving; and the member might just as well put his money in the savings bank, or invest it in any other way for himself, as give it to his society to do. But I think the difficulties in the way of inducing the working man to sink his money on a long-distant contingency are so great that it is only in the direction that I have suggested that you may expect to attempt to do it.”

262. But the general advantage of deferred annuities has been much questioned by several witnesses, such as Canon Bury, Mr. Mackay, and Miss Hill, who has strongly urged the greater advantage of other forms of saving or indirect investment: “They feel,” she says, “that if they invest their money in other forms, it brings in a better and happier return. They prefer educating their children well, and getting them into better positions; or buying a small business, or having a little house, or getting a quantity of furniture, or something which they have, and have to leave, and to give and to use.” Mr. Fatkin, who has had special experience of working class thrift movements in the North of England, is strongly of this opinion, and has laid much stress on the dislike of working men, especially when they reach old age, to parting with the capital of their savings. He tells us that while still in middle age they like to be able to draw out small sums at will on emergencies, but that “when a man arrives at 65 years of age, he will suffer any amount of deprivation before he will consent to reduce his little stock of money. He has no hopes of replacing it like the younger man. I know that it has been argued that a man has no use for his money after death; but a working man who has accumulated a little capital has as much pride in making a will, and leaving a little money to his descendants, as the owner of broad acres of land and the millionaire have, in leaving their wealth to their representatives.” Bury, 4248-57. Mackay, 9824-7. Hill, 10,463-4. 10,672-9. Fuller, 2334. Fatkin, 17,930-6.

263. We are convinced that indirect modes of provision for old age are of at least equal value to the direct provision by annuities; and that any legislation which would tend to the discouragement of the former is to be deprecated. Even where there are provisions for return in case of premature decease, a deferred annuity must still expire with the death of the recipient. An investment of this kind has an appearance of selfishness, unless in special circumstances which cannot in general be foreseen at the early ages at which alone annuities can be cheaply purchased.

264. The case of sickness is not parallel, as it is a much more uncertain contingency, and is largely independent of age both as to period and extent. Accordingly, the propriety of direct insurance against sickness (without subsidy or alternative benefit) has, as we have seen, received a recognition among the working classes which is not only already wide spread but is rapidly developing.

265. The evidence tendered on behalf of the Post Office and the friendly societies shows clearly that there are at present many opportunities for the purchase of deferred annuities; and the fact that as compared with insurance against sickness they are almost totally neglected points, we think, less to the need of artificial inducements to their purchase than to a general feeling that they are not a desirable form of investment.

#### (d.) INDIRECT FORMS OF OLD-AGE PROVISION.

266. As we have seen in discussing the question of assistance of the aged by relatives in the part of our report relating to Poor Law, the value of expenditure in educating and improving the position of children is on all sides admitted. Such expenditure may well be regarded as an indirect form of provision for old age, if it is felt, as it unquestionably ought to be, to entail a corresponding duty on the children to assist their parents when they grow old. Similarly, the provision of comfortable homes, and the effort to make bright and happy the lives of the young, are deserving of the greatest encouragement; there are multitudes of such homes, Miss Hill tells us, among the poor, and they depend not on class but on character. Hill, 10,537-43.

267. Then, again, there is the vast accumulation of savings which are invested in various co-operative and industrial societies, in savings banks, such as the penny bank of which Mr. Bartley has given an interesting description, or, with absolute security guaranteed by the State, in the Post Office Savings Bank. The aggregate funds of the various societies and savings banks coming under the cognizance of the Friendly Societies Office exceed, as Mr. Brabrook has told us, 200,000,000*l.* Savings accumulated in these ways are available for assistance in old age as well as for other emergencies of life.

Bartley,  
5161-5.  
8113.  
Brabrook,  
11,029.

Booth,  
11,022-3.  
Bartley,  
8729.  
Walker,  
7081.  
Hill,  
10,559-62.

Fuller,  
2334.  
Webb,  
15,188-94.

268. We have had remarkable testimony to the large and increasing desire on the part of thoughtful young men, especially in the country, to achieve independence of the rates. Speaking of the poorest agricultural labourers, Miss Hill says, "I have seen wonderful things done by them; I do not know how they do it, but they certainly do both save and support themselves and bring up their families in ways that show that it really does more depend on management, on thrift, on industry, on economy, than on large wage; and if they can do it, surely the large bulk of our people can do it." "I do not know one," she continues, "who provides his pension, but I know several who have money laid by, and whose grown-up sons and daughters would only be too proud to help them, and who belong to friendly societies, and have provided a little money laid by, and so on; I know such, and if one knows that they are there, one cannot doubt that it is possible." We may perhaps be allowed to refer specially to the account which Mr. Webb has incidentally given of his own career as illustrating the marked success which may attend the efforts of an industrious and energetic working man to make himself an assured position.

Davy, 1842-3.  
Phelps, 4018-24.

269. In connexion with the general question of the power of the poorer classes to provide for old age we have noticed with special interest the evidence given, for example, by Mr. Davy and Mr. Phelps, that scarcely any total abstainers from alcoholic drink are found among those in receipt of relief.

Chamberlain,  
12,176.

Hill, 10,581.  
Bartley.

Hill, 10,694.

270. We fully agree with the view put forward by Mr. Chamberlain in his evidence that it is not reasonable to regard total abstinence as a necessary condition to providence in the working classes, and that some expenditure on drink is by no means incompatible with thrift. It is excessive and not moderate drinking that is injurious. These facts are remarkably illustrated by Mr. Bartley: "I was once" he says, "in one of our penny banks, and a man came in with a shilling, and he threw the shilling on the counter, and he said to the clerk, 'Take two pots.' The clerk without a word took the shilling, put in eightpence, and gave the man back fourpence, which showed that the man measured his money by pots of beer, and that it was a regular understood thing in the branch. I think that that did indicate that a good deal of the money must come from the source that would otherwise go to the public-house." It is also doubtless the case that intemperance is sometimes a consequence as well as a cause of misfortune, though we note that Miss Hill said when asked her experience on this point: "It is very difficult to say. I should not like to generalise; it is not generally the form in which it comes before one."

Davy, 1842.

271. The real importance of the fact that total abstainers are so seldom found among paupers is, we think, best explained in Mr. Davy's words: "I do not in the least say that it is the duty of a man to become a teetotaler; the lesson that I deduce is, that if a man has sufficient grit or backbone, or self-denial to be a teetotaler, that man will not become a pauper." It is not the actual abstinence from drink, but the strength of character it indicates, which is so sure a preventive of old-age pauperism. In the same way the fact that so few members of friendly societies come on the rates is due not merely to their being insured against sickness, but to the general habit of providence which is shown by such insurance.

Brabrook,  
11,053.

Phelps,  
3902.  
Bury,  
4224-5.  
Methuen,  
5556-9.  
Drummond,  
10,814-6.  
Bartley,  
8781.

272. The general growth of this spirit of providence, and the improvement of the condition and standard of comfort of the working classes in recent years, has been widely illustrated throughout our evidence. We have already seen the large extent to which they can and do join friendly societies; and we may refer specially to the testimony of Mr. Phelps, Canon Bury, Lord Methuen, Mr. Bartley, Mr. Drummond, and Mr. Fatkin as to their general progress. Some remarks made on the subject by Mr. Bartley, whose experience in connexion with the penny banks is of special value, may be usefully quoted here:—"I think," he says, "to a very great extent provision for old age is more or less a matter of habit. I can only give my own experience. Persons of the very smallest means do save an amount which it would be very remarkable to believe, possibly,

“ that they could save; but those who are careful and thrifty, and do not drink to excess, do save sums of money (I see it continually), in a way that I should consider myself in the abstract as almost incredible”; and again, “ There is, no doubt, a great movement going on in which wages are going up, even at the bottom of the scale; the division of the results of industry is more even; there is no doubt all the statistics of the income tax and other returns show that the larger incomes are less, and that the amount of interest in profits is more divided; and I think that with these changes going on, while at the same time you are encouraging the habit of thrift, the result will ultimately be this, that the great bulk of the people will provide for themselves.” On the other hand it is stated, and we believe, that the old themselves are at a disadvantage under modern conditions of industry, being unable to adapt themselves to new methods or to keep pace with the greater speed demanded, especially in connexion with machinery.

Bartley,  
8731.Fatklin,  
17,941.

273. There is no doubt that those who are now aged are in a position of special difficulty, as they had not the same opportunities in their youth; but we have given in our remarks as to the general character of pauperism reasons which lead us to think that the number of this class who are destitute, while still unfortunately very large, has relatively decreased, and we have also indicated the methods of administration of Poor Law relief by which, in our opinion, provision can best be made for assistance in such cases.

274. Before leaving this branch of our subject, we desire to express our strong sense of the value of inculcating general habits of thrift in the young, and our appreciation of the efforts which, as we have seen, are being made in this direction through juvenile lodges or branches of friendly societies, and by the active agency of school managers and teachers with the hearty co-operation of the Post Office and the Education Department. The encouragement of thrift among children was specially urged in the report of the Select Committee which considered Canon Blackley's scheme, and we ourselves regard its development as of the first importance to the future welfare of the nation.

### III. SCHEMES FOR THE PROVISION OF ASSISTANCE FROM PUBLIC FUNDS OTHER THAN POOR LAW RELIEF.

275. We now come to the consideration of the various schemes which have been laid before us for the provision of assistance for old age to be derived wholly or partially from public sources, but to be independent of poor law relief. Of these schemes the two of primary importance are those identified with the names of Mr. Booth and Mr. Chamberlain. We propose first to discuss Mr. Booth's scheme and others which more or less resemble it in so far as they contemplate that the pensions shall in general be given without contribution; and afterwards to consider Canon Blackley's scheme for universal compulsory insurance, and the scheme of the Parliamentary Committee, as laid before us by Mr. Chamberlain, for State-aided insurance.

#### (a.) MR. BOOTH'S SCHEME.

276. Mr. Booth proposes that, subject to certain limitations, which it is not necessary here to discuss, every person, male or female, on attaining the age of 65 years shall be given for the remainder of life a sum of 5s. weekly out of public funds. That this proposal would be widely popular there can be no doubt, and many of the witnesses who have come before us, especially among those representing the working classes, have strongly urged its advantages; particularly if combined with provision for State accumulation of savings to be added to the pension. But there are on the other hand many serious difficulties in the way of its adoption, which we propose to consider in detail.

Manley,  
16,501-16.  
Pitkin,  
14,255-6.  
Burton,  
16,227-34.  
Jephcott,  
14,725-36.  
Hardy,  
11,774.

277. The first objection which presents itself is the enormous cost of the scheme. Mr. Booth himself admits that the immediate cost of the pensions in England and Wales alone would be nearly 18,000,000*l.*, and if Scotland and Ireland were included would reach 24,500,000*l.*; while the direct saving as regards poor law expenditure in amounts actually spent on the aged is estimated by him as not more than 2,000,000*l.* The cost would, of course, be materially reduced if a later age, such as 70, were proposed; but on the other hand if the age were fixed earlier, as many desire, it would be very largely increased. Mr. Booth proposes that the bulk of this very large sum should be raised by equitable taxation in such a manner that “ every one should pay in proportion to

Booth,  
10,887-95.Crompton,  
17,559.



10,911.  
10,922-3.

what he earns." He has made some suggestions as to the taxes to be imposed with this object, but does not attach importance to their details; and he recommends that, in view of the saving in cost of pauperism, a small portion of the whole should be paid by a subvention from the poor rate. The probable cost of administering the scheme is regarded by him as very small, but others anticipate that it would materially add to the outlay required.

Hunter.

278. It would no doubt be theoretically possible, as Mr. Hunter has illustrated in his evidence, so to adjust the incidence of taxation or rating needed to obtain the funds required for Mr. Booth's (or any other) non-contributory scheme as to make its direct cost to the working classes less than that of the contributions which would be required under a scheme of assisted insurance such as Mr. Chamberlain's. But it must be remembered that the direct payments in the latter case are not made by way of taxation for the benefit of the community, but of insurance for the benefit of the individual contributor; and that it is only the supplement by the State of the insured benefit which is parallel to the pension given under a non-contributory scheme. The fact that in certain cases the contributor may receive no benefit from his payment would not, even in the case of a compulsory scheme, make that payment a form of taxation. Insurance, as Canon Blackley has pointed out, necessarily implies a risk: a man is no more taxed because he insures against old age, and does not reach it, than if he insures against fire and his house is not burned, or for a sum at death, and lives to extreme age: such contingencies being taken into account in estimating the amount of the premiums to be required.

Blackley,  
12,835,  
12,989-90.

Manley,  
16,496.

279. And even though it might be possible so to levy the immense sum which would have to be raised by taxation under Mr. Booth's scheme that very little of the charge would fall directly on the working classes, such an adjustment would in our opinion be far from equitable, and would destroy that principle of indirect contribution which many of its advocates regard as the moral justification of the scheme; and it would, moreover, throw on property and industrial enterprise a burden so excessive that its effect could not fail to be felt most severely by all classes of the community, including the working classes themselves.

Booth,  
11,001.

280. Even if the scheme were free from the objections on economic grounds which have been urged against it, we cannot agree that the evils of aged pauperism are so grave, and the prospects of meeting it in other ways so hopeless as to justify the enormous expenditure which it is admitted would be involved; or that, if so vast a sum were at the disposal of the State for public purposes, it could not be more usefully employed.

10,913.

281. Mr. Booth himself allows that "only if it can be fairly held that universal pensions would have no adverse effect on work, wages, thrift, self-respect, and energy, and if it can be shown also that, besides reducing the existing mass of pauperism and lightening much poverty outside, the whole problem of pauperism and poverty would be simplified, would it be worth while to consider whether the financial difficulties could be faced."

Booth,  
10,926-9,  
10,998.

Blackley,  
12,819.  
Mackay,  
9828.  
Booth,  
11,008-14,  
10,885.

282. The provision that the grant should be universal and could be claimed by all persons irrespectively of any test of destitution or merit would no doubt, as Mr. Booth strongly urges, distinguish the scheme from a gigantic measure of outdoor relief, and thus to some extent meet the objections raised, for example, by Canon Blackley; but, on the other hand, it involves the grant of much of this immense sum compulsorily raised by taxation to people who are in no real need. Moreover, it may well be doubted whether many would not prefer to forego the receipt of 5s. weekly from the State dependent not indeed on proof of poverty but on personal application and proof of age before the superintendent registrar; and whether it would not be felt that such a payment could hardly be dissociated from the appearance of public relief. Mr. Booth anticipates that such reluctance would only be shown in isolated cases, but allows that if it were general it would tend to neutralise the advantages of the scheme. It appears to us, however, highly probable that, if the scheme, were ever to come into operation, a very general outcry would be raised against the payment of such an annuity to persons with even a moderate competence. We have found indications of this feeling in some of the witnesses who have been before us. Mr. Grout, for example, says, "The idea of pensioning a millionaire, as I think, would simply be ridiculous." The opposite view has been clearly put by Mr. Manley, himself a working man; but although many might look at the matter as he does we fear there would also be many who, not having thoroughly studied the economic aspects of the question, would entirely

Grout,  
18,156,  
13,202.  
Manley,  
16,494-7.  
Burton,  
16,850.

fail to realise the essential importance of eliminating the taint of dependence by making the grant universal; and that the opportunity would be taken of exciting prejudice against persons in opulent or easy circumstances receiving such a pension, on the ground that they were robbing the poor of the money morally if not legally set apart by the nation for their exclusive use. In the face of such a feeling we believe that it would be soon found that so general a disinclination to claim the pension would arise that the distinction would become, as it has been put, one of classes and masses, and the scheme would thus result in that very evil which it is the special object of a universal scheme to avoid. Booth, 11,011.

283. The above considerations appear to us of such extreme gravity in their bearing on Mr. Booth's proposals that we feel that, independently of other objections which have been raised, we should not be justified in recommending their adoption.

284. We cannot, however, refrain from noticing the difficulty which might arise in obtaining any fairly satisfactory proof of age. We agree that this difficulty is not of such importance as to be of itself fatal to the scheme, but we fear that, without some costly and inquisitorial system of minute investigation admitted to be undesirable, the tendency to "make the most of their age," as Mr. Booth puts it, would be developed among persons anxious to receive the State assistance to a somewhat serious extent. Booth, 10,924-5, 10,966-8.

285. Another very material point to be considered in connexion with this scheme is its effect on wages; both generally, and in particular as regards those who have nearly but not quite attained the age qualifying for pension. As regards this special class, Mr. Booth allows that hardship might result from the competition of the State-aided persons over 65; and we may remark in passing that this would be enhanced even by the modified conditions he now suggests as to the receipt of pension by those who have recently received poor law relief. The general question of the effect on wages of a universal scheme of State pensions has been ably discussed before us from different points of view by Professor Marshall and Mr. Mackay. The subject is one of great difficulty, and we do not think it necessary to pursue it here. Booth, 10,941-3, 10,913. Wilkinson, 5851-5. Marshall, 10,270-81, 10,381-5. Davy, 1756. Mackay, 9948-83.

286. Further arguments of much weight have been urged against Mr. Booth's scheme: for example that, while a State grant of 5s. a week would weaken the incentives to thrift in early life, it would not suffice to maintain in reasonable comfort those who in old age were *bonâ fide* without any other means; and that the large majority of those who are now in workhouses are, as Mr. Hedley and Mr. Vallance have argued, persons who cannot look after themselves, and if given 5s. a week and their liberty would very soon come back to the house. There is also the probability that the sense of responsibility of relatives would be seriously undermined; while it might sometimes happen that the relatives, so far from helping the aged recipients, would appropriate their pension to their own uses, a danger which is illustrated by an incident which Mr. McDougall has given from his own experience. Hill, 10,466-7. Hardy, 11,821. Grout, 13,227-8. Hedley, 1293-4. Vallance, 2509-12. McDougall, 5046, 5091.

287. Mr. Booth himself, and the many other witnesses who have spoken in favour of the scheme, traverse most of the above contentions, but we feel that, before the scheme could be accepted, they would need careful consideration. Its irrevocable nature, and its effect upon the general financial position of the country, would also claim special attention. We do not, however, feel it incumbent upon us to examine all these points in detail, as, while we fully recognise the care with which Mr. Booth has investigated the subject, and the comprehensive simplicity and immediate operation of the scheme he has proposed, we are convinced that, in view of the grave objections earlier indicated, it could not be satisfactorily carried into practice. Booth, 10,865, 10,960-4.

#### (b.) OTHER SCHEMES NOT REQUIRING DIRECT CONTRIBUTION.

288. We next refer to several other proposals for State assistance submitted to us which resemble Mr. Booth's scheme in requiring no direct contribution on the part of the applicant, but which are not in general universal in their scope, but contemplate some tests of either income or desert.

289. Mr. Hardy, an actuary of great experience, has advocated a scheme submitted as a modification of Mr. Booth's. He suggests that "the pension right should be recognised only for the proved impecunious aged, or, (as Mr. Leslie Probyn proposes,) "by supplementing the income of any acquired property up to some reasonable limit." The pensioner is to be over 65, and is to give up all work, and the pension is to Hardy, 11,692 (end). Watson, 11,369.

- be as nearly as possible the equivalent of the present inclusive cost of the maintenance in a poor law establishment of an aged pauper, which he takes as, on an average, 10s. a week; the interest of any savings would be deducted from the amount of the pension, but Mr. Hardy points out that a man who had saved a little would be in the better position of "having the power of disposing of property to his wife or an invalid child or otherwise." The abstention from all work of pensioners, male and female, would be ensured by the supervision of their fellow workmen. Notwithstanding the able arguments which Mr. Hardy has adduced in support of his proposals, we feel that the adoption of this scheme would largely increase the dependence of the aged on public funds. The difference between such a pension and out relief would, Mr. Hardy himself says, be "none in effect but everything in sentiment;" very few aged persons would work with the promise of a grant of 10s. a week only conditioned on not working; and not many of any age would save, if they knew that their savings would during their own lifetime be deducted from the 10s. weekly they would otherwise as a matter of course obtain. Mr. Hardy has allowed that the great majority of the working classes on attaining the age of 65 would prefer 10s. on retirement to what they could earn; and if this view is correct it seems to us clear, though Mr. Hardy himself does not admit this, that the cost of the scheme must be little less than that of Mr. Booth's.
- Hardy, 11,843.  
11,827-9.  
11,705.  
11,848.  
11,824-6.
- Lansbury, 18,830-45,  
13,893-920.
290. A scheme more drastic in its provisions has been laid before us by Mr. Lansbury, who proposes that an adequate pension should be given to every individual at the age of 60; that the sum given should be sufficient to maintain the recipient in fair comfort, and that none should be allowed either to work or to retain the personal control of savings after that age. He recognises, however, that this scheme would be inapplicable under existing social conditions, and for the present he is content to support Mr. Booth's proposals.
- Grout, 13,198-201,  
13,365-70.  
Hardy, 11,934-41.
291. Mr. Grout, who like Mr. Lansbury is a London working man, has placed before us a scheme in some ways similar to that which Mr. Hardy advocated. He has, however, proposed to distinguish between London and the provinces by proposing 10s. a week for the former and some lesser sum for the latter. (The advantages of a differential rate were also recognised by Mr. Hardy, who has, however, pointed out the immense practical difficulties which would attend any variable local scales.) Mr. Grout's scheme differs mainly in not requiring abstinence from work (except in the case of disabled persons pensioned before 65) as a condition of pension; the only limitations he proposes being that the pensioner should be a working man, not having paid income tax, and that, as long as he draws pension, his earnings or income from other sources should not be more than, say, 14s. a week. He would also allow supplemental pensions in return for contributions.
- Grout, 13,171.  
13,238-45.  
13,255.  
13,171.  
13,250.
292. We cannot agree with Mr. Grout's view that pensions given subject to the above limitations would not be associated with a sort of certificate of poverty; the conditions of certain sick clubs to which he refers in illustration do not seem to us parallel, as the benefits in those clubs are given to members only in accordance with rules known to the contributors at the time when they enter. We think that many working men and women would regard a pension conditioned as proposed as involving a sacrifice of independence; and that, if the suggested test of not having paid income tax were that imposed (and the difficulties of any other test were brought out markedly in the examination) many who through misfortune late in life were in most need of assistance might be disqualified, while on the other hand large numbers who in no sense could be described as in want would be receiving assistance at the public cost. Mr. Grout has made no estimate of the cost of his scheme, but we apprehend that, like Mr. Hardy's, it would prove not much less expensive than Mr. Booth's, while lacking the elements of simplicity and universality on which Mr. Booth's claim to attention is mainly based.
- 13,363.
- Grout, 13,177-85.  
Callear, 14,903-5.
293. We may here conveniently notice a comparison which has often been drawn, notably by Mr. Grout and Mr. Calleary, between the pensions given by the State to persons who have been in its employment in the Army, the Navy, and the Civil Service, and pensions which it is suggested should be given in old age to all workers. It is argued that, as those in its direct employment have served the State, so have all workers in their working life really been in the service of society; that as Mr. Grout puts it: "the whole of the work we do, in my mind, goes wholly to the nation." ". . . I do not see that they are any more entitled to a pension than I, who "have worked in the nation the whole of my life." The answer to this seems to us to be that a worker does not work primarily for the sake of the nation, but for the sake



especially that in almshouses suggested by Mr. Beavan, were given without the present conditions of poor law relief.

Bartley,  
App. V.

297. Another scheme has been laid before us by Mr. Bartley in the "Old Age Pension Bill" which he has brought before Parliament. Shortly, it is proposed by this Bill (which is printed in full in the Appendix) to give pensions at 65 to any person who "shall not be able to earn the wages of his calling, and shall declare himself to be in need of a pension, and shall be so regarded by the local authority." The pension is to be 7s. a week to such a person (man or woman), who has never received poor law relief; 3s. 6d. a week to all persons who have partially provided in certain ways, with an addition not exceeding 1s. 9d. equivalent to such provision; and 3s. 6d. to persons deemed by the local authority to be unfortunate on certain grounds indicated.

Bartley,  
8956.

298. Mr. Bartley was examined in great detail on the grave difficulties which at once present themselves in connexion with his proposals, and in the course of his replies admitted that this Bill and another Bill as to outdoor relief "are more sketches than absolute detail; the subject is very large and will have to be carefully gone into." A careful perusal of the examination will, we think, convince every one that in its present form the scheme is not one which we could venture to recommend. The enormous responsibility as to discrimination which would fall upon the local authority (which Mr. Bartley proposes should be the County Council), the difficulty of investigating the claims of applicants as to poverty and as to merit, or of proving that they had not anywhere received poor law relief; the need of trained officers to make the requisite inquiries, if not even, as Mr. Bartley allows, of a system of passports to preclude fraud; from another point of view, the abuses that might arise through persons making use of some of the provisions of the scheme to manufacture, if we may use the term, "faggot-pensioners"; the undoubted inducement to those earning good wages to leave provision for their old age entirely aside and then come on the pension fund as never having received relief; the check to indirect thrift and especially to the recognition of family ties and duties; lastly, the enormous cost which, notwithstanding Mr. Bartley's calculations, we think it must inevitably involve; all these seem to us points of difficulty which make the scheme, at any rate as now presented, not only inexpedient but unworkable.

8955-7.

Bartley,  
8971-2.

Blackley,  
12,851-3,  
12,863-4.

299. The "Lambeth scheme" of aid for deserving poor of which Canon Blackley has laid the outlines before us (being quite distinct from his insurance scheme) is somewhat parallel with those above considered. He suggests that voluntary local committees, managed by the Church or, if preferred, by parish councils, should provide 1s. 6d. a week for any deserving poor person, and that this should be supplemented by 1s. from a central charitable fund, and 2s. 6d. from a State fund. We note that he describes the whole sum which would thus accrue (and be payable through a State department in London) as "a mark of honour and respect from the neighbours among whom he had lived, and who had testified and continued to testify to his personal and moral worth." Here again the most difficult task of discrimination is assigned to the local body, whether church or parochial; while they would be responsible for less than a third of the pension. The estimate of gross cost is given as 150,000*l.* for London only; but looking to the mode in which the funds would be provided we apprehend that this would be far below the mark; while the estimated saving on poor law expenditure takes no account of the cost of relieving properly the sick and helpless, on whom such vast sums are spent by the poor law authorities of the Metropolis.

12,852.

300. We cannot too strongly insist on the fact that schemes for providing for aged persons out of Imperial taxes are calculated, if any condition of merit is contemplated and the discrimination left to local bodies, to result in a vastly increased expenditure from the laxity with which the test is sure in practice to be applied; especially if, as some have suggested, the Imperial charge were adjusted so as to fall entirely on classes reaping no benefit, while the recipients might not be without influence on the administrators. We think this objection alone would be fatal to many of the proposals which have been put before us.

Fatkin,  
17,949-50,  
18,021-32.

301. A scheme not involving contributions, but otherwise differing materially in its character from those above considered, has been indicated by Mr. Fatkin, the actuary of the Leeds Permanent Building Society. Mr. Fatkin has explained that he is himself opposed to any kind of State assistance for old age, and that he only puts forward these suggestions as indicating the form in which such aid, if given at all, would be least injurious to thrift. He proposes that all persons who have avoided recourse to the poor rates up to the age of 65 years should have a right to an allowance

from the State at the rate of 6*d.* weekly for each year of continued independence after that age, subject to the condition that the maximum allowance granted should be 5*s.* a week. Thus any aged person who had not previously received relief could claim an allowance at the rate of 6*d.* weekly if applying during his or her 66th year, or 1*s.* weekly if applying during his 67th year, or 2*s.* 6*d.* in his 70th, and so on up to the 75th year, when the maximum of 5*s.* a week could be claimed. Mr. Fatkin would not allow any payments from public funds in excess of these amounts, and anticipates that few would be found to prefer the alternative of the workhouse. We fear that this scheme, although novel and ingenious, is beset with insuperable difficulties. Apart from the difficulty of proving that Poor Law relief had never been received, and the very considerable cost which Mr. Fatkin himself estimates would be involved, there are the fatal objections that those in most need would in general reap the least benefit, and that, in the case of those electing to take the small allowances offered in the earlier years, there would be more than a risk of the worst evils now attending inadequate outdoor relief.

(c.) CANON BLACKLEY'S SCHEME OF COMPULSORY INSURANCE.

302. Before proceeding to discuss Mr. Chamberlain's scheme of assisted pensions we desire to make some reference to the system of compulsory insurance which has been so long and ably advocated by Canon Blackley, although he is content for the present to support Mr. Chamberlain's scheme, in its first and most simple form, as a step in the right direction.

303. Canon Blackley submitted to a Select Committee of the House of Commons, in 1885-7, a comprehensive scheme of compulsory insurance against sickness, accident, and old age, but the Committee were unable to recommend its adoption, partly as he says on account of special difficulties connected with the proposals as to sickness and accident, but also on account of the general objections to any system of compulsion. Since their Report, he has confined himself to the question of old-age provision; his scheme may now be thus shortly stated; that all young persons from 18 to 21 should be required to contribute to a fund, State-collected and State-secured, a sufficient amount to entitle the contributor to a pension at some fixed age, either 65 or 70. The total sum to be paid for a pension of 4*s.* at 70 was originally (in 1878) estimated at 10*l.*; but in view of the fall in the rate of interest, and the larger benefit and earlier age of pension that would now probably be thought desirable, Canon Blackley fully agrees that a higher contribution would be necessary, though he points out that this would be met by the State aid, which he would be willing to accept.

Blackley,  
12,774.

12,786-91.

304. The principle of compulsion, Canon Blackley tells us, has been considered at very numerous meetings both in town and country, with universal approval; and he himself has never varied his opinion, either as to its practicability or its justice: "I hold to my old view," he says, "that in regard to pensions the time may come when the nation will see that, if the young will not contribute voluntarily for any State-aided pension assurance, a compulsory measure will be desirable, and I hold that that will be the very best way of doing what is required."

12,782.  
Chamberlain,  
12,195-6.

Blackley,  
12,813.

305. Other witnesses whom we have examined have also advocated the principle of compulsion. Thus Miss Hurlston has suggested a scheme for the insurance of women by equal contributions from the women themselves and their employers, with an addition to be made by the State, and she is of opinion that the contributions of the women as well as the employers might with most advantage be compulsory. And Mr. Pickering also has proposed that small compulsory contributions towards a State-aided pension might be required, to be deducted from wages at the place of each payment, and he thinks such an arrangement would be acceptable to the majority of the miners in Leicestershire whom he represents.

Hurlston,  
16,858-62.

Pickering,  
16,422-36.

306. We recognise that a compulsory universal scheme if it were practicable would have great advantages, but we feel that there are insuperable objections to its adoption even in the simplest form now advocated by Canon Blackley. The most vital objections are clearly indicated by Mr. Chamberlain in his criticisms on the German pension system,\* which mainly differs from Canon Blackley's in being though compulsory not universal, and in being considerably more complicated in its details.

Chamberlain,  
12,192-6.

307. Speaking of that scheme Mr. Chamberlain says, "One objection to it is that a compulsory scheme ought to be universal, and I do not see any way of making a

\* A full account of the German insurance laws appears in the Report on the Labour Question in Germany, issued by the Royal Commission on Labour [C. 7063 vii. 1893. Price 1*s.* 1*d.*].

Hardy, 11,769. " compulsory scheme universal. I have never seen how you could apply compulsion to any but persons who are in regular employment. It is very easy in their case to deduct their contribution from their wages through the employers; but in the case of persons who are their own employers, or who are in casual employment, a very large class of the population, I have never seen that it would be possible to apply this compulsory provision. . . . Then the second practical objection is the enormous cost of administration involved, which, I think, has been found much greater in Germany than the promoters of the movement anticipated. And thirdly, I think it would be, in the long run, very unpopular with the working classes, who would resent it as an unreasonable interference with their liberty."

Blackley, 12,827. 308. Mr. Chamberlain has also urged that for a compulsory provision there must be absolute security, and therefore there could be no co-operation with Friendly Societies; but we note that Canon Blackley does not admit the need of this co-operation, and regards the want of absolute security as equally fatal to Mr. Chamberlain's own scheme.

12,775. 12,837. 309. The objections made by Mr. Chamberlain would alone preclude us from recommending a compulsory universal scheme. We may, however, indicate two further difficulties: first, that any further fall in the rate of interest, such as that which has already made it necessary for Canon Blackley to vary his calculations, would throw a very heavy burden on the State as to existing insurers unless their benefits were reduced; and secondly, that if the scheme were State-aided as he now proposes, and the State contribution were not at once set apart to accumulate, but only provided, as he considers justice demands, at the time the pension became due, the amount to be then paid would be so large as probably to fall little short of that required by Mr. Booth's scheme.

#### (d.) MR. CHAMBERLAIN'S SCHEME.

Chamberlain, 12,199, 12,204-14. 12,199. 310. Lastly, we proceed to consider the scheme of the Parliamentary Committee, as laid before us by Mr. Chamberlain, with whose name it is specially associated, for voluntary assisted insurance. This scheme has one important point in common with that of Canon Blackley, which we have just been considering, viz., that it is a proposal for assisting thrift and not one in substitution for individual effort. In this respect it stands on a totally different footing from the schemes for State pensions independent of any provision on the part of the recipients themselves. The origin and history of this scheme are described in Mr. Chamberlain's evidence. He prefaces his account of it by explaining that it is only submitted as a partial and tentative proposal, and not as a final solution of the question. "The Parliamentary Committee," he says, "never had it in their mind that it would be possible at the present time to secure any universal system of old-age provision. The utmost that they hoped was to propose something in the nature of an experiment, which would throw a good deal of light on the subject, and which would be good as far as it went, and which might lead gradually to a much more complete arrangement. I compare this question very often, and in many of its features, to the agitation in connexion with national education."

12,201-5. 311. Mr. Chamberlain in submitting his scheme has suggested various modifications in the original proposals of the Parliamentary Committee. The scheme as presented by him contemplates, as he tells us, "three cases, in which persons desirous of making provision for old age, and voluntarily prepared to do so, can be helped by this State Pension Fund."

12,202, 12,610-3. 312. In the first case, the insurance is for an annuity of 5s. a week from the age of 65, and provides for no collateral advantage or return of subscription in the event of death before that age. In this case, a cash deposit of 2*l.* 10s. is required from the insurer at or before the age of 25 years, and after that age an annual cash payment of 10s. up to the age of 65, when the pension would begin. The State assistance would consist of an entry of a credit of 10*l.* in the insurer's pass-book under the same date that his own deposit bore therein. His annual cash payments of 10s. would be similarly entered as they were made, and also interest at 2½ per cent. per annum accruing on the total amount of credit and deposits in each year. The credits of 10*l.* would be entered in the insurer's book by way of stimulus at the time of the first deposit, but the financial details of the scheme "would be a question of State book-keeping," though it is suggested that the appropriation of funds by the State to meet its liability should be spread over the whole period of insurance. By payment of higher premiums additional pension can be secured, but without further State contribution.

313. In the second case the payments would be larger, the deposit being 5*l.*, the annual payment 1*l.*, and the State aid the equivalent of 15*l.* deposited at or before 25. In this case there would be other benefits in addition to the pension of 5*s.* a week at 65, which are fully shown in the evidence, the chief being a provision for widows and children in the event of death after the third payment and before the age of 65. Lower rates and pensions are proposed for females, but they do not provide for any benefit in case of the death of the insurer before 65. 12,205-8. 12,211. Hunter, 13,625.
314. As regards Cases I. and II., Mr. Chamberlain at first proposed that "the whole matter should be administered by the State and through the Post Office," but afterwards suggested that it might advantageously be conducted by local authorities rather than by the State. Chamberlain, 12,214. 12,239.
315. The third case, Mr. Chamberlain tells us, "has been devised in order to ensure the co-operation of the friendly societies," and is that from which, if such co-operation is obtained, he anticipates by far the largest result. The provision is "that any person after depositing 30*s.* if male, 25*s.* if female, into the Post Office, and insuring in any society for 6*l.* 10*s.* or 3*l.* 18*s.* respectively, shall have their pension doubled by the State at the age of 65." 12,225.
316. In all three cases a deposit is required with the view of encouraging the continuance of the insurer's payments, failure in which has been seen to be so frequent in friendly societies. 12,201.
317. The proposals in Cases I. and II. are presented in their simplest form, but Mr. Chamberlain has pointed out that several supplementary provisions would be desirable. "There would also have to be a provision," he says, "that the contributions might be made at the convenience of the insurer, either by one lump sum or by various lump sums in the course of life." It is also suggested "that in the case of arrears the contributor should be charged interest at the rate of 5 per cent. for a period of two years, during which he might have an opportunity of making up his arrears. But if he does not make up his arrears, then, if he dies before 65, his widow is to have 5*s.* for 26 weeks, and any balance of his own subscriptions in cash without interest"; and if he lives to 65 his payments would be returned without interest. Again, it is proposed that the ages both of deposit and pension should be variable, the former extending say from 5 to 60, and the latter from 45 to 80: "the earlier the payment made, the larger would be the pension; and the earlier the pension would be received the smaller would be the pension." 12,211. 12,222-42.
318. Mr. Chamberlain calculates the rate of interest which would be allowed to the insurer as 2½ per cent., and he allows ¼ per cent. as margin for the cost of administration: the total of 2¾ per cent. being, he points out, the present rate of interest on Consols. He tells us that the scheme as originally proposed has been actuarially examined, though since the calculations were made the Committee somewhat increased the benefits to be allowed, and a much more searching actuarial calculation would admittedly be necessary before any legislation could be introduced. The main actuarial difficulty is of course in connexion with Case II., under which, as Mr. Chamberlain has pointed out, a man may sometimes "obtain value from the State amounting to more than one hundred pounds in return for a contribution of only a few pounds"; and the administration in this case would, as he says, be more costly, as not only the man but his widow and children would have to be followed. 12,209. 12,208, 12,234, 12,581-3. 12,208.
319. The scheme of the Parliamentary Committee further contained some suggestions in regard to temporary provision for persons above the age of 25 at the time of its introduction. Mr. Chamberlain feels the necessity of some provision for such persons, but allows that it would be very difficult and expensive, and he has not in the scheme as put forward in his evidence dealt with this part of the question, which is further discussed below. 12,232. 12,638-42. 12,753-5.
320. Such are the main outlines of the scheme as presented by Mr. Chamberlain; but, as he has told us, comparing it with national education, it is not to be regarded as in any way final, and "might lead gradually to a much more complete arrangement." 12,199. 12,278. 12,637.
321. Many of the witnesses who have come before us have spoken strongly in favour of the scheme, while often suggesting various modifications in its provisions. Mr. Allen, Mr. Callear, and Mr. Jephcott have discussed its probable effect and advantages in the case of urban populations, and Mr. Disley, Mr. Nokes, Mr. Smith, and Mr. Webb have supported it from the point of view of the working classes in rural districts. These witnesses generally agree that the scheme would be popular with the young, and that many would avail themselves of its advantages; that the working classes could for 12,222-34. Nokes Callear, 14,888-95. Smith, 15,361-71. Webb, 15,222-34.



Allen,  
16,601-3.  
Jephcott,  
14,588-94.  
Smith,  
15,376-9.

the most part afford the contributions, and that they would be relieved of that fear of dependence on the rates in old age which is now deeply felt by many in their working life; that it would operate beneficially in checking early marriage, and encouraging thrifty habits; and that it might be conveniently worked in connexion with friendly societies, and to their advantage. It has, however, been suggested that the age for the pension might be fixed more properly at 60 than at 65; and that the mode of payment both of the initial deposit and the later contributions should be varied to meet the needs of the subscribers, the contributions be paid monthly or weekly instead of yearly, and very elastic provisions be allowed in respect to arrears. It must, however, be carefully borne in mind that, in proportion as payment of the premiums is delayed, they must be increased if the same amount of benefit is to be secured.

Hardy,  
11,768-71.  
Hurlston,  
16,952-9  
16,954-7.

322. Miss Hurlston, whose evidence relates to the case of women, is of opinion that they would gladly make contributions for a pension, and that they could in general afford about 2*d.* a week, but not an initial premium; and she has suggested a modification of Mr. Chamberlain's scheme, if possible, on a compulsory basis, with equal payments by the women and the employers, and a third contribution by the State: proposing also that the age for pension should be 55. We have already indicated the difficulties which in our view preclude the adoption of any compulsory scheme, and we think that the forced contributions of employers would in any case be open to grave objections which have been well indicated in Mr. Hardy's evidence; the probable adverse effect on wages being admitted by Miss Hurlston herself. Moreover, the expense of weekly collection, which she feels to be most important, would be very large in proportion to the amounts received. In making this proposal Miss Hurlston has in view the necessity of securing that any scheme providing State assistance should be within reach of the poorest wage-earners, as otherwise she points out that those most needing help from the State would be the very persons not receiving it.

Chamberlain,  
12,244-56.  
12,630-3.  
Mackay,  
9<sup>a</sup>21-7.  
Hardy.

323. We have now to consider various objections which have been urged against Mr. Chamberlain's scheme, which have been discussed in detail by him, and have also been referred to in the evidence of several other witnesses.

324. The first is, that those who would avail themselves of the advantages of the scheme would be limited in numbers, and would be mainly confined to the higher strata of the working classes; and that thus but little benefit would result to persons of the class likely to become destitute in their old age. Mr. Chamberlain has replied to this (1) that it is not possible in advance to say how far persons would avail themselves of the scheme; (2) that those who become destitute are not generally the residuum, who seldom reach old age; and (3) that the only way of reaching the lowest strata is by improvement from above.

Chamberlain,  
12,239.  
12,631.

Hill, 10,633.

325. We must, however, point out that we are mainly concerned with the scheme as it affects the question of destitution in old age: and that Mr. Chamberlain himself, who takes the working classes as two-thirds of the population, says:—"I am not sanguine enough to suppose that even one-tenth of the working classes would in the first instance accept this offer"; and later:—"if one-tenth of the two-thirds applied, I should say it was rather the upper one-tenth than the lower one-tenth." We fully agree that all those who become destitute in old age have not necessarily belonged to the lowest strata of the working classes, and that those strata can probably best be influenced by improvement of the strata above them; but we do not think it can be expected that many of those who become destitute in old age, except from sickness or other exceptional and insuperable misfortunes, such as would scarcely be met by pensions, would be found among the comparatively small and more provident section of the community who would be likely at first to take advantage of the scheme. And we cannot overlook the contention of many witnesses that there are members of the working classes who could not contribute regularly to a pension scheme, and that it would be unjust that State assistance should be withheld from them while given to those who have been able to make the contributions. Mr. Chamberlain thinks that almost all those in regular employment would be able to make some deposit as well as pay the later contributions; he points out that even the lowest paid agricultural labourer receives extra payments by way of harvest money, and out of such earnings he thinks "he would be in most cases able to find a sum, even though he were not assisted, which I hope in many cases he would be." We feel that there is a material difference between any scheme of providence on self-supporting lines and one assisted by the State, and that there is much force in the view that the payments under a State-aided scheme should be so arranged as to be practically within the reach of all classes; but some of the proposals made as necessary to secure this object involve provisions so elastic that we fear they would make the scheme impracticable.

Manley,  
16,485-6.

Chamberlain,  
12,224,  
12,255-8.

326. Secondly, there is the difficulty that, as Mr. Booth in particular has urged, the scheme in the absence of temporary provisions would have no direct effect as regards the aged, until 40 years after its introduction, when the pensions would begin to be payable. Mr. Chamberlain admitted the great force of this objection, and recognised the need for some temporary provision: but the scheme as presented does not contain any such provision which would certainly be very expensive if its benefits were made universally applicable in accordance with the general spirit of the scheme. We understand Mr. Chamberlain to be of opinion that the case of those too old at the time of its introduction to enter under the normal conditions of the scheme could best be met by modifications of the existing poor law. If such modifications were on the scale suggested by some witnesses, the cost would be extremely heavy, and moreover it seems to us inevitable that, when the time for pensions arrived, there would be an irresistible opposition to the discontinuance of the large and general allowances of public relief to which the nation would have become accustomed, with only the comparatively small State aid given with the pensions to supply their place.

Chamberlain,  
12,614-440.

Allen,  
16,663.

327. Then we come to the general question of the cost of the scheme. Mr. Chamberlain first gives an estimate on the assumption that every man and woman, rich and poor alike, would accept the offer, half of the men taking the returnable and half the non-returnable scale (Cases I. and II. respectively), and that no account is taken of reduction of Poor Law expenditure. This estimate gives the cost as about 5,000,000*l.* per annum: but it would, he says, be greatly reduced, (1) by the fact that it is not supposed the upper third of the population would ever take advantage of the scheme; and (2) by a proportionate saving in Poor Law expenditure; and allowing for these deductions he suggests that the annual cost might ultimately be as low as 500,000*l.*

Chamberlain,  
12,234-7.

328. There are some important points to be considered in connexion with this estimate. (1.) Mr. Chamberlain says that it "would have to be somewhat increased because, after the actuary made his calculation, the Committee somewhat increased the benefits to be allowed." Some of the modifications which have been laid before us—for example, those connected with arrears and the variation of modes of payment to which we have referred—would certainly affect the estimate. (2.) A large proportion of those availing themselves of the scheme would probably take advantage of the provisions of Case 3, relating to friendly society members and to trade unions; this case, which is not referred to in the estimate, would seem to involve a larger measure of State aid than the other cases. (3.) As already noticed, there would be little or no direct saving in poor law expenditure due to the operation of the scheme until the distant date when pensions would begin to be paid, and any saving in the interval in connexion with widows and children helped by the fund might be far more than balanced by the exceptional loss to the State which such benefits would, as has been seen, often involve. And even after that date had arrived, we think that, in view of the large extent to which, poor law expenditure is entailed by sickness and other needs not to be met by pensions, the saving would be materially less than Mr. Chamberlain estimates, even on the extreme hypothesis that all the working classes had availed themselves of the benefits of the scheme. (4.) Temporary provisions if arranged as part of the pension scheme would admittedly be very costly; while, if a relaxed poor law for the aged were introduced instead, there would during the next 40 years be a very large increase of poor law expenditure in addition to the charges for prospective pensions.

12,234.

Hardy,  
11,692.

329. Mr. Chamberlain, however, points out that the above is an extreme estimate, as he has not the least expectation that the whole body of the working classes would take advantage of the proposal; and his second estimate proceeds on the assumption that only one-tenth of the working classes would at first join. This estimate gives the gross annual charge as 335,000*l.* If it were assumed that the one-tenth who joined were distributed evenly among all grades of the working classes, Mr. Chamberlain estimates that the net annual charge might ultimately, in view of the prospective saving in poor law expenditure, be as low as 50,000*l.*; but on the assumption that the one-tenth would come from the upper working classes, he estimates the ultimate net charge as 300,000*l.* As already pointed out, the prospective saving in poor law expenditure would have no material effect

Chamberlain,  
12,237-9.

on the immediate charge; and these revised estimates of future expenditure of course only apply on the hypothesis that the proportion of the working classes availing themselves of the scheme in each year remains unaltered. Our own view is that, until used by a much larger proportion than one-tenth of the working classes, the scheme would not practically begin to meet the question of old age destitution; and we must point out that, generally speaking, its effect on that question at any time, if its provisions were at all of a permanent character, would be measured by the extent to which it has been adopted 40 years or so before.

Chamberlain, 330. There is the further grave question of the effect on the scheme of changes in the market rate of interest, which, as is well known, has been for many years steadily falling. Mr. Chamberlain allows  $2\frac{1}{2}$  per cent. as the measure of interest to be given in the accounts of depositors, with another  $\frac{1}{4}$  per cent. as cost of management. He points out that the interest on consols is  $2\frac{3}{4}$  per cent., and that given by municipalities still higher. But we have to remember that the interest on consols will automatically fall in 10 years to  $2\frac{1}{2}$  per cent., while they are now considerably above par, and that, although the more powerful municipalities, when they lend, are able to get higher interest, the reason is that they lend under statutory powers to smaller public bodies in comparatively small sums for the benefit of the latter, which as a rule could not borrow so cheaply in the open market. Mr. Chamberlain seems to suggest that, if they held the deposits of the insurers, this fund would be so much money in their hands, which would save them *pro tanto* from having to borrow, and that they could employ it profitably in their own towns after allowing  $2\frac{3}{4}$  per cent. on it for interest and management. This is doubtful as time goes on. The best municipal stocks at present prices barely yield  $2\frac{3}{4}$  per cent. to investors. Mr. Chamberlain assumes that the municipalities are sure of being able to employ their money at this rate. But there is no such certainty; their borrowers are under no obligation to come to them if they can do better for themselves elsewhere. The interest which the public is willing to take is the measure of the price at which money can be placed. If the common rate of interest on the best investments is under 3 per cent., no municipal council can permanently find such borrowers as alone it ought to lend to, or invest its money, which is the same thing, at a higher rate. A first charge of  $2\frac{3}{4}$  per cent. leaves a very doubtful margin to reckon on for the foundation of a great financial scheme reaching into a distant future.

12,211.  
12,239.

12,241.

Hardy,  
11,692.

Chamberlain 331. Mr. Chamberlain estimates the cost of management at  $\frac{1}{4}$  per cent. on the sums coming into account. This might perhaps suffice if the scheme were confined to Case I. in its original simple form, but he allows that there would be more difficulty in the case of widows and children under Case II., and we think that the modifications proposed as to arrears, and varying ages for deposits and pensions, must materially add to the expense of management. Moreover, when the time comes for payment of pensions, the weekly distribution, which is admittedly most desirable, would involve great labour; while any system of local administration would lead to serious difficulties in connexion with questions of identification and movements from one locality to another; and each new complication of the system would enhance the risk of fraud, and at the same time add to the cost of management.

12,209-16.

12,217.

12,251.

Chamberlain, 332. Mr. Chamberlain has said that he does not propose that additional taxation should be levied for the scheme, but that it should be introduced when there is a surplus:—"I contemplate," he says, "as a possibility the allotment of a sum which might at the outside amount to 2,000,000*l.* a year. I do not think that any practical statesman would be able to contemplate a larger expenditure than that." And Canon Blackley, who gives a general support to the scheme, contemplates that the State contributions may be lessened as time goes on. "I think," he says, "that, as wages rise and prosperity increases, the nation may reduce the amount paid for future entrants." But on the other hand there is at least an equal possibility that in response to popular pressure the contributions of the individual may be from time to time reduced; and the general effect of Mr. Chamberlain's own evidence, especially of the parallel which he has drawn with education, is to show that he contemplates a future increase rather than a possible decrease of the charge. A scheme of free pensions unquestionably presents greater attractions to many persons, and, as has been illustrated in the evidence, many who at first express a willingness to make personal contributions are attracted by the view that "as the taxes fall upon everybody, everybody makes a personal contribution, and you

12,754-8.  
Blackley,

“ need not therefore appeal to people personally.” Mr. Allen, who was asked as to this question, remarked that “ It turns up everywhere. That is one of the results of course of the advanced socialism of the day. I am a socialist, myself, to a certain extent, but I do not go in for that kind of thing ; I do not believe it would be for the benefit of the working classes.” But the probability of agitation in the direction indicated is a point which cannot, we feel, be ignored.

Allen,  
16,634-5.

333. In any case, looking to the various considerations above indicated, we are of opinion that, before the adoption of the scheme could have any material effect on the destitution of the aged, a continuous charge, higher than the 2,000,000*l.* suggested by Mr. Chamberlain, would have to be borne for 40 years, if the State aid for each contract were set apart at the time of the first deposit, while, if it were not so set apart, an enormous and progressive liability would threaten the taxpayers of the future.

334. An instructive criticism of the State banking involved in this and other similar schemes has been made by Mr. Hardy, from which we may quote the following passage:—“ Should the State set up a pension fund, great difficulty will arise in keeping the capital invested at any remunerative rate of interest ; while the control of the vast sums that will be accumulated would give the government of the day a dangerously preponderating influence in the money market. The expense of administering such a fund, or of watching and recording the additional amounts given by way of subsidy, would be very heavy, and would require a new and permanent department working under the authority of Parliament. It is impossible that I could give the Commission any idea of what that fund would amount to if the scheme were successful ; and it is no use considering it if it is not likely to be successful. I think it is likely, in time, to approach the dimensions of the National Debt. How it would be possible to invest that fund without descending into the actual arena of commercial competition I do not know ; and that, I think, would be a fruitful source of jobbery.” Another witness, Mr. Fatkin, gives figures which, although not directly applicable to Mr. Chamberlain’s scheme, indicate remarkably the immense accumulation of trust funds, amounting, as he says, to hundreds of millions, involved in any complete system of state pensions provided by contributions beginning in early life. “ Such schemes,” he says, “ would have the effect of disturbing the entire financial arrangements of the nation.” The accumulation by the State of trust funds which would have to be kept invested for long periods to yield a fixed rate of interest, on the scale indicated by these two experienced witnesses, would be a grave national danger. Even their absorption by the National Debt Commissioners would be a matter of difficulty, as the amount of Consols free in the market is comparatively limited, and even under the present demand their price has recently touched 106. The rate of interest and the general finances of the country would be subject to a disturbing influence of the first magnitude, the effects of which, even in times of peace, it is impossible to forecast : while in the event of war or other national emergency the continuance of the fund itself, and particularly of the State contributions, might be seriously imperilled.

Hardy,  
11,692,  
11,716-21.

Fatkin,  
17,923-6.

Hardy,  
11,718-21.

335. The remarks we have hitherto made relate mainly to the general scope and finance of the scheme. Its consideration has been attended with some difficulty owing to the various modifications which have been from time to time suggested, but we have arrived at the general conclusion that, from the point of view of our inquiry, the ultimate effect which the scheme might have on the destitution of the aged would not be such as to justify the immediate or prospective expenditure which would be involved.

336. As regards that part of the scheme which provides for additions by the State to old-age pensions given by friendly societies, Mr. Chamberlain urged that State control of such societies, to which (as he allows) their officials and most of their members strongly object, is not involved, as the contract would be not with the society but with the individual. The State would only promise to double the pension when actually received, and the responsibility for choosing a solvent society in which to insure for pension would rest entirely with the purchaser, who would have no ground of complaint against the State if the society failed and he obtained no pension. At the same time Mr. Chamberlain—who has commented in strong terms, in which we fully concur, upon the injury to thrift caused by the not unfrequent failure of local benefit societies—thinks that the old-age provision of societies might with advantage

Chamberlain,  
12,225-32.

12,231.  
Jephcott,  
14,695.

Chamberlain,  
12,230,  
12,351.

be kept entirely separate from their ordinary funds, that the funds of this particular branch might be deposited with the State, and thus that the State might control and guarantee these funds, while assuming no responsibility whatever as to the societies' other operations. Such a separation would be absolutely necessary if the State were to assist insurers in the superannuation funds of Trade Unions, of which the general funds are liable for strikes.

Stevens,  
17,401-3.

337. Although we recognise that, if the contract were with the individual and conditional on his actually receiving a society pension at 65, the State would not be technically liable to him if his society failed, we feel that, as was said by Mr. John Morley in the speech Mr. Chamberlain has quoted, the insurer in such a case would, as a matter of fact, insist that he had been induced to join a society by the hope of State aid, and we think it would be very difficult to convince him, or the public, that he had no claim to the full relief for which he had subscribed. He would practically view the State as the predominant partner in the insurance, and look to the State for its complete fulfilment. Some experience of this kind has been gained in the working of the Merchant Seamen's Pension Fund, which differed from Mr. Chamberlain's proposal for a voluntary old age pension fund, inasmuch as it was compulsory, but affords an instance of a pension fund created by Act of Parliament which, though not paid to or administered by the Government, had ultimately to be taken over by the State at a cost to the Public Funds of over one million sterling. If, on the other hand, the State were in any way to guarantee the old-age funds of any friendly society, we are of opinion that, as Canon Blackley has urged, a grave liability would be incurred as to the absolute actuarial soundness of the society, and that a State interference would be involved going far beyond the "small contact" which Mr. Stead has so strongly deprecated in the case of contracts with individual members.

Blackley,  
12,824-7,  
12,861-2.

Stead,  
12,429,  
12,438.

Allen,  
16,612-4.  
Jephcott,  
14,600-4.  
14,814-6.  
Stead,  
12,429-38.  
Stevens,  
17,297-311.  
Hardy,  
11,692.

338. The nature and extent of the opposition of Friendly Societies to the scheme has been very fully discussed in the evidence. Some witnesses have said it exists mainly among the officials, arising from a mistaken fear of State control, and that among members generally it is much less strong now than when the scheme was first proposed, and is indeed giving way before a feeling in favour of the scheme. On the other hand we have evidence, especially from Mr. Stead and Mr. Stevens, that the opposition of societies is strong and general, and rests mainly upon the feeling that State interference with the societies would in practice be sure to result. We feel ourselves that, if an old-age pension to be paid wholly or partly by the State were in any way contingent upon a sum provided in a friendly society, the State would be wanting in its duty if it did not see that the contributions for such an object paid to the society were actuarially sufficient and properly invested.

Hill,  
10,696-700.

10,473-5.

Stevens,  
17,395-9.  
17,223-5.

339. Apart from the objections to Mr. Chamberlain's scheme which are of a financial nature or relate to friendly societies, there are others of a more general character to which we feel that importance must be attached. We have already discussed the probability that the scheme would not at first attract many of those most likely to become destitute in old age, and the fact that its permanent provisions would not affect the aged until the next generation. It has further been contended that injury to character is likely to be caused by any form of public subsidy in aid of savings. This view of the case has been specially pressed by Miss Hill, who stated: "It is not my impression, from what I have seen of the working people, that at this moment what they want is tempting by special premiums on things; I think they are much more needing to be thrown on their own resources, and to have really self-supporting and independent schemes set before them. I do not think there is any impossibility of their availing themselves of it, and as to unnatural premiums for savings I do not think that the premium is much incentive to a man who is not already intending to do the thing." And there is also the prejudicial effect on other forms of savings likely to result from the artificial encouragement of deferred annuities, which, as we have seen, are so generally unpopular in every class; and the further point urged by Mr. Stevens, who says that, as far as he has been able to gather, there is very general opposition among the artisan portion of the working classes to the scheme, as "they believe that they can better provide for themselves where they have sufficient wages, because the conditions of trades and occupations vary so much that no set scheme will be satisfactory to the majority of them." And although various modifications have been suggested with the view of adapting the scheme for general use, we fear that, as we have already indicated, they would lead to insuperable administrative difficulties.

340. An objection to pension schemes in general, which applies in some measure to contributory schemes, is that a feeling may arise that if the State advances money for one purpose, they should do so also for other purposes; in which case, as a witness has said, "It would soon come to be that half the nation would want to be set up by the whole of the nation; then if they should fail we should have a bankrupt nation." This witness, Mr. Disley, thought that this objection would not really apply to assistance given for annuity purposes, which are special and exceptional in their nature; but we feel that, in considering any scheme of State assistance, the probable extensions of the principle must not be overlooked. In comparing the expenditure on national education, which is cited as a precedent, it must be remembered that the subsidy there is coupled with the condition of compulsion, and also that the increase of the public charge has been enormous, while all contributions on the part of those who benefit by it have been suppressed.

Disley,  
17,115-9.

341. We have considered it our duty to indicate in detail the various difficulties which present themselves in connexion with Mr. Chamberlain's scheme, and we feel that they are such as to preclude us from recommending its introduction. At the same time we fully recognise the many great advantages which would result from any plan which would stimulate general forethought for the needs of old age, and we are specially impressed with the importance of encouraging habits of thrift in the young, and checking too early and improvident marriages. But while we agree that, if Mr. Chamberlain's scheme were universally adopted, it would go far to secure the desired results, we cannot overlook the danger that it would fail to attract just those classes of the community among whom want of thrift and early marriages now most widely prevail; and that, with some important exceptions, as, for example, in the case of many domestic servants, those who would avail themselves of the benefits of the scheme would be mainly persons well able to make independent provision.

342. The suggestion made by Mr. Cardin and Mr. Lang for a possible State subsidy in the form of higher interest through the Post Office Savings Bank in certain cases has already been discussed in our remarks on the Post Office. As Mr. Cardin has said, the proposal bears a general resemblance to Mr. Chamberlain's scheme, and it is open to many of the criticisms which have been made in connexion with that scheme. It would also assuredly meet with strong opposition from the Friendly Societies, while the limitation of subsidised annuities to persons having incomes below a certain limit would, for the reasons we have indicated in our remarks on a similar restriction proposed in Mr. Grout's scheme, be as we consider not only impolitic but impracticable.

Cardin,  
13,444-7,  
13,553-8.  
Lang,  
13,433-4.

## SUMMARY.

1. In the opening portion of our report we have discussed at some length the nature and causes of old age pauperism. We deplore the fact that so large a proportion of the working classes are in old age in receipt of poor law relief. We have seen, however, that the number of adult paupers who are not able-bodied, and therefore presumably consist chiefly of the aged, has greatly diminished in proportion to the population. We have also seen that, except in crowded urban areas, the great majority of aged poor in receipt of relief are given outdoor relief, while those receiving indoor relief are usually persons for whom it is necessary for substantial reasons. The view often held that the aged labourer has in general only the workhouse before him in which to end his days has been shown to be erroneous.

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11-14.

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2. We are of opinion that no fundamental alterations are needed in the existing system of poor law relief as it affects the aged, and that it would be undesirable to interfere either by statute or order with the discretion now vested in the guardians as to the manner in which such relief should be given, since it is in our view of essential importance that guardians should have power to deal on its merits with each individual case. At the same time we are convinced that there is a strong feeling that in the administration of relief there should be greater discrimination between the respectable aged who become destitute and those whose destitution is distinctly the consequence of their own misconduct; and we recommend that boards of guardians, in dealing with applications for relief, should inquire with special care into the antecedents of destitute persons whose physical faculties have failed by reason of age and infirmity; and that

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143.

outdoor relief should in such cases be given to those who are shown to have been of good character, thrifty according to their opportunities, and generally independent in early life, and who are not living under conditions of health or surrounding circumstances which make it evident that the relief given should be indoor relief.

- 54-57. 3. We desire to place on record in strong terms our conviction that where outdoor relief is given the amount should be adequate to meet fully the extent of the destitution, and that proper investigation and supervision should be ensured in all cases in which application is made for relief.
- 58-61. 4. We accordingly attach much importance to the appointment of a sufficient number of relieving officers in every union, and we have recommended that this matter should receive the special attention of the Local Government Board and of boards of guardians. We have also indicated certain points of detail in which we think a more efficient performance of the duties of these officers might be secured. We have particularly referred to the need of personal communication between the relieving officer and the recipients of out relief, and of kindness and consideration in the necessary enquiries; and we have stated the general principles on which we think that these enquiries, which we have seen to be so important, should be conducted. We have also urged a more frequent review of permanent cases by boards of guardians, and have pointed out the great responsibility which rests upon them in regard to the administration of relief.
- 62-66. 50-56. 69. 176-7. 5. The abuses incident to out-door relief unless carefully administered are, as we have seen, very grave; and in some unions a reaction has led to its close restriction. Such a system has in some cases met with considerable success, but requires, as its advocates fully recognise, great personal devotion on the part of guardians, with the close and assured co-operation of organised charity.
- 60-86. 89-94. 6. We do not ourselves advocate any restriction of the present powers of guardians to grant outdoor relief in the case of destitute aged persons, and, as appears from the preceding recommendations, we are of opinion that the mode of relief should always be settled with a due regard to the past character, health, and surroundings of the applicant, and should be fully adequate to meet the destitution. It accordingly appears to us eminently desirable that boards of guardians should adopt rules in accordance with the general principles which we have indicated, by which they may be broadly guided in dealing with individual applications for relief, and that such rules should be generally made known for the information of the poor of the union, in order that those really in need may not be discouraged from applying.
93. 7. And we recommend that the Local Government Board should call special attention, either directly or through their inspectors, to the evils of inadequate relief, and the necessity for careful and thorough investigation of each case with a view to the suitable grant of relief in accordance with clear general principles. Such action on the part of the Board would be of great value, and would be free from the objections attaching both to formal regulations on the subject, and to the intervention of the central department in individual cases.
- 107-110. 106. 111-112. 8. We have noted with great pleasure the efforts which are being made to brighten the lives of the aged inmates of workhouses, and we think that such efforts should receive every encouragement. We attach special importance to the provision of light and interesting occupation and employment, such as we have seen may be afforded through the agency of the Brabazon scheme; and to the supply of literature, amusements, and some small luxuries; we think more variety in the food, and more care in its cooking and service, are often needful; and we consider that leave of absence and visits of friends might be allowed to the well conducted more frequently than is usual at present, without prejudice to proper discipline.
- 116, 137-8. 129. 131. 132. 9. The classification of the aged male and female inmates which is prescribed by the regulations should in our opinion be always carried out; if it is not otherwise possible it should be effected by the grouping of workhouses in connexion with the provision in section 8 of the Poor Law Act, 1879, to which we have referred. Every effort should also be made to keep apart those whose language or behaviour makes them unfit companions for the well-conducted inmates. Opportunities for privacy and for forming their own companionships should, we consider, as far as possible, be given to the aged inmates generally; but we feel that any system of classification by past character would present great difficulties, and we are not

prepared to recommend the issue at the present time of any regulations enforcing such classification. As we have already said, the matter is one in which the observant sympathy of the guardians themselves and their officers must be of more importance than any rules.

10. We have seen that the complaint often made of the compulsory separation of 121-2. old couples is without foundation, and that aged married couples have a right to live together if they wish, but we consider that they should be always allowed the opportunity of associating in the day time with other suitable inmates.

11. It is clearly of the greatest importance, as has been often urged, that the officers 113. of workhouses, and especially the master and matron, should be persons of kindness, 140. sympathy, and intelligence. The election of such officers rests with the guardians, and 43. it is to them that we must look to secure suitable persons. We believe that the great majority of workhouse officers are kind and considerate to those under their charge, but we fear that there are some cases where the officers are wanting in the qualities we have indicated, and we consider that when such unfitness is established it should be recognised, equally with positive misconduct, as a reasonable ground for removal.

12. We have dwelt on the importance to inmates of the safeguards afforded by the 114. visits of the members of the visiting committee, and of other individual guardians and committees of ladies authorised by the guardians. Such visits not only 106. give opportunities for complaints of hardship or injustice, but also encourage that friendly sympathy which it is so desirable the inmates should receive from the guardians and the officers, and from others who are interested in their welfare.

13. While we recognise that there are many among the destitute aged poor to whom 47, 101, 143. outdoor rather than indoor relief should be given, we have seen that relief in an indoor establishment is necessary in many classes of cases. We think that the various improvements in connexion with workhouse administration which have been already made or are suggested in our report will do much to secure happier conditions for those among the respectable aged poor, who, owing to their infirmities, or for other reasons, are best relieved indoors; and we note with pleasure that the Local Government Board have within the last few days issued a circular to boards of guardians with reference to the arrangements of workhouses, showing that they are fully alive to the importance of this matter.

14. For reasons which we have sufficiently indicated, we are not prepared to 146-156. recommend any material alterations in the law by which children in a position to do so can be required to give assistance to their aged parents if the latter become chargeable to the rates. Such assistance can only be legally enforced by an order of the justices, who must be satisfied that the person against whom the order is made is of ability to pay; and we believe that their jurisdiction is in general fairly and judiciously exercised. At the same time we have recommended that, to avoid any 151. appearance of unfairness, justices who are also guardians should not deal with the same case in both capacities, and we have also suggested that provision might be made for an alternative reference of such cases to the county court judge.

15. We are convinced that the law of settlement may sometimes cause hardship if 157-9. enforced in the case of the aged, and we recommend that legislation should be introduced enacting that they shall not, in general, be liable to removal.

16. The question of preferential treatment to members of friendly societies who 171-4. may be compelled to seek assistance from the rates has been much discussed before us, and considerable dissatisfaction was expressed that guardians were not in strict law empowered to give more liberal allowances in the comparatively rare cases in which such persons have been obliged to seek assistance. But the Statute passed in the last session of Parliament, the substance of which is quoted in paragraph 175, has given full discretion to Boards of Guardians in this matter, so that it has not been necessary for us to make any recommendation on the subject.

17. We have recommended an extension of the powers of the Charity Commissioners 182-7. for dealing with endowed "dole" charities, as we are convinced that these can be most usefully converted, to a much greater extent than is now practicable, to objects strictly confined to the same class of poor people as those for whom the doles were originally given, such as the provision of almshouses and pensions for the deserving poor in old age. In the case of the Metropolis we have recommended that some portion of the 190.



62. funds in the hands of the City Parochial Foundation should, under certain conditions, be made applicable to pensions in other parts of London. We have also suggested means for making boards of guardians and their officers more generally acquainted with the facts as to local endowed charities within their districts.
- 191-204. 18. In our remarks upon the Poor Law we have fully discussed the lines of administration which, in our opinion, will best secure the careful and humane treatment of aged persons who are now destitute; and we have strongly urged the value of the co-operation of private charity, especially if administered through organised societies, in securing independent provision for those whose condition is clearly due to exceptional misfortune. While we feel that charity which is not endowed should be left to voluntary agencies, and should not be under State or municipal control, we recognise the great importance of co-operation between charitable agencies and the Poor Law authorities, and we look forward with much favour to the more general establishment of such agencies in towns and elsewhere.
- 206-274. 19. The evidence on Friendly Societies, the Post Office Savings Bank, and other like agencies, has shown remarkably the great development of habits of thrift and providence among the working classes, and has satisfied us of the general ability of those who are in any regular employment to make direct or indirect provision for old age as well as for sickness and other contingencies beyond the every-day needs of life. The various thrift organisations which have been developed during the past 60 years have without doubt contributed largely to the relative diminution of pauperism in proportion to population which has been in progress during that period.
- 232-240.  
268-274.  
232-235. 20. We have indicated some points in connexion with the position of Friendly Societies which, although not directly relating to the subject of our inquiry, have been shown to need attention. The mischief wrought by unsound and badly managed societies has been very forcibly brought to our notice; and we have especially referred to the importance of sound management and actuarial solvency, as well as the serious effects upon financial stability of the present common practice of continuous sick pay. This last matter is closely connected with the question of separate provision by Friendly Societies for old age, to which we again refer.
- 211-223. 21. There is undoubtedly a widespread dislike of the purchase of deferred annuities, owing largely to a conviction that other forms of thrift are of more value; such as expenditure on the advancement of children, or the application of savings to investments, or in business, so as to yield a permanent return without forfeiture or capital.
- 217-226. Nevertheless, increasing facilities for direct provision against old age are being given by both the Friendly Societies and the Post Office, and in our opinion the growing development and importance of the juvenile branches of societies may be regarded as a principal means for bringing about a more general adoption of a self-supporting system of old-age benefits. We have accordingly made specific recommendations for alteration of the Friendly Societies Acts, having as their object, (1) the provision of a separate old-age fund, so that sick pay may cease at 65, and a regular pension be given after that age; and (2) the removal of restrictions on the age at which children may join the societies. We trust that these recommendations may have the double effect of securing a regular provision for the old age of friendly society members, and at the same time averting the danger to the financial stability of the societies caused by the present system of continuous sick pay in old age.
245. 22. We think that every effort should be made to simplify and make known the opportunities for savings as well as annuities which are offered by the Post Office, and we have noted with pleasure the special attention which is being given to the whole subject by the Department. Many persons prefer "endowment policies" for securing a lump sum at a given age to deferred annuities, and we have recommended that the Post Office, with the co-operation of Friendly Societies or other agencies, should give every facility for this kind of insurance; and for the accumulation of ordinary savings with a similar object. While such insurance leaves the capital at the disposal of the insurer, when the given age is reached, it enables him, if he desires, to convert it into the form of an annuity for the remainder of life.
- 246-258. 23. We have carefully examined the various schemes for State assistance to the aged which have been submitted to us, and, bearing in mind the great labour and thought expended on them, and the high public spirit and deep sympathy with suffering which inspired their authors, we regret that, in view of the financial and economic difficulties
- 253, 256.
- 275-342.

involved, we have been unable to recommend the adoption of any of the schemes as yet suggested, whether for endowment or for assisted insurance.

24. Having regard, however, to the widespread expectation, in and out of Parliament, that some provision other than that made by the Poor Law should be devised for the assistance in old age of those among the poor who have led respectable and industrious lives, we do not desire that our inquiry should preclude the future consideration of any plan which may hereafter be proposed and be free from the objections which have prevented the adoption of the schemes submitted to us. In any case, we cannot but hope that the facts we have collected, the opinions we have elicited, and the searching examination we have made into those schemes, may be of material use.

25. In conclusion, we again point out that the number of aged poor who seek public relief, while still very large, has much lessened in proportion in the last 30 years, although the rate of decrease has greatly diminished in the last decade. We are encouraged in our hopes for the future by the remarkable growth of thrift, as shown by the savings banks and insurances in friendly societies, which are largely increasing in popularity and importance. The self-reliance and strength of character of the working classes, thus evinced, will greatly aid in the solution of the problems of old age poverty as well as of general pauperism. Continuing and successful efforts are being made by the people, both through combined action and individual providence, to secure for themselves and their families a position of comfort and independence in their old age; and our recommendations have been largely directed to the encouragement of this manly spirit.

The Commission desire to place on record their great obligations to their Secretary, Mr. E. Austin Browne, for the admirable manner in which he has aided in the inquiry and in the preparation of the Report. They desire also to thank Viscount Morpeth for his valuable and honorary services as Assistant Secretary.

ALL WHICH WE DO HUMBLY SUBMIT TO YOUR MAJESTY'S MOST GRACIOUS CONSIDERATION.

(Signed) LINGEN.  
BRASSEY.  
PLAYFAIR.  
J. J. HENLEY.  
ALBERT PELL  
A. C. HUMPHREYS OWEN.  
CHARLES S. ROUNDELL  
C. S. LOCH.  
JOSEPH ARCH.  
J. J. STOCKALL.

(The signatures are subject to the Memoranda which are appended.)

E. AUSTIN BROWNE, Secretary.  
MORPETH, Assistant Secretary.

26th February 1895.

## Memorandum by His Royal Highness The Prince of Wales.

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I have taken the deepest interest in the long and laborious inquiry of the Royal Commission on the Aged Poor, the meetings of which I have attended as frequently as possible. In not attaching my signature to the Report, I do not mean to express disapproval of it. I feel, however, that as the subject has now to a considerable extent become one of party controversy, both inside and outside of Parliament, it has assumed a phase inconsistent with my position of political neutrality.

ALBERT EDWARD P.

19th February 1895.

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## Explanatory Memorandum by Lord Playfair, Acting Chairman.

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I think it due to the Commission to put on record the circumstances under which their later deliberations were conducted.

The Commission began their work in February 1893, under the presidency of Lord Aberdare, who was in the chair during the examination of nearly all the witnesses. He drafted the Report and presided at the meetings at which it was discussed until the adjournment at the end of July 1894. The Commission reassembled on the 11th December 1894, but the state of Lord Aberdare's health prevented him from being present at that or subsequent meetings, although he continued to take a deep interest in the progress of their work to within a few days of his death.

At the meeting on the 11th December 1894, I was unanimously elected to act as chairman during Lord Aberdare's inability to attend. Some of the Commissioners, present and absent, desired that further proceedings should be deferred until the opening of Parliament, while others were strongly in favour of an earlier resumption of the deliberations, which had already been greatly protracted. By way of compromise it was agreed, with the practical unanimity of those present, that meetings should be resumed on the 29th January 1895.

When that date arrived, the prolonged ill-health of Lord Aberdare and Mr. Hunter still precluded their attendance; Lord Brassey had pressing duties as chairman of another Commission; and Mr. Chamberlain was abroad at the two first meetings. He was in London on the 5th and 6th February, when the Commission considered the paragraphs relating to pension schemes, but as he did not attend the meetings, amendments standing in his name were moved from the chair and considered.

With these exceptions all the members of the Commission attended at two or more of the four meetings devoted to the completion of the body of the Report, the registered attendances varying from 12 to 14.

In the prolonged consideration of the Report, numerous alterations were made in the original draft; and, as there was a strong desire to obtain a unanimous Report, various paragraphs and sentences were accepted by the Commission from members whose signatures are not attached to the majority Report, some of which are expressed in language not altogether in harmony with the general spirit of that Report.

In view of the changes in the Report, a revised summary became necessary. In preparing this I endeavoured to indicate the general effect of the conclusions and recommendations of the Report as a whole; and I think it right to say that the summary which I submitted to the Commission met with Lord Aberdare's approval.

This summary was considered and amended, and the whole Report finally reviewed, at meetings held on the 12th and 19th of February, at which 15 and 14 members respectively were present, including all those who have declined to sign the majority Report, with the exception of Mr. Hunter, and on the latter day Sir Herbert Maxwell.

PLAYFAIR.

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## Memorandum by Lord Lingen.

I do not agree with those parts of this Report which may be thought to admit into the administration of the Poor Law any title to relief except destitution. In particular, I do not accept paragraph 24, so far as it goes beyond paragraph 73. Davy,  
1931-3.

All those parts of the Report which point to the extension or relaxation of the relief which is made compulsory on the solvent part of the community by the Poor Law, appear to me to suggest the adoption of some agency outside, and independent of, the Poor Law, *e.g.*, the organised action of private charity, or (still better) the systematic development of self-support.

I am opposed to all extension or relaxation of the Poor Law itself, beyond administrative details in furtherance of humanity and kindness, such as are suggested in the Report. In these I cordially concur.

As regards the systematic development of self-support, while I think increased facilities for it needful, I am not convinced that public pecuniary assistance is so; and I do not see my way to the administration of it, especially in the shape of deferred annuities. At the same time, I admit that the promotion of self-support in all its forms, among the working classes, is of pressing importance in regard to their old age, and is the safe and healthy substitute of many dangerous or impracticable proposals for relaxation of the Poor Law.

As regards particular paragraphs of the Report, I prefer to omit all the words following the word "case" in line 5 of paragraph 2 of the Summary.

I do not agree with paragraph 33 of the Report Independence is worth self-denial; and Miss Octavia Hill's evidence, quoted in the margin of that paragraph, is to the effect that self-denial, even of the poor, does not need to be sordid, and frequently is not so. Hill,  
10,538-42.

I do not agree with the recommendation of an appeal in paragraph 151 of the Report (14 of Summary). I would omit all the words after "capacities." The disqualification of Justices under s. 60 of the Licensing Act, 1872, is a precedent which, in my opinion, goes far enough, without establishing a new jurisdiction.

I do not wish to be committed to the conclusions of paragraph 334 without further inquiry.

LINGEN.

## Memorandum by Lord Brassey, Mr. James Stuart, M.P.,\* Mr. A. C. Humphreys-Owen, M.P., and Mr. Joseph Arch, M.P.

We are of opinion that the recommendations of the Commission do not go far enough, nor so far as the evidence before the Commission warrants.

We consider that greater distinction should be drawn between industrious persons who in old age have fallen into misfortune, and the wastrels and worthless who seek relief, and that more consideration should be given to the widespread and commendable horror of the workhouse which is entertained by the former class. We do not gather from the evidence before us that, taking the country as a whole, the numbers of that class are at present appreciably diminishing.

We consider that in respect of the possible provision for the aged poor by means outside of the poor law the investigations and work of the Commission have been too restricted. We observe that witnesses before us of the most varied social views are united in the strong belief that some system of old age pensions is both practicable and desirable. We consider that the strength of public opinion brought before us on this subject cannot and ought not to be ignored, and we recommend the immediate appointment of another body to complete the work upon which we have only partially entered. We recommend that this body should make a full and rigorous examination of various proposals, that it should take evidence from the friendly

societies, especially as to the effect of such proposals on them, and as to how far they are prepared to extend the provision of old age pensions they have already initiated, that it should report on the whole subject, and that, in the event of pronouncing an opinion favourable to an endeavour to provide a system of old age pensions, it should either itself adopt or prepare a scheme or should lay down general principles to which any such scheme should, in its opinion, conform, especially in relation to (1) its financial aspect, and (2) its bearing on the encouragement of thrift and habits of self-reliance.

BRASSEY.

JAMES STUART.\*

A. C. HUMPHREYS-OWEN.

JOSEPH ARCH.

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\* Mr. Stuart did not sign the Report of the Commission, and has submitted a separate Report, embodying this Memorandum, which will be found on page xvii.

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### Memorandum by Mr. J. J. Henley, C.B.

I have signed the Report, with which I generally concur. I object, however, to paragraph 24 of the summary, because it may imply a future policy of State-aided pensions, which would tend to encourage expectations among the working classes to look for assistance in their old age from the funds of the State instead of trusting, as they have done in the past, to their own unaided efforts.

J. J. HENLEY.

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### Memorandum by Mr. Albert Pell.

I am unable to concur with the recommendations and the Summary to the Report in one or two respects.

It is recommended in paragraph 91 of the Report and paragraph 2 of the Summary, that outdoor relief should be given to those "who are shown to have been of good character, thrifty according to their opportunities, and generally independent in early life." I disagree with this recommendation, because it rests on the assumption that boards of guardians would, if they possessed the faculty, make a beneficial use of discrimination in the character of applicants for relief, while the history of early lives and characters in many, if not in most, instances would be beyond their reach.

I disagree with it also as likely to introduce a claim by a class for one particular form of relief, demanding an inquiry into character which, while it would encourage deception on the part of those seeking this relief, could never be conclusively conducted, except on oath and by judicial procedure, which boards of guardians are wholly unfitted to employ.

I cannot give my assent to the views expressed in paragraph 24 of the Summary. Having fully considered the various schemes for old age pensions brought under our notice by their advocates, and bearing in mind the opportunities afforded for their modification as well as for the submission of others, I do not think that the assertion of "a widespread expectation" furnishes sufficient grounds for recommending further inquiry by the State with the object of constructing a new scheme to satisfy expectation or the vague desire "that something should be done."

On the contrary, I apprehend that such an attempt would be likely to disturb the progress of independent effort at present being generally made to meet the exigencies of old age.

I am desirous, too, to state my belief that the extent of destitution and want is exaggerated, from the hasty and perfunctory manner in which we find boards of guardians frequently conduct their inquiry into the particulars of cases, and the disregard shown, in some important instances, by their chairmen to the duties of the

relieving officer in his entries in the application and report books, as well as the habit of treating the fund for the relief of destitution as one that may be applied to charitable purposes. Thus the varying records of pauperism (some high, some low) are attributable as much, probably more so, to administration as to the real necessities of the poor, and lead to a false conception of their actual condition.

ALBERT PELL.

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### Memorandum by Mr. C. S. Roundell, M.P.

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I dissent from the policy indicated in paragraph 24 of the Summary. If it is objected that we have not obtained complete statistical information as to the aged poor, or taken full expert evidence as to the precise financial bearing of the pension schemes which have been submitted to us, and that, consequently, we are not in a position to pronounce an authoritative judgment upon them; I answer that for all practical purposes the official returns which have been laid before us do enable us to form an adequate conception of the grave problem which has been referred to us; and that the detailed criticisms which appear in our Report of the schemes laid before us amply justify the conclusions at which we have arrived. Most of our judgments, even upon the highest subjects, are based on a balance of probabilities. Statistics at the best are but roughly trustworthy; and practical men are content to base their conclusions upon evidence of less than mathematical, or scientific, certainty.

Some of the main points brought out by the evidence are:—

1. The remarkable continuous decrease of pauperism: qualified only by the demoralizing and pauperizing mischief of lax administration of the Poor Law;
2. The remarkable continuous increase of wages, and of the purchasing power of wages;
3. The remarkable continuous growth, among the working classes, of thrift, of facilities for saving, of the desire to save, and of a healthy and honourable spirit of self-help and self-dependence.

From these postulates it appears to result that direct aid from the State towards the establishment of old-age pensions is unnecessary, and, if unnecessary, detrimental to the best interests of the classes concerned.

And this objection to State intervention on historical, moral, and economic grounds, stands separate and apart from the grave financial objection to be urged on the ground of the enormous and incalculable cost which any such scheme would ultimately involve.

Whilst thus opposed to any re-opening of the principle of intervention by the State, I desire to express my conviction that much may be done, in the way of encouragement of thrift, by the Friendly or Provident Societies themselves, and by the action of the Legislature in strengthening their position, and in giving all legitimate facilities, through these Societies, and through the Post Office and other agencies, for the improvement and development of existing powers and methods.

With regard to cases (which there must always be in every community, however well constituted) falling outside those herein-before contemplated, I hold that, if our recommendations for careful inquiry and discriminating treatment are adopted, no respectable aged person need or ought, through misfortune alone, to be subjected to the necessity of ending his or her life in the workhouse.

CHARLES S. ROUNDELL.

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### Memorandum by Mr. C. S. Loch.

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I agree with Lord Lingen's remarks in regard to the parts of the Report that deal with the poor law. Paragraph 91 should, I think, be read in conjunction with

paragraph 89. Otherwise, it might be thought that it was proposed in the Report to create a privileged class who should receive outdoor relief as a kind of right. This course, as is stated in paragraph 89, would be open to the gravest objections. Further, unless by adherence to sound principles of administration, sufficient time be allowed for detailed inquiry by the relieving officers, and thorough consideration by the boards of guardians, there will be great danger of the relief being given by the favour of particular guardians with only the semblance of inquiry, to those who are importunate in demanding assistance, rather than to those who are scrupulous in accepting it.

Wherever it is possible "the second poor," to use the old definition mentioned by Sir Henry Longley, should, in my opinion, be assisted in preference from charitable sources, on some organised system combining personal voluntary charity with charitable help. This will become easier as the co-operation between poor law and charity recommended by the Commission is extended.

The names of some members who have taken an active part in modifying the earlier sections of the Report are absent from the list of signatories, and there is no question but that several paragraphs, for which they do not now appear responsible, would have been differently expressed but for their intervention and a desire to approach unanimity.

I agree with the remarks made by Mr. Roundell, Mr. Pell, and Mr. Henley in regard to paragraph 24 of the Summary.

C. S. LOCH.

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### Memorandum by Mr. J. J. Stockall.

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Having signed the Report, with which, on the whole, I cordially agree, I think it well to express my opinion that danger may arise to a portion of the class who now make provision in some measure for old age for themselves in the various friendly and other thrift societies, should they be induced to depend upon relief from the rates, or a pension from the State, as a part of their subsistence in old age, and to look for it as a right, rather than depend upon a provision made entirely by themselves. Such provision, as the evidence brought before us clearly proves, is increasingly being made by the labouring classes. I fear and believe it possible a worse evil may be created than any now supposed to be existing under the administration of the present Poor Law, if rate or State aid should come to be received with complacency by any material proportion of those who now provide for themselves. In my opinion, the granting of such aid would lead to entire dependence upon the State of a great number of those who now, without the hope of such assistance, are nerved to make provision for themselves, by which process self-respect is gained and character given to the nation.

I entirely concur in all our recommendations which favour a different treatment to persons of good character, as distinguished from that apportioned to the wastrel and drunkard. While holding that the former class are entitled to such consideration as would make their lives as happy as possible, I am not prepared to endorse the view that these deserving poor should be encouraged to look upon parochial or state provision with satisfaction, or as a desirable source of provision for their old age.

J. J. STOCKALL.

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Report by the Right Hon. J. Chamberlain, M.P., the Right Hon. C. T. Ritchie, Sir H. Maxwell, Bart., M.P., Mr. W. A. Hunter, M.P., and Mr. Charles Booth.

We are of opinion that the recommendations in the preceding Report are inadequate, and do not go as far as the evidence before the Commission would warrant.

While recognising that the Report contains a full and fair summary of this evidence, we must express our conviction that it does not proportionately represent public opinion on the subjects remitted to us. The views of the advocates of the present system and of those officially engaged in its administration have been laid before us with great fulness by a large number of able witnesses, while the dissatisfaction so largely felt and expressed in the country has been brought to our notice by selected representatives whose limited number gives no adequate impression of the popular sentiment on the question.

We deeply regret the death of our Chairman, Lord Aberdare, whose assiduity during the course of our inquiry, and fairness in presiding over our discussions, none can have failed to recognise. Though we are unable to assent to all the conclusions of the Report which he drafted with so much perspicuity and skill, we deplore the illness which prevented his attendance during the latter part of our discussions, and we attribute to his absence some of the discrepancies which exist in the Report as finally settled, and also the fact that the Summary does not now fully represent the language and spirit of the Report itself.

In proof of this we refer to the contrast between the optimistic tone of the Summary, paragraphs 1, 13, and 25, and the facts disclosed and the comments made upon them in paragraphs 21, 24, 27, 91, 140, 141, 142, and 143 of the Report.

We were appointed to consider two great questions: first, whether any alterations in the system of Poor Law relief are desirable in the case of persons whose destitution is occasioned by incapacity for work resulting from old age; and, secondly, whether assistance could otherwise be afforded in these cases.

Under the first of these two heads the fact has been established that at the present time the proportion of paupers over 65 years of age to the total population over that age, in England and Wales is 19·5, reckoned on a count of the paupers on a single day.

If the number of paupers returned as applying during one year is taken, the proportion will be 29·3. Pars. 21 and 27.

In round figures, three in ten of the total population above 65 are compelled to apply for parish relief during the twelve months.

The significance of these figures is increased when we remember that probably one-third of the population belong to the well-to-do classes, which do not furnish many additions to the list of paupers. If we deduct them from the calculation, the proportion of paupers over 65 to the total of the population over that age, and below the well-to-do, will be not less than three out of seven, or nearly one in two. We emphatically agree with the paragraph in the Report which says:—"Making every allowance Par. 27.  
" for the qualifications which we have enumerated, we cannot but regard it as an  
" unsatisfactory and deplorable fact that so large a proportion of the working classes  
" are, in old age, in receipt of poor relief."

We are also impressed with the fact alluded to in paragraph 24 that there are, in addition to the number of actual paupers, large numbers of persons who are always just removed from pauperism, and who endure great privations in order to keep off the rates, and we agree that they form a class quite as deserving of consideration as others Par. 24.  
who are actually numbered in the returns as paupers.

We also agree that the imputation that old age pauperism is mainly due to drink, Pars. 33 and 34.  
idleness, improvidence, and the like causes, applies to but a very small proportion of  
the working class population.

We think that this imputation is disproved by the table in par. 22, which shows Par. 22.  
that pauperism increases with extreme rapidity in advancing years. Between 16 and



65 it is only 12 per 1,000, while above 65 it is 133, on a one day count, showing that old age with its consequent infirmities is the chief factor in determining the proportion of pauperism.

We cannot accept the optimistic view taken of the reduction in old age pauperism in pars. 1 and 25 of the Summary.

Par. 13.

The table in par. 13 shows that the deviations are not constant, and not always in the same direction. Thus in the decade from 1862 to 1872 there was an absolute increase of over 40,000 in the non-able-bodied poor, or 10·17 per cent. In the next ten years there was a decrease of 77,000, or 17·6 per cent.; while in the last decade the decrease was 7,000, or only 1·9 per cent.

Par. 14.

We think it is evident that, where there has been a diminution, it is due in part to stricter administration, but chiefly to the increased prosperity of the working classes generally. We believe that the first of these influences has been carried on the whole as far as can be done without fear of a reaction; and, as regards the second, we are afraid that we cannot calculate upon such a tide of national prosperity in the future as marked a large portion of the decade 1872 to 1882.

In any case, with a present proportion of 3 out of 7 of the poorer part of the population obliged to seek parish relief after 65, even a prospective decrease of 1·9 per cent. in the course of ten years does not appear to justify the satisfaction expressed in the Summary, nor the meagre suggestions for improvement contained in the Report.

We approve generally of these suggestions as far as they go, but, with one exception, they are of comparatively small importance, and unlikely to have any very great effect in ameliorating the condition of the aged poor.

The exception is contained in paragraphs 2 and 3 of the Summary, and consists of the suggestion that greater discrimination should be shown between the respectable aged who become destitute and those whose destitution is distinctly the consequence of their own misconduct, and that the relief, if given, should be adequate to meet fully the extent of the destitution.

Par. 91.

This recommendation does not correspond exactly with the paragraph in the Report on which it professes to be based, in which it is proposed that when the applicants "bear a good character, have made reasonable efforts in accordance with their opportunities to provide for their old age, and have not been assisted from the rates (excepting temporarily and under special circumstances of illness or misfortune) out-door relief should be offered unless the infirmity of the applicant, the nature of his surroundings, the need for personal care, or other substantial considerations, should make it evident that the relief given should be indoor relief." The words in italics suggesting that efforts made to keep off the rates in early and middle life should be one test of desert have been omitted from the Summary.

Par. 91.

We recognise the great importance of making the distinction here suggested, for while we are fully alive to the evils of indiscriminate parish relief, we are convinced that unless more respect is paid to the prevalent and well-founded sentiment in favour of some distinction between the aged who are brought to poverty by no fault of their own, and those who have become paupers through drunkenness, improvidence, and misconduct, the agitation against the present administration of the Poor Law may become irresistible and lead to changes undesirable in the interests of economy and morality.

We fear, however, that a mere recommendation addressed, as is proposed in the Report, to every board of guardians in the kingdom, will be quite insufficient unless there is some force behind it in the shape of power to compel its adoption.

Assuming, however, that all the recommendations made in reference to this head of our inquiry were adopted universally by the authorities administering the Poor Law, and that everything in reason were done to improve the position of the aged pauper, we must express our strong conviction that, even under the most favourable circumstances, Poor Law relief will be a most unsatisfactory method of dealing with the deserving poor in their declining years.

At the present time the objection to this form of assistance prevailing among the poor is very strong and in the case of indoor relief amounts to absolute loathing. The sentiment is creditable to their sense of independence, and is due largely to the feeling of degradation which is now associated with the condition of a pauper. In the case of indoor relief it is also founded on more practical considerations, for, as is pointed out in the Report, it is impossible to insure in all cases considerate treatment by the officials employed; while the discipline, monotony, and excessive dulness of the workhouse, the separation from friends, and especially from the young, and the

possibility of uncongenial companionship, press heavily on those of the inmates whose previous surroundings have been happy and respectable.

We feel that it is undesirable that the objection to have recourse to parish relief now existing in the minds of the poor should be destroyed, and it is therefore the more necessary to seek alternative methods of providing for those who have been brought to destitution in old age by misfortune and physical infirmity. Par. 72.

For this reason we attach the greatest importance to the second part of the reference to our Commission by which we have been appointed to consider whether assistance could otherwise be afforded in these cases.

We think it unfortunate that the latter part of the Report, including all the portion dealing with the question of old age pensions, was considered and amended in the absence of the late Chairman and of many members of the Commission, including those who were associated with the preparation of the scheme of old age pensions which is known as the Plan of the Parliamentary Committee. For this and other reasons we feel that this portion of the inquiry remitted to us has been inadequately considered.

We admit the importance of many of the objections urged to the various schemes that have been laid before us, and we acknowledge the serious difficulties, both economical and social, which surround the question, but we are not convinced that they are insurmountable, nor that some at least might not disappear on fuller inquiry.

But we do not consider it necessary to enter into a controversial examination of the criticisms in the Report, because it is evident from the statement of the promoters themselves that none of these plans were submitted as a complete or final solution. Pars. 277,  
292, 295.

They are "more sketches than absolute detail," or "partial and tentative proposals" offered as indications of possible solutions and of the direction which practical efforts may take. They could hardly be more than this, since private individuals, having no access to official experience or the information in the possession of a Government, and being debarred by the expense from complete and searching actuarial investigation, are not in a position to deal with the matter exhaustively. Pars. 298,  
310.

No actuarial evidence was taken by the Commission, and, in the absence of this essential information, no final judgment can be passed on the plans submitted, and no effort has been made to prepare any alternative scheme free from the objections which have been urged to those already proposed.

We regret this because it appears to us that the duty imposed upon the Commission was not confined to destructive criticism, but extended to the endeavour to find a constructive policy.

We note, however, with satisfaction that the Summary recognises the existence of a wide-spread expectation that some other provision besides the Poor Law should be devised for the assistance of the aged and respectable poor, and expresses the desire that the present inquiry should not preclude further examination of other plans. Par. 24.

We wish that it had been possible for the Commission to have undertaken this more general inquiry, but it has been brought home to us only too plainly during the course of our inquiry that, while this Commission has been well constituted for the purpose of investigation and criticism, its composition has been far from favourable to the work of construction. For such a task, its numbers seem to us too great, especially as being largely composed of members who have become publicly identified with opinions widely divergent on some of the most important subjects submitted to us. If, therefore, it be thought expedient to pursue this inquiry, we would venture to suggest that it should be entrusted to a body less numerous than ours, and specially adapted to deal in a purely judicial spirit with both its social and financial aspects.

The Commission having decided not to continue the present inquiry, we venture to recommend that the further consideration of the best means of giving effect to the "widespread expectation" above referred to should be at once undertaken by the Government, or should immediately be remitted to a special Commission less numerous than ours and better able to deal with the complicated technical details of the subject in an impartial and scientific spirit.

Such an inquiry should not be limited to a careful examination of all the schemes which may be laid before it, but should extend to the construction, if possible, of a practicable scheme either based upon, or altogether independent of any of those submitted.

We think that the Commission should be enjoined to take evidence from the Friendly Societies as to the effect of any proposals on their interests, and as to how far they are themselves prepared to undertake or co-operate in the work; and that it should lay

65 it is only 12 per 1,000, while above 65 it is 133, on a one day count, showing that old age with its consequent infirmities is the chief factor in determining the proportion of pauperism.

We cannot accept the optimistic view taken of the reduction in old age pauperism in pars. 1 and 25 of the Summary.

Par. 13.

The table in par. 13 shows that the deviations are not constant, and not always in the same direction. Thus in the decade from 1862 to 1872 there was an absolute increase of over 40,000 in the non-able-bodied poor, or 10·17 per cent. In the next ten years there was a decrease of 77,000, or 17·6 per cent.; while in the last decade the decrease was 7,000, or only 1·9 per cent.

Par. 14.

We think it is evident that, where there has been a diminution, it is due in part to stricter administration, but chiefly to the increased prosperity of the working classes generally. We believe that the first of these influences has been carried on the whole as far as can be done without fear of a reaction; and, as regards the second, we are afraid that we cannot calculate upon such a tide of national prosperity in the future as marked a large portion of the decade 1872 to 1882.

In any case, with a present proportion of 3 out of 7 of the poorer part of the population obliged to seek parish relief after 65, even a prospective decrease of 1·9 per cent. in the course of ten years does not appear to justify the satisfaction expressed in the Summary, nor the meagre suggestions for improvement contained in the Report.

We approve generally of these suggestions as far as they go, but, with one exception, they are of comparatively small importance, and unlikely to have any very great effect in ameliorating the condition of the aged poor.

The exception is contained in paragraphs 2 and 3 of the Summary, and consists of the suggestion that greater discrimination should be shown between the respectable aged who become destitute and those whose destitution is distinctly the consequence of their own misconduct, and that the relief, if given, should be adequate to meet fully the extent of the destitution.

Par. 91.

This recommendation does not correspond exactly with the paragraph in the Report on which it professes to be based, in which it is proposed that when the applicants "bear a good character, have made reasonable efforts in accordance with their opportunities to provide for their old age, *and have not been assisted from the rates (excepting temporarily and under special circumstances of illness or misfortune)* out-door relief should be offered unless the infirmity of the applicant, the nature of his surroundings, the need for personal care, or other substantial considerations, should make it evident that the relief given should be indoor relief." The words in italics suggesting that efforts made to keep off the rates in early and middle life should be one test of desert have been omitted from the Summary.

Par. 91.

We recognise the great importance of making the distinction here suggested; for while we are fully alive to the evils of indiscriminate parish relief, we are convinced that unless more respect is paid to the prevalent and well-founded sentiment in favour of some distinction between the aged who are brought to poverty by no fault of their own, and those who have become paupers through drunkenness, improvidence, and misconduct, the agitation against the present administration of the Poor Law may become irresistible and lead to changes undesirable in the interests of economy and morality.

We fear, however, that a mere recommendation addressed, as is proposed in the Report, to every board of guardians in the kingdom, will be quite insufficient unless there is some force behind it in the shape of power to compel its adoption.

Assuming, however, that all the recommendations made in reference to this head of our inquiry were adopted universally by the authorities administering the Poor Law, and that everything in reason were done to improve the position of the aged pauper, we must express our strong conviction that, even under the most favourable circumstances, Poor Law relief will be a most unsatisfactory method of dealing with the deserving poor in their declining years.

At the present time the objection to this form of assistance prevailing among the poor is very strong and in the case of indoor relief amounts to absolute loathing. The sentiment is creditable to their sense of independence, and is due largely to the feeling of degradation which is now associated with the condition of a pauper. In the case of indoor relief it is also founded on more practical considerations, for, as is pointed out in the Report, it is impossible to insure in all cases considerate treatment by the officials employed; while the discipline, monotony, and excessive dulness of the workhouse, the separation from friends, and especially from the young, and the

possibility of uncongenial companionship, press heavily on those of the inmates whose previous surroundings have been happy and respectable.

We feel that it is undesirable that the objection to have recourse to parish relief now existing in the minds of the poor should be destroyed, and it is therefore the more necessary to seek alternative methods of providing for those who have been brought to destitution in old age by misfortune and physical infirmity. Par. 72.

For this reason we attach the greatest importance to the second part of the reference to our Commission by which we have been appointed to consider whether assistance could otherwise be afforded in these cases.

We think it unfortunate that the latter part of the Report, including all the portion dealing with the question of old age pensions, was considered and amended in the absence of the late Chairman and of many members of the Commission, including those who were associated with the preparation of the scheme of old age pensions which is known as the Plan of the Parliamentary Committee. For this and other reasons we feel that this portion of the inquiry remitted to us has been inadequately considered.

We admit the importance of many of the objections urged to the various schemes that have been laid before us, and we acknowledge the serious difficulties, both economical and social, which surround the question, but we are not convinced that they are insurmountable, nor that some at least might not disappear on fuller inquiry.

But we do not consider it necessary to enter into a controversial examination of the criticisms in the Report, because it is evident from the statement of the promoters themselves that none of these plans were submitted as a complete or final solution. Pars. 277,  
292, 295.

They are "more sketches than absolute detail," or "partial and tentative proposals" offered as indications of possible solutions and of the direction which practical efforts may take. They could hardly be more than this, since private individuals, having no access to official experience or the information in the possession of a Government, and being debarred by the expense from complete and searching actuarial investigation, are not in a position to deal with the matter exhaustively. Pars. 298,  
310.

No actuarial evidence was taken by the Commission, and, in the absence of this essential information, no final judgment can be passed on the plans submitted, and no effort has been made to prepare any alternative scheme free from the objections which have been urged to those already proposed.

We regret this because it appears to us that the duty imposed upon the Commission was not confined to destructive criticism, but extended to the endeavour to find a constructive policy.

We note, however, with satisfaction that the Summary recognises the existence of a wide-spread expectation that some other provision besides the Poor Law should be devised for the assistance of the aged and respectable poor, and expresses the desire that the present inquiry should not preclude further examination of other plans. Par. 24.

We wish that it had been possible for the Commission to have undertaken this more general inquiry, but it has been brought home to us only too plainly during the course of our inquiry that, while this Commission has been well constituted for the purpose of investigation and criticism, its composition has been far from favourable to the work of construction. For such a task, its numbers seem to us too great, especially as being largely composed of members who have become publicly identified with opinions widely divergent on some of the most important subjects submitted to us. If, therefore, it be thought expedient to pursue this inquiry, we would venture to suggest that it should be entrusted to a body less numerous than ours, and specially adapted to deal in a purely judicial spirit with both its social and financial aspects.

The Commission having decided not to continue the present inquiry, we venture to recommend that the further consideration of the best means of giving effect to the "widespread expectation" above referred to should be at once undertaken by the Government, or should immediately be remitted to a special Commission less numerous than ours and better able to deal with the complicated technical details of the subject in an impartial and scientific spirit.

Such an inquiry should not be limited to a careful examination of all the schemes which may be laid before it, but should extend to the construction, if possible, of a practicable scheme either based upon, or altogether independent of any of those submitted.

We think that the Commission should be enjoined to take evidence from the Friendly Societies as to the effect of any proposals on their interests, and as to how far they are themselves prepared to undertake or co-operate in the work; and that it should lay

down the principles to which any scheme should conform, especially in relation to its financial aspect, including the amount of the funds required and the sources from which they may be obtained, and its bearing on the encouragement of thrift and on habits of self-reliance.

J. CHAMBERLAIN.  
CHARLES T. RITCHIE.  
HERBERT MAXWELL.  
W. A. HUNTER.  
CHARLES BOOTH.

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### Memorandum by the Right Hon. C. T. Ritchie.

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The most important recommendation made in the majority Report is that adequate out-door relief should be given to aged destitute persons of good character and thrifty antecedents, who are not living under conditions of health or surrounding circumstances which make it evident that relief can only be properly afforded in the work-house. With this recommendation I cordially agree, but I do not consider that any efficient means are suggested in the Report by which it will be made operative. It is to be left to boards of guardians to carry out or not as they think fit, and any interference with their discretion is expressly negatived, while at the same time the report points out that not unfrequently guardians deal with cases that come before them without sufficient consideration, and without having before them the material facts which should guide them in their decisions. The Report also expresses the opinion that relief given is often inadequate. Under such circumstances I fear the recommendation in question will in many cases remain a dead letter unless means are taken to secure that ill-considered and inadequate decisions may be reviewed. In Scotland an appeal lies from the parochial boards to the central authority, and the evidence before the Commission shows that it works without difficulty or friction. I am of opinion that this principle should be adopted in England in the case of the aged poor. The question of the tribunal to which the appeal should lie, and the conditions under which it should be made, would require careful consideration; but I am of opinion it should not be to the central authority, which is already overburdened with work, and that it should be, as in Scotland, in writing. I think the result would be more careful consideration by boards of guardians of the cases which come before them, and greater uniformity of administration.

CHARLES T. RITCHIE.

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### Memorandum by Mr. Booth relating to Out-Relief.

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I do not entirely agree with the views on this subject expressed either in the Report I have signed or in that which I have not signed.

Unless as a temporary expedient, I hold any increase in the amount of out-relief given, whether as regards each case, or as regards the number of cases relieved, to be a greater evil than so-called "inadequacy" in either direction. In my view the only safe motive for increasing the amounts given is to be found in the probability that the total number of cases will then be decreased; but I am not satisfied to move in this direction until a substitute for out-relief to the aged is found; and with this substitute I should hope to find the means of abolishing all, except medical out-relief.

Looked at as a temporary expedient, with the law as it now stands, a distinction must be drawn between town and country. In towns it may be well to divide strictly the functions of poor relief and charity, to restrict very closely the numbers on the permanent outdoor list, and to relieve "adequately" those who are relieved at all, under very close and constant supervision. In country places, on the other hand, a

small weekly allowance to the indigent old (and especially the old women), given with a general knowledge of their position and careful kindness, answers very fairly well. This parish allowance forms a nucleus round which family, friendly, and charitable contributions gather, and although the first inquiries ought to be searching, it is usually unnecessary, and may perhaps even be unwise for the guardians to worry their pensioners by too close a supervision afterwards, especially with regard to earnings. It is, in my opinion, a mistake to suppose that such casual earnings on the part of those of the old who are assisted from the rates are economically injurious to the community in any serious sense. The economic injury caused by out-relief lies deeper, being inherent in any form of assistance to the old, given only to those who have not saved, or whose savings are exhausted.

CHARLES BOOTH.

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Report by Mr. James Stuart, M.P.

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I have already signed an expression of opinion, in conjunction with Lord Brassey, Mr. Humphreys-Owen, and Mr. Arch, which it is not necessary to repeat here. I desire to add to that expression of opinion (p. lxxxix) the following observations, and to submit the whole as my Report.

While agreeing with the positive recommendation so far as it goes contained in paragraph 2 (reinforced by paragraphs 3 and 4) of the summary of the majority Report, to the effect that outdoor relief should be more generally granted rather than indoor relief to the deserving aged poor, I regard the recommendation as inadequate unless there be added some measure for securing its adoption by boards of guardians. In the metropolis, moreover, a change in the law is necessary if this recommendation is to have practical effect. Under the special metropolitan poor law system the expense of indoor pauperism is borne by a common fund, whereas that of outdoor pauperism falls on the separate localities. In order to make the recommendation of the Report operative in the London area, it would therefore be necessary to make the cost of maintenance of the deserving aged poor, who are relieved in that area in accordance with that recommendation, a charge on the metropolitan common poor fund, subject to proper safeguards such as the Local Government Board might lay down; or so to modify the operation of the common poor fund system as to prevent that recommendation from entailing pecuniary charges on a locality adopting it greater than those entailed by not adopting it. I regard it further as worthy of consideration whether the metropolitan system thus amended might not with advantage be applied with suitable modifications in other counties.

As to classification inside of workhouses, the Report should in my opinion go farther than it does. It should insist upon that classification, and should insist that those of the deserving aged poor, whom it may be found better to relieve indoors, should receive separate treatment, and should get such comforts as cannot be given generally in a workhouse without rendering it attractive to those wastrels and loafers, whose lot it is by no means the duty of the State to make easy at the expense of the industrious ratepayers, sometimes scarcely less suffering and certainly much more deserving than these persons.

The separation of the deserving aged indoor poor might be effected to some extent by encouraging and enabling boards of guardians to establish a limited number of homes on the almshouse principle, which, in the case of large towns, might be placed in the neighbouring country. The cottage home system for children, carried out by Shoreditch and some other unions, indicates to some extent how this might be successfully done.

To secure greater facilities generally for classification, the grouping of workhouses referred to in the Report is desirable, and in London this grouping is not only especially desirable but can be carried out with considerable facility, and without moving the aged poor from the localities to which they belong, by an extension of the arrangements for separate workhouses for the able-bodied, utilizable by several unions.

The extended application of endowed charities and doles to almshouses and pensions for the deserving aged poor outside of the poor law is a proposal with which I heartily concur, and I support the purport of the recommendations on this head in paragraph 190 of the Report.

JAMES STUART.

## Report by Mr. Henry Broadhurst, M.P.

1. I believe that the time has now come for great and fundamental changes in the provision for the aged poor. The fact that "a very large number of people who have led ordinary respectable lives" are, in their old age, "forced to go upon the Poor Rates" is, I feel, rightly characterised "as a scandal upon our civilization." I gather, from the statistics placed before us, that, throughout the United Kingdom, probably four hundred thousand persons over 65 years of age have no better provision for their old age than the workhouse, or the scanty dole of outdoor relief, both coupled with the stigma of pauperism.<sup>(1)</sup> It is not as if this destiny of a pauper old age awaited exclusively, or even mainly, those individuals in all classes who are idle, thriftless, or drunken: it is the common lot, for the most part, of whole sections of the labouring population whose circumstances have never permitted them to save enough to provide for their maintenance after their working power fails.<sup>(2)</sup> It appears probable, notwithstanding all the praiseworthy efforts of Trade Unions and Friendly Societies, that, throughout the entire wage-earning class, one out of every three who reach the age of 65, become paupers at some time or other. And if we confine our attention to the two-fifths of the whole population who never earn full mechanic's wages—the agricultural labourers, the unskilled workers in the towns, women wage-earners, and others whom Mr. Charles Booth believes to furnish eighty per cent. of the paupers—we have it on the same eminent authority that probably "not less than two out of three of those who survive do at some time in their old age receive aid from the rates." A state of things in which two out of three of large sections of the labouring population are condemned, after lives spent in hard and ill-paid toil in the service of the whole community, to linger out the rest of their days in pauperism, demands, in my opinion, the immediate attention of Parliament.
2. Nor can I anticipate that any mere development of existing Poor Law arrangements will meet the requirements of the case. Sixty years experience of the New Poor Law of 1834, whilst demonstrating its many advantages in other directions, has, I consider, conclusively proved that no satisfactory solution of the problem of the maintenance of the aged can be expected without a thorough reform of the whole system. The principles and practice of Poor Law relief, if not absolutely unchanged, have failed to keep pace either with the vastly altered social and industrial conditions of English life, or with the progress of political economy, and the constitutional changes of the past generation; and I feel with Professor Alfred Marshall that the conditions of the problem "are all different" now from what they were in 1834, "almost separated as the poles."<sup>(3)</sup>
3. I am equally opposed to the view that the maintenance of the aged should be left to the private charity of the well-to-do. I cannot recommend the practice followed in the Whitechapel, Bradfield and Brixworth Unions of restricting, as far as possible, all public provision for the destitute, and throwing deserving cases upon private charity. I have been much impressed by the evidence given by Mr. Sidney Ward, as to the cruelty of such a perversion of the great Poor Law Report of 1834, and especially as to the degradation of character, and demoralisation of the poor which such a system produces.
4. I believe that the only adequate way of dealing with the situation is, frankly to recognise the maintenance of the aged as a public charge, to be borne by the whole community. If, indeed, it were possible to secure to every worker, male or female, throughout their whole lives, wages sufficient to enable them to make due provision for their old age, there would be much to be said for the view, pressed upon us by many witnesses, that the matter is one for individual thrift. I cannot, however, see any reasonable prospect of universally raising the wages of farm labourers, unskilled

(1) See the evidence of Mr. Chamberlain, 12,170-12,695; Mr. Charles Booth, 10,847-65; Rev. Canon Blackley, 12,792-13,085; Mr. Burt's return of 1890; Mr. Ritchie's return of 1892; Census Tables.

(2) See the evidence of Mr. Charles Booth, 10,853, 58-65, 11,020-1; Mr. Chamberlain, 12,170-673; Mr. J. Cox, 3608-3821; Mr. John Davies, 8482-5; Mr. Ralph Price Hardy, 11,794-864, and many others.

(3) Compare also his weighty statement at Q. 10,358; "while the problem of 1834 was the problem of pauperism, the problem of 1893 is the problem of poverty; that a man ought not to be allowed to live in a bad home, that extreme poverty should be regarded, not indeed as a crime, but as a thing so detrimental to the State that it should not be endured, and that everybody who, whether through his own fault or not was in effect incapable of keeping together a home that contributed to the well-being of the State, that person should, under the authority of the State, pass into a new form of life."

town workers, women wage-earners, and other ill-paid classes, to such a sum as would enable the average man or woman to provide an annuity for old age. To the ordinary unskilled labourer, town or country, a wise thrift, in my opinion, means primarily the provision of good food, clothing, and shelter for his family and himself; subscription to a Trade Union for protection against industrial oppression, and insurance against sickness or want of employment; and prudent expenditure on the technical and secondary education of his children. I do not believe that these objects can be obtained in an average family without an expenditure of, at the very least, thirty shillings a week—an amount unfortunately far above the rate that can reasonably be looked forward to in the near future for millions of English wage-earners. For the large classes of workers who earn less than this sum, thrift means, not the saving of any part of their weekly wage, but its judicious expenditure.

Marshall,  
10,441.

Hill,  
10,474-5,  
10,596-604.

8485-6.  
8731-53.

5. I strongly recommend, therefore, the adoption of a general scheme of pensions for the aged. I believe that a system, under which any person could, at the termination of his working life, obtain a pension of even five shillings a week, would quickly remove all the worst features of the present situation and keep most of the thrifty poor outside the contaminating circle of the Poor Law. Far from anticipating any demoralisation of character from such a system, I believe that it would indirectly bring about an improvement in the standard of life and personal character of the poorest class.<sup>(4)</sup> I think that the age at which pension should commence should be not later than 65, and that provision might be made for the grant of a pension at an earlier age in cases where a permanent breakdown had taken place. I agree with Mr. Charles Booth, Mr. J. Chamberlain, Mr. Ralph Price Hardy, the Rev. J. Frome Wilkinson, and other eminent authorities, that an old-age pension scheme would positively encourage and promote individual savings, by removing the present hopelessness, and by making it, for the first time, worth a man's while to provide even sixpence a week in his old age, with which to supplement his State pension.<sup>(5)</sup> With the view of ensuring this salutary effect upon character, I regard it as of the utmost importance that the State pension should be entirely dissociated from the Poor Law system<sup>(6)</sup>; and, paid weekly, preferably, through the Post Office.<sup>(7)</sup>

3677-80.

Edwards,  
6621-3.

6. With regard to the financial basis of an old-age pension scheme I have arrived at a strong and definite opinion. I object to the proposal that the necessary funds should be raised, either wholly or in part, by contributions collected from the people themselves. I am, therefore, opposed in principle to all contributory or insurance schemes, such as those of the Rev. Canon Blackley and Mr. J. Chamberlain. It has, in my judgment, been conclusively proved, by witnesses of all shades of opinion,<sup>(8)</sup> that any voluntary scheme of National insurance or contributory pensions would benefit only those who could afford to make the contributions, and would leave unaffected the great majority of the aged poor whose wages have been insufficient, or whose work has been too irregular, to allow them to save. The grant of any aid to such a scheme out of the taxes would amount, in my view, to a cruel hardship upon the very poor. The agricultural labourer, the unskilled worker in the towns, and the woman wage-earner—few of whom could ever obtain a pension under an insurance scheme—would be taxed on every cup of tea or pipe of tobacco, in order that pensions might be awarded to the comparatively comfortable class of well-paid mechanics and foremen who were in a position to make the contributions required.

Blackley,  
12,768-  
13,114.  
Chamberlain, 12,566-  
767.

12,257-8.  
12,543-7.

7. Another objection to national insurance or contributory pensions is no less fatal. The evidence tendered by working class witnesses goes, in my opinion, to show that any scheme involving contributions, otherwise than through the rates or taxes, would meet with much opposition from the wage-earners of every grade.<sup>(9)</sup> The Friendly Societies and the Trade Unions, to which the working class owe so much, naturally view with some apprehension the creation of a gigantic rival insurance society,

<sup>(4)</sup> Compare on this point the striking evidence of Mr. Charles Booth, 10,900-4, 10,926-7; Mr. Ralph Price Hardy, 11,850-1, Mr. J. Chamberlain, 12,624, 12,673-80, and others.

<sup>(5)</sup> 10,926-7, 10,998, 11,016, 12,199, 12,257, 12,340-1, 3681, 11,840, &c.

<sup>(6)</sup> See on this point, Mr. G. C. T. Bartley, 8126, 8949-51; Rev. Canon Blackley, 12,852; Mr. Charles Booth, 10,915, &c.; Mr. J. Chamberlain, 12,214, &c.; Mr. R. P. Hardy, 11,846-9; Rev. J. F. Wilkinson, 5856.

<sup>(7)</sup> Suggested by Canon Blackley, 12,808, 12,850, 12,915, 13,104; and Mr. J. Chamberlain, 12,214-6.

<sup>(8)</sup> See, for instance, the emphatic testimony at 917-20, 1422-31, 1605-13, 1922-31, 3418, 8109, 9821-7, 10,696-8, 12,252-6, 12,630-3, 13,202-3, 13,233-4, &c.

<sup>(9)</sup> See especially the evidence of Mr. George Edwards, 6625-6; Mr. J. Cox, 8677-81; Mr. Z. Walker, 7077, 7914-5; Mr. J. D. Grout, 13,176-8; and the emphatic testimony of Mr. Reuben Watson, 11,369, 11,498-531.



backed by the whole power of the Government.<sup>(10)</sup> The collection of contributions from millions of ill-paid households is already found to be a task of great difficulty, intensified by every depression of trade or other calamity. For the State to enter into competition for the available subscriptions of the wage-earners must necessarily increase the difficulty of all Friendly Societies, Trade Unions, and Industrial Insurance Companies, whose members and customers within the United Kingdom probably number, in the aggregate, from eleven to twelve millions of persons.

8. On the other hand, Mr. Charles Booth's proposal for the grant of a pension from public funds, without personal contributions, may secure the hearty support both of the Trade Unions and the Friendly societies. The provision of a minimum pension for all aged persons would, in my view, increase the business and facilitate the progress of these valuable forms of thrift. Such a pension system would open up practically a new business for the Friendly Societies, and the Post Office Annuity Department. At present it is useless for any wage earner to save anything for old age, unless he can see his way to provide himself, through Trade Union, Friendly Society, or other means, with an annuity of enough to live on. If, in their old age, they are in receipt of a few shillings a week, the Poor Law not only debars them from receiving any addition to it, but positively confiscates their little pocket-money as a condition of granting them a bare subsistence.<sup>(11)</sup> [See note (a) at end of this Report.] The result is that millions of men save nothing at all. If a State pension of five shillings a week were secured to everyone, it would give a new impetus to the provision through Friendly Societies, Trade Unions, and the Post Office, of small annuities, down to even sixpence a week, to enable some little comforts or luxuries to be added to the bare subsistence provided by the State Pension.<sup>(12)</sup> The State owes a debt of gratitude to the Trade and Friendly Societies of the country for their persistent and unaided efforts to provide against destitution, but I regard the indirect assistance and encouragement which a State pension scheme of this kind would bring to their special work as preferable to any subsidy to them from public funds, accompanied as such a subsidy would necessarily have to be by some measure of government control. I recommend, therefore, that the State pension should be universal, or at any rate to persons whose income does not exceed 3*l.* a week, and entirely provided out of public funds.

9. With regard to the method of raising the necessary fund for such a State Pension, we have had little evidence. The aggregate annual expenditure would no doubt be considerable, as much, perhaps, as is at present spent on the Army or the Navy, or as the total annual outlay, from local and Imperial funds, upon our Educational system. It must, however, be remembered that the aged are already maintained, in some form or another, by the labour of those who are at work. The direct acceptance of their maintenance as a public charge involves, therefore, little if any increase in expense to the community as a whole, but merely the re-adjustment of an existing burden. A charge of, possibly, twenty millions sterling upon the public Exchequer would, of course, involve increased taxation, but such a sum (which is no more than the addition to the public expenditure between 1873 and 1893), would be reached only by degrees. The re-adjustment of the Budget which such a charge would involve, is, however, a problem for financial experts. So long as four or five hundred millions sterling are every year paid in rent and interest, and a corresponding amount of wealth annually changes hands by death, the wage earners will be slow to believe that the provision of twenty millions for the maintenance of aged workers offers any insuperable difficulty to a willing Chancellor of the Exchequer.

10. An Old-age pension system could, moreover, be set up by degrees, a specified number of pensions being awarded annually, by the County Councils or other local authorities unconnected with the Poor Law, in some such manner as that suggested in the Old-age Pension Bill introduced by Sir Walter Foster in 1892, or in the Old-age Provident Pensions Bill of Mr. G. C. T. Bartley. Though I am aware of the difficulties and dangers of any partial dealing with the problem of the aged, I should welcome such legislation rather than the indefinite postponement of a more thorough-going measure.

11. Meanwhile I regard it as of the utmost importance that there should be a thorough reform of the Poor Law and its administration with respect to the aged.

<sup>(10)</sup> See 8705-11; 11,002-16; 11,188-0; 13,320-4; 10,474-5; 9994; 12,422-550; and especially Mr. T. Ballan Stead, A. O. F., 12,854-565.

<sup>(11)</sup> See the official direction to this effect, in the Poor Law Board's Letter of 5 January 1870, and never yet modified; Sir Hugh Owen, 296-316; though sometimes disregarded by Boards of Guardians in practice. (See, however, note (a) since added, at end of this Report.)

<sup>(12)</sup> 10,926-7; 10,998; 11,016; 12,199; 12,257; 12,340-1; 3681; 11,840.

12. The present practice of making children contribute to the support of their parents should be radically changed. I have no desire to check the natural feeling of filial affection, which is as strong among labourers as among other classes. But I can imagine nothing more stupid and objectionable than the present practice of levying, in relief of the general Poor Rate, a special contribution from labourers whose earnings are far below the amount necessary for the efficient maintenance of their families and themselves, merely because their aged father or mother has had to go into the workhouse. Where the family earnings do not exceed the necessary cost of maintenance, it is bad thrift on the part of the State for any portion of that income to be diverted from the family maintenance. To compel a labourer earning only eleven to fourteen shillings a week to contribute towards the support of his aged father, as is now often done,<sup>(12)</sup> is not only deliberately to manufacture pauperism, but also to rob the worker, the mother of the family, and the young generation of some of the food and clothing indispensable to their efficiency. The hardship of the present law has been most strongly pressed upon us.<sup>(13)</sup> It is a cause of the bitterest anger and resentment amongst those who suffer from it. It exercises a harmful influence upon the character and family affections of the poor; and yields, in aid of the Poor Rate, a quite insignificant amount.<sup>(14)</sup> I strongly recommend therefore that, whatever view be taken of a State pension scheme, the law should be immediately altered so as to abolish all legal liability to contribute towards the maintenance of aged parents, except in cases where the family income is manifestly sufficient to allow of a contribution without trenching upon such family expenditure as is necessary for full efficiency. I think it would be expedient to specify an income below which no contribution should be payable. In view of the cost of maintenance of an ordinary artisan's home, the need of individual saving against sickness and want of employment, and the importance of due provision for the advancement of children, I consider that this minimum standard income should not be fixed below thirty shillings a week in any part of the country, and should rise to two pounds in London and other industrial centres where rents are high.

13. With respect to the aged paupers themselves, although their treatment has improved in recent years, I cannot regard it as altogether satisfactory. Many minor reforms appear to me to be necessary before the provision made by the community for its veterans of labour can be deemed such as instructed public opinion now demands. The main alteration required is, however, in the spirit with which the aged paupers are officially regarded. I am impressed by the universal dread of the workhouse as comfortless, dishonourable, and almost as bad as a prison.<sup>(15)</sup> I think that the time has come for making a great and marked distinction between the ordinary pauper and those who merely seek, in their declining years, that provision which they have had no real chance of making for themselves. I entirely dissent from the practice of those Unions, where (in misapprehension of the Poor Law Report of 1834) Out-door Relief to the well-conducted aged poor has been restricted or refused. Whilst realising to the full all the objections to the lax grant of Out-door Relief to the able-bodied, and the still greater objections to the demoralising influence of private charity, I think that, pending the adoption of State Pensions, full and adequate pensions from Poor Law Funds should be freely granted in the shape of Out-door Relief to the aged poor of good character. The present legal discouragement of partial savings should be abolished (*see note (a) at end*), and Out-door Relief freely given to supplement benefit societies, or other superannuation allowances of small amount. I am inclined to think that the whole law as to settlement should be abolished, but at any rate no person over 65 years of age should be removable to another Union.<sup>(17)</sup> Finally, I see no reason why such pensioners of the community should be deprived of the franchise, or subjected to any other stigma or disability whatsoever.

Owen,  
175-187.

13,250.

14. With regard to those aged poor who enter the workhouse, I consider that their treatment should be regulated on quite other principles than the necessarily deterrent code applicable to the younger inmates. I see no harm in making their declining years

<sup>(12)</sup> See the evidence of Mr. Elcock, 4601-10; 4787-95; Mr. John Davies, 8368-8609; Mr. George Edwards, 6458-6928; and others.

<sup>(13)</sup> See the evidence of Mr. George Edwards, 6471-6928; Mr. R. Elcock, a Poor Law Guardian, 4594-4955; Mr. John Davies, a County Councillor, 8368-8659; Mr. Z. Walker, 7101-7283.

<sup>(14)</sup> See Sir Hugh Owen, 164; only 232,338*l.*, in 1890-1, including a large sum for lunatics, or not a halfpenny in the pound on the Poor Rate.

<sup>(15)</sup> See, for instance, the evidence of Mr. Sidney Ward, 15,581-16,019; Mr. Lansbury, a Guardian, 13,700 &c.; Mr. J. D. Grout, 13,352; Mr. Z. Walker, 7105, 7246-51; Mr. G. Edwards, 6570-5, 6845; Mr. R. Elcock, a Guardian, 4619, 4842-3; and Mr. W. Webb, 15,209.

<sup>(17)</sup> See the evidence of Canon Bury, 4271-90; Miss Clifford, 6313-98; Mr. G. Edwards, 6584-6, 6852-8.

Walker,  
15,416,  
16,573-83.

Lansbury,  
13,736.  
Bury,  
4298-9.  
Davy, 1670.  
Hedley,  
1386.  
Owen,  
219-224.

1635-6.  
Davy,

as comfortable as circumstances will permit. I think that the order of the Local Government Board, which requires the master of the workhouse to keep even the aged paupers employed according to their capacity and ability,<sup>(18)</sup> should, as regards the old people, be at once rescinded. Though it may be desirable to encourage them to occupy themselves in any way pleasant or useful to them, at such times and for such periods as they may choose, as contemplated by the Brabazon scheme, no work or task of any kind should be required from them. I cannot too strongly express my abhorrence of the practice said to prevail in one Union, of setting even the old people to pick oakum, a penal task with disgraceful associations utterly unfit for an asylum for the aged. Subject to the necessary requirements of discipline the fullest possible liberty should be accorded to them. I must, in particular, condemn the present practice of forbidding them to go out except on a specified day, in some cases once a month.<sup>(19)</sup> I can see no reason why well-conducted aged paupers should not be allowed to go out, at proper hours, every day; and to receive visitors, under reasonable restrictions, when they choose.<sup>(20)</sup> If some measure of searching is unavoidable, it should be confined to the purpose of preventing the introduction of drink or other forbidden articles into the Workhouse. In no case should money, or other little belongings of the inmates be confiscated. Better tea should be given and more care taken in the making of it; whilst the provision of tobacco in the old men's wards, now optional, should be made obligatory. The diet, even in the best workhouses, needs improving; green vegetables and fresh fruit should be included when in season; more attention should be paid to good cooking, and to the tastefulness of the food; and the dishes should be varied at least three times a week. Mr. Hedley, the Poor Law Inspector for the Metropolis, himself urged upon us the desirability of providing "better meals" for the London in-door paupers. We were moreover informed by Sir Hugh Owen that in some Unions the dietaries were fixed many years ago, and that there were perhaps a few in which they were "considerably less" than the Local Government Board would now think proper. Mr. Davy, the experienced Poor Law Inspector, also expressed a view that some of the dietaries needed revision, and said that the Local Government Board had lately begun to press for such a revision. I cannot regard it as satisfactory, in view of the great progress of physiological science and the change in views as to workhouse administration, that any dietaries should have been allowed to remain unrevised, and I recommend that a new model dietary for the old people's wards should be at once prepared, and issued to all Boards of Guardians in a circular suggesting the propriety of revision. Special letters should be addressed to all Unions in which the dietary has not been completely revised within the last ten years.

Lansbury,  
13,745-58.

Clifford,  
6279.

Owen,  
931-4.  
Davy,  
1813-60.

15. Nor are the present arrangements with regard to clothing always satisfactory. I am inclined to believe that, in some Unions, the provision of additional warm garments and bed coverings in the winter months, though possibly barely sufficient for health, is below what is desired by old people for their comfort. In the case of one London Union, we were informed by a Guardian that the old men were not given flannel under-clothing unless the doctor ordered it—that they had the same suit for summer and winter, and that no overcoat was supplied to them. I strongly recommend, moreover, the practice already adopted in a few Unions, of abandoning the pauper uniform. I consider that the aged paupers should be provided with clothes such as are ordinarily worn by the working classes, and that considerable choice of substance and pattern should be allowed. In the arrangement of the wards themselves, some provision should be made for the possible greater privacy of such inmates as prefer it; and, although it may be difficult to make any formal classification, facilities should be given by subdivision of large wards, &c., for such natural classification as spontaneously arises. The arrangements of the wards should, moreover, be adapted to the habits and requirements of the aged. I can imagine no valid objection, for instance, to allowing them to remain in bed until say 8 a.m., if they choose; to providing their food at rather shorter intervals than for the able-bodied; and to fixing the last meal in the day not earlier than 6 p.m. More encouragement than at present should be given to aged couples to live together. The action of certain Boards of Guardians in providing separate cottages for their accommodation appears worthy of imitation; in other cases, greater privacy and comfort of the married inmates' quarters should be

Mr. R. Elcock, 4669-70; Mr. S. D. Fuller, 2383-7; Mr. W. E. Knollys, 823-61, 880; Dr. H. J. Paine, 5247.

<sup>(18)</sup> Article 112 of the General Consolidated Order of 24 July 1847.

<sup>(19)</sup> 2138-40; 3085-90, 3194-8; 5407; 3654-6; 8461; 2339; 13352; 3435-43; 1195-6, 1257; 660-749; 985-9; 105-9; 3876-8, 4107; 2750.

<sup>(20)</sup> 2141; 3109-11; 3448-9; 5221-2; 3876-8, 4017; 2596-8.

aimed at. The provision of newspapers, harmless games, and other means of occupation, now to some extent optional, should be made obligatory. Finally, I recommend the adoption of the regulation pressed upon us by Mr. W. E. Knollys, Assistant Secretary of the Local Government Board, and supported by many other witnesses, that every workhouse should possess at least one fully certificated, trained and salaried nurse.<sup>(21)</sup>

16. I have dwelt in some detail upon these reforms in workhouse administration because, unlike a State Pension scheme, they can be immediately carried out without legislation. Under the Poor Law Amendment Act, 1834, as explained by Sir Hugh Owen, the administration of the Poor Law, the government of workhouses, the general rules according to which outdoor relief should be granted, and practically the whole system and practice of poor relief, rest upon the Orders issued by the Local Government Board from time to time. I recommend therefore that the amendments now proposed should be embodied in an Order, and communicated to all Boards of Guardians in a Circular, in which special stress should be laid upon the need for dealing with the well-conducted aged poor upon different lines, and in an entirely different spirit from that applicable to the young and able-bodied, and in which the Guardians should be invited to co-operate in making the aged paupers as comfortable as possible. The practice of granting out-door relief to the well-conducted aged poor, provided that it is adequate in amount, should be explicitly encouraged, no deduction being made in respect of any pensions or savings which together with the relief given would amount to a maximum of, say, 15s. a week.

Owen, 69.

17. A minor administrative reform, within the scope not of the Local Government Board but of the War Office, Admiralty, and Treasury, appears to me worthy of mention. The present system of paying army and navy pensions and reserve pay quarterly, instead of weekly, is the cause of a certain amount of old-age pauperism which might perhaps be avoided. Many witnesses have described to us how such pensioners are tempted to squander their quarterly allowance in a single burst, and then come into the workhouse for the rest of the quarter.<sup>(22)</sup> The Superintendent of the Whitechapel casual ward found, we are told, that after every "quarter-day there was a "sensible diminution in the numbers in the wards." Mr. Hedley expressed the opinion that this evil would to a great extent be obviated if the pensions were paid weekly instead of quarterly, and I concur in his view. Such an alteration (which would require no legislation) would involve additional trouble and clerical work, but in view of the evil demoralisation of character wrought by the present system, I cannot believe that the War Office, the Admiralty, or the Treasury would raise any objection, if the matter were fully represented to them. I recommend that the Local Government Board should address these Departments on the subject.

Mackay,  
9925-6.  
Hedley,  
1281-3.

HENRY BROADHURST.

April 1894.

(a.)—Since this Report was written an Act has been passed enabling Poor Law Guardians not to take into consideration certain limited payments from Friendly Societies when dealing with applicants for relief.

February 1895.

H. B.

Although I do not feel able to sign the majority Report, I should like to be permitted to say how highly I appreciate the great labour bestowed upon it by the late Chairman and many of his colleagues, and how much we are indebted to them for their efforts in this great and difficult inquiry.

H. B.

<sup>(21)</sup> Major Ballantine, 3211-8; Miss Clifford, 6301-6; Mr. John Davies, 8525-6; Mr. Davy, 1630-1, 1738; Mr. Hamblin, 3388-9, 3459-64; Mr. Knollys, 684-958; Mr. McNeill, 9563-5; Sir Hugh Owen, 47; Dr. H. J. Paine, 5224-6; Rev. L. R. Phelps, 8994.

<sup>(22)</sup> Sir Hugh Owen, 282; Mr. Hedley, 1223, 1279-83, 1449-52, 1579; Mr. Fothergill, 2831-2, 2945-8; Mr. Mackay, 9925-6; Mr. McNeill, 9,556, 9,828-30.

**SUPPLEMENTARY MEMORANDA.**

**I. Analysis of the figures in Mr. Ritchie's Return (year's count), prepared by Mr. Charles Booth.**

(Referred to in note to Para. 20 of Report.)

For convenience of analysis the poor law unions of England and Wales may be divided into the following groups :—

**(a.) Urban and rural :\***

Unions.		Population.
80	Metropolitan - - - - -	4,212,667
50	Urban and semi-urban (no rural) - - - - -	5,231,802
100	Mixed (mostly urban or semi-urban) - - - - -	9,575,389
200	" (half rural) - - - - -	6,287,562
84	" (mostly rural) - - - - -	1,618,916
168	Wholly rural - - - - -	2,094,278
682†		29,000,614

**(b.) Geographical :**

Unions.	Counties included.	Population.
128	North - - { Northumberland, Cumberland, Durham, Westmoreland, Lancashire, Yorkshire }	9,039,951
106	East - - { Lincoln, Rutland, Huntingdon, Cambridge, Bedford, Buckingham, Hertford, Essex, Suffolk, Norfolk }	2,856,393
107	Midland - - { Cheshire, Derbyshire, Nottingham, Northampton, Leicester, Stafford, Warwick, Worcester, Gloucester }	5,209,667
74	West and Wales - Shropshire, Hereford, Monmouth, and all Wales	2,144,516
187	South and South-West - { Sussex, Surrey (part), Kent (part), Middlesex (part), Oxford, Berkshire, Hampshire, Wiltshire, Dorset, Somerset, Devon, Cornwall }	5,536,920
30	Metropolitan - Parts of Middlesex, Surrey, and Kent	4,212,667
682		29,000,614

**(c.) Industrial :‡**

Unions.		Population.
101	Purely agricultural - - - - -	1,132,204
126	Agriculture, with town - - - - -	2,494,932
69	Shipping or agriculture + shipping - - - - -	3,354,562
81	Mining or agriculture + mining - - - - -	3,704,769
152	Manufacturing or agriculture + manufacturing - - - - -	10,917,741
103	Residential or agriculture + residence and pleasure resorts - - - - -	7,396,406
682		29,000,614

\* All unions are counted as urban or semi-urban in which no portion particularised in the Census has less than one person per acre. If at least four-fifths (though not all) of the population live in areas with one or more persons per acre, the union is classed as "mostly urban or semi-urban"; if less than four-fifths but more than one-third live in such areas, the union is described as "half-rural"; and if one-third or less (though still having some urban element), it is classed as "mostly rural." In "wholly rural" unions the proportion is everywhere less than one per acre.

† As a general rule, the area of the registration district and of the union is co-extensive, and so allows of a complete comparison between the Census returns of population and the Local Government Board returns of pauperism. In a few cases, however, there are two or more unions in one registration district, and in these it was necessary to combine the unions in order to get comparable figures. This, with the omission of the Scilly Islands (for which no returns of pauperism are available), reduces the number from the official 648 to the 632 above given.

‡ The information on which the analysis as to industry is based was very kindly supplied by the Poor Law inspectors for each district.

The proportion of old people to the whole population varies enormously. It is at its largest in the union of Aberayron in Wales, where the figures show no less than 420 old men and 614 old women to 10,000 of population, and at its least at Barrow-in-Furness, where the proportion is only 93 old men and 102 old women. In the one place there are 1,034 persons over 65 to 5,394 between 16 and 65; in the other place the number is only 195 to 5,725.

On the whole it is on an ascending scale from urban to rural, as the following table indicates:—

TABLE I.—SHOWING MEAN NUMBER OF OLD PER 10,000.

		Men.	Women.	Total.	Excess of Women.
Practically urban	Metropolitan unions	157	240	397	83
	Provincial urban (with semi-urban)	157	216	373	59
Mixed (half rural)	Mixed (mostly urban and semi-urban)	187	242	429	55
		264	311	575	47
Practically rural	Mixed (mostly rural)	349	396	745	47
	Wholly rural	363	397	760	34
England and Wales		210	265	475	55

There is the most marked division where practically-urban give way to practically rural conditions. The number of both men and women in the half urban half rural districts lies midway between the figures above and below. It is worthy of note that the *surplus* of old women over old men is much greater in towns, decreasing as the total number of old women increases.

The proportion of old people to the population in geographical and industrial divisions is as follows:—

TABLE II.

	Over 65 per 10,000.			Excess of Women.	Persons per Acre.		Over 65 per 10,000.			Excess of Women.	Persons per Acre.
	Men.	Women.	Total.				Men.	Women.	Total.		
<b>Geographical—</b>						<b>Industrial—</b>					
East	296	346	642	50	0·42	Purely agricultural.	371	392	763	21	0·17
South and South-west.	264	337	601	73	0·57	Agricultural, with towns.	337	386	723	49	0·27
West and Wales	245	298	543	48	0·32	Shipping, &c.	217	282	499	65	0·39
Midland	212	255	467	43	0·96	Mining, &c.	195	225	420	30	0·63
North	162	202	364	40	1·00	Residential, &c.	188	266	454	78	1·73
Metropolitan	157	240	397	83	56·00	Manufacture, &c.	180	229	409	49	1·32
England and Wales	210	265	475	55	0·78		210	265	475	55	0·78

This table adds but little to Table I. It seems that in Wales old people are not found quite in proportion to sparsity of population, and the same thing is true of the mining districts, but elsewhere the fewer persons per acre the greater the proportion of the old.

In what follows it will be shown that the proportion of old people in receipt of relief has little or no connexion with the number there are of them, but that, with other common circumstances, it does materially affect the character of the relief given—i.e., whether out-door or in-door

PROPORTION OF THE OLD IN RECEIPT OF RELIEF DURING THE 12 MONTHS ENDING LADY-DAY 1892.

(a.) IN URBAN AND RURAL DIVISIONS.

TABLE III.

Persons per Acre.	Unions.	In-door.			Out-door (excluding Medical only).			Medical only.			Combined.		
		Male.	Female.	Combined.	Male.	Female.	Combined.	Male.	Female.	Combined.	Male.	Female.	Combined.
		Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.
56	Metropolitan	30	18	22½	7	15½	12	2½	3	3½	89½	36½	37½
12	Provincial urban and suburban.	15	8½	11½	11	20½	16½	2½	2½	2½	28½	3½	30½
2·29	Mixed (some portions rural)	9	4	6½	10	18½	15	3½	3	3½	24	25½	24½
0·44	" (half rural)	8	3	5½	16	26	21	1½	1½	1½	25½	30½	28
0·24	" (mostly rural)	6	2	4	18½	32	25½	1	1½	1½	25½	35½	31
0·18	Wholly rural	6½	2½	4½	17½	30	24	1½	1½	1½	25½	34	30
	England and Wales	11½	6	8½	14	23	19	2	2	2	27	31	29½

The relation which exists between the amount and kind of relief and the urban and rural character of the unions is here very manifest.

We see in-door relief at its maximum in London, where no less than 30 per cent. of the old men are on the in-door list and 18 per cent. of the old women. The percentage in provincial towns is only half the London rate for old men, and less than half for old women, the number of persons per acre being less than one-fourth. And as the rural element enters, so the percentage of old men in the workhouses, and still more of old women, decreases, except that there is a somewhat curious reaction at the bottom, the wholly rural parishes relying more on in-door relief, than those with some slight admixture of more populous districts. This reaction is to be noted in every column, and is certainly remarkable.

Out-relief reverses the order. London leads with 7 per cent. of old men, and the rate rises to 18½ per cent. in the mostly rural section. Of old women in London, 15½ per cent. are relieved out of doors, and the number increases to 32 per cent. in the mostly rural section. The order is here not quite regular, the most urban section of the rural showing a smaller proportion of out-relief in old age than the provincial urban. These districts contain the largest relative number of well-to-do people, and it will be seen that on the whole they have much the least old age pauperism.

(b.) ACCORDING TO GEOGRAPHICAL DIVISIONS (OMITTING LONDON).

TABLE IV.

	In-door.			Out-door (excluding Medical only).			Medical only.			Total.		
	Male.	Female.	Combined.	Male.	Female.	Combined.	Male.	Female.	Combined.	Male.	Female.	Combined.
	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.
North -	10	5	7½	10	18½	14½	1	1	1	21	24½	23
Midland	10	4½	7	16	24	20½	2	2½	2	28	31	29½
South and South-west	8½	4	6	16	25	21	2	2	2	26½	31	29
East	8½	3½	5½	19	30½	25	1½	1½	1½	29	35½	32
West and Wales	6	2	4	16½	32½	25	1	1	1	23½	35½	30

The districts are here arranged in order of in-door relief, of which most is given in the North and least in Wales. For out-relief the order is exactly reversed, indicating broad lines of policy as to relief coincident for the most part with density of population, but also to some extent with industrial characteristics and with difference of race.

The per-centage of those receiving medical relief, only, is nowhere very great, but is largest invariably where out-relief in other forms is least.

Taking all forms of relief together, the North occupies a very favourable position. The amount of in-door relief in excess of other districts is far more than counter-balanced by a low per-centage of out-door cases, with the result that on the whole only 23 per cent. of the old receive relief, against 29, 30, and 32 per cent. elsewhere. The Eastern counties are the most pauperized portion of the whole country, except London itself.

(c.) With regard to Industrial Divisions, a representative selection has been made from each geographical group. In making this selection the Metropolitan Unions and those belonging to the largest towns have been omitted:—

(c.) ACCORDING TO INDUSTRIAL DIVISIONS.

TABLE V.

	Indoor.			Out-door (excluding Medical only).			Medical only.			Total.		
	Male.	Female.	Combined.	Male.	Female.	Combined.	Male.	Female.	Combined.	Male.	Female.	Combined.
	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.
Shipping	9½	4½	6½	15½	29	22½	1½	2½	2½	26½	36	31½
Residential, &c.	9	4	6½	11½	17½	14½	1½	1	1½	23	23	22½
Manufacture, &c.	8½	4½	6	15	25½	20½	2½	2	2½	26	32	29
Mining, &c.	6½	2½	4½	16½	30	23	—	1	1	23½	33½	28½
Purely agricultural	6	2	4	17	29½	23	1	1½	1½	24	33	28½
Agricultural, with town	5	2½	4	17½	28½	23½	1½	1½	1½	24	32½	28½

The selected seaport places stand out as the most pauperized. In all the other selections (except residential) any less relief in-doors is balanced by more out-door. The slightly higher rate shown in the manufacturing districts is entirely due to medical relief for men. The low result for residential unions only repeats that already shown for suburban districts generally, and is very natural.

If we combine the industrial and geographical divisions we have the following result:—

TABLE VI.\*

	North.			East.			Midland.			West.			South.		
	In.	Out.	Total.	In.	Out.	Total.	In.	Out.	Total.	In.	Out.	Total.	In.	Out.	Total.
	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.
Shipping, &c.	7½	16	23½	6½	32	38½	4½	21	25½	4	30	34	8	24½	32½
Residential, &c.	5	16½	21½	6	19½	25½	5	19½	24½	6	8½	14½	7½	15	22½
Manufacture, &c.	7	17	24	5½	27	32½	8½	27	35½	4½	29	33½	6	23	29
Mining, &c.	4	18½	22½	None	None	—	6	23	34	3	28	31	2	23	25
Purely agricultural	3	12½	15½	4½	29½	34	3½	26½	30	3	23½	26½	4½	28	32½
Agricultural, with town	4	17½	21½	5	27	32	4	20½	24½	4½	20	24½	5½	30½	36
Total of all unions in each district.	7½	15½	23	5½	26½	32	7	22½	29½	4	26	30	6	23	29

\* In this table "medical only" is included with other out-relief.

The comparatively satisfactory position of the North is noticeable in every section. Whether the principal employments be shipping, manufacture, or mining, the population of the North is the least pauperized, and the difference is still more marked in agriculture, and most marked of all in the purely agricultural districts, where the proportion of all paupers is at its lowest, both indoor and out, and, taking both together, only one-half of the average rate throughout the country. It is to be noted that in the Northern shipping and manufacturing unions the low out-door rate is



accompanied by a high proportion in-doors, but in the mining and agricultural districts both rates—in-door and out—are comparatively low.

The residential unions, comparing the South (where the bulk are found) with all the rest of the country, show an even  $22\frac{1}{2}$  per cent.; but if the Northern portion be subdivided, the East and Midland have a higher rate than the North. The extraordinarily low rate for the West is due to one of the three unions being Atcham, where there is agriculture with a residential population and a very careful administration of the poor law on anti-out-relief principles.

The East comes out worst for its ports and for the purely agricultural districts, the South worst for agriculture combined with a town, and the Midlands worst for manufacture and for mining. The West shows a high average, though in no instance is its percentage the greatest.

Omitting the North from the one scheme of grouping and from the other the suburban residential districts, where the percentage of old age pauperism falls below 25 per cent., and setting aside London, where it approaches 40 per cent., the combined figures show comparatively very little range. The average rate in all the other groups is about 30 per cent. There is about this a persistence of reiteration hard to gainsay, and it may be fairly said that, apart from exceptional conditions or very exceptional administration, pauperism of some kind is the probable fate of 30 per cent. of our old people.

CHARLES BOOTH.

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## II.—Memorandum by Mr. C. S. Loch on the Statistics of Pauperism and Provision for Old Age without State Subsidies.

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1. Approving of the report of the Commission, I have thought it well to add the following statement, in the hope that by so doing I may be able to put clearly before the reader what, in my opinion, is the true bearing of some of the chief statistical evidence on the subject, and to show how strong is the argument that, so far as there is a genuine demand for provision for old age, the supply and development of it should be left chiefly in the hands of the friendly societies.

### THE PROBLEM OF PROVISION FOR OLD AGE.

The question is to suggest methods by which the present aged poor, who require assistance, may be suitably provided for, the middle-aged may, as far as possible, have the means of avoiding pauperism when they become older, and the younger men and women, and the children, may have the fullest opportunity of providing for themselves throughout life. The problem thus concerns men and women at all ages.

### I.—THE STATISTICS OF PAUPERISM IN RELATION TO THE ALLEGED NEED OF STATE SUBSIDIES FOR THE FURTHERANCE OF PROVISION FOR OLD AGE.

#### ABLE-BODIED AND NOT ABLE-BODIED PAUPERISM.

2. We have first to ascertain whether on the methods now in force progress has been made; and we have to decide, therefore, whether the people are now better able to provide for themselves than they used to be. In considering old age pauperism in this connection, we should compare the state of things at the beginning and end of a rather long period, for such pauperism will naturally diminish only as the newer generation, that makes better provision for itself, grows up. We may fairly take, therefore, a span of 30 or 40 years, though the conclusions for a shorter period are very satisfactory. The evidence, indeed, is explicit. The returns of pauperism show that the people of all ages are more independent. Thus, if we omit lunatics, and vagrants, and all children, we find that the ratio per thousand of the able-bodied and not able-bodied paupers to the population over 16, has fallen from 44·8 in 1862 (with a pauperism of 561,960), and 41·7 in 1872, to 29·0 in 1882, and 24·6 in 1892 (with a pauperism of 450,372).

## NOT ABLE-BODIED PAUPERISM AND CHILD PAUPERISM.

3. Or if we take the not able-bodied, all of whom except about 19 per cent. may be estimated as over 60 years of age, we find that (omitting, as before, lunatics, vagrants, and all children) the ratio of not able-bodied paupers to the population over 60 years of age, was in 1861 25·7 per cent. (with a pauperism of 383,535); in 1871, 26·5; in 1881, 18·6; and in 1891, 16·9 (with a pauperism of 365,198). There has thus been, with some slight fluctuations, a steady decrease in the dependence of the adult population. The aged and the middle-aged are, it is evident, better able to maintain themselves. The children also start with better prospects of self-dependence. The number of dependent children under 16 (excluding lunatics, &c.), has dwindled from 347,095 in 1862 to 227,627 in 1892. The ratio of pauper children to the population was in 1862, 46·0 (with a pauperism of 347,095); in 1872, 39·3; in 1882, 26·9; in 1892, 21·1 (with a pauperism of 227,627). This decrease at all ages is remarkable, it must be admitted; and is a strong presumption in favour of a continuance of the present system of relief and provision for thrift and old age, with modifications and improvements.

## THE YEAR'S COUNT, 1891-92 (MR. RITCHIE'S RETURN) INACCURATE, AND EXAGGERATES OLD AGE PAUPERISM.

4. In opposition to this view the statistics of pauperism in the return called Mr. Ritchie's return, for the year 1891-2, are quoted. The accuracy of the year's count in this return is extremely doubtful, especially in several of the London unions. In St. George-in-the-East an error amounting to 63 per cent. in the count was ascertained and still remains in the published return, and of the 1,056 people over the age of 65 who according to the corrected figures are now returned as relieved there in the year, the clerk is sure that not more than 700 are St. George-in-the-East people. Many apply for and obtain relief, and go away before any inquiry can be completed. At Chelsea the day count of the aged was 698, the year count 1,853. This compared with other West End unions seemed excessive. The explanation was that the latter figure included a very large number of migratory aged poor who were not *bonâ fide* Chelsea residents. The guardians had no casual ward during the year in question, and casuals were nightly admitted to the workhouse and discharged the next morning. Of the 1,853 over 600 were of this class. In the Strand many non-residents were included in the count. "The sleeping population of the union is small," the clerk writes, "the day population is extremely large, and this brings a large number of waifs, &c. who become chargeable, but, who as a rule, do not remain so very long. What residents remain consist of poor persons in the worse neighbourhoods, who, when they become old most frequently take refuge in the workhouse; inmates of common lodging-houses who are a constantly shifting class, and a large proportion of whom, especially the old ones, come into the workhouse for short periods whilst sick, and lastly, soldiers in barracks, police, visitors to hotels, &c." Evidence from other unions might be added. Thus it seems certain that a large proportion of those persons who are over 65 would probably be included in the year's count in other unions.

5. The extreme difficulty of making an accurate return, so as to avoid all duplication or triplication of entries, is also admitted. At St. Saviour's the day count of the aged was 1,925; the year's count 6,479; and according to this the extraordinary number—906 per thousand of the population over 65 in that union would receive relief during the year. The union includes the Borough and the Mint. It has a population of over 200,000. The larger part of this is of a low class; and a large number are migratory. There are three workhouses, and a large infirmary, besides a large outdoor relief list. Of the return made in these circumstances the clerk writes: "It was compiled with an expenditure of much time and great care, but it was found impossible to identify a large percentage of the migratory poor, who might have been admitted to the workhouse and infirmary more than once during the 12 months. In a large poor law district like St. Saviour's with the multiplicity of cases dealt with it is quite impossible to identify with any accuracy those admitted during the year, and there is no doubt but that in compiling the necessary figures, to arrive at a summary, many persons may, under such circumstances, have been entered more than once in the return alluded to." Other evidence might be adduced, but this alone makes it clear that, as the population of those over 65 in the metropolis is after all comparatively small, such additions as these to the year's count would greatly exaggerate the alleged ratio of aged paupers to old age population.

6. There is probably also considerable inaccuracy in the age count. At Paddington, where the greatest care was taken, it was found that in 741 entries "over 65" there were as between the workhouse and infirmary lists, 74 discrepancies of age. These were, of course, rectified, but this could hardly have been done elsewhere, where the numbers were much heavier, the institutions more numerous, and the out-relief larger. The year's count cannot, therefore, I think, be accepted as accurate for London as a whole, and any statistical statements based upon it must be accepted with the utmost caution. Reliance should rather be placed on the day count. I may add that taking at hazard 50 non-metropolitan unions, whose clerks have kindly communicated with me, I found three acknowledged miscounts. These made a difference of 2,080 wrongly added to the general pauperism, and 852 wrongly added to the old-age pauperism of the year; and in another instance the clerk feared that there was a miscount somewhere. In other cases (15) in which the year's count seemed excessive, it was explained to be due often to exceptionally heavy medical relief, for which the influenza was in most part responsible, and to some other special causes. The figures in Mr. Ritchie's return then are no sufficient ground for distrusting the results of the long series of Poor Law returns based on a day count: and it is not too much to say that those who have been most earnest in the advocacy of Pension Schemes were ignorant of the fact that old age pauperism had so largely decreased. And if Mr. Ritchie's return be taken as a test of the volume of pauperism, and it is alleged that, though the day count be less, the volume of the year's pauperism is larger, it may be mentioned that that assertion too is not supported by the evidence. In volume also the pauperism of the country has diminished.

Booth,  
10,846,  
10,997.

THE YEAR'S PAUPERISM OF THE "NEVER VERY HIGHLY REMUNERATED CLASS"  
NOT EXCESSIVE.

7. But even if for the sake of argument we accept the return as sufficient, it is not alarmist, as it has been represented to be. Mr. Charles Booth argues that 40 per cent. of the population form the industrial class whose work is never very highly remunerated, and that they supply 80 per cent. of our pauperism. If the account be so drawn, it stands thus in regard to the population and pauperism of all ages, if we omit from the count of paupers all lunatics and vagrants:—

Booth,  
10,859.

Forty per cent. of Population: all ages (1891).	Eighty per cent. of Pauperism: all ages (1st January 1891).	Per cent. of latter figure on the former.
11,601,010	559,436	4·8
Forty per cent. of Population: all ages (1891).	Eighty per cent. of Pauperism: all ages (year count 1891-92).	Per cent. of latter figure on the former.
11,601,010	1,239,409	10·6

And if we compare the aged of the never very highly remunerated class with the alleged pauperism of that class in old age, the account is as follows, though in this instance we make no deduction for lunatics or vagrants over 65 years of age:—

Forty per cent. of Population over 65.	Eighty per cent. of Pauperism over 65 (1st January 1891).	Per cent. of latter figure on the former.
549,040	214,717	39·1
Forty per cent. of Population over 65.	Eighty per cent. of Pauperism over 65 (year count 1891-92).	Per cent. of latter figure on the former.
549,040	321,523	58·5

Thus of the lowest remunerated class only 4·8 per cent. are paupers on the day count, and only 10·6 per cent. on the year count; and of the aged in this class, people who have had the low wages and high prices of the past, during the earlier years of life—the days when the wage of an agricultural labourer was 8s. a week—nearly half have kept entirely independent of poor law relief in old age. And of 39 per cent., which may be taken as the average who are entirely dependent, a large proportion are “permanently sick”; for if in a friendly society the proportion of permanently sick after 65 amounts to 10 per cent., in this class it may be estimated at 20 per cent. The casual sickness too would be much greater.

Sutton,  
11,094.

#### THE TRUE BEARING OF THE STATISTICS OF PAUPERISM AFTER 65.

8. Stress is also laid on the increase of pauperism after the age of 65. Thus the per-centage of total paupers to total population (day count, less lunatics and vagrants) is 2·2; but the per-centage of paupers to population between the ages of 60 and 65 is 5·3; between 65 and 70, 10·8; between 70 and 75, 18·5; between 75 and 80, 26·0; from 80 upwards, 30·0. But to contrast the pauperism of these ages with that of the active period of life before 60 or 65 is misleading. This is to contrast the two extremes, (a) a period of life when (*e.g.*, after 65) the expectation of life is only about 11 years, when the number of persons who are sick and ailing or weak and unable to work is at its highest, and the population on which the per-centages are taken is at the lowest, with (b) a period of life when the number of the sick and ailing is at its lowest and the population at the highest. This is not to compare like with like, except nominally; it is to compare like with unlike. And unless carefully explained these statistics, and any statements, that, for instance, 30 per cent. of the population over 65 is in receipt of poor law relief, give a false impression of the actual need of State interference on behalf of future generations. Such statistics represent, at most, the actual need for State assistance in the present generation of aged persons only, who have grown up under social and economic conditions that have in great measure passed away. They are no guide in considering the larger issues of the problem.

#### WHETHER THE RESPECTABLE AGED POOR ARE DRIVEN TO ACCEPT OUT-DOOR RELIEF.

9. In another way, too, the same question is pressed. There is need of Government interference, it is said, if “a large number of persons over 65 years of age, being among the most respectable poor, are driven to receive outdoor relief.” The question rightly excludes indoor relief, for the evidence does not point to the possibility of any large reduction in this. If, then, we limit our inquiry to outdoor relief we find that the not able-bodied males (excluding children, lunatics, and vagrants) in receipt of this relief numbered in 1861, 101,900; in 1871, 117,681; but in 1881, 77,281; and in 1893, 73,306. The corresponding figures in the case of women are 230,673; 265,638; 191,642; 185,575. Thus in the face of a largely-increasing population (males over 60, 688,542, in 1861; in 1891, 963,452; females over 60, 799,505 in 1861; in 1891, 1,182,029), there is a large decrease in outdoor pauperism. Less and less, then, are the respectable poor driven to take outdoor relief.

#### THE EVIDENCE FROM PAUPERISM NO GROUND FOR STATE SCHEMES.

10. The chief ground upon which pension schemes have been advocated is that old age pauperism is so excessive, that resort must be had to some substitute for Poor Law relief. This argument, it has been shown, falls to the ground. From the point of view of pauperism, the evidence indicates continuous improvement; and it is not too much to say that in this matter the public have been grievously misled. So far from supplying grounds for establishing pension schemes, as many have stated, the evidence from pauperism furnishes new reasons for adhering with care and intelligence to the methods already in force. The position is actually the reverse of that which it has been represented to be. Some other argument must, therefore, be urged for these proposals.

**THE ARGUMENT THAT THERE IS LESS PAUPERISM, BUT AS MUCH POVERTY.**

11. One such argument is founded on the plea that, though there may be less pauperism, there is not less poverty, and that pension schemes are necessary for the alleviation of poverty quite as much as for the diminution of pauperism. But no positive evidence is produced in support of this assertion. The general improvement in the condition of the working classes, which most persons admit, and to which reference is made below, tends to disprove it; and, apply what test we may, the evidence suggests not that the poor are poorer, but that they are much better off.\* Indeed, it would seem to be a paradox that pauperism should decrease largely throughout the country, and that at the same time poverty and destitution should not be less, but as great, or greater. Those who rest their arguments on such a paradox should furnish strong evidence in support of their contention, but, as the minutes of evidence show, they have produced none.

12. Yet one argument is left. It is stated in the last paragraph of the summary that the rate of decrease in not able-bodied pauperism has greatly diminished in the past decade. The insertion of this statement in the last paragraph of the summary instead of in the first, where the point should properly have been mentioned, shows a want of proportion the responsibility for which hardly rests with those who signed the Report. The statement is true; but only with certain qualifications, which do not appear in the text. First, as paragraph 18 of the report shows, the decrease since 1872 is really remarkable. An increase in 1872 of 10·1 per cent. in the actual number of not able-bodied paupers was converted in 1882 into a decrease of 17·6, and the next decade shows a further decrease of 1·9 per cent. It could not be expected that with a not able-bodied pauperism reduced to 12 per 1,000, or rather over 1 per cent. of the population, the rate of diminution should continue as rapidly as it had done in the past. There must be, most would admit, a residuum of not able-bodied pauperism due to sickness and other causes, which, if we have a Poor Law system, must continue to be entered in the Poor Law returns. And when there has been so great a diminution as the returns for 1872 and 1882 indicate, it is not possible that the rate of diminution should continue unabated, unless, indeed, it could be argued *à priori* that old-age pauperism should be expected practically to cease out of the land in 30 or 40 years; for if the rate of decrease between 1872 and 1882 had continued in the last decade and was to be maintained that would have been the astonishing result. The mere remark, then, that the rate of decrease has greatly diminished is hardly just. It has diminished, and must have been expected to diminish greatly, as compared with the diminution in the previous decade. Rather should it have been said that the rate of decrease in not able-bodied pauperism has naturally diminished at a lesser rate in the last decade.

**THE SLIGHT INCREASE IN NOT ABLE-BODIED PAUPERISM SINCE 1892.**

13. But, in fact, since 1892 there has been a slight increase in not able-bodied pauperism. The present position of such pauperism may be stated in three ways. The actual numbers may be compared. The increase in actual numbers is 355,078 in 1893 as against 350,838, 1892, or 1·2 per cent.; in 1894 the number is 368,154 with an increase of 3·6 per cent. Or the not able-bodied pauperism may be compared with the total population. So considered, it appears that the ratio per 1,000 of the population in the four years, 1891, 1892, 1893, 1894, is as follows :—

Year.	Estimated Population.*	Not Able-bodied Paupers, 1st January of each Year.	Ratio per 1,000 of Estimated Population.
1891	29,081,047	365,198	12·5
1892	29,403,346	350,838	11·9
1893	29,731,100	355,078	11·9
1894	30,060,763	368,154	12·2

\* The populations here quoted are those estimated by the Local Government Board to the middle of each of the years in question.

Lastly, the returns of not able-bodied pauperism may be examined in relation to the population over 60, and if it be estimated that that population has increased in the last

\* Cf. Mr. Giffen's paper on the progress of the working classes in the last half century. See also the Statistical Abstract as to Savings Banks, Building Societies, Crime, &c., &c.

three years at the same rate as it did in 1882, 1883, 1884,\* the per-centage of such paupers to the old age population is in 1891, 16·9; in 1892, 16·0; in 1893, 16·1; in 1894, 16·5. Thus there is but a very slight increase in not able-bodied pauperism compared with the old age population. This is no cause for surprise, for it is coincident with the distress caused by the coal strike, by an epidemic of influenza that has greatly affected the aged, and with a wide-spread agitation in favour of old age pensions coupled with change and improvement in the administration of workhouses and infirmaries and, it should be added, a frequent advocacy of relaxation in the provision of relief to the aged.

## II.—FRIENDLY SOCIETIES AND OTHER MEANS OF PROVIDING FOR OLD AGE WITHOUT STATE SUBSIDY.

### INCREASED ABILITY TO PROVIDE FOR OLD AGE.

14. With the reduction of prices, and in the country with the aid of allotments, the working class is much better able to provide for itself in old age now than 25 years ago. Wages have risen, and though the work of an artisan may be in some degree severer, his means of providing for old age are much greater. The higher-waged working men, those earning 30s. a week, may make this provision with comparative ease. Friendly societies include working men of all grades, both artisans and agricultural labourers, and as Mr. Brabrook said, two weeks' wage would not be an unreasonable measure of what members might pay in the year for sick and old age benefits. The friendly societies have developed greatly, and their membership has increased faster than the population. In 1852 the Foresters in England and Wales numbered 88,687; in 1862, 202,734; in 1872, 388,872; in 1893, 611,018—an increase of 588·9 per cent. between 1852 and 1893, and of 57·1 per cent. between 1872 and 1893. In 1893 the Manchester Unity in England and Wales contained 633,574 members. The friendly societies were established in a time of statistical darkness; when the question of providing for old age was not understood at all, but year by year their members have been learning and improving their societies' position; and the present aged members joined the societies, it must be remembered, at the age of 20 to 30, some 40 or 50 years ago, about 1840 or 1850. Thus, in spite of the fact that the members of these societies are so numerous at the present time, it can hardly be said that, as a national institution, the societies have yet had a fair trial, though they have so far succeeded, that, whether the provision made through them be sound actuarially or not, very few of their numbers receive Poor Law relief. If this be so now, it is likely that the power of the societies to prevent pauperism will greatly increase, as they are better organised. Twenty years hence, according to the ratio of the increase of its members, the Foresters may provide for 50 per cent. more old people.†

Drummond,  
10,814-6.  
Sutton,  
11,193,  
11,804.  
Brabrook,  
11,193-6,  
11,266.  
Sutton,  
11,280.  
Watson,  
11,956.  
Stead,  
12,406,  
12,509.

### ABOUT ONE IN THREE OF THE MALE POPULATION OVER 16 A MEMBER OF AN AFFILIATED FRIENDLY SOCIETY.

But the service that these societies may render may be tested in another way. In the East End unions and Hackney, Mr. Charles Booth returned 47,225 men as belonging to eight important friendly societies.‡ The male population over 20 years of age in that district was 246,176 in 1891. Accordingly, it would seem that 19·1 per cent., or about one in five, belonged to one of these friendly societies. Or again: the members of all the branches of the affiliated orders in England and Wales numbered 1,727,809 in 1891.§ It is assumed by many that three-fifths of the population belong to the working class. Three-fifths of the males over 16 is 5,220,891. On this

\* The population for these years is calculated by adding each year a tenth part of the increase in the decade between the censuses of 1881 and 1891. This may be taken as sufficiently exact for the purpose.

† In 1893, 13,654 members of the order were over 65 years of age.

‡ Life and Labour, East London, p. 110.

§ Report of the Chief Registrar of Friendly Societies, 1891, p. 8, and 1892, p. 14 (Mr. Brabrook's evidence before the Labour Commission.) It might be suggested that 20 per cent. should be deducted for duplicate membership. This would reduce the total number of members in the affiliated orders to 1,384,248, and show that 26 per cent. of the male population above the age of 16 belonged to an affiliated order. But no deduction is made advisedly. As we are contrasting the number of members in the affiliated societies with the population over 16, it is right to remember that (p. 11, Report of Chief Registrar, 1891) after every allowance has been made for unrecorded dissolutions, the number of societies which exist but do not comply with the requirements of the Acts in respect of annual returns and valuations must still be very large. In consideration of this fact no deduction for duplication of membership has been made. The population here used is that for 1891. The numeration of the membership of the friendly societies was made on the 31st December 1889.

understanding, therefore, 33 per cent., or about one in three, of the working class above 16 years of age are members of branches of affiliated societies alone, no count being taken of the members of independent societies, or other forms of thrift and saving. The funds of the affiliated societies amounted to 12,121,202*l.* The independent societies (apart from collecting societies) consisted of 2,133,710 members, with funds amounting to 9,289,858*l.* The total funds of the societies, with branches and the independent societies, amounted to 21,410,563*l.* The friendly societies, therefore, afford a good working base for an advance.

PROVISION FOR OLD AGE IN FRIENDLY SOCIETIES : (1.)—CHILDHOOD.

15. The report proposes a system of through insurance from childhood to old age, and with that object would remove the present limitations of age of membership required under the Friendly Societies Acts. Separate juvenile societies would thus no longer be necessary. The central funds of the orders might be increased. There might grow up a federation of orders for particular purposes, such as old age insurance, and a system of collection might even be introduced. If, then, we accept these societies as the most suitable for the development of a wider provision for old age, our problem, if existing limitations are removed, appears to solve itself thus, so far as there is an actual demand for provision for old age by way of insurance. First, as to children. The Foresters have tables by which an annuity of 5*s.*, payable at 65, or returnable at death, may be obtained at the age of three for 12*s.* 9*d.* a year or 2*·*9*d.* a week, at the age of five for 13*s.* 8*d.* or 3*·*1*d.* a week, at the age of ten for 16*s.* 4*d.* or 3*·*7*d.* a week. On the system of through insurance provision on a returnable basis, can thus be made from childhood.

(2.) THE YOUNG PERSON AND ADULT MALE.

Brabrook,  
11,193-6.

Watson,  
11,889-90.

Next as to the "young person" and adult male. The average payment of a member to his society is about 3*l.*s. a year, equivalent to a week or a week and a half's wages, and, as was said before, two weeks' wages would not be an unreasonable measure of what members might pay. At 18 years of age in the Manchester Unity, 1*s.* 2*d.* a month provides 10*s.* a week for the first 12 months' sickness, and then 5*s.* a week; 10*l.* at death; and 5*l.* at death of first wife. An addition of 1*s.* 4*d.* a month provides an annuity of 5*s.* a week on a returnable basis, at 65, when sickness contributions end. From other tables of the Unity it may be seen that up to the age of 30 or 35, members may provide both for sickness and for old age on a returnable basis, by payments of 32*s.* 6*d.*, 39*s.*, 47*s.* 8*d.*, 60*s.* 8*d.* a year, at the ages of 20, 25, 30 and 35, respectively.\* A man who earns 30*s.* a week could therefore, on Mr. Brabrook's estimate, provide for himself even at so late an age as 35; one who earns 20*s.* nearly up to the age of 30.

(3.) IN LATER LIFE.

But there is also, especially after those ages, the not insignificant method of saving. At the age of 35 2*s.* a month (the sum actually paid for a non-returnable pension at the age of 33 is 2*s.* 0½*d.* a month), would provide 36*l.* at 65, or, with compound interest at 2½ per cent., 54*l.* At the age of 45, with compound interest, 31*l.*; at 50, 22*l.* would be available for old age, a considerable assistance towards self-maintenance. The difficulty of making a substantial provision towards the needs of old age, even at a comparatively late period in life, is not therefore by any means insuperable.

(4.) IN THE CASE OF WOMEN.

Lastly as to women. Women's lodges are being established; and the Manchester Unity has published superannuation tables, the terms of which are quite within the reach of most women. At 18, 7½*d.* provides at 65 an annuity of 3*s.* a week. On a returnable basis the payment is 10*d.* If sick benefit is desired, 5*d.* a month in addition will provide 4*s.* for 26 weeks, 2*s.* for the remainder of illness and 4*l.* at death. At 44 the corresponding figures are 2*s.* 10½*d.* a month for non-returnable annuities, 3*s.* 6*d.* for returnable, and 10½*d.* for sickness. Domestic servants could afford these payments, and many servants now have post office accounts. For their wives many members of friendly societies make provision through their societies.

Lang,  
13,479.

## OTHER MEANS OF PROVIDING FOR OLD AGE.

## (1.) THE COLLECTING SOCIETY.

16. But the demand, if it were effective, could also be met in another way. Such a society as the Prudential Assurance Company would, in that case, be willing to take insurances on a weekly premium to secure an annuity of 5s. a week commencing at 65, inclusive of expenses at 25 per cent. : At age 1, weekly premium, 2*d.*; at age 5, 2*d.*; at 10, 3*d.*; at 15, 3*d.*; at 20, 4*d.* Or deferred annuities might be provided, the sum of 2*l.* being payable to the representatives of the insurer, on death occurring at any time. Thus : at age 1, a weekly premium of one penny would purchase an annuity of at least 4*l.* 10*s.* and an assurance of 2*l.* payable at death; at age 3, 4*l.* 17*s.*; at age 6, 3*l.* 18*s.*; while 2*d.* at these ages would produce 10*l.* 5*s.*, 9*l.* 12*s.*, and 8*l.* 11*s.* respectively. Thus, even including the cost of collection and the payment of the annuities, for which at least 25 per cent. should be allowed, 1*d.* or 2*d.* paid weekly from an early age will provide the whole or a great part of the pension of 5*s.* a week, usually considered sufficient.

## (2.) ENDOWMENT ASSURANCE.

But the effectual demand would appear to be different for that generally advocated by public men. It is not for old age annuities, but for endowment policies, which are an indirect but very serviceable method of providing for old age. These policies are payable at death or after a fixed number of years, from 15 to 40. The average insurance is for 90*l.* to 100*l.* Sixpence a week at age 25 provides 43*l.* 16*s.*, after 40 years, and 21*l.* 18*s.* payable at death. At 35 it provides 28*l.* 10*s.* after 30 years, and 14*l.* 5*s.* payable at death, and so on. In 1894 the endowment assurance policies in the ordinary branch of the Prudential Company numbered 254,350, assuring the sum of 25,160,000*l.* The large proportion of these policies were issued on the lives of the wage-earning class; and about 75 per cent. of the new business of the company in its ordinary branch consists of assurances of this kind. There is thus a very large provision made by the working class in this (and also in other) ways, in accordance with an actual popular demand.

## PROVISION FOR THE PRESENT AGED POOR.

17. With regard to the present aged poor there seems no better solution than that those who have not made provision through the agencies already in existence or otherwise and are destitute should fall back on the Poor Law for help. Unless it be by Mr. Charles Booth's scheme or some of the schemes that are based on his main proposals, no plan yet published appears to provide pensions for the present aged poor.

## III.—STATE SUBSIDIES.

## THREE MAIN POLICIES OF STATE SUBSIDY.

18. In the circumstances in which provision may be made for old age, as above described, three policies are proposed: (1) the gratuitous system recommended by Mr. Charles Booth; (2) the grant in aid of an individual insurer, as recommended by Mr. Chamberlain, or in supplementation of thrift as suggested by Mr. Bartley; and (3) a grant of 5*s.* a head for each member of a friendly society certified by the State to be sound actuarially, as proposed by the Rev. T. W. Fowle. The first is sufficiently discussed in this report; if the age for the gratuitous pensioner were fixed at 70, instead of 65, as has been suggested, it would still less prevent pauperism, since the bulk of chargeability to the rates in consequence of old age pauperism would occur before 70 years of age. Mr. Fowle's proposal, on the other hand, is coupled with a conditional abolition of out-door relief, which might not be acquiesced in. It would entail also (like Mr. Chamberlain's Case III.), not merely a policy of guidance and assistance by the State, but eventually the taking over of all, or almost all, of the financial, and probably much of the administrative, responsibility of the Friendly Societies. Thus by degrees, it is to be feared, the societies would lose much of their vigour and popularity, and the interest of the members in their management would be greatly weakened.

## MR. CHAMBERLAIN'S CASES II. AND III.

Mr. Chamberlain's Case I. refers to a non-returnable annuity, and may probably on that ground be set aside. His Case II. is returnable in this sense. The insurer pays



for a non-returnable annuity for himself leaving a margin over for the maintenance of his wife and children in the event of his death. Between 24 and 25 years of age he begins to pay 1*l.* a year; besides this he pays 5*l.* down; and the State adds 15*l.* How may this money be applied? His total pension is to be 13*l.* a year or 5*s.* a week at 65. On the non-returnable Post Office Tables 1*l.* a year payable from the age of 24 to 25 will produce an annuity of 12*l.* at 65. To make up the 13*l.* therefore 1*l.* more is wanted. This 1*l.* can be provided out of the insurer's 5*l.*, if the State deducts from it for this purpose 1*l.* 13*s.* 11*d.*, the present value of the required 1*l.* at that time of life. The insurer will thus meet the whole cost of his pension, leaving (5*l.*—1*l.* 13*s.* 11*d.*) 3*l.* 6*s.* 1*d.* plus the 15*l.* granted by the State, available for the State-insurance office as capital to be used on the terms of the Scheme for the maintenance of the insurer's wife and children in the event of his death. The insurance is thus non-returnable, with a minor returnable benefit to wife and children, and a large grant from the State: and the State subsidy is not an aid towards the provision of the man in his old age, but towards the maintenance of his wife and family in the event of his death. With regard to one feature in the liability of the State, it may be mentioned that the risk incurred in undertaking to maintain the wife and children according to the scheme, reliance must chiefly be placed on the Census tables of the New Zealand Government,\* which give a return of the number of children left by males and the age of the males at their death. The return, however, covers only 1,573 deaths of males, of whom 820 were married. Of these, it is said that 129 left no children and 699 left children, numbering in all 3,428. In 412 cases the ages were not specified; and in the 3,016 cases in which the ages were known, 1,254 were children under 12. The conditions of England and Wales and those of New Zealand are very different, and the whole number to which the table refers is small. It forms, therefore, too slender and uncertain a basis for any large national scheme; and it is doubtful whether, considering the uncertainties of the speculation, the Government rather than a private association should undertake an experiment in composite insurance on the lines suggested in Case II. Further, if we compare the offer of Mr. Chamberlain's scheme with that of a Friendly Society (see paragraph 15 above), it is doubtful whether, even though it be loaded with the State grant, it will be more attractive to the working man. In any event members of Friendly Societies could hardly afford to pay for its benefits and also meet their contributions to their own Societies; and, as we have seen, a very large proportion of the working men already belong to some Society. Unless, therefore, they were tempted to give up their own Societies for Mr. Chamberlain's offer, which, from many points of view would be a distinct social misfortune, they would take advantage only of Case III., which has been provided specially to attract them. In Case III., the State adds a fourth or a half to the insurer's pension, a very large bounty indeed. This amounts, virtually to the maintenance of the pensioner by the State to that extent. It is a scheme for extended State dependence conditional on the provision by the claimant of what may be called a half pension of 6*l.* 10*s.* or a quarter pension of 3*l.* 18*s.*, preceded by a deposit of 30*s.* in the case of males.

Chamberlain, 12,208, 12,702-4, 12,581.

#### THE LOSS TO THE GOVERNMENT ON POST OFFICE SAVINGS BANKS.

19. To some of these points and to the statistical evidence it was hardly possible to give fair and sufficient prominence in the conditions in which the report had to be considered. But one more question should be mentioned. It is proposed by the promoters of most of the schemes to place in the hands of the Government very much larger sums by taxation, or partly by taxation and partly by contributions from individual insurers. The report draws attention to the failure that may arise in schemes of State insurance owing to a fall in the rate of interest on the continuance of which, at a comparatively uniform level, their actuarial solvency depends. But it does not point out that the State is already a loser by the money now in its hands, and that these schemes, if adopted, would very largely increase its loss. There are about 90,000,000*l.* of deposits on the account of the Savings Banks, and 43,000,000*l.* on account of the Trustee Savings Banks, or in all about 130,000,000*l.* The Government undertakes to pay depositors in the Savings Banks 2½ per cent. interest. The 90,000,000*l.* is all invested in consols, which, at the present rate, produce 2*l.* 6*s.* 3*d.* per cent. The expenses of management of the Savings Banks are, it is stated on good authority, 9*s.* 1½*d.* per cent. Therefore, at the present time, the Government is losing 13*s.* 2*d.* on every 100*l.* deposited with it. When the Savings Banks were established in 1861, consols produced 3 per cent., and stood at about an average of 91¼.

Report, 330, 334. Fatkin, 17,923-6.

Cardin, 13,491.

\* See also Journal of Institute of Actuaries, January 1893.

### THE LOSS TO THE GOVERNMENT ON MR. CHAMBERLAIN'S SCHEME.

20. We apply this criticism to Mr. Chamberlain's scheme and take for granted, as he assumes, that three-fifths of the population consist of the working classes. If the males of the working classes aged 24 were to insure, half of them according to Case I. and half according to Case II., the annual vote of the State would amount to 1,807,800*l.* If the females of the same class and age joined, 1,268,376*l.* would be added to the grant; and the total out-goings of the State on the account would be 3,076,176*l.* This sum would be voted year by year, if the demand for these insurances kept up, until in 40 years the scheme actually took effect as a means of providing for old age. Thus, in the 40 years 123,047,040*l.* would have to be set aside by the State, apart from the contributions of insurers which would also be lodged in its hands.

21. The insurances proposed in this scheme (Cases I. and II.) are calculated at an interest of  $2\frac{1}{2}$  per cent. The cost of administration is put down at a  $\frac{1}{4}$  per cent. It is not to be paid by the contributor but by the State. "The State," it is said, "could afford to give  $2\frac{3}{4}$  per cent. for consols, but it would only give  $2\frac{1}{2}$  per cent. on the sums deposited with them by the insurers." Thus the State would incur an expenditure equivalent to what it would pay on consols, if they stood at par— $2\frac{3}{4}$  per cent. Of this sum  $2\frac{1}{2}$  per cent. would be insurers' interest, and  $\frac{1}{4}$  would be cost of administration. But consols stand at 2*l.* 6*s.* 3*d.*, so that in paying the depositors interest at 2*l.* 10*s.* per cent. it would incur a loss of 3*s.* 9*d.* per cent., and to this would be added 5*s.* per cent. for expenses of management. Thus, every 100*l.* deposited under this scheme would entail on the State a loss of 8*s.* 9*d.*, at the present price of consols. And there is already a loss of 13*s.* 2*d.* per cent. on the deposits in the Post Office Savings Banks, while, after 1903, the interest on consols will be  $2\frac{1}{2}$  instead of  $2\frac{3}{4}$  per cent. Of course, it may be argued that the deficiency may be made good by an additional State grant, but in that case the transactions under Cases I. and II., like those under Case III., are not *bond fide* insurances, dependent on the rate of interest for their success, but hounties in aid of old-age provision, for the payment of which the State both provides the capital and makes up losses on its investment.

Further, if the working class population should increase and take advantage of the scheme, the money payable by the State and the total to be lucratively invested by it will be still larger. As a Government cannot have the same choice of investments as voluntary associations a Government scheme must necessarily be, by comparison, costly.

### CONTINGENCIES IN THE EVENT OF THE FAILURE OF MR. CHAMBERLAIN'S SCHEME.

22. It may be argued that the scheme will work slowly, and that only a tenth of the working classes will take it up. This, however, is to argue in favour of the scheme but to admit at the same time that it will be unsuccessful, for if it is adopted very slowly its effect in providing annuities for old age 40 or 50 years hence will be extremely small, and its effect on pauperism will be nil. And once adopted in this partial and unsuccessful manner, it may not, as some suppose, be abandoned, but under the influence of political pressure it may be made a stepping stone to a system of gratuitous pensions, which would be still more costly, and would be fraught with still greater evils.

### THE POLICY OF GUIDANCE AND ADVICE INSTEAD OF SUBSIDY.

23. In the face then of the great advance made in the last 25 years, the many means now at the disposal of the people for making provision for old age, and the great increase in the membership of Friendly Societies, it does not seem either necessary or desirable that the State should abandon the policy, which has hitherto proved successful, of guidance and encouragement, and adopt that of subsidy and grant. It would be wiser to rely on the spontaneous growth of institutions suited to the actual wants of the people. Such institutions, as experience has proved, will strengthen with their strength and will bear the impress of the national character; and what they need is not subsidies but advice and aid. We should not, therefore, create a new machinery for the provision of annuities and fall back on State gifts, but we should try to enable, the Friendly Societies, and especially the affiliated Societies, which have been legalised as one of the institutions of the country to fulfil the task which, as their financial position has improved, they have been more and more ambitious to accomplish, the establishment of a sound system of assurance for old age as well as for sickness.

C. S. LOCH.

## ALPHABETICAL LIST OF WITNESSES.

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Pages 529- end in Volume III.

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Mr. F. J. Beavan	286
The Rev. Canon Blackley	704
Mr. C. Booth	575
Mr. E. W. Brabrook	591
Mr. James Burton	857
The Rev. Canon Bury	227
Mr. James Callear	812
Mr. J. J. Cardin	744
The Right Hon. Joseph Chamberlain, M.P.	657, 693
Miss Clifford	328
Mr. J. Cox	197
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Mr. J. Davies	430
Mr. J. S. Davy	96
Mr. William Disley	900
Mr. C. J. Drummond	567
Mr. G. Edwards	344
Mr. R. Elcock	243
Mr. Thomas Fatkin	939
Mr. S. Fothergill	161
Mr. S. D. Fuller	133
Mr. T. Gage Gardiner	220
Mr. J. D. Grout	731
Mr. J. Hamblin	184
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Miss Octavia Hill	550
The Rev. Canon Hinds Howell	403
Mr. W. A. Hunter, M.P.	755
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Mr. A. R. Jephcott	792
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Mr. Edwin Nokes	818
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Mr. Frank Pickering	872
Mr. Thomas Pitkin	777
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Mr. J. H. Smith	832
Mr. T. Ballan Stead	677
Mr. W. Steele	466
Mr. J. V. Stevens	908
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Mr. R. Watson	612
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## LIST AND DESCRIPTION OF WITNESSES.

## (a.) Evidence contained in Volume II.

Date of Examination.	Witness.	Description.	Questions.	Page.
1st day	7 Feb. 1893	Sir HUGH OWEN, K.C.B.	Permanent Secretary to the Local Government Board.	1-286 1
2nd day	8 Feb. 1893	Sir HUGH OWEN, K.C.B.	- - - -	287-566 22
3rd day	14 Feb 1893	Mr. W. E. KNOLLYS	Chief General Inspector and Assistant Secretary to the Local Government Board.	567-941 42
4th day	15 Feb. 1893	Mr. W. E. KNOLLYS Mr. ROBERT HEDLEY	- - - - Inspector of the Local Government Board for the Metropolis.	942-1144 63 1145-1339 75
5th day	21 Feb. 1893	Mr. ROBERT HEDLEY Mr. J. S. DAVY	- - - - Inspector of the Local Government Board.	1340-1618 83 1619-1727 96
6th day	22 Feb. 1893	Mr. J. S. DAVY	- - - -	1728-1999 104
7th day	28 Feb. 1893	Mr. J. H. ALLEN Mr. S. D. FULLER	Guardian of the Parish of St. Pancras. Chairman of the Board of Guardians of the Parish of Paddington.	2000-2271 122 2272-2469 133
8th day	1 March 1893	Mr. WILLIAM VALLANCE	Clerk to the Guardians of the Whitechapel Union.	2470-2767 144
9th day	7 March 1893	Mr. SENIOR FOTHERGILL Major R. F. BALLANTINE	Superintendent of the Out-relief Department of the Parish of Birmingham. Master of the Crumpsall Workhouse, Manchester.	2768-3042 161 3043-3278 173
10th day	8 March 1893	Mr. JAMES HAMBLIN Mr. JOSEPH COX	Guardian of the Parish of Brighton. Guardian of the Parish of Shoreditch.	3279-3592 184 3593-3745 197
11th day	14 March 1893	Mr. JOSEPH COX Mr. J. H. ALLEN Rev. L. R. PHELPS Mr. T. GAGE GARDINER	- - - - Guardian of the Oxford Incorporation; Chairman of Oxford Charity Organisation Society. Guardian of the St. Saviour's Union; Local Secretary of Charity Organisation Society.	3746-3839 207 3840-3856 211 3857-4049 212 4050-4142 220
12th day	15 March 1893	Rev. CANON BURY Mr. ROBERT ELCOCK	Chairman of Board of Guardians of the Brixworth Union. Guardian of the Wimborne and Cranborne Union.	4143-4570 227 4571-4626 243
13th day	21 March 1893	Mr. ROBERT ELCOCK Mr. A. M'DOUGALL, Jun.	- - - - Vice-Chairman of the Board of Guardians, and City Councillor, Manchester.	4627-5020 247 5021-5116 263
14th day	22 March 1893	Mr. A. M'DOUGALL, Jun. Dr. H. J. PAINE Mr. F. J. BRAVAN	- - - - Chairman of the Cardiff Board of Guardians. Member of Cardiff Corporation	5117-5160 269 5161-5390 271 5391-5527 286

ROYAL COMMISSION ON THE AGED POOR :

Date of Examination.	Witness.	Description.	Questions.	Page.	
15th day	11 April 1893	Maj.-Gen. LORD METHUEN, C.B., C.M.G.	Guardian of the Chippenham Union; acquainted with Poor Law and Friendly Society work in Wiltshire.	5528-5780	292
		Rev. J. FROME WILKINSON.	Guardian of the Newark Union; member of Friendly Societies.	5781-5847	305
16th day	12 April 1893	Rev. J. FROME WILKINSON.	- - -	5848-6136	311
17th day	18 April 1893	Miss MARY CLIFFORD	Guardian of the Barton Regis Union, Bristol.	6137-6445	328
18th day	19 April 1893	Mr. GEORGE EDWARDS	General Secretary of the Norfolk and Norwich Amalgamated Labour Union.	6446-6946	344
19th day	25 April 1893	Mr. ZACHARIAS WALKER	Agent for National Agricultural Labourers' Union.	6947-7285	361
		Mr. J. H. THOMAS	Clerk to the Guardians of the Carnarvon Union.	7286-7549	373
20th day	26 April 1893	Sir HENRY LONGLEY, K.C.B.	Chief Commissioner of Charities.	7550-7900	381
21st day	2 May 1893	Rev. CANON HINDS HOWELL.	Chairman of the Board of Guardians of the St. Faith's Union, Norwich.	7901-8090	403
		Mr. G. C. T. BARTLEY, M.P.	Author of Old Age Pension Scheme; Manager of Penny Bank.	8091-8236	412
22nd day	3 May 1893	Sir HENRY LONGLEY, K.C.B.	- - -	8237-8347	423
		Mr. JOHN DAVIES	Member of County Council, Merionethshire.	8348-8659	430
23rd day	8 May 1893	Mr. G. C. T. BARTLEY, M.P.	- - -	8660-8976	442
		Mr. GEORGE NEVILLE	Chairman of the Board of Guardians of the Newark Union.	8977-9129	460
		Mr. ALFRED MINKLEY	Relieving Officer of the Northern District of the Newark Union.		
24th day	9 May 1893	Mr. WILLIAM STEELE	General Secretary of the Northumberland and Durham Miners' Permanent Relief Fund.	9130-9472	466
25th day	15 May 1893	Mr. MALCOLM MCNEILL	Secretary to the Board of Supervision, Edinburgh.	9473-9771	484
		Mr. THOMAS MACKAY	Member of Charity Organisation Society, St. George's-in-the-East Committee.	9772-9855	499
26th day	16 May 1893	Mr. THOMAS MACKAY	- - -	9856-10,186	508

## (b.) Evidence contained in Volume III.

Date of Examination.		Witness.	Description.	Questions.	Page.
27th day	5 June 1893	Professor ALFRED MARSHALL.	Professor of Political Economy, Cambridge.	10,187-10,449	529
28th day	6 June 1893	Miss OCTAVIA HILL - Mr. C. J. DRUMMOND -	- - - - - Labour Correspondent to the Board of Trade; formerly Secretary to the London Society of Compositors; Past President of the Hearts of Oak Benefit Society.	10,450-10,708 10,709-10,831	550 567
29th day	12 June 1893	Mr. CHARLES BOOTH -	Member of the Commission -	10,832-11,025	575
30th day	13 Jun 1893	Mr. E. W. BRABROOK - Mr. WILLIAM SUTTON -	Chief Registrar of Friendly Societies. Actuary to the Registry of Friendly Societies, Central Office.	11,026-11,362	591
31st day	27 June 1893	Mr. REUBEN WATSON - Mr. R. P. HARDY -	Associate of the Institute of Actuaries; Actuary to the Manchester Unity of Oddfellows. Fellow of the Institute of Actuaries; Actuary to the Hearts of Oak Society.	11,363-11,638 11,639-11,721	612 626
32nd day	28 June 1893	Mr. R. P. HARDY - Rev. ROBERT HART -	- - - - - Honorary Secretary of the Dunmow Friendly Society.	11,722-11,949 11,950-12,169	636 648
33rd day	4 July 1893	Rt. Hon. JOSEPH CHAMBERLAIN, M.P.	Member of the Commission -	12,170-12,353	657
34th day	5 July 1893	Mr. T. BALLAN STEAD -	Permanent Secretary to the Ancient Order of Foresters.	12,354-12,565	677
35th day	11 July 1893	Rt. Hon. JOSEPH CHAMBERLAIN, M.P.	- - - - -	12,566-12,767	693
36th day	12 July 1893	Rev. CANON BLACKLEY -	Author of scheme of compulsory old age insurance.	12,768-13,114	704
37th day	18 July 1893	Mr. J. D. GROUT -	Wire-worker; resident in Parish of Shoreditch.	13,115-13,376	731
38th day	19 July 1893	Mr. J. J. CARDIN - Mr. CHARLES D. LANG - Mr. W. A. HUNTER, M.P.	Receiver and Accountant-General of the General Post Office. Controller of the Post Office Savings Bank Department. Member of the Commission -	13,377-13,622 13,623-13,696	744 755
39th day	13 Feb. 1894	Mr. GEORGE LANSBURY -	Veneer-cutter; Guardian of the Poplar Union.	13,697-14,053	760
40th day	14 Feb. 1894	Mr. THOMAS PITKIN - Mr. JOHN F. LAUD -	Labourer; resident in Winslow Union, Bucks. Auditor to the London and Counties Labour League; is a wood dealer.	14,054-14,343 14,344-14,502	777 786
41st day	20 Feb. 1894	Mr. A. R. JEPHCOTT -	Working engineer; a member of Birmingham School Board, Trades Council, &c.; and of Unity of Oddfellows.	14,503-14,866	

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Date of Examination.	Witness.	Description.	Questions.	Page.
41st day	20 Feb. 1894	Mr. JAMES CALLEAR -	Shingler; a member of the South Staffordshire Iron and Steel Wages Board; and of the Association of Iron and Steel Workers.	14,867-14,963 812
42nd day	21 Feb. 1894	Mr. EDWIN NOKES -	Working gardener, Lickey End, Bromsgrove.	14,964-15,187 818
		Mr. WILLIAM WEBB -	Market gardener, Bromsgrove	15,188-15,316 826
		Mr. J. H. SMITH -	Parish roadman, Hampton-in-Arden, Meriden Union.	15,317-15,394 832
43rd day	27 Feb. 1894	Mr. T. H. WALKER -	Formerly a hat manufacturer; lately an inmate of Wandsworth Union Workhouse.	15,395-15,580 835
		Mr. SIDNEY WARD -	Secretary to Brixworth Outdoor Relief Association.	15,581-16,019 841
44th day	28 Feb. 1894	Mr. JAMES BURTON -	Colliery check-weigher; a Guardian of the Ashby Union; and secretary of a friendly society.	16,020-16,413 857
		Mr. FRANK PICKERING -	Miner; resident at Hugglescote, Ashby.	16,414-16,447 872
		Mr. RALPH MANLEY -	Ship's cabin fitter; member of Ancient Order of Foresters.	16,448-16,541 874
45th day	6 March 1894	Mr. HENRY ALLEN -	Carpenter; member of the Birmingham City Council; president of a sick society, and secretary of a trade society.	16,542-16,796 878
		Miss AMY HURLSTON -	Is acquainted with conditions of women's trades in Coventry and other Midland districts.	16,797-17,008 890
46th day	7 March 1894	Mr. WILLIAM DISLEY -	Labourer, Forden Union, Montgomeryshire.	17,009-17,218 900
		Mr. J. V. STEVENS -	Tin-plate worker, Birmingham; a Forester; member of Tin-plate Workers' Society.	17,219-17,459 908
47th day	13 March 1894	Mr. S. B. PROVIS, C.B. -	Legal Assistant Secretary to the Local Government Board.	17,460-17,534 919
		Mr. F. CROMPTON -	Working engineer, Birkenhead; local secretary for Amalgamated Society of Engineers.	17,535-17,887 923
48th day	14 March 1894	Mr. THOMAS FATKIN -	Manager and Actuary of the Leeds Permanent Benefit Building Society.	17,888-18,134 939