

OLD AGE PENSIONS

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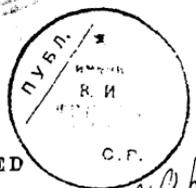
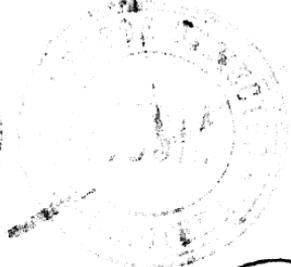
THE AGED POOR

A PROPOSAL

BY

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## PREFACE.

In a previous volume\* I brought together such facts as I had been able to collect as to the condition of the Aged Poor in England and Wales; and I promised to deal later with proposals for their relief. Meanwhile, we have had the Report of the Royal Commission on the subject, and also that of a Committee of the House of Lords appointed with the special object of carrying the question to a more definite conclusion. These reports yield only a negative result in so far as they neither approve of any of the schemes submitted, nor themselves suggest any other as more practical; but, on the other hand, both reports recognize the existence of a state of things which still cries for remedy.

More recently Bills for the establishment of pensions in old age have been presented to Parliament, and on more than one occasion have been carried by large majorities on second reading; while the question of cost has been referred to and reported on by an important departmental committee representing the Government offices chiefly concerned in any such contemplated measures; the heavy cost being regarded as the main obstacle, and by many as the only objection, to these proposals.

In the present volume (first published in 1899) I briefly recapitulate the facts and sketch the measure I should myself suggest.

The work above referred to concluded with a summary of the facts and deductions therefrom, and part of this I venture to repeat by way of introduction to the present volume.

\* *The Aged Poor: Condition.* Macmillan, 1894.

The census of 1891 counted (in round numbers) 606,000 men and 766,000 women of 65 years of age and upwards in England and Wales, or 1,372,000 in all. Of these no less than 359,000 men and 455,000 women lived in districts where from 20 per cent. to 35 per cent. of the old were returned as having had parish relief to some extent in the year ending Lady Day, 1892. Of the remainder, 112,000 men and 144,000 women lived in districts where the proportion receiving relief was less than 20 per cent., and 135,000 men and 167,000 women lived in districts where the proportion receiving relief was more than 35 per cent. Or, to carry this analysis still further, the number of persons over 65 years of age in Unions with less than 10 per cent. of old age pauperism was in 1891-2 under 10,000, while the number where the proportion is over 50 per cent. was nearly 72,000; the remainder (320,000) belonging to Unions with more than 10 and less than 50 per cent. of old age pauperism. The average all round rate is 29.3 per cent.\*

The lowest rate of pauperism in old age recorded (12 months being taken as the period of observation), is 8 per cent., which is found in the Unions of Castle Ward in Westmoreland and Brixworth in Northamptonshire; the highest recorded rate is 84 per cent. at St. Saviour's, Southwark, but on this figure doubt has been thrown, not without reason, as having been swollen by duplicate entries which the character of the Union made it difficult to check, and some allowance must be made from the recorded averages for errors of this kind.

Of the total number of those over 65 years of age relieved during the 12 months (402,000), 114,000 had relief indoors and 288,000 outdoors. Included among the outdoor poor there were 25,000 returned as having medical relief only. Here again some error is probable, but it would be an error

\* There is no reason to suppose that the position had materially changed in the decade 1891 to 1901, and such change as there has been since is for the worse.

in the opposite direction, as the record of those in receipt of medical relief only is undoubtedly incomplete.

The return used (known as Mr. Ritchie's return) does not supply full particulars as to ages, but by collating the results of a previous enumeration (Mr. Burt's return of 1890) a reasonable apportionment can be made, and it may be said without much doubt that while on the whole and taking all ages together only 5 per cent. of the population are paupers, and not one-half of that percentage in the more active years of life, the proportion between 60 and 65 years of age rises to about 10 per cent.; the proportion between 65 and 70, to 20 per cent.; between 70 and 75, to 30 per cent., and over 75 years of age to not much less than 40 per cent.

Moreover it may be remarked that a considerable section—perhaps one-third—of the population is lifted so far above the need for parish relief as to contribute but little to the figures of pauperism. It follows that the proportion as regards the rest of the people will greatly exceed the general average. If such a division of classes could be made, it would probably be found that amongst the working population and small traders, who survive to 65 years of age, the proportion who come upon the Poor Law for assistance is not less than 40 per cent.

The very serious character of these statistics is evident, and fully justifies the public feeling which has been evinced on the matter.

C. B.

## CONTENTS

	PAGE
PREFACE ... ..	v
I. CONDITION.	
I. NUMBERS AND DISTRIBUTION OF THE OLD	3
II. CONDITION IN TOWN AND COUNTRY DISTRICTS ... ..	5
III. PROPORTION IN RECEIPT OF PARISH RELIEF ... ..	11
IV. EFFECT OF ADVANCING YEARS ON PAUPERISM ... ..	13
V. CLAIMS OF THE OLD TO SPECIAL CON- SIDERATION ... ..	15
VI. TREATMENT OF THE OLD UNDER THE POOR LAW ... ..	16
II. PROPOSALS.	
I. REFORMS OF THE POOR LAW ... ..	23
(1) THE ENCOURAGEMENT OF INDEPENDENCE.	
(2) THE ENCOURAGEMENT OF THE DESERVING.	
II. ENCOURAGEMENT OF SAVINGS BY BONUS ON DEFERRED ANNUITIES ... ..	30
III. THE ENDOWMENT OF OLD AGE ... ..	33
(1) THE ARGUMENT.	
(2) THE SCHEME AND ITS COST.	
(3) OBJECTIONS AND DIFFICULTIES.	
IV. CONCLUSION ... ..	71
MEMORANDUM FROM THE NATIONAL COM- MITTEE OF ORGANIZED LABOUR ... ..	76