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OLD AGE PENSIONS.

Two Select Committees of the House of Commons have recently reported, one, under the Chairmanship of Mr. T. W. Russell, nominally on a Cottage Homes Bill, but actually on Poor Law relief and the Aged Poor, the other, under the chairmanship of Mr. Chaplin, on schemes for providing pensions for the Aged Deserving Poor. In regard to these two reports I would make a short statement; and I would also reply to some criticisms of Mr. Charles Booth's published in the June number of the *ECONOMIC JOURNAL*.

The Cottage Homes Committee, useful as is its report in many ways, for the most part enforces and expands opinions previously expressed by the Royal Commission on the Aged Poor. Classification in and in connection with the Workhouses would, they urge, enable the Guardians to provide much more satisfactory accommodation for the Aged Poor within the house. From the evidence submitted to them they conclude that "the number of aged inmates of any workhouse who can be described as deserving is not very large," and present difficulties would be met by providing for all children, except infants, and for all imbeciles and epileptics outside. Repeating the opinion of the Royal Commission they acknowledge that "as a general rule Boards of Guardians are in the habit of granting outdoor relief to the aged and deserving poor, and that it is the exception to relieve them in the workhouse." As the demand for pensions has been greatly popularised by statements that the poor in old age have no alternative before them but the workhouse, it was well once more to explain the facts. The "Deserving Poor" Committee expressed the same opinion. Henceforth it seems possible to treat old age pensions as an alternative, wholly or almost wholly, to outdoor relief. That simplifies the position.

The Committee take up once more the question of the investigation of applications for Poor Law relief—a point in regard to

which a thorough reform should be made. They criticise the mode of relieving according to fixed scales—as, for instance, 2*s.* 6*d.* a week to a man of seventy, 3*s.* a week to a man of eighty—the allowance augmented by degrees with the advance of old age. Yet the method is almost a necessary consequence of insufficient inquiry and the habit of considering the relief of the poor solely from the point of view of cash. The Guardians take for granted, correctly in the main, that their applicants have other resources, and the supplementation of these resources in accordance with a roughly calculated average comes to be the only question for decision. Under rather different conditions these Guardians are only doing what many advocates of pensions demand. They give, without any exhaustive or troublesome inquiry, a sum supplementary to income. They give from 2*s.* 6*d.* to 4*s.* The advocates of pensions would grant 5*s.*, or some of them 7*s.* or 8*s.*

Considered as a system of public charity, which is the light in which the Committee appear to regard it, the prevalent method of administering outdoor relief is altogether antiquated. There is little or no verification of statements. There is no sufficient indexing of cases, and therefore no systematic consultation of previous evidence. There is no definite plan of help, but only, the more or less of an average allowance. What external aid there may be is not accurately ascertained, and is therefore usually ignored. There is no alliance with charitable persons or agencies who may already be giving aid and may continue to do so. In these circumstances, adequacy—except in the sense of a larger instead of a lesser allowance—is impossible. And, after the Board has decided what the allowance is to be, the supervision of the case from week to week and month to month, is often most casual. For all this the officers are not to blame. The system is faulty; and the “closer investigation of the history and circumstances” of each case which the Committee advocate will only be enforced when an altogether higher standard of responsibility is accepted by Boards of Guardians, and the whole method of inquiry is remodelled and has for some time been constantly checked and supervised. With a view to a more careful administration in regard to relief for the aged, the Committee propose that in each union there should be a special Committee to deal with their applications.

The report represents the reaction in favour of the increased dependence of individuals on the State, and in that sense it runs counter to the work of those who by careful administration have endeavoured to realise their belief that pauperism should not be

an acknowledged and even acceptable "state of life," but an unhappy condition from which a nation better remunerated, better educated, and better disciplined, should by degrees, to a very large extent, work itself free. Probably at the moment, however, the Committee's report represents the policy least injurious to the country.

The other Select Committee, that on the Aged Deserving Poor, launch out bravely. Were they mariners under the orders of Mr. Chaplin, starting themselves on the voyage, which they ask the nation to make, they would, it is evident, be ready to set sail without compass and without provisions, and yet think themselves fortunate. For they accept the injunction to go forth without scrip and without purse; and how the nation, if it follows their advice, is to provide means to carry it out, they do not decide. There is also a cheery optimism in their report which suggests that their prevailing feeling was that, if difficulties were ignored, they would be avoided. Mr. Chaplin is the newly discovered Columbus. His partiality for such a voyage has only lately been revealed. His plan of finding the new Pension-world does not bear the marks of a single master mind. It is rather an amalgam of different and sometimes contradictory proposals. Still the prospective voyage is now chalked out on the chart, and it is for the nation to say whether or not it will embark.

The scheme is as follows :—

"Any person who satisfies the Pension authority that he

- (1) Is a British subject;
- (2) Is sixty-five years of age;
- (3) Has not within the last twenty years been convicted of an offence and sentenced to penal servitude, or imprisonment without option of a fine;
- (4) Has not received poor relief other than medical relief, unless under circumstances of a wholly exceptional character, during twenty years prior to the application of a pension;
- (5) Is resident within the district of the Pension authority;
- (6) Has not an income from any source of more than ten shillings a week; and
- (7) Has endeavoured to the best of his ability, by his industry or by the exercise of reasonable providence, to make provision for himself and those immediately dependent on him, shall receive a certificate to that effect and be entitled to a pension."

The Pension authority would be "a special Pension Committee, appointed in the first instance by the Guardians, with power to add to their number." The pension would be fixed at

the discretion of the Committee, and amount to not less than 5s. or more than 7s. a week.

The scheme may be tested, first, by the arguments on which it is based. It rests on three propositions.

The first is: "Cases are too often to be found in which poor people, whose conduct and whose whole career has been blameless, industrious and deserving, find themselves from no fault of their own, at the end of a long and meritorious life, with nothing but the workhouse or inadequate outdoor relief as the refuge for their declining years."

The second and third statements are, that in Denmark Pension poor relief is administered with great advantage, and that pensions are administered by the Trustees of endowed charities satisfactorily.

By insistence on these propositions the Committee think that they are "able substantially to meet the main objections" which the Royal Commission and Lord Rothschild's Committee had urged; and they can therefore devise a scheme.

In support of the first proposition, that cases are "too often" found of blameless people who have to go to the workhouse or receive inadequate outdoor relief, it is said that "evidence to this effect was given by various witnesses to Lord Aberdare's Commission." To four of these witnesses out of the seventy who gave evidence, reference is made; and it is worth while to note on what scanty material is based that vague statistical expression, "too often," on which the whole sentence hinges.

Mr. Knollys is one of the selected witnesses.¹ He said:

"I think there are most respectable men in the workhouse, who have gone there through no fault of their own, but from some uncontrollable cause or some misfortune. . . . I think that as a rule a man who has lived a thoroughly respectable and respected life would be assisted by friends, and probably would not be allowed to go to the workhouse; but that would apply more, I think, to country districts than to towns."

This is far from positive evidence. Hesitating and doubtful one would rather call it. If, as a rule, the respectable are not allowed to go into the workhouse—though "more," as a rule, in the country, and "less," as a rule, in the town, the evil is evidently not very great; and we have already referred to the opinion of the Royal Commission and of Mr. Russell's Committee, that "the number of aged inmates who can be described as deserving in any workhouse is not very large." This view Mr. Chaplin's Committee do not share. Though referring to the corresponding

¹ 9, 600 and 601.

paragraph of Lord Aberdare's report, as in support of their argument, they sum up in a contrary sense, that "numerous cases will be found of respectable hardworking people who have come to the workhouse [not the infirmary] from no fault of their own, but from misfortune or some other cause entirely beyond their own control."

Mr. Alexander McDougall¹ the next witness at the Royal Commission whom they quote, also refers to the workhouse only in his reply. He acknowledges that the larger portion of those entering the workhouse have got to thank themselves for it, excepting "that some have gone there because they [*e.g.* unmarried daughters] have been helping others all the time, and have not been able to take care of themselves."² Mr. McDougall adds later on, that if there were a system of old age pensions, in many cases the money received by the beneficiary would be used by the relations.

The third witness is Lord Methuen. Again the evidence has reference only to the workhouse. Lord Methuen is asked: Have you inquired into the general character of the men above 60 and 65 years of age in the workhouse? His reply is: "Yes: they are bad and good." Have you made any sort of estimate as to the proportion of good and the proportion of bad? His reply is: "No."

Mr. Chaplin's last witness is a Warwickshire labourer³ who, when asked whether the old people who have become poor, have become so owing to misconduct or owing to misfortune? replied, "Misfortune. . . . Some owing to misconduct and bad management. Some might be through mismanagement, but misfortune and ill-health—sickness brings in this, of course."

It may safely be concluded that Mr. Chaplin's scheme is not based, in any large and general sense, on the evidence of the various witnesses at Lord Aberdare's Commission, and is not justified by it. The evidence taken by his own Committee has not yet been published. His position, however, required that he should meet the objections of the Royal Commission and of Lord Rothschild's Committee. The former he certainly has not met; the latter it may be said that he has not attempted to meet. They are only vaguely referred to.

Mr. Chaplin's second proposition is the success of the system of relieving the aged poor in Denmark. Till the evidence of Mr. Davy, who visited Denmark on behalf of the Local Government Board, is published, an analysis of this part of the report would

¹ 9, 5058.

² 9, 5,091 and 5,092.

³ 9, 15,372.

be premature. Some points, however, indicate the weakness of this proposition in relation to the Special Committee's recommendations. The social differences between Denmark and the United Kingdom are very great. In Denmark the qualification of a pensioner is that he should be "practically destitute." The Special Committee propose, under certain conditions, another qualification—the possession of less than 10s. a week. They, in fact, suggest the endowment of the poorly off—a sort of Not-Quite-Poor Law. In Denmark it is a condition that the aged person should not have received poor relief in the ten years prior to his application. The Committee adopt this with a great modification. They substitute "twenty" for "ten," but add "poor relief other than medical relief, unless under circumstances of a wholly exceptional character." Unfortunate indeed will be the lot of the Pension authority which has to determine honestly and justly whether an applicant nineteen or even nine years before received poor relief solely "under circumstances of a wholly exceptional character." Again, in Denmark the pension is plainly relief—given "in money or in kind, as circumstances require, and may consist of free admission to a suitable asylum or other establishment." The Committee propose money allowances only. In Denmark the relief would be, according to the opinion of Mr. Russell's Committee, inadequate. It is 2s. in the country districts, 2s. 8d. in provincial towns, and 3s. 7d. in market towns, 3s. 4½d. in Copenhagen, and 2s. 4d. on an average throughout the country. It is, like ordinary English outdoor relief, granted under slightly different conditions. As the Central Government in Denmark contribute a certain annual maximum to the cost, the local authorities very naturally charge it to the State account as much as possible—a fact to note as evidence in regard to similar proposals here. Mr. Chaplin's Committee suggest that the Exchequer grant should be made not towards the account of Pension authority, but in aid of the poor rate generally; but this plainly does not meet the difficulty. It only evades it. They do not work out the cost of pensions on the Danish scheme; but it appears that in 1890 the total cost of poor relief in Denmark was £457,142, and in 1896, including general poor relief, communal payments towards pensions, and the State contribution, £592,454¹—an increase of about 29 per cent. Whatever, then,

¹ In 1896 the communal payments were £107,976, and the State contribution, £108,341. See Mr. A. W. Flux's very useful paper on "Denmark and its Aged Poor."

may be the value of the experience of the Danish scheme, it cannot be said to afford a basis for the scheme of the Special Committee. The Danish law, too, has been in operation only since January 1, 1892; and it takes probably the experience of at least a generation to test the results of such a far-reaching social change. Mr. Chaplin is content to pronounce it a success after seven years.

The Select Committee's third proposition in support of their scheme is that endowed pension charities have been beneficial. Were this true, however, it would not serve for the purpose to which Mr. Chaplin applies it. He considers it "*prima facie* evidence that it is practicable to create a workable system of old age pensions for the United Kingdom." The flaws in the analogy are obvious. The applicants for the benefit of endowed charities have no individual right to relief. Whether they receive it or not depends on the decision of the Trustees. Mr. Chaplin's pensioners will have a conditional right to relief, will be "entitled to a pension." The selection will, it is said, be "practically automatic." There will be no limitation of funds, and from the discussion that has already taken place, it is evident that the utmost difference prevails as to the numbers that might avail themselves of the scheme. This is altogether unlike the grant of a pension from the limited fund of a particular endowment. Further, the Charity Commissioners, it must be remembered, draft schemes, but though they have thereby done very good work, they have no staff at their disposal to supervise their administration. On the other hand, the means of investigation at the disposal of Trustees are usually extremely meagre. Hence it is a question whether the actual effect of the endowed charities is now usually so entirely good as the Committee concludes. Further, in their latest and completest schemes the Commissioners require the Trustees to take into account what the relatives and friends of the applicant may be able to do for him, and also what may be forthcoming from private charity—a method quite unlike that of the Committee, who lay no stress whatever on these resources, and who, if one may judge from the terms of their scheme, would not take into account the assistance of relatives or any other help. The precedent of the administration of endowed charities, and also of other good charitable pension work would be serviceable, if a scheme for pensions on a charitable basis were proposed. It is not applicable to a proposal to grant pensions, to which the community would be under an obligation to con-

tribute, and to which, apart from one or two conditions which are drafted with vagueness and may in practice be treated with indifference, every one who has less than 10s. a week would have a statutory right.

The Committee's definition of the class for which it would provide is of interest, however, in this connection. They "desire" to provide for the following: "Many aged people who only accept relief under pressure of illness or severe distress, and often endure great suffering to avoid it"; "those who are kept off the rates by the assistance of friends, and of private charity"; and "poor and aged people who are known to the Guardians to be deserving," and are in receipt of out-door relief. If this class could be accurately defined, and the terms of the scheme equally accurately stated, the pensioners would evidently form themselves into a new social class—a second grade poor endowed with special financial privileges. The advocates of pensions have no doubt asked much more than this, and the scheme in practice may involve much more. But if this is the intended limit, Mr. Chaplin's recent suggestion that two million could be raised for the purpose by a reimposition of the shilling duty on corn, is of special interest. The twelve months' count of paupers over 65 in receipt of out-door relief was, according to Mr. Ritchie's return, 287,760. If they had each five shillings a week the cost would be £3,740,880. Some diminution of this charge might be anticipated from a portion of the applicants continuing to receive out-door relief, and the two millions would then serve well as a fund for his "modest pension scheme."

For the moment this proposal is criticised on Free Trade grounds, but public opinion at the present time is very different from that which produced the Free Trade movement. In spirit, if not technically, that theory has already been departed from by the adoption of the Agricultural Rates Act. If it be an object of political ambition to create a permanent class, recognised as "poor," and, as "poor," endowed with pensions as a right, economic theory is not likely now to stand long in the way of such an undertaking. Whether the pensions are "universal" or not makes little difference; in principle the question remains the same. The newer economic finds nothing amiss in the proposal. Nor is it, for instance, in disaccord with Mr. Booth's argument that the millions raised for pensions will be utilised as advantageously for the community in the hands of pensioners as in those of private persons, because, though

abstracted by rate or tax from the latter, who would have expended or invested them otherwise, they will nevertheless be spent by the aged pensioners on rent, food, and other necessities, and will thus be no less serviceable to the country at large. Yet such an argument implies socially and economically an entirely different political theory from that of anti-Corn Law days, and it cannot fail to influence sentiment, as similar theories have done in the past. That the individual member of society should be under a social obligation to maintain himself is the older view which the conditions, under which the Poor Laws were enacted, were plainly intended to enforce. The new view is that this obligation is of a limited nature. The State and the municipality are to make grants to the individual, and even to cater for his purely private and personal benefit. The principal object of these grants is not to promote the growth of a well-disciplined citizenship. They are largess. That they are reserved for old age makes in principle no difference. They are the result of the same change of sentiment as during the last few years has weakened the administration of the poor law, and cannot but in turn lower the estimation at which prudence and self-help are held by the people. Of this change, both in sentiment and in economic theory, a new system of State finance is a necessary corollary; and a State in which classes of citizens have the social protection of special grants and government aid, is necessarily in theory and temper, and, therefore, ultimately in practice, protective in the interests of class against class, and also as against other countries. It is not inconsistent with this new economic theory to impose duties which in some directions may hamper trade even seriously, if it is thought that compensating private and individual advantages are thus secured for members of the community. Thus, Mr. Chaplin's suggestion for the revival of the shilling duty on corn is in accord with his scheme. It is to protection or class legislation that his report, taken as an indication of public sentiment, logically leads.

With Mr. Charles Booth I have discussed two points: Whether the statistics of a single date afford of themselves evidence of their own meaning and value? And if not, by what statistical standard the value and meaning of the one date statistics on which Mr. Booth tests his case for universal pensions should be judged?

I am glad that the discussion should be prolonged, though in the course of it I have to make one or two admissions. I believe that an important principle in the application of statistics is at

stake, and I feel no "bitterness" in endeavouring to press for a definite conclusion. I want to get at the truth of the matter.

The first question Mr. Booth answers in the affirmative. The statistics of a single date do, in his opinion, afford of themselves evidence of their own meaning and value. In support of this he refers to "endless statistics the interest of which is quite apart from any comparison of recurring periods." He alludes to statistics of military matters and census returns; and adds that "in breaking new ground statistically, it is almost always the facts of one date that must serve. My own work has been mostly of this character." That is true, and hence the importance of the argument in his case especially.

Mr. Booth has not, I think, quite understood what my question entails, owing, I am very ready to believe, to my not having expressed it with sufficient clearness. A day count of soldiers or of a population is mere enumeration. It is not statistics. In statistics, as I understand them, a second step is taken. The figures instead of being merely items in an enumeration, become premises in an argument. The simple enumeration, the single day count, cannot furnish these premises, or, in other words, give the proper logical value to the simple enumeration. That logical value depends upon other sources of information, amongst them, of course, recurrent enumerations, but not necessarily those only. The value or meaning of any particular enumeration depends therefore on comparison in some form, and the things compared must have a logical relation to one another. There must be indeed some standard of comparison.

To take Mr. Booth's own example, it is no good to us to know that we have 10 batteries of Mountain Artillery, 22 of Horse, and 92 of Field, unless, in consideration of the demands on the army now as compared with the past, or the experience we have drawn from some continental war of our neighbours or frontier war of our own, we have formed some definite standard by which to judge of the sufficiency of our existing forces of artillery.

Or to choose another instance. Suppose, instead of Mr. Booth, a sanitary reformer investigates the question of the rate of mortality among the population. He may be one of the fore-runners of science and be the first compiler of the *data* of investigation, or he may be a student ignorant of what is already known on the subject. Suppose him at work to-day, and he would find to his surprise that the rate of mortality under five years of age was 55·2 per thousand on the population of that age. He would

notice also that in the quinquennial age periods after five, the deaths were comparatively few—3·8, 2·3, 3·5, and so on per thousand, and that it was not till old age that a very high rate of mortality was again reached. He would observe that between the rate in the first five years of life and that in the quinquennial periods which follow, there is the utmost, the most startling disparity. Taking the simple enumeration as his basis, he might forthwith advocate the transference of the maintenance of all infants to the State, just as, on a single date count, much less elaborate in its divisions, Mr. Booth has urged the transference of the maintenance of the aged to the State to the extent of £13 a year per head. In each case, though the enumeration may indeed make a deplorable impression on the mind, the conclusion surely would be illogical. The question is, What is the comparative value of the figures—by what standard shall we test their real meaning? Suppose the sanitary reformer a student, he would find that past returns gave him the means of comparison, in great part at least. He would see that in the past 49 years the ratio of infant mortality has fallen from 68·7 (1849) to the present lower figure; also that in the quinquennial age periods after five the rates used to be much higher, for instance, in 1849, 10·1, 5·5, 7·6, while in the decennial age period 65 to 74, the present rate (1898) was one of the lowest on record. Applying to his one year figures this test—or a similar and possibly more precise standard of comparison which he could formulate in other ways—the student, though, according to some vague and unadjusted conception of human life, he might still think the figures of infant mortality deplorable, would have formed a good estimate of their relative value, and would set aside his recommendation of the universal State maintenance of children, and would trust to a variety of concurrent remedies. Were Mr. Booth the student, he would have taken—or his argument requires that he should have taken—the opposite line. He would have relied on the day count and he would have stuck to his scheme of universal pensions for the aged. But suppose our inquirer, a forerunner of science, who is breaking new ground—the position which Mr. Booth assumes—what would he have done? He would, I think, have attempted to formulate some standard of comparison. He would have used the nearest available enumerations of the past, and would certainly not have excluded it or its experience from the programme of his investigation. And if there were no previous enumerations that would throw light on his problem, and no external experience that would give him the desired standard, he would have waited, realising

that he was indeed breaking new ground, and he would not on the new and hardly turned soil have built up a universal infant-maintenance scheme. But this *mutatis mutandis* is what Mr. Booth has done in raising up the edifice of universal pensions on the single date count.

The method of judging of the value of an enumeration by the parts of the enumeration itself, and apart from any other standard, is constantly adopted by Mr. Booth. His book on the Aged Poor (1894) contains a series of instances. I take one from his paper of December 1891. He has before him a table "showing the connection between certain causes of pauperism and age, sex, and civil condition." The entries refer to 101 males under 60 years of age, 101 over; and 48 females under 60 years of age, and 57 over. The causes of pauperism are set down as four: drink, sickness, accident, and lack of work. I take the "drink" section only. It deals with a total of 80 men and women. Out of 20 males under 60, against whom drink is entered, 12 are married or widowed, and 8 are single: out of 33 males over 60, 31 are married or widowed and 2 are single. Of 15 females under 60, against whom drink is entered, 14 are married or widowed and 1 is single: out of 12 females over 60, 10 are married or widowed, and 2 are single. From these figures the following conclusion is drawn:

"It will be seen from this table that an extraordinary proportion of those who suffer because of drinking habits, are or have been married. It is not to be supposed that the married drink much more than the single, but it may be taken that it is in connection with the responsibilities of married life that the consequences of drink are fatal. Single people, if they indulge, may do so with comparative impunity."

Here again one asks—what is the standard which, based on some proved connection between matrimony and fatal drinking habits, justifies this conclusion? The answer is—none. The whole issue is settled on a count of 80 persons. But by far the larger number of people over 60 years of age, or indeed after the age of 25, are married or widowed. There are, therefore, very many fewer single men and single women to get drunk; and hence it might be presumed that the relatively small number of the single who drink themselves into pauperism, was due not to their being able to take their liquor with less fatal consequences, but to their being fewer of them alive to take liquor. The alleged connection between the fatal consequences of drink and matrimony is mere assumption. Simple enumeration, a single row

of figures, has been taken as sufficient. There is no standard of comparison.

These instances lead up to an examination of Mr. Booth's argument for old age pensions. The close connection between the single count of figures and Mr. Booth's scheme is clear in his first paper on old age pensions, that to which I have referred, which was read by him at the meeting of the Royal Statistical Society in December 1891. What he has since written is largely an elaboration of the conclusions he there submitted. He then said, that paupers over 65 probably numbered 38·4 per cent. of the population over 65; paupers between 60 and 65, 10·2 of the population of that age; and paupers under 60, 4·6 per cent. of the population under that age. "Failing information as to the percentage of pauperism at every age, it may be said that this increase in ratio from 4·6 to 38·4 per cent. is the measure of the effect of old age directly or indirectly on pauperism." And from this he concluded: "Such a state of things is both startling and deplorable, and leaves a considerable margin for possible overstatement in the figures I have used." Then on these figures he pledged himself to what, in the first part of his paper, he called "some system of deferred annuity," and "without attempting a final judgment" summed up in favour of a General Pension Scheme. Throughout his argument has been the same, and, as might have been anticipated, his first judgment was final.

Now what is the argument? It seems to be this:

The expectation of pauperism over 65 on the population over 65, is not likely to be much greater than the pauperism of the rest of life on the population under 65;

It was deplorably in excess of it on the 1st August 1890;

Therefore there must be a general pension system for all over 65.

We cannot measure the statistical value of Mr. Booth's "deplorably," any more than we can of Mr. Chaplin's "too often." But it is evident that it depends upon an assumption made independently of the enumeration of the single date and independently of actual information on the subject other than that—for it cannot be said that the particulars about Stepney and St. Pancras, which are dealt with in the earlier section of the paper, afford the independent data required for such a conclusion. Hence, we have as major premiss, an assumption as to the expectation of pauperism in old age, for which no evidence is produced—and as minor premiss, a single set of figures used as argument for a conclusion—much as figures are used popularly in the easily recognised form of agitator-statistic.

Clearly, then, the actual question is not what the figures of the day count are, but whether the major premiss is correct. On the correctness of the major premiss their value as part of the argument depends.

How then can we test the correctness of that premiss? By history, we reply as we did before; or rather by a series of observations expressed by enumeration or otherwise; and for this purpose it is enough to show not exactly how many paupers over 60 or 65 there were on particular days in past years, but whether the expectation of pauperism over 60 or 65 on the population over 60 or 65 is, or is not, likely to be much greater than the pauperism of the rest of life. On such a point abundant evidence is available. There is no question that old age pauperism has been always (in proportion, I should say, to general pauperism, but always) considerably in excess of it. Any pauperism is deplorable, the 2·50 per cent. that may rule to-day or the 4 or 5 per cent. of fifty years ago, or the possibly diminished pauperism of a future flourishing epoch. The question is not its deplorability, but whether the figures of the day count were so much in excess of the expectation which had been based on observation that the conclusion necessarily followed—that some altogether new system ought to be introduced. Unfortunately this was not answered. The major premiss was taken for granted and surmised, not proved; nor was any logical connection shown between it and the minor premiss. In other words, no standard of comparison was applied. The apparent argument was not, strictly speaking, an argument at all. In place of argument there is, rightly enough from the point of view of feeling, the word “deplorably.”

I should conclude, therefore, that Mr. Booth is wrong in his opinion that the statistics of a single date afford of themselves evidence of their own meaning or value, and that his neglect to formulate and apply any definite standard of comparison whereby the meaning of the single date count could be ascertained, detracts largely from the correctness and weight of his conclusions, or rather nullifies them altogether.

The paper which I wrote on Mr. Booth's book on the Aged Poor in 1894, a part of which he chiefly criticises in his last article, was aimed at this method of so-called statistical work. I showed in detail that Mr. Booth adopted it in regard to particular unions and to groups of unions, and that his surmises and suggestions were in consequence practically valueless. He disregarded the past, and trusting to a single date count, made up little groups of unions whose social history, changes of population and administrative

methods were quite dissimilar, and thus constantly compared things that had no logical relation to one another. He thus, for instance, merged in his groups any particular union that had given proof of remarkable administration; and in this and other ways the result was simply to confuse the issue. Of definite scientific classification there was none. It could not be on such a method.

The same system led, I showed, to misjudgment in the case of the statistics of England and Wales as a whole. To my statement of the matter he now takes exception, and I have now to deal with the question whether there is any standard of comparison in this problem of the condition of the aged poor, and, if so, what?

The problem is this. There is a very large decrease in pauperism generally. With this decrease we should anticipate a decrease in the pauperism of the aged. If there has been this decrease, then our old age pauperism is not a permanent and irremediable evil, but it may by degrees, and relatively, like pauperism at other ages, yield to treatment and grow less. If, on the other hand, the history of pauperism, combined with other observation, shows that the pauperism of old age is an increasing or even a stationary mass, there would be, so far at least, presumptive evidence that the methods hitherto applied should be altered, or that we should provide for old age in some entirely different manner.

Now, the figures showed, it appeared to me, a decrease of old age pauperism quite as great as might have been anticipated, and Mr. Booth's last paper does not invalidate my conclusion.

If old age pauperism is to decrease, it may be expected to decrease not quite at the same rate as pauperism at other ages of life decreases, but, as it were, in the wake of it. Accordingly I adopted the test of decades, working out the figures so as to get the mean figures of each decade, as well as the figures on the date nearest the census. At each decade the returns have probably, I should say undoubtedly, become more precise. The figures were also worked out in connection with union districts and many separate unions.

There were two tests available, one based on the returns of the not-able-bodied, and another possibly on some age count. The returns of not-able-bodied paupers have been quite wrongly ignored by Mr. Booth. Our ancestors were right in adopting for practical administration (and the matter in hand has primarily to do with practical administration) a general class, "the not-able-bodied" instead of a class defined by age. So far as the needs of

the aged go, as has been said again and again in the course of the present controversy, some people age at 60, and some are not aged at 65. The term "not-able-bodied" includes, therefore, more accurately than an age count those who are the dependent aged. Putting aside for the moment, however, this question of age, we find that relative to the population the decrease in the not-able-bodied adult poor has been remarkable.¹ They numbered in all 19·6 per thousand in 1862, 19·1 in 1872, 13·7 in 1882, and 12 in 1892. The corresponding out-relief figures are per thousand, 16·9, 16·2, 10·3 and 8·8; and now in view of the generally accepted conclusion of the various official Committees on old age pensions, we may consider the latter figures as chiefly, if not solely, important in this discussion. It is admitted that it is not likely that any pension scheme will greatly influence indoor relief.

If the question had reference to lunacy or crime, these figures taken on the whole population would be considered very satisfactory. Perhaps, not unnaturally, because they bear upon pauperism and the many more personal interests on which poor-law relief touches, they have, as it seems to me, been almost wilfully depreciated. Yet "the not-able-bodied" must, it is obvious, consist for the most part of paupers over 60 or 65. For the purposes of my argument therefore, speaking generally, these statistics are of themselves sufficient. They show also that the major premiss on which Mr. Booth's proposal is based must be wrong, for they make it clear that the expectation of pauperism or dependence in old age has always been relatively large as compared with that of active life.²

A closer test, however, would be found, if we could compare the not-able-bodied paupers with a "not-able-bodied" population. This is not possible, of course. But we may adopt some method that will give us approximately a trustworthy result.

The first question is—Can we work by any age count? A count of people by age is usually incorrect. There is always a tendency to state ages in round numbers. This is a well-known fact in census taking. Usually this is adjusted in the published tables. In the case of people who are old or on the threshold of old age there is a tendency to state the age at 60 or 65, and to exaggerate the age. In the count of aged paupers we have only the crude figures unchecked and unadjusted.

¹ My figures respecting not-able-bodied paupers adult in 1858, 1872, and 1892, on p. 484 of the September, 1894, *ECONOMIC JOURNAL*, are those of the not-able-bodied adults in receipt of outdoor relief.

² Cf. the table on p. 538.

Again, in counts of paupers there is an additional reason for exaggerating age: various privileges are given to the aged. Further, in the case of paupers it is much more likely that statements as to the age 60 will be correct than statements as to subsequent ages. For a long time it has been usual to take the age 60 as equivalent to not-able-bodiedness, though the Guardians should judge of the case on its bodily merits. A classification by the age 60 is therefore more likely to be correct and to be continuously applicable than any other, as, for instance, 65 or 70. Again, there have been two age counts of aged paupers, one in August, 1890, of paupers over 60 and upwards in quinquennial age periods, and one in January, 1892, of paupers over 65. Between those dates there was much discussion of the question of pensions. The 1890 count was the first, and, therefore, presumably the one less likely to be tinged by expectation of benefits accruing to the aged. The probability of its correctness, therefore, is greater. In a matter of this kind the simplest method is probably the best, and the selection of the age 60 complies best with the required conditions.

Further than this, however, a comparison between the count of August, 1890, and that of January, 1892, shows, I think conclusively, that the age count of 1892 is seriously inaccurate.

Aged paupers are almost always classed as not-able-bodied in returns of Poor Law relief. It may be taken for granted, therefore, that if there were a large increase in the number of aged paupers, there would be a similar increase in the number of not-able-bodied paupers. But in fact, if we compare 1890 and 1892, we find that between those dates the paupers said to be 65 years of age increased largely, while the not-able-bodied actually decreased.

In July, 1890, the not able-bodied paupers in England and Wales numbered 350,882. In January 1892, eighteen months later, they numbered 350,838, *i.e.* 44 fewer. In August 1890 the over 65 were returned as 245,687, and by January 1892, eighteen months later, they had increased to 268,397, or by 9 per cent. This considerable increase of old age paupers, when not-able-bodied paupers were actually fewer, throws such great doubt on the age count of paupers in 1892 that we may fairly infer that statistical conclusions based upon it are erroneous.

Mr. Booth refers to the increase of paupers over 65 between July 1890 and January 1892, and accounts for it by the difference in the pressure of poverty between the summer and the winter of the year. He does not note that, coupled with a decrease of the

not-able-bodied, it must mean a great misstatement of ages. Otherwise all the contingent of paupers over 65, added to the roll in the eighteen months up to January 1892, must have been unusually hale, and qualified all of them to take their place among the able-bodied !

Mr. Booth in making the tables (of pauperism over 65 in past years), published in his last article, says that he is adopting my method. I have shown that he has adopted a method which, on good grounds, as I believe, I refrained from adopting ; a method which, providing him with incorrect figures at the very outset of his calculations, has led to a series of obvious exaggerations in all his comparisons between year and year. He has indeed misstated and misapplied my method, not adopted it.

Accepting the limit of the age 60 as likely to be fairly and continuously consistent with that of the class not-able-bodied, I tried to see what the number of not-able-bodied paupers who were under 60 was likely to be. This I worked out for men and for women separately and together, for England and Wales, and together for each Poor Law county. Throughout I excluded lunatics and vagrants also, which I do not think Mr. Booth has done. It appeared that taking men and women together 81·7¹ of the not-able-bodied paupers in England and Wales were over 60, or 81·08 for the males, and 81·07 for the females. The not-able-bodied paupers under 60 I took at 19 per cent., including males and females. The margin represented by the ·7 might be taken as so much added to the number of not-able-bodied under 60. I considered that the figures though trustworthy could only be approximate ; and the difference does not materially affect the result. I have now, however, worked the figures on the basis that 18·3 of the not-able-bodied are over 60. They are shown in the following table, to which I have added figures indicating the amount of pauperism by decades at the ages of life on the population under sixteen, and the percentage of registered able-bodied pauperism on the population between 15 and 60.

Now it seemed to me that the severest test that could be applied to old age (or after 60) pauperism was to contrast it with able-bodied pauperism. The figures in the seventh column show this. Between 1861 and 1871 there was (as my table in the September 1892 Journal showed) an increase in not-able-bodied pauperism corresponding to an increase in old age pauperism. Years of bad trade or distress must leave their mark on the pauperism of the aged, as well as of the able-bodied. No pension scheme can evade

¹ Mr. Booth's figure is 81·8.

this diffacta. The decennial comparison accordingly begins in 1881.¹

It shows that at the end of 1881 our old age pauperism was only 4·4 per cent. more than it might have been expected to be, as against the decrease of able-bodied pauperism and at the end of 1891, only 3·1. If 1851 be compared with 1891 our old age pauperism would have been 11·1 instead of 13·9—a difference of 2·8.

With regard to the table in the September, 1892, number of the Journal, which Mr. Booth quotes, I have to admit that

(Unions),	Population over 60.	Number of not able-bodied male and female paupers over 60 years of age, calculated on the basis that 18·8 per cent. of the not-able-bodied are under 60 years of age.	Percentage of paupers over 60 on population over 60	Percentage of paupers under 16 on population under 16.	Able-bodied paupers on population 15—60.	Over 60, pauperism (col. 4) contrasted with able-bodied pauperism (col. 6).
1851	1,129,194	285,360	25·2	5·8	1·6	
1861	1,488,047	313,349	21·0	4·5	1·3	
1871	1,697,428	369,129	21·7	4·7	1·4	
1881	1,916,266	291,868	15·2	2·8	·7	10·8
1891	2,145,481	298,367	13·9	2·3	·5	10·8
1	2	3	4	5	6	7

proportions marking “the percentage of pauperism over 60 as it would have been, if old age pauperism had decreased at the same rate as pauperism at the active age of life,” were wrong. This is of course mortifying—especially as I find a friendly query against my copy which I inadvertently applied to another point. I have to admit also that the pauperism of 1851 was taken on the whole population instead of on the population of the 597 Unions—an error that told against me. Otherwise the conclusions which I drew, using the past returns as affording means for establishing a standard of comparison, are entirely borne out.

In confirmation of this I may give the figures of the mean not-able-bodied pauperism on the population over 60—in the decades between 1852 and 1891, a proportion defective in so far that probably about 18 to 19 per cent. of the not-able-bodied are, as I have shown, under 60 years of age, but still on the whole very conclusive.

¹ The figures which I quoted in the *Times* are, as I informed Mr. Booth, those of the decennial comparisons in 1871, 1881, and 1891.

Ratio per thousand of the mean recorded number
of not able-bodied paupers to population over 60.

1852—1861		243·22
1862—1871		248·49
1872—1881		194·32
1881—1891		169·43

Mr. Booth adheres to the age 65 because he says that the burthen of pauperism is larger after that age to the end of life than after the age of 60. That of course is obvious: but it does not justify him in applying that age to the figures of the Poor Law returns. In so doing he begins his calculation with figures of aged pauperism over 65, which I have shown to be incorrect, and his tables become in turn incorrect in every detail. Nor has he given any reason why the hypothesis that the proportional number of the not-able-bodied over 60, ascertained by comparing the returns of July and August 1890, should be set aside. For if that be shown to be untenable the whole calculation falls to the ground. It is not mended by adopting, one of his alternatives, the assumption (an entirely improbable one) that the not-able-bodied from 16 to 65 have decreased in the same proportion as the able-bodied. Nor on the other hand is it mended by taking a mean between this improbable assumption and the ascertained proportion of 1890. To do this is only to pile figures on figures. There is no virtue in a mean between an ascertained figure and an avowedly improbable figure. The inquirer must either stand by the ascertained figure or give up the investigation.

On the second question then between Mr. Booth and myself, I have indicated, I think, that there is available for inquirers the means of arriving at a fair standard of comparison by which the relative value of one-date returns of the old age pauperism of to-day may be ascertained, and I have explained what the standard may be, and shown that his criticisms have really not affected the question of its applicability. On the contrary I have pointed out that, dealing with the subject in a merely numerical manner, and adhering to the age of 65 in all his calculations, he has necessarily produced most improbable results on plainly incorrect figures. I have shown that old age pauperism is not, as he would have us believe, a standing quantity—a huge stone that a toiling nation can never roll away. With the decrease of general pauperism, which has been very remarkable, there has also been a very remarkable decrease in not-able-bodied pauperism, and in pauperism after 60 years of age. The figures indeed suggest that, with better social

and economic conditions, and in part by better administration, there is no reason why, if the nation so wills it, old age pauperism should not be much further reduced. Mr. Booth, backed by the sentiment of the moment, is persuading the nation not to will it; and sentiment—the constant and weakening appeal to the “deplorable,” has already furthered the increase of old age pauperism in some of the most prosperous years that the nation has ever enjoyed.

C. S. LOCH

Since this paper was written the evidence taken by Mr. Chaplin's Committee has been published. On the point here referred to there is little or no additional evidence. Miss Tuckwell showed the difficulty of applying a thrift test in the case of women; and Mr. Cleaver explained the system of the West Derby Board of Guardians, who do not restrict their relief to the destitute, but “relieve those persons who they think require possibly additional means of subsistence,” and in deserving cases make up the income to 10s. a week.

Mr. Davy's evidence, referred to in p. 525, has now been published. It cannot, I think, be said to support the proposals of Mr. Chaplin's Committee.

An examination of Sir Henry Longley's evidence, since published (p. 527), shows that the detailed administration of the Endowed Pension Charities, referred to in p. 526, seldom comes before the Charity Commission; and Mr. Munro, the Clerk to the Hampstead Charities, very frankly confessed the weak point of the administration. These pensioners who obtain a pension of 5s. have to show that they already receive 5s. from other sources. Yet out of these pensioners two out of ten perhaps have to go to the house, since the 5s. promised from other sources drops off, and they cannot live on the 5s. only. On this point the replies received from the Endowed Charities, to whom circulars were sent, are often doubtful. They are an interesting comment on the alleged sufficiency of a 5s. pension.