1899.
NEW ZEALAND.

OLD-AGE PENSIONS.

(REPORT OF COMMITTEE, IMPERIAL PARLIAMENT, DATED THE 7TH JUNE, 1899.)

(From the Politician's Handbook.)

Presented to both Houses of the General Assembly by Leave.

THE reference under which this Committee acted was in the following terms: "To consider any schemes that may be submitted to them for encouraging the industrial population, by State aid or otherwise, to make provision for old age; and to report whether they can recommend the adoption of any proposals of the kind, either based upon, or independent of, such schemes; with special regard, in the case of any proposals of which they may approve, to their cost and probable financial results to the Exchequer and to local rates; their effect in promoting habits of thrift and self-reliance; their influence on the prosperity of the friendly societies; and the possibility of securing the co-operation of these institutions in their practical working." The members were Lord Rothschild (Chairman), Sir Francis Mowatt, Sir Courtenay Boyle, Sir Spencer Walpole, Mr. H. J. Finlaison, Mr. E. W. Brabrook, Mr. George King, Mr. H. W. Watson, and Mr. Alfred Chapman. The Committee report that they had made use of the evidence taken by Lord Aberdare's Commission on the Aged Poor, and that consideration of this had enabled them to restrict to certain special issues the evidence they themselves had taken. They quote the conclusion of the Royal Commission with regard to pension schemes, in which the Commissioners regretted that, in view of the financial and economic difficulties involved, they had been unable to recommend the adoption of any of the schemes as yet suggested, whether for endowment or for assisted assurance. But a minority of the Commission reported separately that the subject of old-age pensions has been "inadequately considered." The Committee had to consider more than a hundred schemes, which they classified in the following groups: "1. Schemes involving compulsory contribution towards a pension fund, either by way of the German method of deduction by employers from wages paid by them, assisted by a contribution levied from the employers, or by way of an annual or a lump payment made by all young persons before a certain age, and accumulated at compound interest until the pension age. 2. Schemes providing a universal grant of pensions to all persons upon attaining a certain age, without requiring from them any direct contribution, or examining their merits or their needs. Various modifications were suggested, chiefly with the object of fixing the income above which there should be no grant. 3. Schemes providing special facilities and encouragement to voluntary insurance against old age, with material assistance from the State. 4. Schemes providing State aid towards old-age pensions for members of friendly societies only. Some of these proposed that members of friendly societies, as such, should, on arriving at a certain age, receive pensions from the public funds. Others proposed that pensioners should receive part of their pension from their society, and the rest from public funds." They concluded that their terms of reference precluded them from considering any scheme based on compulsion, or confined to members of friendly or other societies as distinguished from the industrial classes generally, or requiring no provision by the pensioners. Schemes falling under Groups 1 and 2 were, therefore, excluded; the 3rd Group, aiming at the encouragement by State aid of voluntary assurance against old age, were within the scope of the reference; but, for various reasons, some special inquiry was made into some of the schemes of the 4th Group. *The Parliamentary Committee Scheme.*—This scheme is threefold. The first method provides for assurance for an annuity of 5s. a week from the age of sixty-five, in return for a payment of £2 10s. at or before the age of twenty-five, and a yearly payment of 10s. up to the age of sixty-five, the State contribution being the credit of £10 in the depositor's pass-book at the same date as the deposit of £2 10s., and interest at 2½ per cent. By the second method the deposits by the assurer would be doubled, the State aid raised to £15, and, in addition to a 5s. weekly pension, other benefits (chiefly provision for widows and children in the event of death before sixty-five). The third method, framed to secure the co-operation of the friendly societies, provided that any person after depositing £1·10s. if male, and £1 5s. if female, in the Post Office, and insuring in any society for an annuity of £6 10s. or £3 18s. respectively, should have the pension doubled by the State at the age of sixty-five. The objections raised to this scheme in the report presented by the majority of the Aged Poor Commission may be summed up as follows: 1. Those who could avail themselves of the scheme are mainly confined to the higher strata of the working-classes, and little benefit would accrue to the class in which a destitute old age is most common. 2. The scheme, save as modified by the temporary provisions, would have no direct effect until forty years from its introduction, when the pensions would begin to be payable. 3. The cost to the State, if the scheme were at all successful, would be much higher than the £2,000,000 a year estimated by its authors. 4. It is undesirable that the State should become the holder of further great accumulations of money, regard being had to the difficulty already found in investing the money held by the Post Office. 5. The actuarial calculations upon which the scheme is based are liable to be gravely affected by any decline in the rate of interest. 6. (*a.*) The State could not safely guarantee the solvency of friendly societies, and even if it were not legally liable in the case of the failure of a society, the insurers would "practically view the State as the predominant partner in the insurance, and look to the State for its complete fulfilment." (*b.*) If such a scheme were adopted, increased State control of the affairs of the societies would be necessary, and this would be strongly opposed by them. The Committee say, "We have been particularly impressed with the gravity of the objections numbered 2, 4, 5, and 6. It seems to us to be improbable that public opinion would accept a scheme which confers no benefit on the present generation, and only comes into effective operation at a date so distant as to make it impossible to forecast the condition or needs of the classes who would then be affected by it. It would, moreover, in our opinion, be difficult to overestimate the objections to the creation and direct control by the State of so enormous a fund as would be required to meet the future liabilities of such a pension scheme, and to the establishment of relations between the State and the societies, increasing the labour and responsibility of the one, and fatal to the independence of the other." The schemes submitted by Mr. James Rankin, M.P., Sir Henry Burdett, and the Rev. J. Frome Wilkinson are analysed and subjected to destructive criticism. Coming to schemes for the preferential treatment of friendly societies (which, though outside the scope of the reference, it was thought worth while to examine), the Committee dealt with the scheme submitted by Mr. Lionel Holland, M.P. The essence of this scheme was that every person who, on attaining the age of sixty or sixty-five—(*a*) had belonged continuously since the age of twenty-five to a benefit society; (*b*) had never received poor-law relief; (*c*) had an income below income-tax level—*i.e.*, £160 a year; should receive a benefit of 5s. a week, to be provided either out of Imperial taxation or half out of Imperial taxation and half from local rates. Certain benefits of survivorship would appertain to the widows of pensioners. Mr. Holland proposed a special register of societies which had sufficient standing to qualify under the Pensions Act, such societies to be in a fair condition of solvency." The Committee point out that the general body of trade-unions, and a large number of registered friendly societies, would be excluded by the condition refusing admission to the register of societies which exist by levies or divide their funds annually (unless they have a separate sickness fund); and they say that if the expression "fair degree of solvency" is to mean anything less than 20s. in the pound the certificate would be misleading, and that in any case admission of a society on the register would imply a contract with every member at the age of twenty-five, that if he continued in the society for forty years, the State would grant him a pension at sixty-five, even though the society lost its "fair solvency." The Committee felt that they were not at liberty to accept proposals involving not only preferential treatment, "but also absence of any direct contribution from the pensioner himself." The Bristol scheme proposed that every member of a registered friendly society should be paid by the State a pension of £6 10s. yearly, subject to the conditions—(1) That the member is sixty-five; (2) has been twenty-five years a member of the society; (3) the liabilities of the society must not exceed its assets by 10 per cent.; (4) that the member is entitled from the society to at least £6 10s. per annum; (5) must be under no liability for any contributions after sixty-five; and (6) must not be in receipt of poor-law relief. *The Chester Scheme.*—This proposed that old-age pension funds should be established in connection with such branches of friendly societies as, in the opinion of the Government officials, are in a financial position to be intrusted with the administration of such a fund. Members of twenty years' standing should, on incapacitation for self-support at sixty, be paid 5s. a week out of the sick fund, half the amount to be repaid by the State, the remaining half from the sick fund of the branch, which shall be relieved of the payment of sick pay to pensioned members. The objections to the Bristol and Chester schemes are thus stated: (1.) They imply or require that the societies should receive a State certificate of solvency, or approximate solvency, and the danger of this has already been pointed out in our observations on Mr. Lionel Holland's scheme. Such a certificate would operate to the advantage of the wealthier, to the disadvantage or ruin of the poorer societies or branches. The State could hardly accept as sufficient, without investigation, a valuation submitted by a society itself as evidence of adequate resources. There would have to be at the outset an official valuation, including examination of investments, which would have to be repeated from time to time. The circumstances of friendly societies vary so greatly that no universal standard of solvency can be fixed, and any official valuation would involve an amount of Government interference which the friendly societies would resent. (2.) They contemplate a system of commutation of sick-pay into an annuity as a qualification for a pension. The circumstances of friendly societies will not admit of many of their members availing themselves of this proposal. Where the members are, under the present rules, entitled to sick-pay for the whole of life, the commuted equivalent annuity could seldom exceed 1s. per week, instead of the 2s. 6d. per week contemplated by the schemes. The societies could not afford to give their members the right to commute, even on these terms, unless the commutation were made compulsory; for the members who could obtain more from a society by their existing contracts than by commutation would exercise a selection against the society, and hold to their existing contracts. These, being the society's bad bargains, would land it in insolvency. It would be an indefensible measure for the Legislature to make commutation compulsory by breaking existing contracts. (3.) They contemplate that members of friendly societies are to be entitled to preferential treatment over persons who have deposited their savings in co-operative societies, building societies, or savings-banks, or applied them to the purchase of cottage property, or to any other form of provident investment. Examining the position of friendly societies, the Committee say "that the Order as a whole is not liable to make up the deficiency of a branch. Even if the financial consideration were disregarded, it would be a direct premium on bad management if the State required from a solvent branch its full contribution as a condition of pensions to its members, while at the same time it paid pensions to the members of an insolvent branch unable to make any contribution. As for *Trade-unions*, their funds, as a rule, are not hypothecated to any particular purpose, but are subject to liabilities entailed by trade disputes; and they are not corporate bodies liable to be sued for the breach of a benefit and obligation." It is clear that, as at present constituted, trade-unions would be an insecure foundation on which to build a system of State-aided pensions. "After careful examination of all the schemes which seemed worthy of attention, we were very reluctantly forced to the conclusion that there was not one of them, whatever its particular merits, which would not ultimately injure, rather than serve, the best interests of the industrial population." The Committee therefore proceeded to consider, with a view of making it their own, a scheme suggested by Sir Spencer Walpole. In a memorandum appended to the Report, Sir Spencer records his opinion "that insufficient prominence has been given to the many advantages which would ensue from a broad and liberal arrangement for the providing for the old age of the industrial classes." In a further memorandum the scheme is outlined. It was prepared with the object of satisfying the conditions of reference and of avoiding the objections which prevented the adoption of the other scheme. The Committee describe it as Scheme A. After discussion in Committee it stood thus: "(1.) Any person, who, on attaining the age of 65, possesses an assured income of not less than 2s. 6d., and not more than 5s. a week, may apply to the pensioning authority for a pension. (2.) It shall be the duty of the pensioning authority, unless it has reason to believe that the assured income of the applicant is either less than the smaller or more than the larger of these sums, to grant the applicant a pension if eligible. (3.) A person shall not be eligible for a pension who requires, in the opinion of the pensioning authority, from his physical or mental infirmity, relief in an asylum, infirmary, or as inmate of a workhouse. (4.) A person to whom a pension may be granted shall receive the following sums from the pensioning authority: If his income be 2s. 6d., and less than 3s., an additional 2s. 6d. a week; if his income be 3s., and less than 4s., an additional 2s. a week; if his income be 4s., and less than 5s., an additional 1s. a week. (5.) 'Assured income' means an income derived from one of the following securities: (*a.*) Real estate. (*b.*) Leasehold property, the unexpired term of the lease being not less than thirty years. (*c.*) Any security in which trustees are authorised to invest either by statute or by an order of the Court of Chancery. (*d.*) Any annuity purchased from the National Debt Commissioners, or through the Post Office, or from a registered friendly society, or from an insurance office. (*e.*) Or any other security from time to time approved by the Treasury. No allowance of outdoor relief from the rates shall be 'assured income." (6.) Subject to the observations in paragraph 37, the Poor-law Guardians of the district in which the pensioner resides shall be the pensioning authority. (7.) The pensions shall be payable from the local rates, and a proportion of not more than one-half of the cost shall be made good by the State. (8.) The receipt of a State-aided old-age pension shall not involve the forfeiture of any civil rights." The demerits and merits of the scheme are these: "It (1) imposes on the State generally, and therefore on the industrial classes, a heavy charge for providing pensions for a portion only of these classes; (2) encourages that amount of thrift only which is required to insure an income of 2s. 6d. a week at 65, but discourages any further thrift; and (3) by relieving the industrial poor from the obligation of wholly providing for their old age probably tends to depress the wage-rate, but, on the other hand, (1) it is capable of being brought into immediate operation, at any rate to some extent; (2) it leaves the industrial classes free to save in their own way; (3) it requires no difficult investment of accumulated funds by the State; (4) it offers the public aid to all persons of the industrial classes who can make the required contribution." As to the provision that the poor-law local authority should be also the pension authority, it appeared that the Poor-law Guardians in a union district were the one body who possess the requisite machinery for investigating applications for preventing any clashing between poor-law and pension administration; and could best decide whether a person from physical or mental infirmity required indoor relief rather than a pension. Discussing the objections, the Committee point out that applicants for pensions would be encouraged to apply for a grant from the rates, and a system intended to promote thrift, foster independence, and discourage reliance upon the rates, would tend in the opposite direction, and be liable absolutely to increase the pauper *rôle*. But whichever authority be chosen, it will find the administration of the pension system a task presenting enormous difficulties, and which could not be avoided, "unless the whole of the public assistance were given out of the State funds; but in that case there would be little or no security for the careful administration of the pensions by the local authority." If a general scheme of investigation could be devised so as to check wide-spread fraud and abuse in certain specified cases, "it would require so large and so highly organised a staff as seriously to increase the total cost of the pension scheme." The total annual cost of Scheme A would be difficult to estimate. In round numbers there are now 2,000,000 people of pension age (sixty-five) in the United Kingdom, one-third of whom would not require it, and leaving 1,330,000 to be assisted. "What proportion of these 1,333,000 persons would be in a position to avail themselves of the benefits of a scheme which would require them to show that they possessed at least 2s. 6d. and not more than 5s. a week of their own we have no means of ascertaining. Nor can we estimate the number of aged people whose income might be within the limits mentioned, but who, from the infirmities attending old age, would be excluded from the benefits of any such pension-scheme. On the supposition, however, that one-third of 1,330,000, *i.e.*, 443,333 persons, would become entitled to pensions averaging 2s. a week (about £5 4s. a year) each, the cost of the pensions would amount to about £2,300,000 a year, apart from the very heavy expenses attending their distribution. Whatever might be the cost of the scheme at the beginning, however, it would tend to increase through the additions which have been periodically made to the population during the past sixty-five years." Should the population cease to grow the cost would press with greater relative severity on the remaining taxpayers. The scheme would encourage thrift and self-reliance up to a certain limit. Figures are given to show that a man who has worked hard enough to lay by a fund of £135 would hardly be better off in old age under Scheme A than a man who had saved £62. After a certain limit of encouragement the scheme would seem to discourage thrift. The Committee state the following *Conclusions :* Paragraph 49. We have found that of the numerous schemes submitted to us, the greater number are excluded from consideration under the terms of our reference, either because they involve compulsory insurance against the contingency of old age, or because they confine the benefit contemplated to a portion of the industrial population, or, finally, because they do not require from the pensioner a contribution towards the cost of his pension. We have found also that the greater number of the schemes are open to much objection on the ground that they would be of no advantage to the industrial population for a long period of years, and that they would involve the accumulation of great funds in the hands of the State to provide for distant and uncertain liabilities. 50. Within the limits marked out by our reference we have not received and we are unable to construct any scheme less open to objection than that stated by us under the designation of Scheme A. We have set it out in full in this report, but we do not hide from ourselves the objections to it which our investigation has established, of which we have given some illustrations in the course of this report. 51. The duty of every man to exercise reasonable thrift and self-denial in the attempt to make provision for his old age is implied by the terms of our reference, and we have reason to believe that the industrial classes show an increasing disposition to appreciate and discharge this duty. 52. We consider that State aid cannot be justified unless it is limited to aiding the individual when circumstances beyond his control make it practically impossible for him to save from his own earnings an adequate provision for his old age. Such a limitation, however, could not be enforced by any investigation into the past history or earnings of an applicant for such aid. The only test, then, that can be applied is the possession at the pension age of an income within the limits laid down as qualifying for the aid. This limitation, however, depends, to a large degree, upon the average wages the individual can command, and in considering this question, it must not be overlooked that the power of the employed to obtain from the employer the full wage-value of labour has increased, and is likely to increase still further. 53. What minimum rate of wages enables a man by the exercise of reasonable prudence to make adequate provision for his old age, in addition to subscribing for sick-pay and funeral expenses, cannot be precisely ascertained. The evidence appears to suggest that men whose average earnings do not fall below the equivalent of twenty shillings a week in towns, and a somewhat smaller sum in the country, should find no serious difficulty in contributing 2d. a week towards their maintenance when past work—a contribution which, if commenced at twenty years of age, would produce, according to the rates of charge now made for deferred annuities through the post-office, a pension of 2s. 6d. a week from the age of sixty-five; or, if commenced at sixteen years of age, one of 3s. a week. If not commenced until twenty-five years of age, 2½d. a week would be required for a 2s. 6d. pension. 54. If this suggestion be well founded, it is at least probable that men earning a slightly higher equivalent of weekly wages could, by the exercise of no greater self-denial, increase their contribution to 4d. a week, and thus command a pension of 5s. a week, in old age, due entirely to their own efforts. 55. These considerations must not be pressed too far. The grant of a pension must depend, as stated above, on the applicant's savings at the pension-age, and not on the rate of his previous earnings. Again, the evidence shows that while a large number of the class earning less than twenty shillings a week do now make adequate provision for old age, it is also the fact that many who have received a far higher wage reach the age of sixty-five without any savings at all. Finally, the wage-rates referred to apply only to actual payments in money, and do not include remuneration part paid in board and lodging, as in the case of domestic service. All, therefore, that can be claimed for paragraphs 53 and 54 is this, that after making allowance for the varying circumstances of individuals and of employments, they indicate approximately the limits of wage-earnings within which workmen as a class may be expected to require assistance in order to provide themselves with old-age pensions under a system falling within the terms of our reference. Before those limits are widened, it is well to remember that the grant from the State, whether charged on rates or taxes, must in part be borne by persons even poorer than the pensioner himself. 56. The people thus in a position to require assistance must in any case form but a small proportion of the industrial population, and even of this section—which can hardly be estimated at more than a third—only a small proportion of those above sixty-five years of age who now appear as inmates of the workhouse or infirmary would, under any system of State-aided pensions, be able to support themselves independently. Unfortunately, the old age of the working classes, following, as it often does, on a life of hard work done under trying and unhealthy conditions, is very frequently accompanied by bodily or mental infirmities which demand special care and supervision. Those who are bedridden, those who are suffering from senile inability, those who have lost their power of self-control, and have fallen into insanitary habits, and finally, those who are no longer capable of the economical application of a small pension, must in any case find asylum. The cost of indoor relief will not, therefore, be appreciably diminished by the operation of any system of old-age pensions. 57. From what has been said above, it follows that any pension scheme coming within the terms of our reference would be limited to a comparatively small section of the community, and we are thus face to face with a very serious difficulty. We can hardly, for the benefit of so limited a section of the community, recommend the Government to establish a pension system which must be extremely difficult and costly to administer, which excludes the really destitute, and those who, owing to broken health and misfortune, or want of employment, or a lower rate of wage-earning, can make no contribution, and which would be open to innumerable fraudulent claims difficult, often impossible, to detect. 58. In estimating the cost of any system regard must be had not only to the immediate demands on the public funds, but also its inevitable future development. Throughout our inquiries we have assumed three important limitations on the cost of the system, namely: 1. That the pensions should not commence before the age of sixty-five. 2. That the pension should not exceed 6s. a week, including the contribution of the pensioner. 3. That the pensioner should provide at least half the pension. These limitations cannot be expected long to survive, seeing that the principle on which they rest is not one generally accepted, or indeed capable of exact definition. The limit of age and pensioner's contribution will probably be forced down, and the rate of pension forced up, till the cost approaches that of Mr. Charles Booth's proposals for universal pensions without the advantages which are claimed for that scheme. 59. Of the questions raised by the proposal to establish a State-aided pension system, that of its cost and administration is not the most serious. We do not question that the State could bear the necessary additional burden if the welfare of the community really demanded it. But would such a pension system encourage thrift in the working-classes? Would it not affect the question of wages, and hand over to the employer rather than to the employed the benefit of the State contribution? Would the receipt of State aid be free from that taint of pauperism which makes poor-law relief bitter to the self-respect and independence of the best of the working-classes? 60. These questions are extremely complex, but each of them suggests certain considerations which we must not pass unnoticed. 61. Take the question of thrift. No evidence given before the Royal Commission on the Aged Poor was more conclusive than that which related to the enormous and rapidly increasing amount of the accumulated savings of the working-classes. It showed that to industry, intelligence, and self-denial the way to an independent position lies open, and that a constantly increasing number of individuals among the working-classes are finding it. Yet to each of these the advocates of State aid must say, "If you relax the exercise of the qualities which lead you to success; if you limit the provision for your old age to what will give you an allowance of (say) 2s. 6d. a week, the State will come to your assistance with an equal amount; but if you succeed in making yourself really independent in your old age, you will receive nothing from the State, while you will still have to contribute through taxation towards the provision of pensions for those who have not cared to make sacrifices as great as your own." The considerations thus suggested will, at best, encourage the exercise of thrift only to a limited degree. 62. Will a State-aided pension system affect the wage-rate? It must not be forgotten that the earnings of the workman dependent on wages have to provide for his support not only during the period of his actual employment, but also for his age when he is past work, and that this consideration affects the rate of his wages. But if the whole, or a part, of the cost of supporting him when past work is undertaken by the State, the portion of the wage applicable to this service ceases to be an essential, and, whenever the competition for employment is keen, the wage-payment will tend to fall by a percentage approximating to that contributed by the State to the pension fund. 63. The difficulty re-appears in a different form when the power of the aged to contribute to their means of support by light labour is considered. A man or woman subsidised by the grant of a State pension is in a position to underbid a competitor who has no resource but his or her actual earnings, or the rates. The difficulty is of very wide application, and cannot be disregarded in considering the effects of a State-aided pension system on the welfare of the industrial classes. To obviate the difficulty an attempt might probably be made to prohibit all recipients of State-aided pensions from engaging in remunerative work of any kind. Such an attempt must assuredly fail, but even if it could succeed it would have the effect of creating a compulsorily unoccupied class, with doubtful advantage to themselves or the community. 64. Before quitting this portion of the subject, we desire to notice the plea constantly urged by advocates of State-aided pensions—namely, that the receipt of money in this form from the taxes or the rates is free from the taint which attaches to allowances made under the poor-law. This might be true of a system, such as that advocated by Mr. Charles Booth, under which a uniform pension became the right of every individual at a certain age, irrespective of his antecedents, his character, or his private means, but all such schemes are practically excluded by their enormous cost. 65. Under any system, however, which does not involve a universal and identical pension, the plea which we are considering appears to us to be misleading. Any discredit must depend, not on the form in which the relief is received, but on the causes which have led to it. We believe that this truth is largely recognised by the working-classes. 66. Any criticism on the existing administration of the Poor Law is beyond our province, but we desire to suggest that possibly something more may yet be done by alterations in the regulations of workhouses to conduce to the comfort of aged inmates. The evidence before the Royal Commission showed that the workhouse authorities generally were very anxious to do whatever is possible in this direction. 67. We have now described the course which our inquiry has followed, the substance of the evidence which we have had before us—including that taken by the Royal Commission on the aged poor—and the effect which a close examination of that evidence has had upon our minds. 68. We approached our task with a deep sense of the importance of the question into which we were charged to inquire, and of the benefit which would be conferred upon the community if a scheme could be elaborated giving encouragement to the industrial classes by the exercise of thrift and self-denial to make provision for old age, while it fulfilled the several conditions prescribed by the terms of our reference. 69. It is only very slowly, and with very great reluctance, that we have been forced to the conclusion that none of the schemes submitted to us would attain the objects which the Government had in view, and that we ourselves are unable, after repeated attempts, to devise any proposal free from grave inherent disadvantages. 70. The steps by which we have arrived at this conclusion are already stated, and we will not repeat them, but before closing our report we desire to refer to one consideration which the course of our inquiry has strongly impressed upon us. It is that a large and constantly increasing number of the industrial population of this country do, already, by prudence, self-reliance, and self-denial make their old age independent and respected. We entertain a strong hope that the improvement which is constantly taking place in the financial and moral conditions of labour will do much to deprive the problem we have had to consider of the importance now attaching to it."

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