# OLD AGE PENSIONS: THEIR ACTUAL WORKING AND ASCERTAINED RESULTS IN THE UNITED KINGDOM

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By

## H. J. HOARE, B.Sc., LL.B.

Clerk of the Local Pension Sub-Committee for Camberwell and Lewisham.

With an INTRODUCTION

by

SIR LAURENCE GOMME, F.S.A.



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### INTRODUCTION

THE key to this book is contained in one sentence in the first paragraph, "a practical and human account of the actual working and ascertained results of the Act." It is not a legal treatise, though it is written by a lawyer. It is not an administrative account, though it is written by an administrator. It is simply "practical and human." This is what was wanted for this great and beneficent measure.

The Old Age Pension scheme is not perfect, of course, and the author of this book points out its chief demerits. It sins in one or two matters of principle according to my judgment. But it has escaped a great danger, the danger advocated by Mr. Chaplin's Committee of associating old age pensions with the poor law. That would have been a crime.

The administrative machinery is on an entirely new principle. The grant of old age pensions is a national service, but it was obviously impossible to administer it from a central department of the State. Accordingly a scheme was devised

by which Government officials throughout the country were appointed to investigate and make recommendations on all applications for pensions, and local committees were appointed to hear and determine the cases, subject to appeal to the Local Government Board. The principle here adopted is sound, and may well be applied in other services which have ceased to be local, as in the case of education, and have become national. There is one great fault, however, a fault which seems to be rapidly growing, namely, the appointment of entirely new special committees for areas, county and municipal, which have their own constitutional authorities. These new bodies are appointed, not elected. They contain representatives of the local authorities. But they are entirely independent. In some places, as at Sheffield, the difficulty is recognized and overcome by the municipality appointing the committee largely from its own members, and officering it from its own staff. Thanks mainly to the wise and statesmanlike steering of the Right Hon. Haves Fisher, M.P., London has secured an administrative machinery of great practical efficiency.

The local committee and the sub-committees, the officials, Government and local, political thinkers generally, will welcome Mr. Hoare's book. It brings out the results so well. It marshals into order some massive and complicated questions which have arisen. And it has done all this clearly and efficiently.

The book requires no introduction from any one. It rests on its merits. I have willingly complied with the request to write these few words because of my knowledge of Mr. Hoare's capacity as an officer under me at the London County Council, and above all things because of the human document he has produced.

#### LAURENCE GOMME.

THE MOUND, LONG CRENDON, BUCKS, 31 May, 1915.

### PREFACE

It is desirable that I should explain to readers of this volume that it was written before the outbreak of the European War, and that the delay in publication is due to causes arising out of the War. This fact, however, will not, I think, affect whatever merits the volume may possess, as no material change in the administration of the law laid down in the Old Age Pension Acts appears to have taken place during the period of the War.

My best thanks are due to Sir Laurence Gomme, F.S.A., J.P., under whom it has been my privilege to serve for many years, for his kindness in contributing the introduction. I also desire to express my gratitude to all those who have assisted me in the numerous tasks involved in the publication of a book, and I would especially