

**THE STATE AND  
PENSIONS  
IN OLD AGE**

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The State and Pensions in Old Age by J. A. Spender & Arthur H. D. Acland

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**J. A. SPENDER & ARTHUR H. D. ACLAND**

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THE  
STATE AND PENSIONS IN OLD AGE

*Just Published, 8vo, Boards, 1s.*

**OLD-AGE PENSIONS AND PAUPERISM.**

By C. S. LOCH,

Secretary to Charity Organisation Society.

THE  
STATE AND PENSIONS  
IN OLD AGE

*John Alfred* by  
J. A. SPENDER, M.A. (OXON.)

WITH AN INTRODUCTION BY  
ARTHUR H. D. ACLAND, M.P.  
*(Hon. Fellow of Balliol College, Oxford)*



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## PREFACE.

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THERE is necessarily a great deal that is tentative and provisional in the present volume. The earlier chapters, in particular, as I am well aware, furnish only the outlines of an enquiry which needs to be pursued in a much more exhaustive manner before anything like final conclusions can be reached. But so far as I have gone, I wish to acknowledge the valuable and ready help which has been given me by numerous correspondents at home and abroad. I regret that it is not possible to give names without leading to the identification of cases and places which had better remain anonymous; but the indebtedness of this volume to their assistance is none the less on that account.

To Mr. Acland I am indebted for continuous help and many suggestions during the preparation of this book.

*February, 1892.*

J. A. S.





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