

# A ‘most imperial’ contribution: New Zealand and the old age pensions debate in Britain, 1898–1912\*

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## Abstract

*The extent of imperial influences upon nineteenth- and early twentieth-century British life, including in the development of social policy, has attracted significant scholarly interest in the past decade. The bearing of New Zealand’s 1898 Old-Age Pensions Act upon the British debate over elderly poverty exemplifies the contested transfer of social policy ideas from settler colony to ‘Mother Country’. Reformers in Britain hailed a model non-contributory pension system with an imperial pedigree. However, the widely acknowledged distinction between ‘old’ countries such as Britain, and ‘new’ countries of English-speaking settlement, characterized the New Zealand example’s reception. While progressives identified the colony as a ‘clean slate’ lacking the obstructive historical inheritance of the Poor Law, critics of state-funded pensions warned against drawing policy-making lessons from New Zealand. Yet when a reformist Liberal government introduced an Old Age Pensions Bill in 1908, it used Britain’s age to justify the legislation’s relative conservatism.*

**Keywords** Britain, Empire, New Zealand, old age pensions, transfer of ideas

## Introduction

New Zealand’s Old-Age Pensions Act of 1898 promised, with significant restrictions, a tax-funded non-contributory state pension to the poorest elderly colonists. Even before it had passed into law, the scheme had attracted much attention in Britain, both positive and negative. William Pember Reeves, the colony’s agent-general in London and a prolific promoter of New Zealand’s social and political reforms, proudly summed up its appeal in an article published in December 1899: ‘Here at least is something more than the vision of a

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\* The author acknowledges the generosity of the Economic and Social Research Council for the doctoral award that made this article, and the thesis from which it derives, possible. He also thanks the organizers of the Social Policy Across Borders conference, his fellow conference participants, and the editors and anonymous readers at the *Journal of Global History* for their encouraging comments and constructive feedback.

philanthropic dreamer or the theory of a bookish economist! Such as it is, the New Zealand experiment is a serious attempt, made by the inhabitants of a small but intelligent community and part of the British Empire, to solve the great problem of age-cum-poverty.<sup>1</sup> The previous year, as the Bill had proceeded further along its route towards the statute book, the *Liberal Daily News* had expressed this very appreciation for the practical demonstration of a state old age pensions system in action: ‘There is one corner of the Empire, if only one, in which the question of Old Age Pensions has got a stage or two further than Royal Commissions.’<sup>2</sup>

What stands out here is not merely that ‘progressive’ opinion in Britain valued New Zealand’s Old-Age Pensions Act for its substance, but also that it apparently did so for its imperial provenance.<sup>3</sup> Were such references to the empire truly reflective of a genuine imperial dimension to this debate on a major subject of social reform, however? Was there anything unique about the colonial contribution when compared to other external precedents for dealing with elderly poverty?

Many historians of social policy and the empire have noted the value of New Zealand’s 1898 legislation to the development of old age pensions in Britain, both as an inspiration for the campaign preceding the United Kingdom’s own Old Age Pensions Act of 1908 and as a model for the legislation itself.<sup>4</sup> British social reformers in the 1890s and 1900s greatly admired New Zealand as the ‘brighter Britain’ in the Antipodes: a democratic community with an impressive array of statutory experiments under its belt. The colony welcomed progressive visitors such as Sidney and Beatrice Webb, Ben Tillett, and J. Ramsay MacDonald, who flocked to see such policies in operation as female suffrage (introduced in 1893), ‘free, compulsory, and secular’ education, land reforms, graduated direct taxation, and compulsory arbitration of labour disputes, as well as old age pensions.<sup>5</sup> The international

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- 1 W. Pember Reeves, ‘Old age pensions at work: I – New Zealand’, *Local Government Review*, 1, 1899, pp. 29–30. The same material appears slightly altered in William Pember Reeves, *State experiments in Australia and New Zealand*, London: Grant Richards, 1902, vol. 2, p. 251.
  - 2 ‘Old age pensions’, *Daily News*, 22 September 1898, p. 6.
  - 3 On the meaning of progressivism in the British context, see Peter Clarke, ‘The Progressive movement in England’, *Transactions of the Royal Historical Society*, 24, 1974, pp. 159–81; James Thompson, ‘The genesis of the 1906 Trade Disputes Act: Liberalism, trade unions, and the law’, *Twentieth Century British History*, 9, 2, 1998, pp. 192–3.
  - 4 The Act of 1908 covered Ireland as well as Great Britain, of course. This article focuses on the British – and arguably primarily English – debate. See Bentley B. Gilbert, *The evolution of national insurance in Britain: the origins of the welfare state*, London: Joseph, 1966, pp. 188–9, 215; Patricia Mary Williams, ‘The development of old age pensions policy in Great Britain, 1878–1925’, PhD thesis, University of London, 1970, pp. 114–15; Pat Thane, ‘Non-contributory versus insurance pensions 1878–1908’, in Pat Thane, ed., *The origins of British social policy*, London: Croom Helm, 1978, pp. 95–6; Peter Coleman, *Progressivism and the world of reform: New Zealand and the origins of the American welfare state*, Lawrence, KS: University Press of Kansas, 1987, p. 82; E. P. Hennock, *British social reform and German precedents: the case of social insurance 1880–1914*, Oxford: Clarendon Press, 1987, pp. 138–9; A. M. McBriar, *An Edwardian mixed doubles: the Bosanquets versus the Webbs – a study in British social policy, 1890–1929*, Oxford: Clarendon Press, 1987, p. 46; Dave Goodman, *How the old age pension was won – the forgotten story: no thanks to Lloyd George*, London: Third Age Press, 1998, ch. 5; John Macnicol, *The politics of retirement in Britain, 1878–1948*, Cambridge: Cambridge University Press, 1998, p. 158; Daniel T. Rodgers, *Atlantic crossings: social politics in a progressive age*, Cambridge, MA: Belknap Press, 1998, p. 228; Pat Thane, *Old age in English history: past experiences, present issues*, Oxford: Oxford University Press, 2000, pp. 205–7; Antoinette Burton, ‘New narratives of imperial politics in the late nineteenth century’, in Catherine Hall and Sonya O. Rose, eds., *At home with the empire: metropolitan culture and the imperial world*, Cambridge: Cambridge University Press, 2006, pp. 226–8.

transfer of progressive policy forms in this period was not restricted to the empire, of course. As a number of historians have identified, this was a phenomenon linking Europe, North America, and Australasia, with ideas flowing in all directions.<sup>6</sup> However, recent imperial scholarship has made a special case for the British empire's institutions, 'networks', 'webs', linkages, and relationships in the transmission and reception of ideas.<sup>7</sup>

The role of New Zealand and Australia in British social reform debates has inevitably become entangled in the contentious question of to what extent the empire truly permeated British political and cultural life.<sup>8</sup> It could be argued that, since New Zealand was but one of several overseas models for old age pensions, it would be a mistake to see its influence on the British pensions debate in any kind of special 'imperial' terms. Denmark had enacted its own non-contributory state pension scheme in 1891, which influenced the colony's own legislation and provided British reformers with a working example across the North Sea.<sup>9</sup> The British Liberal government's interest in the Danish model in 1907–08 led Peter Hennock, in his seminal work on the precedent of German social insurance in Britain, to dismiss ideas of special interest in 'the colonial experience as an extension of British political culture'.<sup>10</sup> Such a view rather neglects the imperial and patriotic sentiments within British progressive interest in New Zealand, however. As Antoinette Burton has emphasized, awareness of imperial influences on British debates does not mean forcing domestic and European influences out of the picture.<sup>11</sup> The aim should not be to score points for imperial influences, but rather to ascertain how they uniquely shaped contemporary debate in Britain.

New Zealand's imperial bonds with Britain ensured that the colony's pensions legislation attracted considerable attention and interest in the 'Mother Country'. But the form of the colony's scheme – a non-contributory state pension awarded as a right – was also crucial to its positive reception from British reformers who criticized the Poor Law's harsh treatment of the aged. The 'worn-out worker' might be forced to enter the dreaded institution of the workhouse and to endure other social disqualifications as the conditions (intended to instil moral discipline and incentivize economic independence) of receiving relief.<sup>12</sup> During the

5 Sidney Webb, 'Impressions of New Zealand', *The Echo*, 7 October 1898, p. 1; Dominic Alessio, 'Promoting paradise: utopianism and national identity in New Zealand, 1870–1930', *New Zealand Journal of History*, 42, 1, 2008, p. 26.

6 Arthur Mann, 'British social thought and American reformers in the Progressive era', *Mississippi Valley Historical Review*, 42, 4, 1956, pp. 672–92; Clarke, 'Progressive movement', pp. 159–60; Morton Keller, 'Anglo-American politics, 1900–1930, in Anglo-American perspective: a case study in comparative history', *Comparative Studies in Society and History*, 22, 3, 1980, pp. 458–77; Rodgers, *Atlantic crossings*; Coleman, *Progressivism*.

7 Alan Lester, 'Imperial circuits and networks: geographies of the British empire', *History Compass*, 4, 1, 2006, pp. 121–41; Simon J. Potter, 'Webs, networks, and systems: globalization and the mass media in the nineteenth- and twentieth-century British empire', *Journal of British Studies*, 46, 3, 2007, pp. 621–46.

8 Bernard Porter, *The absent-minded imperialists: empire, society, and culture in Britain*, Oxford: Oxford University Press, 2004; Andrew Thompson, *The empire strikes back? The impact of imperialism on Britain from the mid-nineteenth century*, Harlow: Pearson, 2005, pp. 144–6; Burton, 'New narratives', pp. 226–7.

9 *Report from the Select Committee on aged deserving poor*, House of Commons Papers, 8, 1899, pp. 193–203; Edith Sellers, 'Old age pensions in Denmark', *Contemporary Review*, 78, 1900, pp. 430–41; Daniel Levine, 'The Danish connection: a note on the making of British old age pensions', *Albion*, 17, 1985, pp. 181–5.

10 Hennock, *British social reform*, p. 138.

11 Burton, 'New narratives', pp. 226–7, 229.

1890s, progressive opinion in Britain swung behind the idea of a universal, non-contributory old age pension awarded by the state as a right of citizenship in order to save the elderly poor from the stigma of pauperism. Although New Zealand's pension system was far from universal, what mattered to British reformers was that a jurisdiction within the British empire had chosen to provide pensions as a civic right.

This admiration for the philosophical underpinnings of New Zealand's pension scheme meshed with a broader discursive phenomenon present across a variety of debates surrounding economic and social policy in late nineteenth- and early twentieth-century Britain. The English-speaking settler societies of North America and Australasia were widely regarded as 'new countries' profoundly differing in conditions from 'old countries' such as Britain. The New World was generally considered a 'clean slate', whereas the Old World seemed bound by the trappings of its past. Social reformers in awe of particular policies enacted in Australasia dwelt on how fellow Anglo-communities, unbound by an old country's entrenched institutions and conservative interests, acted as 'laboratories' from which Britain could learn. Their opponents, meanwhile, in an effort to invalidate the use of examples from fellow English-speaking democracies, emphasized the stark difference in conditions between Old and New Worlds.<sup>13</sup>

In the case of the old age pensions question, progressives regarded New Zealand as similar to Britain in many ways, but crucially lacking the obstructive historical inheritance of the Poor Law. For those critics aligned with the 'individualist' cause of 'charity organization', however, Britain would be risking much if it followed Australasian precedent in addressing elderly poverty. They argued that the very different conditions in old and new countries – specifically, Britain's and New Zealand's different historical experiences with poor relief – rendered the Antipodean approach a misleading and dangerous example for the Mother Country. The colonial model would prove uniquely instructive to the Liberal Cabinet after 1906 as it sought to design a low-cost pension system distinct from the Poor Law. Yet the government would itself employ the distinction between old and new countries in order to justify to progressive opinion the relative conservatism of its Old Age Pensions Bill.

## British progressives and 'the news from New Zealand'

Under New Zealand's Old-Age Pensions Act of 1898, the poorest colonists aged sixty-five or over were entitled to a pension funded from general government revenue, with conditions relating to residence, criminal convictions and incarceration, and spousal abandonment. Recipients had to be of 'good character', having for five years led 'a sober and reputable life'. Those with an annual income of £34 or less, and property worth £325 or less, were entitled to the full pension, originally 6s. 11d. a week, or £18 a year. For every £1 above that income threshold, or every £15 above that property value threshold, £1 was deducted from the pension. The Act thus promised a regular minimum income to the colony's elderly, morally

12 Macnicol, *Politics*, ch. 6. England & Wales, Scotland, and Ireland all had distinct Poor Law systems. The debates covered in this article overwhelmingly concerned the English Poor Law, although the 1908 Old Age Pensions Act applied to the whole of the United Kingdom.

13 Edmund Rogers, 'The impact of the New World on economic and social debates in Britain, c.1860–1914', PhD thesis, University of Cambridge, 2009.

upright poor and, while it only amounted to about one-third of a working-man's wage, it was a steady financial base that could be supplemented through other sources.<sup>14</sup> Across the Tasman Sea, New South Wales and Victoria were to follow in establishing their own non-contributory pension systems in 1900 and 1901, respectively.<sup>15</sup>

Common use of the English language enabled campaigners, politicians, civil servants, and middle-class readers in Britain to access information on New Zealand's pensions policy more easily than that relating to European pension systems.<sup>16</sup> News of the reform quickly reached the Mother Country and was distributed throughout the national and provincial press, while familiarity with the colonies, and ease of travel and communication, also greatly facilitated the transfer of ideas.<sup>17</sup> Indeed, reaction to the colonial legislation in Britain was immediate. Before the Bill even officially passed into law, a Conservative MP, W. J. Galloway, rushed off to the Antipodes in late October 1898 to study its potential effects on friendly societies.<sup>18</sup> Following the New Zealand Liberal government's adventures in land reform, a wide range of British progressives greeted the Act with interest and praise. The organ of the Independent Labour Party (ILP) concluded that the 'Act is by no means perfect, but it is more generously conceived and larger in its scope than any similar proposal in Europe not emanating from Socialist organisations'. It believed that the colonial pension would provide a good standard of living, but that sixty-five was too high a qualifying age, the ILP having settled on fifty at its 1896 conference.<sup>19</sup>

Official imperial ties were also vital to the transfer of ideas in this instance. As Antoinette Burton has observed, in the case of Reeves – former Minister of Labour in New Zealand's Liberal government and from 1896 the colony's agent-general in London – the empire and domestic debate were intertwined. Both colonial representative and progressive thinker in England, Reeves spoke and published a great deal on pensions and New Zealand's other social reforms, including land reform, education, and his own compulsory arbitration legislation, also acting as a ready source of information for Parliament.<sup>20</sup> He was to be instrumental in what was arguably New Zealand's greatest impact on the pensions debate prior to 1906: its role in the formation of the National Committee of Organised Labour for Promoting Old Age Pensions for All (NCOL). The group was to be a pivotal force in

14 William Pember Reeves, 'The New Zealand Old-Age Pensions Act', *National Review*, 32, 1899, pp. 820–1; Margaret McClure, *A civilised community: a history of social security in New Zealand 1898–1998*, Auckland: Auckland University Press, 1998, p. 23.

15 On the New South Wales and Victorian systems, see Asquith papers: Bodleian Library, Oxford, MS Asquith (henceforth Bod. Lib. MS Asq.) 75, fols. 80–106.

16 For an example of the hindrance created by the need for translation, see Edith Sellers' evidence on Denmark in *Report of the Select Committee on the Aged Pensioners Bill*, House of Commons Papers, 393, 1903, p. 410.

17 Simon J. Potter, ed., *Newspapers and empire in Ireland and Britain: reporting the British empire, c.1857–1921*, Dublin: Four Courts Press, 2004.

18 *The Times*, 26 October 1898, p. 7; *Woman's Signal*, 19 January 1899, p. 46; William Johnson Galloway, *Advanced Australia: a short account of Australia on the eve of federation*, London: Methuen & Co., 1899, ch. 8.

19 *I. L. P. News*, November, 1898, p. 1; Macnicol, *Politics*, p. 138.

20 Burton, 'New narratives', pp. 223–7.

generating support for a non-contributory pension scheme within the Liberal Party and among the wider public.<sup>21</sup>

Francis Herbert Stead, warden of the Browning Hall Settlement in Walworth and brother of the progressive journalist William T. Stead, invited Reeves to speak at Robert Browning Hall on 20 November 1898 on the subject of New Zealand's recent Old-Age Pensions Act.<sup>22</sup> Imbuing the story with his characteristic evangelical fervour, Stead later recalled how the news from the colony had been the 'first ray of light that split the cloud of negative conclusions'. He was still recovering from the 'Report of Despair' issued by Lord Rothschild's committee, which examined the pensions question on behalf of the Unionist government in 1896–98 and concluded that no state scheme would be practicable. Stead saw Reeves's lecture as the first step in a momentous change, and spent that day trying 'to rouse Walworth to a sense of the importance of the meeting and of the news from New Zealand'. When a poster was displayed to advertise the lecture, 'the effect was electric', with much local excitement about 'the great new Deed of Hope'.<sup>23</sup>

A considerable working-class crowd gathered to hear Reeves explain the Act as 'no ideal scheme for providing the best possible pensions for old people, but simply an effort to guarantee bare justice for the old soldiers in the industrial battle'. In also denouncing the proposition that a man on 40s. a week could both support a family and save for old age whether voluntarily or compelled by government, he tapped into the key sentiments underpinning the growing agitation within the labour movement for non-contributory state pensions, and ensured New Zealand's totemic status for that cause.<sup>24</sup> The lecture, in a strong sense, marked the genesis of the British working-class pensions movement.<sup>25</sup> 'Great enthusiasm was evoked', Stead told the *Daily News*, 'and it was the general opinion that it should not be allowed to evaporate without some practical outcome.'<sup>26</sup> It was then, he later recounted, that 'we had all unconsciously begun the agitation ... with the bugle blast of news from New Zealand'.<sup>27</sup>

The first fruit of this New Zealand-inspired enthusiasm was the Browning Hall conference on 13 December, at which representatives of over 250,000 trade unionists approved Charles Booth's scheme for a universal, tax-funded, non-contributory pension. Further conferences followed in Newcastle, Leeds, Manchester, Bristol, Glasgow, and Birmingham from January to March, where trade unions, trade councils, cooperatives, and friendly societies united to adopt the principle that 'every citizen, upon attaining a given age, should be entitled to claim a free pension from the State'. From this organizational effort, the

21 Hennock, *British social reform*, pp. 123–5; Macnicol, *Politics*, p. 145; Gilbert, *Evolution*, pp. 188–96; Ann Shola Orloff, *The politics of pensions: a comparative analysis of Britain, Canada, and the United States, 1880–1940*, Madison, WI: University of Wisconsin Press, 1993, pp. 77, 181–2, 194, 211.

22 'Old-age pensions', *Daily News*, 21 November 1898, p. 9; Gilbert, *Evolution*, pp. 188–9; Macnicol, *Politics*, p. 145.

23 Francis Herbert Stead, *How old age pensions began to be*, London: Methuen, 1909, pp. 12–14.

24 [Committee on Old-Age Pensions], *Old-age pensions*, London: Macmillan, 1903, p. 232.

25 *The Times*, 26 January 1899, p. 12; *A four years' fight for old age pensions as a civil right*, National Committee of Organised Labour (henceforth NCOL) pamphlet, [1902], p. 1; Ronald V. Sires, 'The beginnings of British legislation for old-age pensions', *Journal of Economic History*, 14, 3, 1954, p. 242; Goodman, *How the old age pension was won*, pp. 13–15; Thane, *Old age*, pp. 205–7.

26 'Old age pensions', *Daily News*, 11 May 1899, p. 8.

27 Stead, *How old age pensions began to be*, p. 215; Hennock, *British social reform*, pp. 124–7.

NCOL was born.<sup>28</sup> The impact of New Zealand's Old-Age Pensions Act was fundamental to its foundation. As Edward Cadbury, the NCOL treasurer, told the colony's prime minister, Richard Seddon, on a visit to New Zealand in 1901, 'The creation of the National Committee of Organized Labour is the direct result of your ideas working here.'<sup>29</sup>

That New Zealand was a British colony automatically raised its example above those of other countries in the British pensions debate. 'All in this country who are interested in the question will view the operation of such an Act ... with great interest', predicted the *Bankers' Magazine*, 'because the working of British legislation in this direction is of far greater value than any foreign made laws.'<sup>30</sup> A perceived foreignness left the Danish example hamstrung. Following the report of Henry Chaplin's Select Committee on the Aged Poor in 1899, Edith Sellers, the Danish system's greatest champion, explained that 'One reason why Mr. Chaplin's scheme is looked on askance is undoubtedly the suspicion that its author, in framing it, turned for inspiration to Denmark.'<sup>31</sup> By contrast, progressives deemed New Zealand special because it was, the NCOL told Seddon, 'the first State in the English-speaking world to create by law pensions for its aged citizens'.<sup>32</sup> Progressives took great pride in the Australasian colonies' pioneering social reform spirit. Stead told the *Daily News* that 'It is a very significant illustration of the ties which bind the Empire together that the passing of the Old Age Pension Bill by the New Zealand Parliament should have had so prompt an influence upon the old country.'<sup>33</sup> Ten years later, he wrote: 'Their most imperial contributions have been, not contingents to help us in the perils of war, but social experiments to guide us in the problems of peace.'<sup>34</sup>

Crucially, progressives argued, the colonies bore a culture, a character, and institutions mirroring Britain's own, but as 'new countries' had *carte blanche* to implement radical economic and social reforms, providing the ideal testing ground for those same policies desired in the Mother Country. Pushing the case for old age pensions, the NCOL secretary, Frederick Rogers, explained this vital aspect of the colonial example:

It is entirely in the nature of things that British people should manifest a keen interest in what is done by their colonies. The colonies start with our ideas, our ways of looking at life, but without our fetters of custom and tradition; they start, in short, with a clean slate; and so we watch with mingled interest and sympathy any fresh colonial experiment.<sup>35</sup>

28 Stead, *How old age pensions began to be*, pp. 16–18; *The Times*, 26 January 1899, p. 12; *Ten years' work for old age pensions*, London: NCOL, 1909, first item; NCOL, *First Annual Report*, 1900, pp. 5–6; 'Conferences on old age pensions', *Daily News*, 26 January 1899, p. 6; *The Times*, 26 January 1899, p. 12; *Manchester Guardian*, 27 February 1899, p. 10; 'Old age pensions', *Daily News*, 11 May 1899, p. 8; Frederick Rogers, *Old age pensions*, London: NCOL, 1900, pp. 3–5; letter from Frederick Rogers, 'The question of old-age pensions', *The Times*, 28 July 1899, p. 10; Williams, 'Development', pp. 114–15; Hennock, *British social reform*, pp. 123–5; Orloff, *Politics*, p. 159; Macnicol, *Politics*, pp. 145–6.

29 *The Times*, 21 November 1901, p. 4; NCOL, *Second Annual Report*, 1901, pp. 14–17.

30 'The New Zealand Old-Age Pensions Bill', *Bankers' Magazine*, 66, 1898, pp. 804–6.

31 Sellers, 'Old age pensions', p. 430.

32 *The Times*, 21 November 1901, p. 4.

33 'Old age pensions', *Daily News*, 11 May 1899, p. 8.

34 Stead, *How old age pensions began to be*, p. 12.

35 Frederick Rogers, *The care of the aged in other countries and in England*, London: Co-operative Printing Society, 1905, p. 15.



New Zealand represented for British progressives a world without the hated Poor Law; a new country without a centuries-old, societally ingrained system of public relief constraining the way in which policy-makers approached the question of elderly poverty. New Zealanders had, of course, originally erected a society based on sturdy self-reliance, rather than dependence on public relief. Although localities in the colony were empowered from 1885 to offer charitable relief and institutions for the aged, there was no legal right to assistance (with conditions) as in England: an approach resembling the stricter Scottish Poor Law.<sup>36</sup> As Rogers observed, when aged poverty had finally arisen in the colonies and a solution was required, ‘there were no Poor-law traditions to hamper or guide’.<sup>37</sup> While New Zealand’s 1898 legislation introduced only selective, as opposed to universal, pensions, it nevertheless worked on the British labour movement’s cherished principle of pensions as a civic right, as opposed to the Poor Law’s stigmatization of elderly poverty.<sup>38</sup> The idea that the (morally upright) elderly should be entitled to a reward for their lifetime of service to society, rather than suffer the humiliation of seeking charity, was central to the pension system in the colony.<sup>39</sup> For the journalist and ILP founding member, Joseph Burgess, the different conditions prevailing in Britain and Australasia were unimportant. What mattered was that the colonists had chosen to reward the elderly for service to the state rather than re-establish the Poor Law in the South Seas.

Our Colonies, following their useful custom in other matters are giving the old country a lead .... The conditions in a Colony like New Zealand and an old country like great Britain are not exactly the same, but even allowing for all differences in detail it is satisfactory to note that the New Zealand legislators have grasped their nettles boldly .... Proceeding on the broad principle that men and women of mature age must have done the State some service they endow them in their declining years with the means to keep them out of the workhouse.<sup>40</sup>

Focus on this ‘broad principle’ was essential, since the tension between praise for the New Zealand system and the NCOL’s unwavering support for a universal system was considerable. There was, however, full awareness that the pensions cause in Britain could not rest completely on any overseas precedent. As Frederick Rogers warned, referring to the Danish example, it should ‘not be assumed, in dealing with the various pensions systems, that one nation can copy another’, but nations could nevertheless ‘learn by each other’s experience’.<sup>41</sup> George Barnes, a Labour MP and the secretary of the Amalgamated Society of Engineers, acknowledged that the colonies had dealt with the pensions question ‘sympathetically’, but he

36 David Thomson, *A world without welfare: New Zealand’s colonial experiment*, Auckland: Auckland University Press, 1998, pp. 18–33; David Thomson, ‘Old age in the New World: New Zealand’s colonial welfare experiment’, in Paul Johnson and Pat Thane, eds., *Old age from antiquity to post-modernity*, London: Routledge, 1998. On the Scottish Poor Law, see Martin Dauntton, *Wealth and welfare: an economic and social history of Britain, 1851–1951*, Oxford: Oxford University Press, 2007, pp. 524–5.

37 Rogers, *Care*, pp. 15–16.

38 Rogers, *Old age pensions*, pp. 6–7. See also the resolution of W. C. Steadman, Trades Union Congress, *Annual Report*, 1900, pp. 71–3.

39 McClure, *Civilised community*, pp. 16–17.

40 Joseph Burgess, ‘The labour world’, *Manchester Times*, 26 October 1900, p. 6.

41 Rogers, *Care*, p. 4.



flatly rejected their selective approach. It was ‘a universal plan, giving pensions not as a consequence of poverty or desert but as a civil right’, that most suited ‘our own social environment’.<sup>42</sup> Distinctions between British and Antipodean conditions in this sense helped to undergird the NCOL’s goal of the universal model.

While New Zealand’s legislation did not award a pension to all aged citizens, it did offer the same pension to both men and women without distinction. This can rightly be seen as an outgrowth of female suffrage: provision for elderly females crowned the rights bestowed in 1893, and women’s organizations in New Zealand firmly supported the idea of an old age pension.<sup>43</sup> Visiting the United Kingdom in 1902, Seddon propagated the idea that female votes were directly responsible for old age pensions and other reforms in the colony.<sup>44</sup> Reeves continued to make this connection, as did female suffrage campaigners in Britain (even as old age pensions were about to become a reality without the aid of women voters).<sup>45</sup>

## Charity organization: invalidating the colonial comparison

In resolute opposition to the NCOL stood the Charity Organisation Society (COS). Comprising conservative and individualist thinkers, and a great many Poor Law guardians, the COS promoted ‘self-help’ as the only effective remedy for poverty, extolling the idea that indiscriminate, unconditional aid to the poor discouraged thrift, prudence, and self-reliance, and was thus morally degrading. The COS established its Committee on Old-Age Pensions (COP) in 1899 specifically to counter the idea of non-contributory state pensions, which for the COS compared to ‘outdoor relief’ under the Poor Law – payments to individuals in money or in kind with no requirement to enter the workhouse and receive moral discipline – as the epitome of irresponsible giving.<sup>46</sup>

To the COS, the 1898 Act epitomized the very worst moral dangers of social reform via the democratic state. New Zealand’s critics considered it a ‘socialistic’ colony; its pensions system, based on a socialistic ‘fallacy’ about individuals working in the service of the state, seemed only to undermine the family as the true societal keystone.<sup>47</sup> The COS secretary, Charles Stewart Loch, regarded the entire Australasian ‘reconstruction of society on democratic lines ... to eliminate poverty’ as an invitation to economic ruin and individual demoralization.<sup>48</sup>

42 *The Times*, 14 February 1907, p. 6.

43 McClure, *Civilised community*, pp. 14, 19.

44 ‘Ireland’, *The Times*, 29 August 1902, p. 8.

45 ‘The legislation of New Zealand’, *The Times*, 23 July 1906, p. 3; ‘Suffragist demonstration in Liverpool’, *The Times*, 7 September 1908, p. 15.

46 Committee on Old-Age Pensions, Paper No. 1, pp. 3–4; Charles Loch Mowat, *The Charity Organisation Society 1869–1913*, London: Methuen, 1961, pp. 158–9; McBriar, *Edwardian*, p. 67; Macnicol, *Politics*, ch. 4.

47 [Committee on Old-Age Pensions], *Old-age pensions*, p. 233; letter from J. H. Bridges, ‘Old-age pensions’, *The Times*, 5 June 1899, p.4; ‘Universal outdoor relief for the aged’, *The Spectator*, 24 November 1906, pp. 812–14; letter from W. Chance, *The Times*, 3 January 1908, p. 4.

48 [Committee on Old-Age Pensions], *Old-age pensions*, ch. 20. On Loch, see Mowat, *Charity Organisation Society*, ch. 4.

Whereas progressives regarded New Zealand as the perfect environment for testing old age pensions, the COS argued that those unique conditions should rather dissuade the old country from mimicking the policy. The Westminster Poor Law guardian and COP member Henry Wilson ridiculed the idea that a new country such as New Zealand was an acceptable arena for testing social policy for the Mother Country. 'If I, who am nearly 70, am in doubt whether I can safely eat a wedge of very rich and stodgy cake, I depute my grandson, a schoolboy, with the digestion of an ostrich, to try the experiment for me. This would be an exact parallel to New Zealand trying social experiments for us.'<sup>49</sup> For the COS, the Poor Law's absence from New Zealand made any comparison with Britain null and void. As a letter to *The Spectator* (read by Asquith himself) put it in August 1907, 'The case of New Zealand is wholly unlike that of the Mother Country, because New Zealand has no Poor Law system of relief, or, rather, had none until 1898.'<sup>50</sup> Just as New Zealand attracted progressives because of shared Britishness and the colony's freedom from the Poor Law, since the 1870s the COS had been more interested in comparing England with the older American states because they shared a common heritage in the Poor Law. American attempts at organized charity, as in Massachusetts and New York, had thus long provided the COS with models for reform.<sup>51</sup>

The COS saw New Zealand's relative industrial immaturity and its lack of a Poor Law as interconnected reasons for denying the appropriateness of Antipodean comparison. As the COP treasurer, Sir William Chance, warned in 1908, 'One must not forget that the difference between an old country like England with a dense population and a most comprehensive Poor Law, and new countries like the sparsely-populated Australasian Colonies with no Poor Law in our sense of the word makes a true comparison impossible.'<sup>52</sup> British reformers might marvel at the enactment of non-contributory old age pensions, but for the COS and its supporters these new countries were only just learning, through the effects of their pensions legislation, the same harsh lessons in individual character and political economy that outdoor relief had taught the old country long before:

Instead of turning to the short experience of New Zealand and New South Wales, new countries whose resources are not yet a quarter developed, would it not be more to the point to turn to the long experience of England? We had old-age pensions, they were called by another name, outdoor relief, and were logically not confined merely to those who had reached an arbitrarily chosen age, but were given to all who wanted them. They did not encourage thrift, they did not conduce to the real benefit of the recipients, they did not improve morality, they did not make people contented, they did lower wages, and they were horribly expensive.<sup>53</sup>

49 Letter from Henry Wilson, 'Old-age pensions', *The Times*, 28 August 1899, p. 9.

50 Bod. Lib. MS Asq. 74, fols. 149–50.

51 Henry Fawcett, *Pauperism: its causes and remedies*, London: Macmillan, 1871, pp. 54–6; James Bryce, 'American experience in the relief of the poor', *Macmillan's Magazine*, 25, 1871, pp. 54–65; Helen Bosanquet, 'Review of John Cummings, *Poor Laws of Massachusetts and New York*', *Economic Journal*, 6, 21, 1896, pp. 94–5; C. S. Loch, 'Some features of public relief in American states', *Charity Organisation Review*, n.s. 8, 1900, pp. 93–102.

52 William Chance et al., 'The cost of old-age pensions: does foreign experience justify an English experiment?', *Financial Review of Reviews*, 5, 28, 1908, pp. 6–8. See also letter from W. Chance, *The Times*, 3 January 1908, p. 4; Mowat, *Charity Organisation Society*, p. 84.

53 Letter from 'H. E. M.', 'Old-age pensions', *The Times*, 10 October 1907, p. 6.

While New Zealand reformers in the 1890s had identified a rapidly growing elderly population and the reality of precarious work in the colony, such critics in Britain maintained that, as the nature and degree of elderly poverty affecting their old industrial society was not to be found in new countries (supposedly populated by dynamic settler-types), New Zealand's pensions system was an inappropriate guide.<sup>54</sup> Sir Charles Crosthwaite, a former administrator in India and Burma, argued that pension costs were far less in new countries with 'scanty' populations, and which had 'not yet deposited that human sediment, if I may use the term, of which the lower *strata* of old peoples is deposited'.<sup>55</sup> In addition to such language, comparative statistics for the elderly populations in Britain and New Zealand raised and answered questions about the probable cost of a New Zealand-style scheme. Figures in circulation in 1903 put the proportion of the colony's population aged over sixty-five at one in twenty-six, and in Britain at one in twenty. But there was also the more complex, and ultimately frustrating, task of estimating what fraction of Britain's elderly might be eligible and would claim pensions based on Antipodean experience, and thus how much the Treasury could be expected to provide. Extrapolations using New Zealand's example projected 400,000 claimants in 1899, and 800,000 four years later; the reality in January 1909, owing to tighter restrictions on eligibility, would be 490,000, rising to 650,000 by March.<sup>56</sup> Remarkably, while longer female life expectancy was factored in to the question of estimating the cost of old age pensions in Britain, there was little sustained debate over the usefulness of New Zealand's example given that women constituted a minority of the colony's elderly population as compared to a majority in the Mother Country.<sup>57</sup>

The comparative degrees of poverty in old and new countries related to the question of the effect that pensions would have on poor-relief spending. Would spending on pensions be balanced by a commensurate reduction in relief, as their advocates claimed, thus leaving ratepayers on balance better off? Or would pensions simply be a new and growing fiscal burden overlaid on top of existing commitments to the poor? The COS and other individualists such as Lord Wemyss predicted the latter after observing their operation in Australasia.<sup>58</sup> Poor-relief costs were not falling in New Zealand, where Charitable Aid Boards dispensed relief (but citizens had no legal right to claim it). As Reeves discussed with the 1903 Select Committee hearings, these outlays went to just 4–5 per cent of eligible

54 On New Zealand's conditions and the clamour for pensions there, see McClure, *Civilised community*, pp. 14–16.

55 Letter from C. H. T. Crosthwaite, 'Old-age pensions', *The Times*, 23 May 1908, p. 7.

56 Letter from J. G. T. Sinclair, 'Old-age pensions', *The Times*, 9 October 1899, p. 3; letter from W. Basil Worsfold, 'Old-age pensions and tariff reform', *The Times*, 4 August 1903, p. 3; 'Old-age pensions in Australia', *The Spectator*, 22 September 1906, pp. 392–3; letter from T. A. Coghlan, 'Old-age pensions', *The Times*, 18 September 1907, p. 13; Pat Thane, 'The Old Age Pensions Act, 1908', *Journal of Liberal History*, 60, 2008, p. 10.

57 Letter from J. G. T. Sinclair, 'Old-age pensions', *The Times*, 9 October 1899, p. 3. For figures on New Zealand, see Henry Hill, 'National pensions: a proposed scheme', *Transactions and Proceedings of the Royal Society of New Zealand*, 31, 1898, p. 699; *Annual Report of the Old-Age Pensions Department in Appendix to the Journals of House of Representatives*, H-18, 1904, p. 10.

58 Letter from Lord Wemyss, 'New Zealand socialist finance', *The Times*, 16 November 1901, p. 9; [Committee on Old-Age Pensions], *Old-age pensions*, ch. 23; *Charity Organisation Review*, n.s. 20, 1906, p. 290. On Wemyss and the League, see Edward J. Bristow, *Individualism versus socialism in Britain, 1880–1914*, New York: Garland, 1987.

pensioners: a smaller proportion than could be expected in Britain. Reeves observed that ‘In a country like ours [New Zealand], where the amount of utter destitution is small, the great mass of the pensions goes to people who were not what you would call on the rates. In a country like this [Britain], of course, things might not be quite the same.’<sup>59</sup>

The Liberals’ Old Age Pensions Act would sharply reduce the receipt of outdoor relief in England and Wales, although its impact on indoor relief was less impressive, and in some cases indoor pauperism actually increased.<sup>60</sup> In 1907–08, however, a lively debate took place over what Antipodean precedent promised for the reduction of Poor Law spending in Britain. Tim Coghlan, the agent-general for New South Wales and formerly the colony’s official statistician and a member of its Central Board for Old-Age Pensions, gave assurance that old age pensions would mean a drop in poor-relief spending.<sup>61</sup> But individualists pointed to the colonies’ own official statistics as evidence that charitable claims had continued to increase in New Zealand, New South Wales, and Victoria while pensions had been in operation.<sup>62</sup> Coghlan stressed that the people causing an increase in the destitute asylum population in Victoria and New South Wales were not the same as the pensioner class, with the intemperate, not the deserving elderly, entering asylums.<sup>63</sup> Yet it was Coghlan’s own findings that the old laissez-faire Liberal Harold Cox drew upon in attacking the government’s Bill.<sup>64</sup>

## European alternatives, cost control, and Liberal government

Critics of the non-contributory model suggested that the major Continental European countries, especially industrial Germany, would be more appropriate models for Britain than either a New World colony or agricultural Denmark. In 1908, a group formed consisting of the Liberal Unionists W. R. Anson and Henry Hobhouse, the India official J. A. Baines, the Poor Law officials Edmond H. Wodehouse and William Chance, and the historical economist H. S. Foxwell (less of an individualist than someone who appreciated the need for precise international comparisons). They publicly recommended to the chancellor of the Exchequer a high-interest contributory scheme overlaid on top of the non-contributory pension in order to preserve the principle of thrift in the state pension system:

we should be committing a grave error of judgment if in accepting the principle of non-contributory State pensions, as it exists in New Zealand and Denmark, we ignored the

59 *Report of the Select Committee on the Aged Pensioners Bill*, p. 426.

60 Gilbert, *Evolution*, p. 229.

61 Letter from T. A. Coghlan, ‘Old-age pensions’, *The Times*, 18 September 1907, p. 13; Neville Hicks, ‘Coghlan, Sir Timothy Augustine (1855–1926)’, *Australian dictionary of biography*, <http://www.adb.online.anu.edu.au/biogs/A080053b.htm> (last accessed 22 March 2012); H. W. Arndt, ‘A pioneer of national income estimates’, *Economic Journal*, 59, 236, 1949, pp. 616–25.

62 *Parliamentary Debates (PD)*, 4th ser., 173, 25 April 1907, cols. 269–70; Bod. Lib. MS Asq. 74, fols. 86–7, 25 April 1907; *PD*, 4th ser., 174, 10 May 1907, cols. 486–8; Chance et al., ‘Cost of old-age pensions’, pp. 5–10.

63 T. A. Coghlan, ‘Australia’, in Chance et al., ‘Cost of old-age pensions’, pp. 14–16.

64 *PD*, 4th ser., 190, 15 June 1908, cols. 598–602.

weighty example in favour of ‘assisted insurance’ afforded by Germany, Belgium, and France – countries which in point of industrial conditions are more nearly parallel with England than are either New Zealand or Denmark.<sup>65</sup>

Their point was reinforced through the arguments of the New Zealand Liberals themselves. As Reeves related, non-contributory state pensions had been justified on the grounds that colonies were inherently different, with their dependence on primary exports to Europe leaving them vulnerable to economic contraction.<sup>66</sup>

Was Denmark, an old country with a Poor Law, perhaps a more appropriate example for Britain? The Board of Trade’s William Sutherland – a key figure in the 1908 Bill’s drafting – observed the difference between the centralized New Zealand system, with its registrar and stipendiary magistrates’ courts investigating claims, and its Danish counterpart, in which local authorities paid half the cost and administered the entire machinery themselves. This contrast was rooted, Sutherland understood, on the absence of statutory poor relief in the colony: ‘The ground was clear for the erection of a pension scheme in any desirable manner.’ Denmark, however, had ‘an elaborate scheme of poor relief, very like the English system’, and used that existing structure for old age pensions. He concluded that this made it the better model for Britain.<sup>67</sup>

Conversely, the Poor Law’s absence from Australasia made the colonial examples especially instructive to the Liberal government in its efforts to design a pension system philosophically and institutionally distinct from the much-vilified Poor Law. New Zealand offered a centralized model that appealed to the Cabinet more than Denmark’s incorporation of local authority funding and control into pension provision; the latter simply smacked too much of Poor Law structures. The Cabinet Committee charged with examining old age pensions reported back in April 1908, rejecting both the contributory and the universal non-contributory models. As exemplars of a limited non-contributory scheme, Denmark and New Zealand were key to the Committee’s report. However, the Committee was also adamant that the cost of pensions must fall on the Treasury, not local authorities, otherwise the resultant inequalities would ‘reintroduce the evils of the old Law of Settlement’ and pension costs would weigh most heavily on the neediest areas.<sup>68</sup> The Liberal government rejected the Danish model of a shared financial burden between local authorities and the central state, opting instead for New Zealand’s centrally funded approach.<sup>69</sup> Giving control of payments to a local ‘Pension Union’ on Danish lines was unacceptably close to the Poor Law system.

Central funding naturally meant cost control was a significant issue for the Treasury.<sup>70</sup> Far from encouraging profligacy, the Australasian model, with its discriminatory approach, helped inspire and justify the government’s determination to suppress costs. Like Seddon in

65 Letter from W. R. Anson et al., ‘Old-age pensions’, *The Times*, 19 March 1908, p. 4; Bod. Lib. MS Asq. 75, fols. 197–8.

66 Reeves, ‘New Zealand Old-Age Pensions Act’, pp. 823–4; Reeves, *State experiments*, vol. 2, p. 249.

67 William Sutherland, *Old age pensions: in theory and practice with some foreign examples*, London: Methuen, 1907, pp. 133–7.

68 The National Archives, Kew, CAB 37/92/54, ‘Old age pensions’, 1908.

69 Horace Secrist, ‘Old age pensions: English Act of 1908’, *American Political Science Review*, 3, 1, 1909, p. 70.

70 Thane, ‘Non-contributory’, pp. 99–104; Rodgers, *Atlantic crossings*, p. 230.

New Zealand, the Liberals decided upon a politically sensitive, fiscally conservative, and highly gradualist approach to introducing pensions, discriminating against those considered ‘undeserving’ of a state pension.<sup>71</sup> The Australasian schemes persuaded a number of Liberal MPs in 1907, such as the mill-owner Lewis Haslam, that there was a proven alternative to both a contributory approach that would fail to help the poorest ‘respectable’ citizens and a grossly expensive universal scheme that might reward the ‘undeserving’.<sup>72</sup> New Zealand’s model also appealed to Conservatives, who wished to limit government handouts.<sup>73</sup>

One of the options open to the government was thus to mimic the colonies and impose a character test alongside a means test, thereby denying pensions to ‘undeserving’ groups such as the intemperate and the work-shy. The colonies’ pension systems excluded would-be claimants on the basis of subjective moral criteria: in New Zealand, pension claims were subject to the discretionary oversight of local magistrates to determine whether claimants had sufficiently meagre income, property, and moral fortitude. But the NCOL and many Liberal MPs supporting a universal pension were disdainful of income and especially character tests. The NCOL opposed any statutory definition of ‘deserving’, since ‘reasonable thrift’ was determined by a wide variety of factors such as wage levels, regularity of employment, family, and health. A pension ought therefore to be a ‘civic right, which should only be forfeited, as all civic rights are forfeited, by imbecility or crime’.<sup>74</sup>

The distinction between old and new countries’ conditions could bolster these arguments. Many progressives warned the government against being seduced by the colonial approach to means and character testing on the grounds that it would not work in the Old World. The Cabinet’s Reginald McKenna consulted Beatrice Webb on how the government could ‘limit the number of applicants to the sum they were prepared to put down’. While she proposed ‘the New Zealand limit of income’ as a more desirable alternative to McKenna’s suggested proof of inability to earn, Webb advised against character tests except for criminal conviction, as ‘anything less was too intangible in our densely-crowded populations’.<sup>75</sup>

Similarly, Francis Channing, a Liberal MP and a proponent of a universal scheme, highlighted the practical difficulties of means and character tests in an old country, anticipating that, in a dense, Old World community, a pension authority would struggle to keep tabs on the multitudes, with fraud resulting. He pointed to New Zealand, where ‘even in that simple, almost idyllic community, where the application of such a test would be absolutely easy, compared with what it would be in the slums of London or great centres of population like Liverpool, Manchester, and Glasgow, it was found that it led to very serious frauds’; an amending Act had thus been passed in 1905 to make the machinery in New Zealand more stringent. Channing believed that income tests encouraged fraud, and dismissed character

71 David Hamer, *The New Zealand Liberals: the years of power, 1891–1912*, Auckland: Auckland University Press, 1988, pp. 146–9.

72 *PD*, 4th ser., 170, 7 March 1907, col. 953, and 174, 10 May 1907, col. 502; *Report of the Royal Commission on old-age pensions*, 56, 1907, pp. 863–72; letter from Lewis Haslam, ‘Old-age pensions’, *The Times*, 23 December 1907, p. 10.

73 *PD*, 4th ser., 188, 7 May 1908, col. 505.

74 ‘Old age pensions made easy’, *Fortnightly Review*, n.s. 65, 1898, pp. 448–9. *PD*, 4th ser., 188, 7 May 1908, cols. 513–14; Rogers, *Old age pensions*, p. 6.

75 Beatrice Webb, *Our partnership*, ed. Barbara Drake and Margaret I. Cole, Cambridge: Cambridge University Press, 1975, p. 379.

tests as ‘infinitely cruel and demoralising’. He said that MPs were ‘all aware of the differences between this country and New Zealand’ and ‘if it was found demoralising there, it would be found infinitely more demoralising here’.<sup>76</sup> In this regard, champions of a universal non-contributory pension such as Channing were on the same side as outright opponents of any non-contributory scheme, such as Harold Cox, who warned that the 1908 Bill would produce the same kind of intrusive alliance between pensions officers, police, and magistracy as he saw in New Zealand.<sup>77</sup> Such perceptions did not necessarily reflect the reality of pensions administration in New Zealand by that time, however. The police there had become reluctant to devote time and resources to serving the Old Age Pensions Department, which therefore increasingly redirected its attention away from examining elderly whites’ morals and towards whittling down Maori claims. Reeves’s own insistence on the value of public court hearings in the pension claim process certainly helped to sustain the British impression of a strict system in New Zealand.<sup>78</sup>

In his appearance before the 1903 Select Committee, Reeves had emphasized the importance of the relative absence of urban poverty to the operation of income and character tests in New Zealand, for there was ‘not the horrible poverty that shocks one in old and populous countries’. When asked if ‘the condition of people who have lived for 25 years in New Zealand is fairly well known to the magistrates and the registrars and so on’, Reeves replied ‘undoubtedly’, noting that ‘it is one of the hopes of the Act, and one of our best aids, that we have no great masses of population’.<sup>79</sup> But Henry Chaplin, the Conservative chair of the 1899 Select Committee that had approved a limited non-contributory scheme under the County Councils’ administration, did not see New Zealand and Britain as being so different. He regarded the colonies’ experience with pensions, alongside domestic experience under the Poor Law, as ample proof that character tests were perfectly practicable.<sup>80</sup>

The administration relied on a low income limit, high qualifying age, and character testing to keep costs down. Whereas the colonies had established sixty-five as the benchmark pension age, the Cabinet opted for seventy in order to maintain pensions expenditure within the Treasury’s earmarked figure.<sup>81</sup> The pension varied from 1s. to 5s. according to recipients’ annual income, with a full pension paid to those earning £21 a year or less; an income of £31 10s. marked the threshold of ineligibility. The scheme was funded from general taxation and given as a right, but targeted at the most poor and most ‘deserving’. It demanded twenty years’ residence, ten years without imprisonment, independence from the Poor Law, and proof of having been ‘habitually’ employed.<sup>82</sup> To many hopeful pension advocates, the Bill appeared disappointingly parsimonious even compared to Australasian precedents, let alone

76 *PD*, 4th ser., 174, 10 May 1907, col. 478.

77 *PD*, 4th ser., 190, 15 June 1908, cols. 598–602.

78 The Maori were included in the 1898 Act, although owing to their communal form of ownership they were subject to different property criteria, and magistrates’ discretion. Asians, however, were explicitly excluded. McClure, *Civilised community*, pp. 19–20, 22, 24–7. Cox cited Reeves in his discussion of character testing.

79 *Report of the Select Committee on the Aged Pensioners Bill*, p. 425.

80 *PD*, 4th ser., 189, 25 May 1908, cols. 878–9.

81 ‘Old Age Pensions’, April 1908, Bod. Lib. MS Asq. 75, fols. 200–5; *PD*, 4th ser., 190, 15 June 1908, cols. 575–6.

82 Secrist, ‘Old age pensions’, pp. 68–73; Gilbert, *Evolution*, pp. 222–4.



the much-desired universal scheme. The government was thus forced into persuading many of its own MPs of the Bill's sufficiency. Asquith highlighted the very different 'social and economic conditions of the United Kingdom' militating against simple mimicry of other countries' pension systems, and counselled a more gradualist approach.<sup>83</sup> Lloyd George, focussing exclusively on Australasian precedents, specifically distinguished between old and new countries in order to persuade Liberal MPs to support the Bill in spite of its stringency:

This is purely an experiment. Every scheme of this kind must be. It is true that you have systems in operation in New Zealand and Australia, but that is a very different thing; you are dealing there with a much simpler civilisation. You have never had a scheme of this kind tried in a great country like ours, with its thronging millions, with its rooted complexities; and everyone who has been engaged in any kind of reform knows how difficult it is to make way through the inextricable tangle of an old society like ours. This is, therefore, a great experiment. It is made in an old country for the first time.<sup>84</sup>

Lloyd George admitted that there were 'much more liberal schemes' in the Antipodes. At a time when the government sought to balance funding an arms race with financing social reform, however, he posited that the colonies were 'not in the same position as we are'. Britain and other 'old established' countries, the chancellor explained, had 'enormous expenditure for naval and military purposes, and therefore they cannot afford what a new country like Australia and New Zealand can undertake'.<sup>85</sup> Labour's Philip Snowden hit back at the chancellor's suggestion that Britain's greater spending commitments made New Zealand's precedent redundant. He argued the opposite: 'We as an old established country should be able to do what is impossible for a new country with growing expenditure and taxation to undertake.'<sup>86</sup>

Lloyd George and Snowden were battling within the context of a wider debate among progressives over imperialism and social reform. Anti-imperialists such as J. A. Hobson held that naval expenditure and imperial defence absorbed money that could otherwise have been spent on social reform at home. By contrast, the Liberal imperialist Herbert Samuel, while conceding that protecting the empire did divert funds from domestic purposes, argued that the empire 'contributes to social reform at home by enriching the people' and 'in the colonies by protecting them'.<sup>87</sup> Following the Liberals' return to government in 1905, however, there was a clear tension between progressives who regarded the Australasian colonies as model

83 PD, 4th ser., 188, 7 May 1908, col. 471.

84 PD, 4th ser., 190, 15 June 1908, cols. 584–5.

85 Bernard Semmel, *Imperialism and social reform: English social-imperial thought 1895–1914*, London: Allen & Unwin, 1960, pp. 136–7; Bernard Porter, *Critics of empire: radical attitudes to colonialism in Africa, 1895–1914*, London: Macmillan, 1968, p. 223; Gerald H. S. Jordan, 'Pensions not Dreadnoughts: the Radicals and naval retrenchment', in A. J. A. Morris, ed., *Edwardian Radicalism 1900–1914: some aspects of British Radicalism*, London: Routledge & Kegan Paul, 1974; PD, 4th ser., 190, 15 June 1908, col. 574; Arnold Wilson and G. S. McKay, *Old age pensions: an historical and critical study*, London: Oxford University Press, 1941, p. 40.

86 PD, 4th ser., 192, 9 July 1908, cols. 152–3; Brian Harrison, *The transformation of British politics, 1860–1995*, Oxford: Oxford University Press, 1996, p. 69; Thompson, *Empire strikes back*, p. 145.

87 H. Samuel, 'Imperialism in relation to social reform', 17 January 1900, in Michael Freedon, ed., *Minutes of the Rainbow Circle, 1894–1924*, London, 1989, pp. 73–4.

states prioritizing social spending above militarism and imperialism, and a Liberal leadership committed to Britain's global role and the state's military and imperial obligations, and therefore taking a more conservative approach to social reform.<sup>88</sup> Yet a convergence of sorts was to take place between Mother Country and offspring. New Zealand and its fellow colonies raised their contribution to imperial defence after 1908; meanwhile Lloyd George's 'People's Budget', drafted as naval expansion and social reform costs were exerting increasing pressure on the already overstretched free trade financial model, placed the Liberals squarely in favour of progressive land and income taxes of the kind enacted in New Zealand during the 1890s.<sup>89</sup>

For progressive Liberals, New Zealand – with the exception of the colony's protective import duties – represented their ideal reconstruction of the fiscal system as the foundation for social reform. They aspired to the Australasian colonies' redistribution of wealth through progressive taxation of income and land values and through social policies such as old age pensions. The Australian land values tax enthusiast Robert Leonard Outhwaite was elected Liberal MP for Hanley in 1912 on a platform of land values taxation to pay for a lower pension age, telling electors that by taxing land values governments in Australia and New Zealand were paying for 10s. pensions from the age of sixty-five.<sup>90</sup> Even when old age pensions were a reality in Britain, therefore, New Zealand continued to provide a benchmark for further reform, and in the wake of the Liberals' tussle with the House of Lords over Lloyd George's fiscal plans, the colony embodied for progressives the relationship between democracy and social reform.<sup>91</sup>

## Conclusion

New Zealand was not the sole overseas influence on the British pensions debate in this period, but the impact of a British colony on the imperial metropole, and of a small, largely pastoral, and thinly peopled economy on a densely populated industrial giant, represents a highly educative historical case study in the transnational transfer of social policy. Imperial linkages – technology, political institutions, and the perception of a 'Britain beyond the seas' – ensured a particularly smooth journey for models of and information on social reforms enacted in the Antipodes. Although the United States complicates the argument that bonds of language constituted a specifically imperial route for the transfer of ideas to Britain, it would be quite wrong not to consider the importance of the English tongue in facilitating the use of colonial policy examples in British debate. The common use of the English language, combined with the ease of communication and travel, meant that New Zealand's pensions

88 *PD*, 4th ser., 188, 7 May 1908, cols. 512–13; *PD*, 4th ser., 174, 10 May 1907, col. 486; letter from C. H. T. Crosthwaite, 'Old-age pensions', *The Times*, 23 May 1908, p. 7; Avner Offer, 'The British empire, 1870–1914: a waste of money?', *Economic History Review*, 46, 2, 1993, pp. 228–31; Porter, *Critics*, p. 223; Jordan, 'Pensions'.

89 Semmel, *Imperialism*, pp. 136–7; 'The cost of conscription in New Zealand', *The Economist*, 2 August 1913, p. 225; John Edward Kendle, *The Colonial and Imperial Conferences 1887–1911*, London, 1967, p. 190.

90 W. W. Palmer, Earl of Selborne, *Mr. Lloyd George and the land*, London: National Unionist Association, [1912], pp. 13–14; Brian Short and John Godfrey, "'The Outhwaite controversy': a micro-history of the Edwardian land campaign", *Journal of Historical Geography*, 33, 1, 2007, pp. 45–71.

91 Percy Alden, *Democratic England*, New York: Macmillan, 1912, pp. 22–4.

legislation had an immediate and potent effect on pensions discourse in the Mother Country. Although the longer-established Danish pension system was based on the same principle of civic entitlement as New Zealand's, language, cultural similarity, and patriotic preference made the latter a more accessible model for use in public discourse. The presence of William Pember Reeves as agent-general was also crucial in feeding New Zealand's example to social reformers and a labour movement hungry for an inspiring model for attacking elderly poverty and dismantling the Poor Law.

A number of observations on imperial social policy transfer can be drawn from studying the British enthusiasm for New Zealand's pensions system. First, whereas some prominent scholarship has underplayed either working-class interest in the empire or the connection between the empire and social reform, the elevated role of New Zealand in the NCOL's formation suggests how an imperially aware working class could participate in the intra-imperial transmission of social policy ideas in late Victorian and Edwardian Britain.<sup>92</sup> Secondly, the self-governing white empire – 'Greater Britain' – clearly acted at times as a benchmark of progress for many social reformers in Britain. There was a paradox in this: the supposed *tabula rasa* conditions of the New World permitted experimentation, but the Arcadian 'new countries' appeared to be converging towards the same social problems that settlers had once assumed were endemic only to the Old World. British social reformers, in looking to the empire for inspiration, came to see questions of poverty, labour, and capital as 'common industrial problems' requiring an imperial-scale marketplace in ideas and information, and an imperial standard in acceptable social conditions.<sup>93</sup> Policy models from within the empire automatically came with a seal of acceptability in British culture and politics. They also demanded a unique framework for discussion. Whereas critics of Continental policy examples could portray them as culturally alien – as in the case of German-style social insurance – 'Anglo' models required invalidating through a focus on the differing conditions in 'old' and 'new' countries.<sup>94</sup>

It was, however, that very distinction, remarkably widespread in this period, that most strongly characterized New Zealand's impact on the British pensions debate.<sup>95</sup> The Antipodean example appealed to a progressive movement as an experiment enacted by a 'British' society freed from the historical burden of the Poor Law. But for the COS and other anti-socialist critics, the non-existence of the Poor Law in New Zealand, and the very different conditions in new countries in general, rendered Australasian models inappropriate and even dangerous. The absence of the Poor Law gave Antipodean legislation a special importance to a Liberal government seeking a pension system distinct from Poor Law machinery, but Lloyd George was also to find the distinction between old and new countries useful in justifying the financial limitations that the government had imposed on its Old Age Pensions Bill.

New Zealand's influence on the British pensions debate is therefore relevant not only to British and imperial historiography but also to the broader study of ideas transfer in a

92 Jonathan Rose, *The intellectual life of the British working classes*, New Haven, CT: Yale University Press, 2001, ch. 10; Porter, *Absent-minded imperialists*, pp. 188–92, 222, 246–7, 284–7.

93 See May Tennant's forward in Violet R. Markham, *The Factory and Shop Acts of the British Dominions*, London: Eyre and Spottiswoode, 1908, pp. v–vi.

94 Hennock, *British social reform*.

95 Rogers, 'Impact of the New World'.

'globalized' context. In particular, it exemplifies the role of political and ideological circumstances in the transmission and receipt of policy models across jurisdictions of varying sizes, stages of economic development, and economic characteristics.<sup>96</sup> Rival philosophies about the individual, society, and the state aligned themselves with, or defined themselves against, the Antipodean Anglo-democracies. In this way, the imperial trade in social policy ideas reinforced the dividing lines between progressivism and conservatism: the 'clean slate' of new countries epitomized the freedom of democratic government to reform, while for others Britain was confirmed as an 'old country' whose scope for social policy-making was unavoidably determined by its history.

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96 Edmund Rogers, 'International transfer of ideas in historical perspective: the New World in British economic and social debates from the late 19th century to the First World War', *Policy & Politics*, 37, 3, 2009, pp. 353–62.