

WORKING-CLASS EXPERIENCE AND STATE SOCIAL WELFARE, 1908–1914: OLD AGE PENSIONS RECONSIDERED*

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ABSTRACT. *The debate over the popularity or otherwise of state social reform has been inhibited by the lack of contemporary sources. This article seeks to advance our understanding of working-class experience of the 1908 pensions scheme by utilizing the material in Post Office archives and the local press. It argues that the scheme was implemented in ways calculated to reassure the beneficiaries, that it promoted the independence of the elderly, that it reached more people than is usually thought, and that it helped to modify popular attitudes towards the state.*

Victorian reformers and their opponents often assumed that the extension of the parliamentary vote to the mass of the people would lead ineluctably to sweeping collectivist policies and confiscatory taxation. Some Edwardians interpreted the success of the Liberals in three successive elections from 1906 to 1910 as corroboration for this view. Yet historians have regarded such claims as much more complicated and even mistaken. After all, many of the beneficiaries of state social reform did not acquire the vote until 1918. Scholarly study of state welfare has concentrated on the process of policy-making amongst the elite, and it was not until the late Henry Pelling cast a characteristically critical eye on the subject that historians began to consider how far social welfare actually reflected working-class demands and how popular it was amongst the supposed beneficiaries.¹ The highly negative view that Dr Pelling took of both questions seemed compelling. Yet it reflected a narrow perception of the issue, being based on opinions expressed by a handful of pressure-group leaders rather than ordinary people, on men rather than women, and on skilled rather than unskilled workers. For these reasons alone, he largely missed the more positive evidence. Moreover, he focused more on working-class attitudes as one of the pressures leading to reform rather than on popular reactions to welfare schemes *after* their introduction. Subsequent writers have adopted a more cautious and less negative approach as

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¹ Henry Pelling, 'The working class and the origins of the welfare state', in idem, *Popular politics and society in late Victorian Britain* (London, 1968).

well as widening the scope of the discussion.² As a result it is recognized that some reforms proved more acceptable than others, that innovations which initially attracted criticism gained popularity over time, and that certain sections of the population, notably women, the unskilled, and the non-unionized, were quicker to appreciate state intervention because they lacked the economic and political influence required to improve their conditions.

Although these qualifications point to a more positive overall view, it is not disputed that many Victorians approached the subject of state intervention with indifference, suspicion, and hostility which derived largely from their experience of the poor law and, to a lesser extent, of compulsory elementary education and the vaccination of schoolchildren. Thus, when contemporary critics of state welfare claimed that poor people preferred to stand on their own feet and resented regulation and control by the authorities, they were by no means entirely wrong. But somewhere between the negative reactions of the late Victorian generation and the enthusiastic response of post-1945 voters to such innovations as the National Health Service, popular attitudes changed radically, and the British state acquired a more benevolent image among its citizens. The argument here is that the Edwardian period represented a crucial stage in this shift and that old age pensions were a formative part of the process.

Such a view reflects a departure from the rather negative tone of much of the existing literature. In particular, social policy analysts portray the elderly as marginalized and trapped in 'structured dependency' by state intervention.³ A more sympathetic discussion of old age has recently been provided in the wide-ranging study by Pat Thane who rightly suggests that pensioners were gently treated in the 1908 system.⁴ Other writers, however, tend to minimize the intrinsic value of the new pensions, and none has questioned the prevailing assumption that pensions were given only to the very old, the very poor, and the very respectable.⁵ In fact, the evaluation of working-class experience of the scheme has been inhibited by the presumed scarcity of contemporary evidence. However, this problem can, to some extent, be overcome by exploiting the records of the Post Office, which operated at the interface between the pensioners and the system, the local press, whose detailed reports offer vivid and immediate insights

² See Pat Thane, 'The working class and state welfare in Britain 1880–1914', *Historical Journal*, 27 (1984), pp. 878–97; Sheila Blackburn, 'Working-class attitudes to social reform: Black Country chainmakers and anti-sweating legislation, 1880–1930', *International Review of Social History*, 33 (1988), pp. 49–67; Noelle Whiteside, 'Welfare legislation and the unions during the First World War', *Historical Journal*, 23 (1980), pp. 857–74; Jose Harris, 'Did British workers want the welfare state? G. D. H. Cole's survey of 1942', in Jay Winter, ed., *The working class in modern British history* (Cambridge, 1983).

³ For a corrective see Paul Johnson, 'The structured dependency of the elderly: a critical note', and John Macnicol and Andrew Blaikie, 'The politics of retirement, 1908–1948', in Margot Jeffreys, ed., *Growing old in the twentieth century* (London, 1989).

⁴ Pat Thane, *Old age in English history* (Oxford, 2000), pp. 223–31.

⁵ See David Vincent, *Poor citizens: the state and the poor in twentieth-century Britain* (London, 1991), p. 41.

into popular reactions, and the Scottish Office, whose officials were faced with implementing a scheme designed in London.

I

The scheme devised under Asquith between 1906 and 1908 and amended in parliament conferred a pension on men and women of seventy years who enjoyed British nationality and twenty years' residence. Payment was means-tested, beginning at 5s weekly where annual income did not exceed £21 (a little over 8s a week), decreasing by 1s stages to 1s where income did not exceed £31 10s a year (a little over 12s a week). In addition there were a number of disqualifications. Claimants could not receive poor relief and a pension simultaneously, though certain forms of relief such as medical assistance did not disqualify; and those who received poor relief from 1 January 1908 were temporarily excluded until December 1910. A person also lost his claim for ten years if convicted and imprisoned, without option of a fine, for failing to work according to ability to maintain himself and his dependents, and for conviction and detention under the Inebriates Act after the age of sixty. Despite these restrictions, which in practice proved much less significant than they appear, some contemporaries condemned the scheme as highly subversive. In an intemperate outburst in parliament Lord Rosebery insisted: 'It is, of course, Socialism, pure and simple', and condemned the government for transferring responsibility from individuals to the state; Sir Michael Hicks Beach declared it wrong to give the elderly money without regard to their moral character; and Lord Wemyss claimed it would demoralize the working class and undermine the family. Even William Beveridge rejected the idea of a *non-contributory* pension as a change for the worse because it 'sets up the state in the eyes of the individual as a source of free gifts'. He refused to believe that even the poorest could not afford contributions: 'surely they waste more than twopence a week on drink, let them contribute that'.⁶ In his *Lectures on law and opinion* (1913) A. V. Dicey regretted the transition from individualism to collectivism since the 1870s which entailed the subversion of local private, and voluntary action by centralized imposition. In fact, as Jose Harris rightly points out, Dicey overlooked the extent to which collectivism *promoted* individualism, and he failed to grasp that collective provision was often more acceptable.⁷ Not only did the pension enable many old people to avoid the poor law and live more independent lives, it also helped family members to stay together and support each other.⁸

The failure of individualist criticism to deflect the scheme reflected the force of the counter-arguments. In August 1908 the provincial newspapers made great

⁶ *Times*, 21 July 1908; *Morning Post*, 11 May 1908; Thane, *Old age*, pp. 221–2.

⁷ Jose Harris, *Private lives, public spirit: Britain, 1870–1914* (Oxford, 1993), pp. 13, 66.

⁸ See cases reported in *Midland Weekly News*, 2 Jan. 1909; *Bradford Daily Telegraph*, 1 Jan. 1909; *Huddersfield Daily Examiner*, 1 Jan. 1909.

play with revelations about what the *Bolton Evening News* called ‘Very Old Age Pensioners’ involving state doles to civil servants, ambassadors, and ex-ministers ‘on the grounds that they could not otherwise maintain themselves befittingly’.⁹ They cited Lord Cromer’s £900 pension, Sir Henry Drummond Woolf’s £1,700, and put former Conservative ministers on the defensive by revealing that Henry Chaplin and Gerald Balfour received £1,200 and Lord Cross and Lord George Hamilton £2,000. Liberal opinion also disputed the moral assumptions made by their opponents by arguing that ‘so far from being destructive of thrift, we believe that the Act will actually promote it’. This was borne out by Lloyd George’s decision to include a provision allowing a claimant to expunge the disqualification for failure to work by showing he had contributed to any friendly society, provident society, or trade union before the age of sixty.¹⁰ Moreover, the case for self-help had been severely undermined by the growing inadequacy of friendly societies. Never designed to deal with old age, they had been making payments on grounds of sickness and infirmity to people who were simply too old to work. As a result many societies faced insolvency by 1900, but it was virtually impossible for prospective members to know which were safe to join. In any case many members let their membership lapse and lost their money.¹¹ It is also very doubtful whether the state pensions can be fairly described as intrusive by comparison with the private schemes. Whereas a person who qualified for a pension received it as of right without the need to make further claims, members of friendly societies or sick and burial clubs were often subjected to supervision, inquisition, and even withdrawal of benefits if their behaviour fell short of the required standard.¹² As we shall see, one of the features of the state scheme was the opportunity it gave pensioners to lead more independent lives.

II

Speaking in a parliamentary debate on pensions in June 1908 Philip Snowden asked whether a workingman ‘would submit to the inquisition which is prescribed by this Bill for the paltry sum of one shilling a week?’¹³ However, his remarks missed their target. For a generation of men and women unfamiliar with bureaucracy, some of whom were illiterate, it was a natural assumption that the application for an old age pension would present a formidable obstacle. The system operated at four levels. First, claimants obtained forms from their local post office up to four months before reaching seventy. They could fill it up on the

⁹ *Bolton Evening News*, 4 Aug. 1908; *Liverpool Daily Post*, 13 Aug. 1908.

¹⁰ *Liberal Magazine*, Oct. 1908, p. 545; *Times*, 19 June 1908, on the Friendly Societies’ deputation to Lloyd George.

¹¹ William Blackley, ‘National insurance: a cheap, practical and popular means of abolishing poor rates’, *Nineteenth Century*, 4 Nov. 1878, p. 835; London, Public Record Office (PRO) CAB 37/85/96, memorandum on old age pensions, 14 Dec. 1906.

¹² Trevor Griffiths, *The Lancashire working-classes, c. 1880–1930* (Oxford, 2001), pp. 203–9.

¹³ Hansard, House of Commons Debates, 4th series, vol. 190, 24 June 1908, col. 156.

spot and leave it with the postmaster or take it away to complete privately. On 24 September 1908, the day on which forms first became available, the newspapers reported brisk business especially at sub-post offices, some of which had to call for extra copies. At Newcastle-upon-Tyne:

Many of them lost no time in filling up the forms. Some of the applicants had been standing outside the office since before eight o'clock, awaiting the opening of the doors ... a large proportion of the applicants were glad of the assistance which the postmasters are instructed to give to persons who desire their help ... [one clerk commented] 'we do not take any responsibility for the accuracy of the statements, but we have to see that answers are given to all the questions'.¹⁴

At Bolton Post Office where several applicants arrived together, they were shown into the private room of the superintendent and offered chairs. The staff had been summoned and instructed on the need to show kindness and consideration to the 'veterans' especially as many were illiterate and unable to answer the questions quickly: 'No impatience should be shown but the utmost kindness should be extended, for in every case it should be remembered that you are dealing with somebody who has not had the educational facilities that you had.'¹⁵

The forms next went to the pension officers, officials of the Inland Revenue, who considered the details, sought extra information if necessary, and passed them on to the local pension committee with their recommendations.¹⁶ These committees were appointed by county councils and county boroughs and usually divided into territorial sub-committees. Though they enjoyed the option of co-option, most councils seem to have restricted membership to the elected councillors and aldermen.¹⁷ The pension committee made the decision to grant a pension. However, it was open to pension officers to appeal against their decision to the Local Government Board which was the fourth part of the system.

In practice the majority of applicants came into direct contact with only the first of these institutions, a fact that proved to be crucial to the success and popularity of the scheme. Although state pensions were regarded by some as an extension of outdoor poor relief, the politicians and civil servants felt convinced that in order to reach those in real need the scheme must be kept separate from the poor law. Lloyd George told an aggrieved deputation from the Association of Poor Law Unions: 'the Government were most anxious to dissociate the pensions scheme from direct and official connection with Poor Law relief. Pride often prevented

¹⁴ *Newcastle Evening Chronicle*, 24 and 25 Sept. 1908. ¹⁵ *Bolton Evening News*, 24 Sept. 1908.

¹⁶ PRO PIN 3/1, 'Working papers on the Old Age Pensions Act, 1908': John Burns, memorandum to cabinet, 9 Mar. 1908, John Burns, 'Pensions authority', Apr. 1908.

¹⁷ Councils frequently justified their refusal to co-opt by referring to the government's wish to keep the system separate from the poor law: *Manchester City News*, 22 Aug. 1908; *Liverpool Weekly Mercury*, 19 Sept. 1908; *Liverpool Weekly Courier*, 19 Sept. 1908; *Huddersfield Daily Examiner*, 2 Oct. 1908; *Newcastle Evening Chronicle*, 1, 4, and 23 Sept. and 15 Oct. 1908; *Bolton Evening News*, 1 and 4 Sept. 1908; *Bradford Daily Telegraph*, 22 Sept. 1908; *Glasgow Herald*, 4 and 8 Sept. 1908; *Bristol Evening News*, 2 Oct. 1908; *Midland Weekly News*, 19 Sept. 1908.

men who were suffering dire poverty from seeking the charity of the Poor Law.¹⁸ The Post Office proved to be an inspired choice. As early as the 1870s reformers had identified it as an appropriate vehicle for pensions because it already operated the Savings Bank and a small-scale deferred annuities scheme.¹⁹ The existing network of 23,500 sub-post offices endowed the state with an economical means of operating the new policy and an institution familiar to the recipients and wholly respectable because it was used by all members of the community.²⁰ Indeed, the only criticism voiced by the press was that the government had not given the Post Office enough control. According to the *Liverpool Daily Post*, confused old people ‘have need of an interpreter such as can be found at every post office counter’, and if less had been done by pension officers and more by the postal officials ‘who know the poor personally and understand their ways, the public interest would have been better served’.²¹ With this qualification the provincial newspapers became enthusiastic supporters of the policy, refusing to take the moral-political objections raised in parliament seriously. ‘It is a safe assumption that people who reach seventy have not lived riotous lives,’ commented the *Bolton Evening News*, ‘the regulations are drawn with a generous spirit, and if the Act be everywhere administered in a kindred manner we shall have the most made of this great measure of social alleviation’.²²

Although the claim form ran to six pages, applicants were required to complete only two pages.²³ Between September and December 1908 provincial newspapers printed articles not merely publicizing pensions but explaining how to qualify; they invited readers to write to them if in doubt, gave examples of possible complications, and reported on rulings by the Local Government Board on complex cases. The Post Office itself displayed posters designed to explain and encourage applications.²⁴ At this stage the role of the sub-postmaster proved vital. He was

¹⁸ *Times*, 27 June 1908.

¹⁹ J. W. Williams, ‘Old age pensions’, *Westminster Review*, 144 (1895), p. 197; Blackley, ‘National insurance’, pp. 841–2.

²⁰ Pensions were very cheap to administer; in 1911–12 only £65,000 was spent on the local pension committees: *Liberal Magazine*, June 1912, p. 331.

²¹ *Liverpool Daily Post*, 2 Jan. 1909.

²² *Bolton Evening News*, 20 and 22 Aug. 1908.

²³ London, Post Office archives (POST) 30/1879: applicants were required to state full name, home address, occupation, sex, marital status, date, and place of birth. The other questions were: ‘Have you lived in the U.K. for the whole of the last 20 years? Where did you live in that time? How much have you coming in per week in money? What are your other means of subsistence if any? Do you pay rent for the house or lodgings in which you live? Have you previously made a claim for a pension? If so, when, where and with what result? Do you claim that you are now entitled to a pension or will be entitled at a future date (state when)? You will subsequently have to furnish any further particulars which the Pension Officer may require. If my claim is allowed I wish to receive my pension at X Post Office. Signature or mark. Witness signature.’

²⁴ POST 30/2039, file 5, 11 Sept. 1908; *Newcastle Evening Chronicle*, 28 Sept. 1908; *Liverpool Weekly Courier*, 12 Sept. 1908; *Bolton Evening News*, 22 Aug., 9 Oct., and 20 Nov. 1908; *Huddersfield Daily Examiner*, 26 Sept. and 15 Dec. 1908; *Bradford Daily Telegraph*, 22 Aug. 1908; *Bristol Evening News*, 10 Oct. and 19 Dec. 1908; *Midland Weekly News*, 19 Sept. 1908.

deliberately cast as the pensioner's friend. Well in advance instructions went out to the effect that: 'It will be the duty of Postmasters and Sub-postmasters to give all necessary assistance in the filling up of the forms, and they should see that answers are given to all the questions.'²⁵ Nor was their help given simply as a matter of duty or out of benevolence; they had a *material* interest too. Postmasters received remuneration for every pension order they handled just as they did for other categories of their work.²⁶ But in addition they received 1s for every *accepted* claim they handled, in effect giving them a financial incentive to maximize successful applications.²⁷ The importance of this system can hardly be exaggerated. It gave the applicants an expert friend who was often familiar with their personal circumstances and was able to shield them from the more impersonal bureaucratic elements. Pensioners had very limited contact with the other parts of the system. If a pension officer required further information he could visit the applicant; and a dissatisfied applicant was offered the chance to appear before the local pension committee and, if still refused, to appeal to the Local Government Board. Pensioners whose forms had not been dealt with in time for them to qualify as soon as they became seventy were reimbursed for the outstanding payments.²⁸

Of all the obstacles facing the elderly claimants the most immediate was illiteracy. Signatures were required both on the original application and subsequently on encashment of the pensions orders. However, pensioners were permitted to make their mark instead in the presence of a postal clerk and a witness; the postmaster could act as witness even if not personally acquainted with the pensioner. Where a pensioner was too infirm or mentally ill to be able to sign for himself or attend the post office, payment was authorized to an agent a week at a time; to cover longer periods a doctor's signature was required to confirm that the pensioner was unable to attend personally.²⁹ In 1909 22 per cent of all pensions were collected by agents.³⁰

Perhaps the most formidable complication lay in establishing an applicant's age, partly for lack of documentation and partly because many people simply had no idea how old they were. As a result of the civil registration of births since 1837 the younger pensioners could obtain certificates. Failing that, applicants produced certificates of marriage (which indicated that the partners were of 'full age'), their 'christening paper', letters of discharge from the armed forces, documents issued by friendly societies, and family Bibles in which details about

²⁵ POST 68/1844, 15 Sept. 1908, and 30/1879, 25 Aug. 1908, 'Instructions to postmasters'.

²⁶ POST 60/33, 60/34, and 68/1873, 'Scales of remuneration', show that by 1909 a sub-postmaster received a minimum annual payment of £10 plus payments at various rates for the business conducted; for old age pensions work £2 was paid for every 1,000 orders.

²⁷ POST 68/1844, 15 Sept. 1908, and 68/1885, 15 June 1909. ²⁸ POST 30/2479A, file 2.

²⁹ *Midland Weekly News*, 2 Jan. 1909; POST 68/1861, 5 Jan. 1909; 68/1901, 5 Oct. 1909; 30/1879, file 7; 80/2, 6 and 13 July 1908. ³⁰ POST 30/1879, file 11, 7 Jan. 1908; file 22, 20 Feb. 1909.

children were often recorded. All were acceptable.³¹ Some clergymen took great trouble to research the church registers on behalf their parishioners.³² Many applicants showed ingenuity and determination in arguing their point even in the absence of documentary proof of age. An old lady from County Sligo insisted she had been eight when Queen Victoria married Prince Albert in 1840. One woman, claiming to be in her nineties, produced supporting evidence in the shape of her son, a stripling of seventy-two, and the two of them collected their first pensions together.³³

Where other sources failed, the pension officers resorted to the census for 1841 and 1851 to verify age, especially in Scotland and Ireland. This aroused objections on the grounds that householders had given the information in confidence, that people might be tempted to mis-state their age in a future census, and that it imposed extra work on the officials.³⁴ Yet some newspapers advised claimants that a birth certificate was not necessary because the officials would enquire at Somerset House on their behalf. As a result, by December 1909 some 56,000 cases had been referred to the registrar general of which 38,000 had been identified; of these only 2,600 had been found to be ineligible because they were too young.³⁵ But by 1911 access to the census had been restricted to cases involving an appeal to the Local Government Board because of the registrar's general's anxiety to reduce the workload.³⁶ It was, however, accepted that the census had to be employed for difficult cases in Scotland where the 'Disruption' of 1842-4, which led to the breakaway of the Free Church from the Church of Scotland, meant that many people living in the highland and island areas had never appeared in the parochial registers. Consequently the census returns were transferred from London to Edinburgh so that pension officers could resolve cases without going to an appeal.³⁷ During 1910 they conducted at least 1,000 searches each month, and a maximum of 6,600 in November, probably because the imminent abolition of the poor law disqualification had attracted additional applications. By 1913 the 1861 census had also been opened to resolve Scottish cases. Meanwhile in London the local pension committee demanded access to the census for both 1861 and 1871, and pressed the government to collect separate statistics for the elderly.³⁸

By 1913 the number of appeals amounted to just 3.5 per cent of all claims for pensions. By this stage the calculation of an applicant's means, which proved complicated in some cases, constituted the largest single cause of appeals (see Table 1). The pension officers were required to take account of several assets including cash income, the use of property, income from property, maintenance,

³¹ PRO T170/3, 10 Dec. 1909; *Bolton Evening News*, 26 Sept. 1908; *Bristol Evening News*, 19 Dec. 1908.

³² *Bolton Evening News*, 25 Sept. 1908.

³³ *Bradford Daily Telegraph*, 1 Jan. 1909; *Bolton Evening News*, 25 Sept. 1908.

³⁴ Edinburgh, Scottish Record Office (SRO) HH1/1342, 18 Jan. 1910.

³⁵ *Bolton Evening News*, 24 Sept. 1908; PRO T170/3, 10 Dec. 1909.

³⁶ SRO HH1/1342, 26 Sept. 1911.

³⁷ SRO HH1/1342, 24 May and 9 Nov. 1909, 12 Apr. 1911, 27 May 1913.

³⁸ PRO T170/3, 10 Dec. 1909.

Table 1 *Causes of appeals against local pension committee decisions, 1913*

Means	2,284	Age	1,836	Poor relief	363
Residence	62	Nationality	80	Idleness	56
Imprisonment	18	Miscellaneous	33		

Source: Sir Arnold Wilson and G. S. Mackay, *Old age pensions: an historical and critical study* (Oxford, 1941), p. 56.

and other benefits. Assessment of means proved especially difficult in rural Ireland (see below); but rulings from the Local Government Board on the calculation of the means of married couples and of net income on heritable property gradually resolved most difficulties.³⁹ The requirements on nationality and residence caused few problems for those born in the United Kingdom who had lived in Britain or the Dominions. Temporary absences did not disqualify. In doubtful cases applicants were required to name two referees willing to testify that they had lived in Britain for the previous twenty years; those not born in Britain had to produce a certificate of naturalization.⁴⁰ Once qualified, the pensioner was issued with a book of pension orders for six months at a time, cashable on Fridays a week in advance. They were made to resemble postal orders except that they bore a date, were printed in different colours according to value, and remained valid for three months.

III

Contemporary impressions that the scheme was implemented in a liberal spirit are corroborated by the high success rate enjoyed by applicants. During the prolonged planning stage Asquith's Treasury advisers had pronounced themselves confident that the number of pensioners would not exceed half a million and cost £6–7 million, though their final estimate rose to 572,000.⁴¹ Yet, these figures were comfortably exceeded from the start (see Table 2). Reports from the northern towns during the autumn of 1908 heralded the trend. In Carlisle, for example, the committee had granted pensions to 104 out of 118 claimants by early November. By January Warrington had approved 450 of 521, Widnes 180 of 200, Huddersfield 1,096 of 1,146 and Bradford 3,550 of 3,700 applications.⁴² But the severe poverty prevailing in many rural areas also produced high success rates; in Gloucestershire, for example, Stroud Rural District accepted 696 out of 742 claims and Stroud Urban District 153 out of 171.⁴³ Nationally the situation at the start of January 1909 was that 490,000 of the 690,000 claims had been approved; but only 9,195 had been rejected. Some 105,000 were still under consideration

³⁹ SRO HH1/1341, 11 Dec. 1908.

⁴⁰ *Newcastle Evening Chronicle*, 28 Sept. 1908.

⁴¹ PRO PIN 3/1, 'Working Papers on the Old Age Pensions Act 1908', pp. 2–15, 63–7, 112.

⁴² *Newcastle Evening Chronicle*, 6 Nov. 1908; *Liverpool Weekly Courier*, 2 Jan. 1909; *Huddersfield Daily Examiner*, 1 Jan. 1909; *Bradford Daily Telegraph*, 1 Jan. 1909.

⁴³ *Bristol Evening News*, 1 Jan. 1909.

Table 2 *Old age pensions, 1909–1913*

	Total	Cost (in £million)
1909–10	647,497	8.6
1910–11	699,352	9.67
1911–12	907,461	11.3
1912–13	942,160	12.41
1913–14	967,921	12.53

Sources: 56th and 57th Annual Reports of the postmaster general, 1910 and 1911; Scottish Record Office HH1/1345, 11 June 1913; Sir Arnold Wilson and G. S. MacKay, *Old age pensions: an historical and critical study* (Oxford, 1941), p. 55; *Liberal Magazine*, Apr. 1910, p. 167, and June 1912, p. 331.

while work had not begun on a further 43,000 even though the Inland Revenue had cancelled all leave for its officers from October.⁴⁴ By February the total approved reached 596,000 and by December 647,000.

Five factors may be adduced to explain why the number of pensioners exceeded the estimates of the civil servants so greatly. The first involves the attitude adopted by the poor law boards.⁴⁵ Many guardians were only too conscious that they would disqualify people from the pension in January 1909 by granting poor relief, and, moreover, had an obvious interest in reducing the numbers supported on the local rates. They therefore sought ways of helping without incurring the penalty. At Wolverhampton the clerk to the guardians pointed out that *loans* did not count as poor relief, an option sometimes adopted. At Prestwich the relieving officers advised the elderly to approach the Charity Organization Society to tide them over to the end of the year; and in Lincolnshire funds were raised privately to keep them off the rates until they qualified for pensions.⁴⁶ From London John Burns reported to Asquith: 'I gather from Relieving Officers that a good number of aged poor who, in the absence of pensions must have become chargeable to the Poor Law, have kept themselves off and thus with some effort have qualified for pensions.'⁴⁷

A second explanation is that the local pension committees, who made most of the decisions, were inclined to generosity. An example from Carlisle suggests how this worked. The local committee received a recommendation from the pension officer to refuse the claim of a woman whose husband had received poor relief;

⁴⁴ *Bristol Evening News*, 1 Jan. 1909; *Huddersfield Daily Examiner*, 1 Sept. 1908.

⁴⁵ In October 1908 the Local Government Board reminded poor law boards of the need to keep pension officers informed about people over seventy who were receiving poor relief: *Newcastle Evening Chronicle*, 12 Oct. 1908.

⁴⁶ *Midland Weekly News*, 19 Sept. 1908; *Manchester City News*, 19 Sept. 1908; *Bolton Evening News*, 26 Sept. 1908; *Newcastle Evening Chronicle*, 23 Sept. 1908.

⁴⁷ John Burns to Asquith (copy), 4 Jan. 1909, British Library (BL) Burns papers 46282.

but they decided to award the pension and leave it to the officer to appeal to the Local Government Board if he wished.⁴⁸ This approach attracted praise rather than criticism. A Liverpool newspaper noted that the committee 'have not applied the Pensions Act without sympathy ... the committee have not erred on the side of a harsh interpretation of the law'.⁴⁹ Though appointed by local authorities, the pension committees were not local authority committees in the normal sense for they did not spend ratepayers' money. The discussions held in the autumn to establish the local pension committees revealed a general determination to exclude co-opted members and confine the work to their own councillors. Manchester, for example, decided to include in each of the fifteen pension sub-committees the councillors elected for the wards under their jurisdiction. When one councillor at Bradford suggested that councillors should *not* be responsible for the districts they themselves represented, he was promptly squashed by his colleagues.⁵⁰ One concludes from these discussions that councillors felt keen to retain control of the new patronage conferred by the Pensions Act, and were consequently predisposed to give their constituents the benefit of the doubt. This is why some politicians accused the government of creating a new form of corruption. Walter Long hoped that voters would not be 'bribed by such imperfect schemes'; and after his defeat in the election of January 1910 Sir Arthur Griffith-Boscawen complained: 'they had a system adopted comparable only to the most corrupt of Tammany Hall in the state of New York. [Pensions] had been used by the party in power as a huge party bribe.'⁵¹ What Griffith-Boscawen overlooked was that, though nationally the Liberals gained credit for pensions, at local level his own party members became equally implicated in the scheme.

We have already noted the role of post office employees in helping to maximize successful applications for pensions. In addition, evidence in the Post Office archives in connection with *irregular* payments suggests that some went further than this.⁵² Sub-postmasters were frequently warned against payments made more than three months after the date printed on the orders; clerks were supposed

⁴⁸ *Newcastle Evening Chronicle*, 6 Nov. 1908. Subsequently the Local Government Board ruled that though a husband would be disqualified if his wife and dependants received poor relief, a wife would not be disqualified if her husband did so: *Newcastle Evening Chronicle*, 12 Dec. 1908.

⁴⁹ *Liverpool Weekly Courier*, 2 Jan. 1909.

⁵⁰ *Manchester City News*, 12 Sept. 1908; *Bradford Daily Telegraph*, 22 Sept. 1908. An interesting debate occurred in Liverpool where the Irish representatives proposed that the pension sub-committees should coincide exactly with the parliamentary constituencies and municipal wards. This was rejected by the majority which decided to establish only five sub-committees, thereby making it difficult for the Irish to control any of them and thus gain credit for protecting their community interests: *Liverpool Weekly Courier*, 19 Sept. 1908.

⁵¹ *Bolton Evening News*, 4 Aug. 1908; *Liberal Magazine*, Mar. 1910, p. 105.

⁵² Pension orders were subjected to scrutiny to identify irregular payments. In 1912 twenty extra clerks were transferred to Edinburgh to assist with this, where they examined 92,522 orders in six days: POST 30/2210A. Though money obtained by fraud could in principle, be recovered, this was the duty of Customs and Excise not the Post Office and it is doubtful whether much was done: POST 30/2679A, file 1.

to write 'out-of-date' on these and initial them. Such cases probably arose after the death of a pensioner left a book full of orders in the hands of his relatives. Though relatives were allowed to cash orders up to the date of death, it seems clear that they often managed to extend the period.⁵³ Also, thefts of pensions books led to the impersonation of pensioners and agents. Clerks were therefore warned repeatedly against making payments to representatives unless the certificate on the back of the order had been properly completed, and against accepting orders unless the pensioner's mark had been properly attested by the name and address of a witness. Another loophole arose when a pensioner moved and transferred to a different post office. In such cases a new book was issued, but sometimes the old one remained in use when it should have been cancelled and the stoppage recorded.⁵⁴ All these irregularities were the subject of instructions issued continually from 1911 to 1914.⁵⁵ As the clerks must have been familiar with the system by this time, it seems unlikely that these occurred merely through inattention or misunderstanding on their part. It suggests a degree of collusion between the pensioners' relatives and the sub-postmasters who may have regarded a book of unused orders as a legitimate, if not strictly valid, means of helping needy families.

A further dimension to the inflation of the number of pensioners was Ireland. During the debates in 1908 Lord Lansdowne had warned that lax administration in Ireland, owing partly to the absence of reliable evidence on birth dates, would result in profligate expenditure there. To some extent the evidence appears to corroborate his claims. Registration of births had not begun until 1865 and the first official report on the Act in Ireland admitted that many applicants had no proof of age: 'In such cases we have to be guided to some extent by the reports of the Pension Officers or of our own inspectors after seeing the claimants. On the whole we believe the result has been that more borderline cases have been given the benefit of the doubt than have been excluded.'⁵⁶ Additionally, assessment of the means of claimants in the south and west proved complicated because rent was a poor guide to the value of smallholdings and it was difficult to obtain a cash value for produce and stock. Confusion also arose because elderly people sometimes left their names in the rent books although they had handed over the land to their sons in return for maintenance which was not precisely defined. The officials believed that after 1908 solicitors began amending rate and rent books to ensure that people were not rendered ineligible for the pension.⁵⁷

Their belief that some unqualified people thus slipped into the scheme appears to be borne out by the figures which show that while England and Wales had eighteen pensioners per thousand population and Scotland twenty, Ireland had

⁵³ POST 30/1885A, files 1 and 4.

⁵⁴ POST 30/1885A, file 2.

⁵⁵ For examples see: POST 68/2057, 9 July 1912, /2071, 15 Oct. 1912, /2119, 2 Sept. 1913, /2112, 15 July 1913; POST 30/22679A, file 1.

⁵⁶ Cd. 4810, 37th Annual Report of the Local Government Board for Ireland, 31 Mar. 1909, p. xiii.

⁵⁷ *Ibid.*, pp. xiii–xiv.

forty-six.⁵⁸ However, prolonged emigration of young people had left Ireland with a disproportionately aged population. On the other hand, demography may not offer a complete explanation. The officials' belief that the system was being abused is underlined by the fact that of the 21,059 appeals made in the year to March 1910 17,265 were lodged by them and only 3,794 by claimants. Of the 18,449 appeals dealt with 12,670 involved age and 3,875 means. Since an unsuccessful applicant could reapply after four months, some cases were considered several times a year, often on the basis that their means had changed.⁵⁹ Increasingly small farmers made over their holdings to sons when they approached seventy; but the officials felt reluctant to accept all these transfers as bona fide. The fact that the number of pensioners in Ireland fell by 2,000 between 1912 and 1913, in the context of an increase of 25,000 for the United Kingdom as a whole, indicates that they found scope for tightening up.⁶⁰ However, in several cases where pensions had been withdrawn owing to reassessment of means, the courts ruled in favour of the claimants.⁶¹ Consequently, some who had received a pension on the basis of erroneous information continued to receive it.

Finally, it is obvious that over time the Pensions Act became less restrictive. The disqualification for those receiving poor relief during 1908 had always been envisaged as temporary, pending the report of the Royal Commission on the Poor Laws.⁶² When it ended in December 1910 about 160,000 people were expected to transfer from parochial relief to pensions. The new Act of 1911 also modified the rules for calculating means in ways advantageous to applicants. For example, the value of furniture and personal effects under £50 was ignored, and in estimating the value of property the first £25 was excluded and the next £357 to be taken at 5 per cent.⁶³ Disqualification for terms of imprisonment was shortened from ten years to two if the sentence was not more than six weeks. The residence requirements were also modified so that residence for twelve out of the preceding twenty years would suffice. Finally, a woman was deemed to have met the nationality requirement if she could show that she would have satisfied it but for her marriage to an alien, or if the alien was dead, the marriage had been dissolved, or if he had deserted her or been separated from her.⁶⁴

IV

Any attempt to assess working-class experience of state pensions involves several distinct criteria: the treatment of pensioners and their immediate reactions, their view of the material value of the pension, its effect on their conception of the state, the implications for their status especially in relation to the poor law, and finally

⁵⁸ Sir Arnold Wilson and G. S. MacKay, *Old age pensions: an historical and critical study* (Oxford, 1941), p. 55.

⁵⁹ See Cd. 5319, 38th Annual Report of the Local Government Board for Ireland, 1910.

⁶⁰ SRO HH1/1345, draft reply to Lord Balfour's question, 11 June 1913.

⁶¹ Cd. 5319, 38th Annual Report of the Local Government Board for Ireland, 1910, pp. xii–xiii.

⁶² POST 68/1957, 4 Oct. 1910. ⁶³ Wilson, *Old age pensions*, p. 51. ⁶⁴ *Ibid.*, p. 49.

the political ramifications. Some fascinating insights into Edwardian attitudes are offered by the detailed reports in provincial newspapers. Preparations for what they dubbed 'Pension Day' on 1 January 1909 clearly aroused high expectations. The Post Office began issuing pension books from 10 December onwards and arranged for plentiful supplies of silver, while the manufacturers of patent medicines exploited popular hopes by offering a sure means of attaining seventy.⁶⁵ January the 1st was heralded in multiple headlines: 'Pension Day. Happy Veterans. Nation's Honour Redeemed. Glorious New Year Day. Crowns For Frosted Heads'.⁶⁶ Crowds gathered outside urban post offices and photographs were taken of the first pensioners; in smaller places flags were raised, bonfires lit, and town criers announced the event. Some of the new pensioners arrived before opening time at 8 o'clock accompanied by friends or relations, especially if they required help in signing or witnessing their mark. At Huddersfield, where the Post Office opened at 7 a.m., 'women especially came in small groups and some stopped outside for some minutes talking over matters and deciding how to go about the business'.⁶⁷ Reporters immediately noticed how carefully the pension books were handled; one described 'the very clean but tattered white aprons in which the treasured coupon book was kept spotless from rain and mud'. Women invariably wrapped them in shawls, aprons, or handkerchiefs, while the men used paper.⁶⁸ The unwrapping of these parcels at the counter slowed things down, but the recipients carefully rewrapped them and placed them in bags or pockets before leaving. The thoughtful treatment within post offices also occasioned some comment. In Liverpool, for example, the head postmaster sent extra assistants to sub-post offices in Scotland Road and Everton so that elderly people would not be kept waiting, while in the busy main Post Office, 'in not a few cases the pensioner had been considerably piloted by a police constable and stationed at the main door of the office'.⁶⁹ At Bradford's main Post Office the clerks removed the wire mesh around the counters to facilitate transactions for pensioners.⁷⁰ Not surprisingly the pensioners soon overcame any trepidation that they may have felt, even those who were unable to sign their names: 'Schooling in my day wasn't like it is now', declared one old lady cheerfully making her cross.⁷¹ Sadly, the excitement proved too much for some people who suffered heart attacks and died either in the post office or soon after leaving.⁷²

Pension Day also attracted a number of curious non-pensioners who gathered to witness the event perhaps partly because they felt far from convinced that the money would really be paid. At this remove it is easy to overlook the impact

⁶⁵ See advertisements for 'Mother Seigel's Syrup' and 'Zam-Buk', *Edinburgh Evening News*, 2 July 1908; *Newcastle Evening Chronicle*, 1 Jan. 1909; *Bolton Evening News*, 1 Jan. 1909.

⁶⁶ *Liverpool Daily Post*, 2 Jan. 1909.

⁶⁷ *Huddersfield Daily Examiner*, 1 Jan. 1909; *Bolton Evening News*, 2 Jan. 1909.

⁶⁸ *Liverpool Daily Post*, 2 Jan. 1909; *Sheffield Weekly Independent*, 9 Jan. 1909; *Huddersfield Daily Examiner*, 2 Jan. 1909.

⁶⁹ *Liverpool Weekly Courier*, 2 Jan. 1909.

⁷⁰ *Bradford Daily Telegraph*, 1 Jan. 1909.

⁷¹ *Huddersfield Daily Examiner*, 1 Jan. 1909.

⁷² See reports from across the country in *Bolton Evening News*, 2 Jan. 1909.

that pensions had on the perceptions of a generation who had little conception of the benevolent modern state. As men and women left post offices they counted and recounted the few shillings in their hands as if unable to believe it. At Brighouse ‘some looked at it almost in astonishment, slowly counted it to see that the amount was right, and then quietly left the office, their faces suffused with smiles’. A Sheffield newspaper reported: ‘The vast majority ... would not believe until the money was handed over to them that the Government had made such a generous provision for their old days.’⁷³ One perplexed old lady wondered where the money was coming from; another enquired anxiously ‘whether it was likely to last’; and several sceptical Yorkshiremen insisted ‘it would only last for a week or two, it was too good to be true’.⁷⁴ Such concerns made an immediate impact on Edwardian politics. But they also point to a more profound change in perceptions of the British state as an all-powerful but benevolent force with, for all practical purposes, unending resources at its command. If the impossible could be achieved in respect of pensions, then other claims about state intervention inevitably began to appear less utopian than they once seemed.

How much was the new pension worth to its recipients? We have two well-known accounts from Robert Roberts and Flora Thompson. Referring to urban Salford Roberts wrote: ‘Even these small doles meant life itself for many among the elderly poor. Old folk, my mother said, spending their allowance at the shop, “would bless the name of Lloyd George as if he were a saint from heaven”.’ Describing her village on the Oxfordshire–Northamptonshire borders Thompson claimed:

They were relieved of anxiety. They were suddenly rich. Independent for life! At first when they went to the Post Office to draw it, tears of gratitude would run down the cheeks of some, and they would say as they picked up their money, ‘God bless that Lord George! ... and God bless *you*, miss!’ and there were flowers from their gardens and apples from their trees for the girl who merely handed them the money.⁷⁵

Though historians are rightly sceptical about such accounts, written years after the event, especially by Roberts whose work reflected political beliefs acquired later in life, the language used in them, and the sentiments recorded are strongly represented in the contemporary reports. The pensions were frequently described as a ‘God-Send’; at Liverpool’s Victoria Street Post Office: ‘“Thank you” and “God bless you” were the ordinary forms of thanks tendered to the clerks at the counter’; and even in London grateful recipients ‘offered presents to the sympathetic and hard-working post office officials’.⁷⁶ One old Yorkshireman called

⁷³ *Huddersfield Daily Examiner*, 1 Jan. 1909; *Sheffield Weekly Independent*, 9 Jan. 1909.

⁷⁴ *Huddersfield Daily Examiner*, 1 and 2 Jan. 1909.

⁷⁵ Robert Roberts, *The classic slum* (Manchester, 1971), p. 84; Flora Thompson, *Lark rise to Candleford* (London, 1945), pp. 96–7.

⁷⁶ *Liverpool Daily Post*, 2 Jan. 1909; *Bolton Evening News*, 2 Jan. 1909; *Huddersfield Daily Examiner*, 1 Jan. 1909.

excitedly to his friend: “‘Sithee, it’s i’ my hand! Five shillin! I niver thowt Aw should get it, but it’s here!’”, tears of joy rolling down the old man’s face meanwhile.⁷⁷

It is, of course, very easy to undervalue the meagre sums collected by pensioners.⁷⁸ By 1912 93.6 per cent of all pensioners enjoyed the full 5s which, at Edwardian prices, bought a considerable quantity of cheap food. In Bristol the evening newspaper ran a competition to draw up a budget on the best way of spending 5s to cover food and rent.⁷⁹ For a single person with nothing other than 5s life would still have been a desperate struggle, though easier than life on the 2s 6d usually granted in outdoor relief. But for a couple, 10s represented a more realistic income at a time when families of parents and children commonly maintained themselves on 20s. After visiting markets and shops in London John Burns reported: ‘the general view was that the 5/- for one was a boon, but where a couple received the joint pension it meant a great deal to the honest and provident poor’.⁸⁰ But for most people the state pension *supplemented* an existing income. A pensioner might enjoy an income of up to 8s and receive 5s as a pension, giving him a more than adequate 13s in all; by the same token a pension of 2s, which may seem paltry, was paid to someone who already had 10–11s. Pensioners’ strategies are reflected in a multitude of contemporary examples. One seventy-two-year-old Londoner with 6s weekly was asked whether he could manage with the extra 5s: ‘Yes, nicely’, he replied. In Bolton one lady had no income of her own but was accommodated by one son and given 2s 6d by another son ‘so that the 5/- pension will make her feel passing rich’. A workingman was advised that his elderly mother, who had a cottage worth 4s in rent and received from him maintenance valued at 5s, would be rated at 9s and thus granted 4s pension.⁸¹ Though we know little about pensioners’ expenditure patterns, they clearly enjoyed some choice about the disposal of their income, as is suggested by the action of an elderly Sheffield dog-fancier who, on collecting his 4s, crossed immediately to another counter to spend 3s 6d to buy a licence for his dog.⁸² Such cases suggest the need to modify the assumption that

⁷⁷ *Huddersfield Daily Examiner*, 2 Jan. 1909.

⁷⁸ But there are indications that, at the time, trade unions regarded 5s as an appropriate payment. In ‘old age pensions’, *Nineteenth Century*, 40, Sept. 1906, p. 377, Thomas Burt referred to payments of £60,000 by the Northumberland and Durham miners in 1905 to 4,591 men, an average of £12 a head per year or 5s a week.

⁷⁹ *Bristol Evening News*, 10 Oct. 1908. The winning entry listed the following: rent of one room – 1s 3d; coal, oil, matches – 8½d; ½ pound cheese at 7d – 3½d; ½ pound bacon at 7d – 3½d; ¼ pound tea at 1s 2d – 3½d; ½ pound sugar at 2d – 3d; 1 bar soap at 2d – 2d; 1 tin milk at 2d – 2d; ¾ pound bread daily at 1¼d – 6¼d; meat (1 pound butcher’s cuttings at 4d) – 4d; packet crushed oats at 1d – 1d; 2½ pounds potatoes at 10 pounds for 5d – 1¼d; salt, pepper, vinegar, mustard at ¾d – ¾d; fish (bloaters or kippers) 2 for 1½d – 1½d; mixed vegetables – 1½d; ¼ pound dripping at 6d for 1 pound – 1½d; sundries (cotton, pins, needles) – 1d.

⁸⁰ John Burns to H. H. Asquith (copy), 4 Jan. 1909, BL Burns papers 46282.

⁸¹ *Bolton Evening News*, 24 and 26 Sept. and 20 Nov. 1908.

⁸² *Sheffield Weekly Independent*, 9 Jan. 1909.

pensions applied only to the *very* poor. By 1914 no less than three-fifths of the entire population over seventy received them, making the scheme a much bigger step towards universal provision than has usually been recognized.⁸³ Another indication of the diversity amongst pensioners is suggested by wartime experience when a number of them returned to normal work and stopped drawing pensions for a time. The rates were also increased in 1916, 1917, and 1919 to reflect the rising cost of food and rent.⁸⁴

The 1908 scheme differed too obviously from existing methods of treating the elderly to be regarded as another form of control from above. At the outset observers noticed that pensioners ‘showed none of the cringing manner often exhibited by recipients of outdoor relief, but, while respectful, seemed rather imbued with the idea that they were entitled to the pension by right’.⁸⁵ Moreover, the number of pensioners soon became too large to incorporate none but the wholly respectable. Some people evidently gave way to drink soon after acquiring their pension, but this did not render them liable to loss of pension unless they were convicted and detained under the Inebriates Act.⁸⁶ The extent to which the reform fostered a new freedom for the elderly becomes clear from a consideration of the implications of pensions for the poor law system. During the autumn of 1908 poor law boards and local pension committees made it clear that they resented having to deny pensions to elderly paupers, and they urged the Local Government Board to amend the scheme to allow them the *choice* of a transfer from the poor law to pensions.⁸⁷ Guardians increasingly argued that it would be unfair to keep seventy-year-olds on outdoor relief, which averaged only 2s 6d a week, when they were now *morally* entitled to 5s. One Prestwich guardian ‘did not like to think of any old person having to exist on less than 5/- per week’.⁸⁸ Some boards decided to raise outdoor relief: ‘where 5/- ... would remove a person from the border of starvation to reasonably comfortable living it is not waste but justice to make the increase’.⁸⁹ In effect the state pension was setting a new standard of maintenance for the poor.

The effect of these debates, combined with the sympathetic press reaction and the political parties’ commitment to extending the scheme was to make state maintenance of the elderly a matter of consensus not controversy by 1914. As three-fifths of all those aged over seventy had become pensioners they ceased to

⁸³ See Macnicol and Blaikie, ‘Politics of retirement’, pp. 26–7; this is why during the war it was argued that the pension ought to be extended to all over seventy, as a mark of citizenship, regardless of need or class: Sir Thomas Oliver, Report, National Conference on Old Age Pensions, July 1916, pp. 1–2.

⁸⁴ In 1916 local committees were allowed to grant an extra 2s 6d which they awarded to 511,000 out of the 947,000 pensioners. In August 1917 all pensions were increased by 2s 6d. The maximum pension was raised in 1919 to 10s a head for those whose income was up to £26 5s a year: Wilson, *Old age pensions*, pp. 58–9, 72.

⁸⁵ *Huddersfield Daily Examiner*, 1 Jan. 1909.

⁸⁶ *Bolton Evening News*, 14 Jan. 1909.

⁸⁷ *Manchester City News*, 27 June and 11 July 1908; *Newcastle Evening Chronicle*, 25 Dec. 1908.

⁸⁸ *Manchester City News*, 19 Sept. and 31 Oct. 1908.

⁸⁹ *Bolton Evening News*, 20 Aug. 1908; *Bristol Evening News*, 19 Sept. 1908.

be regarded as a marginal element in society, even though some had been paupers until quite recently. For people over seventy outdoor relief largely disappeared, falling from 168,000 to 8,500 by 1913. For obvious reasons the numbers receiving indoor relief proved more resilient, falling from 61,000 in 1906 to 49,000 by 1913.⁹⁰ Enquiries made by Treasury officials in 1908 to poor law unions at Cirencester, Evesham, Wolverhampton, Walsall, and Bristol revealed that the officials expected only 5 or 6 per cent of inmates over seventy to be capable of surviving outside the workhouse on a pension.⁹¹ Many were physically incapable, mentally defective, or alcoholics. However, not all inmates were prepared to accept this; women especially argued that they would be able to supplement the pension by sewing, nursing, repairing boots, and making vegetable nets; and in 1910 medical officers in Scotland estimated that as many as 870 out of 3,110 inmates would be able to support themselves independently.⁹² Nationally indoor relief had fallen by almost a fifth among the elderly by 1913. These figures conceal the fact that some people moved in and out of poor law institutions during this period. Since the law expressly allowed guardians to provide medical relief, pensioners could continue to draw their state benefits while in an infirmary or hospital, a situation which provoked criticism from politicians who felt that pensioners should not be maintained on the rates.⁹³ Such critics were not appeased by the news that the authorities were entitled to recover the costs.⁹⁴

On the other hand, some poor law inspectors and medical officers complained because they believed that *more* elderly people ought to return to institutional care. They were well aware that thousands of pensioners who lived alone and had neither friends nor relatives to look after them were reluctant to enter poor law infirmaries from a mixture of motives: dislike of doctors, embarrassment suffered by the incontinent when living in an institution, and fear of losing the pension altogether if confined for a lengthy period. In 1913 McKinnon Wood, the secretary of state for Scotland, reported that 2,166 pensioners had felt obliged to give up their pensions and obtain parochial relief instead.⁹⁵ However, many elderly people maintained their independence in the face of censure from above. *The Times* reported the case of two ladies in Battersea who lived together on their joint 10s pension but eventually became very neglected and died. The coroner took it upon himself to say that such people would be better off in an infirmary and that pensions should not be granted without supervision.⁹⁶ In a similar spirit some inspectors criticized the 1908 Act for allowing responsibility for pensioners to end with the decision of the pension committee; as a result, unsupervised pensioners

⁹⁰ Cd. 7015, *Old Age Pensions and Aged Pauperism*, 1913.

⁹¹ PRO PIN 3/1, memorandum on the probable effects of old age pensions on the administration of the poor law by E. B. Wethered, 12 June 1908.

⁹² *Ibid.*; SRO HH1/1343, memorandum, 15 Jan. 1910.

⁹³ POST 30/1879, file 17, 28 Sept. 1910. ⁹⁴ SRO HH1/1345, memorandum, 15 Nov. 1911.

⁹⁵ SRO HH1/1344.

⁹⁶ *Times*, 17 Jan. 1914.

often failed to feed and clothe themselves properly or to keep themselves and their homes clean. They wanted the committees to keep them informed about any people living alone and potentially in need of supervision, and some advocated taking compulsory powers to remove them to parish homes or hospitals on the authority of a doctor: 'there have been many instances of drunken and troublesome cases turning up soon after drawing their pensions and demanding admission to the Poor House, while there have also been cases in which the pensioners have allowed themselves to become verminous and to form a source of annoyance, if not danger, to their neighbours'.⁹⁷ The frustration felt by the professionals comes across vividly in a complaint about an elderly woman in Ayr who had become a drunkard:

The Pensioner ... was at one time in receipt of parochial relief and then I had control over her, but now when I speak to her about her offensive habits she only laughs at me as she is fully aware that her pension cannot be interfered with as long as she keeps out of a Police Office.⁹⁸

In the face of such pressure many elderly people clearly appreciated the measure of independence and freedom from officials that they had acquired through their pension. Though they entered hospital from time to time, they took care to retain their pension even though some politicians and officials regarded this as an abuse of the system. According to McKinnon Wood, pension officers often notified the inspectors informally about people requiring supervision and some tried to keep an eye on them. But, significantly, he stopped short of granting them any formal powers, for such an infringement of pensioners' newly won freedom would no doubt have been politically unacceptable.

Even those pensioners who did feel obliged to enter the workhouse found a subtle alteration in their status, for during their stay the authorities were permitted to reimburse themselves for the costs of maintenance. As they paid for their care, pensioners in this position strictly ceased to be the objects of charity. The institutions found this troublesome because the person appointed to collect pensions on behalf of inmates often had to visit widely scattered post offices and do so twice weekly, first to obtain the necessary form and again to cash the order.⁹⁹ Requests by poor law boards to be allowed access to the money in respect of unsigned orders were flatly refused.¹⁰⁰ However, if orders had not been cashed before a person left the institution, the authorities were unable to obtain costs. Some pensioners proved un-cooperative, refusing to sign the orders, either because they were incapable or because they stubbornly refused to hand over what they saw as their money. In effect, they were asserting their right to an independent income.

⁹⁷ SRO HH1/1344.

⁹⁹ POST 30/1885A, file 12, 21 Sept. 1911.

⁹⁸ *Ibid.*

¹⁰⁰ POST 30/1885A, file 13, 11 Mar. 1912.

V

Such resolute behaviour suggests that pensions had party political implications. Since 1898 pressure for a state scheme had been exerted by the National Committee of Organized Labour for the Promotion of Old Age Pensions, the Women's Co-operative Guild, and the Labour Representation Committee.¹⁰¹ The 1908 scheme met their demands in so far as it was non-contributory, included women, and was separate from the poor law. Both the Women's Co-operative Guild and the Labour party backed the Bill though they advocated a lower pensionable age, amendment of the sliding scales, and abolition of the poor law disqualification.¹⁰² The latter was dropped in 1911 and Lloyd George agreed to pay the full pension to married couples immediately. However, the waspish comments by Philip Snowden suggest that the Liberals' rivals, recognizing that the state pension scheme had major electoral implications, feared being outflanked on this issue. It broke with traditional practice in that the recipients were not disqualified as parliamentary voters. By 1914 the number of pensioners had reached 967,000, though the direct electoral impact was reduced by the fact that only 37.5 per cent of them were men. Not that female pensioners lacked political awareness. One Bolton lady had been delighted to be able to abandon work as a washerwoman just as the pension arrived: 'she vows she will get somebody to vote for Taylor [the Liberal candidate] as she has not, of course, a vote herself'.¹⁰³ But beyond the existing electors many others had an interest including non-voting paupers who qualified as voters after becoming pensioners, voters in their late sixties now contemplating acquiring the pension, and the near-relations of current and potential pensioners. Naturally the Liberals made great play with the policy especially in the closely fought contests of 1910. Though the *Liberal Magazine* piously noted 'it is not desirable that party politics should be mixed up with the administration and working of the [Pensions] Act', it encouraged Liberals to assist the elderly in making claims. In the constituencies Liberal agents offered their services in completing the forms, equipped members with explanatory leaflets, and organized celebrations for Pension Day. In the townships near Huddersfield one pensioner was reported saying 'he was being paid for being a Liberal' and 'one well-seasoned body was heard ... to call down blessings on Lloyd George's head'.¹⁰⁴

Liberal tactics would have had less purchase if the Conservatives and Unionists had not handled the issue so ineptly. Embarrassingly for them, pensions had been advocated by Joseph Chamberlain, and more recently his son, Austen, had

¹⁰¹ Women's Co-operative Guild, Annual Report 1899–1900; see correspondence in Labour party archives, LP/PA/07/1/270–1, 273–5, 278–9, and Labour party Annual Conference Reports 1904, 1906, 1907, 1908.

¹⁰² Hansard, House of Commons Debates, 4th series, vol. 190, 16 June 1908, cols. 756–8, 807–12; Women's Co-operative Guild Annual Report, 1908, p. 23.

¹⁰³ *Bolton Evening News*, 20 Nov. 1912.

¹⁰⁴ *Liberal Magazine*, Oct. 1908, p. 544; *Bolton Evening News*, 25 Sept. 1908; *Huddersfield Daily Examiner*, 2 Jan. 1909.

claimed they could be financed by means of tariffs. Some Conservatives frankly acknowledged that in 1895 many of their candidates had been elected in rural seats partly on the strength of promises to introduce pensions, and in 1898 120 members petitioned Salisbury to fulfil their pledges.¹⁰⁵ However, during ten years in power they had failed to legislate. Faced with the 1908 Bill, Conservatives seemed afraid to oppose but unwilling to support it. In the second reading division forty-two Conservatives voted for the Bill, twenty-nine against, and ninety-one abstained. Right up to 1914 leading opposition figures disagreed publicly, some claiming that pensions was their idea, while others complained about the moral effects of pensions, or deplored the extravagance involved; such remarks seemed to indicate the need to extract contributions.¹⁰⁶

Pensions also became entangled with the constitutional controversy. In 1908 Opposition peers reluctantly accepted the Pensions Bill, partly because the government deemed it *financial* legislation. This strengthened their determination to reject Lloyd George's controversial budget next year which appeared to them part of a continuing strategy to circumvent the rights of the upper house. In these circumstances the Liberals unhesitatingly exploited the pensions issue when they were forced into an early general election in January 1910: 'Remember, there are many today in Bermondsey who are thankfully enjoying an Old-Age pension granted to them free from the taint of pauperism by the Liberals! So we need support for the budget to pay for more Old-Age Pensions!'¹⁰⁷ In this way they managed to express the otherwise abstract constitutional argument about the peers' veto in a tangible and material form. All three parties endeavoured to claim credit for pensions, and 75 per cent of Liberals, 82 per cent of Labour candidates, and 76 per cent of Conservatives mentioned it in their propaganda.¹⁰⁸ However, the Conservatives suffered regular heckling on account of their earlier failure and because of doubts over their readiness to finance pensions. The postmaster general, Sidney Buxton, fanned the flames by issuing an Instruction designed to enable sub-postmasters to reassure anxious pensioners that their payments would continue for all time unless parliament repealed the legislation.¹⁰⁹ This obliged A. J. Balfour to devote much of his campaign to refuting accusations that a Tory government would refuse to fund old age pensions. However, he was hampered by his own colleagues. In a speech at Liverpool Lord Lansdowne unwisely referred to 'those who are at this moment entitled to old age pensions', which invited Liberals to enquire whether this meant that his party would withdraw pensions or require contributions if returned to office.¹¹⁰ Privately Lansdowne

¹⁰⁵ C. A. Whitmore, 'Is the Unionist party committed to old-age pensions?', *National Review*, 33 July 1899, pp. 709, 713–15.

¹⁰⁶ See *Liberal Magazine*, July 1908, p. 357; Nov. 1909, pp. 648–52, 696, 731, 751; Jan. 1913, p. 772.

¹⁰⁷ *Southwark and Bermondsey Recorder*, 22 Oct. 1909.

¹⁰⁸ Neal Blewett, *The peers, the parties and the people* (London, 1972), pp. 317, 323–4.

¹⁰⁹ POST 68/1915, 4 Jan. 1910.

¹¹⁰ *Bolton Evening News*, 14 Jan. 1910; *Liberal Magazine*, Feb. 1910, p. 36. In Salisbury Lady Pembroke sent letters on behalf of the Primrose League to all pensioners reassuring them that there was no threat

admitted: 'I am afraid it helped to give wings to the pernicious lie.'¹¹¹ The centrality given to the issue is underlined by the Conservatives' diagnosis of their defeat in the marginal London seat of St Georges-in-the-East: 'So important has [pensions] become in the constituency that it appears to dwarf all others, and there is hardly a meeting at which the Unionist candidate is not compelled to refer to it ... in the strongest possible terms.'¹¹² The party organizers advised Balfour that pensions had damaged them especially in rural constituencies, and that Lansdowne's blunder did 'not make our task easier in counteracting the lying accusations'.¹¹³ Though less prominent in the December general election pensions remained highly relevant due to the influx of new pensioners in January. In both elections the Liberals enjoyed indirect benefits from the stimulating effect of pensions on the economy as the elderly spent their extra money in local markets, shops, and public houses.

VI

The sources used in this article suggest that working-class responses to old age pensions are less intractable than usually supposed and that, by implication, other aspects of Edwardian interventionism, such as labour exchanges, are susceptible to close examination. Both contemporary fears about the deleterious effects of intervention and academic assumptions about state control of the elderly seem misplaced. Far from being intimidated by the pensions scheme, the elderly appear to have appreciated it and found it empowering. Rather than imposing a 'structured dependency' on the elderly, old age pensions placed constraints on the state itself in that the responsibility it had assumed in 1908 could not easily be renounced and had, rather, to be extended. This was because, so far from being marginalized, the elderly found themselves propelled into the centre of political debate in 1910. The retention of their parliamentary vote enabled them to emerge as *citizens* more clearly than previously, a departure which had major ramifications in 1918 when millions of people gained the vote for the first time irrespective of whether they received poor law relief or not.

to their pensions, but overlooking Lord Pembroke's earlier attack on the 'demoralising effect' of the pensions bill and the 'thrifless people' it assisted!: *Liberal Magazine*, Feb. 1910, pp. 35–6.

¹¹¹ Lord Lansdowne to J. S. Sanders, 23 Jan. 1910, BL Balfour papers 49730.

¹¹² See press cuttings in London, House of Lords Record Office, Stansgate papers ST11.

¹¹³ R. A. Sanders to A. J. Balfour 22 Oct. 1909 and 19 Jan. 1910, BL Balfour papers 49766.